Oracle Banking Branch

Deposit Services User Guide

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Oracle Banking Branch Deposit Services User Guide, 14.8.2.0.0

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Preface

Purpose

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

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

Documentation Accessibility

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Critical Patches

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

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

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 user supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

Related Resources

For more information, see these Oracle resources:

- Getting Started User Guide
- Teller User Guide

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table List of Acronyms and Abbreviations

Abbreviation	Description
CASA	Current Account Savings Account
GL	General Ledger
TD	Term Deposits
RD	Retail Deposits

Screenshot Disclaimer

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

Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

Table Basic Actions and Definitions

Icon	Applicable Stages	Description
Approve	Approval	The system displays a section where approval remarks if any can be input. Click **OK** 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, the transaction is moved to Handoff retry stage, and user can view the error message. 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. **Note** The maker checker validation will be provided if the same maker tries to approve the transaction.
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.
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.
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.

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Change Log	Approval and Handoff Retry	When the authorizer clicks on the **Change Log** button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The **Change Log** button has two options, they are, **All** and **Updated**. The **All** button displays both modified and non-modified fields and the **Updated** 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.
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
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.
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.
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.
Reject	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the **Reject** icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click **OK** for the transaction to be routed back to the initiation stage and assign back to the maker. In my Pending Tasks, the maker can view and subsequentlycan modify or delete the transaction details.

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
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.
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.
Save and 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 and 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.

Table (Cont.) Basic Actions and Definitions

<table>
<tr><th>Icon</th><th>Applicable Stages</th><th>Description</th></tr>
<tr><td>Auto Authorization</td><td>Initiation</td><td>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.
The steps to create the Auto authorization as follows:
1. Create the fact value as LIFECYCLECODE.
2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code.
While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE.
For Example:
<code>IF (LIFECYCLECODE == TDPOMN)</code>
output
<code>Section1 LEVEL:0</code>
3. Create or modify a Rule Group with Name DepositRuleGroup and map the Rule(s) created in the step (2).
Note
You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.
Note
For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group.</td></tr>
</table>

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description

Multi-Level Authorization	Initiation	Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.
		The steps to create the Multi-level authorization as follows:
		1. Create the fact value as **LIFECYCLECODE**.
		2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code.
		While creating a Rule the product processor should be given as **DEPOSIT** and fact should be selected as **LIFECYCLECODE**.
		For Example:
		`IF ( LIFECYCLECODE == TDPYIN )`
		output
		`Section1`
		`LEVEL:1~DSR_FA_TDPAYIN_AUTH,`
		`LEVEL:2~DSR_FA_TDPAYIN_AUTH`
		Note
		If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like
		`LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>,`
		`LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2>`
		.
		3. Create or modify a Rule Group with name **DepositRuleGroup** and map the rule(s) created in the step (2).
		Note
		You can define one single rule for all the screens and add the expression for the life cycle code or you can

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
		define individual rule for each screen and map to the rule group. **Note** The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.
Memo	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click Memo, then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click Memo to view the memos if any. The Memos will not be displayed in inquiry screens. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.

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

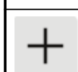
Table Shortcut Keys

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 **Submit**.
Alt + C	Used to select **Cancel**.

Symbols and Icons

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

Table Symbols and Icons

Symbols and Icons	Function
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Edit a row
	Delete a row
	Open calendar
	Navigate to the first page
	Navigate to the last page
	Navigate to the previous page
	Navigate to the next page
	Add a row
	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
Audit	View the audit details of a particular screen
Remarks	Add or view remarks related to a screen.

Shortcut Keys

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 **Submit**.
Alt + C	Used to select **Cancel**.

1
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

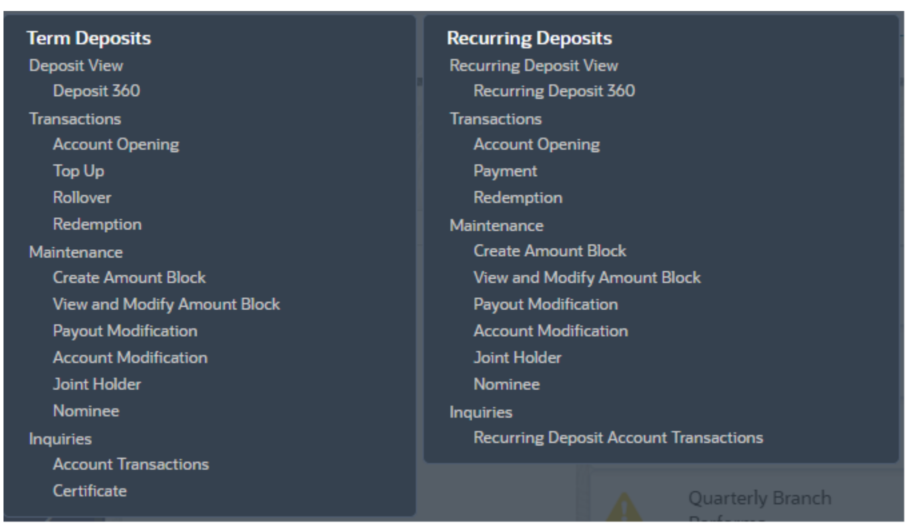


Table 1-1 Menu Items

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.

2

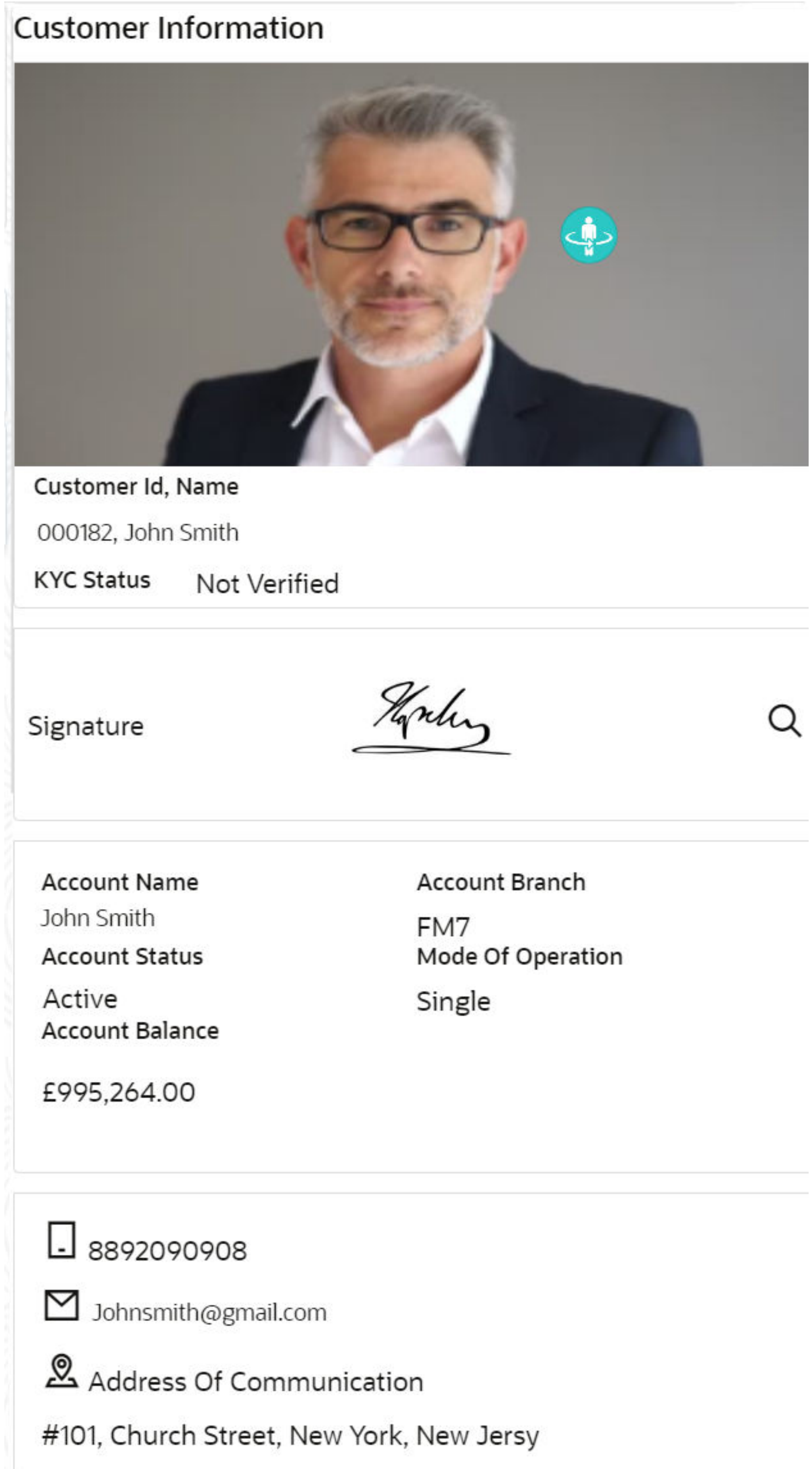
Customer Information

When the user inputs or selects an account number on the screen, the Customer Information is displayed in a widget on the right side.

To view the customer information:

1. Select or specify the account number in the screen.

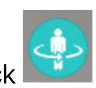
Figure 2-1 Customer Details



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

Table 2-1 Customer Information - Field Description

Field	Description
<Image>	Displays the customer's image.
Customer Id, Name	Displays the unique customer ID and name for the account number specified.
KYC Status	Displays the current KYC status of the account.
Signature	Displays the customer's signature.
Account Name	Displays the account holder's name.
Account Branch	Displays the account holder's branch.
Account Status	Displays the current status of the account. **Note** The possible account status are **Active**, **Closed**, and **Overdue**.
Mode of Operation	Displays the account's mode of operation.
Account Balance	Displays the total account available.
<Phone Number>	Displays the customer's phone number.
<Email ID>	Displays the customer's email ID.
Address of Communication	Displays the complete address of the customer.

2. You can view the customer's basic information.
3. To launch the Customer 360 screen, click .

3 Deposit View

User can use the screen under the **Deposit View** menu to view a 360 view of a TD account.

This topic contains the following subtopic:

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

3.1 Deposit 360

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

The various sections are:

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

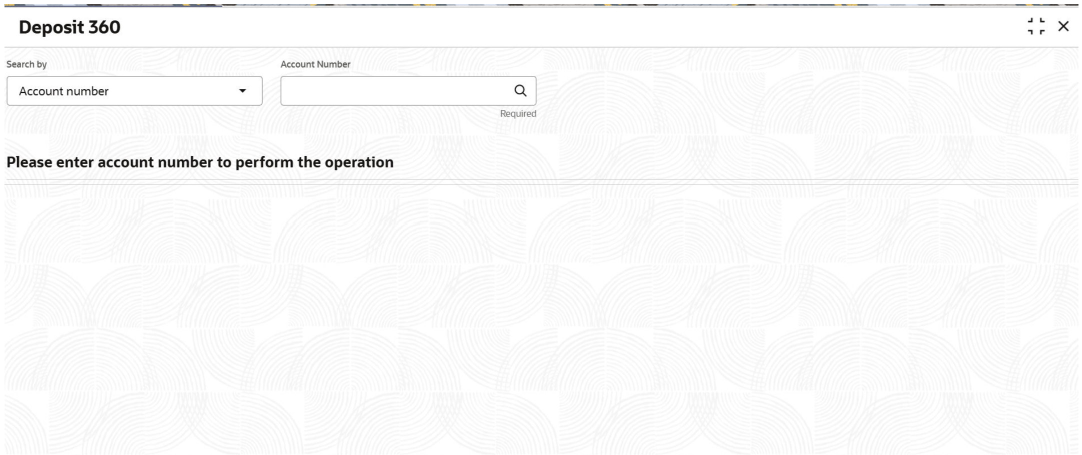
To view the term deposit details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits** and **Deposit View**, click **Deposit 360** or specify **Deposit 360** in the search icon bar and select the screen.

   The **Deposit 360** screen is displayed.

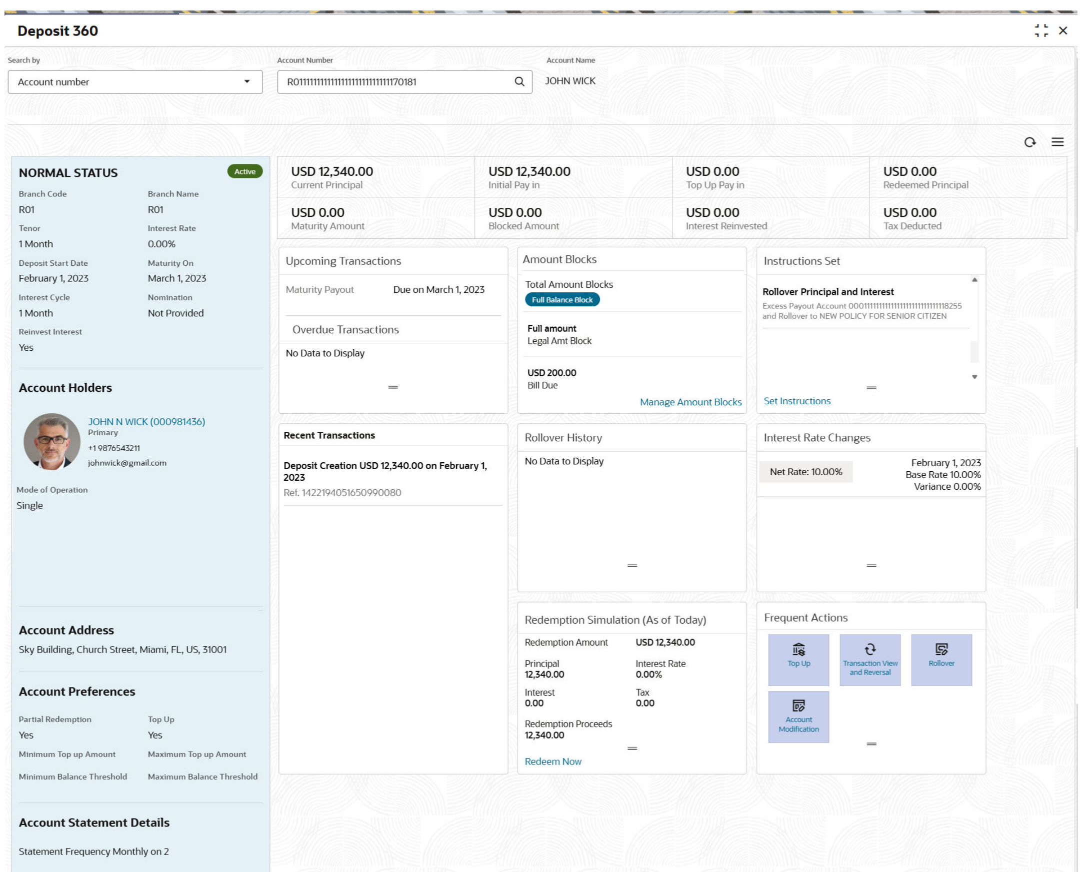
Figure 3-1 Deposit 360



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed in the dashboard.

Figure 3-2 Deposit Details for TD



4. 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 3-1 Deposit 360 - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The options for the status are: • **Active** • **Matured** • **Closed**
Branch Code	Displays deposit branch code.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit.
Interest Rate	Displays the interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period of interest cycle.
Beneficiary	Displays whether beneficiary is provided for the deposit account.
Reinvest Interest	Displays whether the interest from the deposit is to be reinvested in the same deposit or paid out.
Account Holders	This widget displays the account holder details.
<Name (Customer ID)>	Displays the name and customer ID of the account holder. This information is displayed as link. User can click this link, to view the Customer 360 view.
Customer ID	Displays the customer ID of the holder.

Table 3-1 (Cont.) Deposit 360 - Field Description

Field	Description
Relationship	Displays relationship as Primary/Secondary.
Mobile Number	Displays the mobile number with ISD code 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 primary customer's communication address.
Partial Redemption	This option will be selected if partial redemption is allowed for the TD product.
Top up	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.
Top Up Pay in	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemptions have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This 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. **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 **Paid out Interest**.
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 **View Error Details** link to view the error message.
Instructions Set	This widget displays the payout instructions set on the CD account. This includes maturity instruction, payout mode, related payout account number or ledger number. In the case of a rollover, the related rollover product name is displayed. **Note** To create new set of instructions for the TD account, click the **Set Instructions** ink. For more information, refer TD Payout Modification screen.

Table 3-1 (Cont.) Deposit 360 - Field Description

Field	Description
Recent Transactions	This widget displays the details of the recent transactions performed on the account.
Amount Blocks	This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date are displayed. Also, there is a full balance block on the amount if any, are displayed in this widget. **Note** To manage the amount blocks, click the **Manage Amount Blocks** link.
<Currency Amount>	Displays the currency and amount of block.
Block <Number>	Displays the block number.
Type	Displays the block type.
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>	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>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
Interest Rate Charges	This widget displays the details of the interest rate charges.
Net Rate	Displays the net rate of the deposit.
<Date>	Displays the date on which the interest rate is charged.
Base Rate	Displays the percenatge of base rate for the deposit amount.
Variance	Displays the percenatge of variance for deposit amount.
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.

If deposit account is closed, then all lifecycle operations are restricted from this screen.

4 TD Transactions

User 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:

- Term Deposit 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 term deposit top-up transaction using the **Top Up** 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 Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The Term Deposit can be redeemed in full or part.

4.1 Term Deposit 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.

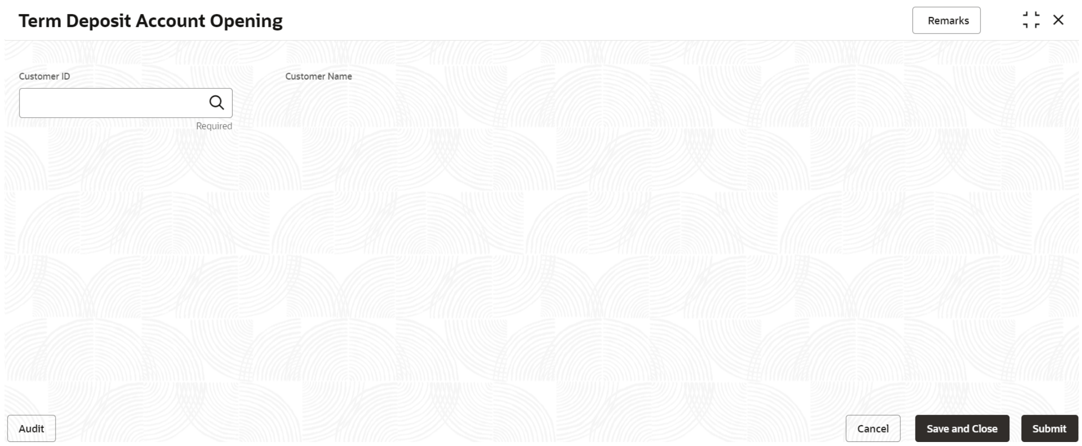
To open term deposit account:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Term Deposit Account Opening** screen is displayed.

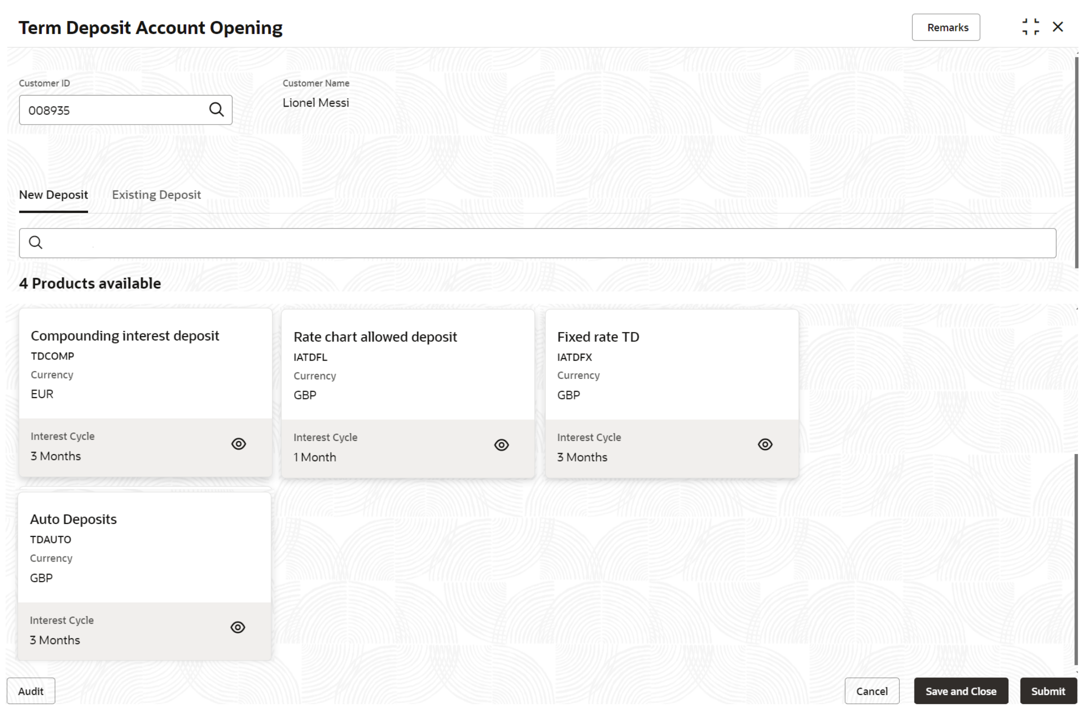
Figure 4-1 Term Deposit Account Opening



2. On the **Term Deposit Account Opening** screen, specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.

   The system displays all active deposit accounts available for TD account opening in the **Term Deposit Account Opening** screen.

Figure 4-2 Term Deposit Account Opening_Product Details



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

Table 4-1 Active Deposit Product – Field Description

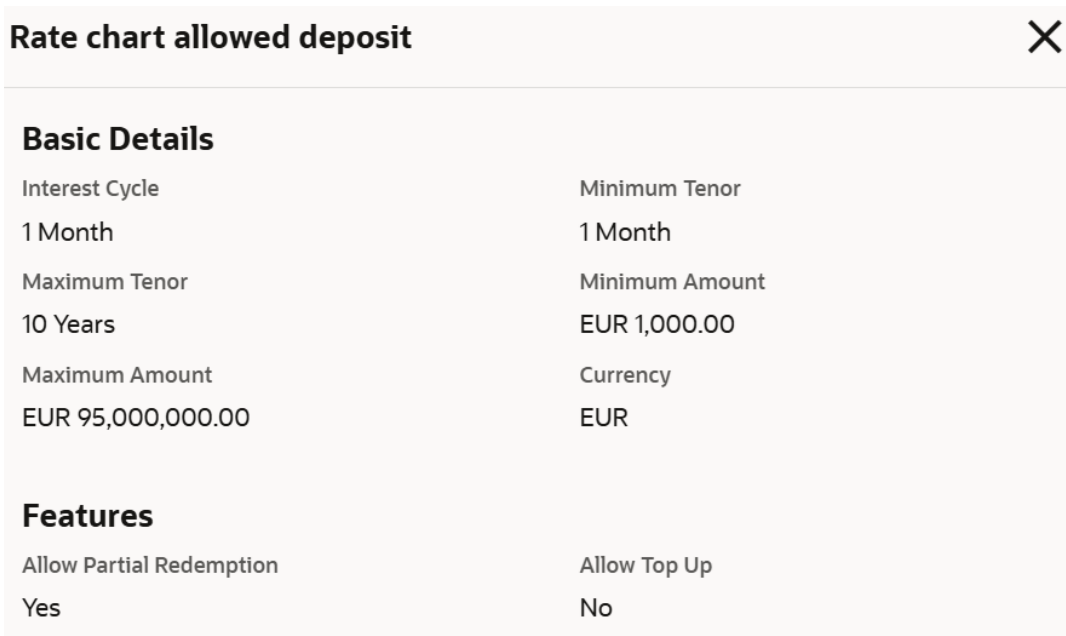
Field	Description
Product Description	Displays the desription of the product.
Product Code	Displays the product code.
Currency	Displays the currency code.
Interest Cycle	Displays the interest cycle in months.

3. On the **Term Deposit Account Opening** screen, the **Search** bar allows the user can search for products based on the product code, product description, and currency to search or filter the deposit products.

4. Click icon in the product widget, to view additional details of the product.

   The account detail screen is displayed with basic product details and allowed features.

Figure 4-3 Term Deposit Account Opening - View Product Details



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

Table 4-2 View Details – Field Description

Field	Description
Basic Details	This section displays the basic detaisl of the account.
Interest Cycle	Displays the deposit's interest cycle.
Minimum Tenor	Displays the minimum tenor for deposit.
Maximum Tenor	Displays the maximum tenor for deposit.
Minimum Amount	Displays the minimum deposit amount.
Maximum Amount	Displays the maximum deposit amount.
Currency	Displays the deposit amount currency.

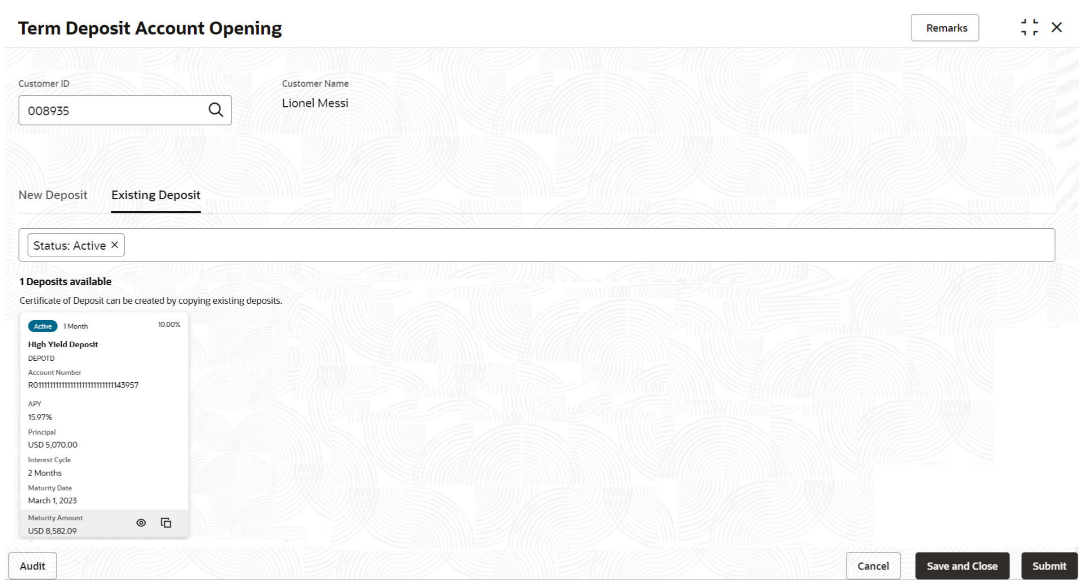
Table 4-2 (Cont.) View Details – Field Description

Field	Description
Features	This section displays the features of the deposit account.
Allow Partial Redemption	Displays whether partial redemption is allowed on the account or not.
Allow Top Up	Displays whether top up is allowed on the account or not.

5. Click **Existing Deposit** tab.

   The system displays all deposit accounts available for the customer, by default active deposit accounts details are displayed.

Figure 4-4 Term Deposit Account Opening - Existing Deposit



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

Table 4-3 Existing Deposit Account – Field Description

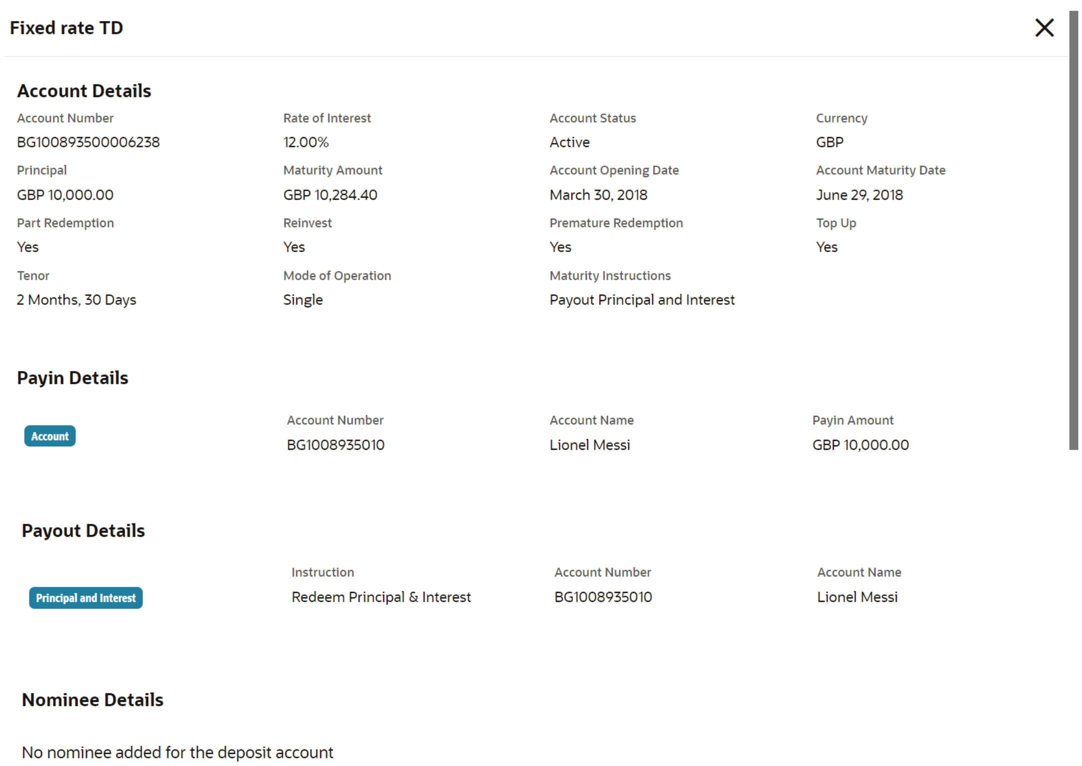
Field	Description
Status	Displays the status of the account. The options are: • **Active** • **Matured** • **Closed**
Interest Rate	Displays the rate of interest for an account.
Product Description	Displays the product description.
Product Code	Displays the product code.
Account Number	Displays the existing deposit account number of the customer.
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.

6. In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**) if the user search with **All**, then the system displays **Active**, **Closed**, and **Matured** deposits accounts of a customer.

7. Click icon in the existing product widget, to view additional details of the acccount.

   The view screen is displayed with account details, payin details, payout details, nominee details and joint holder details if available.

Figure 4-5 View Existing Account Details



8. On **Term Deposit Account Opening** screen, the user will be able to create new TD in two methods.

   They are as follows:

   - Copying the existing account to create new deposit
   - Selecting the product to create new deposit

   The two methods are explained in the below steps.

9. Click icon in the existing account tile, to copy the existing details of an acccount.

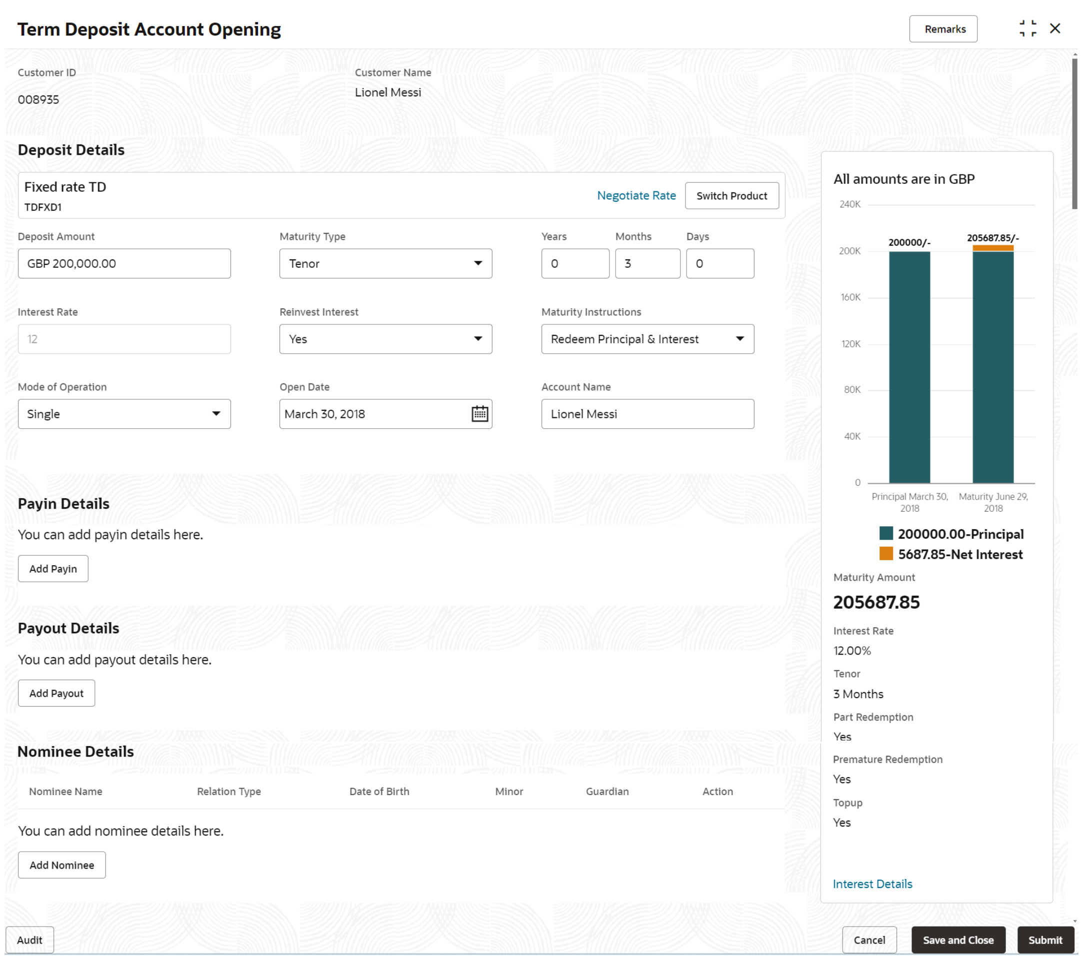
   On copying the account, the system defaults the Account details (i.e. Deposit Amount, Tenor, Reinvest Interest, Maturity Instruction), Payin Details, Payout Details, Nominee Details, and Joint Holder Details if any. All these details are displayed by default and the user is allowed to modify the value.

> **Note**
>
> - The payin details will not be defaulted if, the payin mode is instrument for the existing account, payin GL is not valid for the branch, and payin account is closed.
> - The payout details will not be defaulted if, account payout mode is other than the account, multi-mode payout, and payout account is closed.
> - For Joint Holder details, the end date will be nullified.
> - Existing guardian details are nullified, if nominee become major for the new account.

10. On the **Term Deposit Account Opening** screen, select the product to create a new deposit account.

    The **Term Deposit Account Opening** is displayed with the **Deposit Details** fields to specify the details.

Figure 4-6 Term Deposit Account Opening_Deposit Details



11. Perform the required actions on the **Deposit Details** section. For more information on fields, refer to the field description table.

Table 4-4 Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.
Deposit Amount	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.
Maturity Type	Select the option for TD maturity from the drop-down. 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. The tenor maintained at product will be defaulted and the user is allowed to modify it. • **Date**: If you select this option, then specify or select the date.
Interest Rate	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
Reinvest Interest	Select the option from drop-down for reinvest interest. • Select **Yes** to reinvest the interest in TD. This is the default value. • Select **No** to be paid out the interest. **Note** If Reinvest Interest is **No**, then the interest paid out account details need to be provided while capturing the payout details.
Maturity Instructions	Displays the default maturity instruction from the product and the user is allowed to modify the values, the below maturity instructions are supported. • **Reinvest Interest** is selected as **Yes**: – **Redeem Principal and Interest** – **Rollover Principal and Redeem Interest** – **Special Rollover** – **No Instruction** • **Reinvest Interest** is selected as **No**: – **Redeem Principal** – **Rollover Principal** – **Special Rollover** – **No Instruction**
Mode of Operation	Select the mode of operation from the drop-down. The options are: • **Single** • **Jointly** • **Either Anyone or Survivor** • **Former or Survivor** • **Mandate Holder** If the **Mode of Operation** is single, the **Joint Holder Details** will not be displayed.
Opening Date	This date is defaulted as the current branch date and user is allowed to modify it.

Table 4-4 (Cont.) Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
Account Name	The Customer name is defaulted as the account name and the user is allowed to modify the name.

If the user wishes to change the selected product before the save/submit operation, click **Switch Product** in the deposit details screen, and the system displays a confirmation message related to clearing the input details. On confirmation, all input details are cleared and the user will navigate to the product selection screen.

12. Click **Interest Details** link in the simulation widget to view the interest details.
    - Click **Interest Details** link in the simulation widget to view the interest details.

      The **Interest Details** screen is displayed.

Figure 4-7 Interest Details

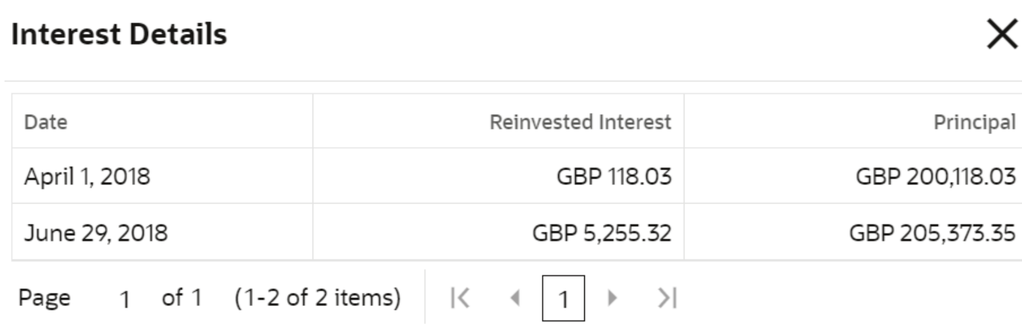


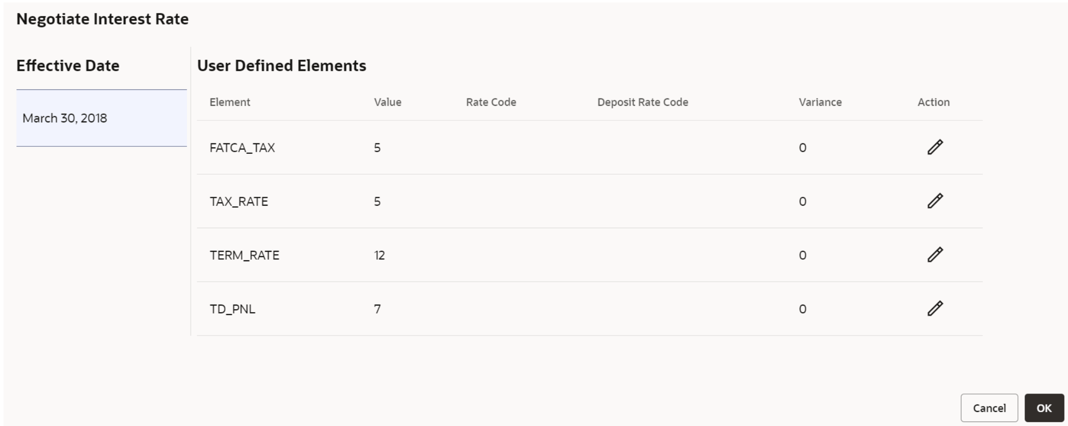
Table 4-5 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Reinvested Interest	Displays the reinvested interest amount.
Principal	Displays the interest principal amount.

13. Click **Negotiate Rate** link, to negotiate the interest rate by modifying the variance.

    The **Negotiate Interest Rate** is displayed.

Figure 4-8 Negotiate Interest Rate



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

Table 4-6 Negotiate Rate – Field Description

Field	Description
Effective Date	Displays the date from which the interest rate is effective.
User Defined Elements	This section displays the user defined element details.
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 and the user is allowed to modify the value.
Action	Click the icon, to edit only the variance in user defined elements.

15. Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side of the **Term Deposit Account Opening** screen.
16. Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side of the **Term Deposit Account Opening** screen.
17. Click on **Add Payin**, in the Payin Details section on the **Term Deposit Account Opening** screen.

    The **Add Payin Details** screen is displayed.

> **Note**
>
> The system will defaults the payin account to pay the deposit amount if the customer has an active Current and Saving Account with sufficient balance, the accounts where deposit currency and account currency are same, and the single-match account is found.
> If the user wants to modify the defaulted payin details, click **Change Default Payin**. Then the system will delete the defaulted payin details and open the **Add Payin Details** screen.

Figure 4-9 Add Payin Details_Account

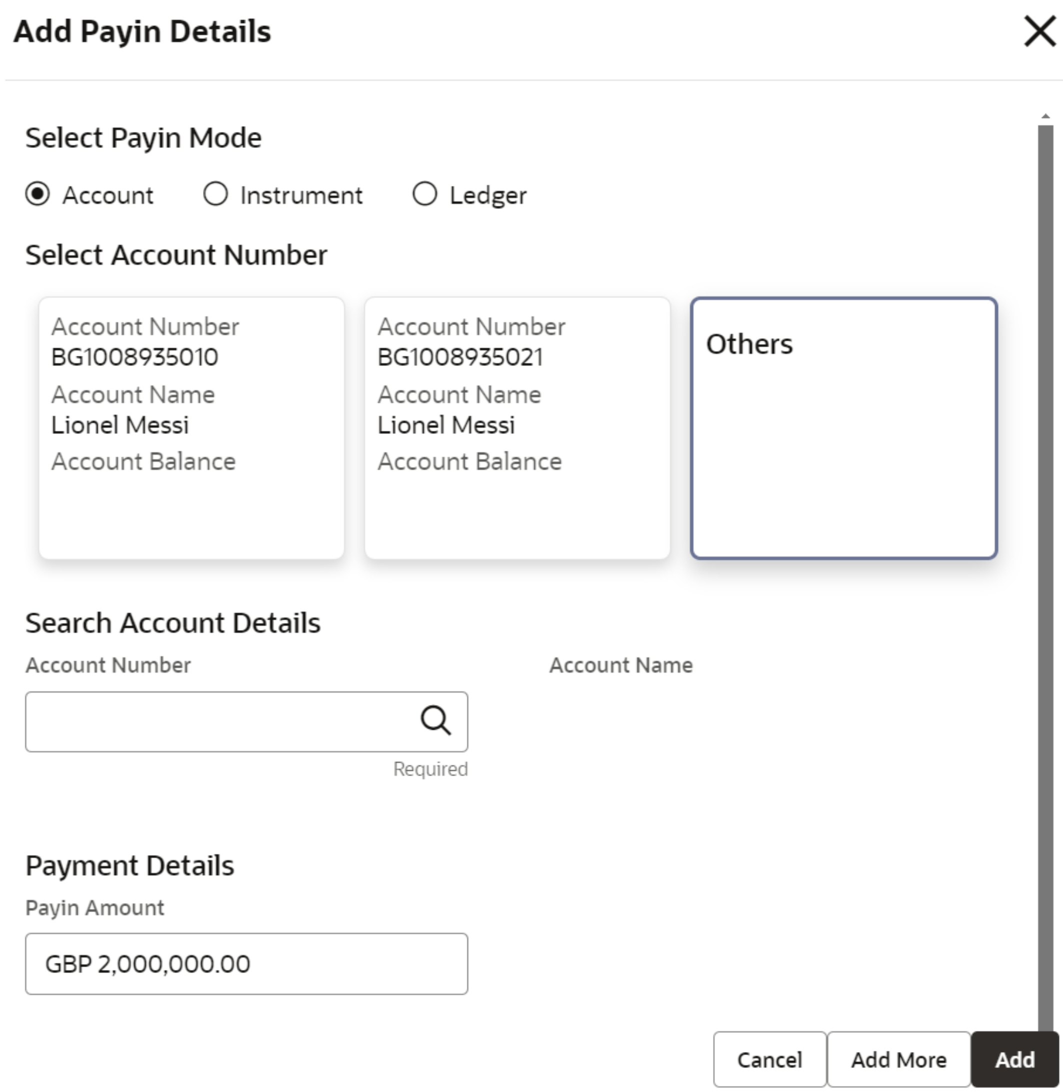


Figure 4-10 Add Payin Details_Instrument_Own Bank Cheque

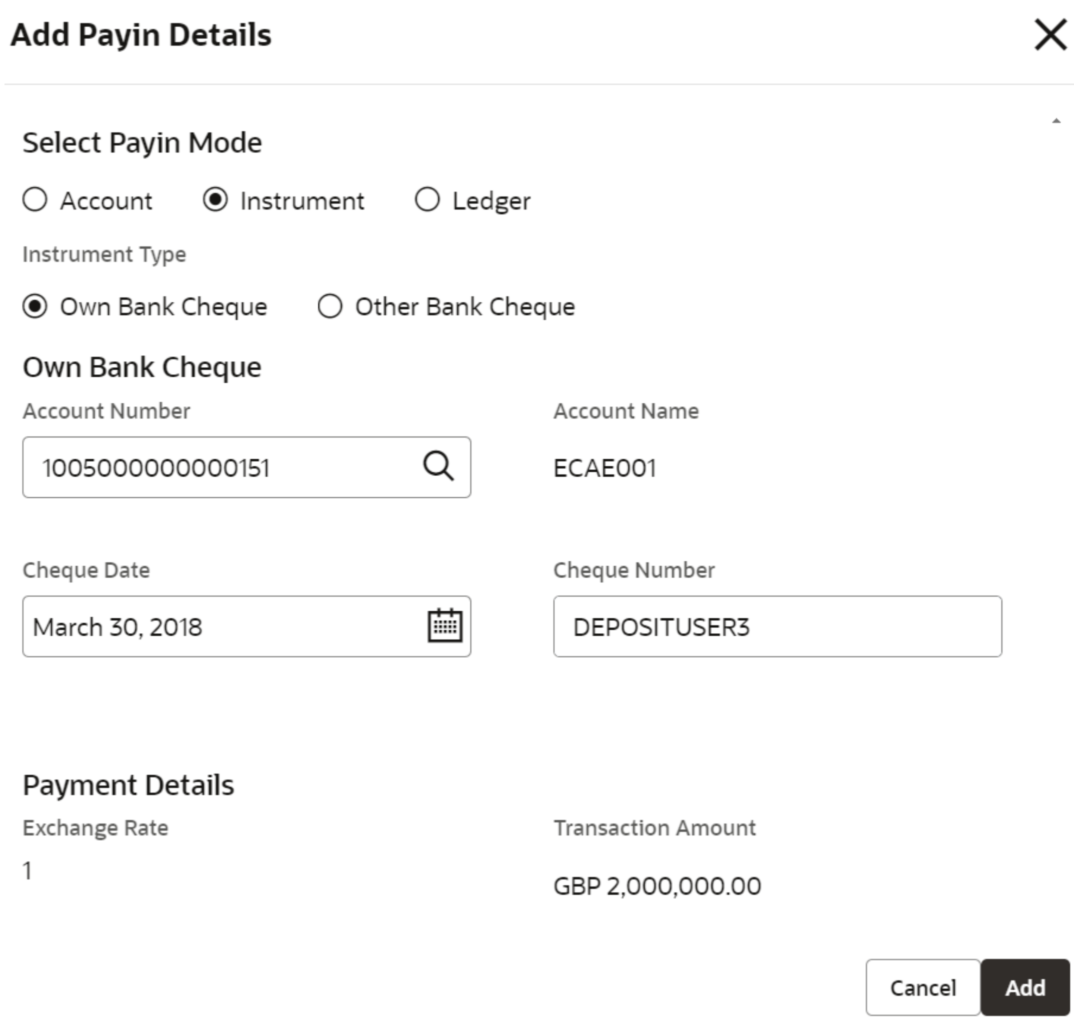


Figure 4-11 Add Payin Details_Instrument_Other Bank Cheque

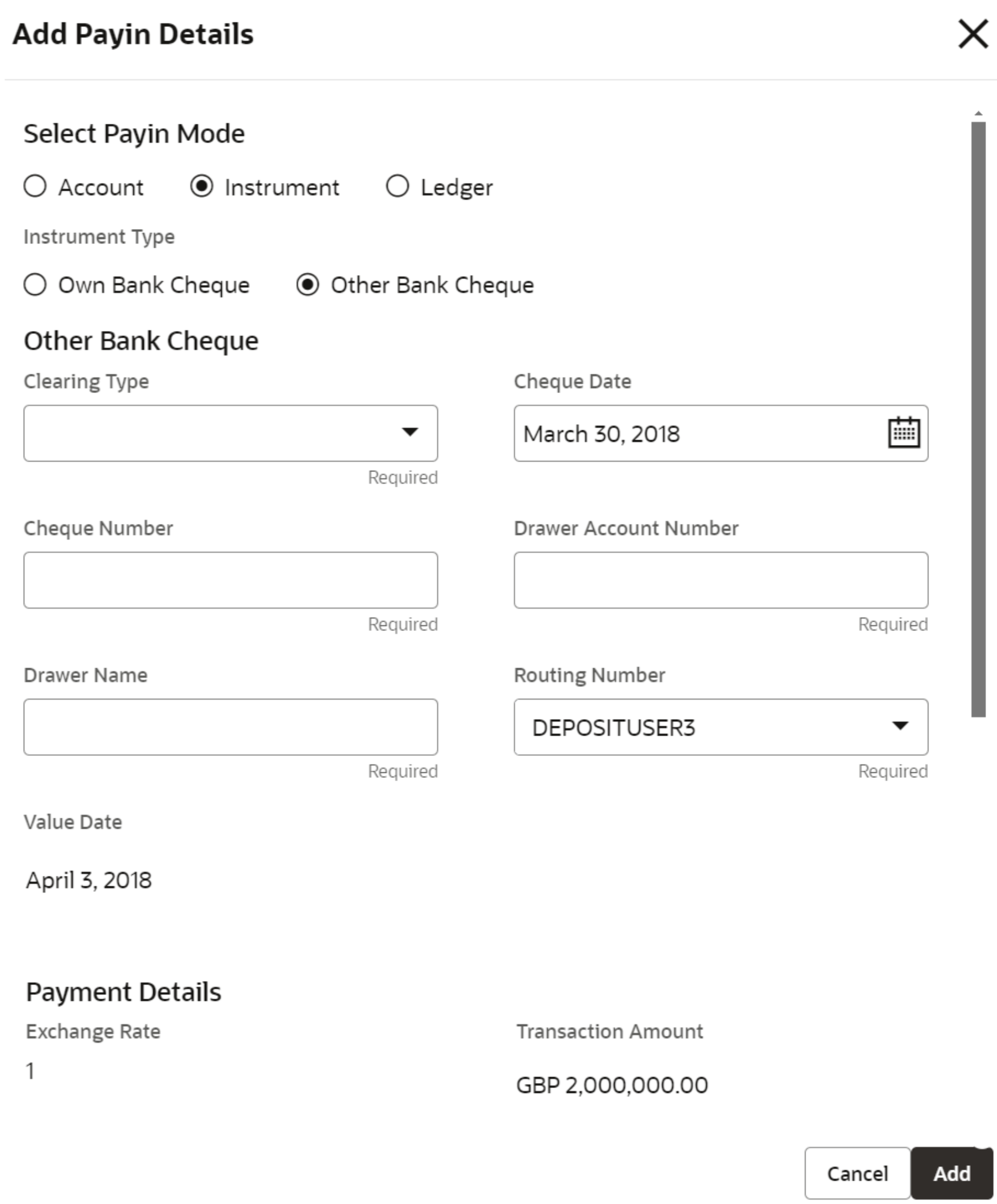
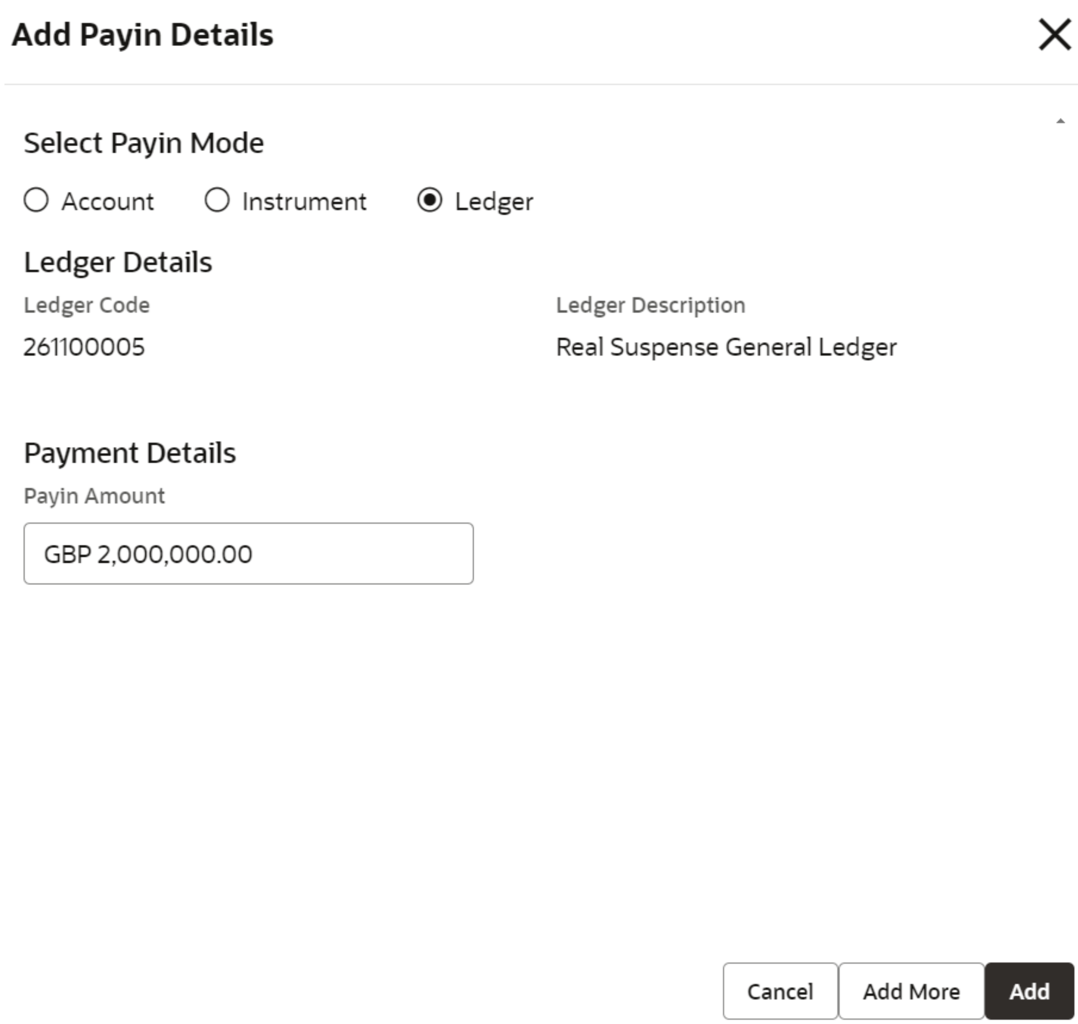


Figure 4-12 Add Payin Details_Ledger



- Perform the required action for payin details as an account. For more information on fields, refer to the field description table.

