Oracle FLEXCUBE Core Banking

Savings Scheme User Manual

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Savings Scheme User Manual

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1. Savings Scheme

The Savings Scheme is a product of the Government of India designed with an objective to provide safe & attractive investment options to the public and at the same time to mobilize resources for development.

The Savings Scheme **(SS**) consists of all the Government Small Schemes such as Public Provident Fund (**PPF**) and Sukanya Samruddhi **(SSY**).

The **PPF** scheme is open to all individual customers. The tenure for a PPF account is 15 years, account continuance is allowed beyond maturity for 5 years at every renewal, with or without making additional deposits. Customer can close the account at any time during the term of the account under specific conditions only. During the term of the account as well as during rollover/block extension, there are specific rules and regulations with regards to taking a loan on the account, loan period, maximum loan amount, loan interest calculation, withdrawal period, withdrawal amount, subscription period, minimum and maximum subscription amount. The PPF rate of interest (as defined by the Government of India) is applicable even after the maturity of the PPF account.

The **SSY** account can be opened in the name of a girl child from the birth of the girl child till she attains the age of 10 years. The term of the account is 21 years. Subscription in a SSY account is allowed till completion of 14 years from the date of opening of the account. During the term of the account, there are specific rules and regulations with regards to subscription namely subscription period, minimum and maximum subscription amount during term of account. The SSY rate of interest (as defined by the Government of India) is applicable on all deposits and is applicable even after the maturity of the SSY account.

This module supports the following Day 0 Setup maintenance using which the parameters relating to the respective products (as mentioned above) can be defined.

- SSM03 - Savings Scheme Subscription Plan
- SSM02 - Savings Scheme Interest Plan
- SSM01 - Savings Scheme Product Master

Based on the parameters defined in the above setup, the behavior of the accounts is governed and controlled during the life cycle of the account.

Basis of the above setup, accounts can be opened under the respective products using the following:

- 8058 - Savings Scheme Account Opening
- BA452 - File Upload (GEFU ++)

The following transactions are supported on the account during the term of the account:

1. 7080 - Savings Scheme Summary: Enquiry screen, providing details of the PPF / SSY account.
2. 2420 - Savings Scheme Credit Screen: Credit to the SS account either towards subscription, loan principal repayment (if any) and loan interest repayment (if any) can be done through CASA / Cheque / Cash or GL account.
    - 2421 - Savings Scheme Account Credit By CASA
    - 6525 - Savings Scheme Account Credit By Cheque
    - 2423 - Savings Scheme Account Credit By Cash
    - 2424 - Savings Scheme Account Credit by GL
3. 2430 - Savings Scheme Account Debit: Debit on the SS account either for loan or withdrawal can be done through CASA or GL account.
    - 2431 - Savings Scheme Account Debit by CASA
    - 2432 – Savings Scheme Account Debit by GL

4. SSM05 - Savings Scheme Account Block Extension: Facilitates block extension of the PPF account beyond maturity for a further predefined period.
5. 2440 - Closeout Withdrawal – Facilitates closure of the PPF / SSY account. The proceeds of the PPF/SSY account is paid through CASA or Cheque or DD.
   - 2441 - Savings Scheme Closeout Withdrawal CASA
   - 2442 - Bankers Cheque
   - 2443 - Demand Draft
6. SS021 - Savings Scheme Account Maintenance : Facilitates maintenance of specific account attributes.
7. SS031 - Savings Scheme Account Transactions – Facilitates Enquiry of all transactions on the PPF / SSY account.
8. SS011 - Savings Scheme Adhoc Reversal – Facilitates correction/reversal of only the last transaction in the PPF/SSY account which is initiated in the present financial year.

1.1 2420 - Savings Scheme Account Credit

Using this option credit to the Savings Scheme account either towards subscription, loan principal repayment (if any) and loan interest repayment (if any) can be done. The loan parameter will be applicable only for **PPF** [1] type of account. The payment to SS account can be made through CASA, Cash, GL and Cheque mode.

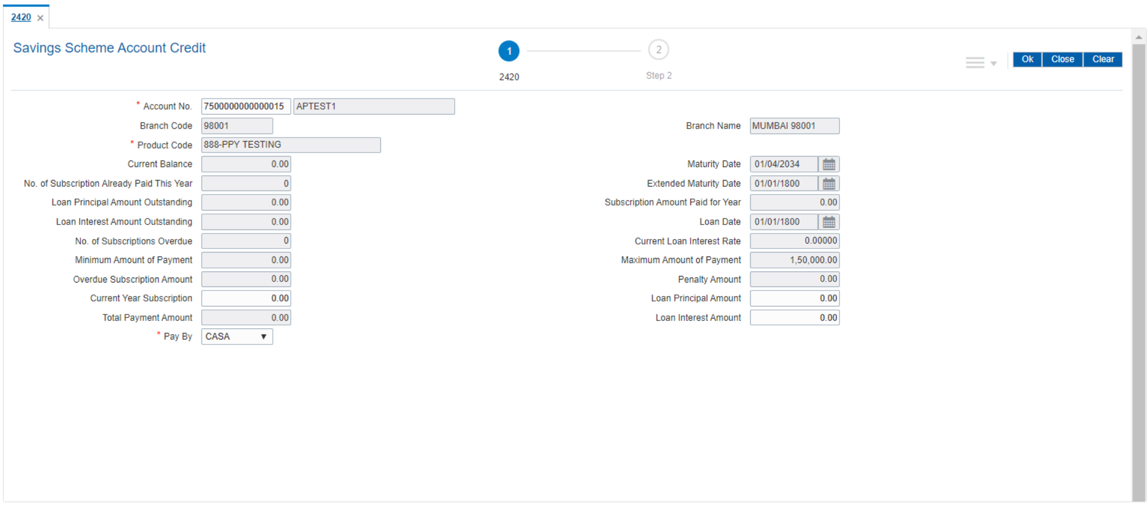
Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To perform a credit on SS account

1. In the **Dashboard** page, Enter the Task Code **2420** and click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > SS Transactions > Savings Scheme Account Credit**.
2. The system displays the **Savings Scheme Account Credit** screen.

Savings Scheme Account Credit



Field Description

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[1] Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

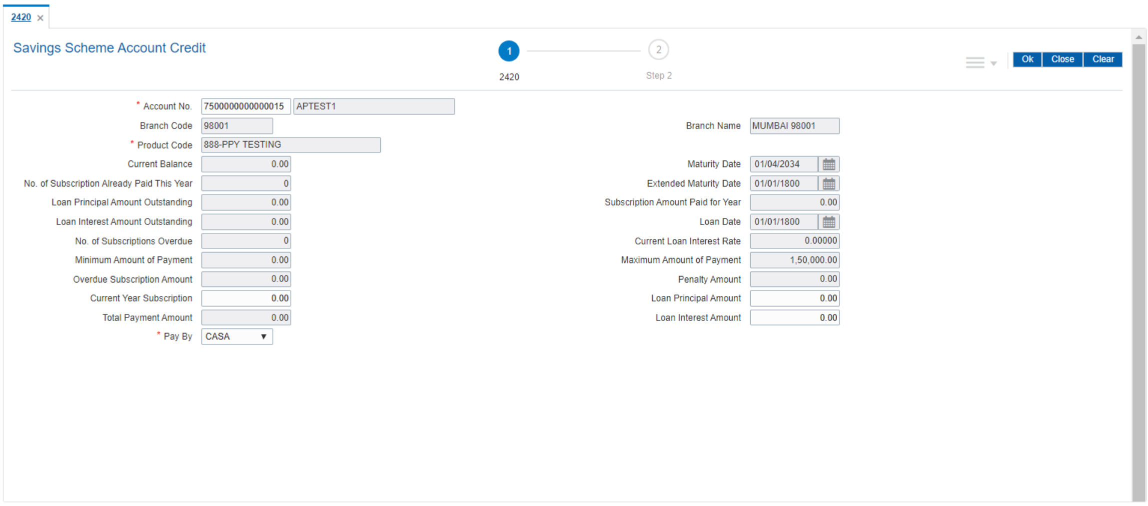
Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the SS account number which is to be credited. The account title is displayed adjacent to the account number.
Branch Code	[Display] This field displays the Branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Code	[Display] This field displays the product code to which the SS account belongs. The product name is populated adjacent to the product code.
Current Balance	[Display] This field displays the current available balance in the SS account.
Maturity Date	[Display] This field displays the maturity date of the SS account based on the standard term of the product derived from account opening date.
No. of Subscription Already Paid this Year	[Display] This field displays the total number of credits received in SS account towards the subscription.
Extended Maturity Date	[Display] This field displays the extended maturity date of the SS account. SS account can be extended post maturity for the duration as defined in SS subscription plan. Block extension is applicable to PPF type of account only.
Loan Principal Amount Outstanding	[Display] This field displays the Outstanding principal loan amount, if any, taken on the SS account as on the date of Enquiry. This field is applicable to PPF account only.
Subscription Amount Paid for Year	[Display] The field displays the total amount paid in the SS account during the current financial year towards subscription. The loan interest amount (if any for PPF account) and the penalty amount (if any) will not be considered as subscription amount. Repayment of loan amount or repayment of loan interest (for PPF account) will also not be considered.
Loan Interest Amount Outstanding	[Display] This field displays the Outstanding interest amount on the loan for the SS account as on date. It has a value if at all loan is been taken and there is interest Outstanding on that loan. This field is applicable to PPF account only.
Loan Date	[Display] This field displays the date on which the loan was taken from the SS account. This field is applicable to PPF account only.
No. of Subscriptions	[Display]

Overdue	This field displays the total number of subscriptions overdue in the SS account. It excludes the subscription due for the current financial year.
Current Loan Interest Rate	[Display] This field displays the loan interest rate percentage applicable on the SS account as on date of doing this transaction. This field is applicable to PPF account only.
Minimum Amount of Payment	[Display] This field displays the minimum amount that is to be paid by the SS account holder in the current financial year. The calculation is as follows: *Minimum amount of payment = (Penalty amount defined at PPF/SSY subscription plan parameter * Number of years minimum subscription amount not paid) + (Number of years minimum subscription amount not paid * Minimum subscription amount) + (Subscription amount in multiples)*
Maximum Amount of Payment	[Display] This field displays the maximum amount that can be paid by the SS account holder in the current financial year. The calculation is as follows: *Maximum amount = (Penalty amount defined at PPF/SSY bank subscription parameters * Number of years minimum subscription amount not paid) + (Maximum subscription amount for the current financial year + Loan Principal Outstanding (if any) + Loan interest Outstanding (if any)).* The loan parameter is applicable to PPF account only.
Overdue Subscription Amount	[Display] This field displays the unpaid minimum subscription amount for the n number of previous financial years. The calculation is as follows: *Overdue subscription amount = Number of subscriptions overdue * Minimum subscription amount in FY (maintained in PPF/SSY bank subscription parameters)*
Penalty Amount	[Display] This field displays the penalty amount due on the SS account for non-payment of minimum subscription for any of the previous financial year/s. The calculation is as follows: *Penalty amount = Subscription penalty amount (defined at SS subscription plan parameter) * Number of years minimum subscription amount not paid.*
Current Year Subscription	[Mandatory, Numeric, 13, Two] Type the subscription amount for the SS account. For PPF account, this field is mandatory if there is no loan and it is optional if there is a loan principal or loan interest Outstanding. For SS account, this field is mandatory.
Loan Principal Amount	[Optional, Numeric, 13, Two] Type the loan principal amount which you want to repay. This field is enabled only if there is a loan principal amount Outstanding against the SS account entered. If the account holder is repaying the loan principal amount, the formula

	for calculation is as follows: *Loan Principal Amount = Original loan principal amount - Loan principal amount repaid* This field is applicable to PPF account only.
Total Payment Amount	[Display] This field displays the total payable amount. The calculation is as follows: *Total Payment Amount = Penalty Amount + Overdue Subscription Amount + This Year's Subscription Amount + Loan Principal Amount + Loan Interest Amount*
Loan Interest Amount	[Optional, Numeric, 13, Two] Type the interest amount which you want to pay. Following is the formula to calculate Loan Interest Amount: *Loan Interest = Outstanding loan interest - Loan interest amount repaid* This field is applicable to PPF account only.
Pay By	[Mandatory, Drop-Down] Select the pay by option for SS account from the drop-down list. The options are: • Cash - If the Cash option is selected, the system navigates you to the screen Savings Scheme Account Credit By Cash (Task Code: 2423). • CASA - If the CASA option is selected, the system navigates you to the screen *Savings Scheme Account Credit By CASA (Task Code: 2421)*. • Cheque - if the Cheque option is selected, the system navigates you to the screenSavings Scheme Account Credit By Cheque (Task Code: 6525) • GL - if the GL option is selected, the system navigates you to the screen*Savings Scheme Account Credit by GL (Task Code: 2424)*

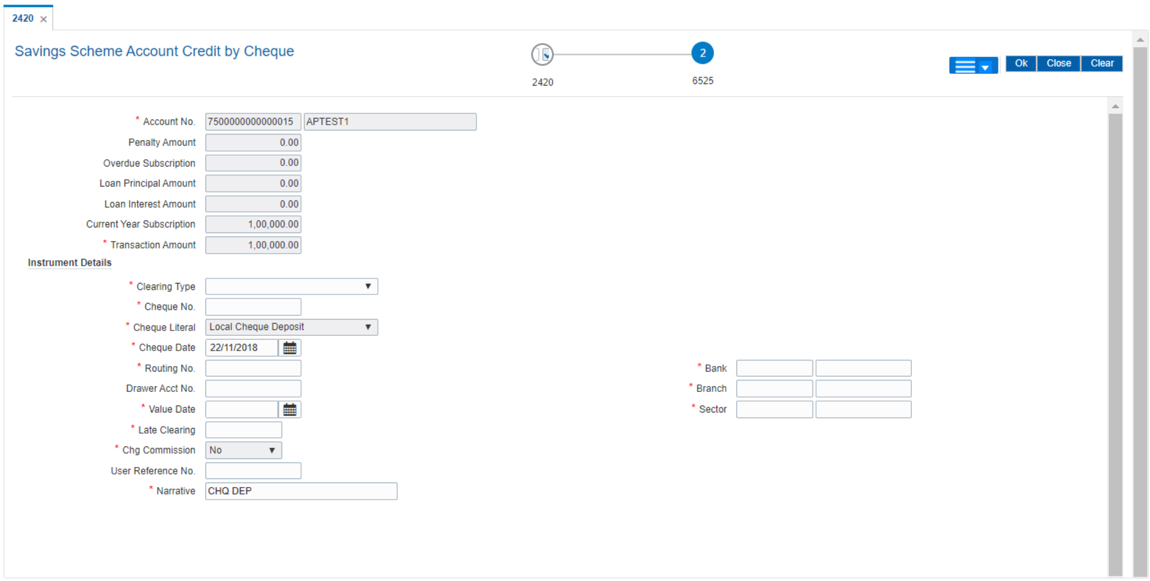
3. Enter the account number and press the <**Tab**> or <**Enter**> key. The system displays the account details.
4. Select the appropriate **Pay by** option from the drop-down list.

Savings Scheme Account Credit



5. Click the **OK** button. The system displays the message **Do You Want to continue?**
6. Click the **OK** button.
7. Enter the required details and then click **OK**.
8. The system displays the message **Authorization Required. Do you want to continue?**
9. Click the **OK** button.

