

Oracle® Banking Digital Experience

Wealth Management User Manual



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ORACLE®

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Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [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.

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download to download the records in PDF or XLS format.

Symbols and Icons

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

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

Wealth Management

This topic describes the information about **Wealth Management**.

Wealth Management or Investment Management is an important offering in a bank's product bundle. Wealth management services offered by banks usually involve risk profiling a client and recommending investments that suit the risk profile. Investments could be in multiple instruments like Mutual Funds, Equity shares, Bonds, and so on. Performance of these investments are regularly tracked.

OBDX Wealth Management functionality supports the opening of an investment account, risk profiling, mutual fund order placement and tracking of their performance.

Note

1. OBDX fully depends on integration with the mutual fund processor to provide data for all the functionality such as, fund information, order capture, order processing, funds and portfolio performance, and so on.
2. In application Account search able drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency or Branch Code.

Features Supported In the Application

The Wealth Management module of the application supports the following features:

- Open Investment Account
- [Risk Profiling](#)
- [Purchase Mutual Funds](#)
- [Redeem Mutual Funds](#)
- [Switch Mutual Funds](#)
- [Order Status](#)
- [Investment Details](#)
- [Transaction Report](#)
- [Capital Gain Report](#)
- [Dividend Report](#)
- [Overview Widget](#)

This topic describes the information about **Overview Widget** screen.

1.1 Overview Widget

This topic describes the information about **Overview Widget** screen.

The retail dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Mutual Funds. It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of Mutual Funds. The widget displays the total count of investment accounts that the customer holds with the bank along with the total invested amount, the current total portfolio value as well as the amount of profit/loss.

On selection of account type Mutual Funds, details of the investment accounts that the customer holds with the bank with the bank are displayed on next page. Click on widget allow user to navigate to the overview/ dashboard page displays an overview of the customer's investments with the bank as well as quick links to various wealth management transactions offered to the customer the Purchase Mutual Funds page or the page on which to view investment details.

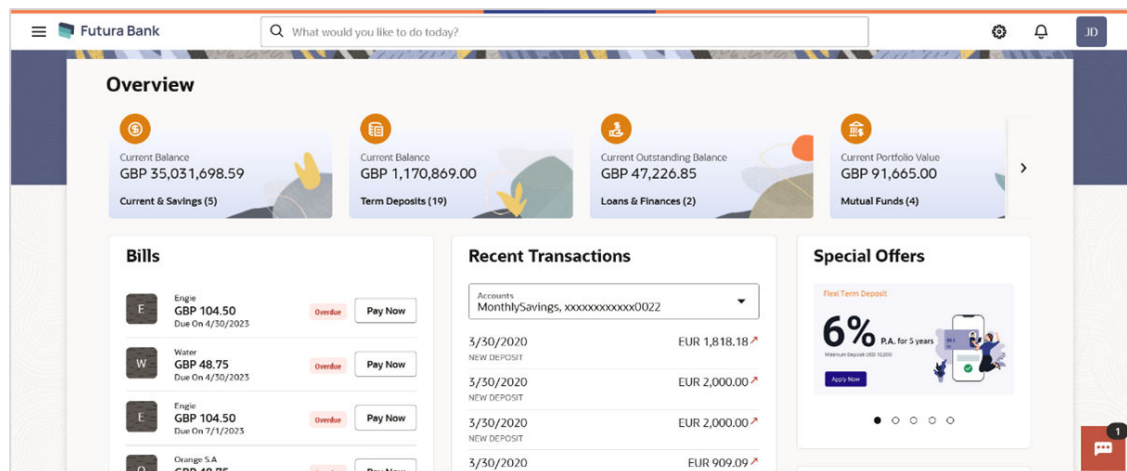
Note

- The Overview widget is available on both desktop and mobile (responsive) view.

Navigation Path:

On the Dashboard, click **Overview Widget** , and then click **Mutual Funds**.

Figure 1-1 Overview widget



2

Investments Overview

This topic describes the information about **Investments Overview** screen. Wealth Management overview provides a snapshot of mutual fund portfolio at a given point of time.

The overview/ dashboard page displays an overview of the customer's investments with the bank as well as quick links to various wealth management transactions offered to the customer.

Note

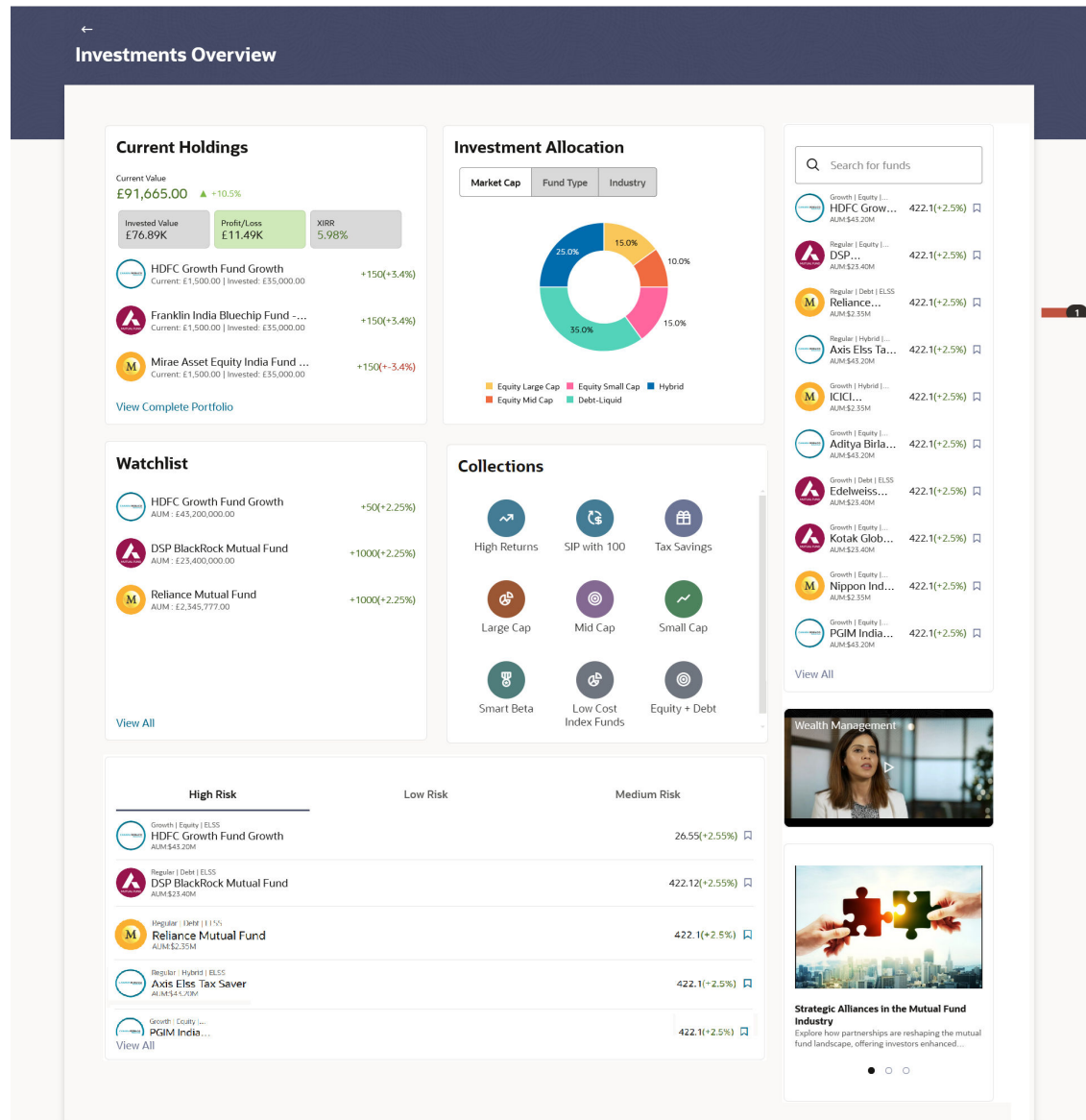
- If there has been a profit since the previous day, the amount will be displayed in green with a triangle pointed upwards in **Green**.
- If there has been a loss since the previous day, the amount will be displayed in red with a triangle pointed downwards in **Red**.

Navigation Path:

Perform anyone of the following navigation to access the **Overview** screen.

- From the Dashboard, click **Toggle menu**, and then click **Menu**, then click **Financial Management** . Under **Financial Management** , then click **Wealth Management** , and then click **Overview** .
- From the Search bar, click **Wealth Management - Wealth Management Overview**.

Figure 2-1 Investments Overview



Investments Overview

The Wealth management Overview screen features the following:

Current Holdings widget

This widget allows the user to view the invested value, current value, and individual profit/loss for each product. It shows details of user's current holdings in Mutual Funds.

This widget allows the user to view the following:

- Total money invested in Mutual Funds.
- Current market value of the investments done.
- Change in the market value of investments over previous value, if the change is positive it will be in **Green** color and **Red** color if change is negative.

- Profit/ Loss amount for the above investments.
- Change in the profits figure over previous value, if the change is positive it will be in **Green** color and **Red** color if change is negative.
- XIRR- Rate of return in percentage for the investments.
- Change in rate of returns figure over previous value, if the change is positive it will be in **Green** color and **Red** color if change is negative.
- The realized gain/ loss figure for the investments.

Click on the **View Complete Portfolio** link to view the investment details. This redirects to the **Investment Details** screen.

Investment Allocation widget

The investor/ user can view the detailed summary of all the investment accounts.

Doughnut chart displays the distribution of investment basis various fund categories along with the legends. Similarly, hovering the mouse over a category on the doughnut chart, the user can view details for each category. The investment allocation is visible based on three different categories:

- **Market Cap** – Can view user's investment allocation graph as per the market capitalization. The bifurcation is amongst Large Cap, Mid Cap and Small Cap. The investment details are split and shown based on whether it falls within large, mid or small market capitalization.
- **Fund Type** – Can view user's investment allocation graph as per the type of fund. The bifurcation is amongst Equity Funds, Debt Funds, Hybrid Funds etc. The investment details are split and shown based on whether it falls within the specific type of fund.
- **Industry** – Can view user's investment allocation graph as per the industry. The bifurcation is amongst the various industries like Finance, IT, Energy etc. The investment details are split and shown based on whether it falls within specific industry.

Search Funds widget

This widget allows investor/ user to search for funds based on the asset name. It lists all the top performing funds on top followed by the other funds. Each fund shows details like Category, Asset Name, AUM Value, NAV (%), Watchlist Option. The user can select a particular fund and add it to his/her watchlist by selecting the watchlist option. On watchlisting a specific fund, the fund is added in the **Watchlist Funds** widget.

Click on the **View All** link to view all the funds.

Watch list widget

This widget allows user to view the funds watch listed by him/her from the search funds widget. On watch listing a specific fund, the fund is added in the **Watch list Funds** widget. Click on the **View All** link which will navigate to another screen where all the funds listed.

News widget

This widget shows market-related news, which is reflects current market trends. Users can also watch a video that provides a basic understanding of mutual funds; click the video to play it.

Collections widget

This widget shows all the mutual funds grouped by different categories. The mutual funds are clubbed and shown based on the below parameters:

- High Returns

- SIP with \$100 (currency to change with the user currency)
- Tax Saving
- Large Cap
- Mid Cap
- Low-Cost Index Funds
- Small Cap
- Smart Beta (Smart Beta funds are a type of exchange-traded fund (ETF) that aims to outperform traditional index funds)
- Equity+Debt

Click on any fund category options, it will re-direct to the **Purchase Mutual Fund** page.

Risk Categorized Funds (High Risk, Low Risk, Medium Risk) widget

This widget displays mutual funds grouped by the risk associated with it. The widget groups mutual funds into Low, Medium, and High-Risk categories. Against each fund within the risk categorized funds, click on the (watchlist) option to add the selected fund to the user's watchlist. For each fund, the following details must be displayed:

- Categories- High Risk, Low Risk, Medium Risk
- Fund Name – name of the fund
- AUM Value - total market value of all the assets in mutual fund
- NAV in Percentage - total value of the fund's assets per unit in percentage

Click on the **View All** link to view all the funds.

3

Start Investing

This topic describes the information about **Start Investing**. This module allows the user to start investments using their CASA balances.

This module includes following transactions:

- [Open Investments Account](#)
- [Risk Profiling](#)
- [Open Investments Account](#)

This topic describes the systematic instruction to **Open Investments Account** screen.

- [Risk Profiling](#)

This topic describes the systematic instruction to **Risk Profiling** screen.

3.1 Open Investments Account

This topic describes the systematic instruction to **Open Investments Account** screen.

Investment Accounts are the placeholders for mutual fund investments of a bank customer. They are internal to the bank and unlike current & savings accounts have no real significance outside the bank. Opening of the investment account is a mandatory for user to start transacting in mutual funds in OBDX. Currently OBDX supports opening of investment accounts in **Single** holding mode only.

The investment account involves transaction of financial assets, mutual funds etc.

Following are the steps involved as part of opening of investment account:

- Personal details of the user
- Contact details of the user
- Specifying the nominations for mutual fund investments made through the investment account.
- Specifying the Foreign Account Tax Compliance Act (FATCA) related details
- Additional Details

① Note

The maximum number of investment accounts a user can open is configurable. If user tries to open investment account beyond the maximum allowed limit he will get a message "You already have the maximum number of investment account allowed. Please visit our branch or talk to your relationship manager for further queries." on the Open Investment Account screen.

Pre-requisites

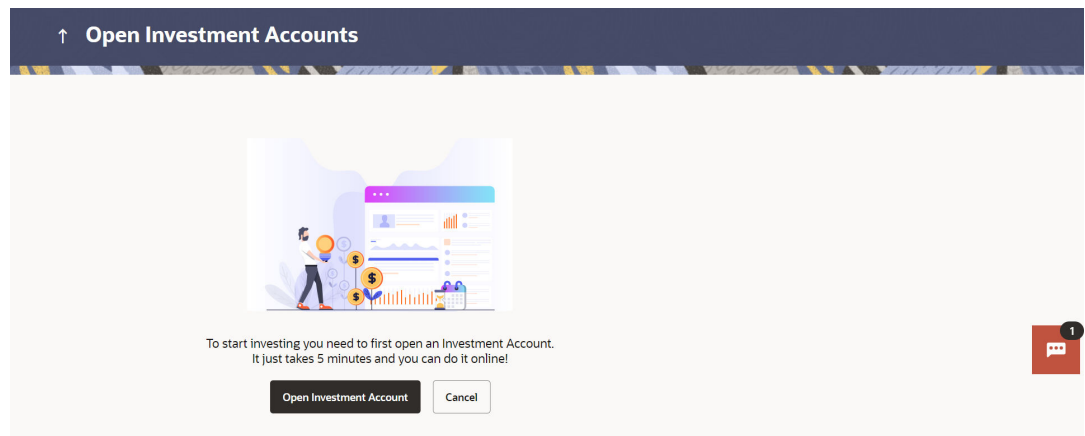
- Transaction access is provided to the Retail User.

To open an investment account:

1. Perform anyone of the following navigation to access the **Open Investments Account** screen.
 - From the Dashboard, click **Toggle menu**, and then click **Menu**, then click **Financial Management**, click **Wealth Management**. Under **Wealth Management**, and then click **Start Investing**, click **Open Investments Account**.
 - From the Dashboard, click on kebab menu of **Portfolio Summary widget**, and then click **Open Another Investments Account**.

The **Open Investments Account** screen appears.

Figure 3-1 Open Investments Account



2. Perform anyone of the following actions:
 - Click **Open Investments Account**. The **Open Investments Account - Personal Details** screen appear.
 - Click **Cancel** to cancel the transaction.

Personal Details

In this section, the basic personal details that includes full name, date of birth, gender, Tax ID etc. Name, Date of Birth details are fetched from bank host and pre-populated, while remaining information is to be entered by the user.

Figure 3-2 Open Investments Account - Personal Details

↑ Open Investment Account

xxxxxxxxxxxx8297

More Actions

1

2

3

4

Personal Details

Contact Details

Nomination Details

FATCA

Full Name

RogerBohr

Date of Birth

11/16/2000

Gender

Male

Tax Id

2423

Personal Id

Passport

Personal Id Number

423535

Spouse/Father's Name

Richard Tagre

Mother's Name

Anne Tagre

Next

Cancel

Note

The fields which are marked as Required are mandatory.

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

Table 3-1 Open Investments Account - Personal Details - Field Description

Field Name	Description
Full Name	First, Middle and Last name of the logged in user is displayed.
Date of Birth	Date of birth of the logged in user is displayed.
Gender	Gender of the user is displayed and can be edited. The options are: - Male - Female - Other - Prefer Not To Disclose
Tax ID	Tax identification number of the user.
Personal ID Type	Personal identification document that the user wants to provide as proof of identity The options are: - National ID - Passport - Driving License

Table 3-1 (Cont.) Open Investments Account - Personal Details - Field Description

Field Name	Description
Personal ID Number	The personal identification number corresponding to the identification type.
Spouse/ Father's Name	Spouse/ Father's name of the user.

3. In the **Tax ID** field, enter the tax identification number.
4. From the **Personal ID Type** list, select the identification document that you want to provide as proof of identification.
5. In the **Personal ID Number** field, enter the identification number as per the identification type selected.
6. In the **Spouse/ Father's Name** field, enter the full name of your father/ spouse.
7. Click **Next**.

The **Open Investments Account - Contact** screen appears.

- Click **Cancel** to cancel the transaction.

Contact Details

This section allows the user to key in his contact details such as current address, email and phone numbers with the bank. Current contact address is fetched from bank host and pre-populated. However, the user can edit it.

Figure 3-3 Open Investments Account - Contact Details

↑ Open Investment Account xxxxxxxxxxxx8297 More Actions ▾

1 2 3 4
Personal Details Contact Details Nomination Details FATCA

Address Line 1
0FSS0FSS5

Address Line 2
CHEN

City
CIF

State
YorkShire

Post Code
400083

Country
United Kingdom

Contact Number
0212342424

+ Add alternate number

Email Id
samd@example.com

+ Add alternate email id

Next Cancel Back

Note

The fields which are marked as Required are mandatory.

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

Table 3-2 Open Investments Account - Contact Details - Field Description

Field Name	Description
Address Line 1, 2	Details of the permanent address of the user is displayed.
City	City of the user is displayed.
State	State of the user is displayed.
Post Code	Postal code of the permanent address of the user is displayed.
Country	Country of the user is displayed.
Contact Number	Contact number of the user.
Email ID	Email ID of the user.