Table 4-7 Add Payin Details as Account

Field	Description
Select Payin Mode	The **Account** mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Account Balance**. You can select the account for TD payin. You can select **Others** from the widget to select any other accounts in the same bank for TD payin.
Search Account Details	This will display, if you select **Others** from the widgets. click the  icon to select from the list or specify the account number in the **Account Number** field and the Account Name is displayed adjacent to the account number.

- Perform the required action for payin details as an instrument. For more information on fields, refer to the field description table.

Table 4-8 Add Payin Details as Instrument - Own Bank Cheque

Field	Description
Select Payin Mode	Select the **Instrument** option to perform the settlement.
Instrument Type	Select the **Own Bank Cheque** instrument type.
Account Number	Select the CASA account from which the payin to be done.
Account Name	The account name will be displayed adjacent to this field, upon selecting the Account Number.
Cheque Date	Specify the cheque date, if cheque number is specified.
Cheque Number	Specify the cheque number used for the transaction.
Exchange Rate	Displays the exchange rate. **Note** This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payin account currency.

Table 4-9 Add Payin Details as Instrument - Other Bank Cheque

Field	Description
Select Payin Mode	Select the **Instrument** option to perform the settlement.
Instrument Type	Select the **Other Bank Cheque** instrument type.
Clearing Type	Specify the clearing type in which cheque needs to be deposited.
Cheque Date	Specify the cheque date, if cheque number is specified.
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.
Value Date	Display the value date of the cheque.
Exchange Rate	Displays the exchange rate. **Note** This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payin account currency.

- Perform the required action for payin details as ledger. For more information on fields, refer to the field description table.

Table 4-10 Add Payin Details as Ledger

Field	Description
Select Payin Mode	Select the **Ledger** option to perform the settlement.
Ledger Code	Displays the ledger code used for the transaction.
Ledger Description	Displays the ledger description used for the transaction.
Payin Amount	Displays the amount and also you can modify the amount.

- Click **Cancel**, to close the **Add Payin Details** screen without adding the payin details.
- Click **Add More**, the system add the payin details in the main screen and refreshes the **Add Payin Details** screen with default values, and the payin amount is updated for the remaining payin amount.
- Click **Add** to add the payin details in the main screen.

18. Click on **Add Payout**, in the Payout Details section on the **Term Deposit Account Opening** screen.

    The **Add Payout Details** screen is displayed.

> **Note**
>
> The system will default the payout account if the customer has an active Current and Saving Account, the accounts where deposit currency and account currency are same, and the single-match account is found.
> If the user wants to modify the defaulted payout details, click **Change Default Payout**. Then the system will delete the defaulted payout details and open the **Add Payout Details** screen.

Figure 4-13 Add payout Details with Reinvest Interest is Yes

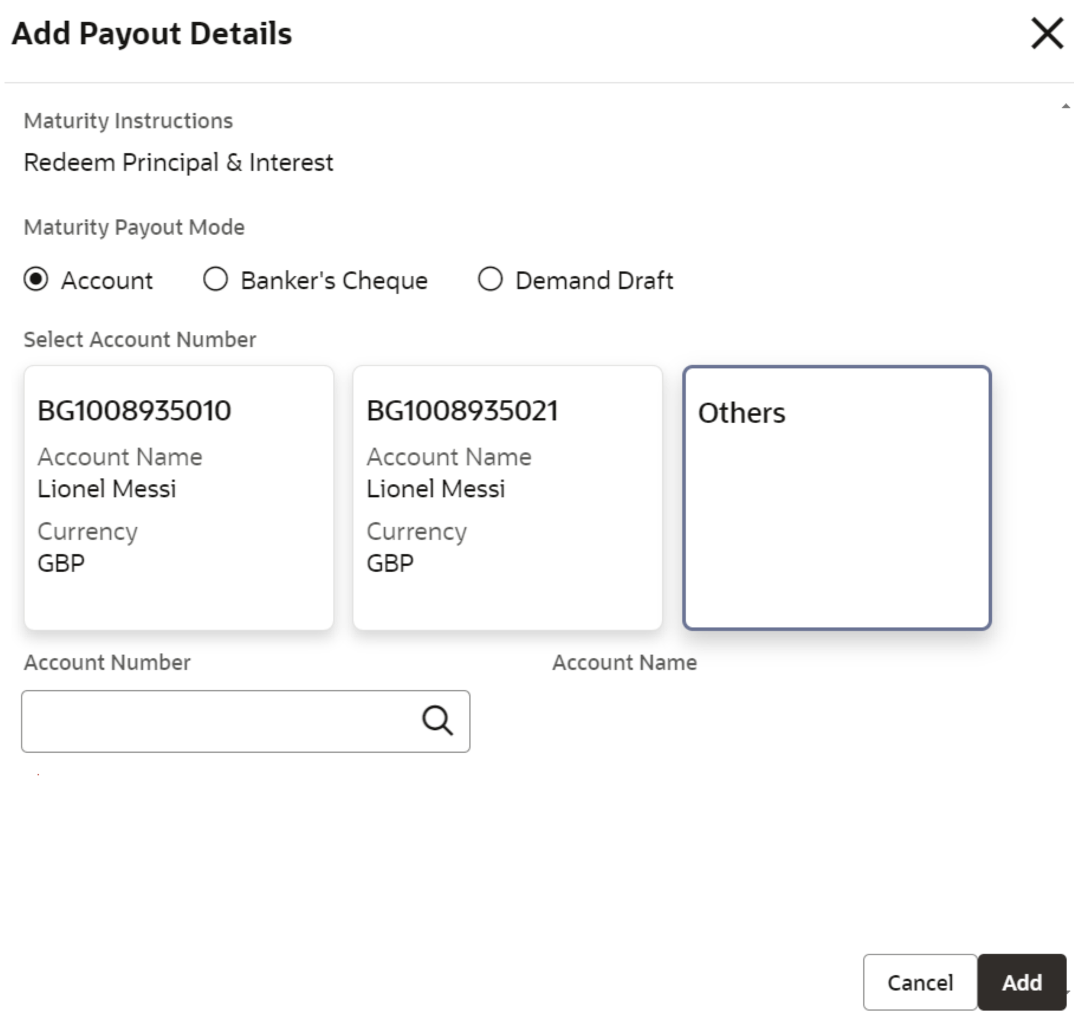
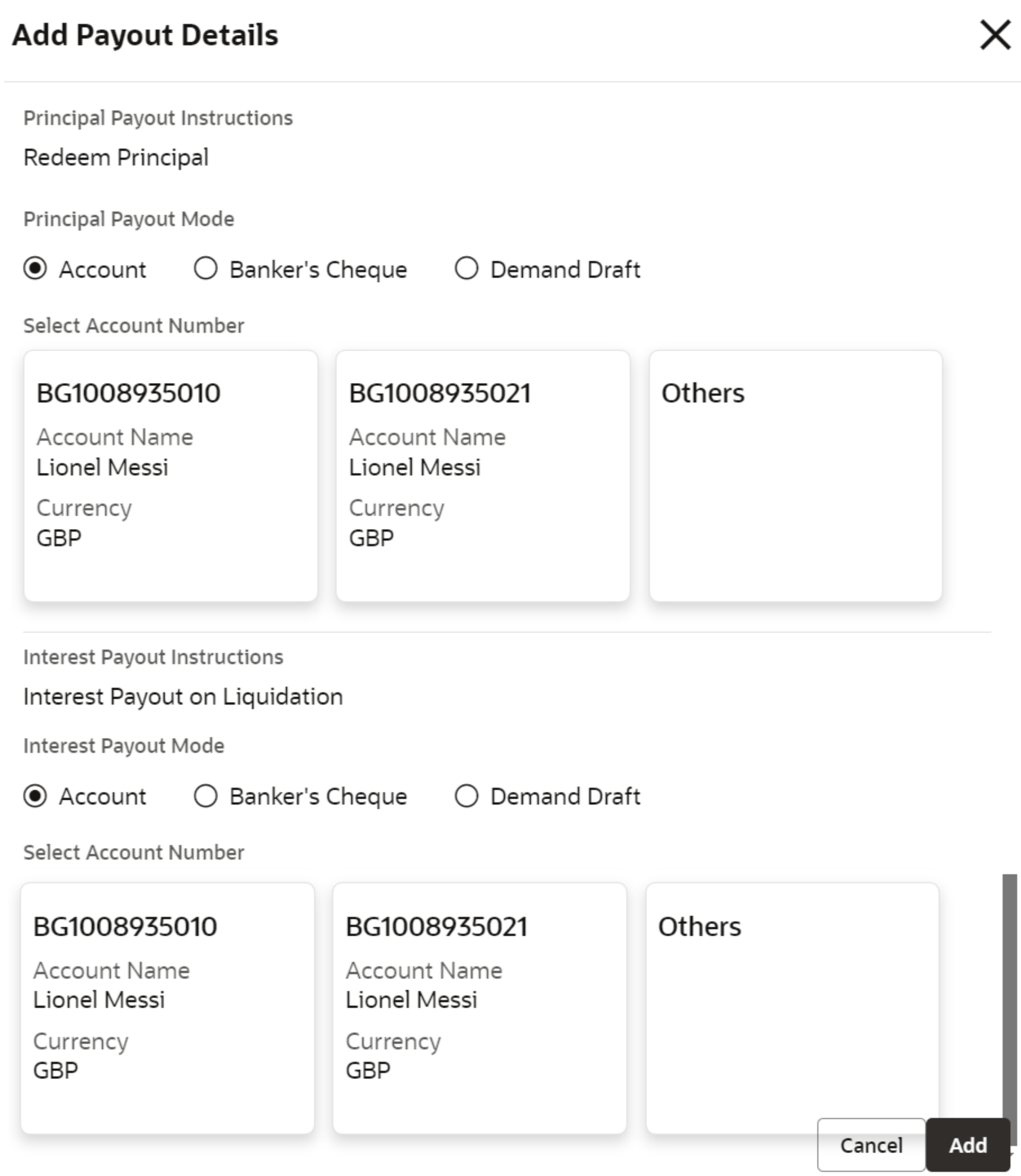


Figure 4-14 Add payout Details with Reinvest Interest is No



- Perform the required action for payout details with **Reinvest Interest** is selected as **Yes** in **Deposit Details** section. For more information on fields, refer to the field description table.

Table 4-11 Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product. The options are: • **Redeem Principal & Interest** • **Rollover Principal & Interest** • **Rollover Principal & Redeem Interest** • **Special Amount Renewal** • **No Instruction**
Maturity Payout Mode	Select the maturity payout mode. The options are: • **Account** • **Banker's Cheque** • **Demand Draft** **Note** This field is displayed if **Redeem Principal & Interest**, **Rollover Principal & Redeem Interest**, or **Special Amount Renewal** option is selected from the **Maturity Instructions** field.
Select Account Number	Select the type of account. **Note** This field is displayed if **Account** option is selected from the **Maturity Payout Mode** field.
Account Number	Select the CASA account number. **Note** This field is displayed if **Others** option is selected from the **Account** field.
Account Name	Displays the account name upon account number selected.
Payable Branch Code	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.

- Perform the required action for payout details with **Reinvest Interest** is selected as **No** in **Deposit Details** section. For more information on fields, refer to the field description table.

Table 4-12 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Principal Payout Instruction	Select the principal payout instructions for the deposit. The options are: • **Redeem Principal** • **Rollover Principal** • **Special Amount Renewal** • **No Instruction**
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.
Select Account Number	Select the type of account. **Note** This field is displayed if **Account** option is selected from the **Maturity Payout Mode** field.
Account Number	Select the CASA account number. **Note** This field is displayed if **Others** option is selected from the **Account** field.
Account Name	Displays the account name upon account number selected.
Payable Branch Code	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.
Interest Payout Mode	Select the maturity payout mode. The options are: • **Account** • **Banker's Cheque** • **Demand Draft**

Table 4-12 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Select Account Number	Select the type of account. **Note** This field is displayed if **Account** option is selected from the **Interest Payout Mode** field.
Account Number	Select the CASA account number. **Note** This field is displayed if **Others** option is selected from the **Account** field.
Account Name	Displays the account name upon account number selected.
Payable Branch Code	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.

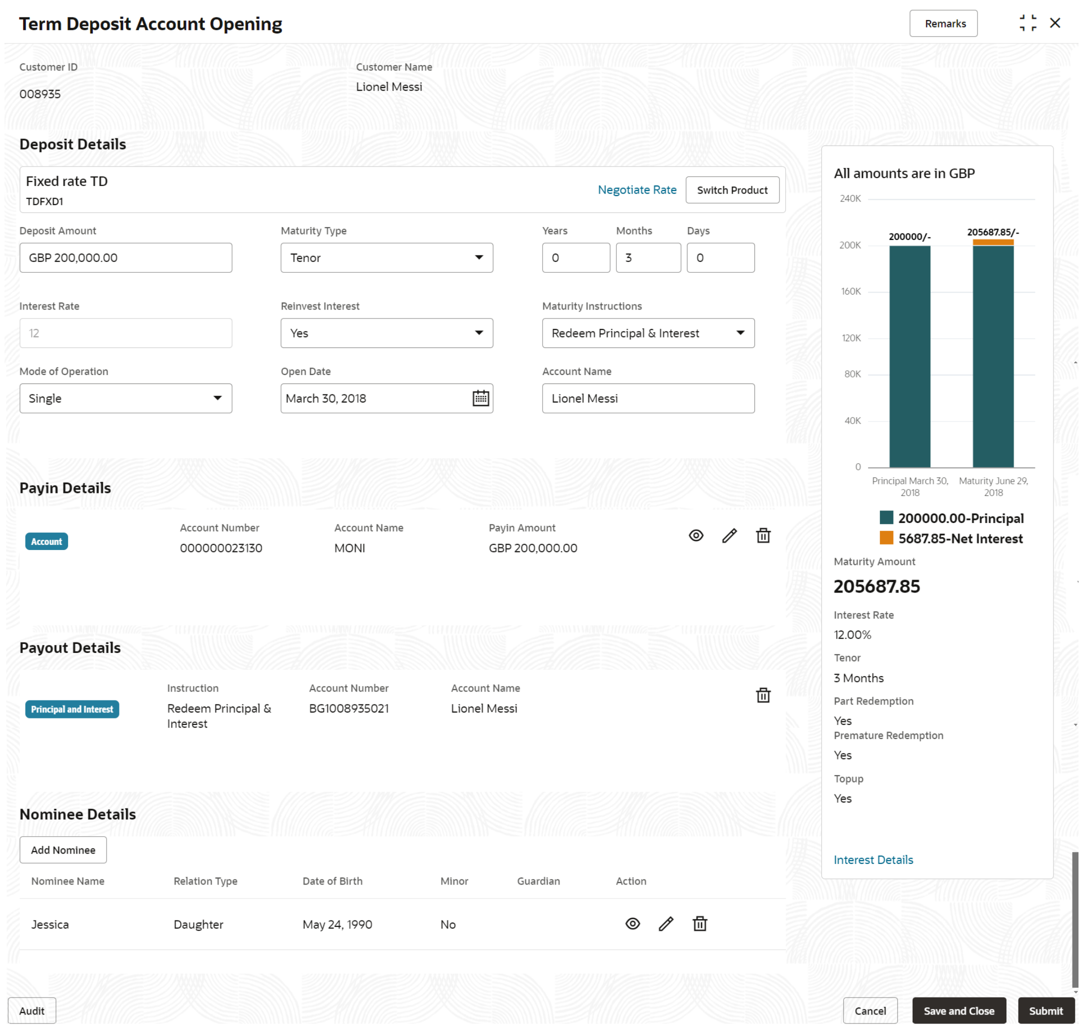
- Click **Cancel**, to close the **Add Payout Details** screen without adding the payin details.
- Click **Add More**, the system add the payout details in the main screen and refreshes the **Add Payout Details** screen with default values, and the payout amount is updated for the remaining payout amount.
- Click **Add** to add the payout details in the main screen.

19. Click on **Add Nominee**, in the Nominee Details section on the **Term Deposit Account Opening** screen.

    The **Add Nominee Details** screen is displayed.
    For more information about **Add Nominee Details**, refer to the Add Nominee section in the Nominee Details Update.
20. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Term Deposit Account Opening** screen.

    The **Add Joint Holder Details** screen is displayed.
    For more information about **Add Joint Holder Details**, refer to the Maintain Joint Holder Details section in the Joint Holder Maintenance.
21. After adding the **Add Payin**, **Add Payout**, and **Add Nominee** details, the **Term Deposit Account Opening** screen displays the added information.

Figure 4-15 Term Deposit Account Opening - Added Details



22. Click **Submit**.

    The screen is successfully submitted for authorization.

    > **Note**
    >
    > The TD account number is displayed when the TD account creation is successful.

4.2 Top Up

You can perform a term deposit top-up transaction using the **Top Up** screen.

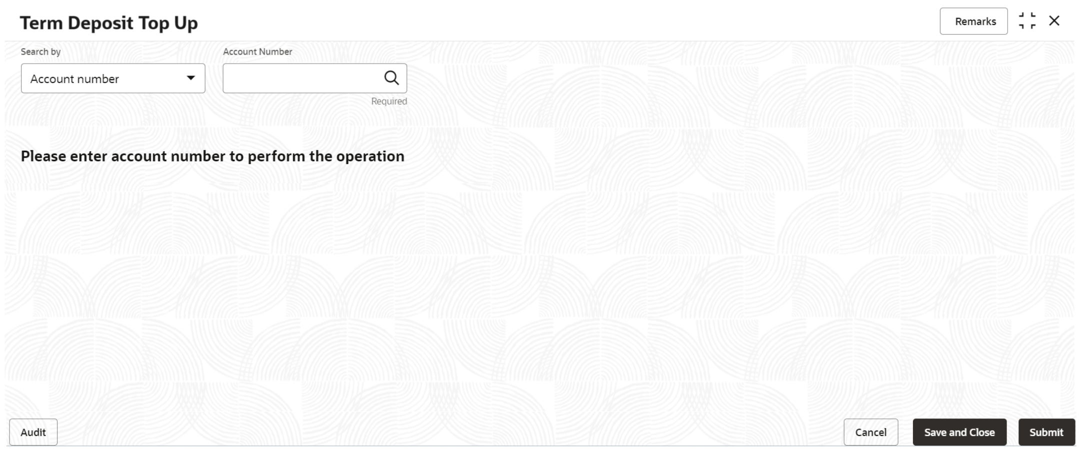
To perform a term deposit top-up:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Term Deposit Top Up** screen is displayed.

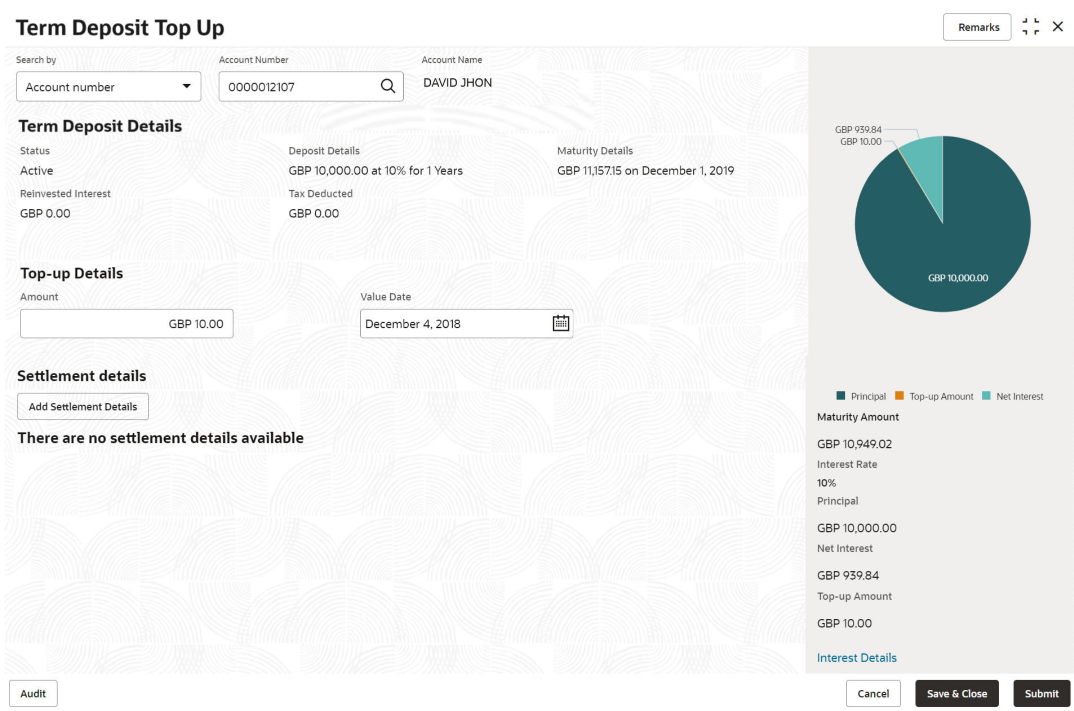
Figure 4-16 Term Deposit Top Up



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The Top Up details are displayed in the **Term Deposit Top Up** screen.

Figure 4-17 Term Deposit Top Up Details



4. In the **Term Deposit Top Up** screen, perform the required action. For more information on fields, refer to the field description table.

Table 4-13 Term Deposit Top Up – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
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 Details	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** • 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 **Paid out Interest**.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
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.

- After specifying the amount in the **Amount** field in the **Term Deposit Top Up** screen, the simulated output details are displayed on the right side of the screen.

> **Note**
>
> 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.

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

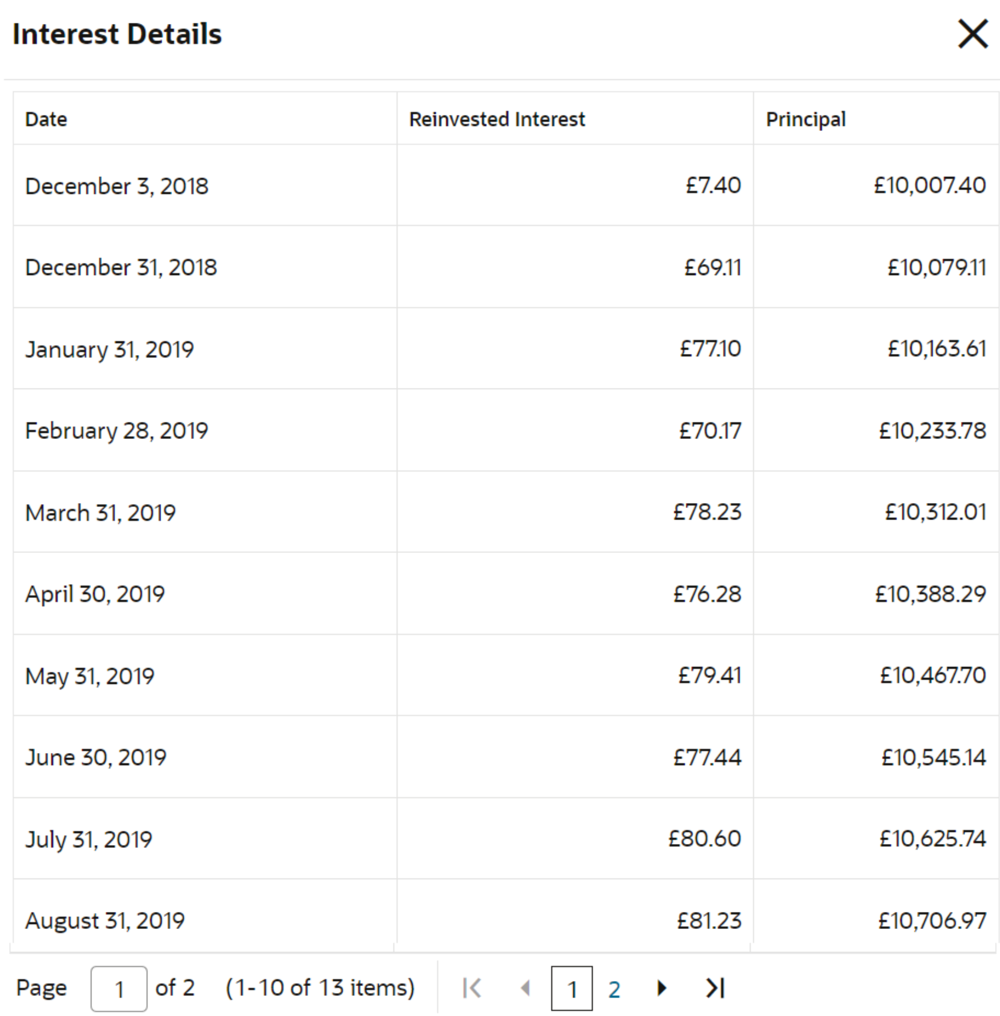
Table 4-14 Top-Up Simulation Details – Field Description

Field	Description
Maturity Amount	Displays the proceeds due to the customer on maturity after taking into consideration the top-up amount.
Interest Rate	Displays the Net interest on the principal (Interest – Tax).
Principal	Displays the total principal of the TD.
Net Interest	Displays the interest net amount.
Top-up Amount	Displays the top-up amount.

- Click the **Interest Details** link in the TD simulation details of the **Term Deposit Top Up** screen.

  The **Interest Details** screen is displayed.

Figure 4-18 Term Deposit Top Up_Interest Details



Interest Details

Date	Reinvested Interest	Principal
December 3, 2018	£7.40	£10,007.40
December 31, 2018	£69.11	£10,079.11
January 31, 2019	£77.10	£10,163.61
February 28, 2019	£70.17	£10,233.78
March 31, 2019	£78.23	£10,312.01
April 30, 2019	£76.28	£10,388.29
May 31, 2019	£79.41	£10,467.70
June 30, 2019	£77.44	£10,545.14
July 31, 2019	£80.60	£10,625.74
August 31, 2019	£81.23	£10,706.97

Page 1 of 2 (1-10 of 13 items) 1 2

Table 4-15 Interest Details – Field Description

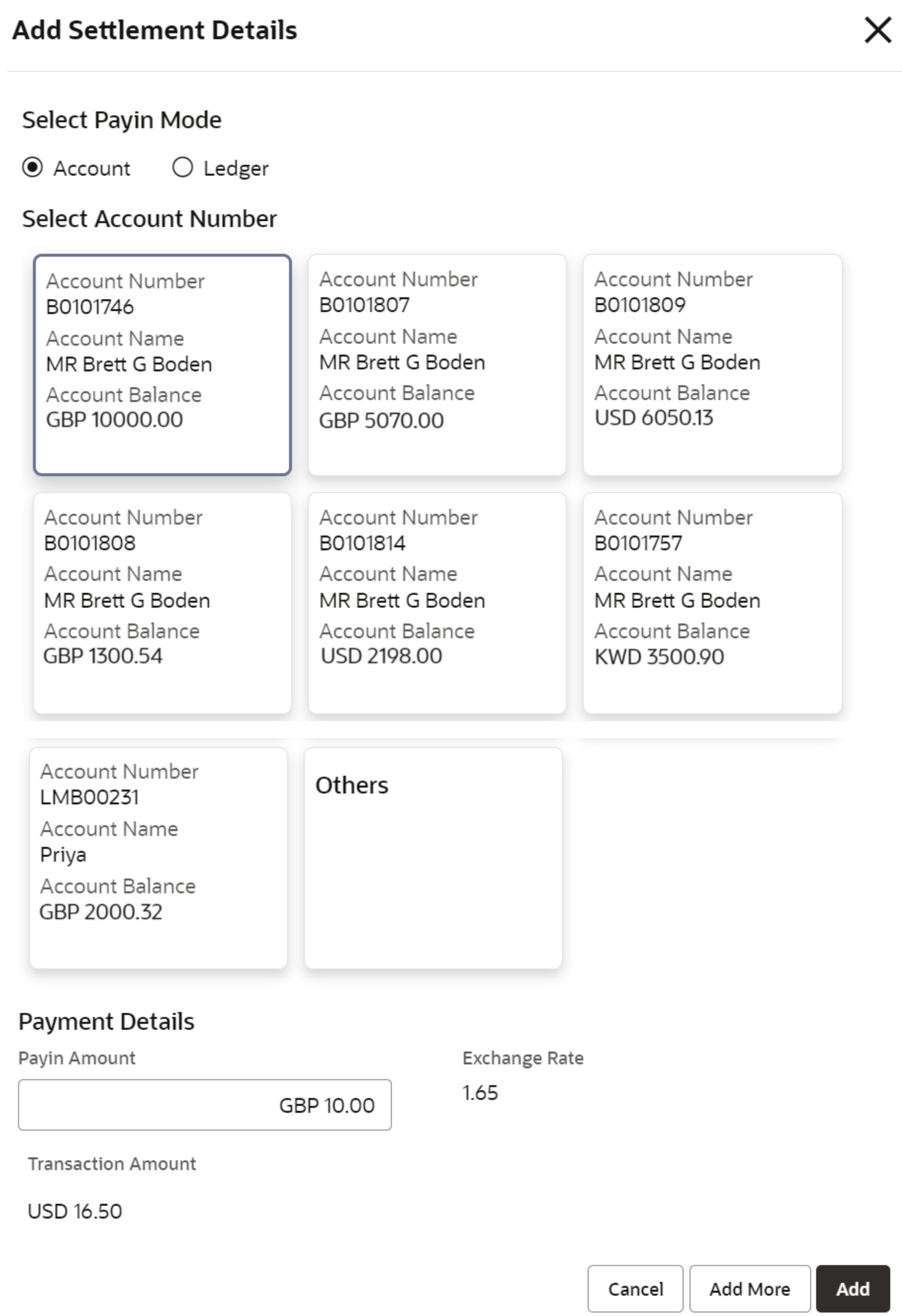
Field	Description
Date	Displays the date as of which the interest amount is applicable.
Reinvested Interest	Displays the interest amount computed as of the date.
Principal	Displays the principal balance taking into consideration the effect of the interest for that date (if it is a re-invest kind of TD).

- Click the **Close** icon, to close the **Interest Details** screen.

5. On **Term Deposit Top Up** screen, click **Add Settlement Details** button.

   The **Add Settlement Details** screen is displayed with the default payin mode as **Account**.

Figure 4-19 Term Deposit Top Up_Account



> **Note**
>
> The system defaults the payin account to pay the deposit amount if the customer has an active Current and Saving Account with sufficient balance, the accounts where deposit currency and account currency are same, and the single-match account is found. If the user wants to modify the defaulted payin details, click **Change Default Payin**. Then the system will delete the defaulted payin details and open the **Add Payin Details** screen.

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

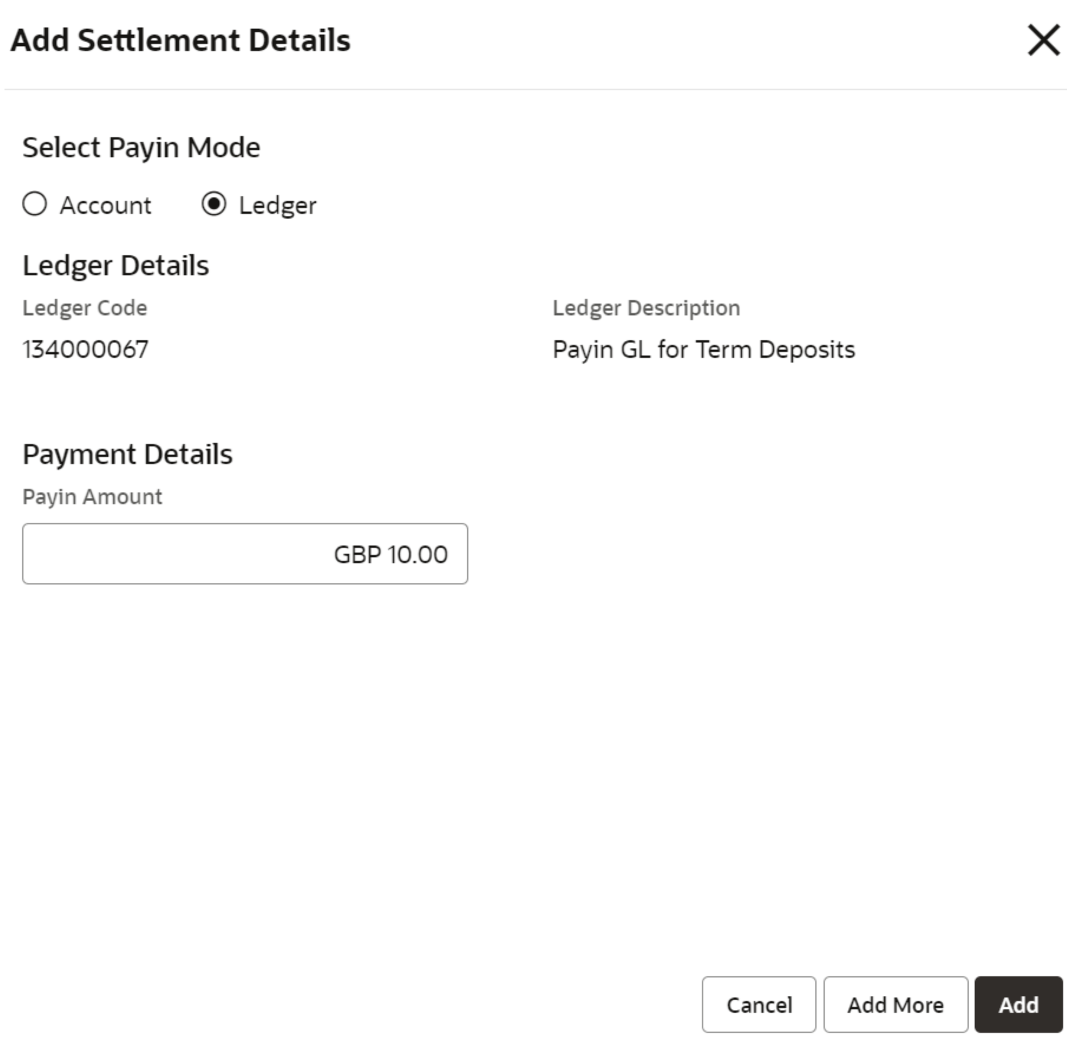
Table 4-16 Add Settlement Details - Account

Field	Description
Select Payin Mode	The **Account** mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Account Balance**. You can select the account for TD payin. You can select **Others** from the widget to select any other accounts in the same bank for TD payin.
Search Account Details	If you select **Others** from the widgets, this field is diplayed to specify the account number. click the icon or specify the account number in the **Account Number** field and the **Account Name** is displayed adjacent to the account number.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.
Exchange Rate	Displays the exchange rate. **Note** This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payin account currency. **Note** This field is displayed only if there is cross currency transaction.

6. On **Add Settlement Details** screen, select **Ledger** as the payment mode.

   The ledger details are displayed in the **Add Settlement Details** screen.

Figure 4-20 Term Deposit Top Up_Ledger



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

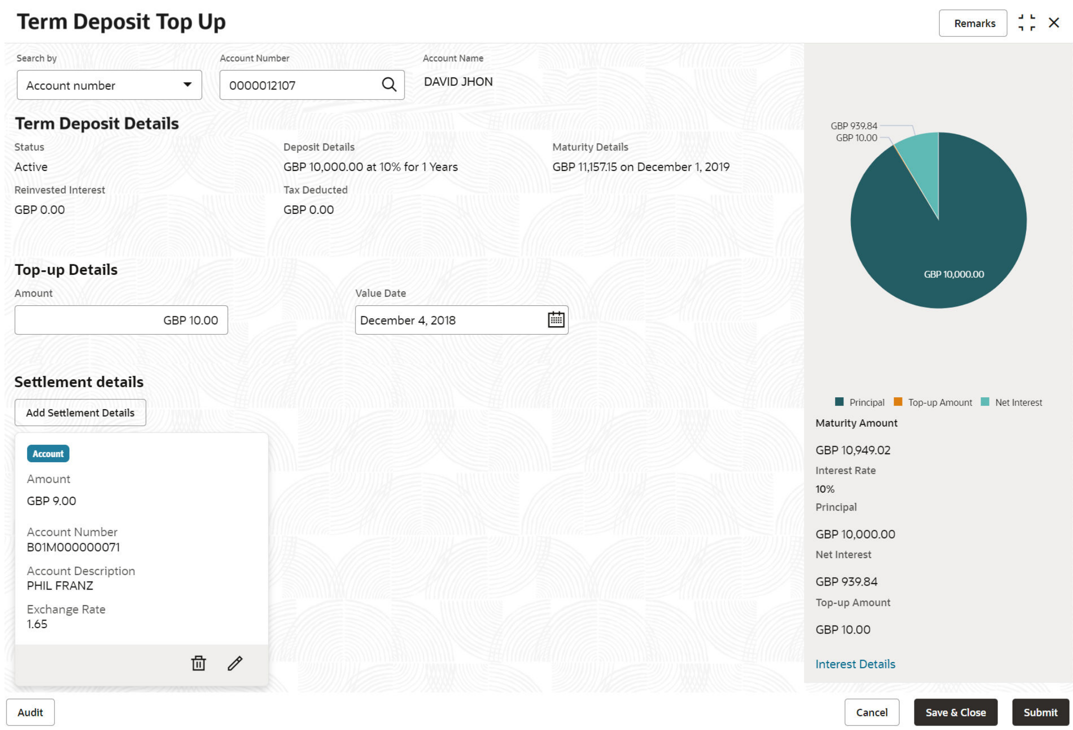
Table 4-17 Add Settlement Details - Ledger

Field	Description
Ledger Code	Displays the ledger code used for the transaction.
Ledger Description	Displays the ledger description used for the transaction.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.

7. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
8. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payin amount is updated for the remaining settlement amount.
9. Click **Add** button to add the settlement details in **Term Deposit Top Up** screen.

   The settlement details are displayed in the **Term Deposit Top Up** screen.

Figure 4-21 Term Deposit Top Up_Settlement Details



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

Table 4-18 Term Deposit Top Up - Settlement Details

Field	Description
Settlement Details	For the **Account**, the system displays the below details. • **Currency** and **Amount** • **Account Number** • **Account Description** For the **Ledger**, the system displays the below details. • **Currency** and **Amount** • **Ledger Code** • **Ledger Description** **Note** Exchange rate is displayed only if there is a cross currency transaction. Click the icon to edit the top up amount in the settlement details. Click the icon to delete the settlement details.

10. Click **Submit**.

The screen is successfully submitted for authorization.

4.3 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 – Account, GL, and Cheque (Single-mode settlement) or a combination of Account and GL (Multimode settlement).

4.3.1 Simulation Details

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

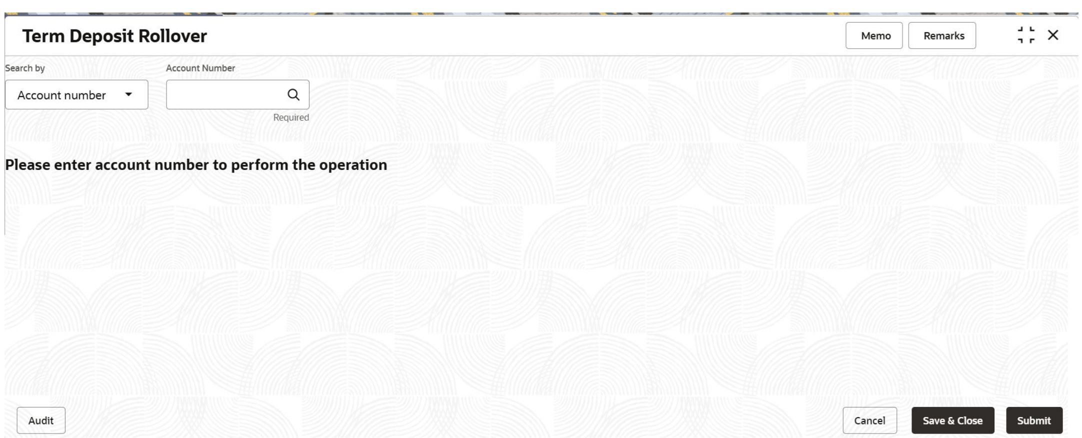
To add the simulation details:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

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

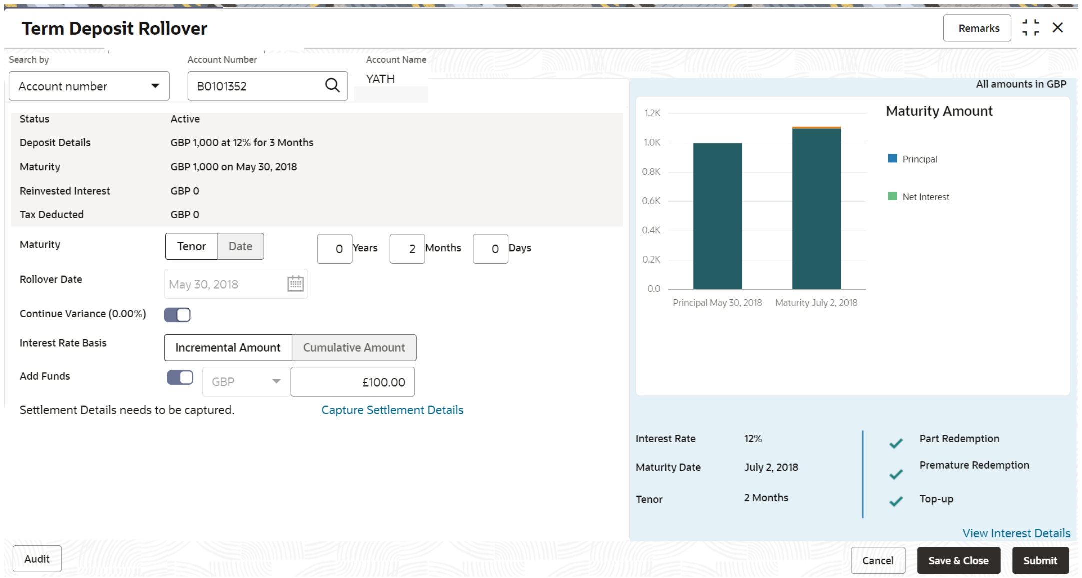
   Figure 4-22 Term Deposit Rollover

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed in the screen.

Figure 4-23 Term Deposit Rollover - Deatils



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

Table 4-19 Term Deposit Rollover – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.

Table 4-19 (Cont.) Term Deposit Rollover – Field Description

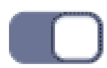
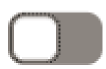
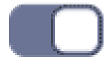
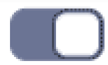
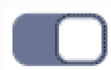
Field	Description
Status	Displays the status of the TD. The possible options are: • **Active** • **Overdue** • **Closed**
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest or **Paid out interest**	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 **Paid out Interest**.
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**

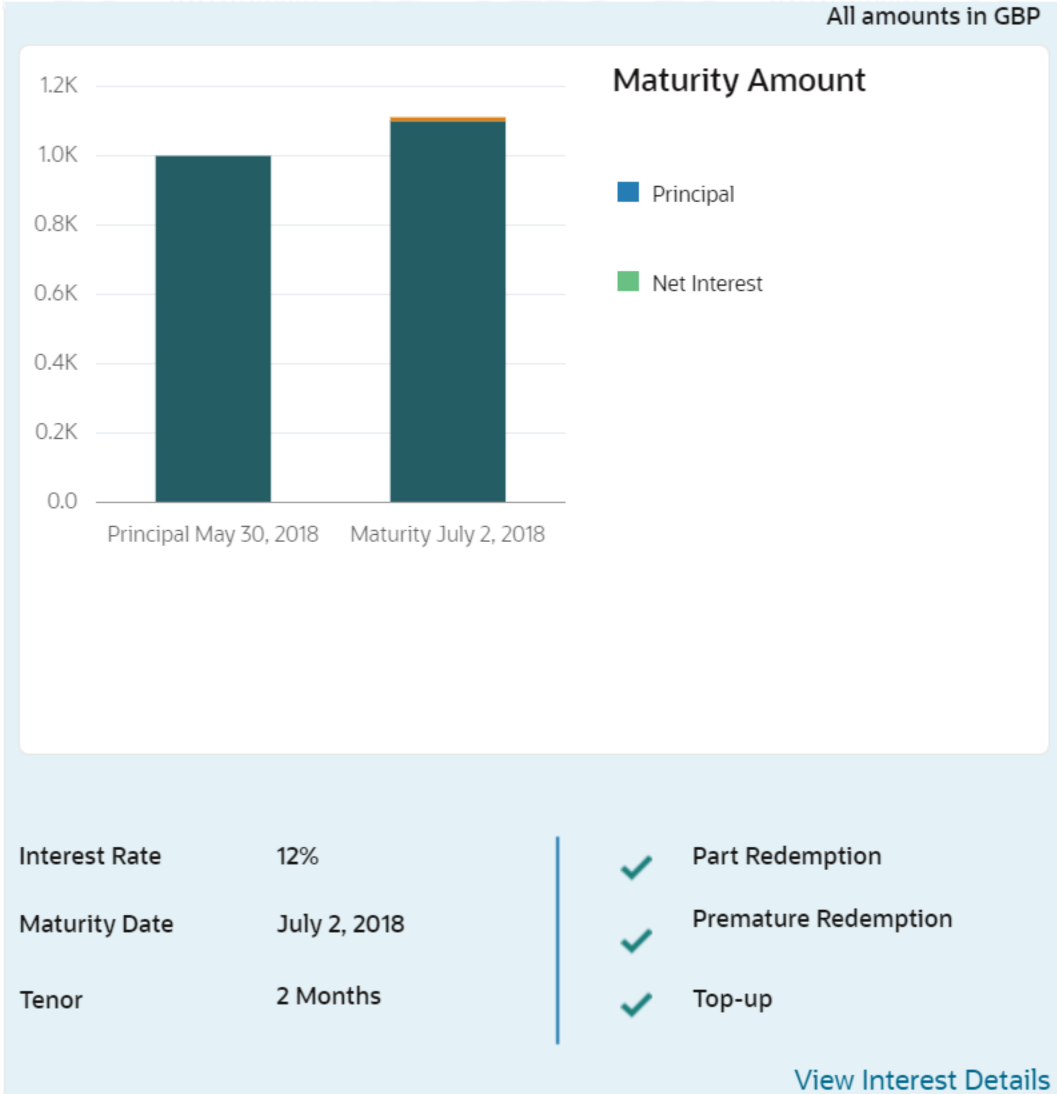
Table 4-19 (Cont.) Term Deposit Rollover – Field Description

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Add Funds</td><td>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 , then specify the amount in the field adjacent.</td></tr>
<tr><td>Settlement Details needs to be captured.</td><td>Displays the Capture Settlement Details 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.</td></tr>
</table>

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

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

Figure 4-24 Simulation Details



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

Table 4-20 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.

