

# Oracle® Banking Digital Experience

## Retail Recurring Deposits User Manual



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ORACLE®

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# Contents

## Preface

---

Purpose	i
Before you Begin	i
Pre-requisites	i
Audience	i
Documentation Accessibility	ii
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iv
Post-requisites	iv

## 1 Introduction

---

1.1 Overview Widget	2
---------------------	---

## 2 New Recurring Deposit

---

## 3 Recurring Deposit Summary

---

## 4 Recurring Deposit Details

---

## 5 Edit Maturity Instructions

---

6 Redeem Recurring Deposit

---

7 Transactions

---

8 Account Nickname

---

9 FAQ

---

Index

---

# Preface

- [Purpose](#)
- [Before you Begin](#)
- [Pre-requisites](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Post-requisites](#)

## Purpose

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

## Before you Begin

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

## Pre-requisites

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

## Audience

This document is intended for the following audience:

- Customers
- Partners

## Documentation Accessibility

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

### Access to Oracle Support

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

## Critical Patches

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

## Diversity and Inclusion

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

## Related Resources

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

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

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<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.

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

## Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

## Acronyms and Abbreviations

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

**Table 1 Acronyms and Abbreviations**

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

## Basic Actions

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











**Table 2 Basic Actions and Descriptions**

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

## Symbols and Icons

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

**Table 3 Symbols and Icons**

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

## Post-requisites

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

# 1

## Introduction

This topic describes how the application enables users to open and manage recurring deposits from initiation to maturity.

A Recurring Deposit is a special kind of Deposit offered by banks. It is an investment plan in which investments are made in small installments at fixed intervals systematically. Customers of the Bank makes regular deposits and are entitled to earn fixed returns on their investment.

It is a deposit held at a bank for a fixed term, generally ranging from a month to a few years – term range depends on the product type) If compared to regular savings accounts, the interest earned on recurring deposit is higher.

Customers opt to invest in recurring deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

### Note

In application

1. Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency or Branch Code.
2. Bank can configure the fields to be shown as additional values in the accounts drop-down.

### Pre-requisites

- Recurring Deposit products are maintained in the Core Banking Application
- Recurring Deposit products are enabled for specific User type
- Transaction access is provided to retail customers.
- Recurring Deposit accounts are maintained in the Core system under a party ID mapped to the customer.

### Features Supported In the Application

The retail module of the application supports the following features:

- [Apply for a New Recurring Deposit](#)
- [Recurring Deposit Summary](#)
- [View Recurring Deposit Details](#)
- [Edit Maturity Instruction](#)
- [Redeem Recurring Deposit](#)
- [View Recurring Deposit Statement](#)
- [Request Statement](#)

- [Overview Widget](#)  
This topic describes the Recurring Deposit overview page, which provides a summary of the customer's recurring deposit holdings with the bank, as well as links to various transactions available to the customer.

## 1.1 Overview Widget

This topic describes the Recurring Deposit overview page, which provides a summary of the customer's recurring deposit holdings with the bank, as well as links to various transactions available to the customer.

The retail dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards, Recurring Deposits and Investments. It is a container and user can scroll from left to right, right to left. Each relationship card displays details specific to that account type. One such example is that of Recurring Deposits. Each card displays basic information of the deposit which comprises of the recurring deposit current balance and Total Number of recurring deposit account held with the bank.

On clicking on account type **Recurring Deposits** card, details of the Recurring Deposits held with the bank are displayed on next page. The Recurring Deposits summary page provides users with a holistic view of all their deposit accounts along with the basic details of each deposit account. On Summary page the basic details of individual accounts are displayed as record.

Each record displays basic information of the account which comprises of the deposit account number, current balance, maturity amount, product name and the **More Actions** menu.

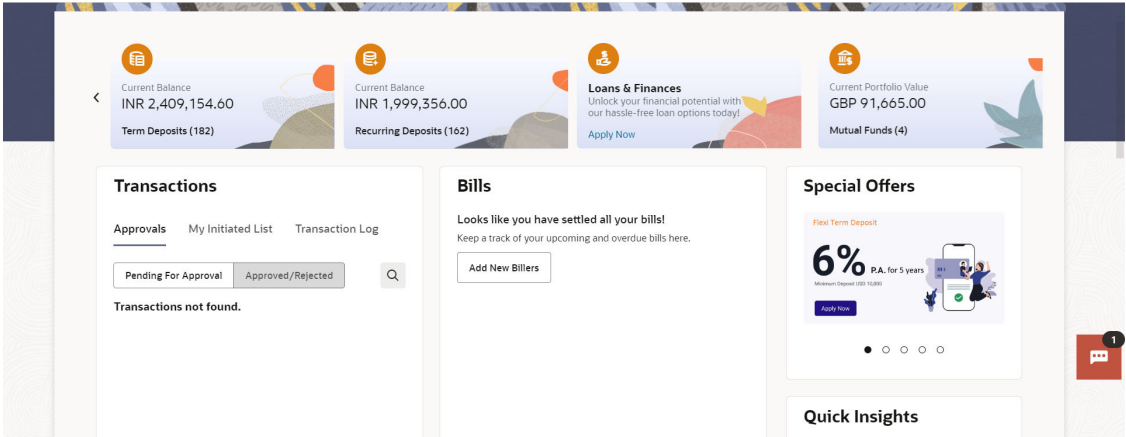
### Note

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

If the retail user does not have any term deposit accounts, system displays the text message and the card which re-directs user to the **New Recurring Deposits** screen.

- On the Dashboard, click **Overview Widget** , and then click **Recurring Deposits** card. The **Overview** widget appears.

Figure 1-1 Overview widget



## 2

# New Recurring Deposit

This topic provides the systematic instructions for user to apply for new recurring deposits.

New Recurring Deposit page enables the customer to book a new recurring deposit account. The multiple Recurring Deposit products are maintained at bank level. The customer can select any product offer in order to apply for a recurring deposit of choice.

While applying for a recurring deposit, the customer is required to identify the installment amount for which the deposit is to be opened, the tenure i.e. the term of the deposit and the holding pattern i.e. single or joint. Additionally, the customer is also required to select the current or savings account from which funds are to be debited in order to fund the deposit.

In case of joint accounts, Recurring Deposit is booked by default on joint name if single holding pattern is not selected by the customer. It also allows customer to select the holding pattern to singly for creating a new RD so that he/she can liquidate my Recurring Deposit's online conveniently.

In case of single RD account, customer can also add a nominee in the recurring deposit who will be entitled to receive the money upon death of the account holder.

### **Note**

It is mandatory to update the PAN number (valid for India specific region) :

- If the customer creates a new recurring deposit installment of value more than or equal to Rs. 50,000.
- If at any given point of time while creating a new recurring deposit the cumulative deposits (Fixed plus recurring) for a customer in that financial year is more than Rs. 5,00,000.

