

Oracle FLEXCUBE Core Banking

Customer Information File User Manual

Release 11.10.0.0.0

Part No. F44734-01

August 2021

ORACLE®

Customer Information File User Manual

7/30/2021

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2021, Oracle and/or its affiliates. All rights reserved.

Confidential – Oracle Internal

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Customer Information Capture	5
1.1 8053 - Customer Addition	6
1.2 CIM09 - Customer Information Master Maintenance	12
1.3 CIM11 - Customer Details Maintenance	36
1.4 CIM17 - Corporate Customer Business Details	48
1.5 CIM22 - Customer Additional Info Maintenance	60
1.6 CIM26 - Customer Instruction Maintenance	80
1.7 CIM29 - Conversation Preferences Maintenance	83
1.8 CI052 - Customer Document Maintenance	86
1.9 CIM23 - Customer Defined Spend Class	92
1.10 CIM59 - AML Master Maintenance	95
1.11 CIM60 - Customer Contact Details Updation	100
1.12 CIM62- Customer Primary Information Maintenance	103
1.13 TDS05 - Customer Special Tax Code Maintenance	111
2. Customer Image Capture	115
2.1 CI401 - Customer Image Maintenance	116
3. Customer Based Transactions	119
3.1 7101 - Customer Name / IC Number Change	120
3.2 7117 - Bulk Authorization / Cancellation of Images	123
3.3 CI141 - Customer To Customer Relation	126
3.4 CI162 - Combined Statement Plan	131
3.5 CIM12 - Customer Contact / Complaint Log Maintenance	139
3.6 CIM13 - Customer Memo Maintenance	149
3.7 CIM15 - Customer Type Xref	152
3.8 CIM18 - CBR Details Maintenance	154
3.9 CIM19 - Customer Blacklist Details	157
3.10 CIM21 - Customer Account Restriction / Block	161
3.11 CIM25 - Reminder for Customer	163
3.12 CIM26 - Customer Instruction Maintenance	168
3.13 CIM30 - Customer Maturity Processing Maintenance	171
3.14 CIM34 - FATCA / CRS Status Curing Maintenance	175

3.15	CIM35 - Beneficial Owners Details	178
3.16	CIM39 - Customer ID Change Maintenance	180
3.17	CIM24 - Customer Details	188
3.18	ETM01 - Customer Alerts Registration	202
3.19	CIM45- Group Master Maintenance	208
3.20	CIM46- RM Master Maintenance	211
3.21	CIM47 - Customer Group Maintenance	213
3.22	CIM48 - Account Group Maintenance	217
3.23	BA079 - TD Product Transfer Auto Customer Type Update	221
3.24	CI050 - AML Maintenance	223
3.25	CIM71 - Customer Short Name / IC Number Change	227
3.26	CIM79 - Eligibility Criteria Maintenance for Customer Type Updation	230
3.27	CI145 - Customer / Account Group Movement Details	232
3.28	CIM68- Customer Defined Tags	235
3.29	LN95 - Subsidy Details Maintenance	237
4.	Customer Enquiry	240
4.1	7004 - Account based Customer Details Enquiry	241
4.2	7100 - Accounts Balances Enquiry	245
4.3	CI999 - Customer Account Relation Enquiry - Zoom Enquiry	256
4.4	BA008 - Old New Customer Enquiry	261
4.5	CI041-KYC Verification Status Enquiry	263
4.6	CIM44 - Customer Dedupe	265

1. Customer Information Capture

Oracle FLEXCUBE supports capture of customer details at a global level. The CIF module encompasses the whole process of adding a new customer to the bank's customer base, subsequent maintenance of their details and cross-references between the customer and their accounts in the bank.

1.1 8053 - Customer Addition

This screen is used to capture basic details of a new customer. The customer IC (identification code) is the ID of the customer to be added. This may be the social security number or passport number or any identification that the bank may think appropriate. Customer would need to be categorised into any of the predefined customer type defined in CIM08-Customer Type Maintenance using the Category field.

Capture of customer's primary information and terrorist validation is done through CIM62. Once the above has been verified and accepted, customer will be created from 8053 using the reference number generated by CIM62.

Basis the Customer IC and Category, user will have to click on 'Validate' button the screen to validate the Uniqueness of the customer in the bank's database. If another customer with the same combination exists, system will not allow user to proceed with the customer addition.

In this Customer addition screen, bank will have to capture the basic details of the customer so that the customer can be quickly onboarded. Once the customer record has been created using this screen, the other details of the customer can be added / modified using other Customer Information screens

When the customer is added using this screen, system will generate a unique FLEXCUBE customer ID for the customer. Going forward, the added customer can be searched using Customer IC + Category combination or FLEXCUBE Customer ID.

The system also restricts the teller from operating the account of a customer, who is a staff of the bank for security reasons.


Definition Prerequisites

- CIM01 - Signature Types Maintenance
- CIM02 - Business Type Maintenance
- CIM03 - Customer Prefixes Maintenance
- CIM04 - Profession Codes Maintenance
- CIM08 - Customer Types Maintenance
- CIM62 - Customer Primary Information Maintenance
- BAM72 - Customer City Maintenance

Modes Available

Not Applicable

To add a new customer

1. In the **Dashboard** page, Enter the Task code **8053** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Addition**.
2. You will be navigated to **Customer Addition** screen.

Customer Addition

Field Description

Field Name	Description
Home Branch	[Mandatory, Search List] Select the home branch of the customer from the drop-down list. It is defaulted to the branch code of the user who is logged in.
Customer IC	[Mandatory, Alphanumeric, 20] Type 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.
Category	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the Customer Types Maintenance (Task Code: CIM08) option. Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type.
CIF Type	[Display] This field displays the customer type (Customer/ Prospect). By default system will populate Customer.
IC Type	[Display] This field displays the IC type of the customer, based on the option selected in the Category field. An IC type is internally linked to every customer category/customer type. This field is displayed when the category is selected for the

	customer.
Language	[Mandatory, Drop-Down] Select the appropriate language from the drop-down list. It is the language in which the bank would interact with the customer.
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	[Conditional, Alphanumeric, 77] Type the full name of the customer. This field is enabled for Corporate type of Customers.
Reference No	[Display] This field displays the reference number of the customer.
Salutation	[Mandatory, Drop-Down] Select the customer salutation from the drop-down list.
First Name	[Mandatory, Alphanumeric,30] Type the first name of the customer.
Middle Name	[Mandatory, Alphanumeric,25] Type the middle name of the customer.
Last Name	[Mandatory, Alphanumeric,20] Type the last name of the customer.
Short Name	[Mandatory, Alphanumeric, 20] Type the short name of the customer. The short name is defaulted when the user enters the full name of the customer. The user can modify it, if required. The full name as well as the short name will be displayed in capital letters only, even if it is entered in small letters.
Address	[Mandatory, Alphanumeric, 35] Type the address of the customer. It has 3 lines for the address. Only Line 1 is mandatory. Special Characters can also be entered. This will be defaulted to the Permanent Address and user will be able to change the same in Customer modification.
Town / City	[Mandatory, Search List] Select the name of the town or city, where the customer resides, from the Search List.
State	[Mandatory, Drop-Down] Select the name of the state, where the customer resides, from the drop-down list.
Country	[Mandatory, Drop-Down] Select the name of the country, where the customer resides, from the drop-down list.

Nationality	[Mandatory, Drop-Down] This will be defaulted to the value selected in 'Country' field and user will be able to select the Nationality from the dropdown list.
Country of Residence	[Mandatory, Drop-Down] This will be defaulted to the value selected in 'Country' field and user will be able to select the Country of Residence from the dropdown list.
Zip	[Mandatory, Alphanumeric, 10] Type the zip code of the city where the customer resides.
Birth/Reg Date	[Mandatory, Date editor, dd/mm/yyyy] Select the birth date in case of the individual customer or the registration date in case of a corporate customer. Based on the details entered in this field the system identifies a customer as a major or a minor.
Resi. Phone No.	[Optional, Alphanumeric, Three, Five, 15] Type the residence contact number of the customer in the below format, Country Code, Local Area code and Phone Number <hr/> Note: System allows to enter the special characters except “ @ & ^ > < !.
Customer Education	[Conditional, Drop-Down] Select the education of the customer from the drop-down list. This field is disabled for corporate type of customer.
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 customer.
Gender	[Conditional, Drop-Down] Select the gender of the individual customer from the drop-down list. This field is disabled for corporate type of customer.
Marital Status	[Conditional, Drop-Down] Select the marital status of the individual customer from the drop-down list. This field is disabled for corporate type of customer.
Staff	[Conditional, Check box] Select the Staff check box, if the customer is a staff of the bank. This field is disabled for corporate type of customer.
Employee ID	[Conditional, Alphanumeric, 40] Type the employee id of the bank staff. This field is enabled if the Staff check box is selected.

Business	[Conditional, Search List] Select the business of the corporate customer from the Search List. The values displayed in the option are the business segments to which the customer's belong. Each business type is defined in the Business Type Maintenance (Task Code: CIM02) option. This field is disabled for individual type of customer.
Profession	[Conditional, Drop-Down] Select the profession of the customer from the drop-down list. The profession codes are maintained in the Profession Codes Maintenance (Task Code: CIM04) option. This field is disabled for corporate type of customer.
Mother's Maiden Name	[Conditional, Alphanumeric, 252] Type the mother's maiden name. This field is enabled for individual customers. This field is disabled for corporate customers
MIS Class	[Optional, Search List] Select the MIS class from the Search List.
MIS Code	[Optional, Search List] Select the MIS code from the Search List.
Group Name	[Display] This field displays the description of selected group code.
Group Code	[Optional, Search List] Select the group code to which the customer belongs. If no value is selected, group code is defaulted to '0'.
Income Tax No	[Optional, Alphanumeric, 20] Type the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities.
Aadhar Number	[Optional, Numeric, 12] Enter the Aadhar number of the customer. System should not allow to store value less than 12 digits. The record should not start with zero. Aadhaar Number should not be allowed to be maintained if the same number already exists in the database for a non-blocked Customer ID.

Screen Description

The above screen is used to update details of a new customer. Basic information of a customer can be added here. The customer IC (identification code) is the ID that is selected for a customer. This may be the social security number or any identification that the bank may think appropriate.

Other details like which category the customer belongs to, resident/non resident, company, individual, etc., may also be updated. Basic details like the customer name, short name, and the customer address can be updated. Once all details are updated, the system validates if the customer is an existing customer. For validations the system checks only the IC and Category, and if they match, a new customer ID is not created. If yes, a customer ID is created. This is a unique number and will identify a customer of the bank. Once a customer ID is created, accounts can be opened for a customer.

The below fields are not user-enterable. They are pre-populated with the values entered in CIM62

(i) Address

- (ii) Town/City
- (iii) State
- (iv) Country
- (v) Zip
- (vi) Birth/Reg Date
- (vii) Mobile No
- (viii) Email ID
- (ix) Income Tax No
- (x) Aadhaar No

Example

Use this screen to create a new customer. Note down the customer ID that will be created once you have validated the customer using the **Val. Customer** button, after you have updated all the fields.

3. Enter the customer IC and select the category from the list.
4. Enter other required details.
5. Click the **Val. Customer**. The system will validate the existence of the customer using the above combination.
6. The system displays the message "This is a new Customer". Click **OK**.
OR
The system displays the message "This is an existing Customer". The system will disable the addition process.
7. Enter the contact details, address details, and the personal information of the customer.
8. Click **OK**.
9. The system displays the unique customer identification number. Click **OK**.

1.2 CIM09 - Customer Information Master Maintenance

This back-office maintenance allows for maintenance of additional customer information apart from the basic customer information added during customer addition. Since the customer addition is done as a separate transaction, the Add mode is disabled in this option.


Definition Prerequisites

- 8053 - Customer Addition
- CIM06 - Income Slabs Maintenance
- CIM07 - Relation Master Maintenance

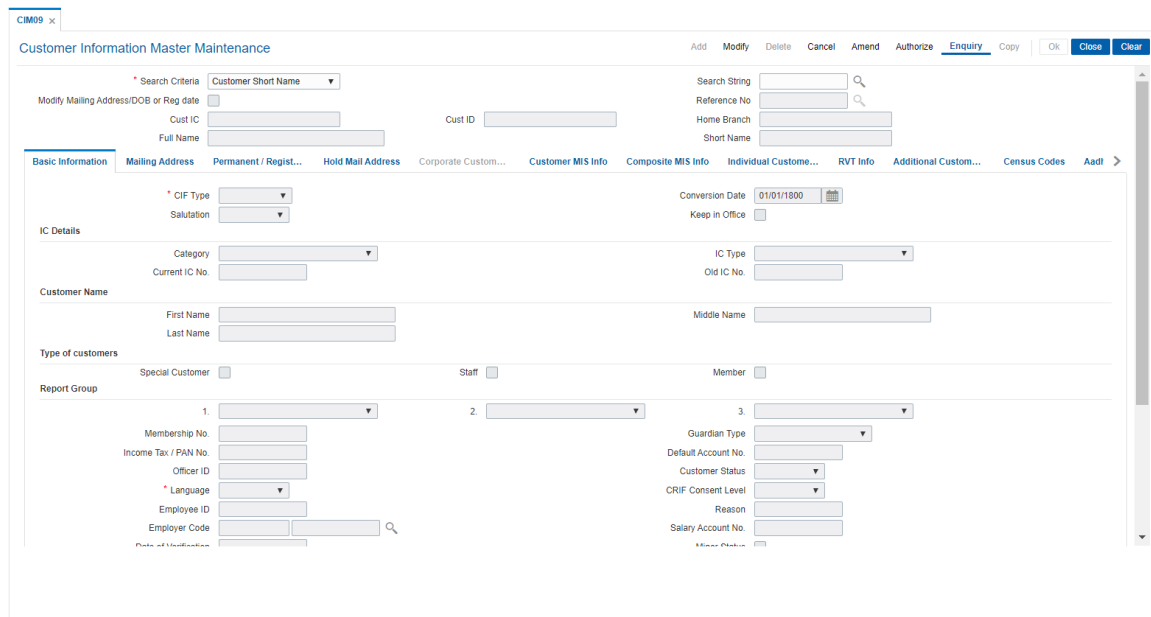
Modes Available

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

To modify the customer information master details

1. In the **Dashboard** page, Enter the Task code **CIM09** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Information Master Maintenance**.
2. You will be navigated to **Customer Information Master Maintenance** screen.

Customer Information Master Maintenance



Field Description

Field Name	Description
Search Criteria	[Optional, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: <ul style="list-style-type: none"> • Customer short name

- Customer IC Identification maintained for the customer during customer addition.
- Customer ID- Unique identification given by the bank.

Search String	<p>[Optional, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. For searching using Customer IC and Customer Short Name, user will have to enter a minimum of first 3 chars of respective string to perform the search would need to be entered in the Search String. For searching using Customer ID, the entire Customer ID would need to be entered in the Search String. 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.</p>
Modify Mailing Address/DOB or Reg date	<p>[Checkbox] Select checkbox to modify mailing address or DOB/Reg date</p>
Reference No.	<p>[Searchlist] This field displays the identification code of the customer. Select reference number from picklist to modify mailing address or DOB/Reg date.</p>
Cust IC	<p>[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.</p>
Cust ID	<p>[Optional, Numeric, 10] Type 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.</p>
Home Branch	<p>[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.</p>
Full Name	<p>[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.</p>

The customer full name can be changed through the Change Customer Name/IC Number (Task Code: 7101) 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.

Screen Description

The above screen is used to update /view complete customer details. This screen has various tabs and each shall be explained subsequently.

3. Click **Modify**.
4. Select the search criteria from the list or type the **ID** of the customer.
5. Type the search string, press the **Tab** or **Enter** key.
6. You can view list of customer's that match the search criterion.
7. Select the customer from the Search List. The customer details are displayed in the screen.

Customer Information Master Maintenance

8. Modify the relevant information in the various tabs.

Basic Information

Field Description

Field Name	Description
CIF Type	[Conditional, Drop-Down] Select the Customer option to convert a prospect into a customer. This field is disabled in case of an existing customer.
Conversion Date	[Conditional, Search List] Select the Conversion Date from the Search List. It is the date on which the prospective customer is converted into an existing customer. This field is enabled only if the CIF type is Prospect.
Salutation	[Display] This field displays the salutation of the customer. It is defaulted from the Customer Addition (Task Code: 8053) option.
Keep In Office	[Optional, Check Box] Select the Keep In Office check box, if the customer wants to direct the bank to hold his mails/statements in the home branch. The Keep In Office option allows the customer to direct his correspondence with the bank to be held in the home branch. If the Keep In Office check box is selected, in the Modify mode the Hold Mail Address tab is displayed with the alternate address. This address cannot be modified. By default, the system displays the home branch address as the hold mail address.
IC Details	
Category	[Display] This field displays the category of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the

customers using the **Customer Types Maintenance** (Task Code: CIM08) option.
Further processing such as tax applicable, Service 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 Types Maintenance (Task Code: CIM08) option.
Current IC No.	[Display] This field displays the current IC number of the customer.
Old IC No.	[Display] This field displays the old IC number of the customer, if any.
Customer Name	
First Name	[Display] This field displays the first name of the account holder.
Middle Name	[Display] This field displays the middle name of the account holder.
Last Name	[Display] This field displays the last name of the customer.
Type of Customers	
Special Customer	[Optional, Check Box] Select the Special Customer check box if the customer belongs to special category. User templates having restricted access to transactions, adhoc report enquiries / generation can be defined for special category customers in the Template Profile Maintenance (Task Code: SMM01) option.
Staff	[Conditional, Check Box] Select this check box if the customer is a staff of the bank. This field will be enabled if the Staff option is selected from the Category drop-down list in the Customer Addition (Task Code: 8053) option.
Member	[Optional, Check Box] Select the Member check box, if the customer is a member of any association or club.
Report Group	
Report Group 1,2,3	[Optional, Drop-Down] Select the report group, to which the customer belongs, from the drop-down list. There could be a maximum of three report groups to which a customer can belong. This is provided for information only and has no processing implications.
Membership No.	[Conditional, Alphanumeric, 20] Type the membership number of the customer if he is a member of any association or club.

This field is enabled only if the Member check box is selected.

Guardian Type

[Display]

This field displays the type of the guardian.

A guardian is required when the customer is a minor.

The options are:

- No Guardian - The system displays this option when the customer does not have a guardian. By default, the system displays this option when the customer is a major.
- Natural Guardian - The system displays this option when the parents of the customer are his guardians.
- Legal Guardian - The system displays this option when the guardians of the customer are guardians by law.

Income Tax / PAN No.

[Optional, Alphanumeric, 20]

Type the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities. If Income Tax No. was added during customer addition, the same will be displayed here and can be modified.

Default Account No.

[Optional, Alphanumeric, 14]

Type the customer's default CASA account number.

Officer ID

[Optional, Alphanumeric, 40]

Type the Officer Id.

It is the ID of the officer, who entered the customer details or the ID of the relationship manager who has been assigned to the customer.

Customer Status

[Display, Dropdown]

This field displays customer status.

Language

[Mandatory, Drop-Down]

Select the language from the drop-down list.

It is the customer's preferred language while communicating with the bank. Language of the customer added during customer addition will be displayed and the same can be modified

CRIF Consent Level

[Optional, Drop-down]

Select the CRIF Consent Level from the drop-down list.

It is the level of consent given by the customer to the bank with regards to sharing his information with the third parties.

Employee ID

[Optional, Alphanumeric, 16]

Type the employee ID of the customer, if the customer is a staff of the bank.

Reason

[Display]

This field displays the reason for the customer block. This is maintained in the Customer Account Restriction option (Task

Code: CIM21) during the customer Block / Unblock operation.

Employer Code

[Optional, Search List]

Select the employer code from the Search List. The employer name is displayed in the adjacent field.

These codes are maintained using the **Company Master Maintenance** (Task Code: BAM81) option.

Salary Account No.	[Display] Type the salary account number of the customer.
Date of Verification	[Display] This field displays date of verification.
Minor Status	[Display] This check box indicates, if the customer is a minor.
Restricted	[Display] This field displays whether the customer is a restricted customer or not. This is maintained in the Customer Account Restriction option (Task Code: CIM21). 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.
Fx Customer Category	[Mandatory, Drop-Down] Select the category of the Fx customer from the drop-down list. By default system displays the value as Z as the Fx customer category which is defaulted at the time of customer addition. The Z customer category is considered as the worst FX customer category. The customer category is used for grading and rate calculation purpose. The value in this field is defined at the back end as part of Day 0 setup.
Secrecy level	[Optional, Drop-Down] Select the level of secrecy of the customer information from the drop-down list. It ranges from 1 to 6 and can be customized as per customer requirement.
KYC Status	[Mandatory], Drop-Down] Select the KYC Status from the drop down list. The options are: <ul style="list-style-type: none"> • KYC complaint • KYC pending • KYC non-compliant
Legal Entity Identifier (LEI) Code	[Optional, Alphanumeric, 20] This field is captured for bank and corporate customers. This field will be allowed to modify or can be kept as null.
CKYC No.	[Optional, Numeric, 14] CKYC number is captured for all Customer types. This field will be allowed to modify or can be kept as null.
Customer Block Status	[Display] This check box displays whether the customer is blocked for transaction. This is maintained in the Customer Account Restriction option (Task Code: CIM21)
Risk Category	[Optional, drop down] Select the risk category. The values are: <ul style="list-style-type: none"> • High • Medium • Low

Verification Status	[Display] This check box displays the Verification Status of the customer. If checked, it indicates that KYC verification for the customer is confirmed, based on the document update using the Customer Document Maintenance (Task Code: C1052) option.
Reason for Risk category change	[Optional, Picklist] Select the reason code applicable for risk category change. The list of reason codes defined in BAM40 for CIM09 will be displayed in the Search List
Reason for Verification	[Display] This field displays the reason for the status verification (Not Verified / Papers Verified).
Risk category review date	[Optional, Date] Enter the date on which the risk category is updated.
Spend Analysis	[Optional, Check Box] Select the Spend Analysis check box, to enable spend analysis for all the accounts under the customer. By default it is un-selected. Using this field, a customer can opt for spend analysis at any point of time that is on the date of account opening or at any day before the account is closed. This option also enables the spend analysis for all the open accounts under the customer who is a primary holder

Screen Description

The above tab screen has certain details that are non editable like the name and details that automatically get picked up from the **Customer Addition** screen. Information like selecting Staff when the customer is an employee of the bank and selecting Global if the customer is a corporate customer is also added from the **Customer Addition** screen.

Example

For an existing customer update the above screen with a membership number, assuming that the customer is a member of a renowned club. Also, assume that the customer is the relationship manager of the account, which is selected from the **Officer ID** drop-down list.

Mailing Address

This is the address to which customer's account statements & customer advices are mailed. The system, by default displays the address mentioned in the **Customer Addition** option (Task Code: 8053). To modify the mailing address of the customer, the following details are captured:

Field Description

Field Name	Description
Address 1,2,3	[Mandatory, Alphanumeric, 35] Type the mailing address of the customer. The address can be mentioned in three lines. Line 1 is mandatory.
City	[Mandatory, Search List] Select the name of the city where the customer's mails should be sent from the Search List.
State	[Mandatory, Search List] Select the name of the state where the customer's mails should be sent from the Search List.
Country	[Mandatory, Drop-Down] Select the name of the country, where the customer's mails should be sent, from the drop-down list.
Phone (Office)	[Optional, Alphanumeric] Type the customer's office contact number. It is split into 4 parts: <ul style="list-style-type: none"> Country code Area Code Phone Number Extension
<p>Note: System allows to enter the special characters except “ @ & ^ > < .</p>	
Postal Code	[Mandatory, Alphanumeric] Type the postal code of the customer's mailing address.
Phone (Res.)	[Optional, Alphanumeric] Type the customer's residential contact number. It is split into 4 parts: <ul style="list-style-type: none"> Country code Area Code Phone Number

Note: System allows to enter the special characters except “ @ & ^ > < .

Telex/ HandPhone	[Optional, Numeric, 12] Type the phone number of the customer.
Contactable	[Display] This field displays whether the customer is contactable. <ul style="list-style-type: none">• “Y” denotes that the customer is contactable on any of the given telephone number.• “N” denotes that the customer is not contactable on any of the given telephone number.• “NE”, (not established) denotes that the telephone number is proper but it was not answered or the customer does not reside there.
Fax No	[Optional, Numeric, 15] Type the fax number of the customer.
Updated On	[Display] This field displays the date on which the last update to Mailing Address was undertaken. Whenever the mailing address is changed and authorised, system will automatically maintain this date for audit purposes.
Mobile	[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 . Mobile number maintained for a customer should be unique across all customers.
Address Change Advice	[Optional, Check Box] Select Address Change Advice check box to generate address change advice whenever any change is made in the customer details.
Address Change Date	[Display] This field displays the date on which the address change is made.

Screen Description

The above tab screen is updated automatically with details picked up from the **Customer Addition** screen. This is an editable tab and the address can be changed.

Example

Update the mailing address for a customer that you have created.

Permanent /Registration Address

The system, by default displays the address mentioned in the **Customer Addition** (Task Code: 8053) option as the permanent address of the customer. This address can however be modified using this maintenance.

The screenshot shows the 'Customer Information Master Maintenance' form. At the top, there are tabs for 'Basic Information', 'Mailing Address', 'Permanent / Register...', 'Hold Mail Address', 'Corporate Customer...', 'Customer MIS Info', 'Composite MIS Info', 'Individual Customer L...', 'RVT Info', 'Additional Customer...', 'Census Codes', and 'Aadhaar Details'. The 'Mailing Address' tab is active. The form contains several input fields: 'Search Criteria' (Customer ID), 'Search String' (005379), 'Reference No.', 'Home Branch' (9999), 'Short Name' (HEMANT TRIPATHI), 'Cust ID' (005379), 'Full Name' (HEMANT TRIPATHI), 'Address1' (H 400), 'Address2', 'Address3', 'City' (MUMBAI), 'State' (MAHARASHTRA), 'Country' (India), 'Postal Code' (400063), 'E-mail ID', 'Channel for Statements' (Mail), 'Alternate E-mail ID', and a 'Copy Mail Addr to Perm Addr' checkbox.

Field Description

Field Name	Description
Address 1,2,3	[Mandatory, Alphanumeric, 35] Type the permanent address of an individual customer or the head quarter address in case of a corporate customer. The address can be mentioned in three lines.
City	[Mandatory, Search List] Select the name of the city, of the customer's permanent/head quarter address, from the Search List.
State	[Mandatory, Search List] Select the name of the state, of the customer's permanent/head quarter address, from the Search List.
Country	[Mandatory, Drop-Down] Select the name of the country of the customer's permanent/head quarter address from the drop-down list.
Postal Code	[Mandatory, Alphanumeric] Type the postal code of the customer's permanent/head quarter address. By default preferred statement channel is postal code.
E-mail ID	[Optional, Alphanumeric, 40] Type the e-mail ID of the customer. If the preferred channel is email, email id is mandatory field. This can be modified any time and is immediately effective, changes to email address should be shown in audit trail.
Channel for Statements	[Mandatory, Drop-Down] Select the channel for statements from the drop-down list. The options are: <ul style="list-style-type: none"> • Mail • Email
Alternate E-mail ID	[Optional, Alphanumeric, 40] Type the alternate email ID of the customer.

Copy Mail Addr. to Perm. Addr.

[Optional, Check Box]

Select the **Copy Mail Addr. to Perm. Addr.** check box if you want to copy the mail address to permanent address.

Example

Update the permanent address or keep it the same as updated in the **Customer Addition** screen.

Hold Mail Address

If the **Keep In Office** flag is set ON, the customer statements/advices are sent to customer home branch address. In this case, the system defaults the address of the home branch as maintained in **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module.

The screenshot displays the 'Customer Information Master Maintenance' interface. At the top, there are search criteria including 'Customer ID' and 'Search String' (000370). Below this, customer details are shown: 'Cust ID' (000370), 'Full Name' (HEMANT TRIPATHI), and 'Home Branch' (0000). The 'Hold Mail Address' tab is active, showing input fields for 'Address 1', 'Address 2', 'Address 3', 'City', 'State', 'Country', and 'Postal Code'. Each field has a magnifying glass icon, indicating a search function. The interface also includes navigation tabs like 'Basic Information', 'Mailing Address', and 'Permanent / Registra...'.

Field Description

Field Name	Description
Address 1,2,3	[Display] This field displays the home branch address of the customer, where the customer has opened the account.
City	[Display] This field displays the city name.
State	[Display] This field displays the state name.
Country	[Display] This field displays the country name.
Postal Code	[Display] This field displays the postal code.

Corporate Customer Info

In case of corporate customers, additional details can be maintained /modified using this tab.

The screenshot shows the 'Customer Information Master Maintenance' (CIM09) form. At the top, there are search criteria and a search string field. Below this, there are fields for 'Modify Mailing Address/OOB or Reg date', 'Cust IC', 'Full Name', 'Cust ID', 'Reference No', 'Home Branch', and 'Short Name'. The form has several tabs: 'Basic Information', 'Mailing Address', 'Permanent / Registra...', 'Hold Mail Address', 'Corporate Customer ...', 'Customer MIS Info', 'Composite MIS Info', 'Individual Customer L...', 'RVT Info', 'Additional Customer ...', 'Census Codes', and 'Aadhaar Details'. The 'Corporate Customer ...' tab is currently selected. Under this tab, there are fields for 'Business Type', 'Date Registered' (with a calendar icon), 'Registration No.', and 'Corporate Identification Number:'. Below these are two tables: 'Signatories' and 'Directors / Partners'. The 'Signatories' table has columns for 'Name' and 'Designation' with 5 rows. The 'Directors / Partners' table has columns for 'Name' and 'Director Identification Number(DIN)' with 5 rows.

Field Description

Field Name	Description
Business Type	[Optional, Search List] Select the business type of the customer from the Search List. Business types are mentioned using the Business Type Maintenance (Task Code: CIM02) option and are added while adding a customer in the Customer Addition (Task Code: 8053) option. This field is applicable for both individual and corporate customers.
Date Registered	[Mandatory, Search List, dd/mm/yyyy] Select the registration date of the corporate customer from the Search List.
Registration No.	[Optional, Alphanumeric, 21] Type the registration number of the corporate customer. If the registration number is inputted, then date of registration cannot be null or the default date.
Signatories	
Name	[Optional, Alphabets with space, 40] Type the names of the authorised signatories of the corporate customer. If the customer is Corporate, then authorized signatory should be mandatory.
Designation	[Optional, Alphabets with space, 40] Type the designations of the authorised signatories of the corporate customer. Special characters can also be entered.
Directors/ Partners	
Name	[Optional, Alphanumeric, 40] Type the list of names of the directors or partners of the corporate customer.
Director Identification	[Mandatory, Check Box, 8]

Number (DIN)

user can check this field if the Signatory is a Director. If Director field is checked, this will be a mandatory field

Screen Description

The above tab screen is used to update corporate details like the sector the corporate belongs to and also to update the details of the authorised signatories, designations, and the director /partner details.

Customer MIS Info

This TAB enables you to link MIS codes at the customer level.

The screenshot shows the Oracle FLEXCUBE Customer Information Master Maintenance interface. The 'Customer MIS Info' tab is active. The search criteria include Customer ID (805379), Search String (805379), Reference No., Home Branch (9999), and Short Name (HEMANT TRIPATHI). The customer details section shows Full Name (HEMANT TRIPATHI) and Cust ID (805379). The main area contains a table with three columns: MIS Class, MIS Code, and MIS Description. The MIS Class column lists codes 01 through 10 with corresponding labels like MINORITIS, CASTE, CUST-TYPE, etc. The MIS Code and MIS Description columns are currently empty.

Field Description

Field Name	Description
MIS Class	<p>[Display]</p> <p>This field displays the list of MIS classes that are set up and downloaded.</p> <p>These MIS classes are to be defined in FLEXCUBE Corporate.</p> <p>MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting. There can be multiple codes under each overall head. The most basic attribute of an MIS class is its type.</p> <p>An MIS class in Oracle FLEXCUBE can belong to one of the following types:</p> <ul style="list-style-type: none">• Customer type• Transaction type• Composite Type <p>You can define a maximum of ten MIS classes for each of the above types.</p> <p>The MIS type helps classify reporting based on either, a customer or a transaction. An MIS class belonging to the customer type helps you generate your profitability for a customer. Similarly, MIS class belonging to the transaction type helps you generate your profitability report based on transactions.</p> <p>For example, Industry Segment can be an MIS Class</p>
MIS Code	<p>[Optional, Drop-Down]</p> <p>Select the MIS code corresponding to the MIS Class from the drop-down list.</p>

MIS Description

[Display]

This field displays the list of MIS description.

Screen Description

The above screen tab is used to link a customer to the relevant MIS code for the purpose of reporting.

Composite MIS Info

Composite MIS codes for a customer are to be defined in this screen. Apart from the Customer MIS codes defined earlier, an additional 10 MIS codes can be linked at the customer composite level for MIS reporting.

MIS Class	MIS Code	MIS Description
01 RETAIL ASSET HUB		
02		
03		
04		
05		
06		
07		
08		
09		
10		

Field Description

Field Name

Description

MIS Class

[Display]

This field displays the list of MIS classes that are set up and downloaded. These MIS classes are to be defined in **FLEXCUBE Corporate**.

MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting. There can be multiple codes under each overall head. The most basic attribute of an MIS class is its type.

An MIS class in **FLEXCUBE Retail** can belong to one of the following types:

- Customer type
- Transaction type
- Composite Type

You can define a maximum of ten MIS classes for each of the above types.

The MIS type helps classify reporting based on either, a customer or a transaction. An MIS class belonging to the customer type helps you generate your profitability for a customer. Similarly, MIS Class belonging to the transaction type helps you generate your profitability report based on transactions.

For example, Industry Segment can be an MIS Class

MIS Code

[Display, Search List]

This field displays the MIS code corresponding to the MIS Class. The MIS codes for a MIS Class are defined in **FLEXCUBE Corporate**.

Each MIS Code reports to an MIS Class. MIS Codes are values to be defined for each of the MIS class.

For example, Automobile Parts can be an MIS Code belonging to Industry Segment MIS Class.

MIS Description

[Display]

This field displays the description as per the MIS code selected from the MIS Code field.

Individual Customer Info

The fields in this tab are enabled based on the selected customer type. You can only edit the following fields if you select corporate type of customer:

- Nationality
- Country of Residence
- Search Criteria
- Search String
- Lock Registration.

Refer to the field description table for the fields editable for an individual type of customer.

Field Description

Field Name	Description
Status	[Mandatory, Drop-Down] Select the status of the individual customer from the drop-down list. The options are: <ul style="list-style-type: none"> • Regular • Ex_serviceman • Deceased
Deceased Marked Date	[Display] System will auto populate current system date only when status of customer is selected as deceased.
Designation	[Mandatory, Alphanumeric, 40]

	Type the designation of the Individual customer.
Signature Type	[Optional, Drop-Down] Select the signature type of the customer from the drop-down list. The signature type is defaulted from the Customer Addition (Task Code: 8053) option and is defined in the Signature Types Maintenance (Task Code: CIM01) option.
Date of Birth	[Mandatory, Date editor, dd/mm/yyyy] Select the date of birth of the customer from the Date editor. The date of birth is defaulted from the Customer Addition (Task Code: 8053) option.
Group Code	[Optional, Search List] Select the group code of the customer from the Search List. The list displays all the values maintained in CIM45.
Nationality	[Mandatory, Drop-Down] Select the nationality of the customer from the drop-down list. The nationality is defaulted from the Customer Addition (Task Code: 8053) option.
Country of Residence	[Mandatory, Drop-Down] Select the name of the country, where the customer resides, from the drop-down list. The status is defaulted from the Customer Addition (Task Code: 8053) option.
Education	[Mandatory, Drop down] Select the educational qualification of the customer from the drop down menu.
Country of Initial Risk	[Optional, Drop-Down] Select the name of the country, where the country of initial risk, from the drop-down list.
Country of Ultimate Risk	[Optional, Drop-Down] Select the name of the country, where the country of ultimate risk, from the drop-down list.
Gender	[Mandatory, Drop-Down] Select the gender of the Individual Customer from the drop-down list. The options are: <ul style="list-style-type: none"> • Male • Female • Third Gender This field is disabled for corporate customers.
Marital Status	
Status	[Mandatory, Drop-Down] Select the marital status of the customer from the drop-down list. The marital status is defaulted from the Customer Addition (Task Code: 8053) option. This field is disabled for the corporate type of customers.
No. of Spouses	[Conditional, Numeric, Two] Type the number of spouses of the customer.

This field is enabled only if the **Married** option is selected from the **Status** field.

Profession	[Optional, Drop-Down] Select the profession code of the individual customer from the drop-down list. These codes are maintained in Profession Codes Maintenance (Task Code: CIM04) option.
Annual Income Category	[Optional, Drop-Down] Select the annual income slab, under which the individual customer falls, from the drop-down list. These income slabs are defined in the Income Slabs Maintenance (Task Code: CIM06) option.
Amount Lower Limit	[Display] This field displays the lower limit of the income slab depending upon the Annual Income Category selected. The lower limit of the income slab is specified in the Income Slabs Maintenance (Task Code: CIM06) option. This is the least income a customer should have to fall in this income slab
Amount Upper Limit	[Display] This field displays the upper limit of the income slab depending upon the Annual Income Category selected. The upper limit of the income slab is specified in the Income Slabs Maintenance (Task Code: CIM06) option. This is the maximum income a customer should have to fall in this income slab.

The following fields are applicable if the individual is being introduced by the existing customer.

Search Criteria	[Optional, Drop-Down] Select the search criteria, to search for the customer from the drop-down list. The options are: <ul style="list-style-type: none">• 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.
Introducers ID	[Display] This field displays the customer's ID and short name of the introducer.

Mothers Maiden Name

[Conditional, Alphanumeric,60]
Type the mother's maiden name.
This field is will be enabled for individual customers.
By default the system displays the name as maintained in the **Customer Addition** (Task Code: 8053) option.

Group Id

[Display]
This field displays the ID of the group. This is the primary customer ID of the group.

Lock Registration

[Display]
The options are:

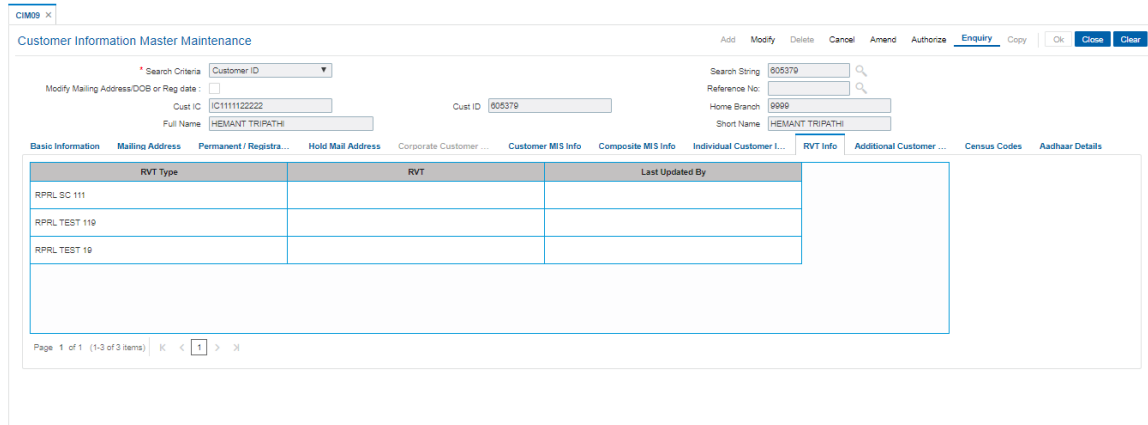
- ATM
- IB
- POS
- IVR

The check boxes ATM, IB, POS and IVR are disabled and are for future use.

Screen Description

The above screen tab is updated to update the customer details The income group and introducer details are also maintained here.

RVT Info



Field Description

Column Name	Description
RVT Type	[Display] This column displays the value tag type of the customer. The RVT types maintained in the RVT definition.
RVT	[Optional, Search List] Select the RVT type from the Search List. It can be selected by manual option or GEFU upload.
Last Updated By	[Display] This column displays whether RVT is updated manually or GEFU

upload.

Additional Customer Info

CIM09 x

Customer Information Master Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Search Criteria Customer ID

Modify Mailing Address/DOS or Reg date:

Cust ID IC111122222 Cust ID 805379

Search String 805379

Reference No:

Home Branch 0090

Short Name HEMANT TRUPATHI

Full Name HEMANT TRUPATHI

Basic Information Mailing Address Permanent / Registra... Hold Mail Address Corporate Customer ... Customer MIS Info Composite MIS Info Individual Customer I... RVT Info Additional Customer ... Census Codes Aadhaar Details

* Media MAIL

CIF Status

CIF Status Since 01/01/1800

Bill Margin % 0.0

IFSC Code

EEFC Percentage 0.0

Exposure Category

RM Details

RM Code

RM Branch

RM Telephone Number

RM Name

RM Email ID

Field Description

Field Name	Description
Media	[Mandatory, Search List] Select the media code for which address has to be set up from the Search List.
IFSC Code	[Optional, Alphanumeric, 11] Enter the IFSC Code. This field is mandatory if Media is SFMS .
CIF Status	
EEFC Percentage	[Optional, Numeric] Enter the EEFC percentage of the bill amount. The value should be in between 0-100.
CIF Status Since	
Exposure Category	[Optional, Search List] Select the exposure category under which exposure due to loans issued to the CIF and the accounts of the CIF from the Search List.
Bill Margin %	[Optional, Numeric] Enter the bill margin for the customer. The value should be greater than or equal to zero or less than or equal to 100.
RM Details	RM Details
RM Code	[Display] This field displays the RM code of the customer. It defaults from the Customer Master.
RM Name	[Display] This field displays the relationship manager name according to the selected RM code.
RM Branch	[Display] This field displays the RM branch of the selected RM code.
RM Email ID	[Display] This field displays the RM email ID of the selected RM code.
RM Telephone Number	[Display] This field displays the RM telephone number of the selected RM code.
Census Codes	

Customer Information Master Maintenance

Search Criteria: Customer ID
 Modify Mailing Address/DOB or Reg date
 Cust ID: 990100260
 Search String: 990100260
 Reference No:
 Home Branch: 9999
 Short Name: AUTO PERSON1

Full Name: AUTO PERSON1

Basic Information | Mailing Address | Permanent / Registration Address | Hold Mail Address | Corporate Customer Info | Customer MIS Info | Composite MIS Info | Individual Customer Info | RVT Info | Additional Customer Info | Census Codes | Aadhaar Details

State Code
 District code
 Sub District Code
 Village code
 Ward No
 Block / AC No.
 Aadhaar Number
 Previous Bank IIN
 Aadhaar Number Updated on

Field Description

Field Name	Description
State Code	[Mandatory, Pick-List] Select the state code from the pick list.
District Code	[Mandatory, Pick-List] Select the district code from the pick list.
Sub District Code	[Mandatory, Pick-List] Select the sub district code from the pick list.
Village Code	[Mandatory, Pick-List] Select the village code from the pick list.
Ward No.	[Mandatory, Text box] Enter the Ward number of the region or area of the Customer
Block / Ac No.	[Mandatory, Text box] Enter the Block number of Customer
Aadhar Number	[Optional, Numeric, 12] Enter the aadhar number of the customer. System should not allow to store value less than 12 digits. The record should not start with zero. Aadhaar Number should not be allowed to be maintained if the same number already exists in the database for a non-blocked Customer ID.
Previous Bank IIN	[Display] This field displays Previous Bank IIN.
Aadhar Number Updated On	[Display] This field displays the date on which aadhar number has been updated. The date is displayed in the DD/MM/YYYY format. In case the aadhaar number is deleted/blanked, the date should also be blanked out.