Table 4-20 (Cont.) Output Details - Field Description

Field	Description
Top-up	Displays whether the top-up is allowed for the deposit.
View Interest Details	Click the link if the interest details need to be viewed.
Date	Displays the date of interest payout/compounding date.
Reinvested Interest 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 4-25 View Interest Details

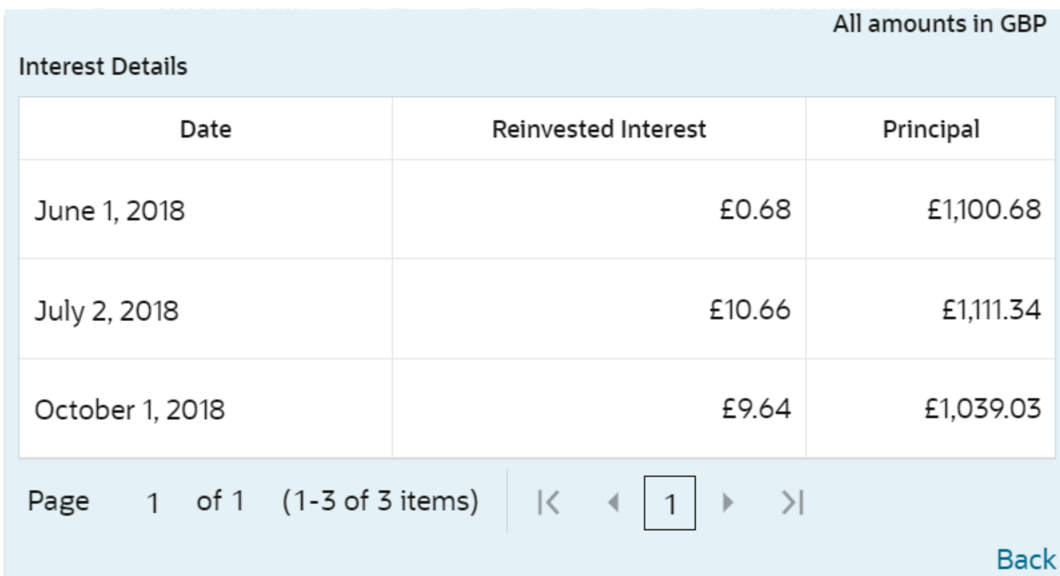


Table 4-21 Interest Details – Field Description

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.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

4.3.2 Settlement Details

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

The prerequisites are as follows:

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

To add the settlement details:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

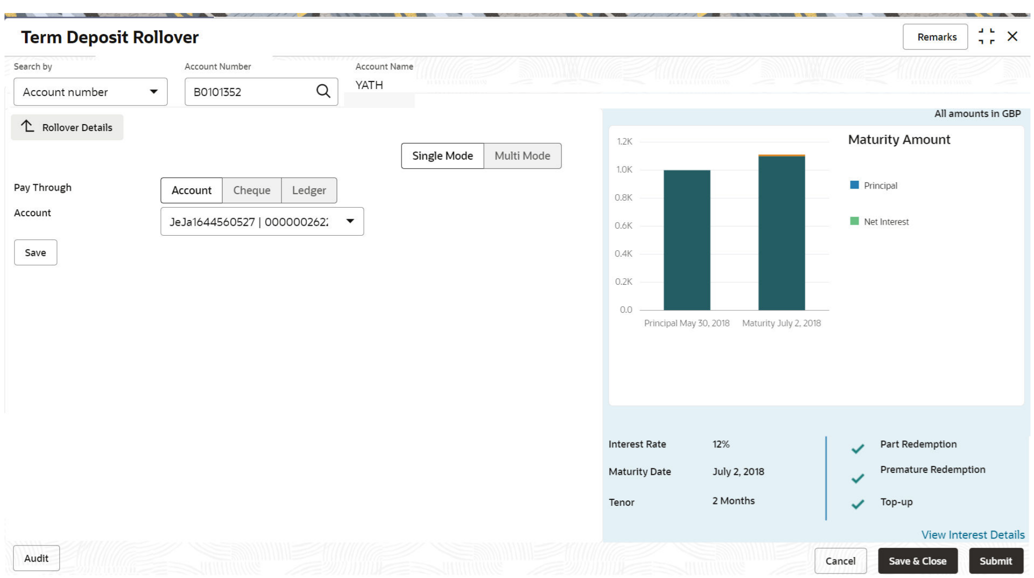
    Below are the details of each options:

    - **Pay through Account - Own Account**

    a. Select **Account** from **Pay Through** field.

    The fields related to Account are displayed.

Figure 4-26 Pay through Account - Own Account



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

Table 4-22 Pay through Account - Own Account – Field Description

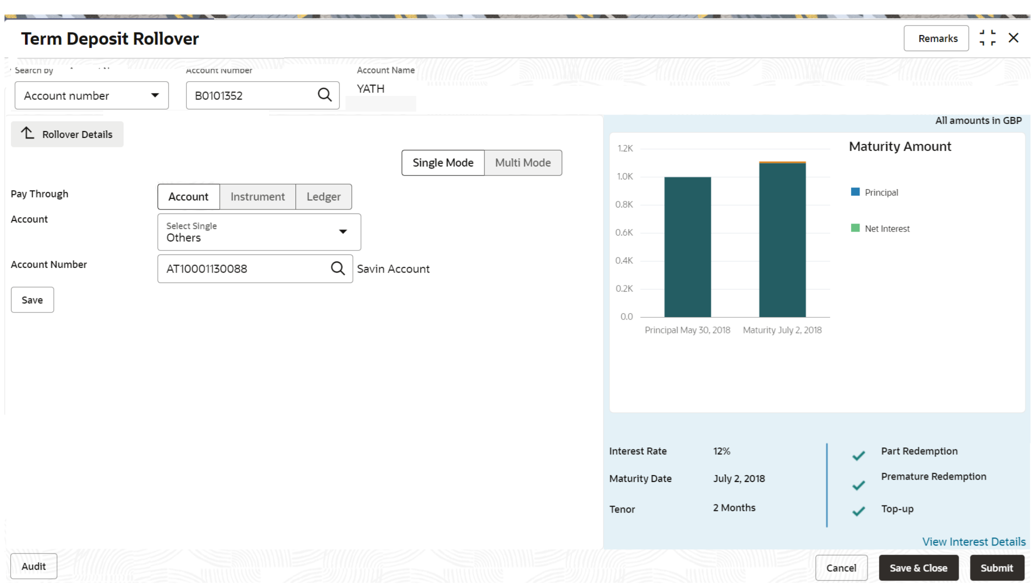
Field	Description
Pay Through	Select the **Account** option to perform the settlement. **Note** For information on **Instrument** and **Ledger**, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.
Account	Select the own account. **Note** For information if you select **Other** option, refer Pay through Account - Other Account.

- **Pay through Account - Other Account**

a. Select **Account** from **Pay Through** field.

The fields related to Account are displayed.

Figure 4-27 Pay through Account - Other Account



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

Table 4-23 Pay through Account - Other Account – Field Description

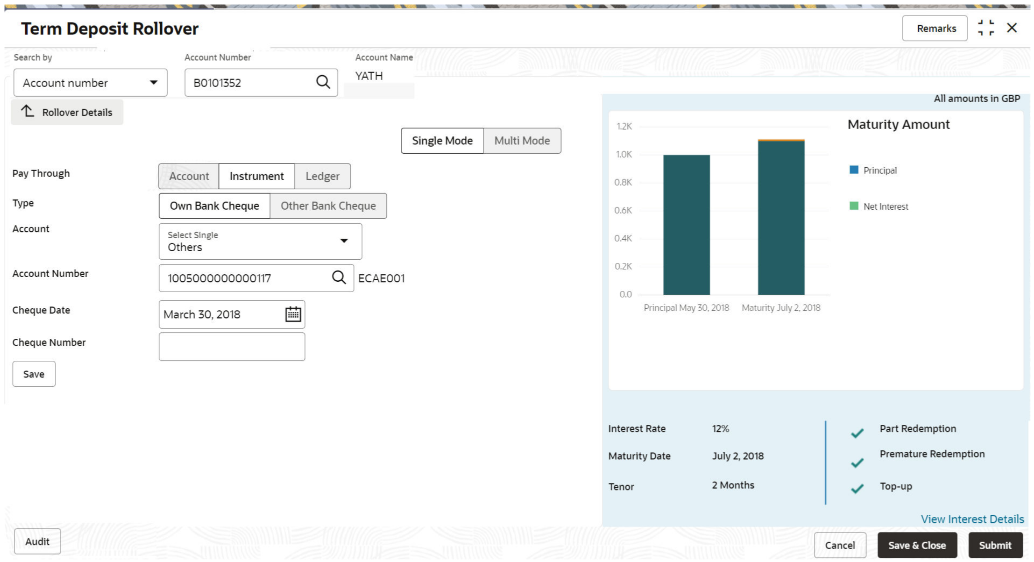
Field	Description
Pay Through	Select the **Account** option to perform the settlement. **Note** For information on **Instrument** and **Ledger**, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.
Account	Select the **Other** option. **Note** For information if you select own account option, refer Pay through Account - Own 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.
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 4-28 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 4-24 Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Pay Through	Select the **Instrument** option to perform the settlement. **Note** For information on **Account** and **Ledger**, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.
Type	Select the **Own Bank Cheque** instrument type. **Note** For information on selecting the **Other Bank Cheque** option, refer Pay through Instrument - Other Bank Cheque.
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.

Table 4-24 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

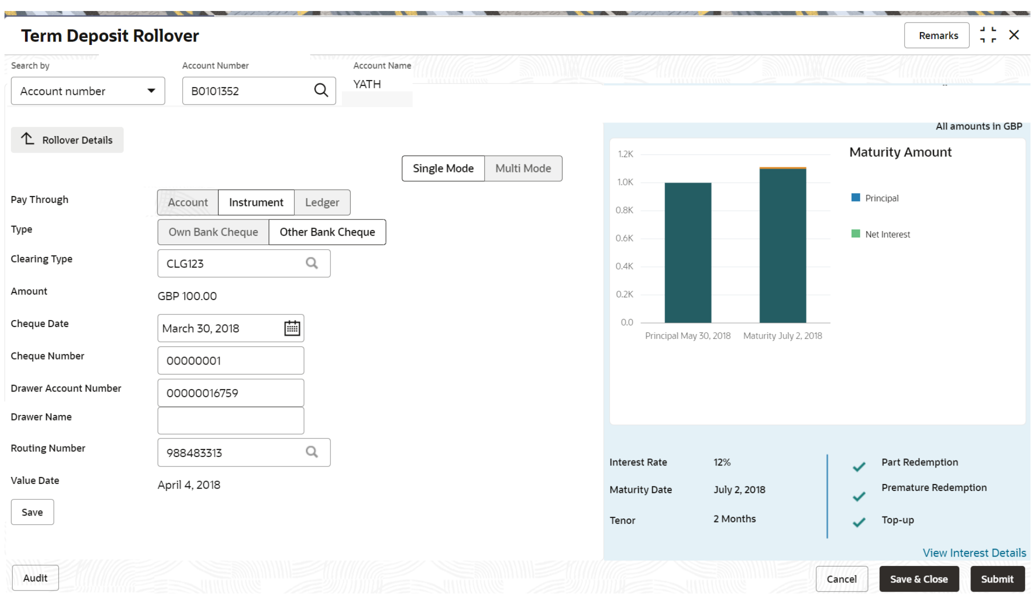
Field	Description
Account Amount	Displays the account debit amount in CASA account currency. **Note** This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number 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 4-29 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 4-25 Pay through Instrument - Other Bank Cheque – Field Description

Field	Description
Pay Through	Select the **Instrument** option to perform the settlement. ⓘ **Note** For information on **Account** and **Ledger**, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.
Type	Select the **Other Bank Cheque** instrument type. ⓘ **Note** For information on selecting the **Own Bank Cheque** option, refer Pay through Instrument - Own Bank Cheque.
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 4-30 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 4-31 Routing Number

ii. Specify the number in the **Routing Number** field.

iii. Click **Fetch**.

The details are fetched and displayed in a table.

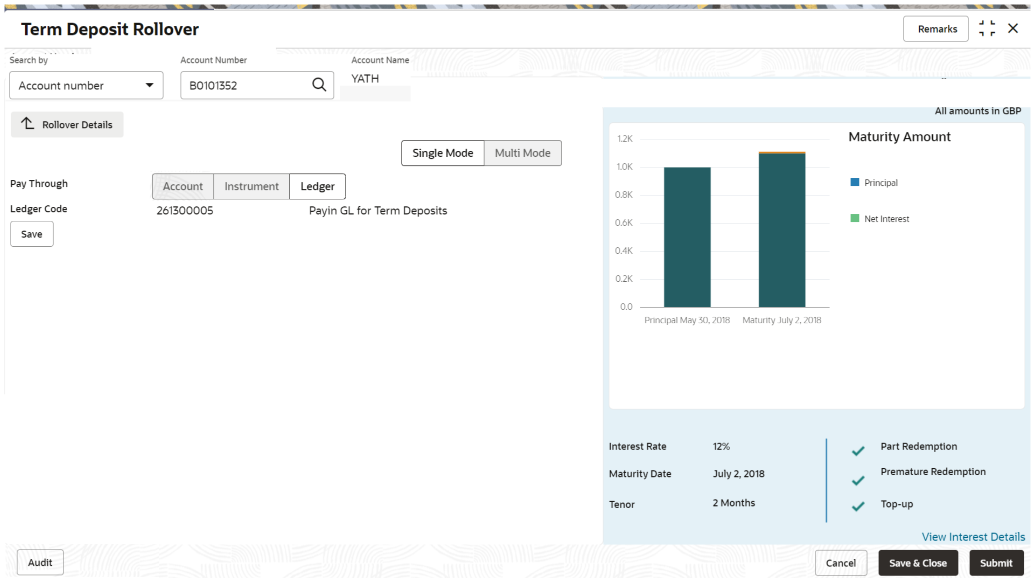
iv. Select the routing number from the table.

- **Pay through Ledger**

a. Select **Ledger** from **Pay Through** field.

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

Figure 4-32 Pay through Ledger



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

Table 4-26 Pay through Ledger - Field Description

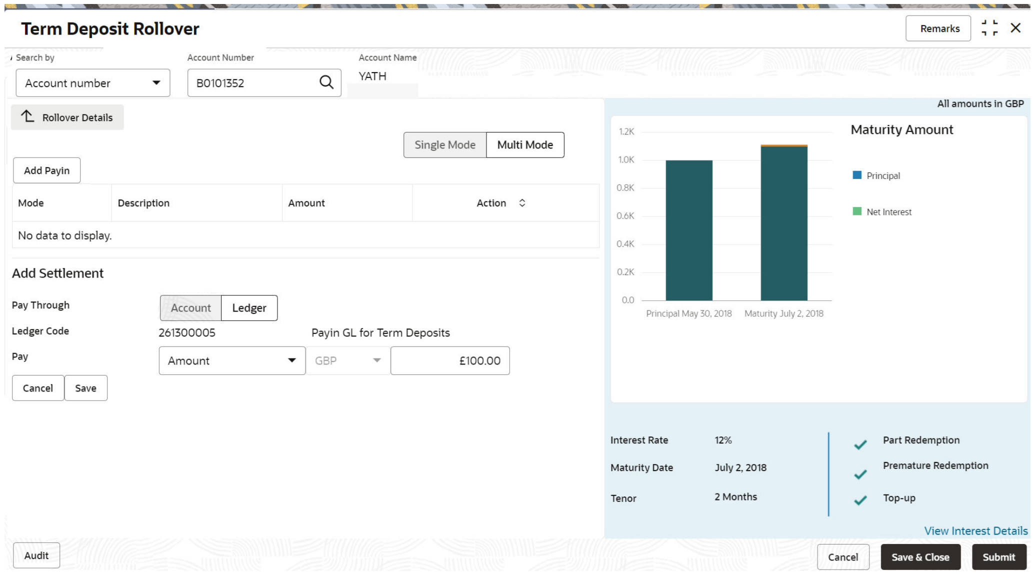
Field	Description
Payment Through	Select the **Ledger** option to perform the settlement. **Note** For information on **Account** and **Instrument**, refer Pay through Account - Own Account, Pay through Account - Other Account, Pay through Instrument - Own Bank Cheque, and Pay through Instrument - Other Bank Cheque.
Ledger Code	Specify the ledger code used for the transaction.

- **Pay through Multi Mode Settlement**

a. In the **Payin Details** tab, click **Multi Mode**.

The fields to perform multi mode settlement are displayed.

Figure 4-33 Pay through Multi Mode Settlement



b. Click **Add Payin**, 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 Account - Own Account, Pay through Account - Other 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 4-27 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 **Single Mode**.
- To go back to the main screen, click **Rollover Details**.

2. Click **Submit**.

The screen is successfully submitted for authorization.

4.4 Redemption

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

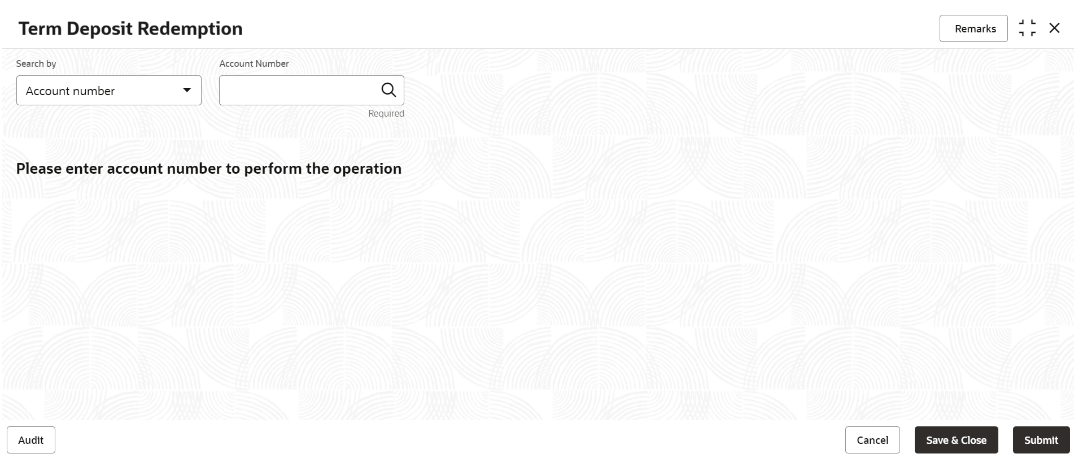
You can add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.
To redeem a term deposit:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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 **Term Deposit Redemption** screen is displayed.

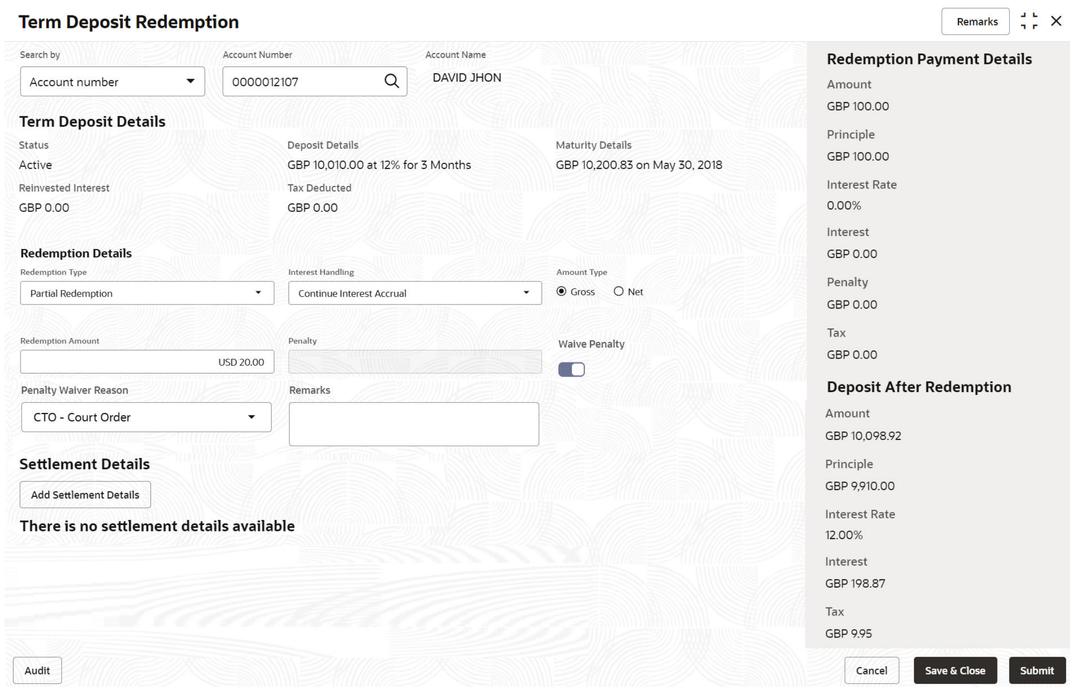
   Figure 4-34 Term Deposit Redemption

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed in the **Term Deposit Redemption** screen.

Figure 4-35 Term Deposit Redemption Details

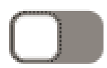


4. In the **Term Deposit Redemption** screen, perform the required action. For more information on fields, refer to the field description table.

Table 4-28 Term Deposit Redemption – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
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 Details	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** • 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 **Paid out Interest**.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.

Table 4-28 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Redemption Type	Select the type of redemption to be performed. The options are: • **Partial Redemption** • **Full Redemption** The default value is **Full Redemption**. **Note** You can change the type to **Partial Redemption** and enter the amount in **Redemption Amount** field. The redemption amount should be not be greater than TD account balance.
Redemption Amount	Displays the full redemption amount. **Note** This field is enabled, if you select the **Partial Redemption** option from the **Redemption Type** field.
Penalty	Displays the penalty that will be charged for premature redemption.
Waive Penalty	Switch to  to waive the penalty amount charged on the account. Switch to  to include the penalty amount charged on the account.
Remarks	You can specify the reason for TD redemption.

5. Based on the input data provided, the system simulates the details of TD and displays them on the right side of the **Term Deposit Redemption** screen.

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

Table 4-29 Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Redemption Payment Details	This displays the details of the redemption payment to the customer.
Amount	This 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.
Interest Rate	Displays the Interest rate applicable for the TD.
Interest	Displays the Net interest on the principal (Interest – Tax).
Penalty	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
Tax	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.

Table 4-29 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

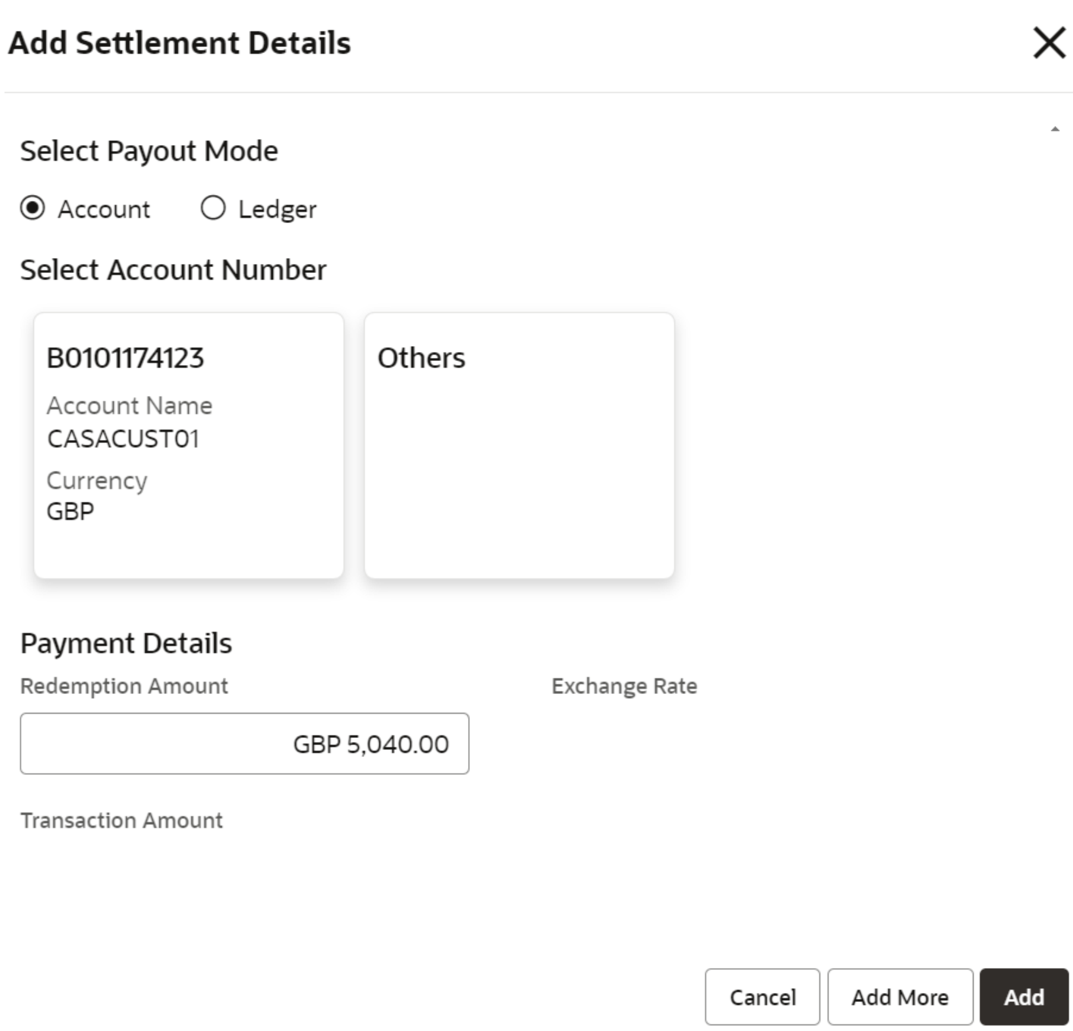
Field	Description
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining term deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

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

6. On **Term Deposit Redemption** screen, click **Add Settlement Details** button.

   The **Add Settlement Details** screen is displayed with the default payout mode as **Account**.

Figure 4-36 Term Deposit Redemption - Account



> **Note**
>
> The system defaults the payout account if the customer has an active Current and Saving Account, the accounts where deposit currency and account currency are same, and the single-match account is found. If the user wants to modify the defaulted payout details, click **Change Default Payout**. Then the system will delete the defaulted payout details and open the **Add Payout Details** screen.

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

Table 4-30 Add Settlement Details - Account

Field	Description
Select Payout Mode	The **Account** mode is selected with the default.

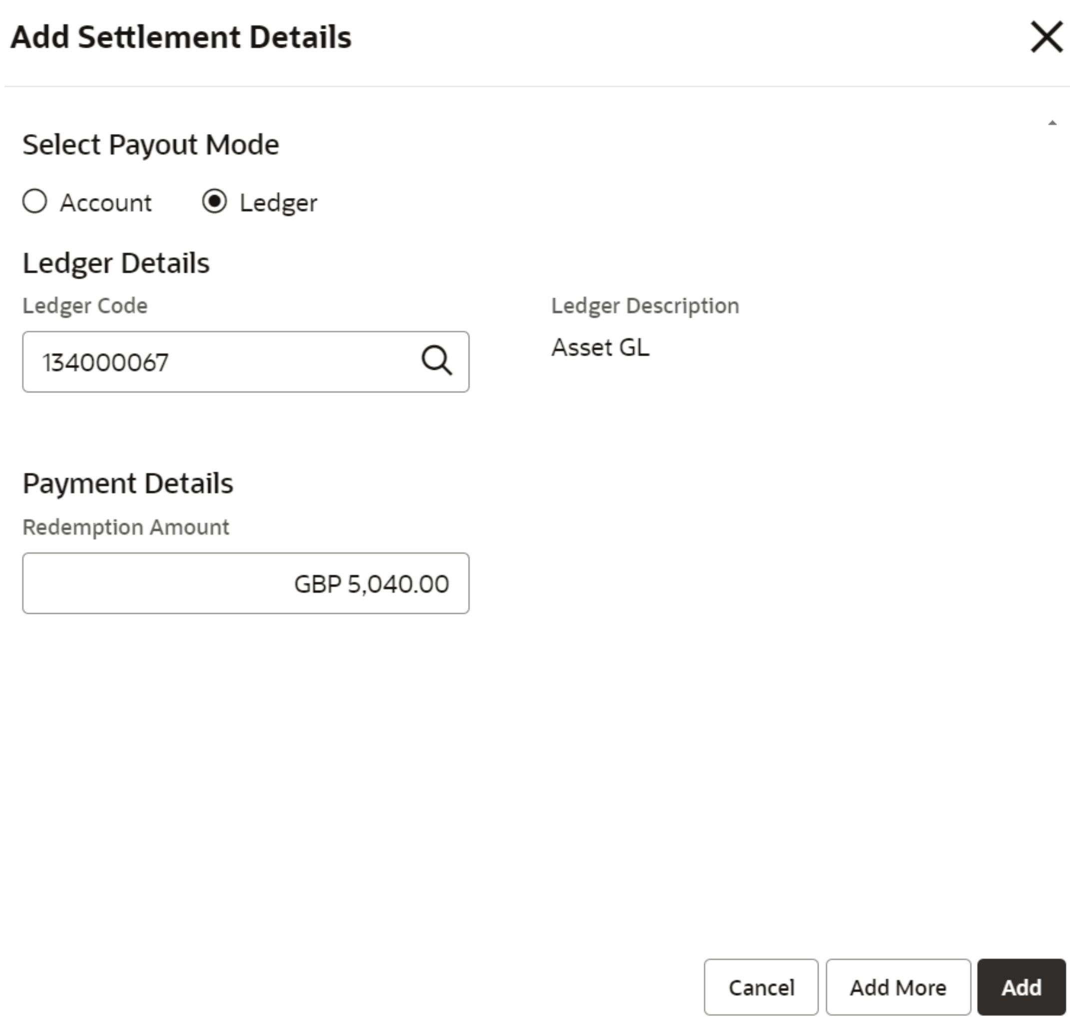
Table 4-30 (Cont.) Add Settlement Details - Account

Field	Description
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Currency**. You can select the account for TD payout. You can select **Others** from the widget to select any other accounts in the same bank for TD payout.
Search Account Details	If you select **Others** from the widgets, the **Account Number** field is diplayed to specify the account number. click the icon or specify the account number in the **Account Number** field and the **Account Name** is displayed adjacent to the account number.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.
Exchange Rate	Displays the exchange rate. **Note** This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payout account currency. **Note** This field is displayed only if there is cross currency transaction.

7. On **Add Settlement Details** screen, select **Ledger** as the payment mode.

   The ledger details are displayed in the **Add Settlement Details** screen.

Figure 4-37 Term Deposit Redemption - Ledger



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

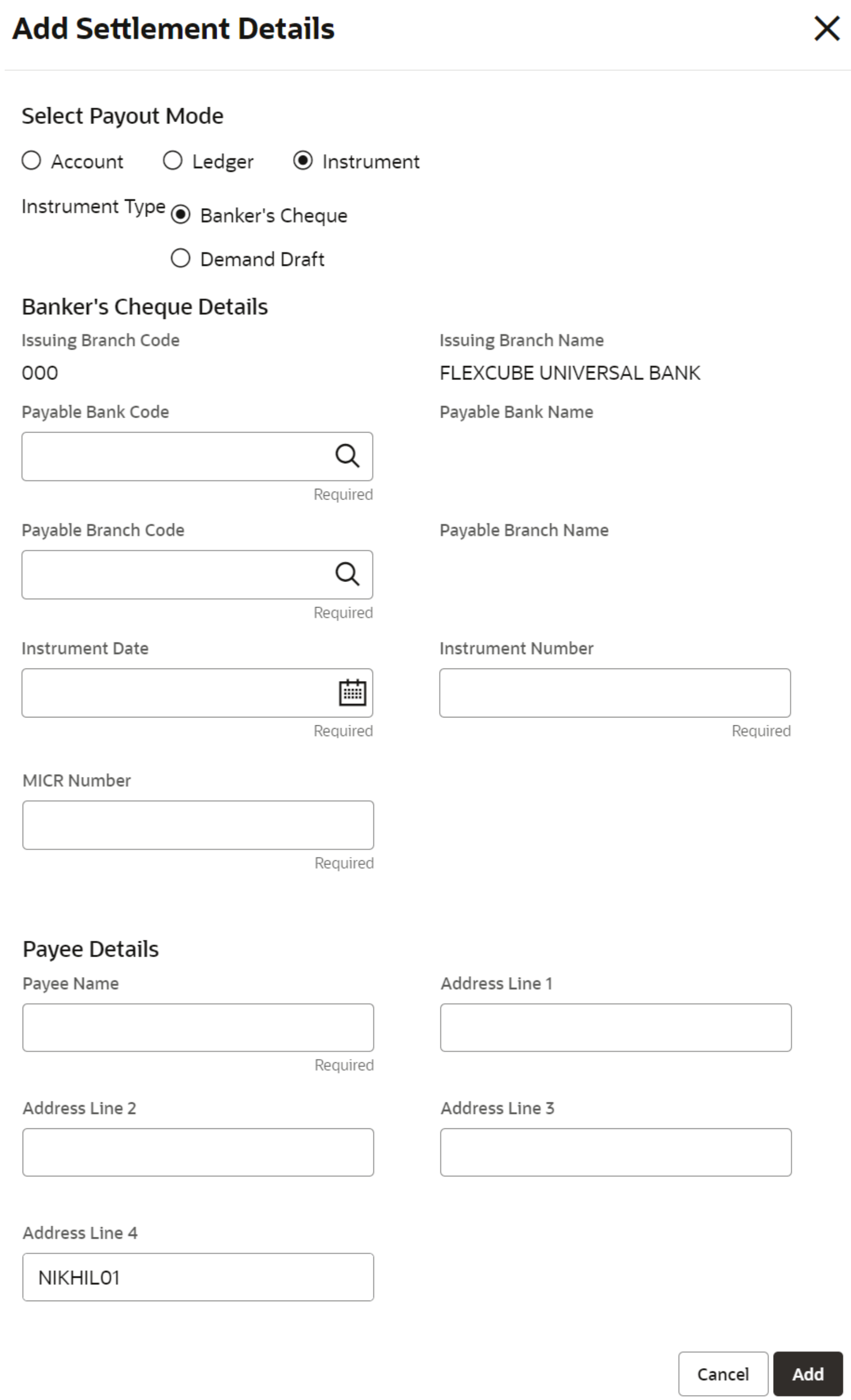
Table 4-31 Add Settlement Details - Ledger

Field	Description
Ledger Code	Specify the ledger code or click the icon and specify the ledger code in the **Ledger Code** field.
Ledger Description	Displays the description once the ledger code is specified.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.

8. On **Add Settlement Details** screen, select **Instrument** as the payment mode.

   The instrument details are displayed in the **Add Settlement Details** screen.

Figure 4-38 Term Deposit Redemption - Instrument



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

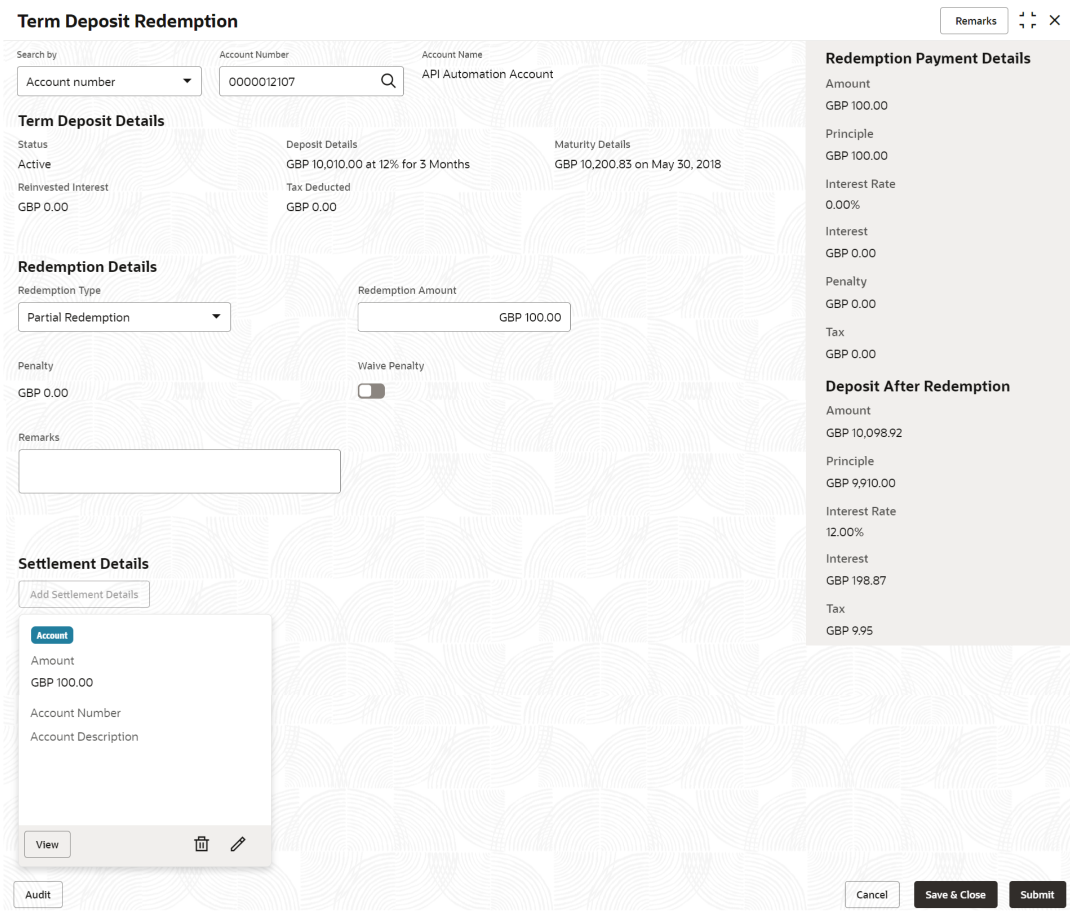
Table 4-32 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: • **Banker's Cheque** • **Demand Draft**
Issuing Branch Code	Displays the branch code issuing the instrument.
Issuing Branch Name	Displays the branch name issuing the instrument.
Payable Bank Code	Specify the bank code at which the TD is payable.
Payable Bank Name	Displays the payable bank name once the payable bank code is specified.
Payable Branch Code	Specify the branch at which the BC or DD is payable.
Payable Branch Name	Displays the payable branch name once the payable branch code is specified.
Instrument Date	Specify the instrument date.
Instrument Number	Specify the instrument number.
MICR Number	Specify the MICR number.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

9. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
10. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payout amount is updated for the remaining settlement amount.
11. Click **Add** button to add the settlement details in **Term Deposit Redemption** screen.

    The settlement details are displayed in the **Term Deposit Redemption** screen.

Figure 4-39 Term Deposit Redemption - Settltment Details



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

Table 4-33 Term Deposit Redemption - Settlement Details

Field	Description
Settlement Details	For the **Account**, the system displays the below details. • **Currency** and **Amount** • **Account Number** • **Account Description** For the **Ledger**, the system displays the below details. • **Currency** and **Amount** • **Ledger Code** • **Ledger Description** **Note** Exchange rate is displayed only if there is a cross currency transaction. Click the **View** button to view the settlement details. Click the icon to edit the redemption amount in the settlement details. Click the icon to delete the settlement details.

12. Click **Submit**.

    The screen is successfully submitted for authorization.

5
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:

- Term Deposit 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 the **View and Modify Amount Block** screen.
- Term Deposit 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.
- Term Deposit 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.
- Term Deposit Joint Holder Maintenance
  Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- Term Deposit Nominee Details Update
  You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the term deposit account using the **Term Deposit Nominee Details Update** screen.

5.1 Term Deposit 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.

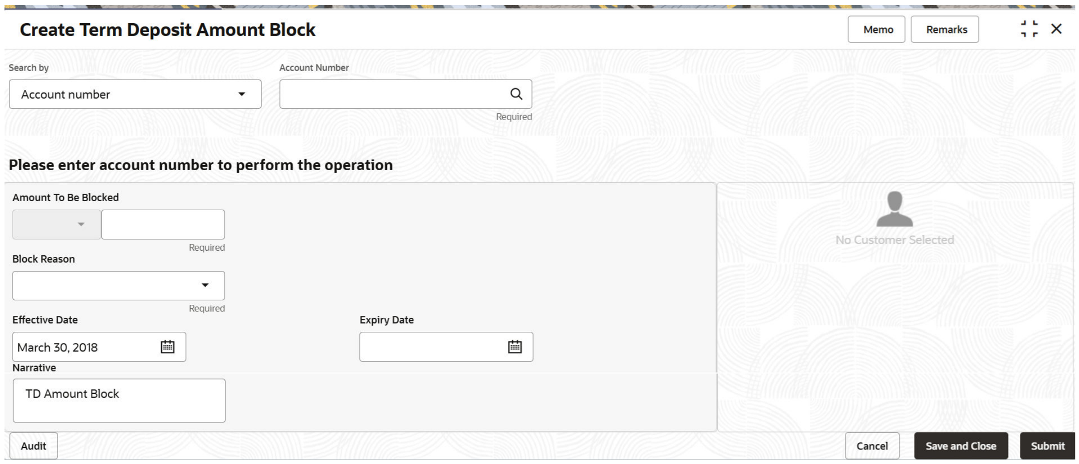
To create amount block:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On **Homepage**, click the **Retail 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 Term Deposit Amount Block** screen is displayed.

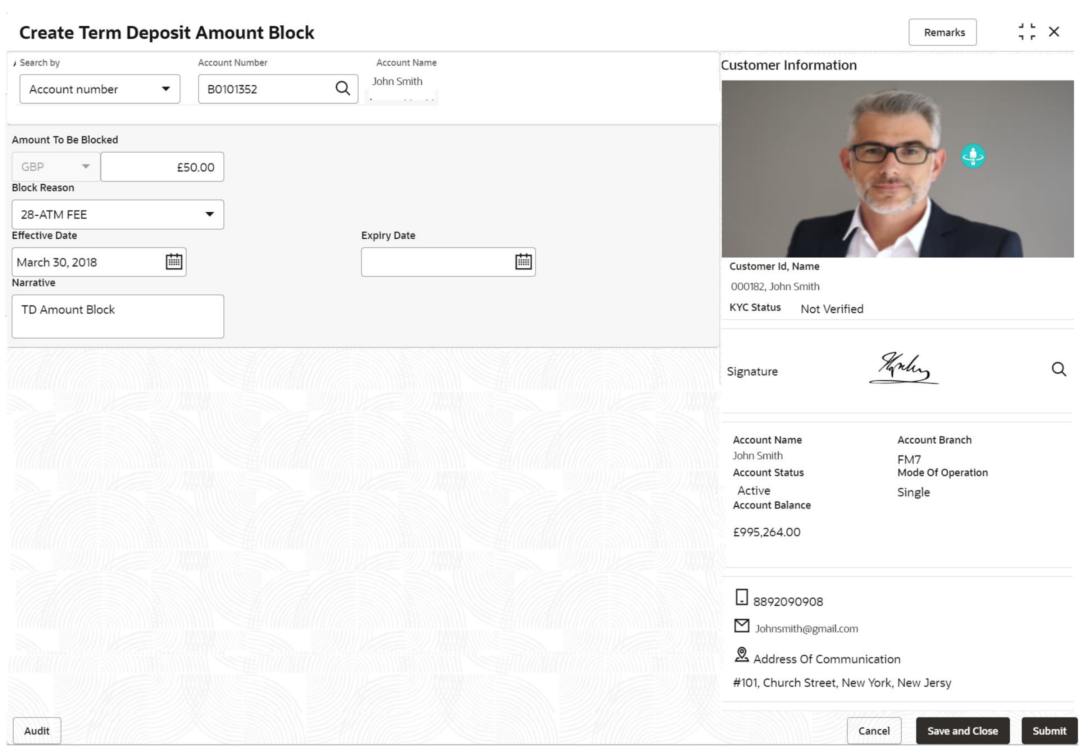
Figure 5-1 Create Term Deposit Amount Block



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details for the **Create Term Deposit Amount Block** screen is displayed.

Figure 5-2 Create Term Deposit Amount Block Details



4. On **Create Term Deposit Amount Block** screen, specify the fields. For more information on fields, refer to the field description table.

Table 5-1 Term Deposit Amount Block – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount To Be Blocked	Specify the amount you want to block for the Term Deposit (TD). Note that the currency for the TD will be displayed by default.
Block Reason	Select reason for block from drop-down list.
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.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.2 View and Modify Amount Block

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

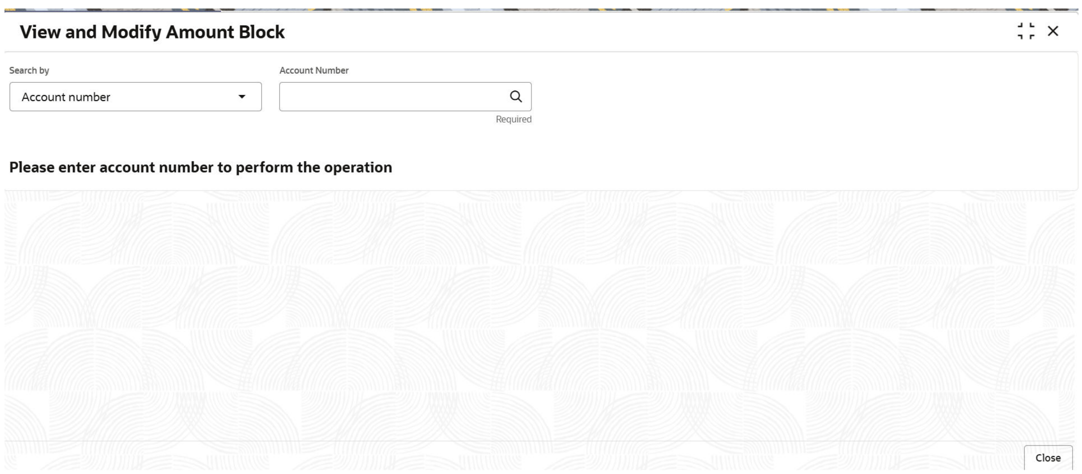
To view the amount block details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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.

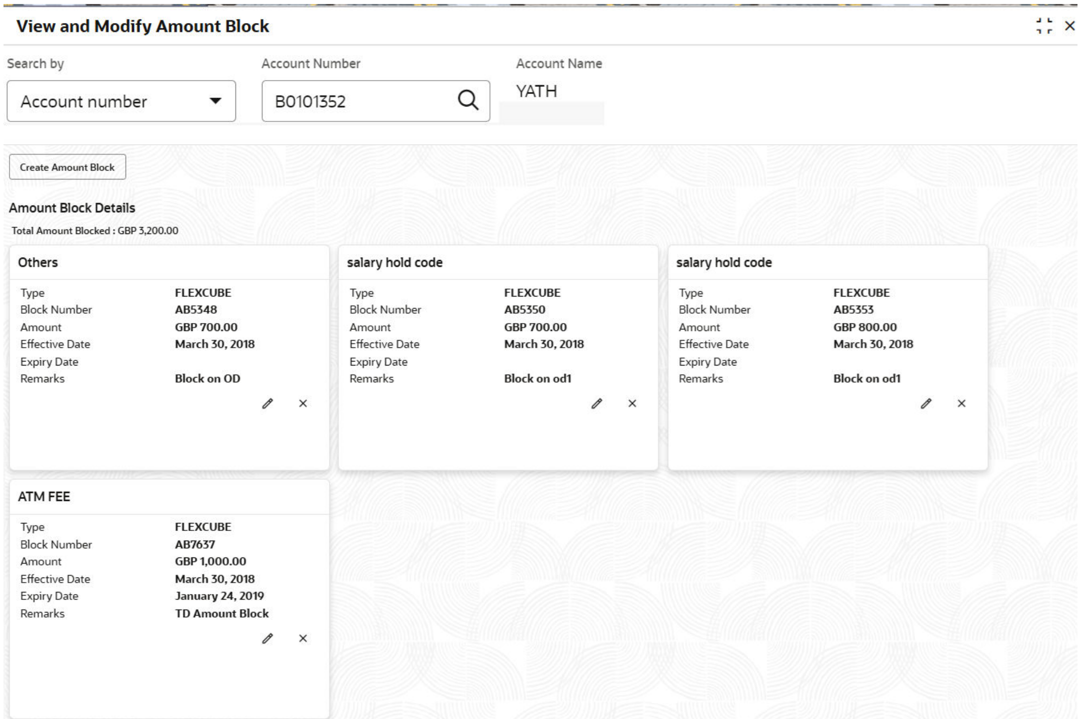
   Figure 5-3 View and Modify Amount Block

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The **Amount Block Details** section is displayed.

