Oracle FLEXCUBE Core Banking

Term Deposit User Manual

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Term Deposit User Manual

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1. TD Account Opening-Maintenance

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1.1 8054 - Time Deposit Account Opening

Using this option you can open a new time deposit account.

The ideal procedure followed during Time Deposit Account Opening is as follows:

- Check for customer existence: Check for all customers linked to the account.
- Open TD Account
- Specify Account Operating Instructions.
- Add Account Memo (if any).
- Customer Account Linking:A Maximum of three customers can be linked to the account using this option. If there are more than three customers, the same need to be linked to the account.
- Add MIS information to the account, if applicable.
- Add CBR Codes / other user defined information to the account, if applicable.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Task Code: TDS05) option.

Definitions Prerequisites

- BAM17 - Branch Type Maintenance
- TDM01 - TD Product Master
- BAM30 - Tax Codes Maintenance
- 8053 - Customer Addition
- CI142 - Customer Account Relationship Maintenance
- BA524 - Product Code - Product Type Cross Reference

Download

Not Required

Modes Available

Not Applicable

To open a new TD account

1. In the **Dashboard** page, Enter the Task code **8054** and then click 🔍 or navigate through the menus to **Front Office Transactions > Customer Transactions > Time Deposit Account Opening**.
2. You will be navigated to **Time Deposit Account Opening** screen.

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Time Deposit Account Opening

Field Description

Field Name	Description
Branch	[Mandatory, Numeric, Four, Search List] Type the branch code under which an account is to be opened and select it from the Search List. The name of the branch is displayed in the adjacent field. It is possible for a branch to open an account on behalf of another branch. The branch name as per the SMS set up of the user is defaulted.
Product Name	[Mandatory, Drop-Down] Select the appropriate product name, available for the selected branch, from the drop-down list. The product is selected for which the account has to be opened.
Product Ccy	[Display] This field displays the currency assigned to the product at the time of product definition. This is the default currency for the product defined in **Customer Addition** (Task Code: 8053) option.
Acct No.	[Display] This field displays the account number at the time of account opening, if the account number generation is set as "Automatic" in the system pre-load. The structure of the account number is flexible and can be defined based on the requirements of the bank.
Acct Title	[Optional, Alphanumeric, 40] Type the suggested title for the account. This field defaults the full name of the primary customer if you select an existing Customer in Customer IC field and click **Validate Customer** option. The account title can be different from the full name of the customer entered during customer

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creation.

Serial No.	This field is for future use.
Acct Open Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date, on which the account is opened, from the date editor. The system by default displays the posting date as the account open date. The system allows backdated account opening of TD.
Restricted Acct	[Optional, Check Box] Select the **Restricted A/C** check box if the customer is a restricted customer or vice versa. This field is enabled if the customer is not restricted in **Customer Account Restriction** (Task Code: CIM21) option. Select the check box if you want the account to be treated as restricted account used only in the home branch. Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.

Customer Information

Customer IC	[Mandatory, Search List] Select the identification code of the customer from the Search List. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.
Category	[Mandatory, Drop-Down] Select the category of the customer from the drop-down list. For example, Tax Paying Individual, Church, Foreign Corporate, etc. You can choose to set up multiple customer types to segregate the customers using the **Customer Type 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 Type Maintenance** (Task Code: CIM08) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.
Birth / Reg Date	[Display] This field displays the birth or registration date of the customer after validation. If the customer already exists, then the Birth/Reg Date will be automatically defaulted. Otherwise, the **Customer Addition (Task**

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Code: 8053) option will be invoked where more details about the customer need to be entered.

For more information, refer to **Customer Addition** (Task Code: 8053) option.

Relations	[Mandatory, Drop-Down] Select the appropriate relations from the drop-down list. The customer is linked to the account by way of a relations tag. This list contains different relations. For example, **Sole Owner**, **Joint And First**, **Joint and Other** and other relations. For successful account opening transaction, a customer with primary relationship viz. **Sole Owner**, **Joint And First**, or **Joint Or First** must be linked. If primary relationship linked is **Joint And First** or **Joint or First**, customer with secondary relationship viz. **Joint and other** or **Joint or other** must be linked to the account. A maximum of three customers can be linked to an account in the account-opening screen. **Customer Account Relationship Maintenance** (Task Code: CI142) option can be used to attach additional customers to the accounts.
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.
Taxable Customer ID	[Mandatory, Search List] Select the taxable customer ID from the Search List. By default it displays the ID of the primary customer.
Waive Service Charge	[Optional, Check box] Select the **Waive Service Charge** check box, if you want to waive the service charge for the TD account.
Base Tax Code 1	[Mandatory, Drop-Down] Select the tax code 1 set by the bank that will be applicable to the account from the drop-down list.
Base Tax Code 2	[Mandatory, Drop-Down] Select the tax code 2 set by the bank that will be applicable to the account from the drop-down list.
IBAN	[Display] This field displays the new International Bank Account Number generated by the system. The **IBAN**[1] mask is defined in the **FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module**.

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

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3. Select the branch name and product name from the list.

4. Enter the account opening date.

5. Select the customer IC from the Search List.

6. Select the appropriate category and relations from the pick list. Enter the search criteria and then click **Find**.

7. Select the row from the list. you will be redirected to the main page.

8. Click the **Val Customer**. The system validates if the customer is an existing customer or a new customer.

9. For an existing customer, the system displays the message "Existing Customer Proceed with data entry".

10. Click **OK**.

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

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

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

14. The system displays the account number. Click **OK**.

Screen Description

The above screen displays the TD account opening for a customer, Mr. John Smith. The customer ID of Mr. Smith is 600970 and he is opening the account at the Kansas branch. He is opening the account under the product code 21 and the product will be held in USD.

The account is a sole owner type of account, which means that there will be a single person who will be operating the account. All the customer information is populated form the customer master database.

The product is attracting tax under tax code 2, which is selected in the **Tax Code 1** field, whereby he will be charged at 20% and will have an exemption of USD 5000.00.

On the basis of the date of birth of the customer the account will be classified as a major account.

Exercise

For your own customer create a term deposit account using a suitable product. On the basis of the customer type, a suitable tax code will be populated for the customer.

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1.2 TD020 - TD Account Master

Using this option you can change the attributes of a term deposit which has been opened through the **TD Account Opening** (Task code:8054) option.

The system lists the details of the term deposit account in the **Account Details** tab and lists all the deposits opened under the term deposit account in the **Deposit Details** tab.

Note: Tax rates are subject to change if any special tax code is maintained at the customer level. You can view the special tax code from the **Customer Special Tax Code Maintenance** (Task code: TDS05) option.

Definition Prerequisites

- 8054 - TD Account Opening
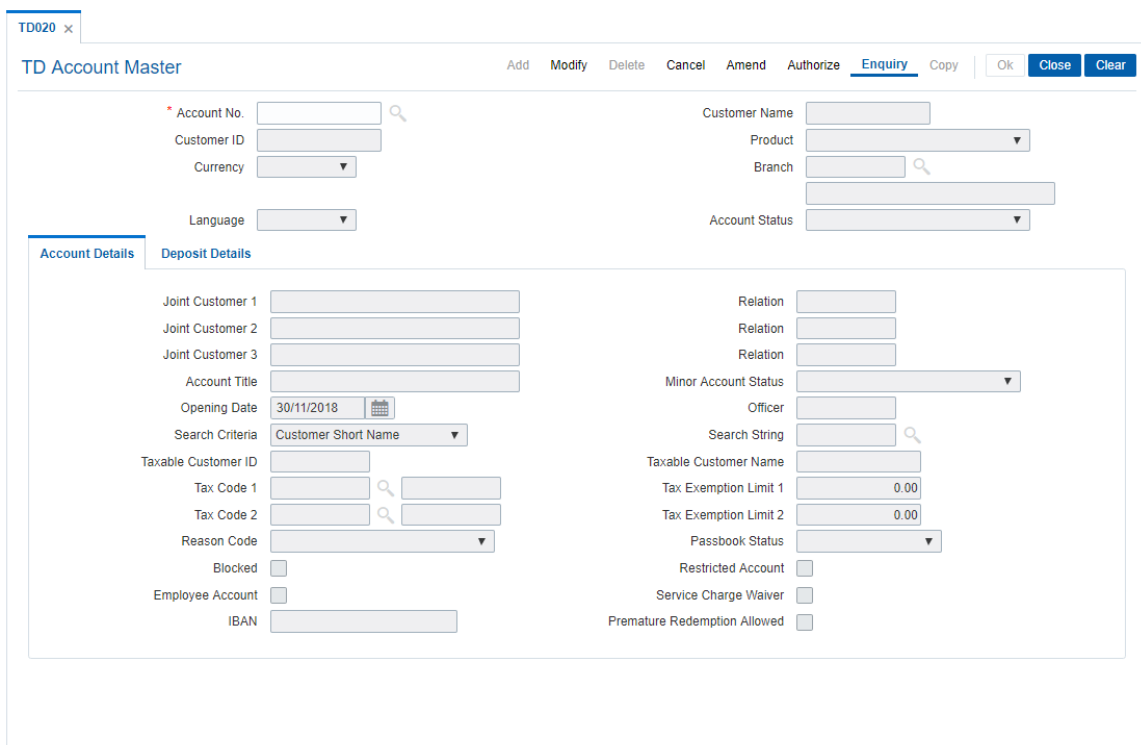
Modes Available

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

To modify the TD account master

1. In the **Dashboard** page, Enter the Task Code **TD020** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > Time Deposit Account Master**.

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

TD Account Master

Field Description

Field Name	Description

Account No.	[Mandatory, Numeric, 16] Type the TD account number of the customer or select from the search list.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer Id	[Display] This field displays the ID of the customer who holds the TD Account.
Product	[Display] This field displays the product code and name under which the TD account is initiated.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.
Branch	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Language	[Display] This field displays the language code in which the transactions and correspondence for the account will be performed. For example, language will be displayed as ENG where the account language is English.
Account Status	[Display] This field displays the current status of the account. The options are:

- Regular – This account is a regular account opened for various transactions.

- Account Opened Today - This account is opened on the day of the transaction.

- Closed – This account includes those deposits which have matured and redeemed. Thus this account is closed.

- Account Closed Today - This account has been closed on the day of the transaction.

- Unclaimed - This account has remained unclaimed by the customer.

- Matured - This account has matured.

- Account Blocked - This account is blocked.

- Forced Renewal - This account is marked for lien and thus has been force renewed.

3. Click **Modify**.

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

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5. Modify the required information in the various tabs.

Screen Description

The preceding screen displays all the account level details for TD account no 7030000000000044 for Mr. Sudhir. The account is opened under product code 341. The Account details tab will display information like what is the tax code attached, if there are any other account holders attached etc.

Account Details

The Account Details tab includes the details of the TD account.

Field Description

Field Name	Description
Joint Customer 1, 2, 3	[Display] This field displays the names of all the account holders, if the TD account is a Joint account.
Relation	[Display] This field displays the relation of the joint customer to the account, whether it is Joint and First or Joint or Other, as specified at the account level.
Account Title	[Optional, Alphanumeric, 120] Type the account title.
Minor Account Status	[Optional, Dropdown] This field displays the account status
Opening Date	[Display] This field displays the date on which the TD account is initiated.

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Officer	[Display] This field displays the officer who is assigned to the TD account. This officer acts as the relationship manager for the TD Account.
Search Criteria	[Optional, Drop down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer Short Name • Customer Ic - Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer Id - Unique identification given by the bank
Search String	[Optional, Alphanumeric, 40, 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. 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.
Taxable Customer ID	[Display] This field displays the taxable customer ID. It is the tax payer's customer ID. The customer ID is displayed depending on the customer searched in the search criteria.
Taxable Customer Name	[Display] This field displays the taxable customer name. It is the tax payer's customer name.
Tax Code 1	[Display] This field displays the tax code 1 applicable to the TD account, as specified at the account level.
Tax Exemption Limit 1	[Display] This field displays the limit for tax exemption 1. If the interest accrued for all the deposits in the account is within this limit, no tax is deducted. The tax exemption limit 1 depends on the tax code 1 selected.
Tax Code 2	[Display] This field displays the tax code 2 applicable to the TD account, as specified at the account level.
Tax Exemption Limit 2	[Display] This field displays the limit for tax exemption 2. If the interest accrued for all the deposits in the account is within this limit, no tax is deducted. The tax exemption limit 2 depends on the tax code 2 selected.
Reason Code	[Display] This field displays the reason as to why a particular TD Account is

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blocked.

Passbook Status	[Drop-down] Select the passbook status from the drop-down list. The options are: • Lost • Not issued • Not Applicable • Issued
Blocked	[Display] This field displays the TD account block status.
Restricted Account	[Optional, Check Box] Select the **Restricted Account** check box, if the TD account is restricted.
Employee Account	[Optional, Check Box] Select the **Employee Account** check box, if the account belongs to an employee of the bank.
Service Charge Waiver	[Display] This check box displays the status of service charges waived for a particular TD account.
IBAN	[Display] This field displays the **IBAN**[1].
Premature Redemption Allowed	[Check Box] If the check box is selected, then premature redemption is allowed else deposit is not allowed for premature redemption.

Note: These fields enforcement authority name, address line, city, state, country, zip, contact number, letter reference number, letter issue date, transaction code can be displayed only if the TD is blocked due to any Legal Reason as specified in Reason Code maintenance (BAM40). For TD accounts which are not blocked due to Legal Reason these fields will be blank and non editable.

Screen Description

The above tab screen displays the information like what is the tax code attached, if there are any other account holders attached etc.

Deposit Details

The **Deposit Details** tab displays the original deposit number, renewal deposit number, value date, etc. of a TD account.

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

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Field Description

Column Name	Description
Original Deposit No.	[Display] This column displays the original deposit number. The original deposit number is the source or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit no of the source deposit.
Renewal No.	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Value Date	[Display] This column displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.
Deposit Status	[Display]

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	This column displays the deposit status of the TD account.
Maturity Date	[Display] This column displays the maturity date for the deposit.
Term	[Display] This column displays the deposit term. The term of the deposit is the duration or the period in months and days, for which the TD is initiated.
Principal	[Display] This column displays the principal amount of the TD account.
Flg Base For Rate	[Display] This column displays the base amount parameter for calculating the interest. The base option for the deposit is displayed as symbols. - I indicates Incremental Amount - S indicates Cumulative for the deposit - C indicates Cumulative for all deposits
Payout Frq	[Display] This column displays the payout frequency, i.e. the time interval at which the interest earned on the deposit is paid out.
Compounding Frq	[Display] This column displays the compounding frequency i.e. the time interval at which the interest earned is compounded to the principal.
Interest Index Code	[Display] This column displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal, and term fits in.
Rate Interest	[Display] This column displays the interest rate.
Rate Variance	[Display] This column displays the interest variance specified at the time of initiating the deposit. The new value should be within the minimum and maximum values defined at the product level.
Prod Variance	[Display] This column displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Effective Rate	[Display] This column displays the rate at which interest is paid for the deposit. Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Effective Rate	[Display] This column displays the annual effective rate.

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Renewal Date	[Display] This column displays the renewal date.
Certificate No.	[Display] This column displays the certificate number
Renewal Type	[Display] This column displays the renewal type.
Amount	[Display] This column displays the amount in the account.

6. Click **OK**.

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

8. The account master details are modified once the record is authorized.

Screen Description

The above tab screen displays all the deposit details for TD account no 7030000000000044 for Mr.Sudhir.

The customer has two deposits for which information such as date of opening, deposit status, maturity date and principal amount is displayed.

Exercise

For an existing customer of your bank, check the information that is displayed when enquiring on the **TD Account Master** (Task code: TD020) option. The information displayed will be at account level with a synopsis of the deposits under the account.

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1.3 TD021 - TD Deposit Details

Using this option you can view the attributes for all individual deposits held under a term deposit account. You can also view the customers association with the account and individual deposits, pay in and payout patterns and redemption details.

The **Balances** tab provides balance, interest and tax details.

The deposit level interest variance can be changed in the **Interest Rate** tab. If any RP plan is attached to the deposit, the RP details will be displayed in the **RP Variances** tab.

Definition Prerequisites
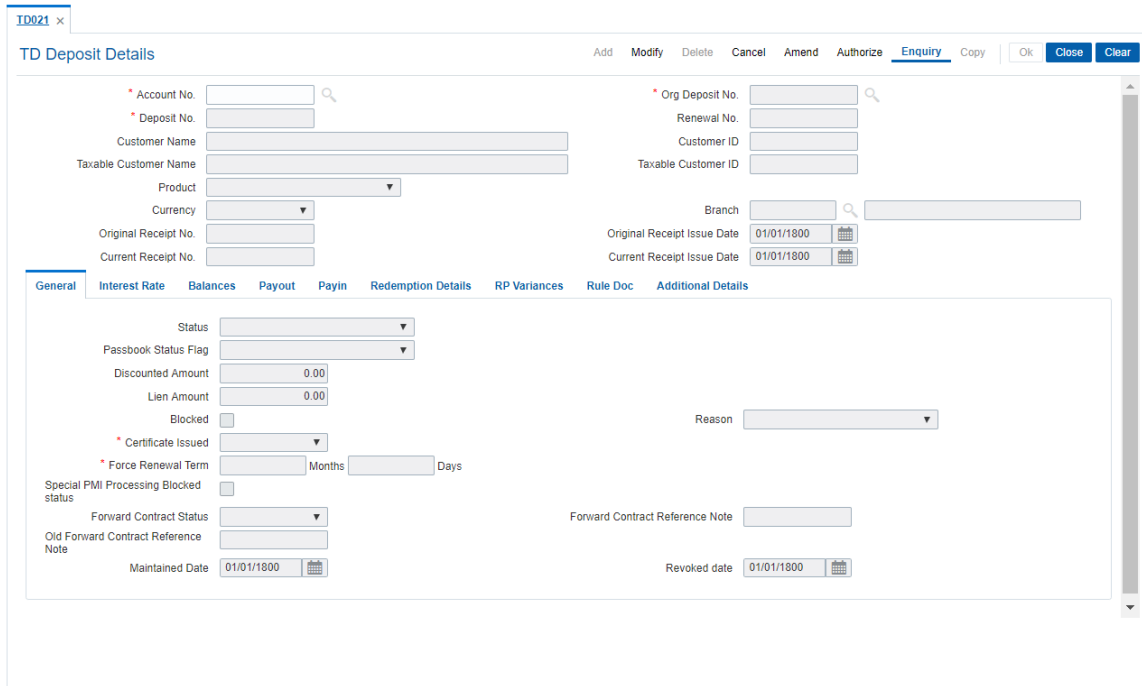
- 8054 - Time Deposit Account Opening

Modes Available

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

To modify the deposit details

1. In the **Dashboard** page, Enter the Task code **TD021** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Deposit Details**.

2. You will be navigated to **TD Deposit Details** screen.

Deposit Master

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number for which you want to check the details.

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Org Deposit No.	[Mandatory, Search List] Select the original number from the Search List. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit. Note: The first stage list will display the latest deposit numbers for each deposit under that particular account. A check box has been provided on the top of this pick-list, on selecting which the second stage pick-list will be invoked. This will display all the deposit details such as original number, renewal number, etc.
Deposit No.	[Mandatory] This field displays the running term deposit number. It signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Renewal No.	[Display] This field displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number explains the chronology of a particular deposit.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer Id	[Display] This field displays the customer ID on selecting the account.
Taxable Customer Name	[Display] This field displays the taxable customer name.
Taxable Customer ID	[Display] This field displays the taxable customer ID.
Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.
Branch	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Original Receipt No.	[Display] This field displays the first receipt no for the selected Deposit No.
Original Receipt	[Display]

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Issue Date	This field displays the first receipt no issue date for the selected Deposit No.
Current Receipt No.	[Display] This field displays the current receipt no for the selected Deposit no.
Current Receipt Issue Date	[Display] This field displays the current receipt no issue date for the selected Deposit No.

3. Click **Modify**

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

5. Select the original deposit number from the Search List.

6. Modify the required information in the various tabs.

Screen Description

The above screen displays the master details for deposit number 1 held under account number 99910400000230.

The "general" tab displays that the account is regular and there is no passbook/certificate issued or lien marked on the account.

There is a force renewal term of 5 months that has been defined which will be activated and override all maturity instructions if the deposit is marked under lien or blocked.

General

This tab displays the status of the account.

Field Description

Field name	Description
Status	[Display]

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This field displays the current status of the account.

The options are:

- Regular - This account is a regular account opened for various transactions.

- Account Opened Today - This account is opened on the day of the transaction.

- Closed - This account is closed.

- Account Closed Today - This account has been closed on the day of the transaction.

- Unclaimed - This account has remained unclaimed by the customer.

- Matured - This account has matured.

- Account Blocked - This account is blocked.

- Forced Renewal - This account is marked for lien and thus has been force renewed.

Passbook Status Flag	[Display] This field displays the status of the passbook.
Discounted Amount	[Display] This field displays the discounted deposit amount. For discounted deposits, the customer wants the deposits to receive a pre-defined maturity amount. For example, a customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, which the customer needs to make. In this case, the maturity amount and the interest are fixed. There are two types of product discounting. They are as follows: • Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only the principal amount is discounted. Maturity value is decided based on the interest calculation. • True Discounted – In true discounted deposit, even the interest which will be received will be discounted further, and reduced from the initial deposit amount of the normal discounted TD. This field is displayed only when the product under which the account is opened is of the discounted type.
Lien Amount	[Display] This field displays the lien amount, if there is a lien marked on the deposit. As the deposit is a part of an account, lien on deposit will automatically imply as a partial lien on an account.
Blocked	[Display] This field displays whether the TD account is blocked or vice versa.
Reason	[Display] This field displays the reason for a blocked TD account as specified while blocking the account.
Certificate Issued	[Conditional, Drop-Down]

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	Select the certificate issue status from the drop-down list.
	This field is enabled if the **Certificate** check box is selected in the **Advices** tab screen in the **TD Product Master** (Task Code: TDM01) option and certificate has to be issued in the **TD Certificate Printing** (Task Code :TD043) option.
Force Renewal Term	[Optional, Numeric, Four]
	Type the force renewal term as defined at the product level.
	The force renewal term will be applicable if there is a lien marked on a deposit. The amount which is marked for lien will be automatically renewed after maturity for the period mentioned in this field.
	The term can be specified in months, days or in a combination of both as defined at the product level. The term unit is specified next to this field.
	• C - Combination
	• M - Months
	• D - Days
Special PMI Processing Blocked status	[Display]
	This field displays whether the special PMI processing blocked status is to fulfill the TD conditions after the TD maturity.
Forward Contract Status	[Conditional, Drop-Down]
	Select the status of forward contract from the drop-down list.
	The options are:
	• Not Maintained
	• Maintained
	• Revoked
	This field is enabled for FCNR deposits.
Forward Contract Reference Note	[Conditional, Alphanumeric, 50]
	Type the forward contract reference number.
	This field is enabled if the **Maintained** option is selected in the **Forward Contract Status** drop-down list.
Old Forward Contract Reference Note	[Display]
	This field displays the old forward contract reference number.
Maintained Date	[Display]
	This field displays the date when the forward contract status was maintained.
Revoked Date	[Display]
	This field displays the date when the forward contract status was revoked.

Screen Description

The above tab screen displays the master details for deposit number 1 held under account number 7030000000012502.

The "general" tab displays that the account is regular and there is no passbook/certificate issued or lien marked on the account.

There is a force renewal term of 5 months that has been defined which will be activated and override all maturity instructions if the deposit is marked under lien or blocked.

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Interest Rate

This tab displays the interest rate details of an account.

Field Description

Field name	Description
Interest Index Code	[Display] This field displays the interest index code applicable to the TD. The index code is defined at the product level against the slab in which the TD principal and term fits in.
Interest Rate	[Display] This field displays the interest rate linked to the interest index code.
Interest Variance	[Mandatory] This field displays the interest variance specified at the time of creating the deposit. Interest variance change for fixed as well as floating rate for TD products can be carried out using the **Backdated Interest Rate Change** (Task Code: TDM48) option. This field can be amended and modified. The new value should be within the minimum and maximum values defined at the product level.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fit in.
Scheme Rate	[Display] This field displays the rate of interest as per the scheme.
Scheme Variance	[Display]

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This field displays the scheme variance.

Field Name	Description
Net Effective Rate	[Display] This field displays the rate at which interest is paid for the deposit. Net Effective Rate = Interest Rate (at deposit level) + Interest Variance + Product Variance The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Screen Description

The above tab screen displays the master details for deposit number 1 held under account number 7030000000012502.

In the interest rate tab the deposit rate is displayed as 15% + 0% variance and a net rate of 15%.

Balances

This tab displays the balance details of an account, interest details, tax withheld, etc.

[Field Description](#)

Field Name	Description
Interest Accrued	[Display] This field displays the interest accrued on the current principal balance. The interest is calculated from the date of last interest payout or

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capitalization, or from the date of initiating the TD.

Interest Withheld	[Display] This field displays the interest that is withheld. The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank.
Interest Withheld (Carry Forwarded)	[Display] This field displays the interest that is withheld. The part of total due interest amount for the current payout cycle held by the bank, in case the customer has to pay interest to the bank.
Projected Tax1 On Accrued Int	[Display] This field displays the tax 1 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket.
Interest Withheld (Total)	[Display] This field displays the total interest withheld amount to date.
Tax Withheld 1 (Total)	[Display] This field displays the total tax 1 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. The tax 1 is deducted on the basis of **Tax Deduction at Source Flag** defined at the product level and the **Tax Code** attached to the account at the time of account opening.
Projected Tax2 On Accrued Int	[Display] The tax 2 calculated on the accrued interest. It is calculated on the basis of the amount accounted and the amount in the accrued interest bucket.
Interest Compounded To Date	[Display] This field displays the total compounded interest. *Interest Compounded to Date = Accumulated Interest earned on the Principal + Interest to Date*
Tax Withheld 2 (Total)	[Display] This field displays the total tax 2 deducted from interest against the TD recovered from the customer. This tax is accrued but not remitted to the government. The tax 2 is deducted on the basis of **Tax Deduction at Source Flag** defined at the product level and the **Tax Code** attached to the account at the time of account opening.
Balance Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Interest Paid To Date	[Display] This field displays the total interest paid till date to the customer.
Balance Interest Due	[Display] This field displays the interest amount for which the **Payout Option** is defined as **No instructions** at the product level, and the proceeds are

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not collected by the customer.

Balance Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit has matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as uncollected principal.
Unclaimed Interest	[Display] This field displays the interest which is due, but not collected by the customer after the grace period. The interest, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Balance Principal Due	[Display] This field displays the matured deposit amount for which **Maturity Option** is defined as **No instructions** at the product level, and the proceeds are not collected by the customer.
Tax On Accrual 1	[Display] This field displays the tax amount 1 on the last interest accrued.
Unclaimed Principal	[Display] This field displays the principal which is due, but not collected by the customer after the grace period. The principal, which is due and is not collected by the customer, gets transferred to the unclaimed GL after the specified grace period.
Tax On Accrual 2	[Display] This field displays the tax amount 2 on the last interest accrued.
Interest Capitalized To Date	[Display] This field displays the interest that is capitalized till date.
PMI Accrued	[Display] This field displays the accrued PMI. It is the amount accrued after the maturity of deposit in special PMI processing condition. It is displayed as '0', if PMI Accrual is selected as none.
Year End Principal Balance	[Display] This field displays principal balance as on financial year end.
Stamp Tax Amount	[Display] This field displays the documentary stamp tax amount calculated by the system.
Maturity Amount	[Display] This field displays the maturity amount of the deposit.

Screen Description

The above tab screen displays the master details for deposit number 1 held under account number 7030000000012502.

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The screen displays information related to balances in the account and the interest accrued till date. This figure and any other information will be updated during various transactions during the life cycle of the Term Deposit.

Payout

This tab displays the interest payout details.

[Field Description](#)

Field Description

Field name	Description
Payout Frequency	[Conditional] This field displays the payout frequency for the deposit. Payout Frequency will be enabled for Payout type TDs.
Compounding	[Display] This field displays the time interval at which the interest is compounded to the principal, as specified while initiating a TD. For example, if the compounding frequency is specified as **Quarterly** then the accumulated interest will be added to the principal every three months.
Next Payout Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date, on which the subsequent interest is due to be paid from the pick list. Next payout date will be editable for Payout type TD. For example, the interest payout frequency is specified as quarterly. If the interest is paid on 31st June '18, the next payout date will be after 3 months i.e.30th September '18.
Next Compounding	[Display] This field displays the date on which the accrued interest is added to the principal. For example, the interest compounding frequency is specified as

monthly. If the interest is compounded on 30th June '09, the next compounding date will be after 1 month i.e. 30th July '09.

Anniversary Start Day	[Conditional, Drop-Down] Select the anniversary start date from the drop-down list. For example: If a TD is created on 5th of August then the Anniversary Start Day will be 5th. If the next interest is due after a quarter then the **Next Payout Date** will be 5th November. This field is enabled if **Anniversary** option is selected in the **Interest Payout basis** and **Interest Compounding basis** in the **TD Product Master** (Task Code: TDM01) option.
Anniversary Start Month	[Conditional, Drop-Down] Select the anniversary start month from the drop-down list. For example, if a TD is created on 5th of August then the Anniversary Start month will be August. This field is enabled if **Anniversary** option is selected in the **Interest Payout basis** and **Interest Compounding basis** in the **TD Product Master** (Task Code: TDM01) option.

Screen Description

The above tab screen displays the master details for deposit number 1 held under account number 7030000000012502.

The screen displays that interest on the deposit will be paid every half year. The compounding will be taking place on a quarterly basis.

Payin

This tab displays the deposit details.

Field Description

Field name	Description
Principal Balance	[Display] This field displays the principal amount of the TD. It shows the latest principal on the TD. This is the sum total of the principal amount at the time of initiating, and the compounding interest earned.
Value Date	[Display]

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	This field displays the value date of the TD.
	The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date.
Deposit Term - Months - Days	[Display]
	This field displays the term in months and days for which the TD is being created.
Deposit Date	[Display]
	This field displays the date on which the TD is created.
Base Amount For Deposit Rate	[Display]
	This field displays the base amount as specified while initiating a TD.
Deposit Maturity Date	[Display]
	This field displays the maturity date for the new deposit.
	This date is arrived at by adding the deposit term to the interest start date of the TD.
	For example, if the interest start date of the TD is 1st January '04 and the TD term is two months, then the maturity date will be 29th February '04.
	1st January '04 + 2 months = 29th February '04
Balance For Rate Earned	[Display]
	This field displays the base principal amount, which determines the rate of interest applicable for the deposit.
	This amount depends on the option selected as Base Amount for Deposit Rate.
	For example, if the Base Amount for Deposit Rate is selected as Incremental, the deposit amount will be displayed.
Interest Start Date	[Display]
	This field displays the current process date as the interest start date, by default.
	The interest start date is the date on which the bank starts accruing interest for the TD.
	For payin by Cheque, DD or BC, the interest start date is by default the value date of the instrument.
	An interest start date can be any date on or after the value date of the deposit, and on or before the maturity date of the deposit.
Cheque No.	[Display]
	This field displays the DD or BC or Cheque number through which the TD amount is paid.
	When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On every deposit of a cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) is/are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.

Screen Description

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The above tab screen displays the master details for deposit number 1 held under account number 7030000000012502.

The screen displays all the details of the deposit at the time of account opening. The principal balance of ₹ 11,000.00 was placed for a period of 12 months. The deposit start date was 16/03/2018.

Redemption Details

This tab displays the details of redemption of a deposit.

Field Description

Field name	Description
Number of Redemptions to Date	[Display] This field displays the number of redemptions up to the Enquiry date. This is equal to the number of times the principal or interest is renewed.
Last Redemption Amount	[Display] This field displays the amount which was last redeemed as a part of the principal.
Redemption Amount to Date	[Display] This field displays the total amount redeemed from the account as a part of the principal.
Early Redemption Penalty to Date	[Display] This field displays the penalty amount, if penalties are charged for an early redemption. When a deposit is redeemed before maturity, the bank may charge a customer penalty interest. The penalty variance rate and the process of calculation are defined at the product level.
Last Redemption Date	[Display] This field displays the date on which the last redemption has taken

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place.

Screen Description

The above tab screen displays the master details for deposit number 1 held under account number 7030000000012502.

The screen displays the redemption details for the deposit. it will be updated if the deposit is redeemed partially or completely.

RP Variances

This tab displays the relationship pricing variance. For e.g.: If the relationship value is more than 1 crore, additional interest of 0.5% is to be given to the customer.

Field Description

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

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| **Rule** | This column displays the benefit plan deviation rule applicable to the deposit. |

Screen Description

The above tab screen displays the master details for deposit number 2 held under account number 7030000000012502.

The screen displays the various relationship pricing parameters if they are defined for the said TD account number.

Rule Doc

This tab allows you to view the rule applied on the deposit.

Additional Details

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[Field Description](#)

Field name	Description
Account No.	[Display] This field displays the TD account number.
Ccy Code	[Display] This field displays the currency code.
Branch Code	[Display] This field displays the branch code.
Pay Mode	[Display] This field displays the pay mode of the initial payin.
Initial Deposit Amt	[Display] This field displays the initial deposit amount. It shows the original TD deposit principal amount.
Initial Maturity Date	[Display] This field displays the maturity date of the initial deposit.
Initial Payin/Deposit Date	[Display] This field displays the initial deposit/payin date.
Description 1	[Optional, Alphanumeric, 100] Type the first instruction maintained for the deposit.
Description 2	[Optional, Alphanumeric, 100] Type the second instruction maintained for the deposit.

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7. Click **OK** .

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

9. The deposit master details are modified once the record is authorised.

Screen Description

The above tab screen displays the master details for deposit number 1 held under account number 7030000000012502.

The screen would display the various rules that would be defined for the said account.

Exercise

For any existing TD account, select the deposit for which details are required. On the basis of the explanation provided.

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1.4 TDM24 - TD Lien Master

The bank can mark a lien on the term deposit as a security for a loan or an overdraft. If the lien is marked against a term deposit, customer is not allowed to withdraw the amount from the term deposit which lien is marked.

The different kinds of lien marked are:

- Internal Lien - The internal lien is automatically marked by the system on the term deposit which is kept as collateral. The two types of internal lien are:

- Overdraft – This lien is system-initiated and is marked for online transaction done against a Current and Savings account, which is having insufficient funds and has overdraft facility against a term deposit account.

- Loan / APS – This type of lien is marked as a security for Loan or Loan application. This lien is marked automatically by the system on the deposit when the customer specifies that the term deposit will be kept as collateral against the loans.

- External – This type of lien is marked for external reasons.

A deposit marked for lien will be force renewed on the maturity date irrespective of the maturity instruction specified. This is done as security against the loan or overdraft taken by the customer from the bank.

You can view the different liens which are marked against an individual deposit along with details like the start and expiry date of the lien, the lien amount, type of lien, reason for the lien and the account or instrument number against which the lien is marked. If the internal lien is placed on the principal or the principal + interest amount the system displays the lien marked on the principal and the interest. The propagate option increases the drawing power of the customer for the Current and Savings account.

You can place an external lien on a deposit. The lien will be placed when there is a court order or the term deposit has to be blocked for some external reason. You have to specify the lien amount, the description and the reason for the lien. The start date, end date and the maturity instruction is defaulted by the system.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To add a lien

1. In the **Dashboard** page, Enter the Task code **TDM24** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Lien Master**.

2. You will be navigated to **TD Lien Master** screen.

TD Lien Master

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Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the valid TD account number of the customer.
Account Title	[Display] This field displays the title of the account.
Original Deposit Number	[Mandatory, Search List] Select the original deposit number, on which the lien will be marked for the TD account, from the Search List.
Lien Type	[Optional, Drop-Down] Select the lien type from the drop-down list. The options are: • APS • External • Corporate • Stock Invest • Loan • Overdraft • Sweep-In This field is enabled in the **Enquiry** mode.
Beneficiary CASA Account	[Display] This field displays the Beneficiary CASA account.
Lien Instrument/Account No	[Display] This field displays the lien instrument / account number.
Lien Number	[Display] This field displays the lien number of the TD account. This field is displayed in the **Add** mode.

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Deposit Number	[Display] This field displays the deposit number that signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. This field is displayed in the **Add** mode.
Renewal Number	[Display] This field displays the renewal number that signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit. This field is displayed in the **Add** mode.
Lien Status	[Optional, Drop-Down] Select the lien status from the drop-down list. The options are: • Live Liens, • Expired Lines • All Lines By default it displays "Live Lines". This field is enabled in the **Enquiry** mode.

3. Click **Add**.

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

5. Select the original deposit number from the Search List.

TD Lien Master

6. The system enables the **External Lien Maintenance** tab. Enter the required information in the tab.

Screen Description

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The above screen displays the lien placed on account no 7030000000012882 for which a lien is being placed. The lien is being placed on the 1st deposit under the account. This is the first lien on the deposit and is displayed in the lien number field.

External Lien Maintenance

This tab is used to mark external lien on deposit.