Aadhaar Details

CIM09 x

Customer Information Master Maintenance

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

Search Criteria: Customer ID Search String: 990100260

Modify Mailing Address/DOB or Reg date Reference No: Home Branch: 9999 Short Name: AUTO PERSON1

Cust ID: 990100260

Full Name: AUTO PERSON1

Basic Information Mailing Address Permanent / Registration Address Hold Mail Address Corporate Customer Info Customer MIS Info Composite MIS Info Individual Customer Info RVT Info Additional Customer Info Census Codes **Aadhaar Details**

Aadhaar Number: Aadhaar Linked Account: Aadhaar Number Updated On: 01/01/1900 Aadhaar Mandate Obtained: Aadhaar authentication Flag (from UIDAI): Date of Authentication: 01/01/1900 Authentication reference number: eKYC Verified by: Channel Name: Primary Account: Secondary Account:

Field Description

Field Name	Description
Aadhar Number	[Display] It will auto populate from terrorist validation screen.
Aadhaar Linked Account	[Display] It will auto populate from terrorist validation screen
Aadhaar number updated on	[Display] It will auto populate from terrorist validation screen...
Aadhaar Mandate Obtained	[Display] It will auto populate from terrorist validation screen.
Aadhaar authentication flag (from UIDAI)	[check box] Non-editable field. Value will be populated after Aadhaar is authenticated.
Date of Authentication	[text box] The field will display the date on which Aadhaar number is authenticated. [text box]
Authentication reference number	[text box] The value for the field will be populated after the Aadhaar is authenticated with the reference number generated by UIDA
eKYC verified by	(text box) The staff number of the user who performed the Aadhaar authentication will be displayed. [Text box]
Channel Name	The name of the channel through which the Aadhaar authentication is done will be displayed. [Display]
Primary Account	The default acct no. field which is available in the basic information tab of CIM09 will be replicated [multiple text boxes]
Secondary Account	All other accounts of the same customer, where he is the primary holder, other than the one given in primary account will be displayed.

9. Click **OK**.
10. The system displays the message "Record Modified Authorisation Pending". Click **OK**.
11. The customer information details are modified once the record is authorised.

1.3 CIM11 - Customer Details Maintenance

Using this option you can maintain additional data for a customer. The background information of the customer such as their employment details and relationship details can be captured in this option.

These details, though not mandatory, are in addition to the ones which have been maintained in the **Customer Information Master Maintenance** (Task Code: CIM09) option.


Definition Prerequisites

- CIM04 - Profession Codes Maintenance
- 8053 - Customer Addition
- 7101 - IC No - Short Name Change

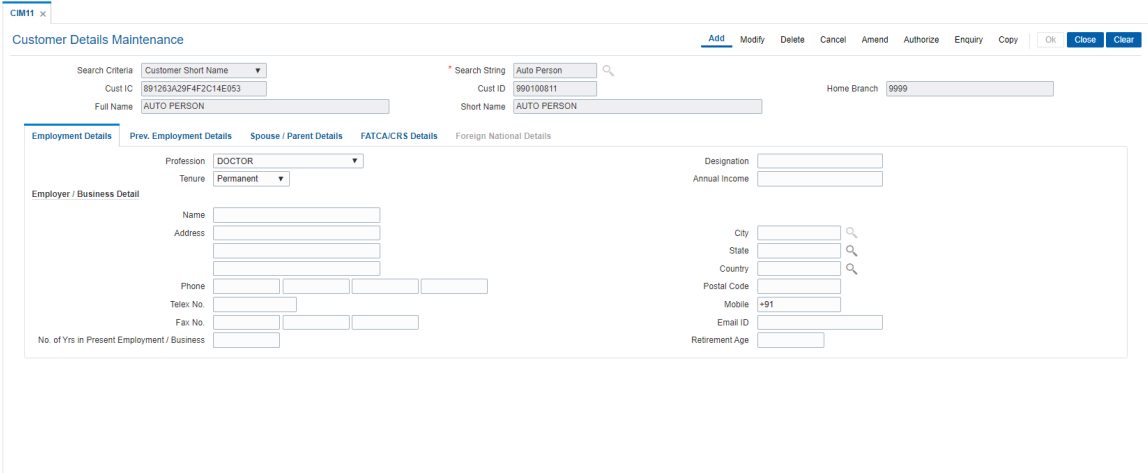
Modes Available

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 customer details

1. In the **Dashboard** page, Enter the Task code **CIM11** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Details Maintenance**.
2. You will be navigated to **Customer Details Maintenance** screen.

Customer Details Maintenance



The screenshot displays the 'Customer Details Maintenance' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below this, search criteria are set to 'Customer Short Name' with a search string of 'Auto Person'. Customer ID is '990100011' and Home Branch is '9999'. The main form is divided into sections: 'Employment Details' (Profession: DOCTOR, Tenure: Permanent), 'Employer / Business Detail' (Name, Address, Phone, Telex No, Fax No, No. of Yrs in Present Employment / Business), and 'Foreign National Details' (Designation, Annual Income, City, State, Country, Postal Code, Mobile, Email ID, Retirement Age).

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: <ul style="list-style-type: none"> • 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	<p>[Mandatory, Alphanumeric, 20]</p> <p>Enter the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as 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.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
Cust IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
Cust ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Home Branch	<p>[Display]</p> <p>This field displays the branch, where the customer's account is opened.</p> <p>It is maintained in the Branch Parameters Maintenance (Task Code: STDBRNCH) option in the Corporate module.</p>
Full name	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition (Task Code: 8053) option.</p>
Short Name	<p>[Display]</p> <p>This field displays the short name of the customer.</p> <p>The short name of the customer is defaulted from the Customer Addition (Task Code: 8053) option.</p> <p>The customer short name can be changed through the Change Customer Name/IC Number (Task Code: 7101) option.</p>

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key and then select from the Search List.

Screen Description

The above screen is used to update the employment details of the customer along with the previous employment details and spouse /parent details.

Example

Update this screen for an exiting customer with relevant details.

Customer Details Maintenance

The screenshot shows the 'Customer Details Maintenance' form. At the top, there are search criteria: 'Customer Short Name' (dropdown), 'Cust ID' (891263A29F4F2C14E053), 'Full Name' (AUTO PERSON), 'Search String' (Auto Person), 'Cust ID' (990100811), 'Short Name' (AUTO PERSON), and 'Home Branch' (9999). Below the search fields are several tabs: 'Employment Details', 'Prev. Employment Details', 'Spouse / Parent Details', 'FATCA/CRS Details', and 'Foreign National Details'. The 'Employment Details' tab is active, showing fields for 'Profession' (DOCTOR), 'Tenure' (Permanent), 'Designation', 'Annual Income', 'Employer / Business Detail' (Name, Address, Phone, Telex No, Fax No, No. of Yrs in Present Employment / Business), and location fields (City, State, Country, Postal Code, Mobile, Email ID, Retirement Age).

6. Enter the relevant information in the various tabs.

Employment Details

This screenshot is identical to the one above, showing the 'Customer Details Maintenance' form with the 'Employment Details' tab selected. It displays the same search criteria and data entry fields for profession, tenure, designation, income, employer details, and contact information.

Field Description

Field Name	Description
Profession	[Optional, Drop-Down] Select the occupation of the customer from the drop-down list. The profession is maintained in the Profession Codes Maintenance (Task Code: CIM04) option and is defaulted from the Customer Addition (Task Code: 8053) option.
Designation	[Optional, Alphanumeric, 120] Type the designation of the customer.
Tenure	[Optional, Drop-Down] Select the tenure of the occupation for the customer from the drop-down list. The options are:

- Permanent
- Temporary
- Full time
- Part time
- Pensionable
- Others

Annual Income [Optional, Numeric, 13,2]
Enter the annual income of the customer.

Employer/Business Details

Name [Optional, Char, 40]
Enter the full name of the customer's employer.

Address [Optional, Alphanumeric, 35]
Enter the address of the customer's employer.

City [Optional, Search list]
Select the name of the town or city, where the customer's employer is located.

State [Optional, Search list]
Select the name of the state, where the customer's employer is located.

Country [Optional, Search List]
Select the name of the country, where the customer's employer is located, from the Search List.

Phone [Optional, Alphanumeric, Three, Five, 15, Five]
Enter the contact number of the customer's employer. It is split into 4 parts:

- Country code
- Area Code
- Phone Number
- Extension

Note: System allows to enter the special characters except “ & ^ > < .”

Postal code [Optional, Numeric, 10]
Enter the zip code.

Telex No. [Optional, Numeric, 15]
Enter the mobile number of the customer's employer.

Mobile [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**.

Fax No. . [Optional, Alphanumeric, Three, Five, 15]
 Enter the fax number of the customer's employer. It is split into 3 parts:

- Country Code
- Area Code
- Fax Number

Note: System allows to enter the special characters except “ & ^ > <

Email ID [Optional, Alphanumeric, 40]
 Enter the email ID of the customer's employer.

No. of Yrs in Present Employment /Business [Optional, Numeric, Two]
 Enter the number of years in the present employment or business.

Retirement age [Optional, Numeric, Three]
 Enter the retirement age of the customer in years.

Screen Description

The above screen is used to update the employment details of the customer along with the previous employment details and spouse/parent details.

Example

Update this screen for an exiting customer with relevant details.

Prev. Employment Details

Field Description

Field Name	Description
Name	[Optional, Char, 40] Enter the full name of the previous employer of the customer.
Position Held	[Optional, Alphanumeric, 35] Enter the last designation of the customer in the previous organization.
Currency Name	[Optional, Drop-Down] Select the currency name from the drop-down list. The options are:

- GBP
- INR
- JPY
- KWD
- SDL
- USD

Last Salary Drawn	[Optional, Numeric, 13, Two] Enter the salary drawn by the customer in his previous job.
Any Legal Case History	[Optional, Check box] Select the Any Legal Case History check box, if there are any known legal cases against the customer.
Case Description	[Conditional, Alphanumeric, 40] Enter the case description. This field is enabled if the Any Legal Case History check box is selected.
Police Record	[Conditional, Alphanumeric, 40] Enter the description of the police case against the customer, if any. This field is enabled if the Any Legal Case History check box is selected.
Credit/Bank Card Details	
Credit Rating	[Optional, Alphanumeric, 15] Enter the credit rating of the customer. If the bank has an internal credit rating or has access to external credit rating of the customer, you can specify the value. This field is for informational purposes only. FLEXCUBE Retail does not do any processing based on the same.
Credit Rating Date	[Optional, Date editor, dd/mm/yyyy] Select the credit rating date from the date editor. It is the date on which the credit rating for the customer was done.
Credit / Bank Card Name	[Optional, Alphanumeric, 40] Enter the name of three credit cards held by the customer.
Reference Number	[Optional, Alphanumeric, 12] Enter the credit card or reference number for the corresponding credit card.

Screen Description

The above screen is used to update the employment details of the customer along with the previous employment details and spouse/parent details.

Example

Update this screen for an exiting customer with relevant details.

Spouse/Parent Details

The screenshot shows a web application interface for 'Customer Details Maintenance'. At the top, there are search criteria and customer information fields. The 'Spouse / Parent Details' tab is active, displaying several input fields for personal and employment information. The 'Spouse / Parent Employer Details' section is also visible on the right side of the form.

Field Description

Field Name	Description
Spouse/Parent Name	[Optional, Character, 40] Enter the full name of the customer's spouse or parent.
Spouse/Parent IC	[Optional, Alphanumeric, 16] Enter the IC of the customer's spouse or parent. This number is not validated, as the relation may not be a customer of the bank.
Spouse/Parent Occupation	[Optional, Drop-Down] Select the occupation of the customer's spouse or parent's from the drop-down list. The profession codes are maintained in the Profession Codes Maintenance (Task Code: CIM04) option.
Spouse/Parent Designation	[Optional, Alphanumeric, 35] Enter the designation of the customer's spouse or parent.
Spouse/Parent Birth Date	[Optional, Date editor, dd/mm/yyyy] Select the birth date of the spouse or parent from the date editor. The date can be selected from the calendar.
Parent Marriage Date	[Optional, Date editor, dd/mm/yyyy] Select the date of the marriage, if the customer is married, from the date editor.
Parent/Spouse Employer Details	
Name	[Optional, Alphanumeric, 40] Enter the name of the customer's spouse or parent's employer's name.
Address	[Optional, Alphanumeric, 35] Enter the customer's spouse or parent employer's address.
Phone No.	[Optional, Alphanumeric, 15] Enter the customer's spouse or parent employer's phone number.

FATCA

FATCA/ CRS related attributes can be maintained for customer ids which have “Entity for FATCA/ CRS” = NO in screen CIM08

The screenshot shows the 'Customer Details Maintenance' screen. At the top, there are search criteria and customer information. The 'FATCA/CRS Details' tab is active, showing fields for 'Doc ID Type' (set to 'Passport'), 'Doc ID No.', 'Doc ID Desc', 'Doc ID Expiry Dt' (12/02/2020), 'Father's Name', 'Spouse's Name', 'Cust Maiden Name', and 'Address Proof'. Below these are 'Customer Tax Residency Details' with multiple rows of dropdown menus for 'Country for tax', 'Tax Country', 'Citizenship', 'Tax Country Residency', 'TIN Number', 'TIN Number Type', 'Addr for Tax Reporting', and 'Address Type for Tax Purpose'. There are also 'Country Of Birth' and 'City Of Birth' fields.

Field Description

Field Name	Description
Doc ID Type	[Mandatory, Drop-Down] Select the identification document submitted by the customer from the drop-down list. These are maintained in Picklist Master (Fast Path: CIM58) option.
Doc ID Desc	[Conditional, Alphanumeric, 30] Enter the Identification Document description. This will be mandatory and enabled if value in the field Identification Document Type is selected as "Others". For all other Identification Document Type values, this field will be blank and disabled.
Doc ID No.	[Mandatory, Alphanumeric, 20] Enter the Identification document number for the Identification document type selected. If the value of Identification Document Type field is selected as 'PAN Card' or 'UIDAI Letter' then validation will be done with respect to PAN/Aadhaar entered in field Identification Document Number.
Doc ID Expiry Dt.	[Conditional, Date editor, dd/mm/yyyy] Select the expiry date if the document type is selected as either Passport or Driving License.
Father's Name	[Mandatory, Alphanumeric, 40] Enter the Father's name as provided by the customer.
Spouse's Name	[Optional, Alphanumeric, 40] Enter the Spouse's name as provided by the customer.
Cust Maiden Name	[Optional, Alphanumeric, 40] Enter the Customer's Maiden name as provided by the customer.

Residential Status [Mandatory, Drop-Down]
Select the customer residential status submitted by the customer, from the drop down.
These are maintained in **Picklist Master** (Fast Path: CIM58) option.

Address Proof [Mandatory, Drop-Down]
Select the proof of address from the drop down.
The options are:

- Passport No
- Voter ID No.
- Driving License No.
- Aadhaar No.
- NREGA Job Card No.
- Any other Government Issued Doc

Address Type [Mandatory, Drop-Down]
Select the Address Type, from the drop down.
These are maintained in **Picklist Master** (Fast Path: CIM58) option.

Address Proof Desc [Conditional, Alphanumeric, 40]
Enter the Proof of Address description.
This will be mandatory if value in the field Proof of Address is selected as "Any other Government Issued Doc".

Customer Tax Residency Details

Country for tax [Optional, Drop-Down]
Select the Country for Tax, from the drop down.
These are maintained in **Country Code Maintenance** (Fast Path: STDCOUNT) option in the Corporate module.

Tax country citizenship [Conditional, Drop-Down]
Select the Tax Country Citizenship, from the drop down. This will be mandatory if Country for Tax is maintained.
The options are:

- Yes
- No

If country for tax is maintained as 'US' and tax country citizenship is maintained as 'YES' then the value for this field will also be 'YES'.

Tax country Residency [Conditional, Drop-Down]
Select the Tax Country Residency, from the drop down. This will be mandatory if Tax Country Citizenship is maintained.
The options are:

- Yes
- No

TIN Number [Conditional, Alphanumeric, 40]
Enter the TIN number of the customer for which Tax Country residency is YES.
This will be mandatory if Tax Country Residency is maintained.

TIN Number Type [Conditional, Alphanumeric, 40]

Enter the TIN number Type of the customer.
This will be mandatory if TIN number is maintained.

Address for Tax Reporting

[Conditional, Drop-Down]
Select the address for tax reporting purpose submitted by the customer, from the drop down.
This will be mandatory if Tax Country Citizenship or Tax Country Residency are maintained as 'YES'.
The options are:

- Permanent
- Mailing

Address Type for Tax Purpose

[Conditional, Drop-Down]
Select the address type for tax reporting purpose submitted by the customer, from the drop down.
This will be mandatory if address for tax reporting purpose is maintained.
The options are:

- Residential or Business
- Residential
- Business
- Registered Office
- Unspecified

Country of Birth

[Conditional, Drop-Down]
Select the country of birth, from the drop down.
This will be mandatory if Country of Tax is maintained.

City of Birth

[Optional, Alphanumeric, 30]
Enter the customer's City of Birth.
This will be mandatory if Country of Birth is maintained.

7. Click **OK**.

8. The system displays following message "Record Added Authorisation Pending". Click **OK**.

Foreign National Details

Screen Description

Foreign National Tab will be enabled if customers nationality is bangladesh in 8053 or cim09.

CIM11 x

Customer Details Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Search Criteria Customer ID * Search String 990100823

Cust IC AUTO2235 Cust ID 990100823 Home Branch 98001

Full Name AUTO CORPORATE PVT LTD Short Name AUTO CORPORATE PVT L

Employment Details Prev. Employment Details Spouse / Parent Details FATCA/CRS Details **Foreign National Details**

* Date of Arrival in India 01/01/1800

* Passport Number

* Country of Issue Of Passport

* Residential Permit Reference

* Validity Date of Residential Permit 01/01/1800

* Name of FRO/FRRO

* Remarks

* Passport Validity Date 01/01/1800

* Date of Residential Permit 01/01/1800

* Place of Residential Permit

* VISA Validity Date 01/01/1800

Field Description

Field Name	Description
Date of Arrival in India	[Conditional, DD/MM/YYYY] Select the date on which customer has arrived in the country and this field should accept date less than current process date
Passport Number	[Conditional, Alphanumeric,9] Enter the passport number of the customer.
Passport Validity Date	[Conditional, DD/MM/YYYY] Select the passport's validity date of the customer and date should accept date greater than current process date.
Country of Issue of Passport	[Conditional, Drop-down] Select the country of issue of passport of the customer. The drop down list provides the country names which are already part of country master maintenance.
Residential Permit Reference	[Conditional, Alphanumeric] Enter the residential permit reference number customer have. Note: Residential Permit is a document which allows foreign national to reside in country for fixed or indefinite length of time.
Date of Residential Permit	[Conditional, DD/MM/YYYY] Select the date of residential permit issued to the foreign national customer. And should accept date less than current process date.
Validity Date of Residential Permit	[Conditional, DD/MM/YYYY] Select the validity date of residential permit of the customer and date should accept date greater than current process date.
Place of Residential Permit	[Conditional, Character, 120] Enter the place where residential permit was issued to the customer.
Name of FRO/FRRO	[Conditional, Character, 120] Enter the name of FRO (Foreigner Registration Office)/FRRO (Foreigner Regional Registration Office) from where the residential permit is issued to the customer.
Visa Validity Date	[Conditional, DD/MM/YYYY] Select the date upto which visa is valid for the customer. Date field should accept date greater than current process date.
Remarks	[Conditional, Alphanumeric, 120] Enter the remarks, if any.

1.4 CIM17 - Corporate Customer Business Details

Using this option you can maintain additional details of corporate customers such as the history and status of the company, financial information, business information and shareholders information. The information in this maintenance is not mandatory.


Definition Prerequisites

- 8053 - Customer Addition

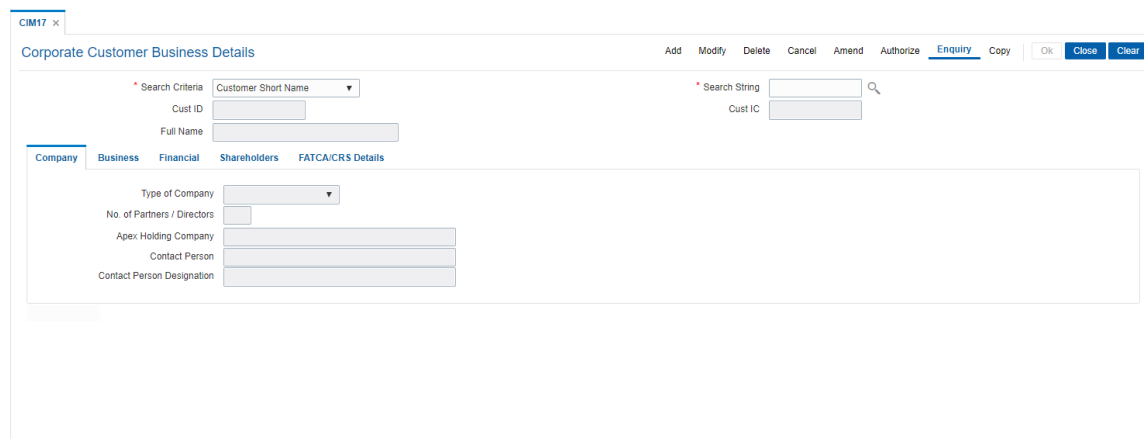
Modes Available

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 corporate customer details

1. In the **Dashboard** page, Enter the Task code **CIM17** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Corporate Customer Business Details**.
2. You will be navigated to **Corporate Customer Business Details** screen.

Corporate Customer Details



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none">• 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 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.

Cust 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.

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.

Screen Description

The above screen is used to update additional details of a corporate customer.

The details that may be updated are company details which include all company related details, business details like credit rating, nature of business, financial details like net worth, profit/loss for the last year, and lastly shareholder details.

Example

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the search string and press the **Tab** or **Enter** key and select the customer from the Search List.

Corporate Customer Details

CIM17 x

Corporate Customer Business Details Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name Search String: auto

Cust ID: 990100619 Cust IC: 774E3996692A27FC

Full Name: AUTO PERSON

Company Business Financial Shareholders FATCA/CRS Details

Type of Company: Public LIMITED

No. of Partners / Directors:

Apex Holding Company:

Contact Person:

Contact Person Designation:

6. Enter the required information in the various tabs.

Company

CIM17 x

Corporate Customer Business Details Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name Search String: auto

Cust ID: 990100619 Cust IC: 774E3996692A27FC

Full Name: AUTO PERSON

Company Business Financial Shareholders FATCA/CRS Details

Type of Company: Public LIMITED

No. of Partners / Directors:

Apex Holding Company:

Contact Person:

Contact Person Designation:

Field Description

Field Name	Description
Type of Company	[Mandatory, Drop-Down] Select the type of company from the drop-down list. The options are: <ul style="list-style-type: none"> Relation Partnership

- Public Limited
- Private Limited
- Others

No. of Partners/Directors [Optional, Numeric, Three]
Type the number of partners or directors of the company.

Apex Holding Company [Optional, Alphanumeric, 40]
Type the name of the apex holding company.

Contact Person [Optional, Alphanumeric, 40]
Type the name of the company's contact person.

Contact Person Designation [Optional, Alphanumeric, 40]
Type the designation of the company's contact person.

Screen Description

The above screen displays the company details of the customer like type of company, place of incorporation, directors, contact person, etc.

Example

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

Business

The screenshot displays the 'Corporate Customer Business Details' interface. At the top, there are search criteria and search string fields. Below this, the search results are shown, including the Customer ID (990100619), Full Name (AUTO PERSON), and Customer ID Code (Cust IC: 774E3686692A27FC). The 'Business' tab is active, showing several input fields: Internal Credit Rating, Business License No., Bank Name 1, Bank Name 2, and Nature of Business. A Business License Expiry Date of 30/11/2018 is also displayed.

Field Description

Field Name	Description
Internal Credit Rating	[Mandatory, Alphanumeric, 15] Type the internal credit rating assigned to the corporate customer by the bank.
Business License No.	[Mandatory, Alphanumeric, 16] Type the customer's business license number.

Business License Expiry Date	[Mandatory, Search List, dd/mm/yyyy] Select the expiry date of the business from the Search List. This expiry date has to be greater than the business commencement date. The date can also be selected from the calendar.
Bank Name 1	[Mandatory, Alphanumeric, 40] Type the name of the corporate customer's bank. You can also enter special characters.
Bank Name 2	[Optional, Alphanumeric, 40] Type the name of the corporate customer's bank, if there is more than one bank. You can also enter special characters.
Nature of Business	[Optional, Alphanumeric, 120] Type the description for the nature of the business.

Screen Description

The above screen displays the credit rating, business license, business license expiry dates, etc. that are relevant for the bank.

Example

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

Financial

Field Description

Field Name	Description
Net Worth of Company	[Optional, Numeric, 13, Two] Type the net worth of the company.
Date of Last Fin. Info. Update	[Mandatory, Search List, dd/mm/yyyy] Select the date of last financial information update from the Search List.

It is the date on which the company's financial information was last updated.

Authorised Capital	[Mandatory, Numeric, 13, Two] Type the authorised capital amount invested on the company. The currency is dependent upon place of incorporation.
Paid-up Capital	[Mandatory, Numeric, 13, Two] Type the Paid-off capital amount. The currency is dependent upon place of incorporation.
Net Profit/Loss last Year	[Optional, Numeric, 13, Two] Type the net profit or loss incurred during the previous financial year. The currency is dependent upon place of incorporation.
Net Profit/Loss Year Before	[Mandatory, Numeric, 13, Two] Type the net profit or loss incurred during the year before the previous financial year. The currency is dependent upon place of incorporation. By default the value is set to zero.
Auditor Name 1	[Mandatory, Alphanumeric, 40] Type the name of the company's auditor. The currency is dependent upon place of incorporation. You can also enter special characters.
Auditor Name 2	[Optional, Alphanumeric, 40] Type the name of the company's auditors, if there is more than one auditor. You can also enter special characters.

Screen Description

The above screen displays the net worth of the company. The financial holding of the company including the authorised capital, paid up capital, etc.

Example

Use this screen to update the corporate details of a customer created with category as Corporate. These details are optional.

Shareholders

CIM17 x

Corporate Customer Business Details

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Search Criteria Customer Short Name

Cust ID 990100619 Search String auto

Full Name AUTO PERSON Cust IC 774E3695692A27FC

Company Business Financial Shareholders FATCA/CRS Details

Major Shareholder Names	Relationship
	FATHER

Field Description

Field Name	Description
Major Shareholder Names	[Optional, Alphanumeric, 40] Type the name of all the major shareholders of the company.
Relationship	[Optional, Search List] Select the appropriate relationship from the Search List. It is the relationship of the shareholder to corporate customer.

FATCA/CRS Details

FATCA/ CRS related attributes can be maintained for customer ids which have “Entity for FATCA/ CRS” = YES (Entity) in screen CIM08.

Field Description

Field Name	Description
Governmental Entity or other exempted bodies	[Mandatory, Drop-Down] Select whether the entity is a government entity, from the drop down. The options are: <ul style="list-style-type: none"> • Yes • No
Country of Incorporation	[Mandatory, Drop-Down] Select the country of incorporation, from the drop down. These are maintained in Country Code Maintenance (Fast Path: STDCOUNT) option in the Corporate module.
City of Incorporation	[Mandatory, Alphanumeric, 20] Type the city of incorporation.
Date of Commencement of Business	[Optional, Date editor] Select the date of commencement of business, from the date editor.
Customer Tax Residency Details	
Country for tax	[Optional, Drop-Down] Select the Country for Tax, from the drop down. These are maintained in Country Code Maintenance (Fast Path: STDCOUNT) option in the Corporate module.
TIN Number	[Conditional, Alphanumeric, 40] Enter the TIN number of the customer. This will be mandatory if Tax Country Residency is maintained.
TIN Number Type	[Conditional, Alphanumeric, 40] Enter the TIN number Type of the customer. This will be mandatory if TIN number is maintained.

Exemption Code for country of tax	[Optional, Drop-Down] Select the Exemption Code for country of tax, from the drop down. These are maintained in Picklist Master (Fast Path: CIM58) option.
Tax country residency	[Conditional, Drop-Down] Select the Tax Country Residency, from the drop down. This will be mandatory if Tax Country Citizenship is maintained. The options are: <ul style="list-style-type: none"> • Yes • No
Address for Tax Reporting Purpose	[Conditional, Drop-Down] Select the address for tax reporting purpose submitted by the customer, from the drop down. This will be mandatory if Tax Country Citizenship or Tax Country Residency are maintained. The options are: <ul style="list-style-type: none"> • Permanent • Mailing
Address Type	[Conditional, Drop-Down] Select the address type for tax reporting purpose submitted by the customer, from the drop down. This will be mandatory if address for tax reporting purpose is maintained. The options are: <ul style="list-style-type: none"> • Residential or Business • Residential • Business • Registered Office • Unspecified
Identification Document Type	[Conditional, Drop-Down] Select the identification document type submitted by the customer from the drop down. This will be mandatory if Country of Tax is updated as other than "India".
Identification Document Desc	[Optional, Alphanumeric, 30] Enter the identification document Description. This will be mandatory if Identification Document Type is selected as "Others".
Identification Document Number	[Mandatory, Alphanumeric, 20] Enter the identification document Number.
Identification No. issuing country	[Mandatory, Alphanumeric, 30] Enter the Identification Number issuing country.
Financial Institution	[Mandatory, Drop-Down] Select whether the entity is a financial institution or not. The options are: <ul style="list-style-type: none"> • Yes

	<ul style="list-style-type: none"> • No
Investment Entity	<p>[Conditional, Drop-Down] Select the investment entity from the drop down. This will be mandatory if Financial Institution is maintained as "Yes". The options are:</p> <ul style="list-style-type: none"> • Yes • No
Managed by another Financial Institution (FI)	<p>[Conditional, Drop-Down] Select whether Managed by another Financial Institution (FI) from the drop down. This will be mandatory if investment entity is maintained as "Yes". The options are:</p> <ul style="list-style-type: none"> • Yes • No
GIIN Status	<p>[Conditional, Drop-Down] Select the GIIN Status from the drop down. The options are:</p> <ul style="list-style-type: none"> • Obtained • Applied For • Not Obtained • Not Required <p>This will be mandatory if Financial Institution is maintained as "Yes". If Financial Institution is maintained as "No", Investment Entity as "No", Managed by another Financial Institution as "No" and Direct reporting to FI (NFFE) as "Yes", then GIIN status can have only value as "Obtained".</p>
GIIN Number	<p>[Optional, Alphanumeric, 30] Enter the GIIN Number. This will be mandatory if GIIN Status is maintained as "Obtained".</p>
GIIN Exemption Reason Code	<p>[Conditional, Drop-Down] Select the GIIN Exemption Reason Code from the drop down. These are maintained in Picklist Master (Fast Path: CIM58) option. This will be mandatory if GIIN status is maintained as "Not Required".</p>
Direct reporting to FI (NFFE)	<p>[Mandatory, Drop-Down] Select the GIIN Exemption Reason Code from the drop down. The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If Financial Institution is maintained as "Yes", this field will value will be "No" and if Financial Institution is maintained as "No", then this field value can be either "Yes" or "No".</p>
Sponsor Name	<p>[Optional, Alphanumeric, 40] Enter the Sponsor's Name.</p>
Listed Company	<p>[Conditional, Drop-Down]</p>

Select whether the entity is listed or not, from the drop down.
The options are:

- Yes
- No

This will be mandatory if Financial Institution = "No" and Direct Reporting to FI (NFFE) = "No".

Name of Stock Exchange

[Conditional, Alphanumeric, 40]

Enter the Name of the Stock Exchange.

This will be mandatory if Listed Company field value = Yes or Related to Listed Company field value = Yes.

Related to Listed Company

[Conditional, Drop-Down]

Select whether the entity is related to listed company or not, from the drop down.

The options are:

- Yes
- No

This will be mandatory if Listed Company = No.

Related Listed Company Name

[Conditional, Alphanumeric, 40]

Enter the related listed company name.

This will be mandatory if related to listed company is maintained as "Yes".

Nature of Relation

[Conditional, Drop-Down]

Select the Nature of relation, from the drop down.

These are maintained in **Picklist Master** (Fast Path: CIM58) option.

This will be mandatory if Related to Listed Company is "Yes"

Active Entity

[Conditional, Drop-Down]

Select the Active Entity, from the drop down.

The options are:

- Yes
- No

This will be mandatory if Related to Listed Company is "NO"

Active Entity Type

[Conditional, Drop-Down]

Select the Active Entity Type, from the drop down.

The options are:

- 01
- 02
- 03
- 04
- 05
- 06
- 07

This will be mandatory if Active Entity is "Yes"

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

1.5 CIM22 - Customer Additional Info Maintenance

Customer Additional Information Maintenance allows the user to capture additional details of customer. It allows the user to enter birth detail, identification details, company details, tax details etc.


Definition Prerequisites

- [Branch Master Maintenance \(Fast Path: BAM03\)](#)
- [Profession Codes Maintenance \(Fast Path: CIM04\)](#)
- [Customer Addition \(Fast Path: 8053\)](#)
- [IC No - Short Name Change \(Fast Path: 7101\)](#)
- [CIM62- Customer Verification Against Terrorist List](#)
- [CIM61 - Customer KYC Details Maintenance](#) Other Prerequisites

Modes Available

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

To create a customer defined spend class

1. In the **Dashboard** page, Enter the Task Code **CIM22** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Additional Info Master**.
2. You will be navigated to **Customer Additional Info Maintenance** screen.

Customer Additional Info Maintenance

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>The search criteria to search for the customer.</p> <p>The search criteria are as follows:</p>
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers short name or IC then any of the letter(s) of the letter of the short name or ID can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering geo in the search string field.</p>
IC	<p>[Display]</p> <p>The identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
ID	<p>[Display]</p> <p>The ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Home Branch	<p>[Display]</p> <p>The short name of the branch, where the customers account is opened.</p> <p>The customer signature record along with other customer papers will reside in this branch</p> <p>These short names are maintained in the Branch Master Maintenance option.</p>
Full Name	<p>[Display]</p> <p>The full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition option</p>
Short Name	<p>[Display]</p>

This field displays the short name of the customer.

The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.

Customer Travel Info

The screenshot shows the 'Customer Additional Info Maintenance' application window. The 'Customer Travel info' tab is selected. The form contains the following fields and values:

- Search Criteria: Customer Ic
- IC: TESTRIT
- Full Name: Ritesh
- ID: 665611
- Search String: test
- Home Branch: 9999
- Short Name: RIT

The 'Customer Travel info' section includes the following fields:

- Customer Status: [Dropdown]
- Date Of Departure: 01/01/1800
- Likely Abroad Stay Period: [Text]
- Passport No: [Text]
- Purpose: [Text]
- Issue Date: 01/01/1800
- Expiry Date: 01/01/1800
- Issue Place: [Text]
- RBI Ref No: [Text]
- Return Date: 01/01/1800

Field Description

Field Name	Description
Customer Status	<p>[Optional, Drop-Down]</p> <p>The Customer Status</p> <p>Select the customer status from the drop-down list . The options are</p> <ol style="list-style-type: none"> 1. Resident- The customer who resides in India permanently or for an extended period. 2. NRI- (A non-resident Indian) The customer who is an Indian citizen but has migrated to another country.
Date of Departure	<p>[Optional, Date editor]</p> <p>The date of Departure.</p> <p>Select the departure date from the pick list .</p>
Return Date	<p>[Optional, Date editor]</p> <p>The return date from the pick list is displayed.</p>
Likely Abroad Stay Period	<p>[Optional, Numeric]</p> <p>Select the number of years customer had stayed abroad is being displayed .</p>
Passport No.	<p>[Display]</p> <p>This field displays the passport number value capture/modified in screen CIM61.</p>
Purpose	<p>[Optional, Alphanumeric]</p> <p>Type the purpose of staying abroad .</p>
Issue Date	<p>[Optional, Pick list]</p> <p>Select the issue date from the pick list .</p>
Expiry Date	<p>[Optional, Pick list]</p> <p>Expiry date will be populated from KYC details maintenance if passport details are maintained.</p>
Issue Place	<p>[Optional, Alphanumeric]</p> <p>Select the name of the place where passport was issued is displayed.</p>
RBI Ref No.	<p>[Conditional, Alphanumeric, 30]</p> <p>Enter the RBI reference number for PAK nationals.</p> <p>If Nationality of the customer entered as 'PAKISTAN' then this field will be enabled and mandatory.</p> <p>For other countries this field will be disabled.</p> <p>This validation will be applicable in add and modify mode.</p>

[Additional Info](#)

CIM22 x

Customer Additional Info Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Search Criteria: Customer Ic

IC: TESTRIT ID: 005611 Search String: test

Full Name: Ritesh Home Branch: 9999

Short Name: RIT

Group Details Customer Details Buyer/Supplier Details Customer Travel info **Additional Info** Misc Info Tax Details Company Details

Ration Card No	<input type="text"/>	National ID Card No	<input type="text"/>
Voter No	<input type="text"/>	Driving Licence Expiry Date	01/01/1800 <input type="text"/>
Driving Licence No	<input type="text"/>		
Address Proof	<input type="text"/>		
Staff Flag	<input type="checkbox"/>		
Employee No	<input type="text"/>		
Staff Designation	<input type="text"/>		
Staff Signing Power	<input type="text"/>		
Legal Entity Identifier	<input type="text"/>		

Field Description

Field Name	Description
Ration Card No.	[Optional, Numeric] Enter the ration card number of the customer .
National ID Card No.	[Optional, Numeric] Enter the national id card number of the customer.
Voter No.	[Optional, Numeric] Enter the voter number of the customer .
Driving License No.	[Optional, Numeric] It will be populated from KYC details maintenance if driving license details are maintained.
Driving License Expiry Date	[Optional, Pick list] It will be populated from KYC details maintenance if driving license details are maintained.
Address Proof	[Optional, Alpha Numeric] Enter the address proof of the customer.
Staff Flag	[Conditional, check box] Select the check box if the customer is a staff member of the bank.
Employee No.	[Optional, Numeric] Enter the employee id of the bank staff . This field is enabled if staff flag is selected.
Staff Designation	[Optional] Enter the designation of the bank staff. This field is enabled if staff flag is selected.
Staff Signing Power	[Optional] Enter the signing power of the bank staff. This field is enabled if staff flag is selected.
Legal Entity Identifier	[Optional] Enter the Legal Entity Identifier. This field is enabled if staff flag is selected.

Misc Info

CIM22 x

Customer Additional Info Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Search Criteria: Customer Ic Search String: test

IC: TESTRIT ID: 605611 Home Branch: 9999

Full Name: Ritesh Short Name: RIT

Group Details Customer Details Buyer/Supplier Details Customer Travel Info Additional Info **Misc Info** Tax Details Company Details

Senior citizen Flag	<input type="checkbox"/>	Senior Citizen Details	<input type="text"/>
Pensioner Flag	<input type="checkbox"/>	PPO No.	<input type="text"/>
Pension Type	<input type="text"/>	Life Certificate Details Date	01/01/1800 <input type="text"/>
Current Service Man	<input type="checkbox"/>	Service Men Details	<input type="text"/>
Share Holder Flag	<input type="checkbox"/>	ECS Facility Flag	<input type="checkbox"/>
Wedding Date	01/01/1800 <input type="text"/>	Verification Details	<input type="text"/>
Government Agency	<input type="checkbox"/>	Asset Ownership Indicator/Poverty Index	<input type="text"/>

[Field Description](#)

Field Name	Description
Senior Citizen Flag	<p>[Conditional, Check Box]</p> <p>Select this check box if the customer is an senior citizen.</p> <p>This field is to indicate if the customer is a senior citizen in order to provide certain benefits. Depending upon the country, the cut off age of a person is used to determine if he can be classified as a senior citizen.</p> <p>This is used for informational purposes</p>
Senior Citizen Details	<p>[Optional, Alphanumeric]</p> <p>Enter the customer's senior citizen details such as citizen id etc.</p> <p>This is used for informational purpose.</p> <p>This field is enabled when the senior citizen flag is selected.</p>
Pensioner Flag	<p>[Optional, Check box]</p> <p>The pensioner flag.</p> <p>Select this check box if the customer is eligible for pension or is in receipts of pension. This is for informational purposes.</p>
PPO No.	<p>[Optional, Numeric]</p> <p>Enter the pension payment order number of the customer.</p>
Pension Type	<p>[Optional, Alpha Numeric]</p> <p>Enter the type of pension received by the customer .</p> <p>This field is enabled if pensioner flag is selected.</p>
Life Certificate Details Date	<p>[Optional, Pick list]</p> <p>Select the life certificate details date of the customer.</p>
Current Service Man	<p>[Optional, Pick list]</p> <p>Select this check box if the customer is employed in armed forces, air force or navy.</p> <p>This is used for informational purpose.</p>
Service Men Details	<p>[Optional, Pick list]</p> <p>Enter the customer's service men details such as Service Id etc.</p> <p>This field is enabled if the service men flag is selected.</p> <p>This is used for informational purpose.</p>
Share Holder Flag	<p>[Optional, Pick List]</p> <p>Select this check box if the customer is share holder of the bank.</p>
ECS Facility Flag	<p>[Optional, Checkbox]</p> <p>Select this check box if the customer has requested for ECS (Electronic Clearing Services) facility for his accounts..</p>

Wedding Date

[Optional, Pick list]

Enter the wedding date if the customer is married.

This is used for informational purpose.

Verification Details

[Optional, Alphanumeric]

Enter the name of the employee who has verified the life certificate details of the customer is displayed.

Government Agency

[Optional, Checkbox]

Select this check box is selected if the customer is a part of government agency(owned by government).

This is used for informational purpose.

Asset Ownership
Indicator/ Poverty
Index

[Optional, Dropdown]

Select Yes or No from the dropdown list.

Tax Details

The screenshot shows the 'Customer Additional Info Maintenance' form in Oracle CRM. The 'Tax Details' tab is active, displaying various registration numbers and dates. The form includes search criteria (Customer IC: TESTRIT, Full Name: Ritesh, ID: 805611, Home Branch: 9999, Short Name: RIT) and a toolbar with options like Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The 'Tax Details' section contains the following fields:

Field Name	Value
Sales Tax Registration No.	
Custom/excise Registration No.	
Income Tax Registration No.	
VAT Registration No.	
Other Registration no.	
Permit No.	
Permit Type	
Sales Tax Registration Date	01/01/1800
Custom/excise Registration Date	01/01/1800
Income Tax Registration date	01/01/1800
VAT Registration date	01/01/1800
Other Registration Date	01/01/1800

Field Description

Field Name	Description
Sales Tax Registration No.	[Mandatory, Alphanumeric] Type the sales tax registration number.
Sales Tax Registration Date	[Mandatory, DD/MM/YYYY] Type the sales tax registration date.
Customs/Excise Registration No.	[Mandatory, Alphanumeric] Type the customs/excise registration number.
Customs/Excise Registration Date	[Mandatory, DD/MM/YYYY] Type the customs/excise registration date.
Income Tax Registration No.	[Mandatory, Alphanumeric] Type the income tax registration number.
Income Tax Registration Date	[Mandatory, DD/MM/YYYY] Type the income tax registration date.
VAT Registration No.	[Mandatory, Alphanumeric] Type the VAT registration number.
VAT Registration Date	[Mandatory, DD/MM/YYYY] Type the VAT registration number.
Other Registration No.	[Mandatory, Alphanumeric] Type the others tax registration number.
Other registration Date	[Mandatory, DD/MM/YYYY] Type the other registration date.
Permit No.	[Mandatory, Alphanumeric] Type the permit number.
Permit Type	[Mandatory, Alphanumeric] Type the permit type.

Company Details

CIM22 x

Customer Additional Info Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Search Criteria: Customer Ic ID: Search String:

IC: Home Branch:

Full Name: Short Name:

[Group Details](#)
[Customer Details](#)
[Buyer/Supplier Details](#)
[Customer Travel Info](#)
[Additional Info](#)
[Misc Info](#)
[Tax Details](#)
[Company Details](#)

DMAT Account No:
 Client Id:
 Details Of Asset:
 Fully Paidup Capital:
 Share Price 52 weeks High:
 Merger Date: 01/01/1800
 Installed Capacity:
 Merger Event:
 DP Name:
 DP Id:
 Details Of Liability:
 Current Share Price:
 Share Price 52 weeks Low:

MSME Details
 MSME Category:
 Type Of Industry:
 Type Of Finance:
 Investment In Plant and Machinery:
 Investment In Equipment:

Beneficial Owner
 Beneficiary Customer Details:
 Constitution:

Beneficial Owner Id	Name	Particular	%Ownership/Share
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Field Description

Field Name	Description
DMAT Account No.	[Optional, Numeric, 16] Type the DNMAT account number.
DP ID	[Display] The DP ID.
Client ID	[Display] The client ID.
Details of Asset	[Optional, Numeric] Type the details of asset.
Details of Liability	[Optional, Alphanumeric] Type the details of liability.
Fully Paidup Capital	[Optional, Numeric] Type the fully paid capital.
Current Share Price	[Optional, Numeric] Type the current share price.
Share Price 52 week high	[Optional, Numeric] Enter the share price 52 week high.
Share Price 52 week Low	[Optional, Numeric] Enter the share price 52 week low.
Merger Date	[Optional, DD/MM/YYYY] Select the merger date from the date field.
Installed Capacity	[Optional, Alphanumeric] Type the installed capacity.
Merger Event	[Optional, Alphanumeric] Enter the merger event.
DP Name	[Optional, Alphanumeric] Type the DP name.
MSME Category	[Optional, Drop-down] Select the MSME category from the drop-down list. The field is not mandatory. However value of this fields will be evaluated if customer avails any loan under MSME product types.
Investment in Plant and Machinery	[Conditional, Alphanumeric] Type the investment in plant and machinery from the drop-down list. This should be enabled only if the type of Industry is Manufacturing.

