

Term Deposits User Guide

# Oracle FLEXCUBE Universal Banking

Release 12.87.03.0.0

Part No. E88027-01

June 2017

Term Deposits User Guide  
June 2017  
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# Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization .....	1-1
1.5 Related Documents .....	1-2
1.6 Glossary of Icons.....	1-2
<b>2. Term Deposits - An Overview .....</b>	<b>2-1</b>
2.1 Introduction.....	2-1
2.2 Term Deposit in Oracle FLEXCUBE.....	2-1
2.2.1 Salient Features .....	2-1
2.2.2 Pre-requisites for TD Processing.....	2-2
<b>3. Term Deposit Maintenance .....</b>	<b>3-1</b>
3.1 Maintaining Payin Parameters.....	3-1
3.1.1 Specifying UDF Values.....	3-2
3.1.2 Validations for Pay-in Accounts.....	3-2
3.2 Viewing Payin Parameters Summary .....	3-3
3.3 Maintaining Closing Mode .....	3-3
3.3.1 Specifying UDF Values.....	3-5
3.4 Viewing Closing Modes Summary.....	3-6
3.5 Maintaining Account Class for TD .....	3-6
3.5.1 Account Details Tab .....	3-8
3.5.2 Maintaining Deposit Details .....	3-9
3.5.3 Specifying Dual/Triple Currency Deposit Details.....	3-29
3.5.4 Maintaining Denominated Deposit Details.....	3-34
3.5.5 Maintaining Deposit Currency Preferences .....	3-35
3.5.6 Maintaining Channel Restrictions .....	3-38
3.5.7 Unit Number Generation and Processing.....	3-39
3.6 Maintaining Education Deposit Reason Code .....	3-39
3.7 Maintaining Education Deposit Limit .....	3-40
3.7.1 Specifying UDF Values.....	3-42
3.8 Enquiring Education Deposit .....	3-42
3.9 Enquiring Variance for RP Benefit Plan.....	3-45
3.10 Viewing Notice Instruction .....	3-49
3.11 Maintaining Spread Indicator.....	3-50
3.12 Maintaining DCD Interest Rate.....	3-50
3.13 Setting Up Interest Preferences for TD .....	3-53
3.13.1 Specifying Accounting Roles for Unclaimed Deposits.....	3-53
3.13.2 Linking TD Account Class to Interest Product.....	3-55
3.13.3 Linking Main Interest Rate UDE .....	3-57
3.14 Maintaining Floating Interest Rates .....	3-58
3.14.1 Maintaining Parameters for Premature Withdrawal of TD.....	3-59
3.14.2 Calculating Interest Rate during Normal Maturity of a TD.....	3-59
3.14.3 Calculating Interest Rate during Partial redemption of a TD.....	3-59

3.14.4	Calculating Interest Rate during Pre Closure of a TD .....	3-60
3.14.5	Calculating Interest Rate Based on Cumulative Amount.....	3-61
3.15	Maintaining Pre-Closure Factor Details .....	3-62
3.16	Viewing Pre-Closure Factor Details .....	3-64
3.17	Maintaining Bank Rate Details .....	3-65
<b>4.</b>	<b>TD Account .....</b>	<b>4-1</b>
4.1	Creating a Deposit Account.....	4-1
4.1.1	Main Tab.....	4-4
4.1.2	Viewing Amounts and Dates .....	4-24
4.1.3	Nominee Tab .....	4-26
4.1.4	Check List Tab.....	4-28
4.1.5	Dual Currency Deposit .....	4-31
4.1.6	Triple Currency Deposit.....	4-33
4.1.7	Capturing Additional Details .....	4-39
4.1.8	Processing TD IVR Requests.....	4-39
4.1.9	Processing Backdated Booking of DCD and TCD.....	4-40
4.2	Viewing Term Deposit Account Details .....	4-40
4.3	Viewing Recurring Deposit Details .....	4-42
<b>5.</b>	<b>TD Additional Details .....</b>	<b>5-1</b>
5.1	Capturing Additional Details .....	5-1
5.2	Specifying Interest Details .....	5-2
5.3	Viewing Interest Schedule Details .....	5-8
5.4	Specifying Interest Derivation Details.....	5-9
5.5	Specifying Charge Details .....	5-10
5.5.1	Specifying Product Details.....	5-10
5.6	Specifying Linked Entities.....	5-11
5.7	Specifying Restrictions .....	5-12
5.8	Specifying MIS Details.....	5-15
5.8.1	Specifying Additional Scripts .....	5-16
5.8.2	Viewing Change Log .....	5-17
5.8.3	Viewing Transfer Log.....	5-18
5.9	Specifying Statement Details.....	5-19
5.10	Specifying Joint Holder Details.....	5-21
5.11	Capturing User Defined Fields .....	5-23
5.12	Specifying Account Signatory Details.....	5-23
5.13	Indicating TD Payout Details .....	5-25
5.13.1	Term deposit Tab .....	5-25
5.13.2	Bankers Cheque/DD Tab .....	5-26
5.13.3	Specifying PC Details .....	5-27
5.13.4	Specifying Zengin Parameters .....	5-28
5.13.5	Capturing Payout Interest Details for Child TD.....	5-30
5.13.6	Interest Tab (interest preferences for Child TD).....	5-31
5.13.7	Deposit Tab (Deposit Preferences for Child TD) .....	5-34
5.14	Viewing Change Log .....	5-39
5.14.1	Capturing Interest Payout Details for Banker's Cheque / DD and PC.....	5-40
5.14.2	Banker's Cheque / DD Tab.....	5-40
5.14.3	PC Tab .....	5-41
5.14.4	Specifying Zengin Parameters .....	5-43
5.15	Viewing Rollover History Details.....	5-45
5.16	Specifying Document Details.....	5-46



5.17	Specifying Denominated Deposit Details .....	5-47
5.17.1	<i>Denomination Allocation</i> .....	5-53
5.18	Maintaining Maruyu Limit.....	5-54
5.19	Enquiring Maruyu Limit.....	5-58
5.20	Maintaining Amount Blocks .....	5-59
5.21	Viewing TD Summary .....	5-61
5.22	Specifying Deposit Instructions .....	5-63
5.22.1	<i>Specifying UDF Values</i> .....	5-65
5.23	Viewing Instruction Summary .....	5-66
5.24	Input and Authorization Limit Validation for TD and RD .....	5-66
<b>6.</b>	<b>TD Operations .....</b>	<b>6-1</b>
6.1	Introduction.....	6-1
6.2	Topping-up a TD.....	6-1
6.3	Viewing Top-up of Term Deposits Summary.....	6-6
6.4	Redeeming a TD .....	6-7
6.4.1	<i>Capturing Denominated Deposit Certificate Details</i> .....	6-22
6.4.2	<i>Capturing Pay Out Details</i> .....	6-23
6.4.3	<i>Cheque/DD Details Tab</i> .....	6-24
6.4.4	<i>Counter Party Details Tab</i> .....	6-25
6.4.5	<i>Zengin Tab</i> .....	6-26
6.4.6	<i>Capturing Interest Details</i> .....	6-28
6.4.7	<i>Interest Tab</i> .....	6-29
6.4.8	<i>Deposit Tab</i> .....	6-32
6.4.9	<i>Authorizing Transaction</i> .....	6-37
6.4.10	<i>Maintaining Instruction Status</i> .....	6-37
6.4.11	<i>Uploading Redemption Request</i> .....	6-38
6.4.12	<i>Partial Redemption of Structured Deposit</i> .....	6-38
6.4.13	<i>Partial Redemption of Dual Currency Deposit</i> .....	6-39
6.4.14	<i>Partial Redemption of Triple Currency Deposit</i> .....	6-39
6.5	Viewing TD Redemption Details .....	6-39
6.6	Premature Redemption of Top-up Deposit.....	6-40
6.7	Premature Redemption of 'Rate Chart Allowed' TD .....	6-41
6.7.1	<i>Rate Pick-up and Interest Recalculation for the Redemption Amount</i> .....	6-41
6.7.2	<i>Rate Pick-up and Interest Recalculation for the Remaining Principal</i> .....	6-41
6.7.3	<i>Recovering Paid Interest from the Redemption Amount</i> .....	6-42
6.8	Generating or Printing a TD Certificate .....	6-42
6.8.1	<i>Capturing Regular Deposit Details</i> .....	6-43
6.8.2	<i>Capturing Denominated Certificates Details</i> .....	6-45
6.8.3	<i>Certificate Re-denomination</i> .....	6-47
6.9	Closing a TD.....	6-48
6.10	Transferring to Unclaimed Deposit on Maturity .....	6-48
6.10.1	<i>Moving Principal and Interest to Unclaimed GLs</i> .....	6-48
6.11	Closing TD by Payout to Loan Account.....	6-49
6.12	Viewing TD Execution Log .....	6-49
6.13	Simulating TD .....	6-50
6.13.1	<i>Generating and Viewing Account Certificate</i> .....	6-52
6.13.2	<i>Specifying Interest Details for Simulated Account</i> .....	6-53
6.14	Simulating TD Opening .....	6-56
6.14.1	<i>Simulation Details</i> .....	6-59
6.14.2	<i>Maintaining Account Level Maruyu Limit</i> .....	6-60

6.14.3	Creating Term Deposit .....	6-62
6.14.4	Specifying Interest Details for Simulated Account.....	6-63
6.15	Simulating TD Rollover .....	6-64
6.15.1	Rollover TD.....	6-68
6.16	Simulating TD Top Up .....	6-69
6.16.1	Topping up TD.....	6-72
6.17	Simulating TD Redemption.....	6-73
6.17.1	Redeeming a TD .....	6-77
6.18	Maintaining Notice Instruction .....	6-78
6.19	Requesting for TD Currency Change .....	6-82
6.20	Viewing TD Currency Change Summary.....	6-86
6.21	Viewing TD Currency Change History .....	6-88
6.22	Deposit Audit Trail Inquiry .....	6-88
6.22.1	IC Batch Processing.....	6-91
6.23	Maintaining Balance Certificate Advice .....	6-92
6.24	Reversing Term Deposit.....	6-94
6.24.1	Invoking Term Deposit Reversal Screen.....	6-98
6.24.2	Viewing TD Event Reversal Summary .....	6-100
6.25	CASA Account Closure Reversal .....	6-101
6.25.1	Viewing CASA Account Closure Details.....	6-104
6.26	Account Cash Event Reversal.....	6-105
<b>7.</b>	<b>RD Operations .....</b>	<b>7-1</b>
7.1	Introduction.....	7-1
7.2	Capturing Payment Details.....	7-1
7.2.1	Viewing Accounting Entries .....	7-4
7.2.2	Specifying UDF Values.....	7-4
7.3	Viewing Payment Summary .....	7-5
7.4	Reversing Payment .....	7-6
7.5	Penalty Rule for non-payment of installment.....	7-7
7.5.1	Holiday Calendar for RD Month-End Installment.....	7-8
<b>8.</b>	<b>Annexure A - Accounting Entries .....</b>	<b>8-1</b>
8.1	Accounting Entries and Advices for TD .....	8-1
8.2	Events.....	8-1
8.3	Amount Tags .....	8-1
8.4	Accounting Roles.....	8-2
8.5	TD Advices .....	8-4
8.5.1	TD Top-up Advices.....	8-4
8.5.2	TD Maturity Date Change Advices .....	8-5
8.5.3	Redemption Advices.....	8-5
8.5.4	Rollover Advices.....	8-7
8.5.5	TD Advices .....	8-8
8.5.6	INPUTSLIP_TD_PRINT Advice Tag .....	8-12
8.5.7	TD Renewal Simulation Advice .....	8-13
8.5.8	TD Top Up Simulation Advice .....	8-14
8.5.9	TD Redemption Simulation Advice.....	8-16
8.5.10	TD Maturity Instruction Failed Advice.....	8-19
8.6	Event-wise Accounting Entries for Products.....	8-20
8.6.1	TD with Capitalization.....	8-20
8.6.2	Normal TD with Simple Interest.....	8-22
8.6.3	TD with Rate Chart Allowed .....	8-23

8.6.4	<i>Recurring Deposit Scheme</i> .....	8-25
8.6.5	<i>Discounted Deposits</i> .....	8-26
8.6.6	<i>TD Accounting Entries for DICJ Incoming Files</i> .....	8-28
<b>9.</b>	<b>Annexure B - IC Rule Set-up</b> .....	<b>9-1</b>
9.1	Introduction.....	9-1
9.2	IC Rule Maintenance .....	9-1
9.2.1	<i>Capitalized Deposit with Penalty</i> .....	9-2
9.2.2	<i>TD with Normal Tenor and Penalty</i> .....	9-6
9.2.3	<i>Recurring Deposit Rule</i> .....	9-8
9.2.4	<i>Rate Chart Allowed with Penalty</i> .....	9-11
9.2.5	<i>UDE Value Maintenance</i> .....	9-17
9.2.6	<i>TD with Capitalization</i> .....	9-18
9.2.7	<i>Normal TD with Simple Interest</i> .....	9-18
9.2.8	<i>TAX_RATE_N TD with Rate Chart Allowed</i> .....	9-18
9.2.9	<i>Recurring Deposit Scheme</i> .....	9-18
9.3	IC Rates Maintenance .....	9-18
9.4	Maintaining Post Maturity Interest (PMI) .....	9-20
9.4.1	<i>IC Rule Set-up to calculate PMI</i> .....	9-20
9.4.2	<i>From Maturity Date to Grace Period</i> .....	9-21
9.4.3	<i>From End of Grace Period to Unclaimed Days</i> .....	9-21
9.4.4	<i>After Unclaimed Days</i> .....	9-21
9.5	IC Rule Set-up for Premature Redemption.....	9-22
9.5.1	<i>Indicative Formula Set</i> .....	9-24
9.5.2	<i>Premature Redemption Interest Payment Methods</i> .....	9-25
<b>10.</b>	<b>Reports</b> .....	<b>10-1</b>
10.1	Introduction.....	10-1
10.2	Customers Fixed Deposit Report .....	10-2
10.2.1	<i>Contents of the Report</i> .....	10-2
10.3	TD Full Balance Listing Report.....	10-3
10.3.1	<i>Contents of the Report</i> .....	10-4
10.4	Large FD Report.....	10-5
10.4.1	<i>Contents of the Report</i> .....	10-6
10.5	Deposit Detail Summary by Total Amount Report.....	10-7
10.5.1	<i>Contents of the Report</i> .....	10-8
10.6	Interest Paid Report.....	10-9
10.6.1	<i>Contents of the Report</i> .....	10-10
10.7	Interest Payout Failed Report.....	10-11
10.7.1	<i>Contents of the Report</i> .....	10-12
10.8	TD Statement of Accounts Report.....	10-13
10.8.1	<i>Contents of the Report</i> .....	10-14
10.9	TD Account Class Summary Report.....	10-15
10.9.1	<i>Contents of the Report</i> .....	10-16
10.10	Term Deposits Opened for the Period Report.....	10-16
10.10.1	<i>Contents of the Report</i> .....	10-17
10.11	Term Deposits Closed for the Period Report.....	10-19
10.11.1	<i>Contents of the Report</i> .....	10-20
10.12	Term Deposits Account Renewed Report .....	10-21
10.12.1	<i>Contents of the Report</i> .....	10-22
10.13	Term Deposits Account Maturity Report.....	10-23
10.13.1	<i>Contents of the Report</i> .....	10-24

10.14	Term Deposit Account Maturity Date Change Report .....	10-25
	10.14.1 Contents of the Report .....	10-26
10.15	TD Account Maturity Date Falling on a Holiday Report .....	10-27
	10.15.1 Contents of the Report .....	10-29
10.16	TD Account Maturity Date not Adjusted Report.....	10-30
	10.16.1 Contents of the Report .....	10-32
10.17	Customer-wise Tax Deduction Report.....	10-33
	10.17.1 Contents of the Report .....	10-33
10.18	Recurring Deposits Instalments Failed Report .....	10-33
	10.18.1 Contents of the Report .....	10-35
10.19	Multi Money TD Report.....	10-36
	10.19.1 Contents of the Report .....	10-38
10.20	Term Deposits Exceeding Lien Limits Report .....	10-39
	10.20.1 Contents of the Report .....	10-39
10.21	Unclaimed Deposits Transferred for a Day .....	10-40
	10.21.1 Contents of the Report .....	10-41
10.22	Term Deposits Topped-up During the Period.....	10-41
	10.22.1 Contents of the Report .....	10-43
10.23	Ad-Hoc Combined Statement.....	10-44
	10.23.1 Charge Details.....	10-45
	10.23.2 Combined Statement Generation Report .....	10-46
	10.23.3 TD Linked to OD Account Report.....	10-47
	10.23.4 Failed Notice Instructions Report .....	10-49
	10.23.5 Defaulted Exchange Rate Modified in Term Deposit Report.....	10-50
	10.23.6 TD Currency Change Report.....	10-52
	10.23.7 Contents of the Report .....	10-53
10.24	Relationship Pricing Benefit Plan Report.....	10-55
10.25	Failed Zengin Transactions Report .....	10-57
10.26	Dual Currency Report.....	10-58
	10.26.1 Contents of the Report .....	10-60
	10.26.2 Triple Currency Deposit.....	10-61
	10.26.3 Contents of the Report .....	10-63
10.27	DIC Uninsured Details Report .....	10-65
10.28	Term Deposit Accounts Moved to Suspense GL.....	10-67
	10.28.1 Contents of the Report .....	10-69
10.29	Maruyu Limit Over Warning Report.....	10-69
<b>11.</b>	<b>Function ID Glossary .....</b>	<b>11-1</b>

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# 1. Preface

## 1.1 Introduction

This manual is designed to explain the Term Deposits (TD) module of Oracle FLEXCUBE. It provides an overview to the module, and provides information on using the Term Deposits module of Oracle FLEXCUBE.

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

## 1.2 Audience

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

Role	Function
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

## 1.3 Documentation Accessibility

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

## 1.4 Organization

This manual is organized into the following chapters:

<b>Chapter 1</b>	<i>About this Manual</i> acquaints you quickly with the organization, audience, glossary of icons and related documents for this User Manual.
<b>Chapter 2</b>	<i>Term Deposits - An Overview</i> offers a brief insight into the TD module and lists out the salient features.
<b>Chapter 3</b>	<i>Term Deposit Maintenance</i> explains the maintenances required for creating and servicing TDs.
<b>Chapter 4</b>	<i>TD Account</i> gives details about how to create a TD account.
<b>Chapter 5</b>	<i>TD Additional Details</i> gives information about the additional information that can be captured while creating a TD. It also explains the procedure to maintain instructions for operating a TD.
<b>Chapter 6</b>	<i>TD Operations</i> explains the operations you can perform on a TD.
<b>Chapter 7</b>	<i>RD Operations</i> explains the operations you can perform on a recurring deposit.





<b>Chapter 8</b>	<i>Annexure A - Accounting Entries</i> lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the TD module of Oracle FLEXCUBE.
<b>Chapter 9</b>	<i>Annexure B – IC Rule Set-up</i> lists the Interest and Charge (IC) rules that need to be maintained for the TD module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.
<b>Chapter 10</b>	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents.
<b>Chapter 11</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.5 Related Documents

- Procedures User Manual
- Settlements User Manual
- Core Entities User Manual

## 1.6 Glossary of Icons

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

<b>Icons</b>	<b>Function</b>
	Exit
	Add row
	Delete row
	Option List

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## 2. Term Deposits - An Overview

### 2.1 Introduction

A Term Deposit (TD), also known as 'fixed deposit' is a deposit that is held at a financial institution for a fixed term. A fixed deposit account allows customers to deposit money for a set period of time, thereby earning a higher rate of interest in return. These are of varying maturities ranging anywhere from a day or a month to a few years. When a term deposit is placed, the lender (the customer) understands that the money can only be withdrawn after the term has ended and in case of premature withdrawal, the financial institution can levy a penalty. In some cases, the customer may be required to give notice of withdrawal of term deposit (in that case termed as 'notice deposits'). When the term is over, the deposit can be withdrawn or it can be held for another term, partly or fully. Generally speaking, the longer the term the better is the yield on the money.

Some banks put conditions like minimum amount of deposit and in multiples of specific units of amount. For e.g. the minimum deposit amount is Euro. 100 and deposits can be made in multiples of Euro 10. Banks may allow full or partial withdrawal of amount. Customers can place TD as collateral while availing loan facility or while availing Letters of Credit/Guarantee facility from the bank.

Recurring Deposit (RD) is an account where the lender/customer deposits a fixed amount of money every month for a fixed tenure (generally ranging from one year to five years). This scheme is meant for investors who want to deposit a fixed amount every month, in order to get a lump sum after some years. The small monthly savings in the Recurring Deposit scheme enable the lender to accumulate a handsome amount on maturity. Interest at TD rates is computable on monthly or quarterly compounded basis.

Dual Currency Deposit (DCD) is a short-term currency-linked deposit that allows the lender to earn a higher interest rate than regular TD. The bank provides the customer/lender with a 'yield enhancement' over and above the normal TD rate. In return, the bank has the right to convert the deposit currency into a linked currency at the pre-determined conversion rate on the fixing date. The fixing date may be few (for instance 2) working days prior to deposit maturity. Thus, at maturity, the lender shall receive the principal and interest in either the deposit currency or the linked currency, whichever is weaker. In other words, while taking the deposit the bank also buys a currency option from the depositor and the enhanced interest is the premium the bank pays for this option.

Triple Currency Deposit (TCD) is a currency linked deposit similar to dual currency deposit (DCD) with one base currency and two alternate currencies. On maturity date, payment will be done in weakest currency as on rate fixing date. If both linked currencies are depreciated with respect to base currency, the system will find out the % of change in both the linked currency rates and payout will be done in the weakest currency.

### 2.2 Term Deposit in Oracle FLEXCUBE

In Oracle FLEXCUBE, you can create and service a deposit (TD, RD and DCD) either through the TD module or by using the Savings (Teller/Branch) module.

#### 2.2.1 Salient Features

The salient features of TD module are listed below:

- Automation - Accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff with the treasury department can remain focused on customer service.

- Multi Mode Pay-in - TD can be funded using multiple pay-in modes. You can choose any combination of the following pay-in modes:
  - Pay in by transfer from GL
  - Pay-in by Savings Account
  - Pay-in by Cash (Only from Savings module)
  - Pay-in by Cheque
- Multi Mode Pay-out – In case of automatic and manual redemption, a TD can be redeemed using multiple pay-out modes. You can choose any combination of the following pay-out modes:
  - Pay-out by Banker's Cheque
  - Pay-out by funds transfer to any account specified by the customer
  - Pay-out by child TD creation – wherein another TD is created using the maturity amount
  - Pay-out by transfer to GL
  - Pay-out by cash (Only from Savings module)
  - Pay-out by Demand Draft
  - Pay-out by PC
- Simulation – The TD module offers a simulation tool wherein a TD can be simulated to enhance sales and service aspects to new/existing customers.

You can also generate a TD Certificate.

## **2.2.2 Pre-requisites for TD Processing**

To handle a term deposit in Oracle FLEXCUBE, you need to:

1. Set up a suitable account class
2. Set up an IC rule
3. Set up a suitable IC product
4. Maintain UDE + Account Class combination
5. Define IC rates
6. Define floating interest rates
7. Maintain a term deposit account
8. Define Interest 'Conditions' and other parameters for the deposit account
9. Maintain Pay-in and Close out mode parameters

This manual explains how you can create and service a deposit through the TD Module.

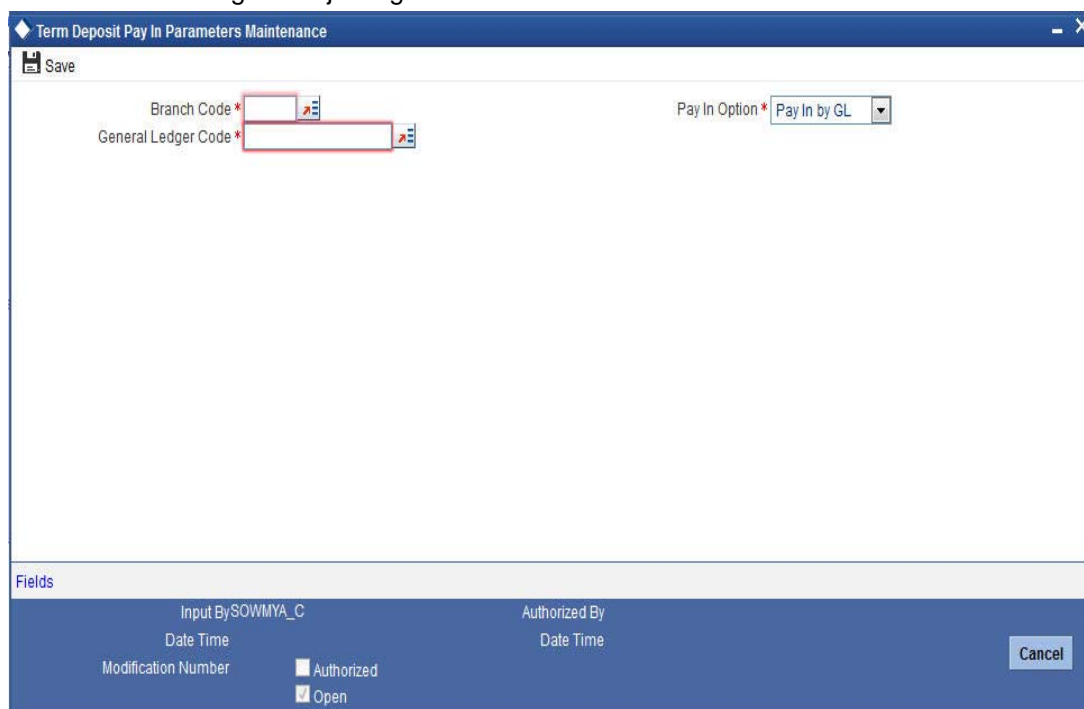
*For details about TD creation using Branch, you may refer the Savings User Manual.*



## 3. Term Deposit Maintenance

### 3.1 Maintaining Payin Parameters

In case you have specified that the TD Payin be done by GL, you need to maintain the GL details through the 'Term Deposit Payin Parameters Maintenance' screen. You can also invoke this screen by typing 'STDTDPAY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



To link appropriate GLs in case the pay in option chosen is pay in by GL, you need to maintain the following details:

#### Branch Code

Specify the branch code for which you want to maintain payin parameters. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

#### Pay-in Option

Select the pay-in option from the adjoining drop down list. The options available are:

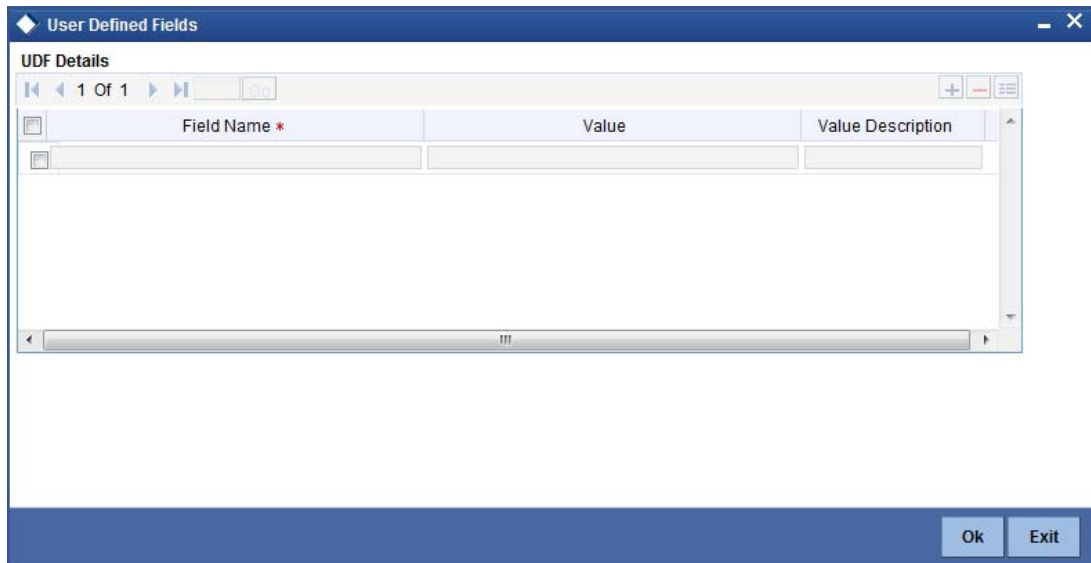
- Pay-in by GL - While creating a TD, if the pay-in option is specified as GL and the offset account for pay-in is not specified, then the system debits the GL account specified in 'TD Pay In Parameters', thus creating a TD.
- Pay-in by Cash - While creating a TD, if the pay-in option is specified as Cash (created through TDMM) and the offset account for pay-in is not specified then the system debits the GL account specified in 'TD Pay In Parameters', thus creating a TD.

#### General Ledger Code

Specify the GL code that should be picked up the system for the TD pay in. The adjoining option list displays all valid GLs maintained in the system. You can select the appropriate one.

### 3.1.1 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'STDTDPAY' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Term Deposits Payin Parameters Maintenance' screen.



Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs.*

### 3.1.2 Validations for Pay-in Accounts

System performs the following validations on pay-in accounts during TD account 'Save' stage (accounting entry passing stage):

- When a deposit account is created or topped-up with the pay-in from a CASA account, if the account does not have funds but has a limit line attached to the account, then the deposit amount is taken from the limit attached to the account. In this case, during save, system displays the configurable override message, "The limit amount attached to the account is used for deposit pay-in".
- If the deposit is opened using the funds from a CASA account which does not have sufficient funds and the limit line attached to the CASA account is expired, then on save, system displays an override message, "The pay-in account does not have sufficient balance to open the deposit account and the limit line attached to the account is expired."
- When a deposit account is created or topped-up with the pay-in from a CASA account, if the account does not have funds but has a limit line attached to the account, and after considering the limit, if the funds are still insufficient, then during save, system displays the configurable override message, "Insufficient funds to open the deposit account" should be displayed during save to the user."

## 3.2 Viewing Payin Parameters Summary

You can view summary of all payin parameters using the 'Term Deposit Payin Parameters Summary' screen. To invoke this screen, type 'STSTDPAY' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below these are search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch Code' (text input with a search icon), and 'Pay In Option' (dropdown set to 'Pay In by GL'). A pagination bar shows 'Records per page' set to 15, with buttons for 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go'. Below the filters is a table with a blue header row containing the following columns: 'Authorization Status', 'Record Status', 'Branch Code', and 'Pay In Option'. The table body is currently empty. At the bottom of the window, there are three buttons on the left: 'Pay In Opt', 'Authoriza', and 'Record St', and an 'Exit' button on the right.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Payin Option

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch Code
- Payin Option

Double click on a record to invoke the detailed screen for that record.

## 3.3 Maintaining Closing Mode

When you close an account the system checks whether any Interest/Charge (IC) products linked to the account are pending liquidation. If the account does not have any IC products pending liquidation the system will display list of 'Close Out' modes to facilitate account closure. You can maintain the closing modes using 'Term Deposit Closing Mode

Maintenance' screen. To invoke this screen, type 'STDCLOSE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Term Deposit Closing Mode Maintenance

New Enter Query

Close Mode \* Product

Description

Debit Credit \* Credit

Fields

Input By Authorized By  
Date Time Date Time

Modification Number Authorized  
Open

Exit

Specify the following details:

### Closing Mode

You need to maintain the following modes:

- CASH – This indicates closure by cash.
- FT – This indicates closure by funds transfer.
- GL – This indicates closure by transfer to GL.
- BCA – This indicates closure by banker's cheque.
- PC – This indicates closure by transfer of funds to another account using PC module

---

### Note

- The close mode maintained in the screen will be used at the time of processing redemption.
  - Close mode is mandatory if the redemption is by Account, GL, Cash & Loan.
  - For redemption through BC/DD, the RT product maintained at ARC level for the BC/DD instrument will be considered during redemption.
  - Close mode is not applicable or PC and TD pay-outs..
- 

### Description

Give a brief description for the closing mode.

### Product

Specify the Retail Teller product that should be used for booking withdrawal entries. It can be any one of the following:

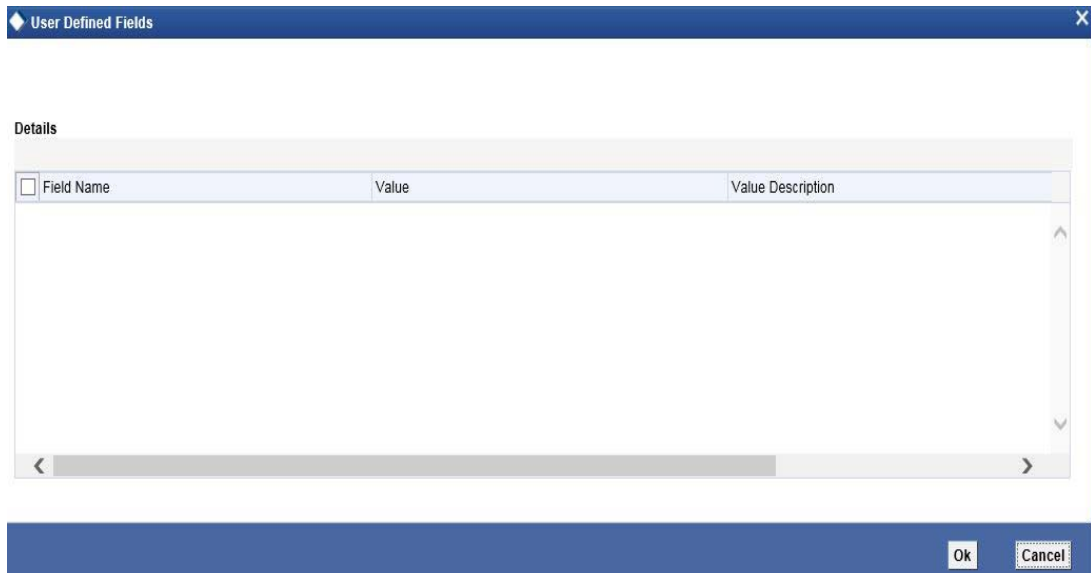
- Retail Teller Product
- Product linked to the instrument type

## Debit Credit

The closure can be effected by means of a debit or a credit to the account. For each of the aforesaid closing modes, you need to select the 'Debit' option from the adjoining drop-down list.

### 3.3.1 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'STDCLOSE' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Term Deposit Closing Mode Maintenance' screen.



<input type="checkbox"/>	Field Name	Value	Value Description
--------------------------	------------	-------	-------------------

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs.*

## 3.4 Viewing Closing Modes Summary

You can view summary of all closing modes using the 'Term Deposit Closing Mode Maintenance' screen. To invoke this screen, type 'STSCLOSE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Term Deposit Closing Mode Maintenance' application window. The window title is 'Term Deposit Closing Mode Maintenance'. It features a search bar with 'Case Sensitive' checked, and fields for 'Authorization Status', 'Close Mode', 'Record Status', and 'Debit Credit'. The 'Debit Credit' dropdown is set to 'Credit'. Below the search fields is a table with columns: Authorization Status, Record Status, Close Mode, Description, Product, and Debit Credit. The table is currently empty. At the bottom, there are two legend boxes: 'Authorization Status' with 'A - Authorized' and 'U - Unauthorized', and 'Record Status' with 'C - Closed' and 'O - Open'. An 'EXIT' button is located in the bottom right corner.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Close Mode
- Debit Credit

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Close Mode
- Description
- Product
- Debit Credit

Double click on a record to invoke the detailed screen for that record.

## 3.5 Maintaining Account Class for TD

To handle term deposits in Oracle FLEXCUBE, you have to set up an account class of type 'Deposit', in the 'Account Class Maintenance' screen. To invoke this screen, type

'STDACCLS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following details:

### Account Class and Description

Identify the account class you are setting up with a unique code and a brief description.

### Account Type

Select the 'Deposit' from the drop-down list.

### Start Date

Specify the date from which the account class should become active, using the adjoining calendar. You will be able to create deposit accounts under this account class only from this date.

### End Date

You can also specify the life span of the account class by indicating the end date.

The end date for an account class refers to the termination date after which, creation of new account under the account class is disallowed.

Consequently, the option list for Account Class in all further transactions screen in Oracle FLEXCUBE, will not display the 'expired' account class as of the system date. However, the existing accounts for the account class will be active even after the end date.

---

### Note

If you do not specify an End Date for the account class, the account is taken to be an open-ended account class.

---

### **Shumoku Code**

Specify the Shumoku code to associate the account class. Alternatively, you can select the Shumoku code from the option list. The list displays all the open and authorized Shumoku code maintained in the 'Shumoku Code maintenance' screen (STDSHMCD).

---

#### **Note**

- You can specify a Shumoku code only during a new operation.
  - You cannot modify a Shumoku code once the account class is authorized.
  - While reopening an account class, the system validates whether the mapped Shumoku code is a valid Shumoku code.
- 

### **3.5.1 Account Details Tab**

This tab is displayed by default on invoking the 'Account Class Maintenance' screen.

#### **Account Code**

As per your bank's requirement you can choose to classify account classes into different account codes. The bank can decide the manner in which the account classes are to be assigned to different account codes. An account code can consist of a maximum of four characters. Depending on the customer account mask maintained, the value in the account code field would be used during the generation of customer account numbers through the 'Customer Accounts Maintenance' screen.

If you have decided to include account code as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will need to select the account class for the account number being generated. In the option-list provided, the account class is displayed along with the associated account code. When the account number gets populated, it is the account code that forms a part of the customer account number.

#### **Dual Currency Deposit**

Check this box to indicate that account class is for creating dual currency deposits. You can check this box only if the account type is 'Deposit'.

#### **Triple Currency Deposit**

Check this box to indicate that the account class is created for the triple currency deposit. You can select this check box only for the Account Type 'Deposit'.

---

#### **Note**

- You can select either 'Dual Currency Deposit' or 'Triple Currency Deposit' check box. You cannot select both the check box at the same time.
  - You cannot check this box if the fields 'Partial Redemption' or 'Top up Allowed' fields are checked.
- 

#### **Natural GL**

The reporting of all turnovers of the particular account class will be directed to the GL that you identify as the natural GL. Based on the characteristic of the account balance; you can specify whether the turnover is to be posted to the Debit GL or to the Credit GL. Deposit accounts normally have a credit balance.

#### **Applicable Customer Status**

Select the applicable customer status to indicate whether deposit product is available to minors or not. You can choose one of the following values from the adjoining drop-down list:



- Not Applicable
- Major
- Minor
- Both

---

### Note

Note the following:

- By default 'Not applicable' option is selected when a new account class is created.
  - If you select 'Minor' option at the CIF level and 'Applicable customer status' as 'Major' at the account class level then the system will display the error message "The A/c class you selected is for major customer"
  - If you uncheck 'Minor' option at the CIF level and select 'Applicable customer status' as 'Minor' at the account class level, then the system will display the error message "The A/c class you selected is for minor customer"
- 

## 3.5.2 Maintaining Deposit Details

Click the 'Deposits' button to define the parameters for a deposit type account class. The 'Deposit Account Details' screen is displayed.

On the maturity date of a deposit, you can opt to:

- Rollover the deposit
- Liquidate the deposit
- Move it to an 'unclaimed' GL

The values given here will be defaulted when the TD is opened. You can modify defaulted values for each TD.

### Auto Rollover

You can opt to automatically rollover a deposit if it is not liquidated on its maturity date. Check this box to automatically rollover deposits opened under the account class. TDs that are open and marked for Auto Rollover will automatically be rolled over during the Beginning of Day

operations on the Maturity date. You can define the terms and conditions for the new deposit while maintaining the deposit account.

### **Close on Maturity**

Deposit accounts opened under an account class can be closed automatically on the Maturity Date of the deposit. You can specify this for the account class you are maintaining by checking this box.

If you check this box, then during the Beginning of Day operations on the Maturity Date, the account will be closed. The proceedings will be moved to the account your customer has directed. In case you don't check this box and the deposit remains unclaimed, you can opt to move the principal and interest to the respective 'Unclaimed GLs' maintained at your bank.

---

#### **Note**

If you check the 'Auto Rollover' box, you will not be able to check 'Close on Maturity' box. Your specifications here will default to all deposit accounts opened under the account class. However, when maintaining a deposit account, you can change the specifications that default.

---

Note that this box has to be mandatorily checked if you check the box 'Recurring Deposit' in the 'Deposit Account Details' screen.

### **Bonus Interest**

Check this box to indicate that the bonus interest is applicable for the Recurring Deposit product.

---

#### **Note**

Bonus interest for recurring deposit is applicable only for FCY deposits.

---

### **Bonus Factor**

Specify the rate at which bonus interest has to be paid. This is the factor used to derive the Bonus Interest payable by multiplying with the maturity amount of the recurring deposits.

For example, if the RD maturity amount is 10000 and the factor is 0.5, then the Bonus Interest payable is  $10000 * 0.5 = 5000$ .

In this case, maturity amount of FCY Recurring Deposits will be multiplied by Bonus Factor and the resulting figure will be considered as the bonus payable in branch local currency.

### **Account Currency Change Allowed**

Check this box to allow account currency change for the accounts under the account class.

### **Premature Redemption Allowed**

Check this box to allow premature redemption for the accounts under the account class. For account class with the check box 'Account currency change allowed' checked, and check box 'Premature Redemption Allowed' unchecked. The system does a validation for this during the save for the account class. If the validation fails the system will display an error message as "The premature redemption allowed flag cannot be selected for account currency change allowed deposits".

### **No Interest on Premature Redemption**

Check this box to not to pay interest on the deposit account if premature closure of deposit is performed.

---

**Note**

- You can select this check box only if you select the 'Premature Redemption Allowed' and 'Account Currency Change Allowed' check box.
  - You cannot select this check box if you have checked 'Allow Partial Liquidation', 'Allow Partial Liquidation with Amount Block', and 'Notice Deposit' check box.
  - If you have checked 'Account Currency Change Allowed' check box, you have to select 'No Interest on Premature Redemption' check box.
  - You cannot modify this field post authorization.
- 

**Allow Partial Liquidation**

Check this box to indicate that partial redemption is allowed. If 'Allow partial Liquidation' is not checked, then partial redemption will not be allowed on term deposits under this account class.

*Refer the section 'Maintaining Floating Interest Rates' in this Manual for details about maintenance required for partial liquidation of TD.*

**Allow Partial Liquidation with Amount Block**

Check this box to indicate that partial liquidation is allowed for the deposits with amount blocks. If the TD is linked partially then partial liquidation of the TD will be allowed only if you check this box.

**Move Interest to Unclaimed**

Check this field to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on maturity date or grace period end date of the term deposit account.

**Move Principal to Unclaimed**

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on maturity date or grace period end date of the term deposit account.

---

**Note**

The system does not allow payout instruction if Principal and Interest is moved to unclaimed.

---

**Rate Chart Allowed**

Check this box to indicate that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen ('CFDFLTRI'). If you check this box, the system will pick interest rates based on different tenors, amount slab, currency and effective date for a TD. The rate is picked up at the time of booking. The rate is further picked up only at the time of liquidation/ rollover/ redemption operations based on re-population flag at IC product level.

Note that you will not be able to modify this preference once the record is authorised.

**Re-pick up Account Class Tenor On Rollover**

Check this box to enable re-pick up of the account class tenor on rollover. If you check this box, the system will default the rollover tenor as 'Account Class Tenor'. During rollover, the system will pick up the default account class tenor.

### **Denominated Deposit**

Check this box to allow opening of denominated deposits. This box is automatically selected during save, if the Denomination details are maintained for the account class at the 'Denominated Deposit Details' Tab.

### **Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, rate change on rollover, and top-up

---

#### **Note**

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
  - For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
  - This is applicable only for rate chart cases.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
  - If more than one deposit with same account class CCY and customer combination is opened on the same day with cum flag checked (for atleast one account) then during EOD, system would re-arrive the cumulation amount for the accounts opened on the same day so as to give the cumulation benefit for all accounts opened on same day.
  - The interest rate derived is applied only to the floating rate deposits, rate change on interest liquidation, and rate change on rollover and there will be no change to the deposits which are used for arriving at the interest rate.
  - If back dated TDs are opened, then the system will not pick up cumulation rate during EOD. Cumulation rate is picked up only during the rate pick up events.
  - The system does not pick up the cumulation rate on modification of TD account.
- 

*Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.*

### **Month-end Maturity Deposit**

Check this box to indicate that the deposit is a month-end maturing deposit, i.e., the deposit matures on the last working day of the month.

If this box is checked at the account class, then during deposit input, if the account opening date is the last working day of the month and the maturity date is the last day of the subsequent month, then you have to enter the tenor in Months only. If this box is un-checked, then the deposit is not considered as a month-end maturing deposit even though the deposit is opened on the last working day of the month and the tenor of the deposit is across months.

During TD opening, a deposit is considered as a month-end maturing deposit only if the following criteria are met:

- The start date of the deposit is the last working day of the month
- The tenor of the deposit is across months
- The 'Month-end Maturity Deposit' box should be checked

An account class with 'Month-end Maturity Deposit' box checked can also have deposits that are not month-end maturing deposits. A deposit is classified as an ordinary deposits (not month-end maturing deposit) if the following criteria are met:

- The deposit is not opening on the last working day of the month
- The tenor of the deposit is across months but not month-end maturing
- The deposit is opened on the last working day of the month, but the tenor is in Months and Days.

---

#### Note

- For month-end maturing deposits, holiday movement and movement across months is not applicable.
  - During rollover, the deposit maturity date will be the last day of the month and if it is a holiday as per the applicable holiday calendar, then the maturity date movement is not applicable for month-end maturing deposits.
- 

#### High Value Deposits

Check this box to indicate that the banks can identify high value deposits for which interest calculation on redemption can be set up differently compared to normal deposits. There is no validation associated with this check box and IC rule set up.

However you need to validate associated with this check box:

- Check box 'Top Up Allowed' is always unchecked.
- Check box 'Rate Chart Allowed' should be checked
- 'Interest Rate for Redeemed Amount' should be selected as 'Continue Existing Rate'.

The system will display an error message if the above conditions are not met.

If a high value deposit account class is attached at the product level then payment method can not be 'Discounted'.

#### Negotiable Certificate of Deposit

Check this box to indicate that the deposit is a Negotiable Certificate of Deposit (NCD). The NCD is a transferable deposit, i.e. transferable from one customer number to another any time during the lifecycle of the deposit.

If you select this check box, the following check boxes will be disabled:

- Allow Top-up of Deposit
- Recurring Deposit
- Denominated Deposit
- Dual Currency Deposit
- Interest Rate Based on Cumulative Amount

The interest liquidation of an NCD account should always be on maturity of the deposit, that is, the interest payout frequency for the interest product will always be on Maturity. There will not be any restriction on the interest booking account to be different from the principal payout account.

## Unit Number Generation Required

Check this box to indicate unit number generation is required.

---

### Note

- You can check this box only if the Deposit Account Class, for which the 'Account Currency Change Allowed' check box is unchecked.
  - You can check this box only during new account class maintenance or during modification, if the TD Account Class does not have any active TD accounts linked to it.
  - You cannot un-check this box if the TD Account Class does not have any active TD accounts linked to it.
- 

*For more information on Unit Number Generation Process, refer section 'Unit Number Generation and Processing' later in this User Manual.*

### Max. Unit Number

Specify the maximum unit number allowed for the customer PID and Shumoku code combination. You can specify a maximum value of '9999'. This field is enabled only if the 'Unit Number Generation Required' check box is selected.

### Grace Period for Renewal

Specify the grace period for renewing a TD. Only if grace days are provided, the TD can be renewed using the 'Term Deposit Redemption' screen (ICDREDMN) or 'Renewal Simulation' screen (ICDREDRN) upon maturity of the TD. This option is applicable only for deposits whose interest and principal is moved to unclaimed GLs upon maturity. If you check the 'Auto Rollover' box or the 'Close on Maturity' box, the system will ignore the value that you specify here. In other words, grace period will not be applicable on the maturity date in case of auto rollover or closure of the account.

Closing the deposit and moving the proceedings to Unclaimed GL will be executed automatically during End of Day operations of the last day of the grace period. If grace days is maintained as zero, it will be executed on the End of Day operations of the Maturity date.

After the account has matured, renewal of the TD is possible from the beginning of day (BOD) of the maturity date to the end of day (EOD) of the grace period. The TD gets renewed with the value date as of the maturity date when the grace period is valid.

The counter for the grace period is '0' on the maturity date. It is incremented by 1 during EOD processing of every subsequent day. When the grace period counter is '0', TD renewal is possible before start of the EOD as of the maturity date. When the grace period counter goes to '1', TD renewal is possible before start of the EOD of the (maturity date +1), and so on.

*Refer the section 'Redeeming a TD' and 'Transferring to Unclaimed Deposit on Maturity' in this User Manual for details about TD redemption and application of grace period respectively.*

Note that grace period is maintained only at the account class level. You cannot modify it at account level.

### Unclaimed Days

Specify the period in days during which the customer is eligible for Post Maturity Interest (PMI). i.e, the number of days from the TD maturity date till when the PMI is payable. The unclaimed days mainly indicate the term at the end of which, movement of principal/interest to unclaimed will be effected. Banks can set up PMI during this period if applicable. The value of this field should be greater than the Grace Period. Settlement Bridge GL.

To facilitate multi mode pay-out, you need to maintain a Bridge GL between the TD and the pay-out module (PC). Specify the Bridge GL that should be used for processing pay-out of TDs under this account class. The adjoining option list displays all valid GLs maintained in the system. You can select the appropriate one.

### **Product Category**

To facilitate multi mode pay-out, specify a product category or select a product category from the adjoining option list. The option list, lists out only the outgoing payment product category as the payout is to move the proceedings of TD upon liquidation or maturity to other bank accounts.

### **Transaction Code**

Specify the transaction code that should be used to process TD pay-out by PC. The adjoining option list displays all valid transaction codes maintained in the system. You can select the appropriate one.

### **Cluster Identification**

Specify a valid cluster ID which you need to link to deposit account class. On linking the cluster, the booking and withdrawal amount is validated against cluster amount in units.

---

#### **Note**

You can link cluster ID only for term deposits.

---

### **Rate Chart Tenor**

Specify the unit by which the tenor maintained in 'Floating Rate Code Definition' screen should be considered. You can select one of the following units:

- Months - If you select this, the rate chart tenor will be considered as months for all deposit under this account class
- Days - If you select this, the rate chart tenor will be considered as days for all deposit under this account class

If rate chart is allowed for the account class, then the system will take the tenor from 'Floating Rate Code Definition' in terms of the unit specified here.

---

#### **Note**

You can use this feature only if the rate code has been maintained for the specific tenor. Also, this feature is available only if the check-box 'Rate Chart Allowed' is checked on this screen.

---

### **Amount**

Select the amount slab from the drop-down list. The options are as follows:

- From
- To

### **Tenor**

Select the tenor slab from the drop-down list. The options are as follows:

- From
- To

---

**Note**

- Based on the selection, the system considers the value provided in the actual fields in CFDFLTRI as 'From' or 'To' value. After picking the interest value from CFDFLTRI screen, the system applies the interest rate and processes the IC.
  - If maximum Amount/Tenor is not defined, the system will always return null value.
  - You can modify the values after authorization.
- 

**Partial Liquidation Restricted For**

The restriction period has to be less than maximum tenor allowed. If maximum tenor is not maintained at the account class level, then restriction period will not be validated. On rollover, the restriction period will be reset to rollover date.

The enabling and disabling of fields Months and Days will not be controlled by the system. The system will allow to enter value. But if 'Allow Partial Liquidation or 'Allow Partial Liquidation with Amount' options are not selected then the system will display an error message "The Term Deposit Lock-In period cannot be provided when Partial Liquidation is not allowed".

While checking if the lock-in period is greater than maximum tenor, months will be converted to 30 days for validation purposes.

If redemption is done during the lock-in period, the system will display an override message. This is configurable to an error message.

**Months**

Specify the restricted period for partial liquidation in months.

**Days**

Specify the restricted period for partial liquidation in days.

**TD Collateral Linkage****Allow Collateral Linkage**

Check this box to allow a TD account to be linked as a collateral for an overdraft account. The system checks this box by default. You can modify it.

---

**Note**

- You should uncheck this check box for Auto Deposits.
  - If this check box is unchecked, you cannot link the TD account in STDCUSAC.
  - If this check box is unchecked, you cannot create a collateral using this TD in GEDCOLLT screen.
  - You can modify this field post authorization. After modification, the system considers the new value only for the newly opened accounts. The new value is not applicable for the existing old accounts.
  - You should uncheck this check box for 'Education Deposit' account.
- 

**Auto Linkage**

Check this box to auto link a TD account to OD account without creating amount blockage. You can check this box only if the 'Allow Collateral Linkage' check box is checked.



Auto Linkage should not be enabled for recurring deposit, DCD, TCD, notice deposit and denomination deposit.

### **Auto OD Margin**

Specify the overdraft margin for the TD account.

---

#### **Note**

The value should be between 0 to 99. If 0 is entered, the entire TD amount will be linked as Overdraft and if the margin is 99%, linked amount will be 1% of TD amount. If 100% is chosen, then the system will display an error message as 'Linked amount cannot be zero' while saving the TD in STDCUSTD screen.

---

## **Deposit Amount Currency wise Limits**

### **Channel ID**

Specify the channel Id. The adjoining option list displays all valid channel Ids maintained in the system. You can choose the appropriate one.

### **Currency**

Specify the Ccy for which the min / max / top-up units to be defined. The list displays all the active Ccy's maintained.

### **Multiple Units**

Specify the multiple units in which RD installment and TD Amount can be provided.

### **Min amount**

Specify the minimum amount for which deposit should be created under this account class. If the TD account is booked below the minimum amount then the system displays an error message as "Deposit amount is less than the minimum amount at account class".

### **Max amount**

Specify the maximum amount for which deposit can be created under this account class. The system will display a configurable override if the deposit amount contravenes the specified amount range or if the maximum amount is not specified.

### **Top-up Units**

Specify the top-up units for each ccy. The top-up has to be made only in multiples of these units specified for each Ccy. if not, an error message "Top-up should be in multiples of top-up units" will be displayed on top-up.

## **Future Dated Transactions**

### **Allow Future Dated Transactions**

Check this box to confirm if future dated transactions are allowed for TD opening, Top up and Redemption.

Only on selecting this option, you can specify the total number of future days and processing time.

### **Maximum Allowed No of Future Days**

Specify the total number of days till when the future dated transactions are allowed for execution starting from the instruction date

Future dated transaction is considered only for one-time payments. Hence, ensure that the 'One Time Payment' option is selected in Execution Periodicity section.

## **Processing Time**

Select the appropriate time (beginning or end) of the day when the future dated transaction can be processed from the drop-down list. The list displays the following values:

- BOD
- EOD

Processing Time can also be modified post authorization. On modification, there is no impact to future dated transactions which are already processed. The transactions which were not executed will be processed based on the modified value. Modified value will become effective only after that particular day's EOD.

## **Holiday Treatment**

### **Applicable For**

Select the applicable holiday treatment from the drop-down list. The list displays the following values:

- Account Open Date - if the applicable holiday treatment falls on account opening date
- Maturity Date - if the applicable holiday treatment falls on maturity date
- Interim Interest Payment Dates - if the applicable holiday treatment falls on interim interest payment date
- Fixing Date - if the applicable holiday treatment falls on fixing date
- Determination Date - if the applicable holiday treatment falls on determination date
- Top Up Value Date - if the applicable holiday treatment falls on top-up value date
- Redemption Date - if the applicable holiday treatment falls on redemption date

### **Holiday Calendar**

Select the holiday calendar applicable to the account class from the adjoining drop-down list. This list displays the following values:

- Ignore - Select this option to ignore all other holiday parameters for the account class. By default, this option is selected.
- Branch- Holiday calendar will be based on the branch holiday maintenance of the respective branch
- Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency
- Both Branch & Currency - Holiday calendar is based on both branch and currency holiday maintenance
- Local Currency Only - Holiday currency is based on local currency

The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the account class is applicable to all term deposits under the account class. You cannot modify the 'Holiday Calendar' if there are active accounts under the account class.

For month-end deposits, if holiday calendar is applicable, then the account class holiday calendar options indicate the following:

- Ignore - Maturity date does not change even if it is a holiday, i.e., the maturity date will be last day of the month. If you select this option, then system ignores all other values.
- Deposit Branch Holiday - If the maturity date is a holiday as per the deposit branch calendar, then system moves the maturity date to the last working day of the same month.
- Deposit Currency Holiday - If the maturity date is a holiday as per the deposit currency calendar, then system moves the last working day to the same month.

- Both Deposit Currency and Branch Holiday - If the maturity date is a holiday as per the deposit currency and branch calendars, then system moves the maturity date to the last working day of the month.

### **Holiday Movement**

Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values:

- No Change - If you select this option, then there is no change in the maturity date. Also, system ignores the value selected for 'Maturity Date Across Months'. By default, this option is selected.
- Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen.
- Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen.

Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. 'Holiday Movement' is not applicable if you select 'Ignore' option for 'Holiday Calendar'.

---

#### **Note**

You cannot modify the 'Holiday Movement' if there are active account under the account class.

---

### **Maturity Date Movement Across Months**

Select the maturity date movement across months from the adjoining drop-down list:

- Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month.
- Previous/next working day of the same month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month
- No change in maturity date - If the adjusted maturity date falls on next/previous month, then the system ignores the movement and considers the computed maturity date as the maturity date even it falls on a holiday.

Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day.

System displays an override message in the following cases:

- When allowed, the maturity date is moved across months
- when the maturity date is re-adjusted to the last working day of the month
- When the calculated maturity date is used in case the maturity date movement to the next month is not allowed

Whenever there is a change in the maturity date, system changes the rollover maturity date accordingly.

System ignores the value of 'Maturity date movement across months' if you select the 'No Change' option for 'Holiday Movement'.

### **Adhoc Holiday Change**

Select the adhoc holiday change from the adjoining drop-down list. The adjoining drop-down list displays the following values:

- Change and generate advice - System updates the maturity date and the rollover maturity date as per the TD holiday calendar maintenance, generates an advice to the customer.
- Generate Advice - System generates an advice on deposits having maturity date falling on a holiday.
- No Action - By default, this option is selected. If this is selected, the maturity date does not change. In that case the system will not generate advices for the TD.

The adhoc holiday change is the change in branch and currency holiday calendar after opening the TD due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of 'Adhoc Holiday Change' if you select the 'Ignore' option for 'Holiday Calendar'.

### **Additional Holiday Currencies**

#### **Currency**

Specify the additional holiday currencies.

#### **Applicable Deposit Tenor**

Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the adjoining drop-down list. This list displays the following values:

- Original Tenor - If you select this option, then system considers the tenor which is defaulted from the account class or modified at the account level. By default,
- Deposit Tenor - If you select this option, then system considers the tenor based on the adjusted maturity date.

---

#### **Note**

- On saving a deposit, if there is a change in maturity date due to holiday treatment, then system displays the revised tenor as the deposit tenor due to the revision in maturity date.
  - During account opening, system defaults the tenor from the account class to the TD account. However, you can modify the tenor. The maturity date is arrived based on the account tenor.
  - The holiday calendar is applicable for maturity date during TD opening (including sweeps) and TD rollover (auto/manual). If there is a change in maturity date due to the holiday calendar, then system considers the tenor based on the value.
- 

### **Exchange Rate Maintenance**

For a given pay-in or pay-out mode, the system will configure only one rate type or code at the account class.

#### **Pay In/Out**

Select the pay-in/ pay-out details from the adjoining drop-down list. The list displays the following values:

- Pay In
- Pay Out

If you select the 'Pay-In' option, the system will apply the changes to TD booking and top-up transactions.

If you select the 'Pay-Out' option, the system will apply the changes to the redemption transactions.

### **Mode**

Select the pay-in/ pay-out mode for which the rate is set from the adjoining drop-down list. The list displays the following values:

- Account

### **Rate Type**

Specify the rate type. This adjoining option list displays all the valid rate type maintained in the system. You can choose the appropriate one.

### **Rate Code**

Select the rate code from the adjoining drop-down list. The list displays the following values:

- Mid
- Buy/Sell

If you select 'Buy/Sell' option, the system will pick the appropriate rate based on the currencies involved. For instance, if you use LCY account to fund a FCY TD, then the system will apply 'Buy' rate, since the bank is deemed to sell the FCY against LCY debit to the customer account.

### **Variance (%)**

Specify the percentage of variance allowed from the exchange rate defined for the currency pair to modify the rate at a transaction level.

The system performs the following validations at account class for Exchange Rate Maintenance:

If you specify the exchange rate preferences for a Non-Deposit Type of account class, then while saving, the system displays an error message as "The Term Deposit Exchange Rate preferences cannot be provided for a Non Deposit type of Account Class"

If you specify the variance percentage as 0, then while saving, the system displays as error message "Variance percentage cannot be entered as 0"

### **Default Tenor**

You can define a tenor for the deposits that are opened under an account class. Deposits opened under the account class will automatically acquire this tenor. However, you can change the tenor to suit the requirements of a specific deposit. The default tenor should be within the minimum and maximum range specified.

#### **Days**

Specify the default tenor in terms of days.

#### **Months**

Specify the default tenor in terms of months.

#### **Years**

Specify the default tenor in terms of years.

## **Maximum Tenor**

Specify the maximum tenor for which deposits can be created under this account class. If the term deposit is booked beyond the maximum tenor then the account fails to save and the system displays following error message:

Tenor of deposit is greater than the maximum tenor of the deposit

### **Days**

Specify the maximum tenor in terms of days.

### **Months**

Specify the maximum tenor in terms of months.

### **Years**

Specify the maximum tenor in terms of years.

## **Minimum Tenor**

Specify the minimum tenor for which deposits should be created under this account class. If the term deposit is booked before the minimum tenor then the account fails to save and the system displays following error message:

Tenor of deposit is lesser than the minimum tenor of the deposit.

### **Days**

Specify the minimum tenor in terms of days.

### **Months**

Specify the minimum tenor in terms of months.

### **Years**

Specify the minimum tenor in terms of years.

## **RP Variance for Interest Rate**

### **RP Effective Date**

Select the effective date of RP variance for interest rate from the drop-down list. The list displays the following values:

- As on Opening Date
- As on Event Date

---

### **Note**

The system by default displays the value as 'As on Opening Date'. You may change it.

---

### **RP Rollover Effective Date**

Select the rollover effective date of RP variance for interest rate from the drop-down list. The list displays the following values:

- As on Opening Date
- As on Rollover Date

---

**Note**

The system by default displays the value as 'As on Opening Date'. You may change it.

---

**RP Variance for Exchange Rate****Account Opening**

Select the account opening date of RP variance for exchange rate from the drop-down list. The list displays the following values:

- Null
- As on Opening Date

**Top Up**

Select the top up date of RP variance for exchange rate from the drop-down list. The list displays the following values:

- Null
- As on Top up Date

**Liquidation**

Select the liquidation date of RP variance for exchange rate from the drop-down list. The list displays the following values:

- Null
- As on Liquidation Date

**Rollover**

Select the rollover effective date of RP variance for exchange rate from the drop-down list. The list displays the following values:

- Null
- As on Rollover Date

**Redemption**

Select the redemption date of RP variance for exchange rate from the drop-down list. The list displays the following values:

- Null
- As on Redemption Date

*For more information about processing RP Variance for Interest Rate and RP Variance for Exchange rate, refer to the sections 'Processing RP Variance for Interest Rate for Events' and 'Processing RP Variance for Exchange Rate for Events' in this User Manual.*

**Interest Rate Derivation Details****Interest Rate Derivation**

Select the applicability of interest rate derivation from the drop-down list. The list displays the following values:

- Applicable
- Not Applicable

Interest Revision Schedules is mandatory for series with Interest derivation rule linked IC product.

### **Determination Days**

Specify the determination days.

The system will calculate the determination dates by reducing the determination days from interest revision dates. Determination days will always be counted as working days based on the holiday calendar maintained for the account class linked to the series.

For series based deposits, the system will not consider account class level determination days.

### **Premature Redemption Parameters for Rate Chart Allowed Deposits**

#### **Interest Rate for Redemption Amount**

Select the interest rate to be applied for the redemption amount, from the adjoining drop-down list. The following options are available in the drop-down list for selection:

- Continue Existing
- As on Opening date - By default this option is selected.
- As on Redemption date
- As on Rate Revision Events
- Special Rate Code

---

#### **Note**

- This is applicable only for 'Rate Chart Allowed' deposits.
  - By default 'As on Opening Date' option is selected
  - You can modify this only if there is no active accounts linked to the account class.
- 

#### **Special Rate Code**

Specify the special rate code for the redemption amount. Alternatively, you can also select the rate code from the adjoining option list. This is a mandatory input only if the interest rate is chosen as 'Special Rate Code'.

#### **Interest Rate After Redemption**

Select the interest rate to be applied after redemption of TD, from the drop-down list. The following options are available for selection:

- Continue Existing
- As on Opening date
- As on Redemption date
- As on Rate Revision Events

---

#### **Note**

- By default 'As on Opening Date' option is selected
  - You can modify this only if there is no active accounts linked to the account class.
- 

### **Top-up of Deposit**

You can top-up an existing Term Deposit by adding funds to the TD account. You can allow or disallow top-up and also define the top-up block duration after opening date and top-up block duration before maturity date. The block duration are considered as calendar days based on the account branch holidays.



**Allow top-up of Deposit**

Check this box to indicate that you can top-up funds to an existing term deposit. By default this box is not checked.

**Block Duration after Opening Date**

You can specify the duration for which the term deposit top up has to be blocked after the account opening date. The block duration after Opening date (Days / Months) should not be greater than the maximum tenor at the account class.

**Months**

Specify the number of months for which the term deposit top-up has to be blocked after the account opening date.

**Days**

Specify the number of days for which the term deposit top-up has to be blocked after the account opening date.

**Block Duration Before Maturity Date**

You can specify the duration for which the term deposit top-up has to be blocked before the account maturity date. The top-up can be done any time before the maturity date (i.e. in term) of the deposit if there is no block duration defined. The block duration before maturity date (Days / Months) should not be greater than the max tenor at the account class.

**Months**

Specify the number of months for which the term deposit top-up has to be blocked before the account maturity date.

**Days**

Specify the number of months for which the term deposit top-up has to be blocked before the account maturity date.

---

**Note**

The sum of block duration after opening date and block duration before maturity date should not be greater than the max tenor at account class. If not, system displays the error message "Block duration cannot be greater than maximum tenor allowed".

---

**Interest Rate**

Select the interest to be applied on the top-up deposit, from the adjoining drop-down list. The options available for selection are:

- Current - Select this option to apply the current interest rate of the TD on the top-up amount. By default this option is selected.
- As on opening date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up.
- As on top-up value date - Select this option to apply the interest rate based on the slab as on the value date of the top-up.

---

**Note**

- For Rate Chart allowed TDs you can select any of the above options in the drop-down list.

- For IC Rate code TDs you can select only 'Current' option. If any other option is selected the error message "Interest rate option should be current for Non rate chart account class" is displayed.
- 

If the option 'Interest Rate Based on Cumulative Amount' is checked then the interest rate will be based on the cumulative amount of all the deposits including this deposit amount, of the same customer under the same account class for the same currency.

### **Recurring Deposit**

Specify the following details for recurring deposits.

#### **Recurring Deposit**

Check this box to indicate that the account class is specific to recurring deposit.

#### **Move Maturity to Unclaimed**

This box is unchecked and disabled for recurring deposits.

#### **Move funds on Overdraft**

Check this option to indicate that the system should pass an overdraft in the payment account (i.e. CASA) when the account does not have sufficient funds for making RD installment payment.

#### **Month-end Instalment**

This check box is applicable for an RD opened on the last working day of the month. Check this box to indicate that the instalment due date should fall on the last day of the subsequent months. Holiday treatment (if any) should be overridden. This field is enabled if the check box 'Recurring Deposit' is checked.

The following conditions also have to be fulfilled for the instalments to be due on the month-end:

- The RD start date (account opening date) is a month-end, i.e. the last working date of the month based on the branch holiday calendar maintained in the 'Local Holiday Calendar Maintenance' screen (STDLOCHL).
- The instalment frequency of the RD is in multiples of months

This check box cannot be modified if any active accounts exist under the account class.

#### **Initial Draw Down**

Select the type of RD draw down from the drop-down list. The list displays the following values:

- EOD
- Online

---

#### **Note**

- By default the system displays the RD draw down type as 'EOD'. You can change it. Based on the maintenance at the Account Class level, the system debits the initial instalment of the RD from the account.
  - This maintenance is applicable only for 'Auto Draw Down' RD accounts and not applicable for manual payment RD accounts.
  - You can modify the parameter after authorization. After modification, the new accounts will consider the newly modified value.
-

**Notice Deposit**

Check this box to consider the deposit account as a "Notice Deposit" account.

Notice deposit should not be allowed for the below mentioned cases:

- Auto Roll over
- Move principal to unclaimed or Move interest to unclaimed
- Rate chart Allowed

---

**Note**

You cannot modify 'Notice Deposit' field once the record is authorized.

---

**Lock in Period Days**

Specify the lock in period applicable for the Notice Deposit account.

---

**Note**

The fields 'Lock in Period Days' and 'Notice Days' are applicable only if you have checked 'Notice Deposit' box.

---

**Notice Days**

Specify the notice days applicable for the Notice Deposit account.

---

**Note**

The 'Calculation and Liquidation' fields are not applicable in ICDPRMNT screen, if any one account class with a 'Notice Deposit' field as checked, is attached to the IC product in this screen.

For Notice Deposit Account, Notice Maturity Date, Maturity amount should be null and for Notice deposit Account, the payout option should be Account/GL/Payments.

**Installment Frequency**

Specify the frequency for payment of installment for RD. The installment frequency should be within the minimum and maximum schedule days.

**Days**

Specify the installment frequency in terms of days.

**Months**

Specify the installment frequency in terms of months.

**Years**

Specify the installment frequency in terms of years.

**Minimum Schedule Days**

Specify minimum schedule days here.

**Maximum Schedule Days**

Specify maximum schedule days here.

### **Minimum Installment Amount**

Specify the minimum RD installment here. The installment amount at account level should be greater than or equal to the minimum installment amount.

### **Installment Basis**

Select the installment basis option maintained at the account class level. It is used to define the basis of RD installment amount. Following are the options available:

- Local Currency
- Account Currency

By default, the 'Account Currency' option will be selected.

At the time of account creation, 'Installment Basis' at account level will be defaulted from the value maintained at account class level.

At account class level you can change 'Installment Basis' field anytime during the life cycle of the Account Class. The newly modified value will be applicable (default populated) only to the account that are opened after the modification.

### **Instalment Status Parameters**

#### **No of Retries**

Specify the number of retries for an RD instalment that can be allowed when the auto draw-down is failed.

The system allows you to retry only for the particular number of times as defined at account class.

If you have specified zero, then the system will update the instalment as 'Missed' after the first try itself. If no value has been provided in this field, then the system will not perform any validation, that is., the system will not mark instalment as 'Missed' even after any number of retries. The frequency of retry will be daily (only working days).

Post modification of this field, there is no impact to the instalments which are already in 'Missed' status. The impact will be there for the instalments which have not completed the number of retries mentioned previously and the future instalments. The modified values will become effective from the next retry.

#### **Maximum No of Missed Instalments**

Specify the maximum number of missed instalments.

After certain number of missed instalments are reached, the system cancels the future instalments.

---

#### **Note**

You cannot enter Zero as a value. This field is enabled only if you have specified values in 'No of Retries' field.

---

Post modification of this field, there is no impact to the future instalments which are already cancelled. If the future instalments are not cancelled, then the system will cancel the instalment based on the new number specified. The modified values will be effective from EOD.

#### **Allow Payment to Missed Instalments**

Check this box to make the manual payment into the instalment which is in 'Missed' status.

---

**Note**

This field is enabled only if you have specified values in 'Maximum No of Missed Instalments' field.

---

**Multiple Units**

Specify the multiple units allowed per currency per channel for both initial and minimum instalment amount of RD accounts and deposit amount for TD accounts.

When the value has been provided in 'Multiple Units' field and 'Cluster Identification' (LDDCLUST) with 'Booking Units' attached in the Account Class, then both the conditions should be satisfied.

If both the conditions are not satisfied to open the TD/RD successfully, then you need to change any one of the units in such a way that both the units are in its multiples. For instance, assume that the 'Multiple Units' are maintained as 25 and 'Booking Units' are maintained at 7. Here the TD/RD amount cannot satisfy both the conditions since both the units are not multiples of each other. Hence, the system displays an error message. In such case, you should change either 25 to 21 or any other values of 7 such as 7, 14, and so on, or should to change the value 7 to any other divisible values of 25 such as 50, 75, and so on.

When the value in this field is modified there is no impact to the existing accounts. Only the new RD accounts which are getting opened will be validated against this value.

**Education Deposit****Education Deposit**

Check this box to confirm that the account class is education deposit account class.

While opening a deposit, if you select the check box 'Education Deposit' at the account class level, the system calculates the age of the customer as on deposit maturity date using STDCIF screen. For example, if the 'Date of Birth' of a customer is mentioned as 29th September, 1985 in STDCIF and the maturity date of deposit is mentioned as 18th September, 2015, the system calculates the completed age of the customer as 29 years.

---

**Note**

- You can select either 'Notice Deposit' check box or 'Education Deposit' check box. If you select both the check box, the system will display an error message.
  - Education Deposit can be opened only for Individual Customers.
  - If you select 'Education Deposit' check box, you can provide payout instruction for auto rollover with P+I.
  - If you select 'Education Deposit' check box, the system will perform age limit validation during auto rollover.
- 

**Maximum Age Limit in Years**

Specify the maximum age of the customer for the deposit account in years. This field is enabled, only if you select the 'Education Deposit' check box.

---

**Note**

- If you select the 'Education Deposit' check box, you should mandatorily enter the maximum age limit in the 'Maximum Age Limit in Years' field. The maximum age limit cannot be zero or a negative value.

- You can modify the maximum age limit post authorization. After modification, the system considers the new value for the new deposit accounts created and for any roll over happening to the existing deposit accounts.
- The maximum age limit cannot be zero or negative value.
- 'Education Deposit' and 'Maximum Age Limit in Years' fields are applicable only if you select the 'Account Class Type' as 'Deposit'.

### Limit ID

Specify the limit ID to attach the limit ID for the education deposit account class. Alternatively, you can select the limit ID from the option list. The list displays all the valid limit accounts maintained in the system.

### Note

- If you select 'Education Deposit' check box, you should mandatorily select a Limit ID from the option list.
- You can modify the value in the 'Limit ID' post authorization. After modification, the system considers the new value only for the newly opened deposit accounts. The new value is not applicable for the existing deposit accounts.

### Description

The system displays the description of the limit ID based on the limit ID selected.

## 3.5.3 Specifying Dual/Triple Currency Deposit Details

Click 'DCD/TCD Details' button to invoke 'Dual and Triple Currency Deposit Details' screen.

You can specify the following details:

## **Deposit Details**

### **Processing Booking Date**

If interest rate is not available with effective date as account opening date, the system will display an error message. Other IC User element values, if any, is populated on account booking date based on ICUDE values maintenance.

Strike rate pick up will be on account opening date EOD batch. The system retains the values entered. If strike rate is not available as on account opening date end of day, the system will log exception.

The system generates advices for the customer on account opening date end of day batch with interest rate and strike rate details updated.

Ad-hoc holiday preference will not be applicable for account opening date. If account opening date happens to be a holiday due to ad-hoc holidays, the system will update interest rate and strike rate on next working day EOD batch.

The system will compare the Booking Date and Account opening date for differentiating DCDs which are requested before or after cut off time. The system will consider cut off time based on system application time.

Since Channel dates will be moved to next working day, after a predefined time every day, the cut off time processing of DCD deposits should follow the below rule, for deposits initiated from channels:

- If Booking date = system date, then the system will validate based on cut off time maintained at account class and move the account opening date to next business date if the account is being opened after cut off time
- If Booking date < system date, then the system will move account opening date to next business date, irrespective of cut off time
- If booking date > system date, then the system will ignore cut off time related validations

### **Fixing Days**

Specify the number of days from TD maturity date, before which the exchange rate has to be fixed. On Fixing Date, the exchange rate at the time of booking and the exchange rate at the time of fixing date are compared to determine the currency in which TD amount should be settled.

You will be allowed to capture this value here only if the option 'Dual CCY Deposit'/'Triple Currency Deposit' is checked at the 'Account Class Maintenance' screen. You can modify this value even after authorization.

---

#### **Note**

Fixing Days' field is applicable for both DCD/TCD.

---

### **Exchange Rate Type**

Specify the exchange rate type for DCD/TCD. Alternatively, you can select the exchange rate type from the option list. The list displays all valid exchange rate types maintained in the system.

When Strike Rate is not available and an EOD is run, the system will display an exception.

The system will add Rate Type parameter for dual currency deposits in Deposit sub screen of Account Class. Any open and authorized Rate type can be selected. By default, mid rate will be considered for all the deposits.

The system uses Rate Type maintained for DCD/TCD account class for the following rates:

- Strike rate on Deposit value date
- Spot rate on Fixing date

While booking a DCD/TCD account, you can input the strike rate. If you do not specify the strike rate, then the system updates the rate as on account opening date during account saving, based on the exchange rate type chosen.

If strike rate is not available as on account opening date, while saving the account without strike rate, the system displays an override message.

The system processes all DCDs/ TCDs with strike rate update pending during EOD batch again and update the rate. If rate is not available during the batch, then the system will log an exception.

You can specify the strike rate manually on any date before fixing date. You cannot amend the existing rate.

If strike rate is not available for a deposit as on fixing date, payout currency determination of DCD/TCD will fail.

Rate Type can be modified at the account class level any time and will be applicable to accounts opened after the modification.

### **Interest Payout in**

Select the interest payout in details from the drop-down list. The list displays the following values:

- Deposit Currency - Select this option to allow liquidation frequency at IC product level to which DCD account class is linked.
- Weaker Currency - Select this option to payout principal and interest on maturity in weaker currency. You cannot define interest payout frequency for the IC product.

You should maintain the interest booking account as a CASA account in deposit currency for the periodic interest payout. The system validates the same on DCD/TCD booking.

There will not be any linked currency conversion for the interest amount if interest payout is in deposit currency option is chosen.

### **Triple Currency Deposit Details**

#### **Linked Currency 1**

Specify the first linked currency. Alternatively, you can select the linked currency from the option list. The list displays all open and authorized currencies maintained in the system.

---

#### **Note**

It is mandatory to specify linked currency 1, if you have selected the 'Triple Currency Deposit' check box.

---



## **Linked Currency 2**

Specify the second linked currency. Alternatively, you can select the linked currency from the option list. The list displays all open and authorized currencies maintained in the system.

---

### **Note**

- While saving the account, the system validates whether Deposit Currency, Linked Currency1 and Linked Currency2 are allowed currencies as per the Principal Payout Currency for the Account Class
  - It is mandatory to specify linked currency 2, if you have selected the 'Triple Currency Deposit' check box.
- 

## **Dual Currency Deposits**

Dual Currency Deposit (DCD) is a short-term currency-linked deposit through which you earn a higher interest rate than regular term deposits. The Bank marks the payout currency based on the pre-determined conversion rate on the fixing date (mentioned during account opening) prior to deposit maturity. At maturity you receive the principal / interest in either the deposit currency or the linked currency, whichever is weaker. The following details are captured here;

### **Linked Currency**

Specify the linked currency if the account class is to be used for creating TD with Dual Currency option. Alternatively, you can select the linked currency from the option list. The list displays all valid currency codes maintained in the system.

---

### **Note**

You can capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You can modify this value even after authorization.

---

### **Option Contract**

Select the option contract from the drop-down list. The list displays the following values:

- Required - To book DCD along with the Option Contract
- Not Required: To book DCD without the Options Contract

If 'Option Contract' is not booked, there will not be any linkage to option contract throughout the life cycle of the DCD contract.

If DCD is booked without an option contract, the system will allow the pre-closure of Deposits.

Payment will be always in deposit currency. There will not be interest rate re-pickup on pre closure. The system will not recover the already paid interest amount during pre closure. You cannot do part redemption.

Any additional penalty of pre-closure should be operationally handled.

### **Currency Option Product for DCD**

Specify the currency option product under which an Options contract has to be created in case of a Dual Currency deposit. Alternatively, you can select the currency option product code from the option list. The list displays all valid currency option product codes for DCD maintained in the system.

On saving the account class, system validates the following to ensure that the currency option product selected here has the below features:

- Option product type is Currency options
- Option Type is Call
- Deal Type is Buy
- Option Style is Plain Vanilla
- Barrier is not allowed
- Delivery type is Physical
- Expiration Style is American

### **At the Money Preference for DCD**

#### **Preferred Currency**

Select the preferred currency from the drop-down list. The list displays the following values:

- Local Currency: If local currency is involved, payout will happen in local currency else deposit currency.
- Deposit Currency: Deposit will happen always in deposit currency.

If 'Preferred Currency' field is selected as 'Local Currency' at account class level and the strike rate is equal to the spot rate on fixing date for a DCD, then local currency will be payout currency provided deposit or linked currency is local currency. If there is no local currency involved, then the base currency of the account (ACY) will be the payout currency.

On maturity date, the system will use the strike rate for currency conversion for payout if strike rate equals spot rate on fixing date and alternate currency is local currency.

### **Spreads Allowed for Dual Currency Deposits**

#### **Currency**

Specify the currency details. Alternatively, you can select currency code from the option list. The list displays all valid currency code maintained in the system.

#### **Spread**

Specify the spread details. Alternatively, you can select spread details from the option list. The list displays all valid spread details maintained in the system.

### **3.5.3.1 Processing Term Deposit Auto Rollover**

If the 'Education Deposit' check box is checked at the account class level, you can provide the payout instruction (only the payout details not the 'Close on Maturity' check box) along with auto rollover instruction. The system performs the age limit validation during auto rollover, if you have checked the 'Education Deposit' check box at account class level.

You can perform deposit auto rollover, if the 'Next Maturity Date' is less than the maximum age limit defined at the account class level. If the age of the customer as on 'Next Maturity Date' is equal to or above the maximum age limit defined, you should adjust the maturity date of the deposit to the date on which customer is exactly attaining the maximum age limit defined at account class. If the maturity date is falling on a holiday, the system will not perform holiday treatment. The maturity date will fall on the holiday date itself. The system adjusts the tenor of the deposit based on the modified maturity date.

The system performs the following validations based on 'Date of Birth' of the customer:

- While opening a deposit, if you select the check box 'Education Deposit' at the account class level, the system calculates the age of the customer as on deposit maturity date using the STDCIF screen.