[Field Description](#)

Field Name	Description
Lien Type	[Display] This field displays the lien type. The field takes a default value as **External**. Only an external lien can be added. An internal lien is marked automatically by the system.
Lien Date	[Display] This field displays the date on which the lien is marked. The system by default displays the current date as the lien start date.
Expiry Date	[Display] This field displays the date on which the lien will expire. The system by default displays the deposit maturity date as the expiry date.
Lien Amount	[Mandatory, Numeric, 13, Two] Type the lien amount for which the lien will be marked on the TD.
Description	[Mandatory, Alphanumeric, 40] Type the description of the lien.
Maturity Instruction	[Display] This field displays the maturity instruction as **Force Renew**, by default. A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.
Department Code	[Optional, Search List]

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	Select the department code from the Search List. The department code is maintained using the **LOB Master** (Task Code: BA431) option.
Department Name	[Display] This field displays the department name based on the department code selected in the adjacent field.

In Favour Of

It is mandatory to select either the **Internal** or **External** option.

Internal	[Optional, Radio Button] Click **Internal**, if the lien details are to be maintained for an existing customer.
External	[Optional, Radio Button] Click **External**, if the lien details are to be maintained for an external entity.
Search Criteria	[Conditional, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short Name • Customer IC • Customer ID This field is enabled if the **Internal** option is selected from the **In Favour Of** section.
Search String	[Conditional, Alphanumeric, 40] 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. This field is enabled if the **Internal** option is selected from the **In Favour Of** section.
Customer Name	[Conditional, Alphanumeric, 120] Type the customer name. This field is enabled and optional if the **External** option is selected from the **In Favour Of** section. If the **Internal** option is selected from the **In Favour Of** section, then this field displays the full name of the customer.
Customer ID	[Conditional, Numeric, 10] Type the customer ID. This field is enabled and optional if the **External** option is selected from the **In Favour Of** section. If the **Internal** option is selected from the **In Favour Of** section, then this field displays the customer Id.

Facility Code

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Collateral Code	[Optional, Search List] Select the collateral code from the Search List.
Collateral Name	[Display] This field displays the collateral name based on the collateral code selected in the adjacent field.
Reason For Lien	[Mandatory, Drop-Down] Select the reason for the lien to be marked from the drop-down list.
Propagate	[Optional, Check Box] Select the **Propagate** check box for lien other than an external lien.
Principal Lien Amount	[Display] This field displays the principal TD amount on which the lien is imposed. If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.
Interest Lien Amount	[Display] This field displays the interest earned on the TD amount on which the lien is marked. If the lien is marked on the principal + interest, then this column displays the interest amount on which the lien is marked else it displays the value as zero.
Link Ref Serial No.	[Optional] Enter the link reference serial number
Serial No.	[Optional] Enter the serial number
Purpose of Lien	[Optional] Enter the purpose of lien

Screen Description

The screen displays the lien placed on account no 7030000000012832 for which a lien is being placed. The lien is being placed on the list of deposit under the account. The amount of the lien is displayed for each of the deposit under Lien Principal Amount.

7. Click **OK**.

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

9. The lien details are added once the record is authorised.

To view the liens marked on an account

1. In the Lien Master Maintenance screen, click **Enquiry**.

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

3. Select the original deposit number from the Search List and the lien type from the list.

4. Click **Lien Enquiry** to view lien master details.

All Lien Enquiry

All types of lien are maintained in the account.

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Lien Amount	[Display] This field displays the total lien amount placed on the deposit.

Column Name	Description
Original Deposit No.	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit.
Renewal No.	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals, or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number on which the lien is marked.
Lien No.	[Display] This column displays the sequence in which the lien is placed on the deposit.
Type	[Display] This column displays the type of lien, which is marked on the deposit.
Amount	[Display] This column displays the lien amount marked on the deposit.
AC No / Description	[Display] This column displays the appropriate beneficiary account number in case of internal lien.

	For external lien this field displays the description entered at the time of creation of lien.
Start Date	[Display] This column displays the start date of the lien. The start date is the date on which the lien is marked on the deposit.
Expiry Date	[Display] This column displays the expiry date of the lien.
Maturity Instr.	[Display] This column displays the maturity instruction. A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level. The system displays the default maturity instruction as Force Renew.
Reason	[Display] This column displays the reason for the lien to be marked on the deposit. This column displays the reason if the lien is external.
Propagate	[Display] This column displays the propagate option. If the propagate option is enabled for the lien, then the field displays Y. If the **Principal + Interest** option is selected in the **Lien Allowed** field at the product level and the **Propagate** check box is checked at the **Collateral** level, then this option increases the drawing power of the customer. This option is available only for internal lien. For example, a lien is marked on a TD of 1,00,000 against the drawing power of the CASA account. The drawing power is specified as 50% of the TD. The compounding frequency is yearly and payout is at maturity. For the first year the drawing power of the customer will be 50% of 1,00,000 i.e. 50,000. At the end of the year the customer earns an interest of 5,000, which will be added to the principal because of compounding effect. The principal will now be 1,05,000. Thus, the drawing power will increase to 50% of 1,05,000 i.e. 52,500.
Lien Principal Amount	[Display] This column displays the principal TD amount on which the lien is imposed. If the lien is imposed on the principal + interest, this column displays the principal amount on which the lien is imposed.
Lien Interest Amount	[Display] This column displays the interest earned on the TD amount on which the lien is imposed. If the lien is imposed on the principal + interest, this column displays the interest amount on which the lien is imposed. If the lien is not imposed on the interest this column will be blank.
Department	[Display] This column displays the department name corresponding to the department code maintained for the lien.
In Favour Of	[Display] This column displays the customer name and Id.
Facility Code	[Display]

This column displays the collateral code and collateral name.

Link Reference Serial No	[Display] This column displays the link reference serial number.
Purpose Of Lien	[Display] This column displays the purpose of lien.
Serial No.	[Display] This column displays the serial number.
Maker ID	[Display] This column displays the maker ID.
Checker ID	[Display] This column displays the checker ID.

Screen Description

The above tab screen displays the amount that is placed under lien. As the deposit is being placed under lien, the maturity instructions is automatically changed to Force Renew.

Exercise

For a customer in your bank, select a TD account and for a suitable deposit to be placed under lien.

Add the lien and check the lien enquiry screen after approval.

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1.5 TD028 - TD Block/Unblock Account Status

Using this option you can change the status of the term deposit account using this option. The account can be marked as blocked and the reason for the same can be specified. A blocked account can be unblocked along with the reason for the action.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
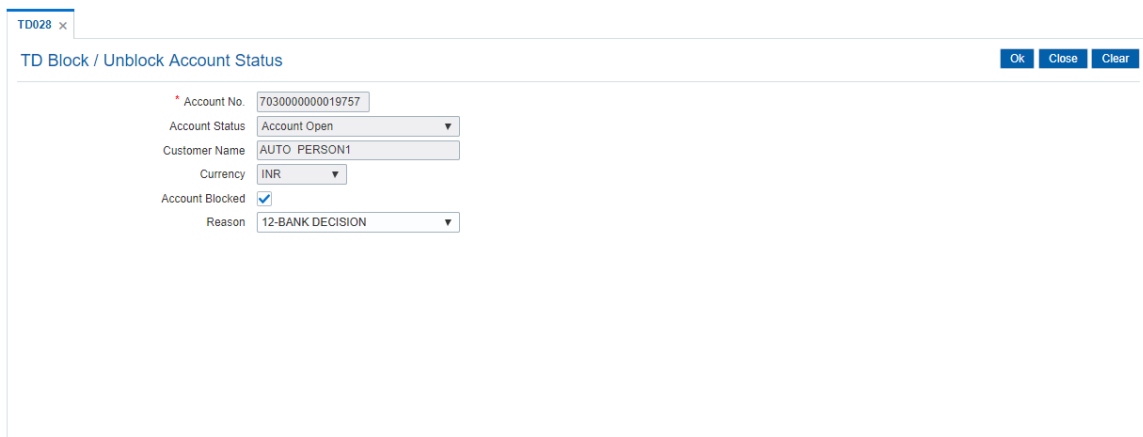
Modes Available

Not Applicable

To block/unblock the account status

1. In the **Dashboard** page, Enter Task code **TD028** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Block / Unblock Account Status**.

2. You will be navigated to **TD Block / Unblock Account Status** screen.

TD Block/Unblock Account Status

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Account Status	[Display] This field displays the current status of the account. The options are: • Regular - This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction.

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- Unclaimed - This account has remained unclaimed by the customer.

- Matured - This account has matured.

- Account Blocked - This account is blocked.

- Forced Renewal - This account is marked for lien and thus has been force renewed.

Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.
Account Blocked	[Optional, Check Box] Select the **Account Blocked** check box to block the account.
Reason	[Optional, Drop-Down] Select the reason for blocking the account from the drop-down list. This field is enabled when the Account Blocked check box is selected. The options are: - Failure in Availability - Loan Non-repayment - Others - Special Customer - PA Customer

Note: The details of the enforcement agency will be displayed, but user can modify the details. If the enforcement agency details are not captured for the old account number then the enforcement agency details will be blank. These fields will be enabled only when the TD is blocked for legal reason.

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

4. Select the account blocked.

5. From the **Reason** list, select the reason for blocking and then click **OK**.

6. The system displays following message: "Transaction is complete". Click **OK**.

Screen Description

The above screen displays the current status of TD account no 7030000000019757. The account is currently in an unblocked state. By selecting the **Account Blocked** check box the account can be blocked. To unblock the account, the clear the **Account Blocked** check box.

Exercise

For an existing account perform a blocking transaction by selecting the **Account Blocked** check box. The maturity instruction of this account will change to Force Renew. Check the maturity instructions after the account is unblocked, it will have the original maturity instructions.

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1.6 TD043 - TD Certificate Printing

Using this option you can print a certificate of the deposit under a term deposit account. The deposit can be issued and printed denomination wise, either for entire deposit amount or part deposit amount.

For example, For a deposit worth 5000, you can have a single certificate printed in single denomination for full amount or multiple certificates printed in denominations of 500 for entire amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
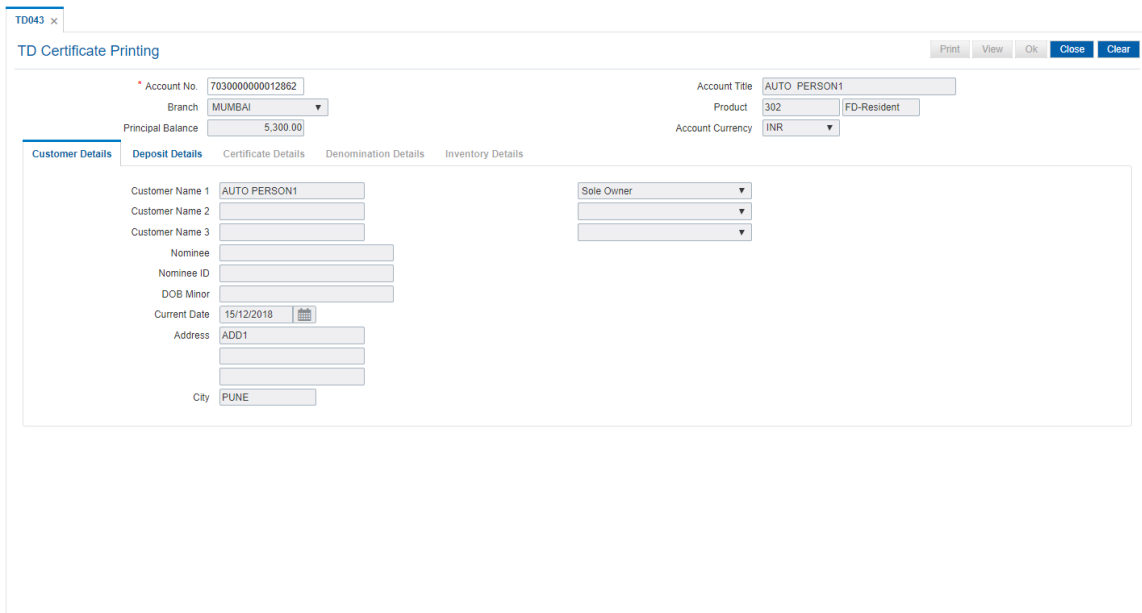
Modes Available

Not Applicable

To view the TD certificate printing

1. In the **Dashboard** page, Enter Task code **TD043** and click 🔍 or navigate through the menus to Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Certificate Printing.

2. The system displays the **TD Certificate Printing** screen.

TD Certificate Printing

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Account Title	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch where the TD account

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	is initiated and maintained.
Product	[Display] This field displays the code and name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Principal Balance	[Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.

Screen Description

The above screen displays the TD certificate printing details for TD account no 0033200001882 for Mr. John Smith. the certificate is being printed for a deposit under product code 320.

The Customer details tab displays customer name and address information.

3. Enter the account number and press the <Tab> or <Enter> key.

4. Modify the relevant information in the various tab screens.

Customer Details

The customer details tab provides details of the customer and their relationship with the account.

Field Description

Field Name	Description

Customer Name 1	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Customer Name 2	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Customer Name 3	[Display] This field displays the name of the customer and the relationship to the account, as specified while opening an account.
Nominee	[Display] This field displays the name of the nominee, as specified while opening an account, if customer is minor.
Nominee ID	[Display] This field displays the id of the nominee, as specified while opening an account, if customer is minor.
DOB Minor	[Display] This field displays the date of birth of minor.
Current Date	[Display] This field displays the current process date of the system.
Address	[Display] This field displays the address of the customer.
City	[Display] This field displays the name of the city of the customer.

Screen Description

The above tab screen displays the customer name and address information.

Deposit Details

The deposit details tab provides details of the deposit renewal number, status, deposit amount, etc.

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TD Certificate Printing

Print	**View**	**Ok**	**Close**	**Clear**	

* Account No. `7030000000012862`   Account Title `AUTO PERSON1`
Branch `MUMBAI`   Product `302` `FD-Resident`
Principal Balance `5,300.00`   Account Currency `INR`

Customer Details | **Deposit Details** | Certificate Details | Denomination Details | Inventory Details

eficiary Account For ciple	Payout Mode For Interest	Beneficiary Account For Interest	Selected	Interest Rate	Maturity Amount in Words	Deposit Term	Annualised Interest Yield(%)
			N	3.50	INR Five Thousand One Hundred Eighty Four Only	12 Months 12 Days	3.57
			N	3.50	INR Three Hundred Eleven Only	12 Months 0 Days	3.67

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

Field Description

Column Name	Description
Original Deposit No.	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No.	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Status	[Display] This column displays the current status of the deposit. The options are: • Open – This deposit is open for various transactions. • Opened Today - This deposit is opened on the day of the transaction. • Closed - This deposit has been redeemed and thus is closed.

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- Closed Today - This deposit has been redeemed and closed on the day of the transaction.

- Unclaimed - This deposit is matured and the grace period has ended. Thus it is transferred to the unclaimed GL account.

- Matured - This deposit has matured.

- Marked for Lien - This deposit is marked for lien.

- Blocked - This deposit is blocked.

- Forced Renewal - This deposit is marked for lien and thus has been force renewed.

- Cheque Pending Clearing – This cheque deposited during the TD Payin is pending for clearing.

Deposit Date	[Display] This column displays the date on which the deposit is initiated.
Value Date	[Display] This column displays the value date of the deposit.
Maturity Date	[Display] This column displays the date on which the deposit will mature.
Deposit Amount	[Display] This column displays the available principal balance of the term deposit.
Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.
Payout Mode For Principle	[Display] This column displays the payout mode for the principal.
Beneficiary Account For Principle	[Display] This column displays the beneficiary account number for the principal amount.
Payout Mode For Interest	[Display] This column displays the payout mode for interest.
Beneficiary Account For Interest	[Display] This column displays the beneficiary account number for the interest.
Selected	[Display] This column displays the certificate printing status of the deposit. - Y - Indicates that the deposit is selected for certificate printing. - N - Indicates that the deposit is not selected for certificate printing.
Interest Rate	[Display] This column displays the Interest rate of the deposit.
Maturity Amount in Words	[Display] This column displays the deposit maturity amount in words.

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Deposit Term	[Display] This field displays the term of the deposit.
Annualized Interest Yield (%)	[Display] This field displays the annualized interest yield for deposits with compounded interest .

Screen Description

The above tab screen displays TD certificate printing details for TD account no 0033200001882 for Mr. John Smith. the certificate is being printed for a deposit under product code 320.

The deposit details tab displays all information on existing deposits, like date of opening, maturity date, maturity amount and current status of the deposit.

The deposit due for printing can be selected by checking the "selected" Tab.

5. Double-click a deposit in the Deposit Details tab to view the Certificate Details tab.

Certificate Details

The certificate details tab provides various details of the certificate like the date of issue, the type, amount, etc.

[Field Description](#)

Field Name	Description
Certificates	
Deposit Number	[Display] This field displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

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Column Name	Description
Certificate Issue Date	[Display] This column displays the date on which the certificate is issued.
Certificate Type	[Display] This column displays the certificate type. The options are: • Initial (I) • Duplicate (D)
Certificate No.	[Display] This column displays the certificate number as specified in the Denominations tab.
Deposit Amount	[Display] This column displays the available principal balance of the term deposit.
Certificate Amount	[Display] This column displays the amount for which the certificate is issued.
Print?	[Toggle] Click the toggle status to Y to print a certificate for a deposit. The default value for toggle status is N.

Screen Description

The above tab screen displays TD certificate printing details for TD account no 0033200001882 for Mr. John Smith. the certificate is being printed for a deposit under product code 320.

The certificate details tab displays inventory details like certificate inventory number, date of issue and amount that will appear on the certificate.

6. Click the + button to navigate to the Denomination Details tab to add a new denomination.

Denomination Details

The denomination details tab provides details of the serial number of the TD amount, denomination of amount, etc.

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Field Description

Field Name	Description
Original Deposit Number	[Display] This field displays the original deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Deposit Amount	[Display] This field displays the available principal balance of the term deposit.

Column Name	Description
Denomination	[Mandatory, Numeric, 16] Type the denominations of the TD certificate. The certificates will be issued for the specified denomination. For example 500, 100, etc.
Series Number	[Mandatory, Numeric, 16] Type the serial number of the TD certificate. This is the series of the inventory for the certificates you want to print.
Start No.	[Mandatory, Numeric, 16] Type the start number of the series, from which you want to print the certificates. For example, TD certificates for the inventory are in the series of AS123. You want certificates starting from the number 150.
End No.	[Mandatory, Numeric, 16] Type the end number of the series. The system by default displays the start number as the end number.

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Total Certificates	[Mandatory, Numeric, 16] Type the number of certificates. The system calculates the total certificates based on the start number and end number of the certificates. For example, if you want the certificates in denomination of 500 for a deposit of 5000. You can specify the start number as 100 and the end number as 109. The system calculates the total certificates as 10. This field is editable. The End Number column gets updated if there is any modification in this column.
Net Amount	[Display] This column displays the net amount for which the certificates will be issued. *Net Amount = Denomination X Total Certificate.*

Screen Description

The above tab screen displays TD certificate printing details for TD account no 0033200001882 for Mr. John Smith. The certificate is being printed for a deposit under product code 320.

The "denomination details" tab displays the various denominations in which the certificates are being issued. The deposit is currently being partly held in denominations of 10,000 each.

Exercise

For an existing TD account select a deposit for certificate printing. The deposit can be printed on the basis of denominations that have predefined or as a single certificate or the entire amount.

Inventory Details

The inventory details tab displays information about the stock code, issuer code, etc.

Field Description

Field Name	Description
Stock Code	[Display] This field displays the stock code of the TD certificate.
Stock Sub Type	[Optional, Numeric, 40] Type the sub type of the stock.
Issuer Code	[Optional, Alphanumeric, 22]

Type the code of the issuer who has issued the stock.

Currency Code

[Optional, Alphanumeric, 22]
Type the code of the currency in which the stock is issued.

7. Enter the required information in the Denomination Details tab and click the Validate button.

8. The system displays the Certificate Details tab. Click the OK button.

9. The system displays the message "Authorization required. Do You Want to continue?". Click the OK button.

10. The system displays the Authorization Reason screen.

11. Enter the required information and click the OK button.

12. The system displays the message "Authorisation Successful". Click the OK button.

13. Click the Print button to print the certificate. For reference, below is the print certificate.
OR
Click the Close button.

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Deposit Value Date :01/11/2018   Date of Maturity :13/11/2019

Time Deposit Term :12 Months 12 Days

Product Name :FD-Resident

Branch Code:98001

Branch :MUMBAI

Deposit Amount :INR5,000.00   FIVE THOUSAND ONLY
                                     INR Five Thousand One
Maturity Amount :INR5,184.00   Hundred Eighty Four Only
Certificate Amount :INR5,000.00   FIVE THOUSAND ONLY

Rate of Interest :   3.50%
Annualised Interest :3.57%

Certificate No : 1
Deposit No :   2
Org Deposit No :2
Account No :   7030000000012862
Cust Id :   990100260
ADD1 ,
PUNE
AUTO PERSON1 - Sole Owner
-

1.7 TDM05 - TD Account CBR Codes Maintenance

CBR Codes are user-defined categories to classify customer i.e. accounts for Central Bank reporting purpose. Defining these categories facilitates generating exclusive MIS reports over and above the standard reports available within **Oracle FLEXCUBE**.

Using this option you can link the accounts of customers to the defined categories or CBR codes, as for example Customer Code, Region, Sector, etc.

Definition Prerequisites

- CHM01 - CASA Product Master

- BA080 - CBR PickLists Maintenance

- BA078 - CBR Label Maintenance

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

Modes Available

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

To add a TD account CBR code

1. In the **Dashboard** page, Enter the Task Code **TDM05** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Account CBR Codes Maintenance**.

2. The system displays the **TD Account CBR Codes Maintenance** screen.

TD Account CBR Codes Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number for which you want to assign a CBR code.

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Customer Name	[Display] This field displays the customer name based on the account number.
Account Currency	[Display] This field displays the TD account currency.
Branch Name	[Display] This field displays the branch code and branch name where the TD account is opened and maintained.
Account Status	[Display] This field displays the account status. For example, Account Opened Today, Account Closed, etc.
Product Name	[Display] This field displays the product name under which the TD account is initiated.
Label	[Display] This field displays the description of the CBR label. The system maintains a Search List of the labels.
ID	[Editable/ Search List] Enter or select the ID from the Search List.
Description	[Display] This field displays the description for the selected Id.
Label	[Display] Label is a description of the CBR label.
Date	[Search List] This field displays the date maintained for the TD.

3. Click the **Add** button.

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

5. Enter the required information in the various fields.

6. Click the **OK** button.

7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.

8. The account reporting codes are added once the record is authorised.

Screen Description

The above screen displays the central bank reporting (CBR) codes for term deposit number 7030000000011539 for Mr. Auto Person 1. The account is held at the Mumbai branch and the currency of the account is INR.

On the basis of the CBR requirements for the bank the suitable CBR codes can be attached to the account. These CBR codes can be used to pull data for various regulatory and internal reporting processes.

Example

For an account created by you, attach the predefined CBR codes. These codes can then be used to pull data for various reporting purposes.

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1.8 TDM48 - TD Backdated Interest Rate Change Maintenance

Using this option, you can change the interest rate variance of an existing deposit with effect from a back date or from the current date. You cannot change the interest rate to be effective from a future date. You have the option to give a positive or a negative variance on the existing deposit rate in the screen.

This variance has to be within the interest variance limit defined at the product level. Also, after giving the variance the new interest rate should fall within the minimum and maximum interest rate range defined at the product level.

The backdated interest rate change will not be permitted prior to the following

- Last Interest Payout date
- Last Interest Compounding date
- Last Financial year end
- On the day of Pay In of a deposit.
- Value date of the deposit- The date from which the interest will be calculated for a deposit (in case of backdated account opening)
- Deposits with 'Open Today' status
- Interest start date – The date from which the interest calculations will start from a new TD
- Last part Redemption date of the related deposit.

The system will allow both backdated interest rate change and the term deposit redemption on the same day. However, backdated interest rate change will not be allowed for Annuity Deposit products. PMI rate changes will not be allowed for this type of change. If a sweep in maintenance exists on the deposit i.e. if the deposit is linked as a sweep in provider to a CASA account, the backdated interest rate change will not be allowed for such a deposit.

Example: Consider the interest rate details for a deposit are as follows:

- Interest Rate - 6% • Interest Variance - +1%
- Product variance - +2% • Net Effective rate - 9%
- Interest Variance set at Product level - -5 to +5 (In Percentage)
- Minimum & Maximum Interest rate for the Product - 2 to 12 (In Percentage)
- Accrual Frequency - Monthly • Interest Payout Frequency - Quarterly
- Last Accrual date - 31st Oct 2019
- Last Interest Payout date - 30th Sep 2019
- Current date - 15th Nov 2019
- On 15th Nov 2019, the user wants to change the interest rate for the said deposit with effect from a back date i.e. from 20th Oct 2019. The user increases the interest variance by 2% w.e.f. 20th Oct 2019 and the Interest variance field will be modified to +3%. The Net Effective interest rate will become 11% for the deposit. In the EOD process, **FLEXCUBE** will recalculate the accrued interest as per the new interest rate for the period from 20th to 31st Oct, and the adjustment entries will be passed. On 30th Nov, the regular accrual will happen for the month of November with the new interest rate.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
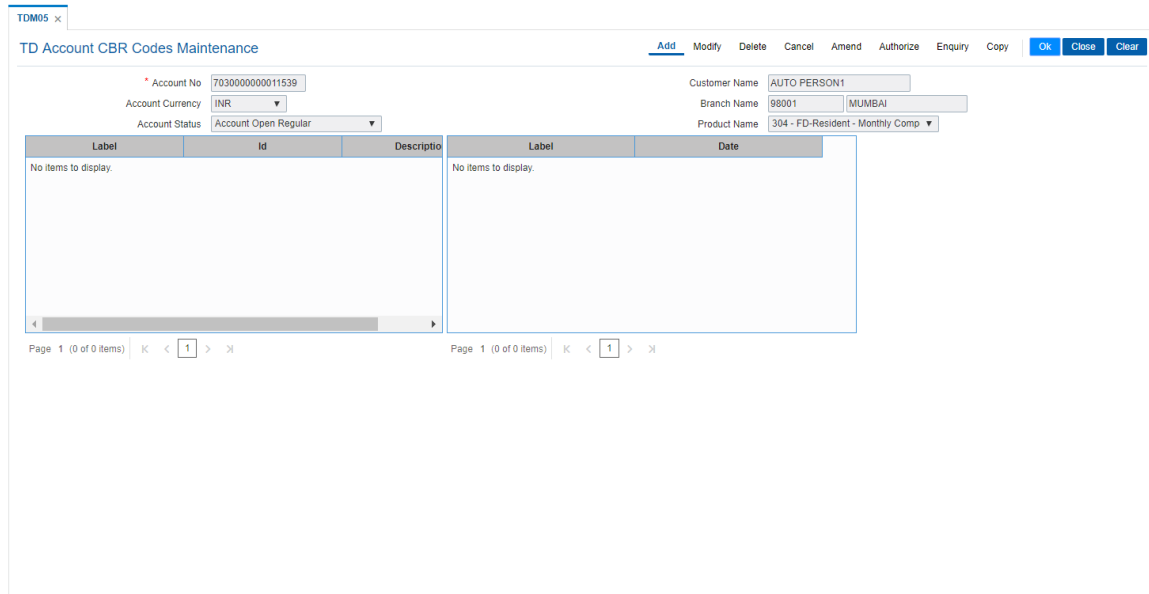
Other Prerequisites

Not Applicable

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Modes Available

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

To add backdated interest rate change details

1. In the **Dashboard** page, Enter the Task code **TDM48** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Backdated Interest Rate Change Maintenance**.

2. The system displays the **TD Backdated Interest Rate Change Maintenance** screen.

TD Backdated Interest Rate Change Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Deposit No.	[Mandatory, Search List] Select the deposit number from the Search List for which the backdated variance has to be applied. The system will show a Search List of only those deposits of the chosen account which are existing (regular, blocked/lien). Closed or matured deposits will not be available in the Search List.
Effective Date	[Mandatory, Date Picker] Select the date from which the backdated interest rate change should be applicable from the Date Picker. The date can be modified to a back date, but not to a future date. In Enquiry mode, user will be able to choose a date from the Search List. The Search List will only have those dates on which the interest rate change has been done for the deposit.
Product	[Display] This field displays the product under which the TD account is opened.
Customer Name	[Display]

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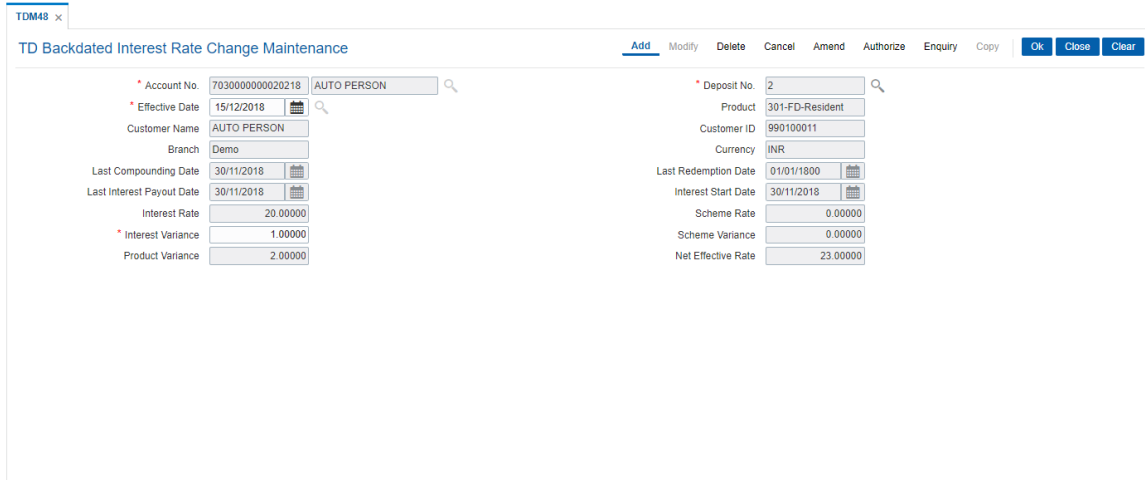|	This field displays the name of the customer.
Customer ID	[Display] This field displays the customer Id of the entered account number.
Branch	[Display] This field displays the branch of the TD account.
Currency	[Display] This field displays the currency of the entered TD account.
Last Compounding Date	[Display] This field displays the date on which the last compounding occurred.
Last Redemption Date	[Display] This field displays the last part redemption date for the deposit.
Last Interest Payout Date	[Display] This field displays the last interest payout date for the deposit.
Interest Start Date	[Display] This field displays the interest start date for the deposit.
Interest Rate	[Display] This field displays the interest rate linked to the index code attached to the deposit.
Scheme Rate	[Display] This field displays the interest rate applicable on the scheme.
Interest Variance	[Mandatory, Numeric, Three, Six] Type the interest variance. This field by default displays the deposit level variance given at the time of deposit opening. For doing a backdated interest rate change, enter a positive or a negative variance in this field. Positive or negative variance given in this field has to be within the variance defined at the product level. If a variance already exists which is to be modified, the new data input will override the existing variance.
Scheme Variance	[Display] This field displays the interest variance applicable on the scheme. For more details, Refer to **Relationship Pricing User Manual**.
Product Variance	[Display] This field displays the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Net Effective Rate	[Display] This field displays the net interest rate which is paid for the deposit. Net Effective = Interest rate + Interest Variance + Product Variance

3. Click the **Add** button.

4. Type the account number and select the deposit number from the Search List.

TD Backdated Interest Rate Change Maintenance

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5. Enter a positive / negative variance in the **Interest Variance** field as required.

6. Click the **Ok** button.

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

8. The backdated interest rate change details are added once the record is authorised.

2. Payin Processing

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2.1 1007 - TD Quick Payin By CASA

Using this option you can transfer funds from the customer's CASA account to fund a plain transaction for a term deposit account. This option offers a quicker solution to the pay-in requirement for the teller.

Based on the computed transaction amount, **FLEXCUBE** will check funds availability in the casa account. In case of insufficient funds in the casa, **FLEXCUBE** will demand a supervisor override for creating TOD / Overline in the casa account.

Definition Prerequisites

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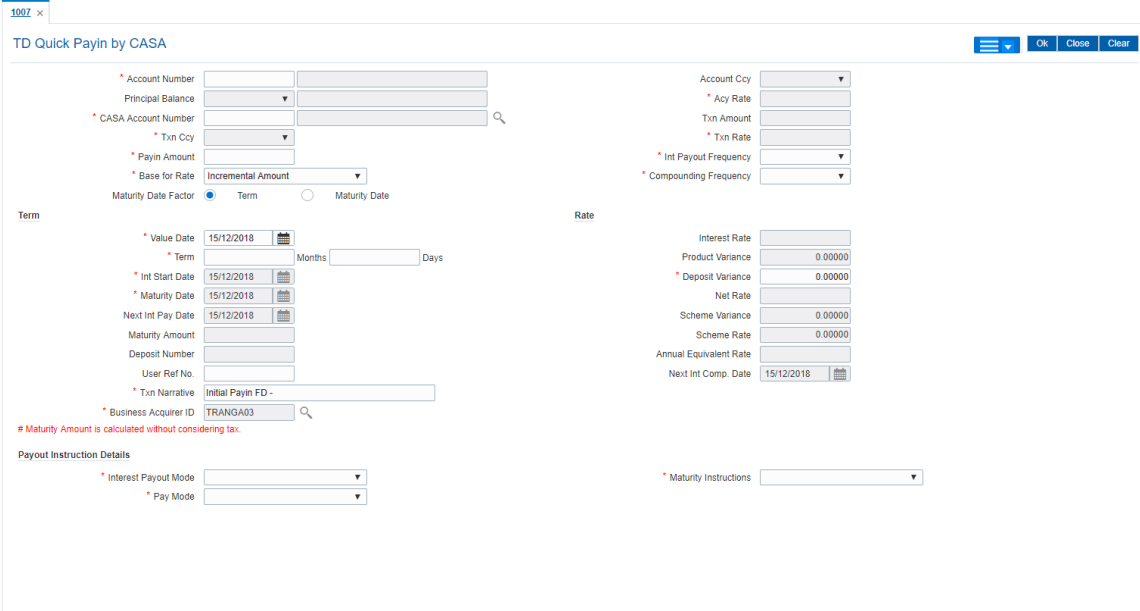
Modes Available

Not Applicable

To make quick payin through CASA

1. In the **Dashboard** page, Enter the Task Code **1007** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Transfer > TD Quick Payin By CASA**.

2. You will be navigated to the **TD Quick Payin By CASA** screen.

TD Quick Payin By CASA

Field Description

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Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do payin.
Account Ccy	[Display] This field displays the currency assigned to the product at the under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the available principal balance of the deposit.
Acy Rate	[Mandatory, Numeric, Three] Type the rate at which the TD account currency is converted to the local currency of the bank. If the TD account currency is INR, this field displays the rate at which the TD account currency is converted to the local currency of the bank.
Casa Account Number	[Mandatory, Numeric, 14, Search List] Type the CASA account number or select it from the Search List. The name of the account holder is displayed in the adjacent field.
Txn Amount	[Display] This field displays the transaction amount.
Txn Ccy	[Display] This field displays the amount in the transaction currency.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Payin Amount	[Mandatory, Numeric,13,Two] Type the payin amount to be debited from the CASA account in the TD account currency.
Int Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only. If the Product Class is Annuity Deposit, this field will be defaulted to Monthly and disabled.
Base for Rate	[Mandatory, Drop down] Select the base for rate. The options are: • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits If the Product Class is Annuity Deposit, this field will be defaulted to Incremental Amount and disabled.
Compounding	[Display]

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Frequency	This field displays the Compounding Frequency as per the product level.
Maturity Date Factor	[Mandatory , Radio Button] Click on the required maturity date factor. The options are: - Term - Maturity Date

Term

The below fields are enabled if **Term** option is selected in the **Maturity Date Factor** field.

Value Date	[Mandatory, Date editor, dd/mm/yyyy] Select the value date of the TD from the Date editor. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. By default it displays the process date. It can also be a previous date.
Term	[Mandatory, Numeric , Four] Type the term in months and days for which the TD is being created. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Int Start Date	[Display] This field displays the date which is same as the **Value Date**.
Maturity Date	[Mandatory, dd/mm/yyyy] Type the maturity date of the TD. This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** section.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the interest variance for the new term deposit created under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in the option **TD Product Master** (Task Code: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance*

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	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Next Int Pay Date	[Display] This field displays the next interest payable date.
Scheme Variance	[Display] This field displays the scheme variance.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any. This field will be displayed as zero if the product Class is annuity.
Annuity Amount	[Display] This field displays the annuity amount that will be payed to the customer on the payout frequency for the annuity deposit type of account.
Scheme Rate	[Display] This field displays the scheme rate.
Deposit Number	[Display] This field displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate.
User Ref No.	[Optional, Alphanumeric, 40] Type the user reference number.
Next Int Comp. Date	[Display] This field displays the next interest compounded date.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays **Payin By CASA**.
Business Acquirer ID	[Mandatory, Search List] Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the Search List. The system by default displays the ID of the teller who has logged in. The Search List displays the list of users linked to the system.

