Inflation Indexed National Savings Securities- Cumulative, 2013 – early repayment/pre mature redemption <eKuber Portal>

1. Overview

Reserve Bank of India has provided services for the member banks to facilitate the citizens to subscribe and redeem the Inflation Indexed National Savings Securities- Cumulative (IINSS-C), 2013.

This document will provide information on how the member banks can use the pre closure service provided in the portal for early payment/pre mature redemption an IINSS-C held by a senior citizen.

2. Pre requisites

- The service will be made available in the bank bouquet. The service name is ISSREDEEM.
- The bank administrators should provide access to the service in the same way as done before for other services.
- The bank administrators should configure the pre closure report to the appropriate users for them to be able to download the report from the My Downloads.

3. Pre closure service – operating procedure

In the IIB Services menu, click on the Retail Investor – Landing option. The following screen will be displayed.

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In the screen, the investor details can be searched by using either the investor's id or the investor's name.

Once the investor is chosen, select View Holding Details option the –Select Service-- drop down box at the left-top of the screen.

The investor's IIB holdings will be displayed as shown below.

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•	IN0020130087	Inflation Indexed National Savings Securi	ties-C			3/02/2014	10000	13/02/2024
0	IN0020130087	Inflation Indexed National Savings Securi	ties-C		1	3/02/2014	5000	13/02/2024
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0	IN0020130087	Inflation Indexed National Savings Securi	ties-C		1	1/09/2013	5000	11/09/2023
0	IN0020130149	2% IIB 2013			1	0/04/2014	10000	10/04/2024
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0	IN0020130149	2% IIB 2013			(6/04/2014	10000	06/04/2024

The ISIN, description, the value date and the amount are displayed per each holding. The user can select the holding to be pre closed from the screen. Then the Pre closure option should be selected from the –Select Service—drop down box available on the left-top of the screen.

The following screen will be displayed.

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Number of Units to Redeem *	1		Red	emption Amount		5,000.00	
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Net Amount							
Investor Bank Details							
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The subscription/holding details of the selected holding are displayed on the screen. The user has to enter the number of units that the customer wants to redeem. The partial redemption facility is also available. Once the number of units is inputted, the redemption amount, new interest accrued, penalty charges and the net amount are displayed. (The

penalty and net amount are displayed only if applicable)

Also, the investor's Bank Details, provided at the time of subscription to the bond, are displayed. In case of change in the bank's details, the same can be edited here before submission of the transaction.

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The screen with investor's bank details is shown below.

Once the details are entered, click on the next button. The confirmation page is displayed where in the data inputted is displayed for final confirmation before submission.

The confirmation screen is shown below.

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Investment Date	13/02/2014	Investment Amount	10,000.00	
Number Of Units	2	Interest Accrued	0.00	
Number of Units to Redeem *	1	Redemption Amount	5,000.00	
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Once the user clicks on the Confirm button, the work flow gets initiated and the service reference number is generated as shown below.

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Note: The pre closure report will be available in the My Downloads option of the member bank user's login.

The function will be available from 23rd December 2014 in E-kuber portal. Kindly revert in case of any clarifications and mark a copy of your <u>mail</u>.