- The system calculates the date on which customer is attaining the maximum age based on the 'Date of Birth' of the customer maintained at account class level.
- If the age of the customer as on maturity date is equal to or more than the value mentioned in the field 'Maximum Age Limit in Years', the system displays a configurable to override message.
- Age limit validation is performed during primary party change based on the date of birth of the new customer. In case the maturity date of the deposit is equal to or more than date on which the customer is attaining the maximum age, the system displays an error message.

If the adjusted tenor is less than the minimum tenor which is maintained at the account class, the auto rollover will be failed. If you adjust the maturity date to the date on which customer is attaining the maximum age, the system will automatically uncheck the 'Auto Rollover' check box and checks the 'Close on Maturity' check box as part of the rollover process.

On the maturity date, the system processes the payout as per the payout instruction.

---

**Note**

You should provide payout instruction if you have checked 'Close on Maturity' check box.

---

### **3.5.3.2 Processing TD Rate Fixing Batch**

As part of IC EOD batch, you can fix the rate X days prior to the maturity of the DCD/ TCD. X days will be 'Fixing days' captured in the TD screen. Following are the processes performed as part of the batch:

- All the DCD/ TCD accounts which are maturing X days ahead is picked up
- For those DCD/ TCD accounts, the Exchange Rates for linked currencies captured in the TD Account creation is compared with the current day's Exchange Rate
- Dual/ Triple currency deposit is settled on maturity in the weakest currency
- If both linked currencies are depreciated with respect to base currency, the system will find out the percentage of change in both the linked currency rates and payout is made in the weakest currency.
- If the percentage of change is same for both linked currencies, then payout is made in linked currency2.
- On maturity, the system pays out in the fixed payout currency.

### **3.5.3.3 Processing IC Batch**

During IC Batch for Triple Currency Deposits, following are the processing redemption changes:

- As the Payout option is 'Transfer to Savings Account', the Linked currency Account1/ Linked currency Account2, which is captured at the Account level is used for settling the Deposit, if the payment is in Linked Currency1/Linked currency2.
- Interest payout of TCD is paid in weaker currency or in deposit currency. If the interest payout in is configured as weaker currency at account class, interest booking account has to be term deposit account itself.

### **3.5.4 Maintaining Denominated Deposit Details**

You can maintain various denominations of the denominated certificates per currency using 'Denominated Deposit Details' screen. Only the denominations maintained in this screen can be used for issuance of denominated certificates under this account class.

To invoke this screen click the button 'Denominated Deposits' on the Account Class Maintenance' screen.

The following details are captured here:

#### **Currency**

If inventory module is allowed, select a valid currency code for which the denomination ids are maintained in inventory module. If inventory module is not allowed then select any valid currency code maintained in the system.

#### **Denomination ID**

If inventory tracking is 'YES', then select the denomination id available at the inventory module. If inventory tracking is 'NO' then you can specify the required denomination id.

#### **Denomination Description**

Enter a description if inventory tracking is not available. If inventory tracking is done then the denomination description of the selected denomination id is defaulted here.

#### **Denomination Value**

Specify a denomination value if inventory tracking is not available. If inventory tracking is done then the denomination value of the selected denomination id is defaulted here.

*For further details about setting up an account class, refer the chapter 'Maintaining Mandatory Information' in the Core Entity User Manual.*

### **3.5.5 Maintaining Deposit Currency Preferences**

You can define the pay-in and pay-out currency restrictions for account class and account currency combination using 'Deposit Currency Preferences' screen.

To invoke this screen click the button 'Deposit Currency Preferences' on the 'Branch and Currency Restriction' screen under Account Class Maintenance' screen.

Currency	Pay In	Principal Pay Out	Interest Pay Out
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You can specify the following details:

### **Account Class**

The system displays the account class for which the preference is set.

### **Account Currency**

Specify the account currency for which the preference is being set. The adjoining option list displays all valid account currencies maintained in the system. You can choose the appropriate one.

---

#### **Note**

The Account Currency field option list will have the option 'All currency'.

---

### **Currency Details**

#### **Currency**

Specify the currencies defined for the bank. The adjoining option list displays all valid currencies maintained in the system. You can choose the appropriate one.

---

#### **Note**

The Currency field option list will have the option 'All currency'.

---

#### **Pay in**

Check this box to indicate that the currency is allowed for pay-in.

#### **Principal Pay out**

Check this box to indicate that the currency is allowed for principal pay-out.

#### **Interest Pay out**

Check this box to indicate that the currency is allowed for Interest pay-out.

On saving of the account class, the system will validate for the account currency for which the deposit currency maintained is an allowed account currency or not, based on the maintenance at the 'Account Currency Details' screen.

If 'All Currency' option is selected, then the maintenance will be applicable for all the account currencies maintained at the 'Account Currency Details' screen.

A single currency can be allowed for all the options or for selected options. There will be no restrictions available for this.

Any currency including the deposit currency can be restricted for pay-in or pay-out. i.e., the account currency restrictions and the pay-in and pay-out currency restrictions are not interlinked.

Only for deposit account class the pay-in and pay-out currency restrictions can be maintained. This validation will be available when you try to maintain the pay-in and pay-out currency restriction.

For the child TD the account class is different from the parent TD account class, a validation will be done during the input of the child TD account class during the opening of the parent TD or whenever the child TD account class is input. otherwise the system will display an error message as "The pay-in currency is restricted for the child TD account class"

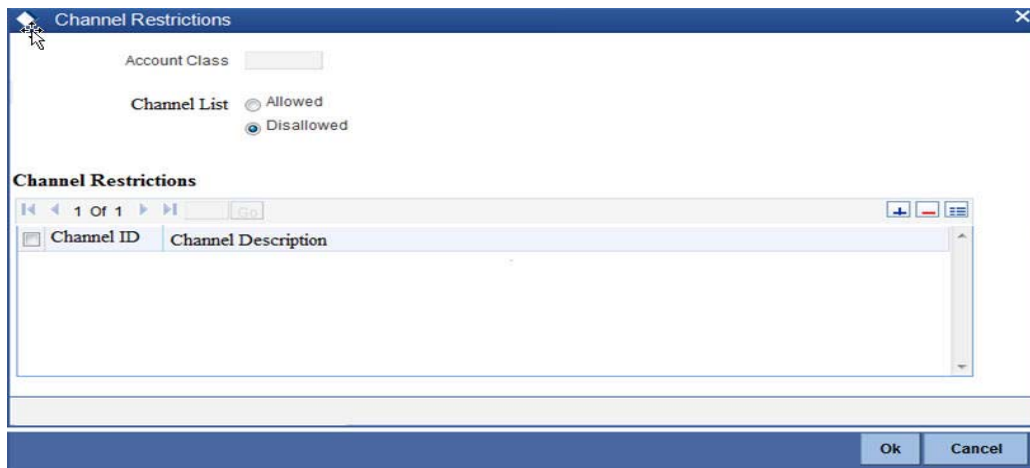
The following are the details of each currency restrictions:

<b>Currency allowed for</b>	<b>Allowed actions using the currency</b>	<b>Validations done at</b>
Pay-in	Deposit pay-in Deposit Top-up RD initial pay-in RD Payment Accounts input / modification for RD automatic drawdown RD installment pay-in	During the respective operations
Principal Pay-out	Principal pay-out	Opening of the deposit Modification of principal pay-out details Premature partial or full redemption Maturity redemption
Interest Pay-out	Interest pay-out	Opening of the deposit Modification of interest pay-out details Premature partial or full redemption Maturity redemption

### 3.5.6 Maintaining Channel Restrictions

You can define the allowed / disallowed channels for the account class using the 'Channel Restrictions' screen.

To invoke this screen click the button 'Channel Restrictions' on the Account Class Maintenance' screen.



You can specify the following details:

#### **Account Class**

The system displays the account class for which the preference is set.

#### **Channel List**

Select one of the following options to indicate whether the channels are allowed or disallowed for your bank:

- Allowed
- Disallowed

#### **Channel Restrictions**

##### **Channel ID**

Specify the ID of the channel. The adjoining option list displays all valid channel IDs maintained in the system. You can choose the appropriate one.

For external channels, the source code maintained at CODSORCE screen and for branch 'FLEXBRANCH' is used as the channel ID.

##### **Channel Description**

The system displays the channel description based on the channel selected.

#### 3.5.6.1 Maintaining SDE to identify the Channel

You can maintain the SDE\_CHANNEL\_DET SDE to identify the channel from which account opening is initiated.

Based on the channel from which account opening request is initiated, this SDE will return the value which is maintained in CODSORCE screen.

This SDE can be used in the RP rules to provide the additional variance for an account based on the channel from which the account is opened.

---

**Note**

This SDE is applicable for both CASA and TD accounts.

---

### 3.5.7 **Unit Number Generation and Processing**

Oracle FLEXCUBE provides a facility to generate a Unit Number of the Term Deposit. The Unit Number generated will be in a sequence for a Customer PID and Shumoku code combination. You need to map the Shumoku code in the Account Class maintenance.

The system fetches the maximum Unit Number for the Customer PID and Shumoku code combination and increments it. If the Unit Number for the Customer PID and Shumoku code reaches 9999, then the system fetches the minimum Unit Number of a closed Term deposit account for the same combination, which is not in use for any other active Term deposit for reuse. The system then assigns it to the new Term Deposit account which is created.

If the unit number for the Customer PID and Shumoku code combination reaches 9999 and no unit number from the Closed Term Deposit accounts are available for re-use, the subsequent TD creation will be failed with a valid error message 'Unit number for the Customer and the Shumoku code reached the maximum'.

---

**Note**

- ANSER TD creation does not have Unit Number in request and Unit Number will be in response in the place of the Deposit Number.
  - For ANSER TD Redemption transaction, the system uses the above derivation logic to derive the TD account number using the Customer PID, Shumoku code and Unit number.
- 

### 3.5.8 **Processing ANSER Term Deposit Creation**

Oracle FLEXCUBE allows creation of ANSER Term Deposit. The ANSER Term Deposit creation utilizes the unit numbers available in sequential (non continuous) from the last unit number generated during the Term Deposit creation.

During unit number generation for the Term Deposit creation, when the maximum unit number configured in the Term Deposit Account class definition (STDACCLS) is reached, the system allows to reuse the available unit number (of the Term Deposits redeemed) from start (1).

ANSER Term Deposit creation will be successful only when there is sufficient sequential (non continuous availability of unit number from the last unit number created. Once the maximum Term Deposit unit number (for example, 9999) is reached, the system will search for the sequential (in a non continuous) availability of the unit numbers starting from 1 to generate for the new Term Deposits creations requests. This re-usability of the Term Deposits unit number is possible only when the Term Deposits having those unit numbers are matured / redeemed Term Deposits.

For example, if the last unit number generated is 5 and when the TD creation request is to create 3 Term Deposits, then the unit number generated for the created Term Deposits will be 6,7 and 8.

If the maximum unit number configured for the ANSER Term deposit Account class is 9999, then if the last created Term Deposit unit number is 9997 then, if the request for Term Deposits creation is for 3 Term Deposits, the system will process and create the Term Deposits successfully with the unit number generated for the Term Deposits as 9998, 9999



and 1 respectively with the existing Term deposit unit number 1 is matured, closed or redeemed.

When the existing Term Deposits bearing the unit number 1,2,3,4 are in active and Term Deposit bearing the unit number 5 is redeemed, the system will process and create the Term Deposits successfully with the unit number generated for the Term Deposits as 9998, 9999 and 5 respectively.

### 3.5.9 **Processing ANSER Term Deposit Redemption**

Oracle FLEXCUBE allows to process multiple Term Deposit Redemption in a single request. The system considers the ANSER File format field 'Deposit No' value as the starting deposit unit number.

The ANSER File format field 'Number of Call Deposits' has the count of continuous Term Deposit unit number starting from the deposit unit number specified in the 'Deposit No' field to be redeemed. The 'Number of Call Deposits' value should be minimum 1.

If the value is not received, the system will consider it as 1 and redeem the Term deposit unit number specified in the 'Deposit No' field. The redemption will be successful only when the redemption requested Term deposit unit numbers are valid with respect to continuous Term deposit unit numbers, starting from the unit number given in 'Deposit No' are active Term Deposits and belong to the same 'Customer PID' and 'Branch Code' as in the request.

---

#### **Note**

- If there are any exceptions during the processing of one of the Term Deposit redemption will result in the complete rollback and failure of the ANSER request.
  - If there are any exception raised such as any one of the Term Deposit is not valid (Not active / Not belong to the customer or branch), it will result in ANSER Term Deposit redemption request failure.
- 

Field 'Transfer Amount' in ANSER TD redemption request is a common field for all the Term Deposits to be redeemed.

- If the 'Transfer Amount' is less than the Term Deposit balance, it will result in Partial Redemption of the Term Deposit.
- If the 'Transfer Amount' is equal to the Term Deposit balance, it will result in Full Redemption of the Term Deposit.
- If the 'Transfer Amount' is greater than Term Deposit balance, it will result in Failure of the entire ANSER TD Redemption request.

If there is a single ANSTER TD Redemption request with 'Number of Call Deposit' more than 1, it will result in combination of Partial or Full redemption based on the Transfer amount and individual Term Deposit balance.

If there are multiple Term Deposit redemption through ANSER Term Deposit Redemption request, the system will redeem the Term Deposits only until the maximum number of Unit number configured in the Term Deposit Account class in 'Account Class Maintenance' (STDACCLS).

When in the ANSER Term Deposit Redemption request has (start) unit number as 9998 and 'Number of Call Deposits' is 3, then System will not process the redemption of the Term deposits bearing unit number 9998, 9999 and 1 (assuming Term deposit bearing unit number 1 is active).

The request will be failed since Cyclic consideration of unit number on reaching the maximum unit number is not applicable for ANSER Term Deposit Redemption.

### 3.5.10 Processing Term Deposit Redemption Reversal

Term Deposit Redemption reversal is processed only when the unit number of the Term Deposit is not assigned to any active Term Deposit for the re-usability on reaching the maximum unit number.

Term Deposit redemption Reversal is allowed only during the following scenarios:

- If the Term Deposit account class is not configured for the unit number generation.
- If unit number generation is applicable, then redemption reversal is allowed only when there is no active Term Deposit available with the same PID, Shumoku code and unit number combination.

---

#### Note

If unit number generation is applicable and if there are new active Term Deposit with the same PID, Shumoku code and unit number combination is available the system does not allow redemption reversal. In this case, the redemption reversal should be handled operationally.

---

### 3.5.11 Processing RP Variance for Interest Rate for Events

Oracle FLEXCUBE facilitates processing RP variance for interest rate for different events. Following are the matrix to be applied at the account class level to define the different dates based on which the RP variance interest rate is picked up for different events.

Event	Date	Remarks
RP Effective Date	As on Opening Date	The system picks the RP Rate as on account opening date for all other events (TD opening, TD Top up, TD Redemption, Liquidation)
	As on Event Date	The system picks the RP rate as on event date (TD opening, TD Top up, TD Redemption, Liquidation).
RP Rollover Effective Date	As on Opening Date	The system picks the RP Rate as on account opening date.
	As on Rollover Date	The system picks the RP rate as on rollover date.

The system applies these values to the account during TD opening and continues for the current tenor of the TD (till current maturity date). During Rollover of the TD, based on the option maintained for RP Rollover Effective date, the system picks and applies the RP variance. The system performs the following actions:

- If the RP Effective Date is 'As on Opening Date' and RP Rollover Effective date is also 'As on opening date', then the system picks the RP variance throughout the life cycle of TD as of 'Account Open Date' only.

- If the RP Effective date is 'As on Account Opening Date' and if the RP Rollover Effective Date is 'As on Rollover Date' and then RP variance picked up as on rollover date is used for further events after rollover.
- If the RP Effective date is 'As on Event Date' and if the RP Rollover Effective Date is 'As on Rollover Date', the system picks the RP variance during each event and processed.

---

**Note**

If the above preferences change at the account class level, then the same is applicable for the new TDs and for the existing TDs during rollover. The system considers the latest values at the account class level.

---

### 3.5.12 Processing RP Variance for Exchange Rate for Events

Oracle FLEXCUBE facilitates processing RP variance for exchange rate for different events. Following are the matrix applied at the account class level to define the different dates based on which the system picks the RP variance exchange rate for different events.

Event	Date	Remarks
Account Opening	Null	The system does not pick RP rate.
	As on Opening Date	The system picks the RP Rate as on account opening date.
Top Up	Null	The system does not pick RP rate.
	As on Top Up Date	The system picks the RP rate as on Top up date.
Liquidation	Null	The system does not pick RP rate.
	As on Liquidation date	The system picks the RP variance as on Liquidation date.
Roll Over	Null	The system does not pick RP rate.
	As on Rollover Date	The system picks the RP rate as on Rollover date.
Redemption	Null	The system does not pick RP rate.
	As on Redemption Date	The system picks the RP rate as on Redemption date.

---

**Note**

- If the 'Continue RP Variance on Rollover' check box is selected at the product level (ICDPRMNT), then the system picks only the rate for the rollover. If the check box is not selected, even if the date is defined at the account class level, the system does not pick the RP variance for the Rollover.
- You cannot use the 'SDE\_DEPOSIT\_AMOUNT' and 'SDE\_DEP\_AMT\_LCY' in RP formulas, instead you can use the IC SDEs 'DEPOSIT\_AMOUNT' and 'DEP\_AMT\_LCY'.

- If any other amount related SDE is used as part of RP, the corresponding IC amount SDE has to be used, that is, the SDE names should be the same in both IC and RP.
- For interest rate RP variance once the option is chosen as 'Account Opening Date', the RP Variance is always applied throughout the tenor of the TD (till current maturity date).

## 3.6 Maintaining Education Deposit Reason Code

You can maintain reason codes for the education deposit in the 'Education Deposit Reason Codes' screen. You can invoke this screen by typing 'STDEDRSN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Fields							
Maker		Date Time:		Mod No		Record Status	
Checker		Date Time:				Authorization Status	Exit

Specify the following details:

### **Reason Code**

Specify the reason code for the education deposit.

### **Description**

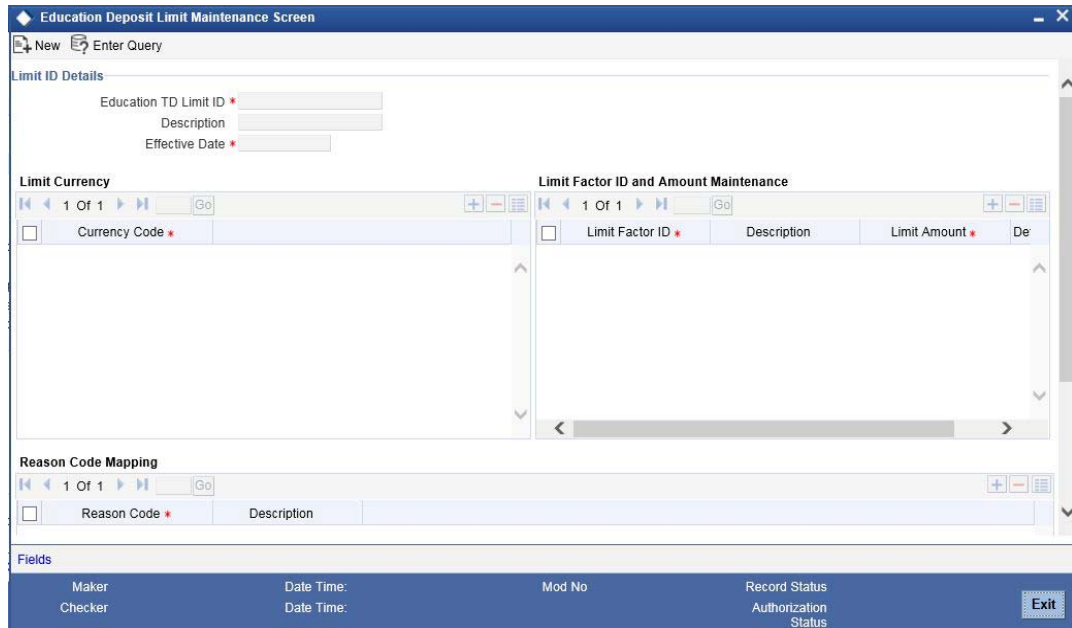
Specify the description for the reason code specified.

### **Reduce Limit**

Check this box to reduce the limit maintained in the screen STDEDMNT.

## 3.7 Maintaining Education Deposit Limit

You can maintain multiple limits and link multiple reason codes to each limit. When a particular reason code is assigned for an education deposit redemption transaction, the system validates it against the limit factor ID to which the reason code is linked. You can invoke the 'Education Deposit Limit Maintenance' screen by typing 'STDEDMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

### **Limit ID Details**

#### **Education TD Limit ID**

Specify the education TD Limit ID. It is a unique combination of education TD Limit ID and effective date. If the limit ID is attached at the account class level, the system considers the record with latest effective date.

#### **Description**

Specify the description of the education limit ID.

#### **Effective Date**

The system defaults the effective date to current system date. Effective date is the date on which date the education limit ID becomes effective You can modify it to a back date or future date. It is a unique combination of education TD Limit ID and the effective date.

### **Limit Currency**

#### **Currency Code**

Specify the currency code for the limit maintained. Alternatively, you can select the currency code from the option list. The list displays all the valid currency code maintained in the system.

### **Limit Factor ID and Amount Maintenance**

#### **Limit Factor ID**

Specify a unique limit factor ID across all education TD limit IDs.

#### **Limit Factor Description**

Specify a description of the limit factor ID.

#### **Limit Amount**

Specify the limit amount for the limit factor ID maintained.

## Default

Check this box to indicate the default record out of the records added. The system by default checks the first record. You can modify it.

## Reason Code Mapping

### Reason Code

Specify the reason code for mapping. Alternatively, you select the reason code from the option list. The list displays all the reason codes maintained in STDEDRSN screen.

### Description

The system displays the description of the reason code.

## 3.7.1 Specifying UDF Values

The system displays all the User Defined Fields (UDFs) linked to the 'STDEDMNT' in the 'User Defined Fields' screen. Click 'Fields' button to specify the values for each UDF.

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs.*

## 3.8 Enquiring Education Deposit

You can link a reason code for each redemption transaction in the 'Education Deposit Maintenance' screen. Based on the reason code attached to the transaction, the system performs the limit validation accordingly. You can invoke this screen by typing 'STDEENQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Education Deposit Maintenance Screen' with the following sections:

- Customer Details:** Fields for Customer Number, PID No, Customer Name, Date of Birth, and Age.
- Limit Amount Details:** A table with columns: Limit Name, Limit Amount, Utilized Amount, and Unutilized Amount.
- Reason Code Wise Utilization:** A table with columns: Reason Code and Utilized Amount.
- Education Deposit Details:** A table with columns: Account Number, Branch Code, Account Open Date, Maturity Date, Initial Deposit Amount, Principal Balance, Available Balance, Utilized Amount, Account Status, and Name of Donor.
- Total Principal Balance of Open Accounts:** A text input field.
- Total Principal Balance After Reduce Limit:** A text input field.
- Account Transaction Details:** A table with columns: Transaction Date, Value Date, Description, Branch Code, Debit, Credit, Transaction Reference Number, and Reason Code.
- Fields:** A section at the bottom for user-defined fields with columns: Master, Checker, Date Time, Date Time, Misc No, Record Status, and Authorization Status.

Specify the following details:

## **Customer Details**

### **Customer Number**

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all the valid customer number maintained in the system. If you specify the PID number, the system defaults the customer number automatically.

### **Customer Name**

The system displays the customer name based on the customer number selected.

### **PID No**

Specify the PID number of the customer. If you specify the customer number, the system defaults the PID number.

### **Date of Birth**

The system displays the date of birth of the customer, based on the customer number.

The system performs the following validations based on 'Date of Birth' of the customer:

- While opening a deposit, if you select the check box 'Education Deposit' at the account class level, the system calculates the age of the customer as on deposit maturity date using the STDCIF screen.
- The system calculates the date on which customer is attaining the maximum age based on the 'Date of Birth' of the customer maintained at account class level.
- If the age of the customer as on maturity date is equal to or more than the value mentioned in the field 'Maximum Age Limit in Years', the system displays a configurable to override message.
- Age limit validation is performed during primary party change based on the date of birth of the new customer. In case the maturity date of the deposit is equal to or more than date on which the customer is attaining the maximum age, the system displays an error message.

### **Age**

The system displays the age of the customer based on the date of birth provided.

## **Limit Amount Details**

### **Limit Name**

The system displays the limit name. Based on the limit ID attached at the account class level, the respective limit factor ID is displayed.

### **Limit Amount**

The system displays the limit amount of the limit factor ID.

### **Utilized Amount**

The system displays the amount utilized for the limit amount based on the reason codes used for redemption.

### **Unutilized Amount**

The system displays the amount unutilized for the limit amount based on the reason codes used for redemption.

## **Reason Code Wise Utilization**

### **Reason Code**

The system displays the reason code for the limit factor ID.

**Utilized Amount**

The system displays the utilized amount based on the reason codes specified for the redemption transaction.

**Education Deposit Details****Account Number**

The system displays the education account numbers for the customer.

**Branch Code**

The system displays the branch code of the account.

**Account Open Date**

The system displays the account open date for the account.

**Maturity Date**

The system displays the maturity date of the deposit account.

**Initial Deposit Amount**

The system displays the initial deposit amount of the TD account.

**Principal Balance**

The system displays the principal balance of the TD account.

**Available Balance**

The system displays the available balance of the account.

**Utilized Amount**

The system displays the utilized amount of the deposit account.

**Account Status**

The system displays the record status of the deposit account.

**Name of Donor**

Specify the name of the donor.

**Total Principal Balance of Open Accounts**

The system displays the cumulative principal balance of the open accounts.

**Total Principal Balance After Reduce Limit**

The system displays the total principal balance of all the education TD Accounts (open and closed) after reduce limit. Redemptions are performed using the reason code with 'Reduce Limit' check box. The system does not consider the redemption amount and interest credits.

**Account Transaction Details****Transaction Date**

The system displays the transaction date of the selected account. The system displays only the redemption transactions.

**Value Date**

The system displays the value date of the transaction.

**Description**

The system displays the description of the transaction.

**Branch Code**

The system displays the branch code of the transaction.



**Debit**

The system displays the debit amount of the transaction.

**Credit**

The system displays the credit amount of the transaction.

**Transaction Reference Number**

The system displays the transaction reference number of the transaction.

**Reason Code**

Specify the reason code linked to the limit factor ID. Alternatively, you can select the reason code from the option list.

**Maker ID**

The system displays the maker ID of the transaction based on the selected transaction.

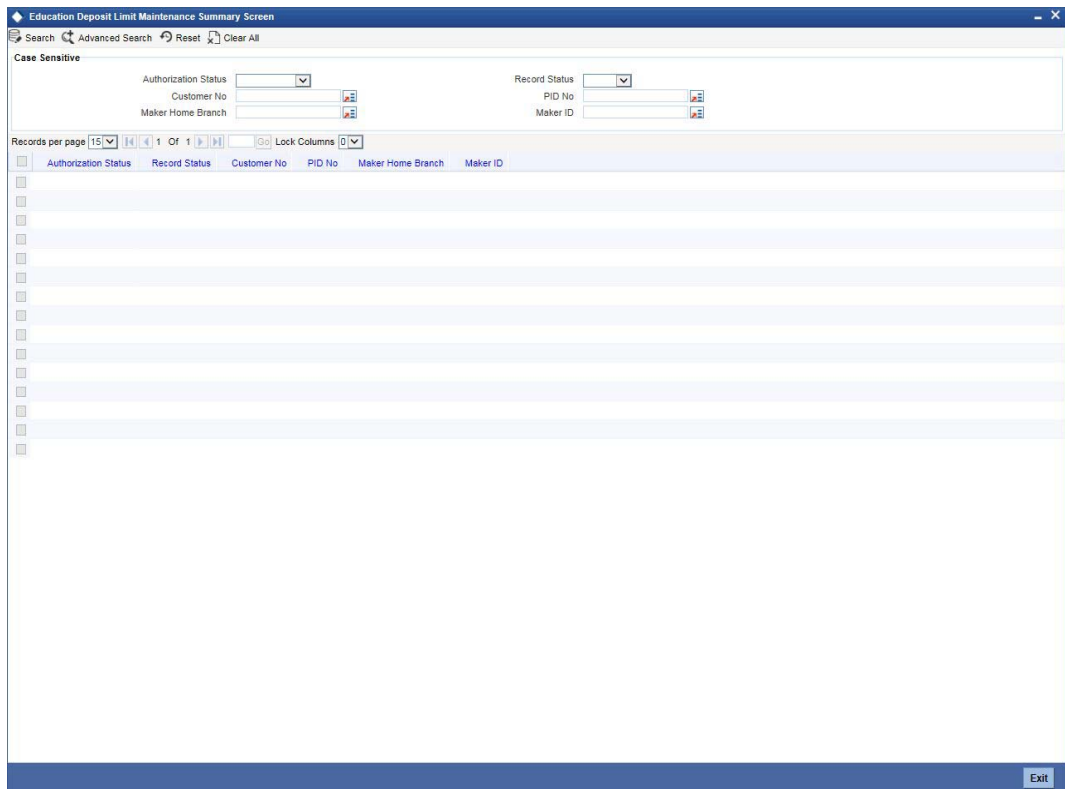
**Authorization ID**

The system displays the authorization ID of the transaction based on the selected transaction.

You can map the reason code only to debit transaction. Once the record is saved and authorized, based on the reason code entered, the system displays the respective utilized and unutilized amount for each limit factor ID. You can modify the reason codes at any point of time, accordingly the system updates utilized and unutilized amounts.

**3.8.1 Viewing Education Deposit Limit Maintenance Summary**

You can view the summary of education deposit limit maintenance in the 'Education Deposit Limit Maintenance Summary' screen. To invoke this screen, type 'STSEDENQ' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Customer No
- PID No
- Maker Home Branch
- Maker ID

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Customer No
- PID No
- Maker Home Branch
- Maker ID

### 3.9 Enquiring Variance for RP Benefit Plan

Oracle FLEXCUBE allows you to enquire the applicable variance for a customer based on Account Class, Deposit/Balance Amount, Tenor, and so on. The variance enquiry can be done for TD Account Classes as well as for CASA Account Classes. You can enquire the applicable variance using 'Relationship Pricing Benefit Plan Enquiry' screen. You can invoke this screen by typing 'STDVAENQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Benefit Plan ID	Product	Price Component Types	Price Component	Variance Rate
-----------------	---------	-----------------------	-----------------	---------------

You can specify the following details:

#### Query Criteria

##### **Branch Code**

The system displays the branch code in which the enquiry is done. You can amend this field.

### **Customer Service Model**

Specify the customer service model details. Alternatively, you can select the Customer Service Model details from the option list. The list displays all valid CSM details maintained in STDSRMDL (Customer Service Model Maintenance) screen.

### **Customer Number**

Specify the customer number of the specific customer. This is a mandatory field.

### **Customer Name**

The system displays the name of the customer for the selected customer number.

### **Account Opening Channel**

Specify the account opening channel details. Alternatively, you can select the Account Opening Channel details from the option list. The list displays all valid account opening channel details maintained in CODSORCE screen.

### **Account Class**

Specify the account class details. Alternatively, you can select the account class details Model details from the option list. The list displays all valid account class details maintained in the system.

### **Currency**

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency code details maintained in the bank.

### **Deposit/Balance Amount**

Specify the deposit amount for TD accounts or the approximate daily balance for CASA account.

For the Account Class Type 'Deposit' this field is mandatory. If the Account Class Type is maintained as 'Current' or 'Savings', then this field is not mandatory.

### **Account Open Date**

The system defaults the account opening date to the current date. You can modify the date to back date or future date.

### **Deposit Tenor**

Specify the deposit tenor details.

This field is applicable only when the selected Account Class Type 'Deposit'. This field is not applicable if the selected Account Class Type is 'Current' or 'Savings'.

### **Pay in Currency**

Specify the pay-in currency code. Alternatively, you can select the pay-in currency code from the option list. The list displays all valid pay-in currency code details maintained in the bank.

### **Variance Details**

After providing the necessary fields, click 'Query' button. The system displays the applicable Benefit Plan IDs with the following details.:

- Benefit Plan ID
- Product
- Price Component Type
- Price Component
- Variance Rate

Based on the values provided in the input fields, the system will identify the applicable Benefit Plan ID and Variance as follows:

**Step 1:** Identify the benefit plans maintained for a customer service model in CODERCSM based on the input provided in the enquiry.

**Step 2:** Apply the deposit/balance amount in the rules maintained for the benefit plans. Then execute the defined rules in RP.

**Step 3:** Apply the tenor in the rules maintained for the benefit plans, this is applicable only for the Account Class Type 'Deposit'. Then execute the defined rules in RP.

**Step 4:** Identify the variance applicable for that particular customer service model based on amount slab and tenor slab (only for deposit account).

**Step 5:** If the account opening channel is provided in the input, apply the channel value and the deposit/ balance amount in the rules maintained for the benefit plans. Then execute the defined rules in RP.

**Step 6:** Identify the channel variance applicable for that particular service model.

**Step 7:** Based on the values provided in the enquiry screen if any other Benefit Plan is applicable. Identify the same.

**Step 8:** Display all the applicable Benefit Plan IDs and the respective variances.

Clicking 'Clear' button, the system will clear all the data available in the screen.

The system will display only the benefit plans for which the underlying rules are satisfied. If multiple benefits plans are applicable, then the system will display the benefit plans with highest priority and the benefit plans with priority '0'.

Variance enquiry will be extended to external channels as a service.

You can generate the enquiry report, post successful query, from the 'Query' screen.

### **3.9.0.1 Addition of More than One Variance to Base Interest Rate**

The system will add all the applicable multiple variances to the base rate and apply the total sum as the interest rate for the TD/CASA account.

For instance, if the base rate for a TD is say 0.010%. The variance for customer 'Gold' category is 0.005% and the variance if the TD is opened from internet banking is 0.004%. If a 'Gold' category customer is opening a TD from internet banking, then the interest rate for the TD will be 0.019% (0.010% + 0.005% + 0.004%).

You can view the different variances applicable for a customer during CASA/TD opening based on the inputs provided for deposit opening.

### **3.9.0.2 Enquiry and Reports**

For a CASA/TD account, you can query the multiple variances applicable for a customer by providing necessary inputs.

In Otameshi Gaika an SDE SDE\_DEP\_AMT\_LCY is used to provide the deposit amount in LCY equivalent amount

- If the enquiry is done in STDVAENQ screen this SDE will return the deposit amount in LCY as follows:

- The deposit amount of a particular deposit account will be identified.
  - Standard mid rate applicable for the two currencies involved will be identified from CYDRATEE.
  - The FCY deposit amount will be converted into LCY equivalent by applying the exchange rate.
  - If the deposit is in LCY this SDE SDE\_DEP\_AMT\_LCY will return the same value by applying the exchange rate as 1.
- 

### **3.9.0.3 Applying RP Variance for TD and CASA Accounts**

#### **TD Accounts**

For TD accounts i.e., if the Account Class Type selected is 'Deposit', the system will apply RP variance applicable based on the CSM as on the account opening date applied throughout the entire tenor of the deposit. Even if the CSM is changed any time during the tenor of the TD, the system will apply the RP variance applicable based on the CSM as on Account Opening Date.

During Auto Rollover, the system will identify the CSM customer and apply the variance for that CSM as on auto rollover date throughout the entire tenor of the TD. This will be continued for subsequent rollovers also.

During Manual Rollover, system will identify the CSM customer and apply the variance for that CSM as on rollover date throughout the entire tenor of the TD.

#### **CASA Accounts**

For CASA accounts based on the CSM customer belongs to for the period, the system will apply the variance applicable for that CSM for that period.

## 3.10 Viewing Notice Instruction

You can view notice instruction details using the 'Notice Instruction Summary' screen. To invoke this screen, type 'STSNTINS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

	Authorization Status	Record Status	Account Number	Account Branch	Account Currency	Customer Number	Custor
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
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<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

You can query records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Account Number
- Account Branch

Click 'Search' button. The system identifies all records matching the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Account Number
- Account Branch
- Account Currency
- Customer Number
- Customer Name

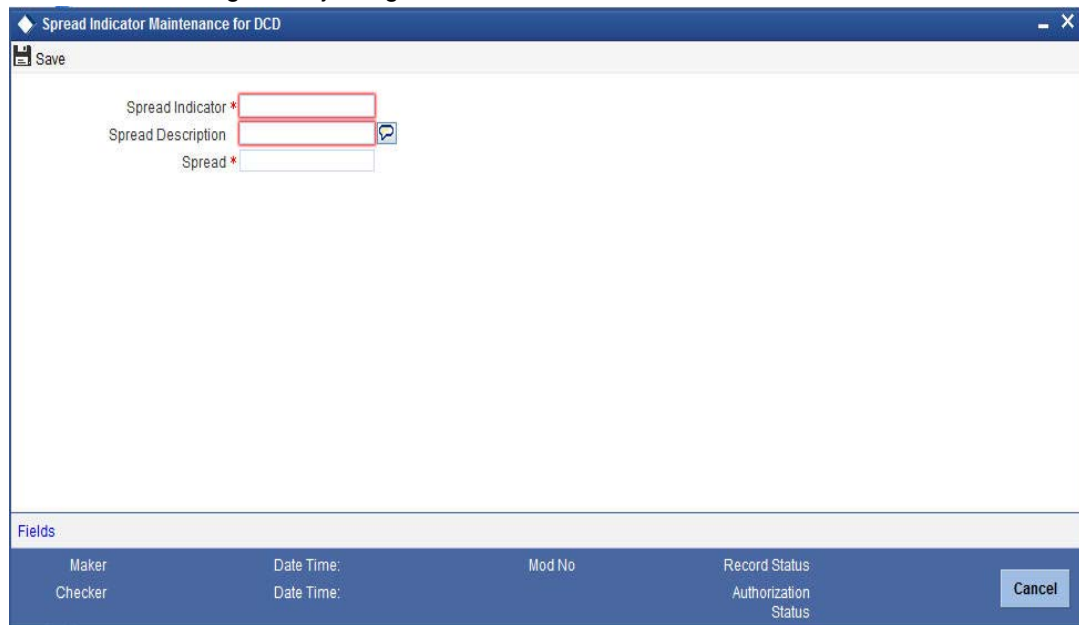
Double-click on a record to invoke the detailed screen for that record.

## 3.11 Maintaining Spread Indicator

Strike rate is the currency spot rate (if you do not enter strike rate) as on DCD value date which is used to compare with fixing date spot rate for ascertaining the weaker currency. Customer can opt for a spread on spot rate for arriving at the strike rate. Interest of the DCD will be based on the spread chosen for the account. The system will pick the strike rate and interest rate based on the spread chosen for the account This is applicable to DCDs booked without option contracts.

If Strike Rate is entered by the user, Spread Value is not added to the spot rate.

You can maintain the spread using 'Spread Indicator Maintenance for DCD' screen. You can invoke this screen by typing 'STDSPRED' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



### **Spread Indicator**

Specify the spread indicator.

### **Spread Indicator Description**

Specify the description for the specified spread indicator.

### **Spread**

Specify the spread details.

Strike rate for a DCD will be calculated as Spot rate based on exchange rate type maintained for the account class and spread selected for account.

## 3.12 Maintaining DCD Interest Rate

You can maintain interest rate for DCDs using 'DCD Interest Rate Maintenance' screen. For DCDs booked without option contract, interest rate will be based on the following parameters:

- Deposit currency and linked currency
- Deposit tenor
- Spread selected

If tenor for interest rate pick up has to be based on the tenor specified by the customer without considering holiday adjustments, the system will chose 'Original Tenor' option for the account class.

Main Interest UDE field will be mandatory at IC product level if DCD account class is linked.

The system will validate if interest rate maintenance is available with the following details:

- Effective date as account opening date
- Deposit currency –Linked currency combination
- Deposit original tenor/deposit tenor based on 'Applicable tenor' preference
- Deposit spread

If the interest rate is not maintained for the above combination, the system will display an error message. If you provide the interest rate, then the interest rate will be retained.

You can provide interest rates with multiple effective dates only if cut off time is not applicable for DCD account class. Only fixed rate main interest UDE will be allowed for DCD/TCD account class. While linking IC product to DCD/TCD, the system will also validate that UDE is of 'Rate' type.

The system will use the same interest while populating the interest rate in TD certificate (ICDBADHC) related to DCDs.

You can invoke 'DCD Interest Rate Maintenance' screen by typing 'ICDDCDIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

DCD Interest Rate Maintenance			
Currency Query			
Effective Date			
Deposit Currency			
Linked Currency			
Tenor Basis	Months		
Spread Details			
Spread Indicator	Spread Description		
Tenor and Interest Rate Details			
Tenor To	Interest Rate	Fixing Date	Maturity Date
Fields   Change Log			
Make/Checker	Date/Time	Mod No.	Record Status/Authorization Status
Exit			

You can specify the following details:

### Effective Date

Specify the effective date.

---

### Note

If the effective date is equal to any of the currency/branch holidays of the dual currency, then the system will display an error message.

---



**Deposit Currency**

Specify the deposit currency

**Linked Currency**

Specify the linked currency

**Tenor Basis**

Select the tenor basis from the drop-down list. The list displays the following value:

- Months
- Days

**Spread Details****Spread Indicator**

Specify the spread indicator. Alternatively, you can select the spread indicator from the option list. The list displays all valid spread indicator maintained in the system.

**Spread Description**

The system displays the description of the spread based on the spread indicator selected.

**Tenor and Interest Rate Details****Tenor**

Specify the tenor details.

**Interest Rate**

Specify the interest rate.

The system will consider the interest rate maintained in this screen for accounts with particular tenor only, based on account class preference of original tenor/deposit tenor.

Interest rates maintained with an effective date will be applicable to accounts with account opening date as effective date only.

If you maintain the actual tenor in 'Years' only, then the system will convert the same as Months and pick the effective interest rate. If not available, the check will be done after converting the same to number of days.

---

**Note**

If the cut-off time for interest rate upload is breached, the system displays an error message stating, 'Cut-off time breached'.

---

**Fixing Date**

Select the fixing date from the adjoining calendar based on the tenor specified.

**Maturity Date**

Select the date of maturity from the adjoining calendar based on the tenor specified.

---

**Note**

- The Fixing Date and Maturity Date provided should be based on the tenor specified. There is no system validation for the same, this has to be controlled operationally.
  - You can upload the Fixing Date and Maturity Date.
-

While opening a DCD, the system validates the Fixing Date and Maturity Date maintained in the STDCUSTD/TDMM screen against the Fixing Date and Maturity Date maintained in the ICDDCDIN screen. The following are the parameters the system validates:

- Identify the Effective Date.
- Identify the Deposit Currency.
- The tenor of the deposit should be given as per the tenor basis specified in the ICDDCDIN screen.

Based on the above matching parameters, the Fixing Date and the Maturity Date is identified and validated against each other. If there is any difference in the any of the date, the system displays appropriate error message, which is configurable to override.

In case of any mismatches, you should change the tenor/maturity date and fixing date to proceed further. If you do not maintain a value in ICDDCDIN screen, then the system does not perform any validation.

### 3.13 Setting Up Interest Preferences for TD

You need to set up an Interest/Charge product to handle the calculation of interest and charges on a TD. You can invoke the 'Interest and Charges Product Maintenance' screen by typing 'ICDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Check 'Deposit' to create Deposit Interest product. The booking account type should be maintained as Interest for the deposit product. The accounting roles are generated for the product based on the interest rule maintained at ICDRUMNT.

### 3.13.1 Specifying Accounting Roles for Unclaimed Deposits

In case you have checked the option 'Move Interest to Unclaimed' and 'Move Principal to Unclaimed' in the Deposit Account Details' screen at the account class level, you will have to specify appropriate accounting roles for the IC product using the 'Accounting Roles' screen. Click 'Accounting Roles' button on the 'Interest and Charges Product Maintenance' screen and invoke the following screen.

The screenshot shows a software window titled "Accounting Roles". At the top, there are two input fields: "Product Code" and "Product Description". Below these is a section titled "Class Details" with two more input fields: "Class Code" and "Class Description". To the right of the "Class Details" section is a button labeled "Default From Class". The main area of the window is a table titled "Roles". The table has four columns: "Accounting Role", "Role Description", "Account Head", and "GL Description". The table is currently empty, showing only the header row. At the bottom right of the window are two buttons: "Ok" and "Exit".

Specify the following details in case you have opted for moving interest and/or principal to unclaimed GL:

#### **Accounting Role**

Choose 'PRN\_UNCLAIMED', 'INT\_UNCLAIMED' and 'MAT\_UNCLAIMED' from the adjoining list.

#### **Account Head**

Attach 'INT\_UNCLAIMED' to a miscellaneous GL for unclaimed interest - for eg '25691234'. Similarly, map 'PRN\_UNCLAIMED' and 'MAT\_UNCLAIMED' to a miscellaneous GL for unclaimed principal - for eg '25691235'.

### 3.13.2 Linking TD Account Class to Interest Product

You can link the TD Account Class to the Interest product in the 'Interest and Charges–Interest Product Preferences' screen. Click 'Preferences' button on the 'Interest and Charges Product Maintenance' screen and invoke the following screen.

Interest Product Preferences

Bank Rate Factor  Defer Before Month End Days

Bonus Interest

Variance

User Defined Element Id	Currency	Min Variance	Max Variance
-------------------------	----------	--------------	--------------

ILM Parameters

ILM Product ILM Type

Debit Interest Notification

Receivable General Ledger   Redemption Advice Required

Maturity Instruction Failure

Suspense GL for Principal failure  Suspense GL for Interest failure

Account Details

Account Class	Description	Currency	Special Condition Only	Rate change on Interest liquidation	R
---------------	-------------	----------	------------------------	-------------------------------------	---

Ok Exit

Here you can specify preferences for profit calculation and application on the accounts to which this product is applied.

#### **Account Details**

You can indicate the TD accounts on which this product should be applied.

#### **Account Class**

Specify the account class of 'Deposit' type that you have maintained for creating TDs. The adjoining option list displays all valid account classes maintained in the system. You can select the appropriate one.

All TDs created under this account class will inherit the interest parameters as maintained in this screen.

Note that you should not link the same account class to multiple IC products. One deposit account class should be linked only to one interest product.

### **Currency**

Specify the currency here. You can book deposit accounts in the currency and account class combination specified at the IC product level.

The system defaults the interest product to account at the time of booking if the account class with the currency combination is linked to the IC product.

### **Special Condition**

Check this box to calculate interest. If Special Condition is checked, then the product is defaulted while booking the deposit account.

**Note:** A TD account class should be linked and opted with Special Condition flag in at least one product; otherwise booking of TD will be restricted with the error message as follows:

Special Condition not maintained

### **Rate Change on Interest Liquidation**

If the box 'Rate Chart Allowed' has been checked for the account class, then you should leave this box unchecked. If this box is checked, then on every interest liquidation new rates are picked up for interest calculation. However, you cannot modify this box once authorized.

### **Rate Change on Rollover**

Check this box to re pick up the rate activity on the rollover of TD. The rate is picked up for fixed and rate chart allowed term deposits.

### **Open**

Check this box if the account class and product combination is effective and open for booking deposit accounts. To discontinue the mapping of an account class on an IC product, uncheck this box.

*Refer the chapter 'Defining Interest and Charge Products' in the Interest and Charges User Manual for details about setting up the product.*

*Refer the chapters 'Annexure A - Accounting Entries and Advices' in this User Manual for details on the accounting entry set-up for the IC products. Also refer the chapter 'Annexure B – IC Rule Set-up' in this User Manual for details about setting up IC rules for the products.*

### 3.13.3 Linking Main Interest Rate UDE

You can link the main interest rate UDE to the interest product in the 'Interest and Charges - Interest Product Preferences' screen. Click 'Preferences' button on the 'Interest and Charges Product Maintenance' screen to invoke the following screen.

The screenshot shows the 'Interest Product Preferences' window. At the top, there are fields for 'Bank Rate Factor', 'Defer Before Month End Days' (set to 0), and 'Bonus Interest' (set to None). Below this is a 'Variance' section with a table header: 'User Defined Element Id', 'Currency', 'Min Variance', 'Max Variance'. The table is currently empty. Below the variance table is the 'ILM Parameters' section, which includes a checkbox for 'ILM Product' and a dropdown for 'ILM Type'. The 'Debit Interest Notification' section has a 'Receivable General Ledger' field and a checked checkbox for 'Redemption Advice Required'. The 'Maturity Instruction Failure' section has two text boxes: 'Suspense GL for Principal failure' and 'Suspense GL for Interest failure'. The 'Account Details' section has a table header: 'Account Class', 'Description', 'Currency', 'Special Condition Only', 'Rate change on Interest liquidation', 'R'. The table is currently empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

The UDE specified here is used by the system to compute and display the maturity amount while booking redemption and simulation. You can specify one of the UDE here as multiple UDEs can be attached to an IC product.

#### **Suspense GL for Principal Failure**

Specify the GL in which the principal amount should be credited in case of failure of principal payment during maturity.

#### **Suspense GL for Interest Failure**

Specify the GL in which the interest amount should be credited in case of failure of interest payment during maturity.

---

**Note**

If maturity or rollover instruction fails for a TD and the interest liquidation account is the same TD account, the system credits the Principal portion to the principal GL and Interest portion to the Interest GL.

---

## 3.14 Maintaining Floating Interest Rates

You can apply interest either as a 'Fixed' rate or as a 'Floating' rate. A floating rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change,) in the 'Floating Rate Maintenance' screen.

You can invoke this screen by typing 'CFDFLTRI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Floating Rate Code Definition' window. At the top, there is a 'New' button. Below it, the 'Rate Code' section has three input fields: 'Branch Code \*', 'Rate Code \*', and 'Description'. The 'Currency' section has a 'Currency Code \*' field. The 'Effective Date and Amount Slab' section contains a table with columns 'Amount Slab', 'Effective Date', and 'Borrow Lend In'. The 'Tenor and Interest Rate Details' section contains a table with columns 'Tenor' and 'Interest Rate'. At the bottom, the 'Fields' section includes 'Input By Date Time', 'Authorized By Date Time', 'Modification Number', and an 'Exit' button. There are also checkboxes for 'Authorized' and 'Open'.

The floating interest rates are defined through this screen. A Rate Code identifies a set of rates defined for a combination of Currency, Amount Slab and Effective Date. Also, for each such combination, you can maintain rates that can differ by each tenor.

The following details have to be captured here:

### **Rate Code and Description**

You can maintain new rate codes and also provide values for existing ones (like MIBOR, LIBOR etc). For a new code, you need to capture a unique id. The id can include a maximum 10 alphanumeric characters.

## Currency

You have to associate each Rate Code with a currency. You can define rates for the same Rate Code in different currencies. Select a currency from the option list provided.

## Effective Date

Each rate that you define for a Rate Code and Currency combination should have an Effective Date associated with it. This is the date on which the rate comes into effect. Once a rate comes into effect, it will be applicable till a rate with another Effective Date is given for the same Rate Code and Currency combination.

## Borrow/Lend Indicator

For every Amount Slab - Effective Date combination, you should define the rate to be applied as a borrow rate, a lend rate or a mid rate. Borrow rates are applied for loans taken by the bank and lend rates applied on loans disbursed.

## Tenor and Interest Rates

The rates that will be applied for a given combination of Amount Slab – Effective date – Lend/Borrow Indicator can be tenor based. In this screen, you can also define interest rates for different tenors.

For instance, for an amount slab you can maintain rates for the Rate Code LIBOR for tenors 1 - 30 Days, 30 – 90 Days and so on. If you do not maintain tenor wise interest rates, you have to maintain the tenor as '0' and then specify the rate. This is mandatory to save the details.

### 3.14.1 Viewing Money Market Floating Rate Input Summary

You can view the summary of money market floating rate input summary in the 'Money Market Floating rate Input Summary' screen. To invoke this screen, type 'CFSFLTRI' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot displays the 'Money Market Floating Rate Input Summary' application window. The interface includes a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields for filtering records: 'Authorization Status', 'Rate Code', 'Description', 'Maker ID', 'Record Status', 'Branch Code', and 'Maker Home Branch'. A table below these fields shows columns for 'Authorization Status', 'Record Status', 'Rate Code', 'Branch Code', 'Description', 'Maker Home Branch', and 'Maker ID'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

You can query on records based on any one or all of the following criteria:

- Authorization Status



- Record Status
- Rate Code
- Branch Code
- Description
- Maker Home Branch
- Maker ID

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Rate Code
- Branch Code
- Description
- Maker Home Branch
- Maker ID

### **3.14.2 Maintaining Parameters for Premature Withdrawal of TD**

Oracle FLEXCUBE allows you to capture current TD balance amount using the SDE 'DEPOSIT\_AMOUNT' which will consider TD amount – sum of partial redemption amount. You need to maintain the parameters by capturing the Interest rates on the basis of tenor, minimum amount, currency and effective date for a TD. Based on these parameters, the system picks the corresponding rate during Normal Maturity, Pre-Closure and Partial Redemption of TD.

Oracle FLEXCUBE also provides additional spread rate maintenance in addition to interest rate for TD based on the parameters maintained which is added to the derived interest rate from the rate chart maintenance and used for Interest calculation. The spread is maintained by specifying fixed rate in addition to the rate code attached.

### **3.14.3 Calculating Interest Rate during Normal Maturity of a TD**

Oracle FLEXCUBE performs calculation of Interest Rate during normal Maturity of a TD. During interest liquidation on maturity for TDs, the system derives the interest rate from the rate maintenance in 'LD MM Floating Rate Input' screen based on tenor, amount slab, currency and effective date for a TD.

### **3.14.4 Calculating Interest Rate during Partial redemption of a TD**

Oracle FLEXCUBE performs calculation on partial redemption of the TD. On partial redemption, the system performs the following actions:

- It credits the redemption amount to customer payout account and debits from TD account.
- It recalculates the tenor for the redemption amount i.e., Reduced Tenor = Completed tenor from the TD value date till the partial redemption date in months.
- It recalculates the interest for the previous periods including the current period (Till partial redemption date) by considering the redemption amount as the TD amount and on the reduced tenor.
- It applies the interest based on the new reduced tenor. The amount slab derived from the rate chart maintenance is 'Amount 1'.

- It recalculates the interest for the remaining amount from TD Start date till last liquidation period by considering the remaining amount as TD balance and on the original tenor of TD is 'Amount 2'.
- In case of TD payouts, the system calculates the interest amount paid to the customer till date which is 'Amount 3'.
- If the interest for the previous periods is already paid to the customer, then the system debits the customer with the difference amount between already liquidated amount till the last liquidation date and newly recalculated profit (for redemption amount and remaining amount) and debits customer with Amount3 – (Amount1+Amount2).
- The system considers the balance amount after the partial redemption as the new TD with the original TD tenor.
- If top-up is made to a TD account, then on part / full redemption, the redemption amount is taken from the top-up amount first (LIFO order).
- The tenor for the redemption amount i.e., Reduced Tenor = Completed tenor from the Top-up date till the redemption date is calculated. The tenor for the remaining amount will be the total tenor.(mat\_date - interest\_Start date). This tenor is applicable for the rate pickup in case of floating rates (LDMM).
- Arriving at the interest rate for redemption amount and remaining amount will be based on the Premature Redemption Parameters chosen for Rate Chart Allowed Deposits
- If redemption amount involves both from top-up amount and initial deposit amount, then the interest and penalty on partial redemption is calculated separately for top-up amount from value date of top-up till the partial redemption date and for initial deposit amount from the from value date of opening till the partial redemption date.

### 3.14.5 Calculating Interest Rate during Pre Closure of a TD

Oracle FLEXCUBE allows calculating Interest Rate during Pre Closure of a TD. The system performs the following action during calculation on Pre Closure of the TD:

- It credits the TD balance to customer payout account and debits from TD account
- It calculate the completed tenor of TD
- It calculates the interest rates for the amount slab and completed tenor from the rate chart maintenance.
- It recalculates the interest from TD start date, including pre closure period by considering the redemption amount and reduced tenor. Then the system debits the customer account with the difference between already liquidated amount and newly calculated amount till the previous period of pre closure.
- It reverses / pays the amount re-calculated based on the revised interest rate for the current period at the time of preclosure.
- Close the TD

---

#### Note

Note the following:

- The system picks the floating rates at the time of booking, rollover and pre closure only.
  - The system does not post any separate accounting entries for Penalty. Penalty is deducted only if it is maintained at IC rule level.
  - The redemption with BC, PC and Child TD not allowed in case of account class (of account) having 'Rate Chart Allowed'.
-

### 3.14.6 Calculating Interest Rate Based on Cumulative Amount

Oracle FLEXCUBE allows calculating interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency. To enable this you should check the box 'Interest Rate Based on Cumulative Amount' at Account Class level.

---

**Note**

- Interest rate based on cumulative amount is applicable only for rate chart allowed deposits.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
- 

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of below events:

- Deposit account opening transaction
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, rate change on rollover

If 'Interest Rate Based on Cumulative Amount' is checked at Account Class level, then system operates in the following ways:

- For deposits with 'LDMM rates' all the rate interest related UDEs will use the cumulative amount feature,
- Every time an interest rate change is triggered for a deposit system arrives at the new cumulative amount.
- When cumulating the amount of the deposits, the current deposit balance of all the deposits along with the new deposit amount is considered.
- For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount.

The following table displays the effect on the lifecycle events of the new deposit:

Interest rate pickup	'Interest Rate Based on Cumulative Amount' Flag Status			
	YES		NO	
	Base Amount	Tenor	Base Amount	Tenor

Opening				
Rate change on interest liquidation flag -YES				
Rate change on rollover flag – YES	Cumulative amount*	This deposit tenor	This deposit amount	This deposit tenor
Floating Rate				
Premature redemption remaining amount (Partial)				
Premature Redemption Amount (Full/Partial)	Redeemed amount	Completed tenor	Redeemed amount	Completed tenor

When a deposit is opened automatically (like auto deposits, auto rollover etc.) the ‘Interest Rate Based on Cumulative Amount’ option from the account class is defaulted to the account level. For deposit opening/rollover from channels, this option can be set and send through the channel itself, else if it is not explicitly mentioned then the ‘Interest Rate Based on Cumulative Amount’ option set from the account class is defaulted and applied.

Once a deposit is opened, even if any of the deposit used to arrive at the interest rate is closed, the interest rate for the deposit remains the same. This is applicable for Dual Currency deposits, TDs created through Structured deposits, and Denominated deposits.

The interest statement, deposit advices, - deposit certificate (ICCOD), ICCOD\_SIM, TDMM advice, Input slip advice, TD\_ROLL statement, for the deposit account will have the advice Tags ‘\_INTCUM\_’ and ‘\_BASEAMT\_’. If the ‘Interest Rate Based on Cumulative Amount’ box is checked for the deposit, then the advice tag ‘\_INTCUM\_’ will have value ‘Y’ and this tag provides the option to display statements similar to ‘Interest rate for the deposit arrived using the cumulative amount of deposits available for the customer’. Also the advice tag ‘\_BASEAMT\_’ will have the value ‘Y’ and display the value of ‘Base Amount for arriving at the interest Rate’.

### 3.15 Maintaining Pre-Closure Factor Details

You can maintain the redemption factor for a combination of TD tenor and completed tenor slabs using ‘Pre-Closure Factor Input’ screen. The Pre-closure factor maintained at home branch level will replicate into all the branches as the same will be able to modify in individual branch wise.

You can invoke this screen by typing ‘STDPCFCT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can enter the following details:

### **Rate Code**

Specify the rate code details:

#### **Branch Code**

The system displays the logged in branch code.

#### **Pre-Closure Factor Id**

Specify the pre-closure factor ID. The adjoining option list displays all valid pre-closure IDs maintained in the system. You can choose the appropriate one.

#### **Description**

Specify a brief description about pre-closure ID.

### **TD Tenor Slab**

Specify the details about TD tenor slab.

#### **Years**

Specify the TD tenor in terms of years.

#### **Months**

Specify the TD tenor in terms of months.

#### **Days**

Specify the TD tenor in terms of days.

### **Completed Tenor Slab**

Specify the details about completed TD tenor slab.

**Years**

Specify the completed TD tenor in terms of years.

**Months**

Specify the completed TD tenor in terms of months.

**Days**

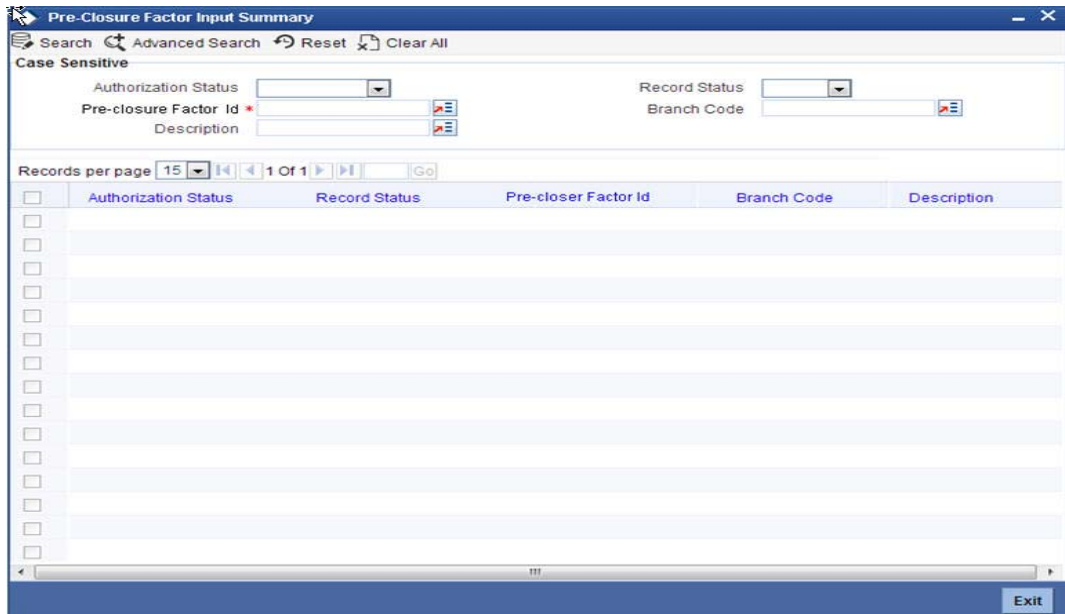
Specify the completed TD tenor in terms of days.

**Payout Factor**

Specify the factor that should be applied to discount interest calculated during redemption.

### 3.16 Viewing Pre-Closure Factor Details

You can view redemption factor details using the 'Pre-Closure Factor Input Summary' screen. You can invoke this screen by typing 'STSPCFCT' the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Authorization Status
- Pre-Closure Factor Id
- Description
- Record Status
- Branch Code

Click 'Search', the system displays the following details based on the specified search criteria:

- Authorization Status
- Record Status
- Pre-Closure Factor Id
- Branch Code
- Description

## 3.17 Maintaining Bank Rate Details

You can maintain bank determined rates that are used during pre-mature redemption of Oghuchi deposits in “Bank Rate Maintenance” screen. You can invoke this screen by typing ‘STDBNMNT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Currency *
------------

Maturity Date *	Bank Rate *
-----------------	-------------

The following details are captured in this screen:

### **Branch Code**

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system. This is a mandatory field.

The system picks the bank rate during redemption or pre-closure based on the branch maintenance. If there is no maintenance in the branch, then the system picks the bank rate factor maintained in the head office.

### **Factor ID**

Specify a unique factor ID for which you want to maintain the Bank Rate.

If the factor ID field is left blank, then the system will display an error message.

### **Description**

Specify the description of the factor id.

### **Effective Date**

Select an effective date for the factor ID. The system defaults the current branch date in effective date field. Ensure that the combination of date and Factor ID are unique. The system displays an error message if the effective date is greater than the maturity dates maintained in the system.

## Currency

### **Currency**

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

## Maturity Date- Bank Rate Details

### **Maturity Date**

Specify the maturity date. Bank rate can be maintained for a particular currency based on maturity date. One currency can have any number of maturity dates. During the partial or pre-mature redemption of the deposit, the system will identify the bank rate based on the maturity date of the deposit. Dates can be maintained in any order however the system will arrange it sequentially.

In this screen, deposit maturity date matching the maturity date maintained in the system will be identified based on the below mentioned formula:

Deposit Maturity Date <= Maturity Date maintained in the screen.

Then the system identifies the corresponding payout factor.

### **Bank Rate**

Specify the bank rate.

In a particular currency, BANK\_RATE\_FACTOR' SDE will fetch the bank rate maintained for the corresponding maturity date of the deposit for respective effective date. During the redemption or pre-closure, the SDE "BANK\_RATE\_FACTOR" will fetch the bank rate if the maturity date of the deposit is on or before the maturity date maintained for the corresponding currency.

You can maintain the 'Bank Rate' using the below mentioned formula

This formula is applicable for redemption using 'Bank Determined Rate' method,

$RATE - ((BANK\_RATE\_FACTOR - RATE) * ((TENOR - DAYS\_FROM\_START) / DAYS\_FROM\_START))$  where

a.RATE is UDE

b.BANK\_RATE\_FACTOR, TENOR, DAYS\_FROM\_START are SDE's

Indicative formula set is provided in the below table.

S.No	Condition	Formula	Remarks
	1=1	LEAST $((CASA\_RATE), (REDM\_FACTOR * RATE),$ $(RATE - ((BANK\_RATE\_FACTOR - RATE) * ((TENOR - DAYS\_FROM\_START) / DAYS\_FROM\_START))))$	Non-Booked

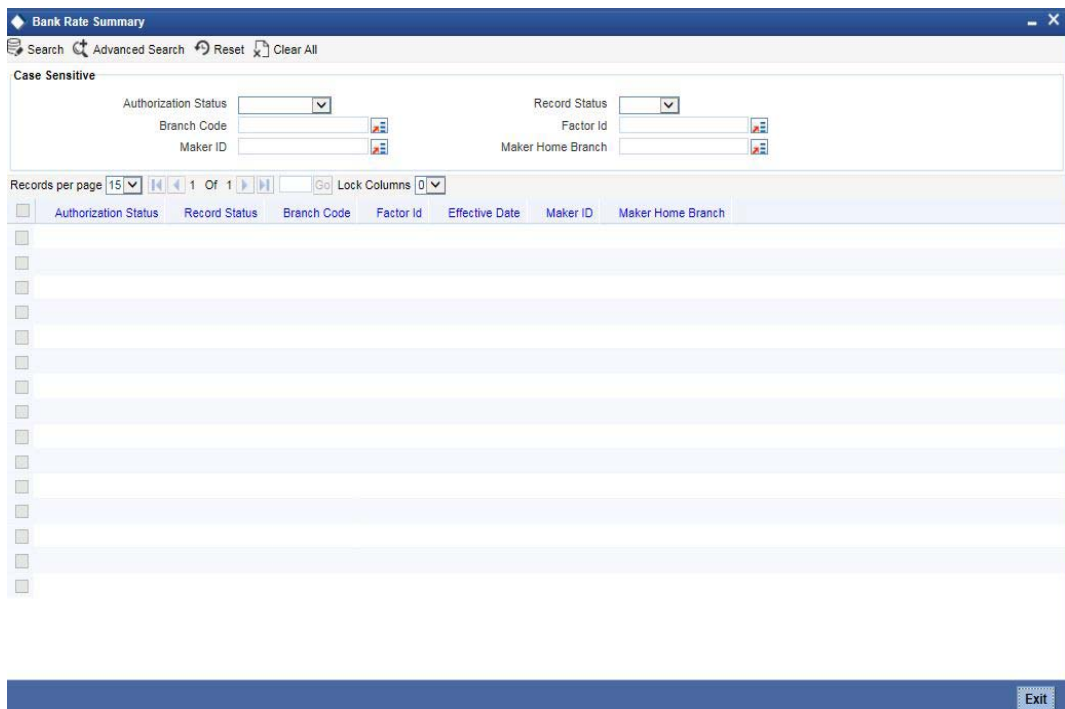


	1=1	<p>LEAST</p> <p>((REDM_FACTOR* RATE),  (RATE – ((BANK_RATE_FACTOR – RATE) * ((TENOR – DAYS_FROM_START)/ DAYS_FROM_START)))  (RVSD_RATE*REDM_PERCENTAGE))</p>	Non-Booked
	<p>a. IF REDEM=0</p> <p>b. IF REDEM=1 &amp; MONTHS_FROM_START &lt;1</p> <p>c. (Optional) IF REDEM=1 &amp; MONTHS_FROM_START &gt; 0</p>	<p>a. ((DEPOSIT_AMOUNT * DAYS * TERM_RATE) / (100 * YEAR))</p> <p>b. ((DEPOSIT_AMOUNT * DAYS * FORMULA1) / (100 * YEAR))</p> <p>c. ((DEPOSIT_AMOUNT * DAYS * FORMULA2) / (100 * YEAR))</p>	Booked
	FORMULA3>0	FORMULA3 * TAX_RATE /100	Tax Formula

If a particular currency or maturity date is not available, then the BANK\_RATE\_FACTOR SDE value will be returned as zero.

### 3.17.1 Viewing Bank Rate Summary

You can view the summary of bank rate in the 'Bank Rate Summary' screen. To invoke this screen, type " STSBNMNT in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Factor Id
- Maker Home Branch
- Maker ID

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch Code
- Factor Id
- Effective Date
- Maker Home Branch
- Maker ID

## 4. TD Account

### 4.1 Creating a Deposit Account

You can create a term deposit account using the 'Deposit Account Booking' screen. To invoke this screen type 'STDCUSTD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button. Select the 'New' button on the Application toolbar.

Here you can capture the following details.

#### **Branch Code**

Specify the branch code. Alternatively, you can select the branch code from the adjoining option list. The list displays the values maintained in the system.

#### **Note**

- You can also specify the other branch which is other than the current transacting branch. Thereby, you can open a TD or redeem it from the branch which is other than the account branch. Multi-branch access is enabled and the logged-in user will have multi-branch access.
- If the selected branch is different from the Customer branch, the system displays an override (configurable to error) message stating, 'The TD Branch and the Customer Branch are Different'. This is applicable for host screens such as., STDCUSTD/ STDTDTOP/ICDREDMN too.
- If the redemption is performed in the other branch which is different than the Account Branch, the system displays an override message (configurable to error) stating, 'The Logged in Branch and the Account Branch are Different'.

#### **Customer No.**

Specify the customer identification (CIF) for whom you are creating a TD. The adjoining option list displays all valid CIF maintained in the system. You can choose the appropriate one.

You can enter search criteria in this screen. For example, you can enter the customer name, full name, short name or PID No and click on the 'Search' button. The system then fetches you all the relevant details.

### **Customer Name**

The system displays the name of the customer based on the CIF specified.

### **PID No**

The system displays the PID No based on the customer number.

### **Term Deposit Account Number**

Account numbers can either be generated automatically or you can choose to allocate them manually. If you have enabled auto generation of customer account numbers at the bank parameters level, the system will create a unique reference number to identify the TD account and display it here, on pressing the 'P' (populate) button.

In case of manual number allocation, specify a unique account number.

In case of a child TD creation (as part of payout of parent TD), the number will be automatically generated.

### **Term Deposit Currency**

Specify the currency of the TD . A list of all the currencies maintained in the system is displayed in the available option list. You can select the appropriate one. The TD will be created in the term deposit currency specified here.

### **SD User Reference**

The system displays the SD user reference for the TD. This is the SD user reference number of the TD created out of structured deposit.

### **Unit Number**

The system displays the unit number of the deposit.

### **Account Class**

Specify the account class to which the particular account belongs. You can select the appropriate account class from the option list that displays all 'deposit' type of account classes maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list.

If the start date of the selected account is a future date, then on clicking 'Populate' button, the system will display an error message indicating that the account class was not available yet.

### **Pay-In Option**

Details maintained in this screen are classified into the following tabs:

Main	Here you maintain the main attributes of the TD like the account number, customer code, the account class, account currency, type of account - single or joint, account status etc.
Nominee	Here you can capture nominee details for the TD.
Check List	In this tab, you can maintain the details such as documents required for opening a TD, expected date of submission, expiry date and notification/reminder frequency. You can also upload the documents from this tab.

Dual Currency Deposit	In this tab, you can maintain details of a dual currency deposit.
Triple Currency Deposit	In this tab, you can maintain details of triple currency deposit.

**Pay-in By**

Select the pay-in option from the adjoining drop-down list. This list displays the following values:

- Cheque
- Others

If you want to create TD through cheque, you must specify the pay-in option as 'Cheque'.

If the pay-in option 'Cheque' is selected, you need to pay the total TD amount only by cheque. During account class default, the account opening dates would be updated as expected value date of the cheque transaction based on the float days maintained at ARC maintenance level.

---

**Note**

Note the following:

- If the pay-in option once selected from the main tab cannot be changed after account class defaults.
  - Pay-in details of the cheque entered in the 'Main' tab will be automatically displayed in the 'Pay-in Details' multigrid. You cannot modify it. The pay-in option will be read only after the TD account number is populated.
  - Pay-in option as cheque is not applicable to discounted TDs.
- 

If the pay-in option 'Cheque' is selected, you must specify the following details:

**Cheque Instrument No**

Specify the cheque instrument number.

**Cheque Date**

Specify the date of issue of the cheque.

**Clearing Type**

Specify the clearing type for the transaction. The adjoining option list displays a list of the outward clearing products maintained in the system. You can select the appropriate one. The cheque clearing happens based on the clearing product specified.

---

**Note**

You can create a clearing contract while using other bank's cheque as funding or payment option.

---

**Drawer Account Number**

Specify the drawer account number.

---

**Note**

The account number specified as drawer account number is passed as 'Remitter Account' to the Clearing module.

---

**Routing No.**

Specify the Routing number.

**Shumoku Code**

The system displays the Shumoku code maintained for the customer account class.

**Shumoku Code Description**

The system displays the description of the Shumoku Code maintained at 'Shumoku Code Maintenance' screen (STDSHMCD).

**Original Exchange Rate**

The system will display the exchange rate for the currency pair for the respective rate code/ type defined for the specific pay-in/ pay-out modes at account class.

**Applied Exchange Rate**

The system displays the applied exchange rate same as original exchange rate. However, you can amend the exchange rate which will be applied on the transaction.

The system will perform the following validations:

- If you try to modify the rate while saving, then the system will display the following override message:

**Default exchange rate modified by the user**

- If the modified rate is outside the allowed variance limit while saving, then the system will display the following override message:

**Modified Exchange rate crosses allowed variance**

- When there is multi pay-in or pay-out scenario, each option will consume the respective applied exchange rate for the apportioned amount.
- When the exchange rate type and code to be applied are not maintained for a combination of pay-in / pay-out modes, the system will continue with the STANDARD-MID rate. If you try to change the applied exchange rate, the system will display an error message
- Any conversion due to sweep operation and auto deposits should also follow the rate configured at account class.
- If deposit currency and pay-in currency are the same, then the 'Applied Exchange Rate' cannot have a value other than '1', i.e., for pay-in, pay-out through cash and the same currency account/ instrument for account. If deposit currency and pay in currency is not same then the system will take exchange rate from the rate maintenance table

### 4.1.1 **Main Tab**

On invoking the 'Deposit Account Booking' screen, this tab is displayed by default. You can specify the following details.

**Description**

This is the description of the account. Here you can enter the nature of the TD account. If a customer has two or more accounts under one account class you can specify the purpose of that account.

In case of child TD, the system automatically populates the description on creation of child TD.

**Account Type**

You have to indicate whether the account is to be opened only by the account holder or whether it can be jointly operated. Select one of the following account types:

- Single - If you select this, you need to capture the details of single account only
- Joint - If you select this, the joint holder details needs to be specified under 'Joint Holder sub-screen.

### **Country Code**

Specify the country code to define country limits. The adjoining option list displays all valid country codes maintained in the system You can select the appropriate one.

### **Instruction Date**

The system displays the current date by default as the date of capturing the instruction. The same can be updated to a previous date using the calendar.

### **Instruction Status**

The system displays the status of the future dated transaction. Following are the possible values displayed.

- Active - This status will get updated post authorization.
- Processed - This status will get updated post the account opening instruction has been executed successfully on the future date.
- Failed - This status will get updated when the future dated account opening instruction is failed due to any reason.

You can also manually change the instruction status to 'Closed' when the customer wants to close the future dated instruction. This can be done only before the TD Booking Date.

---

#### **Note**

- The status of the record can further be changed manually from 'Closed' to 'Active' anytime before the Account Open Date.
  - when TD is pre-closed, all future dated instructions will be marked as closed.
- 

### **Mode of Operation**

Indicate the mode of operation. Choose one of the following options from the drop-down list:

- Single
- Jointly
- Either-Anyone or Survivor
- Former or Survivor
- Mandate Holder

### **Account Open Date**

The system defaults the account open date as application date on click of 'Populate' button. You cannot modify it.

On click of 'Compute' button, the system defaults the TD booking date as application date. If you want to change the Account Open Date, on click of Save, the system changes the account open date as TD booking date.

In case of pay-in through cheque, the account open date can be a future date considering the expected date of clearing.

If the account open date is a holiday, then the system will adjust account opening date while saving based on the holiday preference. If it gets adjusted, then the TD booking and account open date will be future dated. You need to operationally set the holiday for account open date

to the Next working date. It will behave like a future dated TD account. The system will display an error message if future dated transaction is not allowed at account class level on such holiday adjustment.

### **TD Booking Date**

The system displays TD booking date. The TD booking date will be same as 'Account Opening Date'.

---

#### **Note**

- For 'Pay-in by cheque' which involves delay in funding the TD, the 'TD Booking Date' will be the current system date, that is the date of lodging the cheque in system. For future dated TD which is created with back dated instruction, the 'Account Opening Date' and 'Interest Start Date' are displayed as 'Account Open Date' + 'Customer Float Days'.
  - You can book back-value date for Dual Currency Deposits (DCD) and Triple Currency Deposit (TCD) subject to availability of funds in the Pay-in Account.
- 

*For more information on backdated booking of DCD and TCD, refer section 'Processing Back Dated Booking of DCD and TCD' in this User Manual.*

### **Alternate Account Number**

The system displays the account number as the alternate account number. However, you can change it.

### **Clearing Bank Code**

The code for the bank serving as clearing house for the account is displayed here.

### **Address Code**

Select the address code from the adjoining option list The address codes as maintained in the 'Address Code Maintenance' screen (STDADMNT) are displayed in the option list.

---

#### **Note**

If the address code details are not maintained at account level, then the customer level address details are applicable. Alternatively, you can also maintain account specific address details.

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*For more information on the Address Code Maintenance screen, refer to the section 'Maintaining Address Codes Details' in the Core Services User Manual.*

### **Address 1–4**

If an address code is selected, then the fields 'Address 1' to 'Address 3' are auto populated with the relevant address details mapped to the address code. In this case, the 'Address 4' field is the only field that can be modified and it is a mandatory field.

If an address code is not selected in the address code field, then specify the address of the customer.

### **PIN Code**

If an address code is selected in the 'Address Code' field, then the PIN code field will be auto populated with PIN code mapped to the address code. However, if an address code is not selected in the 'Address Code' field, then specify the PIN code of the address specified.



**Prefecture**

The system displays the prefecture associated with the address based on the address code selected.

**Location**

An address for a customer account is based on the 'Location' and 'Media' combination. Location codes maintained through the 'Account Address Location Type Maintenance' screen are made available against this field. Select the appropriate one. The address maintained here is always the primary or the default address. Each customer can have several addresses for a particular media. To distinguish between one address of a customer from another for a given media, it is essential for you to specify a unique location for each address.

**Media**

Select the media to communicate account related details to the customer, such as account maintenance related charges, fees, interest etc. from the option list. You can choose any one of the following:

- FAX
- MAIL
- SWIFT
- TELEX

**Option**

Indicate your preferences for the following:

**Track Receivable**

Check this box if you choose to block the subsequent credit that happens to the settlement account (linked to this account class) of a loan contract or retail teller contract, if the system detects insufficient funds in the account, during liquidation. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or the retail teller contract for liquidation.

**Replicate Customer Signature**

Check this box to indicate that customer signature should be replicated to the account.

**Auto Deposit**

A TD can also be automatically created from a savings account if the balance in the savings account exceeds a predefined limit. You can capture the following details of such a TD:

**Sweep Type**

The system indicates the type of sweep based on which the TD was created. It can be any one of the following:

- -1 - This indicates 'No sweeps'.
- 1 - This indicates 'Default from account class'.
- 0 - This indicates that deposit is instructed.

**Master Account No**

The system displays the account number of the savings account from which this auto deposit was created.

**Channel ID**

The system displays the channel from which the account opening is initiated.

---

**Note**

The value captured at the time of opening will remain till the time of account closure for STDCUSTD and STDCUSAC functions.Account Currency Change Details

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Based on the account class, the system will display the changed account currency details:

**Account Currency Change Allowed**

The system defaults this check box from the account class.

For accounts with check box 'Account currency Change Allowed' checked the SDE DLY\_NET\_VD\_BAL will be used.

**Currency Change Account**

The system auto generates the unique number for the deposit, if the check box 'Account Currency Change Allowed' is selected.

This will be a unique 10 digit running sequence number. The logic of this account number creation will be M+9 digits, where M is constant and the 9 digits will be a running sequence number.

**Maturity Date**

The system defaults the maturity date from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets liquidated.

**Auto Rollover**

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option. The TD will be rolled over automatically on maturity date during beginning of day operations.

**Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount as per the TD pay-out details. Note that for a recurring deposit, you need to mandatorily check this box.

For a TD, only one of the options - Close on Maturity, Auto Rollover or Move Interest & Principal to Unclaimed - can be checked.

**Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting roles on grace period end date. If you select this option, you will have to check the box 'Move Principal to Unclaimed' also.

If 'Move Interest to Unclaimed' is not selected, then the Interest Payout Option should be provided manually, to pay out the interest. If interest payout account is not specified, (Interest Booking is the same TD) then as the interest gets capitalized on the same TD, entire proceedings will be moved to Unclaimed GL.

**Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on grace period end date.

If you have checked the option 'Move Interest to Unclaimed' it is mandatory to check 'Move Principal to Unclaimed'. If both options are checked, on the maturity date or at the end of grace days, the system will close the TD and move the proceeds to the unclaimed GL maintained at IC product.

---

**Note**

If both principal and interest have to be moved to unclaimed, then interest booking account should be a TD account only. If not, an error message "Booking account should be TD account when move Interest to unclaimed is checked" will be displayed.

