

Journey from Order Placement till Settlement

Mutual Funds

HSBC PWS

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Revision History

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Distribution List

Team	Person

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1. Introduction

1. A Mutual Fund is a type of pooled investment in which money is collected from various investors to invest in securities like stocks, bonds, money market instruments and other assets
2. The objective of the document is to guide the users through the Mutual Fund order journey in the application. This document will cover Mutual Fund transaction types – Purchase, Redemption, Switch and Systematic Plans
 - a. **Purchase** refers to the process of investors signing up and committing to invest in a Mutual Fund. Investors would receive the units for the money invested. Purchase is divided into two parts i.e. Fresh Purchase - When User is investing in new folio and Additional Purchase- When User is investing in Existing Folio
 - b. **Redemption** refers to the process of returning of an investor's holding value based on the number of units sold by the investor
 - c. **Switch** refers to the process of transferring the investments from one fund scheme to another fund scheme for the investor
 - d. **Systematic Plans** refers to the process of orders like SIP, STP and SWP on specified Day/Date until end date of Systematic Plan
3. Mutual Funds order journey in the system consists of below steps for the user to perform the investment transaction
 - a. **Order Capture & Submission** - This step consists of the customer selecting the securities for transaction (Purchase, Redemption, Switch, SIP, SWP, and STP) and inputting the amount/units for the transaction. These transactions will be initiated from PMS
 - b. **Authorization of Orders** – Once orders are submitted, the supervisor will approve before routing the orders for execution to the product processor. For scenarios where risk deviation is present the same will go initially to Circle /Zone Head, additionally
 - c. **Order Routing** – After approval, the system will route the orders to the product processor for execution
 - d. **Settlement** - This process is to update the holdings of customers after receiving the trade file from the RTA

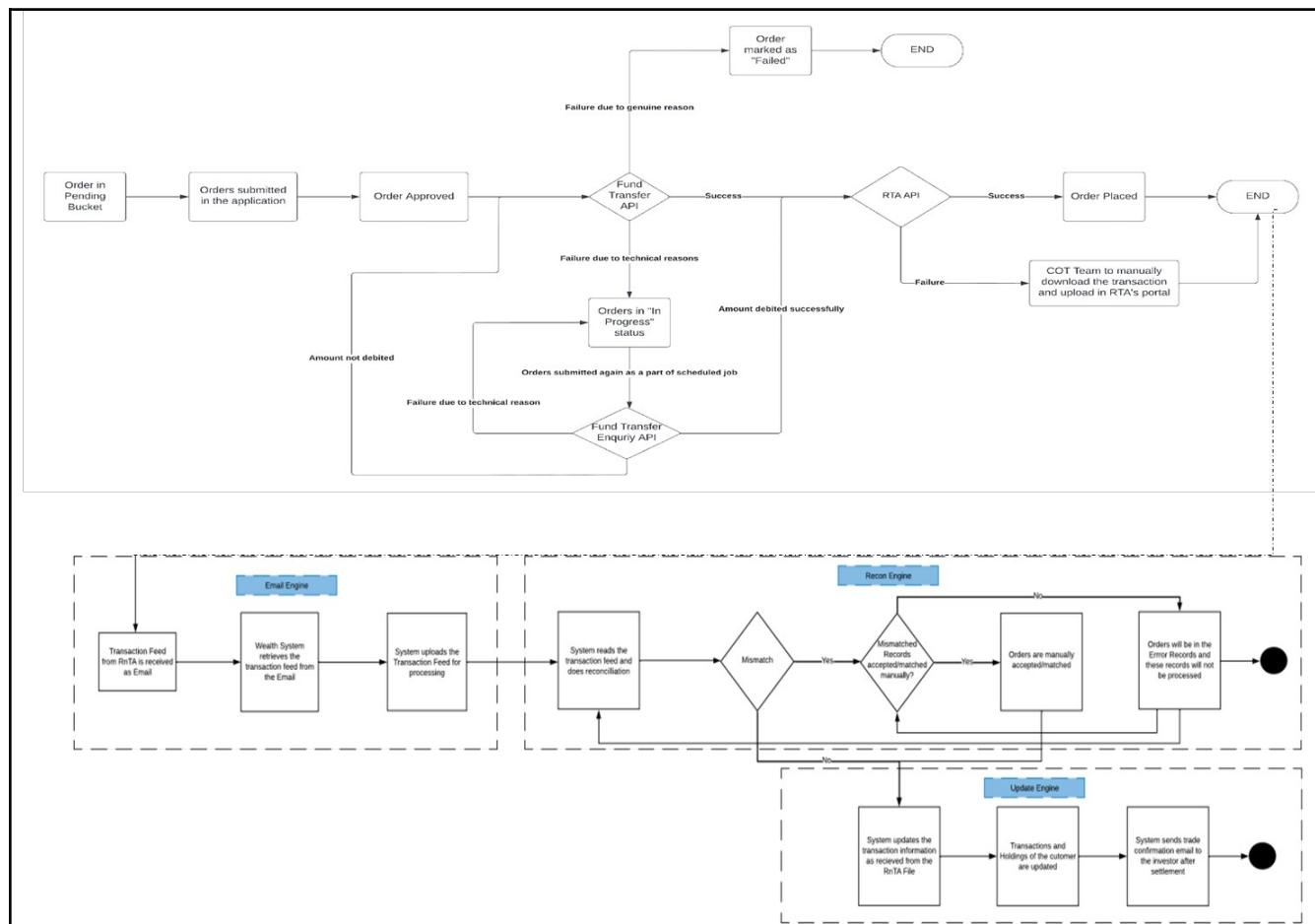
2. Prerequisite

S N o	Process	Reference Document
1	Customer Management	Journey of Editing customer Profile
2	User Maintenance	Journey of Defining Maintenance
3	License Maintenance	Journey of Defining Maintenance and Journey of Launching a Product

4	Risk Profile Questionnaire Maintenance	Journey of Assessing Risk
5	Risk Appetite Mapping	Journey of Assessing Risk
6	Model Portfolio Maintenance	Journey of Defining Maintenance
7	Security Maintenance	Journey of Launching a Product
8	Disclaimer Maintenance	Journey of Defining Maintenance
9	Customer Card	Journey of Customer Dashboard

3. Flow Diagram

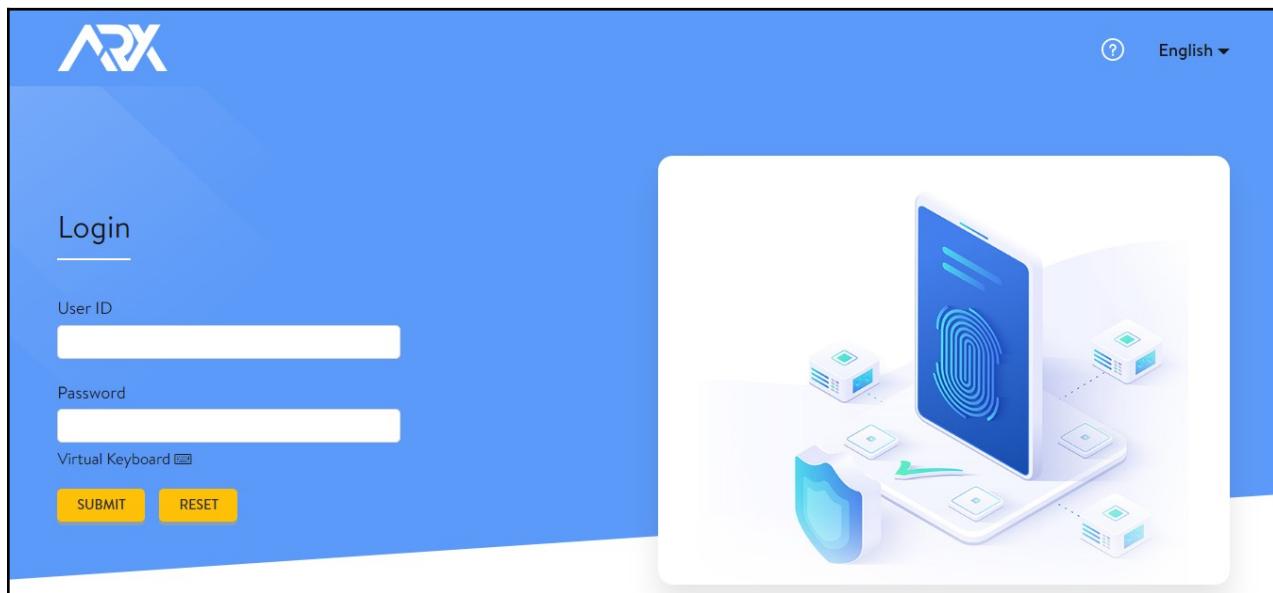
The below flow diagram illustrates the journey of order capture till settlement



4. Purchase

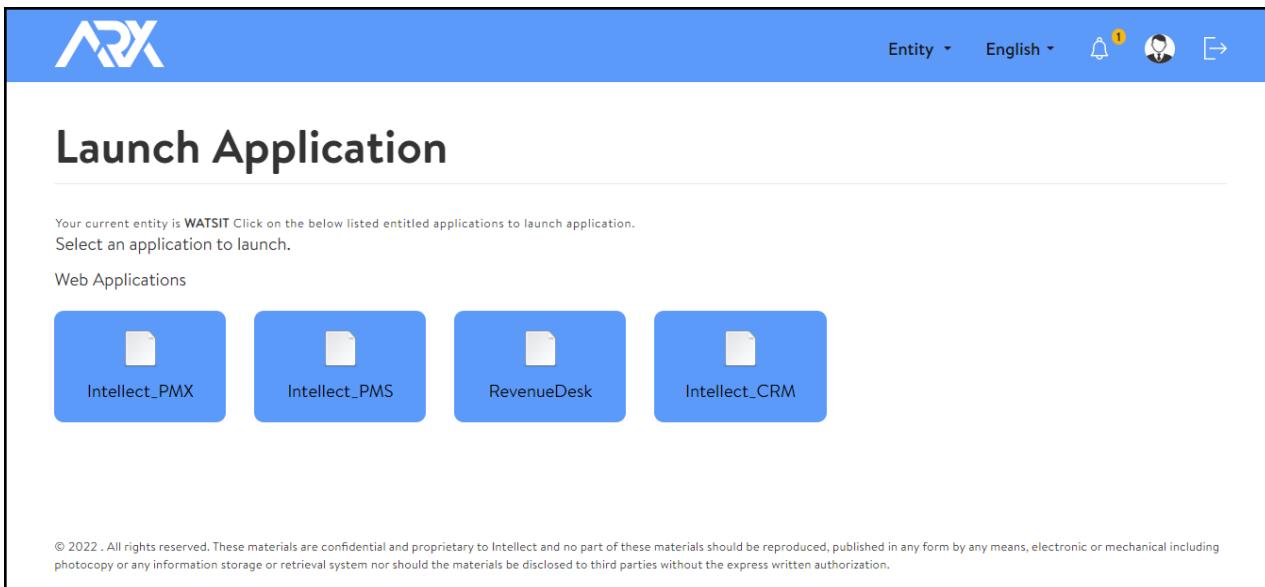
4.1. Login

1. User enters their credentials and logs into the application (Here user refers to the RM)



Screen: Launch the Application

2. Once logged in, user clicks on “Intellect_PMS” to launch PMS application



Your current entity is WATSIT Click on the below listed entitled applications to launch application.
Select an application to launch.

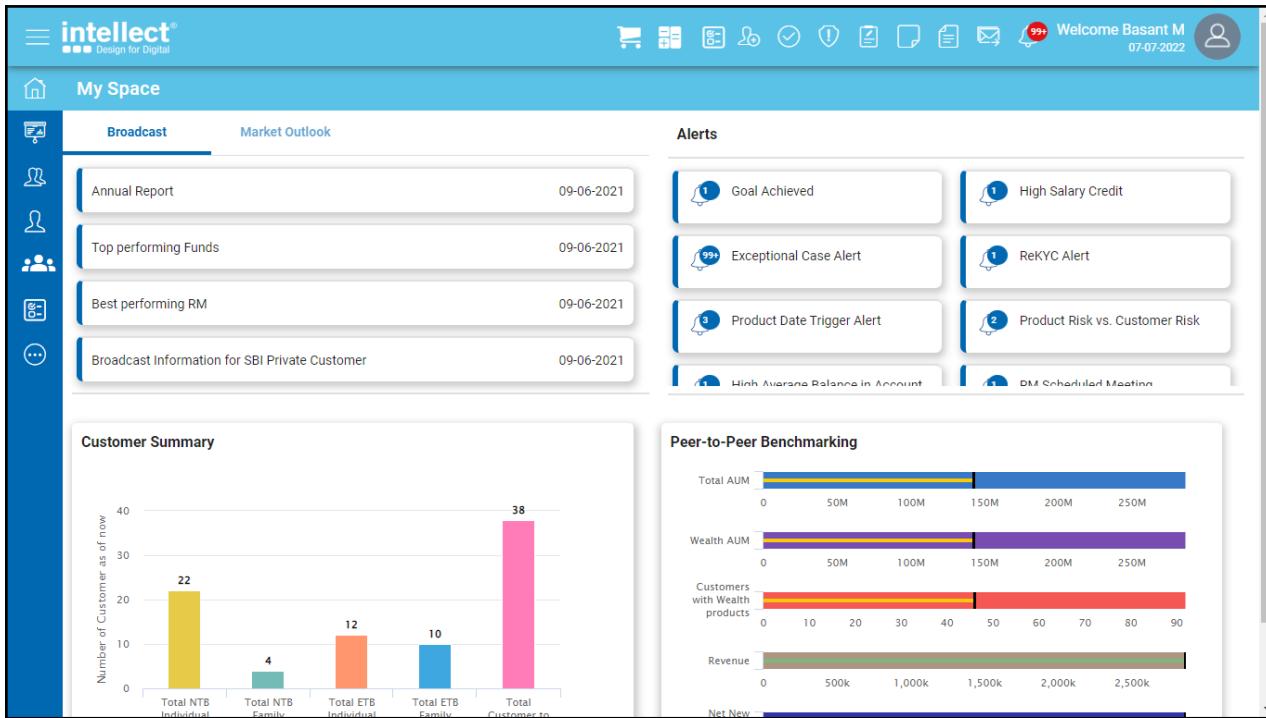
Web Applications

Intellect_PMX Intellect_PMS RevenueDesk Intellect_CRM

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Screen: Select Intellect_PMS

The following screen appears:



My Space

Broadcast Market Outlook Alerts

Report Type	Date
Annual Report	09-06-2021
Top performing Funds	09-06-2021
Best performing RM	09-06-2021
Broadcast Information for SBI Private Customer	09-06-2021

Customer Summary

Number of Customer as of now

Category	Count
Total NTB Individual	22
Total NTB Family	4
Total ETB Individual	12
Total ETB Family	10
Total Customer to	38

Peer-to-Peer Benchmarking

Total AUM

Wealth AUM

Customers with Wealth products

Revenue

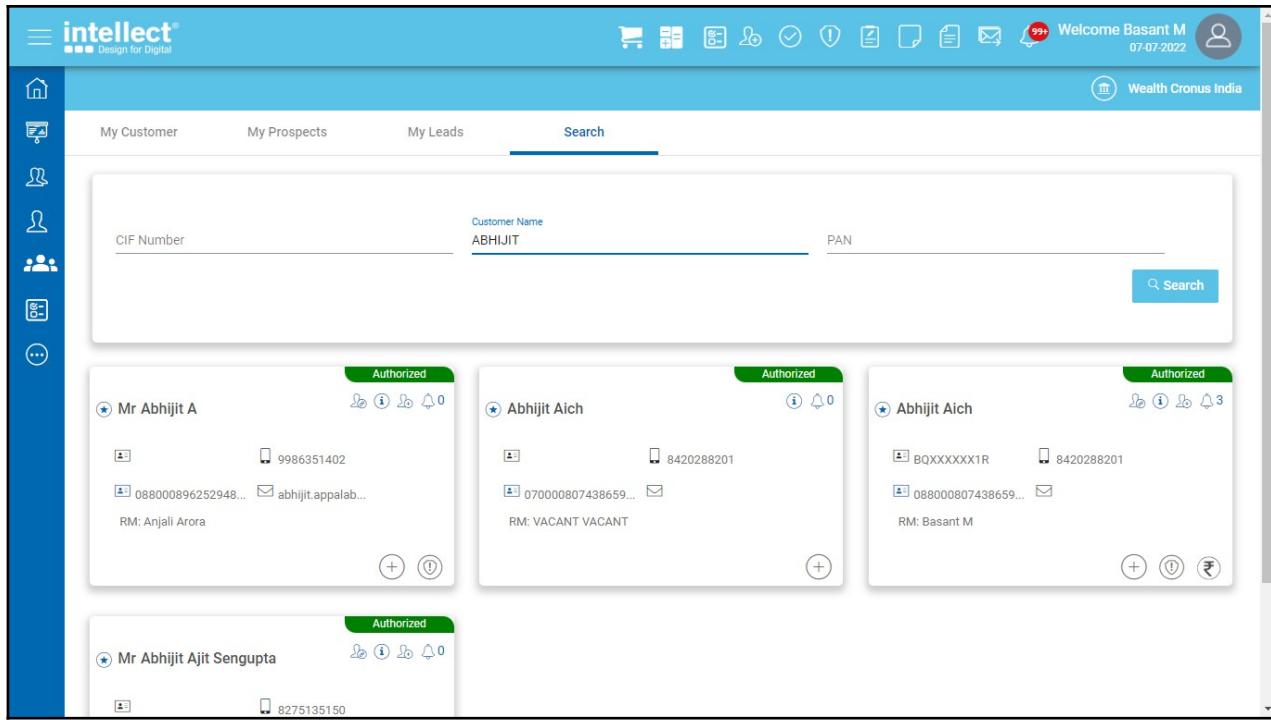
Net New

Screen: User Office Landing Screen

4.2. Product Selection

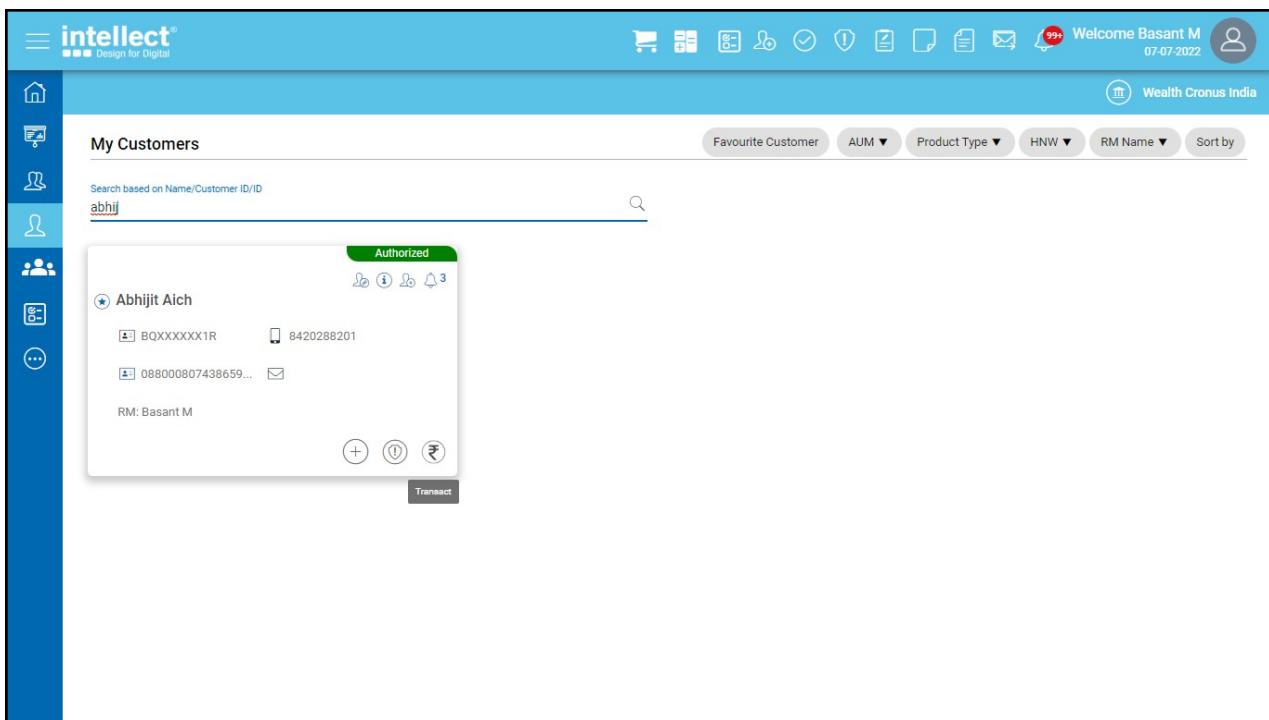
This process allows the User to view the products available for creating the portfolio. User can select the products to go ahead with the process of order capture.

- User logs in to the PMS application and searches for a customer through global Search or My customer list for which he wants to place an order. User enters the CIF id/Customer name/ ID to search and the Customer card is displayed on the screen



Screen: Customer Search

Customer Name	CIF Number	PAN	RM
Mr Abhijit A	9986351402	8420288201	Anjali Arora
Abhijit Aich	088000896252948...	8420288201	VACANT VACANT
Mr Abhijit Ajit Sengupta	8275135150	BQXXXXX1R	Basant M



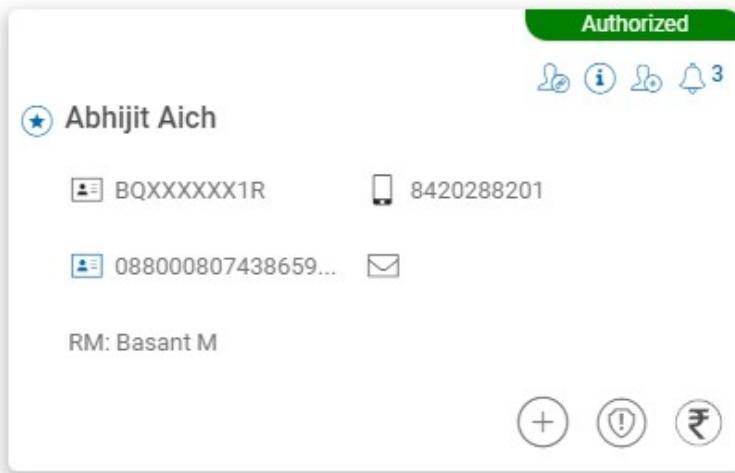
The screenshot shows the 'My Customers' section of the intellect platform. A customer card for 'Abhijit Aich' is highlighted. The card displays the following information:

- Name:** Abhijit Aich
- ID:** BQXXXXXX1R
- Phone:** 8420288201
- Email:** 088000807438659...
- RM:** Basant M

At the bottom of the card, there are three circular icons: a plus sign, a question mark, and a rupee symbol. Below these icons is a 'Transact' button.

Screen: My Customers

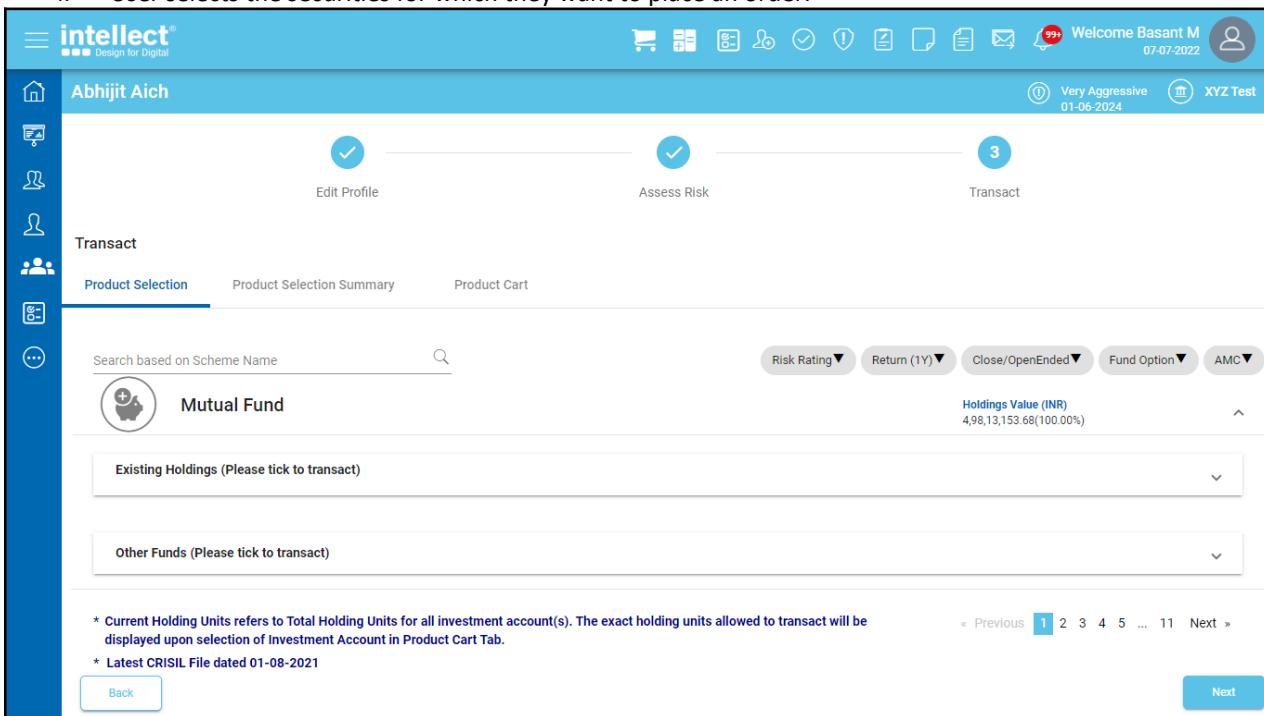
- User clicks on the  Transact button present on the customer card to navigates to the Product Selection screen



Customer Card- Transact button

- User needs to click on the "Mutual Fund" section. The section will expand to display the mutual funds securities for selection

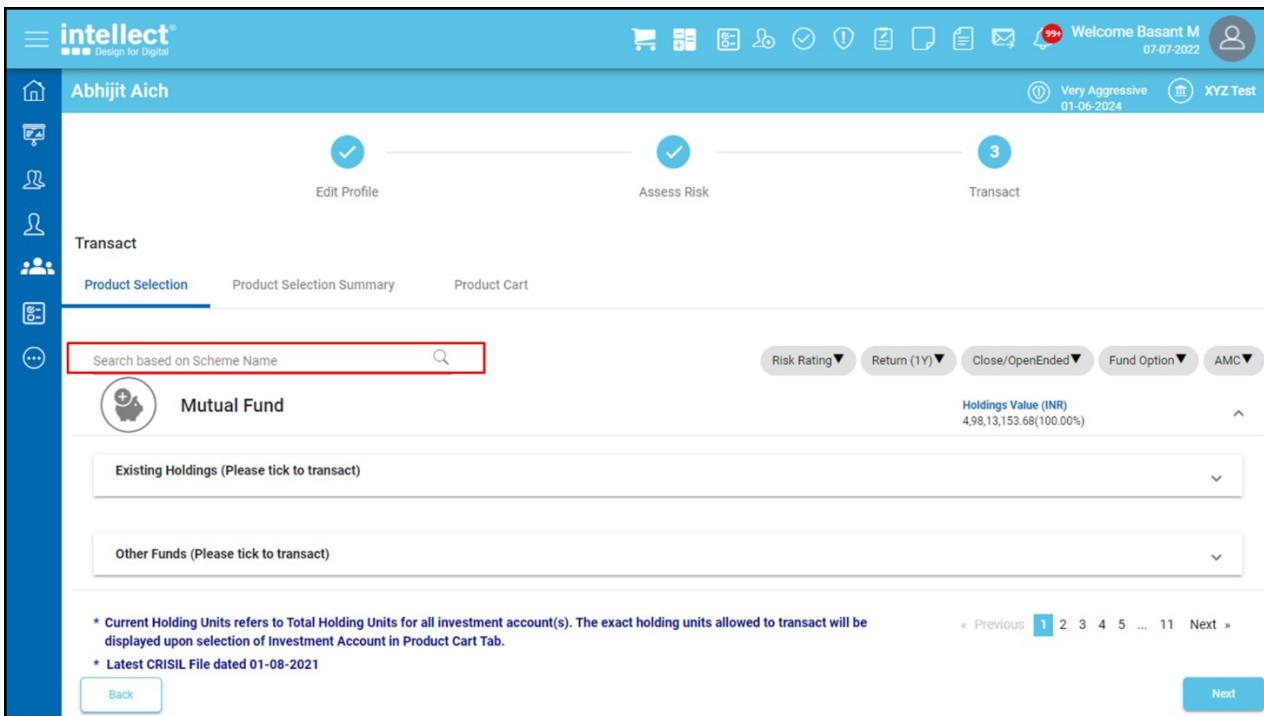
4. User selects the securities for which they want to place an order.



The screenshot shows the 'Product Selection' tab selected. At the top, there are three main buttons: 'Edit Profile', 'Assess Risk', and 'Transact'. The 'Transact' button has a count of '3' above it. Below these are three tabs: 'Product Selection' (selected), 'Product Selection Summary', and 'Product Cart'. A search bar at the top allows searching by 'Scheme Name'. The results show a single entry for 'Mutual Fund' with a holdings value of 4,98,13,153.68(100.00%). There are dropdown filters for 'Risk Rating', 'Return (1Y)', 'Close/OpenEnded', 'Fund Option', and 'AMC'. At the bottom, there are notes about holding units and a CRISIL file date, along with navigation links for 'Previous' and 'Next' pages.

Screen: Mutual Fund – Product Selection

5. To search for a specific product, users can enter the name in the search bar. The system allows partial search where it starts filtering the list after the user has entered at least 3 characters. System will search across the 2 sections (Existing Holdings and Other Funds)



The screenshot is identical to the previous one, except for the search bar which is now highlighted with a red box. This visual cue indicates that the user has begun the search process by entering part of the product name.

Screen: Search by Product Name

6. Product Selection screen will have two sections for the customer which will be in collapsed mode

- a) **Existing Holdings** - The existing holdings section will display all the existing mutual fund holdings of the customer for each folio. If Customer has invested in the same fund using multiple folios then the same security card will be displayed multiple times with the folio number as displayed below. Cards will be displayed with Security and Folio Combination

Existing Holdings (Please tick to transact)

<input checked="" type="checkbox"/> Mirae Asset Emerging Bluechip Fund - IDCW	Last NAV 10.000000	Current Holding Units(*) 100.0000	Market Value 1,000.00
INR IDCW Enable Moderate Return : 0.00%(1M), 0.00%(3M), 0.00%(6M) 0.00%(1Y), 0.00%(3Y), 0.00%(5Y)	Invest A/C Number - Customer Name - Signing Condition 223423 BR169095894F0177 - KASNO - Principle to Sign		

Screen: Existing Holdings

- b) **Other Funds** - The funds which are displayed here are the approved funds for transaction by the organization. The approved fund list will be uploaded separately by the operations user. User will get the option to select new folio or existing AMC folio when fund is selected from this section (Refer Annexure for Scheme Master file upload)

Other Funds (Please tick to transact)

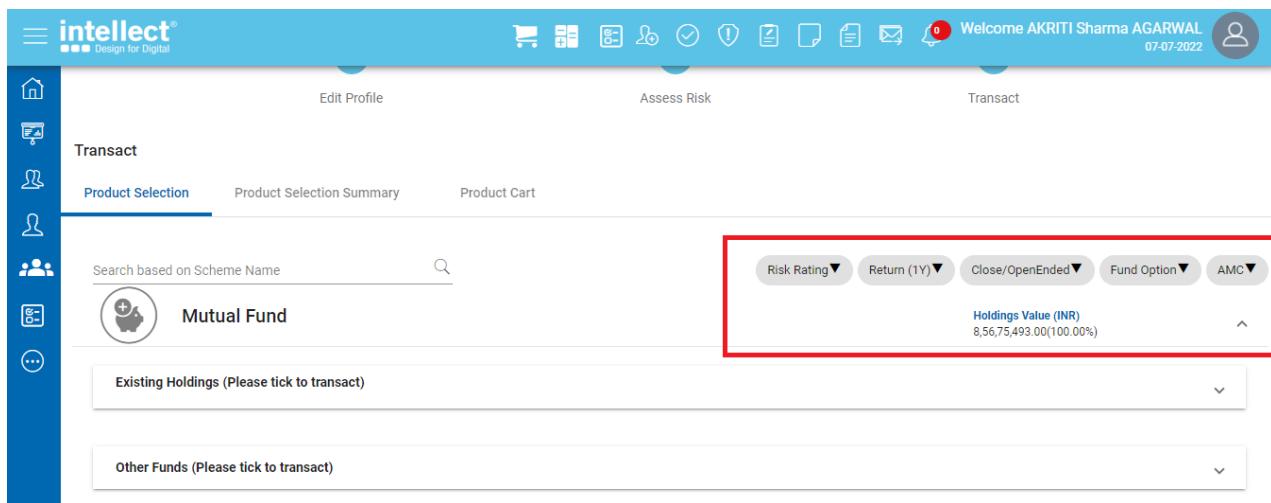
<input checked="" type="checkbox"/> SBI Magnum Equity ESG Fund Regular Growth	Last NAV 20.654200	Current Holding Units(*) 0.0000	Market Value (Branch CCY-INR) 0.00
INR IDCW Enable High Return : -21.90%(1M), -28.00%(3M), -22.10%(6M) -22.20%(1Y), -41.30%(3Y), -46.90%(5Y)			

Screen: Other Funds

7. System provides the below filters to refine the product list. Users can access the filter by clicking on them

- a) Risk Rating
- b) Return
- c) Close/Open Ended
- d) Fund Option
- e) AMC

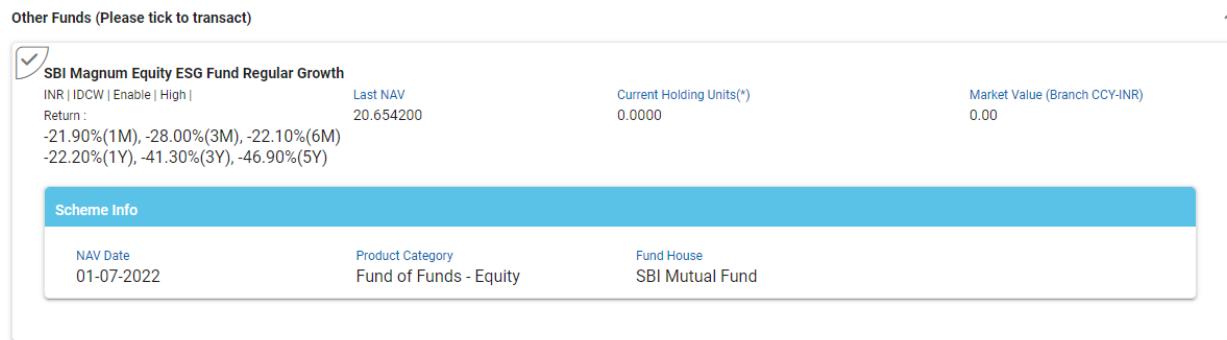
8. System displays the aggregated holdings value for all the mutual funds



The screenshot shows the Product Selection screen of the intellect platform. At the top, there are navigation icons and a welcome message for 'AKRITI Sharma AGARWAL' dated '07-07-2022'. Below the header, there are tabs for 'Edit Profile', 'Assess Risk', and 'Transact'. The 'Transact' tab is selected, showing sub-tabs for 'Product Selection', 'Product Selection Summary', and 'Product Cart'. On the left, a sidebar has icons for Home, Transact, Product Selection (highlighted in blue), Product Selection Summary, Product Cart, and other options. A search bar labeled 'Search based on Scheme Name' is followed by a magnifying glass icon. To the right of the search bar, there is a red rectangular box highlighting a group of dropdown filters: 'Risk Rating ▾', 'Return (1Y) ▾', 'Close/OpenEnded ▾', 'Fund Option ▾', and 'AMC ▾'. Below these filters, a box displays 'Holdings Value (INR)' as '8,56,75,493.00(100.00%)'. Further down, sections for 'Existing Holdings (Please tick to transact)' and 'Other Funds (Please tick to transact)' are shown.