Figure 5-4 View and Modify Amount Block Details



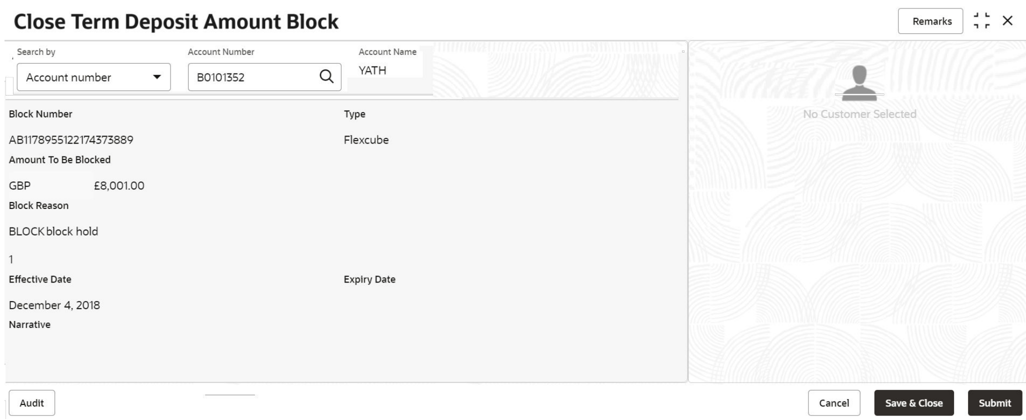
4. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.

Table 5-2 View Amount Block Details – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Block Details	This section displays the TD amount block details.
Total Amount Blocked	Displays the total amouont blocked on the TD account.
<Block Reason>	Displays the block reason as the top of the widget.
Type	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.

- You can add a TD amount block by clickng the **Create Amount Block** button. For more information, refer Term Deposit 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 ✕ icon. The **Close Term Deposit Amount Block** screen is displayed with the closed amount block details.

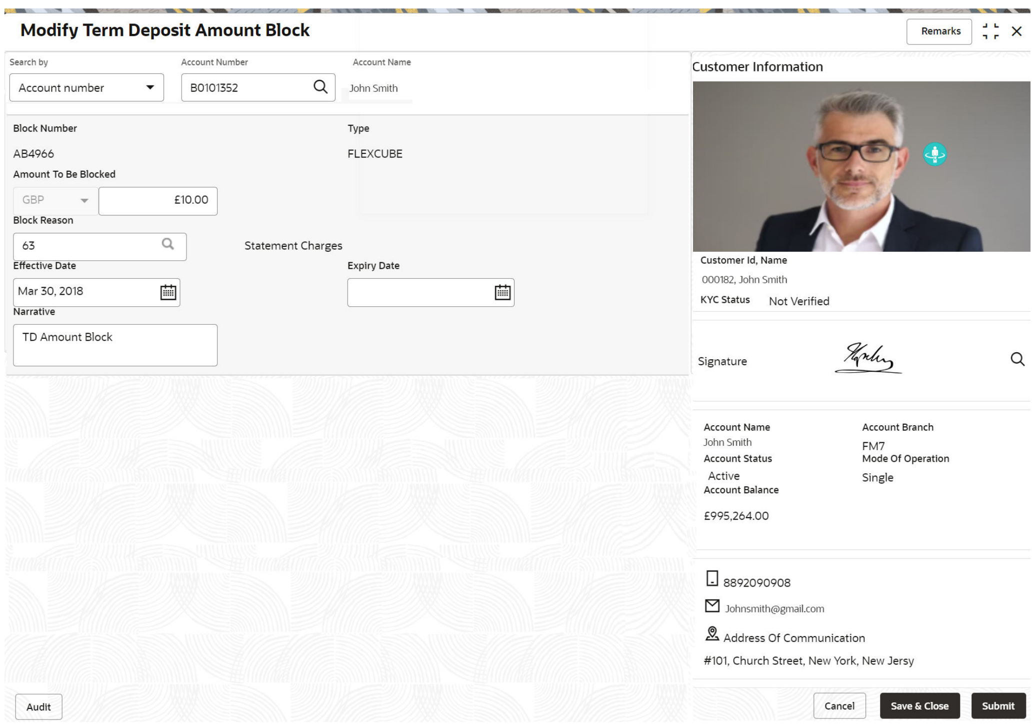
Figure 5-5 Close Term Deposit Amount Block



- **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.

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

Figure 5-6 Modify Term Deposit Amount Block



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

Table 5-3 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.
Type	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.
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.

5. Click **Close**.

5.3 Term Deposit 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.

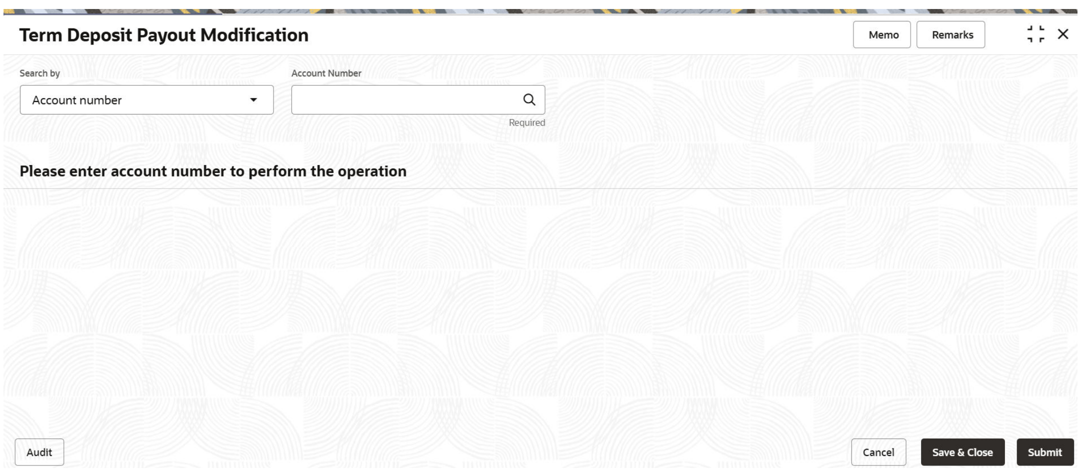
To view the TD payout modification details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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 **Term Deposit Payout Modification** screen is displayed.

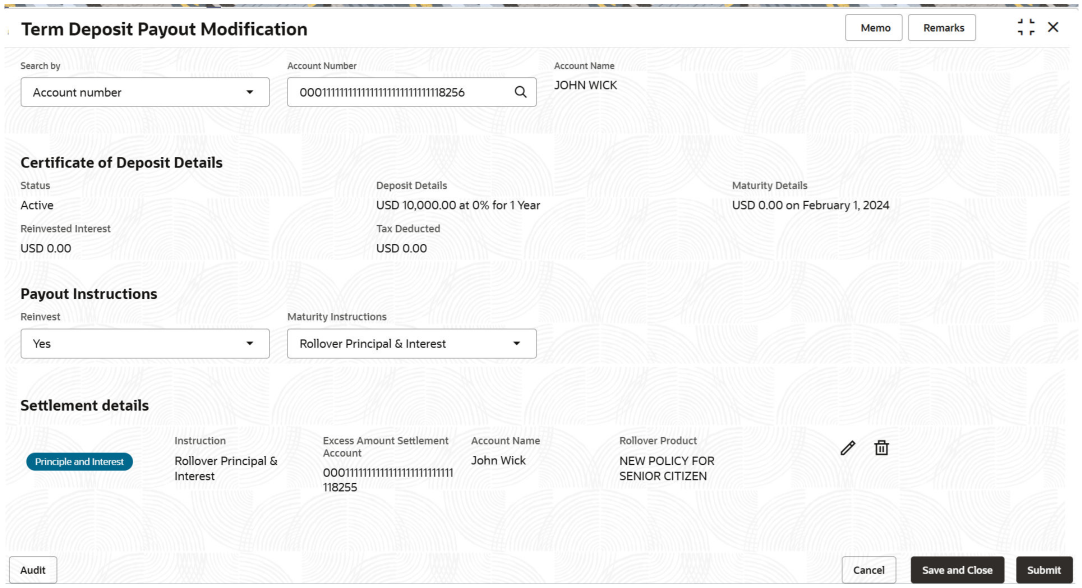
   Figure 5-7 Term Deposit Payout Modification

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed.

Figure 5-8 TD Payout Modification Details



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

Table 5-4 View TD Payout Details – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Table 5-4 (Cont.) View TD Payout Details – Field Description

Field	Description
Certificate of Deposit Details	Displays the basic details of the TD account.
Status	Displays the status of the TD account. The possible options are: • **Active** • **Overdue** • **Closed**
Deposit Details	Displays the deposit amount, interest percentage, and tenure.
Maturity Details	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.
Payout Instructions	This section displays the existing payout instructions of the TD account.
Reinvest	Select whether the payout is to be invested. The options are: • **Yes** • **No**
Maturity Instructions	Select the instruction to be set for payout on maturity. The options are: • **Redeem Principal & Interest** • **Rollover Principal & Interest** • **Special Amount Rollover** **Note** This field is displayed, if **Yes** option is selected from the **Reinvest** field.

Table 5-4 (Cont.) View TD Payout Details – Field Description

Field	Description
Principle Payout Instructions	Select the instruction to be set for payout on maturity. The options are: • **Redeem Principal** • **Rollover Principal** • **Special Amount Rollover** **Note** This field is displayed, if **No** option is selected from the **Reinvest** field.
Settlement details	This section displays the current settlement details for the TD payout.
<Settlement Type>	Displays the settlement type.
Instruction	Displays the instruction set for the payout.
Excess Amount Settlement Account	Displays the account number for settling the excess amount.
Account Number	Displays the selected account number. **Note** This field is displayed when **Maturity Instructions** is set as **Redeem Principal & Interest** or **Principle Payout Instructions** is set as **Redeem Principal**.
Account Name	Displays the name of the settlement account.
Rollover Product	Displays the rollover product selected for the payout.
<Actions>	Displays the following icons: • : Click to edit the settlement details. • : Click to delete the settlement added.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

For more information on **Add Payout Modes**, refer the following topics:

- Maturity Instruction as Redeem Principal and Interest
  This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Redeem Principal and Interest** in the **Certificate of Deposit Payout Modification** screen.
- Maturity Instruction as Special Amount Rollover
  This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.

- Maturity Instructions as Rollover Principal and Interest
  This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Rollover Principal and Interest** in the **Certificate of Deposit Payout Modification** screen.
- Principal Payout Instruction as Special Amount Rollover
  This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.
- Principal Payout Instructions as Redeem Principal
  This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Redeem Principal** in the **Certificate of Deposit Payout Modification** screen.
- Payout Modification - Payout Modes
  This topic explains the systematic instructions for setting the payout option as accounts.

5.3.1 Maturity Instruction as Redeem Principal and Interest

This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Redeem Principal and Interest** in the **Certificate of Deposit Payout Modification** screen.

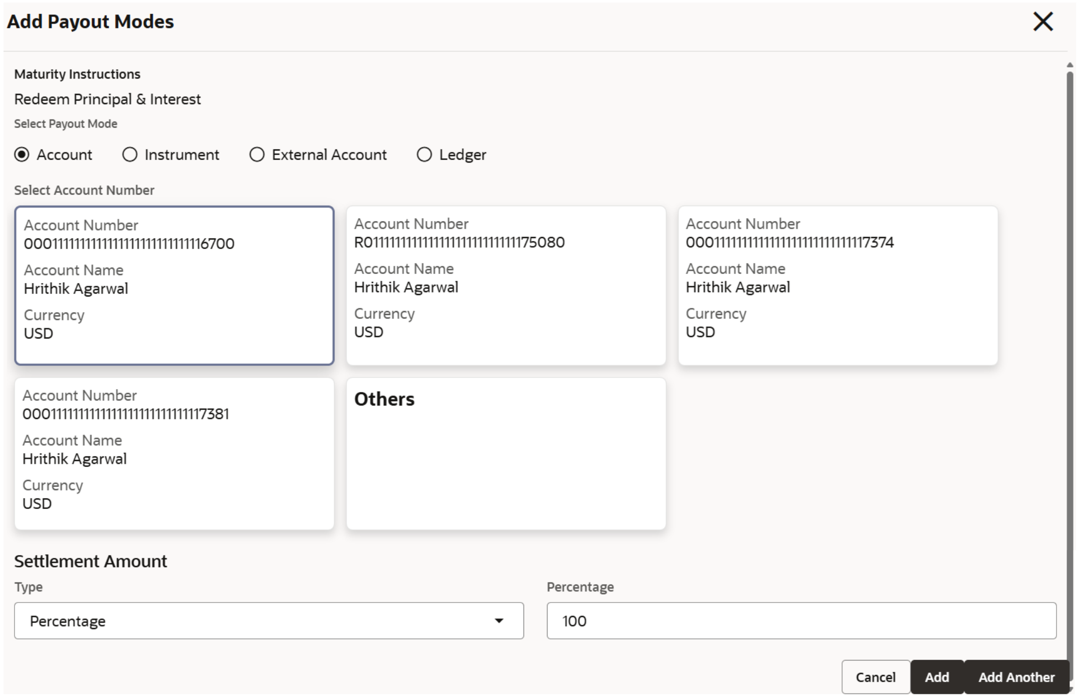
> **Note**

To add settlement payout:

1. In the **Payout Instructions** section, select the **Yes** option from the **Reinvest** field.
2. From the **Maturity Instructions** field, select the **Redeem Principal & Interest** option.
3. In the **Settlement details** section, click **Add Payout**.

   The **Add Payout Modes** section is displayed.

Figure 5-9 Add Payout Modes - Redeem Principal and Interest



4. In the **Add Payout Modes** section, specify the fields.

Table 5-5 Add Payout Modes - Redeem Principal and Interest – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.
Select Payout Mode	Select the payout mode for the settlement. The options are: • **Account** • **Instrument** • **External Account** • **Ledger** For more information on the modes, refer Payout Modification - Payout Modes.
Settlement Amount	This section displays the settlement amount details. **Note** This section is displayed if the **Maturity Instruction** is selected as **Redeem Principal & Interest** and **Redeem Principal**
Type	Select the settlement type from the list. The option is: • **Percentage**
Percentage	Displays the percentage set for the settlement from the selected account.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.3.2 Maturity Instruction as Special Amount Rollover

This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.

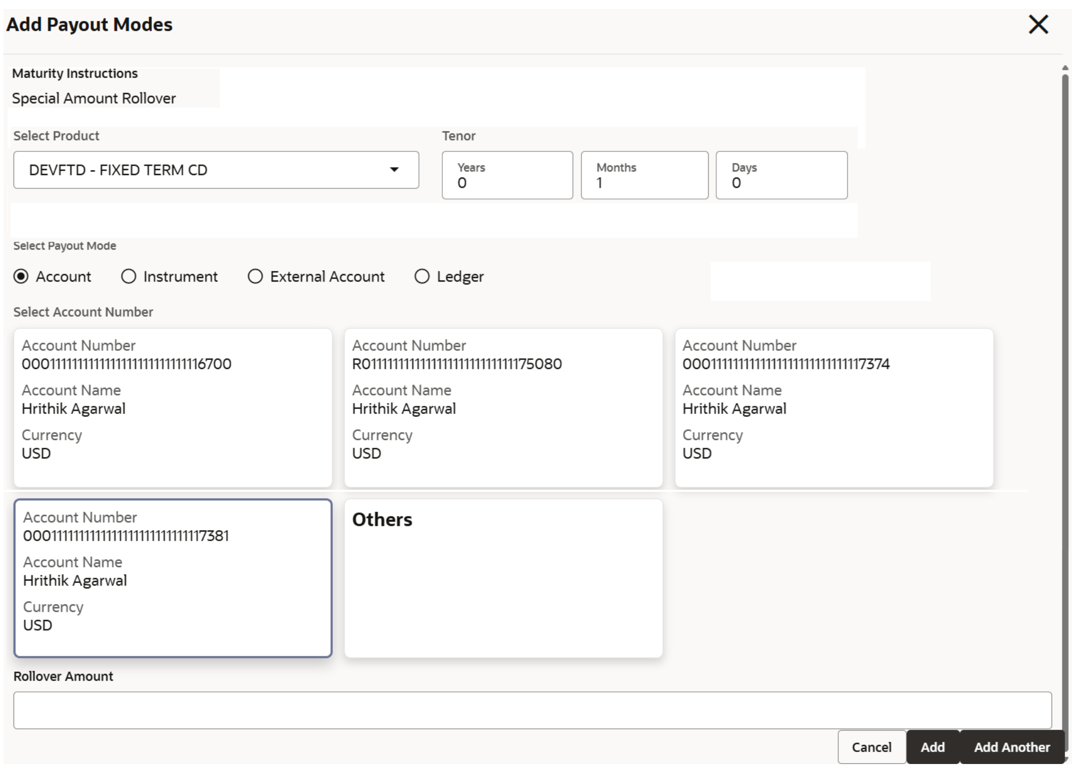
Note

To add settlement payout:

1. In the **Payout Instructions** section, select the **Yes** option from the **Reinvest** field.
2. From the **Maturity Instructions** field, select the **Special Amount Rollover** option.
3. In the **Settlement details** section, click **Add Payout**.

   The **Add Payout Modes** section is displayed.

Figure 5-10 Add Payout Modes - Special Amount Rollover



4. In the **Add Payout Modes** section, specify the fields.

Table 5-6 Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.

Table 5-6 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Select Product	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
Tenor	Specify the tenor for payout in **Years**, **Months**, or **Days**.
Select Payout Mode	Select the payout mode for the settlement. The options are: • **Account** • **Instrument** • **External Account** • **Ledger** For more information on the modes, refer Payout Modification - Payout Modes.
Rollover Amount	Specify the rollover amount.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.3.3 Maturity Instructions as Rollover Principal and Interest

This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Rollover Principal and Interest** in the **Certificate of Deposit Payout Modification** screen.

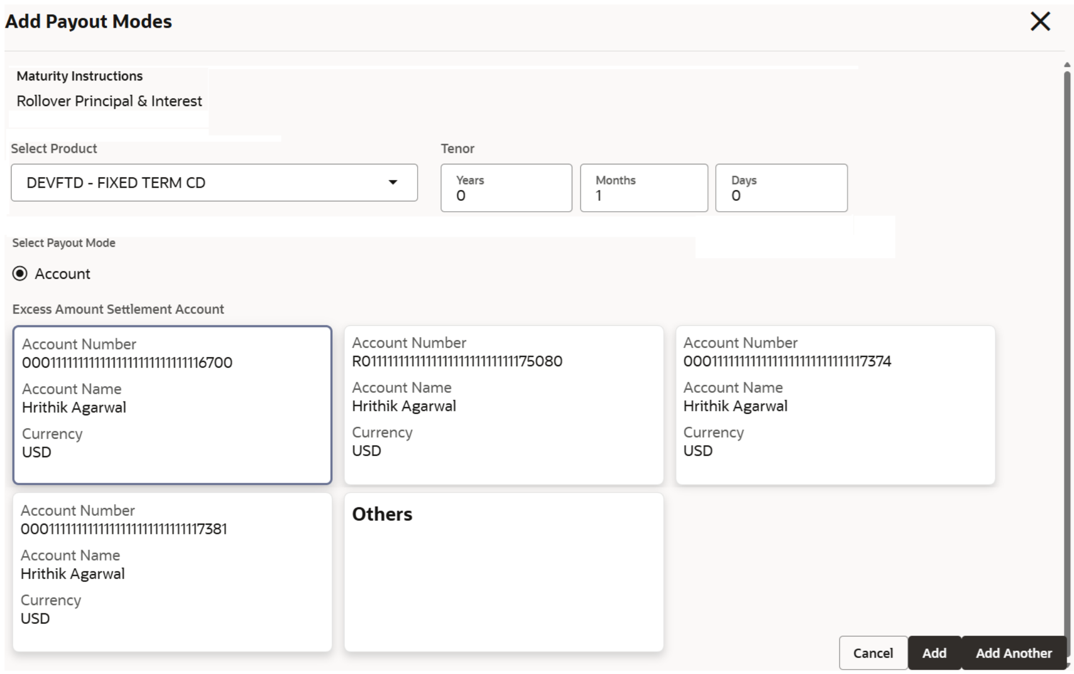
> **Note**

To add settlement payout:

1. In the **Payout Instructions** section, select the **Yes** option from the **Reinvest** field.
2. From the **Maturity Instructions** field, select the **Rollover Principal & Interest** option.
3. In the **Settlement details** section, click **Add Payout**.

   The **Add Payout Modes** section is displayed.

Figure 5-11 Add Payout Modes - Rollover Principal



4. In the **Add Payout Modes** section, specify the fields.

Table 5-7 Add Payout Modes - Rollover Principal and Interest – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.
Select Product	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
Tenor	Specify the tenor for payout in **Years**, **Months**, or **Days**.
Select Payout Mode	By default, the payout mode is selected as **Account**. For more information, refer Payout Modification - Payout Modes.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.3.4 Principal Payout Instruction as Special Amount Rollover

This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.

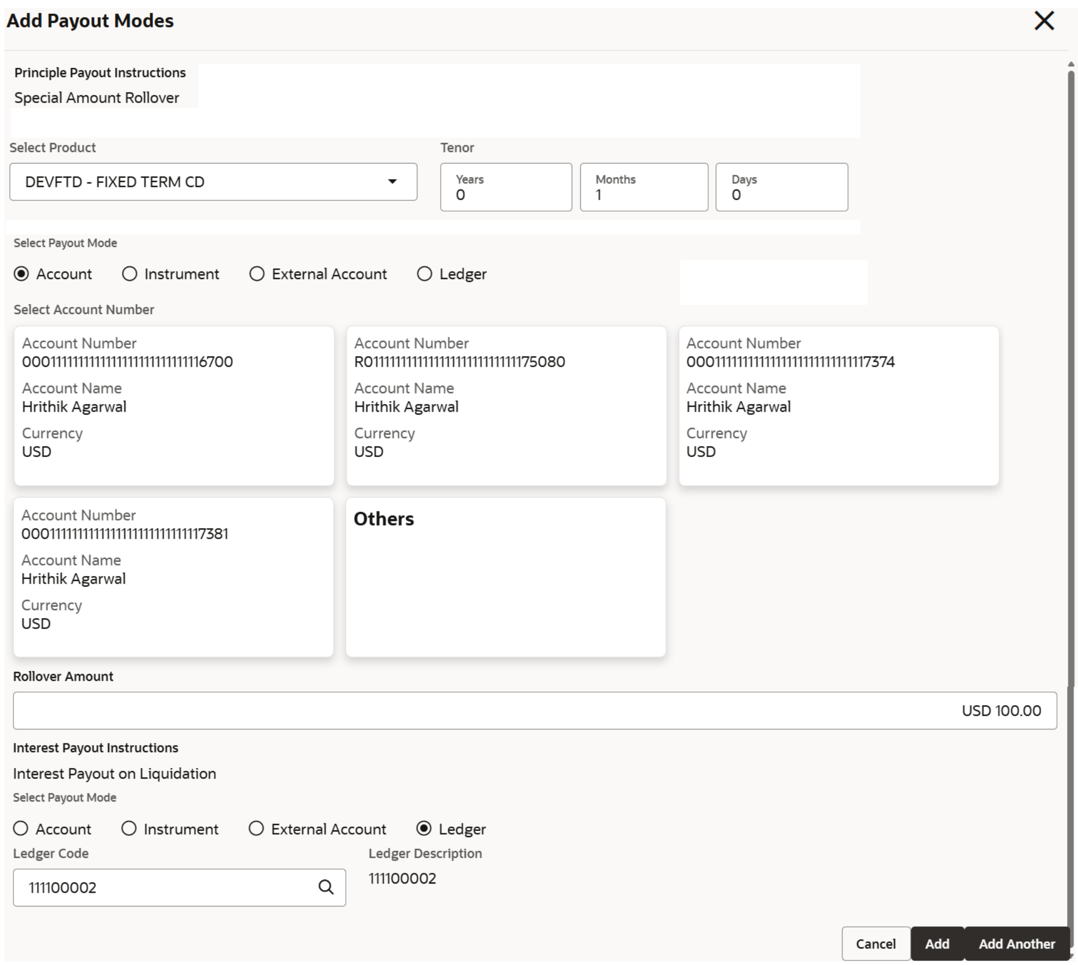
> **Note**

To add settlement payout:

1. In the **Payout Instructions** section, select the **No** option from the **Reinvest** field.
2. From the **Principal Payout Instructions** field, select the **Special Amount Rollover** option.
3. In the **Settlement details** section, click **Add Payout**.

   The **Add Payout Modes** section is displayed.

Figure 5-12 Add Payout Modes - Special Amount Rollover



4. In the **Add Payout Modes** section, specify the fields.

Table 5-8 Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Principal Payout Instructions	Displays the principal payout instruction set for the account.
Select Product	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
Tenor	Specify the tenor for payout in **Years**, **Months**, or **Days**.

Table 5-8 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Select Payout Mode	Select the payout mode for the settlement. The options are: • **Account** • **Instrument** • **External Account** • **Ledger** For more information, refer Payout Modification - Payout Modes.
Rollover Amount	Specify the rollover amount.
Interest Payout Instructions	Displays the instruction set for the interest payout.
Select Payout Mode	Select the payout mode for the settlement. The options are: • **Account** • **Instrument** • **External Account** • **Ledger** For more information, refer Payout Modification - Payout Modes.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.3.5 Principal Payout Instructions as Redeem Principal

This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Redeem Principal** in the **Certificate of Deposit Payout Modification** screen.

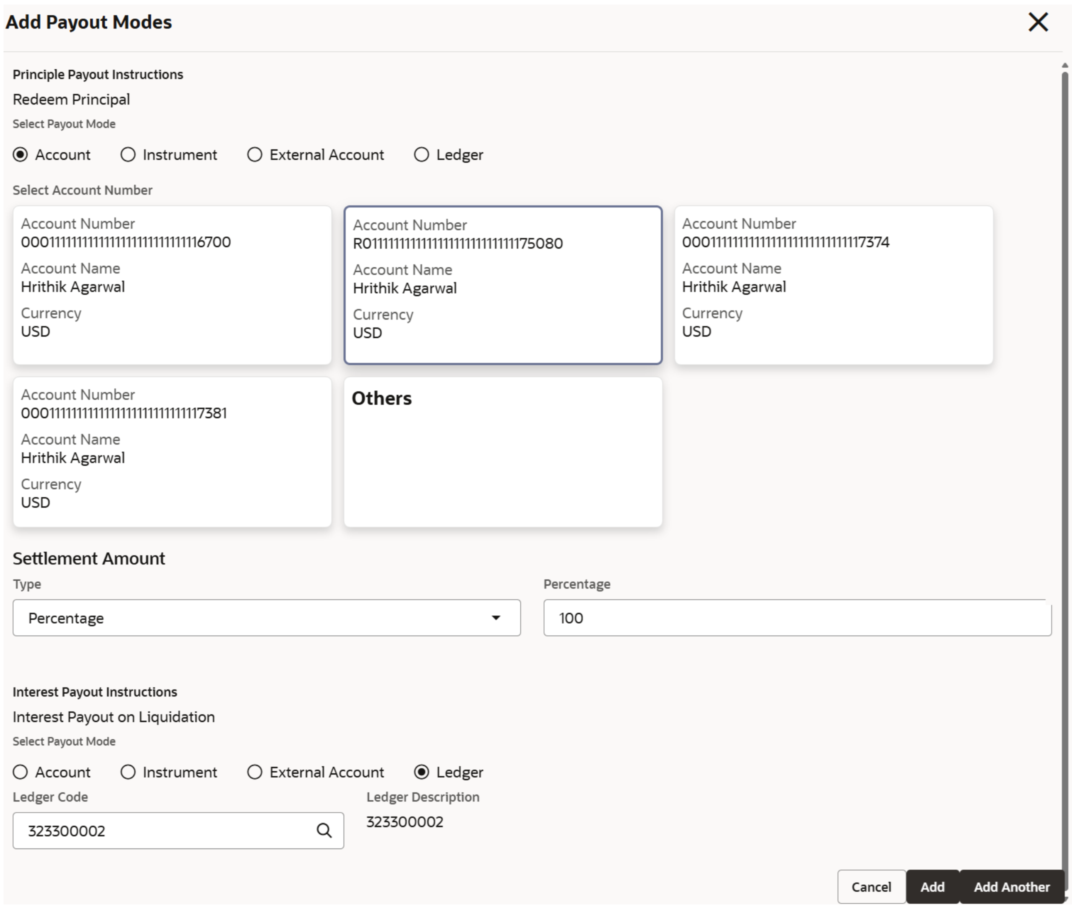
> **Note**

To add settlement payout:

1. In the **Payout Instructions** section, select the **No** option from the **Reinvest** field.
2. From the **Principal**
3. **Payout Instructions** field, select the **Redeem Principal** option.
4. In the **Settlement details** section, click **Add Payout**.

   The **Add Payout Modes** section is displayed.

Figure 5-13 Add Payout Modes - Redeem Principal



5. In the **Add Payout Modes** section, specify the fields.

Table 5-9 Add Payout Modes - Redeem Principal – Field Description

Field	Description
Principal Payout Instructions	Displays the principal payout instruction set for the account.
Select Payout Mode	Select the payout mode for the settlement. The options are: • **Account** • **Instrument** • **External Account** • **Ledger** For more information on the modes, refer .
Interest Payout Instructions	Displays the instruction set for the interest payout.
Select Payout Mode	Select the payout mode for the settlement. The options are: • **Account** • **Instrument** • **External Account** • **Ledger** For more information on the modes, refer Payout Modification - Payout Modes.

Table 5-9 (Cont.) Add Payout Modes - Redeem Principal – Field Description

Field	Description
Settlement Amount	This section displays the settlement amount details. **Note** This section is displayed if the **Maturity Instruction** is selected as **Redeem Principal & Interest** and **Redeem Principal**
Type	Select the settlement type from the list. The option is: • **Percentage**
Percentage	Displays the percentage set for the settlement from the selected account.

6. Click **Submit**.

   The screen is successfully submitted for authorization.

5.3.6 Payout Modification - Payout Modes

This topic explains the systematic instructions for setting the payout option as accounts.

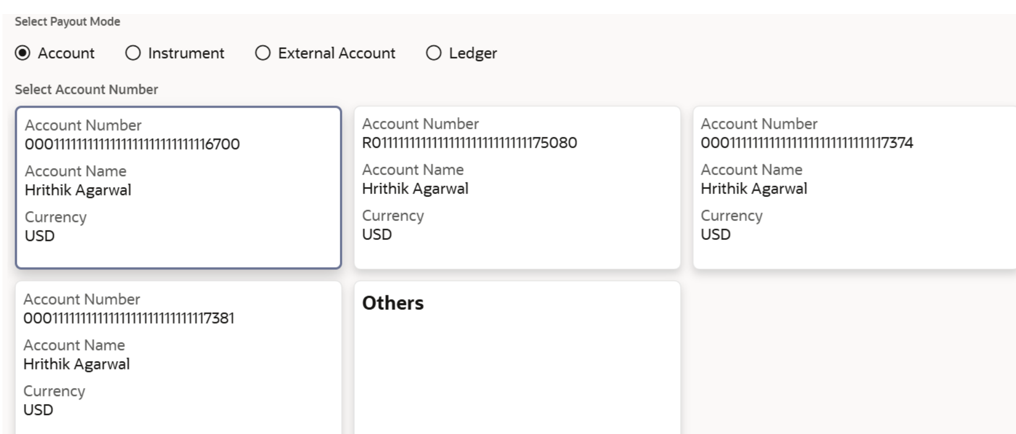
To set payout modes:

1. In the **Add Payout Modes** section, perform any of the following action:

   To set accounts as payout mode:

   a. From the **Select Payout Mode** field, select the **Account** option.
   The fields related to accounts are displayed.

   Figure 5-14 Payout Mode - Account

   b. Perform the required action.

Table 5-10 Add Payout - Accounts – Field Description

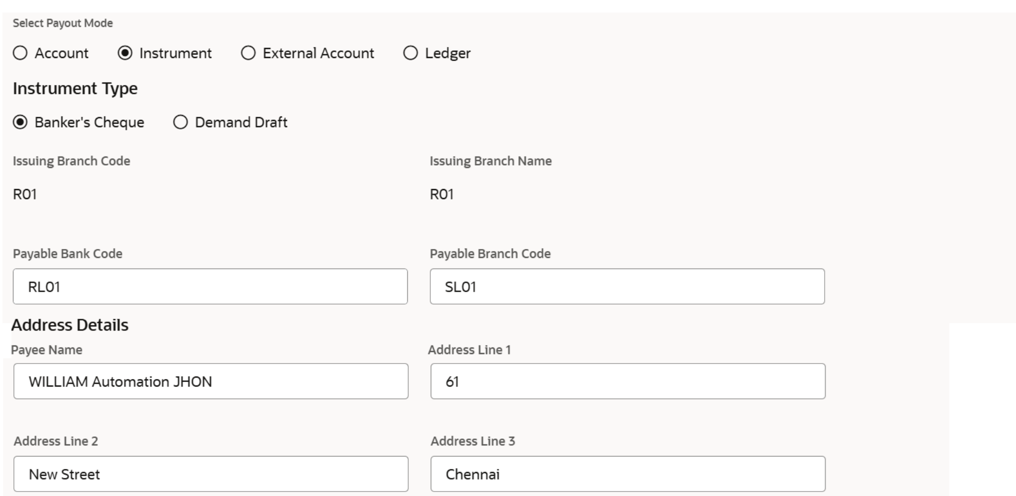
Field	Description
Select Payout Mode	Select the **Account** option to perform the settlement.
Select Account Number	Displays the available each account details in a widget. The widget displays the **Account Number**, **Account Name**, and **Currency**. User can select the account to be set for payout. If user selects the **Others** widget, then the **Account Number** field is displayed. From the **Account Number** field, click **Search**, and the **Account Number** section is displayed. In this section, perform search and fetch the required account number. Once the account number is selected, the name is displayed in the **Account Name** field. **Note** This field is displayed, if the Maturity Instruction is set as Redeem Principal & Interest,
Excess Settlement Account	Displays each account in a widget format, that can be selected to settle any excess amount during rollover. The widget displays the **Account Number**, **Account Name**, and **Currency**. User can select the account to be set for payout. If user selects the **Others** widget, then the **Account Number** field is displayed. From the **Account Number** field, click **Search**, and the **Account Number** section is displayed. In this section, perform search and fetch the required account number. Once the account number is selected, the name is displayed in the **Account Name** field.

c. Click **Add**.

To set instrument as payout mode:

a. From the **Select Payout Mode** field, select the **Instruments** option.
The fields related to instruments are displayed.

Figure 5-15 Payout Mode - Instrument



b. Perform the required actions.

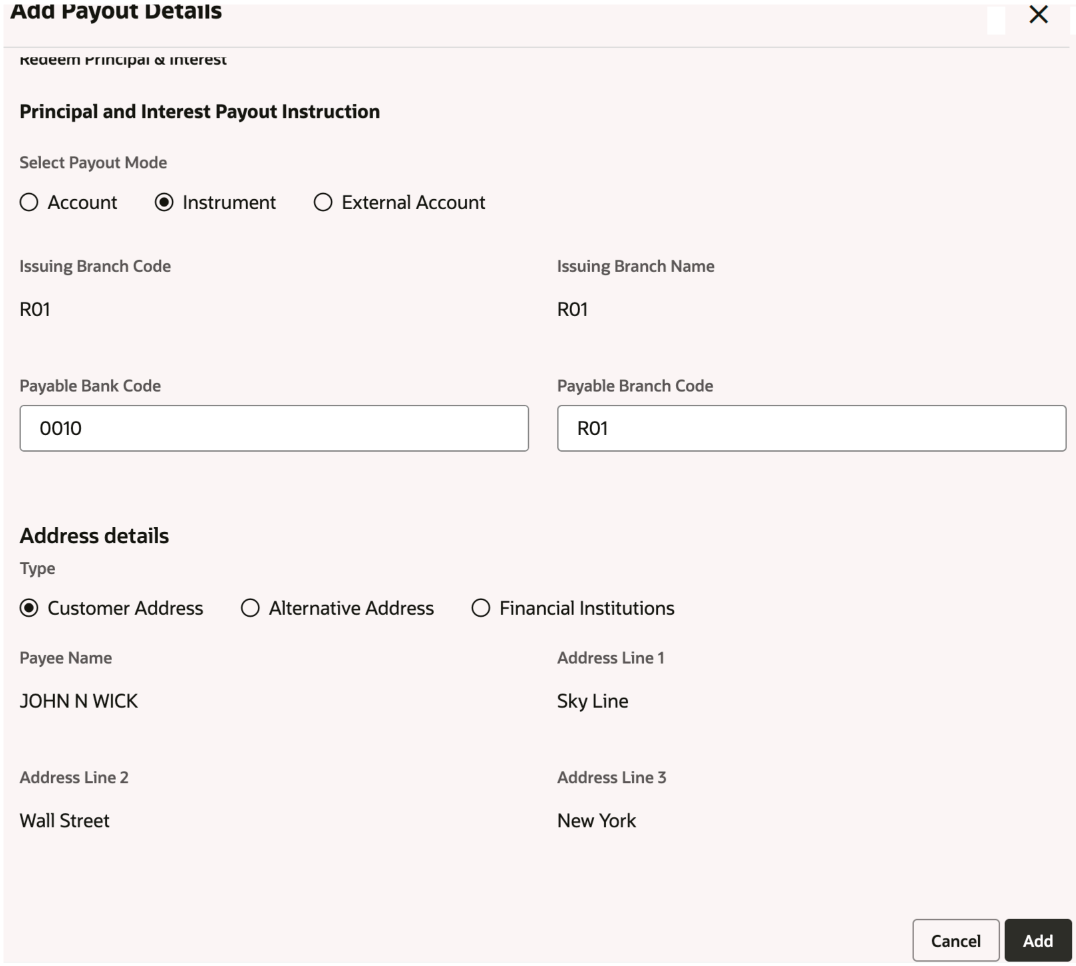
Table 5-11 Add Payout - Instrument – Field Description

Field	Description
Select Payout Mode	Select the **Instrument** option to perform the settlement.
Instrument Type	Select the type of instrument for the payout. The options are: • **Banker's Check** • **Demand Draft**
Issuing Branch Code	Displays the code for the issuing branch.
Issuing Branch Name	Displays the name of the issuing branch.
Payable Bank Code	Specify the code for the payable bank.
Payable Branch Code	Specify the code for the payable branch.
Address Details	This section displays the address details of the payee.
Payee Name	Specify the payee name.
Address Line 1	Specify the payee's address.
Address Line 2	Specify the payee's address.
Address Line 3	Specify the payee's address.

c. Click **Add**.

If the instrument issuance is set as **External**, user can capture below details:

Figure 5-16 Instrument - External



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

Table 5-12 Add Payout Details - Instrument - External

Field	Description
Select Payout Mode	Select Instrument as payout mode. The other options are: • **Account** • **External Account**
Issuing Branch Code	Displays the code of issuing branch.
Issuing Branch Name	Displays the name of the issuing branch.
Payable Bank Code	Specify the code of the payable bank.
Payable Branch Code	Specify the code of the payable branch.
Address details	This section displays the address details.
Type	Select the address type. The options are: • **Customer Address** • **Alternative Address** • **Financial Address**

Table 5-12 (Cont.) Add Payout Details - Instrument - External

Field	Description
Payee Name	Displays the name of the payee. **Note** • This field is displayed if the **Customer Address** option is selected from the **Type** field. • This field is enabled if the **Alternative Address** option is selected from the **Type** field.
Address Line 1	Displays the address line 1. **Note** • This field is displayed if the **Customer Address** option is selected from the **Type** field. • This field is enabled if the **Alternative Address** or **Financial Institutions** option is selected from the **Type** field.
Address Line 2	Displays the address line 2. **Note** • This field is displayed if the **Customer Address** option is selected from the **Type** field. • This field is enabled if the **Alternative Address** or **Financial Institutions** option is selected from the **Type** field.
Address Line 3	Displays the address line 3. **Note** • This field is displayed if the **Customer Address** option is selected from the **Type** field. • This field is enabled if the **Alternative Address** or **Financial Institutions** option is selected from the **Type** field.

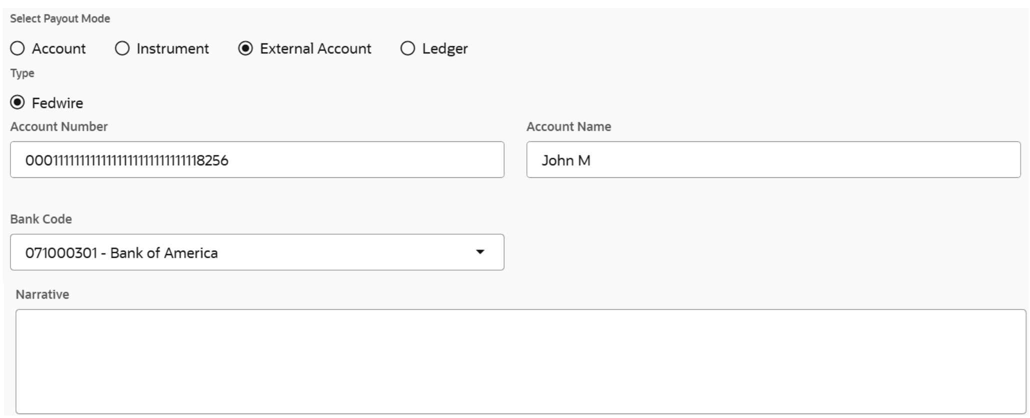
Table 5-12 (Cont.) Add Payout Details - Instrument - External

Field	Description
Financial Institution Name	Specify the name of the financial institution. ⓘ **Note** This field is displayed if the **Financial Institutions** option is selected from the **Type** field.

To set external account as payout mode:

a. From the **Select Payout Mode** field, select the **External Account** option.
The fields related to external accounts are displayed.

Figure 5-17 Payout Mode - External Account



b. Perform the required actions.

Table 5-13 Add Payout - External Accounts - Field Description

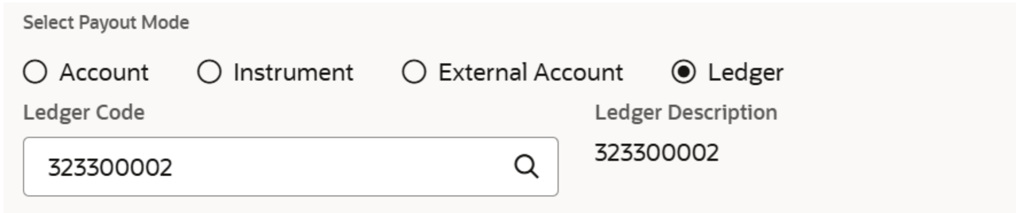
Field	Description
Select Payout Mode	Select the **External Account** option to perform the settlement.
Type	Select the type of settlement. The option is: • **Fedwire** By default, this option is selected.
Account Number	Specify the settlement account number.
Account Name	Specify the settlement account name.
Bank Code	Select the bank code from the list.
Narrative	Specify a narration for the settlement, if any.

c. Click **Add**.

To set ledger as payout:

a. From the **Select Payout Mode** field, select the **Ledger** option.
The fields related to ledger are displayed.

Figure 5-18 Add Payout - Ledger



b. Perform the required actions.

Table 5-14 Add Payout - Ledger

Field	Description
Select Payout Mode	Select the **Ledger** option to perform the settlement.
Ledger Code	Select the ledger code for setting the payout. As user clicks **Search**, the **Ledger Details** section is displayed. User can specify the fields and click **Fetch**.
Ledger Description	Displays the ledger description used for the transaction.

c. Click **Add**.

In the **Certificate of Deposit Payout Modification** screen, the payout modes are displayed in the **Settlement details** section.

2. In the **Settlement details** section, user can edit or delete the payout details.

5.4 Term Deposit 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.

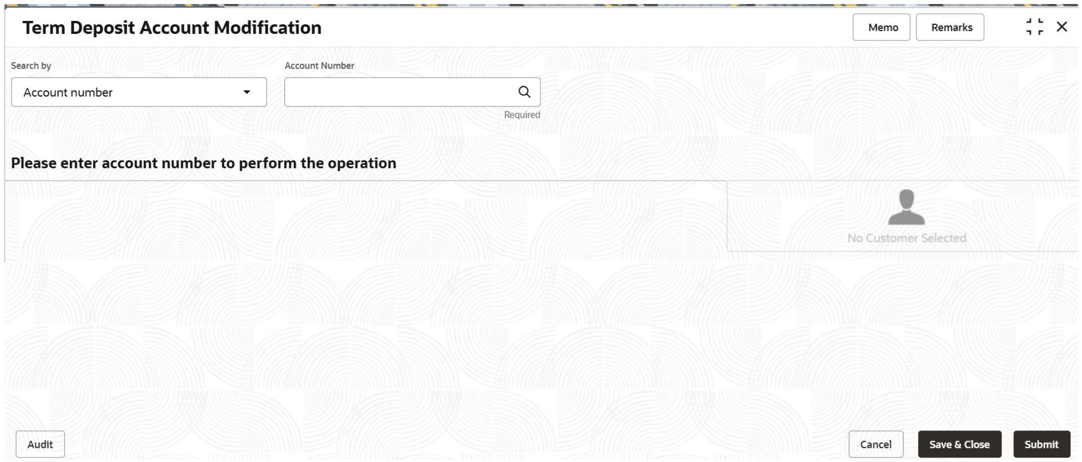
To perform the account modification:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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 **Term Deposit Account Modification** screen is displayed.

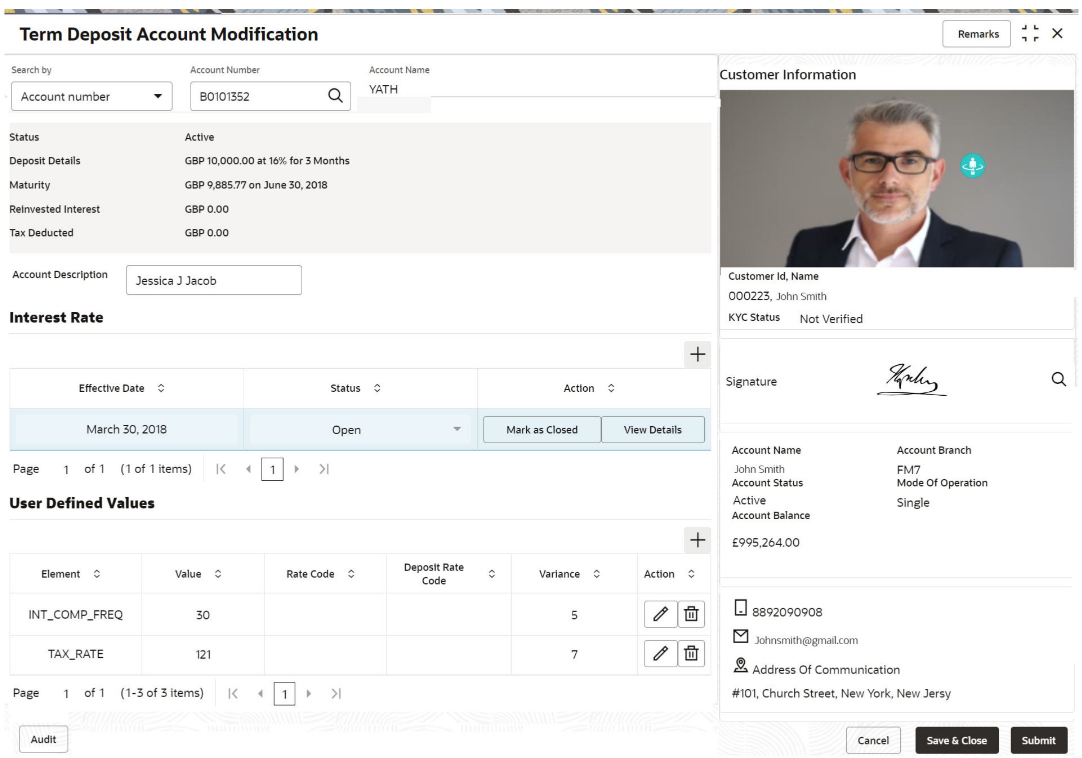
Figure 5-19 Term Deposit Account Modification



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details of the modification is displayed.

Figure 5-20 TD Account Modification Details



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

Table 5-15 Term Deposit Account Modification – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
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.
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.

Table 5-15 (Cont.) Term Deposit Account Modification – Field Description

Field	Description
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.
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 icon, to add a new row.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.5 Term Deposit Joint Holder Maintenance

Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

The Joint Holder can be a Guarantor, Authorized Signatory, Power if Attorney, and so on. A customer can be the sole or joint owner of a TD account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

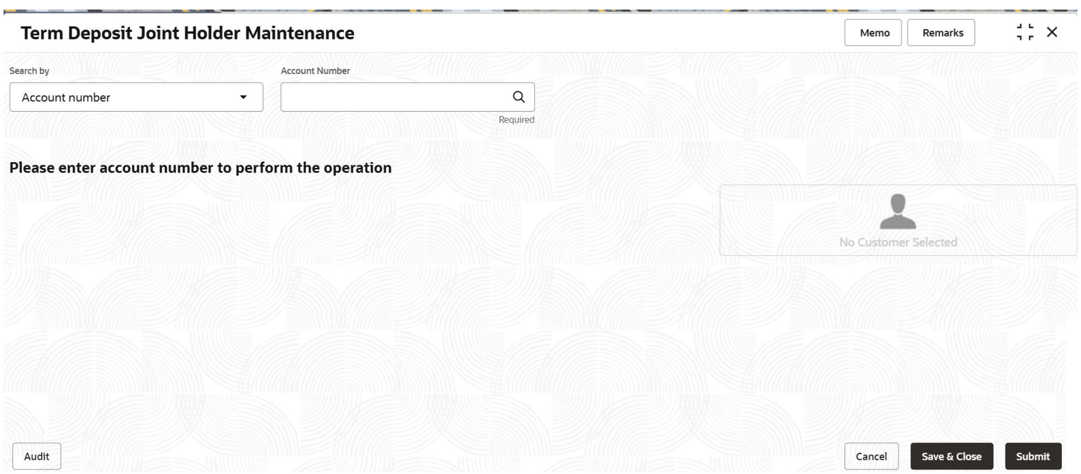
To maintain joint holder details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits**, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

   The **Term Deposit Joint Holder Maintenance** screen is displayed.

