Deposit Locker User Guide

Oracle FLEXCUBE Universal Banking

Release 14.8.3.0.0

Part No. G61377-01

October 2026

ORACLE

Deposit Locker User Guide
Oracle Financial Services Software Limited
Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

Copyright © 2007, 2026, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.
The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. Preface 1-1
1.1 Introduction 1-1
1.2 Audience 1-1
1.3 Documentation Accessibility 1-1
1.4 Critical Patches 1-1
1.5 Abbreviations 1-1
1.6 Organization 1-2
1.7 Related Documents 1-2
1.8 Glossary of Icons 1-3
2. Overview – Deposit Locker 2-1
2.1 Scope of the Module 2-1
2.2 DL Module Functions & Features 2-1
3. Maintenances 3-1
3.1 Safe Deposit Box Type Definition Maintenance 3-1
3.1.1 Maintaining Safe Deposit Box Types 3-1
3.1.2 Viewing Safe Deposit Box Type Details 3-2
3.2 Safe Deposit Vault & Box Mapping Maintenance 3-2
3.2.1 Maintaining Safe Deposit Vault and Box Mapping Details 3-3
3.2.2 Viewing Safe Deposit Vault Box Mapping Details 3-5
3.3 Mandatory Batch Program Maintenance 3-6
3.3.1 Maintaining Batch Program Maintenance 3-6
4. Defining Attributes for DL Products 4-1
4.1 Safe Deposit Box Product Definition 4-1
4.1.1 Creating Safe Deposit Box Product 4-1
4.1.2 Accounting Roles Button 4-3
4.1.3 Events Button 4-4
4.1.4 Preferences Button 4-5
4.1.5 Tracers Button 4-9
4.1.6 Charges Button 4-9
4.1.7 MIS Button 4-10
4.1.8 Restrictions Button 4-11
4.1.9 Viewing Safe Deposit Box Product Details 4-12
5. Operations 5-1
5.1 Contract Details 5-1
5.1.1 Maintaining Safe Deposit Box Contract Details 5-1
5.1.2 Main Tab 5-2
5.1.3 Parties Tab 5-6
5.1.4 Tracers Tab 5-7
5.1.5 Advices Tab 5-8
5.1.6 Linkage Details Button 5-9
5.1.7 Viewing Safe Deposit Box Contract Details 5-10
5.2 Safe Deposit Box Authorize Contract Details 5-10
5.2.1 Authorizing Contracts 5-10
5.2.2 Reversing Contracts 5-11

5.2.3 Amending Contracts 5-11
5.2.4 Closing Contracts 5-12
5.2.5 Deleting Contracts 5-12
5.2.6 Rolling over Contracts 5-12
5.3 PreClosure of Contracts 5-12
5.3.1 Closing Contracts Prematurely 5-13
5.4 Safe Deposit Box Payment Input 5-14
5.4.1 Processing Safe Deposit Box Payments 5-14
5.4.2 Viewing Safe Deposit Box Payment Details 5-15
5.5 Safe Deposit Box Break Open Operation 5-15
5.5.1 Breaking Open Safe Deposit Boxes 5-16
5.5.2 Viewing Safe Deposit Box Break Open Details 5-17
5.6 Safe Deposit Box Visitors Log 5-17
5.6.1 Maintaining Safe Deposit Box Visitor Information 5-18
5.6.2 Viewing Safe Deposit Box Visitor Information 5-20
5.7 Safe Deposits Box Customer Waitlist Log 5-20
5.7.1 Creating Safe Deposit Box Waitlists for Customers 5-20
5.7.2 Viewing Safe Deposit Box Waitlist Details 5-22
5.8 Safe Deposit Duplicate Key Issuance Detailed 5-23
5.8.1 Handling Safe Deposit Duplicate Key Requests 5-24
5.8.2 Viewing Safe Deposit Duplicate Key Details 5-25
6. Annexure – Events, Accounting Entries and Advices 6-1
6.1 SDB Events 6-1
6.2 Accounting Role 6-2
6.3 SDB Accounting Entries and Advices 6-2
6.3.1 Book 6-2
6.3.2 INIT 6-3
6.3.3 LIQD 6-3
6.3.4 AMND 6-3
6.3.5 REVR 6-4
6.3.6 ROLL 6-4
6.3.7 CUSV 6-4
6.3.8 BPNT 6-5
6.3.9 DPNT 6-5
6.3.10 CLOS / PCLS 6-5
7. Function ID Glossary 7-1

1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with the Deposit Locker (DL) module of Oracle FLEXCUBE. It familiarizes you with the operations that are possible through this sub-system. The operations typically include defining safe deposit box types, mapping boxes to vaults, maintaining lists of visitors to the vaults as well as customers waiting for a safe deposit box. Query screens are also provided as part of the sub-system to enable easy retrieval of information, based on the criteria you require.

You can obtain information specific to a particular field by placing the cursor on the relevant field, and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of Day operators	Processing during End of Day/ Beginning of Day.
Financial Controller/Product Managers	Generation of reports

1.3 Documentation Accessibility

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

1.4 Critical Patches

Oracle advices customers to get all their security and vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Abbreviations

The following are the abbreviations used in this user manual:

Abbreviation	Description
DL	Deposit Locker
SDB	Safe Deposit Locker

BOD	Beginning of Day
EOD	End of Day
EOTI	End of Transaction Input
EOFI	End of Financial Input
The System	This term is always used to refer to Oracle FLEXCUBE
ESN	Event Sequence Number
APP	Applicant
CAP	Co-applicant
NOM	Nominee

1.6 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Overview - Deposit Locker is* a snapshot of the features that the module provides.
Chapter 3	*Maintenances* details the necessary maintenances that need to be in place for processing a DL contract successfully.
Chapter 4	*Defining Attributes for DL Products* explains at length how to capture the details of the DL product in Oracle FLEXCUBE.
Chapter 5	*Operations* describes the processing of transactions/operations in the DL module.
Chapter 6	*Annexure – Events, Accounting Entries and Advices* contains a list of suggested accounting entries and advices for the DL module.
Chapter 7	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.7 Related Documents

You may need to refer to any or all of the User Manuals while working on the Deposit Locker module:

- Procedures
- Settlements
- User Defined Fields
- MIS

1.8 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Overview – Deposit Locker

As part of its services, your bank can offer safe deposit service to its customers. These boxes or lockers, as they are commonly known, are available in different sizes depending upon the contents that would be placed in the lockers, the demand from customers for different types of lockers, the price or rental that you charge. In this module you can define the boxes, associate them to vaults, create products based on the box specifications and use them in creating contracts.

This chapter contains the following sections:

- Section 2.1, "Scope of the Module"
- Section 2.2, "DL Module Functions & Features"

2.1 Scope of the Module

Apart from creating products and contracts for customers wishing to avail the locker facility, the DL module offers the following features that cover a wide range of services and help you customize your service:

- Box Type Definition
- Vendor Maintenance
- Vault-Box Mapping Maintenance
- Flexible Payment Modes
- Contract Pre-closures
- Break-Open Operation
- Visitor Information Maintenance
- Waitlist Creation
- Duplicate Key Issuance

2.2 DL Module Functions & Features

The following sections give you a brief overview of the various functions and features of the DL module.

Flexible Box Type Definition

The definition of boxes/lockers that will be available for customer use can be completely user-defined. This enables you to offer boxes as per market demand and create vaults accordingly.

Vendor Maintenance

You can use the Vendor Maintenance feature in Oracle FLEXCUBE to define vendors who will supply you with the boxes as well undertake its maintenance, repair and so on. This feature, which is available as part of Expense Processing, enables you to input vendor details for deposit locker as a one-time maintenance. These can be retrieved as and when they are required.

Vault-Box Mapping Maintenance

After you have the box and vendor details in place, you can associate these details to a vault for each branch. Besides this, you can also record the key details for each box in the

maintenance. This facilitates easy retrieval of all the relevant information for vaults in a branch.

Payment Facility

In the DL module, rental payments for the locker can be collected in the form of cash or from the account of the customer, depending on the convenience and the preference of the customer.

Pre-closure of Contracts

The system also offers you the facility of closing a contract before the expiry date. On successful pre-closure, the locker associated with the contract becomes available for use for other customers.

Break-Open Operations

For customers who have not visited the deposit box for a while or where rental charges are overdue despite repeated reminders, Oracle FLEXCUBE offers you the option of opening the deposit box and recording the reasons for the action in the relevant screen.

Visitor Information Maintenance

The DL module provides you with a means of maintaining details of the people using deposit lockers. It tracks the visitors based on the preferences that you have maintained with respect to the locker operation. This enables you to ensure that only authorized users have access to the locker.

Waitlist Creation

The DL module offers the facility of maintaining details of customers who have requested for lockers. This can be maintained for both existing and new customers. With this facility, customers can be contacted as and when lockers become available thus optimizing the use of lockers for the bank.

Duplicate Key Issuance

Issuance of duplicate keys is also handled in the DL module. Each duplicate key is issued against the original safe deposit box contract which makes tracking of keys easy.

3. Maintenances

Before you use the Deposit Locker (DL) module of Oracle FLEXCUBE, there are certain maintenances that you need to have in place. They are:

- Defining Safe Deposit Box Details
- Defining Vendor Details
- Linking Vault, Box and Vendor for the branch

This chapter contains the following sections:

- Section 3.1, "Safe Deposit Box Type Definition Maintenance"
- Section 3.2, "Safe Deposit Vault & Box Mapping Maintenance"
- Section 3.3, "Mandatory Batch Program Maintenance"

3.1 Safe Deposit Box Type Definition Maintenance

This section contains the following topics:

- Section 3.1.1, "Maintaining Safe Deposit Box Types"
- Section 3.1.2, "Viewing Safe Deposit Box Type Details"

3.1.1 Maintaining Safe Deposit Box Types

You need to define the type and size of the safe deposit boxes that you will be offering your customers. You can do this in the ‘SDB Box Type Definition Maintenance’ screen. To invoke this screen, type ‘DLDBXTDF’ in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, enter the following details:

Box Type

Identify the type for the safe deposit box that you are defining with a unique code. After initial maintenance, you are not allowed to modify this value.

Box Type Description

Specify a brief description for the box type.

Charge Basis

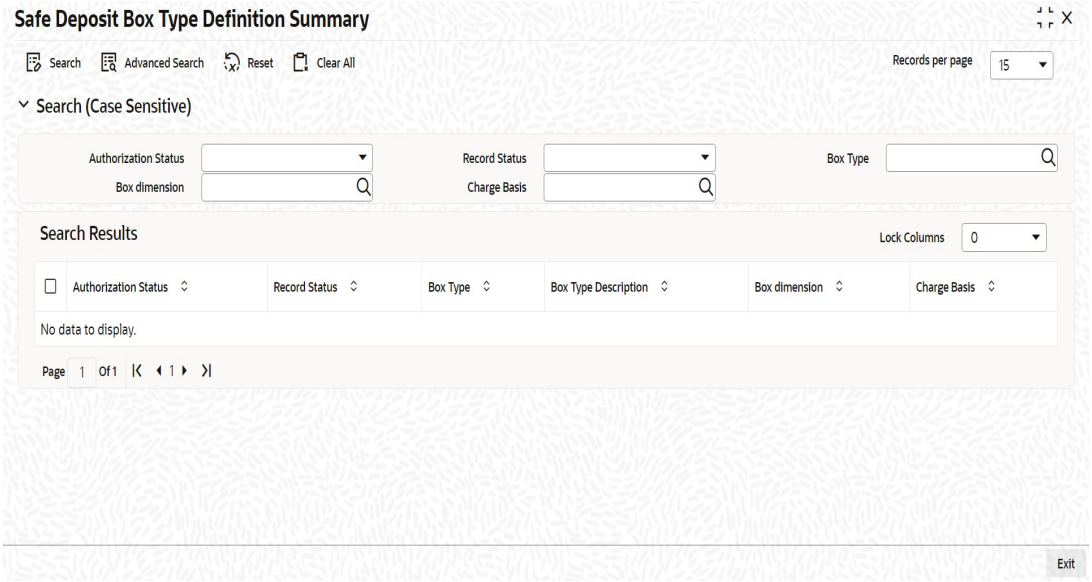
Enter the charge base amount which will be used to compute the rental charge. It will be collected from the customer for using a safe deposit box of the selected type.

Box dimension

Specify the dimensions for the safe deposit box.

3.1.2 Viewing Safe Deposit Box Type Details

You can query and view the details of the box types available in the system in the 'SDB Box Type Definition Summary' screen. To invoke this screen, type 'DLSBXTDF' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, specify any combination of parameters for the query. The parameters that are available are:

- Authorization Status
- Box Type
- Charge Basis
- Record Status
- Box dimension

After you specify the parameters, click 'Search'. The system will display all the records matching the given parameters. If you do not enter any parameter before clicking 'Search', the system will display all the records available for the maintenance.

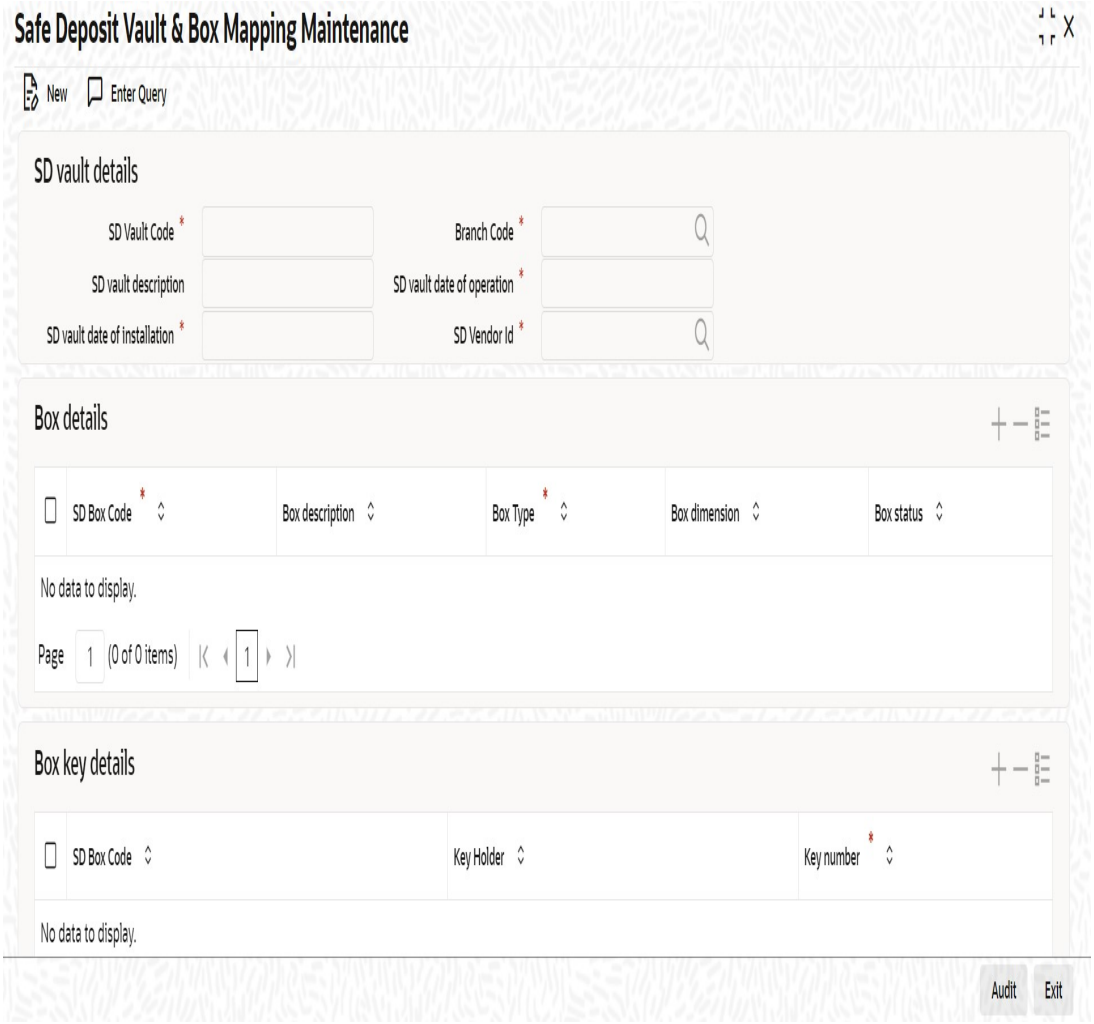
3.2 Safe Deposit Vault & Box Mapping Maintenance

This section contains the following topics:

- Section 3.2.1, "Maintaining Safe Deposit Vault and Box Mapping Details"
- Section 3.2.2, "Viewing Safe Deposit Vault Box Mapping Details"

3.2.1 Maintaining Safe Deposit Vault and Box Mapping Details

After you have maintained the box details as well as the vendor details, you need to link these (box and vendor) to a vault. This linkage, which is defined for each branch, can be done in the 'SDB Vault & Box Mapping Maintenance' screen. To invoke this screen, type 'DLDVLBXM' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



You need to capture the following details for the box-vault linkage for a branch:

SD Vault Details

You can capture the following vault-related details here:

SD Vault Code

Enter a code that is unique to the vault you are defining. This needs to be unique across branches.

