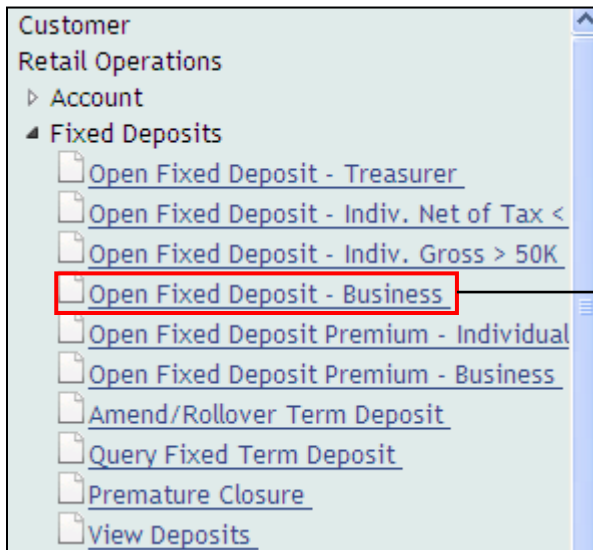


### Fixed Deposit:

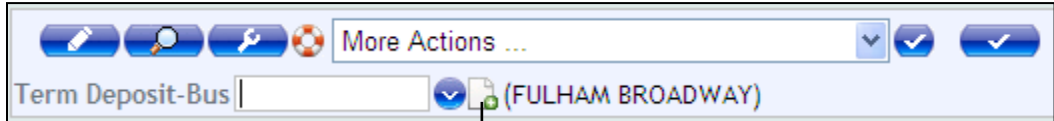
The following are the procedure to create a Fixed deposit,



Customer  
Retail Operations  
Account  
Fixed Deposits

- Open Fixed Deposit - Treasurer
- Open Fixed Deposit - Indiv. Net of Tax <
- Open Fixed Deposit - Indiv. Gross > 50K
- Open Fixed Deposit - Business**
- Open Fixed Deposit Premium - Individual
- Open Fixed Deposit Premium - Business
- Amend/Rollover Term Deposit
- Query Fixed Term Deposit
- Premature Closure
- View Deposits

Click on the link to create a corporate fixed deposit



Term Deposit-Bus | (FULHAM BROADWAY)

Click on the new deal to open a fixed deposit creation screen

Input all the mandatory fields including the start date of the fixed deposit, this is because the maturity date of the fixed deposit is calculated by the start date by selecting the deposit term in the screen below,

Customer	<input type="text" value="20000297"/>			
Deal Date	<input type="text"/>	<input type="button" value="Calendar"/>		
Currency	<input type="text" value="GBP"/>	POUND	Amount	<input type="text" value="5000"/>
Start Date	<input type="text" value="20110124"/>	<input type="button" value="Calendar"/>	Maturity Date	
Interest Rate Type	<input type="radio"/> [None] <input checked="" type="radio"/> 1-Fixed <input type="radio"/> 3-Floating			
Interest Rate (Fixed)	<input type="text" value=".7"/>		Interest Basis	<input type="button" value="Dropdown"/>
Deposit Term	<input type="button" value="Dropdown"/>			

Customer	20000297	LIMITED Name changed	
Deal Date			
Currency	GBP	POUND	Amount 5,000.00
Start Date	24 JAN 2011	Maturity Date	24 APR 2011
Interest Rate Type	<input type="radio"/> [None] <input checked="" type="radio"/> 1-Fixed <input type="radio"/> 3-Floating		Interest Basis
Interest Rate (Fixed)	0.75		
Floating Rate Key		Floating Margin	
P I Key			
Total Interest Amount			
Interest Frequency			
Tax Code.1			
Total Interest Tax		Rounding Rule	NATURAL
Product Code	21010	Fixed Term Business Account	
Capitalisation (Y/N)	<input type="radio"/> [None] <input checked="" type="radio"/> N <input type="radio"/> Y		
Diary.1			
Beneficiary			
Sign Authority	<input checked="" type="radio"/> [None] <input type="radio"/> Joint <input type="radio"/> Sole		
Deposit Term	3M		

In the above screen all the mandatory details are entered including start date, when the deposit term is selected the maturity date is calculated from the start date.