Savings Scheme Account Credit by Cheque - 6525



Field Description

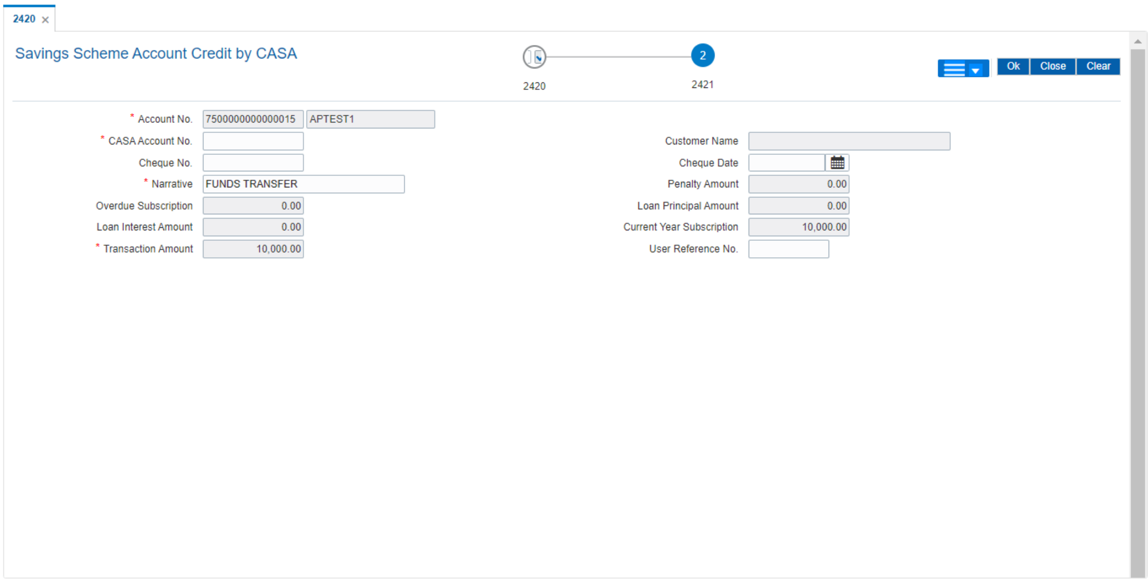
Field Name	Description
Account No.	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
Penalty Amount	[Display] This field displays the penalty amount which is due on the SS account for non-payment of minimum subscription amount for any of the previous financial year/s. The calculation is as follows: *Penalty Amount = Subscription penalty amount (defined at PPF Subscription plan parameter) * Number of years minimum subscription amount not paid.*
Overdue Subscription	[Display] This field displays the total unpaid minimum subscription amount for the previous financial years. The calculation is as follows: *Overdue Subscription Amount = Number of Subscriptions Overdue * Minimum Subscription Amount in FY (maintained in PPF/SSY bank subscription parameters.*
Loan Principal Amount	[Display] This filed displays a value only if the account holder wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Task Code 2420). This field is applicable to PPF account only.
Loan Interest Amount	[Display] This filed displays a value only if the account holder wants to repay the loan interest amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Task Code 2420). This field is applicable to PPF account only.
Current Year Subscription	[Display] This field displays the current year subscription amount entered in the previous credit screen *Savings Scheme Account Credit (Task Code 2420).*
Transaction Amount	[Display] This field displays the amount in the field **Total Payment Amount** from the previous credit screen *Savings Scheme Account Credit (Task Code 2420).* On submission of the transaction the system will post each of the bucket amount i.e. Subscription, Loan principal amount and Loan interest amount to the respective buckets in the PPF account and post a consolidated debit to the CASA account.
Instrument Details	
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. takes place on the basis of the clearing type. Refer to the **Clearing Type**

	Maintenance (Task Code: STM64) option in Definitions User's Guide.
Cheque No.	[Mandatory, Numeric, 6] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On deposit of every cheque, cheque number, routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.
Cheque Literal	[Mandatory, Drop-Down] Select the cheque literal from the drop-down list.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the cheque date. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the **Settlement Bank Parameters** (Task Code:STM59) option).
Routing No.	[Mandatory, Numeric, Nine] Type the routing number of the cheque. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. `Routing Number = Sector Code / Bank Code + Branch Code` For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** screen.
Bank	[Display] This field displays the bank name to which the cheque belongs, corresponding to the bank code extracted from the routing number.
Branch	[Display] This field displays the branch name from where the cheque is drawn, corresponding to the branch code and bank code extracted from the routing number.
Sector	[Display] This field displays the clearing sector name to which the cheque branch belongs, corresponding to the sector code extracted from the routing number. Sector Codes are defined using **Sector Codes Maintenance** (Task Code: BAM41) option.
Drawer Acct No.	[Mandatory, Alphanumeric, 16] Type the account number on which the cheque is drawn. The drawer account number is the account number of the person who has issued the cheque. The drawer account number which is generally printed on the cheque leaf, is the account from where the funds will

	come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** (Task Code: BAM28) option and the working days from the **Endpoint-Clearing Branch Composite Calendar** (Task Code: BAM33) option to generate the value date of the cheque. The value date is the date on which the cheque is expected to be cleared. On the value date, the system updates the customer’s available balance and credits the account with the cheque amount and reduces the un-cleared funds on the account. For more information on maintaining value date, refer to the **Clearing Definitions** option in the **Definitions User’s Guide**.
Late Clearing	[Display] This field displays the values **Y** or **N** for late clearing. The options are: • Y - If the late clearing is marked • N - If the late clearing is not marked This field displays **Y** when a customer deposits a cheque after the clearing cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.
Chg Commission	[Display] This field is currently not used in any processing.
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default the system displays **CHQ DEP**

Note 1: For more Information on **Instrument** refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**

Savings Scheme Account Credit by CASA - 2421

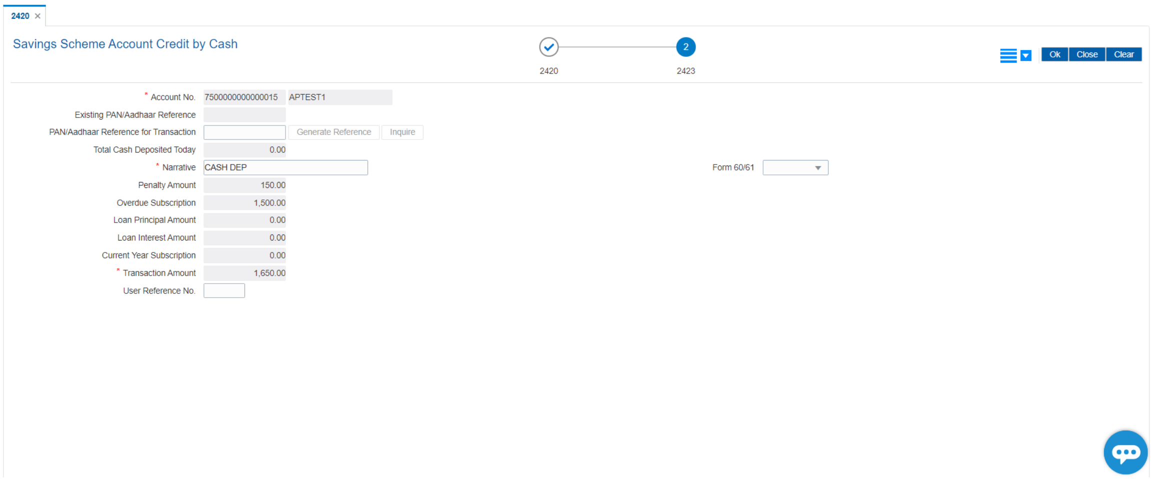


Field Description

Field Name	Description
Account No.	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
CASA Account No.	[Mandatory, Numeric, 16] Type the CASA account number that is to be debited to fund the SS Account.
Customer Name	[Display] This field displays the full name of the primary account holder based on the account number entered in the account number field.
Cheque No.	[Optional, Numeric, Six] Type the cheque number; the system will do the validation of the cheque status on the click of the OK button.
Cheque Date	[Conditional, Date Picker, dd/mm/yyyy] Select the date from the Date Picker. The system validates the date. Stale cheque is not accepted.
Narrative	[Mandatory, Characters, 40] Type the narration. By default the system displays **FUNDS TRANSFER**.
Penalty Amount	[Display] This field displays the penalty amount which is due on the SS account for non-payment of minimum subscription for any of the previous financial year/s. The calculation is as follows: *Penalty Amount = Subscription penalty amount (defined at SS subscription plan parameter) * Number of years minimum subscription amount not paid*
Overdue Subscription	[Display] This field displays the total unpaid minimum subscription amount for the previous financial years. The calculation is as follows: *Overdue Subscription Amount = Number of subscriptions overdue * Minimum Subscription Amount in FY (maintained in PPF/SSY bank subscription parameters.*
Loan Principal Amount	[Display] This field displays a value only if the user wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Task Code 2420). This field is applicable to PPF account only.
Loan Interest Amount	[Display] The field displays a value only if the user wants to repay the loan interest amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Task Code 2420). This field is applicable to PPF account only.
Current Year Subscription	[Display] This field displays the current year subscription amount entered in the previous credit screen Savings Scheme Account Credit (Task Code

	2420).
Transaction Amount	[Display] This field displays the amount from the field **Total Payment Amount** in the previous credit screen Savings Scheme Account Credit (Task Code 2420).
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.

Savings Scheme Account Credit by Cash - 2423



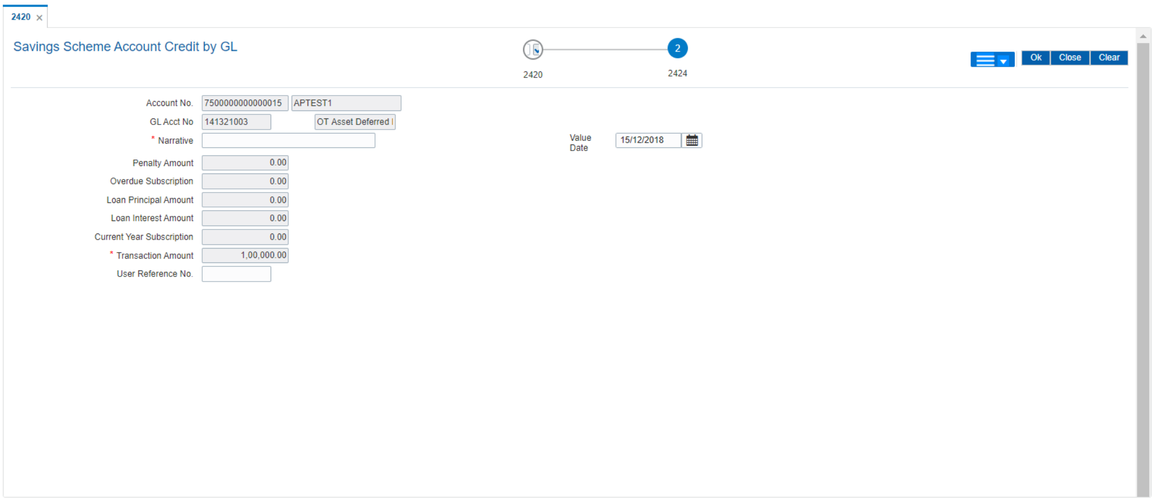
Field Description

Field Name	Description
Account No.	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in “Existing PAN/Aadhaar Reference”. If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
Total Cash Deposited Today	[Display] This field displays the total cash amount deposited in the SS account on a given process date.
PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12] If neither PAN, nor Aadhaar is maintained for the primary customer, the field “PAN/Aadhaar Reference for Transaction” will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be- i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part. iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed iv. If both the above validations fail or if no value is entered, transaction will not be allowed.
Generate Reference	[Button] This button will get enabled when Aadhaar is entered and tabbed out. On click of this button a request Id will get generated for an outbound call to tokenize Aadhaar. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.
Inquire	[Button] This button will get enabled after successful request Id generation for an outbound call to tokenize Aadhaar. On click of this button the token value for the entered Aadhaar will be fetched and display in the Aadhaar Reference field. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.
Narrative	[Mandatory, Character, 40] Type the narration. By default the system displays **CASH DEP**.
Form 60/61	[Conditional, Drop-down] Select the appropriate option from the drop-down list. The selection is mandatory if there is no data in the field **Existing PAN No.** and if the customer does not have a Pan number. The options are: • Form 60 • Form 61

- Exempt

Penalty Amount	[Display] This field displays the penalty amount which is due on the PPF/SSY account for non-payment of minimum subscription for any of the previous financial year/s. The calculation is as follows: *Penalty Amount = Subscription penalty amount (defined at PPF subscription plan parameter) * Number of years minimum subscription amount not paid*
Overdue Subscription	[Display] This field displays the total unpaid minimum subscription amount for the previous financial years. The calculation is as follows: *Overdue Subscription Amount = Number of Subscriptions Overdue * Minimum Subscription Amount in the FY (maintained in PPF/SSY bank subscription parameters*
Loan Principal Amount	[Display] This field displays a value only if the user wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Credit Screen (Task Code: 2420). This field is applicable to PPF account only.
Loan Interest Amount	[Display] This field displays the value only if the user wants to repay the loan interest amount and has entered any value in this field in the previous credit screen Savings Scheme Credit Screen (Task Code: 2420). This field is applicable to PPF account only.
Current Year Subscription	[Display] This field displays the value if the SS account holder wants to pay the subscription amount in the current financial year. For SSY account, this field is mandatory. For PPF account, this field is mandatory if there is no loan and optional if there is a loan principal or loan interest Outstanding being repaid.
Transaction Amount	[Display] This field displays the total payment amount. On submission of the transaction the system will post each of the bucket amount (Subscription, Loan principal amount, Loan interest amount) to the respective buckets in the PPF account and will post a consolidated debit to the CASA account.
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.

Savings Scheme Account Credit by GL - 2424



Field Description

Field Name	Description
Account No.	[Display] This field displays the SS account number. The name of the account holder is populated adjacent to the account number.
GL Account No.	[Display] This field displays the GL account number.
Narrative	[Mandatory, Character, 40] Type the narration. By default the system displays **Credit by GL.**
Value Date	[Mandatory, Search List, dd/mm/yyyy] Select the date from the Search List.
Penalty Amount	[Display] This field displays the penalty amount which is due on the SS account for non-payment of minimum subscription for any of the previous financial year/s. The calculation is as follows: *Penalty Amount = Subscription Penalty Amount (defined at PPF Subscription Plan Parameter) * Number of years minimum subscription amount not paid*
Overdue Subscription	[Display] This field displays the sum of all unpaid minimum subscriptions for the previous financial years. The calculation is as follows: *Overdue Subscription Amount = Number of Subscriptions Overdue * Minimum Subscription Amount in the FY (maintained in PPF/SSY bank subscription parameters*
Loan Principal Amount	[Display] This field displays a value only if the user wants to repay the loan principal amount and has entered a value in this field in the previous credit screen Savings Scheme Account Credit (Task Code 2420). This field will be applicable for PPF account only
Current Year Subscription	[Display] This field displays the value if the SS account holder wants to pay the subscription amount in the current financial year. For SSY account, this field is mandatory. For PPF account, this field is mandatory if there is no loan and optional if there is a loan principal or loan interest Outstanding being repaid.
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.

1.2 2430 - Savings Scheme Account Debit

Using this screen, debit to the SS account either towards loan or withdrawal can be done. The system debits the SS account and credits the user's CASA or GL account. Debit transaction is not allowed on accounts which are in matured status. Debit transaction is also not allowed on SSY accounts except one-time withdrawal when the age of the girl child is 18 years and the reason for withdrawal is either marriage or higher education of the girl child.

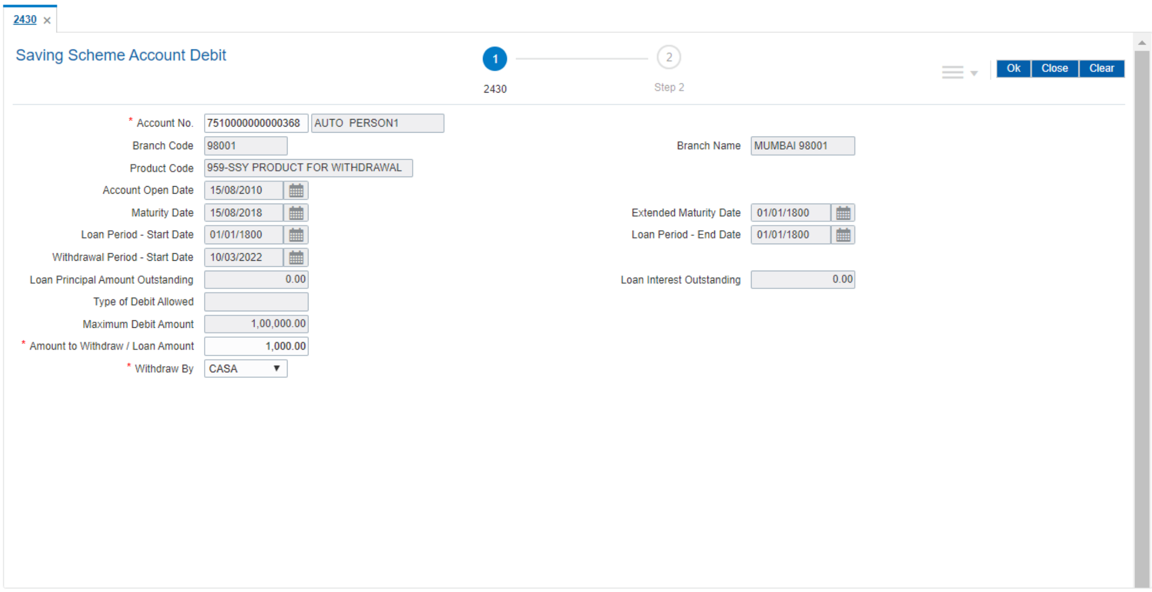
Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To perform debit on SS account

1. In the **Dashboard** page, Enter the Task Code **2430** and click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > Savings Scheme Account Debit**.
2. The system displays the **Savings Scheme Account Debit** screen.