Screen: Filters and aggregated Holdings Value

9. User can click on the security card to view additional details like NAV Date, Product Category and Fund House in the overlay

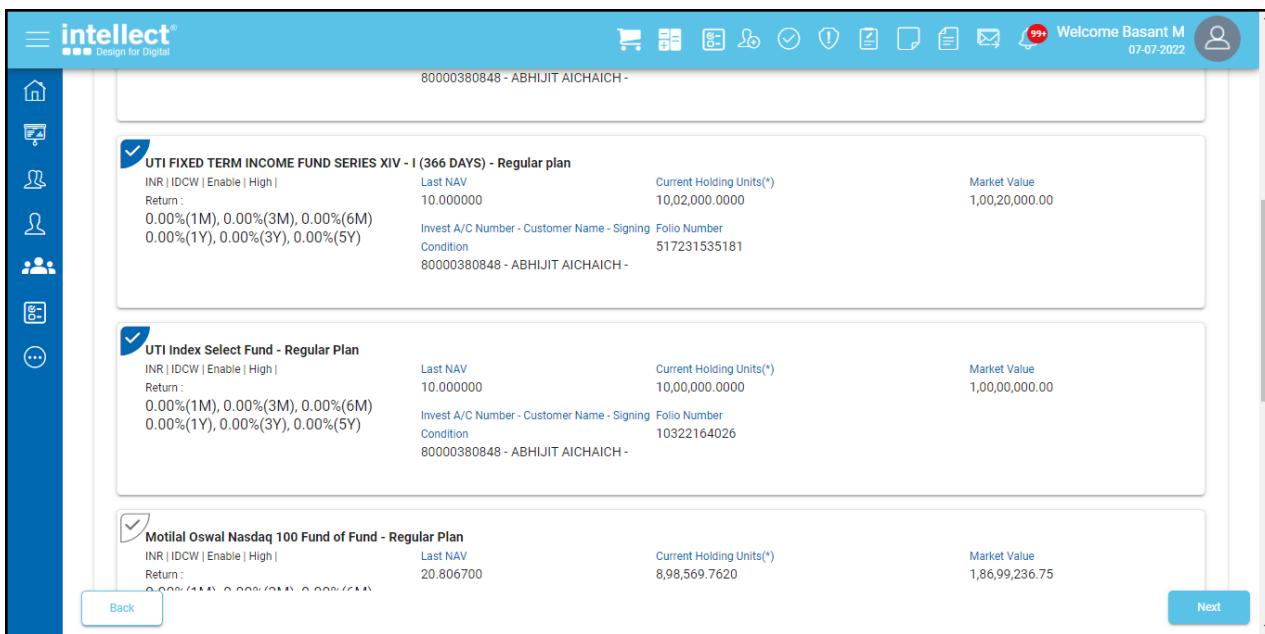


The screenshot shows an overlay for the 'SBI Magnum Equity ESG Fund Regular Growth' fund. It includes the following details:

- Scheme Info:**
 - NAV Date:** 01-07-2022
 - Product Category:** Fund of Funds - Equity
 - Fund House:** SBI Mutual Fund
- Performance Metrics:**
 - INR | IDCW | Enable | High |
 - Return: -21.90%(1M), -28.00%(3M), -22.10%(6M)
 - Last NAV: 20.654200
 - Current Holding Units(*): 0.0000
 - Market Value (Branch CCY-INR): 0.00

Screen: Additional Details in Overlay

10. User selects the desired securities from Existing Holdings or Other Funds and click on Next button to proceed to the Product Selection Summary screen. Subscription transactions can be carried out from either existing holdings or other funds section



UTI FIXED TERM INCOME FUND SERIES XIV - I (366 DAYS) - Regular plan
 INR | IDCW | Enable | High |
 Return :
 0.00%(1M), 0.00%(3M), 0.00%(6M)
 0.00%(1Y), 0.00%(3Y), 0.00%(5Y)
 Last NAV 10.000000
 Invest A/C Number - Customer Name - Signing Condition Folio Number
 517231535181
 80000380848 - ABHIJIT AICHAICH -

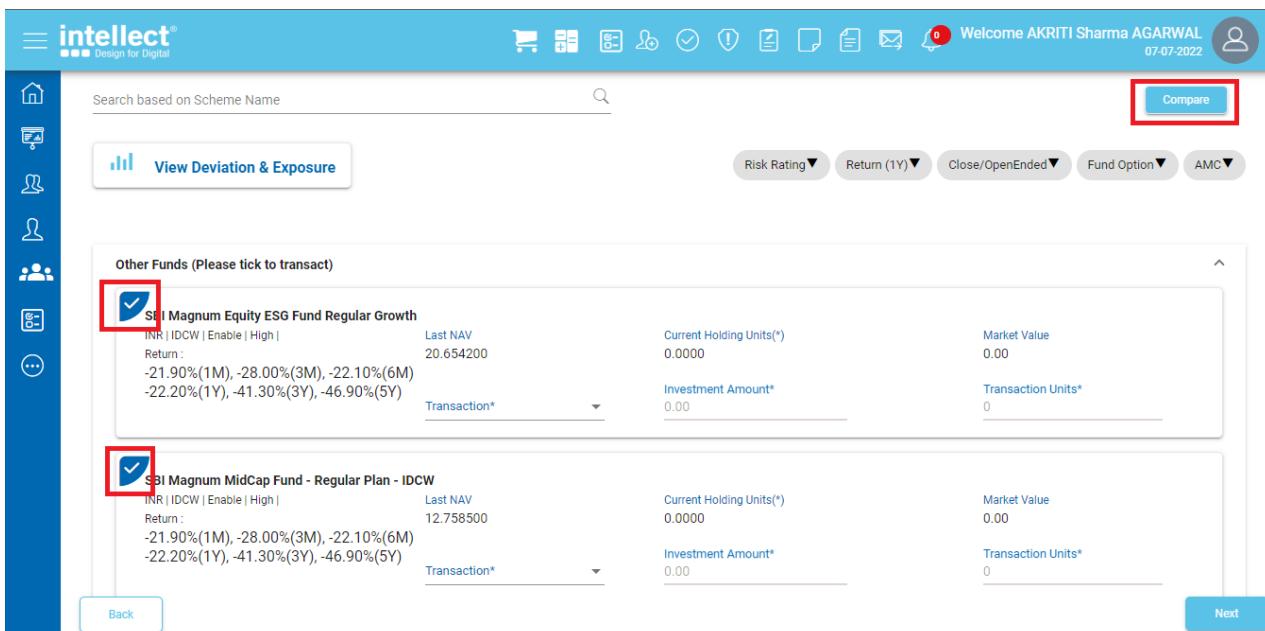
UTI Index Select Fund - Regular Plan
 INR | IDCW | Enable | High |
 Return :
 0.00%(1M), 0.00%(3M), 0.00%(6M)
 0.00%(1Y), 0.00%(3Y), 0.00%(5Y)
 Last NAV 10.000000
 Invest A/C Number - Customer Name - Signing Condition Folio Number
 10322164026
 80000380848 - ABHIJIT AICHAICH -

Motilal Oswal Nasdaq 100 Fund of Fund - Regular Plan
 INR | IDCW | Enable | High |
 Return :
 0.00%(1M), 0.00%(3M), 0.00%(6M)
 0.00%(1Y), 0.00%(3Y), 0.00%(5Y)
 Last NAV 20.806700
 Current Holding Units(*) 8,98,569.7620
 Market Value 1,86,99,236.75

Screen: Mutual Fund – Product Selection

4.3. Product Selection Summary

1. User lands on the product selection summary screen. User will be able to see the securities which were selected in the Product Selection screen
2. User has the provision to compare up to 3 funds. To compare, the user needs to select at least two securities and click on the “Compare” button

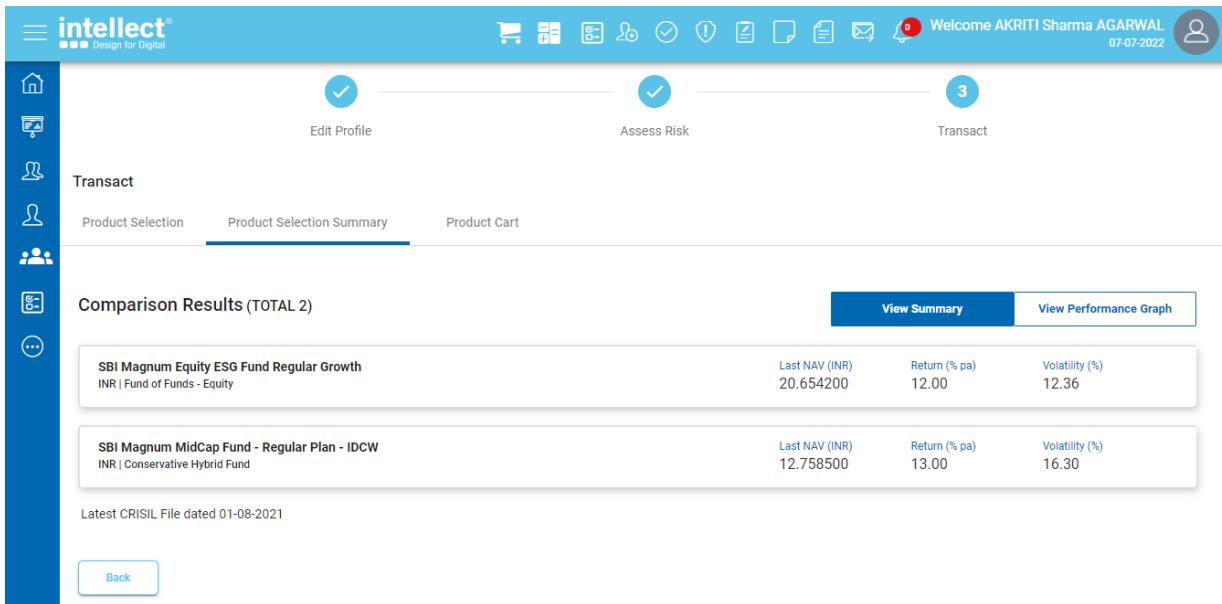


SBI Magnum Equity ESG Fund Regular Growth
 INR | IDCW | Enable | High |
 Return :
 -21.90%(1M), -28.00%(3M), -22.10%(6M)
 -22.20%(1Y), -41.30%(3Y), -46.90%(5Y)
 Last NAV 20.654200
 Transaction* 0.00
 Current Holding Units(*) 0.0000
 Investment Amount* 0.00
 Market Value 0.00
 Transaction Units* 0

SBI Magnum MidCap Fund - Regular Plan - IDCW
 INR | IDCW | Enable | High |
 Return :
 -21.90%(1M), -28.00%(3M), -22.10%(6M)
 -22.20%(1Y), -41.30%(3Y), -46.90%(5Y)
 Last NAV 12.758500
 Transaction* 0.00
 Current Holding Units(*) 0.0000
 Investment Amount* 0.00
 Market Value 0.00
 Transaction Units* 0

Screen: Compare

3. User lands on the Comparison screen to view the summary of the two funds. User can navigate to view the comparison for Performance details by clicking on “View Performance Graph”



Comparison Results (TOTAL 2)

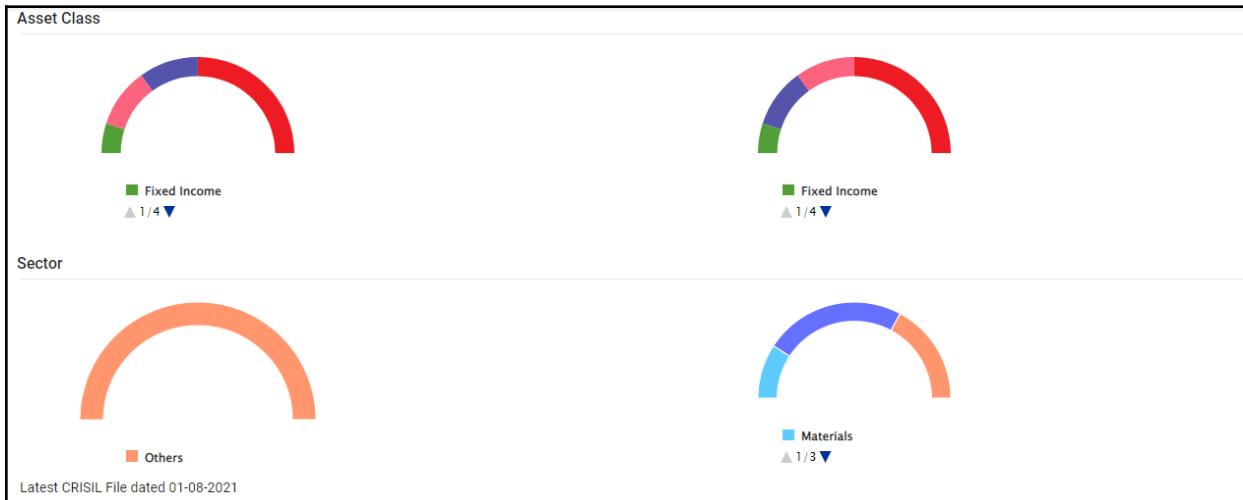
Fund Name	Last NAV (INR)	Return (% pa)	Volatility (%)
SBI Magnum Equity ESG Fund Regular Growth INR Fund of Funds - Equity	20.654200	12.00	12.36
SBI Magnum MidCap Fund - Regular Plan - IDCW INR Conservative Hybrid Fund	12.758500	13.00	16.30

Latest CRISIL File dated 01-08-2021

[View Summary](#) [View Performance Graph](#)

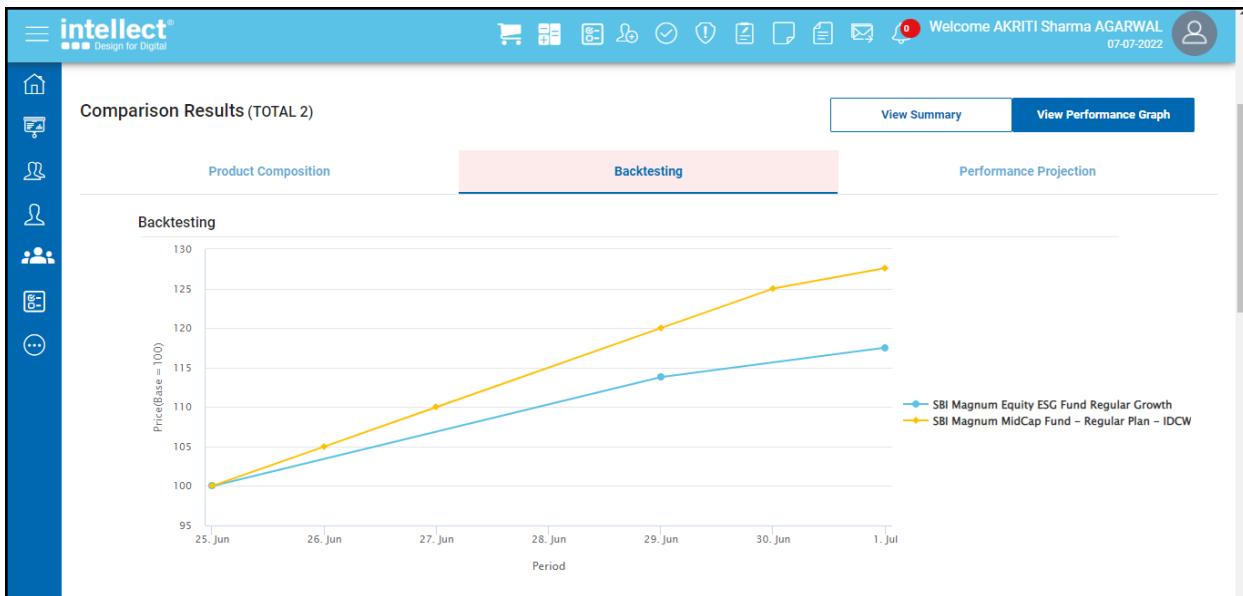
Screen: View Summary

4. Product Composition- This displays the asset and sector exposure details for the two funds. The exposure details are taken from the CRISIL Portfolio Composition Master



Screen: View Performance Graph - Product Composition

5. Back testing- Back testing displays the Comparison of the historical performance for the selected securities for 1M, 3M, 6M, 1Y, 2Y and 5Y. This graph is plotted based on the Prices maintained in the Security Price Master. Refer annexure to see how the backtesting calculation is being done



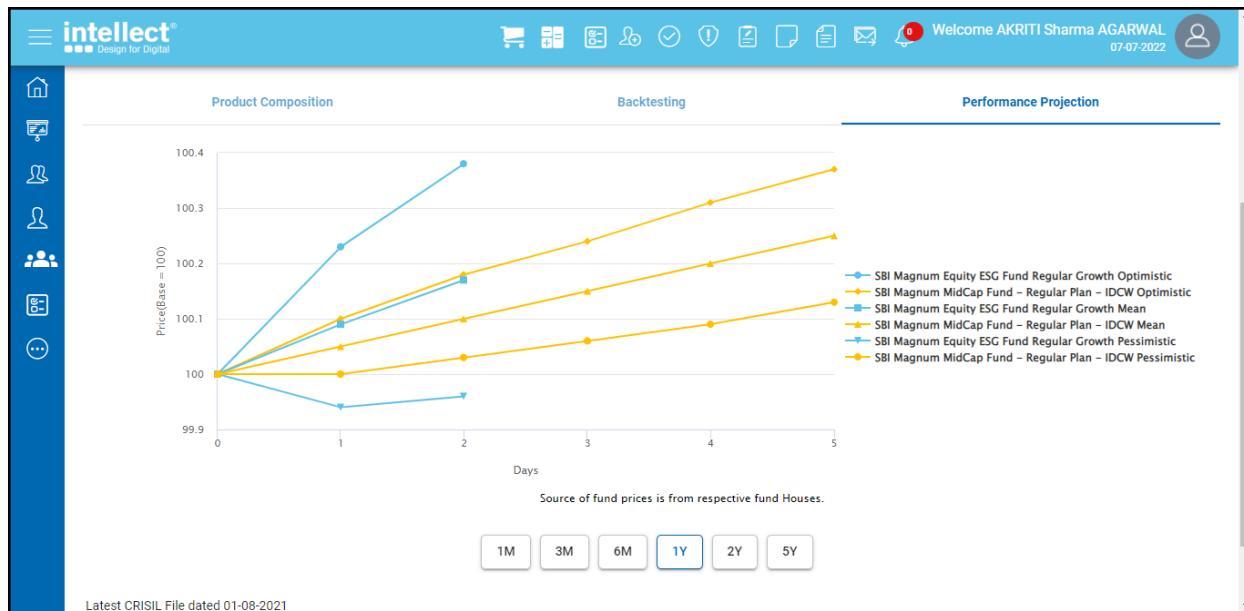
Screen: View Performance Graph – Back testing

- Max Drawdown-Maximum drawdown displays the maximum observed loss from a peak to a trough of a security, before a new peak is attained for 1M, 3M, 6M, 1Y, 2Y and 5Y. This graph is plotted based on the Prices maintained in the Security Price Master. Refer annexure to see the calculator on Max Drawdown



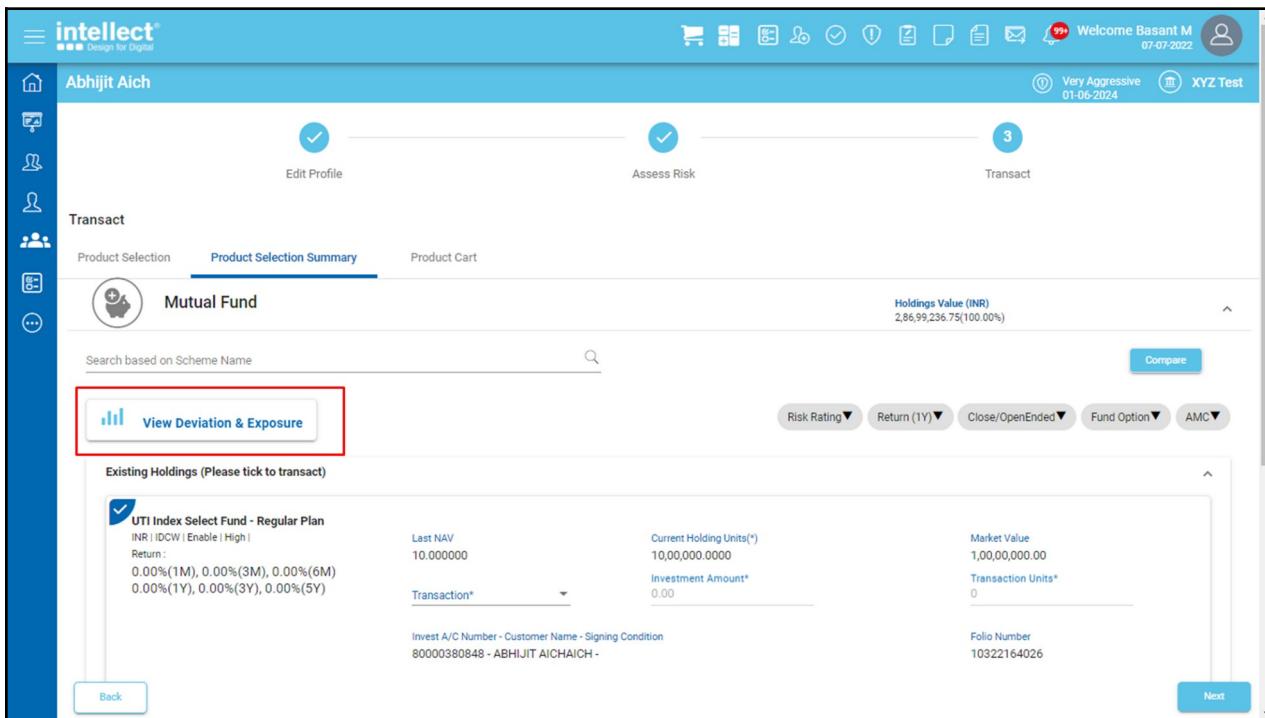
Screen: View Performance Graph – Max Drawdown

- Performance Projection - Performance projections displays the futuristic performance of the security as per the current scenario, in an optimistic scenario and, in a pessimistic scenario for a definite period of time. Refer annexure to see the calculator on Max Drawdown



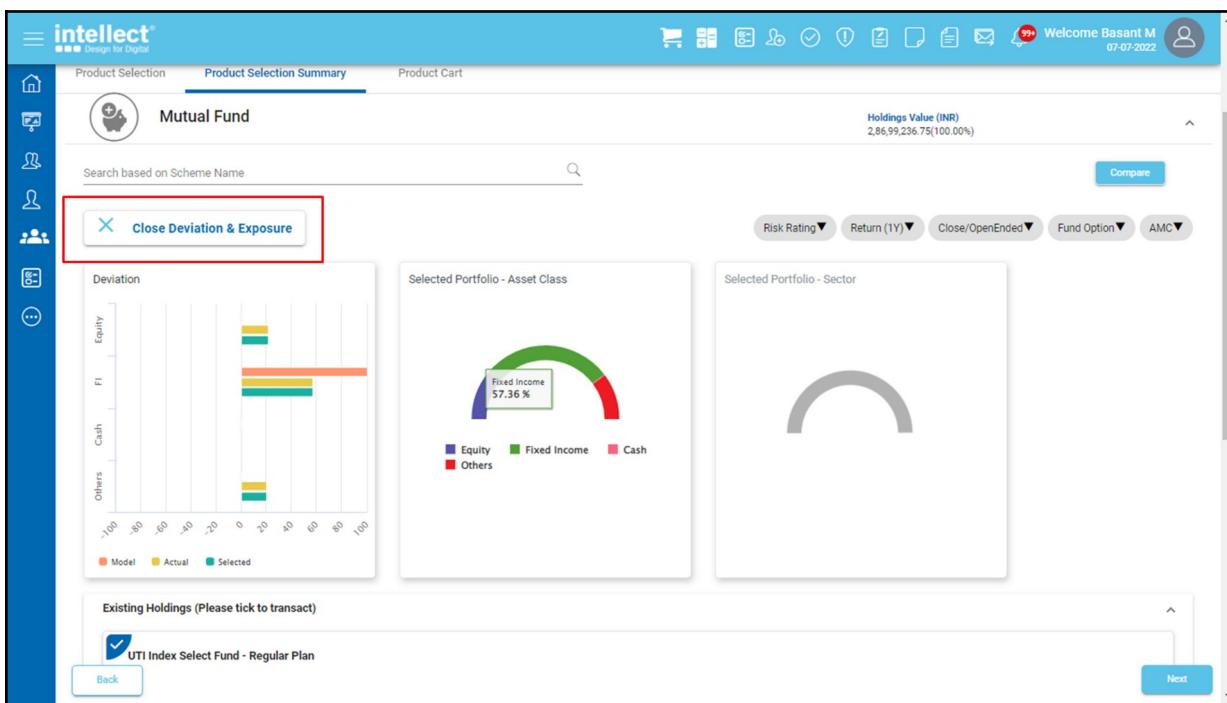
Screen: View Performance Graph - Performance Projection

8. On clicking the Button “View Deviation & Exposure”, the below widgets are available and same will disappear on clicking Close Deviation & Exposure
 - a) Deviation – Plots model vs. actual vs. selected portfolio asset exposure
 - i. Model - This displays the Model asset allocation based on the risk profile of the customer
 - ii. Actual - This displays the asset allocation of the existing holdings of the customer
 - iii. Selected - This displays the asset allocation of the selected securities in the product selection
 - b) Selected Portfolio - Asset Class : Displays the asset class exposure of the selected securities
 - c) Selected Portfolio - Sector : Displays the sector exposure of the selected securities



The screenshot shows the 'Product Selection Summary' tab under the 'Transact' section. A red box highlights the 'View Deviation & Exposure' button. Other visible buttons include 'Edit Profile', 'Assess Risk', and 'Transact'. The 'Mutual Fund' category is selected. The 'Existing Holdings (Please tick to transact)' table shows details for the 'UTI Index Select Fund - Regular Plan'. The 'View Deviation & Exposure' button is located at the bottom left of the table area.

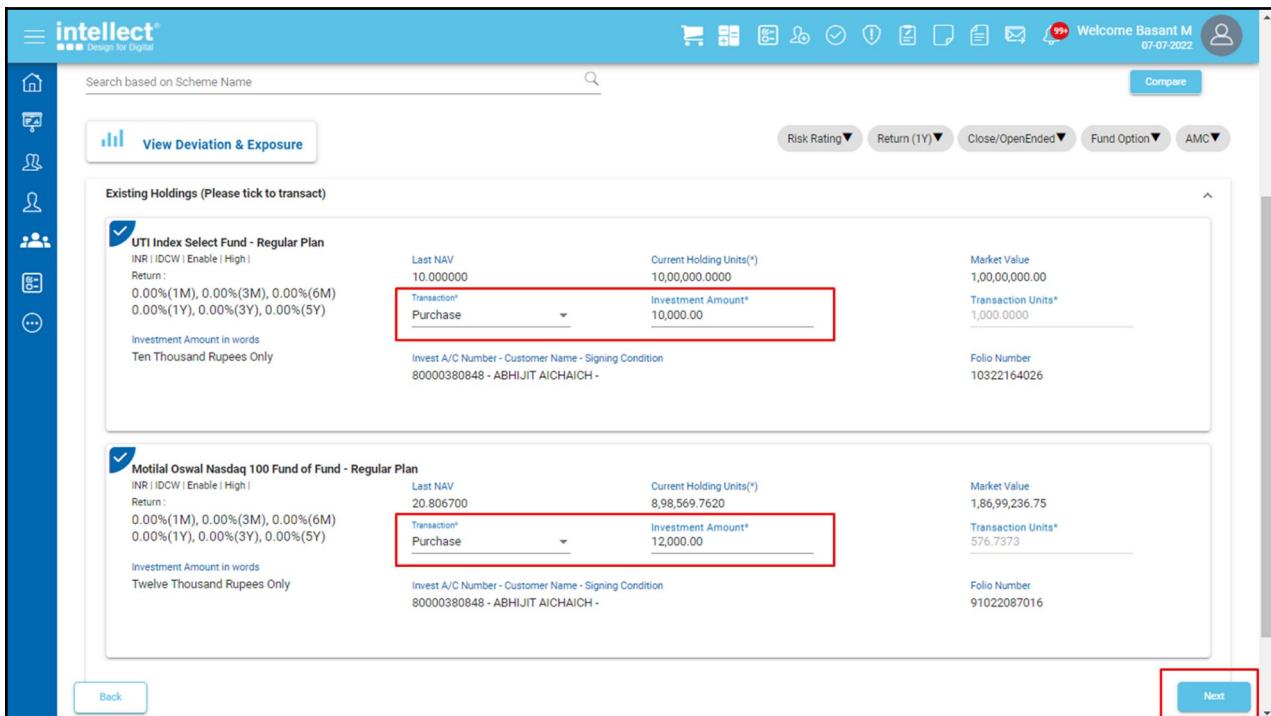
Screen: Mutual Fund – View Deviation & Exposure



The screenshot shows the 'Product Selection Summary' tab selected in the top navigation bar. A 'Mutual Fund' icon is visible. The main area displays a bar chart titled 'Deviation' showing asset allocation across Equity, FI, Cash, and Others categories. A legend indicates Model (orange), Actual (yellow), and Selected (teal) values. To the right, two circular progress bars show 'Selected Portfolio - Asset Class' (57.36% Fixed Income) and 'Selected Portfolio - Sector'. Below these are sections for 'Existing Holdings' and a transaction dropdown for 'UTI Index Select Fund - Regular Plan'.

Screen: Mutual Fund – Close Deviation & Exposure

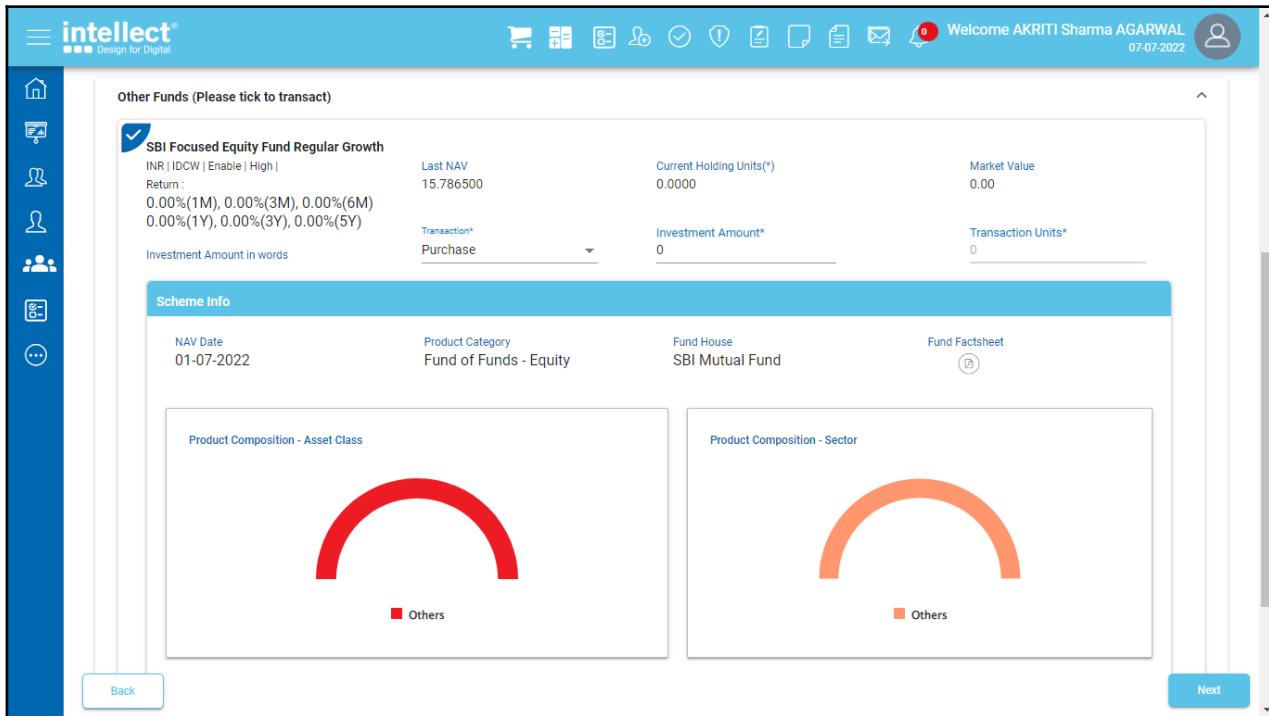
9. User clicks on the transaction dropdown of the selected security. Selected transaction type will be Purchase and User inputs the investment amount. Unit will get auto-populated as per current NAV. Once the data is inputted, the user needs to click on the “Next” button at the bottom right of the screen to navigate to the Order Cart



This screenshot shows the 'View Deviation & Exposure' step. It lists existing holdings for 'UTI Index Select Fund - Regular Plan' and 'Motilal Oswal Nasdaq 100 Fund of Fund - Regular Plan'. For each fund, it provides Last NAV, Current Holding Units, Market Value, Transaction Units, Folio Number, and Investment Amount. The 'UTI Index Select Fund' section has its transaction dropdown and investment amount field highlighted with a red box. The 'Motilal Oswal Nasdaq 100 Fund' section also has its transaction dropdown and investment amount field highlighted with a red box. A 'Next' button is located at the bottom right.

Screen: Input Purchase details

10. User will be able to see the validations while placing the Purchase transaction on min Purchase amount/quantity as maintained for selected security. (Refer Validations section)
11. User clicks on the returns and Product overlay will get displayed. User can view the NAV Date, Product category, Fund House, Download Fund factsheet, Composition of the security Asset class wise and Sector wise



The screenshot shows the Intellect platform interface for fund purchases. At the top, there's a navigation bar with icons for search, filters, user profile, and notifications. The main area is titled 'Other Funds (Please tick to transact)'. A specific fund is selected: 'SBI Focused Equity Fund Regular Growth'. The details shown include:

- INR | DCW | Enable | High |**
- Last NAV**: 15.786500
- Current Holding Units(*)**: 0.0000
- Market Value**: 0.00
- Return**: 0.00%(1M), 0.00%(3M), 0.00%(6M)
0.00%(1Y), 0.00%(3Y), 0.00%(5Y)
- Investment Amount in words**: _____
- Transaction***: Purchase
- Investment Amount***: 0
- Transaction Units***: 0

Scheme Info section includes:

- NAV Date**: 01-07-2022
- Product Category**: Fund of Funds - Equity
- Fund House**: SBI Mutual Fund
- Fund Factsheet**: [View](#)

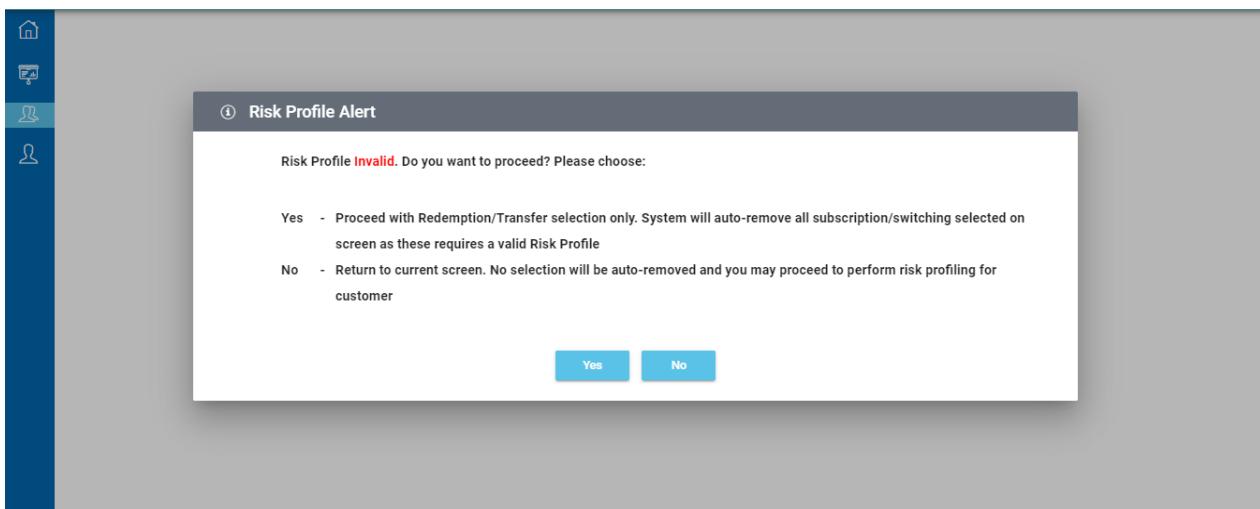
Product Composition sections show two charts:

- Asset Class**: A red semi-circular chart with a legend for 'Others'.
- Sector**: An orange semi-circular chart with a legend for 'Others'.

At the bottom left is a 'Back' button, and at the bottom right is a 'Next' button.

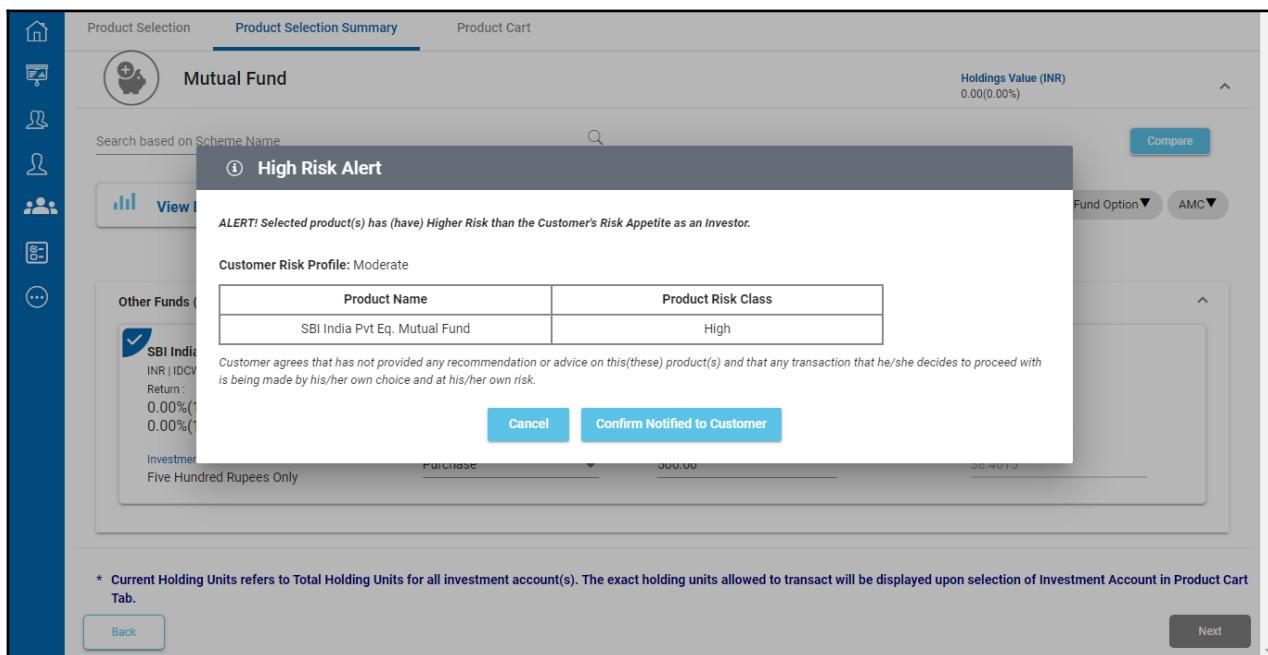
Screen: Product Overlay

12. If the customer does not have a risk profile or the risk profile has expired, the system prompts the user to select “Yes” or “No” option. If the user selects “Yes”, the system returns to the product selection screen and allows only redemption transactions. If the user selects “No”, the system returns to the product selection summary screen and the user needs to perform risk profiling for the customer to proceed further.



Screen: Notification to User when Customer does not have Risk Profile or Risk Profile has expired

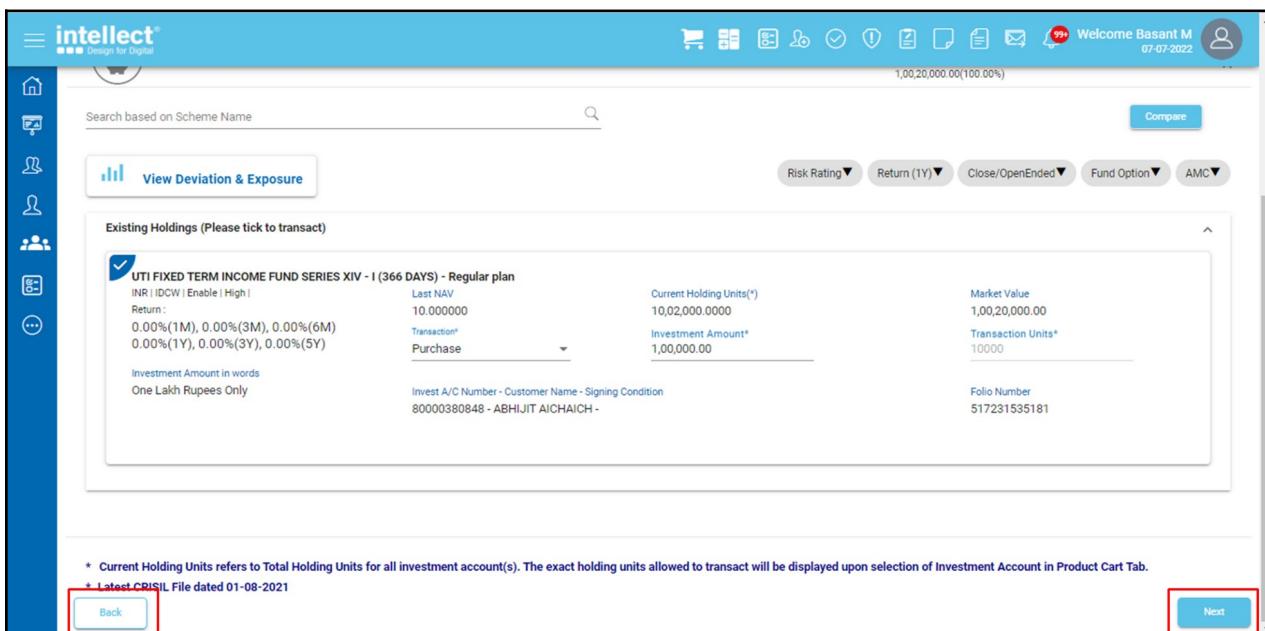
13. If the Product Risk profile is equal to or less than the Customer Risk profile then no warning message will be displayed and User can complete the order journey (applicable for Purchase, SIP, STP and Switch transaction type)
14. If the Product Risk Profile is only 1 level up from the Customer Risk Profile then the system will give a warning display to the User prompting him to confirm the same. All securities where there is a mismatch would be shown in the pop-up message. (Applicable for Purchase, Switch, SIP and STP transaction types)



Screen: High Risk Alert Notification

15. If the Product Risk Profile is 2 levels higher than the Customer Risk Profile (**PRR=CRR+2**), then the system will give a warning to the User prompting him to confirm the same. All the securities where there is a mismatch would be shown in the pop-up message. (Applicable for Purchase, SIP, STP and Switch transaction type).

