

Manual of Recurring Deposit (RD) and Term Deposit (TD) Services

Bank of India

Version 1.1

Version No	Date	Author	Reviewer
1.1	29 th Dec, 2020	Ritesh Dubey	Varsha Masurkar

Recurring Deposit (RD) and Term Deposit (TD) Services:

- As a part of Ease Banking Services and requested by FI HO, Bank has introduced the RD and TD services through TCS provided FI channel.
- In the RD and TD services, BC's can use below services for BOI customers:
 - Recurring Deposit - RD
 - Term Deposit - TD
- Please find the Steps to use the RD/TD Services:
 - Access the BOI FI Portal using below mentioned URL: <https://fi1.bankofindia.co.in/>
 - To login the application, BCs user have to enter their **User Id, Password and Captcha**. Then click on "**Login**" button to continue.



User

Password

Regenerate the image

Please enter the case sensitive characters in the image above to verify your login

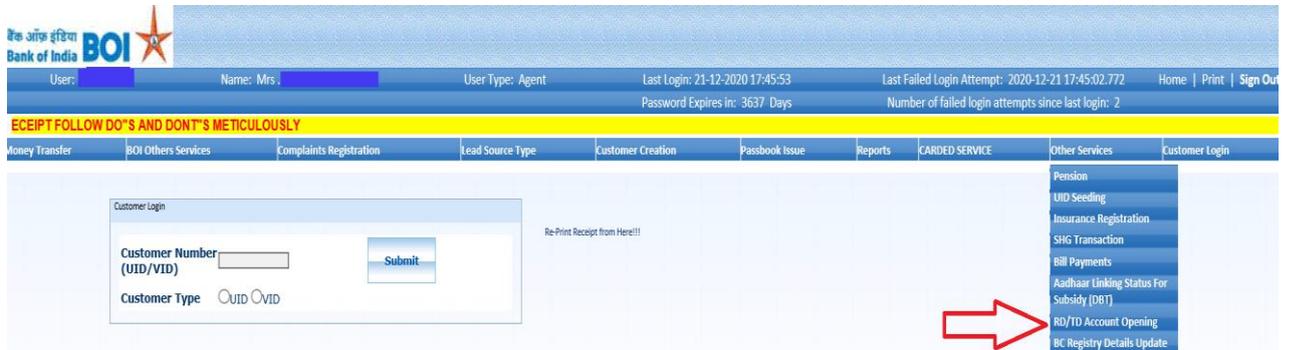
Enter Text

- After that BCs/Aadhaar holder has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click on "**Verify**" button for capturing and authenticating the fingerprint.

Finger Print Verifying Process
Verifying finger for User ID 11000127

I hereby provide my consent in accordance with Aadhaar Act 2016 and regulations made under, for being authenticated for this transaction initiated by myself using my above mentioned Aadhaar number. I declare that I am aware that this Aadhaar authentication will lead to authorization for a financial transaction from my Aadhaar-linked bank account. I understand that bank will not receive from Aadhaar any personal information other than positive/negative authentication response. Aadhaar number will be securely retained as per UIDAI guidelines.

- After successful login into the application, BCs will find RD and TD Services options under “**Others Services**” menu.
 - **RD and TD Account Opening**



- After clicking on “**RD and TD account Opening**” option, RD/TD account opening page will appear, on the same page customer has to enter the “**Customer Aadhaar Number**” and select “**Account Type**”. There are 2 types of account opening through this module as mentioned below:
 - **Recurring Deposits – RD**
 - **Term Deposits – TD**

RD/FD Account Opening

Aadhaar Number *

Account Type * Recurring Deposits
Term Deposits

i Fields marked with * are mandatory

- As per customer requirement, BC can select account type for RD/TD account opening.

Recurring Deposit (RD):

- If Customer want to open **Recurring Deposit (RD)** then BCs has to select “**Recurring Deposit**” as an account type and then click on “**Continue**” button.