Payout Instructions Details

Interest Payout Mode	[Mandatory , Drop-Down] Select the interest payout mode from the drop-down list. The options are: - Pay By Cheque - Transfer to CASA Account - Transfer to GL Account

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Interest Payout CASA	[Conditional, Numeric, 14] Type the CASA account number to which the interest payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Interest Payout Mode** drop-down list.
Interest Payout GL	[Conditional, Numeric, 10] Type the GL account number to which the interest payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Interest Payout Mode** drop-down list.
Maturity Instructions	[Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. If it is an interest payout product, (interest payout frequency other than at maturity), then, The options displayed will be: • No Instructions • Redeem Principal - In this case, Principal will be redeemed at Maturity • Renew Principal - In this case, Principal will be renewed at Maturity If interest payout is at maturity), then, The options displayed will be: • No Instructions • Redeem Principal and Interest - In this case, Principal and Interest will be redeemed at Maturity • Renew Principal & Interest – In this case, principal will be renewed. Any pending interest will get added to principal provided flag 'Add pending interest to Principal on Maturity' is checked. • Renew Principal and Redeem Interest - In this case, Principal will be renewed and Interest will be redeemed at Maturity. Maturity amount gets captured at the time of payin to TD account. If the Product Class is Annuity Deposit, this field will be defaulted to Redeem Principal and will be disabled.
Pay Mode	[Conditional, Drop-Down] Select the mode of payment from the drop-down list. The options are: • No Instructions • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account

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	This field is enabled, if **Redeem Principal** option is selected from the **Maturity Instructions** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout CASA	[Conditional, Numeric, 16] Type the CASA account number to which the payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout GL	[Conditional, Numeric, 14] Type the GL account number to which the payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

3. Enter the account number and press the **<Tab>**/Enter key.

4. Select the CASA account number from the Search List.

5. Enter the payin amount.

6. Click on the appropriate maturity date factor.

7. Enter the other relevant details in the **Term** and **Rate** tab.

8. Enter the relevant information in **Payout Instructions Details** tab.

TD Quick Payin By CASA

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9. Click **Cheque** button. The system displays the **Cheque Details** screen..

10. Click the **Validate** button. The system displays the message "Validation Procedure Completed".

11. Click the **Ok** button. The system displays the **Quick payin By CASA** screen.

12. Click the **Ok** button.

13. The system displays the transaction sequence number. Click the **Ok** button.

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

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

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2.2 1021 - TD Quick Payin By GL

Using this option you can transfer funds from GL account to make a pay in to a term deposit account. The GL account will be debited for the transaction amount in the TCY.

This option offers a quicker solution to the pay-in requirement for the teller.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- GLM02 - Chart of Accounts
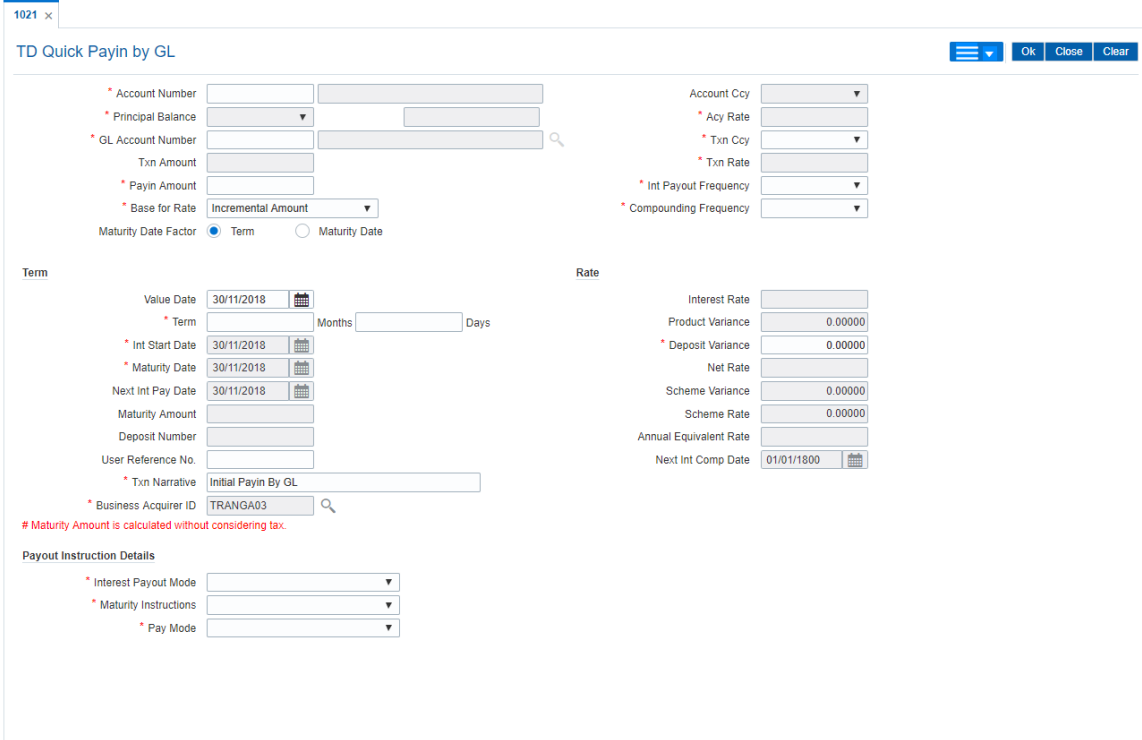
Modes Available

Not Applicable

To transfer fund from GL account

1. In the **Dashboard** page, Enter the Task code **1021** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Transfer > TD Quick Payin By GL**.

2. You will be navigated to the **TD Quick Payin By GL** screen.

TD Quick Payin by GL

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number for which the pay-in is to be done.
Account Ccy	[Display]

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	This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. 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.
Principal Balance	[Display] This field displays the available principal balance of the deposit. The principal currency is displayed in the adjacent field.
Acy Rate	[Mandatory, Numeric, Three] Type the rate at which the TD account currency is converted to the local currency of the bank. If the TD account currency is INR, this field displays the rate at which the TD account currency is converted to the local currency of the bank.
GL Account Number	[Mandatory, Numeric] Enter a valid GL account number. The TD payin amount will be transferred from this account.
Txn Ccy	[Mandatory, Drop-Down] Select the GL account currency in which the pay-in will be done from the drop-down list. While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
Txn Rate	[Conditional, Numeric, Three] Type the rate at which the transaction currency is converted to the local currency of the bank. If the transaction currency is set to non INR, this field will default to an appropriate exchange rate with respect to local currency. If the transaction currency is INR and EUR this field will not be allowed to be edited. This field is default to 1 when transaction currency is INR. This field is enabled for editing if the option other than **INR** and **EUR** is selected in **Txn Ccy** drop-down list.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Mandatory, Numeric,13, Two] Type the payin amount to be debited from the CASA account in the TD account currency.
Int Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only. If the Product Class is Annuity Deposit, this field will be defaulted to Monthly and disabled.
Base for rate	[Mandatory, Drop down] Select the base for rate value. The options are: ● Incremental Amount ● Cumulative For The Deposit

- Cumulative For All Deposits

If the Product Class is Annuity Deposit, this field will be defaulted to Incremental Amount and disabled.

Compounding Frequency	[Display] This field displays the Compounding Frequency as per the product level.

Maturity Date Factor	[Mandatory , Radio Button]
	Click the required maturity date factor.
	The options are:
	
	    • Term
	    • Maturity Date

Term

The below fields are enabled if the **Term** option is selected in the **Maturity Date Factor** field.

Value Date	[Mandatory, Date editor] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Mandatory, Numeric , Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Int. Start Date	[Display] This field displays the interest start date which is same as the value date.
Maturity Date	[Display] This field displays the maturity date. This field is enabled if **Maturity Date** option is selected in **Maturity Date Factor** field.

Rate

Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in the option **TD Product Master** (Task Code: TDM01), the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display]

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	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the interest variance applicable on the scheme.
Scheme Rate	[Display] This field displays the interest rate applicable on the scheme.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display] This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2018 Next Interest Payout Date = 31/03/2019.
Next Int. Comp Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2018 Next Interest Compounding Date = 31/01/2019.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any. This field will be displayed as zero if the product Class is annuity.
Annuity Amount	[Display] This field displays the annuity amount that will be payed to the customer on the payout frequency for the annuity deposit type of account.
Deposit Number	[Display] This field displays the deposit number. The Deposit Number signifies the number of deposits opened in an

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account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

User Reference No.	[Mandatory, Alphanumeric, 40] Type the user reference number in this field.
Txn. Narrative	[Mandatory, Alphanumeric, 120] Type the narration for the transaction. The system displays the default narration "Payin By GL". You can modify the narration, if required.
Business Acquirer ID	[Mandatory, Search List] Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the Search List. The system by default displays the ID of the teller who has logged in. The Search List displays the list of users linked to the system.

Payout Instructions Details

Interest Payout Mode	[Mandatory , Drop-Down] Select the interest payout mode from the drop-down list. The options are: • Pay By Cheque • Transfer to CASA Account • Transfer to GL Account
Interest Payout CASA	[Conditional, Numeric, 14] Type the CASA account number to which the interest payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to CASA Account** option is selected from the **Interest Payout Mode** drop-down list.
Interest Payout GL	[Conditional, Numeric, 10] Type the GL account number to which the interest payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Interest Payout Mode** drop-down list.
Maturity Instructions	[Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. If it is an interest payout product, (interest payout frequency other than at maturity), then, The options displayed will be: • No Instructions • Redeem Principal - In this case, Principal will be redeemed at Maturity • Renew Principal - In this case, Principal will be renewed at Maturity If interest payout is at maturity), then,

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The options displayed will be:

- No Instructions
- Redeem Principal and Interest - In this case, Principal and Interest will be redeemed at Maturity
- Renew Principal & Interest – In this case, principal will be renewed. Any pending interest will get added to principal provided flag 'Add pending interest to Principal on Maturity' is checked.
- Renew Principal and Redeem Interest - In this case, Principal will be renewed and Interest will be redeemed at Maturity.

Maturity amount gets captured at the time of payin to TD account.
If the Product Class is Annuity Deposit, this field will be defaulted to Redeem Principal and will be disabled.

Pay Mode	[Conditional, Drop-Down] Select the mode of payment from the drop-down list. The options are: - Pay By Cheque - Transfer to CASA Account - Transfer to GL Account This field is enabled, if **Redeem Principal** option is selected from the **Maturity Instructions** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout CASA	[Conditional, Numeric, 16] Type the CASA account number to which the payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout GL	[Conditional, Numeric, 14] Type the GL account number to which the payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

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

4. Enter the GL account number.

5. Enter the payin amount.

6. Select the compounding frequency, interest payout frequency and base for rate from the drop-down list.

7. Click on the appropriate maturity date factor.

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8. Enter the other relevant details in the **Term** and **Rate** tab.

9. Enter the relevant information in **Payout Instructions Details** tab.

TD Quick Payin by GL

10. Click **OK**.

11. The system displays the message "Deposit Number has been created". Click the **OK** button.

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

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

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

2.3 1402 - TD Quick Payin by Cash

Using this option, you can deposit cash in the customer's term deposit account as pay-in. Depending on the transaction amount computed, **FLEXCUBE** will validate if the cash amount received in the TCY breaches the drawer upper limit set for the teller performing the transaction set at the teller template. **FLEXCUBE** will give an alert after the transaction completion to the effect that the excess cash would need to be sold to the vault teller

This option offers a quicker solution for term deposit pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform quick payin by cash

1. In the **Dashboard** page, Enter the Task code **1402** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Cash > Quick Payin by Cash**.

2. You will be navigated to the **Quick Payin by Cash** screen.

Quick Payin by Cash

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in from CASA account. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display]

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	This field displays the currency assigned to the product at the product level under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display]
	This field displays the principal balance of the TD account.
	Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account.
	The account currency is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down]
	Select the TD account currency where the payin is against cash or GL from the drop-down list.
	This is the currency in which the transaction has to be done.
	Note: In case the TCY is not linked to the GL for GL as a payin mode, **FLEXCUBE** will give appropriate error message on tab out of the field
Acy Rate	[Mandatory, Numeric, Three]
	Type the rate at which the TD account currency is converted to the local currency of the bank.
	If the TD account currency is INR, this field displays the rate at which the TD account currency is converted to the local currency of the bank.
Txn Rate	[Conditional, Numeric, Three]
	Type the rate at which the transaction currency is converted to the local currency of the bank.
	If the transaction currency is set to non INR, this field will default to an appropriate exchange rate with respect to local currency.
	If the transaction currency is INR and EUR this field will not be allowed to be edited. This field is default to 1 when transaction currency is INR.
	This field is enabled for editing if the option other than **INR** and **EUR** is selected in **Txn Ccy** drop-down list.
Payin Amount	[Mandatory, Numeric, 13 ,Two]
	Type the payin amount to be debited from the CASA account in the TD account currency.
Txn Amount	[Display]
	This field displays the transaction amount in the transaction currency.
Compounding Frequency	[Display]
	This field displays the Compounding Frequency as per the product level.
Int Payout Frequency	[Conditional, Drop down]
	This field displays the Payout Frequency as per the product level.
	Payout Frequency will be enabled and mandatory for Payout type TDs only.
	If the Product Class is Annuity Deposit, this field will be defaulted to Monthly and disabled.
Base for Rate	[Mandatory, Drop down]
	Select the base for rate. The options are:

- Incremental Amount
- Cumulative For The Deposit

- Cumulative For All Deposits

If the Product Class is Annuity Deposit, this field will be defaulted to Incremental Amount and disabled.

Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.

PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12]
	If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be-
	  i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed
	  ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.
	  iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed
	  iv. If both the above validations fail or if no value is entered, transaction will not be allowed.

Form 60 / 61	[Optional, Drop-down] Select the value from the drop-down list. The options are: - Form 60 - Form 61 - None This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.
Maturity Date Factor	[Mandatory, Radio Button] Click on the appropriate option. The options are: - Term - Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level.

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	This field is enabled if the **Term** option is selected in the **Maturity Date Factor** field.
Int Start Date	[Display] This field displays the interest start date. It is same as the value date.
Maturity Date	[Conditional, Search List, dd/mm/yyyy] Select the date on which the new deposit will mature from the Search List. The interest start date determines the maturity date of the deposit. This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.
Next Int Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2018 Next Interest Payout Date = 31/03/2019.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any. This field will be displayed as zero if the product Class is annuity.
Annuity Amount	[Display] This field displays the annuity amount that will be payed to the customer on the payout frequency for the annuity deposit type of account.
Deposit Number	[Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No.	[Optional, Alphanumeric, 40] Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "Payin By Cash". You can modify the narration, if required.
Business Acquirer ID	[Mandatory, Input] Select the business acquirer id from the Search List. By default,the system displays the teller id who has performed the transaction.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.

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Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance* The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the scheme variance.
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2018 Next Interest Compounding Date = 31/01/2019.

Payout Instructions Details

Interest Payout Mode	[Mandatory , Drop-Down] Select the interest payout mode from the drop-down list. The options are: • Pay By Cheque • Transfer to Savings Account

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	• Transfer to GL Account
Interest Payout Mode	[Conditional, Numeric, 14] Type the CASA account number to which the interest payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Interest Payout Mode** drop-down list.
Interest Payout GL	[Conditional, Numeric, 10] Type the GL account number to which the interest payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Interest Payout Mode** drop-down list.
Maturity Instructions	[Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. If it is an interest payout product, (interest payout frequency other than at maturity), then, The options displayed will be: • No Instructions • Redeem Principal - In this case, Principal will be redeemed at Maturity • Renew Principal - In this case, Principal will be renewed at Maturity If interest payout is at maturity, then, The options displayed will be: • No Instructions • Redeem Principal and Interest - In this case, Principal and Interest will be redeemed at Maturity • Renew Principal & Interest – In this case, principal will be renewed. Any pending interest will get added to principal provided flag 'Add pending interest to Principal on Maturity' is checked. • Renew Principal and Redeem Interest - In this case, Principal will be renewed and Interest will be redeemed at Maturity. Maturity amount gets captured at the time of payin to TD account. If the Product Class is Annuity Deposit, this field will be defaulted to Redeem Principal and will be disabled.
Pay Mode	[Conditional, Drop-Down] Select the mode of payment from the drop-down list. The options are: • No Instructions • Pay By Cheque • Transfer to Savings Account

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- Transfer to GL Account

This field is enabled, if **Redeem Principal** option is selected from the **Maturity Instructions** drop-down list.

If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

Payout CASA	[Conditional, Numeric, 16] Type the CASA account number to which the payout is to be transferred. The name of CASA account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to Savings Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
Payout GL	[Conditional, Numeric, 14] Type the GL account number to which the payout is to be transferred. The name of GL account holder is displayed in the adjacent field. This field is enabled and mandatory, if **Transfer to GL Account** option is selected from the **Pay Mode** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

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

4. Enter the payin amount.

5. Click on the appropriate maturity date factor.

6. Enter the other relevant details.

Quick Payin by Cash

7. Click **OK**.

8. The system displays the message "Authorization Required. Do You want to continue?". Click **Yes**.

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

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

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

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

13. Select the receipt you want to print and click **OK**.
    OR
    Click **Cancel**.

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2.4 6505 - TD Initial Payin by Cheque

Using this option, you can deposit a cheque in the customer's term deposit account as pay-in. This option offers a quicker solution for term deposit pay-in.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
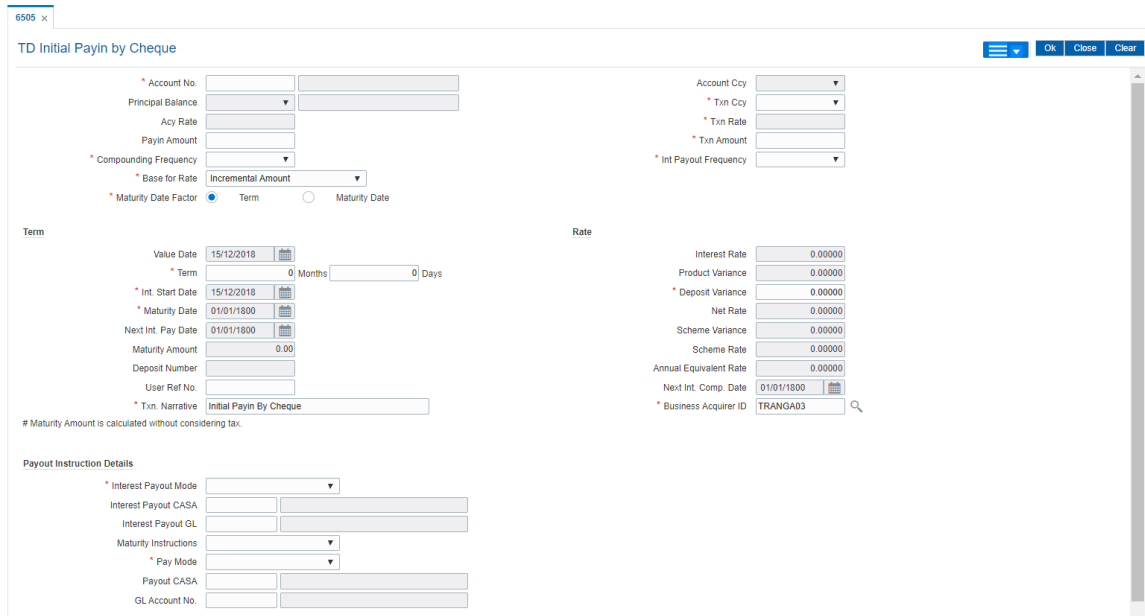
Modes Available

Not Applicable

To perform quick payin by cheque

1. In the **Dashboard** page, Enter the Task code **6505** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Transfer > Quick Payin By Cheque**.

2. The system displays the **Quick Payin By Cheque** screen.

Quick Payin By Cheque

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.

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Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. While posting the transaction entries to the account, the account currency is converted into the account currency, based on the defined transaction rate.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Conditional, Numeric, Three] Type the rate at which the transaction currency is converted to the local currency of the bank. If the transaction currency is set to non INR, this field will default to an appropriate exchange rate with respect to local currency. If the transaction currency is INR and EUR this field will not be allowed to be edited. This field is default to 1 when transaction currency is INR. This field is enabled for editing if the option other than **INR** and **EUR** is selected in **Txn Ccy** drop-down list.
Payin Amount	[Display] This field displays the initial amount which the customer has to deposit.
Txn Amount	[Mandatory,Numeric,13,Two] Type the transaction amount.
Compounding Frequency	[Display] This field displays the Compounding Frequency as per the entry in the product level
Int Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only. If the Product Class is Annuity Deposit, this field will be defaulted to Monthly and disabled.
Base for Rate	[Mandatory, Drop down] Select the base for rate value. The options are: • Incremental Amount • Cumulative For The Deposit • Cumulative For All Deposits If the Product Class is Annuity Deposit, this field will be defaulted to Incremental Amount and disabled.
Maturity Date Factor	[Mandatory, Radio Button] Click on the appropriate option. The options are:

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- Term
- Maturity Date

Term

Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the**Term** option is selected in the **Maturity Date Factor** field.
Int. Start Date	[Display] This field displays the interest start date. It is same as value date.
Maturity Date	[Conditional, Date picker, dd/mm/yyyy] Select the date on which the new deposit will mature from the Date Picker. The interest start date determines the maturity date of the deposit. This field is enabled if the **Maturity Date** option is selected in the **Maturity Date Factor** field.
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2018 Next Interest Payout Date = 31/03/2019.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any. This field will be displayed as zero if the product Class is annuity.
Annuity Amount	[Display] This field displays the annuity amount that will be payed to the customer on the payout frequency for the annuity deposit type of account.
Deposit Number	[Display] This field displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No.	[Optional, Alphanumeric, 40] Type the user reference number.

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Txn. Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration for the transaction.
	By default the system displays **Payin By Cheque**.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
Product Variance	[Display]
	This field displays the product variance.
	The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two]
	Type the deposit variance defined for the particular term deposit under the TD account.
	The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display]
	This field displays the rate at which the interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display]
	This field displays the scheme variance.
Scheme Rate	[Display]
	This field displays the scheme rate.
Annual Equivalent Rate	[Display]
	This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer.
	It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed.
	The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Comp. Date	[Display]
	This field displays the next interest compounding date.
	Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2018
	Next Interest Compounding Date = 31/01/2019.

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Business Acquirer ID	[Mandatory, Search List] Select the business acquirer id from the Search List. By default,the system displays the teller id who has performed the transaction.

Payout Instructions Details

Interest Payout Mode	[Mandatory , Drop-Down] Select the interest payout mode from the drop-down list. The options are: • Pay By Cheque • Transfer to CASA Account • Transfer to GL Account
Interest Payout CASA	[Conditional] This field is enabled only if Interest payout mode is 'Transfer to CASA Account'. Enter the CASA account to which interest will be paid out.
Interest Payout GL	[Conditional] This field is enabled only if Interest payout mode is 'Transfer to GL Account'. Enter the GL account to which interest will be paid out.
Maturity Instructions	[Mandatory , Drop-Down] Select the maturity instructions from the drop-down list. If it is an interest payout product, (interest payout frequency other than at maturity), then, The options displayed will be: • No Instructions • Redeem Principal - In this case, Principal will be redeemed at Maturity • Renew Principal - In this case, Principal will be renewed at Maturity If interest payout is at maturity), then, The options displayed will be: • No Instructions • Redeem Principal and Interest - In this case, Principal and Interest will be redeemed at Maturity • Renew Principal & Interest – In this case, principal will be renewed. Any pending interest will get added to principal provided flag 'Add pending interest to Principal on Maturity' is checked. • Renew Principal and Redeem Interest - In this case, Principal will be renewed and Interest will be redeemed at Maturity. Maturity amount gets captured at the time of payin to TD account. If the Product Class is Annuity Deposit, this field will be defaulted to Redeem Principal and will be disabled.
Pay Mode	[Conditional, Drop-Down]

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Select the mode of payment from the drop-down list.
The options are:

- No Instructions
- Pay By Cheque
- Transfer to CASA Account
- Transfer to GL Account

This field is enabled, if **Redeem Principal** option is selected from the **Maturity Instructions** drop-down list. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

Payout CASA	[Conditional] This field is enabled only of Maturity Instructions is 'Redeem Principal' and Pay mode is 'Transfer to CASA'. Enter the CASA account to which maturity proceeds of the deposit will be transferred. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.
GL Account No.	[Conditional] This field is enabled only of Maturity Instructions is 'Redeem Principal' and Pay mode is 'Transfer to GL Account. Enter the GL account to which maturity proceeds of the deposit will be transferred. If the Product Class is Annuity Deposit, this field will be defaulted to values selected in the Interest payout mode and will be disabled.

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

4. Click on the appropriate maturity date factor.

5. Enter the other relevant details.

Quick Payin By Cheque

6. Enter the relevant details and click the **Validate** button. The system displays the message "Validation Procedure Completed".

7. Click the **Ok** button. The system displays the main screen.

8. Click the **Instrument** link.

9. Enter the relevant details and click the **Ok** button. The system displays the main screen

10. Click the **Ok** button.

11. The system displays the message "Authorization Required. Do You want to continue?". Click the **OK** button.

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

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

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

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

16. Select the receipt you want to print and click the **Ok** button.
OR
 Click the **Cancel** button.

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

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3. Interest Payout Transaction

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3.1 7018 - TD Interest Payout Enquiry

Interest plan supported by **Oracle FLEXCUBE** comprises of fixed or floating interest rates, flexi-interest management and different interest payout modes.

Following are the interest rate types:

- Fixed Rate: You can specify a flat fixed rate. The interest rate specified at the time of TD opening is treated as final contractual rate until the deposit matures.

- Floating Rate: To apply a floating interest rate, it should be linked to an Interest Index Code. Thus, the interest rate at the account level varies with the changes in the index level rate.

Using this option, you can pay interest on time deposit. After viewing the interest to be paid out, you can proceed to perform this interest payment transaction by choosing the appropriate mode of payout.

Note: DD limit amount breach as an exception will be made overrideable in this screen.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- BAM97 - Currency Code Cross Reference
- BAM20 - Bank Codes Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transaction
- SCM01 - SC Package Definition
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To Enquire about interest payout

1. In the **Dashboard** page, Enter the Task Code **7018** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Interest Payout Enquiry**.

2. You will be navigated to the **TD Interest Payout Enquiry** screen.

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TD Interest Payout Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number for which the interest has to be paid out. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Mandatory, Search List] Select the term deposit number from the Search List. You can select the Deposit Number for which the interest needs to be paid, in case of deposit level payout.
Payout Mode	[Mandatory, Drop-Down] Select the payment mode of TD from the drop-down list. The options are: ● Bankers Cheque ● Cash ● Demand Draft ● Transfer to GL Account ● Transfer to Loans Account ● Transfer to Savings Account ● Transfer to TD Product
Total Interest	[Display] This field displays the total interest amount when you enter the TD

account number and deposit number.

Tax Calculated on Withdrawal	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest payout amount when you enter the TD account number and deposit number (in case of deposit level payout).

Screen Description

The above screen displays the interest that is payable after deduction of tax for the 1st deposit for TD account no 09990230000113.

This screen can also be used as an interest pay out screen for the TD. The transaction for transfer of this interest is carried on a separate screen.

3. Enter the account number and select the deposit no from the Search List.

4. Select the payout mode from the drop-down list.

TD Interest Payout Enquiry

5. Click the **Ok** button.

6. The system displays the message "Do You Want to continue?". Click the **Ok** button.

7. Depending upon the payout mode selected the system will display the relevant transaction screen. For example, if you select **Cash** from the **Payout Mode** drop-down list then the system will display that screen.

8. Enter the required information in the displayed screen.

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TD Interest Payout by BC- 1304

Field Description

Field Name	Description
Account No	[Display] This field displays the account number as specified in the **TD Interest Payout Enquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No	[Display] This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Enquiry** screen.
Bank Code	[Mandatory, Drop-Down] Select the bank code of the bank, on which the BC will be drawn from the drop-down list. A list of banks on which the BC can be issued is maintained in **Issuer Code Maintenance** option A bank usually issues a BC of its own bank branch.
Cheque Ccy	[Mandatory, Search List] Select the cheque currency in which the BC will be issued from the Search List.
Acct Ccy Rate	[Display]

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This field displays the rate at which the account currency is converted to the local currency of the bank.

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

Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Amt	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Charges (Lcy)	[Display] This field displays the charges levied for issuing the BC. The charges will be denominated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at **Issuer Master Maintenance**. Such charges are deducted from the interest payout amount and the BC is issued for the net amount.
BC Amount	[Display] This field displays the transaction amount to be paid in the cheque currency. The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.
BC Date	[Mandatory, dd/mm/yyyy] Type the issue date of the BC that will be printed on the instrument. This date will be the posting date.
Serial No	[Display] This field displays the serial number of the BC. At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately.

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On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue.

When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.

BC No	[Mandatory, Alphanumeric, 12] Type the MICR number. For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the BC.
Passport / IC No.	[Mandatory, Alphanumeric, 14] Type the passport/IC number collected from the beneficiary of the BC.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the contact address of the beneficiary.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

Screen Description

The above screen displays the transfer of INR 2,837 as interest, after deduction of tax . The total interest amount is 2,837.

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The amount is being paid to the customer via pay order. The beneficiary of this pay order is Mr. AutoPersonwho lives at the textile building in Nyloc, Kansas. The pay order is drawn on Bank of America.

Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the payout option and make the payment of interest to the customer.

TD Interest Payout by Cash - 1302

Field Description

Field Name	Description
Account No.	[Display] This field displays the account number as specified in the **TD Interest Payout Enquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency.
Deposit No	[Display] This field displays the deposit number for which the interest needs to

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be paid.

Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Int Payout Amount	[Display] This field displays the net interest amount. The net interest amount to be paid to the customer in the account currency is the difference between the total interest amount and the tax calculated on the same.
Txn Amount	[Display] This field displays the interest amount to be paid, in the transaction currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the transaction currency for the payout of the interest.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

Screen Description

The above screen displays the transfer of INR 854 as interest.

The amount is being paid in cash to the customer.

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Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the payout option and make the payment of interest to the customer.

TD Interest Payout by DD - 1307

Field Description

Field Name	Description
Account No.	[Display] This field displays the account number as specified in the **TD Interest Payout Enquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No.	[Display] This field displays the deposit number, for which the interest needs to be paid, as specified in the **TD Interest Payout Enquiry** screen.
Payable Branch	[Optional, Search List] Select the branch name and the location of the bank/branch at which the DD is payable from the Search List.

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Bank Code	[Mandatory, Drop-Down] Select the bank code of the bank, on which the DD is drawn from the drop-down list. A list of banks on which the DD can be issued is maintained in **Issuer Maintenance** (Task Code: BAM09) option.
Cheque Ccy	[Mandatory, Search List] Select the cheque currency in which the DD will be issued from the Search List. While posting the transaction entries to the account, the cheque currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Amt	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Charges (Lcy)	[Display] This field displays the charges levied for issuing the DD. The charges will be calculated in the local currency of the bank. If the charges pertain to our bank, they are attached at the Transaction Mnemonic level. For charges levied by issuer, the attachment is done at Issuer Master Maintenance. Such charges are deducted from the interest payout amount and the DD is issued for the net amount.
Cheque Amount	[Display]

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	This field displays the transaction amount to be paid in the cheque currency. The transaction amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The transaction amount is converted into the cheque currency for the payout of the transaction amount.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the issue date of the DD that will be printed on the instrument. This date will be the posting date.
Serial No.	[Display] This field displays the serial number. At the time of issue, for a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue, the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Micr No.	[Optional, Alphanumeric, 12] Type the MICR number. For every remittance instrument, it is necessary to maintain an MICR number. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No.	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* *For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.* For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at **Settlement Bank Parameters** (Task Code: STM59) option. The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the DD.
Passport/IC No.	[Mandatory, Alphanumeric, 14] Type the appropriate passport/IC number.

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	This is the identification number, collected from the beneficiary of the DD.
Beneficiary Address 2, 3	[Optional, Alphanumeric, 35] Type the contact address of the beneficiary.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

Screen Description

The above screen displays the transfer of INR 854 as interest, after deduction of tax of the INR 0 transaction. The total interest amount is 854.

The amount is being paid to the customer's CASA account no 0996010001584. The beneficiary of this interest is Mr. Auto Person who lives at the textile building in Bangalore. The pay order is drawn on Bank of America.

Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the demand draft option and make the payment of interest to the customer.

TD Interest Payout by Transfer to GL - 1331

Field Description

Field Name	Description

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TD Acct No.	[Display]
	This field displays the account number as specified in the **TD Interest Payout Enquiry** screen.
	The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	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.
GL Acct Ccy	[Mandatory, Drop-Down]
	Select the GL account currency in which the redemption payout will be done from the drop-down list.
	While posting the transaction entries to the account, the GL account currency is converted into the account currency, based on the defined transaction rate.
GL Acct No.	[Mandatory, Search List]
	Select the GL account number from the Search List.
	The TD interest amount will be credited to this account.
TD Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.
GL Acct Ccy Rate	[Display]
	This field displays the rate at which the GL account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
	The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the GL account currency and the local currency are the same, the field takes a default value as 1 which cannot be modified.
Deposit No	[Display]
	This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Enquiry** screen.
Redemption Amt	[Display]
	This field displays the redemption amount in the account currency.
	The redemption amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display]
	This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.

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Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
GL Acct Amount	[Display] This field displays the amount converted into the GL account currency, to which the interest amount is credited. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the GL account currency for the payout of the interest amount.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

Screen Description

The above screen displays the transfer of INR 854.00 as interest, after deduction of tax of the INR 0 transaction. The total interest amount is854.00.

The amount is being paid to the customer via Depositor Cash GL account of the bank.

Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the payment to a GL account option and make the payment of interest to the customer.

TD Interest Payout by Transfer to Loans - 1329

Field Description

Field Name	Description
TD Acct No.	[Display] This field displays the account number as specified in the **TD Interest Payout Enquiry** screen. The name of the TD account holder is displayed in the adjacent field.

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TD Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.
Deposit No.	[Display] This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Enquiry** screen.
Loans Acct No	[Mandatory, Alphanumeric, 14] Type the loans account number. The TD interest amount will be credited to this account.
Loans Acct Ccy	[Display] This field displays the loans account currency. This is the currency in which the interest payout will be done. While posting the transaction entries to the account, the loans account currency is converted into the account currency, based on the defined transaction rate.
TD Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Loan Acct Ccy Rate	[Display] This field displays the rate at which the loan account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Redemption Amt	[Display] This field displays the interest amount in the account currency. The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate

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the bank to make relevant entries in their respective accounts.

Loan Amount	[Display] This field displays the interest amount to be paid in the loans account currency. The interest amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The interest amount is converted into the loans account currency for the payout of the interest amount.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

Screen Description

The above screen displays the transfer of INR 2837.30 as interest, after deduction of tax of the INR 0 transaction. The total interest amount is 2837.30.

The amount is being paid to the customer's loan account no 09993510003262. The beneficiary of this interest is Mr. John Smith.

Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the demand draft option and make the payment of interest to the customer.

TD Interest Payout by Transfer to CASA - 1328

Field Description

Field Name	Description
TD Acct No.	[Display] This field displays the account number as specified in the **TD Interest Payout Enquiry** screen. The name of the TD account holder is displayed in the adjacent field.
TD Acct Ccy	[Display] This field displays the currency assigned to the product at the product

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level under which the account is opened.

All the entries posted in the account are in the account currency.

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.

Deposit No.

[Display]

This field displays the deposit number for which the interest needs to be paid, as specified in the **TD Interest Payout Enquiry** screen.

CASA Acct No.

[Mandatory, Alphanumeric, 14]

Type the CASA account number.

The TD interest amount will be credited to this account.

CASA Acct Ccy

[Display]

This field displays the CASA account currency.

This is the currency in which the interest will be paid.

While posting the transaction entries to the account, the CASA account currency is converted into the account currency, based on the defined transaction rate.

TD Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

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

CASA Acct Ccy Rate

[Display]

This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.

The teller's right to change the CASA account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

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

Redemption Amt

[Display]

This field displays the TD interest amount to be credited to the savings account.

The redemption amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.

Tax Calculated

[Display]

This field displays the tax amount which will be deducted from the total interest amount, when you enter the TD account number and deposit number.

Net Interest Payout

[Display]

This field displays the interest amount to be paid to the customer in the account currency.

The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.

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CASA Amount	[Display] This field displays the redemption amount converted into the CASA account currency, to which the interest amount is credited.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

Screen Description

The above screen displays the transfer of INR 2837.30 as interest, after deduction of tax of the INR 0 transaction. The total interest amount is 2837.30.