Figure 2-1 New Recurring Deposit

←

CancelSubmit

New Recurring Deposit

Deposit Details

Source Account  
XXXXXXXXXXXX9685  
Current Balance : INR 4,690.00

Recurring Deposit Product  
Flexible RD

View Interest Rates

Installment AmountMaturity Amount

CurrencyINRInstallment AmountINR 1,200.00

Duration  
Years5Months4

① Minimum allowed is 1 Month and Maximum is 10 Years.

Maturity AmountINR 101,525.36Interest Rate10.00%

Nominee Details

☒ Add Nominee

Existing NomineeNew Nominee

Choose Nominee  
MyNominee

Maturity Details

Maturity Instructions  
Close on Maturity

Pay To  
Own Account

Transfer Account  
XXXXXXXXXXXX9685  
Address: A30Y A,MUMBAI 98001,SWASTIK  
CHAMBER,CHEMBUR,MUMBAI,INDIA

⑤ Current & SavingsLoans & FinancesTerm DepositsRecurring Deposits

Figure 2-2 New Recurring Deposit - Replicate Existing Nominee

Futura BankWhat would you like to do today?

←

Add Nominee

Account Number  
XXXXXXXXXXXX6914

Select Option  
☐ Add Nominee☒ Replicate Existing Nominee

Select Nominee

Nominee Name	Account Type	Account Number
<input checked="" type="radio"/> MyNominee	Current and Savings	XXXXXXXXXXXX0020
<input type="radio"/> TEST	Recurring Deposit	XXXXXXXXXXXX6901

Ok

**Note**

The fields which are marked as Required are mandatory.

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

**Table 2-1 New Recurring Deposit - Field Description**

Field Name	Description
<b>Source Account</b>	The current or savings account to be debited with the recurring deposit installment amount. All the active current and savings accounts of the customer are displayed. For more information on <b>Account Nickname</b> , refer <a href="#">Account Nickname</a> section.
<b>Balance</b>	The balance in the account with the account currency.
<b>Recurring Deposit Product</b>	Lists all the recurring deposit products available for application creation.
<b>View Interest Rates</b>	Click on the <b>View Interest Rates</b> link to view the interest rate applicable on the deposit account based on the deposit product. Will come after select product option.
<b>Specify Installment Amount or Maturity Amount</b>	Specify the option based on which the recurring deposit is being opened.
<b>Installment Amount</b>	Specify the installment amount to be paid by customer. This field is enabled if the <b>Installment Amount</b> option is selected in the <b>Specify Installment Amount or Maturity Amount</b> field.
<b>Maturity Amount</b>	Specify the estimated maturity amount desired by customer after maturity of the recurring deposit. This field is enabled if the <b>Maturity Amount</b> option is selected in the <b>Specify Installment Amount or Maturity Amount</b> field.
<b>Deposit Tenure</b>	The tenure of the deposit in terms of a period i.e. years/ months after which the deposit should mature.  <div> <p><b>Note</b></p> <p>The minimum and maximum tenure allowed for which a deposit can be opened.</p> </div>
<b>Investment Period</b>	
<b>Years</b>	The deposit tenure in years.
<b>Months</b>	The deposit tenure in months.
<b>Deposit Period Range</b>	The minimum and maximum period within which the deposit account can be opened is displayed below the deposit tenure field once the customer selects a deposit product in the <b>Select Product</b> field.
<b>Calculate Installment Amount</b>	Click on the <b>Calculate Installment Amount</b> link to calculate the installment amount on the deposit account based on the information defined.  This link is enabled if the <b>Maturity Amount</b> option is selected in the <b>Specify Installment Amount or Maturity Amount</b> field.

Table 2-1 (Cont.) New Recurring Deposit - Field Description

Field Name	Description
<b>Calculate Maturity</b>	Click on the <b>Calculate Maturity</b> link in order to be displayed the maturity amount and interest rate applicable on the deposit account based on the information defined.  This link is enabled if the <b>Installment Amount</b> option is selected in the <b>Specify Installment Amount or Maturity Amount</b> field.
<b>Maturity Amount</b>	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer
<b>Interest Rate</b>	The interest rate applicable on the deposit account based on the deposit product.
<b>Maturity Details</b>	
<b>Maturity Instructions</b>	Maturity instructions set by the customer for the deposit account. The option is: <ul style="list-style-type: none"> <li>• <b>Close on maturity (No Rollover)</b></li> </ul>
<b>Pay to</b>	The account transfer mode through which the amount to be paid out is transferred at the time of maturity. The options are: <ul style="list-style-type: none"> <li>• <b>Own Account</b></li> <li>• <b>Internal Account</b></li> </ul>
Following fields is displayed if the customer selects <b>Own Account</b> option in the <b>Pay To</b> field	
<b>Transfer Account</b>	An Account to which the funds are to be transferred at maturity. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
<b>Beneficiary Name</b>	The name of the holder of the account selected in <b>Transfer Account</b> will be displayed.
The following fields is displayed if the customer selects <b>Internal Account</b> option in the <b>Pay To</b> field.	
<b>Account Number</b>	Specify the Account number to which the funds are to be transferred at maturity.
<b>Confirm Account Number</b>	Re-enter the account number that you have entered in the Account Number field to confirm the same.
<b>Add Nominee</b>	Select the checkbox to decide registration of nomination for a recurring deposit.
<b>Nominee Details</b>	This option is available only for <b>Single</b> holding CASA source account. Below details appears if the <b>Add Nominee</b> checkbox is selected.
<b>Nomination Type</b>	The nominee details for recurring deposit. The options are: <ul style="list-style-type: none"> <li>• <b>New Nominee:</b> Add new nominee details</li> <li>• <b>Existing Nominee:</b> replicate nominee details from existing accounts</li> </ul>
The following fields are displayed if the customer selects <b>New Nominee</b> option in <b>Nomination Type</b> field.	
<b>Nominee Name</b>	Enter the name of the nominee.