RD/TD Account Opening

Aadhaar Number *

Account Type * Recuring Deposits

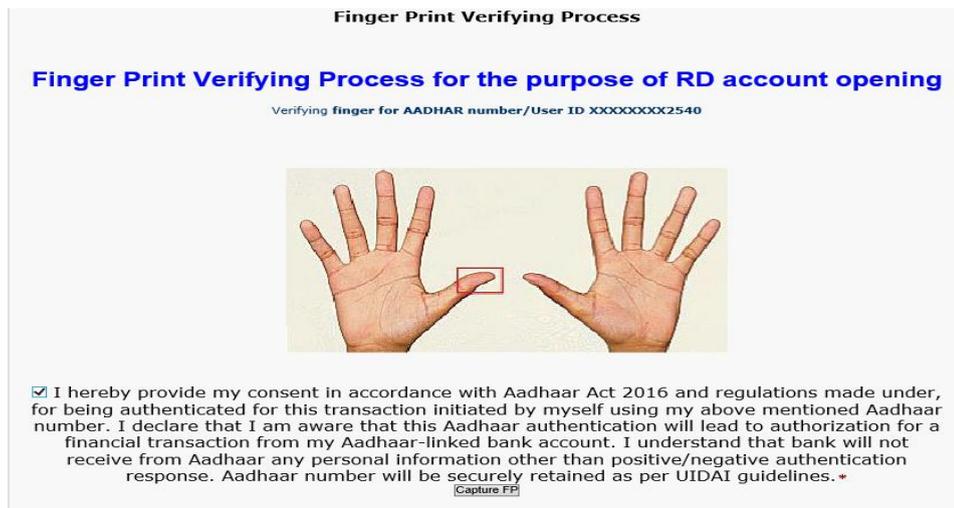
i Fields marked with * are mandatory

- After clicking Continue button, an “**Account Selection**” page will appear with “**Account number**” which is linked with provided Aadhaar number. In case if customers account is seeded with one or more account number with the same Aadhaar number then account numbers will be displayed accordingly.
- BC can select “**Account number**” as per customer request in which they want to Open Recurring Deposit (RD). Then click on “**Submit**” button to proceed.

Account Selection

Serial No	Customer ID	Customer Name	Account Number	Select
1	000492420	RATAN SHANKER S/O SHIV NARAIN	000310100022022	<input type="radio"/>
2	380003197	RITESH MAHENDRA DUBEY	012218210011027	<input type="radio"/>

- After that Customer has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click on “**Verify**” button for capturing and authenticating the fingerprint.



- Once Customer fingerprints are successfully authenticated, then Recurring Deposit Details page will appear for Eligible Interest Rate enquiry and Account Opening.

Scheme Name	Scheme ID	Min Days	Max Days	Min Months	Max Months	Duration Type	Min Amount	Max Amount	Multiples	Deposit Frequency
RECURRING DEPOSIT	TD441	0	0	6	120	MONTH	100	10000	1	MONTHLY

Name of Scheme *

Account No. *

Amount *

Tenure in months *

Tenure in Days *

Is Nominee Required * Yes No

Fields marked with * are mandatory

- On the same page Customer/BCs can see the Details of available Scheme for Recurring Deposits as mentioned below:
 - **Scheme Name** (i.e., BCs/Customer can fill “Name of Scheme” field from the dropdown options. Currently bank has introduced only one Scheme under Recurring Deposit through FI channel that is “Recurring Deposit” as mentioned on top in screen under scheme name table.
 - **Min Amounts and Max Amounts** (i.e., BCs/Customer can enter “Amount” field between Minimum and Maximum Amounts table as mentioned on top in screen).
 - **Min Months and Max Months** (i.e., BCs/Customer can fill “Tenure in Months” field between Minimum and Maximum Months table as mentioned on top in screen. Tenure in Months should be Multiple of 3 like, 0 or 3 or 6 or 9 etc.)
 - **Min Days and Max Days** (i.e., BCs/Customer can fill “Tenure in Days” field between Minimum and Maximum Days table as mentioned on top in screen. Tenure in Days should be Multiple of 7 like, 0 or 7 or 14 etc.).

- BCs/Customer enter the all the mandatory fields as per Customer suggestion.
- BCs/Customer can also register **Nominee details** after click on “**Yes**” radio button if required. In case of Nominee is minor (i.e., Nominee is below 18 years) then BCs/Customer has to fill the “**Guardian Details**”. Then click on “**Continue**” button to proceed further.

