



LATDR A/C OPENING

(LOAN AGAINST TERM DEPOSITE A/C OPENING)

FOR OPENING LATDR ACCOUNT USE MENU OPTION HOAACOD.

1. INVOKE THE MENU HOAACOD, SELECT FUNCTION CODE AS O-OPEN (AUTOFILL), ENTER CUSTOMER ID/CIF ID, ENTER SCHEME CODE AS LA611.

The screenshot shows the Finacle Universal Banking Solution interface. The title bar reads "Finacle Universal Banking Solution". The main window is titled "A/c. Opening - Overdraft". The "Function" dropdown is set to "O - Open". Other fields filled include "CIF ID" (101842566), "Scheme Code" (LA611), "CCY" (INR), and "General Ledger Subhead Code" (INDIAN RUPEE). The status bar at the bottom shows the date as 02-08-2024 and the time as 10:49.

2. CLICK ON GO BUTTON.

3. ENTER LOCATION CODE, KEEP A/C MANAGER ID AS BLANK OR ENTER VALID A/C MANAGER ID.

4. ENTER VALID MODE OF OPERATION AND CHARGE LEVEL CODE EITHER YOU CAN SELECT FROM SEARCHER.

User: DS4638 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

General

A/c. Name *	VANDANA SHARMA ASHISH SHARMA	A/c. Short Name *	VAND
A/c. Opening Date *	02-08-2024	Cash Credit Limit Exception	1,00,000.00
Charge Level Code	00	Clearing Exception Limit (Dr.)	9,99,99,99,99,99,99.99
Location Code	724	Transfer Exception Limit (Cr.)	9,99,99,99,99,99,99.99
Customer Relationship A/c. Manager	.	A/c. Report Code	00000
Cash Debit Limit Exception	50,000.00	Collect Charges	<input checked="" type="radio"/> Yes <input type="radio"/> No
Clearing Exception Limit (Dr.)	0.00	Notes	<input type="radio"/> Yes <input checked="" type="radio"/> No
Transfer Exception Limit (Dr.)	9,99,99,99,99,99.99	Relative to Staff	<input type="radio"/> Yes <input checked="" type="radio"/> No
Channel Level Code		A/c. Statement *	P - Pass Book
Ledger No.	0	Additional Calendar Base	Hijri <input checked="" type="radio"/> None
Turnover Details	<input checked="" type="radio"/> Yes <input type="radio"/> No	Local Calendar	<input checked="" type="radio"/> Yes <input type="radio"/> No
Staff ID		Mode of Operation	001
Relative Staff ID		Contact Phone No.	
Preferential Calendar Base	G - Gregorian Calendar	ECS Enabled	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Secured
Statement Frequency	M - Monthly <input checked="" type="radio"/> Week <input type="radio"/> Day <input checked="" type="radio"/> 01 <input type="radio"/> N - Next Day <input type="radio"/> Select <input type="radio"/> N - No Dispatch	Reason for Exemption Status Change	
Dispatch Mode			
Next Print Date	02-08-2024		
Enable Pass Sheet Frequency at Related Party	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Allow Sweeps	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Appl. Ref. ID			
Allow A/c. Exemption for CCY Transaction Report *	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Native Language Details			

Type here to search

5. CLICK ON LINK COLLATERAL TAB.

User: DS4638 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

A/c. Opening - Overdraft

Function	Add	CCY Scheme Code	INR LA611 - LOAN AGAINST TDR DL (NEI)
A/c. ID	101842566 VANDANA SHARMA ASHISH SHARMA		
CIF ID	49010 - DEMAND LOAN		
General Ledger Subhead Code			
<input type="checkbox"/> Payment System <input type="checkbox"/> Other Details <input type="checkbox"/> FFD Parameters <input type="checkbox"/> Document Details <input type="checkbox"/> Related Party Details <input type="checkbox"/> Basel <input type="checkbox"/> Kisan Credit Card Details <input type="checkbox"/> Nomination Details <input type="checkbox"/> General Details Link Collaterals Interest Details Int Slabs Scheme Details <input type="checkbox"/> MIS Codes <input type="checkbox"/> Account Limits			