The amount is being paid to the customer via demand draft. The beneficiary of this interest is Mr. John Smith.

Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the CASA account option and make the payment of interest to the customer.

TD Interest Payout by Transfer to TD - 1334

Field Description

Field Name	Description
TD Acct No.	[Display] This field displays the account number as specified in the **TD Interest Payout Enquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries are posted in the account, in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.

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To TD Acct No.	[Mandatory, Numeric, 16] Type the TD account number. The TD interest will be transferred to this account.
Txn Ccy	[Display] This field displays the currency of the cheque. This field by default displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Interest Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only.
Compounding Frequency	[Display] This field displays the Compounding Frequency. This display depends upon the entry made at the product level.
Base Amount	[Display] This field displays the base amount.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. It is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when the interest is finally paid out to the customer. The AER is to be published along with the actual interest rate which is paid to the customer.
Maturity Date Factor	[Mandatory, Radio Button] Click the option button to select the term or maturity date factor. If **Maturity Date** option is selected **FLEXCUBE** disables the **Term** field.

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Payout Term	[Conditional, Numeric, Four] Type the term for which the TD is being maintained. The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is specified at the product level.
Maturity Date	[Conditional, Search List, dd/mm/yyyy] Select the maturity date from the Search List. This field is enabled if the Maturity Date option is selected from the **Maturity Date Factor** field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.
Int St Date	[Display] This field displays the interest start date.
Redemption Amt	[Display] This field displays the TD interest amount to be credited to the **To TD Account** in TD account currency.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Amount	[Display] This field displays the actual redemption amount converted in the **To TD Account** currency.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the transfer to TD account option and make the payment of interest to the account.

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TD Interest Payout by Transfer To TD product -1337

Field Description

Field Name	Description
TD Acct No.	[Display] This field displays the account number as specified in the **TD Interest Payout Enquiry** screen. The name of the TD account holder is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
To Product	[Mandatory, Search List] Select the name of the TD product from the Search list.
Txn Ccy	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at

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the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

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

Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Int Payout Frq	[Display] This field displays the interest payout frequency.
Compounding Frq	[Display] This field displays the compounding frequency set at the product level.
Base Amount	[Display] This field displays the base amount.
Annual Eqv Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits
Maturity Date Factor	[Mandatory, Radio Button] Click the option button to select the term or maturity date factor. If Maturity Date option is selected **FLEXCUBE** disables the Term field.
Payout Term	[Mandatory, Alphanumeric, 22] Type the term for which the TD is being maintained. The term should be within the maximum and minimum limits and should be equivalent to a multiple of the incremental term that is specified at the product level.
Maturity Date	[Conditional, Search List, dd/mm/yyyy] Select the maturity date from the Search List. This field is enabled if the **Maturity Date** option is selected from the **Maturity Date Factor** field. The system will calculate the term by the difference between the maturity date and the value date and stamp the term in the related fields.
Int Start Date	[Display] This field displays the interest start date.
Int Payout Amount	[Display] This field displays the TD interest amount to be credited to the TD product in TD account currency.
Tax Calculated	[Display] This field displays the tax amount which will be deducted from the total interest amount when you enter the TD account number and deposit

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	number.
Net Interest Payout	[Display] This field displays the interest amount to be paid to the customer in the account currency. The interest amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Txn Amount	[Display] This field displays the actual redemption amount converted in the TD product currency.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

9. Click the **OK** button.

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

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

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

13. The system displays the message "Printed Successfully?". Click the **Ok** button.

14. Click the **Cancel** button.

15. The system displays the serial number.

Exercise

For an account in your bank, enter the TD account number and choose the suitable deposit. The interest payable before and after tax will be displayed. Choose the transfer to TD account option and make the payment of interest to the account.

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3.2 TD029 - TD Interest Adjustments

This transaction allows you to pay an interest amount, which is different from the amount stipulated by the bank. The amount specified in this screen may be greater or lesser than the interest amount. This change affects the amount of accrued interest against the term deposit in the current accrual cycle. The account is paid with the modified interest amount at the end of the payment or capitalization cycle. If the bank has paid more interest to the customer, that amount needs to be recovered. You can enter the recovered amount in this screen. If the amount is paid to the customer then **Interest Expense GL** is debited through this transaction while if the amount is recovered from the customer,the **Interest Payable GL** is credited.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
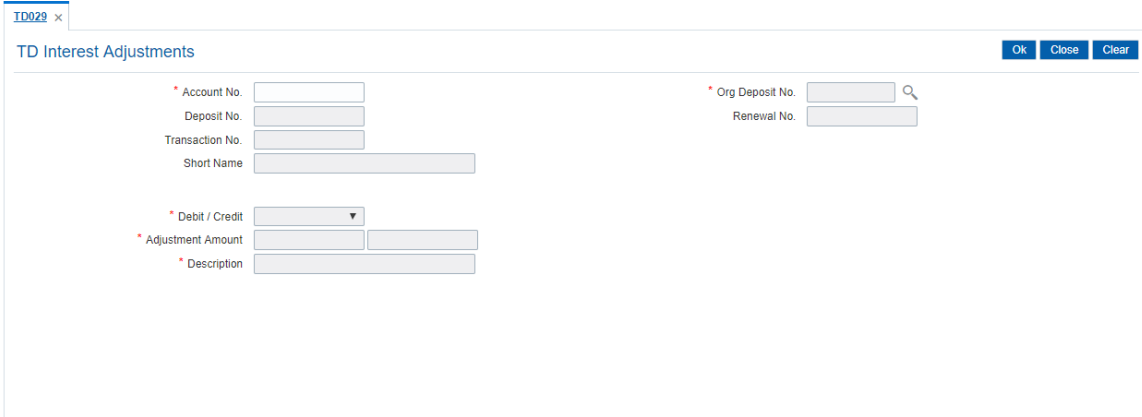
Modes Available

Not Applicable

To perform TD interest adjustments

1. In the **Dashboard** page, Enter Task code **TD029** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Interest Adjustments**.

2. You will be navigated to **TD Interest Adjustments** screen.

TD Interest Adjustments

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number.
Org Deposit No	[Mandatory, Search List] Select the deposit number on which the adjustment transaction is to be performed, from the Search List.
Deposit No	[Display] This field displays the deposit number. The deposit number signifies the number of deposits opened in an account.

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The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Renewal No	[Display] This field displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Transaction No	[Display] This field displays the transaction number of the TD account.
Short Name	[Display] This field displays the short name of the customer.
Adjustment Details	
Debit/Credit	[Mandatory, Drop-Down] Select the debit or credit interest adjustment from the drop-down list. The options are: - Credit - Debit A debit in the interest payable account will reduce the interest to be paid to the customer. The credit in the interest payable account will increase the banks interest liability. The debit entry for interest adjustment will take place if there is a credit entry for interest accrued on the account.
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the amount that has to be adjusted in the accrued amount. In case of debit interest adjustment there should be sufficient credit accrual available for setting off the debit.
Description	[Mandatory, Alphanumeric, 40] Type the description of the transaction.

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

4. Select the original deposit number from the list.

5. Select the debit/credit type from the list, and enter the adjustment amount and description.

TD Interest Adjustments

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6. Click **OK**.

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

8. Interest gets adjusted once authorized.

Screen Description

The above screen displays the interest reduction of USD 2.60 for the first deposit under TD account no 7030000000019757 The debit interest adjustment will be effected during the end of day operations.

Exercise

Reduce the interest amount to be paid for your test TD, using this screen.

3.3 TD039 - TD Multiple Payout Instructions

Customer has the flexibility to choose the payout amount and mode in which the redemption proceeds of a term deposit will be received, As per customer requirement multiple modes of payment for interest and principal can be selected. Payout instructions cannot be modified or inquired for the Product Class Annuity deposit.

The multiple payout options which can be set for :

- Interest earned
- Principal Amount
- Premature redemption

You can also set up TD payout instructions to an external account. The instructions can be set for a single or all the deposits in a TD account. In case of premature redemption of a deposit, the interest amount accrued till date will not be paid to the customer. And, if any tax is deducted on the interest amount paid to the customer, then the tax amount also is not refunded to the customer.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To add multiple payout instructions

1. In the **Dashboard** page, Enter the Task code **TD039** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Multiple Payout Instructions**.

2. The system displays the **TD Multiple Payout Instructions** screen.

TD Multiple Payout Instructions

Field Description

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

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Type the TD account number of the customer, for which the payout instructions have to be specified.

Customer Name　　　　[Display]
This field displays the name of the customer who holds the TD Account.

Branch　　　　[Display]
This field displays the home branch where the TD account is opened and maintained.

Product　　　　[Display]
This field displays the product code.

Principal Balance　　　　[Display]
This field displays the TD account principal balance.

Account Currency　　　　[Display]
This field displays the currency assigned to the product at the product level, under which the account is opened.
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.
All the entries posted in the account are in the account currency.

3. Click the **Add** button.

4. Enter the account number and press the **<Tab> or <Enter>** key. The system will fetch all the account information.

TD Multiple Payout Instructions

5. The system enables the **Payout Details** tab.

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

7. Click on the pay mode, the drop-down will be active.

8. Select the payout frequency and payout mode from the drop-down list and select the payout date from the Search List. These fields are enabled depending on the selection of Payout Type.

9. Click the **Add** button to add a row.

Payout Details

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In the **Payout Details** tab, the **Payout Type** field facilitates you to specify whether the payout instruction is for

- Interest
- Principal amount
- Premature redemption

Depending on the criteria you choose for the payout type, the data fields will alter as explained below.

Principal Summary

Field Description

Field Name	Description
Payout Type	[Mandatory, Drop-Down] Select the payout type as **Principal** from the drop-down list. The other options are: - Interest - Premature - Principal
Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only.
All Deposits	[Checkbox] Select to view all deposits related to the account.
Deposit No.	[Optional, Search List] Select the TD number, to set the payout instruction to a single term deposit from the Search List. The Search List, lists all the deposits held under the TD account.
Indicative Amount	[Display] This field displays the indicative amount. The interest amount, if a single Term Deposit number is selected, this field displays the interest amount payable for that deposit along with the currency code.

If the **All Deposits** check box is selected, this field displays the sum total of Interest amount payable for the complete deposit under the TD account along with the currency code.

Inactive Amount	[Display] This field displays the inactive amount.

Column Name	Description
Org. Deposit No	[Display] This column displays the original deposit number. The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No.	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Priority	[Display] This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority. This priority number can be changed to alter the priority of a particular instruction.
Pay Type	[Optional, Drop-Down] Select the pay type from the drop-down list. The options are: - Fixed – a fixed payout amount is specified - Percent – a % of the amount is specified
Amt/Percent	[Mandatory,Numeric,3] Type the amount or percentage value depending on the pay type selected. - Percentage - Type a percentage, if the **Pay Type** is **Percent**. The value should be equal to or less than 100. [Mandatory,Numeric,13] - Fixed - Type an amount, if the **Pay Type** is **Fixed**. The value should be less than the payout amount. For example, a customer is specifying payout instructions for the

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interest earned on the TD and chooses the **Pay Type** as **Percentage**. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.

Net Amount	[Display] This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out. This amount is displayed in account currency.
Pay Ccy	[Optional, Drop-Down] Select the currency in which the payout is conducted i.e. the transaction currency, from the drop-down list.
Pay Amount	[Display] This column displays the net payable amount in the pay currency after applying the conversion rate of local currency of the bank.
Pay Mode	[Mandatory, Drop-Down] Select the payout mode from the drop-down list. The various Payment options are: • Cash • Bankers Cheque • Demand Draft • CASA Account • External Account • Loan Account • GL Account • Reinvest to New Account • Reinvest to Existing Account
Total Amount	[Display] This column displays the Outstanding amount. This amount is derived at by deducting the payout amount from the net amount. *Total Amount = Net Amount – Payout Amount* This amount is displayed in account currency.

Screen Description

The above tab screen displays the maturity instructions being added on the principal amount for TD account number 7030000000013112. The instructions are for the entire principal amount of USD 4,06,40,303.25. The entire amount on maturity is being reinvested to an existing account as a fresh deposit.

The various payment options are:

- Cash
- Bankers Cheque
- Demand Draft

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- CASA Account

- External Account

- Loan Account

- GL Account

- Reinvest to New Account

- Reinvest to Existing Account

Interest Summary

Field Description

Field Name	Description
Payout Type	[Mandatory, Drop-Down] Select the payout type as Interest from the drop-down list. The other options are: • Principal • Premature • Interest
Payout Frequency	[Display] This field displays the interest payout frequency for the deposit, if a single term deposit is selected.
All Deposits	[Optional, Check Box] Select the **All Deposits** check box, to set up payout instructions for all the term deposits initiated under the TD account.
Deposit No.	[Optional, Search List] Select the TD number from the Search List, to apply the payout instruction to a single term deposit. The Search List, lists all the deposits held under the TD account.
Indicative Amount	[Display] This field displays the indicative amount. The interest amount, if a single Term Deposit number is selected, this

field displays the interest amount payable for that deposit along with the currency code.

If the **All Deposits** check box is selected, this field displays the sum total of Interest amount payable for the complete deposit under the TD account along with the currency code.

Column Name	Description
Org. Deposit No	[Display] This column displays the original deposit number. The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No.	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number. The Deposit Number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Priority	[Display] This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority. This priority number can be changed to alter the priority of a particular instruction.
Pay Type	[Optional, Drop-Down] Select the pay type from the drop-down list. The options are: • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	[Mandatory,Numeric,3] Type the amount or percentage value depending on the pay type selected. • Percentage - Type a percentage, if the **Pay Type** is **Percent**. The value should be equal to or less than 100. [Mandatory,Numeric,13] • Fixed - Type an amount, if the **Pay Type** is **Fixed**. The value should be less than the payout amount. For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the **Pay Type** as **Percentage**.

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The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.

Net Amount	[Display] This column displays the available payout amount (principal or interest or premature), for which the payout transaction will be carried out. This amount is displayed in account currency.
Pay Ccy	[Optional, Drop-Down] Select the currency in which the payout is conducted i.e. the transaction currency from the drop-down list.
Pay Amount	[Display] This column displays the net payable amount in the pay currency after applying the conversion rate of the local currency of the bank.
Pay Mode	[Mandatory, Drop-Down] Select the payout mode from the drop-down list.
Total Amount	[Display] This column displays the Outstanding amount. This amount is derived at by deducting the payout amount from the net amount. Total Amount = Net Amount - Payout Amount This amount is displayed in account currency.

Screen Description

The above tab screen displays the maturity instructions being added on the principal amount for TD account number 7030000000013112. The entire interest amount is on maturity being reinvested to an existing account as a fresh deposit.

The various payment options are:

- Cash
- Bankers Cheque
- Demand Draft
- CASA Account
- External Account
- Loan Account
- GL Account
- Reinvest to New Account
- Reinvest to Existing Account

Exercise

For an existing account do the following:

For one deposit load maturity instructions for the principal and interest amount separately.

For another load the instructions on the entire amount for a premature redemption.

The various payment options are:

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- Cash

- Bankers Cheque

- Demand Draft

- CASA Account

- External Account

- Loan Account

- GL Account

- Reinvest to New Account

Premature Summary

Field Description

Field Name	Description
Payout Type	[Mandatory, Drop-Down] Select the payout type as Premature from the drop-down list. The other options are: • Principal • Interest • Premature
All Deposits	[Display] This field displays whether the payout instructions is set up for all the term deposits initiated under the TD account.
Deposit No.	[Optional, Search List] Select the TD number, to apply the payout instruction to a single term deposit from the Search List. The Search List, lists all the deposits held under the TD account.
Payout Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date on which the actual payout should take place, from the date editor. The payout date must be greater than the current date.
Indicative Amount	[Mandatory, Numeric, 13, Two]

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Type the indicative amount.

Payout Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options are: • Full - The entire deposit amount is redeemed • Part - You can specify a part amount of the entire amount to be redeemed. When the Payout Mode is selected as part redemption, the Payout Amount can be modified to specify the redemption amount.
Penalty Variance	[Optional, Check Box] Select the **Penalty Variance** check box, to apply the penalty variance defined at the TD product level. The penal interest payable on pre-mature redemption is given at the rate after reducing the penalty variance from the contracted interest rate.

Column Name	Description
Org. Deposit No.	[Display] This column displays the original deposit number. The Original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit no of the source deposit.
Renewal No.	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Priority	[Display] This column displays the payout instruction execution priority. The payout instruction for a term deposit or deposits will be carried out as per the priority. This priority number can be changed to alter the priority of a particular instruction.
Pay Type	[Optional, Drop-Down] Select the pay type from the drop-down list. The options are: • Fixed – a fixed payout amount is specified • Percent – a % of the amount is specified
Amt/Percent	[Mandatory,Numeric,3] This column displays the amount or percentage value depending on the

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pay type selected.

- Percentage - Type a percentage, if the **Pay Type** is **Percent**. The value should be equal to or less than 100.

[Mandatory,Numeric,13]

- Fixed - Type an amount, if the **Pay Type** is **Fixed**. The value should be less than the payout amount.

For example, a customer is specifying payout instructions for the interest earned on the TD and chooses the **Pay Type** as **Percentage**. The customer wants to transfer 75% of the interest amount to the loan account and the remaining amount to the CASA account. If the customer earns 1000 as interest amount in a year, 75% of 1000 i.e. 750 will get transferred to the loan account. The remaining 250 i.e. the remaining 25% will get transferred to the CASA account.

Net Amount	[Display] This column displays the net amount. The available payout amount (principal or interest or premature), for which the payout transaction will be carried out. This amount is displayed in account currency.
Pay Ccy	[Optional, Drop-Down] Select the currency in which the payout is performed i.e. the transaction currency from the drop-down list.
Pay Amount	[Display] This column displays the net payable amount in the pay currency, after applying the conversion rate of local currency of the bank.
Pay Mode	[Mandatory, Drop-Down] Select the payout mode from the drop-down list. The options are: • Cash • Bankers Cheque • Demand Draft • CASA Account • External Account • Loan Account • GL Account • Reinvest to New Account • Reinvest to Existing Account
Total Amount	[Display] This column displays the Outstanding amount. This amount is derived at by deducting the payout amount from the net amount. *Total Amount = Net Amount – Payout Amount* This amount is displayed in account currency.

Screen Description

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The above tab screen displays the premature redemption instructions being added on the interest amount for TD account no 00332000002296. The instructions is for the entire principal amount.

The various payment options are:

- Cash
- Bankers Cheque
- Demand Draft
- CASA Account
- External Account
- Loan Account
- GL Account
- Reinvest to New Account

Default Instructions

Field Description

Column Name	Description
Org. Deposit No	[Display] This column displays the term deposit number of the TD account.
Renewal No.	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.

		This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.		[Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Principal		[Display] This column displays the principal amount of the term deposit or all deposits initiated under the TD account.
Princ. Instruction		[Display] This column displays the payout instruction for the matured principal as defined at the product level. If no

	instructions are maintained at the account level, then the default instructions are executed.
Int. Amount	[Display] This column displays the interest amount.
Int. Instruction	[Display] This column displays the payout instruction for interest accrued as defined at the product level.
Reinvest Product	[Display] This column displays the reinvested product code. The TD product code is the product under which the matured principal amount of the deposit will be reinvested, as defined at the product level. If no instructions are maintained at the account level, then the default instructions are executed.

Screen Description

The above tab screen displays the default instructions for maturity that have been captured for TD account no 00332000002296 at the time of account opening. These instructions can be overridden anytime during the life cycle of the TD account.

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8. Based on the pay mode selected in the **Pay Mode** column, the system enables the appropriate tab.

9. Enter the appropriate information in the various tabs.

CASA Acct

Field Description

Field Name	Description
Beneficiary A/C	[Mandatory, Search List] Select the CASA account number from the Search List. The interest or principal or premature redemption amount will be credited to this account. **Note**: When you select the Beneficiary Account , system checks whether transfer is allowed between the given product code and the product of the beneficiary
Customer Name	[Display] This field displays the name of the customer who holds the CASA Account.

Screen Description

The above tab screen displays the option when the maturity amount will be transferred to a CASA account number 053001000047633. The entire amount will be transferred on maturity to the defined CASA account.

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Bankers Cheque

Field Description

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values

must be defined and downloaded.

Issuer Code	[Mandatory, Search List] Select the issuer code from the Search List. The bank, on which the BC is to be drawn. A list of banks on which BC can be issued, is maintained in the **Issuer Code Maintenance** and is downloaded to the branch. Normally banks issue BC of their own bank.
Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
City	[Mandatory, Alphanumeric, 35] Type the town or city name where the beneficiary of the BC resides. This is also part of the address.
State	[Mandatory, Alphanumeric, 35] Type the state name where the beneficiary of the BC resides. This is also part of the beneficiary address.
Country	[Mandatory, Alphanumeric, 35] Type the country name where the beneficiary of the BC resides. This is also part of the beneficiary address.
Zip	[Mandatory, Numeric, 35] Type the zip code of the area where the beneficiary resides.
Automatic BC Issue	[Optional, Check Box] Select the **Automatic BC Issue** check box, if the user wants the BC to be generated automatically. The BC number will be generated automatically as a part of End of Day (EOD) process and the BC will be printed based on the supporting report generated. If this check box is not selected, only then the BC value is transferred to a different GL, and the BC is issued manually on the next day with the help of a report.
Purchaser Name	[Display] This field displays Purchaser name.

Screen Description

The above tab screen displays the option when the maturity amount will be issued as a pay order to the customer, Mr. Auto Person1. The entire amount will be transferred on maturity to a predefined GL account from where the pay order can be issued.

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Demand Draft

[Field Description](#)

Field Name	Description
TD Amount	[Display] This field displays the principal balance of a term deposit or all the term deposits initiated under the TD account.
Acct Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL

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entries it is converted into the local currency of the bank.

Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Issuer Code	[Mandatory, Search List] Select the issuer code of the bank, on which the DD is to be drawn from the Search List. A list of banks on which DD can be issued, is maintained in the **Issuer Code Maintenance** and is downloaded to the branch. Normally banks issue DD of their own bank.
Payable Branch	[Mandatory, Search List] Select the bank/branch at which the DD is payable from the Search List
Beneficiary Name	[Mandatory, Alphanumeric, 120] Type the name of the beneficiary.
Beneficiary Address	[Optional, Alphanumeric, 35] Type the address details of the beneficiary.
City	[Mandatory, Alphanumeric, 35] Type the town or city name where the beneficiary of the DD resides. This is also part of the beneficiary address.
State	[Mandatory, Alphanumeric, 35] Type the state name where the beneficiary of the DD resides. This is also part of the beneficiary address.
Country	[Mandatory, Drop Down] Select the country's name where the beneficiary of the DD resides, from the drop down. This is also part of the beneficiary address.
Zip	[Optional, Alphanumeric, 35] Type the zip code of the area where the beneficiary resides.
Automatic DD Issue	[Optional, Check Box] Select the **Automatic DD Issue** check box, if the user wants the DD to be generated automatically. The DD number will be generated automatically as a part of End of Day (EOD) process, and the DD will be printed based on the supporting report generated. If this check box is not selected then only the DD value is transferred to a different GL, and the DD is issued manually on the next day with the help of a report.
Purchaser Name	[Display] This field displays Purchaser name.

Screen Description

The above tab screen displays the option when the maturity amount will be issued as a demand draft to the customer, Mr. Auto Person. The entire amount will be transferred on maturity to a predefined GL account from where the demand draft can be issued.

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Loan Acct

Field Name	Description
Beneficiary A/C	[Mandatory, Search List] Select the Loan account number from the Search List. The interest or principal or premature redemption amount will be credited to this account.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.

Screen Description

The above tab screen displays the option when the transfer amount on maturity would be transferred to a loan account no 0036190000044 of the customer, Mr. George Abraham. The entire amount will be transferred on maturity the loan account.

GL Acct

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Field Name	Description
GL Account Number	[Mandatory, Search List] Select the GL account number from the Search List. The interest or principal or premature redemption amount will be credited to this account.
GL Description	[Display] This field displays the description of the selected GL account.

Screen Description

The above tab screen displays the option when the transfer amount on maturity would be transferred to a GL account. The entire amount will be transferred on maturity the GL account.

Reinvest to Existing Account

[Field Description](#)

Field Name	Description
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the, under which the account is opened. All the entries posted in the account are in the account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Amount	[Display] This field displays the amount in the transaction currency.
Txn Currency	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency.
Txn Rate	[Display] This field displays the rate at which the transaction currency is

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	converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Account Number	[Mandatory, Search List] Select the TD account under which the new TD is to be initiated from the Search List.
Next Auto Renewal With Original Deposit Term	[Optional, Check Box] Select this check box to auto renew the existing deposit with the original term.
Variance	[Optional, Numeric, Three, Five] Type the interest variance. The interest variance is validated against the minimum and the maximum variance defined at the product level. It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master**.
Renewal Term	[Mandatory, Numeric, Three, Three] Type the term for which the deposit has to be renewed. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Next Maturity Date	[Display] This field displays the next maturity date. The next maturity date changes depending on the number of days entered in **Renewal Term** field.
Payout Frequency	[Display] This field displays the time interval at which the interest for TD will be paid out.
Compounding Frequency	[Display] This field displays the compounding frequency.
Base for rate	[Display] This field displays the base for rate.

Screen Description

The above tab screen displays the option when the transfer amount on maturity would be reinvested to an existing account. The deposit on maturity will be added to TD account no 00332000002296 as a new deposit for a period of 6 months.

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Reinvest to New Account

Field Description

Field Name	Description
Branch	[Mandatory, Numeric, Five, Search List] Type the TD account branch code.
Customer category	[Display] This field displays the category of the customer.
TD Amount	[Display] This field displays the principal amount of the term deposit or all deposits initiated under the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. 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. All the entries posted in the account are in the account currency.
TD Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Amount	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Txn Currency	[Display] This field displays the currency of the cheque. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction

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currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

For example, if the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.

Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Product	[Mandatory, Search List] Select the TD product code number under which the TD account is opened from the Search List.
Staff	[Optional, Check Box] Select the Staff check box, if the customer is the staff of the bank.
Variance	[Mandatory, Numeric, Three, Six] Type the interest variance. The interest variance is validated against the minimum and the maximum variance defined at the product level. It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master**.
Renewal Term	[Mandatory, Numeric, Three, Three] Type the term for which the TD is being maintained. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Payout Frequency	[Display] This field displays the time interval, at which the interest for TD will be paid out.
Base for rate	[Display] This field displays the base amount.
Compounding Frequency	[Display] This field displays the compounding frequency.

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External A/c - NEFT

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Search List] Select the payment transaction code from the Search List.
Payment Type	[Display] This field displays the payment type based on the selected payment transaction code.
Sender's Details	
Sender's Account Number	[Mandatory, Alphanumeric, 14] Type the account number from which the payment is originated. It can be an external account number. By default the system displays the TD account number for which the instruction is being maintained. The account number is mapped to the Sending Customer Account Number (6021) field in the NEFT message (NO6).
Sender's Account Type	[Mandatory, Drop-Down] Select the account type from the drop-down list. The options are as follows: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 52 - Credit Card
Account Currency	[Display]

(4488)	This field displays the account currency.
Sender Bank Details	
Sending Branch IFSC Code (5756)	[Mandatory, Alphanumeric, 11] Type the sending branch IFSC code. These codes are maintained in the **Bank Branch Directory** (Task Code : PM004) option.
Sender to Receiver Information (7495)	[Optional, Alphanumeric, 35] Type the information from the sender to the receiver.
Originator of Remittance (7002)	[Mandatory, Alphanumeric, 35 , Four Lines, Search List] Type the sending customer account details or select it from the Search List.
Beneficiary Details	
Beneficiary Acct Number (6061)	[Mandatory, Alphanumeric, 14] Type the beneficiary account number to which the outgoing payment transaction is to be sent.
Beneficiary Customer Name (6081)	[Mandatory, Alphanumeric, 35] Type the receiving customer's account name.
Beneficiary Acct Type (6310)	[Optional, Drop-Down] Select the beneficiary account type from the drop-down list. The options are as follows: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 52 - Credit Card This is the receiving customer's account type.
Beneficiary Customer Address (5565)	[Optional, Alphanumeric, 35, Four Lines] Type the address of the beneficiary customer .
Beneficiary Branch IFSC Code (5569)	[Mandatory, Alphanumeric,11, Lookup] Type the beneficiary branch's IFSC code. It is a unique code used for NEFT and RTGS.
Mobile/Email	[Mandatory, Dropdown] Select Email or Mobile form the dropdown list.
Mobile No.	[Conditional] Type the Mobile number.
Email ID.	[Conditional] Type the Email ID.

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External A/c - RTGS

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Search List] Select the payment transaction code from the Search List.
Payment Type	[Display] This field displays the payment type based on the selected payment transaction code.
Account Currency (4488)	[Display] This field displays the currency of the account.
Ordering Customer Details (5500)	[Mandatory, Alphanumeric, 35, 4 lines, Search List] Type the sender's bank account number, name of the sender and address or select it from the Search List.
Receiver Address	[Mandatory, Alphanumeric, 11] Type the IFSC code of the beneficiary bank receiving the remittance.
Beneficiary Customer Account Number (5561)	[Mandatory, Alphanumeric, 34] Type the beneficiary customer's account number.
Beneficiary Customer Details (5561)	[Mandatory, Alphanumeric, 35, 4 lines] Type the details of the beneficiary customer.
Ordering Institution	[Mandatory, Drop-Down] Select the ordering institution from the drop-down list. The options are: • 5517 • 5516
Ordering Institution IFSC (5517)	[Conditional, Alphanumeric, 11, Lookup] Type the ordering institution IFSC code. It is the sending branch's IFSC. This field is enabled if the **5517** option is selected in the **Ordering Institution** drop-down list.
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 3 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the **5516** option is selected in the **Ordering Institution** drop-down list.
Sender to Receiver Info Code (7495)	[Optional, Drop-Down] Select the sender receiver information code from the drop-down list. The options are: • NRE • FAST • URGENT
Code Info (7495)	[Optional, Alphanumeric, 25] Type the code related information.
Additional Info	[Optional, Alphanumeric, 35]

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1,2,3,4,5 (7495)   Type additional information related to the code.

10. Click the **Save** button. The system displays the relevant **Payout Detail** screen.

11. Click the **Ok** button.

12. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.

13. The multiple payout instructions are added once the record is authorised.

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4. Redemption

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4.1 7201 - TD Redemption Enquiry

Oracle FLEXCUBE provides the customer with the facility to redeem the deposit on instruction before its maturity date. This is termed as premature redemption.

A premature redemption can be done for a part or full deposit amount. A partial or premature redemption of any term deposit can be done, if it is permitted at the product level. **FLEXCUBE** will allow a TD opened today to be redeemed on the day of account opening. Both part and full redemption will be supported on the day of TD creation. Multiple part redemptions will not be allowed on a single day.

This option enables you to directly redeem a term deposit and transfer the proceeds to Cash, CASA Account, GL Account, Quick Redemption by BC, Quick Redemption by DD, Quick Redemption By Reinvesting Existing Account TD, and Quick Redemption By Reinvesting to New Account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
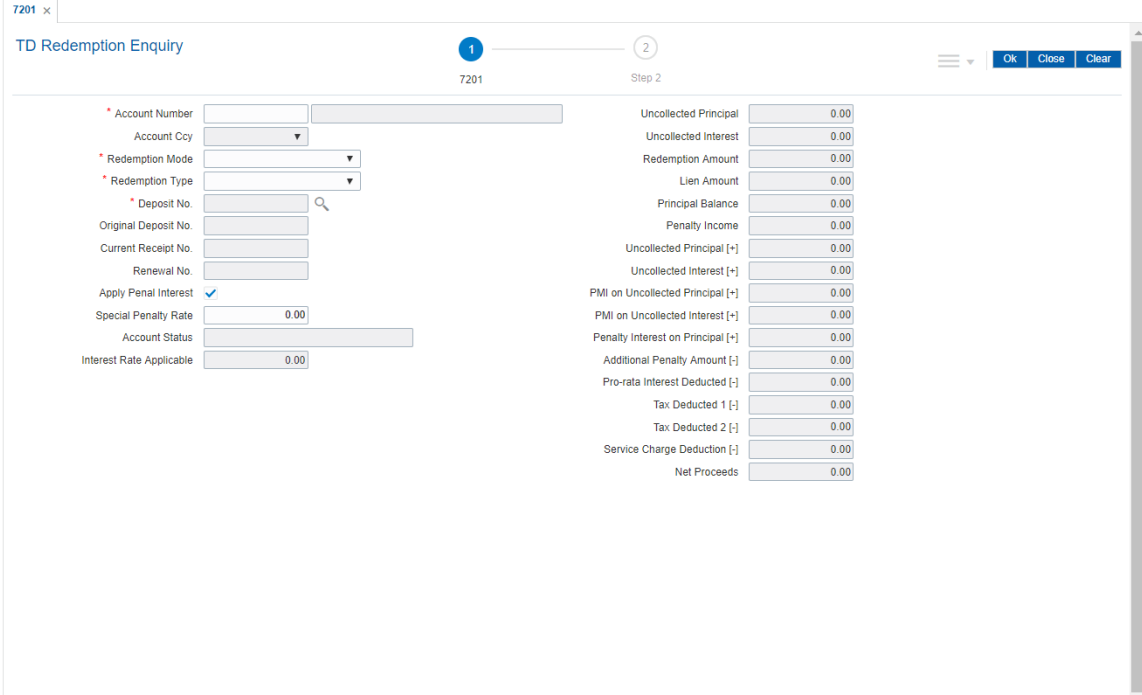
Modes Available

Not Applicable

To redeem a TD account by CASA UBS

1. In the **Dashboard** page, Enter the Task code **7201** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Cash > TD Redemption Enquiry**

2. You will be navigated to **TD Redemption Enquiry** screen.

TD Redemption Enquiry

Field Description

Field Name	Description

Account Number	[Mandatory, Numeric, 16] Type the TD account number which is to be redeemed The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency.
Redemption Mode	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Transfer By Cash - Using this option you can redeem a term deposit and encash the proceeds directly. • Transfer To CASA - Using this option you can redeem a term deposit and Transfer the Redemption amount to Casa Account. • Transfer To GL - Using this option you can redeem a term deposit and Transfer the Redemption amount to GL Account. • Quick Redemption By BC • Quick Redemption By Reinvesting Existing Account TD • Quick Redemption By DD • Quick Redemption By Reinvesting to New Account
Redemption Type	[Mandatory, Drop-Down] Select the redemption mode from the drop-down list. The options in the list are: • Full Redemption - The entire deposit amount is redeemed. • Part Redemption - You can specify a part of the entire deposit amount to be redeemed.
Deposit No.	[Mandatory, Search List] Select the term deposit number from the Search List that is to be redeemed.
Original Deposit No.	[Display] This field displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number but will retain the original deposit number of the source deposit.
Current Receipt No.	[Display] This field displays the current receipt number.
Renewal No.	[Display] This field displays the renewal number of the TD.
Apply Penal Interest	[Check Box, Optional] You can select the check box if special penalty rate is to be added.
Special Penalty Rate	[Conditional, Numeric, Three, Five] Type the special penalty rate. This field accepts negative rate.

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Account Status	[Display] The field displays the account status.
Interest Rate Applicable	[Display] This field displays the interest rate applicable for the TD.
Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Redemption Amount	[Conditional, Numeric, 13, Two] Type the amount of the term deposit that is to be redeemed. This field is enabled if **Part Redemption** is selected as **Redemption Mode.**
Lien Amount	[Display] This field displays the total lien amount placed on the deposit.
Principal Balance	[Display] This field displays the matured Principal amount left uncollected with the bank, and which has no specific payout instructions.
Penalty Income	[Display] This field displays the penalty amount. It is calculated based on the penalty factor defined at the TD bank parameter level. It is the percentage amount for the interest applicable. The modification of the penalty amount is dependent on the minimum and maximum variance limit set at the TD Bank Parameter Level (TDM04) option.
+ Uncollected Principal	[Display] This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer. Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field. For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
+ Uncollected Interest	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. This is applicable for non-cumulative deposits. Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.

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+ PMI On Uncollected Principal	[Display] This field displays the post-maturity interest earned on the matured uncollected principal. Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ PMI On Uncollected Interest	[Display] This field displays the post-maturity interest earned on the uncollected Interest Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period). PMI will be paid to the customer if the Maturity Option is defined as No instructions at the product level.
+ Penalty Interest On Principal	[Display] This field displays the penalty interest on the principal, if penalty is charged for early redemption.
- Additional Penalty Amount	[Display] This field displays the additional penalty amount.
- Pro-rata Interest Deducted	[Display] This field displays the interest, which is already paid or compounded against the deposit amount, which is being redeemed. While redeeming an amount, the system calculates the interest payable from the Interest Start Date to the date of redemption. The interest, which is already paid to the customer or compounded to the principal, i.e. the pro-rata interest, is deducted from the redemption amount. If no interest has been paid to the customer prior to the redemption date, the value of this field will be zero. For example, for a deposit of 10,000 made on 1st January '09, an interest of 100 is paid every month. If this deposit is to be prematurely redeemed on 31st May '09, the system calculates the interest payable for this deposit from 1st January '09 to 31st May '09. Therefore, the interest to be paid will be calculated at 500, out of which 400 is already paid to the customer. This interest, which is already paid to the customer, is deducted from the amount to be redeemed. 400 is the pro rata interest.
- Tax Deducted 1	[Display] This field displays the tax 1 for the amount to be redeemed. The tax proceeds are to be recovered from the customer. The bank will deduct this tax amount from the redemption proceeds. The tax is calculated based on the tax code 1 attached to the account at the time of account opening.
- Tax Deducted 2	[Display] This field displays the tax 2 for the amount to be redeemed. The tax is calculated based on the tax code 2 attached to the account at the time of account opening.
- Service Charge Deduction	[Display] This field displays the Service Charge charged on the redemption

Transaction.

