# Oracle Banking Branch Deposit Services User Guide





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## **Preface**

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

- Audience
- Related Resources
- Conventions
- Symbols, Basic Actions, and Shortcut Keys
- · List of Topics
- Screenshot Disclaimer

### **Audience**

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

## **Related Resources**

For more information, see these Oracle resources:

- Getting Started User Guide
- · Teller User Guide

### Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## Symbols, Basic Actions, and Shortcut Keys

The following are the icons and buttons you are likely to find in this guide:



**Table Icons and Buttons** 

Icons/Buttons	Function
» <sub>K</sub>	Minimize
N.	Maximize
×	Close
Q	Perform search
~	Open a list
Ø	Edit a row
	Delete a row
	Open calendar
K	Navigate to the first page
×	Navigate to the last page
<	Navigate to the previous page
>	Navigate to the next page
+	Add a row
C-	Refresh details
Ok	Confirm the details specified
Back	Navigate to the previous tab
Next	Navigate to the next tab
Save & Close	Save the details specified and exist from the screen. The task appears in my pending task, from where you can take the task ahead on your next login.
Cancel	Cancel the action performed and exist the screen
Submit	Submit the transaction for approval



### Table (Cont.) Icons and Buttons

Icons/Buttons	Function
Audit	View the audit details of a particular screen
Remarks	Add or view remarks related to a screen.
Overrides	View overrides if available.

#### **Table Basic Actions and Definitions**

Icon	Applicable Stages	Description
Submit	Initiation	After submitting the initiation stage, the system validates the transaction with the host and displays the errors or overrides if any. In case of an error, you can modify and resubmit or cancel the transaction. In case of an override, you can modify and resubmit or proceed with the transaction by accepting the overrides.
Cancel	Initiation, Approval, and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Approve	Approval	The system displays a section where approval remarks if any can be input. Click <b>OK</b> to submit. The transaction is sent to the Host system through OBRH. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, then the system displays an error message, the transaction is moved to Hand-off retry stage, and assigned back to the authorizer. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Reject	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the 'Reject' icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click <b>OK</b> for the transaction to be routed back to the initiation stage and assign back to the maker. In my Pending Tasks, the maker can view and subsequentlycan modify or delete the transaction details.
Audit	Initiation, Approval, and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.
Next	Initiation, Approval, and Hand off Retry	On completion of input of all parameters for a particular stage, the user can click to navigate to the next segment.
Back	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
Save & Close	Initiation	In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option.  When you click 'Save & Close', the input details are saved and the transaction screen is closed. Saved transaction details will be available in 'My task'. Users can select the transaction from 'My Task' and proceed with the transaction or delete it.
Remarks	Initiation, Approval, and Hand-off Retry	'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
Overrides	Initiation, Approval and Hand-off Retry	If override messages had appeared during initiation stage and they were accepted by the maker during submission, the Overrides button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer. On the Override Details section, click Decline to go back to the transaction screen to modify or cancel it, or click Accept to complete the initiation stage and move the transaction to the approval stage. The Overrides button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the Overrides button is clicked, the system displays the overrides accepted by the maker. After verifying the transaction and override details, the authorizer can either approve or reject the transaction. Existing Approve Transaction section is modified to display the overrides if any overrides are raised during the initiation submits.



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Change Log	Approval and Handoff Retry	When the authorizer clicks on the <b>Change Log</b> button, the system displays the changes made to the transaction in a popup window. By default, the change log is set to display only modified values. The <b>Change Log</b> button has two options, they are, <b>All</b> and <b>Updated</b> . The <b>All</b> button displays both modified and non-modified fields and the <b>Updated</b> button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear is red for easy recognition.

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

Table Shortcut Keys

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

## **List of Topics**

This guide is organized into the following topics:

#### Table List of Topics

Topic	Description
Overview of Deposit Services	Provides a snapshot of the features of the deposit services.
Term Deposit Transactions	Provides a detailed information about the Transaction screens.
Term Deposit Maintenances	Provides a detailed information about the Maintenance screens.
Term Deposit Inquires	Provides a detailed information about the Inquiry screens.
Recurring Deposit Transactions	Provides a detailed information about the Transactions screens.
Recurring Deposit Maintenances	Provides a detailed information about the Maintenance screens.
Recurring Deposit Inquires	Provides a detailed information about the Inquiry screens.

## **Screenshot Disclaimer**

Personal information used in the interface or documents are dummy and does not exist in the real world. It is only for reference purposes.



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## Overview of Deposit Services

The **Deposit Services** module of Oracle Banking Branch facilitates doing various transactions on Term Deposit (TD) and Recurring Deposit (RD) accounts.

- Prerequisite
   Before you begin performing deposit transactions:
- About Main Menu
   The **Deposit Services** is grouped into several menus. It is a large panel divided into groups of menu items, which simplifies the navigation.

## 1.1 Prerequisite

Before you begin performing deposit transactions:

Log in to the application homepage. For information on how to log in, refer to the *Getting Started User Guide*.

### 1.2 About Main Menu

The **Deposit Services** is grouped into several menus. It is a large panel divided into groups of menu items, which simplifies the navigation.

The menu items are grouped based on the type of operation to be performed. In addition, the **Menu Item Search** helps to search and select a specific screen to navigate to any screen from the main menu items. The main menus are listed below:

Figure 1-1 Deposit Services Mega Menu

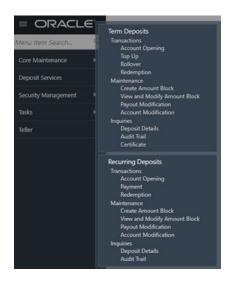


Table 1-1 Menu Items

Menu Item	Description
Transactions	Teller or Supervisor can use to initiate term deposit account opening.
Maintenance	Teller or Supervisor can use to perform the deposit services maintenance activities.
Inquiries	Teller or Supervisor can use to perform the deposit services inquiries.



## **TD Transactions**

You can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with transactions of a term deposit.

This topic contains the following subtopics:

#### Account Opening

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

#### Top Up

You can perform a TD top-up transaction using this screen.

#### Rollover

You can do simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL.

#### Redemption

You can redeem a Term Deposit using this screen. The redemption proceeds can be credited to CASA Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The Term Deposit can be redeemed in full or part.

## 2.1 Account Opening

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

This topic contains the following subtopics:

#### Simulation

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

#### Payin Details

You can specify or select the payin details for the TD account selected. The funding or payin details can be added by different modes, like CASA, GL, Cheque (Single mode settlement) or a combination of CASA & GL (Multimode settlement).

#### Payout Details

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

#### Additional Details

You can add details for the joint holder and nominee for the TD account.

### 2.1.1 Simulation

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

#### To perform TD simulation:

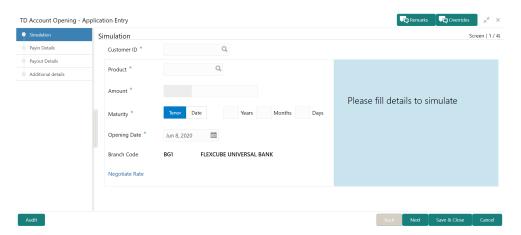


The fields, which are marked with an asterisk, are mandatory.

 On the Homepage, from the Deposit Services mega menu, under Term Deposits and Transactions, click Account Opening, or specify Account Opening in the search icon bar and select the screen.

The **TD Account Opening - Application Entry** screen is displayed.

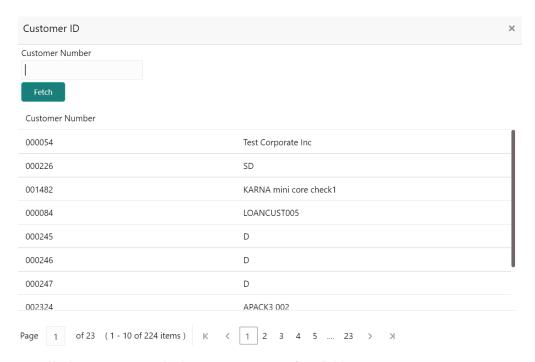
Figure 2-1 TD Account Opening - Application Entry



- 2. On the **TD Account Opening Application Entry** screen, click the specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.
  - a. If you click the icon, then the following section is displayed:



Figure 2-2 Customer ID section



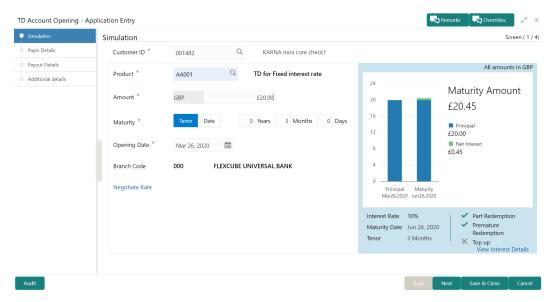
- **b.** Specify the customer ID in the **Customer Number** field.
- c. Click Fetch.

The customer number and name are displayed in the table.

d. Select the Customer Number from the table.

The details related to the selected customer number are displayed in the tabs.

Figure 2-3 TD Account Opening - Application Entry - Simulation



Perform the required actions on the Simulation tab. For more information on fields, refer to the field description table.



Table 2-1 TD Account Opening - Simulation - Field Description

Field	Description
Customer ID	Specify the customer for whom the TD is to be opened.
	Note:  The customer name is also displayed adjacent to the field.
Product	Select the deposit product under which the TD is to be created.
	Note:  For information, on the Product section, refer Fetch Product.
Product Description	Display the description of the deposit product selected.
Amount	Specify the deposit amount.
	Note:  By default, the amount currency will be of product selected.
Maturity	Select the option for TD maturity. The options are:  Tenure: If you select this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent.  Date: If you select this option, then specify or select the date.
Opening Date	Specify the deposit opening date.
Branch Code	Displays the branch code of the teller's logged in branch.

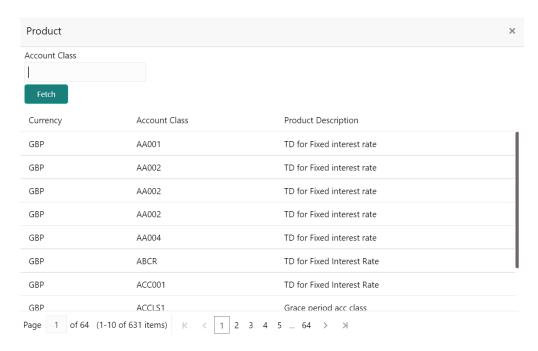
#### To fetch Product:

a. Click icon from the **Product** field.

The **Product** section is displayed.



Figure 2-4 Product section



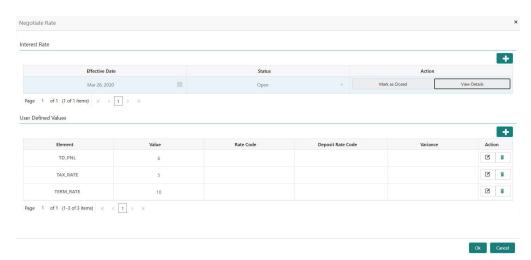
- b. Specify the number in the Account Class field.
- c. Click Fetch.

The details are fetched and displayed in a table.

- d. Select the account class from the table.
- 4. You can negotiate the rate by performing the following action if required:
  - a. Click the Negotiate Rate link.

The **Negotiate Rate** section is displayed.

Figure 2-5 Negotiate Rate



**b.** On the **Negotiate Rate** screen, perform the required action. For more information on fields, refer to the field description table.



**Table 2-2 Negotiate Rate – Field Description** 

Field	Description
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed, to close the interest rate.
	Click View Details, to view the user defined values.
User Defined Values	This section displays the user defined values details.
	Note:  This section is displayed if you click View Details from the Action field.
Element	Displays the user defined elements that are already linked to the Interest product.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the icon, to edit the user defined value details.  Click the icon, to delete the user defined value entry.
	Click the icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- c. You can also add new row to the **Effective Date** and **User Defined Values** sections, by clicking the icon.
- d. Click OK.
- 5. On providing the inputs, a simulation will be triggered and displayed as output. The simulation details are displayed.



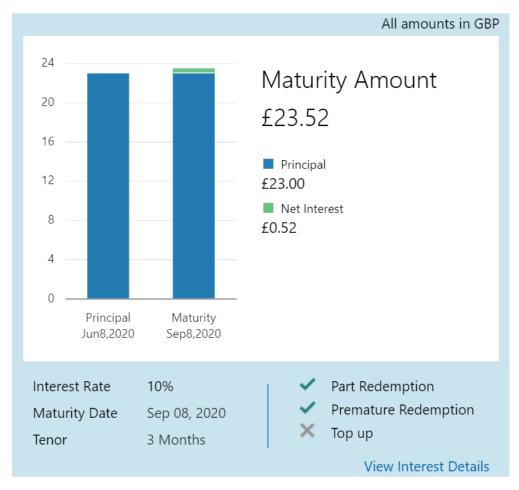


Figure 2-6 Simulation Details

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

Table 2-3 TD Account Opening - Output Details - Field Description

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



Table 2-3 (Cont.) TD Account Opening - Output Details - Field Description

Field	Description
Principal	Displays Principal amount after the interest liquidation on this date.



Once the deposit simulation is completed, you can provide the simulated details to the customer.

7. Click Next.

The Payin Details tab is displayed.

## 2.1.2 Payin Details

You can specify or select the payin details for the TD account selected. The funding or payin details can be added by different modes, like CASA, GL, Cheque (Single mode settlement) or a combination of CASA & GL (Multimode settlement).

The prerequisites are as follows:

Add the simulation details. For more information, refer Simulation.

#### To maintain the payin details:



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

- 1. In the **Payin Details** tab, you can pay through any of the following options:
  - Pay through CASA Own CASA Account
  - Pay through CASA Other CASA Account
  - Pay through Instrument Own Bank Cheque
  - · Pay through Instrument Other Bank Cheque
  - Pay through Ledger
  - Pay through Multi Mode Settlement

Below are the details of each options:

- Pay through CASA Own CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.



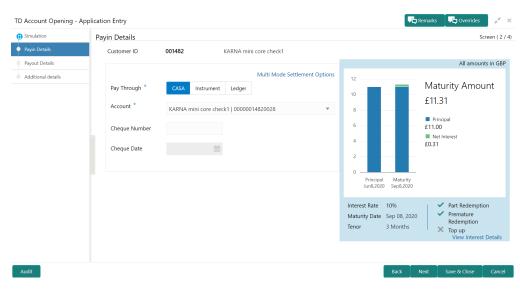


Figure 2-7 Pay through CASA - Own CASA Account

**b.** Perform the required action for own CASA account. For more information on fields, refer to the field description table.

Table 2-4 Pay through CASA - Own CASA Account - Field Description

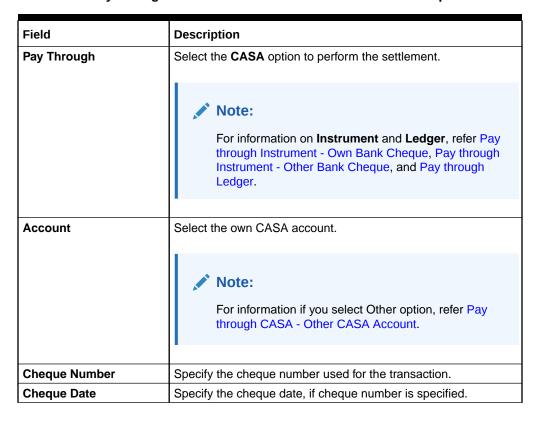
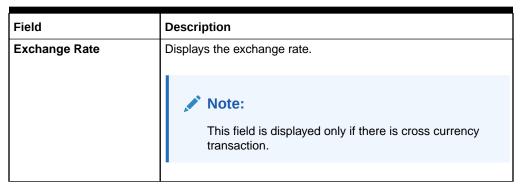




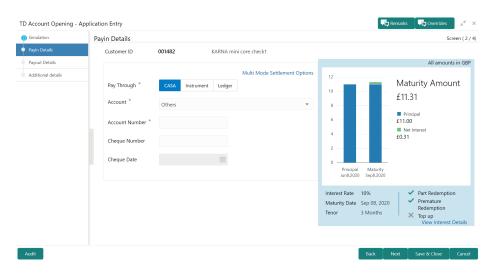
Table 2-4 (Cont.) Pay through CASA - Own CASA Account - Field Description



- Pay through CASA Other CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.

Figure 2-8 Pay through CASA - Other CASA Account



b. Perform the required action for your own CASA account. For more information on fields, refer to the field description table.

Table 2-5 Pay through CASA - Other CASA Account - Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement.
	For information on <b>Instrument</b> and <b>Ledger</b> , refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.



Table 2-5 (Cont.) Pay through CASA - Other CASA Account – Field Description

Field	Description
Account	Select the <b>Other</b> option.
	Note:  For information if you select own CASA option, refer Pay through CASA - Own CASA Account.
Account Number	Specify the CASA account from which the payin to be done.
	Note:  The account name will be displayed adjacent to this field, upon entering Account Number.
Account Amount	Displays the account debit amount in CASA account currency.
	Note:  This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.
	Note:  This field is displayed only if there is cross currency transaction.

- Pay through Instrument Own Bank Cheque
- a. Select Instrument from Pay Through field.

The fields related to **Instrument** are displayed.



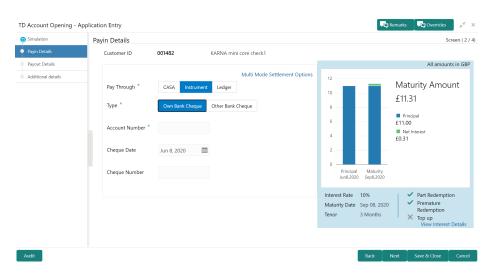


Figure 2-9 Pay through Instrument - Own Bank Cheque

**b.** Perform the required action for own bank cheque. For more information on fields, refer to the field description table.

Table 2-6 Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Pay Through	Select the <b>Instrument</b> option to perform the settlement.
	Note:  For information on CASA and Ledger, refer Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account and Pay through Ledger.
Туре	Select the <b>Own Bank Cheque</b> instrument type.
	Note:  For information on selecting the Other Bank Cheque option, refer Pay through Instrument - Other Bank Cheque.



Table 2-6 (Cont.) Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Account Number	Specify the CASA account from which the payin to be done.
	Note:  The account name will be displayed adjacent to this field, upon entering Account Number.
Account Amount	Displays the account debit amount in CASA account currency.
	Note:  This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.
	Note:  This field is displayed only if there is cross currency transaction.

- Pay through Instrument Other Bank Cheque
- a. Select Instrument from Pay Through field.

The fields related to **Instrument** are displayed.

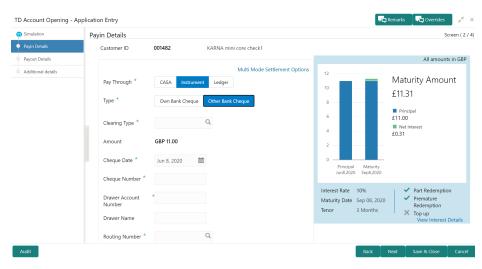


Figure 2-10 Pay through Instrument - Other Bank Cheque

**b.** Perform the required action for other bank cheque. For more information on fields, refer to the field description table.

Table 2-7 Pay through Instrument - Other Bank Cheque - Field Description

Field	Description
Pay Through	Select the <b>Instrument</b> option to perform the settlement.
	For information on CASA and Ledger, refer Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account and Pay through Ledger.
Туре	Select the <b>Other Bank Cheque</b> instrument type.
	Note:  For information on selecting the Own Bank Cheque option, refer Pay through Instrument - Own Bank Cheque.



Table 2-7 (Cont.) Pay through Instrument - Other Bank Cheque - Field Description

Field	Description
Clearing Type	Specify the clearing type in which cheque needs to be deposited.
	Note:  For more on the Clearing Type / Network Code, refer Fetch Clearing Type.
Amount	Displays the account amount.
	Note:  This field is displayed, only if the TD currency and CASA currency are different.
Cheque Date	Specify the cheque date.
Cheque Number	Specify the cheque number to be deposited.
Drawer Account Number	Specify the drawer account number.
Drawer Name	Specify the drawer name.
Routing Number	Specify the routing number available on the cheque.
	Note:  For information on Routing Number section, refer Fetch Routing Number.
Value Date	Display the value date of the cheque.

#### To fetch the clearing type:

i. Click icon from the **Clearing Type** field.

The Clearing Type / Network Code section is displayed.



Figure 2-11 Clearing Type or Network Code



- ii. Specify the number in the Clearing Type / Network Code field.
- iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the clearing type from the table.
- To fetch the routing number:
  - i. Click icon from the Routing Number field.

The **Routing Number** section is displayed.

Figure 2-12 Routing Number



ii. Specify the number in the Routing Number field.



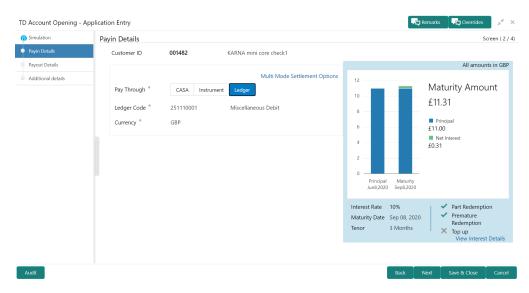
iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the routing number from the table.
- Pay through Ledger
- a. Select Ledger from Pay Through field.

The fields related to **Ledger** are displayed.

Figure 2-13 Pay through Ledger



b. Perform the required action for ledger. For more information on fields, refer to the field description table.

Table 2-8 Pay through Ledger - Field Description

Field	Description
Payment Through	Select the <b>Ledger</b> option to perform the settlement.
	For information on CASA and Instrument, refer Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, Pay through Instrument - Own Bank Cheque, and Pay through Instrument - Other Bank Cheque
Ledger Code	Specify the ledger code used for the transaction.
Currency	Display the currency for the GL.

- Pay through Multi Mode Settlement
- a. In the Payin Details tab, click the Multi Mode Settlement Options link.

The fields to perform multi mode settlement are displayed.



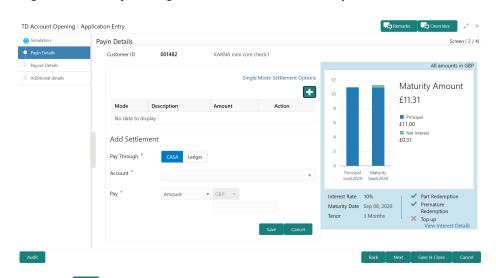


Figure 2-14 Pay through Multi Mode Settlement Options

b. Click the icon, to add settlement modes.

#### The Add Settlement section is displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, and Pay through Ledger.

- c. Select the appropriate option from the Pay field.
  - If you select Amount option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click Save.

The settlement is added in the table above.

**e.** You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 2-9 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the icon to edit the amount.  Click the icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

 To go back to the single mode option, click the Single Mode Settlement Options link.



2. Click Next.

The **Payout Details** tab is displayed.

## 2.1.3 Payout Details

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer Simulation.
- Add settlement details. For more information, refer Payin Details.

#### To add the payout details:



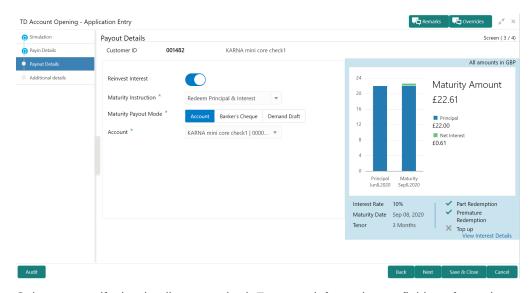
The fields, which are marked with an asterisk, are mandatory.

- 1. In the **Payout Details** tab, perform any of the following action:
  - Reinvest Interest Enabled
  - Reinvest Interest Not Enabled

Below are the details of each options:

- Reinvest Interest Enabled
- a. Swtich to from the **Reinvest Interest** field.

Figure 2-15 Reinvest Interest Enabled



**b.** Select or specify the details as required. For more information on fields, refer to the field description table.

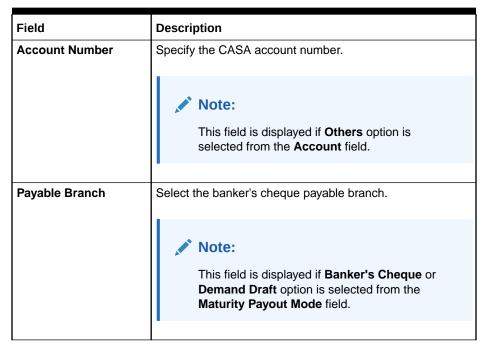


Table 2-10 Payout Details – Reinvest Interest Enabled - Field Description

Field	Description
Reinvest Interest	Switch to to reinvest the interest in TD.
Maturity Instructions	Select the maturity instructions for the deposit. The options are:  Redeem Principal & Interest Renew Principal & Interest Renew Principal & Redeem Interest Special Amount Renewal No Instruction
Amount	Specify the special renewal amount.
	<ul> <li>Note:</li> <li>This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field.</li> <li>Also, the TD currency will be defaulted and not enabled.</li> </ul>
Maturity Payout Mode	Select the maturity payout mode. The options are:
	Note:  This field is displayed if Redeem Principal & Interest, Renew Principal & Redeem Interest, or Special Amount Renewal option is selected from the Maturity Instructions field,.
Account	Select the type of account.
	Note:  This field is displayed if Account option is selected from the Maturity Payout Mode field.