8. In the **Contact Number** field, enter your contact number.
9. In the **Email ID** field, enter your email ID.
10. Perform anyone of the following actions:
 - Click **Next**. The **Open Investments Account - Nomination Details** screen appears.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

Nomination Details

This section allows the user to add the nominees for the investment account. The user can either add a new nominee or fetch the details of the existing Current and Savings account and select any one of them as a nominee. Apart from adding the nominee, the % share of each nominee is specified by the user. The sum of % share of nominees (one or multiple) should add up to 100%.

The maximum up to three nominees can be added in an investment account.

Figure 3-4 Open Investments Account - Nomination Details

Open Investment Account xxxxxxxxxxxx8297 More Actions

1 Personal Details 2 Contact Details 3 Nomination Details 4 FATCA

Nominee 1

Nominee Type
Nominee Type
☒ New ☐ Existing
You can add up to 3 nominees for each investment account.

Name
Name
Nelson Tagg

Relationship
Relationship
Son

Date of Birth
Date of Birth
11/16/2000

Tax Id
Tax Id
435353

Share (%)
Share (%)
100

[Add Nominee](#)

Next Cancel Back

Note

The fields which are marked as Required are mandatory.

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

Table 3-3 Open Investments Account - Nomination Details - Field Description

Field Name	Description
Nominee Type	The option to select a new nominee or existing nominee to the investment account. The options are: New Existing
Name	The name of the nominee. This is an input field, if the user selects New option, from the Nominee Type field. This is a drop-down, allowing user to select his existing CASA nominees, if the user selects Existing option, from the Nominee Type field.
Relationship	The relationship of the user with the selected nominee. The options are: Father Mother Son Daughter Spouse
Date of Birth	The nominee's date of birth.

Table 3-3 (Cont.) Open Investments Account - Nomination Details - Field Description

Field Name	Description
Guardian Name	The full name of the nominee's guardian, if the age of the nominee is below 18 years.
Guardian Relationship	Guardian's relationship with the minor nominee.
Tax ID	Tax Identification number of the nominee.
Share (%)	The percentage share of the nominee. The sum of percentage share of nominees (either one or multiple) should always be 100.

11. In the **Nominee Type** field, select the appropriate nominee type.
 - a. If you select **New** option, enter the name of the nominee, in the **Name** field.
 - b. From the **Relationship** list, select your relationship with the nominee.
 - c. From the **Date of Birth** list, select the date of birth of the nominee.
 - d. If nominee is a minor below 18 years, enter the name of the nominee's guardian, in the **Guardian Name** field.
In the **Guardian Relationship** field, enter the guardian's relationship with the minor.
 - e. If you select **Existing** option, select the name of the nominee, from the Nominee list.
The nominee name and date of birth appears.
From the **Relationship** list, select your relationship with the nominee.
12. In the **Tax ID** field, enter the Tax Identification number of the nominee.
13. In the **Share (%)** field, enter the percentage share of the nominee.
14. Perform anyone of the following actions:
 - Click **Next**. The **Open Investments Account - FATCA** screen appears.
 - Click the **Add Nominee** link and repeat the steps 11 to 13, if you want to add a second nominee.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

FATCA

This section allows the user to specify the FATCA related details such as Address Type, nationality, country and place of birth, PEP status, gross annual income, occupation and tax details.

Note

FATCA is mandatory only if the customer has not already done the FATCA check.

Figure 3-5 Open Investments Account - FATCA

↑

Open Investment Account

xxxxxxxxxxxx8297

More Actions

1

2

3

4

Personal Details

Contact Details

Nomination Details

FATCA

Address Type

Address Type

☒ Permanent
 ☐ Current Residential
 ☐ Other

Nationality

Nationality

☒ Indian
 ☐ Other

Country of Birth

Country of Birth

United Arab Emirates

Place within Country of Birth

Place within Country of Birth

Dubai

Politically exposed person, - Yes/No

No

Currency

Saudi riyal

Gross Annual Income

SAR 1,200,000.00

Occupation

Occupation

Sr Engineer

Father/Spouse's Name

Richard Tagre

Country of Residence and Tax Details 1

Country of Tax Residence

Country of Tax Residence

Australia

Tax Identification Document

Tax Identification Document

PAN

Tax Identification No.

Tax Identification No.

3464757

[+ Add Another Country of Residence and Tax Details](#)

Next

Cancel

Back

Note

The fields which are marked as Required are mandatory.

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

Table 3-4 Open Investments Account - FATCA - Field Description

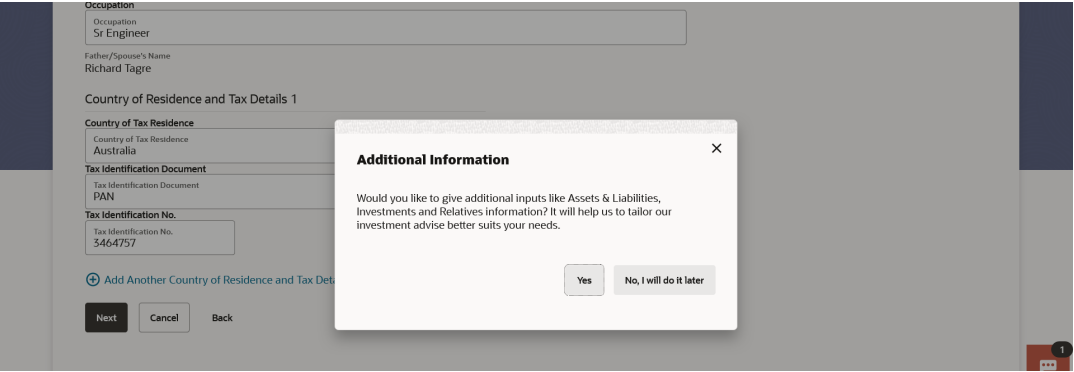
Field Name	Description
Address Type	The type of address that the user wants to provide. The address types are: - Permanent - Current Residential - Other
Nationality	The country of which the user is national. The options are: - Indian - Other
Country of Birth	The country in which the user was born.
Place within Country of Birth	The name of the city in which the user was born.

Table 3-4 (Cont.) Open Investments Account - FATCA - Field Description

Field Name	Description
PEP Status	The status with regards to being a politically exposed person or being related to a politically exposed person.
Gross Annual Income	The gross annual income that user can earn from all sources.
Occupation	The type of occupation that best describes the user's current or most recent job.
Father/ Spouse's Name	Father's/ spouse name of the user.
Country of Tax Residence	The country in which the user is considered a tax resident.
Tax Identification Document	The user can select the Tax Identification Document type from the list. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as Country of Tax Residence. The options are: • PAN • SSN • TAN
Tax Identification Number	The taxpayer identification number.

15. In the **Address Type** field, select the address type of choice.
16. If you select the option **Other**, enter the type of address being defined in the **Other Address** field.
17. From the **Nationality** list, select the country in which you are a national.
18. From the **Country of Birth** list, select the country as per the Address Type specified.
19. In the **Place within Country of Birth** field, enter your city name.
20. In the **Occupation** field, enter the type of occupation that best describes your current or most recent job.
21. In the **Father/ Spouse's Name** field, enter the name of your father or spouse in full.
22. In the **Country of Tax Residence** list, select the country in which you are a tax resident.
23. From the **Tax Identification Document** list, select the TIN type.
24. In the **Tax Identification Number** field, select the tax identification number as per selected Tax Identification Document type.
25. Perform anyone of the following actions:
 - Click **Next**. The **Additional Information** pop up prompting the user to enter the additional information appears.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.
26. Click **Yes**, if you want to provide information about your Assets, Liabilities, Investments and Relatives.
 - The **Open Investments Account - Additional Details - Primary Assets** screen appears.
 - Click **No**, I will do it later, if you want to provide the details later.

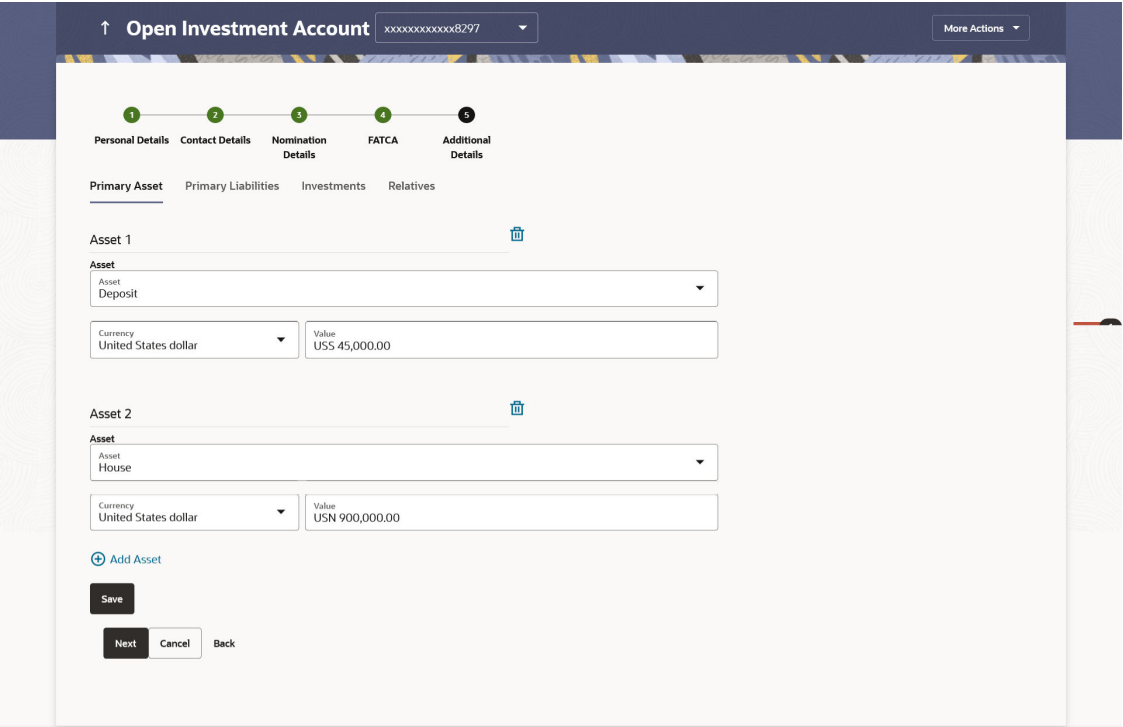
Figure 3-6 Open Investments Account - Additional Information pop-up



Additional Details

This section allows the user to specify the additional information like net asset values owned by the user, Liabilities and their current value, financial investments and their current value and immediate family/ relatives' details. Entering of this information is not mandatory for investment account opening.

Figure 3-7 Open Investments Account - Additional Details - Primary Assets



Note

The fields which are marked as Required are mandatory.

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

Table 3-5 Open Investments Account - Additional Details - Primary Assets - Field Description

Field Name	Description
Primary Asset	Perform any one of the following navigation to access the Primary Asset screen.
Asset	The option to select the asset type for which the user wants to capture the value of asset. The options are: • Other • Investment Accounts • Bank Bonds • Building Society Bonds • Land • Property
Value	Value of the asset.

27. From the **Asset** list, select the asset type.
28. In the **Value** field, enter the value of the asset.
29. Perform anyone of the following actions:
 - Click **Next**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.
 - Click **Add Asset** if you want to add more assets.
 - Click **Save** to save the asset record.
 - Click the **Primary Liabilities** tab, if you want to add details of your liabilities.
 - The **Open Investments Account - Additional Details - Primary Liabilities** screen appears.
30. The **Review** screen appears. Verify the details, and click **Confirm**.
 - Click  icon against the section that you want to edit. The respective screen appears in editable mode.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

Figure 3-8 Open Investments Account - Additional Details - Primary Liabilities

↑ Open Investment Account

xxxxxxxxxxxx8297

More Actions

1

2

3

4

5

Personal Details

Contact Details

Nomination Details

FATCA

Additional Details

Primary Asset

Primary Liabilities

Investments

Relatives

Liability 1

Liabilities

Currency

United States dollar

Total Amount

US\$ 5,000.00

Currency

United States dollar

Balance Due

USN 2,000.00

Repayment Frequency

Repayment Frequency

Quarterly

+

Add Liability

Save

Next

Cancel

Back

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 Note

The fields which are marked as Required are mandatory.

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

Table 3-6 Open Investments Account - Additional Details - Primary Liabilities - Field Description

Field Name	Description
Liabilities	The option to select the liability type for which the user wants to capture the value of liability. The options are: - Lease - Loan - Other - Rent
Total Amount	Total amount outstanding of the liability/ loan.
Balance Due	Balance amount outstanding of the liability/ loan.

Table 3-6 (Cont.) Open Investments Account - Additional Details - Primary Liabilities - Field Description

Field Name	Description
Repayment Frequency	The option to select the frequency of the loan repayment. The options are: • Quarterly • Half Yearly • Bi Monthly • Monthly • None Or At Maturity • Daily • Weekly • Bi weekly

31. From the **Liabilities** list, select the liabilities type.
32. In the **Total Amount** and **Balance Due** fields, enter the total outstanding amount and balance outstanding amount.
33. From the **Repayment Frequency** list, select the appropriate frequency of repayment.
34. Click **Save** to save the liabilities record.
35. Perform anyone of the following actions:
 - Click **Next**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.
 - Click the **Investments** tab, if you want to add details of your investments.
 - The **Open Investments Account - Additional Details - Investments** screen appears.
36. Perform anyone of the following actions:
 - The **Review** screen appears. Verify the details, and click **Confirm**.
 - Click  icon against the section that you want to edit. The respective screen appears in editable mode.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

Figure 3-9 Open Investments Account - Additional Details - Investments

↑ Open Investment Account xxxxxxxxxxxx8297 More Actions ▾

1 2 3 4 5
Personal Details Contact Details Nomination Details FATCA Additional Details

Primary Asset Primary Liabilities **Investments** Relatives

Please fill in the details of current investments you hold

Investment 1

Investment Type
Investment Type
Mutual Funds ▾

Investment Date
Investment Date
11/1/2023

Currency
United States dollar ▾

Current Market Value
USN 23,000.00

Add Investment

Save

Next Cancel Back

Note

The fields which are marked as Required are mandatory.

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

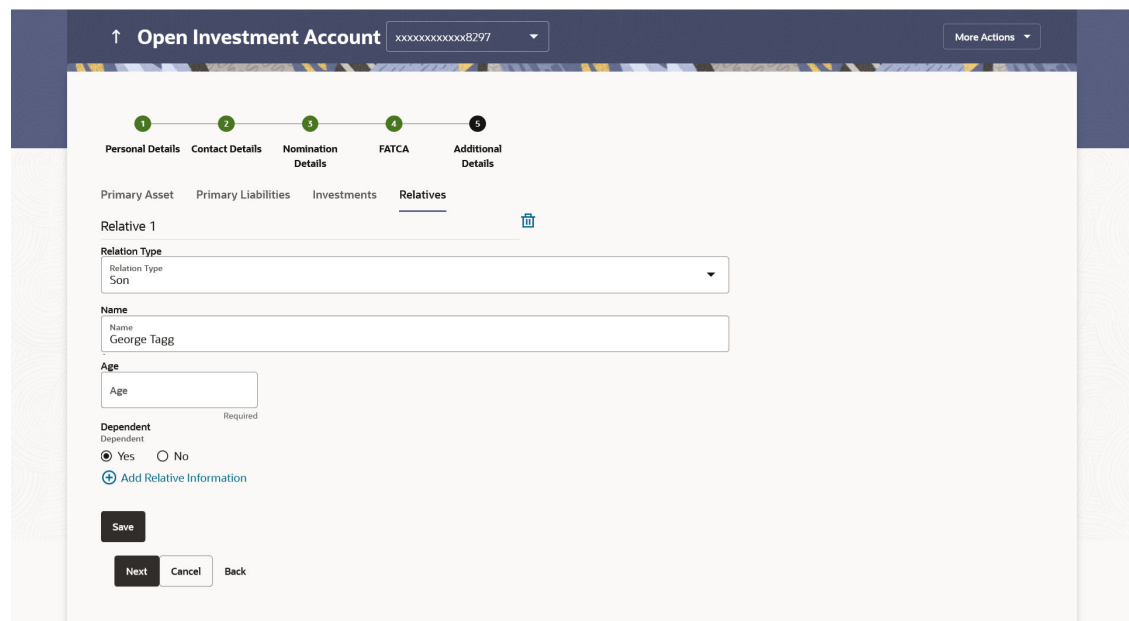
Table 3-7 Open Investments Account - Additional Details - Investments - Field Description

Field Name	Description
Investment Type	The option for the user to select the investment type for which he wants to capture the value of investments. The options are: • Term Deposit • Mutual Funds • Equity Funds • Bonds
Investment Date	Date on which investment was made.
Current Market Value	Current market value of the investment.

37. From the **Investment Type** list, select the investment type.
38. From the **Investment Date** list, select the date of investment.
39. In the **Current Market Value** field, enter the current market value of the investment.
40. Perform anyone of the following actions:
 - Click **Next**.
 - Click **Cancel** to cancel the transaction.

- Click **Back** to navigate back to previous screen.
 - Click **Add Investment** to add more investments. The **Open Investments Account - Additional Details - Relatives** screen appears.
41. Perform any one of the following actions:
- The **Review** screen appears. Verify the details, and click **Confirm**.
 - Click  icon against the section that you want to edit. The respective screen appears in editable mode.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

Figure 3-10 Open Investments Account - Additional Details - Relatives



Note

The fields which are marked as Required are mandatory.

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

Table 3-8 Open Investments Account - Additional Details - Relatives - Field Description

Field Name	Description
Relation Type	The relationship of the user with the selected relative. The options are: • Father • Mother • Son • Daughter • Spouse

Table 3-8 (Cont.) Open Investments Account - Additional Details - Relatives - Field Description

Field Name	Description
Name	The name of the relative.
Age	The age of the relative.
Dependent	The option to indicate whether the relative is a dependent or not. The options are: • Yes • No

42. From the **Relation Type** list, select the relationship type.
43. In the **Name** and **Age** fields, enter the name and age of the relative.
44. In the **Dependent** field, select the appropriate option.
45. Click **Save** to save the details.
46. Perform anyone of the following actions:
 - Click **Next**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.
 - Click **Add Relative Information** to add more relative information.
47. Perform anyone of the following actions:
 - The **Review** screen appears. Verify the details, and click **Confirm**.
 - Click  icon against the section that you want to edit. The respective screen appears in editable mode.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

The success message of account opening appears.
48. Click the **Open Another Account** link if you want to open another new investment account.
 - Click **Purchase Mutual Fund** link to purchase a fund.
 - Click **Wealth Dashboard** to go to the Wealth Management Dashboard screen.

