

Oracle FLEXCUBE Direct Banking

**Retail Mutual Funds User Manual
Release 12.0.3.0.0**

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Retail Mutual Funds User Manual

April 2014

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to OFSS Support

<https://support.us.oracle.com>

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Chapters post Transaction Host Integration Matrix are dedicated to individual transactions and its details, covered in the User Manual

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Fund Information	✓	★
Buy Fund	✓	★
Redeem Mutual Fund	✓	★
Switch between Funds	✓	★
Fund Portfolio	✓	★
Order Status	✓	★
Fund Activity	✓	★
Dividend Information	✓	★

3. Fund Information

This option displays the details view all the details about the mutual funds available.

To view the fund information

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Fund Information**. The system displays the **Fund Information** screen.

Fund Information

The screenshot shows a web application window titled "Fund Information" with a timestamp of "09-06-2014 17:41:44 GMT +0530". The interface includes a search bar with "AMC*" set to "KERNAMC2" and "Fund Name*" set to "Stock Dividend Fund5 (STOCK5)". Below this, a table displays fund details:

Fund Type: Global Equity Fund	Fund Family: FAM3	ISIN: STOCK50005
Fund Currency: IDR	Cut-Off Time: 23:59:00	
Starting Date: 26-06-2014	Closure Date:	
Minimum Investment Amount: 0.01	Maximum Investment Amount: 999,999,999.00	
Minimum Investment Units: 0.0010	Maximum Investment Units: 999,999,999.0000	
Incremental Investment Amount: 0.01	Incremental Investment Units: 0.0010	

A "Fund Prospectus" button is located in the bottom right corner of the form.

Field Description

Field Name	Description
AMC	[Mandatory, Drop-Down] Select the AMC from the drop-down list.
Fund Name	[Mandatory, Drop-Down] Select the fund name from the drop-down list.
Fund Type	[Display] This field displays the fund type.
Fund Family	[Display] This field displays the fund family.
ISIN	[Display] This field displays the ISIN code of the fund.
Fund Currency	[Display] This field displays the currency of the fund.

Field Name	Description
Cut-Off Time	[Display] This field displays the cut off time of investment in the particular fund.
Starting Date	[Display] This field displays the launch date of the fund.
Closure Date	[Display] This field displays the last date of the fund.
Minimum Investment Amount	[Display] This field displays the minimum amount to be invested in the fund.
Maximum Investment Amount	[Display] This field displays the maximum amount that can be invested in the fund.
Minimum Investment Units	[Display] This field displays the minimum investment units.
Maximum Investment Units	[Display] This field displays the maximum investment units.
Incremental Investment Amount	[Display] This field displays the incremental investment amount.
Incremental Investment Units	[Display] This field displays the incremental investment units.

3. Click the **Fund Prospectus** button. The system displays the prospectus document of the selected fund.

4. Buy Mutual Fund

This option allows the customer to buy the mutual funds.

The fund is open for purchase if:

- The fund is in the Initial Public Offering (IPO) stage
- The fund is allowed for subscriptions in the given period.
- This information is available as part of fund rules definition. An investor can select for subscription of a fund.
- One Time Single Fund Purchase
- Multiple Funds Purchase – Within Multiple Funds purchase there is a further bifurcation of the following:
 - Multiple Funds Purchase – One Time
 - Multiple Funds Purchase – Systematic Investment Plan

4.1 Buy Single Fund

To buy single fund

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Buy Mutual Fund**. The system displays the **Buy Mutual Fund** screen.
3. Select the **Buy Single Funds** radio button. The system displays the **Buy Mutual Fund** screen with the respective option.

Buy Mutual Fund

Fund Name	Category	Currency	Minimum Amount	Minimum Units	
CDSC CLASS B	FAM3	IDR	0,01	0.0010	Place Order
CDSC MARKET	FAM3	IDR	0,01	0.0010	Place Order
Fatca ALL	FAM3	USD	0,01	0.0010	Place Order
Fatca DII	FAM3	USD	0,01	0.0010	Place Order
Fatca TR1	FAM3	USD	0,01	0.0010	Place Order
INTEGRATION FUND1	FAM3	IDR	0,01	0.0010	Place Order
INTEGRATION FUND 2	FAM3	IDR	0,01	0.0010	Place Order
INTEGRATION FUND 3	FAM3	IDR	0,01	0.0001	Place Order
INTEGRATION FUND 4	FAM3	IDR	0,01	0.0010	Place Order
Negative Stock Dividend Fund1	FAM3	IDR	0,01	0.0010	Place Order
Stock Div CMMF1	FAM3	IDR	0,01	0.0010	Place Order
Stock Dividend Fund1	FAM3	IDR	0,01	0.0010	Place Order
Stock Dividend Fund1	FAM3	IDR	0,01	0.0010	Place Order
Stock Dividend Fund3	FAM3	IDR	0,01	0.0010	Place Order

Field Description

Field Name	Description
------------	-------------

Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
--------------------	---

Buy Single Fund

Following fields are displayed if **Buy Single Fund** radio button is selected.

Fund AMC	[Mandatory, Drop-Down] Select the fund AMC from the drop-down list.
-----------------	--

Fund Name	[Display] This column displays the fund name.
------------------	--

Category	[Display] This column displays the category of the fund.
-----------------	---

Field Name	Description
Currency	[Display] This column displays the currency of the fund.
Minimum Amount	[Display] This column displays the minimum amount to be invested in a fund.
Minimum Units	[Display] This column displays the minimum units of the mutual fund that can be purchased.