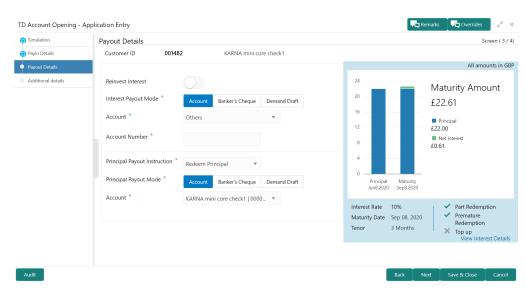


Table 2-10 (Cont.) Payout Details – Reinvest Interest Enabled - Field Description



- Reinvest Interest Not Enabled
- a. Swtich to from the **Reinvest Interest** field.

Figure 2-16 Reinvest Interest Not Enabled



**b.** Select or specify the details as required. For more information on fields, refer to the field description table.

Table 2-11 Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Reinvest Interest	Switch to to be paid out the interest.
	Note:  The interest amount is paid out during interest liquidations.
Interest Payout Mode	Select the maturity payout mode. The options are:  Account Banker's Cheque Demand Draft
Account	Select the type of account.
	Note:  This field is displayed if Account option is selected from the Interest Payout Mode field.
Account Number	Specify the CASA account number.
	Note:  This field is displayed if Others option is selected from the Account field.
Payable Branch	Select the banker's cheque payable branch.
	Note:  This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.
Principal Payout Instruction	Select the principal payout instructions for the deposit. The options are:  Redeem Principal Renew Principal Special Amount Renewal No Instruction



Table 2-11 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Principal Payout Mode	Select the principal payout instructions for the deposit.
	Note:  This field is displayed if Redeem Principal or Special Amount Renewal option is selected from the Principal Payout Instruction field.
Amount	Specify the special renewal amount.
	<ul> <li>Note:</li> <li>This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field.</li> <li>Also, the TD currency will be defaulted and not enabled.</li> </ul>
Account	Select the type of account.
	Note:  This field is displayed if Account option is selected from the Principal Payout Mode field.
Account Number	Specify the CASA account number.
	Note:  This field is displayed if Others option is selected from the Account field.



Table 2-11 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

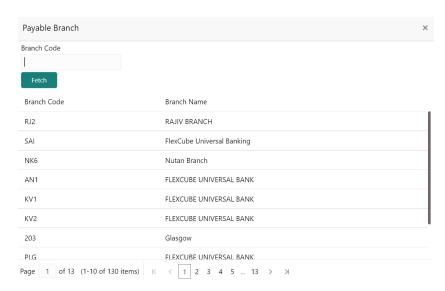
Field	Description
Payable Branch	Select the banker's cheque payable branch.  Note:  This field is displayed if Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field.  For more information on the Payable Branch section, refer Fetch Payable Branch.

### To fetch Payable Branch:

i. Click icon from the Payable Branch field.

The Payable Branch section is displayed.

Figure 2-17 Payable Branch section



- ii. Specify the number in the Branch Code field.
- iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the branch code from the table.
- 2. Click Next.

The **Additional Details** tab is displayed.



### 2.1.4 Additional Details

You can add details for the joint holder and nominee for the TD account.

The prerequisites are as follows:

- Add the simulation details. For more information, refer Simulation.
- Add settlement details. For more information, refer Payin Details.
- Add the payout details. For more information, refer Payout Details.

#### To add the additional details:

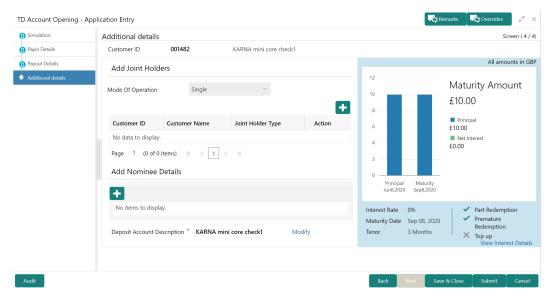


The fields, which are marked with an asterisk, are mandatory.

 In the Additional Details tab, you can add or maintain the details for the joint and nominee.

The existing details of the customer is displayed in the Additional Details tab.

Figure 2-18 Additional Details



2. In the **Additional Details** tab, maintain the details as required. For more information on fields, refer to the field description table.

Table 2-12 Additional Details - Field Description

Field	Description
Add Joint Holders	This section displays the fields to add the joint holder details. For more information on this section, refer Add Joint Holders.



Table 2-12 (Cont.) Additional Details - Field Description

Field	Description
Add Nominee Details	This section displays the fields to add the nominee details. For more information on this section, refer Add Nominee Details.
Deposit Account Description	Displays the description of the deposit account to be created.  Note:  You can edit the description if required. To enable the field, click the Modify link displayed next to the field.

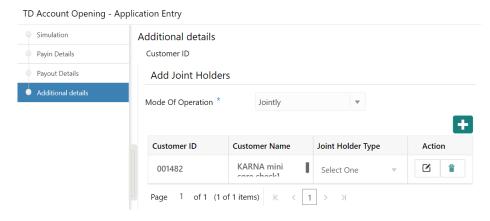


You can add multiple nominees, but the total percentage should not exceed 100.

- Add Joint Holders
- a. Click the icon.

The details in the **Add Joint Holders** section are enabled.

Figure 2-19 Add Joint Holders



**b.** In the **Add Joint Holders** section, maintain the required details. For more information on fields, refer to the field description table.

Table 2-13 TD Account Opening - Additional Details - Add Joint Holder Details - Field Description

Field	Description
Mode Of Operation	Displays the mode of operation selected for the deposit.  Note:  This field is enabled, if you click the options are:
	<ul> <li>Jointly</li> <li>Either Anyone or Survivor</li> <li>Former or Survivor</li> <li>Mandate Holder</li> </ul>
Customer ID	Select the customer ID to be added as joint holder.
	Note:  This field is enabled, if you click the icon from the Action field.
Customer Name	Displays the customer name for the selected customer ID.



Table 2-13 (Cont.) TD Account Opening - Additional Details - Add Joint Holder Details - Field Description

Field	Description
Joint Holder Type	Select the type for the joint holder. The options are:  Authorized Signatory  Customer Contact Person  Custodian  Developer  Gaurantor  Guardian  Joint and First  Joint or First  Joint or Other  Nominee  Related for Enquiry  Solicitor  Sole Owner  Third Party  Trustee  Valuer  Power of Attorney  Others
	Note:  This field is enabled, if you click the icon from the Action field.
Action	Click the icon to edit the amount.
	Click the icon to delete the settlement mode.
	Click the icon to confirm the edits.

### Add Nominee Details

a. Click the icon.

The **Nominee Details** section is displayed.

Nominee Details ▲ Nominee Details Title First Name \* Middle Name Last Name Miss ABC Minor Relation Type Date of Birth Percentage Jun 2, 1970 Mother ▲ Address and Contact Details Building \* Mobile Email ■ Guardian Details Title First Name Middle Name Last Name Address Details Building

Figure 2-20 Nominee Details

Country

Mobile



State \*

**Contact Details** 

You can specify or select details in one section at a time. To add or view the details in the other section, click the icon.

Zip Code

Q

**b.** In the **Nominee Details** section, maintain the required details. For more information on fields, refer to the field description table.

Table 2-14 TD Account Opening - Additional Details - Add Nominee Details - Field Description

Field	Description
Nominee Details	This section displays fields to add the nominee details.
Title	Select the title of the nominee. The options are:  Mr.  Miss.  Mrs.  Dr.  Miss.



Table 2-14 (Cont.) TD Account Opening - Additional Details - Add Nominee Details - Field Description

Field	Description
First Name	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name of the nominee.
Relation Type	Specify the relation to the account holder. The options are:  • Father  • Mother  • Son  • Spouse  • Daughter
Date of Birth	Select or specify the date of birth of the nominee.
Minor	Based on the date of birth specified, this field is updated.
Percentage	Select or specify the percentage of the nomination.
Address and Contact Details	This section displays the fields to add the address and contact details of the nominee.
Building	Specify the building of the nominee.
Street	Specify the street of the nominee.
Locality	Specify the locality of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Select or specify the country of the nominee.
Zip Code	Specify the zip code of the nominee.
Contact Details	This section displays the fields to add the contact details of the nominee.
Email	Specify the email ID of the nominee.
Mobile	Specify the mobile number of the nominee.
Phone	Specify the phone number of the nominee.
Guardian Details	This section displays
	Note:  This section is displayed if you switch to the Minor field. Also, the fields in this section are same as mentioned in the above Nominee Details, Address and Contact Details section.

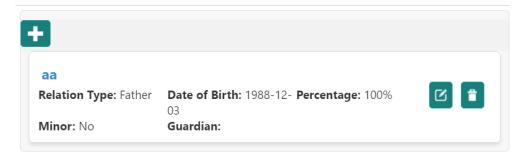
#### c. Click Save.

Once the nominee details are saved, the details are displayed in form of a summary in table.



Figure 2-21 Nominee Summary

Add Nominee Details



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

Table 2-15 TD Account Opening - Additional Details - Add Nominee Details - Summary - Field Description

Field	Description
<name></name>	Display the name of the nominee added.
Relation Type	Display the relation type of the nominee.
Date of Birth	Display the date of birth of the nominee.
Percentage	Display the percentage of the nominee.
Minor	Displays whether the nominee is a minor.
Guardian	Display the name of the guardian.
	Note:  The name of the guardian is displayed, if the nominee is a minor.

- To edit the summary, click the icon.
- To delete the nominee, click the icon.

#### 3. Click Submit.

The screen is successfully submitted for authorization.



The TD account number is displayed when TD account creation is successful.

# 2.2 Top Up

You can perform a TD top-up transaction using this screen.

This topic contains the following subtopics:

Simulation Details

You can add the simulation details for doing the top-up in the **Simulation** tab. The existing TD details are also displayed on this screen.

Settlements Details

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

## 2.2.1 Simulation Details

You can add the simulation details for doing the top-up in the **Simulation** tab. The existing TD details are also displayed on this screen.

To add the simulation details:

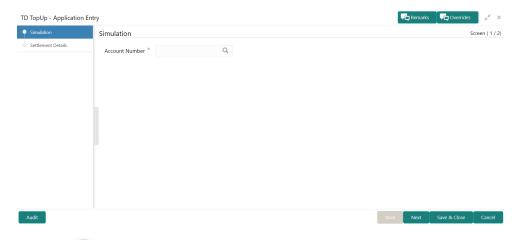


The fields, which are marked with an asterisk, are mandatory.

On the Homepage, from the Deposit Services mega menu, under Term
 Deposits, under Transactions, click Top Up or specify TopUp in the search icon bar and select the screen.

**TD TopUp – Application Entry** screen is displayed.

Figure 2-22 TD TopUp – Application Entry



Click the icon or specify the account number in the Account Number field, and press Enter or Tab.

The details are displayed in the Simulation tab.



View Interest Details

TD TopUp - Application Entry Simulation Screen ( 1 / 2) Settlement Details Account Number \* BG11000000145 Q OFSS CUSTOMER All amounts in GBP Status Active Maturity Amount Deposit Details GBP 15,208.18 at 27.75% for 1 Years £18,589.10 GBP 18,576.90 on Jun 5, 2021 Interest Rate Reinvested Interest GBP 0 27.75% Principal £15,208.18 Tax Deducted Net Interest £3,370.92 Top-up Amount \* GBP = Top-up Amount £10.00

Figure 2-23 Simulation

3. In the **Simulation** tab, view and specify the details as required. For more information on fields, refer to the field description table.

Table 2-16 TD TopUp – Application Entry - Simualtion tab - Field Description

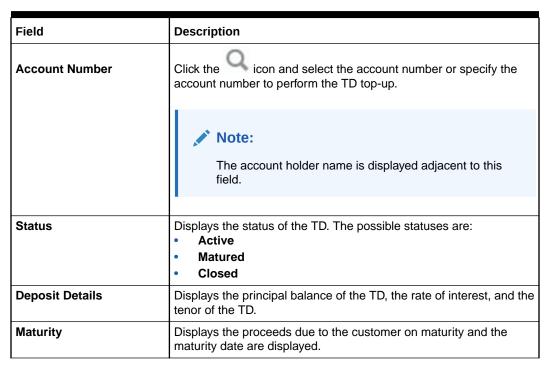




Table 2-16 (Cont.) TD TopUp – Application Entry - Simualtion tab - Field Description

Field	Description
Reinvested Interestor Paid out Interest	Displays the amount and currency for the reinvested or paid out interest.
	<ul> <li>Note:</li> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Paid out Interest.</li> </ul>
Tax Deducted	Displays the tax that has been deducted on the interest earned by the deposit so far.
Top-up Amount	Specify the amount which the customer wants to add to the principal of the TD.
Value Date	Specify the date from which the top-up is to take effect.

• **View Simulated Output**: As you specify the amount in the **Top-up Amount** field, the simulated output details are displayed.



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



Maturity Amount
£18,589.10
Interest Rate
27.75%
Principal
£15,208.18
Net Interest
£3,370.92
Top-up Amount
£10.00

View Interest Details

Figure 2-24 Simulation Details

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

**Table 2-17 Output Details - Field Description** 

Field	Description
Maturity Amount	Displays the proceeds due to the customer on maturity after taking into consideration the top-up amount.
Principal	Displays the principal amount that is due on maturity (inclusive of the top-up amount).
Net Interest	Displays the interest net amount.
Top-up Amount	Displays the top-up amount.

Note:

Once the deposit simulation is completed, you can provide the simulated details to the customer.

View Interest Details: You can view the interest details by clicking the View Interest
Details link.

The Interest Details section is displayed.



Figure 2-25 View Interest Details

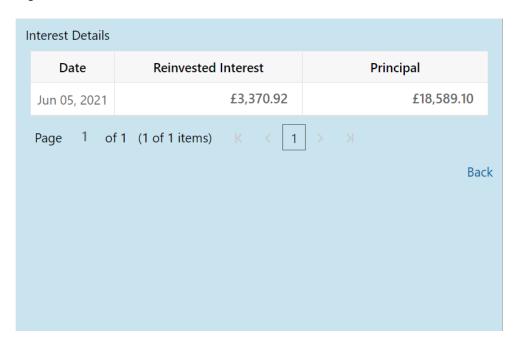


Table 2-18 Interest Details - Field Description

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

- Click the Back link to view the simulation details.
- 4. Click Next.

The **Settlement** tab is displayed.

## 2.2.2 Settlements Details

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

The prerequisites are as follows:

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

#### To add the settlement details:



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

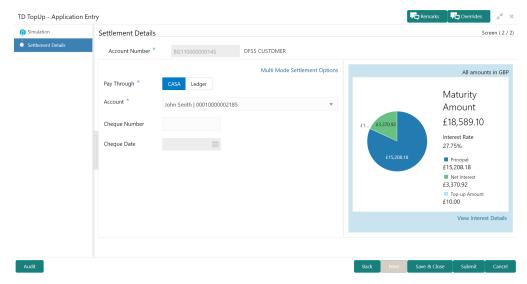
- 1. In the **Settlement Details** tab, you can pay through any of the following options:
  - Pay through CASA Own CASA Account
  - Pay through CASA Other CASA Account
  - Pay through Ledger
  - Pay through Multi Mode Settlement

Below are the details of each options:

- Pay through CASA Own CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.

Figure 2-26 Pay through CASA - Own CASA Account



**b.** Perform the required action for own CASA account. For more information on fields, refer to the field description table.

Table 2-19 Pay through CASA - Own CASA Account - Field Description

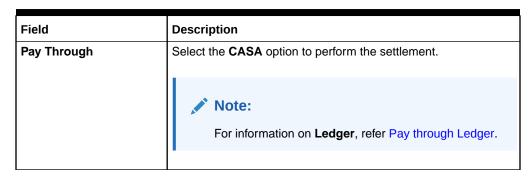




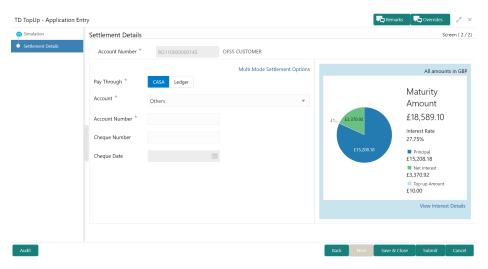
Table 2-19 (Cont.) Pay through CASA - Own CASA Account - Field Description

Description
Select the own CASA account.
Note:  For information if you select Other option, refer Pay through CASA - Other CASA Account.
Specify the cheque number used for the transaction.
Specify the cheque date, if cheque number is specified.
Displays the exchange rate.
Note:  This field is displayed only if there is cross currency transaction.

- Pay through CASA Other CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.

Figure 2-27 Pay through CASA - Other CASA Account



**b.** Perform the required action for own CASA account. For more information on fields, refer to the field description table.

Table 2-20 Pay through CASA - Other CASA Account - Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement.
	Note:  For information on Ledger, refer Pay through Ledger.
Account	Select the <b>Other</b> option.
	Note:  For information if you select own CASA option, refer Pay through CASA - Own CASA Account.
Account Number	Specify the CASA account from which the payin to be done.
	Note:  The account name will be displayed adjacent to this field, upon entering Account Number.
Account Amount	Displays the account debit amount in CASA account currency.
	Note:  This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.
	Note:  This field is displayed only if there is cross currency transaction.

- Pay through Ledger
- a. Select Ledger from Pay Through field.

The fields related to **Ledger** are displayed.

Remarks Overrides 💉 🗙 TD TopUp - Application Entry Settlement Details Screen ( 2 / 2) Account Number \* BG110000000145 OFSS CUSTOMER Multi Mode Settlement Options All amounts in GBP Maturity Ledger Code \* 251110001 Miscellaneous Debit Amount Currency \* GBP £18,589.10 Interest Rate 27.75% Principal £15,208.18 Net Interest £3,370.92 Top-up Amount £10.00

Figure 2-28 Pay through Ledger

**b.** Perform the required action for ledger. For more information on fields, refer to the field description table.

Table 2-21 Pay through Ledger - Field Description

Field	Description
Payment Through	Select the <b>Ledger</b> option to perform the settlement.
	Note:  For information on CASA, refer Pay through CASA - Own CASA Account and Pay through CASA - Other CASA Account.
Ledger Code	Specify the ledger code used for the transaction.
Currency	Display the currency for the GL.

- Pay through Multi Mode Settlement
- a. In the Payin Details tab, click the Multi Mode Settlement Options link.

The fields to perform multi mode settlement are displayed.



TD TopUp - Application Entry Simulation Settlement Details Screen ( 2 / 2) Account Number \* BG110000000145 OFSS CUSTOMER Single Mode Settlement Options + Maturity Amount No data to display £18,589.10 Interest Rate 27.75% Add Settlement Pay Through \* CASA Principal £15,208.18 Ledger Code \* Miscellaneous Debit ■ Net Interest £3,370.92 Top-up Amount £10.00 View Interest Details

Figure 2-29 Pay through Multi Mode Settlement Options

b. Click the icon, to add settlement modes.

The Add Settlement section is displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, and Pay through Ledger.

- c. Select the appropriate option from the Pay field.
  - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select Percentage option, then specify the percentage in adjacent field.
- d. Click Save.

The settlement is added in the table above.

**e.** You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 2-22 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the icon to edit the amount.  Click the icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

- To go back to the single mode option, click the Single Mode Settlement Options link.
- 2. Click Submit.



The screen is successfully submitted for authorization.

# 2.3 Rollover

You can do simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL.

This topic contains the following subtopics:

#### Simulation Details

You can add the simulation details for doing the rollover. The existing TD details are also displayed.

Settlement Details

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

### 2.3.1 Simulation Details

You can add the simulation details for doing the rollover. The existing TD details are also displayed.

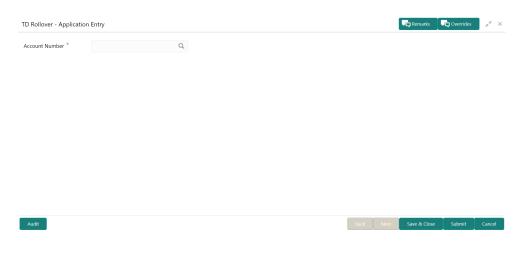
#### To add the simulation details:



 On the Homepage, from the Deposit Services mega menu, under Term Deposits, under Transactions, click Rollover or specify Rollover in the search icon bar and select the screen.

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

Figure 2-30 TD Rollover – Application Entry

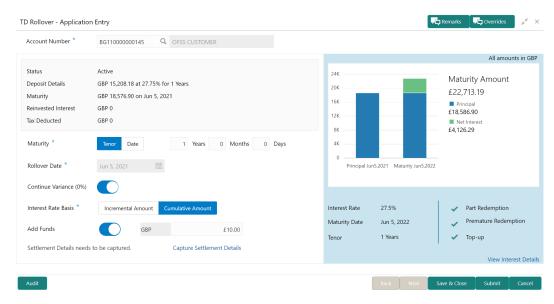




2. Click the icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details are displayed in the screen.

Figure 2-31 TD Rollover - Application Entry - Deatils



3. On the **Rollover** screen, maintain the required details. For more information on fields, refer to the field description table.

Table 2-23 TD Rollover – Application Entry – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number to perform TD rollover.
	Note:  The account holder name is displayed adjacent to this field.
Status	Displays the status of the TD. The possible options are:  • Active  • Overdue  • Closed
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity	Displays the proceeds due to the customer on maturity and the maturity date.



Table 2-23 (Cont.) TD Rollover – Application Entry – Field Description

Field	Description
Reinvested Interest or Paid out interest	Displays the amount and currency for the reinvested or paid out interest.
	<ul> <li>Note:</li> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Paid out Interest.</li> </ul>
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Maturity	Select the option for providing the maturity rollover TD. The options are:  Tenure: If you select this option, specify the tenure in Years, Months, and Days field.  Date: If you select this option, specify or select the date from the field displayed adjacent.
Rollover Date	Display the rollover deposit opening date. This date will be the maturity date of the existing TD.
Continue Variance	Switch to to continue the interest variance to the rolled-over TD.  Switch to to stop the continuation of interest variance to the rolled-over TD.
Interest Rate Basis	Select basis for the interest rate. The options are: Incremental Amount Cumulative Amount
Add Funds	Switch to to add additional funds to the rollover.  Switch to to not to add additional funds to the rollover.
	Note:  If you switch to field adjacent.  If you switch to field adjacent.



Table 2-23 (Cont.) TD Rollover – Application Entry – Field Description

Displays the <b>Capture Settlement Details</b> link for capturing the settlement details for the rollover. For more information on settlement, refer Settlement Details.
Note:  This field is displayed, if you switch to from the Add Funds field.
ξ

• View Simulated Output: As you specify the amount in the Top-up Amount field, the simulated output details are displayed.



Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side.





Figure 2-32 Simulation Details

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

Table 2-24 Output Details - Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the rollover TD.
Principal	Displays the total principal of the rolled over.
Net Interest	Displays the net interest on the principal. (Interest - Tax)
Interest Rate	Displays the interest rate applicable for the rolled-over deposit.
Maturity Date	Displays the maturity date of the rolled-over TD.
Tenor	Displays the tenor of the rolled-over deposit in Years, Months, and Days.
Part Redemption	Displays whether the part redemption is allowed for the deposit.
Premature Redemption	Displays whether the premature is allowed for the deposit.
Top-up	Displays whether the top-up is allowed for the deposit.
View Interest Details	Click the link if the interest details need to be viewed.



Table 2-24 (Cont.) Output Details - Field Description

Field	Description
Date	Displays the date of interest payout/compounding date.
Reinvested Interest or Paid out interest	Displays the reinvested interest/paid-out interest.
Principal	Displays the principal after the interest liquidation on this date.

• View Interest Details: You can view the interest details by clicking the View Interest Details link.

The **Interest Details** section is displayed.

Figure 2-33 View Interest Details

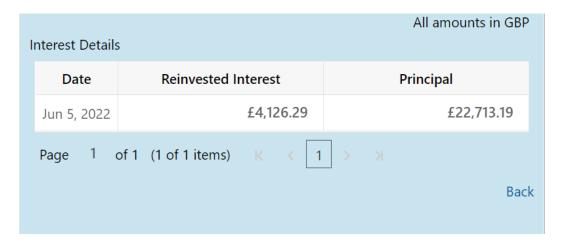


Table 2-25 Interest Details - Field Description

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

- Click the Back link to view the simulation details.
- 4. Click Submit.

The screen is successfully submitted for authorization.

### 2.3.2 Settlement Details

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

The prerequisites are as follows:



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

#### To add the settlement details:



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

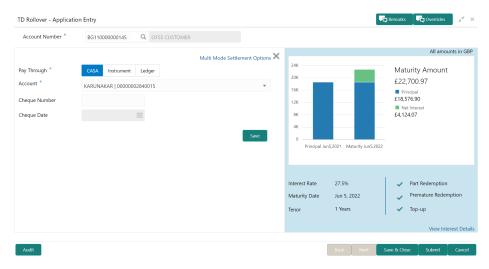
- 1. You can pay through any of the following options:
  - Pay through CASA Own CASA Account
  - Pay through CASA Other CASA Account
  - Pay through Instrument Own Bank Cheque
  - · Pay through Instrument Other Bank Cheque
  - Pay through Ledger
  - Pay through Multi Mode Settlement

Below are the details of each options:

- Pay through CASA Own CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.

Figure 2-34 Pay through CASA - Own CASA Account



**b.** Perform the required action for own CASA account. For more information on fields, refer to the field description table.