Net Proceeds   [Display]
This field displays the net amount to be redeemed. This amount is calculated by adding and deducting the interest (due, uncollected or pro rata), principal (due, uncollected) and tax (if applicable) from the redeem amount. This is the amount, which will be paid to the customer.

3. Enter the account number and select the redemption mode from the list.

4. Select the deposit number from the Search List. Incase of premature redemption, the system displays the message " Premature Redemption of Term Deposit. Do you want to continue?". Click **OK** to continue.

5. Select the Redemption mode from the list.

5. For partial redemption, enter the redemption amount.

6. Select the **Apply Penal Interest** check box if special penalty variance is to be added.

7. Click **OK**.

8. The system displays the message "Do You want to continue?".

9. Click **OK**. The system displays the **Quick Redemption By Cash** screen.

Quick Redemption By Cash - 1310

Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the account currency for the transaction.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency of the account from the drop-down list.
Acy Rate	[Display] This field displays the account currency rate.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Deposit No.	[Display] This field displays the deposit number selected in the **TD Redemption Enquiry** screen.
Redemption Amount	[Display] This field displays the redemption amount.
Redemption Proceeds	[Display] This field displays the redemption proceeds which is the sum of redemption amount and interest.
Total Redemption by Cash Today	[Display] This field displays the Total deposit amount redeemed by cash today.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
Apply Penal Interest	[Display] This field displays if check box is checked on Parent screen.
User Ref No.	[Optional, Alphanumeric, 40] Type the user reference number.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
Txn Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. You can change the narration if required.

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Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.

Quick Redemption By CASA - 1312

Field Description

Field Name	Description
CASA Account Number	[Mandatory, Search List] Select the CASA account number from the Search List, to which the redemption of TD is to be done. The name of the customer is displayed in the adjacent field.
CASA Acct Ccy	[Display] This field displays the TD account currency.
CASA Acct Ccy Rate	[Display] This field displays the TD account currency.
Deposit No.	[Display] This field displays the deposit number selected in the **TD Redemption Enquiry** screen.
TD Acct Ccy Rate.	[Display] This field displays the TD account currency rate.
Redemption Proceeds	[Display] This field displays the redemption amount.
Redemption Amount	[Display] This field displays the redemption amount.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When the transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.

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Apply Penal Interest	[Display] This field displays if check box is checked on Parent screen.
User Ref No.	[Display] This field displays the user reference number.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
TXn Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.

Quick Redemption By GL - 1318

Field Description

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Field Name	Description
GL Account Ccy	[Mandatory, Drop-Down] Select the GL account currency from the drop-down list. By default this field displays "INR" as GL account currency.
GL Account Number	[Mandatory, Numeric] Enter the GL account number to which the redemption of TD is to be done. The GL name is displayed in the adjacent field.
Acy Rate	[Display] This field displays the account currency rate.
Txn Rate	[Conditional, Numeric 2, Five] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate value, is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
GL Account Ccy	[Display] This field displays the rate at which the GL currency is converted to the local currency of the bank.
Deposit No.	[Display] This field displays the deposit number selected in the **TD Redemption Enquiry** screen.
Redemption Amount	[Display] This field displays the redemption amount.
Redemption Proceeds	[Display] This field displays the redemption amount.
Apply Penal Interest	[Display] This field displays if check box is checked on Parent screen.
Txn Amount	[Display] This field displays the transaction amount. The transaction amount depends on the Transaction Currency selected. When transaction currency is selected, the transaction amount is derived using the appropriate currency conversion rate.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
User Ref No.	[Optional, Alphanumeric, 40] Type the user reference number.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
Txn Narrative	[Mandatory, Alphanumeric, 120]

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Type the narration.

This field displays the default narration, based on the transaction. You can change the narration if required.

TD Quick Redemption by BC - 1311

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number.
Deposit No.	[Display] This field displays the deposit number.
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list.
Txn Ccy	[Display] This field displays the transaction currency.
Txn Ccy Rate	[Display] This field displays the rate for the transaction currency.
Acct Ccy	[Mandatory, Search List] Select the account currency from the Search List.
Acct Ccy Rate	[Display] This field displays the rate for the account currency.
Redemption Proceeds	[Display] This field displays the redeem amount in transaction currency.
Redemption Amount	[Display] This field displays the redemption amount.
Txn Amount	[Display] This field displays the amount based on the redeem amount entered.
Apply Penal Interest	[Display] This field displays if check box is checked on Parent screen.
Issue Date	[Display] This field displays the date on which the BC is issued.
Serial No.	[Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Instrument No.	[Optional, Numeric, 12] Type the Instrument number. This number is printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.
Routing No.	[Display]

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This field displays the routing number.

Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport / IC No.	[Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary.
Beneficiary Address 1,2,3	[Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the transaction narration. By default, the system displays **Quick Redemption by BC**.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

Quick Redemption by DD - 1332

Field Description

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Field Name	Description
Account No.	[Display] This field displays the TD account number.
Deposit No.	[Display] This field displays the deposit number.
Payable Branch Code	[Display] This field displays the branch code at which the DD is payable.
Payable Branch Name	[Display] This field displays the branch name at which the DD is payable.
Bank Code	[Mandatory, Search List] Select the bank code from the Search list.
Txn Ccy	[Display] This field displays the transaction currency.
Txn Ccy Rate	[Display] This field displays the rate for the transaction currency.
Acct Ccy	[Mandatory, Dropdown list] Select the account currency from the dropdown List.
Acct Ccy Rate	[Display] This field displays the rate for the account currency.
Redemption Proceeds	[Display] This field displays the redeem amount.
Txn Amount	[Display] This field displays the amount to be redeemed.
Issue Date	[Display] This field displays the date on which the DD is issued.
Serial No.	[Display] This field displays the serial number. For a remittance instrument such as a BC or DD, the system generates a serial number that includes the branch code. The serial number for each instrument type is maintained separately. On reversal of an instrument issue the instrument serial number is not reused for the next instrument issue. When an instrument comes into clearing, it may be referred to with an MICR number, which needs to be maintained for each instrument, if it is expected through an inward clearing batch. If the teller liquidates an instrument, the instrument serial number enables the system to track the instrument uniquely.
Instrument No.	[Optional, Numeric, 12] This field displays the MICR number The MICR number is a number which is necessary for every remittance instrument. The MICR number will be printed on the instrument, if the instrument is expected to come in for inward clearing. A cross reference is maintained with the system-generated serial number, to enable the system to track the instrument.

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Routing No.	[Display] This field displays the routing number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport / IC No.	[Optional, Alphanumeric, 30] Type the passport/IC number for the identification of the beneficiary.
Redemption Amt.	[Display] This field displays the redemption amount.
Apply Penal Interest	[Display] This field displays if check box is checked on Parent screen.
Beneficiary Address 1,2	[Optional, Alphanumeric, 35, Three Lines] Type the address details of the beneficiary. The first line is mandatory.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **Quick Redemption By DD**.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

Quick Redemption by Reinvest to Existing Account - 1333

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Field Description

Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
Account Ccy Rate	[Display] This field displays the rate of account currency.
Deposit No.	[Display] This field displays the deposit number
Redemption Proceeds	[Display] This field displays the redemption proceeds based on the redemption amount entered in the **Redemption Enquiry** screen.
To Account Number	[Mandatory, Numeric, 14, Search List] Type the account number to which the amount needs to be redeemed or select it from the Search List.
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
Payin Amount	[Display] This field displays the payin amount.
To Deposit No.	[Display] This field displays the deposit number.
Compounding Frequency	[Display] This field displays the compounding frequency.
Int Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only.
Base for rate	[Display] This field displays the base for rate.
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option to select the term or maturity date factor. If **Maturity Date** option is selected **FLEXCUBE** disables the **Term** field.
Term	
Value Date	[Display] This field displays the value date.
Term	[Conditional, Numeric, Two] Type the term for which the TD is being renewed.

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	The term should be within the maximum and minimum limits specified at the product level.
	This field is enabled if **Term** is selected in **Maturity DateFactor** field.
Int. Start Date	[Display]
	This field displays the interest start date. It is same as the value date.
Rate	
Interest Rate	[Display]
	This field displays the rate of interest for the new TD account.
	The interest should be within the product limits.
Product Variance	[Display]
	This field displays the interest variance, defined under the **Product-Rate Maintenance** for the slab under which TD principal balance and term falls.
Deposit Variance	[Mandatory, Numeric, Three, Six]
	Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
	Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in **TD Product Master** (Task Code: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Maturity Date	[Conditional, Search List, dd/mm/yyyy]
	Select the date on which the new deposit will mature from the Search List.
	This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.
Net Rate	[Display]
	This field displays the net rate at which interest is paid against the deposit.
	Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance
	The net rate specified should be within the minimum and maximum variance specified at the product level.
Next Int. Pay Date	[Display]
	This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.
	Consider the following example:
	Interest Payout Frequency = Quarterly
	Interest Compounding Frequency = Monthly
	Deposit initiated date = 31/12/2018
	Next Interest Payout Date = 31/03/2019
Scheme Variance	[Display]
	This field displays the interest variance applicable on the scheme.
Maturity Amount	[Display]
	This field displays the total amount to be received on the maturity of the deposit.

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This amount is inclusive of the TSD, if any.

Scheme Rate	[Display] This field displays the interest rate applicable on the scheme.
User Ref No.	[Optional, Alphanumeric, 40] Type the user reference number which is used to identify the transaction.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the transaction narrative. By default, the system displays **Redemption to Existing Account**.
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2018 Next Interest Compounding Date = 31/01/2019

Quick Redemption by Reinvest to New Account - 1336

Field Description

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Field Name	Description
Account Number	[Display] This field displays the TD account number.
Account Ccy	[Display] This field displays the account currency.
Acy Rate	[Display] This field displays the rate of account currency.
Redemption Amount	[Display] This field displays the redemption amount.
Deposit No.	[Display] This field displays the deposit number.
Apply Penal Interest	[Display] This field displays if check box is checked on Parent screen.
Redemption Proceeds	[Display] This field displays the redemption proceeds.
Penalty Variance	[Display] This field displays whether any special penalty variance is added or not.
To Product	[Mandatory, Numeric, Three, Search List] Select the product code in which the premature redemption amount of the deposit is to be reinvested from the Search List.
Redemption Mode	[Display] This field displays the mode of redemption. The mode of redemption can be full or partial.
To Account Ccy	[Display] This field displays the account currency for the account number selected in the corresponding field..
To Account Ccy Rate	[Display] This field displays the account currency rate for the account number selected in the corresponding field.
To Account Number	[Display] This field displays the account number.
To Deposit No.	[Display] This field displays the deposit number.
Payin Amount	[Display] This field displays the payin amount.
Compounding Frequency	[Display] This field displays the compounding frequency selected at the product level.
Int Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level. Payout Frequency will be enabled and mandatory for Payout type TDs only.

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Base for Rate	[Display] This field displays the base for rate.
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option to select the term or maturity date factor. If **Maturity Date** option is selected **FLEXCUBE** disables the **Term** field.
Term	
Value Date	[Display] This field displays the value date for TD.
Term	[Conditional, Numeric, Two] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if **Term** is selected in **Maturity DateFactor** field.
Int. Start Date	[Display] This field displays the interest start date. It is same as the value date.
Maturity Date	[Conditional, Search List, dd/mm/yyyy] Select the date on which the new deposit will mature from the Search List. This field is enabled if **Maturity Date** is selected in the **Maturity Date Factor** field.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account. The interest should be within the product limits.
Product Variance	[Display] This field displays the interest variance, defined under the **Product-Rate Maintenance** for the slab under which TD principal balance and term falls.
Deposit Variance	[Mandatory, Numeric, Three, Six] Type the interest variance for the new term deposit initiated under the new TD account. The variance specified should be within the minimum and maximum variance specified at the product level. Based on the product definition made for the field **Auto/ Force Renew With Deposit Variance** in **TD Product Master** (Task Code: TDM01) option, the deposit variance will be carried forward to the deposits created by auto / force renewal.
Net Rate	[Display] This field displays the net rate at which interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance* The net rate specified should be within the minimum and maximum variance specified at the product level.
Scheme Variance	[Display]

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This field displays the interest variance applicable on the scheme.

Scheme Rate
[Display]
This field displays the interest rate applicable on the scheme.

Annual Equivalent Rate
[Display]
This field displays the annual equivalent rate.
AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer.

Next Int. Pay Date
[Display]
This field displays the next interest due date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date.
Consider the following example:
Interest Payout Frequency = Quarterly
Interest Compounding Frequency = Monthly
Deposit initiated date = 31/12/2018
Next Interest Payout Date = 31/03/2019

Next Int. Comp. Date
[Display]
This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date.
Consider the following example:
Interest Payout Frequency = Quarterly
Interest Compounding Frequency = Monthly
Deposit initiated date = 31/12/2018
Next Interest Compounding Date = 31/01/2019

Maturity Amount
[Display]
This field displays the total amount to be received on the maturity of the deposit.
This amount is inclusive of the TDS, if any.

User Ref No
[Optional, Numeric, 40]
Type the user reference number which is used to identify the transaction.

Txn. Narrative
[Mandatory, Alphanumeric, 40]
Type the transaction narrative.
By default, the system displays **Redemption to New Account**.

10. Click **OK**.

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

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

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

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

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

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5. Renewal

5.1 7202 - TD Renewal Enquiry

Using this option a deposit that has matured after a defined time period can be renewed. If maturity instruction of a term deposit is defined as **Renew Principal** and/or **Interest**, the term deposit is automatically renewed by the system on the date of maturity.

If no maturity instructions are specified for the term deposit,then the status changes to **Matured Deposit**. Such deposits can be renewed in this option.

If term deposit is renewed after maturity within grace days defined at product level, the term deposit renewal can be effective from the date of maturity of the term deposit. If such renewal is done after grace days,term deposit renewal is done from the current process date.

This is explained using an example below:

Date of Maturity of TD account	10th October 2018
Grace days defined for the product	10 days

If customer comes for renewal of the TD before 20th October 2018, the TD renewal can be done from the date of maturity i.e. value date for the renewal can be 10th October 2018.

If customer comes for renewal of the TD after 20th October 2018, say on 25th October 2018, the TD renewal will be done from the current date i.e. 25th October 2018.

If a deposit matures on a holiday and if online renewal is done using this option, on the immediate working day but with the value date as the current process date and not the original maturity date (the holiday), interest will be provided to the customer. Holiday period interest will not be given to the customers if Online renewal of a deposit is done within the grace days defined and if renewal is done after grace days, the holiday period interest along with the PMI interest (if applicable) will be given.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To perform online renewal of TD

1. In the **Dashboard** page, Enter the Task code **7202** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Renewal Enquiry**.

2. You will be navigated to the **TD Renewal Enquiry** screen.

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TD Renewal Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number, which is to be renewed online.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Deposit No.	[Mandatory, Search List] Select the term deposit number to be renewed from the Search List.
Value Date	[Mandatory, Search List, dd/mm/yyyy] Select the value date from the Search List. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective. The interest calculations for a TD will start from this date. The system by default displays the current date as the value date. The value date is validated against the grace period defined at the product level. If the matured deposit is renewed during the grace period, the value date can be the maturity date or any other date within the grace period. If the matured deposit is renewed after the grace period, the value date will be the current date.
Principal Due	[Display] This field displays the matured principal amount left uncollected with the bank, and which has no specific payout instructions.
Interest Due	[Display]

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	This field displays the Interest amount left uncollected with the bank, and which has no specific payout instructions.
Uncollected Principal	[Display]
	This field displays the matured deposit amount for which the redemption mode is specified, but the proceeds are not collected by the customer.
	Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
	For example, a deposit is matured and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as principal due.
Uncollected Interest	[Display]
	This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer.
	This is applicable for non-cumulative deposits.
	Interest amounts, which have payout instructions specified as cash, DD or BC, are to be personally collected by the customer. These uncollected proceeds are displayed in this field.
PMI on Principal	[Display]
	This field displays the post-maturity interest earned on the matured uncollected principal.
	Post Maturity Interest (PMI) is the interest earned on matured deposits, for the grace period or between the deposit maturity date and the renewal date (if the renewal is done within the grace period).
	PMI will be paid to the customer if the **Maturity Option** is defined as **No instructions** at the product level.
PMI on Interest	[Display]
	This field displays the post-maturity interest earned on uncollected interest.
	PMI will be paid to the customer if the **Payout Option** is defined as **No instructions** at the product level.
Tax Withheld	[Display]
	This field displays the tax deducted for the matured deposit amount which is to be renewed.
	This tax is accrued but not remitted to the government.
	The tax is deducted on the basis of tax deduction frequency defined at the product level and the tax code attached to the account at the time of account opening.
Renewal Amount	[Display]
	This field displays the amount for which the deposit is being renewed
	This amount is calculated by adding and deducting the interest (due, PMI), principal (due) and tax (if applicable) from the deposit amount.

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

4. Select the deposit number and the value date from the Search List.

5. Click **OK**.

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

TD Renewal Enquiry

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Screen Description

The above screen displays the online renewal of the deposit number 1 under TD account number 7030000000012832 for the principal amount of INR 10,00.00 and interest amount of INR 19.

The final amount after necessary additions of interest and deductions of charges to the principal is taken up by the system for renewal.

Exercise

For an existing deposit perform a renewal transaction the said instructions will be carried out on maturity.

7.   Click **OK**.

8.   The system displays the **TD Post Maturity Renew** screen.

9.   Select the base amount, enter the renewal term and the interest variance.

TD Post Maturity Renewal - 1316

Field Description

Field Name	Description
Interest Payout Frequency	[Conditional, Drop down] This field displays the Payout Frequency as per the product level.

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	Payout Frequency will be enabled and mandatory for Payout type TDs only.
Compounding Frequency	[Display] This field displays the time interval at which the interest earned on the term deposit principal is compounded to the principal.
Base Amount	[Display] This field displays the Base Amount for the deposit.
Renewal Amount	[Display] This field displays the amount for which the deposit is being renewed.
Maturity Date Factor	[Mandatory, Radio Button] Click the option button to select the term or maturity date factor.
Renewal Term	[Conditional, Numeric, Four, Four] Type the term for which the TD is being renewed. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level. The renewal term in months and days should be less than or equal to 1000. This field is enabled if **Term** option is selected in the **Maturity Date Factor** field.
Maturity Date	[Display] This field displays the maturity date for the new deposit. This field is enabled if **Maturity Date** option is selected in the **Maturity Date Factor** field.
Interest Rate	[Display] This field displays the interest rate applicable for the renewed TD. This rate should be within the interest ceiling defined at the product level.
Interest Variance	[Mandatory, Numeric, Two, Five] Type the interest variance. The interest variance validated against the minimum and the maximum variance defined at the product level. It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the **TD Product Master** (Task Code: TDM01) option.
Product Variance	[Display] This column displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Net Interest	[Display] This field displays the net interest. Net Interest = Interest Rate (at deposit level) + Interest Variance + Product Variance. The net rate should be within the minimum and maximum interest rate specified at the product level.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the

bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.

Narrative	[Display] This field displays the narration for the transaction.
Business Acquirer ID	[Mandatory, Search List] Select the business acquirer ID, to save the business acquirer details for the particular transaction, from the Search List. The system by default displays the ID of the teller who has logged in. The Search List displays the list of users linked to the system.

10. Click **OK**.

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

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

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

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

15. The system displays the **Documents** screen.

16. Select the receipt you want to print and click **OK**.
OR
Click **Cancel**.

Screen Description

The above screen displays the online renewal after maturity for deposit number 2 under TD account number 7030000000012832 for the customer Mr. Auto Person 1. The final amount of INR 10,019.00 after necessary additions of interest and deductions of charges to the principal is taken up by the system for renewal.

Exercise

For an existing deposit perform a post maturity renewal transaction. The interest compounding and payout frequency can be defined in the same screen. The deposit will be renewed under the same account.

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6. Other Transactions

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6.1 7020 - TD Balance Enquiry

Customers can make inquires on term deposit balances at any given time during the life of the deposit.

Using this option, you can view the balances in term deposits till date, interest receivable in case of account closure on current date and also view tax details with the projected tax amount for the accrued interest amount.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
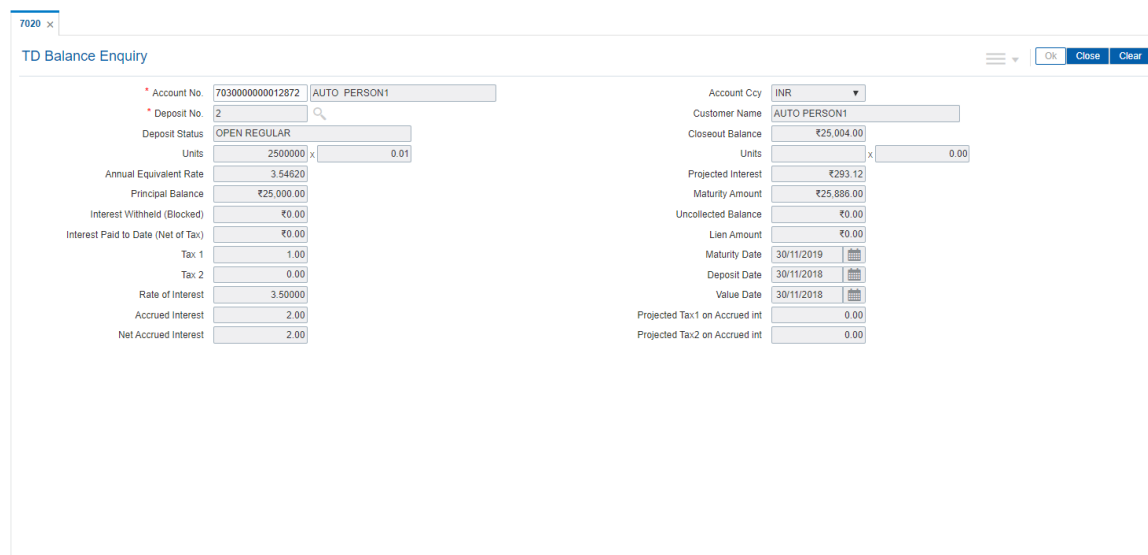
Modes Available

Not Applicable

To inquire about the balance in a TD account

1. In the **Dashboard** page, Enter the Task Code **7020** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Balance Enquiry**.

2. You will be navigated to **TD Balance Enquiry** screen.

TD Balance Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number of the customer for which you want to check the balance details.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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

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currency.

Deposit No.	[Mandatory, Search List] Select the term deposit number from the Search List, for which you want to check the balance.
Customer Name	[Display] This field displays the short name of the customer who holds the TD account.
Deposit Status	[Display] This field displays the current status of the account. The options are: • Regular – This account is a regular account that is opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed – This account includes those deposits that have matured and redeemed. Thus this account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.
Closeout Balance	[Display] This field displays the deposit amount that will be given to the customer if the TD is closed on the current transaction date.
Units	[Display] This field displays the principal balance as a multiple of incremental amount defined at the product level. This flexibility of the system enables the bank to accept amounts in multiples of the incremental unit. For example, Incremental Unit defined for the product = 0.01 Principal = 4550.88 Units = 455088 X 0.01
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER (Annual Equivalent Rate) is the annualized rate of return which the bank pays to the customer. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Projected Interest	[Display] This field displays the projected interest.

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Principal Balance	[Display] This field displays the principal amount of the TD. For a **Normal Discounted** and **True Discounted** product, the principal balance will be the maturity amount.
Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.
Interest Withheld (Blocked)	[Display] This field displays the interest amount from the current interest payout cycle, which is withheld by the bank. If the TD account is blocked, the interest will be accrued but not paid to the customer. These interest proceeds are reflected in this field.
Uncollected Balance	[Display] This field displays the interest for which the payout mode is specified, but the proceeds are not collected by the customer. Interest amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
Interest Paid To Date (Net of Tax)	[Display] This field displays the interest paid to the customer till date.
Lien Amount	[Display] This field displays the lien amount, if there is a lien marked on the deposit.
Tax 1	[Display] This field displays the Tax 1 set by the bank that will be applicable to the account. The Tax 1 depends on the type of customer and the account.
Maturity Date	[Display] This field displays the maturity date for the new deposit.
Tax 2	[Display] This field displays the Tax 2 set by the bank that will be applicable to the account. The Tax 2 depends on the type of customer and the account. It can be calculated as tax on tax.
Deposit Date	[Display] This field displays the date on which the deposit was made.
Rate of Interest	[Display] This field displays the rate of interest applicable to the selected deposit.
Value Date	[Display] This field displays the value date of the TD. This is the date from which the TD is effective. The interest calculations for a TD will start from this date.
Accrued Interest	[Display] This field displays the interest accrued from the last compounding date to the last accrual date.
Projected Tax1 on	[Display]

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Accrued int	This field displays the tax 1 applicable on the accrued interest.
Net Accrued Interest	[Display] This field displays the net accrued interest. Net accrued interest is calculated by deducting projected tax 1 and projected tax 2.
Projected Tax2 on Accrued int	[Display] This field displays the tax 2 applicable on the accrued interest.

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

4. Select the deposit number and then select from the Search List. Press the **Tab or Enter** key.

5. Click **OK**.

6. The system displays the TD balance details.

TD Balance Enquiry

7. Click **Close**.

Screen Description

The above screen displays the balance under deposit number 2 for TD account no 703000000000012872. The deposit is for INR 25,000.00 and is held in 25 units of 10,000 each.

The account is due to mature on 30/11/2019 and is currently held at an interest rate of 0.2%.

Exercise

For an existing TD account perform a balance enquiry. Check the number of units the deposit is held under and the maturity date.

6.2 TDM07 - TD Investment Calculator

Using this option,you can calculate the interest which a customer is likely to earn during the life of the term deposit. As per the customer's requirements you can make suggestions for a suitable product to ensure complete satisfaction, before the money is deposited in the bank.

The **Output Screen** tab displays the interest payout, interest compounding date and the tax information.

Definition Prerequisites

- TDM01 - TD Product Master
- TD060 - TD Product Rates

Modes Available

Not Applicable

To use investment calculator

1. In the **Dashboard** page, Enter the Task Code **TDM07** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Investment Calculator**.

2. You will be navigated to the **TD Investment Calculator** screen.

TD Investment Calculator

Field Description

Field Name	Description
Product Code	[Mandatory, Search List] Select the TD Product code for which you wish to calculate the earnings on investment, from the Search List.
Name	[Display] This field displays the name assigned to the TD product, as defined at the product level.

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This is the product under which the TD account is opened.

Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	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.

Amount

Minimum	[Display]
	This field displays the minimum amount defined at the product level, that a customer can invest for the TD Product
Maximum	[Display]
	This field displays the maximum amount defined at the product level, that a customer can invest in the given TD Product.
Incremental	[Display]
	This field displays the incremental amount defined at the product level. The deposit amount can be increased in the multiples of the defined incremental value.
	For example,
	Minimum Amount = 5000
	Maximum Amount = 15000
	Incremental = 1000
	The deposit can be initiated for minimum 5000 and it can be incremented only in slabs of 1000. So a deposit can be incremented to 6000 or 7000 but not 5500 or 6500.

Term

Term Unit	[Display]
	This field displays the investment term unit as defined at the product level. The duration can be in months or days.
Minimum	[Display]
	This field displays the minimum term defined at the product level, for which investment can be made for TD Product.
Maximum	[Display]
	This field displays the maximum term defined at the product level, for which the investment can be made for TD Product.
Incremental	[Display]
	This filed displays the incremental term defined at the product level. The deposit term can be increased in the multiples of the defined incremental value.
	For example,
	Minimum Term: Months = 1 month
	Maximum Term: Months = 12 months
	Incremental Term: Months = 2 months
	The deposit can be initiated for minimum 1 month and it can be incremented only in slabs of 2 months. So a deposit term can be incremented to 3 or 5 months but not to 2 months.

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Interest

Compounding Frequency	[Mandatory, Drop-Down] Select the interest compounding frequency from the drop-down list. The options are:

- None/At Maturity

- Monthly

- Bi-Monthly

- Quarterly

- Half-Yearly

- Yearly

This is the time interval at which the interest earned on the term deposit principal is compounded to the principal. The principle amount increases and hence the subsequent interest amount earned also increases.

Payout Frequency	[Mandatory, Drop-Down] Select the interest payout frequency as defined at the product level from the drop-down list. The options are:

- None/At Maturity

- Monthly

- Bi-Monthly

- Quarterly

- Half-Yearly

- Yearly

This is the time interval at which the interest earned against the invested amount will be paid out.

Discounting Type	[Display] This field displays the discounting type of the TD product. The options are:

- Not Discounted - In normal deposit, the initial amount is deposited and interest is calculated on the deposit amount.

- Normal Discounted – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only principal amount is discounted. Maturity value is decided based on interest calculation.

- True Discounted – In True discounted deposit, even the interest which will be received will be discounted further and reduced from the initial pay in amount of the normal discounted TD.

Screen Description

The above screen is used to determine the maturity amount and the tax that may be deducted if the customer deposits a sum of INR 1,000,000.00 under a product code 304. The deposit will be placed for a period of 12 months and will be earning interest at a rate that is pre-defined at the account level (5%).

The customer is falling in the non tax bracket and hence a zero tax rate is used.

All the pre-defined product parameters are displayed in the transaction screen.

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3. Select the product code from the Search List and press the **<Tab> or <Enter>** key.

4. Select the compounding frequency and payout frequency from the drop-down list.

TD Investment Calculator

5. The system displays the **Input Screen** tab.

6. Enter the required information in the tab.

Input Screen

Field Description

Field Name	Description
Amount	[Mandatory, Numeric, 13,Two] Type the amount.

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The amount could either be the initial investment amount or the amount received on maturity.

Initial Amount	[Mandatory, Radio Button] Click **Initial Amount** to treat the entered amount as the initial investment amount. The investment calculations will be done accordingly. The system, by default selects this option.
Maturity Amount	[Mandatory, Radio button] Click **Maturity Amount** to treat the entered amount as the maturity amount you want to earn on the investment. The investment calculations will be done accordingly. You can select this option only if the product is of a normal discounted or true discounted type.
Deposit Date	[Mandatory, Date editor, dd/mm/yyyy] Select the deposit date from the date editor. The investment calculations for the deposit will be effective from the specified date.
Deposit Term	[Mandatory, Numeric, 22] Type the term for which the investment is being made. The term should be within the maximum and minimum limits and should be equivalent to the incremental term that is specified at the product level.
Maturity Date	[Display] This field displays the maturity date. The system calculates the maturity date based on the deposit date selected and the deposit term specified.
Variance	[Optional, Numeric, Three, Six] Type the interest variance. The interest variance should be within the maximum and minimum limits that are specified at the product level.
Discounted Int Payout Frq	[Mandatory, Drop-Down] Select the discounted interest payout frequency for the deposit from the drop-down list. This field will be enabled only if the product is of the **Normal Discounted** or **True Discounted** type. The options are: - Monthly - The interest will be paid at the end of month. - Quarterly - The interest will be paid at the end of the quarter.
Index/Rate	[Display] This field displays the interest index code defined for the slab at the product rates level. This is the index code defined for the slab, in which the principal and term falls at the product level.
Tax Code 1	[Mandatory, Drop-Down] Select the tax code 1 for the investment from the drop-down list. This field becomes editable if the amount entered in the **Amount** field is the initial investment deposit.

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Tax Code 2	[Mandatory, Drop-Down] Select the tax code 2 for the investment from the drop-down list. This field becomes editable if the amount entered in the **Amount** field is the initial investment deposit.
Output Parameters	
Principal Balance	[Display] This field displays the principal balance. The system calculates the principal amount that the customer needs to invest in the TD.
Initial Payin	[Display] This field displays the TD initial payin amount. The system calculates the TD initial payin amount, based on the input specified such as: amount, variance, term, and tax code.
Maturity Interest	[Display] This field displays the total interest earned on the TD investment during the term, till the maturity.
Tax 1	[Display] This field displays the tax 1 applicable to the interest earned on the invested amount.
Tax 2	[Display] This field displays the tax 2 applicable to the interest earned on the invested amount.
Maturity Amount	[Display] This field displays the total amount the customer will receive at the maturity. This amount is inclusive of the TDS, if any.

Screen Description

The above tab screen displays that the deposit will be placed for a period of 12 months and will be earning interest at a rate of 5% that is pre-defined at the account level.

The customer is falling in the non tax bracket and hence a 0 tax rate is used.

7. Click **Ok**.

8. The system displays the **Output Screen** tab.

Output Screen

Field Description

Column Name	Description
Date	[Display] This column displays the date on which the interest will be compounded to the principal, or paid to the customer.
Principal Balance	[Display] This column displays the TD Principal balance amount.
Interest Amount	[Display] This column displays the amount of interest either compounded to the principal, or paid to the customer.
Tax Amount 1	[Display] This column displays the tax amount, if applicable.
Tax Amount 2	[Display] This column displays the tax amount, if applicable.
Payout/ Compounding	[Display] This column displays the type of action is for interest compounding or payout.

Screen Description

The above tab screen displays the output for the investment Enquiry. Since the interest payout and compounding frequency is at maturity the entire amount is displayed as payable on maturity.

Exercise

For an existing, product select a suitable amount, term and tax code. In the transaction screen all the basic product parameters will be displayed. Check the output parameters and advise the customer accordingly.

9. Click the **Close** button.

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6.3 TD023 - TD Account Rates History Enquiry

Using this option you can view the interest rates applied to a term deposit during its life cycle.

If the interest rate is defined as **Fixed** at the product level then it displays the same interest rate for all deposits made under the term deposit account.

If the interest rate is defined as **Floating**, you can view the different rates applied to each deposit placed under the term deposit account.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view TD rates history

1. In the **Dashboard** page, Enter the Task Code **TD023** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Rates History Enquiry**.

2. The system displays the **TD Account Rates History Enquiry** screen.

TD Account Rates History Enquiry

Field Description

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

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Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Customer ID	[Display] This field displays the customer ID. A customer ID is an identification number generated by the system after customer addition is completed successfully. The number will be unique to a customer across the system and the customer search can be made on this basis. This is the number, which the system uses to track the customer. The system displays the customer ID, when the customer is validated.
Product	[Display] This field displays the TD product code along with the product name under which the TD account is opened.
Currency	[Display] This field displays the TD account currency.
Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Deposit No.	[Mandatory, Search List] Select the deposit number from the Search List. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
From Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start day from which you want to view the term deposit rates history, from the date editor.
To Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end day up to which you want to view the term deposit rates history, from the date editor.

Column Name	Description
TD Rates Enquiry Details	
Account No.	[Display] This column displays the TD account number as specified in the **TD Rates History Enquiry** screen.
Original Deposit No.	[Display] This column displays the term deposit number of the TD account.
Renewal No.	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

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Deposit No.	[Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Principal Balance	[Display] This column displays the principal amount of the TD.
Balance for Rate Earned	[Display] This column displays the base principal amount, which determines the rate of interest applicable for the deposit. The balance amount gets calculated on the basis of how it is defined at the TD Payin transaction. If the **Base for Rate** is defined as **Incremental** then the principal balance and the balance amount remains same. If Base for Rate is defined as **Cumulative for the Deposit** or **Cumulative for All the Deposits** then the principal amount and balance amount varies. Thus, the rate earned on all the deposits may increase.
Value Date	[Display] This column displays the value date. The value date is the date from which the term deposit is effective.
Maturity Date	[Display] This column displays the date on which the deposit will mature.
Deposit Rate	[Display] This column displays the rate of interest applicable for the term deposit. The deposit rate is based on the term and the amount range defined at the product level.
Deposit Variance	[Display] This column displays the interest variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Deposit Interest Index	[Display] This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in.
Product Variance	[Display] This column displays the **Interest Variance** defined under **Product Rate Maintenance** for the slab in which TD principal balance and term fit in.
Effective Date	[Display] This column displays the date from which the net rate (i.e. deposit rate + deposit variance + product variance) defined at the product level is effective.

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

4. Select the deposit number, from date, and to date from the Search List.

5. Click the **OK** button. The system displays the TD rates history details.

TD Rates History Enquiry

6. Click the **Close** button.

Screen Description

The above screen displays the history of rates that has been assigned to the deposit number 1 under TD account number 7030000000020168.

