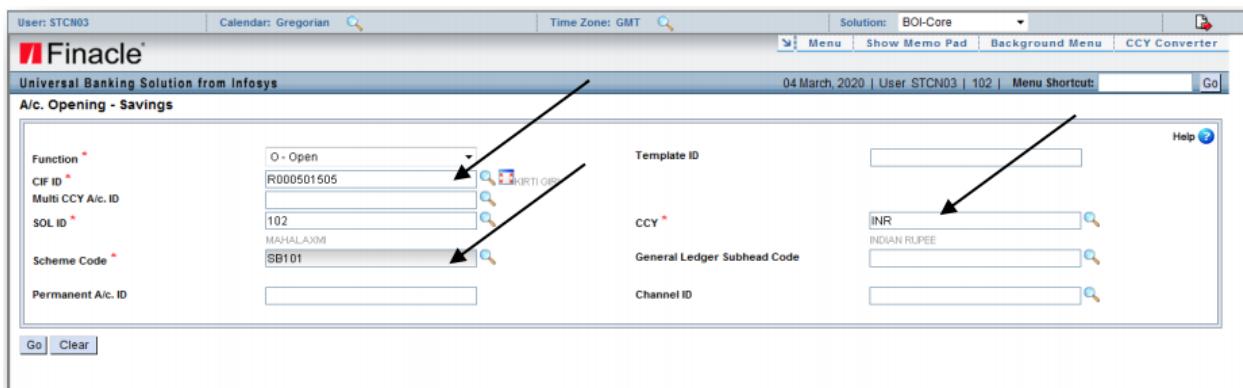


## HOAACSB

### Opening of SB account

#### Menu option – HOAACSB

1. Function – Mandatory field – Select from dropdown – O-Open. Valid values are O-Open/ T- Copy from Template.
2. CIF ID – Mandatory field - Select through search or type the unique CIF ID of the customer.
3. SOL ID – Mandatory field - By default home Sol ID is populated.
4. CCY – Mandatory Field- By default CCY is populated.
5. Scheme Code – Mandatory field - Select through search or type the code of the scheme under which the account is to be opened.
6. General Ledger Subhead Code – Optional field - By default General Ledger Subhead Code is populated. A valid combination of the GL Subhead Code and Scheme Code typed must exist.
7. Click on ‘GO’. (System will navigate to the General Details page)



User: STCN03 | Calendar: Gregorian | Time Zone: GMT | Solution: BOI-Core | Menu | Show Memo Pad | Background Menu | CCY Converter

Finacle Universal Banking Solution from Infosys

A/c. Opening - Savings

Function *	O - Open	Template ID	Help ?
CIF ID *	R000501505		
Multi CCY A/c. ID			
SOL ID *	102	CCY *	
Scheme Code *	SB101	General Ledger Subhead Code	
Permanent A/c. ID		Channel ID	

04 March, 2020 | User STCN03 | 102 | Menu Shortcuts | Go

### 2.2 Savings Bank Account Opening – General Details

#### ➤ General Details

Function Navigation of the Selected Function General Details

1. Values for Function, CIF ID, CCY, General Ledger Subhead Code and Scheme Codes are displayed on the top of the screen.
2. A/c. Name – Mandatory Field - The name specified for the Customer ID during customer creation is displayed by default. It can be modified.
3. A/c Short Name – Mandatory field – System automatically shows the short name which can be modified.
4. A/c Opening Date – Mandatory field - The BOD date is displayed by default.

5. Location Code – Mandatory field- Select the appropriate code from searcher.
6. Mode of Operation- Mode of Operation of the A/c based on customer request such as Self, Either or Survivor etc. to be selected from searcher.
- 7.A/c. Statement - Mandatory field - Select or type the mode of generating the account statement. Valid Values: B – Both/N – None/P- Pass Book/ S – Statement.
- A/c Statement – Passbook or Both or None can be chosen. • Statement Frequency – In case of Statement (Pass Sheet ) and Passbook both chosen, the statement frequency has to be defined here •
  - Despatch Mode- Despatch Mode of statement has to be selected (Observation : This field is only valid when A/c statement field value is statement).