Table 2-1 (Cont.) New Recurring Deposit - Field Description


Field Name	Description
<b>Date Of Birth</b>	Enter the date of birth of nominee.  <div>  <b>Note</b>            If nominee is minor, it is mandatory for customer to fill guardian details.         </div>
<b>Relationship with Account Holder</b>	Select the relationship of the nominee with the applicant.
<b>Address</b>	Specify nominees address details.
<b>Zip Code</b>	Enter the zip code of nominee's residence.
<b>Country</b>	Select the country where nominee resides.
<b>State</b>	The name of the state where nominee resides.
<b>City</b>	Enter the name of the city where nominee resides.
<b>Enter Guardian details since nominee is a minor below 18 years:</b>	Below fields are displayed if nominee is minor or below 18 year age.
<b>Name</b>	Enter the name of the guardian of the nominee.
<b>Address</b>	Enter the guardians address details.
<b>Zip Code</b>	Specify the zip code of guardian's residence.
<b>Country</b>	Select the name of the country where guardian resides.
<b>State</b>	Specify the name of the state where guardian resides.
<b>City</b>	Enter the name of the city where guardian resides.
<b>Existing Nominee</b>	The option to select an existing nominee already mapped to any other account of the user, to the new recurring deposit being opened.
All the existing nominees that are mapped to accounts of the user are listed down in an overlay, as follows, if the <b>Existing Nominee</b> option is selected.	
<b>Choose Nominee Name</b>	The name of the nominee who is already maintained in application for the associated customer accounts.

Figure 2-3 Calculate Maturity

The screenshot shows the 'New Recurring Deposit' form in the Futura Bank interface. The form includes fields for 'Source Account' (with a dropdown showing 'xxxxxxxxxxxx4568'), 'Current Balance' (INR 1,351,174.82), 'Recurring Deposit Product' (with a dropdown showing 'FD-Floating Rate'), and 'Specify Installment Amount or Maturity Amount' (with radio buttons for 'Installment Amount' and 'Maturity Amount'). The 'Maturity Amount' is set to 'GBP 2,000.00'. A 'Calculate Maturity' modal is open on the right, displaying 'Maturity Amount: GBP 23,668.71' and 'Interest Rate: 18.00%'. An 'Ok' button is visible in the modal. A note on the right states: 'Note: PAN is mandatory for threshold amount. Please upload PAN card.' A red notification bubble with the number '1' is in the bottom right corner.

**Note**

The fields which are marked as Required are mandatory.

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

Table 2-2 Calculate Maturity - Field Description

Field Name	Description
<b>Maturity Amount</b>	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer.
<b>Interest Rate</b>	The interest rate applicable on the deposit account based on the deposit product.

**To open a new recurring deposit:**

1. Navigate to one of the above paths.

Perform one of the following actions:

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Recurring Deposits** tab, and then click **New Recurring Deposit**.
- From the Dashboard, click **Overview** widget, click **Recurring Deposits** card, and then click **New Recurring Deposit**.
- From the Search bar, type **Recurring Deposits - New Recurring Deposit** and press **Enter**.

The **New Recurring Deposit** screen appears.

2. From the **Source Account** list, select the current or savings account to be debited in order to open the recurring deposit.
3. From the **Recurring Deposit Product** list, select a recurring deposit product available in application.
4. To view the rates of interest applicable on the recurring deposit, click on the **View Interest Rates** link displayed against the Select Product field once a product is selected.

Figure 2-4 View Interest Rates

The screenshot shows the 'New Recurring Deposit' form in the Futura Bank interface. The 'View Interest Rates' modal is open, displaying a table of interest rates. The table has two columns: 'Tenure' and 'Rate of Interest(% Per Annum)'. The rows are '0 Day to 1 Month' with a rate of 0%, and '1 Month & Above' with a rate of 10%. An 'Ok' button is visible at the bottom of the modal. The background form shows fields for 'Source Account', 'Current Balance', 'Recurring Deposit Product', 'Installment Amount', 'Maturity Amount', 'Currency', and 'Duration'.

**Note**

The fields which are marked as Required are mandatory.

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

Table 2-3 View Interest Rates -Field Description

Field Name	Description
Installment Amount	The amount to be paid by the customer, per instalment.
Interest Rate	The interest rate applicable on the deposit account based on the deposit product.

5. In the **Specify Installment Amount** or **Maturity Amount** field, choose the desired option. Perform one of the following actions:
  - If you select the **Installment Amount** option;
    - a. Select a desired currency from the provided list under the **Installment Amount (currency)** list.
    - b. Enter the amount to be paid per instalment, in the **Installment Amount (amount)** field.
  - If you select **Maturity Amount** option;
    - a. Select a desired currency from the provided list under the **Maturity Amount (currency)** list.
    - b. Enter the desired maturity amount, in the **Maturity Amount (amount)** field.
6. In the **Investment Period** field, specify the tenure of the deposit in the Years and Months fields.
7. In the **Add Nominee** field, select the checkbox to decide registration of nomination for a recurring deposit under the **Nominee Details** section.

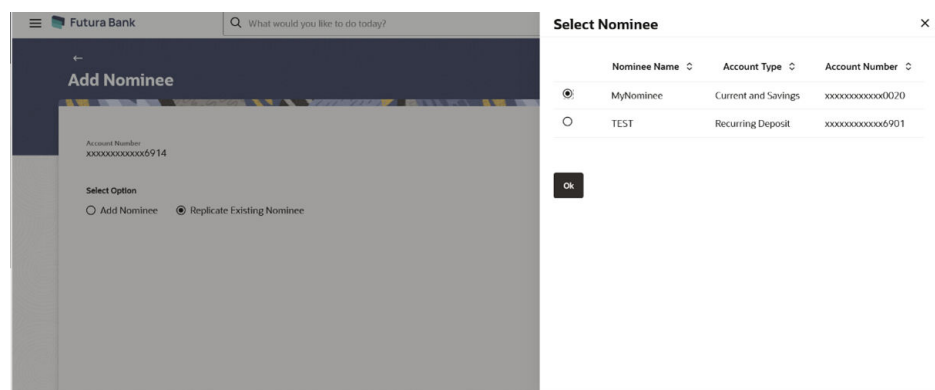
Perform one of the following actions:

- Select the option **No** if you do not wish to add a nominee for the recurring deposit being opened.
- If you select the option **Yes**; enter nominee information in the following fields:
  - a. Under the **Nomination Type** field, select **New Nominee** option to add new nominee details.
    - i. In **Nominee Name** field, enter name of the nominee.
    - ii. In **Date Of Birth** field, date of birth of nominee.
    - iii. In **Relationship with Account Holder** field, select the relationship of the nominee with the applicant.
    - iv. In the **Address** field, enter the address of nominee.
    - v. In the **Zip Code** field, enter the zip code of the city where nominee resides.
    - vi. From the **Country** list, select the country where nominee resides.
    - vii. From the **State** list, select the state where nominee resides.
    - viii. In the **City** field, enter the name of the city where nominee resides.

Perform one of the following actions for nominee:

- If **Nominee** is a minor, enter the **Guardian Details**.
  - i. In **Name** field, enter name of the guardian.
  - ii. In the **Address** field, enter the address of guardian.
  - iii. In the **Zip Code** field, enter the zip code of the city where guardian resides.
  - iv. From the **Country** list, select the country where guardian resides.
  - v. From the **State** list, select the state where guardian resides.
  - vi. In the **City** field, enter the name of the city where guardian resides.
- If you select the **Existing Nominee** option;  
The **Select Nominee** overlay screen appears.

