**Name of the participant –**

**Date –**

# Open Term Deposit Account: OTDA

1. Invoke menu OTDA
   1. CIF ID: Provide Retail CIF id (You can use the CIF ID created during the CIF hands on session)
   2. Scheme Code: TDGIR
   3. Click GO
2. Basic A/C details tab
   1. Acc name and short name gets populated automatically from CIF ID
   2. Value date: BOD date-1Year
   3. Deposit Amount: 1,00,000
   4. Deposit period: 12 months (maturity date arrives at BOD, so that we can renew on the same day)
   5. Click on Credit account details
   6. Provide interest credit acc id
   7. Nomination: Select Y if nomination tab needs to be visited
   8. Print nominee name on receipt: select Y/N
   9. Check box term deposit funding details
   10. Transaction creation during: Select radio button Opening
   11. Payment mode:
       1. Cash: will complete the transaction
       2. Transfer: Provide acc id from which funds should transfer to FD
   12. Click Continue
3. Nomination details
   1. Provide nomination details as discussed in Savings account opening session. System will allow to access this tab only if nomination is enabled at Basic details
   2. Click Continue
4. General details:
   1. Change acc opening to value date: BOD-12 months
   2. Click continue
5. Scheme details:
   1. Select account opening mode: Normal
   2. Deposit receipt type: Print receipt
   3. Click continue
6. Interest details tab
   1. Select yes for Pay interest
   2. Provide preferential rate if applicable
   3. Provide preferential rate applicable period
   4. Interest rate code: Ensure right interest rate code attached: TDIN1
   5. Provide Min Max interest range to restrict on effective interest rate
   6. Click continue
7. Provide related party details in case of Joint accounts.
8. Renewal details:
   1. Provide renewal period: 12 months
   2. Check on auto renewal scheme code, Interest table code details and currency
   3. Select renewal option from drop down as maturity amount/ principle amount
   4. Click continue
9. Flow details:
   1. Note the interest pattern flow pattern and maturity amount
   2. Click continue
10. SUBMIT
11. Term Deposit Account ID will be generated.
12. Note down the FD number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

# Interest Run:

1. BDEIR: Run to arrive term deposit at effective balance if any preferential rate is provided while account opening
2. BCIA: Run to generate credit till BOD
3. ITDID: Inquire on Term deposit Interest details
4. IAL: Inquire on FD effective balance

# Term deposit Renewal:

1. Invoke BARTDA menu option for batch renewal of Term deposit accounts
2. Provide created value dated term deposit
3. Click SUBMIT
4. Renewal success report gets generated in background which can be viewed by PQR menu option

# Interest certificate Print

1. Invoke BPIC
2. Provide range of accounts where interest certificate is required
3. Select type of interest from drop down
   1. Credit
   2. Debit
   3. Both
4. Click SUBMIT
5. Interest certificate will be generated in background, view it by invoking PQR