3.2 Risk Profiling

This topic describes the systematic instruction to **Risk Profiling** screen.

Banks/ investment advisers have a practice of doing a Risk Profile of the prospective investor. A risk profile is an evaluation of an investor's attitude and ability to take risks. Risk profiling involves the assessment of investor psychological level with the volatility of capital markets. A risk profile is important to determine which asset should be allocated to an investor's portfolio.

A risk profiling involves the series of questionnaire and based on the answers assign a risk profile to the investor. The tolerance to risk is reflected in the Asset Allocation that the bank recommends to the investor. Aggressive investors who have high tolerance to equity usually have a high percentage of Equity in their allocation, conservative investors tend to have more

of debt. The MF portfolio that the investor invests has to match his/ her asset allocation, which is based on risk profile.

① Note

The risk profile questionnaire, recommended asset allocation will be fetched from mutual fund processor. OBDX will display the questionnaire, capture the answers and pass them on to the mutual fund processor. Further, the computation of risk profile based on user provided answers will happen at mutual fund processors and will be communicated to OBDX which will display it to the user.

Pre-requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- [Risk Profile Assessment](#)
- [Edit Risk Profile](#)

Navigation Path:

Perform the following navigation to access the **Risk Profiling** screen.

From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, then click **Financial Management**, and click **Wealth Management**. Under **Wealth Management**, and then click **Start Investing**, click **Risk Profiling**.

To calculate risk profile of a user:

Figure 3-11 Risk Profile

① Note

The fields which are marked as Required are mandatory.

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

Table 3-9 Risk Profile - Field Description

Field Name	Description
Fund Details	Fund Details Please select the investment account to do the risk profiling.
Investment Account	The investment account to which the current purchase order belongs.

1. Navigate to the above path.
The **Risk Profile** screen appears.
2. From the **Investment Account** list, select the account from which user wants to purchase the funds.
3. Click **Know your risk Profile**.
 - The **Risk Profile** screen with set of questions appears.
 - Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.

Figure 3-12 Risk Profile - Questions

↑ Risk Profile

Your asset allocation and investment decisions are closely linked to your Risk Profile.
Please answer the following 12 questions to determine your Risk Profile.

1. What is your current age?

☒ 18 to 30 years old
☐ 31 to 40 years old
☐ 41 to 50 years old
☐ 51 to 60 years old
☐ Above 60 years old

2. How many months of expenses can your emergency funds cover?

☒ I currently have no emergency funds
☐ Less than 3 months
☐ 4 to 6 months
☐ 7 to 9 months
☐ More than 9 months

3. What percentage of monthly income can be invested

☒ 0 to 10%
☐ 11% to 20%
☐ 21% to 30%
☐ More Than 30%
☐ I Currently have no income

4. When do you expect to liquidate your investment

☒ Less than 1 year
☐ 1 to 2 years
☐ 3 to 5 years
☐ 5 to 6 years
☐ More Than 7 years

5. How many people depend on you financially

☒ 0
☐ 1
☐ 1, But someone who work
☐ 2 to 3
☐ More than 3

Next Cancel

Note

The fields which are marked as Required are mandatory.

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

Table 3-10 Risk Profile - Questions - Field Description

Field Name	Description
Risk Profile - Questions	The set of questions asked to the user to assess the risk profiling.
Risk Profile - Answer	The fund house from which user intends to purchase the fund for current purchase order.

4. In the **Risk Profile - Questions** list, select the appropriate answers.
5. Click **Next** to continue.
 - The **Risk Profile** screen with next set of questions appears.
 - Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.

Figure 3-13 Risk Profile - Questions

↑ Risk Profile

Your asset allocation and investment decisions are closely linked to your Risk Profile.

Please answer the following 12 questions to determine your Risk Profile.

Next Cancel Back

6. In order to achieve high returns I am willing to choose high risk investments

☒ Strongly Agree

☐ Agree

☐ Neutral

☐ Disagree

☐ Strongly disagree

7. What is your expected rate of return from your investments?

☒ Potential return of 6% per annum

☐ Potential return of 10% per annum

☐ Potential return of 12% per annum

☐ Potential return of 15% per annum

☐ Potential return of more than 15% per annum

8. I would start to worry about my investments if my portfolio value falls

☒ Less than 5% per annum

☐ 5%-10% per annum

☐ 10%-20% per annum

☐ 20%-30% per annum

☐ More than 30% per annum

9. The maximum surplus in your current portfolio is parked into

☒ Savings and fixed deposits

☐ Bonds

☐ Equities and Derivatives

☐ Mutual Funds

☐ Real Estate

10. I prefer to keep capital safe rather than have high returns

☒ Strongly agree

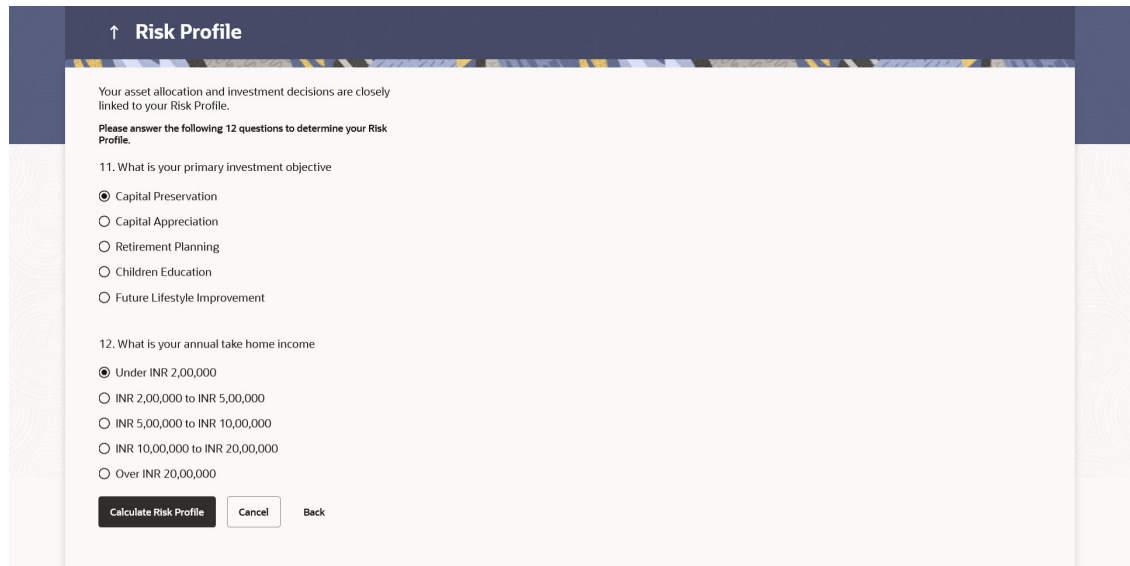
☐ Agree

☐ Neutral

☐ Disagree

☐ Strongly Disagree

6. In the **Risk Profile - Questions** list, select the appropriate answers.
7. Click **Next** to continue.
 - The **Risk Profile** screen with next set of questions appears.
 - Click **Back** to navigate back to the previous screen.
 - Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.

Figure 3-14 Risk Profile - Questions

↑ Risk Profile

Your asset allocation and investment decisions are closely linked to your Risk Profile.

Please answer the following 12 questions to determine your Risk Profile.

11. What is your primary investment objective

- ☒ Capital Preservation
- ☐ Capital Appreciation
- ☐ Retirement Planning
- ☐ Children Education
- ☐ Future Lifestyle Improvement

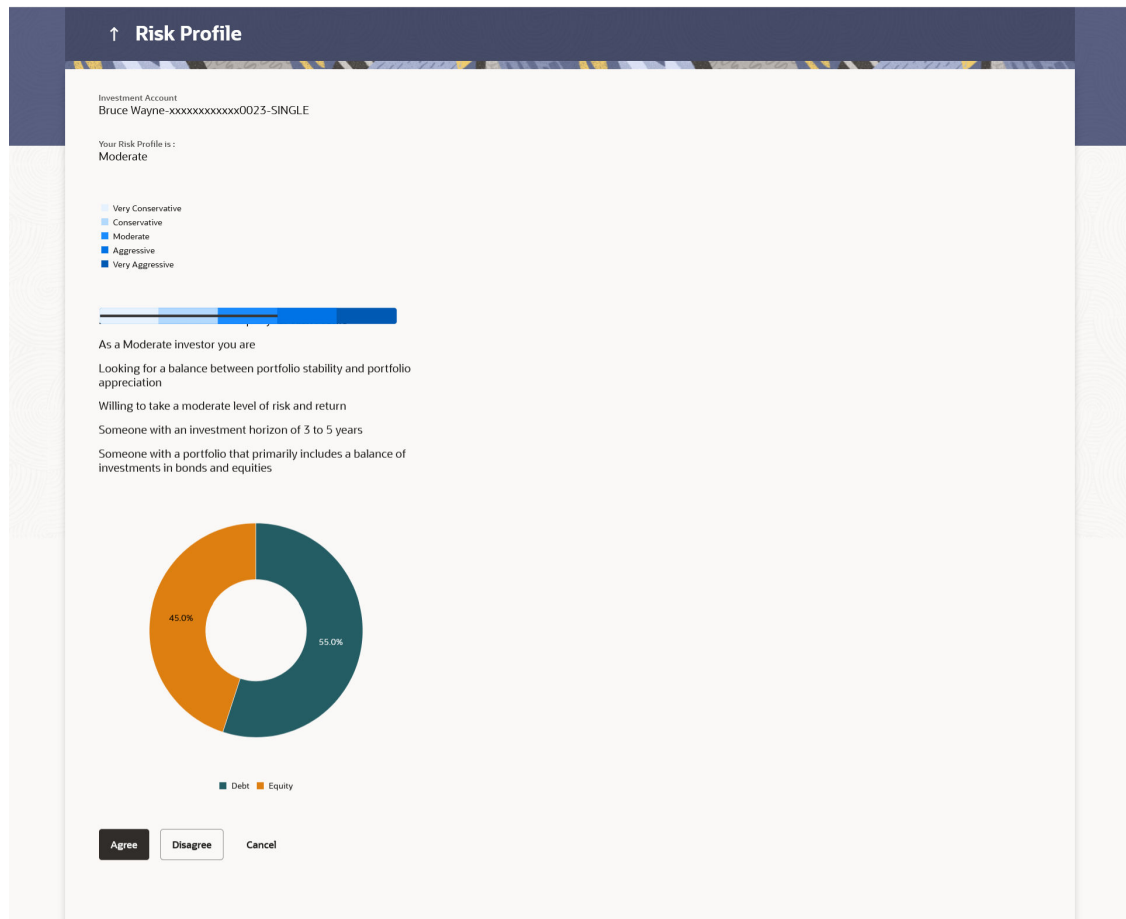
12. What is your annual take home income

- ☒ Under INR 2,00,000
- ☐ INR 2,00,000 to INR 5,00,000
- ☐ INR 5,00,000 to INR 10,00,000
- ☐ INR 10,00,000 to INR 20,00,000
- ☐ Over INR 20,00,000

Calculate Risk Profile Cancel Back

8. In the **Risk Profile - Questions** list, select the appropriate answers.
9. Click **Calculate Risk Profile**.
 - The **Risk Profile** screen displaying the attitude of the user in a graphical form and the recommended allocation appears.
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the operation and navigate back to **Dashboard**.

Figure 3-15 Risk Profile



10. Perform any one of the following actions:

- Click **Agree**, if you agree with the risk profile.
- Click **Disagree**, if you disagree with the risk profile. A pop up screen with options allowing the user to edit the risk profile or take the assessment again appears.
- Click **Cancel** to cancel the transaction.

11. The **Risk Profile Confirmation** screen with success message appears.

- Click **Ok** to complete the transaction.
- Click **Back to Wealth Overview** to go to the **Wealth Management Overview** screen.
- Click **Go To Dashboard** to go to the **Dashboard** screen.
- [Edit Risk Profile](#)
This topic describes the systematic instruction to **Edit Risk Profile** screen. This option allows the user to edit his risk profile, as evaluated by the application.

3.2.1 Edit Risk Profile

This topic describes the systematic instruction to **Edit Risk Profile** screen. This option allows the user to edit his risk profile, as evaluated by the application.

The risk profile user wants to choose as an alternate to the one assigned to him after answering risk profile questionnaire. Could be same as the one assigned or different as the user chooses.

To edit the risk profile:

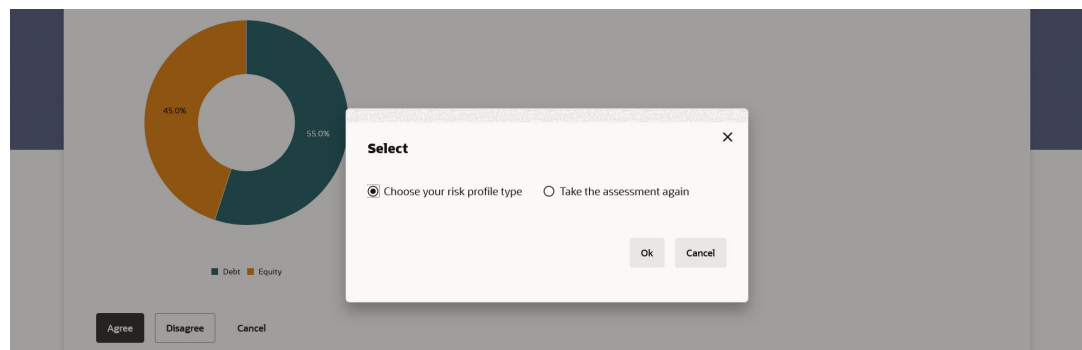
1. Navigate to the above path.

The **Risk Profile - Assessment** screen appears.

2. Click **Disagree**.

A pop up screen with options allowing the user to edit the risk profile or take the assessment again appears.

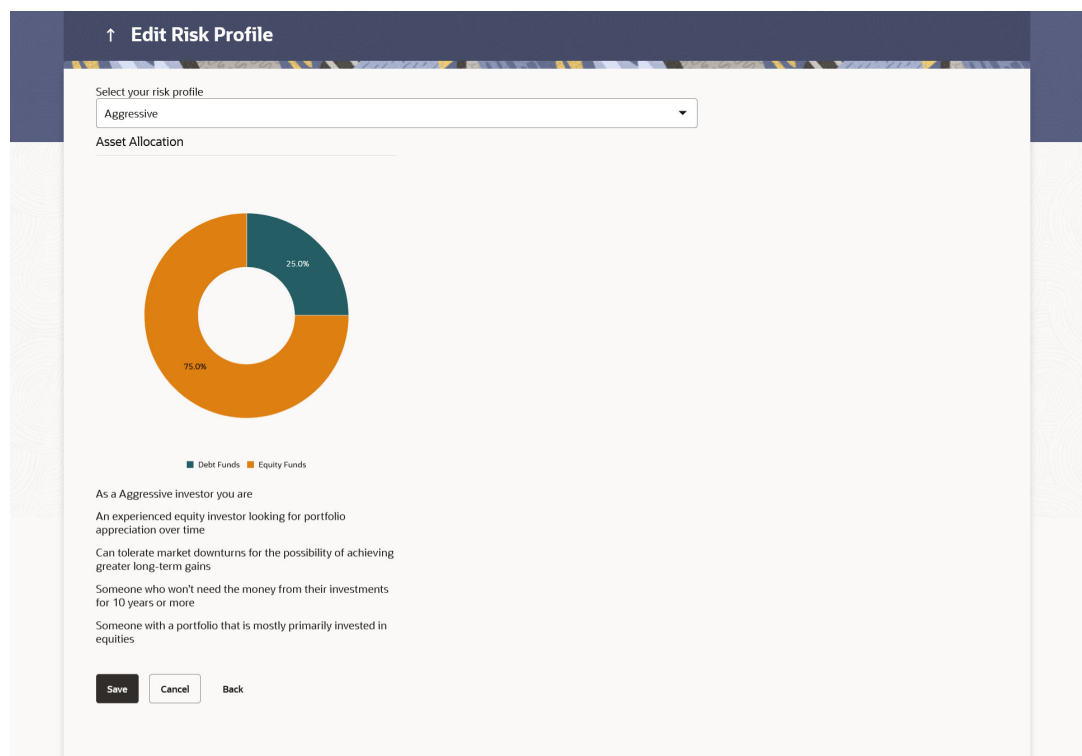
Figure 3-16 Risk Profile



3. Select the **Choose your risk profile type** option.

The **Edit Risk Profile** screen appears.

Figure 3-17 Edit Risk Profile



Note

The fields which are marked as Required are mandatory.

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

Table 3-11 Edit Risk Profile - Field Description

Field Name	Description
Select your risk profile	The option to select an alternate risk profile for the user, to the one assigned to him after answering risk profile questionnaire.

4. From the **Select your risk profile** list, select your risk profile.
5. Perform anyone of the following actions:
 - Click **Save**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.

The success message of submitting the request appears.

6. Click **Ok** to complete the transaction.

4

Place Orders

This topic describes the information about **Place orders**. This option allows user to place orders related to their investments.

This module allows the investor/ retail user to place orders related to their investments. Investor can purchase mutual funds, redeem mutual funds, switch between two different schemes and can view the statuses of their orders.

This module includes following transactions:

- [Purchase Mutual funds](#)
- [Redeem Mutual funds](#)
- [Switch Mutual funds](#)
- [Order Status](#)
- [Purchase Mutual Funds](#)
This topic describes the information about **Purchase Mutual Funds**. User can purchase single or multiple mutual funds with this option.
- [Redeem Mutual Funds](#)
This topic describes the information about **Redeem Mutual Funds**.
- [Switch Mutual Funds](#)
This topic describes the information about **Switch Mutual Funds**. Switch Mutual Funds screen allows the user to switch out the funds either at one time, systematic order plan or Purchase + systematic order plan methods.
- [Order Status](#)
This topic describes the information about **Order Status**. User can search and view mutual funds orders in various statuses with this option.

4.1 Purchase Mutual Funds

This topic describes the information about **Purchase Mutual Funds**. User can purchase single or multiple mutual funds with this option.

Mutual Funds (MFs) are investment instruments fund collects money from investors and invests the money on their behalf. It is one of the top investment choices for retail investors that allows the investors to view and manage the professionally managed portfolios of instruments like equity shares, bonds, insurance etc. Some mutual funds are also traded in stock exchanges - these are called Exchange Traded Funds (ETFs). Mutual Funds are managed by a fund manager. The investor share of investment is called as **Units** that represents the ownership of the investor in the scheme.