**Figure 2-5 New Recurring Deposit - Replicate Existing Nominee**



- i. From the **Choose Nominee** list, select a nominee to add to the recurring deposit being opened.

ii. Click **OK**.

The nominee details populates in the screen.

8. From the **Pay To** list, select a mode through which the amount to be paid out is transferred at the time of maturity.

Perform one of the following actions:

- If you select **Own Account** option in **Pay To** field;
  - a. From the **Transfer Account** list, select the current or savings account in which the maturity proceeds are to be transferred at the time of deposit maturity.

The beneficiary name and its bank details appears.

- If you select **Internal Account** option in **Pay To** field;
  - a. In the **Account Number** field, enter an account in which the maturity proceeds are to be transferred at the time of deposit maturity.
  - b. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

9. Perform one of the following actions:

- Click **Submit**.

The **Deposit Details**, **Maturity Details** and **Nomination Details** appears.

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

10. The **Review** screen appears.

Perform one of the following actions:

- Verify the details and click **Confirm**.

The confirm screen is displayed with a success message along with the reference number.

- Click **Back** to navigate back to the previous screen.
- Click **Cancel** to cancel the transaction.

11. Perform one of the following actions:

- Click **Transaction Details** to view the details of the transaction.
- Click **Deposit Details** to view the deposit account details.
- Click on the **View Accounts** link to visit Recurring Deposit accounts summary page.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

# 3

## Recurring Deposit Summary

This topic provides the systematic instructions for users to view of all the recurring deposits they hold with the bank.

All the active recurring deposits are listed as records. Each record comprises of information such as the recurring deposit account number, account nickname (if assigned), product name, current balance, maturity date and maturity amount.

### Note

1. If the retail user does not have any term deposit accounts, system displays the text message and the card which re-directs user to the **New Recurring Deposits** screen.
2. The left swipe and Long Press gesture is implemented on mobile and tablets devices.  
Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Account Listing, which triggers Redeem, Edit Maturity Instructions functionalities.

Click on the specific deposit account to view further details of that account or view the summary of transactions undertaken through that account. The **More Actions** menu on the right top corner of the page lists the relevant allowed actions based on the account status

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

### Note

1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
2. The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

Perform anyone of the following navigation to access the **Recurring Deposits Summary** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Recurring Deposits** tab.
- From the Dashboard, click **Overview** widget, click **Recurring Deposits** card.
- Access through the **Recurring Deposits** tab available on footer of all pages.
- 

The **Recurring Deposits** summary screen appears.

**Figure 3-1 Recurring Deposits**

Deposit Account	Product Name	Status	Maturity Amount	Current Balance	Maturity Date
xxxxxxxxxxxx6914 AJ   INR   98001	Conventional RD	Active	INR 12,671.01	INR 1,000.00	12/2/2023
xxxxxxxxxxxx6525 AJAY A   INR   98001	RD - Conventional - with tax-mthly compd	Active	INR 1,056,445.59	INR 0.00	9/2/2023
xxxxxxxxxxxx6512 AJAY A   INR   98001	RD - Conventional - with tax-mthly compd	Active	INR 1,711.69	INR 1,000.00	2/28/2031
xxxxxxxxxxxx6935 AJ   INR   98001	Conventional RD	Active	INR 12,671.01	INR 1,000.00	12/2/2023
xxxxxxxxxxxx6901 AJ   INR   98001	Conventional RD	Active	INR 13,787.11	INR 1,000.00	1/2/2024
xxxxxxxxxxxx6862 AJ   INR   98001	Conventional RD	Active	INR 69,975.56	INR 1,000.00	7/2/2027
xxxxxxxxxxxx6922 AJ   INR   98001	Conventional RD	Active	INR 12,671.01	INR 1,000.00	12/2/2023
xxxxxxxxxxxx6948 AJ   INR   98001	Conventional RD	Active	INR 12,671.01	INR 1,000.00	12/2/2023
xxxxxxxxxxxx6538 AJ   INR   98001	Conventional RD	Closed	INR 7,690.00	INR 0.00	12/2/2022

**Note**

The fields which are marked as Required are mandatory.

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



**Table 3-1 Recurring Deposits Summary- Field Description**

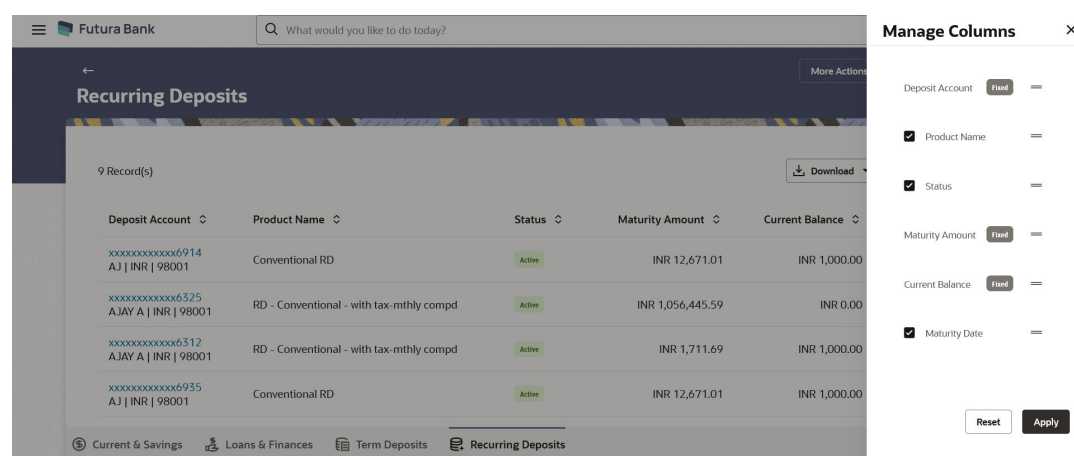
Field Name	Description
<b>Deposit Account</b>	The recurring deposit Account number in masked format along with the currency. Click on the link to view the details or transactions summary of the account.
<b>Maturity Date</b>	The date on which the recurring deposit will mature.
<b>Product Name</b>	The name of the recurring deposit product.
<b>Status</b>	The current status of the deposit account.
<b>Maturity Amount</b>	The value of the recurring deposit at the time of maturity.

**Table 3-1 (Cont.) Recurring Deposits Summary- Field Description**

Field Name	Description
<b>Current Balance</b>	The current balance of the recurring deposit account is displayed.
<b>Maturity Date</b>	The date on which the recurring deposit will mature.