Table 2-26 Pay through CASA - Own CASA Account - Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement.
	Note:  For information on Instrument and Ledger, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.
Account	Select the own CASA account.
	Note:  For information if you select Other option, refer Pay through CASA - Other CASA Account.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.
	Note:  This field is displayed only if there is cross currency transaction.

- Pay through CASA Other CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.

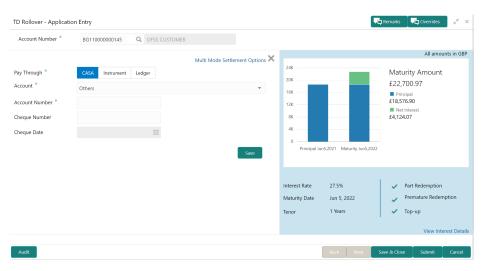


Figure 2-35 Pay through CASA - Other CASA Account

**b.** Perform the required action for own CASA account. For more information on fields, refer to the field description table.

Table 2-27 Pay through CASA - Other CASA Account – Field Description

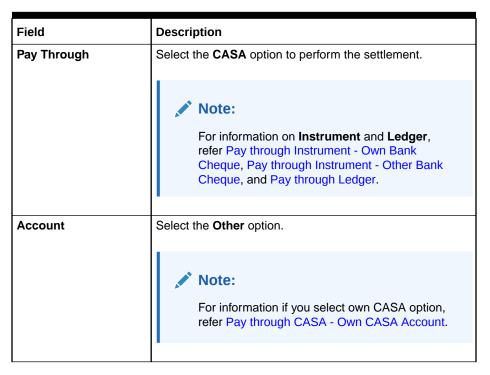




Table 2-27 (Cont.) Pay through CASA - Other CASA Account – Field Description

Field	Description
Account Number	Specify the CASA account from which the payin to be done.
	Note:  The account name will be displayed adjacent to this field, upon entering Account Number.
Account Amount	Displays the account debit amount in CASA account currency.
	Note:  This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.
	Note:  This field is displayed only if there is cross currency transaction.

- Pay through Instrument Own Bank Cheque
- a. Select Instrument from Pay Through field.

The fields related to **Instrument** are displayed.



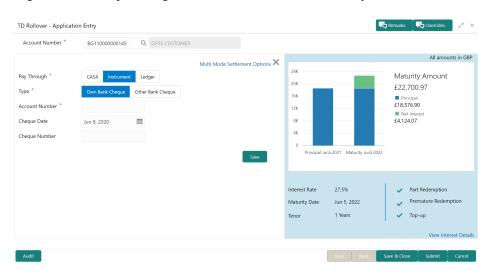


Figure 2-36 Pay through Instrument - Own Bank Cheque

**b.** Perform the required action for own bank cheque. For more information on fields, refer to the field description table.

Table 2-28 Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Pay Through	Select the <b>Instrument</b> option to perform the settlement.
	For information on CASA and Ledger, refer Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, and Pay through Ledger.
Туре	Select the <b>Own Bank Cheque</b> instrument type.
	Note:  For information on selecting the Other Bank Cheque option, refer Pay through Instrument - Other Bank Cheque.



Table 2-28 (Cont.) Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Account Number	Specify the CASA account from which the payin to be done.
	Note:  The account name will be displayed adjacent to this field, upon entering Account Number.
Account Amount	Displays the account debit amount in CASA account currency.  Note:  This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.
	Note:  This field is displayed only if there is cross currency transaction.

- Pay through Instrument Other Bank Cheque
- a. Select Instrument from Pay Through field.

The fields related to **Instrument** are displayed.



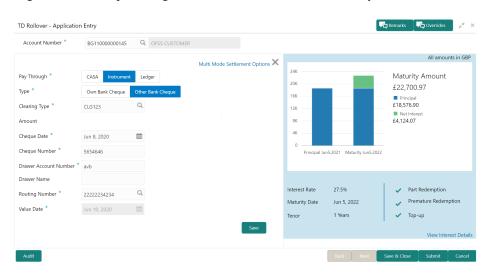


Figure 2-37 Pay through Instrument - Other Bank Cheque

**b.** Perform the required action for other bank cheque. For more information on fields, refer to the field description table.

Table 2-29 Pay through Instrument - Other Bank Cheque - Field Description

=:	Burn tuttu
Field	Description
Pay Through	Select the <b>Instrument</b> option to perform the settlement.
	For information on CASA and Ledger, refer Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, and Pay through Ledger.
Туре	Select the <b>Other Bank Cheque</b> instrument type.
	Note:  For information on selecting the Own Bank Cheque option, refer Pay through Instrument - Own Bank Cheque.



Table 2-29 (Cont.) Pay through Instrument - Other Bank Cheque - Field Description

Field	Description
Clearing Type	Specify the clearing type in which cheque needs to be deposited.
	Note:  For more information on the Clearing Type / Network Code section, refer Fetch Clearing Type.
Amount	Displays the account amount.
	Note:  This field is displayed, only if the TD currency and CASA currency are different.
Cheque Date	Specify the cheque date.
Cheque Number	Specify the cheque number to be deposited.
Drawer Account Number	Specify the drawer account number.
Drawer Name	Specify the drawer name.
Routing Number	Specify the routing number available on the cheque.
	Note:  For information infromation on Routing Number section, refer Fetch Routing Number.
Value Date	Display the value date of the cheque.

### To fetch the clearing type:

i. Click the icon from the Clearing Type field.

The Clearing Type / Network Code section is displayed.



Figure 2-38 Clearing Type or Network Code



- ii. Specify the number in the Clearing Type / Network Code field.
- iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the clearing type from the table.
- To fetch the routing number:
  - i. Click the icon from the **Routing Number** field.

The **Routing Number** section is displayed.

Figure 2-39 Routing Number



ii. Specify the number in the Routing Number field.



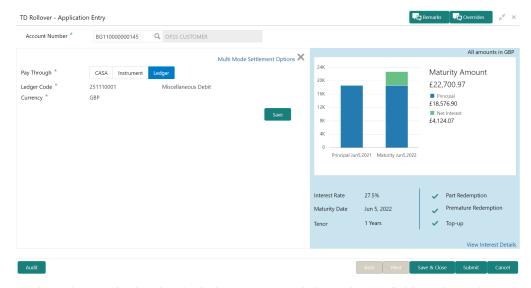
iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the routing number from the table.
- Pay through Ledger
- a. Select Ledger from Pay Through field.

The fields related to Ledger are displayed.

Figure 2-40 Pay through Ledger



**b.** Perform the required action for ledger. For more information on fields, refer to the field description table.

Table 2-30 Pay through Ledger - Field Description

Field	Description
Payment Through	Select the <b>Ledger</b> option to perform the settlement.
	Note:  For information on CASA and Instrument, refer Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, Pay through Instrument - Own Bank Cheque, and Pay through Instrument - Other Bank Cheque.
Ledger Code	Specify the ledger code used for the transaction.
Currency	Display the currency for the GL.

- Pay through Multi Mode Settlement
- a. In the Payin Details tab, click the Multi Mode Settlement Options link.

The fields to perform multi mode settlement are displayed.



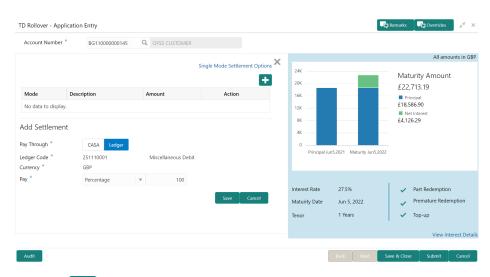


Figure 2-41 Pay through Multi Mode Settlement

b. Click the icon, to add settlement modes.

#### The Add Settlement section is displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, and Pay through Ledger.

- Select the appropriate option from the Pay field.
  - If you select Amount option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click Save.

The settlement is added in the table above.

**e.** You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 2-31 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the icon to edit the amount.  Click the icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

 To go back to the single mode option, click the Single Mode Settlement Options link.



#### 2. Click Submit.

The screen is successfully submitted for authorization.

# 2.4 Redemption

You can redeem a Term Deposit using this screen. The redemption proceeds can be credited to CASA Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The Term Deposit can be redeemed in full or part.

This topic contains the following subtopics:

#### Redemption

You can add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

#### Payout Details

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

#### Additional Details

You can maintain the additional details for the TD redemption.

# 2.4.1 Redemption

You can add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

To perform redemption simulation:



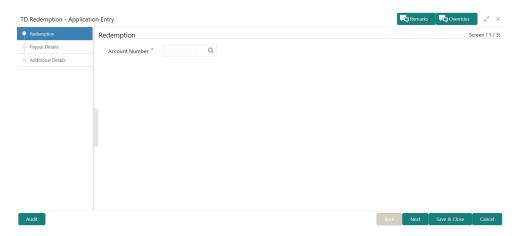
The fields, which are marked with an asterisk, are mandatory.

 On the Homepage, from the Deposit Services mega menu, under Term Deposits and then Transactions, click Redemption, or specify Redemption in the search icon bar and select the screen.

The **TD Redemption - Application Entry** screen is displayed.



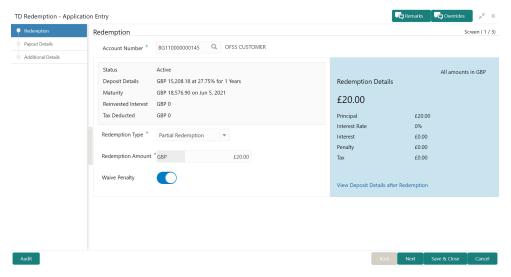
Figure 2-42 TD Redemption - Application Entry



 On the TD Redemption - Application Entry screen, click the icon or specify the account number in the Account Number field, and press Enter or Tab.

The details are displayed in the **Redemption** tab.

Figure 2-43 Redemption



3. In the **Redemption** tab, perform the required action. For more information on fields, refer to the field description table.

Table 2-32 TD Redemption - Application Entry - Field Description

E1.1.1	B
Field	Description
Account Number	Click the icon and select the account number or specify the account number to perform TD redemption.
	Note:  The account holder name is displayed adjacent to this field.
Status	Displays the TD status. The possible options are:  Active  Matured  Closed
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest.  Note:
	<ul> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Paid out Interest.</li> </ul>
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Redemption Type	Select the type of redemption to be performed. The options are: Partial Redemption Full Redemption
Redemption Amount	Displays the full redemption amount.
	Note:  This field is enabled, if you select the Partial Redemption option from the Redemption Type field.



Table 2-32 (Cont.) TD Redemption - Application Entry - Field Description

Field	Description
Waive Penalty	Switch to to waive the penalty amount charged on the account.
	Switch to to include the penalty amount charged on the account.

**4.** On providing the inputs, a simulation will be triggered and displayed as output. The simulated output details are displayed.

Figure 2-44 Simulation Details



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

Table 2-33 TD Account Opening - Simulation - Field Description

Field	Description
Redemption Details	This widget displays the final amount that will be paid out to the customer if the TD is redeemed today.
Principal	Displays the total principal of the TD.
Net Interest	Displays the Net interest on the principal (Interest – Tax).
Interest	Displays the Interest rate applicable for the TD.



Table 2-33 (Cont.) TD Account Opening - Simulation - Field Description

Field	Description
Penalty	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
Тах	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.



Once the deposit simulation is completed, you can provide the simulated details to the customer.

• Click the **View Deposit Details after Redemption** link, to view the deposit amount breakup details after redemption.

Figure 2-45 View Deposit Details after Redemption

Deposit After Redemption	All amounts in GBP
£18,564.71	
Principal	£15,198.18
Interest Rate	27.75%
Interest	£4,176.30
Tax	£835.26
Annual Percentage Yield	27.75%
View Redemption Details	



Table 2-34 View Deposit Details after Redemption - Field Description

Field	Description
Deposit After Redemption	This widget displays the deposit amount in detail after redemption.
Maturity	Displays the maturity amount of the remaining term deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.
Annual Percentage Yield	Displays the percenatge of annual percentage yield of TD.

- To view the redemption details, click the **View Redemption Details** link.
- 6. Click Next.

The **Payout Details** tab is displayed.

## 2.4.2 Payout Details

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

The prerequisites are as follows:

Add the redemeption details. For more information, refer Redemption.

#### To maintain the payout details:



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

- 1. In the **Payout Details** tab, you can pay through any of the following options:
  - Payout Mode as Own Account
  - Payout Mode as Other CASA Account
  - Payout Mode as Other Term Deposit Account
  - Payout Mode as Instrument
  - Payout Mode as Ledger
  - Pay through Multi Mode Settlement

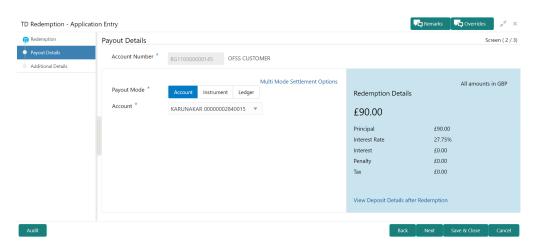
Below are the details of each options:

- Payout Mode as Own Account
- a. Select Account from Payout Mode field.



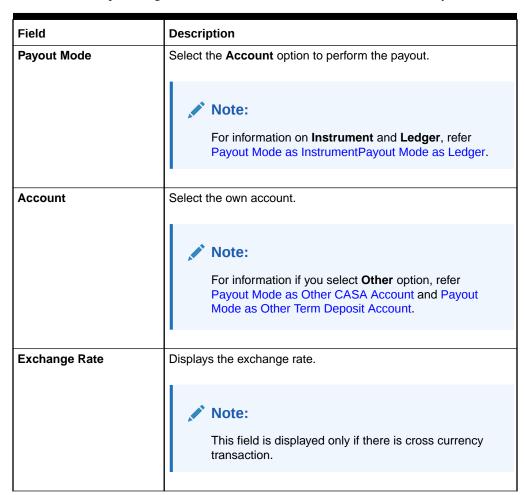
The field related to own account are displayed.

Figure 2-46 Payout Mode as Own Account



**b.** You can maintain the own account details for the payout. For more information on fields, refer to the field description table.

Table 2-35 Pay through CASA - Own CASA Account - Field Description

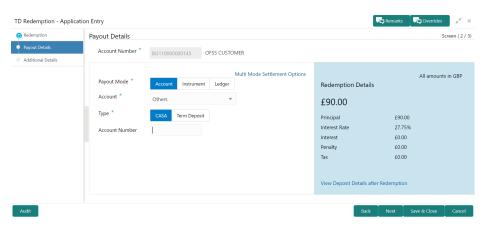




- Payout Mode as Other CASA Account
- a. Select Account from Payout Mode field.

The fields related to account are displayed.

Figure 2-47 Payout Mode as Other CASA Account



**b.** Perform the required action for other CASA account. For more information on fields, refer to the field description table.

Table 2-36 Payout Mode as Other CASA Account – Field Description

Field	Description
Field	Description
Payout Mode	Select the <b>Account</b> option to perform the settlement.
	Note:  For information on Instrument and Ledger, refer Payout Mode as InstrumentPayout Mode as Ledger.
Account	Select the <b>Other</b> option.
	Note:  For information if you select own account, refer Payout Mode as Own Account.



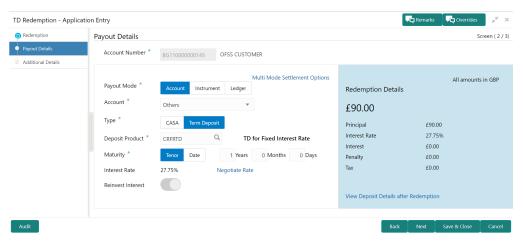
Table 2-36 (Cont.) Payout Mode as Other CASA Account – Field Description

Field	Description
Туре	Select the type as CASA for payout.  Note:  For information if you select Term Deposit option, refer Payout Mode as Other Term Deposit Account.
Account Amount	Displays the account debit amount in CASA account currency.

- Payout Mode as Other Term Deposit Account
- a. Select Account from Payout Mode field.

The fields related to account are displayed.

Figure 2-48 Payout Mode as Other Term Deposit Account



b. Perform the required action for other TD account. For more information on fields, refer to the field description table.



Table 2-37 Payout Mode as Other TD Account - Field Description

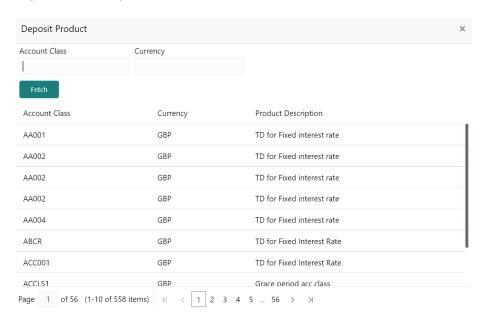
Field	Description
Payout Mode	Select the <b>Account</b> option to perform the settlement.
	Note:  For information on Instrument and Ledger, refer Payout Mode as InstrumentPayout Mode as Ledger.
Account	Select the <b>Other</b> option.
	Note:  For information if you select own account, refer Payout Mode as Own Account.
Туре	Select the type as <b>Term Deposit</b> for payout.
	Note:  For information if you select CASA option, refer Payout Mode as Own Account and Payout Mode as Other CASA Account.
Deposit Product	Select the account class under which the new TD is to be opened.
	Note:  For information on fields displayed if you click the icon, refer Fetch Deposit Product.
Maturity	Select the maturity for the TD. The options are: Tenure: If you select this option, then select or specify the maturity in Years, Months, and Days field. Date: If you select this option, then specify or select the date for maturity.
Interest Rate	Displays the interest rate applicable for the TD.
Reinvest Interest	Displays whether the interest is to be reinvested in the RD itself or paid out.

## • To fetch deposit product:

i. Click the icon from the **Deposit Product** field.

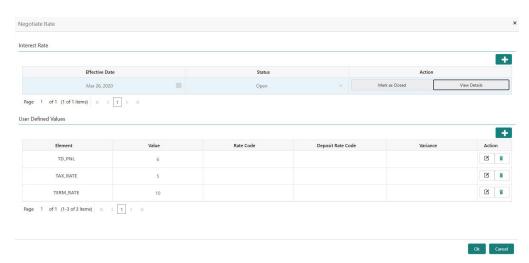
The **Deposit Product** section is displayed.

Figure 2-49 Deposit Product



- Specify the class or currency in the Account Class and Currency field and click Fetch.
- iii. Select the option displayed in the table.
- c. Click the Negotiate Rate link, to negotiate the interest rate applied n TD. The Negotiate Rate section is displayed.

Figure 2-50 Negotiate Rate



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



Table 2-38 Negotiate Rate – Field Description

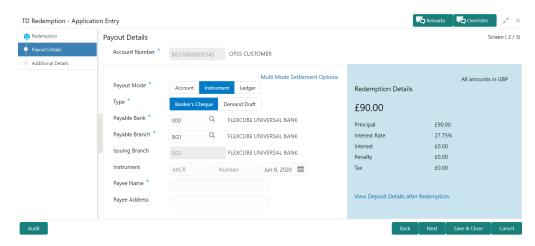
Field	Description
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed, to close the interest rate.
	Click View Details, to view the user defined values.
User Defined Values	This section displays the user defined values details.
	Note:  This section is displayed if you click View Details from the Action field.
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the icon, to edit the user defined value details.
	Click the icon, to delete the user defined value entry.  Click the icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- e. You can also add new row to the **Effective Date** and **User Defined Values** sections, by clicking the icon.
- f. Click OK.
- Payout Mode as Instrument
- a. Select Instrument from Payout Mode field.

The fields related to **Instrument** are displayed.



Figure 2-51 Payout Mode as Instrument



**b.** Perform the required action for instrument payout. For more information on fields, refer to the field description table.

Table 2-39 Payout Mode as Instrument – Field Description

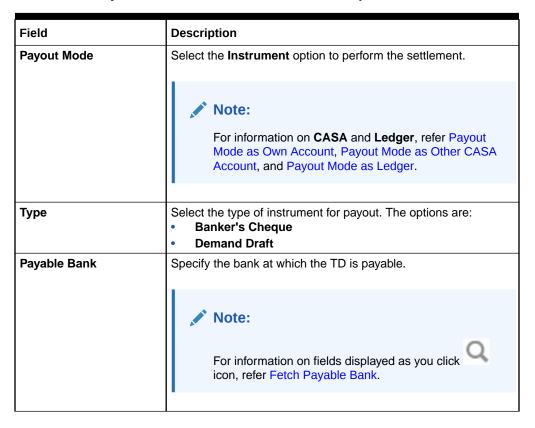


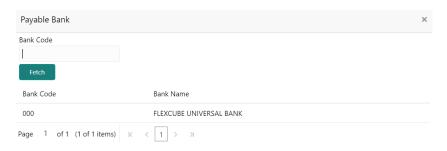


Table 2-39 (Cont.) Payout Mode as Instrument – Field Description

Field	Description
Payable Branch	Specify the branch at which the BC or DD is payable.
	Note:  For information on fields displayed as you click icon, refer Fetch Payable Branch.
Issuing Branch	Displays the branch issuing the instrument.
Instrument	Specify the routing number, BC or DD number and instrument date.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

- To fetch the payable bank:
  - i. From the Payable Bank field, click the icon from the first field.
     The Payable Bank section is displayed.

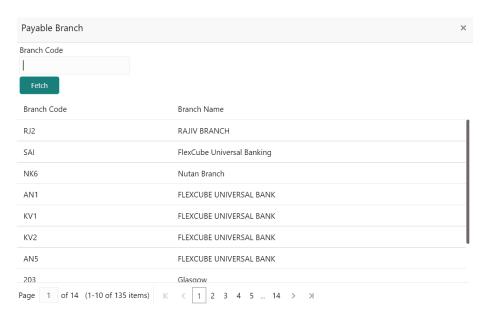
Figure 2-52 Payable Bank



- ii. Specify the code in the Bank Code field and click Fetch.
- iii. Select the code displayed in the table.
- To fetch the payable branch:
  - From the Payable Branch field, click the icon field.
     The Payable Branch section is displayed.



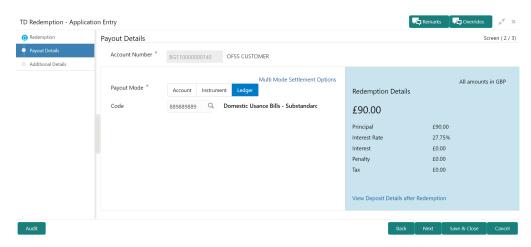
Figure 2-53 Payable Branch



- ii. Specify the code in the Branch Code field and click Fetch.
- iii. Select the code displayed in the table.
- Payout Mode as Ledger
- a. Select Ledger from Payout Mode field.

The fields related to Ledger are displayed.

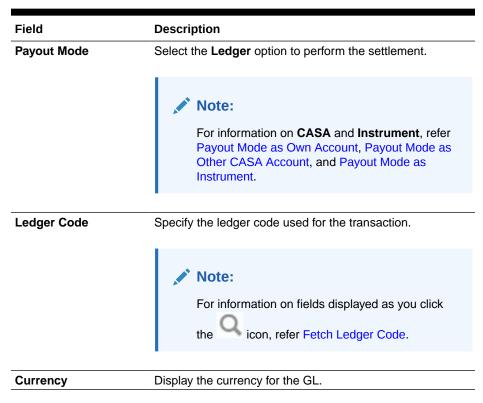
Figure 2-54 Payout Mode as Ledger



**b.** Perform the required action for ledger. For more information on fields, refer to the field description table.



Table 2-40 Payout Mode as Ledger - Field Description

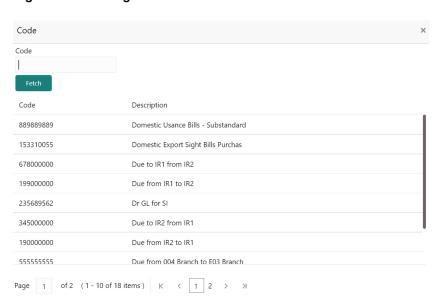


To fetch ledger code:

displayed.

From the Code field, click the icon field.
 The Code section is

Figure 2-55 Ledger Code

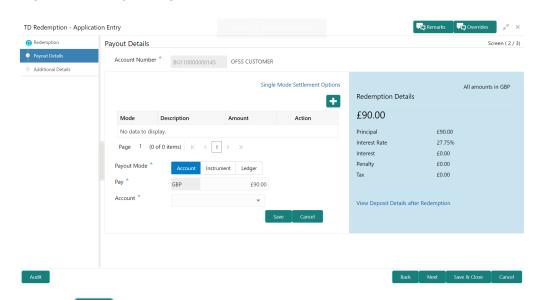




- ii. Specify the code in the Code field and click Fetch.
- iii. Select the code displayed in the table.
- Pay through Multi Mode Settlement
- a. In the Payout Details tab, click the Multi Mode Settlement Options link.

The fields to perform multi mode settlement are displayed.

Figure 2-56 Pay through Multi Mode Settlement



b. Click the icon, to add settlement modes.

The fields to add settlements are displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Payout Mode as Own Account, Payout Mode as Other CASA Account, Payout Mode as Other Term Deposit Account, Payout Mode as Instrument, and Payout Mode as Ledger.

- c. Select the appropriate option from the **Pay** field.
  - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click Save.

The settlement is added in the table above.

**e.** You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 2-41 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.



Table 2-41 (Cont.) Multi Mode Settlement Options – Field Description

Field	Description
Amount	Displays the amount available in the specific settlement mode.
Action	Click the icon to edit the amount.  Click the icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

- To go back to the single mode option, click the Single Mode Settlement Options link.
- 2. Click Next.

The Additional Details tab is displayed.

## 2.4.3 Additional Details

You can maintain the additional details for the TD redemption.

