

Deposit Services User Guide

Oracle Banking Branch

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Deposit Services User Guide

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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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









Getting Started Guide


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
K	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 and Recurring Deposit accounts.

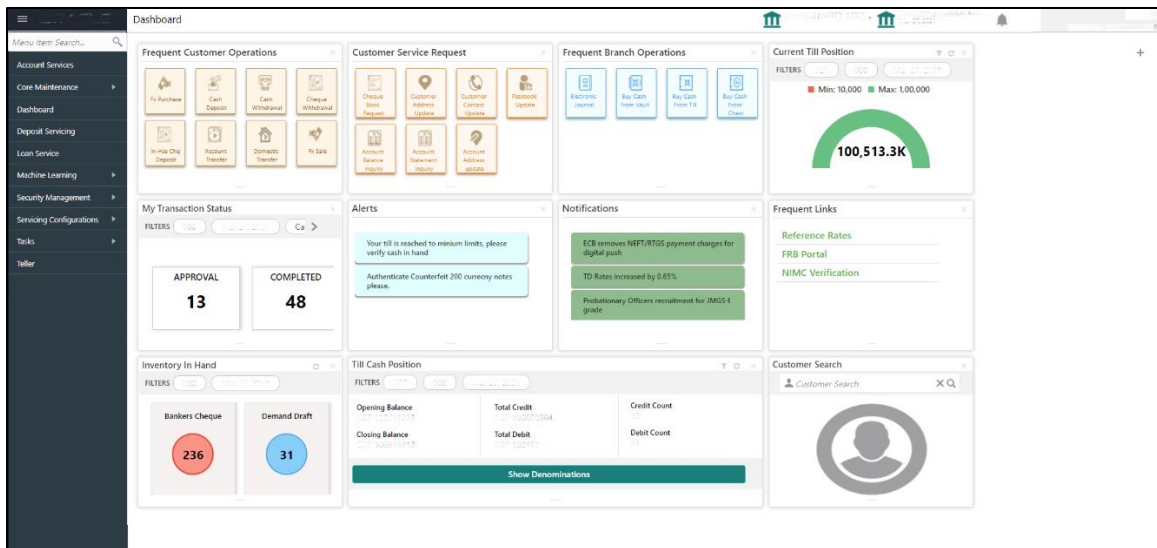
2.2 Pre-Requisites

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

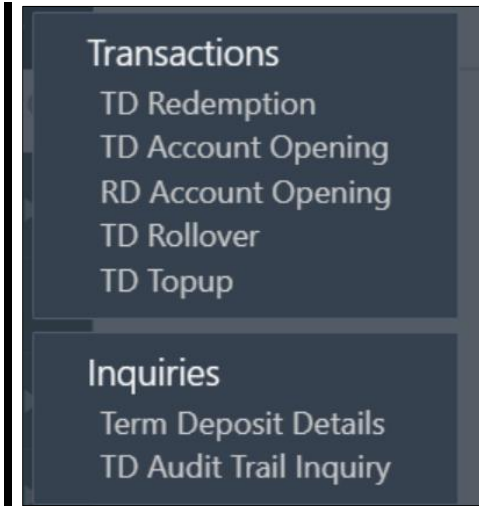


Table 5: Menu Item – Description

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:

- [Error! Reference source not found.1 Error! Reference source not found.](#)
- [3.22 RD Account Opening](#)
- [3.33 TD Rollover](#)
- [3.44 TD Top-up](#)
- [3.45 TD Top-upRedemption](#)
- [3.66 Term Deposit Dashboard](#)
- [3.7 TD Audit Trail Inquiry](#)

3.1 TD Account Opening

The Teller can use this screen to simulate the Term Deposit creation and then open the TD account by providing funds from Account, Cheque and Ledger modes or combination of Account and Ledger modes.

The following details are necessary to open an TD account:

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

3.1.1 Simulation

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

To process this screen, type **TD 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 **TD Account Opening**

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

Figure 3: TD Account Opening – Application Entry

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

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

Table 6: TD Account Opening - Simulation – Field Description

Field Name	Description
Customer	Specify the customer for whom the TD is to be opened
Customer Name	Display the name of the selected Customer
Product	Select the Deposit Product under which the TD is to be created
Product Description	Display the description of the deposit product selected

Amount	Specify the Deposit amount. Currency will be of Product selected by default
Maturity (Tenor / Maturity Date)	Specify whether the TD maturity is by Tenor / Maturity Date
Tenor	Specify tenor in Years, Months, Days
Maturity Date	Specify the maturity date for the deposit
Opening Date	Specify the Deposit opening date
Branch Code	Defaulted to Teller's logged in branch
Branch Name	Specify TD Account Branch

 Click **Negotiate Rate**

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

Figure 4: Negotiate Rate

The screenshot shows a 'Negotiate Rate' window with three main sections:

- Product Details:** A table with columns: Interest Product (dropdown), Product Status (dropdown), Continue Variance on Rollover (checkbox), and Action (edit icon). Below the table is a pagination control: 'Page 1 of 1 (1 of 1 items)' with navigation arrows.
- Effective Date:** A table with columns: Select (checkbox), Date (calendar icon), Status (dropdown), and Action (edit and delete icons). Below the table is a pagination control: 'Page 1 of 1 (1 of 1 items)' with navigation arrows.
- User Defined Values:** A table with columns: Element, Value, Rate Code, Deposit Rate Code, Variance, and Action (edit and delete icons). Below the table is a pagination control: 'Page 1 of 1 (1-3 of 3 items)' with navigation arrows.

At the bottom right of the window are 'Ok' and 'Cancel' buttons.

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: TD Account Opening - Negotiate Rate – Field Description

Field Name	Description
Interest Product	This will display the Interest product linked
Status	Status of the Interest product will be displayed
Continue variance on Rollover	Whether the variance on Rollover needs to be carried forward will be mentioned

Effective Date	
Date*	Mention the effective date for the interest details
User Defined Values	
Element	User Defined Elements that are already linked to the Interest product will get listed here
Value	Value of User Defined Element will get listed here
Rate Code	Rate Codes that are already linked to the Interest product will get listed here
Deposit Rate Code	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

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

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

Figure 5: Simulated Output Details

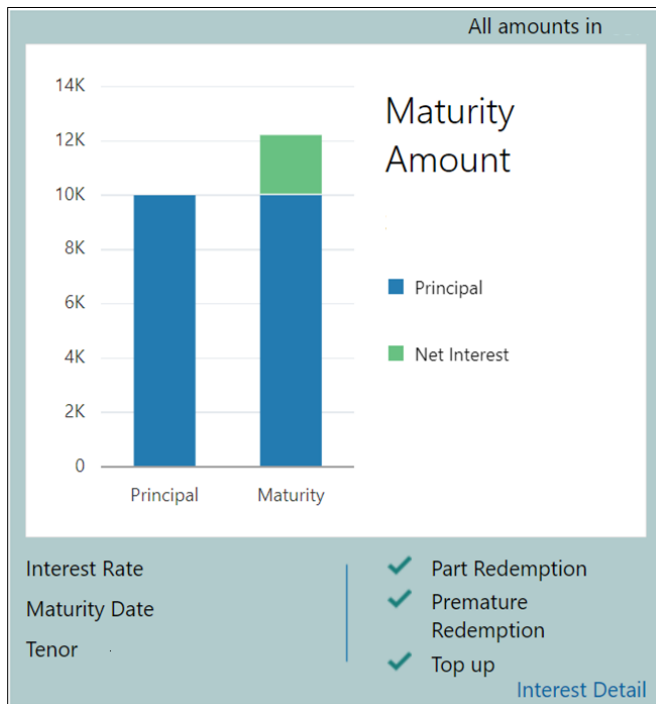


Figure 6: View Interest Details

Interest Details		
Date	Principal	Paid out Interest
20-03-2023	10,000.00	2,000.00