Savings Scheme Account Debit



Field Description

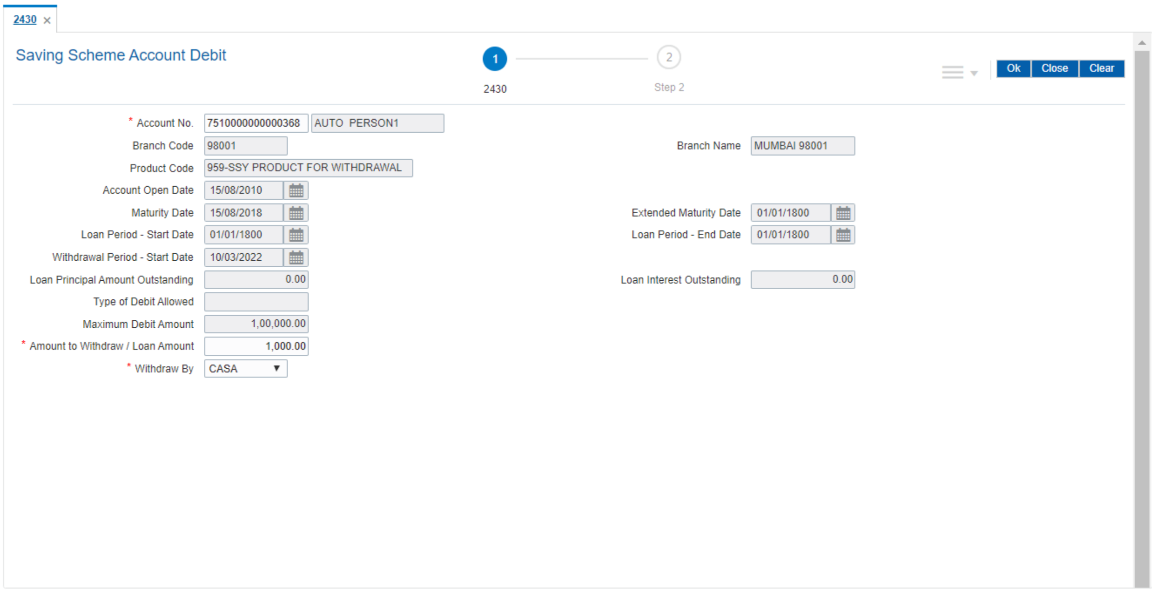
Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number for which you want to do the debit. The account title is populated adjacent to the account number.
Branch Code	[Display] This field displays the branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Code	[Display] This field displays the product code to which the SS account belongs. The product name is displayed along with the product code.
Account Open Date	[Display] This field displays the date on which the SS account has been opened. For Transfer loan accounts, the original account open date in other bank/post office is displayed.
Maturity Date	[Display] This field displays the maturity date of the SS account based on the standard term of the product derived from account opening date.
Extended Maturity Date	[Display] This field displays the date if the SS account has matured and extended using the Savings Scheme Block Extension (Task Code: SMM05). It will be blank if the SS account has not been extended. Block Extension is applicable to **PPF**[1] account only.
Loan Period –Start Date	[Display] This field displays the start date of the financial year from which the SS account holder can avail a loan facility against the balance in his/ her SS account.
Loan Period –End Date	[Display] This field displays the financial year end date until which the SS account holder can avail of a loan facility against the balance in his/ her SS account..
Withdrawal Period-Start Date	[Display] This field displays the start date of the financial year from which the withdrawal is allowed. This field is applicable to PPF account only.
Loan Principal Amount Outstanding	[Display] This field displays the Outstanding principal amount of the loan taken on the SS account. If the value displayed is greater than 0, then further loan cannot be taken. If the value displayed is 0, then loan can be availed depending on the year in which the Enquiry is been done from the PPF account opening financial year. This field is applicable to PPF account only.
Loan Interest	[Display]

[1] Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Outstanding	This field displays the Outstanding interest amount on the loan taken. This field is applicable to PPF account only.
Type of Debit Allowed	[Display] This field displays the type of debit allowed on the SS account as on the current date. Based on the account open date and the period of the SS account till date, the options which displayed are: • No Debit Allowed • Loan Allowed • Withdrawal Allowed • Extension Withdrawal
Maximum Debit Allowed	[Display] This field displays the maximum debit amount the account holder is eligible. The maximum debit allowed amount will depend based on the date of the Enquiry and the PPF account opening date. For Transfer In accounts, the original account open date from other bank/Post Office will be considered. This field is applicable to PPF account only.
Amount to Withdraw/Loan Amount	[Mandatory, Numeric, 13, Two] Type the amount the account holder wants to withdraw. The amount to be withdrawn/ loan amount can be equal to or less than the maximum debit allowed amount. Based on the financial year in which debit is been done, the system will either take the debit as loan on SS account or withdrawal from SS account. This field is applicable to PPF account only.
Withdraw By	[Mandatory, Drop-Down] Select the payment withdrawal mode as CASA or GL where you want to transfer the withdrawal amount. The options are: • CASA - If the CASA option is selected, the system navigates you to the screen Savings Scheme Account Debit by CASA (Task Code: 2431). • GL - If the GL option is selected, the system navigates you to the screen *Savings Scheme Account Debit by GL (Task Code: 2432)*.

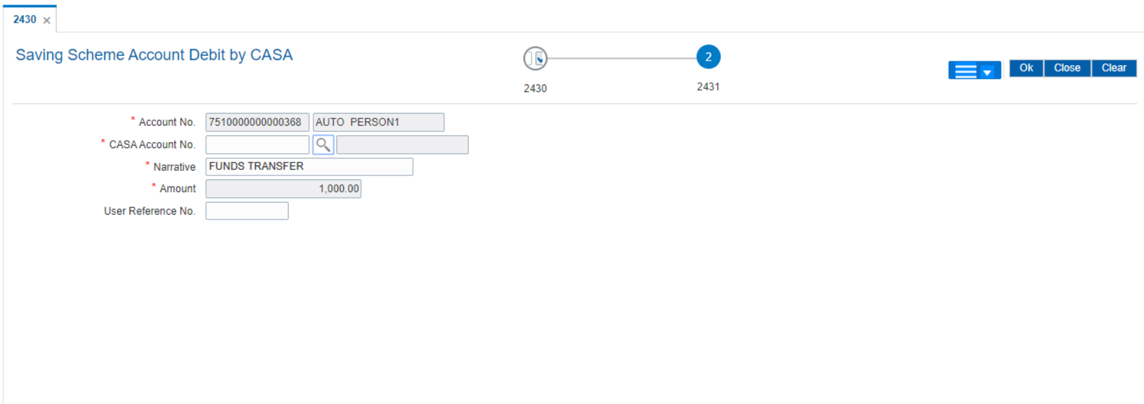
3. Enter the account number. The system displays the account holder name in adjacent field with other details.
4. Enter the amount to be withdrawn or loan amount.
5. Select the **Withdraw By** option from the drop-down list.

Savings Scheme Account Debit



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

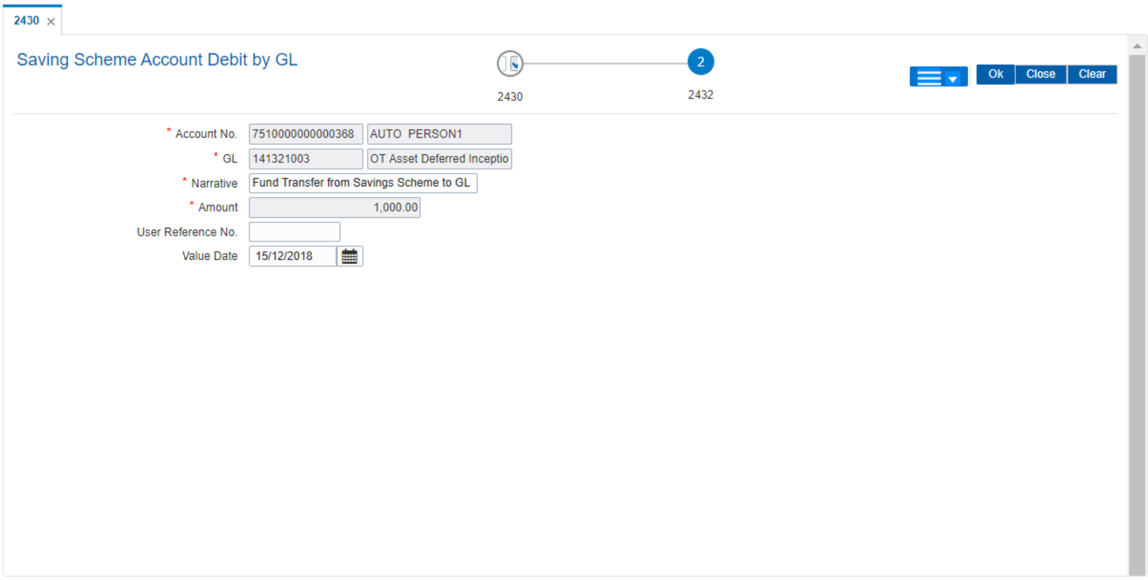
Savings Scheme Account Debit by CASA - 2431



Field Description

Field Name	Description
Account No.	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
CASA Account No.	[Mandatory, Search List, Numeric, 14] Type the CASA account number or select the account number from the Search List belonging to the same primary customer of the SS account holder. The account holder's name is populated adjacent to the account number.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default system displays **FUNDS TRANSFER**.
Amount	[Display] This field displays the transaction amount. It displays the amount entered in the field **Amount to Withdraw/Loan amount** in the previous screen- *Savings Scheme Account Debit (Task Code: 2430).*
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.

Savings Scheme Debit by GL - 2432



Field Description

Field Name	Description
Account No.	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
GL	[Display] This field displays GL number.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default the system displays **Fund transfer from Savings Scheme to GL**.
Amount	[Display] This field displays the transaction amount. It displays the amount which is entered against the field **Amount to Withdraw/loan amount** in the previous screen Savings Scheme Account Debit (Task Code: 2430).
User Reference Number	[Optional, Alphanumeric, 40] Type an input for future reference.
Value Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the date from the Date Picker.

1.3 2440 - Savings Scheme Account Closeout Withdrawal

Using this screen, user can close the **PPF**[1]/SSY account. The system allows to close the PPF/SSY account post maturity of the account. Closure of account before maturity is allowed by providing the closure reason in the screen *Savings Scheme Account Maintenance (Task Code: SS021)*. The PPF/SSY account closure can be done through CASA/Bankers Cheque/Demand Draft mode.

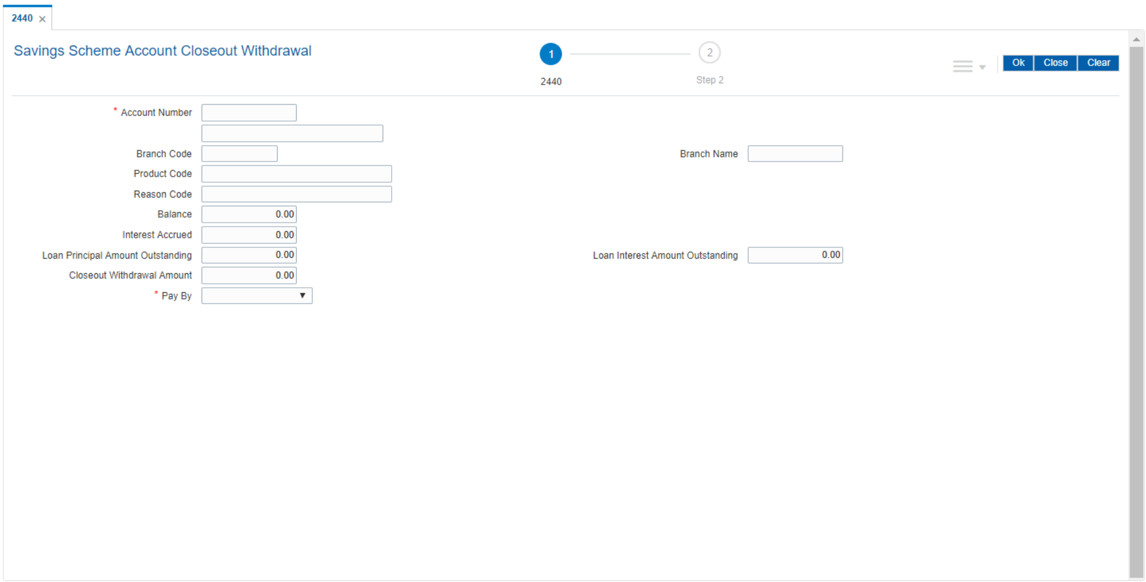
Definition Prerequisites

- 8058 - Saving Scheme Account Opening
- SS021 - Saving Scheme Account Maintenance

To perform closeout withdrawal of SS account

1. In the **Dashboard** page, Enter the Task Code **2440** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > SS Transactions > Closeout Withdrawal**.
2. You will be navigated to the **Closeout Withdrawal** screen.

Savings Scheme Account Closeout Withdrawal



Field Description

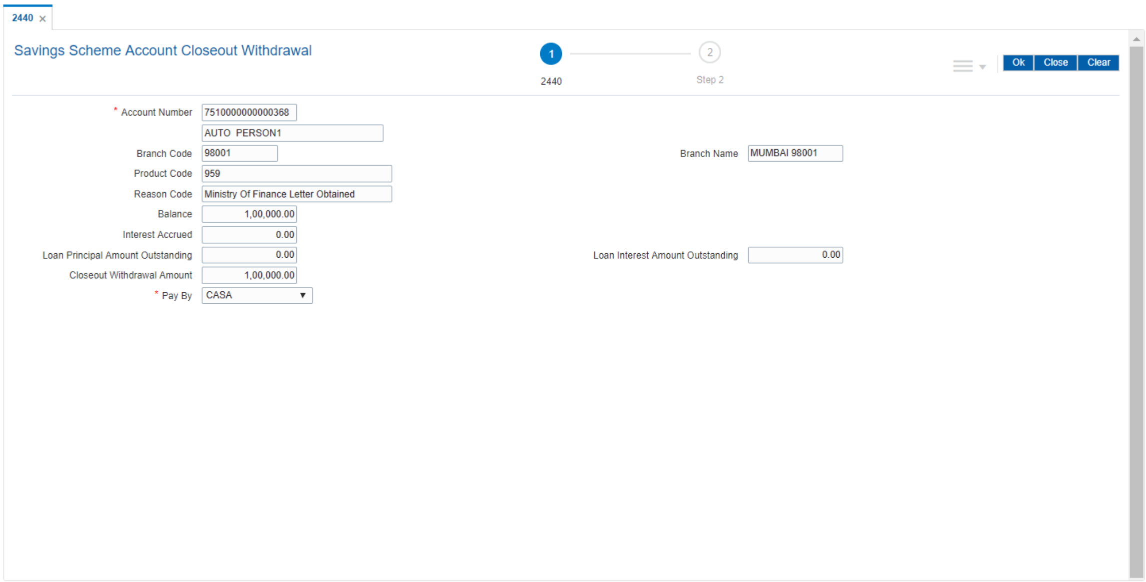
Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type a SS account number for which closeout withdrawal is to be done. The account title is populated adjacent to the account number.
Branch Code	[Display] This field displays the branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

	belongs.
Product Code	[Display] This field displays the product code to which the SS account belongs. The product name is displayed besides the product code.
Reason Code	[Display] This field displays the reason for closure of account.
Balance	[Display] This field displays the available balance in the SS account.
Interest Accrued	[Display] This field displays the interest which has accrued from the last interest capitalization date till the previous month end date in which the close out withdrawal is done.
Loan Principal Amount Outstanding	[Display] This field displays the loan principal Outstanding amount if any is pending from the account holder. This field is applicable to PPF account only.
Loan Interest Amount Outstanding	[Display] This field displays the Outstanding interest amount on the loan taken from the SS account. The Outstanding loan interest amount will be deducted from the final payout amount. This field is applicable to PPF account only.
Closeout Withdrawal Amount	[Display] This field displays the final amount which the account holder can withdraw on closeout withdrawal. The formula to derive this value is as below: Closeout withdrawal amount = Balance + Interest Accrued – loan interest (if any) Loan parameter will be applicable to PPF account only.
Pay By	[Mandatory, Drop-Down] Select the appropriate mode of payment from the drop-down list. The options are: • CASA - If the CASA option is selected, the system navigates you to the screen Savings Scheme Closeout Withdrawal CASA (Task Code: 2441). • Bankers Cheque - If the Bankers Cheque option is selected, the system navigates you to the screen Bankers Cheque (Task Code: 2442). • Demand Draft - If the Demand Draft option is selected, the system navigates you to the screen Demand Draft (Task Code: 2443)

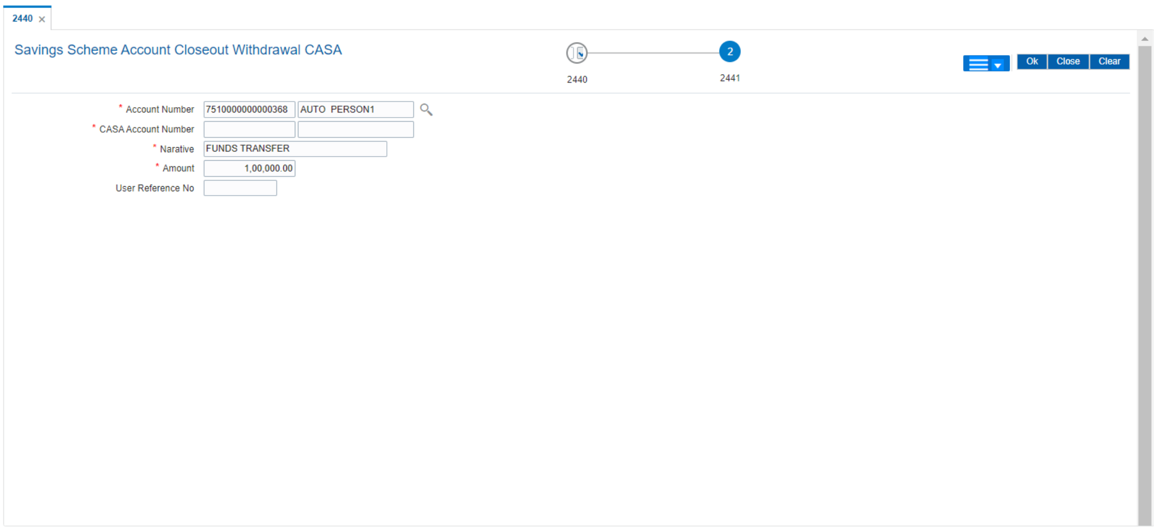
3. Enter the account number and press the <**TAB**> or <**ENTER**> key.
4. Select the appropriate **Pay by** option from the drop-down list.

Savings Scheme Account Closeout Withdrawal



5. Click the **OK** button. The system displays the message **Do you want to continue?**
6. Click the **OK** button.
7. Enter the required details and then click **OK**.
8. The system displays the message **Authorisation required. Do you want to continue?** Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **GRANT** button.
11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
12. Click the **OK** button.

