



# Madhya Pradesh Gramin Bank

( A Joint Venture of Govt of India, MP Govt. & Bank of India )

## HOAACLA –STAFF AC SCHEME LA681

# Invoke The menu 'HOAACLA'

User: DR1856 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

12 August, 2024 | User: DR1856 | 01000 | Menu Shortcut: | Go

A/c. Opening - Term Loans

A/c. Opening Criteria

Function \* ☐ Open ☐ Top Up

A/c. Type \* ☒ Normal ☐ Top Up

CIF ID \*

SOL ID \*

CCY \*

General Ledger Subhead Code

Permanent A/c. ID

Project ID

Template ID

Purchase Ref.

Scheme Code \*

Channel ID

Go Clear

# Enter The CIF id, Scheme Code

User: DR1856 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

12 August, 2024 | User: DR1856 | 01000 | Menu Shortcut: | Go

A/c. Opening - Term Loans

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Function \* ☐ Open ☐ Top Up

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CIF ID \*

SOL ID \*

CCY \*

General Ledger Subhead Code

Permanent A/c. ID

Project ID

Template ID

Purchase Ref.

Scheme Code \*

Channel ID

Go Clear

# General Tab Enter the data 'Location code', 'A/c manager id', 'A/c Statement' and 'Mode of operation'

Snipping Tool

User: DR1856 Calendar: Gregorian Time Zone: IST Solution: CoreServer

**Customer Details**

**General**

A/c. Name \* DILIP RATHOR SO BAHADUR SINGH A/c. Short Name \* DILI

A/c. Opening Date \* 12-08-2024

Charge Level Code

Location Code 730

Customer Relationship A/c. Manager

A/c. Manager ID DR1856

Cash Debit Limit Exception 0.00

Cash Credit Limit Exception 9.99.99.99.99.99.99.99

Clearing Exception Limit (Dr.) 9.99.99.99.99.99.99.99

Clearing Exception Limit (Cr.) 9.99.99.99.99.99.99.99

Transfer Exception Limit (Dr.) 9.99.99.99.99.99.99.99

Transfer Exception Limit (Cr.) 9.99.99.99.99.99.99.99

Channel Level Code

A/c. Report Code 00000

Ledger No. 0

Collect Charges ☐ Yes ☒ No

Turnover Details ☐ Yes ☒ No

Notes

Staff ID 1856

Relative Staff ID

A/c. Statement \* P - Pass Book

Preferential Calendar Base Select

Additional Calendar Base ☐ Hgri ☒ None

Statement Frequency Select

Local Calendar ☐ Yes ☒ No

Dispatch Mode Select

Mode of Operation 001

# A/C Interest Tab;- Select The 'Repricing Plan'

Outlook Web App x Finance Universal Banking Solution x

https://mpgbdcmx.boirb.net:47000/SSO/ui/SSOLogin.jsp

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User: DR1856 Calendar: Gregorian Time Zone: IST Solution: CoreServer

General Ledger Subhead Code 50010 - TERM LOAN Scheme Code LA681 - STAFF HSG. LOAN -TL (NEI)

Error Details (Z) Document Intgral Notes Fees Rebates & Clayback Disbursement Schedule Multi Source Instruction Account Limits Related Party Post Dated Cheque Builder Details Advance Payment Plan Int Slabs Contract Details (J)

General Link Collaterals A/C Interest Loan Details LA Interest Payment Plan Payment Schedule Extra Payment Schedule Refinance And Subsidy MIS Codes Transfer-In Other

**Repricing Details**

Repricing Plan \* V - Floating up to Maturity

Pegging Review Date

Fixed Rate Term (YY/MM)

Fixed to Floating Interest Table Code

Pegging Frequency (MM/DD)

Floating Rate Repricing Frequency (MM/DD)

Rule Code for Interest Comparison

**Interest Details**

Collect Interest ☒ Yes ☐ No

Min./Max. Interest Pcnt. 0.000000

Customer Preferential Interest 0.000000

A/c. Preferential Interest 30.000000

Channel Preferential Interest 0.000000

Interest Rate Code SHL08

Negotiated Interest 0.000000

Version No. STAFF HSG LOAN -SANG C

Apply Discounted Interest Rate ☐ Yes ☒ No

Compounding Rest Indicator ☐ Month End ☐ A/c. Opening Date ☒ None

Interest Compounding Frequency N - No Compounding

**Penal Interest**

Penal Interest Table Code

Penal Preferential PcntL 0.000000

Submit Validate Cancel

# Loan Details Tab:- Enter the data 'loan amt', 'Loan Period', 'Credit file no', 'review level', 'Review Authority', 'operative ac id', 'Debt Acknowledge date'