16. In the above scenario when the User submits the order for authorization then the Order will go first to Circle head/ Zonal head for approval and after they have approved the order will go for further authorization to the Supervisor
17. If Product Risk Profile is greater than Customer Risk Profile +2, (**PRR>CRR+2**) For Example- customer risk profile is Very Conservative then he cannot buy a product whose risk profile is Aggressive and Very aggressive. System will display a hard stop and will not allow transactions in this security
18. In the Product Selection Summary screen, the User can review the securities selected. If the User wishes to add any securities, they can click on the “Back” button to navigate back to the “Product Selection” screen
19. User clicks on the “Next” button to navigate to the “Product Cart” screen



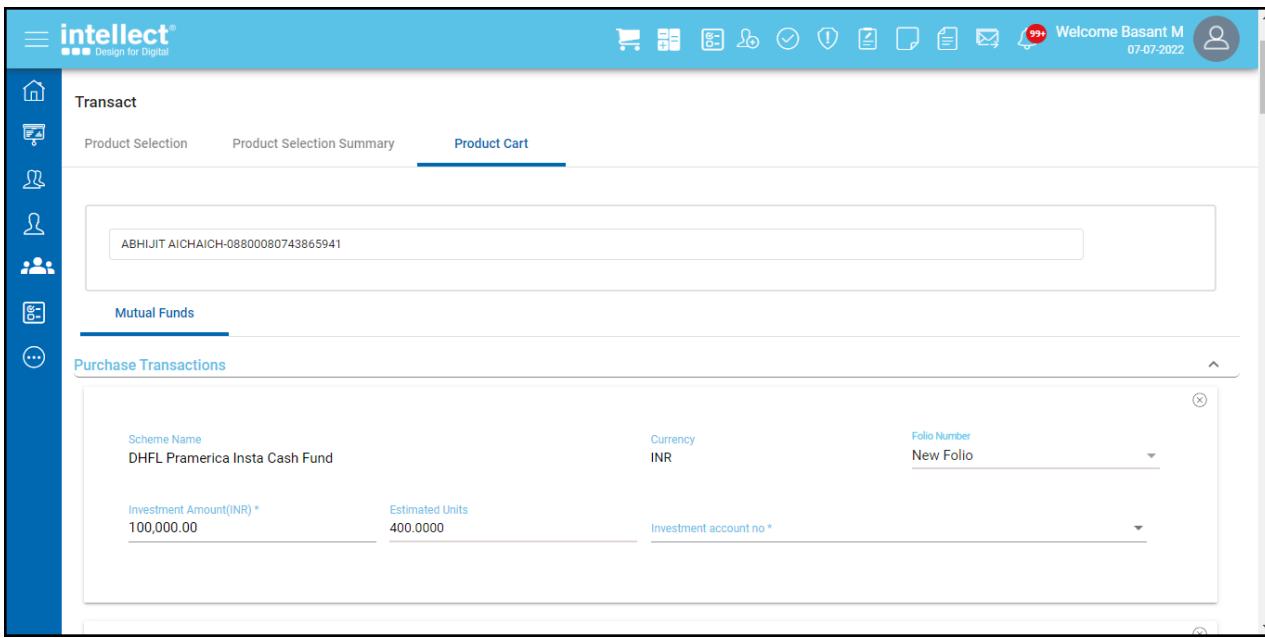
UTI FIXED TERM INCOME FUND SERIES XIV - I (366 DAYS) - Regular plan			
INR IDCW Enable High	Last NAV 10.00000	Current Holding Units(*) 10,02,000.0000	Market Value 1,00,20,000.00
Return: 0.00%(1M), 0.00%(3M), 0.00%(6M) 0.00%(1Y), 0.00%(3Y), 0.00%(5Y)	Transaction* Purchase	Investment Amount* 1,00,000.00	Transaction Units* 10000
Investment Amount in words One Lakh Rupees Only	Invest A/C Number - Customer Name - Signing Condition 80000380848 - ABHIJIT A/CHAICH -	Folio Number 517231535181	

* Current Holding Units refers to Total Holding Units for all investment account(s). The exact holding units allowed to transact will be displayed upon selection of Investment Account in Product Cart Tab.
* Latest CRISIL File dated 01-08-2021

Screen: Summary of Securities Selected by the User

4.4. Product Cart

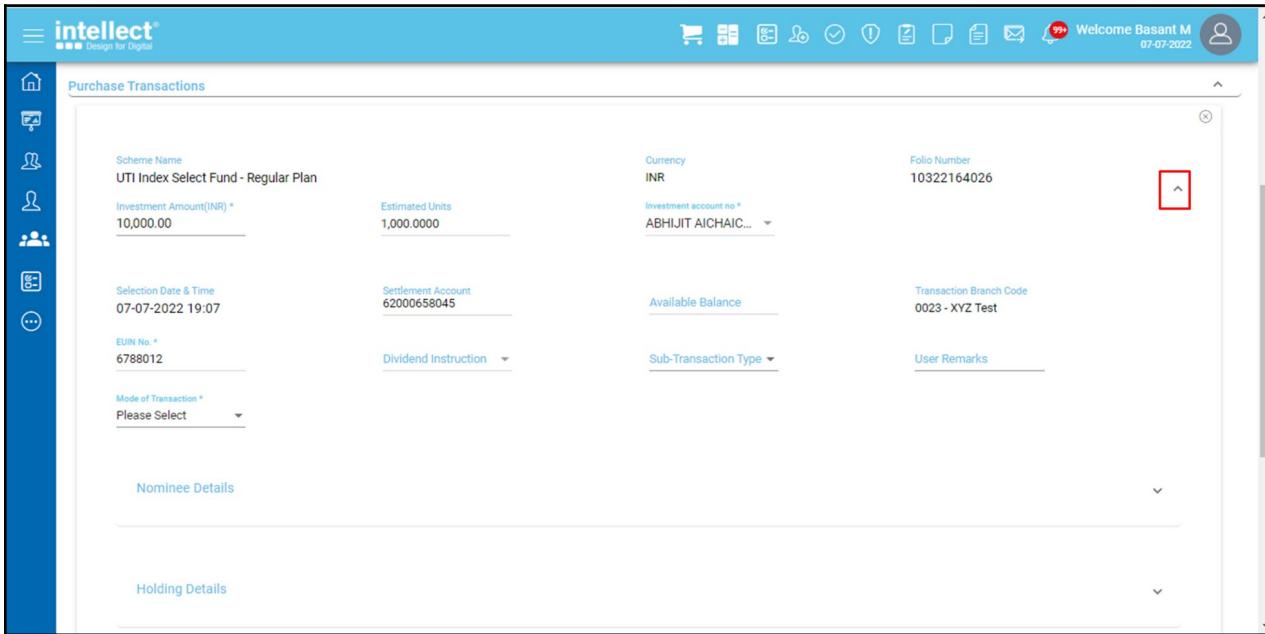
1. User will land on the Product cart screen after clicking the “Next” button in the previous screen. All the orders in the order cart by default will be in collapsed mode. Orders are grouped by the Transaction Type. All the Purchase Orders can be viewed under “Purchase Transactions” and similarly for other transaction types Redemption, Switch, SIP, SWP and STP



The screenshot shows the intellect Product Cart screen. At the top, there are navigation icons and a welcome message for Basant M (07-07-2022). The main area is titled "Transact" and has tabs for "Product Selection" and "Product Selection Summary". The active tab is "Product Cart". A search bar contains the text "ABHIJIT AICHAICH-08800080743865941". Below this, under the "Mutual Funds" section, there is a card for a transaction. The card details are: Scheme Name: DHFL Pramerica Insta Cash Fund, Currency: INR, Folio Number: New Folio. The investment amount is 100,000.00 INR, resulting in 400.0000 Estimated Units. An investment account number ABHIJIT AICHAICH... is listed.

Screen: Product cart

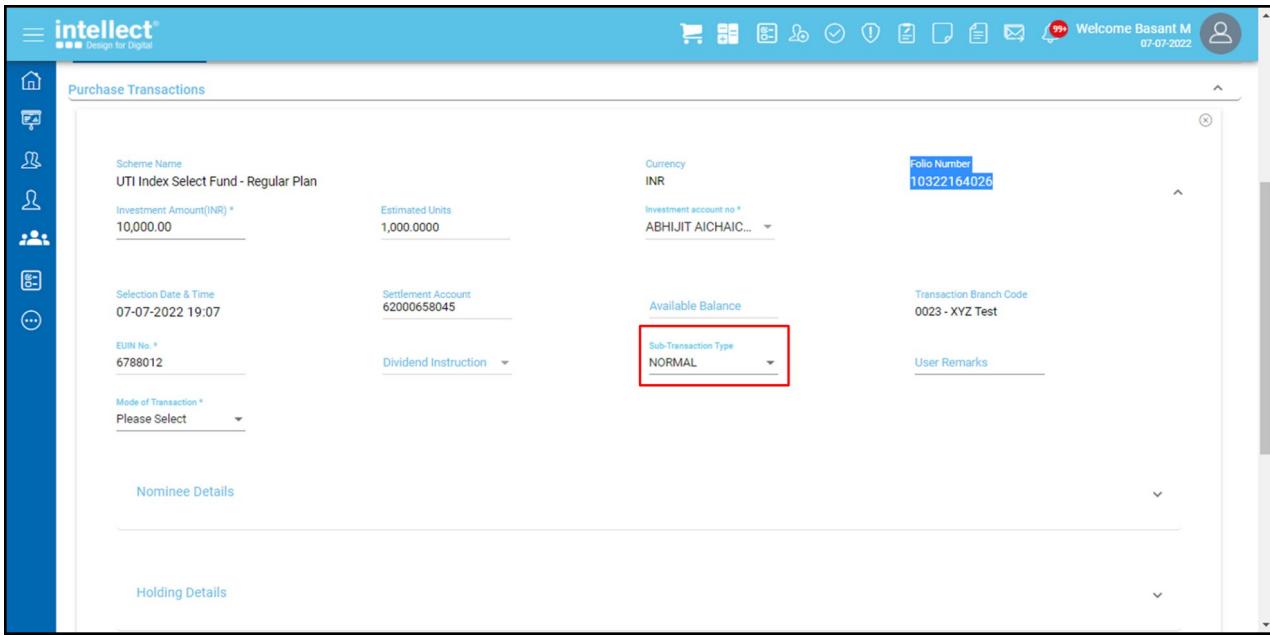
- User clicks on the Dropdown on the order card and it will be expanded. The below fields will appear on expanding the view.



The screenshot shows the Purchase Transaction Product Card (Expanded View) screen. The expanded view includes additional fields: Investment account no. (highlighted with a red box), Selection Date & Time (07-07-2022 19:07), Settlement Account (62000658045), Available Balance, Transaction Branch Code (0023 - XYZ Test), EUIN No. (6788012), Dividend Instruction, Sub-Transaction Type, User Remarks, Mode of Transaction (Please Select), Nominee Details, and Holding Details.

Screen: Purchase transaction product card (Expanded View)

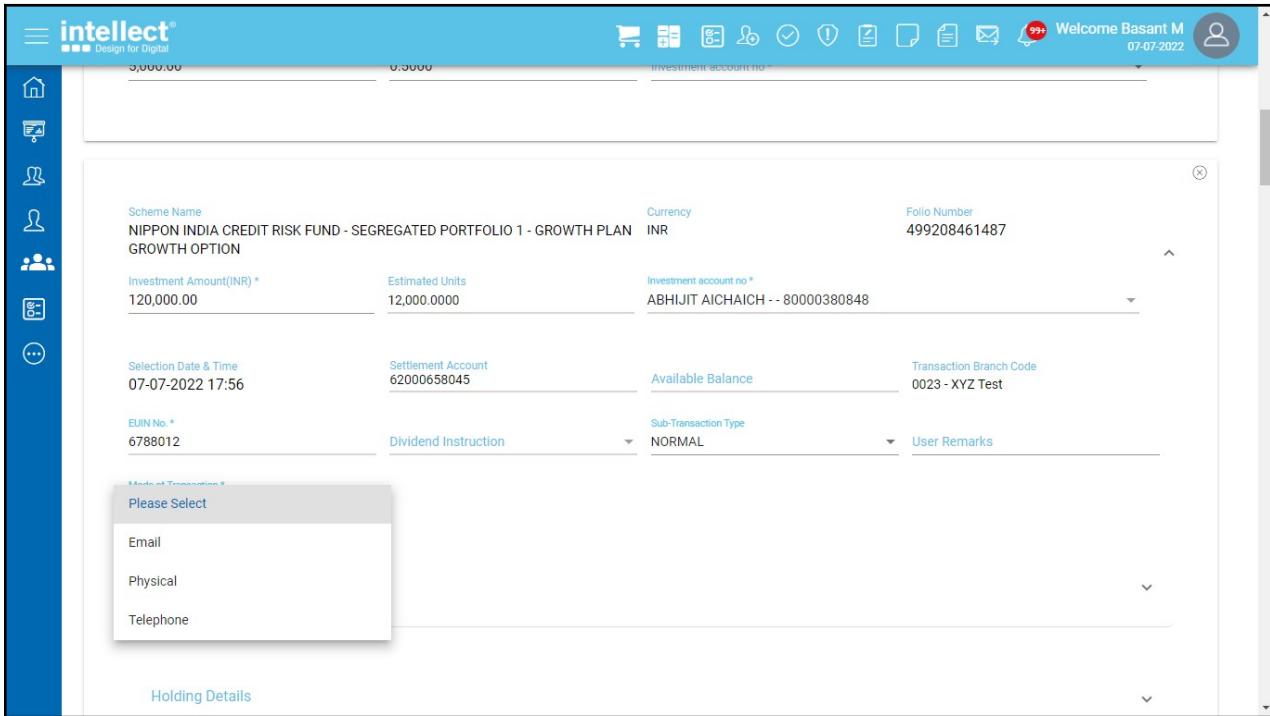
- User selects the desired investment account from the dropdown and can view the Folio Number. If the fund is selected from “Existing Holdings” section, Folio Number would be pre populated by the system and if the fund is selected from the “Other Funds” section, New Folio would be displayed. All the active accounts except closed would be available for selection



The screenshot shows the 'Purchase Transactions' section of the intellect platform. It includes fields for Scheme Name (UTI Index Select Fund - Regular Plan), Investment Amount (INR) (10,000.00), Estimated Units (1,000.0000), Currency (INR), Folio Number (10322164026), Selection Date & Time (07-07-2022 19:07), Settlement Account (62000658045), Investment account no (ABHIJIT AICHAICH...), Available Balance, Transaction Branch Code (0023 - XYZ Test), EULN No (6788012), Dividend Instruction, Mode of Transaction (Please Select), and Nominee Details/Holding Details sections.

Screen: Mutual Fund - Order details

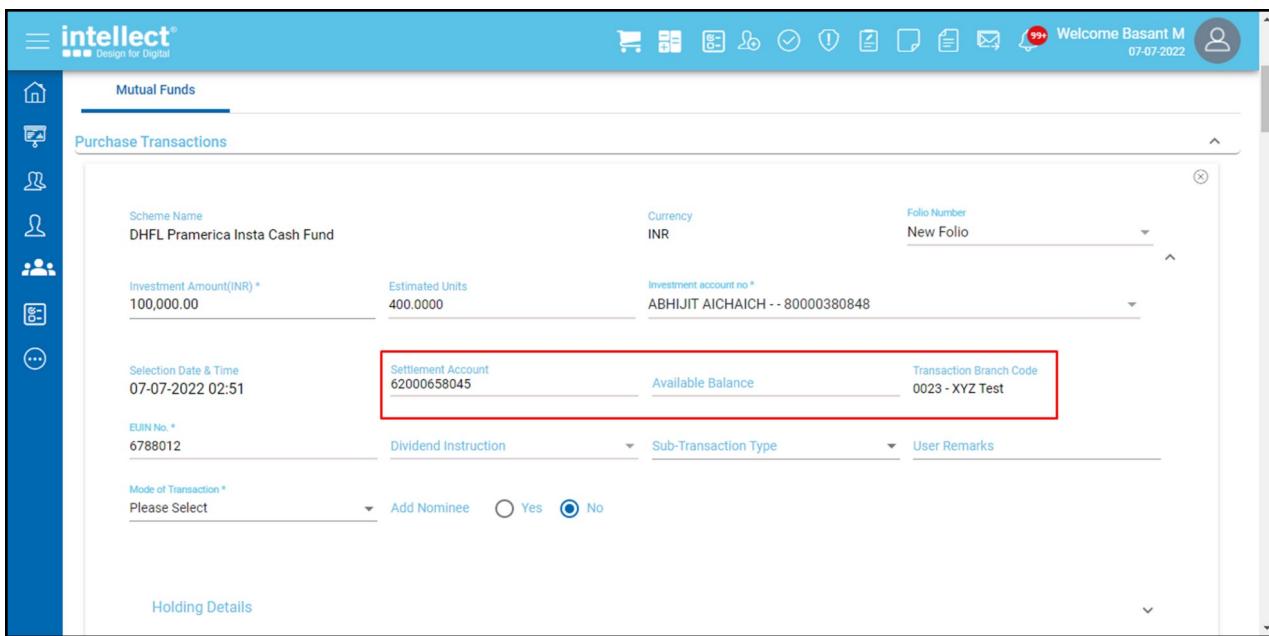
- User selects the mode of Transaction i.e. Physical, Email or Telephone



The screenshot shows the 'Purchase Transactions' section of the intellect platform. It includes fields for Scheme Name (NIPPON INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1 - GROWTH PLAN GROWTH OPTION), Investment Amount (INR) (120,000.00), Estimated Units (12,000.0000), Currency (INR), Folio Number (499208461487), Selection Date & Time (07-07-2022 17:56), Settlement Account (62000658045), Investment account no (ABHIJIT AICHAICH -- 80000380848), Available Balance, Transaction Branch Code (0023 - XYZ Test), EULN No (6788012), Dividend Instruction, Mode of Transaction (Please Select), and Nominee Details/Holding Details sections. A dropdown menu is open under Mode of Transaction, listing 'Please Select', 'Email', 'Physical', and 'Telephone'.

Screen: Mutual Fund - Mode of Transaction

- The settlement (debit) account will be auto populated based on the settlement account linked to the investment account selected for the transaction. The transaction Branch code will be displayed as per the settlement account selected

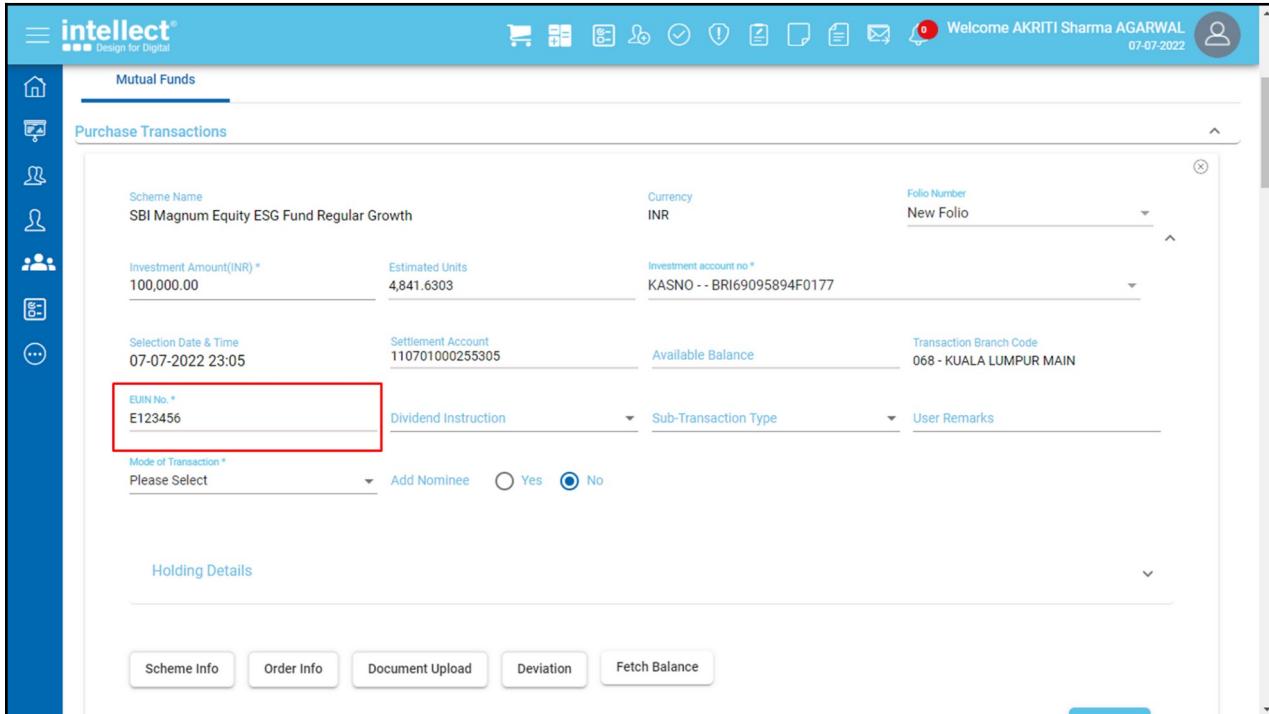


The screenshot shows the Purchase Transactions screen for Mutual Funds. The main fields include:

- Scheme Name: DHFL Pramerica Insta Cash Fund
- Currency: INR
- Folio Number: New Folio
- Investment Amount(INR) *: 100,000.00
- Estimated Units: 400.0000
- Investment account no *: ABHIJIT AICHAICH -- 80000380848
- Selection Date & Time: 07-07-2022 02:51
- Settlement Account: 62000658045 (highlighted by a red box)
- Available Balance: (not visible)
- Transaction Branch Code: 0223 - XYZ Test (highlighted by a red box)
- EUIN No. *: 6788012
- Dividend Instruction: (dropdown menu)
- Sub-Transaction Type: (dropdown menu)
- User Remarks: (text input)
- Mode of Transaction *: Please Select
- Add Nominee: (radio buttons: Yes, No) (No is selected)

Screen: Display of Settlement Account and Transaction Branch Code

6. System will fetch automatically the EUIN number maintained in user maintenance of the User who is placing the transaction. In case the EUIN is not maintained in User maintenance or if expired then user will not be able to see the securities in the Product Selection Screen



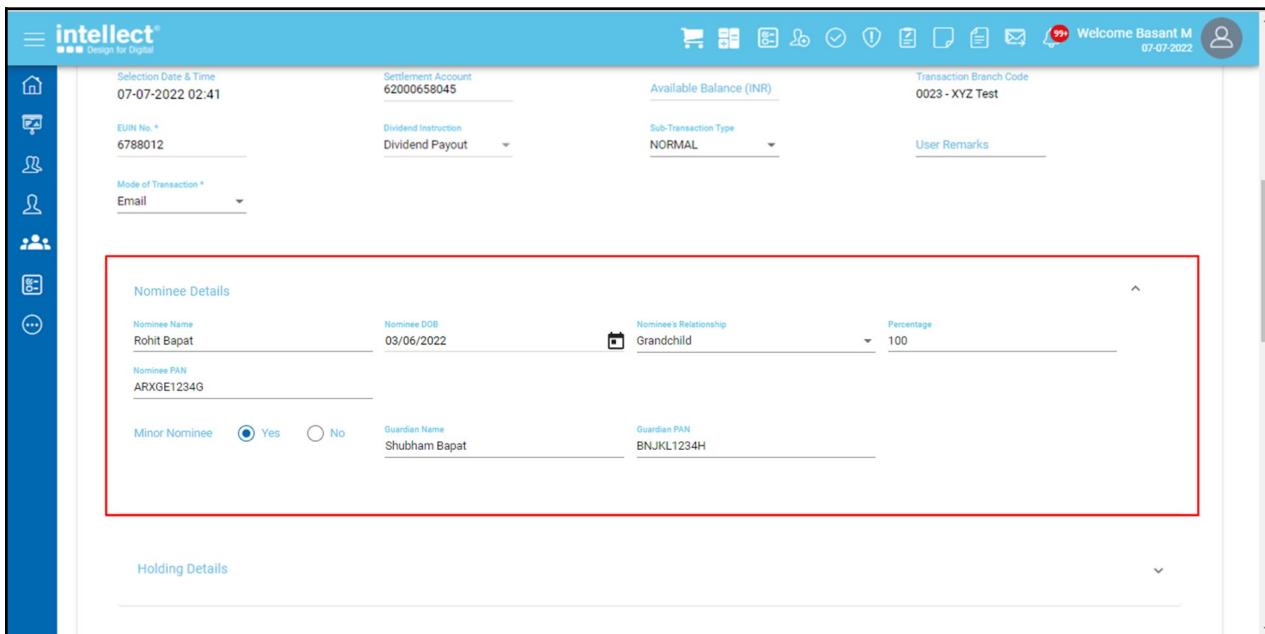
The screenshot shows the Purchase Transactions screen for Mutual Funds. The main fields include:

- Scheme Name: SBI Magnum Equity ESG Fund Regular Growth
- Currency: INR
- Folio Number: New Folio
- Investment Amount(INR) *: 100,000.00
- Estimated Units: 4,841.6303
- Investment account no *: KASNO -- BR169095894F0177
- Selection Date & Time: 07-07-2022 23:05
- Settlement Account: 110701000255305
- Available Balance: (not visible)
- Transaction Branch Code: 068 - KUALA LUMPUR MAIN
- EUIN No. *: E123456 (highlighted by a red box)
- Dividend Instruction: (dropdown menu)
- Sub-Transaction Type: (dropdown menu)
- User Remarks: (text input)
- Mode of Transaction *: Please Select
- Add Nominee: (radio buttons: Yes, No) (No is selected)

Screen: Mutual Fund -EUIN Details

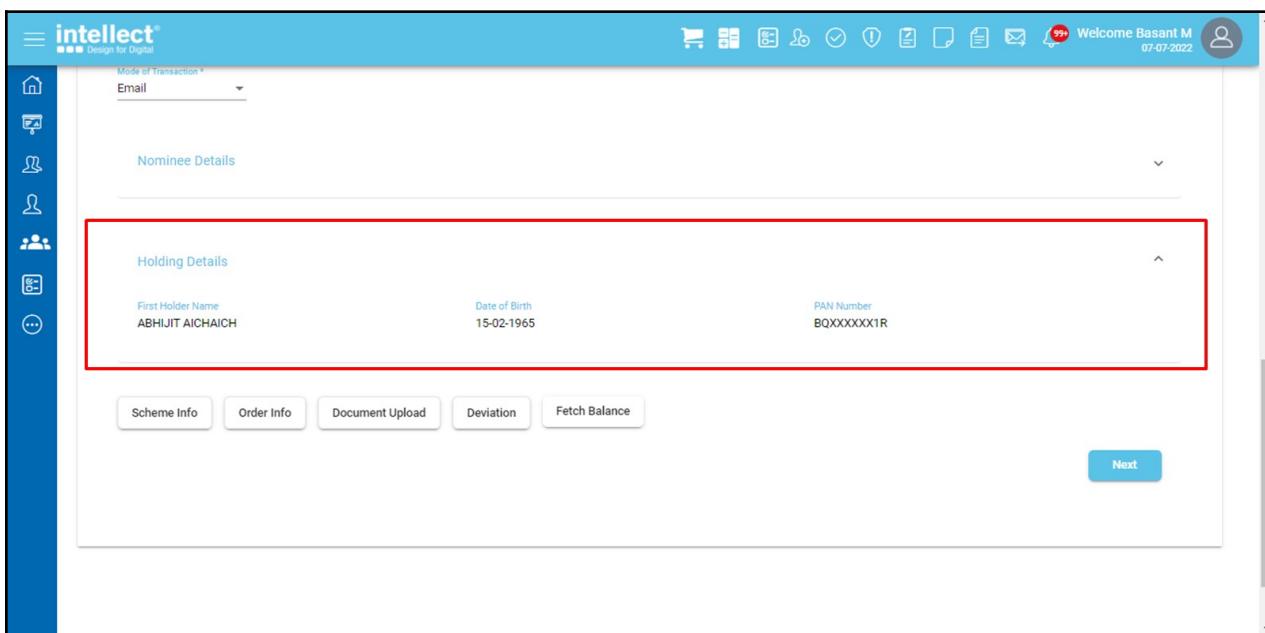
7. User will click on the Nominee details drop down and fill in the Nominee details. User has the option

to add a nominee with details like Name, DOB, Relationship, Allocation %, Nominee PAN, Minor Nominee Flag. Guardian Name and Guardian PAN to be inputted only for Minor Nominees. (Multiple nominees can be added for a single transaction and allocation should add up to 100%). This is applicable in case of New Folio



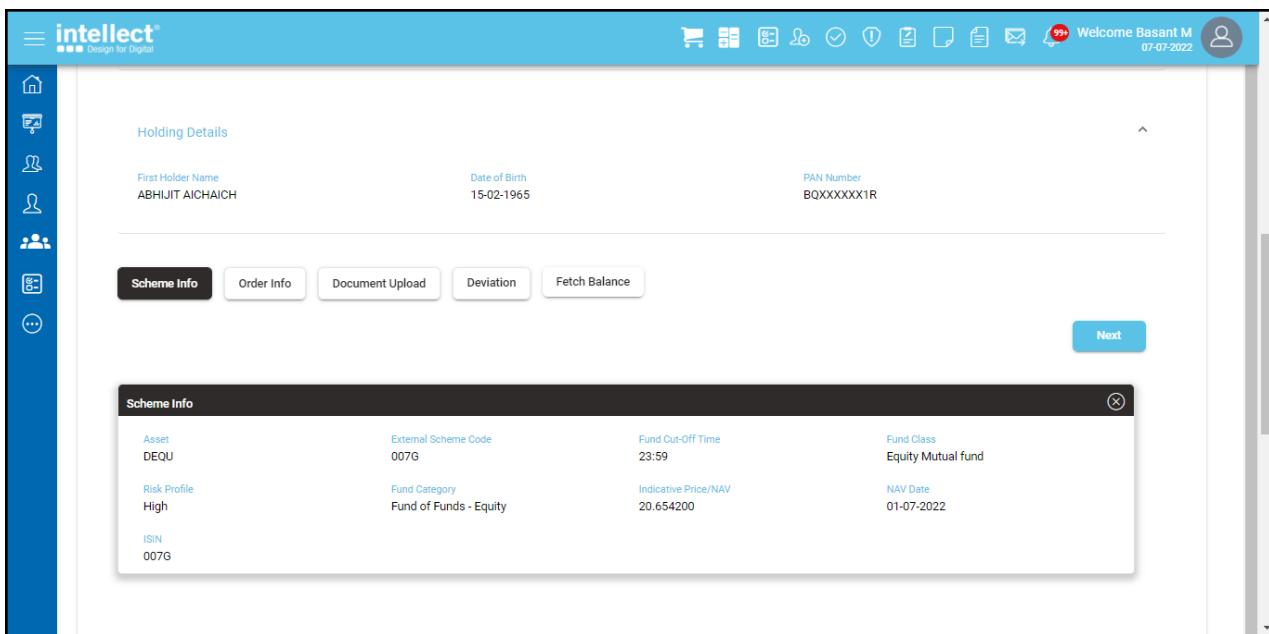
Screen: Mutual Fund - Nominee details

8. User can view the holding details by clicking on the Holding Details dropdown

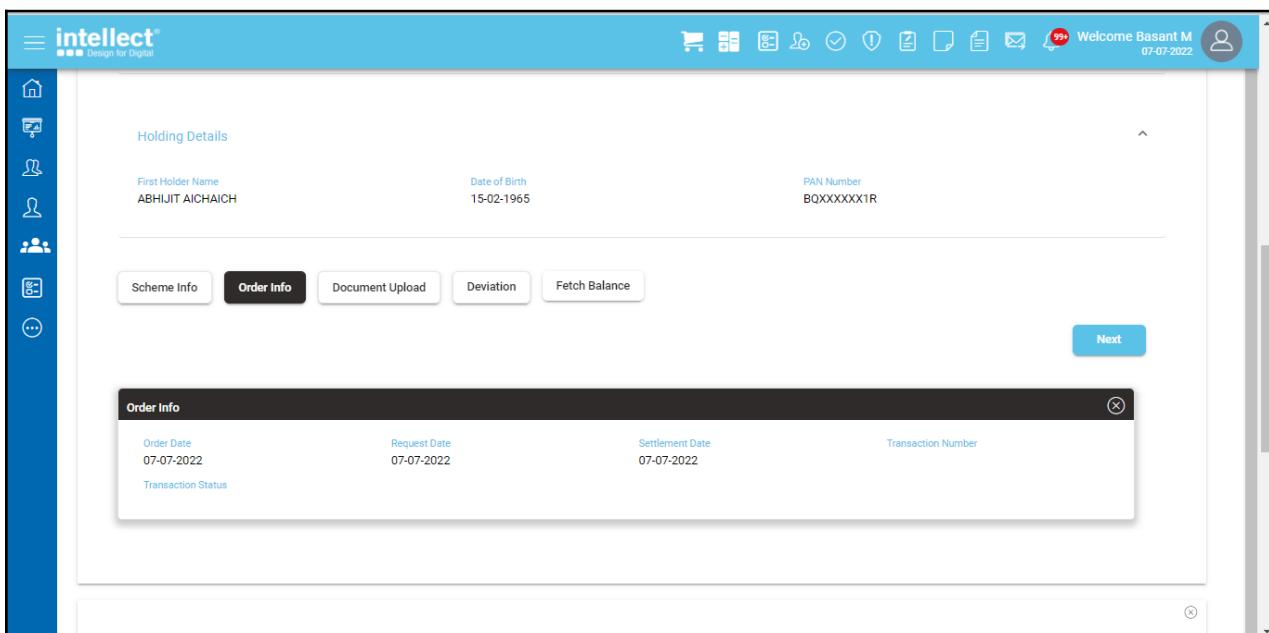


Screen: Mutual Fund - Holding details

9. User has the provision to review the Scheme Info, Order Info, Document Upload, Fetch Balance and Deviation(s) (if any) by clicking on the applicable overlays



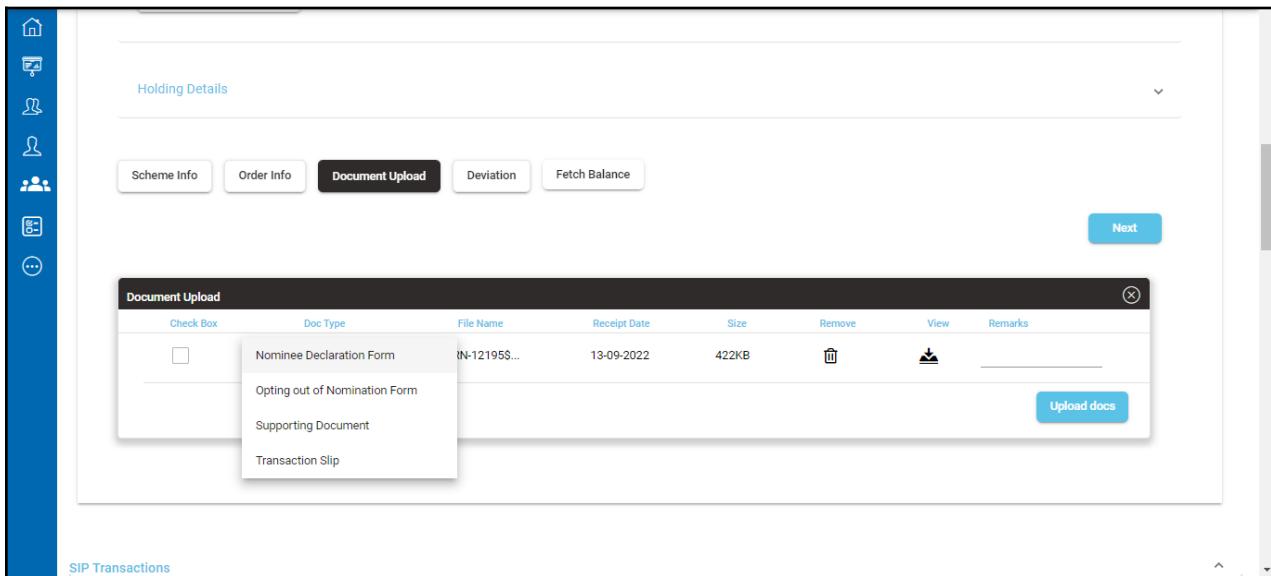
Screen: Mutual Fund Scheme Info Overlay Screen



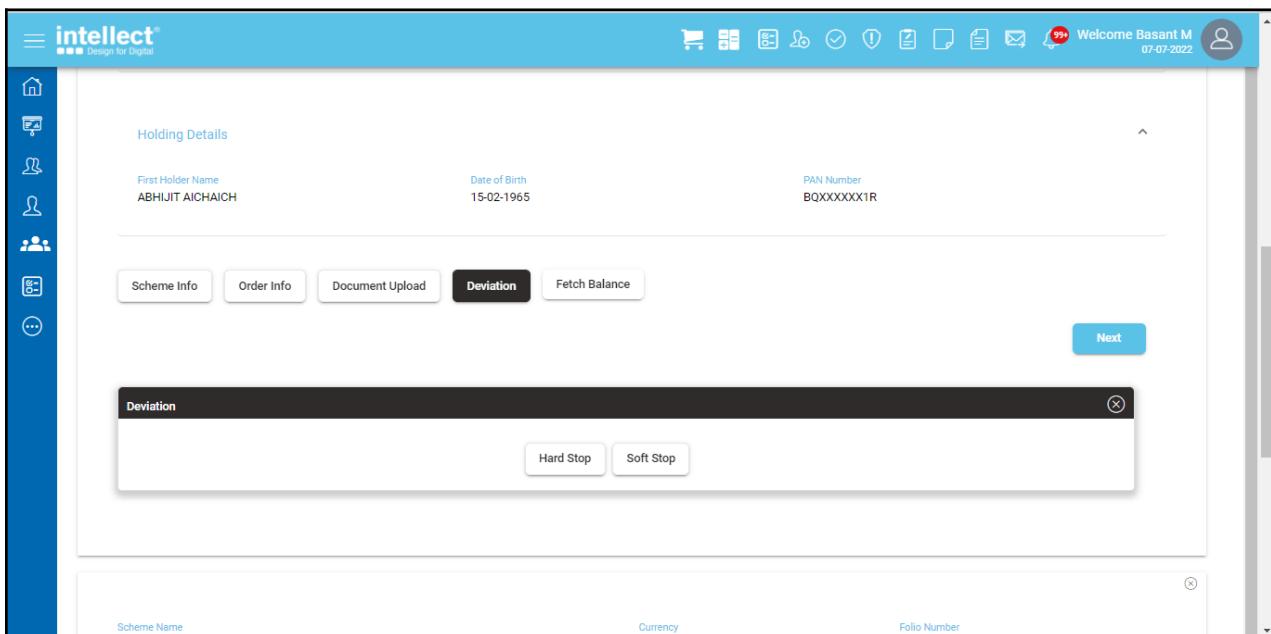
Screen: Mutual Fund Order Info Overlay Screen

10. In case of Fresh Purchase (New Folio) and SIP (New Folio) transactions, User has to upload a nomination form. If the Mode of Transaction selected is Physical then there is a validation in the system to upload the Nomination form in tiff format.
 - a. If Add nominee is selected as "Yes" then User has to enter the nominee details and also select Nominee Declaration Form signed by the customer and Upload the document
 - b. If Add nominee is selected as "No" then User will not enter the nominee details and will select Nominee Opt out declaration signed by the customer and Upload the document
 - c. If the above documents are not uploaded and User clicks on next then an error message will

be displayed to mandatorily upload the documents.

