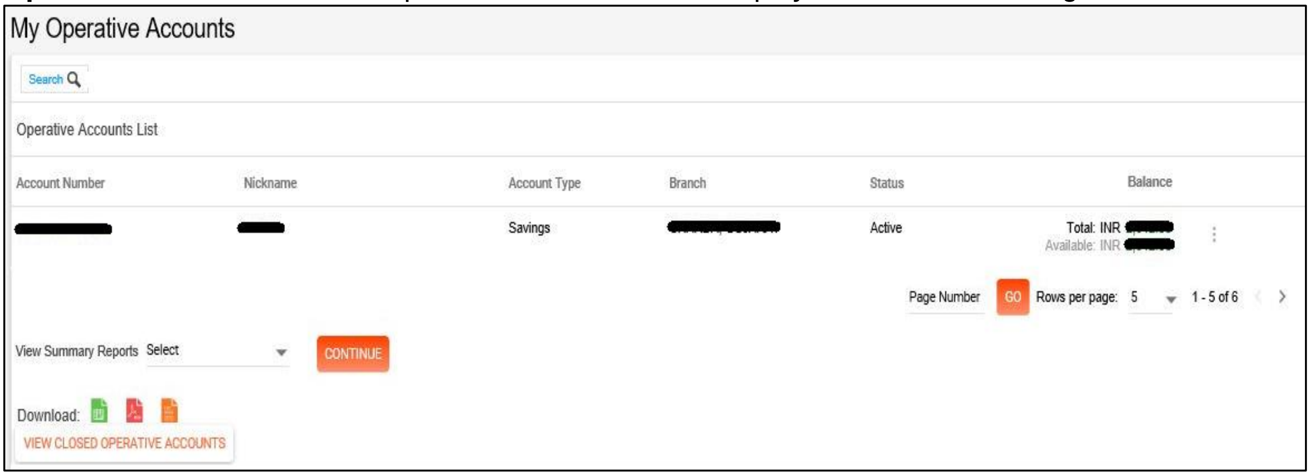
NEW BOB WORLD INTERNET

ACCOUNTS

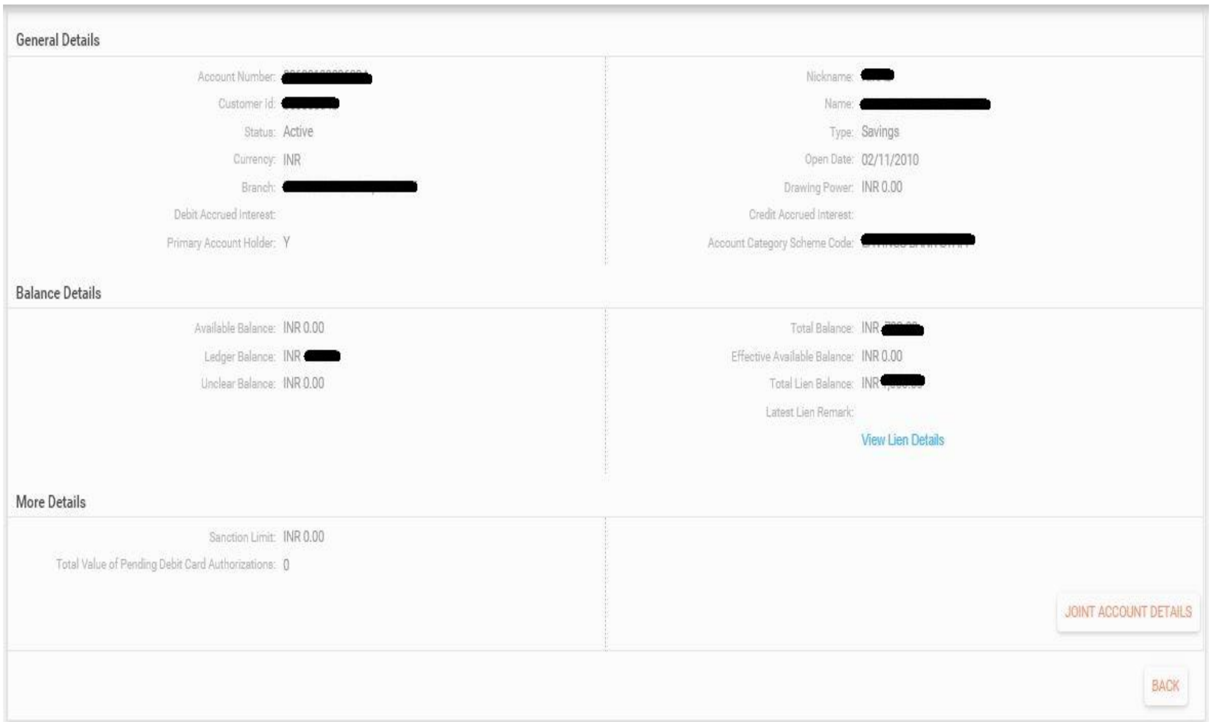
Table of Contents

7 Accounts: Below is the Accounts menus and their sub menus.

7.1 Operative Accounts: All the operative account will be displayed here after clicking this menu.



7.1.1 **Account Details:** To see the account details click on the account number, it will display the account details, where user can also see the Lien and Joint account details.



7.1.1.1 **View Lien Details:** Click this link to view the Lien details if any Lien is marked

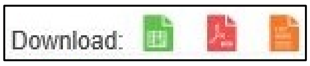
7.1.1.2 **Joint Account Details:** Click this link to view Joint Account Details, if the account has joint holders. This button will be visible to user only when the account has joint holders, otherwise it will not be visible to the user.

7.1.2 Search: User use this option to search the accounts by using the given option in this search window. Also user can save/delete/modify their search criteria.

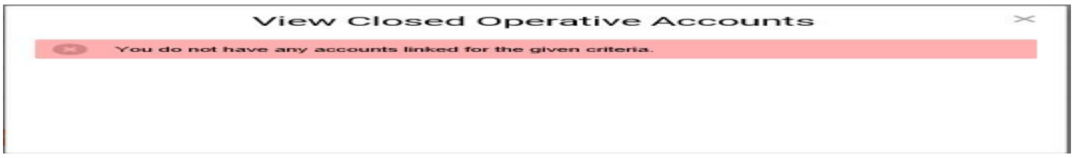
7.1.3 View Summary Report

7.1.3.1 **Consolidated Day End Statement:** User can download the consolidated day end statement for one or multiple accounts by using this option.

7.1.3.2 **Download:** User can also download the account details in the given format (excel/pdf/txt) as shown in the below mentioned screen.



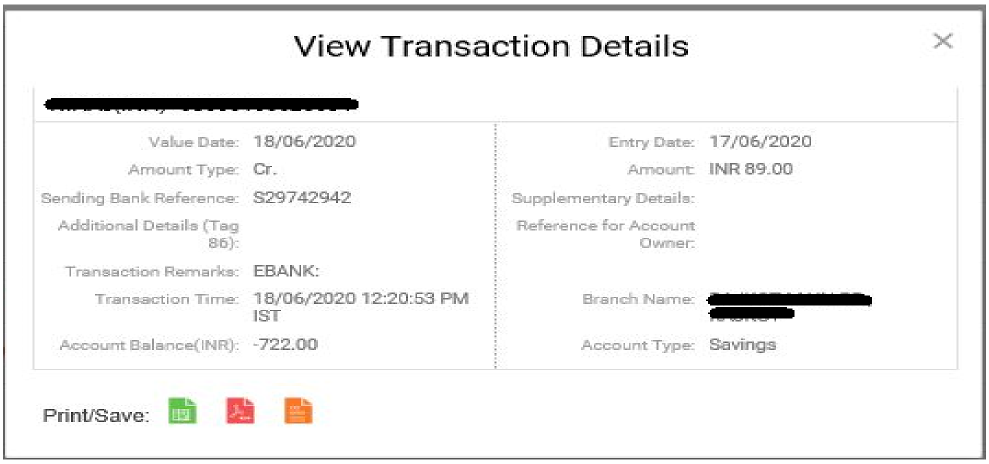
7.1.3.3 **View Closed Operative Accounts:** User can view its closed operative accounts by using this button.