The investor make the purchase of Mutual fund units, or shares, based on the fund's current market value of the fund's investment portfolio which is termed as net asset value (NAV) per share/ NAVPS. A fund's NAV is derived by dividing the total value of the securities in the portfolio by the total amount of shares outstanding.

The investor (retail user) can purchase single or multiple mutual funds in one go and can place orders to be executed same day or at any future date. Further customer can place one time

lump sum order or a recurring order called Systematic Investment. The investor can buy mutual funds from their existing schemes as well as invest on new schemes. The OBDX allows the user (investor) to view the list of recommended funds and top purchase funds so that he can take a decision of buying the funds.

Pre-requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- [Purchase Funds - New](#)
- [Purchase Funds - Existing](#)

Navigation Path:

Perform the following navigation to access the **Purchase Mutual Funds** screen.

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, then click **Financial Management**, and click **Wealth Management**. Under **Wealth Management**, and then click **Place Orders**, click **Purchase Mutual Funds**.
- On the Dashboard, click **Overview Widget**, and then click **Mutual Funds**. From the **Mutual Funds**, click **Investments Account** kebab menu, and then click **Purchase Mutual Funds**.
- Access through kebab menu of the **Place Orders** transactions.

The **Purchase Mutual Funds** screen appears.

- [Purchase Funds - New](#)
This topic describes the systematic instruction to **Purchase Funds - New** screen. This option allows user to place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type.
- [Purchase Funds - Existing](#)
This topic describes the information about **Purchase Funds - Existing** screen. User can place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type with this option.

4.1.1 Purchase Funds - New

This topic describes the systematic instruction to **Purchase Funds - New** screen. This option allows user to place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type.

This option allows the retail investor/ user to place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type for buying one or more mutual fund schemes. In SIP the dates of investment and frequencies are pre-decided by the fund house therefore an SIP is a one-time instruction to the fund house to place recurring orders. SI on the other hand is a feature provided by the bank to mimic the SIP but with dates & frequency chosen by the investor. Here the order is not a one-time instruction/order but multiple orders placed one time by investor.

To purchase the new mutual funds:

1. Navigate to one of the above paths.

The **Purchase Mutual Funds** screen appears.

2. In the **Search for new mutual fund to purchase or pick one of your existing funds** field, select the **New** option.

Figure 4-1 Purchase Mutual Funds – New Funds

Purchase Mutual Funds

Fund Details | Order Details

Search for a new mutual fund to purchase or pick one of your existing funds.

☒ New ☐ Existing

Fund House: **HDFC Mutual Fund CC1**

Fund Category: **Equity**

Scheme Name: **HDFC Growth Fund Growth**

Fund Details

Purchase Type: ☒ One Time ☐ SIP ☐ SI

Purchase **Cancel**

Following is a list of funds recommended by our research team. Top purchased funds are mutual funds that have been most bought by our customers.

Recommended Funds | Top Purchased Funds

Returns in %

Scheme Name	Latest Price	Date	1 Month	3 Months	1 Year	3 Years	5 Years	Actions
HDFC Growth Fund Growth ★★★★★	£50.00	10/17/2023	-0.2	7.11	12.24	13.09	12.44	BuySIPSI
DSP BlackRock Mutual Fund ★★★★★	£1,000.00	10/17/2023	-0.8	9.22	10.16	11.01	10.36	BuySIPSI
Reliance Mutual Fund ★★★★★	£1,000.00	10/17/2023	-0.2	7.11	12.24	13.09	12.44	BuySIPSI

Note

The fields which are marked as Required are mandatory.

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

Table 4-1 Purchase Mutual Funds – New Funds - Field Description

Field Name	Description
Fund Details	Information specified in below fields are related to fund details.
Search for new mutual fund to purchase or pick one of your existing funds	Options for the user to select a new mutual fund to purchase or to purchase additional units of a scheme he already has invested in. The options are: New Existing
Fund House	The fund house from which user intends to purchase the fund for current purchase order.

Table 4-1 (Cont.) Purchase Mutual Funds – New Funds - Field Description

Field Name	Description
Fund Category	The fund category from which user intends to purchase the fund for current purchase order. Example – Equity Category, Debt Category etc.
Scheme Name	Name of the fund/ scheme which user intends to purchase for current purchase order.
Purchase Type	Type of purchase order user wishes to place. The options are: • Onetime - This type of purchase order allows the retail investor placing order for one time lump sum purchase. • SIP - A SIP (Systematic Investment Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. Dates and frequency of investment are specified by the fund house. • SI - Standing Instruction allows the users to set instructions for purchasing the mutual funds at regular intervals. Dates and frequency of investment are of customer's choice.
Recommended Funds/ Top Purchased Funds	Information specified in below fields are related to recommended funds/ top purchased funds.
Scheme Name	Name of the funds/ scheme as recommended by the application/ or that are mostly purchased by the investors.
Latest Price	The current price of the recommended funds/ top purchased funds.
Returns in% (1 Month/ 3 Months/ 1 Year/ 3 Year/ 5 Year)	The past rate of return that the fund has earned (recommended / top purchased) over a period.

3. From the **Fund House** list, select the fund house from which user intends to purchase the fund.
4. From the **Fund Category** list, select the fund house from which user wants to purchase the fund.
5. From the **Scheme Name** list, select the fund/ scheme which user wants to purchase.
6. In the **Purchase Type** field, select the appropriate purchase type.
7. Perform anyone of the following actions:
 - Click **Purchase**. The **Purchase Order - Order Details** screen appears.
 - Click **Cancel** to cancel the transaction.
 - Click **Buy/ SIP/ SI** link, in the **Recommended Funds/ Top Purchased Fund** section.
 - The **Purchase Order - Order Details** screen with the details of selected scheme and Purchase Order Details appears.

If you have selected **Onetime** option in the **Purchase Type** field, or clicked the **Buy** link in the **Recommended Funds/ Top Purchased Funds** section, following screen appears.

Figure 4-2 Purchase Mutual Funds - Order Details - Onetime

Note

The fields which are marked as Required are mandatory.

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

Table 4-2 Purchase Mutual Funds - Order Details - Onetime - Field Description

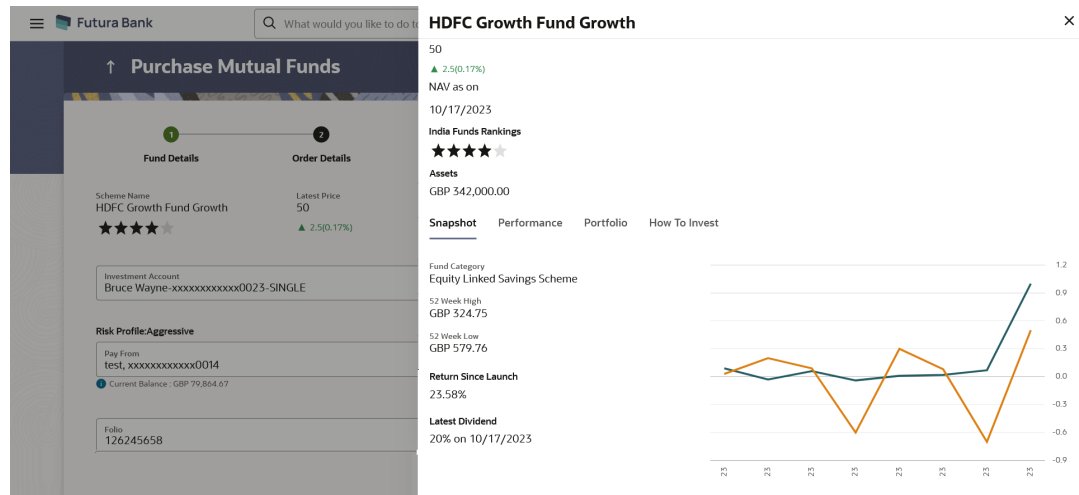
Field Name	Description
Scheme Name	Name of the scheme selected for current purchase order.
Scheme Rating	Rating of the scheme selected for current purchase order, as provided by MF processor.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor. The value below the Latest Price field is the Amount % % change over previous value of the NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor.
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.

Table 4-2 (Cont.) Purchase Mutual Funds - Order Details - Onetime - Field Description

Field Name	Description
Investment Account	The investment account to which the current purchase order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer Risk Profiling section.
Pay From	The current and savings account from which user can pay for the purchase order.
Folio	The option to select whether the current purchase order will go under new folio number or an existing one.
Dividend	The dividend for the current purchase order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Order Amount	The order amount of the current one-time purchase order.
Minimum Amount	The minimum order amount as set by the fund house for the scheme.
When	Select the option by which to specify when the orders are to be submitted for execution. The options are: • Now: Current business date • Later: Select this option if you wish to select a future date from calendar
Order Date	The future date on which the orders are to be submitted for execution. This field appears if you select Later option in the When field.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Purchase Order Details	Fund(s) Currently selected for purchase
No. of Funds Currently selected	Displays the number of purchase orders that have been placed till then (in the context of multiple buy orders - maximum 3 purchase orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio Number	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current purchase order.
Order Amount	Order amount keyed in by user.

- a. From the **Investment Account** list, select the investment account to which the current purchase order belongs.
 - In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current purchase order.

Figure 4-3 View More

**Note**

The fields which are marked as Required are mandatory.

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

Table 4-3 View More - Field Description

Field Name	Description
NAV as on Date	The net asset value (NAV) per share/ NAVPS, is the fund's current market value of the fund's investment portfolio as on the current date.
Funds Rating	Rating of the scheme selected for current purchase order, as provided by MF processor.
Assets as on Date	The value of the total assets of the selected scheme on a particular date.
Fund Manager	Name of the fund manager who manages the fund.
Subscription Status	Subscription status i.e. whether the fund is open or closed currently for subscription.
Snapshot	This tab displays the overall snapshot of the selected fund/ scheme.
Fund Category	The fund category from which user has selected the fund for purchase.
52 Week High	Highest price of selected scheme over the period of past 52 weeks.
52 Week Low	Lowest price of selected scheme over the period of past 52 weeks.
Return Since Launch	Amount of money earned by the scheme since it is launched.
Latest Dividend and Date	Date and amount of recent most dividend declared by the fund. The amount of dividend here refers to the dividend earner by customer in the fund.
Graph	The graph displaying the value of the fund on a particular day of month.
Performance	This tab displays the overall performance of the selected fund/ scheme.

Table 4-3 (Cont.) View More - Field Description

Field Name	Description
Fund Return	The rate of return in percentage, the selected fund/ scheme has earned for a week, month, three months, six months, One year, three years, or five years.
Benchmark Return	This represents the rate of return earned by the benchmark index of the fund.
Difference Between Fund and Benchmark Return	This represents the difference in rate of return earned between the fund and the benchmark index.
Category Average Return	The average rate of return in percentage for the category to which the scheme in context belongs, over multiple periods like a week, month, three months, six months, One year, three years, or five years.
Difference Between Fund and Category Average Return	This represents the difference in rate of return earned between the fund and the average of rates of return of a peer group of funds.
Rank in Category	Represents the rank of the fund in its peer group based on rate of return earned for a specific period.
Percentage of Growth	This represents the rate of return the 10,000 invested in the fund (mentioned above) has achieved over different periods of time. Note: Growth of 10,000 This figure represents how an investment of 10,000 (in fund currency) would have grown over a period of time.
Portfolio	Represents the current portfolio – the top sectors and top holdings along with % exposure to them respectively.
Top 5 Sectors	Top five sectors where funds can be invested. For example: Financial, Technology, Construction, etc.
Top 10 Holdings: Equity Fund-Growth	Top 10 holdings provides the information of the fund portfolio on which the user invests. The rank of the Holding is calculated by their total market value and expressed as a percentage of the fund's total assets.
How to Invest	Information specified in below fields are related to How to Invest.
Lump sum Investment	This type of investment allows the retail investor to place order for one time lump sum purchase.
Minimum Initial Investment	The minimum initial investment as allowed by the fund house.
Minimum Subsequent Investment	The minimum amount allowed for the next investment after the first initial investment.
Minimum Withdrawal	The minimum amount allowed to be withdrawal from the investment.
Minimum Balance	The minimum balance to be maintained.
Repurchase	Displays whether repurchasing of funds are allowed or not.
Resell	Displays whether reselling of funds are allowed or not.
Repurchase Start Date	The start date of repurchase.
Repurchase End Date	The end date of repurchase.
Purchase Pricing Method	The method to determine the purchase price of the funds.
Purchase Cutoff Time	The cut off time for the fund purchase order as provided by the MF processor.
Redemption Time	Redemption time of the purchased funds.
Systematic Investment Plan	Information specified in below fields are related to Systematic Investment.
Minimum Installments	Minimum number of installments for the SIP specified by fund house.

Table 4-3 (Cont.) View More - Field Description

Field Name	Description
Minimum Investment	Minimum investment allowed by the fund house.
Date Allowed	The date on which SIP is allowed.
Other Details	Information specified in below fields are related to other details.
Recurring Withdrawal Allowed	Displays whether recurring withdrawal is allowed or not.
Recurring Transfer Allowed	Displays whether recurring transfer is allowed or not.

- b. From the **Pay From** list, select the account to pay for the purchase order.
- c. From the **Folio** list, select the appropriate option.
- d. In the **Dividend** field, select the appropriate dividend type.
- e. In the **Transaction** section, enter the order amount of the purchase order in the **Order Amount** field.
- f. In the **When** field; select the appropriate date for order execution.

Select the future date from the **Purchase Date** list, if you select **Later** option.

Figure 4-4 Purchase Order - Order Details - SIP/ SI

Purchase Mutual Funds

1 Fund Details **2 Order Details**

Scheme Name: HDFC Growth Fund Growth
★★★★★

Latest Price: 50
▲ 2.5(0.17%)

Fund House: HDFC Mutual Fund CC1

Scheme Suitability: No

[View More](#)

Pay From: xxxxxxxxxxxxxxx0047

Current Balance: EUR 15,568.10

Purchase orders placed
Fund(s) currently selected for purchase

No. of Funds Selected	Total Order Amount
1	GBP1,200.00

Folio No.: 20756619
HDFC Growth Fund Growth
GBP1,200.00

Dividend
☐ Payout ☒ Reinvest

Order Amount: GBP 1,200.00

Min. Amount: £500.00

Start Date: 10/25/2023

Frequency: Monthly

Installments: 3

Min. Installments: 2
Cut Off Period

End Date: 1/25/2024
Time: 6:45:49 AM India Standard Time
Date: 10/17/2023

[Save](#) [Buy Another Fund](#)

[Terms and Conditions](#)

[Submit](#) [Cancel](#) [Back](#)

Note

The fields which are marked as Required are mandatory.

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

Table 4-4 Purchase Order - Order Details - SIP/ SI - Field Description

Field Name	Description
Scheme Name	Name of the scheme selected for current purchase order.
Scheme Rating	Rating of the scheme selected for current purchase order, as provided by MF processor.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor. The value below the Latest Price field is the Amount change over previous value of the NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor and the Percentage change over previous value of the NAV/ Price per unit the scheme chosen for current purchase order as provided by MF processor.
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Investment Account	The investment account to which the current purchase order belongs.
Pay From	The current and savings account from which user can pay for the purchase order.
Balance	The current balance in the current and savings account from which user can pay for the purchase order.
Dividend	The dividend for the current purchase order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Transaction (Installments)	Information specified in below fields are related to transaction (installments).
Order Amount	The order amount of the current one-time purchase order.
Minimum Amount	The minimum order amount as set by the fund house for the scheme.
Start Date	List of SIP (Systematic Investment Plan) date specified by fund house. In case of SI (Standing Instructions) the user has to select the start date to set up standing instructions.
Frequency	List of SIP / SI frequencies specified by fund house. The options are: • Daily • Weekly • Monthly
Installments	List of SIP (Systematic Investment Plan)/ SI installments specified by MF processor.
Min. Installments	Minimum number of installments for the SIP/ SI specified by fund house.

Table 4-4 (Cont.) Purchase Order - Order Details - SIP/ SI - Field Description

Field Name	Description
End Date	End date of SIP/ SI based on start date, frequency & installment number.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Purchase Order Placed	Fund(s) Currently selected for purchase
No. of Funds Currently selected	Displays the number of purchase orders that have been placed till then (in the context of multiple buy orders - maximum 3 purchase orders can be placed in one go).
Total Order Amount	Sum of all the order amounts, in case of SIP or SI - sum will consider individual per installment amount and not the (installment number * per installment amount).
Folio Number	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current purchase order.
Order Amount	Per installment amount keyed in by user.

- g. From the **Investment Account** list, select the investment account to which the current purchase order belongs.

OR

In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current purchase order.

- h. From the **Pay From** list, select the account to pay for the purchase order.
- i. In the **Dividend** field, select the appropriate dividend type.
- j. In the **Transaction** section, enter the order amount of the purchase order in the **Order Amount** field.
- k. In the **Start Date** field, select the appropriate start date for SIP/ SI.
- l. From the **Frequency** list, select the SIP/ SI frequency.
- m. From the **Installments** list, select the SIP/ SI installments.
- n. In the **End Date** field, select the appropriate end date for SIP/ SI.
8. Click **Save**.

The Purchase orders placed section displaying No. of orders placed, Total Order Amount, Folio Number, Scheme Name, Order Amount appears.

 Note

Click  icon to delete the selected fund.

9. Select the **I agree to the Terms and Conditions** check box to continue to purchase the funds.
- Click the **Terms and Conditions** link to view the terms and conditions.
 - Click the **Buy Another Fund** link, if you want to buy another fund.
 - The **Purchase Fund - Select Fund** screen appears.
10. Perform anyone of the following actions:

- Click **Submit**.
- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to the previous screen.
- Click **Back to Wealth Overview** to navigate to the Wealth Management Overview screen.

11. Perform anyone of the following actions:

- The **Review** screen appears. Verify the details, and click **Confirm**.
- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to the previous screen.
- Click **Back to Wealth Overview** to navigate to the Wealth Management Overview screen.

A message confirming that the transaction has been initiated appears along with the transaction reference number.

12. Perform anyone of the following actions:

- Click **Purchase Order Details** link to view the details of purchase order.
- Click **Purchase Another Fund** link to go back to **Purchase Mutual Funds - Select Fund** screen.
- Click **Switch Fund** to go to the **Switch Mutual Funds** screen.
- Click **Redeem Fund** to go to the **Redeem Mutual Funds** screen.
- Click **Back to Wealth Overview** to navigate to the **Wealth Management Overview** screen.

4.1.2 Purchase Funds - Existing

This topic describes the information about **Purchase Funds - Existing** screen. User can place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type with this option.