The interest history is for the period 01/11/2018 to 15/12/2018 and is for deposit with a principal balance of INR 50,000 @15%.

Exercise

For an existing check the interest rates that has been assigned to various deposits on the account.

6.4 TD026 - Annuity Deposit - Payout Schedule Enquiry

Using this option, you can view the payout schedule generated for Annuity Deposit account. On selecting TD account number and deposit no, system displays the annuity amount that will be paid on the payout schedule date. In case of premature partial redemption of annuity deposit, this screen displays the new computed annuity amount in the schedule after redemption date. Also, Payout mode for annuity deposit can be modified from this screen.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- Quick Payin of Deposit, by any mode

Modes Available

Modify, Amend, Authorize and Inquiry

To modify the payout schedule generated for Annuity Deposit account

1. In the **Dashboard** page, Enter the Task Code **TD026** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquires > Annuity Deposit - Payout Schedule Enquiry**.

2. The system displays the **Annuity Deposit - Payout Schedule Inquiry** screen.

Annuity Deposit - Payout Schedule Enquiry

Field Description

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Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the TD account number of the customer for which you want to check the annuity deposit schedule details.
Deposit No.	[Mandatory, Pick List] Select the deposit number from the pick list.
Branch	[Display] This field displays the branch name.
Product Name	[Display] This field displays the name of the product, which is defined at the product level, under which the account is opened.
Principal Balance	[Display] This field displays the Outstanding Principal Balance.
Currency	[Display] This field displays the currency.
Term	[Display] This field displays the Term of the deposit.
Payout Frequency	[Display] This field displays the Payout Frequency of the TD.
Payout Mode	[Display, Dropdown] This field displays the payout mode selected while doing payin. This field can be modified in Modify mode. Available value are • Pay By Cheque • Transfer to Savings Account • Transfer to GL Account. On selecting Transfer to Savings Account, it is mandatory to input Payout CASA. On selecting Transfer to GL Account, it is mandatory to input Payout GL.
Payout CASA	[Display] This field displays the CASA account to which annuity amount is paid out, which can be changed in modify mode.
Payout GL	[Display] This field displays the GL account to which annuity amount is paid out, which can be changed in modify mode.

Column Name	Description
Serial No	[Display] This field displays the count of annuity payout.
Payout Date	[Display]

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This field displays the date of Annuity payout.

Annuity Amount

[Display]

This field displays the Annuity Amount to be paid.

Principal

[Display]

This field displays the Principal part of Annuity amount.

Interest

[Display]

This field displays the Interest part of Annuity amount.

Outstanding Principal

[Display]

This field displays the outstanding principal after reducing principal part of payout. Interest for subsequent schedule is computed on this outstanding principal.

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

4. Select the Deposit number from the pick list.

5. Select the payout mode from the dorpdown.

Annuity Deposit - Payout Schedule Enquiry

6. Input the Payout CASA account number or GL account number based on Payout mode selection.

7. Click **Export to Excel** to export schedule details to an excel. Click **Ok**.

8. Click the **Close** button.

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6.5 TD031 - TD Audit Trail Enquiry

Using this option allows you can view the transactions performed on a term deposit account. You can also view the accounting entries of all transactions done against the account. This option helps you to keep a record of the transactions done on an individual's account.

Transaction details can be viewed at the account level and at the deposit level. Inter-bank transfer accounting entries are passed for transactions done at any other branch other than the home branch.

This screen shows the redemption details the next day.

Definition Prerequisites

- TDM01 - TD Product Master
- 8054 - Time Deposit Account Opening
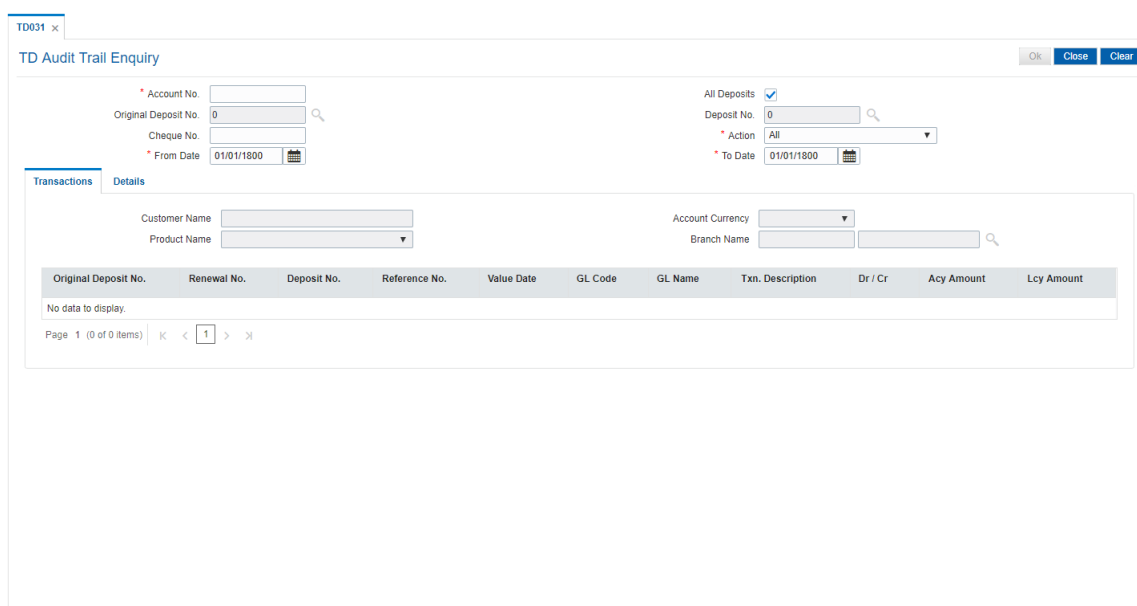
Modes Available

Not Applicable

To view the transaction details

1. In the **Dashboard** page, Enter the Task code **TD031** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > Audit Trail Enquiry**.

2. You will be navigated to **TD Audit Trail Enquiry** screen.

TD Audit Trail Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number of the customer, for which you want to view the transaction details.
All Deposits	[Optional, Check Box]

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	Select the **All deposits** check box, to view the transactions done against all the individual term deposits in the account.
Original Deposit No.	[Conditional, Search List] Select the original deposit number from the Search List. The term deposit number to view the transactions done against that particular term deposit. This field is disabled if the **All Deposits** check box is selected.
Deposit No.	[Conditional, Search List] Select the deposit number from the Search List. The running term deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. This field is disabled if the **All Deposits** check box is selected.
Cheque No.	[Optional, Numeric, 12] Type the cheque number to view the transactions done against a cheque. You can filter and view the transaction details done against a particular cheque.
Action	[Mandatory, Drop-Down] Select the appropriate action, to filter the TD account transactions that are displayed under TD audit trail, from the drop-down list. These options are: - All - Interest Compounding - Transfer to Matured Deposits - Transfer to Unclaimed Deposits - Interest Accrual - Interest Payout - Tax on Accrued Interest - Redemption - Redemption Payout - Payin - Premature Redemption - Premature Redemption Reversal - Payin Reversal - Redemption Reversal - Renewal - Renewal Reversal - Interest Adjustment - Interest Reversal - Tax on Compounded Interest

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From Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date of the Enquiry from the Date editor. This date should not be greater than the to date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date of the period for which the transaction details of the deposit are to be displayed from the Date editor.

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

4. Select the action from the list, and select the from date and to date from the Search List.

5. Click **OK**.

6. In the Transactions sub tab, you can view list of all transactions of the selected TD account and deposit number.

Screen Description

The above screen displays audit trail of all the transactions that has been performed on all the deposits under account number 50300000000586 for Keerthana.

Transactions

The transactions tab displays the details such as original deposit number, renewal number, transaction description, etc.

[Field Description](#)

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency.

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	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.
Branch Name	[Display] This field displays the name of the home branch where the TD account is opened and maintained.
Product Name	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.

Column Name	Description
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have the new deposit running number but will retain the original deposit number of the source deposit.
Renewal No.	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number for which the transaction is performed.
Reference No.	[Display] This column displays the reference number for which the transaction is performed.
Value Date	[Display] This column displays the value date of the transaction. The value date signifies the date on which the transaction was committed. The value date and the transaction date is usually same. However a value date can be a previous date. The adjustment on the account takes place from the value date. For example: A TD matures on 10th July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04.
GL Code	[Display] This column displays the GL code against which accounting entry is posted for every transaction.
GL Name	[Display] This column displays the GL name of the corresponding GL code.
Txn Description	[Display]

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This column displays the transaction description.

Dr / Cr   [Display]
This column displays whether the transaction was a debit or a credit type of transaction.

Acy Amount   [Display]
This column displays the amount in the account currency, as defined in the product definition.
The transactions on the account are always taken on the account currency.

Lcy Amount   [Display]
This column displays the amount in the local currency.
The local currency of the country where the bank is situated, is the local currency of the bank.
If the account currency and the local currency are the same, the amounts displayed in the **Acy Amount** field and the **Lcy Amount** field will be the same. The exchange rate values must be defined and downloaded.

Screen Description

The above tab screen displays an audit trail of all the transactions that have been performed on all the deposits under account No. 7030000000000644.

The enquiry is for a period 18/07/2018 to 30/11/2018. the transactions displayed are both customer initiated and system generated transactions.

7. Double-click the appropriate column link, to view the details.

8. The system displays the **Details** tab.

Details

The details tab provides information on transaction details like who performed the transaction, the value date, payment mode, etc.

[Field Description](#)

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Field Name	Description
Tran Date	[Display] This field displays the date on which the transaction has been executed.
User Name	[Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system.
Value Date	[Display] This field displays the value date of the transaction.
Batch No.	[Display] This field displays the batch under which the transaction has been processed during the EOD.
Posting Date	[Display] This field displays the posting date of the transaction. The posting date is the date on which the transaction is posted to the accounts. Usually the transaction date and the posting date is the same, except where the transaction date is a bank holiday. For example: The monthly interest for a TD is paid on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August. In this case the transaction date will be 1st August and the posting date will be 29th July.
System Trace No.	[Display] This field displays the **System Reference Audit Trail Number** generated by the system for the transaction.
Mnemonic Code	[Display] This field displays the transaction mnemonic code through which this transaction has been entered.
SC Code	[Display] This field displays the service charge code, if service charges are levied to the transaction. The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.
Amount Acy	[Display] This field displays the amount in the account currency, as defined in the product definition. The transactions on the account are always taken on the account currency. The amount is calculated in the account currency, to facilitate the bank to make relevant entries in their respective accounts.
Rate Acy to Lcy	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Amount Tcy	[Display]

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	This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values are defined and downloaded from FCC. For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR will be the transaction currency.
Rate Tcy to Lcy	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Amount Lcy	[Display] This field displays the amount in the local currency.
BC/DD Serial No.	[Display] This field displays the BC/DD serial number. This serial number will be applied to the Interest, Redemption, Maturity Payout.
Transaction Brn. Code	[Display] This field displays the branch code where the transaction was executed.
Cheque No.	[Display] This field displays the cheque number, if the initial deposit, interest payout or the redemption amount is remitted by cheque.
Transfer Branch No.	[Display] This field displays the branch code where the TD is being transferred, in case of a TD transfer.
Debit/Credit	[Display] This field displays whether the transaction is a debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Transfer Account No.	[Display] This field displays the account number where the TD is being transferred, in case of a TD transfer.
Bank Routing No.	[Display] This field displays the routing number. The routing number is the combination of the bank code and the branch code.
GL Branch	[Display] This field displays the branch code to which the GL amount is transferred.
Authoriser	[Display] This field displays the identification of the person who authorised the transaction.
Description	[Display] This field displays the description of the transaction.
Payment Mode	[Display] This field displays the mode of payment for the transaction.

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Screen Description

The above tab screen displays an audit trail of all the transactions that have been performed on all the deposits under account no 7030000000000644.

The screen displays the detailed description of the TD payin transaction. The transaction is a debit for INR.500 and was authorized by the supervisor SYSSUPER.

Exercise

For an existing TD account check the audit trail transactions for the last 3 months. Double click the transaction in the **Transaction** tab screen, to view the transaction details in the **Details** tab screen.

9. Click **Close**.

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6.6 TD037 - TD Account Ledger Enquiry

Using this option, you can view the transactions done against a term deposit account, within the specified start date and end date. Customer can ask for the transaction details done on their account at any time during the life of the term deposit. You can use this option to provide the transaction details.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.

- 8054 - Time Deposit Account Opening
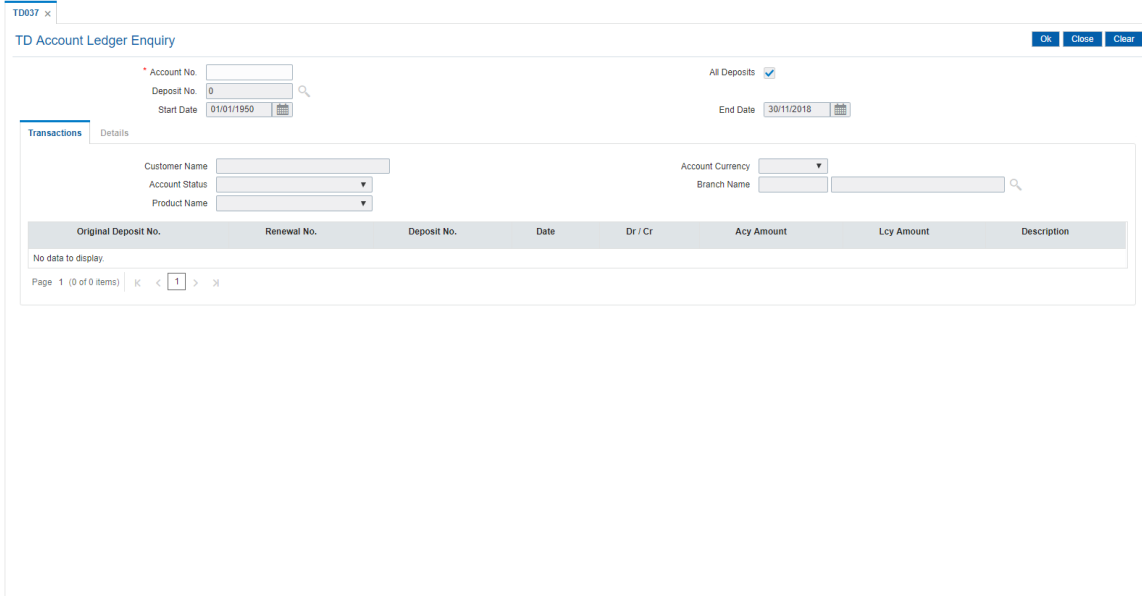
Modes Available

Not Applicable

To view the TD account ledger

1. In the **Dashboard** page, Enter the Task code **TD037** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Account Ledger Enquiry**.

2. You will be navigated to **TD Account Ledger Enquiry** screen.

TD Account Ledger Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number for which the account ledger Enquiry has to be done.
All Deposits	[Optional, Check Box] Select the **All deposits** check box, to view the transactions done against all the individual term deposits in the account.

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Deposit No.	[Conditional, Search List]
	Select the term deposit number to view the transactions done against that particular term deposit from the Search List.
	This field is disabled if the **All Deposits** check box is selected.
Start Date	[Mandatory, Date editor, dd/mm/yyyy]
	Select the start date of the Enquiry from the Date editor.
	This date should not be greater than the end date. This field is validated against the start date of the deposit.
End Date	[Mandatory, Date editor, dd/mm/yyyy]
	Select the end date of the period for which the transaction details of the deposit will be displayed from the date editor.

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

4. Enter the start date and end date.

TD Account Ledger Enquiry

Screen Description

The above screen displays the ledger transactions that have been executed on the account no 7030000000011569 for Mr. Auto Person1. The transactions are for the period 01/01/1950 to 30/11/2018.

5. Click **OK**.

6. You can view Transaction details in the **Transactions** tab.

Transactions

Transactions tab displays the details of the transactions in a TD account.

Field Description

Field Name	Description
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.
Account Status	[Display] This field displays the current status of the account. The options are: • Regular - This account is a regular account opened for various transactions. • Account Opened Today - This account is opened on the day of the transaction. • Closed - This account is closed. • Account Closed Today - This account has been closed on the day of the transaction. • Unclaimed - This account has remained unclaimed by the customer. • Matured - This account has matured. • Account Blocked - This account is blocked. • Forced Renewal - This account is marked for lien and thus has been force renewed.

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Branch Name	[Display]
	This field displays the name of the home branch where the TD account is initiated and maintained.
Product Name	[Display]
	This field displays the name assigned to the TD product, as defined at the product level.
	This is the product under which the TD account is opened.

Column Name	Description
Original Deposit No.	[Display]
	This column displays the deposit number of the TD account.
Renewal No.	[Display]
	This column displays the renewal number.
	Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts.
	This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display]
	This column displays the running term deposit number.
	This signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Date	[Display]
	This column displays the value date of the transaction.
	The value date signifies the date on which the transaction had taken place.
	The value date and the transaction date is usually the same. However a value date can be a previous date. The adjustment on the account takes place from the value date.
	For example: A TD matures on 10th of July '04 and has a grace period of 15 days. The renewal transaction takes place on 16th of July '04. 16th July is the transaction date. As the TD can be renewed from the maturity date, the value date for that transaction will be 10th July '04
Dr / Cr	[Display]
	This column displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Acy Amount	[Display]
	This column displays the amount in the account currency.
	The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts. The exchange rate values are defined and downloaded from FCC.
Lcy Amount	[Display]
	This column displays the amount in the local currency.
	The local currency of the country where the bank is situated, is the local currency of the bank.
	If the account currency and the local currency are the same, the amounts displayed in the **Acy Amount** field and the **Lcy Amount** field will be the same. The exchange rate values must be defined and

downloaded.

For example: If the bank is situated in U.S.A., the local currency of the bank will be USD.

Description	[Display] This field displays description of transaction details. .

Screen Description

The above tab screen displays the ledger transactions that have been executed on the account no 703000000000074 for Ms.Vandana. The transactions are for the period 01/01/1950 to 30/11/2018. The screen displays all the customer initiated or account related transactions that have been executed on all the deposits.

The enquiry can also be done for individual deposits.

7. Double-click the appropriate row link, to view the **Details** tab.

Details

Details tab displays the various details of the TD account.

[Field Description](#)

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction has been done. This is a system generated date.
Value Date	[Display] This field displays the value date of the transaction.
Posting Date	[Display] This field displays the posting date of the transaction. The posting date is the date on which the transaction is posted to the accounts.

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Usually the transaction date and the posting date is the same, except in the cases where the transaction date is a bank holiday.

For example, the interest for a TD is paid monthly on the last day of the month. In the month of July, if the date on which the payout has to take place, i.e. 31st July is a holiday, the bank will accrue the interest on the 29th and the payout will take place on the 1st of August.

In this case the transaction date will be 1st August and the posting date will be 29th July.

Mnemonic Code	[Display] This field displays the transaction mnemonic code through which this transaction has been made.
Amount Acy	[Display] This field displays the amount in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. The amount is calculated in the account currency to facilitate the bank to make relevant entries in their respective accounts.
Amount TCY	[Display] This field displays the amount in the transaction currency. The transaction currency is the currency in which the customer wants to transact. The exchange rate values must be defined and downloaded. For example: If the customer wants redemption amount to be paid in EUR (Euro), EUR is the transaction currency.
Amount Lcy	[Display] This field displays the amount in the local currency.
Tran Branch	[Display] This field displays the branch code where the transaction was executed.
Xfer Branch	[Display] This field displays the branch code to which the TD is being transferred, in case of a TD transfer.
Xfer Account No.	[Display] This field displays the account number to which the TD is being transferred, in case of a TD transfer.
Description	[Display] This field displays the description of the transaction.
User Name	[Display] This field displays the name of the teller/operator who entered the transaction. If the transaction is a system run process, this field displays the user name as system.
Batch No.	[Display] This field displays the batch under which the transaction has been processed during the EOD.
System Trace No.	[Display] This field displays the system reference audit trail number generated by the system for the transaction.

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Service Charge Code	[Display] This field displays the service charge code, if service charges are levied to the transaction. The bank may levy service charges when the transaction is done through a banker's cheque or a demand draft.
Rate Acy to Lcy	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC.
Rate Tcy to Lcy	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Cheque No.	[Display] This field displays the cheque number if the initial deposit, interest payout, or the redemption amount is remitted by cheque.
Debit/Credit	[Display] This field displays the debit or credit type of transaction, based on the type of transaction performed and the transaction mnemonic.
Bank Routing No.	[Display] This field displays the routing number of the instrument, if a transaction is done by cheque. The routing number is the combination of the bank code and the branch code.
Authoriser	[Display] This field displays the identification of the person who authorised the transaction.

8. Click **Close**.

Screen Description

The above tab screen displays the details for each of the transactions that have been displayed in the **Transaction** tab screen. Double click the transaction in the **Transaction** tab screen to view the details of the transaction the **Details** tab screen.

Exercise

For an existing customer from your bank, select a suitable account and for any of the deposit under the account check the ledger transactions. Double click the transaction to view the details of the displayed transactions.

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6.7 TD040 - TD Maturity Amount History

A customer would like to view the maturity details during the term of the deposit.

Using this option you can view the maturity details,maturity amount details for the deposits under a term deposit account. You can also view the details for a selected deposit and the details about premature redemption.

This screen does not show the details of deposits renewed today. A disclaimer will be shown on the screen saying "Deposits renewed today will not be available for Enquiry"

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- 8054 - Time Deposit Account Opening
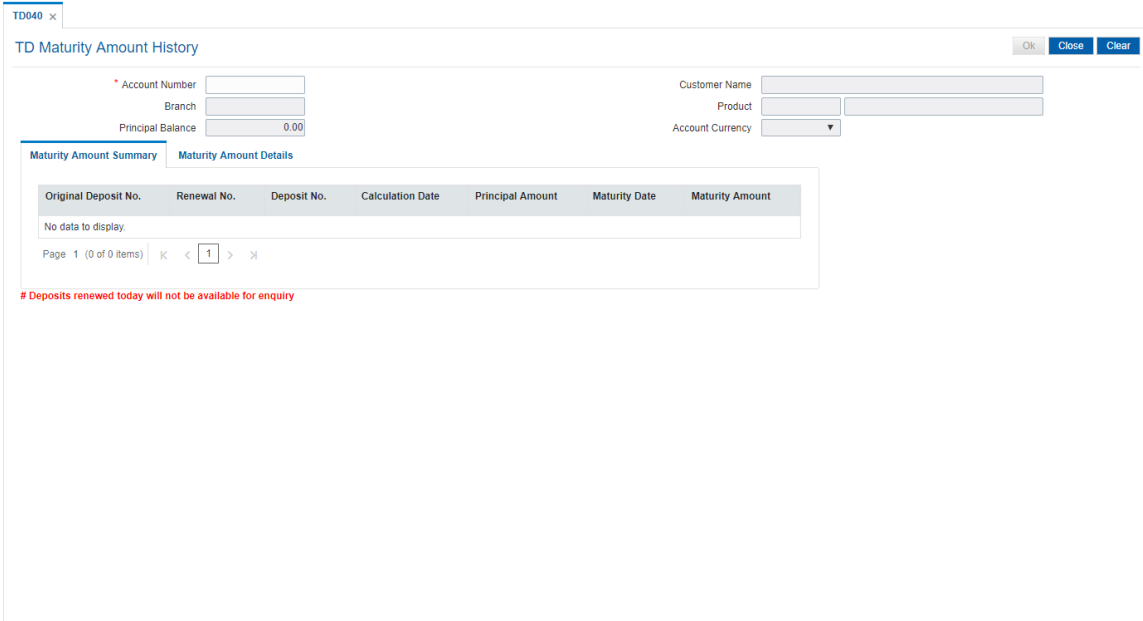
Modes Available

Not Applicable

To view TD maturity amount history

1. In the **Dashboard** page, Enter the Task Code **TD040** and then click 🔍 or navigate through the menus to **Front Office Transactions** > **Account Transactions > TD Account Transactions > Enquiries > TD Maturity Amount History**.

2. You will be navigated to **TD Maturity Amount History** screen.

TD Maturity Amount History

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number for which you want to check the maturity amount details.

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Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch where the TD account is initiated and maintained.
Product	[Display] This field displays the code and name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum total of the principal amount of all the deposits falling under a single TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.

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

TD Maturity Amount History

Screen Description

The above screen displays the maturity amount that is paid on the TD account no 7030000000019757 for Mr. Auto Person1. The principal amount is INR 2,62,500.00.

Fields like calculate date, principal amount, etc. will be updated when the deposit is opened or prematurely broken.

Exercise

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Use this screen to inquire on a TD which has matured.

4. Click **OK**. The system displays the details in the **Maturity Amount Summary** tab.

Maturity Amount Summary

This tab displays a summary of the maturity amount of the account.

Field Description

Column Name	Description
Original Deposit No.	[Display] This column displays the deposit number of the TD account.
Renewal No.	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Calculate Date	[Display] This column displays the date, which is used for calculating the maturity amount. This date could be the start date of a new deposit, or the date on which the deposit was partially redeemed. For example, Deposit Initiated = 24/10/2018

Principal Amount = 780000
Maturity Date = 24/04/2019
Maturity Amount = 791731.40
Here the deposit initiated date i.e. 24/10/2018 is the calculate date.
Now assume there is a premature part redemption for this deposit:
Part Redemption Date = 31/12/2018
Principal Amount = 80000
Maturity Date = 24/04/2019
Maturity Amount = 81136.21
Here the part redemption Date i.e. 31/12/2018 is the calculate date.

Principal Amount	[Display] This column displays the principal amount of the term deposit.
Maturity Date	[Display] This column displays the date on which the deposit will mature.
Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.

5. Double-click the appropriate column in the **Maturity Amount Summary** tab, to view the maturity amount details of the selected deposit.

6. The system displays the **Maturity Amount Details** tab.

Maturity Amount Details

This tab displays the details of the maturity amount of the account.

Field Description

Field Name	Description
Deposit Number	[Display]

This field displays the deposit number.

Column Name	Description
Calculation Date	[Display] This column displays the date, which is used for calculating the maturity amount.
Principal Amount	[Display] This column displays the principal amount of the term deposit.
Maturity Date	[Display] This column displays the date on which the deposit will mature.
Maturity Amount	[Display] This column displays the total amount to be received on the maturity of the deposit. This amount is inclusive of TDS, if any.

7. Click **Close** to exit the screen.

6.8 TD041 - TD Deposit Certificate Enquiry

You can view the certificate details for a deposit using this option. The Enquiry gives you details about the certificates issued along with the certificate number. You can check the details of the initial as well as duplicate certificates. The details provided are principal amount, maturity amount, total deposit amount, denomination amount, maturity date, etc.

Definition Prerequisites

- After defining the TD Product, TD Product Rates must be defined for the newly defined TD Product.
- TD043 - TD Certificate Printing
- 8054 - Time Deposit Account Opening
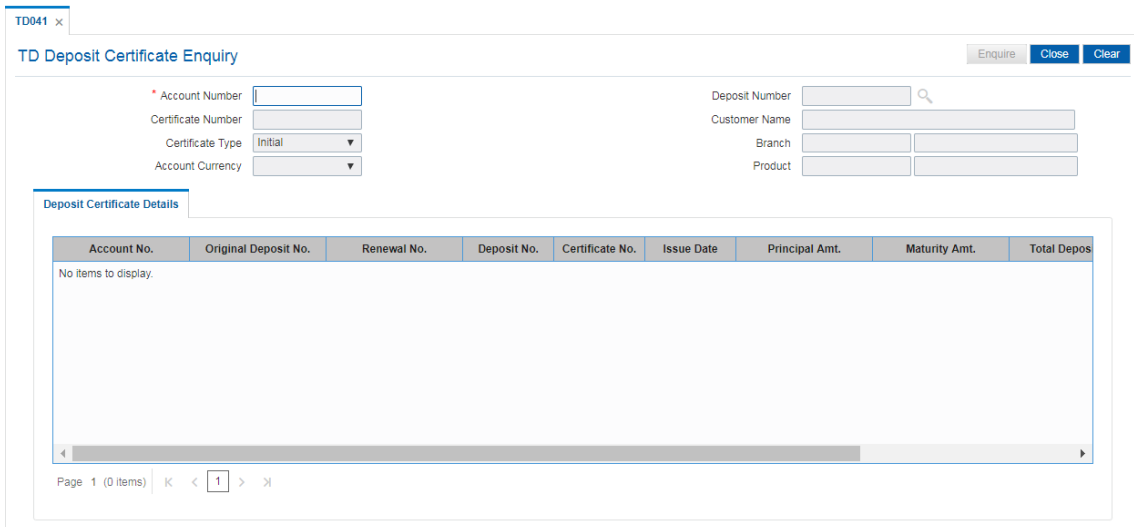
Modes Available

Not Applicable

To view TD deposit certificate Enquiry

1. In the **Dashboard** page, Enter the Task Code **TD041** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Deposit Certificate Enquiry**.

2. You will be navigated to the **TD Deposit Certificate Enquiry** screen.

TD Deposit Certificate Enquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer, for whom the TD certificate Enquiry is to be conducted.
Deposit Number	[Optional, Search List] Select the deposit number, for which you want to conduct the certificate Enquiry from the Search List. The Deposit Number signifies the number of deposits opened in an

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account.

The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Certificate Number	[Optional, Numeric, 12] Type the certificate number, if you wish to see the details for particular deposit certificate number.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.

Certificate Type	[Mandatory, Drop-Down]
	Select the certificate type from the drop-down list.
	The options are:
	
	    ● Initial - The certificate issued is the initial certificate for the deposit
	
	    ● Duplicate - The certificate issued is a duplicate of the initial certificate for the deposit
	
	By Default , the system displays the certificate type as Initial.

Branch	[Display] This field displays the home branch where the TD account is opened and maintained.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. 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.
Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.

Column Name	Description
Deposit Certificate Details	
Account No.	[Display] This column displays the account number as specified in the **TD Deposit Certificate Enquiry** screen.
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No.	[Display]

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This column displays the renewal number.

Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No.	[Display] This column displays the original deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. This field displays the certificate number as specified in the **TD Deposit Certificate Enquiry** screen.
Certificate No.	[Display] This column displays the certificate number of the deposit which has been issued.
Issue Date	[Display] This column displays the date on which the certificate is issued.
Principal Amt.	[Display] This column displays the principal amount of the deposit.
Maturity Amt.	[Display] This column displays the deposit maturity amount. This amount is inclusive of the TDS, if any.
Total Deposit Amt.	[Display] This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.
Denomination Amt.	[Display] This column displays the denomination in which the certificates are printed.
Maturity Date	[Display] This column displays the date on which the deposit will mature.

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

4. Select the deposit number from the Search List.

5. Enter the certificate number and press the **<Tab> or <Enter>** key.

TD Deposit Certificate Enquiry

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6. Click **Enquire**. The system displays the TD deposit certificate details in the **Deposit Certificate Details** tab.

Deposit Certificate Details

Field Description

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Column Name	Description
Account No.	[Display] This column displays the account number as specified in the TD Deposit Certificate Enquiry screen.
Original Deposit No	[Display] This column displays the original deposit number. The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Renewal No	[Display] This column displays the renewal number. Renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the original deposit number. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal. This field displays the certificate number as specified in the **TD Deposit Certificate Enquiry** screen.
Certificate No.	[Display] This column displays the certificate number of the deposit which has been issued.
Issue Date	[Display] This column displays the date on which the certificate is issued.
Principal Amount	[Display] This column displays the principal amount of the deposit.
Maturity Amount	[Display] This column displays the deposit maturity amount. This amount is inclusive of the TDS, if any.
Total Deposit Amt.	[Display] This column displays the sum total of principal amount of all the deposits initiated and maintained under the TD account.
Denomination Amt.	[Display] This column displays the denomination in which the certificates are printed.
Maturity Date	[Display] This column displays the date on which the deposit will mature.

7. Click the **Close** button.

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Screen Description

The above screen displays the certificate details that have been issued for TD account no 70300000000011479. The certificate is issued for a principal amount of INR 11,000 on the 1st deposit.

Exercise

For an existing TD account check if a certificate has been issued using the above option. The screen will display the date of issue, the amount and the deposit for which the certificate has been issued.

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6.9 TD042 - TD Interest and Principal Payment History

A customer would like to inquire about the interest and principal payout details during the term of the deposit.

Using this option you can view the details of the interest payout and principal redemption done for the deposits under a term deposit account. You can view the payout details for all the deposits under a term deposit account or for an individual deposit. You can also view the details for a selected payout mode.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
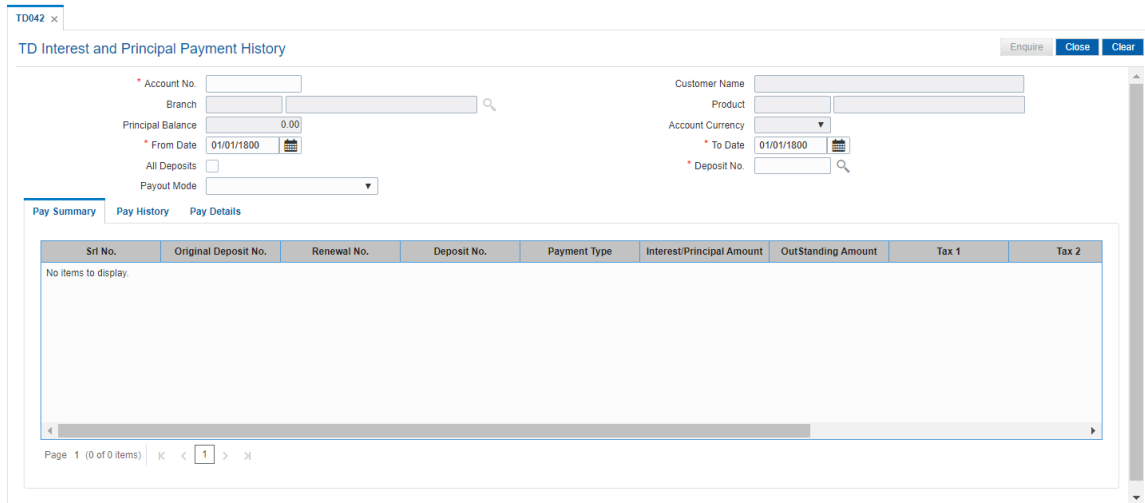
Modes Available

Not Applicable

To view interest and principal payment history

1. In the **Dashboard** page, Enter the Task code **TD042** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Interest and Principal Payment History**.

2. You will be navigated to **TD Interest and Principal Payment History** screen.

TD Interest and Principal Payment History

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD account number, for which you want to view the interest and principal payment history.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Branch	[Display] This field displays the name of the home branch in which the TD account is opened and maintained.

Product	[Display] This field displays the name assigned to the TD product, as defined at the product level. This is the product under which the TD account is opened.
Principal Balance	[Display] This field displays the TD account principal balance i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. 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.
From Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date of the Enquiry from the date editor. This date should not be greater than the end date. This field is validated against the start date of the deposit.
To Date	[Mandatory, Dat, dd/mm/yyyy] Select the end date of the Enquiry from the date editor.
All Deposits	[Optional, Check Box] Select the **All Deposits** check box to view the interest and principal history for all the individual deposits under the TD account.
Deposit No.	[Conditional, Search List] Select the term deposit number to view the transactions done against that particular term deposit from the Search List. This field is disabled if the **All Deposits** check box is selected.
Payout Mode	[Optional, Drop-Down] Select the payout mode in which the interest and the principal is paid from the drop-down list. The options are: • Cash • Bankers Cheque • Add To Principal on Maturity • Transfer to CASA • Transfer to External Account • Transfer to Loan • Demand Draft • Transfer to GL • Reinvest to Other Account • Reinvest to Other Product

Screen Description

The Enquiry of the payment of interest and principal for TD account no 7030000000012502.

The interest and principal was paid in cash for all deposits between the period 25/07/2018 to 30/11/2018.

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

4. Select the appropriate from date and to date from the Search List, the deposit number and the payout mode from the list.

TD Interest and Principal Payment History

5. Select the appropriate record in the pay summary tab and then click **Enquire**.

6. The system displays the interest and principal payment history in the various tabs.

Pay Summary

The **Pay Summary** tab displays the summary of the principal and interest.

Field Description

Column Name	Description
Sr. No.	[Display] This column displays the serial number. The serial number is the row number generated for the deposit

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information.

Original Deposit No. [Display]
This column displays the original deposit number.
The original deposit number is the source, or the parent deposit number from which the new deposit is created due to interest payout, or due to renewal. It will have a new deposit running number, but will retain the original deposit number of the source deposit.

Renewal No. [Display]
This column displays the renewal number.
The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.

Deposit No. [Display]
This column displays the deposit number.
The deposit number signifies the number of deposits opened in an account.
The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.

Payment Type [Display]
This column displays the payment type.
The payment is either for the interest earned on the deposit or the redeemed principal deposit.

Interest/Principal Amount [Display]
This column displays the available principal amount of the deposit.
In case of redemption, this amount will be principal amount balance after the redemption.