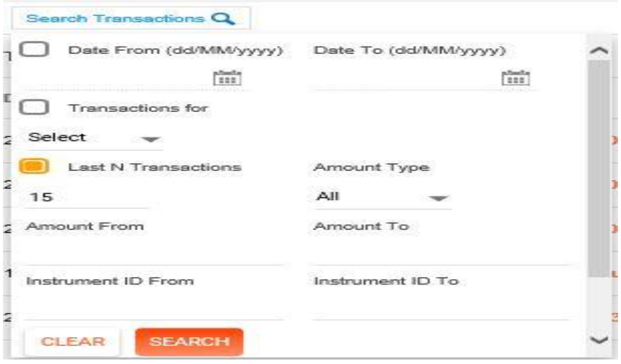
7.1.4 Three Dots More Option: By clicking this three DOTS, it will display more options as shown in the below screen.

7.1.4.1 **View Transaction History:** By using this option user can view their transaction history of that particular account. User can also download the statement by using various options available in this screen and as per their requirement anytime.

User click on the remark (as shown above) of that particular transaction to view the details. It will show the details as mentioned below.

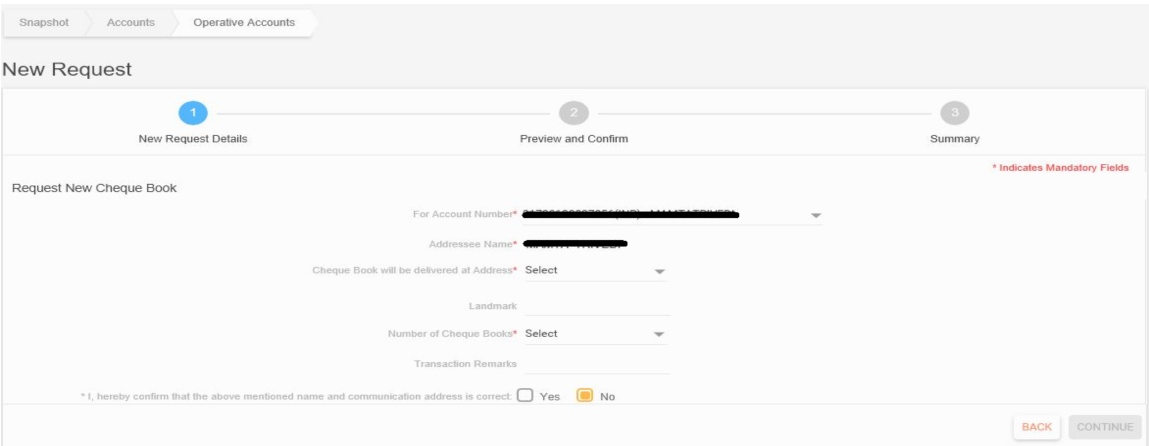


7.1.4.1.1 **Search Transaction:** User can use the various options available in this search Transaction window to view the transaction history. Also download the statement in the EXCEL/PDF/TXT format.

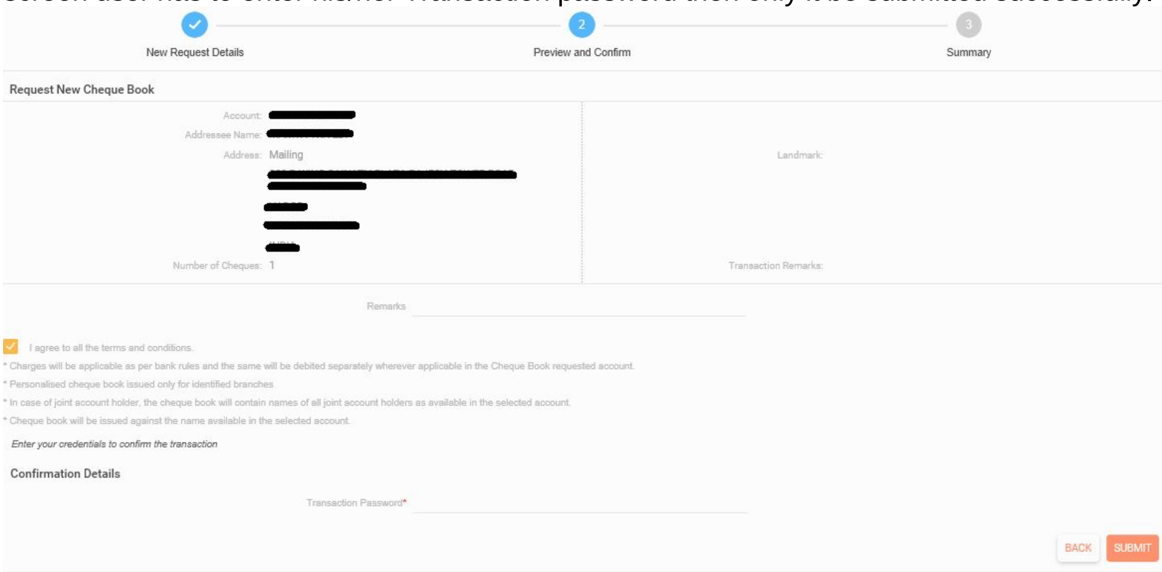


7.1.4.2 **View or stop issued cheques:** By using this option, user can view or stop the issued cheques.

7.1.4.3 **Request Cheque Book:** By using this option user can submit the request for issuance of new cheque book. After successful processing of the request, the cheque will be delivered to the address shown in this screen.

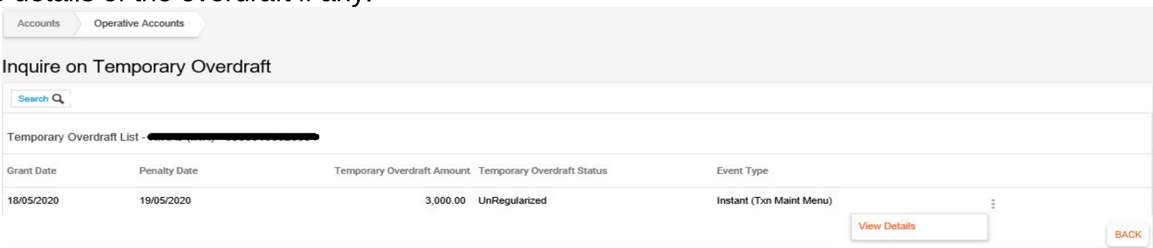


User has to select Yes checkbox then only CONTINUE button will be enabled. In the next screen user has to enter his/her Transaction password then only it be submitted successfully.

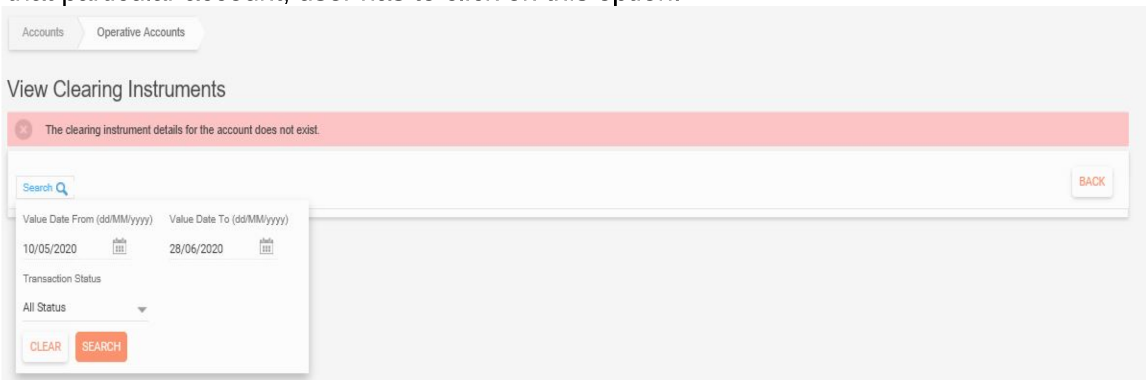


7.1.4.4 **View Mini Statement:** To view the mini statement, user has to click on this option, it will display the mini statement as shown in the below screen.

7.1.4.5 **Inquire on temporary Overdraft:** To view the overdraft details, user has to click on this option, it will display the details of the overdraft if any.



7.1.4.6 **View clearing instruments:** To view the clearing instrument status of the cheque which is under clearing in that particular account, user has to click on this option.



