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

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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.

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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	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. 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.
Remarks	Initiation, Approval and Hand-off Retry	'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
Host Error	Hand Off Retry	'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.

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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.

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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
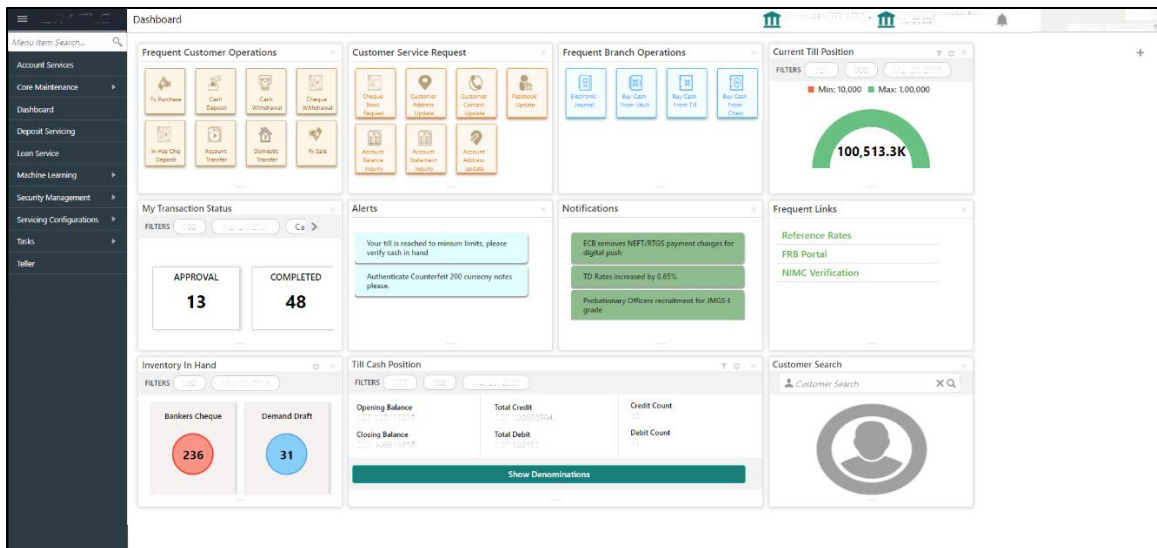
2.3 About Main Menu

The Deposit Services is grouped into the several menus. For more information on menus, refer to *Figure 2: Menu –* Deposit Services and *Table 5: Menu Item – Description*.

Figure 2: Menu – Deposit Services
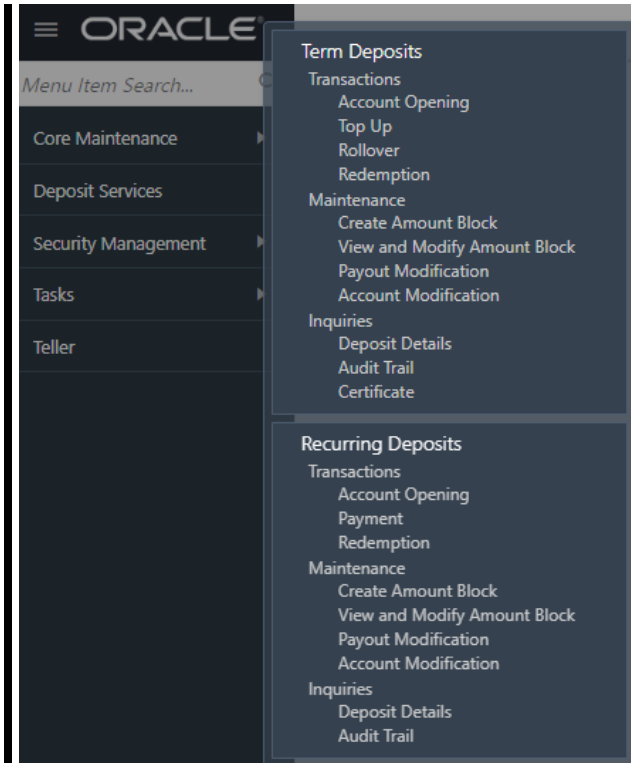
Table 5: Menu Item – Description

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.
Maintenance	Teller or Supervisor can use to perform the deposit services maintenance activities.

3   TD Transactions

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

- *3.1 Account Opening*

- *3.2 Top-up*

- 3.3 Rollover

- 3.4 *Redemption*

3.1   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 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.

User can follow the menu options as Deposit Services → Term Deposits → Transaction → Account Opening to reach the desired menu option.

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Figure 3: TD Account Opening – Application Entry

1. 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 *TD Account Opening - Simulation – 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

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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

2. Click **Negotiate Rate**.

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

Figure 4: Negotiate Rate

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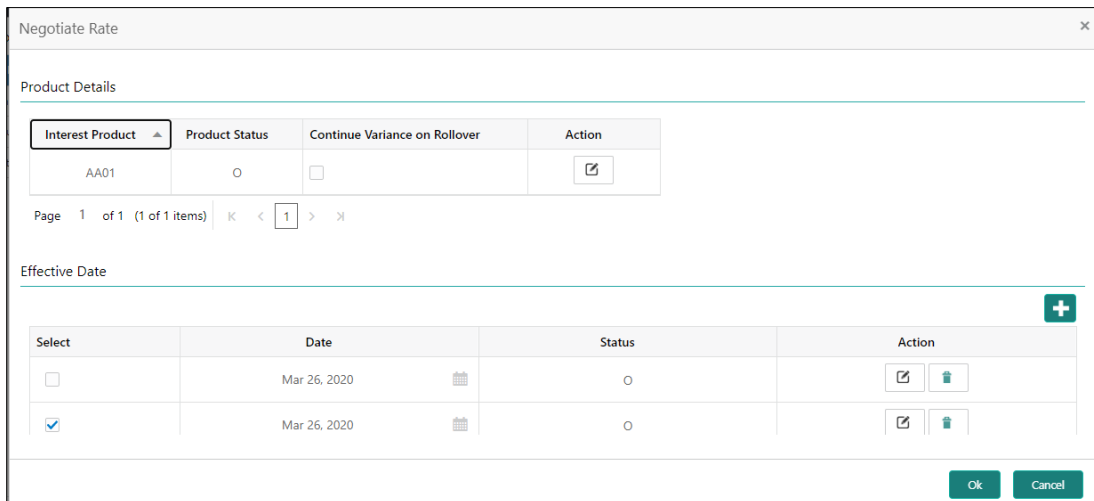
3. On **Negotiate Rate** screen, specify the fields. For more information on fields, refer to the field description table.

> **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

On providing the inputs, a simulation will be triggered and displayed as output.

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

Figure 5: Simulated Output Details

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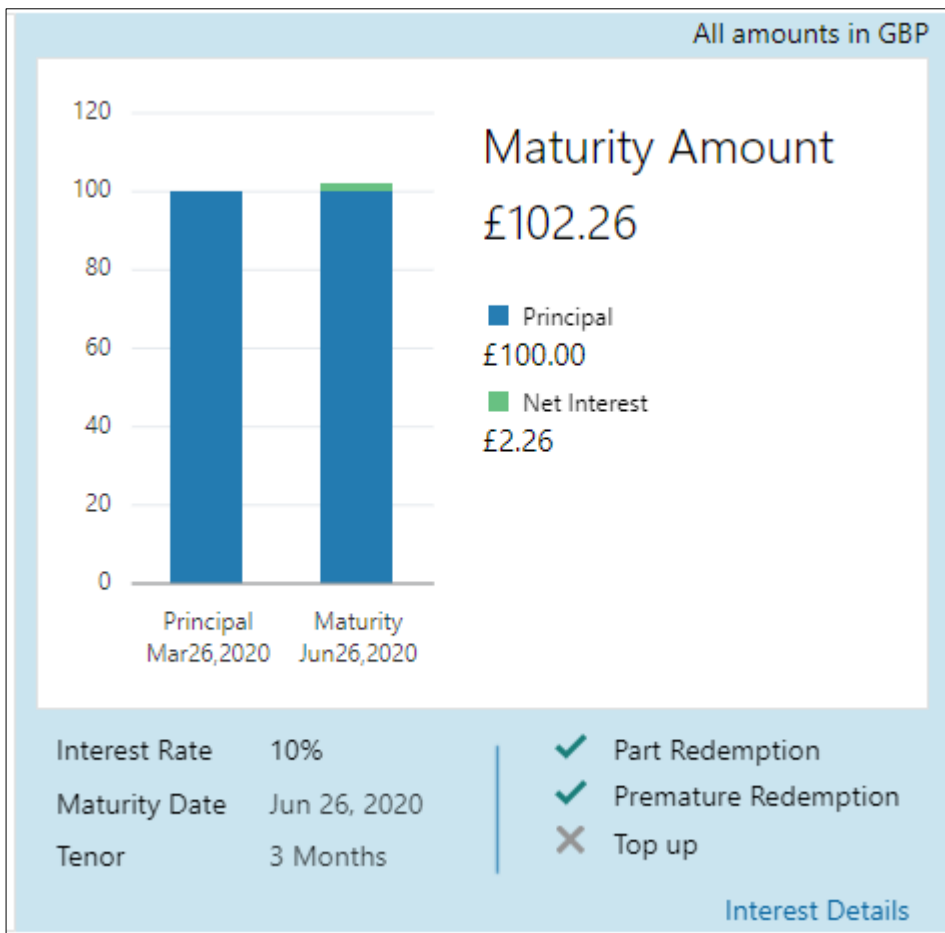
Figure 6: View Interest Details

Date	Interest Paid out	Principal
Jun 26, 2020	£2.26	£102.26

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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 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

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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
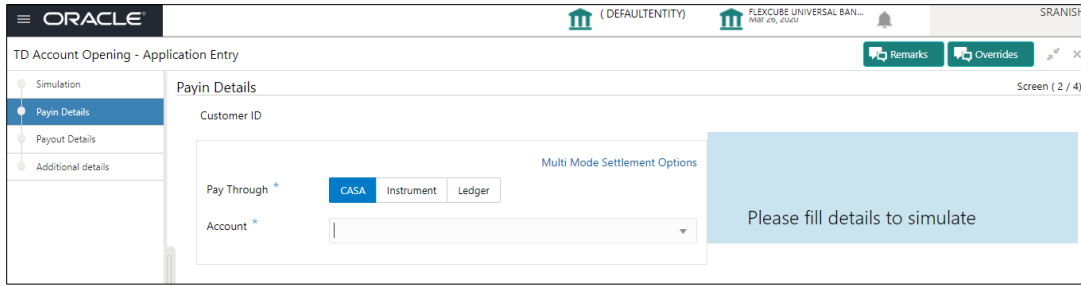
Table 9: Payin Details – CASA - Field Description

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	Select the payin account from the dropdown The CASA accounts where the TD customer is a primary customer will be listed in the dropdown. There will also be a value ""Others" For Own CASA accounts Account Title, Account Number, Account ccy and Balance will be displayed in the dropdown

Below fields are applicable if Customer's 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

Below fields are applicable if Others is selected from the dropdown

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

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Figure 8: Payin Details – Instrument – Own Bank Cheque

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 Bank 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
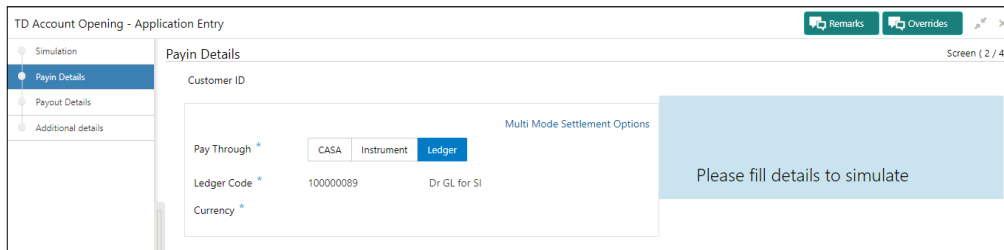
Table 11: Payin Details – Ledger - Field Description

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.

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Figure 10: Multimode Payin Details

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	For CASA – Account number and Account name For Cheque – Cheque Number and date For Ledger – GL Number and description will be shown
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)
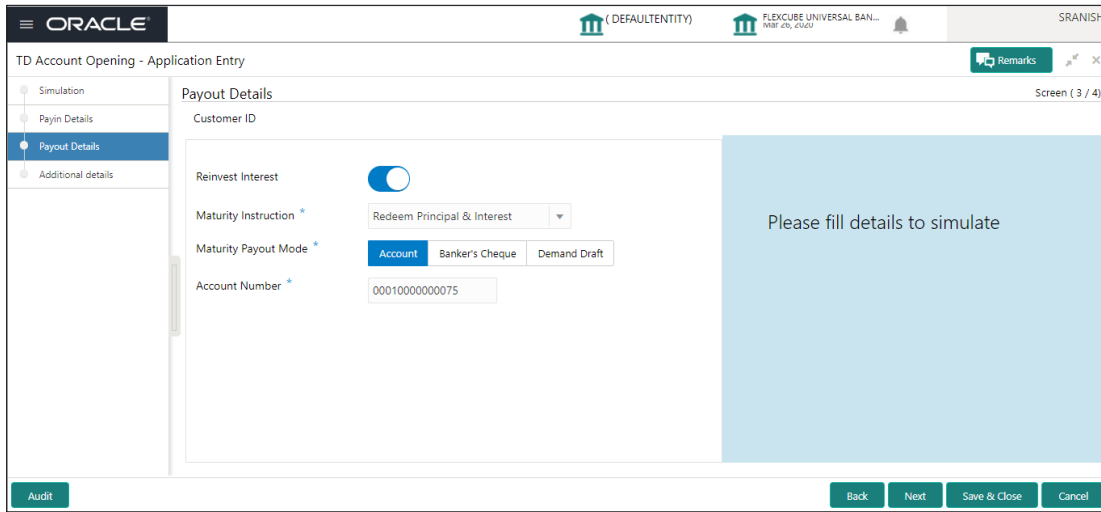
On the **Payout Details** screen, specify the parameters for automatic payout through either account transfer, banker's cheque, or demand draft. For more information on fields, refer to the field description table.

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

Maturity Instructions	Select the maturity instructions for the deposit from the following drop-down values. For Reinvestment type of deposits: • **Redeem Principal & Interest** • **Renew Principal & Interest** • **Renew Principal & Redeem Interest** • **Special Amount Renewal** • **No Instruction** **NOTE:** For Reinvest Interest type of accounts, this field will be shown, and for payout accounts, it will be hidden. If we Select Reinvest interest, Only maturity Payout Mode fields will be shown
Amount	Specify the special renewal amount. **NOTE:** This field is enabled only if the **Maturity Instructions** is selected as **Special Amount Renewal**. TD currency will be defaulted and disabled.
Maturity Payout Mode	Select the maturity payout mode from the following Tiles: • **Account** • **Banker's Cheque** • **Demand Draft** **NOTE:** This field will be hidden if the Maturity Instructions is selected as No Instruction, Renew Principal & Interest
Account	Select the Account Tile if the maturity proceeds 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 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)
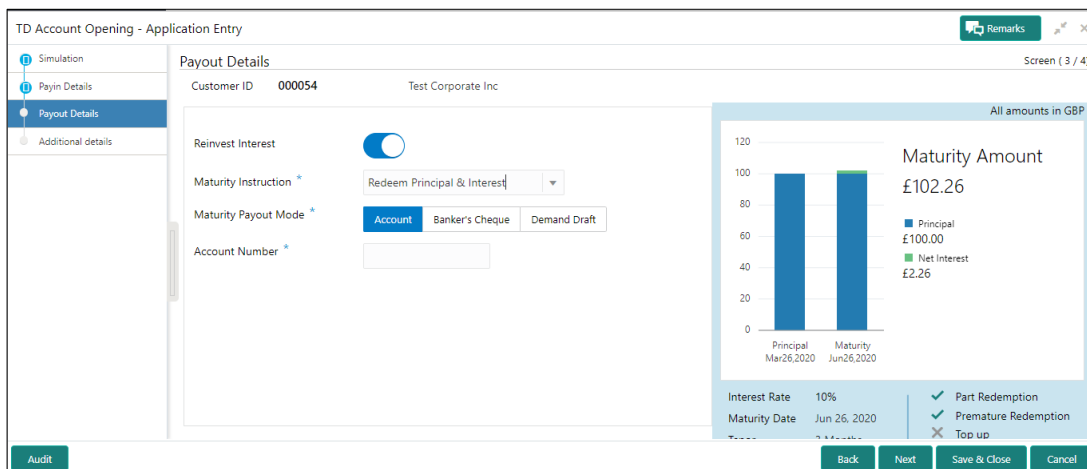
Table 14: TD Account Opening – Payout Details (Reinvest Interest Disabled) – Field Description

Field Name	Description
Interest Payout Mode	Select the interest payout mode for payout type of TD products. The drop-down values are as follows: • **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*	Select the Principal Payout instructions for the deposit from the following drop-down values. • **Redeem Principal** • **Renew Principal** • **Special Amount Renewal** • **No Instruction**
Amount	Specify the special renewal amount. **NOTE:** This field is shown only if the **Principal Payout Instructions** is selected as **Special Amount Renewal**. TD currency will be defaulted and disabled
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