This option allows the retail investor/ user to place purchase orders either one time or Systematic Investment Plan (SIP) or Standing Instruction (SI) type for buying one or more units of the mutual fund schemes which is currently owned by the investors.

To purchase the mutual funds:

1. Navigate to one of the above paths.

The **Purchase Mutual Funds** screen appears.

2. In the **Search for new mutual fund to purchase or pick one of your existing funds** field, select the **Existing** option.

Figure 4-5 Purchase Mutual Funds – Existing Funds

Purchase Mutual Funds

1 Fund Details 2 Order Details

Search for a new mutual fund to purchase or pick one of your existing funds.

☐ New ☒ Existing

Investment Account: Bruce Wayne-xxxxxxxxxxxx0023-SINGLE

Scheme Name: HDFC Growth Fund Growth

Fund Details

Purchase Type: ☒ One Time ☐ SIP ☐ SI

Purchase **Cancel**

Following is a list of funds recommended by our research team. Top purchased funds are mutual funds that have been most bought by our customers.

Recommended Funds Top Purchased Funds

Returns in %

Scheme Name	Latest Price	Date	1 Month	3 Months	1 Year	3 Years	5 Years	Actions
HDFC Growth Fund Growth ★★★★★	£50.00	10/17/2023	-0.2	7.11	12.24	13.09	12.44	BuySIPSI
DSP BlackRock Mutual Fund ★★★★★	£1,000.00	10/17/2023	-0.8	9.22	10.16	11.01	10.36	BuySIPSI
Reliance Mutual Fund ★★★★★	£1,000.00	10/17/2023	-0.2	7.11	12.24	13.09	12.44	BuySIPSI

Note

The fields which are marked as Required are mandatory.

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

Table 4-5 Purchase Mutual Funds – Existing Funds - Field Description

Field Name	Description
Fund Details	Information specified in below fields are related to fund details.
Search for new mutual fund to purchase or pick one of your existing funds	Options for the user to select a new mutual fund to purchase or to purchase additional units of a scheme he already has invested in. The options are: New Existing
Investment Account	The investment account to which the current purchase order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer Risk Profiling section.
Scheme Name	Name of the fund/ scheme which user intends to purchase for current purchase order.

Table 4-5 (Cont.) Purchase Mutual Funds – Existing Funds - Field Description

Field Name	Description
Purchase Type	Type of purchase order user wishes to place. The options are: • Onetime - This type of purchase order allows the retail investor placing order for one time lump sum purchase. • SIP - A SIP (Systematic Investment Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. Dates and frequency of investment are specified by the fund house. • SI - Standing Instruction allows the users to set instructions for purchasing the mutual funds at regular intervals. Dates and frequency of investment are of customer's choice.
Recommended Funds/ Top Purchased Funds	Information specified in below fields are related to recommended funds/ top purchased funds.
Scheme Name	Name of the funds/ scheme as recommended by the application/ or that are mostly purchased by the investors.
Latest Price	The current price of the recommended funds/ top purchased funds.
Returns in% (1 Month/ 3 Months/ 1 Year/ 3 Year/ 5 Year)	The past rate of return that the fund has earned (recommended / top purchased) over a period.

3. From the **Investment Account** list, select the investment account to which the current purchase order belongs.
4. From the **Scheme Name** list, select the fund/ scheme which user wants to purchase.
5. Repeat the steps 7 to 12 of [Purchase Funds - New](#) section.

4.2 Redeem Mutual Funds

This topic describes the information about **Redeem Mutual Funds**.

Mutual Funds (MFs) can be redeemed or sold any time by the investors. Open ended funds usually can be sold at any point of time compared to closed ended funds that have a fixed investment period.

Customers can specify any of the following for redeeming the funds:

- Whether the redemption is for a specific number of units & if so the number of units to be redeemed (or)
- Whether the redemption is for all units currently held (the user can view the balance units held) (or)
- Whether the redemption is for a specific amount & if so the amount to be redeemed (or)
- Whether the order is for a systematic withdrawal plan.

Pre-requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- [Search Funds to be Redeemed](#)
- [Search Funds to Redeem - SWP](#)

Navigation Path:

Perform one of the following navigation to access the **Redeem Mutual Funds** screen.

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, then click **Financial Management**, and click **Wealth Management**. Under **Wealth Management**, and then click **Place Orders**, click **Redeem Mutual Funds**.
- On the Dashboard, click **Overview** widget, click **Mutual Funds**, click **Investments Account** kebab menu, then click **Redeem Mutual Funds**.
- Access through kebab menu of the **Place Orders** transactions.

The **Redeem Mutual Funds** screen appears.

- [Search Funds to Redeem](#)

This topic describes the systematic instruction to **Search Funds to Redeem**. The user can search the mutual funds from the specific account to redeem with this option..

4.2.1 Search Funds to Redeem

This topic describes the systematic instruction to **Search Funds to Redeem**. The user can search the mutual funds from the specific account to redeem with this option..

This option allows the retail investor/ user to search the mutual funds from the specific account to redeem. The user can search the mutual fund scheme name by selecting the search criteria like investment account number, name of the fund house, or scheme name.

To search the mutual funds:

1. Navigate to one of the above paths.

The **Redeem Mutual Funds** screen appears.

Figure 4-6 Select Fund - Search Funds to Redeem

Search Funds to Redeem

Investment Account: Bruce Wayne-xxxxxxxxxx0023-SINGLE

Fund House: HDFC Mutual Fund CC1

Scheme Name: HDFC Growth Fund Growth

Fund Details

Select Funds to Redeem

You can redeem only 3 funds at a time

Fund Name	Investment Account Number	Current Price	Current Quantity	Current Value	Action	
HDFC Growth Fund Growth	267366619	GBP 55.58	450	350	GBP 1,500.00	Redeem SWP
ICICI Growth Fund Growth	737323828	GBP 65.58	650	570	GBP 1,000.00	Redeem SWP
HDFC Growth Fund Growth 1	267366627	GBP 75.12	900	600	GBP 1,250.00	Redeem SWP
HDFC Growth Fund Growth 2	126245658	GBP 70.55	890	560	GBP 1,350.00	Redeem SWP

Note

The fields which are marked as Required are mandatory.

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

Table 4-6 Select Fund - Search Funds to Redeem - Field Description

Field Name	Description
Fund Details	Information specified in below fields are related to fund details.
Investment Account	The account number from which the user wants to select the fund for redemption.
Fund House	The Fund house from which user intends to redeem the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to redeem the fund for current redemption order.
Search Results	Select Funds to Redeem .
Scheme Name	Name of the scheme matching search criteria.
Folio	Folio number of the scheme currently held.
Avg. Purchase NAV	The expected return in terms of percent that a investor will get on selling the particular fund (recommended / top purchased) over a period of time.
Total Units	Total units currently held in the folio.
Redeemable Units	Number of units that can be redeemed currently.
Current Market Value	Current Market Value of the entire holdings in the folio.
Action	The available action buttons against the scheme name are displayed. The action button can be: • Redeem- Link to initiate one time redemption • SWP- Link to initiate systematic withdrawal plan

- From the **Investment Account** list, select the account number from which the user wants to select the fund.
- From the **Fund House** list, select the fund house from which user intends to redeem the fund.

Note

Only those fund houses where user currently has investments will be displayed.

- From the **Scheme Name** list, select the fund/ scheme which user wants to redeem.

Note

Only those funds where user currently has investments in the selected fund house will be displayed.
Click on the **Fund Details** link to view the details of the selected fund.

- Click **Search**.
 - The search results appear on the screen based on the search parameters.

- Click **Cancel** to cancel the transaction.
 - Click **Clear** if you want to reset the search parameters.
6. In the **Search Results** section, click the **Redeem** link if you want one time redemption.
- The **Order Details** screen with the details of selected scheme order details appears.
 - Click **SWP** link if you want to initiate systematic withdrawal plan.

Figure 4-7 Order Details - Redeem

↑ Redeem Order Details

1 Fund Details 2 Order Details

No of units held
450

Market Value
GBP 1,500.00

Redeem By
Redeem By
Units

Units to Redeem
120

Min. Units : 35

When
☒ Now ☐ Later

Cut Off Period
10/17/2023, 6:58 AM

Save Redeem another fund

☒ I agree to the Terms and Conditions

[Terms and Conditions](#)

Submit Cancel Back

Note

The fields which are marked as Required are mandatory.

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

Table 4-7 Order Details - Redeem - Field Description

Field Name	Description
Scheme Name	Name of the scheme selected for current redemption order.
Scheme Rating	Rating of the scheme selected for current redemption order.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current redemption order. The value below the Latest Price field is the Amount change over previous value of the NAV/ Price per unit the scheme chosen for current redemption order and the percentage change over previous value of the NAV/Price per unit the scheme chosen for current redemption order.

Table 4-7 (Cont.) Order Details - Redeem - Field Description

Field Name	Description
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays ' Yes ' if it is suitable and ' No ', if the scheme is not suitable.
No. of units Held	Number of units held in the current redemption order.
Market Value	Current market value of the entire holdings.
Redeem By	Options whether to redeem by Units/ All Units/ Amount/ SWP. The options are: • Units - On selecting this option, user has to specify the number of units to be redeemed in the current redemption order • All Units - On selecting this option, user can redeem all the units in the current redemption order • Amount - On selecting this option, user has to specify the amount to be redeemed in the current redemption order • SWP - On selecting this option, user has to set the systematic withdrawal plan (recurring redeem orders) for the redemption
Units to Redeem	The number of units to be redeemed in the current redemption order. This field appears, if you select Units option in the Redeem By field.
Balance Units	The balance units available for user to redeem is displayed. This field appears, if you select All Units option in the Redeem By field.
Enter Amount	The entered amount to be redeemed. This field appears, if you select Amount option in the Redeem By field.
Min. Amount	The minimum redemption amount as set by the fund house for the scheme. This field appears, if you select Amount option in the Redeem By field.
When	Select the option by which to specify when the orders are to be submitted for execution. The options are: • Now-Current business date • Later- Select this option if you wish to select a future date from calendar
Order Date	The future date on which the orders are to be submitted for execution. This field appears if you select Later option in the When field.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Redeem orders placed	Fund(s) Currently selected for redeem.
No. of Funds Selected	Displays the number of redemption orders that have been placed till then (in the context of multiple buy orders - maximum 3 redemption orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio No	Folio number selected for the scheme getting redeemed.
Scheme Name	Name of the scheme selected for current redemption order.
Order Amount	Order amount keyed in by user.

- a. In the **Redeem By** field, select the appropriate redemption option.
In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current redemption order.
- b. If you select **Units** option, enter the number of units to be redeemed in the **Units to Redeem** field.
- c. If you select **Amount** option, enter the amount to be redeemed in the **Enter Amount** field.
- d. If you select **SWP** option, go to step e-ii below.
- e. In the **When** field, select the appropriate date for order execution.
Select the future date from the **Purchase Date** list, if you select **Later** option.

Figure 4-8 Order Details - SWP

Redeem Order Details

Fund Details

No of units held
450

Market Value
GBP 1,500.00

Order Details

Redeem By
Redeem By
SWP

SWP Amount
1200

Frequency
Monthly

Start Date
10/3/2025

No. of Redemptions
5

End Date
2/29/2024

Cut Off Period
10/17/2023, 7:00 AM

Save [Redeem another fund](#)

☒ I agree to the Terms and Conditions

[Terms and Conditions](#)

Submit **Cancel** [Back](#)

Note

The fields which are marked as Required are mandatory.

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

Table 4-8 Order Details - SWP - Field Description

Field Name	Description
Scheme Name	Name of the scheme selected for current redemption order.
Scheme Rating	Rating of the scheme selected for current redemption order.
Latest Price	The latest NAV/ Price per unit the scheme chosen for current redemption order. The value below the Latest Price field is the Amount change over previous value of the NAV/ Price per unit the scheme chosen for current redemption order and the percentage change over previous value of the NAV/Price per unit the scheme chosen for current redemption order.
Fund House	The Fund house to which the fund house in context belongs.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays Yes if it is suitable and No , if the scheme is not suitable.
No. of units Held	Number of units held in the current redemption order.
Market Value	Current market value of the entire holdings.
Redeem By	Whether to redeem by Units/ All Units/ Amount/ SWP. The options are: • Units - On selecting this option, user has to specify the number of units to be redeemed in the current redemption order • All Units - On selecting this option, user can redeem all the units in the current redemption order • Amount - On selecting this option, user has to specify the amount to be redeemed in the current redemption order • SWP- On selecting this option, user has to set the systematic withdrawal plan for the redemption
SWP Amount	The order amount per installment of the current SWP order.
Min. Amount	The minimum SWP order amount per installment as set by the fund house for the scheme.
Frequency	The SWP frequencies specified by fund house. The options are: • Daily • Weekly • Monthly
Start Date	The SWP start date.
No. of Redemption	Number of SWP installments for redemption.
End Date	The end date of SWP based on start date, frequency & installment number.

- i. In the **Redeem By** field, select the **SWP** option.

In the **Scheme Details** section, click the **View More** link, if you want to view more details of the scheme selected for current redemption order.

- ii. Enter the installment amount to be redeemed in the **SWP Amount** field.
- iii. From the **Frequency** list, select the SWP frequency.
- iv. From the **Start Date** list, select the appropriate SWP start date.
- v. From the **No. of Redemption** list, select the appropriate option.

- vi. In the **Dividend** field, select the appropriate dividend type.
 - vii. In the **Transaction** section, enter the order amount of the purchase order in the **Order Amount** field.
 - viii. In the **Start Date** field, select the appropriate start date for SIP/ SI.
 - ix. From the **Frequency** list, select the SIP/ SI frequency.
 - x. From the **Installments** list, select the SIP/ SI installments.
 - xi. In the **End Date** field, select the appropriate end date for SIP/ SI.
7. Click **Save**.

The **Redeem orders placed** section displaying No. of orders placed, Total Order Amount, Folio Number, Scheme Name, Order Amount appears.

 Note

Click  icon to delete the selected fund.

8. Select the **I agree to the Terms and Conditions** check box to continue to purchase the funds.
- Click the **Terms and Conditions** link to view the terms and conditions.
 - Click the **Redeem Another Fund** link, if you want to redeem another fund.
 - The **Redeem Fund - Select Fund** screen appears.
9. Perform anyone of the following actions:
- Click **Submit**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.
 - Click **Back to Wealth Overview** to navigate to the Wealth Management Overview screen.
10. The **Review** screen appears. Verify the details, and click **Confirm**.
- Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.
 - Click **Back to Wealth Overview** to navigate to the **Wealth Management Overview** screen.

The **Verification** screen appears if the transaction is configured for Two Factor Authentication. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/ Security question/ Soft Token) will be as per the setup done by system administrator.

The success message along with the host reference number and status of the order appears.

11. Perform anyone of the following actions:
- Click **Redeem Fund** to redeem another fund.
 - Click **Back to Wealth Overview** to navigate to the **Wealth Management Overview** screen.
 - Click **Switch Fund** to go to the **Switch Mutual Funds** screen.

- Click **Go to Dashboard** link to navigate to the dashboard.

4.3 Switch Mutual Funds

This topic describes the information about **Switch Mutual Funds**. Switch Mutual Funds screen allows the user to switch out the funds either at one time, systematic order plan or Purchase + systematic order plan methods.

Switching of funds means moving the money from an investment scheme to another investment scheme. Investor can switch between two different schemes i.e. money is taken out of fund A (a sell order) and invested in fund B (a purchase order). This way a switch, order results in two transactions a purchase & a sale. Fund A & Fund B in the above example could be from the same fund house or from different fund houses.

Pre-requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- [Switch Funds - One Time](#)
- [Switch Funds - STP](#)
- [Switch Funds - PSTP](#)

Navigation Path:

Perform anyone of the following navigation to access the **Switch Mutual Funds**.

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, then click **Financial Management**, and click **Wealth Management**. Under **Wealth Management**, and then click **Switch Mutual Funds**.
- On the Dashboard, click **Overview Widget**, and then click **Mutual Funds**. From the **Mutual Funds**, click **Investments Account** kebab menu, then click **Switch Mutual Funds**.
- Access through kebab menu of the **Place Orders** transactions.

The **Switch Mutual Funds** screen appears.

- [Switch Funds - One Time](#)
This topic describes the systematic instruction to **Switch Funds - One Time** screen. This option allows user to place the one time lump sum switch order.
- [Switch Funds - STP \(Systematic Transfer Plan\)](#)
This topic describes the systematic instruction to **Switch Funds - STP (Systematic Transfer Plan)** screen.
- [Switch Funds – PSTP \(Purchase – Systematic Transfer Plan\)](#)
This topic describes the systematic instruction to **Switch Funds – PSTP (Purchase – Systematic Transfer Plan)** screen.

4.3.1 Switch Funds - One Time

This topic describes the systematic instruction to **Switch Funds - One Time** screen. This option allows user to place the one time lump sum switch order.

This option allows the retail investor/ user to place the one time lump sum switch order. The user can specify whether the order is for Now i.e. same business day or for later that is a future date. The user can also select the option to switch by Units/ All Units or Amount and can specify the units or amount to be switch in.

To switch the mutual funds:

1. Navigate to one of the above paths.

The **Switch Mutual Funds** screen appears.

Figure 4-9 Switch Funds - One Time

The screenshot shows the 'Switch Mutual Funds' interface with the 'Fund Details' tab active. The 'Investment Account' dropdown is set to 'Bruce Wayne-xxxxxxxxxxxx0023-SINGLE' with a risk profile of 'Moderate'. Under 'Switch Type', 'One time' is selected. The 'Switch out Scheme (Source Fund)' section shows 'HDFC Mutual Fund CC1' as the Fund House and 'HDFC Growth Fund Growth' as the Scheme Name. The 'Fund Details' section shows 'Scheme Suitability' as 'No' and 'Folio' as '126245658'. 'Next' and 'Cancel' buttons are at the bottom.

Note

The fields which are marked as Required are mandatory.

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

Table 4-9 Switch Funds - One Time - Field Description

Field Name	Description
Investment Account	The account number to which the current switch order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer Risk Profiling section.

Table 4-9 (Cont.) Switch Funds - One Time - Field Description

Field Name	Description
Switch Type	The type of switch order that is to be placed. The options are: • Onetime - This type of switch order allows the retail investor placing switch order for one time lump sum purchase. • STP - A STP (Systematic Transfer Plan) is an investment method that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. • PSTP - Purchase + Systematic Transfer Plan
Switch Out Scheme (Source Fund)	Information specified in below fields are related to switch out scheme (source fund).
Fund House	The Fund house from which user intends to switch the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current switch order.
Scheme Suitability	Indicate whether the scheme is suitable for user to invest in. The system displays ' Yes ' if it is suitable and ' No ', if the scheme is not suitable.
Folio	Folio number of the scheme where user has holdings that he can switch.