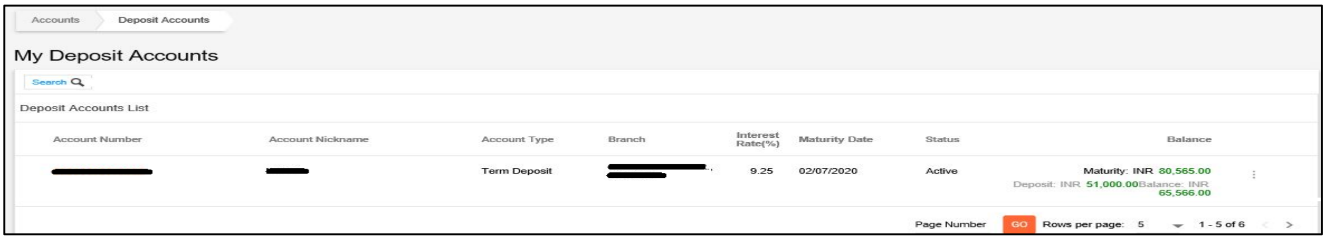
7.1.4.7 **View Average Monthly Balance:** User use this option to view the average monthly balance of any particular month of the year.

7.1.4.8 **View Nominee Details:** By clicking this option, user view the details of the nominee of that particular account if any nominee is registered in that account.

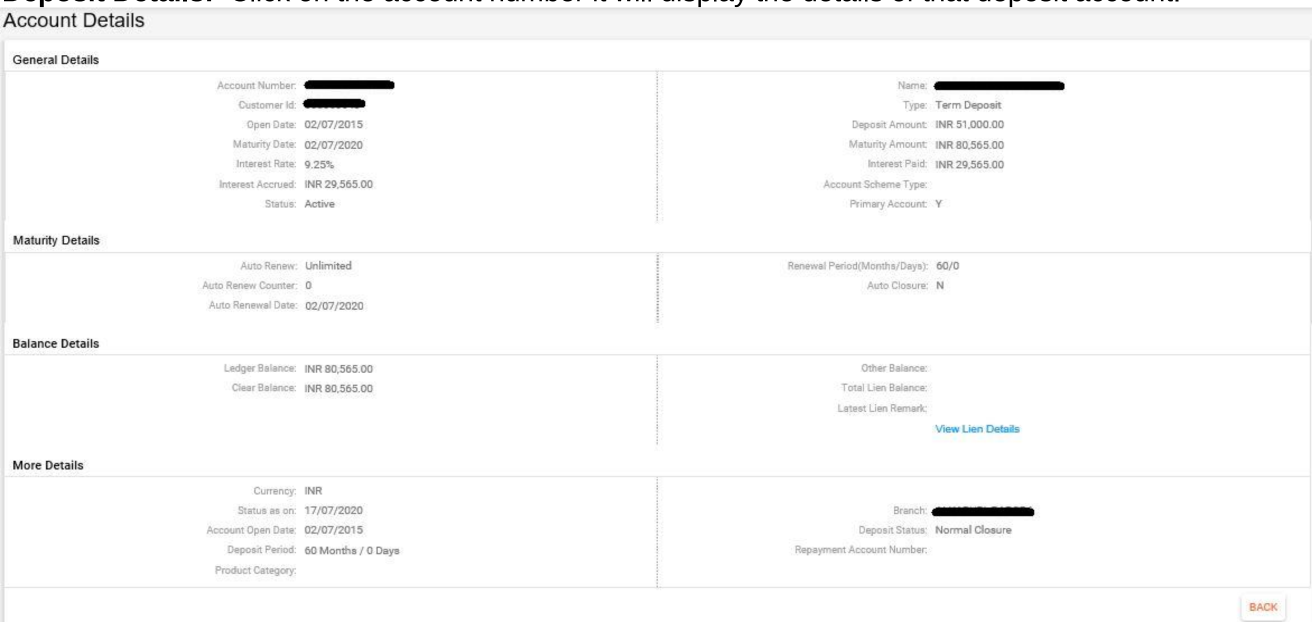
7.1.4.9 **Inquire on Lien:** By clicking this option, user will view the details of the lien in case if any lien is marked.

7.1.4.10 **View flexi-fixed deposit links:** It display the flexi-fixed deposit details.

7.2 Deposit Accounts: All the deposit accounts will be displayed after clicking this menu as shown in the below screen.



7.2.1 Deposit Details: Click on the account number it will display the details of that deposit account.



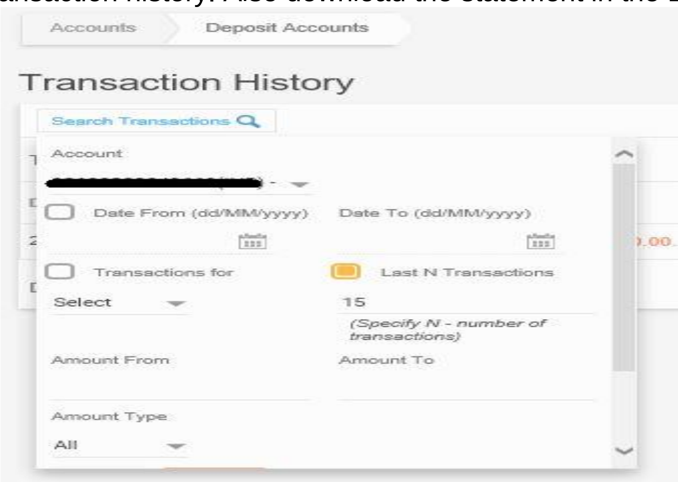
7.2.1.1 **View Lien Details:** Click this link to view the Lien details if any Lien is marked.

7.2.2 Search: User use this option to search the accounts by using the given option in this search window. Also user can save/delete/modify their search criteria.

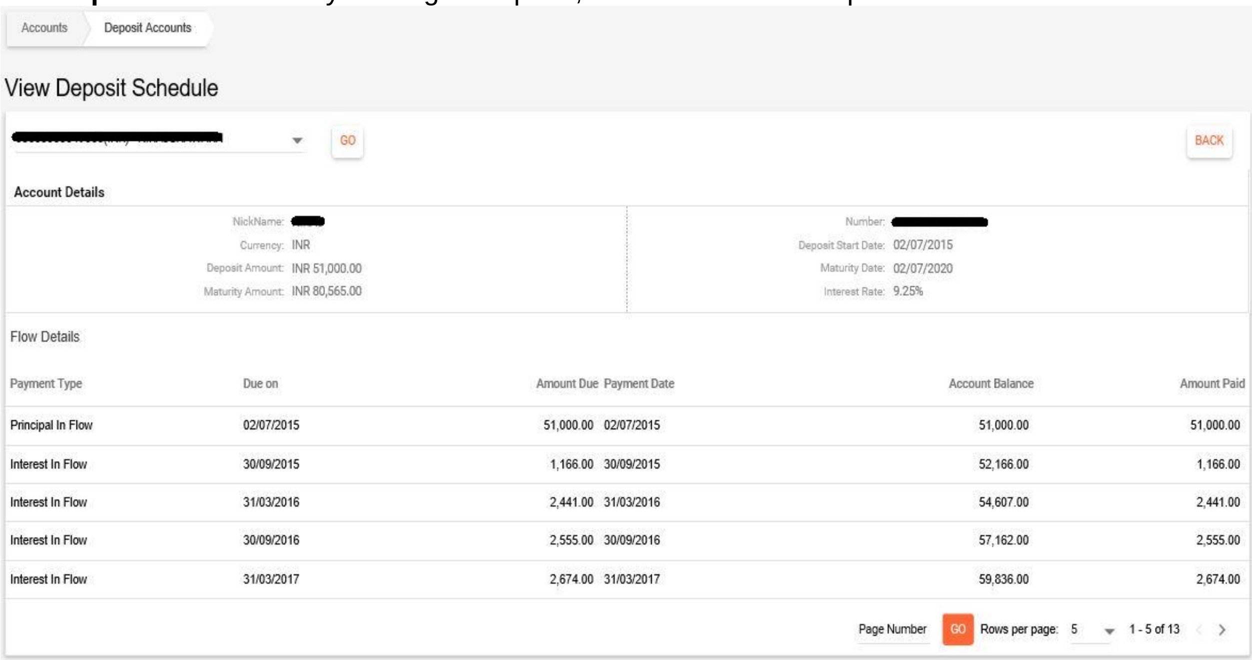
7.2.3 Three Dots More Option: By clicking this three DOTS, it will display more options as shown in the below screen.

7.2.3.1 **View Transaction History:** By using this option user can view their transaction history of that particular account. User can also download the statement by using various options available in this screen and as per their requirement anytime.