Recurring Deposit										
Scheme Name	Scheme ID	Min Days	Max Days	Min Months	Max Months	Duration Type	Min Amount	Max Amount	Multiples	Deposit Frequency
RECURRING DEPOSIT	TD441	0	0	6	120	MONTH	100	10000	1	MONTHLY

Name of Scheme * RECURRING DEPOSIT

Account No. * 012218210011027

Amount * 1000

Tenure in months * 6

Is Nominee Required * Yes No

Nominee Relation * DAUGHTER/STEP DAUGHTER

Nominee Name * ABCD

Nominee DOB * 02/12/2019

Nominee Age * 1

Address1 *

Address2 *

State Code * Select

City *

Pincode *

Guardian Relation * Select

Guardian Name *

Address1 *

Address2 *

State Code * Select

City *

Pincode *

i Fields marked with * are mandatory

[Continue](#)

- After that “**Account Enquiry Receipt**” will generate with the “**Eligible Interest Rate**” for Recurring Deposit on the basis of provided details (i.e., Tenure in Days and Tenure in Months) as per Bank data.
- BCs/Customer can continue to click on “**Proceed**” button to RD account opening.

Account Inquiry Receipt	
Customer Name	RITESH MAHENDRA DUBEY
Debit from Account	012218210011027
Deposit Type	RECURRING DEPOSIT
Scheme Code	TD441
Tenure	6 Months and 0 Days
Deposit Frequency	MONTHLY
RD Installment Amount	1000
Interest Rate (%)	6.25%

[Proceed](#)

- After click on Proceed button, Successful receipt will generate with “**TD Account Number**” (i.e., newly opened RD account number) and other details. BCs can print this receipt only after click on “**Print**” button.

Bank Of India
Recurring Deposit Account Opening Receipt

Agent ID	11000127
Online FD Request Reference Number	035612495407
TD Account Number	000344110003690
Customer Account Number	000320790006565
Depositor Name	Samiksha Sharma
Account Type	RECURRING DEPOSIT
Tenure	12 Months and 0 Days
Scheme Code	TD441
Deposit Frequency	MONTHLY
Account Opening Date	10/12/2020
RD Installment Amount	5000
Rate of Interest (%)	6.65%
Maturity Value	62195.00
Maturity Date	10/12/2021

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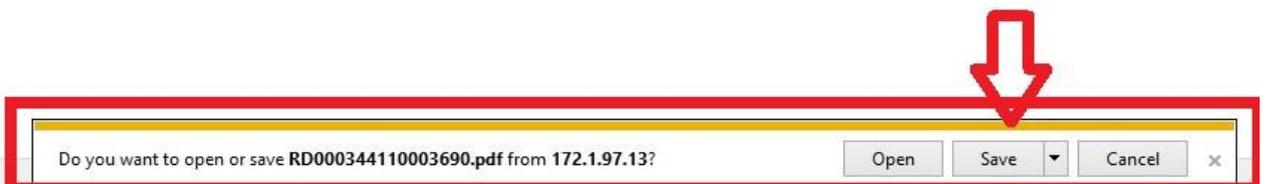


- Along with that, at the same time one PDF will also generate at the bottom of application. BCs/Customer has to **Save** and **Print** it compulsorily as shown in below figure. BCs/Customer can re-download PDF through “**Download PDF**” button on the same page only.

Bank Of India
Recurring Deposit Account Opening Receipt

Agent ID	11000127
Online FD Request Reference Number	035612495407
TD Account Number	000344110003690
Customer Account Number	000320790006565
Depositor Name	Samiksha Sharma
Account Type	RECURRING DEPOSIT
Tenure	12 Months and 0 Days
Scheme Code	TD441
Deposit Frequency	MONTHLY
Account Opening Date	10/12/2020
RD Installment Amount	5000
Rate of Interest (%)	6.65%
Maturity Value	62195.00
Maturity Date	10/12/2021

[Download PDF](#) [Print](#)



- This is **System Generated Final Receipt of Recurring Deposit**” Customer has to keep it at their end for future reference.



Relationship beyond Banking

**Deposit Confirmation Advice
(Generated through BC Outlet)**

Branch	: RAMDAS NAYAK MARG - 00040
Date	: 10/12/2020
BC Code	: 11000127
Customer ID	: 380003197
TDR Account No	: 000344110003683
Deposit type	: RECURRING DEPOSIT - TD441
Total Interest (Approx)	: 119
Name of Customer	: Ritesh Dubey
Repayable to	: Operated singly
Nominee Registered	: N
Address of Customer	: E-3/372 VINAY KHAND Block-KHARGONE,Dist-KHARGONE

Deposit Details

Deposit Date	Deposit Period (MM/DD)	Rate (%)	Deposit AMT INR	Maturity Date	Maturity Amount INR
10/12/2020	6/0	6.75%	Rs.1000	10/06/2021	6119.00

*Maturity value is subject to change on account of payment of tax deducted at source (TDS), wherever applicable.

