

HCLM

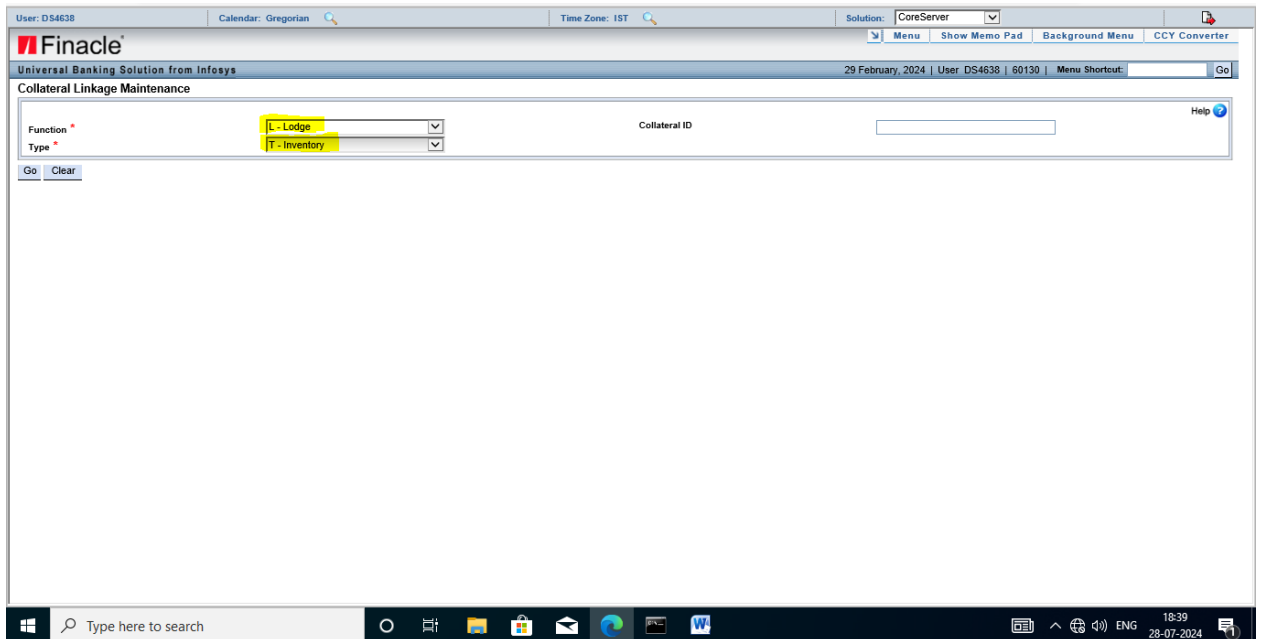
(COLLATERAL LINKAGE MAINTENANCE)

THIS MENU IS USED TO CREATE NEW COLLATERAL OR MODIFY EXISTING ONE.

L-LODGE

NEW COLLATERAL CREATION

1. Invoke the menu. Select function code as **L-lodge** and **TYPE** as valid for which collateral is to be created [for e.g. for cc limit a/c select type as T-inventory, for gold loan a/c select type as J-gold/ jewelry etc.] then click on go button.



The screenshot displays the 'Finacle' application interface for 'Collateral Linkage Maintenance'. The top navigation bar includes 'User: DS4638', 'Calendar: Gregorian', 'Time Zone: IST', and 'Solution: CoreServer'. Below this, a menu bar contains 'Menu', 'Show Memo Pad', 'Background Menu', and 'CCY Converter'. The main header shows 'Universal Banking Solution from Infosys' and the date '29 February, 2024 | User: DS4638 | 60130 | Menu Shortcut:'. The form area has a title bar 'Collateral Linkage Maintenance' and a 'Help' icon. The form contains two dropdown menus: 'Function' (selected as 'L-Lodge') and 'Type' (selected as 'T - Inventory'). To the right of these is a text field for 'Collateral ID'. At the bottom left of the form are 'Go' and 'Clear' buttons. The Windows taskbar at the bottom shows the search bar and various application icons.

2. system will navigate us to general tab.