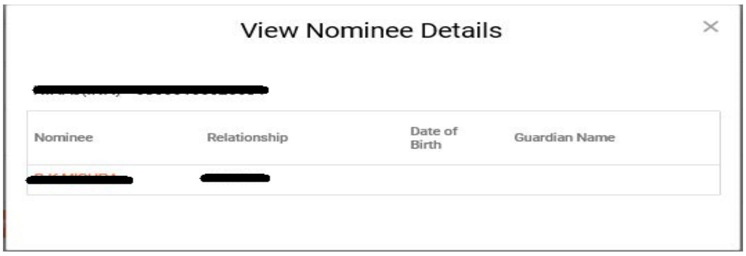
7.2.3.2 **Search Transaction:** User can use the various options available in this search Transaction window to view the transaction history. Also download the statement in the EXCEL/PDF/TXT format.



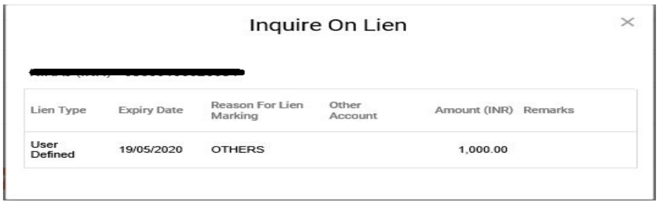
7.2.3.3 View Deposit Schedule: By clicking this option, user can view the deposit schedules.



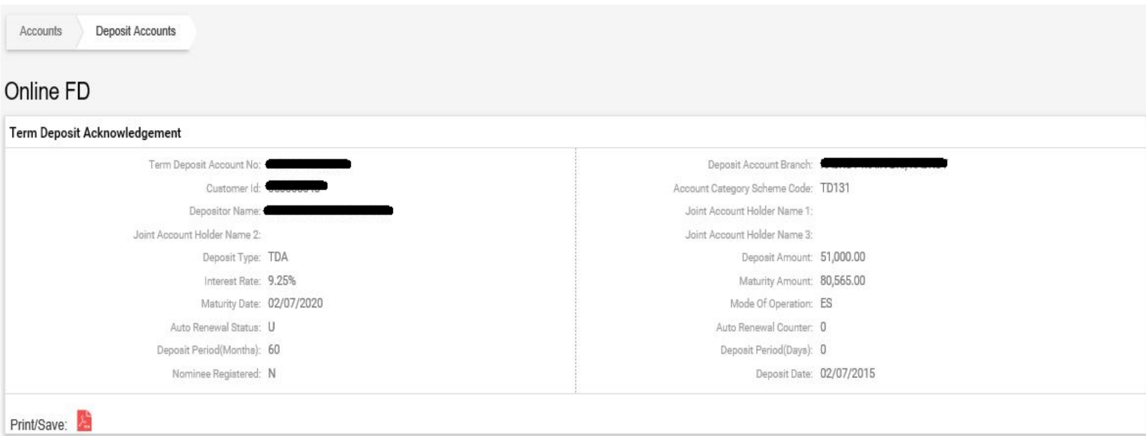
7.2.3.4 **View Nominee Details:** By using this option, user can view the nominee details if any nominee is registered in that account.



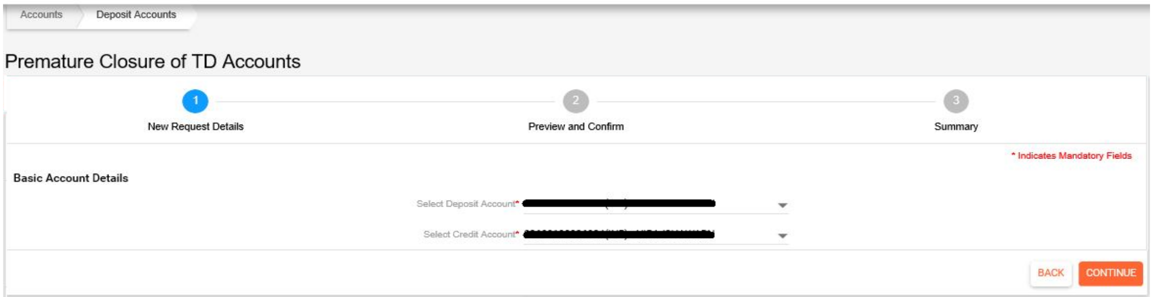
7.2.3.5 **Inquire on Lien:** User click on this link to view the Lien details if any Lien is marked in that particular account.



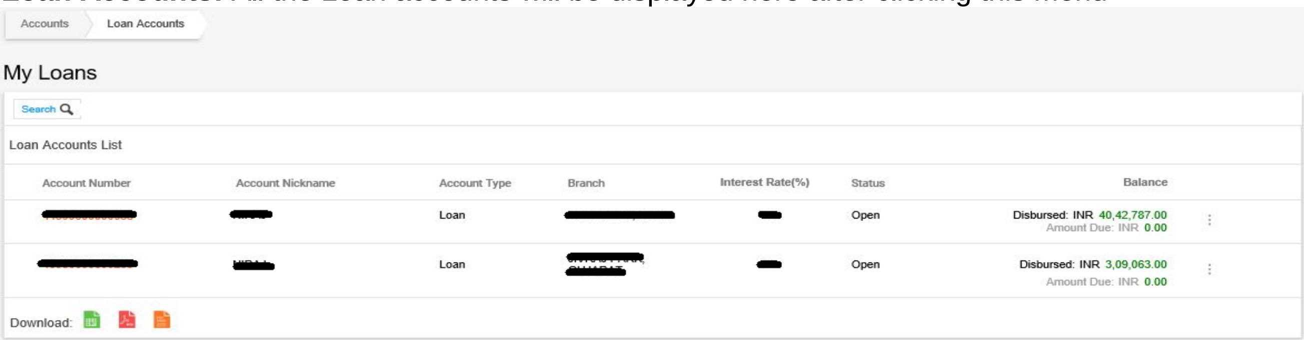
7.2.3.6 **Regenerate FDR Receipt:** User can regenerate and download the FDR receipt in PDF format by using this option.



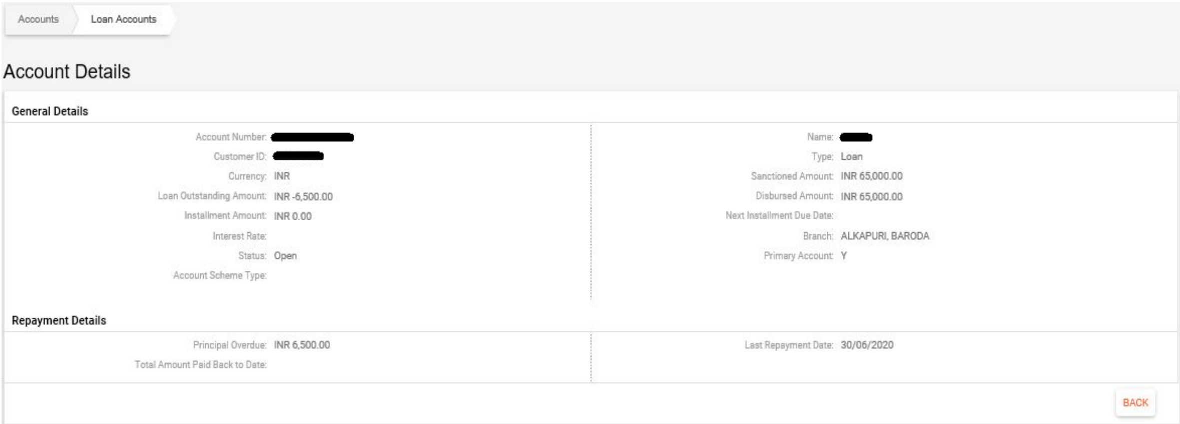
7.2.3.7 **Premature Closure of Deposit:** User can do the premature closure of their FD/RD by using this option, which are opened though online channel without visiting the Branch. Kindly select the deposit account and credit account and click on CONTINUE button and follow the next steps.