Snipping Tool

User: DR1856 Calendar: Gregorian Time Zone: IST Solution: CoreServer

General Link Collaterals A/C Interest **Loan Details** LA Interest Payment Plan Payment Schedule Extra Payment Schedule Refinance And Subsidy MIS Codes Transfer-In Qtr

Loan Type \* ☒ Normal Term Loan ☐ Transfer In ☐ Overdue

Loan Amt. \* 44,50,000.00

Credit File No. RO-125

Review Authority 09

Repay Method \* E - Recover up to Effective Amt.

Repayment CCY Rate Code

Operative A/c ID 040711110000003

Linked Loan A/c.

Related Deposit A/c ID

Acknowledgement of Debt Start Date L - Loan Paper Date

Asset Value

Margin Money Type ☐ Pmt. ☐ Amt. ☒ None

Debit A/c ID

Margin Money Pmt. 0.000000

Ref. No.

Ref. Transaction ID

Loan Period (Months/Days) 300

Review Level REGION

Hold in Operative A/c. for Amt. Due \* ☐ Yes ☒ No

ACH Additional Details

Residual Value

Security Deposit Amt.

Debt Acknowledgement Date 12-08-2024

Loan to Value of Asset

Margin Money Accounting Required ☐ Yes ☒ No

# LA Interest Tab:- Enter the Data 'Interest Deferred Up to date', 'Deferred / Applicable interest rate'

Snipping Tool

User: DR1856 Calendar: Gregorian Time Zone: IST Solution: CoreServer

A/c. Opening - Term Loans

Function Add

A/c. ID

CIF ID 002304482 DILIP RATHOR SO BAHADUR SINGH

General Ledger Subhead Code 50010 - TERM LOAN

CCY INR

Scheme Code LA681 - STAFF HSG. LOAN - TL (NEI)

Error Details (Z) Internal Notes Fees Rebates & Clayback Disbursement Schedule Multi Source Instruction Account Limits Related Party Post Dated Cheque Builder Details Advance Payment Plan Int. Slab

General Link Collaterals A/C Interest Loan Details **LA Interest** Payment Plan Payment Schedule Extra Payment Schedule Refinance And Subsidy MIS Codes Transfer-In

**Interest**

Interest on Principal ☒ Yes ☐ No

Principal Overdue After (MMM/DDD)

Interest Demand Overdue at End of Month ☐ Yes ☒ No

Charge Demand Overdue at end of Month ☐ Yes ☒ No

Apply Late Fee for Delayed Payment ☐ Yes ☒ No

Grace Period for Late Fee (MMM /DDD)

Interest Rate based on Loan Amt. ☐ Yes ☒ No

Deferred/Applicable Interest Rate 0.000000

A - Application

Principal Demand Overdue at End of Month ☐ Yes ☒ No

Interest on Interest Demand ☐ Yes ☒ No

Interest Overdue After (MMM/DDD)

Charge Overdue after Date (MMM/DDD) 0

Interest Overdue ☐ Yes ☒ No

Interest Deferred up to Date 31-03-2043

**Penal Interest**

Penal Interest on Principal Demand Overdue ☐ Yes ☒ No

Normal Interest Product Method ☒ Full ☐ Differential

Penal Interest Based On Select

Grace Period for Penal Interest (MMM/DDD)

Penal Interest on Interest Demand Overdue ☐ Yes ☒ No

Penal Interest Rate Method ☒ Full ☐ Differential ☐ Base + Penal

Penal Interest Method ☐ Full ☒ Differential

Penal Interest Recognition Method ☒ Accrued Basis ☐ Cash Basis

Submit Validate Cancel

➤ Payment Plan tab:- enter the required

Snipping Tool

User: DR1856 Calendar: Gregorian Time Zone: IST Solution: CoreServer

Function Add  
A/c ID 002304482 DILIP RATHOR SO BAHADUR SINGH  
CIF ID 50010 - TERM LOAN  
General Ledger Subhead Code 50010 - TERM LOAN  
CCY Code INR  
Scheme Code LA681 - STAFF HSG. LOAN -TL (NEI)

☐ Document ☐ Internal Notes ☐ Fees ☐ Rebates & Clawback ☐ Disbursement Schedule ☐ Multi Source Instruction ☐ Account Limits ☐ Related Party ☐ Post Dated Cheque ☐ Builder Details ☐ Advance Payment Plan ☐ Int Slab

