

JULY

# JULY

12

TUESDAY

Week 28

194-172

## BANKING :-

- It is an entity that handles cash, credit and other financial transactions.
  - Also it provides a safer place to store extra cash and credit.

## Hierarchy

## Finance ministry

RBI

## Scheduled Banks

Commercial Banks [Retail Banks] & Co-operative Banks.

*Leucospermum cordatum* (L.) Steyermark

public sector private sector Foreign do/eg. RRB.

Ex:- PNB  
- SBI

Eqs- 1C1CI

- HDEC.

Eq :- HSBC

## International Banking

- "A method of Banking in which the customer conducts transactions electronically via the internet is called Internate Banking."

- Internet Banking is also called as - E-Banking.  
↳ another name - online Banking
  - Virtual Banking.



We are using finacle App in our project.

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JULY

WEDNESDAY

195-171

Week 28

June 2016						July
Wk	M	T	W	F	S	S
22			1	2	3	4
23	5	6	7	8	9	10
24	13	14	15	16	17	18
25	20	21	22	23	24	25
26	27	28	29	30		

July						August
Wk	M	T	W	F	S	M
26						1
27	4	5	6	7		8
28	11	12	13	14		15
29	18	19	20	21		22
30	25	26	27	28		29

## Q Core Banking -

- 7:00 "A group of banking services provided by a group of networked bank branches where customers may access their bank account and perform basic transactions from any of the member branch office."
- 9:00 - It is a back-end system that processes banking transactions across the various branches of a bank.
- 10:00 - The system essentially includes deposit, load and credit processing.

## Q Elements in Core Banking - check Interest, payment by approx

- 1) Making and Servicing Loans.
- 2) Opening new Accounts.
- 3) processing cash deposit and withdrawals.
- 4) processing payment and cheques.
- 5) Managing customer accounts.
- 6) Establishing Interest Rates.
- 7) Maintaining Records for all bank transactions.

## Q Types of Accounts -

### 1) Saving Account -

- Saving our fund in regular bank accounts.
- For Saving Account interest rate is very low approx. - 4% to 6%.

### 2) Money Market Account -

- Money Market Account gives better returns than Saving account.

August 2016						September 2016					
S	M	T	W	T	F	S	S	M	T	W	T
1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	35	1	2	3	4
36	5	6	7	8	9	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27
28	29	30	31	39	26	27	28	29	30		

JULY  
MONDAY  
Week 29

18  
200-166

President's Day (Botswana)

### 3) certificate of Deposits (CD) - (unit 8) 28/8/2016

- CD earns more returns than Saving and money market Accounts.
- You have to commit to keeping your money in the CD for certain period of time.
- You have to keep your funds locked up for 6 or 18 months.

### 4) Retirement Account - (unit 8) 29/8/2016

- They are saving deposit that offers an excellent way to save for our later years.

### 5) Current Account -

- Current Account meant for daily transactions.
- No interest is provided on funds in current account.

### Types of Loans - (unit 8) 30/8/2016

- 1) Home loan.
- 2) Vehicle loan.
- 3) Educational loan.
- 4) Loan Against property.
- 5) Personal loan.
- 6) Special loan for doctors.
- 7) loans for pensioners.

### Note :- 1) BFSI - Banking financial Services & Insurance.

#### 2) NPCI - National payment corporation of India.

- It is umbrella organization for operating for retail payments and settlement system in India.

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JULY  
TUESDAY

201-165

Week 29

June							2016							July						
Wk	M	T	W	T	F	S	S	Wk	M	T	W	F	S	S	Wk	M	T	W	F	S
22			1	2	3	4	5	26							27	4	5	6	7	8
23	6	7	8	9	10	11	12	27	11	12	13	14	15	16	28	18	19	20	21	22
24	13	14	15	16	17	18	19	29	15	16	17	18	19	20	30	25	26	27	28	29
25	20	21	22	23	24	25	26													
26	27	28	29	30																

④ IFSC code (Indian financial system code) → 711050

- It is a unique identification code of bank branch used for digital money transfer.

- It is 11 digit code developed by RBI.

⑤ SWIFT code (Society for Worldwide Interbank Financial Telecommunication code)

- It is globally recognized code, used at the time of international credit transfer between banks and also when there is exchange of message between banks.

- It is 8 to 11 digit code developed by ISO.

⑥ NCC (National clearing code) → 711050

- It is needed for making a payment to an account that doesn't have an international bank account number.

Note:- If you have SWIFT/BIC or IBAN code then you don't need NCC.

⑦ Imp operations in e-banking -

- 1) Balance Inquiry
- 2) Credit card payment
- 3) Fund Transfer
- 4) Mini Statement
- 5) Loan payment
- 6) Utility payment
- 7) Detailed report
- 8) Bill payment
- 9) Shopping

check interest of BUL card payment by applying L&L while Balance Enquiry And mini shopping

message from bank's bul stamping info

2016						
S	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

2016						
S	M	T	W	T	F	S
31	1	2	3	4	5	6
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE  
SATURDAY

4  
156-210

King's Birthday (Malaysia)

15/6/16

## INTER BANK TRANSFER :-

- Inter Bank Transfer enables electronic transfer of funds from the account of remitter in one Bank to the acc. of the beneficiary maintained with any other Bank branch.