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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 13: Additional Details
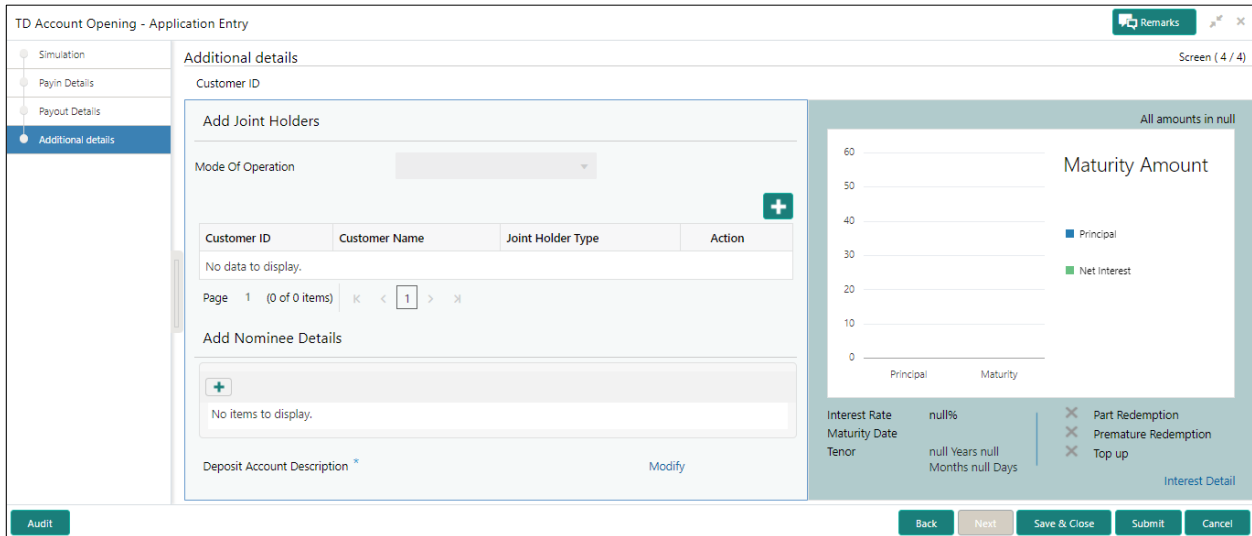
1. **Joint Holder Details**

Figure 14: 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 15: Nominee Details

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

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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

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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

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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

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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 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

3.2.1 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 access 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:

Deposit Services → Term Deposits → Transaction → Top Up will display the Top Up screen

Figure 16: TD Top-up – Application Entry
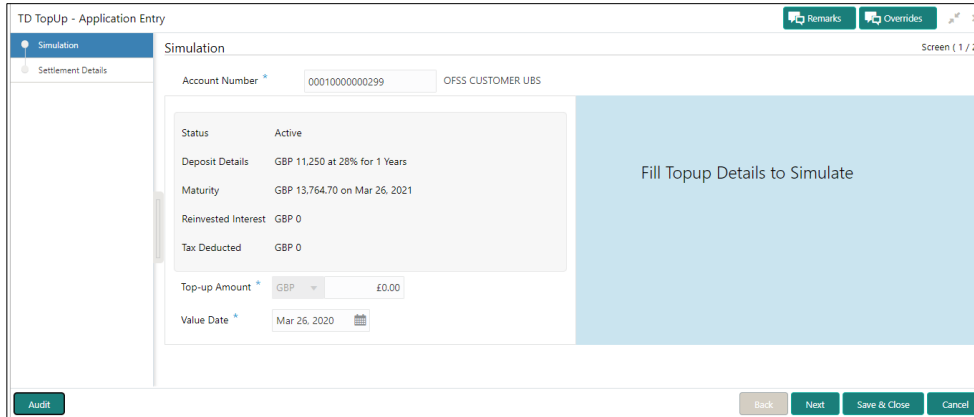
NOTE: On the **TD Top up** screen, specify the input details in this screen. For more information on fields, refer to the field description table.

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

Table 19: 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.
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.

Field	Description
Interest Paid – Out / Re-invested	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. 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.
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: On entering the top-up amount, a simulation will be triggered and displayed as output.

The **Simulated output** details are displayed.

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

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Figure 17: Simulated Output
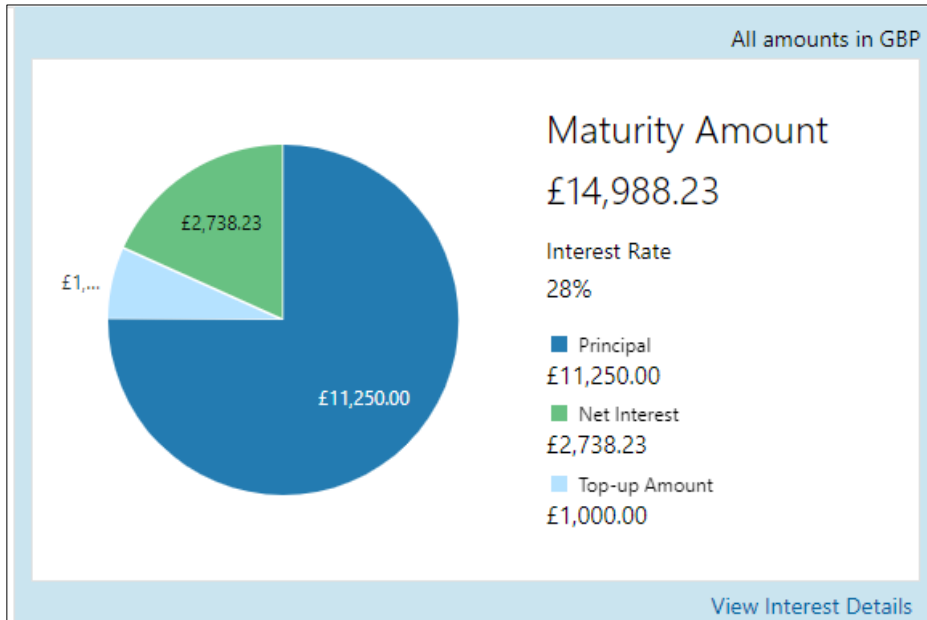
Table 20: Output Details – Field Description

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.

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 18: View Interest Details
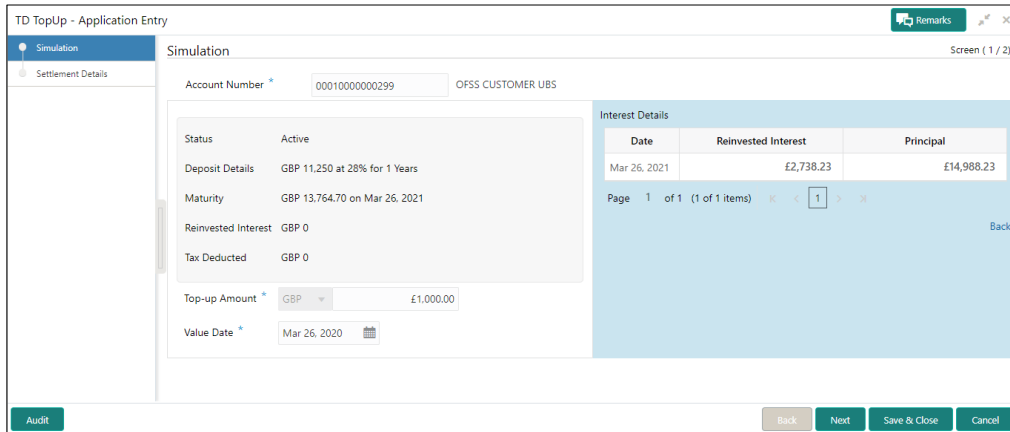
Table 21: View Interest Details – Field Description

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)

3.2.2 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 19: Settlement Details (CASA)
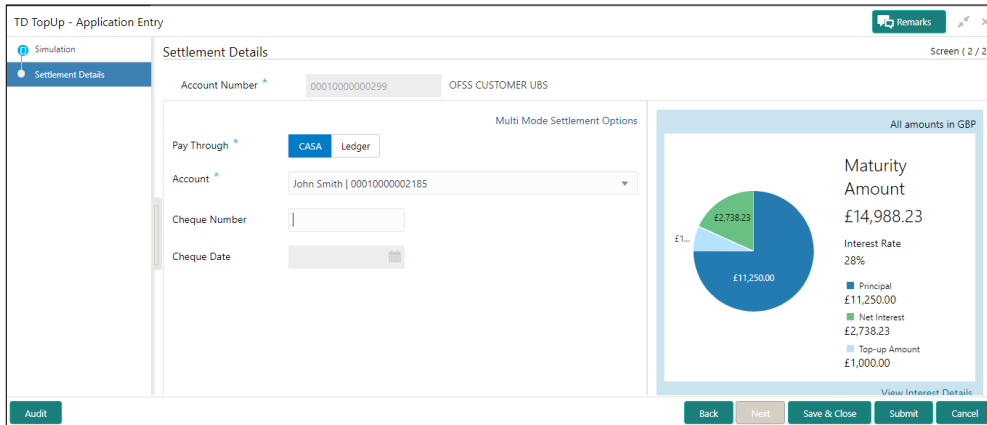
Perform the following steps to add the settlement details:

4.   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 22: Settlement Details – Field Description

Field	Description
Pay Through	Specify the top-up made – CASA / Ledger. **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.
Account	The options available in the dropdown are - 1. All the CASA accounts where the TD customer is a primary holder will be listed. 2. "Others" option can be chosen to choose an account not belonging to this customer but within the bank

Field	Description
	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 dropdown, below are the fields applicable.
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.
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 "**Others"** is selected, specify the additional fields. For more information on fields, refer to the field description table.

Table 23: Settlement Details for "Others" – 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 20: Settlement Details (Ledger)
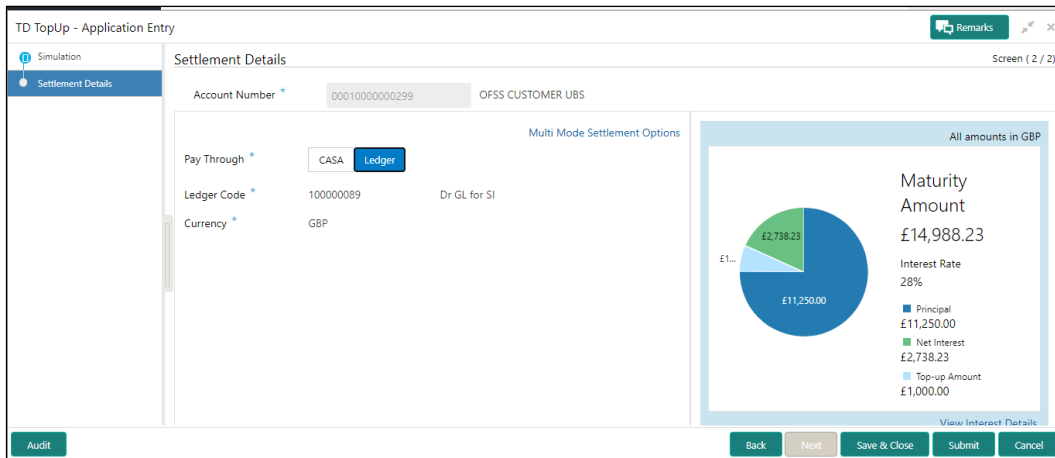
Table 24: Settlement Details for Ledger – Field Description

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.

Click **+** icon.

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

Figure 21: Settlement Details for Mixed Mode
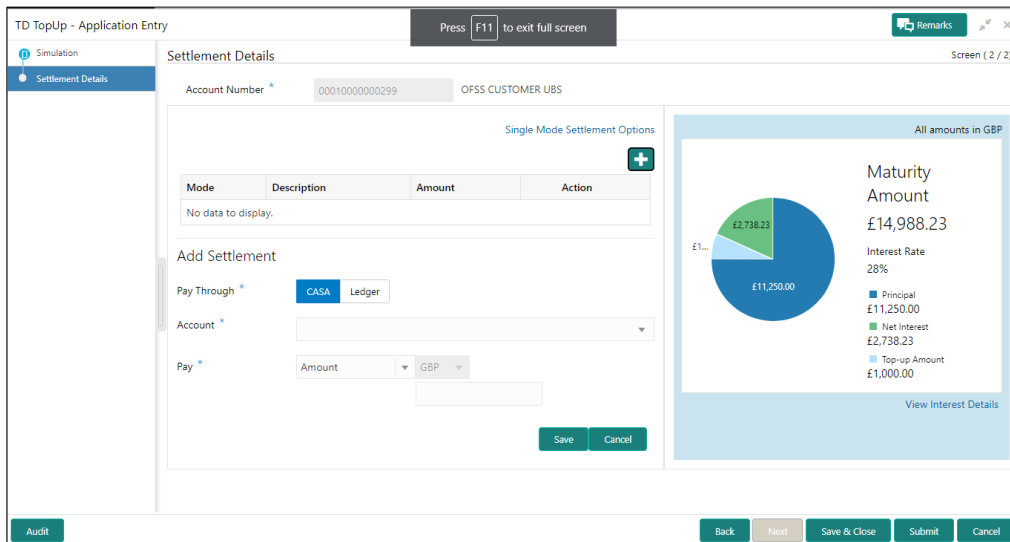
Table 25: Settlement Details for Mixed Mode – Field Description

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 in the dropdown. 2. "Others" – CASA within the bank

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Table 26: Settlement Details for Mixed Mode – Field Description

Field	Description
Account	1. Will either be one of the customer's CASA accounts as chosen from the dropdown OR 2. Has to be entered if "Others" is chosen from the dropdown
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 27: 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 28: 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.

3.3 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:

Deposit Services → Term Deposits → Transaction → Rollover will display the desired screen

Figure 22: TD Rollover – Application Entry
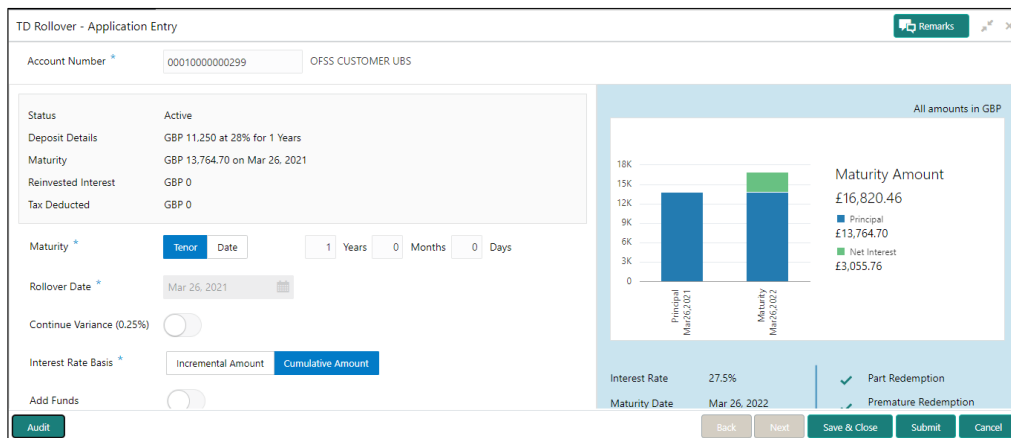
NOTE: On the **TD Rollover** screen, specify the details in the **Simulation Details** segment for TD Rollover. For more information on fields, refer to the field description table.

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

Table 29: 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.
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.

Field	Description
	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.
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, a simulation will be triggered and displayed in the output

Figure 83: Simulated Output
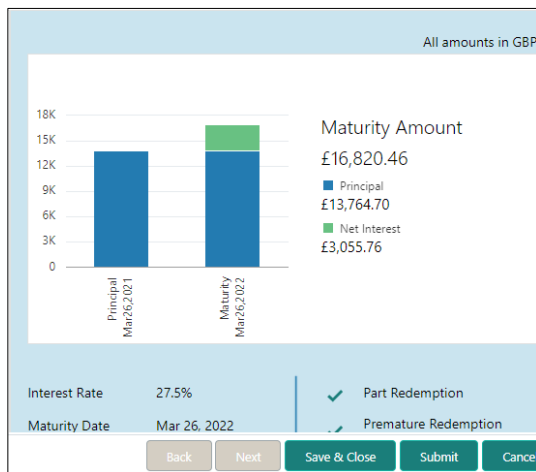
Figure 24: View Interest Details
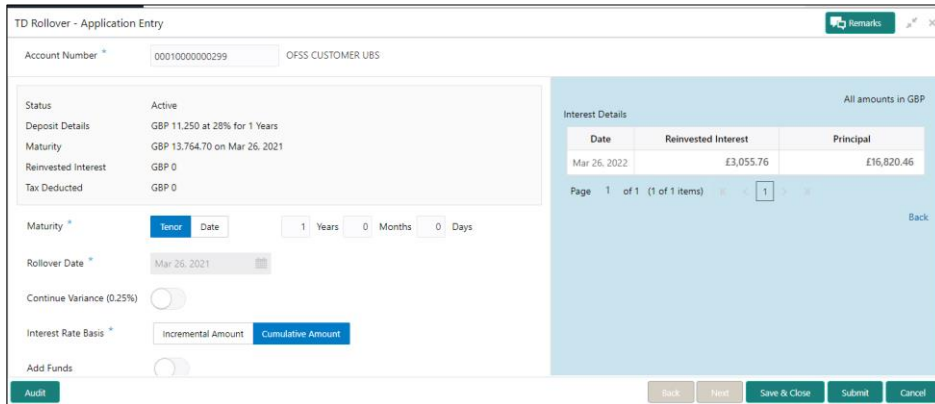
NOTE: Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 30: 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.
Premature Redemption	Displays whether the premature is allowed for the deposit.
Top-up	Displays whether the top-up is allowed for the deposit.

Field	Description
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.