Outstanding Amount [Display]
This column displays the deposit amount or the interest for which the payment mode is specified, but the proceeds are not collected by the customer.
Amounts, which have payout instructions specified as cash, DD or BC, should be personally collected by the customer. These uncollected proceeds are displayed in this field.
For example: A deposit is redeemed and the payout mode is defined as cash. The redemption procedures are complete but the cash is not collected by the customer. In this case, the amount is displayed as Outstanding amount.

Tax 1 [Display]
This column displays the amount of tax deducted on the interest earned on the deposit.

Tax 2 [Display]
This column displays the amount of tax deducted on the interest earned on the deposit.

Service Charge [Display]
This column displays the amount of service charge applicable, if any.
The bank may levy service charges when the transaction is done

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through a banker's cheque or a demand draft.

Interest Rate	[Display] This column displays the rate at which interest is calculated for the deposit. This rate should be within the interest ceiling defined at the product level.
Status	[Display] This column displays the status of the payout transaction. The various statuses are paid and unpaid.
Interest Index Code	[Display] This column displays the interest index code applicable to the TD. This is the index code defined for the product against the slab in which TD principal and term fit in.

Screen Description

The Enquiry of the payment of interest and principal for TD account no 7030000000012502.

The principal amount of INR 50,000.00 and the interest amount of INR 11000 was paid in cash to the customer.

The account will also be charged a service charge of INR3.00 for each of the transactions.

7. Double-click a record to enable the remaining two tabs.

Pay History

This tab displays the history of the account.

[Field Description](#)

Column Name	Description
Sr. No.	[Display] This column displays the serial number. The serial number is the number generated for the deposit information.
Pay Mode	[Display] This column displays the payment mode through which the interest and principal was paid.

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Pay Currency	[Display] This column displays the currency in which the payout is conducted i.e. the transaction currency. The transaction currency is the currency in which the customer wants to transact. For example: If the customer wants payment amount to be paid in EUR (Euro), EUR will be the transaction currency.
Account Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This column displays the rate at which the pay currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
TD Amount	[Display] This column displays the TD amount i.e. the sum total of the principal balance of all the term deposits held under the TD account.
Pay Amount	[Display] This column displays the net payable amount displayed in the pay currency after applying the conversion rate of local currency of the bank. The payment amount is converted into the transaction currency for the payout of the amount. The exchange rate values must be defined and downloaded.
Net Amount	[Display] This column displays the net amount that will be paid to the customer. This amount is calculated by adding Outstanding amount and deducting the various interest amounts from the payable amount.

Screen Description

The Enquiry of the payment of interest and principal for TD account no. 7030000000012502.

The entire amount of principal and interest is being reinvested to a new account for the customer.

Pay Details

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This tab displays the details of the account.

Field Description

Field Name	Description
From Date	[Display] This field displays the date on which the deposit is initiated. This is the start date of the deposit.
To Date	[Display] This field displays the maturity date for the deposit.
Beneficiary Name	[Display] This field displays the beneficiary name.
Beneficiary Acct	[Display] This field displays the account number of the beneficiary. This is the account to which the payout proceeds will be transferred, in case the payout mode is **Transfer to External account** or **Transfer to CASA** or **Transfer to Loan** account.
New Product	[Display] This field displays the product code and the name, if the payout proceeds are reinvested into a new TD product
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the **TD Product Rate Maintenance** (Task Code: TD060) option for the slab in which the deposit principal balance and term fits in.
Payable Branch	[Display] This field displays the payable branch, if the payout mode is through DD.
New Deposit No.	[Display] This field displays the new deposit number, if the payout proceeds are reinvested into new or existing account.
Deposit Interest Rate	[Display]

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This field displays the deposit interest rate.

This is the rate of interest for the new deposit, if payout proceeds are reinvested.

Deposit Variance	[Display] This field displays the deposit variance. If payout proceeds are reinvested, the interest variance for the new deposit initiated is displayed. The specified variance should be within the minimum and maximum variance limit specified at the product level.
Reinvest Date	[Display] This field displays the date on which the payout proceeds are reinvested into new or existing account.
Reinvest Type	[Display] This field displays the type of reinvestment. The payout proceeds are reinvested into new or existing account.
Reinvest Term	[Display] This field displays the duration of the deposit, if reinvested.
Maturity Date	[Display] This field displays the maturity date of the new deposit, if reinvested.
Compounding Frequency	[Display] This field displays the time interval at which the interest earned on the term deposit will be compounded to the principal, if the payout proceeds are reinvested.
Routing No.	[Display] This field displays the routing number of the bank issuing the DD or BC.
Payout Frequency	[Display] This field displays the time interval at which the interest earned on the deposit will be paid out, if the payout proceeds are reinvested.
Discounted Amount	[Display] This field displays the discounted deposit amount. For discounted deposits, the customer allows the deposits to receive a pre-defined maturity amount. For example: A customer wants to earn a maturity amount of 10,000. The bank will consider the interest adjustments and calculate the initial payment amount, the customer needs to make. In this case, the maturity amount and the interest are fixed.
Base Amount for rate	[Display] This field displays the base amount for rate. The base amount for rate is incremental, cumulative for the deposit, or cumulative of all deposits, if the payout proceeds are reinvested.
Ref Doc No.	[Display] This field displays the instrument serial number, in case, the payout proceeds are in the form of a cheque, or DD, or BC. A serial number is a system generated number that includes the branch code. The instrument serial number enables the system to track the instrument uniquely.

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Issuer Code	[Display]
	This field displays the issuer code of the DD or BC, if payout proceeds are in the form of a DD or BC.

Screen Description

The details of the payment of Interest and principal for TD account no. 7030000000012502.

The entire amount of principal and interest is being reinvested to a new account for the customer.

Exercise

Do a payout on a TD account to a CASA account and use this screen to inquire on the transaction.

8. Click **Close**.

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6.10 TD050 - TD Interest Enquiry

Using this option you can view the complete history of interest calculated and the details of the rules applied on a term deposit account and RD account. You can view the interest details for all deposits or for a selected deposit.

As a part of relationship pricing, the bank may provide rule based variances for the term deposit interest.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
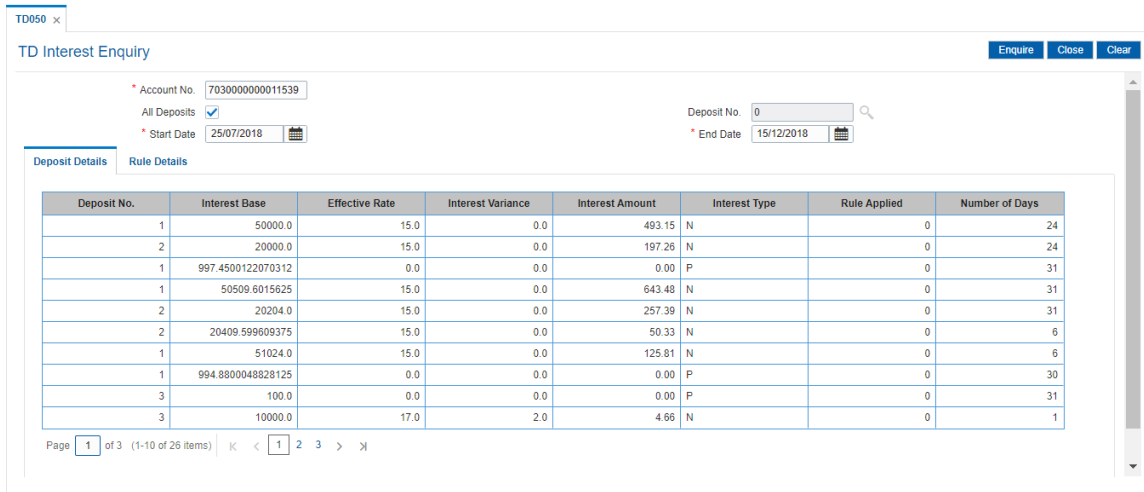
Modes Available

Not Applicable

To view the TD interest details

1. In the **Dashboard** page, Enter the Task Code **TD050** and click or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > Time Deposit Enquiry**.

2. The system displays the **TD Interest Enquiry** screen.

TD Interest Enquiry

Deposit No.	Interest Base	Effective Rate	Interest Variance	Interest Amount	Interest Type	Rule Applied	Number of Days
1	50000.0	15.0	0.0	493.15	N	0	24
2	20000.0	15.0	0.0	197.26	N	0	24
1	997.4500122070312	0.0	0.0	0.00	P	0	31
1	50509.6015625	15.0	0.0	643.48	N	0	31
2	20204.0	15.0	0.0	257.39	N	0	31
2	20409.599609375	15.0	0.0	50.33	N	0	6
1	51024.0	15.0	0.0	125.81	N	0	6
1	994.8800048828125	0.0	0.0	0.00	P	0	30
3	100.0	0.0	0.0	0.00	P	0	31
3	10000.0	17.0	2.0	4.66	N	0	1

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Field Description

Field Name	Description
Account No.	[Mandatory, Alphanumeric, 14] Type the TD account number.
All Deposits	[Optional, Check Box] Select the **All Deposits** check box to perform Enquiry for all deposits.
Deposit No.	[Conditional, Search List] Select the deposit number of the TD from the Search List. This field is disabled if the **All Deposits** check box is selected.
Start Date	[Mandatory, Date Picker, dd/mm/yyyy] This field displays the start date from which the interest details are to be

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viewed.

The start date should be less than the process date.

End Date [Mandatory, Date Picker, dd/mm/yyyy]

This field displays the date up to which interest details are to be viewed.

The end date should be less than the process date.

Screen Description

The above screen displays the TD interest that has been paid on deposit number 1 under TD account no 7030000000011539. The interest Enquiry is for the period 25/07/2018 to 15/12/2018.

There are different rules for interest calculation that are attached to each account as per the relationship pricing rules that may be applicable to each deposit.

The interest rates and amounts are displayed as applicable.

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

4. Select the all deposits check box or the deposit number from the Search List.

5. Select the start date and end date from the Search List.

TD Interest Enquiry

6. Click the **Enquire** button.

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

Deposit Details

The deposit details tab displays information about the interest base, effective rate, interest variance, etc.

Field Description

Column Name	Description
Deposit No.	[Display] This column displays the deposit number of the TD.
Interest Base	[Display] This column displays the base interest applicable on the TD.
Effective Rate	[Display] This column displays the net rate applicable on the TD.
Interest Variance	[Display] This column displays the interest variance defined at the account level.
Interest Amount	[Display] This column displays the interest amount applicable on the TD
Interest Type	[Display] This column displays the interest type applicable on the TD. The options are: • N - Normal • P - Penalty. The numeric attached to "P" signifies the historical sequence of the penalty charged .For eg P1/ P2 • M - Maturity
Rule Applied	[Display] This column displays the rule applied to the TD account.
Number of Days	[Display] This column displays the interest base used for number of days to calculate the interest amount.

Screen Description

The above tab screen displays the interest rates and amounts which are applicable.

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

9. The system displays the rules applied to the particular deposit number.

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Rule Details

The rule details tab displays information about the condition number for the rule, value before rule evaluation, etc.

Field Description

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

10. Click the **Close** button.

Screen Description

The above tab screen displays the TD interest that has been paid on deposit 1 under TD account no 7030000000011539. The interest Enquiry is for the period 25/07/2018 to 15/12/2018.

On the basis of the rules applicable, the same will be displayed in this screen.

Exercise

For an existing account check the interest payment history and the rules that are attached to each deposit. The interest figures can be verified against the interest paid fields in the audit trail or ledger enquiry for the account.

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6.11 TD044 - TD Transactions Enquiry

Using this option, you can view the details of the transactions preformed on a term deposit account. Details of a particular deposit number can be viewed by selecting the original deposit number. If the original deposit number is not mentioned, the system displays all the transactions performed on an account.

TD transactions Enquiry will show the redemption details online after the newly created TD is redeemed.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

Not Applicable

To view the TD transaction

1. In the **Dashboard** page, Enter the Task code **TD044** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TD Transaction Enquiry**.

2. The system displays the **TD Transaction Enquiry** screen.

TD Transactions Enquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the TD account number of the customer.
Customer Name	[Display] This field displays the name of the customer who holds the TD Account.
Account Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Product Name	[Display] This field displays the name of the product, which is defined at the product level, under which the account is opened.
Branch Name	[Display, Search List] This field displays the branch name where the TD account is opened and maintained.
Org Deposit No.	[Optional, Search List] Select the original deposit number along with the Deposit No. from the Search List. The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Deposit No.	[Display] This field displays the running term deposit number. It signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
Start Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the startdate from the Date Picker. The start date should be greater than deposit date.
End Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the end date from the Date Picker. The end date should be greater than start date.

Column Name	Description
Srl.No.	[Display] This field displays the Running Serial Number.
Type	[Display] This field displays the Transaction literal.
Org Deposit No.	[Display] The original deposit number is the source or the parent deposit no from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit no of the source deposit.
Dep No.	[Display]

This field displays the name of the product, which is defined at the product level, under which the account is opened.

Post Date	[Display] This field displays the FC Posting Date of the transaction.
Txn Date	[Display] This field displays the System date on which the transaction was done.
Narration	[Display] This field displays the Transaction Narration.
Ref Number	[Display] This field displays the Transaction Reference Number.
Txn Amount	[Display] This field displays the Transaction Amount.
Cr Dr	[Display] Credit/Debit Indicator.
Balance	[Display] This field displays the Running balance.
Teller	[Display] This field displays the User ID of the Teller who has done the transaction.

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

4. Select the start date and end date from the Search List.

5. Click the **Enquiry** button.

TD Transactions Enquiry

6. Click the **Close** button.

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6.12 TD030 - TD External Lien History Enquiry

Using this screen you can Enquiry the external TD lien history. This option displays the details of addition, modifications and deletion of the TD accounts.

If the data is modified by uploaded option , then the same should be shown in the external lien Enquiry.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- BA431 - LINE OF BUSINESS (LOB) MASTER
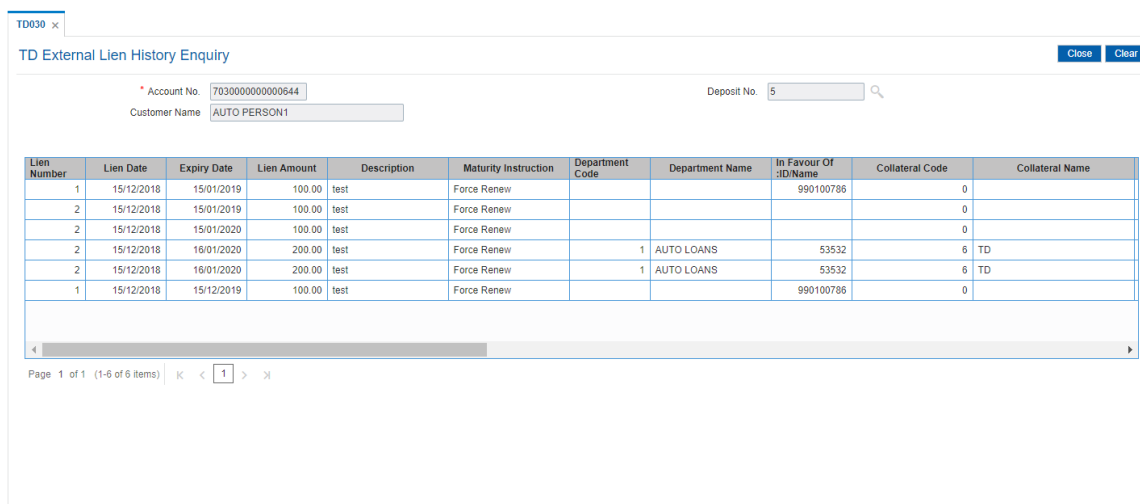
Modes Available

Not Applicable

To Enquiry the external lien history

1. In the **Dashboard** page, Enter the Task Code **TD030** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD External Lien History Enquiry.**

2. The system displays the **TD External Lien History Enquiry** screen.

TD External Lien History Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number.
Deposit No.	[Mandatory, Search List] Select the deposit number from the Search List.
Customer Name	[Display] This field displays the customer name.
Lien Number	[Display] This field displays the lien number.

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Lien Date	[Display] This field displays the date on which the lien is marked. The system by default displays the current date as the lien start date.
Expiry Date	[Display] This field displays the date on which the lien will expire. The system by default displays the deposit maturity date as the expiry date.
Lien Amount	[Display] This field displays the lien amount for which the lien will be marked on the TD.
Description	[Display] This field displays the description of the lien.
Maturity Instructions	[Display] This field displays the maturity instruction as force renew. A deposit marked for lien is force renewed on maturity irrespective of the maturity instruction defined at the product or account level.
Department Code	[Display] This field displays the department code. The department code is maintained using the BA431 - LINE OF BUSINESS (LOB) MASTER option.
Department Name	[Display] This field displays the name of the department.
In favour of : ID/Name	[Display] This field displays the ID or Name.
Collateral Code	[Display] This field displays code of the collateral.
Collateral Name	[Display] This field displays the name of the collateral.
Reason For Lien	[Display] This column displays the reason for the lien to be marked on the deposit.
Propagate	[Display] This column displays the propagate option. If the propagate option is enabled for the lien, then the field displays Y. If the **Principal + Interest** option is selected in the **Lien Allowed** field at the product level and the **Propagate** check box is checked at the **Collateral** level, then this option increases the drawing power of the customer. This option is available only for internal lien. For example, a lien is marked on a TD of 1,00,000 against the drawing power of the CASA account. The drawing power is specified as 50% of the TD. The compounding frequency is yearly and payout is at maturity. For the first year the drawing power of the customer will be 50% of 1,00,000 i.e. 50,000. At the end of the year the customer earns an interest of 5,000, which will be added to the principal because of compounding effect. The principal will now be 1,05,000. Thus, the drawing power will increase to 50% of 1,05,000 i.e. 52,500.

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Principal Lien Amount	[Display] This field displays the principal lien amount.
Interest Lien Amount	[Display] This field displays the Interest Lien amount.
Link Reference Serial No.	[Display] This column displays the link reference serial number.
Serial No.	[Display] This field displays the Serial No.
Purpose Of Lien	[Display] This column displays the purpose of lien.
Maker ID	[Display] This column displays the maker ID.
Checker ID	[Display] This column displays the checker ID.
Action	[Display] This column displays the action taken.
Maintenance Date Time	[Display] This column displays the maintenance date and time

3. Enter the account number and press <<**Tab** >>.

4. Select the deposit number from the Search List. The system displays the external lien history of the account number.

5. Click the **Close** button.

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7. Tax Processing

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7.1 TDS03 - TDS Tax Waiver

Using this option you can define tax waiver for term deposit and RD account(s)of a customer. The tax waiver can be maintained for a specified period. This maintenance is to be done for all accounts of a customer who is exempted from TDS. If the tax waiver is defined for an account, tax is not computed on the interest earned.

If **Tax Deduction at Source Flag** is defined as **No Tax**, at the product level, then by default no tax will be deducted from the term deposit account.

If **Tax Deduction at Source Flag** is defined as **Accrued**, at the product level then tax is calculated on the basis of accrued interest. In case customer seeks waiver of tax for a specific period, then you can define the period to waive the tax. The Tax Waiver is a yearly maintenance and relevant document for claiming exemption as per applicable taxation rule needs to be provided.

Definition Prerequisites

- 8054 - Time Deposit Account Opening

Modes Available

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

To add tax waiver details

1. In the **Dashboard** page, Enter the Task code **TDS03** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TDS Tax Waiver**.

2. You will be navigated to the **TDS Tax Waiver** screen.

Tax Waiver

Field Description

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

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	• **Customer Short Name**: Short name of the customer.
	• **Customer Ic**: Customer Identification criteria (IC) arrived at by the bank during customer addition.
	• **Customer Id**: Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays the full name of the customer.
Customer ID	[Display] This field displays the customer identification number.
Branch	[Mandatory, Drop-Down] Select the branch code from the drop-down list.
Tax Waived at Customer Level	[Optional, Check Box] Select the**Tax Waived at Customer Level** check box to waive the tax on all the existing deposits, and the deposit(s) opened in future for the respective period. The waiver will be applicable for all the accounts under the customer ID.
Financial Year (Start)	[Mandatory, Numeric, Four] Type the financial year for which the tax is to be waived.
Form Submitted	[Mandatory, Drop-Down] Select the type of form submitted from the drop-down list. The options are: • Form 15G for Female • Form 15G for Male • Form 15H • Form 15HH • Others
Income Tax No. / Aadhaar Reference	[Optional, Alphanumeric, 20] This field displays the identification number of the customer provided by the Income Tax Department for the purpose of tracking tax liabilities, as captured in CIM09 - Customer Information Master Maintenance. For customers who have PAN maintained in the system, it will be fetched and displayed in this field. For customers who have not furnished PAN, but have Aadhaar maintained in the system, if the parameter to accept Aadhaar instead of PAN has been enabled in ba_regulatory_params Aadhaar number will be fetched and displayed in this field. If neither PAN nor Aadhaar has been maintained for the customer,

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waiver will not be allowed.

Column Name	Description
Module	[Display] This column displays the module to which the account number belong to.
Account No.	[Display] This column displays the TD/RD account number of the customer.
Account Title	[Display] This column displays the account title.
Deposit No.	[Display] This column displays the deposit number.
Waiver From	[Display] This column displays the period for which the waiver is applicable. The field is maintained in the **Bank Master Maintenance** option.
Waiver To	[Display] This column displays the period up to which the waiver will be applicable. The field is maintained in the **Bank Master Maintenance** option.
Tax Waived	[Optional, Check Box] Select the check box corresponding to the deposit for which tax is to be waived.
Unique Identification Number	[Display] A Unique Identification Number (UIN) will be generated on authorization and displayed.
Waiver Reason	[Optional, Alphanumeric, 40] Type the waiver reason. By default the system displays the reason based on the type of form submitted. You can change the reason, if required.
Maker ID	[Display] This field displays the ID of the User who has done the last maintenance.
Checker ID	[Display] This field displays the ID of the Supervisor who has authorized the last maintenance.
Last MNT Date	[Display] This field displays the date of the last maintenance.

Exercise

For a customer of your bank, select a suitable ID that has existing deposits under it. For the same select the flag waiver option and note that tax will be exempt for all accounts under that ID. Approve the transaction. All the deposits under that ID will be exempt from tax for the period defined by you.

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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. The selected customer's detail appears in the relevant fields.

6. Select the branch code from the list.

7. Enter the financial year and press the **Tab or Enter** key.

8. Select the form submitted from the list. They system displays the tax waiver details.

9. Click **OK**.

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

11. The tax waiver details are added once the record is authorised.

12. A Unique Identification Number (UIN) will be generated on authorization and displayed.

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7.2 TDS10 - TDS Remittance

Using this option you can mark the tax deducted against interest paid on current and savings account, RD or term deposit accounts, as remitted to government.

The date of remittance and challan number for remittance is marked against the total tax deducted within the mentioned dates. You can define TDS tax codes with corresponding rates and the exemption limit above which the tax rate is applicable using the **Tax Codes Maintenance** (Task Code: BAM30) option.

Definition Prerequisites

- Bank Master Maintenance
- TDS transactions in the account
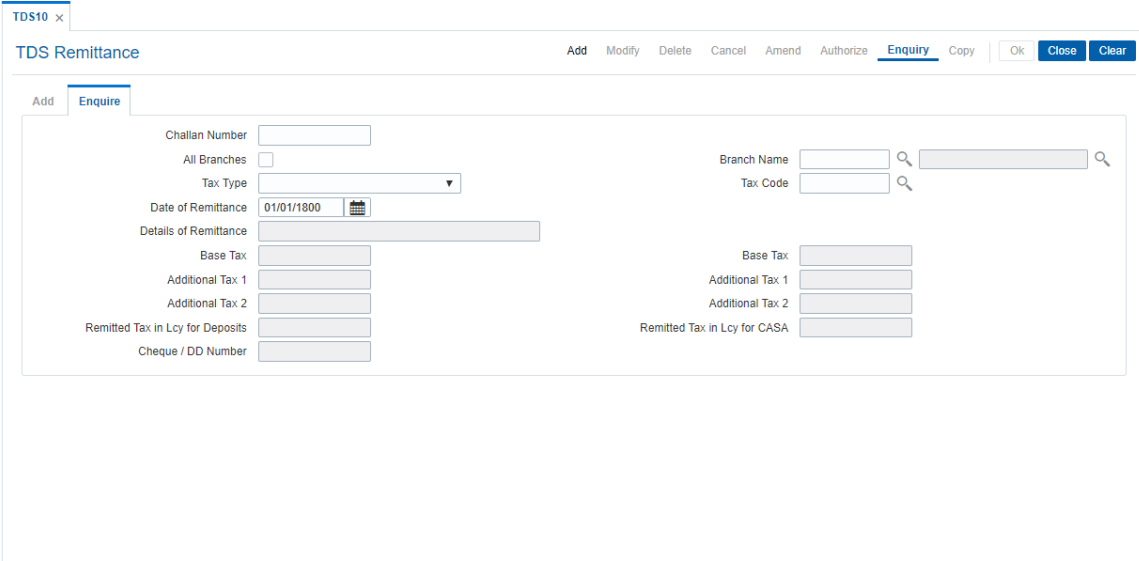
Modes Available

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

To add TDS remittance details

1. In the **Dashboard** page, Enter the Task Code **TDS10** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TDS Remittance**.

2. You will be navigated to **TDS Remittance** screen.

TDS Remittance

3. Click **Add**.

4. Enter the branch name and then select from the Search List.
   OR
   Select the **All Branches** check box.

5. Select the tax code from the Search List.
   OR
   Select the tax type from the drop-down list.

6. Enter the period of tax deduction.

7. Enter the challan details.

Add

The user can enter details of tax type, challan number and date of remittance for a branch in the **Add** tab.

Field Description

Field Name	Description
All Branches	[Optional, Check Box] Select the check box if remittance is to be marked for all the branches.
Branch Name	[Conditional, Numeric, Four, Search List] Type the branch code or select it from the Search List. The branch name is displayed in the adjacent field. This field is disabled if the **All Branches** check box is selected.

It is mandatory to select a option either from **Remit By Tax Code** or **Remit By Tax Type** field.

Field Name	Description
Remit By Tax Code	[Optional, Search List] Select the tax code on the basis of which the remittance is to be marked, from the Search List.
Remit By Tax Type	[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked from the drop-down list. The options are:

- Tax 1 - Base Tax

- Tax 1 - Additional Tax 1

- Tax 1 - Additional Tax 2

- Tax 2 - Base Tax

- Tax 2 - Additional Tax 1

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- Tax 2 - Additional Tax 2
- All

Period of Tax Deduction

These fields display the period for which the TDS is being remitted.

From Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date, from which tax deduction will take place, from the date editor.
To Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date, till which tax deduction will take place, from the Date editor.

Int. and Tax Deduction for Deposits

Number of Accounts	[Display] This field displays the number of TD accounts for which the total interest has to be paid.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display] This field displays the total tax on the interest accrued that has to be remitted to the government authority.
Number of Customers	[Display] This field displays the number of customers for whom TDS has to be remitted.

Int. and Tax Deduction for CASA

Number of Accounts	[Display] This field displays the number of CASA accounts for which the total interest has to be paid.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).

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Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Total TDS in Lcy	[Display] This field displays the total tax on the interest accrued that has to be remitted to the government authority.
Number of Customers	[Display] This field displays the number of customers for whom TDS has to be remitted.
Challan Details	
Challan Number	[Mandatory, Numeric, 10] Type the challan number.
Cheque /DD Number	[Optional, Alphanumeric, 20] Type the cheque or DD number issued while remitting TDS.
Date of Remittance	[Mandatory, Search List, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the Search List. This is the date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module..
Details of Remittance	[Optional, Alphanumeric, 40] Type the remittance details.

Screen Description

The above tab screen displays the details of accounts for which tax was paid to the government and the period for which the tax was deducted (01/06/2017-01/07/2018). The total number TD and CASA accounts are displayed separately along with the total amount deducted.

Exercise

For a branch in your bank, once the TDS payments are made to the tax authorities. Perform a TDS remittance transaction. Details such as Invoice Number, branch code will have to be input. The tax amount etc will be picked from the database by the system.

8. Click **OK**.

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

To view the TDS remittance details

1. Click **Enquire**.

2. The system enables the **Enquire** tab.

3. Enter the challan number.

4. Select the branch code from the Search List.
   OR
   Select the **All Branches** check box.

5. Select the tax type from the list.
OR
Select the tax code from the Search List.

6. Enter the date of remittance and press the **Tab or Enter** key.

7. The system displays the TDS remittance details.

Enquire

This tab displays the details of tax type, challan number and the date of remittance for a branch.

Field Description

Field Name	Description
Challan Number	[Mandatory, Numeric, 10] Type the challan number.
All Branches	[Optional, Check Box] Select this checkbox to view the TDS remittance details for all the branches.
Branch Name	[Conditional, Numeric, Four, Search List] Select the branch code from the Search List. This field is disabled if the **All Branches** check box is selected.

It is mandatory to select a option either from **Remit By Tax Code** or **Remit By Tax Type** field.

Tax Type	[Optional, Drop-Down] Select the type of tax based on which the remittance is to be marked from the drop-down list. The options are: • Tax 1 - Base Tax • Tax 1 - Additional Tax1 • Tax 1 - Additional Tax2 • Tax 2 - Base Tax

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- Tax 2 - Additional Tax1
- Tax 2 - Additional Tax2
- All

Tax Code	[Optional, Search List] Select the tax code from the Search List.
Date of Remittance	[Mandatory, Date editor, dd/mm/yyyy] Type the date on which the TDS on interest is remitted or select it from the Date editor. This is date on which the bank will remit funds from the TDS GL and transfer it to the concerned government authority. This field updates the **Bank Master Maintenance** (Task Code: BAM08) option.
Details of Remittance	[Display] This field displays the details of the remittance.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for Deposits	[Display] This field displays the remitted tax amount in the local currency for TD/RD accounts.
Base Tax	[Display] This field displays the base tax. It is the amount of tax which is remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 1	[Display] This field displays the additional tax 1. It is the amount of tax which is remitted with respect to Additional Tax 1 under a specific tax structure (Tax 1 or Tax 2).
Additional Tax 2	[Display] This field displays the additional tax 2. It is the amount of tax which is remitted with respect to Additional Tax 2 under a specific tax structure (Tax 1 or Tax 2).
Remitted Tax in Lcy for CASA	[Display] This field displays the remitted tax amount in the local currency for time deposit accounts.
Cheque / DD	[Display]

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Number   This field displays the cheque or DD number.

Screen Description

The above tab screen displays the details like invoice number and branch of TDS deduction for Tax1. The date of remittance of the tax is defined on the basis of which the accounts will get updated as tax paid to the government.

8. Click **Close**.

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7.3 TDS11 - TDS Enquiry

Using this option you can inquire a detailed break-up of the tax deducted from a customer. The details of all such deductions across all accounts can be traced in various sections in this screen.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- TDM04 - TD Bank Parameters Maintenance
- TDS transactions in the account
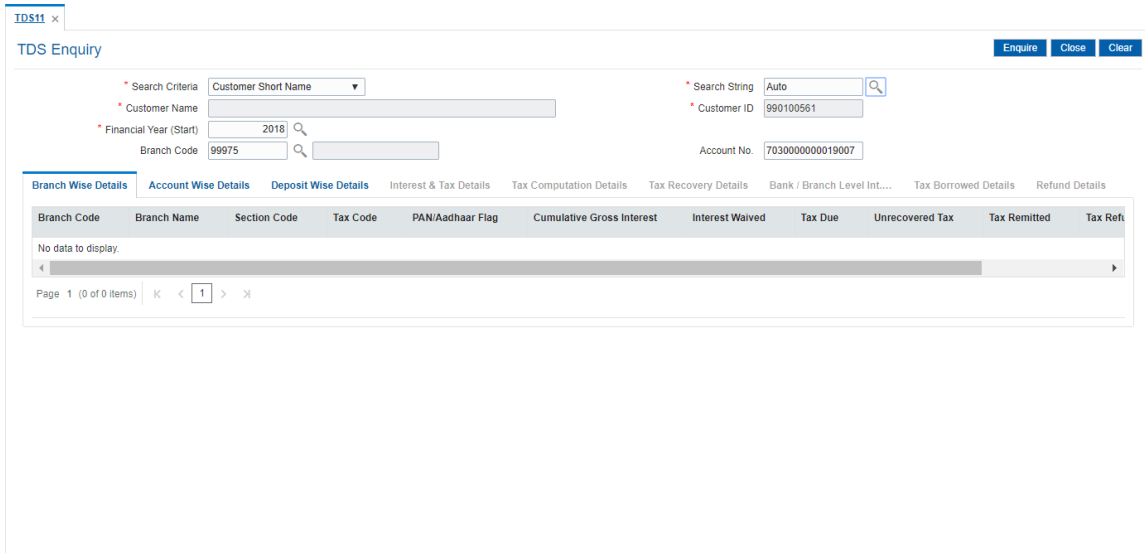
Modes Available

Not Applicable

To perform TDS Enquiry

1. In the **Dashboard** page, Enter the Task code **TDS11** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TDS Enquiry**.

2. You will be navigated to **TDS Enquiry** screen.

TDS Enquiry

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: Short name of the customer. • Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID: Unique identification given by the bank.

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Search String	[Mandatory, Alphanumeric, 20, Search List] Type a search string according to the selected search criteria. If the search criterion is specified as customer's short name or IC then the beginning letter of the short name or IC can be entered. The Search List will pop up. Choose the beneficiary from the existing customer list. For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.
Customer Name	[Display] This field displays the name of the customer who holds the TD account.
Customer ID	[Display] This field displays the unique customer number generated by **Oracle FLEXCUBE** as a combination of Customer IC and customer type.
Financial Year (start)	[Mandatory, Search List] Select the financial year for which you want to make the TDS Enquiry from the date editor.
Branch Code	[Optional, Search List] Select the branch code from the Search List.
Account No.	[Optional, Numeric, 16] Type the TD account number of the customer.

Screen Description

The above screen displays the details for Tax Deducted at Source (TDS) for the customer ID 990100561.

This is the first step which displays information under the customer ID.

Exercise

Chose an account where the tax has been deducted. Use this screen to view the TDS details of the account.

3. Select the search criteria from the list.

4. Enter the search string and press the **Tab or Enter** key and select the customer from the Search List. The selected customer's detail appears in the relevant fields.

5. Select the financial year and branch code from the Search List.

TDS Enquiry

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6. Click **Enquire**. The system displays the **Branch Wise Details** tab.

Branch Wise Details

This tab displays the branch wise details of the account.

Field Description

Column Name	Description
Branch Code	[Display] This field displays the branch code .
Branch Name	[Display] This column displays name of the branch as per the code.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display]

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This column displays tax code applied.

PAN / Aadhaar Flag   [Display]

For customers who have maintained PAN in the system, this flag will be checked. For customers who have not furnished PAN, but have Aadhaar maintained in the system, if the parameter to accept Aadhaar instead of PAN has been enabled in ba_regulatory_params, the flag will be displayed as checked.

Cumulative Gross Interest   [Display]

This field displays the Cumulative Gross Interest value.

Interest Waived   [Display]

This field displays the Interest amount waived.

Tax Due   [Display]

This field displays the tax amount due.

Unrecovered Tax   [Display]

This column displays the Tax deducted at source amount due on the interest earnings, but not deducted during the financial year.

Tax Remitted   [Display]

This field displays the tax remitted.

Tax Refunded   [Display]

This field displays the tax refunded.

Excess Tax   [Display]

This field displays the excess tax paid.

AccountWise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.

In the 'Branch wise details' screen, click **Branch code** to view account wise details.

Module	Account No.	Tax Waived*	Section Code	Tax Code	PAN/Aadhaar Flag	Cumulative Gross Interest	Interest Waived	Tax Due	Unrecovered Tax	Tax Re
TD	7030000000019007	N	194A	201	N	358.00	0.00	71.60	0.00	71.60
TD	7030000000019007	N	194A	201	N	1,014.00	0.00	202.80	0.00	202.80
TD	7030000000019007	N	194A	201	N	10,644.00	0.00	2,128.80	0.00	2,128.
TD	7030000000019007	N	194A	201	N	505.00	0.00	101.00	0.00	67.20
TD	7030000000019007	N	194A	201	N	0.00	0.00	0.00	0.00	0.00
TD	7030000000019007	N	194A	201	N	1,014.00	0.00	202.80	0.00	202.80
TD	7030000000019007	N	194A	201	N	0.00	0.00	0.00	0.00	0.00
TD	7030000000019007	N	194A	201	N	0.00	0.00	0.00	0.00	0.00
TD	7030000000019007	N	194A	201	N	1,014.00	0.00	202.80	0.00	202.80
TD	7030000000019007	N	194A	201	N	0.00	0.00	0.00	0.00	0.00

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Field Description

Column Name	Description
Module	[Display] This field displays the module
Account No.	[Display] This field displays the account numbers of all the TD accounts of the customer, maintained in a particular branch.
Tax Waived	[Display] This column displays whether the tax has been waived or not.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display] This column displays tax code applied.
PAN / Aadhaar Flag	[Display] For customers who have maintained PAN in the system, this flag will be checked. For customers who have not furnished PAN, but have Aadhaar maintained in the system, if the parameter to accept Aadhaar instead of PAN has been enabled in ba_regulatory_params, the flag will be displayed as checked.
Cumulative Gross Interest	[Display] This field displays the Cumulative Gross Interest value.
Interest Waived	[Display] This field displays the Interest amount waived.
Tax Due	[Display] This field displays the tax amount due.
Unrecovered Tax	[Display] This column displays the Tax deducted at source amount due on the interest earnings, but not deducted during the financial year.
Tax Remitted	[Display] This field displays the tax remitted.
Tax Refunded	[Display] This field displays the tax refunded.
Excess Tax	[Display] This field displays the excess tax paid.