- There are two systems of Inter Bank Transfer -

1) RTGS

2) NEFT

- Both these systems are maintained by RBI.

- Notes :-
- 1) If we are transferring funds from SBI to SBI then we ~~don't~~ need RTGS or NEFT but charges not applicable.
  - 2) But if we transfer funds from SBI to HDFC then we need RTGS or NEFT. i.e. used only for Inter Bank Transactions.

## NEFT (National Electronic Fund Transfer)

- No min. & max Limit i.e. You can transfer any amount from one bank to other bank (i.e. from 1 to any 1).

\* Operate in hourly batches from 9 am to 6:30 pm ~~on~~ week days or working days.

- SBI charges - for NEFT

Slab	Charges
Upto RS. 10,000/-	RS. 2.50/- NIL 3
Upto RS. 1,00,000/-	RS. 5.00/- 6/-
Upto RS. 2,00,000/-	RS. 15.00/- 19/- 20
Above RS. 2,00,000/-	RS. 45.00/- 30/-

After 6:30 you can not transfer more than 2 lac amount

Upto 1 lac → 5 + Service Tax

1 lac - 2 lac → 15 + Service Tax

Above 2 lac → 25 + Service Tax

0.00 am to 0.30 PM NLD

batch in this time

following Applications uses UPI :-

① BHIM

② PAYTM

③ Google Pay

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JUNE

SUNDAY

157-209

Week 22

May						June					
W	M	T	W	F	S	S	W	M	T	W	F
						1					
						2					
						3					
						4					
						5					
						6					
						7					
						8					
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						27					
						28					
						29					

## 2] RTGS (Real Time Gross Settlement)

- min. RS. 2,00,000/- & max no limit
- i.e. You can not transfer money through RTGS less than RS. 2 lac.
- fastest way to transfer.
- operates immediately basis
- SBI charges -

Time	Slab	charges
9:00 to 12:00	RS. 2 lac to 5 lac	RS. 35/-
12:00 to 15:30	Above RS. 5 lac	RS. 5 L
15:30 to 16:30	RS. 2 lac to 5 lac	RS. 25/-
16:30 to 17:30	Above RS. 5 lac	RS. 52/-
17:30 to 18:30	RS. 2 lac to 5 lac	RS. 31.9/-
18:30 to 21:00	Above RS. 5 lac	RS. 56/-

Note :- In NEFT and RTGS charges are deducted from remitters (Transfer account) not from beneficiary account.

## 3] IMPS (Immediate payment Service)

- No min. limit but max limit is RS. 20,00,000/- i.e. You can transfer amount from RS. 1 to RS. 2 lac.
- operates immediately basis.
- specially created to promote business.

## MMID (Mobile Money Identification Number)

- Each customer who is registered with IMPS gets 7 digit MMID, whose first four digits are the unique identification number of bank offering IMPS.

TYPES OF IMPS :- ① P&A - MBL NO & Acc. No. required  
② P&P - mbl. no required only.

$A \rightarrow B$

JUNE SUNDAY 26  
Week 25 178-188

- SBI charges -

(Fieger box) in

Slab	charges	per floor
Uplo RS. <del>₹ 25000</del>	RS 5. + GST	7/6 floors serial
RS 1 lac to RS. <del>₹ 1 lac</del>	RS 15 + GST	12 floors serial

Above 1 lac

~~bottom box is 2009, stand code  
bottom left box is 2009, stand code~~

UPI (Unified payment Interface)

- May replace NEFT, RTGS, and IMPS.
- Deficit limit set to 3% deficit by end of 2022.

"A system which combines all banks through VPA (Virtual payment Address) in India will be

- features - learning action, reinforcement, environment, task, reward, state, value function, policy

24x7 available

- It is an immediate real-time payment system that helps in instantly transferring the funds between the two bank accounts through mobile platform.

## Difference Between :-

## Mobile Banking

It is accessed through an application on the smartphone.

6:35  
7:00  
You can transfer funds from your bank account to other bank account through your smartphone.

## Internet Banking

d) It is accessed through a Browser typically on the computer.

2) You can transfer funds online through NEFT, RTGS, IMPS, etc. / wallet from BSNL

Note:- There are many features in internet banking - pay bills online, pay taxes, schedule your payments, give request for cheque book, EMI payment, etc.

**27**

JUNE  
MONDAY  
Week 26  
179-187

May						June					
Wk	M	T	W	T	F	S	Wk	M	T	W	F
1	30	31	1	2	3	4	5	6	7	8	9
2	18	19	20	21	22	23	24	25	26	27	28
3	26	27	28	29	30						

### FD (Fixed Deposit)

- 1) Fixed Deposit is a form of term deposit, in which a fixed amount is deposited in bank, for a fixed period and is repayable at a future date, along with the interest.
- 2) Depositor has no liquidity on the amount deposited & bank is free to deploy these funds on loans.
- 3) Higher amount of interest on FD as amount remains with bank for long time.
- 4) Min. period is 7 days and Max. period is 10 years.
- 5) Auto renewal option is available either principal or both principal + interest.

