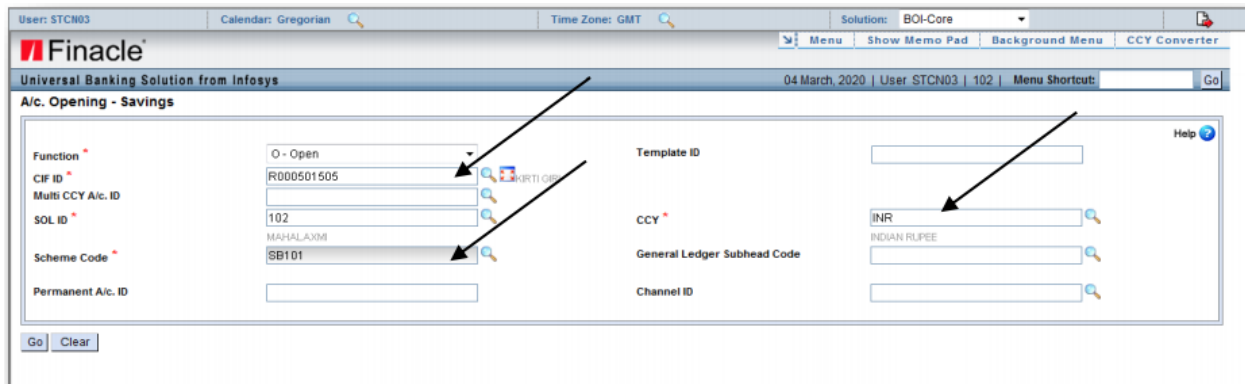


## HOAACSB

### 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)



## 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 of 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).

**Finacle®**  
Universal Banking Solution from Infosys

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

**A/c. Opening - Savings**

Function: Add  
A/c. ID: 004741582 KAPIL PATEL SO PREM NARAYAN PA  
CIF ID: 12050 - SAVING BANK  
CCY: INR  
Scheme Code: SB101 - BACHAT JAMA YOJANA

☐ MIS Codes ☐ Payment System ☐ Other Details ☐ EFD Parameters ☐ Document Details ☐ Account Limits

☐ General Details ☐ Interest Details ☐ Scheme Details ☐ Nomination Details ☐ Related Party Details

**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:   
Cash Debit Limit Exception: 10,00,000.00  
Cash Credit Limit Exception: 1,00,000.00  
Clearing Exception Limit (Dr.): 9,99,99,99,99,999.99  
Clearing Exception Limit (Cr.): 9,99,99,99,99,999.99  
Transfer Exception Limit (Dr.): 9,99,99,99,99,999.99  
Transfer Exception Limit (Cr.): 9,99,99,99,99,999.99  
Channel Level Code:   
A/c. Report Code: 00000

**Native Language Details**

Preferred Language Code: INFENG  
Name in Preferred Language:

**Other Fields:**

Ledger No.:   
Turnover Details: ☐ Yes ☒ No  
Staff ID: 4001  
Relative Staff ID:   
Preferential Calendar Base: G - Gregorian Calendar  
Statement Frequency: Select  Week   
Day  Date  Holiday   
Dispatch Mode: N - No Dispatch  
Next Print Date: 29-02-2024  
Enable Pass Sheet Frequency at Related Party: ☐ Yes ☒ No  
Allow Sweeps: ☐ Yes ☒ No  
Appl. Ref. ID:   
Allow A/c. Exemption for CCY Transaction Report: ☐ Yes ☒ No  
Collect Charges: ☒ Yes ☐ No  
Notes:   
Relative to Staff: ☒ Yes ☐ No  
A/c. Statement: P - Pass Book  
Additional Calendar Base: ☐ Hijri ☒ None  
Local Calendar: ☐ Yes ☒ No  
Mode of Operation:   
Contact Phone No.:   
ECS Enabled: ☐ Yes ☒ No  
Reason for Exemption Status Change:

