

# Oracle Banking Branch Deposit Services User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# Preface

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

- [Audience](#)
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## Audience

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

## Related Resources

For more information, see these Oracle resources:

- [Getting Started User Guide](#)
- [Teller User Guide](#)

## Conventions

The following text conventions are used in this document:

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

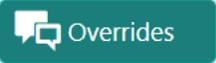
## Symbols, Basic Actions, and Shortcut Keys

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

**Table Icons and Buttons**

Icons/Buttons	Function
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Edit a row
	Delete a row
	Open calendar
	Navigate to the first page
	Navigate to the last page
	Navigate to the previous page
	Navigate to the next page
	Add a row
	Refresh details
	Confirm the details specified
	Navigate to the previous tab
	Navigate to the next tab
	Save the details specified and exist from the screen. The task appears in my pending task, from where you can take the task ahead on your next login.
	Cancel the action performed and exist the screen
	Submit the transaction for approval

**Table (Cont.) Icons and Buttons**

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

**Table Basic Actions and Definitions**

Icon	Applicable Stages	Description
<b>Submit</b>	Initiation	On completion of input of all parameters for a particular transaction, click the 'Submit' icon to move the transaction from the initiation stage to the approval stage. The authorizer can select the transaction from 'Free Task' for approval.
<b>Cancel</b>	Initiation, Approval, and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
<b>Approve</b>	Approval	Click Approval. The system displays a pop-up screen where approval remarks if any can be input. Click OK to submit the transaction to the Host for approval through Oracle Banking Routing Hub.
<b>Reject</b>	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the 'Reject' icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.
<b>Audit</b>	Initiation, Approval, and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.

**Table (Cont.) Basic Actions and Definitions**

<b>Icon</b>	<b>Applicable Stages</b>	<b>Description</b>
<b>Next</b>	Initiation, Approval, and Hand off Retry	On completion of input of all parameters for a particular stage, the user can click to navigate to the next segment.
<b>Back</b>	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
<b>Save &amp; Close</b>	Initiation	In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option.  When you click 'Save & Close', the input details are saved and the transaction screen is closed. Saved transaction details will be available in 'My task'. Users can select the transaction from 'My Task' and proceed with the transaction or delete it.
<b>Remarks</b>	Initiation, Approval, and Hand-off Retry	'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
<b>Host Error</b>	Hand Off Retry	'Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.

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

Table Shortcut Keys

Shortcut Key	Function
Tab	Used to shift focus from one input field to other.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;">  <b>Note:</b> The last field of the last accordion will shift focus to <b>Submit/Cancel</b>. </div>
Alt + S	Used to select <b>Submit</b> .
Alt + C	Used to select <b>Cancel</b> .

## List of Topics

This guide is organized into the following topics:

Table List of Topics

Topic	Description
<a href="#">Overview of Deposit Services</a>	Provides a snapshot of the features of the deposit services.
<a href="#">Term Deposit Transactions</a>	Provides a detailed information about the Transaction screens.
<a href="#">Term Deposit Maintenances</a>	Provides a detailed information about the Maintenance screens.
<a href="#">Term Deposit Inquires</a>	Provides a detailed information about the Inquiry screens.
<a href="#">Recurring Deposit Transactions</a>	Provides a detailed information about the Transactions screens.
<a href="#">Recurring Deposit Maintenances</a>	Provides a detailed information about the Maintenance screens.
<a href="#">Recurring Deposit Inquires</a>	Provides a detailed information about the Inquiry screens.

## Screenshot Disclaimer

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

# 1

## Overview of Deposit Services

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

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

### 1.1 Prerequisite

Before you begin performing deposit transactions:

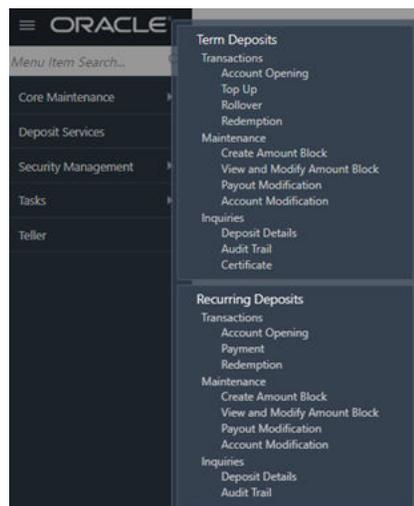
Log in to the application homepage. For information on how to log in, refer to the *Getting Started User Guide*.

### 1.2 About Main Menu

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

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

**Figure 1-1 Deposit Services Mega Menu**



**Table 1-1 Menu Items**

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

# 2

## TD Transactions

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

This topic contains the following subtopics:

- [Account Opening](#)  
You can simulate the Term Deposit creation and then open the TD account by providing funds from Account, Cheque and Ledger modes or combination of Account and Ledger modes using this screen.
- [Top Up](#)  
You can perform a TD top-up transaction using this screen.
- [Rollover](#)  
You can do simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL.
- [Redemption](#)  
You can redeem a Term Deposit using this screen. The redemption proceeds can be credited to CASA Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The Term Deposit can be redeemed in full or part.

### 2.1 Account Opening

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

This topic contains the following subtopics:

- [Simulation](#)  
You can add the basic TD details to simulate the interest and maturity value for the TD account.
- [Payin Details](#)  
You can specify or select the payin details for the TD account selected. The funding or payin details can be added by different modes, like CASA, GL, Cheque (Single mode settlement) or a combination of CASA & GL (Multimode settlement).
- [Payout Details](#)  
You can add Interest or maturity instructions to be provided for the TD in this section. These instructions can be modified later before maturity.
- [Additional Details](#)  
You can add details for the joint holder and nominee for the TD account.

## 2.1.1 Simulation

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

### To perform TD simulation:



#### Note:

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

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

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

**Figure 2-1 TD Account Opening - Application Entry**

TD Account Opening - Application Entry

Simulation

Customer ID \*

Product \*

Amount \*

Maturity \*    Years  Months  Days

Opening Date \*

Branch Code **BG1** FLEXCUBE UNIVERSAL BANK

Negotiate Rate

Please fill details to simulate

Audit Back Next Save & Close Cancel

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

**Figure 2-2 Customer ID section**

Customer ID

Customer Number

Fetch

Customer Number	Name
000054	Test Corporate Inc
000226	SD
001482	KARNA mini core check1
000084	LOANCUST005
000245	D
000246	D
000247	D
002324	APACK3.002

Page 1 of 23 (1 - 10 of 224 items) | K < 1 2 3 4 5 ... 23 > >

- b. Specify the customer ID in the **Customer Number** field.
- c. Click **Fetch**.  
The customer number and name are displayed in the table.
- d. Select the **Customer Number** from the table.  
The details related to the selected customer number are displayed in the tabs.

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

TD Account Opening - Application Entry

Simulation

Customer ID \* 001482 KARNA mini core check1

Product \* AA001 TD for Fixed interest rate

Amount \* GBP £20.00

Maturity \* Tenor Date 0 Years 3 Months 0 Days

Opening Date \* Mar 26, 2020

Branch Code 000 FLEXCUBE UNIVERSAL BANK

Negotiate Rate

All amounts in GBP

Maturity Amount £20.45

Category	Amount
Principal	£20.00
Net Interest	£0.45

Interest Rate 10%  
Maturity Date Jun 26, 2020  
Tenor 3 Months

Part Redemption  
Premature Redemption  
Top up  
View Interest Details

Audit Back Next Save & Close Cancel

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

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

Field	Description
<b>Customer ID</b>	Specify the customer for whom the TD is to be opened.   <b>Note:</b> The customer name is also displayed adjacent to the field.
<b>Product</b>	Select the deposit product under which the TD is to be created.   <b>Note:</b> For information, on the Product section, refer <a href="#">Fetch Product</a> .
<b>Product Description</b>	Display the description of the deposit product selected.
<b>Amount</b>	Specify the deposit amount.   <b>Note:</b> By default, the amount currency will be of product selected.
<b>Maturity</b>	Select the option for TD maturity. The options are: <ul style="list-style-type: none"> <li>• <b>Tenure:</b> If you select this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent.</li> <li>• <b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
<b>Opening Date</b>	Specify the deposit opening date.
<b>Branch Code</b>	Displays the branch code of the teller's logged in branch.

- **To fetch Product:**

- a. Click  icon from the **Product** field.  
The **Product** section is displayed.

**Figure 2-4 Product section**

Product

Account Class

Fetch

Currency	Account Class	Product Description
GBP	AA001	TD for Fixed interest rate
GBP	AA002	TD for Fixed interest rate
GBP	AA002	TD for Fixed interest rate
GBP	AA002	TD for Fixed interest rate
GBP	AA004	TD for Fixed interest rate
GBP	ABCR	TD for Fixed Interest Rate
GBP	ACC001	TD for Fixed Interest Rate
GBP	ACCLS1	Grace period acc class

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- b. Specify the number in the **Account Class** field.
  - c. Click **Fetch**.  
The details are fetched and displayed in a table.
  - d. Select the account class from the table.
4. You can negotiate the rate by performing the following action if required:
- a. Click the **Negotiate Rate** link.  
The **Negotiate Rate** section is displayed.

**Figure 2-5 Negotiate Rate**

Negotiate Rate

Interest Rate

Effective Date	Status	Action
Mar 26, 2020	Open	Mark as Closed View Details

Page 1 of 1 (1 of 1 items)

User Defined Values

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
TD_PNL	6				☑ ☒
TAX_RATE	5				☑ ☒
TERM_RATE	10				☑ ☒

Page 1 of 1 (1-3 of 3 items)

OK Cancel

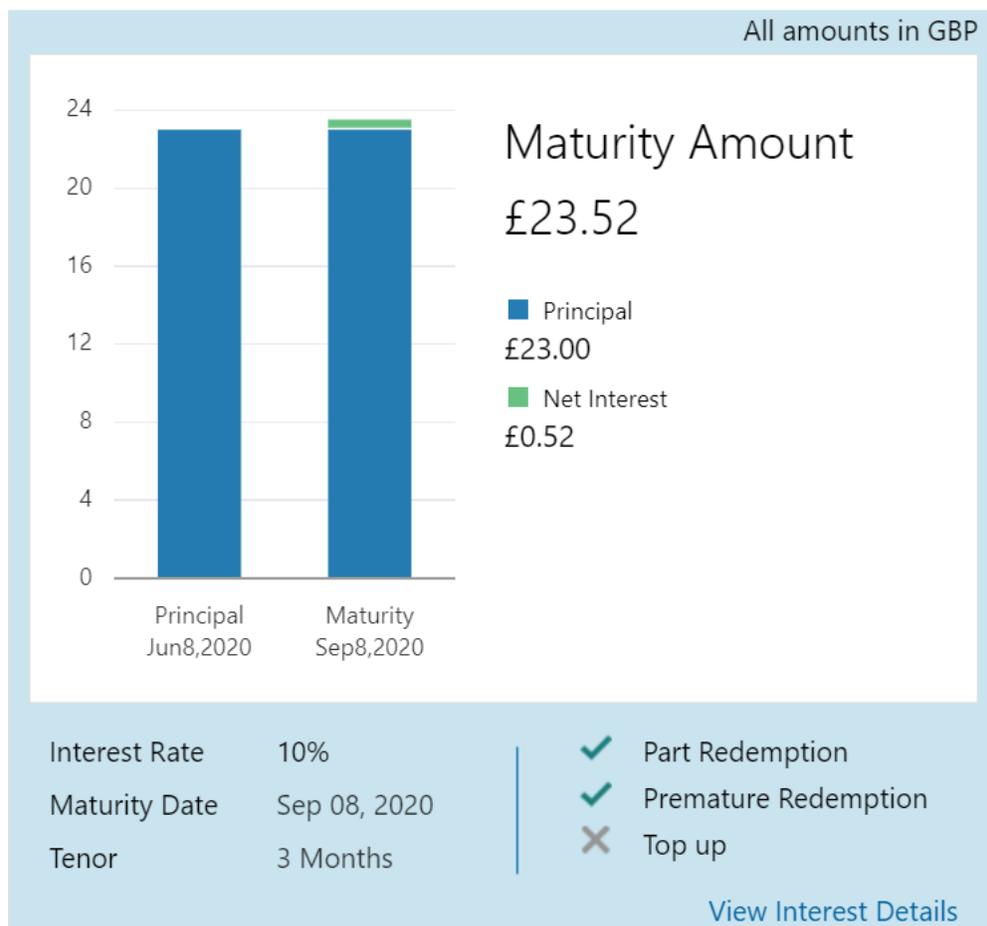
- b. On the **Negotiate Rate** screen, perform the required action. For more information on fields, refer to the field description table.

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

Field	Description
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	Click <b>Mark as Closed</b> , to close the interest rate. Click <b>View Details</b> , to view the user defined values.
<b>User Defined Values</b>	This section displays the user defined values details.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.</p> </div>
<b>Element</b>	Displays the user defined elements that are already linked to the Interest product.
<b>Value</b>	Displays the user defined value.
<b>Rate Code</b>	Displays the rate code for the user defined value.
<b>Deposit Rate Code</b>	Displays the deposit rate code for the user defined value.
<b>Variance</b>	Displays the variance for the user defined value.
<b>Action</b>	Click the  icon, to edit the user defined value details. Click the  icon, to delete the user defined value entry. Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

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

Figure 2-6 Simulation Details



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

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

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

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

Field	Description
<b>Principal</b>	Displays Principal amount after the interest liquidation on this date.

 **Note:**

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

7. Click **Next**.

The **Payin Details** tab is displayed.

## 2.1.2 Payin Details

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#).

**To maintain the payin details:**

 **Note:**

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

1. In the **Payin Details** tab, you can pay through any of the following options:

- [Pay through CASA - Own CASA Account](#)
- [Pay through CASA - Other CASA Account](#)
- [Pay through Instrument - Own Bank Cheque](#)
- [Pay through Instrument - Other Bank Cheque](#)
- [Pay through Ledger](#)
- [Pay through Multi Mode Settlement](#)

Below are the details of each options:

- **Pay through CASA - Own CASA Account**
  - a. Select **CASA** from **Pay Through** field.  
The fields related to CASA are displayed.

**Figure 2-7 Pay through CASA - Own CASA Account**

TD Account Opening - Application Entry

Remarks Overrides

Simulation

Payin Details

Payout Details

Additional details

Customer ID 001482 KARNA mini core check1

Multi Mode Settlement Options

Pay Through \* CASA Instrument Ledger

Account \* KARNA mini core check1 | 00000014820028

Cheque Number

Cheque Date

All amounts in GBP

Maturity Amount £11.31

Principal Jun8,2020 Maturity Sep8,2020

Principal £11.00 Net Interest £0.31

Interest Rate 10%

Maturity Date Sep 08, 2020

Tenor 3 Months

Part Redemption

Premature Redemption

Top up

View Interest Details

Audit

Back Next Save & Close Cancel

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

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

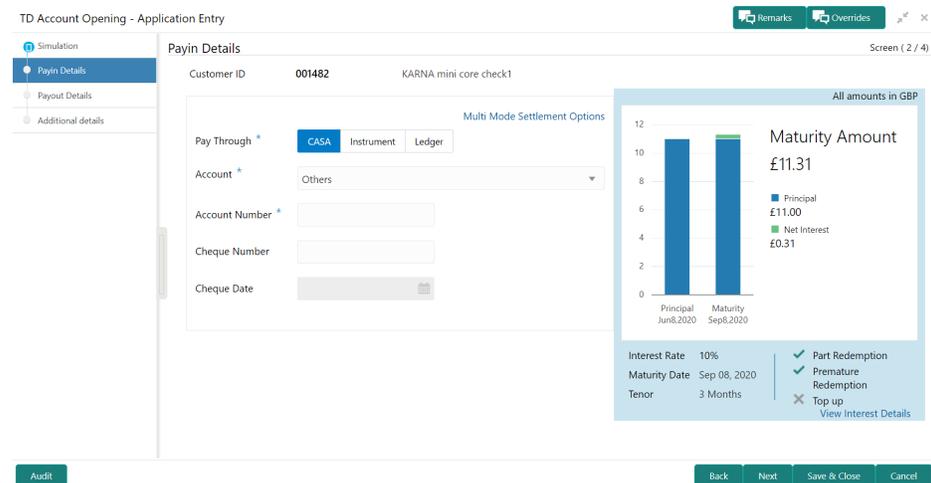
Field	Description
<b>Pay Through</b>	Select the <b>CASA</b> option to perform the settlement.  <b>Note:</b> For information on <b>Instrument</b> and <b>Ledger</b> , refer <a href="#">Pay through Instrument - Own Bank Cheque</a> , <a href="#">Pay through Instrument - Other Bank Cheque</a> , and <a href="#">Pay through Ledger</a> .
<b>Account</b>	Select the own CASA account.  <b>Note:</b> For information if you select Other option, refer <a href="#">Pay through CASA - Other CASA Account</a> .
<b>Cheque Number</b>	Specify the cheque number used for the transaction.
<b>Cheque Date</b>	Specify the cheque date, if cheque number is specified.

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

Field	Description
Exchange Rate	Displays the exchange rate.  <b>Note:</b> This field is displayed only if there is cross currency transaction.

- **Pay through CASA - Other CASA Account**
  - a. Select **CASA** from **Pay Through** field.  
The fields related to CASA are displayed.

**Figure 2-8 Pay through CASA - Other CASA Account**



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

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

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

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

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

- **Pay through Instrument - Own Bank Cheque**
  - a. Select **Instrument** from **Pay Through** field.  
The fields related to **Instrument** are displayed.

**Figure 2-9 Pay through Instrument - Own Bank Cheque**

TD Account Opening - Application Entry

Simulation

Payin Details

Customer ID: 001482    KARNA mini core check1

Multi Mode Settlement Options

Pay Through \*    CASA    **Instrument**    Ledger

Type \*    **Own Bank Cheque**    Other Bank Cheque

Account Number \*

Cheque Date    Jun 8, 2020

Cheque Number

All amounts in GBP

Maturity Amount: £11.31

Category	Value
Principal	£11.00
Net Interest	£0.31

Interest Rate: 10%    Maturity Date: Sep 08, 2020    Tenor: 3 Months

Part Redemption ✓  
Premature Redemption ✓

Buttons: AuxFit, Back, Next, Save & Close, Cancel

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

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

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

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

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

- **Pay through Instrument - Other Bank Cheque**
  - a. Select **Instrument** from **Pay Through** field.  
The fields related to **Instrument** are displayed.

**Figure 2-10 Pay through Instrument - Other Bank Cheque**

TD Account Opening - Application Entry

Remarks Overrides

Simulation

Payin Details

Customer ID 001482 KARNA mini core check1

Multi Mode Settlement Options

Pay Through \* CASA Instrument Ledger

Type \* Own Bank Cheque Other Bank Cheque

Clearing Type \*

Amount GBP 11.00

Cheque Date \* Jun 8, 2020

Cheque Number \*

Drawer Account Number \*

Drawer Name

Routing Number \*

All amounts in GBP

Maturity Amount £11.31

Principal Jun 8, 2020 £11.00

Net Interest Sep 8, 2020 £0.31

Interest Rate 10%

Maturity Date Sep 08, 2020

Tenor 3 Months

Part Redemption

Premature Redemption

Top up

View Interest Details

Audit Back Next Save & Close Cancel

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

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

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

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

Field	Description
<b>Clearing Type</b>	Specify the clearing type in which cheque needs to be deposited.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> For more on the Clearing Type / Network Code, refer <a href="#">Fetch Clearing Type</a>.</p> </div>
<b>Amount</b>	Displays the account amount.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> This field is displayed, only if the TD currency and CASA currency are different.</p> </div>
<b>Cheque Date</b>	Specify the cheque date.
<b>Cheque Number</b>	Specify the cheque number to be deposited.
<b>Drawer Account Number</b>	Specify the drawer account number.
<b>Drawer Name</b>	Specify the drawer name.
<b>Routing Number</b>	Specify the routing number available on the cheque.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> For information on <b>Routing Number</b> section, refer <a href="#">Fetch Routing Number</a>.</p> </div>
<b>Value Date</b>	Display the value date of the cheque.

- **To fetch the clearing type:**
  - i. Click  icon from the **Clearing Type** field.  
The **Clearing Type / Network Code** section is displayed.

**Figure 2-11 Clearing Type or Network Code**

Clearing Type / Network Code

Clearing Type / Network Code

Fetch

Clearing Type / Network Code	Description
CLG123	CLG123

Page 1 of 1 (1 of 1 items) < 1 >

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

The details are fetched and displayed in a table.

- iv. Select the clearing type from the table.
- **To fetch the routing number:**

- i. Click  icon from the **Routing Number** field.

The **Routing Number** section is displayed.

**Figure 2-12 Routing Number**

Routing Number

Routing Number

Fetch

22222234234
-------------

Page 1 of 1 (1 of 1 items) < 1 >

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

iii. Click **Fetch**.

The details are fetched and displayed in a table.

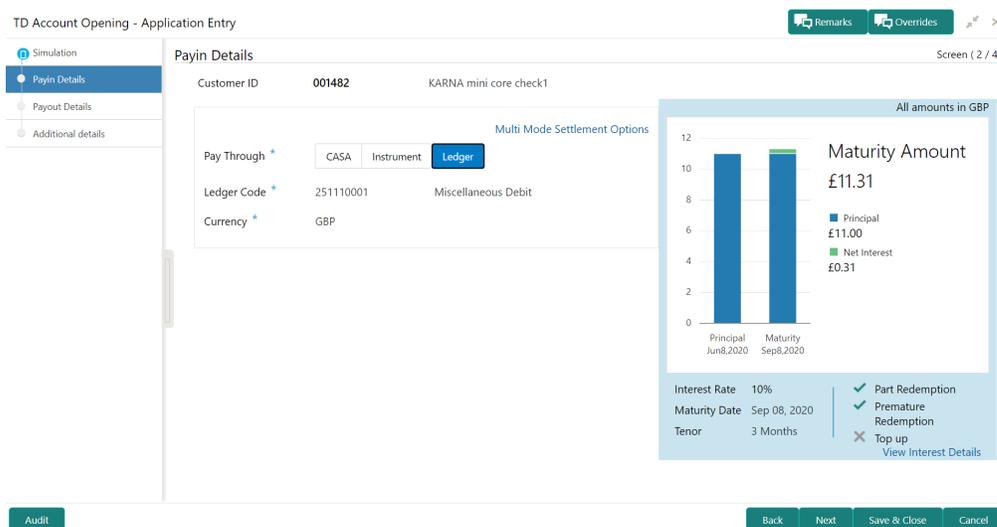
iv. Select the routing number from the table.

- **Pay through Ledger**

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

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

**Figure 2-13 Pay through Ledger**



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

**Table 2-8 Pay through Ledger - Field Description**

Field	Description
<b>Payment Through</b>	Select the <b>Ledger</b> option to perform the settlement.
<b>Ledger Code</b>	Specify the ledger code used for the transaction.
<b>Currency</b>	Display the currency for the GL.

**Note:**

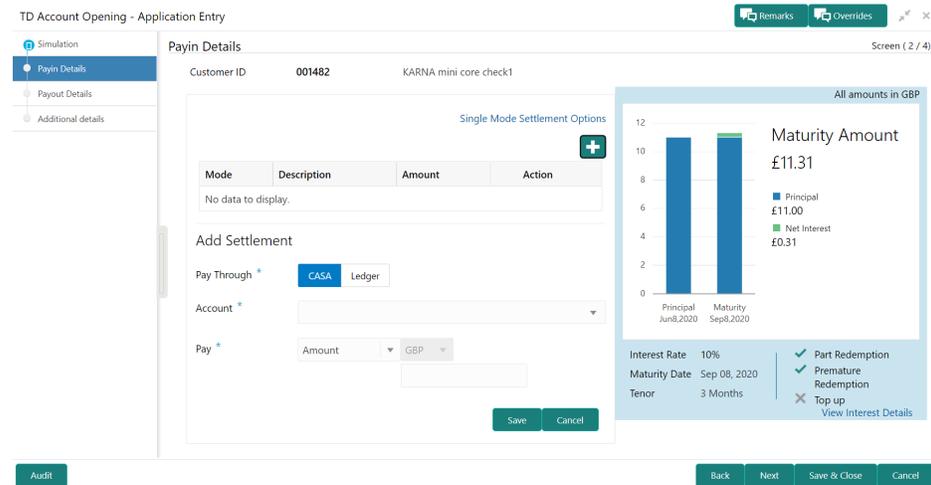
For information on **CASA** and **Instrument**, refer [Pay through CASA - Own CASA Account](#), [Pay through CASA - Other CASA Account](#), [Pay through Instrument - Own Bank Cheque](#), and [Pay through Instrument - Other Bank Cheque](#)

- **Pay through Multi Mode Settlement**

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

The fields to perform multi mode settlement are displayed.

**Figure 2-14 Pay through Multi Mode Settlement Options**



- b. Click the  icon, to add settlement modes.  
The **Add Settlement** section is displayed.  
Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Pay through CASA - Own CASA Account](#), [Pay through CASA - Other CASA Account](#), and [Pay through Ledger](#).
- c. Select the appropriate option from the **Pay** field.
  - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click **Save**.  
The settlement is added in the table above.
- e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

**Table 2-9 Multi Mode Settlement Options – Field Description**

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

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

2. Click **Next**.

The **Payout Details** tab is displayed.

## 2.1.3 Payout Details

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#).
- Add settlement details. For more information, refer [Payin Details](#).

**To add the payout details:**



### Note:

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

1. In the **Payout Details** tab, perform any of the following action:

- [Reinvest Interest Enabled](#)
- [Reinvest Interest Not Enabled](#)

Below are the details of each options:

- **Reinvest Interest Enabled**

- a. Switch to  from the **Reinvest Interest** field.

**Figure 2-15 Reinvest Interest Enabled**

TD Account Opening - Application Entry

Simulation  
Payin Details  
**Payout Details**  
Additional details

Payout Details  
Customer ID 001482 KARNA mini core check1

Reinvest Interest

Maturity Instruction \* Redeem Principal & Interest

Maturity Payout Mode \* Account Banker's Cheque Demand Draft

Account \* KARNA mini core check1 | 0000...