### RD (Recurring Deposit)

- 1) Recurring Deposit refers to cumulative deposits in which a specified sum is required to be deposited compulsorily by the depositor at regular intervals.
- 2) Depositor is allowed to take advance against deposit upto 75% at the time of advances taken.
- 3) Interest rate on RD is equal to the interest rate on FDs.
- 4) Min. period is 6 months and Max. period is 10 years.
- 5) Auto renewal option is not available.

**Note:-** Recurring deposit has main aim to inculcate saving habit in the lower or lower-middle class people in society.

### Debit card

- 1) Debit card allows bank customers to spend money by drawing on funds they have deposited at the bank.

### Credit card

- 1) Credit card allows consumer to borrow money from card issuer upto a certain limit in order to purchase items or withdraw cash.

JUNE  
THURSDAY

2

Week 22

154-212

T	W	T	F	S	S	S
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	28

August 2016

2016

- Rupay card
- 1) Rupay card is Indian Domestic Debit card.
  - 2) Every transaction through Rupay will take place within India.
  - 3) Less charges than foreign companies.
  - 4) Indian company.
  - 5) Data processing and verification in India only.
  - 6) It provides only Debit cards for online transactions.

### Saving Account

- 1) Allows limited transactions.
- 2) Suitable for people who are salaried or have monthly income.
- 3) Earnings interest ~~3.50%~~.
- 4) Min. balance required is usually low.
- 5) Banks neither offers nor allows overdrawing facility.

### Visa or Mastercard

- 1) Visa or Mastercard is an International system Debit card.
- 2) Transactions will place at International level.
- 3) More charges.
- 4) American company.
- 5) Data processing and verification goes to American servers system.
- 6) It provides both Debit & credit cards for online transactions.

### Current Account

- 1) Allows daily transactions.
- 2) Suitable for traders and entrepreneurs who need to access their account frequently.
- 3) No interest earned.
- 4) Min. balance required is usually high.
- 5) No facility of overdrawing.

Note:- Overdrawing - When you withdraw more money from accounts then your account is said to be overdrawn.

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JUNE  
FRIDAY

155-211

Week 22

May						2016	June					
Wk	M	T	W	T	F	S	S	Wk	M	T	W	F
.	30	31	.	1	2	3	4	18	1	2	3	4
								19	5	6	7	8
								20	11	12	13	14
								21	15	16	17	18
									22	23	24	25
									26	27	28	29

Martyrs' Day (Uganda)

Corporate Banking

- 1) Also called Business Banking
- 2) It refers to the aspect of banking that deals with corporate customers.
- 3) Earn profit from interest and fees they charges for services.
- 4) Offer more services like trade finance, foreign exchange, custody, derivatives.
- 5) Small (less) number of clients.
- 6) High processing cost.
- 7) Higher value transaction.

Retail Banking

- 1) Also called consumer Banking.
- 2) It refers to the aspect of banking that deals with individual consumers.
- 3) Customer deposit is the most imp source of fund.
- 4) Makes profit from interest margin of the lender and borrower transactions.
- 5) Large number of clients.
- 6) Low processing cost.
- 7) Lower value transaction.

Different payment Modes of Transaction :-

- 1) NEFT (National Electronic fund Transfer)
- 2) RTGS (Real Time Gross Settlement)
- 3) IMPS (Immediate payment system service)
- 4) MF (Mutual Funds)
- 5) UPI (Unified payment Interface)
- 6) AEPS (Aadhar Enabled payment Service)
- 7) \*99#

Payment of M. Tax	Banking up to 18+	Banking
Banking up to 18+	Banking	Banking
Banking	Banking	Banking

2016						
August			September			
M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE  
TUESDAY  
Week 26

28  
180-186

## BESI - Banking Financial Services & Insurance

### Functions of a Bank

Primary Functions

Accepting Deposits

Granting Advances

Secondary Functions

Agency Functions, Unity Functions.

#### A] Accepting Deposits :-

- 1) Saving Deposits
- 2) Fixed Deposits
- 3) Current Deposits
- 4) Recurring Deposits

#### D] Unity Functions :-

- 1) Drafts
- 2) Lockers
- 3) Underwriting
- 4) Project Reports

#### B] Granting Advances :-

- 1) Overdraft
- 2) cash credit
- 3) Loans
- 4) Discounting of Bills.

#### E) Social Welfare programmes.

- 1) other utility functions.

#### C] Agency Functions :-

- 1) Transfer of Funds
- 2) periodic payments
- 3) collection of cheques
- 4) portfolio management
- 5) periodic collection

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JUNE  
WEDNESDAY

181-185

Week 26

May						2016	June
Wk	M	T	W	T	F	S	S
•	30	31				1	
18	2	3	4	5	6	7	8
19	9	10	11	12	13	14	15
20	16	17	18	19	20	21	22
21	23	24	25	26	27	28	29
	26	27	28	29	30		