	Once enabled the field will be mandatory.
	[Optional, Drop-down]
Type of Industry	Select the type of industry in which it is engaged. The field is not mandatory. However value of this fields will be evaluated if customer avails any loan under MSME product types.
Investment in Equipment	[Conditional, Alphanumeric] Type the investment in equipment. This should be enabled only if the type of Industry is "Service". Once enabled it is mandatory.
Type of Finance	[Optional, Drop-down] Select the type of finance availed by the company from the bank.
Beneficial Owner	[Conditional, Drop-Down] Select the beneficiary customer details option from the drop-down list. This field is enabled and mandatory for corporate customers. The default value of the field will be blank. User has to select value either Yes or No for corporate type of customer in this screen. If the value selected is Yes, system will enable fields related to beneficiary details.
Beneficiary Customer Details	'Beneficiary customer Details (Yes/No)' field can be modified from 'No' to 'Yes' or 'Yes' to 'No' for a customer. If beneficiary customer details flag is modified from 'Yes' to 'No' for a customer, then the existing beneficiary customer details available will be deleted for the customer. Such deleted beneficiary customer details will not be available for inquiry. User need to maintain at least one beneficial customer details once the field 'Beneficiary Customer Details' is selected as 'Yes'. If user doesn't maintain the same system will not permit to save the record for authorization.
Constitution	[Conditional, Drop-down] Select the option from the drop-down list to define a customer as Company or Partnership/trust and accordingly maintain the beneficiary customer details. Maximum 6 beneficial customer will be allowed irrespective of any constitution for corporate customer.
Beneficial Owner ID	[Conditional, Alphanumeric] Enter the beneficial owner id and the name of the respective beneficiary is displayed in adjacent text box. This field is mandatory, if beneficiary customer details
Particular	[Conditional, Pick-List] Select the particular option from the drop-down list. The particular field will be enabled and mandatory when beneficiary

customer ID is selected for beneficiary 2 to 6.

[Conditional, Percentage]

%Ownership/Share

Type the ownership share for the particular selected.

The %ownership/share fields will be enabled and mandatory when beneficiary customer ID is selected for beneficiary 2 to 6.

Group Details

The screenshot shows the 'Customer Additional Info Maintenance' form with the 'Group Details' tab selected. The form includes a search criteria dropdown and several input fields for identifying the customer. Below the search fields are tabs for 'Customer Details', 'Buyer/Supplier Details', 'Customer Travel Info', 'Additional Info', 'Misc Info', 'Tax Details', and 'Company Details'. The 'Group Details' tab contains the following fields:

- SHG Member:
- SHG Group Code:
- Subsidiary/Associate Name:
- Bank's Holding in equity:
- Relation:
- Relation Type:
- Preferential Category:
- Watch Date:
- Constitution Code:
- No. of SHG Members:
- Category:
- Bank's Investment:
- Critical Amount:

Field Description

Field Name	Description
SHG Member	[Optional, Checkbox] Select the checkbox, if the use is SHG member.
No. of SHG Members	[Optional, Numeric] Enter the number of SHG members.
SHG Group Code	[Optional, Numeric] Enter the SHG group code.
Category	[Mandatory, Drop-down] Select the tyoe of category from the drop-down list.
Subsidiary/Associate Name	[Mandatory, Alphanumeric] Type the associate name.
Bank's Investment	[Mandatory, Alphanumeric] Type the name of investment bank.
Bank's Holding in Equity	[Mandatory, Alphanumeric] Enter the bank's holding in equity.
Relation	[Mandatory, Drop-down] Select the relation from the drop-down list.
Relation Type	[Mandatory, Drop-own] Select the relation type from the drop-down list.
Preferential Category	[Mandatory, Drop-down] Select the preferential category from the drop-down list.
Watch Date	[Optional, Date Field] Select the watch date from he date field.
Critical Amount	[Mandatory, Numeric] Type the critical amount.
Constitution Code	[Mandatory, Dropdown] Select the Constitution code from the drop-down list.

Customer Details

CIM22 x

Customer Additional Info Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Ic Search String:

IC: ID: Home Branch:

Full Name: Short Name:

Group Details | **Customer Details** | Buyer/Supplier Details | Customer Travel Info | Additional Info | Misc Info | Tax Details | Company Details

Details Of Children

1	Name	Gender	Age	Employment Details
2				
3				

Deceased Customer Details

Date Of Death: Date of Claim Logged:

Date of Settlement Of Claim:

Other Bank Account Details

Account No.	Bank	Branch	Type	Limit
1				
2				
3				
4				
5				

Miscellaneous Details

Blood Group: Opted For Donation:

Field Description

Field Name	Description
Details of Children	Details of Children
Name	[Optional, Alphanumeric] Type the name of children.
Gender	[Optional, Drop-Down] Select the gender from the dropd-own list.
Age	[Optional, Numeric] Enter the age.
Employment Details	[Optional, Alphanumeric] Enter the employment details of the children.
Deceased Customer Details	Deceased Customer Details
Date of Death	[Conditional, Date field] Select the date of death of the customer.
Date of settlement and claim	[Mandatory, Date field] This field is mandatory, if customer is decaesed. Select the date of settlement and claim.
Date of claim Lodged	[Mandatory, Date Field] Enter the date of claim lodged.
Other Bank Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number.
Bank	[Optional, Alphanumeric] Type the name of the bank.
Branch	[Optional, Alphanumeric] Type the branch name of the bank.
Type	[Optional, Alphanumeric] Type the type of bank.
Limit	[Mandatory , Numeric] Type the limit.
Miscellaneous Details	Miscellaneous Details
Blood Group	[Optional, Alphanumeric] Type the blood group.

- Opted for Donation [Optional, Drop-down]
Select the required option from the drop-down list, if it is opted for donation.
- Direct Selling agent's details [Optional, Alphanumeric]
Type the direct selling agent details.
- Any Franchise [optional, Drop-down]
Select the required option for franchise.
- No of Franchises [Optional, Numeric]
Enter the number of franchises.

Buyer's /Supplier Details

The screenshot shows the 'Customer Additional Info Maintenance' window with the 'Buyer/Supplier Details' tab selected. The window includes search criteria, a search string, and two data tables.

Search Criteria: Customer Ic, IC: TESTRIT, Full Name: Ritesh, ID: 605611, Home Branch: 9999, Short Name: RIT.

Supplier's Details Table:

Supplier Name	Percentage of Total Purchase	Cash	Credit(Days)	Others(Days)	Highest Credit Amount extended (in last 6 months)
1			0.00		
2			0.00		
3			0.00		
4			0.00		
5			0.00		

Buyer's Details Table:

Customer's Name	Nature Of Customer	Percentage of Total Sales	Cash	Credit(Days)	Highest Credit Amount extended (in last 6 months)
1				0.00	
2				0.00	
3				0.00	
4				0.00	
5				0.00	

Field Description

Field Name	Description
Supplier's Details	
Supplier's Name	[Mandatory, Alphanuemric] Type the name of suppliers.
Percentage of Total Purchase	[Mandatory, Numeric] Type the precentage of total purchase.
Cash	[Mandatory, Numeric] Type the cash amount.
Credit (Days)	[Mandatory, Numeric] Type the credit days.
Others (Days)	[Mandatory, Numeric] Type the number of other days.
Highest Credit Amount extended (in last 6 months)	[Mandatory, Numeric] Enter the highest credit amount extended.
Buyer's Details	
Customer's Name	[Mandatory, Alphanumeric] Type the cutsomer's name.
Nature of Customer	[Optional, Alphanuemric] Type the nature o customer.
Percentage of Total Sales	[Mandatory, Numeric] Type the percentage of total sales.
Cash	[Mandatory, Numeric] Type thw cash amount.
Credit (Days)	[Mandatory, Numeric] Type the nummber of credit days.
Highest Credit Amount extended (in last 6 months)	[Mandatory, Numeric] Type the highest credit amount extended.

To add customer additional information

1. Select the Add mode.
2. Select the search criteria from the drop-down list.
3. Type the search string and press the <tab> key and select the customer from the pick list.
4. Enter the relevant details in all the fields and click the Ok button.
5. The system displays message "Record Added....Authorization Pending...Click Ok to continue".

To view the customer additional information

1. Select the Inquiry mode.
2. Select the search criteria from the drop-down list.
3. Type the search string and press the <Tab> key and select the customer from the pick list.
4. The system displays the customer information.

To modify the customer additional information

1. Select the Modify mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Modify the relevant information and click the Ok button.
5. The system displays the message "Record Authorized..click ok to continue".

To cancel the customer additional information

1. Select the Cancel mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Click the Ok button.
5. The system displays the message "Record Cancelled...Click Ok to Continue".

To amend the customer additional information

1. Select the Amend mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Modify the relevant information and click the Ok button.
5. The system displays the message "Record Amended...Authorization Pending...Click Ok to Continue".

To authorize the customer additional information

1. Select the Authorize mode.
2. Select the search criteria from the drop-down list.
3. Type the search string, press the <Tab> key and select the customer from the pick list.
4. Click the Ok button.
5. The system displays the message "Record Authorize...Click Ok to Continue".

1.6 CIM26 - Customer Instruction Maintenance

This option allows the customer to capture multiple instructions. The user creates instructions that are displayed in customer 360 degree view in **Oracle FLEXCUBE** Core Banking and also in FCDB dashboard. These instructions are authorized and any external systems will be given access to display them. The expired instructions can be archived.


Definition Prerequisites

- 8053 - Customer Addition

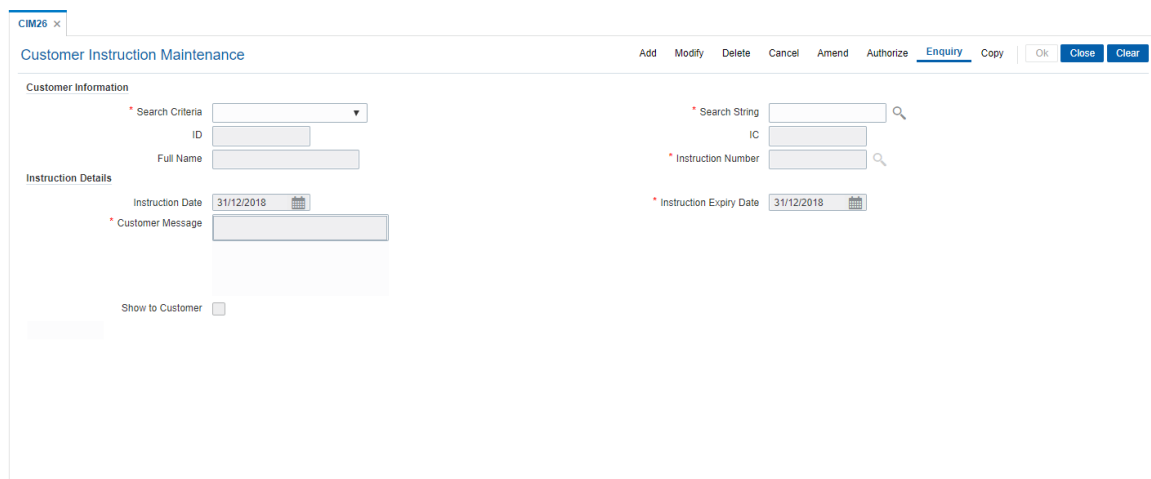
Modes Available

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

To create multiple instructions

1. In the **Dashboard** page, Enter the Task Code **CIM26** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Customer Instruction Maintenance**.
2. You will be navigated to **Customer Instruction Maintenance** screen.

Customer Instruction Maintenance



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search the customer from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Short Name - Short name of the customer• 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, Search List] Type the search string to search for a customer, corresponding to the

search criteria selected in the **Search Criteria** field.

If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID

For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.

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.
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. By default the system displays the name as entered in the Customer Addition (Task Code: 8053) option
Instruction Number	[Mandatory, Numeric, 12] Enter the instruction number. This is a unique identification number for each instructions maintained.

3. Click **Add**.
4. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List.
5. The data corresponding to the search is displayed.
6. Select the instruction date and instruction expiry date from the date editor.
7. In the Customer Message text box, enter the message.

[Customer Instruction Maintenance](#)

Field Description

Field Name	Description
Instruction Details	
Instruction Date	[Optional, date editor, dd/mm/yy] Select the date on which the instruction is valid from the date editor or enter it.
Instruction Expiry Date	[Mandatory, date editor, dd/mm/yyyy] Select the last date of instruction from the date editor or enter it.
Customer Message	[Mandatory, Alphanumeric, 4000] Enter the message to be displayed to end customer at FCDB portal when Show to Customer check box is selected.
Show to Customer	[Optional, Check Box] Select the Show to Customer check box to display the message to the customer otherwise message will be displayed only to bank users. By default it is un-selected.

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

1.7 CIM29 - Conversation Preferences Maintenance

This option is used to define default user/ role to which the conversation needs to be assigned and the stale period till which closed conversations will be available in the system.


Definition Prerequisites

- Bank Master Maintenance

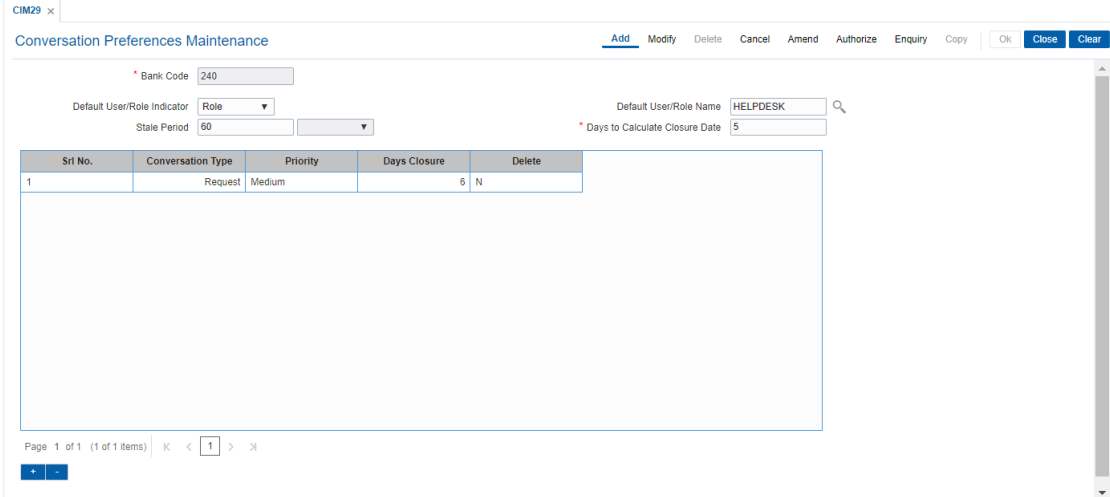
Modes Available

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

To define the conversation preferences

1. In the **Dashboard** page, Enter the Task Code **CIM29** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Customer Preferences Maintenance**.
2. You will be navigated to **Customer Preferences Maintenance** screen.

Conversation Preferences Maintenance



Srt No.	Conversation Type	Priority	Days Closure	Delete
1	Request	Medium	6	N

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] Enter the bank code. The bank code is defined in the option BAM08 – Bank Master Maintenance .
Default User/Role Indicator	[Optional, Drop-Down] Select the default user or a role from the drop-down list. The options are: <ul style="list-style-type: none">• User• Role (Default option)
Default User/Role Name	[Optional, Search List]

Select the user or a role from the Search List depending on the selection of **Default User/Role Indicator** options. System will default this user or role, in case there is no maintenance done for the department of that conversation.

Stale Period

[Optional, Numeric, Drop-Down]

Enter the number of days a conversation will reside in the system after its status has been marked as closed and select the stale period from the drop-down list.

Days to Calculate Closure Date

[Mandatory, Numeric, 3]

Enter the number of days to calculate default closure date of conversation logged by customer /bank user.

3. Click **Add**.
4. Enter the bank code.

Conversation Preferences Maintenance

5. Enter the relevant details.

Field Description

Column Name	Description
Srl No.	[Display] Displays the serial number.
Conversion Type	[Mandatory,Dropdown] Select the conversion type from the dropdown list. The options are: <ul style="list-style-type: none"> • Query • Complaint • Request
Priority	[Mandatory,Dropdown] Select the priority from the drop down list. The options are: <ul style="list-style-type: none"> • L - Low • M – Medium • H – High
Days Closure	[Mandatory,Numeric] Enter the number of days for closure. This will be mandatory field if “Priority” and “Conversation Type” are added in grid. Target Closure Date” will be calculated while logging new conversation based on “Priority” and “Conversation Type” selected in Customer Contact/ Complaint Log Maintenance Screen (FP-CIM12)
Delete	Select this option to delete the record.

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

1.8 CI052 - Customer Document Maintenance

Using the **Document Plan Code Maintenance** (Task Code: ORS35) 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. The documents are attached at the customer level based on the plan code selected for a particular customer type in the **Customer Type Maintenance** (Task Code: CIM08) option.

After a customer is added, you can capture the details of documents submitted by the customer as per bank's norms by performing document maintenance. The system tracks the mandatory documents based on the receipt date. The mandatory documents need to be marked as received. The non-mandatory documents can be marked either as received or waived.

Using this option you can maintain the document status for each customer.


Definition Prerequisites

- 8053 - Customer Addition

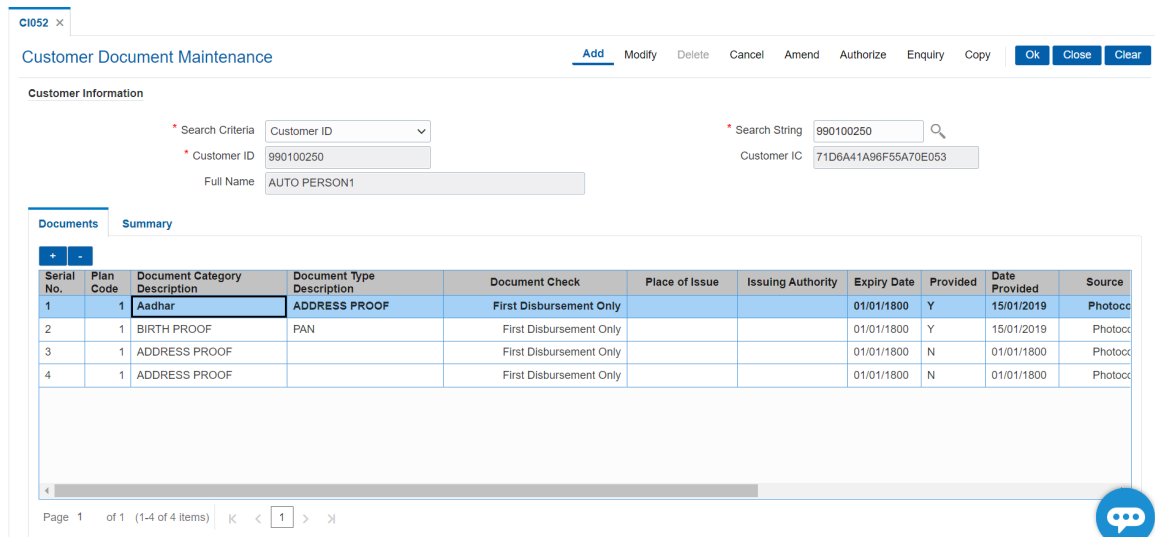
Modes Available

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

To maintain document status for a customer

1. In the **Dashboard** page, Enter the Task Code **CI052** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Cash > Customer Document Maintenance**.
2. You will be navigated to **Customer Document Maintenance** screen.

Customer Document Maintenance



Customer Information

* Search Criteria: Customer ID (990100250)
 * Customer ID: 990100250
 Full Name: AUTO PERSON1

* Search String: 990100250
 Customer IC: 71D6A41A96F55A70E053

Serial No.	Plan Code	Document Category Description	Document Type Description	Document Check	Place of Issue	Issuing Authority	Expiry Date	Provided	Date Provided	Source
1	1	Aadhar	ADDRESS PROOF	First Disbursement Only			01/01/1800	Y	15/01/2019	Photoc
2	1	BIRTH PROOF	PAN	First Disbursement Only			01/01/1800	Y	15/01/2019	Photoc
3	1	ADDRESS PROOF		First Disbursement Only			01/01/1800	N	01/01/1800	Photoc
4	1	ADDRESS PROOF		First Disbursement Only			01/01/1800	N	01/01/1800	Photoc

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

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • 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	<p>[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.</p>
Customer ID	<p>[Display] This field displays the ID of the customer.</p>
Customer IC	<p>[Display] This field displays the identification code of the customer.</p>
Full Name	<p>[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.</p>

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. The system displays the customer document details in the **Documents** tab.

[Documents](#)

Customer Document Maintenance

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

Customer Information

* Search Criteria

* Search String

* Customer ID

Customer IC

Full Name

Documents [Summary](#)

	Place of Issue	Issuing Authority	Expiry Date	Provided	Date Provided	Source	Verified	Status Mode	Doc.Ref No.	Remarks	Mandatory (Y/N)	Chasing Date	Delete
Only			01/01/1800	Y	15/01/2019	Photocopy	Y	Received			Y	01/01/1800	N
Only			01/01/1800	Y	15/01/2019	Photocopy	Y	Received			Y	01/01/1800	N
Only			01/01/1800	N	01/01/1800	Photocopy	N	Not Received			Y	01/01/1800	N
Only			01/01/1800	N	01/01/1800	Photocopy	N	Not Received			Y	01/01/1800	N



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.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the Document Plan Code Maintenance (Task Code: ORS35) 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 for the selected document as maintained in the Document Plan Code Maintenance (Task Code: ORS35) option. By default it displays the value as 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 who has issued the document, if applicable.
Expiry Date	[Optional,Date] Enter the expiry date of the document, if applicable.
Provided	[Checkbox] Select Y for yes and N for Not provided.
Date Provided	[Optional, Date] Date on which the document was marked as provided.
Source	[Optional,Drop down] Select the source of document provided. The options are: <ul style="list-style-type: none"> • Email • Photocopy • Fax • Image • Original
Verified	[Checkbox] 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

For a mandatory document, the status has to be either Received or Returned.

Doc. Ref No.

[Display]

Document reference number received from DMS will be displayed here.

Remarks

[Optional, Alphanumeric, 40]

Enter the remarks, if any.

Mandatory (Y/N)

[Checkbox]

Select the checkbox. **TY** is displayed if the document is mandatory else **N**.

It is the default value for each document, as maintained in the **Document Plan Code Maintenance** (Task Code: BA035) option.

Chasing Date

[Optional, Date editor]

From the date editor, select the chasing date.

Delete

[Checkbox]

Select the checkbox. This field displays status (N) of the document.

Summary

The screenshot shows a web application interface for 'Customer Document Maintenance'. At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. Below this is the 'Customer Information' section with search criteria: Customer ID (990100250), Search String (990100250), Customer ID (990100250), Full Name (AUTO PERSON1), and Customer IC (71D6A41A96F55A70E053). The 'Documents' section is active, showing a table with the following data:

Serial No.	Document Category Description	No. of Docs Required	No. of Docs Collected
1	Aadhar	1	1
2	BIRTH PROOF	1	1
3	ADDRESS PROOF	2	0

At the bottom of the table, it says 'Page 1 of 1 (1-3 of 3 Items)'. There is a pagination control showing '1' and navigation arrows. A chat icon is visible in the bottom right corner.

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. Modify the relevant document status.
8. Click **OK**.
9. The system displays the message "Record Authorized.". Click **OK**.
10. The system displays the message "Transaction completed successfully..". Click **OK**.

1.9 CIM23 - Customer Defined Spend Class

This option is used to create and view customer defined spend class and sub spend class in the system. This will be used for re-categorization only.


Definition Prerequisites

- 8053 - Customer Addition

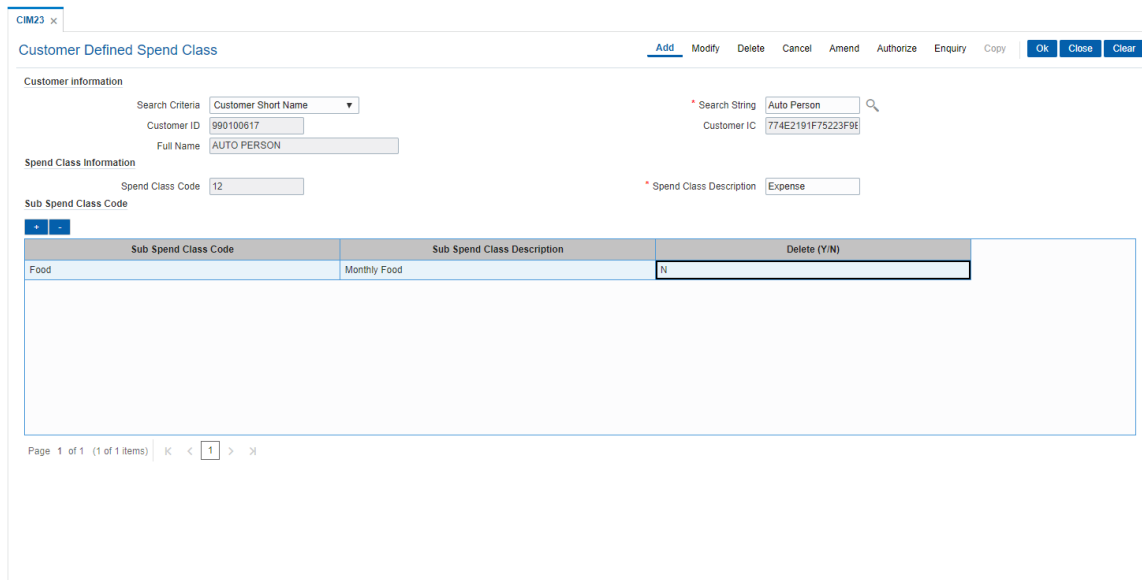
Modes Available

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

To create a customer defined spend class

1. In the **Dashboard** page, Enter the Task Code **CIM23** and then click  or navigate through the menus to **Back Office Transactions > Master > Customer Defined Spend Class**.
2. You will be navigated to **Customer Defined Spend Class** screen.

Customer Defined Spend Class



The screenshot displays the 'Customer Defined Spend Class' interface. It includes a search bar with 'Customer Short Name' selected as the search criteria and 'Auto Person' as the search string. The search results table is as follows:

Sub Spend Class Code	Sub Spend Class Description	Delete (Y/N)
Food	Monthly Food	N

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search the customer from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Short Name - Short name of the customer• 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, Search List] Enter the search string to search for a customer, corresponding to the

search criteria selected in the **Search Criteria** field.

If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID

For example: The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.

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.
Full Name	[Display] This field displays the full name of the customer. By default the system displays the name as entered in the Customer Addition (Task Code: 8053) option.
Spend Class Information	
Spend Class Code	[Mandatory, Alphanumeric, 20] Enter the spend class code. This is a unique ID associated with each Customer Defined Spend Class. In case if the new class is defined through FCDB, class code is to be auto generated.
Spend Class Description	[Mandatory, Alphanumeric, 120] Enter the description for the entered spend class code. This description will be displayed as the spend class on the external system (e.g. FCDB) front-end.
Sub Spend Class Code	
Sub Spend Class Code	[Mandatory, Alphanumeric, 20] Enter a sub class code. More than one class code can be created for a spend class code.
Sub Spend Class Description	Mandatory, Alphanumeric, 120 Enter a description for the sub class code.
Delete (Y/N)	[Optional, Toggle] Click the toggle status to Y to delete the field. The default value is N.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List. The data corresponding to the search is displayed.
6. Double-click the record to display the details.

Customer Defined Spend Class

Customer Defined Spend Class

Customer Information

Search Criteria: Customer Short Name

Customer ID: 990100617

Full Name: AUTO PERSON

* Search String: Auto Person

Customer IC: 774E2191F75223F9E

Spend Class Information

Spend Class Code: 12

* Spend Class Description: Expense

Sub Spend Class Code	Sub Spend Class Description	Delete (Y/N)
Food	Monthly Food	N

Page 1 of 1 (1 of 1 items)

7. Click '+'
8. Enter the other relevant details.
9. Click **OK**. The system displays the message "Record Added..Authorization Pending".

1.10 CIM59 - AML Master Maintenance

This screen is used to maintain customer level information as per the prescribed AML standards of the bank.


Definition Prerequisites

- CIM58 - Picklist Master

Modes Available

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

To maintain customer level AML details

1. In the **Dashboard** page, Enter the Task Code **CIM59** and then click  or navigate through the menus to **Front Office Transactions > Customer transactions > AML Master Maintenance**.
2. You will be navigated to **AML Master Maintenance** screen.

AML Master Maintenance

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the Search criteria from the drop-down list The options are: <ul style="list-style-type: none"> • Customer Short Name • Customer Ic • Customer Id
Search String	[Mandatory, Alpha numeric, 35, Search List] Type the search criteria as per the search string or select the

	required option from the Search List.
Customer Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the suitable ID of the customer.
Occupation Code	[Mandatory, Search List] Select the occupation code of the customer from the Search List.
Occupation Description	[Conditional, Alphanumeric, 20] Type the description of the occupation of the Customer. This field is enabled by selecting Others option in the Occupation Code field.
Employer Type	[Mandatory, Search List] Select the employer type of the customer from the Search List.
Employer Desc	[Conditional, Alphanumeric, 20] Type the Description of the Employer . This field is enabled if the Employer Type is selected as “others”.
Self Employee Since	[Conditional, Numeric, Two] Type the years and months since the customer is self employed. This field is enabled if Employer Type is selected as Self
Date of Incorporation	[Optional, Date Picker] Select the date of incorporation from the date picker.
Nature of Business	[Optional, Search List] Select the nature of business of the customer from the Search List.
Nature of Business Desc	[Mandatory] Type the nature of business description.
Company Type	[Mandatory, Search List] Select the company type of the customer from the Search List.
Company Desc	[Conditional, Alphanumeric, 20] Type the description of the company. This field is enabled if the Company Type is selected as Others .
Profession Code	[Mandatory, Search List] Select the profession code from the Search List. This field be is enabled if Occupation Code is selected as Self Employed .
Profession Desc	[Conditional, Alphanumeric, 20] Type the description of the profession. This field is enabled if Profession Code is selected as Others .
Source of Income	[Mandatory, Search List] Select the source of income from the Search List.
Source of Income Desc	[Conditional, Alphanumeric, 20] Type the description for source of income. This field is enabled by selecting the Others option in the Source

	of Income field.
Gross Income	[Optional, Search List] Select the gross income from the Search List.
Gross Income Desc	[Conditional, Alphanumeric,20] Type the description of the gross income. This field is not enabled if the option <50000 selected in the Gross Income Desc field
Resident Type	[Mandatory, Search List] Select the resident type of the customer
Resident Desc	[Conditional, Alphanumeric,20] This field displays the resident description of the customer residence. This option is not enabled if the option Others is selected in the Resident Type field.
Designation	[Display] This field displays the designation of the customer.
Details of Activity	[Optional, Alphanumeric,33] Type the details of the activity for the customer.
Annual Turnover	[Mandatory, Numeric, 15] Type the annual turnover of the company.
Export/Import/Both/Others	[Optional, Drop-Down] Type the nature of business of the company
IEC Code	[Optional, Alphanumeric, 20] Type IEC code of the company
AUS in C/A	[Optional, Alphanumeric] Type the AUS in C/A.
AUS Date	[Optional, dd/mm/yyyy] Select the AUS date from the Search List.
Currency Name	[Optional, Alphanumeric,20] Type the name of the currency in which the customer conducts business transactions.
Values (Lacs)	[Optional, Numeric,23] Type the AUS value of business in lacs.
Document Type	[Optional, Search List] Select the document type collected from the customer from the Search List.
Document Desc	[Conditional, Alphanumeric,20] Type the document description. This field is enabled on selecting Others in the Document Type field.
Place of Issue	[Optional, Alphanumeric,20] Type the place where the document was issued.

Doc. Issue Date	[Optional, Search List, dd/mm/yy] Select the date on which the document was issued from the Search List.
Document ID	[Optional, Alphanumeric, 20] Type the ID number for the document.
Risk Profile	[Mandatory, Drop-Down] Select the applicable risk profile of the customer from the drop-down list.
Code 1-Code10	[Optional, Alphanumeric, 20] Code fields can be customized to capture additional AML information. Example - Code 1 can be configured as a drop-down to indicate a PEP customer.
Num 1-10	[Optional, Numeric] Number fields can be used to quantify the data required for the individual codes.
ID Proof	[Optional, Search List] Select the date on which the ID proof was updated from the Search List.
Address Proof	[Optional, Search List] Select the date on which the address proof was updated from the Search List.
Photograph	[Optional, Search List] Select the date on which the Photograph was updated from the Search List.
KYC Int Sen	[Optional, Search List] Select the date on which the KYC was updated from the Search List.
Date 5-10	[Optional, Search List] Select the date from the Search List. Date fields are used to attach specific dates on which additional data were captured for AML information.

3. Click **Add**.
4. Enter the customer short name and select the press the **Tab** or **Enter** key.
5. Enter the required details in the screen as per the field description.
6. Click **OK**.
7. The system displays the loan account balance details.

AML Master Maintenance

CIM59 x

AML Master Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

<p>* Search Criteria Customer Short Name</p> <p>* Customer Name AUTO CORPORATE PVT LTD</p> <p>* Occupation Code 4</p> <p>* Employer Type</p> <p>Self Employee Since Years Months</p> <p>* Nature Of Business</p> <p>* Company Type</p> <p>* Profession Code</p> <p>* Source Of Income</p> <p>* Gross Income</p> <p>* Resident Type</p> <p>Designation</p> <p>Export/Import/Both/Other</p> <p>AUS in CIA</p> <p>Currency Name</p> <p>Document Type</p> <p>Place Of Issue</p> <p>Document ID</p> <p>Code 1</p> <p>Code 2</p> <p>Code 3</p> <p>Code 4</p> <p>Code 5</p> <p>Code 6</p> <p>Code 7</p> <p>Code 8</p> <p>Code 9</p> <p>Code 10</p>	<p>* Search String Auto</p> <p>* Customer ID 990100823</p> <p>Occupation Desc ENGINEER</p> <p>* Employer Desc</p> <p>Date Of Incorporation</p> <p>* Nature Of Business Desc</p> <p>Company Desc</p> <p>* Profession Desc</p> <p>Source Of Income Desc</p> <p>Gross Income Desc</p> <p>Resident Desc</p> <p>Details of Activity</p> <p>IEC Code</p> <p>AUS Date 15/12/2018</p> <p>Values(Lacs)</p> <p>Document Desc</p> <p>Doc. Issue Date 15/12/2018</p> <p>Risk Profile</p> <p>Num 1</p> <p>Num 2</p> <p>Num 3</p> <p>Num 4</p> <p>Num 5</p> <p>Num 6</p> <p>Num 7</p> <p>Num 8</p> <p>Num 9</p> <p>Num 10</p>	<p>Annual TurnOver 0.00</p> <p>ID Proof</p> <p>Address Proof</p> <p>Photograph</p> <p>KYC Int Sen</p> <p>Date 5</p> <p>Date 6</p> <p>Date 7</p> <p>Date 8</p> <p>Date 9</p> <p>Date 10</p>
---	---	--

6. Click **Close**.

1.11 CIM60 - Customer Contact Details Updation

You can mark a customer as contractible/non-contractible using this option. Further you can also maintain customer contact details for a particular customer.

For a detailed customer related maintenance you can use the **Customer Information Master Maintenance** (Task Code: CIM09) option.


Definition Prerequisites

- 8053 - Customer Addition

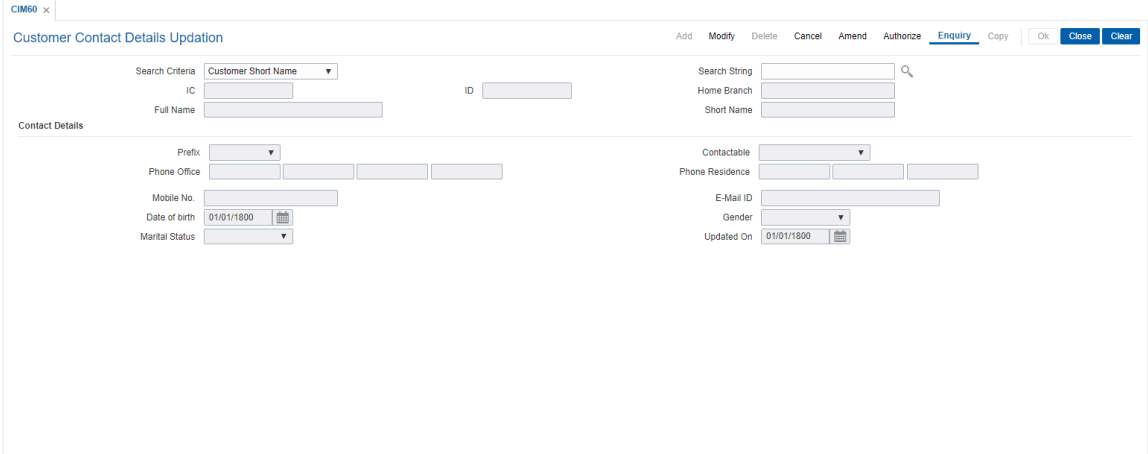
Modes Available

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

To modify customer contact details

1. In the **Dashboard** page, Enter the Task Code **CIM60** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Contact Details Updation**.
2. You will be navigated to **Customer Contact Details Updation** screen.

Customer Contact Details Updation



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop- Down] Select the search criteria for finding the customer from the drop down list. The options are: <ul style="list-style-type: none"> • Customer Short Name • Customer IC • Customer ID
Search String	[Mandatory, Search List] Specify the search string for the search the customer corresponding to the search criteria selected. You can also pick the search string from the option list.

IC	[Display] The system displays the IC number of the selected customer.
ID	[Display] The system displays the customer ID of the selected customer.
Home Branch	[Display] The system displays the home branch of the selected customer.
Full Name	[Display] The system displays the full name of the selected customer.
Short Name	[Display] The system displays the short name of the selected customer.
Prefix	[Optional, Drop-Down] Select the prefix from the drop-down list.
Contactable	[Optional, Drop-Down] Select the whether the customer is contactable, from the drop-down list. The options are: <ul style="list-style-type: none"> • Contactable • Not Contactable • Not Established • Do Not Call
Phone Office	[Optional, Alphanumeric, 28] Type the official phone number of the customer. <hr/> Note: System allows to enter the special characters except “ @ & ^ > < !.
Phone Residence	[Optional, Alphanumeric, 3, 5, 15] Type the residence phone number of the customer. <hr/> Note: System allows to enter 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	[Mandatory, Alphanumeric, 120] Type the email ID of the customer.
Date of birth	[Mandatory, Search List, dd/mm/yyyy] Type the date of birth of the customer or select it from the Search List.
Gender	[Mandatory, Drop-Down] Select the gender of the customer from the drop-down list. The options are:

- Male
- Female
- Third Gender

Marital Status

[Optional, Drop-Down]

Select the marital status of the customer from the drop-down list.

The options are:

- 1- Single
- 2- Married
- 3- Divorced
- 4- Widowed
- 5- Separated
- 6- Wealth_ADV

Updated On

[Display]

This field displays the date on which the customer contact were details updated.

3. Enter the customer ID and press the **Tab / Enter** key.
4. The system displays the customer contact details.
5. Modify the appropriate information.
6. Click **OK**.
7. The system displays the message "Record Modified". Click **OK**.

1.12 CIM62- Customer Primary Information Maintenance

Using this screen, users will be able to validate KYC details and verify against terrorists list.


Definition Prerequisites

NA

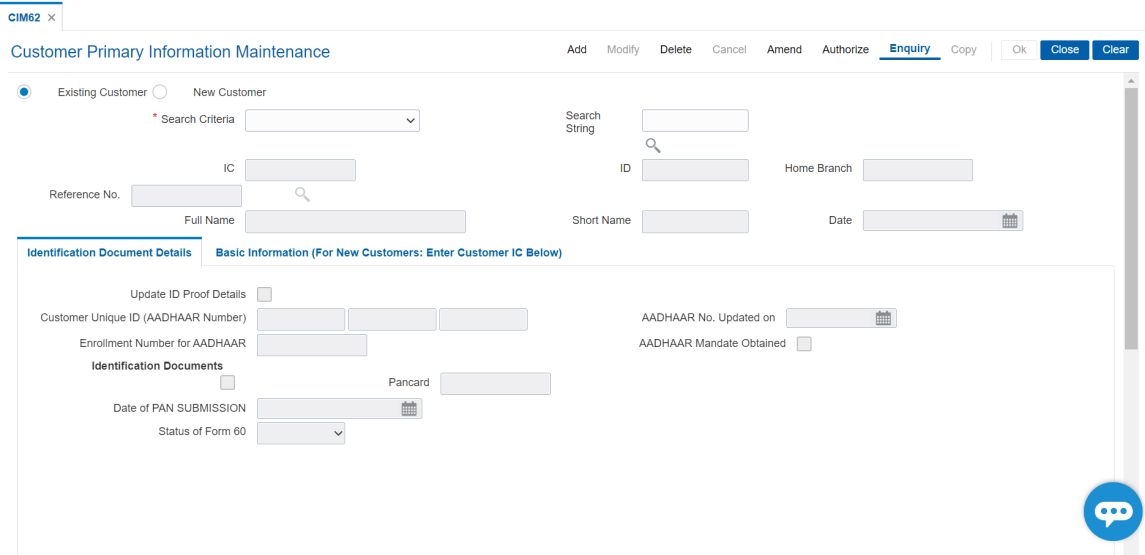
Modes Available

Add, Delete, Amend, Authorize, Inquiry

To add a new customer

1. In the **Dashboard** page, Enter the Task code **CIM62** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Primary Information Maintenance**
2. You will be navigated to Customer Primary Information Maintenance screen.

Customer Primary Information Maintenance



The screenshot displays the 'Customer Primary Information Maintenance' interface. At the top, there is a search bar containing 'CIM62'. Below it, the title 'Customer Primary Information Maintenance' is followed by a series of action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry (highlighted), Copy, Ok, Close, and Clear. The main form area has two radio buttons: 'Existing Customer' (selected) and 'New Customer'. A 'Search Criteria' dropdown menu is present. The form is divided into several sections: 'Reference No.', 'IC', 'Full Name', 'ID', 'Home Branch', 'Short Name', and 'Date'. Below these is the 'Identification Document Details' section, which is further divided into 'Basic Information (For New Customers: Enter Customer IC Below)'. This section includes fields for 'Update ID Proof Details', 'Customer Unique ID (AADHAAR Number)', 'Enrollment Number for AADHAAR', 'Identification Documents', 'Date of PAN SUBMISSION', 'Status of Form 60', 'AADHAAR No. Updated on', and 'AADHAAR Mandate Obtained'. A 'Pancard' field is also visible. A blue chat bubble icon is located in the bottom right corner of the form area.

Field Description

Field Name	Description
Existing Customer/New Customer	<p>[Mandatory, Radio Button]</p> <p>Select the required radio button option; to verify the customer against terrorist list.</p>
Search Criteria	<p>[Mandatory, Drop down]</p> <p>The search criteria to search for the customer.</p> <p>The search criteria are as follows:</p> <ul style="list-style-type: none"> · Customer IC Identification criteria (IC) arrived at by the bank during customer addition. · Customer ID- Unique identification given by the bank.
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
IC	<p>[Display]</p> <p>The identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
ID	<p>[Display]</p> <p>The ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Home Branch	<p>[Display]</p> <p>The short name of the branch, where the customers account is opened.</p> <p>The customer signature record along with other customer papers will reside in this branch</p> <p>These short names are maintained in the Branch Master Maintenance</p>

	option.
Reference No	[Display, Picklist] Reference to be selected for cust IC and Category combination generated in CIM62.
Full Name	[Display] The full name of the customer. The full name of the customer is defaulted from the Customer Addition option.
Short Name	[Display] The short name of the customer. The short name of the customer is defaulted from the Customer Addition option. The customer short name can be changed through the Change Customer Name/IC Number option.
Date	[Display] The date on which customer is added.