SD Vault Description

Enter a brief description for the vault.

SD Vault Date of Installation

Specify the date on which the vault was installed.

Branch Code

Specify the branch in which the vault will be operational.

SD Vault Date of Operation

Enter the date from which the vault will be available for use.

SD Vendor ID

Specify the Vendor ID for the vault. You can also select this value from the adjoining option list. The list contains all the vendors maintained in the system.

Box Details

Specify the following details pertaining to the boxes in the vault:

SD Box Code

Specify a unique code for the safe deposit box. After initial maintenance, you will be allowed to change this only if there are no active rental contracts associated with this box.

Box Description

Enter an appropriate and brief description for the box.

Box Type

For the safe deposit box you are defining, specify the type of box. You can also select the box type from the adjoining option list. The list contains all the box types maintained in the system.

Box Dimension

The system will display the dimensions depending on the 'Box Type'.

Box Status

Select, from the drop-down list, the status to be assigned to the box. You have the following options:

- Available – to indicate that the box is available for renting out
- Box Booked – to indicate that the box has been booked but not yet rented
- Rented – to indicate that the box has been rented to the customer. This will be assigned by the system when you save a contract.
- Restricted for Bank Use – to indicate that this box will be available only for bank use.
- Box Not In Use: - to indicate that box is undergoing maintenance and will not be available for use.

When a box is rented out, the system will change the status of the box from 'Available' to 'Rented', after the SDB contract is saved. Similarly, when an existing SDB contract expires, the system will change the status of the box in the contract from 'Rented' to 'Available'. You will not be allowed to change these statuses. However, you can perform the following status changes:

- Restricted for Bank Use → Available
- Available → Restricted for Bank Use.
- Available → Not In Use
- Not In Use → Available
- Restricted for Bank Use → Not In Use
- Not In Use → Restricted for Bank Use

Box Key Details

Enter the following details pertaining to the keys for the boxes:

SD Box Code

The system displays the box code.

Key Holder

Select, from the drop-down list, the type for the key. You have the following options:

- Customer Key
- Bank Key

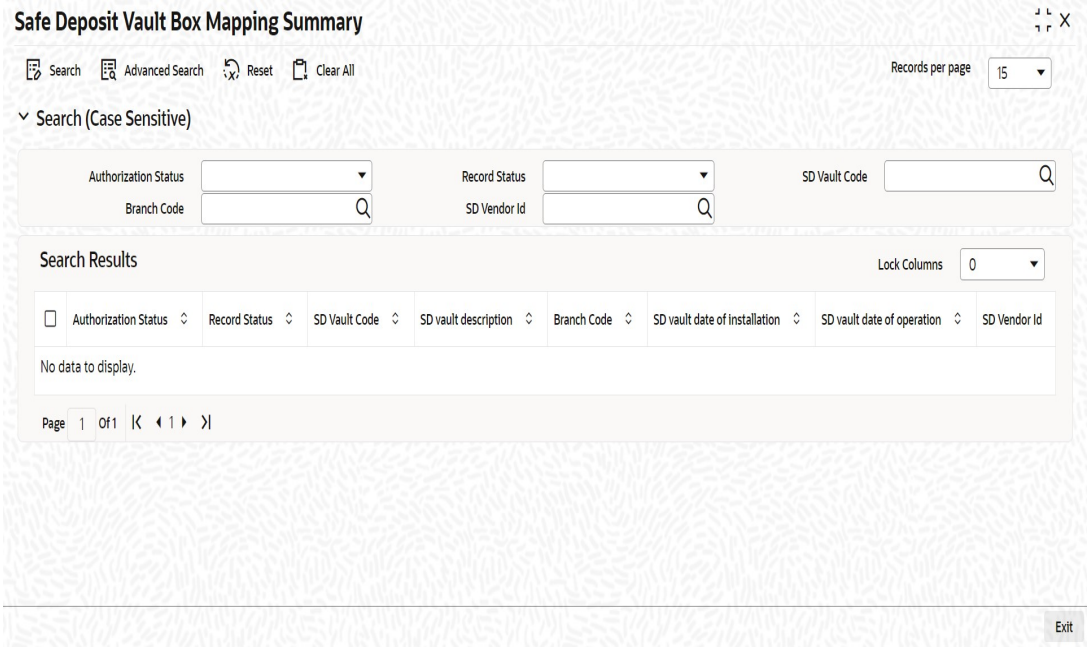
Key Number

Enter the key number. If the box is meant only for bank use (Box Status is 'Restricted for bank Use'), you need to provide only the bank key details; if the box can be used by both bank and customer (Box Status is 'Available'), you have to enter both customer and bank key details.

> **Note**
>
> When you close a vault-box maintenance, the system will allow the closure only if there are no active SDB contracts for the maintenance.

3.2.2 Viewing Safe Deposit Vault Box Mapping Details

You can query and view the details of vault and box mappings maintained in the system in the 'SDB Vault Box Mapping Summary' screen. To invoke this screen, type 'DLSVLBXM' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, specify any combination of parameters for the query. The parameters that are available are:

- Authorization Status
- SD Vault Code
- SD Vendor ID
- Box Type
- Key Holder
- Record Status
- Branch Code
- SD Box Code
- Box Status

- Key number

After you specify the parameters, click ‘Search’. The system will display all the records matching the given parameters. If you do not enter any parameter before clicking ‘Search’, the system will display all the records available for the maintenance.

3.3 Mandatory Batch Program Maintenance

This section contains the following topics:

- Section 3.3.1, "Maintaining Batch Program Maintenance"

3.3.1 Maintaining Batch Program Maintenance

You can maintain the batches for the DL module that need to be run at EOD and BOD in the ‘Mandatory Batch Program Maintenance’ screen. To invoke this screen, type ‘EIDMANPE’ in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen you to maintain the following batches for EOD:

- DLTRACER
- DLEOD

These batches facilitate tracer generation (DLTRACER) and auto liquidation (DLEOD). They need to be run daily on business days (Holiday rule as ‘Don’t Execute) at EOFI. The

backdated tracer entries that are pending during the holiday period are also handled as part of the batches.

For BOD also you can maintain the batch ‘DLEOD’ which will trigger the INIT event/payment due on the due date. The batch will also execute backdated contracts during the holiday period. This batch should be run only on business days (Holiday Rule as ‘Don’t Execute’).

For more details on maintaining mandatory batch programs refer section titled ‘Defining Functions to be Run Automatically’ in the chapter ‘Automated End of Cycle Operations’ in the ‘Core’ User Manuals.

4. Defining Attributes for DL Products

In this chapter, we shall discuss the attributes for a Deposit Locker (DL) product.

This chapter contains the following section:

- Section 4.1, "Safe Deposit Box Product Definition"

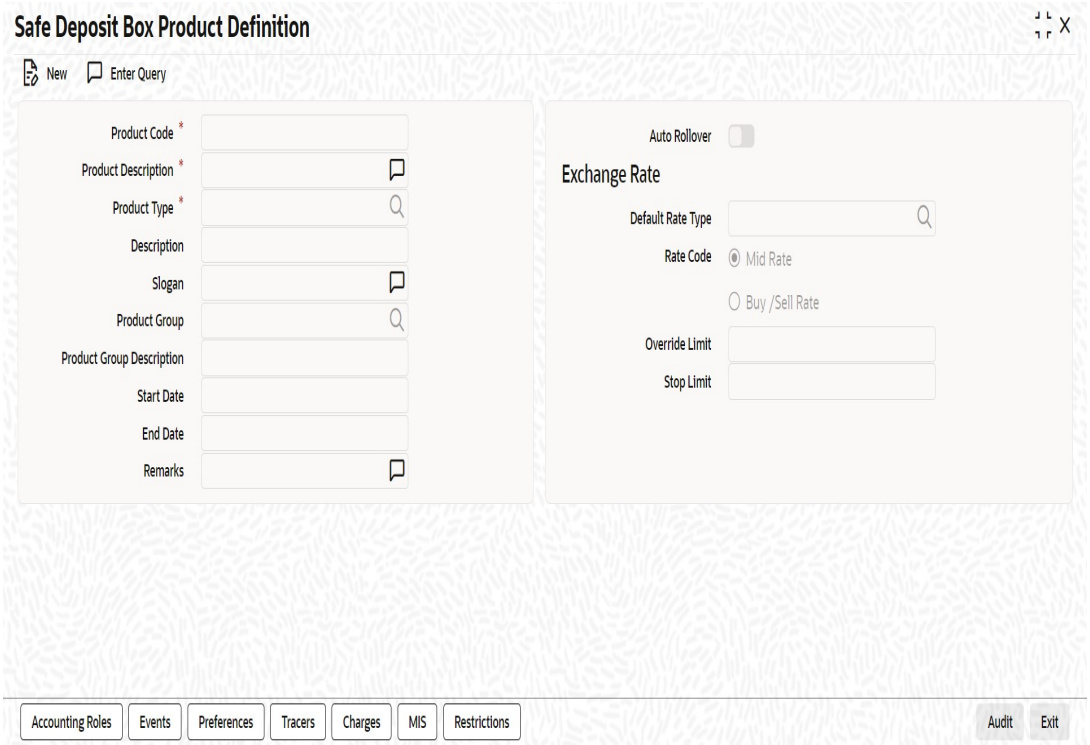
4.1 Safe Deposit Box Product Definition

This section contains the following topics:

- Section 4.1.1, "Creating Safe Deposit Box Product"
- Section 4.1.2, "Accounting Roles Button"
- Section 4.1.3, "Events Button"
- Section 4.1.4, "Preferences Button"
- Section 4.1.5, "Tracers Button"
- Section 4.1.6, "Charges Button"
- Section 4.1.7, "MIS Button"
- Section 4.1.8, "Restrictions Button"
- Section 4.1.9, "Viewing Safe Deposit Box Product Details"

4.1.1 Creating Safe Deposit Box Product

You can create a DL product in the 'Safe Deposit Box Product Definition' screen. You can invoke this screen by typing 'DLDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For a DL product, in addition

to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals:

- Products
- Interest
- Charges and Fees
- MIS
- User Defined Fields
- Settlements

You can define the attributes specific to a DL product in the DL Product Definition Main screen and the DL Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

4.1.1.1 Defining Details in the Main Product Screen

Specify the following in the main screen of the DL Product:

Product Code

Specify a unique code to identify the product you are creating.

Product Description

Enter a brief and meaningful description for the product.

Product Type

Specify the type for the product. This identifies the basic nature of the product. You can also select the type from the adjoining option list. The list contains all the product types maintained in the system.

Description

The system displays the description for the product type.

Slogan

Enter an appropriate slogan you wish to associate with the product.

Product Group

Products can be categorized into groups based on the common elements that they share. You must associate a product with a group. This would facilitate retrieval of information of a class of products at one stroke.

Specify the group to which the product belongs. You can also select the group from the adjoining option list. The list contains all the relevant product groups.

Product Group Description

The system displays the description for the product group.

Start Date

Enter the date from which the product will be valid and can be used for creation of contracts.

End Date

Enter the date till which the product will be valid and can be used for creation of contracts. If you do not enter an end date, the product can be used indefinitely.

The start and end dates can be used to make a product available only for a specific period.

Remarks

Specify remarks that you wish to associate with this product.

Auto Rollover

Check this option to indicate that contracts using this product should be automatically rolled over for the next period.

Exchange Rate

You can define the exchange rate variance that you would like to allow for a DL product. This variance is expressed in terms of a percentage.

For a special customer, or in special cases, you may want to use a special rate that is better than the exchange rate maintained for a currency pair. The variance is referred to as the Exchange Rate Variance.

When creating a product, you can express an Exchange Rate Variance Limit in terms of a percentage. This variance limit would apply to all contracts associated with the DL product.

Default Rate Type

Specify the rate type that will be used to define at the product level.

Rate Code

Specify the rate code that will be used to define at the product level. You have the following options:

- Mid Rate
- Buy/Sell Rate

Override Limit

If the variance between the default rate and the rate input varies by a percentage that is between the Override Limit and the Rate Stop Limit, you can save the transaction by providing an override.