The prerequisites are as follows:

- Add the redemption details. For more information, refer Redemption.
- Add the payout details. For more information, refer Payout Details.

#### To add the additional details:

Note:

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

1. In the **Additional Details** tab, maintain the details as required.

Figure 2-57 Additional Details

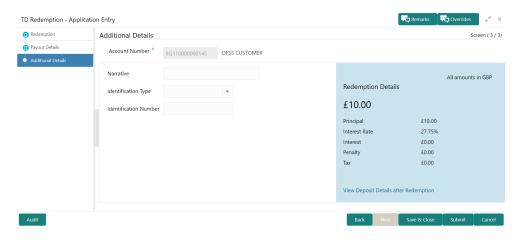




Table 2-42 TD Redemption - Additional Details - Field Description

Field	Description
Narrative	Specify the narrative for the transaction.
Identification Type	Select the identification type for the beneficiary.
Identification Number	Specify the ID number corresponding to the ID selected above.

#### 2. Click Submit.

The screen is successfully submitted for authorization.



# **TD Maintenances**

You can maintain the TD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD).

This topic contains the following subtopics:

#### Create Amount Block

You can block the TD amount. A Term Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the TD amount.

View and Modify Amount Block

You can view or modify the already added block details using this screen.

TD Payout Modification

You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.

TD Account Modification

You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

## 3.1 Create Amount Block

You can block the TD amount. A Term Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the TD amount.

#### To create amount block:

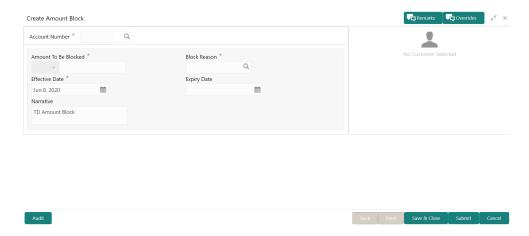


The fields, which are marked with an asterisk, are mandatory.

 On the Homepage, from the Deposit Services mega menu, under Term Deposits and Maintenance, click Create Amount Block, or specify Create Amount Block in the search icon bar and select the screen.

The Create Amount Block screen is displayed.

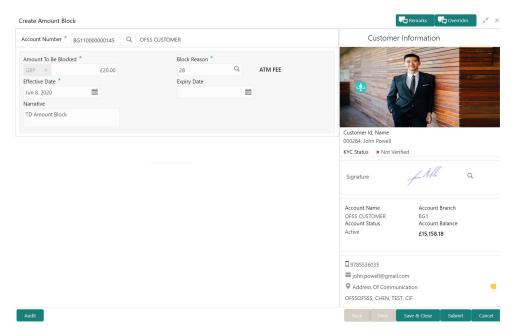
Figure 3-1 Create Amount Block



On the Create Amount Block screen, click the icon or specify the account number in the Account Number field, and press Enter or Tab.

The details for the account entered are displayed.

Figure 3-2 Create Amount Block Details



**3.** Perform the required actions on the **Create Amount Block** screen. For more information on fields, refer to the field description table.

Table 3-1 Create Amount Block – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number to create TD amount block.
	<ul> <li>Note:</li> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul>
Amount To Be Blocked	Specify the TD amount to be blocked. By default, the TD currency is displayed.
Block Reason	Select the reason for the block.  Note:  For information on fields displayed after clicking refer Block Code.
Effective Date	Specify or select the effective date for the block.  Note:  This date cannot be less than current process date.
Expiry Date	Specify or select the expiry date for the block.  Note:  This date cannot be less than current process date and effective date.
Narrative	Specify the narration, if any for the block.

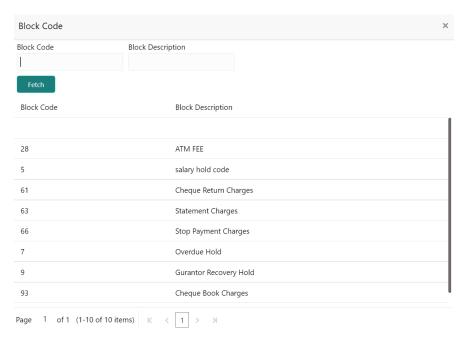
#### • To fetch block code:

a. Click icon from the **Block Reason** field.

The **Block Code** section is displayed.



Figure 3-3 Block Code



- b. Specify the number in the **Block Code** or **Block Description** field.
- c. Click Fetch.

The details are fetched and displayed in a table.

- d. Select the block code from the table.
- 4. Click Submit.

The screen is successfully submitted for authorization.

# 3.2 View and Modify Amount Block

You can view or modify the already added block details using this screen.

To view the amount block details:

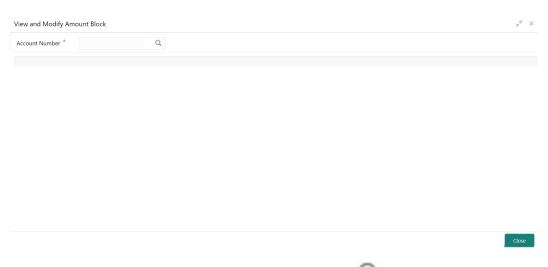


The fields, which are marked with an asterisk, are mandatory.

On the Homepage, from the Deposit Services mega menu, under Term
 Deposits and Maintenance, click View and Modify Amount Block, or specify
 View and Modify Amount Block in the search icon bar and select the screen.

The View and Modify Amount Block screen is displayed.

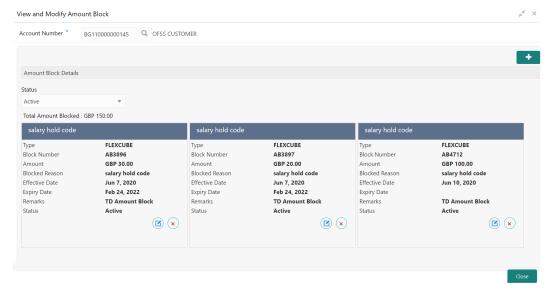
Figure 3-4 View and Modify Amount Block



2. On the **View and Modify Amount Block** screen, click the account number in the **Account Number** field.

The Amount Block Details section is displayed.

Figure 3-5 View and Modify Amount Block Details



3. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.

Table 3-2 View Amount Block Details – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number to view and modify the amount block.
	Note:  The account holder name is displayed adjacent to this field.
Amount Block Details	This section displays the TD amount block details.
Status	Select the block status of the TD account. The options are:
Total Amount Blocked	Displays the total amouont blocked on the TD account.
<block reason=""></block>	Displays the block reason as the top of the widget.
Туре	Displays the block type.
Block Number	Displays the block number.
Amount	Displays the block amount along with the currency.
Blocked Reason	Displays the block reason along with code.
Effective Date	Displays the block effective date.
Expiry Date	Displays the block expiry date.
Remarks	Displays the block remarks.
Status	Displays the block status.

- You can add a TD amount block by clickng the icon. For more information, refer Create Amount Block screen.
- You can edit a TD amount block details by clicking the icon. For more information, refer Modify Amount Block.
- You can delete a TD amount block details by clicking the information.
- Modify Amount Block: As you click the icon from the View and Modify Amount Block screen from a particular widget, that widget details are opened in Modify Term Deposit Amount Block screen.
- In the Modify Term Deposit Amount Block screen, modify the required details.



Remarks Overrides Modify Term Deposit Amount Block Customer Information Account Number BG11000000145 OFSS CUSTOMER Block Number Amount To Be Blocked \*

GBP # £30.00

Effective Date \*

Jun 7, 2020 AB3896 FLEXCUBE Block Reason \* 5 salary hold code Expiry Date Feb 24, 2022 Narrative Customer Id, Name TD Amount Block 000284, John Powell Signature Account Name Account Branch BG1 Account Balance Active £15,158.18 9785536035 ■ john.powell@gmail.com Address Of Communication OFSSOFSSS, CHEN, TEST, CIF Audit Back Next Save & Close Submit Cancel

Figure 3-6 Modify Term Deposit Amount Block

Table 3-3 Modify TD Amount Block - Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Aslo, to the right the customer information is displayed.
Block Number	Displays the block number of the TD account.
Туре	Displays the type of block on TD account.
Amount To Be Blocked	Specify the TD amount to be blocked.
	Note:  By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.
Block Reason	Displays the reason for the block on TD account.
Effective Date	Specify or select the effective date for the block.
	Note:  By default, the effectiev date is displayed. If required you can edit the date.



Table 3-3 (Cont.) Modify TD Amount Block – Field Description

Field	Description
Expiry Date	Specify or select the expiry date for the block.
	Note:  By default, the expiry date is displayed. If required you can edit the date.
Narrative	Specify the narration, if any for the block.
	Note:  By default, a narration is displayed. If required you can edit it.

#### b. Click Submit

The screen is successfully submitted for authorization.

4. Click Close.

# 3.3 TD Payout Modification

You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.

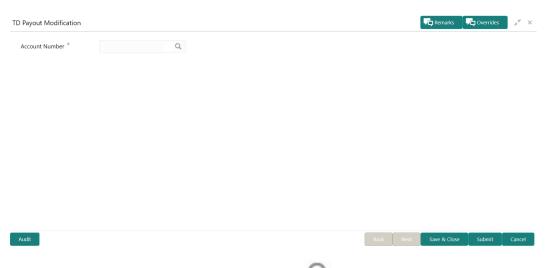
To view the TD payout modification details:



 On the Homepage, from the Deposit Services mega menu, under Term Deposits and Maintenance, click Payout Modification, or specify Payout Modification in the search icon bar and select the screen.

The TD Payout Modification screen is displayed.

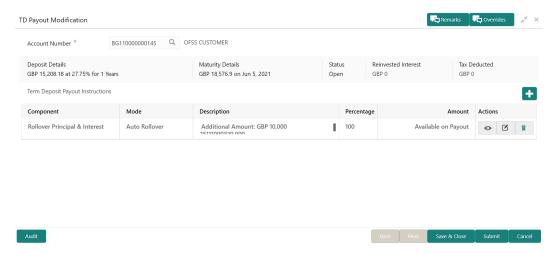
Figure 3-7 TD Payout Modification



2. On the **TD Payout Modification** screen, click the icon or specify the account number in the **Account Number** field.

The details are displayed.

Figure 3-8 TD Payout Modification Details



3. You can view the payout details of the TD account. For more information on fields, refer to the field description table.

Table 3-4 View TD Payout Details – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number to modify the TD payout.
	Note:  The account holder name is displayed adjacent to this field.
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	Displays the status of the TD account. The possible options are:  • Active  • Overdue  • Closed
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest.
	<ul> <li>Note:</li> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Interest Paid.</li> </ul>
Tax Deducted	Displays the tax amount deducted till date.
Term Deposit Payout Instructions	This section displays the existing payout instructions of the TD account.
Component	Displays the component of payout. The possible options are: Principal Interest Principal & Interest Rollover Principal Rollover Interest Rollover Principal & Interest
Mode	Displays the mode of payout. The possible options are:  Account  Term Deposit  Auto Rollover  Banker's Cheque  Demand Draft  Ledger



Table 3-4 (Cont.) View TD Payout Details - Field Description

Field	Description
Description	Displays a brief description of the payout.  Note:  Based on the payout mode, the description is displayed. The description according to the mode are as follows:  Account – Account Number & Account Name  Term Deposit – Product Name, Tenor  Auto Rollover – Tenor  Banker's Cheque & Demand Draft – Banker's Cheque / Demand Draft Payable at <branch name="">  Rollover with Additional Funds – Tenor, Additional Amount, Account Number, Amount  Ledger – Ledger Code, Ledger Name</branch>
Percentage	Displays the percentage of payout.
Amount	Displays the TD payout amount.  Note:  For Interest component, this field displays Available on Payout text.
Actions	Click the icon, to more details of the payout. For more information, refer View TD Payout Modification.  Click the icon, to edit the payout details. For more information, refer Modify TD Payout Modification.  Click the icon, to delete the payout details.

#### 4. Click Submit.

The screen is successfully submitted for authorization.

- View TD Payout Modification
   You can view the more details of the TD payout modification.
- Modify TD Payout Modification You can modify the TD payout details.

# 3.3.1 View TD Payout Modification

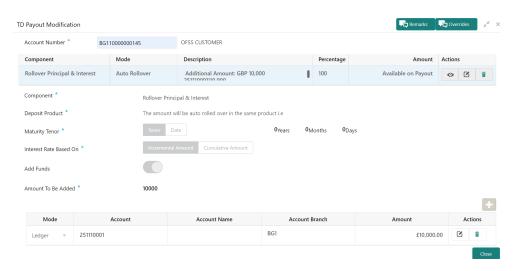
You can view the more details of the TD payout modification.

To view more payout modification details:

1. Click the icon from the **Actions** field.

The details of the payout are displayed.

Figure 3-9 View TD Payout Modification



2. You can view the required payout details. For more information on fields, refer to the field description table.

Table 3-5 View more Payout Details – Field Description

Field	Description
Component	Displays the component of payout. The possible options are: Principal Interest Principal & Interest Rollover Principal Rollover Principal & Interest Rollover Principal & Interest
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <pre><pre>cproductname</pre></pre>
Maturity Tenor	Displays the maturity tenor for the payout.
Interest Rate Based On	Displays the basis of the interest rate.
Add Funds	Displays whether additional funds were added for the payout.
Amount To Be Added	Displays the amount added for payout.
Mode	Displays the mode of payout.
Account	Displays the account number.
Account Name	Displays the account name.
Account Branch	Displays the branch of the account.
Amount	Displays the payout amount.
Actions	Diplays the action to edit and delete the payout details.

3. Click Close.

## 3.3.2 Modify TD Payout Modification

You can modify the TD payout details.

#### To modify TD payout simulation:



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

1. Click the icon from the **Actions** field.

The details of the payout are displayed.

- 2. You can modify the details by performing any of the following actions:
  - For Component selected as Principal, Interest, or Principal & Interest
    - Payout through Own Account
    - Payout through Other Account and Type as Account within Bank
    - Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover
    - Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit
    - Payout through Instrument
    - Payout through Ledger
  - For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal
     & Interest

Below are the details of the actions:

- For Component selected as Principal, Interest, or Principal & Interest
  - Payout as Own Account
    - a. Modify the required details.



Figure 3-10 Payout as Own Account

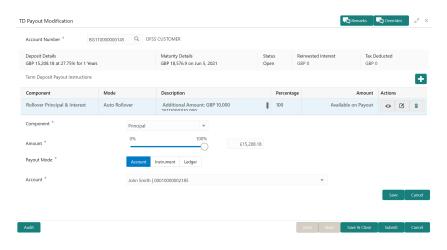
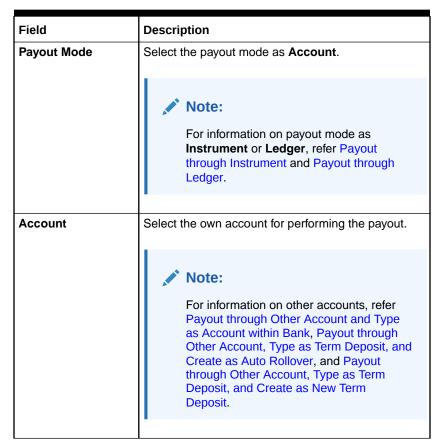


Table 3-6 Payout by own account - Field Description

Field	Description
Component	Select the Principal, Interest, or Principal & Interest component for payout.
	For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
Amount in Percentage	Specify the amount in percentage for payout.
	You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.



Table 3-6 (Cont.) Payout by own account – Field Description



- b. Click Save.
- Payout through Other Account and Type as Account within Bank
  - a. Maintain the required details based on the option selected.

Figure 3-11 Payout through Other Account and Type as Account within Bank

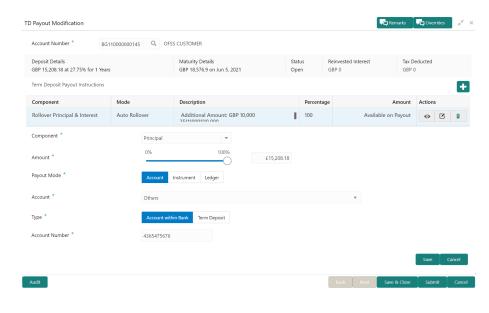




Table 3-7 Payout by other account within bank – Field Description

Field	Description
Component	Select the <b>Principal</b> , <b>Interest</b> , or <b>Principal &amp; Interest</b> component for payout.
	For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
Amount in Percentage	Specify the amount in percentage for payout.
	You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as <b>Account</b> .
	Note:  For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger.
Account	Select the <b>Other</b> account for performing the payout.
	Note:  For information on own accounts, refer Payout through Own Account.



Table 3-7 (Cont.) Payout by other account within bank – Field Description

Field	Description
Туре	Select the <b>Account Within Bank</b> type.
	Note:  For information on New Term Deposit,
	refer Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.
Account Number	Specify the account number which is within the same bank for performing the payout.

- b. Click Save.
- Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover
  - a. Maintain the required details based on the option selected.

Figure 3-12 Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover

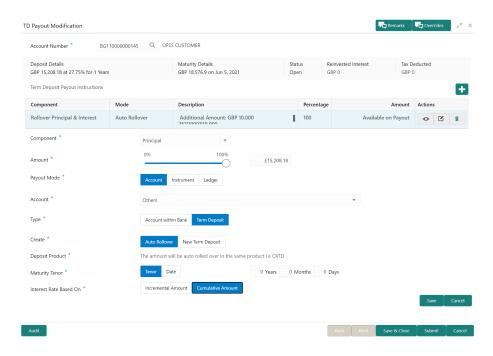


Table 3-8 TD Type - Auto Rollover - Field Description

Field	Description
Component	Select the Principal, Interest, or Principal & Interest component for payout.  Note:  For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
	Tonoron Timopan a microsi
Amount in Percentage	Specify the amount in percentage for payout.
	Note:  You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as <b>Account</b> .
	Note:  For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger.
Account	Select the <b>Other</b> account for performing the payout.
	Note:  For information on own accounts, refer Payout through Own Account.

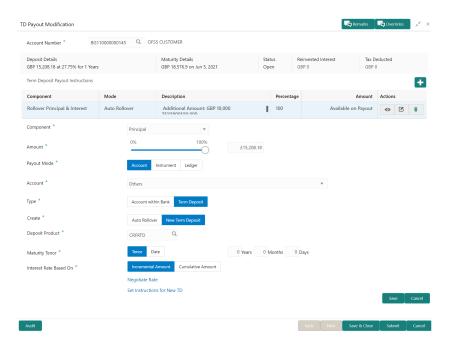


Table 3-8 (Cont.) TD Type - Auto Rollover - Field Description

Field	Description
Туре	Select the <b>Term Deposit</b> type.
	Note:  For information on Account Within Bank, refer Payout through Other Account and Type as Account within Bank.
Create	Select the <b>Auto Rollover</b> option for creating the payout.
	For information on <b>New Term Deposit</b> , refer Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <pre><pre><pre><pre>over in the same product i.e.</pre></pre></pre></pre>
Maturity Tenor	Select and specify the maturity tenor for the payout.  * Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.  * Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are:  * Incremental Amount  * Cumulative Amount

- b. Click Save.
- Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit
  - a. Maintain the required details based on the option selected.

Figure 3-13 Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit



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

Table 3-9 TD Type - Create New TD - Field Description

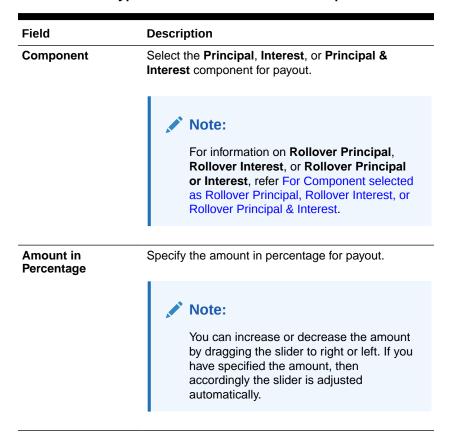




Table 3-9 (Cont.) TD Type - Create New TD - Field Description

### Field Description **Payout Mode** Select the payout mode as **Account**. Note: For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger. Account Select the **Other** account for performing the payout. Note: For information on own accounts, refer Payout through Own Account. Type Select the Term Deposit type. Note: For information on Account Within Bank, refer Payout through Other Account and Type as Account within Bank. Create Select the **New Term Deposit** option for creating the payout. Note: For information on **Auto Rollover**, refer Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover.



Table 3-9 (Cont.) TD Type - Create New TD - Field Description

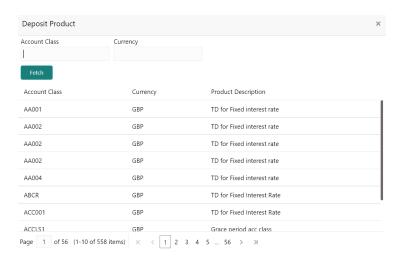
Field	Description
Deposit Product	Select the deposit product for the payout.
	Note:  For information on fields after you click the con, refer Fetch Deposit Product.
Maturity Tenor	Select and specify the maturity tenor for the payout.  * Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.  * Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are:  * Incremental Amount  * Cumulative Amount

### \* To fetch deposit product:

i. Click the icon from the **Deposit Product** field.

The **Deposit Product** section is displayed.

Figure 3-14 Deposit Product

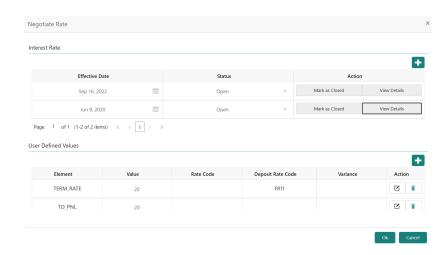


ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.

- iii. Select the option displayed in the table.
- \* To negotiate rate:
  - i. Click the **Negotiate Rate** link.

The Negotiate Rate section is displayed.

Figure 3-15 Negotiate Rate



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

**Table 3-10 Negotiate Rate – Field Description** 

Field	Description
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed, to close the interest rate.
	Click View Details, to view the user defined values.
User Defined Values	This section displays the user defined values details.  Note:  This section is displayed if you click View Details from the Action field.
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.



Table 3-10 (Cont.) Negotiate Rate – Field Description

Field	Description
Variance	Displays the variance for the user defined value.
Action	Click the icon, to edit the user defined value details.
	Click the icon, to delete the user defined value entry.
	Click the icon, to confirm the edited details.  This icon is displayed, only after you click the edit icon.

- ii. Click OK.
- b. Click Save.

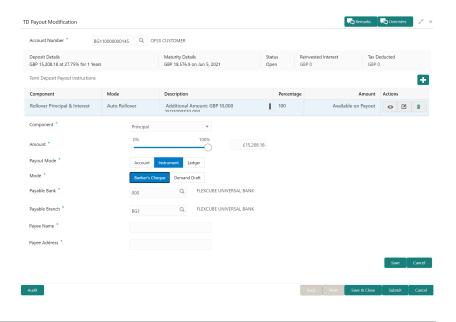


You can also set instructions for the new TD created, by clicking the **Set Instructions for New TD** link. For more information, refer Payout through Own Account, Payout through Other Account and Type as Account within Bank, Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover, Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit, Payout through Instrument, and Payout through Ledger.

#### Payout through Instrument

a. Maintain the required details based on the option selected.

Figure 3-16 Payout through Instrument





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

Table 3-11 Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Component	Select the <b>Principal</b> , <b>Interest</b> , or <b>Principal &amp; Interest</b> component for payout.
	For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
Amount in Percentage	Specify the amount in percentage for payout.
	You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as <b>Instrument</b> .
	For information on payout mode as <b>Account</b> or <b>Ledger</b> , refer Payout through Own Account, Payout through Other Account and Type as Account within Bank, Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover, Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit, and Payout through Ledger.
Mode	Select the mode of instrument for payout. The options are:  * Banker's Cheque  * Demand Draft



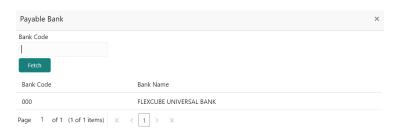
Table 3-11 (Cont.) Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Payable Bank	Specify the bank at which the TD is payable.
Payable Branch	Note:  For information on fields displayed as you click the icon, refer Fetch Payable Bank.  Specify the branch at which the BC or DD is payable.
	Note:  For information on fields displayed as you click the icon, refer Fetch Payable Branch.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

- \* To fetch the payable bank:
  - i. From the **Payable Bank** field, click the icon from the first field.

The **Payable Bank** section is displayed.

Figure 3-17 Payable Bank

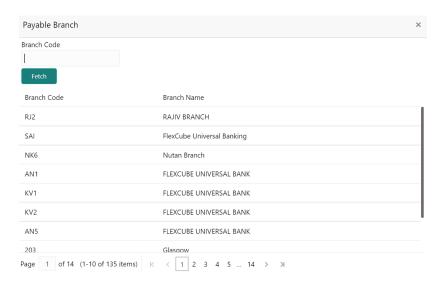


- ii. Specify the code in the Bank Code field and click Fetch.
- iii. Select the code displayed in the table.
- \* To fetch the payable branch:
  - i. From the **Payable Branch** field, click the icon field.



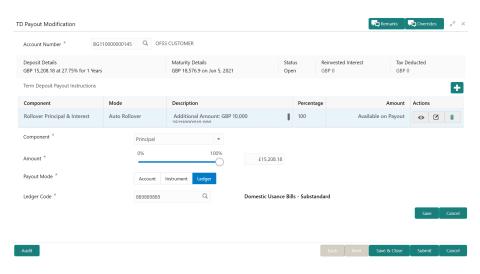
The **Payable Branch** section is displayed.