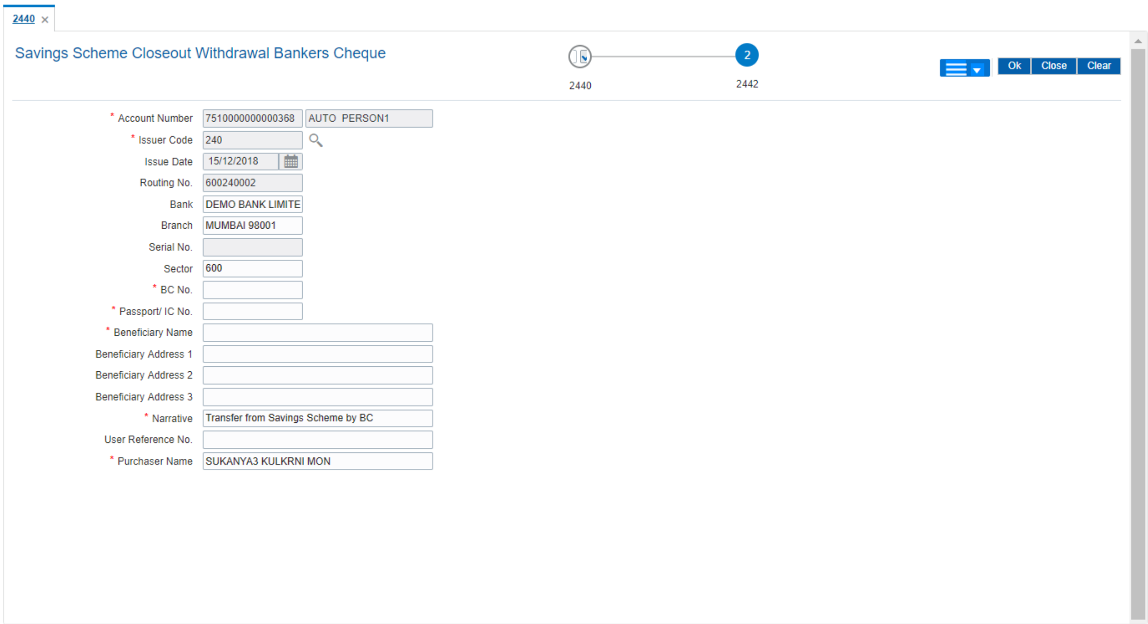
Savings Scheme Account Closeout Withdrawal CASA - 2441



Field Description

Field Name	Description
Account Number	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
CASA Account Number	[Mandatory, Search List, Numeric ,14] Select the appropriate account from the Search List or type it. On click of Search List the CASA account belonging to the same customer of the SS account holder and guardian is displayed. It has two columns - CASA account number and customer name.
Narrative	[Optional] Type the narration. By default the system displays **FUNDS TRANSFER**.
Amount	[Display] This field displays the final closeout withdrawal amount which will be transferred to the account holder's CASA account.
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.

Savings Scheme Closeout Withdrawal Bankers Cheque - 2442

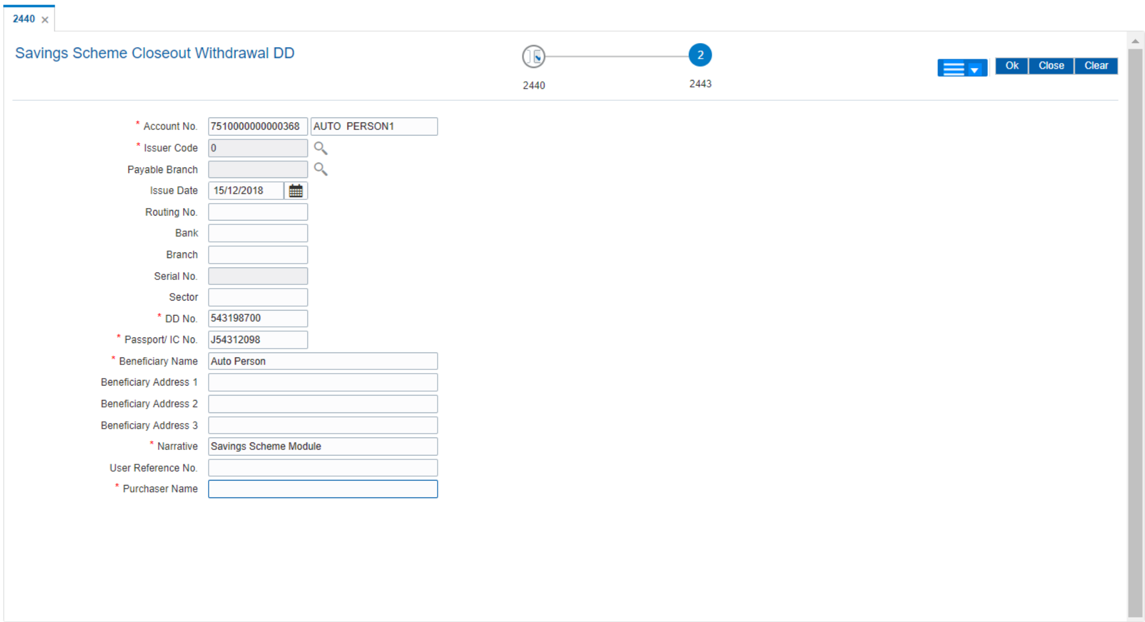


Field Description

Field Name	Description
Account Number	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
Issuer Code	[Mandatory, Search List] Select the appropriate option from the Search List or type it.
Issue Date	[Display]

	This field displays the issue date which is by default the current system process date.
Routing No.	[Display] This field displays the routing number against which the BC has been drawn.
Bank	[Display] This field displays the bank name based on routing number.
Branch	[Display] This field displays the branch name based on routing number.
Sector	[Display] This field displays the sector name based on routing number.
Serial No.	[Display] This field displays a system generated serial number for instrument type as bankers cheque.
BC No.	[Mandatory, Numeric, 12] Type the BC number of bankers cheque.
Passport /IC No.	[Mandatory, Alphanumeric, 20] Type the passport or IC number of the beneficiary.
Beneficiary Name	[Mandatory, Character, 40] Type the name of the beneficiary in whose name the bankers cheque needs to be issued. Bank has to operationally check this and input the same beneficiary name.
Beneficiary Address 1	[Optional, Alphanumeric, 40] Type the address line 1 of the beneficiary.
Beneficiary Address 2	[Display] Type the address line 2 of the beneficiary.
Beneficiary Address 3	[Display] Type the address line 3 of the beneficiary.
Narrative	[Mandatory, Character, 40] Type the narration as part of bankers cheque issuance. The user is allowed to modify the narration.
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

Savings Scheme Closeout Withdrawal DD - 2443



Field Description

Field Name	Description
Account No.	[Display] This field displays the SS account number. The account holder's name is populated adjacent to the account number.
Issuer Code	[Mandatory, Search List] Select the appropriate option from the Search List or type it. It displays the issuer code as selected by user using Search List
Payable Branch	[Mandatory, Search List] Select the appropriate branch name from the Search List. The first text box displays the branch code and the second text box displays the branch name which is been selected. Based on the issuer code that is selected, the system displays the branch details maintained for that bank.
Issue Date	[Display] This field displays the issue date which is defaulted to current system process date.
Routing No.	[Display] This field displays the routing number against which the demand draft has been drawn.
Bank	[Display] This field displays the Bank name based on the routing number.
Branch	[Display] This field displays the Branch name based on routing number.
Serial No.	[Display] This field displays a system generated serial number for instrument type as Demand Draft.

Sector	[Display] This field displays the Sector name based on routing number.
DD No	[Mandatory, Numeric, 12] Type the Demand Draft instrument number. It is a user input field.
Passport /IC No.	[Mandatory, Alphanumeric, 20] Type the passport or IC number of beneficiary.
Beneficiary Name	[Mandatory, Character, 40] Type the name of the beneficiary in whose name demand draft needs to be issued. Bank has to operationally check this and input the same beneficiary name.
Beneficiary Address 1	[Optional, Alphanumeric, 40] Type The address line 1 of the beneficiary.
Beneficiary Address 2	[Display] Type The address line 2 of the beneficiary.
Beneficiary Address 3	[Display] Type The address line 3 of the beneficiary.
Narrative	[Mandatory, Character, 40] Type the default narration as part of demand draft issuance. The user is allowed to modify the narration.
User Reference No.	[Optional, Alphanumeric, 40] Type an input for future reference.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. For Individual customers - Short name of the Primary customer will be defaulted. For all others (Corporate and Bank customers) - Account title will be displayed by default. The defaulted values will be editable.

1.4 7080 - Savings Scheme Summary

Using this option the details of the SS account balance such as the available balance, unclear funds, loan amount principal Outstanding and loan interest amount Outstanding can be viewed. The system also displays the other details like account status, withdrawal period start date and extended maturity date.

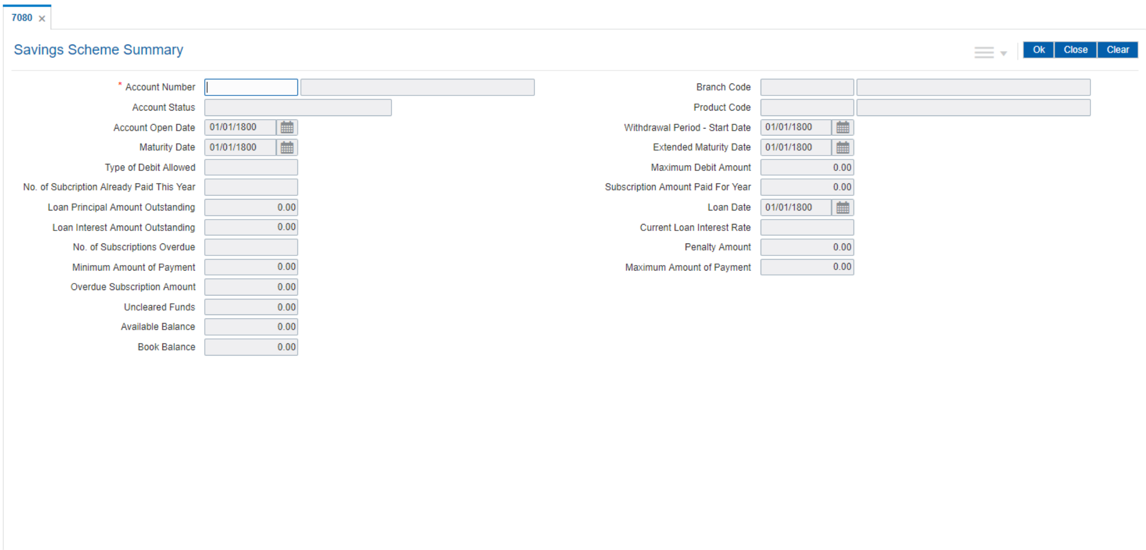
Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To inquire the Savings Scheme Summary details

1. In the **Dashboard** page, Enter the Task Code **7080** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > SS Transactions > Savings Scheme Summary**.
2. You will be navigated to the **Savings Scheme Summary** screen.

Savings Scheme Summary



Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number which you want to inquire. The account title is displayed adjacent to the account number.
Branch Code	[Display] This field displays the branch code and the branch name to which the SS account belongs.
Account Status	[Display] This field displays the status of the account.
Product Code	[Display] This field displays the product code to which the account belongs. The product name is displayed along with the product code.

Account Open Date	[Display] This field displays the date on which the SS account is opened. For Transfer in accounts, the original account open date in other bank/post office is displayed.
Withdrawal Period - Start Date	[Display] This field displays the effective start date since when the account holder is eligible for a withdrawal from SS account. This field is applicable only for **PPF**[1] account and not for SSY account.
Maturity Date	[Display] This field displays the maturity date of the SS based on the standard term of the product and derived from account opening date.
Extended Maturity Date	[Display] This field displays the extended maturity date in case the SS account is extended post maturity. It is blank if the SS account is not extended. This is applicable only to PPF Account.
Type of Debit Allowed	[Display] This field displays type of debit allowed on a SS account on current date. The values are: • No Debit Allowed • Loan Allowed • Withdrawal Allowed.
Maximum Debit Amount	[Display] This field displays the maximum amount of debit the account holder is eligible for as on the current date.
No. of subscription Already Paid This Year	[Display] This field displays the total number of subscriptions received in SS account during the current financial year
Subscription Amount Paid For Year	[Display] This field displays the summation of all the credits received in SS account towards subscription amount for the current financial year.
Loan Principal Amount Outstanding	[Display] This field displays the Outstanding principal loan amount, if any, taken on the SS account as on the date of Enquiry. This is applicable for PPF account only.
Loan Date	[Display] This field displays the date on which the loan is taken in SS account. This is applicable for PPF account only.
Loan Interest Amount Outstanding	[Display] This field displays the Outstanding interest amount on the loan taken. This is applicable for PPF account only.
Current Loan Interest Rate	[Display]

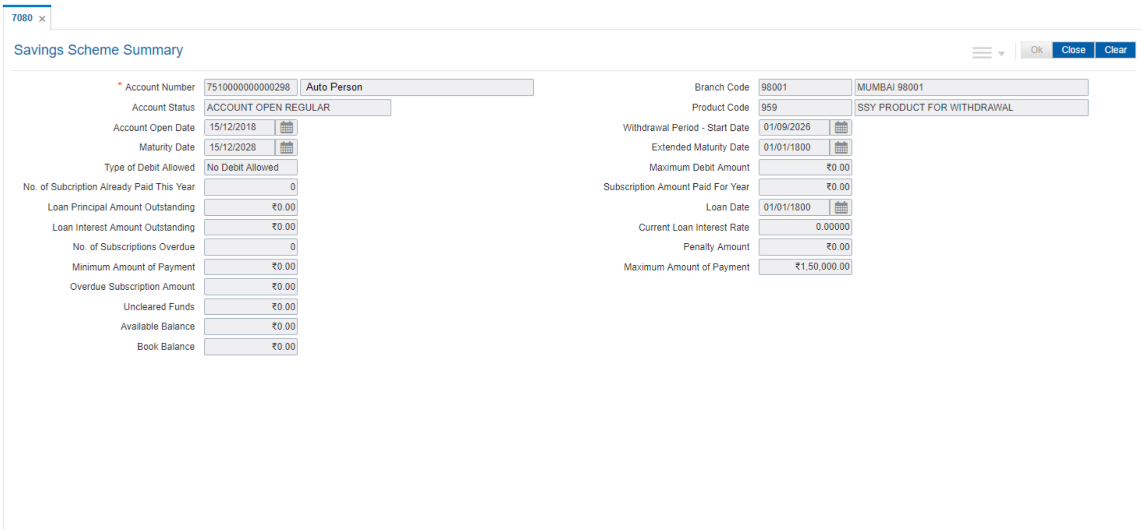
[1] Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

This field displays the current applicable loan interest rate based on the loan date and period of the loan.

No. of Subscriptions Overdue	[Display] This field displays the number of subscriptions overdue for the SS account. This excludes the subscription due for the current financial year.
Penalty Amount	[Display] This field displays the penalty amount due for not paying the minimum subscription amount in the previous financial years.
Minimum Amount of Payment	[Display] This field displays the minimum amount that is to be paid by the SS account holder in the current financial year. The calculation is as follows: *Penalty amount due of previous years + Minimum subscription amount of previous years*.
Maximum Amount of Payment	[Display] This field displays the maximum amount that can be paid by the SS account holder in the current financial year. The calculation is as follows: *Penalty due amount of previous years + Minimum subscription amount of previous years + Current year's maximum subscription amount – Subscription amount already paid (if any) in the current financial year*
Overdue Subscription Amount	[Display] This field displays the minimum subscription amount not paid in the previous financial years. The calculation is as follows: *Overdue Subscription Amount = The minimum subscription amount per financial year x Number of financial years minimum subscription amount not paid*
Uncleared Funds	[Display] This field displays the unclear funds present in the account.
Available Balance	[Display] This field displays the balance available in the account.
Book Balance	[Display] This field displays the book balance of the account for the previous posting date .

3. Enter the SS account number and click the <**Tab**> or <**Enter**> key. The system displays the account balance.

Savings Scheme Summary



4. Click the **Close** button.

1.5 8058 - Savings Scheme Account Opening

Using this option you can open the SS account. The system validates the customer type and product type, after which it opens the account with a unique account number.

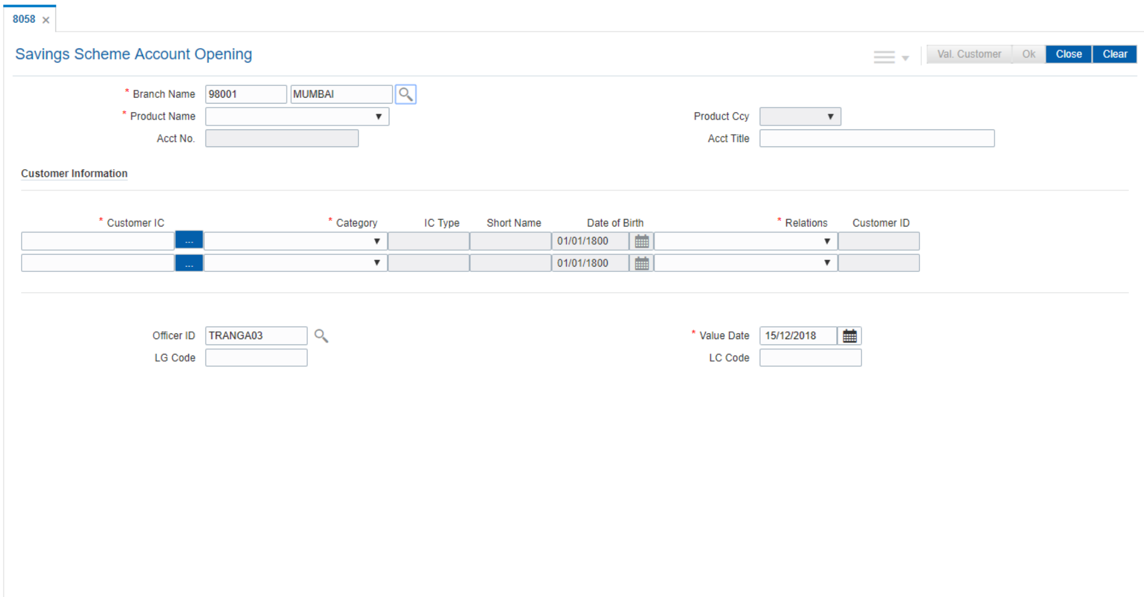
Definition Prerequisites

- CIM08 - Customer Type Maintenance
- 8053 - Customer Addition
- SSM03 - Savings Scheme Subscription Plan
- SSM01 - Savings Scheme Product Master
- SSM02 - Savings Scheme Interest Plan

To open a new SS account

1. In the **Dashboard** page, Enter the Task Code **8058** and then click or navigate through the menus to **Front Office Transactions > Customer Transactions > Savings Scheme Account Opening**.
2. You will be navigated to the **Savings Scheme Account Opening** screen.

