

Deposit Services User Guide

Oracle Banking Branch

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Deposit Services User Guide

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1 Preface

1.1 About this Guide

This User Guide helps you to familiarize yourself with the Oracle Banking Deposit Services Module. It gives an overview of the module and takes you through the different types of transactions that can be handled through this module.

1.2 Audience

This guide is intended for the Deposit Services Tellers and Supervisors to provide quick and efficient service to customers and prospects of your bank.

1.3 Document Accessibility

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

1.4 List of Topics

This manual is organized into the following topics:

Table 1: List of Topics

Topic	Description
Overview of Deposit Services	Provides a snapshot of the features of the deposit services.
Term Deposit Transactions	Provides a detailed information about the Transactions and Inquiry screens.
Annexure 1	Provides a list of function codes and their descriptions arranged in numerical order.
List Of Menus	Provides a list of menus arranged in alphabetical order.







1.5 Related Documents


1. Getting Started Guide
2. Oracle Banking Branch User Guide

1.6 Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 2: Symbols and Icons

Symbol/Icon	Function
→	Represents Results
	Minimize
	Maximize
×	Close
	Perform search
▼	Open a list
	Edit a row
	Delete a row
	Open calendar
⏪	Navigate to the first page
⏩	Navigate to the last page
⏴	Navigate to the previous page

Symbol/Icon	Function
>	Navigate to the next page
	Add a row

1.7 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions. The table below gives a snapshot of them:

Table 3: Basic Actions and its Definitions

Action	Applicable Stages	Description
Submit	Initiation	On completion of input of all parameters for a particular transaction, click the 'Submit' icon to move the transaction from the initiation stage to the approval stage. Authorizer can select the transaction from 'Free Task' for approval.
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Approve	Approval	Click Approval. The system displays a pop-up screen where approval remarks if any can be input. Click OK to submit the transaction to the Host for approval through Oracle Banking Routing Hub.

Action	Applicable Stages	Description
Reject	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the 'Reject' icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details
Audit	Initiation, Approval and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.
Next	Initiation, Approval and Hand off Retry	On completion of input of all parameters for a particular stage, user can click to navigate to the next segment.
Back	Initiation, Approval and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.

Action	Applicable Stages	Description
Save & Close	Initiation	<p>In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option.</p> <p>On 'Save & Close', the input details are saved and the transaction screen is closed. Saved transaction details will be available in 'My task'. Users can select the transaction from 'My Task' and proceed with the transaction or delete it.</p>
Remarks	Initiation, Approval and Hand-off Retry	<p>'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.</p>
Host Error	Hand Off Retry	<p>'Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.</p>

1.8 Shortcut Keys

The following shortcut keys can be used only for the screens, which has the buttons specified in the Function:

Table 4: Shortcut Keys

Shortcut Key	Function
Tab	Used to shift focus from one input field to other. NOTE: The last field of the last accordion will shift focus to Submit/Cancel.
Alt + S	Used to select Submit.
Alt + C	Used to select Cancel.

2 Overview of Deposit Services

2.1 Introduction

Deposit Services Module of Oracle Banking Branch facilitate to do various transactions on Term Deposit accounts.

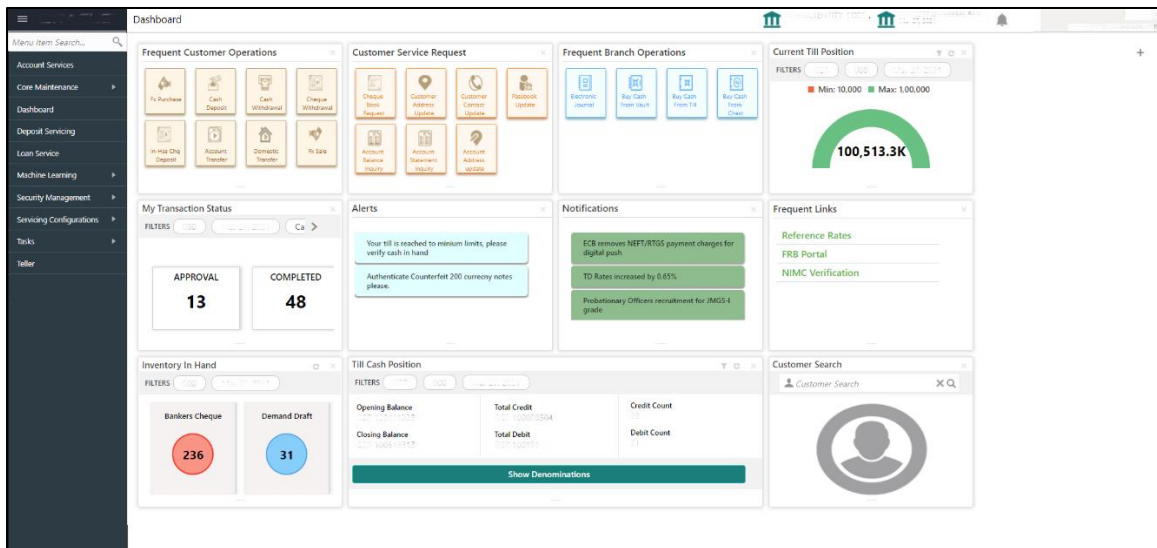
2.2 Pre-Requisites

Follow the steps, to navigate to the **Home screen**:

1. Specify **User Id** and **Password**, and login to **Home screen**.

→ The **Home screen** is displayed.

Figure 1: Home screen



2.3 About Main Menu

The Deposit Services is grouped into the several menus. For more information on menus, refer to [Figure 2: Mega Menu – Deposit Services](#) and [Table 5: Menu Item – Description](#).

Figure 2: Mega Menu – Deposit Services

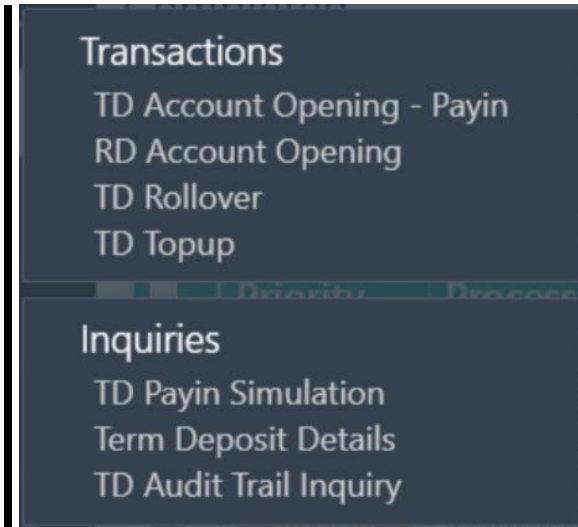


Table 5: Menu Item – Description

Menu Item	Description
Transactions	Teller or Supervisor can use to initiate deposit services transactions.
Inquiries	Teller or Supervisor can use to perform the deposit services inquiries.

3 Term Deposit Transactions

A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with simulation, opening of a term deposit. Each of these are explained in the following sections:

- [3.1 TD Payin Simulation](#)
- [3.2 TD Account Opening – Payin](#)
- [3.3 RD Account Opening](#)
- [3.4 TD Rollover](#)
- [3.5 TD Top-up](#)
- [3.6 Term Deposit Dashboard](#)
- [3.7 TD Audit Trail Inquiry](#)

3.1 TD Payin Simulation

The Teller can use this screen to simulate the deposit creation. It is also used to get the details like Interest Rate, Interest Amount, and Maturity Amount, which can be used to answer queries from the Customer.

Deposit simulation can be done for the existing customer, the account holder of the bank, or a walk-in customer. For an existing customer/account holder of the bank, the deposit creation can be initiated from the **TD Payin Simulation** screen, where the input details will be carried forward to the **TD Account Opening – Payin** screen.

To process this screen, type **TD Payin Simulation** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. From **Home screen**, click **Deposit Services**. On Deposit Services Mega Menu, under **Simulation**, click **TD Payin Simulation**.

→ The **TD Payin Simulation** screen is displayed.

Figure 3: TD Payin Simulation

2. On **TD Payin Simulation** screen, specify the input details in this screen. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 6: Term Deposit Simulation - Field Description

Field	Description
Customer ID	Click search icon and select the customer for which TD simulation to be done. Based on the customer selected, the system displays the name of the customer.
Product	Click search icon and select the TD product under which the TD simulation to be done. Based on the deposit product selected, the system displays the description.

Field	Description
Amount	<p>Specify the deposit currency and amount. You can also select through the slide bar.</p> <p>NOTE: Minimum and maximum amount are defaulted as per the product selected. The deposit currency is defaulted as per the product and currency combination selected.</p>
Maturity	<p>Select the maturity as either Tenor or Date.</p> <p>NOTE: Default option will be Tenor.</p>
Tenor	<p>Specify Tenor in years, months, and days.</p> <p>NOTE: This field is applicable only if Maturity is selected as Tenor.</p>
Date	<p>Specify the deposit maturity date.</p> <p>NOTE: This field is applicable only if Maturity is selected as Date.</p>
Reinvest Interest	<p>Select if TD interest is to be re-invested in TD itself.</p> <p>NOTE: This option is selected by default. If this option is not selected, the TD interest will be paid out and it will be a Payout TD.</p>
Account Number	<p>Specify the CASA account for the interest payment.</p> <p>NOTE: This field is enabled only if the Reinvest Interest is not selected. In this case, the TD interest will be paid out on the specified frequencies. Mention the CASA account for the TD interest payment.</p>

Field	Description
Opening Date	Specify the TD opening date. NOTE: By default, today's date is displayed, and it can be modified to previous date.
Reset	Click to clear the values specified in the fields.

3. Click **Negotiate Rate**.

→ The **Negotiate Rate** pop-up screen is displayed.

Figure 4: TD Payin Simulation – Negotiate Rate

4. On **Negotiate Rate** screen, specify the fields.

For more information on fields, refer to the field description table.

NOTE: The interest details based on the selected product will be picked up and shown to the Teller. The Teller has option to capture the negotiated rate fields like variance etc.

Table 7: Term Deposit Simulation – Negotiate Rate - Field Description

Field	Description
Product Details	Specify the fields under this section.
Interest Product	Displays the interest product linked.
Product Status	Displays the status of the interest product.

Field	Description
Continue variance on Rollover	Select if the variance on Rollover needs to be carried forward.
Action	Click the icon as necessary to edit/delete a row.
Effective Date	Specify the fields under this section.
Select	Select the checkbox to display user-defined values based on the effective date.
Date	Mention the effective dates for the interest details.
Status	Displays the status.
Action	Click the icon as necessary to edit/delete a row.
User Defined Values	Specify the fields under this section.
Element	Displays the user defined elements that are already linked to the Interest product. You can edit based on the requirements.
Value	Displays the value of user defined element. You can edit based on the requirements.
Rate Code	Displays the rate codes that are already linked to the Interest Product. You can be edit based on the requirements.

Field	Description
Deposit Rate Code	Displays the deposit rate codes that are already linked to the Interest product. You can edit based on the requirements.
Variance	Displays the variance over and above the base interest. You can edit based on the requirements.

5. Click **Inquire** to get the simulation output details.

→ The simulated output details are displayed.

NOTE: Based on the input data provided, the system simulates the details of TD and displays in a widget on the right side. For more information on fields, refer to field description table.