6. Relative to Staff – Value can be chosen as Yes or No.

7. Staff Id – in case of relative to staff, this value has to be filled. By default will be picked up from Relative to staff and staff id field will raise appropriate exception at the time of posting of transactions in this account by the concerned staff.

8.Click on ‘SUBMIT’. (System will prompt to visit other Tabs).

The screenshot shows the Finacle interface for managing account openings. The main title is 'A/c. Opening - Savings'. The top navigation bar includes 'Menu', 'Show Memo Pad', 'Background Menu', and 'CCY Converter'. The date is 29 February, 2024, and the user is VS1699 | 04580. The form fields include:

- General Details:** MIS Codes, Payment System, Other Details, EFD Parameters, Document Details, Account Limits.
- Customer Details:** General (A/c. Name: KAPIL PATEL SO PREM NARAYAN PA, A/c. Opening Date: 29-02-2024, Charge Level Code), Location Code, Customer Relationship A/c. Manager (KP4001), A/c. Manager ID (KP4001), A/c. Short Name (KAPI), Product Type.
- Financial Limits:** Cash Debit Limit Exception (10,00,000.00), Clearing Exception Limit (Dr.) (9,99,99,99,99,99,99), Transfer Exception Limit (Dr.) (9,99,99,99,99,99,99), Cash Credit Limit Exception (1,00,000.00), Clearing Exception Limit (Cr.) (9,99,99,99,99,99,99,99), Transfer Exception Limit (Cr.) (9,99,99,99,99,99,99,99), A/c. Report Code (00000).
- Operational Parameters:** Dispatch Mode (N - No Dispatch), Mode of Operation (Contact Phone No., ECS Enabled, Reason for Exemption Status Change), Native Language Details (Preferred Language Code: INFENG, Name in Preferred Language).
- Buttons:** Submit, Validate, Cancel.

Cash Debit Limit Exception: 10,00,000.00  
Clearing Exception Limit (Dr.): 9,99,99,99,99,99,999.99  
Transfer Exception Limit (Dr.): 9,99,99,99,99,99,999.99

Channel Level Code: 0  
Ledger No.: 0  
Turnover Details: Yes

Staff ID: 4001  
Relative Staff ID: G - Gregorian Calendar  
Preferential Calendar Base: M - Monthly  
Statement Frequency: Day 31 N - Next Day  
Select

Dispatch Mode: Select  
Next Print Date: 29-02-2024  
Enable Pass Sheet Frequency at Related Party: Yes  
Allow Sweeps: Yes  
Appl. Ref. ID: Allow A/c. Exemption for CCY Transaction Report: Yes

**Native Language Details:**  
Preferred Language Code: INFENG  
Name in Preferred Language: [empty]

Cash Credit Limit Exception: 1,00,000.00  
Clearing Exception Limit (Cr.): 9,99,99,99,99,99,999.99  
Transfer Exception Limit (Cr.): 9,99,99,99,99,99,999.99

A/c. Report Code: 00000  
Collect Charges: Yes  
Notes: [empty]

Relative to Staff: A/c. Statement  
Additional Calendar Base: Local Calendar  
Mode of Operation: [empty]

Contact Phone No.: [empty]  
ECS Enabled: Yes  
Reason for Exemption Status Change: [empty]

Submit | Validate | Cancel | Collapse

## ➤ Interest Details

**2.3 Savings Bank Account Opening – Interest Details** User to select the ‘Interest Details Tab.’ after successful submission of the ‘General Details’. This tab displays the details of the Interest to be paid or collected or both for the said account along with Tax Details. **USER ONLY HAS TO VISIT THIS DETAIL.**

**A/c. Opening - Savings**

Function	Add				
A/c. ID	103712139 NITIN MANDLOI				
CCY	INR				
General Ledger Subhead Code	12050 - SAVING BANK				
Scheme Code	SB101 - SAVINGS BANK GENERAL				
<input type="checkbox"/> MIS Codes	<input type="checkbox"/> Payment System	<input type="checkbox"/> Other Details	<input type="checkbox"/> FFD Parameters	<input type="checkbox"/> Document Details	<input type="checkbox"/> Account Limits
General Details		Interest Details		Scheme Details	
				<input type="checkbox"/> Nomination Details	
				<input type="checkbox"/> Related Party Details	