## ① Loan origination System (LOS)

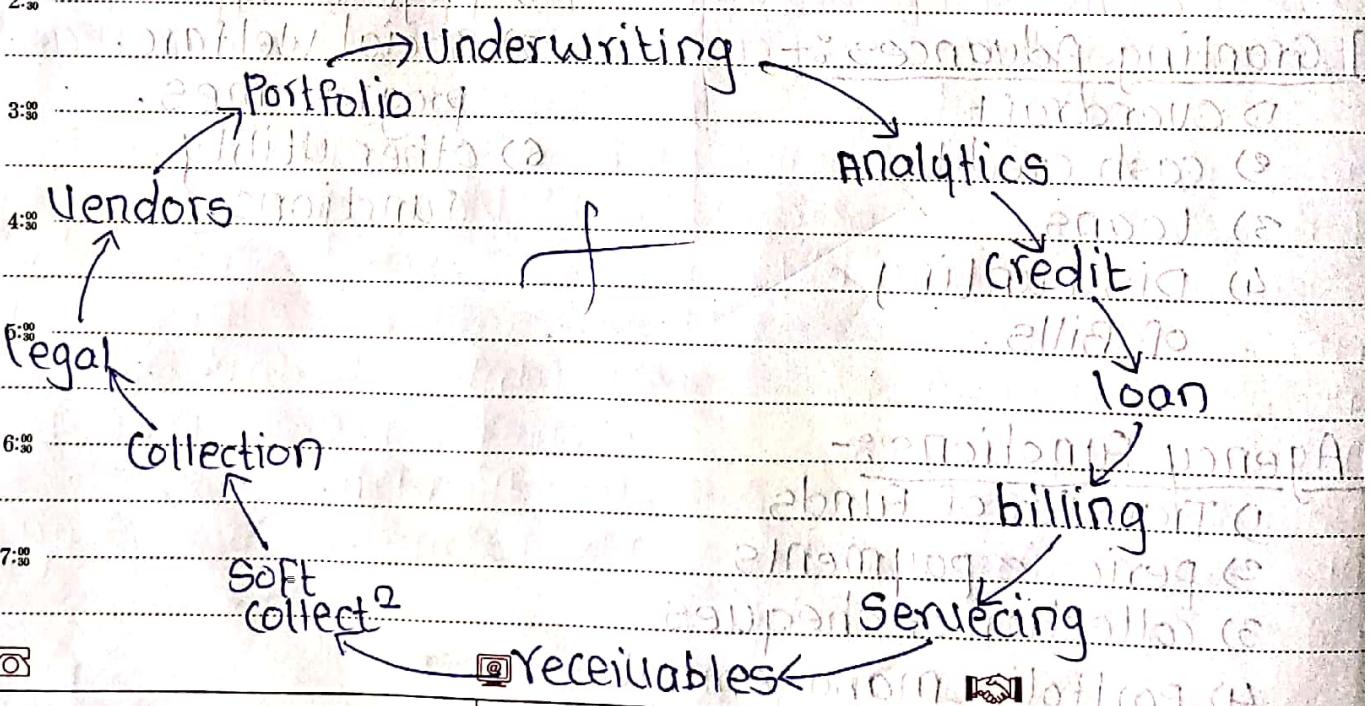
It is the process by which a borrower applies for and lender processes that application.

Fill Loan Appl' → Document → Screening → Negotiation → Form submission

Finalization → Loan Appl' → Approval of loan → Finalization

## ② Loan Management System (LMS)

- It aims to improve the quality, turnaround time, service for end customers.
- It enables banks to improve the agility, transparency and efficiency of their lending solution.



JULY  
SUNDAY  
Week 27

10  
192-174

August					September		October				
2016		2016		2016		2016		2016		2016	
W	T	M	T	F	S	S	W	T	F	S	S
1	2	3	4	5	6	7	1	2	3	4	5
8	9	10	11	12	13	14	35	36	37	38	39
15	16	17	18	19	20	21	36	5	6	7	8
22	23	24	25	26	27	28	37	12	13	14	15
29	30	31					38	19	20	21	22
							39	26	27	28	29
								25			

## ① MUTUAL FUNDS :-

### Working :-

"peoples who don't have knowledge of share market collect money & collectively they invest into share market is called Mutual Fund."

### Types -

A] Equity funds - Invest in stocks. (Risk=High).

- 1) Large cap fund -  $> 1100 \text{ cr.}$
- 2) Mid-cap fund -  $5,000 - 1,00,000 \text{ cr.}$
- 3) Small-cap fund -  $< 5000 \text{ cr.}$
- 4) Sector fund - Reliance Entertainment Fund.
- 5) Diversified Equity Fund.
- 6) Dividend yield schemes.
- 7) ELSS (Equity linked saving scheme)
- 8) Thematic fund - India Rural Theme.

B] Debt Funds - Issued in terms of debt & returns are less than Equity funds (Risk=low)

- 1) Gilt fund - Invest only in Govt. securities.
- 2) JUNK Bond schemes
- 3) Fixed Maturity plans
- 4) Liquid schemes.

C] Hybrid funds - (Equity + Debt)  $\rightarrow$  medium risk

- 1) Monthly Income plan [ % of debt & equity ]
- 2) Balanced funds [ Investment vary ]
- 3) Arbitrage funds

D] Social oriented funds -

- 1) child marriage fund.
- 2) child education fund.