---

**Initial Deposit Amount**

The initial deposit amount displays the amount for which TD is created. If you have specified the percentage in the Pay-In options, on clicking the 'Compute' button, the system computes the amount. And while saving, the system validates the sum of Pay-In Amounts against the 'TD Amount' keyed in.

The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the error message "The deposit amount is less than the minimum booking amount".
- The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the error message "The deposit amount must be in multiples of booking unit".

While saving, the system will validate initial deposit amount based on the minimum booking amount maintained at the account class level. And the same will be the multiples of the multiple units maintained at account class level.

**Principal Balance**

Principal balance displays the initial deposit amount in TD on save. If any top-up or redemption has happened on the TD, then the Initial deposit amount plus Top-up less redeemed amount is displayed here. Liquidated interest added to TD account will not be considered. On closure/full redemption, the Principal balance will be made as 0.

**Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date based on the rollover tenor option of the deposit. This is updated only for rollover TD's.

The display of next maturity date is based on the Rollover tenor options:

- Account class Tenor: This is the default value of the rollover tenor if the Re-pick up account class tenor on rollover is yes. If account class tenor is selected, the next maturity date will be blank since the account class tenor is subject to change. On rollover, the account class default tenor will be picked and applied to TD. However, this default option can be changed anytime during the life cycle of the TD and a configurable override "Re-pick account class tenor on rollover restrictions exists at account class" will be displayed on save. The rollover tenor in days, months & years will be null and non-amendable.
- Account Tenor: This is the default value of the rollover tenor if the Re-pick up account class tenor on rollover is No. However, this default option can be changed anytime during the life cycle of the TD and a configurable override "Re-pick account class tenor on rollover restrictions exists at account class" will be displayed on save. The rollover tenor in days, months & years will be populated with the original tenor of the TD and will be non-amendable. The next maturity date will be calculated based on the maturity date + account tenor.
- Independent tenor: The rollover tenor in days, months & years will be amendable and you are allowed to input if independent tenor is selected. The rollover tenor should be within the min / max tenor specified at account class. The rollover tenor will be validated for not null during save.

## Interest Rate

Click Compute button to display the interest rate. The system displays the interest rate of the main interest UDE linked to the IC product.

If the interest rate for the main Interest UDE is customized using the 'Interest' sub-screen, the system will display the customized rate here.

Along with the interest rate in the 'Interest' sub-screen, this will be re-populated during liquidation, redemption and rollover, based on the instruction at the product level.

---

### Note

- For DCDs, when an account is opened after cut-off time, then the account is opened as of next working date. For high value deposits, this validation is not applicable. Oguchi deposits are excluded from the cut off validation. that is., if the High Value Deposits check box is selected at STDACCLS, then the system will not perform cut off validation for DCD/TCO opening.'
- If the effective date is equal to any of the currency holidays of the dual currency, then the system will display an error message.

---

## Maturity Amount

Click Compute button to display the maturity amount. System computes Maturity Amount based on the TD booking amount and the accrued interest till maturity. Maturity amount is based on the capitalized interest (P + I), if the booking account and the interest liquidation account are the same and the interest payout details are not provided.

---

### Note

In case of rollover in a TD account, the system recalculates the interest rate and maturity amount and displays the values accordingly. On partial redemption, the system re-computes and displays the interest rate and maturity amount.

The SDE 'DEPOSIT\_AMOUNT' is used for displaying the 'Maturity Amount' on the screen.

Refer the chapter '*Annexure B - IC Rule Set-up*' in this user manual for details about the formula for calculating interest rate and maturity amount.

## Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the deposit tenor.

---

### Note

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Deposit tenor does not fall in the range of minimum and maximum tenor allowed".

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. Once the record is authorized, you cannot amend the tenor.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

If the arrived maturity date falls on a holiday, then the system will adjust the maturity date as per the Holiday Treatment Maintenance at Account Class level and update revised tenor.

#### **Years**

This indicates the number of years in the deposit tenor.

#### **Months**

This indicates the number of months in the deposit tenor.

#### **Days**

This indicates the number of days in the deposit tenor.

### **Original Tenor**

This indicates the original tenor of the deposit. The system displays the default tenor or the tenor specified for account, which is arrived before the holiday movement. You can view the original tenor in terms of years, months and days. For example, if the deposit tenor is 185 days, it is represented as 0 years, 6 months and 5 days.

#### **Years**

This indicates the number of years in the original tenor.

#### **Months**

This indicates the number of months in the original tenor.

#### **Days**

This indicates the number of days in the original tenor.

### **Rollover Details**

#### **Rollover Type**

Indicate the components that should be rolled over by choosing one of the following options:

- **Principal** - If you select this option, then the system will roll over the principal amount alone on TD maturity date or end of the grace period. If a CASA account is specified as the interest booking account, interest will be liquidated to that account. However, if the interest booking account is given as TD account, then it is mandatory to specify the interest payout account. On interest liquidation cycle, the interest will be booked on the TD and paid out to the interest payout account. On maturity date, the interest amount will be first liquidated to the TD account and then settled as per the pay-out details maintained for the TD account. Thus the principal alone is rolled over.
- **Principal + Interest** - For you to choose this option, the interest booking account has to be the TD account. For this option, you should not specify the payout details. If you select this option, then the system will roll over the principal and interest amount on TD maturity date. If you select the 'Education Deposit' check box at the account class level, you can specify the payout instructions.
- **Special Amount** - If you choose this option, the system will roll over the amount specified in 'Rollover Amount' field, irrespective of what the interest booking account is. Upon maturity of the rolled over TD, the system will roll over with the same special amount and settle the interest amount as per TD pay-out details maintained.

- Interest - For you to choose this option, the interest booking account has to be the TD account. Also, you should specify the principal payout account and leave the interest payout account. If you select this option, then the system will roll over the interest amount on TD maturity date. The principal will be settled as per the pay-out details maintained. This option is not allowed for discounted deposits.

You should choose the maturity instruction as 'Auto Rollover' to select any of these above options. The system will select the option 'Principal' and disable this field if you check the box 'Close on Maturity'.

At the time of TD rollover in case of discounted interest, only Principal can be rolled over. The 'Cumulative' option is not allowed with 'Discounted Interest' option. The interest computed during deposit booking with discounted option will be paid to the interest booking account. When 'Amount block' option is checked at the product level, the amount block will be created on the TD account to the extent of the credited discounted interest. This amount block will use the Hold Code which has 'Hold Type' as Discounted TD in the 'Hold Maintenance' screen. This is to safeguard the bank from withdrawal of interest by the customer. The amount block created automatically by the system can be manually removed in case of premature closure. Only closure allowed on the amount blocks manually and amendment of these amount blocks is not allowed. TD amount blocks will be available in the 'Amount Block Input' screen.

---

**Note**

Though 'Close on Maturity' is checked, if any amount of a TD is blocked, the TD will be forcibly rolled over on the maturity date. However, the maturity instruction on the TD account will not be altered.

---

**Rollover Amount**

Specify the rollover amount, if a special amount has to be rolled over. The system calculates the interest rate based on the total amount getting rolled over.

**Computed Amount**

On clicking the 'Compute' after specifying the percentage under the 'Pay-In Details' section the system computes the amount of the TD in this field.

On saving the record, the system validates the sum of Pay-In amounts against the 'TD Amount' keyed in.

**Add Funds**

Check this box to add funds to the maturity amount of a deposit and rollover deposit for the total amount. This field is disabled for input if the Rollover Type is selected as 'Special Amount'.

---

**Note**

- For Rollover Type 'Principal', 'Principal+Interest' and 'Interest', you can select this checkbox to add funds during rollover processing.
- 

**Additional Amount**

Specify the additional amount in TD currency. You can specify additional amount only if you select the 'Add Funds' check box.

---

**Note**

- If you specify a higher amount in the 'Special Amount' field, the system selects the 'Add Funds' check box by default and updates the additional amount as the

difference between 'Special Rollover Amount' and 'Unpaid TD Maturity Amount' while saving the TD booking.

- If you maintain Interest Payout, then the Additional Amount is the difference of Special Rollover Amount and TD Amount. If you do not maintain Interest Payout, then the system updates the Additional Amount as different between Special Rollover Amount and TD Maturity Amount.

---

### **Pay-In Account Number**

Specify the pay-in account number for debiting the additional amount. Alternatively, you can select the pay-in account number from the option list. The list displays all the current accounts, savings accounts and branch pay-in GL accounts maintained in the system.

You can specify the account number only if you select the 'Add Funds' check box.

---

### **Note**

- If you select other currency CASA account, the system applies the exchange rate maintained for deposit against pay-in type 'Account'. Else, the system applies default rate during conversion.
- Except for special amount roll over, if you specify Pay-In Account Number without selecting the 'Add Funds' check box, the system does not allow you to add funds. It displays an error message "Additional amount Pay-In Account details is not allowed, if add funds is not selected".

---

### **Account Description**

The system displays the full name of CIF holder.

### **Account Branch**

The system displays the branch code of the Pay-in Account selected for Add Funds.

### **Account Currency**

The system displays the account currency.

### **Account Status**

The system displays the status of the account in the following scenarios:

- If the 'Account Open Date' is greater than System/Application Date, the status displayed is 'FUTURE DATED'.
- If a TD is active and the 'Account Open Date' <= System Date <= Maturity Date, then the status of the TD should be 'ACTIVE'
- If a TD is closed, the status of the TD is displayed as 'CLOSED'.
- If a TD is active and the system date is greater than the Maturity Date, the status of the TD is displayed as 'MATURED'.

### **Rollover Tenor**

If 'Auto Rollover' box is checked, then indicate the rollover tenor for the TD account. You can select one of the following options:

- Account Class Tenor - If 'Re-pick up Account Class Tenor on Rollover' is set to 'Yes' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account class tenor.

The default account class tenor is displayed as tenor in days, months and years which you cannot change. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on

rollover restrictions exists at account class'.

If 'Re-pick up Account Class Tenor on Rollover' is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays an override message.
- On save, 'Maturity Date' will not be displayed.
- Account Tenor - If 'Re-pick up Account Class Tenor on Rollover' is set to 'No' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account tenor.

On rollover, the system displays the original tenor of the TD in terms of days, months and years. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'.

If 'Re-pick up Account Class Tenor on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Re-pick up Account Class Tenor on Rollover restrictions at account class will be ignored".
- On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, rather than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. If it is not within the minimum and maximum limit, then the system will display an error message "Rollover tenor does not fall in the range of minimum and maximum tenor allowed". The rollover tenor for independent tenor should not be null.

On save, system updates the 'Next Maturity Date' accordingly.

---

#### **Note**

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

The next maturity date will be adjusted based on the holiday treatment at account class level. The tenor in ICDREDMN screen will remain the same after holiday adjustment. On query from STDCUSTD after rollover, Deposit tenor will be populated with the holiday adjusted tenor and original tenor with the actual tenor before holiday adjustment.

---



**Years**

Specify the number of years in the rollover tenor.

**Months**

Specify the number of years in the rollover tenor.

**Days**

Specify the number of years in the rollover tenor.

**Next Maturity Date**

On clicking on 'Save' or 'Compute', system defaults the next maturity date based on the rollover tenor option of the deposit. This is updated only for rollover TDs.

System calculates the next maturity date based in the current maturity date and the rollover tenor maintained at the account level. System calculates the next maturity date based on the changes to the maturity date due to holiday treatment.

**Stock Catalog Code**

The system displays the Stock Catalog Code of the TD certificate number. The term deposit certificate has to be maintained as an inventory. On generation of certificate from 'Term Deposit Advice' (ICDBADHC) screen, the stock catalog code will be updated to TD account automatically.

**Certificate Number**

The system displays the TD certificate number in Main tab. On generation of TD certificate, the certificate number will be updated in the TD account automatically. On duplicate certificate generation/rollover issue, the latest certificate number issued against the TD account will be updated in TD account.

**Duplicate**

If any duplicate certificate is generated for the TD account, this box will be checked automatically on generation of duplicate certificate. By default, this box will be unchecked.

**Rollover Interest Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the rollover interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

---

**Note**

- If this box is checked, then the rolled over deposit will earn a cumulative interest rate corresponding to the slab based on all active deposits of the customer.
  - This selection can be modified any time during the life cycle of TD. The modification will take effect only on next rollover. The rollover interest rate based on cumulative amount flag will be defaulted on rollover to the 'Interest rate based on Cumulative amount' flag at interest subsystem.
  - Rollover interest rate based on cumulative amount can be 'No', if interest rate based on cumulative amount is 'Yes' and vice-versa.
  - Rollover interest rate based on cumulative amount can be checked only for rollover TDs and not for close on maturity and unclaimed TDs.
  - Cumulation feature is not supported for recurring deposits, discounted deposits, fixed rate deposits and IC rate code deposits.
-

## **Dormancy Details**

You can specify the following dormancy details:

### **Dormancy Period Start Date**

The system displays the last date on which the customer activity was recorded on the account.

---

#### **Note**

- If there are multiple TD accounts and CASA accounts, the most futuristic maturity date of the 'Open' TD is updated as the 'Dormancy Period Start Date' at the STDCIF level.
  - Any transactions posted in the CASA accounts before the most futuristic maturity date will not be updated at the customer level as Dormancy Period Start Date.
  - If there are any transactions posted in the CASA account after the most futuristic maturity date of the TD, then the Dormancy Period Start Date is updated as that of the transaction date.
  - If the most futuristic TD account is matured, the next most futuristic TD accounts Maturity Date is updated as the Dormancy Period Start Date. If no TD accounts are available, then the CASA transactions or activities date is updated.
  - When only multiple TD accounts are there, the most futuristic maturity date of the 'Open' TD is updated as the Dormancy Period Start Date at the STDCIF level.
  - When only multiple CASA accounts are there the latest transaction posted in any of the CASA account is updated as the Dormancy Period Start Date at the STDCIF level.
  - The logic for updating the Dormancy start date is as same as CASA transactions, that is., the most futuristic maturity date of the TD is updated as the Dormancy Period Start Date. Any actions before that maturity date does not update the Dormancy Period Start Date. Any actions after the most futuristic maturity date of the TD will update the Dormancy Period Start Date.
  - If no accounts are there for a customer, the Dormancy Period Start Date will be null.
- 

#### **Dormant**

The system will enable this option if an account is marked as dormant. This will be revoked when the 'Reverse Movement' parameters are achieved.

## **Payin Details**

The TD module allows you to fund a TD using multiple pay-in modes viz:

- Pay in by transfer from GL - In case of pay-in through GL, if the offset GL account is not specified, the GL maintained at 'TD Payin Parameters' (STDTDPAY) screen will be defaulted and used on save of TD. When more than one GL is used as pay-in mode, the system allows more than one row with GL as TD pay-in mode. If the same GL is repeated twice in the same pay-in multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in pay-in details". If the pay-in mode is GL, you can select GL from the 'Offset Account' option list. The system will default offset GL from pay-in parameter maintenance (STDTDPAY), when the pay in mode is 'GL' only if you do not input the offset GL in pay-in details.
- Pay in by transfer from Savings Account - In case of pay-in from savings account, it is mandatory to specify the offset account. If it is not specified, the system displays an error on saving the TD account. If the pay-in account specified is disallowed for the TD product, then on saving the account, the system displays an error message. The account specified is debited and TD will be created.

- Pay in by Cheque - In case of pay-in by cheque, the TD should be entirely funded by a single cheque. Multimode, combining multiple cheques or part payment by cheque and the rest by other modes, is not allowed.

You can also have a combination of the aforesaid modes while funding a single TD. Once the TD account is created, the system considers each of the pay-in options entered in this screen and processes it accordingly. You can specify the TD funding amount as a percentage or as an absolute value.

Note that you can fund a TD by cash too. However, this option is available for TD creation through the Savings module (TDMM) only.

Note that only the following pay in modes are applicable for a future dated TD opening request in both STDCUSTD & TDMM.

- Pay in from a CASA account
- Pay in from a GL account
- Pay in by Cheque

You can perform back dated booking of Dual Currency Deposit and Triple Currency Deposit for the following pay-in modes:

- Pay in from Account
- Pay in from GL

*For more information on backdated booking of DCD and TCD, refer section 'Processing Back Dated Booking of DCD and TCD' in this User Manual.*

You can specify the following details of the deposit:

### **Term Deposit Payout Details**

The TD module allows you to close a TD using multiple pay-out modes viz:

- Pay-out by Bankers Cheque
- Pay-out by transfer to GL
- Pay-out by transfer to own bank Savings Account
- Pay-out by transfer to Other Bank's Account
- Pay-out resulting in a new child TD
- Pay-out by Demand Draft

You can specify following pay out details of the deposit:

### **Payout Type**

Indicate the method for settlement of the TD on maturity date. The payout instructions are mandatory in case of Close on Maturity, Rollover Principal, Rollover Interest and Special Amount. The payout option can be specified separately for Principal and Interest components. The following payout options are available:

- Bankers Cheque
- Payments
- General Ledger
- Account
- Term Deposit
- Demand Draft

**Percentage**

Specify the percentage of payout for each payout option specified.

**Offset Branch**

The system displays the branch code of the account to which fund is transferred from TD account.

**Offset Account**

Specify the account number/ GL to which the fund is transferred to TD account on liquidation, maturity or rollover. This field will return the branch code if the account is selected and NULL will be returned if GL is selected. If pay-out mode is GL then the system displays only GLs in the option list. If the pay-out mode is Account then the system displays only accounts in the option list. Inactive multi currency account also will be listed in the offset account number option list, if the payout mode is chosen as 'S'.

The offset account should not be specified for payout through Bankers Cheque, Demand Draft, Payments and Term Deposits.

**Narrative**

Specify the description for the payout.

**Payout Component**

Select the payout component from the options given below. The options available are:

- Principal
- Interest

---

**Note**

You can select separate payout types for principal and interest components respectively. If you select different payout types for the principal and interest, these components will be paid out through the respective modes.

---

Payout component for interest is not mandatory. If you do not specify it, the interest will be liquidated to the principal payout account.

Payout of interest component through term deposit is not supported. Multiple payout modes with banker's cheque or demand draft are not allowed.

**Recurring Deposit**

You can maintain the pay-in details for recurring deposits here:

**Auto Payment Take Down**

Check this box to allow the recurring deposit account to debit the payment account for the payment amount as per the installment frequency. If you check this box, the payment account will be debited automatically for installment collection on the due date. If you do not check this, the payment has to be done manually through 'Recurring Deposit Payment Input' screen.

The system triggers the event 'RDLQ' on installment payment. Payment to account will be successful only if the redemption transaction code is specified at IC branch parameter level.

If check box 'Auto Payment Take Down' checked, then from the date of checking the installment suspension, automatic debit from the payment account on the installment date will be stopped. These accounts will not be considered for the batch process.

## Initial Draw Down

The system defaults the initial draw down value from the Account Class Maintenance.

---

### Note

- In 'STDCUSTD', the initial drawn down field is read only and it is defaulted from account class. Hence, you cannot modify it.
  - If the Draw Down is defaulted as 'Online', the system debits the initial instalment online during authorization.
  - If there are insufficient funds in the pay in account or if the online debit fails for any other reason, the system will display an error message and does not debit the funds during EOD.
  - For online processing, once the account is debited and the RD is created with initial instalment, then it is possible to suspend the next instalments on the same day. The existing validation of marking the RD as suspense on the same day of booking will be relaxed only if the draw down is 'Online'. If the Draw Down is 'EOD', the existing support is continued.
  - For Back dated RD opening, the system debits the back dated instalments upfront if the 'Initial Draw Down' is set as 'Online'.
  - The RD account opening will be failed in case the sufficient funds are not available or due to any other reasons.
- 

## Move Maturities to Unclaimed

This box is unchecked and disabled for RD.

## Payment Branch

Specify the details for the branch to which the payment account belongs.

## Payment Accounts

Specify the payment account; this can be either savings account or the current account from which the installment for the Recurring Deposit is collected as per the installment frequency. If you have not checked the option 'Auto Payment Take Down', the system will not allow you to specify the payment accounts.

## Initial Instalment Amount

Specify the initial instalment amount for the RD Account. This system will consider this instalment amount only for the first instalment for the RD account. From the second instalment onwards the amount provided in the 'Instalment Amount' field will be considered.

The system will validate the 'Initial Instalment Amount' and 'Instalment Amount' against the minimum and maximum amount defined per currency per channel at account class. This validation will be done during deposit opening and modification.

If the 'Initial Instalment Amount' or 'Instalment Amount' breaches the limit validation, then the system will display an appropriate error message. If no value has been maintained at account class level then the system will not perform any validation.

If Initial Instalment Amount and Instalment Amount are not in multiple units then the system will display an appropriate error message.

You cannot modify 'Initial Instalment Amount' once provided post authorization.

---

**Note**

Initial Instalment amount or Instalment amount should be the multiple of the multiple units maintained at the account class level otherwise the system will validate the same while saving.

---

**Installment Basis**

Select the installment basis option maintained at the account class level. The following are the options available:

- Local Currency
- Account Currency

If you select 'Installment Basis' as 'Local Currency' for a FCY account, the system will convert the installment amount (in local currency) into an equivalent amount in account currency and credits it to the RD account. This happens during every RD installment payment.

If 'Installment Basis' is selected as 'Local Currency' then the system checks if the Pay-in Account (Funding Account) is in local currency. The system will also validate to restrict the payment account to be in LCY.

If you select 'Installment Basis' as 'Local Currency' for a FCY account, then Maturity Amount' field should be left blank.

If the 'Installment Basis' is selected as 'Account Currency' then the RD will continue to work in the regular basis.

**Installment Amount**

Specify the installment amount that has to be collected from the payment account as per the installment frequency. This installment amount should be greater than the minimum installment amount mentioned at the account class.

The system should validate 'Installment Amount' field against 'Minimum Installment Amount' in 'Account Class Maintenance (STDACCLS)' screen the creation of an RD account. However, it should not be validated at the time of installment payment.

**Recurring Deposit Account**

Check this box to indicate recurring deposit account. For recurring deposits, by default this checkbox will be checked.

**Payment Date**

The system displays the account booking date as the date on which the payment is made for recurring deposit account. You cannot modify it.

This is the date on which the payment will happen. On successful payment of installments, the system changes the payment date to the next due date based on the installment frequency.

The Payment Date field in the STDCUSTD screen will be made blank after the installment suspension request.

When the status of a particular instalment is updated as 'Missed' then the system will update the payment date with the very next instalment's due date.

In case the future instalments are cancelled, then the system will update the payment date with the very first instalment with 'Cancelled' status. If you make the payment into the

'Cancelled' instalment manually then the system will update the payment date with due date of the very next instalment with 'Cancelled' status.

In auto draw-down cases, if the draw-down account is provided as an OD account, the system will debit the initial instalment amount from the OD by dipping into the OD in case no clear funds are available in the account.

From the second instalment onwards the auto draw-down is successful only if clear funds are available in the account. Instalment will be failed in case the funds required need dipping into OD account.

---

**Note**

Payment date will be updated only when the RD instalment payment is paid successfully.

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**Payment Currency**

The system displays the account currency of the payment account.

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**Note**

Note the following:

- The system enables the offset account and branch detail fields only if the option to pay is selected as the savings account.
  - The Unclaimed Interest and Principal GLs are specified while maintaining an Interest and Charges (IC) Deposit Type product. The Accounting Roles for the GLs are 'INT\_UNCLAIMED' and 'PRN\_UNCLAIMED' respectively. When maintaining an IC-Deposit type product, you have to map these Accounting Roles to the appropriate GLs maintained at your bank.
  - The system allows you to select 'Close on Maturity' box, only when you specify the recurring deposit details. You have to maintain deposit transaction code as 'DPN', RD Payment transaction code as 'RED' and prepayment transaction code as 'TRF' for the recurring payments in the Branch Parameters for the Interest and Charges.
  - On booking date, RD installment accounting entries are posted during the IC batch (Post End of Transaction Input stage). From the second installment, entries are posted during every IC BOD batch on the schedule date.
  - If an RD installment is overdue due for insufficient funds in the payment account, then the system will collect the overdue installment amount as soon as funds are available, during the IC batch (Post End of Transaction Input stage) on that day. During the same batch the system will also calculate the number of overdue days and apply penalty on that,
  - RD penalty amount is calculated at the EOD, but penalty is collected on account liquidation date from the interest booking account.
- 

**Installment Details**

Specify the following details:

**Move funds on Overdraft**

Check this option to indicate that the system should pass an overdraft in the payment account (i.e. CASA) when the account does not have sufficient funds for making RD installment payment.

**Days**

Specify the installment frequency in terms of days.

**Months**

Specify the installment frequency in terms of months.

**Years**

Specify the installment frequency in terms of years.

**Note:** The installment frequency needs to be greater than the minimum schedule days and less than the maximum schedule days specified at account class level.

**Suspend Remaining Installment Payment**

Check this box to suspend remaining installment payment.

---

**Note**

- The interest payout for the RD is only on maturity date of the account. I.e. there is no interim interest payment.
- Islamic deposits and term deposit accounts are not considered for this TD-Installment payment suspension.
- The back dated and future dated installment suspension will not be available.

**Suspension Date**

The system defaults the current system date here on save of the transaction and will not be available for modification and also when 'Suspend Remaining Installment Payment' box is checked.

---

**Note**

- On inquiring the RD account number, the installments that are suspended and the date on which installments are suspended can be viewed.
- The suspension request can be provided only if the RD account is active on the date of request input.
- The suspension request cannot be provided on the account opening date of the RD. This is irrespective of the pay-in mode for the first installment.
- The suspension request cannot be provided on the maturity date of the RD.

**Bonus Interest Payout****Account Number**

Specify the local currency account of primary customer for crediting bonus interest on maturity. Alternatively, you can select the account number from the option list. The list displays all valid account number based on the following conditions:

- The Account Currency should be same as that of the local currency of the RD account branch.
- The CASA accounts across branches of the RD account customer only will be displayed.
- The default JPY account of the customer will be defaulted as the RD bonus payout account. You can modify to any other JPY CASA account.



If the recurring deposit account class is not selected as 'Bonus Interest', then the system will display an error message as 'Bonus Interest not applicable in this account class'.

If recurring deposit account class is selected as 'Bonus Interest', then the system will compute bonus interest based on below validations:

- There are no delays in recurring deposit instalments during the term.
- All recurring deposit instalments are paid by the customer during the term.
- There is no recurring deposit instalment suspension on the recurring deposit during the term and there is no history of suspension as well.

### **Account Branch**

The system displays the branch of the selected account number.

### **Account Description**

The system displays the description for the selected account number.

### **Account Currency**

The system displays the account currency.

### **Notice Deposit**

#### **Lock in Period Days**

The system defaults the lock-in period days from the account class and it is not modifiable.

#### **Notice Days**

The system defaults the Notice days from the account class and it is not modifiable.

For a notice deposit account the following options are not applicable:

- Auto Rollover
- Recurring Deposit Account
- Move Interest to Unclaimed
- Move Principal to Unclaimed

Also, for Notice deposit account, the Notice maturity date, Maturity amount should be null. and the payout option should be Account/GL/Payments.

### **Firm Banking**

#### **Firm Banking**

The system checks this box if the customer account has opted for Firm Banking. You cannot edit it.

---

#### **Note**

This field is checked by default if the incoming file is received with the account number. You can check this box for both, the customer and the account through the company registration file upload.

---

#### **All Transaction File**

The system checks this box to indicate the preference for all transaction file generation.

#### **Balance File**

The system checks this box to indicate the preference for balance file generation.

### **Furikomi File**

The system checks this box to indicate the preference for Furikomi file generation.

### **TD Collateral Linkage**

#### **Allow Collateral Linkage**

The system defaults the maintenance at the account class level. You can modify it.

During modification, if the 'Allow Collateral Linkage' is checked at the account class level, you can uncheck it at account level. If it is not checked at the account class level, you cannot check it at the account level.

On maturity the TDs linked as collateral will have the following behaviour:

<b>Instruction</b>	<b>When following the instruction does not result in account going overline</b>	<b>When following the instruction results in account going overline</b>	<b>When account is already overline</b>
Close on Maturity	Follow maturity instruction	Pay out to the 'Auto OD' account	Pay out to the 'Auto OD' account
Rollover (P) Liquidate (I)	Follow maturity instruction	Force Rollover(P+I)	Force Rollover(P+I)
Rollover (P+I)	Follow maturity instruction	Follow maturity instruction	Follow maturity instruction
Move to Unclaimed (No Maturity Instruction)	Follow maturity instruction (Kinagare with Auto OD Limit)	Follow maturity instruction (Kinagare with Auto OD Limit)	Follow maturity instruction (Kinagare with Auto OD Limit)

### **Automatic Overdraft**

#### **Allowed**

Check this box to allow automatic overdraft. This box is checked by default if Auto-Linkage is checked and auto OD margin is given at account class level.

#### **Auto OD Account**

The system displays the account number of the auto OD account.

#### **Account Branch**

The system displays the account branch.

#### **Account Description**

The system displays the description of the account.

#### **Account Currency**

The system displays the currency of the account.

## **Intermediary Details**

### **Intermediary Required**

Check this box to link Intermediaries with Term Deposit. If this is checked, the intermediary is allowed to be attached to TD account. If you do not check this, the system displays an error when you attempt linking intermediary to the TD.

### **Intermediary Code**

Specify the intermediary code from the adjoining option list.

### **Intermediary Description**

The system gives a brief description about intermediary code.

### **Intermediary Ratio**

Specify the ratio of individual intermediary contribution against the Term Deposit account. The commission for intermediary will be calculated according to the ratios specified for each intermediary.

## **Maintaining Required Sweeps**

In this section you can enable Sweep In and Reverse Sweep In.

### **Enable Sweep in**

Check this box to enable sweep in.

### **Enable Reverse Sweep in**

Check this box to enable reverse sweep in. You can check this box only if the 'Enable Sweep in' check box is checked. If the check box is checked without checking 'Enable Sweep in', the system disable saving, current account class creation and amendment of the account class.

## **4.1.2 Viewing Amounts and Dates**

You can view all financial details of this account along with the details of the previous debit or credit activities. However, access to all financial information of an account can be restricted for any user. The financial details of an account include the account balance, the uncleared debit and credit balances, the debit and credit turnover and the interest details. The turnover limit details of an account include the current financial period, currency, utilized and unutilized limit balances.

Click 'Amounts and dates' button in the 'Deposit Account Booking' screen.

**Amounts And Dates**

Branch		
Account		
Opening	0.00	
Daily Turnover (Dr)	0.00	
Daily Turnover (Cr)	0.00	
Current (ACY)	0.00	
Uncollected	0.00	
Withdrawal Uncollected Funds	0.00	
Blocked	0.00	
Receivable	0.00	
Available	0.00	
Unutilized Amount	0.00	
Total Available	0.00	
Provision Amount	0.00	
Opening	0.00	
Daily Turnover (Dr)	0.00	
Daily Turnover (Cr)	0.00	
Debit (Dr)	0.00	
Credit (Cr)	0.00	
Current (LCY)	0.00	
Accrued Interest (Dr)	0.00	
Accrued Interest (Cr)	0.00	
Interest Due	0.00	
Charge Due	0.00	

**Unauthorized Tanked Uncollected**

Debit (Dr)	0.00
Credit (Cr)	0.00
Uncollected	0.00

**Unauthorized**

Debit (Dr)	0.00
Credit (Cr)	0.00
Uncollected (Cr)	0.00

**Unauthorized Tanked**

Unauthorized Tanked (Dr)	0.00
Unauthorized Tanked (Cr)	0.00
Unauthorized Tanked Uncollected	0.00

**Turnover Limit Details**

Current Period	
Currency	
Maximum Credit Turnover Allowed	0.00
Deposited In Current Period	0.00

Turnover | Change Log

Exit

The total available balance displayed by the system includes the initial funding amount and unutilized line amount (in case the customer enjoys an OD limit). You can also view the outstanding debit interest and/or charges due on the account, as on the current date.

You can also view the amount that can be withdrawn against uncollected funds, on the account. The system computes the allowable amount based on the 'Withdrawable Uncollected Funds Basis' option specified in the Branch Parameters Preferences screen.

### Unposted

When this branch is under EOD processing, the inter-branch transactions that have originated from other branches are tanked. The funds are made available automatically after BOD and till such time they are treated as unposted items.

#### **4.1.2.1 Viewing Turnover Amounts**

In the Customer Account - Turnover Amounts screen you can view the total turnover of this customer account from the first date of this month to the current day's system date. Also, you can view the accumulated interest associated with debit or credit transactions after the last liquidation.

To view the turnovers for the account, click the 'Turnover' button.

### 4.1.3 **Nominee Tab**

Click 'Nominee' tab on the 'Deposit Account Booking' screen. The following screen will be displayed.

The screenshot shows the 'Deposit Account Booking' application window. The 'Nominee' tab is selected. The interface includes several sections:

- Account Details:** Fields for Branch Code, Term Deposit Account Number, Term Deposit Currency, SD User Reference, and Unit Number.
- Customer Information:** Fields for Customer No., Customer Name, PID No., and Account Class.
- Payment Options:** A 'Pay In Option' dropdown menu, 'Pay in By' dropdown, 'Cheque Type', 'Cheque Instrument No.', 'Cheque Date', 'Drawer Account Number', and 'Routing No.' fields.
- Nominee Details:** A section with two columns of fields. The left column includes Name, Date of Birth, Relationship, Address Code, Address 1, Address 2, Address 3, Address 4, Pin Code, Prefecture, and Country. The right column includes Guardian Name, Relationship, Address Code, Address 1, Address 2, Address 3, Address 4, Pin Code, Prefecture, and Country.
- Navigation and Footer:** A menu bar at the bottom with options like Interest, Charges, Linked Entities, Restrictions, MIS, Statement, Joint Holders, Fields, Account Signatory, TD Payout Details, Statistics, Interest Payout Details, Rollover History, Documents, Denominated Deposit, Manually Limit, and Additional Scripts. Below this is a status bar with 'Maker/Checker', 'Date/Time', 'Mod No.', 'Record Status', and 'Authorization Status' fields, along with an 'Exit' button.

Specify the following details:

#### **Name**

Specify the name of the nominee.

#### **Date of Birth**

Specify the date of birth of the nominee.

#### **Relationship**

Specify the relationship of the nominee with the customer.

#### **Address Code**

Select the address code from the adjoining option list. The address codes as maintained in the 'Address Code Maintenance' screen (STDADMNT) are displayed in the option list.

---

#### **Note**

If the address code details are not maintained at account level, then the customer level address details are applicable. Alternatively, you can also maintain account specific address details.

---

*For more information on the Address Code Maintenance screen, refer to the section 'Maintaining Address Codes Details' in the Core Services User Manual.*

#### **Address 1–4**

If an address code is selected, then the fields 'Address 1 to 3' are auto populated with the relevant address details. In this case, the 'Address 4' field is the only field that can be modified.

If an address code is not selected in the address code field, then specify the address of the customer.

**PIN code**

If an address code is selected in the 'Address Code' field, then this field will be auto populated with the PIN code mapped to the address code. However, if an address code is not selected in the 'Address Code' field, then specify PIN code of the permanent address specified.

**Prefecture**

The system displays the prefecture details based on the Address Code selected.

**Country**

Specify the country of permanent residence of the customer.

**Address 1 to 4**

Specify the address of domicile of the nominee. You can enter the address in four lines. You can specify a maximum of 105 alphanumeric characters in each line.

**Minor**

Check this box if the nominee is a minor.

**Guardian Name**

If the nominee is a minor, specify the name of the guardian.

**Relationship**

Specify the relationship of the guardian with the minor.

**Address Code**

Select the address code. Alternatively, you can select the address code from the option list. The list displays all valid address code as maintained in the 'Address Code Maintenance' screen (STDADMNT).

---

**Note**

If the address code details are not maintained at account level, then the customer level address details are applicable. Alternatively, you can also maintain account specific address details.

---

*For more information on the Address Code Maintenance screen, refer to the section 'Maintaining Address Codes Details' in the Core Services User Manual.*

**Address 1–4**

If an address code is selected, then the fields 'Address 1 to 3' are auto populated with the relevant address details. In this case, the 'Address 4' field is the only field that can be modified.

If an address code is not selected in the address code field, then specify the address of the customer.

**PIN code**

If an address code is selected in the 'Address Code' field, then this field will be auto populated with the PIN code mapped to the address code. However, if an address code is not selected in the 'Address Code' field, then specify PIN code of the permanent address specified.

**Prefecture**

The system displays the prefecture details based on the Address Code selected.

## Country

Specify the country of permanent residence of the customer.

### 4.1.4 Check List Tab

Click 'Check List' tab on the 'Deposit Account Booking' screen. The following screen will be displayed.

The screenshot shows the 'Deposit Account Booking' application window. The 'Check List' tab is active. The form includes fields for Branch Code, Term Deposit Account Number, Term Deposit Currency, SD User Reference, Unit Number, Customer No, Customer Name, PID No, Account Class, and Pay In Option. The 'Document List' table is currently empty. Below the table are buttons for 'Upload', 'Delete', and 'View'. The 'Document Notification Details' section includes a 'Send Notification' checkbox, a 'Frequency' dropdown, and a 'Days' field. The 'Remarks' section has a text area. The bottom of the screen shows a navigation menu and a status bar with fields for Maker, Checker, Date Time, Mod No, Record Status, and Authorization Status.

Specify the following details:

### **Document Type**

The system displays the document check list based on the customer type.

### **Mandatory**

Based on the details maintained in the account class for the document type, the system indicates whether it is a mandatory document or not. If this box is checked, the document is mandatory. If it is not checked, it is not mandatory.

### **Expiry Date**

Specify the expiry date of the document provided by the customer.

---

### **Note**

Note the following:

- Expiry date will always be greater than 'Expected Date of Submission' and 'Actual Submission Date'.

- Expected Date of Submission will always be greater than current date.
- 

**Expected Date of Submission**

Specify the expected date on which the customer is accepted to submit the required documents. If the documents are not submitted by the customer at the time of opening a TD, you need to specify the expected date of submission. The TD is booked if the documents are available and uploaded. If they are not available, you need to specify the expected date of submission of documents for opening the TD.

**Actual Submission Date**

System displays the actual date on which customer has submitted the required documents.

**Document Reference**

Once the document is uploaded, the system defaults the document reference here.

**Checked**

Check this box to indicate that the received documents are acknowledged.

---

**Note**

You cannot save and authorize an account if the mandatory documents are not confirmed as 'Checked'.

---

**Upload**

Click on this button to upload the selected document type.

**Delete**

Click on this button to delete the selected document.

**View**

Click on this button to view the selected document.

**Notification Details**

System defaults notification details from the 'Account Class Maintenance' screen.

**Send Notification**

This check box indicates whether to send notifications or reminders for not submitting the mandatory documents.

**Frequency (Notification)**

System defaults the frequency of notification to be sent. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

---

**Note**

Notification will be sent only if



- the check box 'Send Notification' is checked in Account Class Maintenance' screen.
- the account status is active and authorized.
- the mandatory documents are not submitted.

Notifications will be sent based on the frequency specified.

First notification will be sent on the expected date of submission or expiry date

If notification date falls on a holiday then system will send the notification on next working day.

---

### **Days (Reminder)**

System defaults the number of days left for the expiry or submission due date of the documents for sending the reminder.

System will send the following reminders:

- Reminder prior to the submission due date of the document.
- Reminder prior to the expiry date of the document.
- Overdue notifications after the due date if the document is not submitted based on the frequency.
- Notifications after the expiry date if the document is not submitted after the expiry date.

---

### **Note**

Reminder will be sent only if,

- the mandatory documents are not submitted.
- the account status is active and authorized.

Reminder will be sent only once.

If reminder date falls on a holiday then system will send the notification on next working day.

Reminder will be sent prior the number of days specified at the account level from expected date of submission or the expiry date.

If there are more than one notifications or reminders of the same message type for which the notification schedule date falls on the same day for the same account, a single notification will be sent which will have the details of all the related documents.

---

### **Remarks 1 to 10**

Specify the additional information, if required.

## 4.1.5 Dual Currency Deposit

Click 'Dual Currency Deposit' tab on the 'Deposit Account Booking' screen. The following tab will be displayed.

Specify the following details:

### Dual Currency Deposit

If DCD is booked without an option contract, the system will allow pre closure of deposits. The payment will be always in deposit currency.

Top up functionality will not be applicable to DCD accounts.

There will not be interest rate re-pickup on pre closure. Already paid interest amount will not be recovered during pre closure. The system will not allow part redemption.

Any additional penalty on pre closure will be operationally handled.

---

#### **Note**

You can open a DCD after cut-off time. However, if you open a DCD account through 'ST-DCUSTD' for Interest Rate Maintenance, the account cannot be opened beyond the cut off date maintained in 'ICDBRMNT' screen. If the upload is done beyond the cut off maintained, the system displays an error message 'The upload is beyond the cut off time'. Ogu-chi deposits are excluded from the cut off validation. that is., if the High Value Deposits check box is selected at STDACCLS, then the system will not perform cut off validation for DCD/TCD opening.'

---

You can capture the following details for the deposit.

#### **Linked Currency**

This option is defaulted from the account class. However you can modify this value.

You can fetch the Inactive Multi currency accounts also for the Linked Currency Settlement Account

### **Settlement A/c**

Here you can specify the settlement account of the linked currency in case if the settlement has to happen in the linked currency at maturity. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

### **Account Description**

The system displays the description for the account selected.

### **Account Branch**

The system displays the branch code.

### **Strike Rate**

Specify the strike rate. The strike rate is mandatory for the backdated DCD account created.

### **Spread Indicator**

Specify the spread indicator.

### **Spread Indicator Description**

Specify the description for the specified spread indicator.

### **Spread**

Specify the spread details.

### **Fixing Days**

Specify the number of days from TD maturity date before which the exchange rate has to be fixed. This will be defaulted from the 'Account Class Maintenance' screen. You can amend this value.

### **Fixing Date**

The system displays the fixing date.

---

#### **Note**

The fixing days cannot be lesser than zero or greater than the tenor of the TD. The fixing date will be calculated based on the fixing days maintained at the account class level

---

## **Option Details**

### **Currency Option Product**

Specify the currency option product from the option list under which the Options Contract has to be created in case of Dual Currency Deposit. The option list displays all the Option Products with Product Type 'CO'.

---

#### **Note**

You need to mandatorily specify this product if the 'Linked Currency' is entered. You will be allowed to capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You will be allowed to modify this value even after authorization.

---

On saving the account, system validates the following to ensure that the currency option product selected here has the below features:

- Contract type is Trade
- Option Type is Call
- Deal Type is Buy
- Option Style is Plain Vanilla
- Barrier is not allowed
- Delivery type is Physical
- Expiration Style is American

#### **Option Contract Reference**

The system displays here the reference number of Options contract that is being created while authorising the dual currency TD account.

#### **Yield Enhancement**

Specify the additional yield percentage that the customer receives for agreeing on the currency Option. This is the premium paid to the customer for investing in dual currency deposits.

#### **Inception Fair Value**

Specify the market value of the option contract at inception. This will be defaulted in the linked Options contract.

#### **Linked Currency GL**

You can capture the GL used for posting the settlement entries in the linked currency. The adjoining option list displays all valid GLs maintained in the system. You can select the appropriate one.

If 'Option Contract' field is selected as 'Required' in STDACCLS screen, then the following fields will be mandatory for Dual Currency Deposit account:

- Currency Option Product
- Yield Enhancement
- Inception Fair value
- Linked GL

If you select 'Option Contract' as Yes, at Account Class, the system will book option contract for the DCD deposit booked.

---

#### **Note**

Kinagare TDs are not applicable for DCDs.

---

### **4.1.6 Triple Currency Deposit**

Triple Currency Deposit tab is enabled only if you select the 'Triple Currency Deposit' check box at Account Class level.

---

#### **Note**

You can open a TCD after cut-off time. However, if you open a DCD account through 'ST-DCUSTD' for Interest Rate Maintenance, the account cannot be opened beyond the cut off date maintained in 'ICDBRMNT' screen. If the upload is done beyond the cut off maintained, the system displays an error message 'The upload is beyond the cut off time'. Ogu-chi deposits are excluded from the cut off validation. that is., if the High Value Deposits

check box is selected at STDACCLS, then the system will not perform cut off validation for DCD/TCD opening.

---

Click 'Triple Currency Deposit' tab on the 'Deposit Account Booking' screen. The following tab will be displayed.

The screenshot shows the 'Deposit Account Booking' window with the 'Triple Currency Deposit' tab selected. The interface includes several input fields for account and customer information, a 'Pay In Option' section, and detailed sections for 'Linked Currency 1 Details', 'Linked Currency 2 Details', and 'Other Details'. A navigation bar at the bottom provides access to various system functions.

Specify the following details:

### **Linked Currency 1 Details**

#### **Linked Currency 1**

Specify the linked currency 1. Alternatively, you can select the linked currency from the option list. The list displays all the valid currency maintained in the system. The system defaults the linked currency 1 from the account class. You can modify it.

---

#### **Note**

- It is mandatory to specify 'Linked Currency 1', if you have selected the 'Triple Currency Deposit' check box.
  - All the currencies are allowed for account class except deposit currency.
- 

#### **Settlement Account**

Specify the settlement account of the linked currency 1 if the settlement has to happen in the linked currency during maturity. Alternatively, you can select the settlement account from the option list. The list displays all valid accounts maintained in the system.

---

#### **Note**

It is mandatory to specify 'Settlement Account 1', if you have selected the 'Triple Currency Deposit' check box.

---

#### **Account Description**

The system displays the account description of the settlement account.

### **Account Branch**

The system displays the account branch of the settlement account.

### **Strike Rate 1**

Specify the strike rate 1 based on linked currency 1. The system generates advices for the customer on account opening date with interest rate and strike rate details. The strike rate is mandatory for the backdated TCD account created

---

#### **Note**

If you do not specify the strike rate, the system picks up the strike rate on the account opening date EOD batch. If strike rate is not applicable as on account opening date, the system logs exception.

---

### **Linked Currency 2 Details**

#### **Linked Currency 2**

Specify the linked currency 2. Alternatively, you can select the linked currency from the option list. The list displays all the valid currency maintained in the system. The system defaults the linked currency 1 from the account class. You can modify it.

---

#### **Note**

It is mandatory to specify 'Linked Currency 2', if you have selected the 'Triple Currency Deposit' check box.

---

### **Settlement Account**

Specify the settlement account of the linked currency 2 if the settlement has to happen in the linked currency during maturity. Alternatively, you can select the settlement account from the option list. The list displays all valid accounts maintained in the system.

### **Account Description**

The system displays the account description of the settlement account.

### **Account Branch**

The system displays the account branch of the settlement account.

### **Strike Rate 2**

Specify the strike rate 2 details. The system generates advices for the customer on account opening date with interest rate and strike rate details.

### **Other Details**

#### **Fixing Days**

The system defaults the fixing days from the Account Class screen. You can modify it. Fixing days cannot be lesser than zero or greater than the tenor of the TD.

---

#### **Note**

- The system considers only working days for calculating Fixing days. You can maintain local currency as holiday calendar for fixing days.
  - It is mandatory to specify 'Settlement Account 2', if you have selected the 'Triple Currency Deposit' check box.
-

### **Fixing Date**

The system defaults the fixing date using the following formula:

*Fixing Date = Maturity Date (-) Fixing Days.*

During save of the TCD account, the system performs the following validations:

- Auto Rollover is unchecked
- Close on Maturity is checked
- Move Interest to Unclaimed is unchecked
- Move principal to Unclaimed is unchecked

---

#### **Note**

- In case of Triple Currency Deposits, you can select the Payout option, 'Transfer to Savings Account' only. You can select only one account for 'Transfer to Saving Account'.
  - You can pre-close Triple Currency Deposits. There is no interest rate re-pickup on pre closure. The interest amount already paid is not recovered during pre closure.
  - Part redemption is not allowed.
  - TCD cannot be a back value dated deposit, therefore, back value dated deposit is restricted.
  - IC Rates and Rate charts are not applicable for TCD accounts. Top Up is not allowed for TCD.
- 

### **4.1.7 Maintaining Triple Currency Deposit Interest Rate**

You can maintain interest rate for Triple Currency Deposit which allows maintenance based on the following parameters:

- Deposit Currency and Linked Currencies
- Deposit Tenor

You can also invoke this screen by typing 'ICDTCDIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

### Effective Date

Specify the effective date as account opening date from the adjoining calendar.

---

### Note

If the effective date is equal to any of the currency holidays of the dual currency, then the system will display an error message.

---

### Deposit Currency

Specify the deposit currency which is a combination of linked currency 1 and linked currency 2.

### Linked Currency 1

Specify the first linked currency. Alternatively, you can select the linked currency from the option list. The list displays all open and authorized currencies maintained in the system.

### Linked Currency 2

Specify the second linked currency. Alternatively, you can select the linked currency from the option list. The list displays all open and authorized currencies maintained in the system.

### Tenor Basis

Select the tenor basis from the drop the down list. The options are as follows:

- Months
- Days

### Tenor To

Specify the tenor to value.

### Interest Rate

Specify the interest rate.



For DCD/TCD account classes, 'Applicable tenor' is mandatory with options 'Original Tenor' and 'Deposit Tenor' in deposit preferences of account class. If the tenor for interest rate pick up should be based on the tenor specified by the customer without considering holiday adjustments, you should select 'Original Tenor' option for the account class.

The system validates whether interest rate maintenance is available for the following details:

- Effective date as account opening date
- Deposit currency: Linked currency1 and Linked Currency2 combination
- Deposit original tenor or deposit tenor based on 'Applicable tenor' preference

The system validates whether you have maintained the 'Main Interest UDE' value as 'Rate' for IC products to which TCD account classes are linked.

You can specify the Interest rate with multiple effective dates only if cut off time is not applicable to TCD account class. The system validates the existing rate chart and IC rates is not applicable to TCD deposits without option contracts.

---

#### **Note**

- Triple Currency Deposit interest maintenance does not allow same currency in Deposit currency, Linked Currency 1 & Linked Currency 2 fields.
- Interest rate maintained in this screen is considered for accounts with that particular tenor based on account class preference of original tenor or deposit tenor.
- Kinagare TDs are not applicable for TCDs.
- Interest rates maintained with an effective date is applicable to accounts with account opening date as effective date only.
- If actual tenor is maintained in 'Years' only, system converts the same as Months and picks the effective interest rate. If it is not available, the check is done after converting the same to number of days.
- If the cut-off time for interest rate upload is breached, the system displays an error message stating, 'Cut-off time breached'. Oguchi deposits are excluded from the cut off validation. that is., if the High Value Deposits check box is selected at ST-DACCLS, then the system will not perform cut off validation for DCD/TCD opening.'

---

#### **Fixing Date**

Select the fixing date from the adjoining calendar based on the tenor specified.

#### **Maturity Date**

Select the date of maturity from the adjoining calendar based on the tenor specified.

---

#### **Note**

- The Fixing Date and Maturity Date provided should be based on the tenor specified. There is no system validation for the same, this has to be controlled operationally.
- You can upload the Fixing Date and Maturity Date.

---

While opening a TCD, the system validates the Fixing Date and Maturity Date maintained in the STDCUSTD/TDMM screen against the Fixing Date and Maturity Date maintained in the ICDTCDIN screen. The following are the parameters the system validates:

- Identify the Effective Date.
- Identify the Deposit Currency.

- The tenor of the deposit should be given as per the tenor basis specified in the ICDTCDIN screens.

Based on the above matching parameters, the Fixing Date and the Maturity Date is identified and validated against each other. If there is any difference in the any of the date, the system displays appropriate error message, which is configurable to override.

In case of any mismatches, you should change the tenor/maturity date and fixing date to proceed further. If you do not maintain a value in ICDTCDIN screen, then the system does not perform any validation.

#### 4.1.8 **Capturing Additional Details**

You can capture additional details for the account by clicking the following buttons in the 'Deposit Account Booking' screen:

<b>Button</b>	<b>Function</b>
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.
MIS	This invokes the 'Management Information System' screen.
Statement	This invokes the 'Statement Details' screen.
Joint Holders	This invokes the 'Linked Entities' screen
Fields	This invokes the 'User Defined Fields' screen.
Account Signatory	This invokes the 'Signatory Details' screen.
TD Payout Details	This invokes the 'Term Deposit Payout Details' screen.
Statistics	This invokes the 'Account Statistics' screen
Interest Payout Details	This invokes the 'Interest Pay-out Details' screen
Rollover History	This invokes the 'Rollover History' screen.
Documents	This invokes the 'Document Upload' screen.
Maruyu Limit	This invokes the Account Level Maruyu Limit screen
Additional Scripts	This invokes the Additional Scripts screen

Change Log	This invokes the 'Customer Address Change Log' screen.
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*Refer the chapter 'Capturing Additional Details' in this User Manual for details about the aforesaid buttons.*

#### **4.1.9 Processing TD IVR Requests**

You can process TD account opening and TD balance enquiry requests of the customers received through IVR (Interactive Voice Response).

Oracle FLEXCUBE allows you to open a TD account through IVR request. To open a TD account through IVR, the customer has to provide the PID number. The system checks for the CIF number of the PID and through the CIF number fetches the customer category from 'Customer Service Model' field of 'Customer Maintenance' screen. With these details provided by the customer, the system opens a term deposit account applying the customer category specific interest rate.

The customer can also request their TD account balance by providing the customer PID and TD account number through IVR. The system checks and displays the first 25 TD accounts in the order of maturity date for all currency and provides the current balance of the requested TD.

#### **4.1.10 Processing Backdated Booking of DCD and TCD**

Oracle FLEXCUBE allows back-value dated booking of DCD and TCD, which is subject to availability of funds in the Pay-in Account. The system picks the strike rate or exchange rate as on value date for DCD and TCD booking.

The system does not perform cut of time validations for DCD and TCD and validates whether the strike rate is provided mandatorily during DCD and TCD Booking. If exchange rate is not provided, the system displays an error 'Providing Exchange Rate is Mandatory'.

The system allows back dated only for the following pay in modes from STDCUSTD:

- Pay in from Account
- Pay in from GL

The system does not allow back dated for 'Pay in by Cheque' mode. If you provide a back date for 'Pay in by Cheque', the system displays an error message, 'Back dated will not be allowed for pay in by cheques'.

## **4.2 Viewing Term Deposit Account Details**

You can view the term deposit account details maintained in the 'Deposit Account Booking' screen using the 'Deposit Account Summary' screen. You can invoke this screen by typing

'STSCUSTD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Branch Code
- Term Deposit Account Number
- Customer Number
- Term Deposit Currency
- Stock Catalog Code
- Certificate Number
- Currency Change Account
- Instruction Date
- Instruction Status
- TD Booking Date
- Maturity Date
- Unit Number
- PID No
- Maker Home Branch
- Maker ID

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System will only fetch records for the group code allowed for the user. If a user tries to query customer information which is restricted for him, system displays the error message “No query results found for the specific criteria”.

If you are allowed to query customer information, system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Branch Code
- Term Deposit Account Number
- Account Description
- Customer Number
- Term Deposit Currency
- Account Class
- Account Open Date
- Alternate Account Number
- Stock Catalog Code
- Certificate Number
- Currency Change Account
- Instruction Date
- Instruction Status
- TD Booking Date
- Maturity Date
- Unit Number
- PID No
- Maker Home Branch
- Maker ID

## 4.3 Viewing Recurring Deposit Details

You can view the details of Recurring Deposit using the 'RD Enquiry' screen. You can invoke this screen by typing 'RDDSCHEQ' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Installation Due Date	Installation Amount	Payment Date	Due Days	Installation Status	No of Retries	Events

You can query recurring deposit details in this screen based on the following mandatory parameters:

- Account Branch
- Account Number
- Account Currency
- Customer Number
- Customer Name

---

### Note

System displays a description of the Recurring Deposit account once the querying parameter is selected.

---

Select any of the parameters for a query and click 'Query' button. The records meeting the selected criteria are displayed.

System displays the following Recurring Deposit Account details:

- Account Open Date
- Installment Amount
- Installment Frequency
- Deposit Tenor in Years, Months and Days
- Interest Rate
- Instalment Currency
- Initial Instalment Amount of the RD account
- Maturity Date
- Maturity Amount

- Principal Balance of the deposit account
- Available Balance in the RD account
- Current Balance in the RD account
- Interest Paid till date of RD account
- Tax Collected on the interest paid
- Installments Suspended
- Suspension Date

The system displays the following RD Account Instalment Details:

- Number of Successful Instalments
- Number of Unsuccessful Instalments
- Number of Instalments paid
- Amount of Instalments paid till date
- Number of Pending Instalments till date
- Pending Instalment Amount

### **Payment Details**

The system displays the following payment details:

- Instalment Due Date
- Instalment Amount for a particular instalment
- Payment Date for the particular instalment
- Due Days
- Instalment Status: One of the following status will be displayed:
  - Unpaid – This will be the default status of RD instalments during opening. This status will be continued till the due date of the particular instalment unless and until the instalment is cancelled or suspended.
  - Paid – If the instalment amount has been paid successfully either manually or through auto draw down then the system will update the status as 'Paid'. If the paid instalment is reversed the previous status of the instalment will be re-instated.
  - Overdue – If the due date of the RD instalment is crossed, then the system will update the status of that instalment as 'Overdue'. i.e., the overdue status will change in the BOD of the immediate next working day of Instalment Due Date. Automatic/Manual payment can be made for an RD instalment when the status is 'Overdue'.
  - Missed – If the maximum retry count defined at the account class is reached and the payment is still not paid, then the system will update the status of the RD instalment as 'Missed'. Once the status of the RD instalment has been updated as 'Missed', then further payment of that instalment will be based on the 'Allow Payment to Missed instalments' field defined at account class level. Payment can be made into an instalment with 'Missed' status when 'Allow Payment to Missed instalments' field is checked. The system will update the status of the instalment as 'Paid' after the payment is successful.  
The system will update the 'Missed' status only for auto draw down instalments. If the RD instalment payment is not auto draw down then the system will not update the instalment with the 'Missed' status, it will remain in 'Overdue' after the due date is crossed.
  - Cancelled – If the number of consecutive instalment with 'Missed' status reaches the count defined at the account class level then the system will update the status of the 'Unpaid' and 'Overdue' instalment as 'Cancelled'. There is no impact for the instalment with statuses with 'Paid' and 'Missed'.

- Suspended – When the instalment of the RD account is suspended using the 'Suspend Remaining instalment Payment' option then the system will update the status of the 'Unpaid', 'Overdue', 'Missed' and 'Cancelled' instalments as 'Suspended'.
- Number of Retries of auto draw-down
- Events - Clicking on 'Events' button, the system displays the following details:
  - Account Number
  - Account Branch
  - Account Currency
  - Transaction Date
  - Value Date of the Transaction
  - Debit/Credit Indicator
  - Transaction Code used in transaction
  - Amount in Foreign Currency
  - Exchange Rate used for transaction
  - Amount in local currency
  - Amount Tag used in transaction

You cannot re-instate the cancelled future instalments. The system will allow manual payment of instalments with 'Cancelled' status. When the payment is made to an instalment with 'Cancelled' status then the system will update the status as 'Paid'.

The statuses of the instalment will remain as it is during pre-mature redemption before maturity date or redemption on maturity date of the RD account.

When the RD account is provided as a credit account in SI screen (SIDTRONL), the system will update the instalment status in RD account as follows:

- If the instalment payment is successful, then the system will update the status of that particular instalment as 'Paid'. This payment from SI is possible for the following statuses.
  - Un Paid
  - Overdue
  - Missed – Payment is allowed only when the 'Allow Payment to Missed Instalment' field is checked at the account class level.
  - Cancelled
- In case of failure of instalment payment through SI, there is no impact to the status update and the system will not consider it as a failure of auto payment.

### **Transaction Details**

The system displays the following transaction details:

- Transaction Date
- Value Date of transaction
- Description of the transaction code used in the transaction
- Instrument Code used in transaction
- Branch in which the transaction is done
- Debit - If the transaction is a debit transaction, the amount of debit will be displayed.
- Credit - If the transaction is a credit transaction, the amount of credit will be displayed.
- Running Balance



- User ID
- Authorizer ID
- Transaction Code used in transaction
- Description

The system will generate entire RD payment schedule upfront once the RD account is opened successfully.

If the 'Month End Instalment' field is checked in account class level, the payment schedule generation will be done as follows, subject to the conditions that RD Month End related criteria are met.:

- If the month end is not a holiday, the 'Instalment Due Date' will be the month end date.
- If the month end is a holiday, the 'Instalment Due Date' will be the previous working day.
- In case of adhoc holiday, the 'Instalment Due Date' will be adjusted based on the holiday treatment done for the month end designated RDs.
- If there is any failure of auto draw down, further retry will be done on daily basis.
- Retries will be done only on the working days.
- During the retry whenever the auto draw down is successful then further retry will be stopped.

If the customer has visited the branch and made the payment of a particular instalment manually, then the system will stop further retry. Here, the number of retries will be equal to the 'No of Retries' defined at account class level. Once the number of retries reaches the value specified at account class further retry will be stopped.

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## 5. TD Additional Details

### 5.1 Capturing Additional Details

You can capture additional details for the account by clicking the following buttons in the 'Deposit Account Booking' screen:

Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.
MIS	This invokes the 'Management Information System' screen.
Statement	This invokes the 'Statement Details' screen.
Joint Holders	This invokes the 'Linked Entities' screen
Fields	This invokes the 'User Defined Fields' screen.
Account Signatory	This invokes the 'Signatory Details' screen.
TD Payout Details	This invokes the 'Term Deposit Payout Details' screen.
Change Log	This invokes the 'Customer Address Change Log' screen.
Interest Schedule	This invokes the 'Interest Schedules' screen
Interest Payout Details	This invokes the 'Term Deposit Interest Payout Details' screen.
Interest Derivation Details	This invokes the 'Interest Derivation Details' screen.
Rollover History	This invokes the 'rollover History' screen.

Denominated Deposit	This invokes the 'Denominated Deposit' screen.
Maruyu Limit	This invokes the 'Account Level Maruyu Limits' screen.
Additional Scripts	This invokes the Additional Scripts screen

## 5.2 Specifying Interest Details

Click 'Interest' button on the 'Deposit Account Booking' screen and invoke the 'IC Special Conditions Maintenance' screen.

You can specify the following details:

### **Branch Code**

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

### **Account**

The account number of customer (for which you are defining special conditions) is displayed in this field.

### **Calculation Account**

Specify the account for which interest will be calculated. The TD account populated will be the calculation account. By default, it will be same as the customer account. However you can change it.

### **Interest Booking Account**

You can select the account for booking interests on transaction processed at your bank.

At the time of creating an IC product, if you have maintained the booking account type as Interest (in the 'Interest and Charges – Product Definition' screen), the Interest will be liquidated into the Interest Booking account. By default, the TD account is defaulted as the interest booking account. However, you have the option of booking interest to a different account belonging to another branch also. The accounts maintained in the selected Booking Branch will be available in the adjoining option list. You can select the appropriate account. Interest will then be liquidated into the selected account.

### **Charge Booking Account**

You can select the account for booking charges on transactions processed at your bank

At the time of creating an IC product, if you have maintained the booking account type as Charge (in the 'Interest and Charges – Product Definition' screen), the charge will be liquidated into the Charge Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Charge Booking Account' field). However, you have the option of booking charge to a different account belonging to another branch also. The accounts maintained in the selected Booking Branch will be available in the adjoining option list. You can select the appropriate account. Charges will then be liquidated into the selected account.

### **Interest Statement**

Check this box to indicate that you would like to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

### **Interest Start Date**

Specify the date from which the interest accruals of TD account begins. You can specify the date as of booking the TD or any date in the future. If you specify a date in future, the system will post entries for account opening (DEBK event) on the account opening date with the value date as interest start date. It will start interest accrual calculation on the date specified in this field and post entries for IACR event.

### **Charge Start Date**

For the account for which you are defining special conditions, you must specify the date from which you would like to apply charges. Charges for this account will be calculated according to the special conditions that you define subsequently.

By default, charges on an account would be applied when the free banking period (if any) elapses. This means that the Charge Start Date is arrived at by the System by adding the Free Banking Period days (if any, specified for the Term Deposit used by the account) to the Account Opening Date. If no Free Period has been indicated for the account class used by the account, the Charge Start Date is defaulted to the Account Opening Date (that is, charges on the account would be applied right from the account opening date) and displayed in the Special Conditions Maintenance screen.

You can override the default Charge Start Date and specify the desired start date for charge application.

### **Interest Booking Branch**

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

### **Dr Cr Advices**

You can indicate whether you want to generate an interest liquidation advice for a customer account. Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

### **Charge Booking Branch**

By default, the customer's account in the current branch will be displayed. However, you have the option of booking charge to a different account belonging to another branch also. You can select the Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Charge Booking Account. Charge will be liquidated into the selected account.

### **Rate Chart Allowed**

The system defaults this preference from account class and it indicates that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen (CFDFLTRI). If it is checked, the system will pick interest rates based on different tenors, amount slab, currency and effective date for a TD. The system does not allow you to amend it.

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#### **Note**

During account creation for TDs, if 'Rate Chart Allowed' is checked, the system does not allow IC rate code. During IC calculation, if the rate code is maintained for the UDE then the system derives the interest rate from the Rate Maintenance done in 'LD MM Floating Rate input' screen (CFDFLTRI).

---

### **Continue Variance on Rollover**

This is defaulted based on the Interest and Charges product. However, you can modify this. If you have modified this, then during save, the system will prompt that 'Continue variance on Rollover Flag is modified'. You can proceed.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

### **Continue RP Variance on Rollover**

Check this box to add the RP variance with interest rate during rollover. If you do not select this check box, the system does not add the RP variance with applicable interest. By default, the system displays the value maintained at 'ICDPRMNT' screen.

---

#### **Note**

- Based on the value maintained in 'Interest and Charges Products Maintenance' (ICDPRMNT) screen, the system displays the values in 'Term Deposit Interest' screen.
  - If this check box is not selected at 'ICDPRMNT' screen and if you select it in 'Term Deposit Interest' screen, the system displays an error message, 'Continue RP Variance On Rollover Not Allowed at Product Level'.
  - If the check box is selected in 'ICDPRMNT' screen, you can change the value of the check box from 'Yes' to 'No' in 'Term Deposit Interest' screen. If the check box is not selected, you cannot change it from 'No' to 'Yes'.
-

### **Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the deposit amount/principal balance of other active deposits, under the same account class, customer and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover.

---

#### **Note**

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
- TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
- For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
- The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.
- The interest rate based on cumulative amount is defaulted from account class level. However the same can be modified at TD account. If the flag is modified at TD account level, an override "Change in account class defaulted value for interest rate based on cumulative amount" will be displayed. The interest rate based on cumulative amount cannot be modified after authorization.
- The interest rate is picked during TD opening considering the active TDs for a customer under same account class and Ccy combination.
- If a TD is rolled over, the interest start date of the TD will be considered and TDs opened before the interest start date will be considered for cumulation. Facility is available to opt/opt out cumulation during rollover.
- If a deposit participating in cumulation is closed, then no change will be done to existing TDs. For further rate pick-up, the closed TD will not be considered for cumulation.
- Cumulation feature is not supported for recurring deposits. And if checked at account level, an error message "Interest rate based on cumulative amount feature is not supported for recurring deposits" will be displayed.

If child TD account has to be considered for cumulation then this box needs to be selected. Cumulation is applicable only for rate chart allowed TDs. Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.

### **Consolidated Charge Account**

Specify the account for posting consolidated charges. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

### **Currency**

Specify the term deposit currency.

## **Product Details**

Specify the following details:

### **Product Code**

Specify an interest product in order to allow calculation of interest. When you apply an interest product on the account, interest for the account will be calculated according to the interest rule attached to the product.

Multiple interest products can be attached to TD account class. But, a TD can be created with one interest product attached. Charge product is not supported for TD accounts.

### **UDE Currency**

Specify the UDE currency for the product that you apply on the account. UDE values that you specify for the account subsequently will be taken to be in this currency.

### **Waive Interest**

This box is unchecked by default. However, you cannot waive interest on a TD. Leave this box unchecked.

### **Generate UDE Change Advice**

Check this box to indicate that interest rate change advice has to be generated for the account at EOD. The system generates interest rate change advices for accounts when the interest rate changes as part of EOD. For those accounts, when interest rate changes the details are handed off for rate change advice generation and the same is generated in the pre determined SWIFT format as per MT 935.

If the advice format is maintained in MAIL / FAX formats, then message type UDECA will be used

The advice tag used for interest rate change is 'RTCHG\_ADVICE'. The advice format for interest rate change as per MT935 is given below:

<b>Status</b>	<b>Tag</b>	<b>Field Name</b>	<b>Content/ Options</b>	<b>No.</b>
M	20	Transaction Reference Number	16x	1
O	23	Further Identification	16x	2
O	25	Account Identification	35x	3
M	30	Effective Date of New Rate	6!n	4
M	37H	New Interest Rate	1!a12d	5
O	72	Sender to Receiver Information	6*35x	6
M = Mandatory, O = Optional				

### **Open**

You can temporarily stop applying an IC product on a TD by un-checking this box. The product will cease to be applied on the term deposit. You can make the product applicable again by checking this box.

## **Effective Date**

Indicate the following details:

### **Effective Date**

The 'Effective Date' of a record is the date from which a record takes effect. You can maintain different values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Typically, you would want to open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

### **Open**

Typically, you would want to open records with different effective dates if the values of UDEs vary within the same liquidation period.

If this box is unchecked, then on save system displays the error message "Special condition not maintained for the account".

### **UDE Values**

Specify the following details.

#### **User Defined Element ID**

Specify the UDE for which value is given. The adjoining option list lists all UDEs maintained for the Interest Rule. You can select the appropriate one.

#### **UDE Value**

Specify the value of the UDE. For a fixed interest rate, you can specify a numeric value.

#### **Rate Code**

If you want to use a floating rate instead of a fixed rate, you should specify a valid IC rate code. The system will pick up the applicable rate based on the branch, currency and effective date combination maintained for the rate code in the 'Interest & Charges Rate Input' screen (ICDRATMA). For a given tenor, the system picks up the applicable rate as per the effective dates defined for the rate code. If a floating rate has to be used instead of fixed rate, IC rate code defined in the screen 'ICDUDVAL' will be defaulted to the TD account. On every rate change for the effective dates, the system will apply new rate to TD account effective from that date.

In the corresponding IC rule, you need to ensure that UDE Type is maintained as 'Rate' for interest rate pick-up for this account. If at the IC Rule, the UDE Type is maintained as "Rate as Rate Code", then the rate for IC rate code will be resolved and defaulted to TD account and rate pick-up will happen only during events (Book / Liqd / Roll).

#### **TD Rate Code**

Specify the rate code to be used for TD calculation. The adjoining option list displays all rate codes maintained using the 'LD MM Floating Rate Input' screen (CFDFLTRI). You can select the appropriate one. You can use TD rate code only when you have checked 'Rate Chart Allowed' option for the account class that is linked to the IC product.

In the corresponding IC rule, you need to ensure that UDE Type is maintained as 'Rate as Rate Code' for interest rate pick-up for this account.

*Refer the chapter 'Annexure B – IC Rule Set-up' in this User Manual for further details about IC rules.*

#### **Variance**

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. You can modify it anytime.



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**Note**

Note the following:

- If you specify the UDE value and also a rate code (rate code or TD rate code), the system will add the UDE value to the specified rate code value and apply that interest rate on the deposit.
  - You can define either the rate code or the TD rate code, but not both.
- 

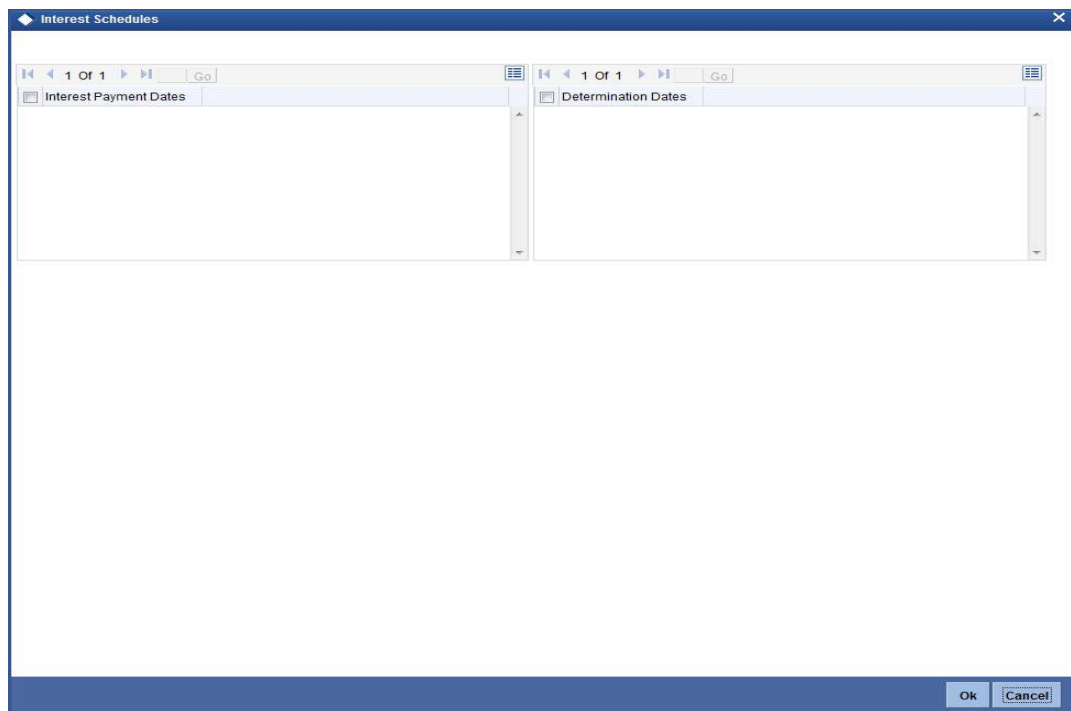
Interest accrued for the account till date gets liquidated on the customer change date.

During the online liquidation the relationship based variance for the source customer gets applied to the account.

Interest rate for the accounts gets modified from the customer change date for the target customer number with relationship based variances for interest rate. If the customer change is done on the interest accrual or liquidation date, then the interest accrual or liquidation gets done at BoD. You can modify the interest and principal liquidation accounts while saving the customer change transaction.

## 5.3 Viewing Interest Schedule Details

Click 'Interest Schedules' button on the 'Deposit Account Booking' screen and invoke the 'Deposit Interest Derivation Details' screen to display the interest payout dates.



You can view the following details:

- Interest Payment Dates
- Determination Dates

On populating the interest schedules, the system will apply the holiday treatment at the account class for Interim interest payable on the actual pay out date i.e., BOD date.

If schedule is adjusted due to holiday treatment, then for further schedules, no cascading effect will be available and will continue to calculate from actual interest payment date before holiday treatment.

The system will populate the interest schedules for TD account based on the liquidation frequency at IC product.

For TD created from Series, determination date will be available whether it is derived or non derived.

If deposit is booked under series, interest payment dates/determination dates will be populated based on series.

For Derived rate series, re-pick rate on ILIQ/ Rollover/ Continue variance is not applicable.

The system will populate interest schedules for TD created from series based on the schedule defined at series. If there is any change in the schedule, then same needs to be propagated to TD account under series during EOD.

## 5.4 Specifying Interest Derivation Details

Click 'Interest Derivation Details' button on the 'Deposit Account Booking' screen and invoke the 'Deposit Interest Derivation Details' screen. The derivation details will be populated from Series to TD account. If derived standalone TD is created, then the system will populate the derivation details from the derived rule attached to derived account class.

Interest Rate Derivation Rule	Reference Code

Rule Description

Effective Date

User Data Elements		
User Element	User Element Value	Rate Code

Ok Cancel

You can specify the following details:

### **Interest Rate Derivation Rule**

The system displays the rule for which UDE values are maintained.

### **Rule Description**

The system displays the description for the interest derivation rule.

### Reference Code

The system displays the referenced code.

### Effective Date

Specify the date from which derivation user element values are effective.

### Derivation User Elements

#### User Element

Specify the user element details. Alternatively, you can select user element value from the option list. The list displays all valid user element value maintained in the system.

#### User Element Value

Specify the user element value.

#### Rate Code

Specify the float rate code. Alternatively, you can select rate code from the option list. The list displays all rate code maintained in the system.

## 5.5 Specifying Charge Details

Click 'Charges' button on the 'Deposit Account Booking' screen and invoke the 'Account level charges conditions' screen. Note that this screen is not applicable for Term Deposits.

Slab Amount *	Charge Amount	Rate

You can specify the following details:

#### Branch Code

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

**Account**

The Account number of customer (for which you are defining special conditions) is displayed in this field.

You can click the 'Default' button to default the Charge Products and the corresponding details applicable for the account. You can then modify these values to define the special conditions.

**5.5.1 Specifying Product Details**

Specify the following details:

**Product Code**

The system defaults a product when you click the 'Default' button at the time of account creation. You must modify it to identify the Charge product using which the applicable charges would be collected.

**Currency**

The charges would be collected in the currency defined for the selected charge product, and this currency is displayed on the screen.

**Minimum and Maximum**

You must indicate the charge amount range, representing the minimum and maximum charge that can be applied for the account.

**Free Items**

You must indicate the number of free items for which the customer will not be charged.

**Open**

By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the 'Open' box.

**Waive Charges**

You can choose to waive charges for an account.

Charge liquidation for the account till date gets liquidated on the customer change date.

For periodic charges online liquidation gets done on the customer change date.

In case of customer change, all the charges applicable to the source customer gets replaced with charges applicable to the target customer.

## 5.6 Specifying Linked Entities

Click 'Linked Entities' button on the 'Deposit Account Booking' screen and invoke the 'Linked Entities' screen.

Customer *	Customer Name	Relations *	Include Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Specify the following details:

### **Customer**

Select the customer from the option list with whom you want to establish the relationship with the account that you are maintaining.

### **Description**

In this field, the system displays the name of customer that you have selected in the previous field. You cannot change the description.

### **Relations**

By default, the system will select the customer of the account as the Primary Holder. This is a pre-shipped relationship and you will not be allowed to change the relationship.

### **Include Relationship**

Check this box to indicate that relationship should be inherited for all transactions.

## 5.7 Specifying Restrictions

Click 'Restrictions' button on the 'Deposit Account Booking' screen and invoke the 'Products and Transaction Codes Restriction' screen.

**Product Details**

Product List  Disallowed  
 Allowed

Special Condition  Not Applicable  
 Applicable

Product	Description	Debit	Credit
---------	-------------	-------	--------

**Transaction Details**

Transaction List  Disallowed  
 Allowed

Special Condition  Not Applicable  
 Applicable

Transaction Code	Description	Debit	Credit
------------------	-------------	-------	--------

Ok Exit

Specify the following details:

### **Product Details**

Indicate the following preferences.

### **Special Condition**

By default, the restrictions maintained at the account class level will be displayed here. When you define product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Applicable'. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Not Applicable'.

### **Product List**

Specify the restriction type here. The options available are:

- Allowed – If you select this, the products entered in the multi-entry block will be allowed for that account.
- Disallowed – If you select this option, the products entered in the multi-entry block will be disallowed.

### **Product**

You can select the products and specify the type of transaction (Dr, Cr or both) that you would like to allow/disallow for each product. In contracts involving the selected products, the accounts would be used for processing the selected type of transaction. For instance, assume that for the account A1, you have allowed 'Dr' for the product ABCD. This would mean that if a Dr entry for the product ABCD is passed to the account, A1, it would go through but in case a Cr entry is passed for this product, then the system will display a message indicating that the transaction is restricted for the account.

### **Description**

The system displays the description for the product code that which you have specified

### **Debit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the product code. If you have indicated to allow 'Dr' Transactions for the product ABCD, and attempt to post a debit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

### **Credit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the product code. If you have indicated to allow 'Cr' transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

### **Transaction Details**

Indicate the following preferences.

#### **Special Condition**

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Applicable' at the account level. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Not Applicable'.

#### **Transaction List**

Specify the restriction type here. The options available are:

- Allowed – If you select this, the transaction codes entered in the multi-entry block will be allowed for that account.
- Disallowed – If you select this option, the transaction codes entered in the multi-entry block will be disallowed.

### **Transaction Code**

Likewise, you can maintain restrictions for transaction codes as well. Transaction code based restrictions are allowed only for entries initiated from the Data Entry module. Otherwise you should use product code based restriction.

### **Description**

The system displays the description for the transaction code that you have specified

### **Debit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the transaction code. If you have indicated to allow 'Dr' transactions for a particular transaction code, and attempt to post a credit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

### **Credit**

During transaction processing, the system will validate whether any restrictions are placed on the account based on the transaction code. If you have indicated to allow 'Cr' transactions for a particular transaction code, and attempt to post a debit entry, the system will seek an override. If the message has been configured as an 'override' instead of an 'error', you will be able to continue the transaction, despite the restrictions, by providing appropriate reasons for the same. Otherwise you cannot continue with the transaction.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.



## 5.8 Specifying MIS Details

Click 'MIS' button on the 'Deposit Account Booking' screen and invoke the 'Management Information System' screen.

The screenshot shows the 'Management Information System' window. It features a top section with input fields for 'Branch', 'Account', 'MIS Group', and 'Rate Code'. The 'MIS Group' field has a blue button labeled 'Default MIS Group' and a checkbox for 'Link to Group'. To the right, there are dropdown menus for 'Calc Method' and 'Rate Type' (currently set to 'Fixed'), and a 'Spread' field. Below these are radio buttons for 'Pool Code' (selected) and 'Account Level', along with 'Pool Code' and 'Reference Rate' fields. The middle section contains three columns of input fields labeled 'Transaction MIS Codes', 'Address 2', and 'Cost Code'. The bottom section contains two columns of input fields labeled 'Composite MIS Codes' and 'Address 3'. At the bottom of the window, there are links for 'Change Log' and 'Transfer Log', and 'Ok' and 'Exit' buttons.

Specify the following details:

### **Branch Code**

The current logged-in branch code is displayed here

### **Account**

The TD account number is displayed here.

### **MIS Group**

For an account, the transaction type of MIS class will be picked up from the account class.

### **Rate Code**

Specify the rate code. You can also select the appropriate one from the adjoining option list, which displays all valid rate codes maintained in the system.

### **Calc Method**

Specify the method to be considered for MIS related component computation.

### **Rate Type**

If you have indicated that rates maintained for the individual account should be picked up for MIS refinancing you have to specify the Rate Type that is to be used. The options available are:

- Fixed
- Floating – Automatic – indicating that the system should pick up the refinancing rate associated with the account. Since the account number is linked to a Rate Code the

system picks up the rate code associated with the account when the EOD processes are run to refresh the various rates.