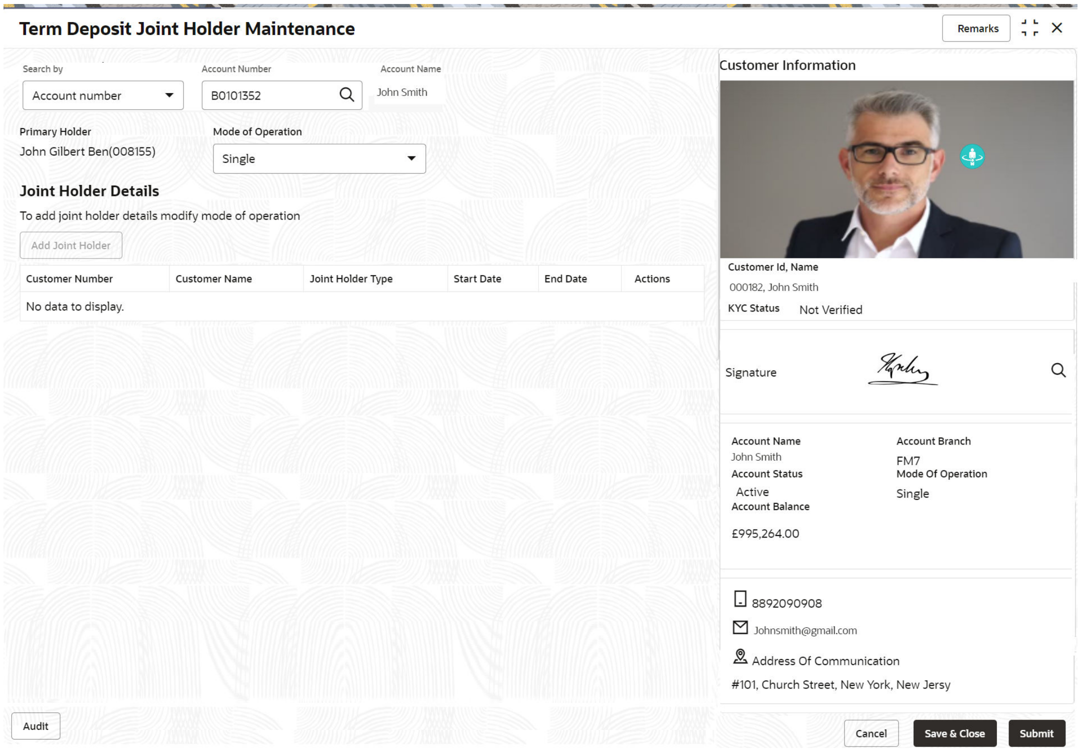
Figure 5-21 Term Deposit Joint Holder Maintenance



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The account holder details and mode of operation are displayed.

Figure 5-22 Term Deposit Joint Holder Details



4. You can view the account holder details of the selected Term Deposit account number.For more information on fields, refer to the field description table.

Table 5-16 Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the primary account holder's name.
Mode of Operation	Specify the mode of operation. The options are: • **Single** • **Jointly** • **Either Anyone or Survior** • **Former or Survior** • **Mandate Holder**

Table 5-16 (Cont.) Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details for a joint account. **Note** You can perform the following actions in this section: • **Add Joint Holder Details**: For details on this action, refer Add Joint Holder. • **Edit Joint Holder Details**: For details on this action, refer Edit Joint Holder Details. • **Delete Joint Holder Details**: From the **Actions** field, click the icon. A confirmation message is displayed that the action cannot be recovered. Click **Delete** to proceed with the deletion. • **Convert Joint Account to Single Account**: From the **Mode of Operations** field, select the **Single** option. A confirmation message is displayed. Click **Confirm** to proceed with the converstion.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

- Maintain Joint Holder Details
  You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can covert a joint holder account to single holder account.

5.5.1 Maintain Joint Holder Details

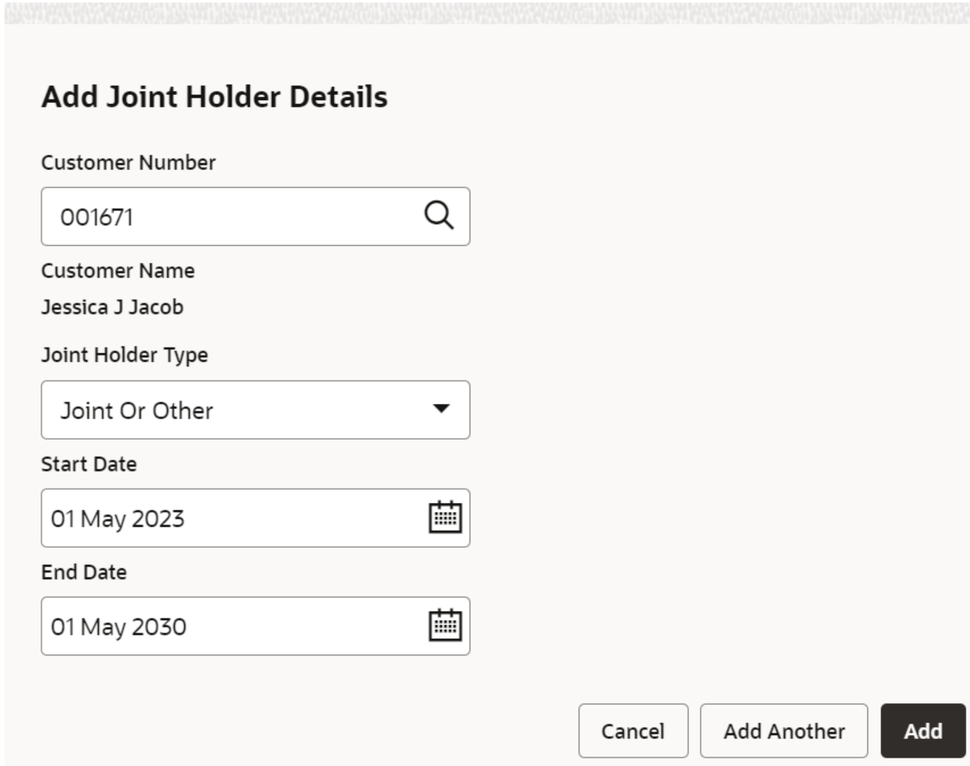
You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can covert a joint holder account to single holder account.

To maintain the joint holder details:

1. From the **Joint Holder Maintenance** screen, perform any of the following actions as required:
   - **Add Joint Holder**
     a. Select the **Jointly**, **Either Anyone or Survior**, **Former or Survior**, or **Mandate Holder** option from the **Mode of Operation** field.
     b. In the **Joint Holder Details** section, click **Add Joint Holder**.

        The **Add Joint Holder Details** section is displayed.

Figure 5-23 Add Joint Holder



c. You can capture the required details in this section. For more information on fields, refer to the field description table.

Table 5-17 Add Joint Holder – Field Description

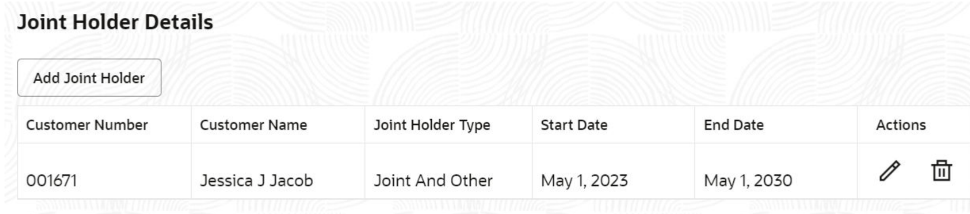
Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder for the deposit account holder.
Start Date	Select or specify the date from which the joint holder will be applicable to the account.
End Date	Select or specify the date till which the joint holder will be applicable to the account.

d. Click **Add**.

– You can add multiple joint holders to the account by clicking **Add Another**.

The added joint holder details are displayed in the **Joint Holder Details** section.

Figure 5-24 Joint Holder Details

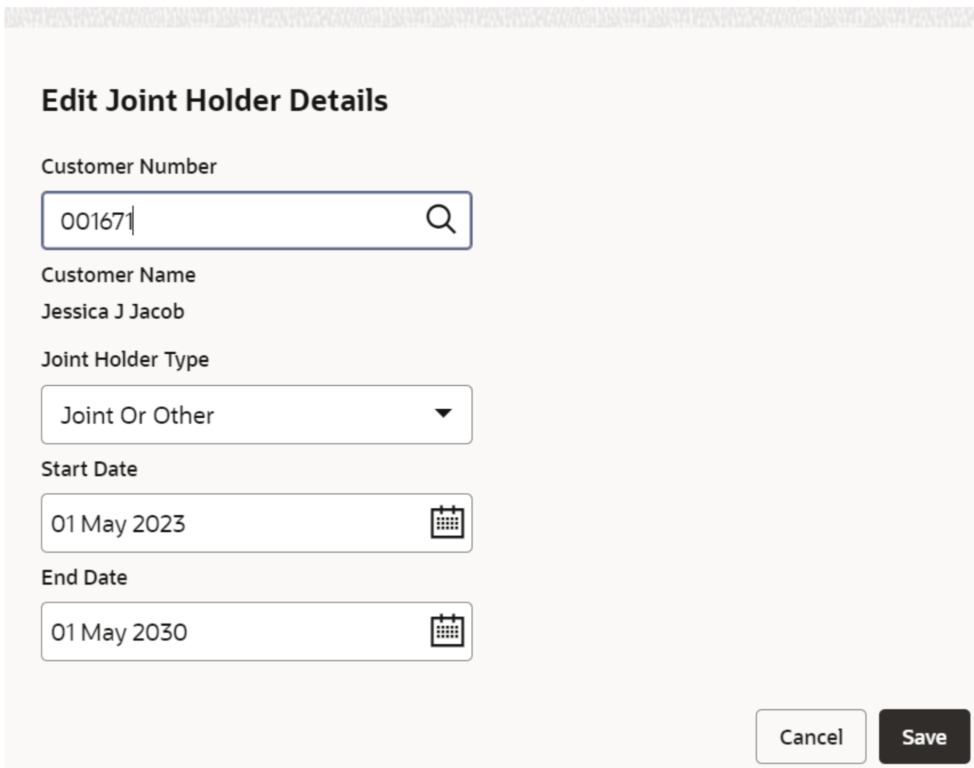


- **Edit Joint Holder Details**

  a. In the **Joint Holder Details** section, click the icon, from the **Actions** field.

     The **Edit Joint Holder Details** section is displayed.

     Figure 5-25 Edit Joint Holder Details



  b. You can update the selected joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer Add Joint Holder.

  c. Click **Save**.

2. Click **Submit**.

5.6 Term Deposit Nominee Details Update

You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the term deposit account using the **Term Deposit Nominee Details Update** screen.

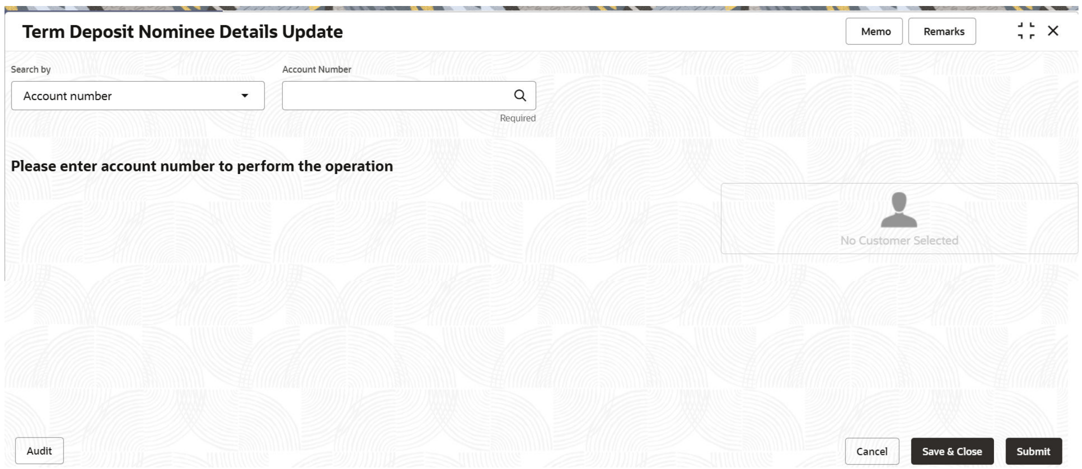
To update nominee details:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Term Deposit Nominee Details Update** screen is displayed.

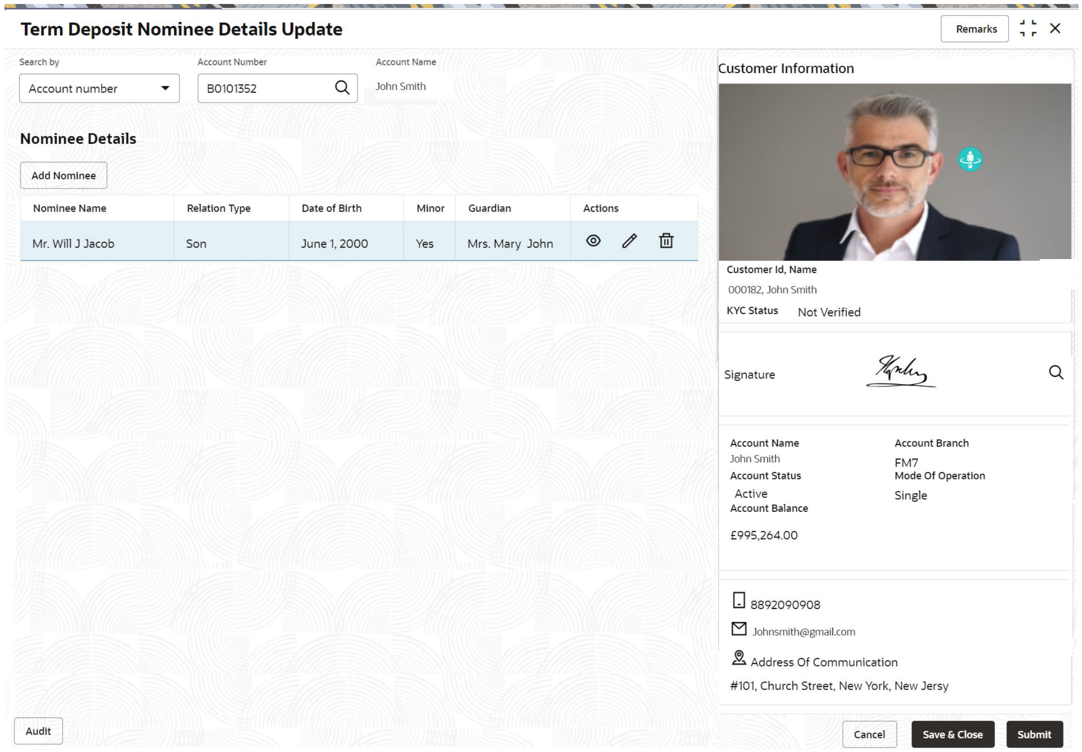
   Figure 5-26 Term Deposit Nominee Details Update

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed in the screen.

Figure 5-27 Term Deposit Nominee Details



> **Note**
>
> If no nominee is added to the selected account, then there are no details displayed in the **Nominee Details** section.

4. In the **Nominee Details** section, you can view the details of the nominee if already added to the account.For more information on fields, refer to the field description table.

Table 5-18 Term Deposit Nominee Details Update – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Amount Name	Displays the name of the account holder for the selected account number.
Nominee Details	This section displays the details of the nominee added to the TD account. **Note** For information on adding a nominee, refer Add Nominee.
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the nominee is a minor or major. **Note** The minor status will be derived based on the minor age limit maintained at the host.
Guardian	Displays the name of the guardian, if the nominee is a minor.

Table 5-18 (Cont.) Term Deposit Nominee Details Update – Field Description

Field	Description
Actions	Displays the following icons to perform the action: • : For information on this action, refer View Nominee Details. • : For information on this action, refer Edit Nominee Details. • : If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click **Delete**.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

- Add Nominee
  You can add a nominee to a TD account.
- View Nominee Details
  You can view the details of the nominee added to a TD account.
- Edit Nominee Details
  You can edit the nominee details that are already added to a TD account.

5.6.1 Add Nominee

You can add a nominee to a TD account.

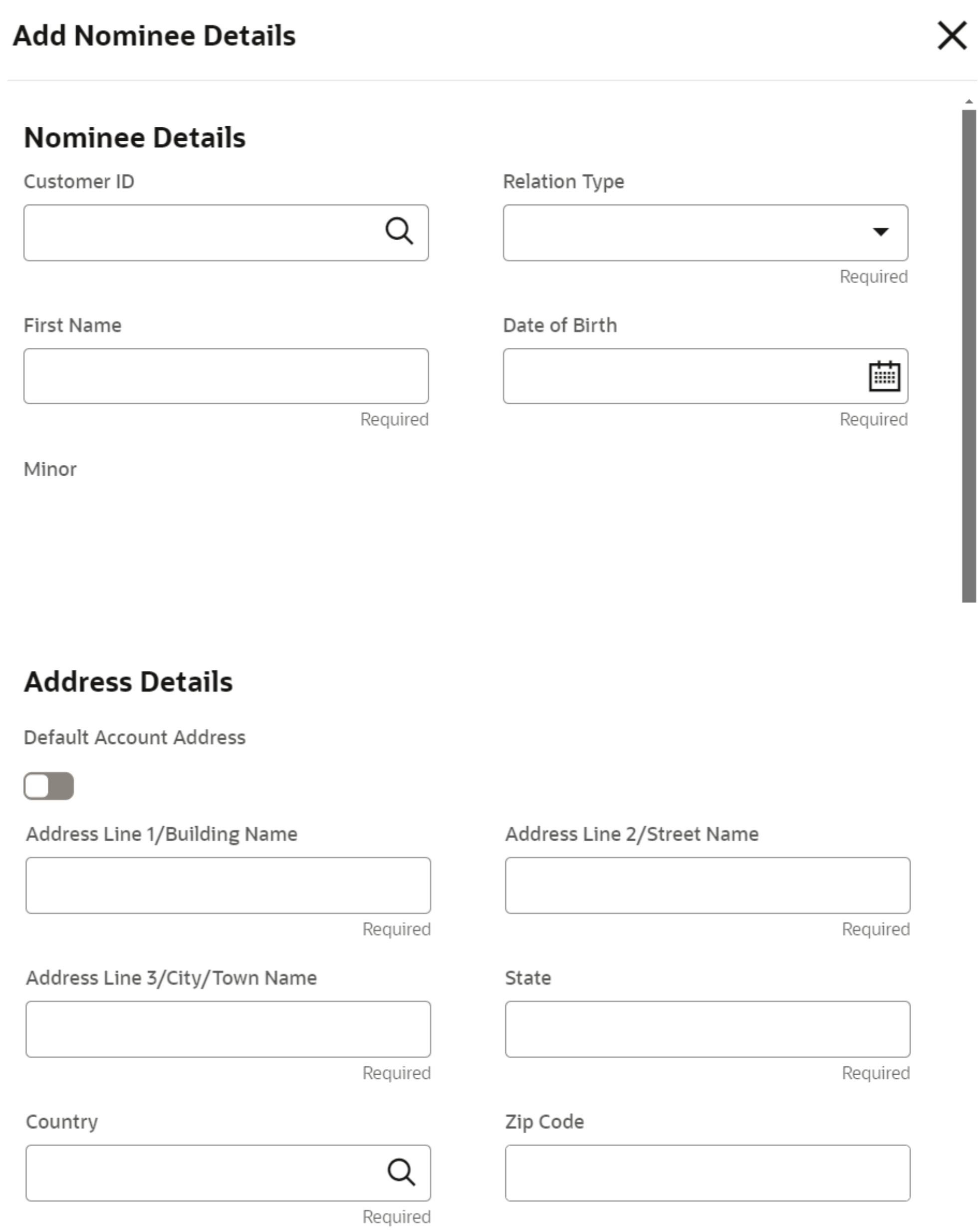
> **Note**
>
> The primary account holder cannot be added as a nominee to the account.

To add a nominee:

1. In the **Nominee Details** section, click **Add Nominee**.

   The **Add Nominee** section is displayed.

Figure 5-28 Add Nominee Details

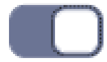


2. You can maintain the required details in the sections displayed. For more information on fields, refer to the field description table.

Table 5-19 Add Nominee Details – Field Description

Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Customer ID	Select or specify the customer ID to default the nominee details for the selected customer.
Relationship Type	Select the relationship type with the nominee.
First Name	Specify the nominee's first name.
Date of Birth	Select or specify the nominee's date of birth.

Table 5-19 (Cont.) Add Nominee Details – Field Description

Field	Description
Minor	Displays whether the added nominee is a minor or major based on the date of birth selected or specified.
Address Details	This section displays the fields to capture the nominee's address.
Default Account Address	Switch to  to default the account holder's communcation address specified. Switch to  to not to default the account holder's communcation address specified.
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the nominee.
Country	The country defaults based on the specified state.
Zip Code	Specify the zip code of the nominee.

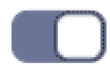
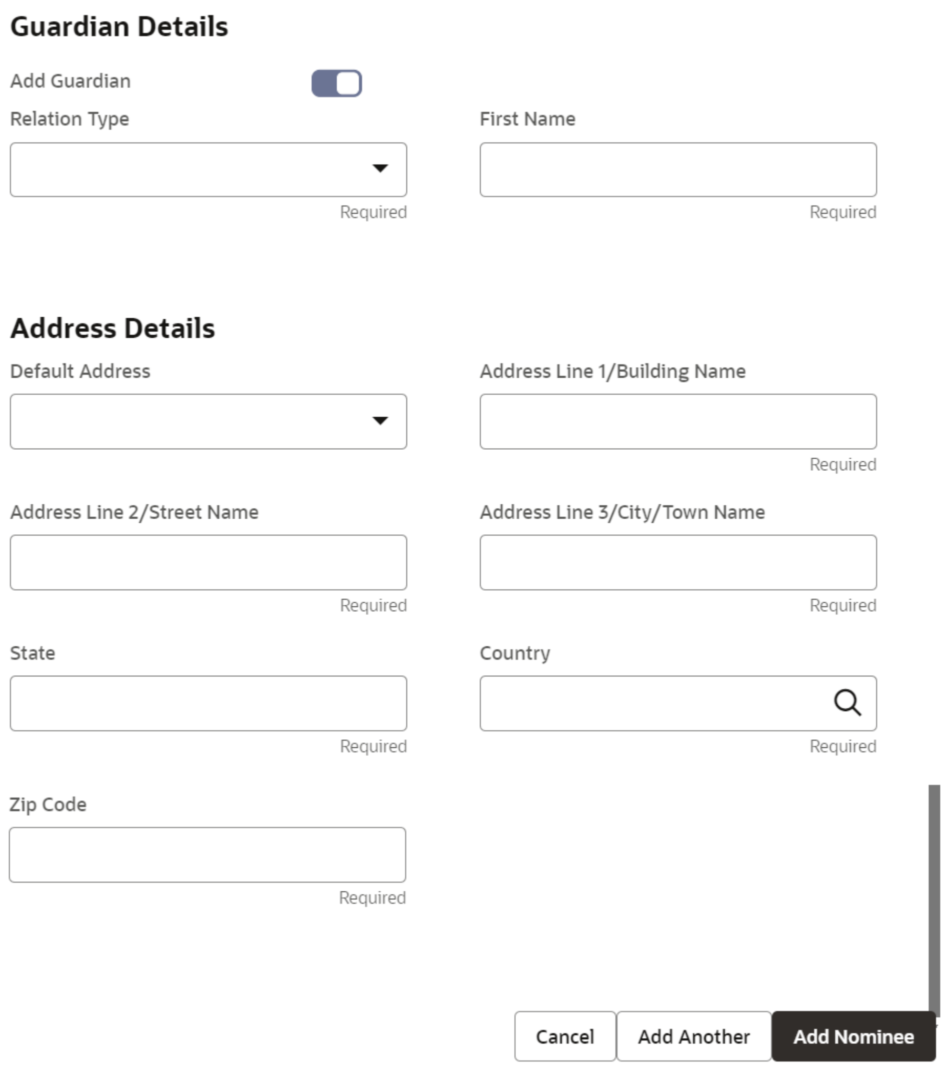
- If the added nominee is a minor, its mandatory to add the guardian details. If required, you can also add gaurdian details for a major by switching to  from the **Add Gaurdian** field in the **Gaurdian Details** section.

Figure 5-29   Guardian Details



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

Table 5-20   Guardian Details – Field Description

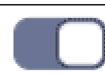
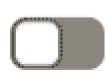
Field	Description
Add Guardian	Switch to  to add guardian details. Switch to  to not to add the guardian details.
Relationship Type	Select the relationship type with the guardian.
First Name	Specify the guardian's first name.
Address Details	This section displays the fields to capture the guardian's address details.

Table 5-20 (Cont.) Guardian Details – Field Description

Field	Description
Default Address	Select the default address for the guardian. The options are: – **Nominee**: If you select this option, then the guardian address is defaulted from nominee address. – **Account**: If you select this option, then the account holder communication address is defaulted as guardian's address. **Note** If requried, you can edit the defaulted address.
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the guardian.
Country	The country defaults based on the specified state.
Zip Code	Specify the zip code of the guardian.

> **Note**
>
> - The system defaults the customer's communication address, and personal details when the nominee details are defaulted from the customer.
> - The system defaults the customer's communication address when the nominee or guardian address details are defaulted from the account.

3. Click **Save**.

   The nominee details are saved and displayed in the **Nominee Details** section.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

5.6.2 View Nominee Details

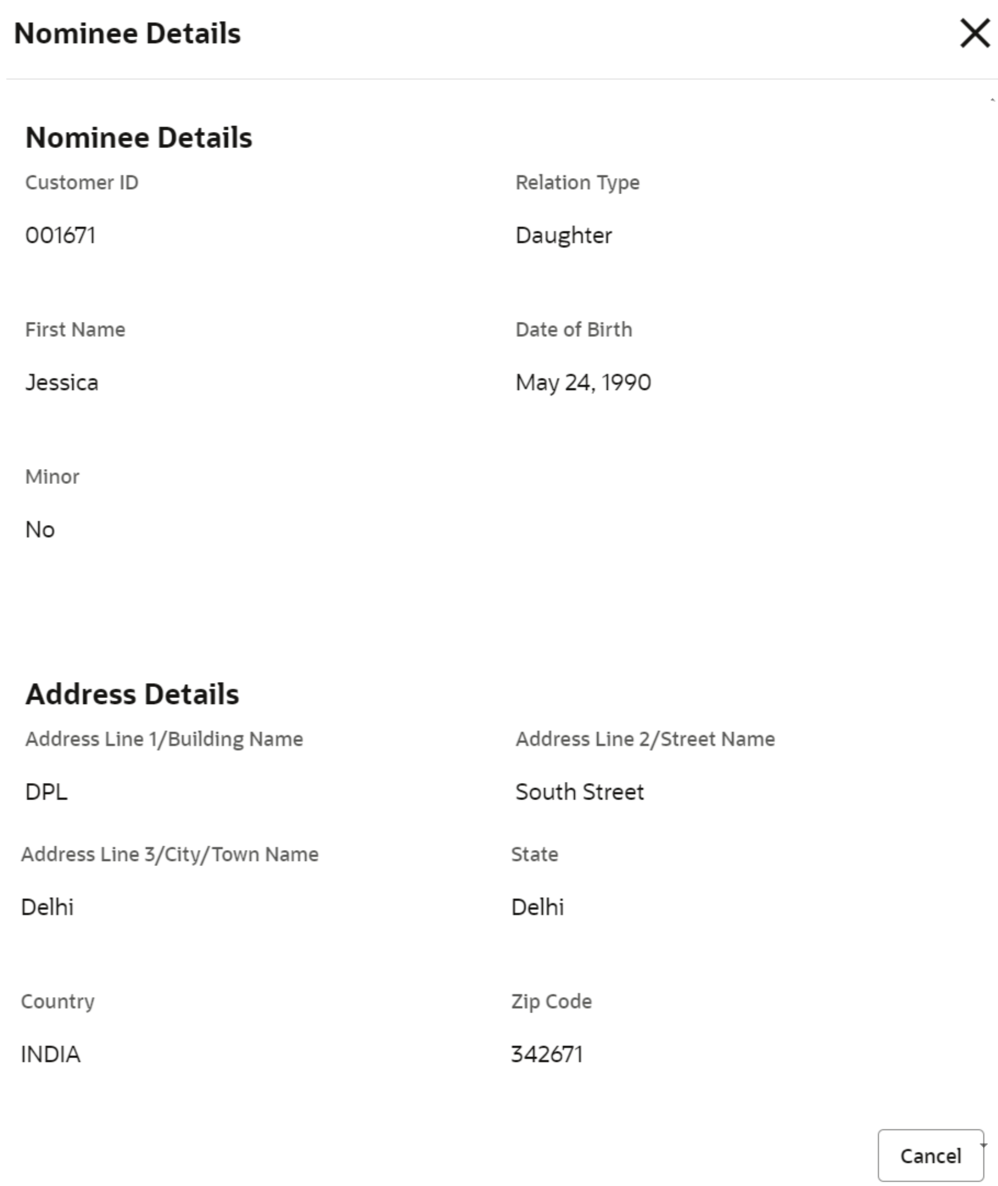
You can view the details of the nominee added to a TD account.

To view the nominee details:

1. In the **Nominee Details** section, click the icon from the **Actions** field.

   The **Nominee Details** section is displayed.

Figure 5-30 View Nominee Details - Personal



2. You can view the required nominee details in the section displayed. For more information on fields, refer to the field description table.

Table 5-21 Nominee Details – Field Description

Field	Description
Customer ID	This section displays the customer ID of the nominee.
First Name	Displays the name of the nominee.
Relation Type	Displays the type of relationship with the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the added nominee is a minor.
Address Details	Displays the complete address details of the nominee.

3. Click **Close**.

5.6.3 Edit Nominee Details

You can edit the nominee details that are already added to a TD account.

To edit a nominee:

1. In the **Nominee Details** section, click the icon from the **Actions** field.

   The **Edit Nominee** section is displayed.
2. For information on fields and description, refer Add Nominee, as the fields in the **Add Nominee** section are same.
3. Click **Save**.

6
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:

- Account Transactions
  You can inquire about the Term Deposits Account Transactions using the **Account Transactions** 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.

6.1 Account Transactions

You can inquire about the Term Deposits Account Transactions using the **Account Transactions** screen.

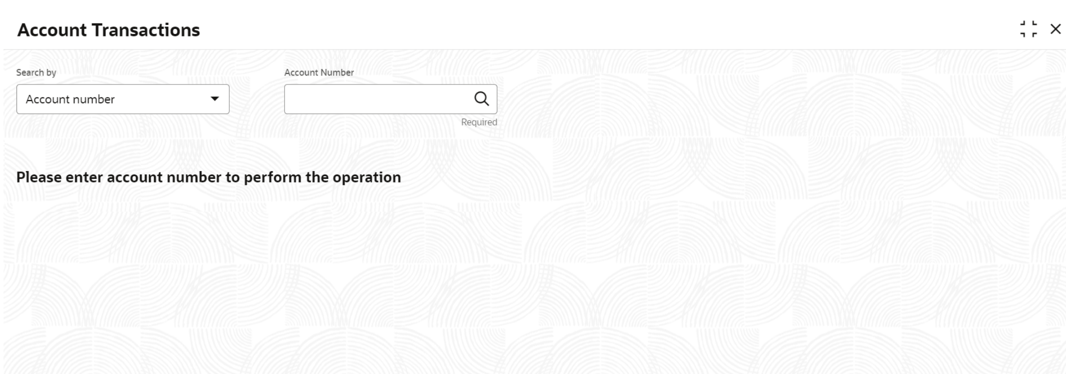
To inquire account transaction details:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   Account Transactions screen is displayed.

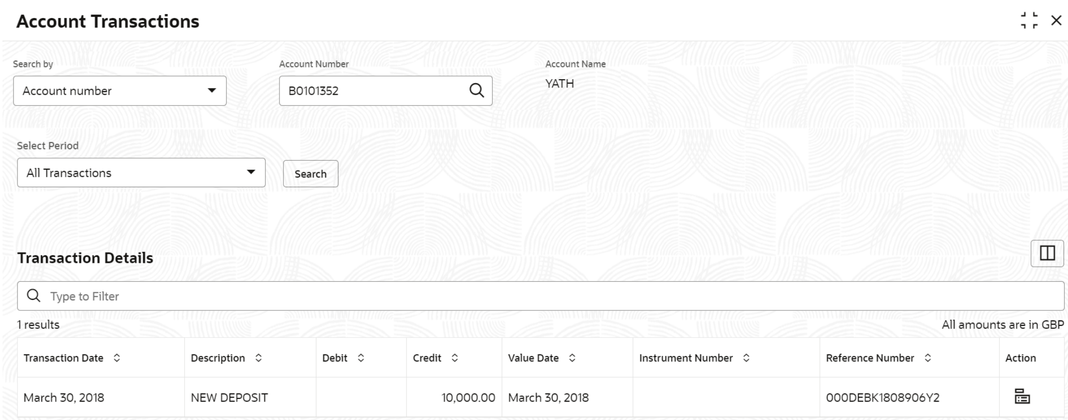
Figure 6-1 Account Transactions



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The **Transactions Details** section is displayed.

Figure 6-2 Account Transactions Details



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

Table 6-1 Account Transactions – Field Description

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Search by</td><td>Users can search for an account number by using any of the available search criteria.
The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.

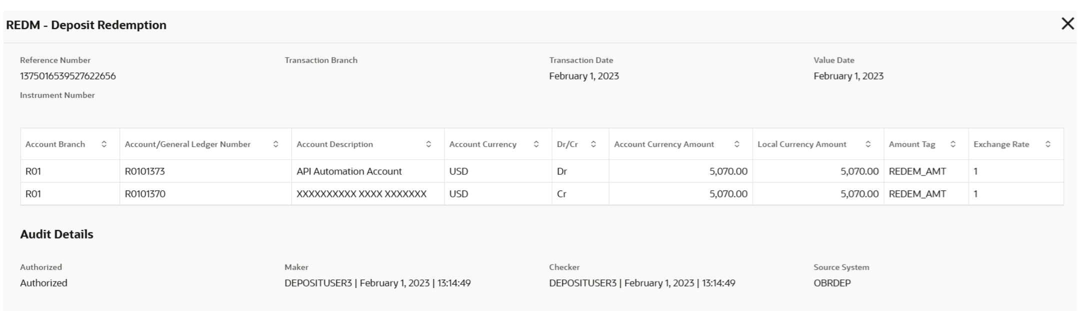
Note
The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</td></tr>
<tr><td>Select Period</td><td>The date criteria are based on which the entries are to be displayed. Below are the options:
All Transactions
Date Range
Current Month
Current Month Plus Previous Month
Current Month Plus Previous 3 Months
Current Month Plus Previous 6 Months
Note
If the All Transactions option is selected, it displays all the transaction details. This is the default option.
If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent.
If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled.</td></tr>
</table>

Table 6-1 (Cont.) Account Transactions – Field Description

Field	Description
Transaction Details	This section displays the transaction details of the TD account. By default, all transaction are displayed.
Type to 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.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.
Action	Displays the **Details** icon to view more transaction details.

4. Click the **View Details** icon in the **Action** to view the required account transaction details.

Figure 6-3 Term Deposits Account Transactions - View Transaction Details



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

Table 6-2 Transaction and Audit Details – Field Description

Field	Description
Reference Number	Displays the unqiue reference number of the transaction.
Transaction Branch	Displays the branch from which the transaction was initiated.
Transaction Date	Displays the actual date of the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number related to the transaction.
Account Branch	Displays the branch of the account or GL.
Account/General Ledger Number	Displays the account or GL number of the transaction.
Account Description	Displays the name of the account or GL description.

Table 6-2 (Cont.) Transaction and Audit Details – Field Description

Field	Description
Account Currency	Displays the currency of the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Display the amount tag for each leg of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details of the transaction.
Authorized	Displays the status of the authorization of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the name of the source system related to the transaction.

6.2 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.

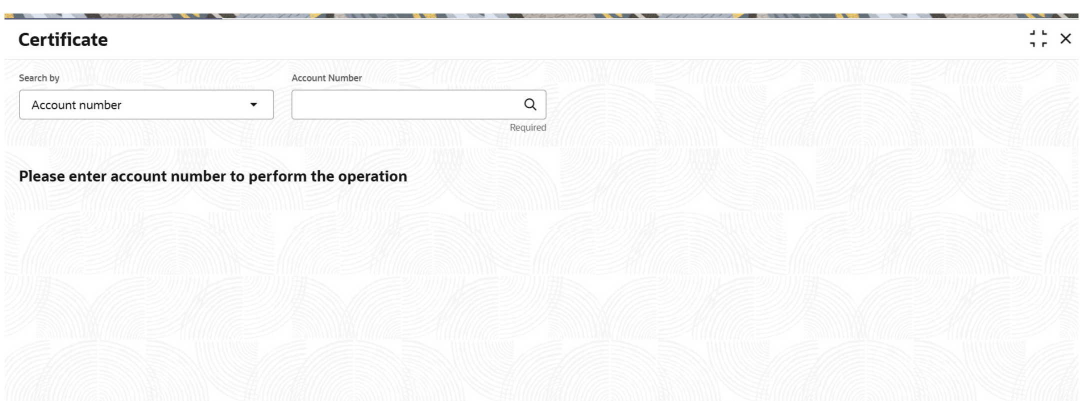
To generate and view the deposit certificate:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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.

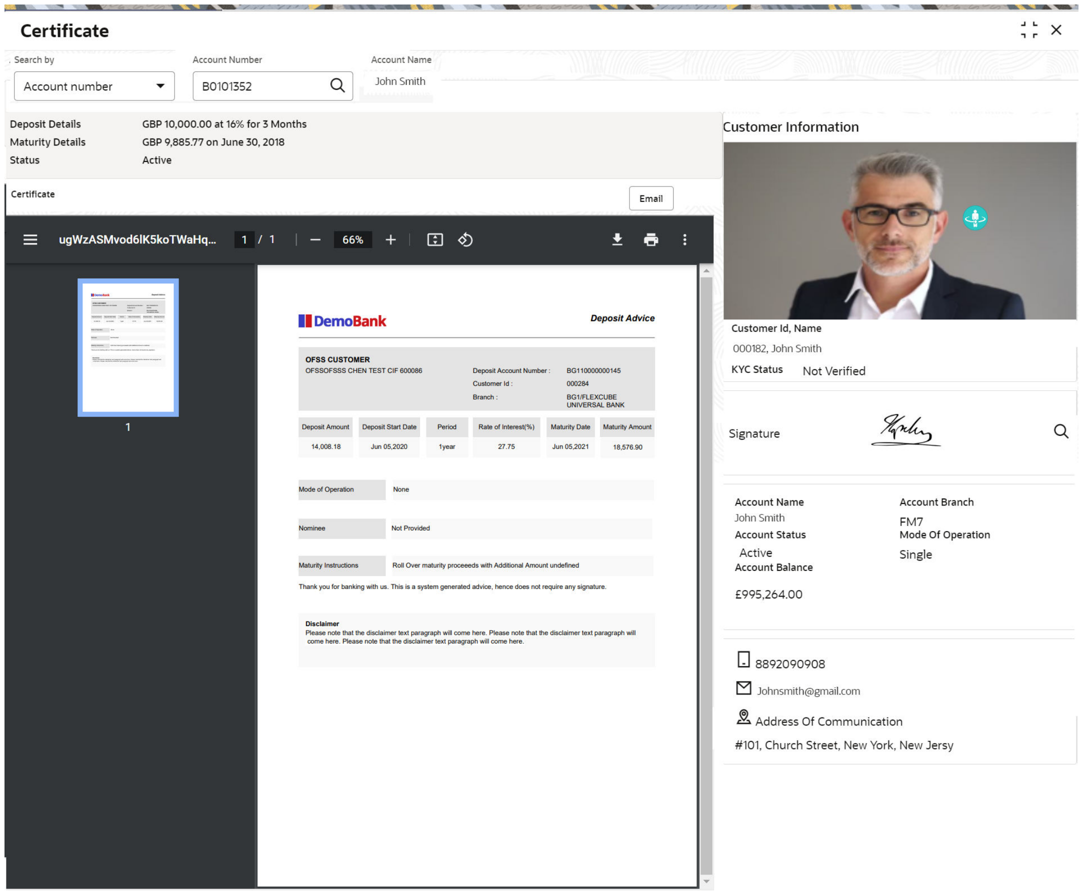
Figure 6-4 Certificate



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The deposit summary and certificate is displayed.

Figure 6-5 TD Certificate



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

Table 6-3 Certificate – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Deposit Details	Displays the deposit currency, amount, interest rate percentage, and tenure.
Maturity Details	Displays the maturity currency, amount, and date.
Status	Displays the current status of the account.
Certificate	This section displays the deposit certificate. **Note** If required, user can send the certificate through email by selecting the Email option. When you click the **Email** button, a pop-up message will appear to verify the Email ID. The primary customer's registered email address is set as the default and shown on the screen. After the user verifies the email address, a message will be sent, and a notification indicating success or failure will appear in the top right corner of the screen to inform about the email status.

7 Recurring Deposit View

You can use the screen under the **Recurring Deposit View** menu to view a 360 view of a RD account.

This topic contains the following subtopic:

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

7.1 Recurring Deposit 360

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

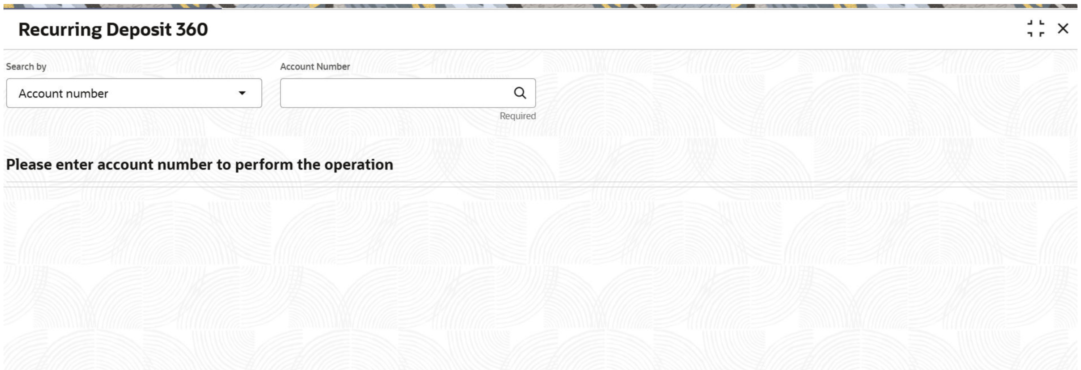
To view the recurring deposit details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Recurring Deposits** and **Recurring Deposit View**, click **Recurring Deposit 360** or specify **Recurring Deposit 360** in the search icon bar and select the screen.

   The **Recurring Deposit 360** screen is displayed.

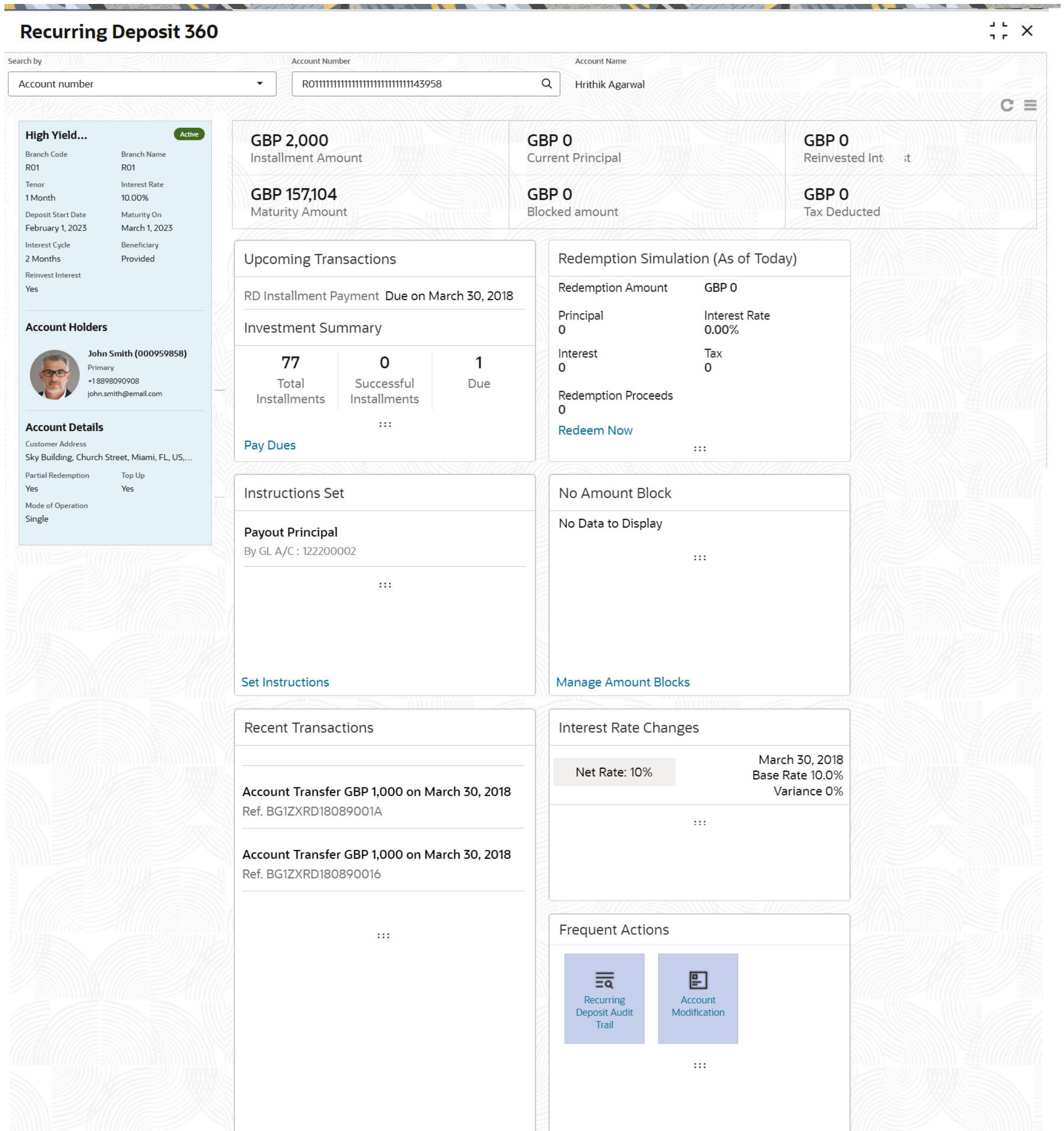
Figure 7-1 Recurring Deposit 360



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed in the dashboard.

Figure 7-2 Deposit Details for RD



4. 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 Recurring Deposit 360 - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The options for the status are: • **Active** • **Matured** • **Closed**
Branch Code	Displays the deposit branch code.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit.
Interest Rate	Displays the interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period of interest cycle.
Beneficiary	Displays whether beneficiary is provided for the deposit account.
Reinvest Interest	Displays whether the interest from the deposit is to be reinvested in the same deposit or paid out.
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.

Table 7-1 (Cont.) Recurring Deposit 360 - Field Description

Field	Description
Mobile Number	Displays the mobile number with ISD code 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 primary customer's communication address.
Partial Redemption	This option will be selected if partial redemption is allowed for the TD product.
Top up	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.
Installment Amount	Displays the installment to be paid on every due date.
Current Principal	Displays the currently remaining principal balance in the deposit.
Paid out Interest or **Reinvested Interest**	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 **Paid out Interest**.
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 **Pay Dues** 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.

Table 7-1 (Cont.) Recurring Deposit 360 - Field Description

Field	Description
Redemption Simulation (As of Today)	This widget displays the remdemption simulation of the day for the RD account. Click the **Redeem Now** link to redeem the RD account. For more information, refer Redemption 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.
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>	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	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>	Displays the currency and amount of block.
Block <Number>	Displays the block number.
Type	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.

If the account status is closed, then lifecycle related operations are restricted from this screen.

8 RD Transactions

You can use the screens under the **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**.
- Recurring Deposit Payment
  You can perform manual installment payments for a Recurring Deposit account using the **Recurring Deposit Payment** screen. The payments can be done by CASA account.
- Redemption
  You can redeem a recurring deposit using the **Redemption** screen.

8.1 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.

8.1.1 Simulation

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

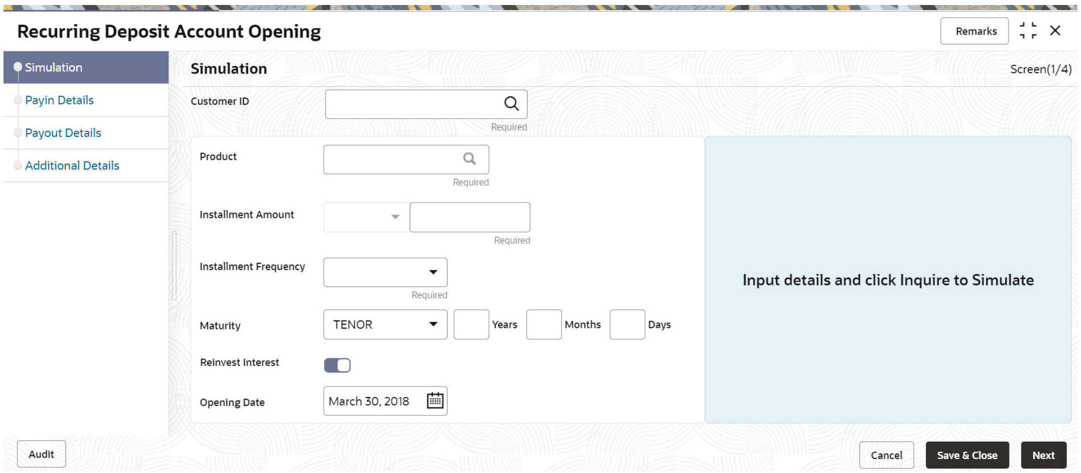
To perform RD simulation:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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 **Recurring Deposit Account Opening** screen is displayed.

