Reference

**Define Unit of Period**: Definition of time chapter in number of days

**Interest Payment Frequency**: Definition of interest payment frequency in units of period

**Deposit Schemes**: Definition of FD schemes including reinvestment details as well

**Deposit Schemes Interest Rates**: Defining interest rates for the defined schemes

**WHT Definition**: Defining interest rates based on slabs for a given period

**Define Penalty Rates**: Defining penalty charges rates for each scheme

**Tax Direction**: Report on WHT tax deductions for the specific Client

Front Office

**Application Entry**: Deposit application entry based on a predefined scheme. Introducer information and related commission also can be entered.

**Operating Instruction**: All operation instruction related the application and the Nominee information are captured.

**Maturity Instruction**: Definition of which action to be taken at the maturity **Payment Instruction**: How to do the payments at maturity is recorded. A third party payee can be added.

**Deposit Amount Allocation**:

**Edit List**: Report to double check all data entered related to an FD. This includes Depositor Details, Deposit Details, Introducer Details, Operating Instructions, Nominee Details, maturity Instructions, Interest Payment Instructions, Payee Details and related Receipt detail.

**Deposit Approval**: Giving Approval for the fixed deposit application

**Deposit Activation**: Activating the deposit schedule based on this activation date

Settlement

**Deposit Closure**: Deposit can be closed either at maturity or earlier. If an early withdrawal penalties charge will be raised. If closing at maturity either the deposit could be either reinvested or refunded.

**Amend Interest Payment Details**: Information on Interest payment at maturity is recorded over here.

**Deposit Cancellation**: Captures deposit closures happen before the maturity

Information Center

**Deposit Inquiry**: Warrant summary

**Client Exposure**: Information on all FDs under a single client

**Deposit Query**: List of all deposit for a certain branch for a given period.

Maintenance

**Assign Certificate Number**: Printing a Certificate for the deposit

**Restrict Holder Documents**: Holding the auto generated document

**Deposit Pledge against Credit Facility**: Providing a loan based on the fixed deposit

Documents

**Monthly Return on Investment**: Calculating ROI based on Advices & receipts.

**Certificate Covering Letter**: Offer letter for the deposit

**Renewal Notice**: Sending renewal notice at maturity and calculation gap interest for the period

**Master Schedule**: Scheduling interest payment for the deposits

**Auto Renewal Letter**: If advised for auto renewal, this letter will be generated

**Certificate Printing**: Certificate printing for the deposits

System Day End

* **Warrant Process**: Raising the warrant date based dues an Voucher processing
* **Maturity Process**: At the deposit expiry, Refunding deposit or Reinvestmenting based on the advice.
* **Auto Renewal Process**: Based on the advice closing the existing deposit & creating a new one.