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JULY  
MONDAY

193-173 Week 28

June							2016	July				
W	M	T	W	T	F	S		W	M	T	W	
22			1	2	3	4	5	26				
23	6	7	8	9	10	11	12	27	4	5	6	7
24	13	14	15	16	17	18	19	28	11	12	13	14
25	20	21	22	23	24	25	26	29	18	19	20	21
26	27	28	29	30				30	25	26	27	28

## Mutual Fund Account operating process

7:30 A] personal Details → investment Details → Nominee Details → Bank Details

9:30 → Login Details → Make payments → PNB Investment Login, Payment

10:30 A] personal Details

11:30 Name - Name - bank qm-Han 18  
M. No. - bank qm-Han 18

12:30 E-mail. - han1.bani@pms.baneganda.co.in  
city - baniqabhi bank hanqma

1:30 PAN NO - hanqma bank pms 2017  
PAN qm bank hanqma pms 2017

2:30 B] Investment Details

3:30 Indian citizen / Non-Indian citizens

3:30 Do you have financial advisor?  Yes  No

4:30 Type of Investment  Lumpsum  SIP

5:30 fund type

6:30 Select Scheme  Equity  Debt  Hybrid  Social

7:30 fund option  cummulative

8:30  FD  Term loan  Bank savings bank

9:30  Bank mutual funds

September 2016						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JULY  
WEDNESDAY  
Week 29  
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20

SEBI

Amount :-

SIP Frequency

Monthly

quarterly

SIP period

Date

Month

Year

c) Nominee Details :-

Do you wish to select a nominee? Yes  No

Share

100%

Relation with nominee



Address of nominee

Branch, Mumbai

d) Login Details :-

UserName

password

e) Make payment

Bulk Upload  $\Rightarrow$

Make multiple payments like Salary payment or Vendors payment in one go.

Overdraft Account  $\Rightarrow$

- It is a type of Account in which we can withdraw amount even if there is no funds in your Acc.

- The bank sanctions a specified limit & your Acc. can go in negative upto that limit.

Eg - Overdraft for SBI  $\Rightarrow$  The max. amount you can draw as an overdraft limit is upto 2 times the Net Monthly salary based on certain Monetary ceiling.

**21 JULY**  
THURSDAY

203-163

Week 29

June 2016							July 2016							
Wk	M	T	W	F	S	S	Wk	M	T	W	F	S	S	
22			1	2	3	4	5	26			6	7	8	9
23	6	7	8	9	10	11	12	27	4	5	6	7	8	9
24	13	14	15	16	17	18	19	28	11	12	13	14	15	16
25	20	21	22	23	24	25	26	29	18	19	20	21	22	23
26	27	28	29	30				30	25	26	27	28	29	30

NVA - Net Asset Value

NAV =  $\frac{\text{Assets} + \text{Liabilities}}{\text{Total No. of Units}}$

Liabilities = Management Redemptions

(2% per year)

Mutual Fund Schemes

Open Ended

Mutual Fund

- Available at any time.

Closed Ended

Mutual Fund

- Available as per company rules.

SIP & One Time Investment in Mutual Funds :-

SIP:-

Open Work and Investment  
Profile PDSF

AUGUST  
FRIDAY

12

Week 32

225-141

September 2016						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

October 2016						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## Transaction Module

② NEFT, RTGS, IMPS Flow

User ID -  
password -

continue

Back

Resend OTP

firstly enter ID & password then click on continue  
Then OTP will be generated.

Note:- for Testing purpose OTP will be given by  
developers along with dummy data. OR give  
your mobile No. OTP will be send on your mbl.

=

click

transacted  
GeB  
fully.

Dashboard

Accounts

D-MAT

Transactions

General Services

Bill payment

FD opening

feedback

Bill payment

Manage Beneficiary

Manage Beneficiary & Biller

Fund Transfer & payments

Fund Transfer to own Acc.

Fund Transfer to other Acc

Fund Transfer to loan Acc.

Fund Transfer to PF Acc.

Credit/ card payment

Donation payment

BTSSC's Acc. Payment

through CD.

STEP-I :-

Set payment date and frequency,

Transaction Reference Name -

Frequency Type -  One Time  Payment  
Presentation

Transaction date (dd/mm/yyyy) -

Payment FDFR To Network confirmation

13 AUGUST  
SATURDAY

226-140

Week 32

July							2018					August																																
Wk	M	T	W	T	F	S	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						
26								1	2	3																																		
27	4	5	6	7	8	9																																						
28	11	12	13	14	15	16																																						
29	18	19	20	21	22	23																																						
30	25	26	27	28	29	30																																						
31																																												

make a payment from

7:30 pay from Account - [ ]

Available Balance - INR [ ]

8:30 make a payment to [ ]

9:30 personal payee - [ ]

Amount INR - [ ]

10:30 Network & other Details

11:30 Transaction Type - [ ] NEFT [ ]

Remark - [ ] RTGS [ ]

12:30 Continue

Add new entry

Reset

1:30

2:30 click on Continue Then

3:30

STEP-II :- Enter bank

4:30

Confirmation Details

5:30

Transaction password -

5:30

One Time Password -

6:30

Regenerate OTP

confirm payment

7:30

STEP-III :-

8:

① Own Acc. in other branch

② Own Acc. in other Ba

9:

③ Other's Acc. in some branch

branch

10:

④ Other's Acc. in other branch

11:

⑤ International Fund Transfer.