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 25**: Settlement Details (CASA)**
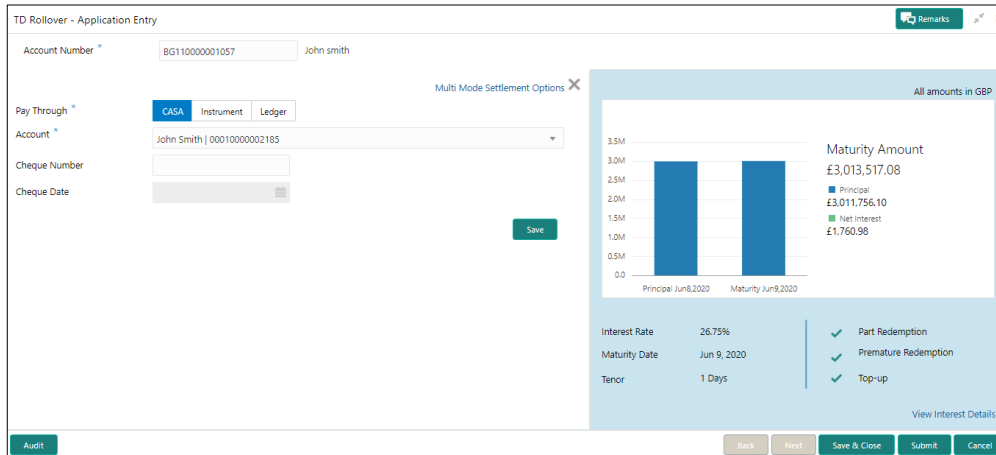
Perform the following steps to add the settlement details:

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 31: Settlement Details (CASA) – Field Description

Field	Description
Pay Through	Specify the Payin Mode as **CASA**.
Account	Specify the Payin CASA Account from the dropdown which will list all the customer's CASA accounts along with an option "Others".
Account Number	Will be selected from the dropdown if customer's own CASA is to be chosen. Will need to be specified if "Others" is chosen.
Account Amount	Displays the account debit amount in CASA Account currency. **NOTE:** This field will be visible only if the CASA account currency is different than the TD account currency.

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Field	Description
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date.
Exchange Rate	Specify the exchange rate in case of a cross-currency transaction.
Instrument	Specify details under this segment.
Type	Specify the Instrument type used for payin from Own Bank Cheque / Other Bank Cheque.

Figure 26: Settlements Details (Instrument – Own Bank Cheque)

Figure 27: Settlement Details (Instrument – Other Bank Cheque)

Table 32: Settlement Details (Instrument) – Field Description

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

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

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

Figure 28: Settlement Details (Ledger)

Table 33: 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 29: Multi Mode Settlements

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Table 34: Multi Mode Settlements – Field Description

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

Click **Save**.

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

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

Table 35: 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 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

3.4.1 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:

Deposit Services → Term Deposits → Redemption → Rollover will display the desired screen.

Figure 30: 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

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Table 36: 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 2. Part Redemption **NOTE:** Full Redemption will be defaulted

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

After inputting the details for redemption, a simulation is triggered to display the **output** details.

The Simulated output details are displayed.

Figure 31: 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 37: Output Details – Field Description

Field Name	Description

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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 32: View Deposit Details after Redemption

Table 38: 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.

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

3.4.2 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 33**: Payout Details (CASA)**

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.

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

Table 39: Payout Details (CASA) – Field Description

Field Name	Description
Payout Mode	Specify the Payout Mode as **Account**.

Account	Select the "Account" Tile **NOTE:** The CASA accounts where the TD customer is a primary customer will be listed in the dropdown. There will also be a value "Others"
Type	If "Others" is chosen, Specify the Type of Other Account CASA / Term Deposit. Select the Tile **CASA**
Account Number	Specify the CASA account to which the payout to be done. **NOTE:** This field is visible only if we select CASA in the other account tile.
Account Amount	Displays the account credit amount in CASA Account currency. **NOTE:** This field will be visible only if the CASA account (Own / Other CASA) currency is different from the TD account currency.
Exchange Rate	Displays the default exchange rate in case of a cross-currency transaction. **NOTE:** The defaulted exchange rate can be modified by clicking **Edit**

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Figure 34: Payout Details (Term Deposit)

Table 40: 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 "Others" in the "Account" dropdown
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

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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.

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

Figure 35: Payout Details (Instrument – Banker's Cheque)

Figure 36: Payout Details (Instrument – Demand Draft)

Table 41: 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 37: Payout Details (Ledger)

Table 42: 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

5. 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 38: Multi Mode Settlements
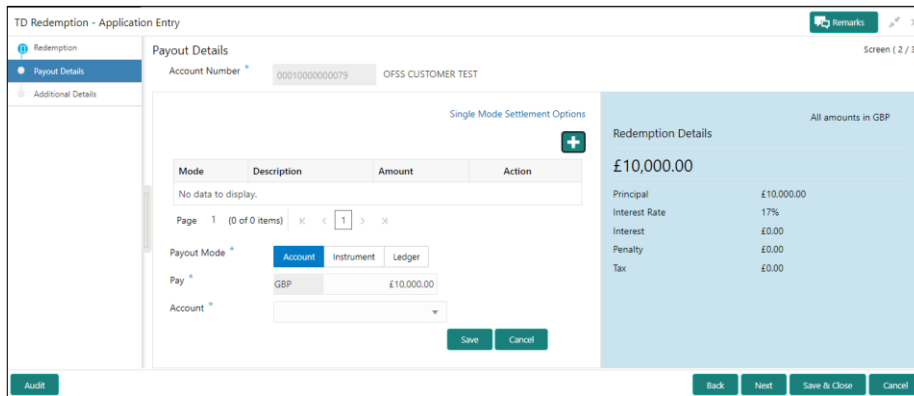
Table 43: Multi Mode Settlements – Field Description

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

Click **Save**.

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

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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 44: 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.

3.4.3 Additional Details

Figure 39: Additional Details

Table 45: Additional Details – Field Description

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

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

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.

4 TD Maintenances

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

- *4.1 Amount Block*

- *4.2 Payout Modification*

- *4.3 Account Modification*

4.1 Amount Block

A Term deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions etc. Also, the Bank might receive request from any authorized external agencies to Block the TD amount. This screen provides this request.

4.1.1 Create TD Amount Block

TD Amount block screen let user to block TD amount. User can specify following details while blocking TD amount.

- Amount to be blocked

- Reason for blocking the amount

- FROM and TO dates

- Narrative/description for activity

This menu screen is accessible from Deposit Services → Term Deposits → Create Amount Block. This menu option can be seen when clicked on Deposit Services menu.

Figure 40: TD Amount Block – Create TD Account

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

The teller needs to input a valid TD account number and will be able to add a block on that TD account.

Table 46: Field list create TD Account

Field Name	Description
Account Number	Input the valid TD Account number
Account Name	System should display the Account Name when the Account Number is input.
Amount	Specify the Block amount. TD Currency will be default currency.
Reason	Specify the Block reason from the LOV values. Code and Reason both should be displayed
Effective Date	Specify the effective date for the Block. This date cannot be less than current process date
Expiry Date	Specify the Block expiry date, which cannot be less than current Process date and Effective date.
Remarks	Specify the remarks / comments for the Block to be added

Customer Panel will be displayed on the right side of the screen.

On filling all the required details, Teller will click on submit. An application reference number will get generated and the transaction will move to the authorization stage. Once authorized amount block will get created in product processor. All the blocks created in UBS from the above screen will be of Block Type 'FLEXCUBE'.

Figure 41: TD Amount Block – When Save & Closed TD Amount Block entry
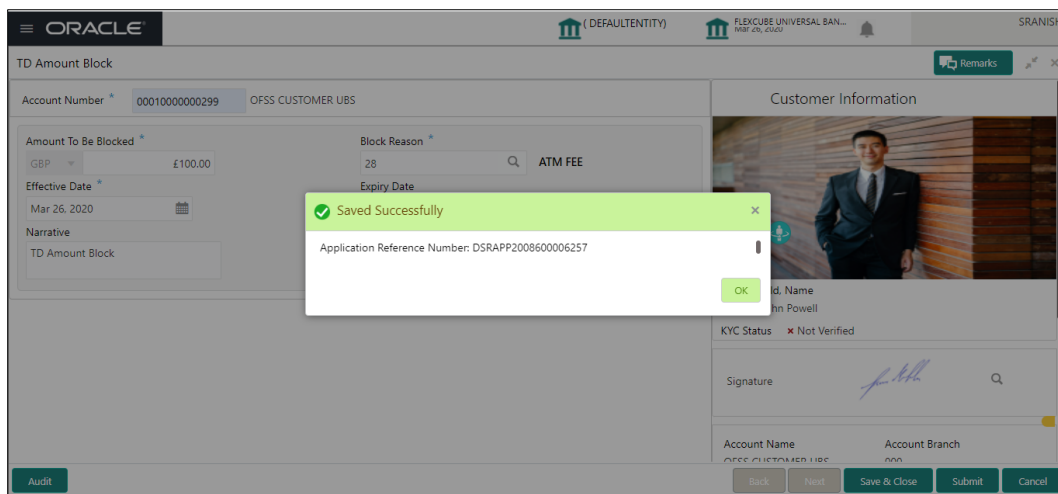
4.1.2 View and Modify TD Amount Block

NOTE: Using the View and Modify option, user can do desire changed to the already blocked amount.

Figure 42: View and Modify TD Amount Block – View option
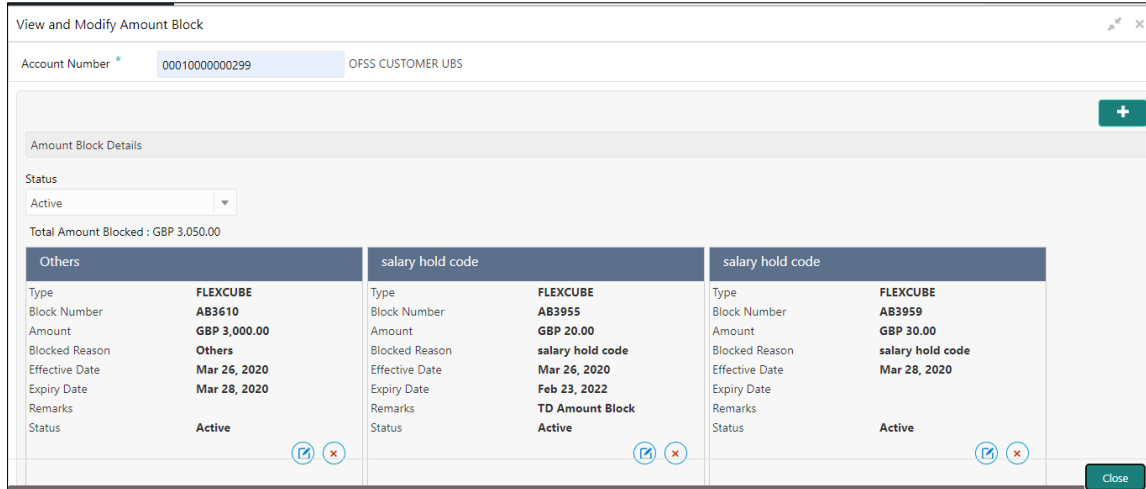
NOTE: The fields, which are marked with an asterisk, are mandatory.

Teller will be able to view and modify the block records on the account in tile view.

Table 47: Field list Block Records

Field Name	Description
Account Number	Input valid TD Account number
Account Name	System should display the Account Name when the Account Number is input
Status	Specify the Blocks to be viewed
Block Number	Display the Block number
Type	Display the Block Type
Amount	Display the Block amount along with the currency
Reason	Display the Block reason along with Code.
Effective Date	Display the Block effective date
Expiry Date	Display the Block expiry date
Remarks	Display the Block remarks

Status	Display the Block status

On Account number tab-out the all the Blocks will get listed. The Teller can perform different actions on these Holds. The actions are – Modify & Close. Product processor validations will apply while performing Modify & Close action to different types of Holds.

These actions button are displayed at the bottom of every tile of the block record.

Expired & Closed records will not be allowed to be modified.

4.1.3 Modify TD Amount Block

Modify – On clicking the Modify action, the record will be opened in 'Modify TD Amount Block'. User can modify entry done to desire attributes.

Figure 43: View and Modify TD Amount Block – View option

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

Table 48: Field list TD Amount Block

Field Name	Description
Account Number*	Display the Account number
Account Name*	System should default the Account Name when the Account Number is input
Block Number*	Display the Block Number

Type*	Display the Block Type
Amount*	Modify the Amount block amount, if required. Here TD currency will be default.
Reason*	Display the Reason for Block
Effective Date*	Modify the Effective Date, if required
Expiry Date	Modify the Expiry Date, if required. Note, Expiry date cannot be less than current process date and effective date.
Remarks*	Modify the remarks, if required

Close – On clicking Close, the action will get saved and will be submitted for authorization.

4.2 Payout Modification

This screen will enable Deposit Teller to

- View the payout instruction maintained during the Term Deposit Account creation.

- Modify the payout instruction maintained for the term deposit account.

- Maintain the payout instruction if no instruction is maintained for the term deposit

Following menu option should be used to invoke TD Payout Instruction maintenance/modification.

This menu screen is accessible from Deposit Services → Term Deposits → Payout Modification. This menu option can be seen when clicked on Deposit Services menu.

Figure 44: Menu option

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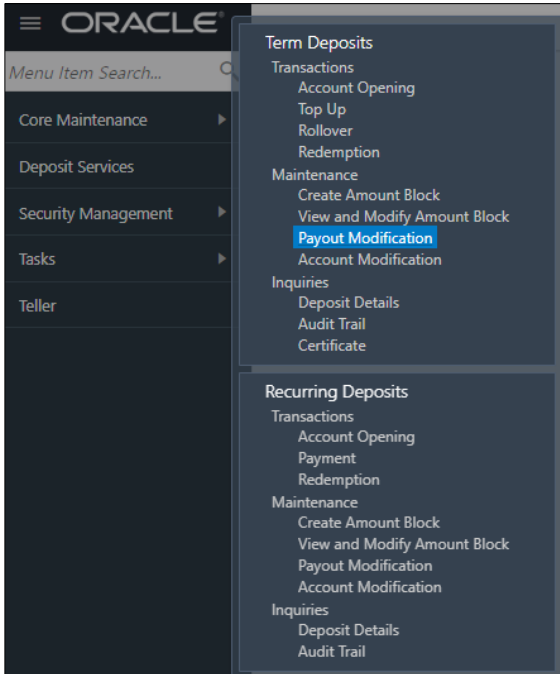
When clicked on the menu option for TD Payout Instruction modification following screen will appear where user need to input valid Account Number

Figure 45: Input screen

 On invoking of this Term Deposit Payout Instructions screen, it will display the current payout instruction maintained for the deposit. There is a possibility that the payout instruction is not maintained for the deposit.

Upon invoking the screen it will look like as follows

Figure 46: Term Deposit Payout Instructions screen

Table 49: Field description list

Field Name	Description
Account Number	Input the Account number. Should be a valid TD Account number and on tab-out of the account number account name and deposit details will be displayed.
Account Name	System should default the Account Name when the Account Number is input
Status	The status of the TD – Active/Overdue/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
Interest Paid / Reinvested	The Interest Paid / Reinvested till date will be displayed. If the deposit is payout deposit, then label will be Interest Paid and for compounding type of deposit label will be Interest Reinvested
Tax Paid	Tax deducted till date will be displayed

Once the Term Deposit account is entered, the existing payout instruction for the deposit will be listed in the grid.

Payout instruction details part of the screen will be as follows.

**Figure 47: Term Deposit Payout Instructions details screen**

Term Deposit Payout Instructions						➕
Component	**Mode**	**Description**	**Percenta...**	**Amount**	**Actions**	
Rollover Principal & Interest	Auto Rollover	Rollover to: CRFRTD| 1 Years 0 Months 0 Days	100	Available on Payout	👁 📝 🗑	

Table 50: Field description list

Field Name	Description
Component	The component of payout will be displayed. Values: • Principal • Interest • Principal & Interest • Rollover Principal • Rollover Interest • Rollover Principal & Interest
Mode	The Mode of Payout will be displayed. Values: • Account • Term Deposit • Auto Rollover • Banker's Cheque • Demand Draft • Ledger
Description	The brief description of the payout will be displayed. • **Account** – Account Number & Account Name • **Term Deposit** – Product Name, Tenor • **Auto Rollover** – Tenor • **Banker's Cheque & Demand Draft** – Banker's Cheque / Demand Draft Payable at '*Branch Name*' • **Rollover with Additional Funds** – Tenor, Additional Amount, Account Number, Amount • **Ledger** – Ledger Code, Ledger Name
Percent	Percentage of payout will be displayed
Amount	Amount of Payout will be displayed. For 'Interest' component – 'Available on Payout' text will be displayed
Actions	View, Edit, Delete action button are displayed

Actions details in above field description

- **View** – If the View action button is clicked, then Detail of the payout instruction row will be displayed below the grid in read-only mode

- **Edit** – If the Edit action button is clicked, the details of the payout instruction row will be displayed below the grid in edit mode. Required fields can be edited and saved.

- **Delete** – If the Delete action button is clicked, the payout instruction row will be deleted

On the right top corner of the above display grid '**+**' button is placed. The Teller can add a new row for the payout instruction.

The screen will have following fields displayed

**Figure 48: Term Deposit Payout Instructions addition screen**

Table 51: Field description list

Field Name	Description

Component	Select the component from the Dropdown values 1. Principal 2. Interest 3. Principal & Interest 4. Rollover Principal 5. Rollover Interest 6. Rollover Principal & Interest
Amount / Amount in Percentage	Specify the Amount or percentage of amount for payout. The amount / percentage can be changed through the slider as well which is available besides the amount / percentage box. If the component is Principal, 'Amount' field will be displayed. If the component is Interest or Principal & Interest, 'Amount in Percentage' field will be displayed

Following is the screen displaying value for components.