Figure 5: TD Payin Simulation – Output Details

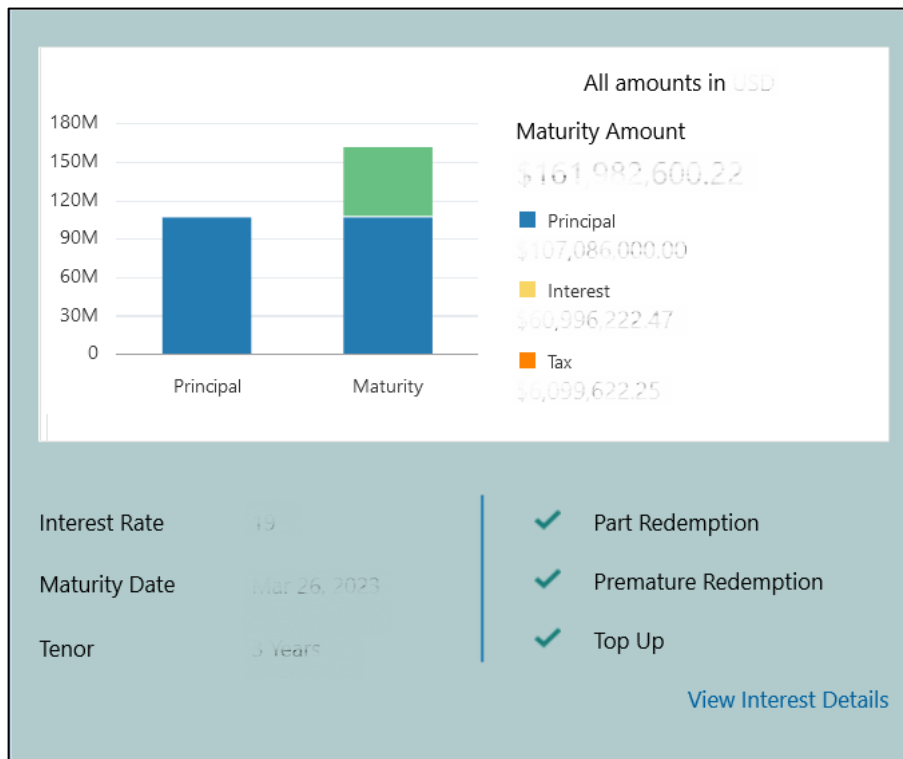


Figure 6: TD Payin Simulation – View Interest Details

Interest Details		
Date	Principal	Paid out Interest
26-03-2023	5,547,896,691.22	5,547,896,691.22

Page 1 of 1 (1 of 1 items) ◀ 1 ▶ ✖

[Back](#)

Table 8: Term Deposit Simulation - Output - Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the TD.
Principal	Displays the principal kept during the TD creation.
Interest	Displays the total interest on the principal.
Tax	Displays the applicable Tax amount.
Interest Rate	Displays the interest rate applicable for the deposit.
Maturity Date	Displays the maturity date of the deposit.
Tenor	Displays the tenor of the deposit in years, months and days.
Part Redemption	Displays whether the part redemption is allowed for the deposit or not.
Premature Redemption	Displays whether the premature redemption is allowed for the deposit or not.

Field	Description
Top-up	Displays whether the top-up is allowed for the deposit or not.
View Interest Details	Click this link to view the interest details in a pop-up screen.
Date	Displays the date of interest payout/interest re-investment date.
Principal	Principal at this date.
Reinvested Interest / Paid out Interest	Displays the re-invested interest/paid out interest depending upon the type of TD.

NOTE: Once the deposit simulation is completed, the Teller can provide the simulated details to the customer.

6. If required, click **Create Deposit** to proceed with the deposit creation.

→ The **TD Account Opening – Payin** screen is displayed.

NOTE: The simulated details will get populated in the **TD Account Opening – Payin** screen.

3.2 TD Account Opening – Payin

The Teller can use this screen to open a term deposit account by Account, Cheque, and GL modes. The following details are necessary to open a term deposit account:

- Account details
- Joint Holder details
- Deposit details
- Funding details
- Payout details
- Nominee details

To process this screen, type **TD Account Opening – Payin** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. From **Home screen**, click **Deposit Services**. On Deposit Services Mega Menu, under **Transactions**, click **TD Account Opening – Payin**.

→ The **TD Account Opening – Payin – Application Entry** screen is displayed.

Figure 7: TD Account Opening – Payin – Application Entry

2. On **TD Account Opening – Payin** screen, specify the details in the Account Details segment for opening the term deposit account.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

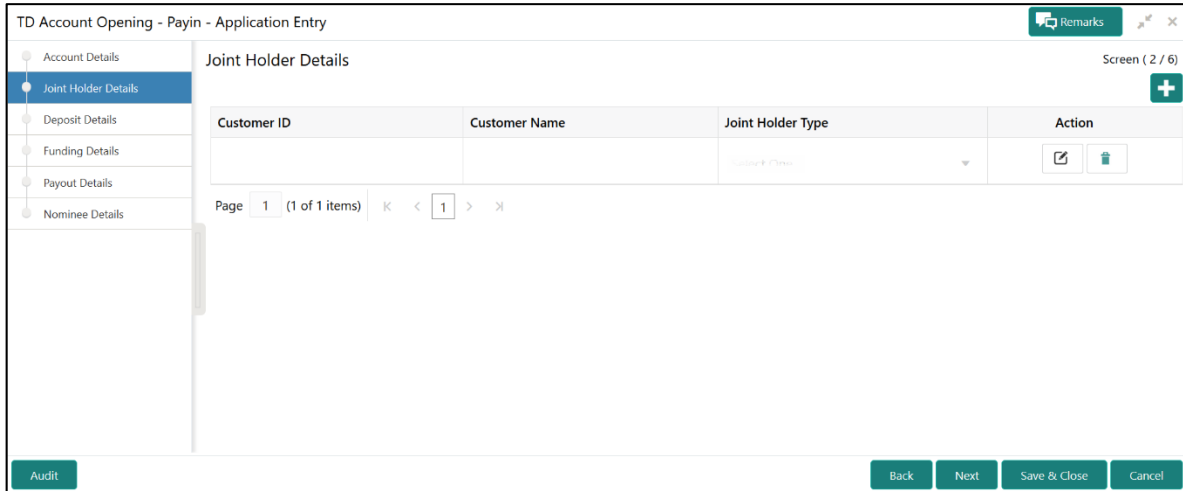
Table 9: Account Details – Field Description

Field	Description
Branch Code	Specify the branch code for which the TD account is to be created. This will default the user branch and will remain disabled.
Branch Name	Displays the TD account branch.
Customer ID	Click search icon and select the customer ID for which the TD account is to be created.
Customer Name	Displays the name of the selected Customer ID.
Deposit Product	Click search icon and select the Deposit Product under which the deposit to be created from the LoV.
Deposit Product Description	Displays the description of the specified deposit product.
Deposit Account Description	Specify the description of the deposit account to be created. NOTE: By default, it displays the name of the customer and it can be modified.
Account Type	Select the account type from the drop-down values (Single or Joint).
Mode of Operation	Select the mode of operation from the drop-down values. NOTE: For single account type, the mode operation will be defaulted to Single . If the account type is Joint , the value will be defaulted to Joint , and the Joint Holders Details data segment will be enabled.

3. Click **Next**.

→ The **Joint Holder Details** segment is displayed.

Figure 8: Joint Holder Details



4. On **Joint Holder Details** segment, specify the details of the joint holders, if the account type is maintained as **Joint**.

For more information on fields, refer to the field description table.

NOTE: For single holder accounts, this data segment will not be displayed.

Table 10: Joint Holder Details – Field Description

Field	Description
Customer ID	Select the customer ID, which is considered as joint account holder for the deposit account.
Customer Name	Displays the customer name as joint holder name.
Joint Holder’s Type	Select the joint holder’s type from the drop-down list.
Action	Click the icon as necessary to edit/delete a row.

5. Click Next.

→ The **Deposit Details** segment is displayed.

Figure 9: Deposit Details

The screenshot shows the 'Deposit Details' section of a TD Account Opening form. On the left is a navigation menu with options: Account Details, Joint Holder Details, Deposit Details (selected), Funding Details, Payout Details, and Nominee Details. The main form area contains the following fields and controls:

- Opening Date ***: A date picker field.
- Reinvest Interest**: A toggle switch currently turned on.
- Tenor ***: A field with sub-fields for Years, Months, and Days.
- Interest Rate**: A text input field with 'Inquire' and 'Clear' buttons below it.
- Net Rate**: A text input field.
- Amount ***: A text input field.
- Maturity Date Factor ***: A text input field.
- Tenor**: Radio buttons for 'Tenor' and 'Maturity Date'.
- Maturity Date**: A date picker field.
- Negotiate Rate**: A text input field.
- Maturity Amount**: A text input field.

At the bottom of the form are navigation buttons: 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. A 'Remarks' icon is in the top right corner.

- On **Deposit Details** segment, specify the details of the deposit.
For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 11: Deposit Details - Field Description

Field	Description
Opening Date	Specify the deposit opening date. NOTE: By default, it displays the current process date and can be modified to a back date as applicable.
Amount	Specify the deposit currency and the deposit amount. NOTE: By default, it displays the account/product currency.
Reinvest Interest	Select if TD Interest is being reinvested in TD itself. NOTE: By default, this option is selected. If this is not selected, the TD Interest will be paid out.

Field	Description
Maturity Date Factor	Specify maturity date factor Tenor or Maturity Date . NOTE: By default, Tenor is displayed.
Tenor	Specify tenor in Years/Months/Days. NOTE: If the maturity date factor is Tenor, this will be an input field. If maturity date factor is Maturity Date, this will be a display field and the tenor based on the inputted maturity date will be displayed.
Maturity Date	Specify the maturity date for the deposit. NOTE: If the maturity date factor is Tenor, the maturity date will be displayed based on the input tenor. If maturity date factor is Maturity Date, this will be an input field and the maturity date needs to be selected from the calendar.
Interest Rate	Displays the base interest rate for the deposit.
Inquire	Click this button to display the Net Rate and Maturity Amount .
Clear	Click this button to clear the displayed data.
Net Rate	Displays the net rate of the deposit.
Maturity Amount	Displays the maturity amount.

7. Click **Negotiate Rate** to open the pop-up screen. For information on the pop-up screen and fields, refer to [Figure 4](#) and [Table 7](#).

NOTE: The interest details based on the product selected will be picked up and shown to the Teller. Teller has option to capture the negotiated rate fields like variance etc.

8. Click **Next**.

→ The **Funding Details** segment is displayed.

Figure 10: Funding Details - Cheque

Figure 11: Funding Details - Others

Pay in Option	Account	Account Name / GL Description	Percentage	Pay in Amount	Action
GL	1000000000	GL for SI	100	£10,000.00	[Edit] [Delete]

9. On **Funding Details** segment, specify the fields.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 12: Funding Details - Field Description

Field	Description
Pay By	Select the TD Payin Mode from the drop-down values (Cheque or Others). By default, Others value is displayed. Click + icon, to open a pop-up screen for Mixed Pay in Details . For information on fields, refer to Figure 12 and Table 13 .
Cheque Amount	Displays the cheque currency and amount. NOTE: This field will be defaulted as the deposit currency and cannot be changed. It is applicable only if the Pay By is selected as Cheque .
Clearing Type/Network code	Click search icon and select the clearing type or network code in which the cheque needs to be deposited. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Cheque Date	Specify the date of the cheque. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Cheque Number	Specify the cheque number. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Drawer Account Number	Specify the drawer account number. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Drawer Name	Specify the name of the drawer.

Field	Description
	<p>NOTE: This field is applicable only if the Pay By is selected as Cheque.</p>
<p>Routing Number</p>	<p>Click search icon and select the routing number from the list of values.</p> <p>NOTE: This field is applicable only if the Pay By is selected as Cheque.</p>
<p>Value Date</p>	<p>Displays the value date of the cheque.</p> <p>NOTE: The value date is calculated based on the process date and clearing days. This field is applicable only if the Pay By is selected as Cheque.</p>
<p>Narrative</p>	<p>Displays the narrative as Term Deposit Pay in by Cheque and it can be modified.</p> <p>NOTE: This field is applicable only if the Pay By is selected as Cheque.</p>

10. Click + icon.

→ The **Mixed Pay in Details** pop-up screen is displayed.

NOTE: This screen is applicable only if **Pay By** is selected as **Others** in **Funding Details** segment.

Figure 12: Mixed Pay in Details

11. On **Mixed Pay in Details** screen, specify the fields.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 13: Mixed Pay in Details - Field Description

Field	Description
Pay By	Select the TD Payin Mode from the drop-down values (CASA or GL). NOTE: Default value is CASA.
Percentage	Specify the percentage of the TD for payin. NOTE: Maximum value is 100%. For multiple records, the sum of all records should be 100%. Either Percentage or Payin Amount needs to be provided.
Pay in Amount	Displays the deposit currency and amount.