Customer Primary Information Maintenance

Field Description

Field Name	Description
Update ID proof Details	[Input , Check box] User to the check the box, if Identification document details to be updated.
Customer Unique ID	[Optional, Numeric, 16] The user will enter the unique Id of the customer. The user can modify this field. If the value entered is less than 16 characters then the system will left pad with 'zeroes'. It should be a unique value across customers. Error message is displayed in case the aadhar number provided already exists.
Aadhaar No Updated on	[Display] The date on which aadhar is updated.
Enrollment number for AADHAAR	[Output , Tex Box] Populated from terrorist validation screen.
Aadhaar Mandate Obtained	[Optional, Check box] Select this check box, if user aadhar is obtained from the user.
Enrollment Number for Aadhaar	[Output, Text Box] Populated from CIM62- Customer Verification Against Terrorist List.
Identification Documents	Identification Documents
Pan card	[Conditional, Alphanumeric, 10] If the PAN card check box is ticked then this input field will be enabled and would be mandatory. If the PAN card check box is not checked then this field will remain disabled. The value captured in this field will be defaulted in the 'Income Tax No' field of 'Basic Information' tab in 'CIM09' screen. The value captured in this field will be defaulted in the 'Income Tax Registration No' field of 'Tax Details' tab in 'CIM22' screen. The format of pan card is -First 5 characters as alphabet, next 4 as Nos. and last again an alphabet. In case of 'Company', 'Partnership firm' and 'Trust and foundations' sub categories of Corporate customer this field is mandatory. If the PAN card check box in unchecked then this field will be cleared, if captured. Error message is displayed in case the pan card provided already exists.
Date of PAN Submission	[Display] The date of PAN submission.
Status of Form 60/61	[Conditional, Drop-down]

Select the status of form 60/61 from the drop-down list.

Basic Information (For New Customers: Enter Customer IC Below)

CIM62 x

Customer Primary Information Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Existing Customer New Customer

* Search Criteria Search String

IC ID Home Branch

Reference No. Short Name Date

Full Name

Identification Document Details **Basic Information (For New Customers: Enter Customer IC Below)**

* Customer IC * Category

* Short Name IC Type * Prefix

First Name * Birth/Reg Date


Mid Name Last Name

Full Name

* Address

* City

* State



Field Description

Field	Description
Customer IC	[Mandatory, Alphanumeric] Type the Customer IC of the customer.
Category	[Mandatory, Pick-List] Select the category from the pick list.
Short Name	[Mandatory, Alphanumeric] Type the short name of the customer.
IC Type	[Display] The field displays the IC type of the customer.
Prefix	[Mandatory, Drop-down] Select the prefix from the drop-down list.
Birth/Reg Date	[Mandatory, Date] Select the birth date of the customer.
First Name	[Display] The first name of the customer as received from the external system.
Middle Name	[Display] The middle name of the customer as received from the external system.
Last Name	[Display] The last name of the customer as received from the external system.
Full Name	[Display] The full name of the customer.
Address Line 1/2/3	[Display] The address of the customer.
City	[Display] The city in which customer resides.
State	[Display] The state in which customer resides.
Country	[Display] The country in which customer resides.
ZIP	[Mandatory, Alphanumeric] Enter the zip of the area where customer resides.
Mobile No	[Non-Mandatory, Alphanumeric, 13] i. If country is India, number following country code will be 10 digits

ii. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric

iii. First three digits are the Country Code followed by the Mobile Number. Mobile number maintained for a customer should be unique across all customers

Email [Non-Mandatory, Alphanumeric, 40]

Email of the customer.

Field	Description
First Name	[Display] The first name of the customer as received from the external system.
Middle Name	[Display] The middle name of the customer as received from the external system.
Last Name	[Display] The last name of the customer as received from the external system.
Full Name	[Display] The full name of the customer.
Short Name	[Display] The Short name of the customer.
Address Line 1/2/3	[Display] The address of the customer.
City	[Display] The city in which customer resides.
State	[Display] The state in which customer resides.
Country	[Display] The country in which customer resides.
Zip	[Display] The pin code of the place where customer resides.
% of match	[Display] Percentage match of input data with data received from external system.
Error Code	[Display] Error code received from external system.
Error Description	[Display] Error description corresponding to the error code.

To Verify Customer Primary Information Maintenance

1. Select the Add mode.
2. Select the New Customer radio button from the option provided.
3. Select/Enter the details in the respective fields.
4. Click the Validate button.
5. The system displays all the details of the customer.
6. Click the Accept button to accept the customer; else click the Reject button.
7. On clicking the accept button, the reference number is generated.

To inquire the Customer Primary Information Maintenance

1. Select the Inquiry mode.
2. Select the search criteria option and enter the corresponding value and press <Tab> key out.
3. The system displays all the details of the customer.

To Delete the Customer Primary Information Maintenance

1. Select the Delete mode.
2. Enter the reference number.
3. The system displays all the details of the customer.
4. Modify the details in the respective fields.
5. Click the Validate button.
6. The system displays all the details of the customer.
7. Click the Accept button to accept the customer; else click the reject button.

To authorize the Customer Primary Information Maintenance

1. Select the Authorize mode.
2. Enter the reference number.
3. The system displays all the details of the customer.
4. Click the Validate button.
5. The system displays all the details of the customer.
6. Click the Accept button to accept the customer; else click the reject button.

To amend the Customer Primary Information Maintenance

1. Select the Amend mode.
2. Enter the reference number.
3. The system displays all the details of the customer.
4. Modify the details in the respective fields.
5. Click the Validate button.
6. The system displays all the details of the customer.
7. Click the Accept button to accept the customer; else click the reject button.

1.13 TDS05 - Customer Special Tax Code Maintenance

Using this option, you can maintain special tax codes for a specified period at customer level. After changing tax codes, the additional tax 1 and additional tax 2 is applicable as maintained in the **Additional Tax Maintenance** (Task Code: BAM51) option. The new tax codes are updated during BOD after remote authorisation. During account opening, if special tax code exists for the customer, then the special tax code will be applicable for the account.

Note 1 : If special tax code has to be maintained, then tax waiver should be discontinued. Both cannot coexist.

Note 2: You can only delete the special tax codes which have not been activated.


Definition Prerequisites

- 8053 - Customer Addition
- BAM51 - Additional Tax Maintenance

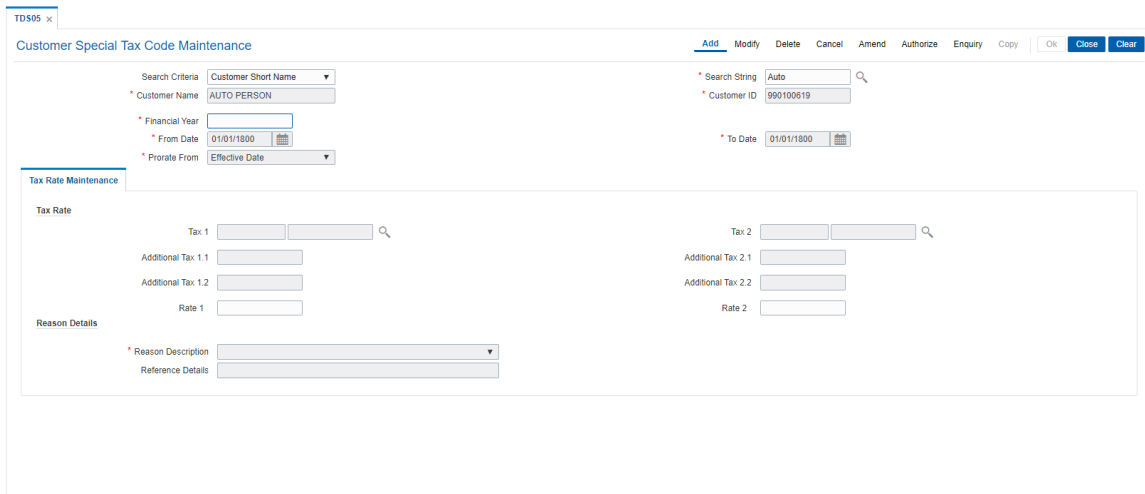
Modes Available

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

To maintain customer special tax codes

1. In the **Dashboard** page, Enter the Task Code **TDS05** and then click  or navigate through the menus to **Back Office Transactions > Master > Customer Special Tax Code Maintenance**.
2. You will be navigated to **Customer Special Tax Code Maintenance** screen.

Customer Special Tax Code Maintenance



The screenshot displays the 'Customer Special Tax Code Maintenance' interface. At the top, there are search criteria fields: 'Customer Short Name' (AUTO PERSON), 'Financial Year', 'From Date' (01/01/1800), 'Prorate From' (Effective Date), 'Search String' (Auto), 'Customer ID' (990100619), and 'To Date' (01/01/1800). Below these are action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The main section is titled 'Tax Rate Maintenance' and contains several input fields: Tax 1, Tax 2, Additional Tax 1.1, Additional Tax 1.2, Rate 1, Additional Tax 2.1, Additional Tax 2.2, Rate 2, Reason Description, and Reference Details.

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • 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	<p>[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.</p>
Customer Name	<p>[Display] This field displays name of the customer.</p>
Customer ID	<p>[Display] This field displays the ID of the customer.</p>
Financial Year	<p>[Mandatory, Numeric, Four] Type the financial year for which tax special code has to be maintained. If the tax special code is to be applicable across financial years, then the value should be entered as 2099.</p>
From Date	<p>[Optional, dd/mm/yyyy, Date editor] Type the date from which special tax code will be applicable or select it from the date editor. The value should be a future date within the financial year.</p>
To Date	<p>[Optional, dd/mm/yyyy, Date editor] Type the date upto which the special tax code will be applicable or select it from the Date editor. The value should be greater than the From Date and within the financial year.</p>
Prorate From	<p>[Mandatory, Drop-Down] Select the date from which the tax should be computed from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Effective Date - If this option is selected, the tax will be computed from the date on which tax code changes • Last Taxable Date - If this option is selected, tax will be computed from the last taxable date

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. Enter the financial year.
7. Type the start and end date or select it from the Search List.
8. Select the date from which the tax should be computed from the list.
9. Enter the relevant details in the **Tax Rate Maintenance** tab.

Tax Rate Maintenance

TDS05 x

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

Customer Special Tax Code Maintenance

Search Criteria: Customer Short Name

* Customer Name: AUTO PERSON

* Financial Year:

* From Date: 01/01/1800

* Prorate From: Effective Date

* Search String: Auto

* Customer ID: 990100619

* To Date: 01/01/1800

Tax Rate Maintenance

Tax Rate

Tax 1: <input type="text"/>	Tax 2: <input type="text"/>
Additional Tax 1.1: <input type="text"/>	Additional Tax 2.1: <input type="text"/>
Additional Tax 1.2: <input type="text"/>	Additional Tax 2.2: <input type="text"/>
Rate 1: <input type="text"/>	Rate 2: <input type="text"/>

Reason Details

* Reason Description:

Reference Details:

Field Description

Field Name	Description
Tax Rate	
Tax 1	[Optional, Search List] Select the tax 1 code from the Search List.
Additional Tax 1.1	[Display] This field displays the additional Tax 1 on Tax 1 code selected in the corresponding field.
Additional Tax 1.2	[Display] This field displays the additional Tax 2 on Tax 1 code selected in the corresponding field.
Tax 2	[Optional, Search List] Select the tax 2 code from the Search List.
Additional Tax 2.1	[Display] This field displays the additional Tax 1 on Tax 2 code selected in the corresponding field.
Additional Tax 2.2	[Display] This field displays the additional Tax 2 on Tax 2 code selected in the corresponding field.
Rate 1	[Optional] Input the TDS rate if it is other than the Index code selected above.
Rate 2	[Optional] Input the TDS rate if it is other than the Index code selected above.
Reason Details	
Reason Description	[Mandatory, Drop-Down] Select the appropriate reason from the drop-down list. The system displays the reason code along with the reason description. The reason codes are maintained using the Reason Codes Maintenance (Task Code: BAM40) option.
Reference Details	[Optional, Alphanumeric, 120] Type the additional details, if any.

10. Click **OK**.

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

12. The customer special tax codes are added once the record is authorised.

13. Click **Close**.

2. Customer Image Capture

The system allows the banker to capture the specimen signature and/or the photograph of customer's to facilitate the online verification process for the teller. This feature will replace the manual storage and retrieval of specimen signatures and photographs. A customer can be linked with a maximum of one signature and one photograph. In an offline scenario, these images can be retrieved from the customer's home branch.

The specimen signature and photograph of the customer is scanned and stored as a *.jpeg* or *.jpg* image. The teller can attach the scanned image to an account using the Linking Customer Image option.

2.1 CI401 - Customer Image Maintenance

Using this option the photograph and/or specimen signature of the customer can be linked to a **Oracle FLEXCUBE** customer. This feature of capturing signature and identity photograph of the customer is required by the teller to facilitate the online verification process.

This linking can be done in the online mode using the **FLEXCUBE** Customer ID or Customer IC and Customer type combination. A customer can be linked with a maximum of one signature and one photograph.

In an offline scenario, these images can be retrieved from the customer's home branch. The supervisor can authorise the photograph and signatures linked to the customer, using the **Authorise Captured Image** (Task Code: 7104) option. The image can be viewed only after it has been authorised.


Definition Prerequisites

- 8053 - Customer Addition

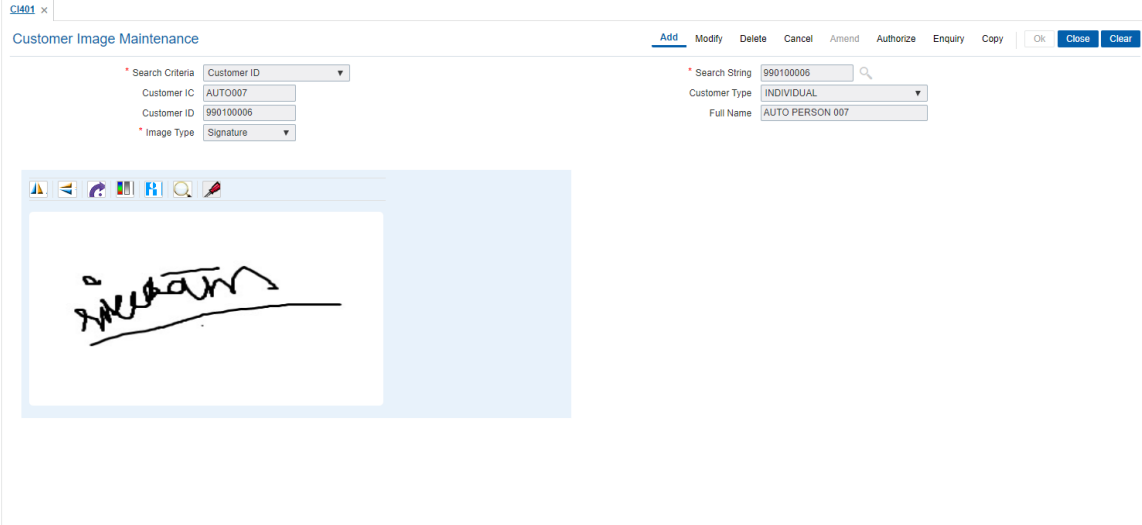
Modes Available

Add, Modify, Delete, Cancel, Authorize, Enquiry, Copy

To add the customer image

1. In the **Dashboard** page, Enter the Task Code **CI401** and then click  or navigate through the menus to **Back Office Transactions > Customer Transactions > Customer Image Maintenance**.
2. You will be navigated to **Customer Image Maintenance** screen.

Customer Image Maintenance



Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Search String	<p>[Mandatory] Enter the search string customer IC, ID, Name and then select from the search list.</p>
Customer IC	<p>[Conditional, Alphanumeric, 30] Type 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 IC and Customer Type, 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. This field is enabled only if the Customer IC option is selected in the Selection Criteria field.</p>
Customer Type	<p>[Conditional, Drop-Down] Select the customer type from the drop-down list. You can choose to set up multiple customer types to segregate the customer's using the Customer Types Maintenance (Task Code: CIM08). Further processing such as tax applicable, Service Charges, etc., are levied based on the customer type. This field is disabled, if the Customer ID option is selected in the Selection Criteria field.</p>
Customer ID	<p>[Conditional, Alphanumeric, 20] Type the ID of the customer. The name of the customer is displayed in the adjacent field. 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. This field is enabled only if the Customer ID is selected in the Selection Criteria field.</p>
Full Name	<p>[Optional] This field displays Customer Full Name</p>
Image Type	<p>[Mandatory, Drop-Down] Select the image type from the drop-down list, It depends on whether you want to link the photograph or the signature of the customer. By default, the system displays the Signature option.</p>

Screen Description

The above screen is used to pick a scanned image for the relevant customer. Select the type of image to be picked, i.e. signature or photograph, and enter the customer ID. In the next screen the **Browse** button allows the user to pick the image from the database.

Example

A pre requisite to this screen is that you require a .jpeg image that is scanned and uploaded on a standalone computer, which can be accessed. Use this screen to select a .jpeg image with a maximum size of 128KB.

Customer Image Maintenance

The screenshot shows a web application window titled "Customer Image Maintenance". At the top, there are menu options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. Below the menu, there are search criteria and search results sections. The search criteria section includes: Search Criteria (Customer ID), Customer IC (AUTO007), Customer ID (990100006), and Image Type (Signature). The search results section includes: Search String (990100006), Customer Type (INDIVIDUAL), and Full Name (AUTO PERSON 007). In the center of the window, there is a large image viewer displaying a scanned signature. The signature is written in black ink on a white background and appears to be "MURAM".

6. Click **OK**.
7. Click the **Browse** and select the pre-scanned .bmp file which contains the signature / photograph image. Alternatively the scanned image can be taken from the clipboard.
8. The image can be modified using the **Zoom In, Zoom Out, Flip H, Flip V, Gray T, Inv** buttons.
9. Click **OK**.
10. The system displays the message "Image Inserted. Authorisation Pending".
11. Click **OK**.
12. Image is linked once it is authorised.

Note: Paste the scanned signature on to the clipboard. Alternatively, the system picks up the .bmp file based on your setting specifications for the source of the signature, i.e., whether it is picked up from the .bmp files or from the clipboard.

3. Customer Based Transactions

Oracle FLEXCUBE provides the comprehensive customer-based information to a user of the financial service provider. The customer-based transaction allows the user to search for all details of the customer. Enquiries related to the account, can be conducted based on the customer search and the name of the customer can be changed on genuine circumstances, etc.

3.1 7101 - Customer Name / IC Number Change

Using this option you can change the Customer IC, Short Name, or Full Name.

Due to various reasons, customer's may want to change their name on records; for example, a merger or acquisition may result change of name for a corporate.


Definition Prerequisites

- [8053 - Customer Addition](#)

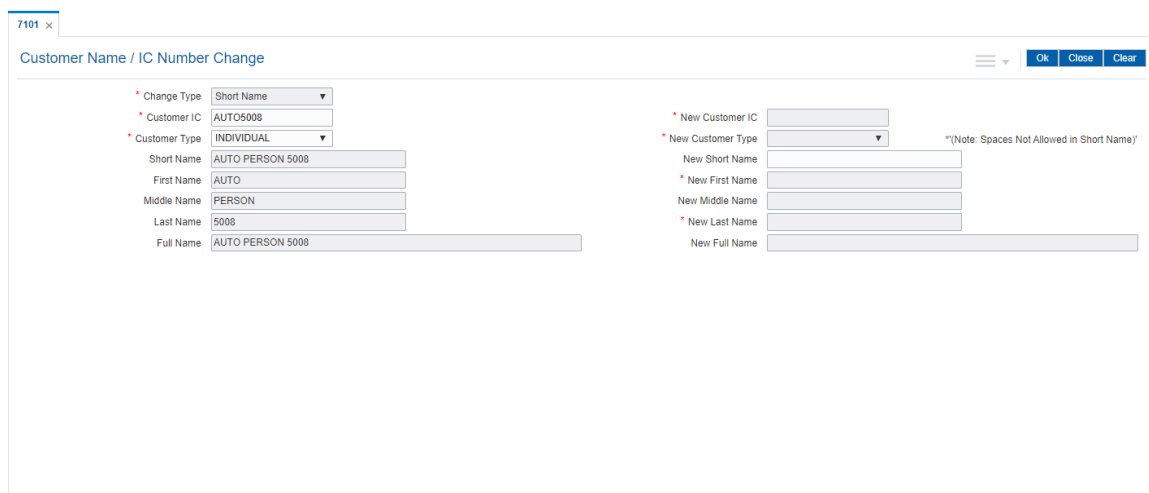
Modes Available

Not Applicable

To change customer short name or IC number

1. In the **Dashboard** page, Enter the Task Code **7101** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Name / IC Number Change**.
2. You will be navigated to **Customer Name / IC Number Change** screen.

Customer Name / IC Number Change



Field Description

Field Name	Description
Change Type	[Mandatory, Drop-Down] Select the appropriate attribute you want to change from the drop-down list. The options are: <ul style="list-style-type: none">• Customer IC - Identification given by a central authority• Customer Short Name - Short name of the customer.• Full Name - Name of the individual customer or the name of the corporate, in case of a corporate customer.
Customer IC	[Mandatory, Alphanumeric, 20] Type 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 IC and Customer Type, 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.

New Customer IC	[Conditional, Alphanumeric, 20] Type the new identification code of the customer. This field is enabled only if the Customer IC option is selected in the Change Type field.
Customer Type	[Mandatory, Drop-Down] Select the appropriate customer type or category from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the Customer Types Maintenance option.
New Customer Type	[Conditional, Drop-Down] Select the new customer type or category from the drop-down list. For example, Individual, Corporate, Local Government, etc. This field is enabled only if the Customer IC option is selected in the Change Type field.
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.
New Short Name	[Conditional, Alphanumeric, 20] Type the new short name of the customer. This field is enabled only if the Short Name option is selected in the Change Type field.
First Name	[Display] This field displays the first name of the customer.
New First Name	[Conditional, Alphanumeric] Specify the new first name of the customer.
Middle Name	[Display] This field displays the middle name of the customer.
New Middle Name	[Conditional, Alphanumeric] Specify the new middle name of the customer.
Last Name	[Display] This field displays the last name of the customer
New Last Name	[Conditional, Alphanumeric] Specify the new last name of the customer.
Full Name	[Conditional, Alphanumeric, 77] Type the full name of the customer.
New Full Name	[Conditional, Alphanumeric, 77] Type the new full name of the customer.
Screen Description	

The above screen is used to change the Customer IC, Short Name, or Full Name. This data can change due to various reasons. If required, a new IC number, or a new full name/short name can be entered. This transaction requires an authorisation.

Example

Change the short name, to view how this transaction can be carried out, for an existing customer ID.

3. Select the change type from the list.
4. Enter the customer IC number and the required customer details.
5. Click **OK**.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click **OK**.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click **Grant**.
9. The system displays the message "Update Complete". Click **OK**.

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

3.2 7117 - Bulk Authorization / Cancellation of Images

Using this screen you can authorize or cancel the images attached with the customer id. The authorization or cancellation transactions can be done through supervisor login.


Definition Prerequisites

- 7102 - Link Cust Image
- [7104 - Authorise Customer Image](#)

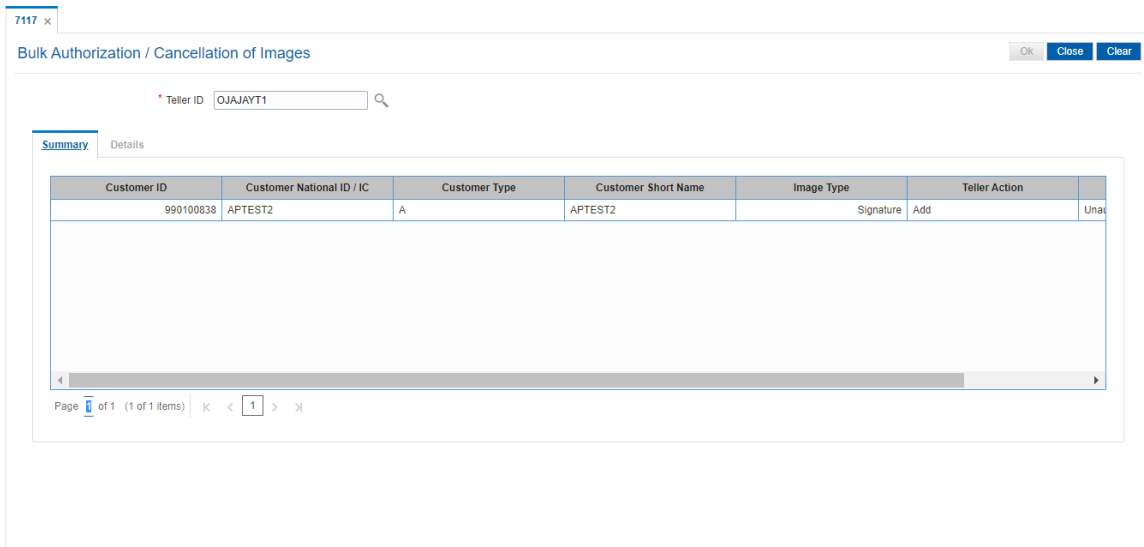
Modes Available

Not Applicable

To authorize or cancel the images in bulk

1. In the **Dashboard** page, Enter the Task Code **7117** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Bulk Authorization / Cancellation of Images**.
2. You will be navigated to **Bulk Authorization / Cancellation of Images** screen.

Bulk Authorization / Cancellation of Images



Customer ID	Customer National ID / IC	Customer Type	Customer Short Name	Image Type	Teller Action
990100838	APTTEST2	A	APTTEST2	Signature	Add

Field Description

Field Name	Description
Teller ID	[Mandatory, Search List] Select the teller ID from the Search List.

3. Select the Teller ID from the Search List. The system displays the record in the summary tab.

Bulk Authorization / Cancellation of Images

7117 x

Bulk Authorization / Cancellation of Images Ok Close Clear

Teller ID 🔍

Summary Details

Customer ID	Customer National ID / IC	Customer Type	Customer Short Name	Image Type	Teller Action	
990100838	APTEST2	A	APTEST2	Signature	Add	Una

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

Summary

7117 x

Bulk Authorization / Cancellation of Images Ok Close Clear

Teller ID 🔍

Summary Details

Customer ID	Customer National ID / IC	Customer Type	Customer Short Name	Image Type	Teller Action	
990100838	APTEST2	A	APTEST2	Signature	Add	Una

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

Field Description

Field Name	Description
Customer ID	[Display] This field displays the customer ID.
Customer National ID / IC	[Display] This field displays the customer national ID / IC.
Customer Type	[Display] This field displays the customer type.
Customer Short Name	[Display] This field displays the customer short name.
Image Type	[Display] This field displays the image type.
Teller Action	[Display] This field displays the teller action.
Current Status	[Display] The field displays the current status of the transaction.

4. Double - click on the record to view the details.

Details

5. Click **Authorize** to authorize the image. The system displays the "Image Authorization Successful".
OR
Click **Cancel** to cancel the image. The system displays the "Image Cancellation Successful".
OR
Click **Previous** to go to the previous record.
OR
Click **Next** to go to the next record.
OR
Click **Back To Summary Tab** to go back to the summary tab.
Note: If the signature/image is not attached to the customer, the "Image not available" error message appears.

3.3 CI141 - Customer To Customer Relation

Using this option, you can maintain the records of relationship shared by any particular customer (referred as primary customer) with other customer's of the bank (referred as secondary customers).

The account relationships can be defined in the **Customer Account Relationship Maintenance** (Task Code: CI142) option.

These relations are maintained only for information purposes. No processing is done using these definitions.

Note: This transaction is automatically authorised.


Definition Prerequisites

- 8053 - Customer Addition

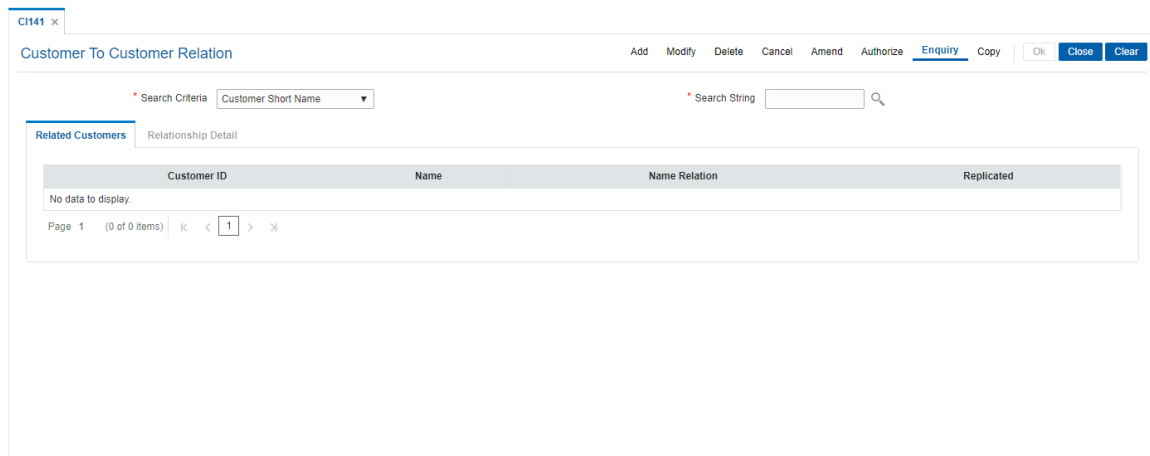
Modes Available

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 customer relation details

1. In the **Dashboard** page, Enter the Task Code **CI141** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer To Customer Relation**.
2. You will be navigated to **Customer To Customer Relation** screen.

Customer To Customer Relation



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Short Name - Short name of the customer• Customer IC - Identification given by a central authority• Customer ID - Unique identification given by the bank

Search String

[Mandatory, Alphanumeric, 20, Search List]

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.

Screen Description

The above screen is used to define valid relationships.

These relations are maintained only for information purposes. No processing is done using these definitions.

The relationship must be maintained with a customer, with an existing customer ID, or with **FLEXCUBE**. The relationship code e.g., mother, father, brother, etc. must be maintained with the inverse relation too.

Example

Link an existing customer to another existing customer and mention the relationship.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab** or **Enter** key and select the customer from the Search List.

Customer To Customer Relation

The screenshot shows the 'Customer To Customer Relation' interface. At the top, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. Below these, there are two search fields: '* Search Criteria' (set to 'Customer ID') and '* Search String' (containing '990100573'). The main area has two tabs: 'Related Customers' and 'Relationship Detail'. The 'Relationship Detail' tab is selected and contains the following fields: '* Search Criteria' (set to 'Customer Short Name'), 'Customer ID' (990100573), 'Related Customer ID', '* Relation Code', '* Inverse Relation Code', and 'Share Holding (%)' (0.00000). There are also search fields for 'Name' with the value 'AUTO PERSON1'.

6. Enter the relevant information in the **Relationship Details** tab.

Relationship Detail

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none"> Customer Short Name - Short name of the customer. Customer IC - Identification given by a central authority. 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. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the Search String field. Based on the search string, a list of customer's is generated. Select the secondary customer, for whom you want to add relationship with other customer's of the bank.
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.
Name	[Display] This field displays the full name of the primary customer.
Related Customer ID	[Display] This field displays the ID of the secondary customer.
Name	[Display] This field displays the full name of the secondary customer.

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

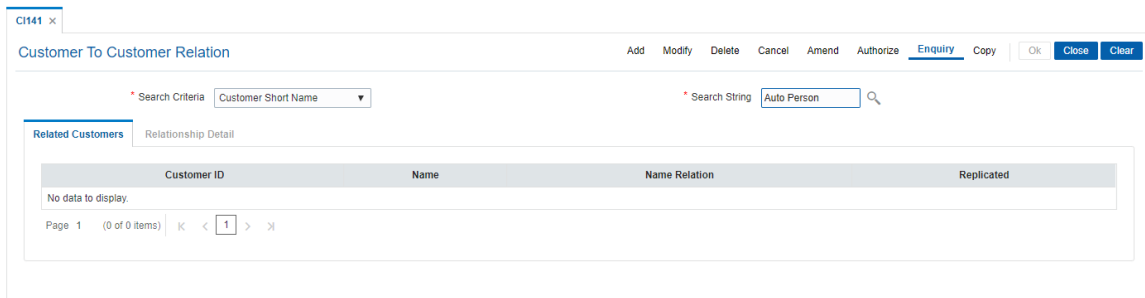
- Relation Code** [Mandatory, Search List]
 Select the appropriate relationship code from the Search List
 Relation code is used to define the relationship of the secondary customer with the primary customer. Each code uniquely identifies a relationship.
- Inverse Relation Code** [Mandatory, Search List]
 Select the Inverse Relation Code from the Search List.
 Inverse relation code is used to define the relationship of the primary customer with the secondary customer. Each code uniquely identifies a relationship.
 The system does not validate that this inverse relation code entered is inverse to the Relation Code selected earlier.
- Share Holding (%)** [Optional, Numeric, Three, Five]
 Type the share holding percentage.
 It allows you to set multiple relationships between two customers.
 The share holding percentage depends upon the primary customer, secondary customer and the relation code used to relate the two customers.

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

To view the customer relation details

1. Click **Enquiry**.
2. Select the search criteria from the list.
3. Enter the search string and press the **Tab or Enter** key and select the customer from the Search List.
4. The data corresponding to the search criteria is displayed in the **Related Customer** tab.

Related Customers



Field Description

Field 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.

- Name** [Display]
This field displays the full name of the secondary customer who shares a relationship with the primary customer.
The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.
- Name Relation** [Display]
This field displays the relationship name of the secondary customer with the primary customer.
- Replicated** [Display]
This field displays whether the customer is replicated.

5. Double-click the record to view the relationship details.
6. Click **Close**.

3.4 CI162 - Combined Statement Plan

Using this option you can prepare a combined statement of customer accounts. You can maintain instructions for providing a single statement to customers who own multiple accounts. Each combined statement plan must have at least two accounts associated with it.

An account cannot be included in more than one statement plan. A plan number is given to each combination of accounts that are associated with a plan. Closed accounts cannot be included in statement plans. Each account in the combined statement plan will have a flag called Details/Summary.

If the flag is selected as Summary, then only summary will be printed in the combined statement.

The default value for Details/Summary flag will be as follows:

- Details- For CASA with statement (including OD account)
- Summary- For CASA with passbook, Term Deposit

The following account types are available for the combined statement:

- Current account
- Savings account with statement
- Savings account with passbook (can be identified with the passbook flag at the account level)
- Term deposit accounts

Also the bank can decide to have bank level maintenance as ' Automatic combined statement plan generation' during FCR setup. In this case automatic inclusion of accounts in combined statement plan process happens in the end of day process.

For Example:

If a customer has at least one CASA account with relation as SOW and Non Syariah and is not part of any combined statement plan, opens any new CASA (With relation as SOW), TD account then that account along with existing CASA account will be automatically included in Automatic Combined Statement Plan i.e. Plan No.1.

However, if the customer doesn't want or have a special request for his/her combined statement structure, branch can uncombined the statement of accounts manually. In case the customer opts for more than one combined statement, the user can create separate combined statement plan manually. The address in the combined statement plan will be defaulted with the customer mailing address (at the time of automatic plan generation or manual addition).

By default, customer accounts (under 1 CIF) will be included into one combined statement automatically except joint account (And/Or). If customer requests, the joint accounts will be included in the combined statement manually.

If there is only one account in a combined statement plan, because of closure of other accounts, then combined statement plan will be deleted automatically and only single statement will be printed for the month.

If there are more than one combined statement plan for the customer, then the new accounts will be combined with the high priority plan i.e. the one created first.

The maximum number of combined statement plans which can be created per customer can be 99. Any user generated Combined Statement Plan will start from 2 and will carry on till 99 as plan number 1 is reserved for the system. The maximum number of accounts that can be included in a combined statement plan can be 9999.

Note: The system automatically authorises this transaction.


Definition Prerequisites

- 8053 - Customer Addition

Modes Available

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

To add the combined statement

1. In the **Dashboard** page, Enter the Task Code **CI162** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Combined Statement Plan**.
2. You will be navigated to **Combined Statement Plan** screen.

Combined Statement Plan

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: <ul style="list-style-type: none">• 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 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	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Cust IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition (Task Code: 8053) option.</p>
Statement Frequency	<p>[Optional, Drop down]</p> <p>Select the Frequency at which periodic statement is generating the account statements.</p> <p>For example, Monthly, Quarterly, Yearly.</p>
Statement Plan ID	<p>[Display]</p> <p>This field displays the statement plan ID, a serial number maintained by the system, to track multiple combined statements that may be maintained by the bank for the same customer.</p>
No. of free statements per statement	<p>[Optional, Numeric, 3]</p> <p>Enter the number of free duplicate periodic statements allowed per statement.</p> <p>If the customer prints more statements than the allowed count, an SC charge will be levied.</p> <p>Default value in this field will be 999.</p>
No. of free statements per cycle	<p>[Optional, Drop down]</p> <p>Enter the number of free duplicate periodic statements per cycle.</p> <p>Cycle can be:</p> <ul style="list-style-type: none">• Monthly• Bi-monthly• Quarterly• Half yearly• Yearly <p>If duplicate periodic statements printed by the customer exceeds the number defined in this field, SC will be charged to the customer.</p> <p>Default value in this field will be 999.</p>
DMS Purging Frequency	<p>[Optional, Drop down]</p> <p>Select the Frequency at which periodic statement stored in DMS will</p>

be purged. The options are:

- None
- Days
- Months
- Years

None will be default value. None option will be interpreted as not applicable.

DMS Purging Frequency

[Optional, Drop down]

Enter the frequency at which the periodic statement stored in DMS will be purged. This period will be counted from the document upload date. If none option is selected, this field will be disabled and blank.

Origin Type

[Display]

This field displays the ethnic origin of the customer.

For new combined statement plans being added, the origin type is defaulted to "Stand Alone" and for combined statement plans which are created via customer groups, the value will be "Customer Group".

Screen Description

The above screen is used to prepare a combined statement. This screen requires more than a single account under a customer ID and a user can create any number of statement plans. Each statement plan must contain more than one account. An account that exists in one statement plan cannot be added to another statement plan.

The statement generation date can vary from each statement.

Example

For a customer ID that has more than one account, select a customer generation date and an address, select the accounts from the **Accounts** tab and select the **Include** field to include the accounts in the statement plan being updated.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key and select the customer from the Search List.

Combined Statement Plan

The screenshot shows the 'Combined Statement Plan' form with the following details:

- Search Criteria:** Customer ID (dropdown), Cust ID (990100454), Full Name (AUTO PERSON1), Statement Frequency (Monthly), No. of Free Statements Per Statement (3), DMS Purging Frequency (Months).
- Search String:** 990100454, Cust IC (71DE7C291FB88603E953).
- Statement Plan ID:** 1, No. of Free Statements Per Cycle (Monthly), Origin Type (Stand Alone).
- Address Tab:** Generation Day (30), Statement Address 1 (ADD1), Address 2, Address 3, City (PUNE), Country (INDIA).
- Accounts Tab:** State (MAHARASHTRA), Zip (123456).

6. The system displays the address and account details in the tab screens.

7. Enter the required information in the various tabs.

Address

This screenshot is identical to the one above, showing the 'Address' tab selected in the 'Combined Statement Plan' form. The address details are: Generation Day (30), Statement Address 1 (ADD1), Address 2, Address 3, City (PUNE), Country (INDIA), State (MAHARASHTRA), and Zip (123456).

Field Description

Field Name	Description
Generation Date	[Mandatory, Numeric, Two] Type the date on which the combined statements should be generated. If the date is specified as 15, then the statements will be generated on the 15th of every month, for the previous month.
Statement Address 1,2,3	[Display] This field displays the address where the combined statements should be sent. This address can differ from the customer/account address.

- City** [Display]
This field displays the name of the city.
This field is part of the Statement Address.
- State** [Display]
This field displays the name of the state. This field is part of the Statement Address.
- Country** [Display]
This field displays the country name from the Search List.
This field is part of the Statement Address.
- Zip** [Display]
This field displays the zip code.

Accounts

Account No.	Include	Type	Plan	Statement Type
7010000000006243	N	CH	0	1
7010000000010135	N	CH	0	1
7030000000004483	N	TD	0	1
7030000000000995	N	TD	0	1
70300000000015498	N	TD	0	1
70300000000023744	N	TD	0	1
70400000000001010	N	CH	0	1
70400000000001040	N	CH	0	1
70400000000001350	N	CH	0	1
70400000000002640	N	CH	0	1

Field Description

- | Field Name | Description |
|--------------------|---|
| Account No. | [Display]
This field displays the list of all the accounts with which the customer has a primary relationship. |
| Include | [Toggle]
Click the toggle status to change the value.
The options are: <ul style="list-style-type: none"> • Y - If Y is displayed against an account, it indicates that the account is included in the combined statement plan • N - If N is displayed against an account, it indicates that the account is not included in the combined statement plan <p>You can add or remove an account to/from the combined statement plan by double-clicking the Included column to change the N value to Y and vice-versa.
Closed accounts are displayed in the list of accounts, only for the</p> |

information purpose and the system do not allow a closed account to be added to the plan.

Type	<p>[Display]</p> <p>This field displays the module to which the account belongs.</p> <p>The options are:</p> <ul style="list-style-type: none">• CH - CH indicates that the account is a CASA account• TD - TD indicates that the account is a Term Deposit account
Plan	<p>[Display]</p> <p>This field displays the serial number of the plan code to which the account belongs.</p> <p>If the value in the Included column is Y, then the Plan column displays the serial number of the plan code. If you change this value from N to Y, then the system will automatically display the plan code serial number currently used.</p> <p>If the account is not included in any combined statement plan then this column will have a zero value. If the account is included in another statement plan then the value in the Included column will be Y and the Plan column will display the serial number of the plan code.</p>
Statement Type	<p>[Toggle]</p> <p>Double-click on the field to change the statement type.</p> <p>The options are:</p> <ul style="list-style-type: none">• Detail: If this option is selected, then the system will include this account in the combined statement in the detail mode.• Summary: If this option is selected, then the system will include this account in the combined statement in the summary mode. <p>For CASA with statement (including OD Account), default value will be Detail.</p> <p>For CASA with passbook and TD Accounts, default value will be Summary.</p> <p>For the system initiated combined statement plans, the default options, based on the conditions above, will be set by the system.</p>

8. Click **OK**.

9. The system displays the message "Record Authorised". Click **OK**.

Examples for combined statement plan

Example 1: When a new customer opens account,

On 01/01/2018, a customer comes to branch and opens one CASA account No.111.

The customer has no other accounts other than the account which is opened during the day. Hence no system initiated combined statement plan will be generated in the EOD.

On 25/01/2018, customer comes to the branch for opening another TD account.

During the EOD, system will check whether any CASA accounts are available for the customer.

In this case, CASA Account No.111 already exists. Hence, in the EOD, a new system initiated combined statement pan (plan NO 1) will be generated and both the CASA account (111) as well as the newly opened TD account will be introduced in that plan.

Example 2:

When there are some TD accounts already available for the customer, and customer ZZZ has three TD accounts with the bank. Since there are no CASA accounts, no combined statement will be created for the customer as combined statement plan requires at least one CASA account.

On 25/01/2018, customer ZZZ opens a CASA account with statement (passbook flag not ticked).

In the EOD, system will check whether there is any other account exists for the customer.

In this case, there are three TD accounts available. Hence, system will create a combined statement plan and include the CASA account with statement along with three TD accounts.

3.5 CIM12 - Customer Contact / Complaint Log Maintenance

Using this option, you can maintain a log of all contacts that a customer has had at the bank to help maintain continuity of all the discussions between the customer and various bank officers. You can also capture all customer complaints/requests, status of the complaints like whether it has been followed up or not, closed or not, etc.,

This facility is available to Customer/Non Customer (even non-customers can call for some requests or information to the call centre)/ bank staff.

Any fees corresponding to a request will have to be manually handled by the bank.

For Example:

Customer calls up the call center and requests for TPIN Activation on 17th Sep 2019, User has to check 'Customer Complaint/Request log' radio button and by default the request date will be captured as 17th Sep 2019.

User can choose:

- Nature of Request - Service
- Criteria of Request - Account Maintenance
- Measurement - E Channel Maintenance
- Detail Measurement - TPIN Activation

On clicking **OK** the request will be added.

If the request is modified on 19th Sep 2019, then the TPIN of the customer will be activated and the request will be closed. User will visit the screen in Modify mode and the date will be defaulted to 19th Sep 2019 and Officer ID will be modified to the current officer doing the modification (which can be modified).

- Status - The user will change as 'Closed'.
- Description - The user modifies the details.

Note: The system automatically authorises this transaction.


Definition Prerequisites

- 8053 - Customer Addition

Modes Available

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

To add the customer contact/complaint log

1. In the **Dashboard** page, Enter the Task Code **CIM12** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Contact / Complaint Log Maintenance**.
2. You will be navigated to **Customer Contact / Complaint Log Maintenance** screen.