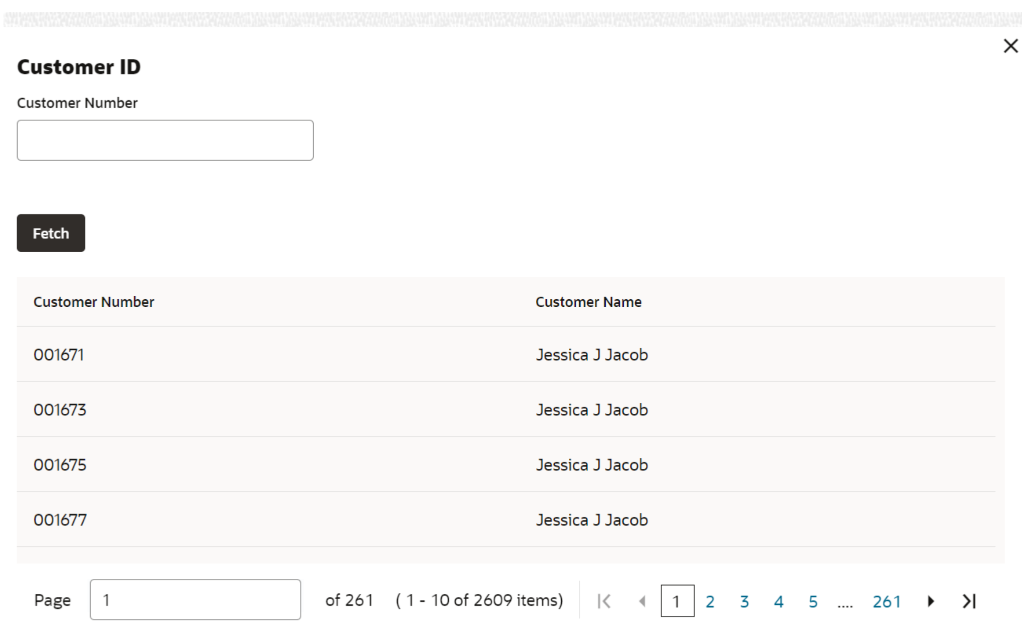
   Figure 8-1 Recurring Deposit Account Opening

2. On the **Recurring Deposit Account Opening** 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 8-2 Customer ID

   b. Specify the customer ID in the **Customer Number** field.

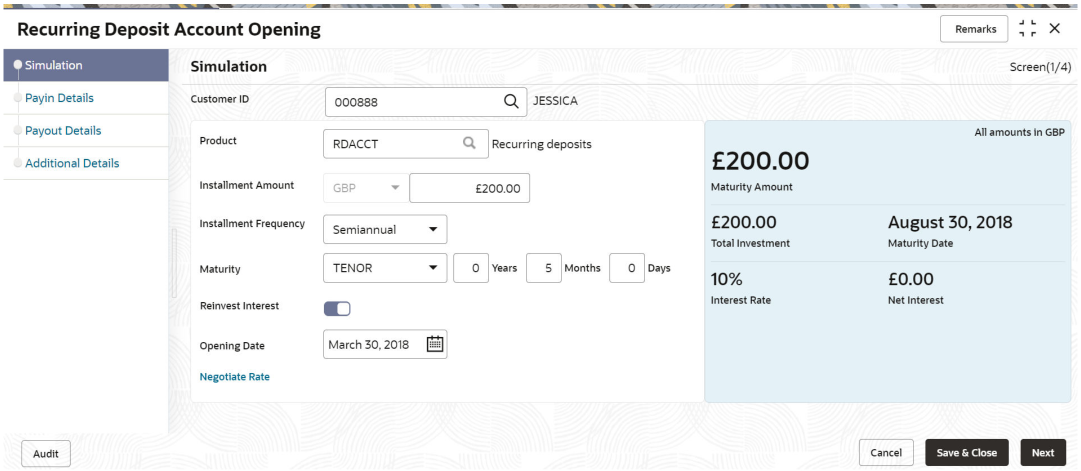
   c. Click **Fetch**.

      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 8-3 Recurring Deposit Account Opening - Simulation

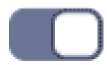
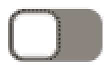


3. Perform the required actions on the **Simulation** tab. For more information on fields, refer to the field description table.

Table 8-1 RD Account Opening - Simulation – Field Description

Field	Description
Customer ID	Specify the customer for whom the RD is to be opened. **Note** The customer name is also displayed adjacent to the field.
Product	Select the deposit product under which the RD is to be created. **Note** For information, on the Product section, refer Fetch Product.
Installment Amount	Specify the amount for the RD. **Note** By default, the amount currency will be of product selected.

Table 8-1 (Cont.) RD Account Opening - Simulation – Field Description

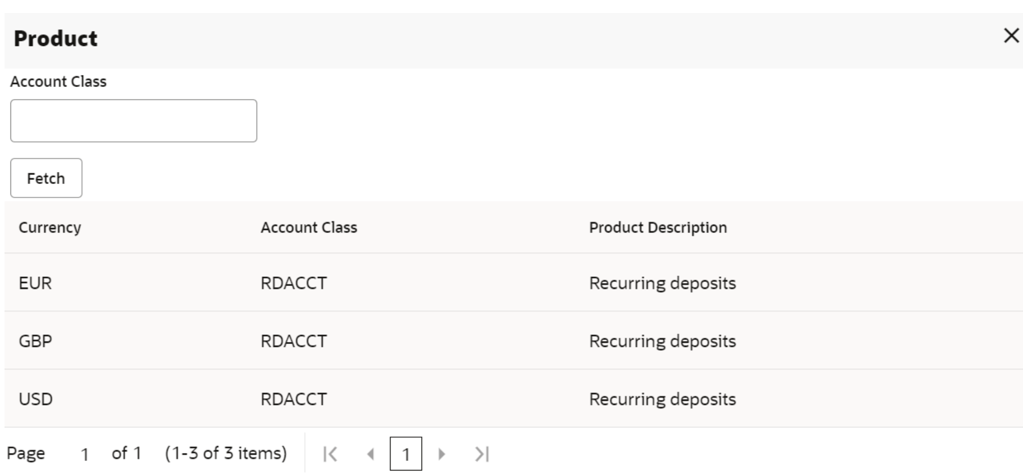
Field	Description
Installment Frequency	Select the frequency for the installment. The options are: • **Annual** • **Semiannual** • **Quarterly** • **Monthly** • **Fortnightly** • **Weekly** • **Daily**
Maturity	Select the option for RD maturity. The options are: • **Tenure**: If you select this option, 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.
Reinvest Interest	Switch to  to reinvest the interest in RD. Switch to  to be paid out the interest.
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 8-4 Product



b. Specify the number in the **Account Class** field.

c. Click **Fetch**.

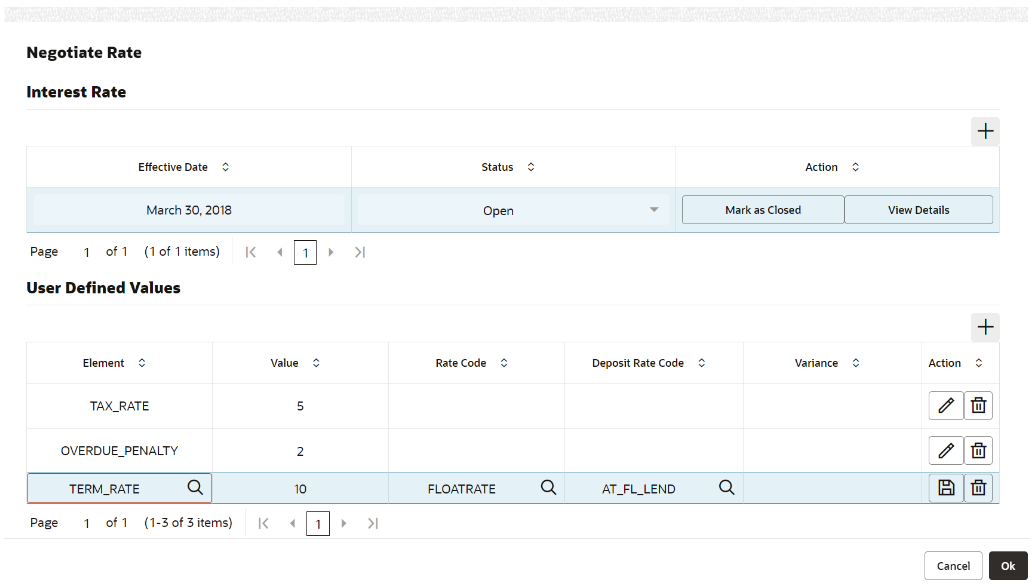
   The details are fetched and displayed in a table.

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 8-5 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 8-2 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.

Table 8-2 (Cont.) Negotiate Rate – Field Description

Field	Description
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.

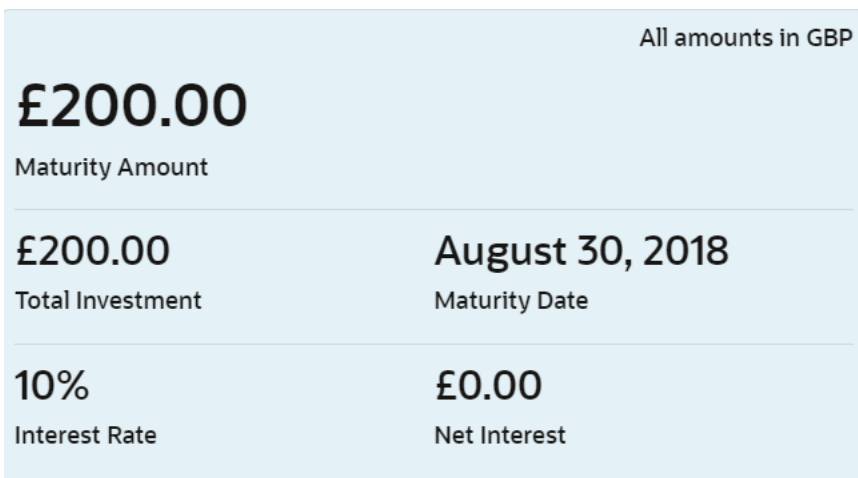
c. You can also add new entry in the sections, by clicking the icon.

d. Click **OK**.

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

   The **Simulated output** details are displayed.

Figure 8-6 Simulation Details



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 8-3 Simulation 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.

Table 8-3 (Cont.) Simulation Details – Field Description

Field	Description
Net Interest	Displays the net interest on the principal.

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

7. Click **Next**.

   The **Payin Details** tab is displayed.

8.1.2 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:

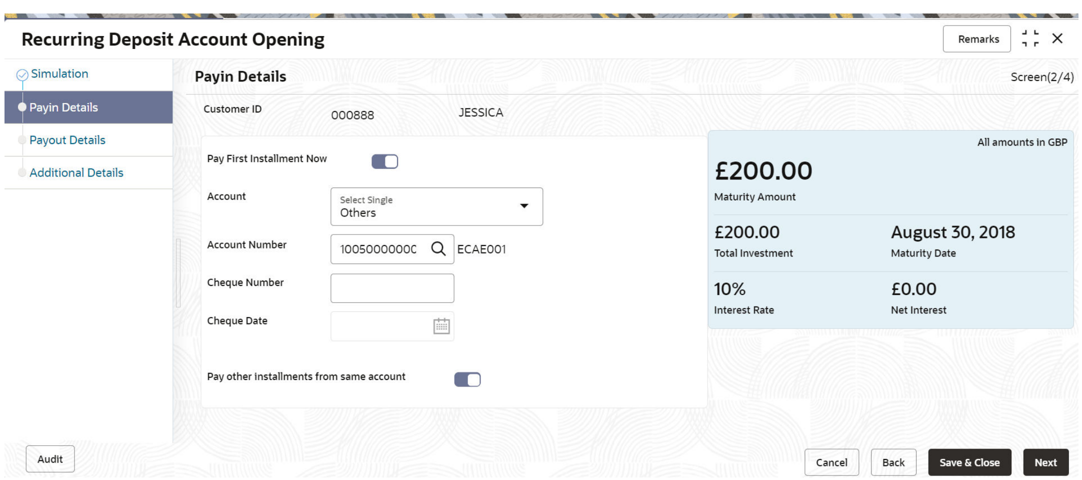
> **Note**
>
> The fields marked as **Required** are mandatory.

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 8-7 Payin Details



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

Table 8-4 Payin Details – Field Description

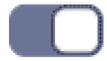
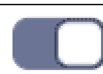
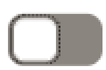
Field	Description
Payin First Installment Now	Switch to  to pay the first installment amount now. Switch to  to pay the first installment amount later.
Account	Select the payin CASA account.
Account Number	Select the CASA account from which the payin to be done. **Note** This field is displayed if you select **Others** option from the **Account** field.
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	Displays the exchange rate of the transaction. **Note** This field is displayed only if there is cross currency transaction.
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.

Table 8-4 (Cont.) Payin Details – Field Description

Field	Description
Account Number	Select 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.

8.1.3 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.

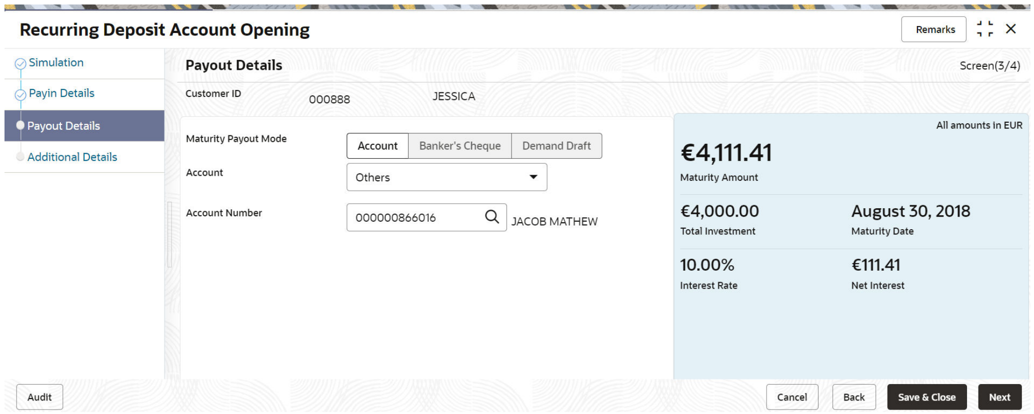
To add the payout details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Payout Details** tab, perform any of the following action:
   - **Reinvest Interest Enabled**

     a. From the **Simulation** tab, swtich to from the **Reinvest Interest** field.

Figure 8-8 Reinvest Interest Enabled



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

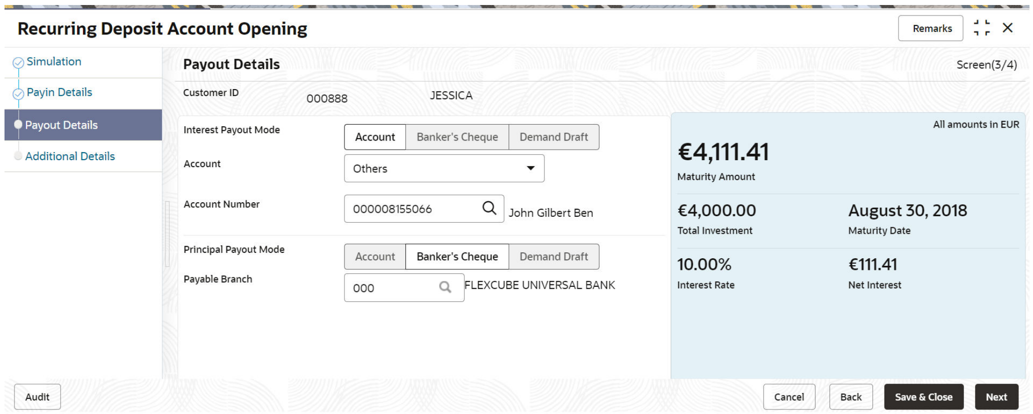
Table 8-5 Payout Details – Reinvest Interest Enabled - Field Description

Field	Description
Reinvest Interest	Switch to to reinvest the interest in RD.
Maturity Payout Mode	Select the maturity payout mode. The options are: • **Account** • **Banker's Cheque** • **Demand Draft**
Account	Select the type of account. **Note** This field is displayed if **Account** option is selected from the **Maturity Payout Mode** field.
Account Number	Select 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. From the **Simulation** tab, swtich to  from the **Reinvest Interest** field.

Figure 8-9 Reinvest Interest Not Enabled



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

Table 8-6 Payout Details – Reinvest Interest Not Enabled – Field Description

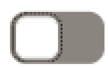
Field	Description
Reinvest Interest	Switch to  to be paid out the interest. ⓘ **Note** The interest amount is paid out during interest liquidations.
Interest Payout Mode	Select the maturity payout mode. The options are: • **Account** • **Banker's Cheque** • **Demand Draft**
Account	Select the type of account. ⓘ **Note** This field is displayed if **Account** option is selected from the **Interest Payout Mode** field.

Table 8-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Account Number	Select 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.
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. **Note** This field is displayed if **Account** option is selected from the **Principal Payout Mode** field.
Account Number	Select the CASA account number. **Note** This field is displayed if **Others** option is selected from the **Account** field.

Table 8-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

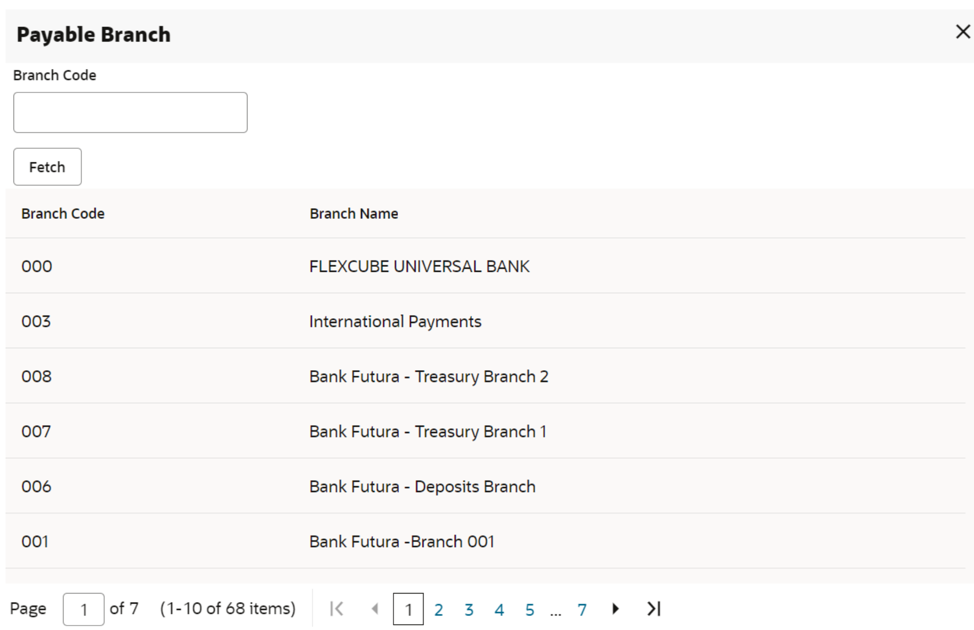
Field	Description
Payable Branch	Select the banker's cheque payable branch. **Note** • This field is displayed if **Banker's Cheque** or **Demand Draft** option is selected from the **Principal Payout Mode** field. • For more information on the Payable Branch section, refer Fetch Payable Branch.

To fetch Payable Branch:

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

The **Payable Branch** section is displayed.

Figure 8-10 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.

8.1.4 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.

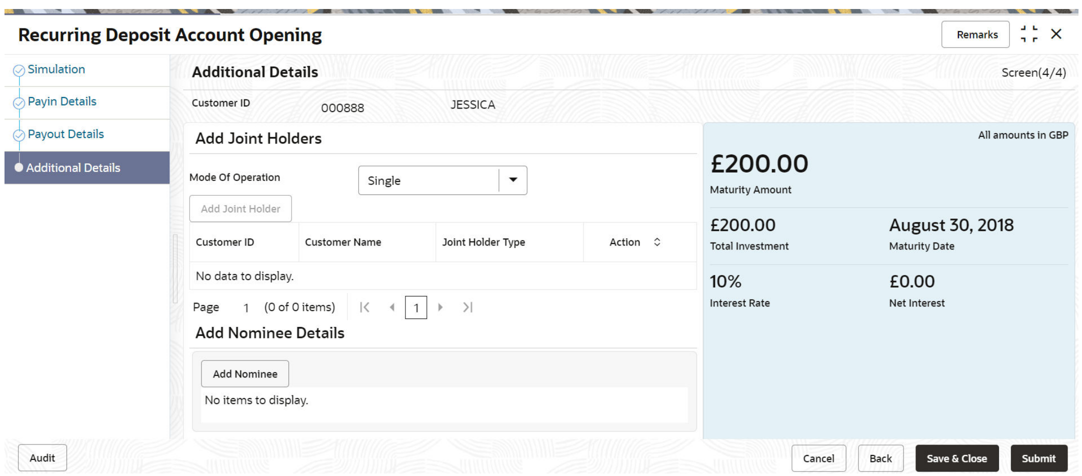
To add the additional details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. 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 8-11 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 8-7 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.

Table 8-7 (Cont.) Additional Details – Field Description

Field	Description
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.

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

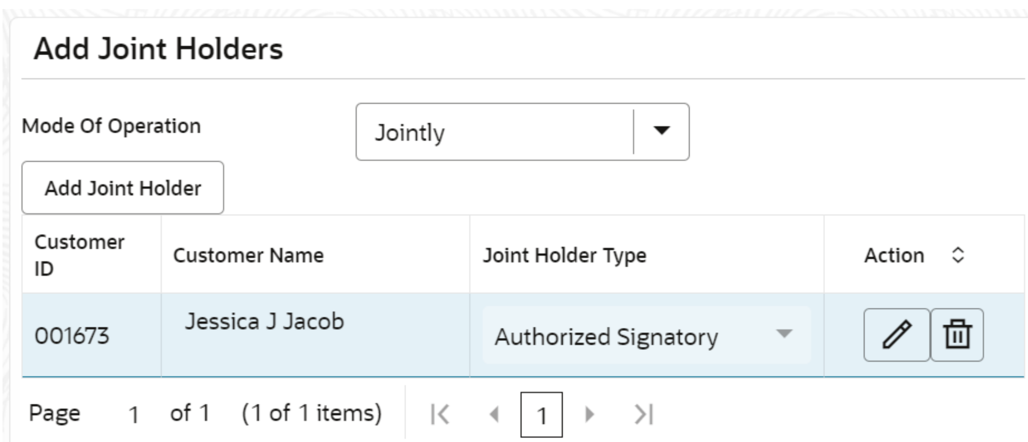
- **Add Joint Holders**

a. Click **Add Joint Holder**.

> **Note**
>
> The **Add Joint Holder** button is not enabled, if you select **Single** option from the **Mode Of Operation** field.

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

Figure 8-12 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 8-8 RD Account Opening - Additional Details - Add Joint Holder Details – Field Description

Field	Description
Mode Of Operation	Displays the mode of operation selected for the deposit. The options are: • **Single** • **Jointly** • **Either Anyone or Survivor** • **Former or Survivor** • **Mandate Holder**
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.
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 and Other** • **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.

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

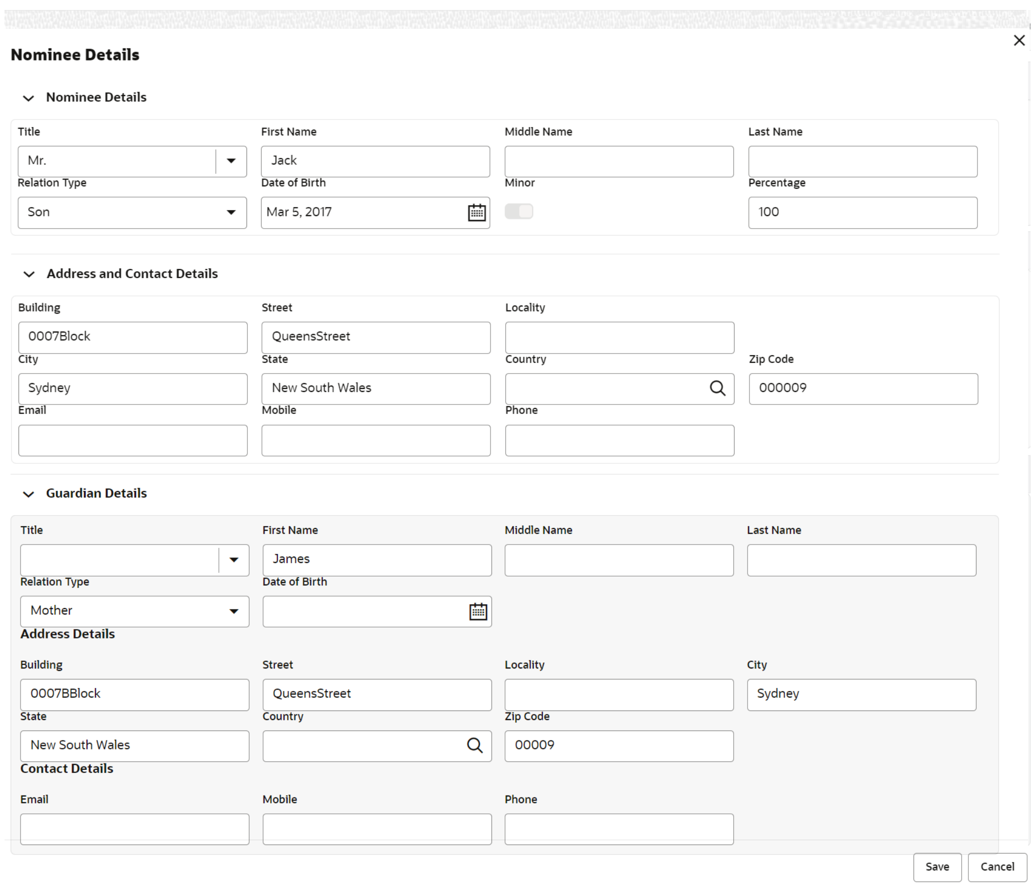
Field	Description
Action	Click the icon to edit the details. Click the icon to delete the details. Click the icon to confirm the edits.

- **Add Nominee Details**

a. Click **Add Nominee**.

The **Nominee Details** section is displayed.

Figure 8-13 Nominee Details



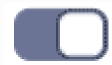
> **Note**
>
> You can specify or select details in one section at a time. To add or view the details in the other section, click the icon.

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

Table 8-9 RD 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.** • **Mis.**
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.

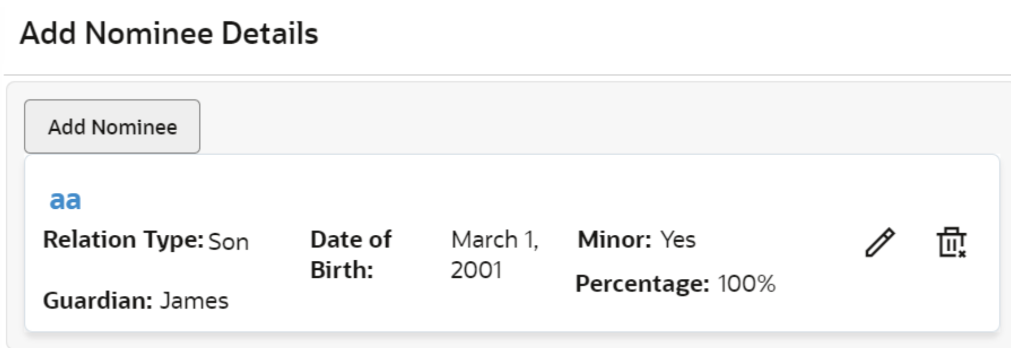
Table 8-9 (Cont.) RD Account Opening - Additional Details - Add Nominee Details – Field Description

Field	Description
Guardian Details	This section displays **Note** This section is displayed if you switch to  from 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 8-14 Nominee Summary



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

Table 8-10 RD Account Opening - Additional Details - Add Nominee Details - Summary – Field Description

Field	Description
<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.

Table 8-10 (Cont.) RD Account Opening - Additional Details - Add Nominee Details - Summary – Field Description

Field	Description
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.

   Note

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

8.2 Recurring Deposit Payment

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

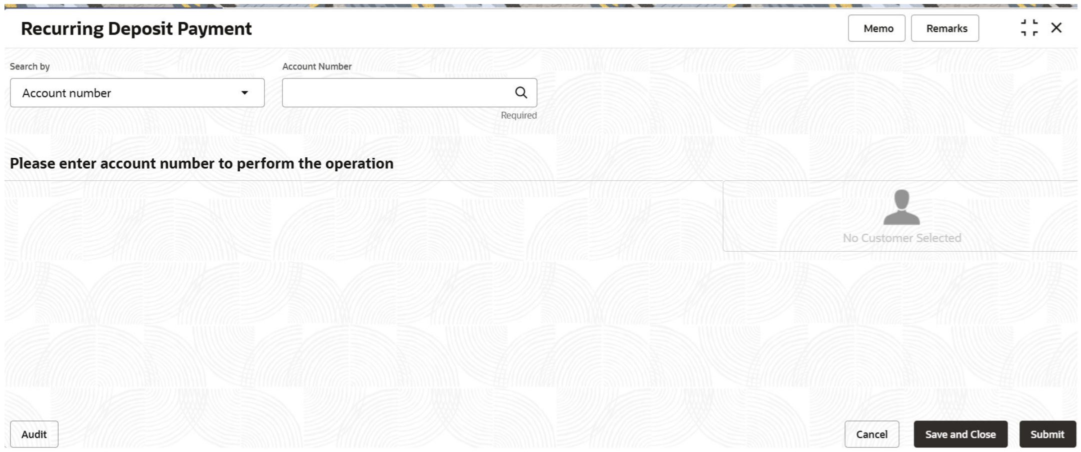
To perform manual payments:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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.

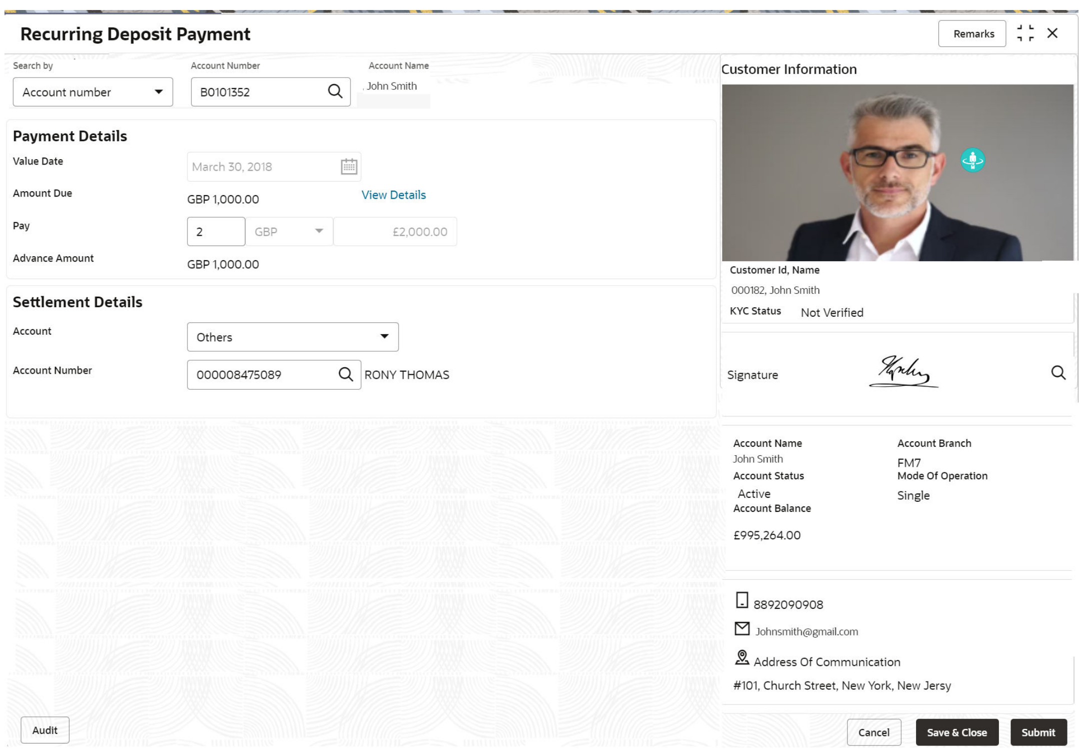
Figure 8-15   Recurring Deposit Payment



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The **Payment Details** and **Settlement Details** section are displayed.

Figure 8-16   Payment Details and Settlement Details



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

Table 8-11 Recurring Deposit Payment – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Payment Details	This widget displays payment details for the RD account entered.
Value Date	Displays the current process date as value date of the payment.
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.

Table 8-11 (Cont.) Recurring Deposit Payment – Field Description

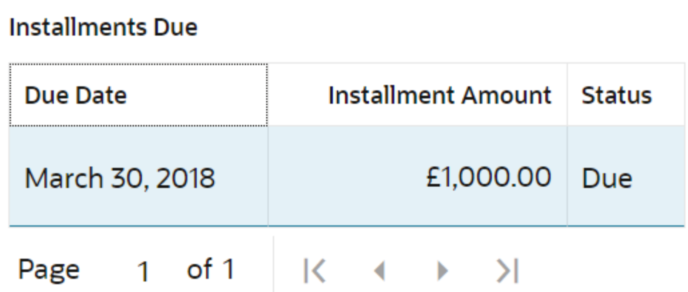
Field	Description
Advance Amount	Displays the advance amount to be paid. **Note** This field is displayed if you update the value in the **Pay** field.
Settlement Details	This widget displays the fields for settlement details for the RD account entered.
Account	Select the account for performing the settlement.
Account Number	Specify the account number from which the settlement is to be perfomed. **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 8-17 Installments Due



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

Table 8-12 Installments Due – Field Description

Field	Description
Due Date	Displays the installment due date.
Installment Amount	Displays the installment amount.

Table 8-12 (Cont.) Installments Due – Field Description

Field	Description
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.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

8.3 Redemption

You can redeem a recurring deposit 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 procced 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.
You can add the basic RD details to simulate the redemption transaction to get interest, tax and redemption.

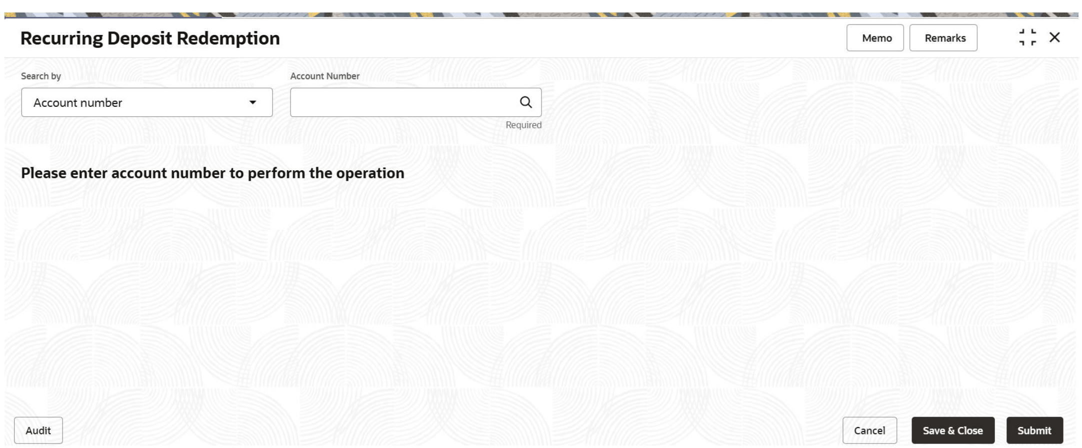
To redeem a recurring deposit:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Recurring Deposit Redemption** screen is displayed.

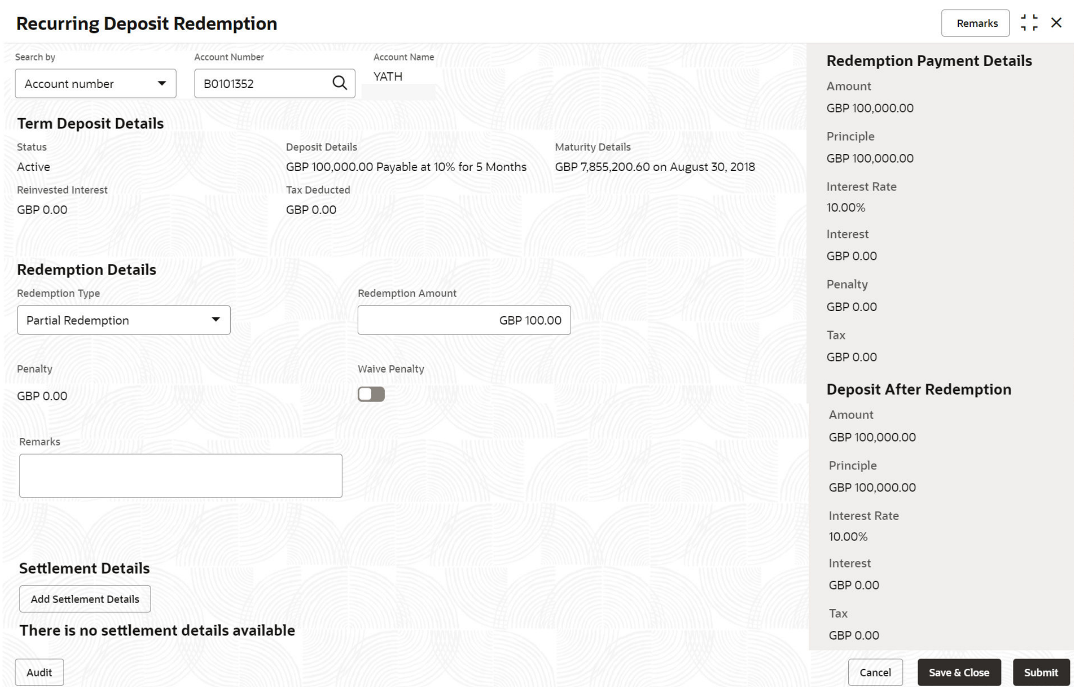
Figure 8-18 Recurring Deposit Redemption



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed in the **Recurring Deposit Redemption** screen.

Figure 8-19 Recurring Deposit Redemption Details

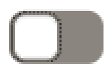


4. In the **Recurring Deposit Redemption** screen, perform the required action. For more information on fields, refer to the field description table.

Table 8-13 Recurring Deposit Redemption – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	Displays the RD status. The possible options are: • **Active** • **Matured** • **Closed**
Deposit Details	Displays the principal balance of the RD, the rate of interest, and the tenor of the RD.
Maturity Details	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** • 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 **Paid out Interest**.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.

Table 8-13 (Cont.) Recurring Deposit Redemption – Field Description

Field	Description
Redemption Type	Select the type of redemption to be performed. The options are: • **Partial Redemption** • **Full Redemption** The default value is **Full Redemption**. **Note** You can change the type to **Partial Redemption** and enter the amount in **Redemption Amount** field. The redemption amount should be not be greater than RD account balance.
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.
Penalty	Displays the penalty that will be charged for premature redemption.
Waive Penalty	Switch to  to waive the penalty amount charged on the account. Switch to  to include the penalty amount charged on the account.
Remarks	You can specify the reason for RD redemption.

5. Based on the input data provided, the system simulates the details of RD and displays them on the right side of the **Recurring Deposit Redemption** screen.

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

Table 8-14 Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Redemption Payment Details	This displays the details of the redemption payment to the customer.
Amount	This 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 Interest rate applicable for the RD.
Interest	Displays the Net interest on the principal (Interest – Tax).
Penalty	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
Tax	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.

Table 8-14 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

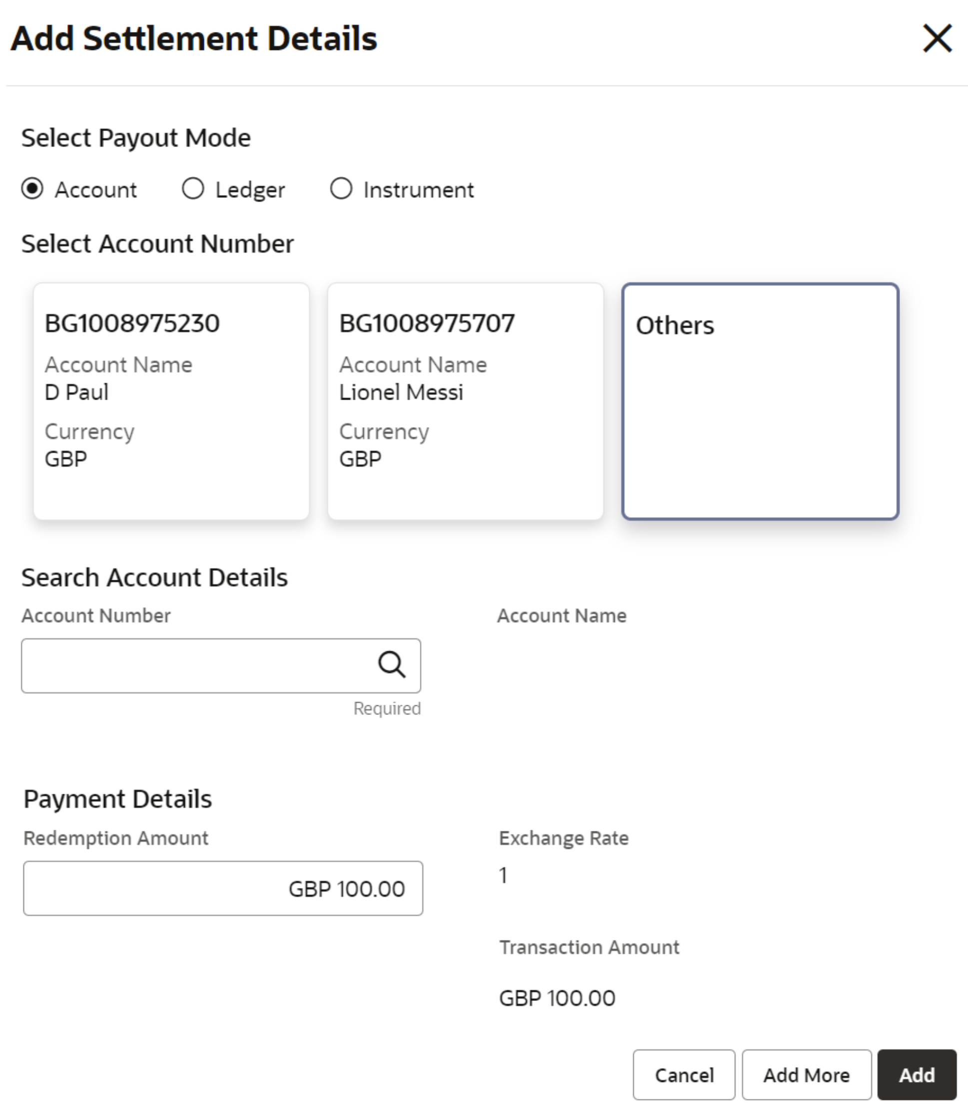
Field	Description
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining recurring deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

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

6. On **Recurring Deposit Redemption** screen, click **Add Settlement Details** button.

   The **Add Settlement Details** screen is displayed with the default payout mode as **Account**.

Figure 8-20 Recurring Deposit Redemption - Account



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

Table 8-15 Add Settlement Details - Account

Field	Description
Select Payout Mode	The **Account** mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Currency**. You can select the account for RD payout. You can select **Others** from the widget to select any other accounts in the same bank for RD payout.

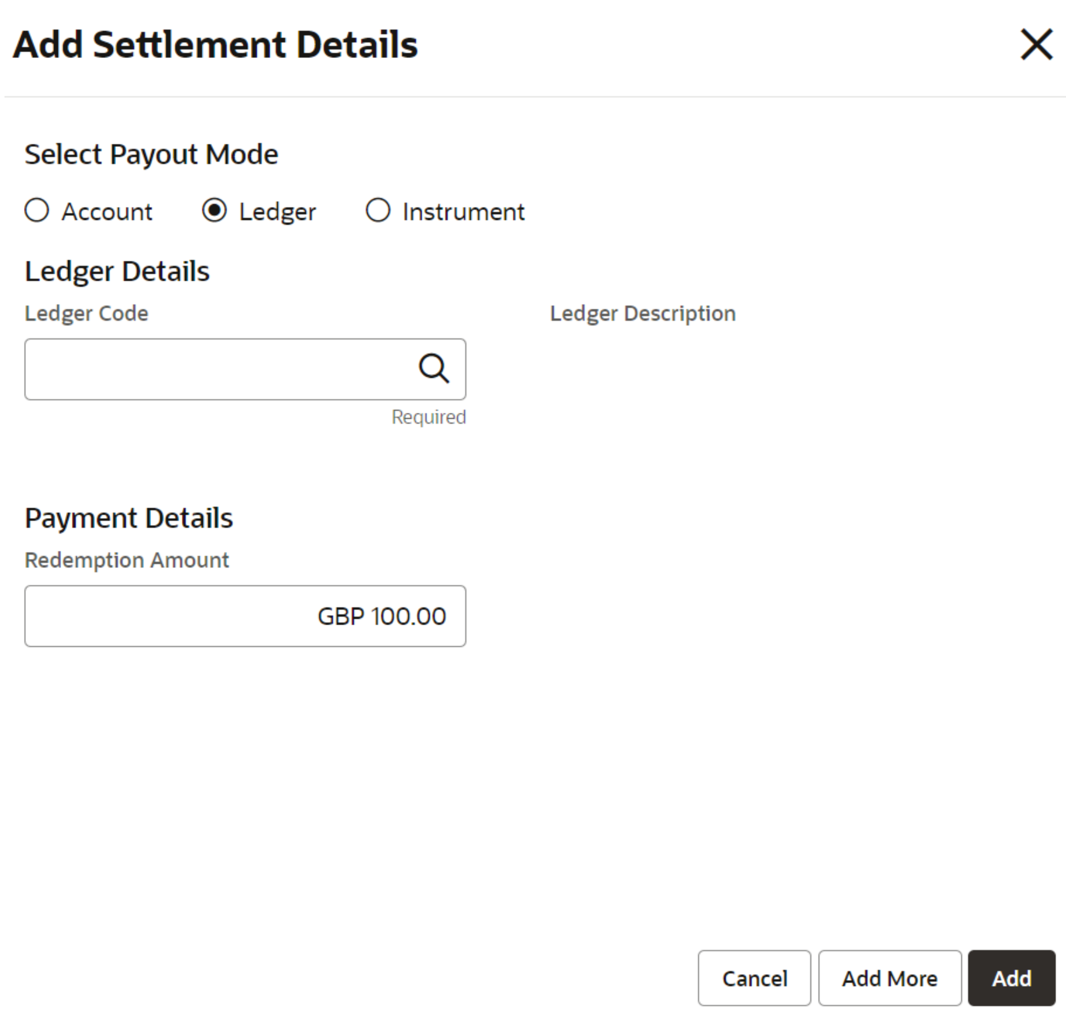
Table 8-15 (Cont.) Add Settlement Details - Account

Field	Description
Search Account Details	If you select **Others** from the widgets, the **Account Number** field is diplayed to specify the account number. click the icon or specify the account number in the **Account Number** field and the **Account Name** is displayed adjacent to the account number.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.
Exchange Rate	Displays the exchange rate. **Note** This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payout account currency. **Note** This field is displayed only if there is cross currency transaction.

7. On **Add Settlement Details** screen, select **Ledger** as the payment mode.

   The ledger details are displayed in the **Add Settlement Details** screen.

Figure 8-21 Recurring Deposit Redemption - Ledger



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

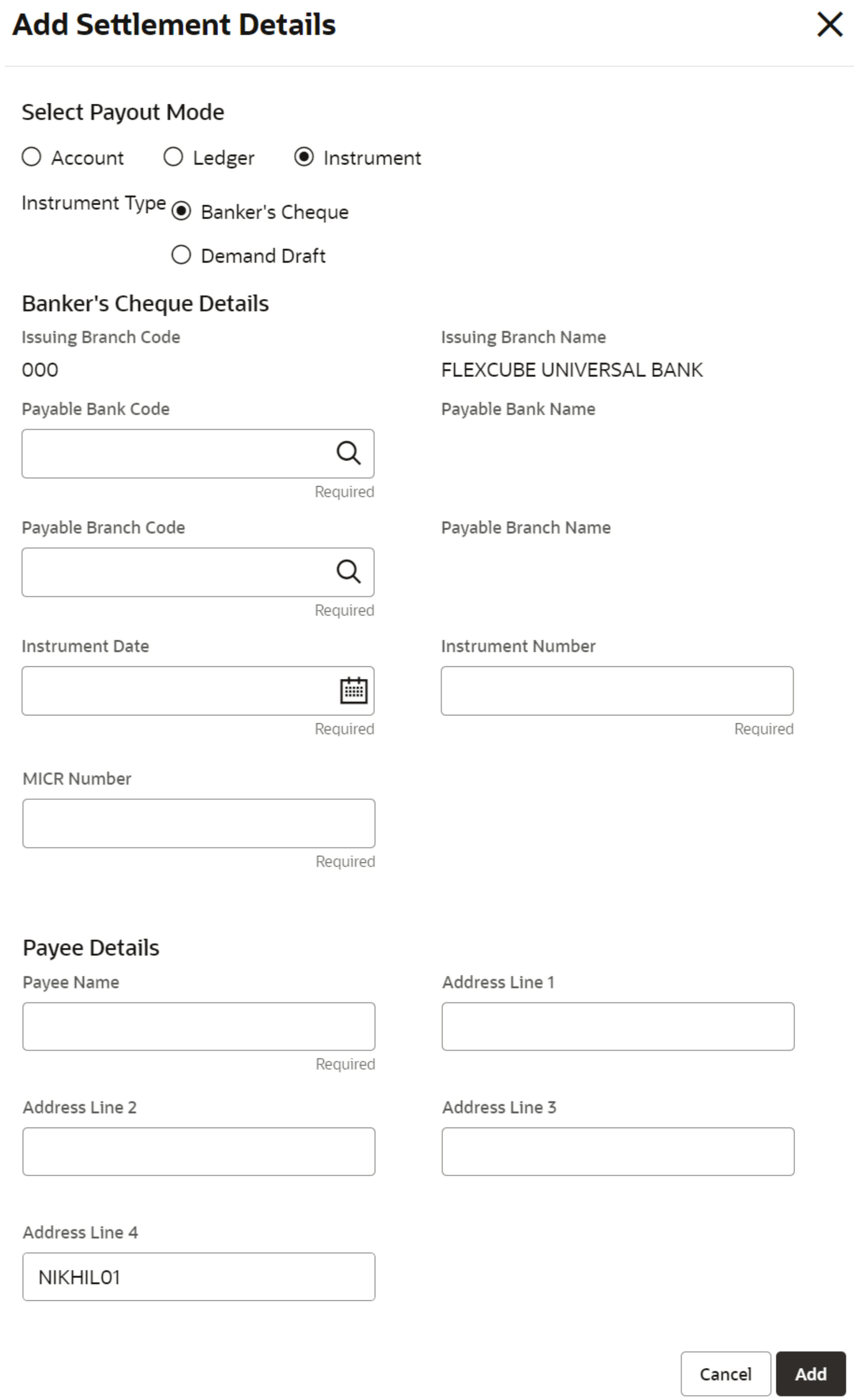
Table 8-16 Add Settlement Details - Ledger

Field	Description
Ledger Code	Specify the ledger code or click the icon and specify the ledger code in the **Ledger Code** field.
Ledger Description	Displays the description once the ledger code is specified.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.