Field	Description
	<p>NOTE: If Percentage is specified, this field will show the TD Payin amount as per the percentage. Otherwise, the user can enter the Payin amount, which cannot be greater than the TD amount. For multiple records, the sum of all records should be equal to TD amount.</p>
Account Number	Specify the CASA/GL account number.
Account Name	Displays the name of the CASA/GL account selected.
Cheque Number	<p>Specify the cheque number of CASA account.</p> <p>NOTE: This field applicable only if the Pay mode selected is Account.</p>
Cheque Date	<p>Specify the date of the cheque.</p> <p>NOTE: This field applicable only if the Pay mode selected is Account. If cheque number is inputted then cheque date is mandatory.</p>
Account Amount	<p>Displays the currency of the selected CASA/GL account and account amount as per the Exchange rate conversion. The following conditions applies for currency based on the value selected for Pay By:</p> <ul style="list-style-type: none"> • If Pay By is selected as Account, this will display the CASA account currency. • If Pay By is selected as GL, this will display default currency of TD account, and disabled.

Field	Description
Exchange Rate	Specify the exchange rate for cross currency transactions. This field can be modified if TD currency and Account/Transaction currency is different.
Narrative	Displays the narrative as Term Deposit Pay in by CASA and it can be modified.

12. After you specify the necessary input, click **Save**. The details will be added to the table in **Funding Details** segment.

13. Click **Next**.

→ The **Payout Details** segment is displayed.

Figure 13: Payout Details

14. On **Payout Details** segment, specify the parameters for automatic payout through either account transfer, bankers cheque, or demand draft.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 14: Payout Details - Field Description

Field	Description
Interest Payout Mode	<p>Select the interest payout mode for payout type of TD products. The drop-down values are as follows:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft • No Instruction <p>NOTE: For Interest Payout type of products, this field will remain enabled, and for Reinvest products, it will be hidden.</p>
Payable Branch	<p>Specify the payable branch for Banker's Cheque (BC) or Demand Draft (DD).</p> <p>NOTE: If the Interest payout mode is selected as DD or BC, this field needs to be specified. For other modes, it will remain disabled.</p>
Account Number	<p>Specify the CASA account number for interest payout.</p> <p>NOTE: If the Interest Payout Mode is selected as Account, this field will be enabled. For other modes, it will remain disabled.</p>
Account Name	<p>Displays the CASA account name of the selected account.</p>

Field	Description
<p>Maturity Instructions</p>	<p>Select the maturity instructions for the deposit from the following drop-down values.</p> <p>For Reinvestment type of deposits:</p> <ul style="list-style-type: none"> • Redeem Principal & Interest • Renew Principal & Interest • Renew Principal & Redeem Interest • Special Amount Renewal • No Instruction <p>For Payout type of deposits:</p> <ul style="list-style-type: none"> • Redeem Principal • Renew Principal • Special Amount Renewal • No Instruction
<p>Maturity Payout Mode</p>	<p>Select the maturity payout mode from the following drop-down values:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft <p>NOTE: This field will be disabled if the Maturity Instructions is selected as No Instruction, Renew Principal & Interest or Renew Principal.</p>

Field	Description
Special Renewal Amount	<p>Displays the special renewal amount currency. Specify the special renewal amount.</p> <p>NOTE: This field is enabled only if the Maturity Instructions is selected as Special Amount Renewal. TD currency will be defaulted and disabled.</p>
Account Number	<p>Specify the account number for payout.</p> <p>NOTE: This field is enabled only if the Maturity Payout Mode is selected as Account.</p>
Account Name	<p>Displays the account name of the CASA account selected.</p>

15. Click **Next**.

→ The **Nominee Details** segment is displayed.

Figure 14: Nominee Details

The screenshot shows a 'Nominee Details' form with the following sections and fields:

- Nominee Details:** Title (dropdown), First Name (text), Middle Name (text), Last Name (text), Relation Type (dropdown), Date of Birth (calendar icon), Minor (radio button), Percentage (range slider).
- Address and Contact Details:** Building (text), Street (text), Locality (text), City (text), State (text), Country (text with search icon), Zip Code (text), Email (text), Mobile (text), Phone (text).
- Guardian Details:** Title (dropdown), First Name (text), Middle Name (text), Last Name (text), Relation Type (dropdown), Date of Birth (calendar icon), Address Details: Building (text), Street (text), Locality (text), City (text), State (text), Country (text with search icon), Zip Code (text), Contact Details: Email (text), Mobile (text), Phone (text).

Buttons: Save, Cancel

16. On **Nominee Details** segment, specify the nominee details in this data segment.

For more information on fields, refer to the field description table.

NOTE: This data segment is not mandatory.

Table 15: Nominee Details - Field Description

Field	Description
Title	Select the Title of the nominee from the drop-down values.
First Name	Specify first name of the nominee.

Field	Description
Middle Name	Specify middle name of the nominee.
Last Name	Specify last name of the nominee.
Relation Type	Select the relation to the account holder from the drop-down values.
Date of Birth	Specify the date of birth of the nominee.
Minor	System will select this option if the nominee is minor. NOTE: For minor nominee, the guardian details will get enabled.
Percentage	Specify the percentage of the nomination.
Building	Specify the building number of the nominee.
Street	Specify the street name of the nominee.
Locality	Specify the locality of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Click search icon, and select the country of the nominee.
Zip Code	Specify the zip code.
Email	Specify the e-mail of the nominee.
Mobile	Specify the mobile number of the nominee.

Field	Description
Phone	Specify the phone number of the nominee.
Guardian Details	Specify the guardian details under this section.
Title	Specify the title of the guardian.
First Name	Specify first name of the guardian.
Middle Name	Specify middle name of the guardian.
Last Name	Specify last name of the guardian.
Relation Type	Specify the relation of the guardian with the nominee.
Date of Birth	Specify date of birth of the guardian.
Building	Specify the building number of the guardian.
Street	Specify the street name of the guardian.
Locality	Specify the locality of the guardian.
City	Specify the city of the guardian.
State	Specify the state of the guardian.
Country	Specify the country of the guardian.
Zip Code	Specify the zip code.
Email	Specify the e-mail of the guardian.
Mobile	Specify the mobile number of the guardian.

Field	Description
Phone	Specify the phone number of the guardian.

17. Click **Submit** to complete the transaction.

→ A Reference Number is generated.

The transaction is moved for authorization to the Free Task queue. The supervisor will pick up (Acquire and Edit) this transaction from the Free Task and will Reject or Authorize. On Authorization, the transaction details are handed off to Term Deposit module of the Product Processor for TD account/Deposit opening process.

3.3 RD Account Opening

The Teller can use this screen to open an RD account by Account, Banker's Cheque, and Demand Draft modes. The following details are necessary to open an RD account:

- Simulation Details
- Payin Details
- Payout Details
- Additional Details

3.3.1 Simulation Details

You can add the basic RD details to simulate the interest and maturity value for the RD account.

To process this screen, type **RD Account Opening** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. On the **Home screen**, click **Deposit Services**. In the Deposit Services Mega Menu, under **Transactions**, click **RD Account Opening**.

→ The **RD Account Opening – Application Entry** screen is displayed.

Figure 15: RD Account Opening – Application Entry

2. On the **RD Account Opening** screen, specify the details in the Simulation segment for opening the RD account. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 16: RD Account Opening - Simulation – Field Description

Field	Description
Customer ID	Specify the customer ID for whom the RD is to be opened.
Customer Name	Displays the name of the selected Customer ID.
Product	Select the deposit product under which the RD is to be created.

Field	Description
Product Description	Displays the description of the deposit product selected.
Installment Amount	Specify the RD Installment amount.
Installment Frequency	Specify the RD Installment Frequency.
Maturity (Tenor / Maturity Date)	Specify whether the RD maturity is by Tenor / Maturity Date.
Tenor	Specify Tenor in Years, Months, and Days.
Maturity Date	Specify the maturity date for the deposit.
Opening Date	Specify the deposit opening date.
Branch Code	Displays the RD account branch.
Branch Name	Displays the RD account branch name.

3. Click **Negotiate Rate**.

→ The **Negotiate Rate** pop-up screen is displayed.

Figure 16: Negotiate Rate

4. On the **Negotiate Rate** screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: The interest details based on the selected product will be picked up and shown to the Teller. The Teller has the option to capture the negotiated rate fields like variance etc.

Table 17: RD Account Opening - Negotiate Rate – Field Description

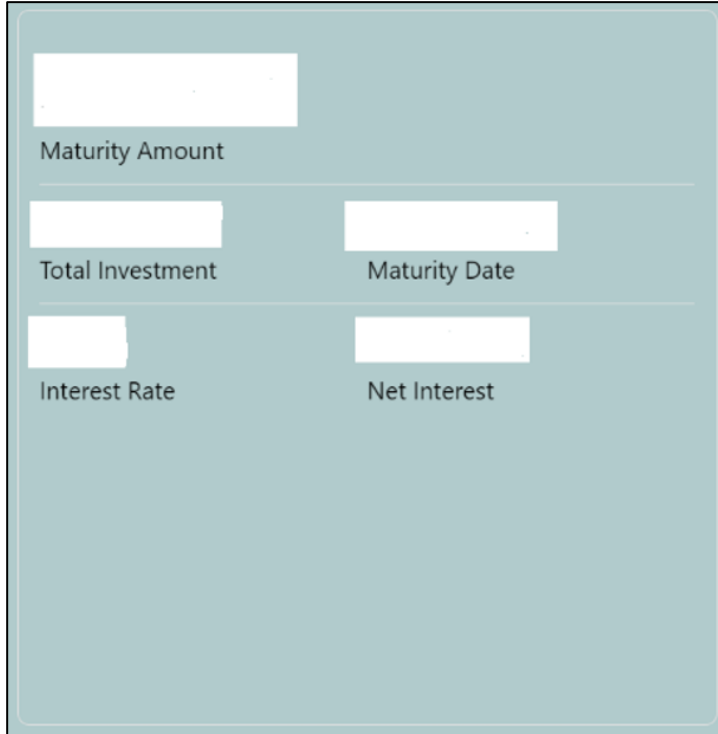
Field	Description
Interest Product	Displays Interest Product Linked.
Status	Displays Status of the Interest Product.
Continue Variance on Rollover	Click on the checkbox, which indicates whether the variance on Rollover needs to be carried forward will be mentioned.

Field	Description
Effective Date	Specify the details under this segment.
Date	Mention the Effective date for the interest details.
User Defined Values	Specify the details under this segment.
Element	Click on the LOV button and select User Defined Elements that are already linked to the Interest product will get listed here.
Value	Displays the value of User Defined Element.
Rate Code	Click on the LOV button and select rate codes that are already linked to the Interest product.
Deposit Rate Code	Click on the LOV button and select deposit rate codes that are already linked to the Interest product will get listed here.
Variance	Variance over and above the base interest to be captured here.

5. Click **Calculate** to get the simulation output details.

→ The **Simulated output** details are displayed.

Figure 17: Simulated Output Details



NOTE: Based on the input data provided, the system simulates the details of RD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 18: RD Account Opening - Output Details – Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the RD.
Total Investment	Displays the total invested amount i.e sum of all installments of the RD.
Maturity Date	Displays the Maturity date of the deposit

Field	Description
Interest Rate	Displays the interest rate applicable for the deposit.
Net Interest	Displays the net interest on the principal.

NOTE: Once the deposit simulation is completed, the Teller can provide the simulated details to the customer.

- Click **Next** to move to **Payin Details**.

3.3.2 Payin Details

You can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.

Before you begin, add the simulation details. For more information, refer to [Simulation Details](#).

Figure 18: Payin Details

The screenshot shows the 'Payin Details' screen within a simulation. The interface includes a sidebar with navigation options: Simulation, Payin Details (selected), Payout Details, and Additional Details. The main content area displays the following information:

- Customer ID: 000284
- OFSS CUSTOMER
- Pay First Installment Now:
- Account: Other CASA
- Account Number:
- Account Amount: USD
- Cheque Number:
- Cheque Date:
- Exchange Rate 1.5: Edit
- Pay other installments from same account:
- Account Number:

A summary box on the right side of the form displays the following calculated values:

- Maturity Amount:
- Total Investment:
- Maturity Date:
- Interest Rate:
- Net Interest:

At the bottom of the screen, there are navigation buttons: Audit, Back, Next, Save & Close, and Cancel.