2. From the **Investment Account** list, select the account number from which the user wants to select the fund.
3. In the **Switch Type** field, select the One Time option.
4. From the **Fund House** list, select the fund house from which user intends to switch the fund.
5. From the **Scheme Name** list, select the fund/ scheme which user wants to switch.
6. From the **Folio Number** list, select the folio number of the scheme.
7. Perform anyone of the following actions:
 - Click **Next**.
 - Click **Cancel** to cancel the transaction.

Figure 4-10 Switch Funds - One Time - Order Details

The screenshot shows a web form titled "Switch Mutual Fund" with a progress bar indicating two steps: "Fund Details" (step 1) and "Order Details" (step 2). The "Order Details" section is active and titled "Switch In Scheme (Destination Fund)".

Form Fields and Options:

- Fund House:** HDFC Mutual Fund CC1
- Fund Category:** Equity (dropdown menu)
- Scheme Name:** HDFC Growth Fund Growth (dropdown menu)
- Fund Details:**
 - Scheme Suitability:** No
 - Destination Folio:** 267366619 (dropdown menu)
- Dividend:**
 - ☐ Payout
 - ☒ Reinvest
- Switch By:**
 - ☐ Units
 - ☐ All Units
 - ☒ Amount
- Currency:** Pound ... (dropdown menu)
- Amount:** GBP 1,200.00
- Min. Amount:** GBP 500
- Max. Amount:** GBP 35000
- When:**
 - ☒ Now
 - ☐ Later
- Cut Off Period:** Time : 12 : 3 PM Date : 10/17/2023
- Buttons:** Save, Switch Another Fund
- Agreement:** ☒ I agree to the Terms and Conditions
- Links:** [View terms and conditions](#)
- Final Buttons:** Submit, Cancel, Back

Note

The fields which are marked as Required are mandatory.

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

Table 4-10 Switch Funds - One Time - Order Details - Field Description

Field Name	Description
Switch In scheme (Destination Fund)	Information specified in below fields are related to switch In scheme (Destination Fund).
Fund House	The fund house from which user intends to switch the fund for current switch order.
Fund Category	The fund category from which user intends to switch the funds for current switch order.

Table 4-10 (Cont.) Switch Funds - One Time - Order Details - Field Description

Field Name	Description
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current redemption order. Schemes will be based on fund selected house /fund category.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays Yes if it is suitable and No , if the scheme is not suitable.
Destination Folio	Folio number of the selected order or New is displayed in the case new folio option has been selected.
Dividend	The dividend for the current switch order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Transaction	Information specified in below fields are related to transaction.
Switch By	Options whether to switch by Units/ All Units/ Amount. The options are: • Units - On selecting this option, user has to specify the number of units to be switched in the current switch order. • All Units - On selecting this option, user can switch all the units in the current switch order. • Amount - On selecting this option, user has to specify the amount to be switched in the current switch order.
Units	The number of units to be switched in the current switch order. This field appears, if you select Units option in the Switch By field.
Min Units	The minimum switch units as set by the fund house for the scheme. This field appears, if you select Units option in the Switch By field.
Amount	The amount to be switched. This field appears, if you select Amount option in the Switch By field.
Min. Amount	The minimum switch amount as set by the fund house for the scheme. This field appears, if you select Amount option in the Switch By field.
When	Select the option by which to specify when the orders are to be submitted for execution. The options are: • Now: Current business date • Later: Select this option if you wish to select a future date from calendar
Order Date	The future date on which the orders are to be submitted for execution. This field appears if you select Later option in the When field.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Switch orders placed	Fund(s) Currently selected for switch
No. of Funds Selected	Displays the number of switch orders that have been placed till then (in the context of multiple switch orders - maximum 3 switch orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.

Table 4-10 (Cont.) Switch Funds - One Time - Order Details - Field Description

Field Name	Description
Folio No	Folio number of the selected order or New is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current switch order.
Order Amount	Order amount keyed in by user.

8. From the **Fund House** list, select the fund house from which user intends to switch the fund.
9. From the **Fund Category** list, select the fund house from which user wants to switch the fund.
10. From the **Scheme Name** list, select the fund/ scheme which user wants to switch the fund.
11. From the **Destination Folio** list, select the appropriate option.
12. In the **Transaction** section, select the appropriate switch option, in the **Switch By** field.
 - a. If you select **Units** option, enter the number of units to be switched in the **Units** field.
 - b. If you select **Amount** option, enter the amount to be switched in the **Amount** field.
13. In the **When** field, select the appropriate date for order execution.
Select the future date from the **Purchase Date** list, if you select **Later** option.
14. Click **Save**.

The **Switch orders placed** section displaying No. of funds selected for switch, Total Order Amount, Switch In Scheme, Switch Out Scheme appears.

 Note

Click  icon to delete the selected fund.

15. Select the **I agree to the Terms and Conditions** check box to continue to purchase the funds.
 - Click the **Terms and Conditions** to view the terms and conditions.
 - Click the **Switch Another Fund** to switch another fund.
 - The **Switch Fund** screen appears.
16. Perform anyone of the following actions:
 - Click **Submit**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.
 - Click **Back to Wealth Overview** to navigate to the Wealth Management Overview screen.
17. Perform anyone of the following actions:
 - The **Review** screen appears. Verify the details, and click **Confirm**.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.

- Click **Back to Wealth Overview** to navigate to the Wealth Management Overview screen.

The **Verification** screen appears if the transaction is configured for Two Factor Authentication. The user has to pass the 2 factor authentication, before he can proceed. 2 factor authentication (OTP/ Security question/ Soft Token) will be as per the setup done by system administrator.

18. The success message along with the reference number of the order appears.
 - Click **Purchase Fund** to purchase the fund.
 - Click **Switch Another Fund** to switch another fund.
 - Click **Redeem Fund** to redeem another fund.
 - Click **Back to Wealth Overview** to navigate to the **Wealth Management Overview** screen.

4.3.2 Switch Funds - STP (Systematic Transfer Plan)

This topic describes the systematic instruction to **Switch Funds - STP (Systematic Transfer Plan)** screen.

This option allows the retail investor/ user to place a systematic transfer plan (STP) for the switch order. In Systematic Transfer Plan, investor places a onetime instruction to switch funds - a specified some of money is switched from source scheme to destination scheme at a set interval. Typically in financial plans money in debt funds is switched into an equity fund regularly to mimic an SIP.

In STP the user needs to specify the source and destination schemes belonging to the same fund house, source and destination folios (can ask for a new folio for destination scheme), start date of switches, no. of installments & frequency, end date of switches to be derived by the system and displayed and Amount/ units to be switched per installment.

To switch the mutual funds:

1. Navigate to one of the above paths.

The **Switch Mutual Funds** screen appears.

Figure 4-11 Switch Funds - Systematic Transfer Plan (STP)
Note

The fields which are marked as Required are mandatory.

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

Table 4-11 Switch Funds - Systematic Transfer Plan (STP) - Field Description

Field Name	Description
Fund Details	Information specified in below fields are related to fund details.
Investment Account	The account number to which the current switch order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer Risk Profiling section.
Switch Type	The type of switch order that is to be placed. The options are: Onetime - This type of switch order allows the retail investor placing switch order for one time lump sum purchase. STP - A STP (Systematic Transfer Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. PSTP - Purchase + Systematic Transfer Plan
Switch Out Scheme (Source Fund)	Information specified in below fields are related to switch out scheme (source fund).
Fund House	The Fund house from which user intends to switch the fund for current redemption order.

Table 4-11 (Cont.) Switch Funds - Systematic Transfer Plan (STP) - Field Description

Field Name	Description
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current redemption order.
Scheme Suitability	Indicate whether the scheme is suitable for user to invest in. The system displays 'Yes' if it is suitable and 'No', if the scheme is not suitable.
Folio	Folio number of the scheme where user has holdings that he can switch.

2. From the **Investment Account** list, select the account number from which the user wants to select the fund.
3. In the **Switch Type** field, select the STP option.
4. From the **Fund House** list, select the fund house from which user intends to switch the fund.
5. From the **Scheme Name** list, select the fund/ scheme which user wants to switch.
6. From the **Folio Number** list, select the folio number of the scheme.
7. Perform anyone of the following actions:
 - Click **Next**. The **Switch In - STP - Order Details** screen appears.
 - Click **Cancel** to cancel the transaction.

Figure 4-12 Switch In- STP - Order Details

↑ Switch Mutual Fund

1 Fund Details

2 Order Details

Switch In Scheme (Destination Fund)

Fund House

HDFC Mutual Fund CC1

Scheme Name

HDFC Growth Fund Growth

Fund Details

Scheme Suitability

No

Destination Folio

267366619

Dividend

☐ Payout
 ☒ Reinvest

Frequency

Monthly

Switch By

☐ Units
 ☒ Amount

Amount

GBP 1,000.00

Min. Amount : GBP 500

Max. Amount : GBP 1200

Start Date

10/17/2023

Installments

4

End Date

2/13/2024

Cut Off Period

Time : 4 : 23 PM Date : 10/17/2023

Save

Switch Another Fund

☒ I agree to the Terms and Conditions

View terms and conditions

Submit

Cancel

Back

Switch Orders Placed

Fund(s) currently selected for switch

No. of Funds Selected

1

Total Order Amount

GBP6,000.00

Switch Out Scheme

HDFC Growth Fund Growth

267366619

Switch In Scheme

HDFC Growth Fund Growth

267366619

GBP6,000.00

Where the order is based on units, the order amount is provisional based on available price

Note

The fields which are marked as Required are mandatory.

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

Table 4-12 Switch In- STP - Order Details - Field Description

Field Name	Description
Switch In Scheme (Destination Fund)	Information specified in below fields are related to switch in scheme (destination fund).

Table 4-12 (Cont.) Switch In- STP - Order Details - Field Description

Field Name	Description
Fund House	The fund house from which user intends to switch the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current redemption order. Schemes will be based on fund selected house /fund category.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays Yes if it is suitable and No , if the scheme is not suitable.
Folio	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Dividend	The dividend for the current switch order. The options are: • Payout • Reinvest The options will appear only if the selected scheme has dividend option.
Set Instructions	Information specified in below fields are related to set instructions.
Frequency	List of SWP frequencies specified by fund house. The options are: • Daily • Weekly • Monthly
Switch By	Options whether to switch by Units/ All Units/ Amount. The options are: • Units - On selecting this option, user has to specify the number of units to be switched in the current switch order • Amount - On selecting this option, user has to specify the amount to be switched in the current switch order
Units	The number of units to be switched in the current switch order. This field appears, if you select Units option in the Switch By field.
Min Units	The Minimum number of installments for the STP specified by fund house. This field appears, if you select Units option in the Switch By field.
Amount	The order amount per installment of the current STP order. This field appears, if you select Amount option in the Switch By field.
Min. Amount	The minimum SWP order amount per installment as set by the fund house for the scheme. This field appears, if you select Amount option in the Switch By field.
Start Date	List of STP date specified by fund house.
Installments	List of STP installments specified by fund house.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Switch orders placed	Fund(s) Currently selected for switch
No. of Funds Selected	Displays the number of switch orders that have been placed till then (in the context of multiple switch orders - maximum 3 switch orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.

Table 4-12 (Cont.) Switch In- STP - Order Details - Field Description

Field Name	Description
Folio No	Folio number of the selected order or New is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current switch order.
Order Amount	Order amount keyed in by user.

8. From the **Scheme Name** list, select the fund/ scheme which user wants to switch the fund.
 - Click the **View Current NAV** link to view the latest NAV/ price per unit of the selected scheme.
9. From the **Folio** list, select the appropriate option.
10. In the **Set Instructions** section, select the appropriate frequency from the **Frequency list** field.
11. In the **Switch By** field, select the appropriate switch option.
 - a. If you select **Units** option, enter the number of units to be switched in the **Units** field.
 - b. If you select **Amount** option, enter the amount to be switched in the **Amount** field.
12. In the **Start Date** field, select the appropriate start date for STP.
13. From the **Installments** list, select the STP installments.
14. Repeat steps 10 to 14 of [Switch Out Funds - One Time](#) section.

4.3.3 Switch Funds – PSTP (Purchase – Systematic Transfer Plan)

This topic describes the systematic instruction to **Switch Funds – PSTP (Purchase – Systematic Transfer Plan)** screen.

This option allows the retail investor/ user to place a purchase - systematic transfer plan for the switch order. In Purchase- Systematic Transfer Plan or PSTP, investor purchases a debt (usually) fund and also gives instructions switch the debt fund purchased into an equity fund. PSTPs are variations offered by banks/ investment advisers and hence fund houses treat them as two different orders – Purchase order and a switch order.

In PSTP the user can place a purchase order for a fund and simultaneously place a switch order with the fund being purchased as the source fund and a different fund being the destination fund.

To switch the mutual funds:

1. Navigate to one of the above paths.
The **Switch Mutual Funds** screen appears.

Figure 4-13 Switch Funds - PSTP

↑ Switch Mutual Funds

1 Fund Details

2 Order Details

Investment Account

Investment Account
John Doe-xxxxxxxxxx9768-SINGLE

Risk Profile : Moderate

Switch Type

Switch Type

☐ One time

☐ Systematic Transfer Plan

☒ Purchase and Systematic Transfer Plan

Initial Purchase Scheme

☒ New ☐ Existing

Fund House

HDFC Mutual Fund CC1

Fund Category

Equity

Scheme Name

HDFC Growth Fund Growth

Current Unit Price : GBP 50

Scheme Suitability

No

Folio

267366619

Dividend

☐ Payout ☒ Reinvest

Pay From

xxxxxxxxxxxxxxxx0047

Current Balance : EUR 15,568.10

Amount

GBP 1,200.00

Min. Amount : GBP 500

Cut Off Period

Time : 12 20 PMDate : 17 Oct 2023

Purchase

Cancel

 Note

The fields which are marked as Required are mandatory.

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

Table 4-13 Switch Funds - PSTP - Field Description

Field Name	Description
Fund Details	Information specified in below fields are related to fund details.
Investment Account	The account number to which the current switch order belongs.
Risk Profile	The risk profile of the selected investment account. For more information on Risk Profile, refer Risk Profiling section.

Table 4-13 (Cont.) Switch Funds - PSTP - Field Description

Field Name	Description
Switch Type	The type of switch order that is to be placed. The options are: • Onetime - This type of switch order allows the retail investor placing switch order for one time lump sum purchase. • STP - A STP (Systematic Transfer Plan) is an investment vehicle that allows the users to invest small amounts periodically or at regular frequency instead of lump sums. • PSTP - Purchase + Systematic Transfer Plan
Initial Purchase Scheme	Information specified in below fields are related to initial purchase scheme.
New/ Existing	Indicates whether user plans to purchase additional units of a scheme he already has invested in or a new fund.
Fund House	The Fund house from which user intends to purchase the fund.
Fund Category	The fund category to which the fund house in context belongs.
Scheme Name	Name of the fund/ scheme.
Current Unit Price	The latest price per unit of the selected scheme for the current order.
Scheme Suitability	Indicate whether the scheme is suitable for user to invest in. The system displays Yes if it is suitable and No , if the scheme is not suitable.
Folio	Folio number for the purchase scheme, can be an existing one or a new one
Amount	The order amount of the current one-time purchase order.
Min. Amount	The minimum purchase order amount per installment as set by the fund house for the scheme. This field appears, if you select Amount option in the Switch By field.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.

- From the **Investment Account** list, select the account number from which the user wants to select the fund.
- In the **Switch Type** field, select the PSTP option.
- In the **Initial Purchase Scheme** section, select the fund house from the **Fund House** list, from which user intends to switch the fund.
- From the **Fund Category** list, select the fund house from which user wants to switch the fund.
- From the **Scheme Name** list, select the fund/ scheme which user wants to switch.
- From the **Folio** list, select the folio number of the scheme.
- In the **Order Amount** field, enter the order amount.
- Perform anyone of the following actions:
 - Click **Purchase**. The **Switch In - PSTP - Order Details** screen appears.
 - Click **Cancel** to cancel the transaction.

Figure 4-14 Switch In- PSTP - Order Details

↑ Switch Mutual Fund

1 Fund Details

2 Order Details

Switch In Scheme (Destination Fund)

Fund House
HDFC Mutual Fund CC1

Scheme Name
HDFC Growth Fund Growth

Fund Details
Scheme Suitability
No

Destination Folio
267366619

Dividend
☐ Payout ☒ Reinvest

Frequency
Monthly

Switch By
☐ Units ☒ Amount

Amount
GBP 1,000.00

Min. Amount : GBP 500
Max. Amount : GBP 1200

Start Date
10/17/2023

Installments
4

End Date
2/13/2024

Cut Off Period
Time : 4 : 23 PM Date : 10/17/2023

Save

Switch Another Fund

☒ I agree to the Terms and Conditions

[View terms and conditions](#)

Submit

Cancel

Back

Note

The fields which are marked as Required are mandatory.

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

Table 4-14 Switch In- PSTP - Order Details - Field Description

Field Name	Description
Switch In Scheme (Destination Fund)	Information specified in below fields are related to Switch In Scheme (Destination Fund).

Table 4-14 (Cont.) Switch In- PSTP - Order Details - Field Description

Field Name	Description
Fund House	The fund house from which user intends to switch the fund for current redemption order.
Scheme Name	Name of the fund/ scheme which user intends to switch the fund for current order. Schemes will be based on fund selected house /fund category.
View Current NAV	Link to view the latest NAV/ price per unit of the selected scheme for current redemption order.
Scheme Suitability	Displays whether the scheme is suitable for user to invest in provided by MF processor. The system displays Yes if it is suitable and No , if the scheme is not suitable.
Folio	Folio number of the selected order or "New" is displayed in the case new folio option has been selected.
Set Instructions	Information specified in below fields are related to Set Instructions.
Frequency	List of SWP frequencies specified by fund house. The options are: • Daily • Weekly • Monthly
Switch By	Options whether to switch by Units/ All Units/ Amount. The options are: • Units - On selecting this option, user has to specify the number of units to be switched in the current switch order • Amount - On selecting this option, user has to specify the amount to be switched in the current switch order
Units	The number of units to be switched in the current switch order. This field appears, if you select Units option in the Switch By field.
Min Units	The Minimum number of installments for the STP specified by fund house. This field appears, if you select Units option in the Switch By field.
Amount	The order amount per installment of the current PSTP order. This field appears, if you select Amount option in the Switch By field.
Min. Amount	The minimum STP order amount per installment as set by the fund house for the scheme. This field appears, if you select Amount option in the Switch By field.
Start Date	List of STP date specified by fund house.
Installments	List of STP installments specified by fund house.
Cut Off Period	Cut off time and date for the order as provided by the MF processor.
Switch orders placed	Fund(s) Currently selected for switch
No. of Funds Selected	Displays the number of switch orders that have been placed till then (in the context of multiple switch orders - maximum 3 switch orders can be placed in one go).
Total Order Amount	Sum of all the order amounts.
Folio No	Folio number of the selected order or New is displayed in the case new folio option has been selected.
Scheme Name	Name of the scheme selected for current switch order.
Order Amount	Order amount keyed in by user.