All amounts in GBP

Maturity Amount  
£22.61

Category	Amount
Principal	£22.00
Net Interest	£0.61

Interest Rate 10%  
Maturity Date Sep 08, 2020  
Tenor 3 Months

✓ Part Redemption  
✓ Premature Redemption  
✗ Top up  
[View Interest Details](#)

Audit Back Next Save & Close Cancel

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

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

Field	Description
<b>Reinvest Interest</b>	Switch to  to reinvest the interest in TD.
<b>Maturity Instructions</b>	Select the maturity instructions for the deposit. The options are: <ul style="list-style-type: none"> <li>• <b>Redeem Principal &amp; Interest</b></li> <li>• <b>Renew Principal &amp; Interest</b></li> <li>• <b>Renew Principal &amp; Redeem Interest</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>No Instruction</b></li> </ul>
<b>Amount</b>	Specify the special renewal amount. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• This field is enabled only if <b>Special Amount Renewal</b> option is selected from the <b>Maturity Instructions</b> field.</li> <li>• Also, the TD currency will be defaulted and not enabled.</li> </ul> </div>
<b>Maturity Payout Mode</b>	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Banker's Cheque</b></li> <li>• <b>Demand Draft</b></li> </ul> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field is displayed if <b>Redeem Principal &amp; Interest, Renew Principal &amp; Redeem Interest,</b> or <b>Special Amount Renewal</b> option is selected from the <b>Maturity Instructions</b> field,.</p> </div>
<b>Account</b>	Select the type of account. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Maturity Payout Mode</b> field.</p> </div>

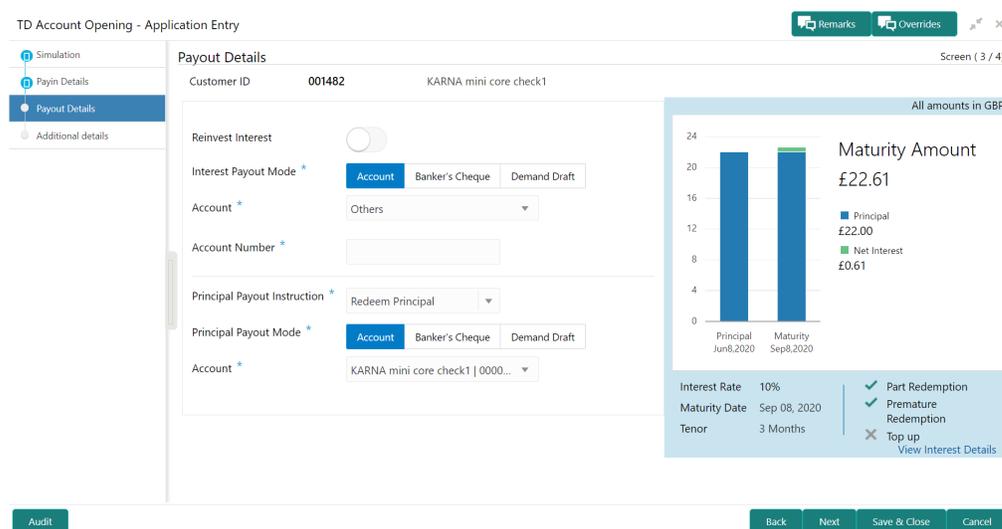
**Table 2-10 (Cont.) Payout Details – Reinvest Interest Enabled - Field Description**

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

- **Reinvest Interest Not Enabled**

- Switch to  from the **Reinvest Interest** field.

**Figure 2-16 Reinvest Interest Not Enabled**



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

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

Field	Description
<b>Reinvest Interest</b>	<p>Switch to  to be paid out the interest.</p> <p> <b>Note:</b> The interest amount is paid out during interest liquidations.</p>
<b>Interest Payout Mode</b>	<p>Select the maturity payout mode. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Banker's Cheque</b></li> <li>• <b>Demand Draft</b></li> </ul>
<b>Account</b>	<p>Select the type of account.</p> <p> <b>Note:</b> This field is displayed if <b>Account</b> option is selected from the <b>Interest Payout Mode</b> field.</p>
<b>Account Number</b>	<p>Specify the CASA account number.</p> <p> <b>Note:</b> This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p>
<b>Payable Branch</b>	<p>Select the banker's cheque payable branch.</p> <p> <b>Note:</b> This field is displayed if <b>Banker's Cheque</b> or <b>Demand Draft</b> option is selected from the <b>Interest Payout Mode</b> field.</p>
<b>Principal Payout Instruction</b>	<p>Select the principal payout instructions for the deposit. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Redeem Principal</b></li> <li>• <b>Renew Principal</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>No Instruction</b></li> </ul>

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

Field	Description
<b>Principal Payout Mode</b>	<p>Select the principal payout instructions for the deposit.</p> <p> <b>Note:</b></p> <p>This field is displayed if <b>Redeem Principal</b> or <b>Special Amount Renewal</b> option is selected from the <b>Principal Payout Instruction</b> field.</p>
<b>Amount</b>	<p>Specify the special renewal amount.</p> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• This field is enabled only if <b>Special Amount Renewal</b> option is selected from the <b>Maturity Instructions</b> field.</li> <li>• Also, the TD currency will be defaulted and not enabled.</li> </ul>
<b>Account</b>	<p>Select the type of account.</p> <p> <b>Note:</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Principal Payout Mode</b> field.</p>
<b>Account Number</b>	<p>Specify the CASA account number.</p> <p> <b>Note:</b></p> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p>

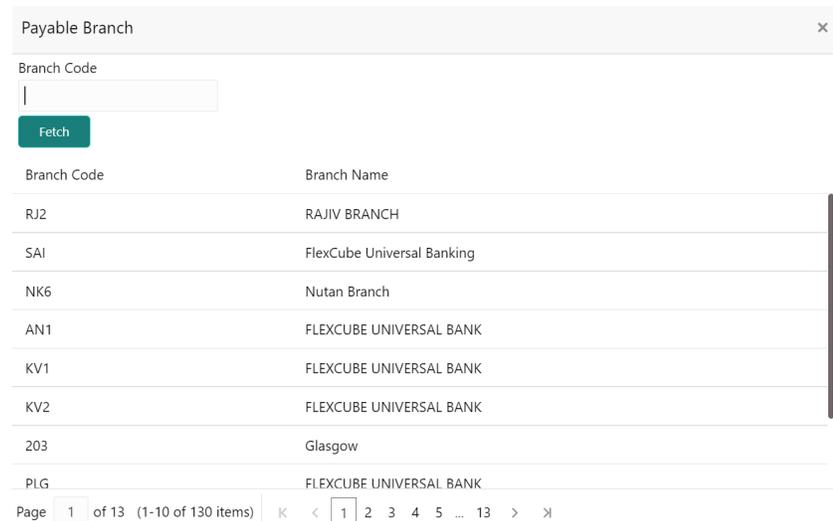
**Table 2-11 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description**

Field	Description
<b>Payable Branch</b>	Select the banker's cheque payable branch.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Banker's Cheque</b> or <b>Demand Draft</b> option is selected from the <b>Principal Payout Mode</b> field.</li> <li>For more information on the Payable Branch section, refer <a href="#">Fetch Payable Branch</a>.</li> </ul> </div>

• **To fetch Payable Branch:**

- i. Click  icon from the **Payable Branch** field.  
The **Payable Branch** section is displayed.

**Figure 2-17 Payable Branch section**



Payable Branch ×

Branch Code

Fetch

Branch Code	Branch Name
RJ2	RAJIV BRANCH
SAI	FlexCube Universal Banking
NK6	Nutan Branch
AN1	FLEXCUBE UNIVERSAL BANK
KV1	FLEXCUBE UNIVERSAL BANK
KV2	FLEXCUBE UNIVERSAL BANK
203	Glasgow
PLG	FLEXCUBE UNIVERSAL BANK

Page 1 of 13 (1-10 of 130 items) ⏪ < 1 2 3 4 5 ... 13 > ⏩

- ii. Specify the number in the **Branch Code** field.
  - iii. Click **Fetch**.  
The details are fetched and displayed in a table.
  - iv. Select the branch code from the table.
2. Click **Next**.  
The **Additional Details** tab is displayed.

## 2.1.4 Additional Details

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#).
- Add settlement details. For more information, refer [Payin Details](#).
- Add the payout details. For more information, refer [Payout Details](#).

**To add the additional details:**



### Note:

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

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

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

**Figure 2-18 Additional Details**

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

**Table 2-12 Additional Details – Field Description**

Field	Description
<b>Add Joint Holders</b>	This section displays the fields to add the joint holder details. For more information on this section, refer <a href="#">Add Joint Holders</a> .

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

Field	Description
<b>Add Nominee Details</b>	This section displays the fields to add the nominee details. For more information on this section, refer <a href="#">Add Nominee Details</a> .
<b>Deposit Account Description</b>	Displays the description of the deposit account to be created.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> You can edit the description if required. To enable the field, click the <b>Modify</b> link displayed next to the field.</p> </div>

 **Note:**

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

- **Add Joint Holders**

- Click the  icon.

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

**Figure 2-19 Add Joint Holders**

TD Account Opening - Application Entry

- Simulation
- Payin Details
- Payout Details
- Additional details

Additional details

Customer ID

---

Add Joint Holders

Mode Of Operation \* Jointly

Customer ID	Customer Name	Joint Holder Type	Action
001482	KARNA mini sac check1	Select One	 



Page 1 of 1 (1 of 1 items) < 1 >

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

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

Field	Description
<b>Mode Of Operation</b>	<p>Displays the mode of operation selected for the deposit.</p> <p> <b>Note:</b></p> <p>This field is enabled, if you click the  icon. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Jointly</b></li> <li>• <b>Either Anyone or Survivor</b></li> <li>• <b>Former or Survivor</b></li> <li>• <b>Mandate Holder</b></li> </ul>
<b>Customer ID</b>	<p>Select the customer ID to be added as joint holder.</p> <p> <b>Note:</b></p> <p>This field is enabled, if you click the  icon from the <b>Action</b> field.</p>
<b>Customer Name</b>	Displays the customer name for the selected customer ID.

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

Field	Description
<b>Joint Holder Type</b>	<p>Select the type for the joint holder. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Authorized Signatory</b></li> <li>• <b>Customer Contact Person</b></li> <li>• <b>Custodian</b></li> <li>• <b>Developer</b></li> <li>• <b>Gaurantor</b></li> <li>• <b>Guardian</b></li> <li>• <b>Joint and First</b></li> <li>• <b>Joint and Other</b></li> <li>• <b>Joint or First</b></li> <li>• <b>Joint or Other</b></li> <li>• <b>Nominee</b></li> <li>• <b>Related for Enquiry</b></li> <li>• <b>Solicitor</b></li> <li>• <b>Sole Owner</b></li> <li>• <b>Third Party</b></li> <li>• <b>Trustee</b></li> <li>• <b>Valuer</b></li> <li>• <b>Power of Attorney</b></li> <li>• <b>Others</b></li> </ul> <p> <b>Note:</b></p> <p>This field is enabled, if you click the  icon from the <b>Action</b> field.</p>
<b>Action</b>	<p>Click the  icon to edit the amount.</p> <p>Click the  icon to delete the settlement mode.</p> <p>Click the  icon to confirm the edits.</p>

- **Add Nominee Details**

- a. Click the  icon.

The **Nominee Details** section is displayed.

**Figure 2-20 Nominee Details**

**Note:**

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

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

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

Field	Description
<b>Nominee Details</b>	This section displays fields to add the nominee details.
<b>Title</b>	Select the title of the nominee. The options are: <ul style="list-style-type: none"> <li>• <b>Mr.</b></li> <li>• <b>Miss.</b></li> <li>• <b>Mrs.</b></li> <li>• <b>Dr.</b></li> <li>• <b>Mis.</b></li> </ul>

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

Field	Description
<b>First Name</b>	Specify the first name of the nominee.
<b>Middle Name</b>	Specify the middle name of the nominee.
<b>Last Name</b>	Specify the last name of the nominee.
<b>Relation Type</b>	Specify the relation to the account holder. The options are: <ul style="list-style-type: none"> <li>• <b>Father</b></li> <li>• <b>Mother</b></li> <li>• <b>Son</b></li> <li>• <b>Spouse</b></li> <li>• <b>Daughter</b></li> </ul>
<b>Date of Birth</b>	Select or specify the date of birth of the nominee.
<b>Minor</b>	Based on the date of birth specified, this field is updated.
<b>Percentage</b>	Select or specify the percentage of the nomination.
<b>Address and Contact Details</b>	This section displays the fields to add the address and contact details of the nominee.
<b>Building</b>	Specify the building of the nominee.
<b>Street</b>	Specify the street of the nominee.
<b>Locality</b>	Specify the locality of the nominee.
<b>City</b>	Specify the city of the nominee.
<b>State</b>	Specify the state of the nominee.
<b>Country</b>	Select or specify the country of the nominee.
<b>Zip Code</b>	Specify the zip code of the nominee.
<b>Contact Details</b>	This section displays the fields to add the contact details of the nominee.
<b>Email</b>	Specify the email ID of the nominee.
<b>Mobile</b>	Specify the mobile number of the nominee.
<b>Phone</b>	Specify the phone number of the nominee.
<b>Guardian Details</b>	<p>This section displays</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This section is displayed if you switch to  from the <b>Minor</b> field. Also, the fields in this section are same as mentioned in the above <b>Nominee Details, Address and Contact Details</b> section.</p> </div>

- c. Click **Save**.

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

Figure 2-21 Nominee Summary

Add Nominee Details

+

**aa**

**Relation Type:** Father    **Date of Birth:** 1988-12-03    **Percentage:** 100%

**Minor:** No                      **Guardian:**

✎
🗑️

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

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

Field	Description
<Name>	Display the name of the nominee added.
Relation Type	Display the relation type of the nominee.
Date of Birth	Display the date of birth of the nominee.
Percentage	Display the percentage of the nominee.
Minor	Displays whether the nominee is a minor.
Guardian	Display the name of the guardian.
	<div style="border-left: 2px solid #007060; padding-left: 10px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>The name of the guardian is displayed, if the nominee is a minor.</p> </div>

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

3. Click **Submit**.

The screen is successfully submitted for authorization.

## 2.2 Top Up

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

This topic contains the following subtopics:

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

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

## 2.2.1 Simulation Details

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

**To add the simulation details:**



### Note:

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

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

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

**Figure 2-22 TD TopUp – Application Entry**

TD TopUp - Application Entry

Simulation

Account Number \*

Audit Back Next Save & Close Cancel

2. Specify the account number in the **Account Number** field.  
The details are displayed in the **Simulation** tab.

**Figure 2-23 Simulation**

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

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

Field	Description
<b>Account Number</b>	Specify the account number. When you press the <b>Tab</b> or <b>Enter</b> key after you specify the account number, the deposit details will be displayed.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> The account holder name is displayed adjacent to the field.</p> </div>
<b>Status</b>	Displays the status of the TD. The possible statuses are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Matured</b></li> <li>• <b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
<b>Maturity</b>	Displays the proceeds due to the customer on maturity and the maturity date are displayed.

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

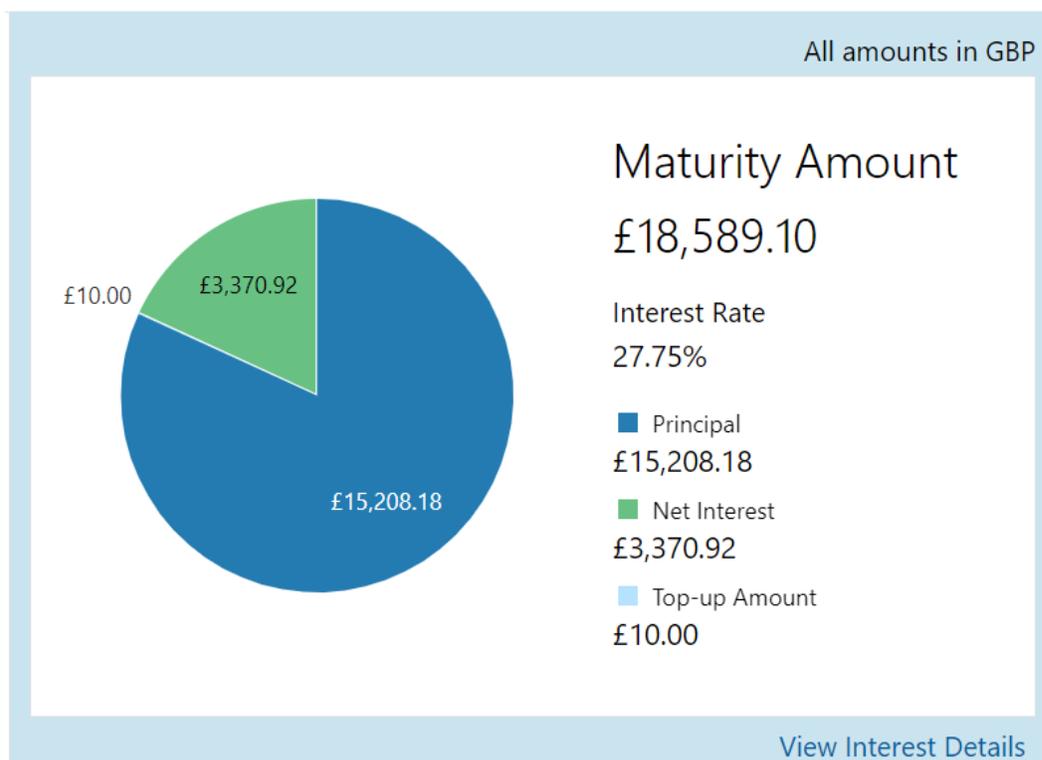
Field	Description
<b>Reinvested Interest or Paid out Interest</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>If the interest if of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the tax that has been deducted on the interest earned by the deposit so far.
<b>Top-up Amount</b>	Specify the amount which the customer wants to add to the principal of the TD.
<b>Value Date</b>	Specify the date from which the top-up is to take effect.

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

 **Note:**

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

Figure 2-24 Simulation Details



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

Table 2-17 Output Details - Field Description

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

 **Note:**

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

- **View Interest Details:** You can view the interest details by clicking the **View Interest Details** link.  
The **Interest Details** section is displayed.

**Figure 2-25 View Interest Details**

Interest Details		
Date	Reinvested Interest	Principal
Jun 05, 2021	£3,370.92	£18,589.10

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**Table 2-18 Interest Details – Field Description**

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

- Click the **Back** link to view the simulation details.
4. Click **Next**.
- The **Settlement** tab is displayed.

## 2.2.2 Settlements Details

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation Details](#).

**To add the settlement details:**



### Note:

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

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

Below are the details of each options:

- **Pay through CASA - Own CASA Account**
  - a. Select **CASA** from **Pay Through** field.  
The fields related to CASA are displayed.

**Figure 2-26 Pay through CASA - Own CASA Account**

The screenshot shows the 'Settlement Details' form for 'TD TopUp - Application Entry'. The 'Pay Through' field is set to 'CASA'. The 'Account' field is 'John Smith | 00010000002185'. The 'Cheque Number' and 'Cheque Date' fields are empty. A pie chart on the right shows the maturity amount breakdown: Principal (£15,208.18), Net Interest (£3,370.92), Top-up Amount (£10.00), and Maturity Amount (£18,589.10). The interest rate is 27.75%.

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

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

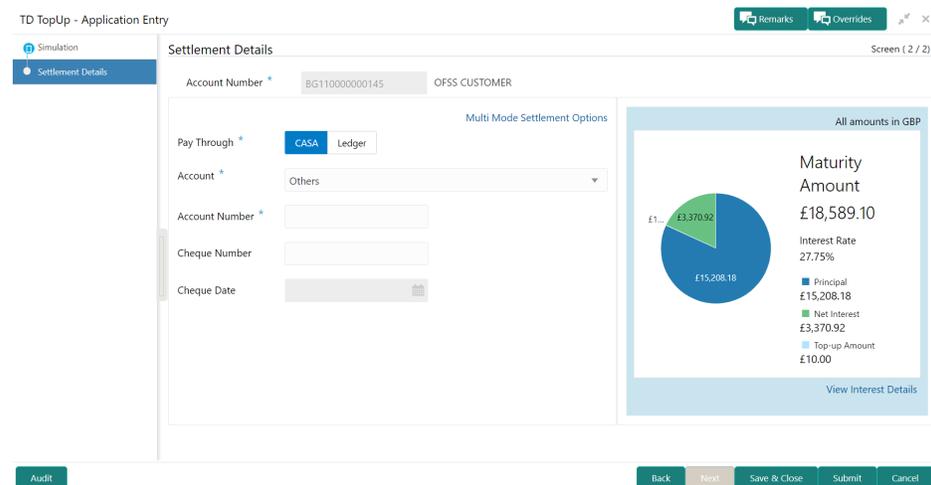
Field	Description
Pay Through	Select the <b>CASA</b> option to perform the settlement. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note:</b></p> <p>For information on <b>Ledger</b>, refer <a href="#">Pay through Ledger</a>.</p> </div>

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

Field	Description
<b>Account</b>	Select the own CASA account.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>For information if you select Other option, refer <a href="#">Pay through CASA - Other CASA Account</a>.</p> </div>
<b>Cheque Number</b>	Specify the cheque number used for the transaction.
<b>Cheque Date</b>	Specify the cheque date, if cheque number is specified.
<b>Exchange Rate</b>	Displays the exchange rate.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>This field is displayed only if there is cross currency transaction.</p> </div>

- **Pay through CASA - Other CASA Account**
  - a. Select **CASA** from **Pay Through** field.  
The fields related to CASA are displayed.

**Figure 2-27 Pay through CASA - Other CASA Account**



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

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

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

- **Pay through Ledger**
  - a. Select **Ledger** from **Pay Through** field.  
The fields related to **Ledger** are displayed.

**Figure 2-28 Pay through Ledger**

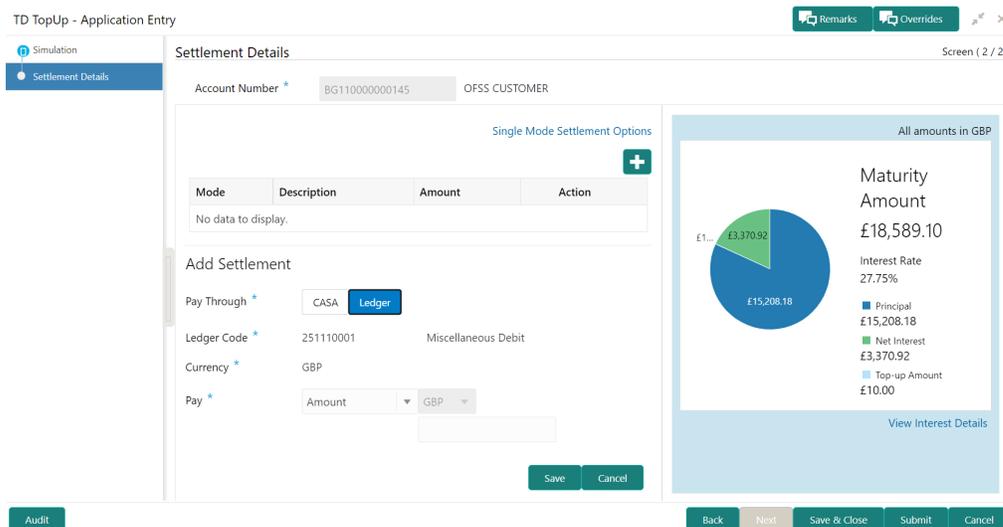
- b. Perform the required action for ledger. For more information on fields, refer to the field description table.

**Table 2-21 Pay through Ledger - Field Description**

Field	Description
<b>Payment Through</b>	Select the <b>Ledger</b> option to perform the settlement.
<div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>For information on <b>CASA</b>, refer <a href="#">Pay through CASA - Own CASA Account</a> and <a href="#">Pay through CASA - Other CASA Account</a>.</p> </div>	
<b>Ledger Code</b>	Specify the ledger code used for the transaction.
<b>Currency</b>	Display the currency for the GL.

- **Pay through Multi Mode Settlement**
- a. In the **Payin Details** tab, click the **Multi Mode Settlement Options** link. The fields to perform multi mode settlement are displayed.

**Figure 2-29 Pay through Multi Mode Settlement Options**



- b. Click the  icon, to add settlement modes.  
The **Add Settlement** section is displayed. Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Pay through CASA - Own CASA Account](#), [Pay through CASA - Other CASA Account](#), and [Pay through Ledger](#).
- c. Select the appropriate option from the **Pay** field.
  - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click **Save**.  
The settlement is added in the table above.
- e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

**Table 2-22 Multi Mode Settlement Options – Field Description**

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

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

The screen is successfully submitted for authorization.

## 2.3 Rollover

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

This topic contains the following subtopics:

- [Simulation Details](#)  
You can add the simulation details for doing the rollover. The existing TD details are also displayed.
- [Settlement Details](#)  
You can add the details of funds needed. Funds can be added by different modes – CASA, GL, and Cheque (Single-mode settlement) or a combination of CASA and GL (Multimode settlement).

### 2.3.1 Simulation Details

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

**To add the simulation details:**



#### Note:

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

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

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

**Figure 2-30 TD Rollover – Application Entry**

TD Rollover - Application Entry

Remarks Overrides

Account Number \*

Audit Back Next Save & Close Submit Cancel

2. Specify the account number in the **Account Number** field.

The details are displayed in the screen.

**Figure 2-31 TD Rollover – Application Entry - Deatils**

TD Rollover - Application Entry

Account Number \* BG11000000145 OFSS CUSTOMER

Status Active

Deposit Details GBP 15,208.18 at 27.75% for 1 Years

Maturity GBP 18,576.90 on Jun 5, 2021

Reinvested Interest GBP 0

Tax Deducted GBP 0

Maturity \* Tenor Date 1 Years 0 Months 0 Days

Rollover Date \* Jun 5, 2021

Continue Variance (0%)

Interest Rate Basis \* Incremental Amount Cumulative Amount

Add Funds  GBP £10.00

Settlement Details needs to be captured. [Capture Settlement Details](#)

All amounts in GBP

Maturity Amount  
£22,713.19

- Principal £18,586.90
- Net Interest £4,126.29

Interest Rate 27.5%

Maturity Date Jun 5, 2022

Tenor 1 Years

- Part Redemption
- Premature Redemption
- Top-up

[View Interest Details](#)

Audit Back Next Save & Close Submit Cancel

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

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

Field	Description
<b>Account Number</b>	Specify the account number. When you press the <b>Tab</b> or <b>Enter</b> key after specifying the account number, the details relevant to the deposit will be displayed.  <b>Note:</b> The account holder name is displayed adjacent to this field.
<b>Status</b>	Displays the status of the TD. The possible options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Overdue</b></li> <li>• <b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
<b>Maturity</b>	Displays the proceeds due to the customer on maturity and the maturity date.

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

Field	Description
<b>Reinvested Interest or Paid out interest</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the actual tax deducted on reinvested or paid out interest till date.
<b>Maturity</b>	<p>Select the option for providing the maturity rollover TD. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Tenure:</b> If you select this option, specify the tenure in <b>Years, Months, and Days</b> field.</li> <li>• <b>Date:</b> If you select this option, specify or select the date from the field displayed adjacent.</li> </ul>
<b>Rollover Date</b>	Display the rollover deposit opening date. This date will be the maturity date of the existing TD.
<b>Continue Variance</b>	<p>Switch to  to continue the interest variance to the rolled-over TD.</p> <p>Switch to  to stop the continuation of interest variance to the rolled-over TD.</p>
<b>Interest Rate Basis</b>	<p>Select basis for the interest rate. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Incremental Amount</b></li> <li>• <b>Cumulative Amount</b></li> </ul>
<b>Add Funds</b>	<p>Switch to  to add additional funds to the rollover.</p> <p>Switch to  to not to add additional funds to the rollover.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>If you switch to , then specify the amount in the field adjacent.</p> </div>

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

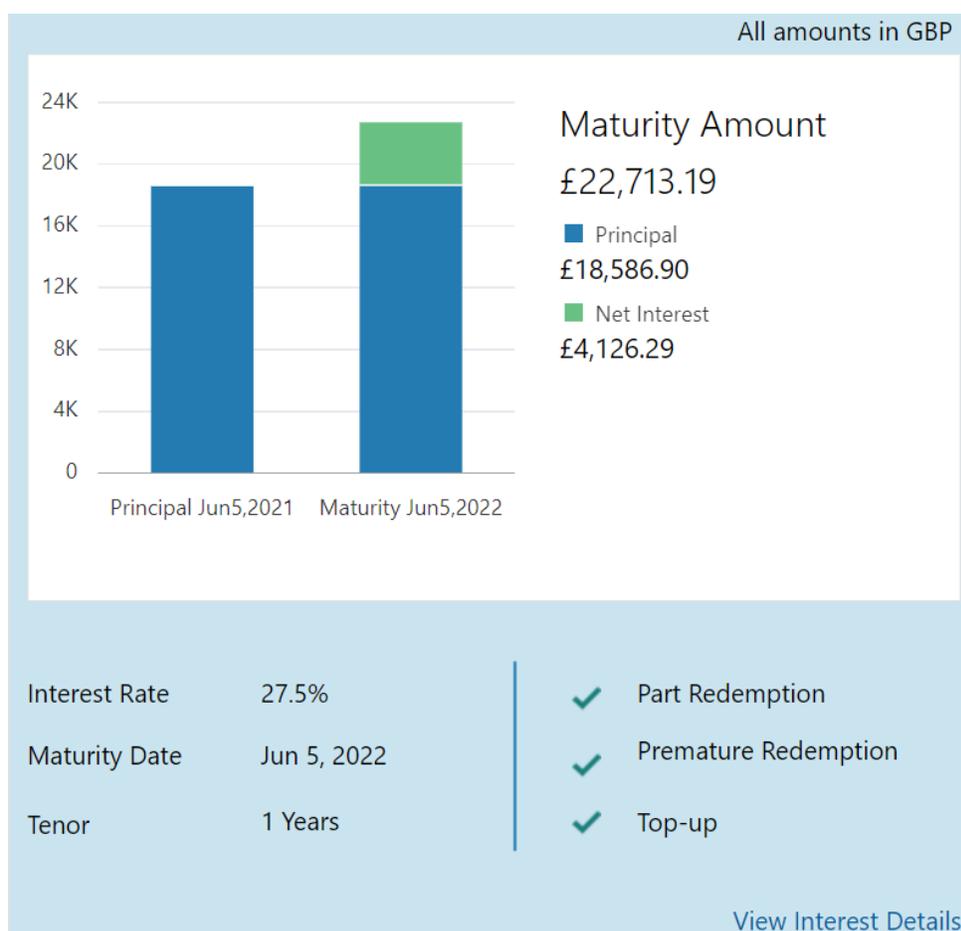
Field	Description
<b>Settlement Details needs to be captured.</b>	<p>Displays the <b>Capture Settlement Details</b> link for capturing the settlement details for the rollover. For more information on settlement, refer <a href="#">Settlement Details</a>.</p> <p> <b>Note:</b></p> <p>This field is displayed, if you switch to  from the <b>Add Funds</b> field.</p>

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

 **Note:**

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

Figure 2-32 Simulation Details



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

Table 2-24 Output Details - Field Description

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

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

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

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

The **Interest Details** section is displayed.