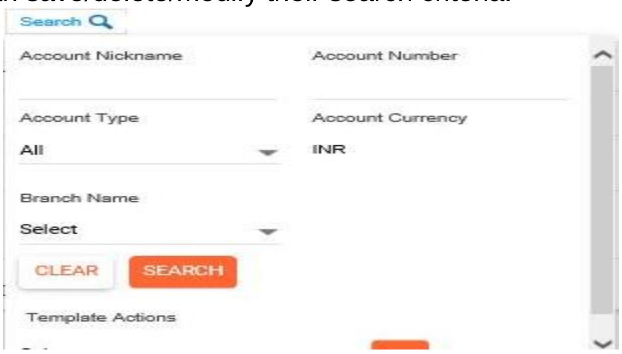
7.3 Loan Accounts: All the Loan accounts will be displayed here after clicking this menu



7.3.1 Loan Account Details: Click on the account number to view the details of that loan account. It will be displayed as shown below.

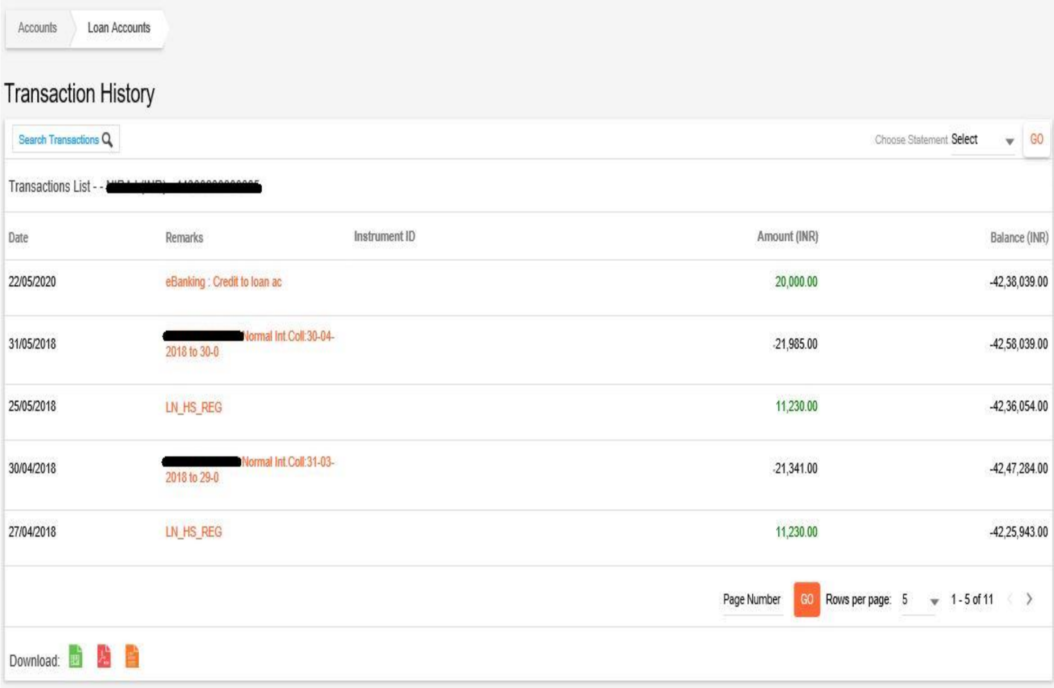


7.3.2 Search: User use this option to search the accounts by using the given option in this search window. Also user can save/delete/modify their search criteria.

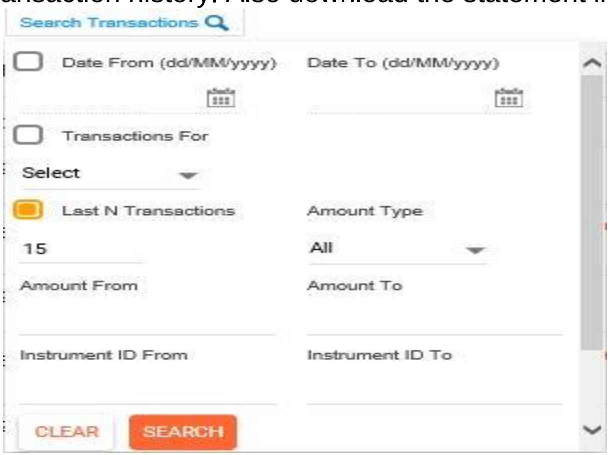


7.3.3 Three Dots More Option: By clicking this three DOTS, it will display more options as shown in the below screen.

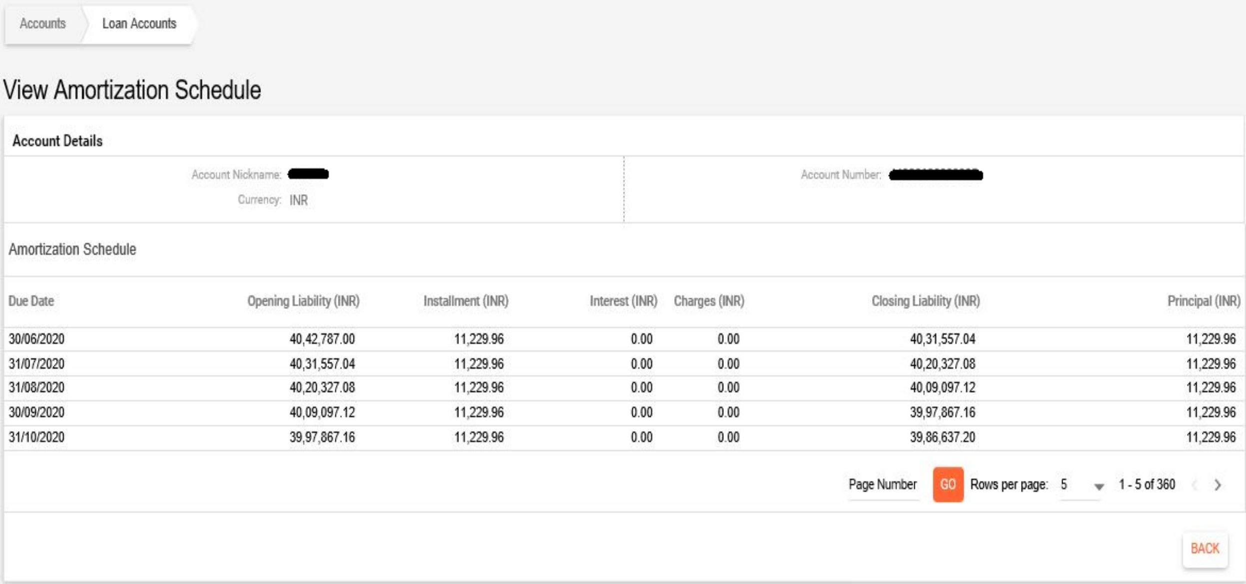
7.3.3.1 **View Transaction History:** By using this option user can view their transaction history of that particular account. User can also download the statement by using various options available in this screen and as per their requirement anytime.



7.3.3.2 **Search Transaction:** User can use the various options available in this search Transaction window to view the transaction history. Also download the statement in the EXCEL/PDF/TXT format.



7.3.3.3 **View Amortization Schedule:** Click this option to view the amortization schedule.



Accounts › Loan Accounts

View Amortization Schedule

Account Details

Account Nickname: [redacted]
Currency: INR
Account Number: [redacted]

Amortization Schedule

Due Date	Opening Liability (INR)	Installment (INR)	Interest (INR)	Charges (INR)	Closing Liability (INR)	Principal (INR)
30/06/2020	40,42,787.00	11,229.96	0.00	0.00	40,31,557.04	11,229.96
31/07/2020	40,31,557.04	11,229.96	0.00	0.00	40,20,327.08	11,229.96
31/08/2020	40,20,327.08	11,229.96	0.00	0.00	40,09,097.12	11,229.96
30/09/2020	40,09,097.12	11,229.96	0.00	0.00	39,97,867.16	11,229.96
31/10/2020	39,97,867.16	11,229.96	0.00	0.00	39,86,637.20	11,229.96