Figure 49: Term Deposit Payout Instructions component screen
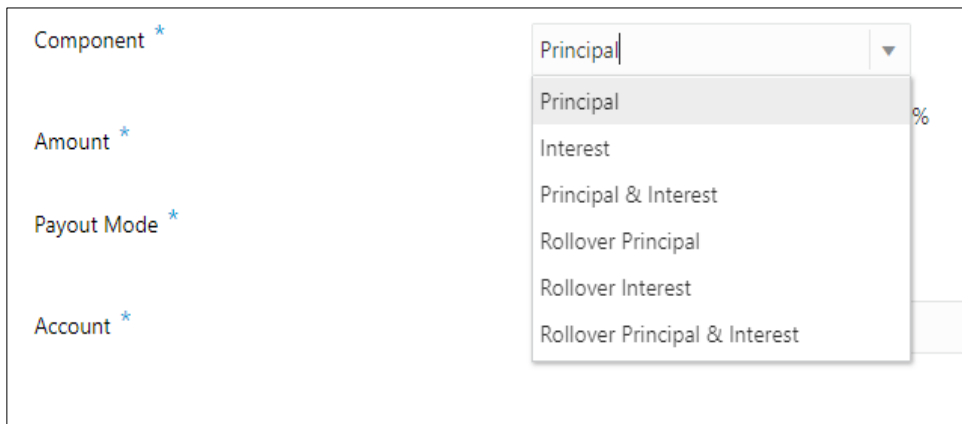
Components – Principal Interest, Principal & Interest

Once the **Component** is selected Payout mode needs to be selected. Payout Modes to be selected through the Tiles – Account, Instrument & Ledger

Table 52: Field description list Payment Mode

Field Name	Description

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Payout Mode	Specify the payout mode – • Account • Instrument • Ledger

If '**Account'** is chosen, all the **CASA** accounts of the customer will be listed in the dropdown, followed by an option "Others".

Table 53: Field description list Account details

Field Name	Description
Account	All the CASA accounts where the TD customer is a primary holder will be listed one after the other in the dropdown. Select the CASA account from the Own CASA accounts listed or select "Others" to choose an account not belonging to this customer, but within the bank.

Others

Table 54: Field description list for Other

Field Name	Description
Other	Select Others in the Account dropdown to choose an account not belonging to this customer, but within the bank. On selection of "Others", further selection to be done from 'Account within Bank' or 'Term Deposit'

Account Within Bank

Table 55: Field description list for Account Within Bank

Field Name	Description
Account Number	Specify the CASA account to which the payout proceeds needs to be credited. Once the CASA account is input, the account name will also be displayed

Term Deposit

Table 56: Field description list for Term Deposit

Field Name	Description
Term Deposit	Select Term Deposit Tile to create Term Deposit out of the payout proceeds. On selection of Term Deposit Tile, further selection to be done from 'Auto Rollover' or 'NewTerm Deposit'

Auto Rollover

Table 57: Field description list for New Term Deposit

Field Name	Description
Deposit Product	The Rollover will happen in the same product and under under same account. Default Text will be displayed - The amount will be auto rolled over in the the same product i.e. ***productname***
Maturity Tenor	Select Tenor / Date Tile for specifying the tenor of the rolled over deposit
Tenor	Specify tenor in Years, Months, Days for the rolled over deposit
Date	Specify the maturity date for the rolled over deposit
Interest Rate Based on	Specify if the Interest rate is based on Incremental Amount / Cumulative Amount

New Term Deposit

Table 58: Field description list for New Term Deposit

Field Name	Description

Deposit Product	Specify the Term Deposit product under which the rollover should happen. Once the product is selected, product description & the currency will be displayed.
Maturity Tenor	Select Tenor / Date Tile for specifying the tenor of the rolled over deposit
Tenor	Specify tenor in Years, Months, Days for the rolled over deposit
Date	Specify the maturity date for the rolled over deposit
Interest Rate Based on	Specify if the Interest rate is based on Incremental Amount / Cumulative Amount

Negotiate Rate

The Negotiate rate link will be available in '**New Term Deposit**' option. The interest details based on the product selected will be picked up and shown to the teller. Teller has option to capture the negotiated rate fields like variance etc. These details are available in this Negotiate Rate hyperlink. The fields in this data segment will be the same as in the "TD Account Opening" screen.

Set **Payout Instructions** for the New **Term Deposit**

This link will be available in 'New Term Deposit' option. Payout instructions can also be setup for the new term deposit that will be created and it will be mandatory in 'New Term Deposit' option. The fields and the options for the new term deposit will be similar with following differences:

- **Components** available will be – **Principal & Interest** .Additional funds components will not be available

- In **Term Deposit** Tile only Auto Rollover option will be available.

Instrument

If 'Instrument' is chosen in the Payout mode, the type of instrument needs to be further specified along with the fields required for each -

When user selects Instrument in the **Payout mode** following is the screen displayed

Figure 50: Term Deposit Payout Instructions Instrument in Payout mode screen

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Table 59: Field description list for Instrument

Field Name	Description
Mode	Specify the type of instrument – Banker's Cheque/Demand Draft
Payable bank	Specify the bank at which the BC / DD is payable. The Bank Name will be displayed besides the code
Payable branch	Specify the branch at which the BC / DD is payable. The Branch Name will be displayed besides the code
Payee Name	Specify the Payee Name
Payee Address	Enter the address of the payee

Ledger

If 'Ledger' is chosen in the **Payout mode** following screen will be displayed.

Figure 51: Term Deposit Payout Instructions Ledger in Payout mode screen

Table 60: Field description list for Payout Mode

Field Name	Description
Ledger Code	Enter the GL code to which the payout proceeds to be credited
Ledger Description	GL Description

Rollover Components

Following fields are applicable to the below mentioned components

- Rollover Principal
- Rollover Interest
- Rollover Principal & Interest

Table 61: Field description list for Rollover Component

Field Name	Description
Add funds	This needs to be switched on if the rollover is to be done with additional funds. If this is on, "Amount to be Added" will appear.
Amount to be added	Specify the Amount to be added
Deposit Product	The Rollover will happen in the same product and under under same account.

	Default Text will be displayed - The amount will be auto rolled over in the the same product i.e. *productname.*
Maturity Tenor	Select Tenor / Date Tile for specifying the tenor of the rolled over deposit
Tenor	Specify tenor in Years, Months, Days for the rolled over deposit
Date	Specify the maturity date for the rolled over deposit
Interest Rate Based on	Specify if the Interest rate is based on Incremental Amount / Cumulative Amount

Amount Payin Instruction

The mentioned rollover will happen along with the additional funds. The additional funds can be provided from a single / multiple accounts and GL combinations. On clicking '+' new row can be added in the grid.

Table 62: Field description list for Amount Payin Instruction

Field Name	Description
Mode	Specify the mode of payin for additional funds. Account / Ledger
Account	Specify the CASA account / Ledger code for payin
Account Name	This will display the name of Account / Ledger code selected
Account Branch	This will display the Branch code & Branch Name for the Account Selected. For Ledger, the account branch will be displayed.
Amount	Specify the amount of payin for the respective mode

Once the respective component records are saved, then a new row will get added in the Grid above.

After capturing all the payout related details, the teller will click on 'Submit' to save the details and transaction will move to Authorisation stage. Once Authorised the details will get saved in product processor.
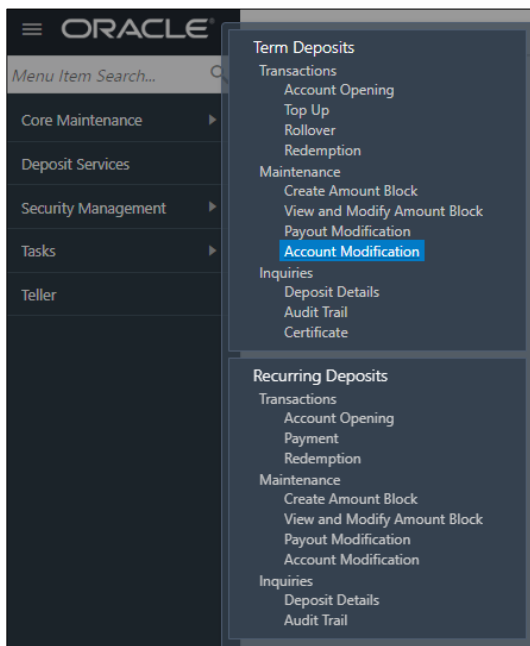
4.3 Account Modification

This screen allows Deposits Teller to modify certain attributes of the TD. The teller can modify the Account description and Interest Rates. The deposit teller, based on the customer's request or otherwise, able to change the account description or interest rates associated with the account.

Following is the option for TD Account Modification.

This menu screen is accessible from Deposit Services → Term Deposits → Account Modification. This menu option can be seen when clicked on Deposit Services menu.

Figure 52: Account Modification Menu screen

Following screen gets displayed when user click Account Modification option under Term Deposit → Maintenance.

Figure 53: Account Modification Initial display screen
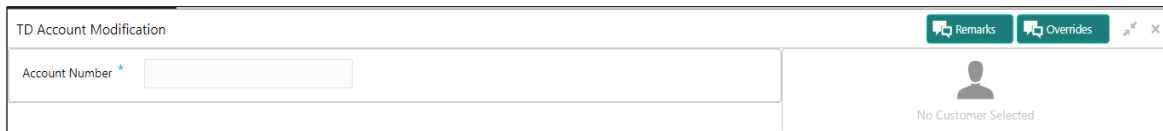
On checking an effective date, the UDEs and the corresponding details will be displayed and available for modification

Figure 54: Account Modification screen

Table 63: Field description list for Account Modification

Field Name	Description
Account Number	1) Input the Account number 2) On tab out of the account number, details relevant to the deposits should be displayed.
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
Interest Paid-Out/Re-invested	For a TD where 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 For a TD where interest booking account or the payout account is anything other than the same TD, the field will be

Field Name	Description
	displayed as "Interest Paid-out" and it will be the interest that has been paid-out to the mode till date
Tax Deducted	Will display the tax that has been deducted on the interest earned by the deposit so far

Below are the fields available for **modification**

Field Name	Description
Account Description	Enter the new account description for the deposit. Length should not exceed 105 characters

Interest Rates

Following is the screen section for Interest Rates

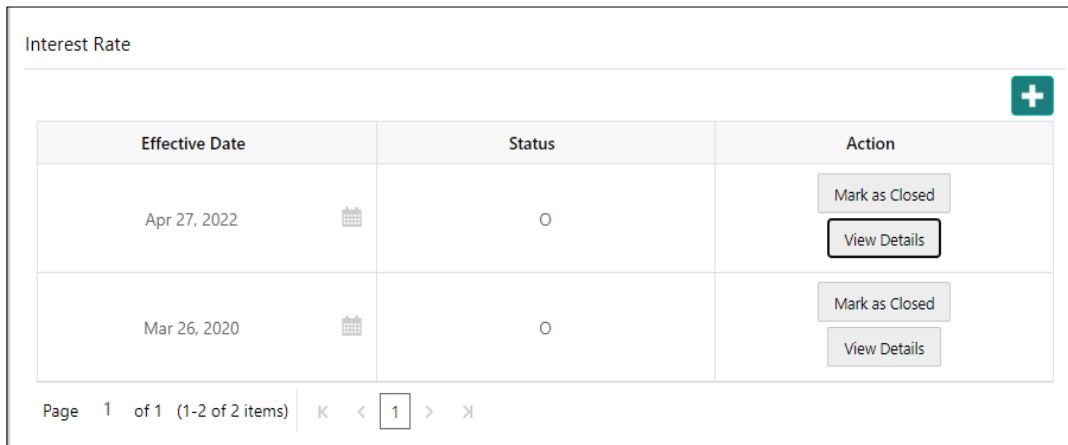**Figure 55: Account Modification Interest Rates screen**

Table 64: Field description list for Interest Rates

Field Name	Description
Effective Date	
Date	Mention the effective date for the interest details. Multiple effective date records can be added

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User Defined Values

Following is screen section display for **User Defined Values**

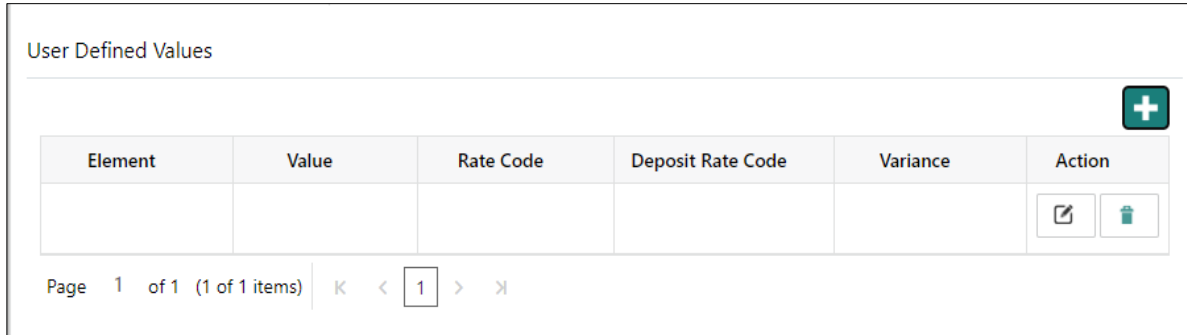**Figure 56: Account Modification User Defined Values screen**

Table 65: Field description list for User Defined Values

Field Name	Description
Component	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

5 TD Inquires

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

5.1 Dashboard – TD360

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

- Amount Block Details

- Rollover History

- Interest Rate Changes

- 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 Menu, under **Transactions**, click **Term Deposit Dashboard**. Deposit Services → Transactions → Term Deposit Dashboard is the menu path. This menu option can be seen when clicked on Deposit Services menu.

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

Figure 57: Term Deposit Dashboard
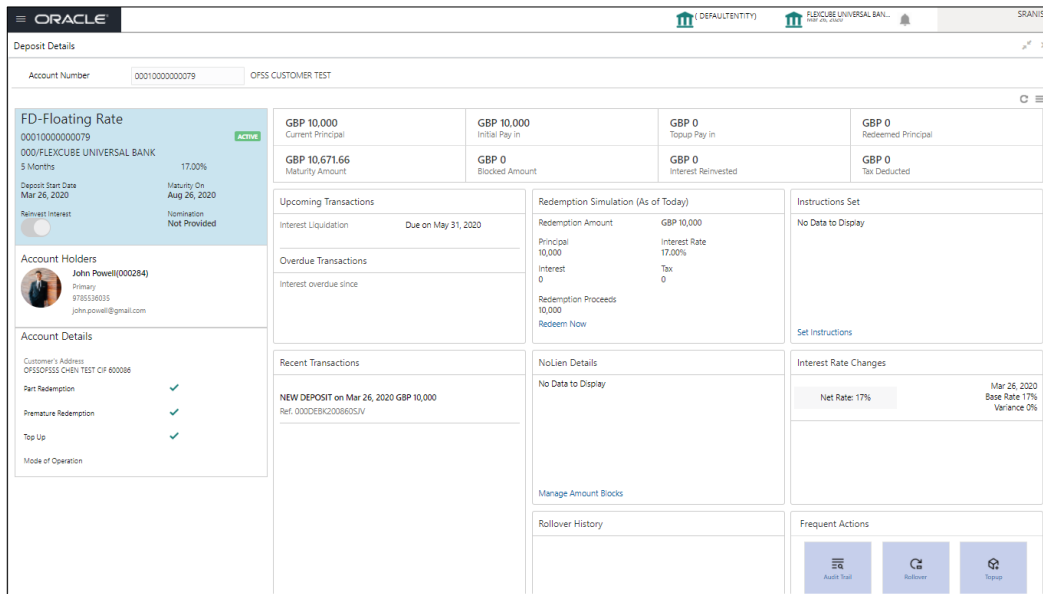
2. On the **Term Deposit Dashboard**, the details are populated on the input of account number. For more information on fields, refer to the field description table.

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

Table 66: 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.

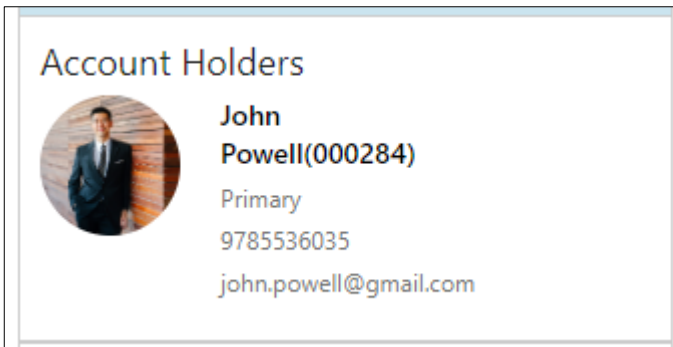| Field	Description
Deposit Term	Displays deposit term in the format "A years, B Months, C days".
Interest Rate	Displays Interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Re-invest TD	Displays if the interest from the TD is to be reinvested in the same deposit or paid out.
Nomination	Specify if a nominee is registered or not.

Figure 58: Account Holders Details

Table 67: 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.

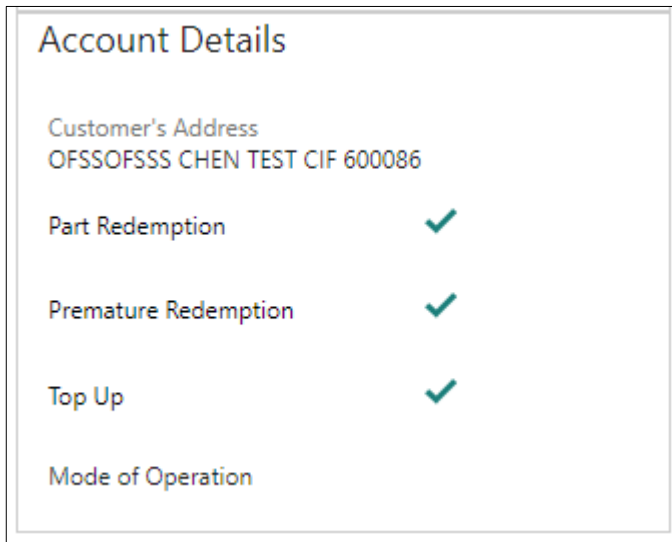| Field	Description
Mobile Number	Displays the mobile number of the customer.
Email ID	Displays the Email ID of the customer.

Figure 59: Account Details

Table 68: 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.