Perform the following steps to add the settlement details:

1. On the **Payin Details** screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 19: Settlement Details – Field Description

Field	Description
Payin First Installment Now	Specify if the first installment is to be paid along with the account opening. If the Payin First Installment Now is selected then own CASA accounts will be listed. There will be an option to select other CASA as well.
Account	Specify the Payin CASA Account: <ul style="list-style-type: none"> • Own CASA - Select Own CASA Account Tile if the Payin to be done through Own CASA • Other CASA - Select Other CASA Tile if the Payin to be done through Other CASA
Account Number	Specify the CASA account from which the payin to be done. NOTE: This field will be visible only if we select Payin mode as Other CASA.
Account Amount	Displays the account debit amount in CASA Account currency. NOTE: This field will be visible only if CASA account currency is different than the RD account currency
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date.

Field	Description
<p>Exchange Rate</p>	<p>Specify the exchange rate in case of a cross-currency transaction.</p> <p>NOTE: This field will be displayed only if the TD currency and CASA currency are different. You can click Edit for modifying the exchange rate.</p>
<p>Pay Other Installments from same account</p>	<p>Specify if the remaining installments are to be paid through the same CASA account.</p>
<p>Account Number</p>	<p>Specify the CASA account number for the remaining installments.</p> <p>NOTE: This field will be enabled if the Pay other installments from same account is unchecked. On selecting the CASA account number, the account name will also be displayed.</p>

2. After you specify the necessary input, click Save. The details will be added to the table in Payin Details segment.
3. Click **Next** to move to the **Payout Details**.

3.3.3 Payout Details

You can add maturity instructions to be provided for the RD in this section. These instructions can be modified later before maturity.

The prerequisites are as follows:

1. Add the simulation details. For more information, refer to [Simulation Details](#).
2. Add the settlement details. For more information, refer to [Payin Details](#).

Figure 19: Payout Details (Reinvest Interest Enabled)

The screenshot shows the 'Payout Details' screen with 'Reinvest Interest' enabled. The interface includes a sidebar with navigation options: Simulation, Settlement Details, Payout Details (selected), and Additional Details. The main content area is titled 'Payout Details' and contains a 'Customer ID' field. Below this, there is a 'Reinvest Interest' toggle switch that is turned on. The 'Maturity Payout Mode' is set to 'Account', with other options being 'Banker's Cheque' and 'Demand Draft'. An 'Account Number' field is present. On the right side, there is a summary box containing fields for 'Maturity Amount', 'Total Investment', 'Maturity Date', 'Interest Rate', and 'Net Interest'. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is labeled 'Screen (3 / 4)' in the top right corner.

Figure 20: Payout Details (Reinvest Interest Disabled)

The screenshot shows the 'Payout Details' screen with 'Reinvest Interest' disabled. The interface is similar to Figure 19, but the 'Reinvest Interest' toggle switch is turned off. The 'Interest Payout Mode' is set to 'Account', with other options being 'Banker's Cheque' and 'Demand Draft'. An 'Account Number' field is present. Below this, there is a 'Principal Payout Mode' section, also set to 'Account', with other options being 'Banker's Cheque' and 'Demand Draft'. Another 'Account Number' field is present. The summary box on the right contains fields for 'Maturity Amount', 'Total Investment', 'Maturity Date', 'Interest Rate', and 'Net Interest'. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is labeled 'Screen (3 / 4)' in the top right corner.

Perform the following steps to add the settlement details:

1. On the **Payout Details** screen, specify the parameters for automatic payout through either account transfer, banker's cheque, or demand draft. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 20: Payout Details – Field Description

Field	Description
Reinvest Interest	Specify if RD Interest is to be reinvested in RD or to be paid out.
Maturity Payout Mode	<p>Select the maturity payout mode for the RD account. The tile values are as follows:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft <p>For Reinvest Interest type of accounts, this field will be shown, and for payout accounts, it will be hidden.</p> <p>NOTE: If we Select Reinvest interest, Only maturity Payout Mode fields will be shown.</p>
Account	Select the account tile if the maturity proceeds are to be paid out to CASA.
Account Number	<p>Specify the CASA account number for maturity payout.</p> <p>NOTE: If the Maturity Payout Mode is selected as Account, this field will be shown.</p>
Account Name	Displays the CASA account name.

Field	Description
Banker's Cheque	Select the banker's cheque tile if the maturity proceeds are to be paid out through BC.
Payable Branch	Specify BC Payable branch. NOTE: If the maturity payout mode is selected as BC, this field will be shown
Demand Draft	Select the demand draft tile if the maturity proceeds are to be paid out through DD.
Payable Branch	Specify DD Payable branch. NOTE: If the maturity payout mode is selected as DD, this field will be shown.
Interest Payout Mode	Specify Interest Payout Mode for RD – <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft NOTE: Interest Payout Mode will appear on the screen if the Reinvest Interest is unchecked
Account	Select the Account tile if the interest is to be paid out to CASA.
Account Number	Specify the CASA account number. NOTE: If the Interest Payout Mode is selected as Account , this field will be shown.
Account Name	Displays the CASA account name.

Field	Description
Banker's Cheque	Select the banker's cheque tile if the interest is to be paid out through BC.
Payable Branch	Specify BC payable branch. NOTE: If the Interest payout mode is selected as BC , this field needs will be shown.
Demand Draft	Select the demand draft tile if the interest is to be paid out through DD.
Payable Branch	Specify the DD payable branch. NOTE: If the Interest payout mode is selected as DD , this field needs will be shown.
Principal Payout Mode	Select the principal payout mode for RD: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft NOTE: Principal Payout mode will appear on the screen if the Reinvest Interest is unchecked.
Account	Select the account tile if the principal is to be paid out to CASA.
Account Number	Specify the CASA account number. NOTE: If the Principal Payout Mode is selected as Account , this field will be shown.
Account Name	Displays the CASA account name of the selected account.

Field	Description
Banker's Cheque	Select the Banker's Cheque title if the Principal is to be paid out through BC.
Payable Branch	Specify BC payable branch. NOTE: If the Principal payout mode is selected as BC , this field will be shown.
Demand Draft	Select the Demand Draft Tile if the Principal is to be paid out through DD.
Payable Branch	Specify DD payable branch. NOTE: If the Principal payout mode is selected as DD , this field will be shown.

2. Click **Next**.

→ Other RD account-related details to be captured in **Additional Details**.

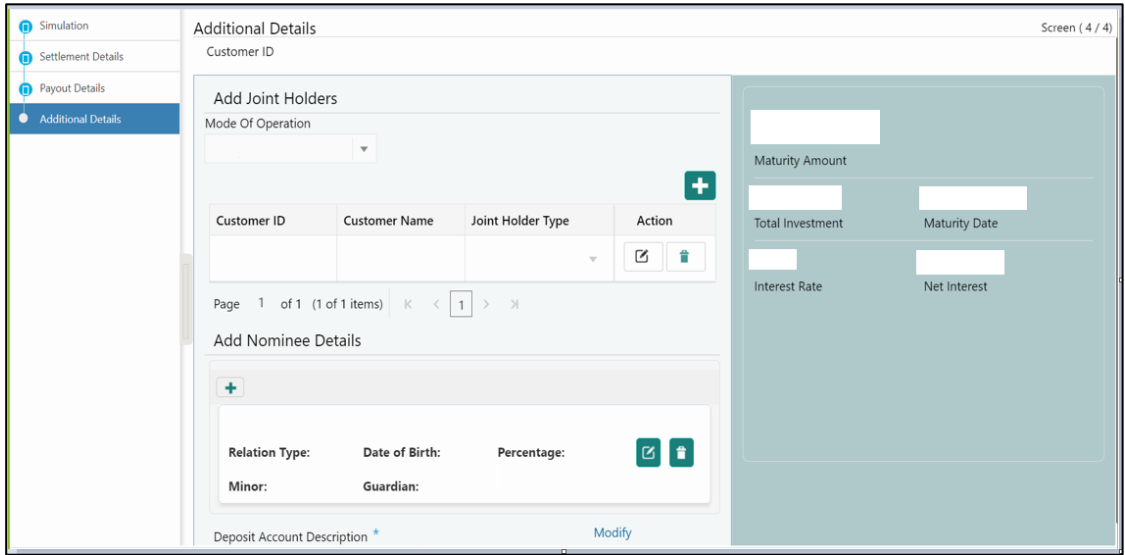
3.3.4 Additional Details

You can add joint holder details as well as nominee details in this section.

The prerequisites are as follows:

1. Add the simulation details. For more information, refer to [Simulation Details](#).
2. Add the settlement details. For more information, refer to [Payin Details](#).
3. Add the payout details. For more information, refer to [Payout Details](#).

Figure 21: Additional Details




Perform the following steps to add the additional details:

1. On the **Additional Details** screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

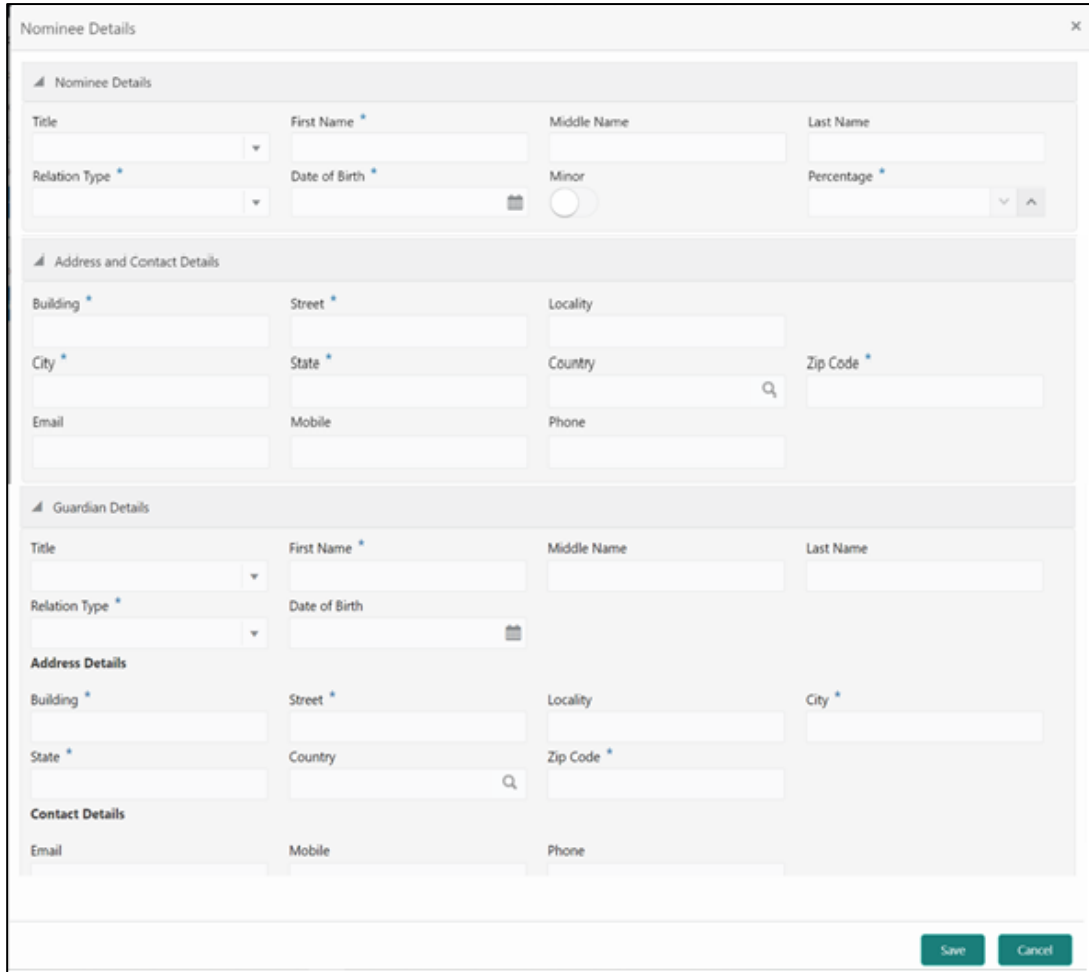
Table 21: RD Account Opening – Joint Holders Details – Field Description

Field	Description
Mode of Operation	Specify the mode of operation for the account from drop-down.
Customer ID	Specify the joint Customer ID.
Customer Name	Displays the name of the selected Customer ID.
Joint Holder’s Type	Select the joint Holder’s Type from the drop-down.