Savings Scheme Account Opening



Field Description

Field Name	Description
Branch Name	[Mandatory, Search List] Select the appropriate branch code from the Search List or type it.
Product Name	[Mandatory, Drop-Down] Select the SS product name from the drop-down under which the account has to be opened.
Product Currency	[Display] This field displays the currency of the product.

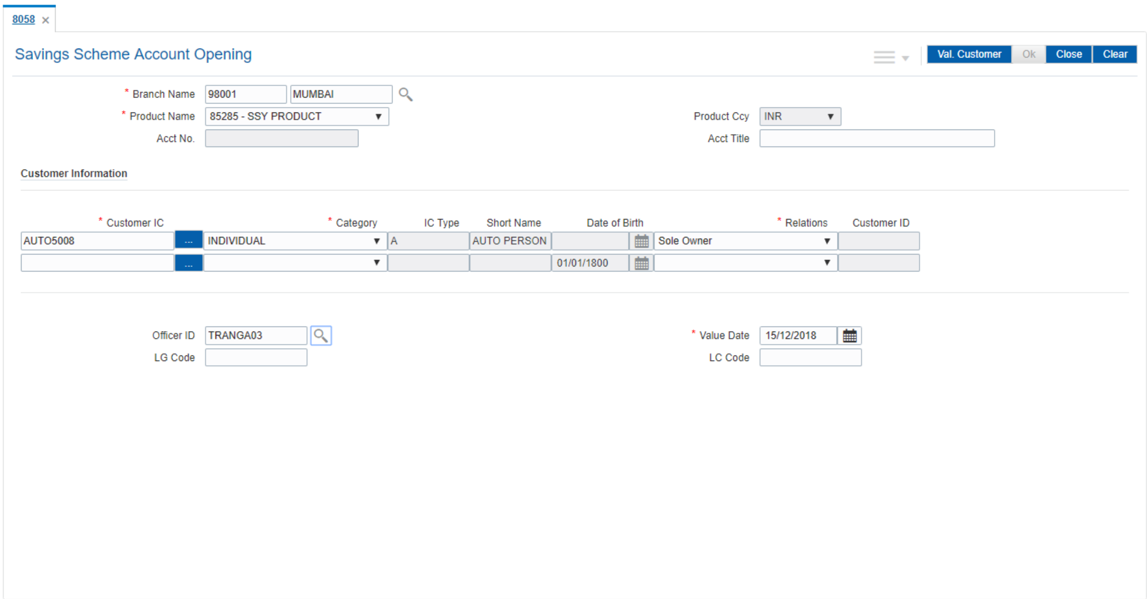
Account Number	[Display] This field displays the SS account number after it is generated.
Account Title	[Optional, Alphanumeric, 120] Type the account title. The field displays the primary customer short account title if no input is typed.
Customer Information	
Customer IC	[Mandatory, Alphanumeric, 20] Type the Customer IC of the customer or select it from the Search List.
Category	[Mandatory, Drop-down] Select the appropriate customer category from the drop-down list.
IC Type	[Display] This field displays the IC type of the customer based on the customer category.
Short Name	[Display] This field displays the short name of the customer as maintained at the time of customer addition.
Date of Birth	[Display] This field displays the date of birth of the customer as maintained at the time of customer addition.
Relations	[Mandatory, Drop-down] Select the appropriate relation in which the SS account is to be opened. The options are: • Sole Owner • Guardian For a **PPF**[1] account the valid relation is sole owner or sole owner/guardian. For a SSY account the valid relation is sole owner/guardian.
Customer ID	[Display] This field displays the customer Id of the customer for whom the SS account is to be opened.
Officer ID	[Mandatory, Search List,12] Select the appropriate user id from the Search List. The Search List displays all the user ids as maintained. By default the system displays the teller id.
Value Date	[Mandatory, Search List, dd/mm/yyyy] Select the value date on which the SS account is to be opened. The date can be backdated up to the start date of the financial year in which the SS account is being opened.
LG Code	[Optional, Alphanumeric, 10] Type the LG code.
LC Code	[Optional, Alphanumeric, 10]

[1] Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Type the LC code.

3. Enter the branch name and select the product name from the drop-down list.
4. Select the Customer IC from the Search List. The system displays the **Customer Search** screen.
5. Enter the relevant information and select the required customer.
6. Select the appropriate relation from the drop-down list in **Relations** field.
7. Enter the customer details.
8. Click the **Val. Customer** button.
9. For a new customer, the system displays the message **Opening the Custom**er **Addition Screen**.
10. For an existing customer, the system displays the message **Existing Customer...Proceed with data entry**.
11. Click the **OK** button to open an account for the existing customer.
12. Select the Officer ID from the drop-down list.
13. Click the **OK** button. The system displays the message **Authorization required. Do you want to continue?**
14. Click the **OK** button.
15. The system displays the **Authorization Reason** screen.
16. Enter the relevant information.
17. Click the **Grant** button. The system displays the new account number.

Savings Screen Account Opening



18. Click the **OK** button.

Note 1: For more information on Customer search, refer to the **Oracle FLEXCUBE Introduction User Manual**.
Note 2: For more information on adding a new customer refer to the screen Customer Addition (Task Code: 8053) in ***Customer Information File User Manual*.**

1.6 SS011 - Savings Scheme Adhoc Reversal

Using this screen, the reversal of SS account subscription, loan repayment, interest repayment or withdrawal transaction is done. Reversal is allowed only for the last transaction present in the account which is initiated within the same financial year. Current dated transactions cannot be reversed using this screen and these have to be reversed through 6006 screen. While calculating the interest amount system takes into consideration the reversal transaction and recalculates the interest.

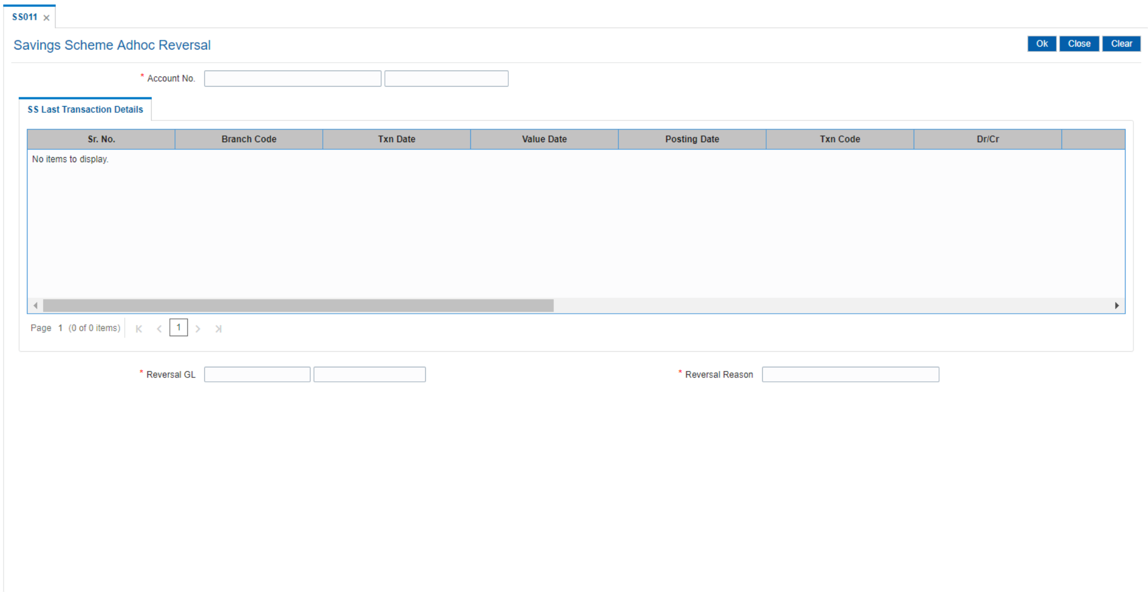
Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To define SS Adhoc reversal

1. In the **Dashboard** page, Enter the Task Code **SS011** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > SS Transactions > Saving Scheme Adhoc Reversal.**
2. The system displays the **Savings Scheme Adhoc Reversal** screen.

Savings Scheme Adhoc Reversal



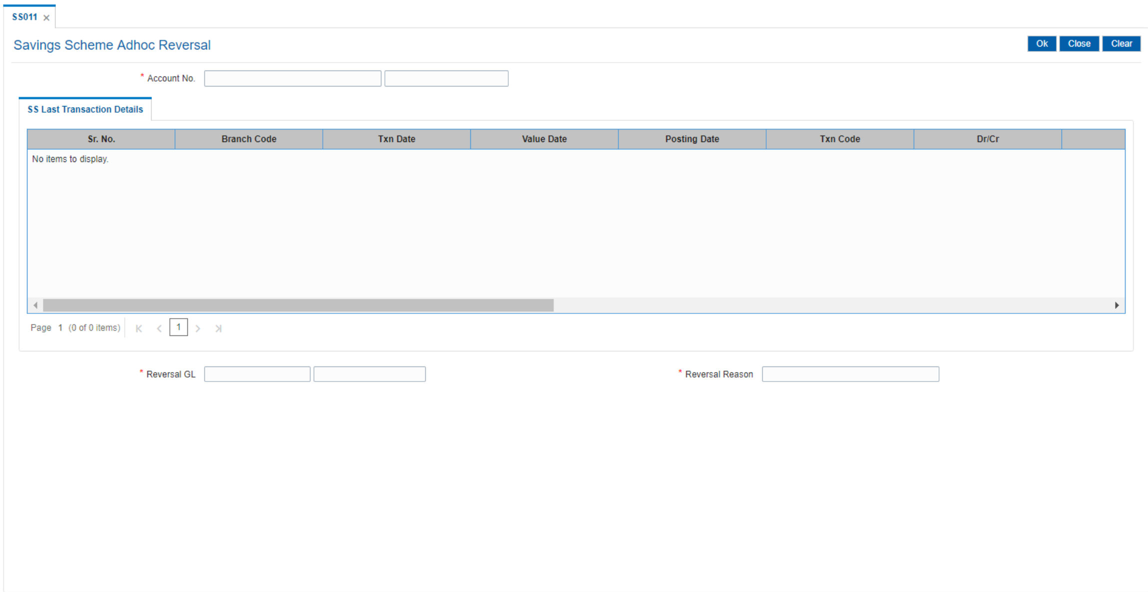
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number for which Adhoc Reversal is to be done. SS last transaction details are displayed on the tab.
Serial No	[Display] This field displays the serial number of the listed transactions.
Branch Code	[Display] This field displays the branch code and the branch name to which the SS account belongs.
Txn Date	[Display] This field displays the date on which the transaction is done.

Value Date	[Display] This field displays the value date of the transaction.
Posting Date	[Display] This field displays the date on which the transaction is posted.
Txn Code	[Display] This field displays the code of the transaction.
Dr/Cr	[Display] This field displays whether the transaction is a debit or a credit transaction.
CcY	[Display] This field displays the currency of the transaction.
Amount	[Display] This field displays the amount of the transaction.
Narration	[Display] This field displays the narration of the transaction.
User ID	[Display] This field displays the User ID.
Supervisor ID	[Display] This field displays the Supervisor ID.
Cheque No.	[Display] This field displays the Cheque Number of the transaction.
Batch No.	[Display] This field displays the Batch Number of the transaction.
Reversal GL	[Display] This field displays the reversal GL number along with the GL description.
Reversal Reason	[Optional, Alphanumeric, 40] Type the reason for reversal.

3. Enter the account number and press the <**Tab**> or <**Enter**> key.
4. Input the required details in the fields and click the **OK** button.

Savings Scheme Adhoc Reversal



5. The system displays the message **Authorisation required. Do you want to continue?** Click the **OK** button
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Grant** button. The system displays the transaction sequence number which is used for tracking the transaction. The transaction number is system generated that uniquely identifies each transaction performed by a teller.
8. Click the **OK** button.

1.7 SS021 - Savings Scheme Account Maintenance

Using this screen we can update the status of SS account or the reason for closure of SS account. For pre-matured closure of the account select the reason for closure and then close the account using the screen *Closeout Withdrawal (Task Code: 2440).*

The account status can be modified to have any of the following conditions:

- Block the account
- Disallow Debit
- Disallow Credit
- Remove the block
- Allow Debits
- Allow Credits

The reasons for pre-closure of SS account are as follows:

- Minimum subscription amount not paid in 1st year
- Account Holder is deceased
- Ministry of Finance Letter Obtained
- Wrongly Open Account
- Duplicate PPF account
- Marriage of the Account Holder

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

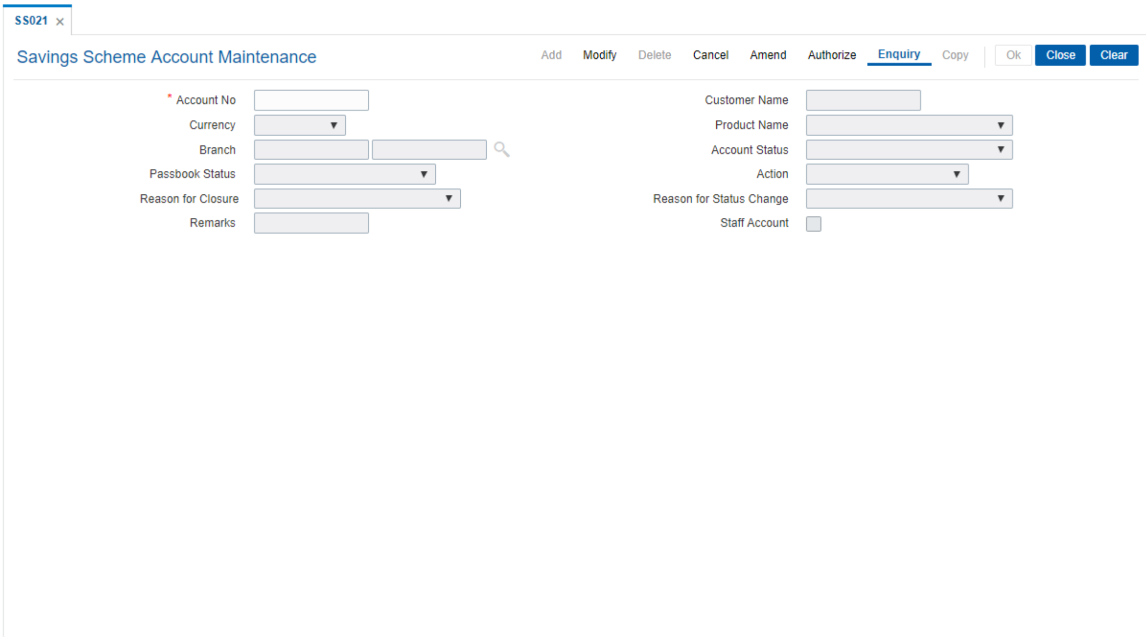
Modes Available

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

To perform Savings Scheme Account Maintenance

1. In the **Dashboard** page, Enter the Task Code **SS021** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > Other Transactions > Saving Scheme Account Maintenance**.
2. You will be navigated to the **Savings Scheme Account Maintenance** screen.