Figure 3-18 Payable Branch



- ii. Specify the code in the Branch Code field and click Fetch.
- iii. Select the code displayed in the table.
- b. Click Save.
- Payout through Ledger
  - a. Maintain the required details based on the option selected.

Figure 3-19 Payout through Ledger



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



Table 3-12 Pay through Ledger – Field Description

Field	Description
Component	Select the <b>Principal</b> , <b>Interest</b> , or <b>Principal &amp; Interest</b> component for payout.
	For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
Amount in Percentage	Specify the amount in percentage for payout.
	Note:  You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as <b>Ledger</b> .
	For information on payout mode as Account or Instrument, refer Payout as Own Account, x#unique_47/ unique_47_Connect_42_LI_UCC_Y4Q_B VB, Payout as Other Account, Type as Term Deposit, and Create as Auto Rollover, Payout as Other Account, Type as Term Deposit, and Create as New Term Deposit, and Payout as Instrument.
Ledger Code	Select the ledger code for the payout.
	Note:  For information on fields displayed as you click the icon, refer Fetch Ledger Code.

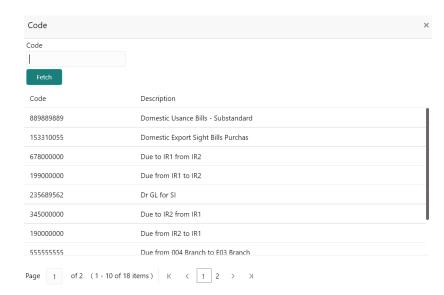
To fetch the ledger code:



i. From the **Ledger Code** field, click the icon from the first field.

The **Code** section is displayed.

Figure 3-20 Ledger Code



- ii. Specify the code in the **Code** field and click **Fetch**.
- iii. Select the code displayed in the table.
- b. Click Save.
- For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest
  - a. Maintain the required details for the option selected.



TD Payout Modification Remarks Overrides 💉 🗙 Account Number \* BG110000000145 Q OFSS CUSTOMER Deposit Details Maturity Details Status Reinvested Interest Tax Deducted GBP 15, 208, 18 at 27.75% for 1 Years GBP 18, 576.9 on Jun 5, 2021 Open GBP 0 GBP 0 Term Deposit Payout Instructions + Rollover Principal & Interest ▼ The amount will be auto rolled over in the same product i.e. Tenor Date 0 Years 0 Months 0 Days Interest Rate Based On \* Add Funds Amount To Be Added \* 10000 + Mode Account Account Name Account Branch £10,000.00 🖆 📋 Ledger = 251110001

Figure 3-21 Rollover Principal, Rollover Interest, or Rollover Principal & Interest

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

Table 3-13 View Deposit Details after Redemption - Field Description

Field	Description
Component	Select the Rollover Principal, Rollover Interest, or Rollover Principal or Interest component for payout.
	For information Principal, Interest, or Principal & Interest, refer For Component selected as Principal, Interest, or Principal & Interest.
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <pre><pre>croductname</pre></pre>
Maturity Tenor	Select and specify the maturity tenor for the payout.  Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.  Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are:  - Incremental Amount - Cumulative Amount



Table 3-13  $\,$  (Cont.) View Deposit Details after Redemption - Field Description

Field	Description
Add Funds	Switch to to add additional funds for payout.  Switch to to not to add additional funds for payout.
Amount To Be Added	Specify the additional amount for payout.
	Note:  This field is displayed if you switch to from the Add Funds field.
Mode	Displays the mode of payout.
	Note:  This field is displayed if you switch to from the Add Funds field.  This field is enabled if you click the icon from the Actions field.
Account	Displays the account number.  - This field is displayed if you switch to the <b>Add Funds</b> field.  - This field is enabled if you click the icon from the <b>Actions</b> field.  - For information on the fiels displayed as you click the icon, refer Fetch Account Number.
Account Name	Displays the account name.  - This field is displayed if you switch to from the <b>Add Funds</b> field.  - This field is enabled if you click the icon from the <b>Actions</b> field.



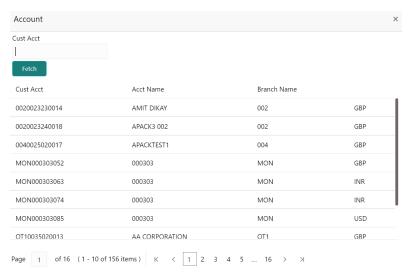
Table 3-13 (Cont.) View Deposit Details after Redemption - Field Description

Field	Description
Account Branch	Displays the branch of the account.
	This field is displayed if you switch to from the Add Funds field.
	<ul> <li>This field is enabled if you click the icon from the Actions field.</li> </ul>
Amount	Displays the payout amount.
	This field is displayed if you switch to from the <b>Add Funds</b> field.
	<ul> <li>This field is enabled if you click the icon from the Actions field.</li> </ul>
Actions	Click the icon to edit the details.
	Click the icon to delete the entry.
	Click the icon to confirm the updates.

#### To fetch account number:

From the Account field, click the icon from the first field.
 The Account section is displayed.

Figure 3-22 CASA Account



ii. Specify the code in the Cust Acct or Ledger Code field and click Fetch.



- iii. Select the code displayed in the table.
- 3. Click Submit.

The screen is successfully submitted for authorization.

### 3.4 TD Account Modification

You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

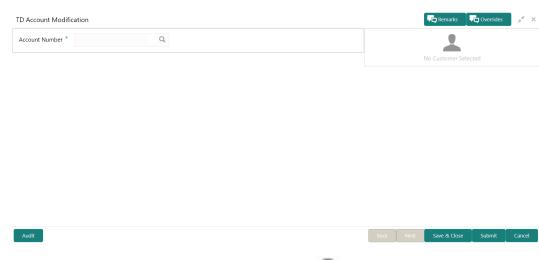
#### To perform the account modification:



On the Homepage, from the Deposit Services mega menu, under Term Deposits and Maintenance, click Account Modification, or specify Account Modification in the search icon bar and select the screen.

The **TD** Account Modification screen is displayed.

Figure 3-23 TD Account Modification



2. On the **TD Account Modification** screen, click the icon or specify the account number in the Account Number field.

The details of the modification is displayed.

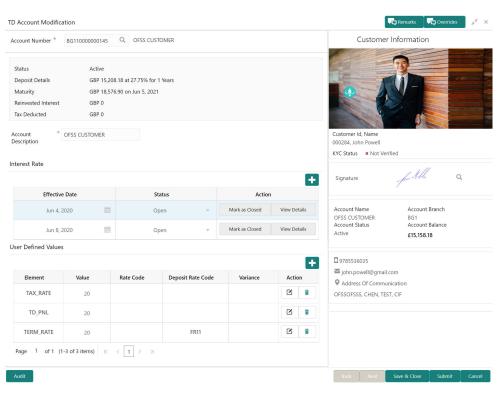


Figure 3-24 TD Account Modification Details

3. You can view the account modification details. For more information on fields, refer to the field description table.

Table 3-14 TD Account Modification – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number to modify the TD account.
	<ul> <li>Note:</li> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul>
Status	Displays the status of the TD account. The possible options are:  Active  Overdue  Closed
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity	Displays the amount due to the customer on maturity and the maturity date.



Table 3-14 (Cont.) TD Account Modification – Field Description

Field	Description
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest.
	<ul> <li>Note:</li> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Interest Paid.</li> </ul>
Tax Deducted	Displays the tax amount deducted till date.
Account Description	Specify the description for the account.
	Note:  By default, a description is displayed. You can edit, if required.
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed, to close the interest rate.
	Click View Details, to view the user defined values.
User Defined Values	This section displays the user defined values details.  Note:
	This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the icon, to edit the user defined value details.
	Click the icon, to delete the user defined value entry.
	Click the icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.



+

 In the Interest Rate and User Defined Values section, click the to add a new row.

#### 4. Click Submit.

The screen is successfully submitted for authorization.



4

# **TD Inquiries**

A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with inquiries of a term deposit.

This topic contains the following subtopics:

#### Deposit Details

You can get an 360-degree view of a customer's term deposit account using the **Deposit Details** screen.

Audit Trail

You can inquire about the TD audit trail using the Audit Trail screen.

Certificate

You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.

# 4.1 Deposit Details

You can get an 360-degree view of a customer's term deposit account using the **Deposit Details** screen.

The various sections are:

- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

#### To view the term deposit details:

 On the Homepage, from the Deposit Services mega menu, under Term Deposits and Inquiries, click Deposit Details or specify Deposit Details in the search icon bar and select the screen.

The **Deposit Details** screen is displayed.

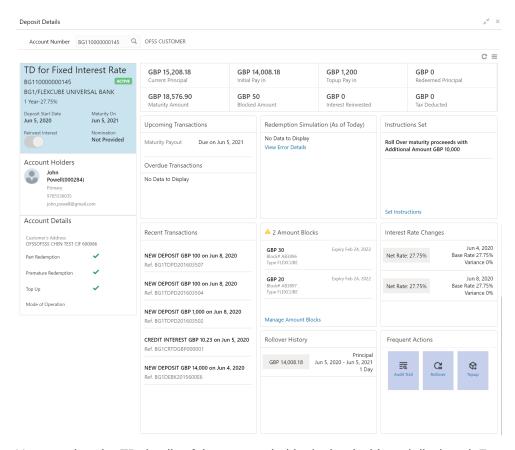
Figure 4-1 Deposit Details



2. On the **Deposit Details** screen, click the icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The details are displayed in the dashboard.

Figure 4-2 Deposit Details for TD



You can view the TD details of the account holder in the dashboard displayed. For more information on fields, refer to the field description table.

Table 4-1 Deposit Details - Field Description

Field	Description	
Account Number	Click the icon and select the account number or specify the account number for viewing the TD details.	
	Note:  The account holder's name is also displayed adjacent to the field.	
<product name=""></product>	Displays the product name from the product master.	
<deposit status=""></deposit>	Displays the deposit status. The options for the status are:  • Active  • Matured  • Closed	
<td account="" number=""></td>		Displays the TD account number.
Branch	Displays deposit branch.	
<deposit -="" interest="" rate="" term=""></deposit>	Displays the term for the deposit and interest rate for the deposit.	
Deposit Start Date	Displays the value date of the deposit.	
Maturity On	Displays the maturity date of the deposit.	
Re-invest TD	Displays if the interest from the TD is to be re-invested in the same deposit or paid out.	
Nomination	Specify if a nominee is registered or not.	
Account Holder	This widget displays the account holder details.	
Name	Displays the name of the account holder of the TD.	
Customer ID	Displays the customer ID of the holder.	
Relationship	Displays relationship as Primary/Secondary.	
Mobile Number	Displays the mobile number of the customer.	
Email ID	Displays the email ID of the customer.	
Account Details	This widget displays the account details.	
Customer's Address	Displays the address of the primary customer.	
Part Redemption	This option will be selected if part redemption is allowed for the TD product.	
Premature Redemption	This option will be selected if premature redemption is allowed for the TD product.	
Тор ир	This option will be selected if a top-up is allowed for the TD product.	
Mode of Operation	Displays the mode of operation chosen for the deposit.	
Current Principal	Displays the currently remaining principal balance in the deposit.	
Initial Pay in	Displays the initial payin done to create the deposit.	
Topup Pay in	Displays the subsequent top-ups done.	



Table 4-1 (Cont.) Deposit Details - Field Description

Field	Description
	•
Redeemed Principal	Displays the principal redeemed in case any premature redemptions have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Interest Paid out or Interest Reinvested	Displays the amount and currency for the reinvested or paid out interest.
	<ul> <li>Note:</li> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Paid out Interest.</li> </ul>
Tax Deducted	Displays the tax deducted.
Upcoming Transactions	This widget displays the details of upcoming transactions.
Overdue Transactions	Displays the details of overdue transactions.
Redemption Simulation (As of Today)	This widget displays the remdemption simulation of the day for the TD account. Click the <b>View Error Details</b> link to view the error message.
Instructions Set	This widget displays the set of instructions set on the TD account.
	Note:  To create new set of instructions for the TD account, click the Set Instructions ink. For more information, refer TD Payout Modification screen.
Recent Transactions	This widget displays the details of the recent transactions performed on the account.
<number> Amount Blocks</number>	This widget displays the amunt block details of the account.
	Note:  To manage the amount blocks, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block screen.
<currency amount=""></currency>	Displays the currency and amount of block.
Block <number></number>	Displays the block number.
Туре	Displays the block type.



Table 4-1 (Cont.) Deposit Details - Field Description

Field	Description
Expiry	Displays the expiry date of the block.
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<date></date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
Rollover History	This widget displays the rollover history of the account.
<currency amount=""></currency>	Displays the currency and amount of rollover.
<component></component>	Displays the rollover component.
<date></date>	Displays the from and to date of the rollover.
<tenure></tenure>	Displays the tenure of rollover.
Frequent Actions	This widget displays the frequent actions that were performed on the account.
	Note:  The actions are displayed as links. You can click the link and the related screen is opened in a new page.

#### Note:

- You can also launch the screens for performing various transactions on the account by clicking the icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu screenshot.
- If the latest updates of the TD account performed is not displayed on the screen, you can refresh the screen by clicking the icon. The screen is refreshed and the latest changes are displayed.

### 4.2 Audit Trail

You can inquire about the TD audit trail using the **Audit Trail** screen.

To inquire about the TD audit trail:





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

On the Homepage, from the Deposit Services mega menu, under Term
 Deposits and Inquiries, click Audit Trail or specify Audit Trail in the search icon
 bar and select the screen.

Audit Trail screen is displayed.

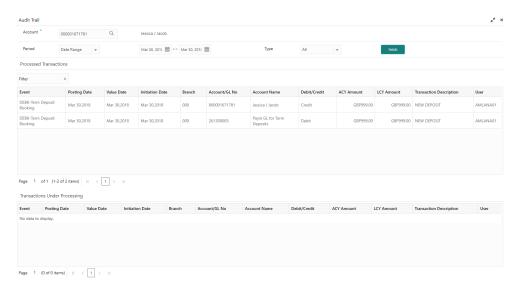
Figure 4-3 Audit Trail



- 2. On the Audit Trail screen, click the icon or specify the account number in the Account Number field, and press the Tab or Enter.
- 3. Select the required details and click **Fetch**.

The  ${f Processed\ Transactions}$  and  ${f Transactions\ Under\ Processing}$  sections are displayed.

Figure 4-4 Audit Trail Details



**4.** You can view the required audit trail details. For more information on fields, refer to the field description table.



Table 4-2 Audit Trail – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number to inquire about the audit trail for the TD account number.
	Note:  The account holder name is displayed adjacent to this field.
Period	The date criteria are based on which the entries are to be displayed Below are the options:  Date Range Last 2 Months Last 3 Months
	<ul> <li>Note:</li> <li>If Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent.</li> <li>If the Last 2 Months or Last 3 Months option is selected, then the date range is accordingly defaulted and not enabled.</li> </ul>
Туре	The user can modify this field to choose one of the below values from the drop-down:  • All  : If you select this option, then transaction details are displayed in Processed Transactions and Transactions Under Processing sections.  • Processed  : If you select this option, then transaction details are displayed only in the Processed Transactions section.  • Under Processing: If you select this option, then transaction details are displayed only in the Transactions Under Processing section.
Processed Transactionsand Transactions Under Processing	This section displays the transaction details of the TD account.



Table 4-2 (Cont.) Audit Trail – Field Description

Field	Description
Filter	A pattern filter will get applied to all the fields in the output grid.  Whenever a match is found, the rows will become a part of the revised output.
	For example,
	After fetching all the events in a TD's life cycle, if the user enters LIQ in the filter, a match will be found in the <b>Event</b> column of the grid for liquidation entries with ILIQ as the event. The grid will be narrowed down to only those entries.
Posting Date	Displays the posting date of the transaction.
Value Date	Displays the value date of the transaction.
Initiation Date	Displays the transaction initiation date.
	Note:  In most cases, this will be the same as the posting date. In some cases, it can be different.
Branch	Displays the branch of the account/GL of the leg.
Account/GL No	Displays the account/GL for the leg.
Account Name	Displays the account title/GL description.
ACY Amount	Displays the amount in account currency. It will be preceded by the currency.
	For example, USD 15,000.
Debit/Credit	Displays whether the transaction is debit or credit.
LCY Amount	Displays the amount in local currency. It will be preceded by the currency.
	For example, GBP 8,000.
Transaction Description	Displays the transaction description that is logged.
User	Displays the user who initiated the transaction.
Event	Displays the event that has triggered the accounting entries. For example, ACCR for accrual and ILIQ for interest liquidation.

# 4.3 Certificate

You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.

To generate and view the deposit certificate:





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

 On the Homepage, from the Deposit Services mega menu, under Term Deposits and Inquiries, click Certificate or specify Certificate in the search icon bar and select the screen.

The **Certificate** screen is displayed.

Figure 4-5 Certificate



2. On the **Certificate** screen, click the icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The deposit summary and certificate is displayed.



Certificate Account Number \* BG110000000145 Q OFSS CUSTOMER Deposit Details GBP 15,208.18 at 27.75% for 1 Years Customer Information GBP 18.576.90 on Jun 5, 2021 Maturity Details Status Customer Id, Name KYC Status × Not Verified OFSS CUSTOMER Account Status BG1 Account Balance Active £15,158.18 9785536035 iohn.powell@gmail.com Address Of Communication OFSSOFSSS, CHEN, TEST, CIF

Figure 4-6 TD Certificate

**3.** You can view the certificate. For more information on fields, refer to the field description table.

Table 4-3 Certificate - Field Description

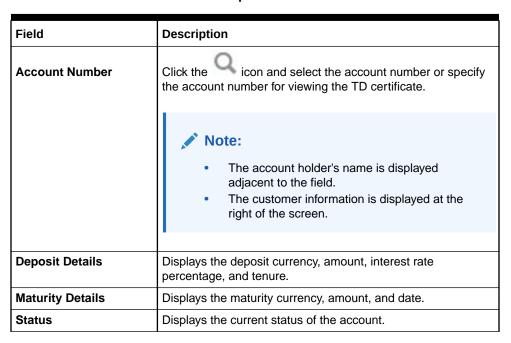




Table 4-3 (Cont.) Certificate – Field Description

Field	Description
Certificate	This section displays the deposit certificate.
	Note:  If required, you can email the certificate by clicking Email.



5

# **RD Transactions**

You can use the screens under the **RD Transactions** menu to initiate recurring deposit services transactions. A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD).

This topic contains the following subtopics:

#### Account Opening

You can open the Recurring Deposit account by Account, Banker's Cheque, and Demand Draft mode using **Account Opening screen**.

#### Payment

You can perform manual installment payments for a Recurring Deposit account using the **Payment** screen. The payments can be done by CASA account.

#### Redemption

You can redeem a RD using the **Redemption**screen.

# 5.1 Account Opening

You can open the Recurring Deposit account by Account, Banker's Cheque, and Demand Draft mode using **Account Opening screen**.

This topic contains the following subtopics:

#### Simulation

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

#### Payin Details

In the **Payin Details** data tab, you can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.

#### Payout Details

You can add maturity instructions to be provided for the RD in the **Payout Details** tab. These instructions can be modified later before maturity.

#### Additional Details

You can add joint holder details and nominee details in the Additional Details tab.

### 5.1.1 Simulation

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

#### To perform RD simulation:

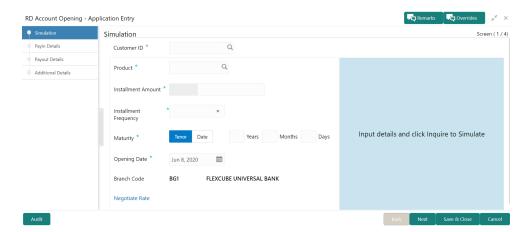


The fields, which are marked with an asterisk, are mandatory.

 On the Homepage, from the Deposit Services mega menu, under Recurring Deposits and then Transactions, click Account Opening, or specify Account Opening in the search icon bar and select the screen.

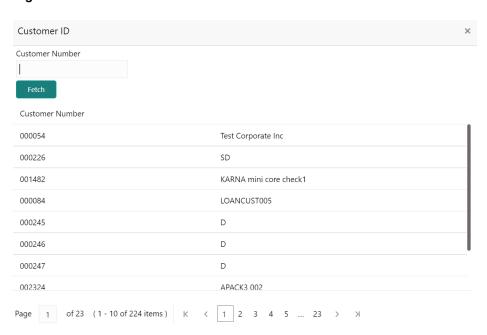
The RD Account Opening - Application Entry screen is displayed.

Figure 5-1 RD Account Opening - Application Entry



- On the RD Account Opening Application Entry screen, click the icon or specify the customer number in the Customer ID field, and press Enter or Tab.
  - a. If you click the icon, then the following section is displayed:

Figure 5-2 Customer ID



- **b.** Specify the customer ID in the **Customer Number** field.
- c. Click Fetch.

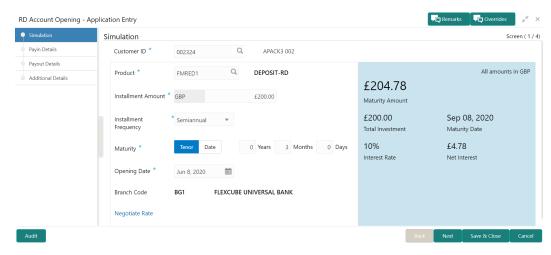
The customer number and name are displayed in the table.



d. Select the **Customer Number** from the table.

The details related to the selected customer number are displayed in the tabs.

Figure 5-3 RD Account Opening - Application Entry - Simulation



Perform the required actions on the Simulation tab. For more information on fields, refer to the field description table.

Table 5-1 RD Account Opening - Simulation - Field Description

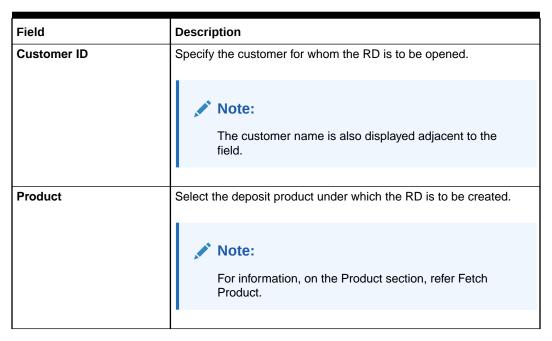




Table 5-1 (Cont.) RD Account Opening - Simulation – Field Description

Field	Description
Installment Amount	Specify the amount for the RD.
	Note:  By default, the amount currency will be of product selected.
Installment Frequency	Select the frequency for the installment. The options are:  • Annual  • Semiannual  • Quarterly  • Monthly  • Fortnightly  • Weekly  • Daily
Maturity	Select the option for RD maturity. The options are:  Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.  Date: If you select this option, then specify or select the date.
Opening Date	Specify the deposit opening date.
Branch Code	Displays the branch code of the teller's logged in branch.

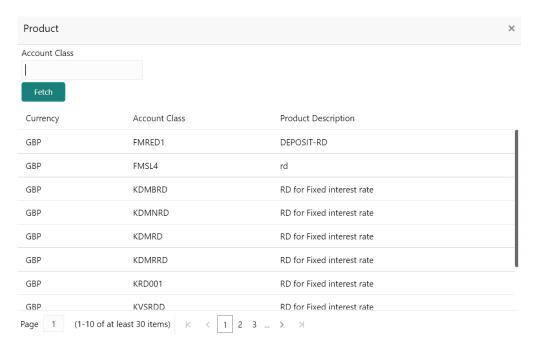
### • To fetch Product:

a. Click icon from the **Product** field.

The **Product** section is displayed.



Figure 5-4 Product



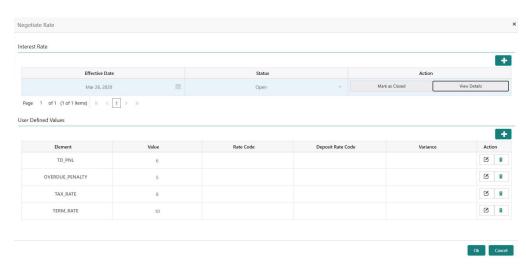
- b. Specify the number in the Account Class field.
- c. Click Fetch.

The details are fetched and displayed in a table.

- d. Select the account class from the table.
- 4. You can negotiate the rate by performing the following action if required:
  - a. Click the Negotiate Rate link.

The **Negotiate Rate** section is displayed.

Figure 5-5 Negotiate Rate



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



### Note:

The interest details based on the selected product will be dsiplayed. if required, you can capture the negotiated rate fields like variance etc.

**Table 5-2 Negotiate Rate – Field Description** 

Field	Description
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed, to close the interest rate.
	Click View Details, to view the user defined values.
User Defined Values	This section displays the user defined values details.
	Note:  This section is displayed if you click View Details from the Action field.
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the icon, to edit the user defined value details.
	Click the icon, to delete the user defined value entry.
	Click the icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- c. You can also add new entry in the sections, by clicking the icon.
- d. Click OK.
- On providing the inputs, a simulation will be triggered and displayed as output.The Simulated output details are displayed.



Figure 5-6 Simulation Details

£204.78

Maturity Amount

£200.00 Sep 08, 2020

Total Investment Maturity Date

10% £4.78

Interest Rate Net Interest

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

Table 5-3 RD Account Opening - Output Details - Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the RD.
Total Investment	Displays the total invested amount, that is, sum of all installments of the RD.
Maturity Date	Displays the maturity date of the RD.
Interest Rate	Displays the interest rate applicable for the deposit.
Net Interest	Displays the net interest on the principal.