Perform one of the following actions:

- Click on the **New Recurring Deposit** to open a new recurring deposit.
- Click the **More Actions** menu to access other Deposits account related transactions.
- Click the  **Download** icon to download the records in CSV & PDF format.
- Click the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.

**Figure 3-2 Recurring Deposits - Manage Columns setup**

Perform one of the following actions:

- Click **Apply** to apply the new changes to the table.
- Click **Reset** to clear the data entered.

# 4

## Recurring Deposit Details

This topic provides the systematic instructions for users to view details pertaining to a specific recurring deposit held by the customer.

The deposit details page displays details of a specific recurring deposit of the customer. Details such as holding pattern and names of account holders, nomination status, the current status of the deposit, the interest rate applicable and the installment amounts and dates, are displayed.

There are in three main section **Deposit Details**, **Recent Transactions**, and **Additional Information**. To navigate between the different sections, **Recent Transactions**, and **Additional Information** the user can use the bookmark options available on top right corner.

The **Deposit Details** section provide general information about the deposit account such as the current balance, nickname, status of the account and product name, maturity amount, maturity date, and rate of interest. The **Recent Transactions** sections displays the entries along with each amount, transaction date and reference details. The **Additional Information** section displays the account holding pattern and the names of all the account holders, the branch in which the account is held along with original principal amount, current principal amount, maturity date, maturity amount, rate of interest, hold amount, deposit date, value date, deposit term etc.

Perform anyone of the following navigation to access the **Recurring Deposits Details** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Recurring Deposits** tab, and then click on the **Recurring Deposit Account Number** .
- From the Search bar, type **Recurring Deposits - Recurring Deposits Details** and press **Enter**.
- From the Dashboard, click **Overview** widget, click **Recurring Deposits** card, and then click on the **Recurring Deposit Account Number**

The **Recurring Deposit Details** screen appears.

Figure 4-1 Recurring Deposit Details

**Recurring Deposit Details** XXXXXXXXXXXX6914 More Actions New Recurring Deposit

**Deposit Details**  
Current Balance  
INR 1,000.00  
Maturity Amount  
INR 12,671.01  
Maturity Date  
12/2/2023  
Rate of Interest  
10.00%  
Product Name  
Conventional RD  
Nickname  
[Add](#)  
Nominee  
[Add](#)  
Status  
Active

**Recent Transactions**  

Transaction Date	Description	Amount
1/11/2024	ORDDT0350592315197 7040000000016914NEW DELHI	INR 1,000.00 ✓

[Show all transactions](#)

**Additional Information**  

Original Principal Amount INR 1,000.00	Current Principal Amount INR 1,000.00	Deposit Date 12/2/2022
Deposit Term 1 Year(s), 0 Month(s), 0 Day(s)	Value Date 12/2/2022	Last Interest Accrual Date
Maturity Instruction Close on Maturity	Transfer 100% of Principle and Interest Amount AJAY A, XXXXXXXXXXXXXXX0020	Hold Amount
Holding Pattern SINGLE	Primary Account Holder AJAY A	Branch SWASTIK CHAMBER CHEMBUR MUMBAI INDIA

[Recent Transactions](#)  
[Additional Information](#)

[Current & Savings](#)
[Loans & Finances](#)
[Term Deposits](#)
[Recurring Deposits](#)

**Note**

The fields which are marked as Required are mandatory.

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

Table 4-1 Recurring Deposit Details - Field Description

Field Name	Description
<b>Recurring Deposit Number</b>	Select the recurring deposit account number in masked format whose details are to be viewed.
<b>Deposit Details</b>	
<b>Current Balance</b>	The available balance of the deposit account is displayed.
<b>Maturity Amount</b>	The value of the recurring deposit at the time of maturity.
<b>Maturity Date</b>	The date on which the recurring deposit will mature.
<b>Rate of Interest</b>	The rate of interest applicable on the recurring deposit.
<b>Product Name</b>	Name of the recurring deposit product under which the account is opened.
<b>Nickname</b>	Displays the nickname set for the recurring deposit. For more information, refer <b>Account Nickname</b> .
<b>Nominee</b>	The registered nominee set for the account. Click on <b>Add</b> link to add the nominee to the account.
<b>Status</b>	The current status of the recurring deposit account.
<b>Recent Transactions</b> For more information, refer <b>Transactions</b> screen.	
<b>Transaction Date</b>	Date on which the activity was performed.

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

Field Name	Description
<b>Description</b>	Short description of the transaction.
<b>Amount</b>	The transaction amount.
<b>Transaction Type</b>	The type of transaction performed.
<b>Show all transactions</b>	To view all the transactions in account. On clicking the link, the user will be navigated to the <b>Transactions</b> screen.
<b>Additional Information</b>	
<b>Original Principal Amount</b>	The amount for which the deposit was opened.
<b>Current Principal Amount</b>	The current principal amount is the revised principal amount after partial redemption, if done.
<b>Deposit Date</b>	The date on which the deposit was opened.
<b>Deposit Term</b>	The deposit term which is displayed in terms of years, months and/or days as defined by the customer at the time the deposit was opened.
<b>Rate of Interest</b>	The rate of interest applicable on the term deposit.
<b>Value Date</b>	Value date of the deposit as maintained by the bank.
<b>Last Interest Accrual Date</b>	The last date of accrual until the total amount of interest has been accrued.
<b>Maturity Instruction</b>	Maturity instruction set for the specific recurring deposit at the time of opening the deposit. The option is: <ul style="list-style-type: none"> <li>• <b>Close on Maturity</b></li> </ul>
<b>Transfer</b>	The details of the account/s to which the maturity amount is to be transferred are displayed.  The details include the account number/s in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account/s.  In case the <b>Maturity Instruction</b> is <b>Close on Maturity</b> and subsequently the option <b>Separate Accounts</b> has been selected under <b>Transfer Principal and Interest</b> to, two sets of account information will be displayed – one in which principal amount is to be transferred and one in which interest amount is to be transferred. This field is not displayed, if maturity instruction selected is <b>Renew Principal and Interest</b> .
<b>Hold Amount</b>	The nominal deposit balance to be maintained in the deposit account.
<b>Holding Pattern</b>	Holding pattern of the recurring deposit. <ul style="list-style-type: none"> <li>• <b>For single owner - Single</b></li> <li>• <b>For joint ownership - Joint</b></li> </ul>
<b>Primary Account Holder</b>	Name of the primary account holder.
<b>Joint Account Holder 1</b>	Name of the joint account holder. This field is displayed only if the holding pattern of the recurring deposit is <b>Joint</b> .
<b>Joint Account Holder 2</b>	Name of the second joint account holder. This field is displayed only if the holding pattern of the recurring deposit is <b>Joint</b> and if multiple joint account holders are defined instead of just one.
<b>Branch</b>	Displays the branch complete address at which the recurring deposit account is held.