**Interest Details**

Pay Interest: Yes	Collect Interest: Yes
Credit Interest Pcnt. Min.Max.: 0.000000	Min./Max. Debit Interest Pcnt.: 0.000000
Customer Preferential Interest (Cr.): 0.000000	Customer Preferential Interest (Dr.): 0.000000
A/c. Credit Preferential Interest: 0.000000	A/c. Debit Preferential Interest: 0.000000
Channel Preferential Interest (Cr.): 0.000000	Channel Preferential Interest (Dr.): 0.000000
Interest Credit A/c.: S - Original A/c.	Interest Debit A/c.: S - Original A/c.
Interest Debit A/c. ID: [empty]	A/c. Pegged: Yes
Interest Credit A/c. ID: [empty]	Pegging Frequency (MM/DD): [empty]
Interest Rate Code: SBGEN	Next Interest Calculation Date (Cr.): [empty]
Pegging Review Date: [empty]	Next Interest Calculation Date (Dr.): [empty]
Interest Calculation Frequency (Cr.): Week	Credit Interest Compounding Frequency: N - No Compounding
Interest Calculation Frequency (Dr.): Week	Credit Compounding Rest Indicator: Month End
Interest Compounding Frequency (Dr.): N - No Compounding	Waive Min. Interest: Yes
Debit Compounding Rest Indicator: Month End	APY: 0.000000
Apply Discounted Interest Rate for Debit: Yes	APYE: 0.000000
Rule Code for Interest Comparison: [empty]	Withholding Tax Level: A - A/c. Level
APY: 0.000000	Withholding Tax Pcnt.: [empty]
Tax Details	
Tax Category: N - No Tax	
Withholding Tax Floor Limit: [empty]	
Withholding Tax borne By: None	
Tax Deducted at Source Operative A/c. ID: [empty]	

Submit | Validate | Cancel

## ➤ Scheme details

- Cheque Allowed – Yes to allow Cheque Book facility and No to disallow Cheque Book facility
- Nomination – Nomination to be taken in SB account. Hence radio button Yes to be chosen.
- Cheque Provided by Bank – Default value is Yes

The screenshot shows the 'Scheme Details' configuration page. It includes sections for 'Scheme Details' (Cheque Allowed, Print Nominee, Cheques Provided by Bank, Recover Fee for Cheque Issue, Return Paid Cheque, Sanction Limit, Paid Cheque Return Frequency, A/c. Health Code, Interest Advance Notice Days, A/c. Min. Bal. Indicator, Sweep In Min. Bal.), 'Nomination' (Cheque Validity Period, Debit Balance Limit, Max. Allowed Limit, Expiry Date, Credit File No., Debt Acknowledgement Date), 'Notice Savings Bank Account Parameters' (Withdrawal Notice Period, Withdrawal Frequency Start Date, Closure Notice Period), 'Transferred A/cs Details' (Interest Amt., Min. Balance Amt., Last Debit Interest Compounded Till, Ad Hoc Provisioned Amt.), and a footer with 'Submit', 'Validate', and 'Cancel' buttons. Two arrows point to the 'Yes' radio buttons for 'Cheque Allowed' and 'Nomination'.

## ➤ Nomination details –

Registration Number -Regn number cannot have special characters

- CIF ID - Nominee CIF may also be provided, but not mandatory.
- Relationship – Choose the relationship of the nominee with the Account Holder.
- Nominee Name – If CIF not provided , enter the details else it will auto populate from Nominee CIF Id
- Address Line 1,2,3 – If CIF not provided , enter the details else it will auto populate from Nominee CIF Id Job Card FINACLE 10.X Savings Bank
- City, State and Country - If CIF not provided , enter the details else it will auto populate from Nominee CIF Id Job Card FINACLE 10.X Savings Bank
- Postal Code - If CIF not provided , enter the details else it will auto populate from Nominee CIF Id
- Nominee Minor – If Nominee is minor choose Yes and fill Guardian Details
- Nomination Pcnt – 100 Pcnt for the Nominee must be entered.