Savings Scheme Account Maintenance



Field Description

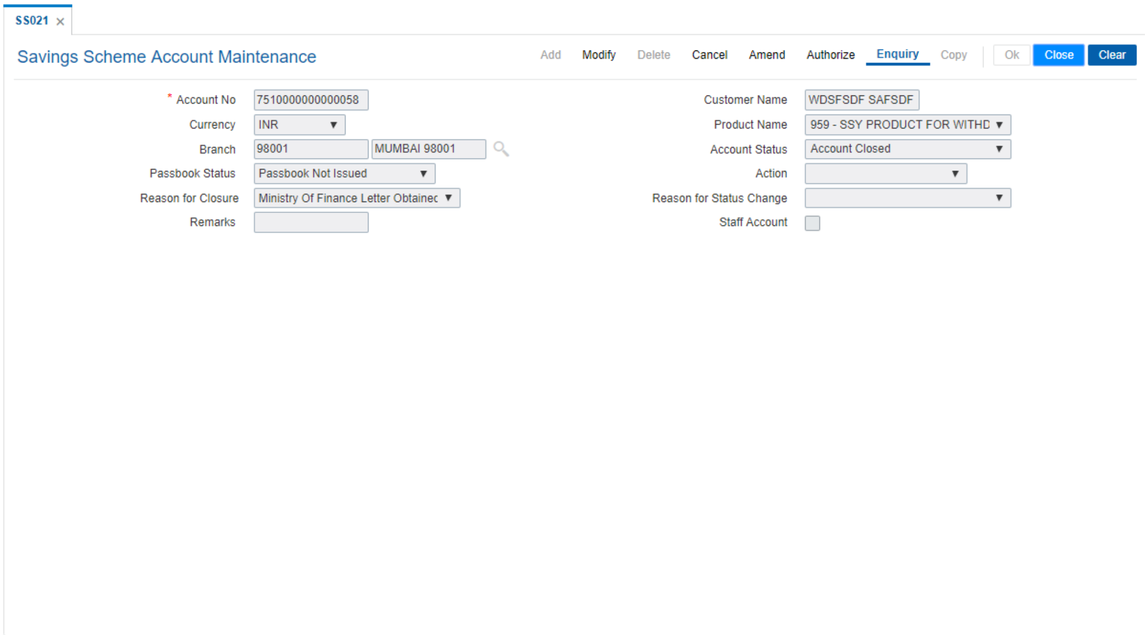
Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the SS account number for which you want to view the details.
Customer Name	[Display] This field displays the customer name of the SS account holder.
Currency	[Display] This field displays the currency of the SS account.
Product Name	[Display] This field displays the product code and product name under which the SS account is opened.
Branch	[Display] This field displays the branch code and the branch name under which the SS account is opened.
Account Status	[Display] This field displays the current status of the SS account.
Passbook Status	[Display] This field displays the passbook issued status which is any of the following: • Passbook Not Issued • Passbook Issued • Passbook Lost
Action	[Optional, Drop-Down] Select the appropriate action from the drop-down list. The options are: • Block The Account

- Disallow Dr
- Disallow Cr
- Remove The Block
- Allow Debits
- Allow Credits

Reason for Closure	[Mandatory, Drop-Down] Select the reason for closure from the drop-down list. The options are: • Minimum Subscription not paid in 1st Year • Account Holder is deceased • Ministry of Finance Letter Obtained. • Wrongly Open Account • Duplicate PPF account • Marriage of the Account Holder
Reason for Status Change	[Mandatory, Drop-Down] Select the reason for the status change from the drop-down list. The value in this field is displayed as per the maintenance done in the screen Reason Code Maintenance (Task Code: BAM40).
Remarks	[Mandatory, Alphanumeric, 40] Type the remark for closure of the SS account
Staff Account	[Display] This field displays whether the SS account belongs to a staff.

3. Enter the account number and press the <**Tab**> or <**Enter**> key.
4. Select the appropriate option from the drop-down list in **Action** field.
5. Select the appropriate option from the drop-down list in **Reason for closure** & **Reason for Status Change** fields.

Savings Scheme Account Maintenance



6. Click the **OK** button. The system displays the message **Record Modified...Authorization Pending.**
7. Click the **OK** button. The account details are modified once the record is authorized.

1.8 2446 - Savings Scheme Transfer Out

This new screen will be used to process transfer out request of **PPF**[1] accounts to any other bank/ post office. Transfer Out request can be accepted and processed only for those PPF accounts which do not have any Outstanding loan principal pending, no Outstanding loan interest pending and all previous financial years' subscription amount paid. Transfer out request for clean PPF accounts will get processed.

If there is any subscription overdue or Outstanding loan principal amount or Outstanding loan interest amount then system will not allow processing of transfer out transaction and an appropriate error message will be displayed.

On submitting the transaction the system will transfer out the balance in the PPF account as on the date of processing the request i.e. the current process date.

The balance which is been transferred out will be balance in PPF account up to last financial year (including interest) + current year's subscription amount till the date of transfer out.

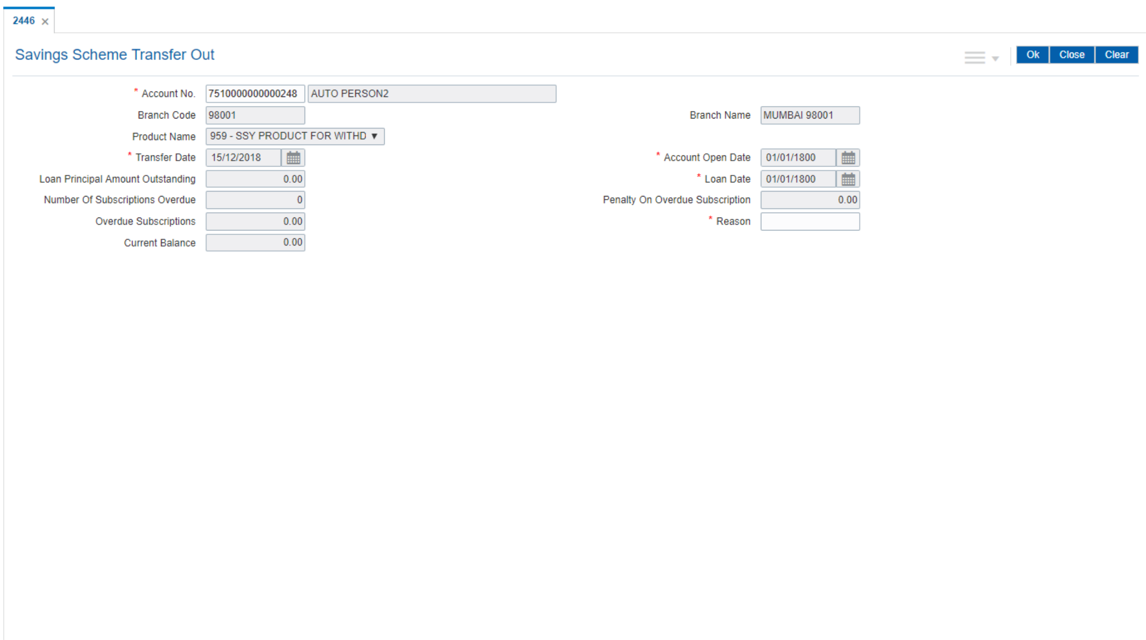
Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To perform SS account Transfer out

1. In the **Dashboard** page, Enter the Task code **2446** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > Other Transactions > Saving Scheme Transfer Out**.
2. The system displays the **Savings Scheme Transfer Out** screen.

Savings Scheme Transfer Out



Field Description

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the SS account number which you want to transfer out.
Branch Code	[Display] This field displays the Branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Name	[Display] This field displays the product name to which the SS account belongs. The product name is populated along with the product code prefixed to it..
Transfer Date	[Display] This field displays the date on which the transfer out application has been received. This will be defaulted to current process date.
Account Open Date	[Display] This field displays the date on which the SS account has been opened. For Transfer loan accounts, the original account open date in other bank/post office is displayed.
Loan Principal Amount Outstanding	[Display] This field displays the Outstanding principal loan amount, if any, taken on the SS account as on the date of Enquiry. This field is applicable to PPF account only. If the value in this field is > 0 then transfer out on that PPF account will not be allowed.
Loan Date	[Display] This field displays the date on which loan was taken. The value in this field should BLANK if the loan principal amount Outstanding is zero.
Number of Subscriptions Overdue	[Display] This field displays the number of previous financial years where minimum subscription amount to PPF account was not paid. This will exclude the current financial year. If the value in this field is > 0 then transfer out on that PPF account will not be allowed.
Penalty on Overdue Subscription	[Display] This field displays the penalty amount for not paying the minimum subscription amount in the previous financial years.
Overdue Subscriptions	[Display] This field displays the minimum subscription amount not paid in the previous financial years.
Reason	[Mandatory, Alphanumeric] Specify the reason for transfer out.
Current Balance	[Display] This field displays the balance in the PPF account as on the current process date.

3. Enter the account number and press the <**Tab**> or <**Enter**> key.
4. Click the **OK** button.

1.9 SS031 - Savings Scheme Statement Enquiry

Using this screen, transactions done on SS account such as on account transactions, off account transactions and all transactions can be inquired. The transactions are displayed for a specific date or for a specific period depending on the option selected.

While the transaction tab lists all the transactions for the given period, the individual transaction details including the user Id and authorizer Id can be viewed under the details tab.

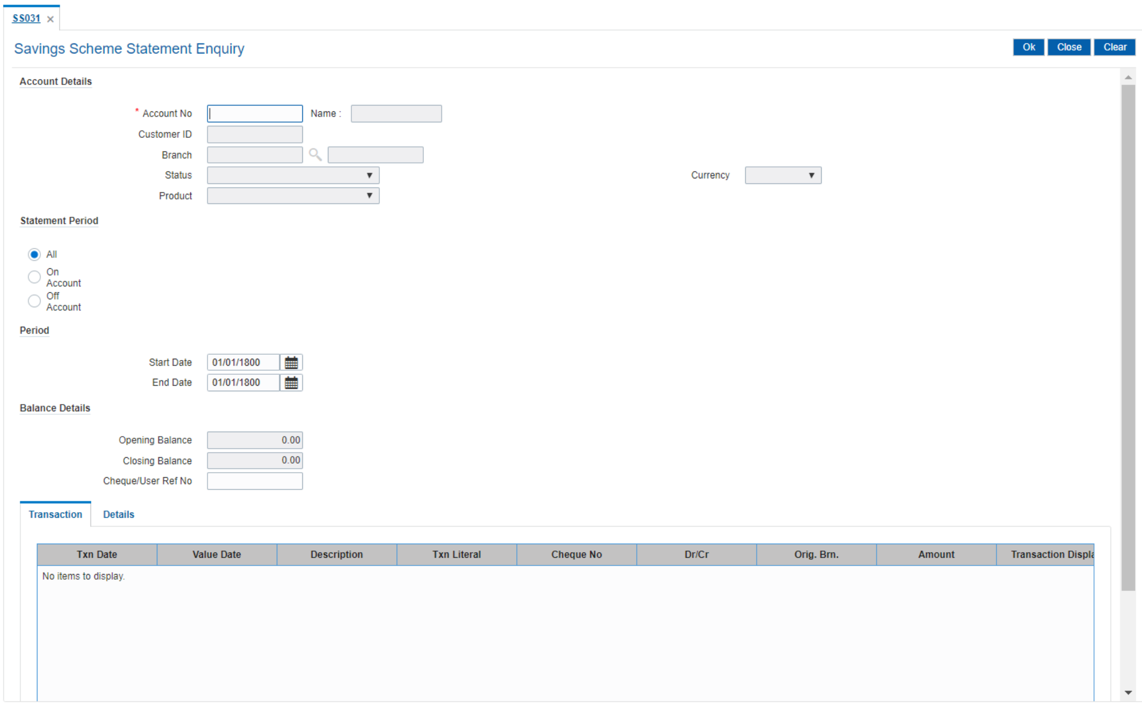
Definition Prerequisites

- 8058 - Savings Scheme Account Opening

To check SS Account Transactions

1. In the **Dashboard** page, Enter the Task code **SS031** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > SS Account Transactions > Enquires > Saving Scheme Statement Enquiry.**
2. You will be navigated to the **Savings Scheme Statement Enquiry** screen.

Savings Scheme Statement Enquiry



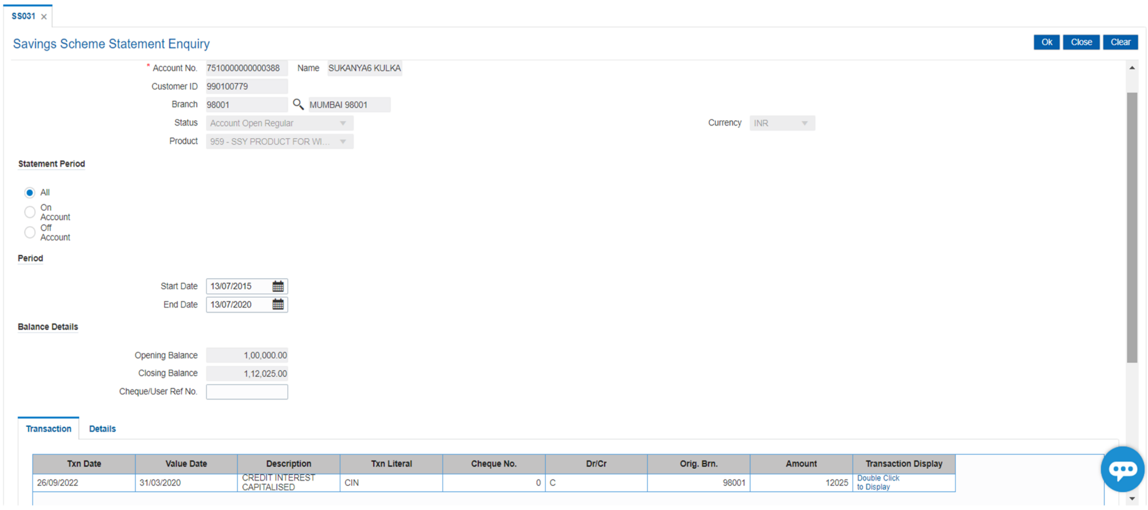
Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number for which you want to view the details.
Name	[Display] This field displays the name of the SS account holder.
Customer ID	[Display] This field displays the customer ID number of the SS account holder.
Branch	[Display] This field displays the branch code and the branch name under which the SS account is opened.
Status	[Display] This field displays the current status of the SS account.
Currency	[Display] This field displays the currency of the SS account.
Product	[Display] This field displays the product code and product name under which the SS account is opened.
Statement Period	
All	[Optional, Radio Button] Click the **All** radio button and select the start date and end date. The system displays all the on and off account transactions.
On Account	[Optional, Radio Button] Click the **On Account** radio button and select the start date and end date. The system displays all the on account transactions(such as credit to SS Account , debit to SS Account as loan/ withdrawal)
Off Account	[Optional, Radio Button] Click the **Off Account** radio button and select the start date and end date. The system displays all the off account transactions(such as loan interest repayment , penalty payment on the SS account)
Period	
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date from the date editor. This date cannot be prior to the account opening date.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date from the date editor. This date cannot be prior to the account opening date
Balance Details	
Opening Balance	[Display] This field displays the opening balance when the on account Enquiry is performed.
Closing Balance	[Display]

	This field displays the closing balance when the on account Enquiry is performed.
Cheque/User Ref No	[Optional, Numeric, 17] Type the cheque number present on the MICR line of the instrument.

3. Enter the SS account number and click the <**Tab**> or <**Enter**> key.
4. Select the required statement period.
5. Click the **OK** button. The system displays the **Transactions** tab.

Transactions Tab

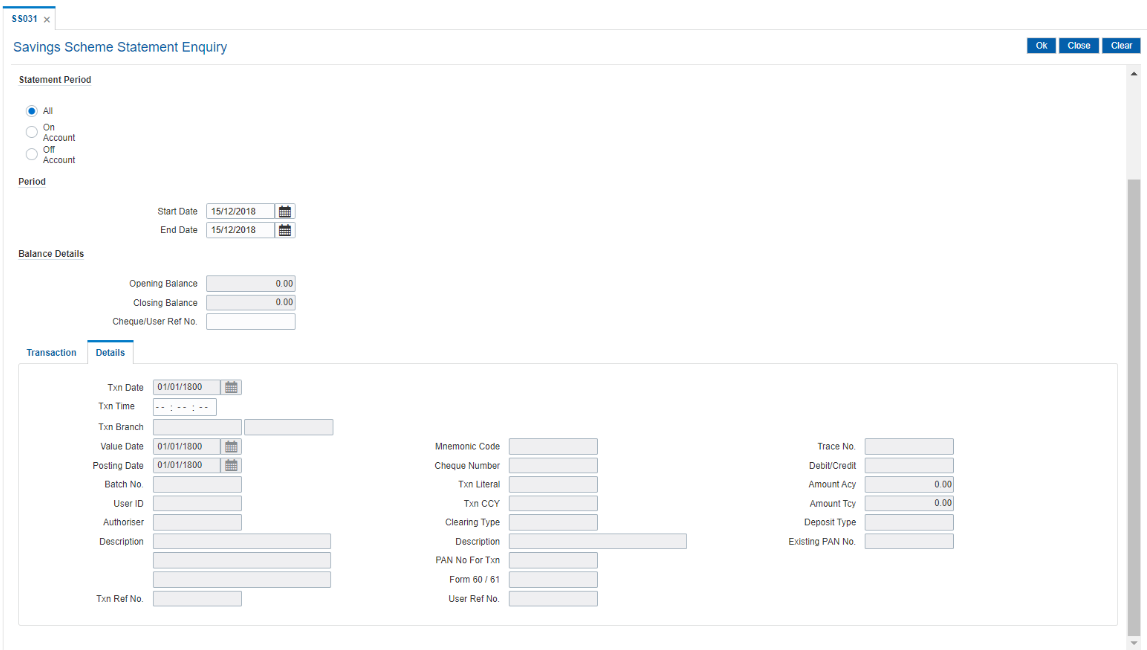


Field Description

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction is done.
Value Date	[Display] This field displays the value date of the transaction.
Description	[Display] This field displays the description of the transaction.
Txn Literal	[Display] This field displays the Txn literal of the transaction.
Cheque No	[Display] This field displays the cheque number.
Dr/Cr	[Display] This field displays whether the transaction is a debit transaction or a credit transaction.
Orig. Brn.	[Display] This field displays the origination branch of the txn.
Amount	[Display] This field displays the amount for which the transaction is done.
Transaction Display	[Link] Click the Double Click to Display link to view the Transaction Display screen.