The amount of the fixed deposit can be inputted as 5000 or 5 T, when the amount is inputted as 5T on validation it becomes 5000. Similarly the amount can be inputted as 5M (5 million) and 5B (5 billion) respectively.

Amount	5T
--------	----

After validation the amount fields becomes as below,

Amount	5,000.00
--------	----------

The account details for the fixed deposits are mentioned as below,

Debit Account	10074401	→	Debit account
Account Credited at Maturity	10074401	→	Principal liq account
Account Interest Credited at Maturity	10074401	→	Interest liq account

There is a Rollover info tab in the screen from where we can set up the rollover options. The following explains the flow of rollover,

Settlement / Charge Details	Rollover Info	Delivery Details	Audit
Auto Rollover?	<input type="radio"/> [None] <input checked="" type="radio"/> N <input type="radio"/> Y	Auto capitalise Intt	<input type="radio"/> [None] <input checked="" type="radio"/> N <input type="radio"/> Y
Rollover Marker	<input checked="" type="radio"/> [None] <input type="radio"/> 1 <input type="radio"/> 2	Rollover Intt Rate (Floating)	
Auto Rollover Term			
Final Maturity Date			

To setup the rollover for the fixed deposit the Auto Rollover fields should be marked as Y. When the auto rollover field is marked as Y, then auto rollover term should be inputted. If this field is marked as Y then this deposit has a rollover option.

If the auto rollover field has as N value then there is no rollover option for the fixed deposit. Now we cannot input the auto rollover term unless it is marked as N.

✖ Auto Rollover Term TERM MUST BE INPUT FOR AUTO ROLLOVER

Diary.1	+	<input type="text"/>	
Beneficiary	i	<input type="text"/>	v
Sign Authority		<input checked="" type="radio"/> [None] <input type="radio"/> Joint <input type="radio"/> Sole	
Deposit Term	■	3M	v
Joint Holder	i	<input type="text"/>	v
Relation Code		<input type="text"/>	v
Joint Notes		<input type="text"/>	
Address.1	+	<input type="text"/>	✖ Get Address
Other Bank Account.1	➔	<input type="text"/>	
Other Sort Code.1		<input type="text"/>	
Other Bank Name.1		<input type="text"/>	
Other Bank Address.1		<input type="text"/>	
Other Bank Post.1		<input type="text"/>	
R85		<input type="radio"/> [None] <input checked="" type="radio"/> No <input type="radio"/> Yes	
R85 Date Added		<input type="text"/>	v
R85 Date Removed		<input type="text"/>	v

Settlement / Charge Details
Rollover Info
Delivery Details
Audit

Auto Rollover?	<input type="radio"/> [None] <input type="radio"/> N <input checked="" type="radio"/> Y	
Rollover Marker	<input checked="" type="radio"/> [None] <input type="radio"/> 1 <input type="radio"/> 2	Auto capitalise Intt <input type="radio"/> [None] <input checked="" type="radio"/> N <input type="radio"/> Y
Auto Rollover Term	<input type="text"/>	Rollover Intt Rate (Floating)
Final Maturity Date	<input type="text"/>	v

After setting the auto rollover option as Y for the fixed deposit, the deposit will be rolled over after the maturity date to the auto rollover term.

Similar to the amount field the auto rollover term field and final maturity field allows the user to input 3M for 3 months.