September	2016	October	2016
M	T	W	F
1	2	3	4
5	6	7	8
9	10	11	12
13	14	15	16
17	18	19	20
21	22	23	24
25	26	27	28
29	30		

AUGUST  
THURSDAY  
Week 33  
**18**  
231-135

Raksha Bandhan (India)

## (3) DTH Recharge & Mobile Recharge :-

Accounts

Loans

Investment & Deposits

Fund Transfer

Card Service

Recharge & Bill payment

click →

DTH  
Mobile  
Recharge  
& Bill Payment

category

DTH

Mobile

Biller locat'

National

Biller Name

JIO, IDEA,  
AIRTEL

PROCEED

For Mobile

Mobile Number

For DTH

Subscriber ID

Amount

Amount

Account

Account

Avl. Balance

Avl. Balance

Recharge

Recharge

## UPI Flow :-

\* Standing Instructions.

\* ASA.

\* What is service AND Request in Internate Banking

2016		November					2016						
Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su
31	1	2	3	4	5	6	44	1	2	3	4	5	6
2	3	4	5	6	7	8	45	7	8	9	10	11	12
10	11	12	13	14	15	16	46	14	15	16	17	18	19
17	18	19	20	21	22	23	47	21	22	23	24	25	26
24	25	26	27	28	29	30	48	28	29	30			

SEPTEMBER  
WEDNESDAY  
Week 37

14  
258-108

Id-al-Adha\* (Tanzania)

#### (4) Bill payment :-

steps - (i.e. Modules)

- 1) Register Biller
- 2) View Registration Details
- 3) View Approval Queue
- 4) View Presented Bills.

#### Module-I - Registration of Biller.

Biller Name	Biller Type	Register
BSNL	presentment	Register
JIO	payment & present	Register

\* following are various Biller Names-

- 1) central Electricity Board
- 3) BSNL
- 2) Central Water Authority
- 4) JIO, etc.

\* following are two types of Billers -

1) payment Billers - who do not present any Bills.

User simply makes the payment of desired amount.

2) Presentment Billers - who present a bill to the user every cycle which the user has to pay.

#### Module-II - Registration Details.

Once the user selects the Biller to register, Registration form is displayed to the user for input.

15  
259-107

SEPTEMBER  
THURSDAY

Week 37

TN DN Limited ID

August							September						
Wk	M	T	W	T	F	S	S	M	T	W	T	F	S
31	1	2	3	4	5	6	7	35	1	2	3	4	5
32	8	9	10	11	12	13	14	36	5	6	7	8	9
33	15	16	17	18	19	20	21	37	12	13	14	15	16
34	22	23	24	25	26	27	28	38	19	20	21	22	23
35	29	30	31					39	26	27	28	29	30

### Biller Details -

7:30 Biller Name - JIO ▶

Nick Name - Landline..

8:30 Biller Type - payment & presentment ▶

Subscription Start Date - 1/01/2018

Set Max Limit Amount →

9:30 Max. Limit Amount - INR 5000

Customer ID -

10:30 Name - Name of the Biller.

11:30 Nick Name - Nick Name of the Biller.

12:30 Biller Type - ① payment OR ② presentment

Subscription Start Date - Start Date for registration

### Autopay Details - (only for presentment type Biller)

1:30 Autopay Required - Yes / No.

2:30 Autopay Mode -

RMD

Limit Amount -

3:30 Amount Debit Acc. Number -

4:30 Autopay Required - Yes / No.

5:30 Autopay Mode - ① Full Amt. ② Limit Amt.

③ Min. Amt. (Mandatory if

6:30 Autopay Limit Amt - User has to input Limit Amt.

Autopay Debit Acc. No - Current OR Saving Acc. No.  
from which payment should be debited.



SEPTEMBER  
FRIDAY

16

Week 37

260-106

November 2016						
S	M	T	W	T	F	S
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

## Module-III - view Registration Details.

Search Q

List of Billers Retrieved

Registration ID	Name	NickName	pay. details	Status
1005	JIO	Landline		O

Search criteria -

- ① By Name.
- ② By Nickname.
- ③ By Type - ① payment      ② presentment  
③ payment & presentment.

④ By Reg. ID.

- ⑤ By Status. - ① Bill Waiting For Acceptance  
② Closed Bills    ③ Default Bills  
④ Overdue Bills    ⑤ pending Bills  
⑥ Rejected Bills.

## Module-IV - View presented Bills.

Bill Ref. No.	Name	Exp. Date	category	Amount
Status	NickName	Due Date		
4	JIO	25/7/2030	Tele- Phone	INR 6,000/-
Waiting for Acceptance	Landline	1/1/2020		