INR One Thousand Only

In the Name(s) of: Ritesh Dubey

Name of Nominee: ABCD

CONDITIONS:

1. Please submit fresh instruction to parent Branch at least two days before the maturity date, otherwise the receipt gets automatically rolled over for a similar period at the rate prevalent on the date of such auto-renewal.
2. The renewal receipt is subject to TDS unless you have submitted form 15G or 15H.
3. Should you require any advance against this deposit, please contact personally to parent Branch, with this advice.
4. Pre-mature withdrawal in case of joint accounts requires signature of all depositors.
5. In case of MIC, the interest is at a discounted rate.

**This is a computer-generated statement and does not require a signature.

Thank You for your continued patronage with our Bank

Head office: Star house, C-5, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051 Phone: 66684444

- **First Installment of Recurring Deposit credit** will happen immediately from **Customer selected Account number** to **new RD Account number** after RD account gets opened at CBS end.

Term Deposits (TD):

- If Customer want to open Term Deposit (TD) then BCs has to select “**Term Deposit**” as an account type and then click on “**Continue**” button.

RD/TD Account Opening

Aadhaar Number *

Account Type * Term Deposits

 Fields marked with * are mandatory

- After clicking Continue button, an “**Account Selection**” page will appear with “**Account number**” which is linked with provided Aadhaar number. In case if customers account is seeded with one or more account number with the same Aadhaar number then account numbers will be displayed accordingly.
- BC can select “**Account number**” as per customer request in which they want to Open Term Deposit (TD). Then click on “**Submit**” button to proceed.

Account Selection

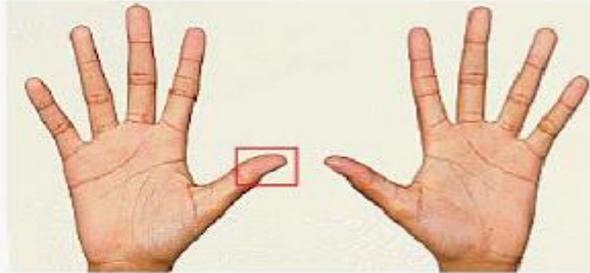
Serial No	Customer ID	Customer Name	Account Number	Select
1	002443258	VARSHA	000910510002063	<input type="radio"/>

- After that Customer has to give the **Consent** before clicking on the Verify button in the given consent box and that is mandatory for capturing fingerprint of Aadhaar holder as per Aadhar Act and Regulations 2016 as mentioned in UIDAI guidelines. Then tick mark the consent box and click on “**Verify**” button for capturing and authenticating the fingerprint.

Finger Print Verifying Process

Finger Print Verifying Process for the purpose of TD account opening

Verifying finger for AADHAR number / User ID XXXXXXXX2540



I hereby provide my consent in accordance with Aadhaar Act 2016 and regulations made under, for being authenticated for this transaction initiated by myself using my above mentioned Aadhaar number. I declare that I am aware that this Aadhaar authentication will lead to authorization for a financial transaction from my Aadhaar-linked bank account. I understand that bank will not receive from Aadhaar any personal information other than positive/negative authentication response. Aadhaar number will be securely retained as per UIDAI guidelines.*

- Once Customer fingerprints are successfully authenticated, then Term Deposit Details page will appear for Eligible Interest Rate enquiry and Account Opening.