Stop Limit

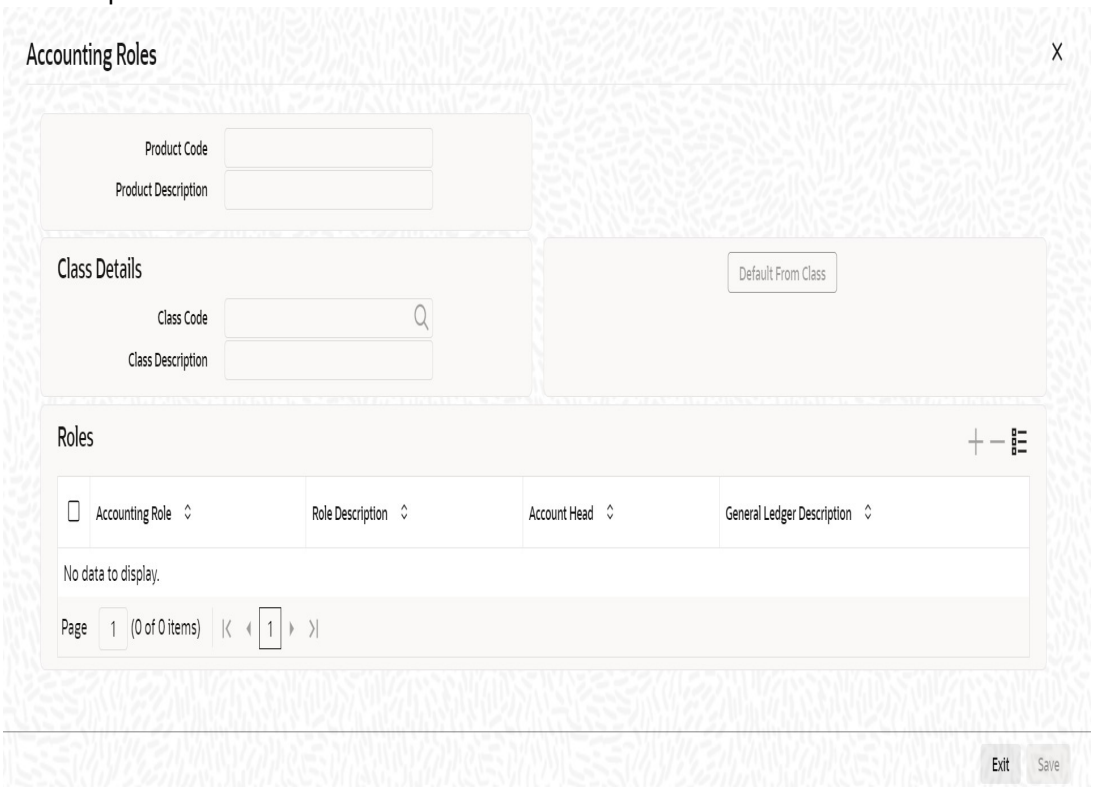
If the variance between the default rate and the rate input varies by a percentage greater than or equal to the Rate Stop Limit, you cannot save the transaction.

4.1.2 Accounting Roles Button

Before you define the accounting details for a product, you should define the various components of the contracts involving the product such as interest, charges, tax, etc.

In the Product Accounting Role to Head Mapping Definition screen, a list of accounting roles will automatically be generated based on the components you define for the product. You should map all the accounting roles that are available with the appropriate accounting heads.

You can invoke the ‘Accounting Roles’ screen by clicking ‘Accounting Roles’ button in the ‘Safe Deposit Product Definition’ screen.

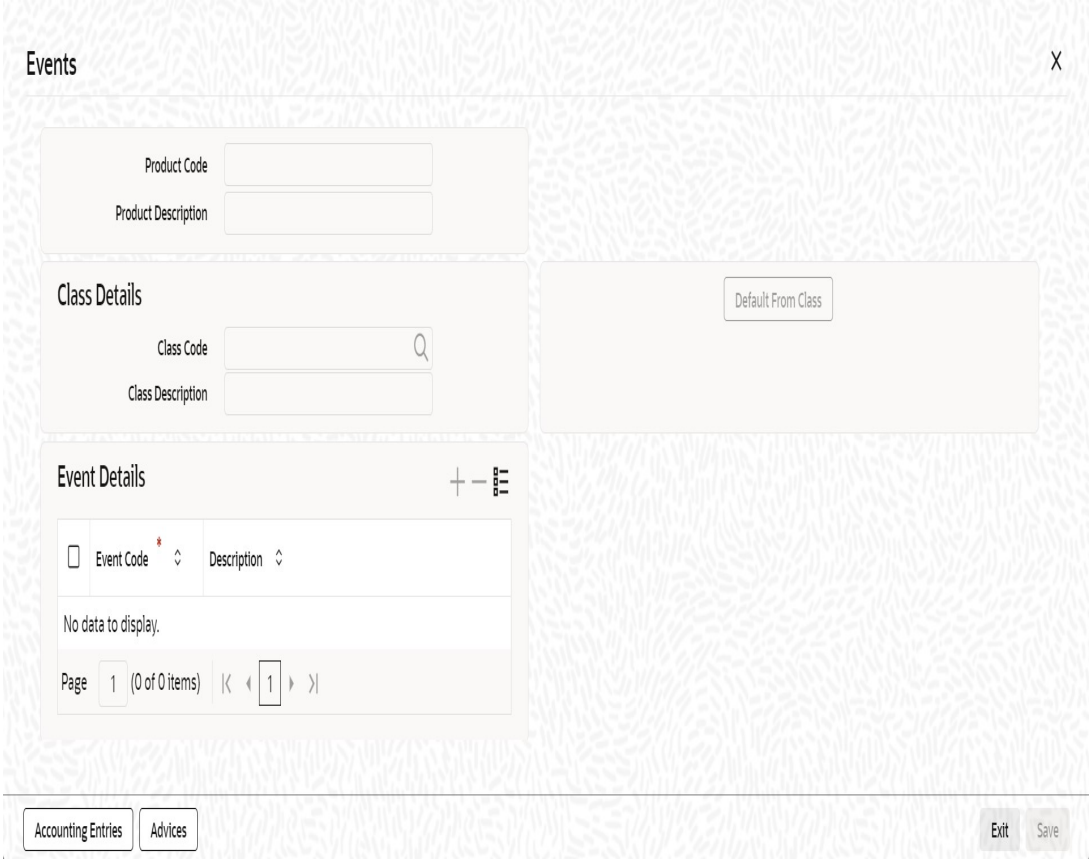


Refer the chapter ‘Products’ in the Modularity User Manual for more details on the screen.

4.1.3 Events Button

At an event, typically, you would want to post the accounting entries to the appropriate account heads and generate the required advices. When setting up a product, you can define the accounting entries that have to be posted and the advices that have to be generated at

the various events in the life cycle of contracts involving the product. To do this, click ‘Events’ button in the ‘Safe Deposit Product Definition’ screen.

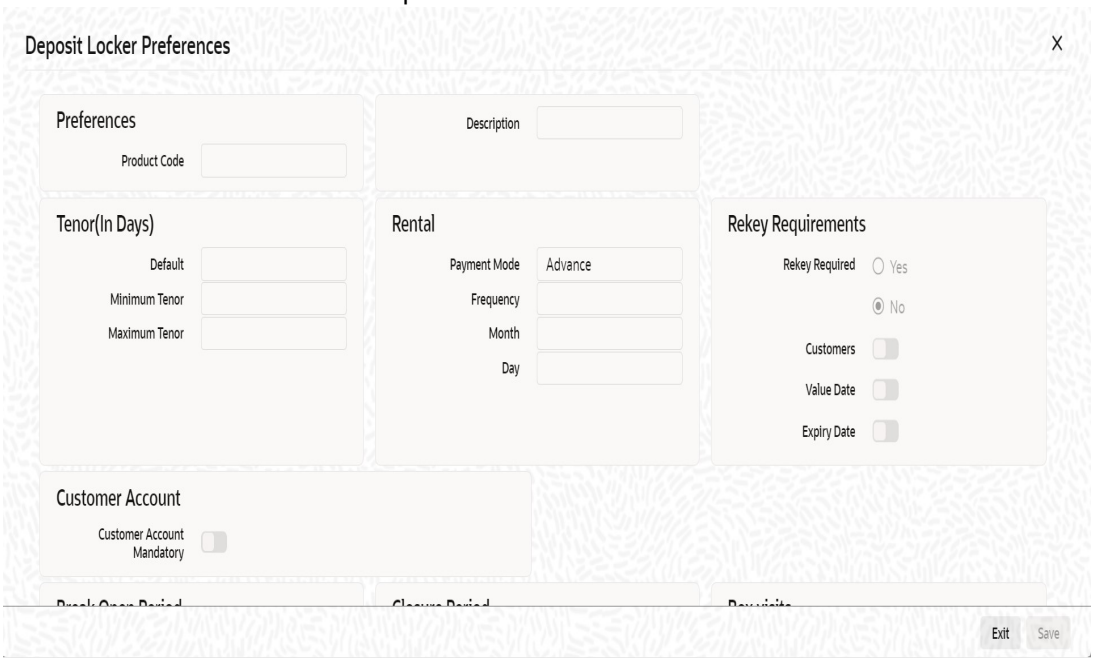


Refer the chapter ‘Product Definition’ in the Modularity User Manual for more details on the screen.

4.1.4 Preferences Button

You can define the preferences that are specific to a DL product in the ‘Deposit Locker Preferences’ screen. These include preferences relating to the tenor for the boxes, the mode,

frequency for collecting locker rentals, re-key requirements and so on. To access this screen, click ‘Preferences’ in the ‘Safe Deposit Box Product Definition’ screen.



You can capture the following details here:

Tenor (in Days)

In this section, you can define tenor details for SDB accounts which are tenor based. Based on the values provided here, the system will calculate the expiry date for SDB contract. Specify the following:

Default

Enter the standard number of days an SDB account, created using this product, will be valid.

Minimum Tenor

Enter the minimum number of days an SDB account will be valid, for this product.

Maximum Tenor

Enter the maximum number of days an SDB account will be valid, for this product.

Rental

You can detail the rental basis here. Specify the following:

Payment Mode

Select, from the drop-down list, the mode of payment for contracts created using this product. You have the following options:

- Advance
- Arrears

Frequency

Select, from the drop-down list, the frequency at which the payment should be done. You have the following options:

- Monthly
- Quarterly
- Half Yearly

- Annual

Month

Select, from the drop-down list, the month in which the rental payment should be made. The list, which contains all the months of the year, will be enabled only if the rental frequency is any of the following:

- Quarterly
- Half Yearly
- Annual

Day

Specify, from the drop-down list, the day of the month on which the rental payment should be made. The list contains all the days of the month.

ReKey Requirements

If you wish to ensure re-keying of values in certain fields of the contract during contract authorization, you can indicate it here. You can also select the fields for which you wish re-keying to be done. Specify the following details:

Yes

Select this option if you wish to avail the re-key facility during contact authorization for contracts created using this product.

No

Select this option if you do not wish to avail the re-key facility during contact authorization for contracts created using this product.

Check the following fields, if you want them to be re-keyed during contract authorization:

Customers

This is the ID of the customer in the contract.

Value Date

This represents the start date of the contract.

Expiry Date

This is the end date of the contract.

CASA Account

You can specify if a current or savings account should be linked to this product or not, in this section

CASA Account Mandatory

Check this option to indicate that a current account or savings account of the customer should be linked for payments for this product. You must select this option if you have selected the ‘Auto Rollover’ option for this product.

Break Open Period

Specify the following detail here:

Break Open Period

Specify the period, in number of days, after which the bank can force open a locker assigned to a customer.

Closure Period

Specify the following detail here:

Closure Period

Specify the number of days up to which the lockers for contracts using this product can be kept active. The system will derive the expiry date of the SDB contract based on the start date of the contract and the value specified here.

Box visits

Specify the following detail here:

Max No. of Free Visits allowed

Specify the maximum number of times the customer will be allowed to visit the vault without being charged for it.

Deposit Details

Here you enter details of the different boxes allowed for the product and the deposit required for each. Specify the following:

Box Type

Specify the box type. You can also select the type from the adjoining option list. The list contains all the box types maintained in the system.

Box dimension

Select the dimensions of the box from the adjoining option list. The list contains the different dimensions available for the box type you have selected.

Charge Basis

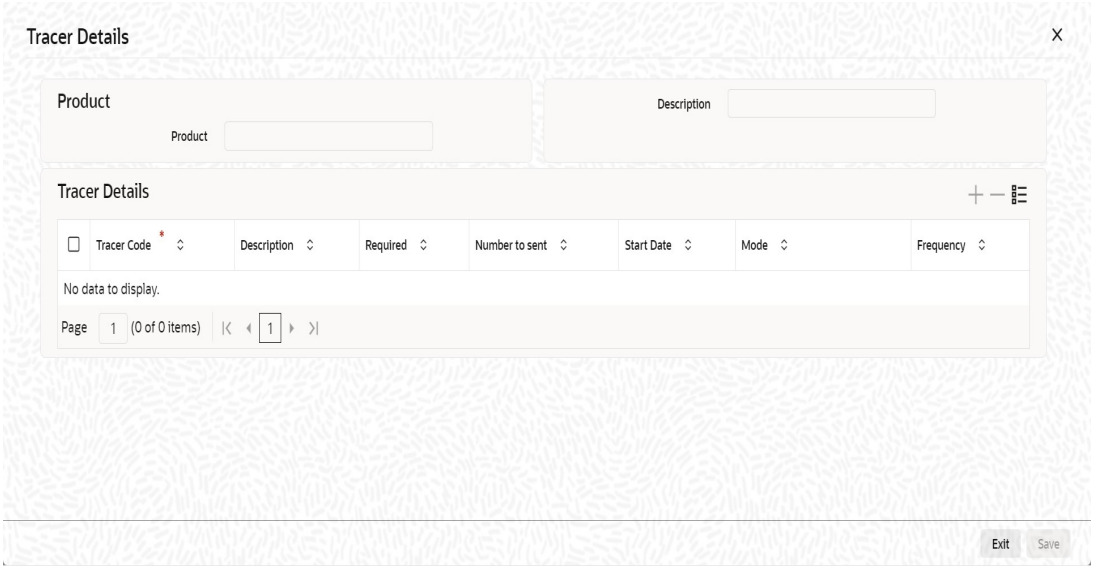
This refers to the amount or weightage assigned to the box. The system will compute the rental amount on this basis. If you have defined the charge as a percentage type, then the system will consider the charge basis amount and return the applied value.

Deposit Amount

Enter the deposit amount that should be collected for the box.

4.1.5 Tracers Button

You can maintain details of the tracers and when they should be sent in the ‘Tracer Details’ screen. You can invoke this screen by clicking the ‘Tracers’ button.



In this screen, enter the following details:

Tracer Code

Specify the tracer you wish to send. You can also select the code from the adjoining option list. The list contains all the relevant tracer codes.

Description

The system displays the description for the tracer you have selected.

Required

Check this option to indicate that the tracer should be sent as per details given.

Number to be Sent

Specify the number of times you wish to send the tracer.

Start Date

Specify the date on which the first tracer should be sent.

Mode

Select when the tracer needs to be sent - before or after the due date for the event.

Frequency

Specify the frequency at which you want to send the tracer. For instance if the number of tracers to be sent is 3 and you have set the frequency at 1 then one tracer will be sent per day for three days.

4.1.6 Charges Button

On the transactions and contracts you enter in Oracle FLEXCUBE, you may opt to levy charges or fees. You can calculate charges and fees for a contract in the following manner:

- Define a Charge/Fee Rule
- Build a Charge Class and associate it with a rule
- Associate a product with charge classes. These classes apply on all contracts processed under the product

- Amend, if required, certain charge details that a contract acquires from the product under which it is processed

You can identify the charge component for a product in the ‘Charge Details’ screen. Click ‘Charges’ button in the ‘Safe Deposit Product Definition’ screen of any module to invoke this screen.