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Figure 60: Balances Details

GBP 10,000	GBP 10,000	GBP 0	GBP 0
Current Principal	Initial Pay in	Topup Pay in	Redeemed Principal
GBP 10,671.66	GBP 0	GBP 0	GBP 0
Maturity Amount	Blocked Amount	Interest Reinvested	Tax Deducted

Table 69: 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.
Blocked 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 61: Redemption Simulation Details

Table 70: 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 62: Overdue Transactions

Table 71: 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 72: 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 63: Recent Transactions
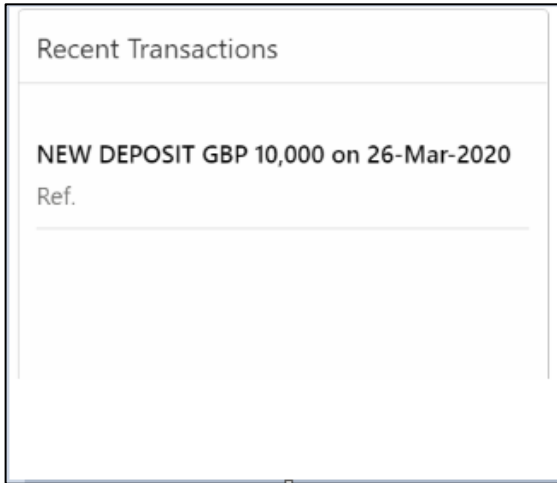
Recent Transactions: This will have the details of the last five transactions on the deposit.

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
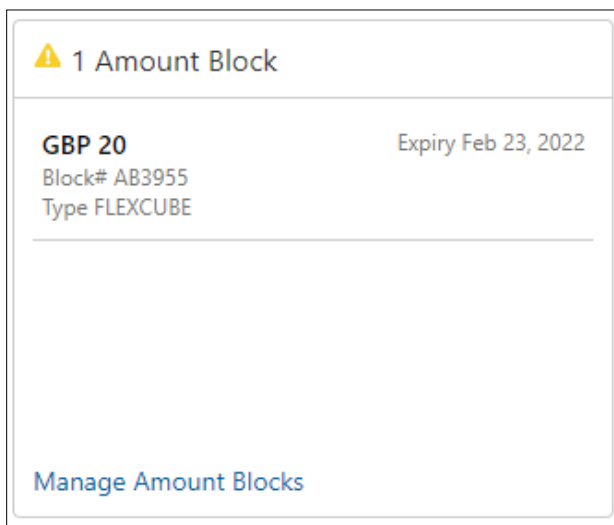
Ref. 20200001002201

Figure 64: Amount Block Details

Table 73: Amount Block Details – Field Description

Field	Description
Block Number and Amount	Displays lien number and amount.
Block Type	Displays the type of lien.
Related Account	Displays the account number for which the lien has been placed on the TD. **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.
Expiry Date	Displays the expiry date of the block.

Figure 65: Rollover History
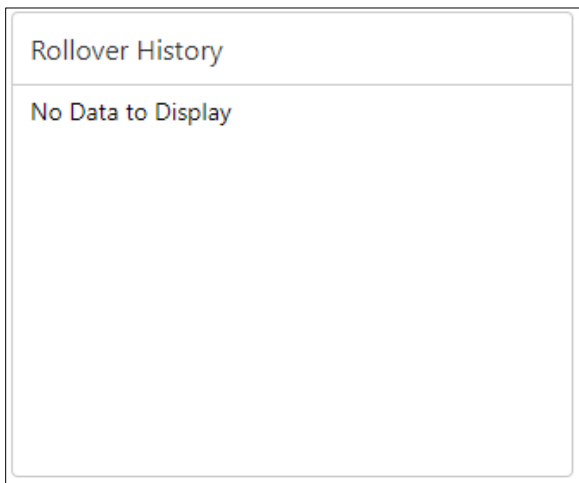
Table 74: Rollover History – Field Description

Field Name	Field Description

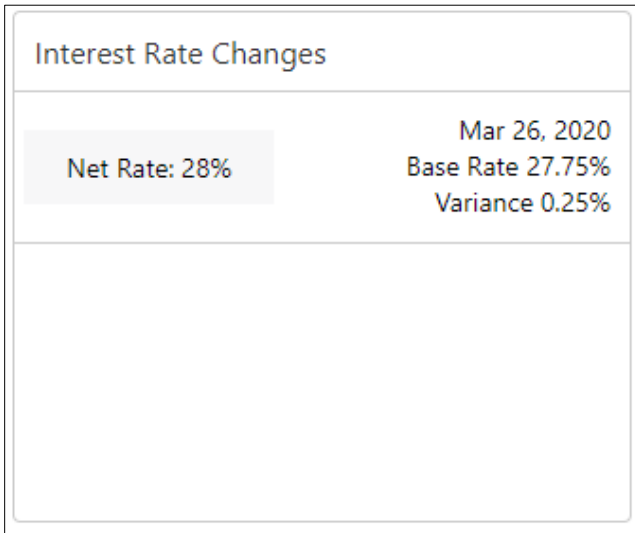|	
Amount	Amount that was rolled over
Type	Type of Rollover
Rollover Date	Date on which the deposit was rolled over
Maturity Date	New Maturity date computed based on the tenor for which the deposit is rolled over
Tenor	Term for which the deposit is rolled over

Figure 66: Interest Rate Change

Table 75: Interest Rate Changes – Field Description

Field Name	Field Description
Base Rate	This will be computed as (UDE Value + TD Rate code value)
Variance	This will be the variance component
Net Rate	Will be Base Rate + Variance
Rate change effective Date	Date as of which rate has changed

5.2 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:

Deposit Services → Term Deposits → Inquiries → Audit Trail Inquiry will display the desired screen

Figure 67: TD Audit Trail Inquiry – Application Entry

1. 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 76: 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.
Period	The date criteria are based on which the entries are to be displayed. Below are the options – • Date Range • Last 2 Months • Last 3 Months NOTE: If the last 2 months or the last 3 months are chosen, the date range is accordingly defaulted and disabled.

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Field	Description
Date Range - **From Date**	The beginning of the date range for which the entries are to be fetched. The range will be inclusive of this date **NOTE:** This field will be enabled only if "Date Range" is chosen in the search type.
Date Range - **To Date**	The end of the date range for which the entries are to be fetched. The range will be inclusive of this date. **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
Type	The user can modify this field to choose one of the below values from the drop-down: • ALL • Processed • Under Processing **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.
Filter	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. 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"

Field	Description
	column of the grid for liquidation entries which will have "ILIQ" as the event.
	The grid will be narrowed down to only those entries.

2. 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 68: Processed Transactions

Figure 69: Transactions Under Processing

Table 77: 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.

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

5.3 Certificate

This screen enable user to input a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address. User can perform this activity based on request from the deposit holder.

TD Certificate generation screen is available in TD → Inquiries → Certificate menu option which is shown below.

Figure 70: Certificate Menu option screen
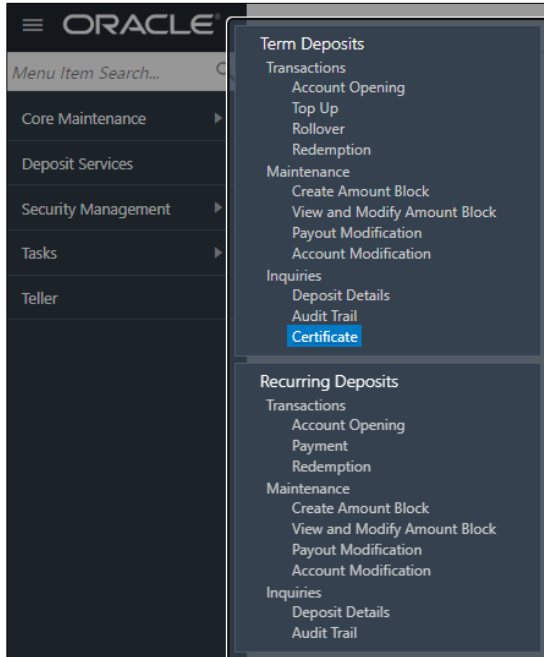
When clicked on menu option following screen gets displayed to enter valid Account number to generate and view TD Certificate.

Figure 71: Certificate input option initial screen

Table 78: Input field description list

Field Name	Description
Account Number	1) Input the Account number 2) On tab out of the account number, account name will be displayed.
Account Name	This is a display field. System should default the Account Name when the Account Number is input

Upon entering valid Account Number application displays Customer Details/ Certificate as in following screen. This has option to Email certificate to registered email of the customer.

Figure 72: Certificate generation/display screen

Certificate		
Account Number *	00010000000299	OFSS CUSTOMER UBS
Deposit Details	GBP 11,250 at 28% for 1 Years	
Maturity Details	GBP 13,764.70 on Mar 26, 2021	
Status	Active	
Certificate		Email

Following displays the certificate displayed.

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Figure 73: Certificate

Table 79: Fields description in the Advice

Field Name	Description
Customer Name	Customer's name
Customer Address	Customer's address
Customer ID	Customer ID
Branch	Home branch of the deposit
Deposit Amount	Deposit Payin amount

Deposit Start date	Deposit Start date
Period	Deposit Tenor
Rate of Interest	Rate at which the deposit was booked
Maturity Date	Maturity Date
Maturity Amount	Proceeds due to the customer on maturity
Mode of Operation	Whether the deposit is Singly or Jointly held
Nominee	Whether nominee is registered or not
Maturity Instructions	Maturity instruction specified for the deposit
Interest Payout	Interest payout frequency

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6 RD Transactions

A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD). This chapter deals with transactions of a recurring deposit. Each of these are explained in the following:

6.1 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

6.1.1 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 Menu, under Transactions, click RD Account Opening i.e. Deposit Services → Transactions → RD Account Opening

Deposit Services → Recurring Deposits → Transaction → Account Opening will display the desired screen.

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Figure 74: 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.

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

Table 80: 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.
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.

Field	Description
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 75: Negotiate Rate

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

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 81: RD Account Opening - Negotiate Rate – Field Description**

Field	Description
Interest Product	Displays Interest Product Linked.

Field	Description
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.
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: On entering the inputs, a simulation will be triggered and the output will be displayed

The **Simulated output** details are displayed.

Figure 76: Simulated Output Details
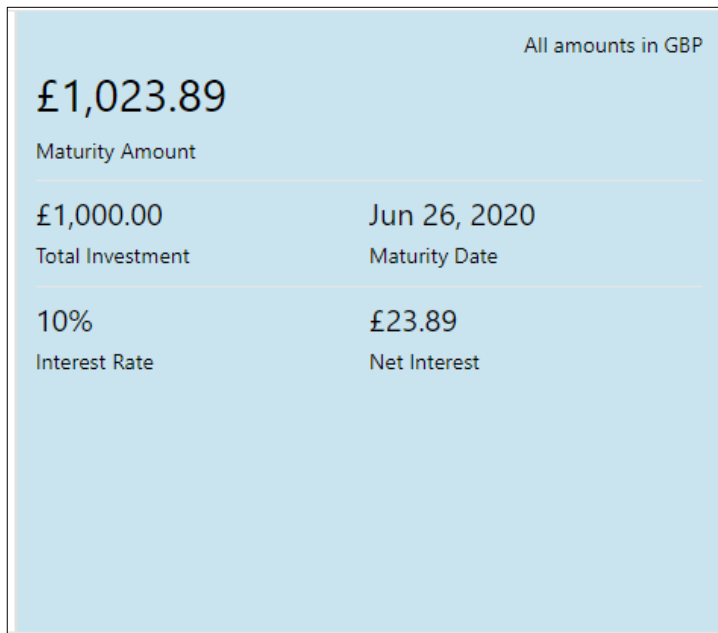
NOTE: Based on the input data provided, the system simulates the details of RD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 82: 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
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**.

6.1.2 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 77: Payin Details

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Perform the following steps to add the settlement details:

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

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

Table 83: 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: • Select one of the customer's CASA accounts from the dropdown • Other CASA - Select "Others" from the dropdown 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 account as "Others".
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
Exchange Rate	Specify the exchange rate in case of a cross-currency transaction. **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.
Pay Other Installments from same account	Specify if the remaining installments are to be paid through the same CASA account.
Account Number	Specify the CASA account number for the remaining installments. **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.

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**.

6.1.3 Payout Details

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

The prerequisites are as follows:

1. Add the simulation details. For more information, refer to *Simulation Details*.

2. Add the settlement details. For more information, refer to *Payin Details*.

Figure 78: Payout Details (Reinvest Interest Enabled)

Figure 79: Payout Details (Reinvest Interest Disabled)

Perform the following steps to add the settlement details:

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

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

Table 84: 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: • **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. **NOTE:** If we Select Reinvest interest, Only maturity Payout Mode fields will be shown.
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. **NOTE:** If the Maturity Payout Mode is selected as Account, this field will be shown.
Account Name	Displays the CASA account name.
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

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Field	Description
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 – • **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.
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.

Field	Description
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: • **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.
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.

Deposit Services User Guide

Field	Description
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**.

6.1.4 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 80: Additional Details

Perform the following steps to add the additional details:

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

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

Table 85: 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 81: Nominee Details

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 86: 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.

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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	The system will decide if the nominee is a minor based on the Date of Birth. **NOTE:** For a minor nominee, the guardian details will get enabled.
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 87: 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 88: 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.

6.2 Payment

The teller can use this screen for manual installment payments for a Recurring Deposit account. Payment can be done by CASA Account.

This menu screen is accessible from Deposit Services → Recurring Deposits → Payment. This menu option can be seen when clicked on Deposit Services menu.

The following details are necessary to open an RD account:

- RD Payment

- Settlement Details

6.2.1 Payment

The RD Payment screen, upon inquiring an account, shows the total dues, also enabling the user to view a listing of the un-paid installments, which is one click away. Once the customer has decided on the amount to be paid, surplus, if any, after the dues are covered are marked as advance and the user can proceed to payment.

To process this screen, type **RD Payment** 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   Menu, under **Transactions**, click **RD Payment**.

Figure 82: RD Payment – Application Entry

2.
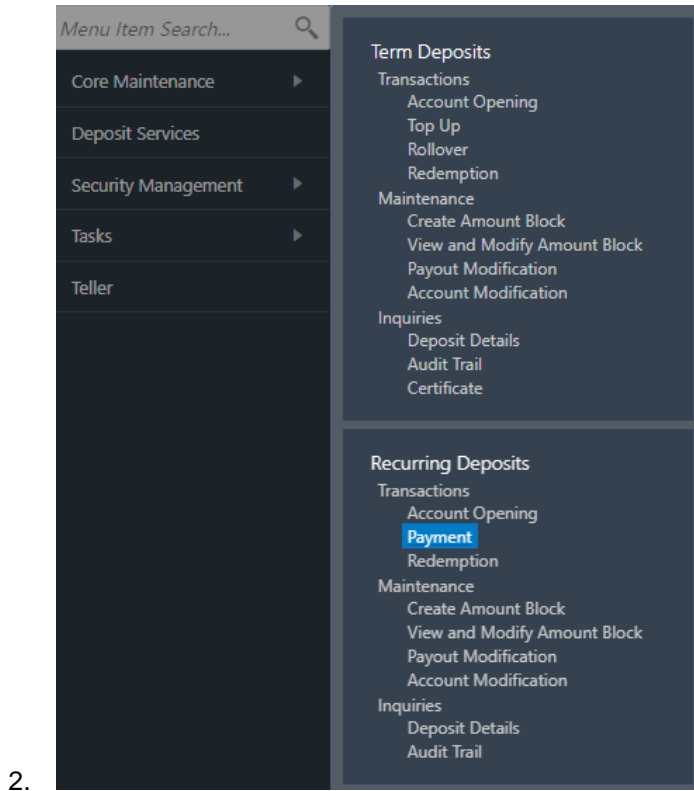
→ The **RD Payment – Application Entry** screen is displayed.

Figure 83: RD Payment – Application Entry
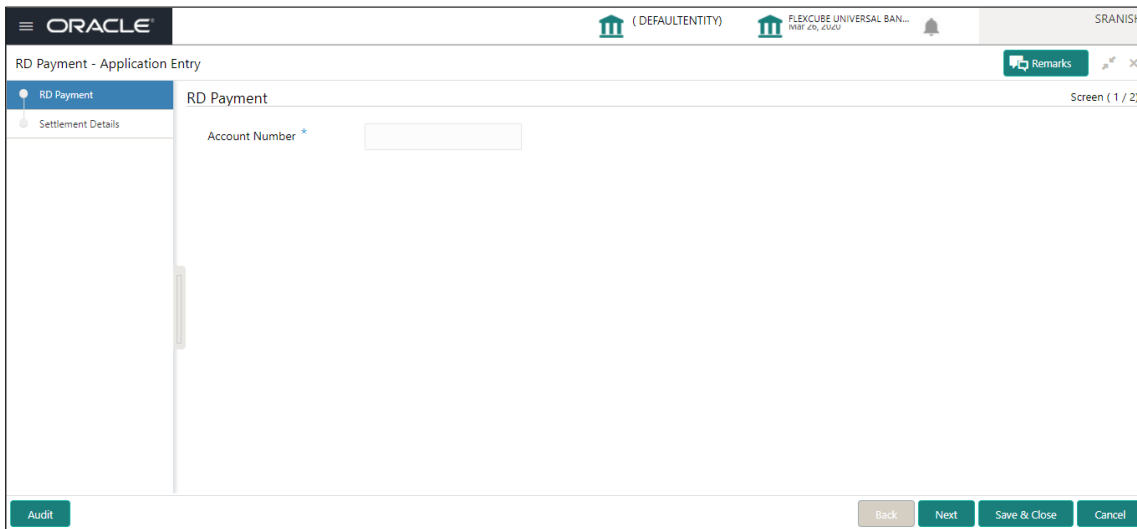
NOTE: The fields, which are marked with an asterisk, are mandatory.

1. On the RD Payment Screen, specify the details for RD Payment. For more information on fields, refer to the field description table.