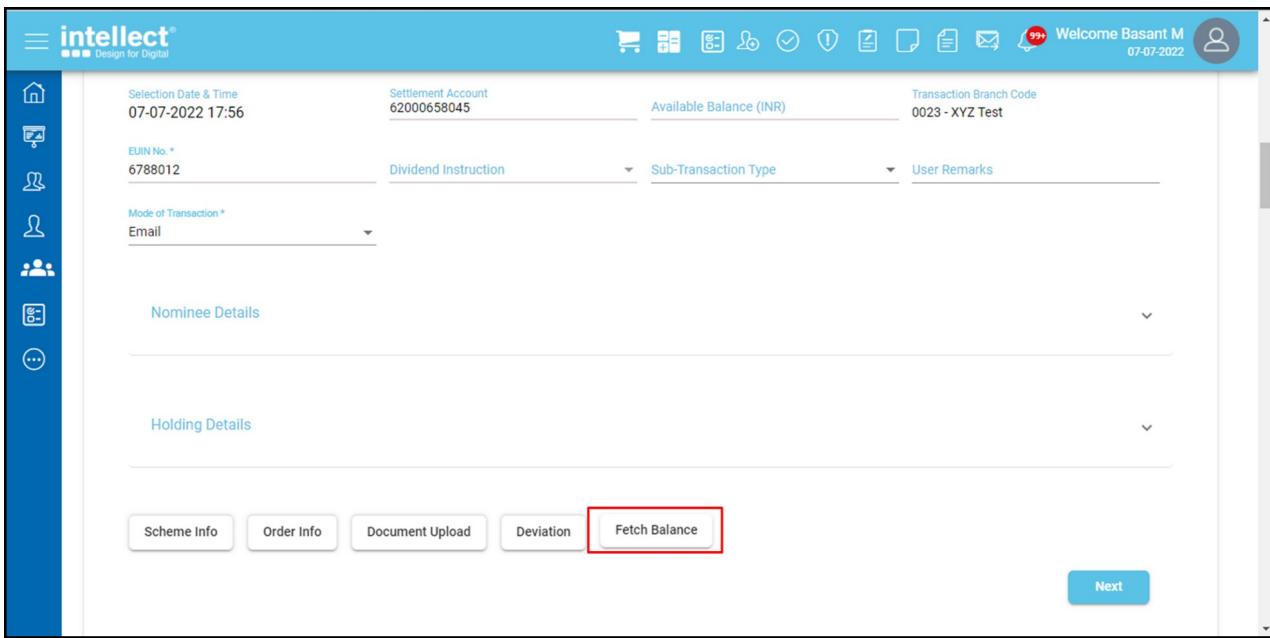


Screen: Mutual Fund Document Upload Info Overlay Screen



Screen: Mutual Fund - Deviation

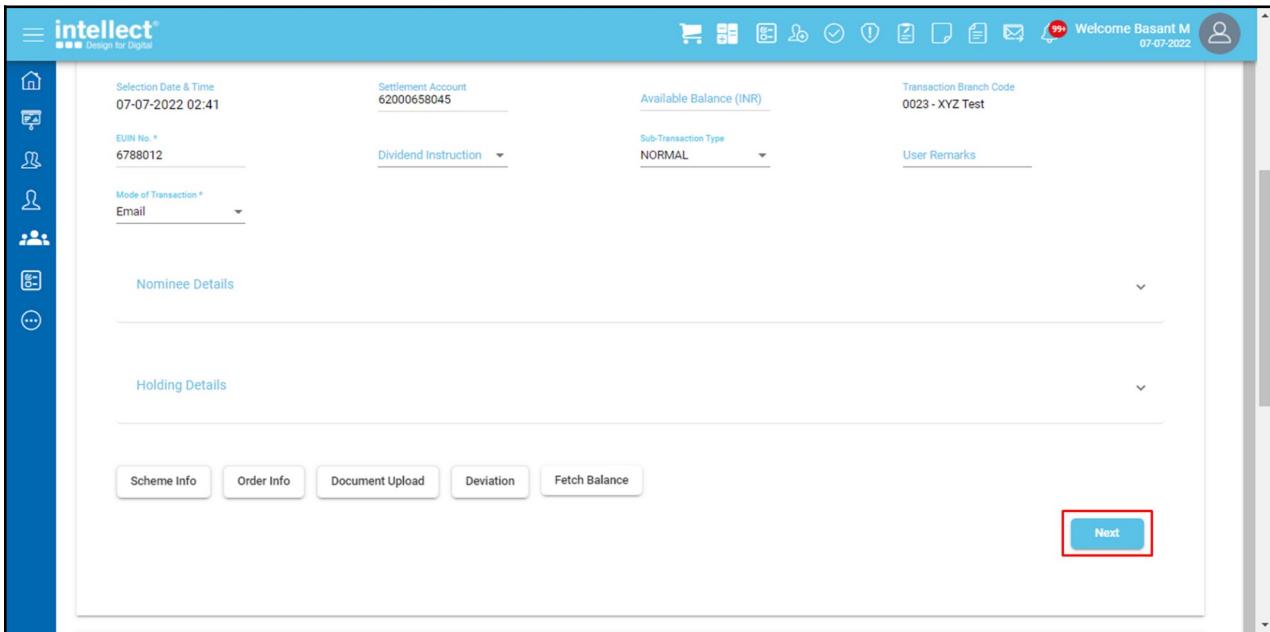
11. Fetch Balance - User will click on fetch balance which will trigger the Fund Balance Enquiry API. The fetch balance from Core banking will be displayed in the Available Balance field.



This screenshot shows the 'Mutual Fund - Fetch Balance' page. At the top, there are various icons and a welcome message for 'Basant M' on '07-07-2022'. The main form includes fields for 'Selection Date & Time' (07-07-2022 17:56), 'Settlement Account' (62000658045), 'Available Balance (INR)', 'Transaction Branch Code' (0023 - XYZ Test), 'EUIN No.' (6788012), 'Dividend Instruction', 'Sub-Transaction Type', 'User Remarks', and 'Mode of Transaction *' (Email). Below these are sections for 'Nominee Details' and 'Holding Details'. A row of buttons at the bottom includes 'Scheme Info', 'Order Info', 'Document Upload', 'Deviation', 'Fetch Balance' (which is highlighted with a red box), and a 'Next' button.

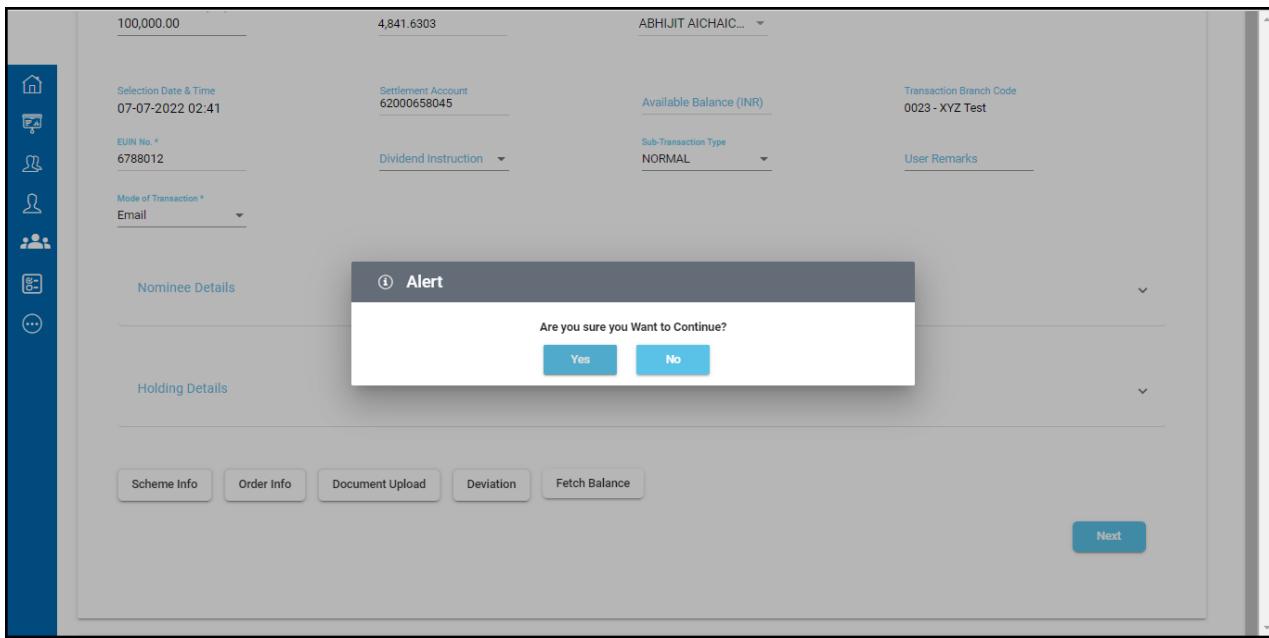
Screen: Mutual Fund - Fetch Balance

12. User then clicks on the “Next” button.



This screenshot shows the same 'Mutual Fund - Fetch Balance' page after the 'Next' button has been clicked. The 'Fetch Balance' button is no longer highlighted. The rest of the form remains the same, with the 'Next' button now highlighted with a red box.

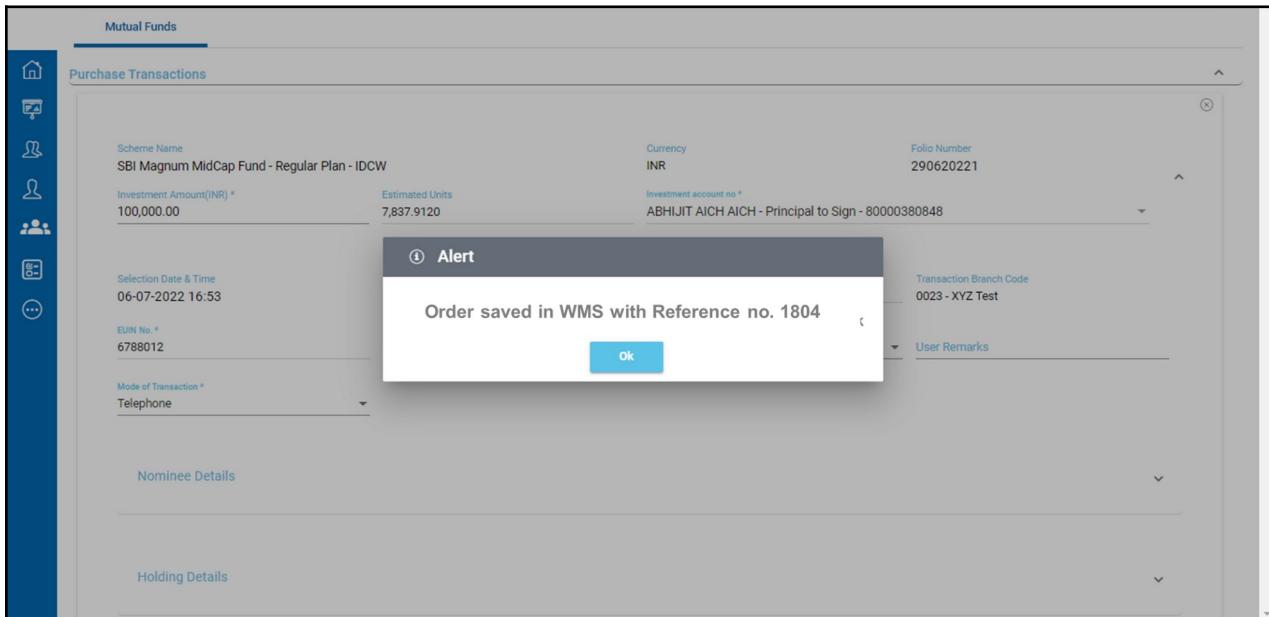
Screen: Click next for Confirmation



The screenshot shows a software interface for managing financial transactions. At the top, there are several input fields: Investment Amount (INR) set to 100,000.00, Settlement Account set to 62000658045, and User Remarks. Below these are dropdown menus for Selection Date & Time (07-07-2022 02:41), EUIIN No. (6788012), Mode of Transaction (Email), Available Balance (INR), Sub-Transaction Type (NORMAL), and Transaction Branch Code (0023 - XYZ Test). A central modal window titled "Alert" asks "Are you sure you Want to Continue?" with "Yes" and "No" buttons. At the bottom of the screen are buttons for Scheme Info, Order Info, Document Upload, Deviation, Fetch Balance, and a prominent "Next" button.

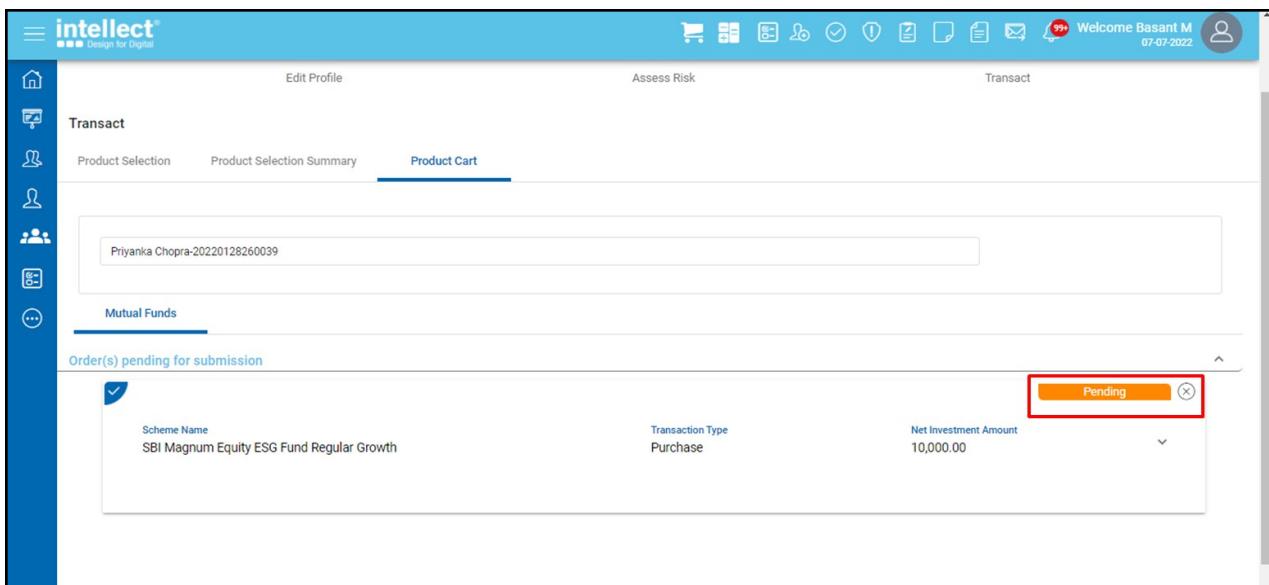
Screen: Display of Confirmation screen

13. After providing confirmation, the Order gets saved in the system and the status of the order changes to “Pending”



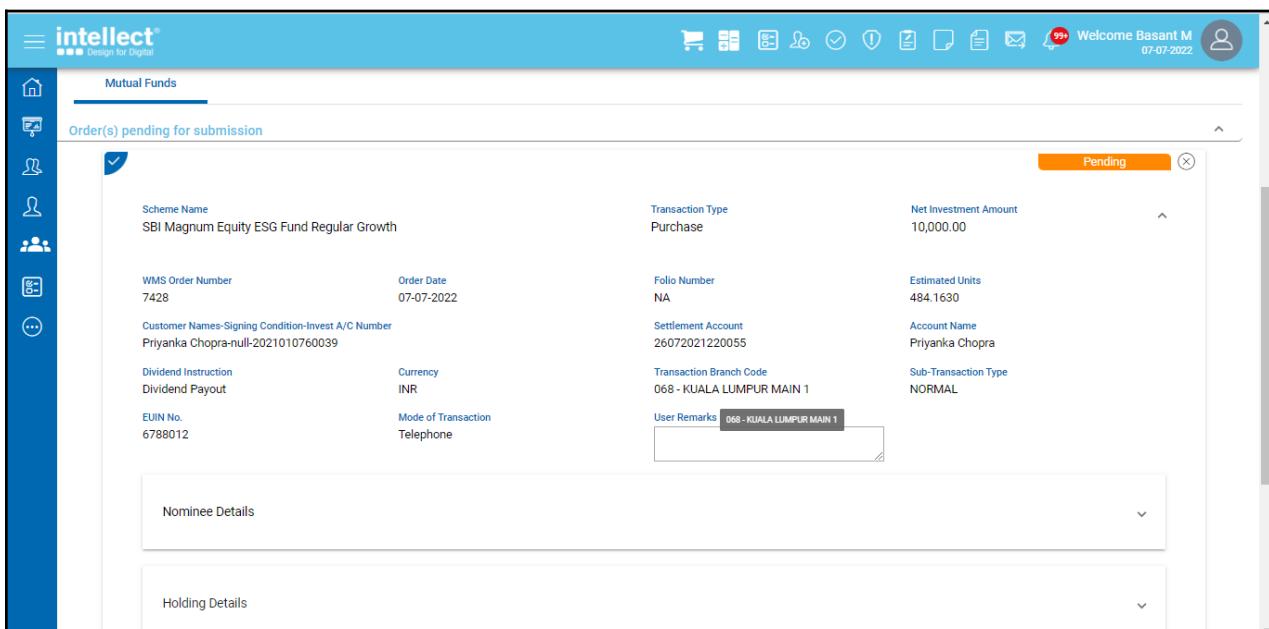
This screenshot shows the same software interface as the previous one, but with a different alert message. The alert window now says "Order saved in WMS with Reference no. 1804" and has an "Ok" button. The background form contains the same transaction details: Scheme Name (SBI Magnum MidCap Fund - Regular Plan - IDCW), Investment Amount (INR) 100,000.00, Estimated Units 7,837.9120, Currency INR, Folio Number 290620221, Selection Date & Time (06-07-2022 16:53), EUIIN No. (6788012), Mode of Transaction (Telephone), and Transaction Branch Code (0023 - XYZ Test).

Screen: Save Order Details



The screenshot shows the intellect platform's interface. The top navigation bar includes icons for Edit Profile, Assess Risk, and Transact, along with a welcome message for Basant M on 07-07-2022. On the left, a vertical sidebar contains icons for Home, Transact, Product Selection, Product Selection Summary, Product Cart, Mutual Funds, and more. The main content area is titled 'Transact' and shows 'Product Cart'. A search bar displays 'Priyanka Chopra-20220128260039'. Below it, under 'Mutual Funds', there is a section for 'Order(s) pending for submission'. It lists a single item: 'Scheme Name: SBI Magnum Equity ESG Fund Regular Growth', 'Transaction Type: Purchase', and 'Net Investment Amount: 10,000.00'. An orange button labeled 'Pending' is highlighted with a red box.

Screen: Order Status Changes to Pending (Collapsed view)

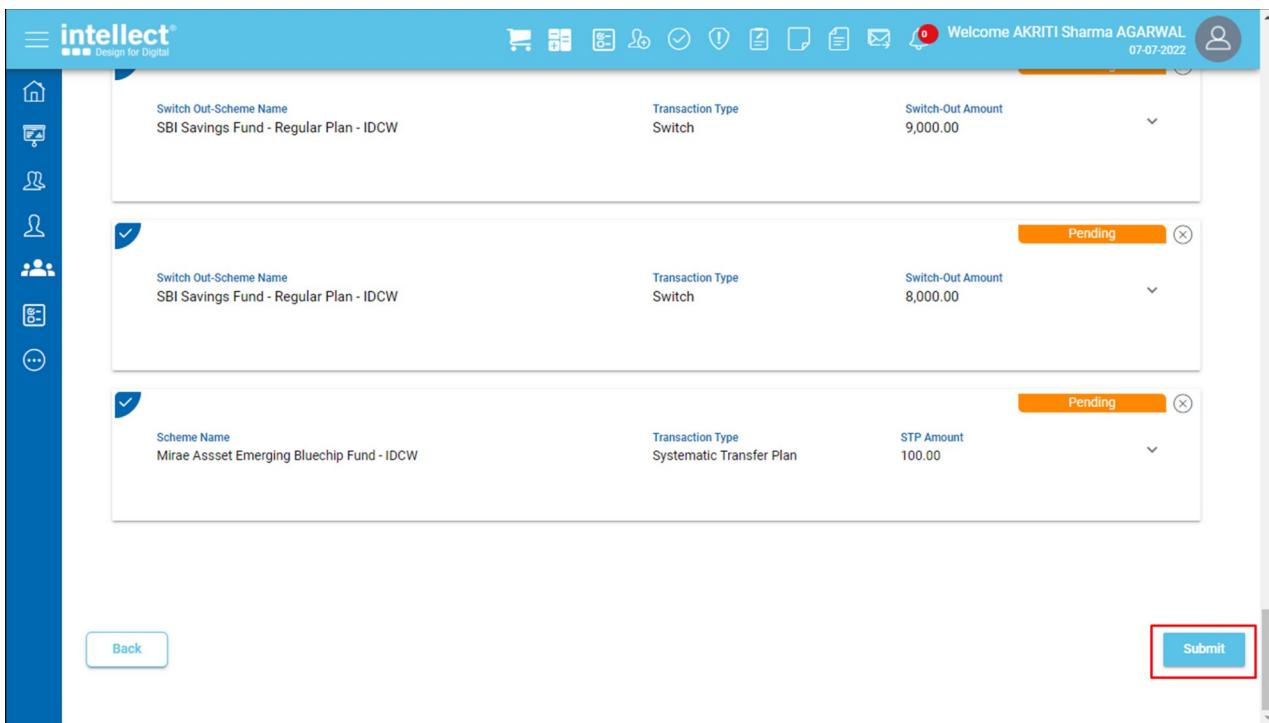


This screenshot shows the same intellect platform interface as above, but with the order details expanded. The expanded view provides more granular information about the transaction. The main details remain the same: Scheme Name (SBI Magnum Equity ESG Fund Regular Growth), Transaction Type (Purchase), and Net Investment Amount (10,000.00). The expanded view also includes additional fields: WMS Order Number (7428), Order Date (07-07-2022), Folio Number (NA), Estimated Units (484.1630); Customer Names (Priyanka Chopra), Settlement Account (26072021220055), Account Name (Priyanka Chopra); Dividend Instruction (Dividend Payout), Currency (INR), Transaction Branch Code (068 - KUALA LUMPUR MAIN 1), Sub-Transaction Type (NORMAL); EUI No. (6788012), Mode of Transaction (Telephone), User Remarks (068 - KUALA LUMPUR MAIN 1). Below these, sections for Nominee Details and Holding Details are shown, each with a collapse/expand arrow.

Screen: Order Status changes to Pending (Expanded View)

4.5. Order Submission

1. User will selects the order(s) and clicks on the “Submit” button. System will display a confirmation message with order details and the order is routed for authorization
2. Once the order is submitted, order is sent to supervisor authorization (Refer to Section 10 Supervisor Approval in this document)
3. The status of the order and order related details can be viewed from the Order Book (Refer to Section 11 Order Book in this document)



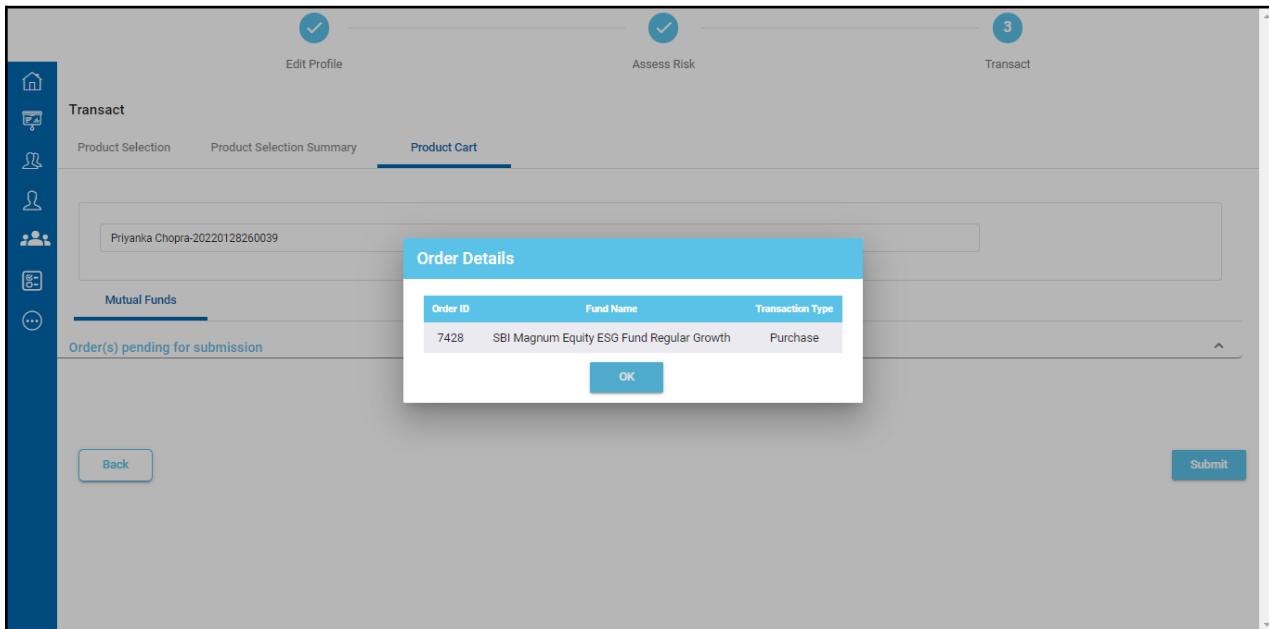
Switch Out-Scheme Name: SBI Savings Fund - Regular Plan - IDCW
Transaction Type: Switch
Switch-Out Amount: 9,000.00

Switch Out-Scheme Name: SBI Savings Fund - Regular Plan - IDCW
Transaction Type: Switch
Switch-Out Amount: 8,000.00

Scheme Name: Mirae Asset Emerging Bluechip Fund - IDCW
Transaction Type: Systematic Transfer Plan
STP Amount: 100.00

Submit

Screen: Click on Submit



Priyanka Chopra-20220128260039

Order Details

Order ID	Fund Name	Transaction Type
7428	SBI Magnum Equity ESG Fund Regular Growth	Purchase

OK

Submit

Screen: Order Placed Successfully in the System

4.6. Field Level Details

S No	Field Name	Field Description	Field Type	Edible	Data Type	Mandatory	List Values of	Remarks
Product Selection - Main Card								

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
1	Holdings Value (INR)	Displays the Value of the Holdings in Mutual Funds along with the percentage of total investments	Display	No	Numeric	Not Applicable	Not Applicable	
2	Fund Name	Displays the security name	Display	No	String	Not Applicable	Not Applicable	
3	Fund Currency	Displays the currency of the security	Display	No	String	Not Applicable	List of Currencies	
4	Fund Option	Displays the fund option of the security	Display	No	String	Not Applicable	Growth IDCW	
5	Fund Status	Displays the status of the Fund Open – Open for Transactions Closed – Closed for Transactions	Display	No	String	Not Applicable	1. Enable 2. Disable	
6	Risk Rating	Displays the risk rating of the security	Display	No	String	Not Applicable	As per the risk profile maintenance of security	
7	Return %	Displays the return of the security for a period of 1 month, 3 months, 6 months, 1 year, 3 years and 5 years	Display	No	String	Not Applicable	Not Applicable	
8	Last NAV (Security Currency)	Displays the last available NAV of the security	Display	No	Numeric	Not Applicable	Not Applicable	
9	Current Holding Units	Displays the number of units that the customer is currently holding for the security	Display	No	Numeric	Not Applicable	Not Applicable	

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
10	Market Value (INR)	Displays the market value of the customer's current security holdings	Display	No	Numeric	Not Applicable	Not Applicable	
11	Transaction	Allows the User to select the desired transaction	Select	Yes	String	Yes	1. Purchase 2. Redemption 3. Switch 4. SIP 5. SWP 6. STP	
12	Investment Amount	Allows the User to enter the Investment amount for the security and Purchase units are computed.	Input/Computed	Yes	Numeric	Yes	Not Applicable	
13	Transaction Units	Units which are purchased basis the nav and amount entered	Computed/Input	No	Numeric	Yes	Not Applicable	
14	Invest A/C Number - Customer Name - Signing Condition	Display the Investment Account Number along with investor names and Signing Condition	Display	No	String	Not Applicable	Not Applicable	
15	Folio Number	Display the Folio Number	Display	No	String	Not Applicable	Not Applicable	

Product Selection – Overlay

1	NAV Date	Displays the date for which the NAV is updated	Display	Not Applicable	String	Not Applicable	Not Applicable	
2	Product Category	Displays the Product Category	Display	Not Applicable	String	Not Applicable	List of all Product Categories	
3	Fund House	Displays the Name of the Fund House	Display	Not Applicable	String	Not Applicable	List of all Fund Houses	
4	Product Composition – Asset Class	Displays Asset Class wise Product Composition	Display	Not Applicable	Not Applicable	Not Applicable	Not Applicable	

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
5	Product Composition – Sector	Displays Sector wise Product Composition	Display	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
6	Fund Factsheet	Displays the uploaded fund factsheet in Security maintenance	Display	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
Product Cart – Main Card								
1	Investors name and Account number	Displays the Investor present	Display	No	String	Not Applicable	Not Applicable	
2	Scheme Name	Displays the name of the security selected in product selection	Display	No	String	Not Applicable	Not Applicable	
3	Currency	Displays the security currency of the security	Display	No	String	Not Applicable	List of Currencies	
4	Selection Date & Time	Displays the security selection date and time	Display	No	String	Not Applicable	Not Applicable	
5	Investment Amount	Allows the User to enter the Investment amount for the security and Purchase units are computed.	Input/Computed	Yes	Numeric	Yes	Not Applicable	
6	Investment A/C Number	Allows the User to select the desired investment account.	Select	Yes	String	Yes	List of Investment Accounts based on the Investor	
7	Estimated Units	Units which are purchased basis the nav and amount entered	Display	No	Numeric	Not Applicable	Not Applicable	
8	Folio No	Allows the user to select from the existing Folio no of customers.	Select	Yes	Numeric	Not Applicable	Not Applicable	In case of no existing folio it would be New folio

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
9	Settlement A/C	Displays the settlement account linked with investment account	Display	No	String	Yes	Not Applicable	
10	Available Balance (INR)	Displays the total balance available in the settlement account	Display	No	Numeric	Not Applicable	Not Applicable	
11	Transaction Branch Code	Displays the transaction branch details as per the settlement account linked to selected investment account	Display	No	String	Not Applicable	Not Applicable	
12	User Remarks	Allows the User to enter remarks	Input	Yes	String	No	Not Applicable	
13	EUIN no	Enter the EUIN no of the User. It will be auto fetch if maintained in user maintenance	Input	Yes	String	No	It should be of 7 characters	
14	Mode of Transaction	Select the Mode of transaction of the order	Select	Yes	Character	Yes	1. Email 2. Physical 3. Telephone	
15	Dividend Instruction	Allows the user to select the dividend instruction	Select	Yes	String	Yes	1.Dividend Payout 2.Dividend Reinvest	Applicable in case of IDCW funds
16	Sub Transaction Type	Allows the user to select the Sub transaction type	Select	Yes	String	No	1. Normal	
Product Card-Nominee Details								
1	Nominee name	Input the Nominee name	Input	Yes	String	No	Not Applicable	
2	Nominee DOB	Select the date	Select	Yes	String	No	Not Applicable	

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
3	Nominee Relation	Select the investor relation with Nominee	Select	Yes	String	No	1. Brother 2. Daughter 3. Father 4. Father In law 5. Guardian 6. Grandchild 7. Grand Father 8. Mother 9. Mother In law 10. Niece 11. Nephew 12. Other 13. Sister 14. Son 15. Spouse	
4	Nominee Percentage	Input the Nominee percentage	Select	Yes	Numeric	No	Not Applicable	
5	Minor Nominee	Select if nominee is minor	Select	Yes	NA	No	1. Yes 2. No	
6	Guardian Name	Input the Guardian name of the Nominee	Input	Yes	String	Conditional	Not Applicable	If minor nominee is yes then guardian name to be entered
7	Guardian PAN	Input the PAN of the guardian	Input	Yes	String	Conditional	Not Applicable	If minor nominee is yes then guardian PAN to be entered
8	Nominee PAN	Input the PAN of the Nominee	Input	Yes	String	Conditional	Not Applicable	If minor Nominee is No then Nominee PAN to be entered
Product Card-Holding Details								
1	First Holder Name	Displays the first holder Name	Display	No	String	Not Applicable	Not Applicable	
2	Date of Birth	Displays the DOB of customer	Display	No	Numeric	Not Applicable	Not Applicable	

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
3	PAN Number	Displays the masked PAN number of customer	Display	No	String	Not Applicable	Not Applicable	
Product Cart - Overlay – Scheme Info								
1	Asset	Displays the asset class of the security	Display	No	String	Not Applicable	List of Asset	
2	External Scheme Code	Displays the external code of the security	Display	No	String	Not Applicable	Not Applicable	
3	Fund Cut-off Time	Displays the cut off time of the security	Display	No	String	Not Applicable	Not Applicable	
4	Fund Class	Displays the fund class of the security	Display	No	String	Not Applicable	List of Fund Classes	
5	Risk Profile	Displays the risk profile of the security	Display	No	String	Not Applicable	List of Risk profiles maintained for security	
6	Fund Category	Displays the fund category of the security	Display	No	String	Not Applicable	List of Fund Categories	
7	Indicative Price Date	Displays the date at which indicative price was recorded	Display	No	String	Not Applicable	Not Applicable	
8	Indicative Price/NAV	Displays the indicative price or NAV for the security	Display	No	Numeric	Not Applicable	Not Applicable	
9	NAV Date	Displays the date at which NAV was recorded	Display	No	String	Not Applicable	Not Applicable	
10	ISIN	Displays the ISIN code for the security	Display	No	String	Not Applicable	Not Applicable	
Product Cart - Overlay – Order Info								
1	Order Date	Displays the date on which the order will be routed	Display	No	String	Not Applicable	Not Applicable	
2	Request Date	Displays the date on which order was initiated	Display	No	String	Not Applicable	Not Applicable	

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
3	Settlement Date	Displays the settlement date for the order	Display	No	String	Not Applicable	Not Applicable	
4	Transaction Number	Displays the transaction number for the order	Display	No	Numeric	Not Applicable	Not Applicable	
5	Transaction Status	Displays the status of the order	Display	No	String	Not Applicable	List of Transaction Statuses	
Product Cart - Overlay – Deviation								
1	Hard Stop	Displays the list of hard stop deviation for the order	Display	No	String	Not Applicable	Example: Guardian details Required for minor nominee	
2	Soft Stop	Displays the list of soft stop deviation for the order	Display	No	String	Not Applicable	Not Applicable	
Product Cart - Overlay – Doc Upload								
1	Document Upload	Allow user to upload the document if required	Upload	Yes	Document	Conditional	Not Applicable	In case of Transaction type is Redemption/Switch/STP and Transaction mode is Physical then document upload is mandatory
2	Check Box	User will Select the document to be uploaded	Select	Yes	Not Applicable	No	Not Applicable	
3	Doctype	Select the document type for the Uploaded document	Select	Yes	String	Yes	1. Nominee Declaration Form 2. Opting Out of Nomination Form 3. Supporting Document 4. Transaction Slip	

S No	Field Name	Field Description	Field Type	Ediable	Data Type	Mandatory	List of Values	Remarks
4 .	File Name	Display the file name of the uploaded doc.	Display	No	String	No	Not Applicable	
5 .	Receipt Date	Display the upload date	Display	No	String	No	Not Applicable	
6 .	Size	Display the File size	Display	No	String	No	Not Applicable	
7 .	Remove	User can select to remove the file from upload	Select	Yes	NA	No	Not Applicable	
8 .	View	User can select to view the File	Input	No	NA	No	Not Applicable	
9 .	Remarks	User can enter the Remarks for the File	Input	Yes	String	No	Not Applicable	
Product Cart - Overlay – Fetch Balance								
1	Fetch Balance	Fetch balance will trigger the fund enquiry API to check the balance in the settlement account	Select	No	NA	Not Applicable	Not Applicable	

5. Redemption

5.1. Login

Login details have been explained in the Purchase section (Refer to 4.1 Login section in this document)

5.2. Product Selection

Product Selection Navigation, Product Search, Filters have been explained in the Purchase section (Refer to 4.2 Product Selection section in this document)

1. Product Selection screen will have two sections for the customer which will be in collapsed mode

- a) **Existing Holdings** - The existing holdings section will display all the existing mutual fund holdings of the customer for each folio. If Customer has invested in the same fund using multiple folios then the same security card will be displayed multiple times with the folio number as displayed below. Cards will be displayed with Security and Folio Combination

Existing Holdings (Please tick to transact)

<input checked="" type="checkbox"/> Mirae Asset Emerging Bluechip Fund - IDCW INR IDCW Enable Moderate Return : 0.00%(1M), 0.00%(3M), 0.00%(6M) 0.00%(1Y), 0.00%(3Y), 0.00%(5Y)	Last NAV 10.00000	Current Holding Units(*) 100.0000	Market Value 1,000.00
Invest A/C Number - Customer Name - Signing Condition BRI69095894F0177 - KASNO - Principle to Sign	Invest A/C Number - Customer Name - Signing Condition BRI69095894F0177 - KASNO - Principle to Sign	Folio Number 223423	

Screen: Existing Holdings

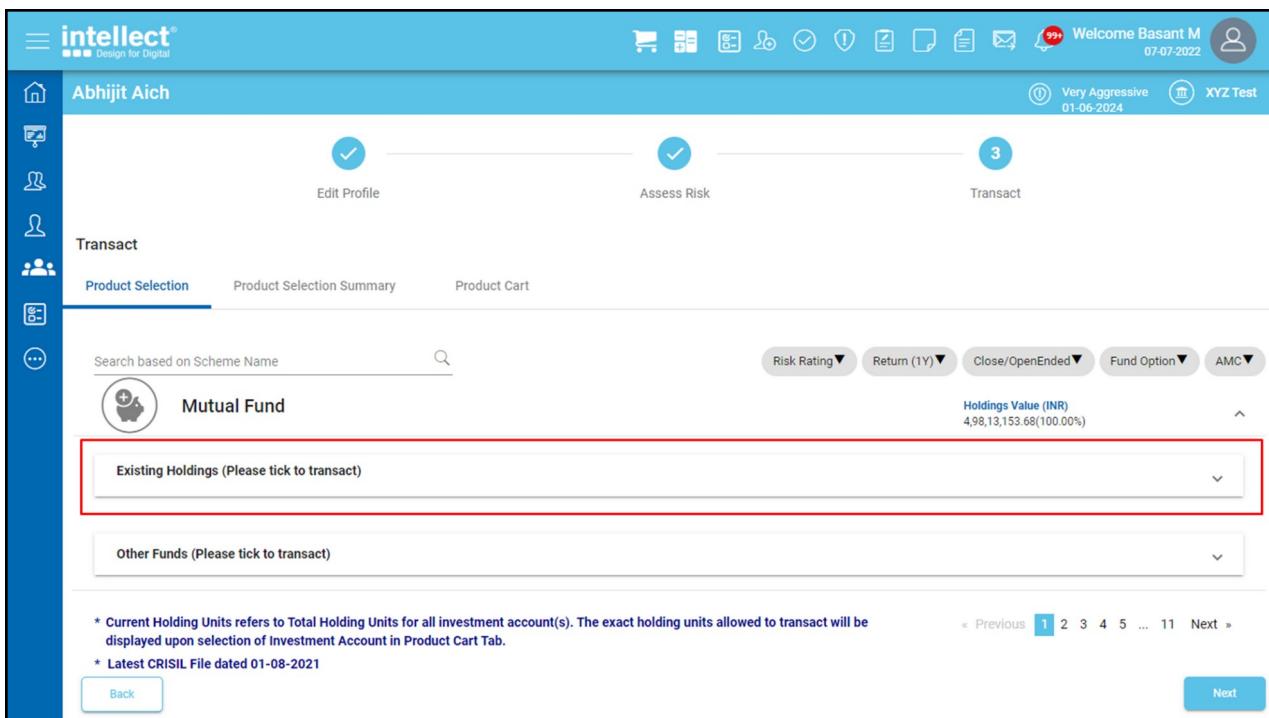
- b) **Other Funds** - The funds which are displayed here are the approved funds for transaction by the organization. The approved fund list will be uploaded separately by the operations user. (Refer Annexure for Scheme Master file upload)

Other Funds (Please tick to transact)

<input checked="" type="checkbox"/> SBI Magnum Equity ESG Fund Regular Growth INR IDCW Enable High Return : -21.90%(1M), -28.00%(3M), -22.10%(6M) -22.20%(1Y), -41.30%(3Y), -46.90%(5Y)	Last NAV 20.654200	Current Holding Units(*) 0.0000	Market Value (Branch CCY-INR) 0.00
---	-----------------------	------------------------------------	---------------------------------------

Screen: Other Funds

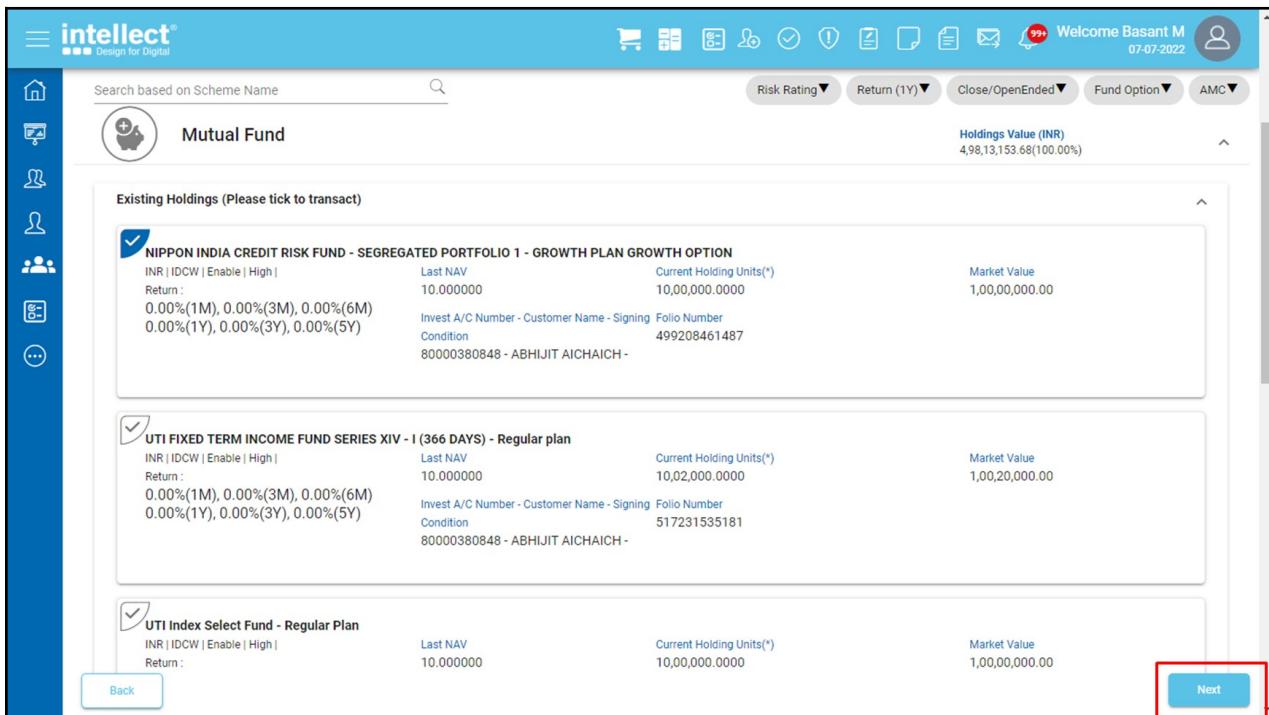
- 2. For the Redemption Orders, User clicks on the existing holdings to select an existing security from where redemption can be carried out. Redemption transactions can be carried out only from the existing holdings section



The screenshot shows the intellect platform's Product Selection screen for Mutual Funds. At the top, there are navigation icons and user information: 'Abhijit Aich', 'Very Aggressive 01-06-2024', and 'XYZ Test'. Below the header, there are three main buttons: 'Edit Profile' (with a checkmark), 'Assess Risk' (with a checkmark), and 'Transact' (with a '3'). The 'Transact' button is highlighted with a blue background. The main content area is titled 'Product Selection' and includes tabs for 'Product Selection', 'Product Selection Summary', and 'Product Cart'. A search bar at the top of the content area allows searching by Scheme Name. Below the search bar, a 'Mutual Fund' icon is displayed. A red box highlights the 'Existing Holdings (Please tick to transact)' section, which contains a list of holdings. Other sections include 'Other Funds (Please tick to transact)' and a note about current holding units. At the bottom, there are pagination controls ('Previous', '1', '2', '3', '4', '5', '...', '11', 'Next') and a 'Back' button.