Page 1 of 1 (1 of 1 items) [K](#) [<](#) [1](#) [>](#) [X](#)

[Back](#)

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 8: TD Account Opening - Output Details – Field Description

Field Name	Description
Maturity Amount	Display the maturity amount for the TD
Principal	Display the total principal of the TD
Net Interest	Display the Net interest on the principal (Interest – Tax)
Interest Rate	Display the Interest rate applicable for the TD
Maturity Date	Display the maturity date of the TD
Tenor	Display the tenor of the TD in Years, Months & days
Part Redemption	Displays whether the part redemption is allowed for the deposit
Premature Redemption	Displays whether premature redemption is allowed for the deposit
Top-up	Displays whether the top-up is allowed for the deposit
View Interest Details	Click this link if the interest details are required to be viewed
Date	Display the date of interest payout / compounding date

Reinvested Interest / Paid out Interest	Display the reinvested interest / paid out interest
Principal	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.

■ Click **Next** to move to **Payin Details**

3.1.2 Payin Details

■ Funding details for the TD to be provided in this payin details data segment.

■ Funds can be added by different modes – CASA, GL, Cheque (Single mode settlement) or a combination of CASA & GL (Multimode settlement).

Figure 7: Payin Details - CASA

Table 9: Payin Details – CASA - Field Description

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

Field Name	Description
Pay Through	Specify the Payin mode - CASA / Instrument / Ledger

Below fields are applicable if CASA Tile is selected

Field Name	Description
Account	<p>Specify the Payin CASA Account</p> <p>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</p> <p>For Own CASA accounts Account Title, Account Number, Account ccy and Balance will be displayed in the tile</p>

Below fields are applicable if Own CASA Account is selected

Field Name	Description
Account Amount	Account debit Amount in CASA Account ccy will be displayed, only when TD and CASA ccy are different
Cheque Number	Specify the cheque number used for the transaction
Cheque Date	Specify the cheque date, if cheque number is specified

Exchange Rate	Exchange rate will be displayed in case of the cross currency transaction i.e. only when TD and CASA ccy are different
(Account) Other CASA	Select Other CASA Tile if the Payin to be done through Other CASA

Below fields are applicable if Other CASA Tile is selected

Field Name	Description
Account Number	Specify the CASA account from which the payin to be done, account name will be displayed upon entering Account Number
Account Amount	Account debit Amount in CASA Account ccy will be displayed, only if the TD ccy & CASA ccy are different
Cheque Number	Specify the cheque number used for the transaction
Cheque Date	Specify the cheque date, if cheque number is entered
Exchange Rate	Specify the exchange rate in case of the cross currency transaction, only if the TD ccy & CASA ccy are different

Figure 8: Payin Details – Instrument – Own Bank Cheque

Figure 8: Payin Details – Instrument – Other Bank Cheque

Table 10: Payin Details – Instrument - Field Description

Field Name	Description
Type	Specify the Instrument type used for payin from Own Bank Cheque / Other Bank Cheque

Below fields are applicable if Own CASA Cheque Tile is selected

Field Name	Description
Account Number	Specify the CASA account from which the payin to be done. Account name will be displayed upon entering Account Number.
Account Amount	Account debit Amount in CASA Account ccy will be displayed only if the TD ccy & CASA ccy are different
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 the cross currency transaction

Below fields are applicable if Other Bank Cheque Tile is selected

Field Name	Description
Clearing Type	Specify the clearing type in which cheque needs to be deposited
Cheque Number	Specify the cheque number to be deposited
Cheque Date	Specify the cheque date
Drawer Account Number	Specify the Drawer Account number
Drawer Name	Specify the Drawer Name

Routing Number	Specify the routing number available on the cheque
Value Date	Display the value date of the cheque

Figure 9: Payin Details – Ledger

Table 11: Payin Details – Ledger - Field Description

Field Name	Description
Ledger Code	Specify the ledger code used for the transaction
Currency	Display the currency for the GL

Multi Mode Settlement:

In case of Multi mode payin, this option needs to be selected. If the user clicks on '+', then Add Settlement window gets opened and the teller can select CASA & Ledger payin modes. The screen fields are similar to the single mode payin. 'Amount' / 'Percentage' fields will be added to the existing set of fields for each mode. Field details are given for only these additional fields.

Figure 10: Multimode Payin Details

Single Mode Settlement Options +

Mode	Description	Amount	Action
CASA			✎ 🗑

Add Settlement

Pay Through * CASA Ledger

Account * Other CASA

Pay * Amount ▼ ▼

Save
Cancel

Table 12: Multimode Payin Details - Field Description

Field Name	Description
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. Amount cannot be greater than the add funds amount and percentage cannot be greater than 100%

Once the individual mode details are input, the teller will click on 'Save'. The details will be shown as a summary in a grid. The multiple mode details will get saved one after the other, till the amount is equal to TD Amount. The columns in the summary grid are as follows:

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

■ On providing all the payin details, the teller will click on 'Next' to provide the Payout Details.

3.1.3 Payout Details

You can add Interest / maturity instructions to be provided for the TD 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 11: TD Account Opening – Payout Details (Reinvest Interest Enabled)

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.

Table 13: Payout Details – Field Description – Reinvest Enabled

Field Name	Description
Reinvest Interest	Specify if TD Interest is to be reinvested in TD or to be paid out

<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>NOTE: For Reinvest Interest type of accounts, this field will be shown, and for payout accounts, it will be hidden.</p> <p>If we Select Reinvest interest, Only maturity Payout Mode fields will be shown</p>
<p>Amount</p>	<p>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>
<p>Maturity Payout Mode</p>	<p>Select the maturity payout mode from the following Tiles:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft <p>NOTE: This field will be hidden if the Maturity Instructions is selected as No Instruction, Renew Principal & Interest</p>
<p>Account</p>	<p>Select the Account Tile if the maturity proceeds to be paid out to CASA</p>

Account Number	Specify the CASA account number
Account Name	Display the CASA account name
Banker's Cheque	Select the Banker's Cheque Tile if the maturity Payout to be paid out through BC
Payable Branch	Specify BC payable branch
Demand Draft	Select the Demand Draft Tile if the maturity proceeds to be paid out through DD
Payable Branch	Specify DD payable branch

If the 'Reinvest Interest' toggle is unselected then the interest will be paid out during interest liquidations. Following are the fields if the 'Reinvest Interest' is unselected.

Figure 12: TD Account Opening – Payout Details (Reinvest Interest Disabled)

The screenshot displays the 'TD Account Opening - Application Entry' interface, specifically the 'Payout Details' section. The 'Reinvest Interest' toggle is unselected. The 'Interest Payout Mode' is set to 'Account'. The 'Principal Payout Instruction' is set to 'Redeem Principal'. The 'Maturity Amount' chart shows Principal and Net Interest components. The interface includes navigation buttons like 'Back', 'Next', 'Save & Close', and 'Cancel'.

