



# Madhya Pradesh Gramin Bank

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

## SOP-HOAACSB

### Opening of KCC account

#### Menu option – HOAACSB

1. Function – Mandatory field – Select from dropdown – O-Open.
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)

The screenshot shows the Finacle interface for opening a savings account. The 'Function' dropdown is set to 'O-Open'. The 'CIF ID' field contains '004751096' and is associated with a contact named 'ABHISHEK DEEPAK'. The 'SOL ID' field contains '04580' and is associated with 'PIPLIYAHANA'. The 'Scheme Code' field contains 'CC351'. The 'CCY' field is set to 'INR' (Indian Rupee). The 'General Ledger Subhead Code' field is also set to 'INDIAN RUPEE'. At the bottom left, there are 'Go' and 'Clear' buttons.

## 2.2 KCC Account Opening – General Details

### Function Navigation of the Selected Function General Details

Universal Banking Solution from Infosys

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

A/c. Opening - Savings

Function Add  
A/c. ID 004751096 ABHISHEK DEEPAK  
CIF ID 49020 - CASH CREDIT  
General Ledger Subhead Code

CCY INR  
Scheme Code CC351 - KISAN CREDIT CARD

MIS Codes Payment System Other Details FFD Parameters Document Details Account Limits

General Details Interest Details Scheme Details Nomination Details Rejected Party Details

**Customer Details**

**General**

A/c. Name \* ABHISHEK DEEPAK  
A/c. Opening Date \* 29-02-2024  
Charge Level Code 00

Location Code \* 720

Customer Relationship A/c. Manager PB2118

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  
Channel Level Code

Ledger No. Turnover Details (Yes) No

Staff ID

**Staff ID**

Relative Staff ID  
Preferential Calendar Base G - Gregorian Calendar  
Statement Frequency M - Monthly Week Day 01 N - Next Day Select  
Dispatch Mode N - No Dispatch

Next Print Date 29-02-2024  
Enable Pass Sheet Frequency at Related Party (Yes) No  
Allow Sweeps  
Appl. Ref. ID  
Allow A/c. Exemption for CCY Transaction Report \* (Yes) No

**Native Language Details**

Preferred Language Code INFENG

A/c. Short Name \* ABHI  
Product Type

A/c. Manager ID PB2118

Cash Credit Limit Exception 10,00,000.00  
Clearing Exception Limit (Cr.) 9,99,99,99,99,99,99  
Transfer Exception Limit (Cr.) 9,99,99,99,99,99,99  
A/c. Report Code 00000

Collect Charges  
Notes  
Relative to Staff (Yes) No

Relative to Staff (Yes) No  
A/c. Statement \* S - Statement  
Additional Calendar Base Hijri None  
Local Calendar Yes No

Mode of Operation \* 001 SELF  
Contact Phone No.  
ECS Enabled (Yes) No None  
Reason for Exemption Status Change

Submit Validate Cancel

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

### Interest Details

2.3 KCC Bank Account Opening – Interest Details User has 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 HAS TO VISIT THIS DETAIL AND ENTER NEXT INTEREST CALCULATION DATE (Dr.).**

2.4 KCC Bank Account Opening – Scheme Details User to visit the ‘Scheme Details Tab.’ after successful submission of the ‘General Details’ and ‘Interest Details’

User can select or enter valid values for these fields.

**Scheme Details Tab-** Enter Sanction Limit, Debt Acknowledge Date, Expiry Date, credit file no. ,maximum allowed limit.

A/c. ID CIF ID General Ledger Subhead Code	004751096 ABHISHEK DEEPAK 49020 - CASH CREDIT	CCY Scheme Code	INR CC351 - KISAN CREDIT CARD																																
<input type="checkbox"/> MIS Codes	<input type="checkbox"/> Payment System	<input type="checkbox"/> Other Details	<input type="checkbox"/> EFD Parameters																																
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Account Limits Tab - Enter Sanction date, Expiry date, document date, review Date. Select Sanction Level, sanction authority, enter Limit Ref No, Select Drawing Power Indicator and enter drawing power.

Function	Add	CCY	INR																																										
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Related Party Tab - Enter the co- applicant / guarantor details if any.