Once the deposit simulation is completed, you can provide the simulated details to the customer.

7. Click Next.

The Payin Details tab is displayed.

### 5.1.2 Payin Details

In the **Payin Details** data tab, you can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.

To add the payin details:

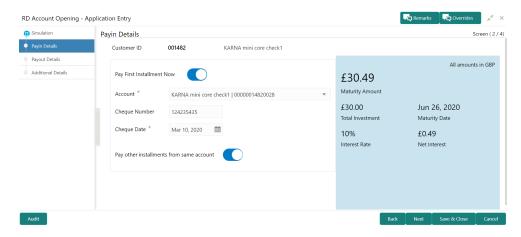


The prerequisites are as follows:

- Add the simulation details. For more information, refer Simulation.
- 1. In the **Payin Details** screen, fields related to payin are displayed.



Figure 5-7 Payin Details



In the Payin Details tab, specify or select the required fields. For more information on fields, refer to the field description table.

Table 5-4 Payin Details - Field Description

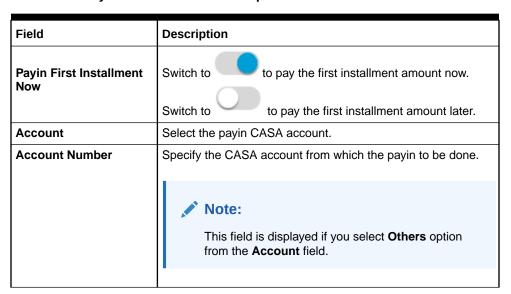




Table 5-4 (Cont.) Payin Details – Field Description

Field	Description		
Account Amount	Displays the account debit amount in CASA Account currency.		
	Note:  This field is displayed if the CASA account currency is different than the RD account currency.		
Cheque Number	Specify the cheque number used for the transaction.		
Cheque Date	Specify the cheque date.		
Exchange Rate	Specify the exchange rate in case of a cross-currency transaction.		
	Note:  This field will be displayed only if the TD currency and CASA currency are different. You can click <b>Edit</b> for modifying the exchange rate.		
Pay Other Installments from same account	Switch to to pay remaining installments through the same CASA account.  Switch to to pay remaining installments through other CASA account.		
Account Number	Specify the CASA account number for the remaining installments.		
	Note:  This field is displayed if you switch to from the Pay Other Installments from same account field.		

### 3. Click Next.

The **Payout Details** tab is displayed.

# 5.1.3 Payout Details

You can add maturity instructions to be provided for the RD in the **Payout Details** tab. These instructions can be modified later before maturity.

The prerequisites are as follows:

- 1. Add the simulation details. For more information, refer Simulation.
- 2. Specify the payin details. For more information, refer to Payin Details.

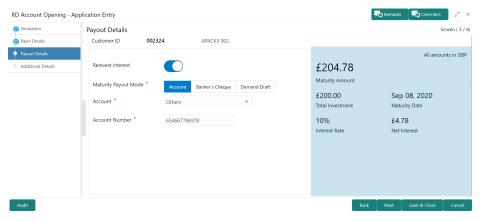
### To add the payout details:



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

- 1. On the **Payout Details** tab, perform any of the following action:
  - Reinvest Interest Enabled
  - a. Swtich to from the **Reinvest Interest** field.

Figure 5-8 Reinvest Interest Enabled



**b.** Select or specify the details as required. For more information on fields, refer to the field description table.

Table 5-5 Payout Details – Reinvest Interest Enabled - Field Description

Field	Description	
Reinvest Interest	Switch to to reinvest the interest in RD.	
Maturity Payout Mode	Select the maturity payout mode. The options are:	

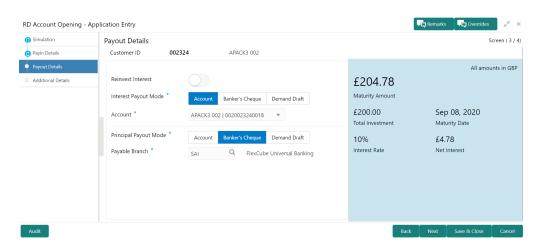


Table 5-5 (Cont.) Payout Details – Reinvest Interest Enabled - Field Description

Field	Description	
Account	Select the type of account.	
	Note:  This field is displayed if Account option is selected from the Maturity Payout Mode field.	
Account Number	Specify the CASA account number.	
	Note:  This field is displayed if Others option is selected from the Account field.	
Payable Branch	Select the banker's cheque payable branch.	
	Note:  This field is displayed if Banker's Cheque or Demand Draft option is selected from the Maturity Payout Mode field.	

- Reinvest Interest Not Enabled
- a. Swtich to from the **Reinvest Interest** field.

Figure 5-9 Reinvest Interest Not Enabled





**b.** Select or specify the details as required. For more information on fields, refer to the field description table.

Table 5-6 Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description		
Reinvest Interest	Switch to to be paid out the interest.		
	Note:  The interest amount is paid out during interest liquidations.		
Interest Payout Mode	Select the maturity payout mode. The options are:  • Account • Banker's Cheque • Demand Draft		
Account	Select the type of account.		
	Note:  This field is displayed if Account option is selected from the Interest Payout Mode field.		
Account Number	Specify the CASA account number.		
	Note:  This field is displayed if Others option is selected from the Account field.		
Payable Branch	Select the banker's cheque payable branch.		
	Note:  This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.		
Principal Payout Mode	Select the principal payout instructions for the deposit.		



Table 5-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description		
Amount	Specify the special renewal amount.  Note:  This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field.  Also, the TD currency will be defaulted and not enabled.		
Account	Select the type of account.		
Account Number	Note:  This field is displayed if Account option is selected from the Principal Payout Mode field.  Specify the CASA account number.		
	Note:  This field is displayed if Others option is selected from the Account field.		
Payable Branch	Select the banker's cheque payable branch.		
	<ul> <li>Note:         <ul> <li>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field.</li> <li>For more information on the Payable Branch section, refer Fetch Payable Branch.</li> </ul> </li> </ul>		

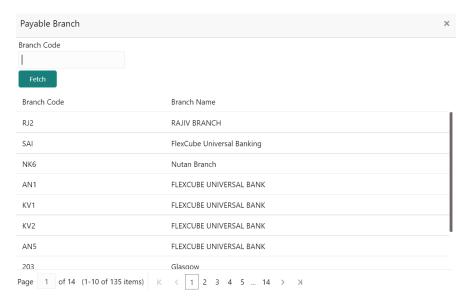
## To fetch Payable Branch:

i. Click icon from the **Payable Branch** field.

The **Payable Branch** section is displayed.



Figure 5-10 Payable Branch



- ii. Specify the number in the **Branch Code** field.
- iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the branch code from the table.
- 2. Click Next.

The **Additional Details** tab is displayed to capture the other RD account-related details.

## 5.1.4 Additional Details

You can add joint holder details and nominee details in the Additional Details tab.

The prerequisites are as follows:

- 1. Add the simulation details. For more information, refer Simulation.
- 2. Specify the payin details. For more information, refer to Payin Details.
- 3. Specify the payout details. For more information, refer to Payout Details.

### To add the additional details:



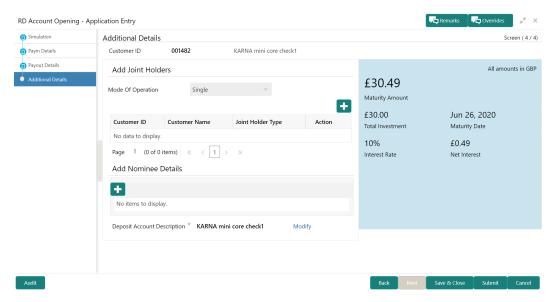
The fields, which are marked with an asterisk, are mandatory.

 In the Additional Details tab, you can add or maintain the details for the joint and nominee.

The existing details of the customer is displayed in the Additional Details tab.



Figure 5-11 Additional Details



2. In the **Additional Details** tab, maintain the details as required. For more information on fields, refer to the field description table.

Table 5-7 Additional Details - Field Description

Field	Description	
Add Joint Holders	This section displays the fields to add the joint holder details. For more information on this section, refer Add Joint Holders.	
Add Nominee Details	This section displays the fields to add the nominee details. For more information on this section, refer Add Nominee Details.	
Deposit Account Description	Displays the description of the deposit account to be created.  Note:  You can edit the description if required. To enable the field, click the Modify link displayed next to the field.	



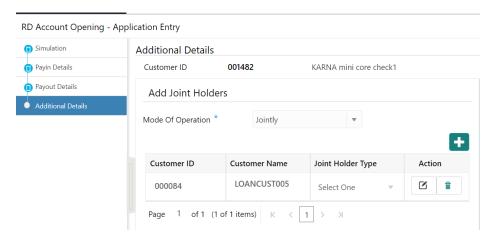
You can add multiple nominees, but the total percentage should not exceed 100.

- Add Joint Holders
- a. Click the icon.

The details in the **Add Joint Holders** section are enabled.



Figure 5-12 Add Joint Holders



**b.** In the **Add Joint Holders** section, maintain the required details. For more information on fields, refer to the field description table.

Table 5-8 TD Account Opening - Additional Details - Add Joint Holder Details - Field Description

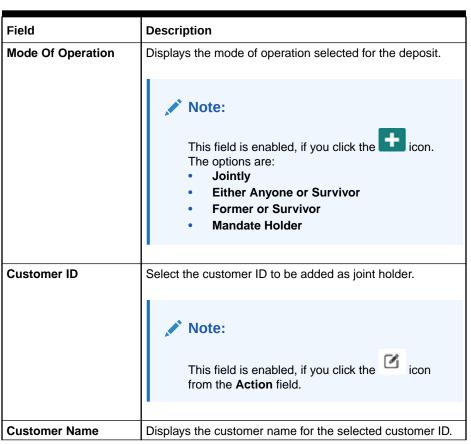




Table 5-8 (Cont.) TD Account Opening - Additional Details - Add Joint Holder Details - Field Description

Field	Description	
Joint Holder Type	<ul> <li>Authorized Signatory</li> <li>Customer Contact Person</li> <li>Custodian</li> <li>Developer</li> <li>Gaurantor</li> <li>Guardian</li> <li>Joint and First</li> <li>Joint or First</li> <li>Joint or Other</li> <li>Nominee</li> <li>Related for Enquiry</li> <li>Solicitor</li> <li>Sole Owner</li> <li>Third Party</li> <li>Trustee</li> <li>Valuer</li> <li>Power of Attorney</li> <li>Others</li> </ul>	
	Note:  This field is enabled, if you click the from the <b>Action</b> field.	
Action	Click the icon to edit the details.	
	Click the icon to delete the details.	
	Click the icon to confirm the edits.	

### Add Nominee Details

a. Click the icon.

The **Nominee Details** section is displayed.



Nominee Details ▲ Nominee Details Title Miss ABC Relation Type Date of Birth \* Jun 2, 1970 Mother ■ Address and Contact Details Building \* Locality City \* Zip Code State ■ Guardian Details Middle Name First Name Last Name Relation Type <sup>3</sup> Address Details State \* **Contact Details** Email Mobile

Figure 5-13 Nominee Details



You can specify or select details in one section at a time. To add or view the details in the other section, click the icon.

**b.** In the **Nominee Details** section, maintain the required details. For more information on fields, refer to the field description table.

Table 5-9 TD Account Opening - Additional Details - Add Nominee Details - Field Description

Field	Description	
Nominee Details	This section displays fields to add the nominee details.	
Title	Select the title of the nominee. The options are:  Mr.  Miss.  Mrs.  Dr.  Miss.	
First Name	Specify the first name of the nominee.	
Middle Name	Specify the middle name of the nominee.	



Table 5-9 (Cont.) TD Account Opening - Additional Details - Add Nominee Details - Field Description

Field	Description		
Last Name	Specify the last name of the nominee.		
Relation Type	Specify the relation to the account holder. The options are:     Father     Mother     Son     Spouse     Daughter		
Date of Birth	Select or specify the date of birth of the nominee.		
Minor	Based on the date of birth specified, this field is updated.		
Percentage	Select or specify the percentage of the nomination.		
Address and Contact Details	This section displays the fields to add the address and contact details of the nominee.		
Building	Specify the building of the nominee.		
Street	Specify the street of the nominee.		
Locality	Specify the locality of the nominee.		
City	Specify the city of the nominee.		
State	Specify the state of the nominee.		
Country	Select or specify the country of the nominee.		
Zip Code	Specify the zip code of the nominee.		
Contact Details	This section displays the fields to add the contact details of the nominee.		
Email	Specify the email ID of the nominee.		
Mobile	Specify the mobile number of the nominee.		
Phone	Specify the phone number of the nominee.		
Guardian Details	This section displays  Note:		
	This section is displayed if you switch to from the <b>Minor</b> field. Also, the fields in this section are same as mentioned in the above <b>Nominee Details</b> , <b>Address and Contact Details</b> section.		

### c. Click Save.

Once the nominee details are saved, the details are displayed in form of a summary in table.



Figure 5-14 Nominee Summary

Add Nominee Details



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

Table 5-10 TD Account Opening - Additional Details - Add Nominee Details - Summary - Field Description

Description	
Display the name of the nominee added.	
Display the relation type of the nominee.	
Display the date of birth of the nominee.	
Display the percentage of the nominee.	
Displays whether the nominee is a minor.	
Display the name of the guardian.	
Note:  The name of the guardian is displayed, if the nominee is a minor.	

- To edit the summary, click the  $\begin{tabular}{c} \end{tabular}$  icon.
- To delete the nominee, click the icon

### 3. Click Submit.

The screen is successfully submitted for authorization.





# 5.2 Payment

You can perform manual installment payments for a Recurring Deposit account using the **Payment** screen. The payments can be done by CASA account.

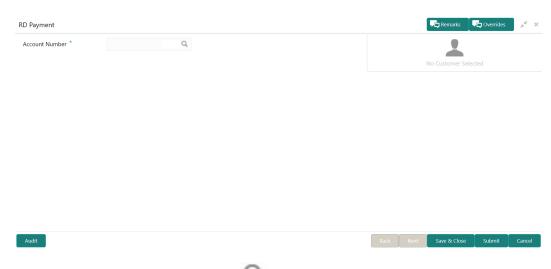
To perform manual payments:



1. On the **Homepage**, from the **Deposit Services** mega menu, under **Recurring Deposits** and **Transactions**, click **Payment**, or specify **Payment** in the search icon bar and select the screen.

The RD Payment screen is displayed.

Figure 5-15 RD Payment



2. On the RD Payment screen, click the icon or specify the account number in the Account Number field, and press Enter or Tab.

The Payment Details and Settlement Details section are displayed.

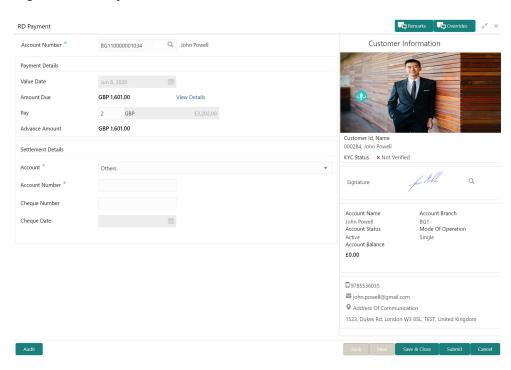


Figure 5-16 Payment Details and Settlement Details

In the Settlement Details section, select or specify the details as required. For more information on fields, refer to the field description table.

Table 5-11 RD Payment – Field Description

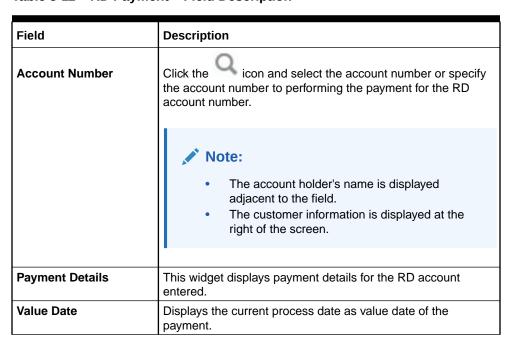




Table 5-11 (Cont.) RD Payment – Field Description

Field	Description		
Amount Due	Displays the total of all the installments that are due or overdue and yet to be paid.		
	Note:  You can view more amount details, click the View Details link. For more information, refer View Details.		
Pay	Specify the number of installments you need to pay.		
	Note:  By default, the field displays the count of the outstanding, but can be edited. Also, it cannot be 0 or negative.		
Advance Amount	Displays the advance amount to be paid.		
	Note:  This field is displayed if you update the value in the Pay field.		
Settlement Details	This widget displays the fields for settlement details for the RD		
	account entered.		
Account Number	Select the account for performing the settlement.		
Account Number	Specify the account number from which the settlement is to be performed.  Note:  This field is displayed if Others option is selected from Account field.		
Cheque Number	Specify the cheque number of the account.		
Cheque Date	Displays the date on the cheque.		

- To view amount due details:
- a. Click the View Details link from the Amount Due field.

The **Installments Due** section is displayed.



Figure 5-17 Installments Due

Installments Due

Due Date	Installment Amount	Status
Jun 07,2020	£1,601.00	Overdue
Page 1 o	f1 K < > >	

**b.** You can view the details. For more information on fields, refer to the field description table.

Table 5-12 Certificate - Field Description

Field	Description
Due Date	Displays the installment due date.
Installment Amount	Displays the installment amount.
Status	Displays the status of the installment. The possible options are:  • Due: This status is displayed, if the installment is due as of the day.  • Overdue: This status is displayed, if the scheduled date has passed.

- c. Click on the screen to close the **Installments Due** section.
- Click Submit.

The screen is successfully submitted for authorization.

# 5.3 Redemption

You can redeem a RD using the **Redemption**screen.

You also can provide a snapshot of the net proceeds to the customer, if the customer redeems the deposits today. If the customer is satisfied with the projection, and wants to proceed to the redemption, you can also proceed with the process in this same screen. The redemption simulation gives an option of full redemption only for RD, along with an input to waive penalty. The net proceeds due to the customer will be displayed along with the breakup of principal, interest, penalty and tax.

This topic contains the following subtopics:

### Redemption Simulation

You can add the basic RD details to simulate the redemption transaction to get interest, tax and redemption.

### Payout Details

You can add the payout modes for the net proceeds using this tab. Funds can be paid by different modes – CASA Account, New Term Deposit, Banker's Cheque,



Demand Draft, Ledger (Single-mode settlement) or a combination of these modes (Multimode settlement).

Additional Details

You can maintain the additional details for the RD redemption.

# 5.3.1 Redemption Simulation

You can add the basic RD details to simulate the redemption transaction to get interest, tax and redemption.

### To perform redemption simulation:

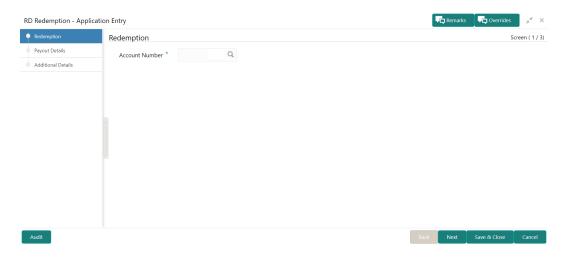


The fields, which are marked with an asterisk, are mandatory.

 On the Homepage, from the Deposit Services mega menu, under Recurring Deposits and Transactions, click Redemption, or specify Redemption in the search icon bar and select the screen.

The **RD** Redemption - Application Entry screen is displayed.

Figure 5-18 RD Redemption - Application Entry

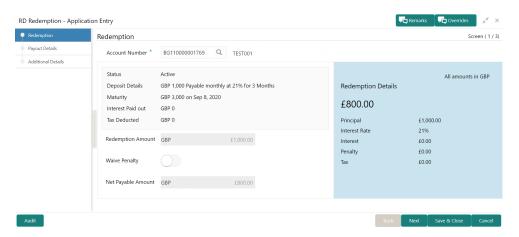


2. On the RD Redemption - Application Entry screen, click the account number in the Account Number field, and press Enter or Tab.

The details are displayed in the **Redemption** tab.



Figure 5-19 Redemption



3. In the **Redemption** tab, perform the required action. For more information on fields, refer to the field description table.

Table 5-13 RD Redemption - Application Entry - Field Description

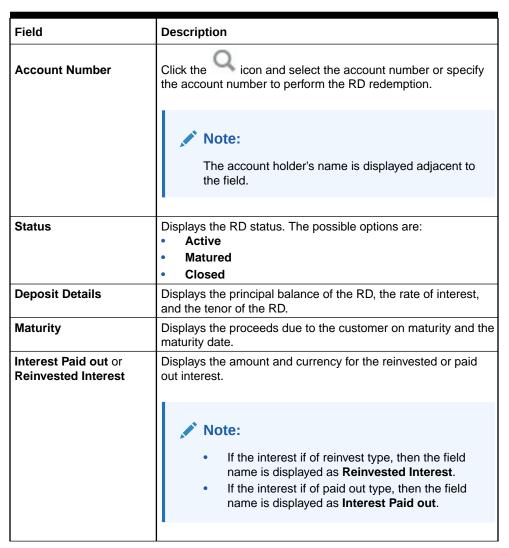




Table 5-13 (Cont.) RD Redemption - Application Entry - Field Description

Field	Description
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Redemption Amount	Displays the current principal amount of the RD.
	Note:  This field is enabled, if you select the Partial Redemption option from the Redemption Type field.
Waive Penalty	Switch to account.  to waive the penalty amount charged on the account.  Switch to to include the penalty amount charged on the account.
	Note:  Penalty is applicable only for premature redemption.  Hence, this field is enabled only if the maturity date has passed.
Net Payable Amount	Displays the total net payable amount on redemption.

4. On providing the inputs, a simulation will be triggered and displayed as output. The **Simulated output** details are displayed.



Figure 5-20 Simulation Details

All amounts in GBP

Redemption Details

£800.00

Principal £1,000.00

Interest Rate 21%

Interest £0.00

Penalty £0.00

Tax £0.00

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

Table 5-14 RD Redemption - Simulation - Field Description

Field	Description
Redemption Details	This widget displays the final amount that will be paid out to the customer if the RD is redeemed today.
Principal	Displays the total principal of the RD.
Interest Rate	Displays the rate at which interest has been recalculated.
Interest	Displays the Interest rate applicable for the TD.
Penalty	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
Тах	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.



Once the deposit simulation is completed, you can provide the simulated details to the customer.

6. Click Next.

The Payout Details tab is displayed.



# 5.3.2 Payout Details

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

The prerequisites are as follows:

Add the redemeption details. For more information, refer Redemption.

### To maintain the payout details:

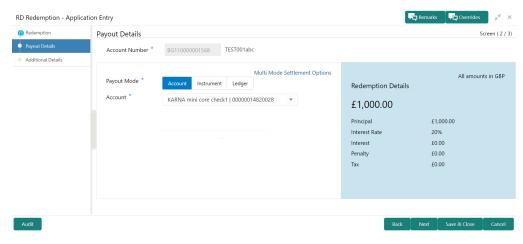


The fields, which are marked with an asterisk, are mandatory.

- 1. In the **Payout Details** tab, you can pay through any of the following options:
  - Payout Mode as Own Account
  - Payout Mode as Other CASA Account
  - Payout Mode as Other Term Deposit Account
  - Payout Mode as Instrument
  - Payout Mode as Ledger
  - Pay through Multi Mode Settlement
  - Payout Mode as Own Account
  - a. Select Account from Payout Mode field.

The field related to own account are displayed.

Figure 5-21 Payout Mode as Own Account



**b.** You can maintain the own account details for the payout. For more information on fields, refer to the field description table.



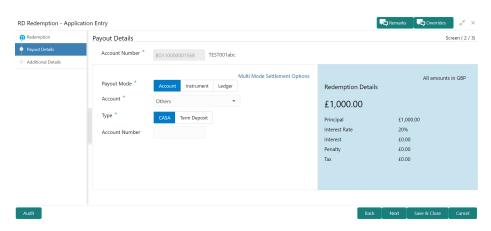
Table 5-15 Pay through CASA - Own CASA Account - Field Description

Field	Description
Payout Mode	Select the <b>Account</b> option to perform the payout.  Note:  For information on <b>Instrument</b> and <b>Ledger</b> , refer Payout Mode as Instrument and Payout Mode as Ledger.
Account	Select the own account.  Note:  For information if you select Other option, refer Payout Mode as Other CASA Account and Payout Mode as Other Term Deposit Account.
Exchange Rate	Displays the exchange rate.  Note:  This field is displayed only if there is cross currency transaction.

- Payout Mode as Other CASA Account
- a. Select Account from Payout Mode field.

The fields related to account are displayed.

Figure 5-22 Payout Mode as Other CASA Account





**b.** Perform the required action for other account. For more information on fields, refer to the field description table.

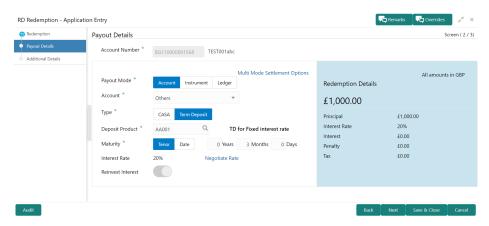
**Table 5-16 Other Account – Field Description** 

Field	Description
Payout Mode	Select the <b>Account</b> option to perform the settlement.  Note:  For information on <b>Instrument</b> and <b>Ledger</b> , refer Payout Mode as Instrument and Payout Mode as Ledger.
Account	Select the <b>Other</b> option.  Note:  For information if you select own account, refer Payout Mode as Own Account.
Туре	Select the type as CASA for payout.  Note:  For information if you select Term Deposit option, refer Payout Mode as Other Term Deposit Account.
Account Amount	Displays the account debit amount in CASA account currency.