4. Click the **Place Order** button.
The system displays the **Buy Mutual Fund** screen.

Buy Mutual Fund

The screenshot shows the 'Buy Mutual Fund' interface. At the top, the title 'Buy Mutual Fund' is displayed on the left, and the date and time '22-07-2014 11:29:52 GMT +0530' along with navigation icons are on the right. The main content area displays the following information:

- Unit Holder: 000000001UH002 Unit Holder 2 Cust 1
- Fund AMC: KERNAL AMC 1
- Fund Name: [Commision Tracker Fund 1](#)
- Cut-Off Time: 23:59:00 Hrs.
- Minimum Investment Amount: 0.01
- Maximum Investment Amount: 99,999,999.00
- Minimum Investment Units: 0.0100
- Maximum Investment Units: 99,999,999.0000

Below this information, there are two radio buttons: 'Investment Amount' (selected) and 'Investment Units'. Each has an associated input field. At the bottom left, there is a checkbox for 'Accept Terms and Conditions'. At the bottom right, there are two buttons: 'Back' and 'Place Order'.

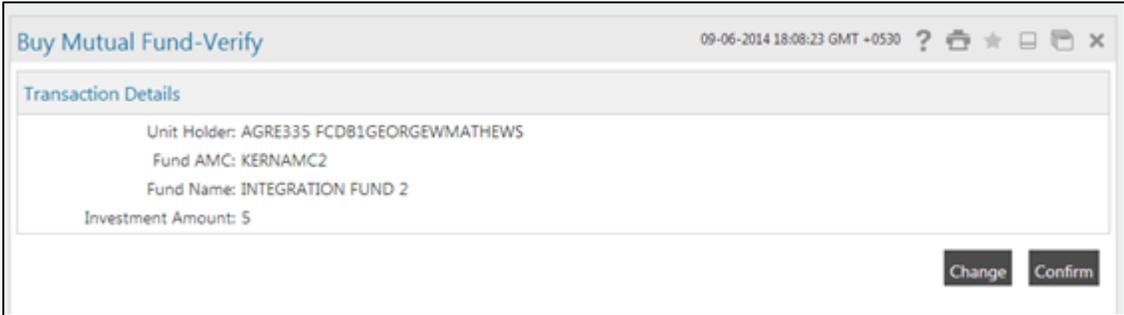
Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Fund AMC	[Display] This field displays the fund AMC of the mutual fund.
Fund Name	[Display] This field displays the name of the fund. <hr/> Note: Click the link to view the details of the fund. <hr/>
Cut-Off Time	[Display] This field displays the cut-off time of the investment in a mutual fund.

Field Name	Description
Minimum Investment Amount	[Display] This field displays the minimum amount that can be invested in mutual fund.
Maximum Investment Amount	[Display] This field displays the maximum amount that can be invested in a mutual fund.
Minimum Investment Units	[Display] This field displays the minimum investment units.
Maximum Investment Units	[Display] This field displays the maximum investment units.
Investment Amount	[Mandatory, Radio Button] Select the Investment Amount radio button to enter the amount to be invested in the adjacent field.
Investment Units	[Mandatory, Radio Button] Select the Investment Units radio button to enter the number of units to be invested in the adjacent field.
Accept Terms and Conditions	[Mandatory, Check Box] Select the Accept Terms and Conditions check box to accept the rules set by the investment company

5. Enter the relevant details.
6. Click the **Place Order** button. The system displays the **Buy Mutual Fund- Verify** screen.
OR
Click the **Back** button to return to the Buy Mutual Fund screen.

Buy Mutual Fund – Verify



- 7. Click the **Confirm** button. The system displays the **Buy – Confirm** screen.
OR
Click the **Change** button to return to the previous screen.

Buy Mutual Fund - Confirm



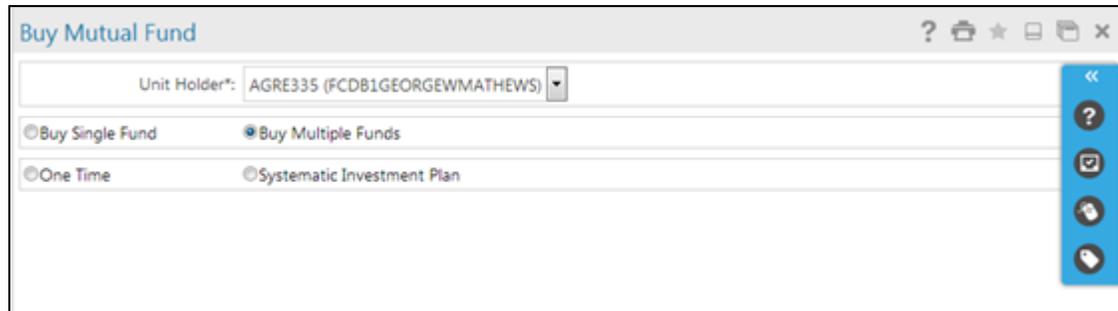
- 8. Click the **Place Another Order**. The system displays the **Buy Mutual fund** screen.