### **Spread**

Specify the spread that should be applied if rate type is selected as 'floating' type.

### **Pool Code/Account Level**

Define the Pool Code/Account Level to which the account class or product belongs.

### **Pool Code**

For an account, the pool code will be picked up from the account class.

### **Transaction MIS Group**

For an account, the transaction type of MIS class will be picked up from the account class.

### **Composite MIS Group**

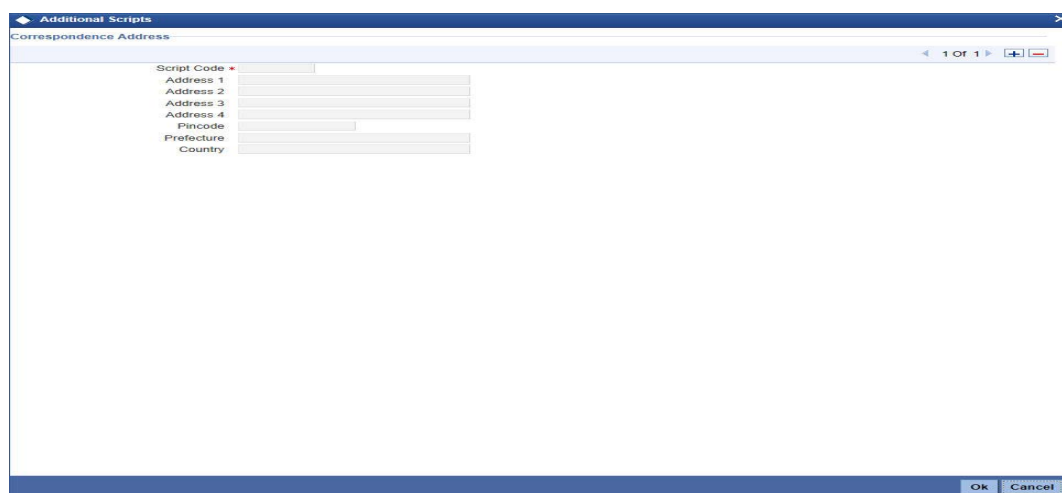
The composite type of MIS class will be defaulted from those defined for the customer.

### **Cost Code**

For an account, the cost codes will be picked up from the account class.

## **5.8.1 Specifying Additional Scripts**

The additional scripts maintained in 'Customer Maintenance (STDCIF)', 'Quick Customer Addition (STDCIFAD)' screens will be defaulted to 'Deposit Account Booking' screen, during TD opening, however, you can amend it. You can maintain address details of the customer in Kanji and Katakana format by clicking on 'Additional Scripts' button in 'Deposit Account Booking' screen.



The screenshot shows a window titled 'Additional Scripts' with a sub-section 'Correspondence Address'. It contains a list of fields: 'Script Code' (with a dropdown arrow), 'Address 1', 'Address 2', 'Address 3', 'Address 4', 'Pincode', 'Prefecture', and 'Country'. Each field has a corresponding input box. At the top right of the input area, there is a navigation bar with '< 1 Of 1 >' and '+' and '-' icons. At the bottom right, there are 'Ok' and 'Cancel' buttons.

Click '+' icon to add additional scripts.

You need to specify the following details:

### **Script Code**

Specify the script code. Alternatively, you can select the script code from the option list. The list displays the script code, script description, language code and language name of the scripts.

### **Address 1-4**

If the address code input in main screen has details in the script code input by user, then Address 1-3, (*Prefecture & Pin Code*) will be auto populated. If address code is not input or

if the address code does not have details in the selected script code, you can manually input these fields. Address 4 is always input manually.

*For more information on the Address Code Maintenance screen, refer to the section 'Maintaining Address Codes Details' in the Core Services User Manual.*

If an address code is not selected in the 'Address Code' field, then specify the address details of the customer.

#### **Pin Code**

If an address code is selected in the 'Address Code' field under the 'Address for Correspondence' section, then the PIN code field is auto populated with the value mapped to the address code. If the address code is not selected in the 'Address Code' field, then specify the PIN code details.

#### **Prefecture**

Specify the prefecture corresponding to the address.

#### **Country**

Specify the country code.

## **5.8.2 Viewing Change Log**

Click 'Change Log' button on the 'Management Information System' screen and invoke the 'Change Log' screen. If MIS reclassification occurs, through changing of the MIS codes for the 'Customer Type' of MIS classes, the system will store the changes made, in the Customer MIS 'Change Log' screen.

The screenshot shows a window titled "Change Log" with a blue header and footer. At the top, there are input fields for "Branch" and "Account". Below these is a section titled "Change Log Details" which contains a table. The table has four columns: "MIS Class \*", "Transaction Date \*", "Old MIS Code", and "New MIS Code". There is a single row of data in the table. Above the table, there are navigation controls including "1 Of 1" and a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Here you can view the following details:

#### **Branch Code**

The current logged-in branch code is displayed here.

### **Account**

The system displays the TD account number.

### **Change Log Details**

You can view the following details:

- MIS Class
- Transaction Date
- Old MIS Code
- New MIS Code

## **5.8.3 Viewing Transfer Log**

Click 'Transfer Log' button on the 'Management Information System' screen and invoke the 'Balance Transfer Log' screen. When MIS reclassification occurs with respect to a customer, account or contract, the balances in a GL associated with the old MIS code in each case are transferred to the GL for the new MIS code, if the option of transferring MIS balances upon reclassification has been set in the 'Chart of Accounts' screen for the GL.

Branch	Product Code	Financial Year	Transaction Date	GL Code	MIS Class	Old MIS Code	New MIS Cod

Here you can view the following details:

### **Account**

The system displays the TD account number.

### **Balance Transfer Log Details**

You can view the following details:

- Branch Code
- Product Code
- Fin Year
- Transaction Date
- GL Code
- MIS Class
- Old MIS Code
- New MIS Code

- TRF Ind
- Currency
- Ex rate
- Amount

## 5.9 Specifying Statement Details

Click 'Statement' button on the 'Deposit Account Booking' screen and invoke the 'Statement Details' screen.

The screenshot shows the 'Statement Details' window with the following sections:

- Primary Account Statement:**
  - Generate Statement Only On Movement
  - Type:  Summary,  None,  Detailed
  - Account: [Text Field]
  - Cycle: [Dropdown], On: [Dropdown]
- Secondary Account Statement:**
  - Generate Statement Only On Movement
  - Type:  Summary,  None,  Detailed
  - Cycle: [Dropdown], On: [Dropdown]
- Tertiary Account Statement:**
  - Generate Statement Only On Movement
  - Statement Account: [Text Field]
  - Type: [Dropdown (set to None)]
  - Cycle: [Dropdown], On: [Dropdown]

On the right side, there are three 'Previous Statement Details' sections, each with fields for Date, Balance, and No. At the bottom right, there is a section 'Exclude Same Day Reversal Transactions from Statement' with an unchecked checkbox. 'Ok' and 'Exit' buttons are at the bottom right.

You can specify the following details:

### **Primary A/C Statement**

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

### **Generate Stat. Only On Movement**

Check this box to indicate that an account statement should be generated for the account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On the September 5, 2001, there has

been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

### **Type**

You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

### **Account**

The system displays the account number for which you are setting the statement details.

### **Cycle**

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

### **On**

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31<sup>st</sup> for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle.

### **Secondary A/C Statement**

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

### **Tertiary A/c Statement**

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

### **Statement Account**

Specify the account for which the statement has to be generated. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

### **Exclude Same Day Reversal trns from Stmt**

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

This specification is defaulted from the account class linked to the account. You can change it for a specific account.

## **5.10 Specifying Joint Holder Details**

Click 'Joint Holders' button on the 'Deposit Account Booking' screen and invoke the 'Joint Holders' screen.

Customer No	Customer Name	Joint Holder Type	Start Date	End Date
		Customer Contact Person		

Specify the following details:

#### **Account Number**

The system displays the account number here.

#### **Customer No**

The system displays the customer account number.

### **Branch Code**

The system displays the branch code of the current branch.

### **List of Joint Holders**

You can add the joint holder details in this section if the selected account type is 'Joint'. Maintain the following details:

#### **Customer Number**

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

#### **Customer Name**

The system displays the customer name based on the selected customer number.

#### **Joint Holder Type**

Indicate the type of authority. Select the appropriate one from the drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First
- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer

#### **Start Date**

Specify the date from which the joint holding of the account begins.

#### **End date**

Specify the date on which the joint holding of the account ends.

---

#### **Note**

Note the following:

- If the end date expires, the system does not allow you to save the customer account in case of amendment in the joint holder details. The system will display an error message if you attempt to save the amendment.
  - You can enter the joint holder details only if 'Account Type' is 'Joint'. If the account type is 'Joint' then it is mandatory to specify the details of at least one joint holder.
-



## 5.11 Capturing User Defined Fields

All User Defined Fields (UDFs) linked to the function ID 'STDCUSTD' are displayed in the 'User Defined Fields' screen.

Invoke this screen by clicking 'Fields' button on the 'Deposit Account Booking' screen.

Field Name	Value	Value Description
------------	-------	-------------------

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs. Click 'Fields' button on the 'Deposit Account Booking' screen and invoke the 'User Defined Fields' screen.*

## 5.12 Specifying Account Signatory Details

Click 'Signatory' button on the 'Deposit Account Booking' screen and invoke the 'Signatory Details' screen.

Customer ID *	Relation Type	Signature Id *	Signatory Name	Signatory Type
---------------	---------------	----------------	----------------	----------------

Here you can capture the following details:

**Branch code**

The system defaults the current branch here.

**Account**

This is the account number to which signatories are to be linked.

**Account description**

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

**Customer No**

Enter the customer signatory you want to link to the account

You can link a customer signatory to an account either by:

- Click on the option list next to the Signatory Number. A list of customer signatory numbers, whose details have been captured will be displayed, along with their names. Pick up the signatory whom you want to make an account signatory for the account
- Keying-in the customer Signatory Number and Name directly, if the signatory number has not been maintained through the Customer Signatory details screen

---

**Note**

If the signatory ID that you specify has not been maintained, the System displays an override. On confirming the override, you will be allowed to save the signatory details. An error message is displayed if you enter a duplicate Signatory ID. Each time you capture a new Signatory ID at the account level you must identify the relationship of the signatory with the customer.

---

**Minimum Number of Signatories**

Specify the minimum number of signatories necessary to endorse an instrument involving the account.

**Customer Name**

The system displays the name of the corresponding customer

**Account Message**

You can capture information about particular signatories. These messages could pertain to the name, number and the type of signatory your customer is. For instance you can capture a message like - "This signatory is a joint account holder with rights to sign instruments only up to US 8000".

**Signature ID**

Specify the signatory identification number.

**Signatory Name**

The system displays the corresponding name of the signatory ID specified.

**Signatory Type**

Specify the signatory type.

**Approval Limit**

Specify the amount up to which the account signatory can approve for debits.

**Signatory Message**

The system displays the message corresponding to the signatory.

## 5.13 Indicating TD Payout Details

Click 'TD Payout Details' button on the 'Deposit Account Booking' screen and invoke the 'Term Deposit Payout Details' screen to capture the parameters for automatic pay-out.

The screenshot shows a software window titled "Term Deposit Payout Details". The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. The main content area is white and contains several input fields and controls. At the top, there are three input fields: "Branch", "Account", and "Currency". Below these, there is a tab bar with three tabs: "Term deposit" (which is selected and highlighted in blue), "Bankers Cheque / Demand Draft", and "PC". In the middle section, there are three input fields: "Branch", "Currency", and "Customer No". To the right of these, there are two radio buttons under the label "Default From": "Parent Account" (which is selected) and "Account Class". Below the radio buttons is an "Account Class" input field with a small blue button containing the letter "P" to its right. At the bottom of the window, there is a blue bar containing an "Interest" input field on the left and "Ok" and "Exit" buttons on the right.

Here you can capture the following details:

### **Branch code**

The system defaults the current branch here.

### **Account**

This is the parent TD account number.

### **Currency**

The system defaults the TD currency.

### 5.13.1 Term deposit Tab

This tab is displayed by default on invoking the screen. Here you can capture details for creation of a child TD as part of pay-out of the parent TD.

### **Customer No**

The system defaults the customer number. However, the customer no can be changed and a different customer can be provided for child TD creation.

### **Branch code**

The system defaults the current branch here.

### **Currency**

The system defaults the TD currency.

### **Default From**

Indicate whether the details should be picked up from the parent TD account or the account class, by choosing one of the following options:

- Account
- Account Class

## Account Class

Specify the account class, if you have selected the 'Default From' as Account Class.

If you select the 'Default From' as Account, then on clicking of 'P' button, the system will default the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking 'P' button, the system will default the interest and deposit details from the account class selected. For the child TD, you will have to capture interest calculation and pay-out preferences. You can do this by clicking 'Interest' button on the screen.

*Refer the section 'Capturing Payout Interest Details for Child TD' in this chapter for details about capturing interest preferences for Child TD in case auto pay-out by rollover option is selected.*

### 5.13.2 Bankers Cheque/DD Tab

Click 'Banker's Cheque/DD' tab to capture cheque related details if you have opted for TD pay-out through a banker's cheque.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are input fields for "Branch", "Account", and "Currency". Below these is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC". The "Bankers Cheque / Demand Draft" tab is currently selected. Under this tab, there are two sections: "Instrument Details" and "Beneficiary Details". The "Instrument Details" section includes fields for "Bank Code", "Payable Branch", "Instrument Type", and "Currency". The "Beneficiary Details" section includes fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom of the window, there is an "Interest" button and "Ok" and "Exit" buttons.

Here you can capture the following details:

#### **Cheque Details**

Specify the following details.

##### **Bank Code**

Specify the bank code of the Bankers cheque.

##### **Currency**

The system displays the TD currency. You cannot modify it.

##### **Payable Branch**

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

##### **Instrument Type**

Instrument type of the TD will be defaulted here based on the payout type value selected in the main screen, if you have selected 'Payout Type' as 'Demand Draft' or 'Bankers Cheque'.

## **Beneficiary Details**

Specify the following details.

### **Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

### **Passport/IC Number**

Specify the passport number or identification card number of the beneficiary for the pay-out.

### **Narrative**

Specify the description for the pay-out.

### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

## **5.13.3 Specifying PC Details**

Click 'PC' tab to capture pay-out details if you have opted for TD pay-out through PC transfer to another account.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are input fields for "Branch", "Account", and "Currency". Below this is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC". The "PC" tab is currently selected. Under the "Counterparty" section, there are three input fields: "Counterparty Bank Code", "Counterparty Account", and "Currency". Under the "Beneficiary Details" section, there are three input fields: "Beneficiary Name", "Passport/IC Number", and "Narrative". To the right of these fields is a "Beneficiary Address" field. At the bottom left, there is an "Interest" field. At the bottom right, there are "Ok" and "Exit" buttons.

The following details are captured here:

### **Counterparty**

Specify the following details.

#### **Counterparty Bank Code**

Specify the bank code of the counter party for the pay-out.

#### **Counterparty Account**

Specify the account number of the counter party for the pay-out. However you can select the counter party account number from the adjoining option list.

#### **Currency**

Specify the currency of the counter party for the pay-out.

## **Beneficiary Details**

Specify the following details.

### **Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

### **Passport/IC Number**

Specify the passport or identification card number of the beneficiary for the pay-out.

### **Narrative**

Specify the description for the pay-out.

Note that the system will process TD payout through PC transfer using a bridge GL that is specified for the account class in the 'Deposit Account Details' screen.

*Refer the section 'Maintaining Deposit Details' in the chapter Term Deposit Maintenance' for details about the bridge GL.*

## **5.13.4 Specifying Zengin Parameters**

You can create the 'Zengin' transaction on the date of maturity if the 'Payout Type' is chosen as 'Zengin'. The system will effectively create an FP contract from TD and in turn FP will process the Zengin transaction.

If the payout type selected is Zengin then you can input the details at the Zengin Payments sub-screen. On maturity of the deposit, a Zengin Outgoing Payment transaction will be initiated automatically from FLEXCUBE Payment module based on the details provided in this screen.

Click 'Zengin' tab to capture the matured TD payout through zengin transactions.

The screenshot shows a software window titled "Pay Out Details". At the top, there are fields for "Branch Code" (with the value "400") and "Currency". Below this is a navigation bar with tabs: "Term deposit", "Bankers Cheque / Demand Draft", "PC", and "Zengin". The "Zengin" tab is currently selected. The main area is divided into two columns of input fields under the heading "Beneficiary Details". The left column contains: "Beneficiary Bank Name", "Beneficiary Bank Code", "Beneficiary Branch Name", "Beneficiary Branch Code", and "Remitter Name". The right column contains: "Beneficiary Account Number", "Account Currency", "Beneficiary Name", "Account Type" (a dropdown menu), "Narrative", and "Payment Reference Number". At the bottom of the window, there is a status bar with the word "Interest" on the left and "Ok" and "Cancel" buttons on the right.

You can specify the following details:

## **Beneficiary Details**

### **Beneficiary Bank Name**

Specify the beneficiary bank name. Alternatively, you can select the beneficiary bank name from the option list. The list displays all bank names as available in the Local Bank Directory list of FLEXCUBE Payments. This is a mandatory field.

### **Beneficiary Bank Code**

The system displays the beneficiary bank code for the selected beneficiary bank name. You can amend this field.

### **Beneficiary Branch Name**

Specify the beneficiary branch name. Alternatively, you can select the beneficiary branch name from the option list. The list displays all branch names as available in the Local Bank Directory list of FLEXCUBE Payments.

### **Beneficiary Branch Code**

Specify the beneficiary branch code. Alternatively, you can select the beneficiary branch code from the option list. The list displays all valid branch codes based on the Beneficiary Bank Name selected.

### **Remitter Name**

The system defaults the customer name. You can amend this field.

The system will validate the characters entered in this field against the zengin character maintained.

### **Beneficiary Account Number**

Specify the account number of the beneficiary to whom the payment needs to be sent.

### **Account Currency**

The system defaults the TD account currency.

### **Beneficiary Name**

Specify the name of the Beneficiary.

The system will perform the zengin character validation for the beneficiary name against the Zengin characters maintained in STDSCRPT. If any of the non-zengin character is provided, then the system will display an appropriate error message.

### **Account Type**

Select the type of account from the drop-down list. The list displays the following values:

- Current
- Savings
- Others
- Special

### **Narrative**

Specify the narrative for the transaction. If you do not provide any value, then the system will automatically default the value as 'Term Deposit Closure Proceeds' – For Principal and 'Interest Proceeds' – For Interest

### **Payment Reference Number**

Once the zengin payment is initiated from the TD and if the payment is successful, then FP (FLEXCUBE Payments) will provide a reference number. The same will be stored in this field. If the system stores the multiple Payment Reference Number, say, periodic interest payout,

then the payment reference numbers will be concatenated and stored with a comma separation. If the payment is failed then the FP will not provide any reference number and the particular payout transaction will be treated as a failure transaction.

If the Payout Type is chosen as 'Zengin' for Principal or Interest providing values in respective 'Zengin' tab is mandatory, if not system will display an appropriate error message.

When the Payout Type is chosen as 'Zengin' on maturity processing the Principal/ Interest amount will be credited into the 'Settlement Bridge GL' which is maintained in the Account Class.

---

**Note**

To initiate a Zengin transaction for TD payout and loan disbursement maintaining these will be mandatory. If these fields are not maintained in the internal parameter tables then it will not be possible to initiate the Zengin transaction for TD payouts and loan disbursement.

---

If the payout has been provided as the Child TD, then the payout of the Child TD also will have the Zengin facility.

If the periodic interest liquidation is provided with Interest Payout option as Zengin, the same will be supported by creating FP contract.

---

**Note**

You cannot add Zengin as a payout option in STDCUSTD and TDMM screen.

---

#### **5.13.4.1 Parameter Setup for Zengin Payout Transaction:**

The following required FP fields will be parameterized at the PMTM\_PARAM level.

- Source Code
- Transfer Type
- Product Type

For TD account Intermediary GL maintenance will be done in Account Class.

#### **5.13.5 Capturing Payout Interest Details for Child TD**

As mentioned before, if you have opted for creation of a child TD on maturity of the parent TD, you need to specify interest details of the child TD. Click 'Interest' button on the 'Term Deposit Payout Details' screen and invoke the 'Term Deposit Interest' screen.



In this screen, the system defaults all the parameters maintained for the parent TD. However, you can modify them.

The screenshot shows a software window titled "Term Deposit Interest". It has two tabs: "Interest" (selected) and "Deposit".

**Account Details:**

- Calculation Account: [Text Field]
- Interest Booking Account: [Text Field]
- Charge Booking Account: [Text Field]
- Interest Statement
- Interest Rate Based on Cumulative Amount
- Interest Start Date: [Text Field]
- Charge Start Date: [Text Field]
- Interest Booking Branch: [Text Field]
- Dr Cr Advices
- Charge Booking Branch: [Text Field]

**Product Details:**

- Product Code: [Text Field]
- UDE Currency: [Text Field]
- Waive Charges
- Generate UDE Change Advice
- Open
- LBL\_CONTVARROLL

**Effective Date:**

- Effective Date: [Text Field]
- Open:

**UDE Values:**

- [Text Field]

This screen comprises two tabs viz:

- Interest
- Deposit

### 5.13.6 **Interest Tab (interest preferences for Child TD)**

You need to capture the following details here:

#### **Interest Tab**

You can capture the following interest-related details.

#### **Calculation Account**

Select the calculation account of the child term deposit from the option list. All the CASA accounts and the current TD account for which child TD is to be created will be available for selection in the option list.

#### **Interest Booking Account**

You can select the accounts for booking interests on transactions processed at your bank.

#### **Charge Booking Account**

You can select the accounts for booking charges on transactions processed at your bank.

#### **Interest Statement**

You can also indicate if you would like to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

### **Consolidated Charge Account**

Specify the account. The option list consolidated change account

### **Dr Cr Advices**

You can indicate whether you want to generate an interest liquidation advice for a customer account. Check the 'Debit/Credit Advices' box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

The preference you have made in the Customer Account Class screen will be defaulted here. However, you can choose to change your preference to generate or suppress these Advices.

### **Interest Start Date**

The system displays the Maturity date of the parent TD as the interest start date for the child TD. However, you can modify it. Interest for this account will be calculated according to the special conditions that you define subsequently.

### **Charge Start Date**

For the account for which you are defining special conditions, you must specify the date from which you would like to apply charges. Charges for this account will be calculated according to the special conditions that you define subsequently.

By default, charges on an account would be applied when the free banking period (if any) elapses. This means that the Charge Start Date is arrived at by the System by adding the Free Banking Period days (if any, specified for the account class used by the account) to the Account Opening Date. If no Free Period has been indicated for the account class used by the account, the Charge Start Date is defaulted to the Account Opening Date (that is, charges on the account would be applied right from the account opening date) and displayed in the Special Conditions Maintenance screen.

You can override the default Charge Start Date and specify the desired start date for charge application.

### **Interest Booking Branch**

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

### **Charge Booking Branch**

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

### **Consolidated Charge Branch**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account

**Product Code**

Specify the product code.

**UDE Currency**

Specify the UDE currency for the product that you apply on the account. UDE values that you specify for the account subsequently will be taken to be in this currency.

**Generate UDE Change Advice**

Check this box to generate the UDE change advice.

**Waive Charge**

This box is unchecked by default. However, you cannot waive charge on a TD. Leave this box unchecked.

**Open**

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

**Continue Variance on Rollover**

This is defaulted based on the Interest and Charges product. However, you can modify this. If you have modified this, then during save, the system will prompt that 'Continue variance on Rollover Flag is modified'. You can proceed.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

**Continue RP Variance on Rollover**

Check this box to add the RP variance with interest rate during rollover. If you do not select this check box, the system does not add the RP variance with applicable interest. By default, the system displays the value maintained at 'ICDPRMNT' screen.

---

**Note**

- Based on the value maintained in 'Interest and Charges Products Maintenance' (ICDPRMNT) screen, the system displays the values in 'Term Deposit Interest' screen.
  - If this check box is not selected at 'ICDPRMNT' screen and if you select it in 'Term Deposit Interest' screen, the system displays an error message, 'Continue RP Variance On Rollover Not Allowed at Product Level'.
  - If the check box is selected in 'ICDPRMNT' screen, you can change the value of the check box from 'Yes' to 'No' in 'Term Deposit Interest' screen. If the check box is not selected, you cannot change it from 'No' to 'Yes'.
- 

**Interest rate based on cumulative amount**

Check this box if child TD account has to be considered for cumulation. Cumulation is applicable only for rate chart allowed TDs.

**Effective Date**

Specify the effective date of a record which is the date from which a record takes effect. The system displays the maturity date of the parent TD. However, you can change it.

## Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

## UDE ID

Specify the UDE ID for the account.

## UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

## Rate Code

Specify the rate code for the account. TD rate code is not applicable for Child TD.

## Variance

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. You can modify it anytime.

### 5.13.7 Deposit Tab (Deposit Preferences for Child TD)

Click 'Deposit' tab to capture deposit-related details of the child TD, if you have opted for creation of a child TD on maturity of the parent TD.

The system defaults all the parameters maintained for the parent TD in this screen. However, you can modify them.

The screenshot shows the 'Term Deposit Interest' application window. The 'Deposit' tab is active, displaying various configuration options for a child TD. The 'Deposit Tenor' section includes radio buttons for 'Account Class Tenor', 'Account Tenor', and 'Independent Tenor', along with input fields for 'Years', 'LBL\_DEPTENORMONTH', 'Days', and 'Maturity Date'. The 'Rollover Tenor' section includes radio buttons for 'Account Class Tenor', 'Account Tenor', and 'Independent Tenor', and input fields for 'Years', 'Months', 'Days', and 'Next Maturity Date'. The 'Rollover Type' section includes radio buttons for 'Principal', 'Principal + Interest', 'Special Amount', and 'Interest', and a 'Rollover Amount' input field. A 'Compute' button is located below the 'Rollover Amount' field. The 'Term Deposit Payout Details' section is a table with columns for 'Payout Type', 'Percentage', 'Offset Branch', 'Account', and 'Narrative'. The table currently shows one row with 'Account' in the 'Payout Type' column. At the bottom of the window, there are 'Payout Parameters' and 'Ok' and 'Exit' buttons.

You need to capture the following details here:

## **Deposit Tenor**

Select the deposit tenor type. The following options are available.

- Account class tenor - If you select this, the system will default the default tenor from the account class. This is represented in terms of days, months and years. You cannot edit it. The system will not display the next maturity date, as account class tenor is subject to change.
- Account tenor - If you select this, the system displays the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- Independent tenor - If you select this, you can specify the tenor in terms of days, months and years. The default value of the independent tenor will be null.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

### **Years**

This indicates the number of years in the original tenor.

### **Months**

This indicates the number of months in the original tenor.

### **Days**

This indicates the number of days in the original tenor.

If the maturity date falls on the holiday, the system adjusts it to next working day.

## **Rollover Tenor**

The deposit tenor has following options as below,

- Account class tenor - If you select this, the system displays the account class tenor in days, months and years. You cannot change this. The system will not display the next maturity date, as account class tenor is subject to change. The default account class tenor at the time of rollover is considered.
- Account tenor - This is the default option. If this is selected, the system populates the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- Independent tenor - If you select this, you can enter the rollover tenor in terms of days, months and years. The default value of the independent tenor will be null.

### **Years**

This indicates the number of years in the rollover tenor.

### **Months**

This indicates the number of months in the rollover tenor.

### **Days**

This indicates the number of days in the rollover tenor.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

The tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

**Maturity Date**

The system defaults the maturity date from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets

**Auto Rollover**

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option

**Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount as per the pay-out details maintained for the child TD.

**Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting roles on grace period end date. If you select this option, you will need to check the box 'Move Principal to Unclaimed'.

**Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on grace period end date. If you select this option, the principal liquidation account should not be specified.

**Rollover interest rate based on cumulative amount**

Check this box to opt for cumulation at the time of rollover.

**Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

**Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

**Rollover Type**

Indicate the components that should be rolled over by choosing one of the following options:

- Principal
- Principal + Interest
- Special Amount
- Interest

**Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in this field.

**Payout Type**

Indicate the method for initial funding during account creation.

Choose one of the following options:

- Account Number
- General Ledger
- Banker's Cheque
- Payments

### Percentage

Specify the percentage of the amount that be rolled over.

### Offset Branch

The system populates the branch code of the account from which fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected.

### Account

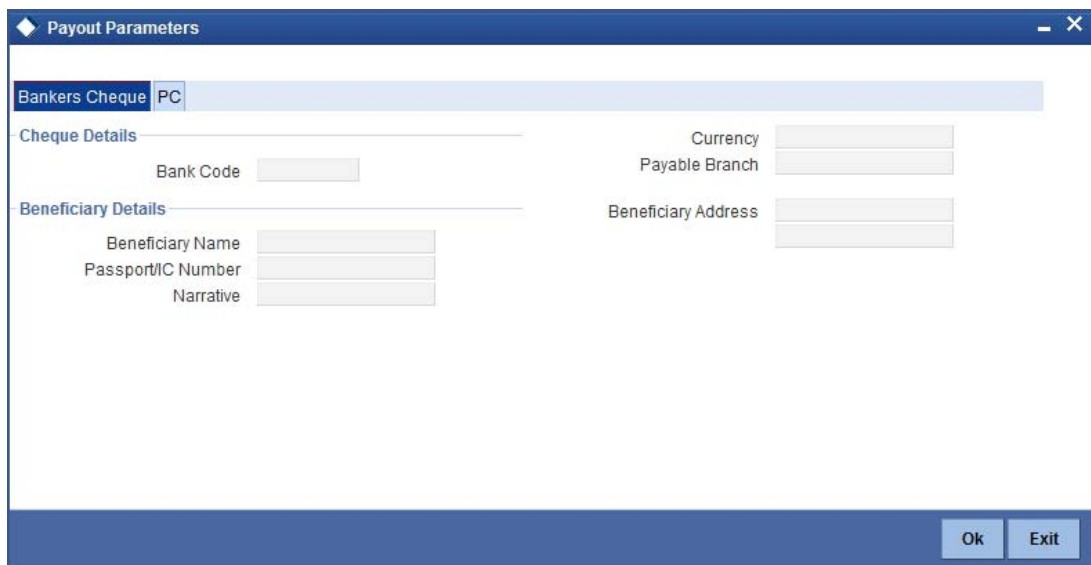
Specify the account number/ GL from which the fund is transferred to TD account. If it is Pay-In mode in GL then the system displays only GL's and if the Pay-In mode is Account then only accounts are displayed in the option list.

### Narrative

Specify remarks about the transaction.

## 5.13.7.1 Specifying Pay-out Parameters for Child TD

Click 'Payout Parameters' button on the 'Term Deposit Interest' screen and invoke the 'Payout Parameters' screen. Here you can specify pay-out preferences for the child TD.



The screenshot shows a window titled "Payout Parameters" with a blue header and standard window controls. Below the header, there are two tabs: "Bankers Cheque" (which is selected) and "PC". The main area is divided into two sections: "Cheque Details" and "Beneficiary Details".

**Cheque Details:**

- Bank Code:
- Currency:
- Payable Branch:

**Beneficiary Details:**

- Beneficiary Name:
- Passport/IC Number:
- Narrative:
- Beneficiary Address:

At the bottom right, there are "Ok" and "Exit" buttons.

This screen comprises two tab viz:

- Bankers Cheque
- PC

## 5.13.7.2 Bankers Cheque Tab (for auto pay-out of Child TD)

By default this tab is displayed on invoking the screen. You need to capture the following details in case you want to redeem the child TD using a banker's cheque.

### Cheque Details

Specify the following details.

#### **Bank Code**

Specify the bank code of the Bankers cheque.

### **Currency**

Specify the currency in which the cheque is drawn.

### **Payable Branch**

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

### **Beneficiary Details**

Specify the following details.

#### **Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

#### **Passport/ IC Number**

Specify the passport or IC number of the beneficiary for the pay-out.

#### **Narrative**

Specify the description for the pay-out.

#### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

### **5.13.7.3 PC Tab for Child TD**

Click 'PC' tab to capture payment details if you want to redeem the child TD through a PC transfer to another account.

The screenshot shows a window titled "Payout Parameters" with a blue header bar. Below the header, there are two tabs: "Bankers Cheque" and "PC". The "PC" tab is selected and highlighted in blue. The main area of the window is divided into two sections. The first section is titled "Counterparty" and contains three input fields: "Counterparty Bank Code", "Counterparty Account", and "Currency". The second section is titled "Beneficiary Details" and contains four input fields: "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom right of the window, there are two buttons: "Ok" and "Exit".

The following details are captured here:

### **Counterparty**

Specify the following details.

#### **Counterparty Bank Code**

Specify the bank code of the counter party

#### **Counterparty Account**

Specify the account number of the counterparty for the pay-out.



**Currency**

Specify the currency for the pay-out.

**Beneficiary Details**

Specify the following details.

**Beneficiary Details**

Specify the details of the beneficiary

**Beneficiary Name**

Specify the name of the beneficiary

**Passport/IC Number**

Specify the Passport/IC Number of the beneficiary

**Narrative**

Give a brief description for the payout.

**Beneficiary Address**

Specify the address of the beneficiary.

## 5.14 Viewing Change Log

Click 'Change Log' button on the 'Deposit Account Booking' screen and invoke the 'View' screen.

The screenshot shows the 'Verify' application window. At the top, there is a title bar with 'Verify' and standard window controls. Below the title bar is a menu bar with 'New' and 'Enter Query'. The main area is divided into several sections:

- Key Id** and **Function Id** input fields.
- Records** section: A table with columns: Mod Number, Modification Status, Maker, Maker Date Stamp, Authorization Status, and View Char. Below the table is a 'Go' button.
- Remarks** section: Input fields for Maker Remarks, First Checker Remarks, and Maker Override Remarks.
- Warnings** section: A table with columns: Warning Code and Warning Description. Below the table is a 'Go' button.
- Fields** section: A table with columns: Field Name, Old Value, and New Value. Below the table is a 'Go' button.

At the bottom right of the window, there are three buttons: 'Ok', 'Reject', and 'Exit'.

Here you can view the following details:

- Modification Number
- Modification Status
- Maker ID
- Maker Date Stamp
- Authorization Status
- View Changes
- Remarks
- Maker Remarks
- Maker Override remarks

- First Checker Remarks
- Checker Remarks
- Warning Code
- Warning Description
- Field Name
- Old Value
- New Value

### 5.14.1 **Capturing Interest Payout Details for Banker's Cheque / DD and PC**

You can capture interest payout details for Banker's Cheque / DD and PC in the 'Term Deposit Interest Payout Details' screen.

You can capture the following details:

#### **Branch Code**

Branch code of the current branch is defaulted here.

#### **Account**

Account number of TD is defaulted here from the main tab.

#### **Currency**

Currency code of the TD account is defaulted here.

### 5.14.2 **Banker's Cheque / DD Tab**

On invoking the 'Term Deposit Interest Payout Details' screen, this tab is displayed by default. You can specify the following details:

#### **Cheque /DD Details**

You can specify the following cheque or DD details here:

#### **Bank Code**

Specify the bank code. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

### **Payable Branch**

Specify the branch from which the interest is payable. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

### **Instrument Type**

The system displays the instrument type.

### **Currency**

The system displays the currency.

### **Beneficiary Details**

You can specify the following beneficiary details here:

#### **Beneficiary Name**

Specify the beneficiary name.

#### **Passport Number**

Specify the passport number of the beneficiary.

#### **Narrative**

Enter a brief description of the beneficiary.

#### **Beneficiary Address**

Specify the beneficiary address.

### **5.14.3 PC Tab**

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.

The screenshot shows a window titled "Interest Payout Details" with a blue header and footer. The main area is divided into several sections. At the top, there are input fields for "Branch", "Account", and "Currency". Below this is a tabbed interface with "Bankers Cheque / Demand Draft" and "PC" tabs; the "PC" tab is selected and highlighted in blue. Under the "Counterparty" section, there are input fields for "Counterparty Bank Code", "Counterparty Account", and "Currency". The "Beneficiary Details" section includes input fields for "Beneficiary Name", "Passport/IC Number", and "Narrative". To the right of this section is the "Beneficiary Address" field, which is a multi-line text area. At the bottom right of the window, there are "Ok" and "Exit" buttons.

### **Counterparty**

You can specify the following counterparty details here:

#### **Counterparty Bank Code**

Specify the counterparty bank code. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

### **Counterparty Account**

Specify the counterparty account. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

### **Currency**

The system displays the instrument currency.

### **Beneficiary Details**

You can specify the following beneficiary details here:

#### **Beneficiary Name**

Specify the beneficiary name.

#### **Passport Number**

Specify the passport number of the beneficiary.

#### **Narrative**

Enter a brief description of the beneficiary.

#### **Beneficiary Address**

Specify the beneficiary address.

---

#### **Note**

The system supports the following payout options for interest payout:

- Account
- General Ledger
- Bankers Cheque
- Demand Draft
- Payments and Collections

If payout details are maintained for interest component then interest liquidation happens on the basis of payout details maintained for interest component. However, if payout details are not maintained for interest component then interest liquidation happens on the basis of interest book account specified.

If payout type is chosen as Account or GL for interest component then interest liquidation happens on the basis of offset account mentioned in the 'Term deposit payout details' multi grid. If payout type is chosen as Demand Draft /Banker's Cheque or Payments and Collections for interest component then interest liquidation happens on the basis of payout details maintained in the 'Interest Payout Details' sub screen.

Interest payout through as Demand Draft /Banker's Cheque or Payments and Collections happens through the same bridge GL used for principal payout.

The system does not support payout option as Term Deposit.

Interest payout is not supported if rollover type is interest or principal and interest. For Interest rollover type interest liquidation will be done based on the interest book account.

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### **5.14.4 Specifying Zengin Parameters**

You can create a Zengin transaction in 'Interest Payout Details' sub screen. Click 'Zengin' tab to capture the matured interest payout through zengin transactions.

Click 'Zengin' tab to capture the interest payout details through zengin transactions.

The screenshot shows a 'Pay Out Details' window with a blue header and a close button. Below the header, there are fields for 'Branch Code' (value: 400) and 'Currency'. A tabbed interface is present with tabs for 'Term deposit', 'Bankers Cheque / Demand Draft', 'PC', and 'Zengin'. The 'Zengin' tab is active, showing a 'Beneficiary Details' section. This section contains two columns of fields: the left column includes 'Beneficiary Bank Name', 'Beneficiary Bank Code', 'Beneficiary Branch Name', 'Beneficiary Branch Code', and 'Remitter Name'; the right column includes 'Beneficiary Account Number', 'Account Currency', 'Beneficiary Name', 'Account Type', 'Narrative', and 'Payment Reference Number'. At the bottom left, the 'Interest' tab is visible. At the bottom right, there are 'Ok' and 'Cancel' buttons.

You can specify the following details:

### **Beneficiary Details**

#### **Beneficiary Bank Name**

Specify the beneficiary bank name. Alternatively, you can select the beneficiary bank name from the option list. The list displays all bank names as available in the Local Bank Directory list of FLEXCUBE Payments. This is a mandatory field.

#### **Beneficiary Bank Code**

The system displays the beneficiary bank code for the selected beneficiary bank name. You can amend this field.

#### **Beneficiary Branch Name**

Specify the beneficiary branch name. Alternatively, you can select the beneficiary branch name from the option list. The list displays all branch names as available in the Local Bank Directory list of FLEXCUBE Payments.

#### **Beneficiary Branch Code**

Specify the beneficiary branch code. Alternatively, you can select the beneficiary branch code from the option list. The list displays all valid branch codes based on the Beneficiary Bank Name selected.

#### **Remitter Name**

The system defaults the customer name. You can amend this field.

The system will validate the characters entered in this field against the zengin character maintained.

#### **Beneficiary Account Number**

Specify the account number of the beneficiary to whom the payment needs to be sent.

#### **Account Currency**

The system defaults the TD account currency.

#### **Beneficiary Name**

Specify the name of the Beneficiary.

The system will perform the zengin character validation for the beneficiary name against the Zengin characters maintained in STDSCRPT. If any of the non-zengin character is provided, then the system will display an appropriate error message.

### **Account Type**

Select the type of account from the drop-down list. The list displays the following values:

- Current
- Savings
- Others
- Special

### **Narrative**

Specify the narrative for the transaction. If you do not provide any value, then the system will automatically default the value as 'Term Deposit Closure Proceeds' – For Principal and 'Interest Proceeds' – For Interest.

### **Payment Reference Number**

Once the zengin payment is initiated from the TD and if the payment is successful, then FP (FLEXCUBE Payments) will provide a reference number. The same will be stored in this field. If the system stores the multiple Payment Reference Number, say, periodic interest payout, then the payment reference numbers will be concatenated and stored with a comma separation. If the payment is failed then the FP will not provide any reference number and the particular payout transaction will be treated as a failure transaction.

If the Payout Type is chosen as 'Zengin' for Principal or Interest providing values in respective 'Zengin' tab is mandatory, if not system will display an appropriate error message.

When the Payout Type is chosen as 'Zengin' on maturity processing the Principal/ Interest amount will be credited into the 'Settlement Bridge GL' which is maintained in the Account Class.

---

### **Note**

To initiate a Zengin transaction for TD payout and loan disbursement maintaining these will be mandatory. If these fields are not maintained in the internal parameter tables then it will not be possible to initiate the Zengin transaction for TD payouts and loan disbursement.

---

If the payout has been provided as the Child TD, then the payout of the Child TD also will have the Zengin facility.

If the periodic interest liquidation is provided with Interest Payout option as Zengin, the same will be supported by creating FP contract.

#### **5.14.4.1 Parameter Setup for Zengin Payout Transaction:**

The following required FP fields will be parameterized at the PMTM\_PARAM level.

- Source Code
- Transfer Type
- Product Type

For TD account Intermediary GL maintenance will be done in Account Class.

## 5.15 Viewing Rollover History Details

You can view Rollover History details in TD Rollover History screen. Click on 'Rollover History' to invoke this screen.

The screenshot shows a web application window titled "TD Rollover History". At the top, there are two input fields: "Branch Code" and "Account No". Below these is a section titled "Rollover History" which contains a table. The table has a header row with columns: "Sequence Number", "Rollover Date", "Rollover Type", "Principal", "Interest", and "F". Below the header, there is one row of data. The table is currently showing "1 Of 1" records. At the bottom right of the window, there is an "Exit" button.

The following details are defaulted in the above screen:

- Sequence Number
- Rollover Date
- Rollover Type
- Principal
- Interest
- Rollover Amount
- Tenor Years
- Tenor Months
- Tenor Days
- Old Maturity Date
- New Maturity Date
- Account Status

For Rollover Type, P = PRINCIPAL, I = PRINCIPAL + INTEREST, T = INTEREST and S = SPECIAL AMOUNT.

---

### Note

On rollover, the adjusted rollover tenor of the TD account is updated in the fields Tenor Years, Tenor Months and Tenor Days.

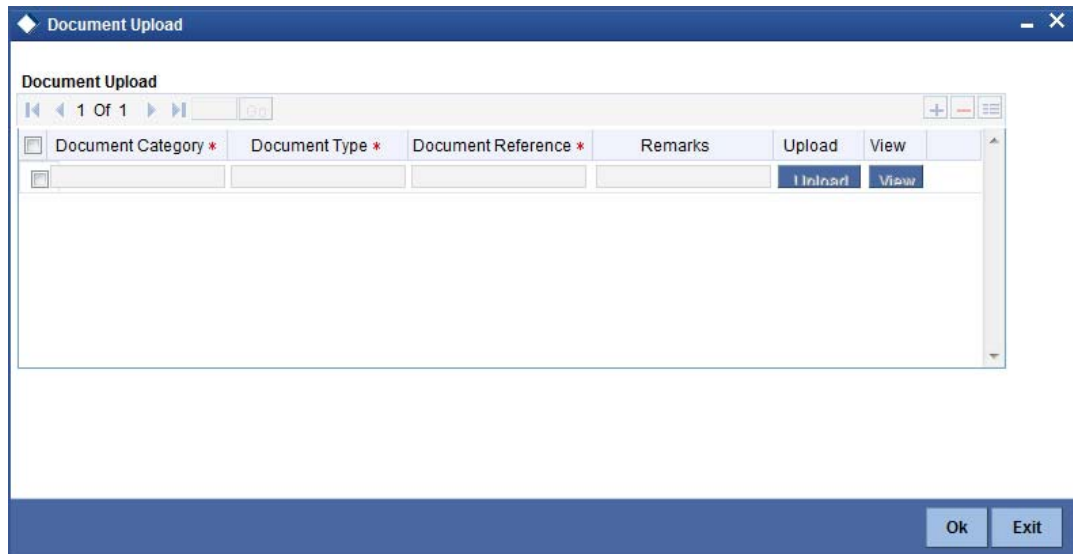
If the rollover tenor is 1 year, 5 months and 7 days, then the rollover history is updated as

- Tenor Years - 1
  - Tenor Months - 5
  - Tenor Days - 7
-



## 5.16 Specifying Document Details

You can capture the customer related documents in central content management repository through the 'Document Upload' screen. Click 'Documents' button to invoke this screen.



The screenshot shows a window titled "Document Upload" with a standard Windows-style title bar. Below the title bar, there is a header area with the text "Document Upload" and a navigation bar showing "1 Of 1" records. The main area contains a table with the following columns: "Document Category \*", "Document Type \*", "Document Reference \*", "Remarks", "Upload", and "View". The table is currently empty. Below the table, there are two buttons: "Upload" and "View". At the bottom right of the window, there are "Ok" and "Exit" buttons.

Here, you need to specify the following details:

### **Document Category**

Specify the category of the document to be uploaded.

### **Document Type**

Specify the type of document that is to be uploaded.

### **Document Reference**

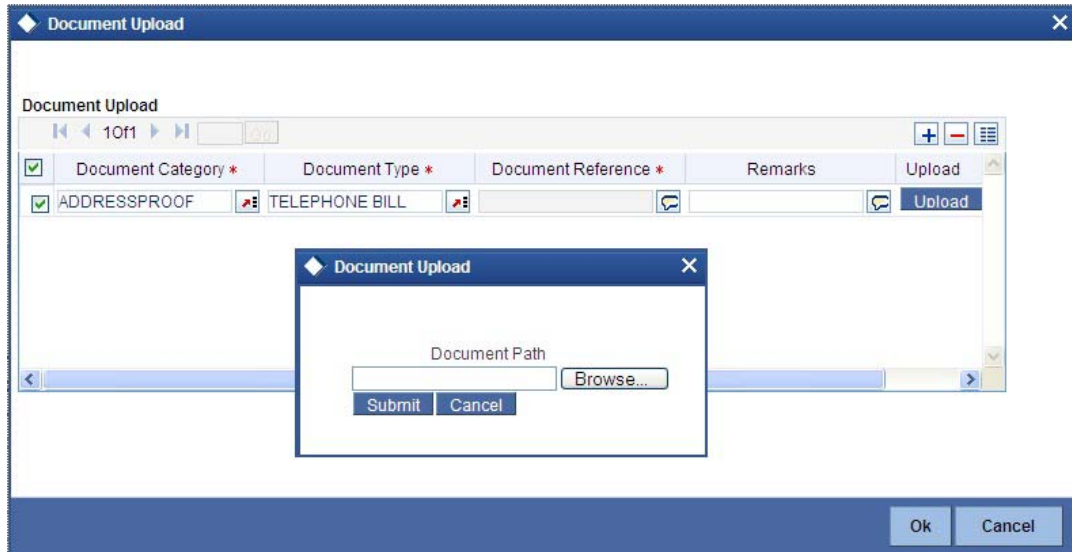
The system generates and displays a unique identifier for document reference.

### **Remarks**

Specify the additional information, if any.

## Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



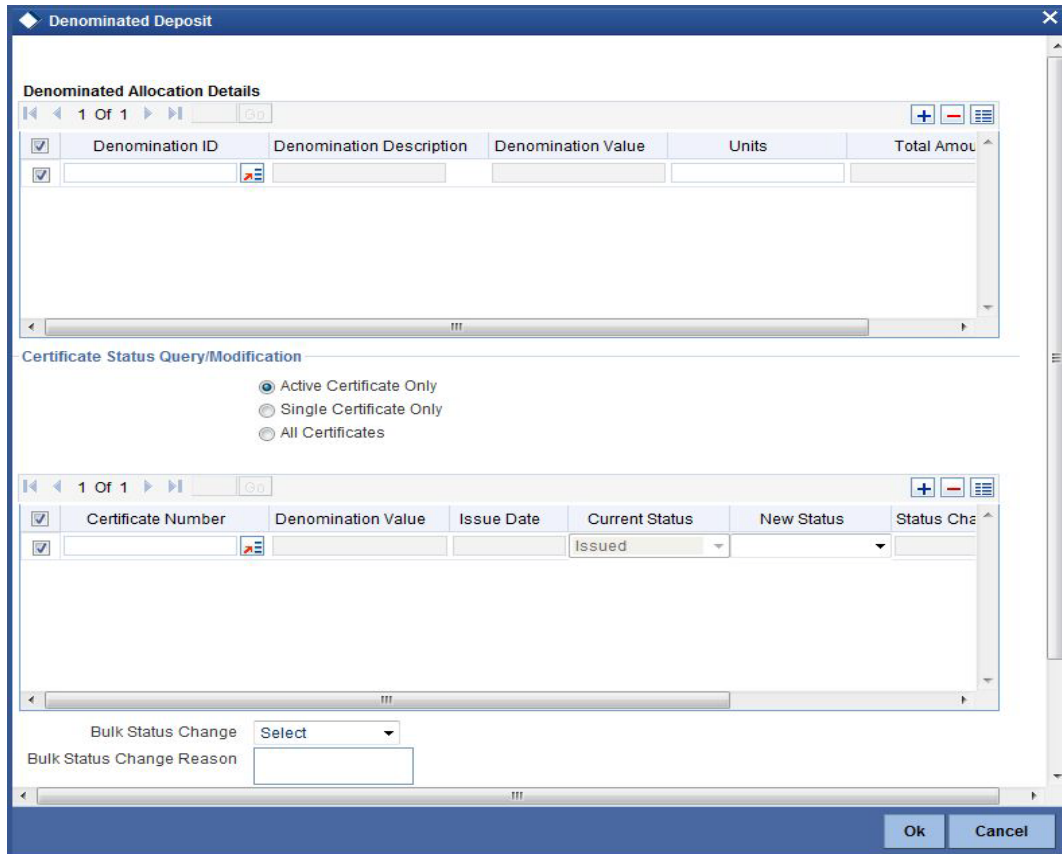
In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

## View

Click 'View' to view the document uploaded.

## 5.17 Specifying Denominated Deposit Details

You can capture denominated deposits details in the 'Denominated Deposit' screen. To invoke this screen click the button 'Denominated Deposit' on 'Deposit Account Booking' screen.



The following details are captured here:

### **Denomination Allocation Details**

The following denomination allocation details are captured here:

#### **Denomination ID**

Specify the denomination id here. Alternatively you can also select the denomination ID from the adjoining option list. The list displays all denomination ids allowed at the account class level.

#### **Denomination Description**

This is defaulted from the account class level.

#### **Denomination Value**

This is defaulted from the account class level.

#### **Units**

Specify the required units here.

#### **Total Amount**

The Total Amount which is Denomination value x Units is displayed here.

### **Certificate Status Query/Modification**

After a deposit is opened, you can perform a query or modification on the certificate status of a deposit. Select the type of query or modification that you want to perform on the certificates from the following options:

- Active Certificate Only
- Single Certificate Number
- All Certificates

**Certificate Number**

Select the certificate number from the adjoining option list for which the status has to be changed or queried on.

**Denomination Value**

This is defaulted from the account level.

**Issue Date**

The date of issuance of the certificate to the deposit is displayed here.

**Current Status**

The current status of the certificate is displayed here

**New Status**

You can select the new status of the certificate from the adjoining drop-down list. The following options are available for selection:

- Issued
- Lost/damaged
- Re-denominated
- Modified
- Duplicate
- Rollover Issue

---

**Note**

Only valid certificate status which are allowed to be modified manually will be available in the drop down

---

**Status Change Date**

The status change date is defaulted here

**Status Change Reason**

Specify the reason for status change of the certificate. You can enter up to 225 characters.

**Bulk Status Change**

Select the appropriate bulk status change option from the drop-down list:

- Modified
- Issued
- Lost/damaged
- Re-denominated
- Duplicate
- Rollover Issue

---

**Note**

Only valid certificate status which are allowed to be modified manually will be available in the drop down

---

### Bulk Status Change Reason

Specify the reason for status change of the certificate. You can enter up to 225 characters.

Click 'Populate' button. System calculates and displays the following details:

### Denomination Allocation Pending Amount

This indicates the amount for which the denomination is yet to be allocated.

### Certificate Allocation Pending Amount

This indicates the amount for which the certificate is yet to be allocated.

### Term Deposit Amount

This indicates the deposit amount.

Deposit certificate statuses are available for modification as detailed below. Certain status changes are based on occurrence of events on the term deposit account.

Current Certificate Status	Action	Status of the existing certificate after the action	Status of the new certificate
Issued	Account not opened due to unsuccessful pay-in transaction	Cancelled	
	Amount Block to the deposit certificate	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost / damaged	Lost/Damaged	Duplicate

<b>Current Certificate Status</b>	<b>Action</b>	<b>Status of the existing certificate after the action</b>	<b>Status of the new certificate</b>
Re-denominated	Amount Block to the deposit	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost	Lost/Damaged	Duplicate
Rollover Issue	Amount Block to the deposit	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost	Lost/Damaged	Duplicate

<b>Current Certificate Status</b>	<b>Action</b>	<b>Status of the existing certificate after the action</b>	<b>Status of the new certificate</b>
Duplicate	Amount Block to the deposit	Amount Blocked	
	Re-denomination of the certificate	Modified	Re-denominated
	Redemption of the deposit ( partial or full)	Redeemed	
	Rollover of the deposit	Cancelled **.In ICDBADHC screen on trying to issue new certificate with 'Rollover Issuance' as 'Y' ,then the status of the old certificate will get changed as "Cancelled". Else the previous status only will be retained.	Rollover Issue
	Certificate lost	Lost/Damaged	Duplicate
Amount Blocked	Removal of amount block to the deposit	Issued / Rollover Issue/Duplicate/ Re-denominated	
Lost/Damaged	User marked the certificate Lost/ Damaged by mistake	Issued / Rollover Issue/Duplicate/ Re-denominated	
Modified	User marked the certificate Modified by mistake	Issued / Rollover Issue/Duplicate/ Re-denominated	

The following table shows the status reasons that are factory shipped for the statuses which are changed automatically.

<b>Automatic Status Change</b>	<b>Action Due to which the status is changed</b>	<b>Status Change Reason -Updated Automatically</b>
Cancelled	Account not opened due to unsuccessful pay-in transaction	Pay-in transaction unsuccessful
Amount Blocked	Amount Block to the deposit certificate	Hold description for the hold code will be displayed.
Redeemed	Redemption of the deposit (partial or full)	Deposit Redeemed

<b>Automatic Status Change</b>	<b>Action Due to which the status is changed</b>	<b>Status Change Reason -Updated Automatically</b>
Cancelled	Rollover of the deposit	Deposit Rollover
Issued / Roll-over Issue/ Duplicate/ Re-denominated	Cancel	Amount Block removed

For denominated deposits you can do both automatic and manual rollover (including force rollover) only on the entire principal portion. During rollover, there will be no automatic re-issuance of certificates.

In case the certificate is required to be re-issued after rollover the ICDBADHC screen will be used. You can check the 'Rollover Issue' box and then the status of the original certificate will be changed automatically to 'Cancelled' and the status change reason will be updated as 'Deposit Rollover'. The status of the new certificate will be 'Rollover Issue'. You are not allowed to re-denominate the certificate during the rollover issue.

### 5.17.1 **Denomination Allocation**

Before allocation of the denominations the 'denomination allocation pending amount' and 'term deposit amount' will be equal and once the denominations are allocated on click on the 'Populate' button, the 'Denomination Allocation Pending Amount' field will display the difference between the Term deposit amount and the total of the total amount field (i.e. Term Deposit Amount – Total of the Total Amount field). If you fail to click the 'Populate' button, then on 'Save' the fields are updated.

There will be a validation for the 'Denomination Allocation Pending Amount' to be 'Zero' on save of the deposit. If the validation fails then system displays an error message like:

Allocation of Denomination is not done for the full term deposit amount'

You can change the denomination before allocating the certificates from the 'Term Deposit Certificate' (ICDBADHC) screen by unlocking the 'Deposit Account Booking' (STDCUSTD) screen. But if the denominations are to be changed after allocating the certificates from 'Term Deposit Certificate' (ICDBADHC) screen, the process of re-denomination has to be followed.

---

#### **Note**

- The interest rate pickup and the interest calculations are based on the entire deposit amount and not on each certificate denomination.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
  - The interest rate based on cumulative amount is applicable if 'Interest Rate Based on Cumulative Amount' at the account class is selected.
  - The settlement account for the interest cannot be the same TD account.
-



## 5.18 Maintaining Maruyu Limit

You can capture Maruyu limit details of the account through the 'Maruyu Limit' screen. Click the 'Maruyu Limit' button in the 'Deposit Account Booking' screen to invoke this screen.

Record Date	Effective Date	Maruyu Status	Limit Currency	Account Limit Amount	Reason Code	Remarks	Event Date
-------------	----------------	---------------	----------------	----------------------	-------------	---------	------------

You can maintain the following details in this screen:

### **Account No**

The system displays the account number.

### **Account Description**

The system displays the account description

### **Maruyu Limit Details**

When maintaining the Maruyu Limit record at customer level for the first time, system defaults the Maruyu Limit record at account level post authorization of customer level maintenance. The record will be inserted at account level with below given values. ~~You can also modify these values and maintain new records.~~ You can modify only 'Account Limit Amount' field.

### **Record Date**

The system displays the record date based on the value maintained at customer level. For new records the system defaults the current system date.

### **Effective Date**

Select the effective date from the adjoining calendar. The system defaults the effective dates for the records defaulted from customer level.

## Maruyu Status

The system defaults the Maruyu status from customer level. You can modify the Maruyu Status before authorization, if required. If the Account is non-marayu, the system will not default any value.

When the Maruyu Status is changed from 'Yes' to 'No' or 'Disqualified' at the STDCIF level, a new record is inserted to all the existing accounts which has the Maruyu Status as 'Yes'. The same status which has been updated at the STDCIF level is inserted to the account level subject to the following condition:

- The effective date is updated at the account level based on the latest event happened at the account. The events are such as TD opening, Interest Liquidation, Rollover and Redemption. The date is updated as the latest event date or after date.
- For the 'Disqualified' status for the current TD, the tax exemption is provided. While doing manual/auto rollover the status is updated as 'No' with the effective date as the 'Rollover Date'. The Event Date Continues to be the same. For the 'Disqualified' status the customer Limit Amount is defaulted as Zero.

---

### Note

- If Maruyu Status at customer level is 'No' for an effective date, it cannot be changed to 'Yes' at account level. The system displays an error message if the status is changed to Yes.

## Limit Currency

The system displays the currency of the limit.

## Account Limit Amount

The system defaults the Account Limit Amount as principle amount. You can modify it.

---

### Note

- In STDCUSTD, the records should be in descending order based on the record date. that is., latest record should be listed first.
  - The system defaults principal balance of the TD account. During rollover, the system defaults the rollover amount. This is applicable for both auto rollover and manual rollover. The defaulted amount will be cumulated with all the other Maruyu accounts of a customer and validated against the customer level Maruyu limit amount.
  - This is only for the cases where Maruyu Limit is Yes at the customer level. For the cases where Maruyu Limit is No this field will be disabled.
- 

## Reason Code

Specify the reason code for marking the customer as Maruyu customer. Alternatively, you can select the reason code from the option list. The list displays all valid values maintained in the 'Limit Types' (LMDTYPES) screen.

## Remarks

Specify the remarks, if any.

## Event Date

The system defaults the effective date maintained at STDCIF level. You cannot modify it at the account level.

---

**Note**

- Whenever a new account (CASA or TD) is opened, the Maruyu details will be defaulted from STDCIF on click of 'P' button next to field Account Class at the STD-CUSTD and TDMM screen.
  - Whenever a Maruyu limit record is maintained at customer level, a record will be inserted automatically at account level in all the accounts (CASA and TD) of the customer. This will happen immediately if the effective date of new record at customer level is current dated or back dated. In case of new record with future dated effective date, the record will be inserted at account level only on reaching the effective date.
  - Future dated records for Maruyu Limit will be defaulted during BOD to the account level from the customer level on reaching the effective date. If the particular day is a holiday then the record will be defaulted during next working day with record date as current date and the effective date as the actual effective date from the customer.
  - If the 'Maruyu Limit' at account class is unchecked, then the Maruyu details will not be defaulted at account level even if the details are maintained at customer level.
  - If account level Maruyu limit is not available on click of the 'Compute' button, then the default value '0' will be considered as the limit.
  - For auto deposits in local currency, if the customer is a Maruyu Customer then the Maruyu details will be defaulted from customer level and the account limit amount will be '0'. You can manually modify the limit after account opening.
  - If the Maruyu status at account level is 'Yes', then on rollover of a deposit account, the Maruyu limit of the parent deposit will be applicable.
  - If the latest Maruyu status at account level is 'No', then Maruyu limit will be discontinued in the new account also.
  - During maturity and payout to another deposit account (new account number), then the Maruyu limit of the parent deposit is passed on to the new deposit if latest Maruyu Status at account level is 'Yes'. This is applicable for redemption also.
  - If the latest Maruyu status at account level is 'No' or 'Disqualified', then on close on maturity and payout to another deposit account Maruyu limit will be discontinued and no record will be inserted at new account level.
- 

If the account currency of a deposit is changed to another currency during the life cycle of the account, then the system does the following:

<b>Current Account Currency</b>	<b>New Currency</b>	<b>Customer Level Maruyu Limit</b>	<b>Account Level Maruyu Limit</b>	<b>Action/Error Message</b>
LCY	Other CCY	Yes	Available	The system displays an error message as "Maruyu Account limit is maintained for the account hence the currency change is not allowed."

<b>Current Account Currency</b>	<b>New Currency</b>	<b>Customer Level Maruyu Limit</b>	<b>Account Level Maruyu Limit</b>	<b>Action/Error Message</b>
Other CCY	LCY	Yes	Not Available	The system displays an information message as "Please maintain Maruyu Limit for the account (if required) since the account customer is a Maruyu Customer"
LCY	Other CCY	Yes	Not Available	No Change in system behaviour due to currency change
LCY	Other CCY	No	NA	
Other CCY	LCY	No	NA	
Other CCY	Other CCY	No	NA	

If latest Maruyu status at account level is 'Disqualified', during rollover of deposit account a new record will be inserted at account level with below values:

- Record Date - Current System Date
- Effective Date - Deposit Rollover Date
- Maruyu Status - No
- Limit Currency - JPY
- Customer Limit Amount - Zero
- Account Limit Amount - Zero
- Reason - Blank
- Remarks - Blank

## 5.19 Enquiring Maruyu Limit

You can view the Maruyu details of TD accounts of a customer using 'Maruyu Limit Enquiry' screen. You can invoke this screen by typing 'STDMAENQ' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Maruyu Limit Enquiry' application window. At the top, there is a search area with several input fields: 'Customer Number', 'Customer Name', 'Total Maruyu Limit', 'Unutilized Maruyu Limit', 'PID Number', 'Customer Level Maruyu Limit', 'Utilized Maruyu Limit', and 'Maruyu Status'. Below the search area is a table with the following columns: 'PID Number', 'Record Date', 'Effective Date', 'Account Number', 'Account Description', 'Account Currency', 'Maruyu Status', 'Account Limit Amount', 'Principal Amount', and 'Maturity Option'. Below the table, there is a 'Total TD Balance' field. An 'Exit' button is located in the bottom right corner of the window.

You can specify the following details:

### **Customer Number**

Specify the customer number. Alternatively, you can select customer number from the option list. The list displays all valid customer number maintained in the system.

### **PID Number**

Specify the PID of the customer. Alternatively, you can select the PID number from the option list. The list displays all the valid PIDs maintained in the system.

### **Customer Name**

The system displays the name of the customer for the selected customer number.

### **Customer Level Maruyu Limit**

The system displays the customer level Maruyu limit.

### **Total Maruyu Limit**

The system displays the total Maruyu limit.

### **Un Utilized Maruyu Limit**

The system displays the un utilized Maruyu limit.

### **Utilized Maruyu Limit**

The system displays the utilized Maruyu limit.

### **Maruyu Status**

Select the Maruyu status from the drop-down list. The list displays the following values:

- All

- Maruyu
- Non Maruyu
- Disqualified

---

**Note**

- If the Maruyu Status is marked as 'Yes' to 'No', the system calculates the tax from Effective Date + 1. The system marks the value date at the account level based on the last event. If the last event is greater than the Effective Date + 1, then there is no processing is required. If there is no event at the account level and the effective date is same as the customer level effective date, then the system marks the Effective Date at the Account Level as Effective Date + 1 by default. This is not applicable when the customer is newly marked with the Maruyu Status as 'Yes'.
  - The system will perform a validation to check the record is modified from 'No' to 'Yes' or 'Disqualified' to 'Yes'. In yes, the system will display an error message "Maruyu Status Cannot be Changed to 'Yes' from 'No' or 'Disqualified'".
  - Maruyu limit is applicable for TD accounts which are created under Structure Deposits. However, if the account limit of TD exceeds the customer limit during TD creation from SF batch, then the system does not allow the creation of the TD.
  - During rollover, if the cumulative Maruyu limit exceeds the customer level limit due to the reasons like 'Interest Amount is added to Principal' or 'Due to special amount is provided', and so on, the Maruyu limit will be re-instated to the old Maruyu Limit (that is only with Principal) and the rollover will be made successful.
- 

The system populates the following details based on the query criteria provided:

- PID Number
- Record Date
- Effective Date
- Account Number
- Account Description
- Account Currency
- Maruyu Status
- Account Limit Amount
- Principal Amount
- Maturity Option
- Total TD Balance

---

**Note**

If you do not maintain Maruyu records and do an enquiry in the 'STDMAENQ' screen, the system will not display any records.

---

## 5.20 Maintaining Amount Blocks

Oracle FLEXCUBE allows you to facilitate creation of manual amount blocks and closure of the same for TD accounts. You can maintain the amount blocks using 'Amount Block Input'

screen. To invoke this screen type 'STDAMBLK' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can specify the following details:

### Account

Specify the TD account that needs to be blocked. The adjoining option list displays all active, open and authorized TD accounts that are available for blocking.

### Account Description

The system displays the description of the specified account number based on the details maintained at 'Deposit Booking' screen.

### Currency

System defaults the currency of the specified account.

### Amount

Specify the amount details. The amount to be blocked cannot be greater than the available balance in TD account.

### Amount Block Type

Select the type of amount block from the drop-down list. Following are the options available in the drop-down list:

- FLEXCUBE
- Switch
- PreAuth

- Escrow
- System
- Account
- Bulk Salary
- Discounted TD
- Sweep Deposit

---

**Note**

The amount block type should always be 'FLEXCUBE' for the manually blocked amounts.

---

Auto deposits created under the Auto Deposit account class (mapped in CASA account class -> Auto Deposit subsystem -> Account class field) cannot be blocked using this screen. However, deposit created manually under this Auto Deposit account class in STDCUSTD can be blocked.

Amendment of block amount not supported for Discounted Deposits and Mudarabah Sweep Deposit.

**Hold Code**

Specify the hold code. The hold codes are maintained in the 'Hold Maintenance' screen. Specify the reason for amount block here. In case of discounted TDs, the hold code and description will be automatically defaulted.

**Amount Block Number**

The system displays the amount block number when the new operation is initiated.

**Effective Date**

Specify the effective date from when the block becomes effective. The effective date can be current / future dated. If you do not specify the effective date, system defaults the current date here.

**Expiry Date**

Specify the expiry date. If you do not specify the expiry date, on save, system defaults the current date here. The block will be released on EOTI of the specified expiry date.

The record status will remain as open until the block record is closed. This is irrespective of amount block expiry; however, you cannot modify the amount block after the expiry date.

**Reference Number**

Specify the reference number.

**Hold Description**

The system displays the description for the hold code specified.

**Remarks**

Specify remarks, if any.

**Denominated Deposit Certificate Details**

Amount blocking of a denominated certificates can be done using 'TD Amount Block Input' screen. In case of manual TD amount block, you can designate the denominated certificates supporting the block. Once a certificate is designated for block, the status of the certificate will be modified to 'Amount Blocked' from issued, re-denominated, rollover issue or duplicate status automatically.



Specify the following details for capturing amount block details for denominated deposit certificates:

**Select All**

Check this box to select all certificates for the account.

**Certificate Number**

Select the certificate number from the option list. The list displays all active certificates issued for the account.

**Certificate Status**

This indicates the current status of the certificate selected.

**Certificate Amount**

This indicates the amount of the certificate.

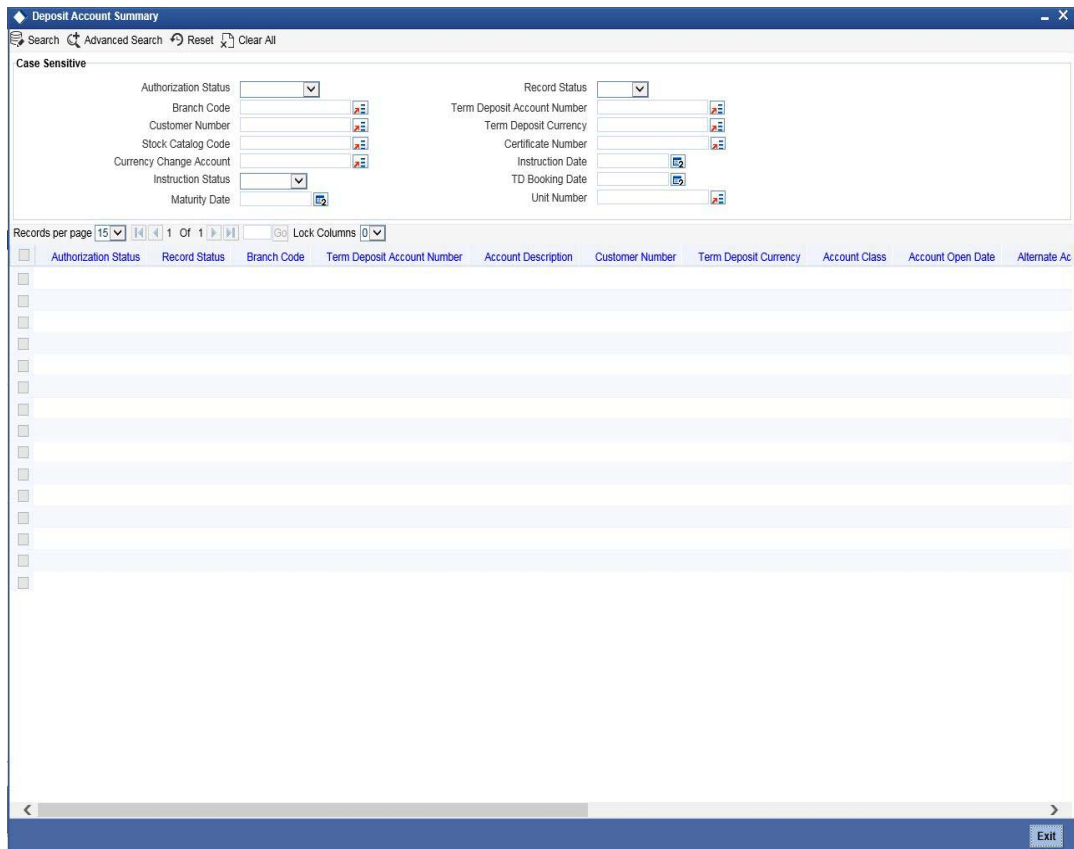
**Block**

Check this box to block a certificate.

## 5.21 Viewing TD Summary

You can view a summary of all term deposit accounts in the system, using the 'Deposit Account Summary' screen.

To invoke this screen type 'STSCUSTD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can query on records based on any one or all of the following criteria:

- Authorization Status

- Record Status
- Branch
- Term Deposit Account Number
- Customer Number
- Term Deposit Currency
- Stock Catalog Code
- Certificate Number
- Currency Change Account

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch
- Term Deposit Account Number
- Account Description
- Customer Number
- Term Deposit Currency
- Account Class
- Account Type
- Account Open Date
- Alternate Account Number
- Atm Account Number
- Stock Catalog Code
- Certificate Number
- Currency Change Account

Double click on a record to invoke the detailed screen.

## **5.22 Specifying Deposit Instructions**

You can give instructions for processing auto created deposits. The values you specify here will override the parameters you have maintained in the Account Class maintenance.

Invoke the 'Term Deposits Instruction Maintenance' screen from the Application Browser to maintain the deposits instructions specifically for the auto created deposits. Type 'ICDINSMT'

in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can set the terms and a condition for a deposit as follows:

### **Account Number**

Specify the account number of the term deposit. The adjoining option list displays all valid TD accounts maintained in the system. You can select the appropriate one.

### **Account Class**

The system defaults account class of the CASA account.

### **Customer**

The system defaults the customer of the CASA account.

### **Sweep Branch**

Specify the branch where the sweep-to account resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

### **Sweep to Account**

Specify the account to which the sweep is carried out. The adjoining option list displays all valid accounts maintained in the sweep to branch. You can select the appropriate one.

### **Amount**

Specify the amount which to be swept to 'Sweep To Account'.

### **Minimum Required Balance**

Specify the minimum balance required for creation of auto deposit. Only the amount above this limit will be used for auto creating deposits.

### **Source Code**

Specify a code assigned for the sweep.

### **External Reference Number**

The system displays the identification number of the transaction in the source system.

**Branch Code**

The system displays the branch code of the branch where the TD account resides.

**Sequence Number**

The system generates a sequence number for the instruction you are maintaining and displays it here.

**Account Currency Code**

The system defaults the CASA account currency.

**Deposit Account Class**

The system defaults the Default Auto deposit account class specified in CASA account class. However, you can modify, if needed. The adjoining option list displays all active ,authorized and allowed list of auto deposit account classes specified in CASA account class. Select the appropriate one.

**Deposit Currency**

Specify the currency in which the auto deposit should be created. The adjoining option list displays all valid currency codes maintained for auto deposit account classes which are active and authorized. You can select the appropriate one. If you want to restrict auto deposit in account level, delete the defaulted AD account class and save the account.

**Tenor**

The system displays the default tenor maintained for the linked account class in terms of Years, Months, and Days.

**Sweep Multiple of**

Indicate the number in multiples of which the sweep should be carried out.

**Start Date**

Indicate the date from which instructions should be valid, using the adjoining calendar.

**Retry Till Date**

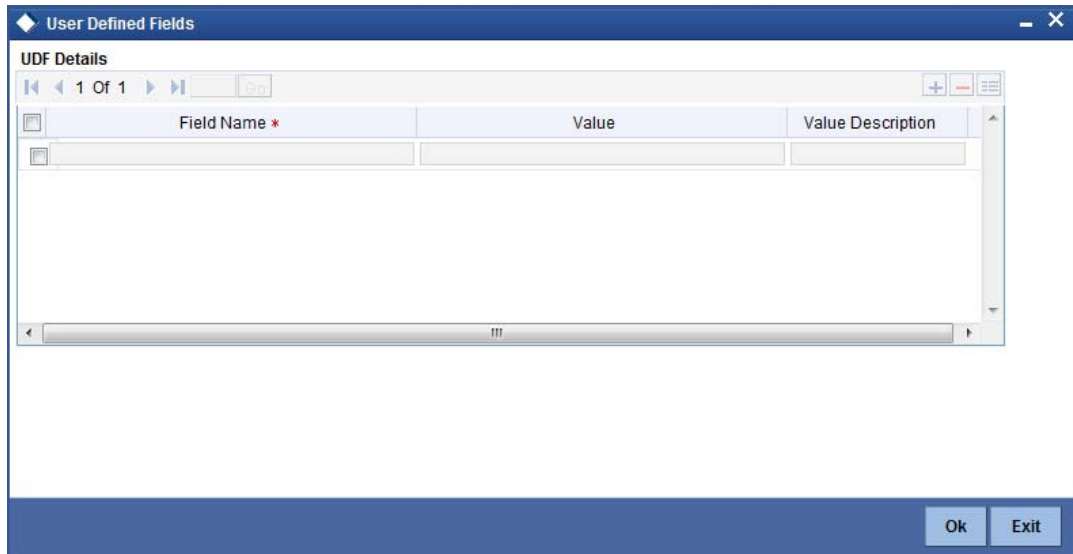
Indicate the date post which the instructions will be rendered invalid. Any failed sweeps after this date will not be picked up for processing the next day.

While saving term deposit instructions;

- If active auto deposit accounts already exist for the Account, the system will display an error message as "Active Auto Deposits are already exist. Cannot modify the Account Class/Currency".
- The system validates if the deposit currency is part of the Interest and Charges Product's account class and currency combination of the Deposit Account class. If not the system will display an error message as "The Auto deposit Currency is not part of the Interest and Charges Product's account class and currency combination".

### 5.22.1 Specifying UDF Values

All User Defined Fields (UDFs) linked to the function ID 'ICDINSMT' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Term Deposits Instruction Maintenance' screen.



The screenshot shows a window titled "User Defined Fields" with a sub-header "UDF Details". Below the header is a navigation bar with "1 Of 1" and a search icon. The main area contains a table with three columns: "Field Name \*", "Value", and "Value Description". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

Field Name *	Value	Value Description
--------------	-------	-------------------

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs.*

## 5.23 Viewing Instruction Summary

You can view summary of all instructions using the 'Term Deposits Instruction Summary' screen. To invoke this screen, type 'ICSINSMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

<input type="checkbox"/>	Authorization Status	Record Status	Branch Code	Account Number	Sequence Number	Sweep To Account	Sweep Branch
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
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<input type="checkbox"/>							
<input type="checkbox"/>							

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Account Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch Code
- Account Number
- Sequence Number
- Sweep To Account
- Sweep Branch

Double click on a record to invoke the detailed screen for that record.

## 5.24 Input and Authorization Limit Validation for TD and RD

The role level limit set up for a user in 'Role Limits Maintenance' (SMDRLMNE) screen is applicable for Term Deposit and Recurring Deposit transactions. If the user has auto

authorization rights, while saving the transaction, input limit is validated first. If the input amount is within the input limit then subsequently the authorization limit is validated.

At the time of input/authorization of a deposit transaction, if there is a breach of limit then system displays a configurable override message.

---

**Note**

- The role level limit set up done in SMDRLMNE screen is not applicable for branch screens.
  - You can set up a common limit for each channel and for all the deposit transactions done through a channel validation is done against that limit.
  - Limit restrictions will not be validated during deposit amendment.
  - Limit validations are applicable for excel upload.
  - Limit restrictions are not applicable for all type of simulation screens.
- 

Limit validation is applicable only for the following types of deposits:

- Normal Deposits - including Denominated deposits
- Recurring Deposits
- Discounted Deposit

Limit validation is not be applicable for the following types of deposits:

- Auto Deposit
- Sweep
- Structured Deposit.

Limit validation is applicable for the following types of transactions:

- Term Deposit Opening – Term Deposit amount (Principal amount/Deposit Amount) is considered as the transaction amount.
- Term Deposit Redemption – The redemption amount will be considered as follows:
  - Full Redemption - The deposit account balance as on redemption date will be considered for limit validation. If there is any interest portion as part of the redemption transaction it will not be considered for limit validation.
  - Partial Redemption - The redemption amount entered by the user for the partial redemption only be considered for the limit validation. If there is any interest portion as part of the partial redemption transaction it will not be considered for limit validation.
- Recurring Deposit Opening – Installment amount is considered as the transaction amount.
- Recurring Deposit Redemption – The RD account balance as on date of redemption (full) will be considered for validation. If there is any interest portion as part of redemption transaction will not be considered for validation.
- Top up Deposit – For top up deposits only the top up amount is considered for limit validation.
- Manual renewal – In case of manual renewal the total renewal amount is validated against the limit.

The role level limit control is applicable for the Term/Recurring Deposit transactions made through the following screens:

- STDCUSTD - Deposit Account Booking

- ICDREDMN - Term Deposits Redemption Input (Applicable only for Manual redemption and Manual rollover)
- STDTDTOP - Deposit top up screen
- ICDRDPMT- Recurring Deposit Payments Input (Installment Amount is validated for the limit)
- ICDRDREV - Recurring Deposit Payments Reversal (Amount of transaction that needs to be reversed is validated)



---

## 6. TD Operations

### 6.1 Introduction

You can perform the following operations on a Term Deposit (TD):

- Top-up
- Redemption
- Advice/Certificate generation
- Closure
- Simulation

### 6.2 Topping-up a TD

You can top-up a TD by adding funds to an existing active term deposit. The top-up can be done anytime after the opening date of the TD or anytime before the maturity date of the TD. Top-up input and approval is restricted to only those users who have sufficient rights assigned to their user roles. Limit for input and limit for approval defined at the role level for the user is applicable for the top-up transactions.

You are allowed to do multiple top-ups to the same account in a single day provided the minimum and maximum booking amount and the maximum amount for the deposit account is not breached. The top-up amount must not exceed the limit of minimum and maximum amount allowed for the deposit. If the deposit amount after top-up exceeds the maximum amount system displays the error message: "Deposit amount after top-up should not cross the maximum amount limit allowed for the deposit". On top up, the deposit amount including top up amount is validated against the min-max limits at deposit cluster level and account class level. If the top-up amount crosses the maximum booking amount for the deposit currency, then the top-up is not allowed. The top-up amount is validated against the top-up units specified for each Ccy at account class.

The top-up amount is validated against the top-up units specified for each Ccy at account class. If top-up is not in multiples of top-up units system displays the following error message:

**"Top-Up amount should be given in the Multiples of for Top-Up units"**

The rate pick-up happens on top-up, based on the interest rate option defined for top-up at account class. The rate will be applicable from the value date of top-up.

The funding of top-up amount can be through multiple modes such as Account, GL, and cash and its combination.

When Top Up is done to a notice account, no value will be displayed to Maturity Amount and Deposit Tenor fields.

For a particular future 'Value Date' you can request only one transaction instruction i.e. either one 'Top-Up' transaction or one 'Redemption' transaction. Else, system displays an error when more than one request is received for a particular date.