Settlement / Charge Details
Rollover Info
Delivery Details
Audit

Auto Rollover?	<input type="radio"/> [None] <input type="radio"/> N <input checked="" type="radio"/> Y	
Rollover Marker	<input checked="" type="radio"/> [None] <input type="radio"/> 1 <input type="radio"/> 2	Auto capitalise Intt <input type="radio"/> [None] <input checked="" type="radio"/> N <input type="radio"/> Y
Auto Rollover Term	3M	Rollover Intt Rate (Floating)
Final Maturity Date	3M	v

After validating the record, the auto rollover term changed to the below mentioned

Settlement / Charge Details	Rollover Info	Delivery Details	Audit
Auto Rollover?	<input type="radio"/> [None] <input type="radio"/> N <input checked="" type="radio"/> Y		
Rollover Marker	<input checked="" type="radio"/> [None] <input type="radio"/> 1 <input type="radio"/> 2	Auto capitalise Intt	<input type="radio"/> [None] <input checked="" type="radio"/> N <input type="radio"/> Y
Auto Rollover Term	3M	Rollover Intt Rate (Floating)	
Final Maturity Date	25 JUL 2011		

Click on the commit button to create the fixed term deposit, the Deposit number will be generated as mentioned below,

More Actions ...	
Term Deposit-Bus	(FULHAM BROADWAY)
Txn Complete: MM1102402711 14:57:41 27 JUL 2010 MM.MONEY.MARKET,METR.FIXDEP.BUS I	

The created deposit number can be amended in the below screens,

Fixed Deposits
<a href="#">Open Fixed Deposit - Treasurer</a>
<a href="#">Open Fixed Deposit - Indiv. Net of Tax</a>
<a href="#">Open Fixed Deposit - Indiv. Gross &gt; 50</a>
<a href="#">Open Fixed Deposit - Business</a>
<a href="#">Open Fixed Deposit Premium - Individual</a>
<a href="#">Open Fixed Deposit Premium - Business</a>
<a href="#">Amend/Rollover Term Deposit</a>
<a href="#">Query Fixed Term Deposit</a>
<a href="#">Premature Closure</a>
<a href="#">View Deposits</a>

Click on this link to modify the data in the fixed deposit.

More Actions ...	
Amend/Rollover Term Deposit	(FULHAM BROADWAY)

Input the deposit number and press enter.

The amend screen is opened as mentioned below, in this screen only the auto rollover fields can be amended. Also only the account details can be amended in the current deposit.

Amend/Rollover Term Deposit MM/11024/02711 (FULHAM BROADWAY)

Deal Date	24 JAN 2011	24 JAN 2011
Product Category	21010	Fixed Term Business Account
Counterparty	20000297	LIMITED Name changed
Ccy	GBP	Principal 5,000.00
Start Date	24 JAN 2011	
Interest Rate(Fixed)	0.75	Interest Key
Interest Spread		Interest Due Date
Auto Rollover	<input type="radio"/> [None] <input type="radio"/> N <input checked="" type="radio"/> Y	Auto Capitalise <input type="radio"/> [None] <input checked="" type="radio"/> N <input type="radio"/> Y
Auto Roll Term	3M	Rollover Interest
Final Mat Date	25 JUL 2011	
Roll Over Marker	<input checked="" type="radio"/> [None] <input type="radio"/> 1 <input type="radio"/> 2	Roll Over Date
R85	<input type="radio"/> [None] <input checked="" type="radio"/> No <input type="radio"/> Yes	
R85 Date Added		
R85 Date Removed		
R105	<input type="radio"/> [None] <input checked="" type="radio"/> No <input type="radio"/> Yes	
Tax Code .1		