Screen Description

The above tab screen displays the details for Tax Deducted at Source (TDS) for the customer ID 990100561 for Mr. Auto Person.

This is the third step which displays information under the TD account number 7030000000019007.

7. Double-click the appropriate column link in the **AccountWise Details** tab, to view the **DepositWise details** tab.

Deposit Wise Details

This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the deposit.

Deposit No.	Tax Waived* (Y / N)	Section Code	Tax Code	PAN/Aadhaar Flag	Cumulative Gross Interest	Interest Waived	Tax Due	Unrecovered Tax	Recovered Tax
1	N	194A	201	N	358.00	0.00	71.60	0.00	71.60
2	N	194A	201	N	1,014.00	0.00	202.80	0.00	202.80
3	N	194A	201	N	10,644.00	0.00	2,128.80	0.00	2,128.80
4	N	194A	201	N	505.00	0.00	101.00	0.00	101.00
4289	N	194A	201	N	0.00	0.00	0.00	0.00	0.00
5	N	194A	201	N	0.00	0.00	0.00	0.00	0.00
60	N	194A	201	N	10,644.00	0.00	2,128.80	0.00	2,128.80
441	N	194A	201	N	4.00	0.00	0.80	0.00	0.80
6	N	194A	201	N	1,014.00	0.00	202.80	0.00	202.80
216	N	194A	201	N	10,644.00	0.00	2,128.80	0.00	2,128.80

Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.

Column Name	Description
Deposit No.	[Display] This column displays the all the deposit numbers maintained under the TD account
Tax Waived (Y/N)	[Display] This column displays whether the tax has been waived or not.
Section Code	[Display] This field displays the section code to which the tax belong to.
Tax Code	[Display] This column displays tax code applied.
PAN / Aadhaar Flag	[Display] For customers who have maintained PAN in the system, this flag will be checked. For customers who have not furnished PAN, but have Aadhaar maintained in the system, if the parameter to accept Aadhaar instead of PAN has been enabled in ba_regulatory_params, the flag will be displayed as checked.
Cumulative Gross	[Display]

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Interest	This field displays the Cumulative Gross Interest value.
Interest Waived	[Display] This field displays the Interest amount waived.
Tax Due	[Display] This field displays the tax amount due.
Unrecovered Tax	[Display] This column displays the Tax deducted at source amount due on the interest earnings, but not deducted during the financial year.
Recovered Tax	[Display] This field displays the recovered tax.
Tax Remitted	[Display] This field displays the tax remitted.
Tax Refunded	[Display] This field displays the tax refunded.
Excess Tax	[Display] This field displays the excess tax amount.
Original Deposit No.	[Display] This field displays the original deposit number.
Renewal No.	[Display] This field displays the renewal number.

Screen Description

The above tab screen displays the details for Tax Deducted at Source (TDS) for the customer ID 990100561 for Mr. Auto Person.

This is the fourth step which displays information for all the deposits under the TD account no. 7030000000019007.

8. Double-click the appropriate column link in the **DepositWise Details** tab, to enable the **Txn details**, **Tax Details View** and **Projected Income View** tabs.

Interest & Tax Details

The **Txn Details** tab displays the details of the TDS amount, tax code and the taxable interest amount earned on the deposit.

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Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Deposit No.	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Currency	[Display] This field displays the TD account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section of the tax act.
PAN/Aadhaar	[Display] This field displays the PAN number.
Tax Code	[Display] This column displays the tax code applicable to the TD account.
Waiver	[Display] This field displays if the tax is waived or not

Column Name	Description
Posting Date	[Display] This column displays the process date. The process date signifies the date from which the TD is effective.

Event Description	[Display] This column displays the event description.
Transaction Amount	[Display] This column displays the taxable interest amount earned on the deposit.
Tax	[Display] This column displays the amount of tax deducted at source for the TD account.

Screen Description

The above tab screen displays the details for Tax Deducted at Source (TDS) for the customer ID 990100561 for Mr. Auto Person.

This is the fifth step which displays information under each deposit.

Exercise

For one of your customers, select the customer ID and complete an Enquiry for the TDS that will be due for deduction under the customer ID.

Tax Computation Details View

This tab displays the tax computation details.

Field Description

Field Name	Description
Account No.	[Display] This field displays the selected Deposit account number.
Deposit No	[Display] This field displays the deposit number for which the Tax computation details is being viewed.

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Currency	[Display] This column displays the account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN/Aadhaar	[Display] This field displays 'Y" if it pertains to PAN period and "N" if it pertains to No PAN period.
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.
Posting Date	[Display] This field displays the posting date of TDS transaction.
Transaction Amount	[Display] This field displays the interest amount earned on the deposit.
Tax Base (A):Cumulative Gross Interest	[Display] This field displays the total gross interest computed on the Account. This is the base amount for tax computation
Waiver Limit	[Display] This field displays the exemption limit, In case the account or customer has a waiver.
Tax Code Exemption Limit	[Display] This field displays the exemption limit for the applicable Tax Code when tax computation was done.
Branch Level Interest	[Display] This field displays the total Interest paid out for the taxable customer at the branch level..
Bank Level Interest	[Display] This field displays the total Interest paid out for the taxable customer at the bank level.

Column Name	Description
Tax Rate(%) B	[Display] This field displays the applicable tax rate when computation was done..
Additional Tax 1 Tax Rate(%)(F)	[Display] This field displays the rate of Additional Tax 1
Additional Tax 2 Tax Rate(%)(H)	[Display] This field displays the rate of Additional Tax 2
Tax Computed New (Base)(C=A*B%)	[Display] This field displays the base tax computed on the Account.(Tax

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Computed New = Cumulative Gross Interest * Tax Rate)

Tax Computed Old (Base)(D)	[Display] This field displays the previous tax computed on the account.
Additional Tax 2 Calculation Method	[Display] This field displays the method with which the TDS is calculated. Following are there methods available for calculation:. 1. Base Method : (Additional Tax 2 for Transaction= Base Tax for Transaction* Additional Tax 2 Tax Rate(%)) 2. Additional Tax 1 Method: (Additional Tax 2 for Transaction= Additional Tax1 for Transaction* Additional Tax 2 Tax Rate(%)) 3. Base + Additional Tax 1 Method: (Additional Tax 2 for Transaction=(Base Tax for Transaction + Additional Tax1 for Transaction)* Additional Tax 2 Tax Rate(%))
Base Tax for Transaction(E=C-D)	[Display] This field displays the base tax for the TDS transaction.(Base Tax for Transaction = Tax Computed New (Base)- Tax Computed Old(Base)(D))
Additional Tax1 for Transaction (G=E*F%)	[Display] This field displays the Additional Tax 1 calculated on the Base Tax Amount. (Additional Tax1 for Transaction =Base Tax for Transaction* Additional Tax 1 Tax Rate(%))
Additional Tax 2 for Transaction(I)	[Display] This field displays the Additional Tax 1 calculated on the Base Tax Amount. The calculation of it depends upon the method chosen in 'Additional Tax 2 Calculation Method' field
Base Tax Refund(J)	[Display] This column displays the base tax refund amount.
Additional Tax 1 Refund (K)	[Display] This column displays the additional tax 1 refund amount.
Additional Tax 2 Refund (L)	[Display] This column displays the additional tax 2 refund amount.
Base Tax Borrowed From Self (M)	[Display] This column displays the base tax borrowed from self value.
Additional Tax 1 Borrowed Self (N)	[Display] This column displays the additional tax 1 borrowed self value.
Additional Tax 2 Borrowed Self (O)	[Display] This column displays the additional tax 2 borrowed self value.
Base Tax Borrowed Others (P)	[Display] This field displays the base tax borrowed others value. Click this link to enable the Tax Borrowed Details tab
Additional Tax 1 Borrowed Others (Q)	[Display] This field displays the base tax 1 borrowed others value. Click this link to enable the Tax Borrowed Details tab.
Additional Tax 2	[Display]

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Borrowed Others (R)	This field displays the base tax 2 borrowed others value. Click this link to enable the Tax Borrowed Details tab.
Base Tax Due (E+J-M- P)	[Display] This column displays the base tax due amount.
Additional Tax 1 Due(G+K- N-Q)	[Display] This field displays the additional tax 1 due amount.
Additional Tax 2 Due (I+L-O-R)	[Display] This field displays the additional tax 2 due amount.

Bank/Branch Level Interest Details

This tab is used to view the branch level interest details.

Field Description

Field Name	Description
Section	[Display] This field displays the section to which the tax record belongs to.

Column Name	Description
Value Date	[Display] This column displays the date on which interest recalculation took place.
PAN	[Display] This field displays 'Y" if it pertains to PAN period and "N" if it pertains to

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No PAN period.

Tax Code [Display]
This column displays the TDS 1 code.

Branch Code [Display]
This column displays the branch code .

Branch Name [Display]
This column displays name of the branch as per the code.

Account No. [Display]
This field displays the account numbers of all the TD/RD accounts of the customer, maintained in a particular branch.

Deposit No. [Display]
This field displays the deposit number for which the TDS transaction is being viewed.

Currency [Display]
This field displays the currency.

Event Descriptions [Display]
This column displays the projected interest income on TD at the time of interest recalculation event.

Transaction Amount [Display]
This column displays the projected interest income on TD at the time of interest recalculation event.

Tax Recovery Details

This tab is used to view the tax recovery details.

TDS11 ×								
TDS Enquiry						Enquire	Close	Clear

* Search Criteria	Customer Short Name ▼		* Search String	Auto 🔍
* Customer Name			* Customer ID	990100561
* Financial Year (Start)	2018 🔍			
Branch Code	99975 🔍		Account No.	7030000000019007

‹ ch Wise Details | Account Wise Details | Deposit Wise Details | Interest & Tax Details | Tax Computation Details | **Tax Recovery Details** | Bank / Branch Level Int. Details | Tax Borrowed Details | Refund Details

Account No.	7030000000019007		Deposit No.	1
Currency	INR		Tax Currency	INR
Section	194A		PAN/Aadhaar	N
Tax Code	201		Waiver	N

Posting Date	Tax Recovered	Tax Type Indicator	Tax Refunded Amount	Tax Remit Date	Tax Remit Amount	Challan Number	Recovery Bucket
15/10/2018	71.60	Tax1-Base Tax	0.00	15/10/2018	71.60	1222245	interest

Page 1 of 1 (1 of 1 items) |‹ ‹ | 1 | › ›|

Field Description

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Field Name	Description
Account No.	[Display] This field displays the selected Deposit account number.
Deposit No.	[Display] This field displays the deposit number for which the Tax computation details is being viewed.
Currency	[Display] This column displays the account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN/Aadhaar	[Display] This field displays 'Y" if it pertains to PAN period and "N" if it pertains to No PAN period.
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.

Column Name	Description
Posting Date	[Display] This field displays the posting date of TDS transaction.
Tax Recovered	[Display] This field displays the tax amount recovered
Tax Type Indicator	[Display] This field displays the tax type indicator.
Tax Refunded Amount	[Display] This field displays the Tax amount refunded.
Tax Remit Date	[Display] This field displays the tax remit date.
Tax Remit Amount	[Display] This field displays the tax remit amount.
Challan Number	[Display] This field displays the challan number.
Recovery Account	[Display] This field displays the recovery account ..
Recovery Bucket	[Display] This field displays the recovery bucket . The options are: • Interest Paid

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- Compounded Interest
- Principal

Tax Borrowed Details

This tab is used to view the tax borrowed details of the customer.

<u>Field Description</u>

Field Name	Description
Account No.	[Display] This field displays the selected Deposit account number.
Deposit No.	[Display] This field displays the deposit number for which the Tax computation details is being viewed.
Currency	[Display] This column displays the account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN/Aadhaar	[Display] This field displays 'Y" if it pertains to PAN period and "N" if it pertains to No PAN period.
Tax Code	[Display] This field displays the applicable tax code.
Waiver	[Display] This field displays if the tax is waived off for this account or not.
Posting Date	[Display] This field displays the posting date of TDS transaction.
Excess Borrowed from Other	[Display] This field displays the excess tax that has been borrowed from other accounts.

Column Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD account.
Branch Name	[Display] This field displays the short name of the branch code.
Recovery Amount	[Display] This field displays the recovery amount.
Tax Borrowed	[Display] This field displays the amount of excess tax borrowed from this deposit.

Refund Details

This tab is used to view the tax refund details of the customer.

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Field Description

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Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposits are initiated and maintained.
Deposit No.	[Display] This field displays the deposit number for which the TDS transaction is being viewed.
Currency	[Display] This column displays the TD account currency.
Tax Currency	[Display] This field displays the tax currency.
Section	[Display] This field displays the section to which the tax record belongs to.
PAN/Aadhaar	[Display] This field displays 'Y" if it pertains to PAN period and "N" if it pertains to No PAN period.
Tax Code	[Display] This field displays the applicable tax code.
Refund Amount	[Display] This field displays the amount refunded.
Posting Date	[Display] This field displays the posting date of the refund transaction.
Refund Mode	[Display] This field displays the refund mode. The options are: - CASA - Cash
Account Number	[Display] This field displays the account number to which refund has been made.
Reference No.	[Display] This field displays the reference number of the refund transaction.

9. Click **Close**.

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7.4 TDS12 - Tax Recovery

Using this option you can have a detailed break-up of the tax recovery against a customer.

If the tax is greater than the interest earned, the bank may need to ask the customer to provide another Current and savings or Loan account from where the extra tax amount could be remitted. You can make an Enquiry on customer wise, account wise or deposit wise details. The system provides the details like net interest, interest waived, TDS details, refund details, etc.

Definition Prerequisites

- TDM04 - TD Bank Parameters
- TDS transactions in the account
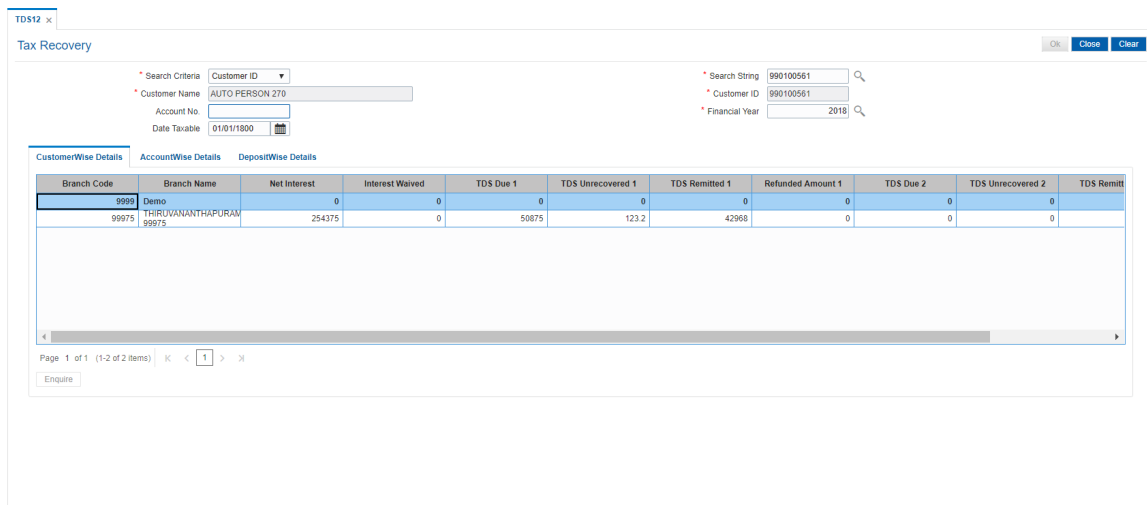
Modes Available

Not Applicable

To perform tax recovery

1. In the **Dashboard** page, Enter the Task code **TDS12** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > Tax Recovery**.

2. The system displays the **Tax Recovery** screen.

Tax Recovery

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 - Customer Identification criteria (IC) arrived at by the bank during customer addition. - Customer Id - Unique identification given by the bank

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Search String	[Mandatory, Alphanumeric, 20] Type the search string to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer Name	[Display] This field displays the customer name depending on the search string.
Customer ID	[Display] This field displays the unique customer number generated by **FLEXCUBE Retail** as a combination of customer IC and customer type.
Account No.	[Mandatory, Numeric, 16] Type the TD account number. If a customer has only a single TD account at the bank, then that TD account number will be displayed here. The field will be blank in case where a customer has multiple TD accounts in the bank, across branches.
Financial Year	[Display] This field displays the financial year for the TDS Enquiry. By default the system displays the posting date year.
Date Taxable	[Display] This field displays the date from which the interest earned on the deposit falls in the taxable amount slab.

Screen Description

The above screen displays the first step in the recovery of tax for Mr. Auto Person under his customer ID 990100561 for the financial year 2018.

The search and recovery can be next drilled down to a customer level.

3. Select the search criteria from the drop-down list.

4. Type the search string and press the **<Tab> or <Enter>** key and select the customer from the Search List. The selected customer's detail appears in the relevant fields.

Tax Recovery

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5. Click the **Enquiry** button.

6. The system displays the **CustomerWise Details** tab.

CustomerWise Details

The **CustomerWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. for the branch.

Field Description

Column Name	Description
Branch Code	[Display] This column displays the branch code of the branch where the customer maintains the TD accounts.
Branch Name	[Display] This column displays the name of the home branch where the TD is opened and maintained.
Net Interest	[Display] This column displays the total interest earned on all the deposits, initiated under all TD accounts, within the branch.

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Interest Waived	[Display] This column displays the total interest amount earned on the deposits within a branch, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.
TDS Unrecovered 1	[Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in Tax Refund (Task Code: TDS14) option.
TDS Due 2	[Display] This column displays the total amount due as TDS for the interest earned on all deposits, under a TD account, within a branch.
TDS Unrecovered 2	[Display] This column displays the TDS amount due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount paid to the agency that collects the tax.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in Tax Refund (Task Code: TDS14) option.

Screen Description

The above tab screen displays the second step in the recovery of tax for Mr. Auto Person under his customer ID 990100561 for the financial year 2018.

It displays the tax that is recoverable under the branch code 9999.

The search and recovery can be next drilled down to a customer level.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

AccountWise Details

The **AccountWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the account.

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Field Description

Field Name	Description
Branch	[Display] This field displays the branch from where the TD/RD account(s) are opened and maintained. By default the system displays the home branch of the TD account.

Column Name	Description
Module	[Display] This column displays the module the account number belong to .
Account No.	[Display] This column displays the account numbers of all the TD/RD accounts, maintained in a particular branch.
Net Interest	[Display] This column displays the total interest earned on all the deposits, initiated under the TD/RD account.
Interest Waived	[Display] This column displays the total interest earned on the deposits under the TD/RD account, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount due as Tax Deducted at Source 1 for all the interest earned on all deposits, under a TD/RD account.
TDS Unrecovered 1	[Display] This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount 1 paid out to the agency collecting the tax.
Refunded Amount 1	[Display]

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This column displays the refunded amount 1.

It is the tax amount which is refunded in **Tax Refund** (Task Code: TDS14) option.

TDS Due 2	[Display] This column displays the total amount due as Tax Deducted at Source 2 for all the interest earned on all deposits, under a TD account.
TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid out to the agency collecting the tax.
Income Projected	[Display] This column displays the projected interest. For a cumulative deposit, the projected interest is the interest that will be earned on the TD/RD for the full term. For a non-cumulative deposit, the projected interest will be the interest accrued after the last interest payout and before the maturity date of the deposit.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in **Tax Refund** (Task Code: TDS14) option.

Screen Description

The above tab screen displays the third step in the recovery of tax for Mr. Auto Person under his customer ID 990100561 for the financial year 2018.

It displays the tax, if any, that is recoverable from the TD account number 70300000000020348.

The search and recovery can be next drilled down to a deposit level.

8. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **DepositWise details** tab.

DepositWise Details

The **DepositWise Details** tab displays the details of the tax deducted, remitted, unrecovered, etc. in the deposit.

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Field Description

Field Name	Description
Branch	[Display] This field displays the home branch where the TD account(s) are opened and maintained.
Account No.	[Display] This field displays the appropriate TD account number under which the deposit(s) are initiated and maintained.
Recovery Account	[Mandatory, Numeric, 16] Type a valid recovery account number. If the Tax Recovery field indicates a Y value then this field is enabled. Type the customer's CASA or Loan account number from which the tax amount has to be recovered.

Column Name	Description
Original Deposit No.	[Display] This column displays the original deposit number. The original deposit number is the source or the parent deposit number, from which the new deposit is created due to interest payout or due to renewal. It will have new deposit running number, but will retain the original deposit number of the source deposit.
Renewal No.	[Display] This column displays the renewal number. The renewal number signifies the number of deposits created out of the source deposit either due to renewals or the payouts. This field along with the original deposit number can explain the chronology of a particular deposit.
Deposit No.	[Display] This column displays the deposit numbers of all the deposits maintained under the account.
Net Interest	[Display]

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	This column displays the total interest earned on the deposit.
Interest Waived	[Display] This column displays the total interest earned on the deposit, for which tax is exempted.
TDS Due 1	[Display] This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.
TDS Unrecovered 1	[Display] This column displays the TDS amount 1 due on the interest earnings, but not deducted during the financial year.
TDS Remitted 1	[Display] This column displays the TDS amount 1 paid to the agency collecting the tax.
Refunded Amount 1	[Display] This column displays the refunded amount 1. It is the tax amount which is refunded in **Tax Refund** (Task Code: TDS14) option.
TDS Due 2	[Display] This column displays the total amount 2 due as TDS for the complete interest earned on the deposit.
TDS Unrecovered 2	[Display] This column displays the TDS amount 2 due on the interest earnings but not deducted during the financial year.
TDS Remitted 2	[Display] This column displays the TDS amount 2 paid to the agency collecting the tax.
Tax Recover	[Toggle] The tax recovery column helps to check if there is any tax recovery balance for the account. If tax is recovered then the field displays **Y** value, else it displays **N** value.
Refunded Amount 2	[Display] This column displays the refunded amount 2. It is the tax amount which is refunded in **Tax Refund** (Task Code: TDS14) option.

Screen Description

The above tab screen displays the fourth step in the recovery of tax for Mr. Auto Person under his customer ID 990100561 for the financial year 2018.

It displays all the deposits under the account and tax recoverable, if tax is to be recovered then, a suitable CASA account must be defined in the recovery account field.

Exercise

For a customer, if there is any tax recoverable, then select the above option and mention the CASA account for recovery of the tax.

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9. Click the **Tax Recovery** column to check any tax recovery balance for the account. If the value is **Y** then type the **Recovery Account.**

10. Enter the required information and click the **Ok** button.

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7.5 TDS14 - Deposit Tax Refund

Using this option you can view the tax amount and exempted amount for a particular deposit. This maintenance also enables you to give tax refund of a particular amount which is deducted from the customer account.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
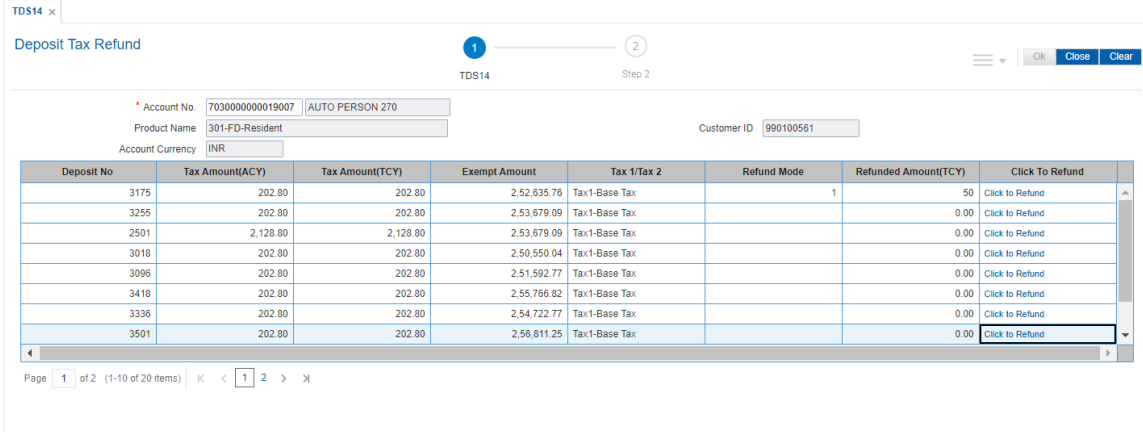
Modes Available

Not Applicable

To perform TD tax refund

1. In the **Dashboard** page, Enter the Task code **TDS14** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > TD Tax Refund.**

2. The system displays the **Deposit Tax Refund** screen.

Deposit Tax Refund

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the TD/RD account number.
Product Name	[Display] This field displays the name of the product.
Customer iD	[Display] This field displays the ID of the customer based on the account number entered in the corresponding field.
Account Currency	[Display] This field displays the type of account currency.

Column Name	Description

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Deposit No.	[Display] This field displays the deposit number.
Tax Amount (ACY)	[Display] This field displays the tax amount in account currency.
Tax Amount (TCY)	[Display] This field displays the tax amount in transaction currency.
Exempt Amount	[Display] This field displays the exemption amount.
Tax 1/Tax 2	[Display] This field displays the tax which is applicable.
Refund Mode	[Mandatory, Drop Down] Select the refund mode from the drop-down list. The options are: • CASA • Cash • GL
Refund Amount (TCY)	[Display] This field displays the amount to be refunded in the transaction currency.
Click to Refund	[Mandatory] Double click the link. System displays the Deposit Tax Refund screen depending on the selected refund mode.

3. Enter the account number and press the <Tab> or <Enter> key.

TD Tax Refund

4. Select the Refund mode from the drop-down list.

5. Double-click on the **Click to Refund** column. Click **Ok** to continue.

6. The system displays the **TD Tax Refund** screen depending on the selected refund mode.

7. Enter the required information in the appropriate screen.

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TD Tax Refund - to CASA - 1603

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the CASA account number to which the amount is to be refunded.
Account Ccy	[Display] This field displays the currency of the account.
Tax Ccy	[Display] This field displays the currency of the tax.
Acct Ccy Rate	[Display] This field displays the rate of the account currency.
Tax Ccy Rate	[Display] This field displays the rate of the tax currency.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in ACY	[Display] This field displays the amount to be refunded in the account currency.
Value Date	[Display] This field displays the value date.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

TD Tax Refund to Cash - 1605

Field Description

Field Name	Description
Tax GL Acct Ccy	[Display] This field displays the currency of the tax GL account.
Txn Ccy	[Display] This field displays the transaction currency.
Tax GL Ccy Rate	[Display] This field displays the rate of the tax GL currency.
Txn Ccy Rate	[Display] This field displays the rate of the transaction currency.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No.	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

TD Tax Refund to GL - 1604

Field Description

Field Name	Description
Tax GL Ccy	[Display] This field displays the currency of the tax GL account.
Destination GL Acct Ccy	[Display] This field displays the currency of the destination GL account.
Destination GL Acct No.	[Mandatory, Search List] Select the account number of the destination GL from the Search List.
Tax GL Acct Ccy Rate	[Display] This field displays the currency rate of the tax GL account.
Destination GL Acct Ccy Rate	[Display] This field displays the currency rate of the destination GL account.
Refund Amount in Tax CCY	[Mandatory, Numeric, 13, Two] Type the amount to be refunded in the tax currency.
Refund Amount in Destination CCY	[Display] This field displays the amount to be refunded in the destination currency.
Reference No.	[Mandatory, Alphanumeric, 12] Type the reference number. This field is provided to keep a reference number for the transaction, for future use.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default system displays the narration, based on the transaction.

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8. Click the **Ok** button.

9. The system displays the message 'Authorisation required. Do you Want to continue?'. Click the **Ok** button.

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

11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. Click the **Ok** button.

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7.6 TDS21 - TDS Enquiry Date Based

Using this option you can inquire a detailed break-up of the tax deducted from a customer. The details of all such deductions for a date range can be traced in various sections in this screen.

Definition Prerequisites

- 8054 - Time Deposit Account Opening
- TDS transactions in the account
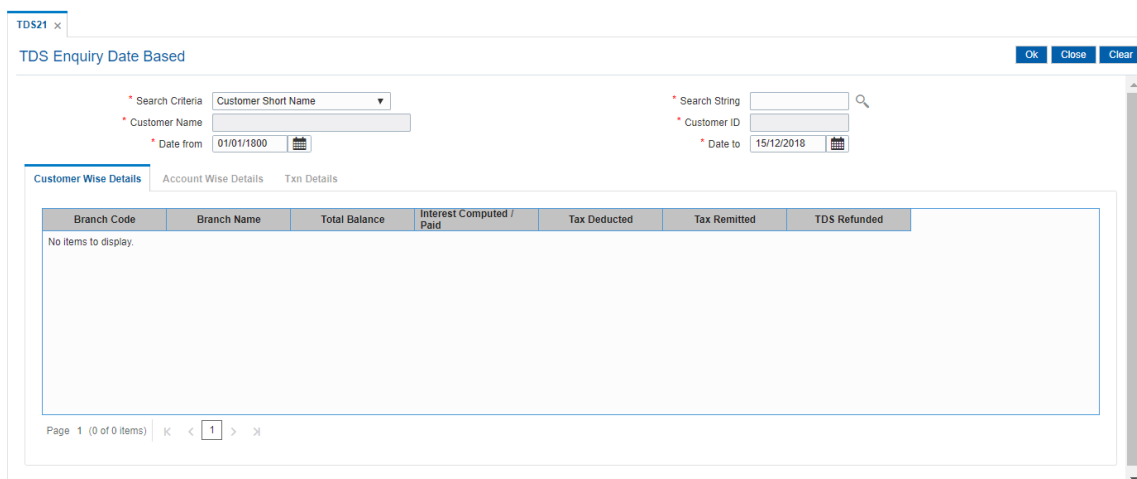
Modes Available

Not Applicable

To perform TDS Enquiry

1. In the **Dashboard** page, Enter the Task code **TDS21** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > TDS Enquiry Date Based**.

2. You will be navigated to the **TDS Enquiry Date Based** screen.

TDS Enquiry Date Based

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: Short name of the customer. - Customer IC: Customer 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 a search string according to the selected search criteria. If the search criterion is specified as customer's short name or IC then

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the beginning letter of the short name or IC can be entered. The Search List will pop up. Choose the beneficiary from the existing customer list. For example, The customer's name is John S Winter. In this case you can specify the short name as Joh.

Customer Name [Display]
This field displays the name of the customer who holds the TD account.

Customer ID [Display]
This field displays the unique customer number generated by **Oracle FLEXCUBE** as a combination of Customer IC and customer type.

Date From [Optional, Date editor]
Type the from date or select from the date editor.

Date To [Optional, Date editor]
Type the to date or select from the date editor.

3. Select the search criteria from the list.

4. Type the search string and press the **<Tab> or <Enter>** key and select the customer from the Search List. The selected customer's detail appears in the relevant fields.

5. In the date editor, Select the from date and to date.

TDS Enquiry Date Based

6. Click **OK**. The system displays the **Customer Wise Details** tab.

Customer Wise Details

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This tab displays the details of the tax deducted, remitted, refunded, etc..

Field Description

Field Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD accounts.
Branch Name	[Display] This field displays the name of the home branch where the TD is opened and maintained.
Total Balance	[Display] This field displays the total balance.
Interest Computed /Paid	[Display] This field displays the interest computed or paid.
Tax Deducted	[Display] This field displays the tax deducted.
Tax Remitted	[Display] This field displays the tax amount paid to the agency that collects the tax.
TDS Refunded	[Display] This field displays the amount of Tax which has been refunded.

Screen Description

The above tab screen displays the details for Tax Deducted at Source (TDS) for the customer ID 990100561.

This is the second step which displays information under the branch ID 9975.

7. Double-click the appropriate column link in the **CustomerWise Details** tab, to view the **AccountWise details** tab.

Account Wise Details

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This tab displays the details of the tax deducted, remitted, unrecovered, interest waived, etc. in the account.

Field Description

Column Name	Description
Branch Code	[Display] This field displays the branch code where the customer maintains the TD accounts.
Module	[Display] This field displays the module
Account No.	[Display] This column displays the account numbers of all the TD accounts of the customer, maintained in a particular branch.
Interest Computed /Paid	[Display] This field displays the interest computed or paid.
Tax Deducted	[Display] This field displays the tax deducted.
Tax Remitted	[Display] This field displays the tax amount paid to the agency that collects the tax.
TDS Refunded	[Display] This field displays the amount of Tax which has been refunded.

8. Double-click the appropriate column link in the **AccountWise Details** tab, to view the **Txn Details** tab.

Txn Details

The **Txn Details** tab displays the details of the TDS amount, tax code and the taxable interest amount earned on the deposit.

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Field Description

Field Name	Description
Account No.	[Display] This field displays the TD account number under which the deposit(s) are initiated and maintained.
Account Currency	[Display] This field displays the TD account currency.

Column Name	Description
Process Date	[Display] This column displays the process date. The process date signifies the date from which the TD is effective.
Event Description	[Display] This column displays the event description.
Transaction Amount	[Display] This column displays the taxable interest amount earned on the deposit.
Tax Rate	[Display] This column displays the tax rate.
Tax Amount	[Display] This column displays the amount of tax deducted at source for the TD account.
Tax Type Indicator	[Display] This column displays the type of tax for the tax base. Example: Base Tax, Additional Tax 1, Additional Tax 2.
Remit Date	[Display] This column displays the date from which the TDS is paid to the tax-collecting agency.
Challan No	[Display]

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This column displays the challan number of the TDS remittance.

| **Amount Refunded** | [Display] |
| | This column displays the refunded tax amount. |

| **Amount Remitted** | [Display] |
| | This column displays the remitted tax amount. |

9. Click **Close**.

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7.7 TDS30 - Tax Code - Reason Code Cross Reference Maintenance

This screen will be used to specify the Alternate tax code applicable for a customer type level base TDS Code and Reason code combination.

Definition Prerequisites

- BAM30 - Tax Codes Maintenance
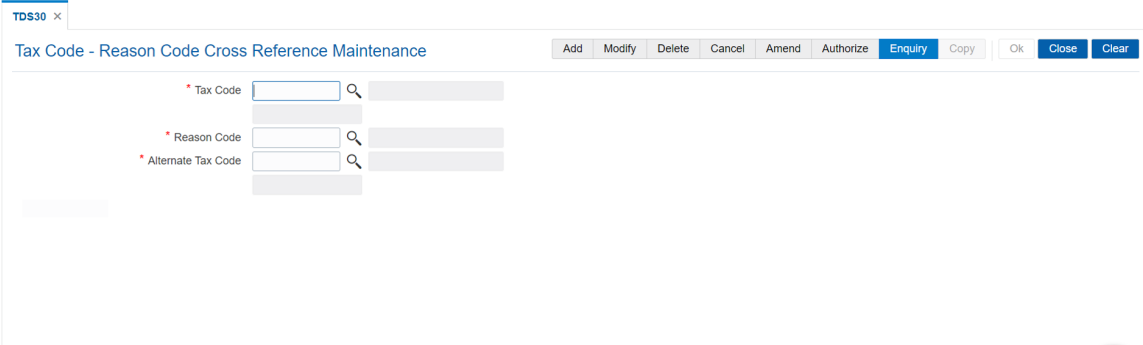- BAM40 - Reason Code Maintenance

Modes Available

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

To perform Tax Code - Reason Code Cross Reference Maintenance

1. In the **Dashboard** page, Enter the Task code **TDS30** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Tax Processing > Tax Code - Reason Code Cross Reference Maintenance.**

2. The system displays the **Tax Code - Reason Code Cross Reference Maintenance** screen.

Tax Code - Reason Code Cross Reference Maintenance

Field Description

Field Name	Description
Tax Code	[Mandatory, Search List] Select tax code and description from Search List.
Reason Code	[Mandatory, Search List] Select reason code and description from Search List.
Alternate Tax Code	[Mandatory, Search List] Select Alternate tax code and description from Search List.

3. Click **Add**.

4. Select the tax code from the search list.

5. Select the reason code from the search list.

6. Select the alternate tax code other than tax code selected at step number 4 from the search list.

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7. Click the **Ok** button.

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

9. The TDS code and reason code cross reference details are added once the record is authorised.

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