Figure 2-33 View Interest Details

All amounts in GBP

Interest Details

Date	Reinvested Interest	Principal
Jun 5, 2022	£4,126.29	£22,713.19

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Table 2-25 Interest Details – Field Description

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

- Click the **Back** link to view the simulation details.

#### 4. Click **Submit**.

The screen is successfully submitted for authorization.

## 2.3.2 Settlement Details

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation Details](#).

**To add the settlement details:**



**Note:**

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

1. You can pay through any of the following options:

- [Pay through CASA - Own CASA Account](#)
- [Pay through CASA - Other CASA Account](#)
- [Pay through Instrument - Own Bank Cheque](#)
- [Pay through Instrument - Other Bank Cheque](#)
- [Pay through Ledger](#)
- [Pay through Multi Mode Settlement](#)

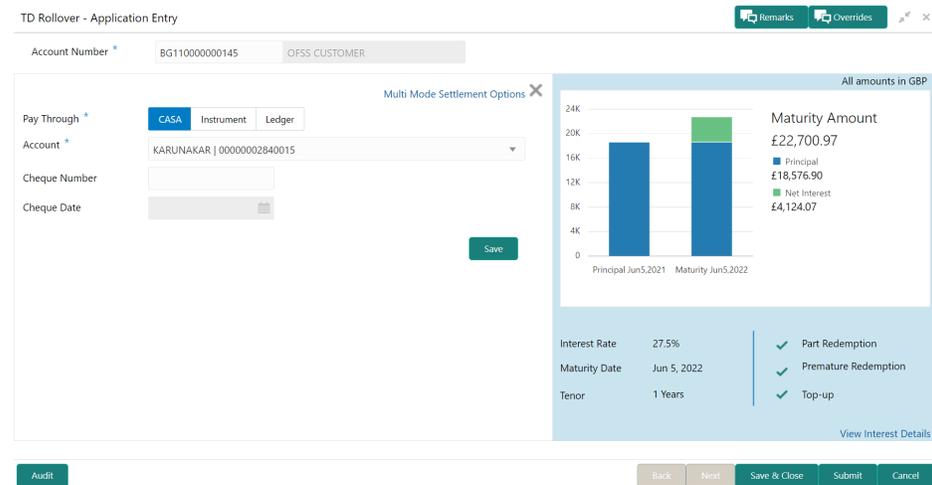
Below are the details of each options:

- **Pay through CASA - Own CASA Account**

- a. Select **CASA** from **Pay Through** field.

The fields related to CASA are displayed.

**Figure 2-34 Pay through CASA - Own CASA Account**



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

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

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

- **Pay through CASA - Other CASA Account**
  - a. Select **CASA** from **Pay Through** field.  
The fields related to CASA are displayed.

**Figure 2-35 Pay through CASA - Other CASA Account**

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

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

Field	Description
<b>Pay Through</b>	<p>Select the <b>CASA</b> option to perform the settlement.</p> <p><b>Note:</b> For information on <b>Instrument</b> and <b>Ledger</b>, refer <a href="#">Pay through Instrument - Own Bank Cheque</a>, <a href="#">Pay through Instrument - Other Bank Cheque</a>, and <a href="#">Pay through Ledger</a>.</p>
<b>Account</b>	<p>Select the <b>Other</b> option.</p> <p><b>Note:</b> For information if you select own CASA option, refer <a href="#">Pay through CASA - Own CASA Account</a>.</p>

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

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

- **Pay through Instrument - Own Bank Cheque**
  - a. Select **Instrument** from **Pay Through** field.  
The fields related to **Instrument** are displayed.

**Figure 2-36 Pay through Instrument - Own Bank Cheque**

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

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

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

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

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

- **Pay through Instrument - Other Bank Cheque**
  - a. Select **Instrument** from **Pay Through** field.  
The fields related to **Instrument** are displayed.

**Figure 2-37 Pay through Instrument - Other Bank Cheque**

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

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

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

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

Field	Description
<b>Clearing Type</b>	Specify the clearing type in which cheque needs to be deposited.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  <b>Note:</b> For more information on the <b>Clearing Type / Network Code</b> section, refer <a href="#">Fetch Clearing Type</a>. </div>
<b>Amount</b>	Displays the account amount.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  <b>Note:</b> This field is displayed, only if the TD currency and CASA currency are different. </div>
<b>Cheque Date</b>	Specify the cheque date.
<b>Cheque Number</b>	Specify the cheque number to be deposited.
<b>Drawer Account Number</b>	Specify the drawer account number.
<b>Drawer Name</b>	Specify the drawer name.
<b>Routing Number</b>	Specify the routing number available on the cheque.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  <b>Note:</b> For information infromation on <b>Routing Number</b> section, refer <a href="#">Fetch Routing Number</a>. </div>
<b>Value Date</b>	Display the value date of the cheque.

- **To fetch the clearing type:**

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

The **Clearing Type / Network Code** section is displayed.

**Figure 2-38 Clearing Type or Network Code**

Clearing Type / Network Code

Clearing Type / Network Code

Fetch

Clearing Type / Network Code	Description
CLG123	CLG123

Page 1 of 1 (1 of 1 items) < > 1 >

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

The details are fetched and displayed in a table.

- iv. Select the clearing type from the table.
- **To fetch the routing number:**

- i. Click the  icon from the **Routing Number** field.

The **Routing Number** section is displayed.

**Figure 2-39 Routing Number**

Routing Number

Routing Number

Fetch

Routing Number
22222234234

Page 1 of 1 (1 of 1 items) < > 1 >

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

iii. Click **Fetch**.

The details are fetched and displayed in a table.

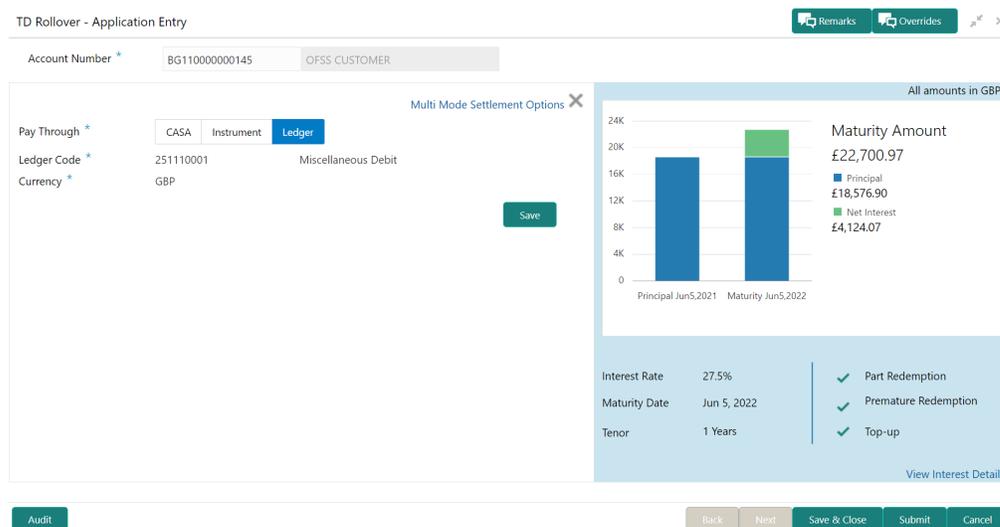
iv. Select the routing number from the table.

- **Pay through Ledger**

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

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

**Figure 2-40 Pay through Ledger**



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

**Table 2-30 Pay through Ledger - Field Description**

Field	Description
<b>Payment Through</b>	Select the <b>Ledger</b> option to perform the settlement.
<b>Ledger Code</b>	Specify the ledger code used for the transaction.
<b>Currency</b>	Display the currency for the GL.

**Note:**

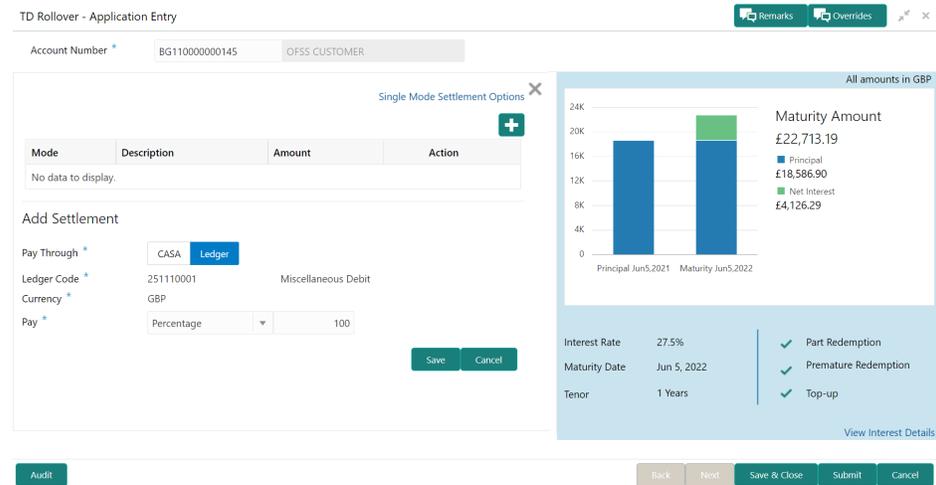
For information on **CASA** and **Instrument**, refer [Pay through CASA - Own CASA Account](#), [Pay through CASA - Other CASA Account](#), [Pay through Instrument - Own Bank Cheque](#), and [Pay through Instrument - Other Bank Cheque](#).

- **Pay through Multi Mode Settlement**

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

The fields to perform multi mode settlement are displayed.

**Figure 2-41 Pay through Multi Mode Settlement**



- b. Click the  icon, to add settlement modes.  
The **Add Settlement** section is displayed. Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Pay through CASA - Own CASA Account](#), [Pay through CASA - Other CASA Account](#), and [Pay through Ledger](#).
- c. Select the appropriate option from the **Pay** field.
  - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click **Save**.  
The settlement is added in the table above.
- e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

**Table 2-31 Multi Mode Settlement Options – Field Description**

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

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

2. Click **Submit**.

The screen is successfully submitted for authorization.

## 2.4 Redemption

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

This topic contains the following subtopics:

- [Redemption](#)  
You can add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.
- [Payout Details](#)  
You can add the payout modes for the net proceeds using this tab. Funds can be paid by different modes – CASA Account, New Term Deposit, Banker's Cheque, Demand Draft, Ledger (Single-mode settlement), or a combination of these modes (Multimode settlement).
- [Additional Details](#)  
You can maintain the additional details for the TD redemption.

### 2.4.1 Redemption

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

**To perform redemption simulation:**



**Note:**

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

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

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

**Figure 2-42 TD Redemption - Application Entry**

The screenshot shows the 'TD Redemption - Application Entry' screen. The 'Redemption' tab is selected in the left-hand menu. The main area contains an 'Account Number' field which is currently empty. At the top right, there are buttons for 'Remarks' and 'Overrides'. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is labeled 'Screen (1 / 3)'.

2. On the **TD Redemption - Application Entry** screen, specify the account number in the **Account Number** field, and press **Enter** or **Tab**.  
The details are displayed in the **Redemption** tab.

**Figure 2-43 Redemption**

The screenshot shows the 'TD Redemption - Application Entry' screen with the 'Redemption' tab selected. The 'Account Number' field is populated with 'BG11000000145' and 'OFSS CUSTOMER'. The main area displays the following details:

- Status: Active
- Deposit Details: GBP 15,208.18 at 27.75% for 1 Years
- Maturity: GBP 18,576.90 on Jun 5, 2021
- Reinvested Interest: GBP 0
- Tax Deducted: GBP 0
- Redemption Type: Partial Redemption (dropdown menu)
- Redemption Amount: GBP £20.00
- Waive Penalty:

On the right side, there is a 'Redemption Details' section titled 'All amounts in GBP' showing:

<b>£20.00</b>	
Principal	£20.00
Interest Rate	0%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

At the bottom right of the details section, there is a link: 'View Deposit Details after Redemption'. At the bottom of the screen, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is labeled 'Screen (1 / 3)'.

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

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

Field	Description
<b>Account Number</b>	Specify the TD account number which needs to redeemed.   <b>Note:</b>  The account holder name is also displayed adjacent to this field.
<b>Status</b>	Displays the TD status. The possible options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Matured</b></li> <li>• <b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
<b>Maturity</b>	Displays the proceeds due to the customer on maturity and the maturity date.
<b>Reinvested Interest</b>	Displays the amount and currency for the reinvested or paid out interest.   <b>Note:</b> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul>
<b>Tax Deducted</b>	Displays the actual tax deducted on reinvested or paid out interest till date.
<b>Redemption Type</b>	Select the type of redemption to be performed. The options are: <ul style="list-style-type: none"> <li>• <b>Partial Redemption</b></li> <li>• <b>Full Redemption</b></li> </ul>
<b>Redemption Amount</b>	Displays the full redemption amount.   <b>Note:</b>  This field is enabled, if you select the <b>Partial Redemption</b> option from the <b>Redemption Type</b> field.
<b>Waive Penalty</b>	Switch to  to waive the penalty amount charged on the account.  Switch to  to include the penalty amount charged on the account.

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

The simulated output details are displayed.

**Figure 2-44 Simulation Details**

Redemption Details	
All amounts in GBP	
<b>£20.00</b>	
Principal	£20.00
Interest Rate	0%
Interest	£0.00
Penalty	£0.00
Tax	£0.00
<a href="#">View Deposit Details after Redemption</a>	

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

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

Field	Description
<b>Redemption Details</b>	This widget displays the final amount that will be paid out to the customer if the TD is redeemed today.
<b>Principal</b>	Displays the total principal of the TD.
<b>Net Interest</b>	Displays the Net interest on the principal (Interest – Tax).
<b>Interest</b>	Displays the Interest rate applicable for the TD.
<b>Penalty</b>	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
<b>Tax</b>	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.

 **Note:**

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

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

**Figure 2-45 View Deposit Details after Redemption**

All amounts in GBP

Deposit After Redemption

---

**£18,564.71**  
Maturity

---

Principal	£15,198.18
Interest Rate	27.75%
Interest	£4,176.30
Tax	£835.26
Annual Percentage Yield	27.75%

[View Redemption Details](#)

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

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

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

- To view the redemption details, click the **View Redemption Details** link.
6. Click **Next**.  
The **Payout Details** tab is displayed.

## 2.4.2 Payout Details

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

The prerequisites are as follows:

- Add the redemption details. For more information, refer [Redemption](#).

**To maintain the payout details:**



### Note:

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

1. In the **Payout Details** tab, you can pay through any of the following options:

- [Payout Mode as Own Account](#)
- [Payout Mode as Other CASA Account](#)
- [Payout Mode as Other Term Deposit Account](#)
- [Payout Mode as Instrument](#)
- [Payout Mode as Ledger](#)
- [Pay through Multi Mode Settlement](#)

Below are the details of each options:

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

The field related to own account are displayed.

**Figure 2-46 Payout Mode as Own Account**

TD Redemption - Application Entry

Remarks Overrides

Redemption

Payout Details

Additional Details

Account Number \* BG110000000145 OFSS CUSTOMER

Payout Mode \* Multi Mode Settlement Options

Account \* KARUNAKAR 00000002840015

Redemption Details

All amounts in GBP

Principal	£90.00
Interest Rate	27.75%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

View Deposit Details after Redemption

Audit

Back Next Save & Close Cancel

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

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

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

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

The fields related to account are displayed.

**Figure 2-47 Payout Mode as Other CASA Account**

The screenshot shows the 'TD Redemption - Application Entry' interface. The 'Payout Details' section is active, displaying the following information:

- Account Number:** BG110000000145 (OFSS CUSTOMER)
- Payout Mode:** Account (selected), Instrument, Ledger
- Account:** Others (dropdown menu)
- Type:** CASA (selected), Term Deposit
- Account Number:** (input field)

On the right, the 'Redemption Details' section shows:

- Total Amount:** £90.00
- Principal:** £90.00
- Interest Rate:** 27.75%
- Interest:** £0.00
- Penalty:** £0.00
- Tax:** £0.00

Buttons at the bottom include 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The interface also includes 'Remarks' and 'Overrides' tabs at the top right.

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

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

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

- **Payout Mode as Other Term Deposit Account**
- a. Select **Account** from **Payout Mode** field.  
The fields related to account are displayed.

**Figure 2-48 Payout Mode as Other Term Deposit Account**

The screenshot displays the 'Payout Details' section of a 'TD Redemption - Application Entry' form. The account number is BG11000000145, and the customer is OFSS CUSTOMER. The 'Payout Mode' is set to 'Account', 'Account' is 'Others', 'Type' is 'Term Deposit', and 'Deposit Product' is 'CRFRTD'. The maturity is set to '1 Years 0 Months 0 Days' with an interest rate of 27.75%. A 'Redemption Details' table on the right shows a principal of £90.00, an interest rate of 27.75%, and other fees of £0.00. The interface includes navigation buttons like 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

Field	Description
<b>Payout Mode</b>	Select the <b>Account</b> option to perform the settlement.  <b>Note:</b> For information on <b>Instrument</b> and <b>Ledger</b> , refer <a href="#">Payout Mode as Instrument</a> <a href="#">Payout Mode as Ledger</a> .
<b>Account</b>	Select the <b>Other</b> option.  <b>Note:</b> For information if you select own account, refer <a href="#">Payout Mode as Own Account</a> .
<b>Type</b>	Select the type as <b>Term Deposit</b> for payout.  <b>Note:</b> For information if you select <b>CASA</b> option, refer <a href="#">Payout Mode as Own Account</a> and <a href="#">Payout Mode as Other CASA Account</a> .

**Table 2-37 (Cont.) Payout Mode as Other TD Account - Field Description**

Field	Description
<b>Deposit Product</b>	Select the account class under which the new TD is to be opened.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> <b>Note:</b></p> <p>For information on fields displayed if you click the  icon, refer <a href="#">Fetch Deposit Product</a>.</p> </div>
<b>Maturity</b>	Select the maturity for the TD. The options are: <ul style="list-style-type: none"> <li>• <b>Tenure:</b> If you select this option, then select or specify the maturity in <b>Years</b>, <b>Months</b>, and <b>Days</b> field.</li> <li>• <b>Date:</b> If you select this option, then specify or select the date for maturity.</li> </ul>
<b>Interest Rate</b>	Displays the interest rate applicable for the TD.
<b>Reinvest Interest</b>	Displays whether the interest is to be reinvested in the RD itself or paid out.

• **To fetch deposit product:**

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

The **Deposit Product** section is displayed.

**Figure 2-49 Deposit Product**

Deposit Product ✕

Account Class  Currency

**Fetch**

Account Class	Currency	Product Description
AA001	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA004	GBP	TD for Fixed interest rate
ABCR	GBP	TD for Fixed Interest Rate
ACC001	GBP	TD for Fixed Interest Rate
ACCLS1	GBP	Grace period acc class

Page  of 56 (1-10 of 558 items) ⏪ < 1 2 3 4 5 ... 56 > ⏩

- ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.
- iii. Select the option displayed in the table.

- c. Click the **Negotiate Rate** link, to negotiate the interest rate applied on TD.  
The **Negotiate Rate** section is displayed.

**Figure 2-50 Negotiate Rate**

The screenshot shows the 'Negotiate Rate' interface. It is divided into two main sections: 'Interest Rate' and 'User Defined Values'.  
**Interest Rate Section:**  
 - **Effective Date:** Mar 26, 2020  
 - **Status:** Open  
 - **Action:** Mark as Closed, View Details  
 - Page 1 of 1 (1 of 1 items)  
**User Defined Values Section:**  
 - **Element:** TD\_PNL, TAX\_RATE, TERM\_RATE  
 - **Value:** 6, 5, 10  
 - **Rate Code:** (empty)  
 - **Deposit Rate Code:** (empty)  
 - **Variance:** (empty)  
 - **Action:** (checkbox and trash icons)  
 - Page 1 of 1 (1-3 of 3 items)  
 At the bottom right, there are 'OK' and 'Cancel' buttons.

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

**Table 2-38 Negotiate Rate – Field Description**

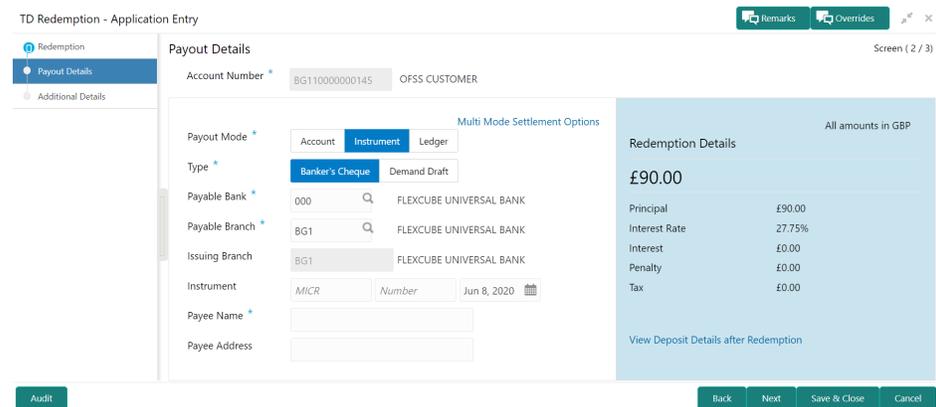
Field	Description
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	Click <b>Mark as Closed</b> , to close the interest rate. Click <b>View Details</b> , to view the user defined values.
<b>User Defined Values</b>	This section displays the user defined values details.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.</p> </div>
<b>Element</b>	Displays the element details.
<b>Value</b>	Displays the user defined value.
<b>Rate Code</b>	Displays the rate code for the user defined value.
<b>Deposit Rate Code</b>	Displays the deposit rate code for the user defined value.
<b>Variance</b>	Displays the variance for the user defined value.

**Table 2-38 (Cont.) Negotiate Rate – Field Description**

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

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

**Figure 2-51 Payout Mode as Instrument**



The screenshot shows the 'TD Redemption - Application Entry' window. The 'Payout Details' section is active, showing 'Account Number' as BG110000000145 and 'OFFSS CUSTOMER'. The 'Payout Mode' is set to 'Instrument'. Under 'Multi Mode Settlement Options', 'Instrument' is selected, and 'Banker's Cheque' is chosen as the 'Type'. The 'Payable Bank', 'Payable Branch', and 'Issuing Branch' are all set to 'FLEXCUBE UNIVERSAL BANK'. The 'Instrument' section shows 'MICR' and 'Number' fields, with a date of 'Jun 8, 2020'. The 'Redemption Details' section shows a total of £90.00, with a principal of £90.00, an interest rate of 27.75%, and interest, penalty, and tax amounts of £0.00. Navigation buttons at the bottom include 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 2-39 Payout Mode as Instrument – Field Description

Field	Description
<b>Payout Mode</b>	Select the <b>Instrument</b> option to perform the settlement.   <b>Note:</b>  For information on <b>CASA</b> and <b>Ledger</b> , refer <a href="#">Payout Mode as Own Account</a> , <a href="#">Payout Mode as Other CASA Account</a> , and <a href="#">Payout Mode as Ledger</a> .
<b>Type</b>	Select the type of instrument for payout. The options are: <ul style="list-style-type: none"> <li>• <b>Banker's Cheque</b></li> <li>• <b>Demand Draft</b></li> </ul>
<b>Payable Bank</b>	Specify the bank at which the TD is payable.   <b>Note:</b>  For information on fields displayed as you click  icon, refer <a href="#">Fetch Payable Bank</a> .
<b>Payable Branch</b>	Specify the branch at which the BC or DD is payable.   <b>Note:</b>  For information on fields displayed as you click  icon, refer <a href="#">Fetch Payable Branch</a> .
<b>Issuing Branch</b>	Displays the branch issuing the instrument.
<b>Instrument</b>	Specify the routing number, BC or DD number and instrument date.
<b>Payee Name</b>	Specify the payee name for the payout.
<b>Payee Address</b>	Specify the payee address for the payout.

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

**Figure 2-52 Payable Bank**

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

- ii. Specify the code in the **Bank Code** field and click **Fetch**.
  - iii. Select the code displayed in the table.
- **To fetch the payable branch:**

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

The **Payable Branch** section is displayed.

**Figure 2-53 Payable Branch**

Branch Code	Branch Name
RJ2	RAJIV BRANCH
SAI	FlexCube Universal Banking
NK6	Nutan Branch
AN1	FLEXCUBE UNIVERSAL BANK
KV1	FLEXCUBE UNIVERSAL BANK
KV2	FLEXCUBE UNIVERSAL BANK
AN5	FLEXCUBE UNIVERSAL BANK

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

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

**Figure 2-54 Payout Mode as Ledger**

TD Redemption - Application Entry

Remarks Overrides

Redemption

Payout Details

Additional Details

Account Number \* BG110000000145 OFSS CUSTOMER

Payout Mode \* Account Instrument **Ledger**

Code 889889889 Domestic Usance Bills - Substandarc

Multi Mode Settlement Options

Redemption Details

All amounts in GBP

£90.00

Principal	£90.00
Interest Rate	27.75%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

View Deposit Details after Redemption

Audit

Back Next Save & Close Cancel

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

**Table 2-40 Payout Mode as Ledger - Field Description**

Field	Description
<b>Payout Mode</b>	Select the <b>Ledger</b> option to perform the settlement.
	<p> <b>Note:</b></p> <p>For information on <b>CASA</b> and <b>Instrument</b>, refer <a href="#">Payout Mode as Own Account</a>, <a href="#">Payout Mode as Other CASA Account</a>, and <a href="#">Payout Mode as Instrument</a>.</p>
<b>Ledger Code</b>	Specify the ledger code used for the transaction.
	<p> <b>Note:</b></p> <p>For information on fields displayed as you click the  icon, refer <a href="#">Fetch Ledger Code</a>.</p>
<b>Currency</b>	Display the currency for the GL.

- **To fetch ledger code:**

- i. From the **Code** field, click the icon field.  
The **Code** section is displayed.