Maximum allowed number of days must be always greater than the top-up block days from the date of account opening.

You can top-up a TD using the 'Top-up of Term Deposit' screen. You can invoke this screen by typing 'STDTDTOP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details are captured here:

### Account Number

Select the account number from the adjoining option list.

On the click of 'P' button the following details related to the selected account is populated in the screen.

### Account Description

The system displays the CIF full name.

### Account Branch

Specify the branch code. Alternatively, you can select the branch code from the adjoining option list. The list displays the values maintained in the system.

---

### Note

- You can also specify the other branch which is other than the current transacting branch. Thereby, you can open a TD or redeem it from the branch which is other than the account branch. Multi-branch access is enabled and the logged-in user will have multi-branch access.
- If the selected branch is different from the Customer branch, the system displays an override (configurable to error) message stating, 'The TD Branch and the Customer Branch are Different'. This is applicable for host screens such as., STDCUSTD/STDTDTOP/ICDREDMN too.

- If the redemption is performed in the other branch which is different than the Account Branch, the system displays an override message (configurable to error) stating, 'The Logged in Branch and the Account Branch are Different'.
- 

**Currency**

The currency of the selected TD account is displayed here. You cannot modify this.

**Customer Name**

The name of the customer holding the TD account is displayed here.

**Customer No**

The code of the customer holding the TD account is displayed here.

**Top-up Reference Number**

A system generated reference number for the top-up transaction is displayed here.

**Instruction Date**

The system displays the current date by default as the date of capturing the instruction. The same can be updated to a previous date, but not to a future date.

**Instruction Status**

The system displays the status of the future dated transaction. Following are the possible values displayed.

- Active - This status will get updated post authorization.
- Processed - This status will get updated post the account opening instruction has been executed successfully on the future date.
- Failed - This status will get updated when the future dated account opening instruction is failed due to any reason.

You can also manually change the instruction status to 'Closed' when the customer wants to close the future dated instruction. This can be done only before the Top Up value date.

---

**Note**

- The status of the record can further be changed manually from 'Closed' to 'Active' anytime before the TD Top Up Date.
  - When the Instruction Status is 'Closed' the record will not be processed and the record status also will get updated as 'Closed'.
- 

**Current Deposit Details****Interest Start Date**

The date from which the interest on the TD account should be calculated is displayed here. You cannot modify this.

**Principal Balance**

The principal balance amount of the term deposit is displayed here. You cannot modify this.

In case a partial redemption is made to the TD account, the principal balance is arrived at by subtracting the partially redeemed amount from TD amount. Any interest liquidated to TD account during partial redemption will not be considered in principal balance.

**Maturity Amount**

The amount available on the maturity of the TD account is displayed here.

In case of partial redemption of the TD account, the maturity amount displayed will not include the liquidated interest on partial redemption.

**Maturity Date**

The maturity date of the TD account is displayed here. You cannot modify this.

**Deposit Tenor**

The deposit tenor details of the TD are displayed here.

**Years**

The tenor of the TD account in years is displayed here. You cannot modify this. The tenor of the TD account in years is displayed here. You cannot modify this.

**Months**

The tenor of the TD account in months is displayed here. You cannot modify this.

**Days**

The tenor of the TD account in days is displayed here. You cannot modify this.

**Top-up of Term Deposit Details**

The top-up details of the TD are captured here.

**Top-up Amount**

Specify the top-up amount for the TD.

**Value Date**

Select the date on which the top-up on the TD has to be effective. The top-up value date can be a back-dated or current date. Future dated top-up is not allowed.

---

**Note**

- Top-up can be back-dated to the date of last financial transaction like pay-in, interest liquidation, redemption, maturity, rollover, and top-up of funds.
  - If top-up is made back-dated before last financial transaction system displays the following error message: "Top up can be back value dated only up to the value date of the last financial transaction".
  - Top- up value date cannot fall on a holiday. If back-dated top-up date is a holiday system displays the following error message: "Top- up value date is holiday"
  - When top up is attempted on TD booked through Clearing, whose availability date is not reached, system displays an error message "Top-up restricted on deposit before availability date."
- 

**Narrative**

Enter remarks about the top-up transaction, if any.

**Top-Up Pay-in Details**

Only the following pay in modes are allowed for a future dated TD Top Up request in both STDTDTOP & TDTP.

- Pay in from a CASA account.
- Pay in from a GL account.

The pay-in details for the TD top-up is captured here.

### **Pay-in Option**

Select the funding option from the adjoining drop-down list. The following options are available for selection in the drop-down list:

- Account
- GL
- Cash- This option for TD Pay-in is not allowed for 'Top-up of Term Deposit' STDTDTOP screen. If top-up is made through branch screen 'TDTP' by Cash, then on query the same will be displayed.

### **Percentage**

Specify the percentage of top-up amount that has to be funded through the selected funding option.

### **Amount**

Specify the top-up amount that has to be funded through the selected funding option.

---

#### **Note**

In case of multiple pay in modes, the sum of amounts in multiple payins should match the top up amount entered.

---

### **Offset Account**

Select the offset account for passing the accounting entries.

### **Offset Branch**

The branch where the selected offset account is available is displayed here.

After entering above details click 'Compute' button. The system will compute the deposit details after top-up and display it.

### **Original Exchange Rate**

The system will display the exchange rate for the currency pair for the respective rate code/ type defined for the specific pay-in/ pay-out modes at account class.

### **Applied Exchange Rate**

The system displays the applied exchange rate same as original exchange rate. However, you can amend the exchange rate which will be applied on the transaction.

The system will perform the following validations:

- If you try to modify the rate while saving, then the system will display the following override message:

**Default exchange rate modified by the user**

- If the modified rate is outside the allowed variance limit while saving, then the system will display the following override message:

**Modified Exchange rate crosses allowed variance**

- When there is multi pay-in or pay-out scenario, each option will consume the respective applied exchange rate for the apportioned amount.
- When the exchange rate type and code to be applied are not maintained for a combination of pay-in / pay-out modes, the system will continue with the STANDARD-MID rate. If you try to change the applied exchange rate, the system will display an error message

- Any conversion due to sweep operation and auto deposits should also follow the rate configured at account class.
- If deposit currency and pay-in currency are the same, then the 'Applied Exchange Rate' cannot have a value other than '1', i.e., for pay-in, pay-out through cash and the same currency account/ instrument for account. For other modes Applied exchange rate is not applicable and system will not take the value for the same.

### **Deposit Details After Top-up**

The following details are captured here:

#### **Principal Balance**

The principal balance amount of the term deposit after top-up is displayed here. You cannot modify this.

#### **Interest Rate**

The new interest rate to be applied on the top-up deposit, which is maintained at the account class level, is displayed here.

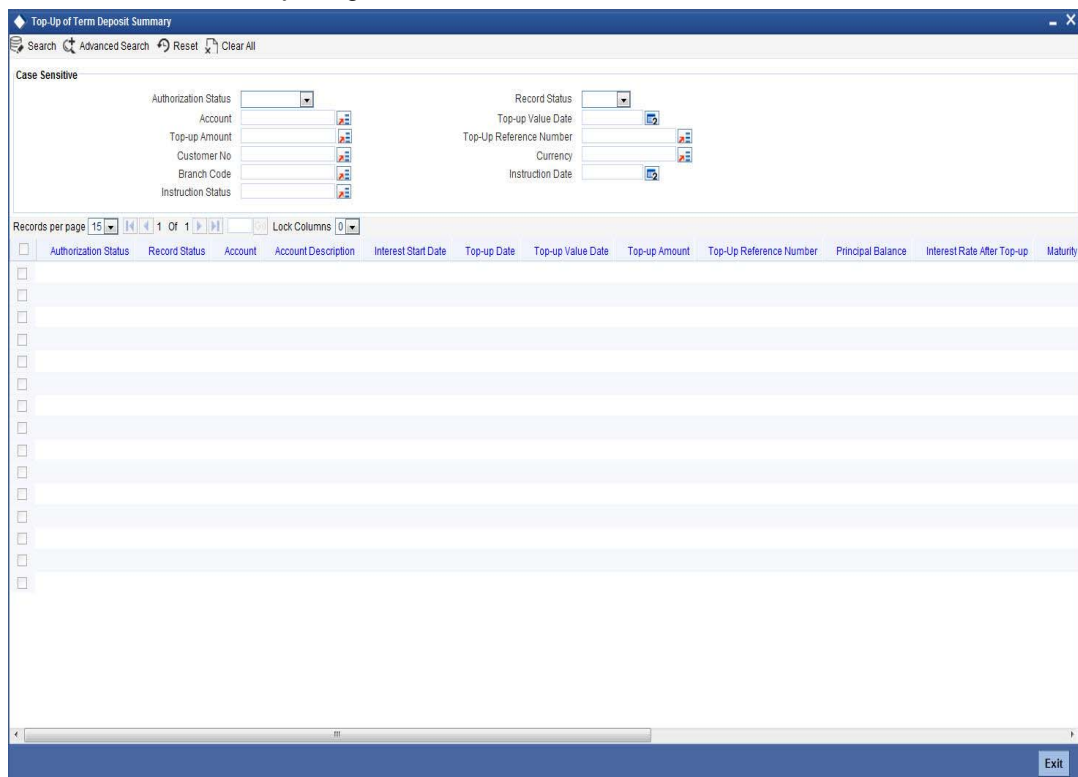
#### **Maturity Amount**

The amount that you will get on maturity of the top-up deposit is displayed here.

## **6.3 Viewing Top-up of Term Deposits Summary**

You can view the details of top-up TDs using the 'Top-up of Term Deposit Summary' screen.

To invoke this screen, type 'STSTDTOP' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can search records based on the following parameters:

- Authorization Status
- Record Status

- Account
- Top-up Amount
- Customer No
- Branch Code
- Instruction Status
- Record Status
- Top-Up Value Date
- Top-up Reference Number
- Currency
- Instruction Date

Click 'Execute Query' button. System fetches and displays all records matching with the entered query parameters. The following details pertaining to each record are displayed:

- Authorization Status
- Record Status
- Account
- Account Description
- Interest Start Date
- Top-up Date
- Top-up Value Date
- Top-up Amount
- Top-up Reference Number
- Principal Balance
- Interest Rate After Top-up
- Maturity Date
- Maturity Amount
- Customer No
- Customer Name
- Currency
- Branch Code
- Maker ID
- Release Time
- Instruction Date
- Instruction Status

## **6.4 Redeeming a TD**

The 'Term Deposits Redemption Input' screen enables you to redeem a term deposit. Using this screen, you can do a premature redemption, either in full or in part, ahead of maturity of the deposit and also after maturity date when the TD is in grace days..

This screen also allows you to renew the TD manually. However, renewal of the TD is allowed only on the following scenarios:

- If you have selected 'Grace period for Renewal' at the account class maintenance level
- If the TD is in the grace period currently

- The maturity instruction of the TD is 'Move Principal to Unclaimed' & 'Move Interest to Unclaimed'.

In case of 'Close on Maturity' or 'Auto rollover', the maturity instruction will be executed on the BOD of maturity date, and thus, Grace Days are not applicable.

For a particular future 'Value Date' you can request only one transaction instruction i.e. either one 'Top-Up' transaction or one 'Redemption' transaction. Else, system displays an error when more than one request is received for a particular date.

You can invoke the 'Term Deposit Redemption Input' screen by typing 'ICDREDMN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Click the new button on the Application toolbar.

You have to specify the following fields for redeeming the TD.

### Redemption Reference Number

The system displays the reference number here.

This field will be enabled only for the query mode and not for the new transaction.



## Product Code

You can select an RT product from the adjoining option list.

---

### Note

- In case of product selection in this field, the RT product set as part of close mode (existing setup) would be ignored. System will post the accounting entries as defined in the selected RT product and charges, if any, linked to the selected RT product would be applied.
- You have to select an RT product so that the accounting is in conjunction to the selected mode.
- The manual product selection is applicable only for transfer to GL or Savings or Loan. For other modes, the respective BC / DD / PC product would hold good.
- In case you select an RT product in ICDREDMN screen then on save, the following override message is displayed: 'The selected RT product would supersede the RT product set based on the close mode'.

When redemption is attempted on TD booked through Clearing, whose availability date is not reached, system displays an error message "Redemption restricted on deposit before availability date."

### Instruction Date

The system displays the current date by default as the date of capturing the instruction. The same can be updated to a previous date using the calendar, but not to a future date.

### Instruction Status

The system displays the status of the future dated transaction. Following are the possible values displayed.

- Active - This status will get updated post authorization.
- Processed - This status will get updated post the account opening instruction has been executed successfully on the future date.
- Failed - This status will get updated when the future dated account opening instruction is failed due to any reason.

You can also manually change the instruction status to 'Closed' when the customer wants to close the future dated instruction. This can be done only before the Redemption Value Date from the ICDINSTC screen.

---

### Note

- The status of the record can further be changed manually from 'Closed' to 'Active' anytime before the Account Open Date.
  - When the Instruction Status is 'Closed' the record will not be processed and the record status also will get updated as 'Closed'.
- 

### Branch

Specify the branch code. Alternatively, you can select the branch code from the adjoining option list. The list displays the values maintained in the system.

---

### Note

- You can also specify the other branch which is other than the current transacting branch. Thereby, you can open a TD or redeem it from the branch which is other

than the account branch. Multi-branch access is enabled and the logged-in user will have multi-branch access.

- If the selected branch is different from the Customer branch, the system displays an override (configurable to error) message stating, 'The TD Branch and the Customer Branch are Different'.
  - If the redemption is performed in the other branch which is different than the Account Branch, the system displays an override message (configurable to error) stating, 'The Logged in Branch and the Account Branch are Different'.
- 

### **Customer Identification**

The customer identification (CIF) of the customer for whom TD needs to be renewed or redeemed is displayed based on the TD account number.

### **Term Deposit Account Number**

Specify the TD Account Number. You can also choose the appropriate one from the option list. The option list displays the deposit type of accounts maintained in the system.

The option list does not display auto deposit type of accounts. You can select the account number with the Unit Number search criteria.

### **Account Currency**

The TD currency is displayed here based on the TD account number.

### **Account Description**

The system displays the CIF full name.

### **Unit Number**

The system displays the unit number if applicable to the Term Deposit Account Number selected.

### **Account Balance**

The account balance is displayed here based on the TD account number.

### **Waive Interest**

Check this box to waive off the accrued interest amount that is to be paid to the customer during redemption.

---

#### **Note**

The interest accrued for the current period alone will be waived and already liquidated interest will not be waived.

---

### **Waive Penalty**

Check this field to waive any penalty related to the deposit redemption.

---

#### **Note**

You can check the 'Waive Interest' and 'Waive Penalty' boxes only for full redemption and not for partial redemption.

---

### **Suppress Redemption Advice**

By default the system will generate the redemption advice. However if you check this box, the redemption advice creation will be suppressed.

## **Rollover/Redemption**

Choose 'Rollover' option to rollover the accounts that are within the grace period days. Grace period can be opted only for unclaimed TD's and manual rollover is possible only during grace days. Choose 'Redemption' to redeem the term deposit. If, rollover is opted, the payout instructions are not applicable at redemption screen. On saving, the renewal days / months / years need to be specified and the next maturity date is defaulted based on the rollover tenor, on save.

In case of a premature redemption of a term deposit, the system will pay the interest applicable for the redemption principal amount as part of redemption proceeds.

In case of premature redemption for compounding type deposit, the system will consider the compounding effect for the redemption amount as well as recalculation of interest.

The redemption proceeds will include the following components:

- Redeemed amount
- Interest payable on the redeemed amount since last liquidation
- Recovery of excess interest paid in earlier interest liquidation cycles on the deposit, if any, on account of lower interest rate picked up for the redeemed amount and/or remaining amount.

The net amount after considering the three of the above mentioned components will be payable as redemption proceeds.

## **Notice Deposit**

### **Redemption Based on Notice Instruction**

Check this box to indicate that the redemption has to be done based on the notice instruction. If you check this box for an account which is not a Notice Deposit account, then while saving the system displays an error message.

### **Notice Reference Number**

Specify the notice reference number pertaining to the Notice Deposit Account. You can also select only the active or failed notice reference number on notice maturity date.

### **Notice Amount**

The system displays the notice amount for the specified notice reference number.

### **Notice Date**

The system displays the notice date for the specified notice reference number.

### **Notice Maturity Date**

The system displays the notice maturity date for the specified notice reference number.

The interest rate applied for the redemption transaction without notice will be different from the redemption transaction with notice. Redemption will happen in the same sequence in which the amount has been reserved during notice instruction creation.

## **Rollover Details**

### **Add Funds**

Check this box to add funds to the maturity amount of a deposit and rollover deposit for the total amount. This field is enabled for input only if you choose the 'Rollover' option in the 'Action' field.

### **Additional Amount**

Specify the additional amount for renewing the deposit amount. You can specify additional amount only if you select the 'Add Funds' check box. If manual renewal is performed on maturity date, then Additional Amount can be provided. If renewal is after the date of maturity, that is during grace period, additional roll over amount cannot be specified.

---

#### **Note**

If you specify a higher amount in the 'Special Amount' field, the system selects the 'Add Funds' check box by default and updates the additional amount as the difference between 'Special Rollover Amount' and 'TD Maturity Amount' while saving the TD booking.

---

### **Pay-In Account Number**

Specify the pay-in account number for debiting the additional amount. Alternatively, you can select the pay-in account number from the option list. The list displays all the current accounts, savings accounts and branch payin GL accounts maintained in the system.

You can specify the account number only if you select the 'Add Funds' check box.

---

#### **Note**

If you select other currency CASA account, the exchange rate maintained for STDACCLS Deposit against 'Pay-in type 'Account' is applicable. Else, system applies the default rate during conversion.

---

### **Account Description**

The system displays description of the pay-in account number.

### **Account Branch**

The system defaults the current branch code. You can specify the account branch if the account is repeated across branches.

### **Account Currency**

The system displays the account currency.

If you renew a TD from maturity date within grace days, during 'Save' the system validates and displays an error message, "Additional amount for rollover is not applicable". After grace days, rollover of the deposit is effective the same date. You can add TD maturity amount and PMI to the 'Additional Amount' for renewal.

If a TD is renewed after grace period during unclaimed days, Post Maturity Interest is added for unclaimed days and renewed interest is applied for grace days.

If sufficient amount is not available in the 'Pay-in Account', during 'Save' the system validates and displays an error message 'Insufficient Balance in TD Pay in Account'.

You can add funds to TD maturity amount and book a new deposit in another account class by a two step process, they are:

- Payout or redeem the deposit to a CASA or GL.
- Create a new deposit with multi pay-in for maturity amount and additional amount

### **Redemption**

Indicate the following details if you have chosen 'Redemption'.

## Redemption Mode

Select the mode of redemption from the following options.

- Full Redemption - In this case, you can redeem the complete deposit balance of the account. On save, the redemption amount will be equal to the account balance. Full redemption will update the status of the deposit account as closed. On complete redemption interest along with principal is redeemed. The redemption amount is equal to the total of principal and interest amounts subtracted by penalty and tax amounts.
- Partial Redemption - In this case you have to specify the redemption amount. Ensure that that the redemption amount is less than the account balance. On partial redemption only the principal amount is withdrawn where as the interest amount for the partially redeemed amount is liquidated to the interest booking account. This is allowed only if 'Allow Partial Liquidation' check box is checked at Account Class Maintenance level.

The flow for full redemption when 'Active'/'Failed' notice instruction exists is as follows:

If full redemption has been done without providing any notice and if any one notice instruction exists with 'Active'/'Failed' status for that Notice Deposit Account, then the system will display the following error message

**Active/Failed Notice Instruction/s Exist/s for the Deposit Account Cannot Redeem the Deposit.**

You should delete the 'Active/Failed' notice instructions to continue with the redemption.

Once the full redemption is successful and Notice Deposit Account is closed, the system will close the notice instruction record automatically.

Flow for partial redemption when 'Active'/'Failed' notice instruction exists is as follows.

- When partial redemption is done, the system will validate if the redemption amount is less than or equal to the 'Deposit Available Balance – Total Amount of 'Active/Failed' Notice instruction':
  - If the redemption amount is lesser than or equal to the resultant amount of the above mentioned calculation then you can proceed with the partial redemption transaction.
  - If the redemption amount is greater than the resultant amount of the above mentioned calculation then the system will display the following error message:

**'Active/Failed Notice Instruction/s Exist/s for the Deposit Account Cannot Redeem the Deposit' to the user.**

When the partial redemption has been done in the account when 'Active/Failed' notice instructions are available, the redemption will follow the FIFO order for the remaining amount.

During partial redemption, if amount blocks of type 'discounted' exist, the system throws an override stating "Amount Blocks exist for the Discounted Deposit Account".

In case of partial redemption, the amount block on the TD account will be updated to the extent of the credited discounted interest.

- On accepting the override, the system will close the amount blocks and process the redemption. The amount blocks can also be closed manually. However in the case of a full redemption, the system will close any existing amount Blocks of type 'discounted' and process the redemption.

---

## Redemption Amount

Specify the redemption amount for the partial redemption. Ensure that the redemption amount is less than the account balance. On partial redemption only the principal amount is

withdrawn. The interest amount applicable for the partially redeemed principal is liquidated to the interest booking account specified at TD level.

The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Deposits Cluster Maintenance' level, else the system will display the error message "Withdrawal amount must be multiples of withdrawal unit".
- Withdrawal amount should be greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' level, else the system will display the error message "Withdrawal exceeds minimum balance level".

If it is a Partial Redemption, then 'Maturity Amount' field will be disabled.

### **Value Date**

The system displays the current date by default as the value date of the Redemption. The same can be updated to a future date (if 'Allow Future Dated Transactions' is selected at account level) using the calendar. You can provide back value date for redeeming a TD. The system will continue accruals for the current cycle after the redemption will be regular.

*For more information on backdated redemption, refer section 'Processing Backdated TD Redemption' in this User Manual.*

You can perform back value dated redemption of SD, DCD and TCD. The system allows back value dated redemption only till the last date of Interest Liquidation.

*For more information on back value dated redemption of SD, TCD and DCD, refer section 'Processing Backdated Redemption of SD, DCD and TCD' in this User Manual.*

In case the future Value Date falls on a holiday, then the value date will be adjusted accordingly based on the holiday parameters defined in 'Holiday Movement & Adhoc Holiday Change' (STDACCLS) screen. An override is provided to the user if the value date is adjusted due to a holiday.

---

### **Note**

System displays an error if the Value Date is to be extended beyond the 'Instruction Date' + 'Maximum Allowed No of Future Days'.

---

### **Remarks**

Specify the remarks, if any, for redemption.

### **Principal and Interest Details**

The system displays the following principal and interest details:

#### **Initial Deposit Amount**

The system displays the initial deposit amount.

#### **Principal Balance**

The system displays the amount paid at the time of term deposit booking, when you click on the 'Compute' button.

#### **Interest Rate**

The system displays the current interest rate applicable after partial/full redemption when you click on the 'Compute' button. On redemption, for rate chart allowed TD's, the system picks the rate again, based on the amount slab and tenor

## **Maturity Amount**

Revised maturity amount is displayed here based on the current redemption maintained, when you click 'Compute'. Also, for partial redemption, the revised maturity amount is updated on the TD account automatically.

The maturity amount displayed is net of Principal, Interest less tax and penalty, if any.

---

### **Note**

This field will be disabled for a notice deposit redemption.

---

*Refer the chapter 'Annexure B - IC Rule Set-up' in this user manual for details on calculating principal and interest amount during term deposit redemption.*

## **Rollover**

You can rollover a TD only during the grace period. You can select the TD account and define the tenor for which TD should be renewed.

---

### **Note**

Manual rollover is not possible for a notice deposit account.

---

During rollover, the interest is liquidated. The system changes the TD interest start date as the maturity date of the old TD. In the 'Main' tab of the 'Deposit Accounts Booking' screen, you can see the new maturity date based on the tenor defined here.

If 'Rollover' box is checked, then indicate the rollover tenor for the TD account. You can select one of the following options:

- Account Class Tenor - If 'Re-pick up Account Class Tenor' on rollover is set to 'Yes' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account class tenor.

The default account class tenor is displayed as tenor in days, months and years which you cannot change. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'.

If 'Re-pick up Account Class Tenor on Rollover' is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays the override message, "Re-pick up Account Class Tenor on Rollover restrictions at account class will be ignored".
- On save, the system displays the 'Next Maturity Date'.
- Account Tenor - If re-pick up account class tenor on rollover is set to 'No' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account tenor.

On rollover, the system displays the original tenor of the TD in terms of days, months

and years. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'.

If 'Re-pick up Account Class Tenor on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Re-pick up Account Class Tenor on Rollover restrictions at account class will be ignored".
- On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, rather than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. If it is not within the minimum and maximum limit, then the system will display an error message "Rollover tenor does not fall in the range of minimum and maximum tenor allowed". The rollover tenor for independent tenor should not be null.

On save, system updates the 'Next Maturity Date' accordingly.

---

**Note**

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

The next maturity date will be adjusted based on the holiday treatment at account class level. The tenor in ICDREDMN screen will remain the same after holiday adjustment. On query from STDCUSTD after rollover, Deposit tenor will be populated with the holiday adjusted tenor and original tenor with the actual tenor before holiday adjustment.

---

**Days**

Specify number of days for the rollover of term deposit.

**Months**

Specify number of months for the rollover of term deposit.

**Years**

Specify number of years for the rollover of term deposit.

---

**Note**

– On saving the tenor, the system displays the 'Maturity Date'.

– The system allows the rollover of the term deposit for the tenor which is less than the maximum tenor maintained at the account class level.

---



- The restriction period has to be less than maximum tenor allowed. If maximum tenor is not maintained at the account class level, then restriction period will not be validated. On rollover, the restriction period will be reset to rollover date.
- 

While checking if the lock-in period is greater than maximum tenor, months will be converted to 30 days for validation purposes and if redemption is done during the lock-in period, the system will display an override. This is configurable to an error message.

#### **Next Maturity Date**

The system displays the new maturity date based on the given renewal period.

#### **Continue Variance on Rollover**

The system defaults it based on the flag availability in the TD account level. However, you can modify this flag.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

#### **Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover

---

#### **Note**

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
  - For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
  - The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.
- 

*Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.*

#### **Continue RP Variance on Rollover**

Check this box to add the RP variance with interest rate during rollover. If you do not select this check box, the system does not add the RP variance with applicable interest. By default, the system displays the value maintained at 'ICDPRMNT' screen.

---

**Note**

- Based on the value maintained in 'Interest and Charges Products Maintenance' (ICDPRMNT) screen, the system displays the values in 'Term Deposit Redemption Input' (ICDREDMN) screen.
  - If this check box is not selected at 'ICDPRMNT' screen and if you select it in 'ICDREDMN' screen, the system displays an error message, 'Continue RP Variance On Rollover Not Allowed at Product Level'.
  - If the check box is selected in 'ICDPRMNT' screen, you can change the value of the check box from 'Yes' to 'No' in 'ICDREDMN' screen. If the check box is not selected, you cannot change it from 'No' to 'Yes'.
- 

**Redemption Details****Interest Paid Till Last Liquidation**

The system displays the Interest amount that has been paid till last liquidation cycle.

**Tax Paid Till Last Liquidation**

The system displays the Tax amount that has been detected till last liquidation date.

**Interest Amount in Reduced Rate**

The system displays the recalculated interest amount in reduced rate.

**Interest to be Adjusted**

The system displays the interest amount that needs to be adjusted from the excess interest paid. This is the difference of Interest Paid Till Last Liquidation and Interest Amount in Reduced Rate.

**Interest for Current Period**

The system displays the interest amount payable from last liquidation to redemption date.

**Actual Tax to be Collected**

The system displays the amount of tax that has to be collected due to reduced interest rate.

**Tax to be Adjusted**

The system displays the tax amount to be recovered or to be paid back to customer.

**Post Maturity Interest Payable**

The system displays the PMI payable if the redemption has been done after the maturity.

**Tax Payable**

The system displays the PMI Tax amount Payable.

**Net Proceeds**

The system displays the net amount that will be paid to the customer as part of the redemption transaction.

**Term Deposit Redemption Pay Out Details**

Specify the following details for TD payout.

**Pay Out Type**

Select the pay-out type from the drop-down list. The options available are:

- Account
- General Ledger

- Banks Check
- Payments
- Term Deposit
- Demand Draft
- Loan Payment
- Zengin

---

**Note**

For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. When more than one GL is used as pay-out mode, the system allows more than one row with GL as TD pay-out mode. If the same GL is repeated twice in the same pay-out multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in Payout details".

---

If the Payout Type is chosen as 'Zengin', then on authorizing the transaction, the system will credit the redemption amount into the 'Settlement Bridge GL' that is maintained in the Account Class.

**Percentage**

Specify the amount of redemption in percentage. For redemption through multiple payment modes, the redemption amount that needs to be paid to each mode is computed based on the percentage of payout specified.

**Redemption Amount**

Specify the actual amount of redemption.

The percentage and redemption amount are conditionally mandatory. You should specify either the percentage or the redemption amount.

**Instrument Number**

Specify the instrument number to be issued, if payout mode is BC. If not, the system will default the least instrument no available in the branch on save.

**Waive Issuance Charges**

Check this box to indicate waive option for pay-out BC issuance charge

**Offset Branch**

Specify the branch code of the account for redemption.

**Offset Account**

Specify the account number/ GL for redemption through account, GL and loan. For redemption through PC, BC / DD, TD the offset account should not be given.

**Narrative**

Give a brief description for the redemption.

---

**Note**

You can query, modify and amend other branch transactions only through the summary screen.

---

### **Original Exchange Rate**

The system will display the exchange rate for the currency pair for the respective rate code/ type defined for the specific pay-in/ pay-out modes at account class.

### **Applied Exchange Rate**

The system displays the applied exchange rate same as original exchange rate. However, you can amend the exchange rate which will be applied on the transaction.

The system will perform the following validations:

- If you try to modify the rate while saving, then the system will display the following override message:

**Default exchange rate modified by the user**

- If the modified rate is outside the allowed variance limit while saving, then the system will display the following override message:

**Modified Exchange rate crosses allowed variance**

- When there is multi pay-in or pay-out scenario, each option will consume the respective applied exchange rate for the apportioned amount.
- When the exchange rate type and code to be applied are not maintained for a combination of pay-in / pay-out modes, the system will continue with the STANDARD-MID rate. If you try to change the applied exchange rate, the system will display an error message
- Any conversion due to sweep operation and auto deposits should also follow the rate configured at account class.
- If deposit currency and pay-in currency are the same, then the 'Applied Exchange Rate' cannot have a value other than '1', i.e., for pay-in, pay-out through cash and the same currency account/ instrument for account. For other modes Applied exchange rate is not applicable and system will not take the value for the same.
- While opening a RD, if the pay in currency and the RD currency is different, the system does not apply the CSM based exchange rate spreads.
- During Recurring Deposit redemption, if the account currency and the payout currency is different, the system does not call RP module and does not apply CSM based currency change spread for interim currency change type deposits.

#### **6.4.0.1 Processing Backdated TD Redemption**

You can perform back value date TD redemption. The system will continue accruals for the current cycle after the redemption will be regular. You can perform back value dated TD redemption only up to the date after which any of the following transactions have happened:

- Manual Rate Change
- Variance Change
- Branch Change
- Primary Party Change
- Top Up Transaction
- Interest Liquidation
- Redemption
- Interim Currency Change

During back value dated redemption, the system will display an override message "Redemption is Back dated <date>". This message is override by default which can be configured to error.

If the back value date is beyond or equal to any of the transactions listed above, the system will display an error message as 'Back Value Date Cannot be Provided Beyond XXXXXXXX (DDMMYYYY) Since XXXXXXXX (Transaction Name) is Happened'.

The system considers the pre closure factor as on the date of the Backdated Redemption.

The system performs the redemption with the back date and the revised calculations are performed till the back date. After redemption, on the next accrual the adjustment will happen as per the accrual cycle.

If any future dated redemption instructions are active, the system will display an override message as 'Future Dated Redemption Instructions are Active for this Deposit'.

The system considers the CSM as on the current date for interest spread. Payout of a back dated redemption can be made only on the following modes.

- CASA Account
- GL

#### **6.4.0.2 Processing Backdated Redemption of SD, DCD and TCD**

Oracle FLEXCUBE allows back value dated redemption of SD, DCD and TCD. The system allows back value dated redemption only till the last date of interest liquidation.

You can perform back value dated redemption only up to the date after which any of the following transactions have taken place:

- Account class change
- Manual Rate Change
- Variance Change
- Branch Change
- Primary Party Change
- Redemption
- Interest Liquidation

If the back value date is given which is beyond or equal to any of the transactions listed above, the system displays an error message 'Back Value Date Cannot be Provided Beyond XXXXXXXX (DDMMYYYY) Since XXXXXXXX (Transaction Name) is Happened'.

For backdated redemption, only the following payouts are allowed:

- CASA Account
- GL

The system processes the redemption as on the back date provided and does not perform interest rate re-pick up and revised calculations. The system liquidates the interest amount applicable till the date of redemption as on the redemption date. The accrual for the next date from the redemption date will happen on the EOD of the current date. This is as per the accrual cycle.

#### **6.4.0.3 Premature Redemption of TD Accounts with Currency Change**

You can redeem a TD account (full redemption) before the maturity period with the currency change facility. You cannot perform partial redemption of TD accounts. The system allows premature redemption of TD accounts only on the latest account. Any TD accounts prior to currency change, is not allowed for premature redemption.

During premature full redemption of TD accounts, if you have selected 'Account Currency Change Allowed' and 'No Interest on Premature Redemption' check box, the system performs the following actions:

- TD Accounts without any currency change prior to pre-mature closure:
  - Interest accrued in TD account is reversed
  - If there are any interest liquidation, the system recovers the liquidated interest from the principal, that is, no interest is paid in case of pre-mature closure of TD account with currency change facility
  - Remaining principal is paid to the payout account
  - During pre-closure of Currency Change TD, the system recovers the net interest amount, Tax deducted if any, cannot be reversed
  - If the interest is not liquidated for the TD account, only Principal amount is paid
  - The TD account is marked as closed
- TD Accounts with currency change prior to pre-mature closure:
  - Interest accrued in TD account with current currency is reversed
  - System checks all the TD accounts under the currency change account
  - If there are any interest accrued in any of the TD accounts, system will reverse the accruals
  - Interest liquidated in TD account current currency is recovered from the principal
  - If there is Interest liquidation in any of the TD accounts in old currencies prior to the current currency of the account, system recovers the liquidated interest from the Principal. The system applies the latest exchange rate to convert the interest liquidated in old currencies
  - Remaining Principal is paid to the payout account
  - Only liquidated interest is recovered, Tax deducted if any, will not be reversed.
  - All the deposit accounts under the currency change account will be marked as closed.

---

**Note**

If you select the 'No Interest on Premature Redemption' check box, no interest recalculation happens irrespective of the value mentioned in the field 'Interest Rate for Redemption Amount' in the 'Account Class Maintenance' (STDACCLS) screen.

---

## 6.4.1 Capturing Denominated Deposit Certificate Details

Click 'Denominated Deposit' button on the 'Term Deposit Redemption Input' screen and invoke the following screen.

The screenshot shows a window titled 'Denominated Deposit' with a sub-header 'Denominated Deposit Certificate Details'. At the top left, there is a checked checkbox labeled 'Select All'. Below this is a navigation bar with '1 Of 1' and a 'Go' button. A table with the following headers is visible: 'Certificate Number', 'Certificate Status', 'Certificate Amount', and 'Redeem'. The table body is currently empty. Below the table, there is a 'Populate' button and two input fields: 'Total Amount of Redemption' and 'Number of Certificates Redeemed'. At the bottom right of the window are 'Ok' and 'Cancel' buttons.

Specify the following details for denominated deposit certificate:

### **Select All**

Check this box to select all certificates for the account.

### **Certificate Number**

Select the certificate number from the option list. The list displays all active certificates issued for the account.

### **Certificate Status**

This indicates the current status of the certificate selected.

### **Certificate Amount**

This indicates the amount of the certificate.

### **Redeem**

Check this box to redeem a certificate.

After you enter the above details click 'Populate' button. The following details will be displayed:

### **Total Amount of Redemption**

The total amount of redemption is displayed here.

### **Number of Certificate Redeemed**

The number of certificates currently redeemed is displayed here.

During manual part redemptions, all the active certificates of the account are displayed in the 'Denominated Deposit Certificate Details' screen and available for redemption.

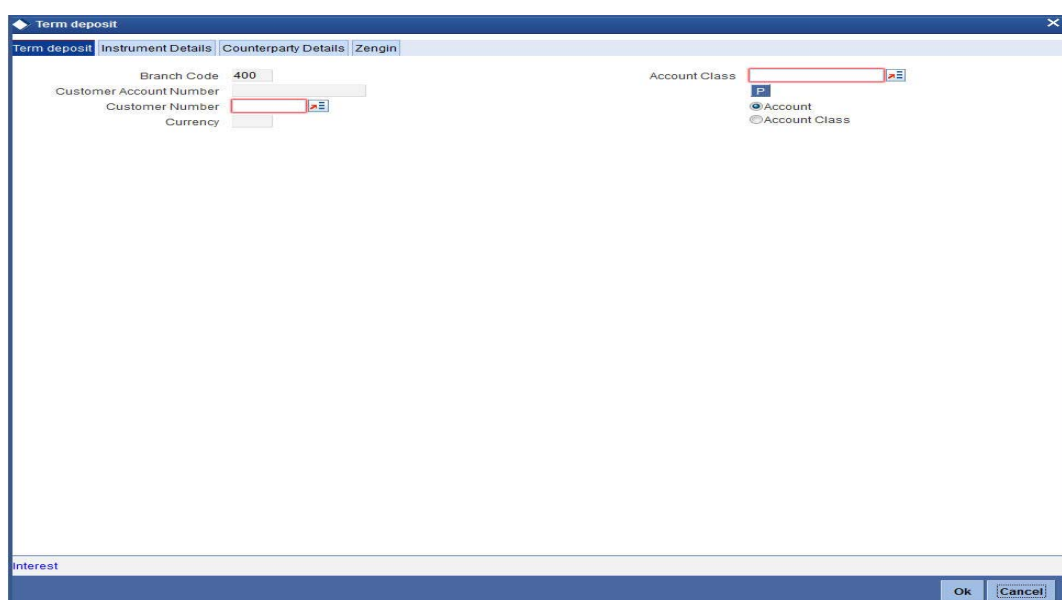
At the time of full redemption or automatic redemption (i.e. close on maturity), all the active certificates will be marked as 'Redeemed' provided there are no certificates with amount block. In case of part redemption of the TD, only the available certificates can be redeemed. A single certificate cannot be part redeemed. The interest amount for the certificates being redeemed prematurely will be paid along with the principal amount. Once a particular certificate has been redeemed, it will not be available for further redemption.

## 6.4.2 Capturing Pay Out Details

Click 'TD Pay Out' button on the 'Term Deposit Redemption Input' screen and invoke the following screen. Here you can specify details of the child TD that should be created on maturity of the parent TD.

### Note

For denominated deposits, payout to a child TD using the same denominated deposit account class or any other denominated deposit account class will be restricted. This restriction will be applicable during opening, redemption, maturity processing or amendments. System will do a validation for this and if the validation fails an error similar to 'Payout to term deposit using denominated deposit account class is not allowed for this denominated deposits' is displayed...



The screenshot shows a software window titled "Term deposit" with a tabbed interface. The "Term deposit" tab is active, showing a form with the following fields and values:

- Branch Code: 400
- Customer Account Number: [Empty]
- Customer Number: [Empty]
- Currency: [Empty]
- Account Class: [Empty]

Below the form, there are radio buttons for "Account" (selected) and "Account Class". At the bottom right, there are "Ok" and "Cancel" buttons. The "Interest" tab is visible at the bottom left of the window.

The 'Term Deposit' tab is displayed by default. Here you can capture the following details:

### Branch Code

The system displays the branch code.

### Account No

The system displays the TD account number. When you click 'Populate', the new child TD number is computed automatically for payout through TD,.

### Customer Number

The system displays the customer number. However, you can change it.

### Currency

The system displays the TD currency.



## Account Class

Specify the account class from which the interest and deposit should be picked up. If you have selected the 'Account Class' option, then you have to specify the Account Class. Else you can leave it blank.

## Account/Account Class

Indicate whether the interest and deposit should be picked up from the parent account TD account or from the account class. The options available are:

---

### Note

If you select the option 'Account', then on clicking 'P' button, the system will default the interest and deposit details from the parent TD account. If you select the 'Account Class' option, then on clicking 'P' button, the system will default the interest and deposit details from the account class selected.

---

## 6.4.3 Cheque/DD Details Tab

Click 'Instrument Details' tab on the 'Term Deposit' screen and invoke the following screen. Here you can capture details of the banker's cheque by which the TD needs to be redeemed. You need to maintain these details, if you have selected 'Payout Option' as 'Banker's Cheque' or 'Demand Draft'.

The screenshot shows a software window titled "Term deposit" with a close button (X) in the top right corner. The window has a tabbed interface with "Instrument Details" selected. The "Instrument Details" section contains a "Bank Code" field with a dropdown arrow. To the right, there is a section for "Instrument type" with a dropdown arrow, a "Cheque Date" field with a date picker icon, and a "Payment Branch" field with a dropdown arrow. Below this is a "Beneficiary Details" section with fields for "Passport/IC Number", "Narrative" (with a dropdown arrow), and "Country Code" (with a dropdown arrow). To the right of these are three stacked "Address Line" fields (Address Line 1, Address Line 2, Address Line 3). At the bottom left, there is an "Interest" field. At the bottom right, there are "Ok" and "Cancel" buttons.

You can capture the following details:

### Cheque Details

Specify the following cheque details.

#### Bank Code

Specify the bank code of the Bankers cheque.

#### Cheque Date

Specify the cheque date for the pay-out.

### **Payable Branch**

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

### **Beneficiary Details**

Indicate the following details.

#### **Beneficiary Name**

Specify the name of the beneficiary for the payout.

#### **Other Details**

Specify other details (if any) for the beneficiary.

#### **Narrative**

Give a brief description for the payout.

#### **Country Code**

Specify the country code for the payout address.

#### **Address Line 1 to 3**

Specify the address of the beneficiary for the payout.

## **6.4.4 Counter Party Details Tab**

Click 'Counter Party Details' tab on the 'Term Deposit' screen and invoke the following screen. Here you can capture pay-out details for PC transfer to another bank account. You need to maintain these details, if you have selected 'Payout Option' as 'Payments'.

The screenshot shows a software window titled "Term deposit" with a close button in the top right corner. The window has a tabbed interface with three tabs: "Term deposit", "Instrument Details", and "Counterparty Details". The "Counterparty Details" tab is active. Below the tabs, there are two main sections. The first section, "counterparty Details", contains three input fields: "Counterparty Bank Code", "Counterparty Account", and "Offset Currency". The second section, "beneficiary Details", contains five input fields: "Beneficiary Name", "Address Line 1", "Address Line 2", "Passport/IC Number", and "Narrative". At the bottom of the window, there is an "Interest" label and "Ok" and "Cancel" buttons.

You can capture the following details:

### **Counter Party Details**

Specify the following cheque details.

#### **Counter Party Bank Code**

Specify the bank code of the counter party.

### Counter Party Account

Specify the account number of the counter party for the pay-out. However you can select the counter party offset account number from the adjoining option list.

### Beneficiary Details

Indicate the following details.

#### Beneficiary Name

Specify the name of the beneficiary.

#### Address Line 1 to 2

Specify the address of the beneficiary.

#### Other Details

Specify other details (if any) for the beneficiary.

#### Narrative

Give a brief description for the payout.

## 6.4.5 Zengin Tab

Click 'Zengin' tab in 'Term Deposit Redemption Input' screen and invoke the following screen to capture zengin details for a redemption. You need to maintain these details if the Payout Type/Mode is chosen as 'Zengin' for redemption, else, the system will display an appropriate error message.

The screenshot shows a software window titled "Pay Out Details". At the top, there are input fields for "Branch Code" (with the value "400") and "Currency". Below this is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC Zengin". The "PC Zengin" tab is selected. Underneath the tabs is a section titled "Beneficiary Details" containing two columns of input fields. The left column includes "Beneficiary Bank Name", "Beneficiary Bank Code", "Beneficiary Branch Name", "Beneficiary Branch Code", and "Remitter Name". The right column includes "Beneficiary Account Number", "Account Currency", "Beneficiary Name", "Account Type" (a dropdown menu), "Narrative", and "Payment Reference Number". At the bottom of the window, there is an "Interest" label and two buttons: "OK" and "Cancel".

You can specify the following details:

### Beneficiary Details

#### Beneficiary Bank Name

Specify the beneficiary bank name. Alternatively, you can select the beneficiary bank name from the option list. The list displays all bank names as available in the Local Bank Directory list of FLEXCUBE Payments.

**Beneficiary Bank Code**

The system displays the beneficiary bank code for the selected beneficiary bank name. You can amend this field.

**Beneficiary Branch Name**

Specify the beneficiary branch name. Alternatively, you can select the beneficiary branch name from the option list. The list displays all branch names as available in the system.

**Beneficiary Branch Code**

Specify the beneficiary branch code. Alternatively, you can select the beneficiary branch code from the option list. The list displays all valid branch codes based on the Beneficiary Bank Name selected.

**Remitter Name**

The system defaults the customer name. You can amend this field.

The system validates the characters entered in this field against the zengin character maintained in STDSCRPT screen. If any of the non-zengin character is provided then the system will display an appropriate error message.

**Beneficiary Account Number**

Specify the account number of the beneficiary to whom the payment needs to be sent.

**Account Currency**

The system defaults the account currency code of the deposit account.

**Beneficiary Name**

Specify the name of the Beneficiary.

**Account Type**

Select the type of account from the drop-down list. The list displays the following values:

- Current
- Savings
- Others
- Special

**Narrative**

Specify the narrative for the transaction. If you do not provide any value, then the system will automatically default the value as 'Loan Disbursement'.

**Payment Reference Number**

Once the zengin payment is initiated from the TD and if the payment is successful, then FP (FLEXCUBE Payments) will provide a reference number. The same will be stored in this field. If the system stores the multiple Payment Reference Number, say, periodic interest payout, then the payment reference numbers will be concatenated and stored with a comma separation. If the payment is failed then the FP will not provide any reference number and the particular payout transaction will be treated as a failure transaction.

---

**Note**

For Zengin Transactions the 'Settlement Currency' and the 'Account Currency' should be the same.

---

If the disbursement mode is selected as 'Auto' the FP will be processed from CLDACNT screen itself.

If creation of FP contract is failed due to any reason, the system will generate CLRZENFL report to view the list of failed transactions. Further handling of failure transactions need to be controlled operationally. In case of failure of zengin transaction the FP transaction and the loan disbursement will be rolled back.

### 6.4.6 Capturing Interest Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout, by clicking on the 'Interest' button on the 'Term Deposit' screen.

The screenshot shows the 'Interest Charges' window with the following details:

- Interest/Deposit Tabs:** 'Interest' is selected.
- Header Fields:** Branch, Account, Account Class, Customer Number.
- Calculation/Booking Fields:** Calculation Account, Interest Booking Account, Charge Booking Account, Interest Statement (checkbox).
- Interest/Charge Dates:** Interest Start Date, Interest Booking Branch, Charge Booking Branch, Charge Start Date.
- Options:** Interest Rate Based on Cumulative Amount (checkbox), Dr Cr Advices (checkbox), Waive (checkbox), Generate UDE Change Advice (checkbox), Open (checkbox), LBL\_CONTVARROLL (checkbox).
- Effective Dates Table:**

Effective Date	Open
- UDE Values Table:**

User Data Elements Id	Value	Rate Code	LBL_UDEVARIANCE
- Footer:** TD Payout Details, Ok, Exit.

Here you can capture the following details:

#### Branch

The system displays the branch code where the child TD resides.

#### Account Class

The system displays the account class to which the TD belongs.

#### Account

The system displays the child TD account number.

## **Customer No**

The customer identification (CIF) of the TD customer is displayed here.

### **6.4.7 Interest Tab**

This tab is displayed by default. You can specify the following details:

#### **Calculation Account**

Specify the calculation amount of the child TD. The adjoining option list displays all accounts maintained in the respective branch. You can select the appropriate one.

#### **Interest Start Date**

Indicate the date from which interest calculation should start, using the adjoining calendar.

#### **Interest Booking Account**

Specify the account to which interest should be booked. You have an option of booking interest to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option list provided. The system liquidates the interest into the selected account.

The interest booking account lists only CASA accounts and the TD account nos. which is to be created.

#### **Interest Booking Branch**

Specify the interest booking branch. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

#### **Interest Statement**

Check this box to generate an interest statement for the account. The interest statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

#### **Dr Cr Advices**

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

#### **Charge Booking Branch**

Specify the charge booking branch. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

#### **Charge Book Account**

Specify the account to which charge should be booked. You have an option of booking charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option list provided. The system liquidates the charge into the selected account.

#### **Charge Start Date**

Indicate the date from which charge calculation should start, using the adjoining calendar.

#### **Continue Variance on Rollover**

The system defaults it based on the Interest and Charges product. However, you can modify this. If this is modified, during the save, the system displays a prompt 'Continue variance on Rollover Flag is modified'.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

### **Product Code**

Specify the interest/charge (IC) product code that should be linked to the account. The adjoining option list displays all valid IC products available in the system. You can select the appropriate one.

### **UDE Currency**

Specify the UDE Currency defined for the product.

### **Waive**

Check this box to waive off an interest or a charge that has been specified.

### **Generate UDE Change Advice**

Check this box to generate the UDE change advice.

### **Open**

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

## **Effective Dates**

Specify the following details:

### **Effective Date**

Indicate the date from which a record takes effect, using the adjoining calendar.

### **Open**

Check this box for records with different effective dates if the values of the UDEs vary within the same liquidation period.

## **Account UDE Value**

Specify the following details:

### **User Defined Element ID**

Specify the UDE ID for the account.

### **UDE Value**

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

### **Rate Code**

Specify the rate code for the account.

### **Variance**

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. This value can be modified at any point of time.

### **Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover.

---

**Note**

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
  - TD accounts opened after the interest start date will not be considered for arriving at the cumulation amount.
  - For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
  - The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.
- 

*Refer the section 'Calculating Interest Rate Based on Base Amount' in this User Manual for details about arriving at interest rate based on cumulative amount.*



## 6.4.8 Deposit Tab

Click 'Deposit tab' in the 'Interest Charges' screen to capture deposit details.

The screenshot shows the 'Interest Charges' application window with the 'Deposit' tab selected. The interface includes several input fields and sections:

- Branch Code** and **Account** fields.
- Account Class** and **Customer Number** fields.
- Deposit Tenor** section with radio buttons for  Account Class Tenor,  Account Tenor, and  Independent Tenor. Below are input fields for **Years**, **Months**, **Days**, and **Maturity Date**.
- Rollover Tenor** section with radio buttons for  Account Class Tenor,  Account Tenor, and  Independent Tenor. Below are input fields for **Years**, **Months**, **Days**, and **Next Maturity Date**.
- Rollover Type** section with radio buttons for  Principal,  Principal/Interest,  Special Amount, and  Interest.
- Rollover Amount** field and a checkbox for  Rollover Interest Rate Based on Cumulative Amount.
- A table at the bottom with columns: **Payout Type**, **Percentage**, **Offset Branch**, **Offset Account**, and **Narrative**. The table is currently empty.
- Buttons for **Ok** and **Exit** at the bottom right.

You can capture the following details:

### Next Maturity Date

On selecting the 'Auto Rollover' box, the system displays the next maturity date based on the previous tenor of the deposit.

### Deposit Tenor

Select the deposit tenor type. The following options are available.

- **Account class tenor** - If you select this, the system will default the default tenor from the account class. This is represented in terms of days, months and years. You cannot edit it. The maturity date is displayed based on the tenor specified.
- **Account tenor** - If you select this, the system displays the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- **Independent tenor** - If you select this, you can specify the tenor in terms of days, months and years. The default value of the independent tenor will be null.
- The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

### Years

This indicates the number of years in the original tenor.

**Months**

This indicates the number of months in the original tenor.

**Days**

This indicates the number of days in the original tenor.

If the maturity date falls on the holiday, the system adjusts it,

**Rollover Tenor**

The deposit tenor has following options as below,

- Account class tenor - If you select this, the system displays the account class tenor in days, months and years. You cannot change this. The system will not display the next maturity date, The default account class tenor at the time of rollover is considered.
- Account tenor - This is the default option. If this is selected, the system populates the original tenor of the parent TD. The tenor is represented in days, months and years. You cannot change this.
- Independent tenor - If you select this, you can enter the rollover tenor in terms of days, months and years. The default value of the independent tenor will be null.

**Years**

This indicates the number of years in the rollover tenor.

**Months**

This indicates the number of months in the rollover tenor.

**Days**

This indicates the number of days in the rollover tenor.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. The tenor months cannot be greater than 11 months and if tenor months is specified, the tenor days cannot be greater than 30 days.

The tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

**Maturity Date**

The system picks up the maturity date from the default tenor from the linked account class and displays it here. However, you can modify this date.

**Auto Rollover**

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

**Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount as per the pay-out details maintained for the TD.

**Move Interest to Unclaimed**

Check this field to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on grace period end date. If you select this option, you will need to check the box 'Move Principal to Unclaimed'.

**Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' and liquidate the interest amount to the interest booking account on grace period end date. Rollover Type

Indicate the components that should be rolled over by choosing one of the following options:

- Principal - If you select this option, then the system will roll over the principal amount alone on EOD of TD maturity date or BOD after end of the grace period. If interest booking account is given as TD account, then on maturity date the interest amount will be first liquidated to the TD account and then settled as per the pay-out details maintained for the TD account.
- Principal + Interest - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the principal and interest amount on EOD of TD maturity date or BOD after end of the grace period.
- Special Amount – If you choose this option, the system will roll over the amount specified in 'Rollover Amount' field, irrespective of what the interest booking account is. Upon maturity of the rolled over TD, the system will roll over with the same amount special amount and settle the interest amount as per TD pay-out details maintained.
- Interest - For you to choose this option, the interest booking account has to be the TD account. If you select this option, then the system will roll over the interest amount on EOD of TD maturity date or BOD after end of the grace period. The principal will be settled as per the pay-out details maintained.

### **Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount).

### **Term Deposit Payout Details**

Specify the following details in order to allow automatic pay-out:

#### **Pay Out Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC

---

#### **Note**

Note the following:

- This option will be available only when account number generation is 'Auto'.
  - For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. When more than one GL is used as pay-out mode, the system allows more than one row with GL as TD pay-out mode. If the same GL is repeated twice in the same pay-out multi entry block, the system will display an error message "Same GL cannot be used twice as Offset Account in Payout details".
- 

#### **Percentage**

Specify the amount of redemption in percentage.

#### **Offset Branch**

Specify the branch code of the account for redemption. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

### Offset Account

Specify the account number/ GL for redemption. The adjoining option list displays all valid accounts and GLs available in the offset branch. You can select the appropriate one.

### Narrative

Give a brief description for the redemption.

## 6.4.8.1 Indicating Payout Details

Click 'Term Deposit Payout Out' button in the 'Interest Charges' screen and invoke the following screen.

The screenshot shows a window titled "Term Deposit Payout Details". It has two tabs: "Bankers Cheque" and "Counterparty Details". The "Bankers Cheque" tab is active. It contains the following fields:

- Bankers Cheque (text field)
- Bank Code (text field)
- Currency (text field)
- Payment Branch (text field)
- Beneficiary Details (text field)
- Bank Code (text field)
- Beneficiary Name (text field)
- Passport/IC Number (text field)
- Narrative (text field)
- Country Code (text field)
- Beneficiary Address (text field)
- Address Line 2 (text field)
- Address Line 3 (text field)

At the bottom right, there are "Ok" and "Exit" buttons.

The 'Bank Cheque' tab is displayed by default. You can capture the following details for payout using a banker's cheque:

### Banks Cheque

Specify the following cheque details.

#### Bank Code

Specify the bank code of the Bankers cheque.

#### Payable Branch

Specify the payable branch for the cheque. The adjoining option list displays all branch codes linked to the specified bank code. You can select the appropriate one.

#### Currency

The currency code is displayed here.

### Beneficiary Details

Indicate the following details.

#### Beneficiary Name

Specify the name of the beneficiary.

#### Other Details

Specify other details (if any) for the beneficiary.

**Narrative**

Give a brief description for the payout.

**Country Code**

Specify the country code for the payout address.

**Address Line 1 to 3**

Specify the address of the beneficiary for the payout.

**6.4.8.2 Counter Party Details Tab**

Click 'Counter Party Details' tab on the 'Term Deposit Payout Details' screen and invoke the following screen. Here you can capture details for pay-out through PC transfer to another bank account.

The screenshot shows a software window titled "Term Deposit Payout Details". It features a tabbed interface with two tabs: "Bankers Cheque" and "Counterparty Details". The "Counterparty Details" tab is selected. The form contains the following fields:

- Currency
- Counterparty Bank Code
- Counterparty Account
- Beneficiary Name
- Passport/IC Number
- Narrative
- Beneficiary Address (split into two lines)

At the bottom right of the window, there are "Ok" and "Exit" buttons.

You can capture the following details:

**Counter Party Details**

Specify the following cheque details.

**Counter Party Bank Code**

Specify the bank code of the counter party.

**Counter Party Offset Account**

Specify the branch code of the account for redemption.

**Beneficiary Details**

Indicate the following details.

**Beneficiary Name**

Specify the name of the beneficiary.

**Address Line 1 to 2**

Specify the address of the beneficiary.

**Other Details**

Specify other details (if any) for the beneficiary.

## Narrative

Give a brief description for the payout.

### 6.4.9 Authorizing Transaction

For the transaction to be authorized, click 'Authorize' button. The following screen will be displayed:

The screenshot shows a software window titled "Authorization". It features a header bar with standard window controls (minimize, maximize, close). The main area contains several input fields: "Branch", "Redemption Reference Number", "Term Deposit Account Number", and "Account Currency". Below these is an "Overrides" section with a table header containing "Confirmed" and "Override Text". At the bottom right, there are "Ok" and "Exit" buttons.

---

#### Note

The accounting entries for redemption/renewal are passed only on authorization.

---

### 6.4.10 Maintaining Instruction Status

Before the Redemption value date is reached, you can update the instruction status of Future dated Redemption Transaction using the 'Instruction Maintenance' screen (ICDINSTC). You can also manually close the instruction status if a customer wants to close the future dated redemption instruction before the Redemption value date.

To invoke this screen, type 'ICDINSTC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a software window titled "Instruction Maintenance". It features a header bar with standard window controls (minimize, maximize, close). The main area contains a "Save" icon and several input fields: "Reference Number", "Branch Code", "Account Number", "Instruction Date", "Value Date", and "Instruction Status". At the bottom, there are fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with "Ok" and "Cancel" buttons.

You can capture the following details:

**Reference Number**

Specify the future dated redemption reference number for updating the instruction status. Alternatively you can select the reference number from the adjoining options list. The list displays all the valid future dated redemption reference numbers.

**Branch Code**

System displays the Branch Code on selecting the reference number.

**Account Number**

System displays the Account number on selecting the reference number.

**Instruction Date**

System displays the Instruction Date on selecting the reference number.

**Value Date**

System displays the Value Date on selecting the reference number.

**Instruction Status**

Select the Instruction Status from the drop-down list. The list displays the following values:

- Active
- Processed
- Closed
- Failed

#### **6.4.11 Uploading Redemption Request**

Oracle FLEXCUBE provides a facility to upload redemption requests through excel. You should maintain the following details in the file, which has to be uploaded:

- TD/RD Account Number
- Value Date
- Redemption Mode (Partial/Full)
- Redemption Amount
- Payout Details

You can redeem the uploaded TDs online. In case of failure of file upload processing, the system logs the details separately, which can be used for reconciliation.

For the same deposit, you cannot process multiple redemptions. In case of erroneous upload, you can reverse the records. You can process the Back Dated Redemption like a normal redemption and log the Future Rated Redemptions as an instruction, which the system executes on a future value date.

#### **6.4.12 Partial Redemption of Structured Deposit**

Oracle FLEXCUBE allows partial redemption of Structured Deposits (SD) created under Index linked Structured Deposit and Variable Interest based Structured Deposit. The system considers the exchange rate as on the value date of the redemption.

During partial redemption, the system debits the TD account created under the SD and processed the payout based on the payout method. The system does not pick up interest rate or recalculate during partial redemption. The system does not allow partial redemption for Structured Deposits created under Target Based Series.

---

**Note**

The facility of supporting partial redemption for SD is configurable. To support partial redemption for SD, when you try to perform partial redemption the system displays a configurable override 'Partial Redemption is not allowed for SD'. You can accept this override to proceed. If partial redemption for SD is not supported, then this override should be configured as an error. When you try to perform partial redemption of SD, the system does not allow the same.

---

### **6.4.13 Partial Redemption of Dual Currency Deposit**

Oracle FLEXCUBE allows partial redemption of Dual Currency Deposit. The system considers the exchange rate as on the value date of the redemption.

During partial redemption, the system debits the Dual Currency Deposit and processes the payout based on the payout method. The system does not pick up interest rate or recalculate during partial redemption. The system does not allow partial redemption, if the fixing date has been passed for the deposit account.

---

**Note**

If partial redemption is required, the system will display an override message. If partial redemption is not required and if you perform partial redemption for DCD, then system will display an error message (which is configurable to override) "Partial Redemption is not allowed for DCD".

---

### **6.4.14 Partial Redemption of Triple Currency Deposit**

Oracle FLEXCUBE allows partial redemption of Triple Currency Deposit. The system considers the exchange rate as on the value date of the redemption.

During partial redemption, the system debits the Triple Currency Deposit account and processes the payout based on the payout method. The system does not pick up interest rate or recalculate during partial redemption. The system does not allow partial redemption, if the fixing date has been passed for the deposit account and for deposits booked under Target Return Series.

---

**Note**

If partial redemption is required, the system will display an override message. If partial redemption is not required and if you perform partial redemption for TCD, then system will display an error message (which is configurable to override) "Partial Redemption is not allowed for TCD".

---

## **6.5 Viewing TD Redemption Details**

You can view the details of TDs redemption using the 'Term Deposit Redemption Input - Summary' screen.



To invoke this screen, type 'ICSREDMN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Term Deposits Redemption Input - Summary

Search Advanced Search Reset Clear All

Case Sensitive

Redemption Reference Number  
Parent Account  
Maker ID  
Authorized  
Instruction Date  
Unit Number  
Maker Home Branch

Branch Code  
Customer ID  
Checker ID  
Contract Status  
Instruction Status  
PID No

Records per page 15 Of 1 Lock Columns

Redemption Reference Number	Branch Code	Parent Account	Customer ID	Maker ID	Checker ID	Authorized	Contract Status	Instruction Date	Instruction Status	Unit Number	PID No	Maker Home
-----------------------------	-------------	----------------	-------------	----------	------------	------------	-----------------	------------------	--------------------	-------------	--------	------------

Exit

You can query on records based on any one or all of the following criteria:

- Redemption Reference Number
- Branch Code
- Parent Account
- Customer ID
- Maker ID
- Checker ID
- Authorized
- Contract Status
- Instruction Date
- Instruction Status
- Unit Number
- PID No
- Maker Home Branch

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Redemption Reference Number
- Branch Code
- Parent Account
- Customer ID
- Maker ID
- Checker ID
- Authorized
- Contract Status
- Instruction Date
- Instruction Status

- Unit Number
- PID No
- Maker Home Branch

---

**Note**

Note the following:

- You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.
  - If you are allowed to query customer information, then system displays the details pertaining to the fetched records:
  - You can query, modify and amend other branch transactions through the summary screen.
- 

## **6.6 Premature Redemption of Top-up Deposit**

While doing a premature partial redemption of a top-up deposit, system follows the LIFO method, i.e. the redemption amount will be taken from the latest top-up first.

The system keeps track of the funds inflow and outflow. During premature redemption the funds moving out using LIFO method are tracked and the interest for the remaining amount is calculated accordingly. The penalty is calculated on LIFO method, based on the number of days the redemption amount is available in the deposit. This is applicable during premature full redemption penalty calculation also. The SDEs DAYS\_FROM\_START, DEPOSIT\_AMOUNT and PENALTY\_BASIS are used for calculation of penalty.

If for a deposit the interest amount is liquidated to the deposit account itself, then any redemption after the top-up will consider only the principal amount i.e. the interest amount liquidated to the account will not be considered for the redemption. If the interest rate for the redeemed amount and the amount after redemption is 'Corresponding slab as on Opening date' at the account class, then the opening date of the deposit is considered instead of the top-up date.

If a top-up is made to a deposit and the redemption amount is taken only from top-up amount, then the interest re-calculation will happen only from that top-up date, and the initial deposit amount and the interest rate picked up for that will remain unaffected.

## **6.7 Premature Redemption of 'Rate Chart Allowed' TD**

During premature redemption of a floating rate term deposit, system can do any of the following:

- Pick-up a new rate for the amount being redeemed and recalculate the interest.
- Pick-up a new rate for the remaining principal amount and recalculate the interest.
- Recovering already paid interest from the redemption amount

### **6.7.1 Rate Pick-up and Interest Recalculation for the Redemption Amount**

For Pre-mature redemption of rate chart allowed term deposit, system re-calculates the interest for the principal amount being redeemed with any one of the following interest rate as defined in the field 'Interest Rate for Redemption Amount':

- **Continue Existing** - The contracted interest rate for the deposit to continue. This is the rate applicable to the account just before the current redemption.

- **As on Opening Date** – Corresponding interest rate for the completed tenor and redeemed amount applicable as on the opening date for the deposit interest rate code. The completed tenor will be used to pick the rate.
- **As on the Redemption Date** – Corresponding interest rate for the completed tenor and redeemed amount applicable as on the current redemption date for the deposit interest rate code. The completed tenor will be used to pick the rate.
- **As on the Rate Revision Events** – Corresponding interest rate for the redemption amount and completed tenor will be re-picked for each event where the rate revision is done. For e.g. If the interest rate for the deposit is changed for each interest liquidation cycle and on the top-up date, then the interest rate is re-picked for the redemption amount and completed tenor for each liquidation cycle date and top-up date.
- **Special Rate Code** – A fixed rate effective as on current redemption date. The rate code defined using ICDRATMA screen is to be captured in case of fixed rate. The rate code is captured at the STDACCLS screen 'Special Rate Code' field. The pick list for this field will display only the rate codes defined using the ICDRATMA. This field is mandatory for this option. There will be a validation available for the same and if the validation fails system displays an error message: 'The special rate code field is mandatory for the interest rate for redemption amount'.

### 6.7.2 Rate Pick-up and Interest Recalculation for the Remaining Principal

The interest rate for the remaining principal amount after premature partial redemption (i.e. interest rate after redemption) can be any of the following:

- **Continue Existing** - The contracted interest rate (existing rate) of the deposit to continue. This is the rate applicable to the account just before the redemption.
- **As on Opening Date** – Corresponding interest rate for the deposit tenor and remaining amount applicable as on the opening date applicable for deposit opening date. The deposit tenor is used to pick the rate.
- **As on Redemption Date** – Corresponding interest rate for the deposit tenor and remaining amount applicable as on the current redemption date. The deposit tenor is used to pick the slab rate.
- **As on the Rate Revision Events** – Corresponding interest rate for the remaining amount and deposit tenor will be re-picked for each event where the rate revision is done. For e.g. If the interest rate for the deposit is changed for each interest liquidation cycle and on the top-up date, then the interest rate is re-picked for the remaining amount and deposit tenor for each liquidation cycle date and top-up date.
- If the interest is compounded (i.e. liquidated to the same deposit account) then, it is not considered while arriving at the principal amount for interest pick-up.

### 6.7.3 Recovering Paid Interest from the Redemption Amount

For premature redemption, the interest amount is recalculated for both redemption amount and the balance principal amount. In case the interest already paid is greater than the interest liable to be paid as of redemption date, then the difference amount needs to be recovered from the interest booking account. This is applicable to partial and full premature redemption of term deposits.

The following override message is displayed to the authorizer only during authorization:

'Interest adjustment amount is debited from the interest booking account of the customer. Do you want to Proceed?'

## 6.8 Generating or Printing a TD Certificate

Once a denominated deposit is opened the certificates and duplicate deposit advice can be printed using the 'Term Deposit Certificate' screen. You can also do a partial printing of denominated deposit certificates i.e. print few certificates at one point of time and the balance certificate later.

To invoke 'Term Deposit Certificate' screen, type 'ICDBADHC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Term Deposit Certificate' application window. The window title is 'Term Deposit Certificate'. It features a 'New' button and a 'Advice' section with input fields for 'Account Number', 'Account Description', 'Term Deposit Amount', 'Account Branch', and 'Account Currency'. Below this is a 'Regular Deposit' section with a 'Denominated Certificates' sub-section containing 'Stock Catalog Code' and 'Certificate Number' fields. On the right, there is a 'No. of Advices Generated' field and three checkboxes: 'Rollover Issue', 'Mark As Duplicate', and 'Auto Generate Certificate No'. At the bottom right of this section are 'Generate' and 'Print' buttons. An 'Exit' button is located at the bottom right of the window.

You need to specify the following details.

### **Advice**

#### **Account Number**

Specify the account for which you want to generate an advice. The adjoining option list displays all valid accounts maintained in the system. You can select the appropriate one.

#### **Account Description**

The description of the selected account number is defaulted here.

#### **Term Deposit Amount**

The deposit amount of the selected TD account is defaulted here.

#### **Account Branch**

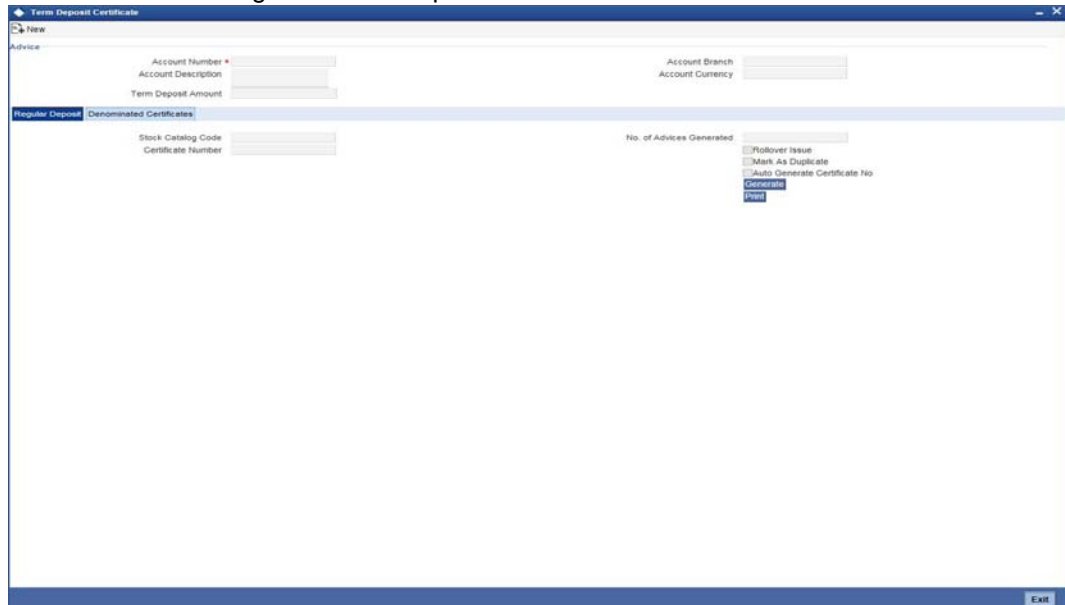
The system displays the branch code.

#### **Account Currency**

The currency of the selected TD account is displayed here.

## 6.8.1 Capturing Regular Deposit Details

If the TD account selected is a regular deposit and not a denominated deposit then this tab is enabled. The following details are captured here:



The screenshot shows a software window titled "Term Deposit Certificate". At the top, there is a "New" button. Below it, the "Advice" section contains fields for "Account Number", "Account Description", "Term Deposit Amount", "Account Branch", and "Account Currency". A tabbed interface is visible with two tabs: "Regular Deposit" (which is selected) and "Denominated Certificates". Under the "Regular Deposit" tab, there are fields for "Stock Catalog Code" and "Certificate Number". To the right of these fields is a "No. of Advices Generated" field. Below this field are three checkboxes: "Rollover Issue", "Mark As Duplicate", and "Auto Generate Certificate No". A "Generate" button is located below the checkboxes. An "Exit" button is in the bottom right corner of the window.

### Stock Catalog Code

Select the stock catalog code from the adjoining option list. The list displays active stock catalog codes for the TD Certificate instrument type.

### Certificate Number

Specify the Certificate Number if the Auto Generate Certificate Number is not checked. System defaults the Certificate Number if Auto Generate Certificate Number is checked.

---

### Note

- If the Auto Generate Certificate Number is checked, then the existing Generate button will be used to fetch the next Certificate Number from the inventory maintenance.
  - To specify the certificate number, you should set the 'Allow Inventory Tracking' as 'No' at the Bank level.
  - For non inventory case, even if the 'Allow Inventory Tracking' is set as 'No, the system will allow you to provide 'Certificate Number', 'Rollover Issue' and allows to select the 'Auto Generate Certificate Number' check box.
  - The system allows you to specify duplicate certificate number.
- 

If Auto Generate Certificate Number is not checked then you have to enter the certificate number. System validates whether the certificate number is valid or not. If the entered certificate number is already in use then the system displays an error message.

### No. of Advice Generated

The system displays the advice number being generated automatically, when each certificate is generated. On rollover of Term deposit this field will be updated as zero.

### Rollover Issue

Check this box if the certificate is generated for a rolled over term deposit.

---

**Note**

Note the following:

- If you want to issue certificate for Rollover, then the Rollover should be checked.
  - If the account is not rolled over and if you select rollover issue, system throws an error message “Since Account is not rolled over, Rollover issue should not be checked”.
  - If the Rollover certificate is issued already but the rollover issue is selected again, then the system prompts to select Duplicate Issue.
  - If the certificate is not issued for rollover activity and if the duplicate issue is done, then the system displays the message “Certificate not issued for Rollover activity”.
  - The system supports Roll Over Issue for non inventory case.
- 

**Mark as Duplicate**

Select Mark as Duplicate to issue duplicate certificate, for TD account for which certificate is already issued. If it is not selected, then the system displays an error message while generating the certificate

**Auto Generate Certificate Number**

Check this box to indicate whether system should automatically pickup the certificate number from inventory or the certificate number should be entered manually.

Click ‘Generate’ button. The system will generate the deposit advice. The advice can be viewed on clicking the ‘Print button.

The screenshot shows a software window titled "Message". At the top left, there are buttons for "New" and "Enter Query". Below these are several input fields: "Reference Number", "DCN \*", "Version Number", "Receiver/Sender", "Message Type", and "SWIFT Message Type". A large, empty text area labeled "Message" occupies the center. At the bottom, there are three input fields: "Remarks", "Reason for Rejection", and "Message Trailers". An "Exit" button is in the bottom right corner. A status bar at the bottom right indicates "1 Of 1".

You can view the advice using the ‘Outgoing Message Browser Summary’ screen (MSSOUBRS).

## 6.8.2 Capturing Denominated Certificates Details

If the TD account selected is a denominated deposit then this tab is enabled.

The screenshot shows a software window titled "Term Deposit Certificate". At the top left, there is a "New" button. Below it is an "Advice" section with input fields for "Account Number \*", "Account Description", "Term Deposit Amount", "Branch Code", and "Account Currency". A tabbed interface is visible, with "Regular Deposit" and "Denominated Certificates" tabs. The "Denominated Certificates" tab is active and contains a "Certificate Allocation Pending Amount" input field, and two checkboxes: "Rollover Issue" and "Auto Generate Certificate Number". At the bottom of the form is a table with columns: "Denomination ID", "Denomination Description", "Denomination Value", "Stock Catalog Code", "Series Number", and "Availabili". Below the table is a "Go" button and navigation arrows. An "Exit" button is located at the bottom right of the window.

### Certificate Allocation Details

The following details are captured here:

#### **Certificate Allocation Pending Amount**

This indicates the amount for which the certificate is yet to be allocated. Certificate Allocation Pending Amount = Term Deposit Amount - Certificate Allocated Amount.

#### **Rollover Issue**

Check this box if the certificate is generated for a rolled over term deposit.

---

#### **Note**

This is applicable only if the deposit is rolled over.

---

#### **Auto Generate Certificate Number**

Check this box to indicate that system should auto populate the certificate start number and end number.

#### **Denomination ID**

Select the denomination id from the adjoining option list. The list displays all denominations that are already allocated to the account in the 'Deposit Account Booking' screen and are not yet issued.

#### **Denomination Description**

The description of the selected denomination id is defaulted here.

#### **Denomination Value**

The denomination value of the selected denomination id is defaulted here.

#### **Stock Catalog Code**

Specify the stock catalog code here. Alternatively you can also select the code from the adjoining option list. The list displays all stock catalog codes defined at the inventory level.

---

**Note**

This is applicable only if Inventory module is used for certificate tracking

---

**Series No.**

This is the series number as defined at the inventory level.

---

**Note**

This is applicable only if Inventory module is used for certificate tracking

---

**Availability**

This indicates the number of certificates available in the inventory for the selected denomination id.

---

**Note**

This is applicable only if Inventory module is used for certificate tracking

---

**Units**

This is defaulted from the 'Deposit Account Booking' or 'TD Account Opening by Multi Mode' screen. However, you can modify this value.

You can modify the 'Units' field to a number less than the defaulted value, but it cannot be greater than the defaulted value. System validates the same on click of 'Populate' button by verifying whether the number of units for each denomination are less than or equal to the selected units during opening using STDCUSTD or TDMM screens.

---

**Note**

The number of units entered is validated with the 'Availability' field.

---

**Total Amount**

The system computes the denomination value by multiplying the denomination value with the number of units.

**Certificate Start No**

This indicates the certificate start number. This is auto-generated if the box 'Auto Generate Certificate Number' is checked.

If the 'Auto Generate Certificate Number' is not checked then you have to key in the 'Certificate Start Number'

**Certificate End No**

This is auto generated if the box 'Auto Generate Certificate Number' is checked, else it gets defaulted based on the value provided at Certificate Start Number and Units field. Certificate End Number = Certificate Start Number + Units

Once the above specified details are entered, you have to click the 'Populate' button. On click of the 'Populate' button the 'Certificate Allocation Pending Amount', 'Certificate Allocated Amount' and 'Number of Certificates for the Deposit' fields are displayed.



---

**Note**

- To specify the certificate number, you should set the 'Allow Inventory Tracking' as 'No' at the Bank level.
  - For non inventory case, even if the 'Allow Inventory Tracking' is set as 'No, the system will allow you to provide 'Certificate Number', 'Rollover Issue' and allows to select the 'Auto Generate Certificate Number' check box.
  - The certificate number should be unique across bank. If you specify the same number, the system displays an error message 'Certificate Number Already Exists'.
- 

**Certificate Allocated Amount**

This indicates the sum of 'Total Amount' field.

**Number of Certificates for the Deposit**

The total number of certificates for the term deposit is displayed here. Number of Certificates for the Deposit = Total of 'Units' field.

If you do not use the 'Populate' button these fields will get displayed on click of 'Generate' or 'Print' button, whichever is clicked first.

Click 'Generate' button to generate the certificates and click 'Print' button to print the certificates.

### 6.8.3 Certificate Re-denomination

During the life cycle of a deposit, a customer can surrender some or all of the certificates to issue new certificates with new denominations.

You can unlock the existing account using the STDCUSTD screen. At the 'Denominated Deposit' sub-screen the 'Certificate Status Query/Modification' grid you can change the status of the existing certificate to 'Modified'.

The status can be changed for a single certificate or for bulk certificates, by selecting the certificates required to change status and there by selecting the bulk status change field as 'Modified'.

On click of 'Populate' button the following actions will take place:

- The 'Denomination Allocation Pending Amount' is displayed as the total amount of the modified certificates.
- The denomination allocation details grid displays only the denomination and the corresponding units currently available for the account. I.e. the 'Modified' denominations are removed from the list

You can input the required denomination by adding new rows only if the existing certificate status is 'Modified'. System validates whether the 'Denomination allocation pending amount' and the new denomination total amount are the same. Fresh certificates with the new denomination are issued using the ICDBADHC screen. The status of the new certificates will be 'Re-denominated'.

## 6.9 Closing a TD

Deposit accounts can be closed automatically on the Maturity Date of the deposit. You can specify this by choosing the 'Close on Maturity' option while creating the TD. A deposit acquires the specifications for the account class under which it is opened; you can change this.

If you choose the 'Close on Maturity' option, during the Beginning of Day operations on the Maturity Date, the account will be closed. The principal will be moved, if specified, to the account your customer has directed. If the deposit remains unclaimed, you can opt to move the principal and interest to the respective 'Unclaimed GLs' maintained at your bank.

## **6.10 Transferring to Unclaimed Deposit on Maturity**

As explained in the 'Main Tab' section in the chapter 'TD Account', you can move the deposit to an unclaimed GL as per options specified in 'Main' Tab in 'Deposits Account Booking' screen upon deposit maturity (end of grace period).

Configure the Unclaimed Principal GL and Unclaimed Interest GL at accounting role maintenance at IC product level, to move the Principal & Interest components respectively.

### **6.10.1 Moving Principal and Interest to Unclaimed GLs**

The following example explains this case.

Assume the following:

- 26155010000889' is the TD account opened under Account class ACCT2 for which 'Grace period for renewal' is 1.
- Interest Booking Account and Principal Liquidation account are TD accounts.

The TD is maturing on July 13, 2010. Note that the grace period counter is 0 till the start of July 13 EOD. The grace period counter is 1 till the start of July 14 EOD.

The TD can be renewed post maturity for 'Principal + Interest' as defined above till the grace period (1 day) is over. Hence, the renewal of deposit is possible till EOD starts on (maturity date+1) i.e. till July 14, 2010. But the maturity date will be taken as the value date for renewal i.e July 13, 2010.

On maturity date (grace period count 0), renewal is possible and value date of TD will be July 13, 2010.

On July 14, 2010 (grace period count 1), renewal is possible and value date will still be July 13, 2010.

In case renewal is not done within the grace period, on lapse of the grace period, both the principal and interest will be moved to Unclaimed Principal and Unclaimed Interest Misc GLs respectively, with an instrument code (reference number for reconciliation). This takes place during the End of Day process of the last day of the grace, i.e., on Jul 14, 2010 EOD.