10. From the **Scheme Name** list, select the fund/ scheme which user wants to switch the fund.
 - Click the **View Current NAV** link to view the latest NAV/ price per unit of the selected scheme.
11. From the **Folio** list, select the appropriate option.
12. In the **Set Instructions** section, select the appropriate frequency from the **Frequency list** field.
13. In the **Switch By** field, select the appropriate switch option.
 - a. If you select **Units** option, enter the number of units to be switched in the **Units** field.
 - b. If you select **Amount** option, enter the amount to be switched in the **Amount** field.
14. In the **Start Date** field, select the appropriate start date for SWP.
15. From the **Installments** list, select the STP installments.
16. Repeat steps 10 to 14 of [Switch Out Funds - One Time](#) section.

4.4 Order Status

This topic describes the information about **Order Status**. User can search and view mutual funds orders in various statuses with this option.

Order status screen allows a retail user to search and view mutual funds orders in various statuses. The user can view the pending execution order across investment accounts and also can edit and delete the mutual fund orders that are not yet executed.

Pre-requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- [Search Mutual Funds orders](#)
- [Delete Mutual Funds orders](#)

Navigation Path:

Perform anyone of the following navigation to access the **Order Status**.

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, then click **Financial Management**, and click **Wealth Management**. Under **Wealth Management**, and then click **Place Orders**, click **Place Orders**, and then click **Order Status**.
- On the Dashboard, click **Overview** widget, and then click **Mutual Funds**. From the **Mutual Funds**, click **Investments Account** kebab menu, and then click **Order Status**.
- Access through kebab menu of the **Place Orders** transactions.

The **Order Status** screen appears.

- [Orders Status - Search](#)
This topic describes the information about **Orders Status - Search** screen. Using this option, a retail user can search and view details of the mutual fund orders.
- [Orders Status - Delete](#)
This topic describes the systematic instruction to **Orders Status - Delete** screen. This option enables the retail user to delete the mutual fund orders that are not yet executed.

4.4.1 Orders Status - Search

This topic describes the information about **Orders Status - Search** screen. Using this option, a retail user can search and view details of the mutual fund orders.

Default search is available with Investment account and From Date and To Date, whereas user can be searched by provided other details also.

Figure 4-15 Orders Status – Search Criteria

Note

The fields which are marked as Required are mandatory.

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

Table 4-15 Orders Status – Search Criteria - Field Description

Field Name	Description
Search	Information specified in below fields are related to search.
Investment Account	The investment account for which order status search is to be done.
Fund House	Allows the user to search based on fund house.
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
Order Type	Allows the user to search based on specific order type.
Reference Number	Allows the user to search based on reference number of the order.
From Date - To Date	Allows the user to search based on specific start date and end date. Orders placed between the start and end date matching the other filter criteria will be fetched.

To search the mutual funds order:

1. Navigate to one of the above paths.
The **Order Status** screen appears.
2. From the **Investment Account** list, select the account number for order status search.

3. From the **Fund House** list, select the fund house for order status search.
4. From the **Scheme Name** list, select the scheme name for order status search.
5. From the **From Date** and **To Date** list, select the appropriate dates for order status search.
6. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
7. Click **Apply** to view orders status based on the defined criteria.
 - The search results appear on the **Order Status** screen based on the search parameters.
 - Click **Reset** to clear the details entered.

Figure 4-16 Order Status – Search Result

Order Status

Bruce Wayne-xxxxxxxxxxxx0023-SINGLE

HDFC Growth Fund Growth

10/17/2023 - 10/17/2023

HDFC Mutual Fund CC1

Purchase

Investment Account
Bruce Wayne-xxxxxxxxxxxx0023-SINGLE

Fund House
HDFC Mutual Fund CC1

Scheme Name
HDFC Growth Fund Growth

Order Type
Purchase

From Date
10/17/2023

To Date
10/17/2023

Reference Number

Apply

Reset

Report Details

Download

Date	Scheme Name	Order Type	Order Amount	Status	Action
10/17/2023	Reliance Top 200 Mutual Fund	SIP	GBP 1,500.00	Pending	Delete
10/17/2023	HDFC Mutual Fund	SWP	GBP 50,000.00	Executed	Delete
10/17/2023	ICICI Mutual Fund	Switch	GBP 19,000.00	Cancelled	
10/17/2023	ICICI Mutual Fund	Switch	GBP 10,000.00	Pending	Delete

Note

The fields which are marked as Required are mandatory.

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

Table 4-16 Order Status – Search Result - Field Description

Field Name	Description
Report Details	Information specified in below fields are related to report details.

Table 4-16 (Cont.) Order Status – Search Result - Field Description

Field Name	Description
Date	Date of the order record.
Scheme Name	Name of the scheme in which order has been placed. In case of switch order both Source & Destination schemes to be displayed.
Order Type	Order type of the order record.
Order Amount	Amount for which the order is placed.
Order Status	Amount for which the order is placed.
Icons	The available icons against the scheme name are displayed. The icons can be: • Delete-To delete the order status

8. Click on the  icon to change filter criteria. Based on the defined criteria you can view the orders status.
 - Click **Download** link to download the orders status report in password protected pdf format.

4.4.2 Orders Status - Delete

This topic describes the systematic instruction to **Orders Status - Delete** screen. This option enables the retail user to delete the mutual fund orders that are not yet executed.

To delete the order status:

To search the mutual funds order:

1. Navigate to **Orders Status - Search Results** section.
2. Click on the **Delete** against the record for which you want to delete the details.

The **DeleteOrder** screen appears.

Figure 4-17 Orders Status – Delete Order

The screenshot shows a 'Delete Order' screen with the following details:

- Reliance Mutual Fund Top 200 Scheme**
- Investment Account: xxxxxxxxxxxx0023
- Order Type: PURCHASE
- Pay from: ***961
- Folio: 2393672387
- Dividend: PAYOUT
- Transaction (Installments)**
- Order Amount: GBP 1,500.00
- Start Date: 10/17/2023
- Frequency: WEEKLY
- Installments: 2
- End Date: 10/17/2023
- Cut Off Period**
Time :9:50:52 AM India Standard TimeDate :10/17/2023
- Buttons: **Confirm**, **Cancel**, **Back**

3. Perform anyone of the following actions:
 - Click **Confirm** to delete the order.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.
4. The success message of request submission along with the reference number appears.
 - Click **Home** to navigate to the **Dashboard**.
 - Click **Purchase Mutual Funds** to go to **Purchase Mutual Funds** screen.

5

Investment Details

This topic describes the information about **Investment Details** screen. Users can view all investment details in one screen.

The Investment Details screen allows the investors/ retail users to view all his investment details in one screen. The screen keeps the investors up to date with the portfolio summary, performance, holdings, dividends and recurring. The user can also view account details like current balance, invested value, profit /loss, rate of return, realized gain/ loss, dividends etc., asset distribution, risk profile and recommended allocation.

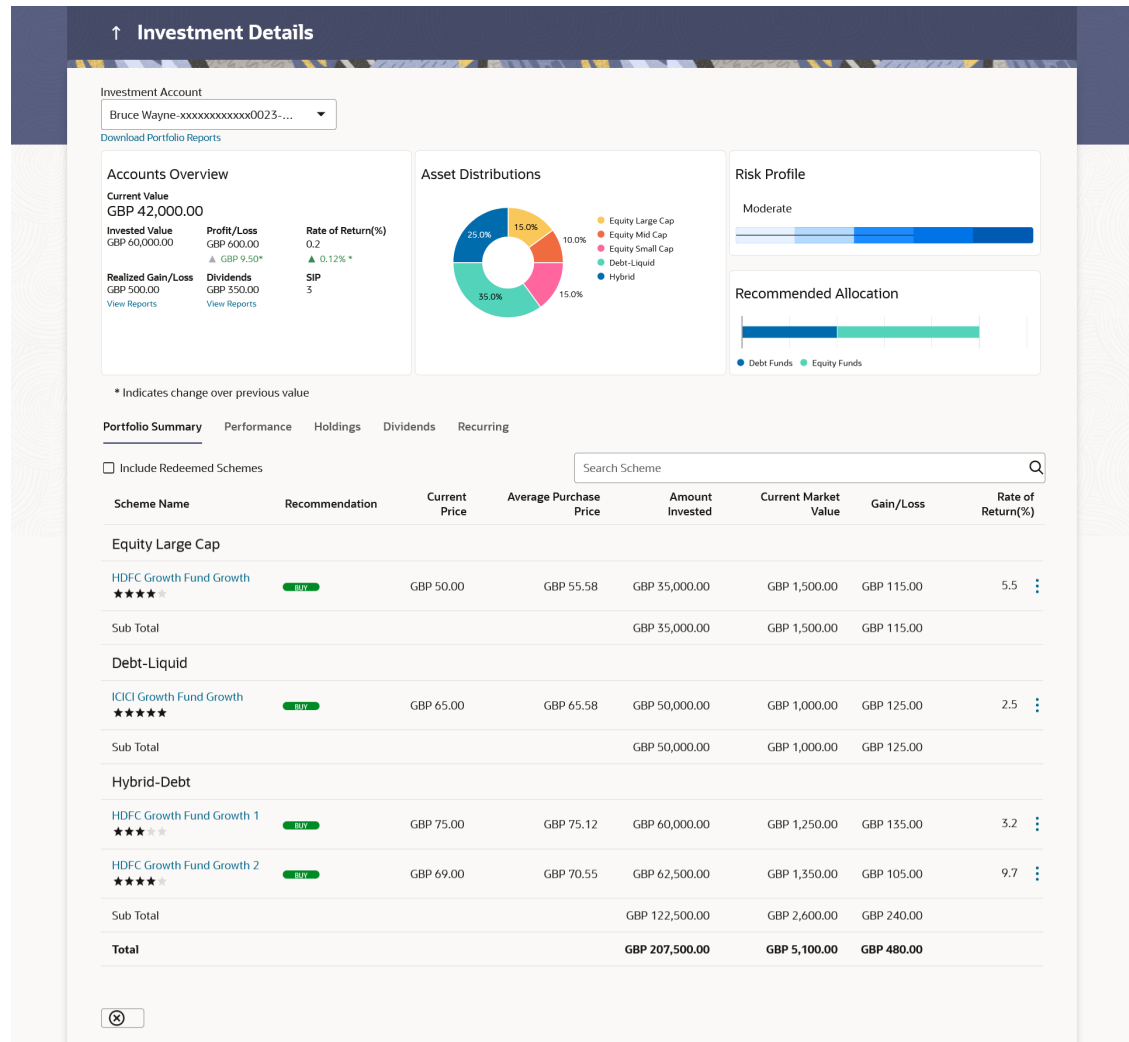
Note

OBDX expects above data to be provided by mutual fund host.

To view investment details:

1. From the Dashboard, click **Toggle menu**, and then click **Menu** then click **Financial Management** , and click **Wealth Management** . Under **Wealth Management** , then click **Investment Details**.

The **Mutual Funds - Investment Details** screen appears.

Figure 5-1 Mutual Funds - Investment Details**Investment Account:**

The investment account for which the user wants to view the details.

Account Overview:

The account overview widget allows the user to view the following:

- Total money invested in Mutual Funds in the selected investment account.
- Current market value of the investments done.
- Change in the market value of investments over previous value, if the change is positive it should be in green color and red color if change is negative.
- Profit/ Loss amount for the above investments.
- Change in the profits figure over previous value, if the change is positive it will be in green color and red color if change is negative.
- Rate of return in percentage for the above investments.
- Change in rate of returns figure, if the change is positive it will be in green color and red color if change is negative.

- The realized gain/ loss figure for the above investments.
- Value of dividends earned from the above investments.
- Number of SIPs current running/ active in the investment account.

Click the **Reports** link in the Realized Gain/ Loss section to access the [Capital Gain Report](#) screen.

Click the **Reports** link in the Dividends section to access the [Dividends Report](#) screen.

Asset Distribution:

This widget allows the user to view the asset class wise break up of investments of the selected investment account in the form of pie chart.

Risk Profile:

This widget displays the risk profile associated with the investment account.

Asset Allocation:

This widget displays the recommended asset allocation for the risk profile of the user.

2. Click the **Portfolio Summary** tab.

Portfolio Summary:

This widget allows the user to view the mutual funds and their related details that is currently held by the user. The mutual funds should be grouped based on their investment themes (Large Cap, Mid cap etc.).

Figure 5-2 Portfolio Summary

Portfolio Summary							
Performance Holdings Dividends Recurring							
☐ Include Redeemed Schemes							
Search Scheme							
Scheme Name	Recommendation	Current Price	Average Purchase Price	Amount Invested	Current Market Value	Gain/Loss	Rate of Return(%)
Equity Large Cap							
HDFC Growth Fund Growth ★★★★★	BUY	GBP 50.00	GBP 55.58	GBP 35,000.00	GBP 1,500.00	GBP 115.00	5.5
Sub Total				GBP 35,000.00	GBP 1,500.00	GBP 115.00	
Debt-Liquid							
ICICI Growth Fund Growth ★★★★★	BUY	GBP 65.00	GBP 65.58	GBP 50,000.00	GBP 1,000.00	GBP 125.00	2.5
Sub Total				GBP 50,000.00	GBP 1,000.00	GBP 125.00	
Hybrid-Debt							
HDFC Growth Fund Growth 1 ★★★★★	BUY	GBP 75.00	GBP 75.12	GBP 60,000.00	GBP 1,250.00	GBP 135.00	3.2
HDFC Growth Fund Growth 2 ★★★★★	BUY	GBP 69.00	GBP 70.55	GBP 62,500.00	GBP 1,350.00	GBP 105.00	9.7
Sub Total				GBP 122,500.00	GBP 2,600.00	GBP 240.00	
Total				GBP 207,500.00	GBP 5,100.00	GBP 480.00	

Note

The fields which are marked as Required are mandatory.

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

Table 5-1 Portfolio Summary - Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the portfolio summary of schemes which have been redeemed and current holdings is zero units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Current NAV	Latest available (i.e. current) price/NAV per unit for each of the mutual funds that the user currently holds in the investment account.
Average Purchase Price	Average Purchase price per unit for each of the mutual funds that the user holds the investment account.
Amount Invested	As on date amount invested in each the mutual funds that the user currently holds in the investment account.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.
Gain/ Loss	Gain or loss on each of the mutual funds that the user currently holds in the investment account.
Rate of Return	Rate of return on each of the mutual funds that the user currently holds in the investment account.

3. Perform anyone of the following actions:

- Select the **In the Include Redeemed Scheme** check box, if you want to view the portfolio summary of redeemed schemes.
- In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the portfolio summary of specific scheme.
- Click  icon and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
- Click  icon and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
- Click  icon and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
- Click  icon and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
- Click  icon and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
- Click **Download Portfolio Report** link to download the portfolio report.

4. Click the Performance tab.

Performance:

This widget allows the user to view the performance details of the mutual funds that are currently held by the user. The mutual funds are grouped based on their investment themes (Large Cap, Mid cap etc.). The details to be shown are:

Figure 5-3 Performance

Portfolio Summary

Performance

Holdings

Dividends

Recurring

☐ Include Redeemed Schemes

Search Scheme

Scheme Name	Recommendation	Amount Invested	Current Market Value	Gain/Loss	Absolute Return(%)	CAGR/XIRR (%)
Equity Large Cap						
HDFC Growth Fund Growth ★★★★★	BUY	GBP 35,000.00	GBP 1,500.00	GBP 265.00	10.46	5.98
Sub Total		GBP 35,000.00	GBP 1,500.00	GBP 265.00		
Debt-Liquid						
ICICI Growth Fund Growth ★★★★★	BUY	GBP 50,000.00	GBP 1,000.00	GBP 305.00	-4.68	-7.36
Sub Total		GBP 50,000.00	GBP 1,000.00	GBP 305.00		
Hybrid-Debt						
HDFC Growth Fund Growth 1 ★★★★★	BUY	GBP 60,000.00	GBP 1,250.00	GBP 320.00	10.46	7.36
HDFC Growth Fund Growth 2 ★★★★★	BUY	GBP 62,500.00	GBP 1,350.00	GBP 240.00	9.46	9.36
Sub Total		GBP 122,500.00	GBP 2,600.00	GBP 560.00		
Total		GBP 207,500.00	GBP 5,100.00	GBP 1,130.00		

Note

The fields which are marked as Required are mandatory.

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

Table 5-2 Performance - Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the performance of schemes which have been redeemed and current holdings is zero units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Amount Invested	As on date amount invested in each the mutual funds that the user currently holds in the investment account.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.
Gain/ Loss	Gain or loss on each of the mutual funds that the user currently holds in the investment account.
Absolute Return(%)	Absolute rate of return on each of the mutual funds that the user currently holds in the investment account.
CAGR/ XIRR(%)	A second rate of return - either Compounded Annualized Growth Rate (CAGR) or XIRR for each of the mutual funds that the user currently holds in the investment account.

5. Select the **In the Include Redeemed Scheme** check box, if you want to view the performance of redeemed schemes also.
 - In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the performance of specific scheme.
 - Click  icon and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
 - Click  icon and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
 - Click  icon and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
 - Click  icon and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
 - Click  icon and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
 - Click **Download Portfolio Report** link to download the portfolio report.

6. Click the **Holdings** tab.

Holdings:

This widget allows the user to view the mutual unit holding details of the mutual funds that are currently held by the user. The mutual funds should be grouped based on their investment themes (Large Cap, Mid cap etc.).