Table 89: RD Payment – Field Description

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

Figure 84: RD Payment – output on entering Account Number

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

Output on entering Account Number

Field Name	Description
Value Date	The value date of the payment will be defaulted to current process date and displayed

Amount Due	The total of all the installments that are due/overdue and yet to be paid will be displayed along with the number of installments.
	For e.g GBP 10,000 (2 installments)

Figure 85: RD Payment – View Details Screen

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

The fields displayed in the table on click of the "View Details" button are

Field Name	Description
Due Date	This will be the installment due date
Installment Amount	Will be the installment amount
Status	Will be – "Due", if the installment is due today and "Overdue", if the scheduled date has passed

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

Next Stage of Input –

Field Name	Description
Pay	This the number of installments the user wishes to pay. It is defaulted to the count of the outstanding, but can be edited. It cannot be 0 or negative.
Amount	This will be the amount corresponding to the number of installments chosen

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

On entering the transaction amount, payment against advance, if applicable will be computed and displayed-

Figure 86: RD Payment – View Details Screen

Installments Due

Due Date	Installment Amount	Status
Jun 07,2020	£1,001.00	Overdue
Jun 08,2020	£1,001.00	Due

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

Field Name	Description
Advance Amount	This will be computed as Transaction Amount – Amount due

Once this is done, the Settlement details are to be entered below.

1. Only single mode payment is supported

2. For RD Payment, CASA is the only mode supported. The type of CASA is to be chosen from the dropdown which will display

    a. All the CASA accounts where the RD account holder is a primary holder will be listed one after the other

    b. Others – for the user to choose an account belonging to another customer

3. In each of the cases, the amount is defaulted to the transaction amount in the CASA account's currency

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6.2.2 Settlement Details

Settlement details for the selected RD account can be checked with following options available in the dropdown

1. RD Account holder's CASA accounts listed

2. Others

6.2.3 Own CASA

Figure 87: RD Payment – Settlement – Own CASA details

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

If one of the customer's CASA accounts is chosen from the dropdown, below are the fields displayed

Field Name	Description
Account Number	Account number is displayed
Account Name	Account title is displayed
Exchange Rate	Option to view and edit exchange rate in case of cross-currency transfers

6.2.4 Others

If "Others" is chosen from the dropdown, Account number will be an input.

Figure 88: RD Payment – Settlement – Other CASA details

6.3 Redemption

This screen enables Deposit Servicing Officer at the Bank to provide a snapshot of the net proceeds the customer would be getting if he redeems his deposit today. If the customer is satisfied with the projection, and wants to proceed to the redemption, this screen have facility to do so as the next step.

The redemption simulation gives an option of full redemption only for RD, along with an input to Waive Penalty. The net proceeds due to the customer will be displayed along with the breakup of principal, interest, penalty and tax.

When a customer wishes to view the outcome for a redemption to be attempted today, the Deposit Servicing Officer can launch the "RD Redemption" screen by using any of the below options -

- Search the screen in 'menu search' by typing the screen name.

- Access the screen from menu-TD Services-RD Redemption.

The first step of this screen is **simulation**. The user will be able to retrieve the details of the deposit by providing the Term deposit Account number. Then the user will be able to view the key details of the deposit.

When all the inputs have been provided, the user will be able to see the net proceeds due after redemption.

The user will be able to proceed to the actual redemption by clicking the "**Next**" button.

The user will be able to select a single payout mode or distribute the net proceeds to a combination of modes.

This menu screen is accessible from Deposit Services → Recurring Deposits → Redemption. This menu option can be seen when clicked on Deposit Services menu.

Figure 89: Menu option for Redemption
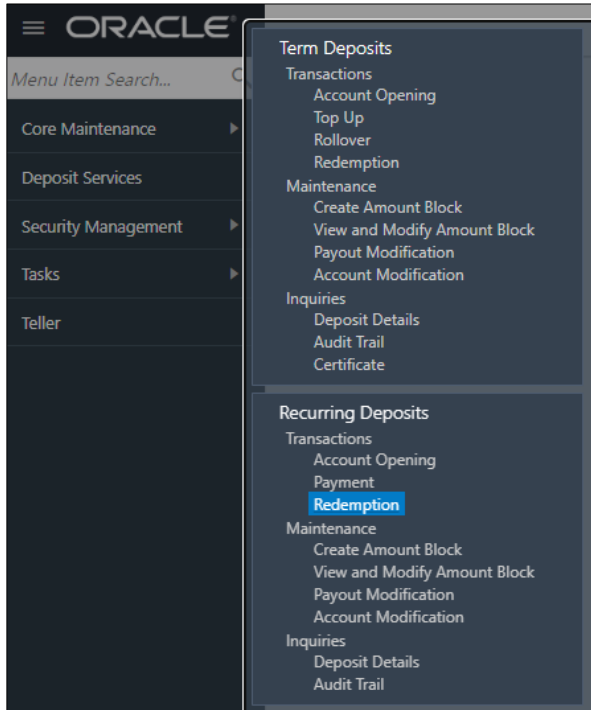
Deposit Services → Recurring Deposits → Transaction → Redemption will display the desired screen.

Following is the screen displayed when RD Redemption menu option is clicked. Here user need to enter valid Account Number.

Figure 90: Redemption screen
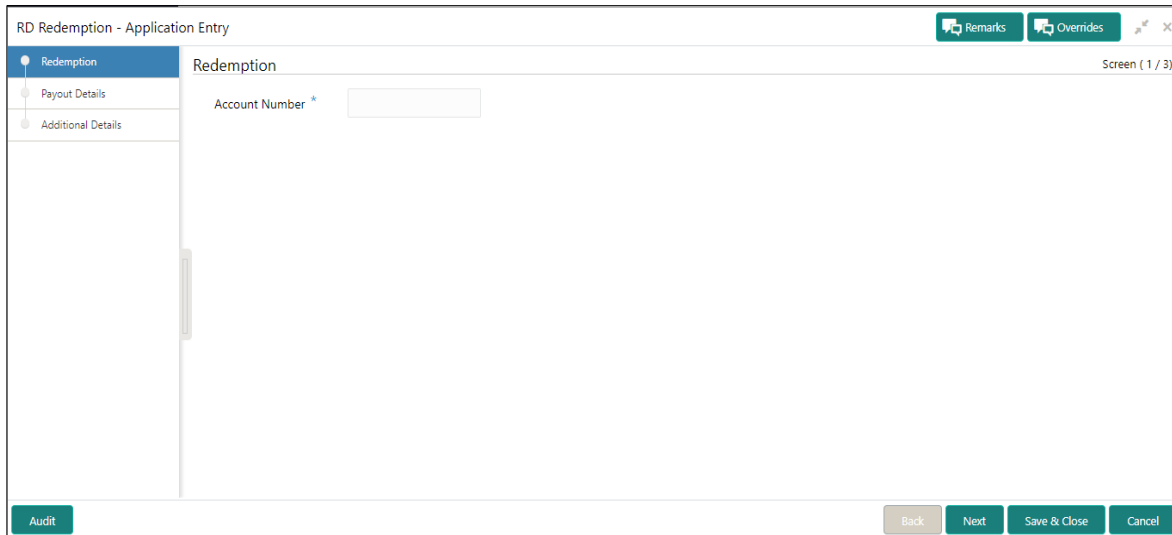
6.3.1 Simulation / Redemption

When user enter valid/appropriate RD Account number, application displays/simulates related required fields.

Figure 91: Redemption details screen when enter valid account

Below are the inputs and fields simulated

Table 90: Field description list for Redemption

Field Name	Description
Account Number	1) Input the Account number 2) On tab out of the account number, details relevant to the deposits will be displayed.
Account Name	This is a display field. System should default the Account Name when the Account Number is input
Status	The status of the RD – Active/Matured/Closed is displayed
Deposit Details	The installment amount for the RD, the rate of interest and the tenor is displayed
Redemption Amount	It will be the current principal amount of the RD and cannot be edited since only full redemption is supported for RD
Waive Penalty	To be selected if the penalty is to be waived.

	Penalty is applicable only for premature redemption. Hence this option to waive it will be enabled only if the maturity date has passed

Table 91: Field description list for Redemption displayed when provided all inputs

Field Name	Description
Net proceeds	This will be the final amount that will be paid out to the customer if the RD is redeemed today
Interest Rate	This is the rate at which interest has been recalculated
Principal	This is the principal amount that is being redeemed
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

6.3.2 Payout Details

The user, if satisfied with the simulation, can proceed to the actual redemption by clicking the "**Next**" button. On the **next** screen, the user can specify the mode (single or multiple) to which the net proceeds are to be paid out.

Figure 92: Payout
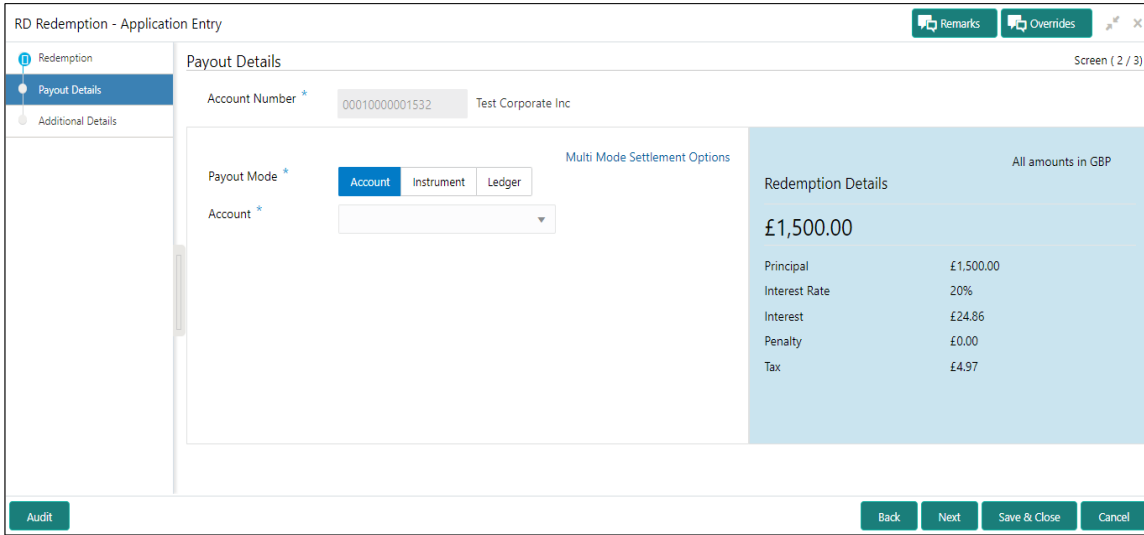
Settlement Details – Single Mode

Table 92: Field description list for Payout Mode

Field Name	Description
Payout Mode	This is Mandatory input. Specify the payout mode – • Account • Instrument • Ledger

If "**Account**" is chosen, following is the screen displayed.

Figure 93: When Account selected for Payout

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IF "**Account**" is chosen

A **dropdown** appears which will list

1. All the CASA accounts where the RD customer is a primary holder will be listed one after the other with Account name along with it

2. Others

The user can choose one of the **CASA** accounts of the same customer, or can opt for "**Others**"

IF "**Others**" is chosen, the user has to further specify the "**Type**" in the tile input, which will be

1. CASA (to choose an account not belonging to this customer, but within the bank)

2. Term Deposit

In each of the above cases, the amount is implicitly defaulted to the whole pay-in amount in the CASA account's currency.

CASA

If "**CASA**" is chosen from the tile, Account number will be an input.

Term Deposit

When Term Deposit is selected below screen with input and options will be displayed

Figure 94: When Term Deposit selected for Payout

If "**Term Deposit**" is chosen from the Account selection tile, the below fields will be required –

Table 93: Field description list

Field Name	Description
Deposit Product	The account class under which the new TD is to be opened
Maturity Date Factor (Tenor / Maturity Date)	Specify if Tenor / Maturity date to be given
Tenor	Specify tenor in Years, Months, Days. If the maturity factor is Tenor, this will be an input field If maturity factor is Maturity Date, this will be a display field and the tenor based on the inputted maturity date will be displayed
Maturity Date	Specify the maturity date for the deposit. If the maturity factor is Tenor, maturity date will be displayed based on the input tenor. If maturity factor is Maturity Date, this will be an input field and the maturity date needs to be selected from the calendar
Interest Rate	This field will display the Base Interest rate for the deposit
Re-invest Interest	This will specify if the interest is to be reinvested in the RD itself or paid out.

Negotiate Rate

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The interest details based on the product selected will be picked up and shown to the teller. Teller has option to capture the negotiated rate fields like variance etc. These details are available in this Negotiate Rate hyperlink. The fields in this data segment will be the same as in the "**RD Account Opening**" screen

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

Instrument

IF "Instrument" is chosen in the Payout mode, the type of instrument needs to be further specified along with the fields required for each –

Figure 95: When Instrument selected for Payout

Following are the list of field details for the Instrument type option.

Table 94: Field description list

Field Name	Description
Type	Specify the type of account – • Banker's Cheque • Demand Draft
Payable bank	Specify the bank at which the DD is payable. Applicable for DD type.
Payable branch	Specify the branch at which the DD is payable.

	Applicable for DD type.
Issuing Branch	Branch issuing the instrument
MICR No	Display the Routing number for the instrument
Payee Name	Specify the Payee Name
Payee Address	Enter the address of the payee

Ledger

IF "Ledger" is chosen in the Payout mode, the type of instrument needs to be further specified along with the fields required for each –

Figure 96: When Ledger selected for Payout

Following are the field details for Ledger option selected Payout mode.

Table 95: Field description list

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

6.3.3 Mixed mode

To do the funding from a combination of the above available modes, the link "Multi-mode Settlement options" at the top of the screen is to be selected, which will bring up the below inputs on click of the plus (+) button to add a payment component. An "Add Settlement" section opens up, which will have the same layout and inputs as the "Single Mode" structure, except for one additional input here –

Figure 97: Mixed mode

Following field need to consider for this mode

Table 96: Field description list

Field Name	Description
Pay	Amount which is to be paid out to this mode Cannot be 0 and Cannot be negative

Below will be the validations for **Multi-mode** selection –

1. There cannot be more than one TD

2. The total of amount in the grid should be equal to the redemption proceeds

3. DD and BC cannot be used together

Additional Details

Once the modes have been chosen and the redemption proceeds have been allocated, the user has an option to capture a few additional details in this next step.

Figure 98: Additional Details

Table 97: Field description list for Additional Details

Field Name	Description
Narrative	Specify the narrative for the transaction
Identification Type	Choose the identification type for the beneficiary. For e.g. Passport, Aadhaar etc
Payee Identification Number	Enter the ID number corresponding to the ID chosen above. For e.g. Passport No, Aadhaar no. etc

7 RD Maintenance

A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD). This chapter deals with maintenance of a recurring deposit. Each of these are explained in the following sections:

- *7.1 Amount Block*

- *7.2 Payout Modification (Payout and Auto Pay)*

- *7.3 Account Modification*

7.1 Amount Block

The Deposits Teller will be able to create a new Amount Block on Recurring Deposit (RD) Account on request of any external agencies. The Deposits Teller will be able to inquire on all the amount blocks available on the RD account and capability of modify the required / eligible ones.

This screen allows to create, view & modify the Amount Blocks on RD Account. The teller will be able to capture the other required details for the amount block.

This menu screen is accessible from Deposit Services → Recurring Deposits → Create Amount Block. This menu option can be seen when clicked on Deposit Services menu.

A Recurring deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions etc. Also, the Bank might receive request from any authorized external agencies to Block the RD amount.

To provide for such request we have 2 screens in OBBRN Deposit Servicing Module –

1. Create Recurring Deposit Amount Block

2. View and Modify Recurring Deposit Amount Block

Deposit Services → Recurring Deposits → Maintenance → Amount Block will display the desired screen

7.1.1 Create Recurring Deposit Amount Block

This screen allow to create RD Amount Block. Here, the teller needs to input a valid RD account number and will be able to add a block on that RD account.

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Figure 99: Creating RD Amount Block

Customer Panel will be displayed on the right side of the screen.

Figure 100: Customer Information

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On filling all the required details, Teller will click on submit. An application reference number will get generated and the transaction will move to the authorization stage. Once authorized amount block will get created in product processor. All the blocks created in UBS from the above screen will be of Block Type 'FLEXCUBE'.

Figure 101: RD Amount Block

Table 98: Field description list for RD Amount Block

Field Name	Description
Account Number	Input the Account number. Should be a valid RD Account number and on tab-out of the account number account name will be displayed.
Account Name	System should default the Account Name when the Account Number is input
Amount to be Blocked	Specify the Block amount. The RD currency will be the default currency for block
Block Reason	Specify the Block reason from the LOV values. Code and Reason both should be displayed
Effective Date	Specify the effective date for the Block. Effective date cannot be less than current process date
Expiry Date	Specify the Block expiry date. Expiry date cannot be less than current process date. Expiry date cannot be less than effective date
Remarks	Specify the remarks / comments for the Block to be added

7.1.2 View and Modify Recurring Deposit Amount Block

This screen will allow teller to view and modify the block records on the account in tile view.

Figure 102: RD Amount Block Input RD Account Number screen

On Account number tab-out the all the Blocks will get listed.

Figure 103: RD Amount Block View

Table 99: Field description list for RD Amount Block View

Field Name	Description
Account Number	Input the Account number. Should be a valid RD Account number.
Account Name	System should default the Account Name when the Account Number is input
Status	Specify the Blocks to be viewed. The dropdown will have values • All • Active • Closed • Expired • Not Activated

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Block Number	Display the Block number
Type	Display the Block Type
Amount	Display the Block amount along with the currency
Reason	Display the Block reason
Effective Date	Display the Block effective date
Expiry Date	Display the Block expiry date
Remarks	Display the Block remarks
Status	Display the Block status

The Teller can perform different actions on these Holds.