July 15, 2010 onwards (grace period is over), the principal and interest can be debited from the Miscellaneous GLs using the reference number (instrument code). No renewal is possible beyond this date.

## **6.11 Closing TD by Payout to Loan Account**

If you select 'Payout Type' as 'Loan Account' at 'term Deposits Redemption Input' level, then the system credits the payout amount and automatically initiates liquidation event. The components of the loan, which are due on the payout date, are liquidated based on the liquidation order maintained for Loan Account.

If the redemption amount is greater than the due amount of the loan, then the redemption will not be successful.

---

## Note

Note the following:

- The maturity date of the payout loan account should be greater than the maturity date of the TD account.
  - If the Payout Loan Account and the Term Deposit Account customers are different, then the system displays an override message.
- 

## 6.12 Viewing TD Execution Log

You can view the execution log of all TDs using the 'Term Deposits Execution Log Summary' screen. To invoke this screen, type 'ICSEXELG' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below these are four search input fields: 'Branch Code', 'Account', 'Currency Code', and 'Run Date', each with a search icon. A pagination bar shows 'Records per page' set to 15, '1 Of 1' records, and navigation buttons for 'First', 'Previous', 'Next', and 'Last'. Below the pagination is a table header with the following columns: Branch Code, Account, Currency Code, Event, Tenor, Amount, Run Date, Execution Status, Error Reason, Deposit Number, and Maturity Date. The table body is currently empty. At the bottom of the window, there is a blue bar containing an 'Execution' button on the left and an 'Exit' button on the right.

You can query on records based on any one or all of the following criteria:

- Branch Code
- Account
- Currency Code
- Run Date

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Branch Code
- Account
- Currency Code
- Event
- Tenor
- Amount
- Run Date
- Execution Status

- Error Reason
- Deposit Number
- Maturity Date

## 6.13 Simulating TD

Oracle FLEXCUBE allows you to simulate a TD account in order to enhance sales and services to new and existing customers. You can also provide the customer a certificate with all the details of account. This certificate is generated with a pre-printed number.

You can simulate an account for a customer using the 'Customer Accounts Simulation' screen. The details of a account can be entered in this screen and a printed certificate of the account can be obtained by using this screen. To invoke this screen type 'STDSCSAC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

In this screen you can input all the details of the deposit account. A term deposit account is simulated based on all the information you provide in the screen above. You can also view and generate the details of the term deposit account certificate of the account. Additionally you can view the details of interest, charges and amounts for the simulated TD account.

### **Branch**

The branch where the deposit account is being simulated is displayed here on clicking new icon in the Application Toolbar.

### **Customer**

Specify the customer for whom the account is being simulated. You can also select the customer from the option list provided.

### **Customer Name**

The name of the customer for whom the account is simulated, is displayed here, based on the customer selected.

### **Account Currency**

Specify the currency for the deposit account. You can also select the currency from the option list provided.

**Account Class**

Specify the 'deposit' type of account class under which the deposit should be simulated. You can also select the appropriate account class from the option list provided.

**Description**

Based on the account class specified, the system displays the corresponding description.

Click 'Default' button after specifying the customer, account class and currency.

**Account Number**

The account number of the customer for whom you need to simulate a deposit account is displayed here.

**Status**

The status of the simulated account is displayed here based on the customer selected

**First Nominees**

Specify the first person to hold the right to the simulated account balance after the customer's expiration.

**DCN**

The Delivery Control Number used for uniquely identifying a message in Oracle FLEXCUBE is displayed here.

**Second Nominees**

Specify the secondary person to hold the rights to the simulated account balance after the customer's expiration.

**Account Open Date**

The date on which the account has to be opened is defaulted based on the account class selected here. You can however change the value of the opening date of account.

**Media**

Select the media to communicate account related details to the customer, such as account maintenance related charges, fees, interest etc. from the option list. You can choose either of the following:

- Mail
- Telex
- SWIFT
- Fax

**Type**

The type of account is defaulted based on the account class selected. However, you can select the type of deposit account that you are maintaining a simulation for; you can select any one of the following options:

- Single
- Joint

**Clearing Bank Code**

The code for the bank serving as clearing house for the simulated account is displayed here

**Clearing Account Number**

The account number for the clearing activity for the simulated account is displayed here

### **Alternate Account Number**

Specify an alternate account for the simulated account

#### **6.13.1 Generating and Viewing Account Certificate**

To generate the details of TD account in certificate format, click the 'Generate Certificate' button on the 'Customer Accounts Simulation' screen.

To view the details of the certificate generated for the simulated account, click the 'View Certificate' button on the 'Customer Accounts Simulation' screen. The following details are displayed:

- The Document Certificate Number
- The account branch
- The reference number
- The report Module
- The contents of the message

To procure a hard copy of the certificate click 'Print'. The generated certificates are also available through the Messaging browser. Messaging archival or purge action determines the storage or removal of these certificates from the Application Browser.

## 6.13.2 Specifying Interest Details for Simulated Account

To specify the interest and charge related details of the term deposit account click the 'Interest' button. The screen is as shown below:

The screenshot displays the 'LBL\_IC\_SP\_COND\_MAINT' application window, which is used for specifying interest and charge details for a simulated account. The window is divided into several sections:

- Account Details:** Includes fields for Branch, Account, Calculation Account, Interest Booking Account, and Charge Booking Account. There are also checkboxes for 'Interest Statement' and 'Dr Cr Advices'.
- Product Details:** Includes fields for Product\*, User Defined Element, and Currency. There are checkboxes for 'Waive Product', 'Generate UDE Change Advice', and 'Open'. A checkbox for 'ILM Product' is also present.
- UDE Values:** This section contains two tables:
  - Dates:** A table with columns for 'Effective Date\*' and 'Open'. The 'Open' column has a checked checkbox.
  - UDE Values:** A table with columns for 'User Defined Element Id\*', 'UDE Id', and 'Rate Code'.

The bottom of the window shows a 'Deposit' tab.

You can define the interest and charge related details associated with the customer's deposit account.

*For more information on specifying Interest details for TD refer to the section, 'Specifying Interest Details' in the chapter 'TD Additional Details' in this User Manual.*

## 6.13.2.1 Specifying Deposit Details

Click 'Deposit' button in the 'IC Special Conditions Maintenance' screen to specify preferences for the simulated account.

The screenshot displays the 'LBL\_DET\_DEP\_TY' form with the following fields and sections:

- Principal Liquidation Branch**: A dropdown menu.
- Interest Start Date**: A date input field.
- Maturity Date**: A date input field.
- Auto Rollover**:
- Close on Maturity**:
- Move Interest to Unclaimed**:
- Move Principal to Unclaimed**:
- Term Deposit Pay in Option**: A dropdown menu.
- Offset Branch**: A dropdown menu.
- Principal Liquidation Account**: A text input field.
- Next Maturity Date**: A date input field.
- Deposit Tenor**: A text input field.
- Rollover Details**: Radio buttons for **Principal** (selected), **Principal + Interest**, and **Special Amount**.
- Rollover Amount**: A text input field.
- Offset Account**: A text input field.
- Term Deposit Amount**: A text input field.
- Recurring Deposit** section:
  - Auto Payment Takedown**:
  - Move Maturities to Unclaimed**:
  - Payment Branch**: A dropdown menu.
  - Payment Account**: A text input field.
  - Installment Amount**: A text input field.
  - Recurring Deposit Account**:
  - Payment Date**: A date input field.
  - Payment Currency**: A dropdown menu.
- Installation Frequency** section:
  - Move funds on Overdraft**:
  - Days**: A text input field.
  - Months**: A text input field.
  - Years**: A text input field.

Specify the following details:

### Principal Liquidation Branch

Specify the branch in which the liquidation account is maintained. The adjoining option list displays all valid branches maintained in the system. You can select the appropriate one.

### Principal Liquidation Account

On maturity, the principal of a time deposit can be liquidated into an account you specify. This would typically be the customer's account. When maintaining a deposit, indicate the account into which the principal should be liquidated. You should also

### Interest Start Date

Specify the date from which the interest accruals of TD account begins.

### Maturity Date

The system defaults the maturity date from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets liquidated.

### Auto Rollover

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option

### Close on Maturity

Check this field to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

### Move Interest to Unclaimed

Check this field to move the interest amount to the unclaimed GL mapped at the IC product in the accounting roles on grace period end date of the term deposit account.



**Move Principal to Unclaimed**

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting roles and liquidate the interest amount to the interest booking account on grace period end date of the term deposit account.

**Term Deposit Amount**

Specify the amount for which TD should be simulated.

**Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

**Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

**Rollover Type**

Indicate the components that should be rolled over by choosing one of the following options:

- Principal
- Principal + Interest
- Special Amount

**Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in this field.

**Term Deposit Pay-in Option**

Indicate the method for initial funding during account creation. Choose one of the following options:

- PAYIN BY GL
- PAYIN BY CASH
- PAYIN BY SAVINGS

**Offset Account**

Specify the account number/ GL from which the fund should be transferred to TD account as part of simulation. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If the pay-in mode is GL then the system will display only GLs and if the pay-in mode is account then only accounts will be displayed in the option list.

**Recurring Deposit**

Specify the following details:

**Auto Payment Take Down**

Check this field to allow the recurring deposit account to debit the payment account for the payment amount as per the installment frequency.

**Move Maturities to Unclaimed**

Move maturities to unclaimed in not applicable for RD.

**Payment Branch**

Specify the details for the branch to which the payment account belongs.

**Payment Account**

Specify the Payment Account; this can be either savings account or the current account from which the installment for the Recurring Deposit is collected as per the installment frequency

**Installment Amount**

Specify the installment amount that has to be collected from the payment account as per the installment frequency. This installment amount should be greater than the minimum amount mentioned at the account class.

**Recurring Deposit Account**

Check this field to indicate recurring deposit account.

**Payment Date**

Specify the date on which the payment needs to be done for recurring deposit account.

**Payment Currency**

Specify currency of the payment amount.

---

**Note**

Note the following:

- The system enables the offset account and branch detail fields only if the option to pay is selected as the savings account.
  - The Unclaimed Interest and Principal GLs are specified while maintaining an Interest and Charges (IC) Deposit Type product. The Accounting Roles for the GLs are 'INT\_UNCLAIMED' and 'PRN\_UNCLAIMED' respectively. When maintaining an IC-Deposit type product, you have to map these Accounting Roles to the appropriate GLs maintained at your bank.
  - The system allows you to select 'Close on Maturity' box, only when you specify the recurring deposit details. You have to maintain deposit transaction code as 'DPN' RD payment transaction code as 'RED' and prepayment transaction code as 'TRF' for the recurring payments in the Branch Parameters for the Interest and Charges.
  - All recurring deposit payments are part of IC batch beginning of day activity.
- 

**Installment Frequency**

Specify the following details:

**Move funds on Overdraft**

Check this option to indicate whether the Recurring Deposit account funds should move to an unclaimed account if it is overdue

**Days**

Specify the installment frequency in terms of days.

**Months**

Specify the installment frequency in terms of months.

**Years**

Specify the installment frequency in terms of years.

## 6.14 **Simulating TD Opening**

You can use this screen to initiate the deposit opening simulation for the existing customers as well as for the prospects using Conventional Term Deposit Simulation Input screen. To

invoke this screen type 'STDTDSIM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can perform future dated simulation providing a future Account Open Date for the account classes where the "Allow Future Dated Transactions" flag is checked

32. As per the existing support It will be possible to do future dated simulation in STDTDSIM by providing a future Account Open Date. After doing the simulation if "Create Deposit" button is clicked currently system will display an error. That validation needs to be relaxed for the account classes where the "Allow Future Dated Transactions" flag is checked & the user can continue to go and create a future dated account opening instruction.

You need to specify the following details:

### Customer No

Specify the customer's/ prospect's identification number. You have to specify the walk in customer ID of the branch for prospects.

### Account Class

Specify the account class in which the customer wishes to open the TD. The adjoining option list displays the available TD account classes. You can select the appropriate one.

If an RD account class is selected, then on clicking the 'Populate' button the system displays an error message as "RD account class not allowed for simulation".

Click the 'P' button adjoining to the account class. The system validates the account number and defaults the following fields:

### Branch

Specify the branch code in which customer wants to open the account. By default, the system displays the current branch code; however, if you are multi branch operational user, then you can modify this by selecting it from the adjoining option list.

### **Account Open Date**

System defaults the current date as account opening date; however, you can modify this date to a back date or future date.

Specifying future date for Account Open Date is allowed only for the account classes where the 'Allow Future Dated Transactions' option is selected. Else, if you have selected the future date for simulation; and you click on 'Create Deposit' button, then the system displays an error message as "Future Dated Deposit Opening not Allowed".

### **Term Deposit Currency**

Select the term deposit currency from the adjoining option list.

### **Customer Name**

Specify the customer's/ prospect's name. The system defaults this if you have specified the customer number.

### **Channel ID**

The system displays the channel from which the account opening is initiated.

Here, the system will use 'Channel ID' only for the purpose of identifying the channel based variance. Post simulation the value will not be stored. Clicking 'Clear' button, the system will clear the value in 'Channel ID'.

### **Deposit Input**

#### **Initial Deposit Amount**

Specify the initial deposit amount you want to keep with the bank for a particular tenor. The system displays an error message if initial deposit amount is not specified.

#### **Maturity Date**

If tenor is provided system calculates and displays the maturity date automatically. If maturity date is provided then tenor is calculated automatically.

Click 'Compute' button to default the maturity details as an output of the deposit opening simulation.

### **Deposit Tenor**

#### **Years**

Specify the tenor of deposit in years.

#### **Months**

Specify the tenor of deposit in months.

#### **Days**

Specify the tenor of deposit in days.

### **Recurring Deposit**

#### **Recurring Deposit Account**

The system defaults recurring deposit account based on the account class.

#### **Initial Instalment Amount**

Specify the initial instalment amount for the RD account.

The amount defined here will be considered as the first installment of the RD account

**Instalment Amount**

Specify the instalment amount of the RD account.

**Instalment Frequency****Years**

Specify the instalment frequency in number format.

**Months**

Specify the instalment frequency in number format.

**Days**

Specify the instalment frequency in number format.

**6.14.1 Simulation Details****Interest Earnings**

System displays the gross amount of interest that will be earned during the tenor of deposit.

**Interest Rate**

System displays the interest rate applicable for the deposit based on the product/amount/tenor.

**Tax Deductions**

The system displays the amount of tax that will be deducted from the gross interest amount.

**Maturity Amount**

System displays the total maturity amount of the deposit, i.e. Principal + Interest earned after deducting tax.

**Annual Percentage Yield**

System displays the annual percentage yield for the applicable interest rate.

$$APY = (1+r/n)^n - 1$$

Where r = Rate of interest per annum

n = Number of times interest is compounded per year

---

**Note**

For discounted TDs, Annual Percentage Yield will display the applicable interest rate.

---

**Interest Liquidation Details**

You can view the following details here:

**Date**

System displays the date of interest liquidation.

**Interest Amount**

System displays the net interest amount that will be earned and liquidated for the compounding period.

### Instalment Amount

The system displays the instalment amount for the RD account based on the schedule due date.

### Principal Balance

System displays the updated principal balance amount after adding net interest amount earned during the compounding period.

---

#### Note

The data can be modified after or before simulation.

---

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click on the 'View/Print Advice' button to view or print the simulation details.

After providing the input details, click 'Compute' button. The system displays the maturity details of the RD. The output of the RD opening simulation will display the following values:

- Interest Earnings – The system displays the Gross amount of interest that will be earned during the tenor of RD.
- Tax Deductions - The system displays the amount of tax that will be deducted from the gross interest amount.
- Maturity Amount – The system displays the Total maturity amount of the RD i.e. (Principal + Interest earned after deducting tax).
- Interest Rate - The system displays the Interest rate applicable for the RD account.
- Annual Percentage Yield – The system displays the Annual percentage yield for the applicable interest rate.

## 6.14.2 Maintaining Account Level Maruyu Limit

You can capture Maruyu limit details of the account through the 'Account Level Maruyu Limit' screen. Whenever a simulation is done the you have to provide the Maruyu details if the customer is a Maruyu customer. The maturity amount and the tax details of the customer will be based on the Maruyu Details maintained here. Click the 'Maruyu Limit' button in the 'Deposit Simulation' screen to invoke this screen.

Record Date	Effective Date	Maruyu Status	Limit Currency	Customer Limit Amount	Account Limit Amount	Reason Code	Remarks
		Yes					
		No					
		Disqualified					

You can maintain the following details in this screen:

#### Account No

The system displays the account number.

**Account Description**

The system displays the account description

**Maruyu Limit Details****Record Date**

The system displays the record date based on the value maintained at customer level. For new records the system defaults the current system date.

**Effective Date**

Select the effective date from the adjoining calendar. The system defaults the effective dates for the records defaulted from customer level.

**Maruyu Status**

Select the maruyu status of the customer from the drop-down list. The list displays following values:

- Yes - If the customer is a Maruyu customer
- No - If the customer is a Non-Maruyu customer
- Disqualified - If the Maruyu status is disqualified.

**Limit Currency**

The system displays the currency of the limit.

**Customer Limit Amount**

The system displays the limit amount from the Maruyu Limit Maintenance screen. You can also modify the limit amount.

**Account Limit Amount**

Specify the account limit amount.

**Reason Code**

Specify the reason code for marking the customer as Maruyu customer. Alternatively, you can select the reason code from the option list. The list displays all valid values maintained in the 'Limit Types' (LMDTYPES) screen.

**Remarks**

Specify the remarks, if any.

## 6.14.3 Creating Term Deposit

Click 'Create Deposit' button to create the term deposit.

System enables the fields related to deposit opening. System defaults the fields maintained in the 'TD Simulation' screen.

- Account Class
- Term Deposit Currency
- Customer Number

You can modify the following details:

- Account Open Date
- Term Deposit Amount
- Deposit Tenor
- Maturity Date

On clicking 'Create deposit tenor' the min and max tenor applicable for the account class are validated. Validations for deposit opening in this screen are same as in STDCUSTD screen.

Once the create deposit button is clicked and the deposit opening screen is visible, then you will not be able to navigate back to the simulation screen.

---

### Note

If you try to create deposit for a walk-in customer from a TD simulation screen, system will throw an error "Term Deposit cannot be opened with walk-in customer Id".

---



Account number is created in the simulation screen itself, but displayed only post clicking of “Create Deposit” button. For existing customers new deposit can be created using the existing customer id.

The system displays the pay in options as ‘Others’. If the Pay in By option is changed to ‘Cheque’ then it is mandatory to specify all the details and click on ‘Default’ button. Once this button is clicked the pay in details provided will be defaulted in the ‘Pay in Details’ multi- grid.

*For more information on specifying TD creation details, refer to the section ‘Creating a Deposit Account’ in the chapter ‘TD Account’.*

#### 6.14.4 **Specifying Interest Details for Simulated Account**

To specify the interest and charge related details of the term deposit account click the ‘Interest’ button. The screen is as shown below:

The screenshot displays the 'IC Special Conditions Maintenance' window. It is divided into several sections:

- Account Details:** Includes fields for Branch Code, Account, Interest Start Date, Charge Start Date, Calculation Account, Interest Booking Account, Charge Booking Account, Consolidated Charge Account, Interest Booking Branch, Charge Booking Branch, Interest Statement, Dr Cr Advices, Rate Chart Allowed, and Interest Rate Based on Cumulative Amount (highlighted with a red box).
- Product Details:** Includes fields for Product Code, UDE Currency, Waive Interest, Generate UDE Change Advice, and Open.
- Effective Date:** Includes a date field, a 'Go' button, and a table with columns for Effective Date and Open.
- UDE Values:** Includes a table with columns for User Defined Element Id, UDE Value, Rate Code, TD Rate Code, and Variance (highlighted with a red box).

At the bottom right, there are 'Ok' and 'Exit' buttons.

You can define the interest and charge related details associated with the customer’s deposit account.

*For more information on specifying Interest details for TD refer to the section, ‘Specifying Interest Details’ in the chapter ‘TD Additional Details’ in this User Manual.*

## 6.15 Simulating TD Rollover

You can initiate to simulate the term deposit renewal for existing TD accounts using 'Rollover Simulation' screen. To invoke this screen type 'ICDREDRN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Rollover Simulation Screen' with the following sections and fields:

- Account Information:** Account Number (with 'P' button), Account Branch, Account Description, Account Currency, Customer Name, Customer Number, Instruction Date, Instruction Status.
- Current Deposit Details:** Account Open Date, Principal Balance, Account Balance, Interest Rate, Maturity Date, Maturity Amount, Interest Paid Out, Tax Collected.
- Rollover Details:** Rollover Type (Principal, Special Amount, Interest, Principal+Interest), Value Date, Rollover Amount, Add funds, Additional Amount, Interest Rate Based on Cumulative Amount, Continue Variance on Rollover, Continue RP Variance on Rollover.
- Deposit Details After Rollover:** Term Deposit Amount, Interest Rate, Interest Earnings, Tax Deductions, Maturity Amount, Annual Percentage Yield.
- Interest Liquidation Details:** Table with columns: Date, Interest Amount, Principal Balance.
- Bottom Bar:** Input By, Authorized By, Date Time, Status, OK, Exit.

The rollover simulation can be done on any date before the maturity date of the deposit, but only the matured and unclaimed deposits which are in a grace period can be renewed using the Rollover Simulation screen. If the user instructs to renew the deposit before the maturity date from simulation screen, then the system displays an error message as "Only matured accounts can be renewed".

Specify the following details:

### Existing Deposit Details

#### **Account Number**

Specify the existing term deposit account number. The adjoining option list displays all the account numbers for which the top up is allowed at the account class level. Select the appropriate one.

Click the 'P' button. The system validates the account number and defaults the following fields:

**Account Description**

System displays the description of the account.

**Account Branch**

The system displays the branch code in which the account is maintained on click of 'New' button. By default the current branch code is displayed.

**Custom Number**

The system displays the customer number.

**Customer Name**

System displays the customer name based on the customer Id.

**Account Currency**

System displays the currency of term deposit account.

**Current Deposit Details****Account Open Date**

The system displays the date on which the existing deposit is opened.

**Principal Balance**

The system displays the principal balance of deposit. The principal amount displayed here is the current principal amount of the deposit.

**Account Balance**

System displays the balance available in deposit account as on date.

**Interest Rate**

System displays the rate of interest of the current deposit.

**Maturity Date**

This indicates the maturity date of the existing deposit. This is only a display field and cannot be modified.

**Maturity Amount**

System displays the amount of maturity for the existing deposit.

**Interest Paid Out**

System displays the amount of interest liquidated till date from the date of account opening.

**Tax Collected**

The system displays the amount of tax collected till date from the date of account opening.

**Deposit Tenor****Years**

The system displays the tenor of deposit in years.

**Months**

The system displays the tenor of deposit in months.

**Days**

The system displays the tenor of deposit in days.

## **Rollover Details**

### **Rollover Type**

Select the rollover type from the following:

- Principal - For rollover simulation, only principal amount of the existing deposit is considered. For denominated deposits, only the option of simulating the principal amount is allowed.
- Special Amount - The rollover amount field is enabled when this option is chosen. You can enter the special amount and the rollover calculation is done based on that amount.
- Interest - Rollover calculation happens only for the interest portion of the existing deposit as on maturity date (Gross interest for the whole term - Applicable tax for the whole term - Applicable charges if any).
- Principal + Interest - When this option is chosen the principal and interest amount as on TD maturity date of the existing deposit is taken as principal amount for simulation. This option can be chosen only when the interest booking account is the same deposit account, otherwise system displays an error message

### **Rollover Amount**

You need to specify the rollover amount only if you have selected 'Special Amount' as rollover type. Specify the amount taken for the rollover. System considers this amount in rollover calculation.

### **Years**

System defaults the tenor of the existing deposit in years; however, you can modify this if required. Maturity date is updated when the tenor is modified.

### **Months**

System defaults the tenor of the existing deposit in months; however, you can modify this if required. Maturity date is updated when the tenor is modified.

### **Days**

System defaults the tenor of the existing deposit in days; however, you can modify this if required. Maturity date is updated when the tenor is modified.

### **Maturity Date**

System calculates and displays the maturity date based on the tenor of existing deposit. You can modify the maturity date. The system updates the tenor based on the modification made on the maturity date. If the maturity date is modified, accordingly the tenor gets adjusted.

### **Interest rate Based on Cumulative Amount**

Check box to confirm whether interest rate will be based on cumulative amount or not. System defaults this box based on the Account Class; however, you can modify this.

### **Continue Variance on Rollover**

Check box to confirm whether variance on rollover will be continued or not. System defaults this box based on the Account Class; however, you can modify this.

### **Continue RP Variance on Rollover**

Check this box to add the RP variance with interest rate during rollover. If you do not select this check box, the system does not add the RP variance with applicable interest. By default, the system displays the value maintained at 'ICDPRMNT' screen.

---

**Note**

- Based on the value maintained in 'Interest and Charges Products Maintenance' (ICDPRMNT) screen, the system displays the value in 'Simulating TD Rollover' (ICDREDRN) screen.
  - If this check box is not selected in 'ICDPRMNT' screen and if you select it in 'ICDREDRN' screen, the system displays an error message 'Continue RP Variance On Rollover Not Allowed at Product Level'.
  - If the check box is selected in 'ICDPRMNT' screen, you can change the value of the check box from 'Yes' to 'No' in 'ICDREDRN' screen. If the check box is not selected, you cannot change it from 'No' to 'Yes'.
- 

Click 'Compute' button to calculate the 'Deposit Details After Rollover' and 'Liquidation Details'.

**Deposit Details After Rollover**

View the following details:

**Term Deposit Amount**

System displays the term deposit amount based on the "Rollover Type" selected. This amount will be taken as the principal amount for rollover calculations.

**Interest Rate**

System displays the interest rate applicable for the deposit based on product/amount/tenor as on maturity date of the existing deposit.

**Interest Earnings**

System displays the total interest that will be earned by the deposit during the rollover tenor.

**Tax Deductions**

System displays the applicable percentage of tax that will be deducted from the total interest during the term of deposit mentioned for rollover.

**Maturity Amount**

System displays the maturity amount of the deposit after the rollover term, i.e. Rollover Principal + Interest earned after deducting tax.

**Annual Percentage Yield**

System displays the annual percentage yield for the applicable interest rate for rollover.

**Interest Liquidation Details**

You can view the following:

**Date**

System displays the date of interest liquidation.

**Interest Amount**

System displays the net interest amount that will be liquidated based on the compounding frequency.

**Principal Balance**

System displays the Principal balance of deposit after adding net interest amount earned during the compounding period, i.e. Principal Balance at the beginning of cycle + Net Interest liquidated for that compounding cycle.

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click 'View/Print Advice' button to view or print the simulation details.

## 6.15.1 Rollover TD

Click 'Rollover Deposit' button to rollover term deposit.

The screenshot shows the 'Rollover Simulation Screen - Transaction Branch Code :: NRP'. The interface includes a 'Save' button and a 'P' button. The account information is as follows:

Account Number *	NRP00317102	Account Branch	NRP
Account Description	TD FOR INTEREST AND TAX CALCULATION	Account Currency	GBP
Customer Number	000003171	Customer Name	Abel2
Redemption Reference Number			

**Current Deposit Details**

Account Open Date	2011-02-13	Maturity Amount	2167.57
Principal Balance	2,014.54	Interest Paid Out	17.45
Account Balance	2,031.64	Tax Collected	0.35
Interest Rate	9		
Maturity Date	2011-12-13		

**Deposit Tenor**

Years	0
Months	10
Days	0

**Rollover Details**

**Rollover Tenor**

Years	0
Months	1
Days	0
Maturity Date	2012-01-13

**Rollover Tenor Options:**

- Account Class Tenor
- Account Tenor
- Independent Tenor
- Interest Rate Based on Cumulative Amount
- Continue Variance on Rollover

**Deposit Details After Rollover**

Term Deposit Amount	2,014.54	Tax Deductions	0.31
Interest Rate	9	Maturity Amount	2,029.61
Interest Earnings	15.07	Annual Percentage Yield	9.36

At the bottom, there are fields for 'Input By', 'Authorized By', 'Date Time', and 'Authorization Status'. A 'Compute' button is also present. The bottom right corner contains 'Ok' and 'Cancel' buttons.

System enables the fields related to deposit rollover. System defaults the fields maintained in the 'Rollover Simulation' screen. You can modify the following details:

- Account Number
- Maturity Date
- Rollover Tenor
- Interest Rate Based on Cumulative Amount
- Continue Variance on Rollover

You cannot navigate to the Rollover Simulation screen once you click on the 'Renew Deposit' button.

---

**Note**

- Deposit rollover simulation can be initiated only for existing customers, who have term deposit accounts with the Bank.
  - The renewal simulation can be done on any date before the maturity date of the deposit, but only matured unclaimed deposits which are in grace period can be renewed from the simulation screen.
  - If you try to renew the deposit before the maturity date from simulation screen then the error message 'Unable to renew as the deposit is not matured' is displayed.
- 

## 6.16 Simulating TD Top Up

You can simulate the term deposit top up (additional investments) only for the existing customers having TD account with the bank using the 'Top Up Simulation' screen. To invoke this screen type 'STDTPSIM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

**Top Up Simulation Screen**

New Enter Query

Term Deposit Account Number  **P**

Branch Code

Principal Amount

Account Open Date

Tenor Years

Month

Days

Maturity Date

Maturity Amount

Account Description

Customer ID

Customer Name

Account Currency

Account Balance

Interest Rate

Interest Paid Out

Tax Collected

**Top-Up of Term Deposit**

Value Date

Top-Up Amount

**Compute**

**Revised Deposit Details**

New Term Deposit Amount

New Interest Rate

Interest Earnings

Tax Deductions

New Maturity Amount

APY %

**Interest Liquidation Details**

1011 Go

Date	Interest Amount	Principal Amount
------	-----------------	------------------

Clear View/Print Advice Top Up Deposit

Maker ID Checker Id  
Maker Date Stamp Checker Date Stamp  
Authorization Status **Exit**

Specify the following details:

**Account Number**

Specify the existing term deposit account number. The adjoining option list displays all the account numbers for which the top up is allowed at the account class level. Select the appropriate one.

Click the 'P' button. The system validates the account number and defaults the following fields:

**Account Branch**

The system displays the branch code in which the account is maintained on click of 'New' button. By default the current branch code is displayed.

**Account Description**

The system displays the description of the account.

**Account Currency**

The system displays the currency of the term deposit account.

**Customer Name**

The system displays the customer name based on the account number selected.

**Customer Name**

The system displays the customer name based on the customer Id.

**Current Deposit Details**

**Principal Balance**

The system displays the current principal amount of the deposit.

**Interest Start Date**

The system displays the date from which the interest is applicable for this deposit.

**Maturity Date**

The system displays the maturity date of the existing term deposit.

**Maturity Amount**

The system displays the maturity amount of the term deposit.

**Account Balance**

The system displays the current balance available in the deposit account.

**Interest Rate**

The system displays the rate of interest of the current deposit.

**Interest Paid Out**

The system displays the interest paid out till date in the term deposit account.

**Tax Collected**

The system displays the amount of tax collected till date in the term deposit account.

**Deposit Tenor**

**Years**

The system displays the tenor of the existing deposit in years.



**Months**

The system displays the tenor of the existing deposit in months.

**Days**

The system displays the tenor of the existing deposit in days.

**Top Up Term Deposit****Value Date**

Specify the date on which top up will be made.

Simulation is allowed for the back date or for future date; however, when 'Top up' button is clicked system will display an error that "Future Dated Top Up is not Allowed".

**Top-Up Amount**

Specify the amount that will be added to the existing deposit on the top up date.

Click 'Compute' button. The system defaults the 'Deposit Details after Topup' and Interest Liquidation Details'.

**Deposit Details After Top-up****Term Deposit Amount**

The system displays the revised term deposit amount after adding the top up amount to the existing deposit.

**Interest Rate**

The system displays the revised interest rate applicable for the account class/amount/tenor combination from date of top up.

**Interest Earnings**

The system displays the total interest that will be earned from the start date of current compounding cycle to the maturity date of deposit by taking top up amount and the revised interest rate into consideration.

**Tax Deductions**

The system displays the applicable tax amount that will be deducted from the interest earnings during the tenor of deposit.

**New Maturity Amount**

The system displays the revised maturity amount considering the top up amount.

**Annual Percentage Yield**

The system displays the annual percentage yield for the applicable interest rate.

**Interest Liquidation Details****Date**

The system displays the date of interest liquidation.

**Interest Amount**

The system displays the interest amount that will be liquidated based on the compounding frequency.

## Principal Amount

The system displays the updated principal balance amount as on interest liquidation, i.e. Principal Balance at the beginning of cycle + Net Interest liquidated for that compounding cycle.

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click 'View/Print Advice' button to view or print the simulation details.

### 6.16.1 Topping up TD

Click 'Top Up Deposit' button to top up the term deposit.

The screenshot shows the 'Top Up Simulation Screen' with the following fields and sections:

- Term Deposit Account:** Term Deposit Account Number (highlighted), Branch Code, Principal Amount, Account Open Date, Tenor Years, Month, Days, Maturity Date, Maturity Amount.
- Account Description:** Account Description, Customer ID, Customer Name, Account Currency, Account Balance, \*Interest Rate, Interest Paid Out, Tax Collected.
- Top-Up of Term Deposit:** Value Date, Top-Up Amount, Compute button.
- Revised Deposit Details:** New Term Deposit Amount, \* New Interest Rate, Interest Earnings, Tax Deductions, New Maturity Amount, APY %.
- Footer:** Maker ID, Checker Id, Maker Date Stamp, Checker Date Stamp, Authorization Status, Cancel button.

System enables the fields related to deposit top up. System defaults the fields maintained in the 'Deposit Top Up Simulation' screen. You can modify the following details:

- Term Deposit Account Number
- Value Date
- Top Up Amount

You cannot navigate to the Top Up Simulation screen once you click on the 'Top Up Deposit' button.

**Note**

- Deposit top up simulation can be initiated only for existing customers who have term deposit accounts with the Bank.
- You can edit the input data for simulation both before and after the simulation. After the simulation is completed, you can top-up a deposit using the same parameters as entered during simulation.
- The top up simulation can be back dated but in the "Top Up" deposit screen back value dated is allowed only up to the value date of the last financial transaction on the deposit account.
- The applicable financial transactions are pay-in, interest liquidation, redemption, maturity, rollover, and top-up of funds.

## 6.17 Simulating TD Redemption

You can simulate the partial redemption as well as full redemption for the existing TD accounts using 'Redemption Simulation' screen. To invoke this screen type 'ICDRDSIM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot displays the 'Redemption Simulation Screen' with the following sections and fields:

- Account Information:** Account Number (with a 'P' icon), Account Branch, Account Currency, Customer Name, Account Description, Unit Number, and Customer Number.
- Current Deposit Details:** Account Open Date, Principal Balance, Account Balance, Interest Rate, Maturity Date, Maturity Amount, Interest Paid Out, and Tax Collected.
- Deposit Tenor:** Years, Months, and Days.
- Redemption Details:** Redemption Mode (set to 'Partial Redemption'), Redemption Amount, and Redemption Execution Date (with a 'Compute' button).
- Payment Details of Redemption:** Interest Rate, Total Interest, Penalty Amount, Tax Amount, Net Interest, and Net Payable Amount.
- Deposit Details After Redemption:** Term Deposit Amount, Rate, Interest Earnings, Tax Deductions, New Maturity Amount, and Annual Percentage Yield.

At the bottom, there are buttons for 'Clear', 'View/Print Advice', and 'Redeem Deposit'. The footer contains fields for 'Input By', 'Date Time', 'Authorization Status', 'Authorized By', 'Date Time', 'Status', and an 'Exit' button.

Specify the following details:

## **Existing Deposit Details**

### **Account Number**

Specify the term deposit account number. The adjoining option list displays the existing TD account numbers. Select the appropriate one. You can select the account number with the Unit Number search criteria.

Click the 'P' button. The system validates the account number and defaults the following fields:

### **Account Branch**

The system displays the branch code in which the account is maintained on click of 'New' button.

### **Account Description**

System displays the description of the account.

### **Account Currency**

System displays the currency of term deposit account.

### **Unit Number**

The system displays the unit number if applicable to the Term Deposit Account Number selected.

### **Customer Number**

System displays the customer number based on the account number.

### **Customer Name**

System displays the customer name based on the customer Id.

## **Current Deposit Details**

### **Account Open Date**

The system displays the date on which the existing deposit is opened.

### **Principal Balance**

The system displays the principal balance of deposit.

### **Account Balance**

System displays the balance available in deposit account as on date.

### **Interest Rate**

System displays the rate of interest of the current deposit.

### **Maturity Date**

System calculates and defaults the maturity date if the tenor details are maintained.

### **Maturity Amount**

System displays the amount of maturity for the existing deposit.

### **Interest Paid Out**

System displays the amount of interest liquidated till date from the liquidated interest.

### **Tax Collected**

The system displays the amount of tax collected till date.

## **Deposit Tenor**

The restriction period has to be less than maximum tenor allowed. If maximum tenor is not maintained at the account class level, then restriction period will not be validated. On rollover, the restriction period will be reset to rollover date.

While checking if the lock-in period is greater than maximum tenor, months will be converted to 30 days for validation purposes and if redemption is done during the lock-in period, the system will display an override. This is configurable to an error message.

### **Years**

The system displays the tenor of deposit in years.

### **Months**

The system displays the tenor of deposit in months.

### **Days**

The system displays the tenor of deposit in days.

## **Redemption Details**

### **Redemption Mode**

Select the mode of redemption from the adjoining drop-down list. Select one of the following:

- Full Redemption
- Partial Redemption

### **Redemption Execution Date**

Specify the date on which redemption will be executed. You can provide back value date for redeeming a TD. The system will continue accruals for the current cycle after the redemption will be regular.

*For more information on backdated redemption, refer section 'Processing Backdated TD Redemption' in this User Manual.*

### **Redemption Amount**

Specify the amount to be redeemed. Depending on the redemption mode selected,

- Full Redemption: If selected, the system defaults the full redemption amount.
- Partial Redemption: If selected, you need to specify the amount for the partial redemption.

Click 'Compute' button. The system displays the following details:

## **Payment Details of Redemption**

### **Interest Rate**

The system displays the interest rate of the term deposit.

### **Total Interest**

The system displays the total interest amount payable for the current redemption.

### **Penalty Amount**

The system displays the penalty amount for the current redemption.

### **Tax Amount**

The system displays the amount of tax applicable for the current redemption.

**Net Interest**

The system displays the net interest payable after deducting tax and penalty for the current redemption.

**Net Payable Amount**

The system displays the net redemption amount that will be paid to the customer.

**Deposit Details After Redemption**

In case of partial redemption, the system displays the following details:

**Term Deposit Amount**

The system displays the term deposit amount.

**Interest Rate**

The system displays the revised interest rate after redemption for the term deposit.

**Interest Earnings**

The system displays the total interest that will be earned from the redemption date to the maturity date of the deposit.

**Tax Deductions**

The system displays the applicable tax amount that will be deducted from the interest earnings during the tenor of deposit.

**New Maturity Amount**

The system displays the recalculated maturity amount after redemption.

**Annual Percentage Yield**

The system displays the annual percentage yield for the applicable interest rate.

Click 'Clear' button to clear the available data in simulation screen at any point of time.

Click 'View/Print Advice' button to view or print the simulation details.

## 6.17.1 Redeeming a TD

Click 'Redeem Deposit' button to redeem the term deposit.

**Redemption Simulation Screen**

Save

**Existing Deposit Details**

Term Deposit Account \* [ ]  
Number

Branch Code [P] 001

Principal Amount [ ]

Account Open Date [ ]

Tenor Years: [ ]  
Months: [ ]  
Days: [ ]

Maturity Date [ ]  
Maturity Amount [ ]

Account Description [ ]  
Customer ID [ ]  
Customer Name [ ]  
Account Currency [ ]  
Account Balance [ ]  
Interest Rate [ ]  
Interest Paid Out [ ]  
Tax Collected [ ]

**Redemption Details**

Redemption Execution Date [ ]

Redemption Mode: Partial Redemption

Redemption Amount [ ]

Waive Interest  
 Waive Penalty  
Compute

**Payment Details of Redemption**

Interest Rate [ ]  
Total Interest [ ]  
Penalty Amount [ ]  
Tax Amount [ ]  
Net Interest [ ]  
Net Payable Amount [ ]

**Deposit Details After Redemption**

Term Deposit Amount [ ]  
Interest Rate [ ]  
Interest Earnings [ ]  
Tax Deductions [ ]  
New Maturity Amount [ ]  
APY % [ ]

**TD Payout Details**

Input By [ ] Authorized By [ ]  
Date Time [ ] Date Time [ ]  
Authorization Status [ ] Status [ ]

Cancel

System enables the fields related to deposit redemption. System defaults the fields maintained in the 'Redemption Simulation' screen. You can modify the following details:

- Term Deposit Account Number
- Redemption Execution Date
- Redemption Mode
- Redemption Amount

You cannot navigate to the Redemption Simulation screen once you click on the 'Redeem Deposit' button.

### Note

- Deposit redemption simulation can be initiated only for existing customers. Option is available to simulate full redemption or partial redemption. You can edit the input data for simulation both before or after the simulation.

- You can simulate the redemption calculations for a denominated deposit. After the simulation is completed, you can redeem a deposit using the same parameters as entered during simulation.
- If the redemption simulation is done with a future date then while you try to redeem the deposit by clicking the "Redeem Deposit" button, system will display an error message: "Future Dated Redemption is not Allowed"
- If there is any amount blocks available for the deposit, it will be possible to perform the simulation. However if you try to redeem the deposit by clicking "Redeem Deposit" button then system will display an error message: "Deposit Cannot be Redeemed due to Amount Block".
- RD redemption can not be simulated through the 'Redemption simulation' screen.

## 6.18 Maintaining Notice Instruction

Oracle FLEXCUBE allows you to capture the notice instruction for redeeming the amount from the Notice Deposit Account. You can provide a notice instruction for a 'Notice Deposit' account at any time, post Notice Deposit Account creation. If the notice instruction is provided during the lock- in period, the system will display an override message.

The notice can be provided using any one of the following options:

- Notice Account Number + Transaction Reference Number combination: Here you can provide the notice by Notice account number/Top up Reference number, by choosing the Topup Reference number/Notice deposit number, Notice account withdrawal can be done on notice maturity date.
- Notice Account Number + Notice Amount combination: you can specify an independent notice amount for withdrawal. The notice amount specified should consider the transaction reference numbers in FIFO order for withdrawal. i.e., the contract which is created first will be redeemed first. The redemption can be a combination of different transactions in order to achieve the specified amount.

You can maintain notice instructions using the 'Notice Instruction Maintenance' screen. You can invoke this screen by typing 'STDNTINS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

### **Account Number**

Specify the notice deposit account number. This adjoining option list displays all valid notice account numbers maintained in the system. You can choose the appropriate one.

### **Account Branch**

The system displays the branch code for the specified account number.



**Account Description**

The system displays the description for the selected account number.

**Account Currency**

The system displays the currency for the selected account number.

**Customer Number**

The system displays the customer number for the selected account number.

**Customer Name**

The system displays the name of the customer for the selected account number.

After adding a row in the multiple grid, if you click on the 'Default' button, the system will display the 'Notice Reference Number', 'Notice Date', and 'Notice Maturity Date'.

**Notice Reference Number**

The system defaults the unique sequence number.

**Notice Instruction**

Select the notice instruction from the adjoining drop-down list. This list displays the following values:

- By Amount
- By Ref Number

If you have selected the 'By Amount' option, you need to specify the notice amount manually. The redemption of that amount will be in the FIFO order.

If you have selected 'By Ref Number' option, then the redemption will happen from the associated transaction reference number for the specified Notice Amount.

**Transaction Reference Number**

The system displays the top-up reference number/Notice Account number with initial deposit amount available for that particular notice deposit account from the option list. You can also select valid transaction reference numbers from the adjoining option list.

This field is enabled only if you have selected 'By Ref Number' option in the 'Notice Instruction' field.

The option list displays the following values:

- Unit Number – The initial funding and Top-up transactions will be allotted with a serial number starting from 1. i.e., The Unit Number for the initial funding transaction will be 1, unit number for the first Top-up transaction will be 2, likewise the unit numbers will be displayed for the initial funding and for all Top-up transactions.
- Transaction Reference Number – For Initial deposit, Deposit reference number will be displayed, For Top-up transaction, Top-up reference number will be displayed.
- Date of Transaction – The date of transaction will be displayed.
- Transaction Amount – The original amount of the transaction pertains to the transaction reference number will be displayed.
- Active Notice Amount – The total Notice Instruction Amount with 'Active' status for that particular transaction reference number will be displayed.
- Redeemed Amount – The total amount that has been redeemed from that transaction reference number will be displayed.
- Remaining Amount – This will be the net result of Transaction Amount – Active Notice Amount – Redeemed Amount.

The system will perform the following validation:

- The 'Transaction Reference Number' with 'Remaining Amount' zero will not be listed in the option list.
- Post authorization if a notice instruction having a particular 'Transaction Reference Number' and 'Remaining Amount' as zero is deleted, then that 'Transaction Reference Number' will be put back into the option list.
- You cannot select same 'Transaction Reference Number' twice in the same grid, else the system will display an error message. However, if a notice instruction with a particular 'Transaction reference Number' is available with 'Expired' status, then you can create another notice instruction with the same 'Transaction Reference Number'
- If the original transaction of a particular 'Transaction Reference Number' has been reversed then the same will not be available in the option list.

### **Notice Amount**

Specify the notice amount only if you have selected 'By Amount' option in 'Notice Instruction' field. If 'By Ref Number' option is selected, then the system will display the remaining amount of the selected transaction number.

### **Notice Date**

The system displays the current system date. You cannot modify the same.

### **Notice Maturity Date**

The system calculates the notice maturity date as follows:

If the notice is given after the lock-in period then the system will default the 'Notice Maturity Date' as follows:

Notice Maturity Date = Notice Date + Notice Days

If the notice is given within the lock-in period then the system will default the 'Notice Maturity Date' as follows:

Notice Maturity Date = Notice Date + Notice Days or Account Opening Date + Lock-in period, whichever is higher.

However, you can modify the defaulted date to a date on which you want to withdraw the money. This date can be any date greater than the defaulted notice maturity date. If the modified date is less than the defaulted notice maturity date, then the system will display an error message.

The system will display an override message if the notice maturity date is changed from defaulted date due to holiday movement.

### **Auto Liquidation**

Check this box if you want to process the notice instruction automatically on BOD of Notice Maturity Date.

If this box is checked then the Notice Amount provided against that instruction will be redeemed automatically on the 'Notice Maturity Date'.

If this box is unchecked, then no action will be taken on the Notice Maturity Date. You need to provide a separate instruction for redemption on the Notice Maturity Date to receive the funds into the required account.

The following fields in 'Term Deposit Redemption Input' screen (ICDREDMN) will be unchecked for auto liquidation:

- Waive Penalty
- Suppress Redemption Advice

If it is a Partial Redemption, then 'Maturity Amount' field in 'Term Deposit Redemption Input' screen (ICDREDMN) will be disabled.

If the redemption based on notice instruction is selected and if the selected term deposit account is not a notice account, then while saving, the system will display an error message.

The interest applicable for the redemption amount will be paid along with the redemption amount.

Redemption will happen in the same sequence in which the amount has been reserved during notice instruction creation. When the instruction has been provided for "Notice Amount" (By Amount) the redemption will follow the FIFO order.

### **Notice Status**

The system displays one of the following status of the notice instruction:

- Active – When a new notice instruction is created the default status will be displayed as Active.
- Processed
  - If the instruction has been provided to perform auto liquidation on 'Notice Maturity Date', the system will change the status of the notice instruction to 'Processed' post successful processing of the redemption transaction.
  - If the auto liquidation instruction has been provided but the same has been failed due to any reason, subsequently the redemption has been done manually then the system will change the status to 'Processed'.
  - If there is no auto liquidation instruction has been provided, but on the 'Notice Maturity Date' the notice instruction has been redeemed manually then the system will change the status to 'Processed' post authorization of the redemption transaction.
- Failed – If the instruction has been provided to perform auto liquidation on 'Notice Maturity Date', the system will change the status of the notice instruction to 'Failed' if the redemption transaction has been failed due to any reason. Further processing of failure transactions needs to be handled operationally.
- Expired – If there is no auto liquidation has been provided/ Auto liquidation provided but notice instruction failed on the maturity date also the notice has not been redeemed on the 'Notice Maturity Date' manually then the system will change the status of the notice instruction to 'Expired' on the EOD of 'Notice Maturity Date'.

If the notice instruction has been provided within the lock-in period, then the 'Notice Maturity Date' date should be more than or equal to the Account Opening Date + Lock in Period or Notice Date + Notice Days, whichever is higher.

Following are the validations required for Notice Amount against Deposit Available balance:

- The Notice Amount provided should be less than or equal to the deposit available balance.
- The Notice Amount entered will be validated against the available balance of the deposit account.
- If multiple records are available in the grid, the aggregate values available in Notice Amount field will be validated against the available balance of the deposit account.
- Only 'Active' and 'Failed' notice instruction records will be considered while validating against the available balance of the deposit account.

### **Modification/Deletion of Notice Instruction**

You cannot amend a notice instruction with a 'Notice Reference Number' once it is created. However, you can delete one particular record from the list, only if the status of the record is 'Active/Failed'

### **Holiday treatment for 'Notice Maturity Date'**

If the 'Notice Maturity Date' falls on a holiday, then the holiday treatment for that maturity date is based on the settings done at the Account Class level in 'Account Class Maintenance' screen for that Notice Deposit Account.

If the holiday movement is 'Backwards', then the system will perform the following validations:

- Checks whether the 'Notice Maturity Date' is less than the 'Account Open Date + Lock-in period.'
- Checks whether the 'Notice Maturity Date' is less than the Notice Date + Notice Days.
- Check whether the 'Notice Maturity Date' is less than the current date.

If the 'backward' holiday movement is matching with any of the above conditions, then the system will move the 'Notice Maturity Date' to a 'forward' working date automatically.

If there is an adjustment of 'Notice Maturity Date' due to holiday treatment, then the system will display an override message

If there is any Active/Failed notice instruction, the system will not allow to redeem the notice deposit fully by throwing appropriate validation. If there is no active/failed notice instruction, the system will allow to full redemption and update the record status of notice instruction screen as 'Closed'.

It will not be possible to close the notice instruction record if the related Notice Deposit Account is in 'Open' status.

## **6.19 Requesting for TD Currency Change**

You can change the deposit currency during life cycle of the term deposit using 'Term Deposit Currency Change Request' screen. Suppose a currency change request fails due to some reason, then you can not reuse the same request for the next day, a new request has to be

raised. To invoke this screen type 'STDACCH' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can enter the following details:

#### **Account Number**

Specify the account number for which the currency change is required. The adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

#### **Account Description**

The system displays the CIF full name..

#### **Account Branch**

The system displays the account branch for the specified account number.

#### **Account Currency**

The system displays the account currency for the specified account number.

#### **Currency Change Account**

The system displays the currency change account created during opening of the deposit for currency change. However you can specify the currency change account number to change the currency.

#### **Customer Number**

The system displays of customer number for the specified account number.

#### **Customer Name**

The system displays of customer name for the specified customer number.

#### **Kana Name**

The system defaults the Kana name on selecting the account number in the 'Account Number' field.

## **Current Deposit Details**

### **Account Open Date**

The system displays the account open date for the account number.

### **Current Balance**

The system displays the current balance for the account number in the respective currency. Available in the ACDABLQY screen. The calculation for the current balance is 'Initial deposit + Sum of all Top-up amounts + Interest amount credited to the deposit account - Sum of redemption amounts' on the TD Account.

### **Interest Rate**

The system displays the current applicable interest rate for the account. The amount available in the old deposit is converted to the new currency, always using the standard MID rate.

### **Maturity Date**

The system displays the maturity date for the account number.

## **Deposit Tenor**

### **Years**

The system displays the tenor of the deposit in Years.

### **Months**

The system displays the tenor of the deposit in Months.

### **Days**

The system displays the tenor of the deposit in Days.

## **Currency Change Details**

### **New Account Currency**

Specify the currency to which the account currency is to be changed to. The adjoining option list displays all valid account currencies maintained in the system. You can choose the appropriate one. You can change the currency from back date.

---

#### **Note**

You can perform multiple currency changes on the same day.

---

### **Exchange Rate**

The system displays the exchange rate between the present currency of TD account and the target currency as per the Pay In Exchange Rate maintenance for Account Pay In mode at TD account class level.

If Pay In Exchange Rate Code is not maintained, the system will default standard mid rate. You can modify the system defaulted exchange rate. Accordingly, the system performs validations to verify whether the modified exchange rate is within the variance maintained for Pay In Exchange Rate Code at TD account class level.

---

#### **Note**

- The system defaults the exchange rate as per the Pay In Exchange Rate maintained for Account Pay In Mode at TD account class level. If Pay In Exchange Rate Code is not maintained, the system defaults the standard mid rate.

- The system applies the exchange rate spread during opening of the Interim Currency Change type of TD.
- 

### **Value Date**

Specify the value date which is the date of currency change. You can specify the value date as back date.

If the pay-in is given as cheque before the funding happens to the TD, the system displays an error message when the currency change happens.

The system performs the following validation on the Value Date input:

- Previous currency change date (if any)
- Previous Top up date (if any)
- Last interest liquidation date
- Date input is not a holiday

### **Remark**

Specify the remarks, if any. If remark is not mentioned on save the remark will be defaulted as 'Account Currency Change'.

---

### **Note**

- The currency change will not be allowed for the account, where Mayuru account limit is maintained (If the account is on JPY currency)
- 
- To maintain consolidation of the interest (for accounts with successful currency change transactions), an accounting role -'CCYCH-INT-CONSOL' will be used at the IC product level (ICDPRMNT) linked to TD account class. The GL corresponding to this role will be used as the 'Interest consolidation GL' for account currency change allowed deposits.
- 
- The currency change will not be allowed in the presence of amount block.
- 

After inputting the details of old TD account, click 'P' button. The system performs the following actions:

- If the account number generation is auto, the system generates the new account number as per the account mask maintained at bank parameter and displays the account number in the 'New Account Number' field.
- In case account number generation is manual, you should manually input new account number.

---

### **Note**

The value date can be either back dated or current dated. It cannot be future dated.

---

### **New Account Number**

The system displays the new TD account number generated in new currency by clicking the 'P' button.

After inputting/selecting the new currency, click 'Compute' button. The system displays the following details:

## **Currency Change Simulation Details**

### **New Interest Rate**

The system displays the interest rate as per new currency.

### **New Principal Balance**

The system displays the principal balance after conversion as per new currency.

### **New Maturity Amount**

The system displays the maturity amount after currency change as per new currency.

---

#### **Note**

- If you perform currency change on interest liquidation date, system converts the principal in new currency, because the interest for the entire cycle will be liquidated during BOD. The old TD account remains active till next interest liquidation date and the system closes it on next interest liquidation date.
  - During currency change simulation from channel, if the exchange rate field is blank, the system defaults and applies the latest exchange rate maintained in system and displays the simulation results.
  - If currency change is performed from the 'STDACCH' screen, the currency rate spread will not be applied.
  - During interest liquidation, if the interest liquidation account currency and the TD account currency is different, the system does not apply CSM (Customer Service Model) based currency change spread for interim currency change type deposits.
  - During TD Top Up, if the pay-out account currency and the TD account currency is different, the system does not apply CSM based currency change spread for interim currency change type deposits.
  - During TD Redemption, if the pay-in account currency and the TD account currency is different, the system does not apply CSM based currency change spread for interim currency change type deposits.
- 

If there is a currency change before/after the liquidation cycle and if there are any pending accruals in that TD, then during next liquidation date the system moves the pending accrual to the currency changed TD's interest payout account or converts into the new currency and closed the old TD.

Click 'Compute' button to initiate TD currency change simulation transaction from external channels.

In this screen, you can perform the following operations:

- New
- Enter Query
- Save
- Authorize
- Close

## **6.20 Viewing TD Currency Change Summary**

You can view a summary of all term deposit currency change using the 'Term Deposit Currency Change Summary' screen.



To invoke this screen type 'STSACCH' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Currency Change Account
- Account Number
- Account Branch
- Account Currency
- Customer Number
- New Account Number
- Currency Change Value Date
- Maker ID
- PID No
- Maker Home Branch

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Currency Change Account
- Account Number
- Account Description
- Account Branch
- Account Currency
- Customer Number
- Customer Name
- Current Balance
- Interest Rate
- Maturity Date

- New Account Number
- Currency Change Value Date
- Maker ID
- Checker Identification
- PID No
- Maker Home Branch

## 6.21 Viewing TD Currency Change History

You can view all the transaction history using 'Term Deposit Currency Change History' screen. You can invoke this screen by typing 'ACDCCYH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can query on records based on any one or all of the following criteria:

- Currency Change Account
- Account Number

If the inquiry is done for the Currency Change Account then, the details are displayed as follows:

- The first account number (account number on opening of the deposit) with details will be displayed in the first row.
- Subsequent rows will display the account numbers and the respective details for each currency change.
- If there no currency change then only the first row will be displayed.
- In the main section, the details of the current deposit holding of the account will be displayed

If the inquiry is done for the account number (can be any account number which is part of the Currency Change Account), then the details of the account will be displayed.

## 6.22 Deposit Audit Trail Inquiry

The following new audit trail Inquiry will be provided to query the Audit Trail details of TD and RD Accounts.

You can query the audit trail details of a TD and RD accounts using 'Customer Account TD Audit Trail' screen. To invoke this screen type 'ACDAUDTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following details:

### **Branch Code**

Specify the branch code of the account.

### **Account No**

Specify the TD/RD Account numbers of the branch. The adjoining option list displays the list of all the valid TD/RD account numbers maintained in the system. You can choose the appropriate one.

### **Trn From Date**

Specify the transaction from date.

### **Trn To Date**

Specify the transaction to date.

### **Cheque Number**

Specify the cheque number issued for the transaction.

### **Currency**

The system displays the account currency of the account being queried.

### **Action**

Select the event of the account for the action. This drop down will have

- Booking
- Liquidation
- Accrual
- Rollover
- Redemption

- RD Payments
- RD Payments
- Reversal

### **Account Description**

The system displays the description of the account being queried.

### **Account Class**

The system displays the account class of the account being queried.

### **Description**

The system displays the description of the account class of the account being queried.

### **Accounting Entries**

You can view the accounting entries details:

#### **Event**

The system displays the event of transaction of the account being queried.

#### **Description**

The system displays the description of the transaction i.e. the description of the transaction code.

#### **Branch**

The system displays the account branch of transaction of the account being queried.

#### **Account Number**

The system displays the account number being queried.

#### **Dr/Cr**

Either Dr/Cr leg is displayed based on the accounting entry posted to the TD account..

**Fcy Amount**The system displays the foreign currency amount of transaction of the account being queried.

#### **Lcy Amount**

The system displays the local currency amount of transaction of the account being queried.

#### **Txn CCY**

The system displays the transaction currency if the account being queried.

#### **Exchange Rate (ACY-TXN CCY)**

The system displays the exchange rate between the transaction currency and account currency.

#### **Transaction Date**

The system displays the transaction date of transaction of the account being queried.

#### **Value Date**

The system displays the value date of the transaction.

#### **Trn Int Dt**

The system displays the transaction Initiation date of transaction of the account being queried.

#### **Related Account**

The system displays the related account of transaction of the account being queried.

**Auth Stat**

The system displays the authorization status of transaction of the account being queried.

**User ID**

The system displays the user Id of transaction of the account being queried.

**Accrual**

You can view the accrual details:

**Event**

The system displays the event of transaction of the account being queried.

**Description**

The system displays the description of the transaction i.e. the description of the transaction code.

**Branch**

The system displays the account branch of transaction of the account being queried.

**Account Number**

The system displays the account number being queried.

**Dr/Cr**

The system displays the Dr/Cr Indicator of transaction of the account being queried.

**Fcy Amount**

The system displays the foreign currency amount of transaction of the account being queried.

**Lcy Amount**

The system displays the local currency amount of transaction of the account being queried.

**Transaction Date**

The system displays the transaction date of transaction of the account being queried.

**Value Date**

The system displays the value date of the transaction.

**Trn Int Dt**

The system displays the transaction Initiation date of transaction of the account being queried.

**Related Account**

The system displays the related account of transaction of the account being queried.

**Auth Stat**

The system displays the authorization status of transaction of the account being queried.

**User ID**

The system displays the user Id of transaction of the account being queried.

**6.22.1 IC Batch Processing**

There will be no interest paid during the course of the deposit in 'Discounted' type products.

The Amount Block created on term deposit account for discounted interest will be removed by the system during the maturity of the term deposit.

The discounted interest of the rolled over deposit will be paid upfront during rollover. If 'Amount Block for Discount' option is required, the amount block will also be done on the new deposit. ICEOD batch will do this operation.

## 6.23 Maintaining Balance Certificate Advice

You can generate and print a balance certificate for an account or for all accounts corresponding to a customer using Balance Certificate screen. You can invoke this screen by typing 'CADBALCT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Balance Certificate". At the top left, there is a "New" button. Below it, the "Balance Certificate Advice" section contains two radio buttons: "Customer Number" and "Account Number". To the right, there is a "Branch Code" field and a "Balance Certificate as of" field. The "Customer Details" section includes "Customer Number", "PID Number", and "Customer Name" fields. The "Account Details" section includes "Account Number", "Account Description", "Account Branch", and "Account Currency" fields. The "Additional Details" section includes "Reason Code" and "Language \*" fields. A "Generate" button is located at the bottom center, and an "Exit" button is at the bottom right.

Specify the following details:

### **Balance Certificate Advice**

#### **Advice Basis**

Select the basis on which the balance certificate needs to be generated. The options are:

- Customer Number - If the balance certificate is based on customer number
- Account Number - If the balance certificate is based on account number.

---

#### **Note**

The balance certificate of closed accounts can be generated only using Account Number option.

---

#### **Branch Code**

The system displays the branch code.

#### **Balance Certificate as of**

Specify the date for which the balance certificate is to be generated.

### **Customer Details**

#### **Customer Number**

Specify the customer number for which the balance certificate is to be generated. Alternatively, you can select the customer number from the adjoining option list. The list displays all the valid CIF IDs and the full name of customers.

## Customer Name

The system displays the customer name corresponding to the selected customer number.

## PID Number

The system displays the PID number corresponding to the selected customer number.

## Account Details

### Account Number

Specify the account number for which the balance certificate is to be generated. Alternatively, you can select the account number from the adjoining option list. The list displays all the authorized TD account numbers in the system.

### Account Branch

The system displays the account branch for the selected account number.

### Account Description

The system displays the account description corresponding to the selected account number.

### Account Currency

The system displays the currency corresponding to the selected account number.

## Additional Details

### Reason Code

Specify the reason code for generating the balance certificate. Alternatively, you can select the reason code from the adjoining option list. The list displays all the codes maintained in LMDTYPES screen.

### Language

The system displays the language maintained for the selected customer in the STDCIF screen. You can modify this if required.

Click 'Generate' button to generate the balance certificate advice.

Account No.	Name of Deposit	Branch	Currency	Amount	Uncollected Funds	Interest Rate	Interest Payable	Original Principal	Account Open Date	Maturity Date	SD Reference
AC001	Special Deposit	AD1	JPY	400000.00	0.00	6%	894.44	500000.00	01-Mar-2011	01-Mar-2012	001BDT1101840001
AC013	Current Account	AD2	JPY	200000.00	1000.00	2%	125.00		06-Apr-2010		

## Note

If balance certificate is generated based on customer number, the certificate will display the following:

- Details of accounts along with the balance and interest payable for all TD accounts linked to the selected customer number in tabular form.
- TD accounts in 'Open' and 'Dormant' status. Future dated TD will not be displayed.

- Structure Deposits. If a deposit is linked to Structure deposit, system will display the SD Reference against that deposit. For other accounts SD Reference will be blank.
- Dual currency Deposit (DCD) and Triple Currency Deposit(TCD).

If the balance certificate is generated based on account number, the certificate will display the details of selected account along with balance and interest payable.

Based on the language selected, corresponding advice format maintained in that particular language will be used for balance certificate generation.

---

## 6.24 Reversing Term Deposit

You can reverse the following TD and RD events:

- TD Booking
- TD Top up
- TD Redemption
- RD Booking
- RD Redemption Reversal

### **Reversal of TD/RD Booking**

During TD booking, if you have booked TD account with incorrect parameters, the you can reverse that booking either on the same day or on different day.

While reversing, the system will reverse all the interest accrued till date.

A TD booking can be reversed only if the pay in from the TD belongs to following modes:

- Pay in from Account
- Pay in from GL
- Pay in through Cash (

If the pay-in mode is cash, then you should reverse the booking on the same day. If you try to reverse the booking on the different day, then the system will display an error message as 'Different Day TD Booking Reversal, when mode is Cash should not be allowed'.

The reversal will happen starting from the latest event to the first event. For instance, if there is a TD opening, then interest liquidation, then Top Up and Redemption. Then the reversal will be in the following sequence, first redemption, then top up then interest liquidation and finally TD opening transaction. Finally the account will be closed and re-opening will not be allowed for the accounts which got reversed.

---

### **Note**

The system will reverse the posted accounting entries with the exactly opposite sign. During Reversal all the Interest accrued till date should be reversed.

---

If the pay-in mode is CASA, then you can reverse the booking either on the same day or on the different day.

If the pay-in mode is Cheque, then you cannot reverse the booking. The system will display an error message as 'TD booking reversal when the pay-in mode is cheque should not be allowed'.



If the TD account has crossed the financial year, then you cannot reverse that TD. If you try to reverse the same, then the system displays an error message as 'TD Account Crossed the Financial Year, Hence Cannot be Reversed'.

The reversal of TD booking is possible only when the interest booking is any of the following modes. If the interest booking is other than the following modes then reversal will not be allowed. The system will display an appropriate error message.

- CASA
- GL
- Same TD Account

During reversal, the reversal can be failed due to any of the following reasons:

- The pay in account is closed, no credit etc.
- The interest booking account is closed, no credit etc.

You can reverse the booking through GL either on the same day or on the different day till the last interest computation date.

If there is an amount block present in the account, then you cannot reverse the TD booking. The system will display an error message.

### **Reversal of TD Top Up**

During top up of Term Deposit account, if you have topped up wrong TD or specified incorrect amount on Term Deposits. In such cases, the bank can reverse these top-ups.

If you try to reverse top up of any interest liquidation events, then the system will display an error message as 'Interest Liquidation Happened After Top Up'. This is not applicable for full reversal of the TD account because the interest liquidation event also will get reversed.

A TD top up can be reversed only if the pay in for the Top Up belongs to following modes. This is applicable for full reversal also.

- Pay in from Account
- Pay in from GL
- Pay in through Cash

If the pay-in mode is cash, then you should reverse the top-up on the same day. You cannot reverse the top-up on the different day. The system will display an error message as 'Different day TD booking Reversal when mode is cash Should not be allowed'

If the pay-in mode is Account or GL, then you can reverse the top-up either on the same day or on different day.

If there is an amount block present in the account, then you cannot reverse the TD booking. The system will display an error message.

---

#### **Note**

The system will reverse the posted accounting entries with the exactly opposite sign.

---

The accrual adjustment will happen automatically for the top up. This will happen during the same day EOD.

### **Reversal of TD Redemption**

If there are multiple redemptions on the TD account, you can reverse only the last redemption

During the reversal of redemption, if debit transaction is not allowed for the settlement account, then the system will display an error message as 'Debit block exists for the account'.

During TD redemption reversal, the system will reverse the interest or tax liquidation that has happened along with TD closure, i.e., the system will reverse the tax amount collected as part of TD redemption.

The redemption reversal is allowed only if interest/Principal payout is to any one of the following modes:

- To Account
- To GL
- To Cash

If the payout is made as Cash, then you should reverse the top-up on the same day. For the other modes the different day reversal is allowed. However it should be within the same financial year.

In case the reversal is failed due to any of the reason like funds not available in the account, amount block, debit block etc., then the reversal will be failed.

During TD redemption reversal, the interest or tax liquidation that has happened along with TD closure also be reversed. I.e., Tax amount collected as part of TD redemption will be reversed.

You can reverse partial or full redemption either on same day or on different day based on the availability of funds in the settlement account.

### **Structured Deposits**

There should be no Series amendment happened from redemption date till reversal date. Else, the system will display an error message as 'Series Amendment Happened Hence Cannot Reverse'.

You can reverse either on the same day or on different day for structured deposits. The system will allow the reversal only till the Last date of Interest Computation Impact.

### **Triple Currency Deposits**

You can reverse either on the same day or on different day for triple currency deposits. The system will allow the reversal only till the Last date of Interest Computation Impact.

The system will allow the reversal only if the Fixing Date is not passed. Else, the system will display an error message as 'Fixing Date is Passed'.

Reversal of Redemption will take into account the Strike Rate /Exchange rate as on the redemption date.

### **Dual Currency Deposits**

You can reverse either on the same day or on different day for dual currency deposits. The system will allow the reversal only till the Last date of Interest Computation Impact.

The system will allow the reversal only if the Fixing Date is not passed. Else, the system will display an error message as 'Fixing Date is Passed'.

Reversal will happen only on the Deposit Currency and not on the Linked Currencies.

## Reversal of CASA Closure

In a bank due to the volume of transactions handled, there might be chances of Errors where CASA Account might have been closed with incorrect parameters. In such cases, you should reverse the closed CASA account to rectify.

You can reverse tax and Interest liquidation happened along with CASA account closure. The system will restore the reversed CASA account status with the old account status.

If there are insufficient funds in the settlement account while reversing CASA account, then you cannot reverse the closed account.

If an inventory of the CASA account is destroyed as a prelude to CASA account closure after reversal, you should reissue an inventory.

You can reverse closed CASA account either on same day or on different day.

During reversal, the system will restore all the interest accrued till date. Whatever the interest amount accrued till the date of closure will be restored and if there is any gap between the closure date and the reversal date, the system will compute that accrual during the EOD. If the CASA account has crossed the financial year it will not be possible to reverse that CASA closure. If you try to reverse the same, then the system will display an error message as 'CASA Account Crossed the Financial Year, Hence Cannot be Reversed'.

The reversal of CASA closure is possible only when the interest booking is any of the following modes. If the interest booking is other than the following modes then reversal will not be allowed. An appropriate error message will be displayed.

- CASA
- GL

During reversal if the reversal can be failed due to any of the following reasons:

- The payout account is closed, no debit etc.
- The interest booking account is closed, no debit etc.

---

### Note

The system will reverse the posted accounting entries with the exactly opposite sign.

---

## Multi-Currency Account Closure Reversal

While reversing the closed account, the funds from the primary accounts should be transferred to Non -Primary accounts. You can use the same closure reference number for reversing that is generated using closure option.

The system will first restore the balances of the primary account and then restore the balances of the non-primary accounts.

---

### Note

Account status of the all accounts including Primary and Non - Primary account should be restored to Last status before reversal during reversal of multi-currency account closure.

---

You can reverse multi-currency account either on same day or on different day.

## 6.24.1 Invoking Term Deposit Reversal Screen

You can reverse the following events using 'TD Event Reversal' screen:

- TD Booking
- TD Top up
- TD Redemption
- RD Booking
- RD Redemption Reversal

You can either reverse the entire TD/RD account booking or can reverse only the latest transaction. i.e., either a Top up or a Redemption or a TD Booking.

The system will not allow the reversal of TD Booking, Top up and Redemption are not allowed if any of the following events are happened in the account:

- Branch Transfer
- Primary Party Change
- Interim Currency Change

If the TD is rolled over and the Account Reversal option is provided, you can reverse the account till roll over.

For Recurring deposit accounts, you can reverse the full redemption and RD booking. Once the redemption is reversed then the system continues with the next payment schedule from the next cycle if it is auto draw down. If it is manual payment It has to be paid manually, this has to be operationally controlled.

For Auto deposits also, you can reverse the account. In that case, the system credits the funds to the account from which auto deposit was created.

Booking reversal and redemption reversal will not be allowed for notice deposits, since the same is done through notice reference numbers.

You can invoke the 'TD Event Reversal' screen by typing 'STDEVREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

### **Branch Code**

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays all valid branch code maintained in the system.

### **Account Number**

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all valid TD and RD account number maintained in the system. You can search the account number using the PID search from the option list.

If the SD reference number is not specified, the system displays the TD and the RD of the selected branch. If the SD reference number is specified, the system displays the TD's subscribed under that particular SD reference number.

### **Account Description**

The system displays the description for the selected account number.

### **Account Reversal**

Check this box to reverse the Booking of the TD and RD account.

---

### **Note**

If you select this check box, the system displays all the events from account booking till the latest event in the account under 'Event Account Entries' grid.

---

### **Event**

The system displays the event of the listed transaction.

### **Event Description**

The system displays the description of event code for each event selected in the 'Event' field from IC Product.

**Contract Status**

The system displays the status of the contract. By default it will be displayed as 'Active'. Once the transaction is reversed, the system will change the status to 'Reversed'.

**SD Reference Number**

Specify the SD reference number.

**Account Currency**

The system displays the currency details of an account.

**Customer No**

The system displays the customer number of the selected account.

**Customer Name**

The system displays the customer name of the selected account.

**Reversal Reference Number**

Specify the reversal reference number.

**Narrative**

Specify the narrative of the transaction.

**Event Accounting Details**

The system displays the following values:

- Branch of the account entry
- Account number of the transaction
- Amount tag of the transaction
- Event Description of the event against each amount tag
- Debit/ Credit indicator
- LCY amount of the transaction
- Exchange rate of the transaction
- FCY amount of the transaction
- Transaction Date
- Value date of the transaction
- Maker ID of each event created

## 6.24.2 Viewing TD Event Reversal Summary

You can view summary on TD event reversal using the 'TD Event Reversal Summary' screen. You can invoke this screen by typing, type 'STSEVREV' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'TD Event Reversal - Summary' application window. The interface includes a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields for filtering records: 'Authorization Status', 'Record Status', 'Reversal Reference Number', 'Branch Code', and 'Account Number'. A 'Case Sensitive' checkbox is also visible. The main area of the window displays a table with the following columns: Authorization Status, Record Status, Reversal Reference Number, Branch Code, Account Number, SD Reference Number, Customer No, Currency, Event, and Contract Status. The table is currently empty. At the bottom of the window, there is a status bar with the text 'FDD\_FCUBS\_12.87.2.1.0\_MIS\_DE\_MIS\_Pickup.docx' and an 'Exit' button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Reversal Reference Number
- Branch Code
- Account Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reversal Reference Number
- Branch Code
- Account Number
- SD Reference Number
- Customer No
- Currency
- Event
- Contract Status

Double click on a record to invoke the detailed screen for that record.

## 6.25 CASA Account Closure Reversal

You can reverse the CASA closure using 'CASA Account Closure Reversal' screen. You can invoke this screen, type 'STDCAREV' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Parent Account	Child Account	Branch Code	Account Currency
----------------	---------------	-------------	------------------

Branch	Account Number	Amount Tag	Event Description	Dir/Cr	LCY Amount	Exchange Rate	FCY Amount	Transaction Date	Value Date	Maker ID
--------	----------------	------------	-------------------	--------	------------	---------------	------------	------------------	------------	----------

You can specify the following details:

### **Branch Code**

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays all valid branch code maintained in the system.

### **Account Number**

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all valid CASA and active multi currency accounts maintained in the system. You can search the account number using the PID search from the option list.

### **Account Description**

The system displays the description for the selected account number.

### **Narrative**

Specify the narrative of the transaction.

### **Account Currency**

The system displays the currency details of an account.

### **Customer No**

The system displays the customer number of the selected account.

### **Customer Name**

The system displays the customer name of the selected account.



**Reversal Reference Number**

The system displays the reversal reference number.

**Multicurrency Account Details****Parent Account**

The system displays the parent account details.

If the multi currency parent account is selected in the Account number field, in the first record the parent account will be displayed in both the Parent account and in the child account fields. For the rest of the child accounts the parent account will be repeated.

**Child Account**

The system displays the child account details for the selected parent account.

If the multi currency parent account is selected in the Account number field, the system will display the child account details in the field.

---

**Note**

You can reverse child account closure only if the parent account is active.

---

**Branch Code**

The system displays the branch code based on the account number selected.

**Account Currency**

The system displays the account currency based on the account number selected.

**Closure Accounting Details****Branch**

The system displays the branch of account entry.

**Account Number**

The system displays the account number of the transaction.

**Amount Tag**

The system displays the account tag of the transaction.

**Event Description**

The system displays the description of event against each event selected.

**Dr/ Cr**

The system displays the debit credit indicator.

**LCY Amount**

The system displays the LCY amount of the transaction.

**Exchange Rate**

The system displays the exchange rate of the transaction.

**FCY Amount**

The system displays the FCY amount of the transaction.

**Transaction Date**

The system displays the transaction date.

## Value Date

The system displays the value date of the transaction.

---

### Note

The system will restore the status of the multi currency accounts with the old status before the closure. If the multi currency parent account closure is reversed then all the child accounts closure will be reversed automatically.

---

## Maker ID

The system displays the maker ID of each event created.

### 6.25.1 Viewing CASA Account Closure Details

You can view CASA account closure reversal details using 'CASA Account Closure Reversal Summary' screen. You can invoke this screen by typing 'STSCAREV' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Authorization Status	Record Status	Reversal Reference Number	Branch Code	Account Number	Account Description	Currency	Customer No	Customer Name
----------------------	---------------	---------------------------	-------------	----------------	---------------------	----------	-------------	---------------

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Reversal Reference Number
- Branch Code
- Account Number
- Customer No

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reversal Reference Number

- Branch Code
- Account Number
- Account Description
- Currency
- Customer No
- Customer Name

Double click on a record to invoke the detailed screen for that record.

## 6.26 Account Cash Event Reversal

You can reverse the following cash based TD and CASA events using 'Account Cash Event Reversal' screen:

- TD Booking
- TD Top up
- TD Redemption
- CASA Closure

You can either reverse the entire TD account booking or can reverse only the latest transaction. i.e., either a Top up or a redemption or a TD Booking subject to the condition that the latest transaction should be only Cash and should happen on the same day.

For CASA account, if the account is closed by the Close out withdrawal mode then you can reverse that account using 'Account Cash Event Reversal' screen subject to the condition that the cash transaction has been made on the same day.

You can invoke this screen by typing 'ACER' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can specify the following details:

**Branch Code**

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays all valid branch code maintained in the system.

**Account Type**

Select the type of account. The options are as follows:

- CASA
- TD

**Account Number**

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all valid accounts which has the last transaction as Cash (pay in/pay out for TD and Close out withdrawal for CASA) on the same day. You can search the account number using the PID search from the option list.

---

**Note**

For TD accounts if the opening has been done through cash on the same day then that account also will be listed in this option list. If a redemption/ top up transaction is done after the Cash transaction, then on selecting the account number the system will display an error message as 'Cash transaction is not allowed for this account'.

---

**Account Description**

The system displays the description for the selected account number.

**Account Reversal**

Check this box to reverse the booked TD account. If you select this check box, the system displays all the events from account booking till the latest event in the account under 'Event Account Entries' grid.

If this field is checked, then the system will reverse the entire TD account booking. For this case the TD booking should have been done by the pay in mode as Cash and on the same day.

If this field is unchecked, then only the Redemption or Top Up transaction which is shown in the grid only be reversed provided that the transaction is made by cash on the same day.

**Event**

The system displays the event of the displayed transaction.

**Event Description**

The system displays the description of event against each event selected from IC product.

**Contract Status**

The system displays the contract status as 'Active'. Once the transaction is reversed, then the Contract Status changes to 'Reversed'.

**Account Currency**

The system displays the account currency of the transaction.

**Customer Number**

The system displays the customer number.

**Customer Name**

The system displays the customer name.

**Reversal Reference Number**

Specify the reversal reference number of the transaction.

**Narrative**

Specify the narration of the transaction.

**External Reference Number**

The system displays the external reference number.

**Branch**

The system displays the branch code.

**Account Number**

The system displays the account number.

**Amount Tag**

The system displays the amount tag.

**Event Description**

The system displays the description of event against each event code selected.

**Dr/Cr**

The system displays the debit/ credit indicator.

**LCY Amount**

The system displays the LCY amount of the transaction.

**Exchange Rate**

The system displays the exchange rate between the FCY amount and the LCY amount.

**FCY Amount**

The system displays the FCY amount of the transaction.

**Transaction Date**

The system displays the transaction date.

**Value Date**

The system displays the value date.

**Maker ID**

The system displays the maker ID of each event created.

Click 'Cash Outflow Denomination' or 'Cash Inflow Denomination' button to view the cash outflow/inflow denomination details.

During BOOK /TOPUP reversal, the system populates the cash outflow denomination details before save if denomination required is set. During Redemption Reversal, the system populates the cash inflow denomination details before save if denomination required is set

---

**Note**

- The system populates the denomination details only for the cash amount used during pay in/payout mode.
- You can either reverse the entire TD account booking or can reverse only the latest transaction. That is., either a Top up or a redemption or a TD Booking subject to the condition that the latest transaction should be only Cash and happened on the same day.

- If the flag 'Account Reversal' is selected, then the entire TD account booking is reversed. For this case, the TD booking should be done by the Pay-in mode as Cash and on the same day.
  - If the flag 'Account Reversal' is not selected, then only the Redemption or Top Up transaction will only be reversed provided that the transaction is made by cash on the same day.
  - For CASA account, if the account is closed by the Close out withdrawal mode then that account can be reversed subject to the condition that the cash transaction has been made on the same day.
  - You can perform reversal after the maturity date.
-

# 7. RD Operations

## 7.1 Introduction

You can perform the following operations on a Recurring Deposit (RD):

- Payment
- Reversal

## 7.2 Capturing Payment Details

You have the option of allowing manual receipt of installments. Invoke the 'Recurring Deposits Payment Input' screen from the Application by typing 'ICDRDPMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Recurring Deposit Payment Input' application window. The window title is 'Recurring Deposit Payment Input'. It has a menu bar with 'New' and 'Enter Query'. The main area is divided into three sections: 'RD Account Details', 'Payment Details', and 'RD Account Payments'. The 'RD Account Details' section has fields for 'Account Number', 'Account Description', 'Account Currency', 'Initial Installment Amount', and 'Installment Amount'. The 'Payment Details' section has fields for 'Transaction Date', 'Payment Account Number', 'Product Code', 'Minimum Payment Amount', 'Payment Branch', 'Payment Currency', 'Exchange Rate', 'Payment Amount', and 'Paid Amount'. The 'RD Account Payments' section is a table with columns for 'Installment Due Date', 'Installment Amount', 'Payment Date', 'Due Days', 'Installment Status', 'No of Rebies', and 'Events'. The 'Fields' section at the bottom has fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

On invoking this screen, all the outstanding and future installments are displayed. You can choose to pay any multiple of the installment amount. To do this, the system will clear all the overdue amounts first and then allocate the amounts to current and future installments.