**Figure 2-55 Ledger Code**

Code	Description
889889889	Domestic Usance Bills - Substandard
153310055	Domestic Export Sight Bills Purchas
678000000	Due to IR1 from IR2
199000000	Due from IR1 to IR2
235689562	Dr GL for SI
345000000	Due to IR2 from IR1
190000000	Due from IR2 to IR1
555555555	Due from 004 Branch to E03 Branch

- ii. Specify the code in the **Code** field and click **Fetch**.
  - iii. Select the code displayed in the table.
- **Pay through Multi Mode Settlement**
    - a. In the **Payout Details** tab, click the **Multi Mode Settlement Options** link.
- The fields to perform multi mode settlement are displayed.

**Figure 2-56 Pay through Multi Mode Settlement**

- b. Click the  icon, to add settlement modes.
- The fields to add settlements are displayed.
- Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Payout Mode as Own Account](#), [Payout Mode as Other CASA Account](#), [Payout Mode as Other Term Deposit Account](#), [Payout Mode as Instrument](#), and [Payout Mode as Ledger](#).

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

The settlement is added in the table above.

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

**Table 2-41 Multi Mode Settlement Options – Field Description**

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

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

2. Click **Next**.

The **Additional Details** tab is displayed.

### 2.4.3 Additional Details

You can maintain the additional details for the TD redemption.

The prerequisites are as follows:

- Add the redemption details. For more information, refer [Redemption](#).
- Add the payout details. For more information, refer [Payout Details](#).

**To add the additional details:**



**Note:**

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

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

Figure 2-57 Additional Details

TD Redemption - Application Entry Remarks Overrides

Additional Details Screen ( 3 / 3 )

Account Number \* BG110000000145 OFSS CUSTOMER

Narrative

Identification Type

Identification Number

All amounts in GBP

**Redemption Details**

**£10.00**

Principal	£10.00
Interest Rate	27.75%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

[View Deposit Details after Redemption](#)

Audit

Back Next Save & Close Submit Cancel

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

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

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

2. Click **Submit**.

The screen is successfully submitted for authorization.

# 3

## TD Maintenances

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

This topic contains the following subtopics:

- [Create Amount Block](#)  
You can block the TD amount. A Term Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the TD amount.
- [View and Modify Amount Block](#)  
You can view or modify the already added block details using this screen.
- [TD Payout Modification](#)  
You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.
- [TD Account Modification](#)  
You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

### 3.1 Create Amount Block

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

**To create amount block:**



**Note:**

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

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

The **Create Amount Block** screen is displayed.

**Figure 3-1 Create Amount Block**

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

The details for the account entered are displayed.

**Figure 3-2 Create Amount Block Details**

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

**Table 3-1 Create Amount Block – Field Description**

Field	Description
<b>Account Number</b>	Specify the account number for performing the block.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul> </div>
<b>Amount To Be Blocked</b>	Specify the TD amount to be blocked. By default, the TD currency is displayed.
<b>Block Reason</b>	Select the reason for the block.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>For information on fields displayed after clicking , refer Block Code.</p> </div>
<b>Effective Date</b>	Specify or select the effective date for the block.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>This date cannot be less than current process date.</p> </div>
<b>Expiry Date</b>	Specify or select the expiry date for the block.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>This date cannot be less than current process date and effective date.</p> </div>
<b>Narrative</b>	Specify the narration, if any for the block.

- **To fetch block code:**
  - a. Click  icon from the **Block Reason** field.  
The **Block Code** section is displayed.

**Figure 3-3 Block Code**

Block Code

Block Code      Block Description

Fetch

Block Code	Block Description
28	ATM FEE
5	salary hold code
61	Cheque Return Charges
63	Statement Charges
66	Stop Payment Charges
7	Overdue Hold
9	Gurantor Recovery Hold
93	Cheque Book Charges

Page 1 of 1 (1-10 of 10 items) | < 1 >

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

The details are fetched and displayed in a table.

- d. Select the block code from the table.

4. Click **Submit**.

The screen is successfully submitted for authorization.

## 3.2 View and Modify Amount Block

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

**To view the amount block details:**

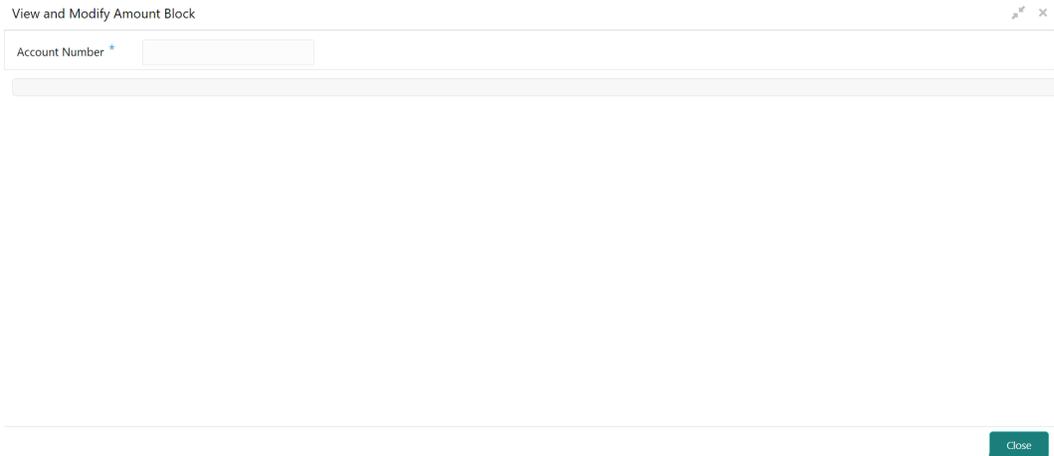
 **Note:**

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

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

The **View and Modify Amount Block** screen is displayed.

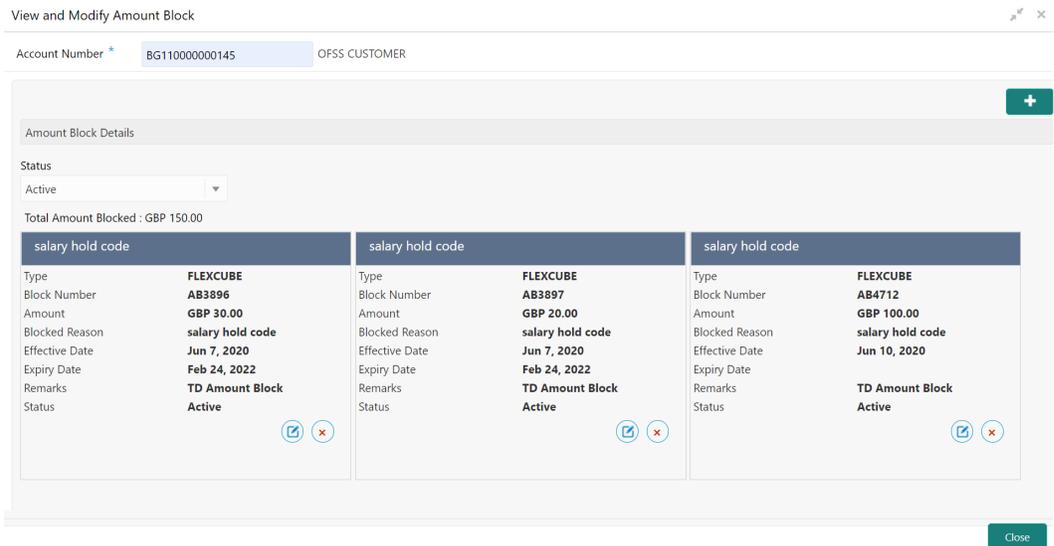
**Figure 3-4 View and Modify Amount Block**



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

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

**Figure 3-5 View and Modify Amount Block Details**



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

**Table 3-2 View Amount Block Details – Field Description**

Field	Description
<b>Account Number</b>	Specify the account number for performing the block.   <b>Note:</b>  The account holder's name is also displayed adjacent to the field.
<b>Amount Block Details</b>	This section displays the TD amount block details.
<b>Status</b>	Select the block status of the TD account. The options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Not Activated</b></li> <li>• <b>Closed</b></li> <li>• <b>Expired</b></li> <li>• <b>All</b></li> </ul>
<b>Total Amount Blocked</b>	Displays the total amount blocked on the TD account.
<b>&lt;Block Reason&gt;</b>	Displays the block reason as the top of the widget.
<b>Type</b>	Displays the block type.
<b>Block Number</b>	Displays the block number.
<b>Amount</b>	Displays the block amount along with the currency.
<b>Blocked Reason</b>	Displays the block reason along with code.
<b>Effective Date</b>	Displays the block effective date.
<b>Expiry Date</b>	Displays the block expiry date.
<b>Remarks</b>	Displays the block remarks.
<b>Status</b>	Displays the block status.

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

**Figure 3-6 Modify Term Deposit Amount Block**

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

**Table 3-3 Modify TD Amount Block – Field Description**

Field	Description
<b>Account Number</b>	Displays the account number and name for performing the block. Also, to the right the customer information is displayed.
<b>Block Number</b>	Displays the block number of the TD account.
<b>Type</b>	Displays the type of block on TD account.
<b>Amount To Be Blocked</b>	Specify the TD amount to be blocked.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p><b>Note:</b></p> <p>By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.</p> </div>
<b>Block Reason</b>	Displays the reason for the block on TD account.
<b>Effective Date</b>	Specify or select the effective date for the block.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p><b>Note:</b></p> <p>By default, the effectiev date is displayed. If required you can edit the date.</p> </div>

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

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

- b. Click **Submit**

The screen is successfully submitted for authorization.

- 4. Click **Close**.

## 3.3 TD Payout Modification

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

**To view the TD payout modification details:**



**Note:**

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

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

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

**Figure 3-7 TD Payout Modification**

TD Payout Modification

Account Number \*

Audit

Back Next Save & Close Submit Cancel

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

The details are displayed.

**Figure 3-8 TD Payout Modification Details**

TD Payout Modification

Account Number \* BG11000000145 OFSS CUSTOMER

Deposit Details GBP 15,208.18 at 27.75% for 1 Years	Maturity Details GBP 18,576.9 on Jun 5, 2021	Status Open	Reinvested Interest GBP 0	Tax Deducted GBP 0
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Term Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Rollover Principal & Interest	Auto Rollover	Additional Amount: GBP 10,000 £5,000,000.00	100	Available on Payout	

Audit

Back Next Save & Close Submit Cancel

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

**Table 3-4 View TD Payout Details – Field Description**

Field	Description
<b>Account Number</b>	<p>Specify the account number for performing the block.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The account holder's name is also displayed adjacent to the field.</p> </div>
<b>Deposit Details</b>	Displays the principal balance, the rate of interest, and the tenor of the TD account.
<b>Maturity Details</b>	Displays the amount due to the customer on maturity and the maturity date.
<b>Status</b>	<p>Displays the status of the TD account. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Overdue</b></li> <li>• <b>Closed</b></li> </ul>
<b>Reinvested Interest or Interest Paid</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Interest Paid</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the tax amount deducted till date.
<b>Term Deposit Payout Instructions</b>	This section displays the existing payout instructions of the TD account.
<b>Component</b>	<p>Displays the component of payout. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Principal</b></li> <li>• <b>Interest</b></li> <li>• <b>Principal &amp; Interest</b></li> <li>• <b>Rollover Principal</b></li> <li>• <b>Rollover Interest</b></li> <li>• <b>Rollover Principal &amp; Interest</b></li> </ul>
<b>Mode</b>	<p>Displays the mode of payout. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Term Deposit</b></li> <li>• <b>Auto Rollover</b></li> <li>• <b>Banker's Cheque</b></li> <li>• <b>Demand Draft</b></li> <li>• <b>Ledger</b></li> </ul>

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

Field	Description
<b>Description</b>	<p>Displays a brief description of the payout.</p> <p> <b>Note:</b></p> <p>Based on the payout mode, the description is displayed. The description according to the mode are as follows:</p> <ul style="list-style-type: none"> <li>• <b>Account</b> – Account Number &amp; Account Name</li> <li>• <b>Term Deposit</b> – Product Name, Tenor</li> <li>• <b>Auto Rollover</b> – Tenor</li> <li>• <b>Banker's Cheque &amp; Demand Draft</b> – Banker's Cheque / Demand Draft Payable at &lt;Branch Name&gt;</li> <li>• <b>Rollover with Additional Funds</b> – Tenor, Additional Amount, Account Number, Amount</li> <li>• <b>Ledger</b> – Ledger Code, Ledger Name</li> </ul>
<b>Percentage</b>	Displays the percentage of payout.
<b>Amount</b>	<p>Displays the TD payout amount.</p> <p> <b>Note:</b></p> <p>For <b>Interest</b> component, this field displays <b>Available on Payout</b> text.</p>
<b>Actions</b>	<p>Click the  icon, to more details of the payout. For more information, refer <a href="#">View TD Payout Modification</a>.</p> <p>Click the  icon, to edit the payout details. For more information, refer <a href="#">Modify TD Payout Modification</a>.</p> <p>Click the  icon, to delete the payout details.</p>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [View TD Payout Modification](#)  
You can view the more details of the TD payout modification.
- [Modify TD Payout Modification](#)  
You can modify the TD payout details.

### 3.3.1 View TD Payout Modification

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

**To view more payout modification details:**

1. Click the  icon from the **Actions** field.  
The details of the payout are displayed.

**Figure 3-9 View TD Payout Modification**

TD Payout Modification Remarks Overrides

Account Number \* BG11000000145 OFSS CUSTOMER

Component	Mode	Description	Percentage	Amount	Actions
Rollover Principal & Interest	Auto Rollover	Additional Amount: GBP 10,000 25111000100.000	100	Available on Payout	  

Component \* Rollover Principal & Interest

Deposit Product \* The amount will be auto rolled over in the same product i.e

Maturity Tenor \*   0Years 0Months 0Days

Interest Rate Based On \*

Add Funds

Amount To Be Added \* 10000

Mode	Account	Account Name	Account Branch	Amount	Actions
Ledger	251110001		BG1	£10,000.00	 

Close

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

**Table 3-5 View more Payout Details – Field Description**

Field	Description
<b>Component</b>	Displays the component of payout. The possible options are: <ul style="list-style-type: none"> <li>• <b>Principal</b></li> <li>• <b>Interest</b></li> <li>• <b>Principal &amp; Interest</b></li> <li>• <b>Rollover Principal</b></li> <li>• <b>Rollover Interest</b></li> <li>• <b>Rollover Principal &amp; Interest</b></li> </ul>
<b>Deposit Product</b>	Displays the text as <b>The amount will be auto rolled over in the same product i.e. &lt;productname&gt;</b>
<b>Maturity Tenor</b>	Displays the maturity tenor for the payout.
<b>Interest Rate Based On</b>	Displays the basis of the interest rate.
<b>Add Funds</b>	Displays whether additional funds were added for the payout.
<b>Amount To Be Added</b>	Displays the amount added for payout.
<b>Mode</b>	Displays the mode of payout.
<b>Account</b>	Displays the account number.
<b>Account Name</b>	Displays the account name.
<b>Account Branch</b>	Displays the branch of the account.
<b>Amount</b>	Displays the payout amount.
<b>Actions</b>	Displays the action to edit and delete the payout details.

3. Click **Close**.

## 3.3.2 Modify TD Payout Modification

You can modify the TD payout details.

### To modify TD payout simulation:



#### Note:

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

1. Click the  icon from the **Actions** field.  
The details of the payout are displayed.
2. You can modify the details by performing any of the following actions:
  - For Component selected as Principal, Interest, or Principal & Interest
    - [Payout through Own Account](#)
    - [Payout through Other Account and Type as Account within Bank](#)
    - [Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover](#)
    - [Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit](#)
    - [Payout through Instrument](#)
    - [Payout through Ledger](#)
  - For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest

Below are the details of the actions:

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

**Figure 3-10 Payout as Own Account**

The screenshot displays the 'TD Payout Modification' window. At the top, it shows the account number 'BG11000000145' and 'OFSS CUSTOMER'. Below this, there are sections for 'Deposit Details' (GBP 15,208.18 at 27.75% for 1 Years), 'Maturity Details' (GBP 18,576.9 on Jun 5, 2021), 'Status' (Open), 'Reinvested Interest' (GBP 0), and 'Tax Deducted' (GBP 0). A 'Term Deposit Payout Instructions' section contains a table with one row: 'Rollover Principal & Interest' with 'Auto Rollover' mode, 'Additional Amount: GBP 10,000' description, '100%' percentage, and 'Available on Payout' amount. Below the table are input fields for 'Component' (set to 'Principal'), 'Amount' (a slider from 0% to 100% with a value of £15,208.18), 'Payout Mode' (set to 'Account'), and 'Account' (set to 'John Smith | 00010000002185'). At the bottom right, there are 'Save' and 'Cancel' buttons. A navigation bar at the very bottom includes 'Audit', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel' buttons.

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

**Table 3-6 Payout by own account – Field Description**

Field	Description
<b>Component</b>	<p>Select the <b>Principal</b>, <b>Interest</b>, or <b>Principal &amp; Interest</b> component for payout.</p> <p><b>Note:</b></p> <p>For information on <b>Rollover Principal</b>, <b>Rollover Interest</b>, or <b>Rollover Principal or Interest</b>, refer <a href="#">For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal &amp; Interest</a>.</p>
<b>Amount in Percentage</b>	<p>Specify the amount in percentage for payout.</p> <p><b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>

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

Field	Description
<b>Payout Mode</b>	Select the payout mode as <b>Account</b> .  <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>For information on payout mode as <b>Instrument</b> or <b>Ledger</b>, refer <a href="#">Payout through Instrument</a> and <a href="#">Payout through Ledger</a>.</p> </div>
<b>Account</b>	Select the own account for performing the payout.  <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>For information on other accounts, refer <a href="#">Payout through Other Account</a> and <a href="#">Type as Account within Bank</a>, <a href="#">Payout through Other Account, Type as Term Deposit</a>, and <a href="#">Create as Auto Rollover</a>, and <a href="#">Payout through Other Account, Type as Term Deposit</a>, and <a href="#">Create as New Term Deposit</a>.</p> </div>

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

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

TD Payout Modification Remarks Overrides

Account Number \* BG11000000145 OFSS CUSTOMER

Deposit Details GBP 15,208.18 at 27.75% for 1 Years	Maturity Details GBP 18,576.9 on Jun 5, 2021	Status Open	Reinvested Interest GBP 0	Tax Deducted GBP 0
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Term Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Rollover Principal & Interest	Auto Rollover	Additional Amount: GBP 10,000	100	Available on Payout	  

Component \*

Amount \*

Payout Mode \*  Account  Instrument  Ledger

Account \*

Type \*  Account within Bank  Term Deposit

Account Number \*

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

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

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

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

Field	Description
Type	Select the <b>Account Within Bank</b> type.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p><b>Note:</b></p> <p>For information on <b>New Term Deposit</b>, refer <a href="#">Payout through Other Account, Type as Term Deposit</a>, and <a href="#">Create as New Term Deposit</a>.</p> </div>
Account Number	Specify the account number which is within the same bank for performing the payout.

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

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

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

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

Field	Description
<b>Component</b>	<p>Select the <b>Principal</b>, <b>Interest</b>, or <b>Principal &amp; Interest</b> component for payout.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on <b>Rollover Principal</b>, <b>Rollover Interest</b>, or <b>Rollover Principal or Interest</b>, refer <a href="#">For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal &amp; Interest</a>.</p> </div>
<b>Amount in Percentage</b>	<p>Specify the amount in percentage for payout.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>
<b>Payout Mode</b>	<p>Select the payout mode as <b>Account</b>.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on payout mode as <b>Instrument</b> or <b>Ledger</b>, refer <a href="#">Payout through Instrument</a> and <a href="#">Payout through Ledger</a>.</p> </div>
<b>Account</b>	<p>Select the <b>Other</b> account for performing the payout.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on own accounts, refer <a href="#">Payout through Own Account</a>.</p> </div>

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

Field	Description
Type	<p>Select the <b>Term Deposit</b> type.</p> <p> <b>Note:</b></p> <p>For information on <b>Account Within Bank</b>, refer <a href="#">Payout through Other Account and Type as Account within Bank</a>.</p>
Create	<p>Select the <b>Auto Rollover</b> option for creating the payout.</p> <p> <b>Note:</b></p> <p>For information on <b>New Term Deposit</b>, refer <a href="#">Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit</a>.</p>
Deposit Product	Displays the text as <b>The amount will be auto rolled over in the same product i.e. &lt;productname&gt;</b>
Maturity Tenor	<p>Select and specify the maturity tenor for the payout.</p> <ul style="list-style-type: none"> <li>* <b>Tenure:</b> If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.</li> <li>* <b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
Interest Rate Based On	<p>Select the basis for the interest rate calculation. The options are:</p> <ul style="list-style-type: none"> <li>* <b>Incremental Amount</b></li> <li>* <b>Cumulative Amount</b></li> </ul>

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

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

The screenshot shows the 'TD Payout Modification' interface. At the top, there are buttons for 'Remarks' and 'Overrides'. Below this, the account number is 'BG11000000145' and the customer is 'OFSS CUSTOMER'. The deposit details include 'GBP 15,208.18 at 27.75% for 1 Years', maturity details 'GBP 18,576.9 on Jun 5, 2021', status 'Open', reinvested interest 'GBP 0', and tax deducted 'GBP 0'. The 'Term Deposit Payout Instructions' section contains a table with one row: 'Rollover Principal & Interest' with mode 'Auto Rollover', description 'Additional Amount: GBP 10,000', percentage '100', and amount 'Available on Payout'. Below the table are various configuration fields: 'Component' (Principal), 'Amount' (0% to 100% slider, £15,208.18), 'Payout Mode' (Account, Instrument, Ledger), 'Account' (Others), 'Type' (Account within Bank, Term Deposit), 'Create' (Auto Rollover, New Term Deposit), 'Deposit Product' (CRFRD), 'Maturity Tenor' (Tenor, Date, 0 Years, 0 Months, 0 Days), and 'Interest Rate Based On' (Incremental Amount, Cumulative Amount, Negotiate Rate). At the bottom, there are 'Save' and 'Cancel' buttons.

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

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

Field	Description
<b>Component</b>	Select the <b>Principal</b> , <b>Interest</b> , or <b>Principal &amp; Interest</b> component for payout.  <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>For information on <b>Rollover Principal</b>, <b>Rollover Interest</b>, or <b>Rollover Principal or Interest</b>, refer <a href="#">For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal &amp; Interest</a>.</p> </div>
<b>Amount in Percentage</b>	Specify the amount in percentage for payout.  <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>

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

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

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

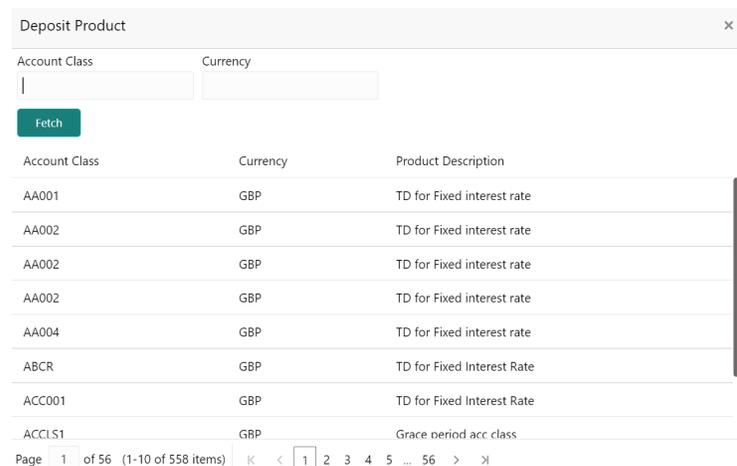
Field	Description
<b>Deposit Product</b>	Select the deposit product for the payout.
	<div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>For information on fields after you click the</p> <p></p> <p>icon, refer <a href="#">Fetch Deposit Product</a>.</p> </div>
<b>Maturity Tenor</b>	Select and specify the maturity tenor for the payout. <ul style="list-style-type: none"> <li>* <b>Tenure:</b> If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.</li> <li>* <b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
<b>Interest Rate Based On</b>	Select the basis for the interest rate calculation. The options are: <ul style="list-style-type: none"> <li>* <b>Incremental Amount</b></li> <li>* <b>Cumulative Amount</b></li> </ul>

\* **To fetch deposit product:**

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

The **Deposit Product** section is displayed.

**Figure 3-14 Deposit Product**



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

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

The **Negotiate Rate** section is displayed.

**Figure 3-15 Negotiate Rate**

The screenshot shows a web interface for 'Negotiate Rate'. It has a title bar with a close button. Below the title bar, there are two main sections: 'Interest Rate' and 'User Defined Values'. The 'Interest Rate' section contains a table with columns for 'Effective Date', 'Status', and 'Action'. It lists two entries: one for 'Sep 16, 2022' and another for 'Jun 8, 2020', both with a status of 'Open'. The 'Action' column for each entry has buttons for 'Mark as Closed' and 'View Details'. Below the table is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)'. The 'User Defined Values' section contains a table with columns for 'Element', 'Value', 'Rate Code', 'Deposit Rate Code', 'Variance', and 'Action'. It lists two entries: 'TERM\_RATE' with a value of '20' and 'TD\_PNL' with a value of '20'. The 'Action' column for each entry has buttons for 'View Details' and 'Delete'. At the bottom right of the interface are 'Ok' and 'Cancel' buttons.

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

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

Field	Description
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	Click <b>Mark as Closed</b> , to close the interest rate. Click <b>View Details</b> , to view the user defined values.
<b>User Defined Values</b>	This section displays the user defined values details.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b> This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.</p> </div>
<b>Element</b>	Displays the element details.
<b>Value</b>	Displays the user defined value.
<b>Rate Code</b>	Displays the rate code for the user defined value.
<b>Deposit Rate Code</b>	Displays the deposit rate code for the user defined value.

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

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

ii. Click **OK**.

b. Click **Save**.

 **Note:**

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

– **Payout through Instrument**

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

**Figure 3-16 Payout through Instrument**

The screenshot displays the 'TD Payout Modification' interface. At the top, it shows the account number 'BG11000000145' and the customer type 'OFSS CUSTOMER'. Below this, there are sections for 'Deposit Details' (GBP 15,208.18 at 27.75% for 1 Years), 'Maturity Details' (GBP 18,576.9 on Jun 5, 2021), 'Status' (Open), 'Reinvested Interest' (GBP 0), and 'Tax Deducted' (GBP 0). The main section is 'Term Deposit Payout Instructions', which includes a table with columns for Component, Mode, Description, Percentage, Amount, and Actions. The table lists 'Rollover Principal & Interest' with an 'Auto Rollover' mode and a description of 'Additional Amount: GBP 10,000'. Below the table, there are several input fields: 'Component' (set to Principal), 'Amount' (set to £15,208.18), 'Payout Mode' (set to Instrument), 'Mode' (set to Banker's Cheque), 'Payable Bank' (set to FLEXCUBE UNIVERSAL BANK), and 'Payable Branch' (set to FLEXCUBE UNIVERSAL BANK). There are also fields for 'Payee Name' and 'Payee Address'. At the bottom right, there are 'Save' and 'Cancel' buttons. At the bottom left, there is an 'Audit' button. At the bottom center, there are 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel' buttons.