Finacle Universal Banking Solution

Not secure | https://mpgbuatfinxweb.boirrb.net:37000/SSO/ui/SSOLogin.jsp

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

Menu | Show Memo Pad | Background Menu | CCY Converter

Universal Banking Solution from Infosys

29 February, 2024 | User: DS4638 | 60130 | Menu Shortcut: | Go

Collateral Maintenance - Inventory

Function: LODGE

General	<input type="checkbox"/> Charge	<input type="checkbox"/> Fee	Particulars	<input type="checkbox"/> Inspection	<input type="checkbox"/> Insurance	Net Value
Drawing Power Contribution						
CCY						
Collateral Group						
Margin Pont.						
Status						
Debit A/c. for Fees						
Last Valuation Date						
<input type="button" value="Submit"/> <input type="button" value="Validate"/> <input type="button" value="Cancel"/>						

Collateral Code *

Collateral Class

Ceiling Limit per Linkage *

Loan to Value Pnt.

Asset Code

3. Enter valid collateral code, collateral class, collateral group and ceiling limit per linkage.

[note : loan to value percentage auto fill, user can change as per requirement]

Finacle Universal Banking Solution

Not secure | https://mpgbuatfinxweb.boirrb.net:37000/SSO/ui/SSOLogin.jsp

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

Menu | Show Memo Pad | Background Menu | CCY Converter

Universal Banking Solution from Infosys

29 February, 2024 | User: DS4638 | 60130 | Menu Shortcut: | Go

Collateral Maintenance - Inventory

Function: LODGE

General	<input type="checkbox"/> Charge	<input type="checkbox"/> Fee	Particulars	<input type="checkbox"/> Inspection	<input type="checkbox"/> Insurance	Net Value
Drawing Power Contribution	0.00					
CCY	INR					
Collateral Group						
Margin Pont.						
Status						
Debit A/c. for Fees						
Last Valuation Date						
<input type="button" value="Submit"/> <input type="button" value="Validate"/> <input type="button" value="Cancel"/>						

Collateral Code *

Collateral Class

Ceiling Limit per Linkage *

Loan to Value Pnt.

Asset Code

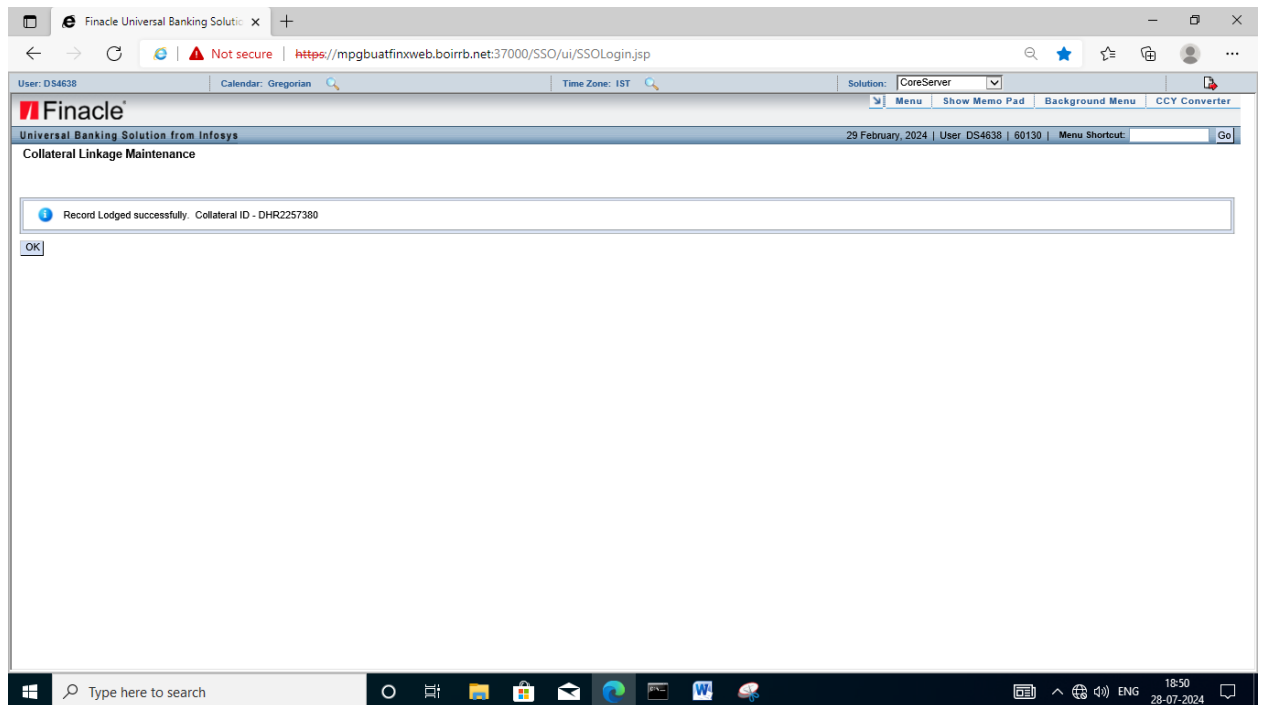
4. Go to “net value” tab. Enter “gross value” then go to “particulars” tab.