4.2 Buy Multiple Funds

To buy multiple funds

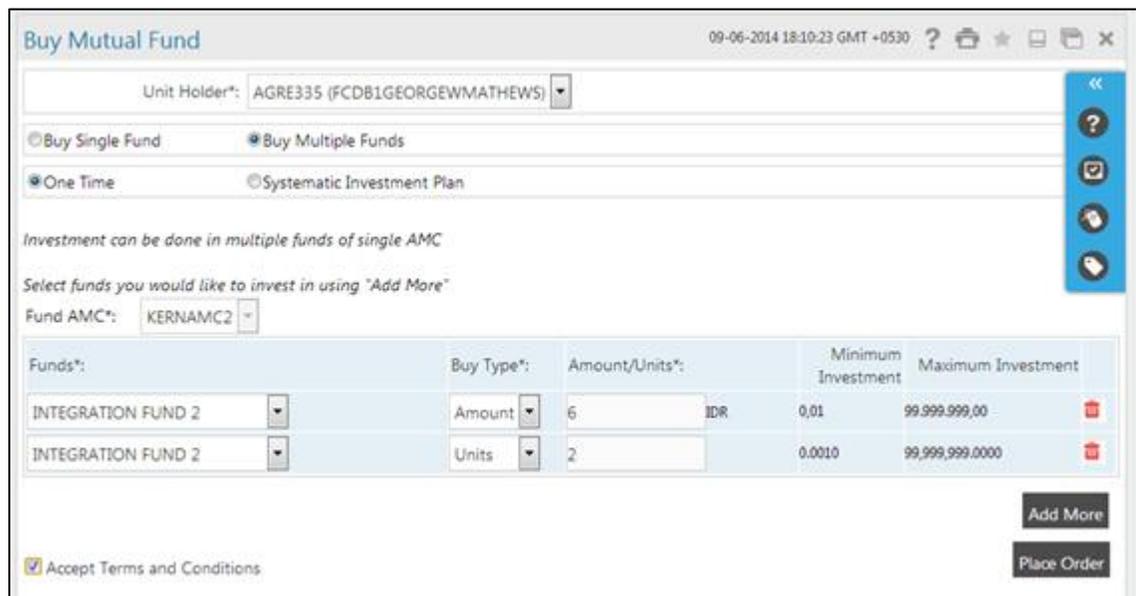
1. Logon to the Internet Banking application. Click **Mutual Funds > Buy Mutual Fund**. The system displays the **Buy** screen. Select the **Buy Multiple Funds** radio button. The system displays the **Buy Mutual Fund** screen with the respective option.

Buy Mutual Fund



The screenshot shows the 'Buy Mutual Fund' interface. At the top, the title 'Buy Mutual Fund' is displayed. Below it, the 'Unit Holder*' field is set to 'AGRE335 (FCDB1GEORGEWMATHEWS)'. There are two rows of radio buttons: the first row has 'Buy Single Fund' (unselected) and 'Buy Multiple Funds' (selected); the second row has 'One Time' (unselected) and 'Systematic Investment Plan' (unselected). A blue sidebar on the right contains navigation icons: a back arrow, a question mark, a checkmark, a trash can, and a magnifying glass.

4. Select the **Buy Multiple Fund** radio button. The system displays the **Buy Mutual Fund** screen with the respective details.



The screenshot shows the 'Buy Mutual Fund' interface with more details. The 'Unit Holder*' field remains 'AGRE335 (FCDB1GEORGEWMATHEWS)'. The 'Buy Multiple Funds' radio button is still selected. Below the radio buttons, there is a note: 'Investment can be done in multiple funds of single AMC'. A prompt says 'Select funds you would like to invest in using "Add More"'. The 'Fund AMC*' field is set to 'KERNAMC2'. Below this is a table with investment details:

Funds*	Buy Type*	Amount/Units*	Minimum Investment	Maximum Investment
INTEGRATION FUND 2	Amount	6 IDR	0,01	99.999.999,00
INTEGRATION FUND 2	Units	2	0.0010	99.999.999.0000

At the bottom left, there is a checkbox for 'Accept Terms and Conditions' which is checked. At the bottom right, there are two buttons: 'Add More' and 'Place Order'.

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder from the drop-down list.
Buy Multiple Funds	
The following fields are displayed if the Buy Multiple Fund radio button is selected.	
One Time	[Mandatory, Radio Button] Select the One Time to buy the mutual fund as a onetime purchase.
Systematic Investment Plan	[Mandatory, Radio Button] Select the Systematic Investment Plan radio button to buy the mutual funds at regular intervals.
Fund AMC	[Mandatory, Drop-Down] Select the fund AMC from the drop-down list
Funds	[Mandatory, Drop-Down] Select the fund name from the drop-down list.
Buy Type	[Mandatory, Drop-Down] Select the buy type from the drop-down list.
Amount/Units	[Mandatory, Numeric, 10] Type the amount/units in this field.
Minimum Investment	[Display] This column displays the minimum amount invested in the mutual fund.
Maximum Investment	[Display] This column displays the maximum amount invested in mutual fund.

The following fields are displayed if the **System Investment Plan** radio button is selected.

Select Investment Frequency	[Mandatory, Drop-Down] Select the investment frequency from the drop-down list.
Specify date for systematic investment	[Mandatory, Drop-Down] Select the date of investment from the drop-down list.

5. Click the **Add More** button to add more details.
6. Enter the relevant details.
7. Select the **Accept Terms and Conditions** checkbox.

8. Click the Delete icon next to the required mutual fund to remove the fund.
OR
Click the **Place Order** button. The system displays the **Buy Mutual Fund- Verify** screen.

Buy Mutual Fund - Verify

Fund Name	Buy Type	Amount/Units
Commision Tracker Fund 4	Units	10

9. Click the **Confirm** button to confirm the buy Mutual Fund.
OR
Click the **Change** button to return to the previous screen.

Buy - Confirm

Fund Name	Buy Type	Amount/Units
Commision Tracker Fund 4	Units	10

10. Click the **Place another Order** button.
The system displays the **Buy Mutual Fund** screen.

5. Redeem Mutual Fund

This option allows you to redeem mutual fund holdings. You may select to redeem full/part of the investment made in mutual fund by this option. The fund should be open for redemption.

The following are the options were the funds are open for redemption:

- The fund is allowed for redemption in the given period. This information is available as part of fund prospectus.
- The fund is not in book closure.