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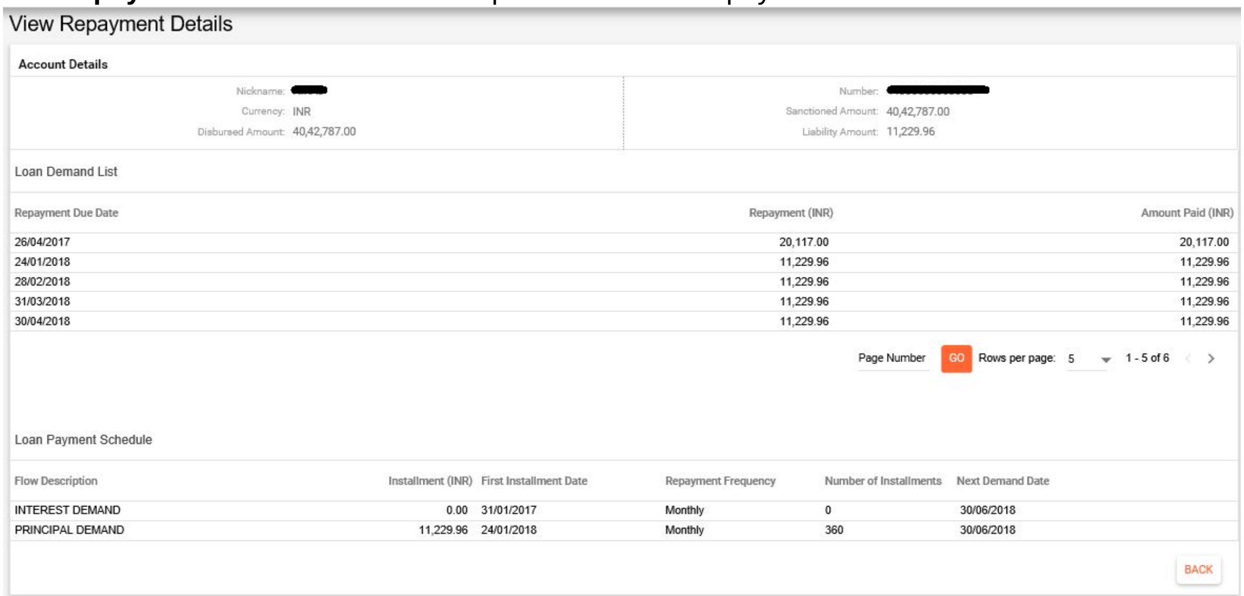
BACK

7.3.3.4 **View Repayment Schedule**: Click this option to view the repayment schedule.



View Repayment Details

Account Details

Nickname: [redacted]
Currency: INR
Disbursed Amount: 40,42,787.00
Number: [redacted]
Sanctioned Amount: 40,42,787.00
Liability Amount: 11,229.96

Loan Demand List

Repayment Due Date	Repayment (INR)	Amount Paid (INR)
26/04/2017	20,117.00	20,117.00
24/01/2018	11,229.96	11,229.96
28/02/2018	11,229.96	11,229.96
31/03/2018	11,229.96	11,229.96
30/04/2018	11,229.96	11,229.96

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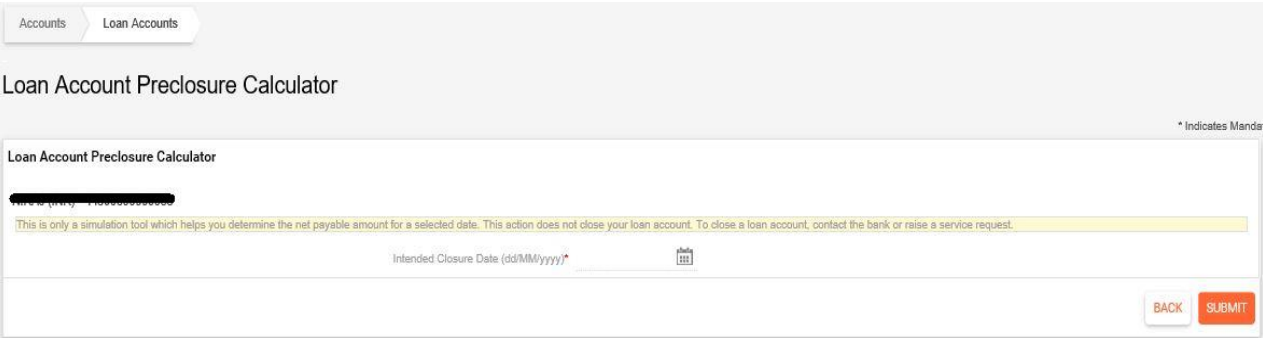
Loan Payment Schedule

Flow Description	Installment (INR)	First Installment Date	Repayment Frequency	Number of Installments	Next Demand Date
INTEREST DEMAND	0.00	31/01/2017	Monthly	0	30/06/2018
PRINCIPAL DEMAND	11,229.96	24/01/2018	Monthly	360	30/06/2018

BACK

7.3.3.5 **Simulate preclosure of Loan:** Click this option to calculate the Loan preclosure amount for a particular date.



Accounts › Loan Accounts

Loan Account Preclosure Calculator

* Indicates Manda

Loan Account Preclosure Calculator

[redacted]

This is only a simulation tool which helps you determine the net payable amount for a selected date. This action does not close your loan account. To close a loan account, contact the bank or raise a service request.

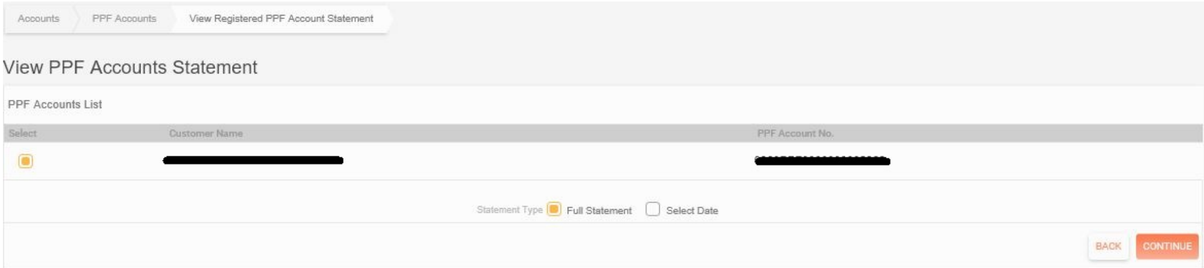
Intended Closure Date (dd/MM/yyyy)*

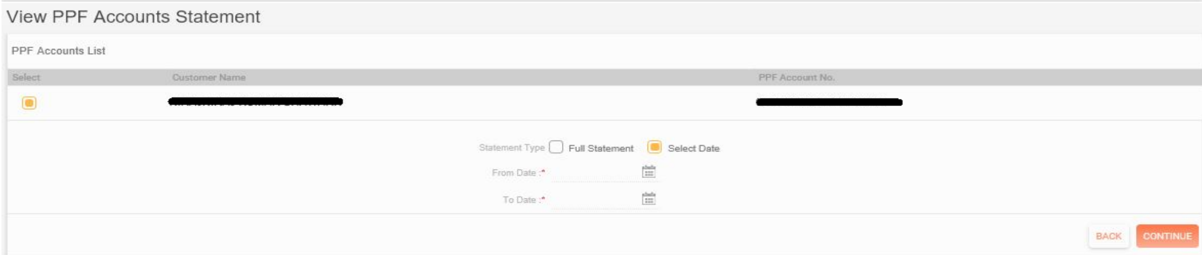
BACK SUBMIT

7.3.3.6 **View Disbursement Schedule:** User can view the disbursement schedule of their Loan account if any disbursement is pending.

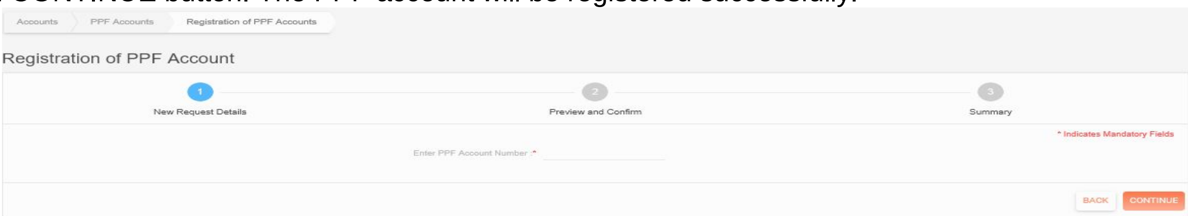
7.4 PPF Accounts

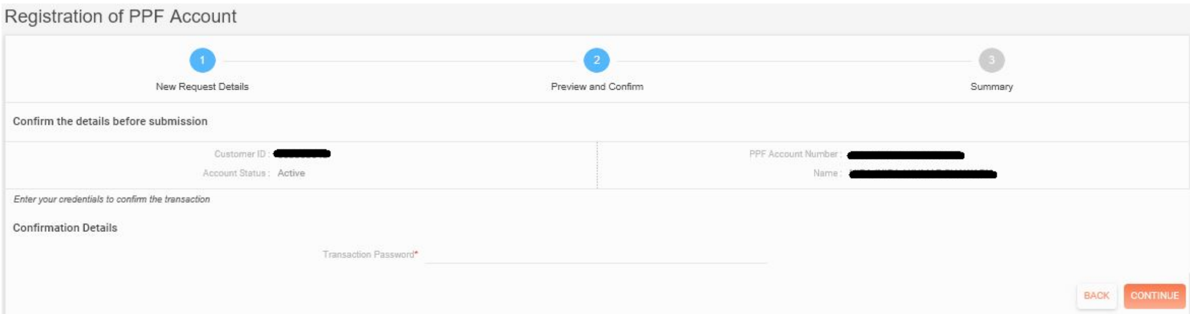
7.4.1 **Registered PPF Account Statement:** User can view the statement of their registered PPF account by using this option. PPF account statement in full or for a particular duration can be downloaded by using this option. Select the Full Statement checkbox for downloading the full statement or select the date option for downloading the statement for a particular duration. Click on CONTINUE button and follow the steps on the next screen.