The actions are –

1. Modify

2. Close.

Figure 104: RD Amount Block Modify and Close options
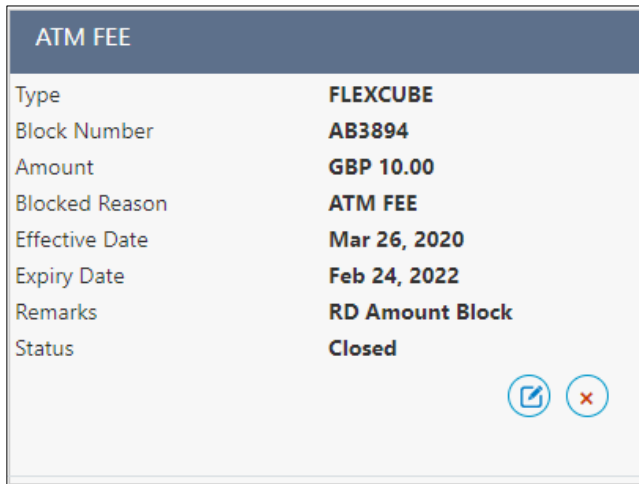
Product processor validations will apply while performing Modify & Close action to different types of Holds.

These actions button are displayed at the bottom of every tile of the block record.

Modify – On clicking the Modify action, the record will be opened in 'Modify Recurring Deposit Amount Block'

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Modify Recurring Deposit Amount Block

Table 100: Field description list for Modify RD Amount Block View

Field Name	Description
Account Number	Display the Account number
Account Name	System should default the Account Name when the Account Number is input
Amount	Modify the Amount block amount, if required
Reason	Display the Reason for Block
Effective Date	Modify the Effective Date, if required
Expiry Date	Modify the Expiry Date, if required. Expiry date cannot be less than current process date. Expiry date cannot be less than effective date
Remarks	Modify the remarks, if required

Expired & Closed records will not be allowed to be modified.

Figure 105: RD Amount Block Modify for Expired and Close status options
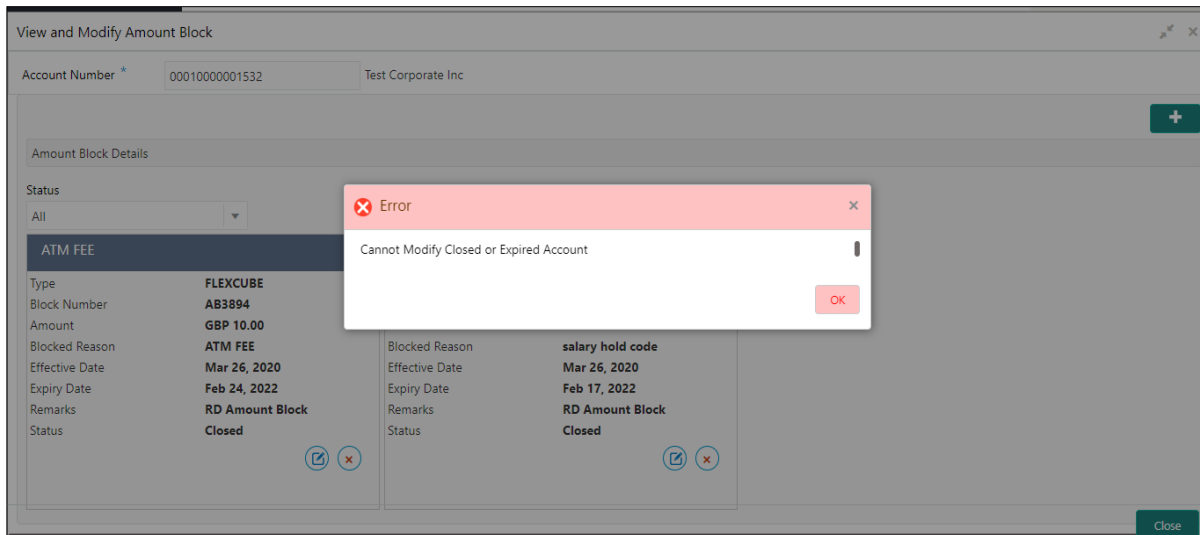
7.2 Payout Modification (Payout and Auto Pay)

Recurring Deposit is created for a specific tenor and during the creation of the deposit, payout instruction can be captured for the deposit. For a RD, normally the payout happen at the time maturity processing. The payout instruction is captured for this these maturity proceeds.

Regular installments of the RD can be taken at the predefined frequency from the CASA account mentioned.

This menu screen is accessible from Deposit Services → Recurring Deposits → Payout Modification. This menu option can be seen when clicked on Deposit Services menu.

This screen enables the user to perform following activities on payout & Auto Pay instruction for the deposit.

1. View

2. Modify

Figure 106: RD Payout Modification Menu option
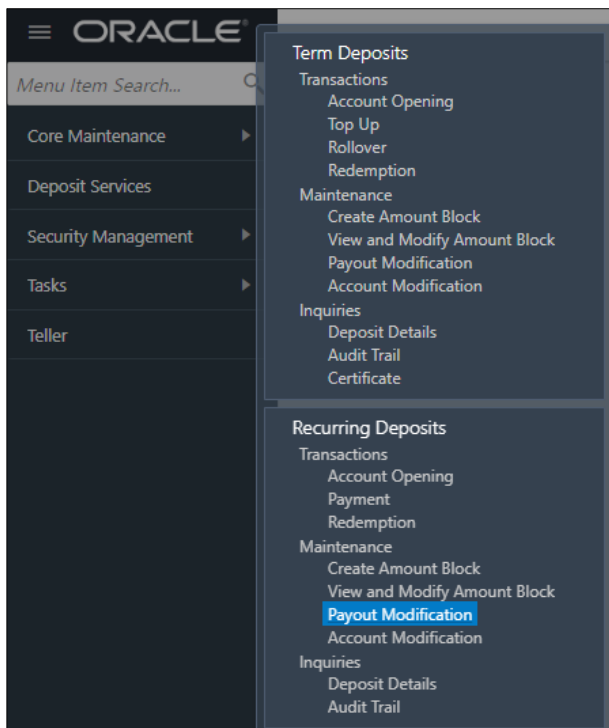
RD Payout Modification screen when invoked requires valid RD account number to enter.

Figure 107: RD Payout Modification screen

On invoking of this Recurring Deposit Payout & Auto Pay Instructions screen, it will display the current payout & Auto Pay instruction maintained for the deposit. If required, the same can be modified as well.

Figure 108: RD Payout Modification upon entering valid RD account number

Table 101: Field description list for RD Payout Modification

Field Name	Description
Account Number	Input the Account number
Account Name	System should default the Account Name when the Account Number is input
Status	The status of the RD – Active/Overdue/Closed is displayed
Deposit Details	The Installment amount of the RD, frequency, the rate of interest and the tenor of the RD is displayed
Maturity	The proceeds due to the customer on maturity and the maturity date are displayed
Interest Paid / Reinvested	The Interest Paid / Reinvested till date will be displayed
Tax Paid	Tax deducted till date will be displayed

Table 102: Field description list for Type of Instruction

Field Name	Description
Instruction for	Specify which instruction is to be selected Payout / Auto Pay

7.2.1 Auto Pay Instruction

Similar to payout the Auto Pay instruction already captured will be displayed and if required the same can be changed as well. If the instruction is not maintained, then the same can be maintained as well.

Figure 109: RD Payout Modification – Auto Pay Instruction

Table 103: Field description list for Auto Pay Instruction

Field Name	Description
Description	CASA account number and Account name will be displayed
Utilize Overdraft	The flag value maintained will be displayed. Yes / No
Actions	Edit, Delete action button to be displayed

Actions –

- **Edit** – If the Edit action button is clicked, the details of the Auto Pay instruction row will be displayed below the grid in edit mode. Required fields can be edited and saved.

- **Delete** – If the Delete action button is clicked, the Auto Pay instruction row will be deleted

On the right top corner of the above display grid '+' button is placed. The Teller can add a new row for the Auto Pay instruction if no instruction is maintained.

Figure 110: RD Payout Modification – Auto Pay Instruction Edit Mode

Table 104: Field description list for Auto Pay Instruction Edit Mode

Field Name	Description
Account	Select the CASA account from the Own CASA accounts listed in the dropdown, or select "Others" to choose an account not belonging to this customer, but within the bank
Account Number	Specify the CASA account from which the RD instalments to be debited. Will be selected from the dropdown or needs to be entered if "Others" is chosen from the dropdown
Utilize Overdraft	Specify if the overdraft to be utilized during the Auto Pay instruction execution

7.2.2 Payout Instruction

Once the Recurring Deposit account is entered, the existing payout instruction for the deposit will be listed in the grid.

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Figure 111: RD Payout Modification – Payout Instruction Type

Table 105: Field description list for Payout Instruction Type

Field Name	Description
Component	The component of payout will be displayed. Following are the values available 1. Principal 2. Interest 3. Principal & Interest
Mode	The Mode of Payout will be displayed. Following are the values available 1. Account 2. Term Deposit 3. Banker's Cheque 4. Demand Draft 5. Ledger
Description	The brief description of the payout will be displayed. 1. **Account** – Account Number & Account Name 2. **Term Deposit** – Product Name, Tenor 3. **Banker's Cheque & Demand Draft** – Banker's Cheque / Demand Draft Payable at 'Branch Name' 4. **Ledger** – Ledger Code, Ledger Name
Percent	Percentage of payout will be displayed
Amount	Amount of Payout will be displayed. For 'Interest' component – 'Available on Payout' text will be displayed

Actions	View, Edit, Delete action button are displayed

Actions –

- **View** – If the View action button is clicked, then Detail of the payout instruction row will be displayed below the grid in read-only mode

- **Edit** – If the Edit action button is clicked, the details of the payout instruction row will be displayed below the grid in edit mode. Required fields can be edited and saved.

- **Delete** – If the Delete action button is clicked, the payout instruction row will be deleted

On the right top corner of the above display grid '+' button is placed. The Teller can add a new row for the payout instruction.

Figure 112: RD Payout Modification – Adding New Payout Instruction

Table 106: Field description list for Adding New Payout Instruction

Field Name	Description
Component	Select the component from the Dropdown values 1. Principal 2. Interest 3. Principal & Interest

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Amount / Amount in Percentage	Specify the Amount or percentage of amount for payout. The amount / percentage can be changed through the slider as well which is available besides the amount / percentage box

Once the Component is selected Payout mode needs to be selected. Payout Modes to be selected through the **Tiles – Account, Instrument & Ledger.** Following are the field details

Table 107: Field description list for Payout Mode - Adding New Payout Instruction

Field Name	Description
Payout Mode	Specify the payout mode – • Account • Instrument • Ledger

If '**Account**' is chosen, all the CASA accounts of the customer will be listed in different tiles.

Table 105: Field description list for CASA Account - Adding New Payout Instruction

Field Name	Description
Account	Select the CASA account from the Own CASA accounts listed or select "Others" to choose an account not belonging to this customer, but within the bank

If **"Others"** is selected, fields details as follows

Table 108: Field description list for Others - Adding New Payout Instruction

Field Name	Description
Type	"Account within Bank" or "New Term Deposit" is to be chosen

For **Account Within Bank** fields details as follows

Table 109: Field description list for Account Within Bank - Adding New Payout Instruction

Field Name	Description
Account Number	Specify the CASA account to which the payout proceeds needs to be credited

Table 110: Field description list for New Term Deposit

Field Name	Description
Deposit Product	Specify the Term Deposit product under which the TD needs to be created
Maturity Tenor	Select Tenor / Date Tile for specifying the tenor of the deposit to be created
Tenor	Specify tenor in Years, Months, Days for the rolled over deposit
Date	Specify the maturity date for the rolled over deposit
Interest Rate Based on	Specify if the Interest rate is based on Incremental Amount / Cumulative Amount

Negotiate Rate

The Negotiate rate link will be available in 'New Term Deposit' option. The interest details based on the product selected will be picked up and shown to the teller. Teller has option to capture the negotiated rate fields like variance etc. These details are available in this Negotiate Rate hyperlink. The fields in this data segment will be the same as in the "RD Account Opening" screen.

Set Payout Instructions for the New Term Deposit:

This link will be available in 'New Term Deposit' option. Payout instructions can also be setup for the new term deposit that will be created and it will be mandatory in 'New Term Deposit' option. The fields and the options for the new term deposit will be similar with following differences:

Components available will be –

1. Principal

2. Interest.

3. Principal & Interest.

Additional funds components will not be available

In Term Deposit Tile only Auto Rollover option will be available.

Instrument:

If 'Instrument' is chosen in the Payout mode, the type of instrument needs to be further specified along with the fields required for each –

Figure 113: RD Payout Modification – Instrument Payout Mode

Table 111: Field description list for RD Payout Modification – Instrument Payout Mode

Field Name	Description
Mode	Specify the type of instrument – Banker's Cheque/Demand Draft
Payable bank	Specify the bank at which the BC / DD is payable
Payable branch	Specify the branch at which the BC / DD is payable
Payee Name	Specify the Payee Name
Payee Address	Enter the address of the payee

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Ledger:

If 'Ledger' is chosen in the Payout mode following fields will be displayed

Figure 114: RD Payout Modification – Ledger Payout Mode
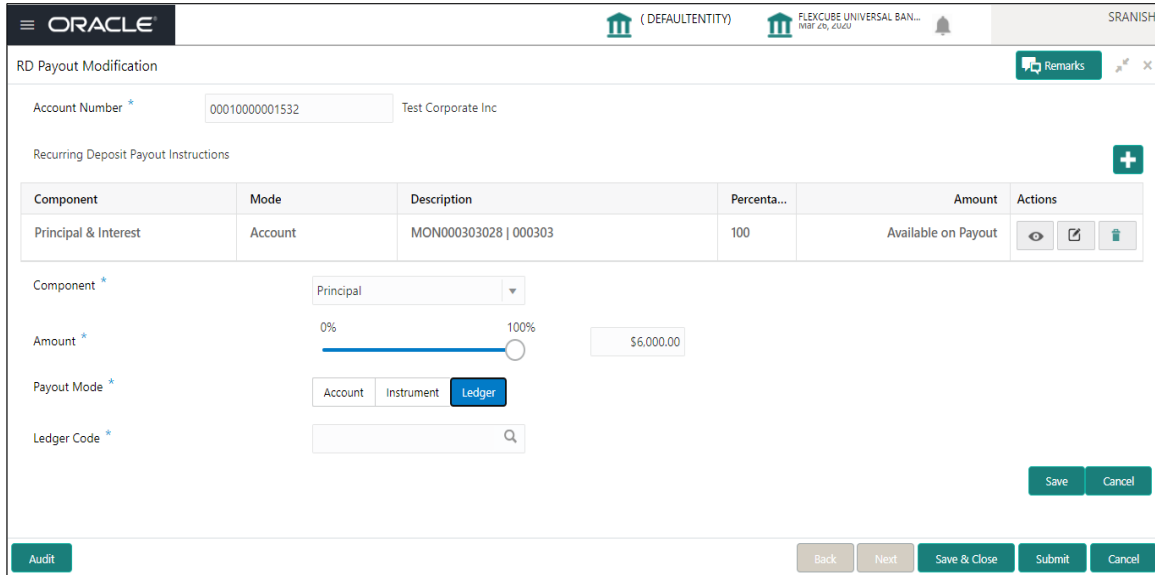
For 'Ledger' the Payout mode will have following fields which are applicable

Table 112: Field description list

Field Name	Description
Ledger Code	Enter the GL code to which the payout proceeds to be credited
Ledger Description	GL Description

Once the respective component records are saved, then a new row will get added in the Grid above.

7.3 Account Modification

This screen allows deposit teller to change the account description or interest rates associated with the account based on the customer's request or otherwise.

This menu screen is accessible from Deposit Services → Recurring Deposits → Account Modification. This menu option can be seen when clicked on Deposit Services menu.
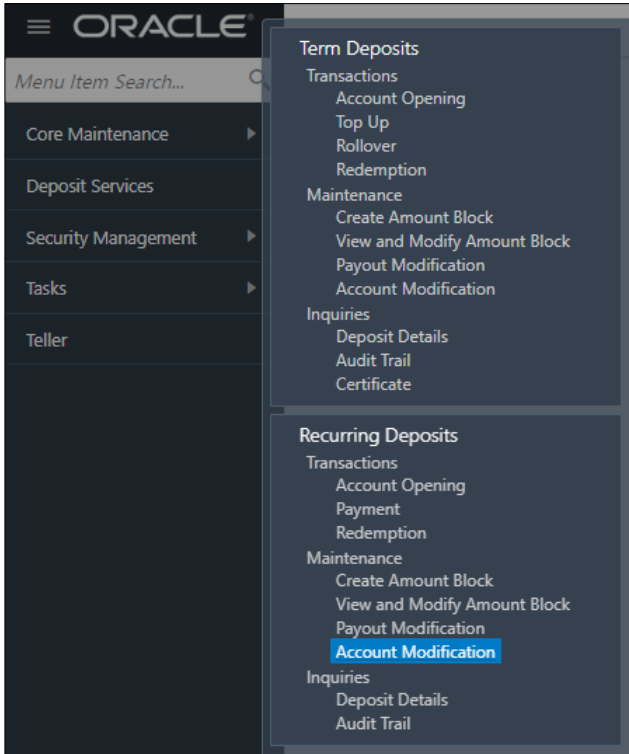
Figure 115: Menu Option for RD Account Modification

Figure 116: Screen when invoked RD Account Modification menu option

On entering the account number, the user should be able to view following screen.