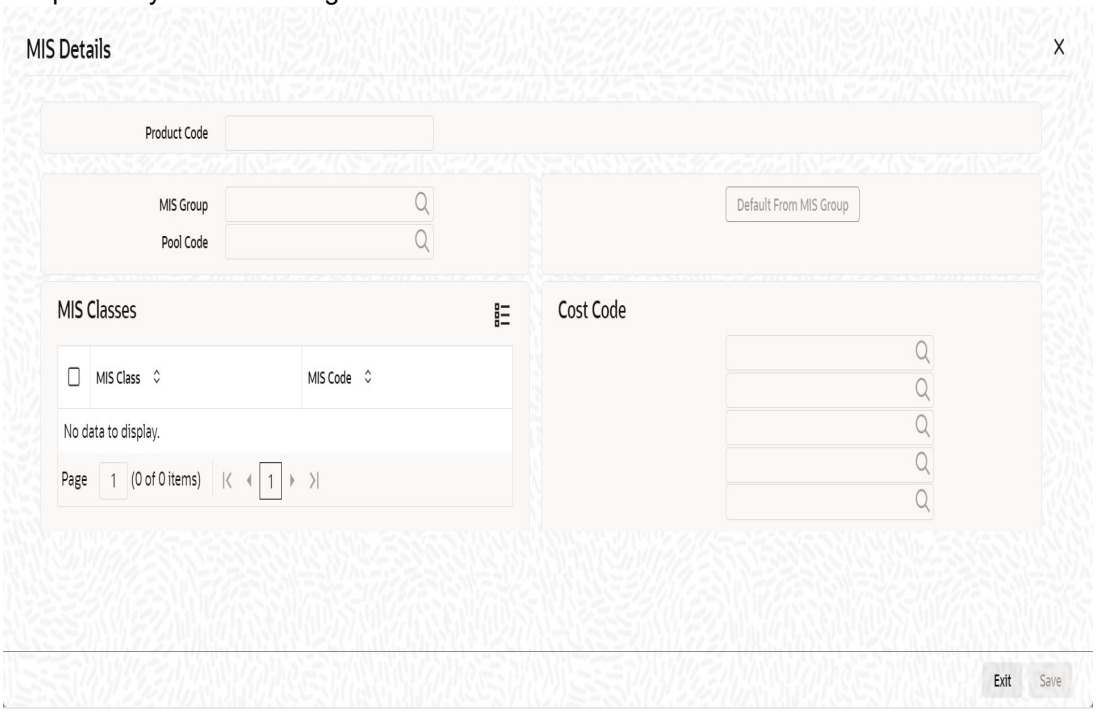


Refer the chapter ‘Products’ in the Modularity User Manual for more details on the screen.

4.1.7 MIS Button

You can retrieve MIS related information for a product by linking it to a Warehouse Code. Linking a product to a warehouse code ensures that all contracts processed under the product are automatically tracked under the specified Warehouse Code.

Click ‘MIS’ button in the ‘Safe Deposit Product Definition’ screen to define the MIS details for the product you are creating.

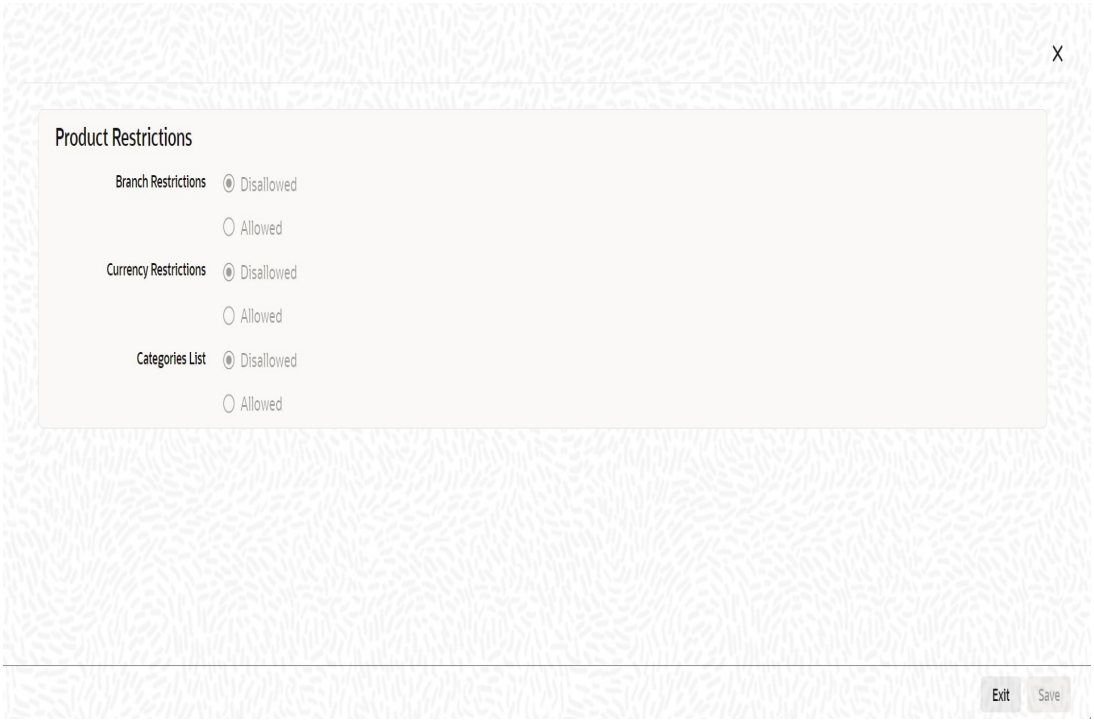


Refer the chapter ‘Products’ in the Modularity User Manual for more details on the screen.

4.1.8 Restrictions Button

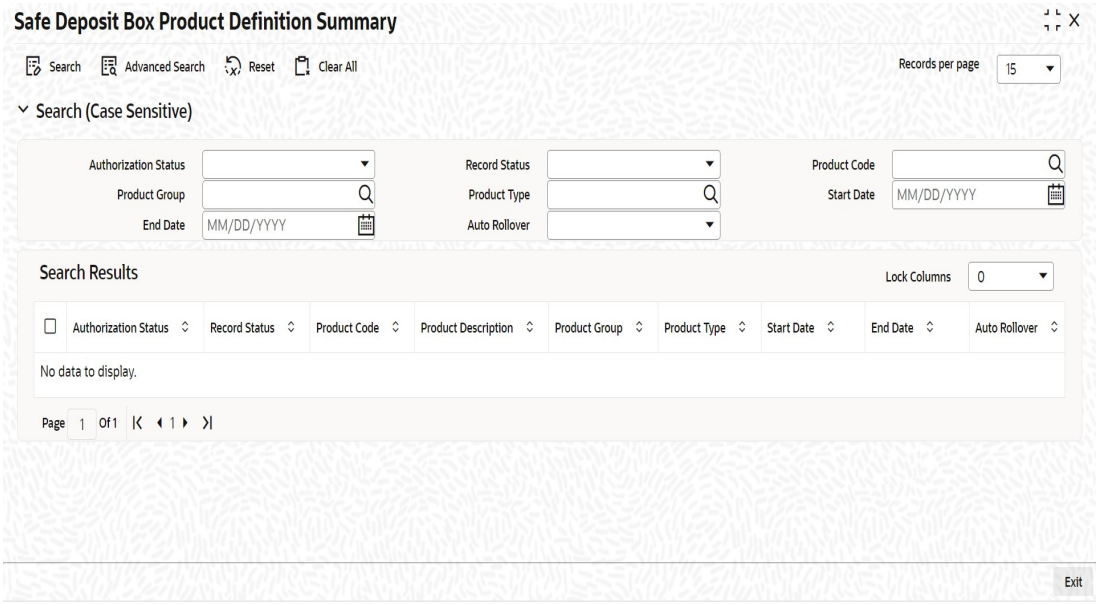
A new subscreen ‘Restrictions’ is introduced that holds Branch, Currency and Category Restrictions and showcases Category List. You can define the Restrictions as ‘Disallowed’ or ‘Allowed’

Click ‘Restrictions’ button in the ‘Safe Deposit Product Definition’ main screen to invoke this screen.



4.1.9 Viewing Safe Deposit Box Product Details

You can query and view the details of all the products available in the system in the 'Safe Deposit Box Product Definition Summary' screen. To invoke this screen, type 'DLSPRMNT' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, specify any combination of parameters for the query. The query parameters that are available are:

- Authorization Status
- Product Code
- Product Type

- End Date
- Record Status
- Product Group
- Start Date
- Auto Rollover

After you specify the parameters, click ‘Search’. The system will display all the records matching the given parameters. If you do not enter any parameter before clicking ‘Search’, the system will display all the records available for the maintenance.

The following details pertaining to each record are displayed:

- Authorization Status
- Record Status
- Product Code
- Product Description
- Product Group
- Product Type
- Start Date

5. Operations

This chapter elaborates the operations you can perform through the Safe Deposit Box module. These include creating contracts when customers request lockers, maintaining visitor information, collecting details of customers requiring lockers and requests for duplicate key issues. You can also query and view the records created for each operation through the respective summary screens. All these have been explained in detail in the subsequent sections of this manual.

This chapter contains the following sections:

- Section 5.1, "Contract Details"
- Section 5.2, "Safe Deposit Box Authorize Contract Details"
- Section 5.3, "PreClosure of Contracts"
- Section 5.4, "Safe Deposit Box Payment Input"
- Section 5.5, "Safe Deposit Box Break Open Operation"
- Section 5.6, "Safe Deposit Box Visitors Log"
- Section 5.7, "Safe Deposits Box Customer Waitlist Log"
- Section 5.8, "Safe Deposit Duplicate Key Issuance Detailed"

5.1 Contract Details

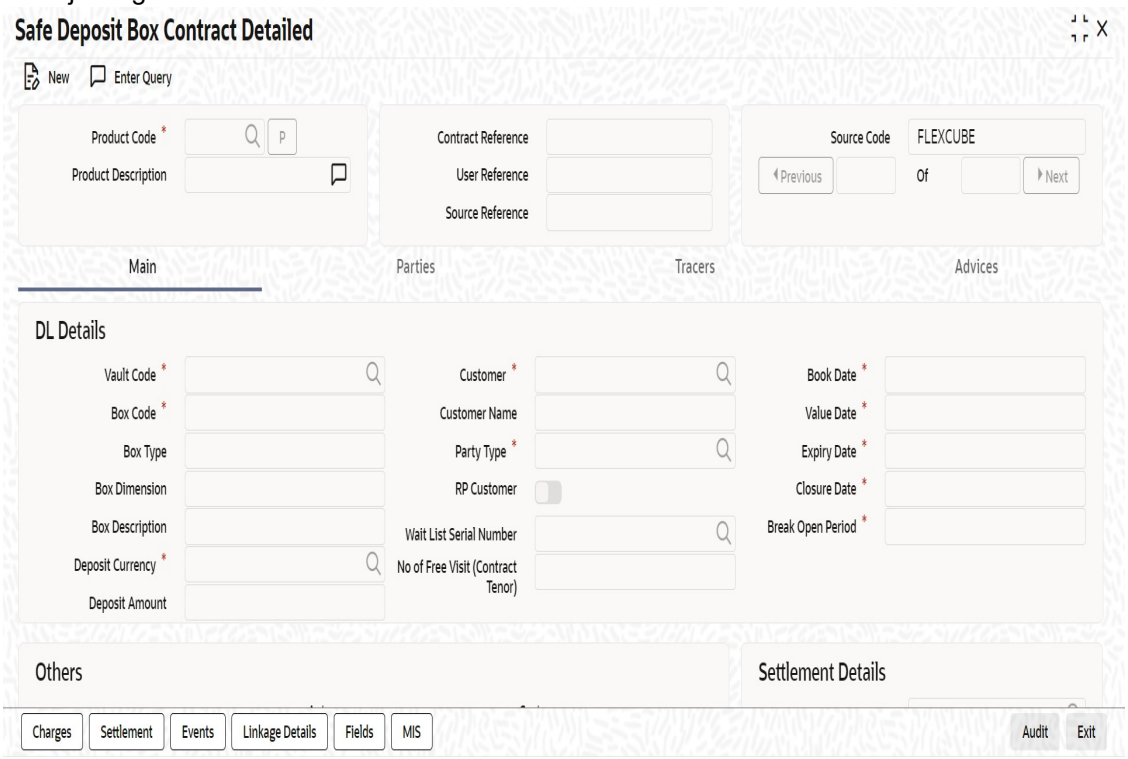
This section contains the following topics:

- Section 5.1.1, "Maintaining Safe Deposit Box Contract Details"
- Section 5.1.2, "Main Tab"
- Section 5.1.3, "Parties Tab"
- Section 5.1.4, "Tracers Tab"
- Section 5.1.5, "Advices Tab"
- Section 5.1.6, "Linkage Details Button"
- Section 5.1.7, "Viewing Safe Deposit Box Contract Details"

5.1.1 Maintaining Safe Deposit Box Contract Details

Whenever a customer requests for a locker, you need to log in the relevant details in the system. You can do this in the ‘Safe Deposit Box Contract Detailed’ screen. To invoke this screen, type

'DLDTRONL' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



The locker details in this screen are as follows:

Product Code

Enter the product you wish to use for this contract. You can also select the product from the adjoining option list. The list has all the product codes maintained in the system.

Click 'P' (Populate) button. The system will display the relevant details in the screen.

Product Description

The system will display the description of the product you have selected.

Contract Reference

This unique reference number is generated and displayed by the system.

User Reference

The system displays the Contract Reference number generated here. You can change it to one that uniquely identifies this contract.

Source Reference

The system defaults the source reference number for the contract. .

Source Code

The system will default 'FLEXCUBE' here.

5.1.2 Main Tab

You can enter the following details for the contract:

DL Details

Enter the following deposit locker details

Vault Code

Specify the vault code required. You can also select it from the adjoining option list. The list contains all the codes maintained in the system.

Box Code

Enter the code of the deposit box you wish to associate for the contract. You can also select it from the adjoining option list. The list contains all the available boxes for the vault selected.

Box Type

The system will display the type for the box selected.

Box Dimension

The system will display the dimensions of the box.

Box Description

The system will display the description for the box you have selected.

Deposit Ccy

The system will display the deposit currency for the vault code selected. You can modify this if required.

Deposit Amount

The system will display the deposit amount for the vault code selected. You can modify this if required.

Customer

Specify the customer who has requested a safe deposit box. You can also select the customer code from the adjoining option list. The list contains all the customers maintained in the system.

Customer Name

The system will display the name of the customer you have selected.

Party Type

The system will default the party type based on the type of operation selected in the ‘Mode Of Operation’ field.

RP Customer

Check this option to indicate that the customer is relationship pricing customer. This ensures that the system will take into account any scheme linked to this customer at the time of calculating charges.

Refer the chapter ‘Customer Relationship Pricing’ in the Relationship Pricing User Manual for more details.

Wait List Serial No.

If the customer has already requested for a safe deposit box and is on the waiting list, you can enter the appropriate waitlist number here. When you authorize the locker request for the customer here, the system will change the allocation status of the waitlist to ‘Allocated’ from ‘Waitlisted’ in the ‘Deposit Lockers customer Waitlist Log’ screen.

No. of free visits (Contract Tenor)

This value will be defaulted from the product level. You will be allowed to change it.

Book Date

The system will default the application date.

Value Date

The system will default the application date here. You can change it if required.