The screenshot shows the 'Finacle' application interface. At the top, the header includes 'User: DS4638', 'Calendar: Gregorian', 'Time Zone: IST', and 'Solution: CoreServer'. Below the header, the title bar reads 'Universal Banking Solution from Infosys' and '29 February, 2024 | User: DS4638 | 60130 | Menu Shortcut: [blank] Go'. The main content area is titled 'Collateral Maintenance - Inventory' and 'Function: LODGE'. It features a tabbed interface with 'General', 'Charge', 'Fee', 'Particulars', 'Inspection', 'Insurance', and 'Net Value'. The 'Net Value' tab is active, displaying a table with columns: 'Description', 'Component Value', 'Loan to Value Pct.', 'Margin Pct.', 'Effective Value', 'Add', and 'Subtract'. The 'Effective Value' column shows '8,75,000.00'. Below the table, there are 'Submit', 'Validate', and 'Cancel' buttons. The Windows taskbar at the bottom shows the search bar and various application icons.

5. In particulars tab enter “review date”, “due date”, “frequency for statement” and “CIF ID”. Click on validate button.

The screenshot shows the 'Finacle' application interface, now with the 'Particulars' tab active. The header and title bar are identical to the previous screenshot. The main content area is titled 'Collateral Maintenance - Inventory' and 'Function: LODGE'. The 'Particulars' tab displays a form with various fields. On the left, there is a 'Withdraw' section with a 'Reason Code' field. Below it, 'Collateral Value' is set to 'INR 8,75,000.00'. 'Lodged Date' is '29-02-2024'. 'Review Date' is '29-02-2024'. 'Due Date' is '28-02-2025'. 'CIF ID' is '102039149'. 'Frequency for Statement' is set to 'M - Monthly' and 'Day' is '01'. On the right, there is a 'Value Indicator' set to 'N'. 'Withdrawn Date' is '29-02-2024'. 'Apply Penalty Interest' is set to 'No'. A 'Notes' field is also present. At the bottom, there are 'Submit', 'Validate', and 'Cancel' buttons. The Windows taskbar at the bottom shows the search bar and various application icons.