Screen: Select security from Existing Holdings

- User clicks on the Existing Holdings section, selects the desired securities and clicks on Next button to proceed for the Product selection summary screen



The screenshot shows the intellect platform's Mutual Fund – Product Selection screen. It displays three fund options with their details:

- NIPPON INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1 - GROWTH PLAN GROWTH OPTION**
 - INR | IDCW | Enable | High | Last NAV: 10.000000 | Current Holding Units(*): 10,00,000.000 | Market Value: 1,00,00,000.00
 - Return: 0.00%(1M), 0.00%(3M), 0.00%(6M) | Invest A/C Number - Customer Name - Signing Condition: 499208461487
 - 0.00%(1Y), 0.00%(3Y), 0.00%(5Y) | Folio Number: 80000380848 - ABHIJIT AICHAICH -
- UTI FIXED TERM INCOME FUND SERIES XIV - I (366 DAYS) - Regular plan**
 - INR | IDCW | Enable | High | Last NAV: 10.000000 | Current Holding Units(*): 10,02,000.0000 | Market Value: 1,00,20,000.00
 - Return: 0.00%(1M), 0.00%(3M), 0.00%(6M) | Invest A/C Number - Customer Name - Signing Condition: 51723155181
 - 0.00%(1Y), 0.00%(3Y), 0.00%(5Y) | Folio Number: 80000380848 - ABHIJIT AICHAICH -
- UTI Index Select Fund - Regular Plan**
 - INR | IDCW | Enable | High | Last NAV: 10.000000 | Current Holding Units(*): 10,00,000.0000 | Market Value: 1,00,00,000.00
 - Return: | Invest A/C Number - Customer Name - Signing Condition: | Folio Number: |

At the bottom left is a 'Back' button, and at the bottom right is a 'Next' button.

Screen: Mutual Fund – Product Selection

- If Customer has invested in the same fund using multiple folios then the same security card will be displayed multiple times with the folio number. Cards will be displayed with Security and Folio

combination. Hence for each card Units and Current Market Value will be displayed as per folio

5.3. Product Selection Summary

Product Comparison, Product Additional Details in Overlay details have been explained in the Purchase section (Refer to 4.3 Product Selection Summary section in this document)

1. User lands on the product selection summary screen. User will be able to see the securities which were selected in the Product Selection screen
2. User clicks on the transaction dropdown of the selected security, Selects Redemption.
3. User has the option to select toggle between a unit based or Amount based order or a full redemption tab is available as well.
 - a) If unit based is selected, User will enter units and amount will be calculated basis the latest NAV
 - b) If amount based is selected, User will enter amount and units will be calculated basis the latest NAV

Existing Holdings (Please tick to transact)

<input checked="" type="checkbox"/> Baroda Liquid Fund Plan B INR IDCW Enable Moderate Return : 0.51%(1M), 1.82%(3M), 3.40%(6M) 6.60%(1Y), 7.97%(3Y), 12.23%(5Y)	Last NAV 3,674.217800	Current Holding Units(*) 1,46,166.0000	Market Value 53,70,45,718.95
<input type="radio"/> Unit based <input checked="" type="radio"/> Amount based <input type="checkbox"/> Full Redemption <small>Redemption Amount in words</small>	Transaction* Redemption	Redemption Amount* 10,000	Redemption Units* 0
<small>Invest A/C Number - Customer Name - Signing Condition</small> 202202020002 - PV Sindhu - Principle to Sign			
		Folio Number 10000000061	

<input checked="" type="checkbox"/> Baroda Liquid Fund Plan C INR IDCW Enable Moderate Return : 1.00%(1M), 1.50%(3M), 2.26%(6M) 6.25%(1Y), 7.50%(3Y), 11.43%(5Y)	Last NAV 100.000000	Current Holding Units(*) 1,46,823.0000	Market Value 1,46,82,300.00
<input type="radio"/> Unit based <input checked="" type="radio"/> Amount based <input type="checkbox"/> Full Redemption <small>Redemption Amount in words</small>	Transaction*	Investment Amount* 0.00	Transaction Units* 0

Screen: Enter Redemption details

4. If user clicks on the Full Redemption then following validations are displayed
 - a) Current Holding Units will displayed in Transaction Units and Transaction Units field will be non-editable
 - b) Redemption Amount = Transaction Units * Last NAV (Sec Currency) and this be non-editable

Existing Holdings (Please tick to transact)

<input checked="" type="checkbox"/> Baroda Liquid Fund Plan B INR IDCW Enable Moderate Return : 0.51%(1M), 1.82%(3M), 3.40%(6M) 6.60%(1Y), 7.97%(3Y), 12.23%(5Y)	Last NAV 3,674.217800	Current Holding Units(*) 1,46,166.0000	Market Value 53,70,45,718.95
Unit based <input type="radio"/> Amount based <input checked="" type="checkbox"/> Full Redemption	Transaction* Redemption	Redemption Amount* 53,70,45,718.95	Redemption Units* 1,46,166.0000
Redemption Amount in words Fifty Three Crore Seventy Lakh Forty Five Thousand Seven Hundred and Eighteen Rupees Ninety Five Paisa Only	Invest A/C Number - Customer Name - Signing Condition 2022020200002 - PV Sindhu - Principle to Sign		
	Folio Number 10000000061		

<input checked="" type="checkbox"/> Baroda Liquid Fund Plan C INR IDCW Enable Moderate Return : 1.00%(1M), 1.50%(3M), 2.26%(6M) 6.25%(1Y), 7.50%(3Y), 11.43%(5Y)	Last NAV 100.000000	Current Holding Units(*) 1,46,823.0000	Market Value 1,46,82,300.00
Unit based <input type="radio"/> Amount based <input checked="" type="checkbox"/> Full Redemption	Transaction* Redemption	Investment Amount* 0.00	Transaction Units* 0
Redemption Amount in words Fifty Three Crore Seventy Lakh Forty Five Thousand Seven Hundred and Eighteen Rupees Ninety Five Paisa Only	Invest A/C Number - Customer Name - Signing Condition 2022020200002 - PV Sindhu - Principle to Sign		
	Folio Number 10000000102		

[Back](#) [Next](#)

Screen: Full Redemption Screen

5. In the Product Selection Summary screen, the User can review the securities selected. If the User wishes to add any securities, they can click on the “Back” button to navigate back to the “Product Selection” screen
6. Once the data is entered, the user needs to click on the “Next” button at the bottom right of the screen

Existing Holdings (Please tick to transact)

<input checked="" type="checkbox"/> Baroda Liquid Fund Plan B INR IDCW Enable Moderate Return : 0.51%(1M), 1.82%(3M), 3.40%(6M) 6.60%(1Y), 7.97%(3Y), 12.23%(5Y)	Last NAV 3,674.217800	Current Holding Units(*) 1,46,166.0000	Market Value 53,70,45,718.95
Unit based <input type="radio"/> Amount based <input checked="" type="checkbox"/> Full Redemption	Transaction* Redemption	Redemption Amount* 53,70,45,718.95	Redemption Units* 1,46,166.0000
Redemption Amount in words Fifty Three Crore Seventy Lakh Forty Five Thousand Seven Hundred and Eighteen Rupees Ninety Five Paisa Only	Invest A/C Number - Customer Name - Signing Condition 2022020200002 - PV Sindhu - Principle to Sign		
	Folio Number 10000000061		

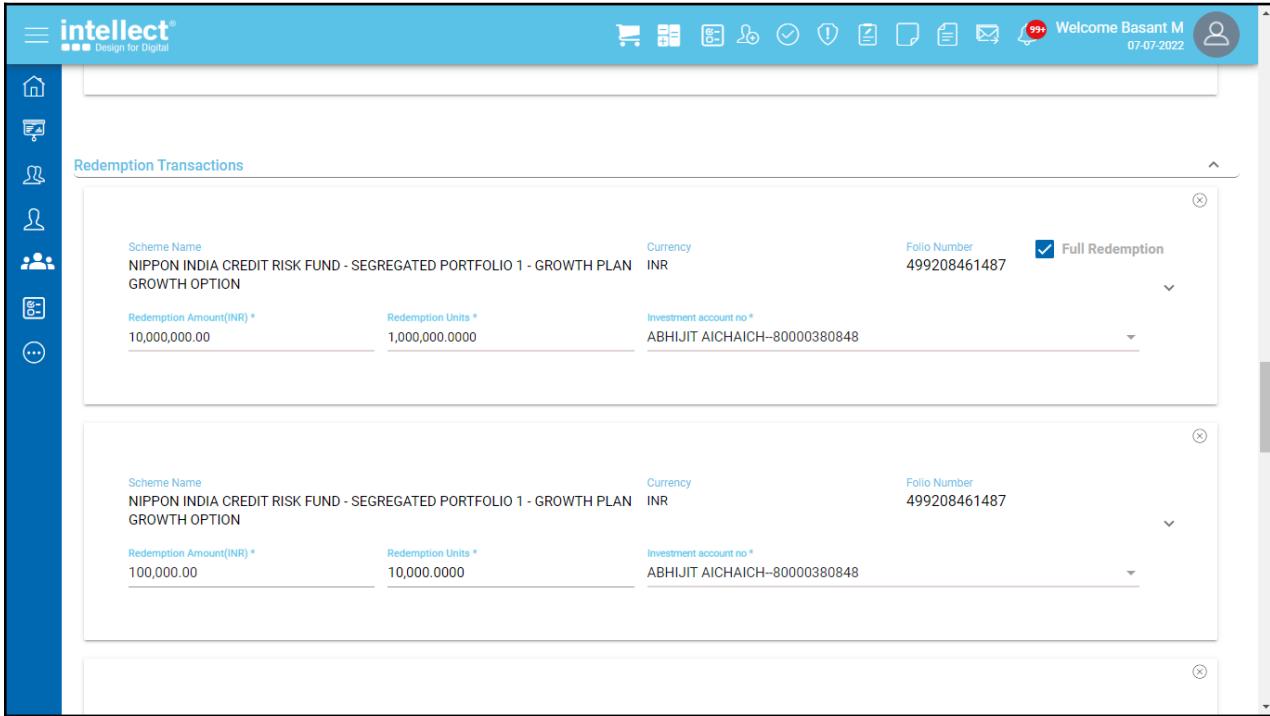
<input checked="" type="checkbox"/> Baroda Liquid Fund Plan C INR IDCW Enable Moderate Return : 1.00%(1M), 1.50%(3M), 2.26%(6M) 6.25%(1Y), 7.50%(3Y), 11.43%(5Y)	Last NAV 100.000000	Current Holding Units(*) 1,46,823.0000	Market Value 1,46,82,300.00
Unit based <input type="radio"/> Amount based <input checked="" type="checkbox"/> Full Redemption	Transaction* Redemption	Investment Amount* 0.00	Transaction Units* 0
Redemption Amount in words Fifty Three Crore Seventy Lakh Forty Five Thousand Seven Hundred and Eighteen Rupees Ninety Five Paisa Only	Invest A/C Number - Customer Name - Signing Condition 2022020200002 - PV Sindhu - Principle to Sign		
	Folio Number 10000000102		

[Back](#) [Next](#)

Screen: Click next to move to Product Cart

5.4. Product Cart

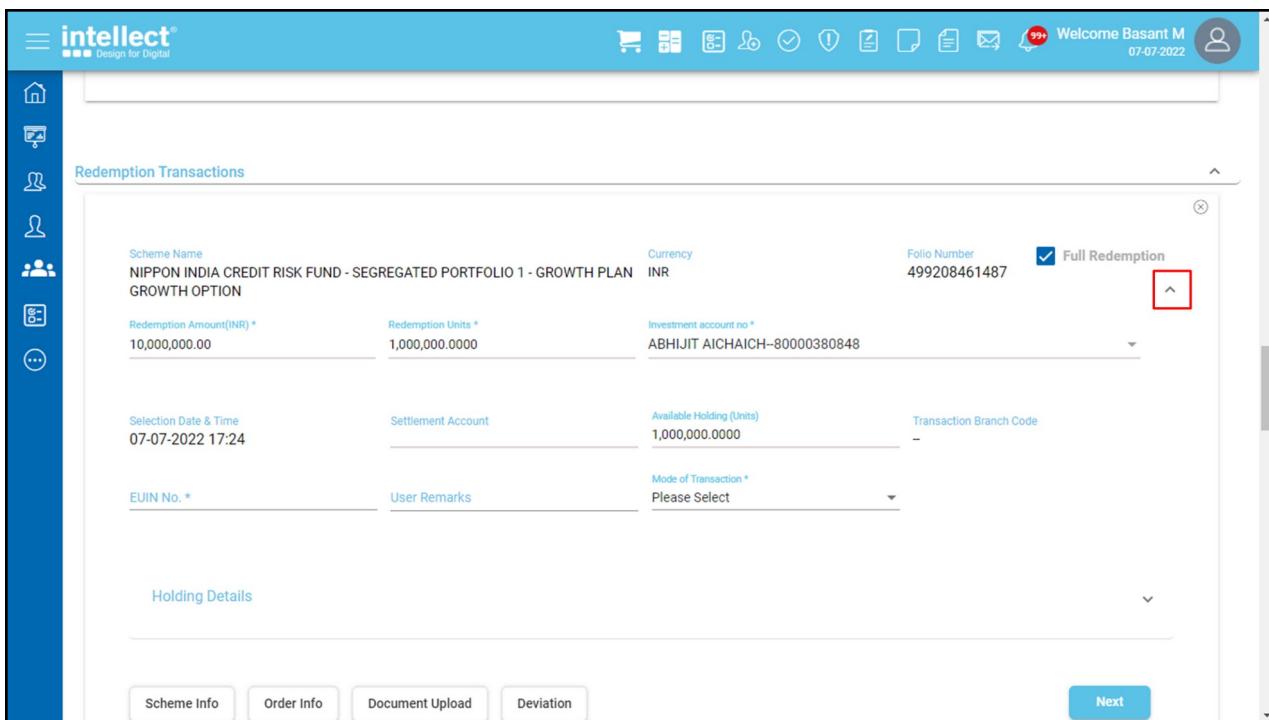
- User will land on the Product cart screen after clicking the “Next” button in the previous screen. All the orders in the order cart by default will be in collapsed mode. Orders are grouped by the Transaction Type. All the Redemption Orders can be viewed under “Redemption” Transactions”



The screenshot shows the Intellect Product Cart interface. On the left is a vertical sidebar with icons for Home, Portfolio, Transaction Types, and User Profile. The main area has a header "Redemption Transactions". Below it are two expanded order cards for "NIPPON INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1 - GROWTH PLAN GROWTH OPTION". Each card includes fields for Scheme Name, Currency (INR), Folio Number (499208461487), and a checked checkbox for "Full Redemption". The first card shows a Redemption Amount of 10,000,000.00 and Redemption Units of 1,00,00,000.0000. The second card shows a Redemption Amount of 100,000.00 and Redemption Units of 10,000.0000. Both cards also have an "Investment account no." field containing "ABHIJIT AICHAICH-80000380848".

Screen: Product cart

- User clicks on the Dropdown on the order card and it will be expanded. The below fields will appear on expanding the view



Redemption Transactions

Scheme Name: NIPPON INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1 - GROWTH PLAN GROWTH OPTION

Currency: INR

Folio Number: 499208461487

Full Redemption

Redemption Amount(INR) *: 10,000,000.00

Redemption Units *: 1,000,000.0000

Investment account no *: ABHIJIT AICHAICH-80000380848

Selection Date & Time: 07-07-2022 17:24

Settlement Account: Available Holding (Units): 1,000,000.0000

Transaction Branch Code:

EUIN No. *

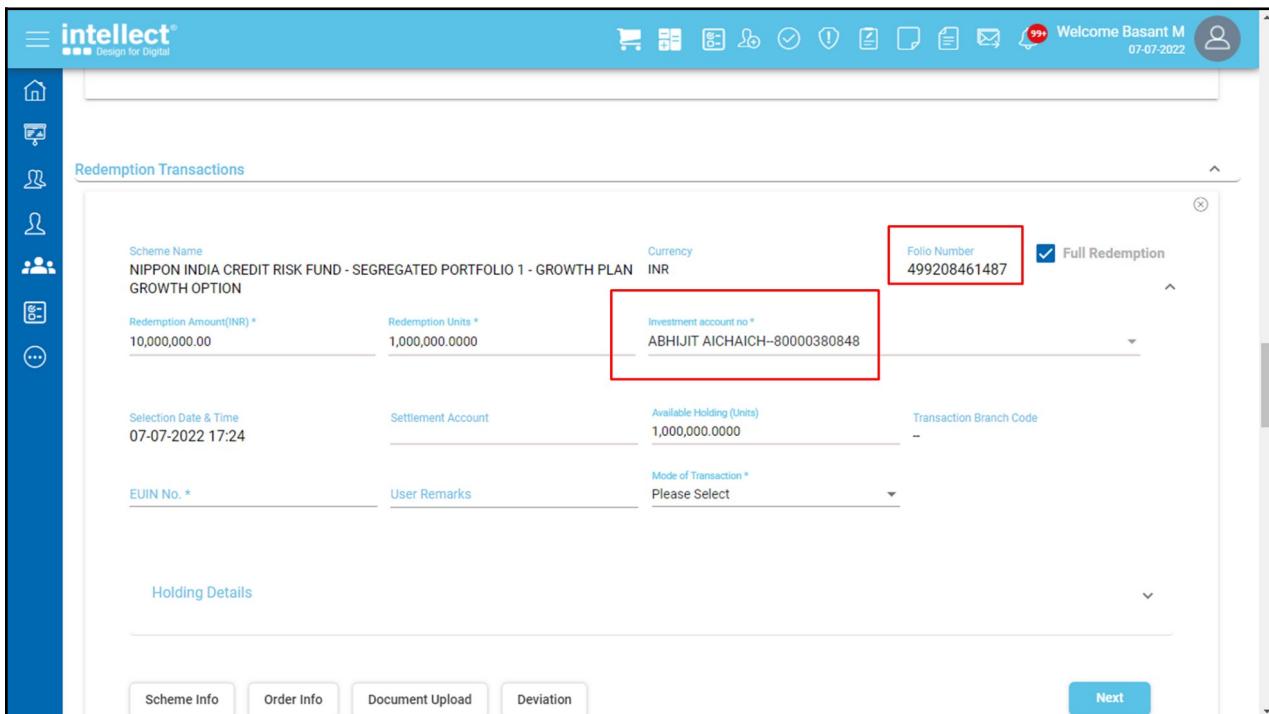
User Remarks: Please Select

Holding Details

Scheme Info Order Info Document Upload Deviation Next

Screen: Redemption transaction product card (Expanded View)

3. User selects the desired investment account from the dropdown and can view the Folio Number. All the active accounts except closed would be available for selection



Redemption Transactions

Scheme Name: NIPPON INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1 - GROWTH PLAN GROWTH OPTION

Currency: INR

Full Redemption

Redemption Amount(INR) *: 10,000,000.00

Redemption Units *: 1,000,000.0000

Investment account no *: ABHIJIT AICHAICH-80000380848

Selection Date & Time: 07-07-2022 17:24

Settlement Account: Available Holding (Units): 1,000,000.0000

Transaction Branch Code:

EUIN No. *

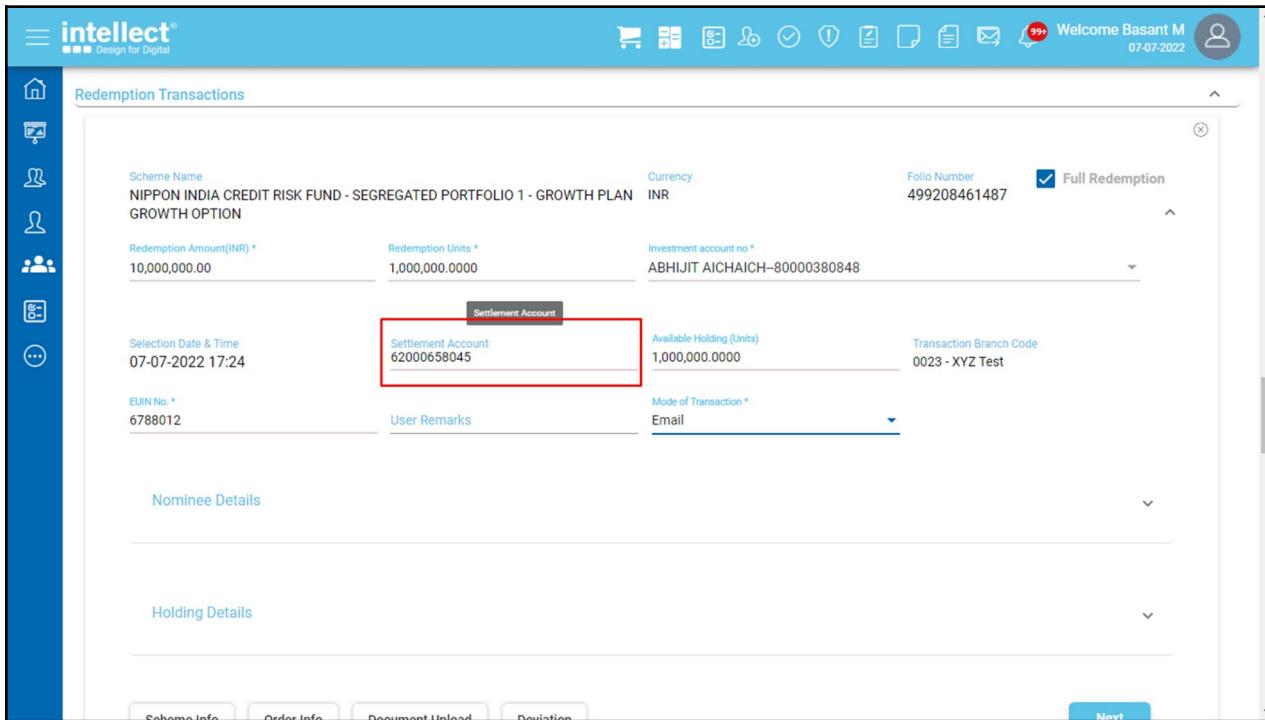
User Remarks: Please Select

Holding Details

Scheme Info Order Info Document Upload Deviation Next

Screen: Mutual Fund - Order details

4. User selects the mode of Transaction i.e. Physical, Email or Telephone
5. The settlement (debit) account will be auto populated based on the settlement account linked to the investment account selected for the transaction. The transaction Branch code will be displayed as per the settlement account selected



Redemption Transactions

Scheme Name: NIPPON INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1 - GROWTH PLAN GROWTH OPTION

Redemption Amount(INR) *: 10,000,000.00

Redemption Units *: 1,000,000.000

Currency: INR

Folio Number: 499208461487

Investment account no *: ABHIJIT AICHAICH-80000380848

Full Redemption

Selection Date & Time: 07-07-2022 17:24

Settlement Account: 62000658045

Available Holding (Units): 1,000,000.000

Transaction Branch Code: 0023 - XYZ Test

EUIN No. *: 6788012

User Remarks:

Mode of Transaction *: Email

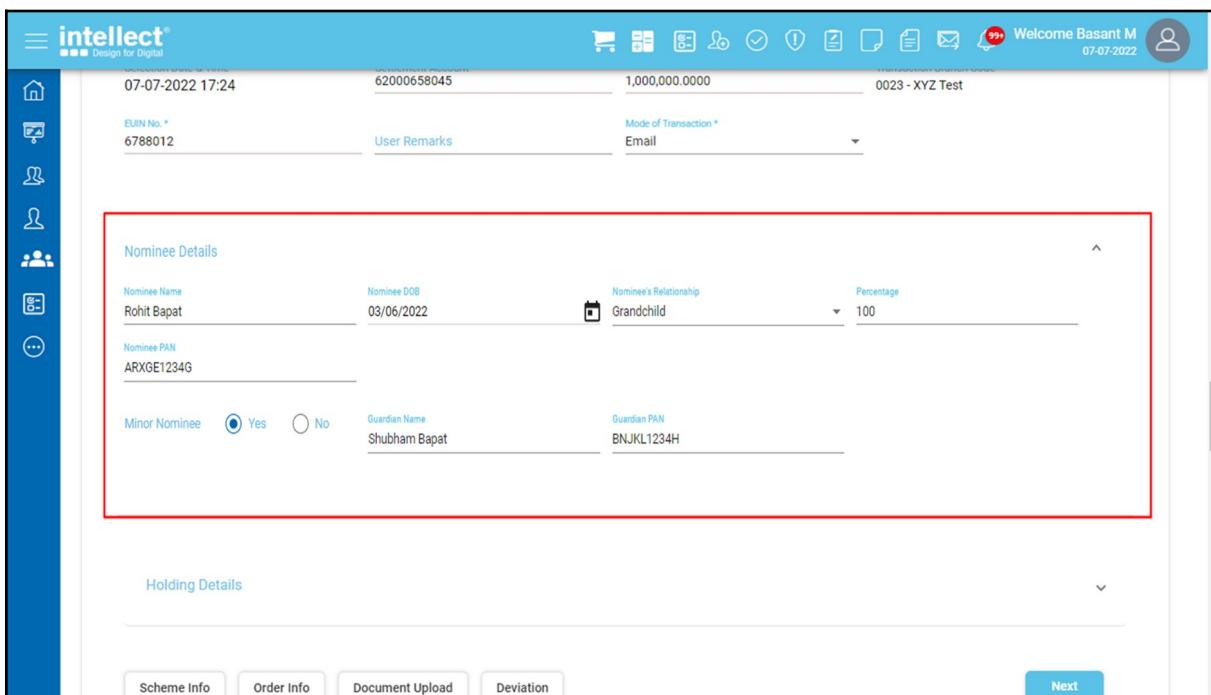
Nominee Details

Holding Details

Scheme Info Order Info Document Upload Deviation Next

Screen: Display of Settlement Account and Transaction Branch Code

6. User will click on the Nominee details drop down and Nominee details will be auto populated



07-07-2022 17:24

62000658045

1,000,000.0000

0023 - XYZ Test

EUIN No. *: 6788012

User Remarks:

Mode of Transaction *: Email

Nominee Details

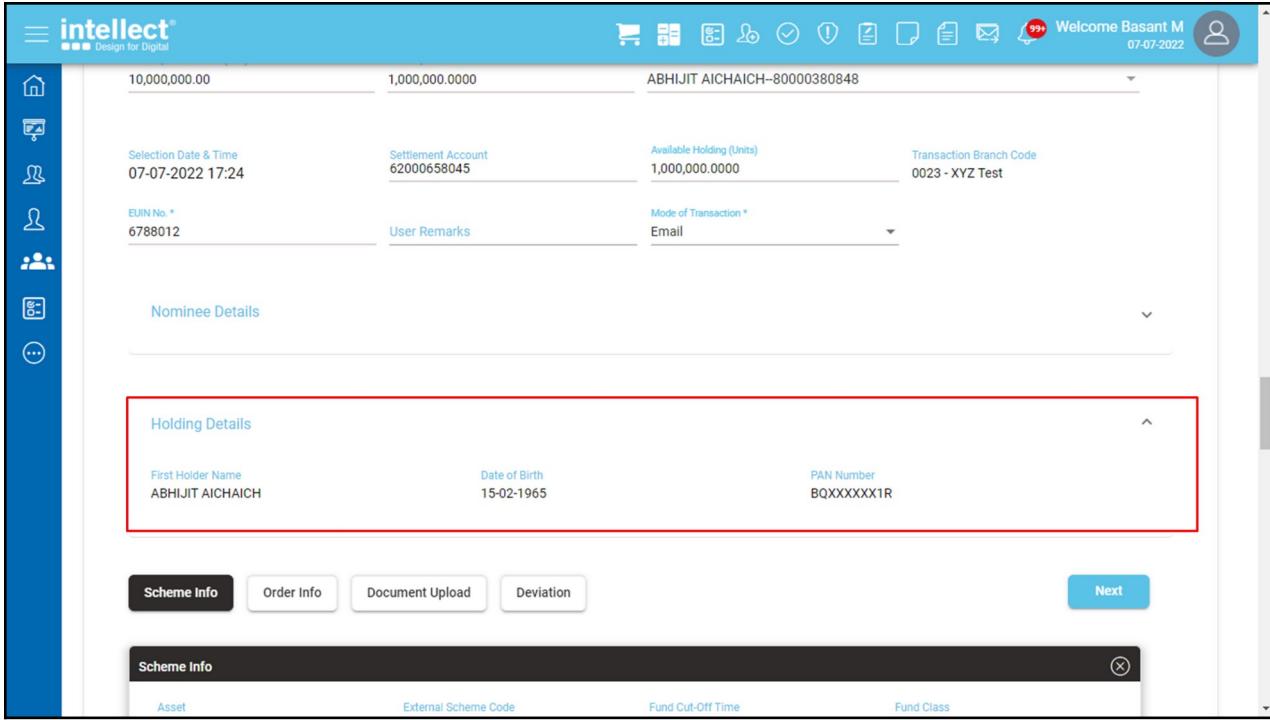
Nominee Name: Rohit Bapat	Nominee DOB: 03/06/2022	Nominee's Relationship: Grandchild	Percentage: 100
Nominee PAN: ARXGE1234G			
Minor Nominee: <input checked="" type="radio"/> Yes <input type="radio"/> No	Guardian Name: Shubham Bapat	Guardian PAN: BNJKL1234H	

Holding Details

Scheme Info Order Info Document Upload Deviation Next

Screen: Mutual Fund - Nominee details

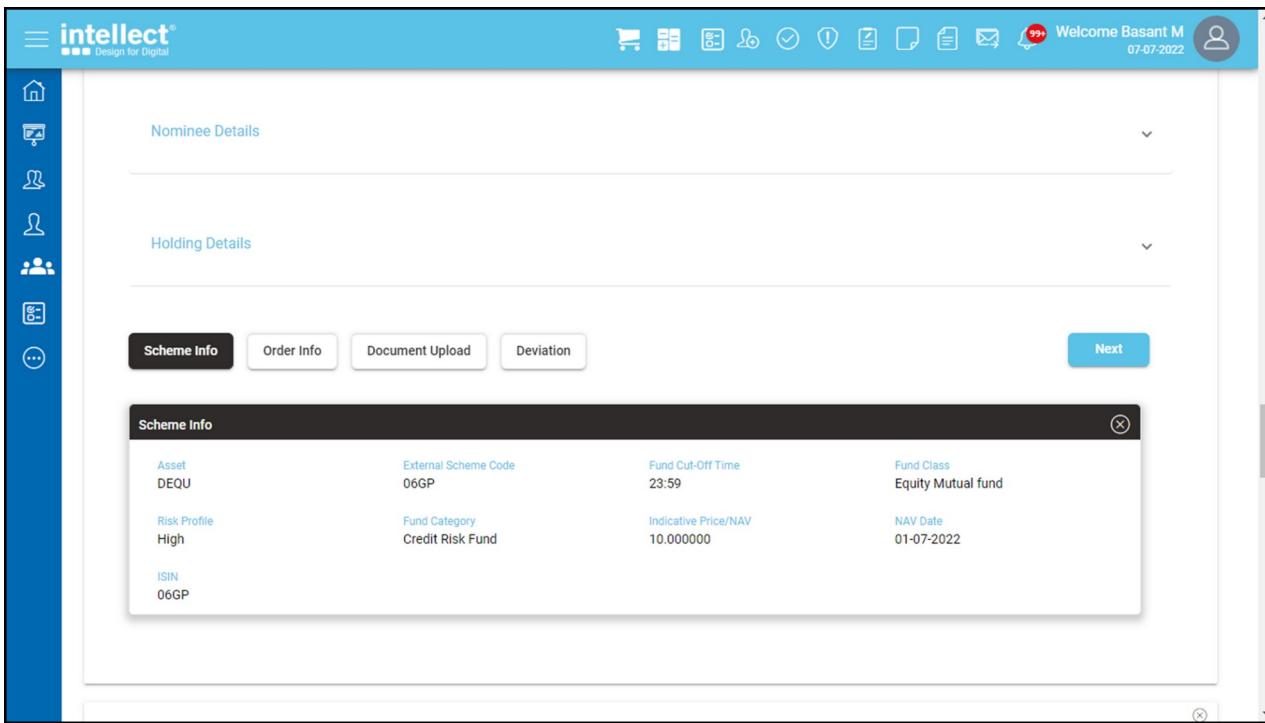
7. User can view the holding details by clicking on the Holding Details dropdown



The screenshot shows the 'Nominee Details' section of the intellect platform. At the top, there are several input fields: '10,000,000.00', '1,000,000.0000', and 'ABHIJIT AICHAICH-80000380848'. Below these are 'Selection Date & Time' (07-07-2022 17:24), 'Settlement Account' (62000658045), 'Available Holding (Units)' (1,000,000.0000), 'Transaction Branch Code' (0023 - XYZ Test), 'EUIN No.' (6788012), and 'User Remarks'. A dropdown menu labeled 'Mode of Transaction' is set to 'Email'. The 'Nominee Details' section contains a sub-section titled 'Holding Details' which is highlighted with a red border. This sub-section displays 'First Holder Name' (ABHIJIT AICHAICH), 'Date of Birth' (15-02-1965), and 'PAN Number' (BQXXXXX1R). At the bottom of the main form, there are tabs for 'Scheme Info' (which is selected and highlighted in black), 'Order Info', 'Document Upload', and 'Deviation'. To the right of these tabs is a blue 'Next' button. Below the tabs is a dark overlay titled 'Scheme Info' with fields for 'Asset', 'External Scheme Code', 'Fund Cut-Off Time', and 'Fund Class', each with a small 'X' icon to close the overlay.