Expiry Date

The system will default the date of expiry based on the tenor maintained at the product level. You can modify it, if required.

Closure Date

The system will default the expiry date here. If you have maintained closure days for the product then the closure date will be computed taking into account the closure days specified (Expiry Date + Closure Days). You can modify it, if required.

Break Open Period

The system will compute and display the value for the field. This will include the break open days specified for the product (Closure Date + Break Open Period). You can modify it if required. However, the date you provide should be greater than the closure date for the contract.

Others

Enter the following details:

Auto Extension

The system defaults the preference maintained at the product level. You can modify it if required. Check this option to automatically extend the contract when it expires.

Auto Liquidation

The system will default the preference maintained at the product level. You can change it if required. Check this option to indicate the system should automatically debit the account of the customer for the subsequent rentals on the dates each falls due.

CASA Account Mandatory

The system defaults the preference maintained at the product level. Additionally, if you have chosen the ‘Auto Extension’ or ‘Auto Liquidation’ options, this option needs to be selected. If this option is checked, then you are required to provide settlement details in the contract screen. At the time of closure of an account, the system will ensure that the account is not linked to any contract for deposit lockers.

Rental Details

The system will display the rental details, based on your product selection. You can modify the following:

Rental Mode

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

- Advance
- Arrears

Rental Frequency

Select, from the drop-down list, the frequency at which the customer will have to pay the safe deposit box rental. You have the following options:

- Monthly
- Quarterly
- Half Yearly
- Annual

Month

Select, from the drop-down list, the month in which the rental payment should be made. The list, which contains all the months of the year, will be enabled only if the rental frequency is any of the following:

- Quarterly
- Half Yearly
- Annual

Day

Specify, from the drop-down list, the day of the month on which the rental payment should be made. The list contains all the days of the month.

First Rental Due Date

The system will display the date on which the first rental is due based on the details provided for rent and the contract value date.

Next Rental Due Date

The system will display the date on which the subsequent rent is due.

Settlement Details

You can detail the following information on settlement which will be used to collect the initial locker fee and the rentals for the locker:

Branch

Specify the branch of the customer account. You can also select the branch from the option list. The list contains all the branches maintained in the system.

Account

Specify the customer account. You can also select the account from the option list. The list contains all the accounts maintained for the customer in the branch selected.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Ccy

The system displays the currency of the account selected.

Note

- The details you specify in the contract screen will be made available in the 'Settlement' screen which you can invoke by clicking the 'Settlement' button in the contract screen. You can change these details if required.
- If no details are specified in the contract screen, the system will pick up the account maintained for the customer and display the details in the 'Settlement' screen. You will be not be allowed to modify these details
- After the contract has come into force, you can change the settlement details only in the 'Settlement' screen, not in the 'Safe Deposit Box Contract Detailed' screen.

Status Change Details

Specify the following information for operating the locker and freezing the locker:

Mode of Operation

Select, from the drop-down list, the mode of operating the locker. You have the following options:

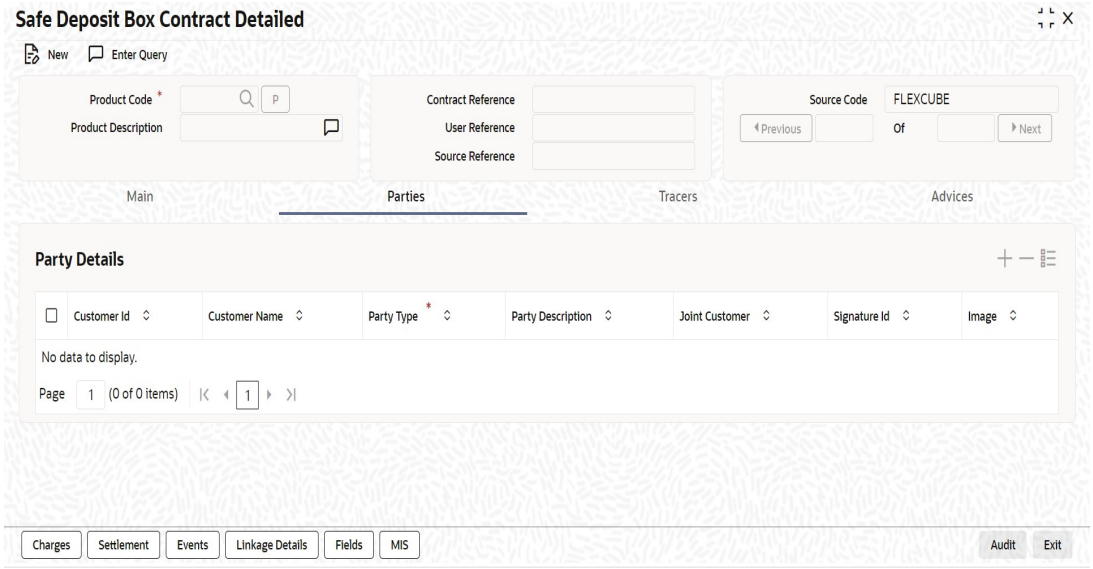
- Single – For single operation, the system will default ‘APP’ (Applicant – this is the primary customer) in the ‘Party Type’ field and you can add any of the following as parties (in the ‘Parties’ tab)
  - CAP(Co-applicant – this is the secondary customer)
  - AUT (Authorized User)
  - NOM (Nominee)
- Jointly – For joint operation, the system will default ‘APP’ in the ‘Party Type’ field and you can add CAP/AUT/NOM as parties (in the ‘Parties’ tab).
- Mandate Holder – For a mandate holder operation, the system will default ‘APP’ in the ‘Party Type’ field and will not allow you to specify any other party type for instance nominee or co-applicant.

Frozen

Check this option to freeze the contract during amendment.

5.1.3 Parties Tab

In this screen, you specify the parties other than the customer/primary applicant who are authorized to operate the safe deposit box.



You can enter the following details for parties:

Customer Id

The system will default the ID of the customer initially. You can add the customer IDs of other parties if you wish. You can select the required ID from the adjoining option list. The list contains all the customer codes maintained in the system.

Customer Name

The system will display the name of the customer selected.

Party Type

Enter the party type for the customer. You can also select the party type from the adjoining option list. The list contains all the party codes maintained.

Party Description

The system will display the description of the party selected.

Joint Customer

Enter the joint customer for the customer ID selected earlier. You can also select the joint customer from the adjoining option list. The list contains all the joint customers associated for the customer.

Signature ID

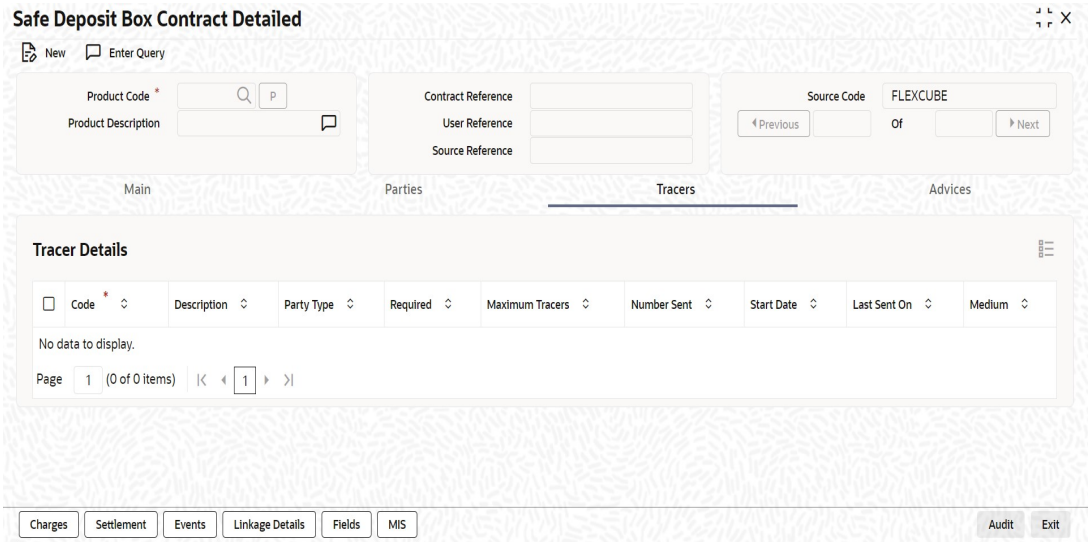
Specify the signature Id maintained for the customer. You can also select the ID from the adjoining option list. The list contains all the signature IDs maintained in the system.

Image

You can capture the signatures for all the parties that are authorized to operate the locker.

5.1.4 Tracers Tab

Tracers are reminders sent to customers at different stages of the safe deposit contract. Details of tracers that have been associated at the product level will be displayed here. You can change only a few details.



You can modify the following tracer details:

Tracer Required

Check this option against each tracer that you would like to generate for this contract.

Maximum Tracers

Specify the maximum number of times you would like to send the particular tracer.

Numbers Sent

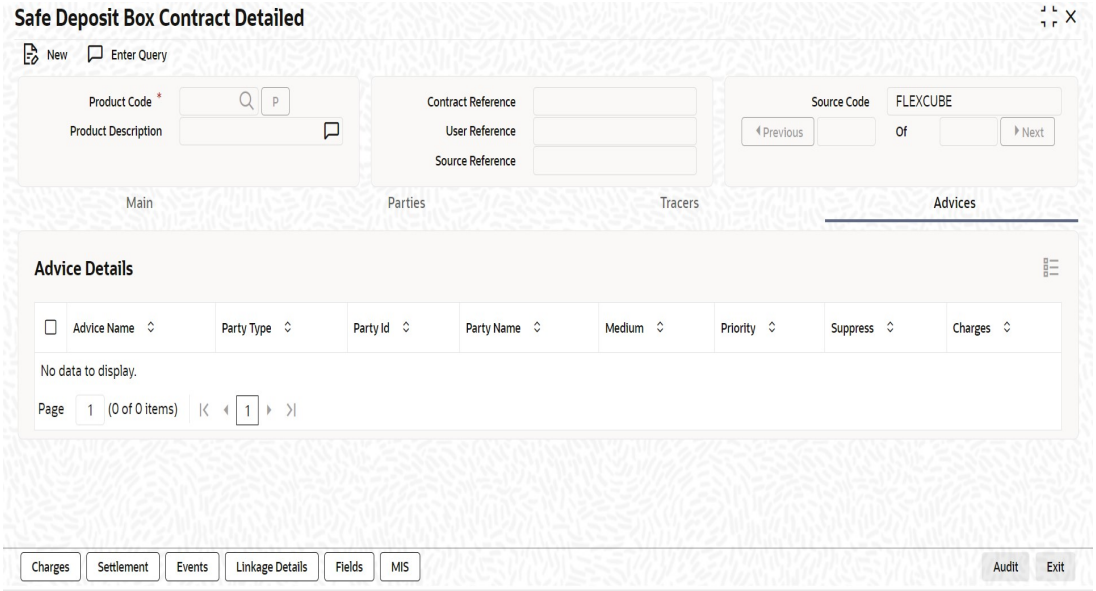
The system will default the number of tracers sent. You cannot modify it.

Start Date

Specify the date from which you would like the tracers to be sent.

5.1.5 Advices Tab

The system defaults all the advices associated at the product level for the triggered event at the contract level. You can modify only selected details in this screen.



You can change only the following details for advices:

Medium

The system will default the preference maintained at the product level for the advice. You can select the option ‘Mail’.

Priority

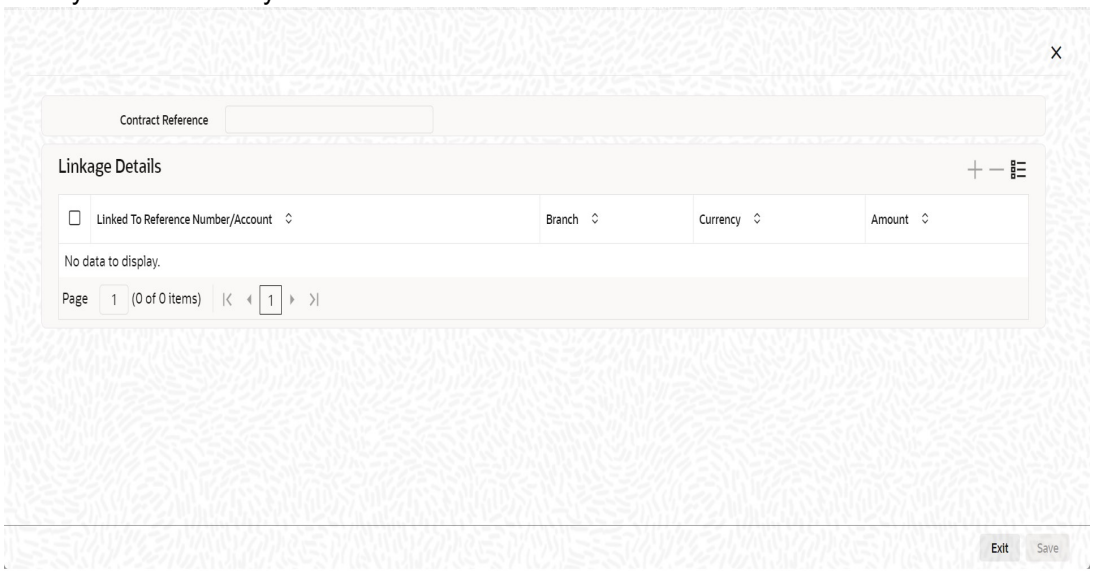
The system will default the preference maintained at the product level for the advice. You can retain it or modify it.

Suppress

The system will default the preference maintained at the product level for the advice. You can change the preference here by checking the option to indicate that the advice should not be generated. Uncheck it to generate the advice.

5.1.6 Linkage Details Button

In the contract screen, for an existing customer who has deposits with the bank, you can link any number of deposits to the safe deposit contract by clicking the 'Linkage Details' button. The system will allow you to select TDs for the contract amount entered.



In the screen, enter the following details to complete the linkage:

Linked To Reference Number/Account

Enter the reference number for the deposit. You can also select it from the adjoining option list. The list contains all the deposits in the branch for the customer of the contract.

Branch

The system will display the branch of the fixed deposit.

Currency

The system will display the currency of the deposit selected.

Amount

The system will display the deposit amount for the deposit reference you have selected.