17 SEPTEMBER  
SATURDAY

Week 37

261-105

August

Wk	M	T	W	T	F	S	S
31	1	2	3	4	5	6	7
32	8	9	10	11	12	13	14
33	15	16	17	18	19	20	21
34	22	23	24	25	26	27	28

September

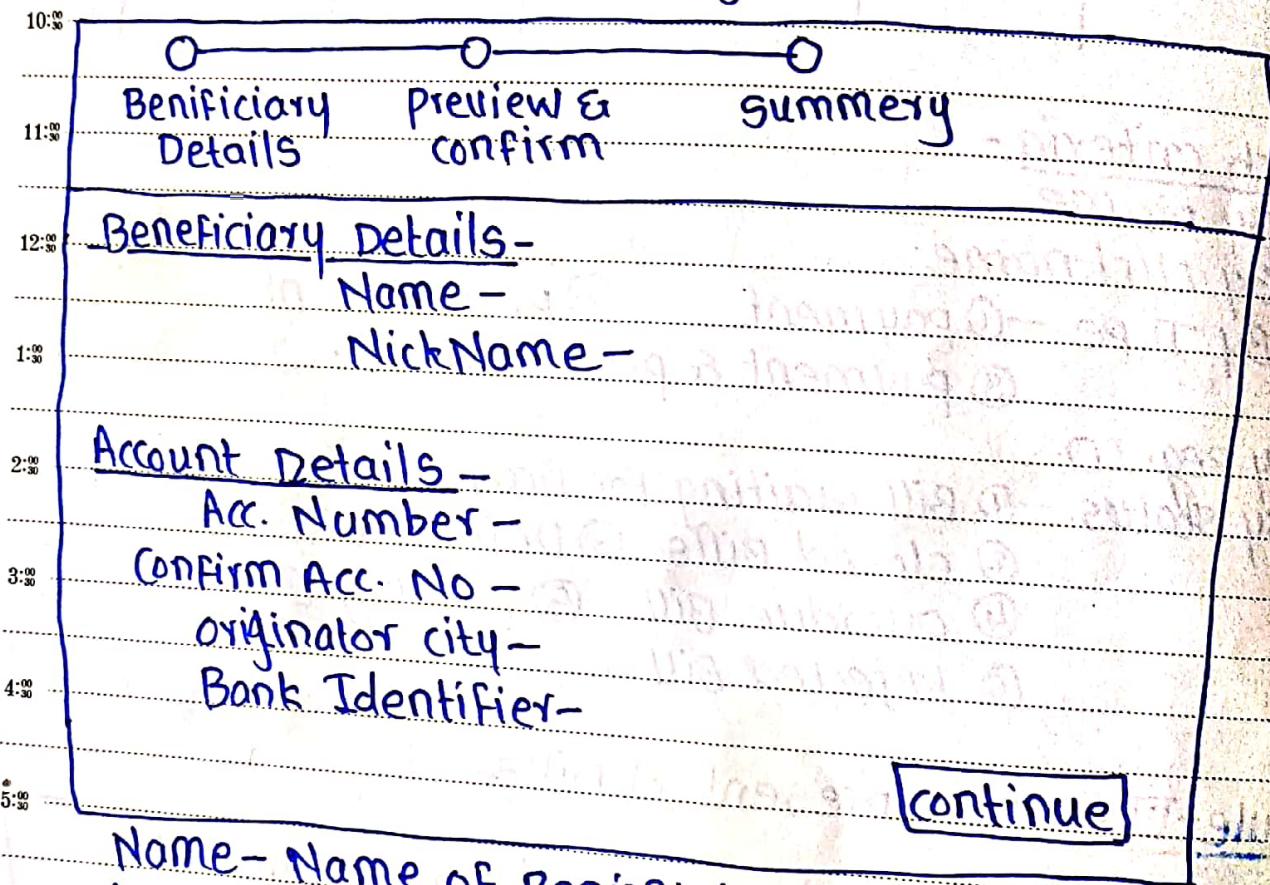
Wk	M	T	W	T	F	S	S
35	5	6	7	8	9	10	11
36	12	13	14	15	16	17	18
37	19	20	21	22	23	24	25
38	26	27	28	29	30	31	1

## Funds Transfers - Manage Beneficiary :-

### Steps - (i.e. Modules)

- 1) Add Beneficiary
- 2) View Beneficiary Details
- 3) View Approval Queue.

### Module-1: ⑤ Add Beneficiary.



Name - Name of Beneficiary      Nick Name - of Beneficiary  
Acc. No - Acc. No. of Beneficiary

Note:- 1) Within Bank Transfer Beneficiary  
- SBM Acc. Required.



November 2016						
S	M	T	W	T	F	S
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

SEPTEMBER  
MONDAY

12  
Week 37  
256-110

Har Raya Haji\* (Singapore)

2] Other Banks Transfer Beneficiary -  
- Acc. No. OR IBAN required.

3] Foreign currency payment Beneficiary -  
- Acc. No. OR IBAN required.

4] Third party credit card payment -  
- Card No. required.

## Module-II :- View Beneficiary Details.

Search		More options		
Beneficiary List:				
Beneficiary Counterparty ID	Name	Party Type	Acc. No.	Status
Bank Type	NickName			
6265	Tom	other	123456	O
other Bank	Tom			

### Search criteria -

- ① By Name
- ② By Acc. No.
- ③ By Beneficiary ID
- ④ By Bank Country
- ⑤ By Beneficiary Bank

### Output -

- ① Beneficiary ID - Unique ID of Beneficiary.
- ② Name / NickName - — of Beneficiary
- ③ Acc. Number - — of Beneficiary.

### More Actions:

- ① View Maintenance History
- ② Edit, Delete, Copy Beneficiary
- ③ Make Transaction.



Site & Link    2] Login    3] Functions    4] Transactions  
 dropdown Box    5] Text Box    7] Radio Buttons  
 click Button    6] Click Method    8] Navigation  

 SATURDAY    Week 28    198-168

### Site AND Link :-

- 1) check whether user is able to open Bank site or not.
- 2) check all links are working properly or not.