- Click the  icon to add the nominee details.

→ The **Nominee Details** screen is displayed.

Figure 22: Nominee Details



The screenshot shows a web form titled "Nominee Details" with a close button (X) in the top right corner. The form is organized into three main sections, each with a collapse/expand icon (chevron) on the left:

- Nominee Details:** Contains fields for Title (dropdown), First Name (text), Middle Name (text), Last Name (text), Relation Type (dropdown), Date of Birth (calendar icon), Minor (radio button), and Percentage (dropdown with up/down arrows).
- Address and Contact Details:** Contains fields for Building (text), Street (text), Locality (text), City (text), State (text), Country (text with search icon), Zip Code (text), Email (text), Mobile (text), and Phone (text).
- Guardian Details:** Contains fields for Title (dropdown), First Name (text), Middle Name (text), Last Name (text), Relation Type (dropdown), Date of Birth (calendar icon), Address Details (Building, Street, Locality, City, State, Country, Zip Code), and Contact Details (Email, Mobile, Phone).

At the bottom right of the form, there are two buttons: "Save" and "Cancel".

- On the **Nominee Details** screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: It is not mandatory to specify the fields on this screen.

Table 22: Nominee Details – Field Description

Field	Description
Title	Select the title of the nominee from the drop-down values.

Field	Description
First Name	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name of the nominee.
Relation Type	Select the relation to the account holder from the drop-down values.
Date of Birth	Specify the date of birth of the nominee.
Minor	<p>The system will decide if the nominee is a minor based on the Date of Birth.</p> <p>NOTE: For a minor nominee, the guardian details will get enabled.</p>
Percentage	Specify the percentage of the nomination.
Building	Specify the building of the nominee.
Street	Specify the street of the nominee.
Locality	Specify the locality of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Specify the country of the nominee.
Zip Code	Specify the zip code of the nominee.
Email	Specify the e-mail of the nominee.

Field	Description
Mobile	Specify the mobile number of the nominee.
Phone	Specify the Phone number of the nominee.
Guardian Details	Specify the details in this segment.
Title	Select the title of the Guardian.
First Name	Specify the first name of the Guardian.
Middle Name	Specify the middle name of the Guardian.
Last Name	Specify the last name of the Guardian.
Relation Type	Specify the relation of the guardian with the nominee.
Date of Birth	Specify the date of birth of the Guardian.
Building	Specify the building of the Guardian.
Street	Specify the Street of the Guardian.
Locality	Specify the locality of the Guardian.
City	Specify the city of the Guardian.
State	Specify the state of the Guardian.
Country	Specify the country of the Guardian.
Zip Code	Specify the zip code of the Guardian.
Email	Specify e-mail of the Guardian.

Field	Description
Mobile	Specify the mobile number of the Guardian.
Phone	Specify the phone number of the Guardian.

4. Click **Save**.

NOTE: Once the nominee details are saved, the following details are displayed in form of a summary title on the screen.

Table 23: Nominee Details Summary Title – Field Description

Field	Description
Name of the Nominee	Display the name of the nominee saved.
Relation Type	Display the Relation Type of the nominee.
Date of Birth	Display the Date of Birth of the nominee.
Percentage	Display the percentage of the nomination.
Minor	Displays the nominee is minor or not. Yes / No
Guardian	Display the name of the Guardian.

5. Click on **Modify**, if we need to modify the **Deposit Account Description**.

Table 24: Deposit Account Description – Field Description

Field	Description
Deposit Account Description	Specify the description of the deposit account to be created. NOTE: Displays the customer name of the selected customer which can be changed.

6. Click **Submit** to complete the transaction.

→ A **Reference Number** is generated.

The transaction is moved for authorization to the Free Task queue. The supervisor will pick up (Acquire and Edit) this transaction from the Free Task and will Reject or Authorize. On Authorization, the transaction details are handed off to the Recurring Deposit module of the Product Processor for the RD account opening process.

3.4 TD Rollover

The Teller can use this screen to do the simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL. Following details are required to rollover the TD:

- Simulation Details
- Settlements Details

3.4.1 Simulation Details

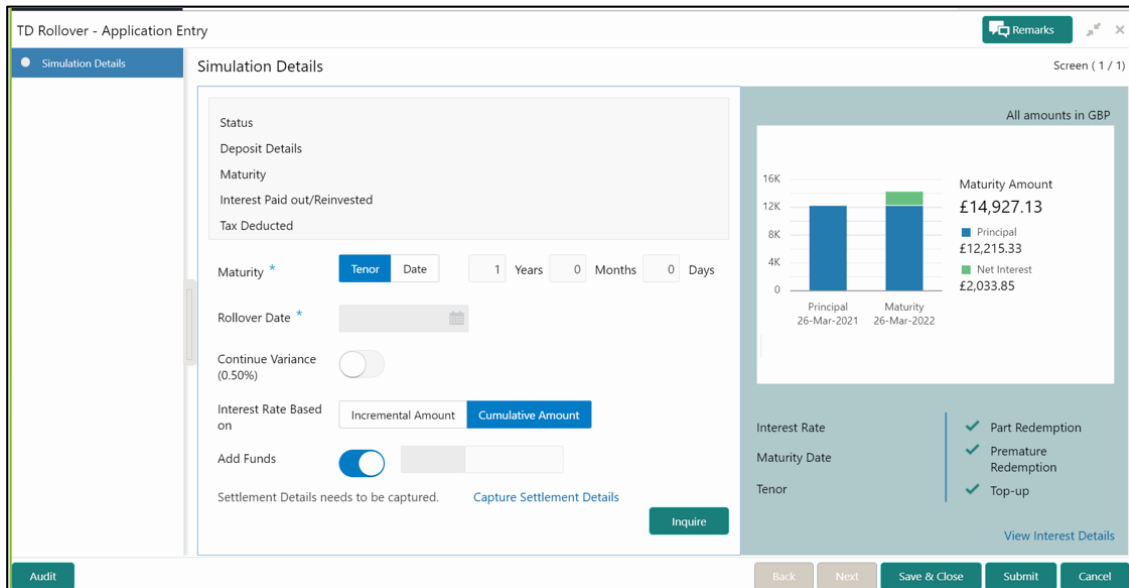
You can add the required details for doing the TD rollover on this screen, and the existing TD details will also be displayed.

To process this screen, type **TD Rollover** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. On the **Home screen**, click **Deposit Services**. In the Deposit Services Mega Menu, under **Transactions**, click **TD Rollover**.

→ The **TD Rollover – Application Entry** screen is displayed.

Figure 23: TD Rollover – Application Entry



2. On the **TD Rollover** screen, specify the details in the **Simulation Details** segment for TD Rollover. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 25: Simulation Details – Field Description

Field	Description
Account Number	Specify the account number. On the tab out of the account number, details relevant to the deposit will be displayed.

Field	Description
Account Name	Displays default account name when the account number is input.
Status	Displays the Status of TD – Active / Overdue / Closed.
Deposit Details	Displays the Principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest / Paid out interest	Depending upon the type of the TD reinvested or the paid interest will be shown.
Tax Deducted	Displays the actual tax deducted on Reinvested / Paid out interest till date.
Maturity (Tenor / Date)	Specify whether the maturity of the rolled-over TD is to be provided by the Tenor / Maturity Date.
Tenor	Specify tenor in Years, Months, and Days. NOTE: If the maturity factor is tenor, this will be an input field.
Maturity Date	Specify the maturity date for the deposit.
Rollover Date	Display the rollover deposit opening date, this will be the maturity date of the existing TD. NOTE: The maturity date of the existing TD will be defaulted and disabled.
Continue Variance	Specify if the interest variance of the TD is to be continued to the rolled-over TD. The value will be displayed in the bracket.

Field	Description
Interest Rate Based on	Specify if the interest rate is to be derived based on the cumulative amount / incremental amount. The value will be defaulted from TD and the same can be changed.
Add Funds	Specify if the Rollover is to be done with Additional Funds. NOTE: If this is checked, then the amount field will appear on the screen.
Amount	Specify the additional funds for rollover.

- After inputting the details for rollover, click **Inquire** to get the TD Rollover **Simulation output** details.

→ The Simulated output details are displayed.

Figure 24: Simulated Output

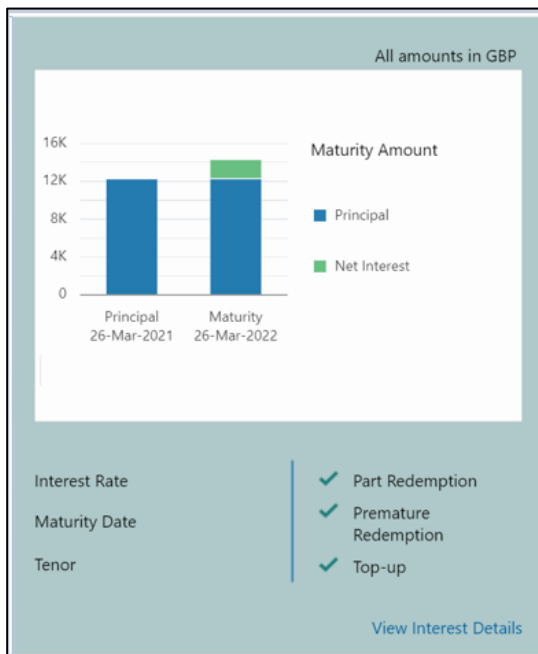


Figure 25: View Interest Details

Date	Reinvested Interest	Principal

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NOTE: Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 26: Output Details – Field Description

Field	Description
Maturity Amount	Displays the Maturity amount for the rollover TD.
Principal	Displays the total principal of the rolled over.
Net Interest	Displays the Net Interest on the principal. (Interest - Tax)
Interest Rate	Displays the Interest rate applicable for the rolled-over deposit.
Maturity Date	Displays the maturity date of the rolled-over TD.
Tenor	Displays the tenor of the rolled-over deposit in Years, Months, and Days.
Part Redemption	Displays whether the part redemption is allowed for the deposit.

Field	Description
Premature Redemption	Displays whether the premature is allowed for the deposit.
Top-up	Displays whether the top-up is allowed for the deposit.
View Interest Details	Click the link if the interest details need to be viewed.
Date	Displays the date of interest payout/compounding date.
Reinvested Interest / Paid out interest	Displays the reinvested interest/paid-out interest.
Principal	Displays the Principal after the interest liquidation on this date.

NOTE: Once the deposit simulation is completed, the Teller can provide the simulated details to the customer. If 'Add Funds' is not selected, then the rollover will be done on this screen itself. If 'Add Funds' is selected, then the payin details for adding funds are required to be input.

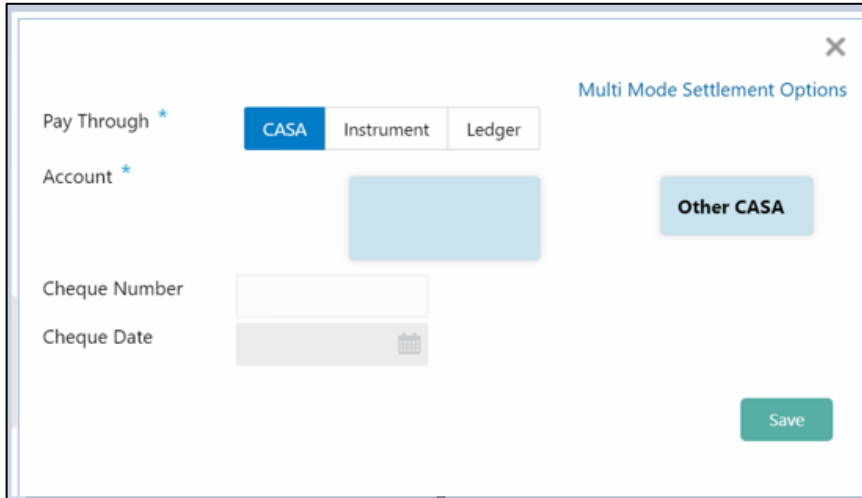
4. If required, click **Add Funds** Checked, and then click on the **Capture Settlement Details** link to add the settlement details.