8. On **Add Settlement Details** screen, select **Instrument** as the payment mode.

   The instrument details are displayed in the **Add Settlement Details** screen.

Figure 8-22 Recurring Deposit Redemption - Instrument



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

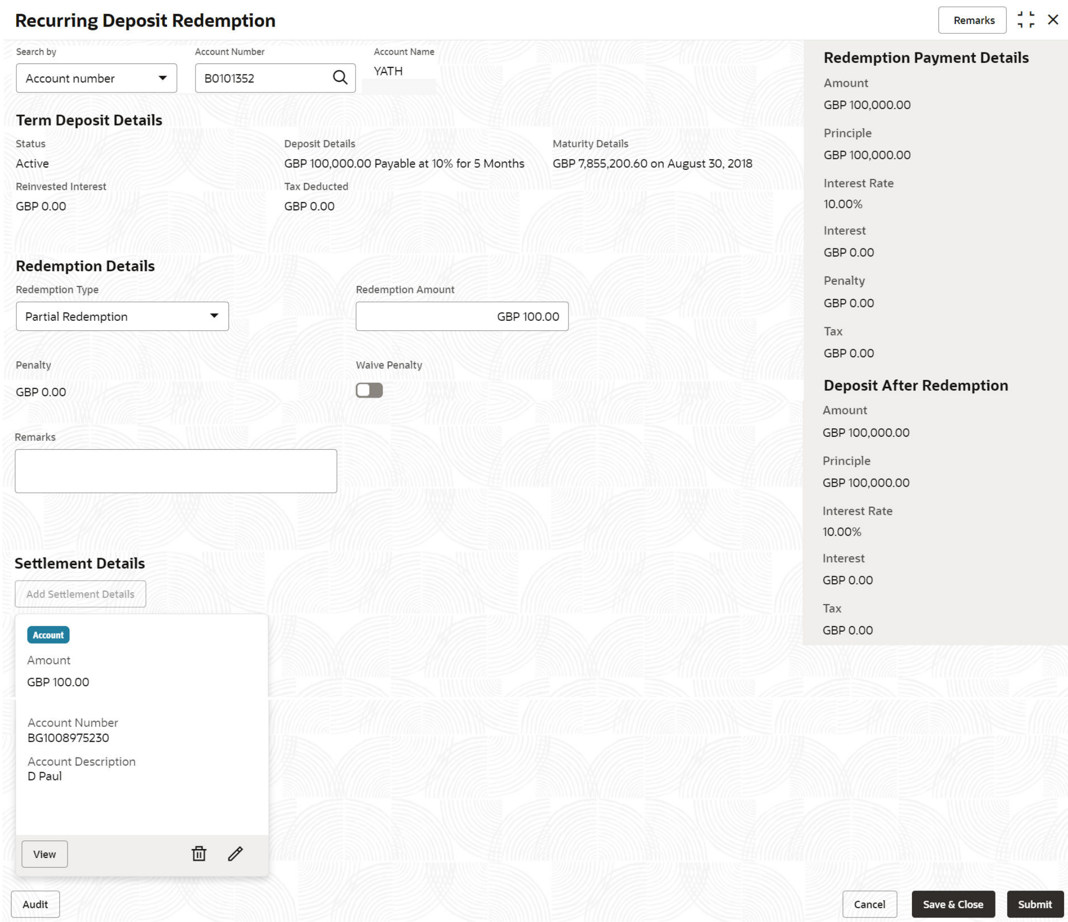
Table 8-17 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: • **Banker's Cheque** • **Demand Draft**
Issuing Branch Code	Displays the branch code issuing the instrument.
Issuing Branch Name	Displays the branch name issuing the instrument.
Payable Bank Code	Specify the bank code at which the RD is payable.
Payable Bank Name	Displays the payable bank name once the payable bank code is specified.
Payable Branch Code	Specify the branch at which the BC or DD is payable.
Payable Branch Name	Displays the payable branch name once the payable branch code is specified.
Instrument Date	Specify the instrument date.
Instrument Number	Specify the instrument number.
MICR Number	Specify the MICR number.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

9. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
10. Click **Add More** button, the system add the settlement details in the main screen and refresh the **Add settlement details** screen with default values, and the payout amount updated for remaining settlement amount.
11. Click **Add** button to add the settlement details in **Recurring Deposit Redemption** screen.

    The settlement details are displayed in the **Recurring Deposit Redemption** screen.

Figure 8-23 Recurring Deposit Redemption - Settltment Details



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

Table 8-18 Recurring Deposit Redemption - Settlement Details

Field	Description
Settlement Details	For the **Account**, the system displays the below details. • **Currency** and **Amount** • **Account Number** • **Account Description** For the **Ledger**, the system displays the below details. • **Currency** and **Amount** • **Ledger Code** • **Ledger Description** **Note** Exchange rate is displayed only if there is a cross currency transaction. Click the **View** button to view the settlement details. Click the icon to edit the redemption amount in the settlement details. Click the icon to delete the settlement details.

12. Click **Submit**.

    The screen is successfully submitted for authorization.

9 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:

- Recurring Deposit 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.
- Recurring Deposit 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.
- Recurring Deposit 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.
- Recurring Deposit Joint Holder Maintenance
  Recurring Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account’s joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- Recurring Deposit Nominee Details Update
  You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the RD account using this screen.

9.1 Recurring Deposit 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.

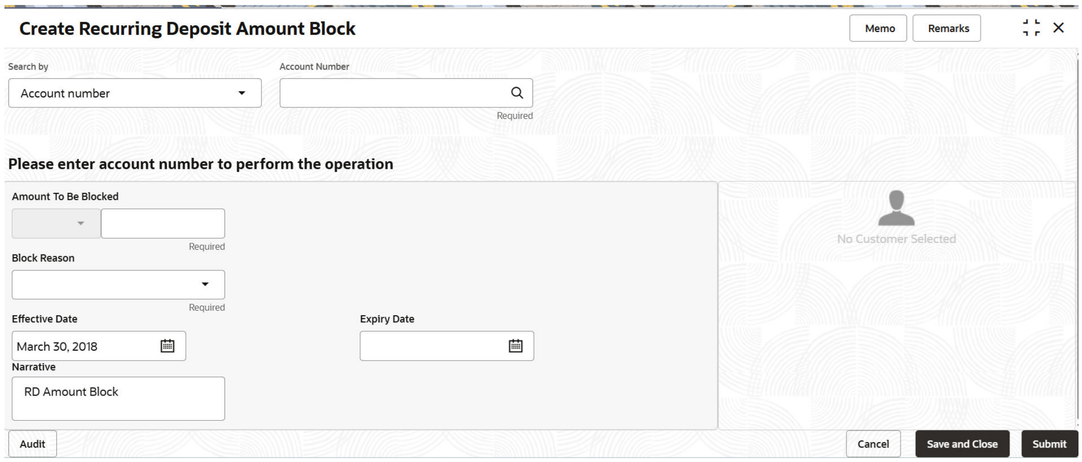
To create amount block:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On **Homepage**, from the **Retail 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 Recurring Deposit Amount Block** screen is displayed.

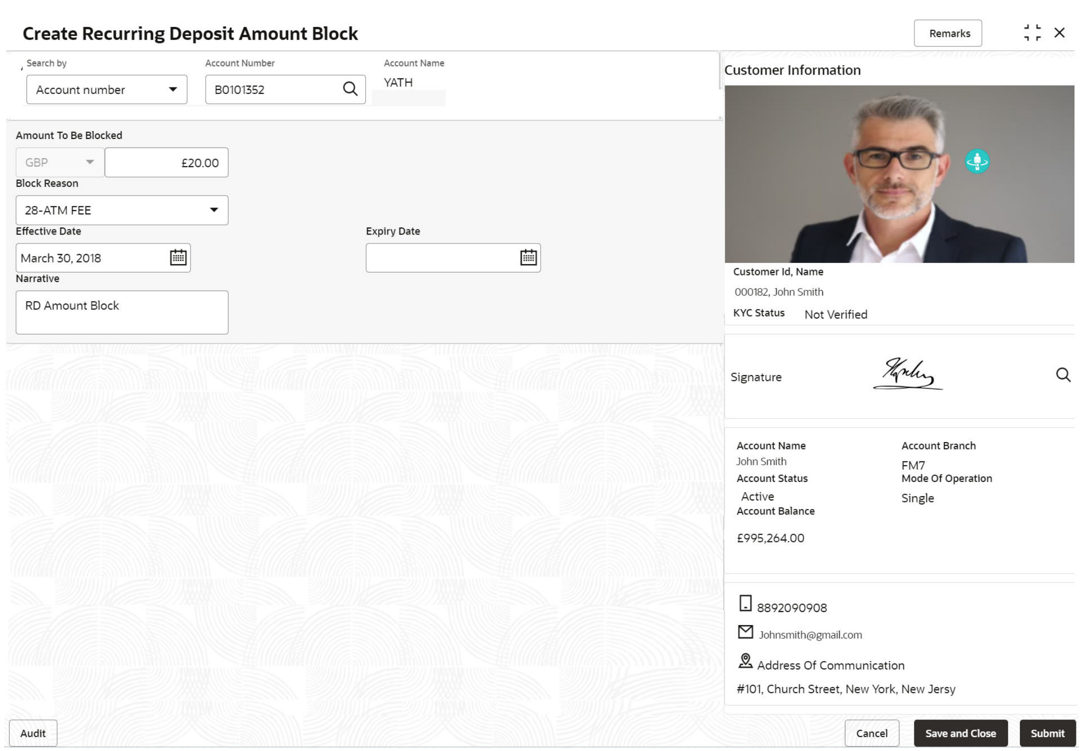
   Figure 9-1 Create Recurring Deposit Amount Block

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details for the **Create Recurring Deposit Amount Block** is displayed.

   Figure 9-2 Create Recurring Deposit Amount Block Details

4. On **Recurring Deposit Amount Block** screen, specify the fields. For more information on fields, refer to the field description table.

Table 9-1 Create Recurring Deposit Amount Block – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount To Be Blocked	Specify the amount you want to block for the Recurring Deposit (RD). Note that the currency for the RD will be displayed by default.
Block Reason	Select the reason for block from the drop-down list.
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.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

9.2 View and Modify Amount Block

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

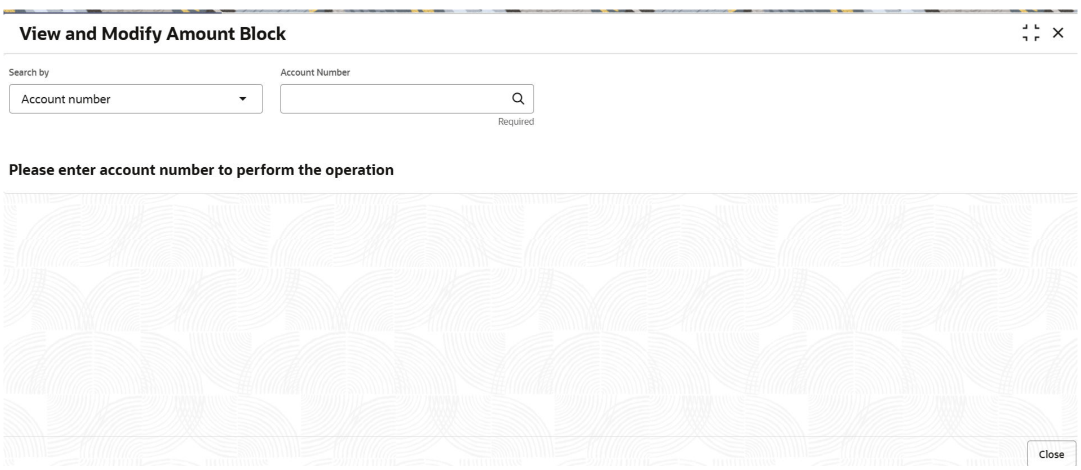
To view the amount block details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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.

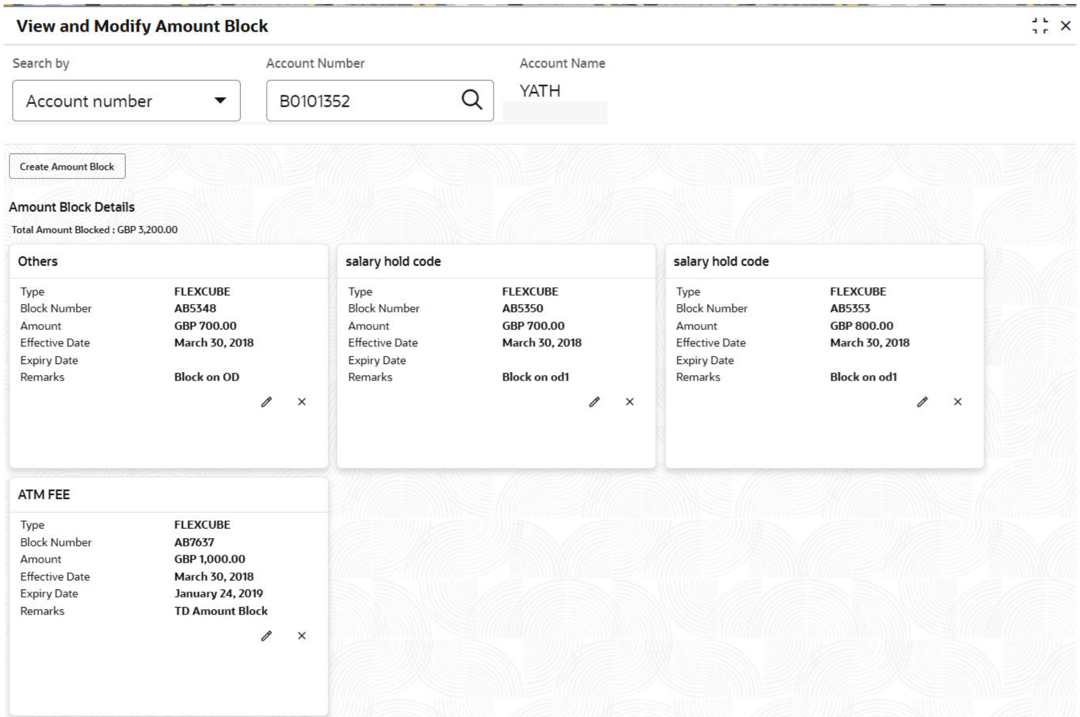
   Figure 9-3 View and Modify Amount Block

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

   The **Amount Block Details** section is displayed.

Figure 9-4 View and Modify Amount Block Details



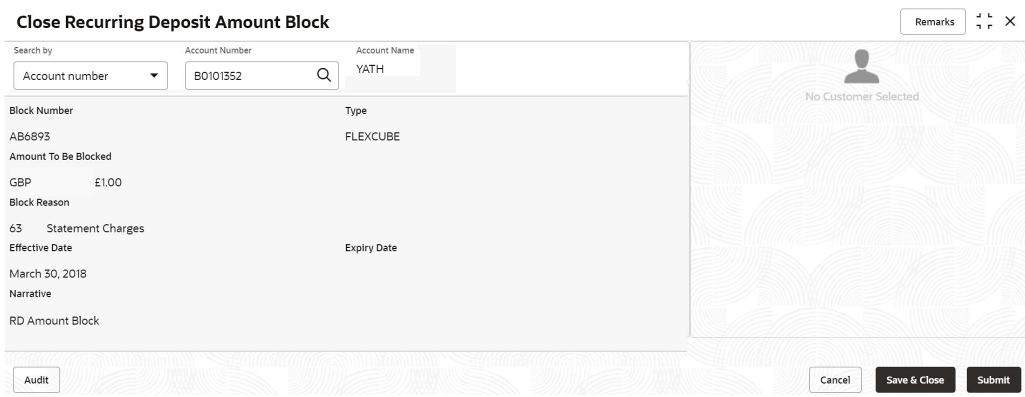
3. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.

Table 9-2 View Amount Block Details – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
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 name is displayed adjacent to this field. • The system will fetch only amount blocks with Open and Active status.
Amount Block Details	This section displays the RD amount block details.
Total Amount Blocked	Displays the total amouont blocked on the RD account.
<Block Reason>	Displays the block reason as the top of the widget.
Type	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.

- You can add a RD amount block by clickng the **Create Amount Block** button. 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. The **Close Recurring Deposit Amount Block** screen is displayed with the closed amount block details.

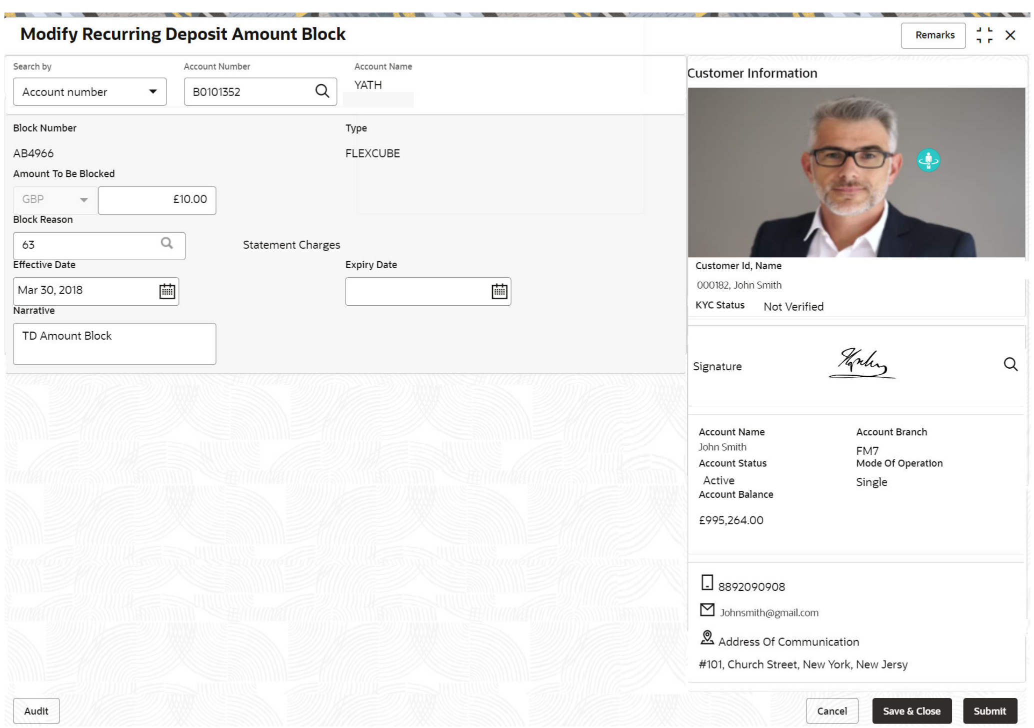
Figure 9-5 Close Recurring Deposit Amount Block



- **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 9-6 Modify Recurring Deposit Amount Block



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

Table 9-3 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.
Type	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.
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.
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**.

9.3 Recurring Deposit 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.

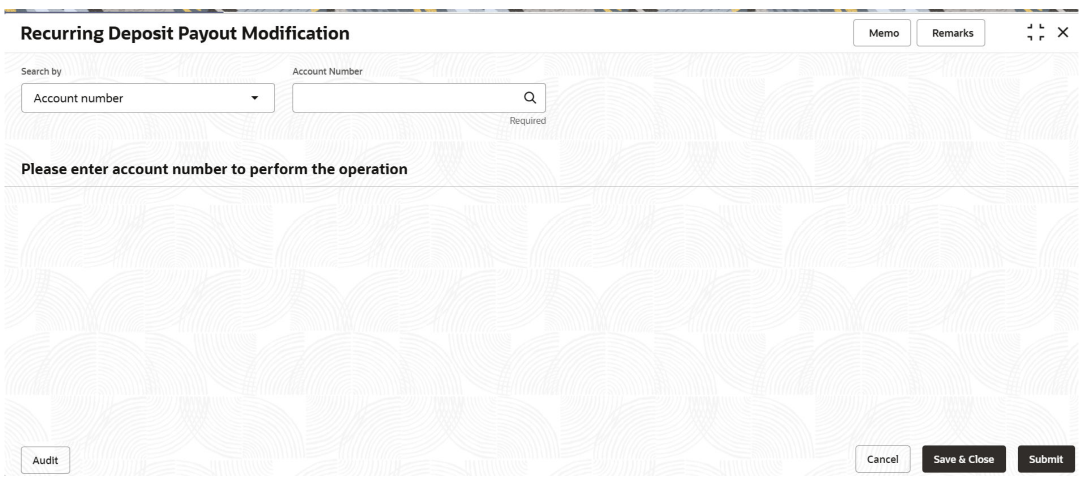
To view the RD payout modification details:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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 **Recurring Deposit Payout Modification** screen is displayed.

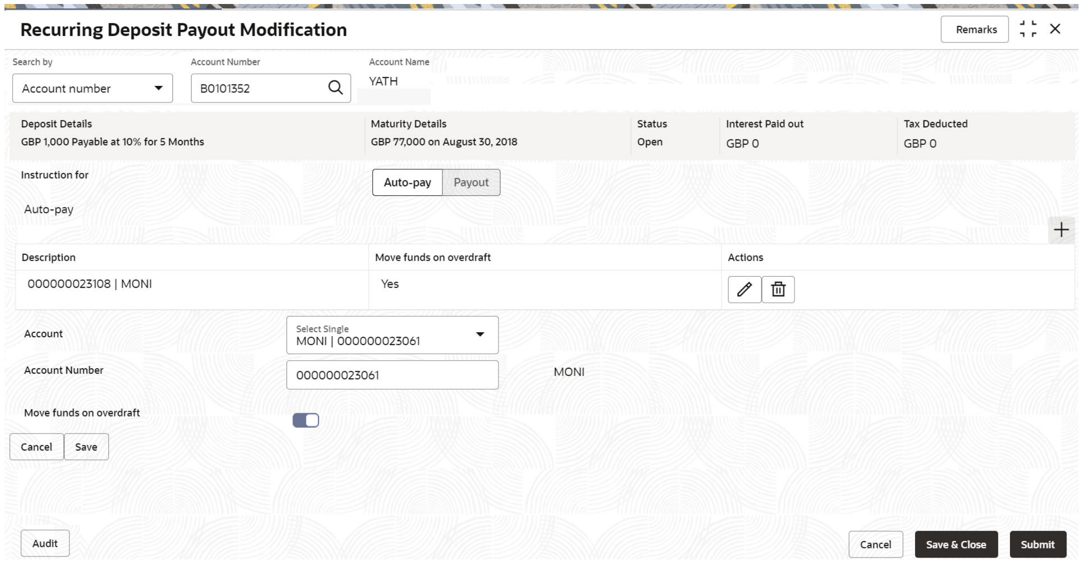
Figure 9-7 Recurring Deposit Payout Modification



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed.

Figure 9-8 Recurring Deposit Payout Modification Details



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

Table 9-4 View RD Payout Details – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.

Table 9-4 (Cont.) View RD Payout Details – Field Description

Field	Description
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. **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.
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.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

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

9.3.1 Recurring Deposit 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 9-5 Auto-pay Instruction – Field Description

Field	Description
Instruction for	Select the **Auto-pay** 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.
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.

9.3.2 Recurring Deposit 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.

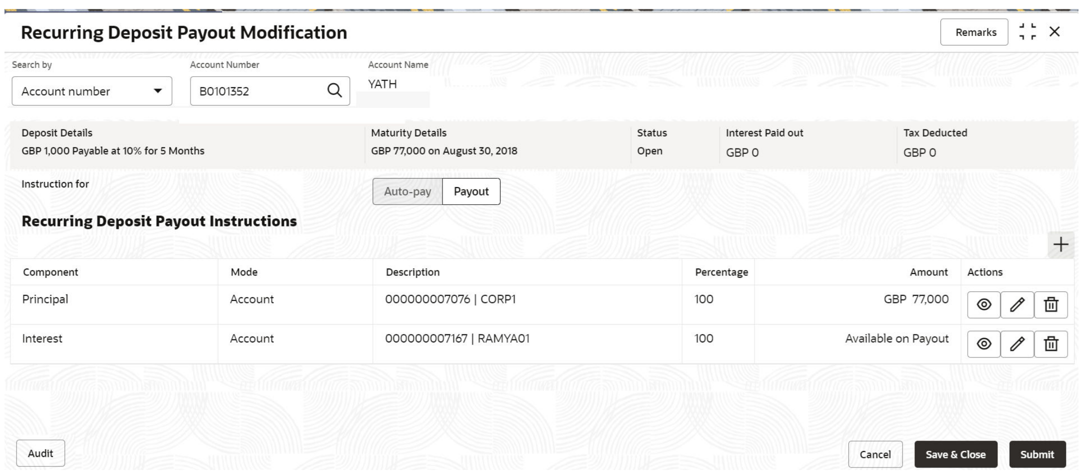
To view or edit the payout instruction:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

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

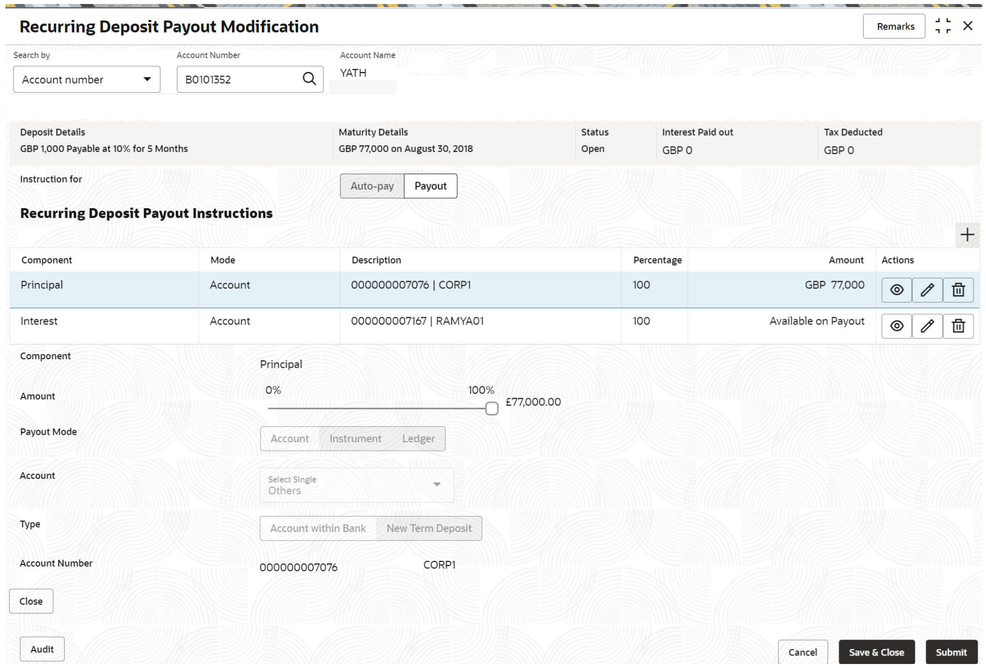
   Figure 9-9 Payout Instruction

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.

        The payout details displayed.

Figure 9-10 View Payout Instruction



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

Table 9-6 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**
Mode	Displays the payout mode. The possible options are: – **Account** – **Instrument** – **Ledger**

Table 9-6 (Cont.) View 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 – **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
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.
Payout Mode	Displays the payout mode selected. **Note** This field appears if you click the icon.

Table 9-6 (Cont.) View Payout Details – Field Description

Field	Description
Account	Displays the account selected for the payout. **Note** This field appears if you click the icon.

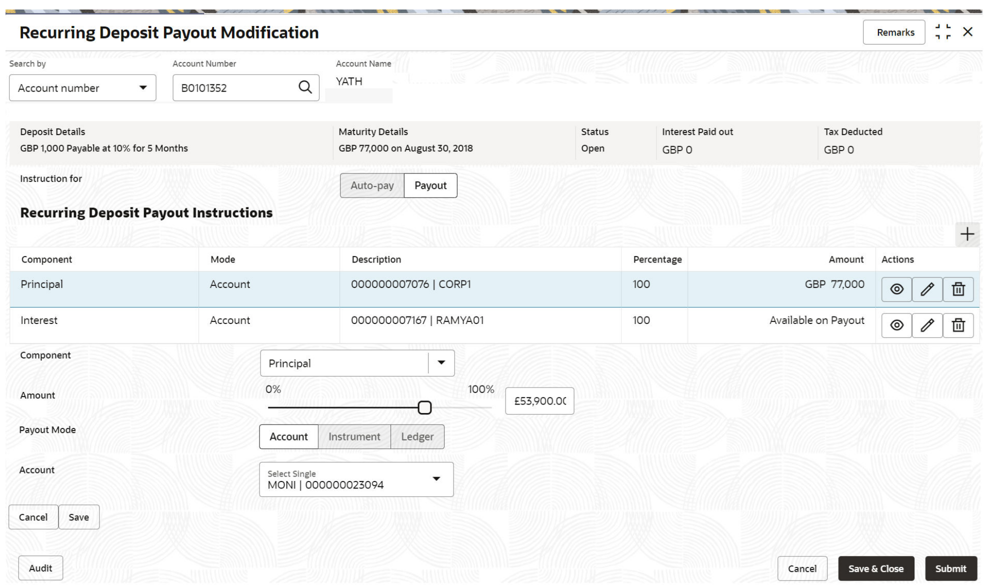
b. Click **Close**.

- **Edit the own account payout instruction details:**

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

The payout details displayed.

Figure 9-11 Own Account Payout Instruction



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

Table 9-7 Payout by own account – Field Description

Field	Description
Component	Select the component for payout. The options are: – **Principal** – **Interest** – **Principal & Interest**

Table 9-7 (Cont.) Payout by own account – Field Description

Field	Description
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 **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 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.

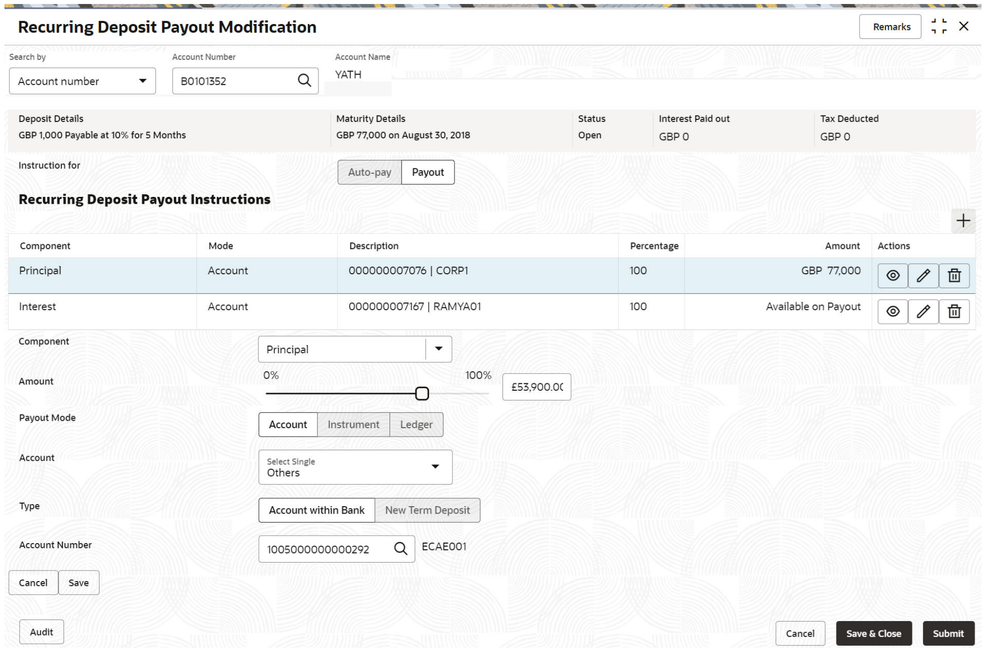
b. Click **Save**.

- **Edit the other account payout instruction details that are within the bank:**

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

     The payout details displayed.

Figure 9-12 Account Within Bank



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

Table 9-8 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. **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 **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.

Table 9-8 (Cont.) Payout by other account within bank – Field Description

Field	Description
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 **Account Within Bank** type. **Note** For information on **New Term Deposit**, refer Edit 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.

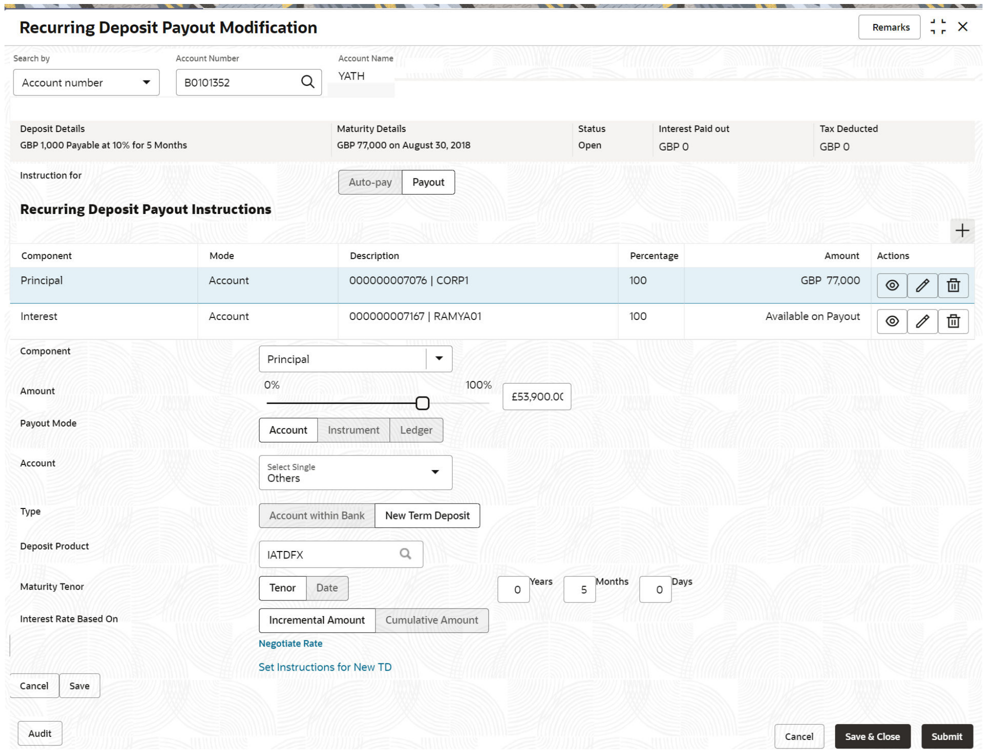
b. Click **Save**.

- **To edit the other account payout instruction details by adding new TD:**

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

     The payout details displayed.

Figure 9-13 New TD Account



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

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

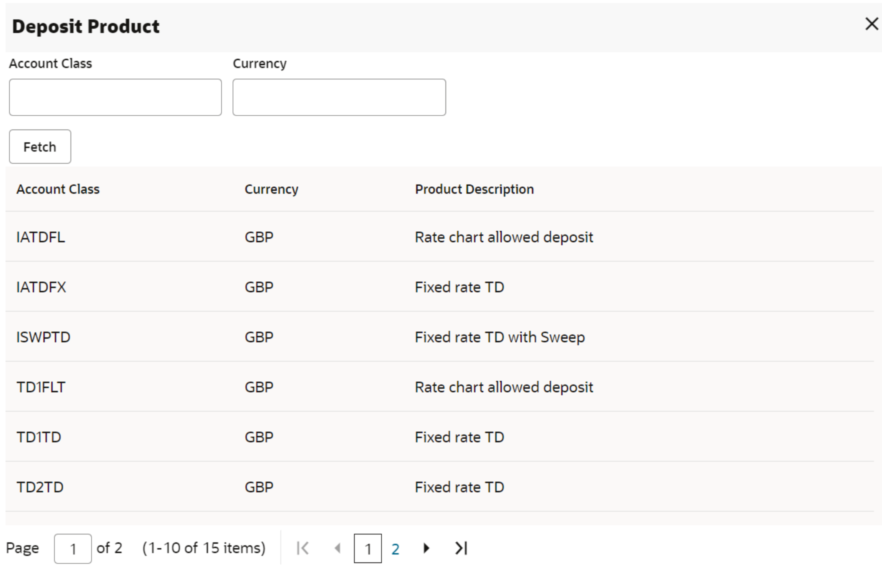
Field	Description
Payout Mode	Select the payout mode as **Account**. **Note** For information on payout mode as **Instrument** or **Ledger**, refer Edit the payout mode as instrument and Edit the payout mode as ledger.
Account	Select the **Other** account for performing the payout. **Note** For information 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 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 9-14 Deposit Product



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

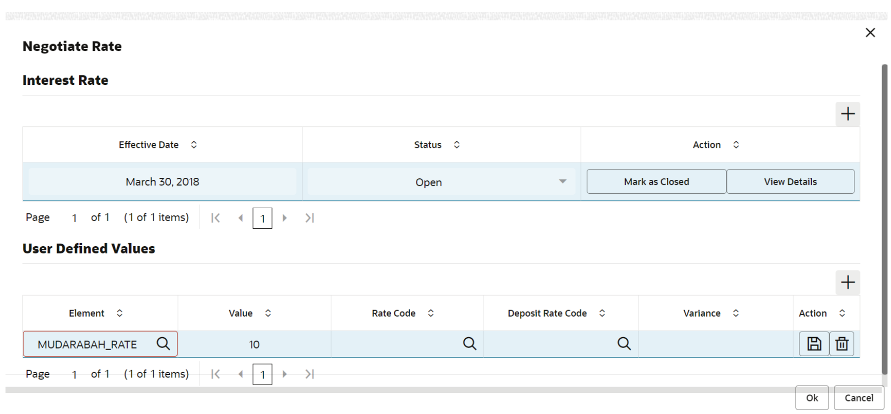
iii. Select the option displayed in the table.

– **To negotiate the rate:**

i. You can also negotiate the rate by clicking the **Negotiate Rate** link.

The **Negotiate Rate** section is displayed.

Figure 9-15 Negotiate Rate



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

Table 9-10 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.

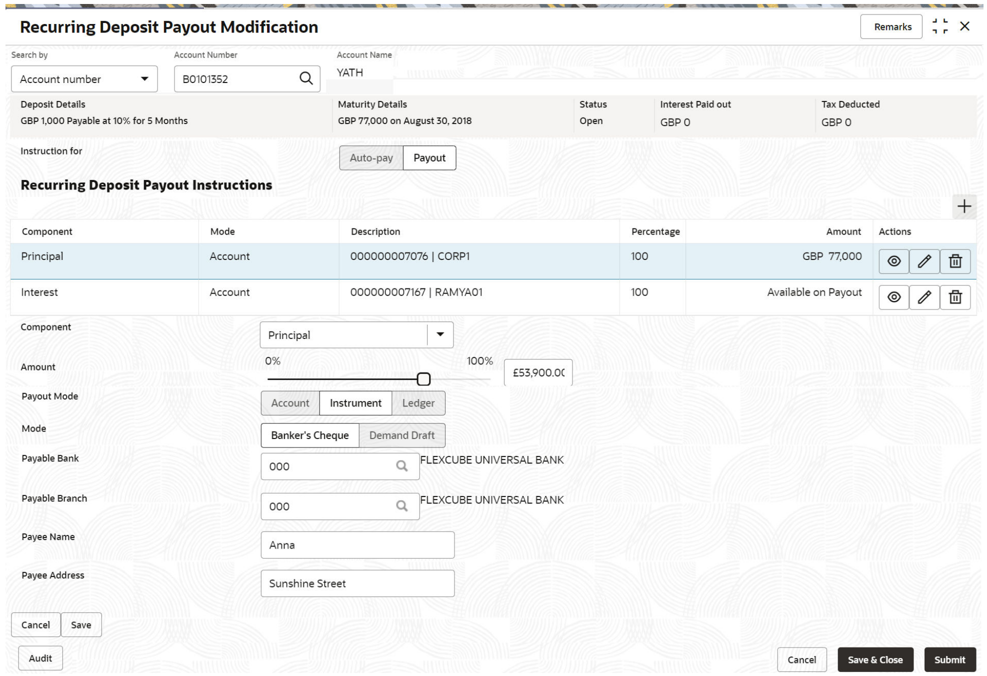
b. Click **Save**.

- **Edit the payout mode as instrument:**

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

  The payout details displayed.

Figure 9-16 Payout mode as Instrument



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

Table 9-11 Pay through Instrument - Own Bank Cheque – 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 9-11 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

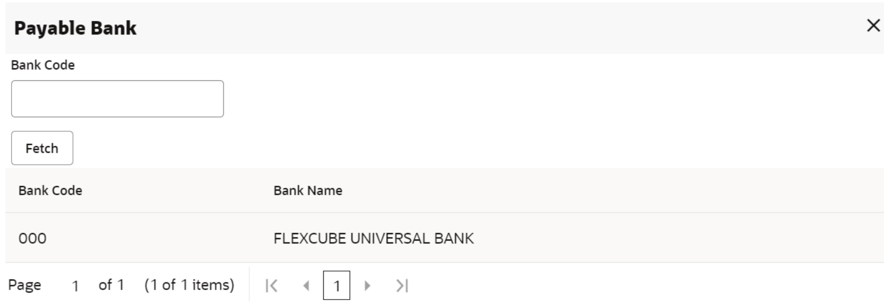
Field	Description
Payout Mode	Select the payout mode as **Instrument**. **Note** For information on payout mode as **Account** or **Ledger**, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout 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:**

i. From the **Payable Bank** field, click the icon from the first field.

The **Payable Bank** section is displayed.

Figure 9-17 Payable Bank



ii. Specify the code in the **Bank Code** field and click **Fetch**.

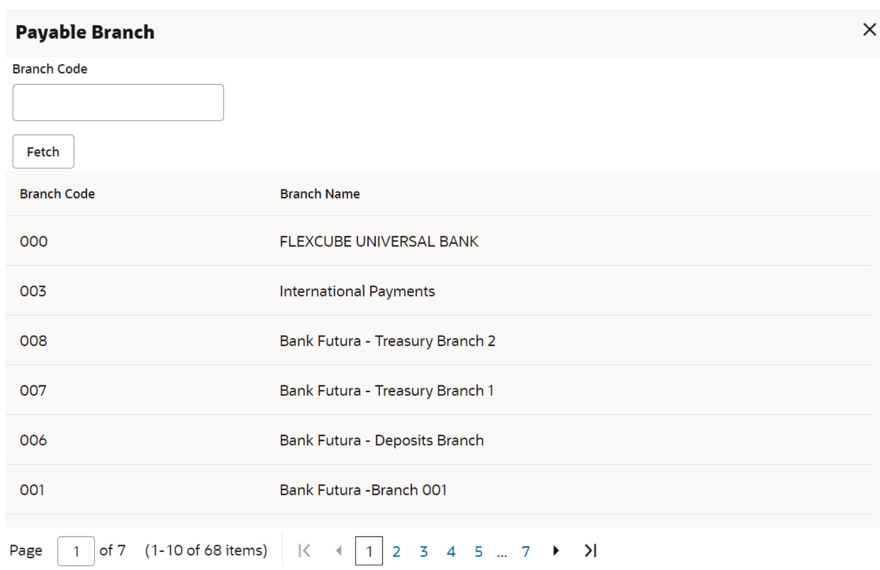
iii. Select the code displayed in the table.

– **To fetch the payable branch:**

i. From the **Payable Branch** field, click the icon field.

The **Payable Branch** section is displayed.

Figure 9-18 Payable Branch



ii. Specify the code in the **Branch Code** field and click **Fetch**.

iii. Select the code displayed in the table.

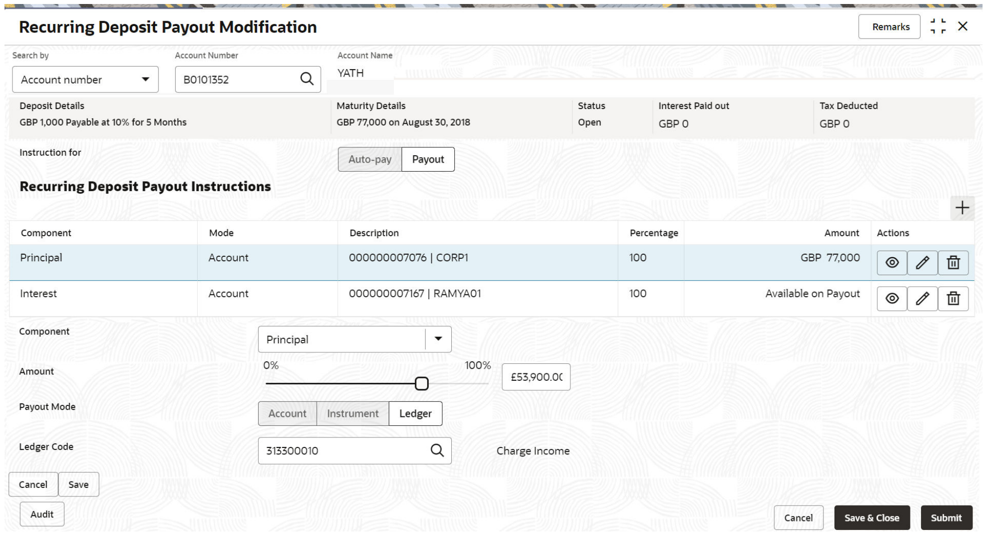
b. Click **Save**.

- **Edit the payout mode as ledger:**

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

The payout details displayed.

Figure 9-19 Ledger



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

Table 9-12 Pay through Ledger – 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.
Payout Mode	Select the payout mode as **Ledger**. **Note** For information on payout mode as **Account** or **Instrument**, 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 instrument.

Table 9-12 (Cont.) Pay through Ledger – Field Description

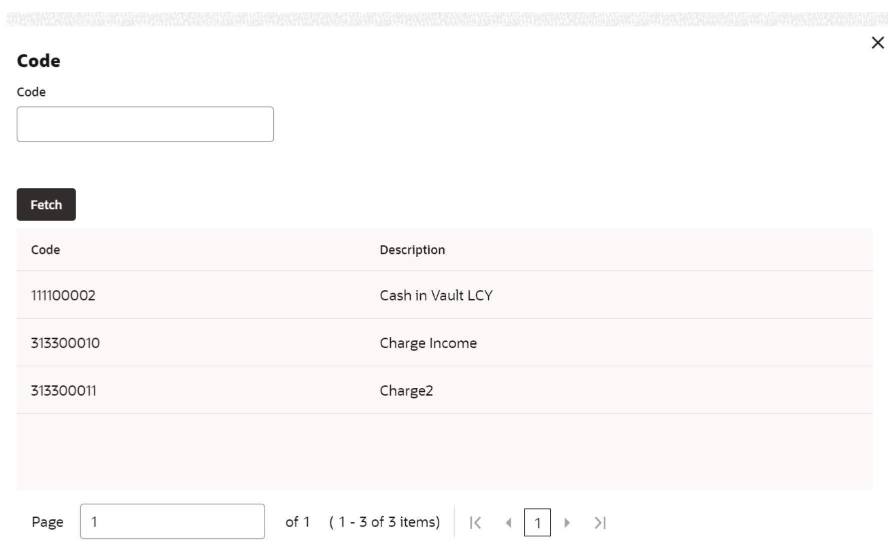
Field	Description
Ledger Code	Select the ledger code for the payout. **Note** For information on fields displayed as you click icon, refer Fetch Ledger Code.

– **To fetch the ledger code:**

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

The **Ledger Code** section is displayed.

Figure 9-20 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.

9.4 Recurring Deposit 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.

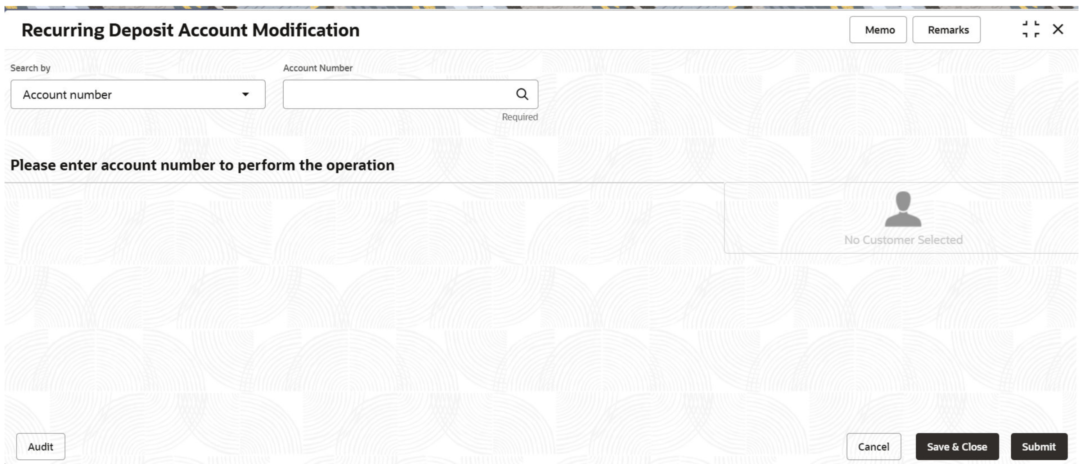
To perform the account modification:

> **Note**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, from the **Retail 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 **Recurring Deposit Account Modification** screen is displayed.