Customer Contact / Complaint log Maintenance

Field Description

Field Name	Description
Search Criteria	<p>[Conditional, Drop-Down]</p> <p>Select the search criteria, to search for the customer, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as 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.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the Search String field.</p>
User/Role Indicator	<p>[Input, Dropdown]</p> <p>Select the criteria on which the search needs to be done.</p> <p>The options are:</p> <ul style="list-style-type: none"> • User • Role
User/Role ID	<p>[Input, Alphanumeric, 15]</p> <p>Enter the user id or role depending upon indicator selected.</p> <p>You can select the value from the adjoining picklist also.</p>
Customer ID	<p>[Display]</p>

Conversation Status

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.

[Optional, Dropdown]

Select the status of the conversation that needs to be inquired.

The options are:

- Open-When new conversation is created
- WIP- Updated by the user after the conversation is assigned to him/her
- Pending with Customer- Updated by the user if the conversation is pending with Customer for any reason
- Closed- Updated by the user when the conversation is closed
- Modified- When an open conversation is modified, this status will be updated automatically
- Re-Open- When a closed conversation is reopened, this status will be updated automatically
- Overdue- When bank wants to inquire conversations which are overdue having conversation not yet Closed and closure date is lesser than process date.

Permitted combinations of From and To status :

Conversation status movement should happen only in the below mentioned manner and other modification options will be restricted while modifying conversation status.

From Status:	To Status:
Open	WIP, Pending with Customer, Closed, Overdue (automatic)
WIP	Pending with Customer, Closed, Overdue (automatic)
Pending with Customer	WIP, Closed
Closed	Reopen (from Channel only)
Modified	NA
Re-Open	WIP, Pending with Customer, Closed, Overdue (automatic)
Overdue	Pending with Customer , Closed

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

Conversation ID

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.

[Input,Alphanumeric,20]

Enter the conversation id to be retrieved.

Click on the **Fetch** button after giving the search criteria to get the conversation log details in **Modify** and **Enquiry** mode. Conversation data inquired will be shown in “Log Summary”

3. Click **Add**.
4. Click on the criteria based on which log is to be maintained.
5. Select the search criteria from the drop-down list and enter the search string and press the **Tab** or **Enter** key and select the customer from the Search List.

Customer Contact / Complaint log Maintenance

The screenshot shows a web application interface for 'Customer Contact / Complaint Log Maintenance'. At the top, there are tabs for 'Log Summary', 'Log Details', and 'Documents'. The 'Log Summary' tab is active. The interface includes several search fields: 'Search Criteria' (a dropdown menu), 'Search String' (a text input with a search icon), 'User/Role Indicator' (a dropdown menu), 'User / Role ID' (a text input with a search icon), 'Customer ID' (a text input), 'Customer IC' (a text input), 'Full Name' (a text input), 'Conversation Status' (a dropdown menu), and 'Conversation ID' (a text input). A 'Fetch' button is located next to the 'Conversation ID' field. Above the search fields, there are action buttons: 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'. Below the search fields, there is a table with the following columns: 'Conversation Id', 'Conversation Date', 'Subject', 'Assigned To', 'Target Closure Date', and 'Status'. The table currently displays 'No items to display'. At the bottom of the table, there is a pagination control showing 'Page 1 (null items)' and navigation arrows.

6. Enter the relevant information in the **Log Details** tab.

Log Details

Field Description

Field Name	Description
Customer ID	[Display] Displays the customer ID Customer ID is an identification number, generated by the system after customer addition is completed successfully.
Customer Name	[Display] Displays the customer name associated with the customer ID.
Conversation ID	[Mandatory, Alphanumeric, 20] Enter the conversation ID. In case of a conversation created from FCDB, it will be a running serial number.
Conversation Status	[Optional, Drop-Down] Select the status of the conversation from the drop-down list. The options are: <ul style="list-style-type: none"> • Open: When new conversation is created. • WIP: Updated by the user after the conversation is assigned to him/her • Pending With Customer : Updated by the user if the conversation is pending with Customer for any reason. • Closed: Updated by the user when the conversation is closed. • Modified: When an open conversation is modified, this status will be updated automatically. • Re-Open: When a closed conversation is reopened, this status will be updated automatically.

Permitted combinations of From and To status :

Conversation status movement should happen only in the below

mentioned manner and other modification options will be restricted while modifying conversation status.

From Status:	To Status:
Open	WIP, Pending with Customer, Closed, Overdue (automatic)
WIP	Pending with Customer, Closed, Overdue (automatic)
Pending with Customer	WIP, Closed
Closed	Reopen (from Channel only)
Modified	NA
Re-Open	WIP, Pending with Customer, Closed, Overdue (automatic)
Overdue	Pending with Customer , Closed

Conversation Type	[Input, Dropdown] Select the type of the conversation. The options are: <ul style="list-style-type: none"> • Query • Complaint • Request
External System User ID	[Display] This field displays the external system user ID.
Direct Access Channel	[Optional, Check Box] Select the Direct Access Channel check box to indicate if the conversation originated from the channel.
Priority	[Conditional, Drop-Down] Select the priority from the drop-down list. The options are: <ul style="list-style-type: none"> • L - Low • M – Medium • H – High
Reference Account No.	[Optional, Numeric, 20] Enter the reference account number for which the customer contact/complaint log details are to be maintained.
User/Role	[Optional, Drop-Down] Select the user or a role to assign the conversation from the drop-down list. The options are: <ul style="list-style-type: none"> • User • Role
Target Closure Date	[Optional, Date Picker, dd/mm/yyyy] Select the tentative closure date communicated to the customer from the Date Picker or enter it.

Conversation Category	<p>[Optional, Drop-Down] Select the conversation category from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer Interaction • Call Report • Meeting • Service Request • Complaints • Others
Assigned To	<p>[Optional, Alphanumeric, 15, Search List] Select the bank user or role in charge of the conversation from the Search List.</p>
Conversation Date	<p>[Optional, Date Picker, dd/mm/yyyy] Select the date on which the conversation happened can be recorded from the Date Picker or enter it. This can also be back dated.</p>
Conversation Mode	<p>[Optional, Drop-Down] Select the conversation mode from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Face to Face • Call Report • Meeting • Telephone • IVR • Email • Others
Venue	<p>[Optional, Drop-Down] Select the conversation venue from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Branch • Bank Office • Client Office • Client Residence • Public Place
Conversation Time	<p>[Optional, Alphanumeric, Two, Two, Two] Enter the time at which the conversation happened (in 24 hours format).</p>
Original Request	<p>[Display] This field displays the initial conversation message.</p>
Subject	<p>[Optional, Drop-Down] Select the subject of conversation from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Deposits Queries • Channels ATM/Internet/Mobile/SMS • Non Resident Account Related • Credit Card

- Demat Account and Trading
- Other - General Information
- Others Address Change
- Queries related to Charges
- Housing / Vehicle / Personal Loan
- Other Queries
- Demand Draft and Cheques
- Debit Cards
- Funds Transfer NEFT/RTGS/Other

Last Changed On	[Display] This field displays the date and time at which any changes were done in the conversation.
Internal Remarks	[Input] Enter internal details of the conversation. It can also have internal conversations done between bank users. This field will always be blank in modify mode i.e. it will not show earlier internal conversations in screen.
Document Presented	[Optional, Alphanumeric, 255] Enter the free text to capture the documents.
Display Closure Remarks to	[Optional, Check Box] Select the Display Closure Remarks to Customer check box to check if closure remarks should be displayed to customer or not. This will always be Yes if the conversation was initiated from FCDB.
Customer Remarks	[Optional, Alphanumeric, 255] Enter the response sent from bank user to customer. This field will be editable only if flag "Display Customer Remarks to Customer" is selected as "Yes Click on View button to view all the remarks in a pop up window.
Detail Remarks	[Display] Displays all the trails of conversations both internal and customer responses till now. Click on View button to view all the remarks in a pop up window.

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

To modify the customer contact log

1. Click **Modify**.
2. Click the criteria based on which log is to be maintained.
3. Select the search criteria from the drop-down list and enter the search string and press the **Tab** or **Enter** key and select the customer from the Search List. The system displays the appropriate tab.

Log Summary

This tab displays all the records for a selected customer. All the conversation pertaining to all the accounts of the selected customer will be displayed along with the date. User can select a record based on the date to check the details.

Field Description

Field Name	Description
Conversation ID	[Display] This field displays the conversation ID. In case of a conversation created from FCDB, it will be a running serial number.
Conversation Date	[Display] This field displays the date on which the conversation happened.
Subject	[Display] This field displays the subject of conversation.
Assigned To	[Display] This field displays the bank user or role in charge of the conversation..
Target Closure Date	[Display] This field displays the closure date communicated to the customer.
Status	[Display] This field displays the status of the conversation. The status can be: <ul style="list-style-type: none"> • Open • WIP • Pending with Customer • Closed • Modified • Re-Open

4. Double-click the appropriate record in the **Log ID** column to enable the **Log Details** tab.

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

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

Documents

This tab is used for document processing functionality. User can navigate from "Log Details" tab to "Documents" tab for upload/view of documents. Once processing is done, user can navigate back to 'Log Details' tab from here.

CIM12 x

Customer Contact / Complaint Log Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Search Criteria Customer ID

User/Role Indicator User

Customer ID 990100350

Customer IC 71DA46B52307588BE053

Full Name AUTO PERSON1

* Search String 990100350

User / Role ID

Conversation Status

Conversation ID

Log Summary Log Details Documents

Name of Document	Upload Date	Document Reference No.	Upload	View	Delete	Document Reference Number Xref	Statement Name
ID Card	31/12/2018	1245	Upload	View	N	33212	ID

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

Field Description

Field Name	Description
Name of the Document	[Display] This field displays the name of the document uploaded.
Upload Date	[Display] This field displays date of upload of the document..
Document Reference No.	[Display] Displays the Unique document reference number of the document generated by DMS.
Upload	[Input] Click on the button to upload documents. When a copy is uploaded, it will over ride the existing one and new document reference number will be received from DMS
View	[Display] Click on the button to view the uploaded copy of the document. Specify the path to download the document after which it can be viewed
Delete	[Display] Click on the button to delete the document.
Document Reference Number Xref	[Display] Displays the document reference number Xref..
Statement Name	[Display] Displays the Statement Name.

7. Click + to add documents to the list.

3.6 CIM13 - Customer Memo Maintenance

Using this option, you can maintain a note on preferences or special status of a customer which can help in dealing with the customer appropriately at any point of time. A memo maintained at the customer level is applicable for all accounts held by a customer for which this customer is the primary customer.

Customer Memo is a string attached at the customer level which can be displayed when the teller does transactions on **Oracle FLEXCUBE** branch. If the memo severity is high, the memo is automatically displayed when performing a transaction from branch and the system will enforce an authorisation. In case of a low severity memo, the teller can choose to see the memo and the authorisation requirement is not enforced. However system will not validate the existence of memo in case of batch upload.

Note: This transaction is automatically authorised.


Definition Prerequisites

- 8053 - Customer Addition
- Customer Account should be opened

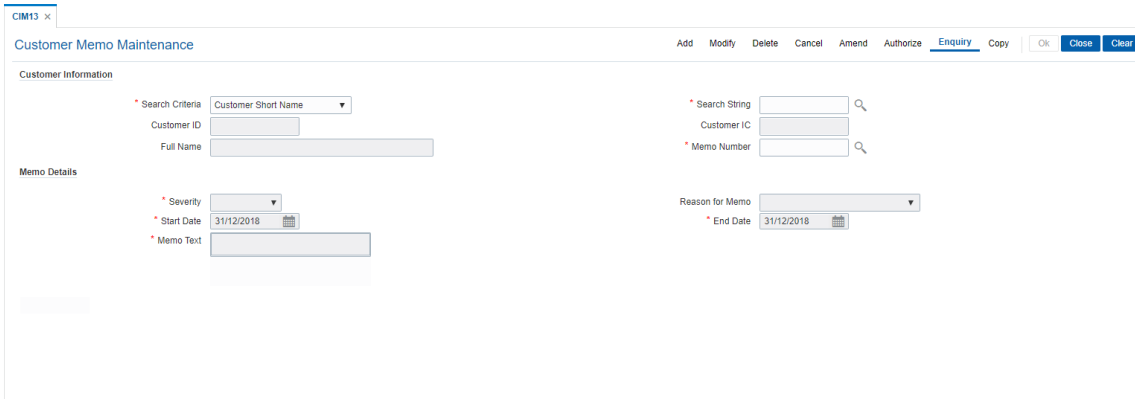
Modes Available

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

To add customer memo

1. In the **Dashboard** page, Enter the Task Code **CIM13** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Memo**.
2. You will be navigated to **Customer Memo Maintenance** screen.

Customer Memo Maintenance



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: <ul style="list-style-type: none">• 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, Search List]

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 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.

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.

Memo Number

[Display]

This field displays the serial number of the memos.

The memo number is auto-generated at the time of memo addition. Maximum four memos are allowed at the customer level.

Memo Details

Severity

[Mandatory, Drop-Down]

Select the severity level from the drop-down list.

A memo can be sent with two types of severity levels.

The options are:

- High - If the high severity memo is attached to the account, all the branch transactions on the account will require authorisation from the supervisor.
- Low - If the low severity memo is attached to the account, it

displays a message on the screen for the Teller.

- Reason For Memo** [Optional, Drop-Down]
Select the reason code along with the reason description for maintaining the memo on the customer from the drop-down list.
- Start Date** [Mandatory, Date editor, dd/mm/yyyy]
Select the date from which the memo will be in affect 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 effect from the date editor.
The end date must be greater than the start date.
In Add mode the end date will be defaulted to Posting date. The user will have option to change the end date of memo maintenance.
- Memo Text** [Mandatory, Alphanumeric, 254]
Type the message that will appear on the screen when transaction related to the customer is performed by the teller.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key and select the customer from the list.
6. Enter the memo details.

Customer Memo Maintenance

7. Click **OK**.
8. The system displays following message "Record Added Authorisation Pending". Click **OK**.
9. The memo is added for the selected customer after the record is authorised.

Screen Description

The above screen is used to maintain a memo for a customer with severity as High or Low. The reason for the memo can also be maintained. The memo is displayed as a pop-up and depending on the severity, high being authorisation required and low being enforcement of authorisation not required.

Example

Add a memo for the customer with severity as low and use the free text field to update relevant details for it.

3.7 CIM15 - Customer Type Xref

Customer Type Xref for Primary Customer id Change is a maintenance to maintain the cross reference of the From and To Customer Types for allowing Primary Customer id Change.

If the cross reference of From and To Customer types is not available then the primary customer id change will not be allowed. The combination of From and To Customer type will always be unique i.e. duplicate records for the same combination cannot exist.


Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening

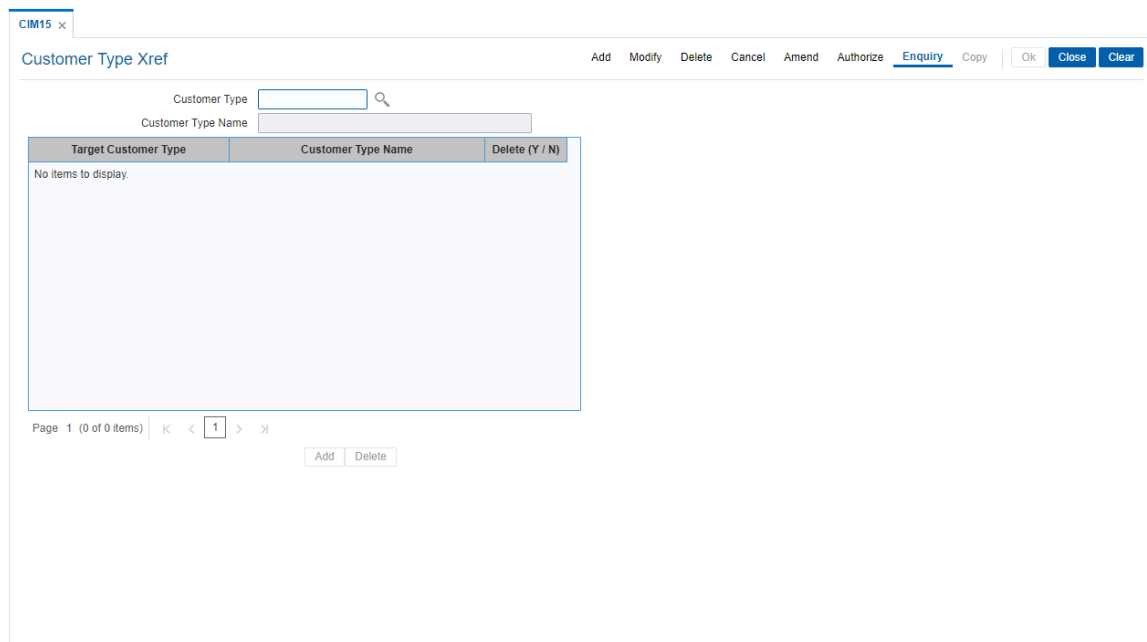
Modes Available

Add, Modify, Delete, Cancel, Amend, Enquiry, Authorize

To modify customer type xref for primary customer ID change

1. In the **Dashboard** page, Enter the Task Code **CIM15** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Type Xref**.
2. You will be navigated to **Customer Type Xref** screen.

Customer Type Xref



Field Description

Field Name	Description
Customer Type	[Mandatory, Search List, Alphanumeric, Three] Type the customer type. This will be the “From” Customer type for which the maintenance has to be made.
Customer Type Name	[Display]

- Target Customer Type** [Pick-List]
Select the target customer type. This will be the “To” customer type for which the maintenance has to be made.
- Customer Type Name** [Display]
Displays the Customer type .name for the customer type selected.
- Delete(Y/N)** [Mandatory, Toggle]
Select the required value Y or N.
The default value will be N. The delete flag needs to be selected as Y in case of deletion of particular record in Add mode.

3. Click **Modify**.
4. Select the customer type from the Search List.
5. Modify the relevant details in the fields and click **OK**.
6. The system displays the message Record Modified Authorization Pending.
7. Click **OK**.

Customer Type Xref for Primary Customer ID Change

Customer Type Xref

Customer Type: NRE
Customer Type Name: Non Resident Expatriate

Target Customer Type	Customer Type Name	Delete (Y / N)
1	Individual Tax Paying	N

Page 1 of 1 (1 of 1 items) | Add | Delete

3.8 CIM18 - CBR Details Maintenance

The CBR details are certain user-defined features or attributes, based on which the customer can be grouped or categorized under a common language, location, salary structure, etc. CBR codes are useful for the Central Bank Reporting purposes.

Using this option you can create user defined fields which were not present in the various customer maintenance options which are a part of the standard **FLEXCUBE** Release. The bank can define the labels as well as contents of fields using the **User Defined Fields Maintenance** (Task Code: BA078) option and **CBR PickLists Maintenance** (Task Code: BA080) option.

Defining these categories facilitates generating MIS reports, beyond the standard reports available within **Oracle FLEXCUBE**.


Definition Prerequisites

- BA080 - CBR PickLists Maintenance
- BA078 - CBR Label Maintenance
- 8053 - Customer Addition

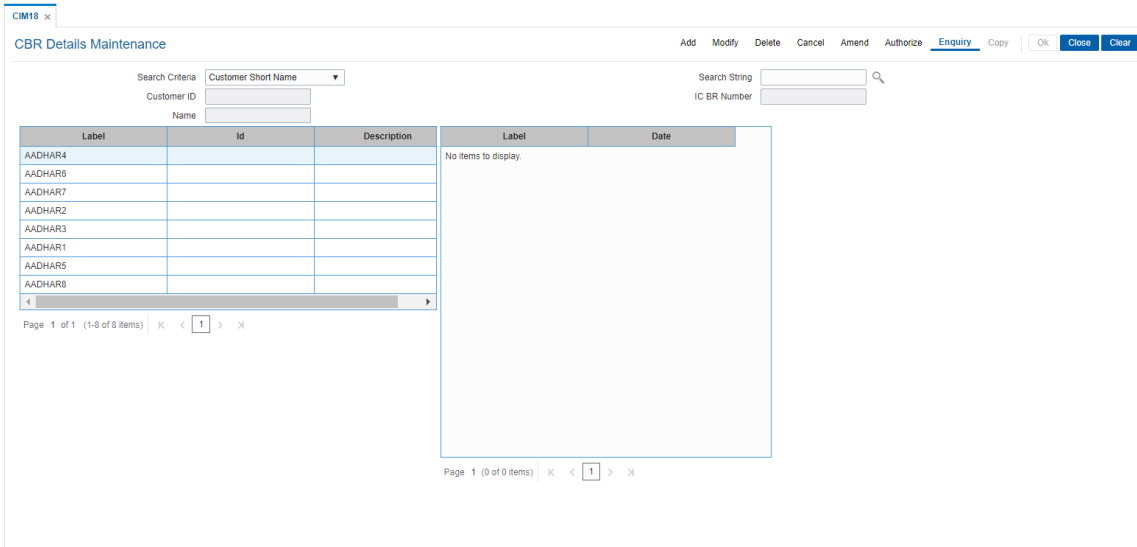
Modes Available

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

To add the CBR code details

1. In the **Dashboard** page, Enter the Task Code **CIM18** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > CBR Details**.
2. You will be navigated to **CBR Details Maintenance** screen.

CBR Details Maintenance



The screenshot displays the 'CBR Details Maintenance' application window. At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry (highlighted), Copy, OK, Close, and Clear. Below these are search controls: a 'Search Criteria' dropdown menu set to 'Customer Short Name', input fields for 'Customer ID' and 'Name', and search fields for 'Search String' and 'IC BR Number'. The main area contains two tables. The first table has columns 'Label', 'Id', and 'Description' and lists eight entries: AADHAR4, AADHAR6, AADHAR7, AADHAR2, AADHAR3, AADHAR1, AADHAR5, and AADHAR8. The second table has columns 'Label' and 'Date' and is currently empty, displaying the message 'No items to display'. Page navigation indicators are visible at the bottom of both tables.

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria 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, Picklist]

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 letter of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. 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 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.

IC BR Number

[Display]

This field displays the identification code of the customer.

A customer IC along with the 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.

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.

Screen Description

The above screen is used to update the CBR details for the customer, to group customer's, on certain attributes for central bank reporting.

The various tabs in this screen may contain the categories under which this customer details may be used for central bank reporting.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab or Enter** key.
6. Select the customer from the Search List.
7. Double-click the ID column to enter the relevant details for the corresponding label.

CBR Details Maintenance

CIM18 x

CBR Details Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria Customer Short Name

Customer ID Search String

Name IC BR Number

Label	Id	Description	Label	Date
AADHAR4			No items to display.	
AADHAR6				
AADHAR7				
AADHAR2				
AADHAR3				
AADHAR1				
AADHAR5				
AADHAR8				

Page 1 of 1 (1-8 of 8 items) | K < 1 > X

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

9. Click **OK**.

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

11. The CBR details are added once the record is authorised.

Note: The CBR labels displayed in this screen are defined in the CBR Label Maintenance (Task Code: BA078) option.

3.9 CIM19 - Customer Blacklist Details

Using this option, you can maintain information on those customers that are blacklisted for various reasons. The customer to be marked as Blacklisted, has to be an existing customer in **Oracle FLEXCUBE**. The system permits the user to define start date and end date for blacklisting. For blacklisted customers, irrespective of offense level, transactions from ATM, POS will be rejected.

Definition Prerequisites

- 8053 - Customer Addition


Other Prerequisites

Not Applicable

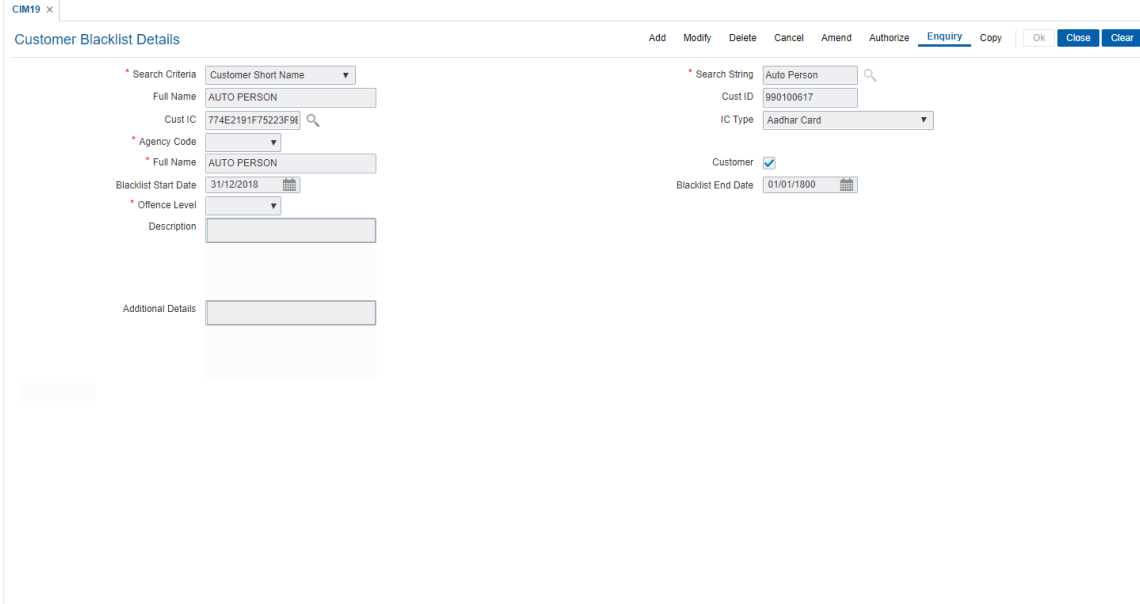
Modes Available

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

To add the customer blacklist information

1. In the **Dashboard** page, Enter the Task Code **CIM19** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Blacklist Information**.
2. You will be navigated to **Customer Blacklist Details** screen.

Customer Blacklist Details



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	<p>[Mandatory, Alphanumeric, 20, Search List]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as 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.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition (Task Code: 8053) option.</p>
Cust ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Cust IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
IC Type	<p>[Display]</p> <p>This field displays the IC type.</p> <p>IC type is internally linked to every customer category/customer type.</p>
Agency Code	<p>[Mandatory, Drop-Down]</p> <p>Select the agency which will rate the customer from the drop-down list.</p> <p>The bank can maintain multiple records for each customer based on the agency code.</p> <p>The agency codes are maintained as part of System Day 0.</p> <p>Agency code obtains data from master table of agency code.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the blacklisted customer.</p>
Customer	<p>[Display]</p> <p>This field displays whether the customer is an existing customer.</p> <p>If the check box is selected, the customer is an existing customer.</p>

Blacklist Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the Blacklist Start Date from the date editor. It is the beginning date from when the customer stands black listed.
Blacklist End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the Blacklist End Date from the Date editor. It is the date till which the customer's blacklisted status is valid.
Offence Level	[Mandatory, Drop-Down] Select the blacklist offence level from the drop-down list. The options are: <ul style="list-style-type: none"> • High - In case of a high offence level blacklisting, all channel transactions are blocked. Branch transactions like customer addition, account opening, loan disbursal, etc., will require supervisor authorisation to proceed. • Low - In case of a low offence level blacklisting, channel transactions are allowed to be performed. All branch transactions will receive a warning message and the transaction is processed without the supervisor authorisation.
Description	[Optional, Alphanumeric, 120] Type an appropriate reason for black listing the customer.
Additional Details	[Optional, Alphanumeric, 120] Type any additional information for black listing the customer.

Screen Description

The above screen is used to update the details of a customer on **FLEXCUBE**, if the bank, through various criteria, decides to blacklist that customer. The customer blacklist information can also be available from an external source.

The above screen allows to update the agency through which the information may have come.

The user can also update various blacklist offence levels. The options in the drop-down list are:

- High - In case of a high offence level blacklisting, all channel transactions are blocked. Branch transactions like customer addition, account opening, loan disbursal, etc., will require supervisor authorisation to proceed.
- Low - In case of a low offence level blacklisting, channel transactions are allowed to be performed. All branch transactions will receive a warning message and the transaction is processed without the supervisor authorisation.

The user can also update any other information that has to be added in the **Description** and **Additional Details** field.

Example

For an existing customer ID, update the black list customer details with a description so that any user doing an Enquiry can refer to the blacklist details.

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string and press the **Tab** or **Enter** key.
6. Select the customer from the Search List.
7. Enter the other relevant details.

Customer Blacklist Details

CIM19 x

Customer Blacklist Details Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Search Criteria	Customer Short Name	* Search String	Auto Person
Full Name	AUTO PERSON	Cust ID	990100619
Cust IC	774E3896692A27FC	IC Type	Aadhar Card
* Agency Code	RBI	Customer	<input checked="" type="checkbox"/>
* Full Name	AUTO PERSON	Blacklist End Date	30/04/2020
Blacklist Start Date	31/12/2018		
* Offence Level	Low		
Description			
Additional Details			

8. Click **OK**.
9. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The customer black list details are added successfully once the record is authorised.

3.10 CIM21 - Customer Account Restriction / Block

Using this option you can mark a customer as Restricted. When a customer is restricted, all the existing CASA, Term Deposit and the Loan accounts are marked as restricted .

When customer restriction is cleared, all the accounts are cleared from restriction expect those accounts that have an account level restriction.


Definition Prerequisites

- SMM01 - Template Profile Maintenance
- 8053 - Customer Addition
- Customer should have an account opened

Modes Available

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

To modify customer account restrictions

1. In the **Dashboard** page, Enter the Task Code **CIM21** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Account Restriction / Block**.
2. You will be navigated to **Customer Account Restriction / Block** screen.

Customer Account Restriction/Block

Product	Product Name	Account Number	Currency	Account Title	Account Status	Relationship	Restriction	Restriction Type
9999	RD Flexible Amt maximum	7040000000005279	INR	AUTO PERSON		SOW	No	
12028	Flexible RD	7040000000005569	INR	AUTO PERSON		SOW	No	

Product	Product Name	Account Number	Currency	Account Title	Account Status	Account Blocked	No of Open Deposit	Relations
No items to display.								

Field Description

3. Select the search criteria and type the search criteria and press the **Tab** or **Enter** key.
4. Select the appropriate customer from the list displayed.
5. Select the appropriate option from the list.
6. Enter the other relevant information.

Customer Account Restriction/Block

CIM21 x

Customer Account Restriction / Block

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

* Search Criteria Customer Short Name
Customer ID 990100617
* Option
Customer Restriction
Customer Block
Reason

* Search String Auto
Full Name AUTO PERSON

CASA

Product	Product Name	Account Number	Currency	Account Title	Account Status	Relationship	Restriction	Restriction Type
9999	RD Flexible Amt maximum	7040000000005279	INR	AUTO PERSON		SOW	No	
12028	Flexible RD	7040000000005569	INR	AUTO PERSON		SOW	No	

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

TD

Product	Product Name	Account Number	Currency	Account Title	Account Status	Account Blocked	No of Open Deposit	Relations
No items to display.								

7. Click **OK**.
8. The system displays the message "Authorisation required. Do You Want to continue?". 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 Authorised..". Click **OK**.

3.11 CIM25 - Reminder for Customer

This option is used for setting up reminders by bank users on behalf of the customers. A single reminder can be setup having the same reminder date and expiry date. Frequency based reminders can also be defined which will generate as per the frequency specified till the reminder expiry date.

Generation of the reminders will be done in beginning of day process. In case of frequency based reminders, the number of days before which the reminder should be displayed can also be specified.

Reminder will be displayed on the customer's FCDB dashboard. Reminders displayed will have the ability to be dismissed. Once dismissed, it will no longer be displayed on the dashboard.

Reminders due for each day will be generated using a scheduler driven batch program scheduled to run every day. The generated reminders will be stored which will be accessed by external systems for retrieval and display of reminders at their end.

The Reminder instances that are expired or that got dismissed will be archived.

The following information related to Reminders will be captured –

- Reminder Type
- Reminder Date
- Reminder Subject
- Reminder Message
- The user who created the Reminder
- Frequency of Reminder generation
- View days of Reminder


Definition Prerequisites

- 8053 - Customer Addition

Modes Available

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

To set the reminders

1. In the **Dashboard** page, Enter the Task Code **CIM25** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Reminder for Customer**.
2. You will be navigated to **Reminder for Customer** screen.

Reminder for Customer

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down] Select the search criteria to search the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer Short Name - Short name of the customer • Customer IC - Identification criteria (IC) arrived at by the bank during customer addition • Customer ID - Unique identification given by the bank
Search String	<p>[Mandatory, Alphanumeric, 20, Search List] Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.</p>
ID	<p>[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.</p>
IC	<p>[Display] This field displays the identification code of the customer.</p>

A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.

Full Name

[Display]

This field displays the full name of the customer.

By default the system displays the name as entered in the **Customer Addition** (Task Code: 8053) option

3. Click **Add**.
4. Select the search criteria from the list.
5. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List. The data corresponding to the search is displayed.
6. Double-click the record to display the details in the corresponding fields.
7. Enter the relevant details in the **Reminder Details** section.

Reminder for Customer

Field Description

Field Name	Description
Reminder Type	<p>[Optional, Drop-Down] Select the type of reminder to be maintained from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Pay school fees • Pay rent • Pay EMI • Pay credit card bill • Pay electricity bill • Pay landline/mobile bill • Pay insurance premium • Pay 3rd party • Open term deposit • Open recurring deposit • Redeem/Subscribe mutual fund • Birthday • Anniversary • Appointment • Others
Reminder ID	<p>[Mandatory, Alphanumeric, 20] Enter the reminder ID.</p>
Reminder Date	<p>[Mandatory, Search List, dd/mm/yyyy] Select the date of reminder from which the reminder will be effective from date picker or enter it.</p>
Reminder Frequency	<p>[Optional, Drop-Down] Select the frequency of reminder generation from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Yearly
Reminder Expiry Date	<p>[Mandatory, Date editor, dd/mm/yyyy] Select the end date of reminder, if not modified the generation of reminder will happen till this date.</p>
External System User ID	<p>[Optional, Alphanumeric, 255] Enter the external system user Id, if the reminder is created by the bank user on behalf of the customer. This field will display the user of FCDB through which customer has created the reminder.</p>
Reminder Instance View Days	<p>[Optional, Numeric, Three] Enter the days for which reminder can be viewed.</p>

Reminder Subject	[Mandatory, Alphanumeric, 255] Enter the subject of the reminder message.
Reminder Message	[Optional, Alphanumeric, 255] Enter the message of the reminder.
Source	[Optional, Alphanumeric, 15] This field displays the FCR if reminder created from FCR ,name of the external system if reminder created from FCDB
Direct Access Channel	[Optional, Check Box] Click the Direct Access Channel check box to indicate whether the Reminder created from FCDB (or any other direct customer access channel). This will be checked in case originated from FCDB.

8. Click **OK**. The system displays the message "Record Added..Authorization Pending".
9. The Reminder ID will get auto-generated and displayed in the Reminder ID field.

3.12 CIM26 - Customer Instruction Maintenance

This option allows the customer to capture multiple instructions. The user creates instructions that are displayed in customer 360 degree view in **Oracle FLEXCUBE** Core Banking and also in FCDB dashboard. These instructions are authorized and any external systems will be given access to display them. The expired instructions can be archived.


Definition Prerequisites

- 8053 - Customer Addition

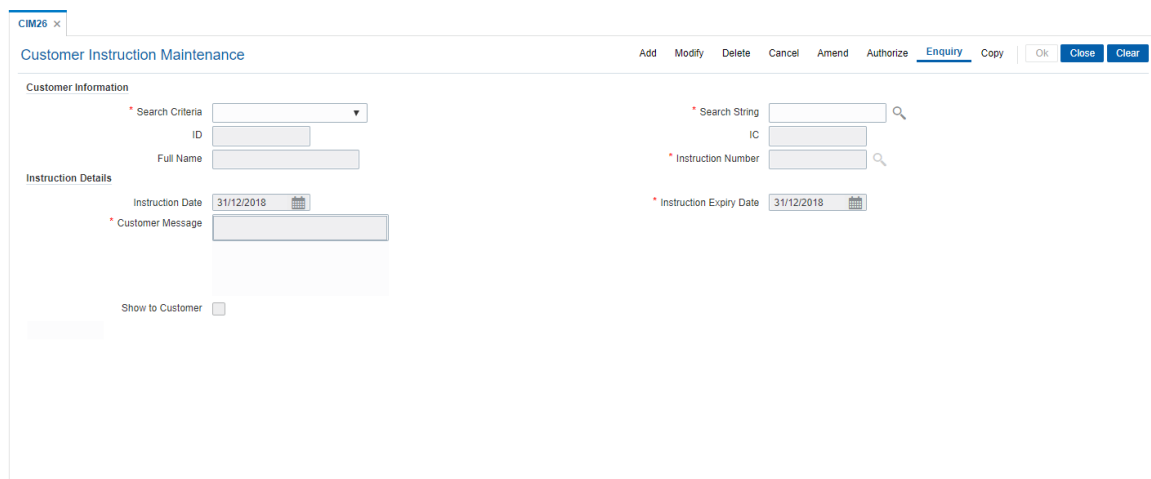
Modes Available

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

To create multiple instructions

1. In the **Dashboard** page, Enter the Task Code **CIM26** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Customer Instruction Maintenance**.
2. You will be navigated to **Customer Instruction Maintenance** screen.

Customer Instruction Maintenance



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search the customer from the drop-down list. The options are: <ul style="list-style-type: none"> • Customer Short Name - Short name of the customer • 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, Search List] Type the search string to search for a customer, corresponding to the

search criteria selected in the **Search Criteria** field.

If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID

For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.

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.
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. By default the system displays the name as entered in the Customer Addition (Task Code: 8053) option
Instruction Number	[Mandatory, Numeric, 12] Enter the instruction number. This is a unique identification number for each instructions maintained.

3. Click **Add**.
4. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List.
5. The data corresponding to the search is displayed.
6. Select the instruction date and instruction expiry date from the date editor.
7. In the Customer Message text box, enter the message.

[Customer Instruction Maintenance](#)

Field Description

Field Name	Description
Instruction Details	
Instruction Date	[Optional, date editor, dd/mm/yy] Select the date on which the instruction is valid from the date editor or enter it.
Instruction Expiry Date	[Mandatory, date editor, dd/mm/yyyy] Select the last date of instruction from the date editor or enter it.
Customer Message	[Mandatory, Alphanumeric, 4000] Enter the message to be displayed to end customer at FCDB portal when Show to Customer check box is selected.
Show to Customer	[Optional, Check Box] Select the Show to Customer check box to display the message to the customer otherwise message will be displayed only to bank users. By default it is un-selected.

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

3.13 CIM30 - Customer Maturity Processing Maintenance

Banks have different type of customers like minors, major individuals, corporate customer's, etc and the customer details are added to the customer information database using the **Customer Addition** (Task Code: 8053) option.

Using this option **Oracle FLEXCUBE** allows you to parametrize the customer status change from a minor to major when a minor customer turns major on attaining maturity or make the change through automation. In case the system is parametrized under automated mode, the functionality associated with this option will not be available.


Definition Prerequisites

- 8053 - Customer Addition

Modes Available

Not Applicable

To perform the customer maturity processing maintenance

1. In the **Dashboard** page, Enter the Task Code **CIM30** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Maturity Processing**.
2. You will be navigated to **Customer Maturity Processing Maintenance** screen.

Customer Maturity Processing Maintenance

The screenshot shows the 'Customer Maturity Processing Maintenance' window. At the top, there are search criteria fields: 'Customer Short Name' (dropdown), 'Cust IC' (text box with 'XYZ123'), and 'Home Branch' (text box with '98001'). To the right, there are search string fields: 'Search String' (text box with 'auto'), 'Cust ID' (text box with '990100723'), and 'Customer Full Name' (text box with 'AUTO MINOR TEST CUSTOMER'). Below these fields is a table with the following data:

Srl No.	Account No.	Customer Short Name	Customer ID	Swap
1		AUTO MINOR TEST CUST	990100723	Y

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 Items)' and navigation arrows.

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] The search criteria are as follows: <ul style="list-style-type: none"> • 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	<p>[Mandatory, Alphanumeric, 20]</p> <p>The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customer's short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
Cust IC	<p>[Display]</p> <p>The identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>
Cust ID	<p>[Display]</p> <p>The ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Home Branch	<p>[Display]</p> <p>This field displays the branch, where the minor customer's account is initiated and maintained.</p>
Customer Full Name	<p>[Display]</p> <p>The full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition option.</p>
Customer Short Name	<p>[Display]</p> <p>The short name of the customer.</p> <p>The short name of the customer is defaulted from the Customer Addition option.</p> <p>The customer short name can be changed through the Change Customer Name/IC Number option.</p>

Column Name	Description
Srl No.	[Display] The system generated serial number, which indicates the row items.
Account No.	[Display] The CASA, TD or Loans account number of the minor customer.
Customer Short Name	[Display] The short name of the customer. The short name of the customer is defaulted from the Customer Addition option. The customer short name can be changed through the Change Customer Name/IC Number option.
Customer ID	[Display] 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 & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Swap	[Display] The Flag for swapping the Customer from Minor to Major. By default, value Y is displayed and can be changed by Double-click to toggle status.

3. Select the search criteria from the list.
4. Type the search string and press the **Tab or Enter** key and select a minor customer from the Search List.
5. The system displays the account details.
6. Click **Ok**.

Customer Maturity Processing Maintenance

CIM30 x

Customer Maturity Processing Maintenance Ok Close Clear

* Search Criteria Customer Short Name

Cust IC XYZ123

Home Branch 98001

Customer Short name AUTO MINOR TEST CUST

* Search String auto

Cust ID 990100723

Customer Full Name AUTO MINOR TEST CUSTOMER

Srl No.	Account No.	Customer Short Name	Customer ID	Swap
1		AUTO MINOR TEST CUST	990100723	Y

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

7. The system displays the message "Authorisation required". Click **OK**.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click **OK**.
10. The system displays the message "This is a Minor Customer". Click **OK**.
11. Click **Close**.

Screen Description

The above screen is used to update a customer status from minor to major. Selecting the customer, using the search criteria, allows the user to update the maturity instructions.

Example

Select an account with minor status. Change the status to major and view the updated records.

3.14 CIM34 - FATCA / CRS Status Curing Maintenance

Using this option you can maintain Curing document details for customers who are potential FATCA/CRS.


Definition Prerequisites

- [8053 - Customer Addition](#)

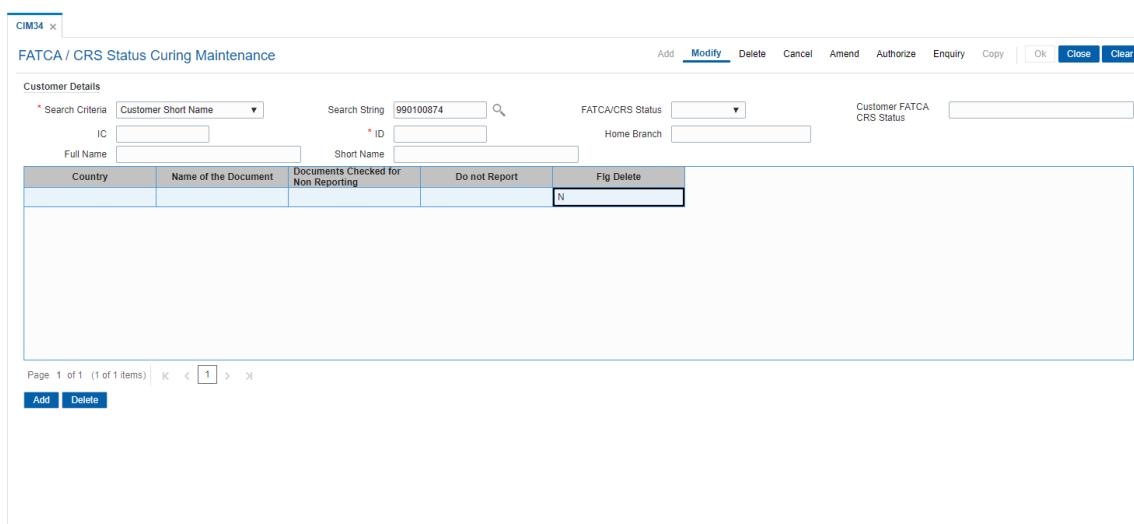
Modes Available

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

To modify the FATCA/CRS Status Curing details

1. In the **Dashboard** page, Enter the Task Code **CIM34** and click  or navigate through the menus to **Front Office Transactions > Customer Transactions > FATCA / CRS Status Curing Maintenance**.
2. The system displays the **FATCA / CRS Status Curing Maintenance** screen.

FATCA / CRS Status Curing Maintenance



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] The search criteria are as follows: <ul style="list-style-type: none"> • 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] 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 letter of the short name or IC can be entered. The system displays the pick 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.

FATCA/CRS Status

[Optional, Drop-Down]

Click the status from the list:

- FATCA
- CRS

Customer FATCA/CRS Status

[Display]

This field displays the FATCA or CRS status for the customer id.

IC

[Display]

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.