Amend Deposits Settlement / Charge Details Delivery Details Audit

New Maturity Date 24 APR 2011 Capitalise Intt? N

Principal Inc /Dec Effective Date

Intt change Date

New Intt Rate New Intt Spread

Interest Payable 9.25

Interest accrual for the fixed deposit can be viewed in the below screen,

Fixed Deposits

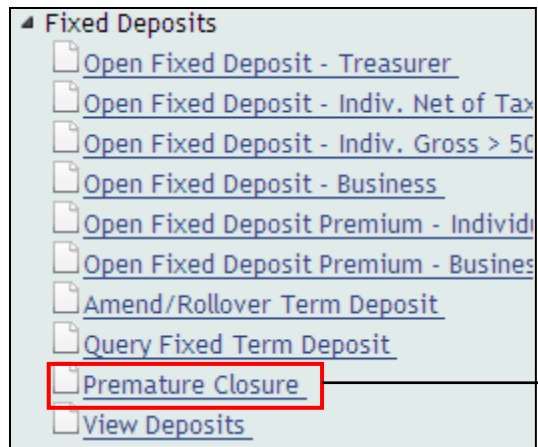
- [Open Fixed Deposit - Treasurer](#)
- [Open Fixed Deposit - Indiv. Net of Tax](#)
- [Open Fixed Deposit - Indiv. Gross > 50](#)
- [Open Fixed Deposit - Business](#)
- [Open Fixed Deposit Premium - Individu](#)
- [Open Fixed Deposit Premium - Busines](#)
- [Amend/Rollover Term Deposit](#)
- [Query Fixed Term Deposit](#)
- [Premature Closure](#)
- [View Deposits](#)

Click this link to check the accrual happened on each day for the fixed deposit.

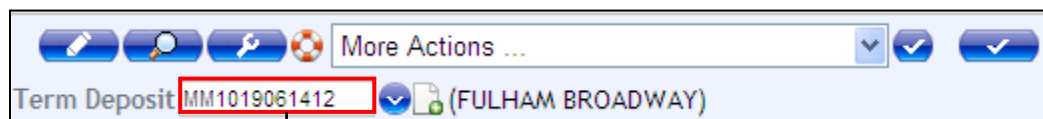
LMM.ACCOUNT.BALANCES MM101696825700 (FULHAM BROADWAY)

Input the deposit number and click on the icon to view the details.

Currency	GBP	POUND
Date From.1	18 JUN 2010	18 JUN 2010
Effective Date.1	18 JUN 2010	18 JUN 2010
Trans Prin Amt.1	500.00	
Outs Fwd Princ.1	500.00	
Outs Curr Princ.1	0	
Outs Od Princ.1	0	
Date From.2	20 JUN 2010	20 JUN 2010
Effective Date.2	20 JUN 2010	20 JUN 2010
Trans Prin Amt.2	500.00	
Outs Fwd Princ.2	0	
Outs Curr Princ.2	500.00	
Outs Od Princ.2	0	
Outs Cur Acc I Pay	0.79	
Int Payable Ucl	0	
Start Period Int	01 JAN 2011	01 JAN 2011
End Period Int	01 FEB 2011	01 FEB 2011
Committed Int	1.06	
Princ Int Bal.1	500.00	
Int Amt Todate.1	0.79	
Ac Int Rate.1.1	2.50	
Date Int Acc To.1	23 JAN 2011	23 JAN 2011
Actual Acc Amt.1	0.787671233	
Start Period Com	01 JAN 2011	01 JAN 2011



Click this link to close the fixed deposit before the deposit is matured.



Input the deposit number and click enter to close the deposit before maturity date.

Customer	20000119	TEST
Deal Date	09 JUL 2010	09 JUL 2010
Currency	GBP	Principal 5,001.00
Start Date	09 JUL 2010	Maturity Date  11 APR 2011
Category	21010	Interest Basis E
Interest Rate Type	1	Interest Spread
Interest Rate (Fixed)	0.75	
Floating Rate Key		
P I Key		
Total Interest Amount	9.35	
Interest Frequency		Rounding Rule NATURAL
Diary.1		

Settlement / Charge Details	Rollover Info	Delivery Details	Audit
Debit Account	10073839		TEST
Account Credited at Maturity	10073839		TEST
Account Interest Credited at Maturity	10073839		TEST
Charge Debit Acct			
Charge Code.1	FDCLOSE	FD Closure Charge	
Charge Amount.1			

To close the deposit before maturity, in the above screen input the maturity date field with the current date and commit the transaction. Charges will be charged for the preclosure of fixed deposit by the fields mentioned below,