The redemption process comprises of the following stages:

- Indicating the fund unit holder and the fund to be redeemed.
- Specifying redemption details including product, redemption type, transaction currency and payout mode.
- Verifying the details where you can confirm the information specified.

5.1 Redeem Mutual Fund - Single Fund

To redeem single mutual fund

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Redeem Mutual Fund**.
The system displays the **Redeem Mutual Fund** screen.

Redeem Mutual Fund

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder name from the drop-down list.

3. Click the **View Holdings** button. The system displays the **Redeem Mutual Fund** screen.
4. Click the **Redeem Single Fund** radio button. The system displays the **Redeem Mutual Fund** screen with the related details.

Redeem Mutual Fund--Single Fund

Fund Name	Fund Type	Units held	Amount	Fund Currency
INTEGRATION FUND 2	Global Equity Fund	37.7950	377,95	IDR

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Redeem Single Fund	[Mandatory, Radio Button] Select the Redeem Single Fund to redeem one fund.
Redeem Multiple Fund	[Mandatory, Radio Button] Select the Redeem Multiple Fund to redeem multiple funds.

Column Name	Description
Fund Name	[Display] This column displays the name of the fund.
Fund Type	[Display] This column displays the fund type.
Units Held	[Display] This column displays the number of units held.
Amount	[Display] This column displays the amount invested in a mutual fund.
Fund Currency	[Display] This column displays the fund currency.

- Click the **Place Order** button. The system displays the **Redeem Mutual Fund** screen.
OR
Click the **Back** button to navigate to the previous screen.

Redeem Mutual Fund

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Fund Name	[Display] This column displays the name of the fund.
Sellable Amount	[Display] This column displays the sellable amount.
Sellable Units	[Display] This column displays the sellable units.
Redeem Amount	[Mandatory, Radio Button, Numeric, 12] Click the Redeem Amount radio button to redeem the mutual fund in cash. Type the amount in the adjacent field.
Redeem Units	[Mandatory, Radio Button, Numeric, 12] Click the Redeem Units radio button to redeem the mutual fund in number of units. Type the number of units in the adjacent field.

- Click the **Back** button to return to the previous screen.
OR
Click the **Place Order** button to redeem the mutual fund. The system displays the **Redeem Mutual Fund – Verify** screen.

Redeem Mutual Fund - Verify

7. Click the **Change** button to edit the details.
OR
Click the **Confirm** button to confirm the details. The system displays the **Redeem Mutual Fund Confirm** screen.

Redeem Mutual Fund - Confirm

8. Click the **Place another Order** button. The system displays the **Redeem Mutual Fund** screen.

5.2 Redeem Mutual Fund - Multiple Funds

To redeem multiple mutual fund

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Redeem Mutual Fund**. The system displays the **Redeem Mutual Fund** screen.

Redeem Mutual Fund

The screenshot shows a web browser window titled "Redeem Mutual Fund". At the top right, there are icons for help, print, star, window, and close. Below the title bar, there is a text input field labeled "Unit Holder*" containing the value "AGRE324 (FCDB1GEORGEWMATHEWS)". To the right of this field is a "View Holdings" button.

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder name from the drop-down list.

3. Click the **View Holdings** button. The system displays the **Redeem Mutual Fund** screen.
4. Click the **Redeem Multiple Funds** radio button. The system displays the **Redeem Mutual Fund** screen with the related options.

Redeem Mutual Fund

The screenshot shows the "Redeem Mutual Fund" screen with the "Redeem Multiple Funds" radio button selected. The "Unit Holder*" field is set to "AGRE335 FCDB1GEORGEWMATHEWS". Below the radio buttons, there is a section titled "Select funds using 'Add More' button, that you would like to redeem". This section contains a table with the following data:

Funds*	Redemption Type*	Percentage Redeem	Amount/Units*	Sellable Amount	Sellable Units
INTEGRATION FUND 2	Amount	%	3 IDR	2,495,29	249.5289
Stock Dividend Fund5	Amount	%	2 IDR	74,43	7.4430

At the bottom right of the table, there are three buttons: "Add More", "Back", and "Place Order".

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Redeem Single Fund	[Mandatory, Radio Button] Select the Redeem Single Fund to redeem one fund.
Redeem Multiple Fund	[Mandatory, Radio Button] Select the Redeem Multiple Fund to redeem multiple funds.
Column Name	Description
Funds	[Mandatory, Drop-Down] Select the fund name from the drop-down list.
Redemption Type	[Mandatory, Drop-Down] Select the redemption type from the drop-down list. The options are: <ul style="list-style-type: none"> • Amount • Units By default it displays Amount .
Percentage Redeem	[Optional, Numeric, Six] Type the amount percentage to be redeemed.
Amount/Units	[Mandatory, Numeric, 10] Type the amount/units to be redeemed.
Sellable Amount	[Display] This column displays the sellable amount.
Sellable Units	[Display] This column displays the sellable units.

- Click the **Add more** button to add the details.
OR
Click the **Place Order** button. The system displays the **Redeem Mutual Fund - Verify** screen.
OR
Click the **Back** button to navigate to the previous screen.

Redeem Mutual Fund - Verify

Redeem Mutual Fund-Verify

Transaction Details

Unit Holder: AGRE335 FCDB1GEORGEWMATHEWS

Fund Name	Amount/Units	Redemption Type
INTEGRATION FUND 2	3	Amount
Stock Dividend Fund5	2	Amount

Change Confirm

6. Click the **Change** button to return to the previous screen.
OR
Click the **Confirm** button. The system displays the confirmation screen.