ID

[Display]

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 & 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 minor customer's account is initiated and maintained.

Full Name

[Display]

The full name of the customer.

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

Short Name

[Display]

The short name of the customer.

The short name of the customer is defaulted from the **Customer Addition (Fast Path: 8053)** option.

The customer short name can be changed through the **Change Customer Name/IC Number (Fast path: 7101)** option.

Column Name	Description
Country	[Display] This field displays the Country for which customer's FATCA/ CRS is updated.
Name of the Document	[Optional, Alphanumeric, 40] Enter the name of the document as received
Documents Checked for Non Reporting	[Conditional, Drop-Down] Select if documents are checked for non reporting, from the drop down. The field is enabled only for FATCA/ CRS status which can be cured. The options are: <ul style="list-style-type: none"> • Yes • No • NA
Do not Report	[Conditional, Drop-Down] Select a value, from the drop down. The field is enabled only for FATCA/ CRS status which can be cured. The options are: <ul style="list-style-type: none"> • Yes • No
Flg Delete	[Toggle] Click the toggle status to Y to delete. The default value is N

3. Click **Modify**.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the pick list.
6. Enter the required information.

FATCA / CRS Status Curing Maintenance

7. Click the **OK** button.
8. The system displays the message "Record Modified... Authorisation Pending. Click **Ok** to Continue". Click the **OK** button.
9. The details are modified once the record is authorised.

3.15 CIM35 - Beneficial Owners Details

Using this option you can maintain beneficial owners details for customers.


Definition Prerequisites

- [8053 - Customer Addition](#)

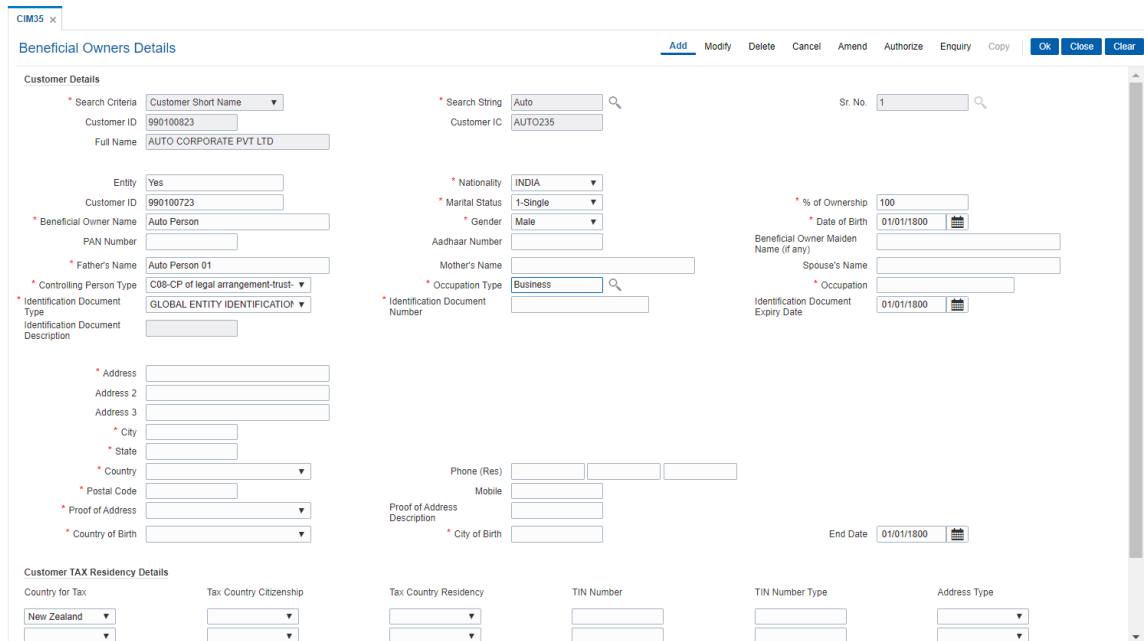
Modes Available

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

To add the Beneficial Owners details

1. In the **Dashboard** page, Enter the Task Code **CIM35** and click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Beneficial Owners Details**.
2. The system displays the **Beneficial Owners Details** screen.

Beneficial Owners Details



The screenshot shows the 'Beneficial Owners Details' form in the CIM35 system. The form is organized into several sections:

- Customer Details:** Search Criteria (Customer Short Name), Search String (Auto), Customer ID (990100823), Full Name (AUTO CORPORATE PVT LTD), Sr. No. (1).
- Beneficial Owner Information:** Entity (Yes), Customer ID (990100723), Beneficial Owner Name (Auto Person), PAN Number, Father's Name (Auto Person 01), Controlling Person Type (C08-CP of legal arrangement-trust), Identification Document Type (GLOBAL ENTITY IDENTIFICATION), Nationality (INDIA), Marital Status (1-Single), Gender (Male), Aadhaar Number, Mother's Name, Occupation Type (Business), Identification Document Number, % of Ownership (100), Date of Birth (01/01/1800), Beneficial Owner Maiden Name (if any), Spouse's Name, Occupation, Identification Document Expiry Date (01/01/1800).
- Address:** Address, Address 2, Address 3, City, State, Country, Postal Code, Proof of Address, Country of Birth, Phone (Res), Mobile, Proof of Address Description, City of Birth, End Date (01/01/1800).
- Customer TAX Residency Details:** Country for Tax (New Zealand), Tax Country Citizenship, Tax Country Residency, TIN Number, TIN Number Type, Address Type.

Field Description

3. Click **Add**.
4. Select the search criteria from the drop-down list.
5. Type the search string and press the **<Tab>** or **<Enter>** key and select the customer from the pick list.

Beneficial Owners Details

CIM35 x

Beneficial Owners Details Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

Customer Details

* Search Criteria Customer Short Name Customer ID 990100823 Full Name AUTO CORPORATE PVT LTD

* Search String Auto Customer IC AUTO235 Sr. No. 1

Entity Yes Customer ID 990100723

* Beneficial Owner Name Auto Person PAN Number

* Father's Name Auto Person 01

* Controlling Person Type COB-CP of legal arrangement-trust Identification Document Type GLOBAL ENTITY IDENTIFICATION Identification Document Description

* Nationality INDIA * Marital Status 1-Single * Gender Male Aadhaar Number Mother's Name * Occupation Type Business Identification Document Number

* % of Ownership 100 * Date of Birth 01/01/1800 Beneficial Owner Maiden Name (if any) Spouse's Name * Occupation Identification Document Expiry Date 01/01/1800

* Address Address 2 Address 3 * City * State * Country * Postal Code * Proof of Address * Country of Birth

Phone (Res) Mobile Proof of Address Description * City of Birth End Date 01/01/1800

Customer TAX Residency Details

Country for Tax	Tax Country Citizenship	Tax Country Residency	TIN Number	TIN Number Type	Address Type
New Zealand	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. Enter the required information.

Field Description

7. Click the **Ok** button.
8. The system displays the message "Record Modified... Authorisation Pending.. Click Ok to Continue". Click the Ok button..
9. The details are modified once the record is authorised.

3.16 CIM39 - Customer ID Change Maintenance

Using this option, you can change the Primary Customer ID linked to an account. You can replace the primary customer ID with another customer ID with the same relationship. Primary customer id change will only be allowed if the cross reference between From and To customer type is maintained in screen CIM15.

The new customer is linked to the accounts in the same relationships as that of the previous customer. If the new customer is applicable for combined statement either through Combined Statement plan or through Customer grouping then the account for which primary customer change is initiated will be a part of combined statement of the new customer.

If the old customer is applicable for combined statement either through Combined Statement plan or through Customer grouping then the account for which primary customer change is initiated will be delinked from combined statement of the old customer. Amount based operating instruction if any for the old customer will be deleted on primary customer change.

For a primary customer ID change for BSBDA accounts, following validations will be done:

- Primary Customer ID change will be allowed if the new customer has an existing CASA Account as a primary holder 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 Customer ID change.
- After 30 days, if the CASA account is still open, the CASA account will be operationally closed by the bank and alert is sent to the customer to close the existing CASA.
- New primary customer should not have a BSBDA Small account in primary ownership.

For a primary customer ID change for BSBDA small accounts, following validations will be done:

- New primary customer should not have any CASA, TD, RD, Goal, SDB, Account in primary relationship.
- New primary customer should not have a BSBDA account or a BSBDA Small account in primary relationship.

For a primary customer ID change for CASA accounts, following validations will be done:

- New primary customer should not have a BSBDA account in primary relationship or BSBDA Small account in primary ownership


Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening
- CIM15 - Customer Type Xref

Modes Available

Modify, Cancel, Amend, Authorize

To change the customer ID

1. In the Dashboard page, Enter the Task Code CIM39 and then click  or navigate through the menus to Front Office Transactions > Customer Transactions > Customer ID Change Maintenance.
2. You will be navigated to Customer ID Change Maintenance screen.

Customer ID Change Maintenance

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down] Select the search criteria, to search for a customer, from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • 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	<p>[Mandatory, Alphanumeric, 20, Search List] Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field or select it from the Search List. 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.</p>
Cust IC	<p>[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</p>

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.

Cust 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 primary customer is defaulted from the **Customer Addition** (Task Code: 8053) option.

3. Select the search criteria from the list.
4. Enter the search string and press the **Tab** or **Enter** key. Select the customer from the Search List.
5. The system displays the account details.

Screen Description

The above screen is used to delink one customer and link another customer to all accounts which were linked to the earlier delinked customer. The new customer is linked to accounts in the same relationships as that of the previous customer.

Example

Use this screen to change the ID for a customer. Select the account that requires to be transferred to the other ID.

[Customer ID Change Maintenance](#)

CIM39 x

Customer ID Change Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Search Criteria Customer Short Name
 Cust IC 774E2191F75223F9E053
 Full Name AUTO PERSON

* Search String Auto Person
 * Cust ID 990100617

Accounts Account Details

Srl No.	Account No.	Old Customer ID	Relationship	Account Status	New Customer ID	New Customer Name	Line No.
1	7040000000005279	0	SOW	Account Open Regular	0		
2	7040000000005569	0	SOW	Account Opened Today	0		

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

6. The **Accounts** tab is displayed.

Accounts

CIM39 x

Customer ID Change Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Search Criteria Customer Short Name
 Cust IC 774E2191F75223F9E053
 Full Name AUTO PERSON

* Search String Auto Person
 * Cust ID 990100617

Accounts Account Details

Srl No.	Account No.	Old Customer ID	Relationship	Account Status	New Customer ID	New Customer Name	Line No.
1	7040000000005279	0	SOW	Account Open Regular	0		
2	7040000000005569	0	SOW	Account Opened Today	0		

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

Field Description

Column Name	Description
Srl No.	[Display] This column displays the serial numbers.

Account No.	[Display] This column displays the CASA or TD account numbers of all the accounts held by the selected customer.
Old Customer ID	[Display] This column displays the old primary customer ID.
Relationship	[Display] This field displays the relationship of the customer with all the accounts held by the customer. 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.
Account Status	[Display] This field displays the current status of the account.
New Customer ID	[Display] This field displays the new primary customer ID only if the primary customer is changed using the Account Details tab.
New Customer Name	[Display] This field displays the name of the new primary customer, only if the primary customer is changed using the Account Details tab.
Line No.	[Display] This field displays the line number of the customer.

Screen Description

The above tab screen allows the user to de link one customer and link another customer to all accounts which were linked to the earlier delinked customer. The new customer is linked to accounts in the same relationships as that of the previous customer.

Example

Use this screen to change the ID for a customer. Select the account that requires to be transferred to the other ID.

7. Double-click the appropriate record.
8. The system displays the **Account Details** tab.
9. Enter the relevant information.

Account Details

This screen enables the user to find the new customer ID which is replacing the existing customer ID.

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for a customer, from the drop-down list. The options are: <ul style="list-style-type: none"> • 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 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.
Old Account Number	[Display] This field displays the CASA or TD account number for which the primary customer ID is being changed.
New Cust ID	[Display] This field displays the new 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.

Relationship	[Display] This field displays the old primary customer's relationship with the account.
Customer Name	[Display] This field displays the name of the new primary customer.
Account Status	[Display] This field displays the current status of the account.

All Customer Based Image Display

Customer ID	[Display] This field displays the customer id.
Customer Name	[Display] This field displays the customer name.
Birth/ Reg Date	[Display] This field displays the birth date in case of the individual customer or the registration date in case of a corporate customer.
Customer IC No.	[Display] This field displays the customer IC number.
Income Tax No.	[Display] This field displays the income tax number (pan number).

Customer Memo Details

Memo Number	[Display] This field displays the memo number.
Severity	[Display] This field displays the severity.
Memo Text	[Display] This field displays the memo text.
Memo Description	[Display] This field displays the memo description.
Memo Start Date	[Display] This field displays the memo start date.
Memo End Date	[Display] This field displays the memo end start.
Reason	[Display] This field displays the reason for memo.

Memo Date

[Display]

This field displays the memo date.

10. Click **OK**.
11. The system displays the **Accounts** tab.
12. Click **OK**.
13. The system displays the message "Record Modified Authorisation Pending". Click **OK**.

Example

Use this screen to change the ID for a customer. Select the account that requires to be transferred to the other ID.

3.17 CIM24 - Customer Details

This transaction enables user to store MIS related information to be used by bank for processing. FLEXCUBE does not use data in this transaction for any processing. This enables information stored at customer level and enables capturing of data related to personal information, loan details and other details such as internet access, credit card details, family relationship with the bank etc. which bank can use externally.


Definition Prerequisites

- 8053 - Customer Addition

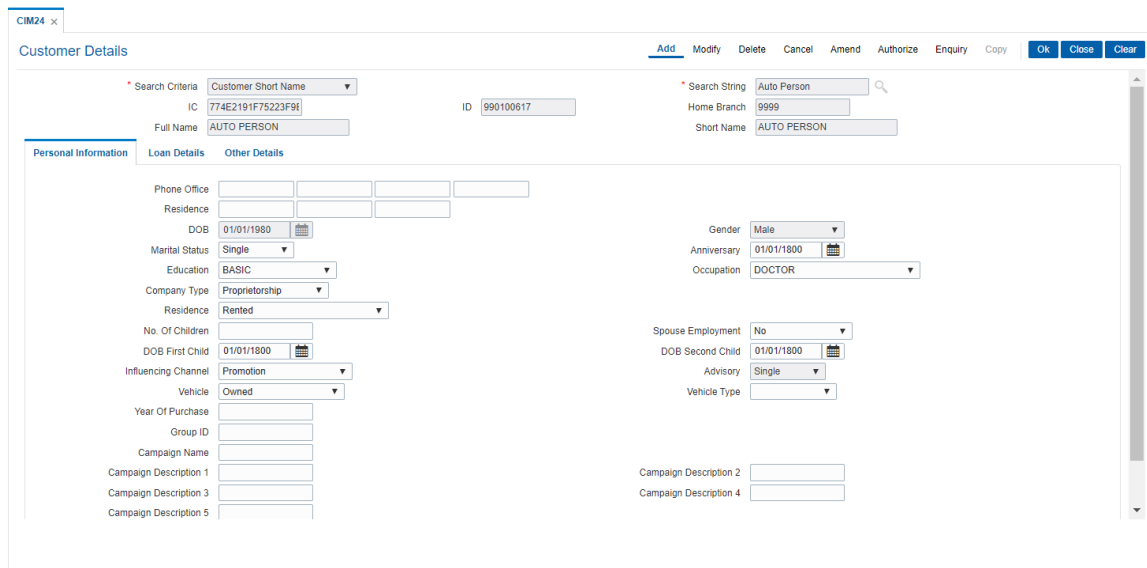
Modes Available

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

To add the customer MIS details

1. In the **Dashboard** page, Enter the Task Code **CIM24** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Details**.
2. You will be navigated to **Customer Details** screen.

Customer MIS Details



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop down] Select the search criteria on which search is going to be performed.
Search String	[Mandatory, Alphanumeric, 10, Search List] Type the search string to search for a customer, corresponding to the search criteria in the Search Criteria field. If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at

the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID

For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.

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.
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.
Home Branch	[Display] This field displays the code of the branch, where the customer account is opened. These short names are maintained in the Branch Master Maintenance (Task Code: BAM03) option.
Full Name	Display] This field displays the full name of the customer. By default the system displays the name as entered in the Customer Addition (Task Code: 8053) option
Short Name	[Display] This field displays the short name of the customer. By default the system displays the name as entered in the Customer Addition (Task Code: 8053) option.

3. Click **Add**.
4. Enter the search string to search for the customer and press the **Tab** or **Enter** key and select the customer from the Search List.
5. The data corresponding to the search is displayed.
6. Double-click the record to view the details.

[Customer MIS Details](#)

CIM24 x

Customer Details Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Search Criteria: Customer Short Name
 IC: 774E2191F75223F9E ID: 990100617
 Search String: Auto Person
 Home Branch: 9999
 Short Name: AUTO PERSON

Full Name: AUTO PERSON

Personal Information | Loan Details | Other Details

Phone Office: [] [] [] [] []
 Residence: [] [] [] [] []
 DOB: 01/01/1980
 Marital Status: Single
 Education: BASIC
 Company Type: Proprietorship
 Residence: Rented
 No. Of Children: []
 DOB First Child: 01/01/1800
 Influencing Channel: Promotion
 Vehicle: Owned
 Year Of Purchase: []
 Group ID: []
 Campaign Name: []
 Campaign Description 1: []
 Campaign Description 3: []
 Campaign Description 5: []

Gender: Male
 Anniversary: 01/01/1800
 Occupation: DOCTOR
 Spouse Employment: No
 DOB Second Child: 01/01/1800
 Advisory: Single
 Vehicle Type: []
 Campaign Description 2: []
 Campaign Description 4: []

7. Enter the relevant details in the **Personal Information** tab.

Personal Information

CIM24 x

Customer Details Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Search Criteria: Customer Short Name
 IC: 774E2191F75223F9E ID: 990100617
 Search String: Auto Person
 Home Branch: 9999
 Short Name: AUTO PERSON

Full Name: AUTO PERSON

Personal Information | Loan Details | Other Details

Phone Office: [] [] [] [] []
 Residence: [] [] [] [] []
 DOB: 01/01/1980
 Marital Status: Single
 Education: BASIC
 Company Type: Proprietorship
 Residence: Rented
 No. Of Children: []
 DOB First Child: 01/01/1800
 Influencing Channel: Promotion
 Vehicle: Owned
 Year Of Purchase: []
 Group ID: []
 Campaign Name: []
 Campaign Description 1: []
 Campaign Description 3: []
 Campaign Description 5: []

Gender: Male
 Anniversary: 01/01/1800
 Occupation: DOCTOR
 Spouse Employment: No
 DOB Second Child: 01/01/1800
 Advisory: Single
 Vehicle Type: []
 Campaign Description 2: []
 Campaign Description 4: []

Field Description

Field Name	Description
Phone Office	<p>[Optional, Alphanumeric, Three, Five, 15, Five] Type the official phone number of the customer.</p> <p>Note: System allows to enter the special characters except “ @ & ^ > < !.</p>
Residence	<p>[Optional, Alphanumeric, Three, Five, 15] Type the residence phone number of the customer.</p> <p>Note: System allows to enter the special characters except “ @ & ^ > < !.</p>
DOB	<p>[Optional, Search List, mm/dd/yyyy] Select the date of birth of the customer from the Search List.</p>
Gender	<p>[Optional, Drop-Down] Select the gender of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Male • Female
Marital Status	<p>[Optional, Drop-Down] Select the marital status of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Single • Married • Divorced • Widowed • Separated
Anniversary	<p>[Optional, Search List, mm/dd/yyyy] Select the anniversary date from the Search List.</p>
Education	<p>[Optional, Drop-Down] Select the education of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Undergraduate • Graduate • Postgraduate • Doctorate • Professional • Others
Occupation	<p>[Optional, Drop-Down] Select the occupation of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Salaried • Business

- Doctor
- Engineer
- Lawyer
- Retired
- Student
- Others
- None

Company Type

[Optional, Drop-Down]

Select the company type of the customer from the drop-down list.

The options are:

- Proprietorship
- Partnership
- Public- Ltd
- Private- Ltd.
- Govt. Sectors
- Others

Residence

[Optional, Drop-Down]

Select the resident type of the customer from the drop-down list.

The options are:

- Rented
- Self-Owned
- Company Provided
- Parents
- Purchased against Loan
- Others

Note: System allows to enter the special characters except “ @ & ^ > < ~ .

No. Of Children

[Optional, Numeric, Two]

Type the number of children the customer have.

Spouse Employment

[Optional, Drop-Down]

Select whether the spouse of the customer is employed or not from the drop-down list.

The options are:

- No
- Yes- Part Time
- Yes- Full Time

DOB First Child

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

Select the date of birth of the first child of the customer from the Search List.

DOB Second Child

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

Select the date of birth of the second child of the customer from the

	Search List.
Influencing Channel	<p>[Optional, Drop-Down] Select the channel through which the customer is influenced from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • None • Bank rep/Telemarketing • Family/Friends • Promotion • Advertisement • Direct Mailer • Website • Salary Account • Others
Advisory	<p>[Optional, Drop-Down] Select the advisory of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Single • Married • Widowed • Divorced • Separated
Vehicle	<p>[Optional, Drop-Down] Select the type of vehicle of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • None • Owned • Company-Provided • Parents • Pur with Loan
Vehicle Type	<p>[Optional, Drop-Down] Select the type of vehicle the customer have from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • None • 2-Wheeler • 4-Wheeler • 2&4-Wheeler • Others
Year of Purchase	<p>[Optional, Numeric, Four, mm/dd/yyyy] Type the year of purchase of the vehicle.</p>
Group ID	<p>[Optional, Alphanumeric, 20]</p>

Type the Group Id of the customer.

Campaign Name [Optional, Alphanumeric, 40]
Type the campaign name.

Campaign Description 1-5 [Optional, Alphanumeric, 40]
Type the description of the campaign.

8. Click the **Loan Details** tab and enter the relevant details.

Loan Details

The screenshot shows the Oracle Customer Details form with the Loan Details tab selected. The form includes search criteria, search string, and various input fields for loan details and interest in products.

Customer Details

Search Criteria: Customer Short Name
IC: 774E2191F75223F9E
ID: 990100817
Full Name: AUTO PERSON

Search String: Auto Person
Home Branch: 9999
Short Name: AUTO PERSON

Loan Details

Loan Availed	Loan Source	Year
Vehicle		
Personal		
Credit Card		
Housing		
Comm. Vehicle		
Loan Against Shares		
Insurance Policy		
Business Loan		

Interest In Products

Interested Products	Date
1.	01/01/1800
2.	01/01/1800
3.	01/01/1800

Field Description

Field Name	Description
Loan Details	
Loan Availed Loan Source Year	
Vehicle	<p>[Optional, Drop-Down, Numeric, Four] Select the bank from which the vehicle loan has been issued from the drop-down list. Type the year of loan issue. The options are:</p> <ul style="list-style-type: none"> • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Personal	<p>[Optional, Drop-Down, Numeric, Four] Select the bank from which the personal loan has been issued from the drop-down list. Type the year of loan issue. The options are:</p> <ul style="list-style-type: none"> • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Credit Card	<p>[Optional, Drop-Down, Numeric, Four] Select the bank from which the credit card loan has been issued from the drop-down list. Type the year of loan issue. The options are:</p> <ul style="list-style-type: none"> • NA • None • HDFC • ICICI • CITI • STANCHART • Others
Housing	<p>[Optional, Drop-Down, Numeric, Four] Select the bank from which the housing loan has been issued from the drop-down list. Type the year of loan issue. The options are:</p> <ul style="list-style-type: none"> • NA

- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

Comm. Vehicle

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the vehicle loan has been issued from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

Loan Against Shares

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the loan against shares has been issued from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

Insurance Policy

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the insurance policy has been issued from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

Business Loan

[Optional, Drop-Down, Numeric, Four]

Select the bank from which the loan for the business has been issued

from the drop-down list. Type the year of loan issue.

The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

Interested In Products

Interested Products 1 2 3

[Optional, Drop-Down]

Select the products in which the customer is interested from the drop-down list.

The options are:

- NA
- None
- Housing
- Personal
- CD/PC
- Com Vehicle
- LAS
- Credit Card
- Insurance Policy
- OD
- SB
- CA
- TD

Date

[Optional, Date Editor]

Select the date of the interested product from the Date Editor.

9. Click **Other Details** tab and enter the relevant details.

[Other Details](#)

CIM24 x

Customer Details Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Search Criteria: Customer Short Name
 IC: 774E2191F75223F9E ID: 990100617
 * Search String: Auto Person
 Home Branch: 9999
 Short Name: AUTO PERSON

Full Name: AUTO PERSON

Personal Information | Loan Details | **Other Details**

Other Details

Access To Internet: Office
 Main Transaction Bank: Nationalised Bank
 Credit Card Type: Master Gold
 Credit Card No.:
 Consumer Durable Ownership:
 Credit Card Bank: Others

Self / Family Relationship with Bank / Group

Saving Acct <input checked="" type="checkbox"/>	Consumer Loan <input checked="" type="checkbox"/>
Personal Loans <input checked="" type="checkbox"/>	Insurance <input checked="" type="checkbox"/>
Car Loan <input checked="" type="checkbox"/>	Housing Loan <input checked="" type="checkbox"/>
Mutual Fund <input checked="" type="checkbox"/>	Current Acct <input checked="" type="checkbox"/>
E-Broking Acct <input checked="" type="checkbox"/>	Demat Acct <input checked="" type="checkbox"/>
Fixed Deposit <input checked="" type="checkbox"/>	Loan Against Shares <input checked="" type="checkbox"/>
Credit Cards <input checked="" type="checkbox"/>	

Field Description

Field Name	Description
Access to Internet	<p>[Optional, Drop-Down] Select the source of Internet access of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • NA • No • Home • Office • Cybercafe • Home & Office • Home & Cyber • Home Off Cyber • Office & Cyber • Others
Consumer Durable Ownership	<p>[Optional, Check Box] Select the Consumer Durable Ownership check box to determine durability of the consumer ownership.</p>
Main Transaction Bank	<p>[Optional, Drop-Down] Select the main transaction bank of the customer from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • NA • None • Private Sector Bank • Nationalized Bank • Foreign Bank
Credit Card Type	<p>[Optional, Drop-Down] Select the type of credit card the customer have from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • NA • None • Visa Gold • Master Gold • Amex Gold • Visa Silver/ Classic • Master Silver/ Classic • Amex Silver/ Classic • Visa Blue/ Executive • Master Blue/ Executive

- Amex Blue/ Executive

Credit Card Bank [Optional, Drop-Down]
 Select the bank from which the credit card of the customer has been issued from the drop-down list.
 The options are:

- NA
- None
- HDFC
- ICICI
- CITI
- STANCHART
- Others

Credit Card No. [Optional]
 Type the Credit Card number.

Self / Family Relationship with Bank / Group

Saving Acct [Optional, Check Box]
 Select the **Saving Acct** check box if the customer or its family have savings account in HDFC bank.

Personal Loans [Optional, Check Box]
 Select the **Personal Loans** check box if the customer or its family have availed personal loans from HDFC bank.

Consumer Loans [Optional, Check Box]
 Select the **Consumer Loan** check box to determine durability of the consumer ownership.

Car Loan [Optional, Check Box]
 Select the **Car Loan** check box if the customer or its family have savings account in HDFC bank.

Insurance [Optional, Check Box]
 Select the **Insurance** check box if the customer or its family have savings account in HDFC bank.

Mutual Fund [Optional, Check Box]
 Select the **Mutual Fund** check box if the customer or its family have savings account in HDFC bank.

Housing Loan [Optional, Check Box]
 Select the **Housing Loan** check box if the customer or its family have savings account in HDFC bank.

E-Broking A/C [Optional, Check Box]
 Select the **E-Broking** check box if the customer or its family have savings account in HDFC bank..

Current Acct [Optional, Check Box]
 Select the **Current A/C** check box if the customer or its family have

current account in HDFC bank.

Fixed Deposit

[Optional, Check Box]

Select the **Fixed Acct** check box if the customer or its family has fixed account in HDFC bank.

Demat Acct

[Optional, Check Box]

Select the **Demat Acct** check box if the customer or its family has demat account in HDFC bank.

Credit Cards

[Optional, Check Box]

Select the **Credit Cards** check box if the customer or its family have credit card of HDFC bank.

Loan Against Shares

[Optional, Check Box]

Select the **Loan Against Shares** check box if the customer or its family have availed loan against shares from HDFC bank.

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

3.18 ETM01 - Customer Alerts Registration

Alerts can be categorized as bank initiated, CASA account level and customer level alerts. The bank initiated alert is sent to all the customers as and when the underlying event occurs while the customer registered and CASA account level alerts are sent to the customers who have registered for the same.

Using this option you can register for alerts and maintain various details required to provide the alert message service to customers. The alert message can be sent either through SMS or Email or both. You can also mark a time period for a customer within which no SMS alert messages will be sent. This flexibility is provided for customers who do not wish to be disturbed during their office hours or early morning etc. The SMS alerts queued during the do not disturb time range are sent to the customer after the end of set time range.

The alerts can be registered at customer level or at account level. Customer is required to specify which all type of transactions and events have to be intimated through alert. The transaction/ event triggers the alert generation. For the specified event or transaction, the system sends an alert message to the customer.


Definition Prerequisites

- 8053 - Customer Addition
- Availability of customer accounts

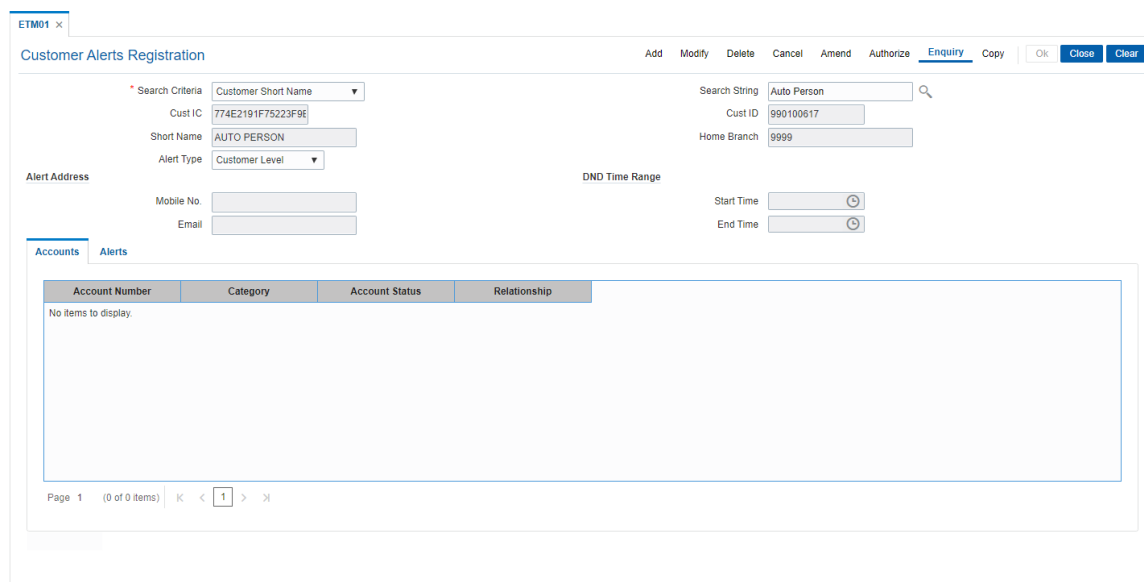
Modes Available

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

To register customer alerts

1. In the **Dashboard** page, Enter the Task Code **ETM01** and then click  or navigate through the menus to **Back Office Transactions > Customer > Customer Alerts Registration**.
2. You will be navigated to **Customer Alerts Registration** screen.

Customer Alerts Registration



ETM01 x

Customer Alerts Registration

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

Search Criteria Customer Short Name Search String Auto Person

Cuet IC 774E2191F75223F9E Cust ID 990100617

Short Name AUTO PERSON Home Branch 9999

Alert Type Customer Level

Alert Address Mobile No. Start Time

Email End Time

DND Time Range

Account Number	Category	Account Status	Relationship
No items to display.			

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

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer short name • Customer IC • Customer ID
Search String	<p>[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the criteria selected in the Customer Search 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.</p>
Cust IC	<p>[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.</p>
Cust ID	<p>[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.</p>
Short Name	<p>[Display] This field displays the short name of the customer. By default the system displays the name as entered in the Customer Addition (Task Code: 8053) option.</p>
Home Branch	<p>[Display] This field displays the code of the branch, where the customer account is opened. These short names are maintained in the Branch Parameters Maintenance (Task Code: STDBRNCH) option in the Corporate module.</p>
Alert Type	<p>[Mandatory, Drop-Down] Select the alert type from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer level - This option is selected for registering alerts for a specific customer.

- Account level - This option is selected for registering alerts for a specific account.

Alert Address

Mobile No. [Display]
This field displays the mobile number of the customer as maintained in the **Customer Information Maintenance** (Task Code: CIM09) option.

Email [Display]
This field displays the email ID of the customer as maintained in the **Customer Information Maintenance** (Task Code: CIM09) option.

DND Time Range

Start Time [Optional, hh:mm:ss]
Type the start time for the do not disturb period.

End Time [Optional, hh:mm:ss]
Type the end time for the do not disturb period.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the search string and select the relevant record from the Search List. The system displays the customer details.

Customer Alerts Registration

ETM01 x

Customer Alerts Registration

Search Criteria: Customer Short Name (dropdown), Cust IC: 774E3896892A27FCI, Short Name: AUTO PERSON, Alert Type: Account Level (dropdown)

Search String: Auto Person, Cust ID: 990100619, Home Branch: 2205

Alert Address: Mobile No., Email

DND Time Range: Start Time, End Time

Account Number	Category	Account Status	Relationship
701000000010610	CH	NORMAL	SOW

Page 1 of 1 (1 of 1 items)

6. Select the alert type from the list. The system displays the details of various accounts for the selected customer.

Accounts

This tab is enabled if the **Account level** option is selected in the **Alert Type** list.

ETM01 x

Customer Alerts Registration Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name (dropdown) Search String: Auto Person (input)

Cust IC: 774E369692A27FCI (input) Cust ID: 990100619 (input)

Short Name: AUTO PERSON (input) Home Branch: 2205 (input)

Alert Type: Account Level (dropdown)

Alert Address: Mobile No. (input) Email (input) DND Time Range: Start Time (input) End Time (input)

Accounts Alerts

Account Number	Category	Account Status	Relationship
701000000010610	CH	NORMAL	SOW

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

Field Description

Field Name	Description
Account Number	[Display] This column displays the account number. Based on the search criterion selected, all related CASA accounts of the customer are displayed.
Category	[Display] This column displays the category of the CASA account.
Account Status	[Display] This column displays the account status.
Relationship	[Display] This column displays the relationship by which the customer is linked to the account.

- Double-click a particular record in the **Accounts** tab to view the alerts registered under the **Alerts** tab.
- Enter the relevant details in the **Alerts** tab.

Alerts

This tab displays the alerts for which the customer/ account is registered. If the **Customer level** option is selected in the **Alert Type** list, then all customer level alerts are displayed.

ETM01 x

Customer Alerts Registration Add Modify Delete Cancel Amend Authorize Enquiry Copy

Search Criteria: Customer Short Name Search String: Auto Person

Cust IC: 774E2191F75223F9E Cust ID: 990100617

Short Name: AUTO PERSON Home Branch: 9999

Alert Type: Customer Level

Alert Address DND Time Range

Mobile No. Start Time: 12:00 AM

Email End Time: 12:00 AM

Accounts Alerts

Account No. Account Title

Alert	Threshold Amount	Threshold Days	Frequency	Alert Mode	Registered
TD Maturity Notification		5			N
TD Redemption Notification		0			N
Utility Payment Refresh.Alert		0			N
Alert Suppression		0			N
Conversation is logged		0			N
Conversation marked in WIP		0			N
Conversation marked Pending		0			N
Conversation marked in CLOSED		0			N
Bill Pay Alert		0			N

Page 1 of 1 (1-23 of 23 items)

Field Description

Field Name	Description
Account No.	[Display] This field displays the account number selected from the accounts tab. For customer level alerts, this field is blank.
Account Title	[Display] This field displays the account title.
Alert	[Display] This column displays the alert name. Based on the Alert Type selected, it displays the account level or customer level alerts.
Threshold Amount	[Conditional, Numeric, 15] Type the threshold amount. This field is enabled for debit and credit alerts. If the transaction amount is greater than or equal to the threshold amount then an alert message is sent to the customer.
Threshold Days	[Display] This field displays the number of threshold days. It is the number of days before the event when the alert has to be sent to the customer.
Frequency	[Conditional, Drop-Down] Select the frequency at which the alert has to be sent to the customer from the drop-down list. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly

- Bi-Monthly
- Quarterly

This field is enabled for the alerts which are frequency dependent.

Alert Mode

[Conditional, Drop-Down]

Select the mode through which alert message has to be sent to the customer from the drop-down list.

The options are:

- SMS: This option can be selected if the **Mobile No** field is not blank.
- E-mail: This option can be selected if the **Email** field is not blank.
- Both: This option can be selected if the **Mobile No** and **Email** fields are not blank.

It is mandatory to select the alert mode if you want to register alerts for the corresponding transaction/event.

Registered

[Optional, Check Box]

Select the **Registered** check box corresponding to the transaction/event for which alerts are to be sent to the customer.

9. Click **OK**.
10. The system displays the message "Record Added Authorisation Pending". Click **OK**.
11. The alerts are successfully registered once the record is authorised.

3.19 CIM45- Group Master Maintenance

This maintenance is used for defining & maintaining various default features for the various customer and Account groups in the system.


Definition Prerequisites

- CIM46- RM Master Maintenance

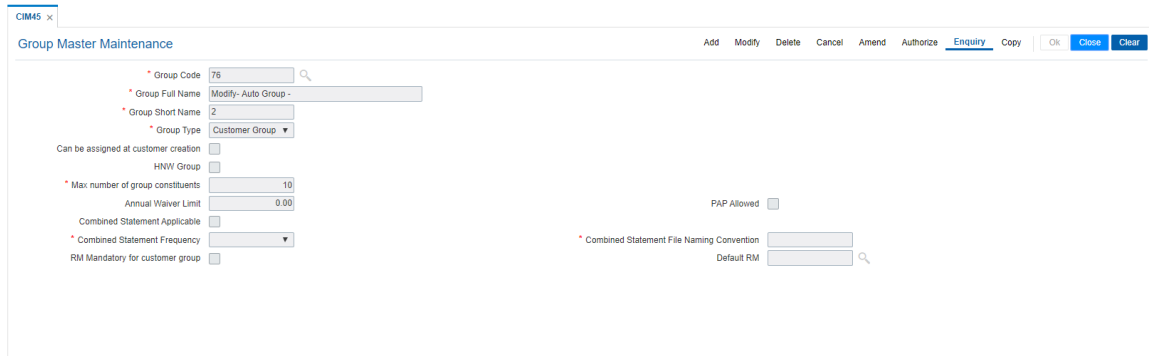
Modes Available

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

To maintain the group master

1. In the **Dashboard** page, Enter the Task Code **CIM45** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Group Master Maintenance**.
2. You will be navigated to **Group Master Maintenance** screen.

Group Master Maintenance



Field Description

Field Name	Description
Group Code	[Mandatory, Alphanumeric, Three] Type the group code. This is the master of different groups used by the bank.
Group Full Name	[Mandatory, Alphanumeric, 20] Type the full name of the group.
Group Short Name	[Mandatory, Alphanumeric, 10] Type the group short name.
Group Type	[Mandatory, Drop-Down] Select the group type from the drop-down list. The options are: <ul style="list-style-type: none"> • Customer Group - Used for Combined Statement plan and linking an RM • Account Group - Used for extracts to external system
Can be assigned at	[Conditional, Check Box]

customer creation	Select the Can be assigned at customer creation check box to assign the group to a customer at the time of customer creation. This field is enabled if Customer Group option is selected from Group Type drop-down list.
HNW Group	[Conditional, Check Box] Select the HNW Group check box to assign the group as HNW group. This is not used in any processing. When defining or maintaining customer / account group, system will validate against this limit.
Max number of group constituents	[Mandatory, Numeric, Four] Type the value for the maximum number of customers / accounts who can participate in a group of this group code. This field must accept the values greater than '0', and once assigned cannot be decreased.
Annual Waiver Limit	[Mandatory, Numeric, 13, Two] Type the annual waiver limit for the account/ customer group. This is not used for any processing
PAP Allowed	[Optional, Check Box] Select the PAP Allowed check box to allow payable at par. This is the value to be defaulted in PAP flag when defining the members in the customer group.
Combined Statement Applicable	[Conditional, Check Box] Select the Combined Statement Applicable check box if combined statement is applicable for the customer group. This field is enabled if Customer Group option is selected from Group Type drop-down list.
Combined Statement Frequency	[Conditional, Drop-Down] Select the combined statement frequency from the drop-down list. The options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly This field is enabled if Combined Statement Applicable check box is selected.
Combined Statement File Naming Convention	[Conditional, Alphanumeric, Two] Type the file naming convention for the combined statement for identifying the file containing the customer's statement. When the combined statements get generated, system will create the file in the FLEXCUBE reports folder with this file extension. This field is enabled if Combined Statement Applicable check box is selected.
RM Mandatory for customer group	[Optional, Check Box] Select the RM Mandatory for customer group check box if the relationship manager is mandatory for the customer group. This field will be enabled only in modify mode.
Default RM	[Display]

This field displays the default relationship manager of the group. This field will be enabled only in modify mode. This is validated with the RM master

A RM belongs to a particular branch and can service a number of customer groups, he can be the RM for customers belonging to different branches as well.

3. Click **Add**.
4. Enter the group code, group full name and group short name and press **Tab** or **Enter** key.
5. Select the group type from the list.
6. Enter the maximum number of group constituents.
7. Enter the other relevant details according to the group type selected.

Group Master Maintenance

The screenshot shows the 'Group Master Maintenance' form in the CIM45 system. The form is titled 'Group Master Maintenance' and has a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The form contains several fields and checkboxes:

- Group Code: 76
- Group Full Name: Modify- Auto Group
- Group Short Name: 2
- Group Type: Customer Group
- Can be assigned at customer creation:
- HNW Group:
- Max number of group constituents: 10
- Annual Waiver Limit: 0.00
- Combined Statement Applicable:
- Combined Statement Frequency: [Dropdown]
- RM Mandatory for customer group:
- PAP Allowed:
- Combined Statement File Naming Convention: [Text Box]
- Default RM: [Text Box]

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

3.20 CIM46- RM Master Maintenance

RM (Relationship Manager) is a logical entity belonging to a particular branch servicing a group of customers who may or may not belong to different branches. RM codes defined in this maintenance are used in Customer group definition.


Definition Prerequisites

- CIM45- Group Master Maintenance

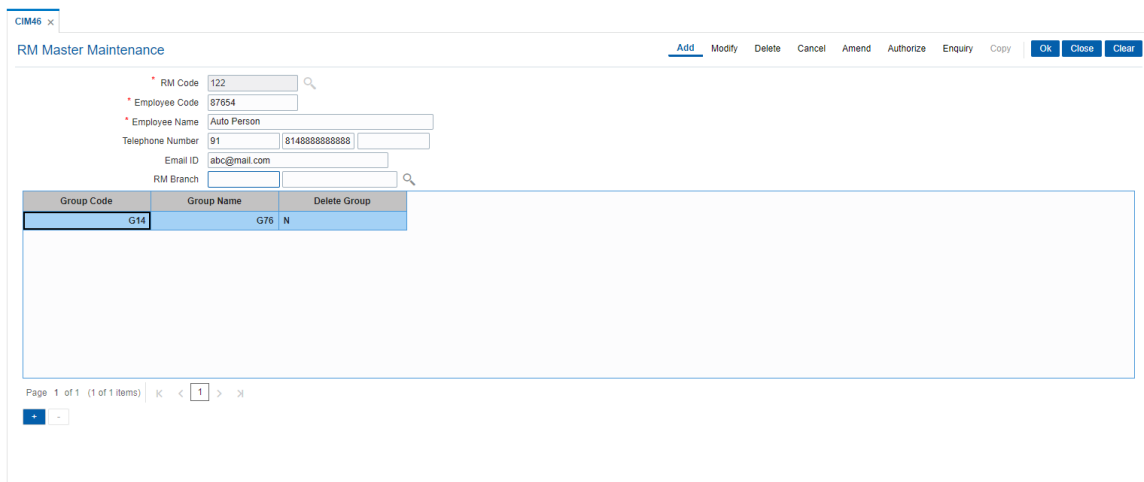
Modes Available

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

To maintain the RM master

1. In the **Dashboard** page, Enter the Task Code **CIM46** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > RM Master Maintenance**.
2. You will be navigated to **RM Master Maintenance** screen.