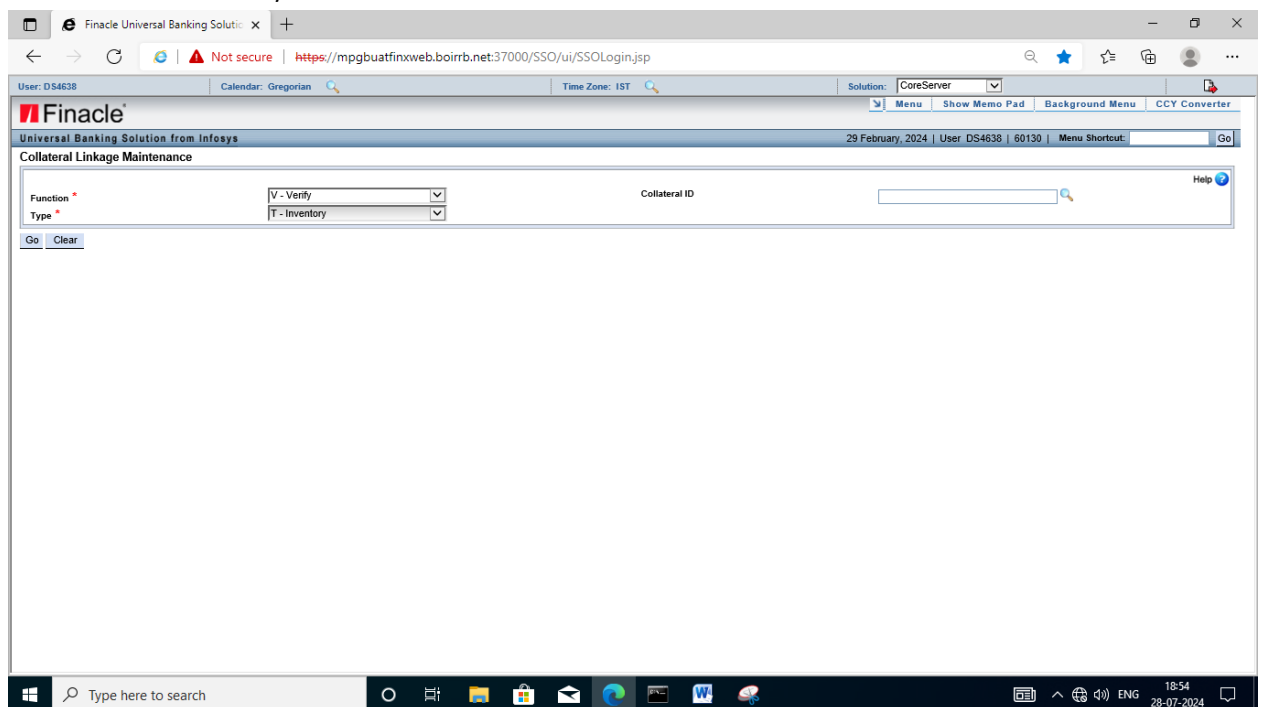
6. Click submit system will display created collateral id.



NOTE-Now user have to verify this collateral id.

V-VERIFY

7. For verification invoke the menu select function code as v-verify and type as valid for which collateral is to be verify.



8. Select collateral id using searcher. Click on go button.

Finacle Universal Banking Solution

User: RP2183 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

Universal Banking Solution from Infosys

29 February, 2024 | User: RP2183 | 60130 | Menu Shortcut: [Go]

Collateral Linkage Maintenance

Function: V - Verify | Collateral ID: [] | Type: T - Inventory

Go Clear

Verification Pending List -- Webpage Dialog

Verification Pending List

Ref. No.	Key Value	Entered By	Date	Table	Function	SOL ID
287194450	DHR2257388/INR	DS4838	11-07-2024	SCMT	A	60130
287221684	DHR2257380/INR	DS4838	28-07-2024	SCMT	A	60130

Close

9. Visit "general tab", "net value tab" and "particulars tab" then click on submit button.

Finacle Universal Banking Solution

User: RP2183 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

Universal Banking Solution from Infosys

29 February, 2024 | User: RP2183 | 60130 | Menu Shortcut: [Go]

Collateral Maintenance - Inventory

Function: Verify | Collateral ID: DHR2257380

General | Charge | Fee | Particulars | Inspection | Insurance | Net Value

Drawing Power Contribution: INR 0.00 | Collateral Code: STOCKS

CCY: INR INDIAN RUPEE | Collateral Class: 03A

Collateral Group: GOODS | Collateral Class: STOCKS (HYP)

Margin Pmt: 25.000000 | Ceiling Limit per Linkage: INR 5,00,000.00

Status: Normal | Loan to Value Pmt: 75.000000

Debit A/c. for Fees: [] | Asset Code: []

Last Valuation Date: []

Submit Validate Cancel View Audit

Finacle Universal Banking Solutio

Not secure | https://mpgbuatfinxweb.boirb.net:37000/SSO/ui/SSOLogin.jsp

User: RP2183 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer | Menu | Show Memo Pad | Background Menu | CCY Converter