The following actions can also be performed from this page:

- Click on the **Quick Filters** menu to view the transactions of a specific period or of specific transaction type.
- Click on the **Recent Transactions, Additional Information** links available on the top right corner page to navigate between the sections.
- For more information on **Nickname** (add/ modify/ delete), the option available under **Deposit Details** section. Refer [Account Nickname](#) section.
- For more information on **Nominee** option available under **Deposit Details** section. Refer [Nomination](#) section in **Oracle Banking Digital Experience Retail Customer Services User Manual**.

 **Note**

If a nominee is already defined for the account, then the [Edit Nominee](#) option is displayed in kebab menu to modify it.

- Click on the **New Recurring Deposit** to open a new recurring account. The system redirects to the **Product Offerings** section of the bank portal page.
- Click on the **More Actions** menu to access account related transactions.

# 5

## Edit Maturity Instructions

This topic provides the systematic instructions for user to modify the maturity instruction associated with a recurring deposit.

At any point in time, a customer may want to change the Principal & Interest credit account number set at the time of opening this deposit. The Edit Maturity Instruction feature allows a customer to select the new account where he/she wish to take maturity proceeds.

### To edit the maturity instructions:

1. Perform anyone of the following navigation to access the **Edit Maturity Instructions** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Recurring Deposits** tab, and then click **Recurring Deposit Account Number**.

From the **Recurring Deposit Details** page, click on the **More Actions**, and then click on the **Edit Maturity Instructions**.

- From the Search bar, type **Recurring Deposits – Edit Maturity Instructions** and press **Enter**.
- On the Dashboard, click **Overview** widget, click **Recurring Deposits** card, then click **Recurring Deposit Account Number**. From the **Recurring Deposit Details** page, click on the **More Actions**, and then click on the **Edit Maturity Instructions**

The **Edit Maturity Instructions** screen appears.

**Figure 5-1 Edit Maturity Instuctions**

← Edit Maturity Instructions xxxxxxxxxxxx6914 Cancel Submit

Recurring Deposit Product  
Conventional RD

Maturity Amount  
INR 12,671.01

Maturity Date  
12/2/2023

Maturity Instruction  
Close On Maturity

Pay To  
Own Account

Transfer Account  
xxxxxxxxxx9685

Current & Savings Loans & Finances Term Deposits Recurring Deposits

### Note

The fields which are marked as Required are mandatory.

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

Table 5-1 Edit Maturity Instructions - Field Description

Field Name	Description
<b>Deposit Account</b>	Select the recurring deposit whose maturity instructions is to be changed.
<b>Recurring Deposit Product</b>	Name of the recurring deposit product under which the account is opened.
<b>Maturity Amount</b>	The value of the recurring deposit at the time of maturity.
<b>Maturity Instruction</b>	Displays the maturity instruction set for the recurring deposit at the time of opening the deposit. The option is: <ul style="list-style-type: none"> <li>• <b>Close on Maturity</b></li> </ul>
<b>Pay To</b>	The customer is require to select current and savings account of the bank to which the funds are to be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection. Account transfer options are: <ul style="list-style-type: none"> <li>• <b>Own account</b></li> <li>• <b>Internal Account</b></li> </ul>
Following fields is displayed if the customer select <b>Own Account</b> option in the <b>Pay To</b> field	
<b>Transfer Account</b>	An Account to which the funds are to be transferred at maturity. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
<b>Beneficiary Name &amp; Address</b>	The name of the holder of the account selected in <b>Transfer Account</b> list will be displayed.
The following fields is displayed if the customer select <b>Internal Account</b> option in the <b>Pay To</b> field.	
<b>Account Number</b>	Specify the Account number to which the funds are to be transferred at maturity.
<b>Confirm Account Number</b>	Re-enter the account number that you have entered in the Account Number field to confirm the same.

- From the **Deposit Account** list, select the recurring deposit whose maturity instructions is to be changed.
- From the **Pay To** list, select the desired beneficiary account.

The beneficiary's bank detail along with the beneficiary name appears.

Perform one of the following actions:

- If you select **Own Account** option in **Pay To** field;
  - From the **Transfer Account** list, select the current or savings account in which the maturity proceeds are to be transferred at the time of deposit maturity. The beneficence name and its bank details appear.
- If you select **Internal Account** option in **Pay To** field;
  - In the **Account Number** field, enter an account in which the maturity proceeds are to be transferred at the time of deposit maturity.

- b. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.
4. Perform one of the following actions:
  - Click **Submit**.

The **Review** screen appears.
  - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
  - Verify the details and click **Confirm**.

The success message appears along with the transaction reference number.
  - Click **Back** to navigate back to the previous screen.
  - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
  - Click **Transaction Details** to view the details of the transaction.
  - Click **Deposit Details** to view the deposit account details.
  - Click on the **View Accounts** link to visit Recurring Deposit accounts summary page.
  - Click on the **Go To Dashboard** link to navigate back to dashboard page.

# 6

## Redeem Recurring Deposit

This topic provides the systematic instructions for users to quickly liquidate their recurring deposits when necessary.

In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases. The redeem Recurring Deposit feature enables customers to quickly liquidate their Recurring Deposit in any such situations.

Using this option, the customer can redeem the entire amount of a recurring deposit. On premature closure of your Recurring Deposit, interest will be paid as per the rate of interest applicable for the tenure during which the deposit was kept with subject to penal rates as applicable.

Customers can choose to payout the funds from a deposit through any of the following methods:

- Transfer to own account
- Transfer to internal account
- Transfer to a domestic account
- Transfer to an international account

### To redeem the recurring deposit:

1. Perform anyone of the following navigation to access the **Redeem Recurring Deposit** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Recurring Deposits** tab, and then click **Recurring Deposit Account Number**.

From the **Recurring Deposit Details** page, click on the **More Actions**, and then click on the **Redeem Recurring Deposit**.

- From the Search bar, type **Recurring Deposits – Redeem Recurring Deposit** and press **Enter**.
- On the Dashboard, click **Overview** widget, click **Recurring Deposits** card, then click **Recurring Deposit Account Number**.

From the **Recurring Deposit Details** page, click on the **More Actions**, and then click on the **Redeem Recurring Deposit**.

The **Redeem Recurring Deposit** screen appears.

Figure 6-1 Redeem Recurring Deposit

**Note**

The fields which are marked as Required are mandatory.