Settlement / Charge Details	Rollover Info	Delivery Details	Audit
Debit Account	10073839		TEST
Account Credited at Maturity	10073839		TEST
Account Interest Credited at Maturity	10073839		TEST
Charge Debit Acct			
Charge Code.1	FDCLOSE	FD Closure Charge	
Charge Amount.1			

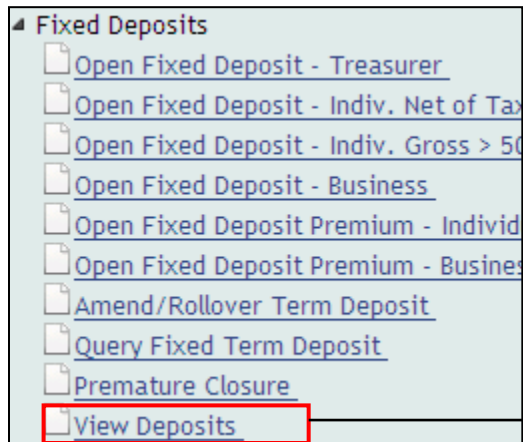
Charge code for preclosing the fixed deposit

Charges can be waived if there is no charge code included in the above field,

Charge Code.1	
---------------	--



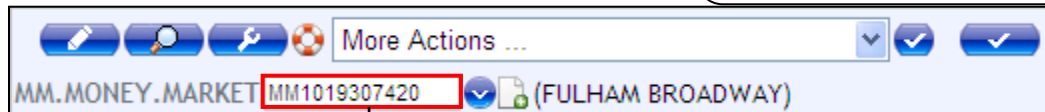
All the details of the deposit can be viewed by the below link,




Fixed Deposits


- [Open Fixed Deposit - Treasurer](#)
- [Open Fixed Deposit - Indiv. Net of Tax](#)
- [Open Fixed Deposit - Indiv. Gross > 50](#)
- [Open Fixed Deposit - Business](#)
- [Open Fixed Deposit Premium - Individ](#)
- [Open Fixed Deposit Premium - Business](#)
- [Amend/Rollover Term Deposit](#)
- [Query Fixed Term Deposit](#)
- [Premature Closure](#)
- [View Deposits](#)**

Click on the View deposit menu to check the details of the fixed deposit








MM.MONEY.MARKET **MM1019307420** (FULHAM BROADWAY)

Input the deposit number and click  icon to view the deposit details



MM.MONEY.MARKET MM/10190/61412 (FULHAM BROADWAY)

Customer Id	 20000119	TEST
Currency	 GBP	POUND
Principal	5,001.00	
Deal Date	09 JUL 2010	09 JUL 2010
Value Date	09 JUL 2010	09 JUL 2010
Maturity Date	11 APR 2011	
Category	21-010	Fixed Term Business Account
Int Rate Type	1	FIXED
Interest Basis	E	366/365
Interest Rate	0.75	
Tot Interest Amt	9.35	
Drawdown Account	 10073839	TEST
Prin Liq Acct	 10073839	TEST
Int Liq Acct	 10073839	TEST

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More Actions ...

✓

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MM.MONEY.MARKETMM/10190/61412(FULHAM BROADWAY)

Status	CUR	
Dealer Desk	00	ALL
Int Ccy	<div>ⓘ</div> GBP	POUND
Int Ccy Mkt	1	Currency Market
Auto Rollover	Y	
Auto Capitalise	N	
Auto Roll Term	3M	
Liquidation Mode	AUTOMATIC	
Int Period Start	10 JAN 2011	10 JAN 2011
Int Period End	11 APR 2011	11 APR 2011
Orig Start Date	09 JUL 2010	09 JUL 2010
Orig Mat Date	09 OCT 2010	09 OCT 2010
Mature At Sod	YES	
Matured Online	NO	
Negative Rate	NO	
Rounding Rule	NATURAL	Natural Rounding
Deposit Term	3M	
Mtr Int Rat Typ	1-FIXED	

This field shows the status of the deposit whether it is matured or not