3.4.2 Settlement Details

You can add the details of funds needed on this screen. Funds can be added by different modes – CASA, GL, and Cheque (Single-mode settlement) or a combination of CASA and GL (Multimode settlement).

Before you begin, add the simulation details. For more information, refer to [Simulation Details](#).

Figure 26: Settlement Details (CASA)



Perform the following steps to add the settlement details:

1. On the settlement details pop-up screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 27: Settlement Details (CASA) – Field Description

Field	Description
Pay Through *	Specify the Payin Mode as CASA . NOTE: The CASA accounts where the TD customer is a primary customer will be listed in tiles. There will also be a tile for other CASA.
Account *	Specify the Payin CASA Account

Field	Description
	<ul style="list-style-type: none"> • Own CASA - Select Own CASA Tile if the Payin to be done through Own CASA • Other CASA - Select Other CASA Tile if the Payin to be done through Other CASA
Account Number	Specify the CASA account from which the payin to be done. NOTE: This field is visible only if we select tile as Other CASA.
Account Amount	Displays the account debit amount in CASA Account currency. NOTE: This field will be visible only if the CASA account currency is different than the TD account currency.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date.
Exchange Rate	Specify the exchange rate in case of a cross-currency transaction.
Instrument	Specify details under this segment.
Type	Specify the Instrument type used for payin from Own Bank Cheque / Other Bank Cheque.

Figure 27: Settlements Details (Instrument – Own Bank Cheque)

The screenshot shows a web form titled "Multi Mode Settlement Options" with a close button (X) in the top right corner. The form contains the following fields and options:

- Pay Through ***: A dropdown menu with three options: "CASA", "Instrument" (selected), and "Ledger".
- Type ***: A dropdown menu with two options: "Own Bank Cheque" (selected) and "Other Bank Cheque".
- Account Number ***: A text input field.
- Account Name ***: A text input field.
- Cheque Date ***: A date picker field with a calendar icon.
- Cheque Number ***: A text input field.
- Save**: A green button at the bottom right.

Figure 28: Settlement Details (Instrument – Other Bank Cheque)

The screenshot shows a web form titled "Multi Mode Settlement Options" with a close button (X) in the top right corner. The form contains the following fields and options:

- Pay Through ***: A dropdown menu with three options: "CASA", "Instrument" (selected), and "Ledger".
- Type ***: A dropdown menu with two options: "Own Bank Cheque" and "Other Bank Cheque" (selected).
- Clearing Type ***: A text input field with a search icon (Q).
- Cheque Date ***: A date picker field with a calendar icon.
- Cheque Number ***: A text input field.
- Drawer Account Number ***: A text input field.
- Drawer Name ***: A text input field.
- Routing Number ***: A text input field with a search icon (Q).
- Value Date ***: A date picker field with a calendar icon.
- Save**: A green button at the bottom right.

Table 28: Settlement Details (Instrument) – Field Description

Field	Description
Pay Through	Specify the payin mode as Instrument .
Type	Select the type as Own Bank Cheque or Other Bank Cheque .

Field	Description
Account Number	Specify the CASA account from which the payin to be done. NOTE: This field is applicable only for the type Own Bank Cheque .
Account Amount	Displays the account debit amount in CASA account currency. NOTE: NOTE: This field will be visible only if the CASA account currency is different from the RD account currency. This field is applicable only for the type Own Bank Cheque .
Cheque Number	Specify the cheque number used for the transaction. NOTE: This field is applicable only for the type Own Bank Cheque .
Cheque Date	Specify the cheque date. NOTE: This field is applicable only for the type Own Bank Cheque .
Exchange Rate	Specify the exchange rate in case of a cross-currency transaction. NOTE: This field is applicable only for the type Own Bank Cheque .
Amount	Displays the cheque currency and amount. NOTE: This field is applicable only for the type Other Bank Cheque .
Clearing Type / Network Code	Specify the clearing type in which the cheque needs to be deposited.

Field	Description
	NOTE: This field is applicable only for the type Other Bank Cheque .
Cheque Number	Specify the cheque number to be deposited. NOTE: This field is applicable only for the type Other Bank Cheque .
Cheque Date	Specify the cheque date. NOTE: This field is applicable only for the type Other Bank Cheque .
Drawer Account Number	Specify the Drawer Account Number. NOTE: This field is applicable only for the type Other Bank Cheque .
Drawer Name	Specify the Drawer Name. NOTE: This field is applicable only for the type Other Bank Cheque .
Routing Number	Specify the routing number available on the cheque. NOTE: This field is applicable only for the type Other Bank Cheque .
Value Date	Displays the value date of the cheque. NOTE: This field is applicable only for the type Other Bank Cheque .

Figure 29: Settlement Details (Ledger)

The screenshot shows a web form titled "Multi Mode Settlement Options" with a close button (X) in the top right. The form contains three main input areas:

- Pay Through ***: A selection menu with three options: "CASA", "Instrument", and "Ledger". The "Ledger" option is currently selected and highlighted in blue.
- Ledger Code ***: Two adjacent text input fields, both of which are currently empty.
- Currency ***: A single text input field, currently empty.

 A green "Save" button is located in the bottom right corner of the form.

Table 29: Settlement Details (Ledger) – Field Description

Field	Description
Pay Through	Specify the Payin Mode as Ledger .
Ledger Code	Specify the leader code used for the transaction.
Currency	Displays the currency for the GL.

- In case of multi-mode payin, Click **Multi Mode Settlement Options**, then click + icon.

→ The Multi Mode Settlement Options pop-up screen is displayed.

Figure 30: Multi Mode Settlements

Table 30: Multi Mode Settlements – Field Description

Field	Description
Pay Through	Specify the Payin Mode as Ledger .
Ledger Code	Specify the leader code used for the transaction.
Currency	Displays the currency for the GL.
Pay	Specify if the multi-mode add funds amount to be specified in Amount / Percentage.
Amount / Percentage	Specify the add funds amount/percentage for this mode.

- Click **Save**.

→ The details will be shown as a summary in a grid.

NOTE: The multiple mode details will get saved one after the other, till the amount is equal to add funds. The columns in the summary grid are as follows:

Table 31: Summary Details – Field Description

Field	Description
Mode	Already added mode will be shown. CASA / Instrument / Ledger.
Description	For CASA – Account number and account name. For Cheque – Cheque number and date. For Ledger – GL Number and description will be shown.
Amount	Displays Currency and amount for the respective mode.

4. Click **Submit**.

→ A **Reference Number** is generated.

The transaction is moved for authorization to the Free Task queue. The supervisor will pick up (Acquire and Edit) this transaction from the Free Task and will Reject or Authorize. On Authorization, the transaction details are handed off to the Term Deposit module of the Product Processor for the TD Rollover process.

3.5 TD Top-up

The Teller can use this screen to do a TD Top-up transaction. Following details are required to top-up the TD:

- Simulation Details
- Settlements Details

3.5.1 Simulation Details

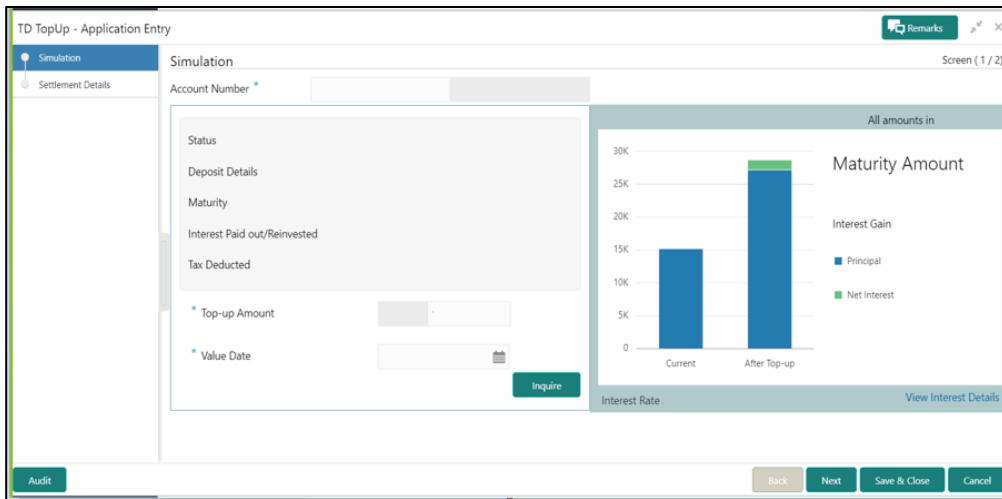
You can add the required details for doing the TD rollover on this screen, and the existing TD details will also be displayed.

To process this screen, type **TD Top-up** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. On the **Home screen**, click **TD Services**. In the TD Services Mega Menu, under **Transactions**, click **TD Top-up**.

→ The **TD Top-up – Application Entry** screen is displayed.

Figure 31: TD Top-up – Application Entry



2. On the **TD Top up** screen, specify the input details in this screen. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 32: Deposit Information – Field Description

Field	Description
Account Number	Specify the account number. On the tab out of the account number, details relevant to the deposits will be displayed.
Account Name	Displays default account name when the account number is input.

Field	Description
Status	The status of the TD – Active / Matured / Closed is displayed.
Deposit Details	Displays principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity	Displays the proceeds due to the customer on maturity and the maturity date are displayed.
Interest Paid – Out / Re-invested	<p>For a TD where the interest booking account or the payout account is the same TD itself, the field will be displayed as “Interest Re-invested” and it will be the interest that has been added to the TD till date.</p> <p>For a TD where interest booking account or the payout account is anything other than the same TD, the field will be displayed as “Interest Paid-out” and it will be the interest that has been paid out to the mode till date.</p>
Tax Deducted	Displays the tax that has been deducted on the interest earned by the deposit so far.
Top-up Amount	Displays the amount which the customer wants to add to the principal of the TD
Value Date	Specify the date from which the top-up is to take effect.

3. Click **Inquire** to get the simulation output details.

→ The **Simulated output** details are displayed.

NOTE: A computation will be triggered based on the inputs selected and output should be displayed on the panel on the right in a graphical format comparing the current principal, interest, and net proceeds at maturity with what the user would get after the top-up

Figure 32: Simulated Output

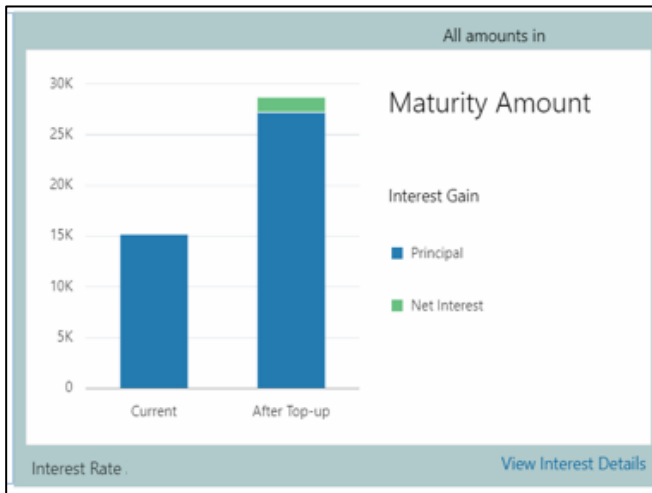


Table 33: Output Details – Field Description

Field	Description
Maturity Amount	Displays the proceeds due to the customer on maturity after taking into consideration the top-up amount.
Principal	Displays principal amount that is due on maturity (inclusive of the top-up amount)
Interest Gain	Displays the increased interest the customer will get on maturity as an effect of the top-up.
Tax	Displays the tax that will be deducted for the total interest due to the customer.

Field	Description
Net Interest	This will be the interest net of tax.
Interest Rate	This will be the interest rate applicable on the revised principal.

NOTE: Once the deposit simulation is completed, the Teller can provide the simulated details to the customer.

4. Click **View Interest Details**.

→ The user can view the breakup of the interest that will be paid out or reinvested (as applicable based on the payout instruction).