- Payout Mode as Other Term Deposit Account
- a. Select Account from Payout Mode field.

The fields related to account are displayed.

Figure 5-23 Payout Mode as Other Term Deposit Account



**b.** Perform the required action for other RD account. For more information on fields, refer to the field description table.

Table 5-17 Payout Mode as Other RD Account - Field Description

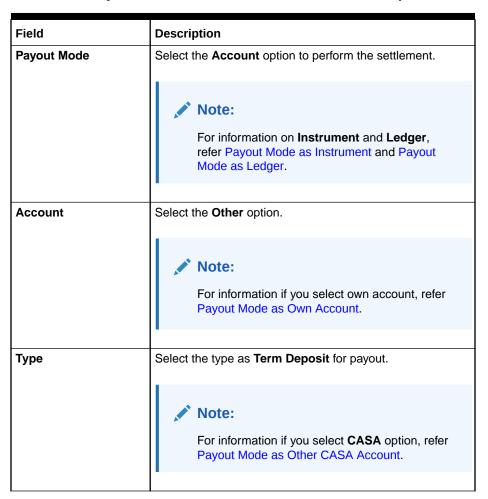




Table 5-17 (Cont.) Payout Mode as Other RD Account - Field Description

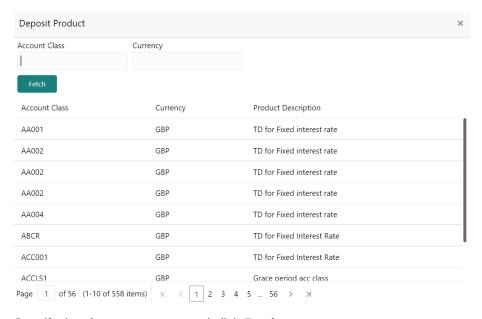
Field	Description
Deposit Product	Select the account class under which the new RD is to be opened.
	Note:  For information on fields displayed if you click the icon, refer Fetch Deposit Product.
Maturity	Select the maturity for the RD. The options are:  Tenure: If you select this option, then select or specify the maturity in Years, Months, and Days field.  Date: If you select this option, then specify or select the date for maturity.
Interest Rate	Displays the interest rate applicable for the RD.
Reinvest Interest	Displays whether the interest is to be reinvested in the RD itself or paid out.

### To fetch deposit product:

i. Click the icon from the **Deposit Product** field.

The **Deposit Product** section is displayed.

Figure 5-24 Deposit Product

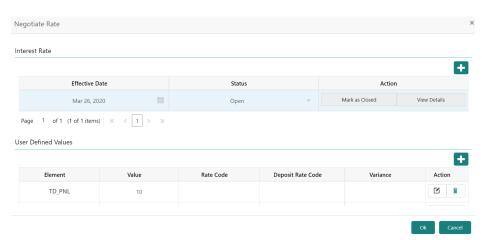


ii. Specify the class or currency and click **Fetch**.



- iii. Select the option displayed in the table.
- c. Click the Negotiate Rate link, to negotiate the interest rate appliedon RD.
  The Negotiate Rate section is displayed.

Figure 5-25 Negotiate Rate



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



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

Table 5-18 Negotiate Rate - Field Description

Field	Description
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed, to close the interest rate.
	Click View Details, to view the user defined values.
User Defined Values	This section displays the user defined values details.
	Note:  This section is displayed if you click View Details from the Action field.
Element	Displays the element details.
Value	Displays the user defined value.



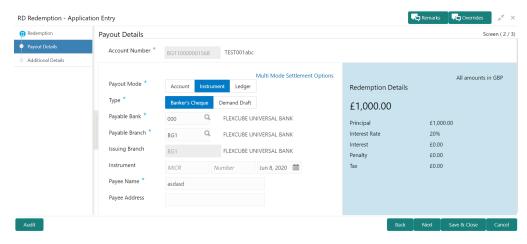
Table 5-18 (Cont.) Negotiate Rate - Field Description

Field	Description
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the icon, to edit the user defined value details.
	Click the icon, to delete the user defined value entry.
	Click the icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- e. You can also add new details in the sections, by clicking the icon.
- f. Click OK.
- Payout Mode as Instrument
- a. Select Instrument from Payout Mode field.

The fields related to **Instrument** are displayed.

Figure 5-26 Payout Mode as Instrument



**b.** Perform the required action for instrument payout. For more information on fields, refer to the field description table.



Table 5-19 Payout Mode as Instrument – Field Description

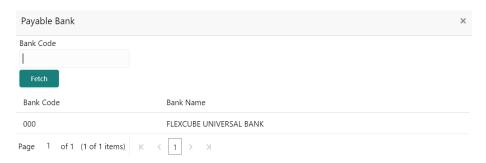
Field	Description
Payout Mode	Select the <b>Instrument</b> option to perform the settlement.
	For information on CASA and Ledger, refer Payout Mode as Own AccountPayout Mode as Other CASA AccountPayout Mode as Other Term Deposit AccountPayout Mode as Ledger.
Туре	Select the type of instrument for payout. The options are: Banker's Cheque Demand Draft
Payable Bank	Specify the bank at which the RD is payable.
	Note:  For information on fields displayed as you click icon, refer Fetch Payable Bank.
Payable Branch	Specify the branch at which the BC or DD is payable.
	Note:  For information on fields displayed as you click icon, refer Fetch Payable Branch.
Issuing Branch	Displays the branch issuing the instrument.
Instrument	Specify the routing number, BC or DD number and instrument date.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

### • To fetch the payable bank:

From the Payable Bank field, click the icon from the first field.
 The Payable Bank section is displayed.

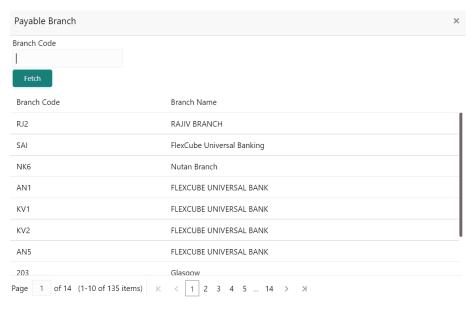


Figure 5-27 Payable Bank



- ii. Specify the code in the **Bank Code** field and click **Fetch**.
- iii. Select the code displayed in the table.
- To fetch the payable branch:
  - i. From the Payable Branch field, click the icon field.
     The Payable Branch section is displayed.

Figure 5-28 Payable Branch

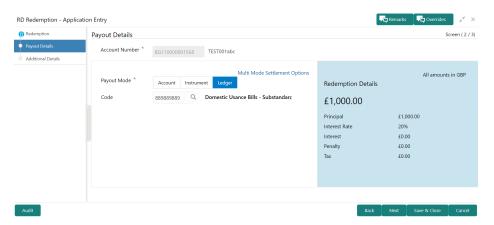


- ii. Specify the code in the Branch Code field and click Fetch.
- iii. Select the code displayed in the table.
- Payout Mode as Ledger
- a. Select Ledger from Payout Mode field.

The fields related to Ledger are displayed.

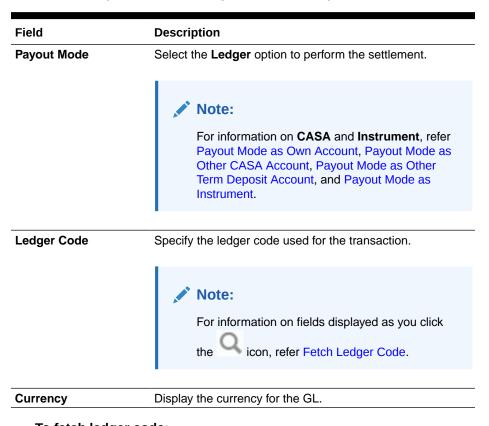


Figure 5-29 Payout Mode as Ledger



**b.** Perform the required action for ledger. For more information on fields, refer to the field description table.

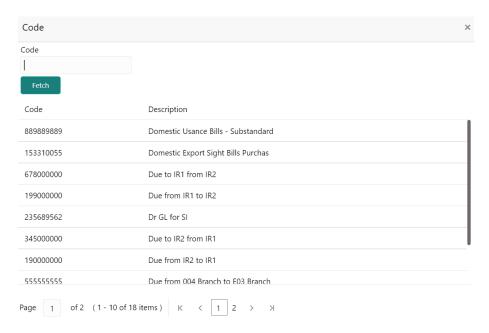
Table 5-20 Payout Mode as Ledger - Field Description



- To fetch ledger code:
  - From the Code field, click the icon field
     The Code section is displayed.



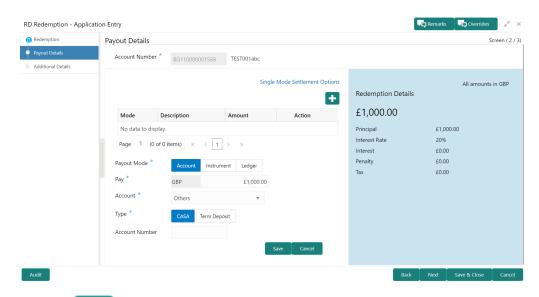
Figure 5-30 Code



- ii. Specify the code in the **Code** field and click **Fetch**.
- iii. Select the code displayed in the table.
- Pay through Multi Mode Settlement
- a. In the Payout Details tab, click the Multi Mode Settlement Options link.

The fields to perform multi mode settlement are displayed.

Figure 5-31 Pay through Multi Mode Settlement



b. Click the icon, to add settlement modes.

The fields to add settlements are displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Payout Mode as Own Account, Payout Mode as Other



CASA Account, Payout Mode as Other Term Deposit Account, Payout Mode as Instrument, and Payout Mode as Ledger.

- c. Select the appropriate option from the **Pay** field.
  - If you select Amount option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.

#### d. Click Save.

The settlement is added in the table above.

**e.** You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 5-21 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the icon to edit the amount.  Click the icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

 To go back to the single mode option, click the Single Mode Settlement Options link.

#### 2. Click Next.

The **Additional Details** tab is displayed.

# 5.3.3 Additional Details

You can maintain the additional details for the RD redemption.

The prerequisites are as follows:

- Add the redemeption details. For more information, refer Redemption.
- Add the payout details. For more information, refer Payout Details.

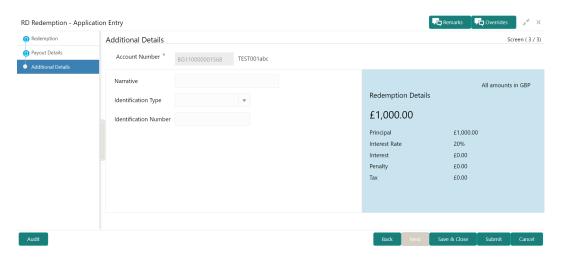
#### To add the additional details:



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

1. In the **Additional Details** tab, maintain the details as required.

Figure 5-32 Additional Details



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

Table 5-22 RD Redemption - Additional Details - Field Description

Field	Description
Narrative	Specify the narrative for the transaction.
Identification Type	Select the identification type for the beneficiary.
Identification Number	Specify the ID number corresponding to the ID selected above.

### 2. Click Submit.

A reference number is generated and the screen is successfully submitted for authorization.



6

# **RD Maintenances**

A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD). This chapter deals with maintenance of a recurring deposit.

This topic contains the following subtopics:

#### Create Amount Block

You can block the RD amount. A Recurring Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.

View and Modify Amount Block
 You can view or modify the already added block details using this screen.

#### RD Payout Modification

You can view or modify the payout instructions maintained during the RD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the RD account.

RD Account Modification

You can modify certain attributes of the RD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

## 6.1 Create Amount Block

You can block the RD amount. A Recurring Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.

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

#### To create amount block:

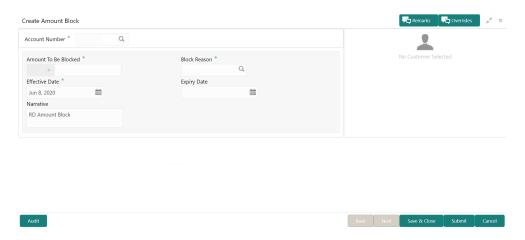


The fields, which are marked with an asterisk, are mandatory.

 On the Homepage, from the Deposit Services mega menu, under Term Deposits and Maintenance, click Create Amount Block, or specify Create Amount Block in the search icon bar and select the screen.

The Create Amount Block screen is displayed.

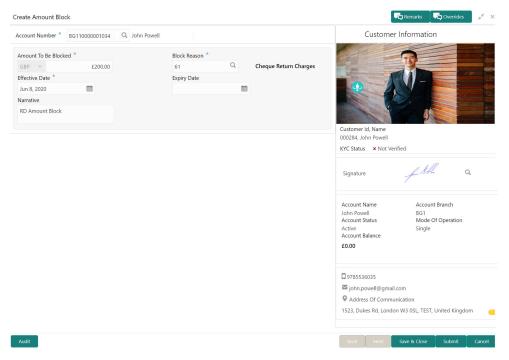
Figure 6-1 Create Amount Block



2. On the **Create Amount Block** screen, click the icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details for the account entered are displayed.

Figure 6-2 Create Amount Block Details



**3.** Perform the required actions on the **Create Amount Block** screen. For more information on fields, refer to the field description table.

Table 6-1 Create Amount Block - Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for creating amount block on RD account.
	<ul> <li>Note:</li> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul>
Amount To Be Blocked	Specify the RD amount to be blocked. By default, the RD currency is displayed.
Block Reason	Select the reason for the block.
Effective Date	Specify or select the effective date for the block.  Note:  This date cannot be less than current process date.
Expiry Date	Specify or select the expiry date for the block.  Note:  This date cannot be less than current process date and effective date.
Narrative	Specify the narration, if any for the block.

## 4. Click Submit.

The screen is successfully submitted for authorization.

# 6.2 View and Modify Amount Block

You can view or modify the already added block details using this screen.

#### To view the amount block details:



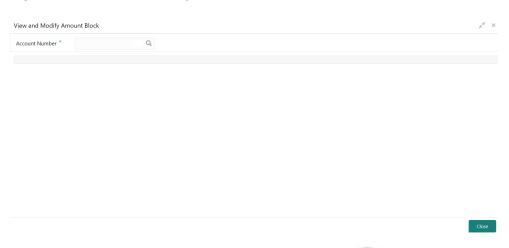
The fields, which are marked with an asterisk, are mandatory.



On the Homepage, from the Deposit Services mega menu, under Term
 Deposits and Maintenance, click View and Modify Amount Block, or specify View and Modify Amount Block in the search icon bar and select the screen.

The View and Modify Amount Block screen is displayed.

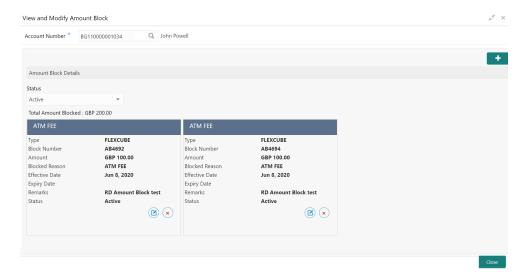
Figure 6-3 View and Modify Amount Block



2. On the **View and Modify Amount Block** screen, click the account number in the **Account Number** field.

The Amount Block Details section is displayed.

Figure 6-4 View and Modify Amount Block Details



**3.** On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.



Table 6-2 View Amount Block Details – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for viewing or modifying the amount block details of the RD account.
	Note:  The account holder's name is also displayed adjacent to the field.
Amount Block Details	This section displays the RD amount block details.
Status	Select the block status of the RD account. The options are:
Total Amount Blocked	Displays the total amouont blocked on the RD account.
<block reason=""></block>	Displays the block reason as the top of the widget.
Туре	Displays the block type.
Block Number	Displays the block number.
Amount	Displays the block amount along with the currency.
Blocked Reason	Displays the block reason along with code.
Effective Date	Displays the block effective date.
Expiry Date	Displays the block expiry date.
Remarks	Displays the block remarks.
Status	Displays the block status.

- You can add a RD amount block by clicking the icon. For more information, refer
   Create Amount Block screen.
- You can edit a RD amount block details by clicking the icon. For more information, refer Modify Amount Block.
- You can delete a RD amount block details by clicking the icon. For more information.
- Modify Amount Block: As you click the icon from the View and Modify Amount Block screen from a particular widget, that widget details are opened in Modify Recurring Deposit Amount Block screen.



a. In the Modify Recurring Deposit Amount Block screen, modify the required details.

Figure 6-5 Modify Recurring Deposit Amount Block

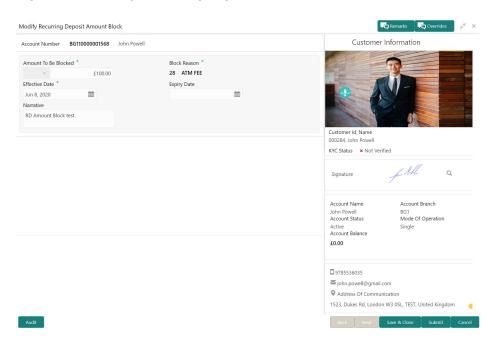


Table 6-3 Modify RD Amount Block - Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Aslo, to the right the customer information is displayed.
Block Number	Displays the block number of the RD account.
Туре	Displays the type of block on RD account.
Amount To Be Blocked	Specify the RD amount to be blocked.  Note:  By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.
Block Reason	Displays the reason for the block on RD account.



Table 6-3 (Cont.) Modify RD Amount Block – Field Description

Field	Description
Effective Date	Specify or select the effective date for the block.
	Note:  By default, the effectiev date is displayed. If required you can edit the date.
Familia Data	On a fit and a least the annuity add to fee the black
Expiry Date	Specify or select the expiry date for the block.  Note:  By default, the expiry date is displayed. If required you can edit the date.
Narrative	Specify the narration, if any for the block.  Note:  By default, a narration is displayed. If required you can edit it.

#### b. Click Submit

The screen is successfully submitted for authorization.

4. Click Close.

## 6.3 RD Payout Modification

You can view or modify the payout instructions maintained during the RD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the RD account.

To view the RD payout modification details:



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

 On the Homepage, from the Deposit Services mega menu, under Recurring Deposits and Maintenance, click Payout Modification, or specify Payout Modification in the search icon bar and select the screen.

The RD Payout Modification screen is displayed.

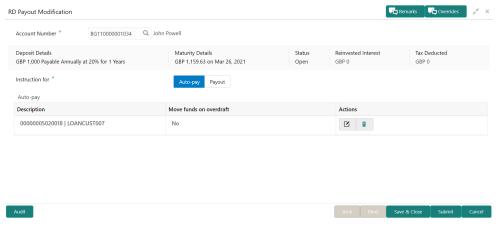
Figure 6-6 RD Payout Modification



2. On the RD Payout Modification screen, Click the icon and select the account number or specify the account number for creating amount block on RD account. or specify the account number in the Account Number field.

The details are displayed.

Figure 6-7 RD Payout Modification Details



3. You can view the payout details displayed for the RD account. For more information on fields, refer to the field description table.

Table 6-4 View RD Payout Details – Field Description

Field	Description
Account Number	Click the click the icon icon and select the account number or specify the account number for modifying the RD payout details.
	Note:  The account holder's name is also displayed adjacent to the field.
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	Displays the status of the TD account. The possible options are:  • Active  • Overdue  • Closed
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest.
	<ul> <li>Note:</li> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Interest Paid.</li> </ul>
Tax Deducted	Displays the tax amount deducted till date.
Instruction for	Select the payout instruction option. The possible options are:  • Auto-pay: For details if you select this option, refer RD Payout Modification - Auto-pay Instruction.  • Payout: For details if you select this option, refer RD Payout Modification - Payout Instruction.

## 4. Click Submit.

The screen is successfully submitted for authorization.

- RD Payout Modification Auto-pay Instruction
   You can set the auto-pay instruction for a RD payout.
- RD Payout Modification Payout Instruction You can set the payout instruction for a RD payout.



## 6.3.1 RD Payout Modification - Auto-pay Instruction

You can set the auto-pay instruction for a RD payout.

The prerequisite is as follows:

• To launch and view the payout modification details, refer RD Payout Modification.

## To set or edit the auto-pay instruction:

1. Select the **Auto-pay** option from the **Instruction for** field. For more information on fields, refer to the field description table.

Table 6-5 Auto-pay Instruction – Field Description

Field	Description
	-
Instruction for	Select the <b>Auto-pay</b> option of instruction.
	Note:  For information on the fields if you select the  Payout option, refer RD Payout Modification -  Payout Instruction.
Auto-pay	This section displays the auto-pay details.
Description	Displays the CASA account number and name.
Move funds on overdraft	Displays whether to move the funds on overdraft or no.
Actions	Click the icon, to edit the auto-pay details.
	Click the icon, to delete the auto-pay record.
Account	Select the type of account from the list.
	Note:  This and the following fields are displayed if you click iocn from Actions field.
Account Number	Specify the account number for payout.
	Note:  This field is displayed, if you select the Other option from the Account field.



Table 6-5 (Cont.) Auto-pay Instruction – Field Description

Field	Description
Move funds on overdraft	Switch to to move the funds on overdraft.
	Switch to to not to move the funds on overdraft.

2. Click the icon

The fields below the table are displayed.

3. Click Save.

The details are saved in the above table.

## 6.3.2 RD Payout Modification - Payout Instruction

You can set the payout instruction for a RD payout.

The prerequisite is as follows:

• To launch and view the payout modification details, refer RD Payout Modification.

### To view or edit the payout instruction:

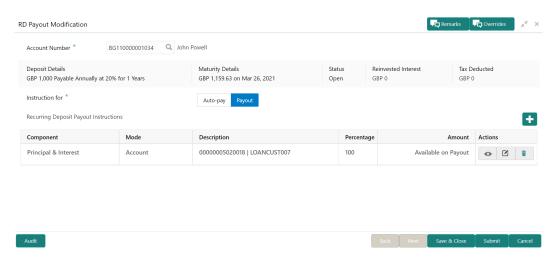
Note:

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

1. Select the **Payout** option from the **Instruction for** field.

The payout details displayed in the **Recurring Deposit Payout Instructions** section.

Figure 6-8 Payout Instruction



2. Perform any of the following action to view or edit the required details in the Recurring Deposit Payout Instructions section:



- View the payout instruction details
- Edit the own account payout instruction details
- Edit the other account payout instruction details that are within the bank
- · Edit the other account payout instruction details by adding new TD
- Edit the payout mode as instrument
- · Edit the payout mode as ledger
- View the payout instruction details:
  - a. Click the icon from the **Actions** field.

Figure 6-9 View Payout Instruction

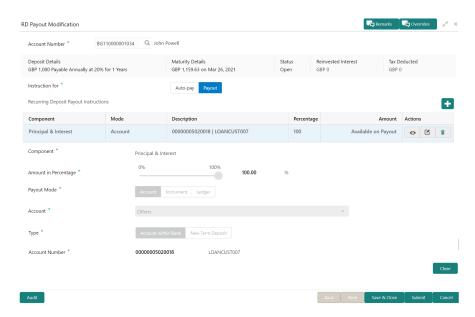


Table 6-6 View Payout Details - Field Description

Field	Description
Recurring Deposit Payout Instructions	This section displays the details of the RD payout instructions.
Component	Displays the component selected for RD payout instruction. The possible options are:  - Principal - Interest - Principal & Interest

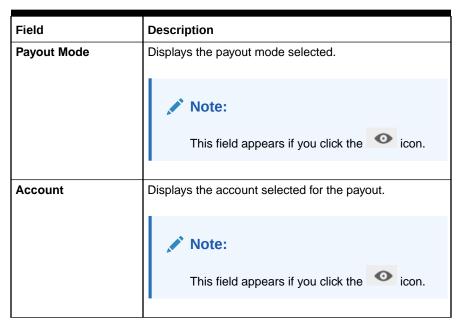


Table 6-6 (Cont.) View Payout Details – Field Description

Field	Description
Mode	Displays the payout mode. The possible options are:  - Account - Instrument - Ledger
Description	Displays a brief description of the payout.
	Based on the payout mode, the description is displayed. The description according to the mode are as follows:  - Account - Account Number & Account Name  - Auto Rollover - Tenor  - Banker's Cheque & Demand Draft - Banker's Cheque / Demand Draft Payable at <branch name="">  - Rollover with Additional Funds - Tenor, Additional Amount, Account Number, Amount  - Ledger - Ledger Code, Ledger Name</branch>
Percentage	Displays the percentage of payout.
Amount	Displays the RD payout amount.
	Note:  For Interest component, this field displays Available on Payout text.
Actions	Click the icon, to more details of the payout. The following fields are displayed if you click this icon.  Click the icon, to edit the payout details. For more information, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, Edit the payout mode as instrument, and Edit the payout mode as ledger.  Click the icon, to delete the payout details.



Table 6-6 (Cont.) View Payout Details – Field Description



- b. Click Close.
- Edit the own account payout instruction details:
  - a. Click the icon from the **Actions** field.