User: STCN03 | Calendar: Gregorian | Time Zone: GMT | Solution: BOI-Core | L

Finacle® Universal Banking Solution from Infosys

A/c. Opening - Savings

Function Add

A/c. ID R000501505 KIRTI GIRI

CIF ID 26004 - SB A/C/S - GEN

General Ledger Subhead Code

CCY INR

Scheme Code SB101 - SAVING BANK GENERAL

MIS Codes	Payment System	Other Details	EFD Parameters	Document Details	Account Limits
<input type="checkbox"/> General Details	<input type="checkbox"/> Interval Details	<input type="checkbox"/> Scheme Details	<input type="checkbox"/> EFD Parameters	<input checked="" type="checkbox"/> Nomination Details	<input type="checkbox"/> Related Party Details
Help					

Registration No.

Nomination Details

CIF ID R000504947  
Nominee Name SHIVANSHU PARASHAR

Address Line 1 173,MID,PARASHRAM  
Address Line 3

State DL  
Postal Code 302012  
Birth Date 28-08-1988

Relationship   
Address Line 2  
City ALWAR  
Country IN  
Nominee Minor  Yes  No  
Nomination Pmt.

Guardian Name   
Address Line 1   
Address Line 3   
State   
Postal Code   
Record  Del.

Witness Details

Witness 1 Name   
Address Line 2   
City   
Country   
Witness 2 Name   
Address Line 2   
City   
Country   
Address Line 1   
Address Line 3   
State   
Postal Code

Language Preference

Preferred Language Code   
Nominee Name in Preferred Language   
Guardian Name in Preferred Language

[Note: Nomination details to be added for single nominee only. Multiple nominee details addition to be restricted in case of savings account.]

### Related Party details -

- The first record in relate party details is populated from the CIF ID. All other joint holders for the account can be assigned here for specific business purpose such as generation of account statement , can choose option for combined statement, SI Advice. Joint account holders CIF id is mandatory, for mandate holder, CIF id not mandatory.
- Add Existing CIF id of customer in related part detail.
- Either enter Title, Name and Address of joint holder/co-obligant.

Universal Banking Solution from Infosys

13 September, 2024 | User VS1699 | 04580 | Menu Shortcut | Go

A/c. Opening - Savings

Function	Add	CCY	INR		
A/c. ID	103712139 NITIN MANDLOI	Scheme Code	SB101 - SAVINGS BANK GENERAL		
CIF ID	12050 - SAVING BANK				
General Ledger Subhead Code					
<input type="checkbox"/> MIS Codes	<input type="checkbox"/> Payment System	<input type="checkbox"/> Other Details	<input type="checkbox"/> FFD Parameters	<input type="checkbox"/> Document Details	<input type="checkbox"/> Account Limits
General Details		Interest Details		Scheme Details	
				Nomination Details	
<input checked="" type="checkbox"/> Related Party Details					
<input type="button" value="Add"/> <input type="button" value="Help ?"/> <input type="button" value="Record 2 of 2"/>					
Relation Type *	<input type="button" value="Select"/>	Relation Code	<input type="text" value="S"/> <input type="button" value="X"/> <input type="button" value="Search"/>		
Statement Frequency	<input type="button" value="Select"/> Week <input type="button" value="Week"/> <input type="button" value="Day"/> <input type="button" value="Date"/> <input type="button" value="Holiday"/>	Next Pass Sheet Print Date	<input type="text" value="13-09-2024"/>		
Dispatch Mode	<input type="button" value="Select"/> N - No Dispatch	Designation Code	<input type="text"/>		
Payment system message frequency	<input type="button" value="Select"/> Week <input type="button" value="Week"/> <input type="button" value="Day"/> <input type="button" value="Date"/> <input type="button" value="Holiday"/>	Next Payment System Print Date	<input type="text"/>		
Message Type	<input type="button" value="Select"/>	Receiving Bank Identifier	<input type="text"/>		
CIF ID	<input type="text"/>	Interim Transaction Report (942) required	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Title *	<input type="text"/>	Address Line 1 *	<input type="text"/>		
Name *	<input type="text"/>	Address Line 3	<input type="text"/>		
Address Type	<input type="text"/>	State	<input type="text"/>		
Address Line 2	<input type="text"/>	Postal Code	<input type="text"/>		
City	<input type="text"/>	Phone No.	<input type="text"/>		
Country	<input type="text"/>	Fax No.	<input type="text"/>		
Phone No. Type	<input type="text"/>	Email ID	<input type="text"/>		
Telex No.	<input type="text"/>	End Date	<input type="text"/>		
Email ID Type	<input type="text"/>	Notes	<input type="text"/>		
Start Date	<input type="text" value="13-09-2024"/>				
Amt.	<input type="text" value="0.00"/>				
CIF ID	<input type="text"/>	Interim Transaction Report (942) required	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Title *	<input type="text"/>	Address Line 1 *	<input type="text"/>		
Name *	<input type="text"/>	Address Line 3	<input type="text"/>		
Address Type	<input type="text"/>	State	<input type="text"/>		
Address Line 2	<input type="text"/>	Postal Code	<input type="text"/>		
City	<input type="text"/>	Phone No.	<input type="text"/>		
Country	<input type="text"/>	Fax No.	<input type="text"/>		
Phone No. Type	<input type="text"/>	Email ID	<input type="text"/>		
Telex No.	<input type="text"/>	End Date	<input type="text"/>		
Email ID Type	<input type="text"/>	Notes	<input type="text"/>		
Start Date	<input type="text" value="13-09-2024"/>				
Amt.	<input type="text" value="0.00"/>				