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

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

Field	Description
<b>Component</b>	<p>Select the <b>Principal</b>, <b>Interest</b>, or <b>Principal &amp; Interest</b> component for payout.</p> <p> <b>Note:</b></p> <p>For information on <b>Rollover Principal</b>, <b>Rollover Interest</b>, or <b>Rollover Principal or Interest</b>, refer <a href="#">For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal &amp; Interest</a>.</p>
<b>Amount in Percentage</b>	<p>Specify the amount in percentage for payout.</p> <p> <b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>
<b>Payout Mode</b>	<p>Select the payout mode as <b>Instrument</b>.</p> <p> <b>Note:</b></p> <p>For information on payout mode as <b>Account</b> or <b>Ledger</b>, refer <a href="#">Payout through Own Account, Payout through Other Account and Type as Account within Bank, Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover, Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit, and Payout through Ledger</a>.</p>
<b>Mode</b>	<p>Select the mode of instrument for payout. The options are:</p> <ul style="list-style-type: none"> <li>* <b>Banker's Cheque</b></li> <li>* <b>Demand Draft</b></li> </ul>

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

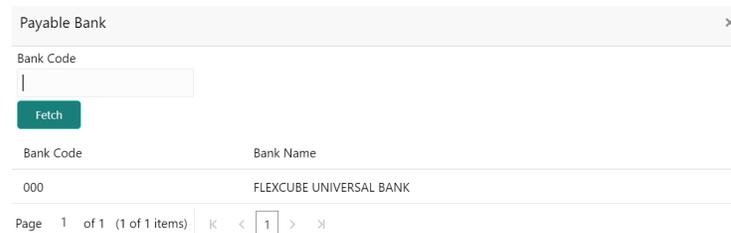
Field	Description
<b>Payable Bank</b>	Specify the bank at which the TD is payable.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 5px;"> <p> <b>Note:</b> For information on fields displayed as you click the  icon, refer <a href="#">Fetch Payable Bank</a>.</p> </div>
<b>Payable Branch</b>	Specify the branch at which the BC or DD is payable.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 5px;"> <p> <b>Note:</b> For information on fields displayed as you click the  icon, refer <a href="#">Fetch Payable Branch</a>.</p> </div>
<b>Payee Name</b>	Specify the payee name for the payout.
<b>Payee Address</b>	Specify the payee address for the payout.

\* **To fetch the payable bank:**

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

The **Payable Bank** section is displayed.

**Figure 3-17 Payable Bank**



- ii. Specify the code in the **Bank Code** field and click **Fetch**.
- iii. Select the code displayed in the table.

\* **To fetch the payable branch:**

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

The **Payable Branch** section is displayed.

**Figure 3-18 Payable Branch**

Payable Branch

Branch Code

Fetch

Branch Code	Branch Name
RJ2	RAJIV BRANCH
SAI	FlexCube Universal Banking
NK6	Nutan Branch
AN1	FLEXCUBE UNIVERSAL BANK
KV1	FLEXCUBE UNIVERSAL BANK
KV2	FLEXCUBE UNIVERSAL BANK
AN5	FLEXCUBE UNIVERSAL BANK

203 Glasgow

Page 1 of 14 (1-10 of 135 items)

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

iii. Select the code displayed in the table.

b. Click **Save**.

– **Payout through Ledger**

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

**Figure 3-19 Payout through Ledger**

TD Payout Modification

Account Number \* BG11000000145 OFSS CUSTOMER

Deposit Details GBP 15,208.18 at 27.75% for 1 Years

Maturity Details GBP 18,576.9 on Jun 5, 2021

Status Open

Reinvested Interest GBP 0

Tax Deducted GBP 0

Term Deposit Payout Instructions

Component	Mode	Description	Percentage	Amount	Actions
Rollover Principal & Interest	Auto Rollover	Additional Amount: GBP 10,000	100	Available on Payout	

Component \* Principal

Amount \* 0% 100% £15,208.18

Payout Mode \* Account Instrument **Ledger**

Ledger Code \* 889889889 Domestic Usance Bills - Substandard

Audit Back Next Save & Close Submit Cancel

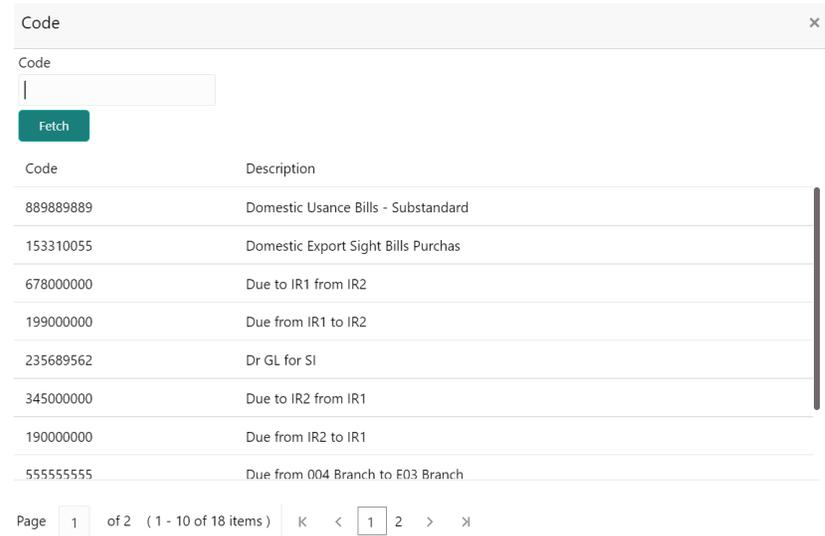
For more information on fields, refer to the field description table.

**Table 3-12 Pay through Ledger – Field Description**

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

\* To fetch the ledger code:

- i. From the **Ledger Code** field, click the  icon from the first field.  
The **Code** section is displayed.

**Figure 3-20 Ledger Code**

Code	Description
889889889	Domestic Usance Bills - Substandard
153310055	Domestic Export Sight Bills Purchas
678000000	Due to IR1 from IR2
199000000	Due from IR1 to IR2
235689562	Dr GL for SI
345000000	Due to IR2 from IR1
190000000	Due from IR2 to IR1
555555555	Due from 004 Branch to E03 Branch

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

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

TD Payout Modification Remarks Overrides

Account Number \*  OFSS CUSTOMER

Deposit Details GBP 15,208.18 at 27.75% for 1 Years	Maturity Details GBP 18,576.9 on Jun 5, 2021	Status Open	Reinvested Interest GBP 0	Tax Deducted GBP 0
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Term Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Rollover Principal & Interest	Auto Rollover	Additional Amount: GBP 10,000 <small>25111000010.000</small>	100	Available on Payout	

Component \*

Deposit Product \*

Maturity Tenor \*    Years  Months  Days

Interest Rate Based On \*  Incremental Amount  Cumulative Amount

Add Funds

Amount To Be Added \*

Mode	Account	Account Name	Account Branch	Amount	Actions
Ledger	251110001		BG1	£10,000.00	

Save Cancel

Audit Back Next Save & Close Submit Cancel

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

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

Field	Description
<b>Component</b>	Select the <b>Rollover Principal, Rollover Interest, or Rollover Principal or Interest</b> component for payout.  <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"><b>Note:</b> For information <b>Principal, Interest, or Principal &amp; Interest</b>, refer <b>For Component selected as Principal, Interest, or Principal &amp; Interest</b>.</div>
<b>Deposit Product</b>	Displays the text as <b>The amount will be auto rolled over in the same product i.e. &lt;productname&gt;</b>
<b>Maturity Tenor</b>	Select and specify the maturity tenor for the payout. <ul style="list-style-type: none"> <li>– <b>Tenure:</b> If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.</li> <li>– <b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
<b>Interest Rate Based On</b>	Select the basis for the interest rate calculation. The options are: <ul style="list-style-type: none"> <li>– <b>Incremental Amount</b></li> <li>– <b>Cumulative Amount</b></li> </ul>

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

Field	Description
<b>Add Funds</b>	<p>Switch to  to add additional funds for payout.</p> <p>Switch to  to not to add additional funds for payout.</p>
<b>Amount To Be Added</b>	<p>Specify the additional amount for payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field is displayed if you switch to  from the <b>Add Funds</b> field.</p> </div>
<b>Mode</b>	<p>Displays the mode of payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>- This field is displayed if you switch to  from the <b>Add Funds</b> field.</li> <li>- This field is enabled if you click the  icon from the <b>Actions</b> field.</li> </ul> </div>
<b>Account</b>	<p>Displays the account number.</p> <ul style="list-style-type: none"> <li>- This field is displayed if you switch to  from the <b>Add Funds</b> field.</li> <li>- This field is enabled if you click the  icon from the <b>Actions</b> field.</li> <li>- For information on the fiels displayed as you click the  icon, refer <a href="#">Fetch Account Number</a>.</li> </ul>
<b>Account Name</b>	<p>Displays the account name.</p> <ul style="list-style-type: none"> <li>- This field is displayed if you switch to  from the <b>Add Funds</b> field.</li> <li>- This field is enabled if you click the  icon from the <b>Actions</b> field.</li> </ul>

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

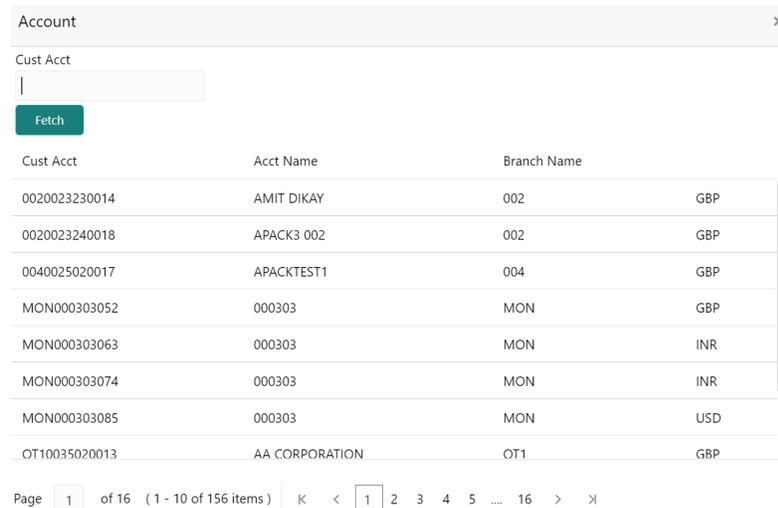
Field	Description
<b>Account Branch</b>	<p>Displays the branch of the account.</p> <ul style="list-style-type: none"> <li>– This field is displayed if you switch to  from the <b>Add Funds</b> field.</li> <li>– This field is enabled if you click the  icon from the <b>Actions</b> field.</li> </ul>
<b>Amount</b>	<p>Displays the payout amount.</p> <ul style="list-style-type: none"> <li>– This field is displayed if you switch to  from the <b>Add Funds</b> field.</li> <li>– This field is enabled if you click the  icon from the <b>Actions</b> field.</li> </ul>
<b>Actions</b>	<p>Click the  icon to edit the details.</p> <p>Click the  icon to delete the entry.</p> <p>Click the  icon to confirm the updates.</p>

– **To fetch account number:**

- i. From the **Account** field, click the  icon from the first field.

The **Account** section is displayed.

**Figure 3-22 CASA Account**



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

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

The screen is successfully submitted for authorization.

## 3.4 TD Account Modification

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

**To perform the account modification:**



### Note:

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

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

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

**Figure 3-23 TD Account Modification**

TD Account Modification

Account Number \*

Remarks Overrides

No Customer Selected

Audit Back Next Save & Close Submit Cancel

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

The details of the modification is displayed.

**Figure 3-24 TD Account Modification Details**

TD Account Modification

Account Number **BG11000000145** OFSS CUSTOMER

Status: Active  
 Deposit Details: GBP 15,208.18 at 27.75% for 1 Years  
 Maturity: GBP 18,576.90 on Jun 5, 2021  
 Reinvested Interest: GBP 0  
 Tax Deducted: GBP 0

Account Description: OFSS CUSTOMER

Interest Rate

Effective Date	Status	Action
Jun 4, 2020	Open	Mark as Closed View Details
Jun 8, 2020	Open	Mark as Closed View Details

User Defined Values

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
TAX_RATE	20				✍️ 🗑️
TD_PNL	20				✍️ 🗑️
TERM_RATE	20		FRI1		✍️ 🗑️

Customer Information

Customer Id, Name: 000284, John Powell  
 KYC Status: Not Verified

Signature:

Account Name: OFSS CUSTOMER  
 Account Branch: BG1  
 Account Status: Active  
 Account Balance: £15,158.18

9785536035  
 john.powell@gmail.com  
 Address Of Communication: OFSSOFSS, CHEN, TEST, CIF

Page 1 of 1 (1-3 of 3 items) < 1 > ✕

Audit Back Next Save & Close Submit Cancel

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

**Table 3-14 TD Account Modification – Field Description**

Field	Description
<b>Account Number</b>	Specify the account number for performing the block.  <b>Note:</b> <ul style="list-style-type: none"> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul>
<b>Status</b>	Displays the status of the TD account. The possible options are: <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Overdue</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance, the rate of interest, and the tenor of the TD account.
<b>Maturity</b>	Displays the amount due to the customer on maturity and the maturity date.

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

Field	Description
<b>Reinvested Interest or Interest Paid</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Interest Paid</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the tax amount deducted till date.
<b>Account Description</b>	<p>Specify the description for the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>By default, a description is displayed. You can edit, if required.</p> </div>
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	<p>Click <b>Mark as Closed</b>, to close the interest rate.</p> <p>Click <b>View Details</b>, to view the user defined values.</p>
<b>User Defined Values</b>	<p>This section displays the user defined values details.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.</p> </div>
<b>Element</b>	Displays the element details.
<b>Value</b>	Displays the user defined value.
<b>Rate Code</b>	Displays the rate code for the user defined value.
<b>Deposit Rate Code</b>	Displays the deposit rate code for the user defined value.
<b>Variance</b>	Displays the variance for the user defined value.
<b>Action</b>	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>

- In the **Interest Rate** and **User Defined Values** section, click the  icon, to add a new row.
4. Click **Submit**.
- The screen is successfully submitted for authorization.

# 4

## TD Inquiries

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

This topic contains the following subtopics:

- [Deposit Details](#)  
You can get an 360-degree view of a customer's term deposit account using the **Deposit Details** screen.
- [Audit Trail](#)  
You can inquire about the TD audit trail using the **Audit Trail** screen.
- [Certificate](#)  
You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.

### 4.1 Deposit Details

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

The various sections are:

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

**To view the term deposit details:**

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

The **Deposit Details** screen is displayed.

**Figure 4-1 Deposit Details**

Deposit Details ✕

Account Number

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

The details are displayed in the dashboard.

**Figure 4-2 Deposit Details for TD**

Deposit Details ✕

Account Number **BG11000000145** OFSS CUSTOMER

---

**TD for Fixed Interest Rate**  
BG11000000145 ACTIVE

BG1/FLEXCUBE UNIVERSAL BANK  
1 Year-27.75%

Deposit Start Date **Jun 5, 2020** Maturity On **Jun 5, 2021**

Reinvest Interest  Nomination **Not Provided**

**Account Holders**

**John Powell(000284)**  
Primary  
9785536035  
john.powell@gmail.com

**Account Details**

Customer's Address  
OFSSOFSSS CHEN TEST CIF 600086

Part Redemption

Premature Redemption

Top Up

Mode of Operation

<b>GBP 15,208.18</b> Current Principal	<b>GBP 14,008.18</b> Initial Pay in	<b>GBP 1,200</b> Topup Pay in	<b>GBP 0</b> Redeemed Principal
<b>GBP 18,576.90</b> Maturity Amount	<b>GBP 50</b> Blocked Amount	<b>GBP 0</b> Interest Reinvested	<b>GBP 0</b> Tax Deducted

**Upcoming Transactions**

Maturity Payout Due on Jun 5, 2021

**Overdue Transactions**

No Data to Display

**Redemption Simulation (As of Today)**

No Data to Display  
[View Error Details](#)

**Instructions Set**

Roll Over maturity proceeds with Additional Amount GBP 10,000

[Set Instructions](#)

**Recent Transactions**

**NEW DEPOSIT GBP 100 on Jun 8, 2020**  
Ref. BG1TOPD201603507

**NEW DEPOSIT GBP 100 on Jun 8, 2020**  
Ref. BG1TOPD201603504

**NEW DEPOSIT GBP 1,000 on Jun 8, 2020**  
Ref. BG1TOPD201603502

**CREDIT INTEREST GBP 10.23 on Jun 5, 2020**  
Ref. BG1CRTDGBP000001

**NEW DEPOSIT GBP 14,000 on Jun 4, 2020**  
Ref. BG1DEBK2015600E6

**2 Amount Blocks**

**GBP 30** Expiry Feb 24, 2022  
Block# AB3896 Type FLEXCUBE

**GBP 20** Expiry Feb 24, 2022  
Block# AB3897 Type FLEXCUBE

[Manage Amount Blocks](#)

**Interest Rate Changes**

Net Rate: 27.75%	Jun 4, 2020 Base Rate 27.75% Variance 0%
Net Rate: 27.75%	Jun 8, 2020 Base Rate 27.75% Variance 0%

**Rollover History**

Principal  
GBP 14,008.18 Jun 5, 2020 - Jun 5, 2021  
1 Day

**Frequent Actions**

Audit Trail

Rollover

Topup

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

ORACLE

4-2

Table 4-1 Deposit Details - Field Description

Field	Description
Account Number	Specify the account number for viewing the details.   <b>Note:</b>  The account holder's name is also displayed adjacent to the field.
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The options for the status are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Matured</b></li> <li>• <b>Closed</b></li> </ul>
<TD Account Number>	Displays the TD account number.
Branch	Displays deposit branch.
<Deposit Term - Interest Rate>	Displays the term for the deposit and interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Re-invest TD	Displays if the interest from the TD is to be re-invested in the same deposit or paid out.
Nomination	Specify if a nominee is registered or not.
Account Holder	This widget displays the account holder details.
Name	Displays the name of the account holder of the TD.
Customer ID	Displays the customer ID of the holder.
Relationship	Displays relationship as Primary/Secondary.
Mobile Number	Displays the mobile number of the customer.
Email ID	Displays the email ID of the customer.
Account Details	This widget displays the account details.
Customer's Address	Displays the address of the primary customer.
Part Redemption	This option will be selected if part redemption is allowed for the TD product.
Premature Redemption	This option will be selected if premature redemption is allowed for the TD product.
Top up	This option will be selected if a top-up is allowed for the TD product.
Mode of Operation	Displays the mode of operation chosen for the deposit.
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Pay in	Displays the initial payin done to create the deposit.
Topup Pay in	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemptions have happened.

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

Field	Description
<b>Maturity Amount</b>	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
<b>Blocked Amount</b>	Displays the total block amount on the deposit.
<b>Interest Paid out or Interest Reinvested</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>If the interest is of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>If the interest is of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the tax deducted.
<b>Upcoming Transactions</b>	This widget displays the details of upcoming transactions.
<b>Overdue Transactions</b>	Displays the details of overdue transactions.
<b>Redemption Simulation (As of Today)</b>	This widget displays the redemption simulation of the day for the TD account. Click the <b>View Error Details</b> link to view the error message.
<b>Instructions Set</b>	<p>This widget displays the set of instructions set on the TD account.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>To create new set of instructions for the TD account, click the <b>Set Instructions</b> link. For more information, refer <a href="#">TD Payout Modification</a> screen.</p> </div>
<b>Recent Transactions</b>	This widget displays the details of the recent transactions performed on the account.
<b>&lt;Number&gt; Amount Blocks</b>	<p>This widget displays the amount block details of the account.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>To manage the amount blocks, click the <b>Manage Amount Blocks</b> link. For more information, refer <a href="#">View and Modify Amount Block</a> screen.</p> </div>
<b>&lt;Currency Amount&gt;</b>	Displays the currency and amount of block.
<b>Block &lt;Number&gt;</b>	Displays the block number.
<b>Type</b>	Displays the block type.
<b>Expiry</b>	Displays the expiry date of the block.
<b>Interest Rate Changes</b>	This widget displays the rate changes if any for the interest applied on the account.

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

Field	Description
<b>Net Rate</b>	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
<b>Base Rate</b>	Displays the base rate percentage of interest.
<b>Variance</b>	Displays the variance percentage of interest.
<b>Rollover History</b>	This widget displays the rollover history of the account.
<Currency Amount>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
<b>Frequent Actions</b>	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new page.</p> </div>

 **Note:**

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

## 4.2 Audit Trail

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

**To inquire about the TD audit trail:**

 **Note:**

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

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

**Audit Trail** screen is displayed.

**Figure 4-3 Audit Trail**

The screenshot shows the 'Audit Trail' interface. At the top, there is a search bar for 'Account' with a plus sign. Below it, there are filters for 'Period' (Date Range), 'Date Range' (set to Jun 8, 2020 to Jun 8, 2020), and 'Type' (set to All). A green 'Fetch' button is visible on the right side.

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

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

**Figure 4-4 Audit Trail Details**

The screenshot shows the 'Audit Trail' interface with the account number 'BG11000000145' and account name 'OFSS CUSTOMER' entered. The 'Processed Transactions' section is active, displaying a table with columns: Event, Posting Date, Value Date, Initiation Date, Branch, Account/GL No, Account Name, ACY Amount, LCY Amount, Transaction Description, and User. The table contains six rows of transaction data. Below the table is a pagination control showing 'Page 1 of 1 (1-6 of 6 items)'. The 'Transactions Under Processing' section is currently empty, displaying 'No data to display.' and a pagination control showing 'Page 1 (0 of 0 items)'.

Event	Posting Date	Value Date	Initiation Date	Branch	Account/GL No	Account Name	ACY Amount	LCY Amount	Transaction Description	User
DTOP-Term Deposit Top Up	Jun 08,2020	Jun 08,2020	Jun 08,2020	BG1	251110001	Miscellaneous Debit	GBP1,000.00 ↓	GBP1,000.00	NEW DEPOSIT	TRANISH2
DTOP-Term Deposit Top Up	Jun 08,2020	Jun 08,2020	Jun 08,2020	BG1	BG11000000145	OFSS CUSTOMER	GBP100.00 ↑	GBP100.00	NEW DEPOSIT	VIJAY05
DTOP-Term Deposit Top Up	Jun 08,2020	Jun 08,2020	Jun 08,2020	BG1	251110001	Miscellaneous Debit	GBP100.00 ↓	GBP100.00	NEW DEPOSIT	VIJAY05
DTOP-Term Deposit Top Up	Jun 08,2020	Jun 08,2020	Jun 08,2020	BG1	BG11000000145	OFSS CUSTOMER	GBP100.00 ↑	GBP100.00	NEW DEPOSIT	TRANISH2
DTOP-Term Deposit Top Up	Jun 08,2020	Jun 08,2020	Jun 08,2020	BG1	251110001	Miscellaneous Debit	GBP100.00 ↓	GBP100.00	NEW DEPOSIT	TRANISH2

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

Table 4-2 Audit Trail – Field Description

Field	Description
<b>Account Number</b>	Specify the TD account number.   <b>Note:</b>  The account holder name is displayed adjacent to this field.
<b>Period</b>	The date criteria are based on which the entries are to be displayed. Below are the options: <ul style="list-style-type: none"> <li>• <b>Date Range</b></li> <li>• <b>Last 2 Months</b></li> <li>• <b>Last 3 Months</b></li> </ul>  <b>Note:</b> <ul style="list-style-type: none"> <li>• If <b>Date Range</b> option is selected, then you need to select the from and to date from the fields displayed adjacent.</li> <li>• If the <b>Last 2 Months</b> or <b>Last 3 Months</b> option is selected, then the date range is accordingly defaulted and not enabled.</li> </ul>
<b>Type</b>	The user can modify this field to choose one of the below values from the drop-down: <ul style="list-style-type: none"> <li>• <b>All</b> : If you select this option, then transaction details are displayed in <b>Processed Transactions</b> and <b>Transactions Under Processing</b> sections.</li> <li>• <b>Processed</b> : If you select this option, then transaction details are displayed only in the <b>Processed Transactions</b> section.</li> <li>• <b>Under Processing</b>: If you select this option, then transaction details are displayed only in the <b>Transactions Under Processing</b> section.</li> </ul>
<b>Processed Transactions and Transactions Under Processing</b>	This section displays the transaction details of the TD account.
<b>Filter</b>	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output. For example, After fetching all the events in a TD's life cycle, if the user enters LIQ in the filter, a match will be found in the <b>Event</b> column of the grid for liquidation entries with ILIQ as the event. The grid will be narrowed down to only those entries.
<b>Posting Date</b>	Displays the posting date of the transaction.

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

Field	Description
<b>Value Date</b>	Displays the value date of the transaction.
<b>Initiation Date</b>	Displays the transaction initiation date.   <b>Note:</b> In most cases, this will be the same as the posting date. In some cases, it can be different.
<b>Branch</b>	Displays the branch of the account/GL of the leg.
<b>Account/GL No</b>	Displays the account/GL for the leg.
<b>Account Name</b>	Displays the account title/GL description.
<b>ACY Amount</b>	Displays the amount in account currency. It will be preceded by the currency. For example, USD 15,000.   <b>Note:</b> Upward and downward arrows respectively will depict credits and debits.
<b>LCY Amount</b>	Displays the amount in local currency. It will be preceded by the currency. For example, GBP 8,000.
<b>Transaction Description</b>	Displays the transaction description that is logged.
<b>User</b>	Displays the user who initiated the transaction.
<b>Event</b>	Displays the event that has triggered the accounting entries. For example, ACCR for accrual and ILIQ for interest liquidation.

## 4.3 Certificate

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

**To generate and view the deposit certificate:**



### Note:

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

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

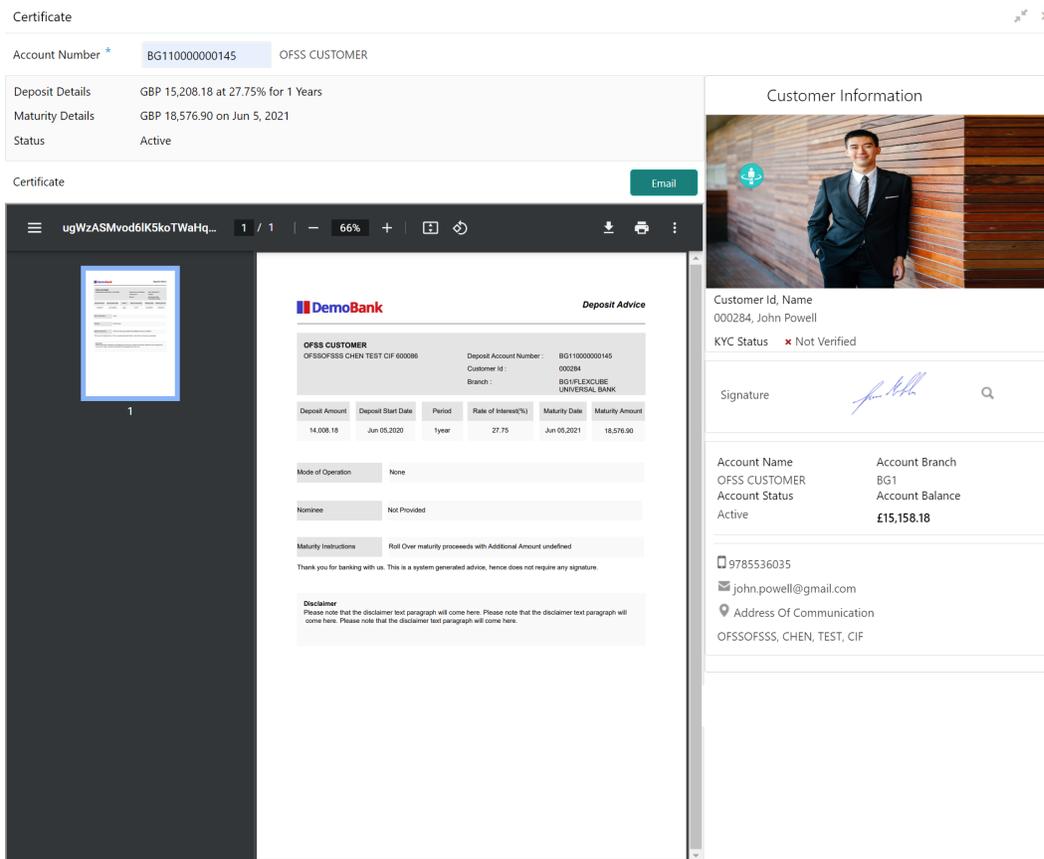
The **Certificate** screen is displayed.