Table 14: TD Account Opening – Payout Details (Reinvest Interest Disabled) – Field Description

Field Name	Description
Interest Payout Mode	Select the interest payout mode for payout type of TD products. The drop-down values are as follows: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft
Account	Select the Account Tile if the interest to be paid out to CASA
Account Number	Specify the CASA account number
Account Name	Display the CASA account name
Banker's Cheque	Select the Banker's Cheque Tile if the interest to be paid out through BC
Payable Branch	Specify BC payable branch
Demand Draft	Select the Demand Draft Tile if the interest to be paid out through DD
Payable Branch	Specify DD payable branch

Principal Payout Instruction*	Specify the Principal payout option
Principal Payout Mode*	<p>Select the Principal Payout instructions for the deposit from the following drop-down values.</p> <ul style="list-style-type: none"> • Redeem Principal • Renew Principal • Special Amount Renewal • No Instruction
Amount	<p>Specify the special renewal amount.</p> <p>NOTE: This field is shown only if the Principal Payout Instructions is selected as Special Amount Renewal. TD currency will be defaulted and disabled</p>
Account	Select the Account Tile if the Principal to be paid out to CASA
Account Number	Specify the CASA account number
Account Name	Display the CASA account name
Banker's Cheque	Select the Banker's Cheque Tile if the Principal to be paid out through BC
Payable Branch	Specify BC payable branch
Demand Draft	Select the Demand Draft Tile if the Principal to be paid out through DD

Payable Branch	Specify DD payable branch
-----------------------	---------------------------

On providing the payout details, the teller will click on 'Next' to provide the Additional Details

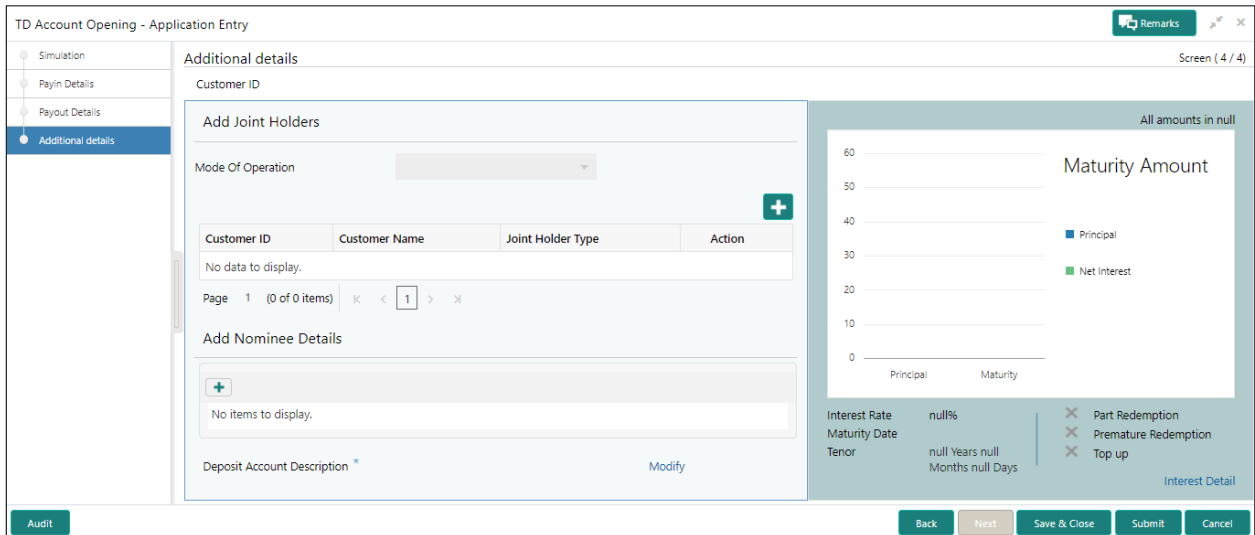
3.1.4 Additional Details

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 9: Additional Details



1. Joint Holder Details

Figure 10: Joint Holder Details

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

Following are the details need to input for joint holders

Table 15: Joint Holders

Field Name	Description
Customer ID	Specify the joint Customer ID
Customer Name	Display the name of the selected Customer ID
Joint Holder's Type	Select the Joint Holder's Type from the drop down

2. Nominee Details

Nominee details can be entered in the following screen.

Figure 11: 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:** This section 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:** This section 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:** This section 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. Nominee can be added by clicking on '+' button.

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

Table 16: Nominee Details

Field Name	Description
Title	Select the title of the Nominee
First Name*	Specify the First name of the nominee
Middle Name	Specify the Middle name of the nominee
Last Name	Specify Last name of the nominee
Relation Type	Specify the relation to the account holder
Date of Birth	Specify the date of birth of the nominee
Minor	System will decide if the nominee is minor based on the Date of Birth
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
Mobile	Specify the mobile number of the nominee
Phone	Specify the phone number of the nominee

3. Guardian Details

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 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 the e-mail of the Guardian
Mobile	Specify the mobile number of the Guardian
Phone	Specify the phone number of the Guardian

Once the nominee details are saved, then the same will be displayed in form of a summary tile on the screen. Multiple nominees can also be added where the total percentage cannot exceed 100.

 Click **Save**.

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

Table 17: Nominee Details Summary Title – Field Description

Field Name	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 nomination
Minor	Yes / No
Guardian	Display the Name of the nominee

4. Deposit Account Description

Table 18: Deposit Account Description – Field Description

Field Name	Description
Deposit Account Description	Specify the description of the deposit account to be created

 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 Term Deposit module of the Product Processor for the TD account opening process

3.2 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

3.2.1 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:

■ 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 12: RD Account Opening – Application Entry

NOTE: 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 19: 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	Defaulted to Teller's logged in branch.
Branch Name	Displays the RD account branch name.

NOTE: Click **Negotiate Rate**.

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

Figure 13: Negotiate Rate

NOTE: 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 20: RD Account Opening - Negotiate Rate – Field Description

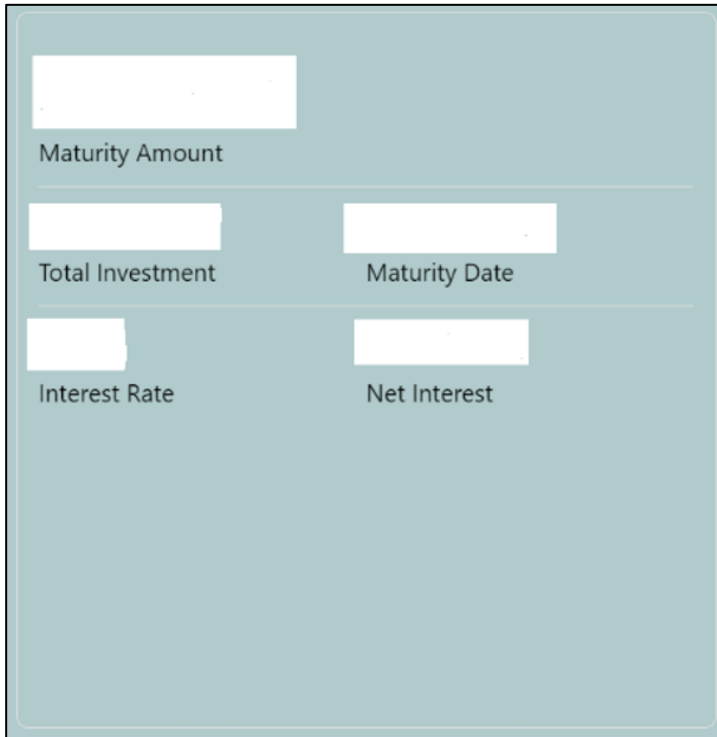
Field	Description
Interest Product	Displays Interest Product Linked.
Status	Displays Status of the Interest Product.
Continue Variance on Rollover	Click on the checkbox, which indicates whether the variance on Rollover needs to be carried forward will be mentioned.
Effective Date	Specify the details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

Field	Description
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.