### RD Account Details

Specify the following details.

**Account Branch**

Specify the branch where the RD resides. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

**Account Number**

Specify the RD Account Number. Alternatively, you can select the account number currency from the option list. The list displays all valid account number maintained in the system.

**Account Description**

The system displays the description for the selected account number.

**Account Currency**

The system displays the currency code for the selected account number.

**Initial Instalment Amount**

The system displays the initial instalment amount of the RD account.

**Customer Number**

The system displays the customer number of the selected RD account.

**Customer Name**

The system displays the name of the customer based on the customer number.

**Maturity Date**

The system display the maturity date of the RD, on specifying the recurring deposit account.

**Installment Basis**

The system will default the installment basis value from the account level. The list displays the following values:

- Local Currency
- Account Currency

If you select 'Installment Basis' as 'Local Currency' for a FCY account, the system will convert the installment amount (in local currency) into an equivalent amount in account currency and credits it to the RD account. This happens during every RD installment payment.

The system checks if the Pay-in Account (Funding Account) is in local currency, if the 'Installment Basis' is selected as 'Local Currency'.

'Installment Basis' field cannot be modified once the account creation is verified.

If you have selected 'Installment Basis' as 'Local Currency' then the system should validate to restrict the payment account to be in LCY and derive the installment amount,

You need to consider 'Installment Basis' value during RD payment through 'Recurring Deposits Payment Input' (ICDRDPMT) screen which is derived from 'Deposit Account Booking' (STDCUSTD)' screen. This field will be disabled.

**Installment amount**

The system displays the installment amount for the RD, on specifying the recurring deposit account.

**Payment Details**

Specify the following details.:



**Transaction Date**

Specify the transaction date for which payment is supposed to be initiated.

**Payment Branch**

Specify the code assigned to the branch in which the payment is to be made. Alternatively, you can select the payment branch code from the option list. The list displays all valid branch codes maintained in the system.

**Payment Account Number**

Specify the payment account number used for manual payment for the RD. Alternatively, you can select the payment account number from the option list. The list displays all valid savings account and current accounts maintained in the system.

**Product Code**

Specify the retail teller product with combination of ARC maintenance. You have to ensure that the retail teller product is enabled for RD payments by checking the field 'RD Payments allowed' at the teller product level maintenance-preferences screen.

**Exchange Rate**

Specify the exchange rate, if the account currency is different from the currency in which the payment amount is expressed.

**Payment Currency**

Specify the currency in which the payment is being made. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

**Payment Amount**

Specify the amount deposited as payment. Here you can specify the installment amount or the complete deposit amount in multiples of the a installment amount.

**Minimum Payment Amount**

The system displays the installment amount indicating the minimum amount that can be deposited in the RD account.

After entering the RD accounts payment details, click 'P' button. The system then calculates the paid amount and displays them in the respective fields.

**RD Account Payments**

On click of 'P' button, along with paid amount, the system calculates the due days, due date, instalment amount and RD contract status .

**Instalment Due Date**

The system displays due date of the installment

**Instalment Amount**

The system displays installment amount.

**Payment Date**

Specify payment date for the RD. Normally, the payment date is the same as the transaction date.

**Due Days**

The system displays overdue days in case payment is overdue.

**Instalment Status**

The system displays the instalment status. Following are the possible 'Status' values:

- Unpaid
- Paid
- Overdue
- Missed
- Cancelled
- Suspended

### **No of Retires**

The system displays the number of retires of auto draw down.

When the payment is made for the 'Initial Instalment Amount' the payment amount entered should be Initial Instalment Amount or Initial Instalment Amount + Multiples of Regular Instalments Amount, else, the system will display an error message.

If the Initial Instalment Amount is already paid then the payment amount should be in Multiples of Regular Instalment Amount.

Based on the payment amount, the system will pay the Instalments in the sequential manner.

In case the payment for a 'Missed' instalment is not allowed based on the account class set up then the payment will not get adjusted only for the 'Missed' instalments.

## **7.2.1 Viewing Accounting Entries**

Click 'Events' button in the 'Recurring Deposits Payment Input' screen and view accounting entries.

## **7.2.2 Specifying UDF Values**

All User Defined Fields (UDFs) linked to the function ID 'ICDRDPMT' are displayed in the 'User Defined Fields' screen. Invoke this screen by clicking 'Fields' button on the 'Recurring Deposit Payment Input' screen.

Field Name *	Value	Value Description

Here you can specify values for each UDF.

*Refer the User Manual titled 'User Defined Field' for details about defining UDFs. Click 'Fields' button on the 'TD Accounts Maintenance' screen and invoke the 'User Defined Fields' screen.*

## 7.3 Viewing Payment Summary

You can view summary of all RD payments using the 'Recurring Deposit Payment Summary' screen. To invoke this screen, type 'ICSRDPMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Recurring Deposit Payment Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code RD Account Number

Payment Branch Code Payment Currency

Product Code Transaction Date

Records per page 15 1 Of 1

Authorization Status	Record Status	Branch Code	RD Account Number	Payment Branch Code	Payment Currency
----------------------	---------------	-------------	-------------------	---------------------	------------------

Exit

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Account Branch
- Account Number
- Payment Branch
- Payment Currency
- Product Code
- Transaction Date

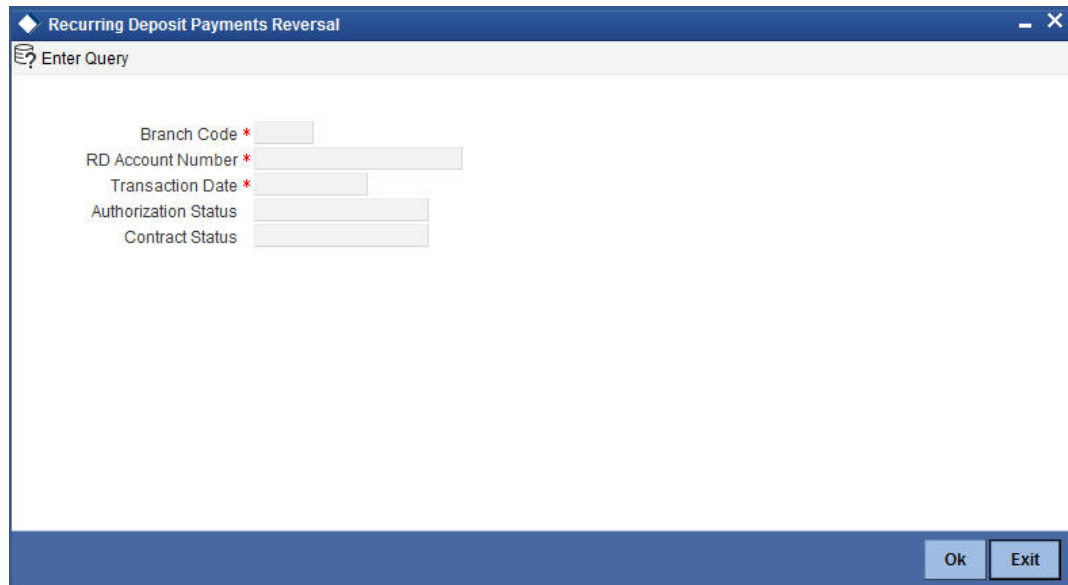
Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Account Branch
- Account Number
- Payment Branch
- Payment Currency
- Product Code
- Transaction Date

Double click on a record to invoke the detailed screen for that record.

## 7.4 Reversing Payment

You can reverse the payments made to the RD account rather the installment amounts to the recurring deposit account. Invoke the 'Recurring Deposit Payments Reversal' screen from the application browser. You can also invoke this screen by typing 'ICDRDREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details.

### **Branch Code**

Specify the code assigned to the branch in which the payment is to be made. You can also choose the branch code from the adjoining option list.

### **RD Account Number**

Specify the recurring account number for which the installments are to be collected. The system displays the recurring deposit accounts that are in open and authorized status in the adjoining option list. You can choose the appropriate one from this list.

### **Transaction Date**

The system displays the transaction date for which reversal is supposed to be initiated.

### **Auth Status**

The system displays the authorization status.

### **Contract Status**

The system displays the contract status.

Reversal of a payment transaction can be done from this screen. When a transaction is reversed, the system updates the contract status as 'V' (Reversed).

Once the installments are suspended, the RD payment reversals will not be allowed in this screen. You can validate whether the account is suspended for installments during the save operation of the reversal transaction. If the validation fails the system displays the following error:

'The installments for the account is suspended hence payment reversal not allowed.'

## 7.5 Penalty Rule for non-payment of installment

If the customer fails in paying a few installments and the suspension request is provided after the installment date, then the previously missed installments will also be considered as suspended, from the date of suspension along with the installments which are due.

You can set up penalty rule for non-payment of installment till the date of suspension. To calculate penalty for non-payment of installments till the suspension date, the following SDEs are used:

- **RD\_NP\_INSTALL\_DUE:** This is used to arrive at the installment amount which is due for payment till the suspension date. On the first installment due date if the amount is not paid, then the SDE will be updated with the installment amount. There will be no further update, even if more installments are due to be paid, till the suspension date.
- **RD\_NP\_OVERDUE\_DAYS:** This is used to arrive at the total number of days the installment payment is due till the date of suspension. i.e. the missed installment date up to the suspension date is captured by the SDEs. In other words the previously missed installments will also be considered as suspended from the date of suspension.

The SDEs can be used even if there is no suspension provided for the installments till the maturity date. i.e, if no suspension request is provided by the customer till the maturity date. The maturity date will be considered as the suspension request date to arrive at the RD\_NP\_OVERDUE\_DAYS.

For instance:

Account Open Date	1st Jan 2013
Installment Amount	1000 JPY
Installment Payment Frequency	1Month
Number of Outstanding Installments	3
Installment Missed Months	March'13, April'13 and May'13
Suspension Request Date	21st May 2013
Penalty Applicable	YES

Once the installment suspension request is available for the account, there will be no more penalty calculation.

SDE Name	Calculation Month	Calculation	SDE Output
RD_NP_INSTALL_DUE	March	1000 JPY	1000 JPY
	April	1000 JPY	
	May	1000 JPY	
RD_NP_OVERDUE_- DAYS	March	31 Days + 30 Days +20 Days = 81 Days	151 Days
	April	30 Days + 20 Days = 50 Days	
	May	20 Days	

An indicative debit formula for the penalty calculation as follows:

Formula No	Conditions	Result	Remark
1	RD_NP_IN- STALL_DUE >0	(RD_NP_IN- STALL_DUE *PEN* RD_N- P_OVERDUE_- DAYS) /(100* YEAR)	Penalty formula for non-payment of installment

Where PEN is the UDE for Penalty rate.

The set up at the interest rule level for the periodicity of applying the penalty should be 'periodic' option for the 'Periodicity' field at the Formula sub-screen of Interest and Charges Rule Maintenance screen (ICDRUMNT). The non-payment penalty will be applied on the maturity date of the RD.

### 7.5.1 Holiday Calendar for RD Month-End Installment

For recurring deposit account satisfying the conditions for month-end installment, if the installment due date (last day of the month) is a holiday, then the previous working day will be considered as the installment payment date.

Any adhoc change in the holiday calendar maintained in the local holiday calendar screen (STDLOCHL) will change the installment date to the previous working day of the month for the branch. Accordingly, the RD schedule will be updated to accommodate the change in the installment date due to holiday.

The advice, RD\_INSTALL\_ADJ is used when the installment date is updated due to holiday.

On EOD, the schedule updation and the advice generation will be done when the branch holiday calendar is modified and authorized.

The system displays all the installments due from the date of advice and based on the advice tags, if the installment date is a holiday the new installment date will be displayed otherwise there will be no display for the new installment date.

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## 8. Annexure A - Accounting Entries

### 8.1 Accounting Entries and Advices for TD

This Annexure lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the TD module of Oracle FLEXCUBE.

### 8.2 Events

You need to set up the following events at the IC product for Deposit accounts:

Event Code	Event Description
DEBK	Deposit Booking
IACR	Interest Accruals
ILIQ	Interest Liquidation
IMAT	Interest Maturity
ROLL	Discounted Deposit Rollover

### 8.3 Amount Tags

The following amount tags are available:

Amount Tags	Description
IACQUIRED	Acquired Interest Amount
IACR	Interest Accrual
IACR_ADJ	Interest Accrual Adjustments
ILIQ	Interest Liquidation Amount
ILIQ_ADJ	Interest Liquidation Adjustments
IMAT	Interest Maturity
PMAT	Principal Maturity
TAX	Tax
TAX_ADJ	Tax Adjustment
TD-PRINC	Deposit Principal Amount
TD_INT	Advance Interest Paid



## 8.4 Accounting Roles

Accounting roles are automatically defaulted by Oracle FLEXCUBE based on the IC Rule attached to the particular IC product. An accounting role could be accrual, P/L or tax payment. For creation of role type, standard abbreviations are used across Oracle FLEXCUBE.

The accounting role is created in the following format – 'TDAA-<accounting role type>-<X>

Where:

- TDAA represents the IC product.
- X represents the number of the formula for which the accounting role is created.

If you have maintained more than one formula for a rule, the system will default accounting roles for each of your formulae.

For example, assume that the accounting role is 'TDAB-ACCR-1'.

This role indicates the following:

- The IC product is 'TDAB'
- The formula number is '1'. (for example credit interest accrual which was defined in formula 1)

Assume that the accounting role is 'TDAB-PNL-2'

This role indicates the following:

- The IC product is 'TDAB'

The formula number is '2'. (for example debit interest posting against income GL defined for formula 2)

You should select the appropriate accounting role on the 'Role to Head Mapping' screen for every product.

Note that 'TDAA-BOOK-X' represents the settlement account where the amount is credited or debited against P/L account. This role cannot be attached to any GL on the 'Role to Head Mapping' screen. It is used while maintaining event-wise accounting entries.

Sample accounting role for IC Rule ID like AP01 are given below:

- AP01-ACCR-1
- AP01-ACQUIRED-1
- AP01-ACR\_ADJ-1
- AP01-BOOK-1
- AP01-BOOK-2
- AP01-BOOK-3
- AP01-PNL\_ADJ-1
- AP01-PNL\_ADJ-2
- AP01-PNL-1
- AP01-PNL-2
- AP01-TPBL\_ADJ-3
- AP01-TPBL-3
- AP02-ACCR-1

- AP02-ACQUIRED-1
- AP02-ACR\_ADJ-1
- AP02-BOOK-1
- AP02-BOOK-2
- AP02-BOOK-3
- AP02-PNL\_ADJ-1
- AP02-PNL\_ADJ-2
- AP02-PNL-1
- AP02-PNL-2
- AP02-TPBL\_ADJ-3
- AP02-TPBL-3
- INT-BOOK
- INT-LIQD
- PRINC-BOOK
- PRINC-LIQD
- RC02-ACCR-1
- RC02-ACQUIRED-1
- RC02-ACR\_ADJ-1
- RC02-BOOK-1
- RC02-BOOK-2
- RC02-BOOK-3
- RC02-PNL\_ADJ-1
- RC02-PNL\_ADJ-2
- RC02-PNL-1
- RC02-PNL-2
- RC02-TPBL\_ADJ-3
- RC02-TPBL-3
- TDACCOUNT
- TDOFFSE0054
- TDRD-ACCR-1
- TDRD-ACQUIRED-1
- TDRD-ACR\_ADJ-1
- TDRD-BOOK-1
- TDRD-BOOK-2
- TDRD-BOOK-3
- TDRD-PNL\_ADJ-1
- TDRD-PNL\_ADJ-2
- TDRD-PNL-1
- TDRD-PNL-2
- TDRD-TPBL\_ADJ-3
- TDRD-TPBL-3
- INT\_UNCLAIMED
- MAT\_UNCLAIMED
- PRN\_UNCLAIMED

- 'CCYCH-INT-CONSOL

## 8.5 TD Advices

The following list contains details of the advices that are applicable to the TDs you can process at your bank.

### 8.5.1 TD Top-up Advices

The following advices are sent to customers whenever there is a top-up on existing TDs:

Tag	Description
_BRANCH_	Code of the branch where TD is held
_BRANCHNAME_	Name of the branch where TD is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_TDACCNO_	TD Account Number
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD3_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Term Deposit
_AMT_	Term deposit amount
_VALDATE_	Value Date of Top-up
_TOPAMT_	Top-up Amount
_TOTAMT_	Total amount of the deposit = Amount + Top-up amount
_NEWINTRATE_	New Interest Rate after Top-up
_MATDATE_	Maturity Date
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

The advice TD\_TOPUP is generated on authorization of top-up.

## 8.5.2 TD Maturity Date Change Advices

The TD maturity date change advice, TD\_MAT\_ADJ, is generated if there is any adhoc change in the holiday calendar.

Tag	Description
_BRANCH_	Code of the branch where TD is held
_BRANCHNAME_	Name of the branch where TD is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_REF_	TD Account Number
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Term Deposit
_AMT_	Term deposit amount
_DEPTTENOR_	Term Deposit Tenor
_ORGDEPTENOR_	Original tenor of deposit before holiday adjustment
__DEPTTENORADJ_	Value 'Y' if tenor is adjusted due to holiday, else NULL.
_MATDATE_	Maturity Date
_ORGMATDATE_	Original maturity date of deposit before holiday adjustment
_MATADJ_	Value 'Y' if Maturity Date Adjusted due to holiday, else NULL.
_MATHOL_	Value 'Y' if maturity date is falling on a holiday, else NULL.

## 8.5.3 Redemption Advices

This redemption advice will be generated only for term deposits with option 'Redemption Advice Required' checked at the product level. A message type 'TD\_REDM' will be used:

Tag	Description
-----	-------------

_BRANCH_	Branch code of the term deposit
_REF_	TD account number
_BRANCHNAME_	Branch name where term deposit is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD3_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Term Deposit
_AMT_	Term deposit amount
_TOTREDMAMT_	Total Redemption amount
_MATDATE_	Maturity Date
_REDMDATE_	Redemption date
_REDMBRANCH_	Redemption account branch
_REDMACCOUNT_	Redemption account to
_REDMNARRATIVE_	Redemption narrative
_PAYOUTTYPE_	Pay out Type
_PAYOUTPERCNT_	Payout Percentage
_PAYOUTREDMAMT_	Payout Redemption amount
_PENALTYDET_	Penalty details
_MAKERID_	Teller name
_TXNDATETIME_	Transaction date & time
_CERTNO_	Certificate numbers getting redeemed
_NOCERT_	Total number of certificates getting redeemed
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

## 8.5.4 Rollover Advices

This rollover advice will be generated only for term deposits during rollover. A message type 'TD\_ROLL' will be used:

Tag	Description
_BRANCHNAME_	Branch Name
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_TDATE_	Rollover date
_REF_	Advice Reference
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_TDACNO_	Term deposit account number
_AMT_	Rollover amount
_CCY_	Term deposit currency
_DEPTTENOR_	Term deposit tenor
_MATDATE_	Maturity date
_MATAMT_	Maturity amount
_INTRATE_	Interest rate
_INTAMT_	Projected Interest amount
_TDROLLTYPE_	Rollover type
_BLOCKEDAMT_	Blocked/Lien amount
_TAXAMT_	Tax Amount
_TAXRATE_	Tax Rate
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

_MARUYUCUST_	This will have the value 'Y' for if the deposit customer is Maruyu Customer and 'N' for deposit customer not a Maruyu customer.  If this tag is 'Y' then _MARUTUCCY_ and _MARUYULMT_ will be displayed.
_MARUTUCCY_	Currency for the Maruyu Limit
	Maruyu Limit amount for the account

### 8.5.5 TD Advices

This advice will be generated for original and duplicate advice for Term Deposit. A message type 'ICCOD' will be used. The tag 'DUPLICATE' will be displayed only in case of duplicate advice generated:

Tag	Description
_BRANCH_	Code of the branch where Account is to be held
_BRNAME_	Branch Name
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_ACCLASS_	Account Class
_ACCLASSDEC_	Account class description
_CUSTID_	CIF ID
_TDATE_	Rollover date
_REF_	Advice Reference
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD2_	Customer address line 3
_ADD4_	Customer address line 4
_TERMDEPAMT_	Amount of Term Deposit
_TDACNO_	Term deposit account number
_VDATE_	Opening date
_AMT_	Rollover amount
_CCY_	Term deposit currency
_XRATE_	Applicable Rate

Tag	Description
_INTAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_INTAMTWORD_	Interest Amount in words
_TAXAMT	Tax Amount
_TAXCCY	Tax Amount Currency
_SPLCCY_	Tax collected amount currency
_TAXAMTWORD	Tax Amount in words
_DEPTTENOR_	Term deposit tenor
_MATDATE_	Maturity date
_MATAMT_	Maturity amount
_MATAMTWORDS_	Tax Amount in words
_CCY_	Maturity amount currency
_MDATE_	Maturity Date
_TDATE_	TD Booking date
_INTRATE_	Interest rate
_DUPLICATE_	Duplicate Certificate
_USERNAME_	User Name who has generated the advice
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate
TD_ACCY_CH	Deposit Account Currency Change
_MARUYUCUST_	This will have the value 'Y' for if the deposit customer is Maruyu Customer and 'N' for deposit customer not a Maruyu customer.  If this tag is 'Y' then _MARUTUCCY_ and _MARUYULMT_ will be displayed.
_MARUTUCCY_	Currency for the Maruyu Limit
_MARUYULMT_	Maruyu Limit amount for the account

For denominated certificates the following tags are available for ICCOD advice:

Tag	Description
_CDENOID_	Denomination id of the certificate
_CDENOVAL_	Denomination of the certificate



Tag	Description
_CDENOUNIT_	The unit of denomination
_CSTATUS_	The current status of the certificate

#### 8.5.5.1 Dormant Advice Tags

The following list contains details of the advices that are applicable to the Dormant Account Advice you can process at your bank.

Advice Tag	Description
_DAT DORM_	Date on which the account is marked as Dormant
_DORMBAL_	Amount in LCY as on the date of Dormancy (The amount credited to Dormancy GL)
_DORMCCY_	LCY (The currency of the Dormancy GL)

#### 8.5.5.2 RD Advice Tags

The following list contains details of the advice tags that are applicable to the RD account which you can process at your bank for the advice RD\_INSTALL\_ADJ (installment date updated due to holiday) :

Advice Tag	Description
_BRANCH_	Code of the branch where TD is held
_BRANCHNAME_	Name of the branch where TD is held
_BRNADD1_	Branch address line 1
_BRNADD2_	Branch address line 2
_BRNADD3_	Branch address line 3
_REF_	RD Account Number
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address line 1
_ADD2_	Customer address line 2
_ADD3_	Customer address line 3
_ADD4_	Customer address line 4
_CCY_	Currency of Recurring Deposit
_DEPTTENOR_	Recurring Deposit Tenor
_MATDATE_	Maturity Date
_INSTALLFREQ_	Installment frequency for the RD

Advice Tag	Description
_BRANCH_	Code of the branch where TD is held
_INSTALLDATE_	The installment due date for which the change is made
_NEWINSTALLDATE_	The changed installment date

### 8.5.5.3 ICCOD\_SIM

This advice will be generated for original and duplicate advice for Term Deposit Simulation.

Advice Tag	Description
_BRANCH_	Code of the branch where Account is to be held
_BRNAME_	Name of the branch where Account is to be held
_BRADDR1_	Branch address line 1
_BRADDR2_	Branch address line 2
_BRADDR3_	Branch address line 3
_AClass_	Account Class
_AClassDEC	Account Class Description
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address 1
_ADD2_	Customer address 2
_ADD3_	Customer address 3
_ADD4_	Customer address 4
_TERMDE-PAMT_	Amount of Term Deposit
_TENORY_	Tenor - Term in years
_TENORM_	Tenor - Term in months
_TENORD_	Tenor - Term in days
_VDATE_	Opening date
_CCY_	Currency
_XRATE_	Applicable Rate
_APY_	Annual Percentage yield
_INTAMT_	Interest Amount

_SPLCCY_	Interest Amount currency
_INTAM-TWORD_	Interest Amount in words
_TAXAMT	Tax Amount
_SPLCCY	Tax Amount Currency
_TAXAM-TWORD	Tax Amount in words
_MATAMT_	Maturity Amount
_MATAMTWO RDS_	Maturity Amount in words
_CCY_	Maturity Amount currency
_MDATE_	Maturity Date
_TDATE_	TD Booking date
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate
_MARUYUCUST_	This will have the value 'Y' for if the deposit customer is Maruyu Customer and 'N' for deposit customer not a Maruyu customer.  If this tag is 'Y' then _MARUTUCCY_ and _MARUYULMT_ will be displayed.
_MARUTUCCY_	Currency for the Maruyu Limit
_MARUYULMT_	Maruyu Limit amount for the account

### 8.5.6 **INPUTSLIP\_TD\_PRINT Advice Tag**

This advice will be used for certificate generation of Term Deposit:

<b>Advice Tag</b>	<b>Description</b>
_MARUYUCUST_	This will have the value 'Y' for if the deposit customer is Maruyu Customer and 'N' for deposit customer not a Maruyu customer.  If this tag is 'Y' then _MARUTUCCY_ and _MARUYULMT_ will be displayed.
_MARUTUCCY_	Currency for the Maruyu Limit
_MARUYULMT_	Maruyu Limit amount for the account

## 8.5.7 TD Renewal Simulation Advice

This advice will be generated for renewal and simulation of term deposit. A message type 'TD\_REN\_SIM' will be used.

<b>Advice Tag</b>	<b>Description</b>
_BRANCH_	Code of the branch where Account is to be held
_BRNAME_	Name of the branch where Account is to be held
_BRADDR1_	Branch address line 1
_BRADDR2_	Branch address line 2
_BRADDR3_	Branch address line 3
_ACCLASS_	Account Class
_ACCLASSNAME_	Account Class Name
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address 1
_ADD2_	Customer address 2
_ADD3_	Customer address 3
_ADD4_	Customer address 4
_TERMDEPAMT_	Account Balance
_TDACNO_	Term Deposit Account Number
_VDATE_	Opening date
_CCY_	Currency
_XRATE_	Applicable Rate
_SPLAMT1_	Interest Amount
_SPLCCY_	Interest Amount currency
_SPLAMTWORD1_	Interest Amount in words
_MATAMT_	Maturity Amount
_MATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_MDATE_	Maturity Date
_INTPAIDOUT_	Interest paid out as on simulation date
_SPLCCY	Interest paid amount currency
_INTPAIDOUTWORD_	Interest paid out amount in words

<b>Advice Tag</b>	<b>Description</b>
_TAXCOLL_	Amount of tax collected as till date.
_SPLCCY	Tax collected amount currency
_TAXAMTWORDS_	Tax amount in words
_TDATE_	TD Booking date
_RENTYPE_	Type of rollover
_TENORY_	Rollover term in years
_TENORM_	Rollover term in months
_TENORD_	Rollover term in days
_TERMDEPAMT_	Amount of Term Deposit for rollover
_TERMDE- PAMTWORD_	Term deposit amount in words
_MDATE1_	Maturity Date
_XRATE1_	Applicable Rate
_APY_	Annual Percentage yield
_SPLAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_SPLAMTWORD	Interest amount in words
_TAXAMT_	Tax Amount
_SPLCCY_	Tax Amount currency
_STAXAMTWORD_	Tax Amount in words
_MATAMT1_	Maturity Amount
_MATAMTWORDS1_	Maturity Amount in words
_CCY_	Maturity amount currency
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving the Interest

### **8.5.8 TD Top Up Simulation Advice**

This advice will be generated for simulation of TD top up. A message type 'TD\_TOP\_SIM' will be used.

<b>Advice Tag</b>	<b>Description</b>
_BRANCH_	Code of the branch where Account is to be held

<b>Advice Tag</b>	<b>Description</b>
_BRNAME_	Name of the branch where Account is to be held
_BRADDR1_	Branch address line 1
_BRADDR2_	Branch address line 2
_BRADDR3_	Branch address line 3
_ACCLASS_	Account Class
_ACCLASSNAME_	Account Class Name
_CUSTID_	CIF ID
_CUSTNAME_	Customer name
_ADD1_	Customer address 1
_ADD2_	Customer address 2
_ADD3_	Customer address 3
_ADD4_	Customer address 4
_TERMDEPAMT_	Amount of Term Deposit
-TERMDEPAC_	Term Deposit Account Number
_TENORY_	Tenor - Term in years
_TENORM_	Tenor - Term in months
_TENORD_	Tenor - Term in days
_VDATE_	Opening date
_CCY_	Currency
_XRATE_	Applicable Rate
_APY_	Annual Percentage yield
_SPLAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_SPLAMTWORD_	Interest Amount in words
_MATAMT_	Maturity Amount
_MATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_MDATE_	Maturity Date
_INTPAIDOUT_	Interest paid out as on simulation date
_INTPAIDOUTWORD_	Interest paid out amount in words

<b>Advice Tag</b>	<b>Description</b>
_TAXCOLL_	Amount of tax collected as on top up date
_SPLCCY_	Tax Amount currency
_TAXAMTWORDS_	Tax amount in words
_TDATE_	TD Booking date
_TOPUPDATE_	Date of top up
_TOPUPAMT_	Amount of top up
_CCY_	Top up Currency
_TOPUPAMTWORD_	Top up amount in words
_BALTERMDEPAMT_	Amount of Term Deposit after top up
_BALTERMDE- PAMTWORD_	Term deposit amount in words
_XRATE_	Applicable Rate
_APY_	Annual Percentage yield
_NEWINTAMT_	Interest Amount
_SPLCCY_	Interest Amount currency
_NEWINTAMTWORD	Interest Amount in words
_TAXAMT	Tax Amount
_SPLCCY_	Tax Amount Currency
_TAXAMTWORDS_	Tax Amount in words
_NEWMATAMT_	Maturity Amount
_NEWMATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_INTCUM_	Interest Rate Based on Cumulative Amount
_BASEAMT_	Base Amount for Arriving at Interest Rate

### **8.5.9 TD Redemption Simulation Advice**

This advice will be generated for simulation of TD redemption. A message type 'TD\_RED\_SIM' will be used.

<b>Advice Tag</b>	<b>Description</b>
_BRANCHCODE_	Code of the branch where Account is to be held
_BRNAME_	Name of the branch where Account is to be held

<b>Advice Tag</b>	<b>Description</b>
_ BRADDR1_	Branch address line 1
_ BRADDR2_	Branch address line 2
_ BRADDR3_	Branch address line 3
_ ACLASS_	Account Class
_ ACLASSNAME_	Account Class Name
_ CUSTID_	CIF ID
_ CUSTNAME_	Customer name
_ ADD1_	Customer address 1
_ ADD2_	Customer address 2
_ ADD3_	Customer address 3
_ ADD4_	Customer address 4
_ TERMDEPAMT_	Amount of Term Deposit
-TERMDEPAC_	Term Deposit Account Number
_ TENORY_	Tenor - Term in years
_ TENORM_	Tenor - Term in months
_ TENORD_	Tenor - Term in days
_ VDATE_	Opening date
_ CCY_	Currency
_ XRATE_	Applicable Rate
_ SPLAMT_	Interest Amount
_ SPLCCY_	Interest Amount currency
_ SPLAMTWORDS_	Interest Amount in words
_ MATAMT_	Maturity Amount
_ MATAMTWORDS_	Maturity Amount in words
_ CCY_	Maturity amount currency
_ MDATE_	Maturity Date
_ INTPAIDOUT_	Interest paid out as on simulation date
_ INTPAIDOUTWORD_	Interest paid out amount in words
_ CCY_	Currency
_ TAXCOLL_	Amount of tax collected as on redemption



<b>Advice Tag</b>	<b>Description</b>
_SPLCCY_	Tax Currency
_TAXAMTWORDS_	Tax amount in words
_TDATE_	TD Booking date
_REDDATE_	Date of redemption
_REDMODE_	Mode of redemption
_REDAMT_	Amount of redemption
_REDMATWORD_	Redemption amount in words
_NEWRATE	Interest rate applicable for current redemption
_INTAMT_	Amount of interest payable for current redemption
_SPLCCY_	Interest Amount Currency
_INTAMTWORD	Interest amount in words
_PENAMT_	Amount of penalty applicable for current redemption
_CCY_	Penalty Amount Currency
_PENAMTWORD	Penalty amount in words
_TAXAMT_	Amount of tax applicable for current redemption
_SPLCCY_	Tax Amount Currency
_TAXAMTWORD_	Tax amount in words
_NETINTAMT	Net interest amount payable for current redemption
_SPLCCY_	Net Interest amount currency
_NETINTAMTWORD	Net interest amount payable in words
_NET AMT_	Net amount payable for current redemption
_CCY_	Net Payable amount currency
_NET AMTWORD_	Net amount payable in words
_BALTERMDEPAMT_	Amount of Term Deposit after redemption
_CCY_	Currency
_TERMDEPAMTWORD	Amount of Term Deposit in words
_NEWXRATE_	Applicable Rate
_APY_	Annual Percentage yield
_NEWINTAMT_	Interest Amount
_SPLCCY_	Interest Amount currency

<b>Advice Tag</b>	<b>Description</b>
NEWINTAMTWORD_	Interest amount in words
_TAXAMT1_	Tax Amount
_SPLCCY_	Tax Currency
_TAXAMTWORDS1_	Tax Amount in Words
_NEWMATAMT_	Maturity Amount
_NEW-MATAMTWORDS_	Maturity Amount in words
_CCY_	Maturity amount currency
_INTCUM	Interest Rate Based on Cumulative Amount
_BASEAMT	Base Amount for Arriving at Interest Rate

### **8.5.10 TD Maturity Instruction Failed Advice**

This advice will be provided for TD accounts for which the maturity instructions have failed. Maturity Instruction can be failed if TD account is marked for no debit or payout account is closed or marked for no credit/dormant or due to any other technical issues. The advice will show the maturity instruction given by customer and the reason for the failure.

Advice will not be generated for the TD accounts for which maturity instruction is not maintained. Advice will be batch based advice and generated automatically as part of IC BOD batch.

Message type TDMAT\_FAILED will be used to display the below details:

<b>Advice Tag</b>	<b>Description</b>
_BANK-NAME_	Name of Bank as per Bank Parameters
_BRNAME_	Name of Branch as per Branch Parameters
_BRADDR1_	Branch Address
_BRADDR2_	Branch Address
_BRADDR3_	Branch Address
_BRADDR4_	Branch Address
_ADV-DATE_	Advice Generation Date
_CUSTID_	Customer ID of Primary Owner of TD Account
_CUSTNAME_	Full Name of Primary owner of TD Account
_ADD1_	Address of Primary Customer
_ADD2_	Address of Primary Customer
_ADD3_	Address of Primary Customer

Advice Tag	Description
_ADD4_	Address of Primary Customer
_ACNO_	CASA/TD Account Number
_MDATE_	Maturity Date of Term Deposit
_CCY_	Currency of account
_ACC-BAL_	Balance in Account as of the maturity date
_FAIL-REASON_	Reason of Failure
_GRACE-DAYS_	Grace Days
<b>Repetitive Tags</b>	
_MAT-INST_	Maturity Instruction maintained for TD account

## 8.6 Event-wise Accounting Entries for Products

You can set up various IC products for handling TDs. Some representative products are listed below:

- TD with Capitalization
- Normal TD with Simple Interest
- TD with Rate Chart Allowed
- Recurring deposit Scheme

### 8.6.1 TD with Capitalization

You can set up event-wise accounting entries and advices for the product as suggested below. Accounting roles are for sample rule ID AP01.

#### 8.6.1.1 DEBK: Book

##### **Accounting Entries**

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

### 8.6.1.2 IACR: Interest Accrual

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
AP01-PNL_ADJ-1	IACR_ADJ	Debit
AP01-ACR_ADJ-1	IACR_ADJ	Credit
AP01-PNL-1	IACR	Debit
AP01-ACCR-1	IACR	Credit

### 8.6.1.3 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
AP01-ACCR-1	ILIQ	Debit
AP01-PNL_ADJ-2	IACQUIRED	Credit
AP01-BOOK-2	IACQUIRED	Debit
AP01-BOOK-1	IACQUIRED	Credit
AP01-ACQUIRED-1	IACQUIRED	Debit
AP01-BOOK-1	ILIQ	Credit
AP01-BOOK-3	TAX_ADJ	Debit
AP01-TPBL-3	TAX	Credit
AP01-BOOK-3	TAX	Debit
AP01-PNL-2	ILIQ	Credit
AP01-BOOK-2	ILIQ	Debit
AP01-TPBL_ADJ-3	TAX_ADJ	Credit

#### 8.6.1.4 **IMAT: Interest Maturity**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

---

##### **Note**

You need to maintain entries for each of your booking type formulae otherwise the system will not be able to process IC.

---

Tax entries are mandatory if tax parameters are maintained for your rule. When you don't maintain tax through the Tax sub-system, but instead you maintain it as a debit type interest component, you should use the common accounting roles and amount tags.

#### 8.6.2 **Normal TD with Simple Interest**

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID AP02 are given below.

##### 8.6.2.1 **DEBK: Book**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

##### 8.6.2.2 **IACR: Interest Accrual**

##### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
AP02-PNL-1	IACR	Debit
AP02-ACCR-1	IACR	Credit
AP02-PNL_ADJ-1	IACR_ADJ	Debit
AP02-ACR_ADJ-1	IACR_ADJ	Credit

### 8.6.2.3 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
AP02-ACCR-1	ILIQ	Debit
AP02-PNL_ADJ-2	IACQUIRED	Credit
AP02-BOOK-2	IACQUIRED	Debit
AP02-BOOK-1	IACQUIRED	Credit
AP02-ACQUIRED-1	IACQUIRED	Debit
AP02-BOOK-1	ILIQ	Credit
AP02-BOOK-3	TAX_ADJ	Debit
AP02-TPBL-3	TAX	Credit
AP02-BOOK-3	TAX	Debit
AP02-PNL-2	ILIQ	Credit
AP02-BOOK-2	ILIQ	Debit
AP02-TPBL_ADJ-3	TAX_ADJ	Credit

### 8.6.2.4 IMAT: Interest Maturity

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

### 8.6.3 TD with Rate Chart Allowed

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID RC02 are given below.

### 8.6.3.1 DEBK: Book

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

### 8.6.3.1 IACR: Interest Accrual

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
RC02-PNL-1	IACR	Debit
RC02-ACCR-1	IACR	Credit
RC02-PNL_ADJ-1	IACR_ADJ	Debit
RC02-ACR_ADJ-1	IACR_ADJ	Credit

### 8.6.3.2 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
RC02-BOOK-2	ILIQ	Debit
RC02-BOOK-1	IACQUIRED	Credit
RC02-ACQUIRED-1	IACQUIRED	Debit
RC02-BOOK-2	IACQUIRED	Credit
RC02-PNL_ADJ-2	IACQUIRED	Debit
RC02-PNL-2	ILIQ	Credit
RC02-BOOK-3	TAX_ADJ	Debit
RC02-BOOK-3	TAX	Credit
RC02-TPBL_ADJ-3	TAX_ADJ	Debit
RC02-BOOK-1	ILIQ	Credit
RC02-ACCR-1	ILIQ	Debit
RC02-TPBL-3	TAX	Credit

### 8.6.3.3 IMAT: Interest Maturity

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

### 8.6.4 Recurring Deposit Scheme

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID TDRD are given below.

#### 8.6.4.1 DEBK: Book

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

#### 8.6.4.2 IACR: Interest Accrual

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDRD-ACR_ADJ-1	IACR_ADJ	Credit
TDRD-PNL_ADJ-1	IACR_ADJ	Debit
TDRD-ACCR-1	IACR	Credit
TDRD-PNL-1	IACR	Debit



### 8.6.4.3 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDRD-BOOK-2	ILIQ	Debit
TDRD-BOOK-1	IACQUIRED	Credit
TDRD-ACQUIRED-1	IACQUIRED	Debit
TDRD-PNL_ADJ-2	IACQUIRED	Credit
TDRD-BOOK-2	IACQUIRED	Debit
TDRD-PNL-2	ILIQ	Credit
TDRD-BOOK-3	TAX_ADJ	Debit
TDRD-TPBL-3	TAX	Credit
TDRD-BOOK-3	TAX	Debit
TDRD-BOOK-1	ILIQ	Credit
TDRD-ACCR-1	ILIQ	Debit
TDRD-TPBL_ADJ-3	TAX_ADJ	Credit

### 8.6.4.4 IMAT: Interest Maturity

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

### 8.6.5 Discounted Deposits

You can set up event-wise accounting entries and advices for the product as suggested below. Sample accounting entries for IC Product with Rule ID TD01 are given below. The interest is paid upfront at the time of booking.

---

#### Note

The IC rule defined for normal interest product should not be linked for discounted product. Separate rule definition is needed for discounted deposits.

---

### 8.6.5.1 DEBK: Book

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit
TD01-BOOK-1	TD-INT	Credit
INTPIA	TD-INT	Debit
TD01-BOOK-3	TAX	Debit
TD01-TPBL-3	TAX	Credit

### 8.6.5.2 IACR: Interest Accrual

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TD01-ACR_ADJ-1	IACR_ADJ	Credit
TD01-PNL_ADJ-1	IACR_ADJ	Debit
TD01-ACCR-1	IACR	Credit
TD01-PNL-1	IACR	Debit

### 8.6.5.3 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TD01-BOOK-1	ILIQ_ADJ	Debit
TD01-ACCR-1	ILIQ_ADJ	Credit
TD01-BOOK-2	ILIQ	Debit
TD01-PNL-2	ILIQ	Credit

#### 8.6.5.4 IMAT: Interest Maturity

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
INT-LIQD	IMAT	Debit
INT-BOOK	IMAT	Credit
PRINC-LIQD	PMAT	Debit
PRINC-BOOK	PMAT	Credit

#### 8.6.5.5 ROLL: Discounted Deposit Rollover

##### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
TD01-BOOK-1	TD-INT	Credit
INTPIA	TD-INT	Debit
TD01-BOOK-3	TAX	Debit
TD01-TPBL-3	TAX	Credit

#### 8.6.6 TD Accounting Entries for DICJ Incoming Files

Accounting Role	Amount Tag	Dr/Cr Indicator
TD Account	TXN_AMT/OFS_AMT	Debit
Normal GL (maintained at account class)	TXN_AMT/OFS_AMT	Debit

# 9. Annexure B - IC Rule Set-up

## 9.1 Introduction

This Annexure lists the Interest and Charge (IC) rules that need to be maintained for the TD module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.

## 9.2 IC Rule Maintenance

The components required to calculate interest (the principal, period, and rate) are broadly referred to as 'Data Elements'. Data elements are of two types:

- System Data Elements (SDEs)
- User Data Elements (UDEs)

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also define certain other attributes for a rule using the 'Interest and Charges Rule Maintenance' screen. You can invoke this screen by typing 'ICDRUMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Interest & Charges Rule Maintenance' window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Rule ID \*', 'Rule Description \*', and 'Primary Element' input fields; 'Apply Interest' section with checkboxes for 'On Account Opening Month' and 'On Account Closure Month'; 'ILM Parameters' section with a checkbox for 'Integrated LM' and a dropdown for 'Integrated LM Type'; 'System Elements' and 'User Elements' data grids; and a bottom status bar with fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', plus an 'Exit' button.

Note the following:

- When the formula needs the current outstanding balance, use one of the following:
  - SDE 'DEPOSIT\_AMOUNT
  - DLY\_NET\_BAL\_M

- DLY\_NET\_VD\_BAL
- Use the SDE 'DEP\_AMT\_INIT' when the formula needs the initial deposit amount (original principal). Interest capitalization will not impact this, however, partial redemption will impact this.
- Use 'DAYS' when the formula needs the number of days from last liquidation date of account to current date.
- Use 'DAYS\_FROM\_START' SDE when the formula needs the number of days from account opening date to current date. After rollover, this will restart from the rolled over date (interest start date).
- The value for 'PENALTY\_APPLY' SDE is always set as '1' (i.e Yes), If you check the box 'Waive Penalty' in the 'Term Deposits Redemption' screen (ICDREDMN), the system will change the SDE value to '0' (i.e No) for that particular account.
- The value for 'PENALTY\_BASIS' SDE is taken as the redemption amount.
- Use the SDE 'DEPOSIT\_AMOUNT' for displaying the maturity amount based on interest capitalization.
- Use the SDE 'TAX\_RATE\_N' for tax computation, where N refers to formula number in ICDRUMNT. The formula for tax computation = Interest\*TAX\_RATE\_N/100. The computed tax can be passed for any tax waiver in 'Tax Waiver Maintenance' screen (STDTXWAV).
- The system sets the value of 'WAIVE\_INTEREST' SDE to '0', if you have unchecked (waiver not applicable) the Waive Interest check box in the 'Term Deposits Redemption Input' screen (ICDREDMN). The system sets the value of this SDE to '1' if you have checked the Waive interest check box (waiver applicable)
- Use the SDE 'NOTICE\_ACCOUNT' to identify whether the redemption for a notice instruction is done after providing Notice Instruction or without providing Notice Instruction
  - If the redemption is done after providing the notice instruction (using Notice Reference Number), then the SDE will return the value as '1'.
  - If the redemption is done without providing any notice instruction, then the SDE will return the value as '0'.

*For details about the screen, refer the chapter 'Maintaining Interest Rules' in the Interest and Charges User Manual.*

You can maintain rules for the following:

- Capitalized Deposit with Penalty
- TD with Normal Tenor and Penalty
- Recurring Deposit Rule
- Rate Chart Allowed with Penalty
- Discounted TD with Penalty

### **9.2.1 Capitalized Deposit with Penalty**

Specify the following details:

#### **On Account Opening Month**

Check this box.

#### **On Account Closure Month**

Check this box.

## SDE

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DEPOSIT\_AMOUNT
- PENALTY\_APPLY
- PENALTY\_BASIS
- TENOR
- YEAR

## UDE

Maintain the following UDEs:

- TAX\_RATE\_N, where N refers to formula number in ICDRUMNT
- TD\_1
- TD\_2
- TD\_3
- TD\_PNL

## Type

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

## Get Latest

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen.

You need to maintain two booked formulae and one tax formula.

## Formula 1

Specify the following details:

**Book Flag**

Select 'Booked' from the adjoining drop-down list.

**Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

**Days in a Month**

Select '30 Days' from the adjoining drop-down list.

**Days in a Year**

Select '360' from the adjoining drop-down list.

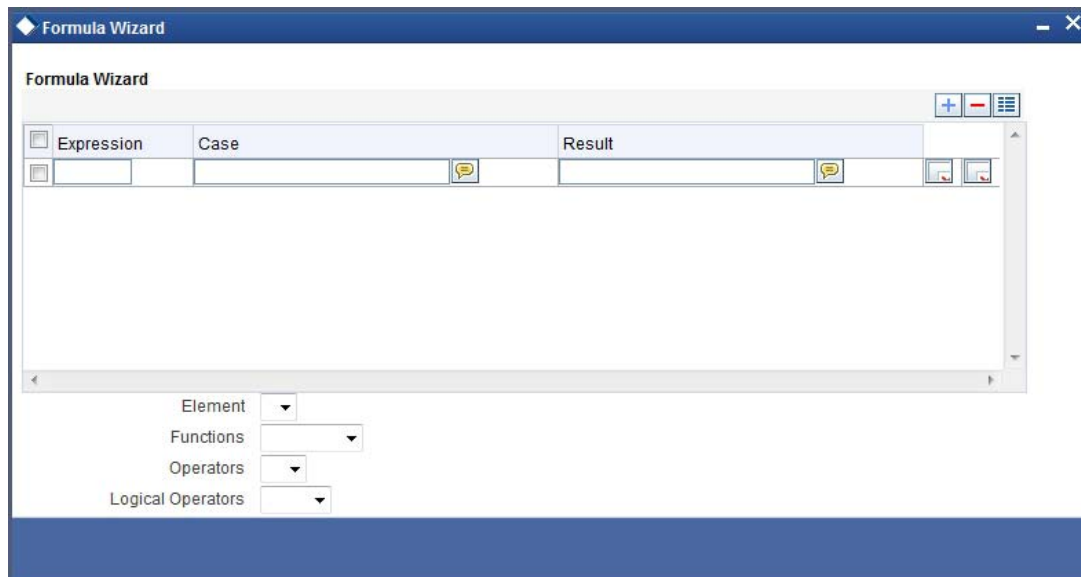
**Accrual Required**

Check this box.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.



Specify the following expressions:

Case	Result
(TENOR<=90) AND (DEPOSIT_AMOUNT>0) AND PENALTY_BASIS = 0	((DEPOSIT_AMOUNT* DAYS * TD_1)/(100 * YEAR))
(TENOR>90 AND TENOR<=180) AND (DEPOSIT_AMOUNT>0) AND PENALTY_BASIS = 0	((DEPOSIT_AMOUNT* DAYS * TD_2)/(100 * YEAR))
(TENOR>180 AND TENOR<=730) AND (DEPOSIT_AMOUNT>0) AND PENALTY_BASIS = 0	((DEPOSIT_AMOUNT* DAYS * TD_3)/(100 * YEAR))
(TENOR<=90) AND (DEPOSIT_AMOUNT>0) AND (PENALTY_BASIS = DEPOSIT_AMOUNT)	((PENALTY_BASIS * DAYS) * (TD_1-TD_PNL)) / (100 * YEAR)

(TENOR>90 AND TENOR<=180) AND (DEPOSIT_AMOUNT>0) AND (PENALTY_BASIS = DEPOSIT_AMOUNT)	((PENALTY_BASIS * DAYS) * (TD_2-TD_PNL)) / (100 * YEAR)
(TENOR>180 AND TENOR<=730) AND (DEPOSIT_AMOUNT>0) AND (PENALTY_BASIS = DEPOSIT_AMOUNT)	((PENALTY_BASIS * DAYS) * (TD_3-TD_PNL)) / (100 * YEAR)

### **Formula 2**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

<b>Case</b>	<b>Result</b>
DEPOSIT_AMOUNT>0 AND PENALTY_APPLY = 1	((PENALTY_BASIS* (DAYS_FROM_START-DAYS)) * TD_PNL) / (100 * YEAR)

### **Formula 3**

Specify the following details:

#### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.



Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0	FORMULA1 * TAX_RATE_N /100 Where N refers to formula number in ICDRUMNT

## 9.2.2 TD with Normal Tenor and Penalty

Specify the following details:

### **On Account Opening Month**

Check this box.

### **On Account Closure Month**

Check this box.

### **SDE**

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DLY\_NET\_BAL\_M
- PENALTY\_APPLY
- PENALTY\_BASIS
- TENOR
- YEAR

### **UDE**

Maintain the following UDEs:

- TD\_1
- TD\_2
- TD\_3
- TD\_PNL
- TAX\_RATE\_N, where N refers to formula number in ICDRUMNT

### **Type**

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

### **Get Latest**

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

### **Formula 1**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

**Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Accrual Required**

Check this box.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.

**Formula 1**

Specify the following expressions:

<b>Case</b>	<b>Result</b>
(TENOR<=90) AND (DLY_NET_BAL_M>0) AND PENAL- TY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_1) / (100 * YEAR))
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND PENAL- TY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_2) / (100 * YEAR))
(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND PENAL- TY_BASIS = 0	((DLY_NET_BAL_M * DAYS * TD_3) / (100 * YEAR))
(TENOR<=90) AND (DLY_NET_BAL_M>0) AND (PENAL- TY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_1- TD_PNL)) / (100 * YEAR)
(TENOR>90 AND TENOR<=180) AND (DLY_NET_BAL_M>0) AND (PENAL- TY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_2- TD_PNL)) / (100 * YEAR)
(TENOR>180 AND TENOR<=730) AND (DLY_NET_BAL_M>0) AND (PENAL- TY_BASIS = DLY_NET_BAL_M)	((PENALTY_BASIS * DAYS) * (TD_3- TD_PNL)) / (100 * YEAR)

**Formula 2**

Specify the following details:

**Book Flag**

Select 'Booked' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M>0 AND PENALTY_APPLY = 1	(PENALTY_BASIS * DAYS_FROM_START * TD_PNL) / (100 * YEAR)

**Formula 3**

Specify the following details:

**Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0	FORMULA1 * TAX_RATE_N /100 Where N refers to formula number in ICDRUMNT

**9.2.3 Recurring Deposit Rule**

Specify the following details:

**On Account Opening Month**

Check this box.

**On Account Closure Month**

Check this box.

## **SDE**

Maintain the following SDEs:

- DAYS
- DLY\_NET\_VD\_BAL
- RD\_INSTALL\_DUE
- RD\_OVERDUE\_DAYS
- YEAR

---

### **Note**

SDE for penalty calculation (RD\_OVERDUE\_DAYS) and (RD\_INSTALL\_DUE) should consider 'Installment Basis' to derive overdue days and the installment amount due.

---

## **UDE**

Maintain the following UDEs:

- TD\_1
- OVERDUE\_PENALTY
- TAX\_RATE\_N, where N refers to formula number in ICDRUMNT

### **Type**

For each of the UDEs, select the option 'Rate' from the adjoining drop-down list.

### **Get Latest**

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

### **Formula 1**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Accrual Required**

Check this box.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.

Specify the following expressions:

Case	Result
DLY_NET_VD_BAL > 0	(DLY_NET_VD_BAL * DAYS * TD_1) / (100 * YEAR)

### **Formula 2**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
RD_INSTALL_DUE>0	(RD_INSTALL_DUE*OVERDUE_PENALTY* RD_OVERDUE_ - DAYS) /(100* YEAR)

### **Formula 3**

Specify the following details:

#### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select '30 Days' from the adjoining drop-down list.

#### **Days in a Year**

Select '360' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
------	--------

FORMULA1>0	FORMULA1* TAX_RATE_N /100 Where N refers to formula number in ICDRUMNT
------------	---

## 9.2.4 Rate Chart Allowed with Penalty

Specify the following details:

### **On Account Opening Month**

Check this box.

### **On Account Closure Month**

Check this box.

### **SDE**

Maintain the following SDEs:

- DAYS
- DAYS\_FROM\_START
- DEP\_AMT\_INIT
- PENALTY\_APPLY
- PENALTY\_BASIS
- YEAR

### **UDE**

Maintain the following UDEs:

UDE	Type
TD_1	Rate Code as Rate
TD_PNL	Rate
TAX_RATE_N, where N refers to formula number in ICDRUMNT	Rate

### **Get Latest**

For each of the UDEs, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked formulae and one tax formula.

### **Formula 1**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

#### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Accrual Required**

Check this box.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. Specify the following expression:

Case	Result
DEP_AMT_INIT>0	DEP_AMT_INIT*TD_1*DAYS/(YEAR*100)

**Formula 2**

Specify the following details:

**Book Flag**

Select 'Booked' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
DEP_AMT_INIT>0 AND PENALTY_APPLY = 1	PENALTY_BASIS*DAYS_FROM_START*TD_PNL/(YEAR*100)

**Formula 3**

Specify the following details:

**Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

### Days in a Year

Select 'Actuals' from the adjoining drop-down list.

### Accrual Required

Check this box.

### Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 > 0	FORMULA1*TAX_RATE_N/100 Where N refers to formula number in ICDRUMNT

#### 9.2.4.1 Formula for Discounted Interest

Sample formula below:

$(\text{DEPOSIT\_AMOUNT} * \text{TENOR} * \text{RATE}) / (\text{YEAR} * 100)$

DEPOSIT\_AMOUNT - System defined Element (SDE) for principal amount of the deposit

TENOR – SDE for tenor of the deposit

RATE – UDE for interest rate on the deposit.

YEAR – SDE days in the year (360/365/366/Actual)

#### 9.2.4.2 Formula for Interest Rate and Maturity Amount

The following formula will be used to calculate interest rate and maturity amount during term deposit account opening.

Sample formula is given below:

Condition	Formula
DEPOSIT_AMOUNT > 0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

Deposit Amount: 15000 USD

Deposit Booking Date: 01-Jan-2011

Tenor: 180 Days

Interest Rate: 9%

Interest Amount:  $(15000 * 9 * 180) / (365 * 100)$

= 665.75 USD



### Interest Rate and Maturity Amount after Rollover

The example below shows how the interest rate and maturity amount are calculated after term deposit rollover.

Condition	Formula
DEPOSIT_AMOUNT >0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

Deposit Amount: 10000 USD

Deposit Booking Date: 01-Jan-2011

Tenor: 180 Days

Interest Rate: 9%

Interest Amount:  $(10000 * 9 * 180) / (365 * 100)$   
= 443.84 USD

Rollover Date: 30-Jun-2011

After Rollover

Deposit amount: 10443.84 USD.

Interest rate: 9.25%.

Interest amount:  $(10443.84 * 9.25 * 180) / (365 * 100)$   
= 476.41 USD

#### 9.2.4.3 Formula for Interest Waive

Based on the 'WAIVE\_INTEREST' SDE, a new formula will be created in the IC Rule Definition screen for Interest Waiver.

Condition	Formula
DEPOSIT_AMOUNT >0 AND WAIVE_INTEREST=0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

The example below explains how the interest that is to be paid out to the account holder will be waived off during redemption.

Deposit account opening date: 01-Jan-2011

Accrual frequency is daily.

The liquidation is at maturity.

Deposit amount: 10000 USD

Tenor: 365 Days

Interest rate: 9%

Maturity date: 31-Dec-2011  
 Redemption date: 15-Dec-2011  
 Computed interest amount: till redemption date: 858 .08 USD  
 Computed interest amount: 900 USD  
 During Redemption when the 'Waive Interest' is set to 'Y':  
 Redemption date: 15-Dec-2011  
 Redemption type: Full Redemption  
 Waive interest flag: Y  
 Amount to be paid to the customer: 10000 USD  
 During Redemption when the 'Waive Interest' is set to 'N':  
 Redemption date: 15-Dec-2011  
 Redemption type: Full Redemption  
 Waive interest flag: N  
 Amount to be paid to the customer: 10858.08 USD

#### 9.2.4.4 **Formula for Principal and Interest Details**

The following formula will be used to calculate principal and interest amount during term deposit redemption

Sample formula below:

Condition	Formula
DEPOSIT_AMOUNT >0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{INT\_RATE}) / (100 * \text{YEAR}))$

Deposit account opening date: 01-Jan-2011  
 Deposit amount: 10000 USD  
 Tenor: 365 Days  
 Interest rate: 10%  
 Interest payout frequency: Monthly  
 Maturity date: 31-Dec-2011  
 Computed interest amount till maturity: 1000 USD  
 Maturity Amount: 11000 USD  
 Partial Redemption  
 Redemption date: 01-Jul-2011

Redemption type: Partial Redemption  
 Redemption Amount: 5000 USD  
 Interest liquidated so far: 600 USD  
 Recalculated interest rate: 7%  
 Recomputed Interest till redemption: 350 USD  
 Amount to be recovered from customer: 250 USD

Full Redemption

Redemption date: 01-Jul-2011  
 Redemption type: Full Redemption  
 Redemption Amount: 10000 USD  
 Interest liquidated so far: 600 USD  
 Recalculated interest rate: 7%  
 Penalty rate: 2%  
 Recomputed Interest till redemption: 350 USD  
 Amount to be recovered from customer: 250 USD  
 Penalty amount to be recovered: 99 USD

Net Amount paid to the customer after full redemption:  $(10000 - 250 - 99) = 9651$  USD

**9.2.4.5 Formula for creating new Redemption Transaction**

The following formula will be used to calculate notice account while creating redemption transaction:

DEPOSIT\_AMOUNT – SDE for Deposit Balance.

DAYS – SDE for Days Period.

SDE NOTICE\_ACCOUNT either return a value '1' or '0'.

UDE NOTICE\_INTEREST will be used for calculation when redemption is done based on Notice Instruction.

UDE NON\_NOTICE\_INTEREST will be used for calculation when redemption is done without Notice Instruction.

Condition	Formula
Return value for NOTICE_ACCOUNT = 1	$((DEPOSIT\_AMOUNT *NOTICE\_INTEREST/100)*(DAYS/YEAR))$

Return value for NOTICE_ACCOUNT = 0	$((\text{DEPOSIT\_AMOUNT} * \text{NON\_NOTICE\_INTEREST} / 100) * (\text{DAYS} / \text{YEAR}))$
--	---

The formula to calculate the Notice account is as follows:

Condition	Formula
DEPOSIT_AMOUNT > 0 AND NOTICE_AC- COUNT = 0	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{TERM\_RATE}) / (100 * \text{YEAR}))$
DEPOSIT_AMOUNT > 0 AND NOTICE_AC- COUNT = 1	$((\text{DEPOSIT\_AMOUNT} * \text{DAYS} * \text{NOTICE\_INTEREST}) / (100 * \text{YEAR}))$

## 9.2.5 UDE Value Maintenance

You can maintain UDE values for the rules using the 'Interest & Charges User Data Element Maintenance' screen.

You can invoke the 'Interest & Charges User Data Element Maintenance' screen by typing 'ICDUDVAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

For details about the screen, refer the chapter 'Giving UDE Values for Condition' in the Interest and Charges User Manual.

In this screen, you need to maintain the following UDEs for the different IC products. Assume that you have maintained the following IC products:

- TD with Capitalization
- Normal TD with Simple Interest
- TD with Rate Chart Allowed
- Recurring deposit Scheme

### **9.2.6 TD with Capitalization**

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_2
- TD\_3
- TD\_PNL
- TAX\_RATE\_N, where N refers to formula number in ICDRUMNT

### **9.2.7 Normal TD with Simple Interest**

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_2
- TD\_3
- TD\_PNL

### **9.2.8 TAX\_RATE\_N TD with Rate Chart Allowed**

You need to maintain values for the following UDEs under this product:

- TD\_1
- TD\_PNL
- TAX\_RATE\_N, where N refers to formula number in ICDRUMNT

### **9.2.9 Recurring Deposit Scheme**

You need to maintain values for the following UDEs under this product:

- TD\_1
- OVERDUE\_PENALTY
- TAX\_RATE\_N, where N refers to formula number in ICDRUMNT

## **9.3 IC Rates Maintenance**

You can maintain rate codes for branches using the 'Interest & Charges Branch Availability Maintenance' screen.

You can invoke this screen by typing 'ICDRATMA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You need to maintain the following rate codes for all branches of your bank:

- FLOATRATE

For the aforesaid rate code, you need to maintain rates and effective dates in the 'Interest and Charges Rate Input' screen. You can invoke the 'Interest and Charges Rate Input' screen by typing 'ICDRATMA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

These rates are picked up by the TD module while processing interest applicable on a TD account.

Refer the chapter 'Floating Rate Codes for IC Module' for details about rate maintenance.

## 9.4 Maintaining Post Maturity Interest (PMI)

Once the deposit matures with maturity instruction as Move Principal (P) + Interest (I) or Principal to Unclaimed GL, a separate interest will be payable for the period the funds are available with the bank after maturity date. This interest is nothing but Post Maturity Interest (PMI).

You need to set the following details in order to maintain PMI:

### 9.4.1 IC Rule Set-up to calculate PMI

The following book formula needs to be maintained to calculate PMI interest:

- PMI\_RATE – An UDE to the rate at which PMI is to be calculated
- ROLL\_GRACE\_PERIOD - A SDE to indicate whether rollover happens within the grace period. This SDE will have default value of '0' for PMI accrual (till rollover happens after grace days) and hence will be used as additional condition in PMI formula. This SDE will have a value '1' if rollover happens within grace days with the accrued PMI, if any, getting reversed.
- PMI\_PERIOD - A SDE will be used in formula conditions to identify whether PMI is applicable on the deposit. PMI interest formula (to be executed only after maturity of the deposit). The normal interest formula should have additional condition like 'PMI\_PERIOD=0'. PMI formula will have condition as 'PMI\_PERIOD=1'. This SDE will have the value '1' when deposit reaches maturity date and when 'Unclaimed Days' has a non-zero value.
- A separate tax formula will be set to calculate tax on the result of PMI Interest formula. Alternatively, tax formula can be set to calculate tax on result of either normal interest or PMI interest.
- The PMI formula can also support accrual. The accrual should be for the 'Current Principal Amount' of the deposit at the time of maturity i.e. Deposit Amount + Interest Payable on Maturity Date', from the maturity date. Hence, there should be 'ILIQ' event for interest payable as on maturity date.

The following are the Sample Formulae:

Formula	Condition	Result
1 (Booked)	DEPOSIT_AMOUNT>0 AND PMI_PERIOD=1 AND ROLL_GRACE_PERIOD = 0	(DEPOSIT_AMOUNT*PMI_RATE*DAY S)/(YEAR*100)
2 (Tax)	FORMULA1>0	FORMULA2 * (TAX_RATE_N/100)  Where N refers to formula number in ICDRUMNT

---

**Note**

SDE 'DAYS' will return days as per day count basis from maturity date, after deposit maturity.

---

The PMI will be used for both fixed rate and rate code. Thus it can be a flat rate that is payable as PMI or it can also be a amount slab based rate.

- The effective date for rate pick up in case of 'Rate Code' as 'Rate' should be maturity date of the deposit for UDE used in PMI formula
- When effective date for UDE values changes, the revised rates will be applicable for PMI calculation.

PMI will be applicable for all types of deposits that will be used for setting up maturity instruction as 'Move to Unclaimed'. When deposits linked to this product mature, the following behaviour will be observed during various stages.

#### **9.4.2 From Maturity Date to Grace Period**

As per the formula at Rule Maintenance screen, the system will start accruing PMI. The following setting needs to be done as part of maturity processing for the TD:

- To maintain accrual post maturity, the 'Next Liquidation Date' for the deposit at IC Special condition screen level needs to be set as 'Maturity Date + Unclaimed days'.
- Since PMI should be calculated on the total amount payable on maturity, the system will generate an 'interest liquidation' on maturity date regardless of the maturity instruction set. If 'Unclaimed Days' is set for the TD, the interest liquidation will happen to the 'interest booking' account.

If deposit is renewed within the grace days, the corresponding accruals for PMI should be reversed. If customer redeems the deposit during grace days 'Amount as on Maturity' is payable along with PMI for the period from maturity date to redemption date.

#### **9.4.3 From End of Grace Period to Unclaimed Days**

If customer gives redemption or rollover when the deposit is between the grace period and 'Unclaimed Days', the deposit amount along with PMI till previous date will be considered as base.

- In case of redemption, PMI interest will be payable to the interest payout account selected in Term Deposit Redemption Input (ICDREDMN) screen. The redemption amount will include PMI till date as in the field 'Total Redemption Amount'
- In case of rollover, the whole amount (including PMI till date) will be considered for rollover regardless of rollover instructions set at TD account level.

#### **9.4.4 After Unclaimed Days**

The total amount including PMI will be credited to the unclaimed GL at the end of 'Unclaimed Days'. During this period you have to manually payout the amount from the unclaimed GL, upon customer request.

##### **Examples**

Deposit Amount: 10000 JPY

TD Opening Date: 01-JAN-2013

Tenor: 6 Months

Maturity Date: 01-JUL-2013



Grace Period for Renewal: 10 days

Unclaimed Days: 30 days

From the above scenario, you can expect the following behaviour:

- 01-JUL-2013 to 10-JUL-2013 - The system should allow rollover with 'Interest Start Date' as 01-JUL-2013
- 11-JUL-2013 to 31-JUL-2013 – The system should allow rollover with 'Interest Start Date' as current date.
  - If customer gives rollover request say on 15-JUL-2013, then maturity amount as on 01-JUL-2013 should be added to PMI interest accrued from 01-JUL-2013 to 14-JUL-2013 and rolled over with interest start date as '15-JUL-2013'.
- 01-AUG-2013 onwards (post 31-JUL-2013 EOD processing) – the TD should be closed and moved to unclaimed GL mapped to the product.

In the above example, if 'PMI\_RATE' UDE is maintained as a RATE UDE with value as '5',

PMI formula:  $PMI\_DAYS * PMI\_RATE * DEPOSIT\_AMOUNT / 100$

PMI calculated as:  $(14 * 5 * 10000 / (365 * 100)) = 19.178$  JPY

In case of redemption during 'Unclaimed Days' (15-JUL-2013) the following accounting entries for PMI interest will be passed:

Account /GL	Dr/Cr	Amount
Interest Payable	Dr	19.178
Customer Account*	Cr	19.178

The following are the Changes to Redemption and Rollover Use Cases

Details	Redemption within Grace Days	Redemption within Unclaimed Days	Rollover within Grace Days	Rollover within Unclaimed Days
PMI applicability	Yes	Yes	No - as deposit rolled over from maturity date	Yes
Period for which PMI is payable	maturity date to redemption date	maturity date to redemption date	N/A	maturity date to rollover date
Reversal of Accrued PMI	No	No	Yes	No

At the end of 'Unclaimed Days' the total amount (P+I+ PMI accrued till date) should be moved to 'Unclaimed GL', for further manual processing.

## 9.5 IC Rule Set-up for Premature Redemption

When premature redemption (partial or full) is processed using 'Interest & Charges - Product Maintenance' and 'Redemption in Multimode' screen for deposits, the following sequence of processing should be adopted:

- Compute the actual deposit tenor i.e. Request Date - TD Opening Date.
- A SDE 'MONTHS\_FROM\_START' will be used which will be incremented by 1 for each completed month.

For instance:

- If TD opening date is 03-JAN-2014 and redemption date is 05-MAR-2014, this SDE will return 2 as the value.
- If TD Opening Date is 03-JAN-2014 and Redemption Date is 02-FEB-2014, this SDE will return 0 as the value.
- In IC rule setup the different ways of calculating interest will be set up as different expressions. The 'MONTHS\_FROM\_START' and another SDE 'REDEM' will be used in conditions to select the appropriate rate to be applied. The SDE 'REDEM' will have a value '1' for redemption event and '0' otherwise.
- If REDEM=1 and MONTHS\_FROM\_START<1, then the least of above will be considered as redemption interest rate to be applied on the redeemed amount
- If REDEM=1 and MONTHS\_FROM\_START>=1, the least of options 2,3,4 will be the rate payable to the customer. This can be achieved by setting two non-booked credit interest formulae to select the least among (1,2,3) and (2,3,4) respectively.

Instead of 'MONTHS\_FROM\_START' being checked against a numeric value '1', bank can also define a UDE in the formulae condition for the RHS (right hand side) and define the value for the UDE in 'Interest and Charges User Data Element Maintenance' or 'IC special condition' screen during TD booking.

In the 'Redemption Simulation' screen while performing Redemption simulation the system will display 'interest amount' as per the formula set up. The 'interest rate' field under 'Payment Details of Redmption' will be null.

When funds are moved to CASA from Auto deposits and linked deposits through sweep out, the interest will get processed.

The elements required to define different interest formulae and selecting the appropriate formulae are summarised as follows:

Option	Method	Elements
A	CASA Interest Rate	UDE - to define CASA interest rate to be used in formula
B	Percentage of Contracted Rate (REDM_FACTOR)	SDE - to return the 'redemption factor' for the corresponding TD tenor and completed tenor combination
C	Bank Determined Rate Method	UDE - to define the bank determined rate to be used in formula
D	Percentage of Revised Rate Method (RVS-D_RATE)	UDE - to define the percentage of interest rate to be paid on redemption SDE - to return the interest rate for the redeemed amount as on TD opening date

Option	Method	Elements
E	Redemption Months (MONTHS_FROM_START)	SDE - Number of calendar months the redemption date is apart from the TD opening date
F	Redemption (REDEM)	SDE - Indicates 1 for redemption event
G	REDM_DAYS	SDE - Value will be the redemption date minus the last rollover date or interest start date whichever applicable

### 9.5.1 Indicative Formula Set

The following are the indicative formulae:

S.No	Condition	Formula	Remarks
1	1=1 AND REDM_DAYS <> 0	LEAST (((CASA_RATE), (REDM_FACTOR* RATE),(RATE - ((BANK_RATE - RATE) * ((TENOR -REDM_DAYS)/ REDM_DAYS))))	Non-Booked
2	1=1 AND REDM_DAYS <> 0	LEAST (((REDM_FACTOR* RATE), (RATE - ((BANK_RATE - RATE) * ((TENOR -REDM_DAYS)/ REDM_DAYS))) (RVSD_RATE*REDM_PERCENTAGE))	Non-Booked
3	a. IF REDEM=0 b. IF REDEM=1 & MONTHS_FROM_START <1 c. (Optional) IF REDEM=1 & MONTHS_FROM_START > 0	a. ((DEPOSIT_AMOUNT * DAYS * TERM_RATE) / (100 * YEAR)) b. ((DEPOSIT_AMOUNT * DAYS * FORMULA1) / (100 * YEAR)) c. ((DEPOSIT_AMOUNT * DAYS * FORMULA2) / (100 * YEAR))	Booked
4	FORMULA3>0	FORMULA3 * TAX_RATE_N /100  Where N refers to formula number in ICDRUMNT	Tax Formula

## 9.5.2 Premature Redemption Interest Payment Methods

The interest payable for premature redemptions (in part or full) is decided after comparing the redemption proceeds payable using each of the following methods:

- CASA Interest Rate
- Percentage of Contracted Rate
- Bank Determined Rate Method
- Percentage of Revised Rate Method

The set up for each of the methods and the additional elements are explained below:

### 9.5.2.1 CASA Interest Rate

A UDE (Type: RATE) is used to define the CASA rate and the same is applied in one of the non-booked credit interest formula.

### 9.5.2.2 Percentage of Contracted Rate

Another non-booked interest formula is defined which uses the interest rate to be applied on the redeemed amount as a percentage of the contracted rate on the deposit. This percentage will depend on:

- Deposit Tenor
- Completed Tenor

You can define the redemption factor for a combination of TD Tenor and Completed Tenor slabs as mentioned below through 'Pre-Closure Factor Input' (STDPCFCT) screen:

- After selecting a particular record for deposit tenor and completed tenor slabs, you will be able to maintain the 'Redemption Factor' that should be applied on the contracted rate. For instance 0.8 for 80%, 0.9 for 90% and so on.
- There should be a validation on 'Save' such that the value entered for any combination does not exceed '1' i.e. 100%.

A factory shipped SDE 'REDM\_FACTOR' is used in the interest formulae. When a premature redemption is triggered this SDE returns the 'Redemption Factor' defined for the deposit tenor and completed tenor. If not available for a particular combination, the system returns the value '1'.

The pre-closure factor defined is linked to the IC product, which in turn is linked to the account class.

### 9.5.2.3 Bank Determined Rate Method

Another non-booked interest formula is defined which uses a 'Bank Defined Rate' in relation with contracted rate as follows:

$$\text{RATE} - ((\text{BANK\_RATE} - \text{RATE}) * ((\text{TENOR} - \text{DAYS\_FROM\_START}) / \text{DAYS\_FROM\_START}))$$

where

- RATE and BANK\_RATE are UDE's
- TENOR and DAYS\_FROM\_START are SDE's

The UDE 'BANK\_RATE' of type 'RATE' is used for defining the rate to be used in above formula. If the formula results in a negative value it will be ignored from further processing.

#### **9.5.2.4 Percentage of Revised Rate Method**

Another non-booked interest formula is defined which applies a percentage of the interest rate picked up for the redeemed amount, as on TD opening date.

- To define the percentage of 'interest picked up' to be applied on the redeemed amount an UDE, REDM\_PERCENTAGE (Type: Number) should be defined
- A SDE 'RVSD\_RATE' should be available, to return the rate for the redeemed amount as on TD opening date for completed tenor

For instance:

If a TD of 10000 JPY is pre-closed for 4000 JPY,

The RVSD\_RATE SDE should return the rate for amount slab 4000 as on TD opening date. Let us say this is 4%.

The UDE value for 'REDM\_PERCENTAGE' should be defined as 0.8 to apply 80% of 4% i.e. 3.6% as the interest for the redeemed amount.

### 10.1 Introduction

The following are the reports that you can generate in TD module:

- Customers Fixed Deposit Report
- TD Full Balance Listing Report
- Large FD Report
- Deposit Detail Summary by Total Amount Report
- Interest Paid Report
- Interest Payout Failed Report
- TD Statement of Accounts Report
- TD Account Class Summary Report
- Term Deposits Opened for the period Report
- Term Deposits Closed for the period Report
- Term Deposits Renewed for the period Report
- Term Deposits Maturity Report
- Term Deposit Account Maturity Date Change Report
- Term Deposit Account Maturity Date Falling on a Holiday Report
- Term Deposit Account Maturity Date not adjusted Report
- Term Deposits Topped-Up During the Period Report
- Recurring Deposits Instalments Failed Report
- Multi Money TD Reports
- Customer-wise Tax Deduction Report
- Unclaimed Deposits Transferred Report
- Ad-Hoc Combined Statement
- Failed Notice Instruction Report
- Defaulted Exchange Rate Modified in Term Deposit Report
- TD Currency Change Report
- Relationship Pricing Benefit Plan Report
- Failed Zengin Transactions Report
- Dual Currency Report
- Triple Currency Report
- DIC Uninsured Details Report
- Maruyu Limit Over Warning Report

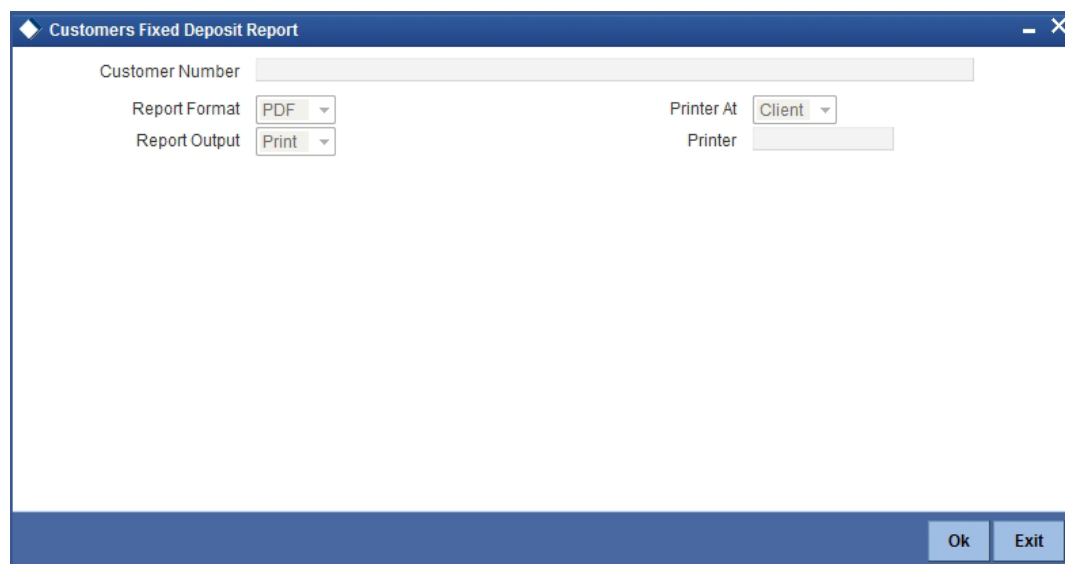
To generate any of these reports choose Reports in the Application Browser. Choose TD under it. A list of all the reports in TD module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

## 10.2 Customers Fixed Deposit Report

This report lists out all time deposit accounts for a given customer. This report also provides additional information of whether lien is marked or not. You have an option to print and view the report in PDF, HTML, RTF or Excel format.

You can invoke 'Customers Fixed Deposit' screen by typing 'TDRFIDEP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

### **Customer Number**

Select the customer number from the adjoining option-list. The list displays all valid customer codes. On failure to provide the value, the report fetches records for all available customers and accounts across the branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.2.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The following detail block elements are displayed in the report:

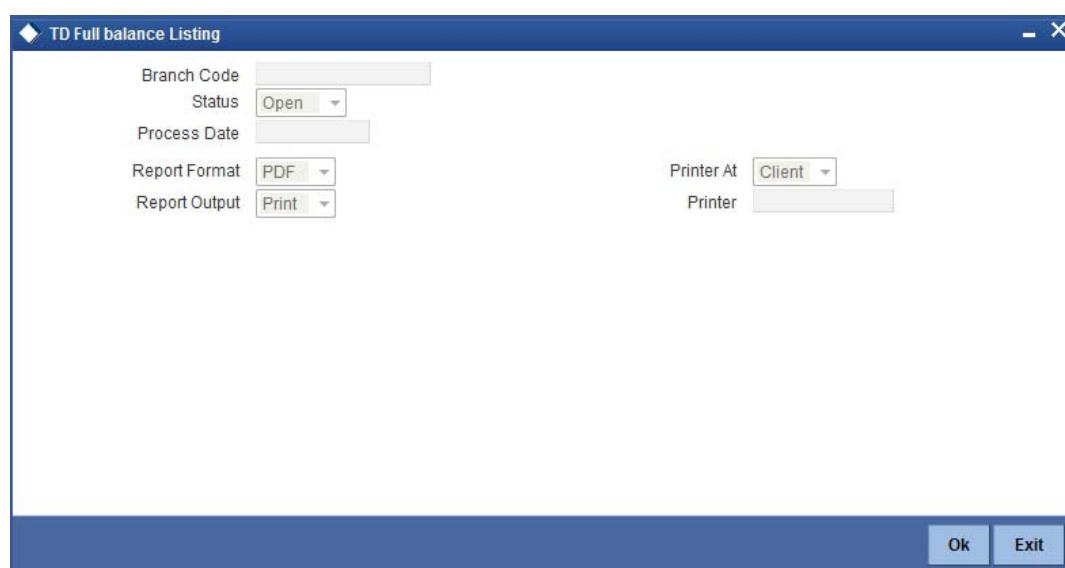
Field Name	Field Description
Customer Number	This indicates the customer number whose fixed deposit details are reported
Customer Type	This indicates the customer type of the above customer
Account No.	This indicates the TD account number whose details are generated in the report
Customer Name	This indicates the full name of the customer based on the customer number
Officer ID	This indicates the unique id of the customer
Currency	This indicates the account currency
Deposit value date	This indicates the value date of the deposit transaction in an account
Maturity date	This indicates the maturity date of a deposit account
Deposit Term in days	This indicates the term (tenor) of the deposit account
Deposit Amount (LCY)	This indicates the deposit amount of the account in local currency
Deposit Amount	This indicates the deposit amount in account currency for an account
Interest Rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount as per new calculation
Lien Amount	This indicates the Lien Details (Amount Blocked) of an account
Stock Catalogue Code	This displays Stock Catalogue Code for the TD certificate number
Certificate No	This indicates the certificate number issued for TD account
Duplicate Issue	This indicates Y/N, based on the duplicate certificate issued for TD account
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.3 TD Full Balance Listing Report

This report gives a complete listing of time deposit accounts opened till the run day. This report gives account class wise grouping of accounts with totals. You have an option to print and view the report in pdf or excel format.