Term Deposit										
Scheme Name	Scheme ID	Min Days	Max Days	Min Months	Max Months	Duration Type	Min Amount	Max Amount	Multiples	Interest Paid At
Monthly Income Certificate - MIC	TD527	0	30	6	120	DAY&MONTH	500	1000	1	MONTHLY
DOUBLE BENEFIT DEPOSIT	TD451	0	30	6	120	DAY&MONTH	500	9999999	1	QUARTERLY
Quarterly Income Certificate - QIC	TD537	0	30	6	120	DAY&MONTH	500	9999999	1	QUARTERLY
SHORT DEPOSIT Receipt - SDR	TD411	7	179	0	0	DAY	1000	9999999	1	MATURITY

Name of Scheme *	Select	<input type="button" value="v"/>
Account No. *	<input type="text" value="012218210011027"/>	
Amount *	<input type="text"/>	
Tenure in months *	<input type="text"/>	
Tenure in Days *	<input type="text"/>	
Auto Renew after maturity *	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Is Nominee Required *	<input type="radio"/> Yes <input checked="" type="radio"/> No	

i Fields marked with * are mandatory

- On the same page Customer/BCs can see the Details of available Scheme for Term Deposits as mentioned below:
 - **Scheme Name** (i.e., BCs/Customer can fill “**Name of Scheme**” field from the scheme dropdown options.
 - Currently bank has introduced only 4 Term Deposits through FI channel as follows:
 1. Monthly Income Certificate - MIC
 2. Quarterly Income Certificate - QIC
 3. Double Benefit Deposit - DBD
 4. Short Deposit Receipt - SDR
 - **Min Amounts and Max Amounts** (i.e., BCs/Customer can enter “**Amount**” field between the mentioned amount in Minimum and Maximum Amounts table.)
 - **Min Months and Max Months** (i.e., BCs/Customer can fill “**Tenure in Months**” field between the mentioned month in Minimum and Maximum Months table. Tenure in Months should be Multiple of 3 like, 0 or 3 or 6 or 9 etc.).
 - **Min Days and Max Days** (i.e., BCs/Customer can fill “**Tenure in Days**” field between the mentioned day in Minimum and Maximum Days table. Tenure in Days should be Multiple of 7 like, 0 or 7 or 14 etc.).
- BCs/Customer enter the all the mandatory fields as per Customer suggestion.
- If BCs/Customer wants to **auto renew of TD** after maturity completed then they have to select “**Yes**” radio button. If BCs/Customer has selected auto renewal as “Yes” then they have to provide duration in “**Renewal Tenure in Months**” and “**Renewal Tenure in Days**” for how much time they want renew it.
- BCs/Customer can also register **Nominee details** after click on “**Yes**” radio button if required. In case of Nominee is minor (i.e., Nominee is blow 18 years) then BCs/Customer has to fill the “**Guardian Details**”. Then click on “**Continue**” button to proceed further.

Term Deposit										
Scheme Name	Scheme ID	Min Days	Max Days	Min Months	Max Months	Duration Type	Min Amount	Max Amount	Multiples	Interest Paid At
Monthly Income Certificate - MIC	TD527	0	30	6	120	DAY&MONTH	500	1000	1	MONTHLY
DOUBLE BENEFIT DEPOSIT	TD451	0	30	6	120	DAY&MONTH	500	9999999	1	QUARTERLY
Quarterly Income Certificate - QIC	TD537	0	30	6	120	DAY&MONTH	500	9999999	1	QUARTERLY
SHORT DEPOSIT RECEIPT - SDR	TD411	7	179	0	0	DAY	1000	9999999	1	MATURITY

Name of Scheme * Monthly Income Certificate - MIC

Account No. *

Amount *

Tenure in months *

Tenure in Days *

Auto Renew after maturity * Yes No

Renewal Tenure in months *

Renewal Tenure in Days *

Is Nominee Required * Yes No

Nominee Relation *

Nominee Name *

Nominee DOB *

Nominee Age *

Address1 *

Address2 *

State Code *

City *

Pincode *

Guardian Relation *

Guardian Name *

Address1 *

Address2 *

State Code *

City *

Fields marked with * are mandatory

- After that “**Account Enquiry Receipt**” will generate with the “**Eligible Interest Rate**” for Term Deposit on the basis of provided details (i.e., Tenure in Days and Tenure in Months) as per Bank data.
- BCs/Customer can continue to click on “**Proceed**” button to TD account opening.

Account Inquiry Receipt	
Customer Name	RITESH MAHENDRA DUBEY
Debit from Account	012218210011027
Deposit Type	Monthly Income Certificate - MIC
Scheme Code	TD527
Tenure	30 Months and 14 Days
Interest Paid At	MONTHLY
Deposit Amount	600
Interest Rate (%)	5.00%
<input type="button" value="Proceed"/>	

- After click on Proceed button, Successful receipt will generate with “**TD Account Number**” (i.e., newly opened TD account number) and other details. BCs can print this receipt only after click on “**Print**” button.