Finacle

Universal Banking Solution from Infosys

29 February, 2024 | User: RP2183 | 60130 | Menu Shortcut: | Go

Collateral Maintenance - Inventory

Function : Verify

Collateral ID: DHR2257380

General

☐ Charge

☐ Fee

Particulars

☐ Inspection

☐ Insurance

Net Value

Withdraw

☐ Yes ☒ No

Reason Code

Collateral Value * INR 8,75,000.00

Lodged Date 29-02-2024

Review Date 29-02-2024

Due Date * 28-02-2025

CIF ID 102039149 ISHWARLAL SHIVNARAYAN PATIDAR

Frequency for Statement * M - Monthly Week Day 01 N - Next Day

Value Indicator N

Withdrawn Date

Received Date 29-02-2024

Apply Penalty Interest ☐ Yes ☒ No

Notes

Submit

Validate

Cancel

View Audit

Finacle

Universal Banking Solution from Infosys

29 February, 2024 | User: RP2183 | 60130 | Menu Shortcut: | Go

Collateral Maintenance - Inventory

Function : Verify

Collateral ID: DHR2257380

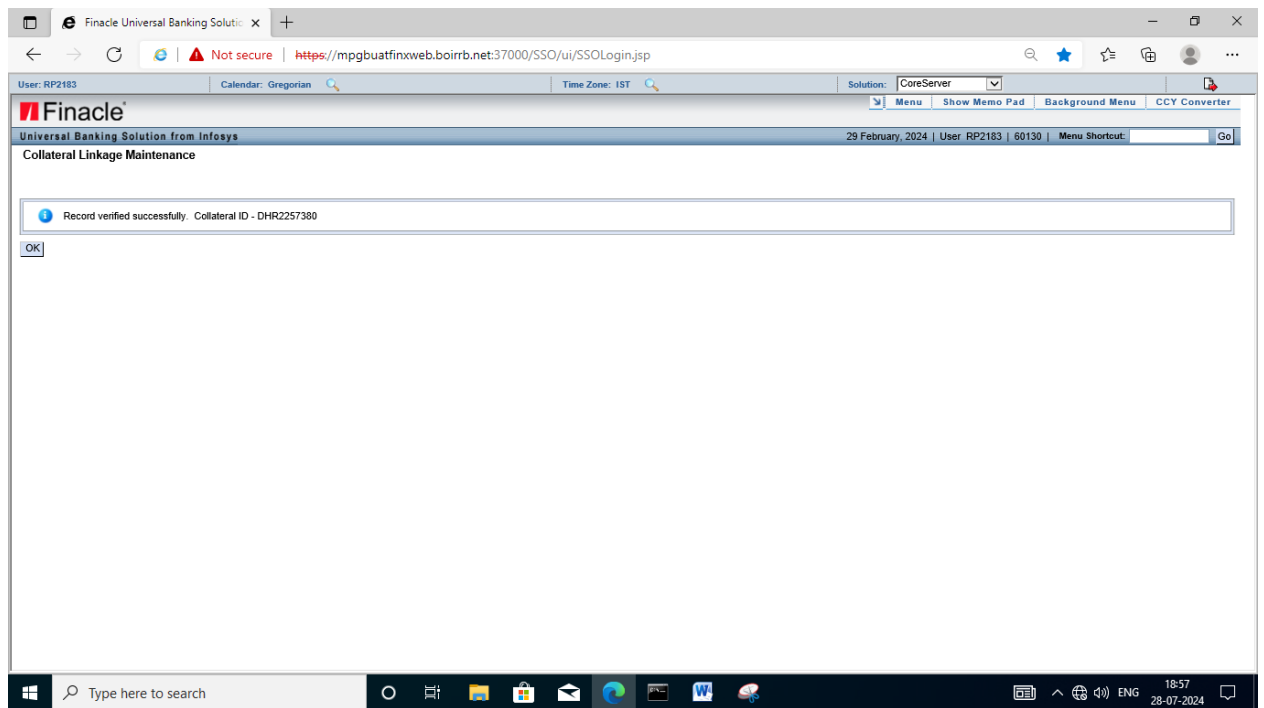
General	<input type="checkbox"/> Charge	<input type="checkbox"/> Fee	Particulars	<input type="checkbox"/> Inspection	<input type="checkbox"/> Insurance	Net Value
Description	Component Value	Loan to Value Pcnt.	Margin Pcnt.	Effective Value	Add	Subtract
Gross Value				8,75,000.00		
Net Value				8,75,000.00		