NOTE: Click **Calculate** to get the simulation output details.

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

Figure 14: 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 21: 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.

NOTE: Click **Next** to move to **Payin Details**.

3.2.2 Payin Details

First installment can be paid during the account opening or later. Provide Auto-pay instruction, so that the regular installment will be taken from that account.

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

Figure 15: Payin Details

The screenshot shows a 'Payin Details' form within a 'Simulation' environment. The form is titled 'Payin Details' and includes the following elements:

- Customer Information:** Customer ID: 000284, OFSS CUSTOMER.
- Payment Options:** 'Pay First Installment Now' is a toggle switch that is currently turned on.
- Account Information:** 'Account' field with a dropdown menu and a button labeled 'Other CASA'. 'Account Number' field with an asterisk.
- Transaction Details:** 'Account Amount' field with a dropdown set to 'USD'. 'Cheque Number' and 'Cheque Date' (with a calendar icon) fields.
- Exchange Rate:** 'Exchange Rate 1.5' with an 'Edit' link.
- Additional Options:** 'Pay other installments from same account' is a toggle switch that is currently turned off.
- Summary Box:** A shaded box on the right side of the form contains the following fields: 'Maturity Amount', 'Total Investment', 'Maturity Date', 'Interest Rate', and 'Net Interest'.
- Navigation:** At the bottom of the form, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Perform the following steps to add the settlement details:

■ 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 22: 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>

NOTE: After you specify the necessary input, click Save. The details will be added to the table in Payin Details segment.

NOTE: Click **Next** to move to the **Payout Details**.

3.2.3 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:

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

Figure 16: 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 'Banker's Cheque' and 'Demand Draft' as alternative options. An 'Account Number' field is present. On the right side, there is a summary panel with 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'.

Figure 17: Payout Details (Reinvest Interest Disabled)

The screenshot shows the 'Payout Details' screen with 'Reinvest Interest' disabled. The interface is similar to Figure 16, but the 'Reinvest Interest' toggle switch is turned off. The 'Interest Payout Mode' is set to 'Account', with 'Banker's Cheque' and 'Demand Draft' as alternative options. An 'Account Number' field is present. Below this, there is a 'Principal Payout Mode' section, also set to 'Account', with 'Banker's Cheque' and 'Demand Draft' as alternative options. A second 'Account Number' field is present. The summary panel on the right and the bottom navigation buttons remain the same as in Figure 16.

Perform the following steps to add the settlement details:

■ 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 23: 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	Select the maturity payout mode for the RD account. The tile values are as follows: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft For Reinvest Interest type of accounts, this field will be shown, and for payout accounts, it will be hidden. <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	Specify the CASA account number for maturity payout. <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.

NOTE: Click **Next**.

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

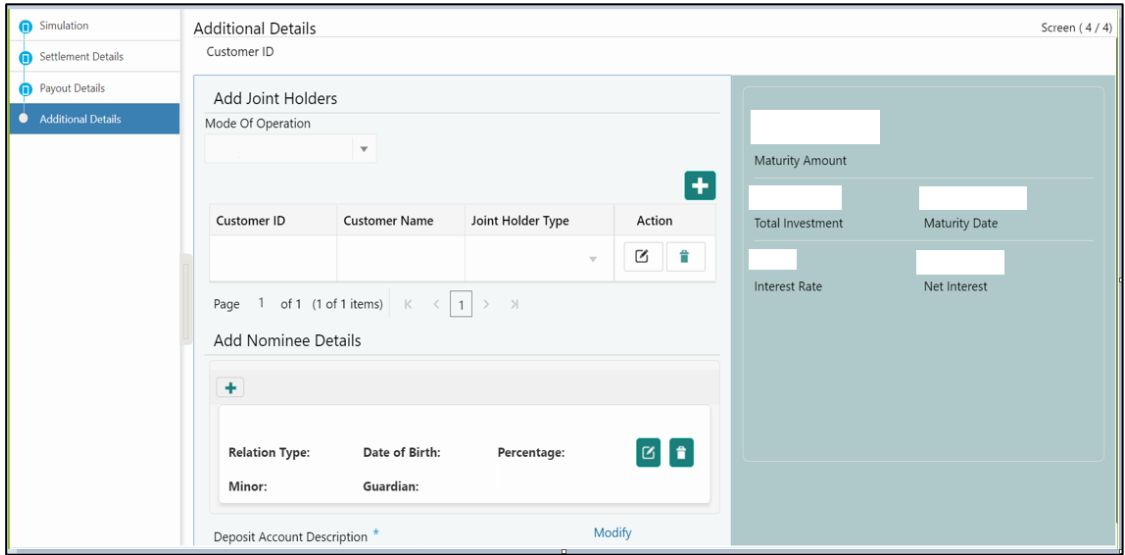
3.2.4 Additional Details

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

The prerequisites are as follows:

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

Figure 18: Additional Details




Perform the following steps to add the additional details:

■ 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 24: 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.

NOTE: Click the  icon to add the nominee details.

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

Figure 19: Nominee Details

The screenshot shows a web form titled "Nominee Details". It is organized into three main sections, each with a collapse 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), Minor (radio button), and Percentage (range selector).
- Address and Contact Details:** Contains fields for Building, Street, Locality, City, State, Country (with search icon), Zip Code, Email, Mobile, and Phone.
- Guardian Details:** Contains fields for Title, First Name, Middle Name, Last Name, Relation Type, Date of Birth, 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".

NOTE: 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 25: Nominee Details – Field Description

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

Field	Description
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.
Mobile	Specify the mobile number of the nominee.

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

Field	Description
Phone	Specify the phone number of the Guardian.

NOTE: Click **Save**.

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

Table 26: 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.

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

Table 27: 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.

NOTE: 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.