Bank Of India Term Deposit Account Opening Receipt

Agent ID	11000323
Online FD Request Reference Number	035019495271
TD Account Number	000352710000211
Customer Account Number	012218210011027
Depositor Name	Ritesh Dubey
Account Type	Monthly Income Certificate - MIC
Tenure	30 Months and 14 Days
Scheme Code	TD527
Interest Paid At	MONTHLY
Account Opening Date	10/12/2020
Fixed Deposit Amount	600
Rate of Interest (%)	5%
Maturity Value	600.00
Maturity Date	24/06/2023

<input type="button" value="Download PDF"/>	<input type="button" value="Print"/>
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Do you want to open or save FD000352710000211.pdf from 172.1.97.13?	<input type="button" value="Open"/>	<input type="button" value="Save"/>	<input type="button" value="Cancel"/>	<input type="button" value="X"/>
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- Along with that, at the same time one PDF will also generate at the bottom of application. BCs/Customer has to **Save** and **Print** it compulsorily. BCs/Customer can re-download PDF through “**Download PDF**” button.



Bank Of India

Term Deposit Account Opening Receipt

Agent ID	11000323
Online FD Request Reference Number	035019495271
TD Account Number	000352710000211
Customer Account Number	012218210011027
Depositor Name	Ritesh Dubey
Account Type	Monthly Income Certificate - MIC
Tenure	30 Months and 14 Days
Scheme Code	TD527
Interest Paid At	MONTHLY
Account Opening Date	10/12/2020
Fixed Deposit Amount	600
Rate of Interest (%)	5%
Maturity Value	600.00
Maturity Date	24/06/2023



- This is **System Generated Final Receipt of Term Deposit**” Customer has to keep it at their end for future reference.



Relationship beyond Banking

**Deposit Confirmation Advice
(Generated through BC Outlet)**

Branch	: RAMDAS NAYAK MARG - 00040
Date	: 10/12/2020
BC Code	: 11000127
Customer ID	: 380003197
TDR Account No	: 000345110080014
Deposit type	: DOUBLE BENEFIT DEPOSIT - TD451
Total Interest (Approx)	: 33
Name of Customer	: Ritesh Dubey
Repayable to	: Operated singly
Nominee Registered	: N
Address of Customer	: E-3/372 VINAY KHAND Block-KHARGONE, Dist-KHARGONE

Deposit Details

Deposit Date	Deposit Period (MM/DD)	Rate (%)	Deposit AMT INR	Maturity Date	Maturity Amount INR
10/12/2020	6/7	6.25%	R.s.1000	17/06/2021	1033.00

*Maturity value is subject to change on account of payment of tax deducted at source (TDS), wherever applicable.

INR One Thousand Only

In the Name(s) of: Ritesh Dubey

Name of Nominee:

CONDITIONS:

1. Please submit fresh instruction to parent Branch at least two days before the maturity date, otherwise the receipt gets automatically rolled over for a similar period at the rate prevalent on the date of such auto-renewal.
2. The renewal receipt is subject to TDS unless you have submitted form 15G or 15H.
3. Should you require any advance against this deposit, please contact personally to parent Branch, with this advice.
4. Pre-mature withdrawal in case of joint accounts requires signature of all depositors.
5. In case of MIC, the interest is at a discounted rate.

**This is a computer-generated statement and does not require a signature.

Thank You for your continued patronage with our Bank

Head office: Star house, C-5, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051 Phone: 66684444

- Term Deposit amount credit will happen immediately from **Customer selected Account number** to **new TD Account number** after TD account gets opened at CBS end.

- If customer account balance is not sufficient while opening an **RD/TD accounts**, then new RD/TD account opening will fail.

Insufficient Balance

RD/FD Account Opening

Aadhaar Number *

Account Type * Recuring Deposits

 Fields marked with * are mandatory

- In case of failed response received from bank while opening an **RD/TD accounts**, then it will display the appropriate failure message.

Invalid account number

RD/FD Account Opening

Aadhaar Number *

Account Type * Recuring Deposits

 Fields marked with * are mandatory

Invalid State Code [KL]

RD/FD Account Opening

Aadhaar Number *

Account Type * Recuring Deposits

 Fields marked with * are mandatory

THANK YOU