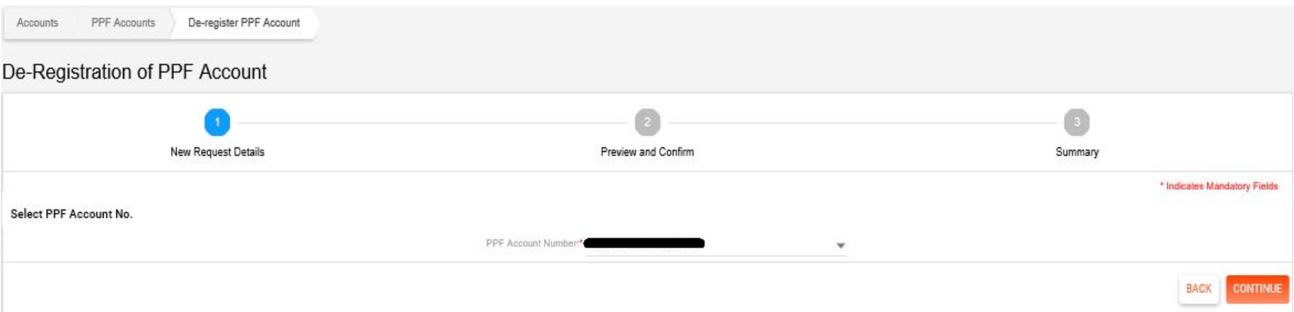


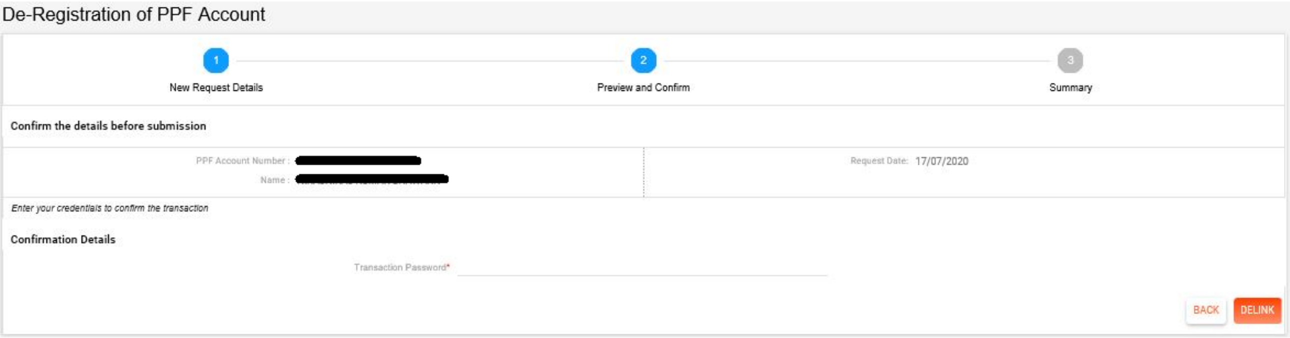
7.4.2 Registration of PPF Accounts: User can register their PPF account. This is a onetime activity, after that user can view the statement or credit the amounts online in that PPF account. The Name and PAN number of the user should matched with the Name and PAN number of the PPF account, then only system will allow for its registration. Enter the PPF account number in the given field and click on CONTINUE button, on the next screen, it will display the name of the PPF account holder, enter the transaction Password and click on CONTINUE button. The PPF account will be registered successfully.





7.4.3 De-register PPF Account: User can de-register their PPF account by using this option, in case user does not want to view/credit to their PPF account.

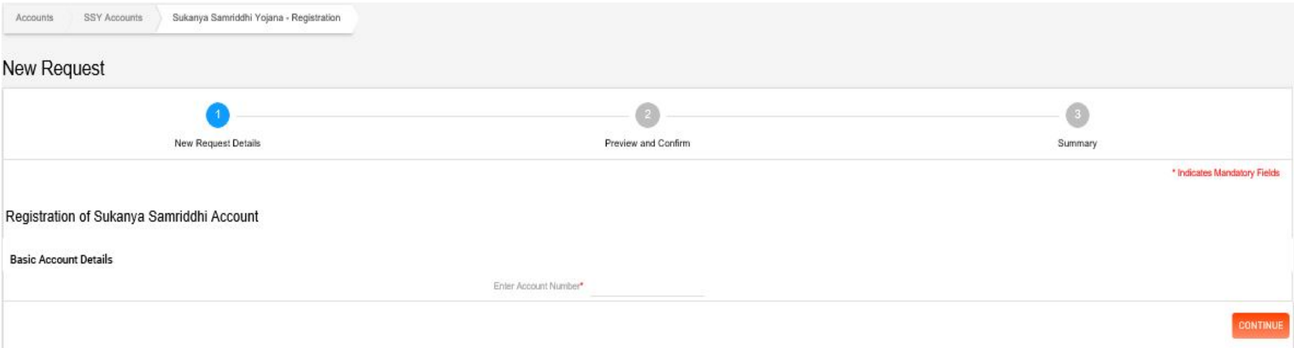




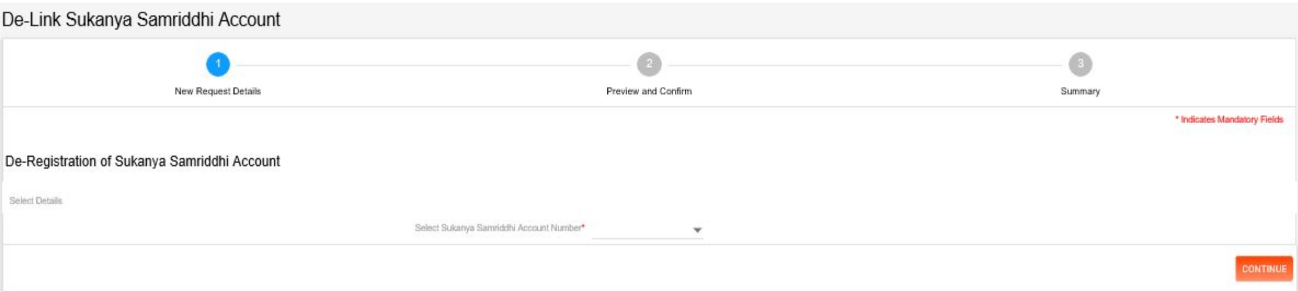
7.5 SSY Accounts

7.5.1 View Sukanya Samriddhi Account Statement: User can view the statement of their registered SSY account by using this option. PPF account statement for a particular duration can be downloaded by using this option. Select the from and to dates for downloading the statement for a particular duration. Click on VIEW SUKANYA SAMRIDDHI STATEMENT button and follow the steps on the next screen.