Submit

Validate

Cancel

View Audit

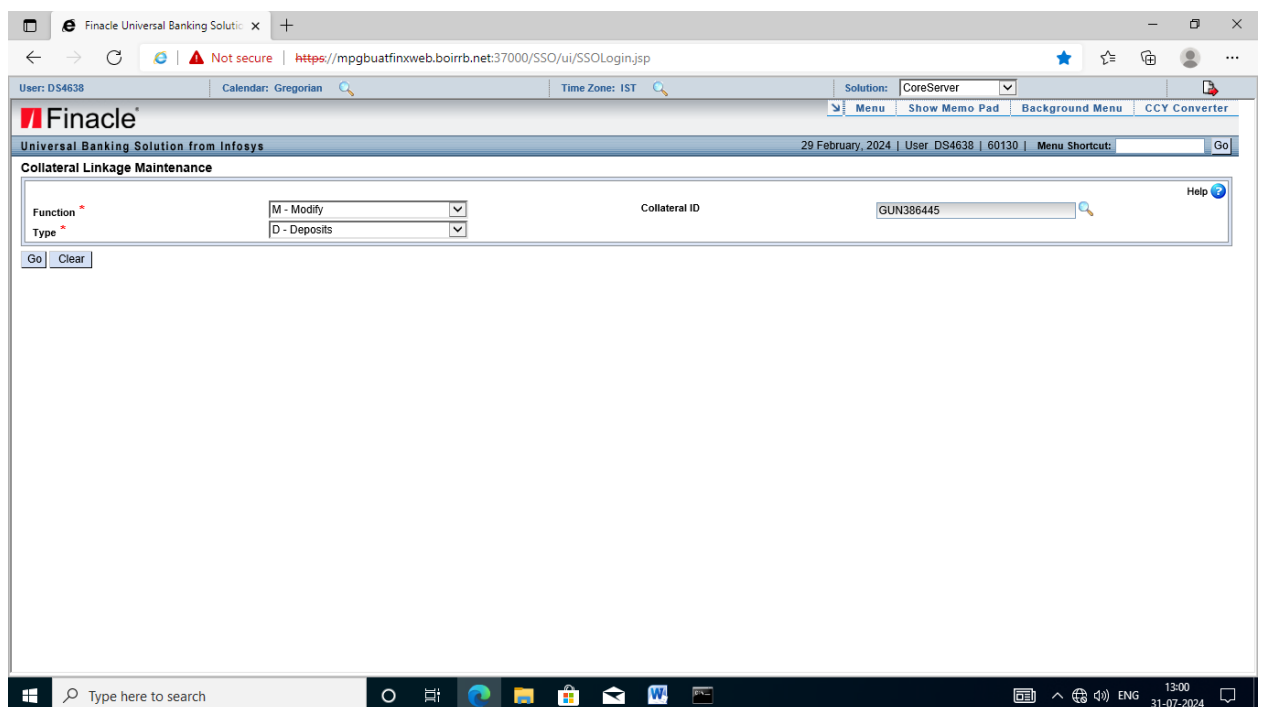


Remark: after creating collateral user can add collateral with account using menu "HSCLM".

DELETE ALREADY CREATED COLLATERAL ID.

IF USER WANT TO DELETE COLLATERAL ID THEN FIRST USER HAVE TO UNLINK COLLATERAL ID WITH ACCOUNT USING MENU "HSCLM".

1. INVOKE THE MENU **HCLM**. SELECT FUNCTION CODE AS M-MODIFY, ENTER COLLATERAL ID USER WANT TO DELETE (SYSTEM WILL AUTO FILL TYPE). CLICK ON GO BUTTON THEN SYSTEM WILL NAVIGATE US TO GENERAL TAB.