### ➤ FFD Parameter details-

System supports Flexi Fixed Deposit Facility i.e. Savings Plus Scheme.

- FFD Scheme Code – TD 490 , the term deposit scheme code
- GL Sub Head – Will be automatically picked up
- Auto Sweep – Default value will be No
- Sweep Out in Multiples of - The default value will be auto populated (ie25000)
- Sweep Out Deposit Period – from 15 days to 120 months
- Sweep Out Frequency – Daily
- Sweep Out when bal Above – 50000 will be auto populated
- Next Sweep Out Date – BOD
- Repay Instruction – same as mode of Operation
- Location Code – Enter the details • Auto Renewal – U
- Auto Renewal Scheme – TD490

**Finacle**  
Universal Banking Solution from Infosys

A/c. Opening - Savings  
Function Add  
A/c. ID 103712139. NITIN MANDLOI  
CIF ID 12050 - SAVING BANK  
General Ledger Subhead Code

General Details	Interest Details	Scheme Details	Nomination Details	Related Party Details	
<input type="checkbox"/> MIS Codes	<input type="checkbox"/> Payment System	<input type="checkbox"/> Other Details	<input checked="" type="checkbox"/> FFD Parameters	<input type="checkbox"/> Document Details	<input type="checkbox"/> Account Limits
FFD Scheme code *	INR	General Ledger Subhead Code *			
Auto Sweep *	<input type="radio"/> Yes <input checked="" type="radio"/> No	Sweep Out in Multiples Of			
Sweep Out Deposit Period (MMMM/DDD)		Sweep Out Frequency			
Sweep Out when Balance Above		Ledger No.			
Interest Rate Code		Safe Custody			
Repay Instruction		Print Receipt	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Location Code		Tax Category	Select		
Autorenewal	Select	Max. Renewal Allowed			
Autorenewal Period (MMMM/DDD)		Autorenewal General Ledger Sub Head			
Autorenewal Scheme		Autorenewal Interest Table			
Link to Operative A/c. Master A/c. No.	<input type="radio"/> Yes <input checked="" type="radio"/> No	Autoclosure	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Next Sweep Out Date Repay A/c. ID	13-09-2024	Max. Sweep out Amt.	0.00		

Help

Submit Validate Cancel

- Click on submit button.

Universal Banking Solution from Infosys

29 February, 2024 | User VS1699 | 04580 | Menu Shortcut: Go

A/c. Opening - Savings

New A/c. ID: 0458010110001864

SOL ID	04580 PIPLIYAHANA	General Ledger Subhead Code	12050 SAVING BANK
CIF ID	004741582 KAPIL PATEL SO PREM NARAYAN PATEL		
CCY Code	INR		
Scheme Code	SB101 BACHAT JAMA YOJANA		

[Note: now user has to verify account using menu HOAACVSB. For modification before verification use menu HOAACMSB]

**END OF DOCUMENT**