**Figure 4-5 Certificate**



2. On the **Certificate** screen, specify the **Account Number** and press the **Tab** or **Enter** key. The deposit summary and certificate is displayed.

**Figure 4-6 TD Certificate**



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

Table 4-3 Certificate – Field Description

Field	Description
<b>Account Number</b>	<p>Specify the TD account number for viewing the certificate.</p> <p> <b>Note:</b></p> <ul style="list-style-type: none"><li>• The account holder's name is displayed adjacent to the field.</li><li>• The customer information is displayed at the right of the screen.</li></ul>
<b>Deposit Details</b>	Displays the deposit currency, amount, interest rate percentage, and tenure.
<b>Maturity Details</b>	Displays the maturity currency, amount, and date.
<b>Status</b>	Displays the current status of the account.
<b>Certificate</b>	<p>This section displays the deposit certificate.</p> <p> <b>Note:</b></p> <p>If required, you can email the certificate by clicking <b>Email</b>.</p>

# 5

## RD Transactions

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

This topic contains the following subtopics:

- [Account Opening](#)  
You can open the Recurring Deposit account by Account, Banker's Cheque, and Demand Draft mode using **Account Opening screen**.
- [Payment](#)  
You can perform manual installment payments for a Recurring Deposit account using the **Payment** screen. The payments can be done by CASA account.
- [Redemption](#)  
You can redeem a RD using the **Redemption** screen.

### 5.1 Account Opening

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

This topic contains the following subtopics:

- [Simulation](#)  
You can add the basic RD details to simulate the interest and maturity value for the RD account.
- [Payin Details](#)  
In the **Payin Details** data tab, you can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.
- [Payout Details](#)  
You can add maturity instructions to be provided for the RD in the **Payout Details** tab. These instructions can be modified later before maturity.
- [Additional Details](#)  
You can add joint holder details and nominee details in the **Additional Details** tab.

#### 5.1.1 Simulation

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

**To perform RD simulation:**



**Note:**

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

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

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

**Figure 5-1 RD Account Opening - Application Entry**

2. On the **RD Account Opening - Application Entry** screen, click the  icon or specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.

- a. If you click the  icon, then the following section is displayed:

**Figure 5-2 Customer ID**

Customer Number	Customer Name
000054	Test Corporate Inc
000226	SD
001482	KARNA mini core check1
000084	LOANCUST005
000245	D
000246	D
000247	D
002324	APACK3 002

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

The customer number and name are displayed in the table.

- d. Select the **Customer Number** from the table.  
The details related to the selected customer number are displayed in the tabs.

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

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

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

Field	Description
<b>Customer ID</b>	Specify the customer for whom the RD is to be opened.  <b>Note:</b> The customer name is also displayed adjacent to the field.
<b>Product</b>	Select the deposit product under which the RD is to be created.  <b>Note:</b> For information, on the Product section, refer Fetch Product.

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

Field	Description
<b>Installment Amount</b>	Specify the amount for the RD.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> By default, the amount currency will be of product selected.</p> </div>
<b>Installment Frequency</b>	Select the frequency for the installment. The options are: <ul style="list-style-type: none"> <li>• <b>Annual</b></li> <li>• <b>Semiannual</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Fortnightly</b></li> <li>• <b>Weekly</b></li> <li>• <b>Daily</b></li> </ul>
<b>Maturity</b>	Select the option for RD maturity. The options are: <ul style="list-style-type: none"> <li>• <b>Tenure:</b> If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.</li> <li>• <b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
<b>Opening Date</b>	Specify the deposit opening date.
<b>Branch Code</b>	Displays the branch code of the teller's logged in branch.

- **To fetch Product:**
  - a. Click  icon from the **Product** field.  
The **Product** section is displayed.

**Figure 5-4 Product**

The screenshot shows a 'Product' window with a search bar for 'Account Class' and a 'Fetch' button. Below is a table with columns: Currency, Account Class, and Product Description.

Currency	Account Class	Product Description
GBP	FMRED1	DEPOSIT-RD
GBP	FMSL4	rd
GBP	KDMBRD	RD for Fixed interest rate
GBP	KDMNRD	RD for Fixed interest rate
GBP	KDMRD	RD for Fixed interest rate
GBP	KDMRRD	RD for Fixed interest rate
GBP	KRD001	RD for Fixed interest rate
GBP	KVSRDD	RD for Fixed interest rate

Page 1 (1-10 of at least 30 items) < 1 2 3 ... >

- b. Specify the number in the **Account Class** field.
  - c. Click **Fetch**.  
The details are fetched and displayed in a table.
  - d. Select the account class from the table.
4. You can negotiate the rate by performing the following action if required:
- a. Click the **Negotiate Rate** link.  
The **Negotiate Rate** section is displayed.

**Figure 5-5 Negotiate Rate**

The screenshot shows the 'Negotiate Rate' window. It includes an 'Interest Rate' section with a table and a 'User Defined Values' section with a table.

**Interest Rate**

Effective Date	Status	Action
Mar 26, 2020	Open	Mark as Closed View Details

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**User Defined Values**

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
TD_PNL	6				✕ 🗑️
OVERDUE_PENALTY	5				✕ 🗑️
TAX_RATE	8				✕ 🗑️
TERM_RATE	10				✕ 🗑️

OK Cancel

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

 **Note:**

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

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

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

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

Figure 5-6 Simulation Details

All amounts in GBP

<b>£204.78</b>	
Maturity Amount	
<b>£200.00</b>	<b>Sep 08, 2020</b>
Total Investment	Maturity Date
<b>10%</b>	<b>£4.78</b>
Interest Rate	Net Interest

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

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

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

 **Note:**

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

- Click **Next**.  
The **Payin Details** tab is displayed.

## 5.1.2 Payin Details

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

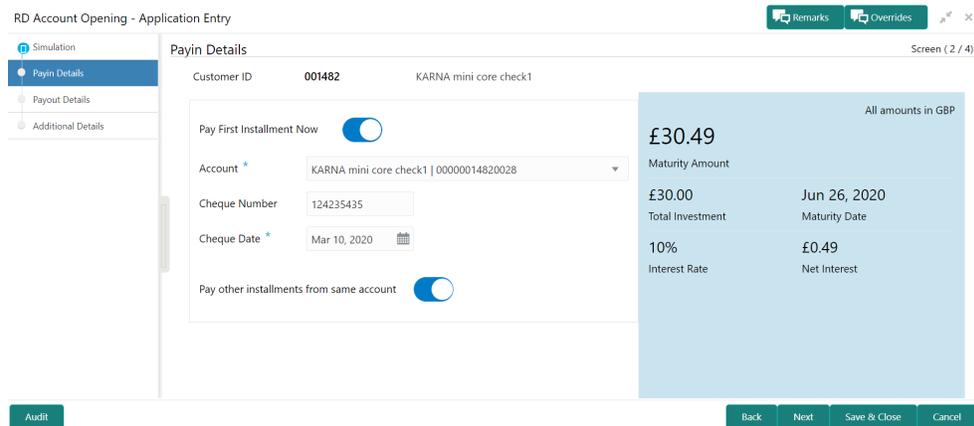
**To add the payin details:**

The prerequisites are as follows:

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

 **Note:**  
The fields, which are marked with an asterisk, are mandatory.

**Figure 5-7 Payin Details**



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

**Table 5-4 Payin Details – Field Description**

Field	Description
<b>Payin First Installment Now</b>	Switch to  to pay the first installment amount now. Switch to  to pay the first installment amount later.
<b>Account</b>	Select the payin CASA account.
<b>Account Number</b>	Specify the CASA account from which the payin to be done.   <b>Note:</b> This field is displayed if you select <b>Others</b> option from the <b>Account</b> field.

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

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

3. Click **Next**.

The **Payout Details** tab is displayed.

### 5.1.3 Payout Details

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

The prerequisites are as follows:

1. Add the simulation details. For more information, refer [Simulation](#).
2. Specify the payin details. For more information, refer to [Payin Details](#).

**To add the payout details:**



**Note:**

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

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

- **Reinvest Interest Enabled**

- a. Switch to  from the **Reinvest Interest** field.

**Figure 5-8 Reinvest Interest Enabled**

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

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

Field	Description
<b>Reinvest Interest</b>	Switch to  to reinvest the interest in RD.
<b>Maturity Payout Mode</b>	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Banker's Cheque</b></li> <li>• <b>Demand Draft</b></li> </ul>

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

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

- **Reinvest Interest Not Enabled**

- Switch to  from the **Reinvest Interest** field.

**Figure 5-9 Reinvest Interest Not Enabled**

RD Account Opening - Application Entry

Simulation | Payout Details | Additional Details

Payout Details

Customer ID: 002324 | APACK3 002

Reinvest Interest:

Interest Payout Mode: Account | Banker's Cheque | Demand Draft

Account: APACK3 002 | 0020023240018

Principal Payout Mode: Account | Banker's Cheque | Demand Draft

Payable Branch: SAI | FlexCube Universal Banking

All amounts in GBP

£204.78	Maturity Amount
£200.00	Total Investment
Sep 08, 2020	Maturity Date
10%	Interest Rate
£4.78	Net Interest

Audit | Back | Next | Save & Close | Cancel

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

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

Field	Description
<b>Reinvest Interest</b>	<p>Switch to  to be paid out the interest.</p> <p> <b>Note:</b> The interest amount is paid out during interest liquidations.</p>
<b>Interest Payout Mode</b>	<p>Select the maturity payout mode. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Banker's Cheque</b></li> <li>• <b>Demand Draft</b></li> </ul>
<b>Account</b>	<p>Select the type of account.</p> <p> <b>Note:</b> This field is displayed if <b>Account</b> option is selected from the <b>Interest Payout Mode</b> field.</p>
<b>Account Number</b>	<p>Specify the CASA account number.</p> <p> <b>Note:</b> This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p>
<b>Payable Branch</b>	<p>Select the banker's cheque payable branch.</p> <p> <b>Note:</b> This field is displayed if <b>Banker's Cheque</b> or <b>Demand Draft</b> option is selected from the <b>Interest Payout Mode</b> field.</p>
<b>Principal Payout Mode</b>	<p>Select the principal payout instructions for the deposit.</p>

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

Field	Description
<b>Amount</b>	Specify the special renewal amount.   <b>Note:</b> <ul style="list-style-type: none"> <li>This field is enabled only if <b>Special Amount Renewal</b> option is selected from the <b>Maturity Instructions</b> field.</li> <li>Also, the TD currency will be defaulted and not enabled.</li> </ul>
<b>Account</b>	Select the type of account.   <b>Note:</b> <p>This field is displayed if <b>Account</b> option is selected from the <b>Principal Payout Mode</b> field.</p>
<b>Account Number</b>	Specify the CASA account number.   <b>Note:</b> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p>
<b>Payable Branch</b>	Select the banker's cheque payable branch.   <b>Note:</b> <ul style="list-style-type: none"> <li>This field is displayed if <b>Banker's Cheque</b> or <b>Demand Draft</b> option is selected from the <b>Principal Payout Mode</b> field.</li> <li>For more information on the Payable Branch section, refer <a href="#">Fetch Payable Branch</a>.</li> </ul>

**To fetch Payable Branch:**

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

The **Payable Branch** section is displayed.

**Figure 5-10 Payable Branch**

Payable Branch
×

Branch Code

Fetch

Branch Code	Branch Name
RJ2	RAJIV BRANCH
SAI	FlexCube Universal Banking
NK6	Nutan Branch
AN1	FLEXCUBE UNIVERSAL BANK
KV1	FLEXCUBE UNIVERSAL BANK
KV2	FLEXCUBE UNIVERSAL BANK
AN5	FLEXCUBE UNIVERSAL BANK

203 Glasgow

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ii. Specify the number in the **Branch Code** field.

iii. Click **Fetch**.

The details are fetched and displayed in a table.

iv. Select the branch code from the table.

2. Click **Next**.

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

## 5.1.4 Additional Details

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

The prerequisites are as follows:

1. Add the simulation details. For more information, refer [Simulation](#).
2. Specify the payin details. For more information, refer to [Payin Details](#).
3. Specify the payout details. For more information, refer to [Payout Details](#).

**To add the additional details:**



### Note:

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

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

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

**Figure 5-11 Additional Details**

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

**Table 5-7 Additional Details – Field Description**

Field	Description
<b>Add Joint Holders</b>	This section displays the fields to add the joint holder details. For more information on this section, refer <a href="#">Add Joint Holders</a> .
<b>Add Nominee Details</b>	This section displays the fields to add the nominee details. For more information on this section, refer <a href="#">Add Nominee Details</a> .
<b>Deposit Account Description</b>	Displays the description of the deposit account to be created.  <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>You can edit the description if required. To enable the field, click the <b>Modify</b> link displayed next to the field.</p> </div>

 **Note:**

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

- **Add Joint Holders**
  - a. Click the  icon.  
The details in the **Add Joint Holders** section are enabled.

**Figure 5-12 Add Joint Holders**

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

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

Field	Description
<b>Mode Of Operation</b>	<p>Displays the mode of operation selected for the deposit.</p> <p> <b>Note:</b></p> <p>This field is enabled, if you click the  icon. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Jointly</b></li> <li>• <b>Either Anyone or Survivor</b></li> <li>• <b>Former or Survivor</b></li> <li>• <b>Mandate Holder</b></li> </ul>
<b>Customer ID</b>	<p>Select the customer ID to be added as joint holder.</p> <p> <b>Note:</b></p> <p>This field is enabled, if you click the  icon from the <b>Action</b> field.</p>
<b>Customer Name</b>	<p>Displays the customer name for the selected customer ID.</p>

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

Field	Description
<b>Joint Holder Type</b>	<p>Select the type for the joint holder. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Authorized Signatory</b></li> <li>• <b>Customer Contact Person</b></li> <li>• <b>Custodian</b></li> <li>• <b>Developer</b></li> <li>• <b>Gaurantor</b></li> <li>• <b>Guardian</b></li> <li>• <b>Joint and First</b></li> <li>• <b>Joint and Other</b></li> <li>• <b>Joint or First</b></li> <li>• <b>Joint or Other</b></li> <li>• <b>Nominee</b></li> <li>• <b>Related for Enquiry</b></li> <li>• <b>Solicitor</b></li> <li>• <b>Sole Owner</b></li> <li>• <b>Third Party</b></li> <li>• <b>Trustee</b></li> <li>• <b>Valuer</b></li> <li>• <b>Power of Attorney</b></li> <li>• <b>Others</b></li> </ul> <p> <b>Note:</b></p> <p>This field is enabled, if you click the  icon from the <b>Action</b> field.</p>
<b>Action</b>	<p>Click the  icon to edit the details.</p> <p>Click the  icon to delete the details.</p> <p>Click the  icon to confirm the edits.</p>

- **Add Nominee Details**

- a. Click the  icon.

The **Nominee Details** section is displayed.

**Figure 5-13 Nominee Details**

**Note:**

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

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

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

Field	Description
<b>Nominee Details</b>	This section displays fields to add the nominee details.
<b>Title</b>	Select the title of the nominee. The options are: <ul style="list-style-type: none"> <li>• <b>Mr.</b></li> <li>• <b>Miss.</b></li> <li>• <b>Mrs.</b></li> <li>• <b>Dr.</b></li> <li>• <b>Mis.</b></li> </ul>
<b>First Name</b>	Specify the first name of the nominee.
<b>Middle Name</b>	Specify the middle name of the nominee.

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

Field	Description
<b>Last Name</b>	Specify the last name of the nominee.
<b>Relation Type</b>	Specify the relation to the account holder. The options are: <ul style="list-style-type: none"> <li>• <b>Father</b></li> <li>• <b>Mother</b></li> <li>• <b>Son</b></li> <li>• <b>Spouse</b></li> <li>• <b>Daughter</b></li> </ul>
<b>Date of Birth</b>	Select or specify the date of birth of the nominee.
<b>Minor</b>	Based on the date of birth specified, this field is updated.
<b>Percentage</b>	Select or specify the percentage of the nomination.
<b>Address and Contact Details</b>	This section displays the fields to add the address and contact details of the nominee.
<b>Building</b>	Specify the building of the nominee.
<b>Street</b>	Specify the street of the nominee.
<b>Locality</b>	Specify the locality of the nominee.
<b>City</b>	Specify the city of the nominee.
<b>State</b>	Specify the state of the nominee.
<b>Country</b>	Select or specify the country of the nominee.
<b>Zip Code</b>	Specify the zip code of the nominee.
<b>Contact Details</b>	This section displays the fields to add the contact details of the nominee.
<b>Email</b>	Specify the email ID of the nominee.
<b>Mobile</b>	Specify the mobile number of the nominee.
<b>Phone</b>	Specify the phone number of the nominee.
<b>Guardian Details</b>	This section displays <div data-bbox="747 1260 1364 1554" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This section is displayed if you switch to  from the <b>Minor</b> field. Also, the fields in this section are same as mentioned in the above <b>Nominee Details, Address and Contact Details</b> section.</p> </div>

- c. Click **Save**.

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

**Figure 5-14 Nominee Summary**

Add Nominee Details

aa

Relation Type: Father    Date of Birth: 1988-12-03    Percentage: 100%

Minor: No    Guardian:

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

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

Field	Description
<Name>	Display the name of the nominee added.
Relation Type	Display the relation type of the nominee.
Date of Birth	Display the date of birth of the nominee.
Percentage	Display the percentage of the nominee.
Minor	Displays whether the nominee is a minor.
Guardian	Display the name of the guardian.

 **Note:**

The name of the guardian is displayed, if the nominee is a minor.

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

3. Click **Submit**.

The screen is successfully submitted for authorization.

## 5.2 Payment

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

**To perform manual payments:**

 **Note:**

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

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

The **RD Payment** screen is displayed.

**Figure 5-15 RD Payment**



RD Payment

Remarks Overrides

Account Number \*

No Customer Selected

Audit Back Next Save & Close Submit Cancel

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

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

**Figure 5-16 Payment Details and Settlement Details**

The screenshot displays the 'RD Payment' interface. At the top, there are tabs for 'Remarks' and 'Overrides'. The main content is divided into two primary sections: 'Payment Details' and 'Settlement Details'.  
**Payment Details:** Shows 'Account Number' as BG110000001034 for 'John Powell'. The 'Value Date' is Jun 8, 2020. The 'Amount Due' is GBP 1,601.00 with a 'View Details' link. The 'Pay' field shows 2 GBP, totaling £3,202.00. The 'Advance Amount' is GBP 1,601.00.  
**Settlement Details:** Includes a dropdown for 'Account' set to 'Others', and input fields for 'Account Number', 'Cheque Number', and 'Cheque Date'.  
**Customer Information:** Features a profile picture of John Powell, 'Customer Id, Name' (000284, John Powell), and 'KYC Status' (Not Verified). It also shows a signature, 'Account Name' (John Powell), 'Account Branch' (BG1), 'Account Status' (Active), 'Mode Of Operation' (Single), and 'Account Balance' (£0.00). Contact information includes a phone number (9785536035), email (john.powell@gmail.com), and address (1523, Dukes Rd, London W3 0SL, TEST, United Kingdom).  
 At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

**Table 5-11 RD Payment – Field Description**

Field	Description
<b>Account Number</b>	Specify the account number for making the payment.  <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The account holder's name is displayed adjacent to the field.</li> <li>• The customer information is displayed at the right of the screen.</li> </ul> </div>
<b>Payment Details</b>	This widget displays payment details for the RD account entered.
<b>Value Date</b>	Displays the current process date as value date of the payment.

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

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

- **To view amount due details:**
  - a. Click the **View Details** link from the **Amount Due** field.  
The **Installments Due** section is displayed.

**Figure 5-17 Installments Due**

Installments Due

Due Date	Installment Amount	Status
Jun 07,2020	£1,601.00	Overdue

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

**Table 5-12 Certificate – Field Description**

Field	Description
<b>Due Date</b>	Displays the installment due date.
<b>Installment Amount</b>	Displays the installment amount.
<b>Status</b>	Displays the status of the installment. The possible options are: <ul style="list-style-type: none"> <li>• <b>Due:</b> This status is displayed, if the installment is due as of the day.</li> <li>• <b>Overdue:</b> This status is displayed, if the scheduled date has passed.</li> </ul>

- c. Click on the screen to close the **Installments Due** section.
4. Click **Submit**.  
The screen is successfully submitted for authorization.

## 5.3 Redemption

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

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

This topic contains the following subtopics:

- [Redemption Simulation](#)  
You can add the basic RD details to simulate the redemption transaction to get interest, tax and redemption.
- [Payout Details](#)  
You can add the payout modes for the net proceeds using this tab. Funds can be paid by different modes – CASA Account, New Term Deposit, Banker's Cheque,

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

- [Additional Details](#)

You can maintain the additional details for the RD redemption.

## 5.3.1 Redemption Simulation

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

### To perform redemption simulation:



#### Note:

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

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

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

**Figure 5-18 RD Redemption - Application Entry**

RD Redemption - Application Entry

Redemption

Account Number \*

Audit Back Next Save & Close Cancel

Screen ( 1 / 3 )

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

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

**Figure 5-19 Redemption**

RD Redemption - Application Entry

Redemption

Account Number \* BG11000001769 TEST001

Status Active

Deposit Details GBP 1,000 Payable monthly at 21% for 3 Months

Maturity GBP 3,000 on Sep 8, 2020

Interest Paid out GBP 0

Tax Deducted GBP 0

Redemption Amount GBP £1,000.00

Waive Penalty

Net Payable Amount GBP £800.00

Redemption Details All amounts in GBP

£800.00

Principal	£1,000.00
Interest Rate	21%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

Audit Back Next Save & Close Cancel

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

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

Field	Description
<b>Account Number</b>	Specify the RD account number which needs to redeemed.   <b>Note:</b> The account holder name is also displayed adjacent to this field.
<b>Status</b>	Displays the RD status. The possible options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Matured</b></li> <li>• <b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance of the RD, the rate of interest, and the tenor of the RD.
<b>Maturity</b>	Displays the proceeds due to the customer on maturity and the maturity date.
<b>Interest Paid out or Reinvested Interest</b>	Displays the amount and currency for the reinvested or paid out interest.   <b>Note:</b> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Interest Paid out</b>.</li> </ul>
<b>Tax Deducted</b>	Displays the actual tax deducted on reinvested or paid out interest till date.

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

Field	Description
<b>Redemption Amount</b>	<p>Displays the current principal amount of the RD.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field is enabled, if you select the <b>Partial Redemption</b> option from the <b>Redemption Type</b> field.</p> </div>
<b>Waive Penalty</b>	<p>Switch to  to waive the penalty amount charged on the account.</p> <p>Switch to  to include the penalty amount charged on the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>Penalty is applicable only for premature redemption. Hence, this field is enabled only if the maturity date has passed.</p> </div>
<b>Net Payable Amount</b>	<p>Displays the total net payable amount on redemption.</p>

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

Figure 5-20 Simulation Details

All amounts in GBP

Redemption Details	
<b>£800.00</b>	
Principal	£1,000.00
Interest Rate	21%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

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

Table 5-14 RD Redemption - Simulation – Field Description

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

 **Note:**

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

- Click **Next**.  
The **Payout Details** tab is displayed.

## 5.3.2 Payout Details

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

The prerequisites are as follows:

- Add the redemption details. For more information, refer [Redemption](#).

**To maintain the payout details:**



### Note:

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

1. In the **Payout Details** tab, you can pay through any of the following options:

- [Payout Mode as Own Account](#)
  - [Payout Mode as Other CASA Account](#)
  - [Payout Mode as Other Term Deposit Account](#)
  - [Payout Mode as Instrument](#)
  - [Payout Mode as Ledger](#)
  - [Pay through Multi Mode Settlement](#)
  - **Payout Mode as Own Account**
- a. Select **Account** from **Payout Mode** field.

The field related to own account are displayed.

**Figure 5-21 Payout Mode as Own Account**

RD Redemption - Application Entry

Remarks Overrides

Redemption

Payout Details

Additional Details

Payout Details

Account Number \* BG110000001568 TEST001abc

Payout Mode \* Account Instrument Ledger

Multi Mode Settlement Options

Account \* KARNA mini core check1 | 00000014820028

Redemption Details

All amounts in GBP

£1,000.00

Principal	£1,000.00
Interest Rate	20%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

Audit

Back Next Save & Close Cancel

Screen ( 2 / 3 )

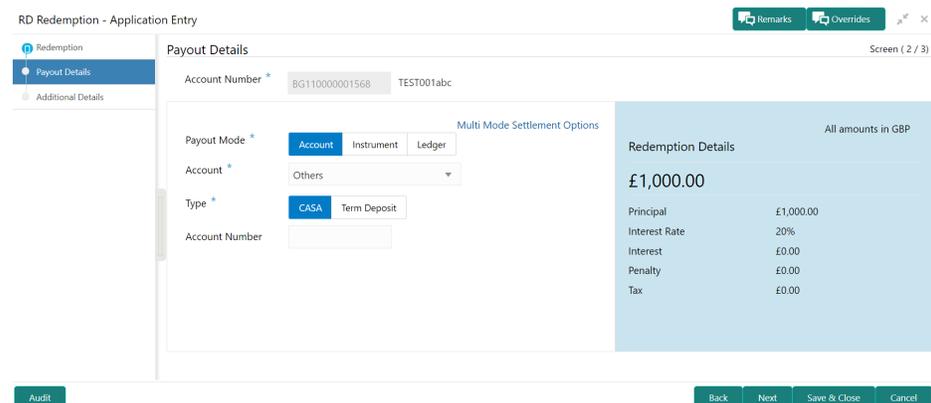
- b. You can maintain the own account details for the payout. For more information on fields, refer to the field description table.

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

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

- **Payout Mode as Other CASA Account**
  - a. Select **Account** from **Payout Mode** field.
- The fields related to account are displayed.

**Figure 5-22 Payout Mode as Other CASA Account**



The screenshot shows the 'RD Redemption - Application Entry' application. The 'Payout Details' section is active, showing the following fields:

- Account Number: BG110000001568 TEST001abc
- Payout Mode: **Account** (selected), Instrument, Ledger
- Account: Others
- Type: **CASA** (selected), Term Deposit
- Account Number: (empty)

The 'Redemption Details' section shows the following information:

Redemption Details		All amounts in GBP
<b>£1,000.00</b>		
Principal	£1,000.00	
Interest Rate	20%	
Interest	£0.00	
Penalty	£0.00	
Tax	£0.00	

Navigation buttons at the bottom include: Audit, Back, Next, Save & Close, Cancel.

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

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

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

- **Payout Mode as Other Term Deposit Account**
- a. Select **Account** from **Payout Mode** field.  
The fields related to account are displayed.

**Figure 5-23 Payout Mode as Other Term Deposit Account**

The screenshot displays the 'RD Redemption - Application Entry' application. The main section is 'Payout Details' for account 'BG110000001568 TEST001abc'. The 'Payout Mode' is set to 'Account'. The 'Account' field is set to 'Others'. The 'Type' is 'Term Deposit'. The 'Deposit Product' is 'AA001 TD for Fixed interest rate'. The 'Maturity' is set to 'Tenor' with '0 Years', '3 Months', and '0 Days' options. The 'Interest Rate' is '20%' with a 'Negotiate Rate' option. The 'Reinvest Interest' toggle is off. A 'Redemption Details' summary on the right shows a total of £1,000.00, with a principal of £1,000.00 and an interest rate of 20%. The interface also includes 'Remarks' and 'Overrides' buttons at the top right, and 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons at the bottom.