Redeem Mutual Fund - Confirm

Redeem Mutual Fund-Confirm

Transaction submitted for Redeem Mutual Fund having reference 629192959439321 has been set to status Auto Authorized.
Transaction with reference number 629192959439321 is in Under Process state.

Thank You

Your Order received: 10-04-2014 14:11:00

Transaction Details

Unit Holder: 000000001UH001 Unit Holder 1 Cust 1

Fund Name	Amount/Units	Redemption Type
MY MUTUAL FUND222	506.28	Amount

Place another Order E-Receipt

7. Click the **Place another Order** button. The system displays the **Redeem Mutual Fund** screen.

6. Switch Between Funds

You can switch the investment from one mutual fund to another type of mutual fund. For a switch the fund should be permitted and open for switch.

A fund is open for switch if

- Fund is allowed for switch in the given period. Current date is between switch start date and switch close date. This information is available as part of **Fund Rule** definition.
- Fund is not in book closure

6.1 Switch Mutual Funds- Single

To switch mutual fund

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Switch Mutual Fund**.
The system displays the **Switch Mutual Fund** screen.

Switch Mutual Fund

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder name from the drop-down list.

3. Click the **View Holdings** button. The system displays the **Switch Mutual Fund** screen.
4. Click the **Switch Single Fund** radio button. The system displays the switch single Mutual fund screen.

Switch Mutual Fund

Fund Name	Fund Type	Units held	Amount	Fund Currency	
INTEGRATION FUND 2	Global Equity Fund	249.5289	2,495,29	IDR	Place Order
INTEGRATION FUND 2	Global Equity Fund	10.0000	100,00	IDR	Place Order
INTEGRATION FUND 3	Global Equity Fund	15.8300	158,30	IDR	Place Order
Stock Dividend Fund5	Global Equity Fund	7.4430	74,43	IDR	Place Order

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Switch Single Fund	[Mandatory, Radio Button] Select the Switch Single Fund radio button to switch one fund.
Switch Multiple Fund	[Mandatory, Radio Button] Select the Switch Multiple Fund radio button to switch multiple funds.

Column Name	Description
Fund Name	[Display] This column displays the name of the fund.
Fund Type	[Display] This column displays the fund type.
Fund Currency	[Display] This column displays the fund currency.
Units Held	[Display] This column displays the number of units held.
Amount	[Display] This column displays the amount invested in a mutual fund.

- Click the **Place Order** button. The system displays the **Switch** screen.
OR
Click the **Back** button to navigate to the previous screen.

Switch Mutual Funds

Field Description

Field Name	Description
Switch From	
Unit Holder	[Display] This field displays the unit holder name.
Fund Name	[Display] This field displays the name of the fund.
Maximum Amount	[Display] This column displays the maximum amount to be switched.
Maximum Units	[Display] This column displays the maximum units to be switched.
Switch Amount	[Mandatory, Radio Button, Numeric, 12] Click the Switch Amount radio button to enter the amount to be switched from one fund to another. The adjacent field is enabled only if the Switch Amount radio button is selected.
Switch Units	[Mandatory, Radio Button, Numeric, 12] Click the Switch Units radio button to enter the units to be switched from one fund to another. The adjacent field is enabled only if the Switch Units radio button is selected.
Switch To	

Field Name	Description
Fund Name	[Mandatory, Drop-Down] Select the fund name to which the amount or unit is to be switched.

6. Click the **Place Order** button to switch to the selected mutual fund.
OR
Click the **Back** button to return to the previous screen.

Switch Mutual Fund- Verify

Switch Mutual Fund-Verify 09-06-2014 19:09:36 GMT +0530 ? [Print] [Star] [Close] [X]

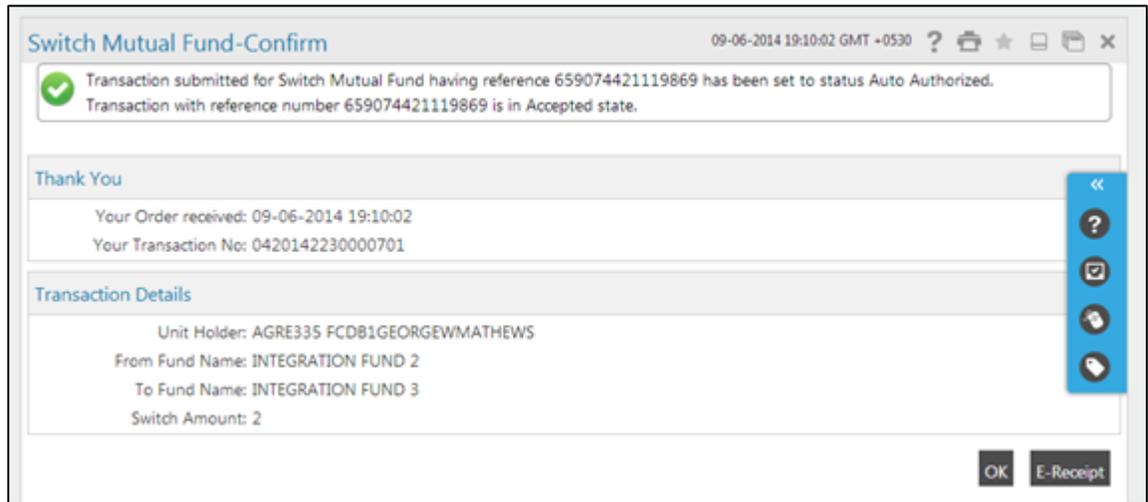
Transaction Details

Unit Holder: AGRE335 FCDB1GEORGEWMATHEWS
From Fund Name: INTEGRATION FUND 2
To Fund Name: INTEGRATION FUND 3
Switch Amount: 2

Change Confirm

7. Click the **Change** button to edit the details.
OR
Click the **Confirm** button. The system displays the **Switch Mutual Fund – Confirm** screen.