3.3 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

3.3.1 Simulation Details

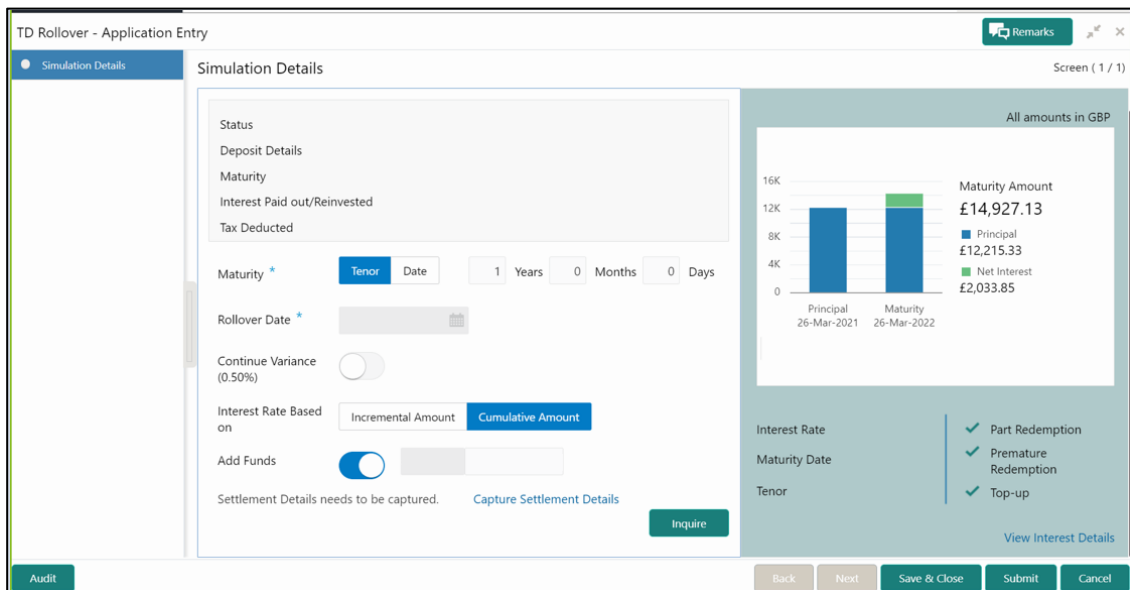
You can add the required details for doing the TD rollover on this screen, and the existing TD details will also be displayed.

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:

■ 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 20: TD Rollover – Application Entry



NOTE: 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 28: 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.

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

→ The Simulated output details are displayed.

Figure 21: Simulated Output

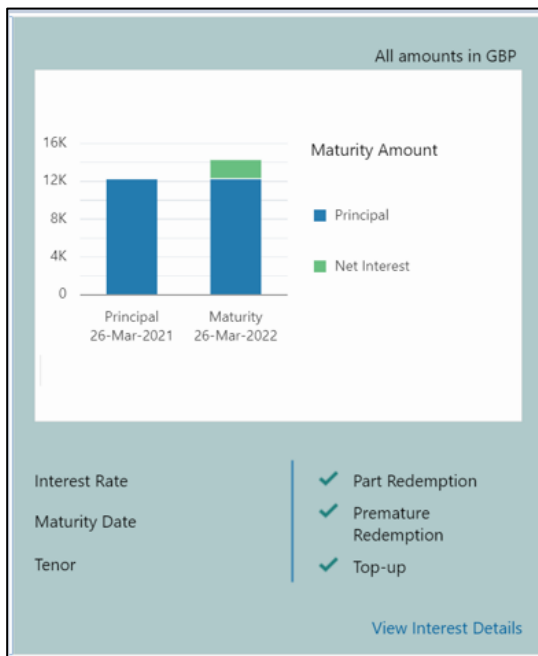


Figure 22: View Interest Details

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 29: 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.

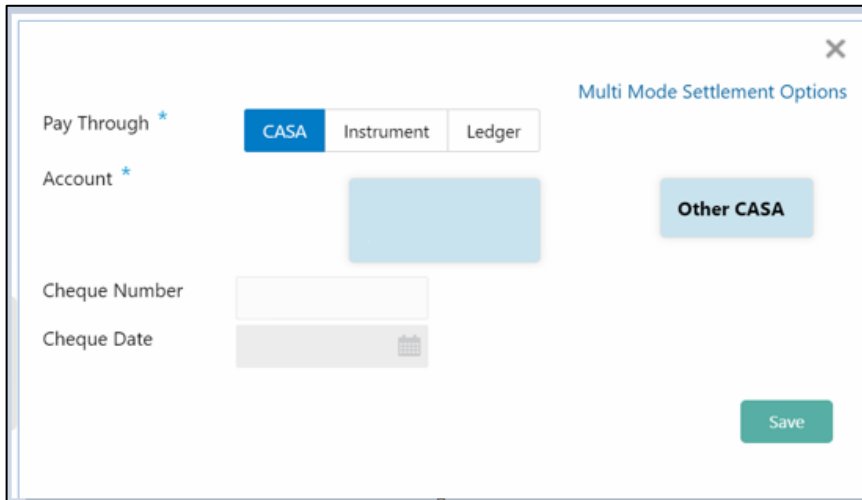
NOTE: If required, click **Add Funds** Checked, and then click on the **Capture Settlement Details** link to add the settlement details.

3.3.2 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 23: Settlement Details (CASA)



Perform the following steps to add the settlement details:

- 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 30: 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	<p>Specify the CASA account from which the payin to be done.</p> <p>NOTE: This field is visible only if we select tile as Other CASA.</p>
Account Amount	<p>Displays the account debit amount in CASA Account currency.</p> <p>NOTE: This field will be visible only if the CASA account currency is different than the TD account currency.</p>
Cheque Number	<p>Specify the cheque number used for the transaction.</p>
Cheque Date	<p>Specify the cheque date.</p>
Exchange Rate	<p>Specify the exchange rate in case of a cross-currency transaction.</p>
Instrument	<p>Specify details under this segment.</p>
Type	<p>Specify the Instrument type used for payin from Own Bank Cheque / Other Bank Cheque.</p>

Figure 24: 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 25: 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 31: 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
	<p>NOTE: This field is applicable only for the type Other Bank Cheque.</p>
<p>Cheque Number</p>	<p>Specify the cheque number to be deposited.</p> <p>NOTE: This field is applicable only for the type Other Bank Cheque.</p>
<p>Cheque Date</p>	<p>Specify the cheque date.</p> <p>NOTE: This field is applicable only for the type Other Bank Cheque.</p>
<p>Drawer Account Number</p>	<p>Specify the Drawer Account Number.</p> <p>NOTE: This field is applicable only for the type Other Bank Cheque.</p>
<p>Drawer Name</p>	<p>Specify the Drawer Name.</p> <p>NOTE: This field is applicable only for the type Other Bank Cheque.</p>
<p>Routing Number</p>	<p>Specify the routing number available on the cheque.</p> <p>NOTE: This field is applicable only for the type Other Bank Cheque.</p>
<p>Value Date</p>	<p>Displays the value date of the cheque.</p> <p>NOTE: This field is applicable only for the type Other Bank Cheque.</p>

Figure 26: Settlement Details (Ledger)

Table 32: 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.

NOTE: 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 27: Multi Mode Settlements

Table 33: 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.

NOTE: 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 34: 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.

NOTE: 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.