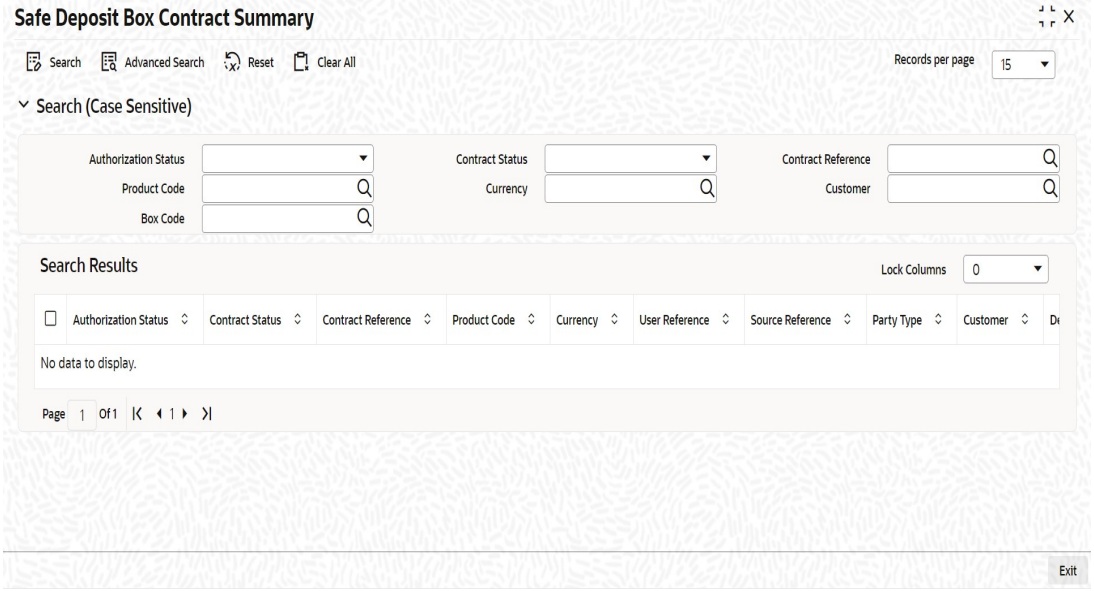
Whenever a TD linked here is closed, the system will display an override to indicate the linkage.

For further information refer the following Oracle FLEXCUBE *User Manuals:*

- Products
- Charges and Fees
- MIS
- User Defined Fields
- Settlements

5.1.7 Viewing Safe Deposit Box Contract Details

You can query and view the details of the safe deposit locker contracts in the system in the 'Safe Deposit Box Contract Summary' screen. To invoke this screen, type 'DLSTRONL' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, you can query on any combination of the following parameters:

- Authorization Status
- Contract Reference
- Currency
- Box Code
- Contract Status
- Product Code
- Customer

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified. If you do not specify any parameter for the query before clicking 'Search', the system will display all the available safe deposit locker records.

5.2 Safe Deposit Box Authorize Contract Details

This section contains the following topics:

- Section 5.2.1, "Authorizing Contracts"
- Section 5.2.2, "Reversing Contracts"
- Section 5.2.3, "Amending Contracts"
- Section 5.2.4, "Closing Contracts"
- Section 5.2.5, "Deleting Contracts"
- Section 5.2.6, "Rolling over Contracts"

5.2.1 Authorizing Contracts

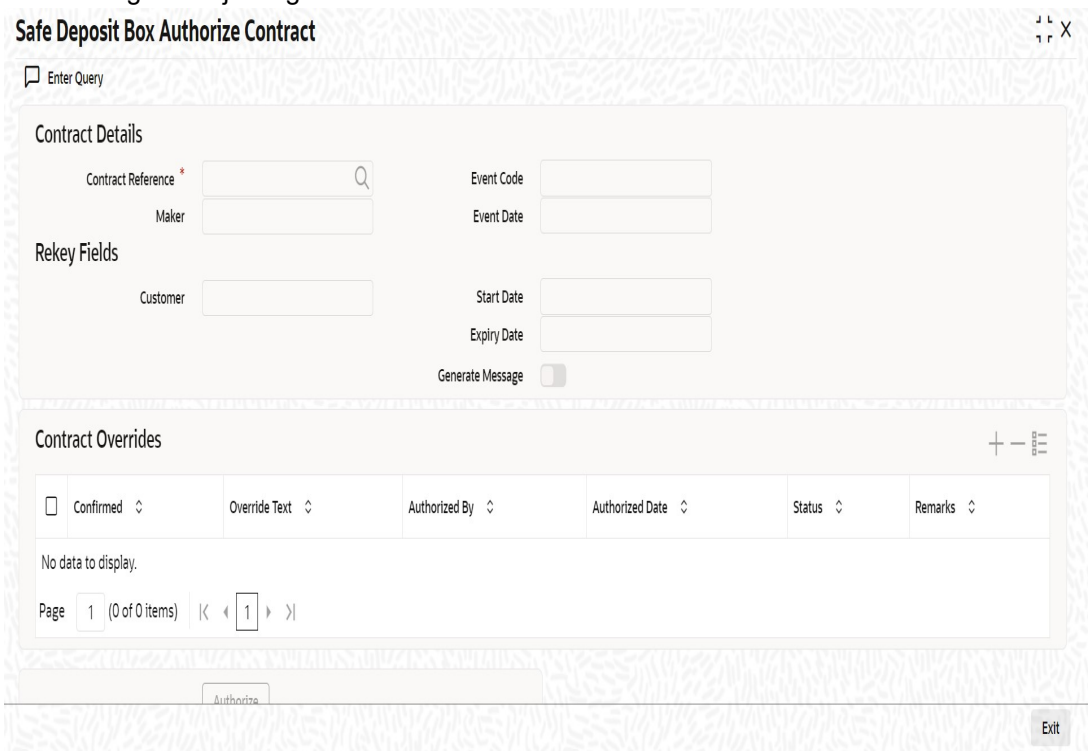
You can perform the following operations for a safe deposit locker contract:

- Authorization

- Reversal
- Amendment
- Closure
- Delete
- Rollover
- Pre-closure

These operations are explained in detail in the following sections.

You can authorize contracts in the ‘Safe Deposit Box Authorize Contract’ screen which you can invoke by typing ‘DLDTRAUT in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.



In this screen, you can do the following:

- Verify that the details input are valid
- Check Overrides displayed by the system
- Re-key data for fields which require re-keying

Subsequently, enter the contract reference of the contract you wish to authorize and click the ‘Authorize’ button to authorize this contract.

5.2.2 Reversing Contracts

You can reverse a contract by clicking the reverse icon in the toolbar or selecting Reverse from the Actions menu. You can reverse only those contracts which have financial impact and where the contract expiry date is later than the application date.

5.2.3 Amending Contracts

For contracts which have been authorized and which have not yet expired, you can modify details by clicking the unlock icon in the toolbar or selecting Unlock from the Actions menu. The details that are amendable are:

- Party details
- Max No of Free Visits
- Break Open Period Date
- Settlement Details
- Frozen

5.2.4 Closing Contracts

You can close contracts by clicking the close icon in the toolbar or selecting Close from the Actions menu. Closure of contracts is possible only where the subscription date in the contracts is earlier or the same as the application date. When you close a contract, the system will change the status of the locker from 'Rented' to 'Available'.

5.2.5 Deleting Contracts

To delete a contract, click the delete icon in the toolbar or select Delete from the Actions menu. For a new, unauthorized contract, the system will delete the contract itself. For an existing unauthorized contract, the system will delete only the last event saved for the contract.

5.2.6 Rolling over Contracts

You can extend an existing contract for the same period as specified in the current contract. To rollover a contract, click the rollover icon in the toolbar or select Rollover from the Actions menu. The following validations are applicable while rolling-over a contract:

- For an automatic rollover ('Auto Extension' option checked in the SDB contract screen), the contract will be extended by the same period as the tenor of the original contract. For manual rollover, you can specify the desired tenor. The rental payment schedule will be re-calculated for the new tenor.
- Similarly, for an automatic rollover, the system will compute the break-open period and contract closure date based on the new tenor. You can modify these details in case of a manual roll-over.
- The system will default the following details which are not amendable:
  - Value Date
  - Party Details
  - Rental Details
  - Vault and Box Details
  - Free Visit count (reset to the value applicable to the earlier tenor)

Note

The system will not allow rolling-over of contracts where payment is outstanding from the customer or where the record is closed.

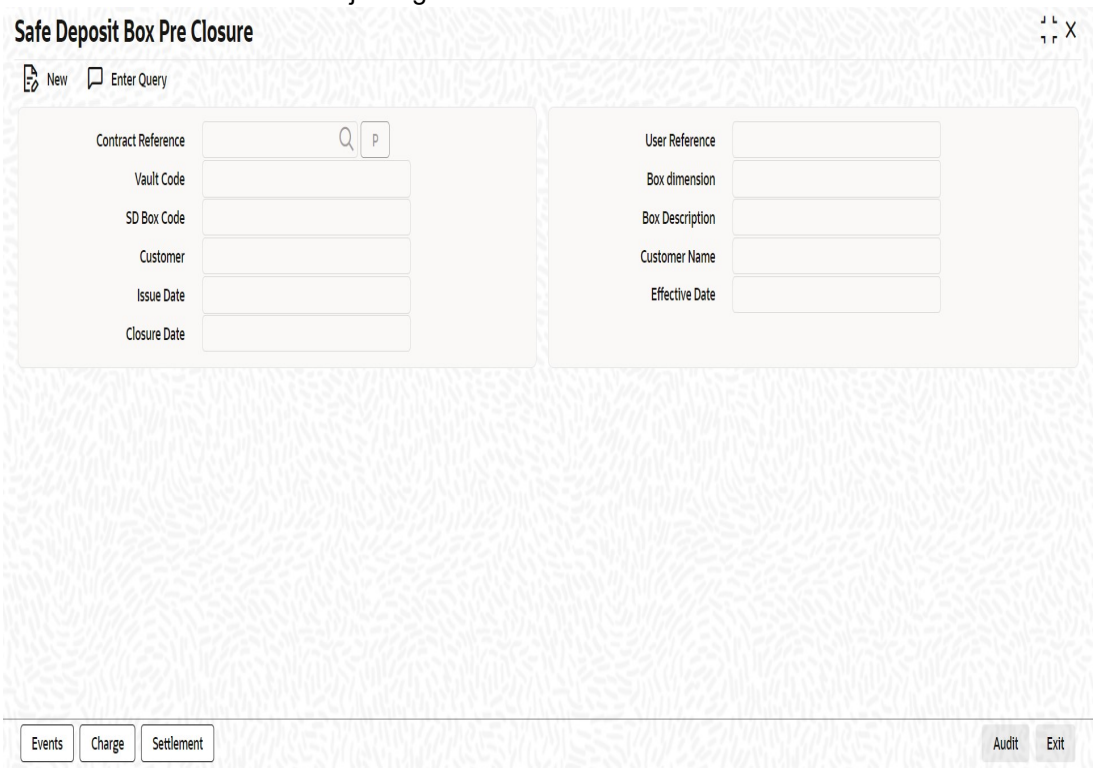
5.3 PreClosure of Contracts

This section contains the following topic:

- Section 5.3.1, "Closing Contracts Prematurely"

5.3.1 Closing Contracts Prematurely

You can close contracts before the expiry date in the ‘Safe Deposit Box Pre Closure’ screen. To invoke this screen, type ‘DLDPCLOS’ in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, enter the reference number of the contract for which payment is being processed. Click on ‘P’ button. The system will display the following details of the contract:

- User Reference No
- Vault code
- Box Code
- Customer
- Value Date
- Closure Date
- Box Dimension
- Box Description
- Customer Name
- Effective Date

Click the save button. The system will close the record pre-maturely.

As part of the pre-closure, if you wish to collect rental arrears or penalty charges, you can do so by associating the required charge class to the PCLS event. The system will debit the customer account for the amount when pre-closure happens.

You can also return any advance rent collected from the customer by associating the charge class to PCLS event. The charge amount is calculated by taking into account the difference between the original date of closure and the date on which pre-closure is done. You can modify the amount to be returned in the ‘Charges’ screen by clicking the charges button.

The system will trigger the pre-closure event and modify the status of the box from ‘Rented’ to ‘Available.

5.4 Safe Deposit Box Payment Input

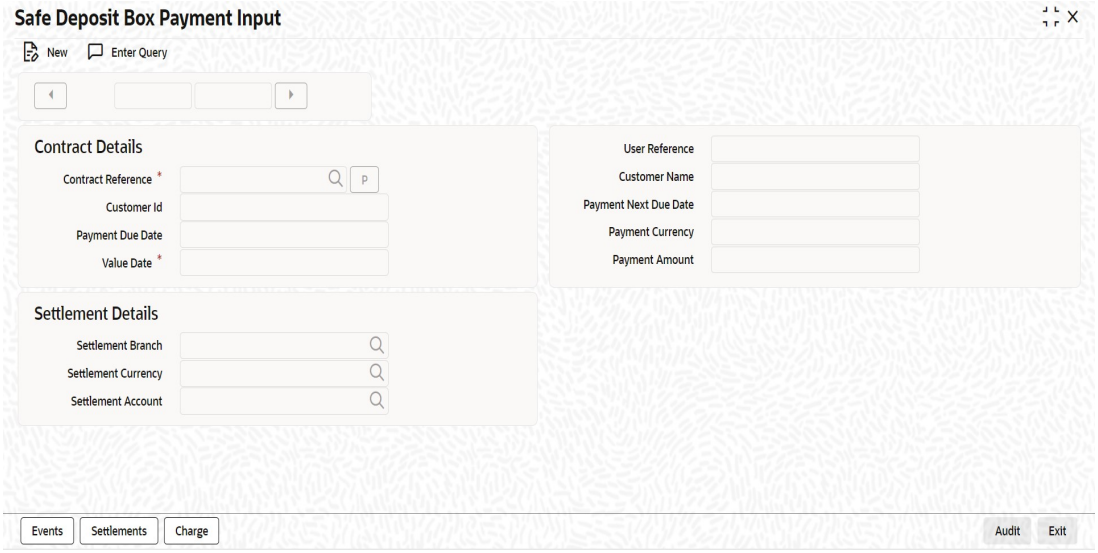
This section contains the following topics:

- Section 5.4.1, "Processing Safe Deposit Box Payments"
- Section 5.4.2, "Viewing Safe Deposit Box Payment Details"

5.4.1 Processing Safe Deposit Box Payments

Payments from the customer (initial fees or rentals) can be collected either automatically or manually. The automatic payment is enabled by selecting the ‘Auto Liquidation’ option and linking a current account or savings account to the contract. Here, the system will automatically calculate and collect the rental(s) due as part of the EOD operations.

In case of manual payments, you have the option of collecting the rental either in cash or from the account of the customer. You can collect the payment from the account of the customer in the ‘Safe Deposit Box Payment Input’ screen. To invoke this screen, type ‘DLDPAMNT’ in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, enter the reference number of the contract for which payment is being processed. Click on ‘P’ button. The system will display the following details of the contract:

- User Reference No
- Customer ID
- Payment Due Date
- Value Date
- Customer Name
- Payment Next due Date
- Payment Currency
- Payment Amount
- Settlement Branch
- Settlement Currency
- Settlement Account

You can modify the value date, settlement branch, currency and account details, if required. All the other fields will retain the original values.

Click the save button. The system will process the payment.