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

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

Field	Description
<b>Payout Mode</b>	Select the <b>Account</b> option to perform the settlement.  <b>Note:</b> For information on <b>Instrument</b> and <b>Ledger</b> , refer <a href="#">Payout Mode as Instrument</a> and <a href="#">Payout Mode as Ledger</a> .
<b>Account</b>	Select the <b>Other</b> option.  <b>Note:</b> For information if you select own account, refer <a href="#">Payout Mode as Own Account</a> .
<b>Type</b>	Select the type as <b>Term Deposit</b> for payout.  <b>Note:</b> For information if you select <b>CASA</b> option, refer <a href="#">Payout Mode as Other CASA Account</a> .

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

Field	Description
<b>Deposit Product</b>	Select the account class under which the new RD is to be opened.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> <b>Note:</b></p> <p>For information on fields displayed if you click the  icon, refer <a href="#">Fetch Deposit Product</a>.</p> </div>
<b>Maturity</b>	Select the maturity for the RD. The options are: <ul style="list-style-type: none"> <li>• <b>Tenure:</b> If you select this option, then select or specify the maturity in <b>Years</b>, <b>Months</b>, and <b>Days</b> field.</li> <li>• <b>Date:</b> If you select this option, then specify or select the date for maturity.</li> </ul>
<b>Interest Rate</b>	Displays the interest rate applicable for the RD.
<b>Reinvest Interest</b>	Displays whether the interest is to be reinvested in the RD itself or paid out.

- **To fetch deposit product:**

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

The **Deposit Product** section is displayed.

**Figure 5-24 Deposit Product**

Deposit Product ×

Account Class  Currency

Fetch

Account Class	Currency	Product Description
AA001	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA004	GBP	TD for Fixed interest rate
ABCR	GBP	TD for Fixed Interest Rate
ACC001	GBP	TD for Fixed Interest Rate
ACCLS1	GBP	Grace period acc class

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

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

**Figure 5-25 Negotiate Rate**

The screenshot shows the 'Negotiate Rate' interface. It has a title bar with a close button. Below the title bar, there are two main sections:

- Interest Rate:** This section contains a table with columns: Effective Date, Status, and Action. The Effective Date is 'Mar 26, 2020'. The Status is 'Open'. The Action column has two buttons: 'Mark as Closed' and 'View Details'. Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows.
- User Defined Values:** This section contains a table with columns: Element, Value, Rate Code, Deposit Rate Code, Variance, and Action. The Element is 'TD\_PNL' and the Value is '10'. The Action column has two icons: a pencil and a trash can. Below the table are 'Ok' and 'Cancel' buttons.

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

 **Note:**

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

**Table 5-18 Negotiate Rate – Field Description**

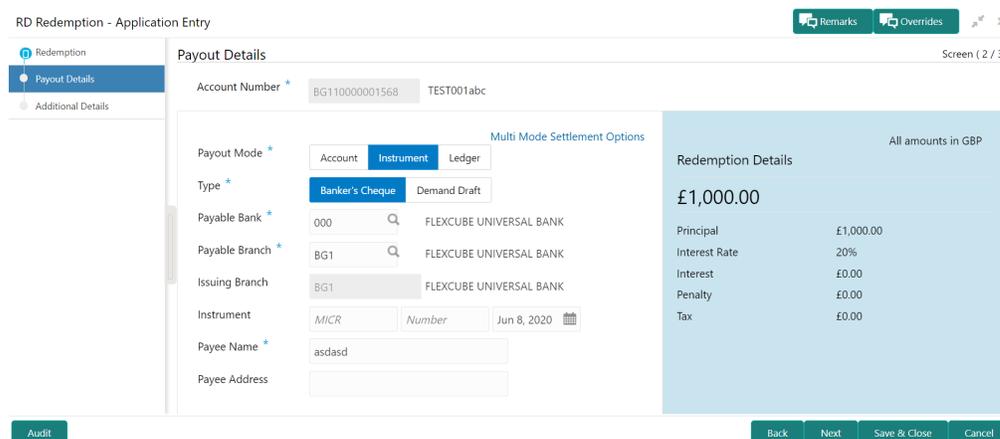
Field	Description
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	Click <b>Mark as Closed</b> , to close the interest rate. Click 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

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

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

- e. You can also add new details in the sections, by clicking the  icon.
- f. Click **OK**.
- **Payout Mode as Instrument**
- a. Select **Instrument** from **Payout Mode** field.  
The fields related to **Instrument** are displayed.

**Figure 5-26 Payout Mode as Instrument**



RD Redemption - Application Entry

Account Number \* BG110000001568 TEST001abc

Payout Mode \* Account Instrument Ledger

Type \* Banker's Cheque Demand Draft

Payable Bank \* 000 FLEXCUBE UNIVERSAL BANK

Payable Branch \* BG1 FLEXCUBE UNIVERSAL BANK

Issuing Branch \* BG1 FLEXCUBE UNIVERSAL BANK

Instrument MICR Number Jun 8, 2020

Payee Name \* asdasd

Payee Address

Redemption Details

£1,000.00

Principal	£1,000.00
Interest Rate	20%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

Audit Back Next Save & Close Cancel

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

Table 5-19 Payout Mode as Instrument – Field Description

Field	Description
<b>Payout Mode</b>	Select the <b>Instrument</b> option to perform the settlement.   <b>Note:</b> For information on <b>CASA</b> and <b>Ledger</b> , refer <a href="#">Payout Mode as Own Account</a> <a href="#">Payout Mode as Other CASA Account</a> <a href="#">Payout Mode as Other Term Deposit Account</a> <a href="#">Payout Mode as Ledger</a> .
<b>Type</b>	Select the type of instrument for payout. The options are: <ul style="list-style-type: none"> <li>• <b>Banker's Cheque</b></li> <li>• <b>Demand Draft</b></li> </ul>
<b>Payable Bank</b>	Specify the bank at which the RD is payable.   <b>Note:</b> For information on fields displayed as you click  icon, refer <a href="#">Fetch Payable Bank</a> .
<b>Payable Branch</b>	Specify the branch at which the BC or DD is payable.   <b>Note:</b> For information on fields displayed as you click  icon, refer <a href="#">Fetch Payable Branch</a> .
<b>Issuing Branch</b>	Displays the branch issuing the instrument.
<b>Instrument</b>	Specify the routing number, BC or DD number and instrument date.
<b>Payee Name</b>	Specify the payee name for the payout.
<b>Payee Address</b>	Specify the payee address for the payout.

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

**Figure 5-27 Payable Bank**

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

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

The **Payable Branch** section is displayed.

**Figure 5-28 Payable Branch**

Branch Code	Branch Name
RJ2	RAJIV BRANCH
SAI	FlexCube Universal Banking
NK6	Nutan Branch
AN1	FLEXCUBE UNIVERSAL BANK
KV1	FLEXCUBE UNIVERSAL BANK
KV2	FLEXCUBE UNIVERSAL BANK
AN5	FLEXCUBE UNIVERSAL BANK

- ii. Specify the code in the **Branch Code** field and click **Fetch**.
  - iii. Select the code displayed in the table.
- **Payout Mode as Ledger**
    - a. Select **Ledger** from **Payout Mode** field.
- The fields related to **Ledger** are displayed.

**Figure 5-29 Payout Mode as Ledger**

RD Redemption - Application Entry

Remarks Overrides

Screen (2 / 3)

Redemption

Payout Details

Additional Details

Payout Details

Account Number \* BG110000001568 TEST001abc

Payout Mode \* Account Instrument Ledger Multi Mode Settlement Options

Code 889889889 Domestic Usance Bills - Substandarc

Redemption Details All amounts in GBP

£1,000.00

Principal	£1,000.00
Interest Rate	20%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

Audit Back Next Save & Close Cancel

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

**Table 5-20 Payout Mode as Ledger - Field Description**

Field	Description
<b>Payout Mode</b>	Select the <b>Ledger</b> option to perform the settlement.
	<p> <b>Note:</b></p> <p>For information on <b>CASA</b> and <b>Instrument</b>, refer <a href="#">Payout Mode as Own Account</a>, <a href="#">Payout Mode as Other CASA Account</a>, <a href="#">Payout Mode as Other Term Deposit Account</a>, and <a href="#">Payout Mode as Instrument</a>.</p>
<b>Ledger Code</b>	Specify the ledger code used for the transaction.
	<p> <b>Note:</b></p> <p>For information on fields displayed as you click the  icon, refer <a href="#">Fetch Ledger Code</a>.</p>
<b>Currency</b>	Display the currency for the GL.

- **To fetch ledger code:**

- i. From the **Code** field, click the icon field.

The **Code** section is displayed.

**Figure 5-30 Code**

Code

Code

Fetch

Code	Description
889889889	Domestic Usance Bills - Substandard
153310055	Domestic Export Sight Bills Purchas
678000000	Due to IR1 from IR2
199000000	Due from IR1 to IR2
235689562	Dr GL for SI
345000000	Due to IR2 from IR1
190000000	Due from IR2 to IR1
555555555	Due from 004 Branch to E03 Branch

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- ii. Specify the code in the **Code** field and click **Fetch**.
- iii. Select the code displayed in the table.
- **Pay through Multi Mode Settlement**
  - a. In the **Payout Details** tab, click the **Multi Mode Settlement Options** link.  
The fields to perform multi mode settlement are displayed.

**Figure 5-31 Pay through Multi Mode Settlement**

RD Redemption - Application Entry

Account Number \* BG110000001568 TEST001abc

Single Settlement Options

Mode	Description	Amount	Action
No data to display.			

Page 1 (0 of 0 items) K < 1 > X

Payout Mode \* Account Instrument Ledger

Pay \* GBP £1,000.00

Account \* Others

Type \* CASA Term Deposit

Account Number

Save Cancel

Audit

Back Next Save & Close Cancel

Redemption Details

All amounts in GBP

£1,000.00

Principal	£1,000.00
Interest Rate	20%
Interest	£0.00
Penalty	£0.00
Tax	£0.00

- b. Click the  icon, to add settlement modes.  
The fields to add settlements are displayed.  
Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Payout Mode as Own Account](#), [Payout Mode as Other](#)

[CASA Account](#), [Payout Mode as Other Term Deposit Account](#), [Payout Mode as Instrument](#), and [Payout Mode as Ledger](#).

- c. Select the appropriate option from the **Pay** field.
  - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
  - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click **Save**.  
The settlement is added in the table above.
- e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

**Table 5-21 Multi Mode Settlement Options – Field Description**

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

- To go back to the single mode option, click the **Single Mode Settlement Options** link.
2. Click **Next**.  
The **Additional Details** tab is displayed.

### 5.3.3 Additional Details

You can maintain the additional details for the RD redemption.

The prerequisites are as follows:

- Add the redemption details. For more information, refer [Redemption](#).
- Add the payout details. For more information, refer [Payout Details](#).

**To add the additional details:**



**Note:**

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

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

**Figure 5-32 Additional Details**

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

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

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

2. Click **Submit**.

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

# 6

## RD Maintenances

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

This topic contains the following subtopics:

- [Create Amount Block](#)  
You can block the RD amount. A Recurring Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.
- [View and Modify Amount Block](#)  
You can view or modify the already added block details using this screen.
- [RD Payout Modification](#)  
You can view or modify the payout instructions maintained during the RD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the RD account.
- [RD Account Modification](#)  
You can modify certain attributes of the RD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

### 6.1 Create Amount Block

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

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

**To create amount block:**



**Note:**

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

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

The **Create Amount Block** screen is displayed.

**Figure 6-1 Create Amount Block**

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

The details for the account entered are displayed.

**Figure 6-2 Create Amount Block Details**

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

Table 6-1 Create Amount Block – Field Description

Field	Description
<b>Account Number</b>	Specify the account number for performing the block.   <b>Note:</b> <ul style="list-style-type: none"> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul>
<b>Amount To Be Blocked</b>	Specify the RD amount to be blocked. By default, the RD currency is displayed.
<b>Block Reason</b>	Select the reason for the block.
<b>Effective Date</b>	Specify or select the effective date for the block.   <b>Note:</b> <p>This date cannot be less than current process date.</p>
<b>Expiry Date</b>	Specify or select the expiry date for the block.   <b>Note:</b> <p>This date cannot be less than current process date and effective date.</p>
<b>Narrative</b>	Specify the narration, if any for the block.

4. Click **Submit**.

The screen is successfully submitted for authorization.

## 6.2 View and Modify Amount Block

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

**To view the amount block details:**

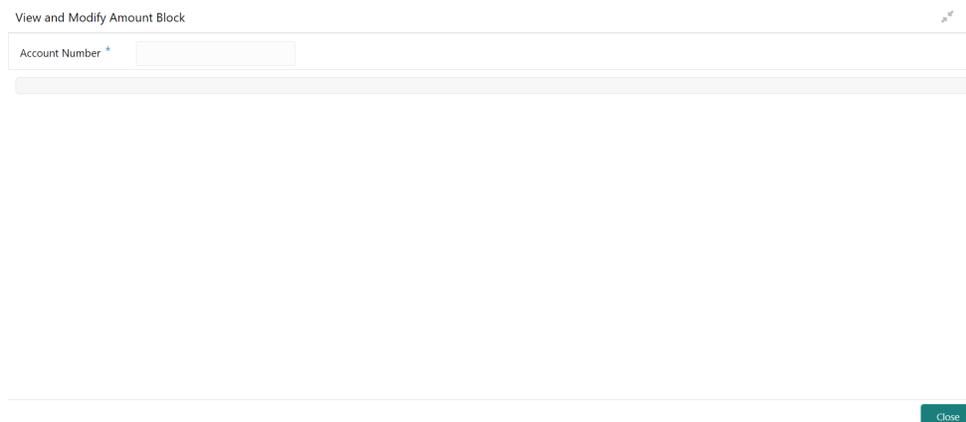
**Note:**

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

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

The **View and Modify Amount Block** screen is displayed.

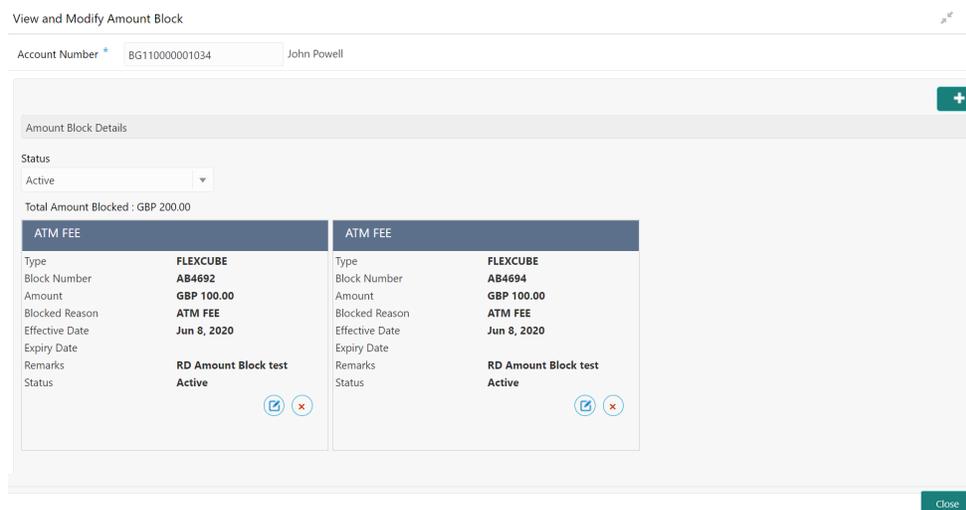
**Figure 6-3 View and Modify Amount Block**



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

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

**Figure 6-4 View and Modify Amount Block Details**



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

Table 6-2 View Amount Block Details – Field Description

Field	Description
<b>Account Number</b>	Specify the account number for performing the block.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The account holder's name is also displayed adjacent to the field.</p> </div>
<b>Amount Block Details</b>	This section displays the RD amount block details.
<b>Status</b>	Select the block status of the RD account. The options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Not Activated</b></li> <li>• <b>Closed</b></li> <li>• <b>Expired</b></li> <li>• <b>All</b></li> </ul>
<b>Total Amount Blocked</b>	Displays the total amount blocked on the RD account.
<b>&lt;Block Reason&gt;</b>	Displays the block reason as the top of the widget.
<b>Type</b>	Displays the block type.
<b>Block Number</b>	Displays the block number.
<b>Amount</b>	Displays the block amount along with the currency.
<b>Blocked Reason</b>	Displays the block reason along with code.
<b>Effective Date</b>	Displays the block effective date.
<b>Expiry Date</b>	Displays the block expiry date.
<b>Remarks</b>	Displays the block remarks.
<b>Status</b>	Displays the block status.

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

**Figure 6-5 Modify Recurring Deposit Amount Block**

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

**Table 6-3 Modify RD Amount Block – Field Description**

Field	Description
<b>Account Number</b>	Displays the account number and name for performing the block. Also, to the right the customer information is displayed.
<b>Block Number</b>	Displays the block number of the RD account.
<b>Type</b>	Displays the type of block on RD account.
<b>Amount To Be Blocked</b>	Specify the RD amount to be blocked.  <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b> By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.</p> </div>
<b>Block Reason</b>	Displays the reason for the block on RD account.

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

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

- b. Click **Submit**

The screen is successfully submitted for authorization.

4. Click **Close**.

## 6.3 RD Payout Modification

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

**To view the RD payout modification details:**



### Note:

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

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

The **RD Payout Modification** screen is displayed.

**Figure 6-6 RD Payout Modification**

The screenshot shows the 'RD Payout Modification' interface. At the top right, there are buttons for 'Remarks', 'Overrides', and a close icon. Below the title bar, there is a label 'Account Number' followed by an empty text input field. At the bottom of the screen, there is a navigation bar with buttons for 'Audit', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

2. On the **RD Payout Modification** screen, specify the account number in the **Account Number** field.

The details are displayed.

**Figure 6-7 RD Payout Modification Details**

The screenshot shows the 'RD Payout Modification Details' interface. At the top right, there are buttons for 'Remarks', 'Overrides', and a close icon. Below the title bar, the 'Account Number' field is populated with '00010000001485' and 'Test Corporate Inc' is displayed next to it. Below this, there are several detail sections: 'Deposit Details' (GBP 1,000 Payable Annually at 20% for 1 Years), 'Maturity Details' (GBP 1,159.63 on Mar 26, 2021), 'Status' (Open), 'Reinvested Interest' (GBP 0), and 'Tax Deducted' (GBP 0). There is also an 'Instruction for' section with 'Auto-pay' and 'Payout' buttons. At the bottom, there is an 'Auto-pay' table with columns for 'Description', 'Move funds on overdraft', and 'Actions'. The table contains one row with '00000005020018 | LOANCUST007' in the description column, 'No' in the 'Move funds on overdraft' column, and edit/delete icons in the 'Actions' column. At the bottom of the screen, there is a navigation bar with buttons for 'Audit', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

**Table 6-4 View RD Payout Details – Field Description**

Field	Description
<b>Account Number</b>	Specify the account number for performing the block.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b> The account holder's name is also displayed adjacent to the field.</p> </div>

Table 6-4 (Cont.) View RD Payout Details – Field Description

Field	Description
<b>Deposit Details</b>	Displays the principal balance, the rate of interest, and the tenor of the TD account.
<b>Maturity Details</b>	Displays the amount due to the customer on maturity and the maturity date.
<b>Status</b>	Displays the status of the TD account. The possible options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Overdue</b></li> <li>• <b>Closed</b></li> </ul>
<b>Reinvested Interest or Interest Paid</b>	Displays the amount and currency for the reinvested or paid out interest. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Interest Paid</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the tax amount deducted till date.
<b>Instruction for</b>	Select the payout instruction option. The possible options are: <ul style="list-style-type: none"> <li>• <b>Auto-pay</b>: For details if you select this option, refer <a href="#">RD Payout Modification - Auto-pay Instruction</a>.</li> <li>• <b>Payout</b>: For details if you select this option, refer <a href="#">RD Payout Modification - Payout Instruction</a>.</li> </ul>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [RD Payout Modification - Auto-pay Instruction](#)  
You can set the auto-pay instruction for a RD payout.
- [RD Payout Modification - Payout Instruction](#)  
You can set the payout instruction for a RD payout.

### 6.3.1 RD Payout Modification - Auto-pay Instruction

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

The prerequisite is as follows:

- To launch and view the payout modification details, refer [RD Payout Modification](#).

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

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

**Table 6-5 Auto-pay Instruction – Field Description**

Field	Description
<b>Instruction for</b>	Select the <b>Auto-pay</b> option of instruction.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> For information on the fields if you select the <b>Payout</b> option, refer <a href="#">RD Payout Modification - Payout Instruction</a>.</p> </div>
<b>Auto-pay</b>	This section displays the auto-pay details.
<b>Description</b>	Displays the CASA account number and name.
<b>Move funds on overdraft</b>	Displays whether to move the funds on overdraft or no.
<b>Actions</b>	Click the  icon, to edit the auto-pay details. Click the  icon, to delete the auto-pay record.
<b>Account</b>	Select the type of account from the list.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> This and the following fields are displayed if you click  icon from <b>Actions</b> field.</p> </div>
<b>Account Number</b>	Specify the account number for payout.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> This field is displayed, if you select the <b>Other</b> option from the <b>Account</b> field.</p> </div>
<b>Move funds on overdraft</b>	Switch to  to move the funds on overdraft. Switch to  to not to move the funds on overdraft.

2. Click the  icon.  
The fields below the table are displayed.
3. Click **Save**.  
The details are saved in the above table.

## 6.3.2 RD Payout Modification - Payout Instruction

You can set the payout instruction for a RD payout.

The prerequisite is as follows:

- To launch and view the payout modification details, refer [RD Payout Modification](#).

**To view or edit the payout instruction:**



### Note:

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

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

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

**Figure 6-8 Payout Instruction**

RD Payout Modification Remarks Overrides

Account Number \* 00010000001485 Test Corporate Inc

Deposit Details GBP 1,000 Payable Annually at 20% for 1 Years	Maturity Details GBP 1,159.63 on Mar 26, 2021	Status Open	Reinvested Interest GBP 0	Tax Deducted GBP 0
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Instruction for \* Auto-pay Payout

Recurring Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Account	00000005020018   LOANCUST007	100	Available on Payout	<span>👁</span> <span>✎</span> <span>🗑</span>

Audit
Back
Next
Save & Close
Submit
Cancel

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

- [View the payout instruction details](#)
- [Edit the own account payout instruction details](#)
- [Edit the other account payout instruction details that are within the bank](#)
- [Edit the other account payout instruction details by adding new TD](#)
- [Edit the payout mode as instrument](#)
- [Edit the payout mode as ledger](#)
- View the payout instruction details:**

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

The payout details displayed.

**Figure 6-9 View Payout Instruction**

RD Payout Modification Remarks Overrides

Account Number \* 00010000001485 Test Corporate Inc

Deposit Details GBP 1,000 Payable Annually at 20% for 1 Years Maturity Details GBP 1,159.63 on Mar 26, 2021 Status Open Reinvested Interest GBP 0 Tax Deducted GBP 0

Instruction for \* Auto-pay Payout

Recurring Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Account	00000005020018   LOANCUST007	100	Available on Payout	<span>👁</span> <span>✉</span> <span>🗑</span>

Component \* Principal & Interest

Amount in Percentage \* 0% 100% 100.00 %

Payout Mode \* Account Instrument Ledger

Account \* Others

Type \* Account within Bank New Term Deposit

Account Number \* 00000005020018 LOANCUST007 Close

Audit Back Next Save & Close Submit Cancel

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

**Table 6-6 View Payout Details – Field Description**

Field	Description
<b>Recurring Deposit Payout Instructions</b>	This section displays the details of the RD payout instructions.
<b>Component</b>	Displays the component selected for RD payout instruction. The possible options are: <ul style="list-style-type: none"> <li>– <b>Principal</b></li> <li>– <b>Interest</b></li> <li>– <b>Principal &amp; Interest</b></li> </ul>
<b>Mode</b>	Displays the payout mode. The possible options are: <ul style="list-style-type: none"> <li>– <b>Account</b></li> <li>– <b>Instrument</b></li> <li>– <b>Ledger</b></li> </ul>

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

Field	Description
<b>Description</b>	<p>Displays a brief description of the payout.</p> <p> <b>Note:</b></p> <p>Based on the payout mode, the description is displayed. The description according to the mode are as follows:</p> <ul style="list-style-type: none"> <li>– <b>Account</b> – Account Number &amp; Account Name</li> <li>– <b>Auto Rollover</b> – Tenor</li> <li>– <b>Banker's Cheque &amp; Demand Draft</b> – Banker's Cheque / Demand Draft Payable at &lt;Branch Name&gt;</li> <li>– <b>Rollover with Additional Funds</b> – Tenor, Additional Amount, Account Number, Amount</li> <li>– <b>Ledger</b> – Ledger Code, Ledger Name</li> </ul>
<b>Percentage</b>	Displays the percentage of payout.
<b>Amount</b>	<p>Displays the RD payout amount.</p> <p> <b>Note:</b></p> <p>For <b>Interest</b> component, this field displays <b>Available on Payout</b> text.</p>
<b>Actions</b>	<p>Click the  icon, to more details of the payout. The following fields are displayed if you click this icon.</p> <p>Click the  icon, to edit the payout details. For more information, refer <a href="#">Edit the own account payout instruction details</a>, <a href="#">Edit the other account payout instruction details that are within the bank</a>, <a href="#">Edit the other account payout instruction details by adding new TD</a>, <a href="#">Edit the payout mode as instrument</a>, and <a href="#">Edit the payout mode as ledger</a>.</p> <p>Click the  icon, to delete the payout details.</p>
<b>Payout Mode</b>	<p>Displays the payout mode selected.</p> <p> <b>Note:</b></p> <p>This field appears if you click the  icon.</p>

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

Field	Description
Account	<p>Displays the account selected for the payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field appears if you click the  icon.</p> </div>

- b. Click **Close**.
- **Edit the own account payout instruction details:**

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

The payout details displayed.

**Figure 6-10 Own Account Payout Instruction**

The screenshot displays the 'RD Payout Modification' interface. At the top, there are tabs for 'Remarks' and 'Overrides'. The main content area shows account information for '00010000001485' under 'Test Corporate Inc'. Below this, there are sections for 'Deposit Details' (GBP 1,000 Payable Annually at 20% for 1 Years), 'Maturity Details' (GBP 1,159.63 on Mar 26, 2021), 'Status' (Open), 'Reinvested Interest' (GBP 0), and 'Tax Deducted' (GBP 0). The 'Instruction for' dropdown is set to 'Auto-pay' with a 'Payout' button. A table titled 'Recurring Deposit Payout Instructions' contains one entry: 'Principal & Interest' with 'Account' mode, description '00000005020018 | LOANCUST007', 100% percentage, and 'Available on Payout' amount. Below the table, there are controls for 'Component' (Principal & Interest), 'Amount in Percentage' (0% to 100% slider), 'Payout Mode' (Account, Instrument, Ledger), and 'Account' (KARNA mini core check1 | 00000014820028). At the bottom, there are 'Save' and 'Cancel' buttons, and a navigation bar with 'Audit', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel' buttons.

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

Table 6-7 Payout by own account – Field Description

Field	Description
<b>Component</b>	Select the component for payout. The options are: <ul style="list-style-type: none"> <li>– <b>Principal</b></li> <li>– <b>Interest</b></li> <li>– <b>Principal &amp; Interest</b></li> </ul>
<b>Amount in Percentage</b>	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>
<b>Payout Mode</b>	Select the payout mode as <b>Account</b> . <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on payout mode as <b>Instrument</b> or <b>Ledger</b>, refer <a href="#">Edit the payout mode as instrument</a> and <a href="#">Edit the payout mode as ledger</a>.</p> </div>
<b>Account</b>	Select the own account for performing the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on <b>Other</b> accounts, refer <a href="#">Edit the other account payout instruction details that are within the bank</a> and <a href="#">Edit the other account payout instruction details by adding new TD</a>.</p> </div>

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

The payout details displayed.