RM Master Maintenance



Field Description

Field Name	Description
RM Code	[Mandatory, Alphanumeric, 10] Type the RM code to uniquely identify the logical RM entity.
Employee Code	[Mandatory, Alphanumeric, 10] Type the employee code.
Employee Name	[Mandatory, Alphanumeric, 30] Type the employee name.
Telephone Number	[Optional, Alphanumeric, Three, Five, 15] Type the telephone number. It contains country code, area / city code and phone number.
Email ID	[Optional, Alphanumeric, 30] Type the email ID of the customer.

RM Branch [Mandatory, Numeric, Four, Search List]
 Type the RM branch code of the customer or select it from the Search List. The system displays the RM branch name of the selected RM code.
 This would be one of the authorized branches in the system

Column Name	Description
Group Code	[Mandatory, Alphanumeric, 16, Search List] Type the group code or select it from the Search List. This is the master of different groups used by the bank. System will allow only customer group codes
Group Name	[Display] This column displays the group name of the selected group code.
Delete Group	[Display] This column displays the status to Y to delete the group.

3. Click **Add**.
4. Enter the RM code, employee code, employee name, telephone number and email Id of the employee and press **Tab /Enter** key.
5. Select the RM branch from the Search List.
6. Click **Add** on the screen to add the records in the group. The system displays the group name and deletes group status.
7. Double-click and select the group code from the Search List.
8. Click **Add** to add more records in the group if required.

RM Master Maintenance

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

3.21 CIM47 - Customer Group Maintenance

The Customer Group Maintenance allows for creation and maintenance of a collection of customers (may or may not be related to each other) grouped together and associated with a group code of type customer group. Each group is identified by a group id which is the customer id of the primary customer of the group. Each instance of a customer group is assigned a group code (of group type customer group) and a RM (RM can belong to any group code / branch). The instance of customer group inherits the attributes of the associated group code and whether combined statement is applicable and the annual waiver limit can be modified at each customer level within the customer group level.


Definition Prerequisites

- 8053 - Customer Addition
- CIM45- Group Master Maintenance
- CIM46- RM Master Maintenance

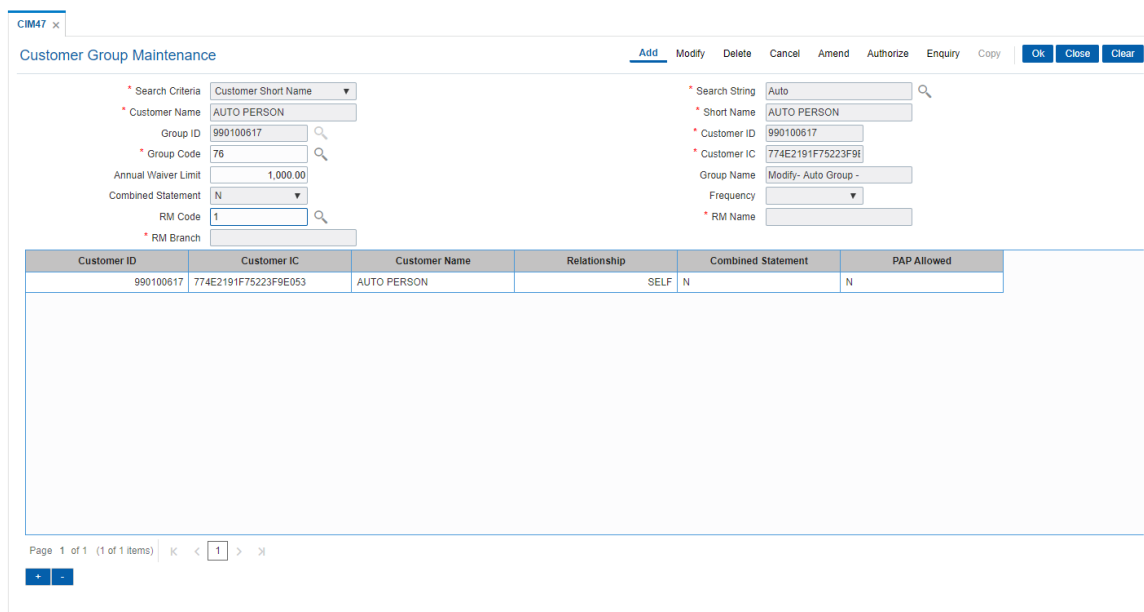
Modes Available

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

To maintain the customer group

1. In the **Dashboard** page, Enter the Task Code **CIM47** and then click  or navigate through the menus to **Back Office Transactions > Customer > Customer Group Maintenance**.
2. You will be navigated to **Customer Group Maintenance** screen.

Customer Group Maintenance



The screenshot shows the 'Customer Group Maintenance' interface. It includes a search criteria section with fields for Search Criteria (Customer Short Name), Customer Name (AUTO PERSON), Group ID (990100617), Group Code (76), Annual Waiver Limit (1,000.00), Combined Statement (N), RM Code (1), and RM Branch. There is also a search string section with fields for Search String (Auto), Short Name (AUTO PERSON), Customer ID (990100617), Customer IC (774E2191F75223F9E), Group Name (Modify- Auto Group -), Frequency, and RM Name. Below the search criteria is a table with the following data:

Customer ID	Customer IC	Customer Name	Relationship	Combined Statement	PAP Allowed
990100617	774E2191F75223F9E053	AUTO PERSON	SELF	N	N

At the bottom of the screen, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and a search icon.

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are:

- Customer Short Name - Short name of the customer
- Customer IC - Identification given by a central authority
- Customer ID - Unique identification given by the bank

Search String	<p>[Mandatory, Alphanumeric, 20, Search List]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the criterion is specified as customer's short name or IC then any of the first few letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list.</p> <p>If the criterion is specified as Customer ID, one has to enter the complete customer ID.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the Primary Customer of the group from the CIF search screen.</p>
Customer Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>
Short Name	<p>[Display]</p> <p>This field displays the short name of the customer.</p>
Group ID	<p>[Display]</p> <p>This field displays the ID of the group. This is the primary customer ID of the group.</p>
Customer ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Group Code	<p>[Mandatory, Alphanumeric, 3, Search List]</p> <p>Type the group code or select it from the Search List. This is the master of different groups used by the bank. Only Customer group codes shall be allowed.</p>
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p>
Annual Waiver Limit	<p>[Optional, Numeric, 13, Two]</p> <p>Type the annual waiver limit for the customer group. This is defaulted from Group Master.</p>
Group Name	<p>[Display]</p> <p>This field displays the group name of the selected group code.</p>
Combined Statement	<p>[Display]</p> <p>This field displays the combined statement status as Y or N. This is defaulted from Group Master.</p>
Frequency	<p>[Display]</p>

	This field displays the frequency of the customer group.
RM Code	[Optional, Alphanumeric, 16, Search List] Type the RM code or select it from the Search List. This is defaulted from Group Master but can be changed.
RM Name	[Display] This field displays the name of the relationship manager according to the selected RM code. A RM belongs to a particular branch and can service a number of customer groups, he can be the RM for customers belonging to different branches as well.
RM Branch	[Display] This field displays the RM branch of the selected RM code.

Column Name	Description
Customer ID	[Mandatory, Numeric, 10, Search List] Type the ID of the customer or select it from Search List which is to be added to the customer group.
Customer IC	[Display] This field displays the identification code of the customer.
Customer Name	[Display] This column displays the name of the customer..
Relationship	[Mandatory, Drop-Down] Select the relationship of the customer with the group customer from the drop-down list. The primary customer has a relationship of 'SELF'. Other relationships can be selected from Search List. The relationships
Combined Statement	[Display] This field displays the combined statement status as Y or N.
PAP Allowed	[Display] This column displays the status Y if PAP is allowed and N, if PAP is not allowed.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the string, press the **Tab /Enter** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the Search List. The customer details are displayed in the screen.

[Customer Group Maintenance](#)

CIM47 x

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

* Search Criteria Customer Short Name

* Customer Name AUTO PERSON

Group ID 990100617

* Group Code 76

Annual Waiver Limit 1,000.00

Combined Statement N

RM Code 1

* RM Branch

* Search String Auto

* Short Name AUTO PERSON

* Customer ID 990100617

* Customer IC 774E2191F75223F9E

Group Name Modify- Auto Group -

Frequency

* RM Name

Customer ID	Customer IC	Customer Name	Relationship	Combined Statement	PAP Allowed
990100617	774E2191F75223F9E053	AUTO PERSON	SELF	N	N

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

8. Select the group code from the Search List. The system displays the group name, annual waiver limits and other details.
9. Click **Add** on the screen to add the records in the group.
10. Double-click and select the customer Id from the Search List.
11. Select the relationship of the customer with the customer group from the drop-down list.
12. Click **Add** to add more records in the customer group if required.

Customer Group Maintenance

CIM47 x

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

* Search Criteria Customer Short Name

* Customer Name AUTO PERSON

Group ID 990100617

* Group Code 76

Annual Waiver Limit 1,000.00

Combined Statement N

RM Code 1

* RM Branch

* Search String Auto

* Short Name AUTO PERSON

* Customer ID 990100617

* Customer IC 774E2191F75223F9E

Group Name Modify- Auto Group -

Frequency

* RM Name

Customer ID	Customer IC	Customer Name	Relationship	Combined Statement	PAP Allowed
990100617	774E2191F75223F9E053	AUTO PERSON	SELF	N	N

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

13. Click **OK**. The system displays the "Records Added...Authorisation Pending".

3.22 CIM48 - Account Group Maintenance

Account Group Maintenance is used for maintenance of a collection of accounts (across different customers) grouped together and associated with a group code of type account group. Each group is identified by a group id (which is the customer id of the primary customer of the parent account of the group) and a running serial number (the same primary customer can have multiple account groups – for each the serial number will increment by 1). Each instance of an account group is assigned a group code (of group type account group). The instance of account group inherits the attributes of the associated group code and only the annual waiver limit can be modified at the account group level. Combined statements not supported for account group.


Definition Prerequisites

- 8053 - Customer Addition
- CIM45- Group Master Maintenance

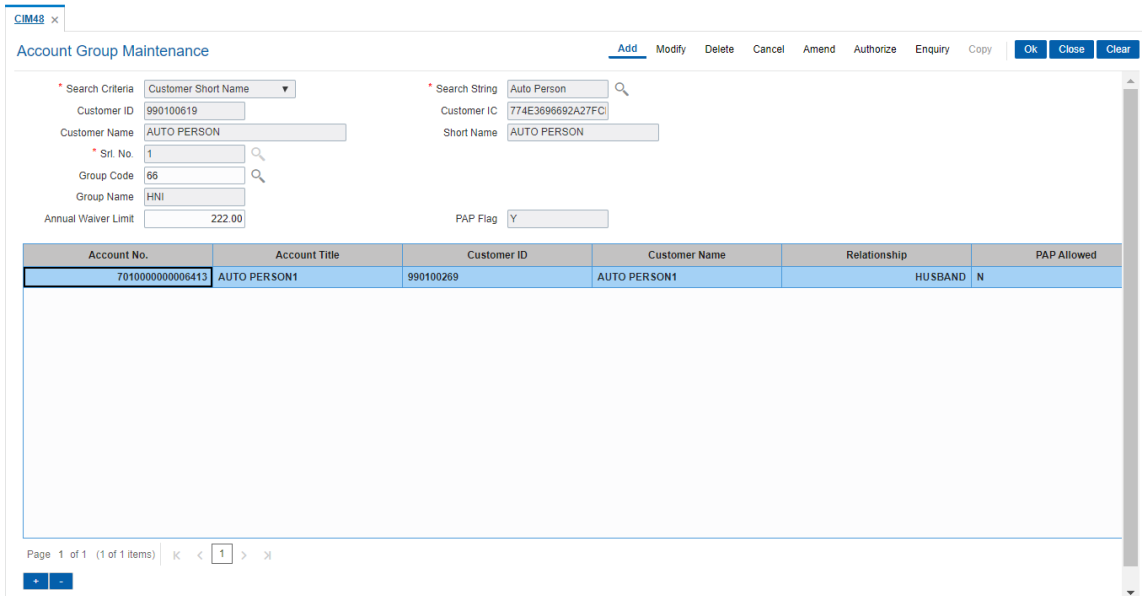
Modes Available

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

To maintain the account group

1. In the **Dashboard** page, Enter the Task Code **CIM48** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Account Group Maintenance**.
2. You will be navigated to **Account Group Maintenance** screen.

Account Group Maintenance



The screenshot shows the 'Account Group Maintenance' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there are search criteria and search string fields. The search criteria include Customer Short Name (dropdown), Customer ID (990100619), Customer Name (AUTO PERSON), * Srl. No. (1), Group Code (66), Group Name (HNI), and Annual Waiver Limit (222.00). The search string includes Auto Person, Customer IC (774E3696692A27FC), and Short Name (AUTO PERSON). Below the search fields, there is a table with the following data:

Account No.	Account Title	Customer ID	Customer Name	Relationship	PAP Allowed
701000000006413	AUTO PERSON1	990100269	AUTO PERSON1	HUSBAND	N

At the bottom of the screen, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation buttons.

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are:

- Customer Short Name- Short name of the customer.
- Customer IC- Identification given by a central authority.
- Customer ID- Unique identification given by the bank.

Search String	<p>[Mandatory, Alphanumeric, 20, Search List]</p> <p>Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the criterion is specified as customer's short name or IC then any of the initial letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters at the start in their respective criteria. Choose the appropriate customer from the existing customer list. If the criterion is specified as Customer ID, one has to enter the complete customer ID</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field. Select the customer who shall be the customer of the group.</p>
Customer ID	<p>[Display]</p> <p>This field displays the ID of the customer. This will be the customer of the group.</p>
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p>
Customer Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p>
Short Name	<p>[Display]</p> <p>This field displays the short name of the customer.</p>
Srl. No.	<p>[Display]</p> <p>This field displays the serial number.</p>
Group Code	<p>[Mandatory, Alphanumeric, 3, Search List]</p> <p>Type the group code or select it from the Search List. This is the master of different groups used by the bank. This should be one of the Account groups defined in group master.</p>
Group Name	<p>[Display]</p> <p>This field displays the group name of the selected group code.</p>
Annual Waiver Limit	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the annual waiver limit for the account group. This is defaulted from the Group code selected and can be modified.</p>
PAP Flag	<p>[Display]</p> <p>This field displays the PAP flag as Y or N. This is defaulted from the Group code selected and can be modified</p>

Column Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number. This account should be linked to the customer in a primary customer account relationship namely SOW, JAF, JOF.
Account Title	[Display] This column displays the account title.
Customer ID	[Display] This column displays the ID of the customer.
Customer Name	[Display] This column displays the name of the customer..
Relationship	[Optional, Drop-Down] Select the relationship of the customer with the account group customer from the drop-down list.
PAP Allowed	[Display] This column displays the status Y if PAP is allowed and N, if PAP is not allowed.
Delete	[Display] This column displays the status to Y to delete the record.

3. Click **Add**.
4. Select the search criteria from the list.
5. Type the string, press the **Tab/Enter** key.
6. The system displays a list of customer's that match the search criterion.
7. Select the customer from the Search List. The customer details are displayed in the screen.

Account Group Maintenance

Account Group Maintenance

Search Criteria: Customer Short Name (dropdown), Customer ID: 990100619, Customer Name: AUTO PERSON, SSI No.: 1, Group Code: 66, Group Name: HNI, Annual Waiver Limit: 222.00

Search String: Auto Person, Customer IC: 774E3696692A27FC, Short Name: AUTO PERSON

Account No.	Account Title	Customer ID	Customer Name	Relationship	PAP Allowed
701000000006413	AUTO PERSON1	990100269	AUTO PERSON1	HUSBAND	N

Page 1 of 1 (1 of 1 items)

8. Click **Add** on the screen to add the records in the group.
9. Double-click and enter the account number of the customer's group.
10. Click **Add** to enter the account numbers of other customers of the group.

Account Group Maintenance- Group

CIM48 x
Account Group Maintenance

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

*** Search Criteria** Customer Short Name ▾

Customer ID

Customer Name

*** Srt. No.**

Group Code

Group Name

Annual Waiver Limit

*** Search String**

Customer IC

Short Name

PAP Flag

Account No.	Account Title	Customer ID	Customer Name	Relationship	PAP Allowed
701000000006413	AUTO PERSON1	990100269	AUTO PERSON1	HUSBAND	N

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

11. Click **OK**. The system displays the "Records Added...Authorisation Pending".

3.23 BA079 - TD Product Transfer Auto Customer Type Update

The TD Product Master - Auto Customer Type Update option is used to map the old and new TD products for updating the new TD product code in renewal or sweep out or standing instruction during auto updation of customer type. The product for which product code is updated can viewed in BA777 (Non financial txn audit trail) as well as all the unauthorized records can be viewed in BA001 report.

Definition Prerequisites

- Customer Type Maintenance


Other Prerequisites

Not Applicable

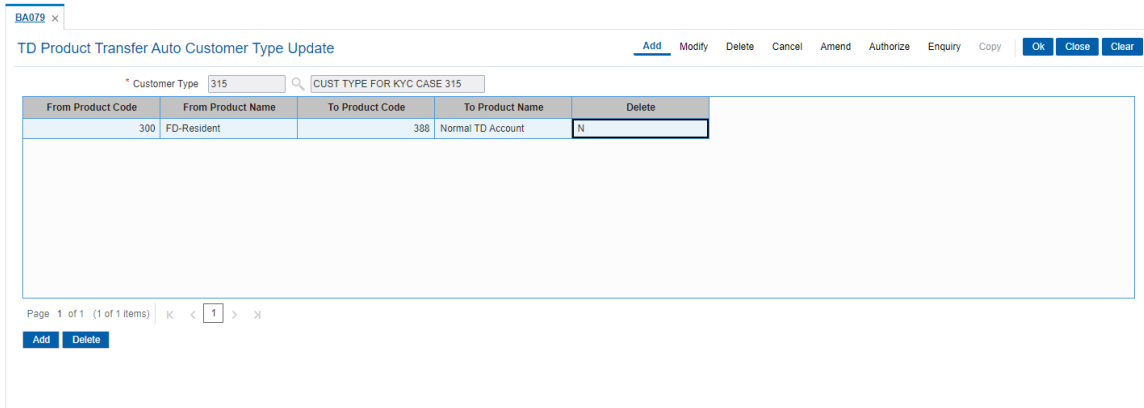
Modes Available

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

To add TD product master - Auto customer Type update

1. In the **Dashboard** page, Enter the Task Code **BA079** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > TD Product Transfer Auto Customer Type Update**.
2. You will be navigated to **TD Product Transfer Auto Customer Type Update** screen.

TD Product Transfer Auto Customer Type Update



From Product Code	From Product Name	To Product Code	To Product Name	Delete
300	FD-Resident	388	Normal TD Account	N

Field Description

Field Name	Description
Customer Type	[Mandatory, Search List] Select the required customer type from the Search List. The adjacent text field shows the customer type name after selection of customer type from the Search List.
From Product Code	[Mandatory, Pick - List] Select the required from product code from the Search List. The TD product code displays all the authorized TD products which are part of TD product master.
From Product Name	[Display]

This field displays the product name.
After selecting the product code, product code is auto populated.

To Product Code [Mandatory, Pick - List]
Select the required product code from the Search List.

To Product Name [Display]
This field displays the product name.

Delete (Y/N) [Toggle]
By default, the toggle value is set 'N'. To delete the records set the value as 'Y'.

3. Click **Add**.
4. Select the customer type from the Search List.
5. Click **Add**.
6. Select the required details in all the fields (From Product Code , To Product Code and so on).
7. Click **OK**.
8. The system displays the message "Record Added...Authorization Pending..". Click **OK**.

TD Product Transfer Auto Customer Type Update

The screenshot shows a web application window titled "TD Product Transfer Auto Customer Type Update". At the top, there is a search bar with "Customer Type" and the value "315". To the right of the search bar is a search icon and a search criteria field containing "CUST TYPE FOR KYC CASE 315". Below the search bar is a table with the following data:

From Product Code	From Product Name	To Product Code	To Product Name	Delete
300	FD-Resident	388	Normal TD Account	N

At the bottom of the table, there is a pagination control showing "Page 1 of 1 (1 of 1 items)" and a "1" in a box. Below the pagination control are "Add" and "Delete" buttons. At the top right of the application window, there are several action buttons: "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "OK", "Close", and "Clear".

3.24 CI050 - AML Maintenance

Using this screen, user can identify suspicious customer and tag them as STR (Suspicious Transaction Report) at customer level and mark their risk category accordingly.

User can capture STR details in this screen. Only Head Office user can operate this screen and restricted to branch user. On identifying the suspicious customer by Bank user, bank may enable the checkbox of STR customer. Once Customer is tagged as STR, STR number and STR filed date would be mandatory. User may also disable the STR customer by unticking the checkbox of STR customer. Once customer is tagged as non-STR customer, STR number & STR Filed date would reset to null by default. As per the maintenance of Risk category in the CI050 screen, KYC Detail Maintenance screen will also be updated for field risk category. STR Flag removal- Upon removing the flag, STR alert checkbox and number become disabled. Also STR risk category becomes NON mandatory. Even though we change the Risk category, the existing risk category will continue to be displayed for the non-STR tagged customer.

Definition Prerequisites

[8053 - Customer Addition](#)


[8051 - CASA Account opening](#)

Modes Available

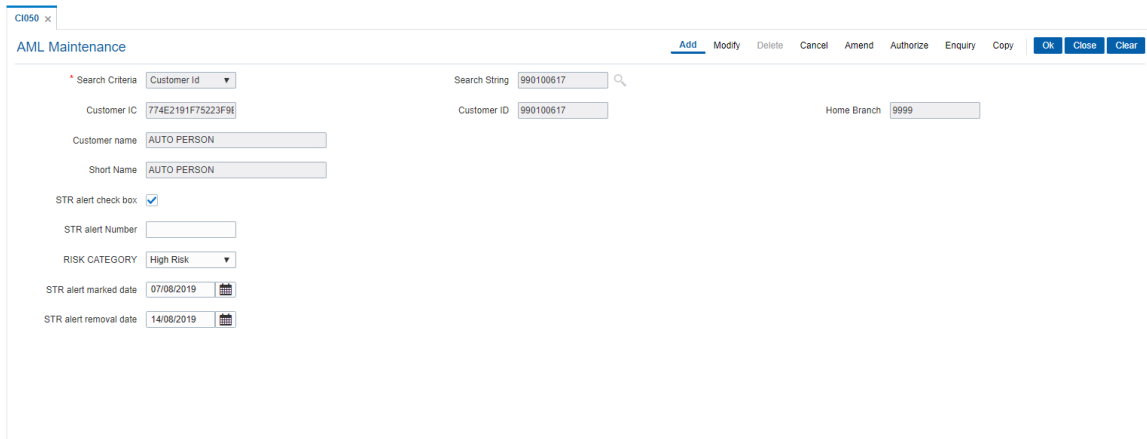
Add, Modify, Cancel, Amend, Authorize, Inquiry

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

To Maintain details of STR

1. In the Dashboard page, Enter the Task Code **CI050** and then click  or navigate through the menus to **Back Office Transactions > Clearing > AML Maintenance**.
2. You will be navigated to AML Maintenance screen.

CI050 - AML Maintenance



CI050 x

AML Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Search Criteria Customer Id Search String 990100617

Customer IC 774E2191F75223F9E Customer ID 990100617 Home Branch 9999

Customer name AUTO PERSON

Short Name AUTO PERSON

STR alert check box

STR alert Number

RISK CATEGORY High Risk

STR alert marked date 07/08/2019

STR alert removal date 14/08/2019

Field Description

Field Name	Description
	[Mandatory, Drop-down] Select the search criteria, to search for the customer, from the drop-down list.
Search Criteria	The options are: <ul style="list-style-type: none"> · Customer short name · Customer IC Identification criteria arrived at by the bank during customer addition. · Customer ID- Unique identification given by the bank.
	[Optional, Alphanumeric] Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
Search String	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.
	[Input, Numeric, 10]
Customer IC	Enter the Customer Id for maintaining the record. Customer ID is selected in the search criteria. This field will be enabled if Customer ID is selected in the search criteria
	[Input, Numeric, 10]
Customer ID	Enter the Customer IC for maintaining the record. Customer ID is selected in the search criteria. This field will be enabled if Customer IC is selected in the search criteria
	[Display]
Home Branch	This field displays the branch, where the customer's account is maintained.
	[Display]
Customer Name	This field displays the full name of the customer.
	[Display]
Short Name	This field displays the short name of the customer.
	[Checkbox]
STR Alert	User needs to select this checkbox to mark customer as STR customer.
	[Alphanumeric, Input, 15]
STR Alert Number	This is conditional mandatory field if STR Field checkbox is ticked

Risk Category	[Drop-down, Input] User needs to select the value from drop-down field. Select the risk category. The values are: <ul style="list-style-type: none"> • High • Medium • Low
STR Alert Marked date	[Date, Input, DD/MM/YYYY] This is conditional mandatory field if STR Field checkbox is ticked. User can change it using Date picker. It should not be future date.
STR Alert Removal Date	[Date, Input, DD/MM/YYYY] STR alert Removal date is mandatory when STR alert flag is unchecked.

To Add the details

1. Select add mode.
2. Enter valid customer ID or customer IC.
3. System displays customer home branch, customer name and customer short name.
4. Tick STR alert check box.
5. Enter required details.
6. Click 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 valid customer ID or customer IC.
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 valid customer ID or customer IC.
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 valid customer ID or customer IC.

3. The system displays all the details in the respective fields.
4. Modify required details and click OK button.
5. Click OK button.
6. The system displays the message "Record Amended...Authorisation Pending...Click OK to Continue"

To Authorize the details

1. Select authorize mode.
2. Enter valid customer ID or customer IC.
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

1. Select the inquiry mode.
2. Enter valid customer ID or customer IC.
3. The system displays all the details in the respective fields.

3.25 CIM71 - Customer Short Name / IC Number Change

Using this option you can change the Customer IC, Short Name, or Full Name online.

Due to various reasons, customer's may want to change their name on records; for example, a merger or acquisition may result change of name for a corporate.


Definition Prerequisites

- [8053 - Customer Addition](#)
- CIM62 - Customer Verification Against Terrorist List

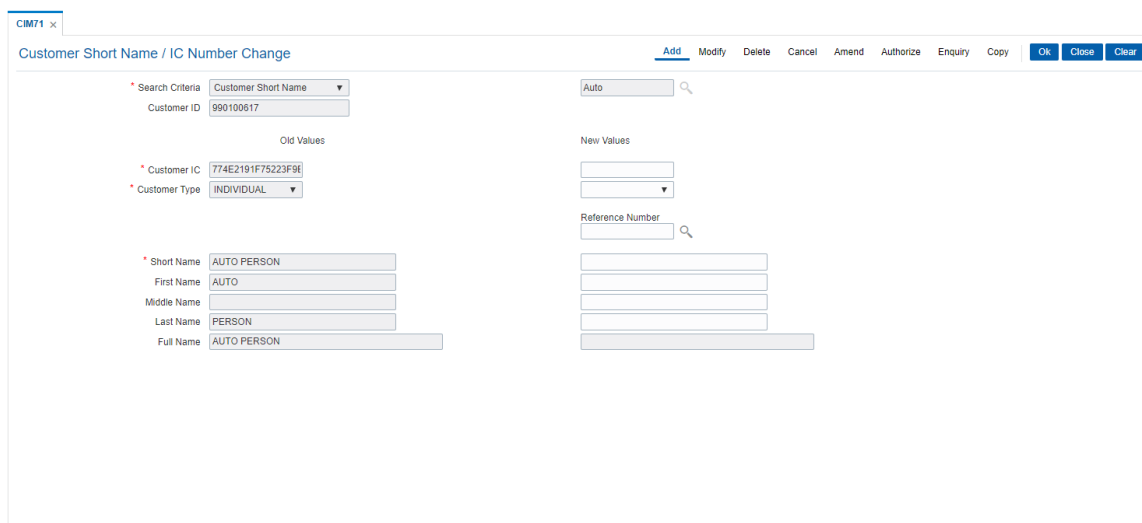
Modes Available

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

To change customer short name or IC number

1. In the **Dashboard** page, Enter the Task Code **CIM71** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Short Name / IC Number Change**.
2. You will be navigated to the **Customer Short Name / IC Number Change** screen.

Customer Short Name / IC Number Change



The screenshot displays the 'Customer Short Name / IC Number Change' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy', along with 'OK', 'Close', and 'Clear' buttons. The main area is divided into 'Old Values' and 'New Values' sections. Under 'Old Values', there are fields for 'Search Criteria' (set to 'Customer Short Name'), 'Customer ID' (990100617), 'Customer IC' (774E2191F75233F9E), 'Customer Type' (INDIVIDUAL), 'Short Name' (AUTO PERSON), 'First Name' (AUTO), 'Middle Name', 'Last Name' (PERSON), and 'Full Name' (AUTO PERSON). Under 'New Values', there are empty input fields for 'Customer IC', 'Customer Type', 'Reference Number', and 'Short Name', 'First Name', 'Middle Name', 'Last Name', and 'Full Name'.

Field Description

Field Name	Description
Search Criteria	[Optional, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: <ul style="list-style-type: none">• 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	<p>[Optional, 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 pick 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.</p>
Customer ID	<p>[Display] This field displays the ID of the customer.</p>
Old Values	
Customer IC	<p>[Display] This field displays the identification code of the customer.</p>
Customer Type	<p>[Display] This field displays the customer type of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc.</p>
Short Name	<p>[Display] This field displays the short name of the customer The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.</p>
First Name	<p>[Display] This field displays the first name of the customer.</p>
Middle Name	<p>[Display] This field displays the middle name of the customer.</p>
Last Name	<p>[Display] This field displays the last name of the customer</p>
Full Name	<p>[Display] This field displays the full name of the customer.</p>
Reference Number	<p>[Mandatory, Pick list] The Reference number field will be a mandatory field for the following change type</p> <ul style="list-style-type: none"> • Customer Short Name • Customer Full Name.
New Values	
New Customer IC	<p>[Conditional, Alphanumeric, 20] Type the new identification code of the customer.</p>
New Customer Type	<p>[Conditional, Drop-Down] Select the new customer type or category from the drop-down list. For example, Individual, Corporate, Local Government, etc.</p>
New Short Name	<p>[Conditional, Alphanumeric, 20]</p>

	Type the new short name of the customer.
New First Name	[Conditional, Alphanumeric] Specify the new first name of the customer.
New Middle Name	[Conditional, Alphanumeric] Specify the new middle name of the customer.
New Last Name	[Conditional, Alphanumeric] Specify the new last name of the customer.
New Full Name	[Conditional, Alphanumeric, 77] Type the new full name of the customer.

Screen Description

The above screen is used to change the Customer IC, Short Name, or Full Name. This data can change due to various reasons. If required, a new IC number, or a new full name/short name can be entered. This transaction requires an authorisation.

Example

Change the short name, to view how this transaction can be carried out, for an existing customer ID.

3. Enter the customer IC number and the required customer details.
4. Click the **Ok** button.
5. The system displays the message "Record Added...Authorisation Pending..". Click the Ok button.

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

3.26 CIM79 - Eligibility Criteria Maintenance for Customer Type Updation

The **Eligibility Criteria Maintenance for Customer Type Updation** option is used to maintain the parameters for automatic upgrade of Customer Type. This option allows to maintain same Source Customer Type and Target Customer Type. After updating the parameters the records can be viewed in BA777 (Non financial txn audit trail) as well as all the unauthorized records can be viewed in BA001 report.

Definition Prerequisites

- Customer Type Maintenance (CIM08)
- TDS Enquiry (TDS11)


Other Prerequisites

Not Applicable

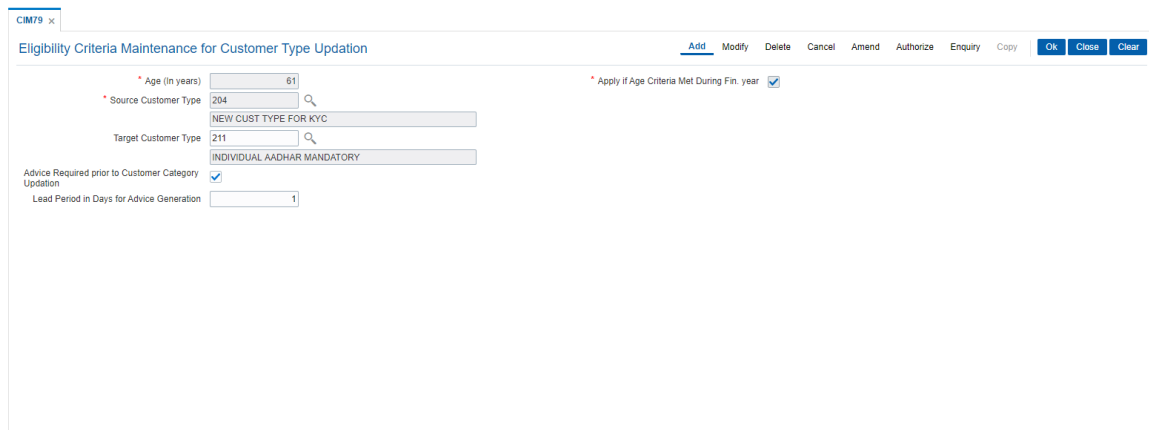
Modes Available

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

To add eligibility criteria maintenance for customer type updation

1. In the **Dashboard** page, Enter the Task Code **CIM79** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Eligibility Criteria Maintenance for Customer Type Updation**.
2. You will be navigated to **Eligibility Criteria Maintenance for Customer Type Updation** screen.

Eligibility Criteria Maintenance for Customer Type Updation



The screenshot shows a web form titled "Eligibility Criteria Maintenance for Customer Type Updation". At the top right, there are buttons for "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "OK", "Close", and "Clear". The form contains several input fields and checkboxes:

- Age (in years)**: A text input field containing the value "61".
- Source Customer Type**: A dropdown menu with the value "204" and a search icon.
- Target Customer Type**: A dropdown menu with the value "211" and a search icon.
- Apply if Age Criteria Met During Fin. year**: A checked checkbox.
- Advice Required prior to Customer Category Updation**: A checked checkbox.
- Lead Period in Days for Advice Generation**: A text input field containing the value "1".

Field Description

Field Name	Description
Age (in years)	[Mandatory, Numeric, three] Type the age which will specify when the auto updation of customer type should happen and for which customer type.
Apply if Age Criteria Met During Fin. year	[Mandatory, Checkbox]

This field is a checkbox with default unchecked. This field if checked will change the customer type in the beginning of the financial year and not from the date of birth of the customer.

Source Customer Type

[Mandatory, Pick - List]
Select the source customer type from the Search List.

Target Customer Type

[Mandatory, Pick-List]
Select the target customer type from the Search List.

Advice Required prior to Customer Category Updation

[Optional, Checkbox]
Select the **Advice Required prior to Customer Category Updation** checkbox if advice has to be sent to customers on prior to category change.

Lead Period in days for Advice Generation

[Optional, Numeric, Three]
Type the lead period for advice generation.
This field is enabled only if **Advice Required prior to Customer Category Updation** check box is selected.

3. Click **Add**.
4. Enter the relevant information.
5. Click **OK**.
6. The system displays the message "Record Added...Authorization Pending...". Click **OK**.

Eligibility Criteria Maintenance for Customer Type Updation

The screenshot shows a web application window titled "Eligibility Criteria Maintenance for Customer Type Updation". The interface includes a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The form contains the following fields and controls:

- Age (In years):** Text input field with value "61".
- Source Customer Type:** Text input field with value "204" and a search icon.
- Target Customer Type:** Text input field with value "211" and a search icon.
- Advice Required prior to Customer Category Updation:** A checked checkbox.
- Apply if Age Criteria Met During Fin. year:** A checked checkbox.
- Lead Period in Days for Advice Generation:** Text input field with value "1".

3.27 CI145 - Customer / Account Group Movement Details

This screen shows the movement across customer and account groups.


Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening
- CIM47-Customer Group Maintenance
- CIM48-Account Group Maintenance
- BA452 - File Upload (GEFU ++)

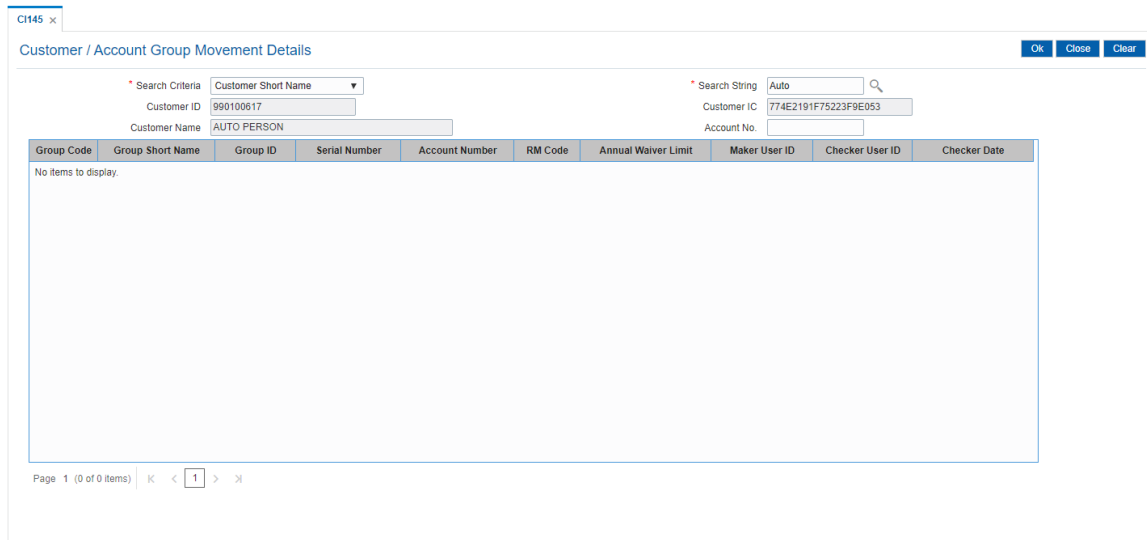
Modes Available

Not Applicable

To maintain the customer / account group movement details.

1. In the **Dashboard** page, Enter the Task Code **CI145** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer / Account Group Movement Details**.
2. You will be navigated to **Customer / Account Group Movement Details** screen.

Customer / Account Group Movement Details



Customer / Account Group Movement Details

Search Criteria: Customer Short Name (dropdown), Customer ID: 990100617, Customer Name: AUTO PERSON

Search String: Auto (input), Customer IC: 774E2191F75223F9E053, Account No. (input)

Group Code	Group Short Name	Group ID	Serial Number	Account Number	RM Code	Annual Waiver Limit	Maker User ID	Checker User ID	Checker Date
No items to display.									

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

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Short Name- Short name of the customer.• Customer IC- Identification given by a central authority.• Customer ID- Unique identification given by the bank.

Search String	[Mandatory, Alphanumeric, 20, Search List] Type the search string to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the 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. However in case of Customer ID, the complete ID needs to be entered. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer ID	[Display] This field displays the ID of the customer.
Customer IC	[Display] This field displays the identification code of the customer.
Customer Name	[Display] This field displays the name of the customer.
Account No.	[Optional, Numeric, 14] Type the CASA account number.

Column Name	Description
Group Code	[Display] This column displays the group code.
Group Short Name	[Display] This column displays the group short name.
Group ID	[Display] This column displays the ID of the group.
Serial Number	[Display] This column displays the serial number.
Account Number	[Display] This column displays the CASA account number. This is used in case of account group
RM Code	[Display] This column displays the code of the relationship manager of the group.
Annual Waiver Limit	[Display] This column displays the annual waiver limit for the account/ customer group.
Maker User ID	[Display] This column displays the ID of the maker.
Checker User ID	[Display] This column displays the ID of the checker.
Checker Date	[Display] This column displays the checker date.

3. Select the search criteria from the drop-down list.
4. Type the string, press the **Tab** or **Enter** key.
5. The system displays a list of customer's that match the search criterion.

Customer / Account Group Movement Details

Customer / Account Group Movement Details

Search Criteria: Customer Short Name (dropdown)
 Customer ID: 990100617
 Customer Name: AUTO PERSON

Search String: Auto
 Customer IC: 774E2191F75223F9E053
 Account No.:

Group Code	Group Short Name	Group ID	Serial Number	Account Number	RM Code	Annual Waiver Limit	Maker User ID	Checker User ID	Checker Date
No items to display.									

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

6. Select the customer from the list. The customer details are displayed in the screen.
7. Click **OK**. The system displays the details of the customer.

3.28 CIM68- Customer Defined Tags

This option allows to view all the tags which are defined by customer. Customer can link these tags to transactions both debit/credit for the purpose of analysis This is useful for viewing such tagged transactions at any point of time for any analysis purpose such as –

- To identify the rental income for tax filing
- To identify the donations made (debits) to avail tax benefits
- To identify the total interest earned in a particular period
- To identify the Aadhaar subsidy amount received from the government


Definition Prerequisites

- BAM22- Tag Definition

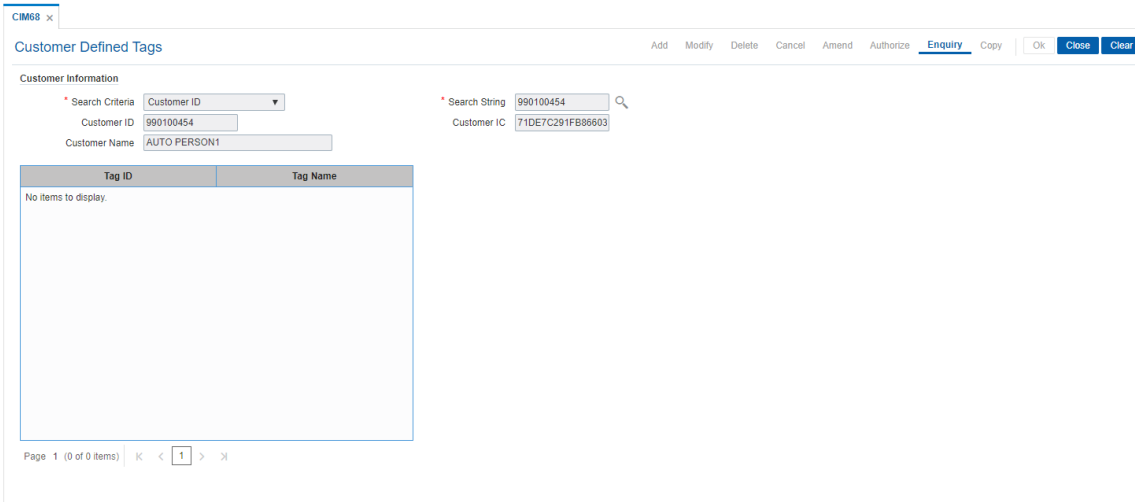
Modes Available

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

To view queue allocation details

1. In the **Dashboard** page, Enter the Task Code **CIM68** and then click  or navigate through the menus to **Back Office Transactions > Customer > Customer Defined Tags**.
2. You will be navigated to **Customer Defined Tags** screen.

Customer Defined Tags



Customer Defined Tags

Customer Information

* Search Criteria Customer ID

Customer ID 990100454

Customer Name AUTO PERSON1

* Search String 990100454

Customer IC 71DE7C291FB86603

Tag ID	Tag Name
No items to display.	

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

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: <ul style="list-style-type: none">• 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, Varchar2,20] Type the search string corresponding to the search criteria selected in the Search Criteria field.
Customer ID	[Display] Displays the ID of the customer.
Customer IC	[Display] Displays the identification code of the customer.
Customer Name	"[Display] Displays the full name of the customer."
Tag ID	[Display] Displays the tag ID defined by the customer.
Tag Name	[Display] Displays the tag name defined by the customer against a tag ID.

3. Click **Enquiry**.
4. Select the Search string from the Search List.
5. Click **Ok**.

3.29 LNM95 - Subsidy Details Maintenance

Using this screen users will be allowed to maintain the Subsidy Details pertaining to loan Accounts.