Finacle Universal Banking Solution

Not secure | https://mpgbuatfinxweb.boirb.net:37000/SSO/ui/SSOLogin.jsp

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

Menu | Show Memo Pad | Background Menu | CCY Converter

Universal Banking Solution from Infosys | 29 February, 2024 | User: DS4638 | 60130 | Menu Shortcut: | Go

Collateral Maintenance - Term Deposits

Function : Modify
Collateral ID: GUN386445

General	<input type="checkbox"/> Receipt and Payment	<input type="checkbox"/> Fee	Particulars
Drawing Power Contribution INR 1,00,000.00 CCY INR INDIAN RUPEE Collateral Group <input type="text"/> Margin Pcnt. 0.000000 Status Select Debit A/c. for Fees <input type="text"/> Last Valuation Date <input type="text"/>			Collateral Code * DEPO Collateral Class DEPOSIT 01A PLEDGE OF BANK'S TERM L Ceiling Limit per Linkage * INR 1,00,000.00 Loan to Value Pcnt. 100.000000 Asset Code <input type="text"/>

Submit Validate Cancel

- GO TO PARTICULARS TAB. CLICK "WITHDRAWL" AS YES AND SELECT VALID REASON CODE USING SEARCHER.

Finacle Universal Banking Solution

Not secure | https://mpgbuatfinxweb.boirb.net:37000/SSO/ui/SSOLogin.jsp

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

Menu | Show Memo Pad | Background Menu | CCY Converter

Universal Banking Solution from Infosys | 29 February, 2024 | User: DS4638 | 60130 | Menu Shortcut: | Go

Collateral Maintenance - Term Deposits

Function : Modify
Collateral ID: GUN386445

General	<input type="checkbox"/> Receipt and Payment	<input type="checkbox"/> Fee	Particulars
Withdraw <input checked="" type="radio"/> Yes <input type="radio"/> No Reason Code WIDRW Lodged Date 05-01-2024 Review Date <input type="text"/> Due Date <input type="text"/> Deposit A/c. ID * 601345110005144 DNM No. <input type="text"/> Full Benefit <input type="radio"/> Yes <input checked="" type="radio"/> No CIF ID 002345232 Lien Amt. INR 1,30,000.00			Value Indicator N Withdrawn Date 29-02-2024 Received Date <input type="text"/> Balance Apportionable INR 0.00 Apportioned Value INR 1,30,000.00 Notes <input type="text"/>

Submit Validate Cancel

3. CLICK ON SUBMIT BUTTON.

The screenshot shows the Finacle Universal Banking Solution interface. The browser address bar displays the URL: <https://mpgbuatfinxweb.boirrb.net:37000/SSO/ui/SSOLogin.jsp>. The user is logged in as DS4638. The interface shows a message: "Record modified successfully. Collateral ID - GUN386445". Below the message is an "OK" button. The bottom of the screen shows the Windows taskbar with the search bar and various application icons.

NOTE-NOW USER HAS TO VERIFY RECORD.

4. INVOKE THE MENU SELECT FUNCTION CODE AS V-VERIFY AND ENTER COLLATERAL ID (TYPE WILL BE AUTO FILLED).

The screenshot shows the Finacle Universal Banking Solution interface. The browser address bar displays the URL: <https://mpgbuatfinxweb.boirrb.net:37000/SSO/ui/SSOLogin.jsp>. The user is logged in as PG3121. The interface shows the "Collateral Linkage Maintenance" section. The "Function" dropdown is set to "V - Verify" and the "Type" dropdown is set to "D - Deposits". The "Collateral ID" field is filled with "GUN386445". There is a "Go" button and a "Clear" button. The bottom of the screen shows the Windows taskbar with the search bar and various application icons.

5. CLICK ON GO BUTTON AND VISIT ALL FIELDS.

The screenshot shows the Finacle Universal Banking Solution interface. The browser address bar displays the URL: <https://mpgbuatfinxweb.boirrb.net:37000/SSO/ui/SSOLogin.jsp>. The user is logged in as PG3121, and the solution is CoreServer. The date is 29 February, 2024, and the time zone is IST. The menu bar includes options like Menu, Show Memo Pad, Background Menu, and CCY Converter. The main form is titled "Collateral Maintenance - Term Deposits" and includes fields for Function (Verify), Collateral ID (GUN386445), and various collateral details. The form is divided into sections: General, Receipt and Payment, Fee, and Particulars. The General section contains fields for Drawing Power Contribution (INR 0.00), CCY (INR INDIAN RUPEE), Collateral Group, Margin Pcnt. (0.000000), Status (Select), Debit A/c. for Fees, and Last Valuation Date. The Particulars section contains fields for Collateral Code (DEPO), Collateral Class (DEPOSIT), Collateral Limit per Linkage (INR 1,00,000.00), Loan to Value Pcnt. (100.000000), and Asset Code. The form has buttons for Submit, Validate, Cancel, and View Audit.