Figure 117: RD Account Modification screen

Table 113: Field description list

Field Name	Description
Account Number	1) Input the Account number 2) On tab out of the account number, details relevant to the deposits should be displayed.
Account Name	This is a display field. System should default the Account Name when the Account Number is input
Status	The status of the RD – Active/Matured/Closed is displayed
Deposit Details	The Principal balance of the RD, the rate of interest and the tenor of the RD is displayed
Maturity	The proceeds due to the customer on maturity and the maturity date are displayed
Interest Paid-Out/Re-invested	For an RD where interest booking account or the payout account is the same RD itself, the field will be displayed as "Interest Re-invested" and it will be the interest that has been added to the RD till date For an RD where interest booking account or the payout account is anything other than the same RD, 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
Tax Deducted	Will display the tax that has been deducted on the interest earned by the deposit so far

Below are the fields available for modification –

Table 114: Field description list

Field Name	**Description**
Account Description	Enter the new account description for the deposit

Interest Rates

On checking an effective date, the UDEs and the corresponding details will be displayed and available for modification.
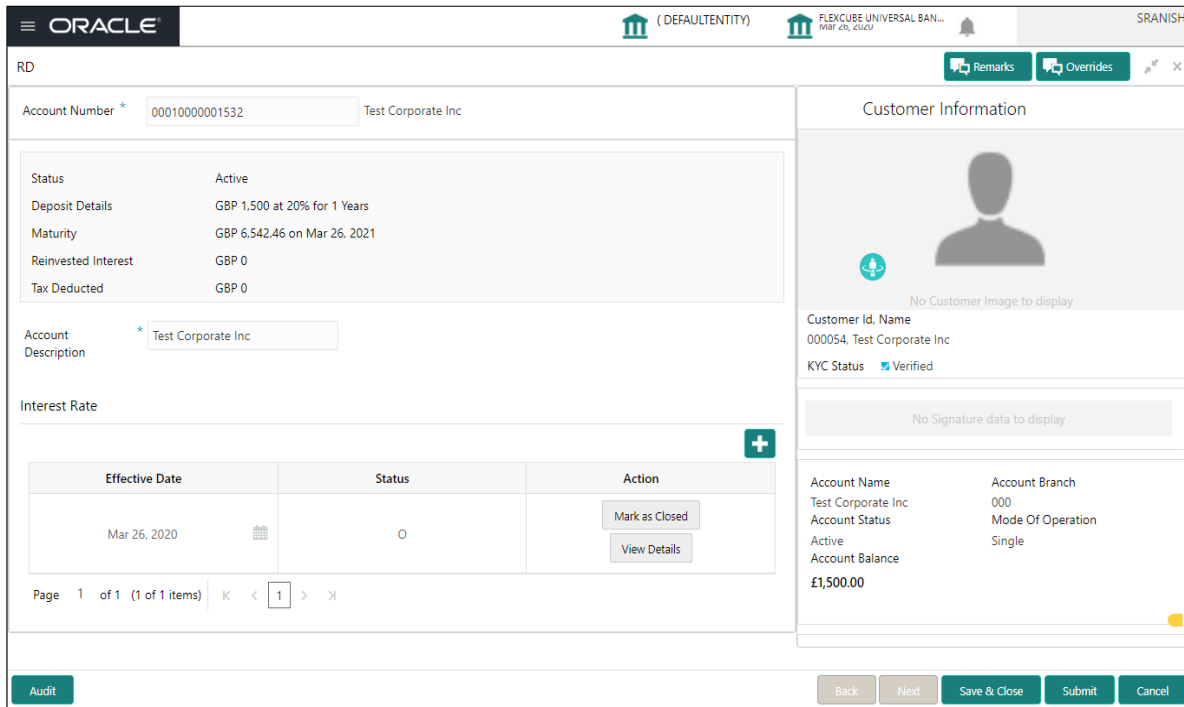
Figure 118: RD Modification – Interest Rate screen

Table 115: Field description list for Interest Rates screen

Field Name	Description
Effective Date	
Date	Mention the effective date for the interest details. Multiple effective date records can be added

User Defined Values

Table 116: Field description list for User Defined Values

Field Name	Description
Component	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

8 RD Inquiries

A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD). This chapter deals with inquiries of a recurring deposit. Each of these are explained in the following:

- *8.1 Dashboard – RD360*

- *8.2 Audit Trail Inquiry*

8.1 Dashboard – RD360

Deposit servicing officer should be able to inquire a 360-degree view of a customer's Recurring deposit account. 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

- Upcoming Transactions

- Investment Summary

- Instructions Set

- Amount Blocks

- Recent Transactions

- Interest Rate Changes

- Frequent Actions

Teller shall initiate Recurring Deposit Details by selecting an account from the Customer 360 listing - Teller → Customer 360 → Recurring Deposits – Select an Account.

Deposit Services → Recurring Deposits → Inquiries → Deposit Details will display the desired screen.

Refer to the below table for field details for 'RD Dashboard".

8.1.1 Deposit information

This widget will display the key details of the deposit.

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Figure 119: Deposit Information

Field Description list:

Table 117: Deposit Information

Field Name	Field Description
Product Name	Text field where Product name displayed from Product Master
Deposit Status	Displays deposit status which can be • Active • Matured • Closed
Branch	Displays, Deposit Branch
Deposit Term	In the format "A years, B months, C days"
Interest Rate	Numeric field which displays, Interest rate for the deposit
Deposit Start Date	Displays, Value date of the deposit
Maturity On	Displays, Maturity date of the deposit
Installment Frequency	Displays, Frequency at which the installments need to be paid
Nomination	This will specify if a nominee is registered or not

8.1.2 Account Holders and Account Details

Figure 120: Account holder and account details

Account Holders

All the account holders will be display

Table 118: Account Holders

Field Name	Field Description
Name of Holder	Name of the account holder of the RD will be displayed
Customer ID of the holder	Customer ID of the holder will be displayed
Relationship	Primary/Secondary
Mobile Number	Mobile number of the customer will be displayed
Email ID	Email ID of the customer will be displayed

Account Details

This will displays account details, which will have following information.

Field Name	Field Description
Customer's Address	Address of the primary customer will be displayed
Mode of Operation	Will display the mode of operation chosen for the deposit

8.1.3 Manage Account

This will be a hyperlink at the end of this section. On click of this, RD Account modification screen will be invoked.

8.1.4 Balances

This widget will display the key balances of the deposit.

Figure 121: Balances

Table 119: Balances

Field Name	Field Description
Installment Amount	Displays the installment to be paid on every due date
Current Principal	Displays the currently remaining principal balance in the deposit
Reinvested/Paid-out Interest	For a Payout type of RD, interest paid out till date will be displayed. For a Re-invest interest type of RD, interest added to the RD till date will be shown
Maturity amount	Displays the proceeds that will be paid out on maturity. This will be net of tax
Blocked Amount	Displays the total lien on the deposit

Tax Deducted	Shows the tax deducted

8.1.5 Upcoming Transactions and Investment Summary

Figure 122: Upcoming Transactions and Investment Summary
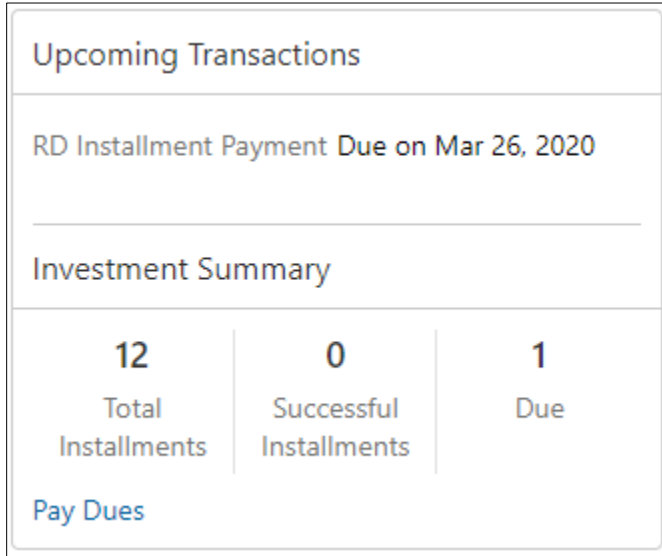
Upcoming Transactions

This will have the details of the next instruction to be executed. It can be -

- A payout
- Maturity
- Installment Payment

Field Name	Field Description
Type of event	Interest/ Maturity proceeds to be paid out in the upcoming cycle OR "Installment Payment" in case an installment is coming up
Due on	Event Date

Investment Summary

This is a snapshot of the installment payment history so far

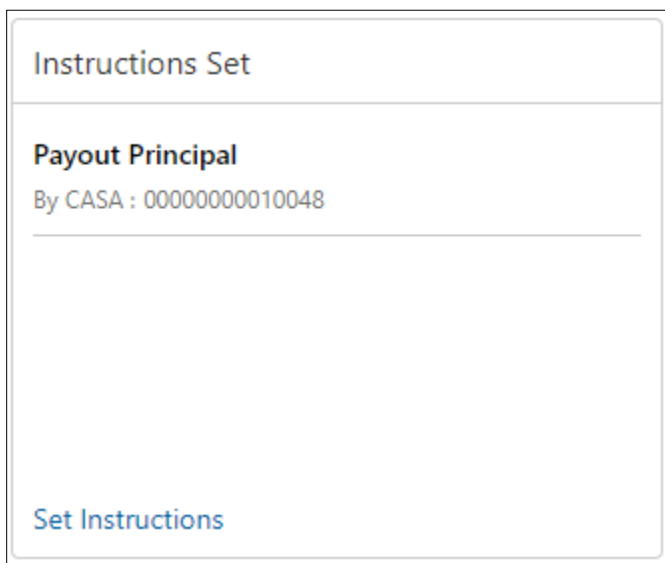| Field Name	Field Description
Total Installments	This will be the number of installments in the life cycle of the RD
Successful Installments	This will be the number of installments that have been successfully paid
Due	This will display the number of installments that are due/overdue till date

Pay Dues

This will be a hyperlink that will open the RD Payment screen in case the user wishes to make a payment.

8.1.6 Instructions Set and Set Instructions

Instructions Set

This will be a listing of the instructions maintained for the deposit

Figure 123: Instruction Set and Set Instruction

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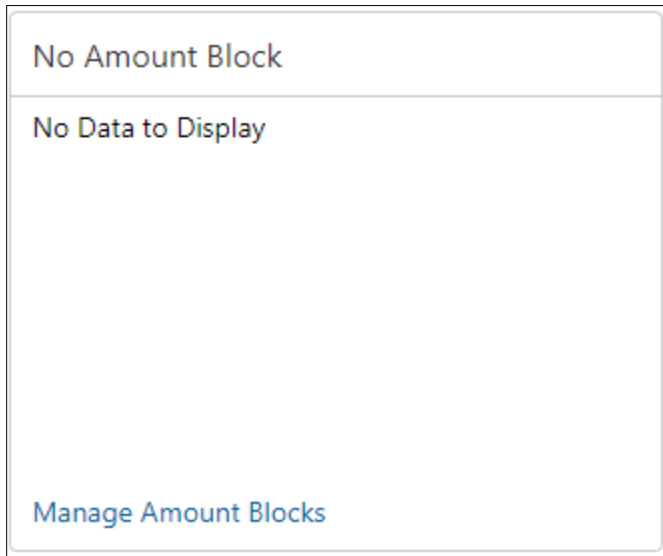| Field Name	Field Description
Type of Instruction	Will be the component for which the instruction is maintained
Beneficiary/Funding account	Will be the beneficiary/funding account number

Set Instructions

This will be a hyperlink at the end of this section, which will invoke the Instruction maintenance screen in case the user wishes to modify existing instructions or add new ones.

8.1.7 Amount Blocks and Manage Amount Blocks

This will be a listing of the liens present on the deposit

Figure 124: View and Manage Amount Blocks

Amount Blocks

Table 120: Amount Block

Field Name	Field Description

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Block Number and amount	Will display the lien number and amount
Block Type	Will be the type of lien
Related Account	Account number for which the lien has been placed on the RD. Will be the OD account or Loan account where the RD is linked as a collateral.
Expiry Date	Will be the expiry date of the block

Manage Amount Blocks

This is a link, which will invoke the Lien Maintenance screen

8.1.8 Recent Transactions

This will have the details of the last five transactions on the deposit.
There will be a link "View All Transactions" which will invoke Statement Inquiry

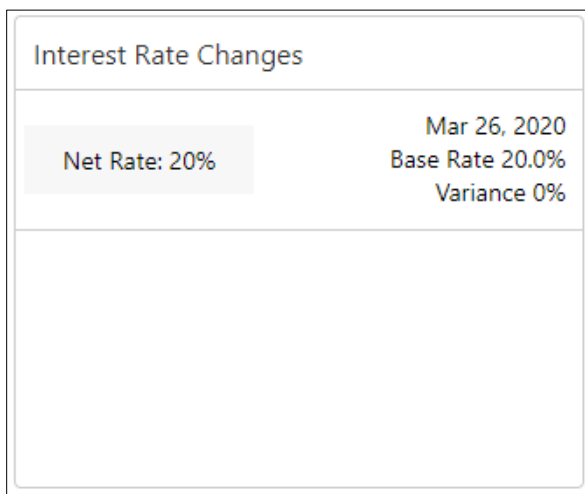The format for the transaction details display will be –
<Type of the transaction> <Transaction amount> "On" <Transaction Posting Date">
<"Ref"> <Reference No>

For e.g
Interest Payout INR 200,000 on 5-Apr-2021
Ref. 20200001002201

8.1.9 Interest Rate Changes

This will give the details of the number of times the deposit's interest rate has been changed.

Figure 125: Interest Rate Changes

Field Description list

| Field Name	Field Description
Base Rate	This will be computed as (UDE Value + TD Rate code value)
Variance	This will be the variance component
Net Rate	Will be Base Rate + Variance
Rate change effective Date	Date as of which rate has changed

View More

This will be a link that will be available in case there are more than 2 rows to be displayed. On click of this, the remaining rate change instances will be displayed.

8.1.10   Frequent Actions

This section will have the below button –

- Redeem Deposit
- Audit Trail

Figure 126: Frequent Actions – Audit Trail and Redemption

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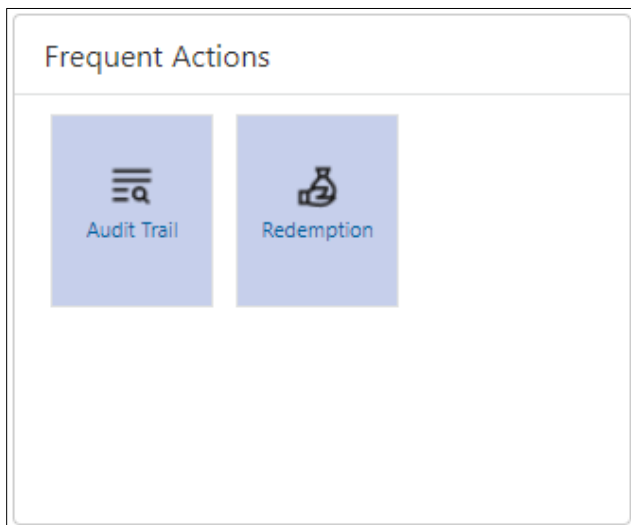
8.2 Audit Trail Inquiry

Deposit Servicing Officer at the Bank will be able to view the entire sequence of events in a deposit's life cycle. The various aspects if the RD should be available, such as, dates on which the various events have occurred, the user who has carried out the transaction, along with other key details of the accounting entries. User can initiate RD Audit Trail Inquiry by selecting Deposit Service → Recurring Deposits → Inquiries → Audit Trail.

This screen has following sections

- Input Fields and Fetch

- Output – Processed Transactions

- Transaction under processing

8.2.1 Input Fields and Fetch

Input Fields

To obtain desired output following are the input fields and related information.

Figure 127: Fetching Audit Trail Inquiry

Audit Trail							
Account *	00010000001532		Test Corporate Inc				
Period	Date Range ▼		Mar 26, 2020 📅 ↔ Mar 26, 2020 📅	Type	All ▼		Fetch

Table 121: Field description list for Fetch Audit Trail Inquiry

Field Name	Description
Account Number	1) Input the Account number 2) On tab out of the account number, account name will be displayed.
Account Name	This is a display field. System should default the Account Name when the Account Number is input
Period	The date criteria based on which the entries are to be displayed. Below are the options - Date Range Last 2 Months

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	Last 3 Months IF last 2 months or Last 3 months are chosen, the date range is accordingly defaulted and disabled
Date Range - From Date	The beginning of the date range for which the entries are to be fetched. The range will be inclusive of this date
Date Range - To Date	The end of the date range for which the entries are to be fetched. The range will be inclusive of this date
Type	This will have three options – 1. ALL 2. Processed 3. Under Processing

Fetch

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

Table 122: Field description list for Audit Trail Inquiry output

Field Name	Description
Type	The user can modify this field to chose one of the below values 1. ALL 2. Processed 3. Under Processing
Filter	A pattern filter that will get applied to all the fields in the output grid. The rows wherever a match is found will become a part of the revised output. For e.g if, after fetching all the events in an RD'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 "ILIQ" as the event. The grid will be narrowed down to only those entries

8.2.2 Output – Processed Transactions

Based on input parameters output generated and displayed. Following are output columns generated.

Figure 128: Processed Transactions

Table 123: Field description list for Audit Trail Inquiry Processed Transactions

Field Name	Description
Event	Event that has triggered the accounting entry. For e.g. ACCR for Accrual. ILIQ for Interest Liquidation
Posting Date	Posting date of the transaction
Value Date	Value date of the transaction
Initiation Date	Transaction initiation date. In most cases this will be same as the posting date, but sometimes can be different
Branch	Branch of the Account/GL of the leg that is displayed
Account/GL No	Account/GL for the leg that is displayed
Account Name	Account Title/GL Description
ACY Amount	Amount in Account Currency. It will be preceded by the currency For e.g. USD 15,000 Credits and Debits will be depicted by upward and downward arrows respectively Upward arrow indicates credit and downward arrow signifies debit.
LCY Amount	Amount in Local Currency. It will be preceded by the currency

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	For e.g. GBP 8,000
Transaction Description	Transaction description that has been logged for the entry will be displayed
User	User who initiated the transaction

8.2.3 Transaction under processing

1. If "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.

2. If "Pending" is chosen in Transaction type, only one grid will be displayed with the pending transactions

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9   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 124: 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

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10 List Of Menus

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