3.4 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

3.4.1 Simulation Details

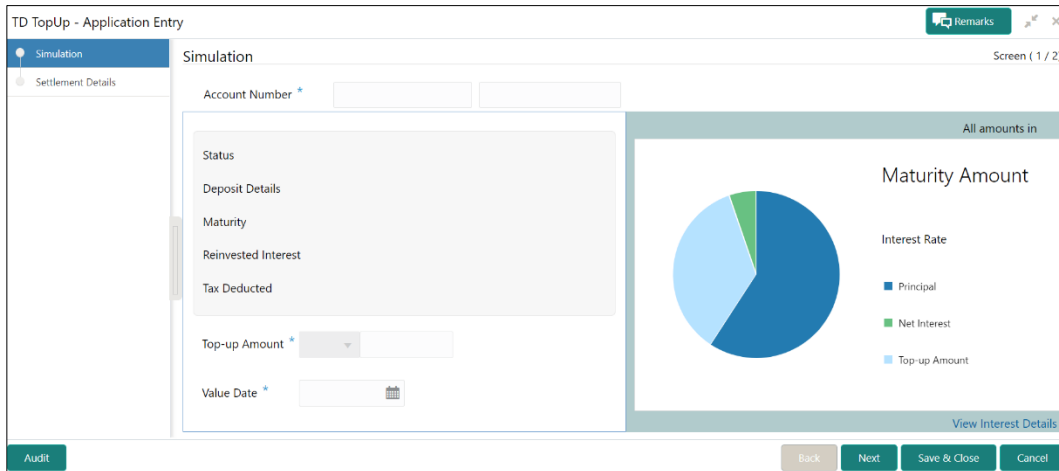
You can add the required details for doing the TD Top-up on this screen, and the existing TD details will also be displayed.

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:

■ 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 28: TD Top-up – Application Entry



NOTE: 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 35: 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.

NOTE: 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 depicting the current principal, top-up amount, interest, and net proceeds at maturity with what the user would get after the top-up

Figure 29: Simulated Output

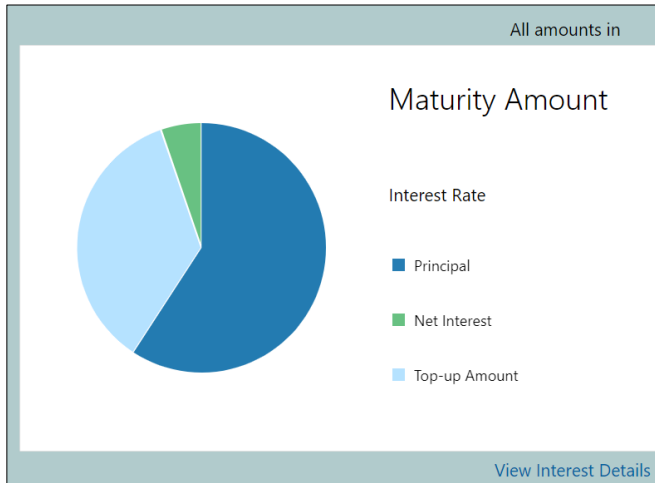


Table 36: Output Details – Field Description

Field	Description
Maturity Amount	Displays the proceeds due to the customer on maturity after taking into consideration the top-up amount.
Interest Rate	This will be the interest rate applicable on the revised principal.
Principal	Displays principal amount that is due on maturity (inclusive of the top-up amount)
Net Interest	This will be the interest net of tax.
Top-up Amount	This displays the top-up amount.

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

NOTE: 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 30: View Interest Details

The screenshot shows a web interface titled "Interest Details". It contains a table with three columns: "Date", "Reinvested Interest", and "Principal". The table is currently empty. Below the table, there is a pagination control showing "Page 1 of 1 (1 of 1 items)" with navigation arrows and a highlighted "1". A "Back" link is visible in the bottom right corner of the table area.

Date	Reinvested Interest	Principal
------	---------------------	-----------

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

[Back](#)

Table 37: 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)

3.4.2 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 31: Settlement Details (CASA)

Perform the following steps to add the settlement details:

- 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 38: 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.

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

Table 39: 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.

NOTE: 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 32: Settlement Details (Ledger)

Table 40: 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.

NOTE: Click + icon.

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

Figure 33: Settlement Details for Mixed Mode

Table 41: Settlement Details for Mixed Mode – Field Description

Field	Description
Mode	Specify the mode – CASA / Ledger
Account	If CASA is chosen in “Pay Through”, the options available here are - 1. All the CASA accounts where the TD customer is a primary holder will be displayed. 2. Other CASA (within the bank)

NOTE: 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 42: 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.

NOTE: If “LEDGER” is chosen, the below fields need to be provided

Table 43: 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

NOTE: 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 44: 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.

NOTE: Click **Submit**.

→ The transaction is completed.

3.5 TD Redemption

Teller can use this screen to redeem a Term Deposit. The redemption proceeds can be credited to CASA Account / New Term Deposit / Banker's Cheque / Demand Draft / Ledger. The term Deposit can be redeemed in full or part. The following details are necessary to open an RD account:

- Redemption Simulation
- Payout Details
- Additional Details

3.5.1 Redemption Simulation

Deposit Servicing officer can input basic details and can simulate the Redemption transaction to get the Interest, Tax and Redemption proceeds.

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

NOTE: On the **Home screen**, click **Deposit Services**. In the Deposit Services Mega Menu, under **Transactions**, click **TD Redemption**.

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

Figure 34: TD Redemption – Application Entry

NOTE: On the **TD Redemption** screen, specify the Term Deposit accounts number and other details to simulate. For more information on fields, refer to the field description table

Table 45: TD Redemption - Simulation – Field Description

Field Name	Description
Account Number	Specify the Term Deposit Account number which needs to redeemed.
Account Name	This is a display field. System should default the Account Name when the Account Number is input
Status	The status of the TD – Active/Matured/Closed is displayed
Deposit Details	The Principal balance of the TD, the rate of interest and the tenor of the TD is displayed
Maturity	The proceeds due to the customer on maturity and the maturity date are displayed
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.
Redemption Type	Will have two options – 1. Full Redemption

	<p>2. Part Redemption</p> <p>NOTE: Full Redemption will be defaulted</p>
Redemption Amount	<p>It is the principal amount, which the user wants to redeem. If Full redemption is chosen, it has to be the entire principal</p> <p>If Part Redemption is chosen, it has to be a non-zero value less than the current principal</p>
Waive Penalty	To be selected if the penalty is to be waived

■ After inputting the details for redemption, click **Inquire** to get the TD Redemption **Simulation output** details.

→ The Simulated output details are displayed.

Figure 35: Simulated Output



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 46: Output Details – Field Description

Field Name	Description
Net proceeds	This will be the final amount that will be paid out to the customer if the TD is redeemed today
Principal	This is the principal amount that is being redeemed
Interest Rate	This is the rate at which interest has been recalculated
Interest	This is the interest that will be given to the customer on redemption
Penalty	This is the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer
Tax	This is the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer

NOTE: In case of Part Redemption, click **View Deposit Details after Redemption** to get the remaining Deposit details after this part redemption..

→ The Simulated output details are displayed

Figure 36: View Deposit Details after Redemption



Table 47: View Deposit Details after Redemption – Field Description

Field Name	Description
Maturity Amount	Displays the maturity amount of the remaining term deposit
Principal	Displays the Principal remaining after redemption
Interest Rate	Displays the Interest rate applicable for the remaining principal
Interest	Displays the Interest due to the customer on maturity

Tax	Displays the Tax that will be deducted on maturity
Annual Percentage Yield	Displays the Annual Percentage Yield

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

NOTE: Click **Next** to move to **Payout Details**.

3.5.2 Payout Details

You can add the payout modes for the net proceeds on this screen. Funds can be paid by different modes – CASA Account / New Term Deposit / Banker’s Cheque / Demand Draft / Ledger (Single-mode settlement) or a combination of these modes (Multimode settlement).