General Link Collaterals A/C Interest Loan Details LA Interest **Payment Plan** Payment Schedule ☐ Extra Payment Schedule ☐ Refinance And Subsidy ☐ MIS Codes ☐ Tra

**Repayment Schedule Parameters for Term Loans**

Loan Amt. 44,50,000.00 Schedule Creation Date 12-08-2024

**General**

Equated Installment ☐ Yes ☒ No  
EI Formula Select  
Installment Start Date \* 28-02-2025  
Installment Frequency \* M - Monthly Week  
Day 30 P - Previous da  
G - Gregorian Calendar  
Single Equated Monthly Installment For Differential Loans ☐ Yes ☒ No

**Holiday Period**

Normal Holiday Period (MM Installments) 0  
Holiday Period End Date based on Disbursement ☐ Yes ☒ No  
Interest during Holiday Period N None

EI Type ☐ Advance ☐ Arrears ☐ Interest in Advance  
No. of Installments \* 225  
Interest Start Date \* 28-08-2024  
Interest Frequency \* M - Monthly Week  
Day 30 P - Previous da  
G - Gregorian Calendar  
Repay Code

Autoschedule after Holiday Period  
No. of Installments  
Interest Frequency during Holiday Period

# Payment Schedule Tab:-

Outlook Web App x Finance Universal Banking Solution: x

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User: DR1856 Calendar: Gregorian Time Zone: IST Solution: CoreServer

Function Add  
A/c ID 002304482 DILIP RATHOR SO BAHADUR SINGH  
CIF ID 50010 - TERM LOAN  
General Ledger Subhead Code 50010 - TERM LOAN  
CCY Code INR  
Scheme Code LA681 - STAFF HSG. LOAN -TL (NEI)

☐ Document ☐ Internal Notes ☐ Fees ☐ Rebates & Clawback ☐ Disbursement Schedule ☐ Multi Source Instruction ☐ Account Limits ☐ Related Party ☐ Post Dated Cheque ☐ Builder Details ☐ Advance Payment Plan ☐ Int Slab ☐ Contract Detail (d)

General Link Collaterals A/C Interest Loan Details LA Interest **Payment Plan** **Payment Schedule** ☐ Extra Payment Schedule ☐ Refinance And Subsidy ☐ MIS Codes ☐ Transfer-In ☐ Other

**Repayment Schedule-Installment Details**

A/c ID 44,50,000.00 Schedule Creation Date 12-08-2024

[Add](#)

Installment ID	Installment Start Date	Installment Frequency	No. of Installments	Installment Amt.	Del.
NIDEM	28-08-2024	M / / 30 / P	0	N	
PRDEM	28-02-2025	M / / 30 / P	225	19,777.77 N	
		/ / / 0 / /	0		
		/ / / 0 / /	0		

Installment ID \* NIDEM  
Installment Frequency \* M - Monthly Week  
Day 30 P - Previous da  
G - Gregorian Calendar  
Installment Amt. Del. ☐ Del

Installment Start Date \* 28-08-2024  
No. of Installments 0

[Submit](#) [Amortization Schedule](#) [Validate](#) [Cancel](#)

➤ Account limits tab:- enter the required

Snipping Tool

File Edit Tools Help

New Mode Delay

General Ledger Subhead Code 50010 - TERM LOAN

CIF ID 002304482 DILIP RATHOR SO BAHADUR SINGH

Scheme Code LA681 - STAFF HSG. LOAN -TL (NEI)

General Link Collaterals A/C Interest Loan Details LA Interest Payment Plan Payment Schedule Extra Payment Schedule Refinance And Subsidy MIS Codes Tran:

Error Details (Z) Document Internal Notes Fees Rebates & Clayback Disbursement Schedule Multi Source Instruction Account Limits Related Party Post Dated Cheque Builder Details Advance Payment Plan Int Slab

**Sanction Limit**

Sanction Limit 44,50,000.00

Sanction Date 12-08-2024

Limit Penal Days (Months/Days)

Penal Interest Start Date 12-07-2025

Review Date

Sanction Authority 09 CHIEF MANAGER / BRANCH MA

Normal Interest Rate

Margin Interest Rate

Customer Debit Preferential 0.000000

Drawing Power Indicator \* E - Equal

Limit ID

Drawing Power 44,50,000.00

DACC Limit Absolute

DAFA Limit Absolute

A/c. Recalled

Limit Level Interest

A/c. Level Interest Limit Level Interest

Margin Interest

Expiry Date \* 12-08-2027

Document Date \* 12-08-2024

Sanction Level REGION

Limit Ref. No. 12 REGIONAL OFFICE

Penal Interest Rate

A/c. Debit Preferential 0.000000

Drawing Power Pcnt.