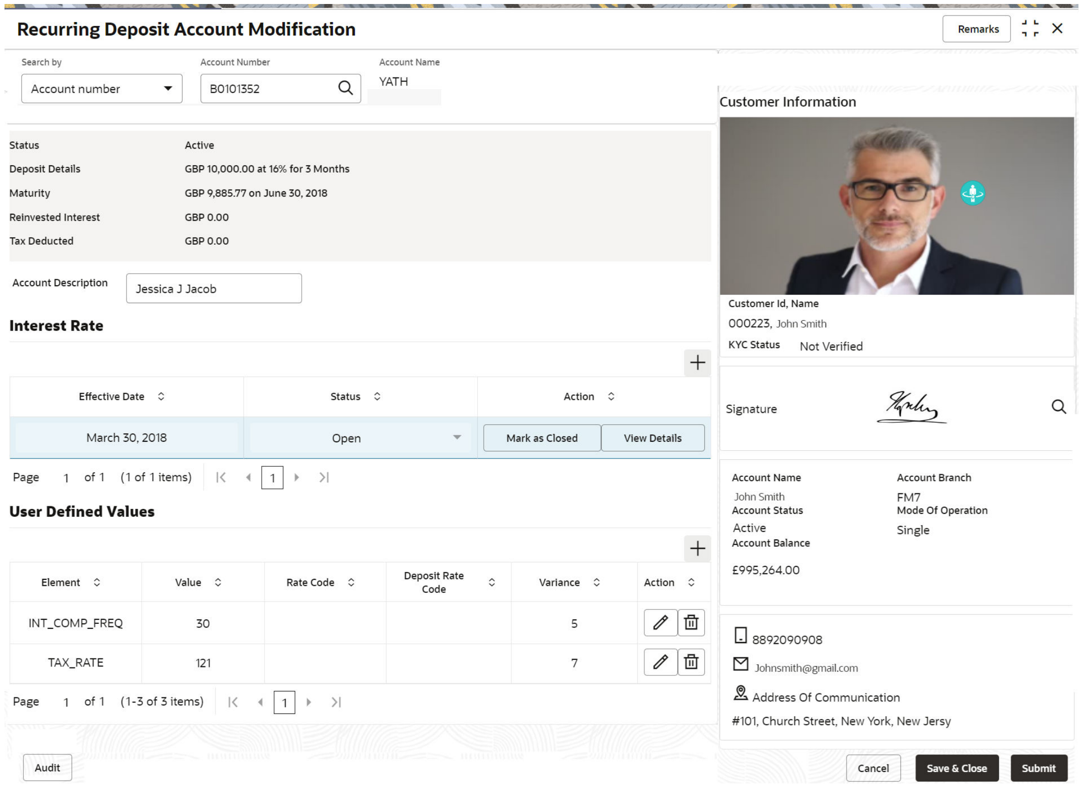
   Figure 9-21 Recurring Deposit Account Modification

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details of the modification is displayed.

Figure 9-22 Recurring Deposit Account Modification Details



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

Table 9-13 Recurring Deposit Account Modification – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
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.
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.

Table 9-13 (Cont.) Recurring Deposit Account Modification – Field Description

Field	Description
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.
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 icon, to add a new row.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

9.5 Recurring Deposit Joint Holder Maintenance

Recurring Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

The Joint Holder can be a Guarantor, Authorized Signatory, Power if Attorney, and so on. A customer can be the sole or joint owner of a RD account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

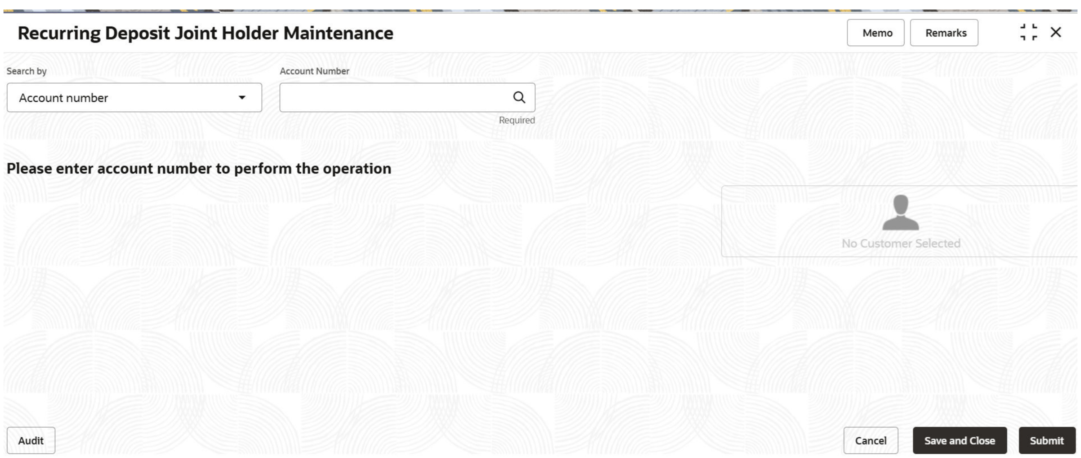
To maintain joint holder details:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Recurring Deposit Joint Holder Maintenance** screen is displayed.

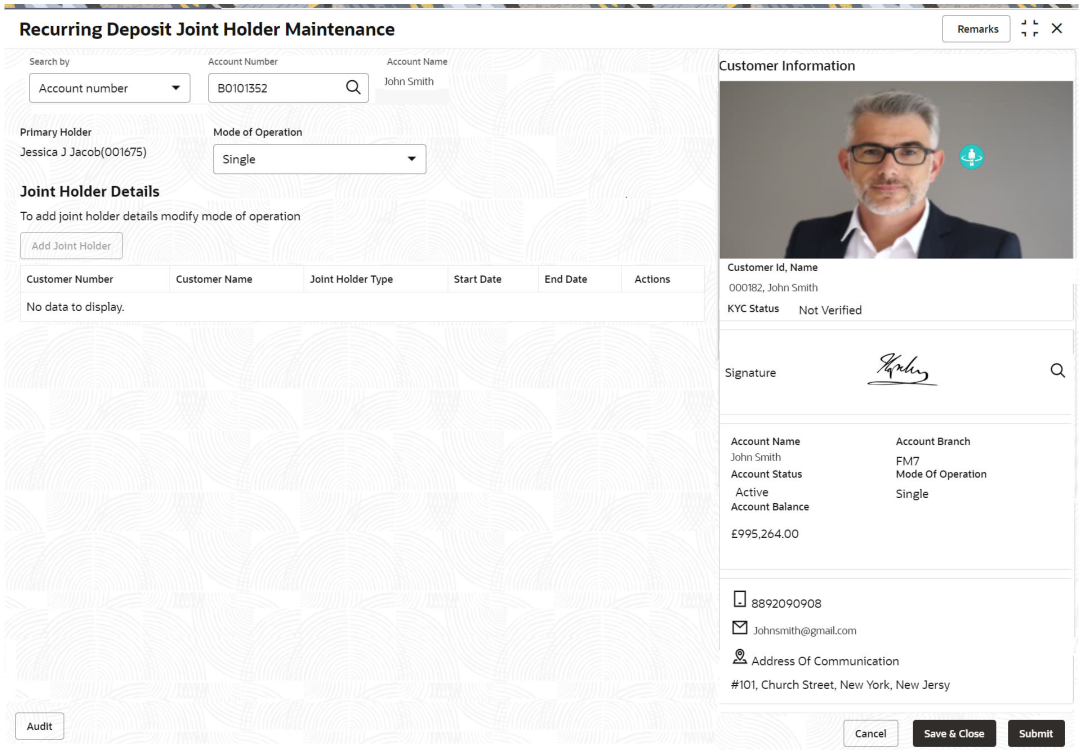
   Figure 9-23 Recurring Deposit Joint Holder Maintenance

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The account holder details and mode of operation are displayed.

Figure 9-24 Recurring Deposit Joint Holder Details



4. You can view the account holder details of the selected Recurring Deposit account number.For more information on fields, refer to the field description table.

Table 9-14 Recurring Deposit Joint Holder Maintenance – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the name of the primary holder of the RD account.
Mode of Operation	Specify the mode of operation. The options are: • **Single** • **Jointly** • **Either Anyone or Survior** • **Former or Survior** • **Mandate Holder**

Table 9-14 (Cont.) Recurring Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details. **Note** You can perform the following actions in this section: • **Add Joint Holder Details**: For details on this action, refer Add Joint Holder. • **Edit Joint Holder Details**: For details on this action, refer Edit Joint Holder Details. • **Delete Joint Holder Details**: From the **Actions** field, click the  icon. A confirmation message is displayed that the action cannot be recovered. Click **Delete** to proceed with the deletion. • **Convert Joint Account to Single Account**: From the **Mode of Operations** field, select the **Single** option. A confirmation message is displayed. Click **Confirm** to proceed with the converstion.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

- Maintain Joint Holder Details
  You can maintain the joint holder details for a RD account.

9.5.1 Maintain Joint Holder Details

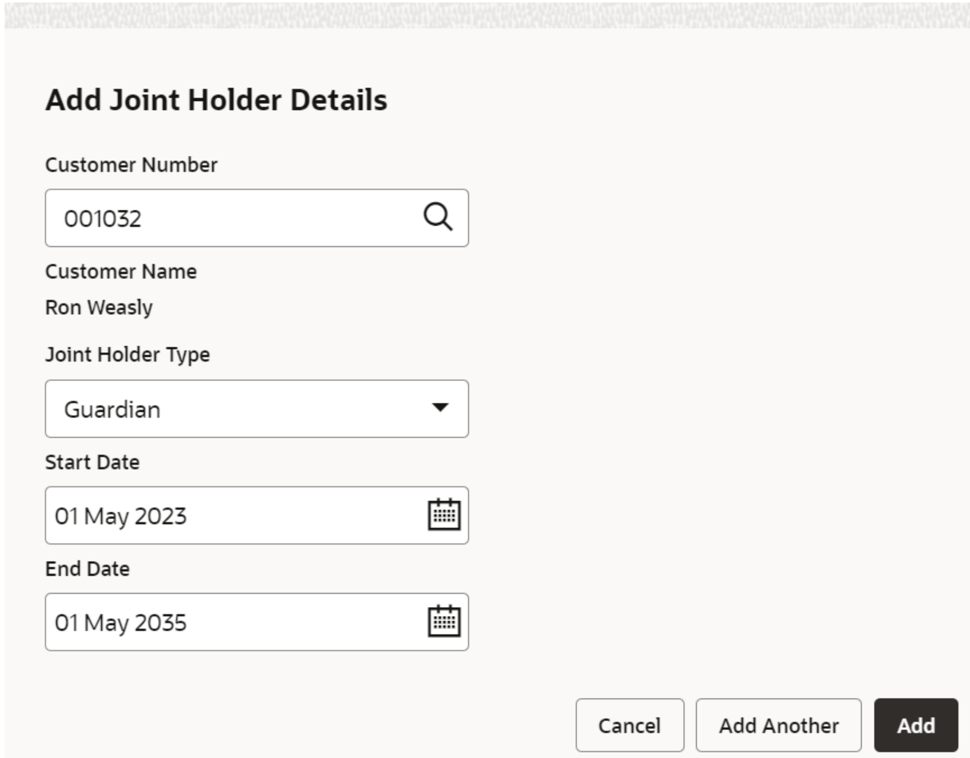
You can maintain the joint holder details for a RD account.

To maintain the joint holder details:

1. From the **Joint Holder Maintenance** screen, perform any of the following actions as required:
   - **Add Joint Holder**
     a. Select the **Jointly**, **Either Anyone or Survior**, **Former or Survior**, or **Mandate Holder** option from the **Mode of Operation** field.
     b. In the **Joint Holder Details** section, click **Add Joint Holder**.

        The **Add Joint Holder Details** section is displayed.

Figure 9-25 Add Joint Holder Details



c. You can capture the required details in this section. For more information on fields, refer to the field description table.

Table 9-15 Add Joint Holder – Field Description

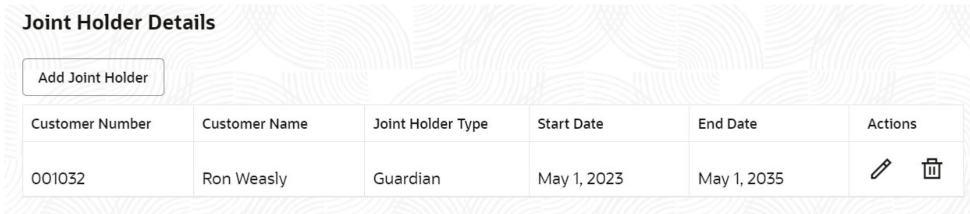
Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder for the deposit account holder.
Start Date	Select or specify the date from which the joint holder will be applicable to the account.
End Date	Select or specify the date till which the joint holder will be applicable to the account.

d. Click **Add**.

You can add multiple joint holders to the account by clicking **Add Another**.

The added joint holder details are displayed in the **Joint Holder Details** section.

Figure 9-26 Joint Holder Details

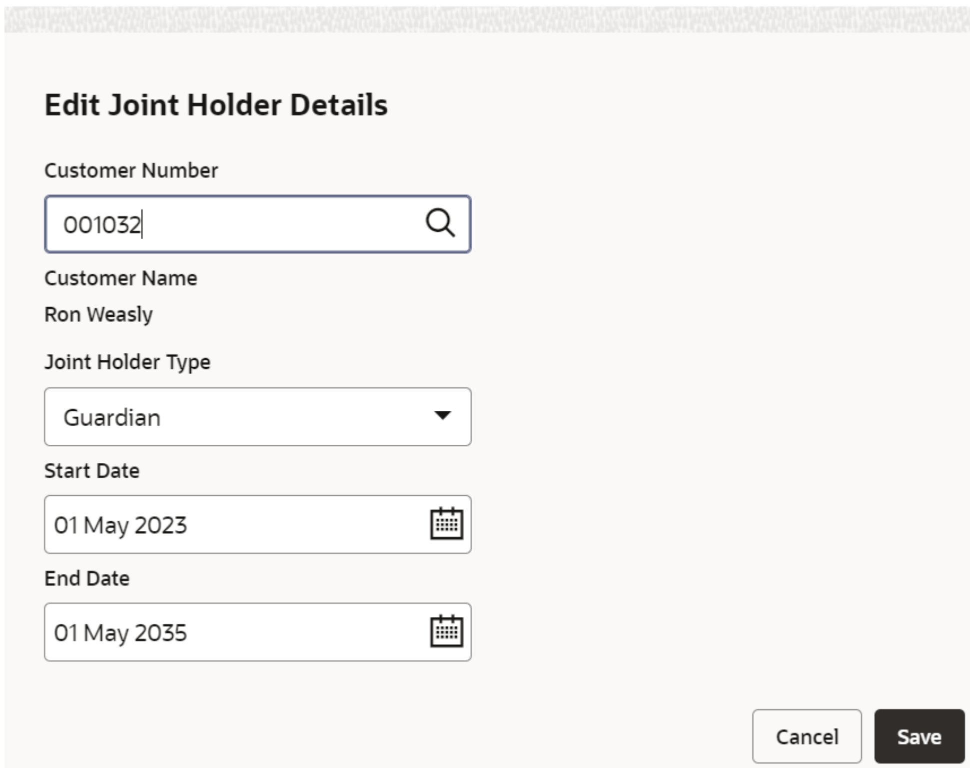


- **Edit Joint Holder Details**

  a. In the **Joint Holder Details** section, click the icon, from the **Actions** field.

     The **Edit Joint Holder Details** section is displayed.

Figure 9-27 Edit Joint Holder Details



  b. You can update the joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer Add Joint Holder.

  c. Click **Save**.

2. Click **Submit**.

9.6 Recurring Deposit Nominee Details Update

You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the RD account using this screen.

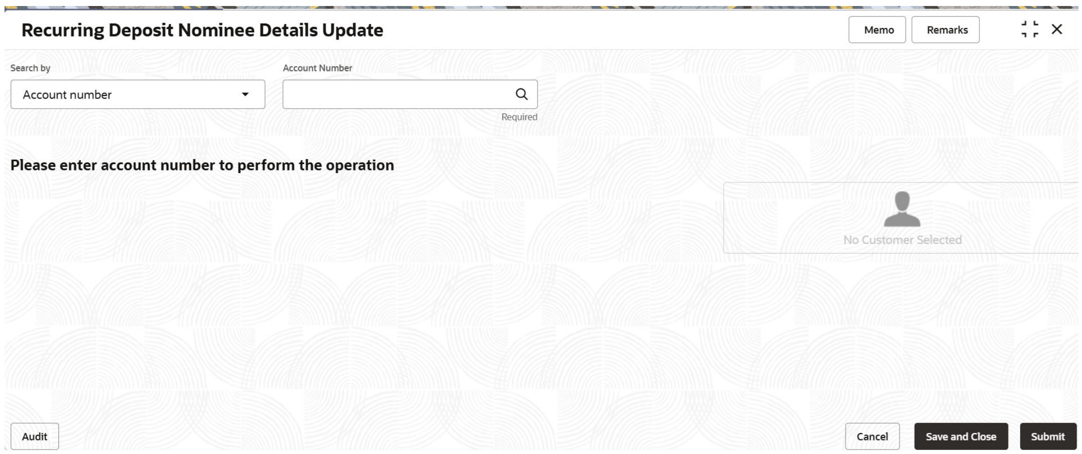
To update nominee details:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Recurring Deposit Nominee Details Update** screen is displayed.

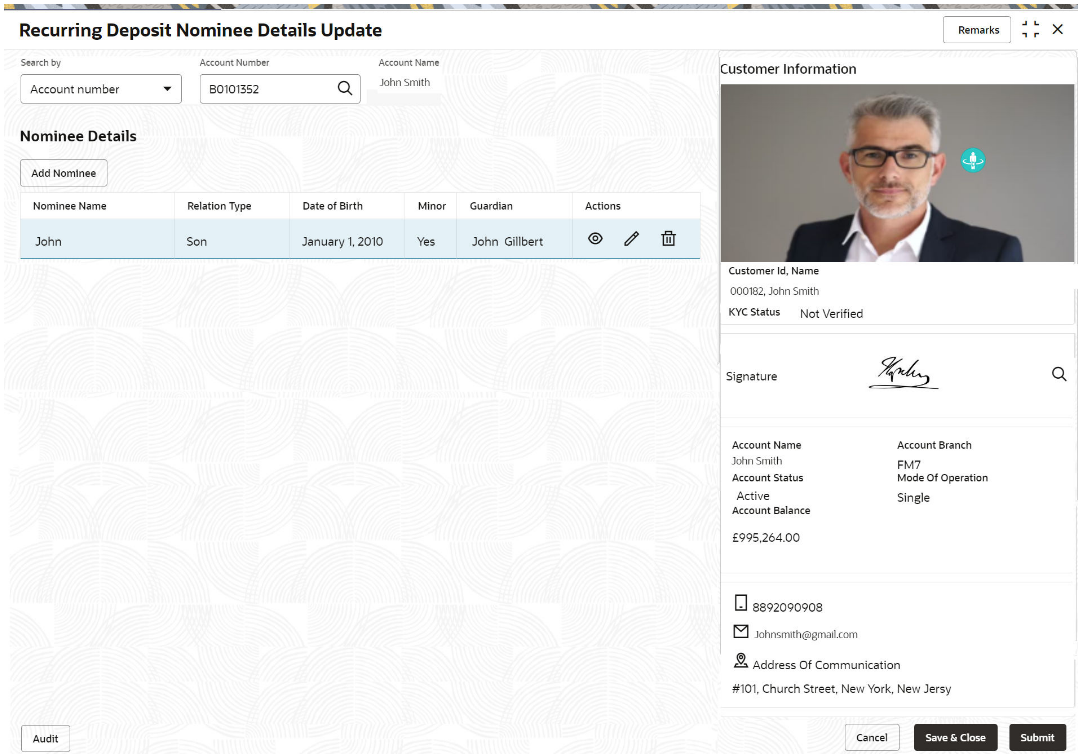
   Figure 9-28 Recurring Deposit Nominee Details Update

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

   The details are displayed in the screen.

Figure 9-29 Recurring Deposit Nominee Details



> **Note**
>
> If no nominee is added to the selected account, then there are no details displayed in the **Nominee Details** section.

4. In the **Nominee Details** section, you can view the details of the nominee if already added to the account.For more information on fields, refer to the field description table.

Table 9-16 Recurring Deposit Nominee Details Update – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Nominee Details	This section displays the details of the nominee added to the RD account. **Note** For information on adding a nominee, refer Add Nominee.
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the nominee is a minor or major. **Note** The minor status will be derived based on the minor age limit maintained at the host.
Guardian	Displays the name of the guardian, if the nominee is a minor.

Table 9-16 (Cont.) Recurring Deposit Nominee Details Update – Field Description

Field	Description
Actions	Displays the following icons to perform the action: • : For information on this action, refer View Nominee Details. • : For information on this action, refer Edit Nominee Details. • : If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click **Delete**.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

- Add Nominee
  You can add a nominee to a RD account.
- View Nominee Details
  You can view the details of the nominee added to a RD account.
- Edit Nominee Details
  You can edit the nominee details that are already added to a RD account.

9.6.1 Add Nominee

You can add a nominee to a RD account.

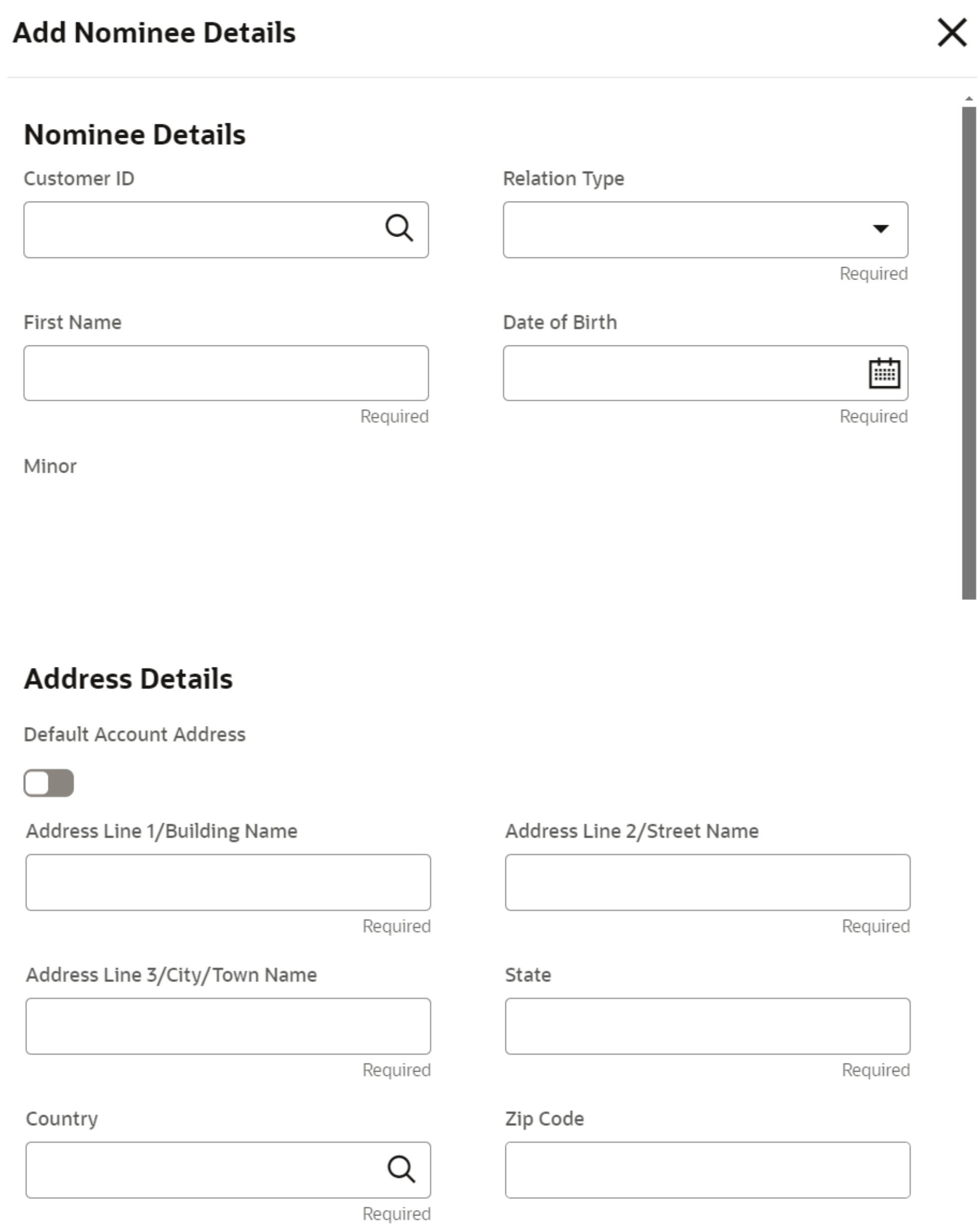
> **Note**
>
> The primary account holder cannot be added as a nominee to the account.

To add a nominee:

1. In the **Nominee Details** section, click **Add Nominee**.

   The **Add Nominee** section is displayed.

Figure 9-30 Add Nominee



2. You can maintain the required details in the sections displayed. For more information on fields, refer to the field description table.

Table 9-17 Add Nominee – Field Description

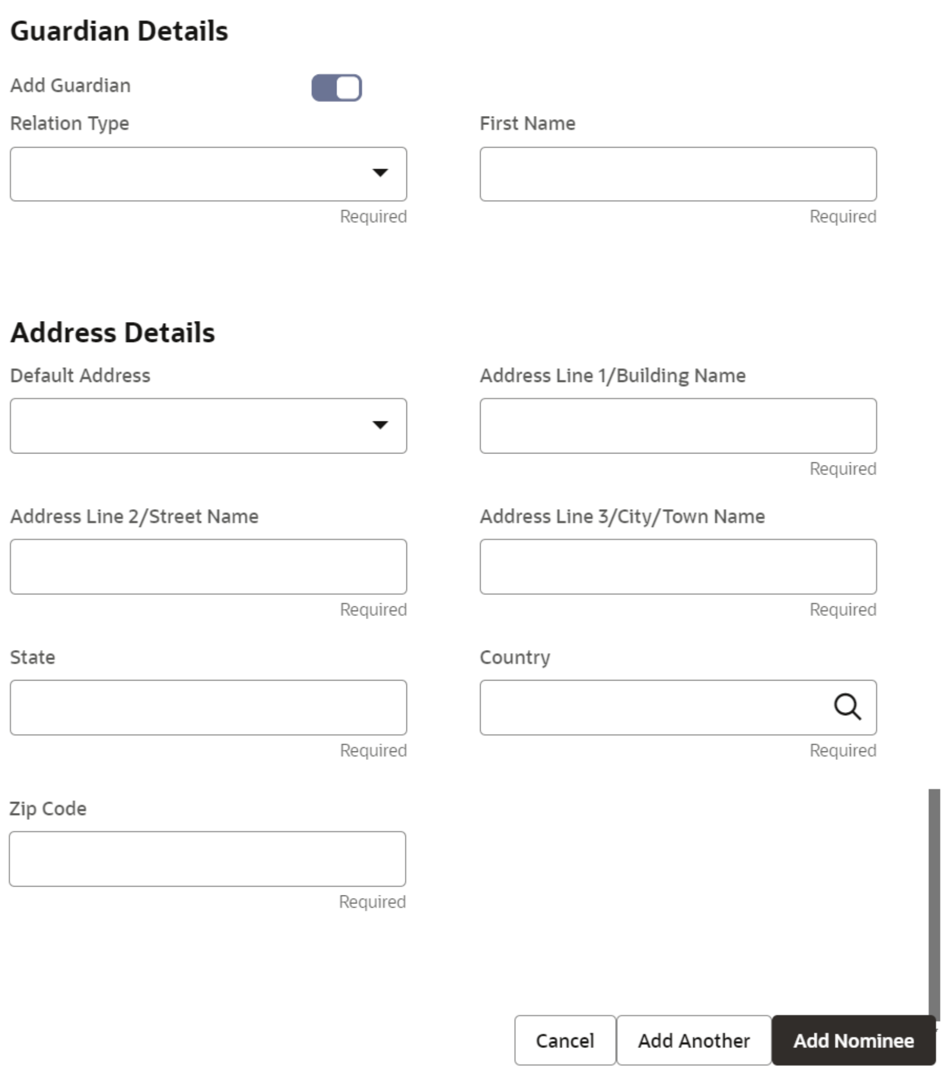
Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Customer ID	Select or specify the customer ID to default the nominee details for the selected customer.
Relationship Type	Select the relationship type with the nominee.
First Name	Specify the nominee's first name.
Date of Birth	Select or specify the nominee's date of birth.

Table 9-17 (Cont.) Add Nominee – Field Description

Field	Description
Minor	Displays whether the added nominee is a minor or major based on the date of birth selected or specified.
Address Details	This section displays the fields to capture the nominee's address.
Default Account Address	Switch to to default the account holder's communication address specified. Switch to to not to default the account holder's communication address specified.
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the nominee.
Country	The country defaults based on the specified state.
Zip Code	Specify the zip code of the nominee.

- If the added nominee is a minor, its mandatory to add the guardian details. If required, you can also add gaurdian details for a major by switching to from the **Add Gaurdian** field in the **Gaurdian Details** section.

Figure 9-31 Guardian Details



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

Table 9-18 Guardian Details – Field Description

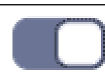
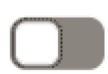
Field	Description
Add Guardian	Switch to  to add guardian details. Switch to  to not to add the guardian details.
Relationship Type	Select the relationship type with the guardian.
First Name	Specify the guardian's first name.
Address Details	This section displays the fields to capture the guardian's address details.

Table 9-18 (Cont.) Guardian Details – Field Description

Field	Description
Default Address	Select the default address for the guardian. The options are: – **Nominee**: If you select this option, then the guardian address is defaulted from nominee address. – **Account**: If you select this option, then the account holder communication address is defaulted as guardian's address. **Note** If requried, you can edit the defaulted address.
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the guardian.
Country	Select or specify the country of the guardian.
Zip Code	Specify the zip code of the guardian.

Note

- The system defaults the customer's communication address, personal details, and contact details when the nominee details are defaulted from the customer.
- The system defaults the customer's communication address when the nominee or guardian address details are defaulted from the account.

3. Click **Save**.

   The nominee details are saved and displayed in the **Nominee Details** section.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

9.6.2 View Nominee Details

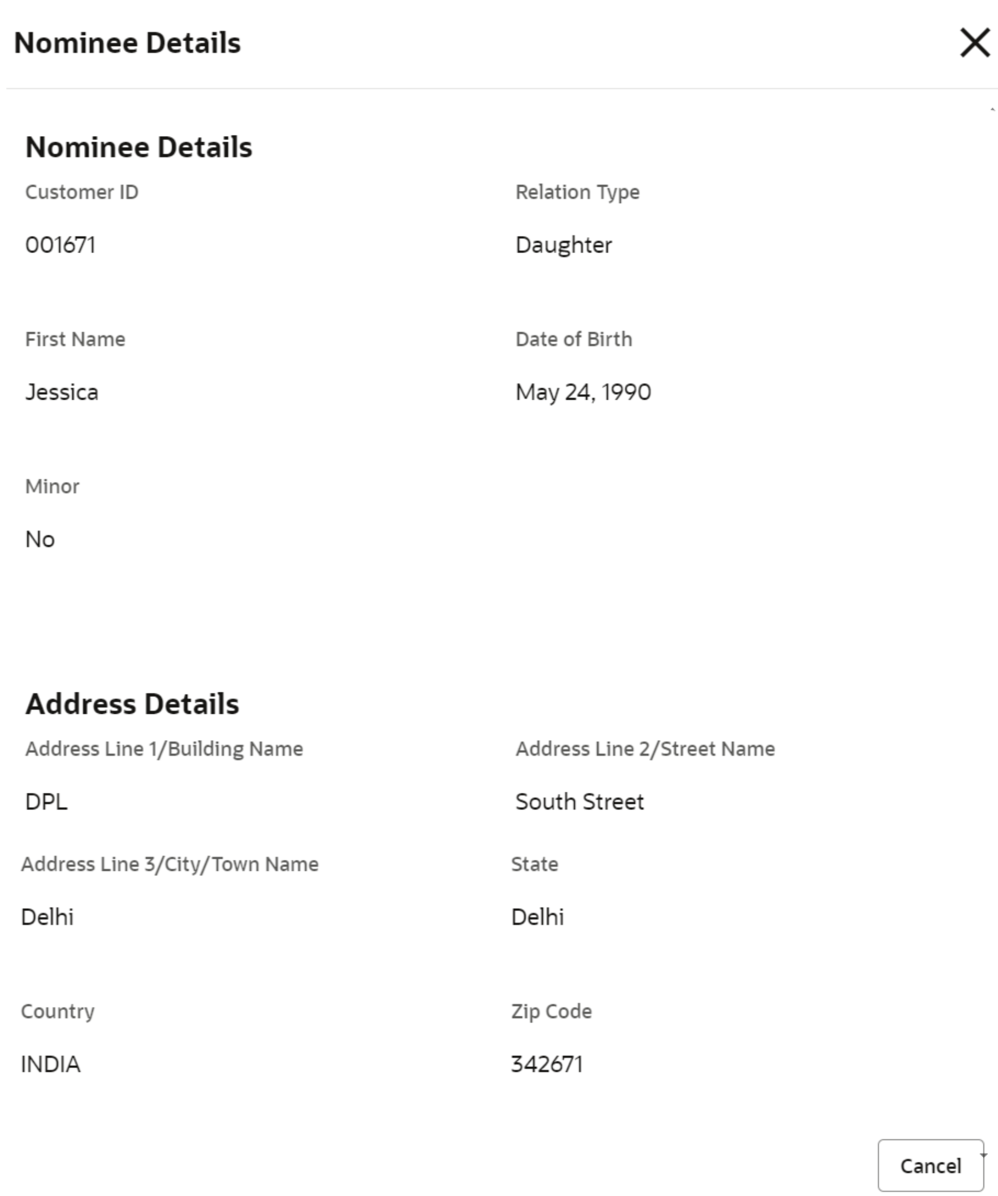
You can view the details of the nominee added to a RD account.

To view the nominee details:

1. In the **Nominee Details** section, click the icon from the **Actions** field.

   The **Nominee Details** section is displayed.

Figure 9-32 View Nominee Details



2. You can view the required nominee details in the section displayed. For more information on fields, refer to the field description table.

Table 9-19 Nominee Details – Field Description

Field	Description
Customer ID	This section displays the customer ID of the nominee.
First Name	Displays the name of the nominee.
Relation Type	Displays the type of relationship with the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the added nominee is a minor.
Address Details	Displays the complete address details of the nominee.

3. Click **Close**.

9.6.3 Edit Nominee Details

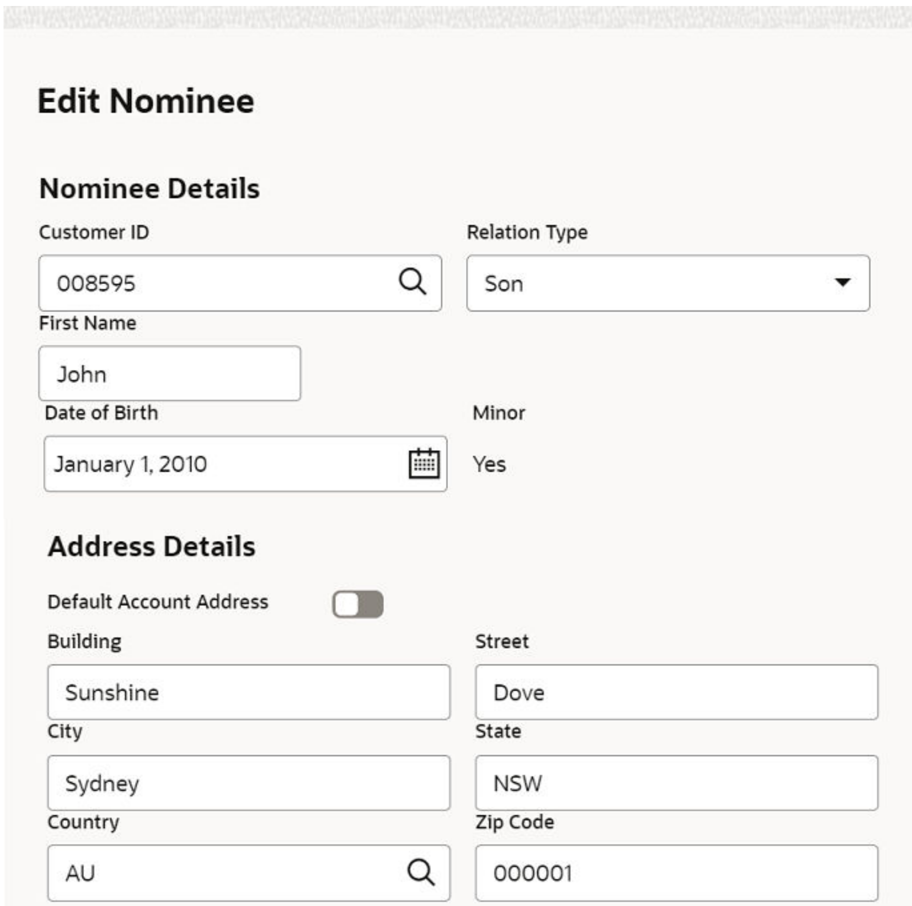
You can edit the nominee details that are already added to a RD account.

To edit a nominee:

1. In the **Nominee Details** section, click the icon from the **Actions** field.

   The **Edit Nominee** section is displayed.

Figure 9-33 Edit Nominee



2. For information on fields and description, refer Add Nominee, as the fields in the **Add Nominee** section are same.
3. Click **Save**.

10
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:

- Recurring Deposit Account Transactions
  You can inquire about the Recurring Deposit Account Transactions using the **Recurring Deposit Account Transactions** screen.

10.1 Recurring Deposit Account Transactions

You can inquire about the Recurring Deposit Account Transactions using the **Recurring Deposit Account Transactions** screen.

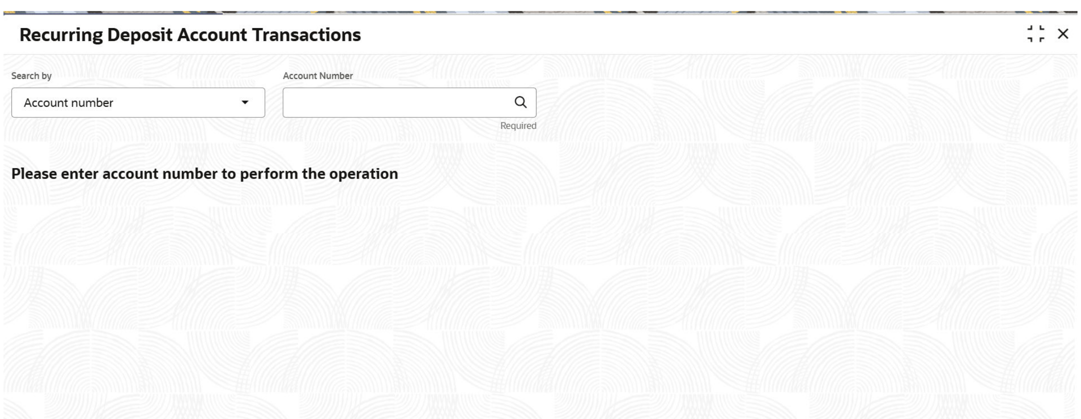
To inquire the account transaction details:

> **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Recurring Deposit Account Transactions** screen is displayed.

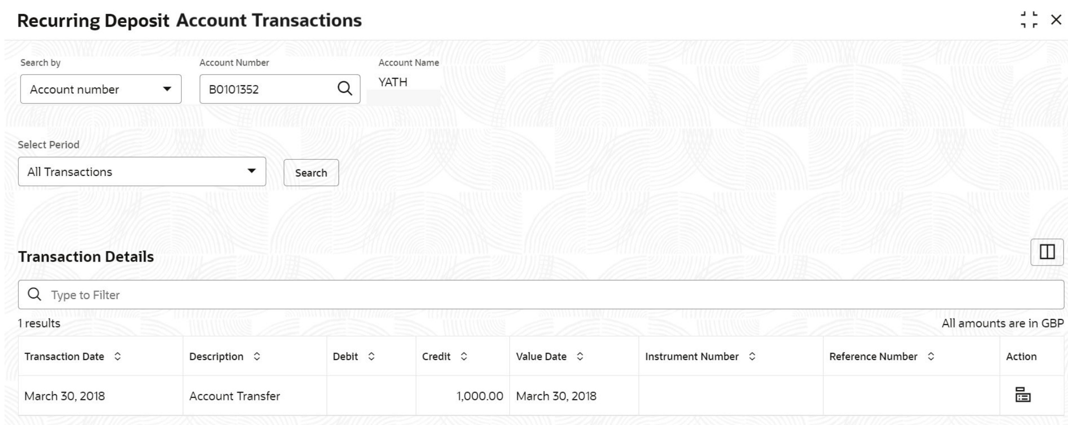
   Figure 10-1 Recurring Deposit Account Transactions

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. Select the required details and click **Fetch**.

   The **Transactions Details** sections is displayed.

Figure 10-2 Recurring Deposit Account Transactions Details



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

Table 10-1 Recurring Deposit Account Transactions – Field Description

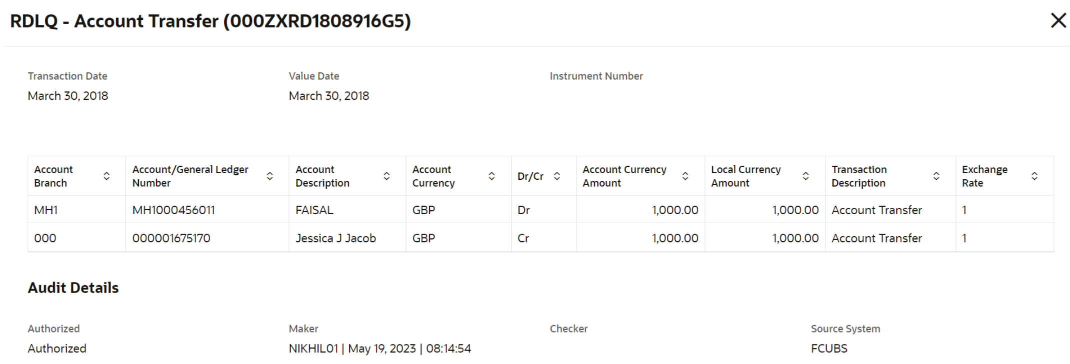
Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Table 10-1 (Cont.) Recurring Deposit Account Transactions – Field Description

Field	Description
Select Period	The date criteria are based on which the entries are to be displayed. Below are the options: • **All Transactions** • **Date Range** • **Current Month** • **Current Month Plus Previous Month** • **Current Month Plus Previous 3 Months** • **Current Month Plus Previous 6 Months** **Note** • If **All Transactions** option is selected, it displays all the transaction details. This is the default option. • If **Date Range** option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the **Current Month**, **Current Month Plus Previous Month**, **Current Month Plus Previous 3 Months**, or **Current Month Plus Previous 6 Months** option is selected, then the date range is accordingly defaulted and not enabled.
Transaction Details	This section displays the transaction details of the RD account. By default, all transaction are displayed.
Type to 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.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.

5. Click the **View Details** icon in the **Action** to view the required account transaction details.

Figure 10-3 Recurring Deposit Account Transactions - View Transaction Details



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

Table 10-2 Transaction and Audit Details – Field Description

Field	Description
Event	Displays the event that has triggered the accounting entries.
Transaction Description	Displays the transaction description that is logged.
Account Branch	Displays the branch of the account/GL of the leg.
Account/General Ledger Number	Displays the account/GL for the leg.
Account Description	Displays the name of the account or GL description.
Account Currency	Displays the currency in the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Transaction Description	Displays the transaction description that is logged.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	Displays the audit details such as authorization status, maker, checker, and source system.

11

Access Restriction

The access restriction feature ensures that only authorized users can manage certain groups of customer accounts, like High Net Worth Individual (HNI) accounts. Access restrictions are applied at all stages of branch service transactions, including initiation, approval, hand-off, retries, and any multi-level authorization processes.

At the initiation stage, when the customer enters the account number, the system checks for access restrictions and shows an error if the user is not allowed access. For approval and hand-off retries, when the authorizer opens the approval screen, the system will again verify the access restrictions.

The Access Restriction can be enabled using the **User Creation** and **Party Creation** screens.

> **Note**
>
> - Access restriction validation occurs after other checks, such as the account status (Open or Closed) and any staff restrictions.
> - Access restriction is validated against the primary customer and joint holders of the account.

Below is the use case:

Table 11-1 Access Restrictions Use Case

Customer	Customer Access Group	User Access	Branch Servicing Operations Allowed/Restricted?
000001	HNI	-	Restricted
000001	HNI	HNI	Allowed
000001	HNI	CELEBRITIES	Restricted
000002	-	-	Allowed
000002	-	HNI	Allowed

A

Functional Activity Codes

This topic contains the functional activity codes available in the Term Deposits.

Table A-1 Functional Activity Codes for Term Deposit Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_TDCODV_VIEW	Query Details	View the Deposit 360 details.
Account Opening	DSR_FA_TDPYIN_SAVE	Initiation	Initiate the deposit account opening.
Account Opening	DSR_FA_TDPYIN_AUTH	Authorization	Approve or Reject the deposit account opening request.
Top Up	DSR_FA_TDTPUP_SAVE	Initiation	Initiate the deposit top up.
Top Up	DSR_FA_TDTPUP_AUTH	Authorization	Approve or Reject the deposit top up request.
Redemption	DSR_FA_TDREDM_SAVE	Initiation	Initiate the deposit redemption.
Redemption	DSR_FA_TDREDM_AUTH	Authorization	Approve or Reject the deposit redemption request.
Create Amount Block	DSR_FA_CRTDBK_SAVE	Initiation	Initiate the deposit create amount block.
Create Amount Block	DSR_FA_CRTDBK_AUTH	Authorization	Approve or Reject the deposit create amount block request.
Modify Amount Block	DSR_FA_MOTDBK_SAVE	Initiation	Initiate the deposit modify amount block.
Modify Amount Block	DSR_FA_MOTDBK_AUTH	Authorization	Approve or Reject the deposit modify amount block request.
View Amount Block	DSR_FA_TDAMBK_VIEW	Query Details	View the deposit amount block.
Close Amount Block	DSR_FA_CLTDBK_SAVE	Initiation	Initiate the close amount block.
Close Amount Block	DSR_FA_CLTDBK_AUTH	Authorization	Approve or Reject the close amount block request.
Payout Modification	DSR_FA_TDPOMN_SAVE	Initiation	Initiate the payout modification.
Payout Modification	DSR_FA_TDPOMN_AUTH	Authorization	Approve or Reject the payout modification request.
Account Modification	DSR_FA_TDACMN_SAVE	Initiation	Initiate the account modification.
Account Modification	DSR_FA_TDACMN_AUTH	Authorization	Approve or Reject the account modification.
Joint Holder	DSR_FA_UPJHTD_SAVE	Initiation	Initiate the Joint Holder maintenance.
Joint Holder	DSR_FA_UPJHTD_AUTH	Authorization	Approve or Reject the joint holder maintenance.
Beneficiary	DSR_FA_UPNMTD_SAVE	Initiation	Initiate the beneficiary details update.

Table A-1 (Cont.) Functional Activity Codes for Term Deposit Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Beneficiary	DSR_FA_UPNMTD_AUTH	Authorization	Approve or Reject the beneficiary details update request.
Customer Relationship Maintenance	DSR_FA_TDCURL_SAVE	Initiation	Initiate the customer relationship maintenance update.
Customer Relationship Maintenance	DSR_FA_TDCURL_AUTH	Authorization	Approve or Reject the customer relationship maintenance update.
Account Transactions View	DSR_FA_TDACTN_VIEW	Query Details	View deposit account transactions.
Reverse Transaction	DSR_FA_TDTRNREVR_SAVE	Initiation	Initiate deposit transaction reversal.
Reverse Transaction	DSR_FA_TDTRNREVR_AUTH	Authorization	Approve or Reject the deposit transaction reversal request.
Certificate	DSR_FA_TDCERT_VIEW	Query Details	View the deposit certificate.
Interest Paid Out Details	DSR_FA_TDINPO_VIEW	Query Details	View deposit interest paid out details.

Table A-2 Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_RDCODV_VIEW	Query Details	View the deposit 360 details.
Create Amount Block	DSR_FA_CRRDBK_SAVE	Initiation	Initiate the deposit create amount Block.
Create Amount Block	DSR_FA_CRRDBK_AUTH	Authorization	Approve or Reject the deposit create amount block request.
Modify Amount Block	DSR_FA_MORDBK_SAVE	Initiation	Initiate the deposit modify amount block.
Modify Amount Block	DSR_FA_MORDBK_AUTH	Authorization	Approve or Reject the deposit modify amount block request.
Close Amount Block	DSR_FA_CLRDBK_SAVE	Initiation	Initiate the close amount block.
Close Amount Block	DSR_FA_CLRDBK_AUTH	Authorization	Approve or Reject the close amount block request.
View Amount Block	DSR_FA_RDAMBK_VIEW	Query Details	View the deposit amount block.
Payout Modification	DSR_FA_RDPOMN_SAVE	Initiation	Initiate the payout modification.
Payout Modification	DSR_FA_RDPOMN_AUTH	Authorization	Approve or Reject the payout modification request.
Account Modification	DSR_FA_RDACMN_SAVE	Initiation	Initiate the account modification.
Account Modification	DSR_FA_RDACMN_AUTH	Authorization	Approve or Reject the account modification.

Table A-2 (Cont.) Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Joint Holder Maintenance	DSR_FA_UPJHRD_SAVE	Initiation	Initiate the joint holder maintenance.
Joint Holder Maintenance	DSR_FA_UPJHRD_AUTH	Authorization	Approve or Reject the joint holder maintenance.
Nominee Maintenance	DSR_FA_UPNMRD_SAVE	Initiation	Initiate the nominee details update.
Nominee Maintenance	DSR_FA_UPNMRD_AUTH	Authorization	Approve or Reject the nominee details update request.
Account Transactions	DSR_FA_RDACTN_VIEW	Query Details	View deposit account transaction.

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