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

Table 6-1 Redeem Recurring Deposit - Field Description

Field Name	Description
<b>Deposit Account</b>	Select the recurring deposit that is be redeemed.
<b>Redemption Type</b>	The redemption type for the recurring deposit. The options is: <ul style="list-style-type: none"> <li><b>Full</b></li> </ul>
<b>Redeemable Amount</b>	The total amount of the deposit that can be redeemed.
<b>Charges/ Penalty</b>	Displays any charges or penalty, if applicable.
<b>Net Redemption Amount</b>	Displays the amount being redeemed. This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).
<b>Payout Details</b>	
<b>Pay To</b>	The customer is require to select current and savings account of the bank to which the funds are to be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection. Account transfer options are: <ul style="list-style-type: none"> <li><b>Own account</b></li> <li><b>Internal Account</b></li> </ul>
Following fields is displayed if the customer select <b>Own Account</b> option in the <b>Pay To</b> field	
<b>Transfer Account</b>	An Account to which the funds are to be transferred at maturity. All the customer's current and savings accounts held with the bank will be listed down and available for selection.

**Table 6-1 (Cont.) Redeem Recurring Deposit - Field Description**

Field Name	Description
<b>Beneficiary Bank Name &amp; Address</b>	The name of the holder of the account selected in <b>Transfer Account</b> list will be displayed.
Following fields is displayed if the customer select <b>Internal Account</b> option in the <b>Pay To</b> field.	
<b>Account Number</b>	Specify the Account number to which the funds are to be transferred at maturity.
<b>Confirm Account Number</b>	Re-enter the account number that you have entered in the Account Number field to confirm the same.
This section is displayed if the customer select <b>Domestic Bank Account</b> option in <b>Pay To</b> field.	
<b>Account Number</b>	Specify the Account number to which the funds are to be transferred at maturity.
<b>Confirm Account Number</b>	Re-enter the account number that you have entered in the Account Number field to confirm the same.
<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
<b>Bank Code</b>	The bank code for transferring the maturity proceeds.
<b>Look Up Bank Code</b>	Search option to look for bank code of the destination account.
The following fields and values will be displayed once the customer has specified a bank code.	
<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.

2. From the **Deposit Account** list, select the recurring deposit to be redeemed.
3. From the **Pay To** list, select the desired option.

Perform one of the following actions:

- If you select **Own Account** option in **Pay To** field;
  - a. From the **Transfer Account** list, select the current or savings account into which the amount being redeemed is to be transferred.
- If you select **Internal Account** option in **Pay To** field;
  - a. In the **Account Number** field, enter the account number into which the amount being redeemed is to be transferred.
  - b. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.
- If you select **Domestic Account** option in **Pay To** field;
  - a. In the **Account Number** field, enter the account number into which the amount being redeemed is to be transferred.
  - b. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

- c. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
    - d. In the **Bank Code** field, enter the bank code in which the beneficiary account is held. or select it from the look up.
    - e. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
4. Perform one of the following actions:
  - The **Redeem** to redeem the recurring deposit.  
The **Review** screen appears.
  - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
  - Verify the details and click **Confirm**.  
The success message of redemption appears along with the transaction reference number.
  - Click **Back** to navigate back to the previous screen.
  - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
  - Click **Transaction Details** to view the details of the transaction.
  - Click **Deposit Details** to view the deposit account details.
  - Click on the **View Accounts** link to visit Recurring Deposit accounts summary page.
  - Click on the **Go To Dashboard** link to navigate back to dashboard page.

# 7

## Transactions

This topic describes the feature that enables customers to view the details of all transactions executed on their deposit accounts.

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their deposit accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

### To view the account statement:

1. Perform anyone of the following navigation to access the **Transactions** screen.
  - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Recurring Deposits** tab, and then click **Recurring Deposit Account Number**.

From the **Recurring Deposit Details** page, click on the **Show all transactions** link under **Recent Transaction** section.

- From the Search bar, type **Recurring Deposits – Transactions** and press **Enter**.
- On the Dashboard, click **Overview** widget, click **Loan & Finances** card, then click **Recurring Deposit Account Number**.

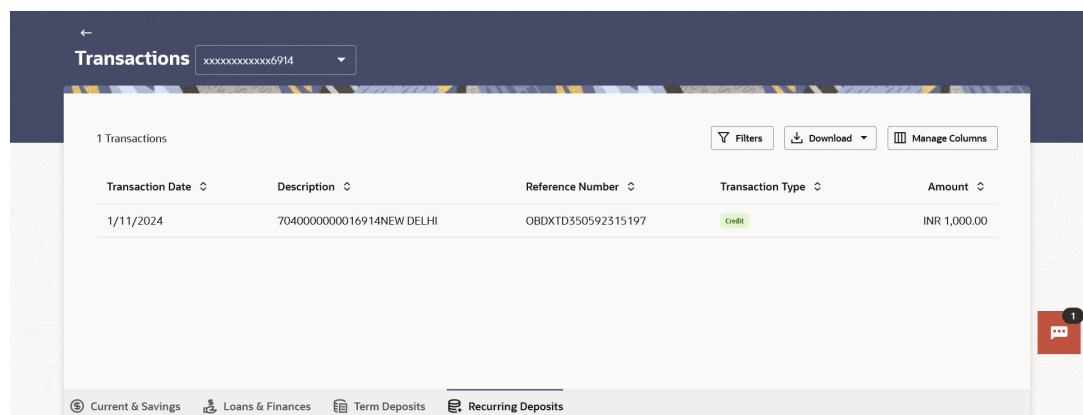
From the **Recurring Deposits Details** page, click on the **Show all transactions** link under **Recent Transaction** section.

The **Transactions** screen appears.

2. From the **Deposit Account** list, select the account of which you wish to view transactions.

The list of transactions appears.

**Figure 7-1 Transactions – View Transactions**



The screenshot shows the 'Transactions' screen for a specific account. At the top, there's a header with a back arrow, the title 'Transactions', and a dropdown menu showing 'xxxxxxxxxxxx6914'. Below the header, there's a table with the following columns: Transaction Date, Description, Reference Number, Transaction Type, and Amount. The table contains one transaction entry. Above the table, there are buttons for 'Filters', 'Download', and 'Manage Columns'. At the bottom of the screen, there's a navigation bar with icons and labels for 'Current & Savings', 'Loans & Finances', 'Term Deposits', and 'Recurring Deposits'.

Transaction Date	Description	Reference Number	Transaction Type	Amount
1/11/2024	7040000000016914NEW DELHI	OBDXTD350592315197	Credit	INR 1,000.00

### **Note**

The fields which are marked as Required are mandatory.