Switch- Mutual Fund - Confirm



8. Click the **OK** button.
The system displays the **Switch Mutual Fund** screen.

OR

9. Click the **E-Receipt** button to download the e-receipt of the transaction.

6.2 Switch Mutual Funds - Multiple

To switch mutual fund

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Switch Mutual Fund**. The system displays the **Modify User** screen.

Switch



Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder name from the drop-down list.

3. Click the **View Holdings** button.
The system displays the **Switch** screen.

4. Click the **Switch Multiple Fund** radio button. The system displays the **Switch** screen with the details

Switch Mutual Fund

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Switch Single Fund	[Mandatory, Radio Button] Select the Switch Single Fund to switch one fund.
Switch Multiple Fund	[Mandatory, Radio Button] Select the Switch Multiple Fund to switch multiple funds.
Column Name	Description
From Funds	[Mandatory, Drop-Down] Select the source fund name from the drop-down list.
To Fund	[Mandatory, Radio Button, Numeric, 12] Select the destination fund from the drop-down list. It is the fund to which the amount will be transferred.
Switch Type	[Mandatory, Drop-Down] Select the redemption type from the drop-down list. The options are: <ul style="list-style-type: none"> • Amount • Units By default it displays Amount .

Field Name	Description
Percentage Switch	[Mandatory, Numeric, Six] Type the percentage of the total amount to be switched.
Amount/Units	[Mandatory, Numeric, 10] Type the value in amount/units to be switched.

5. Click the Delete icon next to the required mutual fund to remove the fund.
OR
Click the **Place Order** button. The system displays the Switch Mutual Fund screen.
OR
Click the **Add More** button to add more details.
OR
Click the **Back** button to navigate to the previous screen.

Switch Mutual Fund- Verify

From Funds	To Fund	Amount/Units	Switch Type
INTEGRATION FUND 2	INTEGRATION FUND 3	3	Amount
INTEGRATION FUND 2	Stock Dividend Fund5	2	Units

6. Click the **Back** button to return to the previous screen
OR
Click the **Confirm** button. The system displays the **Switch Mutual Fund – Confirm** screen
7. Click the **Ok** button. The system displays the **Switch Mutual Fund** screen.
OR
8. Click the **E-Receipt** button to download the e-receipt of the transaction.

7. Fund Portfolio

This option displays the details about the funds available in portfolio for a particular unit holder.

To view fund portfolio

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Portfolio**.
The system displays the **Portfolio** screen.

Portfolio

The screenshot shows a web browser window titled "Portfolio" with a timestamp of 09-06-2014 17:19:57 GMT +0530. Below the title bar, there is a "Unit Holder*" dropdown menu with the selected value "AGRE335 (FCDB1GEORGEWMATHEWS)". A "View Holdings" button is located in the bottom right corner of the form area.

Field Description

Field Name	Description
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Unit Holder	[Mandatory, Drop-Down] Select the unit holder name from the drop-down list.
--------------------	--

3. Click the **View Holdings** button. The system displays the **Portfolio** screen.
4. Click the appropriate radio button to select a fund.

Portfolio

The screenshot shows the "Portfolio" screen with a timestamp of 09-06-2014 17:22:18 GMT +0530. The "Unit Holder*" field is populated with "AGRE335 FCDB1GEORGEWMATHEWS". Below this, there is a "View equivalent balance in currency*" dropdown menu set to "GBP". A table displays the following fund holdings:

Fund Name	Fund Type	Fund Currency	Units held	Amount in Fund Currency	Amount in Indicative Currency
<input type="radio"/> INTEGRATION FUND 2	Global Equity Fund	IDR	249.5289	2.495,29	5.198.518,52
<input type="radio"/> INTEGRATION FUND 3	Global Equity Fund	IDR	15.8300	158,30	329.791,67
<input type="radio"/> INTEGRATION FUND 2	Global Equity Fund	IDR	10.0000	100,00	208.333,33
<input type="radio"/> Stock Dividend Fund5	Global Equity Fund	IDR	7.4430	74,43	155.062,50

At the bottom right of the table, there are three buttons: "Back", "Redeem", and "Switch".

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
View equivalent balance in currency	[Mandatory, Drop-Down] Select the currency from the drop-down list.
Column Name	Description
Fund Name	[Display] This column displays the name of the fund.
Fund Type	[Display] This column displays the fund type.
Fund Currency	[Display] This column displays the fund currency.
Units Held	[Display] This column displays the number of units held.
Amount in Fund Currency	[Display] This column displays the total amount of funds in the fund currency
Amount in Indicative Currency	[Display] This column displays the total amount of funds in the selected currency.

5. Click the **Redeem** button to redeem units held under a fund. The system displays the **Redeem Mutual Fund** screen.

Redeem Mutual Fund

Unit Holder: AGC313 SAJKDJNNKLSJDKALSMATHEW

Fund Name: INTEGRATION FUND 2

Sellable Amount: IDR 270,00

Sellable Units: 30.0000

Redeem Amount:

Redeem Units:

Back Place Order

OR

Click the **Switch** button to switch between funds in a portfolio. The system displays the Switch screen

Switch Mutual Fund

Unit Holder: AGC313 SAJKDJNNKLSJDKALSMATHEW
Fund Name: INTEGRATION FUND 2
Maximum Amount: IDR 270,00 Maximum Units: 30.0000

Switch Amount: Switch Units:

Switch To

Fund Name*:

OR
Click the **Back** button to navigate to the previous screen.