Customer Details

General

A/c. Name *	VANDANA SHARMA ASHISH SHARMA	A/c. Short Name *	VAND
A/c. Opening Date *	02-08-2024	Cash Credit Limit Exception	1,00,000.00
Charge Level Code	00	Clearing Exception Limit (Dr.)	9,99,99,99,99,99.99
Location Code	724	Transfer Exception Limit (Cr.)	9,99,99,99,99,99.99
Customer Relationship A/c. Manager	.	A/c. Report Code	00000
Cash Debit Limit Exception	50,000.00	Collect Charges	<input checked="" type="radio"/> Yes <input type="radio"/> No
Clearing Exception Limit (Dr.)	0.00	Notes	<input type="radio"/> Yes <input checked="" type="radio"/> No
Transfer Exception Limit (Dr.)	9,99,99,99,99.99	Relative to Staff	<input type="radio"/> P - Pass Book
Channel Level Code		A/c. Statement *	
Ledger No.	0		
Turnover Details	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Staff ID			
Relative Staff ID			

Type here to search

6. ENTER "COLLATERAL CODE", "ENTITY ID (FD NO.)", "APPORTIONED VALUE (FD VALUE)", AND "LOAN TO VALUE PCNT" (FILL "LOAN TO VALUE PCNT" "AS VALID DATA BY REMOVING AUTOFILL DATA i.e. 100)

[NOTE: SYSTEM WILL AUTO CALCULATE DRAWING POWER AS PER DATA ENTERED IN ABOVE FIELDS.]

[NOTE: EX. FOR FD 601345110005177 FD AMOUNT IS 70545.70 AND USER WANT TO SANCTION 56400 THEN LOAN TO VALUE PCNT IS 79.948]

AFTER CLICKING VALID DATE, SYSTEM WILL AUTO CALCULATE DRAWING POWER AND DISPLAY IN 'LENDABLE AMT.'

The screenshot shows the T1 m@cie interface with the following details:

- User: DS4638
- Date: 14 October, 2024 | User DS4638 | 60130 | Menu Shortcut: Go
- Module: Universal Banking Solution from Infosys
- Screen: A/c. Opening - Overdraft
- Tab: Interest Details (selected)
- Grid Data (Row 1):

CIF ID: 101831944	DIKSHA SONARE KRISHNARAO SONAR	CCY: INR	LA611 - LOAN AGAINST TDR DL (NEI)		
General Ledger Subhead Code: 49010 - DEMAND LOAN		Scheme Code			
Payment System	Other Details	FFD Parameters	Document Details	Related Party Details	Basel
General Details	Link Collaterals	Interest Details	Int Slabs	Scheme Details	MIS Codes
			Account Limits		
- Grid Row 1 (highlighted):

CIF ID: 101842566	Entity ID: 601345110005177	Collateral Code: DEPOSITS	Balance Tenor (MMM/DD): 16/8	Collateral Rate Pcnt.: 7.250000	CCY: INR	Apportioned Amt.: 70,545.70	CCY: INR	Lendable Amt.: 56,400.00	Del: No
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- Form Fields (Visible):

Collateral Code: DEPOSITS	Entity ID: 601345110005177
CIF ID: 101842566	INR 60130 VANDANA SHARMA ASI
Balance Tenor (MMM/DD): 16/8	Collateral Rate Pcnt.: 7.250000
Deposit Amt.: INR 70,000.00	Apportioned Amt.: INR 70,545.70
Loan to Value Pcnt.: 79.948176	Lendable Amt.: INR 56,400.00
Balance Apportioned Amt.: INR 70,545.70	Record: Del
Mark Up Details	Mark Up Interest Method: Weighted Average Rate
Mark Up Applicable: Yes	Mark Up Pcnt.: 1.000000

7. CLICK ON INTEREST DETAILS TAB. ENTER "NEXT INTEREST CALCULATION DATE" AS BOD DATE.

The screenshot shows the T1 m@cie interface with the following details:

- User: DS4638
- Date: 13 October, 2024 | User DS4638 | 60130 | Menu Shortcut: Go
- Module: Universal Banking Solution from Infosys
- Screen: Interest Details
- Form Fields (Visible):