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

**Table 7-1 Transactions - Field Description**

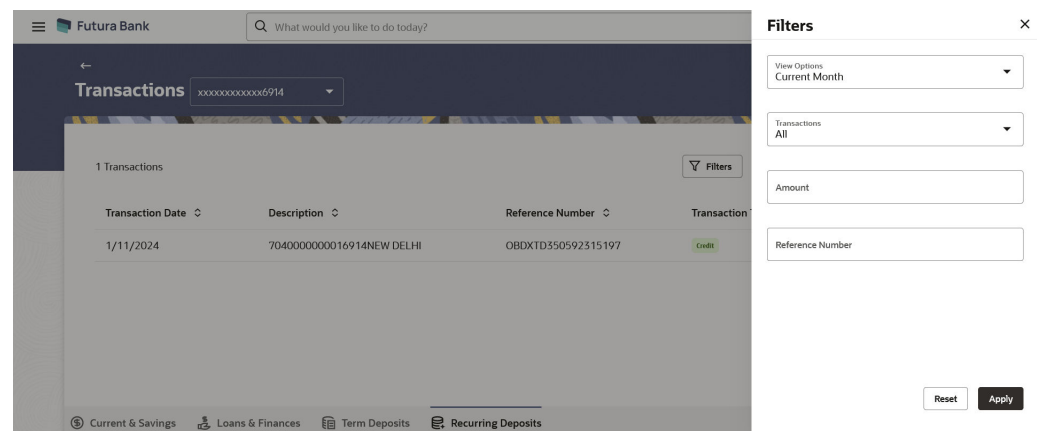
Field Name	Description
<b>Deposit Account</b>	Select deposit account of which you wish to view transactions. On selection, system displays the Account Number along with the Account Name, Account Currency, and Branch Code.
<b>Transaction Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number of the transaction.
<b>Amount</b>	The transaction amount.

3. Perform one of the following actions:

- Click the  **Filter** change filter criteria.

The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.



**Figure 7-2 Transactions – Filter Criteria**



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

Table 7-2 Transactions – Filter Criteria - Field Description

Field Name	Description
<b>View Options</b>	Filters to view the transactions of a specific period. The options are: <ul style="list-style-type: none"> <li>– <b>Current Month</b></li> <li>– <b>Current Day</b></li> <li>– <b>Previous Day</b></li> <li>– <b>Previous Month</b></li> <li>– <b>Current Month + Previous Month</b></li> <li>– <b>Previous Quarter</b></li> <li>– <b>Date Range</b></li> <li>– <b>Last 10 Transactions</b></li> </ul>
<b>Transaction</b>	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> <li>– <b>All</b></li> <li>– <b>Credits Only</b></li> <li>– <b>Debits Only</b></li> </ul>
<b>From Date –To Date</b>	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option <b>Date Range</b> from the <b>View Options</b> list.
<b>Amount</b>	The specific transaction amount matching to which you wish to view transactions.
<b>Reference Number</b>	Reference number of the transaction.

- a. From the **View Options** list, select the desired transaction period.
    - i. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
  - b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
  - c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
  - d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
  - e. Perform one of the following actions:
    - Click **Apply** to view transactions based on the defined criteria.
    - Click **Reset** to clear the details entered.
- Click the  **Download** icon to download the records in CSV & PDF format.
  - Click the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.
  - Click on the **More Actions** menu to access other Recurring Deposit account statement related transactions.

# 8

## Account Nickname

This topic provides the systematic instructions to customers for assigning nicknames to any account.

A user may wish to assign nicknames to deposit accounts so as to be able to easily identify them. The **Add/Edit Nickname** feature enables users to easily assign nicknames to any deposit account. Once a nickname is assigned to an account, it is displayed on various transactions in addition to the standard account description. This option also allows user to modify or delete the nickname whenever required.

### To add/edit nickname against a deposit account:

1. Perform anyone of the following navigation to access the **Recurring Deposits Details** screen.
  - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Recurring Deposits** tab, and then click on the **Recurring Deposit Account Number**.

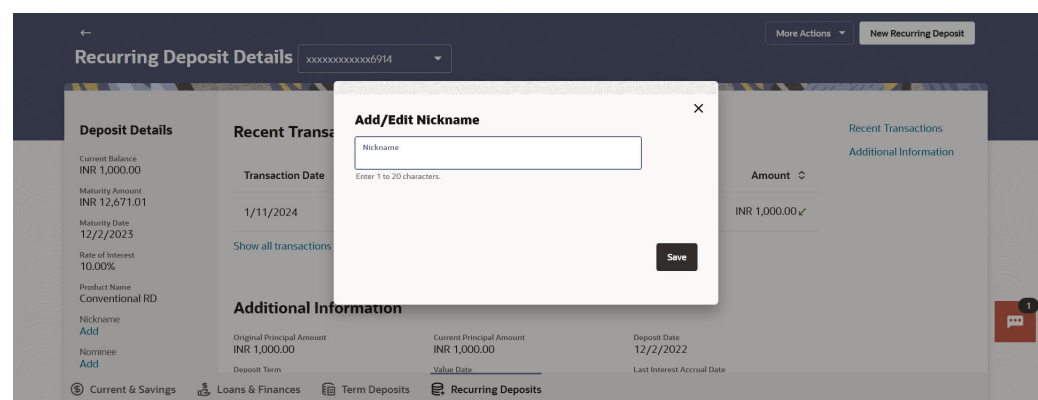
From the **Recurring Deposit Details** page, goto **Recurring Deposit Details** section.

The **Recurring Deposits Details** screen appears.

2. Perform one of the following actions:
  - Click on the **Add** link if nickname is not assigned to the account.
  - Click on the nickname if nickname is already been assigned to modify the nickname.

The **Add/Edit Nickname** popup appears.

**Figure 8-1 Add/Edit Nickname**



### **Note**

The fields which are marked as Required are mandatory.

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

**Table 8-1 Add/Edit Nickname - Field Description**

Field Name	Description
<b>Nickname</b>	Specify a nickname to be assigned to the account.  If a nickname has already been assigned to the account, it will be displayed in editable mode.

3. In the **Nickname** field, enter the nickname you want to use.

4. Perform one of the following actions:

- Click **Save** to save your changes.

Nicknames will be displayed on various transactions instead of the standard account description.

- Click **Delete** to delete the nickname.

# 9

## FAQ

**1. What is advantage of assigning a nickname to an account?**

You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.

**2. Can I assign a nickname to a joint account?**

Yes, you can add nickname to any account of which you are the primary holder.

# Index

## A

---

Account Nickname, [1](#)

## E

---

Edit Maturity Instructions, [1](#)

## N

---

New Recurring Deposit, [1](#)

## O

---

Overview Widget, [2](#)

## R

---

Recurring Deposit Details, [1](#)

Recurring Deposit Summary, [1](#)

Redeem Recurring Deposit, [1](#)

## T

---

Transactions, [1](#)