Figure 33: View Interest Details

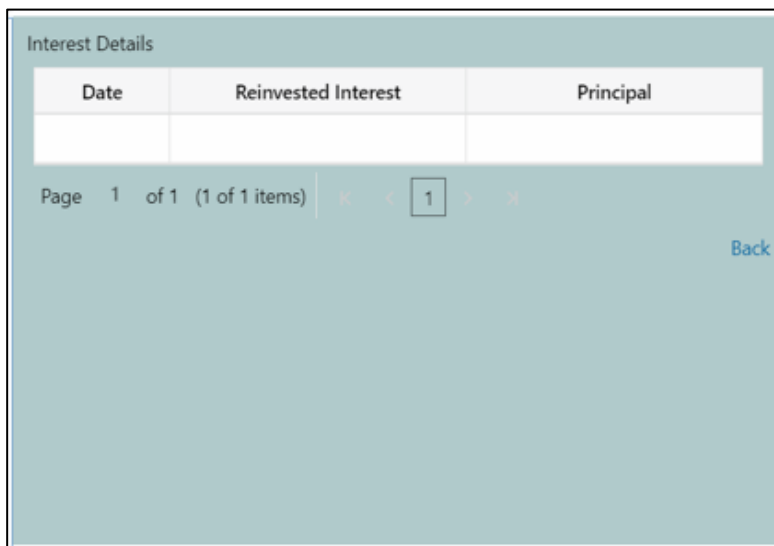


Table 34: View Interest Details – Field Description

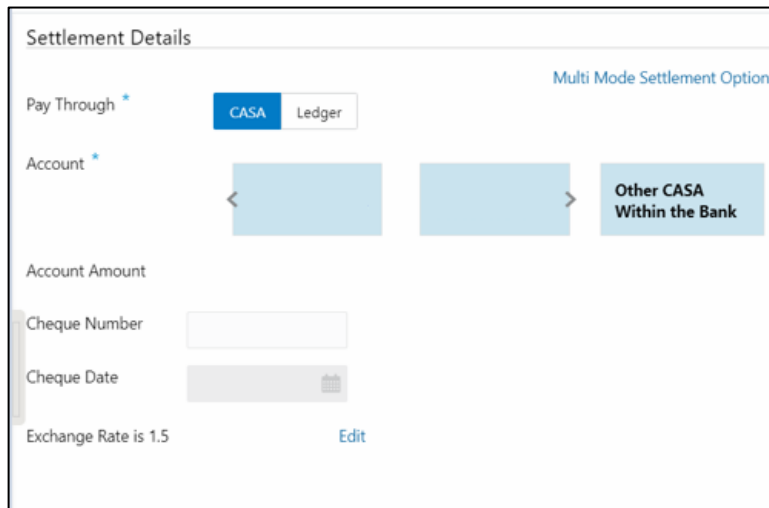
Field	Description
Date	Displays the date as of which the interest amount is applicable.
Paid-Out / Reinvested Interest	Displays the interest amount computed as of the date.
Principal	Displays the principal balance taking into consideration the effect of the interest for that date (if it is a re-invest kind of TD)

3.5.2 Settlement Details

You can add the details of funds needed on this screen. Funds can be added by different modes – CASA or Ledger, or a combination of CASA and Ledger.

Before you begin, add the simulation details. For more information, refer to [Simulation Details](#).

Figure 34: Settlement Details (CASA)



Perform the following steps to add the settlement details:

1. On the **Settlement Details** screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 35: Settlement Details – Field Description

Field	Description
Pay Through	<p>Specify the top-up made – CASA / Ledger.</p> <p>NOTE: The user should be able to choose a mode, or a combination of modes to make the payment. If CASA is chosen, the type of CASA needs to be further entered.</p>
Account	<p>The options available in the tile are -</p> <ol style="list-style-type: none"> 1. All the CASA accounts where the TD customer is a primary holder will be listed one after the other. 2. Other CASA (to choose an account not belonging to this customer but within the bank) <p>NOTE: In each of the above cases, the amount has implicitly defaulted to the whole pay-in amount in the CASA account's currency. If one of the CASA accounts belonging to the TD account holder is selected (Own CASA) from the "Type" tile, below are the fields applicable.</p>
Account Name	Displays the Account title.
Account Number	Displays the Account number.
Payable	Displays the amount that is to be topped up in the currency of the CASA account chosen.
Cheque Number	If a cheque is to be taken against the CASA account used for funding, a cheque number can be entered.
Cheque Date	This field will be the cheque date if the cheque number is captured.

Field	Description
Amount	Displays the amount that is to be debited from the CASA account.
Exchange Rate	Will be applicable if the CASA chosen is of a different currency from the TD. On clicking the “Edit” link, the exchange rate can be modified.

2. If **Other CASA** is selected, specify the additional fields. For more information on fields, refer to the field description table.

Table 36: Settlement Details for Other CASA – Field Description

Field	Description
Account Number	The CASA account that is to be used for funding is to be entered.
Account Name	Displays the account title for the entered account number.
Cheque Number	If a cheque is to be taken against the CASA account used for funding, a cheque number can be entered.
Cheque Date	This field will be the cheque date if the cheque number is captured.
Exchange Rate	Will be applicable if the CASA chosen is of a different currency from the TD. On clicking the “Edit” link, the exchange rate can be modified.

- If **LEDGER** is selected in the **Pay Through** tile option, specify the additional fields. For more information on fields, refer to the field description table.

Figure 35: Settlement Details (Ledger)

The screenshot shows a web form titled "Settlement Details". In the top right corner, there is a link labeled "Multi Mode Settlement Options". The form contains three main sections:

- Pay Through ***: A radio button group with two options: "CASA" and "Ledger". The "Ledger" option is selected and highlighted in blue.
- Ledger Code ***: Two adjacent text input fields.
- Currency ***: A single text input field.

Table 37: Settlement Details for Ledger – Field Description

Field	Description
Ledger Code	The GL Code from which the funding is to be done.
Currency	The currency in which the GL is to be debited.

4. Click + icon.

→ The **Mixed Mode Settlement Option** details pop-up screen is displayed.

Figure 36: Settlement Details for Mixed Mode

The screenshot shows a 'Settlement Details' pop-up window. At the top right, there is a link for 'Single Mode Settlement Options' and a green '+' icon. Below this is a table with the following structure:

Mode	Description	Amount	Action
			✍️ 🗑️

Below the table, there are several form fields:

- Pay Through ***: A dropdown menu with 'CASA' selected and 'Ledger' as an alternative option.
- Account ***: A dropdown menu with 'Other CASA Within the Bank' selected.
- Cheque Number**: An empty text input field.
- Cheque Date**: A date picker field.
- Pay ***: A dropdown menu with 'Amount' selected.

Table 38: Settlement Details for Mixed Mode – Field Description

Field	Description
Mode	Specify the mode – CASA / Ledger
Account	<p>If CASA is chosen in “Pay Through”, the options available here are -</p> <ol style="list-style-type: none"> 1. All the CASA accounts where the TD customer is a primary holder will be displayed. 2. Other CASA (within the bank)

5. If **CASA** is selected, **Account** is a tile selection, which allows the user to choose between the TD account holder’s CASA account or an option, **Other CASA**.

Table 39: Settlement Details for Mixed Mode – Field Description

Field	Description
Account	1. All the CASA accounts where the TD customer is a primary holder will be displayed. 2. Other CASA (within the bank)
Pay	Specify if the payment is in the form of an absolute amount or a percentage of the top-up amount.
Amount/Percentage	Enter either an amount or a percentage as per the option selected under the “Pay” dropdown.
Exchange Rate	Will be applicable if the CASA chosen is of a different currency from the TD. On clicking the “Edit” link, the exchange rate can be modified.

6. If “**LEDGER**” is chosen, the below fields need to be provided

Table 40: Settlement Details for Mixed Mode – Field Description

Field	Description
Ledger Code	The GL code from which the funding is to be done.
Currency	The currency in which the GL is to be debited.

The below fields (as described for CASA) will be available for GL as well –

- Pay
- Amount / Percentage
- Exchange Rate

- Click **Save** to return to a summary, which will be displayed in the form of a grid. The sum of the amounts in the grid should be equal to the total top-up amount entered.

Table 41: Settlement Details for GL – Field Description

Field	Description
Mode	Displays already added mode will be shown. CASA / Ledger
Description	For CASA – Account Number and Account Name For Ledger – GL number and description will be shown
Amount	Currency and Amount will be shown for the respective mode.

- Click **Submit**.

→ The transaction is completed.

3.6 Term Deposit Dashboard

This screen will provide a 360-degree view of a customer's term deposit account.

The various sections are:

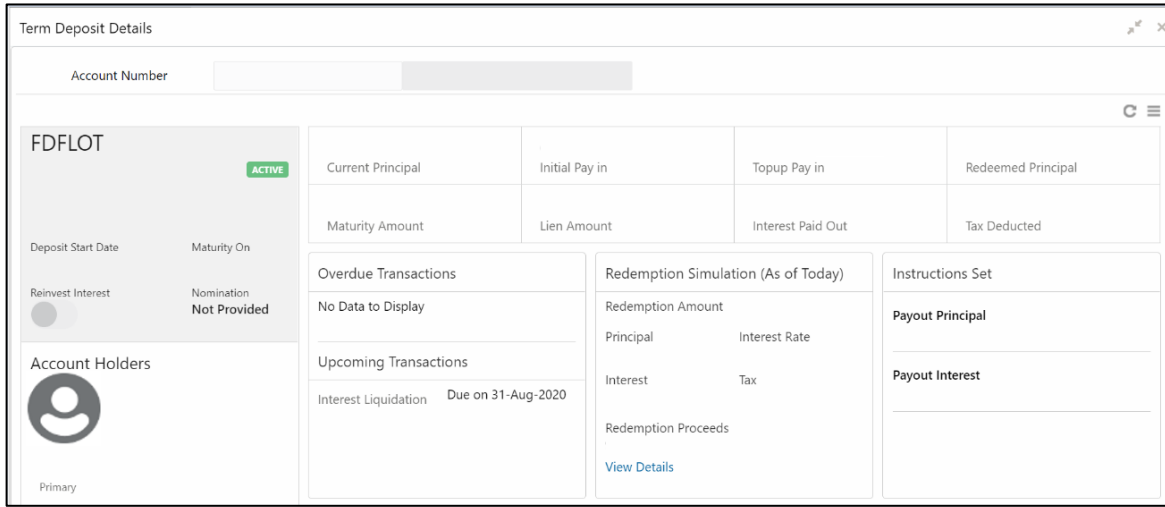
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Lien Details
- Overdue Transactions
- Recent Transactions
- Frequent Actions

To process this screen, type Term Deposit Dashboard in the Menu Item Search located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. On the **Home screen**, click **Deposit Services**. In the Deposit Services Mega Menu, under **Transactions**, click **Term Deposit Dashboard**.

→ The **Term Deposit Dashboard** screen is displayed.

Figure 37: Term Deposit Dashboard



2. On the **Term Deposit Dashboard**, the details are populated on the input of account number. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 42: Deposit Information – Field Description

Field	Description
Product Name	Displays the product name from product master.
Deposit Status	Displays the deposit status can be Active/Matured/Closed.
Branch	Displays deposit branch.
Deposit Term	Displays deposit term in the format “A years, B Months, C days”.

Field	Description
Interest Rate	Displays Interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Re-invest TD	Displays if the interest from the TD is to be reinvested in the same deposit or paid out.
Nomination	Specify if a nominee is registered or not.

Figure 38: Account Holders Details

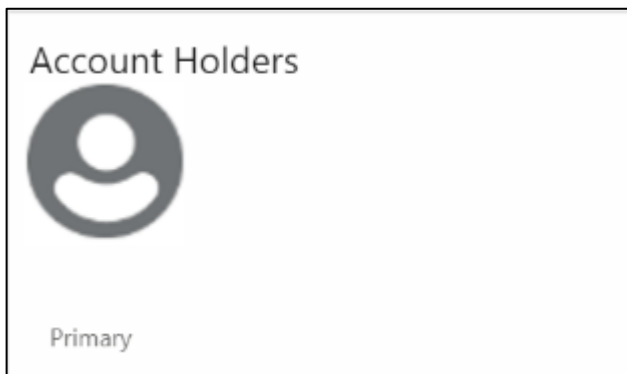


Table 43: Account Holders Details – Field Description

Field	Description
Name of Holder	Displays the name of the account holder of the TD.
Customer ID of the holder	Displays the customer ID of the holder.
Relationship	Displays relationship as Primary/Secondary.
Mobile Number	Displays the mobile number of the customer.
Email ID	Displays the Email ID of the customer.