Figure 5-4 Holdings

Portfolio Summary Performance Holdings Dividends Recurring						
☐ Include Redeemed Schemes		Search Scheme				
Scheme Name	Recommendation	Price	Amount Invested	Dividends Reinvested	Units Held	Gain/Loss
Equity Large Cap						
HDFC Growth Fund Growth ★★★★★	BUY	GBP 55.58	GBP 60,000.00	GBP 100.00	450	GBP 265.00
Sub Total			GBP 60,000.00	GBP 100.00		GBP 265.00
Debt-Liquid						
ICICI Growth Fund Growth ★★★★★	BUY	GBP 65.58	GBP 55,000.00	GBP 90.00	650	GBP 305.00
Sub Total			GBP 55,000.00	GBP 90.00		GBP 305.00
Hybrid-Debt						
HDFC Growth Fund Growth 1 ★★★★★	BUY	GBP 75.12	GBP 75,000.00	GBP 95.00	900	GBP 320.00
HDFC Growth Fund Growth 2 ★★★★★	BUY	GBP 70.55	GBP 71,000.00	GBP 90.00	890	GBP 240.00
Sub Total			GBP 146,000.00	GBP 185.00		GBP 560.00
Total			GBP 261,000.00	GBP 375.00		GBP 1,130.00

 Note

The fields which are marked as Required are mandatory.

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

Table 5-3 Holdings - Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the holding details of schemes which have been redeemed and current holdings is units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Current NAV	Latest available (i.e. current) price/NAV per unit for each of the mutual funds that the user currently holds in the investment account.
Purchase Amount	As on date purchase amount in each the mutual funds that the user currently holds in the investment account.
Dividend Reinvested	As on date dividend re-invested amount in each the mutual funds that the user currently holds in the investment account.
Units Held	As on date units held in each the mutual funds that the user currently holds in the investment account.
Gain/ Loss	Gain or loss on each of the mutual funds that the user currently holds in the investment account.

7. Select the **In the Include Redeemed Scheme** check box, if you want to view the holding details of redeemed schemes also.
 - In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the holding details of specific scheme.
 - Click  icon and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
 - Click  icon and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
 - Click  icon and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
 - Click  icon and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
 - Click  icon and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
 - Click **Download Portfolio Report** link to download the portfolio report.

8. Click the **Dividends** tab.

Dividends:

This widget allows the user to view the dividend details of the mutual funds that are currently held by the user. The mutual funds should be grouped based on their investment themes (Large Cap, Mid cap etc.).

Figure 5-5 Dividends

Portfolio Summary Performance Holdings Dividends Recurring						
☐ Include Redeemed Schemes Search Scheme						
Scheme Name	Recommendation	Price	Amount Invested	Dividends Paid	Dividends Reinvested	Current Market Value
Equity Large Cap						
HDFC Growth Fund Growth ★★★★★	BUY	GBP 50.00	GBP 35,000.00	GBP 90.00	GBP 429.00	GBP 1,500.00
Sub Total			GBP 35,000.00	GBP 90.00	GBP 429.00	GBP 1,500.00
Debt-Liquid						
ICICI Growth Fund Growth ★★★★★	BUY	GBP 65.00	GBP 50,000.00	GBP 90.00	GBP 4,329.00	GBP 1,000.00
Sub Total			GBP 50,000.00	GBP 90.00	GBP 4,329.00	GBP 1,000.00
Hybrid-Debt						
HDFC Growth Fund Growth 1 ★★★★★	BUY	GBP 75.00	GBP 60,000.00	GBP 90.00	GBP 4,329.00	GBP 1,250.00
HDFC Growth Fund Growth 2 ★★★★★	BUY	GBP 69.00	GBP 62,500.00	GBP 90.00	GBP 4,329.00	GBP 1,350.00
Sub Total			GBP 122,500.00	GBP 180.00	GBP 8,658.00	GBP 2,600.00
Total			GBP 207,500.00	GBP 360.00	GBP 13,416.00	GBP 5,100.00

Note

The fields which are marked as Required are mandatory.

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

Table 5-4 Dividends - Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the dividend details of schemes which have been redeemed and current holdings is units.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Recommendation	Current Buy/ Sell/ Hold recommendation the bank has on each of the mutual funds that the user currently holds in the investment account.
Current NAV	Latest available (i.e. current) price/NAV per unit for each of the mutual funds that the user currently holds in the investment account.
Amount Invested	As on date amount invested in each the mutual funds that the user currently holds in the investment account.
Dividend Paid	As on date dividend paid out amount in each of the mutual funds that the user currently holds in the investment account.

Table 5-4 (Cont.) Dividends - Field Description

Field Name	Description
Dividend Reinvested	As on date dividend, re-invested amount in each of the mutual funds that, the user currently holds in the investment account.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.

9. Select the **In the Include Redeemed Scheme** check box, if you want to view the dividend details of redeemed schemes also.
 - In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the dividend details of specific scheme.
 - Click  icon and then click **Purchase** to purchase funds. The **Purchase Mutual Funds** screen appears.
 - Click  icon and then click **SIP** to purchase SIP funds. The **Purchase Mutual Funds – SIP** screen appears.
 - Click  icon and then click **SWP** to redeem SWP funds. The **Redeem Funds – SWP** screen appears.
 - Click  icon and then click **Redeem** to redeem the funds. The **Redeem Funds** screen appears.
 - Click  icon and then click **Switch** to switch the funds. The **Switch Funds** screen appears.
 - Click **Download Portfolio Report** link to download the portfolio report.

10. Click the **Recurring** tab.

Recurring:

This widget allows the user to view the ongoing recurring transactions in the selected investment account. The mutual funds should be grouped as SIP, SI, SWP and STP.

Figure 5-6 Recurring

Portfolio Summary
Performance
Holdings
Dividends
Recurring

☐ Include Redeemed Schemes

Search Scheme

Scheme Name	Installment Amount	Start Date	End Date	Frequency	Installments Remaining	Current Market Value	XIRR/CAGR (%)
SI							
HDFC Growth Fund Growth ★★★★★	GBP 60,000.00	10/17/2023	10/17/2023	Monthly	3	GBP 1,500.00	5.98
SIP							
Franklin India Bluechip Fund - Div. Reinv. ★★★★★	GBP 60,000.00	10/17/2023	10/17/2023	Monthly	3	GBP 1,500.00	5.98
SWP							
Mirae Asset Equity India Fund - Div Payout ★★★★★	GBP 60,000.00	10/17/2023	10/17/2023	Monthly	3	GBP 1,500.00	5.98
STP							
SBI Magnum Tax Gain Fund - Growth ★★★★★	GBP 60,000.00	10/17/2023	10/17/2023	Monthly	3	GBP 1,500.00	5.98

Note

The fields which are marked as Required are mandatory.

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

Table 5-5 Recurring - Field Description

Field Name	Description
Include Redeemed Scheme	Whether to include the dividend details of schemes which have been redeemed and current holdings is zero/ nil.
Search Scheme Name	Option to search the record by scheme name.
Scheme Name	The name of the scheme.
Amount	Amount of STP/ SIP/ SWP/ SI per installment.
Start Date	Start date of the STP/ SIP/ SWP/ SI.
End Date	End date of the STP/ SIP/ SWP/ SI.
Frequency	Frequency of the STP/ SIP/ SWP/ SI.
Current Market Value	Current market value of each of the mutual funds that the user currently holds in the investment account.
Installments Remaining	Number of STP/ SIP/ SWP/ SI installments remaining.
CAGR/ XIRR(%)	Rate of return (CAGR or XIRR) for the mutual fund in which STP/ SIP/ SWP/ SI is going on.

- Select the **In the Include Redeemed Scheme** check box, if you want to view the ongoing recurring transactions of redeemed schemes.
 - In the **Search Scheme Name** field, enter the name of the scheme, if you want to view the ongoing recurring transactions of specific scheme.
 - Click **Download Portfolio Report** link to download the portfolio report.

6

Reports

This topic describes the information about **Reports**. Users can generate various investment related reports by using this option.

Using this option, retail users can generate various investment related reports. Application provides an option to provide the search parameters and download the reports.

Reports module includes following reports:

- [Capital Gains Report](#)
- [Dividend History Report](#)
- [Transaction Report](#)
- [Capital Gains Report](#)
This topic describes the systematic instruction to **Capital Gains Report** screen.
- [Dividend Report](#)
This topic describes the systematic instruction to **Dividend Report** screen. With this report user can view the details of the dividend transactions.
- [Transactions Report](#)
This topic describes the systematic instruction to **Transaction Report** screen. A summary of the mutual fund transactions is provide with this screen.

6.1 Capital Gains Report

This topic describes the systematic instruction to **Capital Gains Report** screen.

The profits or losses that an investor gets when he/she sells Mutual Fund units are called **Capital Gains/ Losses**. There are two types of capital gains – short term & long term. For example, In India gains /losses any equity investment sold within 12 months of purchase are treated as short-term gains/ losses. If the gap between purchase and sale is more than 12 months it's called Long term capital gains/ losses. Short term gains tax rates tend to be higher compared to long-term capital gains taxes.

The retail user/ investor holding the mutual funds can download the Capital Gain report for the mutual funds that the user had transacted in for the current and past financial years.

The user can search the transactions and download the report.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Search Transactions and Download the report

To search and download the capital gain report detail:

1. From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Wealth Management** , and then click **Reports**. From the **Reports**, click **Capital Gains Report**.

- Navigate to the above path.
The **Capital Gains Report** screen appears.

Figure 6-1 Capital Gains Report

Note

The fields which are marked as Required are mandatory.

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

Table 6-1 Capital Gains Report - Field Description

Field Name	Description
Search	Information specified in below fields are related to search.
Investment Account	The investment account for which capital gains search is to be done.
Financial Year	The financial year for which capital gains data is to be generated.
Fund House	Allows the user to search based on fund house.
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
Capital Gain/ Loss Type	Allows the user to search based on capital gain/ loss type. The capital gain/ loss type can be: - Long Term Capital Gain/ Loss - Short term Capital Gain/ Loss

- From the **Investment Account** list, select the account number for transactions search.
- Enter the other search criteria, if you want a specific capital gain/ loss transaction search and click **Search**.
 - The search results appear on the **Transaction Report** screen based on the search parameters.
 - Click **Cancel** to cancel the transaction.
 - Click **Clear** to clear the input search parameters.

Figure 6-2 Capital Gains Report - Report Details

↑

Capital Gains Report

Search

Investment Account
Bruce Wayne-xxxxxxxxxxxx0023-SINGLE

Financial Year
2021-2022

Fund House
HDFC Mutual Fund CC1

Scheme Name
HDFC Growth Fund Growth

Capital Gain/Loss Type

Search

Cancel

Clear

Report Details

Download

Scheme Name	Short Term Units	Purchase value	Redemption Value	Short Term Capital Gain/Loss	Long Term Units	Purchase Value	Redemption Value	Long Term Capital Gain/Loss
HDFC Growth Fund - Div. Reinvt	732.88	GBP 45.77	GBP 55.42	GBP 0.00	899.1	GBP 45.77	GBP 55.42	GBP 2,100.00
HDFC Growth Fund - Div. Reinvt	752.88	GBP 49.78	GBP 55.42	GBP 10.00	899.1	GBP 35.77	GBP 59.42	GBP 2,100.00
Franklin India Tax Shield - Growth	732.88	GBP 45.77	GBP 55.42	GBP 2,100.00	899.1	GBP 45.77	GBP 55.42	GBP 0.00
Franklin India Tax Shield - Growth	732.88	GBP 45.77	GBP 55.42	GBP 200.00	899.1	GBP 45.77	GBP 55.42	GBP 1,000.00
HDFC Growth Fund - Div. Reinvt	732.88	GBP 55.77	GBP 45.42	GBP 0.00	899.1	GBP 55.77	GBP 45.42	-GBP 2,100.00

Note

The fields which are marked as Required are mandatory.

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

Table 6-2 Capital Gains Report - Report Details - Field Description

Field Name	Description
Report Details	Information specified in below fields are related to Report Details.
Scheme Name	Name of the scheme that has been redeemed resulting in capital gain/ loss.
Short Term Units	Number of units in the short term capital gain calculation.
Purchase Value	Purchase value of the short term units.
Redemption Value	Redemption value of the short term units.
Short Term Capital Gain/ Loss	Short term capital gains/ loss accrued from the redemption transaction.
Long Term Units	Number of units in the long term capital gain calculation.
Purchase Value	Purchase value of the long term units.
Redemption Value	Redemption value of the long term units.
Long Term Capital Gain/ Loss	Long term capital gains/ loss accrued from the redemption transaction.

5. Click **Download** link to download the capital gains report in password protected pdf format.

6.2 Dividend Report

This topic describes the systematic instruction to **Dividend Report** screen. With this report user can view the details of the dividend transactions.

Dividend History report provides the details of the dividend transactions - both paid out and re-invested for the mutual funds done by the user who holds the mutual funds.

The user can search the transactions and download the report.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following feature:

- Search and download Dividend History Report

To search and download the dividend report detail:

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Wealth Management**, and then click **Reports**. From the **Reports**, click **Dividend Report**.

Figure 6-3 Dividend Report

Note

The fields which are marked as Required are mandatory.

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

Table 6-3 Dividend Report - Field Description

Field Name	Description
Search	Information specified in the below fields are related to search.
Investment Account	The investment account for which dividend search is to be done.
Fund House	Allows the user to search based on fund house.

Table 6-3 (Cont.) Dividend Report - Field Description

Field Name	Description
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
From Date - To Date	Allows the user to search based on specific start date and end date of the dividend transaction. Dividend transactions between the start & end date matching the other filter criteria will be fetched.

2. Navigate to the above path.

The **Dividend Report** screen appears.

3. From the **Investment Account** list, select the account number for dividend search.
4. From the **Fund House** list, select the fund house for dividend search.
5. From the **Scheme Name** list, select the scheme name for dividend search.
6. From the **From Date** and **To Date** list, select the appropriate dates for dividend transactions search.
7. Enter the other search criteria, if you want a specific transaction search and click **Search**.
 - The search results appear on the **Dividend Reports** screen based on the search parameters.
 - Click **Cancel** to cancel the transaction.
 - Click **Clear** to clear the input search parameters.

Figure 6-4 Dividend Report - Report Details

Dividends Report

Search

Investment Account: Bruce Wayne-xxxxxxxxxxxx0025-SINGLE

Fund House: HDFC Mutual Fund CC1

Scheme Name: HDFC Growth Fund Growth

From Date: 10/17/2023

To Date: 10/17/2023

Search **Cancel** **Clear**

Report Details Download

Date	Scheme Name	Transaction Type	Units	Dividend Amount
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	2185.04	GBP 25,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 5,760.25
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 5,760.25
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 5,760.25
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 5,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 6,000.25
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 28,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 22,000.00

Note

The fields which are marked as Required are mandatory.

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

Table 6-4 Dividend Report - Report Details - Field Description

Field Name	Description
Report Details	Information specified in below fields are related to Report Details.
Date	Date of the dividend transaction record.
Scheme Name	Name of the scheme in which order has been placed. In case of switch order both Source & Destination schemes to be displayed.
Transaction Type	The transaction type, that is Purchase, Redeem, Switch, SIP, SWP, Dividend Payout, Dividend re-invest etc.
Units	Number of units involved in the transaction.
Dividend Per Unit	Per unit price for the transaction.
Transaction Amount	Amount of the transaction.

8. Click **Download** link to download the dividend report in password protected pdf format.

6.3 Transactions Report

This topic describes the systematic instruction to **Transaction Report** screen. A summary of the mutual fund transactions is provide with this screen.

Transactions report provides a summary of the mutual fund transactions one by the user who holds the mutual funds.

The user can search the transactions and download the report.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Search Transactions and download report

To search and download the mutual fund transactions detail:

1. From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Wealth Management** , and then click **Reports**. From the **Reports**, click **Transactions Report**.
2. Navigate to the above path.

The **Transactions Report** screen appears.

Figure 6-5 Transactions Report

Note

The fields which are marked as Required are mandatory.

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

Table 6-5 Transactions Report - Field Description

Field Name	Description
Search	Information specified in the below fields are related to search.
Investment Account	The investment account for which transaction search is to be done.
Fund House	Allows the user to search based on fund house.
Scheme Name	Allows the user to search based on orders placed in a specific scheme.
Transaction Type	Allows the user to search based on specific transaction type.
From Date - To Date	Allows the user to search based on specific start date and end date of the transaction. Mutual fund transactions between the start & end date matching the other filter criteria will be fetched.

3. From the **Investment Account** list, select the account number for transactions search.
4. From the **Fund House** list, select the fund house for dividend se for transactions search.
5. From the **Scheme Name** list, select the scheme name for transactions search.
6. From the **From Date** and **To Date** list, select the appropriate dates for transactions search.
Enter the other search criteria, if you want a specific transaction search.
7. Click **Search**.
 - The search results appear on the **Transactions Reports** screen based on the search parameters.
 - Click **Cancel** to cancel the transaction.
 - Click **Clear** to clear the input search parameters.

Figure 6-6 Transactions Report - Report Details

↑ Transactions Report

Search

Investment Account
Bruce Wayne-xxxxxxxxxxxx023-SINGLE

Fund House
HDFC Mutual Fund CC1

Scheme Name
HDFC Growth Fund Growth

Transaction Type
Purchase

From Date
10/17/2023

To Date
10/17/2023

Search

Cancel

Clear

Report Details

Download

Date	Scheme Name	Transaction Type	Units	Dividend per Unit	Transaction Amount
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	573.42	GBP 45.76	GBP 10,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	2185.04	GBP 42.60	GBP 25,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	313.85	GBP 47.79	GBP 15,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	1129.22	GBP 44.27	GBP 50,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Div-Reinv	144.5366	GBP 39.60	GBP 5,763.25
10/17/2023	Franklin India Tax Shield - Growth	Purchase	231.49	GBP 323.00	GBP 75,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	75.91	GBP 329.80	GBP 25,000.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	573.42	GBP 45.76	GBP 10,001.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	2185.04	GBP 43.60	GBP 25,001.00
10/17/2023	HDFC Growth Fund - Div. Reinv	Purchase	313.85	GBP 47.89	GBP 15,001.00

Note

The fields which are marked as Required are mandatory.

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

Table 6-6 Transactions Report - Report Details - Field Description

Field Name	Description
Report Details	Information specified in below fields are related to report details.
Date	Date of the transaction record.
Scheme Name	Name of the scheme in which order has been placed. In case of switch order both Source & Destination schemes to be displayed.
Transaction Type	The transaction type, that is Purchase, Redeem, Switch, SIP, SWP, Dividend Payout, Dividend re-invest etc.
Units	Number of units involved in the transaction.
Dividend Per Unit	Per unit price for the transaction.
Transaction Amount	Amount of the transaction.

- Click **Download** link to download the transactions report in password protected pdf format.

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