Screen: Mutual Fund - Holding details

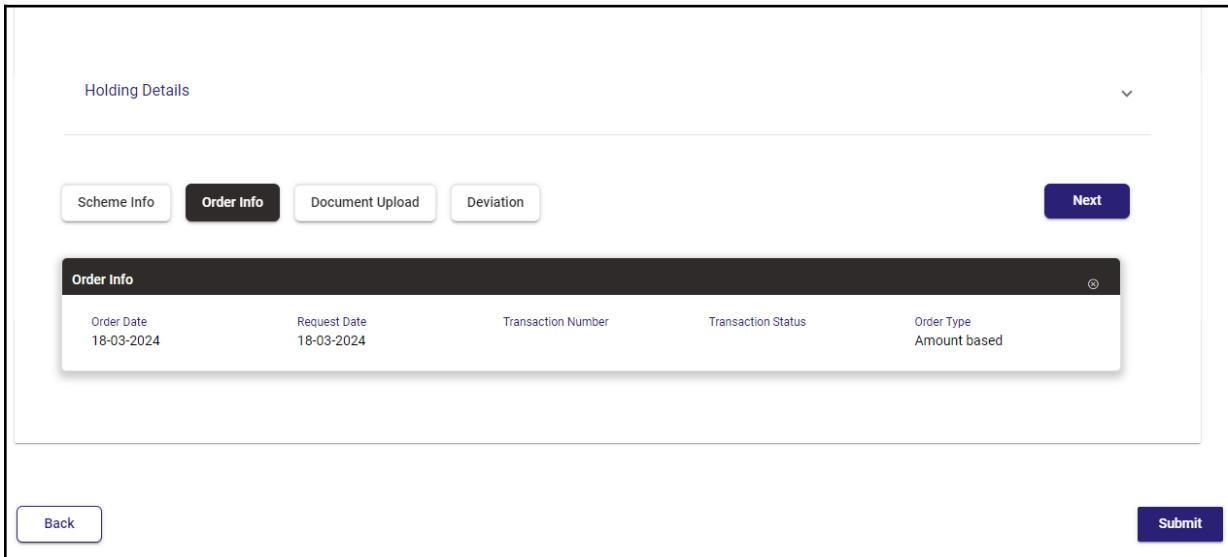
8. User has the provision to review the Scheme Info, Order Info, Document Upload and Deviation(s) (if any) by clicking on the applicable overlays. If the Mode of Transaction selected as Physical then it is mandatory to upload the transaction slip in the Documents Upload section



The screenshot shows a user interface for managing mutual fund schemes. On the left is a vertical sidebar with icons for Home, Nominees, Holdings, Orders, and Help. The main header bar includes a user profile for 'Basant M' (07-07-2022) and various navigation icons. Below the header, there are sections for 'Nominee Details' and 'Holding Details'. A central navigation bar at the top of the main content area includes tabs for 'Scheme Info' (which is active), 'Order Info', 'Document Upload', and 'Deviation'. To the right of this bar is a 'Next' button. A modal window titled 'Scheme Info' is open, displaying the following details:

Asset	External Scheme Code	Fund Cut-Off Time	Fund Class
DEQU	06GP	23:59	Equity Mutual fund
Risk Profile	Fund Category	Indicative Price/NAV	NAV Date
High	Credit Risk Fund	10.000000	01-07-2022
ISIN			
06GP			

Screen: Mutual Fund Scheme Info Overlay Screen



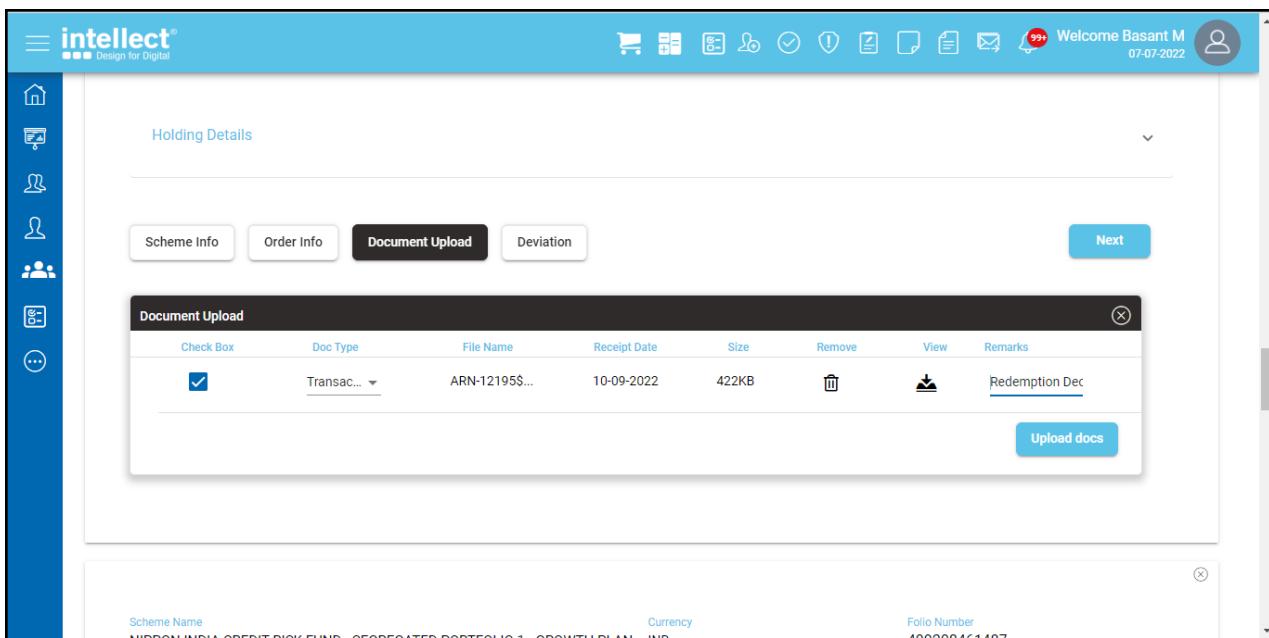
This screenshot shows the 'Order Info' overlay screen. The main content area has a 'Holding Details' section. Below it is the 'Order Info' tab from the navigation bar, which is active. The 'Order Info' modal window contains the following data:

Order Date	Request Date	Transaction Number	Transaction Status	Order Type
18-03-2024	18-03-2024			Amount based

At the bottom of the main content area, there are 'Back' and 'Submit' buttons.

Screen: Mutual Fund Order Info Overlay Screen

9. Documents Upload - If the Mode of Transaction selected as Physical then it is mandatory to upload the transaction slip in the Documents Upload section. The file format supported is Tiff



Scheme Info Order Info **Document Upload** Deviation

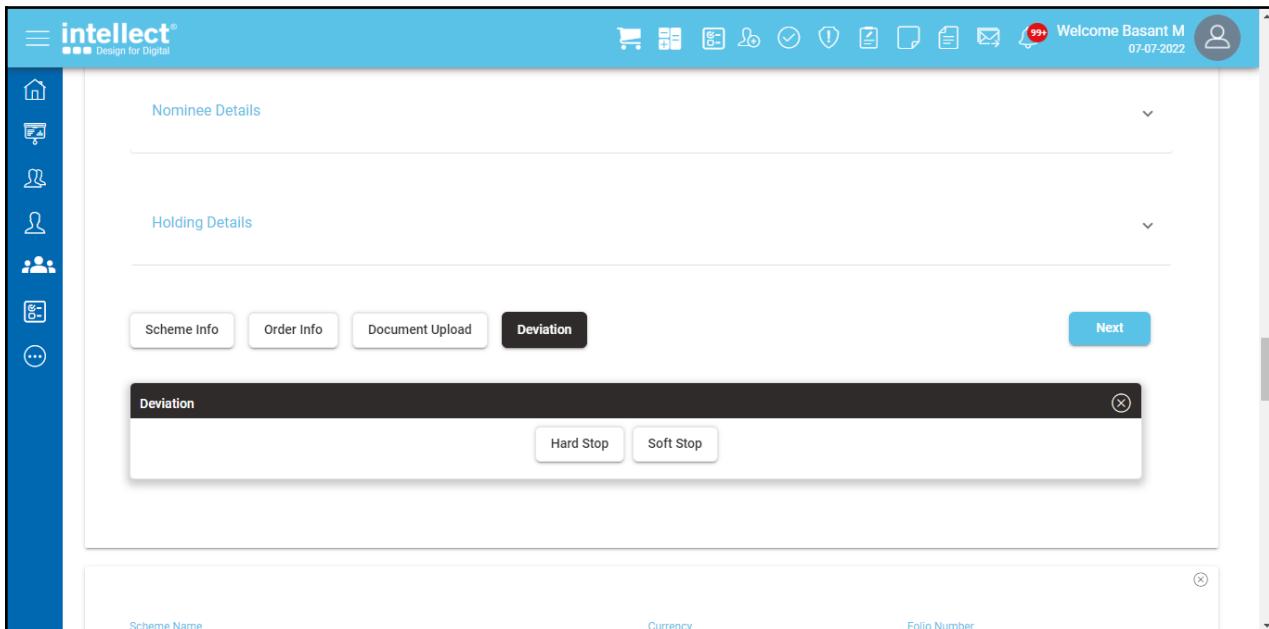
Document Upload

Check Box	Doc Type	File Name	Receipt Date	Size	Remove	View	Remarks
<input checked="" type="checkbox"/>	Transac... ▾	ARN-12195\$...	10-09-2022	422KB			Redemption Dec

Upload docs

Scheme Name: MUDRULINI CREDIT RISK FUND - DEPARTMENT OF PORTFOLIO - ORGANIC FUND INDIA | Currency: INR | Folio Number: 400000454407

Screen: Mutual Fund Document Upload Info Overlay Screen



Nominee Details

Holding Details

Scheme Info Order Info **Document Upload** Deviation

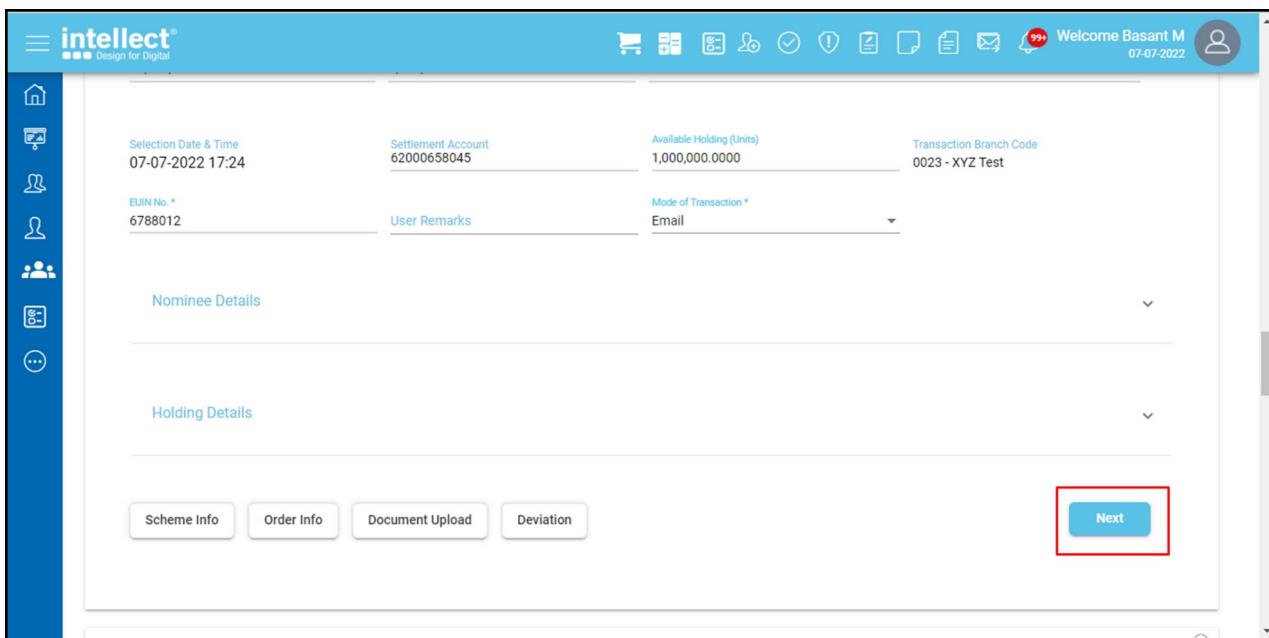
Deviation

Hard Stop Soft Stop

Scheme Name: MUDRULINI CREDIT RISK FUND - DEPARTMENT OF PORTFOLIO - ORGANIC FUND INDIA | Currency: INR | Folio Number: 400000454407

Screen: Mutual Fund - Deviation

10. User then clicks on the “Next” button



Selection Date & Time
07-07-2022 17:24

Settlement Account
62000658045

Available Holding (Units)
1,000,000.0000

Transaction Branch Code
0023 - XYZ Test

EULIN No. *
6788012

User Remarks

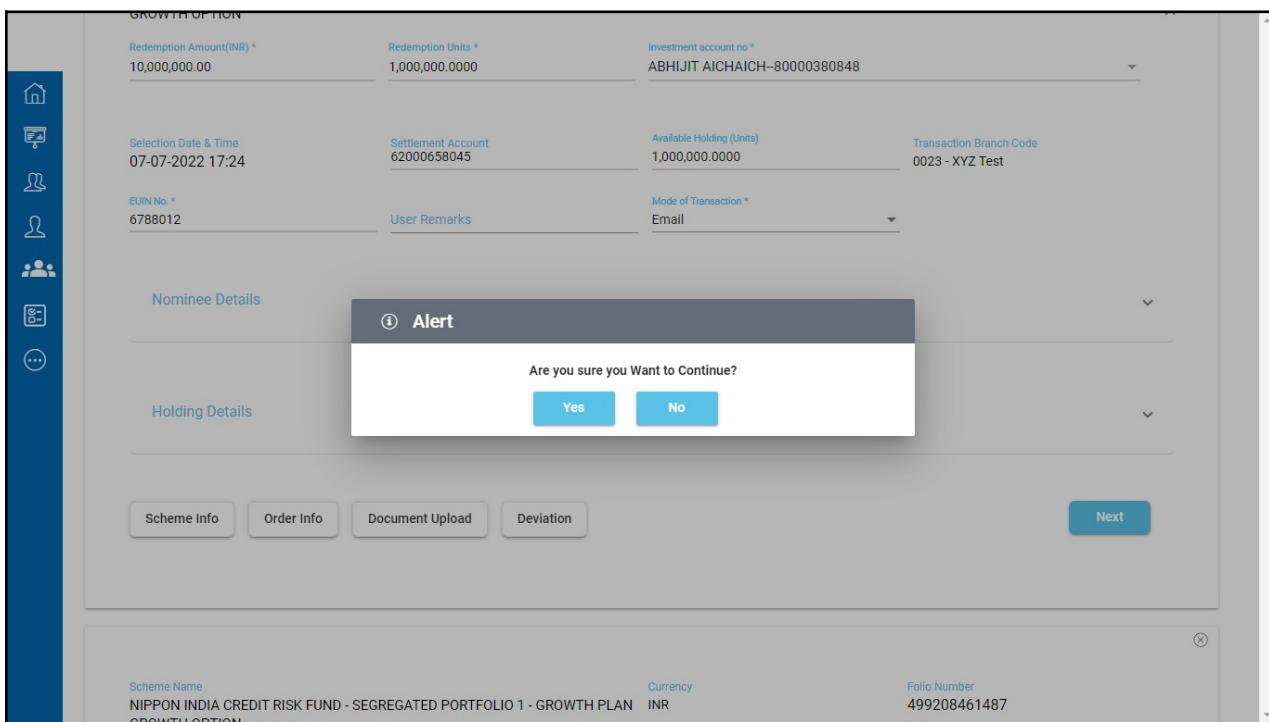
Mode of Transaction *
Email

Nominee Details

Holding Details

Scheme Info Order Info Document Upload Deviation **Next**

Screen: Click next for Confirmation



GROWTH OPTION

Redemption Amount(INR) *
10,000,000.00

Redemption Units *
1,000,000.0000

Investment account no *
ABHIJIT AICHAICH-80000380848

Selection Date & Time
07-07-2022 17:24

Settlement Account
62000658045

Available Holding (Units)
1,000,000.0000

Transaction Branch Code
0023 - XYZ Test

EULIN No. *
6788012

User Remarks

Mode of Transaction *
Email

Nominee Details

Holding Details

Are you sure you Want to Continue?

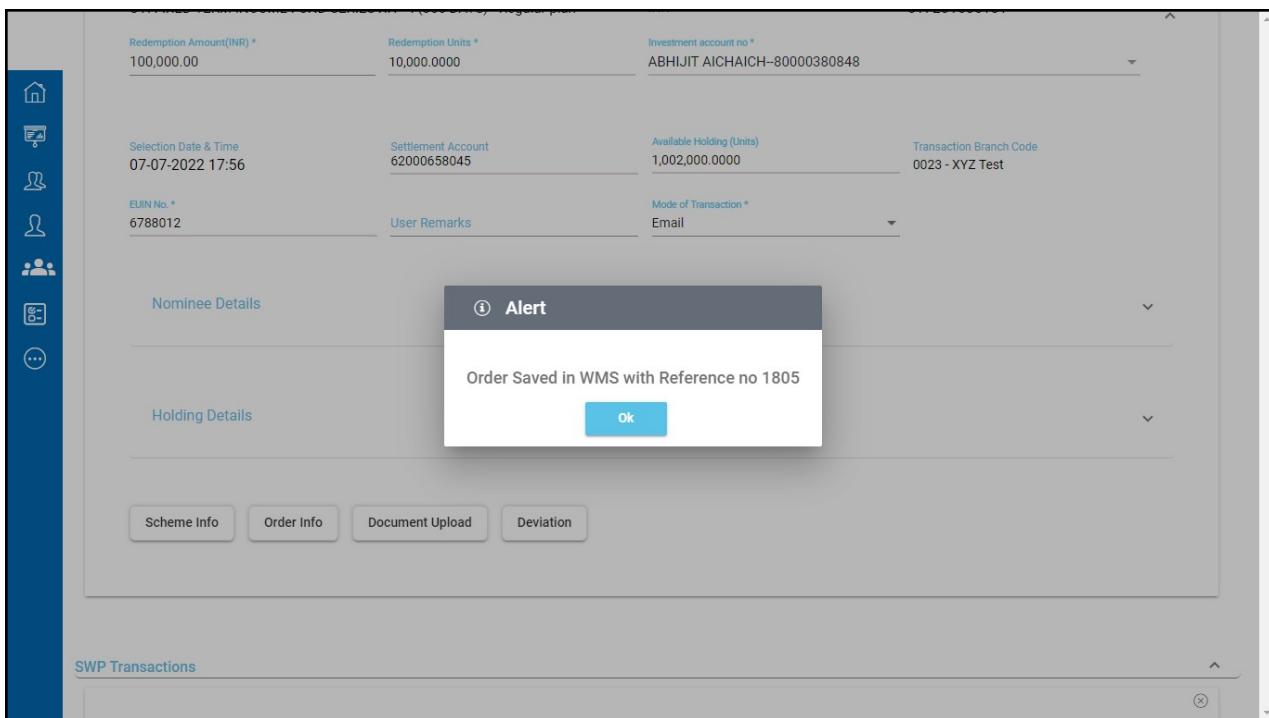
Yes **No**

Scheme Info Order Info Document Upload Deviation **Next**

Scheme Name NIPPON INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1 - GROWTH PLAN	Currency INR	Folio Number 499208461487
---	-----------------	------------------------------

Screen: Display of Confirmation screen

11. After providing confirmation, the Order gets saved in the system and the status of the order changes to "Pending"



Redemption Amount(INR) * 100,000.00

Redemption Units * 10,000.0000

Investment account no * ABHIJIT AICHAICH-80000380848

Selection Date & Time 07-07-2022 17:56

Settlement Account 62000658045

Available Holding (Units) 1,002,000.0000

Transaction Branch Code 0023 - XYZ Test

EULN No. * 6788012

User Remarks

Mode of Transaction * Email

Nominee Details

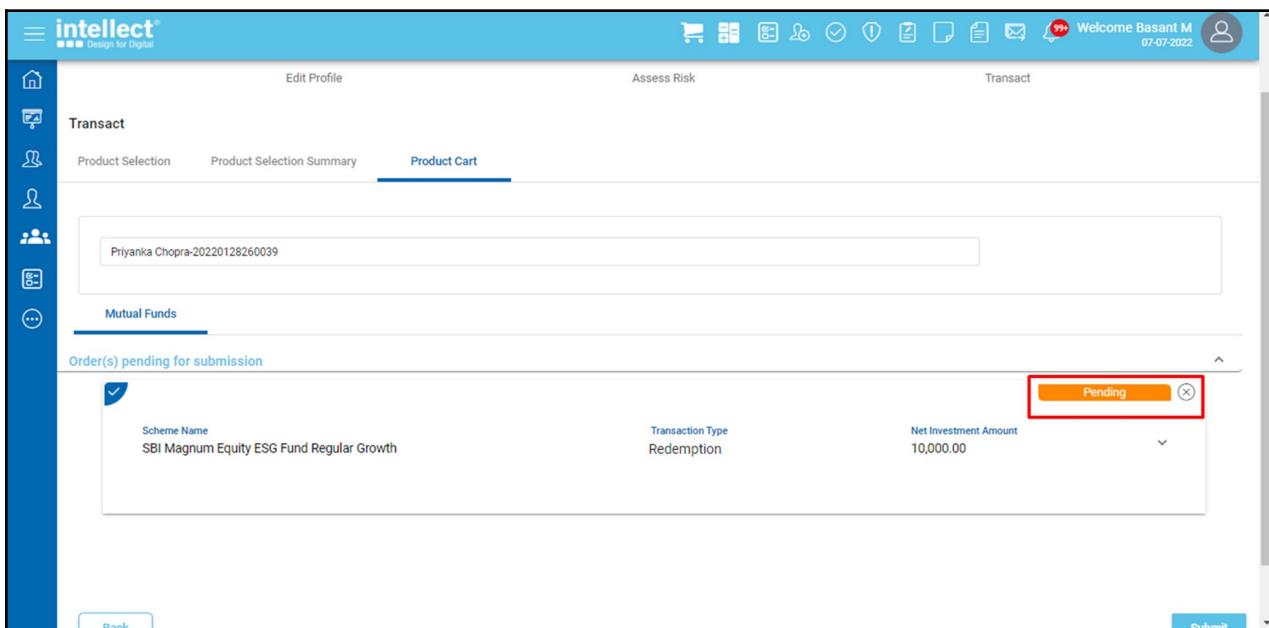
Holding Details

Order Saved in WMS with Reference no 1805

Ok

Scheme Info Order Info Document Upload Deviation

Screen: Save Order Details



Edit Profile Assess Risk Transact

Transact

Product Selection Product Selection Summary Product Cart

Priyanka Chopra-20220128260039

Mutual Funds

Order(s) pending for submission

Pending

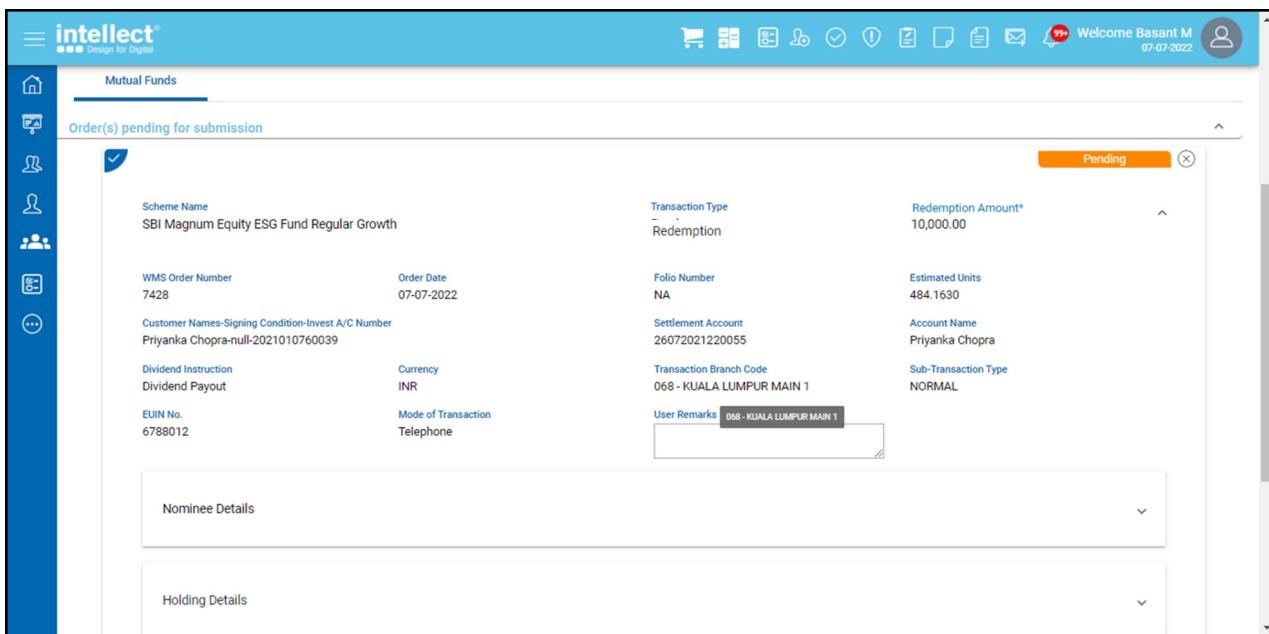
Scheme Name SBI Magnum Equity ESG Fund Regular Growth

Transaction Type Redemption

Net Investment Amount 10,000.00

Back Submit

Screen: Order Status Changes to Pending (Collapsed view)



The screenshot shows a user interface for mutual fund orders. At the top, there's a navigation bar with icons for home, user profile, and other system functions. The main area is titled "Order(s) pending for submission". A single order is listed:

Scheme Name	Transaction Type	Redemption Amount*
SBI Magnum Equity ESG Fund Regular Growth	Redemption	10,000.00

Below this, detailed transaction information is provided:

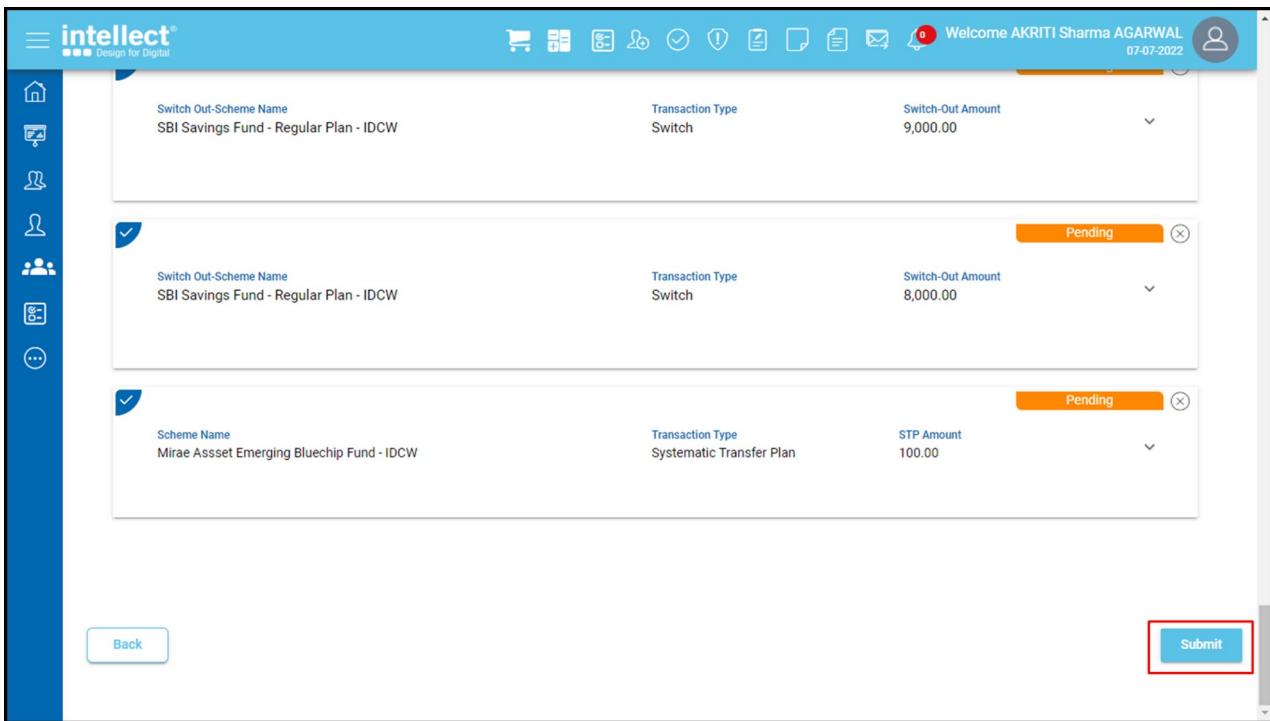
WMS Order Number 7428	Order Date 07-07-2022	Folio Number NA	Estimated Units 484.1630
Customer Names-Signing Condition-Invest A/C Number Priyanka Chopra-null-2021010760039		Settlement Account 26072021220055	Account Name Priyanka Chopra
Dividend Instruction Dividend Payout	Currency INR	Transaction Branch Code 068 - KUALA LUMPUR MAIN 1	Sub-Transaction Type NORMAL
EUIN No. 6788012	Mode of Transaction Telephone	User Remarks 068 - KUALA LUMPUR MAIN 1	

Below the transaction details, there are two expandable sections: "Nominee Details" and "Holding Details".

Screen: Order Status changes to Pending (Expanded View)

5.5. Order Submission

1. User will selects the order(s) and clicks on the “Submit” button. System will display a confirmation message with order details and the order is routed for authorization
2. Once the order is submitted, order is sent to supervisor authorization (Refer to Section 10 Supervisor Approval in this document)
3. The status of the order and order related details can be viewed from the Order Book (Refer to Section 11 Order Book in this document)



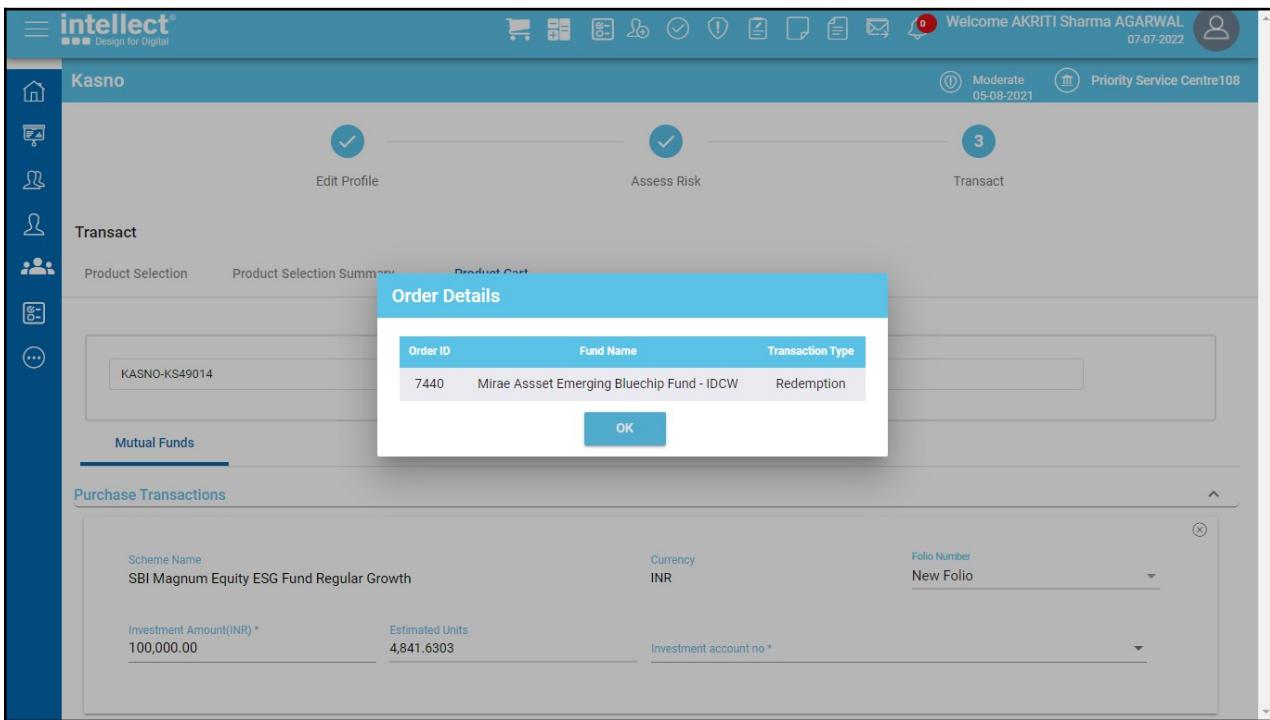
Switch Out-Scheme Name: SBI Savings Fund - Regular Plan - IDCW
Transaction Type: Switch
Switch-Out Amount: 9,000.00

Switch Out-Scheme Name: SBI Savings Fund - Regular Plan - IDCW
Transaction Type: Switch
Switch-Out Amount: 8,000.00

Scheme Name: Mirae Asset Emerging Bluechip Fund - IDCW
Transaction Type: Systematic Transfer Plan
STP Amount: 100.00

Back Submit

Screen: Click on Submit



Kasno

Edit Profile Assess Risk Transact

Transact

Product Selection Product Selection Summary Product Cart

Order Details

Order ID	Fund Name	Transaction Type
7440	Mirae Asset Emerging Bluechip Fund - IDCW	Redemption

Mutual Funds

Purchase Transactions

Scheme Name: SBI Magnum Equity ESG Fund Regular Growth
Investment Amount(INR) * 100,000.00
Estimated Units 4,841.6303
Currency INR
Folio Number: New Folio
Investment account no *

Screen: Order Placed Successfully in the System

5.6. Field Level Details

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
Product Selection - Main Card								
1	Holdings Value (INR)	Displays the Value of the Holdings in Mutual Funds along with the percentage of total investments	Display	No	Numeric	Not Applicable	Not Applicable	
2	Fund Name	Displays the Scheme name	Display	No	String	Not Applicable	Not Applicable	
3	Fund Currency	Displays the currency of the security	Display	No	String	Not Applicable	List of Currencies	
4	Fund Option	Displays the fund option of the security	Display	No	String	Not Applicable	1. Growth 2. IDCW	
5	Fund Status	Displays the status of the Fund Open – Open for Transactions Closed – Closed for Transactions	Display	No	String	Not Applicable	1. Enable 2. Disable	
6	Risk Rating	Displays the risk rating of the security	Display	No	String	Not Applicable	As per the risk profile maintenance of security	
7	Return %	Displays the return of the security for a period of 1 month, 3 months, 6 months, 1 year, 3 years and 5 years	Display	No	String	Not Applicable	Not Applicable	
8	Last NAV (Security Currency)	Displays the last available NAV of the security	Display	No	Numeric	Not Applicable	Not Applicable	
9	Current Holding Units	Displays the number of units that the customer is currently holding for the security	Display	No	Numeric	Not Applicable	Not Applicable	

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
10	Market Value	Displays the market value of the customer's current security holdings	Display	No	Numeric	Not Applicable	Not Applicable	
11	Transaction	Allows the User to select the desired transaction	Select	Yes	String	Yes	1. Purchase 2. Redemption 3. Switch 4. SIP 5.SWP 6.STP	
12	Redemption Amount	Allows the User to enter the redemption amount for the security and Investment/redemption units are computed.	Input/Computed	Yes	Numeric	Yes	Not Applicable	
13	Redemption Units	Allows the User to enter the redemption units for the security and redemption amount are computed.	Computed /Input	No	Numeric	Yes	Not Applicable	
14	Invest A/C - Customer Name - Signing Condition	Display the Investment Account Number along with investor names and Signing Condition	Display	No	String	Not Applicable	Not Applicable	
15	Folio Number	Display the Folio Number	Display	No	String	Not Applicable	Not Applicable	
16	Full Redemption	Full Redemption will be done if customer clicks on this field else customer can input the amount/units as per their choice	Select	Yes	Not Applicable	No	Not Applicable	

Product Selection – Overlay

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
1	NAV Date	Displays the date for which the NAV is updated	Display	Not Applicable	String	Not Applicable	Not Applicable	
2	Product Category	Displays the Product Category	Display	Not Applicable	String	Not Applicable	List of all Product Categories	
3	Fund House	Displays the Name of the Fund House	Display	Not Applicable	String	Not Applicable	List of all Fund Houses	
4	Product Composition – Asset Class	Displays Asset Class wise Product Composition	Display	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
5	Product Composition – Sector	Displays Sector wise Product Composition	Display	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
6	Fund Factsheet	Displays the uploaded fund factsheet in Security maintenance	Display	Not Applicable	Not Applicable	Not Applicable	Not Applicable	

Product Cart – Main Card

1	Investors name and Account number	Displays the Investor present	Display	No	String	Not Applicable	Not Applicable	
2	Scheme Name	Displays the name of the security selected in product selection	Display	No	String	Not Applicable	Not Applicable	
3	Currency	Displays the security currency of the security	Display	No	String	Not Applicable	List of Currencies	
4	Selection Date & Time	Displays the security selection date and time	Display	No	String	Not Applicable	Not Applicable	
5	Redemption Amount (INR)	Displays the redemption amount entered in product selection. (As applicable) User can modify redemption amount here again	Input	Yes	Numeric	Yes	Not Applicable	

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
6	Investment A/C Number	Allows the User to select the desired investment account.	Select	Yes	String	Yes	List of Investment Accounts based on the Investor	
7	Redemption Units	Displays the total units of the security that will be redeemed/ Invested. (As Applicable) This is calculated in the system as Investment Amount/Last NAV or Redemption amount/Last NAV	Display	No	Numeric	Not Applicable	Not Applicable	
8	Folio No	Allows the user to select from the existing Folio no of customers.	Select	Yes	Numeric	Not Applicable	Not Applicable	In case of no existing folio it would be New folio
9	Settlement A/C	Displays the settlement account linked with investment account	Display	No	String	Yes	Not Applicable	
10	Transaction Branch Code	Displays the transaction branch details as per the settlement account linked to selected investment account	Display	No	String	Not Applicable	Not Applicable	
11	User Remarks	Allows the User to enter remarks	Input	Yes	String	No	Not Applicable	
12	EUIN no	Enter the EUIN no of the User. It will be auto fetch if maintained in user maintenance	Input	Yes	String	No	It should be of 7 characters	

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
13	Mode of Transaction	Select the Mode of transaction of the order	Select	Yes	Character	Yes	1. Email 2. Physical 3. Telephone	
Product Card-Nominee Details								
1	Nominee name	Input the Nominee name	Input	Yes	String	No	Not Applicable	
2	Nominee DOB	Select the date	Select	Yes	String	No	Not Applicable	
3	Nominee Relation	Select the investor relation with Nominee	Select	Yes	String	No	1. Brother 2. Daughter 3. Father 4. Father In law 5. Guardian 6. Grandchild 7. Grand Father 8. Mother 9. Mother In law 10. Niece 11. Nephew 12. Other 13. Sister 14. Son 15. Spouse	
4	Nominee Percentage	Input the Nominee percentage	Select	Yes	Numerical	No	Not Applicable	
5	Minor Nominee	Select if nominee is minor	Select	Yes	NA	No	1. Yes 2. No	
6	Guardian Name	Input the Guardian name of the Nominee	Input	Yes	String	Conditional	Not Applicable	If minor nominee is yes then guardian name to be entered
7	Guardian PAN	Input the PAN of the guardian	Input	Yes	String	Conditional	Not Applicable	If minor nominee is yes then guardian PAN to be entered
8	Nominee PAN	Input the PAN of the Nominee	Input	Yes	String	Conditional	Not Applicable	If minor Nominee is No then Nominee PAN to be entered
Product Card-Holding Details								
1	First Holder Name	Displays the first holder Name	Display	No	String	Not Applicable	Not Applicable	

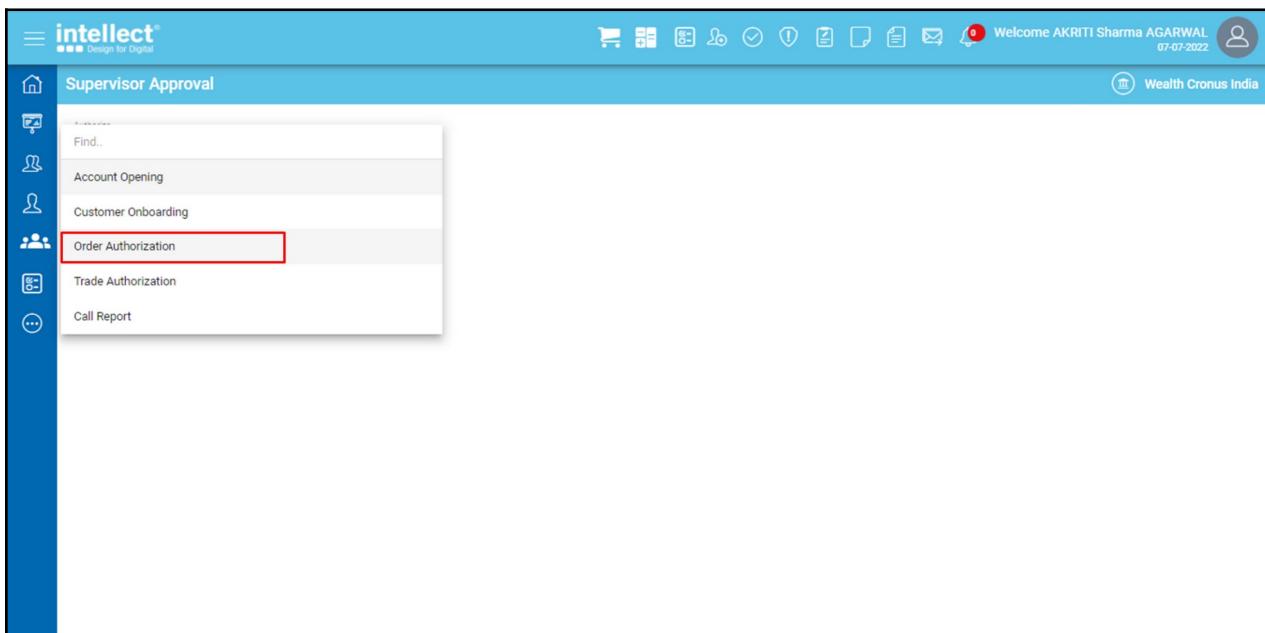
S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
2	Date of Birth	Displays the DOB of customer	Display	No	Numeric	Not Applicable	Not Applicable	
3	PAN Number	Displays the masked PAN number of customer	Display	No	String	Not Applicable	Not Applicable	
Product Cart - Overlay – Scheme Info								
1	Asset	Displays the asset class of the security	Display	No	String	Not Applicable	List of Asset	
2	External Scheme Code	Displays the external code of the security	Display	No	String	Not Applicable	Not Applicable	
3	Fund Cut-off Time	Displays the cut off time of the security	Display	No	String	Not Applicable	Not Applicable	
4	Fund Class	Displays the fund class of the security	Display	No	String	Not Applicable	List of Fund Classes	
5	Risk Profile	Displays the risk profile of the security	Display	No	String	Not Applicable	List of Risk profiles maintained for security	
6	Fund Category	Displays the fund category of the security	Display	No	String	Not Applicable	List of Fund Categories	
7	Indicative Price/NAV	Displays the indicative price or NAV for the security	Display	No	Numeric	Not Applicable	Not Applicable	
8	NAV Date	Displays the date at which NAV was recorded	Display	No	String	Not Applicable	Not Applicable	
9	ISIN	Displays the ISIN code for the security	Display	No	String	Not Applicable	Not Applicable	
Product Cart - Overlay – Order Info								
1	Order Date	Displays the date on which the order was routed	Display	No	String	Not Applicable	Not Applicable	
2	Request Date	Displays the date on which order was initiated	Display	No	String	Not Applicable	Not Applicable	
3	Transaction Number	Displays the transaction number for the order	Display	No	Numeric	Not Applicable	Not Applicable	