### Login :-

- 1) Verify user is able to login with valid & invalid data.

i.e. I) Valid ID & invalid password

II) Invalid ID & valid password

III) Invalid ID & invalid password

IV) Valid ID & valid password

V) blank ID & valid password

VI) blank ID & invalid password

VII) Valid ID & blank password

VIII) Invalid ID & blank password

IX) blank ID & blank password.

- 2) check whether user is allowed to change ID &

password or not.

- 3) check whether invalid ID or password entered then proper error message is shown or not.

- 4) Verify that after repeated attempts to login with an invalid data, the user should be shown an error message and blocked.

- 5) Verify after some time of blocked again user is able to login or not.

### functions :-

- 1) Verify after login user is able to perform some basic operations or not.

i.e. I) Dashboard shown or not

II) Account opening

III) D-MAT acc. opening

IV) Transactions

V) General Services

VI) Bill payment

VII) FD opening

VIII) feedback, etc.

17

JULY  
SUNDAY

199-167

Week 28

June						July					
2016											
Wk	M	T	W	T	F	S	S	M	T	W	F
22		1	2	3	4	5		26	27	28	29
23	6	7	8	9	10	11	12	4	5	6	7
24	13	14	15	16	17	18	19	11	12	13	14
25	20	21	22	23	24	25	26	18	19	20	21
26	27	28	29	30				25	26	27	28

Transactions :-

- 1) check if the user is able to perform some basic transaction  
 i.e. 1) Fund Transfer & Payment  
 2) Fund transfer to own Acc.  
 3) Fund transfer to other Acc.  
 4) Fund transfer to loan Acc.  
 5) Fund transfer to PF Acc.  
 6) Credit card payment  
 7) Donation payment, etc
- 2) After transaction Verify that the Acc. of both user & beneficiary are updated or not.
- 3) check whether the user enter the amount
- 1) In Decimal Number
  - 2) -Ve Number
  - 3) More than Avail. balance
  - 4) Less than Avail. balance
- 4) Verify that proper message is shown in case of whether transaction done or not.
- 5) Verify user is able to transfer money to multiple users.
- 6) Verify user can cancel the transaction or not.
- 7) Verify time-out feature is implemented properly or not.
- 8) Verify reset option is implemented or not
- 9) Verify proper session-out time is done in case of any inactivity.
- 10) Verify user is able to logout successfully or not.

August 2016						
S	T	M	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

JUNE  
THURSDAY 30  
Week 26 182-184

### Dropdown Box :-

- 1) check dropdown box is enable or not.
- 2) check all options are displayed after clicking on dropdown box or not.
- 3) check all sub-options are displayed after clicking on main option or not.

### Text Box :-

D check BVA & ECP.

- i.e. I) Max
- II) Max+1
- III) Max-1

IV) Min

V) Min+1 characters are

VI) Min-1 allowed or not.

ALSO,

- I) Uppercase Alphabates allowed or not
- II) Lowercase Alphabates allowed or not
- III) Alphabates are allowed or not
- IV) Numbers are allowed or not
- V) Special symbols allowed or not
- VI) White spaces allowed or not.

### Radio Button :-

- 1) check Radio buttons are enabled or not
- 2) check after selecting one other is disabled or not

### click Button :-

- 1) check click button is added or not
- 2) check button is clickable or not.
- 3) check after clicking button proper action is performed or not.
- 4) check whether button is clickable by using mouse or not
- 5) check whether button is clickable by using Enter key or not.

### click method :-

- 1) check clicking is possible by mouse or not.
- 2) check clicking is possible by Enter pressing or

### Navigation :-

- 1) check navigation is possible by mouse or not.
- 2) check navigation is possible by Tab or not.

### Indian Overseas Bank :-

Headoffice - chennai.

Acc. No - 16 digits.



2016						
July			2016			
M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

Maintained by RBI | Maintained by NPCI

MAY

30

Week 22

151-215

## NEFT

National Electronic Fund Transfer.

Min. Limit RS. 1

No Max Limit

Operates on hourly batches. half

Working -  
6am to 7PM on

Working days

Sat → 6am to 1pm

Sun → Holiday

Charges -

upto 10000 - RS. 3

upto 1,00,000 - RS. 6

upto 200,000 - RS. 10

Above 200,000 - RS. 30.

## RTGS

1) Real Time Gross Settlement.

2) Min. Limit. RS. 2 lac.

3) No Max Limit

4) operates on immediate basis.

5) Working -  
7am to 6pm on Working days

Sat → 6am to 4:30 pm

Sun → Holiday.

6) charges -  
2 lac to 5 lac - RS. 30  
Above 5 lac - RS. 60

Spring Bank Holiday (United Kingdom), Memorial Day (United States)

## IMPS

1) Immediate payment Service.

2) Min Limit. RS. 1.

3) Max limit RS. 2 lac.

4) operates on immediate basis.

5) Working -  
24x7 available on 365 days.  
No Holiday.

6) charges -  
upto 25,000 - RS. 6.  
upto 1,00,000 - RS. 12.  
Above 1,00,000 - RS. 20.

Batches - Suppose we have done transact. at 11:00 AM

the & Batch timing is 1:30 AM then transact will completed at 1:30 AM

IMPS types - ① P2A - IFSC code & Acc. No. of other bank required.

② P2P - Mb. No. & IMMID required.