8. Order Status

Customer may place several purchase orders across various AMCs. An order goes through various stages of transfer i.e. placement, processing, allotment, authorization etc. This option displays the status details of the placed order.

To view order status

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Order Status**.
The system displays the **Order Status** screen.

Order Status

Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop-Down] Select the unit holder name from the drop-down list.
Specified Period	[Mandatory, Radio Button] Click the Specified Period to select the start and end date of order.
Start Date	[Conditional, Pick List] Select the start date from the pick list. This field is enabled only if the Specified Period radio button is selected.
End Date	[Conditional, Pick List] Select the end date from the pick list. This field is enabled only if the Specified Period radio button is selected.
Reference number	[Optional, radio button ,Numeric, 20] Type the reference number in this field.

Field Name	Description
Status	[Mandatory, Drop-Down] Select the order status from the drop-down list. The options are: <ul style="list-style-type: none"> • Allotted • Pending Allocation • Provisionally Allocated • Transaction Completed • All

3. Enter the order details in the relevant fields.
4. Click the **Submit** button.
The system displays the order status.

Order Status

The screenshot shows the 'Order Status' application window. At the top, the title is 'Order Status' and the timestamp is '09-06-2014 17:29:42 GMT +0530'. Below the title bar, there is a form with the following fields:

- Unit Holder*: AGRE335 (FCDB1GEORGEWMATHEWS)
- Specified Period: Start Date: 01-08-2014, End Date: 11-08-2014
- Reference Number: (empty field)
- Status: Completed

Below the form is a table of transaction records. The table has the following columns: Transaction No., Order Type, Status, Date, Fund Name, and Reason (If not Allocated). The records are as follows:

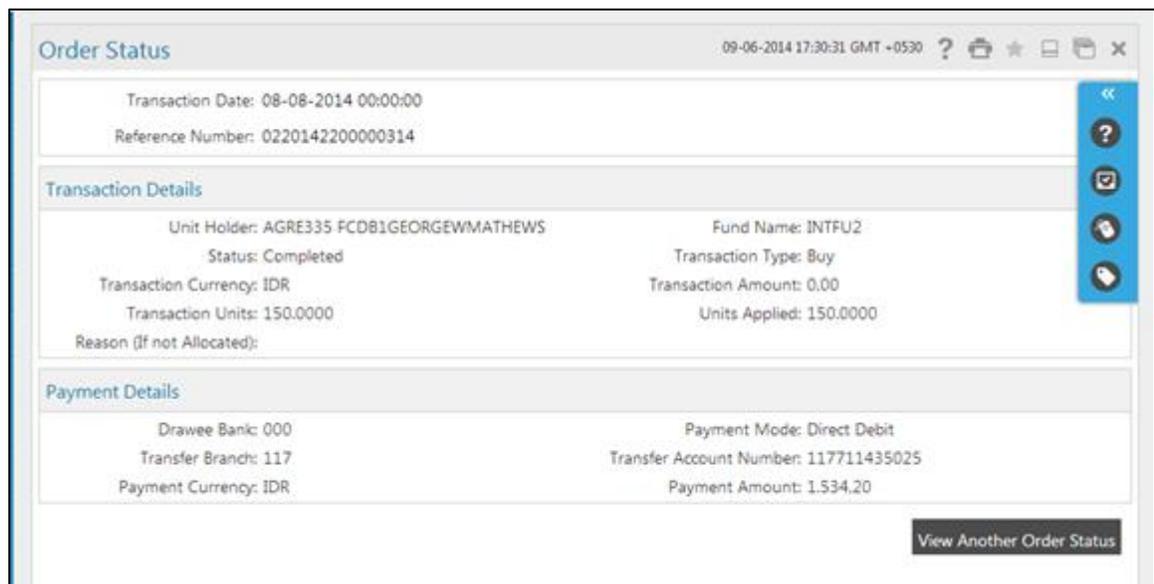
Transaction No.	Order Type	Status	Date	Fund Name	Reason (If not Allocated)
0420142230000217	Switch	Completed	11-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0420142230000227	Switch	Completed	11-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0420142230000307	Switch	Completed	11-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0420142230000501	Switch	Completed	11-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0420142230000502	Switch	Completed	11-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0220142220000314	Buy	Completed	08-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0220142220000204	Buy	Completed	08-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0320142220000202	Redeem	Completed	08-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0320142220000211	Redeem	Completed	08-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	
0320142220000212	Redeem	Completed	08-08-2014 05:30:00 GMT +0530	INTEGRATION FUND 2	

At the bottom of the table, it says 'Records 11 to 20 of 29'. There are navigation buttons for 'Page 2 of 3'.

Field Description

Field Name	Description
Transaction Number	[Hyperlink] This column displays the transaction number. Click the hyperlink to view the order status and order details.
Order Type	[Display] This column displays the type of the order.
Status	[Display] This column displays the status of the order placed.
Date	[Display] This column displays the date of placing the order.
Fund Name	[Display] This column displays the Name of the fund.
Reason if not allocated	[Display] This column displays the reason for no allocation of funds.

5. Click the **Transaction Number** link. The system displays **Order Status** screen with the details of the transaction.



Field Description

Field Name	Description
Transaction date	[Display] This field displays the date of the transaction.
Reference Number	[Display] This field displays the reference number of the transaction.
Transaction Details	
Unit holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund.
Status	[Display] This field displays the status of the fund.
Transaction Type	[Display] This field displays the type of transaction.
Transaction Currency	[Display] This field displays the currency of the transaction.
Transaction Amount	[Display] This field displays the amount associated with the transaction.
Transaction Units	[Display] This field displays the units of the transaction.
Units Applied	[Display] This field displays the number of units that you have applied for in the order.
Reasons(If not Allocated)	[Display] This field displays the reasons if any, when the fund is not allocated.
Payment Details	
Drawee Bank	[Display] This field displays the details of the drawee bank.
Payment mode	[Display] This field displays the mode of payment of the transaction.