Figure 6-10 Own Account Payout Instruction

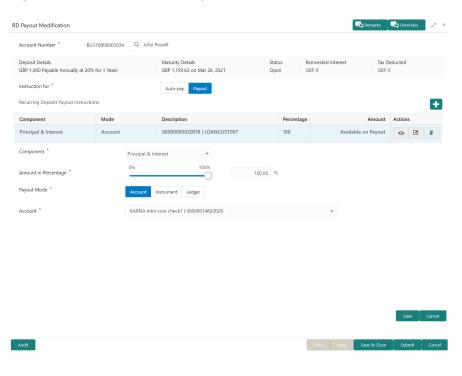


Table 6-7 Payout by own account – Field Description

Field	Description
Component	Select the component for payout. The options are:  - Principal - Interest - Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout.
	You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as <b>Account</b> .
	Note:  For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.
Account	Select the own account for performing the payout.
	Note:  For information on Other accounts, refer Edit the other account payout instruction details that are within the bank and Edit the other account payout instruction details by adding new TD.

- b. Click Save.
- Edit the other account payout instruction details that are within the bank:
  - a. Click the icon from the **Actions** field.



Figure 6-11 Account Within Bank

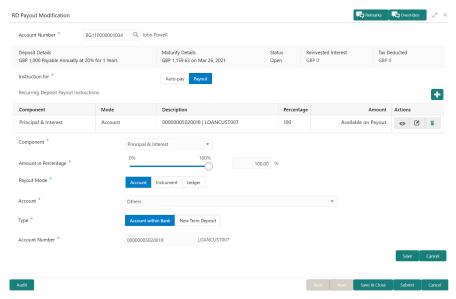


Table 6-8 Payout by other account within bank – Field Description

Field	Description
Component	Select the component for payout. The options are:  - Principal - Interest - Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout.
	You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as <b>Account</b> .
	Note:  For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.



Table 6-8 (Cont.) Payout by other account within bank – Field Description

Field	Description
Account	Select the <b>Other</b> account for performing the payout.
	Note:  For information on own accounts, refer Edit the own account payout instruction details.
Туре	Select the <b>Account Within Bank</b> type.
	Note:  For information on New Term Deposit, refered the other account payout instruction details by adding new TD.
Account Number	Specify the account number which is within the same bank for performing the payout.

- b. Click Save.
- To edit the other account payout instruction details by adding new TD:
  - a. Click the icon from the **Actions** field.



Figure 6-12 New TD Account

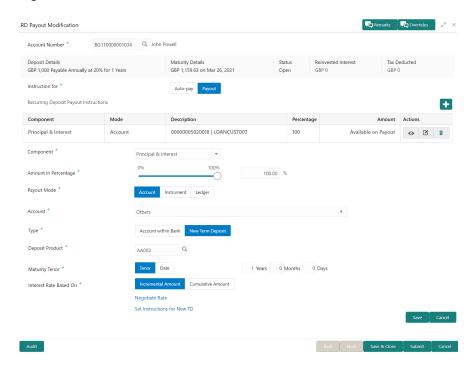


Table 6-9 TD Type - Create New TD - Field Description

Field	Description
Component	Select the component for payout. The options are:  - Principal  - Interest  - Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout.  Note:  You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.



Table 6-9 (Cont.) TD Type - Create New TD - Field Description

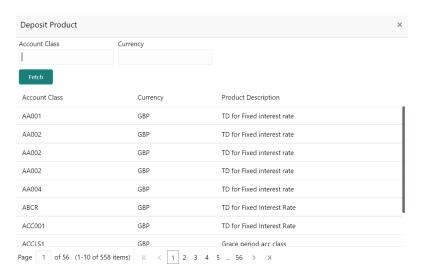
## Field Description **Payout Mode** Select the payout mode as Account. Note: For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger. Account Select the Other account for performing the payout. Note: For information on own accounts, refer Edit the own account payout instruction details. Type Select the **New Term Deposit** type. Note: For information on Account Within Bank, refer Edit the other account payout instruction details that are within the bank. **Deposit Product** Select the deposit product for the payout. Note: For information on fields after you click the icon, refer Fetch Deposit Product. **Maturity Tenor** Select and specify the maturity tenor for the payout. Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. Date: If you select this option, then specify or select the date. **Interest Rate Based** Select the basis for the interest rate calculation. The On options are: **Incremental Amount Cumulative Amount**

To fetch deposit product:

i. Click the icon from the **Deposit Product** field.

The **Deposit Product** section is displayed.

Figure 6-13 Deposit Product



- ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.
- iii. Select the option displayed in the table.
- To negotiate the rate:
  - You can also negotiate the rate by clicking the Negotiate Rate link.

The **Negotiate Rate** section is displayed.

Figure 6-14 Negotiate Rate

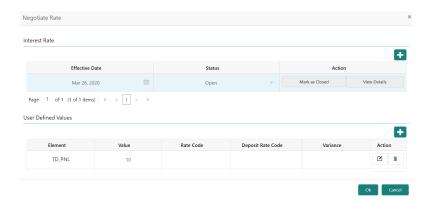




Table 6-10 Negotiate Rate - Field Description

Field	Description	
Interest Rate	This section displays the interest rate details.	
Effective Date	Displays the date from which the interest rate is effective.	
Status	Displays the status of the interest.	
Action	Click Mark as Closed, to close the interest rate.	
	Click View Details, to view the user defined values.	
User Defined Values	This section displays the user defined values details.	
	Note:  This section is displayed if you click View Details from the Action field.	
Element	Displays the element details.	
Value	Displays the user defined value.	
Rate Code	Displays the rate code for the user defined value.	
Deposit Rate Code	Displays the deposit rate code for the user defined value.	
Variance	Displays the variance for the user defined value.	
Action	Click the icon, to edit the user defined value details.	
	Click the icon, to delete the user defined value entry.	
	Click the icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.	

### ii. Click OK.

### ✓ Note:

You can also set instructions for the new TD created, by clicking the **Set Instructions for New TD** link. For more information, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, Edit the payout mode as instrument, and Edit the payout mode as ledger.

- b. Click Save.
- Edit the payout mode as instrument:
  - a. Click the icon from the **Actions** field.



Figure 6-15 Payout mode as Instrument

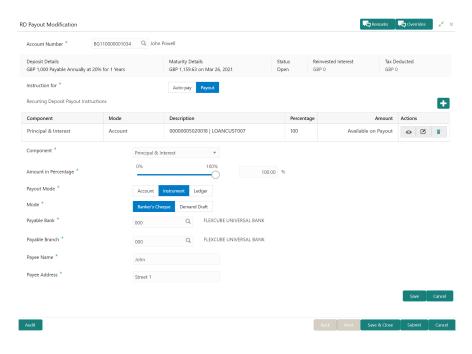


Table 6-11 Pay through Instrument - Own Bank Cheque - Field Description

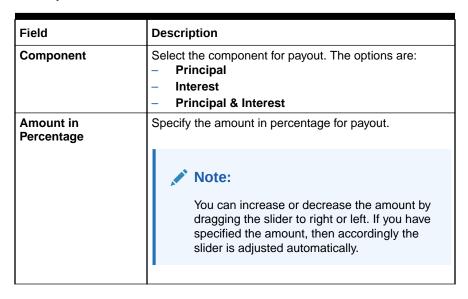




Table 6-11 (Cont.) Pay through Instrument - Own Bank Cheque - Field Description

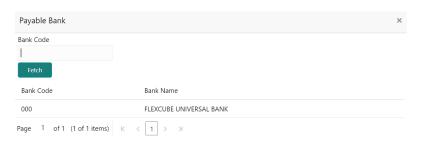
Field	Description
Payout Mode	Select the payout mode as Instrument.  Note:  For information on payout mode as Account or Ledger, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, and Edit the payout mode as ledger.
Mode	Select the mode of instrument for payout. The options are:  - Banker's Cheque - Demand Draft
Payable Bank	Specify the bank at which the TD is payable.  Note:  For information on fields displayed as you click the icon, refer Fetch Payable Bank.
Payable Branch	Specify the branch at which the BC or DD is payable.  Note:  For information on fields displayed as you click the icon, refer Fetch Payable Branch.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

## To fetch the payable bank:

From the Payable Bank field, click the icon from the first field.
 The Payable Bank section is displayed.

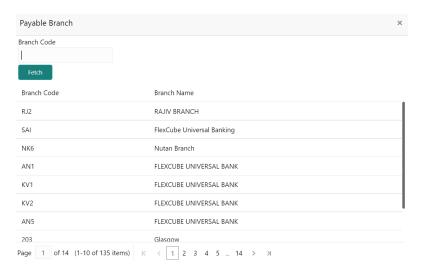


Figure 6-16 Payable Bank



- ii. Specify the code in the Bank Code field and click Fetch.
- iii. Select the code displayed in the table.
- To fetch the payable branch:
  - From the Payable Branch field, click the icon field.
     The Payable Branch section is displayed.

Figure 6-17 Payable Branch



- ii. Specify the code in the Branch Code field and click Fetch.
- iii. Select the code displayed in the table.
- b. Click Save.
- · Edit the payout mode as ledger:
  - a. Click the icon from the **Actions** field.



Figure 6-18 Ledger

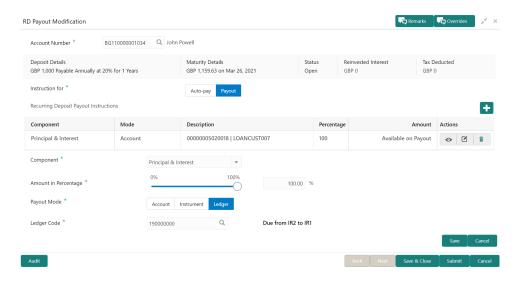


Table 6-12 Pay through Ledger – Field Description

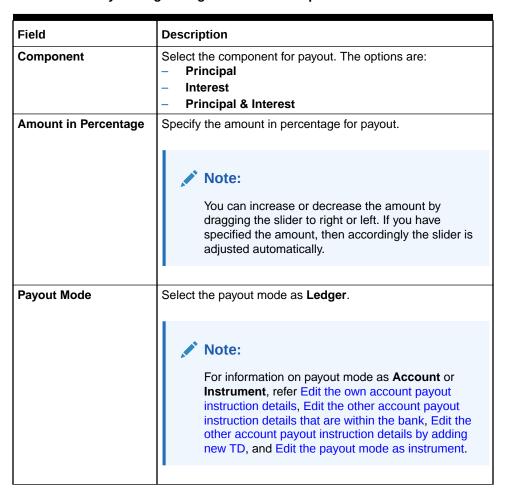
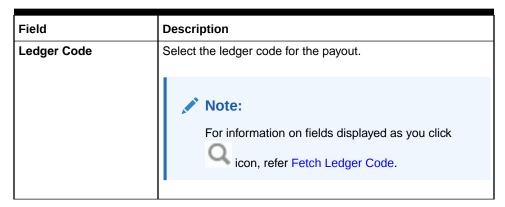


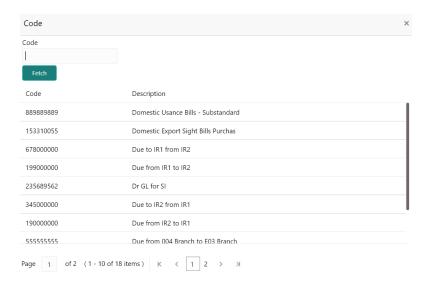


Table 6-12 (Cont.) Pay through Ledger – Field Description



- To fetch the ledger code:
  - From the Ledger Code field, click the icon from the first field.
     The Ledger Code section is displayed.

Figure 6-19 Ledger Code



- ii. Specify the code in the **Ledger Code** field and click **Fetch**.
- iii. Select the code displayed in the table.
- b. Click Save.
- 3. Click Submit.

The screen is successfully submitted for authorization.

## 6.4 RD Account Modification

You can modify certain attributes of the RD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

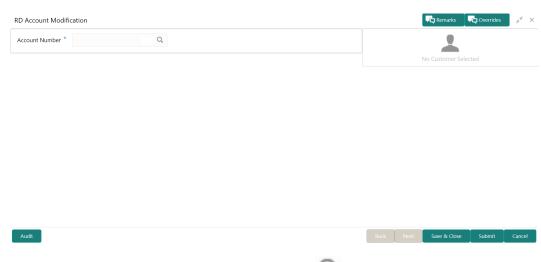
#### To perform the account modification:



 On the Homepage, from the Deposit Services mega menu, under Recurring Deposits and Maintenance, click Account Modification, or specify Account Modification in the search icon bar and select the screen.

The RD Account Modification screen is displayed.

Figure 6-20 RD Account Modification



2. On the RD Account Modification screen, click the icon or specify the account number in the Account Number field.

The details of the modification is displayed.

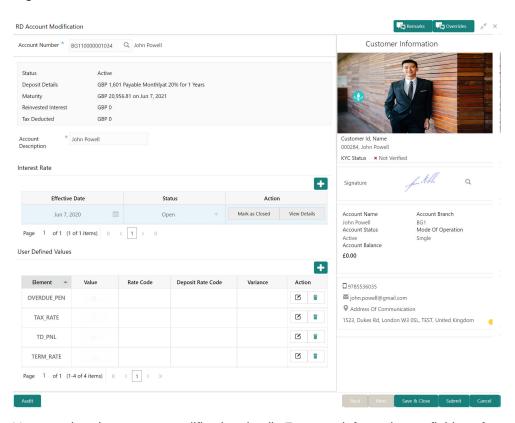


Figure 6-21 RD Account Modification Details

**3.** You can view the account modification details. For more information on fields, refer to the field description table.

Table 6-13 RD Account Modification - Field Description

Field	Description	
Account Number	Click the icon and select the account number or specify the account number modifying the RD account.	
	<ul> <li>Note:</li> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul>	
Status	Displays the status of the RD account. The possible options are:  Active  Overdue  Closed	
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the RD account.	



Table 6-13 (Cont.) RD Account Modification – Field Description

Field	Description	
Maturity	Displays the amount due to the customer on maturity and the maturity date.	
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest.  Note:  If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.  If the interest if of paid out type, then the field name is displayed as Interest Paid.	
Tax Deducted	Displays the tax amount deducted till date.	
Account Description	Specify the description for the account.	
	Note:  By default, a description is displayed. You can edit, if required.	
Interest Rate	This section displays the interest rate details.	
Effective Date	Displays the date from which the interest rate is effective.	
Status	Displays the status of the interest.	
Action	Click Mark as Closed, to close the interest rate.	
	Click View Details, to view the user defined values.	
User Defined Values	This section displays the user defined values details.  Note:  This section is displayed if you click View Details from the Action field.	
Element	Displays the element details.	
Value	Displays the user defined value.	
Rate Code	Displays the rate code for the user defined value.	
Deposit Rate Code	Displays the deposit rate code for the user defined value.	
Variance	Displays the variance for the user defined value.	



Table 6-13 (Cont.) RD Account Modification – Field Description

Field	Description
Action	Click the icon, to edit the user defined value details.  Click the icon, to delete the user defined value entry.
	Click the icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

icon,

In the **Interest Rate** and **User Defined Values** section, click the to add a new row.

## 4. Click Submit.

The screen is successfully submitted for authorization.

7

## **RD** Inquiries

A deposit with a fixed tenure or term is called as time deposit or Recurring Deposit (RD). This chapter deals with inquiries of a recurring deposit.

This topic contains the following subtopics:

- Deposit Details
   You can get an 360-degree view of a customer's recurring deposit account using the Deposit Details screen.
- Recurring Deposit Audit Trail
   You can inquire about the RD audit trail using the Recurring Deposit Audit Trail screen.

## 7.1 Deposit Details

You can get an 360-degree view of a customer's recurring deposit account using the **Deposit Details** screen.

The various sections are:

- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

### To view the recurring deposit details:

 On the Homepage, from the Deposit Services mega menu, under Recurring Deposits and Inquiries, click Deposit Details or specify Deposit Details in the search icon bar and select the screen.

The **Deposit Details** screen is displayed.

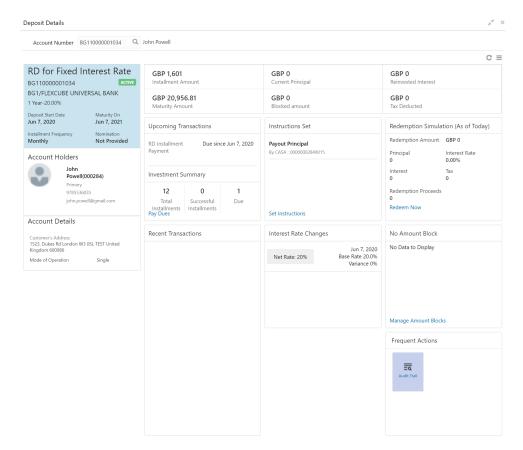
Figure 7-1 Deposit Details



2. On the **Deposit Details** screen, click the icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The details are displayed in the dashboard.

Figure 7-2 Deposit Details for RD



3. You can view the RD details of the account holder in the dashboard displayed. For more information on fields, refer to the field description table.



Table 7-1 Deposit Details - Field Description

Field	Description	
Account Number	Click the icon and select the account number or specify the account number for viewing the RD details.	
	Note:  The account holder's name is also displayed adjacent to the field.	
<product name=""></product>	Displays the product name from the product master.	
<deposit status=""></deposit>	Displays the deposit status. The options for the status are:  • Active  • Matured  • Closed	
<rd account="" number=""></rd>	Displays the RD account number.	
Branch	Displays deposit branch.	
<pre><deposit -="" interest="" rate="" term=""></deposit></pre>	Displays the term for the deposit and interest rate for the deposit.	
Deposit Start Date	Displays the value date of the deposit.	
Maturity On	Displays the maturity date of the deposit.	
Installment Frequency	Displays the frequency of installment.	
Nomination	Specify if a nominee is registered or not.	
Account Holders	This widget displays the account holder details.	
Name	Displays the name of the account holder of the TD.	
Customer ID	Displays the customer ID of the holder.	
Relationship	Displays relationship as <b>Primary</b> or <b>Secondary</b> .	
Mobile Number	Displays the mobile number of the customer.	
Email ID	Displays the email ID of the customer.	
Account Details	This widget displays the account details.	
Customer's Address	Displays the address of the primary customer.	
Mode of Operation	Displays the mode of operation selected for the deposit.	
Installment Amount	Displays the installment to be paid on every due date.	
Current Principal	Displays the currently remaining principal balance in the deposit.	



Table 7-1 (Cont.) Deposit Details - Field Description

Field	Description	
Field	Description	
Paid out Interest or Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest.	
	<ul> <li>Note:</li> <li>If the interest if of reinvest type, then the field name is displayed as Reinvested Interest.</li> <li>If the interest if of paid out type, then the field name is displayed as Paid out Interest.</li> </ul>	
Maturity Amount	Displays the proceeds that will be paid out on maturity. This will be net of tax.	
Blocked Amount	Displays the total block amount on the deposit.	
Tax Deducted	Displays the tax deducted.	
Upcoming Transactions	This widget displays the details of upcoming transactions for the RD account.	
Investment Summary	This section displays the summary of the investment for the RD. To pay the due if any, click the <b>Pay Dues</b> link. For more information, refer RD Payment screen.	
Total Installments	Displays the total installments of the specified RD account.	
Successful Installments	Displays the number of successful installments of the specified RD account.	
Due	Displays the number of installments due for the specified RD account.	
Instructions Set	This widget displays the set of instructions set on the TD account.	
	Note:  To create new set of instructions for the TD account, click the Set Instructions ink. For more information, refer RD Payout Modification screen.	
Redemption Simulation (As of Today)	This widget displays the remdemption simulation of the day for the RD account. Click the <b>Redeem Now</b> link to redeem the RD account. For more information, refer RD Redemption - Application Entry screen.	
Redemption Amount	Displays the total amount of RD redemption.	
Principal	Displays the principal redemption amount.	
Interest Rate	Displays the interest rate applicable on the redemption.	
Interest	Displays the interest amount.	
Tax	Diaplays the tax amount charged.	
Redemption Proceeds	Displays the redemeption proceeds for the RD account.	
Recent Transactions	Displays the last five transactions on the deposit.	



Table 7-1 (Cont.) Deposit Details - Field Description

Field	Description	
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.	
Net Rate	Displays the net rate percentage of interest.	
<date></date>	Displays the date of interest rate change.	
Base Rate	Displays the base rate percentage of interest.	
Variance	Displays the variance percentage of interest.	
<number> Amount Blocks</number>	This widget displays the amunt block details of the account.	
	Note:  To manage the amount blocks, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block screen.	
<currency amount=""></currency>	Displays the currency and amount of block.	
Block <number></number>	Displays the block number.	
Туре	Displays the block type.	
Expiry	Displays the expiry date of the block.	
Frequent Actions	This widget displays the frequent actions that were performed on the account.	
	Note:  The actions are displayed as links. You can click the link and the related screen is opened in a new screen.	

## Note:

- You can also launch the screens for performing various transactions on the account by clicking the icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu screenshot.
- If the latest updates of the RD account performed is not displayed on the screen, you can refresh the screen by clicking the icon. The screen is refreshed and the latest changes are displayed.



## 7.2 Recurring Deposit Audit Trail

You can inquire about the RD audit trail using the **Recurring Deposit Audit Trail** screen.

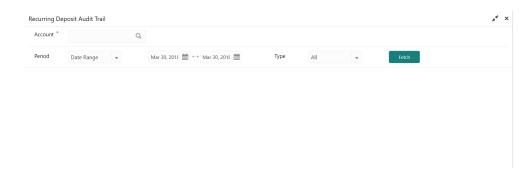
## To inquire about the RD audit trail:



 On the Homepage, from the Deposit Services mega menu, under Recurring Deposits and Inquiries, click Recurring Deposits Audit Trail or specify Recurring Deposit Audit Trail in the search icon bar and select the screen.

The Recurring Deposit Audit Trail screen is displayed.

Figure 7-3 Recurring Deposit Audit Trail

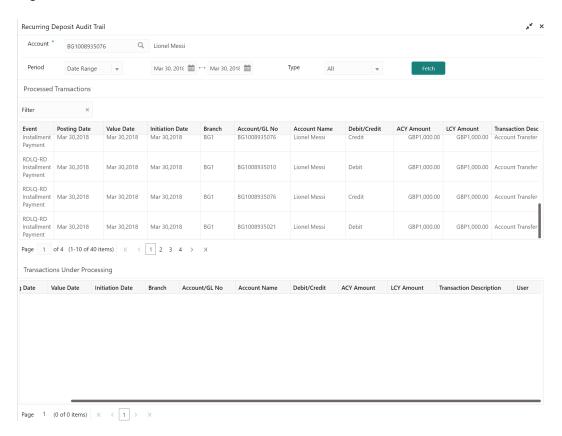


- 2. On the Recurring Deposit Audit Trail screen, click the Account Number and press the Tab or Enter key.
- 3. Select the required details and click **Fetch**.

The **Processed Transactions** and **Transactions Under Processing** sections are displayed.



Figure 7-4 Audit Trail for RD



4. In the **Processed Transactions** and **Transactions Under Processing** sections, view the audit trail details. For more information on fields, refer to the field description table.

Table 7-2 Recurring Deposit Audit Trail – Field Description

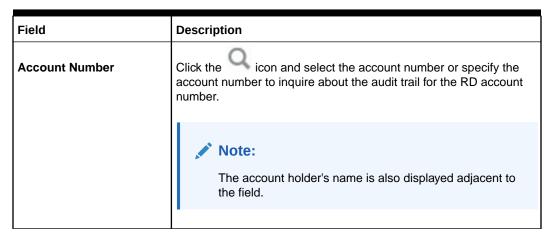




Table 7-2 (Cont.) Recurring Deposit Audit Trail – Field Description

Field	Description	
Period	The date criteria are based on which the entries are to be displayed. Below are the options:  Date Range Last 2 Months Last 3 Months	
	<ul> <li>Note:</li> <li>If Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent.</li> <li>If the Last 2 Months or Last 3 Months option is selected, then the date range is accordingly defaulted and not enabled.</li> </ul>	
Туре	The user can modify this field to choose one of the below values from the drop-down:  • All  : If you select this option, then transaction details are displayed in Processed Transactions and Transactions Under Processing sections.  • Processed  : If you select this option, then transaction details are displayed	
	<ul> <li>only in the Processed Transactions section.</li> <li>Under Processing: If you select this option, then transaction details are displayed only in the Transactions Under Processing section.</li> </ul>	
Processed Transactionsand Transactions Under Processing	This section displays the transaction details of the RD account.	
Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.	
	For example, after fetching all the events in a RD's life cycle, if the user enters LIQ in the filter, a match will be found in the <b>Event</b> column of the grid for liquidation entries with ILIQ as the event. The grid will be narrowed down to only those entries.	
Event	Displays the event that has triggered the accounting entries. For example, ACCR for accrual and ILIQ for interest liquidation.	
Posting Date	Displays the posting date of the transaction.	
Value Date	Displays the value date of the transaction.	



Table 7-2 (Cont.) Recurring Deposit Audit Trail – Field Description

Field	Description	
Initiation Date	Displays the transaction initiation date.  Note:  In most cases, this will be the same as the posting date. In some cases, it can be different.	
Branch	Displays the branch of the account/GL of the leg.	
Account/GL No	Displays the account/GL for the leg.	
Account Name	Displays the account title/GL description.	
ACY Amount	Displays the amount in account currency. It will be preceded by the currency.  For example, USD 15,000.	
Debit/Credit	Displays whether the transaction is debit or credit.	
LCY Amount	Displays the amount in local currency. It will be preceded by the currency. For example, GBP 8,000.	
Transaction Description	Displays the transaction description that is logged.	
User	Displays the user who initiated the transaction.	



A

# **List of Function Codes**

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

**Table A-1** List of Function Codes

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



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