Pay Interest: Yes	Collect Interest: Yes
Interest Credit A/c.: S - Original A/c.	Interest Debit A/c.: S - Original A/c.
Interest Debit A/c. ID	
Interest Credit A/c. ID	
Interest Calculation Frequency (Cr.): Select Week	Next Interest Calculation Date (Cr.): 02-08-2024
Interest Calculation Frequency (Dr.): M - Monthly Week	
Interest Compounding Frequency (Dr.): N - No Compounding	Credit Interest Compounding Frequency: N - No Compounding
Debit Compounding Rest Indicator: Month End	Credit Compounding Rest Indicator: Month End
Apply Discounted Interest Rate for Debit: Yes	A/c. Opening Date: A/c. Opening Date
Rule Code for Interest Comparison	Waive Min. Interest: Yes
Penal Interest	
Penal Interest Table Code	Penal Preferential Pcnt.: 0.000000
Normal Interest Product Method: Full	Penal Interest Rate Method: APYE
APY: 0.000000	APYE: 0.000000
Tax Details	
Tax Category: N - No Tax	Withholding Tax Level: A - A/c. Level
Withholding Tax Floor Limit	Withholding Tax Pcnt.
Withholding Tax Borne By: None	
Tax Deducted at Source Operative A/c. ID	

8. VISIT “INT. SLABS” TAB.

The screenshot shows the 'Interest Slabs' tab in the Finacle interface. At the top, there are tabs for General Details, Link Collaterals, Interest Details, Int Slabs (which is selected), Scheme Details, MIS Codes, and Account Limits. The 'Int Slabs' section contains a table with columns: Interest Table Code, Interest Rate Period, Start Date, End Date, Pegged, and Pegging Frequency (MM/DD). Below this, there are dropdowns and input fields for Interest Table Code (ZERO), Method of Interpolation (Select), Customer Preferential Interest (Cr.), A/c. Credit Preferential Interest, Channel Preferential Interest (Cr.), Credit Interest Pmt. Min./Max., Is Interest Pegged (radio buttons for Yes and No), Start Date (02-08-2024), and End Date. To the right, there are sections for Customer Preferential Interest (Dr.), A/c. Debit Preferential Interest, Channel Preferential Interest (Dr.), Min./Max. Debit Interest Pct., Pegging Frequency (MM/DD), and Tenor of Slab (MMM/DDD).

9. GOTO “SCHEME DETAILS” TAB.

The screenshot shows the 'Scheme Details' tab in the Finacle interface. It includes sections for Cheque Allowed (radio buttons for Yes and No), Nomination (radio buttons for Yes and No), Cheque Validity Period (MM/DD) (0/0), Debit Balance Limit (9,99,99,99,999.00), Max. Allowed Limit, Expiry Date (22-02-2026), Credit File No., Debt Acknowledgement Date, Customer Health Code (11, STANDARD REGULAR), and Interest Advance Notice Days. Below these, there is a 'Transferred A/cs Details' section with fields for Interest Amt (0.00), Debit/Credit Provisioned Amt (radio buttons for Debit, Credit, and None), and a provisioned amount field. At the bottom, there are buttons for Submit, Validate, and Cancel.

10. IN “SCHEME DETAILS TAB”, SANCTION AMOUNT AUTO FILL (AS PER APPORTIONED VALUE SET), ENTER MAX. ALLOWED LIMIT (EQUAL TO SANCTION LIMIT), CREDIT FILE NO., DEBT

ACKNOWLEDGEMENT DATE.

11. GOTO "MIS CODE DETAILS" TAB. ENTER VALID DATA IN MANDATORY FIELDS.

12. GOTO “ACCOUNT LIMITS” DETAILS TAB, ENTER SANCTION DATE, DOCUMENT DATE, REVIEW DATE, SANCTION LEVEL, SANCTION AUTHORITY AND LIMIT REF. NO.