Figure 37: Payout Details (CASA)

The screenshot shows a web form titled "Multi Mode Settlement Options". It contains the following elements:

- Payout Mode ***: A dropdown menu with options "Account", "Instrument", and "Ledger". "Account" is selected.
- Account ***: A text input field with a blue "Other" button to its right.
- Type ***: A dropdown menu with options "CASA" and "Term Deposit". "CASA" is selected.
- Account Number**: Two light blue input fields.
- Account Amount**: A light blue input field.
- Exchange Rate**: A light blue input field with a blue "Edit" link to its right.

Perform the following steps to add the Payout details:

NOTE: On the Payout details screen, specify the required fields. For more information on fields, refer to the field description table.

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

Table 48: Payout Details (CASA) – Field Description

Field Name	Description
Payout Mode	Specify the Payout Mode as Account .
Account	<p>Select the Payout CASA Account Tile</p> <p>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 Account</p> <p>Other Account - Select Other CASA Tile if the Payout to be done to any other Account</p>
Type	<p>Specify the Type of Other Account CASA / Term Deposit. Select the Tile CASA</p> <p>NOTE: This field is visible only if we select tile as Other Account</p>
Account Number	<p>Specify the CASA account to which the payout to be done.</p> <p>NOTE: This field is visible only if we select tile as Other Account.</p>
Account Amount	<p>Displays the account credit amount in CASA Account currency.</p> <p>NOTE: This field will be visible only if the CASA account (Own / Other CASA) currency is different from the TD account currency.</p>

<p>Exchange Rate</p>	<p>Displays the default exchange rate in case of a cross-currency transaction.</p> <p>NOTE: The defaulted exchange rate can be modified by clicking Edit</p>
-----------------------------	--

Figure 38: Payout Details (Term Deposit)

The screenshot shows a form titled "Payout Details (Term Deposit)". The form is organized into several sections:

- Payout Mode ***: A tabbed interface with "Account" selected, and "Instrument" and "Ledger" as options. A link "Multi Mode Settlement Options" is visible to the right.
- Account ***: A text input field and a blue "Other" button.
- Type ***: A tabbed interface with "CASA" and "Term Deposit" (selected).
- Deposit Product ***: A search input field with a magnifying glass icon.
- Maturity ***: A "Tenor" tab, a "Date" input field, and three input fields for "Years", "Months", and "Days".
- Interest Rate**: A percentage sign (%) and a "Negotiate Rate" link.
- Reinvest Interest**: A toggle switch currently in the "off" position.

Table 49: Payout Details (Term Deposit) – Field Description

Field Name	Description
Type	Specify the Type of Other Account CASA / Term Deposit. Select the Tile Term Deposit This field is visible only if we select tile as Other Account
Deposit Product	Will be defaulted to the Account class of the TD which is getting redeemed. It can be modified.
Maturity (Tenor / Date)	Specify if Tenor / Maturity date to be given
Tenor	Will be defaulted to the Tenor of the TD which is getting redeemed. It can be modified.
Maturity Date	Specify the maturity date for the deposit
Interest Rate	Displays the Base Interest rate for the deposit
Re-invest Interest	Will be defaulted from of the TD which is getting redeemed.

Click Negotiate Rate to open the pop-up screen. The interest details based on the Deposit Product selected will be picked up and shown to the teller, which can be modified. For information on the pop-up screen and fields, refer to [Error! Reference source not found.](#) and [Error! Reference source not found.](#)

The rest of the details - Nominee, Joint Holders and payout instructions will be internally set to that of the deposit being redeemed.

Figure 39: Payout Details (Instrument – Banker’s Cheque)

The screenshot shows a form titled "Multi Mode Settlement Options" with the following fields and options:

- Payout Mode ***: Radio buttons for Account, **Instrument** (selected), and Ledger.
- Type ***: Radio buttons for **Banker's Cheque** (selected) and Demand Draft.
- Payable Bank ***: Searchable text input field.
- Payable Branch ***: Searchable text input field.
- Issuing Branch**: Disabled text input field.
- Instrument ***: Text input for MICR, text input for Number, and a calendar icon.
- Payee Name ***: Text input field.
- Payee Address ***: Text input field.

Figure 40: Payout Details (Instrument – Demand Draft)

The screenshot shows a form titled "Multi Mode Settlement Options" with the following fields and options:

- Payout Mode ***: Radio buttons for Account, **Instrument** (selected), and Ledger.
- Type ***: Radio buttons for Banker's Cheque and **Demand Draft** (selected).
- Payable Bank ***: Searchable text input field with a disabled greyed-out area to its right.
- Payable Branch ***: Searchable text input field.
- Issuing Branch**: Disabled text input field.
- Instrument ***: Text input for MICR, text input for Number, and a calendar icon.
- Payee Name ***: Text input field.
- Payee Address ***: Text input field.

Table 50: Payout Details (Instrument – Banker’s Cheque, Demand Draft) – Field Description

NOTE: The Fields will be similar for Banker’s Cheque & Demand Draft

Field Name	Description
------------	-------------

Type	Specify the type of Instrument – Banker's Cheque / Demand Draft
Payable bank	Same as the TD
Payable branch	Specify the branch at which the BC / DD is payable
Issuing Branch	Displays the Branch issuing the instrument
Instrument	Specify the Routing Number, BC / DD Number and Instrument Date
Payee Name	Specify the Payee Name
Payee Address	Specify the address of the payee

Figure 41: Payout Details (Ledger)

Table 51: Payout Details (Ledger) – Field Description

Field Name	Description
Ledger Code	Specify the GL code to which the redemption is to be paid out

Ledger Description	Displays the ledger description on selection of the ledger code
---------------------------	---

■ In case of multi-mode payin, Click **Multi Mode Settlement Options**, then click + icon. This will bring up the all the payout modes explained above.

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

Figure 42: Multi Mode Settlements

Table 52: Multi Mode Settlements – Field Description

NOTE: The field details will be similar to Single mode settlement option, so the same field descriptions are not given again. Additionally, Pay field will be there as below

Field Name	Description
Pay	Amount, which is to be paid out to this mode. This cannot be 0 or negative

NOTE: 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 payout amount. The columns in the summary grid are as follows:

Table 53: 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 Instrument – BC / DD number and date. For Ledger – GL Number and description will be shown.
Amount	Displays Currency and amount for the respective mode.

3.5.3 Additional Details

Figure 43: Additional Details

Narrative	<input type="text"/>
Identification Type	<input type="text" value="▼"/>
Identification Number	<input type="text"/>

Table 54: Additional Details – Field Description

Field Name	Description
Narrative	Specify the narrative for the transaction
Identification Type	Choose the identification type for the beneficiary.

Payee Identification Number	Enter the ID number corresponding to the ID chosen above.
------------------------------------	---

NOTE: 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 Redemption process.