Field Name	Description
Transfer branch	[Display] This field displays the details of the transfer branch.
Transfer account number	[Display] This field displays the account number for the amount transfer for the transaction.
Payment Currency	[Display] This field displays the currency of the payment.
Payment Amount	[Display] This field displays the amount of payment for the transaction payment.

6. Click the **View Another Order Status** button. The system displays the **Order Status** screen.

9. Fund Activity

This option allows you to view the transaction activity details of a particular unit holder.

To view fund activity

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Fund Activity**. The system displays the **Fund Activity** screen.

Fund Activity

Field Description

Field Name	Description
Fund Name	[Mandatory, Drop-Down] Select the name of the fund from the drop-down list.
Search By	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are as follow: <ul style="list-style-type: none"> • Current Period • Specified Period
Start Date	[Mandatory, Pick List] Select the start date from the pick list. If a search criterion is selected as current period then start date is displayed as current date minus thirty days. The start date should be less than the end date.
End Date	[Mandatory, Pick List] Select the end date from the pick list. If a search criterion is selected as current period then end date is displayed as current date. The end date should be greater then start date.

3. Click the **Submit** button. The system displays the fund activity details.

Fund Activity

Date	Reference Number	Account Number	Type	Currency	Amount	Units	Unit Price
11-07-2014	0220141920000208	117711435025	Buy	IDR	100,00	10.0000	10,00
11-08-2014	0220142230000302	117711435025	Buy	IDR	4,80	0.0000	0,00
11-08-2014	0220142230000303	117711435025	Buy	IDR	7,00	0.0000	0,00
11-08-2014	0220142230000304	117711435025	Buy	IDR	9,00	0.0000	0,00

Column Description

Column Name	Description
Date	[Display] This field displays the date of activity of the fund.
Reference number	[Display] This field displays the reference number of the fund activity.
Account Number	[Display] This field displays the account number with which the fund activity is completed.
Type	[Display] This field displays the type of activity of the fund
Currency	[Display] This field displays the currency in which the fund activity is completed.
Amount	[Display] This field displays the amount associated with the fund activity.
Units	[Display] This field displays the number of units for the fund activity.

Column Name	Description
Unit price	[Display] This field displays the price per unit for the fund activity.

4. Click the **Date** or the **Amount** column to sort the details of the fund activity in the ascending or descending order.

10. Dividend Information

This option allows you to obtain information on dividend details of the funds in portfolio. The facility provides information about earnings per unit, dividend amount calculated, tax deducted and net dividend paid. Information also includes details of dividend paid out including the period for which the dividend has been paid, payment specifics and reinvestment particulars.

To view dividend details

1. Logon to the **Internet Banking** application.
2. Click **Mutual Funds > Dividend Information**.
The system displays the **Dividend Information** screen.

Dividend Information

Dividend Information		09-06-2014 17:39:47 GMT +0530
Unit Holder: AGRE335 (FCDB1GEORGEWMATHEWS)		
Fund AMC	Dividend Amount	
KERNAMC2	GBP 1,291,666.67	
Total Dividend Amount		GBP 1,291,666.67

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Fund AMC	[Display] This field displays the fund AMC. Click the link to view the dividend details of particular fund.
Dividend Amount	[Display] This column displays the dividend amount of the mutual fund.
Total Dividend Amount	[Display] This column displays the total dividend paid.

3. Click the link in the **Fund AMC** field. The system displays the **Dividend Information** screen.

Dividend Information

Dividend Information							
Unit Holder: AGRE335 (FCDB1GEORGEWMATHEWS)				Fund AMC: KERNAMC2			
Fund Name	Last Dividend Date	EPU	Units held	Currency	Total Dividend Amount	Net Dividend	Reinvestment Amount
INTEGRATION FUND 2	11-07-2014	2	310.0000	IDR	620,00	620,00	620,00

[Back](#)

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Fund AMC	[Display] This field displays the fund AMC of the mutual fund.
Column Name	Description
Fund Name	[Display] This column displays the name of the fund. Click the link to view the details of the fund.
Last Dividend Date	[Display] This column displays the last dividend date.
EPU	[Display] This column displays the earnings per unit.
Units Held	[Display] This column displays the number of units held.
Currency	[Display] This column displays the currency of the fund amount.
Total Dividend Amount	[Display] This column displays the total dividend amount paid till date.
Net Dividend	[Display] This column displays the net dividend amount paid after deductions.
Reinvestment Amount	[Display] This column displays the amount of dividend reinvested.

4. Click the link in the **Fund Name** column. The system displays the **Dividend Information Details** screen.

Dividend Information Details

Dividend Date	Currency	Dividend Per Unit	Units held	Dividend Amount
11-07-2014	IDR	2,00	310.0000	620,00

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder name.
Fund AMC	[Display] This field displays the fund AMC of the mutual fund.
Fund Name	[Display] This column displays the name of the fund.
Column Name	Description
Dividend Date	[Display] This column displays the dividend paid date.
Currency	[Display] This column displays the currency of the dividend amount.
Dividend Per Unit	[Display] This column displays the dividend paid for per unit.
Units Held	[Display] This column displays the number of units held.
Dividend Amount	[Display] This column displays the amount of dividend.

5. Click the **Back** button. The system displays the **Dividend Information** screen.