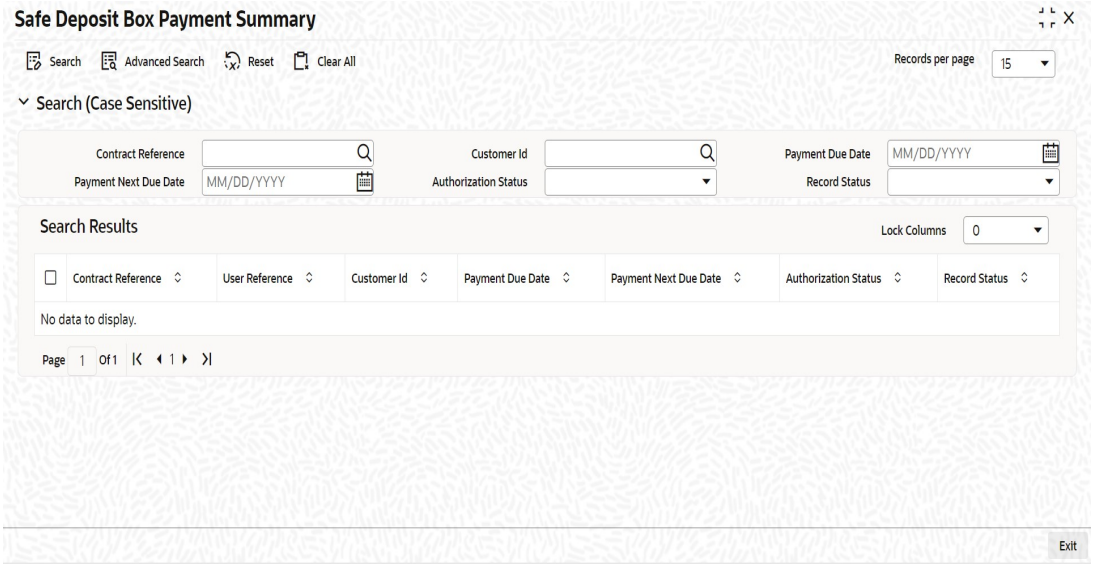
Refer the chapter 'Cash Transactions' in the Savings User Manual for details on payments to be done by cash

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Settlement Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

5.4.2 Viewing Safe Deposit Box Payment Details

You can query and view the details of the payments made for the safe deposit lockers in the 'Safe Deposit Box Payment Summary' screen. To invoke this screen, type 'DLSPAMNT' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, you can query on any combination of the following parameters:

- Contract Reference No
- Payment Due Date
- Authorization Status
- Customer ID
- Payment Next Due Date
- Record Status

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified. If you do not specify any parameter for the query before clicking 'Search', the system will display all the available payment records for safe deposit lockers.

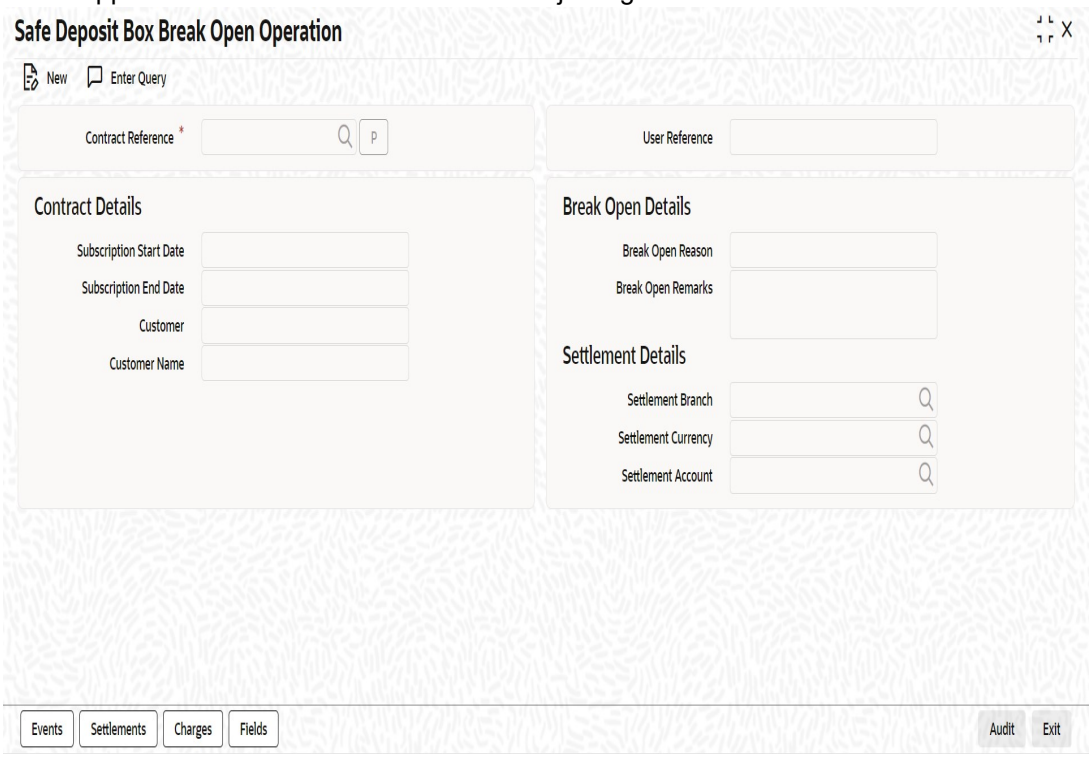
5.5 Safe Deposit Box Break Open Operation

This section contains the following topics:

- Section 5.5.1, "Breaking Open Safe Deposit Boxes"
- Section 5.5.2, "Viewing Safe Deposit Box Break Open Details"

5.5.1 Breaking Open Safe Deposit Boxes

Under certain circumstances like where the customer has not paid the rental or not visited the locker for a long time, you can break open the safe deposit locker. As part of this operation, you are required to maintain certain information in the 'Safe Deposit Box Break Open Operation' screen. To invoke this screen, type 'DLDBRKOP' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, specify the following details:

Contract Reference

Enter or select from the adjoining option list, the reference number of the contract corresponding to the safe deposit locker that you wish to break open.

The system will display the following values:

- User Reference No
- Subscription Start Date
- Subscription End Date
- Customer
- Customer Name
- Settlement Branch
- Settlement Currency
- Settlement Account

Break Open Reason

Select, from the drop-down list, the reason for breaking open the safe deposit locker. The reasons are:

- Customer Not Visited

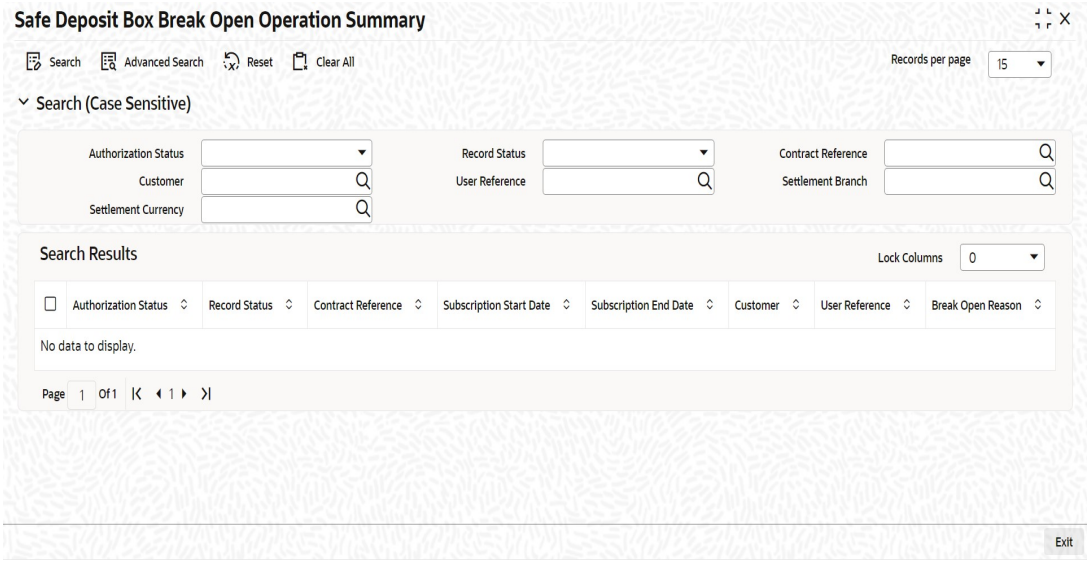
- Others

Break Open Remarks

Enter any additional information that you would like to maintain for breaking-open the locker.

5.5.2 Viewing Safe Deposit Box Break Open Details

You can query and view the details of the safe deposit lockers which have been broken open in the 'Safe Deposit Box Break Open Operation Summary' screen. To invoke this screen, type 'DLSBRKOP' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, you can query on any combination of the following parameters:

- Contract Reference No
- User Reference No
- Settlement Currency
- Customer
- Settlement Branch
- Settlement Account

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified. If you do not specify any parameter for the query before clicking 'Search', the system will display all the available safe deposit locker records for which the break-open operation has been done.

5.6 Safe Deposit Box Visitors Log

This section contains the following topics:

- Section 5.6.1, "Maintaining Safe Deposit Box Visitor Information"
- Section 5.6.2, "Viewing Safe Deposit Box Visitor Information"

5.6.1 Maintaining Safe Deposit Box Visitor Information

You can maintain details of customer or visitors who have visited the lockers in the 'Safe Deposit Box Visitors Log' screen. To invoke this screen, type 'DLDVINFO' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, enter or select the contract reference number and click on the 'P' button adjoining the 'Contract Reference No.' The system will populate the following details:

- Event Sequence No
- Customer ID
- Box Code
- SD Vault Code
- Subscription Start and End Dates
- Mode Of Operation
- No. of Free Visits
- Visited Count Till Date

In addition to the above, the system will also indicate if:

- Payment is overdue from the customer in the 'Payment Overdue' field
- The contract is 'Frozen' in the 'Account Frozen' field. For a frozen contract, you will not be allowed to add or save any visitor information in this screen.

You can enter the following information:

Visitor Details

Specify the following details about the visit:

Visited Date

Select, from the adjoining calendar, the date of the customer visit.

Entry Time

Enter the check-in time for the visit to the locker.

Exit Time

Enter the check-out time for the visit.

Party Details

Here, you can enter details of additional persons who visited the locker:

Customer Id

Specify the customer code of the visitor. You can also select it from the adjoining option list.

Name

The system displays the customer name depending on the customer ID selected.

Party Type

The system displays the party type and will validate the visit to the deposit locker based on the 'Mode of Operation' you have selected for the contract.

- If the mode is 'Single', any of the following party types can visit the locker:
  - APP
  - CAP
  - AUT
  - NOM
- If the mode is 'Jointly', then any of the following party types will be allowed to visit, provided they are accompanied by the applicant holder:
  - CAP
  - AUT
  - NOM

If the mode is 'Mandate Holder', then the system will allow visit only from the primary applicant.

Joint Customer

The system displays the name of the joint customer.

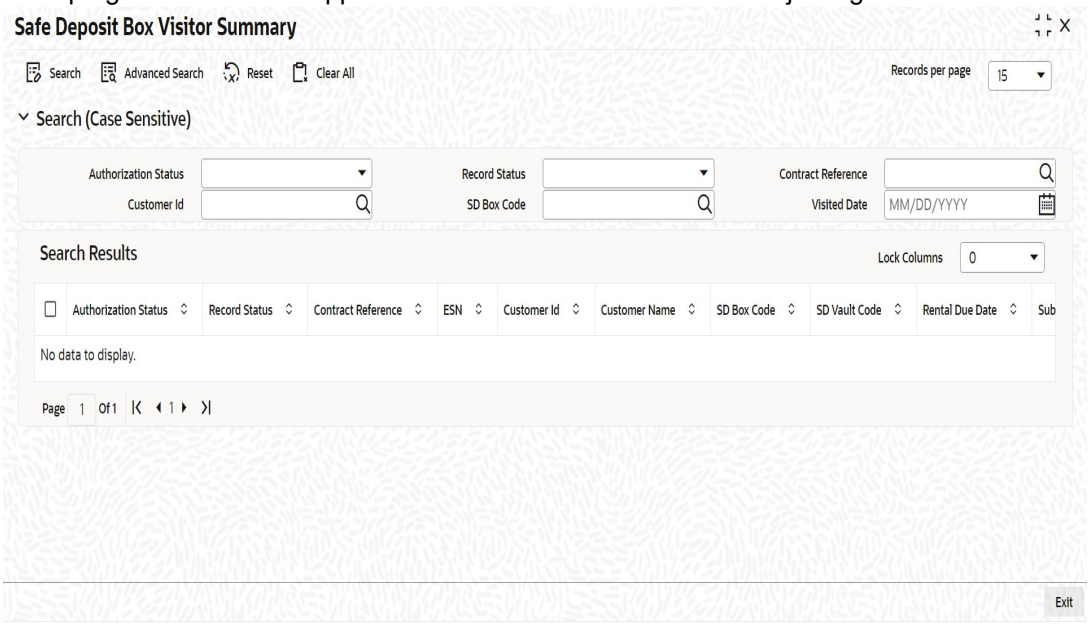
While saving the contract, apart from checking for party type, the system will also check if, for the given period, the customer has exceeded the maximum number of free visits allowed for the contract. If so, the system will debit the customer account for the corresponding charges.

Note

If you wish to change the charges or settlement details, you can do so by clicking the 'Charges' and 'Settlement' screens respectively.

5.6.2 Viewing Safe Deposit Box Visitor Information

You can query and view the details of visitors who have visited the lockers through the 'Safe Deposit Box Visitor Summary' screen. To invoke this screen, type 'DLSVINFO' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, you can query on any combination of the following parameters:

- Contract Reference No
- SD Box Code
- Customer ID
- Visited Date

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified. If you do not specify any parameter for the query before clicking 'Search', the system will display all the available records for visitors to the safe deposit lockers.

5.7 Safe Deposits Box Customer Waitlist Log

This section contains the following topics:

- Section 5.7.1, "Creating Safe Deposit Box Waitlists for Customers"
- Section 5.7.2, "Viewing Safe Deposit Box Waitlist Details"

5.7.1 Creating Safe Deposit Box Waitlists for Customers

Waitlists for customers can be created within the system for customers who wish to avail the safe deposit facility offered by your bank. As and when a box becomes available, the customer can be contacted and offered the box. You can maintain these details in the 'Safe

Deposit Box Customer Waitlist Log' screen. To invoke this screen, type 'DLDCUSWL' in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



Enter the following details for a customer who wishes to avail the facility:

Box Details

Waitlist Serial Number

The system generates this number automatically for each new record.

Box Type

Specify the box type required by the customer. You can also select the type from the adjoining option list. The list contains all the box types maintained in the system.

Allocation Status

The system will display the status for the customer. The status can be either of the following:

- Waitlisted
- Allocated

Existing Customer

Check this option to indicate that the customer requiring the safety box is an existing customer of your bank.

Date of Logging

The system displays the application date here.

Branch Code

Specify the branch where the box is requested. You can also select the code from the adjoining option list. The list contains all the branches maintained in the system.

Priority

Select, from the adjoining drop-down list, the priority with which the request has been made. You have the following options:

- High

- Medium
- Low

Customer Details

Customer ID

Specify the customer code. If the customer is an existing one, you can select the ID from the adjoining option list. The list contains all the customer IDs maintained in the system. You can enter the name of the customer or leave this field blank if the customer is a new one.

Name

The system will display the name of the customer, if the customer is an existing one. You are required to specify the details for a new customer.

Address

The system will display the address of the customer, if the customer is an existing one. You are required to specify the details for a new customer.

City

The system will display the city, if the customer is an existing one. You are required to specify the details for a new customer.

Zip Code

The system will display the zip code, if the customer is an existing one. You are required to specify the details for a new customer.