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
4	Transaction Status	Displays the status of the order	Display	No	String	Not Applicable	List of Transaction Statuses	
5	Order Type	Displays the type of order	Display	No	String	Not Applicable	Unit - For unit based and Full redemption Amount - For amount based	
Product Cart - Overlay – Deviation								
1	Hard Stop	Displays the list of hard stop deviation for the order	Display	No	String	Not Applicable	Example: Guardian details Required for minor nominee	
2	Soft Stop	Displays the list of soft stop deviation for the order	Display	No	String	Not Applicable	Not Applicable	
Product Cart - Overlay – Doc Upload								
1.	Document Upload	Allow user to upload the document if required	Upload	Yes	Document	Conditional	Not Applicable	In case of Transaction type is Redemption/Switch/STP and Transaction mode is Physical then document upload is mandatory
2.	Check Box	User will Select the document to be uploaded	Select	Yes	Not Applicable	No	Not Applicable	
3.	Doctype	Select the document type for the Uploaded document	Select	Yes	String	Yes	1. Nominee Declaration Form 2. Opting Out of Nomination Form 3. Supporting Document 4. Transaction Slip	
4.	File Name	Display the file name of the uploaded doc.	Display	No	String	No	Not Applicable	
5.	Receipt Date	Display the upload date	Display	No	String	No	Not Applicable	
6.	Size	Display the File size	Display	No	String	No	Not Applicable	

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
7.	Remove	User can select to remove the file from upload	Select	Yes	NA	No	Not Applicable	
8.	View	User can select to view the File	Input	No	NA	No	Not Applicable	
9.	Remarks	User can enter the Remarks for the File	Input	Yes	String	No	Not Applicable	

10. Supervisor Approval

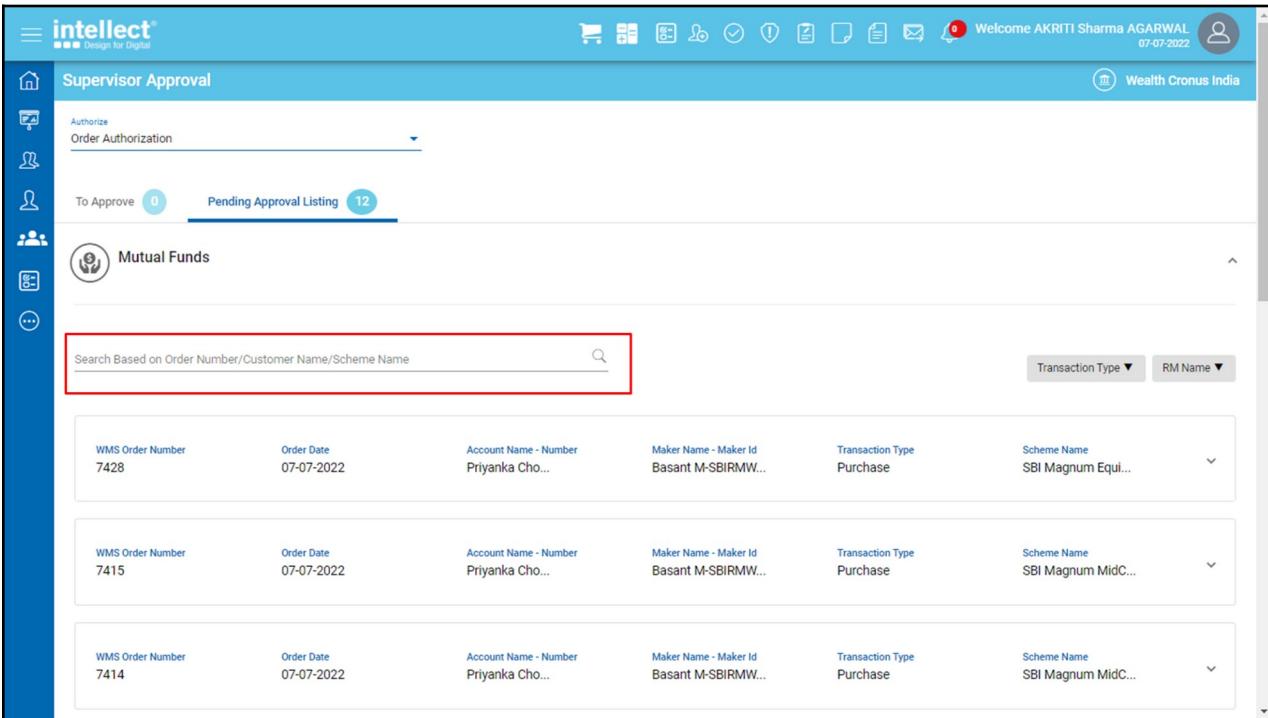
1. After an order is placed, the supervisor needs to approve the same. Order will be routed to the Product Processor after the authorization
2. If the Product Risk Profile is 2 levels higher than the Customer Risk Profile (**PRR=CRR+2**). The Order will go first to Circle head/ Zonal head for approval and after they have approved the order will go for further authorization to the Supervisor. This is applicable for Purchase, Switch, SIP and STP transactions
3. To authorize an order, supervisor needs to log in to the application and click on the supervisor approval icon  in the top panel
4. The supervisor then selects “Order Authorization” from the drop down in the Supervisor Approval screen



Screen: Supervisor selects Order Authorization from the dropdown

5. Once selected, the list of orders currently pending for approval is displayed

6. Supervisor can search for a specific card by entering the Order Number/Scheme Name/Customer Name



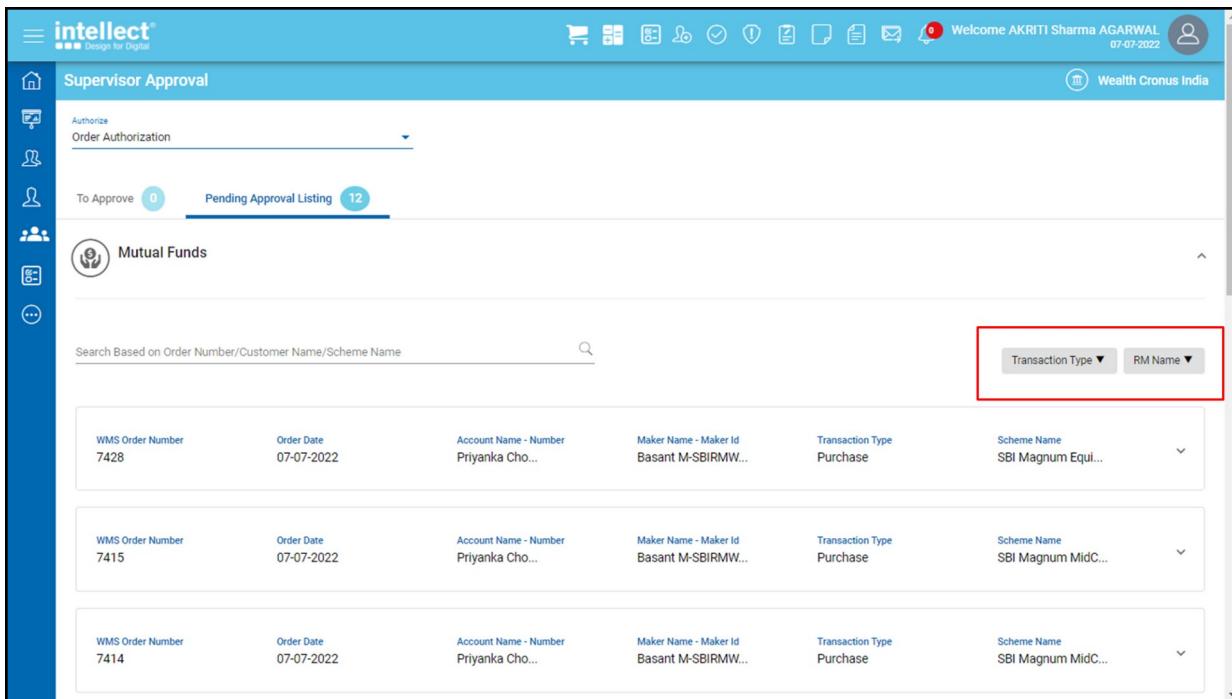
The screenshot shows the Intellect Supervisor Approval interface. At the top, there's a navigation bar with icons for home, users, and more, followed by the Intellect logo and a welcome message for 'AKRITI Sharma AGARWAL' dated '07-07-2022'. Below the navigation is a header titled 'Supervisor Approval' with a dropdown menu set to 'Order Authorization'. A sub-header indicates 'To Approve 0' and 'Pending Approval Listing 12'. A sidebar on the left lists 'Mutual Funds' and other categories. The main area features a search bar labeled 'Search Based on Order Number/Customer Name/Scheme Name' with a magnifying glass icon. To the right of the search bar are dropdown menus for 'Transaction Type' and 'RM Name'. Below the search bar is a table listing three pending approvals:

WMS Order Number	Order Date	Account Name - Number	Maker Name - Maker Id	Transaction Type	Scheme Name
7428	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum Equi...
7415	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum MidC...
7414	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum MidC...

Screen: List of orders currently pending for approval

7. To further filter the list, supervisor has access to the following filter criteria:

- Transaction Type – Allows the supervisor to filter based on the Transaction Type
- User Name – Allows the supervisor to filter as per the User's



Supervisor Approval

Authorize Order Authorization

To Approve 0 Pending Approval Listing 12

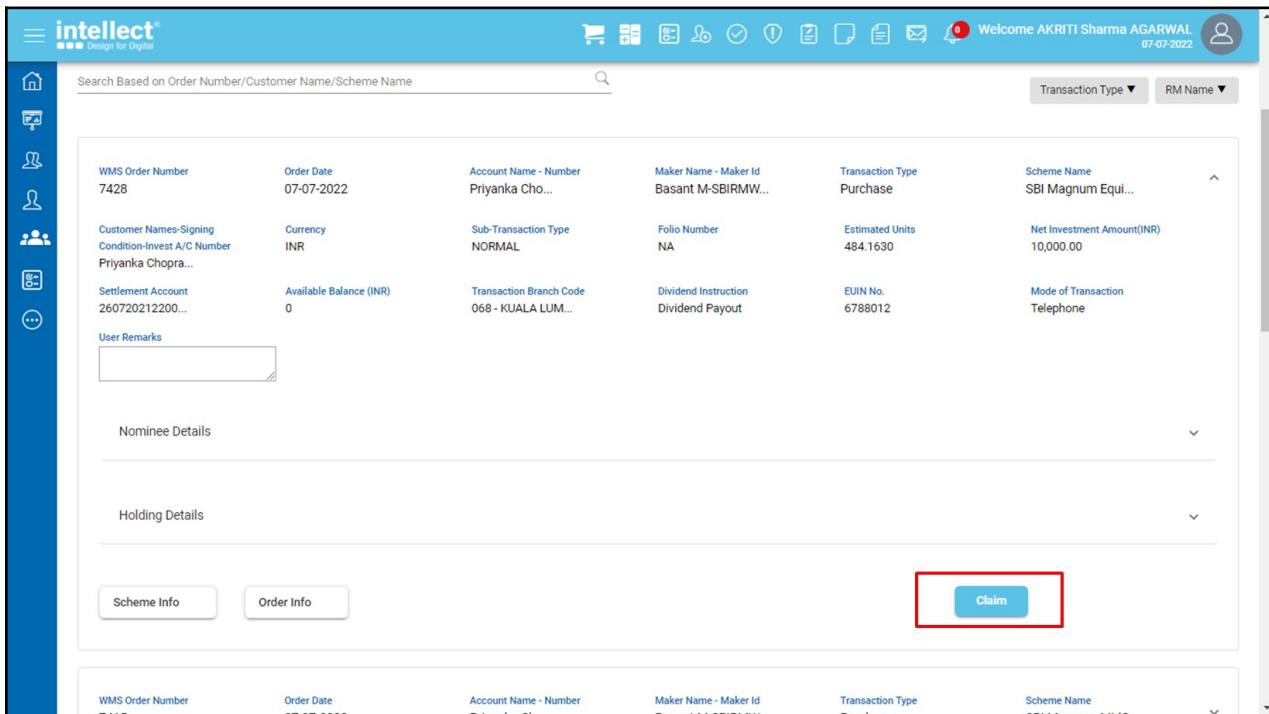
Mutual Funds

Search Based on Order Number/Customer Name/Scheme Name

WMS Order Number	Order Date	Account Name - Number	Maker Name - Maker Id	Transaction Type	Scheme Name
7428	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum Equi...
7415	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum MidC...
7414	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum MidC...

Screen: Filter by Transaction Type and/or User Name

- Supervisor can click on the Order Card to expand it and then click on “Claim”. Once an order is claimed, the pending order will be moved from the “Pending Approval Listing” (common queue) to “To Approve Listing” (supervisor’s personal approval queue)



Search Based on Order Number/Customer Name/Scheme Name

WMS Order Number	Order Date	Account Name - Number	Maker Name - Maker Id	Transaction Type	Scheme Name
7428	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum Equi...

Customer Names-Signing Condition-Invest A/C Number
Priyanka Chopra...

Settlement Account 260720212200... Available Balance (INR) 0 Transaction Branch Code 068 - KUALA LUM...

Dividend Instruction Dividend Payout EUI No. 6788012 Mode of Transaction Telephone

User Remarks

Nominee Details

Holding Details

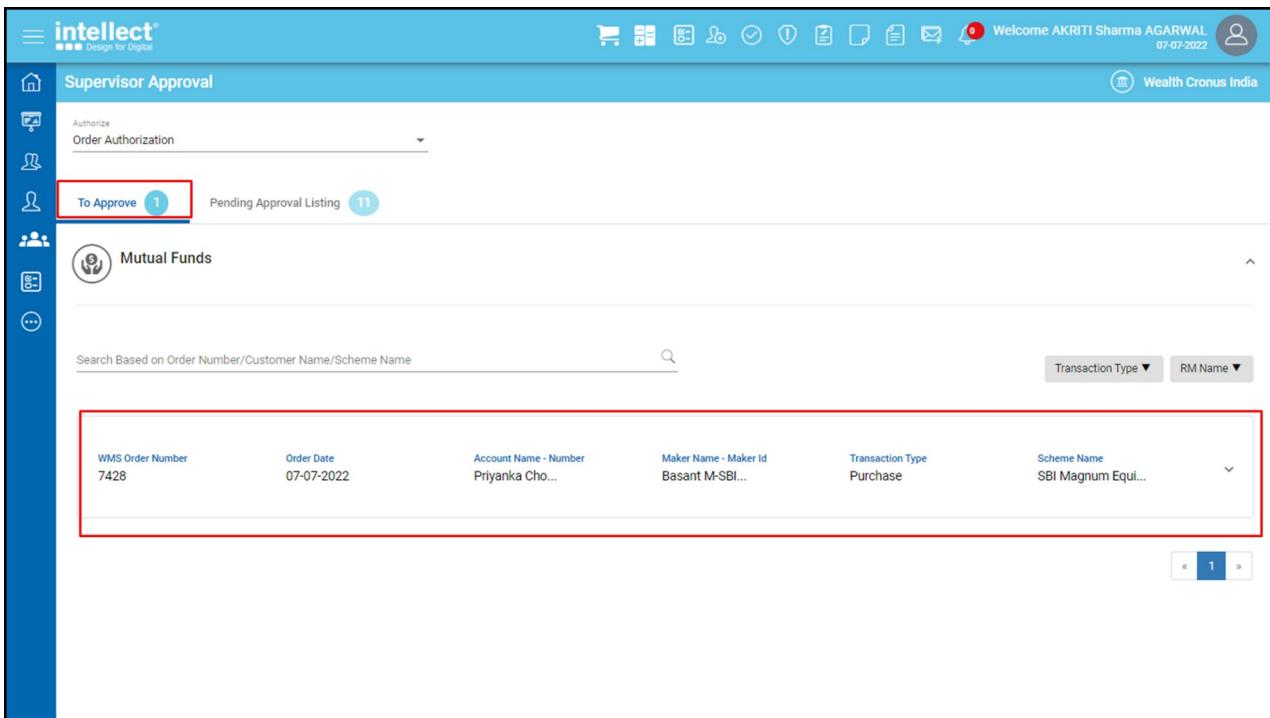
Scheme Info Order Info

Claim

WMS Order Number	Order Date	Account Name - Number	Maker Name - Maker Id	Transaction Type	Scheme Name
7415	07-07-2022	Priyanka Cho...	Basant M-SBIRMW...	Purchase	SBI Magnum MidC...

Screen: Supervisor selects the desired order and clicks on Claim

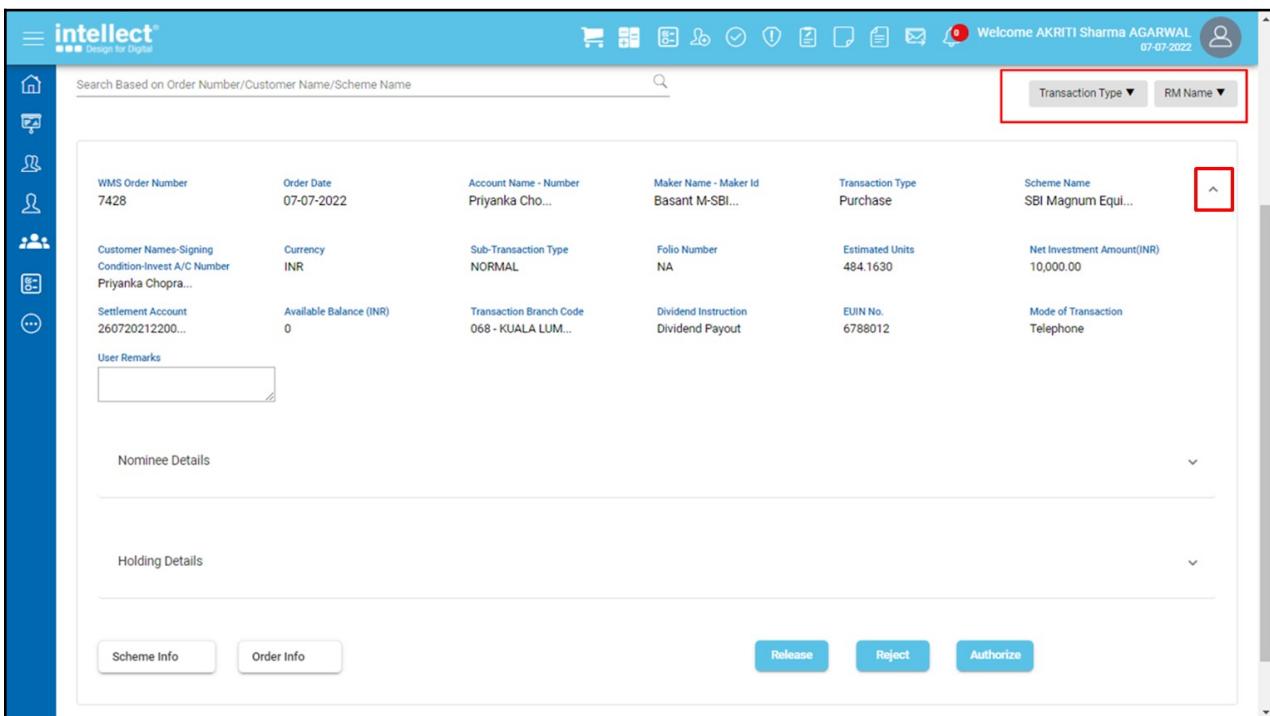
- To access the supervisor’s personal approval queue, the Supervisor needs to click on the “To Approve” tab. The list of orders currently pending in the Supervisor’s queue will be displayed



The screenshot shows the Intellect software interface for Supervisor Approval. The top navigation bar includes icons for home, search, and various system functions, along with a welcome message for 'AKRITI Sharma AGARWAL' on '07-07-2022'. A user profile icon is also present. Below the header, a sidebar on the left contains icons for home, search, users, and other system functions. The main content area is titled 'Supervisor Approval' and has a sub-section 'Order Authorization'. A red box highlights the 'To Approve' tab, which contains a count of 1. Below it is a 'Pending Approval Listing' with a count of 11. A section titled 'Mutual Funds' is visible. A search bar at the top allows searching by Order Number, Customer Name, or Scheme Name. Filter dropdowns for 'Transaction Type' and 'RM Name' are shown. A detailed order card is expanded, showing fields like WMS Order Number (7428), Order Date (07-07-2022), Account Name - Number (Priyanka Cho...), Maker Name - Maker Id (Basant M-SBI...), Transaction Type (Purchase), and Scheme Name (SBI Magnum Equi...). Navigation arrows for the list are at the bottom right of the card.

Screen: Claimed Order will be visible in the To Approve Tab

10. The supervisor will have the same set of filter criteria like Transaction Type and User Name in the “To Approve” section
11. They can expand the order card by clicking on it to view the order specific details

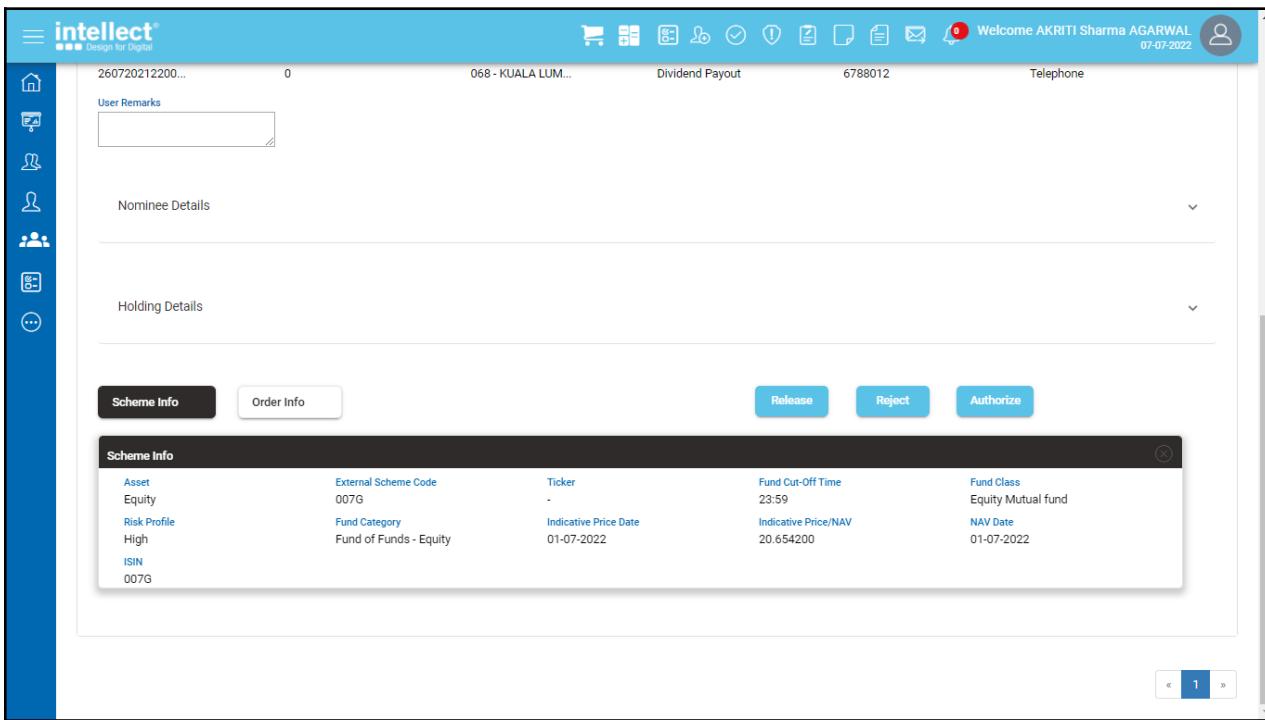


The screenshot shows the expanded view of an order card. At the top, there is a search bar and filter dropdowns for 'Transaction Type' and 'RM Name'. The main card displays detailed transaction information: WMS Order Number (7428), Order Date (07-07-2022), Account Name - Number (Priyanka Cho...), Maker Name - Maker Id (Basant M-SBI...), Transaction Type (Purchase), and Scheme Name (SBI Magnum Equi...). Below this, additional details are shown: Customer Names-Signing Condition-Invest A/C Number (Priyanka Chopa...), Currency (INR), Sub-Transaction Type (NORMAL), Folio Number (NA), Estimated Units (484.1630), and Net Investment Amount(INR) (10,000.00). Settlement Account (260720212200...) and Available Balance (INR) (0) are also listed. Transaction Branch Code (068 - KUALA LUM...) and Dividend Instruction (Dividend Payout) are shown. EUI No. (6788012) and Mode of Transaction (Telephone) are listed. A 'User Remarks' field is present. Below the card, sections for 'Nominee Details' and 'Holding Details' are partially visible. At the bottom, there are buttons for 'Scheme Info' and 'Order Info' on the left, and 'Release', 'Reject', and 'Authorize' on the right.

Screen: Order Card – Filters and Order Expanded View

12. The Supervisor can click on the scheme Info, Order Info buttons in the expanded Order card to view

the respective details for the order



The screenshot shows the intellect platform interface for an order card. At the top, there's a header bar with various icons and the text "Welcome AKRITI Sharma AGARWAL 07-07-2022". Below the header, the main area displays a summary of the transaction:

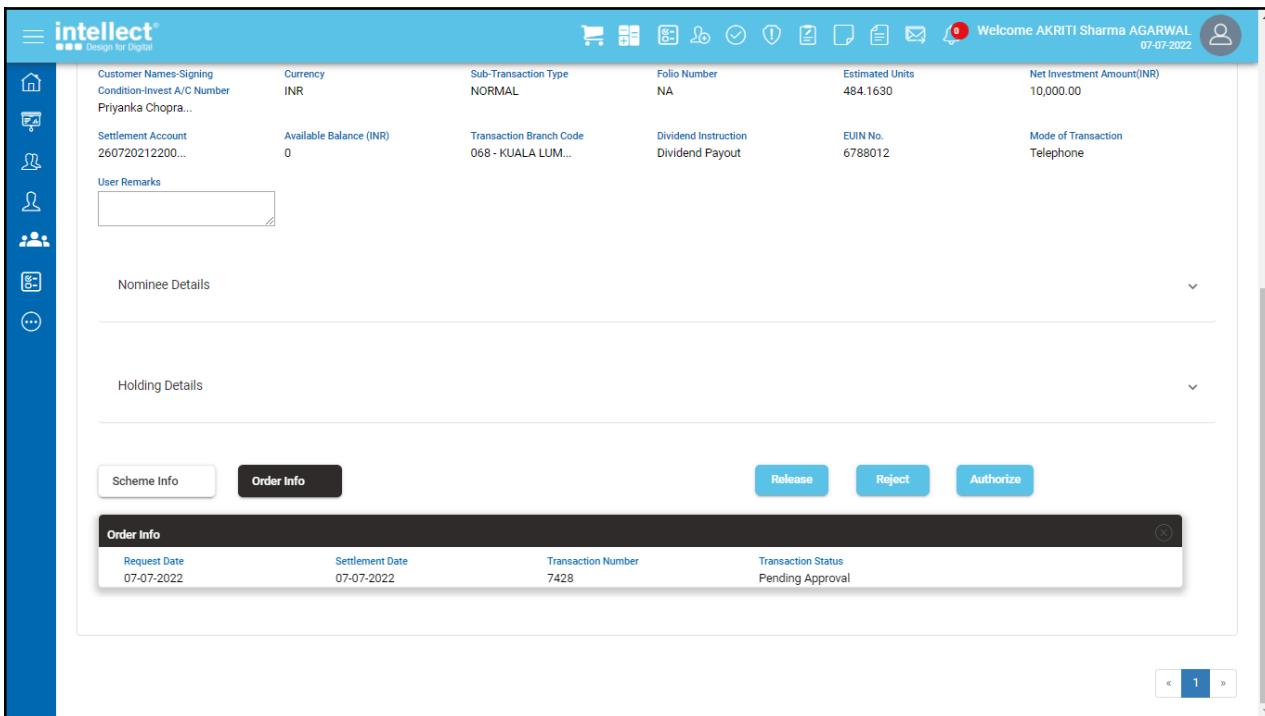
- Order ID: 260720212200...
- Quantity: 0
- Branch: 068 - KUALA LUM...
- Type: Dividend Payout
- Folio Number: 6788012
- Telephone: (represented by three dots)

Below the summary, there are sections for "User Remarks" and "Nominee Details". A "Holding Details" section is partially visible below "Nominee Details".

At the bottom of the main area, there are three buttons: "Release", "Reject", and "Authorize". A "Scheme Info" modal is open, showing the following details:

Scheme Info					
Asset	External Scheme Code	Ticker	Fund Cut-off Time	Fund Class	
Equity	007G	-	23:59	Equity Mutual fund	
Risk Profile	Fund Category	Indicative Price Date	Indicative Price/NAV	NAV Date	
High	Fund of Funds - Equity	01-07-2022	20.654200	01-07-2022	
ISIN					
007G					

Screen: Order Card at approval queue – Security info



This screenshot shows the intellect platform interface for an order card, similar to the previous one but with different details.

At the top, it shows the same header: "Welcome AKRITI Sharma AGARWAL 07-07-2022". The transaction summary includes:

- Customer Name-Signing Condition-Invest A/C Number: Priyanka Chopra...
- Settlement Account: 260720212200...
- Currency: INR
- Available Balance (INR): 0
- Sub-Transaction Type: NORMAL
- Transaction Branch Code: 068 - KUALA LUM...
- Folio Number: NA
- Estimated Units: 484.1630
- Net Investment Amount(INR): 10,000.00
- Dividend Instruction: Dividend Payout
- EUIIN No.: 6788012
- Mode of Transaction: Telephone

Below the summary, there are sections for "User Remarks", "Nominee Details", and "Holding Details".

At the bottom, there are three buttons: "Release", "Reject", and "Authorize". A "Order Info" modal is open, showing the following details:

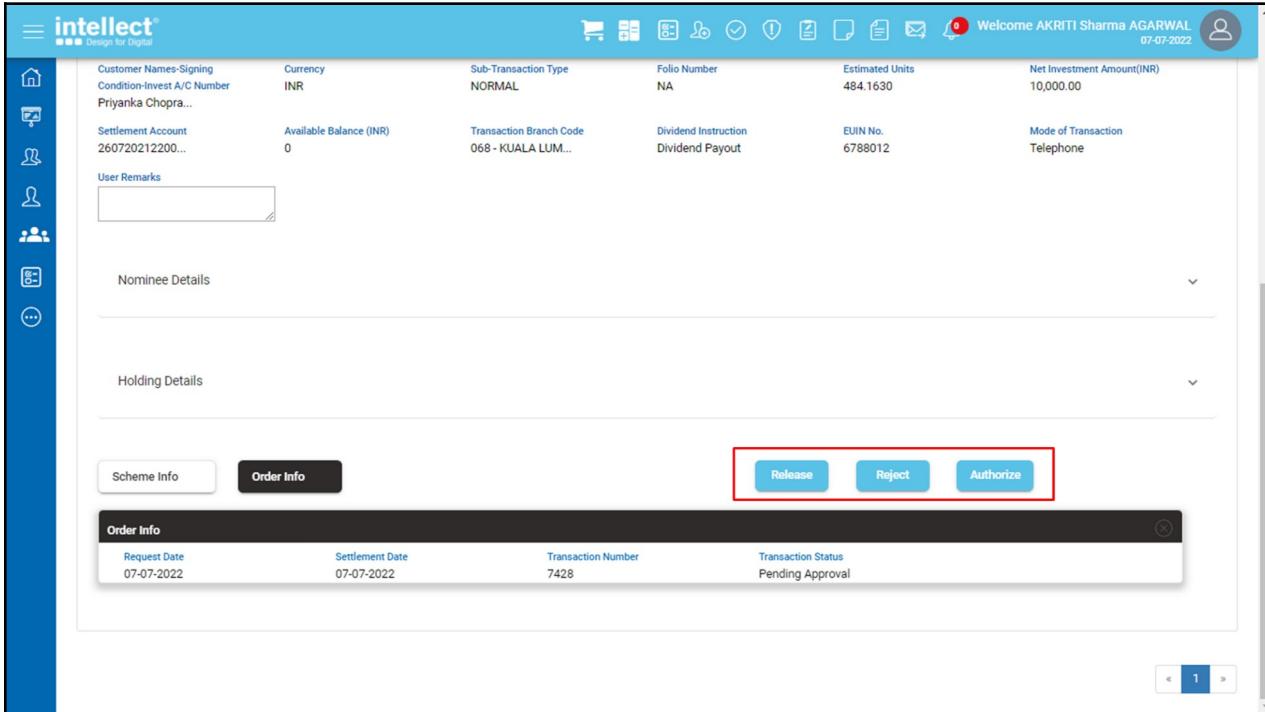
Order Info			
Request Date 07-07-2022	Settlement Date 07-07-2022	Transaction Number 7428	Transaction Status Pending Approval

Screen: Order Card at approval queue – Order info

13. After viewing the above information, the supervisor can take any of the below listed actions:

- Release – This will release order card from the “To Approve Listing” (supervisor’s personal approval queue) to “Pending Approval Listing” (common queue)

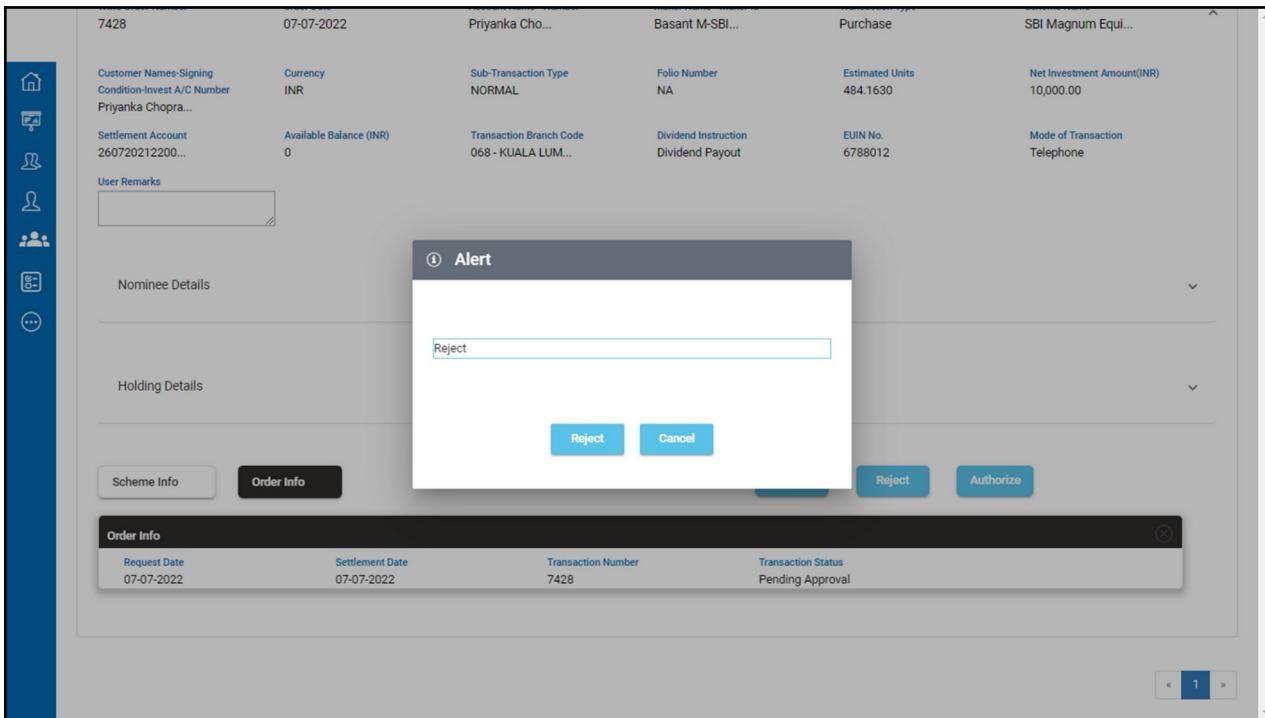
- b. Reject – This will reject the order. System will also prompt the supervisor to enter the reject reason
- c. Authorize – This will authorize the order in the system. The order will then be sent to the Product Processor for further processing



The screenshot shows the intellect software interface with the following details:

Customer Names-Signing Condition-Invest A/C Number		Currency	Sub-Transaction Type	Folio Number	Estimated Units	Net Investment Amount(INR)				
Priyanka Chopra...		INR	NORMAL	NA	484.1630	10,000.00				
Settlement Account	260720212200...	Available Balance (INR)	0	Transaction Branch Code	068 - KUALA LUM...	Dividend Instruction Dividend Payout				
				EUIN No.	6788012	Mode of Transaction Telephone				
User Remarks										
Nominee Details										
Holding Details										
Scheme Info		Order Info		<input type="button" value="Release"/> <input type="button" value="Reject"/> <input type="button" value="Authorize"/>						
Order Info <table border="1"> <tr> <td>Request Date 07-07-2022</td> <td>Settlement Date 07-07-2022</td> <td>Transaction Number 7428</td> <td>Transaction Status Pending Approval</td> </tr> </table>							Request Date 07-07-2022	Settlement Date 07-07-2022	Transaction Number 7428	Transaction Status Pending Approval
Request Date 07-07-2022	Settlement Date 07-07-2022	Transaction Number 7428	Transaction Status Pending Approval							