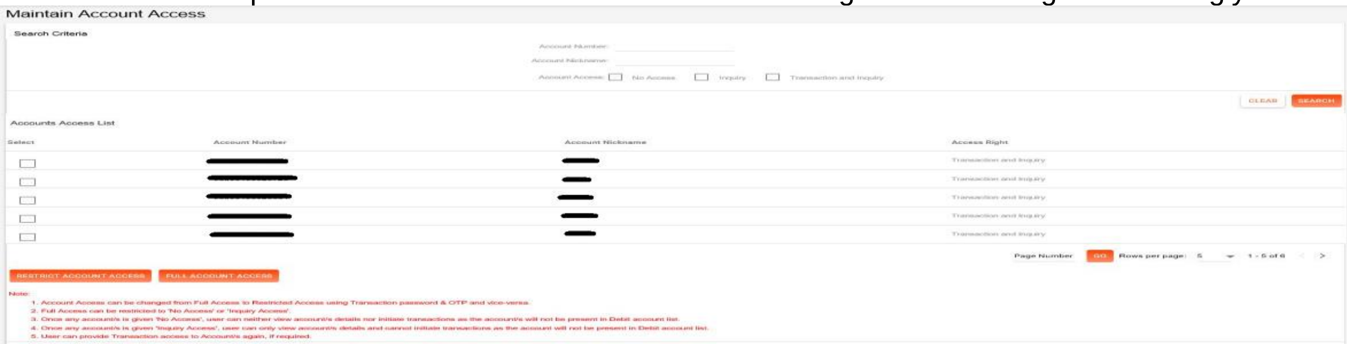
7.5.2 **Register Sukanya Samriddhi Account:** User can register their SSY account. This is a onetime activity, after that user can view the statement or credit the amounts online in that SSY account. The customer ID of the user should matched with the Customer ID mentioned in the guardian section of the CUSTID of that girl child MRCR menu in Finacle, then only system will allow for its registration. Enter the SSY account number in the given field and click on CONTINUE button, on the next screen, it will display the name of the SSY account holder and Parent Name, enter the transaction Password and click on CONTINUE button. The SSY account will be registered successfully.



7.5.3 De-register Sukanya Samriddhi Account: User can de-register their SSY account by using this option, in case user does not want to view/credit to their SSY account.



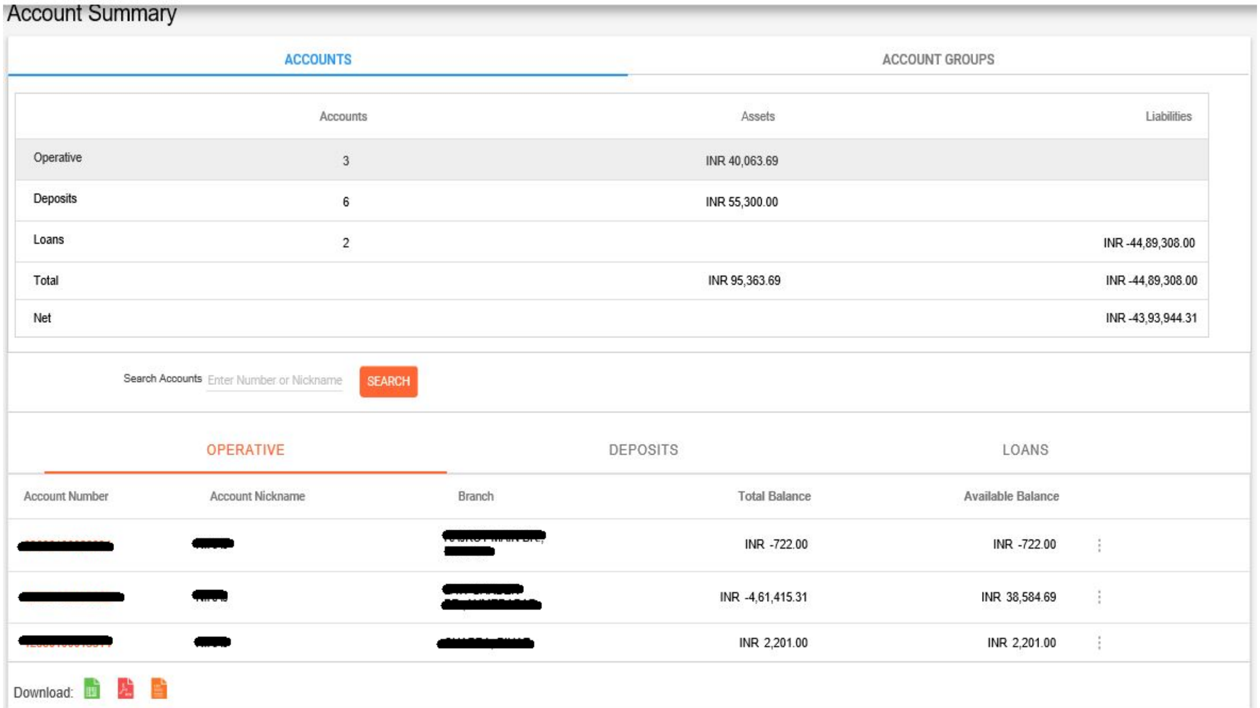
7.6 Account Access: By using this option user can restrict the access of their account. If the "Transaction and Inquiry" access right mentioned in that account, then that account will be visible to the user in the "Debit account or Pay from Account" list at the time of transaction. If the "Inquiry" access right mentioned in that account, then that account will not be visible to the user in the "Debit account or Pay from Account" list at the time of transaction, means it account has restricted access. To change the access right from restricted to full or vice versa, select that account and click on the respective buttons, enter the Transaction password and click on SUBMIT button. The right will be changed accordingly.



7.7 More Details

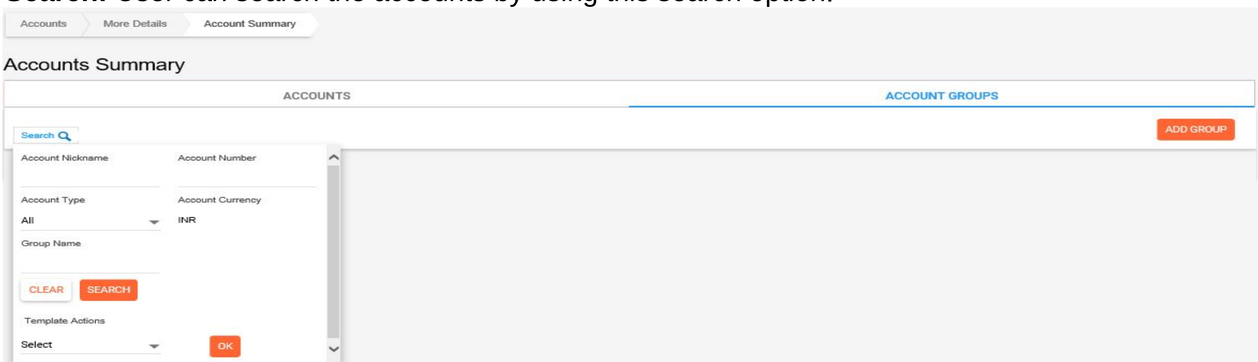
7.7.1 Account Summary: By using this option user can view the summary of all the accounts as shown in the below mentioned screen. In that screen it has two sections one is Accounts and another is Account Groups.

7.7.1.1 Accounts: Accounts summary will be displayed in this screen.

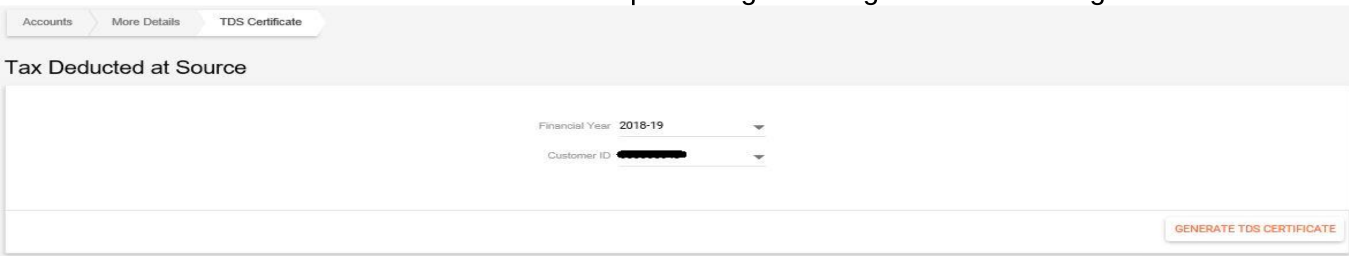


7.7.1.2 **Account Groups:** User can create group of accounts or can view such account groups.

7.7.1.2.1 **Search:** User can search the accounts by using this search option.



7.8 Tax Deducted at Source: User can use this option for generating and downloading the TDS certificate.



7.9 View Swift Message: User can view the swift messages if any.