6. CLICK ON SUBMIT BUTTON.

The screenshot shows the Finacle Universal Banking Solution interface after the submission of the collateral maintenance form. The browser address bar displays the URL: <https://mpgbuatfinxweb.boirrb.net:37000/SSO/ui/SSOLogin.jsp>. The user is logged in as PG3121, and the solution is CoreServer. The date is 29 February, 2024, and the time zone is IST. The menu bar includes options like Menu, Show Memo Pad, Background Menu, and CCY Converter. The main form is titled "Collateral Linkage Maintenance" and displays a success message: "Record verified successfully. Collateral ID - GUN386445". The form has an OK button.

NOW COLLATERAL ID IS DELETED.

[NOTE: IN CASE OF LATDR/ OD271 USER HAVE TO DELETE COLLATERAL THEN ONLY USER IS ABLE TO CLOSE TD A/C OF WHICH COLLATERAL IS CREATED]

IN THIS CASE TD A/C IS 601345110005144. NOW TESTING A/C CLOSURE. HCAACTD.

Finacle Universal Banking Solutio

Not secure | https://mpgbuatfinxweb.boirb.net:37000/SSO/ui/SSOLogin.jsp

User: PG3121 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

Menu | Show Memo Pad | Background Menu | CCY Converter

Finacle

Universal Banking Solution from Infosys

29 February, 2024 | User: PG3121 | 60130 | Menu Shortcut: | Go

Account Closure - Deposit Accounts

Function * Z - Close

A/c. ID * 601345110005144

Closure Value Date * 29-02-2024

Withdrawal Amt. (Principal) * INR 1,30,000.00

Go Clear

Finacle Universal Banking Solutio

Not secure | https://mpgbuatfinxweb.boirb.net:37000/SSO/ui/SSOLogin.jsp

User: PG3121 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

Finacle

Universal Banking Solution from Infosys

29 February, 2024 | User: PG3121 | 60130 | Menu Shortcut: | Go

A/c. Closure - Deposit A/c's

Function Close

A/c. ID 601345110005144 INR 60130 PAWAN KUMAR MADANLAL YADAV

Closure Value Date 29-02-2024

Withdrawn Amt. (Principal) INR 1,30,000.00

A/c. Information	Closure Details	Closure Exceptions
<div>User Information Messages</div> <div>W0352 - A preclosure of deposit account has occurred.</div>		
<div>General Details</div> <div><div>CIF ID 002345232 PAWAN KUMAR MADANLAL YADAV</div><div>Scheme Code TD451 DOHRA LABH JAMA YOJANA</div><div>A/c. Status A</div><div>Pending Sls. No</div><div>Opened Status</div><div>Clear Bal. INR 1,30,000.00 Credit</div><div>Float Bal. INR 0.00 Credit</div><div>Lien Amt. INR 0.00</div><div>Closed Date 29-02-2024</div><div>Loan A/c. ID</div><div>Mode of Operation</div><div>Freeze Details 001</div><div>Closed Status</div><div>Unclear Bal. INR 0.00 Credit</div><div>Reserved for Clg. INR 0.00</div><div>A/c. Open Date 05-01-2024</div><div>Value Date 05-01-2024</div></div>		
<div>Term Deposit Specific Details</div> <div><div>Spl. Category</div><div>Maturity Date 05-01-2026</div><div>Deposit Amt. INR 1,30,000.00</div><div>Maturity Value INR 1,50,090.13</div></div>		
<div>Lock In Period Details</div> <div>Lock In Period (MMM/DDD) 0 / 0</div>		

[Int. Flow Inquiry](#)
[Part Closure Inquiry](#)
[Denomination Details](#)

Submit Cancel