Submit Validate Cancel

Cash Debit Limit Exception	10,00,000.00	Cash Credit Limit Exception	1,00,000.00
Clearing Exception Limit (Dr.)	9,99,99,99,99,999.99	Clearing Exception Limit (Cr.)	9,99,99,99,99,999.99
Transfer Exception Limit (Dr.)	9,99,99,99,99,999.99	Transfer Exception Limit (Cr.)	9,99,99,99,99,999.99
Channel Level Code		A/c. Report Code	00000
Ledger No.	0	Collect Charges	<input checked="" type="radio"/> Yes <input type="radio"/> No
Turnover Details	<input checked="" type="radio"/> Yes <input type="radio"/> No	Notes	
Staff ID	4001	Relative to Staff	<input checked="" type="radio"/> Yes <input type="radio"/> No
Relative Staff ID		A/c. Statement	<b>S - Statement</b>
Preferential Calendar Base	G - Gregorian Calendar	Additional Calendar Base	<input type="radio"/> Hijri <input checked="" type="radio"/> None
Statement Frequency	M - Monthly <input type="radio"/> Week <input type="radio"/>	Local Calendar	<input type="radio"/> Yes <input checked="" type="radio"/> No
Day	31 <input type="radio"/> N - Next Day <input type="radio"/>	Mode of Operation	
Select		Contact Phone No.	
Dispatch Mode	Select	ECS Enabled	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> None
Next Print Date	29-02-2024	Reason for Exemption Status Change	
Enable Pass Sheet Frequency at Related Party	<input type="radio"/> Yes <input checked="" type="radio"/> No	Name in Preferred Language	
Allow Sweeps	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Appl. Ref. ID			
Allow A/c. Exemption for CCY Transaction Report	<input type="radio"/> Yes <input checked="" type="radio"/> No		
<b>Native Language Details</b>			
Preferred Language Code	INFENG		

Submit Validate Cancel

## ➤ 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.**

<b>Finacle</b>		Menu Show Memo Pad Background Menu CCY Converter	
Universal Banking Solution from Infosys		13 September, 2024   User VS1699   04500   Menu Shortcut: Go	
<b>A/c. Opening - Savings</b>			
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		
<b>General Details</b>		<b>Interest Details</b>	
<b>Interest Details</b>		<b>Scheme Details</b>	
<b>Pay Interest</b>		<b>Collect Interest</b>	
<input checked="" type="radio"/> Yes <input type="radio"/> No		<input type="radio"/> Yes <input checked="" type="radio"/> No	
Credit Interest Pcnt. Min./Max.	0.000000 0.000000	Min./Max. Debit Interest Pcnt.	0.000000 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			
Interest Credit A/c. ID			
Interest Rate Code	SBGEN SAVINGS GENERAL INTERI	A/c. Pegged	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Relative
Pegging Review Date		Pegging Frequency (MMDD)	
Interest Calculation Frequency (Cr.)	Select Week	Next Interest Calculation Date (Cr.)	
Day Date Holiday			
Interest Calculation Frequency (Dr.)	Select Week	Next Interest Calculation Date (Dr.)	
Day Date Holiday			
Interest Compounding Frequency (Dr.)	N - No Compounding	Credit Interest Compounding Frequency	N - No Compounding
Debit Compounding Rest Indicator	<input type="radio"/> Month End <input type="radio"/> A/c. Opening Date <input checked="" type="radio"/> None	Credit Compounding Rest Indicator	<input type="radio"/> Month End <input type="radio"/> A/c. Opening Date <input checked="" type="radio"/> None
Apply Discounted Interest Rate for Debit	<input type="radio"/> Yes <input checked="" type="radio"/> No	Waive Min. Interest	<input type="radio"/> Yes <input checked="" type="radio"/> No
Rule Code for Interest Comparison			
APY	0.000000	APYE	0.000000
<b>Tax Details</b>		<b>Withholding Tax Level</b>	
Tax Category	N - No Tax	Withholding Tax Pcnt.	A - A/c. Level
Withholding Tax Floor Limit			
Withholding Tax Borne By	<input checked="" type="radio"/> None <input type="radio"/> All <input type="radio"/> Principal A/c. Holder Only		
Tax Deducted at Source Operative A/c. ID			

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

## ➤ 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
- 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 | Menu | Show Memo Pad | Background Menu | CCY Converter

**Finacle**  
Universal Banking Solution from Infosys

04 March, 2020 | User: STCN03 | 102 | Menu Shortcut: | Go

**A/c. Opening - Savings**

Function: Add  
A/c. ID: R000501505 KIRTI GIRI  
CIF ID: 26004 - SB A/Cs - GEN  
General Ledger Subhead Code: 26004 - SB A/Cs - GEN  
CCY: INR  
Scheme Code: SB101 - SAVING BANK GENERAL

☐ MIS Codes ☐ Payment System ☐ Other Details ☐ EFD Parameters ☐ Document Details ☐ Account Limits

☐ General Details ☐ Interest Details ☐ Scheme Details ☒ Nomination Details ☐ Related Party Details

Registration No.

**Nomination Details**  
Add Record 1 of 1

CIF ID	R000504947	Relationship	<input type="text"/>
Nominee Name	SHIVANSHU PARASHAR	Address Line 2	4,SHYAM MARG,OM SHIV COLONY
Address Line 1	173,MID,PARASHRAM	City	ALWAR
Address Line 3		Country	IN
State	DL	Nominee Minor	<input type="radio"/> Yes <input checked="" type="radio"/> No
Postal Code	302012	Nomination Pct.	
Birth Date	29-08-1998		

Guardian Name  Guardian Code

Address Line 1  Address Line 2

Address Line 3  City

State  Country

Postal Code  Record ☐ Del.