DACC Limit Pcnt. 0.000000

DAFA Limit Pcnt. 0.0000

# Related party tab:-

Outlook Web App

Finacle Universal Banking Solution

https://mpgbdcmx.boirb.net:47000/SSO/ui/SSOLogin.jsp

User: DR1856

Calendar: Gregorian

Time Zone: IST

Solution: CoreServer

General Link Collaterals A/C Interest Loan Details LA Interest Payment Plan Payment Schedule Extra Payment Schedule Refinance And Subsidy MIS Codes Tran:

Document Internal Notes Fees Rebates & Clayback Disbursement Schedule Multi Source Instruction Account Limits Related Party Post Dated Cheque Builder Details Advance Payment Plan Int Slabs Contract Detail

**Add**

Relation Type \* M - Main

Statement Frequency Select Week

Day Date Holiday

Dispatch Mode Select

Payment system message frequency Select Week

Day Date Holiday

Message Type Select

CIF ID 002304482

Title \* MR

Name \* DILIP RATHOR SO BAHADUR SINGH

Address Type Mailing

Address Line 2 UJJAIN

City UJJAIN

Country IN

INDIA

Phone No. Type CFI 1 PH

Relation Code

Next Pass Sheet Print Date 12-08-2024

Designation Code

Next Payment System Print Date

Receiving Bank Identifier

Interim Transaction Report (942) required Yes No

Address Line 1 \* 206 MAHAVEER BAAG INDORE ROAD

Address Line 3

State MP

Postal Code 456010

Phone No. +919165976796



➤ Mis code tab:- Enter the required

The screenshot shows the 'MIS Codes' tab in a software application. The interface includes a menu bar (File, Edit, Tools, Help) and a toolbar. Below the menu bar, there are tabs for 'Error Details (Z)', 'Document', 'Internal Notes', 'Fees', 'Rebates & Clayback', 'Disbursement Schedule', 'Multi Source Instruction', 'Account Limits', 'Related Party', 'Post Dated Cheque', 'Builder Details', 'Advance Payment Plan', and 'Int Slab'. The 'MIS Codes' tab is selected. The main area displays various code fields with dropdown menus and search icons. The fields are organized into two columns. The first column includes 'Sector Code' (NONPR), 'Occupation Code' (EGOV), 'Purpose of Advance' (95001), 'Advance Type' (140), 'Guarantee Cover Code' (5), 'Free Code 1' (UJJAI), 'Free Code 3' (0), 'Free Code 5' (0), and 'Free Code 7' (3). The second column includes 'Subsector Code' (21), 'Borrower Category' (81), 'Mode Of Advance' (DIRECT), 'Nature of Advance' (31), 'Industry Type' (0), 'Free Code 2' (empty), 'Free Code 4' (empty), 'Free Code 6' (empty), and 'Free Code 8' (empty). An error message at the top states: 'Error Messages W0205 - Please Visit MIS Tab W0205 - Please Visit MIS Tab'.

# Document tab:- Enter Document code , Scan Details

The screenshot shows the 'Document' tab in a software application. The interface includes a menu bar (File, Edit, Tools, Help) and a toolbar. Below the menu bar, there are tabs for 'General Ledger Subhead Code', 'Scheme Code', 'General', 'Link Collaterals', 'A/C Interest', 'Loan Details', 'LA Interest', 'Payment Plan', 'Payment Schedule', 'Extra Payment Schedule', 'Refinance And Subsidy', 'MIS Codes', and 'Trans'. The 'Document' tab is selected. The main area displays various document fields. The 'Document Code' field is filled with 'CBD23'. The 'Due Date' field is filled with '12-08-2024'. The 'Received Date' field is empty. The 'Expiry Date' field is empty. The 'Scan Details' field is filled with 'N - Scan not required'. There are also 'Free Text' fields (Free Text 1 to Free Text 10) and a 'Del.' checkbox. At the bottom, there are buttons for 'Submit', 'Validate', 'View Document List', and 'Cancel'. An error message at the top states: 'Error Messages W0205 - Document Code Should be Enter - Document Details TAB'.

# Click on submit System will Generated A/c Number – Sol+68110000---

# Other User Can Verify The Account from menu option “HOAACVLA”