State

The system will display the state to which the customer belongs, if the customer is an existing one. You are required to specify the details for a new customer.

Country

The system will display the country of the customer, if the customer is an existing one. You are required to specify the details for a new customer.

Ph Number

The system will display the phone number, if the customer is an existing one. You are required to specify the details for a new customer.

E-mail

The system will display the email address of the customer, if the customer is an existing one. You are required to specify the details for a new customer.

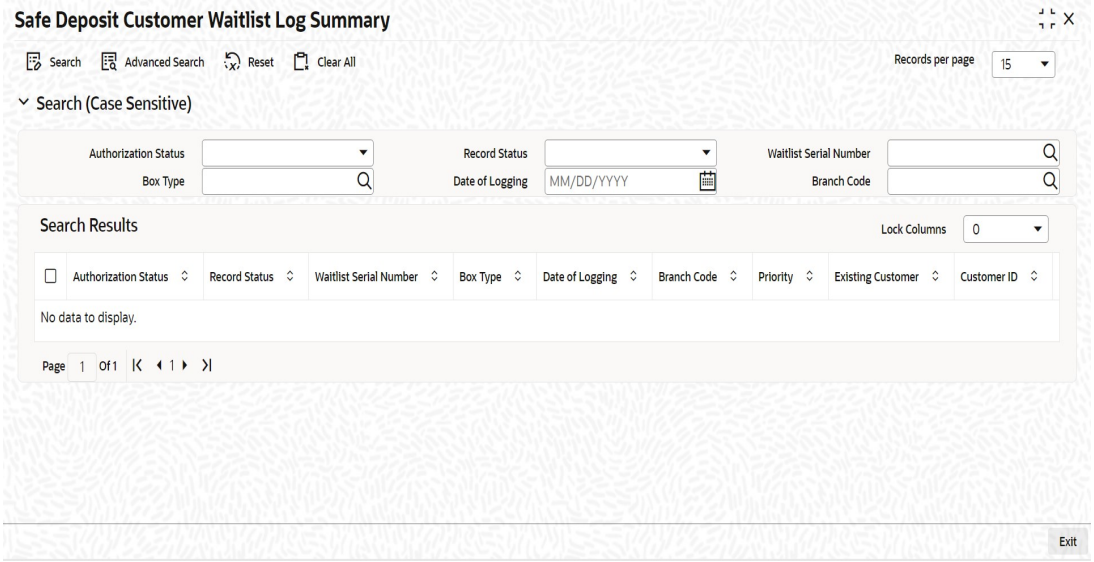
Remarks

Enter any additional information that you wish to maintain for the request.

5.7.2 Viewing Safe Deposit Box Waitlist Details

You can query and view the details of customers who are waitlisted for the box facility through the ‘SDB Customer Waitlist Log Summary’ screen. To invoke this screen, type ‘DLSCUSWL’

in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, you can query on any combination of the following parameters:

- Authorization Status
- Waitlist Serial Number
- Date Of Logging
- Record Status
- Box Type
- Branch Code

After specifying the parameters for the query, click ‘Search’. The system displays all the records matching the parameters specified. If you do not specify any parameter for the query before clicking ‘Search’, the system will display all the available records for waitlisted customers.

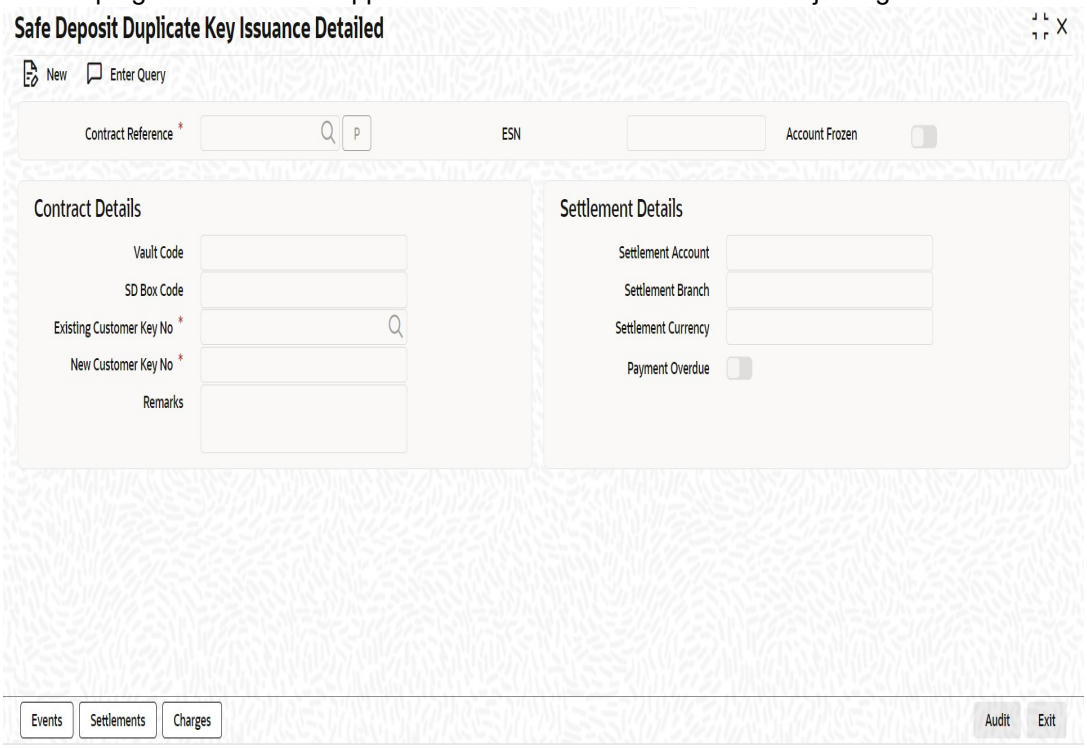
5.8 Safe Deposit Duplicate Key Issuance Detailed

This section contains the following topics:

- Section 5.8.1, "Handling Safe Deposit Duplicate Key Requests"
- Section 5.8.2, "Viewing Safe Deposit Duplicate Key Details"

5.8.1 Handling Safe Deposit Duplicate Key Requests

In case a customer requests for a duplicate key, you can process it through the ‘SDB Duplicate Key Issuance Detailed’ screen. To invoke this screen, type ‘DLDDUKEY’ in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



Enter the following details for the duplicate key request:

Contract Reference No

Enter the contract reference number against which you are issuing the duplicate key and click the ‘P’ button.

The system will default the following details:

- Account Frozen
- Vault Code
- SD Box Code
- Settlement Details
- Payment Overdue

You can now specify the following:

Existing Customer Key No.

Select the existing key number from the adjoining option list.

New Customer Key No.

Enter the new key number for the customer.

Remarks

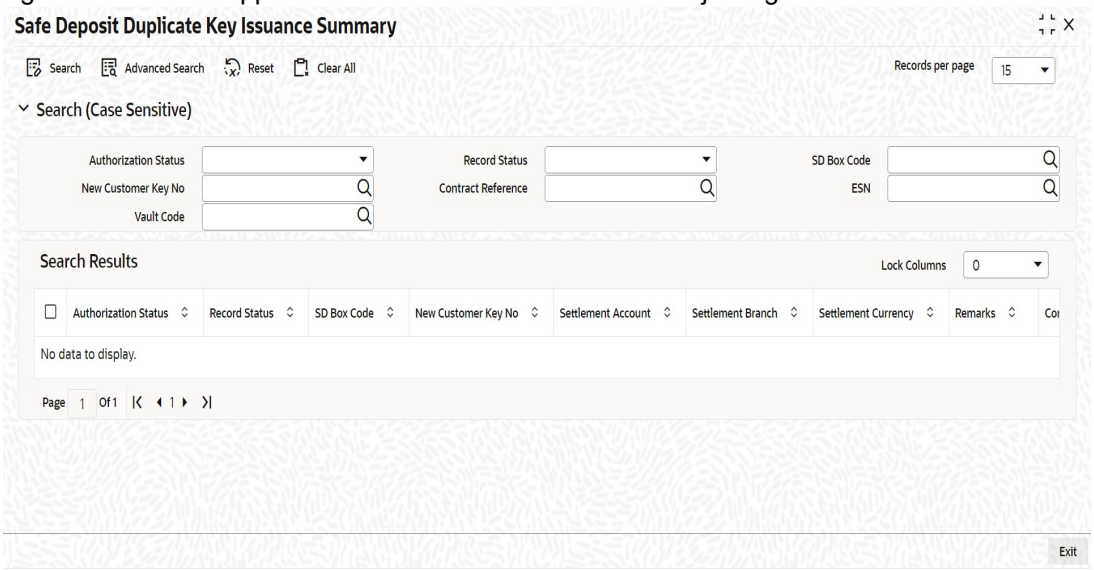
Enter any additional information that you wish to maintain for the record.

Note

You can also assign the existing key number instead of a new one.

5.8.2 Viewing Safe Deposit Duplicate Key Details

You can query and view the details of duplicate keys issued through the ‘SDB Duplicate Key Issuance Summary’ screen. To invoke this screen, type ‘DLSDUKEY’ in the field at the top right corner of the Application Toolbar and then click the adjoining arrow button.



In this screen, you can query on any combination of the following parameters:

- SD Box Code
- Contract Reference No
- Vault Code
- New Customer Key No
- Event Sequence No

After specifying the parameters for the query, click ‘Search’. The system displays all the records matching the parameters specified. If you do not specify any parameter for the query before clicking ‘Search’, the system will display all the available records for duplicate key requests.

6. Annexure – Events, Accounting Entries and Advices

This section contains details of the roles, events, accounting entries and advices that can be set up for the SDB module of Oracle FLEXCUBE. The details of the suggested accounting entries are listed event-wise.

This chapter contains the following sections:

- Section 6.1, "SDB Events"
- Section 6.2, "Accounting Role"
- Section 6.3, "SDB Accounting Entries and Advices"

6.1 SDB Events

The following is a list of events for SDB. In the subsequent paragraphs we shall examine the accounting entries and advices for each of the events listed below.

Event Name	Description
BOOK (Booking)	This event will be triggered, at the time of booking the contract. This can have charge associated with it.
INIT (Initialization)	This event will be triggered on the contract value date, executing the Initial fee accounting entries and rent advances for INIT event.
AMND (Amendment)	This event will be triggered, when an existing SDB contract end date is modified. Accounting entries will be executed to debit charges from the customer account. Amendment event can also be triggered for the changing the status of contract - Freezing and De-Freezing.
CLOS (Closure)	This event will be triggered, when an SDB contract is closed. When a contract is triggered for closure, the system will check for the rental pending payments, if required it will debit charges from the customer account and generate the closure advice for this event. In case of insufficient funds in the customer account, the system will return an error by restricting the contract to be closed.
REVR (Reversal)	This event will be triggered, when a SDB contract is reversed for the latest event. The system will reverse the accounting entries executed for the previous event. The reversal events will be supported for all the events except closure and pre-closure events.
ROLL (Rollover)	This event will be triggered, when a contract is rolled-over for the next period. This event will execute the accounting entries for rental payment charges.
LIQD (Liquidation)	This event will be triggered for both Manual and Auto liquidation, based on the Auto liquidation flag set at the contract level. When a liquidation event is triggered system will execute the accounting entries to debit the rental fee charges from the customer.

CUSV (Customer Visit)	This event will be triggered, for all customer visits; however the charges will be applicable only when the count exceeds the free visit count.
BPNT (Break Open Period)	This event will be triggered, when the customer has not visited the bank till the post contract maturity period. The system will execute the accounting entries to debit the charges from the customer account.
DPNT (Duplicate Key)	This event will be triggered, when the customer requests for duplicate key. The system will execute the accounting entries to debit the charges from the customer account.
PCLS (Pre-closure)	This event will be triggered for Pre closure of SDB contracts. The system will execute the accounting entries to debit the charges from the customer account.

6.2 Accounting Role

Accounting Role	Description	Role Type
CUSTOMER	Customer Accounts	Real/Type "X"

6.3 SDB Accounting Entries and Advices

This section contains the following topics:

- Section 6.3.1, "Book "
- Section 6.3.2, "INIT "
- Section 6.3.3, "LIQD "
- Section 6.3.4, "AMND "
- Section 6.3.5, "REVR "
- Section 6.3.6, "ROLL "
- Section 6.3.7, "CUSV"
- Section 6.3.8, "BPNT"
- Section 6.3.9, "DPNT"
- Section 6.3.10, "CLOS / PCLS"

6.3.1 Book

Accounting Entry

Initial Fee charges can be collected at BOOK or INIT event, based on the customer need.

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
Book Advice	BOOK	Authorize	DL_BOOK_ADVICE	BOOK_ADVICE

6.3.2 INIT

Accounting Entry

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
Init Advice	INIT	Authorize	DL_INIT_ADVICE	INIT_ADVICE

6.3.3 LIQD

Accounting Entry

Rental Fee Charges are collected during this event

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
Payment Advice	LIQD	Authorize	DL_PAYMENT_ADV	PAYMENT_ADV

6.3.4 AMND

Accounting Entry

Charges applicable for extending the subscription end date are collected during this event.

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr

CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
Amendment Advice	AMND	Authorize	DL_AMEND_AD-VICE	AMEND_AD-VICE

6.3.5 REVR

All the accounting entries which have been previously posted are reversed during this event.

6.3.6 ROLL

Accounting Entry

Rental Fee is collected during this event.

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
Rollover	ROLL	Authorize	DL_ROLLO-VER_ADV	ROLLO-VER_ADV

6.3.7 CUSV

Accounting Entry

Charges for exceeding the free visit count are collected during this event.

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
Customer Visit Advice	CUSV	Authorize	DL_CUST_VIS-IT_ADV	CUST_VIS-IT_ADV

6.3.8 BPNT

Accounting Entry

Charges for Break open period are collected during this event, if the customer has not visited the deposit locker. The system will automatically calculate and collect these charges as part of EOD operations.

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
BreakOpen Advice	BPNT	Authorize	DL_BREAKO-PEN_ADV	BREAKO-PEN_ADV

6.3.9 DPNT

Charge for issuance of a duplicate key is collected during this event.

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

6.3.10 CLOS / PCLS

Accounting Entry

Charges for closure and pre-closure of SDB are collected during this event.

Role	Amount Tag	Debit/Credit
Customer	CHARGES	Dr
CHARGE COMPONENT_INC	CHARGES	Cr

Advice

Advice Name	Event	Generation Time	Format Name	Message Type
Closure	CLOS	Authorize	DL_CLOSURE_ADVICE	CLOSURE_ADVICE

7. Function ID Glossary

D

DLDBRKOP 5-16
DLDBXTDF 3-1
DLDCUSWL 5-21
DLDDUKEY 5-24
DLDPAMNT 5-14
DLDPCLOS 5-13
DLDPRMNT 4-1
DLDTRAUT 5-11
DLDTRONL 5-2
DLDVINFO 5-18
DLDVLBXM 3-3
DLSBRKOP 5-17
DLSBXTDF 3-2
DLSCUSWL 5-22
DLSDUKEY 5-25
DLSPAMNT 5-15
DLSPRMNT 4-12
DLSTRONL 5-10
DLSVINFO 5-20
DLSVLBXM 3-5

E

EIDMANPE 3-6