**Witness Details**

Witness 1 Name	<input type="text"/>	Address Line 1	<input type="text"/>
Address Line 2	<input type="text"/>	Address Line 3	<input type="text"/>
City	<input type="text"/>	State	<input type="text"/>
Country	<input type="text"/>	Postal Code	<input type="text"/>
Witness 2 Name	<input type="text"/>	Address Line 1	<input type="text"/>
Address Line 2	<input type="text"/>	Address Line 3	<input type="text"/>
City	<input type="text"/>	State	<input type="text"/>
Country	<input type="text"/>	Postal Code	<input type="text"/>

**Language Preference**

Preferred Language Code  Nominee Name in Preferred Language

Guardian Name in Preferred Language

Submit Validate Cancel

**[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 | 04560 | Menu Shortcut Go

**A/c. Opening - Savings**

Function Add  
 A/c. ID 103712139 NITIN MANDLOI  
 CIF ID 12050 - SAVING BANK

General Ledger Subhead Code 12050 - SAVING BANK

CCY Scheme Code INR  
 SB101 - SAVINGS BANK GENERAL

☐ MIS Codes ☐ Payment System ☐ Other Details ☐ EFD Parameters ☐ Document Details ☐ Account Limits

General Details Interest Details Scheme Details ☐ Nomination Details ☒ Related Party Details

Record 2 of 2

**Add**

Relation Type \* Select  
 Statement Frequency Select Week  
 Day Date Holiday  
 Dispatch Mode N - No Dispatch  
 Payment system message frequency Select Week  
 Day Date Holiday  
 Message Type Select  
 CIF ID  
 Title \*  
 Name \*  
 Address Type  
 Address Line 2  
 City  
 Country  
 Phone No. Type  
 Telex No.  
 Email ID Type  
 Start Date 13-09-2024  
 Amt. 0.00

Relation Code  
 Next Pass Sheet Print Date 13-09-2024  
 Designation Code  
 Next Payment System Print Date  
 Receiving Bank Identifier  
 Interim Transaction Report (942) required ☐ Yes ☒ No  
 Address Line 1 \*  
 Address Line 3  
 State  
 Postal Code  
 Phone No.  
 Fax No.  
 Email ID  
 End Date  
 Notes

CIF ID  
 Title \*  
 Name \* SHIVRAM  
 Address Type  
 Address Line 2  
 City  
 Country  
 Phone No. Type  
 Telex No.  
 Email ID Type  
 Start Date 13-09-2024  
 Amt. 0.00

Interim Transaction Report (942) required ☐ Yes ☒ No  
 Address Line 1 \* INDORE  
 Address Line 3  
 State  
 Postal Code  
 Phone No.  
 Fax No.  
 Email ID  
 End Date  
 Notes

### ➤ 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 13 September, 2024 | User: VS1699 | 04500 | Menu Shortcut: Go

**A/c. Opening - Savings** Add

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

CCY: INR  
 Scheme Code: SB101 - SAVINGS BANK GENERAL

General Details: ☐ MIS Codes ☐ Payment System ☐ Other Details ☒ EFD Parameters ☐ Nomination Details ☒ Related Party Details ☐ Account Limits

FFD Scheme code \*

Auto Sweep \* ☐ Yes ☒ No

Sweep Out Deposit Period (MMDDDD)

Sweep Out when Balance Above

Interest Rate Code

Repay Instruction

Location Code

Autorenewal

Autorenewal Period (MMDDDD)

Autorenewal Scheme

Link to Operative A/c. ☐ Yes ☒ No

Master A/c. No.

Next Sweep Out Date 13-09-2024

Repay A/c. ID

General Ledger Subhead Code \*

Sweep Out in Multiples Of

Sweep Out Frequency

Ledger No.

Safe Custody ☒ Yes ☐ No

Print Receipt ☐ Yes ☒ No

Tax Category

Max. Renewal Allowed

Autorenewal General Ledger Sub Head

Autorenewal Interest Table

Autoclosure ☐ Yes ☒ No

Max. Sweep out Amt.  0.00

- 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: 045810110001864**

SOL ID: 04580 PIPLIYAHANA  
 CIF ID: 004741582 KAPIL PATEL SO PREM NARAYAN PATEL  
 CCY Code: INR  
 Scheme Code: SB101 BACHAT JAMA YOJANA

General Ledger Subhead Code: 12050 SAVING BANK

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

**END OF DOCUMENT**