3.6 Term Deposit Dashboard

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

The various sections are:

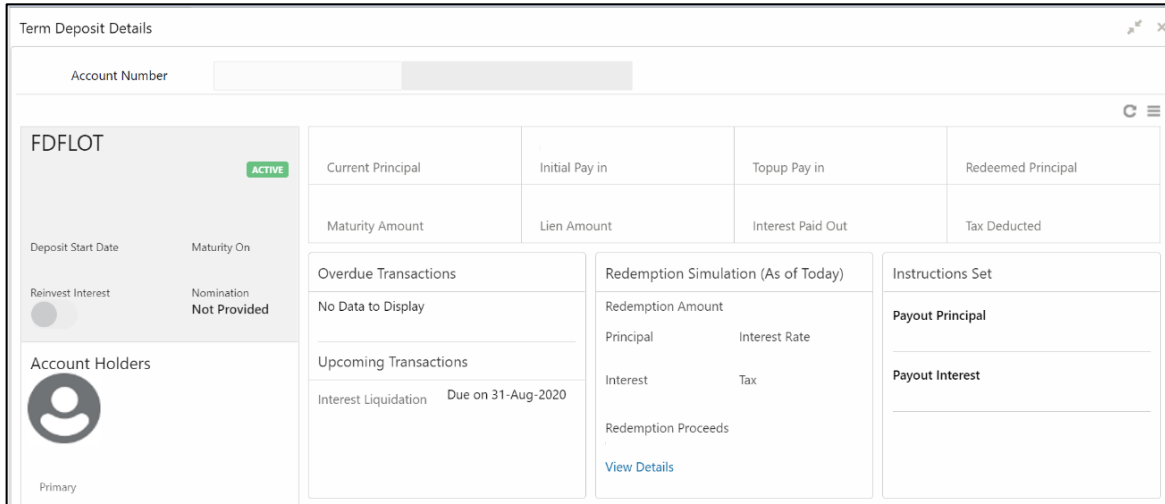
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Lien Details
- Overdue Transactions
- Recent Transactions
- Frequent Actions

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 44: 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 55: 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”.
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.

Field	Description
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 45: Account Holders Details

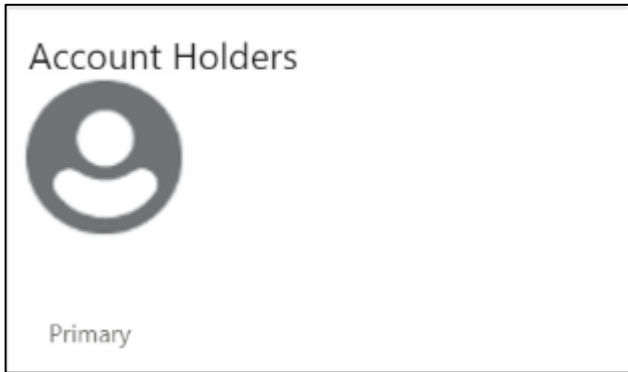


Table 56: Account Holders Details – Field Description

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 46: Account Details

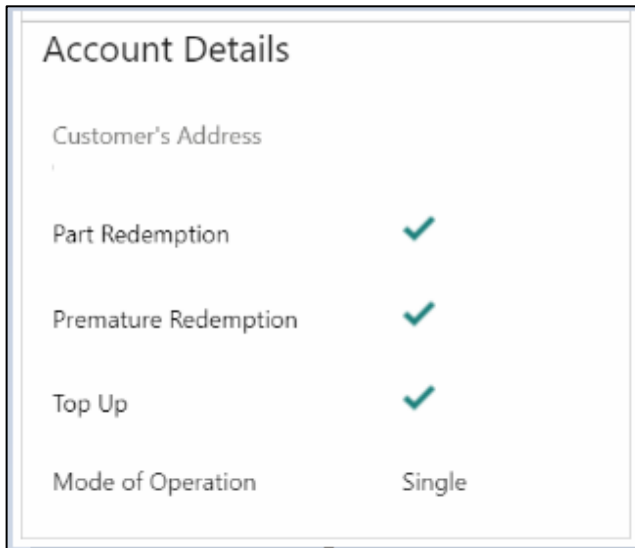


Table 57: Account Details – Field Description

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 47: Balances Details

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

Table 58: 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 48: Redemption Simulation Details

Redemption Simulation (As of Today)	
Redemption Amount	
Principal	Interest Rate
Interest	Tax
Redemption Proceeds	
View Details	

Table 59: 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 49: Overdue Transactions

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

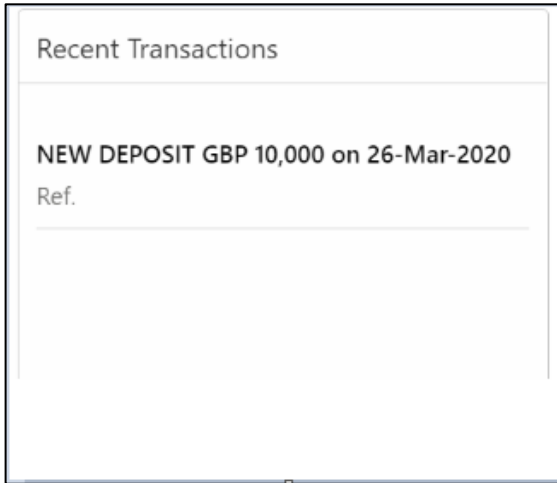
Table 60: Overdue Transactions – Field Description

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 61: 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 50: 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 51: Lien Details

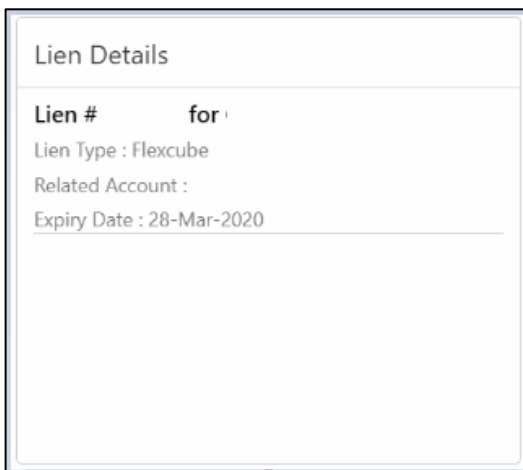


Table 62: Lien Details – Field Description

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

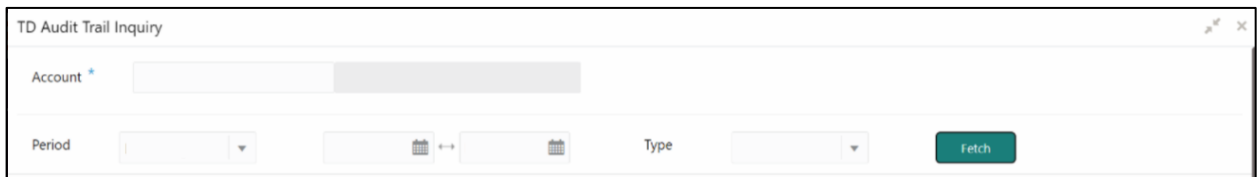
The Teller can use this screen to do TD Audit Trail Inquiry.

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 52: 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 63: 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 53: 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 54: 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		██████████

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Table 64: 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 65: List of Function Codes

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

5 List Of Menus

1. Term Deposit Account Opening – Payin - [TD Account Opening](#) (pg. 9)
2. RD Account Opening – [RD Account Opening](#) (pg. 36)
3. TD Rollover – [TD Rollover](#) (pg. 55)
4. TD Top-up – [TD Top-up](#) (pg. 68)
5. TD Redemption - [TD Redemption](#) (pg. 79)
6. Term Deposit Dashboard – [Term Deposit Dashboard](#) (pg. 92)
7. TD Audit Trail Inquiry – [TD Audit Trail Inquiry](#) (pg. 101)