User: DS4638 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer | Menu | Show Memo Pad | Background Menu | CCY Converter | Go

A/c. Opening - Overdraft

Function: Add
A/c. ID: 101842566 VANDANA SHARMA ASHISH SHARMA
CIF ID: 49010 - DEMAND LOAN
General Ledger Subhead Code: INR LA611 - LOAN AGAINST TDR DL (NEI)

Payment System Other Details EFD Parameters Document Details Related Party Details Basel Kisan Credit Card Details Nomination Details
 General Details Link Collaterals Interest Details Int Slabs Scheme Details MIS Codes Account Limits

Sanction Limit

Sanction Limit	56,400.00	Limit Level Interest	<input checked="" type="radio"/> A/c. Level Interest <input type="radio"/> Limit Level Interest <input type="radio"/> Margin Interest
Sanction Date	02-08-2024	Expiry Date *	22-02-2026
Limit Penal Days (Months/Days)		Document Date *	02-08-2024
Penal Interest Start Date	22-02-2026	Sanction Level	1
Review Date	01-08-2025	Limit Ref. No.	DHR/24-25/01
Sanction Authority	11	Penal Interest Rate	
Normal Interest Rate		A/c. Debit Preferential	0.000000
Margin Interest Rate		Drawing Power Pct.	0.000000
Customer Debit Preferential	0.000000	DACC Limit Pct.	0.000000
Drawing Power Indicator *	D - Derived	DAFA Limit Pct.	0.000000
Limit ID		Notes	
Drawing Power	0.00		
DACC Limit Absolute	0.00		
DAFA Limit Absolute	0.00		
A/c. Recalled	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Security Description			

Submit | Validate | Cancel

13. CLICK ON RELATED PARTY DETAILS TAB.

User: DS4638 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer | Menu | Show Memo Pad | Background Menu | CCY Converter | Go

A/c. Opening - Overdraft

Function: Add
A/c. ID: 101842566 VANDANA SHARMA ASHISH SHARMA
CIF ID: 49010 - DEMAND LOAN
General Ledger Subhead Code: INR LA611 - LOAN AGAINST TDR DL (NEI)

Payment System Other Details EFD Parameters Document Details Related Party Details Basel Kisan Credit Card Details Nomination Details

Add

Relation Type *	M - Main	Relation Code	
Statement Frequency	M - Monthly	Next Pass Sheet Print Date	02-08-2024
	Week		
	Day		
	01		
	N - Next Day		
	G - Gregorian Calendar		
Dispatch Mode	N - No Dispatch	Designation Code	
Payment system message frequency	Select	Next Payment System Print Date	
	Week		
	Day		
	Date		
	Holiday		
Message Type	Select	Receiving Bank Identifier	
CIF ID	101842566	Interim Transaction Report (942) required	<input checked="" type="radio"/> Yes <input type="radio"/> No
Title *	MRS		
Name *	VANDANA SHARMA ASHISH SHARMA		
Address Type	Mailing	Address Line 1 *	5 GUPTESHWAR GALI, MAHATMA GA
Address Line 2	NEAR GUPTESHWAR MANDIR	Address Line 3	
City	00138	State	MP
Country	INDIA	Postal Code	MADHYA PRA 454001
Phone No. Type	CELLPH	Phone No.	+919993128811
Telex No.		Fax No.	
Email ID Type	COMMEMAIL	Email ID	NA

14. GOTO DOCUMENTS DETAILS TAB. ENTER "DOCUMENT CODE", "SCAN DETAILS". TO ADD ANOTHER DOCUMENT DETAIL CLICK ON "ADD".

The screenshot shows the Finacle A/c. Opening - Overdraft screen. The 'Document Code' field contains 'L444C'. The 'Scan Details' dropdown is set to 'N - Scan not required'. Other visible fields include 'Due Date' (02-08-2024), 'Notes' (empty), and 'Record' (checkbox). The 'Scan Details' dropdown is highlighted with a yellow box.

15. CLICK ON SUBMIT BUTTON.

The screenshot shows a confirmation dialog box from Finacle. It displays the message 'New A/c. ID: 60136111000333'. Below this, it lists account details: SOL ID 60130 DHAR, CIF ID 101842566 VANDANA SHARMA ASHISH SHARMA, CCY Code INR, Scheme Code LA611 LOAN AGAINST TDR DL (NEI), General Ledger Subhead Code 49010 DEMAND LOAN, and a button labeled 'OK'.

NOTE : NOW USER HAS TO VERIFY ACCOUNT USING MENU OPTION “HOAACVOD”.