Definition Prerequisites

- [AL057-Agri Loan Direct Account Opening](#)
- [LN057 - Loan Direct Account Opening](#)

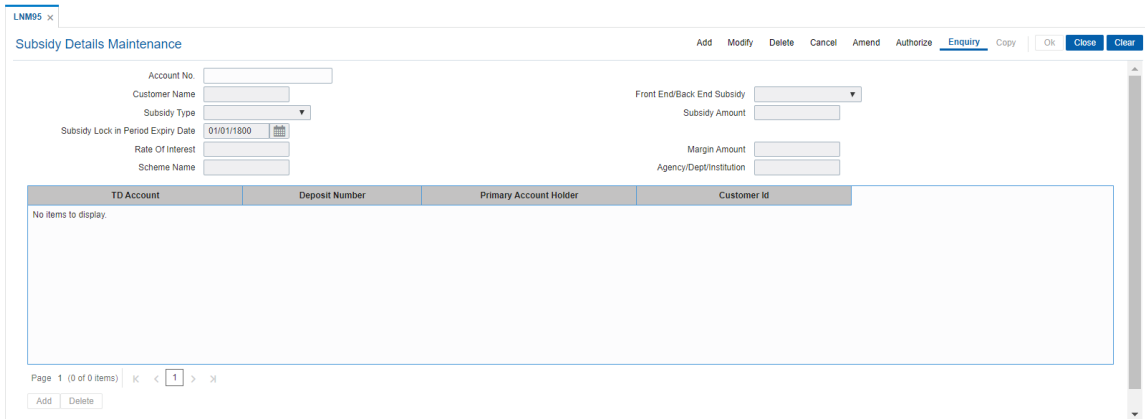
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize

To add Subsidy details

1. In the **Dashboard** page, Enter the Task Code **LNM95** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Subsidy Details Maintenance**.
2. You will be navigated to **Subsidy Details Maintenance** screen.

Subsidy Details Maintenance Images



The screenshot displays the 'Subsidy Details Maintenance' interface. At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The main form contains the following fields:

- Account No. (text input)
- Customer Name (text input)
- Subsidy Type (dropdown menu)
- Front End/Back End Subsidy (dropdown menu)
- Subsidy Amount (text input)
- Margin Amount (text input)
- Agency/Dept/Institution (text input)
- Subsidy Lock in Period Expiry Date (date picker, showing 01/01/1800)
- Rate Of Interest (text input)
- Scheme Name (text input)

Below the form is a table with the following columns: TD Account, Deposit Number, Primary Account Holder, and Customer Id. The table is currently empty, displaying 'No items to display.' At the bottom of the table, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation buttons for 'Add' and 'Delete'.

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] User will input Account Number for which Subsidy details is being maintained.
Customer Name	[Display] This field will display the Name of the Account holder.
Front End/Back End Subsidy	[Mandatory, Alphanumeric, Picklist] User will select the Front end/Back end from drop down.
Subsidy Amount	[Mandatory, Numeric, Text Box] User will input the subsidy amount for the Loan account Number.
Subsidy Type	[Mandatory, Alphanumeric, Dropdown] User will select whether Subsidy Type is Back End or Front End.
Subsidy Lock In Period Expiry Date	[Mandatory, Numeric, Date] User will input the expiry date for lock in period.
Rate of interest	[Display] This field will display the Rate of Interest. The Net product rate should come by default as it is maintained in LN057.
Margin Amount	[Mandatory, Numeric, Text Box] User will Input the Margin Amount.
Scheme Name	[Mandatory, Alphanumeric, Text Box] User will input the name of subsidy scheme.
Agency/Dept/Institution	[Mandatory, Alphanumeric, Text Box] Enter the Agency / Dept / Institution name for subsidy detail Maintenance.
Grid	
TD Account	[Optional, Numeric] Enter the TD Account Number which will be linked to Loan Account Number for Back end subsidies only. For front end subsidies, this field will remain disabled.
Deposit Number	[Optional, Picklist] Select the Deposit Number for TD entered above. For Front-end subsidies the deposit number will be disabled.
Primary Account Number	[Optional, Numeric] Enter the primary Account Number for which Subsidy details is being maintained.
Customer ID	[Optional, Numeric]

Enter the unique Customer Identification number. This will be enable for front-end subsidies only.

To Add the details

1. Select add mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
3. Enter required details.
4. Click OK button.
5. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

To Modify the details

1. Select modify mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
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 valid Account Number for which Subsidy details is being maintained.
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 valid Account Number for which Subsidy details is being maintained.
3. The system displays all the details in the respective fields.
4. Modify required details and click OK button.
5. Click OK button.
6. The system displays the message "Record Amended...Authorisation Pending...Click OK to Continue".

To Authorize the details

1. Select authorize mode.
2. Enter valid Account Number for which Subsidy details is being maintained.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Authorized".

To Enquiry the details

1. Select the Enquiry mode.
2. Enter valid Enter valid Account Number for which Subsidy details is being maintained..
3. The system displays all the details in the respective fields.

4. Customer Enquiry

4.1 7004 - Account based Customer Details Enquiry

Using this option you can inquire about a customer's personal details such as name and address of all customers linked to the account. You have to key in an account number (CASA, Loans or Term Deposit) to display the customer name and address along with IC and the customer's relation to the account.

A maximum of 3 customer details can be displayed using this option. If there are more than three then they have to be looked into individually using the **Customer Account Relationship Maintenance** (Task Code: C1142) option and the **Customer Master Maintenance** (Task Code: CIM09) option.


Definition Prerequisites

- 8053 - Customer Addition

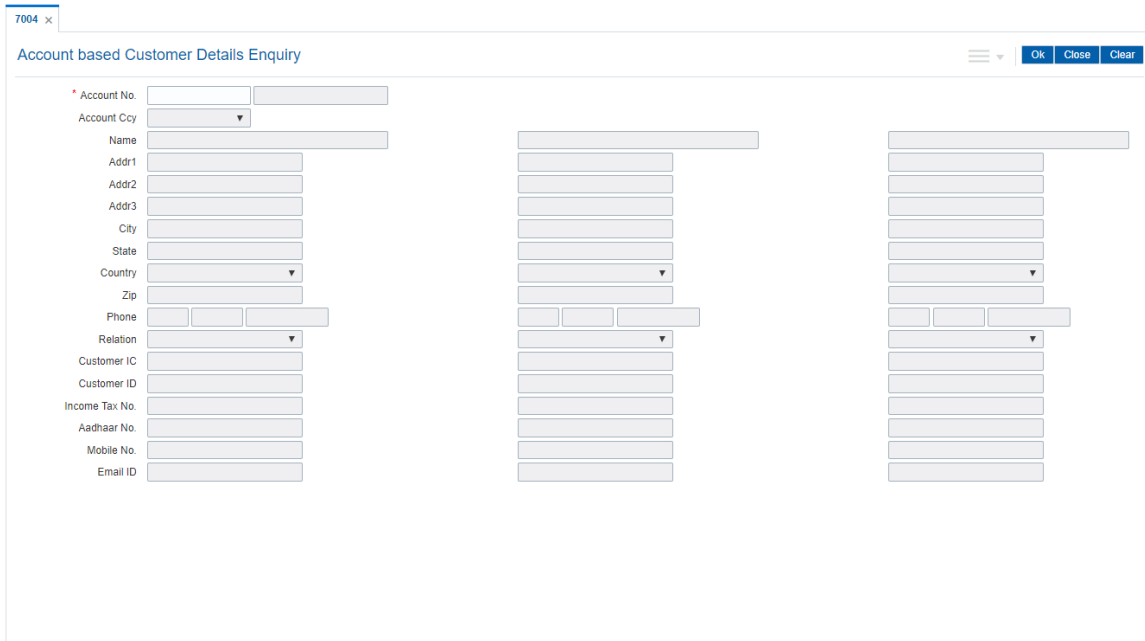
Modes Available

Not Applicable

To view account based customer details

1. In the **Dashboard** page, Enter the Task Code **7004** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Account based Customer Details Enquiry**.
2. You will be navigated to **Account based Customer Details Enquiry** screen.

Account based Customer Details Enquiry



The screenshot shows a web form titled "Account based Customer Details Enquiry". The form includes the following fields:

- Account No. (text input)
- Account Ccy (dropdown menu)
- Name (text input)
- Addr1 (text input)
- Addr2 (text input)
- Addr3 (text input)
- City (text input)
- State (text input)
- Country (dropdown menu)
- Zip (text input)
- Phone (text input)
- Relation (dropdown menu)
- Customer IC (text input)
- Customer ID (text input)
- Income Tax No. (text input)
- Aadhaar No. (text input)
- Mobile No. (text input)
- Email ID (text input)

Field Description

Field Name	Description
Account No.	[Mandatory, Alphanumeric, 16] Type the account number, for which the customer details Enquiry, needs to be performed. The short name of the primary customer linked to the account is

populated adjacent to the account number.

Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition (Task Code: 8053) option.</p>
Address 1,2,3	<p>[Display]</p> <p>This field displays the mailing address of the customer.</p>
City	<p>[Display]</p> <p>This field displays the name of the city.</p>
State	<p>[Display]</p> <p>This field displays the name of the state.</p>
Country	<p>[Display]</p> <p>This field displays the name of the country.</p>
Zip	<p>[Display]</p> <p>This field displays the zip code.</p>
Phone	<p>[Display]</p> <p>This field displays the customer's office contact number.</p> <p>It is split into 3 parts Country code, Area Code, and Phone Number.</p>
Relation	<p>[Display]</p> <p>This field displays the relationship of the customer with the account.</p> <p>Some of the relationships defined internal to FLEXCUBE Retail are :</p> <ul style="list-style-type: none">• SOW• JAF• JOF• JAO• JOO• GUA - Guarantors• NOM - Nominee• TRU – Trustee
Customer IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of</p>

customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer 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 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.
Income Tax No.	[Display] This field displays the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities.
Aadhaar No.	[Display] This field displays the Aadhaar number of the customer.
Mobile No.	[Display] This field displays the mobile number of the customer.
Email ID	[Display] This field displays the email address of the customer.

3. Enter the account number and press the **Tab** or **Enter** key.
4. Click **OK**.
5. You can view customer details.

[Account based Customer Details Enquiry](#)

7004 x

Account based Customer Details Enquiry Ok Close Clear

* Account No.	7000000000310816	R CORPORATION
Account Ccy	INR	
Name	R CORPORATION	AUTO PERSON1
Addr1	SAME	ADD1
Addr2		
Addr3		
City	BANGALORE	PUNE
State	KARNATAKA	MAHARASHTRA
Country	INDIA	INDIA
Zip	560037	123456
Phone		
Relation	Joint And First	Joint And Other
Customer IC	4321	71DA46B523075898BE053
Customer ID	990100562	990100350
Income Tax No.		
Aadhaar No.		
Mobile No.		
Email ID		

6. Click **Close**.

Screen Description

The above screen is used to update the addresses of the joint account holder's. A maximum of three addresses can be maintained.

Example

For a jointly held CASA account, enter the addresses for the other two joint account holders.

4.2 7100 - Accounts Balances Enquiry

Using this option you can view account details of all types, such as Current and Savings Account; Time Deposit Account; Loan Account; etc., held by a customer. Each account type contains numerous products under which the customer has an account.

You can search and locate a customer, based on various search criteria such as IC number or short name or customer ID, and view the customer account balances across products.

This Enquiry provides the customer centric view to all retail products.


Definition Prerequisites

- 8053 - Customer Addition
- Customer should be an account holder

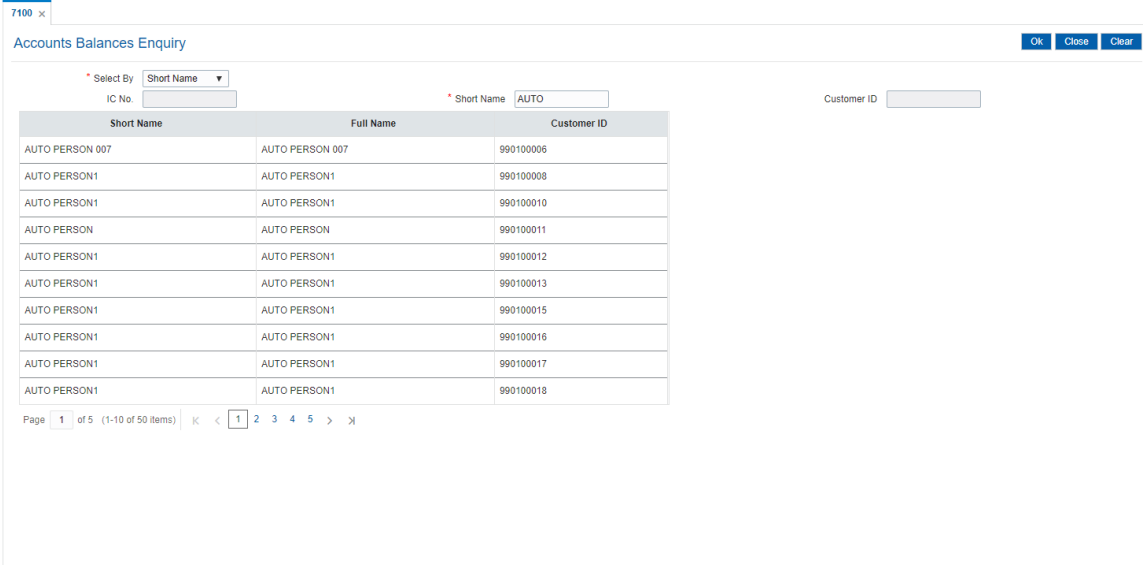
Modes Available

Not Applicable

To inquire the account balance

1. In the **Dashboard** page, Enter the Task Code **7100** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > CASA Account Transactions > Enquiries > Accounts Balances Enquiry**.
2. You will be navigated to **Accounts Balances Enquiry** screen.

Accounts Balances Enquiry



Short Name	Full Name	Customer ID
AUTO PERSON 007	AUTO PERSON 007	990100006
AUTO PERSON1	AUTO PERSON1	990100008
AUTO PERSON1	AUTO PERSON1	990100010
AUTO PERSON	AUTO PERSON	990100011
AUTO PERSON1	AUTO PERSON1	990100012
AUTO PERSON1	AUTO PERSON1	990100013
AUTO PERSON1	AUTO PERSON1	990100015
AUTO PERSON1	AUTO PERSON1	990100016
AUTO PERSON1	AUTO PERSON1	990100017
AUTO PERSON1	AUTO PERSON1	990100018

Field Description

Field Name	Description
Select By	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: <ul style="list-style-type: none">• Customer short name

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

IC No. [Conditional, Alphanumeric, 30]
 Type 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. This field is enabled only if the **Customer IC** option is selected from the **Select By** field.

Short Name [Conditional, Alphanumeric, 40]
 Type the short name of the customer whose balance is to be viewed. This field is enabled only if the **Customer Short Name** option is selected from the **Select By** field.

Customer ID [Conditional, Numeric, 10]
 Type 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. This field is enabled only if the **Customer ID, NLS Name, or NLS Name Like** option is selected from the **Select By** field.

Column Name	Description
Short Name	[Display] This column displays the short name of the customer.
Full Name	[Display] This column displays the full name of the customer. The full name of the customer is defaulted from the Customer Addition (Task Code: 8053) option.
Customer ID	[Display] This column 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.

Screen Description

The above screen displays the various accounts under a customer ID. This is only an Enquiry screen and selecting an account will not display individual account details as in the **Customer Search Enquiry** screen.

Example

Use this screen to view the various accounts and the balances in each account for a customer with existing accounts.

3. Select the search criteria from the **Search By** list.
4. Enter the relevant information corresponding to the search criterion, and press the **Tab** or **Enter** key.
5. The system displays the customer details with short name, full name and customer ID.

Accounts Balances Enquiry

The screenshot shows a web application window titled "Accounts Balances Enquiry". At the top right, there are buttons for "OK", "Close", and "Clear". Below the title bar, there are search filters: "Select By" with a dropdown menu set to "Short Name", "IC No." with an input field, "* Short Name" with an input field containing "AUTO", and "Customer ID" with an input field. The main content is a table with three columns: "Short Name", "Full Name", and "Customer ID". The table contains 10 rows of data, all with "AUTO PERSON" as the short name and "AUTO PERSON" as the full name, and various customer IDs ranging from 990100006 to 990100018. At the bottom of the table, there is a pagination control showing "Page 1 of 5 (1-10 of 50 items)" and navigation buttons for "1", "2", "3", "4", "5", and "X".

Short Name	Full Name	Customer ID
AUTO PERSON 007	AUTO PERSON 007	990100006
AUTO PERSON1	AUTO PERSON1	990100008
AUTO PERSON1	AUTO PERSON1	990100010
AUTO PERSON	AUTO PERSON	990100011
AUTO PERSON1	AUTO PERSON1	990100012
AUTO PERSON1	AUTO PERSON1	990100013
AUTO PERSON1	AUTO PERSON1	990100015
AUTO PERSON1	AUTO PERSON1	990100016
AUTO PERSON1	AUTO PERSON1	990100017
AUTO PERSON1	AUTO PERSON1	990100018

6. Click the appropriate record to view the account details.
7. The system displays the details of the accounts held by the customer across products, with the bank.

Accounts Balances Enquiry

Select the customer to view all the accounts for which he is a primary customer.

7100 x

Accounts Balances Enquiry Ok Close Clear

Customer ID 990100561 Full Name AUTO PERSON 270
 National ID 1234 Category INDIVIDUAL
 Customer Combined Total Withdrawal Balance 54,00,577.57

Current And Savings Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Avl Bal	Avl Bal (Lcy)	Combined Total Withdrawal Balance (ACY)	Combined Total Withdrawal Balance (LCY)
10005-Savings Account - Liability	7010000000011043	ACCOUNT OPEN REGULAR	JAO	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000271	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000281	ACCOUNT OPENED TODAY	GUR	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000291	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.0
5-Savings Account - Liabilities	70100000000009822	ACCOUNT OPEN REGULAR	SOW	INR	8,568.00	8,568.00	8,568.00	8,568.0
1111-Savings Account - Asset	70100000000009912	ACCOUNT OPEN REGULAR	SOW	INR	1,525,392.57	1,525,392.57	1,525,392.57	1,525,392.5
Total					1,533,960.57	1,533,960.57		

Page 1 of 1 (1-7 of 7 items) | K < 1 > X

TD Details TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	7030000000020488	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	7030000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 items) | K < 1 2 3 4 5 ... 97 > X

Loan Account

Field Description

Field Name	Description
Customer ID	[Display] This field displays the customer ID.
Full Name	[Display] This field displays the full name of the customer.
National ID	[Display] This field displays the national ID.
Category	[Display] This field displays the category of the customer.
Customer Combined Total Withdrawal Balance	[Display] This field displays the combined total withdrawal balance for the selected customer ID (CASA + Unblocked TD accounts).

Note: For better readability / understanding the screen shots are provided in separate rows. While working in Oracle FLEXCUBE you have to use the horizontal scroll bar to view all the fields.

Accounts Balances Enquiry - CASA

Accounts Balances Enquiry

Ok Close Clear

Customer ID 990100561

Full Name AUTO PERSON 270

National ID 1234

Category INDIVIDUAL

Customer Combined Total Withdrawal Balance 54,00,577.57

Current And Savings Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Avl Bal	Avl Bal (Lcy)	Combined Total Withdrawal Balance (ACY)	Combined Total Withdraw Balance (LCY)
10005-Savings Account - Liability	7010000000011043	ACCOUNT OPEN REGULAR	JAO	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000271	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000281	ACCOUNT OPENED TODAY	GUR	INR	0.00	0.00	0.00	0.0
2-MIN BAL SC CASA ASSET	7020000000000291	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.0
5-Savings Account - Liabilities	70100000000009822	ACCOUNT OPEN REGULAR	SOW	INR	8,568.00	8,568.00	8,568.00	8,568.0
1111-Savings Account - Asset	70100000000009912	ACCOUNT OPEN REGULAR	SOW	INR	1,525,392.57	1,525,392.57	1,525,392.57	1,525,392.5
			Total	INR	1,533,960.57	1,533,960.57		

Page 1 of 1 (1-7 of 7 items) | K < 1 > X

TD Details TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	7030000000020488	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	7030000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 items) | K < 1 2 3 4 5 ... 97 > X

Loan Account

Field Description

Column Name	Description
Product Name	[Display] This column displays the name of the product under which the customer has an account.
Account No.	[Display] This column displays the account number of the customer.
Status	[Display] This column displays the current status of the account.
Acct Rel.	[Display] This column displays the relationship of the customer with the account.
Acct Ccy	[Display] This column displays the currency assigned to product 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. 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.
Avl Bal	[Display] This column displays the available balance in the account in the account currency.
Avl Bal (Lcy)	[Display] This column displays the available balance in the account in the local currency of the bank. This balance is the amount available in the account to the customer for withdrawal including the hold funds and minimum balance but excluding the uncleared funds.
Combined Total Withdrawal Balance (Acy)	[Display] This column displays the combined total balance of the amount which can be withdrawn in the account currency. <i>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.</i> <i>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.</i> 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.
Combined Total Withdrawal Balance (Lcy)	[Display] This column displays the combined total withdrawal balance in the account in the local currency of the bank.

[Accounts Balances Enquiry - TD Details](#)

Accounts Balances Enquiry

Ok Close Clear

Page 1 of 1 (1-7 of 7 items) | < 1 >

TD Details TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	7030000000020488	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	7030000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 items) | < 1 2 3 4 5 ... 97 >

Loan Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	O/S Bal	O/S Bal (Lcy)
70002-Interest Subvention	7000000000309425	ACCOUNT OPEN REGULAR	SOW	INR	100,000.00	100,000.00
70002-Interest Subvention	7000000000309435	ACCOUNT OPEN REGULAR	SOW	INR	98,898.70	98,898.70
70002-Interest Subvention	7000000000311939	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
70002-Interest Subvention	7000000000312452	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
		Total		INR	399,818.50	399,818.50
70000-Retail Loans	7000000000308622	ACCOUNT WRITTEN OFF CLOSED	PAR	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309415	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309645	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00

Page 1 of 4 (1-8 of 27 items) | < 1 2 3 4 >

Back

Field Description

Column Name	Description
Product Name	[Display] This column displays the name of the product under which the customer has an account.
Account No.	[Display] This column displays the account number of the customer.
Status	[Display] This column displays the current status of the account.
Acct Rel.	[Display] This column displays the relationship of the customer with the account.
Acct Ccy	[Display] This column displays the currency assigned to product under which the account is opened.
Princ Bal	[Display] This column displays the principal balance in the account in the account currency. The principal balance is the original amount of the term deposit including the lien amount.
Princ Bal (Lcy)	[Display] This column displays the principal balance in the account, in the local currency of the bank. The principal balance is the original amount of the term deposit including the lien amount.
TD Linkage	[Display] This column displays the status of TD account linkage with the CASA account as sweep in provider. If this column displays Y , then the account is linked to the beneficiary account.

[Accounts Balances Enquiry - TD Linkage](#)

This tab is enabled if you double click on the **TD Linkage** column in the **TD Details** tab.

7100 x

Accounts Balances Enquiry Ok Close Clear

Customer ID 990100561 Full Name AUTO PERSON 270
National ID 1234 Category INDIVIDUAL
Customer Combined Total Withdrawal Balance 54,00,577.57

Current And Savings Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Avl Bal	Avl Bal (Lcy)	Combined Total Withdrawal Balance (ACY)	Combined Tot Balance (LCY)
10005-Savings Account - Liability	7010000000011043	ACCOUNT OPEN REGULAR	JAO	INR	0.00	0.00	0.00	0.00
2-MIN BAL SC CASA ASSET	70200000000000271	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.00
2-MIN BAL SC CASA ASSET	70200000000000281	ACCOUNT OPENED TODAY	GUR	INR	0.00	0.00	0.00	0.00
2-MIN BAL SC CASA ASSET	70200000000000291	ACCOUNT OPENED TODAY	SOW	INR	0.00	0.00	0.00	0.00
5-Savings Account - Liabilities	70100000000009822	ACCOUNT OPEN REGULAR	SOW	INR	8,568.00	8,568.00	8,568.00	8,568.00
1111-Savings Account - Asset	70100000000009912	ACCOUNT OPEN REGULAR	SOW	INR	1,525,392.57	1,525,392.57	1,525,392.57	1,525,392.57
		Total	INR		1,533,960.57	1,533,960.57		

Page 1 of 1 (1-7 of 7 items) < 1 >

TD Details **TD Linkage Details**

CASA benef.Account No.	SweepIn Linkage
No items to display.	

Page 1 (0 items) < 1 >

Field Description

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

The details in the following fields are displayed if the status in the **TD Linkage** column is **Y** in the **TD Details** tab.

CASA benef. Account No.	[Display] This column displays the beneficiary account number linked to the TD account.
--------------------------------	--

SweepIn Linkage	[Display] This column displays the details of the sweep in linkage.
------------------------	--

Accounts Balances Enquiry - Loan Account

7108 x

Accounts Balances Enquiry Ok Close Clear

Page 1 of 1 (1-7 of 7 items) | K < 1 > X

TD Details TD Linkage Details

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	Princ Bal	Princ Bal (Lcy)	TD Linkage
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	10,000.00	10,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	1,000.00	1,000.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	2,500.00	2,500.00	N
300-FD-Resident	7030000000020348	ACCOUNT OPEN REGULAR	SOW	INR	200.00	200.00	N
300-FD-Resident	7030000000020489	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
300-FD-Resident	7030000000026290	ACCOUNT OPENED TODAY	JOO	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N
301-FD-Resident	7030000000018814	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00	N

Page 1 of 97 (1-9 of 871 items) | K < 1 2 3 4 5 ... 97 > X

Loan Account

Product Name	Account No.	Status	Acct Rel.	Acct Ccy	O/S Bal	O/S Bal (Lcy)
70002-Interest Subvention	7000000000309425	ACCOUNT OPEN REGULAR	SOW	INR	100,000.00	100,000.00
70002-Interest Subvention	7000000000309435	ACCOUNT OPEN REGULAR	SOW	INR	98,898.70	98,898.70
70002-Interest Subvention	7000000000311939	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
70002-Interest Subvention	7000000000312452	ACCOUNT OPEN REGULAR	SOW	INR	100,459.90	100,459.90
		Total		INR	399,818.50	399,818.50
70000-Retail Loans	7000000000308622	ACCOUNT WRITTEN OFF CLOSED	PAR	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309415	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00
70001-Retail Loans Asset Classification	7000000000309645	ACCOUNT OPEN REGULAR	SOW	INR	0.00	0.00

Page 1 of 4 (1-8 of 27 items) | K < 1 2 3 4 > X

[Back](#)

Field Description

Column Name

Description

Product Name

[Display]

This column displays the name of the product under which the customer has an account.

Account No.

[Display]

This column displays the account number of the customer.

Status

[Display]

This column displays the current status of the account.

Acct Rel.

[Display]

This column displays the relationship of the customer with the account.

Acct Ccy

[Display]

This column displays the currency assigned to product under which the account is opened.

O/S Bal

[Display]

This column displays the outstanding balance in the loan account in the account currency.

O/S Bal (Lcy)

[Display]

This column displays the outstanding balance in the loan account in the local currency of the bank.

8. Click the **Back** button. The system displays the transaction screen.

9. Click **Close** to exit.

Screen Description

The above screen displays all the account balances for the customer. It also displays the status of the account along with the available balance for CASA accounts and Outstanding balance for loan accounts.

Example

For a customer that already has account can use this screen to view the various accounts for a customer and the balances in each account.

4.3 CI999 - Customer Account Relation Enquiry - Zoom Enquiry

Using this option you can view the details on Asset Liability position and Profitability of the customer for all accounts with which the customer is related.


Definition Prerequisites

- 8053 - Customer Addition

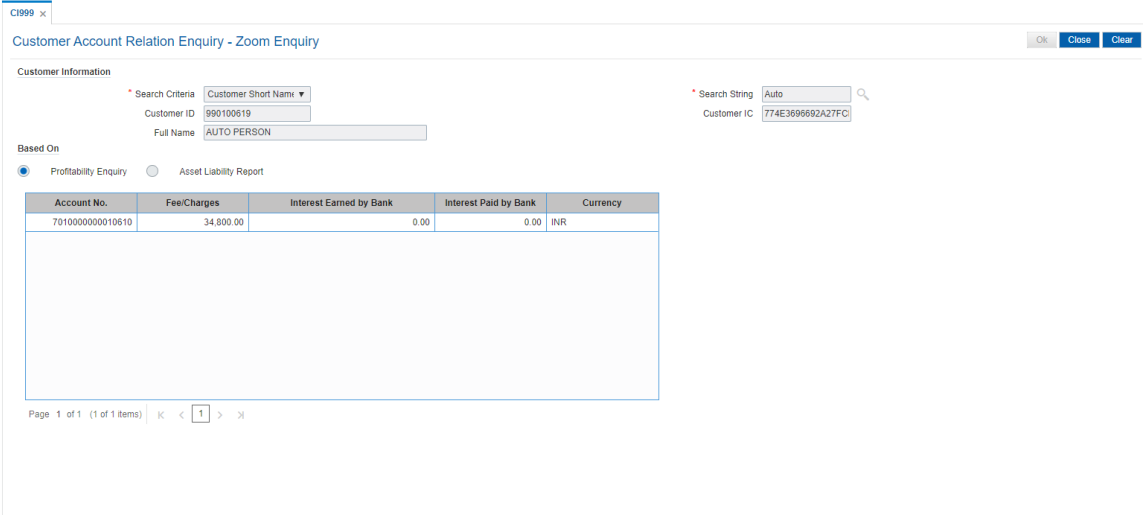
Modes Available

Not Applicable

To view the customer account relation

1. In the **Dashboard** page, Enter the Task Code **CI999** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Customer Profitability Enquiry**.
2. You will be navigated to **Customer Account Relation Enquiry - Zoom Enquiry** screen.

Customer Account Relation Enquiry - Zoom Enquiry



Account No.	Fee/Charges	Interest Earned by Bank	Interest Paid by Bank	Currency
701000000010610	34,800.00	0.00	0.00	INR

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: <ul style="list-style-type: none">• 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 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 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.

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.

Based On

[Mandatory, Radio Button]

Click on the appropriate option based on which the customer account relation Enquiry is to be made.

The options are:

- Profitability Enquiry
- Asset Liability Report

Screen Description

The above screen is used to view the profitability of a customer. This is only an enquiry screen. It provides a break up of the assets and liabilities of the customer.

Example

Enter the search string for a particular customer and view its details.

3. Select the search criteria from the list.
4. Enter the search string and press the **Tab or Enter** key.
5. Select the customer from the Search List.

Customer Account Relation Enquiry - Zoom Enquiry

Customer Information

Search Criteria: Customer Short Name, Customer ID: 990100619, Full Name: AUTO PERSON

Search String: Auto, Customer IC: 774E3696692A27FC

Based On: Profitability Enquiry, Asset Liability Report

Account No.	Fee/Charges	Interest Earned by Bank	Interest Paid by Bank	Currency
701000000010610	34,800.00	0.00	0.00	INR

Page 1 of 1 (1 of 1 items)

6. Click **Profitability Enquiry** to view the profitability details and click **OK**.
7. The system displays the interest earned, interest paid and charges details.

Profitability Enquiry

The **Profitability Enquiry** option displays the fees/charges levied on each account, interest earned and paid.

Customer Information

Search Criteria: Customer Short Name, Customer ID: 990100619, Full Name: AUTO PERSON

Search String: Auto, Customer IC: 774E3696692A27FC

Based On: Profitability Enquiry, Asset Liability Report

Account No.	Fee/Charges	Interest Earned by Bank	Interest Paid by Bank	Currency
701000000010610	34,800.00	0.00	0.00	INR

Page 1 of 1 (1 of 1 items)

Field Description

Column Name	Description
Account No.	[Display] This column displays all the accounts held by the customer.
Fees/Charges	[Display] This column displays the total fees and various charges levied on each account from the date of the account opening.
Interest Earned by Bank	[Display] This column displays the total debit interest, i.e. the interest earned by the bank against the account. This interest is an income for the bank.

Interest Paid by Bank [Display]
 This column displays the total credit interest, i.e. the interest earned by the customer. This interest is expenditure for the bank.

Currency [Display]
 This column displays the currency assigned to the product under which the account is opened.

Screen Description

The above tab screen depicts the profitability of the customer to the bank. The income earned by the bank through this customer will be displayed here.

- 8. Click **Asset Liability Report** to view the asset liability report and click **OK**.

Asset Liability Report

The **Asset Liability Report** option provides details of product wise assets, liabilities and the totals.

The screenshot shows a web application window titled "Customer Account Relation Enquiry - Zoom Enquiry". It features a search section with "Search Criteria" set to "Customer Short Name" and fields for "Customer ID" and "Full Name". There are also "Search String" and "Customer IC" fields. Under "Based On", the "Asset Liability Report" radio button is selected. The main content area has two tabs: "Total Asset" (selected) and "Product Details". The "Total Asset" tab displays a table with two columns: "Total Assets" and "Total Liabilities". The table is currently empty, showing "No items to display." Below the table, it indicates "Page 1 (0 of 0 items)".

This screenshot is identical to the one above, but the "Product Details" tab is selected. The table now has three columns: "Product Name", "Customer Assets", and "Customer Liabilities". The table is still empty, showing "No items to display." The page indicator remains "Page 1 (0 of 0 items)".

Field Description

Field Name	Description
Total Assets	[Display] This column displays the net worth of the total assets held by the customer.
Total Liabilities	[Display] This column displays the net worth of the total liabilities of the customer.

Column Name	Description
Product Name	[Display] This column displays the product name under which the customer account was opened.
Customer Assets	[Display] This column displays the net worth of the total assets of the customer for the product.
Customer Liabilities	[Display] This column displays the net worth of the total liabilities of the customer for the product.

Screen Description

The above tab screen depicts the assets and liabilities for a customer and the total net worth of the customer.

9. The system displays the asset and liability details.
10. Click **Close**.

4.4 BA008 - Old New Customer Enquiry

Using this screen, you can Enquiry the details of the customer who are migrated from one bank to other bank and then to other, it will have two old customer ids of Bank 1 and of Bank 2. For such accounts if Bank 2's customer id (Finacle customer id) is searched upon, system should fetch the 1st customer id (Bank1 customer id) in Old account number, and Bank 2 customer id will be displayed in Finacle customer id.

Note: On entering of a customer id in the old customer id, that is not migrated, **FLEXCUBE** will give a message 'Customer not found. For NRE/NRO search with Finacle cust id suffixed with 'N' or 'O'.


Definition Prerequisites

Not Applicable

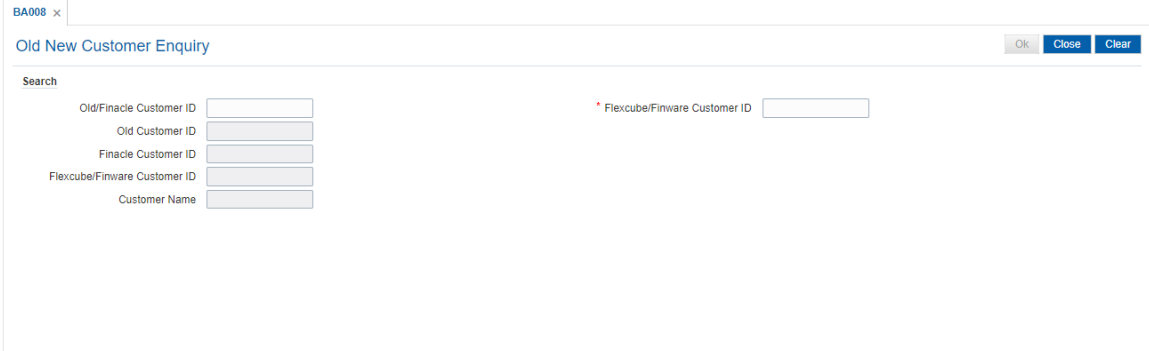
Modes Available

Not Applicable

To Enquire about the migrated customer

1. In the **Dashboard** page, Enter the Task Code **BA008** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Old New Customer Enquiry**.
2. You will be navigated to **Old New Customer Enquiry** screen.

Old New Customer Enquiry



Field Description

Field Name	Description
Search	
Note : At least one of the two input should be provided (Old/Finacle Customer ID or FLEXCUBE /Finware Customer ID)	
Old/Finacle Customer ID	[Optional, Alphanumeric, 42] Type the Old/Finacle customer ID.
FLEXCUBE/Finware Customer ID	[Optional, Numeric, 10] Type the FLEXCUBE/Finware customer ID.
Old Customer ID	[Display] This field displays the old customer ID.

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

FLEXCUBE/Finware Customer ID [Display]
This field displays the **FLEXCUBE/Finware** customer ID.

Customer Name [Display]
This field displays the Finacle customer name.

3. Enter Old/Finacle Customer Id and then press **Tab**. The system displays the details of old as well as new customer id.

Old New Customer Enquiry

BA008 x

Old New Customer Enquiry

Ok Close Clear

Search

Old/Finacle Customer ID

Old Customer ID

Finacle Customer ID

Flexcube/Finware Customer ID

Customer Name

* Flexcube/Finware Customer ID

4. Click **Close**.

4.5 CI041-KYC Verification Status Enquiry

This option allows to inquire about the KYC verification status of the customers. The Enquiry can be done on the basis of branch code, customer type and/or verification status along with date range. On clicking export to excel option a new dialogue box will open which will allow the inquired data to be saved in excel.


Definition Prerequisites

NA

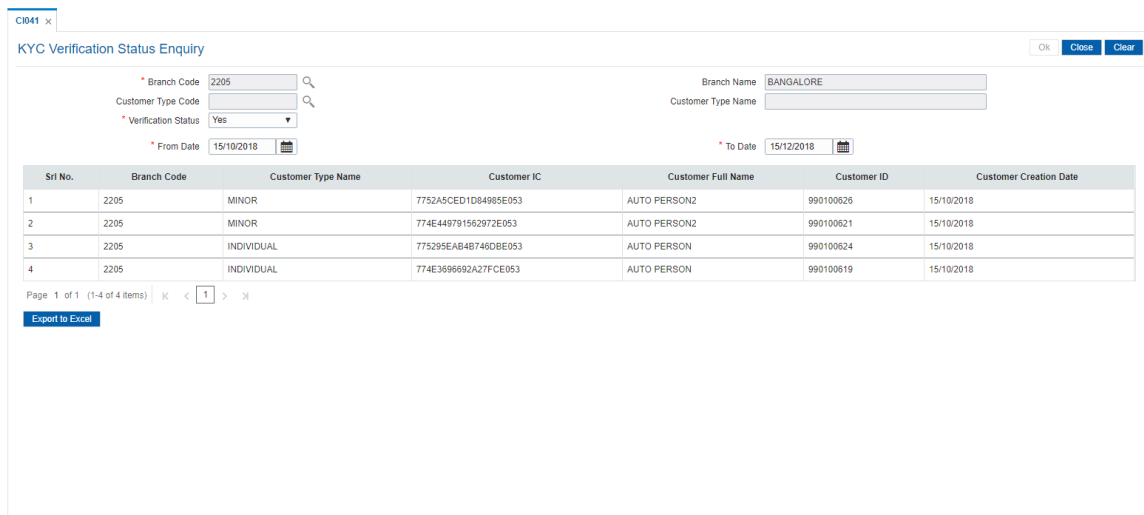
Modes Available

Not Applicable

To perform KYC verification status Enquiry

1. In the **Dashboard** page, Enter the Task Code **CI041** and then click  or navigate through the menus to **Front Office Transactions > KYC Operations > KYC Verification Status Enquiry**.
2. You will be navigated to **KYC Verification Status Enquiry** screen.

Verification Status Enquiry



Srl No.	Branch Code	Customer Type Name	Customer IC	Customer Full Name	Customer ID	Customer Creation Date
1	2205	MINOR	7752A5CED1D84985E053	AUTO PERSON2	990100626	15/10/2018
2	2205	MINOR	774E449791562972E053	AUTO PERSON2	990100621	15/10/2018
3	2205	INDIVIDUAL	775295EAB4B746DBE053	AUTO PERSON	990100624	15/10/2018
4	2205	INDIVIDUAL	774E3696692A27FCE053	AUTO PERSON	990100619	15/10/2018

Field Description

Field Name	Description
Branch Code	[Mandatory, Search List] Select the branch code from Search List.
Branch Name	[Display] Displays the name of the branch which is selected.
Customer Type Code	[Optional, Search list] Select the customer type code from Search List
Customer Type Name	[Display] Displays the name of the customer type which is selected.
Verification Status	"[Mandatory, Dropdown]

Select the verification status from dropdown.

The options are:

- Yes
- No

From Date [Mandatory, Date]
Enter the 'From date'. The date can be less than the process date.

To Date [Mandatory, Date]
Enter the 'To date'. The date cannot be less than from date but can be less than process date.

Column Name	Description
Serial No.	[Display] Displays the serial number.
Branch Code	[Display] Displays the branch code .
Customer Type Name	[Display] Displays the name of the customer type.
Customer IC	[Display] Displays the Customer IC.
Customer Full Name	[Display] Displays the name of the customer.
Customer ID	[Display] Displays the Unique Customer ID.
Customer Creation Date	[Display] Displays the date on which the customer was created.

3. Enter the relevant values.

4. Click **OK** to view the results.

5. Click **Export to Excel** link to transfer the search result into an excel sheet.

4.6 CIM44 - Customer Dedupe

Using this option, you can perform customer search. The search is performed on the stored customer data.


Definition Prerequisites

N A

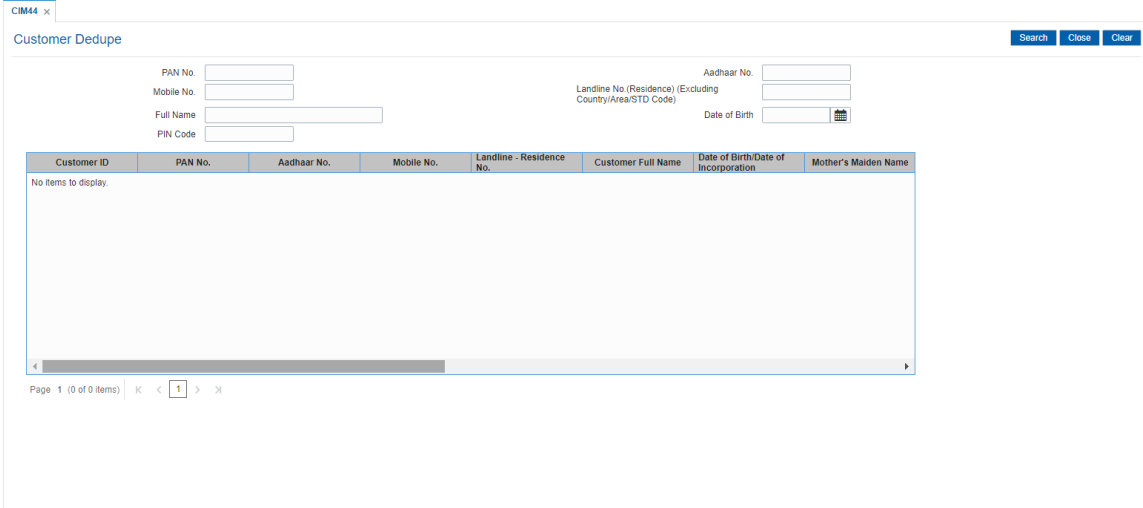
Modes Available

Not Available

To search for a customer

1. In the **Dashboard** page, Enter the Task code **CIM44** and click  or navigate through the menus to **Front Office Transactions > KYC Operations > Customer Dedupe**.
2. The system displays the **Customer Dedupe** Screen.

Customer Dedupe



Field Description

Field Name	Description
PAN No.	[Input, Alphanumeric, 10] Type the PAN number of the customer. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.
Aadhaar No.	[Input, Alphanumeric] Type the Aadhaar number of the customer.
Mobile No.	[Input, Alphanumeric] Type the Mobile number of the customer.
Landline No. (Residence) (Excluding Country/Area/STD Code)	[Input, Alphanumeric] Type the landline number of the customer excluding the country/area/STD code.

Full Name	[Input, Alphanumeric] Type the Full name of the customer.
Date of Birth	[Date] Type the date of birth of the customer.
PIN Code	[Input, Numeric] Type the PIN Code.
Search Results	
Customer ID	[Display] Displays the customer ID.
PAN No.	[Display] Displays the PAN number of the customer.
Aadhaar No.	[Display] Displays the aadhaar number of the customer.
Mobile No.	[Display] Displays the mobile number of the customer.
Landline-Residence No.	[Display] Displays the residence landline number of the customer.
Customer Full Name	[Display] Displays the full name of the customer.
Date of Birth/Date of Incorporation	[Display] Displays the date of birth of the customer.
Mother's Maiden Name	[Display] Displays the mother's maiden name of the customer.
Address1/2/3	[Display] Displays the address of the customer.
City	[Display] Displays the name of the city of the customer.
State	[Display] Displays the name of the state of the customer..
PIN/ZIP Code	[Display] Displays the PIN/ZIP code of the customer.
Country	[Display] Displays the country of the customer.
Block Status	[Display] Displays the block status of the customer.
Block Reason	[Display] Displays the reason for block for the customer if any.

3. Enter the search criteria.
4. Click the **Search** button to view the search results in the '**Search Results**' section.
5. Click on **Clear** button to clear the search results.