Figure 39: Account Details

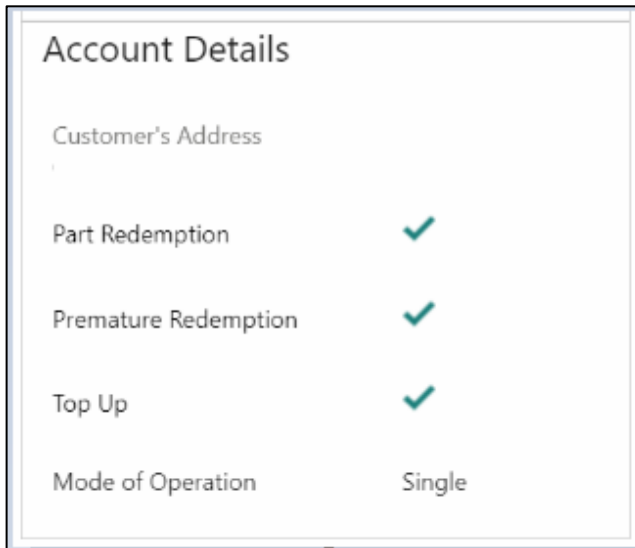


Table 44: Account Details – Field Description

Field	Description
Customer's Address	Displays address of the primary customer.
Part Redemption	Will be selected if part redemption is allowed for the TD product.
Premature Redemption	Will be selected if premature redemption is allowed for the TD product.
Top up	Will be selected if top-up is allowed for the TD product.
Mode of Operation	Displays the mode of operation chosen for the deposit.

Figure 40: Balances Details

Current Principal	Initial Pay in	Topup Pay in	Redeemed Principal
Maturity Amount	Lien Amount	Interest Paid Out	Tax Deducted

Table 45: Balances Details – Field Description

Field	Description
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Payin	Displays the initial Payin done to create the deposit
Top up Payin	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemptions have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This will be net of tax.
Lien Amount	Displays the total lien on the deposit.
Interest Paid out (Or Re-invested)	For a Payout type of TD, interest paid out till date will be displayed. For a re-invest interest type of TD, interest added to the TD till date will be shown
Tax Deducted	Displays the tax deducted.

Figure 41: Redemption Simulation Details

Redemption Simulation (As of Today)

Redemption Amount

Principal Interest Rate

Interest Tax

Redemption Proceeds

[View Details](#)

Table 46: Redemption Simulation Details – Field Description

Field	Description
Redemption Amount	Displays the principal to be redeemed. This will be defaulted to the current principal balance of the account.
Principal	Displays the principal components of the proceeds due to the customer on redemption.
Interest Rate for Redemption	Displays the interest rate that will be applied if the deposit is redeemed today.
Interest	Displays the interest which is due to the customer on redemption.
Tax	Displays the tax deducted from the interest to be paid out on redemption.
Redemption Proceeds	Displays and will be computed as “Principal + Interest –Tax”.

Figure 42: Overdue Transactions

Overdue Transactions	
No Data to Display	
Upcoming Transactions	
Interest Liquidation	Due on 31-Aug-2020

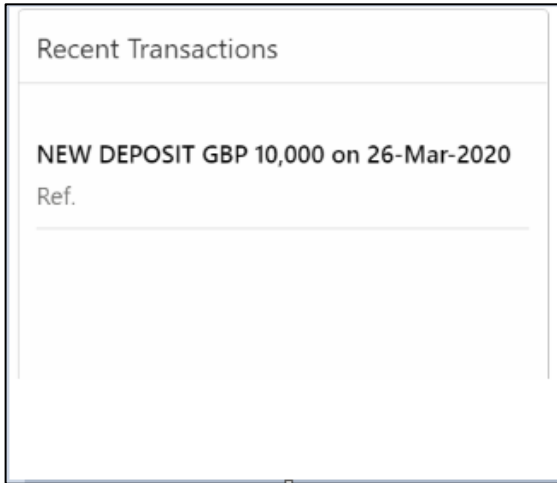
Table 47: Overdue Transactions – Field Description

Field	Description
Interest Overdue Since	This will display the date on which the interest payout instruction failed, that is, the date from which the interest is due to the customer.

Table 48: Upcoming Transactions – Field Description

Field	Description
Type of Payout	Displays Interest / Maturity proceeds to be paid out in the upcoming cycle.
Amount	Displays Payout Amount.
Due on	Displays the Event date.

Figure 43: Recent Transactions



Recent Transactions: This will have the details of the last five transactions on the deposit.

The format for the transaction details display will be –

<Type of Transaction> <Transaction Amount> “on” <Transaction Posting Date>

<”Ref.”> <Reference No>

For example,

Interest Payout INR 200,000 on 5-Apr-2021

Ref. 20200001002201

Figure 44: Lien Details

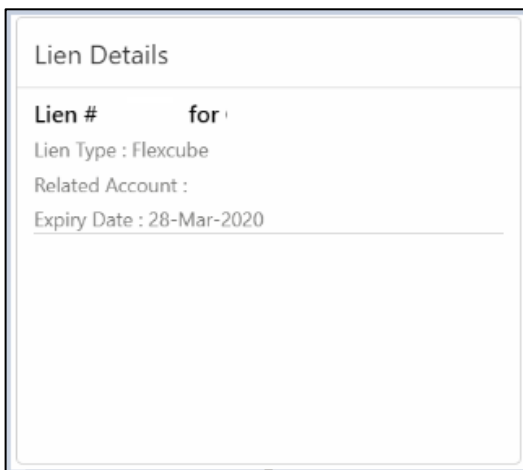


Table 49: Lien Details – Field Description

Field	Description
Lien Number and Amount	Displays lien number and amount.
Lien Type	Displays the type of lien.
Related Account	<p>Displays the account number for which the lien has been placed on the TD.</p> <p>NOTE: This will be the OD account or Loan account where the TD is linked as collateral or will be the beneficiary of the sweep-in instruction if the TD is set up as a sweep-in provider.</p>
Expiry Date	Displays the expiry date of the lien.

3.7 TD Audit Trail Inquiry

The Teller can use this screen to do TD Audit Trail Inquiry.

To process this screen, type **TD Audit Trail Inquiry** in the Menu Item Search located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. On the **Home screen**, click **TD Services**. In the TD Services Mega Menu, under **Transactions**, click **TD Audit Trail Inquiry**.

→ The **TD Audit Trail Inquiry – Application Entry** screen is displayed.

Figure 45: TD Audit Trail Inquiry – Application Entry

2. On the **TD Audit Trail Inquiry** screen, specify the details to do TD Audit Trail Inquiry. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 50: TD Audit Trail Inquiry – Field Description

Field	Description
Account Number	Specify the account number. On the tab out of the account number, the account name will be displayed.
Account Name	Displays the account name when the account number is input.

Field	Description
<p>Period</p>	<p>The date criteria are based on which the entries are to be displayed. Below are the options –</p> <ul style="list-style-type: none"> • Date Range • Last 2 Months • Last 3 Months <p>NOTE: If the last 2 months or the last 3 months are chosen, the date range is accordingly defaulted and disabled.</p>
<p>Date Range - From Date</p>	<p>The beginning of the date range for which the entries are to be fetched. The range will be inclusive of this date</p> <p>NOTE: This field will be enabled only if “Date Range” is chosen in the search type.</p>
<p>Date Range - To Date</p>	<p>The end of the date range for which the entries are to be fetched. The range will be inclusive of this date.</p> <p>NOTE: This field will be enabled only if “Date Range” is chosen in the search type. To-date should be greater than or equal to from-date</p>
<p>Type</p>	<p>The user can modify this field to choose one of the below values from the drop-down:</p> <ul style="list-style-type: none"> • ALL • Processed • Under Processing

Field	Description
	<p>NOTE: If the “ALL” option is chosen in Transaction Type, the transactions under processing will be displayed in a grid below the main output grid. The fields in the grid will be the same. If “Under Processing” is chosen in Transaction Type, only one grid will be displayed with the under processing transactions.</p>
<p>Filter</p>	<p>A pattern filter will get applied to all the fields in the output grid. The rows whenever a match is found will become a part of the revised output.</p> <p>For e.g. if, after fetching all the events in a TD's life cycle, the user enters, LIQ in the filter, a match will be found in the “Event” column of the grid for liquidation entries which will have “LIQ” as the event.</p> <p>The grid will be narrowed down to only those entries.</p>

- On click of **Fetch**, the output grid will be populated. The grid can be further refined by the below inputs.

→ The search results are displayed.

Figure 46: Processed Transactions

Processed Transactions										
Filter <input type="text" value="x"/>										
Event	Posting Date	Value Date	Initiation Date	Branch	Account/GL No	Account Name	ACY Amount	LCY Amount	Transaction Description	User
DEBK	Mar 26,2020	Mar 26,2020	Mar 26,2020				GBP10,000.00 ↑	GBP10,000.00	NEW DEPOSIT	
DEBK	Mar 26,2020	Mar 26,2020	Mar 26,2020				GBP10,000.00 ↓	GBP10,000.00	NEW DEPOSIT	
INIT	Mar 26,2020	Mar 26,2020	Mar 26,2020				GBP200.00 ↑	GBP200.00	000	
INIT	Mar 26,2020	Mar 26,2020	Mar 26,2020				GBP200.00 ↓	GBP200.00	000	
INIT	Mar 26,2020	Mar 26,2020	Mar 26,2020				GBP20.00 ↑	GBP20.00	000	
INIT	Mar 26,2020	Mar 26,2020	Mar 26,2020				GBP20.00 ↓	GBP20.00	000	

Figure 47: Transactions Under Processing

Transactions Under Processing										
Event	Posting Date	Value Date	Initiation Date	Branch	Account/GL No	Account Name	ACY Amount	LCY Amount	Transaction Description	User
DEBK	Mar 26,2020	Mar 26,2020	Mar 26,2020				15,000.00 ↑	15,000.00		
DEBK	Mar 26,2020	Mar 26,2020	Mar 26,2020				15,000.00 ↓	15,000.00		

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

Table 51: Search Results (Processed and Under Processing) – Field Description

Field	Description
Event	Displays Event that has triggered the accounting entries. For e.g. ACCR for Accrual. ILIQ for Interest Liquidation
Posting Date	Displays the posting date of the transaction.
Value Date	Displays the value date of the transaction.
Initiation Date	Displays the transaction initiation date. NOTE: In most cases, this will be the same as the posting date, but sometimes can be different.
Branch	Displays the branch of the Account / GL of the leg.
Account/GL No	Displays the Account/GL for the leg.
Account Name	Displays the Account Title/GL Description.
ACY Amount	Displays the amount in account currency. It will be preceded by the currency. For example, USD 15,000. NOTE: Upward and downward arrows respectively will depict credits and debits.
LCY Amount	Displays the amount in local currency. It will be preceded by the currency.

Field	Description
	For e.g. GBP 8,000
Transaction Description	Displays the transaction description that has been logged.
User	Displays the user who initiated the transaction.

4 Annexure 1 – List of Function Codes

This Annexure lists function codes of all the transaction screens and its respective names for the Deposit Services module. The list of these function codes and their names are given below.

Table 52: List of Function Codes

Function Code	Screen Name
TDPYIN	TD Account Opening – Payin
RDACOP	RD Account Opening
TDTPUP	TD Top-up
TDROLV	TD Rollover

5 List Of Menus

1. RD Account Opening – [RD Account Opening](#) (pg. 35)
2. TD Audit Trail Inquiry – [TD Audit Trail Inquiry](#) (pg. 87)
3. TD Rollover – [TD Rollover](#) (pg. 54)
4. TD Top-up – [TD Top-up](#) (pg. 67)
5. Term Deposit Account Opening – Payin - [TD Account Opening – Payin](#) (pg. 18)
6. Term Deposit Dashboard – [Term Deposit Dashboard](#) (pg. 78)
7. Term Deposit Simulation - [TD Payin Simulation](#) (pg. 9)