You can invoke 'TD Full Listing Reports' screen by typing 'TDRFULBL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

### **Branch Code**

Select the branch code for which the report needs to be generated, from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch. If the branch code is not specified, then the TD accounts of all the branches are shown in the report.

### **Status**

Select the account status from the drop-down list. The options available in the drop-down list are as follows:

- Open – If you select this option the report will be generated for all open deposit accounts
- Close – If you select this option the report will be generated for all closed deposit accounts

Click 'OK' button to generate the report. For the selected branch, currency-wise deposit amount and number of deposits for the previous month and current month will be displayed along with the cost %.

### **Process Date**

Select the date for processing the report from the adjoining calendar button. The open or close TD accounts till the process date is displayed. If the process date is not specified, then the open or closed TD accounts till current system date are shown.

Click 'Exit' to return to the Reports Browser.

## **10.3.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### **Header of the report**

The header of the report contains the following information:

Field Name	Field Description
------------	-------------------

Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The following detail block elements are displayed in the report:

Field Name	Field Description
Account Class	This indicates the account class code
Class Name	This indicates the class name
Currency	This indicates the currency of transaction
Status	This indicates the status of the TD account
Account Number	This indicates the TD account number
Customer ID	This indicates the unique id of the customer
Customer Name	This indicates the name of the customer
Open Date	This indicates the date on which the account was opened
Maturity Date	This indicates the maturity date of the deposit account
Deposit Tenor	This indicates the deposit tenor, in days, months, and years.
Interest Rate	This displays the interest rate applicable to TD account
Interest rate based on cumulative amount	This indicates Y/N, based on whether the interest rate is based on cumulative rate or not.
Maturity Amount	This displays the maturity amount of the TD
Principal Amount	This indicates the total Principal Amount of the deposit account
Accrued Interest	This indicates the interest accrued for the deposit account

## 10.4 Large FD Report

This report provides customer-wise details of large time deposits beyond the given amount criteria. You have an option to print and view the report in pdf or excel format.

You can invoke 'Large FD Report' screen by typing 'TDRFDREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

#### **Branch Code**

Select the branch code for which the report needs to be generated from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch.

#### **Currency**

Select the currency code from the adjoining option-list. The list displays all valid currency codes maintained in the system. By default the value 'ALL' will be displayed.

#### **Amount Exceeding**

Specify the deposit amount here. The report generated will include only those accounts which exceed the deposit amount specified here.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### **10.4.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report

Page No	Page No. of the Report
---------	------------------------

**Body of the report**

The generated report will have the following information:

Field Name	Field Description
Customer with deposit amount total exceeds	This indicates the TD accounts of the customer with deposit amount exceeding specified amount.
Branch Code	Indicates the branch for which report is generated
Branch Name	Indicates the name of the branch
Customer ID	This indicated the unique id of the customer whose TD accounts exceeds specified amount
Customer Short Name	This indicates the short name of the customer
Account Currency	This indicates the currency of the TD account
Account Number	Indicates the TD account of the customer whose current available balance exceeds the specified limit
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount based on the display at the TD level
Deposit amount	This indicates the deposit amount
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## **10.5 Deposit Detail Summary by Total Amount Report**

This report provides a summary of currency-wise deposit details. You have an option to print and view the report in pdf or excel format.

You can invoke 'Deposit Detail Summary by Total Amount' screen by typing 'TDRDDSUM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

#### **Processing Date**

Select the date on which the report has to be processed, from the adjoining calendar button.

#### **Branch Code**

Select the branch code for which the report needs to be generated, from the adjoining option-list. The list displays all valid branch codes. You have an option to select all the branches or a single branch.

For the selected branch, currency-wise the deposit amount and number of deposits for previous month and current month are displayed along with the cost %.

### **10.5.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header of the report contains the following information:

<b>Field Name</b>	<b>Field Description</b>
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

## Body of the report

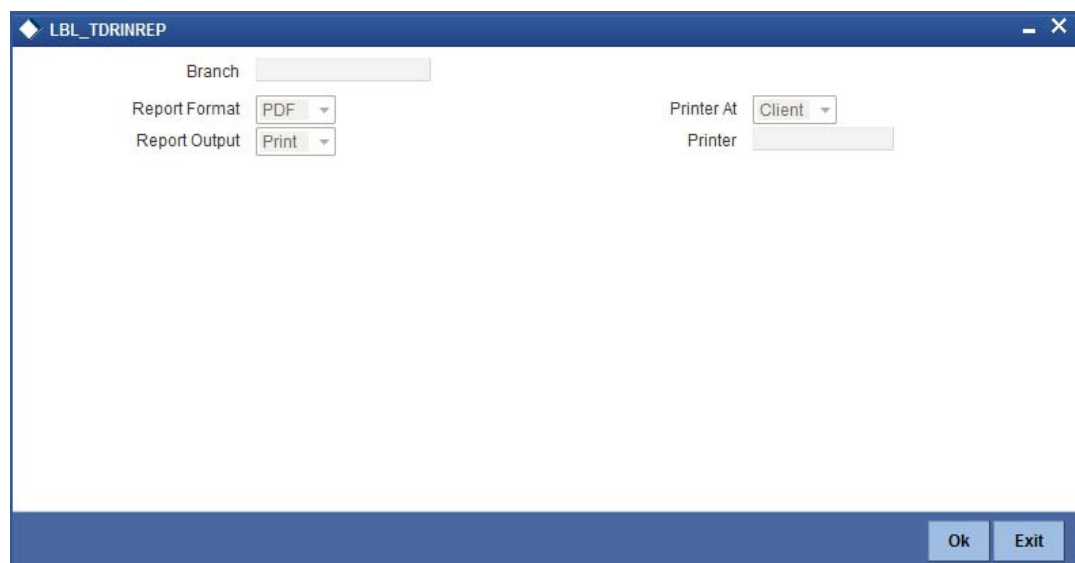
The generated report will have the following information:

Field Name	Field Description
Currency	This indicates the interest booking account currency
No. of Deposits	Displays the currency-wise number of deposits for a branch for the previous month
Previous month Deposits	This indicates the previous month deposits
Cost (% per.annum)	This indicates the cost percentage per annum Cost percentage per annum for previous month = (Previous month deposit amount x 100) / (Sum of Deposit Amount) for a specific currency for a branch with start date from first day of the current financial year till date).
No of deposits	This indicates the currency-wise no. of deposits for a branch for the current month
Current month Deposits	This indicates the current month deposits
Cost (% per.annum)	This indicates the cost percentage per annum Cost percentage per annum for current month = (Current month deposit amount x 100) / (Sum of Deposit Amount) for a specific currency for a branch with start date from first day of the current financial year till date).

## 10.6 Interest Paid Report

This is a report of term deposits interest paid for the day. In this report accounts are grouped Account class wise and interest type wise. This report is generated at BOD.

You can invoke 'Interest Paid Report' screen by typing 'TDRINREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled 'LBL\_TDRINREP'. It contains several input fields and buttons:

- Branch:
- Report Format:
- Report Output:
- Printer At:
- Printer:

At the bottom right, there are 'Ok' and 'Exit' buttons.

### Branch Code

Specify the branch code. The system will generate the interest paid report for the branch code that you have selected. If the branch code is not specified, then all the branch accounts are shown in the report.

## 10.6.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The generated report will have the following information grouped by branch code:

Field Name	Field Description
Branch Code	Indicates the branch for which report is taken.
Account Class Code	This indicates the Account Class Code
Account Class Name	This indicates the name of the account class
Currency	This indicates the account currency
Account Number	This indicates the account number.
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount as per new calculation
Customer Name	Indicates the customer name
Payment Method	Indicates the payment method defined at IC product level for the TD account.
Interest Paid today	Indicates the interest liquidated and due for today. This field will be displayed only on the day the interest is liquidated.
Interest Paid till date	Indicates the total interest liquidated till date

Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.
--	---

Following elements will be displayed for Totals:

Field Name	Field Description
Product Wise Total (Interest Paid Today)	This indicates the product wise Account class total for interest paid today (in ACY)
Product Wise Total (Interest Paid To Date)	This indicates the product wise Account class total for interest paid to date (in ACY)
Currency Wise Total (Interest Paid Today)	This indicates the Currency total for Interest paid Today (in ACY)
Currency Wise Total (Interest Paid to Date)	This indicates the Currency total for interest paid To date (in ACY)
Branch Wise Total (Interest Paid Today)	This indicates the Branch total for Interest paid Today (in ACY)
Branch Wise Total (Interest Paid to Date)	This indicates the Branch total for Interest Paid To Date (in ACY)

## 10.7 Interest Payout Failed Report

This report shows the TD accounts for which the interest pay out is failed. This will be a batch report and will be generated as per the frequency maintained in 'Mandatory Programs' screen (EIDMANPE).

You can invoke 'Interest Payout Failed Report' screen by typing 'TDRINPFL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Using this screen you can Print view and Spool reports. Reports will be generated for each branch separately.

Specify the following details here:



### **Branch Code**

Specify the branch code for which the report is to be generated. Alternatively, you can select the branch code from the option list. The list displays all the open and available branch codes maintained in the system.

### **Report Date**

The system displays the current date.

Reports cannot be generated for past/future dates. The system shows an error message, "Report date cannot be past/future dated.", if the date selected is a past/future date.

### **Report Format**

Select the format in which the report is to be generated from the drop down list. The list displays the following values:

- PDF - The report will be generated as PDF. This is the default value
- HTML - The report will be generated as a HTML page
- RTF - The report will be generated in Rich Text Format
- Excel - The report will be generated as an excel sheet

### **Printer At**

Select the printer location from the drop down list. This is applicable only when the report output is 'Print'. The list displays the following values:

- Client - Printer is connected to a client machine
- Server - Printer is connected to the server

### **Report Output**

Select the type of report output required from the drop down list. The list displays the following values:

- View - Report will be displayed on screen. This is the default value
- Print - Report will be sent to the printer for printing
- Spool - Report will be spooled as file

### **Printer**

Specify the printer to be used for printing the report. Alternatively, you can select the printer from the option list.

## **10.7.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### **Header of the report**

The header of the report contains the following information:

<b>Field Name</b>	<b>Field Description</b>
Bank Code and Name	Bank code and Name of the bank as per maintenance done in Bank Parameter
Branch Code (Branch Name)	Branch code and name of branch for which report is being generated
User Id	User id of the user generating the report

Name of the Report	Name of the Report
Report Date	Date for which report is generated
Creation Date	Report Generation Date (System Date)
Creation Time	Report Generation time stamp

### **Sub header of the report**

The sub head section will have the following information:

<b>Field Name</b>	<b>Field Description</b>
Account Number	Account Number

### **Body of the report**

The generated report will have the following information:

<b>Field Name</b>	<b>Field Description</b>
Interest Amount	Amount of Interest payout for the cycle
Tax1	Amount of Tax component 1
Tax2	Amount of Tax component 2
Interest After Tax	Interest Amount after tax deduction
Interest Liquidation Date	Interest Liquidation Date
Reason of Failure	Reason of interest payout failure

## **10.8 TD Statement of Accounts Report**

This is a report all financial transactions that are customer initiated along with the interest payout and tax deduction if any that has taken place in a time deposit account. There are multiple financial transactions like deposits, interest pay out etc. that takes place in a time deposit account. Some of these will be customer initiated while others may be done by the system for auto renewal, sweep transactions, etc. The customer needs to get a list of such transactions that have taken place in his/her account along with key transaction details like date transacted, description, maturity date of the deposit etc. This report is generated monthly at EOFI.

You can invoke 'TD Statement of Accounts Report' screen by typing 'TDRSOACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

### Branch Code

Specify the branch code. The system will generate the interest paid report for the branch code that you have selected. On failure to specify the branch code the system generates the report for the accounts of all branches.

## 10.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the Report

The report will have the following elements:

Field Name	Field Description
Customer No	This indicates the customer number
Customer Name	This indicates the name of the Customer
Address	This indicates the address of the Customer

Account No.	This indicates the customer account number
Current Balance	This indicates the current balance in the account
Transaction Date	This indicates the date of transaction
Formula Number	This indicates the formula number
Product	This indicates the product code
Accrual Amount	This indicates the accrual amount for each transaction date
Cumulative Accrual Amount	This indicates the cumulative accrual amount by adding up the accruals for each transaction date
Dr/Cr	This indicates the amount credited or debited for interest, penalty or tax
Interest rate	This displays the interest rate of the account
Maturity Amount	This displays the maturity amount based on the tenor of the TD
User ID	This indicates the identification of the user
Auth ID	This indicates the identification of the authorizer

## 10.9 TD Account Class Summary Report

This summary report provides MIS information like principal amount, interest amount etc. with respect to term deposit accounts of the bank. This is a GL-wise, currency wise Account class summary report for all the branches. This report provides information about Account class Code, Account class Name, Total Accounts, Principal Balance, Interest Accrued. The totals are also provided.

You can invoke 'TD Account class Summary' screen by typing 'TDRPRSUM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

### **Branch Code**

Specify the branch code. The system will generate the TD account class summary report for the branch code that you have selected.

## 10.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### **Header of the report**

The header of the report contains the following information:

<b>Field Name</b>	<b>Field Description</b>
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### **Body of the report**

The generated report will have the following information:

<b>Field Name</b>	<b>Field Description</b>
GL Type	This indicates the GL Type
GL Code	This indicates the GL Code
CCY	This indicates the currency for the respective GL
Account Class Code	This indicates the Account Class code
Account Class Name	This indicates the account class name
Total Accounts	This indicates the Total Accounts
Maturity Amount	This displays the maturity amount as per new calculation
Principal Balance	This indicates the Principal Balance in the accounts
Interest Accrued	This indicates the Interest Accrued for the accounts

Following elements will be displayed for Totals:

<b>Field Name</b>	<b>Field Description</b>
Principal Balance	This indicates the total Principal Balance of the accounts
Interest accrued	This indicates the total Interest accrued for the accounts

## 10.10 Term Deposits Opened for the Period Report

This report list the term deposit accounts which are opened for the given period, and that are currently on open status. The report will also show currency wise total of deposit amount.

You can generate this report using 'TD Account Opened Report' screen by typing 'TDROPEN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

**From Date**

Enter the TD accounts which are opened from this date. However by default the system displays the current application date.

**To Date**

Enter the TD accounts which are opened till this date. However by default the system displays the current application date.

**Branch**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

**Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

**Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**10.10.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

**Header of the report**

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name

Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Account No	This indicates the account number
Customer No	This indicates the customer number for whom TD is opened
Customer Name	This indicates the Name of the TD account holder
Date of Open	This indicates the TD account opened date
Value Date	This indicates the Value Date of the TD account
Deposit Amount	This indicates the Deposit Amount
Deposit Term	This indicates the TD Tenor in days, months & years
TD Maturity Date	This indicates the Maturity date of the TD account
Total Interest Payable	This indicates the Interest Amount (This will show interest amount on the maturity date.)
Maturity Amount	This displays the maturity amount as per new calculation
Product Code	This indicates the Account Class code of the TD account
Deposit Currency	This indicates the currency under which TD is opened
Currency Total	This indicates the Currency-wise total for deposit amount, Interest Payable and Maturity Amount
Close on Maturity	This will show whether TD will be closed on maturity
Auto Rollover	This will show whether TD will be automatically rolled over
Interest Rate	This displays the interest rate of the account
Stock Catalog Cd	This displays Stock Catalog Code for the TD certificate number
Certificate No	This indicates the certificate number
Duplicate Issue	This indicates/N based on the duplicate certificate issued for TD account.
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.11 Term Deposits Closed for the Period Report

This report list the term deposit accounts which are closed.

You can generate this report using 'TD Account Closed Report' screen by typing 'TDRCLOSE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "TD Account Closed Report" with the following fields and controls:

- Branch Code: [Text Box]
- Customer: [Text Box]
- Account Class: [Text Box]
- From Date: [Text Box]
- Include Subordinates: [Yes] (Dropdown)
- Report Format: [PDF] (Dropdown)
- Report Output: [Print] (Dropdown)
- Branch Name: [Text Box]
- Customer Name: [Text Box]
- Description: [Text Box]
- To Date: [Text Box]
- Printer At: [Client] (Dropdown)
- Printer: [Text Box]

Buttons: [Ok] [Exit]

Specify the following details here:

### **Branch Code**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

Based on the branch code, the system displays the branch name.

### **Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Based on the customer code, the system displays the name of the customer.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

The system displays the description of the account class.

### **From Date**

Enter the TD accounts which are closed from this date. However by default the system displays the current application date.

### **To Date**

Enter the TD accounts which are closed till this date. However by default the system displays the current application date.

### **Include Subordinates**

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:



- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.11.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

#### **Body of the report**

The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Customer Name	This indicates the Name of the TD account holder
Closure Date	This indicates the TD account closed date
Amount of deposit	This indicates the Deposit Amount
Maturity Date	This indicates the Maturity date of the TD account
Proceeds credit to	This will show the Payment Mode of the TD account
Interest Rate	This displays the interest rate of the account
Interest Amount	This indicates the Interest Amount, accrued and liquidated for the closed TD account  (This will show the actual interest amount which has been paid to the customer)
Maturity Amount	This displays the maturity amount as per new calculation
Branch	This indicates the Branch Name
Product Code	This indicates the Account Class code of the TD account

Product Title	This indicates the Account Class description of the TD account
Deposit Currency	This indicates the deposit currency
Stock Catalogue Code	This displays Stock Catalog Code for the TD certificate number
Certificate Number	This indicates the certificate number
Duplicate Issue	This indicates duplicate issue

## 10.12 Term Deposits Account Renewed Report

This report lists the term deposit accounts which are renewed for the given period. You can generate this report using 'TD Account Renewed Report' screen by typing 'TDRRENEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

### **From Date**

Enter the TD accounts which are renewed from this date. However by default the system displays the current application date.

### **To Date**

Enter the TD accounts which are renewed till this date. However by default the system displays the current application date.

### **Branch Code**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

## Customer

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.12.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

#### Body of the report

The generated report will have the following information:

Field Name	Field Description
Product Code	This indicates the product code and list TD accounts renewed under it
Product Title	This indicates the product title
Account Number	This indicates the TD account Number
Customer Name	This indicates the name of the customer
Customer Number	This indicates the customer number of the renewed TD
Deposit Currency	This indicates the currency of the deposited amount
TD Opened Date	This indicates the term deposit opened date
Value Date	This indicates the Value date of TD account
Interest rate	This displays the interest rate of the account
Deposit Amount	This indicates the Deposit Amount
Period of Deposit	This indicates the TD renewal Period
Due Date	This indicates the Maturity date or renewal of the TD account

Total Interest Pay	This indicates the Interest Amount (This will show interest amount on the maturity date)
Maturity Value	This displays the maturity amount as per new calculation
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.13 Term Deposits Account Maturity Report

This report lists the term deposits that will be matured for the given period. You can generate this report using 'TD Account Maturity Report' screen.

To invoke this screen, type 'TDRMATR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Specify the following details here:

### **From Date**

Enter the From date. This should be greater than the current application date

### **To Date**

Enter the To date. This should be greater than the current application date

### **Branch Code**

Specify the branch code of the TD account. The adjoining option list displays the list of all the valid TD/RD branch codes maintained in the system. You can choose the appropriate one.

### **Account Class**

Specify the account class of TD account. The adjoining option list displays the list of all the valid TD/RD account classes maintained in the system. You can choose the appropriate one.

### **Customer**

Specify the customer number of the customer. The adjoining option list displays the list of all the valid customer numbers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.13.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### Header of the report

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

#### Body of the report

The generated report will have the following information:

Field Name	Field Description
Account Number/ Deposit Number	This indicates the TD account Number
Customer Name	This indicates the Name of the TD account holder
Date of Open	This indicates the TD account opened date
Value Date	This indicates the Value Date of the TD account
Deposit Amount	This indicates the Deposit Amount
Maturity Date	This indicates the Maturity date of the TD account
Deposit Term	This indicates the TD Tenor (Maturity Date – Interest Start Date)
Total Interest Payable	This indicates the Interest Amount (This will show interest amount on the maturity date)
Interest rate	This displays the interest rate applicable for the account
Maturity Amount	This displays the maturity amount for the tenor of TD
Branch	This indicates the Branch Name
Product Code	This indicates the product code of the TD account
Product Title	This indicates the product description of the IC product
Product Currency	This indicates the Currency of the TD account class
Currency Total	This indicates the Currency-wise total for deposit amount, Interest Payable and Maturity Amount

Auto Rollover	Will indicate whether the TD is Auto Rollover or not
Stock Catalogue Code	This displays Stock Catalogue Code for the TD certificate number
Certificate Number	This indicates the certificate number
Duplicate issue	This indicates Y/N based on the duplicate certificate generation for TD account
Interest Rate Based on Cumulative Amount	This indicates whether the interest rate for the deposit is arrived using cumulative amount or not.

## 10.14 Term Deposit Account Maturity Date Change Report

You can generate the TD account maturity date change report for term deposits that have the maturity date adjusted due to adhoc holiday change. You can generate this report using the 'Term Deposit Maturity Date Changed Due to Change in Holiday Calendar' screen.

You can generate the report based on the following:

- Maturity Date
- Interest Payment Dates
- Fixing Date
- Determination Date

You can invoke this screen by typing 'TDRMDCHG' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details here:

### **From Date**

Specify the date from which the report for TD account maturity date change should be generated. By default, system displays the current Application date. This is a mandatory field.

### **To Date**

Specify the date till which the report for TD account maturity date change should be generated. By default, system displays the current Application date. This is a mandatory field.

**Branch Code**

Specify the branch code of the TD account. The adjoining option list displays all valid TD branch codes maintained in the system. You can choose the appropriate one.

**Deposit Account Number**

Specify the account number of the term deposit. The adjoining option list displays all valid deposit account numbers maintained in the system. You can choose the appropriate one.

**Customer**

Specify the customer number here. The adjoining option list displays all the valid customer numbers maintained in the system. You can choose the appropriate one.

**Series Reference**

Specify the series reference number.

**Report Format**

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

**Report Output**

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

**Printer At**

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

**Printer**

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

**10.14.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

**Header of the report**

The header of the generated report will have the following information:

Field Name	Field Description
------------	-------------------

Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
User ID	Operator generating the Report
Report From Date	Date from which the report is generated
Report To Date	Date till which the report is generated

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Customer ID	This indicates the customer ID
Customer Name	This indicates the customer name
Deposit Account Number	This indicates the deposit account number
Account Description	This indicates the account description
Account Branch	This indicates the account branch
Account Currency	This indicates the account currency
Deposit Amount	This indicates the deposit amount
Deposit Tenor	This indicates the deposit tenor
Deposit Maturity Date	This indicates the deposit maturity date
Maturity Date Adjusted Due to Holiday	This indicates the maturity date adjusted due to a holiday
Account Open Date	This indicates the account opening date
Account Class	This indicates the account class

## 10.15 TD Account Maturity Date Falling on a Holiday Report

You can generate this report using the 'Term Deposit Maturity Date Falling on a Holiday due to an Adhoc change in Holiday Calendar' screen.

This report displays the list of Term deposit for which the maturity date falls on a holiday due to Adhoc holiday change.

You can generate the report based on the following:

- Maturity Date
- Interest Payment Dates
- Fixing Date
- Determination Date



You can invoke this screen by typing 'TDRMDFOH' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details here:

#### **From Date**

Specify the date from which the report for TD account maturity date change should be generated. By default, system displays the current Application date. This is a mandatory field.

#### **To Date**

Specify the date till which the report for TD account maturity date change should be generated. By default, system displays the current Application date. This is a mandatory field.

#### **Branch Code**

Specify the branch code of the TD account. The adjoining option list displays all valid TD branch codes maintained in the system. You can choose the appropriate one.

#### **Deposit Account Number**

Specify the account number of the term deposit. The adjoining option list displays all valid deposit account numbers maintained in the system. You can choose the appropriate one.

#### **Customer**

Specify the customer number here. The adjoining option list displays all the valid customer numbers maintained in the system. You can choose the appropriate one.

#### **Series Reference**

Specify the series reference number.

#### **Report Format**

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

### Report Output

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

### Printer At

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

### Printer

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

## 10.15.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
User ID	Operator generating the Report
Report From Date	Date from which the report is generated
Report To Date	Date till which the report is generated

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Customer ID	This indicates the customer ID
Customer Name	This indicates the customer name
Deposit Account Number	This indicates the deposit account number
Account Description	This indicates the account description
Account Branch	This indicates the account branch

Field Name	Field Description
Account Currency	This indicates the account currency
Deposit Amount	This indicates the deposit amount
Deposit Tenor	This indicates the deposit tenor
Deposit Maturity Date	This indicates the deposit maturity date
Account Open Date	This indicates the account opening date
Account Class	This indicates the account class
Generate Advice	Indicates whether the advice should be generated or not.

## 10.16 TD Account Maturity Date not Adjusted Report

This report displays the list of term deposit for which the maturity date is not adjusted and falls on a holiday due to the following reasons:

- Blocks exist in the deposit account
- Breach in minimum tenor
- Breach in maximum tenor

You can generate the report based on the following:

- Maturity Date
- Interest Payment Dates
- Fixing Date
- Determination Date

You can generate this report using the 'Term Deposit Maturity Date Not Adjusted' screen. You can invoke this screen by typing 'TDRMNADJ' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Term Deposit Account Maturity Date Not Adjusted Report

Branch Code

Customer

Deposit Account Number

Series Reference

From Date \*

Report Basis

Report Format

Report Output

Branch Description

Customer Name

To Date \*

Printer At

Printer

Ok Exit

Specify the following details here:

**From Date**

Specify the date from which the report for TD account maturity date change should be generated. By default, system displays the current Application date. This is a mandatory field.

**To Date**

Specify the date till which the report for TD account maturity date change should be generated. By default, system displays the current Application date. This is a mandatory field.

**Branch Code**

Specify the branch code of the TD account. The adjoining option list displays all valid TD branch codes maintained in the system. You can choose the appropriate one.

**Deposit Account Number**

Specify the account number of the term deposit. The adjoining option list displays tall valid deposit account numbers maintained in the system. You can choose the appropriate one.

**Customer**

Specify the customer number here. The adjoining option list displays all the valid customer numbers maintained in the system. You can choose the appropriate one.

**Series Reference**

Specify the series reference number.

**Report Format**

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

**Report Output**

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

**Printer At**

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

**Printer**

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

## 10.16.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

### Header of the report

The header of the generated report will have the following information:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
User ID	Operator generating the Report
Report From Date	Date from which the report is generated
Report To Date	Date till which the report is generated

### Body of the report

The generated report will have the following information:

Field Name	Field Description
Customer ID	This indicates the customer ID
Customer Name	This indicates the customer name
Deposit Account Number	This indicates the deposit account number
Account Description	This indicates the account description
Account Branch	This indicates the account branch
Account Currency	This indicates the account currency
Deposit Amount	This indicates the deposit amount
Deposit Tenor	This indicates the deposit tenor
Deposit Maturity Date	This indicates the deposit maturity date
Account Open Date	This indicates the account opening date
Reason for not adjusting	This indicates one of the following reason for not adjusting the maturity date: <ul style="list-style-type: none"><li>• Block exists</li><li>• Breach of minimum tenor</li><li>• Breach of maximum tenor</li></ul>

---

### Note

You should manually take appropriate action If maturity date is not adjusted due to a block.

---

## 10.17 Customer-wise Tax Deduction Report

You can generate term deposit tax deduction EOD reports for specific customers. This report provides the details of the tax deducted at source for a customer for the term deposits. The system generates this report during beginning of day operations.

This report can be generated for a specific branch, as of the date of tax deduction.

### 10.17.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The report contains the following details:

#### Header

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

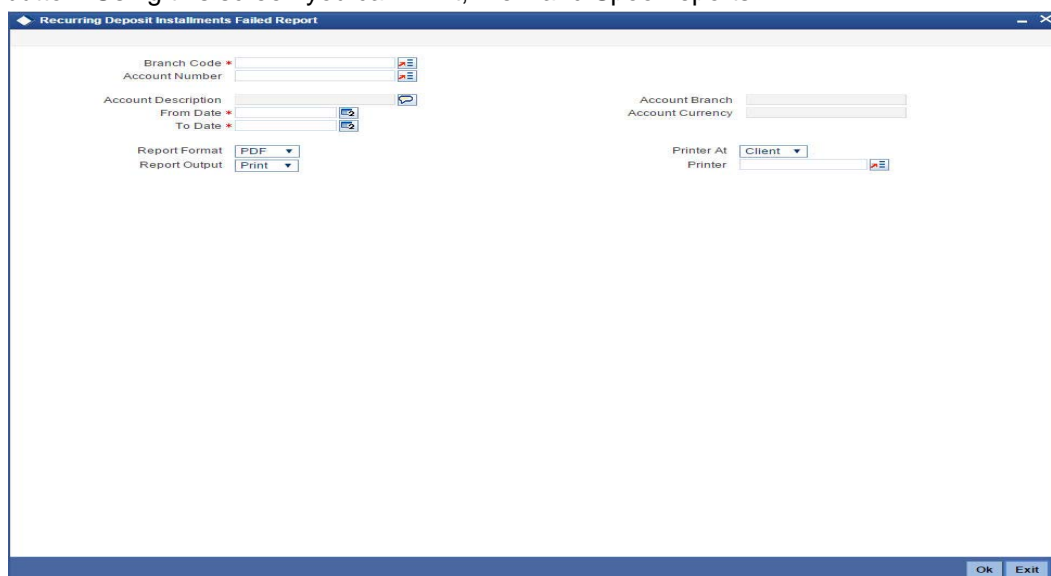
#### Body

Field Name	Field Description
Customer ID	Customer number
Account Title	Account class description
Account No	TD account number
Account Currency	TD account currency
Tax Type	IC rule description
TDS Date	Tax deduction date
Interest in Account Currency	Interest in account currency
Tax Deduced in Account Currency	Tax deducted in account currency
Interest in Local Currency	Interest in local currency
Tax in Local Currency	Tax in local currency

## 10.18 Recurring Deposits Instalments Failed Report

This report shows the list of failed instalments for a selected RD account.

You can invoke 'Recurring Deposit Installments Failed Report' screen by typing 'TDRCANC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Using this screen you can Print, View and Spool reports. .



Specify the following details here:

#### **Branch Code**

Specify the branch code for which the report is to be generated. Alternatively, you can select the branch code from the option list. The list displays all the open and available branch codes maintained in the system.

#### **Account Number**

Specify the RD account number for which the report is to be generated. Alternatively, you can select the account number from the option list. The list displays all the open and authorized RD accounts.

You can generate the report for all the account numbers by leaving the field blank.

#### **Account Description**

The system displays the account description corresponding to the selected account number.

#### **Account Branch**

The system displays the account branch to which the selected account number belong.

#### **Account Currency**

The system displays the currency set corresponding to the selected account number.

#### **From Date**

Specify the start date of the date range for which the report is to be generated. If the date selected is a future date, the system displays an error, "Report date cannot be future dated."

#### **To Date**

Specify the To date of the date range for which the report is to be generated. This date should not be less than the from date.

#### **Report Format**

Select the format in which the report is to be generated from the drop down list. The list displays the following values:

- PDF - The report will be generated as PDF. This is the default value

- HTML - The report will be generated as a HTML page
- RTF - The report will be generated in Rich Text Format
- Excel - The report will be generated as an excel sheet

#### **Printer At**

Select the printer location from the drop down list. This is applicable only when the report output is 'Print'. The list displays the following values:

- Client - Printer is connected to a client machine
- Server - Printer is connected to the server

#### **Report Output**

Select the type of report output required from the drop down list. The list displays the following values:

- View - Report will be displayed on screen. This is the default value
- Print - Report will be sent to the printer for printing
- Spool - Report will be spooled as file

#### **Printer**

Specify the printer to be used for printing the report. Alternatively, you can select the printer from the option list.

### **10.18.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header of the report contains the following information:

<b>Field Name</b>	<b>Field Description</b>
Bank Code and Name	Bank code and Name of the bank as per maintenance done in Bank Parameter
Branch Code (Branch Name)	Branch code and name of branch for which report is being generated
User Id	User id of the user generating the report
Name of the Report	Name of the Report
From Date	Start date of the date range for which report is to be generated
To Date	End date of the date range for which report is to be generated
Run Date	Report Generation Date (System Date)
Run Time	Report Generation time stamp



### **Sub header of the report**

The sub head section will have the following information:

<b>Field Name</b>	<b>Field Description</b>
Branch Code	Account Branch Code
RD Account Number	RD Account Number
Account Currency	Currency of the account
Account Class	Name of the account class
Customer Number	CIF ID of Primary customer
Customer Name	Name of Primary Customer
Tenor[Days/Months/ Years]	Tenor of RD account
Interest Rate	Rate of Interest for the RD account

### **Body of the report**

The generated report will have the following information:

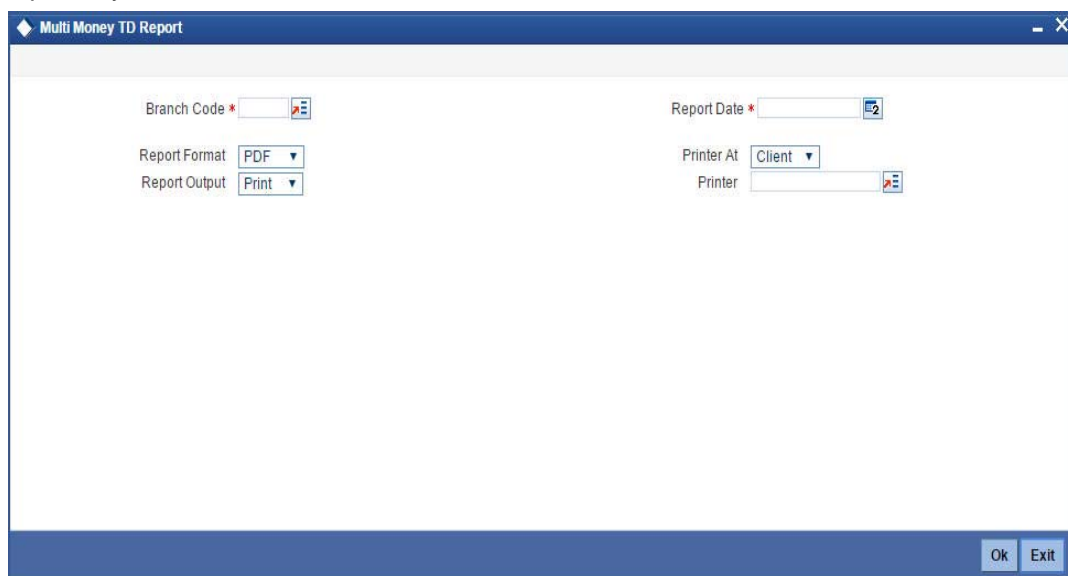
<b>Field Name</b>	<b>Field Description</b>
Installment Due Date	Installment Due Date
Installment Amount	Installment Amount
Payment Date	Date on which last re-try was made
Due Days	Number of due days
Installment Status	Status of installment (Missed, Overdue)
No. of Retries	No. of Retries
No. of Failures	No. of Failures
Reason of Failure	Reason of Failure

## **10.19 Multi Money TD Report**

This report shows the multi money TD accounts and the interest accrued on these accounts. These are accounts for which the 'Account Currency Change Allowed' flag is checked. This will be a batch report and will be generated as per the frequency maintained in Mandatory Programs screen (EIDMANPE).

You can invoke 'Multi Money TD Report' screen by typing 'TDRMMTDA' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Using this

screen you can Print view and Spool reports. Reports will be generated for each branch separately.



Specify the following details here:

#### **Branch Code**

Specify the branch code for which the report is to be generated. Alternatively, you can select the branch code from the option list. The list displays all the open and available branch codes maintained in the system.

#### **Report Date**

The system displays the current date.

The system displays an error message, "Report date cannot be past/future dated", if the date selected is a past/future date.

#### **Report Format**

Select the format in which the report is to be generated from the drop down list. The list displays the following values:

- PDF - The report will be generated as PDF. This is the default value
- HTML - The report will be generated as a HTML page
- RTF - The report will be generated in Rich Text Format
- Excel - The report will be generated as an excel sheet

#### **Printer At**

Select the printer location from the drop down list. This is applicable only when the report output is 'Print'. The list displays the following values:

- Client - Printer is connected to a client machine
- Server - Printer is connected to the server

#### **Report Output**

Select the type of report output required from the drop down list. The list displays the following values:

- View - Report will be displayed on screen. This is the default value
- Print - Report will be sent to the printer for printing
- Spool - Report will be spooled as file

## Printer

Specify the printer to be used for printing the report. Alternatively, you can select the printer from the option list.

### 10.19.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### Header of the report

The header of the report contains the following information:

Field Name	Field Description
Bank Code and Name	Bank code and Name of the bank as per maintenance done in Bank Parameter
Branch Code (Branch Name)	Branch code and name of branch for which report is being generated
User Id	User id of the user generating the report
Name of the Report	Name of the Report
Report Date	Date for which report is generated
Creation Date	Report Generation Date (System Date)
Creation Time	Report Generation time stamp

#### Sub header of the report

The sub head section will have the following information:

Field Name	Field Description
Currency Change Account Number	Currency Change Account Number

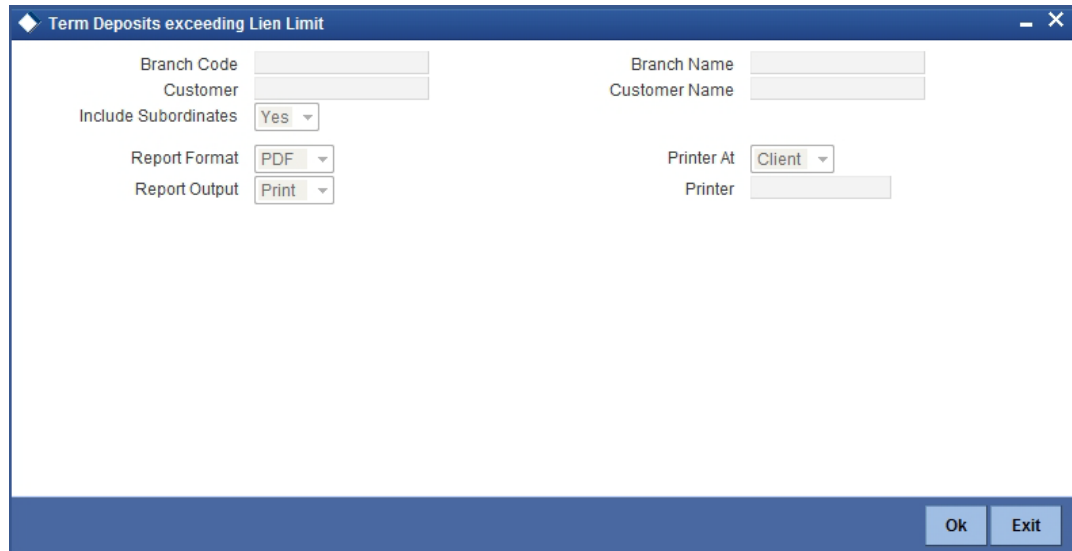
#### Body of the report

The generated report will have the following information:

Field Name	Field Description
TD Account Number	TD Account Number
Customer Name	Full name of the customer
Interest Accrued in Account Currency	Interest Accrued in Account Currency
Currency	Currency of account
Exchange Rate	Exchange Rate
Interest Accrued in Local Currency	Interest Accrued in Local Currency
Next Payout Date	Next interest Liquidation date

## 10.20 Term Deposits Exceeding Lien Limits Report

You can generate a report of term deposits exceeding the lien reports using 'Term Deposits Exceeding Lien Limit' screen. To invoke the screen, type 'STRLELMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

### **Branch Code**

Specify the branch code for which you are generating the report. The option list displays all valid branch codes available in the system. Choose the appropriate one.

Based on the branch code selected, the system displays the name of the branch.

### **Customer**

Specify the CIF of the customer for whom the report is being generated. The option list displays all valid customer numbers that are applicable. Choose the appropriate one.

Based on the customer number, the system displays the name of the customer.

### **Include Subordinates**

The relationship managers can generate the reports for the customers who are associated with their subordinate RMs. Choose one of the following options:

- Yes – Select this to include the customers assigned to your subordinate RMs.
- No – Select this to generate the report only for the customers assigned to you, excluding the customers assigned to your subordinate RMs.

Choose the appropriate one.

Once you have specified the details, click 'OK'. The system generates the report based on the parameters specified.

### 10.20.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The term deposit exceeding lien limit report contains the following details:

**Header Elements**

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

**Body Elements**

Field Name	Field Description
RM Id	Relationship Manager ID
Customer No	CIF Number
Customer Name	Customer Name
Deposit Amount	Deposit Amount
Deposit Term	Deposit Term in Days, Months and Years
Account Number	Account Number
Td Maturity Date	Maturity date of the TD
Total Interest Payable	Total Interest Payable
Maturity Amount	Maturity Amount
Lien Limit %	Lien Limit % at bank level
Lien %	Lien percentage utilized
Lien Amount	Lien Amount
Total Interest Payable	Total Interest Payable
Maturity Amount	Maturity Amount

**10.21 Unclaimed Deposits Transferred for a Day**

You can generate a report for the unclaimed deposits transferred during a day. If you do the required maintenances and batch set up, you can generate the 'Unclaimed Deposits Transferred for a Day' report as part of EOD operations.

*For further details on report parameter and batch maintenances, refer to the Reports User Manual.*

### 10.21.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

#### Header

The following details are displayed in the header section:

Field Name	Field Description
Branch	Current Branch Code and branch Name
Branch Date	Current Branch Date
Run Date & Time	Current Run Date and Time
User ID	Operator generating the Report
Module	Module of the Report
Page No	Page No. of the Report

#### Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Product Code	Indicates the product code
Product Title	Indicates the product title
Currency	Indicates the currency of the transaction
Account Number	Indicates the account number
Customer Name	Indicates the name of the customer
Deposit/Renewal Date	Indicates the deposit renewal date
Maturity Date	Indicates the maturity date
Grace Days	Indicates the grace days
Outstanding Principal	Indicates the outstanding principal
Outstanding Interest	Indicates the outstanding interest

### 10.22 Term Deposits Topped-up During the Period

You can generate the Term Deposit Top-up report for TD accounts for which the top-up is made. This report can be generated for all branches or for specific branch for account. To invoke the screen, type 'TDRTOPUP' in the field at the top right corner of the application toolbar and click the adjoining arrow button

The screenshot shows a software window titled "Term Deposits Topped-Up During the Period". It contains the following fields and controls:

- Branch Code: Text input field with a list icon.
- Branch Name: Text input field.
- Account Number: Text input field with a list icon.
- From Date: Date input field with a calendar icon.
- Report Format: Dropdown menu showing "PDF".
- Report Output: Dropdown menu showing "Print".
- Customer Number: Text input field with a list icon.
- Customer Name: Text input field.
- To Date: Date input field with a calendar icon.
- Printer At: Dropdown menu showing "Client".
- Printer: Text input field with a list icon.
- Buttons: "Ok" and "Cancel" buttons at the bottom right.

Specify the following:

**Branch Code**

Select the current branch code from the adjoining option list.

**Branch Name**

The branch name of the selected branch code is displayed here.

**Account Number**

Select the account number from the adjoining option list.

**Customer Number**

Select the customer number from the adjoining option list.

**Customer Name**

The customer name of the selected customer is displayed here.

**From Date**

Specify the date from which the report for topped-up TD account should be generated.

**To Date**

Specify the date till which the report for topped-up TD account should be generated.

**Report Format**

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

**Report Output**

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report

- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

**Printer At**

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

**Printer**

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Click the 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

**10.22.1 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The report contains the following details:

**Header**

The following details are displayed in the header section:

Field Name	Field Description
Customer Number	Customer for whom the TD is opened
Branch Code	Current Branch Code
Account Number	TD Account number for which top-up is made
Report from Date	The start date for generating the Report
Report to Date	The end date for generating the Report

**Body of the Report**

The following details are displayed as body of the generated report:

Field Name	Field Description
Deposit Account Number	Indicates the TD Deposit account number
Account Description	Indicates the description of the TD Deposit account
Customer Number	Indicates the customer number
Account Open Date	Indicates the account opening date
Top-up Date	Indicates the top-up date of the account
Top-up Value Date	Indicates the value date of the TD top-up
Top-up Amount	Indicates the account opening date
Total Deposit Amount	Indicates the total deposit amount
Interest Rate	Indicates the rate of interest



Maturity Date	Indicates the date of TD maturity
Maturity Amount	Indicates the TD amount on deposit maturity

## 10.23 Ad-Hoc Combined Statement

You can generate ad-hoc combined statement through 'Ad-Hoc Combined Statement' screen. You can invoke this screen by typing 'STDCDSMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

### Customer No

Select the customer number from the adjoining option list.

### Customer Name

The system displays the customer name.

### Statement ID

Select the statement ID from the adjoining option list.

### Balance

You can select the balance to view based on the book date or value date.

### Based on Date Range

#### From Date

Specify the from date for the combined statement generation.

#### To Date

Specify the to date for combined statement generation.

### Print Options

You can print, view or spool the statement.

### Apply Online Charges

Check this box to indicate that the charges needs to be applied to generate the ad-hoc account statement.

### Send to Customer

Check this box to send the statement to the customer.

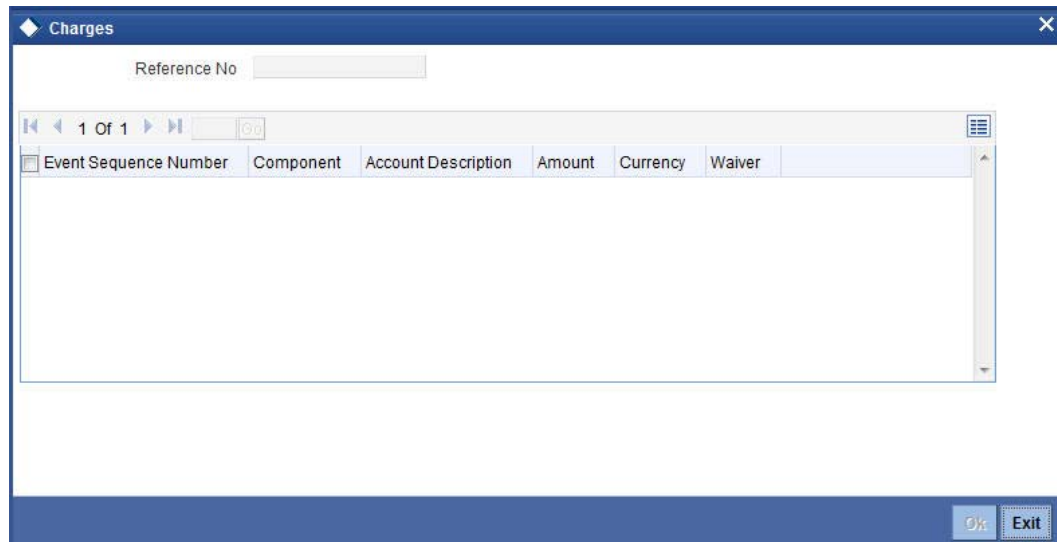
### Processing Ad-Hoc Combined Statement

You can process the ad-hoc combined statement by doing the following:

- Select the customer for which ad-hoc account statement needs to be generated..
- Select the plan ID maintained for the customer.
- Specify the date range. If date range is not specified then the system generates report for the current date only.
- Check 'Send to Customer', if the statement should be sent to the customer. You can view, print or spool the message based on the option selected.
- If the 'Send to Customer' is not checked, then the generated statement can only be viewed, spooled or printed. The message will not be available in outgoing browser.
- Specify if charge needs to be applied on the statement generation. Applicable charges can be viewed in the charge sub screen, on click of the 'Charge' button. The actual accounting entries for the charge is processed only on the click of OK button of the Ad hoc screen. You can also waive off the charges applied.
- 'Reports' button is provided for processing the reports.
- Statement is generated for all the accounts maintained in the statement plan.

### 10.23.1 Charge Details

You can view, waive or modify the online charges computed for the generation of the combined statement through the Charges screen. You can invoke this screen by typing 'CSCONLEVT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button or click 'Charges' on the 'Ad-Hoc Combined Statement' screen.



The system displays the following details in the charges screen:

- Reference No
- Event Sequence Number
- Component
- Charge Account
- Account Description
- Amount

- Currency
- Waiver

---

**Note**

The following maintenances are necessary for the online charge calculation:

- Create an RT product.
  - Map the RT product to the ARC maintenance screen.
  - Maintain the combination in Online Charge Product Maintenance screen.
- 

### 10.23.2 Combined Statement Generation Report

You can generate Combined Statement Report using 'Combined Statement Report' screen. You can invoke this screen by typing 'RPRCNDLG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Customer No**

The system displays the customer number.

**Statement ID**

The system displays the statement ID.

**Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

**Header**

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name

User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Customer Name	Indicates the name of the customer
Customer Address	Indicates the address of the customer
Account Summary Details	Indicates the summary details for CASA, TD and CL

### Body of the Report

The body of the report displays:

- Current And Savings Account Activity Summary
- Deposit Account Activity Summary
- Loan Accounts Activity Summary
- Detailed CASA Account Activity Statement
- Detailed Deposit Account Activity Statement
- Detailed Loan Accounts Activity Statement

*For further details on combined statement refer section 'Maintaining Combined Statements' section in 'Generating Account Statements' chapter of 'CASA' user manual.*

### 10.23.3 TD Linked to OD Account Report

You can generate TD Linked to OD Account Report using 'TD Linked to OD Account Report' screen. You can invoke this screen by typing 'TDRLNKOD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

**Branch Code**

System displays the branch code.

Customer

Specify the customer number.

Click 'Ok' to generate the report.

**Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates Report Name
Branch	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date and Time	Indicates Current System Date and Current System time.

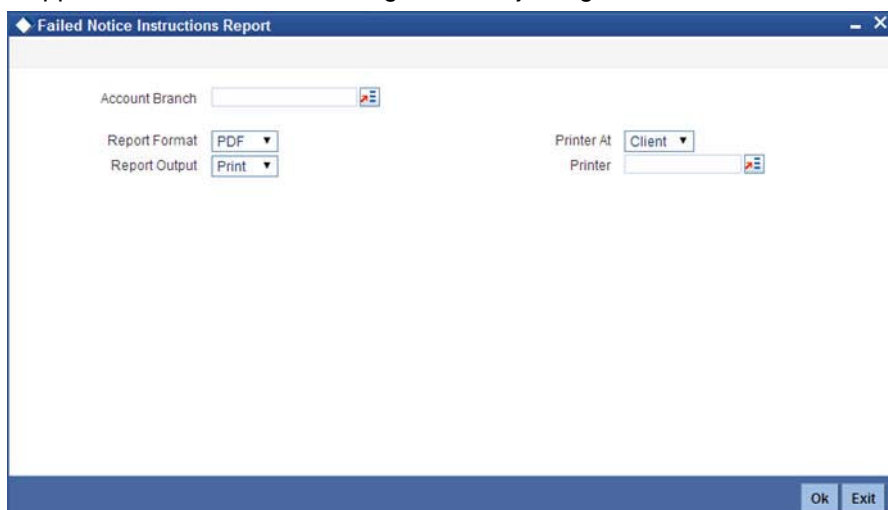
**Body of the Report**

The body of the report displays:

- Branch
- Customer Number

## 10.23.4 Failed Notice Instructions Report

You can generate failed notice instruction report using 'Failed Notice Instructions Report' screen. You can invoke this screen by typing 'STRFAINT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

### Branch Code

Specify the valid branch code. This adjoining option list displays all valid branch code maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The remaining content displayed in the report is as follows:

#### Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page number out of total number of pages in report
Module	Indicates the Module of the Report
Report Run Date and Time	Indicates Current System Date and Current System time.

#### Body of the Report

The body of the report displays:

- Account Branch
- Branch Code
- Term Deposit Account Number
- Term Deposit Account Currency
- Notice Reference Number
- Notice Amount
- Date of Failure

### 10.23.5 Defaulted Exchange Rate Modified in Term Deposit Report

You can generate TD exchange rate report using 'Defaulted Exchange Rate Modified in Term Deposit' screen. You can invoke this screen by typing 'TDRRTMOD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

#### **Branch**

The system displays the branch code.

#### **Customer**

Specify the customer number. You can also select the valid customer number from the adjoining option list.

#### **From Date**

The system displays 'From Date' details.

#### **To Date**

The system displays 'To Date' details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

#### **Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The remaining content displayed in the report is as follows:

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates Report Name
Branch	Indicates Current Branch code
User ID	Indicates the Identification of the User
Report From Date	Indicates From Date of the Report
Report To Date	Indicates To Date of the Report
Branch Date	Indicates the date of Branch in which report is taken

**Body of the Report**

The following details are displayed as body of the generated report:

<b>Field Name</b>	<b>Field Description</b>
Customer Identification	Indicates the customer number
Customer Name	Indicates the customer name
Deposit Account Number	Indicates the deposit account number
Account Description	Indicates the description of the account number
Account Branch	Indicates the account branch of the deposit account
Account Currency	Indicates the currency of the deposit account
Deposit Maturity Date	Indicates the maturity date of the deposit account
Pay In/Pay Out	Indicates if the exchange rate maintenance is done for Pay In or Pay Outs
Original Exchange Rate	Indicates the original exchange rate defaulted
Applied Exchange Rate	Indicates the applied exchange rate that was modified from original exchange rate by the user
Variance Percentage	Indicates the variance percentage for the rates



## 10.23.6 TD Currency Change Report

You can generate TD Account Currency Change reports using 'Term Deposit Currency Change Report' screen. You can invoke the screen by typing 'STRACCH' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a software window titled "Term Deposit Currency Change Report". The window is divided into several sections for data entry:

- Account Information:** Includes fields for Branch Code (000), Branch Name (Branch 1), Account Number (00001231243234), and Account Description (XYZ).
- Transaction Information:** Includes Transaction Date (2012-12-29).
- Duration:** Includes From (2012-12-29) and To (2012-12-29) date fields.
- Report Type:** Includes Report Format (PDF), Report Output (Print), Printer At (Client), and Printer fields.

At the bottom right of the window, there are "Ok" and "Exit" buttons.

You can specify the following parameters:

### **Branch Information**

#### **Branch Code**

Select the transaction branch code. The adjoining option list displays all valid branch codes maintained in the system. You can choose the appropriate one.

#### **Branch Name**

The system displays the branch name once you select the branch code.

#### **Account Number**

Specify the account number for which the report is required. The adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

#### **Account Description**

The system displays the account description once you select the account number.

#### **Currency Change Account**

Specify the currency change account for which the report is required. The adjoining option list displays all valid currency change accounts maintained in the system. You can choose the appropriate one.

### **Transaction Information**

#### **Transaction Date**

Specify the date of customer change transaction.

#### **Duration**

##### **From**

Specify the date from which the report is needed.

**To**

Specify the date to which the report is needed.

**Report Type****Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML - Select to generate report in HTML format
- RTF - Select to generate report in RTF format
- PDF - Select to generate report in PDF format
- EXCEL - Select to generate report in EXCEL format

**Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print - Select to print the report
- View - Select to print the report
- Spool - Select to spool the report to a specified folder so that you can print it later

**Printer At**

Select the location to print the report, from the adjoining drop-down list. This list displays the following values:

- Client - Select if you need to print at the client location
- Server - Select if you need to print at the server location

**Printer**

Select the printer to print the report. The adjoining option list displays all valid printers maintained in the system. You can choose the appropriate one.

**10.23.7 Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The remaining content displayed in the report is as follows:

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Bank	Indicates code of the bank and the bank name
Branch	Indicates code of the branch and the branch name
User ID	Indicates user who is generating the report
Branch Date	Indicates the current system date of the branch
Report From Date	Indicates From Date of the report
Report To Date	Indicates To date of the report

Field Name	Field Description
Report Criteria	Indicates either Account number or Branch code based on the parameter selected at the 'TD Account Currency Change Report' (STRACCH) Screen

### Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Currency Change Account	Indicates currency Change Account
Account Number	Indicates account number
Account Description	Indicates description of the account number
Account Open Date	Indicates date of Account Opening
Transaction Date	Indicates date of currency change transaction
Old Account Currency	Indicates currency of the account before the currency change
Deposit Balance	Indicates the deposit balance in the old account currency before the currency change.
Interest Rate	Indicates applicable interest rate for the deposit before the currency change
Interest start date	Indicates date of interest start date for the deposit account.
Maturity Amount	Indicates the maturity amount in the old account currency
Maturity Date	Indicates maturity date for Deposits
New Account Currency	Indicates new account currency based on the currency change transaction
Deposit Balance	Indicates the deposit balance in the new account currency
Interest Rate	Indicates applicable interest rate for the deposit after the currency change
Maturity Amount	Indicates the maturity amount in the new account currency
Maker ID	Indicates user ID of the transaction initiator
Checker ID	Indicates user ID of the transaction authorizer

## 10.24 Relationship Pricing Benefit Plan Report

You can generate Relationship Pricing Benefit Plan reports using 'Relationship Pricing Benefit Plan Report' screen. You can invoke the screen by typing 'STRVAENQ' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a software window titled "Relationship Pricing Benefit Plan Report". The window contains a form with the following fields and controls:

- Branch Code \***: Text input field with a help icon.
- Customer Service Model \***: Text input field with a help icon.
- Customer No \***: Text input field with a help icon.
- Customer Name**: Text input field.
- Account Opening Channel**: Text input field with a help icon.
- Account Class \***: Text input field with a help icon.
- Currency \***: Text input field with a help icon.
- Deposit/Balance Amount**: Text input field.
- Account Open Date**: Text input field.
- Deposit Tenor Years**: Text input field.
- Months**: Text input field.
- Days**: Text input field.
- Pay in Currency**: Text input field with a help icon.
- Report Format**: Dropdown menu set to "PDF".
- Report Output**: Dropdown menu set to "Print".
- Printer At**: Dropdown menu set to "Client".
- Printer**: Text input field.

At the bottom right of the window, there are "Ok" and "Cancel" buttons.

You can specify the following parameters:

### Branch Code

The system displays the branch code in which the enquiry is done. You can amend this field.

### Customer Service Model

Specify the customer service model details. Alternatively, you can select the Customer Service Model details from the option list. The list displays all valid CSM details maintained in STDSRMDL (Customer Service Model Maintenance) screen.

### Customer Number

Specify the customer number of the specific customer. If you select 'ALL', then the system will consider all the customer numbers of the bank for whom that particular Customer Service Model is linked for the enquiry. This is a mandatory field.

### Customer Name

The system displays the name of the customer for the selected customer number. If you have selected 'ALL' in the 'Customer Number' field, then the system will not display any value in this field.

### Account Opening Channel

Specify the account opening channel details. Alternatively, you can select the Account Opening Channel details from the option list. The list displays all valid account opening channel details maintained in CODSORCE screen.

### Account Class

Specify the account class details. Alternatively, you can select the account class details Model details from the option list. The list displays all valid account class details maintained in the system.

### Currency

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency code details maintained in the bank.

**Deposit/Balance Amount**

Specify the deposit amount for TD accounts or the approximate daily balance for CASA account.

For the Account Class Type 'Deposit' this field is mandatory. If the Account Class Type is 'Current' or 'Savings' this field is not mandatory.

**Account Open Date**

The system defaults the account opening date to the current date. You can modify the date to back date or future date.

**Deposit Tenor**

Specify the deposit tenor details in Years, months and days.

This field is applicable only when the selected Account Class Type 'Deposit'. This field is not applicable if the selected Account Class Type is 'Current' or 'Savings'.

**Pay in Currency**

Specify the pay in currency details. Alternatively, you can select the pay in currency code from the option list. The list displays all valid pay in currency code details maintained in the bank.

**Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML - Select to generate report in HTML format
- RTF - Select to generate report in RTF format
- PDF - Select to generate report in PDF format
- EXCEL - Select to generate report in EXCEL format

**Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print - Select to print the report
- View - Select to print the report
- Spool - Select to spool the report to a specified folder so that you can print it later

**Printer At**

Select the location to print the report, from the adjoining drop-down list. This list displays the following values:

- Client - Select if you need to print at the client location
- Server - Select if you need to print at the server location

**Printer**

Select the printer to print the report. The adjoining option list displays all valid printers maintained in the system. You can choose the appropriate one.

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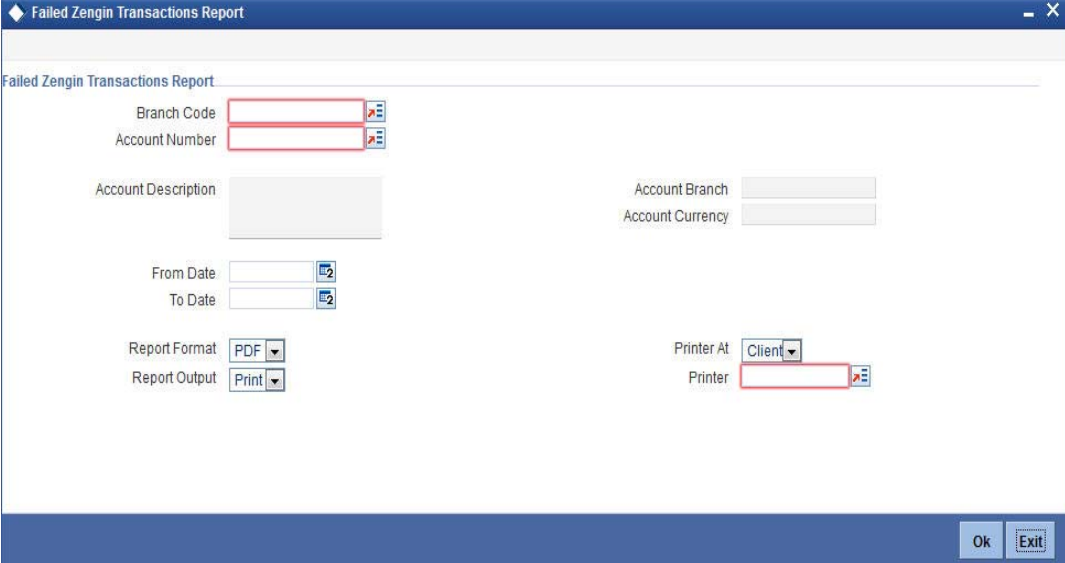
**Note**

This is an independent screen. You need to click 'Reports' button in 'Relationship Pricing Benefit Plan Enquiry' screen to modify the contents in 'Relationship Pricing Benefit Plan Report' screen.

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## 10.25 Failed Zengin Transactions Report

You can generate list the failed Zengin TD Transactions for the selected branch using 'Failed Zengin Transactions Report' screen. You can invoke the screen by typing 'TDRZENFL' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You can specify the following parameters:

### Branch Code

Specify the branch code in which the enquiry is done. Alternatively, you can select the branch code from the option list. The list displays all valid branch code maintained in the system.

### Account Number

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all the failed Zengin transactions for the selected branch.

### Account Description

The system displays the description for the specified account number.

### Account Branch

The system displays the account branch code.

### Account Currency

The system displays the account currency code.

### From Date

Specify the From Date details

### To Date

Specify the To Date details.

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML - Select to generate report in HTML format
- RTF - Select to generate report in RTF format
- PDF - Select to generate report in PDF format
- EXCEL - Select to generate report in EXCEL format

## Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print - Select to print the report
- View - Select to print the report
- Spool - Select to spool the report to a specified folder so that you can print it later

## Printer At

Select the location to print the report, from the adjoining drop-down list. This list displays the following values:

- Client - Select if you need to print at the client location
- Server - Select if you need to print at the server location

## Printer

Select the printer to print the report. The adjoining option list displays all valid printers maintained in the system. You can choose the appropriate one.

## 10.26 Dual Currency Report

You can generate the dual currency deposits for a specific currency combination using 'Dual Currency Report' screen. This report can be used in the following ways:

- Report of Dual currency deposits, where deposit date of deposits falls on specified range.
- Report of Dual currency deposits, where maturity date of deposits falls on specified range.

You can invoke the screen by typing 'TDRDCDEP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows the 'Dual Currency Deposit Report' application window. The window title is 'Dual Currency Deposit Report'. The interface includes the following elements:

- Report Basis:** A dropdown menu set to 'Deposit Date'.
- From Date:** A date input field with a calendar icon.
- To Date:** A date input field with a calendar icon.
- Branch:** A text input field with a search icon.
- Product:** A text input field with a search icon.
- Deposit Currency:** A text input field with a search icon.
- Linked Currency:** A text input field with a search icon.
- Report Format:** A dropdown menu set to 'PDF'.
- Report Output:** A dropdown menu set to 'Print'.
- Printer At:** A dropdown menu set to 'Client'.
- Printer:** A text input field with a search icon.
- Buttons:** 'Ok' and 'Exit!' buttons at the bottom right.

You can specify the following parameters:

**Report Basis**

Select the report basis to be generated from the drop-down list. The list displays the following values:

- Deposit Date
- Maturity Date

**From Date**

Specify the From Date details. This is a mandatory field.

**To Date**

Specify the To Date details. This is a mandatory field.

**Branch Code**

The system displays the branch code in which the enquiry is done. You can amend this field.

**Product**

Specify the product code. Alternatively, you can select valid product code from the option list. The list displays all valid product codes maintained in the system.

**Deposit Currency**

Specify the deposit currency. Alternatively, you can select valid currency code from the option list. The list displays all valid currency codes maintained in the system.

**Linked Currency**

Specify the linked currency. Alternatively, you can select valid currency code from the option list. The list displays all valid currency codes maintained in the system.

**Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML - Select to generate report in HTML format
- RTF - Select to generate report in RTF format
- PDF - Select to generate report in PDF format
- EXCEL - Select to generate report in EXCEL format

**Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print - Select to print the report
- View - Select to print the report
- Spool - Select to spool the report to a specified folder so that you can print it later

**Printer At**

Select the location to print the report, from the adjoining drop-down list. This list displays the following values:

- Client - Select if you need to print at the client location
- Server - Select if you need to print at the server location

**Printer**

Select the printer to print the report. The adjoining option list displays all valid printers maintained in the system. You can choose the appropriate one.



## 10.26.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The remaining content displayed in the report is as follows:

### Header

The following details are displayed in the header section:

<b>File Name</b>	<b>File Description</b>
Report Title	Report title will be "Dual Currency Deposit"
Bank Name	The bank will be picked up from bank parameters.
Branch Code and Name	This field will be copied from the parameter input. The branch name would be fetched from the branch definition for the given branch code.
DCD Product	All active DCD product will be displayed.
Deposit Currency	All Active Deposits with the selected deposit currency will be displayed.
Linked Currency	All Active Deposits with the selected linked currency will be displayed.
Report Start Date and Time	The system displays the DCDs, which are active on or after this date.
Report End Date and Time	The system displays the DCDs, which are active on or before this date.

### Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Sl. No.	The system displays the serial number
Transaction Date and Time	The system displays the transaction date and time
Channel	The system displays the channel details
Account Number	The system displays the account number
PID	The system displays the PID
Date Type	The system displays the date type
Date	The system displays the date
Tenor	The system displays the tenor
Spread	The system displays the spread
Strike Rate	The system displays the strike rate
Interest Rate	The system displays the interest rate
Principal	The system displays the principal
Deposit Currency	The system displays the deposit currency
Linked Currency	The system displays the linked currency
Officer	The system displays the officer

### 10.26.2 Triple Currency Deposit

You can generate the triple currency deposits for a specific currency combination using 'Triple Currency Report' screen. This report can be used in the following ways:

- Report of Triple currency deposits, where deposit date of deposits falls on specified range.
- Report of Triple currency deposits, where maturity date of deposits falls on specified range.

You can invoke the screen by typing 'TDRTCDEP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows the 'Triple Currency Deposit Report' window with the following parameters:

- Report Basis: Deposit Date
- From Date: [Calendar icon]
- To Date: [Calendar icon]
- Branch: [List icon]
- Product: [List icon]
- Deposit Currency: [List icon]
- Linked Currency 1: [List icon]
- Linked Currency 2: [List icon]
- Report Format: PDF
- Report Output: Print
- Printer At: Client
- Printer: [List icon]

You can specify the following parameters:

### Report Basis

Select the report basis to be generated from the drop-down list. The list displays the following values:

- Deposit Date
- Maturity Date

### From Date

Specify the From Date details

### To Date

Specify the To Date details.

### Branch Code

The system displays the branch code in which the enquiry is done. You can amend this field.

### Product

Specify the product code. Alternatively, you can select valid product code from the option list. The list displays all valid product codes maintained in the system.

### Deposit Currency

Specify the deposit currency. Alternatively, you can select valid currency code from the option list. The list displays all valid currency codes maintained in the system.

### Linked Currency 1

Specify the linked currency.

## Linked Currency 2

Specify the linked currency.

## Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML - Select to generate report in HTML format
- RTF - Select to generate report in RTF format
- PDF - Select to generate report in PDF format
- EXCEL - Select to generate report in EXCEL format

## Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print - Select to print the report
- View - Select to print the report
- Spool - Select to spool the report to a specified folder so that you can print it later

## Printer At

Select the location to print the report, from the adjoining drop-down list. This list displays the following values:

- Client - Select if you need to print at the client location
- Server - Select if you need to print at the server location

## Printer

Select the printer to print the report. The adjoining option list displays all valid printers maintained in the system. You can choose the appropriate one.

### 10.26.3 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The remaining content displayed in the report is as follows:

#### Header

The following details are displayed in the header section:

File Name	File Description
Report Title	Report title will be "Triple Currency Deposit
Bank Name	The bank will be picked up from bank parameters.

<b>File Name</b>	<b>File Description</b>
Branch Code and Name	This field will be copied from the parameter input. The branch name would be fetched from the branch definition for the given branch code.
TCD Product	All active TCD product will be displayed.
Deposit Currency	All Active Deposits with the selected deposit currency will be displayed.
Linked Currency1	All Active Deposits with the selected linked currency1 will be displayed.
Linked Currency2	All Active Deposits with the selected linked currency2 will be displayed.
Report Start Date and Time	The system displays the TCDs, which are active on or after this date.
Report End Date and Time	The system displays the TCDs, which are active on or before this date.

### **Body of the Report**

The following details are displayed as body of the generated report:

<b>Field Name</b>	<b>Field Description</b>
Sl. No.	The system displays the serial number
Transaction Date and Time	The system displays the transaction date and time
Channel	The system displays the channel details

Field Name	Field Description
Account Number	The system displays the account number
PID	The system displays the PID
Date Type	The system displays the date type
Date	The system displays the date
Tenor	The system displays the tenor
Strike Rate1	The system displays the strike rate1
Strike Rate2	The system displays the strike rate2
Interest Rate	The system displays the interest rate
Principal	The system displays the principal
Deposit Currency	The system displays the deposit currency
Linked Currency1	The system displays the linked currency1
Linked Currency2	The system displays the linked currency2
Officer	The system displays the officer

## 10.27 DIC Uninsured Details Report

You can generate a report to view all uninsured amount transferred as per incoming file from DIC using 'DIC Uninsured Details Report' screen. You can invoke this screen by typing 'TDRDICDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'DIC Uninsured Details Report' application window. The window title is 'DIC Uninsured Details Report'. The main area contains the following fields and controls:

- Branch Code \* (text input with a search icon)
- Account Number (text input with a search icon)
- Account Description (text area)
- Date (text input with a calendar icon)
- Customer Number (text input with a search icon)
- PID (text input with a search icon)
- Account Branch (text input)
- Account Currency (text input)
- Report Format (dropdown menu set to PDF)
- Report Output (dropdown menu set to Print)
- Printer At (dropdown menu set to Client)
- Printer (text input with a search icon)

At the bottom right, there are 'Ok' and 'Exit' buttons.

Specify the following details:

### Branch

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system.

**Account Number**

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all valid account numbers maintained in the system.

**Account Description**

The system displays the account description based on the account number selected.

**Date**

Select the date from the adjoining calendar.

**Customer Number**

Specify the customer number. Alternative, you can select the valid customer number from the option list. The list displays all valid customer number maintained in the system.

**PID**

Specify the PID of the customer. Alternatively, you can select the PID from the option list. The list displays all valid PID maintained in the system.

**Account Branch**

The system displays the account branch.

**Account Currency**

The system displays the account currency.

**Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML - Select to generate report in HTML format
- RTF - Select to generate report in RTF format
- PDF - Select to generate report in PDF format
- EXCEL - Select to generate report in EXCEL format

**Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print - Select to print the report
- View - Select to print the report
- Spool - Select to spool the report to a specified folder so that you can print it later

**Printer At**

Select the location to print the report, from the adjoining drop-down list. This list displays the following values:

- Client - Select if you need to print at the client location
- Server - Select if you need to print at the server location

**Printer**

Select the printer to print the report. The adjoining option list displays all valid printers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

## Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The remaining content displayed in the report is as follows:

### **Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates the report Name
Bank	Indicates the bank code and the bank name
User ID	Indicates the identification of the user
Date	Indicates from date of the report
Run Date	Indicates the branch date
Run Time	Indicates the run time

### **Body of the Report**

The following details are displayed as body of the generated report:

<b>Field Name</b>	<b>Field Description</b>
Customer Number	Indicates the customer number
Customer Name	Indicates the customer name
PID	Indicates the PID of the customer
Account Branch	Indicates the account branch
Account Currency	Indicates the currency of the account
Original Account Number	Indicates the account from which uninsured amount was recovered
DIC Account Number	Indicates the number generated for DIC reference.
Insured Principal	Indicates the current value of insured principal
Insured Accrued Interest	Indicates the current value of insured accrued interest
Uninsured Principal	Indicates the current value of uninsured principal
Uninsured Accrued Interest	Indicates the current value of insured accrued interest
GL for Uninsured Portion	Indicates the GL having the respective amount
Date of Transfer	Indicates the date of transfer to GL

## **10.28 ~~Term Deposit Accounts Moved to Suspense GL~~**

~~You can view the list of TD accounts, which is moved to suspense GL account along with its reconciliation details using 'TD Accounts Moved to Suspense GL' screen. You can invoke this~~



screen by typing 'TDRSUMOV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "TD Accounts Moved to Suspense GL". It contains the following fields and controls:

- Branch Code: [Text Field]
- GL Code \*: [Text Field]
- Report Format: [PDF] (Dropdown)
- Report Output: [Print] (Dropdown)
- Printer At: [Client] (Dropdown)
- Printer: [Text Field]
- Buttons: Ok, Exit

Specify the following details:

#### **Branch Code**

Specify the branch code for which the report is taken. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system.

#### **GL Code**

Specify the GL code of principal or interest. Alternatively, you can select the GL code from the option list. The list displays all valid GL codes maintained in the system.

#### **Report Format**

Select the format in which you need to generate the report from the drop-down list. This list displays the following values:

- HTML—Select to generate report in HTML format
- RTF—Select to generate report in RTF format
- PDF—Select to generate report in PDF format
- EXCEL—Select to generate report in EXCEL format

#### **Report Output**

Select the report output in which you need to generate the report from the drop-down list. This list displays the following values:

- Print—Select to print the report
- View—Select to print the report
- Spool—Select to spool the report to a specified folder so that you can print it later

#### **Printer At**

Select the location to print the report from the drop-down list. This list displays the following values:

- Client—Select if you need to print at the client location
- Server—Select if you need to print at the server location

#### **Printer**

Specify the printer to print the report. Alternatively, you can select the printer from the option list. The list displays all valid printers maintained in the system.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

### 10.28.1 **Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

#### **Header of the report**

The header displays the title of the report, branch, branch date and the user ID of the user who generated the report.

#### **Body of the report**

The generated report will have the following information:

<b>Field Name</b>	<b>Field Description</b>
TD Account Number	The system displays the Instrument Code as TD account number
Account Currency	The system displays the currency of the TD account.
Maturity Date	The system displays the maturity date of the TD
Date of Movement into GL	The system displays the date on which the TD amount has been moved into the GL account from the TD account
Amount Moved	The system displays the amount that has been moved from the TD account to GL account. The amount mentioned here will be in Account Currency
Reconciliation Done Yes/No	The system displays whether the amount moved into the GL has already been reconciled and moved out of the GL. If it has already been reconciled, the system displays 'Yes'. If the reconciliation done is mentioned as 'No', then the amount still exists in the GL account
Date of Reconciliation	The system displays the date on which the reconciliation has been done. This field will be blank if the reconciliation has not been done.

### 10.29 **Maruyu Limit Over Warning Report**

You can generate a report to view the details of the customer whose Maruyu limit is going to be expired using 'Maruyu Limit Over Warning Report' screen. You can invoke this screen by

typing 'STRMAOVR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Maruyu Limit Over Warning Report". The window contains several input fields and dropdown menus. The fields are: "Branch Code" (set to "ALL"), "Customer No" (set to "ALL"), "PID Number" (empty), "Effective Date" (set to "2017-12-25"), and "% Of Maruyu Limit Utilized" (empty). There are also dropdown menus for "Report Format" (set to "PDF") and "Report Output" (set to "Print"). On the right side, there are dropdowns for "Printer At" (set to "Client") and "Printer" (empty). At the bottom right, there are "OK" and "Exit" buttons.

Specify the following details:

### Branch Code

Specify the branch code to generate the report branch wise. Alternatively, you can select the valid branch code number from the option list. The list displays all the valid branch codes maintained in the system. By default, the system defaults the value to 'ALL'. However, you can modify it.

---

#### Note

If you provide specific branch code, the system will list only the customer pertaining to that branch.

---

### Customer Number

Specify the customer number. Alternative, you can select the valid customer number from the option list. The list displays all the customers whose % of Maruyu limit is utilized. By default, the system defaults the value to 'ALL'.

### PID Number

Specify the PID number. Alternatively, you can select the PID number from the option list. The list displays all the valid PID numbers maintained in the system.

---

#### Note

You can specify either the PID number or the Customer Number. If you provide the Customer Number, the system will automatically populate the PID number and vice versa.

---

### Effective Date

The system displays the effective date.

### % of Maruyu Limit Utilized

Specify the % of maruyu account limits.

---

**Note**

If it is breached against the customer level Maruyu limit then the same should be listed in the report.

---

**Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML - Select to generate report in HTML format
- RTF - Select to generate report in RTF format
- PDF - Select to generate report in PDF format
- EXCEL - Select to generate report in EXCEL format
- XLSX - Select to generate report in XLSX format

**Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print - Select to print the report
- View - Select to print the report
- Spool - Select to spool the report to a specified folder so that you can print it later

**Printer At**

Select the location to print the report, from the adjoining drop-down list. This list displays the following values:

- Client - Select if you need to print at the client location
- Server - Select if you need to print at the server location

**Printer**

Select the printer to print the report. The adjoining option list displays all valid printers maintained in the system. You can choose the appropriate one.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

**Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The remaining content displayed in the report is as follows:

- Branch Code
- Customer Number
- PID Number
- Customer Name
- Maruyu Limit Currency
- Customer Level Maruyu Limit
- Branch Code
- Account Number
- Maruyu Account Limit Currency
- Maruyu Account Limit
- % Of Utilization from the Customer Level Limit
- Total % Utilized.



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## 11. Function ID Glossary

### A

ACDAUDTR ..... 6-89  
ACDCCYH ..... 6-88  
ACER 105

### C

CADBALCT 92  
CFDFLTRI ..... 3-11, 3-58  
CSCONLEVT ..... 10-45

### I

ICDBADHC ..... 6-42  
ICDDCDIN 51  
ICDINSMT ..... 5-63, 5-65  
ICDINSTC 37  
ICDPRMNT ..... 3-53  
ICDRATMA ..... 9-19  
ICDRDPM1, ..... 7-4  
ICDRDREV 6  
ICDRDSIM ..... 6-73  
ICDREDMN ..... 6-7  
ICDREDRN ..... 6-64  
ICDRUMNT ..... 9-1  
ICDTCDIN 36  
ICDUDVAL ..... 9-17  
ICSEXELG ..... 6-49  
ICSINSMT ..... 5-66  
ICSRDPM1 5  
ICSREDMN ..... 6-39

### O

OLE\_LINK7 ..... 6-41  
OLE\_LINK8 ..... 6-41

### R

RDDSCHEQ ..... 4-42

### S

STDACCH 83  
STDACCLS ..... 3-7  
STDAMBLK ..... 5-59  
STDBNMNT 65  
STDCAREV 101  
STDCDSMT ..... 10-44  
STDCLOSE ..... 3-4  
STDCUSTD ..... 4-1  
STDEDENQ 42

STDEDMNT 40, 42  
STDEDRSN 39  
STDEVREV 99  
STDMAENQ 58  
STDNTINS ..... 6-78  
STDPCFCT 62  
STDSCSAC ..... 6-50  
STDSPRED 50  
STDTDPAY ..... 3-1, 3-2  
STDTDSIM ..... 6-57  
STDTDTOP ..... 6-2  
STDTPSIM ..... 6-69  
STDVAENQ 45  
STRACCH 52  
STRFAINT ..... 10-49  
STRLELMT ..... 10-39  
STRMAOVR 70  
STRVAENQ 55  
STSACCH 87  
STSCAREV 104  
STSCLOSE ..... 3-6  
STSCUSTD ..... 4-41  
STSEVREV 100  
STSNTINS ..... 3-49  
STSPCFCT ..... 3-64, 64  
STSTDPA1 ..... 3-3  
STSTDTOP ..... 6-6

### T

TDRCANC 34  
TDRCLOSE ..... 10-19  
TDRDCDEP 58  
TDRDDSUM ..... 10-8  
TDRDICDT 65  
TDRFDREP ..... 10-6  
TDRFIDEP ..... 10-2  
TDRFULBL ..... 10-4  
TDRINPFL 11  
TDRINREP ..... 10-9  
TDRLNKOD ..... 10-47  
TDRMATR ..... 10-23  
TDRMDFOH ..... 10-28  
TDRMMTDA 36  
TDRMNADJ ..... 10-30  
TDROPEN ..... 10-17  
TDRPRSUM ..... 10-15

TDRRENEW ..... 10-21  
TDRRTMOD ..... 10-50  
TDRSOACC ..... 10-14

TDRSUMOV 68  
TDRTCDEP 62  
TDRTOPUP ..... 10-41

TDRZENFL 57