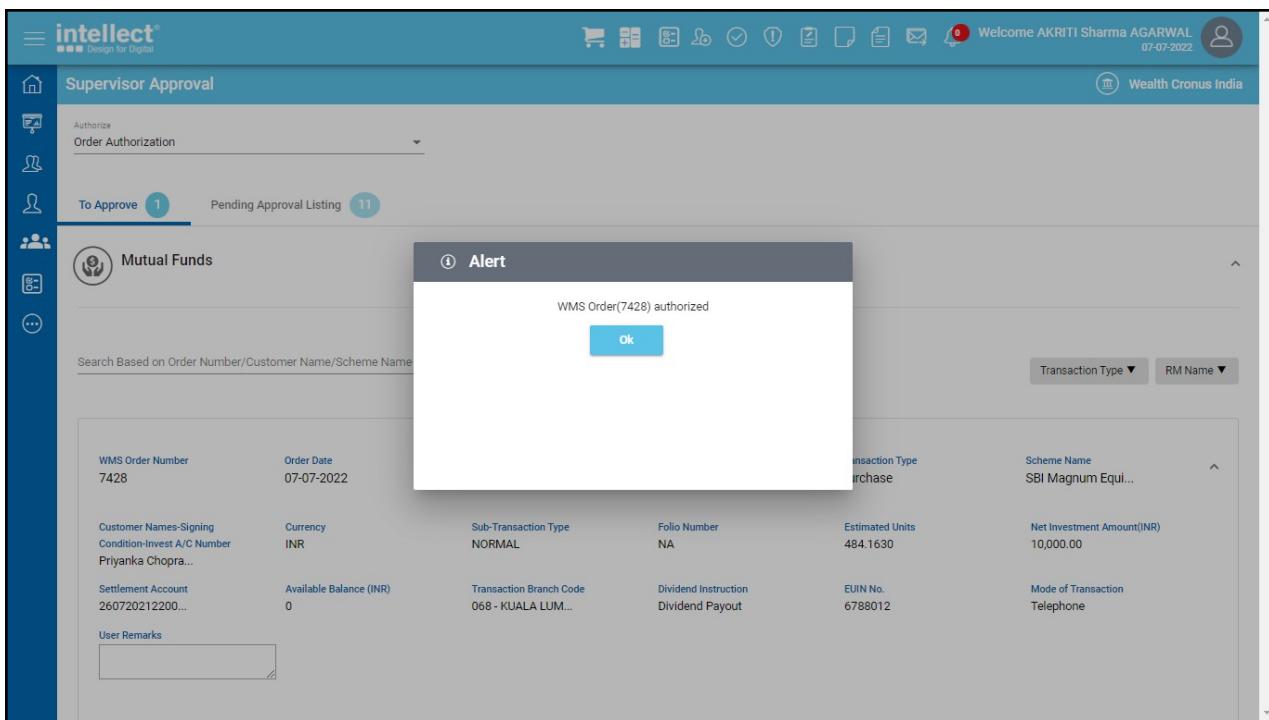
Screen: Release, Reject or Authorize the order



The screenshot shows the intellect software interface with the following details:

Customer Names-Signing Condition-Invest A/C Number		Currency	Sub-Transaction Type	Folio Number	Estimated Units	Net Investment Amount(INR)				
Priyanka Chopra...		INR	NORMAL	NA	484.1630	10,000.00				
Settlement Account	260720212200...	Available Balance (INR)	0	Transaction Branch Code	068 - KUALA LUM...	Dividend Instruction Dividend Payout				
				EUIN No.	6788012	Mode of Transaction Telephone				
User Remarks										
Nominee Details										
Holding Details										
Scheme Info		Order Info		<input type="button" value="Reject"/> <input type="button" value="Cancel"/>						
Order Info <table border="1"> <tr> <td>Request Date 07-07-2022</td> <td>Settlement Date 07-07-2022</td> <td>Transaction Number 7428</td> <td>Transaction Status Pending Approval</td> </tr> </table>							Request Date 07-07-2022	Settlement Date 07-07-2022	Transaction Number 7428	Transaction Status Pending Approval
Request Date 07-07-2022	Settlement Date 07-07-2022	Transaction Number 7428	Transaction Status Pending Approval							

Screen: Capture the Reject Reason if the Order is being rejected

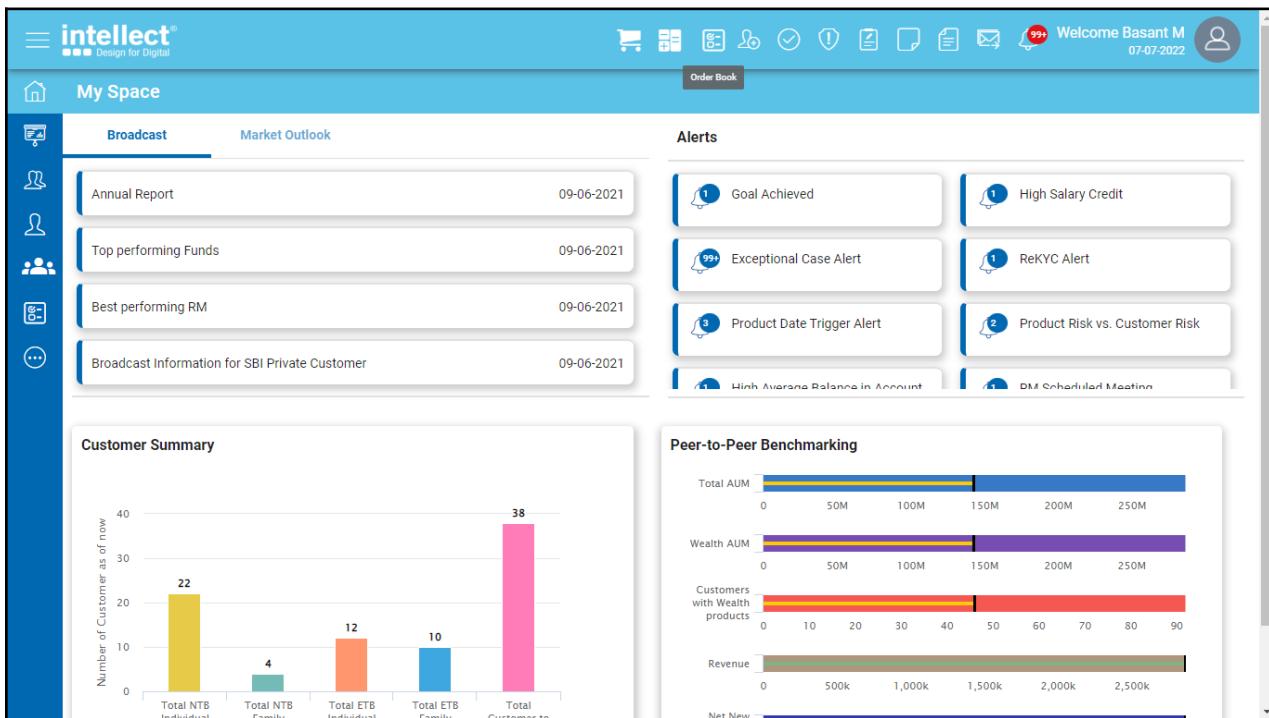


The screenshot shows the intellect Order Authorization interface. At the top, there's a navigation bar with icons for Home, Logout, and a welcome message for 'AKRITI Sharma AGARWAL' dated '07-07-2022'. Below the bar, a sidebar on the left lists 'To Approve' (1) and 'Pending Approval Listing' (11). The main content area is titled 'Mutual Funds' and displays a table of order details. An 'Alert' box in the center says 'WMS Order(7428) authorized' with an 'Ok' button. The table includes columns for WMS Order Number (7428), Order Date (07-07-2022), Transaction Type (Purchase), Scheme Name (SBI Magnum Equi...), Customer Names-Signing Condition-Invest A/C Number (Priyanka Chopra...), Currency (INR), Sub-Transaction Type (NORMAL), Folio Number (NA), Estimated Units (484.1630), Net Investment Amount(INR) (10,000.00), Settlement Account (260720212200...), Available Balance (INR) (0), Transaction Branch Code (068 - KUALA LUM...), Dividend Instruction (Dividend Payout), EUI No. (6788012), and Mode of Transaction (Telephone). There's also a 'User Remarks' section with a text input field.

Screen: Order Authorization

11. Order Book

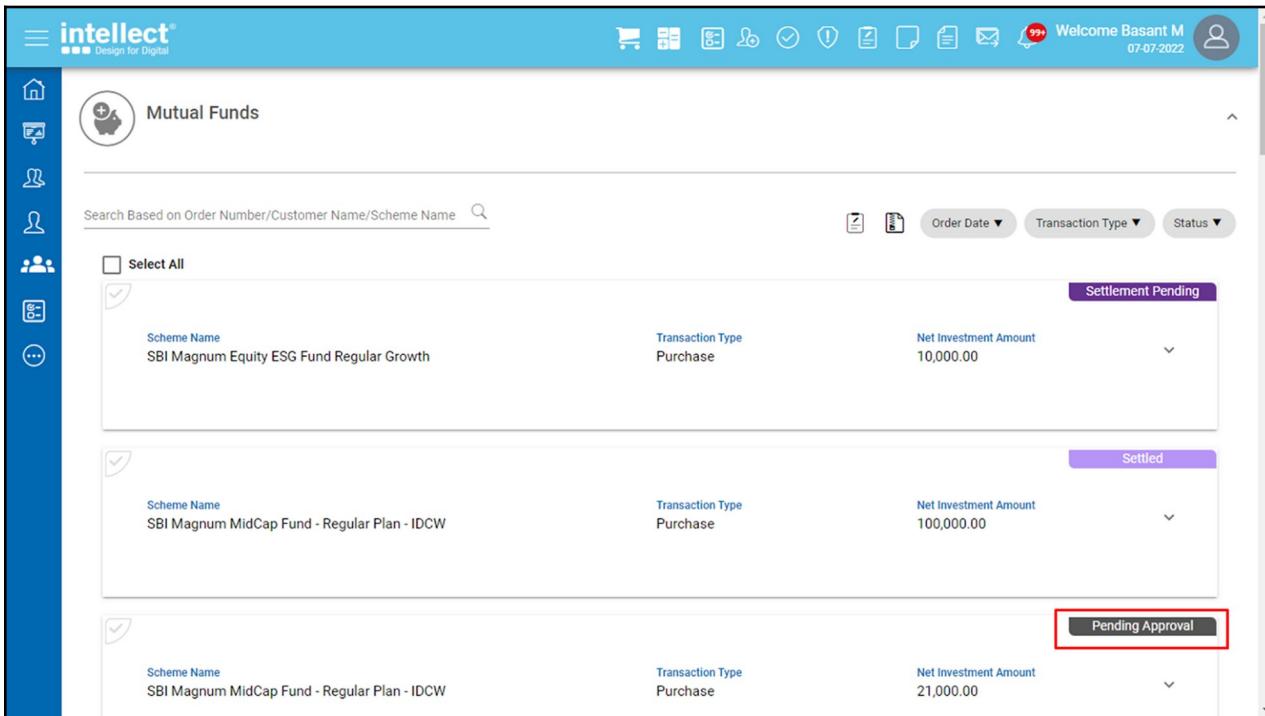
All the Orders initiated from the wealth system can be viewed from the Order Book by the User for the customers mapped to them. The status of the order is displayed against each order



The screenshot shows the intellect My Space dashboard. At the top, there's a navigation bar with icons for Home, Logout, and a welcome message for 'Basant M' dated '07-07-2022'. Below the bar, a sidebar on the left lists 'Broadcast' and 'Market Outlook'. The main content area is divided into several sections: 'Broadcast' (listing 'Annual Report' (09-06-2021), 'Top performing Funds' (09-06-2021), 'Best performing RM' (09-06-2021), and 'Broadcast Information for SBI Private Customer' (09-06-2021)), 'Alerts' (listing 'Goal Achieved', 'High Salary Credit', 'Exceptional Case Alert', 'ReKYC Alert', 'Product Date Trigger Alert', 'Product Risk vs. Customer Risk', 'High Average Balance in Account', and 'OM Scheduled Meeting'), 'Customer Summary' (a bar chart showing the number of customers for different categories: Total NTB Individual (22), Total NTB Family (4), Total ETB Individual (12), Total ETB Family (10), and Total Customer (38)), and 'Peer-to-Peer Benchmarking' (a series of horizontal bar charts comparing Total AUM, Wealth AUM, Customers with Wealth products, Revenue, and Net New across different categories).

Screen: Order Book Navigation

1. The various stages of the Order Life Cycle along with the status for each is illustrated below
 - a. **Pending** - Orders that are not submitted and pending in the product cart for submission for Approval
 - b. **Pending Approval** - Orders that are pending for approval by the Approver
 - c. **Rejected** - Orders that have been rejected by the Approver
 - d. **In Progress** - Orders which are approved by the approver and routed to the Product Processor but cash debit confirmation is pending
 - e. **Settlement Pending** - Orders which are routed successfully by the Product Processor to RTA and are yet to be executed by RTA
 - f. **Executed** - Orders that are executed (received in the RTA Transaction File) by RTA. Example Switch out leg is settled and Switch in leg is pending for settlement
 - g. **Settled** - Executed orders that are settled as per settlement date
 - h. **Settlement Reversal** - Orders that are sent back by RTA as Reversal in the transaction file
 - i. **Failed** - Orders that are in "In progress" status are converted as Failed when the debit of cash is not successful



Scheme Name	Transaction Type	Net Investment Amount	Status
SBI Magnum Equity ESG Fund Regular Growth	Purchase	10,000.00	Settlement Pending
SBI Magnum MidCap Fund - Regular Plan - IDCW	Purchase	100,000.00	Settled
SBI Magnum MidCap Fund - Regular Plan - IDCW	Purchase	21,000.00	Pending Approval

Screen: Order Book- Status

2. User can view various filters to filter and search the orders in the order book
 - a. Search – User can search based on Order Number, Customer Name, Scheme Name



Search Based on Order Number/Customer Name/Scheme Name

Order Date Transaction Type Status

Select All

		Settled
<input checked="" type="checkbox"/>	Scheme Name Mirae Asset Emerging Bluechip Fund - IDCW	Transaction Type Purchase Net Investment Amount 9,999.00

		Settled
<input checked="" type="checkbox"/>	Scheme Name SBI Savings Fund - Regular Plan - IDCW	Transaction Type Purchase Net Investment Amount 11,000.00

Screen: Order Book- Search

- b. Order Date - User can select a date range to view the orders as per the selected date range.
User can select date ranges as Weekly, Monthly, and Yearly etc.



Search Based on Order Number/Customer Name/Scheme Name

Order Date Transaction Type Status

Select All

	Order Date		Settled
<input checked="" type="checkbox"/>	From Date <input type="text"/>	To Date <input type="text"/>	
	<input type="button"/> Weekly	<input type="button"/> Monthly	<input type="button"/> Quaterly
	<input type="button"/> Half-Yearly	<input type="button"/> Yearly	<input type="button"/> <small>Month</small>
	<input type="button"/> <small>Year</small>	<input type="button"/> <small>Decade</small>	<input type="button"/> <small>Century</small>

Screen: Order Date Filter

- c. Transaction type- User can filter the order as per the transaction types like Purchase, Redemption, and Switch etc.



Search Based on Order Number/Customer Name/Scheme Name

Order Date Transaction Type Status

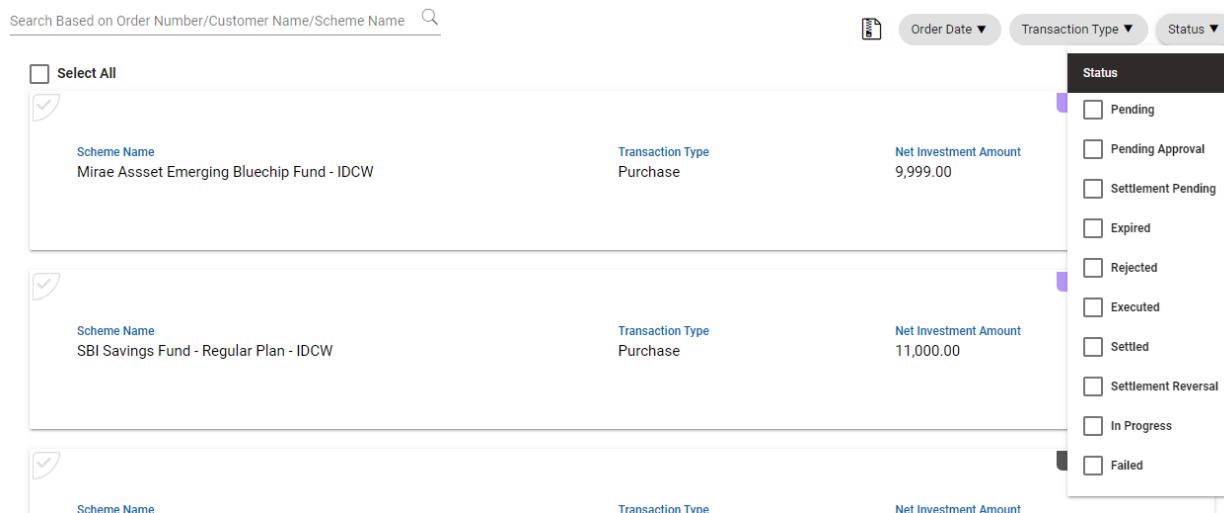
Select All

		Settled
<input checked="" type="checkbox"/>	Scheme Name Mirae Asset Emerging Bluechip Fund - IDCW	Transaction Type Purchase Net Investment Amount 9,999.00

Screen: Order Transaction Type Filter

- d. Status - User can filter the order as per the Order Status like Pending, Pending Approval,

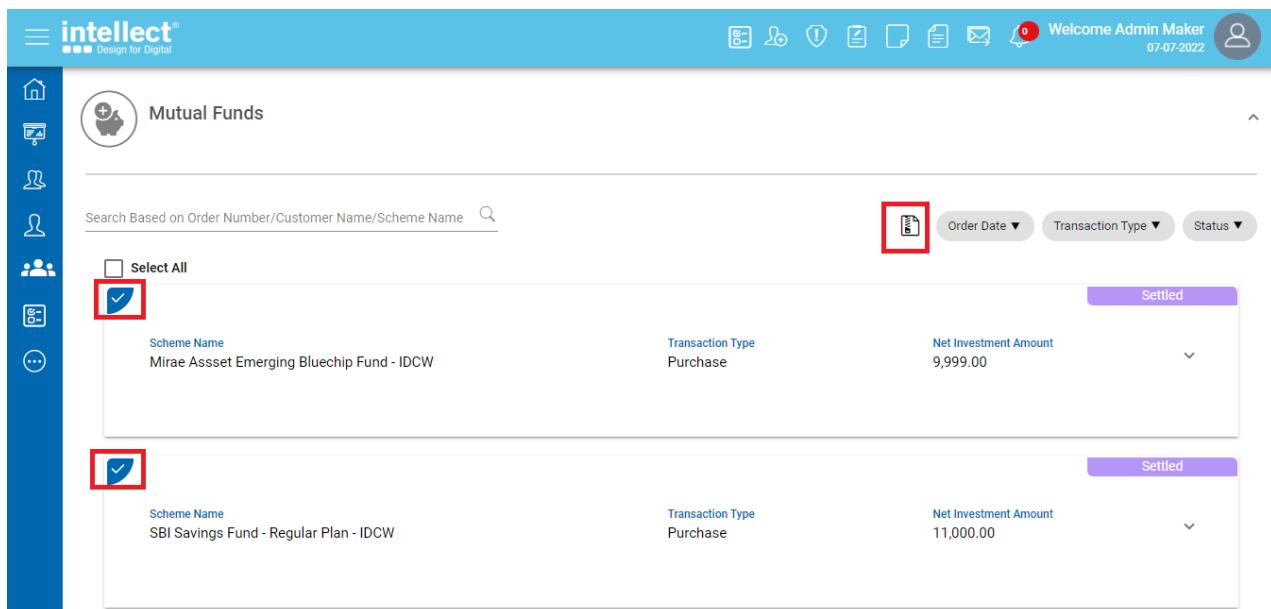
Rejected, Settlement Pending, Executed, Settled, Failed, and Rejected etc.



Scheme Name	Transaction Type	Net Investment Amount
Mirae Asset Emerging Bluechip Fund - IDCW	Purchase	9,999.00
SBI Savings Fund - Regular Plan - IDCW	Purchase	11,000.00

Screen: Order Status Filter

- User can download the transaction slips uploaded for the orders. User can select the orders for which

transaction slips needs to be downloaded and click on the “


Scheme Name	Transaction Type	Net Investment Amount
Mirae Asset Emerging Bluechip Fund - IDCW	Purchase	9,999.00
SBI Savings Fund - Regular Plan - IDCW	Purchase	11,000.00

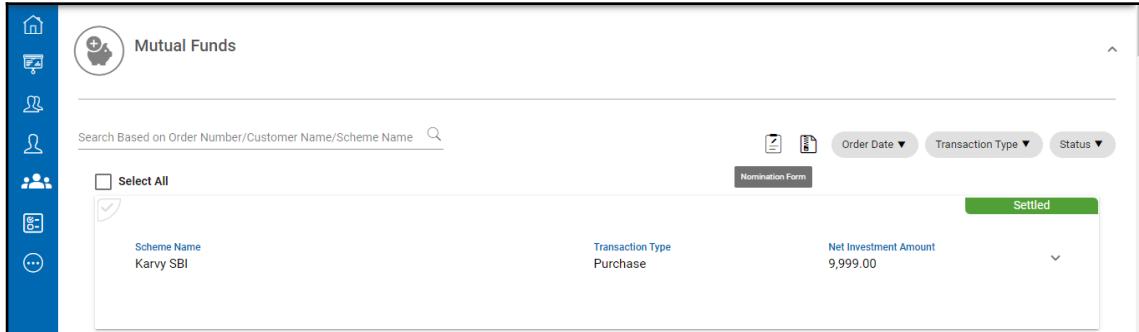
Screen: Order Book – Transaction Slips Download

- User can download the Nomination forms uploaded for the orders. User can select the orders for

which nomination forms needs to be downloaded and click on the “

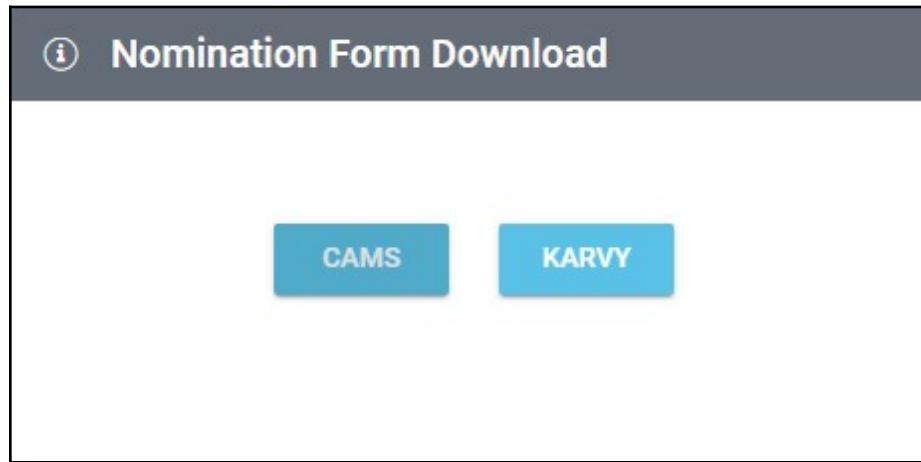
System will show the new Pop up Box where user has to select any one RTA for which Nomination forms needs to be downloaded(CAMS/KARVY)

- a. On selecting the CAMS, System will download the nominee form and data file for all the new folios as per CAMS Nomenclature
- b. On selecting the KARVY, System will download the nominee form for all the new folios as per KARVY Nomenclature



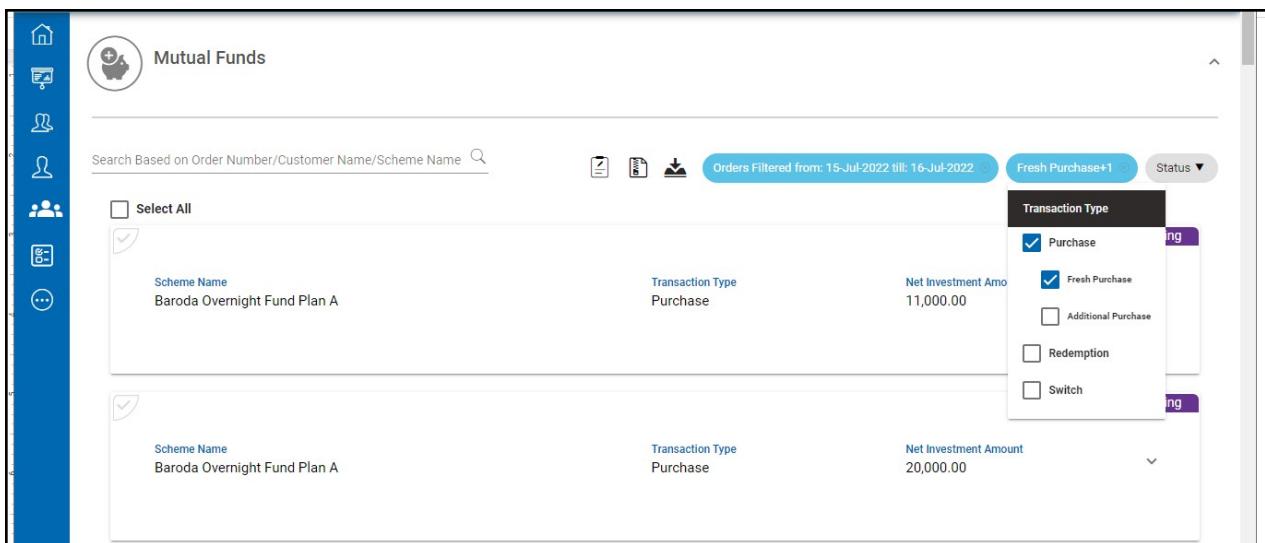
The screenshot shows a user interface for nomination form download. On the left, there's a vertical sidebar with icons for Home, Mutual Funds, and other services. The main area is titled 'Mutual Funds' and contains a search bar with placeholder text 'Search Based on Order Number/Customer Name/Scheme Name'. Below the search bar are filter buttons for 'Order Date ▾', 'Transaction Type ▾', and 'Status ▾'. A 'Nomination Form' button is also present. The results list shows one scheme: 'Scheme Name: Karvy SBI', 'Transaction Type: Purchase', and 'Net Investment Amount: 9,999.00'. A green button labeled 'Settled' is visible on the right.

Screen: Nomination Form Download



Screen: Nomination Form Download – Select RTA

5. Order Book Report can be downloaded by the user for the orders initiated during a particular time period. User selects the Order Date Filter and inputs the time period for which they want to download the report and additionally can apply other filters and clicks on the “ ” icon to download the orders in a report



The screenshot shows a user interface for managing mutual fund transactions. On the left, there's a vertical sidebar with icons for home, reports, users, and more. The main header says "Mutual Funds". Below it is a search bar with placeholder text "Search Based on Order Number/Customer Name/Scheme Name" and a magnifying glass icon. To the right of the search bar are three small icons: a pen, a document, and a download arrow. Next is a button labeled "Orders Filtered from: 15-Jul-2022 till: 16-Jul-2022". Further right are buttons for "Fresh Purchase+1" and "Status ▾". A "Select All" checkbox is checked. The main area displays two rows of transaction data:

Scheme Name	Transaction Type	Net Investment Amo
Baroda Overnight Fund Plan A	Purchase	11,000.00
Baroda Overnight Fund Plan A	Purchase	20,000.00

A modal window titled "Transaction Type" is open on the right, listing several options with checkboxes. The "Purchase" and "Fresh Purchase" checkboxes are checked.

12. Validations

The validations are categorized into 4 parts as described below

12.1. General Validation

1. System would validate if all the mandatory fields, marked with * are filled or not
2. System would validate if KYC status in Customer Profile Details is other than “KYC REGISTERED” or “UNDER PROCESS” there would be a hard stop
3. System would validate if the tax status is NRE/NRO/Overseas/Foreign investor then there would be a hard stop for transactions
4. System would check the length of User input fields to validate if it is within the maximum allowed length

12.2. Product Selection

1. System validates if NAV is maintained for the fund selected
2. Displaying allowed transaction types as per Scheme master upload

12.3. Product Selection Summary

1. System generates a notification if product risk is greater than customer risk
2. If Risk Profile is Expired – Purchase/Switch/SIP Not Allowed
3. If the investor selected does not have a risk profile – Purchase/Switch/SIP Not Allowed
4. After user enters the transaction units, system validates if it is greater than the minimum redemption units
5. After user enters the transaction units, system validates if it is less than the current holdings unit
6. After selection of the investment account, system validates if the redemption unit is less than the

Available Holdings (Unit) for the selected investment account

7. On selection of the investment account, system validates if all the holders for the investment account has a date of birth and PAN
8. The Day/Date field will display only those Day/Dates as defined in the Security Maintenance SIP Section for user to select in order card
9. The Month field will display only those months as defined in the Security Maintenance SIP Section for user to select in order card
10. No. of Installments should be greater than or equal to SIP/STP/SWP Min. No of Installments (defined in Security Maintenance SIP/STP/SWP Section)
11. No. of Installments should be less than or equal to SIP/STP/SWP Max. No of Installments (defined in Security Maintenance SIP/STP/SWP Section)
12. The Day/Date field will display only those Day/Dates as defined in the Switch-Out AND Switch-In Security Maintenance in STP section
13. The Month field will display only those Months as defined in the Switch-Out AND Switch-In Security Maintenance in STP section
14. SIP/STP/SWP Amount should be greater than or equal to SIP/STP/SWP Min. Transaction Amount (defined in Security Maintenance)
15. SIP/STP/SWP Amount should be less than or equal to SIP/STP/SWP Max. Transaction Amount (defined in Security Maintenance)
16. Switch-In Fund Dropdown will display those funds for which Switch In is Allowed and Switch Allowed Outside Fund Family flag is No in Security Maintenance just like Switch Transaction
17. Transaction Type will display “STP” if Yes in Scheme master upload, STP Allowed and Switch-Out Allowed is Yes else STP will not be displayed in the dropdown

12.4. Product Cart

1. System will validate the EUIN i.e. it should start with E and of total 7 characters.
2. Nominee Pan and Guardian Pan has the validation of first 5 character and Last characters as Alphabetical and next 4 characters as Numeric
3. After user enters the Investment Amount/units, system verifies if the investment amount is between the minimum investment amount and maximum investment amount and units is between minimum holdings unit and maximum holdings unit
4. After selection of the investment account, system validates if the number of units for the security after redemption is between minimum holdings unit and maximum holdings unit
5. After user enters the Investment Amount, system to validate if the investment amount entered is less than or equal to maximum amount allowed for Purchase
6. System validates that all nominee's percentage must be 100 only while placing the order

13. Actor/Entitlements

1. Relationship Manager
2. Supervisor
3. Branch Users
4. Operations User

14. Annexure

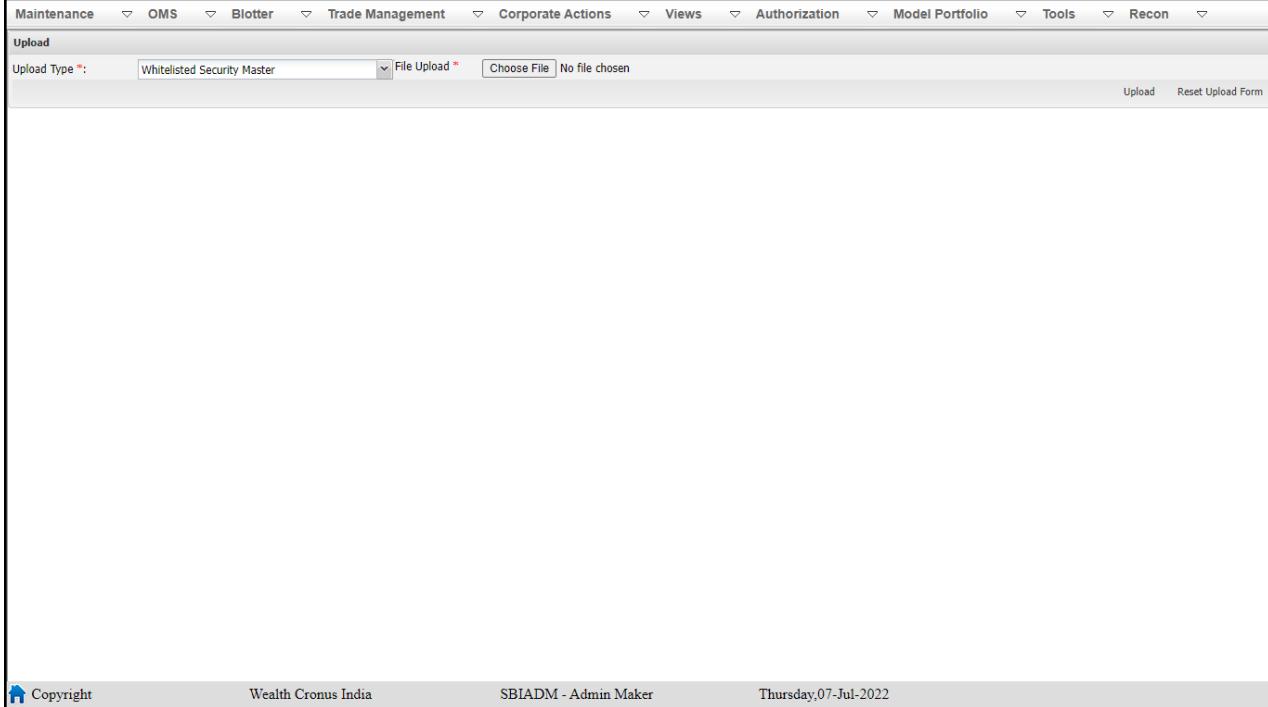
14.1. Backtesting, Performance Projection and Max drawdown

1. Attached are the sample calculations



14.2. Scheme Master Upload

1. User will login to Intellect_PMX>> File Upload >> Whitelisted Security Master



The screenshot shows the Intellect PMX software interface. The top navigation bar includes Maintenance, OMS, Blotter, Trade Management, Corporate Actions, Views, Authorization, Model Portfolio, Tools, and Recon. Below this is a sub-menu for 'Upload' with 'Whitelisted Security Master' selected. A file upload input field shows 'No file chosen'. At the bottom of the screen, there are copyright information, a footer with 'Wealth Cronus India', 'SBIADM - Admin Maker', and the date 'Thursday,07-Jul-2022', and a link to 'Screen: White Listed Security Master Upload'.

2. Below fields are the columns which an operations user will need to input to display the security in "Other Funds" section and the respective transaction types for those funds. Funds will be displayed only if at least one of the transaction types Purchase or SIP is applicable

- a. SCM_SCHEME_CD – This is the matching criteria as once Securities are uploaded from Crisil master, The 7 columns will be updated basis the Scheme Code only
- b. SCM_SCHEME_NAME – This is for reference only. The Scheme name should be displayed as present in CRISIL file
- c. SCM_PUR_AVAILABLE- In Security Maintenance “Open for” field will be opted as subscription if the column value is yes in the file
- d. SCM_RED_AVAILABLE- In Security Maintenance “Open for” field will be opted as redemption if the column value is yes in the file
- e. SCM_SIP_AVAILABLE- In Security Maintenance SIP allowed will be yes if the column value is yes in the file. The rest of the fields of SIP if yes will be fetched from CRISIL master
- f. SCM_SWITCH IN_AVAILABLE- In Security Maintenance “Switch IN Allowed” if the column value is yes in the file
- g. SCM_SWITCH OUT_AVAILABLE- In Security Maintenance “Switch OUT Allowed” will be yes if the column value is yes in the file
- h. SCM_STP_AVAILABLE- In Security Maintenance “STP Allowed” will be yes if the column value is yes in the file. The rest of the fields of STP if yes will be fetched from CRISIL master. The rest of the fields of SIP if yes will be fetched from CRISIL master
- i. SCM_SWP_AVAILABLE – In Security Maintenance “SWP Allowed” will be yes if the column value is yes in the file. The rest of the fields of SWP if yes will be fetched from CRISIL master. The rest of the fields of SIP if yes will be fetched from CRISIL master
- j. Product Rating - In security maintenance “Risk rating” will be updated as per the uploaded file.
- k. Attached upload file format



14.3. Cut off Timing

Principles

- a) Orders which are approved before the cutoff time, Order Date will be same as Authorization Date
- b) Orders which are approved after the cutoff time, Order Date will be Authorization Date + 1

The below table illustrates the examples to understand the above principles

- a) Request Date & Time refers to when the order was submitted for approval
- b) Authorization Date & Time refers to when the order was approved
- c) Order Date refers to the date that will be considered by RTA for determining NAV

- d) Assuming the Cutoff time is 2.30 PM

Request Date & Time	Authorization Date & Time	Trade Date
01-Jan-2022 11.30 AM	01-Jan-2022 1.30 PM	01-Jan-2022
01-Jan-2022 11.30 AM	01-Jan-2022 4.30 PM	02-Jan-2022
01-Jan-2022 11.30 AM	02-Jan-2022 1.30 PM	02-Jan-2022
01-Jan-2022 11.30 AM	02-Jan-2022 4.30 PM	03-Jan-2022
01-Jan-2022 4.30 PM	01-Jan-2022 5.30 PM	02-Jan-2022
01-Jan-2022 4.30 PM	02-Jan-2022 1.30 PM	02-Jan-2022
01-Jan-2022 4.30 PM	02-Jan-2022 5.30 PM	03-Jan-2022

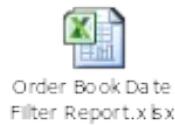
The cut off timing will be a single timing which will be 30 mins before the fund cutoff time . All the orders punched after the cut off time will be considered for the next business day and NAV applicable on that day.

14.4. Email Matrix

1. An email and SMS communication will be sent at the time of order settlement and Order rejection by RTA
2. Below is the attached list of Email and SMS which are sent to customer at the time of Order placement, Settlement and Rejection



14.5. Order Book Report



14.6. ARN Transfer

ARN Transfer refers to transfer of holdings and transactions of a folio from one broker to another broker

CAMS

Transfer In

1. System processes all the “Transfer In” historical transactions. The historical transactions will have subscription/redemption/switch/dividend transactions
2. For all the historical transactions the Transfer Flag in the transaction card will be displayed as “ARN Transfer In” and the transactions are inserted into the folio.
3. The ARN Transfer In transactions will be treated like subscription/redemption/switch/dividend transactions for computing holdings, realized gain and unrealized gain

Transfer Out

1. For all the historical transactions present for the folio, system will insert the reversal transactions and the Transfer Flag as “ARN Transfer Out” in the transaction card. Holdings, realized gain, unrealized gain and dashboard will become 0 for this folio for all the schemes
2. System will mark this Folio’s Active Flag as “No” which has been transferred out. Folios with Active Flag = “No” cannot be used for placing orders

Karvy

Transfer In

1. System processes all the “Transfer In” historical transactions. The historical transactions will have subscription/redemption/switch/dividend transactions
2. For all these historical transactions, the Transfer Flag in the transaction card will be displayed as “ARN Transfer In” and the transactions are inserted into the folio.

3. The ARN Transfer In transactions will be treated like normal subscription/redemption/switch/dividend transactions for computing holdings, realized gain and unrealized gain

Transfer Out

1. For all the historical transactions present for the folio, system will insert the reversal transactions and the Transfer Flag as "ARN Transfer Out" in the transaction card. Holdings, realized gain, unrealized gain and dashboard will become 0 for this folio for all the schemes
2. System will mark this Folio's Active Flag as "No" which has been transferred out. Folios with Active Flag = "No" cannot be used for placing orders

15.Glossary

1. The terms User Office and PMS refer to the same application and have been used interchangeably throughout this document
2. The terms product and security refer to the same and have been used interchangeably throughout this document
3. **Primary Holder** – Is the account holder who is marked as primary while opening the account
4. **Secondary Holder(s)** – Is the holder who is not primary holder of the account but may have equal operating authority (depending on the signing condition) as the primary holder
5. **Authorized Signatory** – The person who is authorized to instruct the bank to debit the account either singly or jointly. Based on the signing condition the signatories have the privilege to place the order
6. **Funding Account (CA/SA excludes term deposits)** – Is the settlement account in which cash is maintained. All the cash debits with respect to an investment is expected to happen from this account.
7. **Investment Account** – Is the account where all investments other than cash are held.
8. **Fund Cutoff Time** – Is the time maintained at the fund level which indicates that the order placement and approval should be completed for this fund before this time if the order has to be considered as same day order.