6. Double-click any of the record to view the details.
7. The system displays the **Details** tab.

Details Tab



Field Description

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction is done.
Txn Time	[Display] This field displays time of the transaction.
Txn Branch	[Display] This field displays the branch of the bank where the transaction is done.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic code	[Display] This field displays the mnemonic code of the transaction.
Trace No.	[Display] This field displays the trace number of the transaction.
Posting Date	[Display] This field displays the date when the transaction is posted.
Cheque Number	[Display] This field displays the cheque number of the transaction.
Debit/Credit	[Display] This field displays whether the transaction is a debit transaction or a credit transaction.
Batch No.	[Display] This field displays the batch number of the transaction.
Txn Literal	[Display] This field displays the txn literal of the transaction.
Amount Acy	[Display] This field displays the amount in account currency.
User ID	[Display] This field displays the user ID of the teller who initiated the transaction.
Txn CCY	[Display] This field displays the currency of the transaction.
Amount Tcy	[Display] This field displays the amount in transaction currency.
Authorizer	[Display] This field displays the authorizer of the transaction.
Clearing Type	[Display] This field displays the clearing type of the transaction.
Deposit Type	[Display] This field displays the deposit type of the transaction.
Description	[Display] This field displays the description of the transaction.

Existing PAN No.	[Display] This field displays the PAN number of the customer.
PAN No For Txn	[Display] This field displays the PAN number of the customer.
Form 60/61	[Display] This field displays whether Form 60/61 is collected from the customer.
Txn Ref No.	[Display] This field displays the system generated reference number of the transaction.
User Ref No.	[Display] This field displays the transaction reference number entered by the user.

8. Click the **Close** button.

1.10 SSM01 - Savings Scheme Product Master

Using this screen SS product is defined by assigning the applicable subscription plan and interest rate plan. All the products are uniquely identified in the system by means of a product code. After the product code is set up, Branch - Product Cross Reference (Task Code: BA435) needs to be done to link a product to various branches of the bank.

Definition Prerequisites

- SSM03 - Savings Scheme Subscription Plan
- BAM25 - Currency Definition
- SSM02 - Saving Scheme Interest Plan

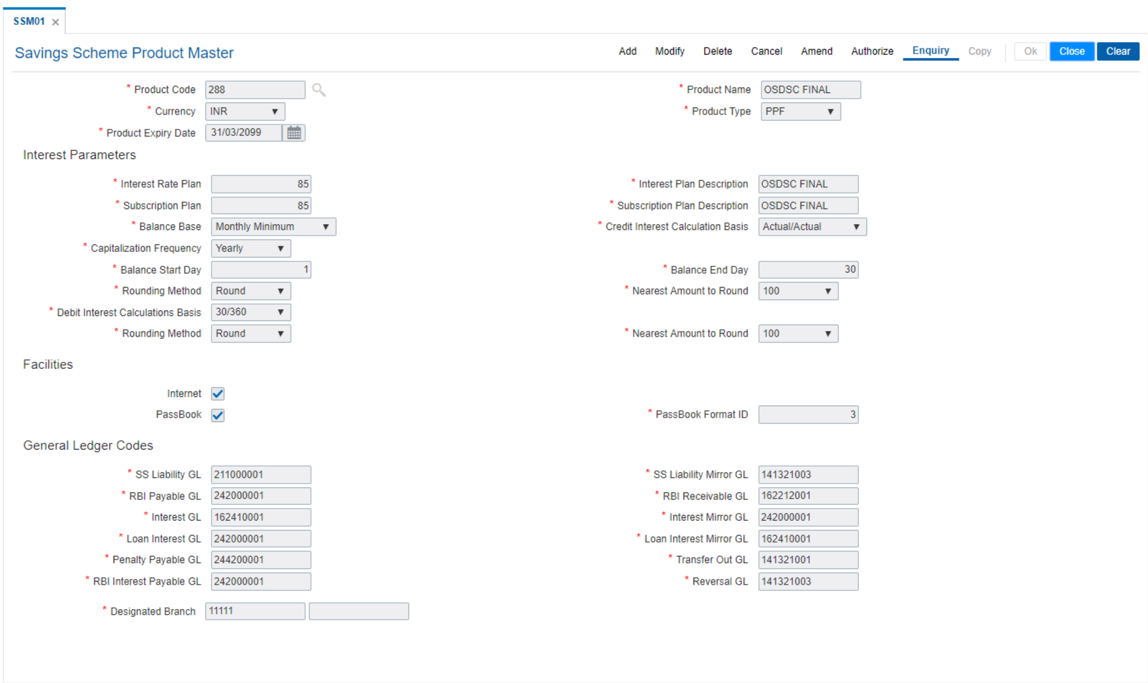
Modes Available

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

To define Savings Scheme Product Master:

1. In the **Dashboard** page, Enter the Task Code **SSM01** and then click or navigate through the menus to **Back Office Transactions > Saving Scheme > SS Product Master Maintenance.**
2. You will be navigated to **Savings Scheme Product Master** screen.

Savings Scheme Product Master



Field Description

Field Name	Description
Product Code	[Mandatory, Numeric, Five] Type a unique five digit SS product code which needs to be created.
Product Name	[Mandatory, Alphanumeric, 40]

	Type a name for the SS product that needs to be created.
Currency	[Display] This field displays the product currency. By default the system displays **INR.**
Product Type	[Mandatory, Drop-Down] Select the product type. The options are: • PPF - Public Provident Fund • SSY - Sukanya Samrudhi Yojana
Product Expiry Date	[Mandatory, Date editor, dd/mm/yyyy] Select the expiry date of the product from the date editor or type the same.
Interest Parameters	
Interest Rate Plan	[Mandatory, Search List] Select the interest rate plan, the rate plan selected is applicable to the product.
Interest Plan Description	[Display] This field displays the description of the selected interest plan code.
Subscription Plan	[Mandatory, Search List] Select the subscription plan applicable to the product.
Subscription Plan Description	[Display] This field displays the description of the selected subscription plan code.
Balance Base	[Display] This field displays the balance base for the product. By default the system displays **MONTHLY MINIMUM**.
Credit Interest Calculation Basis	[Display] This field displays interest calculation basis. By default the system displays **ACTUAL/ACTUAL**.
Capitalization Frequency	[Display] This field displays the capitalization frequency. By default the system displays **YEARLY.**
Balance Start Day	[Mandatory, Numeric, Two] Type the start date of the month from which minimum balance is to be counted for interest calculation. The input in this field needs to be from 1 to 31.
Balance End Day	[Mandatory, Numeric, Two] Type the end date of the month from which minimum balance is to be counted for interest calculation. The input in this field needs to be from 1 to 31.
Rounding Method	[Display] This field displays rounding method used for interest capitalization. By default the system displays **ROUND.**
Nearest Amount to	[Display]

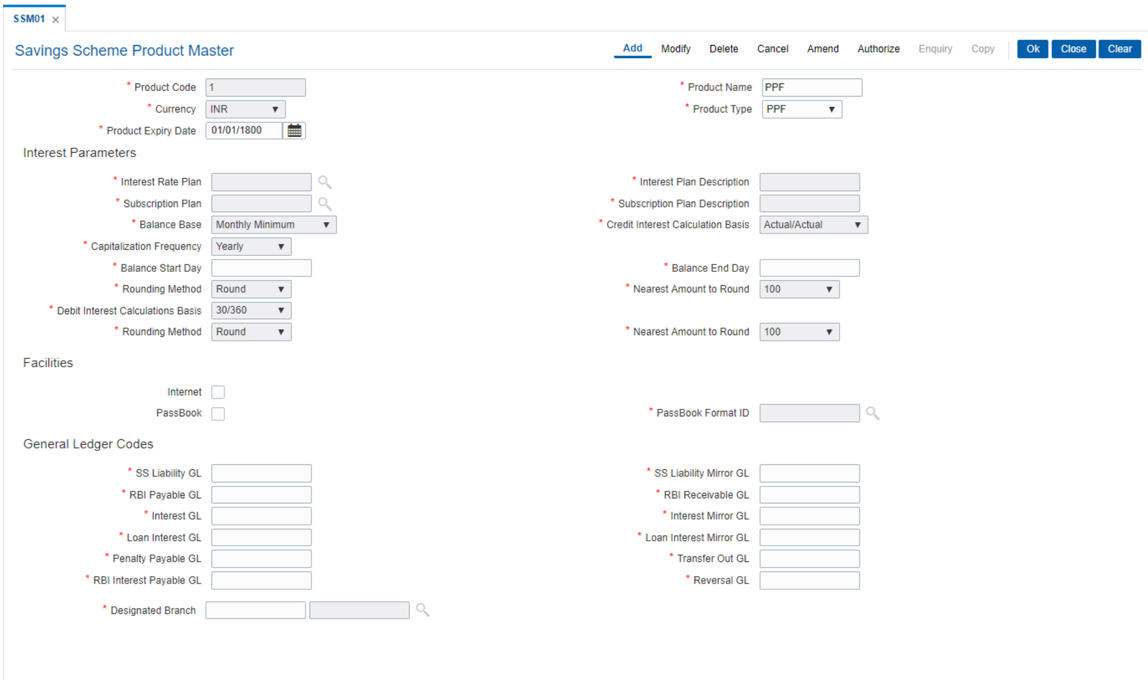
Round	This field displays the nearest amount the interest should be rounded to. By default the system displays **100**.
Debit Interest Calculation Basis	[Display] This field displays the debit interest calculation basis. By default value for this field is **30/360**
Rounding Method	[Display] This field displays rounding method used for interest capitalization. By default the system displays **ROUND**
Nearest Amount to Round	[Display] This field displays the nearest amount the interest is to be rounded to. By default the value displayed is **100.**
Debit Interest Calculation Basis	[Display] This field displays the debit interest calculation basis. By default the value displayed is **30/360**.
Rounding Method	[Display] This field displays rounding method used for interest capitalization. By default the system displays **ROUND**
Nearest Amount to Round	[Display] This field displays the nearest amount the interest is to be rounded to. By default the value displayed is **100.**
Facilities	
Internet	[Optional, Check Box] Select the check box to provide internet facility to the SS account. Clear the check box to disable internet facility on all the accounts opened under this product.
Passbook	[Mandatory, Check Box] Select the check box to provide passbook facility to the SS account. If it is not ticked an error message is displayed.
Passbook Format ID	[Mandatory, Search List] Select the passbook format Id from the Search List or type it.
General Ledger Codes	
SS Liability GL	[Mandatory, Numeric, Nine] Type the liability GL for SS type of product. This is a liability type of GL.
SS Liability Mirror GL	[Mandatory, Numeric, Nine] Type the SS liability mirror GL for SS type of product. This is a asset type of GL.
RBI Payable GL	[Mandatory, Numeric, Nine] Type the RBI payable GL. This is a liability type of GL. It is used to define the RBI payable GL as per the GL masking.
RBI Receivable GL	[Mandatory, Numeric, Nine] Type the RBI receivable GL.This is a asset type GL.
Interest GL	[Mandatory, Numeric, Nine] Type the interest GL This is a asset type of GL.

Interest Mirror GL	[Mandatory, Numeric, Nine] Type the interest mirror GL. This is a liability type of GL.
Loan Interest GL	[Optional, Numeric, Nine] Type the liability GL for SS type of product. This is a liability type of GL. Note: This field is mandatory if product Type is '**PPF**[1]' and is disabled if product Type is 'SSY'
Loan Interest Mirror GL	[Optional, Numeric, Nine] Type the loan interest mirror GL. This is a asset type of GL. Note: This field is mandatory if product Type is 'PPF' and is disabled if product Type is 'SSY'
Penalty Payable GL	[Mandatory, Numeric, Nine] Type the penalty payable GL. This is a liability type of GL.
Transfer Out GL	[Mandatory, Numeric, Nine] Type the transfer out GL. This is a asset type of GL.
RBI Interest Payable GL	[Mandatory, Numeric, Nine] Type the RBI interest payable GL. This is a liability type of GL.
Reversal GL	[Mandatory, Numeric, Nine] Type the reversal GL. This is an asset type of GL.
Designated Branch	[Mandatory, Search List, Numeric, Three] Type the designated branch code. The branch short name is displayed adjacent to the branch code.

3. Enter the Product Code and click the **Tab** or **Enter** key.
4. Enter the various details on the screen.

[Savings Scheme Product Master]

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.



5. Click **OK**.
6. The system displays the message **Record Modified Authorisation Pending**. Click **OK.**
7. The product details are modified successfully once the record is authorized.

1.11 SSM02 - Savings Scheme Interest Plan

Using this screen interest rate plan code for SS products is defined. Interest rates for credit interest and loan interest are defined using this screen. Tier based interest rate maintenance both for credit as well as loan interest is supported. Modification of SS Interest plan having effective date prior to current posting date is disallowed.

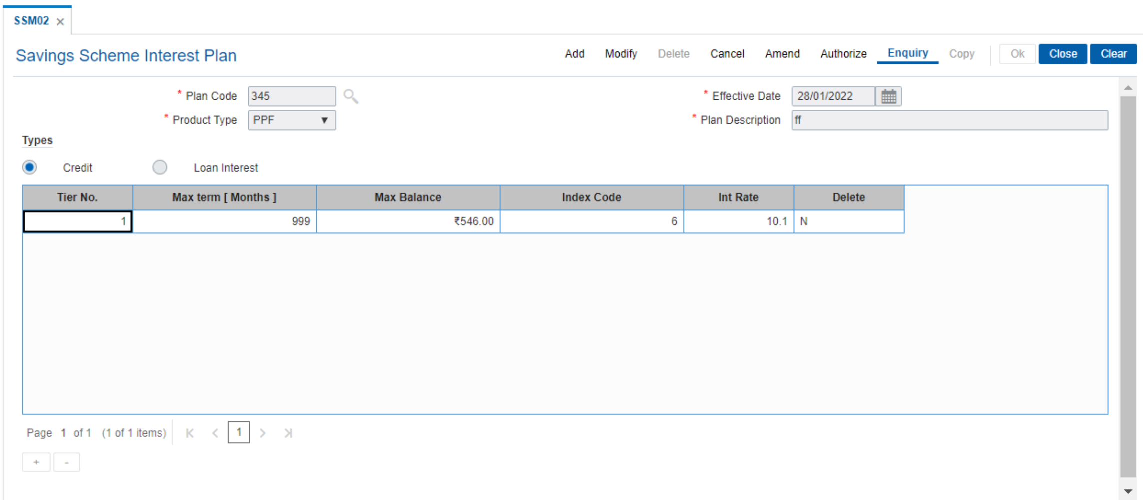
Modes Available

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

To define SS Interest Plan

1. In the **Dashboard** page, Enter the Task Code **SSM02** and then click or navigate through the menu to **Back Office Transactions > Saving Scheme > Savings Scheme Interest Plan.**
2. You will be navigated to **Savings Scheme Interest Plan** screen.

Savings Scheme Interest Plan



Field Description

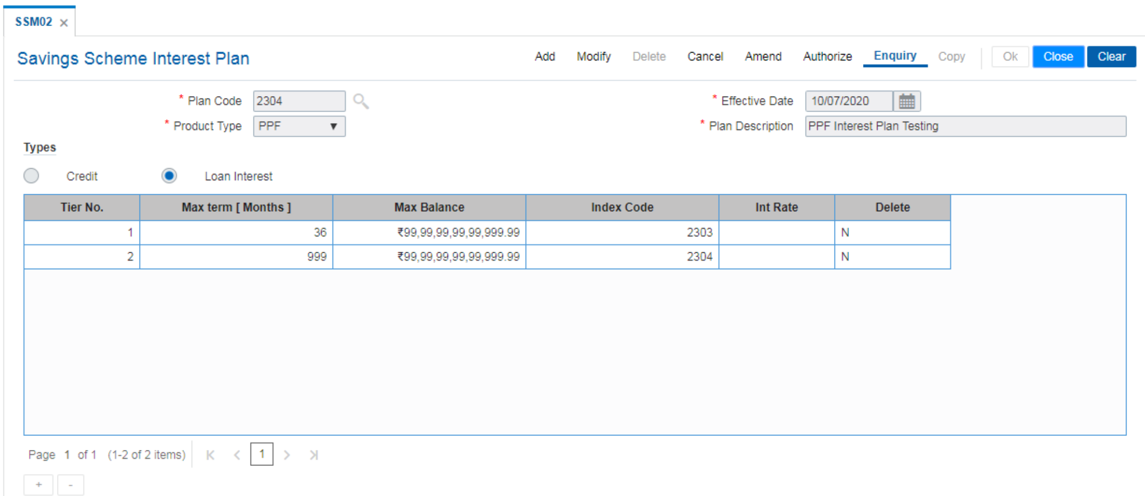
Field Name	Description
Plan Code	[Mandatory, Numeric, Four] Type the defined plan code which is attached to SS product master screen.
Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Select the effective date. The effective date can be current process date or future date.
Product Type	[Mandatory, Drop-Down] Select the product type. The options are: • PPF - Public Provident Fund • SSY - Sukanya Samrudhi Yojana
Plan Description	[Mandatory, Alphanumeric,72] Type the Interest rate plan description.

Types: This field has to be selected to define either credit interest or loan interest plan. For product type 'PPF', both options would be available while for product type 'SSY', only 'Credit' is applicable.

Credit	[Optional, Radio Button] Click the credit type to define the credit interest.
Loan Interest	[Optional, Radio Button] Click the loan interest to define the loan interest.
Tier No.	[Display] This field displays 1 as tier number once (+) button is clicked. On further click of (+) button another row with tier number 2 is added below tier number 1.
Max term (Months)	[Mandatory, Numeric, Three] Type the maximum term in months for a particular tier for which the defined interest rate is applicable.
Max Balance	[Mandatory, Numeric, 13, Two] Type the maximum balance amount for a particular tier for which the defined interest rate is applicable.
Index Code	[Mandatory, Search List] Select the Index code for the interest rate to be defined for a particular tier.
Int Rate	[Display] This field displays the corresponding interest rate attached to the selected index.
Delete (Y/N)	[Toggle] Click the toggle status to change the value in the column to **Y** to delete the row from the list. By default, this column displays **N**.