## MIS Codes Tab - Enter required MIS Codes.

User: STCNS3    Calendar: Gregorian    Time Zone: IST    Session: PO-Cross    Items: Show Item Pad | Background Web | CSV Converter  
31 March 2020 | User: STCNS3 | 102 | Home Shared

A/c: Opening - Savings    Function: Add  
A/c. ID: CIF ID: R000501505 KIRTI G/R    CCY: Scheme Code: INR  
General Ledger Subhead Code: [REDACTED]

General Details		Interest Details	Scheme Details	Nomination Details	Document Details	Related Party Details	Account Limits
<input checked="" type="checkbox"/> MIS Codes	<input type="checkbox"/> Payment System	<input type="checkbox"/> Other Details	<input type="checkbox"/> EFO Parameters	<input type="checkbox"/> Nomination Details	<input type="checkbox"/> Document Details	<input type="checkbox"/> Related Party Details	<input type="checkbox"/> Account Limits
Subsidiary Code:	[REDACTED]	Subsidiary Code:	[REDACTED]				
Description Code:	[REDACTED]	Borrower Category:	[REDACTED]				
Purpose of Advance:	[REDACTED]	Mode Of Advance:	[REDACTED]				
Advance Type:	[REDACTED]	Nature of Advance:	[REDACTED]				
Business Line Cover Code:	[REDACTED]	Industry Type:	[REDACTED]				
<b>Free Codes</b>							
Free Code 1:	[REDACTED]	Free Code 2:	[REDACTED]				
Free Code 3:	[REDACTED]	Free Code 4:	[REDACTED]				
Free Code 5:	[REDACTED]	Free Code 6:	[REDACTED]				
Free Code 7:	[REDACTED]	Free Code 8:	[REDACTED]				
Free Code 9:	[REDACTED]	Free Code 10:	[REDACTED]				
<b>IAS Parameters</b>							
IAS Classification Code:	[REDACTED]	Hedged Account:	<input type="radio"/> Y - Yes <input checked="" type="radio"/> N - No				
Used for Netting Off:	<input type="radio"/> Y - Yes <input checked="" type="radio"/> N - No						
Free Text:							
<input type="button" value="Submit"/> <input type="button" value="Validate"/> <input type="button" value="Cancel"/> <input type="button" value="Format"/>							

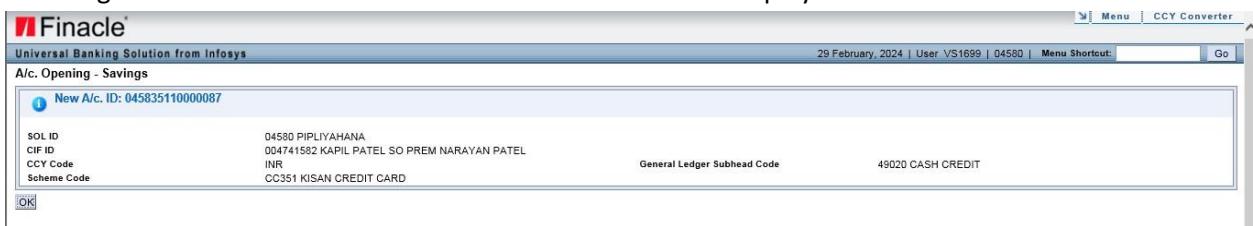
Document Details – Documents Collected from Customer can be entered.

User: STCNS3    Calendar: Gregorian    Time Zone: IST    Session: PO-Cross    Items: Show Item Pad | Background Web | CSV Converter  
31 March 2020 | User: STCNS3 | 102 | Home Shared

A/c: Opening - Current    Function: Add  
A/c. ID: CIF ID: R000501505 KIRTI G/R    CCY: Scheme Code: INR  
General Ledger Subhead Code: [REDACTED]

General Details		Interest Details	Scheme Details	<input checked="" type="checkbox"/> Nomination Details	<input checked="" type="checkbox"/> Document Details	<input type="checkbox"/> Related Party Details	<input type="checkbox"/> MIS Codes
<input type="checkbox"/> Payment System	<input checked="" type="checkbox"/> Other Details	<input type="checkbox"/> EFO Parameters	<input type="checkbox"/> Nomination Details	<input checked="" type="checkbox"/> Document Details	<input type="checkbox"/> Related Party Details	<input type="checkbox"/> MIS Codes	<input type="checkbox"/> Account Limits
<input type="button" value="Add"/> <input type="button" value="Delete"/> Record 1 of 1							
Document Code *	<input type="text" value="AVC OPENING DOCUMENT"/> <input type="button" value="Browse"/>						
Due Date *	<input type="text" value="04-03-2010"/>						
Notes:	<input type="text" value="Del."/>						
Record:	<input type="checkbox"/> Del.						
<b>Free Text</b>							
Free Text 1:	<input type="text"/>						
Free Text 2:	<input type="text"/>						
Free Text 3:	<input type="text"/>						
Free Text 4:	<input type="text"/>						
Free Text 5:	<input type="text"/>						
Free Text 6:	<input type="text"/>						
Free Text 7:	<input type="text"/>						
Free Text 8:	<input type="text"/>						
Free Text 9:	<input type="text"/>						
Free Text 10:	<input type="text"/>						
<input type="button" value="Submit"/> <input type="button" value="Validate"/> <input type="button" value="View Document List"/> <input type="button" value="Cancel"/>							

On clicking Submit button account number will be created and displayed.



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

**END OF DOCUMENT**