**Figure 6-11 Account Within Bank**

The screenshot displays the 'RD Payout Modification' window. At the top, it shows the account number '00010000001485' for 'Test Corporate Inc'. Below this, there are sections for 'Deposit Details' (GBP 1,000 Payable Annually at 20% for 1 Years), 'Maturity Details' (GBP 1,159.63 on Mar 26, 2021), 'Status' (Open), 'Reinvested Interest' (GBP 0), and 'Tax Deducted' (GBP 0). The 'Instruction for' field is set to 'Auto-pay' with a 'Payout' button. A table titled 'Recurring Deposit Payout Instructions' shows a single entry for 'Principal & Interest' with a 'Mode' of 'Account', 'Description' of '00000005020018 | LOANCUST007', 'Percentage' of '100', and 'Amount' of 'Available on Payout'. Below the table, there are configuration options: 'Component' (Principal & Interest), 'Amount in Percentage' (a slider set to 100.00%), 'Payout Mode' (Account, Instrument, Ledger), 'Account' (Others), 'Type' (Account within Bank, New Term Deposit), and 'Account Number' (00000005020018 | LOANCUST007). At the bottom, there are 'Save' and 'Cancel' buttons, and a navigation bar with 'Audit', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

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

Field	Description
<b>Component</b>	Select the component for payout. The options are: <ul style="list-style-type: none"> <li>– <b>Principal</b></li> <li>– <b>Interest</b></li> <li>– <b>Principal &amp; Interest</b></li> </ul>
<b>Amount in Percentage</b>	Specify the amount in percentage for payout. <p><b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>
<b>Payout Mode</b>	Select the payout mode as <b>Account</b> . <p><b>Note:</b></p> <p>For information on payout mode as <b>Instrument</b> or <b>Ledger</b>, refer <a href="#">Edit the payout mode as instrument</a> and <a href="#">Edit the payout mode as ledger</a>.</p>

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

Field	Description
<b>Account</b>	<p>Select the <b>Other</b> account for performing the payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on own accounts, refer <a href="#">Edit the own account payout instruction details</a>.</p> </div>
<b>Type</b>	<p>Select the <b>Account Within Bank</b> type.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on <b>New Term Deposit</b>, refer <a href="#">Edit the other account payout instruction details by adding new TD</a>.</p> </div>
<b>Account Number</b>	<p>Specify the account number which is within the same bank for performing the payout.</p>

b. Click **Save**.

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

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

The payout details displayed.

**Figure 6-12 New TD Account**

RD Payout Modification Remarks Overrides

Account Number  Test Corporate Inc

Deposit Details GBP 1,000 Payable Annually at 20% for 1 Years	Maturity Details GBP 1,159.63 on Mar 26, 2021	Status Open	Reinvested Interest GBP 0	Tax Deducted GBP 0
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Instruction for

Recurring Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Account	00000005020018   LOANCUST007	100	Available on Payout	<input type="button" value="eye"/> <input type="button" value="edit"/> <input type="button" value="delete"/>

Component

Amount in Percentage  100.00 %

Payout Mode

Account

Type

Deposit Product

Maturity Tenor    Years  Months  Days

Interest Rate Based On

Negotiate Rate

Set Instructions for New TD

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

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

Field	Description
<b>Component</b>	Select the component for payout. The options are: <ul style="list-style-type: none"> <li>– <b>Principal</b></li> <li>– <b>Interest</b></li> <li>– <b>Principal &amp; Interest</b></li> </ul>
<b>Amount in Percentage</b>	Specify the amount in percentage for payout.

**Note:**

You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.

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

Field	Description
<b>Payout Mode</b>	Select the payout mode as <b>Account</b> .  <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b> For information on payout mode as <b>Instrument</b> or <b>Ledger</b>, refer <a href="#">Edit the payout mode as instrument</a> and <a href="#">Edit the payout mode as ledger</a>.</p> </div>
<b>Account</b>	Select the <b>Other</b> account for performing the payout.  <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b> For information on own accounts, refer <a href="#">Edit the own account payout instruction details</a>.</p> </div>
<b>Type</b>	Select the <b>New Term Deposit</b> type.  <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b> For information on <b>Account Within Bank</b>, refer <a href="#">Edit the other account payout instruction details that are within the bank</a>.</p> </div>
<b>Deposit Product</b>	Select the deposit product for the payout.  <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b> For information on fields after you click the  icon, refer <a href="#">Fetch Deposit Product</a>.</p> </div>
<b>Maturity Tenor</b>	Select and specify the maturity tenor for the payout. <ul style="list-style-type: none"> <li>– <b>Tenure:</b> If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.</li> <li>– <b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
<b>Interest Rate Based On</b>	Select the basis for the interest rate calculation. The options are: <ul style="list-style-type: none"> <li>– <b>Incremental Amount</b></li> <li>– <b>Cumulative Amount</b></li> </ul>

- **To fetch deposit product:**

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

The **Deposit Product** section is displayed.

**Figure 6-13 Deposit Product**

Account Class	Currency	Product Description
AA001	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA002	GBP	TD for Fixed interest rate
AA004	GBP	TD for Fixed interest rate
ABCR	GBP	TD for Fixed Interest Rate
ACC001	GBP	TD for Fixed Interest Rate
ACCL51	GBP	Grace period acc class

- ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.
- iii. Select the option displayed in the table.

– **To negotiate the rate:**

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

The **Negotiate Rate** section is displayed.

**Figure 6-14 Negotiate Rate**

Effective Date	Status	Action
Mar 26, 2020	Open	Mark as Closed View Details

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
TD_PNL	10				✍️ 🗑️

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

Table 6-10 Negotiate Rate – Field Description

Field	Description
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	Click <b>Mark as Closed</b> , to close the interest rate. Click <b>View Details</b> , to view the user defined values.
<b>User Defined Values</b>	This section displays the user defined values details.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin: 10px 0;"> <p> <b>Note:</b></p> <p>This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.</p> </div>
<b>Element</b>	Displays the element details.
<b>Value</b>	Displays the user defined value.
<b>Rate Code</b>	Displays the rate code for the user defined value.
<b>Deposit Rate Code</b>	Displays the deposit rate code for the user defined value.
<b>Variance</b>	Displays the variance for the user defined value.
<b>Action</b>	Click the  icon, to edit the user defined value details.  Click the  icon, to delete the user defined value entry.  Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- ii. Click **OK**.

 **Note:**

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

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

The payout details displayed.

**Figure 6-15 Payout mode as Instrument**

RD Payout Modification Remarks Overrides

Account Number \* 00010000001485 Test Corporate Inc

Deposit Details GBP 1,000 Payable Annually at 20% for 1 Years Maturity Details GBP 1,159.63 on Mar 26, 2021 Status Open Reinvested Interest GBP 0 Tax Deducted GBP 0

Instruction for \* Auto-pay **Payout**

Recurring Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Account	00000005020018   LOANCUST007	100	Available on Payout	

Component \* Principal & Interest

Amount in Percentage \* 0%  100.00 %

Payout Mode \* Account **Instrument** Ledger

Mode \* **Banker's Cheque** Demand Draft

Payable Bank \* 000 FLEXCUBE UNIVERSAL BANK

Payable Branch \* 000 FLEXCUBE UNIVERSAL BANK

Payee Name \* John

Payee Address \* Street 1

**Save** **Cancel**

Audit Back Next Save & Close Submit Cancel

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

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

Field	Description
<b>Component</b>	Select the component for payout. The options are: <ul style="list-style-type: none"> <li>– <b>Principal</b></li> <li>– <b>Interest</b></li> <li>– <b>Principal &amp; Interest</b></li> </ul>
<b>Amount in Percentage</b>	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>

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

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

– **To fetch the payable bank:**

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

The **Payable Bank** section is displayed.

**Figure 6-16 Payable Bank**

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

- ii. Specify the code in the **Bank Code** field and click **Fetch**.
- iii. Select the code displayed in the table.

– **To fetch the payable branch:**

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

The **Payable Branch** section is displayed.

**Figure 6-17 Payable Branch**

Branch Code	Branch Name
RJ2	RAJIV BRANCH
SAI	FlexCube Universal Banking
NK6	Nutan Branch
AN1	FLEXCUBE UNIVERSAL BANK
KV1	FLEXCUBE UNIVERSAL BANK
KV2	FLEXCUBE UNIVERSAL BANK
AN5	FLEXCUBE UNIVERSAL BANK

- ii. Specify the code in the **Branch Code** field and click **Fetch**.
- iii. Select the code displayed in the table.

b. Click **Save**.

• **Edit the payout mode as ledger:**

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

The payout details displayed.

**Figure 6-18 Ledger**

RD Payout Modification Remarks Overrides

Account Number \* 00010000001485 Test Corporate Inc

Deposit Details GBP 1,000 Payable Annually at 20% for 1 Years Maturity Details GBP 1,159.63 on Mar 26, 2021 Status Open Reinvested Interest GBP 0 Tax Deducted GBP 0

Instruction for \* Auto-pay Payout

Recurring Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Account	00000005020018   LOANCUST007	100	Available on Payout	

Component \* Principal & Interest

Amount in Percentage \* 0% 100% 100.00 %

Payout Mode \* Account Instrument Ledger

Ledger Code \* 190000000 Due from IR2 to IR1

Save Cancel

Audit Back Next Save & Close Submit Cancel

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

**Table 6-12 Pay through Ledger – Field Description**

Field	Description
<b>Component</b>	Select the component for payout. The options are: <ul style="list-style-type: none"> <li>– <b>Principal</b></li> <li>– <b>Interest</b></li> <li>– <b>Principal &amp; Interest</b></li> </ul>
<b>Amount in Percentage</b>	Specify the amount in percentage for payout. <p> <b>Note:</b></p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>
<b>Payout Mode</b>	Select the payout mode as <b>Ledger</b> . <p> <b>Note:</b></p> <p>For information on payout mode as <b>Account</b> or <b>Instrument</b>, refer <a href="#">Edit the own account payout instruction details</a>, <a href="#">Edit the other account payout instruction details that are within the bank</a>, <a href="#">Edit the other account payout instruction details by adding new TD</a>, and <a href="#">Edit the payout mode as instrument</a>.</p>

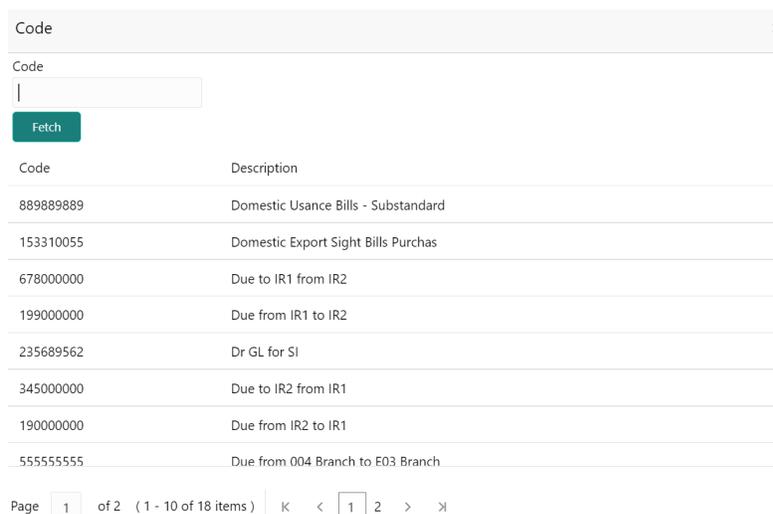
**Table 6-12 (Cont.) Pay through Ledger – Field Description**

Field	Description
<b>Ledger Code</b>	<p>Select the ledger code for the payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>For information on fields displayed as you click  icon, refer <a href="#">Fetch Ledger Code</a>.</p> </div>

– **To fetch the ledger code:**

- i. From the **Ledger Code** field, click the  icon from the first field. The **Ledger Code** section is displayed.

**Figure 6-19 Ledger Code**



- ii. Specify the code in the **Ledger Code** field and click **Fetch**.
  - iii. Select the code displayed in the table.
- b. Click Save.**
- 3. Click Submit.**
- The screen is successfully submitted for authorization.

## 6.4 RD Account Modification

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

**To perform the account modification:**

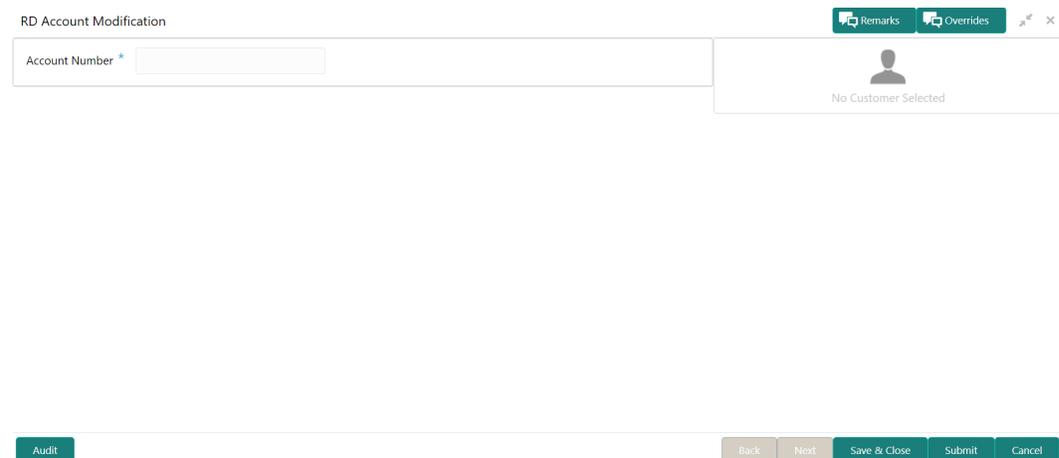
 **Note:**

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

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

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

**Figure 6-20 RD Account Modification**



RD Account Modification

Remarks Overrides

Account Number \*

No Customer Selected

Audit Back Next Save & Close Submit Cancel

2. On the **RD Account Modification** screen, specify the account number in the **Account Number** field.

The details of the modification is displayed.

**Figure 6-21 RD Account Modification Details**

RD Account Modification

Account Number BG11000001034 John Powell

Status Active  
 Deposit Details GBP 1,601 Payable Monthly at 20% for 1 Years  
 Maturity GBP 20,956.81 on Jun 7, 2021  
 Reinvested Interest GBP 0  
 Tax Deducted GBP 0

Account Description John Powell

Interest Rate

Effective Date	Status	Action
Jun 7, 2020	Open	Mark as Closed View Details

Page 1 of 1 (1 of 1 items)

User Defined Values

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
OVERDUE_PEN					✕ 🗑️
TAX_RATE					✕ 🗑️
TD_PNL					✕ 🗑️
TERM_RATE					✕ 🗑️

Page 1 of 1 (1-4 of 4 items)

Audit

Customer Information

Customer Id, Name 000284, John Powell  
 KYC Status Not Verified

Signature

Account Name John Powell Account Branch BG1  
 Account Status Active Mode Of Operation Single  
 Account Balance £0.00

9785536035  
 john.powell@gmail.com  
 Address Of Communication  
 1523, Dukes Rd, London W3 0SL, TEST, United Kingdom

Back Next Save & Close Submit Cancel

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

**Table 6-13 RD Account Modification – Field Description**

Field	Description
<b>Account Number</b>	Specify the account number for performing the block.  <b>Note:</b> <ul style="list-style-type: none"> <li>The account holder's name is displayed adjacent to the field.</li> <li>The customer information is displayed at the right of the screen.</li> </ul>
<b>Status</b>	Displays the status of the RD account. The possible options are: <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Overdue</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance, the rate of interest, and the tenor of the RD account.
<b>Maturity</b>	Displays the amount due to the customer on maturity and the maturity date.

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

Field	Description
<b>Reinvested Interest or Interest Paid</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Interest Paid</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the tax amount deducted till date.
<b>Account Description</b>	<p>Specify the description for the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>By default, a description is displayed. You can edit, if required.</p> </div>
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	<p>Click <b>Mark as Closed</b>, to close the interest rate.</p> <p>Click <b>View Details</b>, to view the user defined values.</p>
<b>User Defined Values</b>	<p>This section displays the user defined values details.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.</p> </div>
<b>Element</b>	Displays the element details.
<b>Value</b>	Displays the user defined value.
<b>Rate Code</b>	Displays the rate code for the user defined value.
<b>Deposit Rate Code</b>	Displays the deposit rate code for the user defined value.
<b>Variance</b>	Displays the variance for the user defined value.
<b>Action</b>	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>

- In the **Interest Rate** and **User Defined Values** section, click the  icon, to add a new row.
4. Click **Submit**.
- The screen is successfully submitted for authorization.

# 7

## RD Inquiries

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

This topic contains the following subtopics:

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

### 7.1 Deposit Details

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

The various sections are:

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

**To view the recurring deposit details:**

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

The **Deposit Details** screen is displayed.

**Figure 7-1 Deposit Details**



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

The details are displayed in the dashboard.

**Figure 7-2 Deposit Details for RD**

The screenshot shows a detailed dashboard for 'RD for Fixed Interest Rate' with account number BG11000001034 and holder John Powell. The dashboard is divided into several sections:

- Account Information:** RD for Fixed Interest Rate (ACTIVE), BG1/FLEXCUBE UNIVERSAL BANK, 1 Year-20.00%, Deposit Start Date Jun 7, 2020, Maturity On Jun 7, 2021, Installment Frequency Monthly, Nomination Not Provided.
- Account Holders:** John Powell(000284), Primary, 9785536035, john.powell@gmail.com.
- Account Details:** Customer's Address: 1523, Dukes Rd London W3 0SL TEST United Kingdom 600086, Mode of Operation: Single.
- Summary Table:**

GBP 1,601	GBP 0	GBP 0
Installment Amount	Current Principal	Reinvested Interest
GBP 20,956.81	GBP 0	GBP 0
Maturity Amount	Blocked amount	Tax Deducted
- Upcoming Transactions:** RD Installment Payment, Due since Jun 7, 2020.
- Investment Summary:**

12	0	1
Total Installments	Successful Installments	Due
- Recent Transactions:** (Empty)
- Interest Rate Changes:** Net Rate: 20%, Jun 7, 2020, Base Rate 20.0%, Variance 0%.
- Redemption Simulation (As of Today):**

Redemption Amount	GBP 0
Principal	0
Interest	0
Redemption Proceeds	0
- Instructions Set:** Payout Principal, By CASA : 00000002840015.
- Manage Amount Blocks:** No Amount Block, No Data to Display.
- Frequent Actions:** Audit Trail.

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

Table 7-1 Deposit Details - Field Description

Field	Description
<b>Account Number</b>	Specify the account number for viewing the details.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-left: 10px;">  <b>Note:</b> The account holder's name is also displayed adjacent to the field. </div>
<b>&lt;Product Name&gt;</b>	Displays the product name from the product master.
<b>&lt;Deposit Status&gt;</b>	Displays the deposit status. The options for the status are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Matured</b></li> <li>• <b>Closed</b></li> </ul>
<b>&lt;RD Account Number&gt;</b>	Displays the RD account number.
<b>Branch</b>	Displays deposit branch.
<b>&lt;Deposit Term - Interest Rate&gt;</b>	Displays the term for the deposit and interest rate for the deposit.
<b>Deposit Start Date</b>	Displays the value date of the deposit.
<b>Maturity On</b>	Displays the maturity date of the deposit.
<b>Installment Frequency</b>	Displays the frequency of installment.
<b>Nomination</b>	Specify if a nominee is registered or not.
<b>Account Holders</b>	This widget displays the account holder details.
<b>Name</b>	Displays the name of the account holder of the TD.
<b>Customer ID</b>	Displays the customer ID of the holder.
<b>Relationship</b>	Displays relationship as <b>Primary</b> or <b>Secondary</b> .
<b>Mobile Number</b>	Displays the mobile number of the customer.
<b>Email ID</b>	Displays the email ID of the customer.
<b>Account Details</b>	This widget displays the account details.
<b>Customer's Address</b>	Displays the address of the primary customer.
<b>Mode of Operation</b>	Displays the mode of operation selected for the deposit.
<b>Installment Amount</b>	Displays the installment to be paid on every due date.
<b>Current Principal</b>	Displays the currently remaining principal balance in the deposit.

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

Field	Description
<b>Paid out Interest or Reinvested Interest</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest is of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest is of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Maturity Amount</b>	Displays the proceeds that will be paid out on maturity. This will be net of tax.
<b>Blocked Amount</b>	Displays the total block amount on the deposit.
<b>Tax Deducted</b>	Displays the tax deducted.
<b>Upcoming Transactions</b>	This widget displays the details of upcoming transactions for the RD account.
<b>Investment Summary</b>	This section displays the summary of the investment for the RD. To pay the due if any, click the <b>Pay Dues</b> link. For more information, refer <a href="#">RD Payment</a> screen.
<b>Total Installments</b>	Displays the total installments of the specified RD account.
<b>Successful Installments</b>	Displays the number of successful installments of the specified RD account.
<b>Due</b>	Displays the number of installments due for the specified RD account.
<b>Instructions Set</b>	<p>This widget displays the set of instructions set on the TD account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>To create new set of instructions for the TD account, click the <b>Set Instructions</b> link. For more information, refer <a href="#">RD Payout Modification</a> screen.</p> </div>
<b>Redemption Simulation (As of Today)</b>	This widget displays the redemption simulation of the day for the RD account. Click the <b>Redeem Now</b> link to redeem the RD account. For more information, refer <a href="#">RD Redemption - Application Entry</a> screen.
<b>Redemption Amount</b>	Displays the total amount of RD redemption.
<b>Principal</b>	Displays the principal redemption amount.
<b>Interest Rate</b>	Displays the interest rate applicable on the redemption.
<b>Interest</b>	Displays the interest amount.
<b>Tax</b>	Displays the tax amount charged.
<b>Redemption Proceeds</b>	Displays the redemption proceeds for the RD account.
<b>Recent Transactions</b>	Displays the last five transactions on the deposit.

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

Field	Description
<b>Interest Rate Changes</b>	This widget displays the rate changes if any for the interest applied on the account.
<b>Net Rate</b>	Displays the net rate percentage of interest.
<b>&lt;Date&gt;</b>	Displays the date of interest rate change.
<b>Base Rate</b>	Displays the base rate percentage of interest.
<b>Variance</b>	Displays the variance percentage of interest.
<b>&lt;Number&gt; Amount Blocks</b>	<p>This widget displays the amount block details of the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>To manage the amount blocks, click the <b>Manage Amount Blocks</b> link. For more information, refer <a href="#">View and Modify Amount Block</a> screen.</p> </div>
<b>&lt;Currency Amount&gt;</b>	Displays the currency and amount of block.
<b>Block &lt;Number&gt;</b>	Displays the block number.
<b>Type</b>	Displays the block type.
<b>Expiry</b>	Displays the expiry date of the block.
<b>Frequent Actions</b>	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new screen.</p> </div>

 **Note:**

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

## 7.2 Audit Trail

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

**To inquire about the RD audit trail:**



### Note:

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

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

**Audit Trail** screen is displayed.

**Figure 7-3 Audit Trail**

The screenshot shows the 'Audit Trail' screen with the following fields and controls:

- Account \***: A text input field for the account number.
- Period**: A section containing a **Date Range** dropdown menu.
- Date Range**: A date range selector showing 'Jun 8, 2020' and 'Jun 8, 2020' with calendar icons.
- Type**: A dropdown menu currently set to 'All'.
- Fetch**: A green button to execute the search.

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

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

**Figure 7-4 Audit Trail for RD**

Audit Trail ✕

Account \*  Test Corporate Inc

Period   ↔  Type

Processed Transactions

Filter

Event	Posting Date	Value Date	Initiation Date	Branch	Account/GL No	Account Name	ACY Amount	LCY Amount	Transaction Description	User
RDLQ-RD Installment Payment	Mar 26,2020	Mar 26,2020	Mar 26,2020	000	00010000001485	Test Corporate Inc	GBP1,000.00 ↑	GBP1,000.00	Recurring deposit payment	TVIRESH01
RDLQ-RD Installment Payment	Mar 26,2020	Mar 26,2020	Mar 26,2020	000	00000005020018	LOANCUST007	GBP1,000.00 ↓	GBP1,000.00	Recurring deposit payment	TVIRESH01

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Transactions Under Processing

Event	Posting Date	Value Date	Initiation Date	Branch	Account/GL No	Account Name	ACY Amount	LCY Amount	Transaction Description	User
No data to display.										

Page 1 (0 of 0 items) | < 1 > ✕

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

**Table 7-2 Audit Trail – Field Description**

Field	Description
<b>Account Number</b>	Specify the account number to view the audit trail.  <b>Note:</b> The account holder's name is also displayed adjacent to the field.

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

Field	Description
<b>Period</b>	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> <li>• <b>Date Range</b></li> <li>• <b>Last 2 Months</b></li> <li>• <b>Last 3 Months</b></li> </ul> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>• If <b>Date Range</b> option is selected, then you need to select the from and to date from the fields displayed adjacent.</li> <li>• If the <b>Last 2 Months</b> or <b>Last 3 Months</b> option is selected, then the date range is accordingly defaulted and not enabled.</li> </ul> </div>
<b>Type</b>	<p>The user can modify this field to choose one of the below values from the drop-down:</p> <ul style="list-style-type: none"> <li>• <b>All</b> : If you select this option, then transaction details are displayed in <b>Processed Transactions</b> and <b>Transactions Under Processing</b> sections.</li> <li>• <b>Processed</b> : If you select this option, then transaction details are displayed only in the <b>Processed Transactions</b> section.</li> <li>• <b>Under Processing</b>: If you select this option, then transaction details are displayed only in the <b>Transactions Under Processing</b> section.</li> </ul>
<b>Processed Transactions and Transactions Under Processing</b>	This section displays the transaction details of the RD account.
<b>Filter</b>	<p>A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.</p> <p>For example, after fetching all the events in a RD's life cycle, if the user enters LIQ in the filter, a match will be found in the <b>Event</b> column of the grid for liquidation entries with ILIQ as the event. The grid will be narrowed down to only those entries.</p>
<b>Event</b>	Displays the event that has triggered the accounting entries. For example, ACCR for accrual and ILIQ for interest liquidation.
<b>Posting Date</b>	Displays the posting date of the transaction.
<b>Value Date</b>	Displays the value date of the transaction.

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

Field	Description
<b>Initiation Date</b>	<p>Displays the transaction initiation date.</p> <p> <b>Note:</b> In most cases, this will be the same as the posting date. In some cases, it can be different.</p>
<b>Branch</b>	Displays the branch of the account/GL of the leg.
<b>Account/GL No</b>	Displays the account/GL for the leg.
<b>Account Name</b>	Displays the account title/GL description.
<b>ACY Amount</b>	<p>Displays the amount in account currency. It will be preceded by the currency. For example, USD 15,000.</p> <p> <b>Note:</b> Upward and downward arrows respectively will depict credits and debits.</p>
<b>LCY Amount</b>	<p>Displays the amount in local currency. It will be preceded by the currency. For example, GBP 8,000.</p>
<b>Transaction Description</b>	Displays the transaction description that is logged.
<b>User</b>	Displays the user who initiated the transaction.

# A

## List of Function Codes

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

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

Function Code	Screen Name
TDPYIN	<a href="#">TD Account Opening</a>
RDACOP	<a href="#">RD Account Opening</a>
TDTPUP	<a href="#">TD Top-up</a>
TDROLV	<a href="#">TD Rollover</a>
TDREDM	<a href="#">TD Redemption</a>

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