3. Enter the Interest Plan Code and click the **Tab** or **Enter** key.
4. Enter the various details on the screen.

Savings Scheme Interest Plan



5. Click **OK**.
6. The system displays the message **Record Modified Authorisation Pending**. Click **OK.**
7. The interest plan details are modified successfully once the record is authorized.

1.12 SSM03 - Savings Scheme Subscription Plan

Using this screen, bank level subscription related parameters can be defined in the subscription plan. The subscription plan code defined through this screen can be attached to the SS product code in SS master screen. Modification of SS subscription plan having effective date prior to current posting date is disallowed.

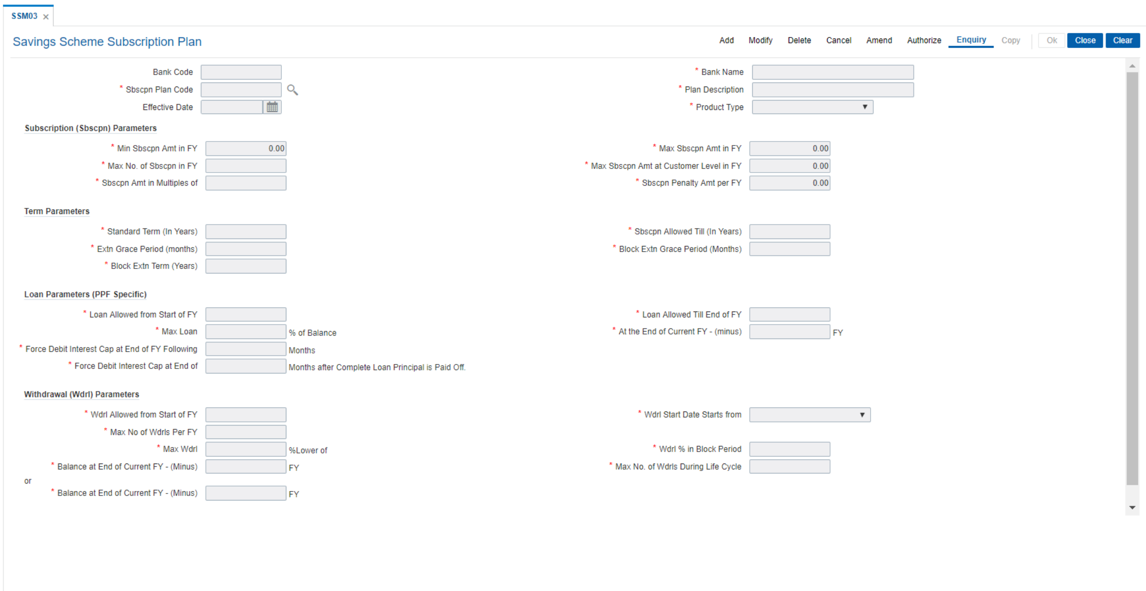
Modes Available

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

To define SS subscription plan

1. In the **Dashboard** page, Enter the Task Code **SSM03** and then click or navigate through the menus to **Back Office Transactions > Savings Scheme > Savings Scheme Subscription Plan**.
2. You will be navigated to **Savings Scheme Subscription Plan** screen.

Savings Scheme Subscription Plan



Field Description

Field Name	Description
Bank Code	[Display] This field displays the bank code. Subscription plan defined here is applicable to the bank code
Bank Name	[Display] This field displays the bank name.
Subscription Plan Code	[Mandatory, Numeric, Four] Type the subscription plan code.
Plan Description	[Mandatory, Alphanumeric, 40] Type the description for the plan code.

Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date from the date editor. The effective date cannot be backdated. It can be either current process date or a future date.
Product Type	[Mandatory, Drop-down] Select the product type. The options are: • PPF - Public Provident Fund • SSY - Sukanya Samrudhi Yojana
Subscription (Sbscpn) Parameters	
Minimum Sbscpn Amt in FY	[Mandatory, Numeric, 13, Two] Type the minimum subscription amount that needs to be done in the SS account in a financial year.
Maximum Sbscpn Amt in FY	[Mandatory, Numeric, 13, Two] Type the maximum subscription amount that can be done in the SS account during the financial year.
Maximum No. of Sbscpn in FY	[Mandatory Numeric, 13] Type the maximum number of subscriptions that can be done on SS account during the financial year.
Maximum Sbscpn Amt at Customer Level in FY	[Mandatory, Numeric, 13, Two] Type the maximum subscription amount. The value in this field is validated against the value in the Maximum Subscription Amount in FY field defined for a particular customer at customer level.
Sbscpn Amt in Multiples of	[Mandatory, Numeric, 13, Two] Type the multiples in which the amount is to be credited to a SS account.
Sbscpn Penalty Amt per FY	[Mandatory, Numeric, 13, Two] Type the penalty to be charged to the SS account if the account holder does not deposit the minimum subscription amount in a financial year.
Term Parameters	
Standard Term (In Years)	[Mandatory, Numeric, Two] Type the standard term a SS account has to be maintained for. A standard term is the minimum number if years a SS account is to be maintained in normal circumstances.
Sbscpn Allowed Till (In Years)	[Mandatory, Numeric, Three] Type the number of years a customer is required to make payment against subscription in a SS account.
Extn Grace Period (months)	[Conditional, Numeric, Two] Type the grace period in months within which, the account can be extended post maturity of the account. Block extension functionality is applicable to **PPF**[1] type of account.
Block Extn Grace	[Conditional, Numeric, Two]

[1] Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Period (Months)	Type the grace period in months within which the SS subscriber needs to inform the bank about further extension of his/ her SS account on completion of the extended term. This is applicable to PPF account only.
Block Extn Term (Years):	[Conditional, Numeric, Two] Type the extension term of the SS account. Post block extension, the system extends the maturity date of the account for the number of years as defined for the block extension term. This field is applicable to PPF account only.

Loan Parameters (PPF Specific)

Loan Allowed from Start of FY	[Mandatory, Numeric, Four] Type the number of financial years post completion of which the account holder can avail a loan against the balance in his/ her account. This needs to be as per the terms and conditions of the PPF Act & Scheme. This field is applicable to PPF account only.
Loan allowed Till End of FY	[Mandatory, Numeric, Four] Type the number of financial years until when the account holder can avail a loan. This field is applicable to PPF account only.
Maximum Loan: % of Balance	[Mandatory, Numeric, Four] Type the percentage of the balance amount that can be availed as loan from a SS account in the year. This field is applicable to PPF account only.
At the end of Current FY – (minus): FY	[Mandatory, Numeric, Two] Type the number of financial years which will be deducted from the current financial year. The system deducts the number of years from the current financial year and considers that year's balance base for calculating the loan amount
Force Debit Interest Cap at End of FY Following: Months	[Mandatory, Numeric, Two] Type the number of months post which the outstanding interest amount will be force debited from the SS account. The system force debits the interest at the end of the financial year after completion of force debit period.
Force Debit Interest Cap at End of: Months after Complete Loan Principal is Paid Off	[Mandatory, Numeric, Two] Type the number of months post which the loan interest outstanding needs to be force debited from SS account post complete payment of loan principal amount. This field is applicable to PPF account only, when loan interest is outstanding.

Withdrawal (Wdrl)Parameters

Wdrl Allowed from Start of FY	[Mandatory, Numeric, Two] Type the number of financial years post completion of which, the withdrawal is allowed in a SS account.
Wdrl Start Date Starts from	[Mandatory, Drop-down] Select the appropriate option from the drop-down. The options are: • Date of Birth • Account Opening Date

Max No. of Wdrls Per FY
[Mandatory, Numeric, Two]
Type the maximum number of withdrawals allowed per financial year.

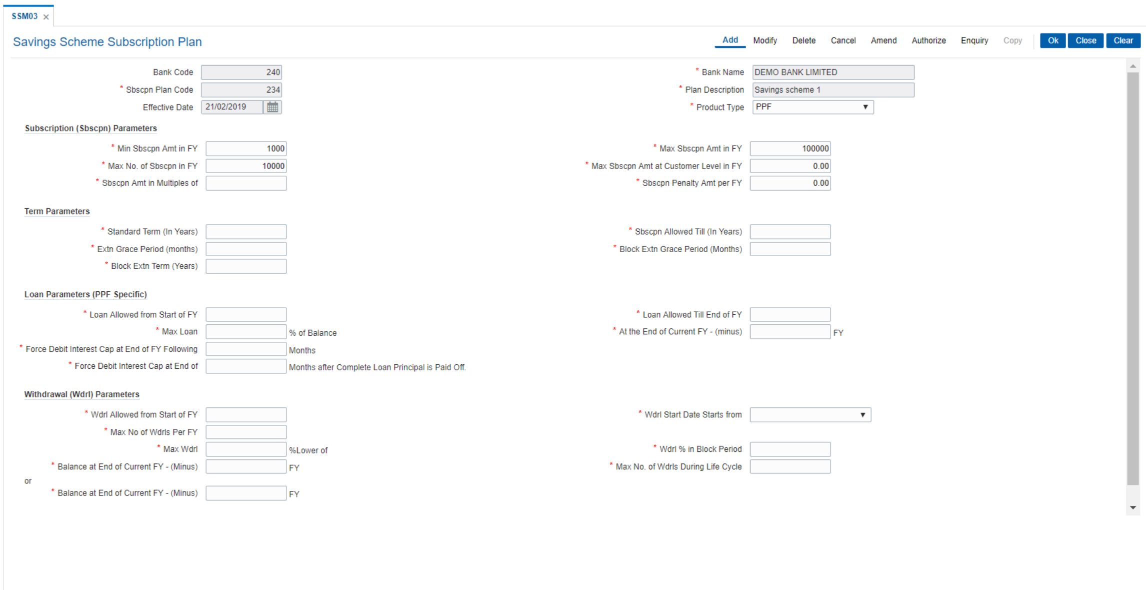
Maximum Wdrl [] %Lower Of Balance at End of Current FY - (Minus) [] FY OR Balance at End of Current FY - (minus) [] FY
[Mandatory, Numeric, Three]
Type the maximum withdrawal percentage which is:
Lower of balance at the end of current financial year – Number of Financial Years or Balance at End of Current financial year – Number of Financial Year.

Wdrl % in Block Period
[Mandatory, Numeric, Three]
Type the percentage of balance amount that can be withdrawn from a SS account once the SS account has been extended after maturity.

Max No. of Wdrl During Life Cycle
[Mandatory, Numeric, Three]
Type the maximum number of withdrawals which are allowed during the life cycle of the SS account.

3. Enter the subscription plan code and click the **Tab** or **Enter** key.
4. Enter the required details on the screen.

Savings Scheme Subscription Plan



5. Click **OK.** The system displays the message **Record Modified Authorisation Pending.**
6. Click **OK**.

1.13 SSM05 - Savings Scheme Account Block Extension

Using this screen, it is possible to do the block extension for the SS account. The system allows to do the block extension for the SS accounts which are in matured status for a period as defined in subscription plan during the grace period. The system allows to do the block extension a number of times post every maturity and extends the extended maturity date for the account. During the blocked extension period, the system accepts the subscription account as normal account and computes the credit interest. While doing the block extension for the transferred account, system treats original account opening date from other bank/post office as account open date.

Definition Prerequisites

- 8058 - Savings Scheme Account Opening

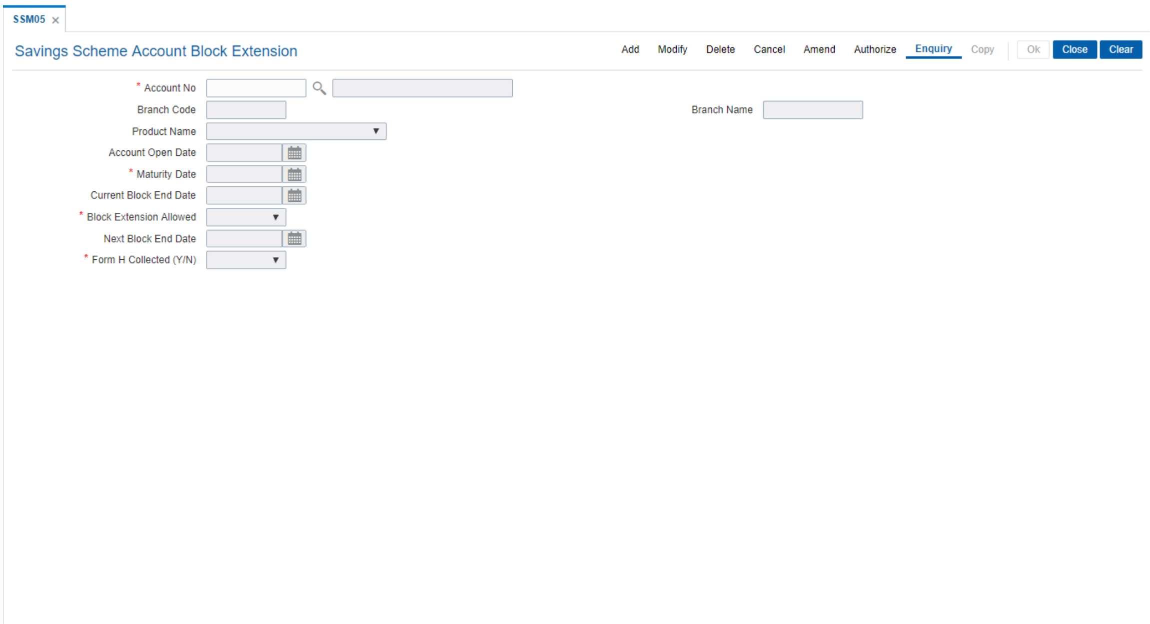
Modes Available

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

To do block extension on SS account

1. In the **Dashboard** page, Enter the Task Code **SSM05** and then click or navigate through the menus to **Back Office Transactions > Savings Scheme > Savings Scheme Account Block Extension.**
2. You will be navigated to **Savings Scheme Account Block Extension** screen.

Savings Scheme Account Block Extension



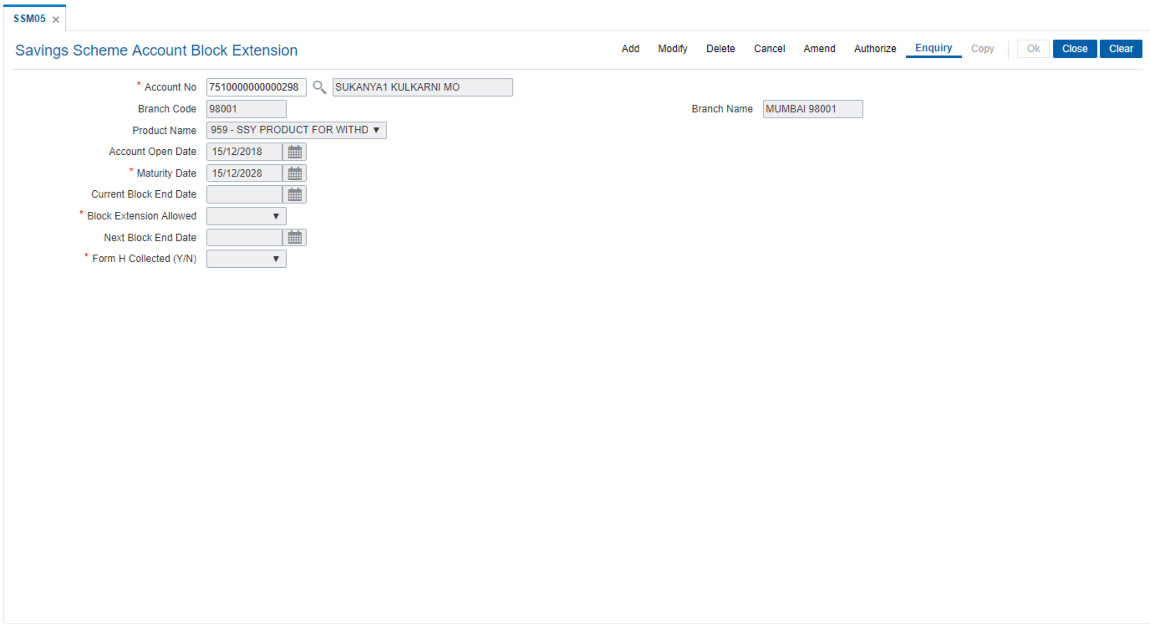
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type a valid SS account number. The account title is populated adjacent to the account number.

Branch Code	[Display] This field displays the branch code to which the SS account belongs.
Branch Name	[Display] This field displays the branch short name to which the SS account belongs.
Product Name	[Display] This field displays the product code to which the account belongs. The product name is displayed besides the product code.
Account Open Date	[Display] This field displays the date on which the SS account is opened. For transfer-in accounts, the original account open date in other bank/post office is displayed.
Maturity Date	[Display] This field displays the maturity date of the SS account based on the standard term of the product derived from account opening date.
Current Block End Date	[Display] This field displays the current block end date. In case the account is not already in block extension period then system displays blank date.
Block Extension Allowed	[Display] This field displays **Yes** if block extension is allowed and **No** if block extension is not allowed. This is based on the tenure and customer type of the SS account.
Next Block End Date	[Display] This field displays the end date of the block after extension that is derived by the system when block extension allowed displays **Yes**. This field is blank, if the block extension allowed displays **No.**
Form H collected (Y/N)	[Conditional, Drop-down] Select **Yes** or **No** from the drop-down. If there is block extension done on the SS account then select **Yes**. If **No** is selected, then the system gives an error message and transaction is not processed. By default, the field is blank.

3. Enter the account number and press the **TAB** or **ENTER** key.
4. Input the Details

Savings Scheme Account Block Extension



5. Click **OK**. The system displays the message **Record Modified Authorisation Pending.**
6. Click **OK**.