



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)

Finacle
Universal Banking Solution from Infosys
29 February, 2024 | User: VS1699 | 04580 | Menu Shortcut: | Go

A/c. Opening - Savings

Function *	O - Open	Template ID	
CIF ID *	004751096	CCY *	INR
Multi CCY A/c. ID	04580	General Ledger Subhead Code	INDIAN RUPEE
SOL ID *	PIPLIYAHANA	Channel ID	
Scheme Code *	CC351		
Permanent A/c. ID			

Go Clear

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
 CCY: INR
 Scheme Code: CC351 - KISAN CREDIT CARD

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

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.): 9,99,99,99,99,999.99
 Transfer Exception Limit (Dr.): 9,99,99,99,99,999.99
 Channel Level Code:
 Ledger No.: 0
 Turnover Details: ☒ Yes ☐ No
 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: ☐ Yes ☒ No
 Appl. Ref. ID:
 Allow A/c. Exemption for CCY Transaction Report: ☐ Yes ☒ No

A/c. Short Name: ABHI
 Product Type:
 A/c. Manager ID: PB2118
 Cash Credit Limit Exception: 10,00,000.00
 Clearing Exception Limit (Cr.): 9,99,99,99,99,999.99
 Transfer Exception Limit (Cr.): 9,99,99,99,99,999.99
 A/c. Report Code: 00000
 Collect Charges: ☒ Yes ☐ No
 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:
 Name in Preferred Language:
 Preferred Language Code: INFENG

Submit | Validate | Cancel

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).

Interest Details

2.3 KCC Bank Account Opening – Interest Details Use r t o 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.).**

The screenshot shows the 'Interest Details' form with the following fields and values:

- Pay Interest:**
 - Pay Interest: ☒ Yes ☐ No
 - Credit Interest Pnt. Min./Max.: 0.000000 / 0.000000
 - Customer Preferential Interest (Cr.): 0.000000
 - A/c. Credit Preferential Interest: 0.000000
 - Channel Preferential Interest (Cr.): 0.000000
 - Interest Credit A/c.: S - Original A/c.
 - Interest Debit A/c. ID:
 - Interest Credit A/c. ID:
 - Interest Rate Code: KCCIN
 - Pegging Review Date: KCC FIXED INT SLAB CODE
 - Interest Calculation Frequency (Cr.): Select Week
 - Day: Date Holiday
 - Interest Calculation Frequency (Dr.): Select Week
 - Day: 31 P - Previous da
 - Interest Compounding Frequency (Dr.): N - No Compounding
 - Debit Compounding Rest Indicator: ☐ Month End ☐ A/c. Opening Date ☒ None
 - Apply Discounted Interest Rate for Debit: ☐ Yes ☒ No
 - Rule Code for Interest Comparison:
 - APY: 0.000000
- Collect Interest:**
 - Collect Interest: ☐ Yes ☒ No
 - Min./Max. Debit Interest Pnt.: 0.000000 / 0.000000
 - Customer Preferential Interest (Dr.): 0.000000
 - A/c. Debit Preferential Interest: 0.000000
 - Channel Preferential Interest (Dr.): 0.000000
 - Interest Debit A/c.: S - Original A/c.
 - A/c. Pegged: ☐ Yes ☒ No ☐ Relative
 - Pegging Frequency (MM/DD):
 - Next Interest Calculation Date (Cr.):
 - Next Interest Calculation Date (Dr.): 30-09-2024
 - Credit Interest Compounding Frequency: N - No Compounding
 - Credit Compounding Rest Indicator: ☐ Month End ☐ A/c. Opening Date ☒ None
 - Waive Min. Interest: ☐ Yes ☒ No
 - APYE: 0.000000
- Tax Details:**
 - Tax Category: N - No Tax
 - Withholding Tax Floor Limit:
 - Withholding Tax Borne By: ☒ None ☐ All ☐ Principal A/c. Holder Only
 - Tax Deducted at Source Operative A/c. ID:
 - Withholding Tax Level: A - A/c. Level
 - Withholding Tax Pnt.:

Buttons: Submit, Validate, Cancel

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: 004751096 ABHISHEK DEEPAK
 CIF ID: 49020 - CASH CREDIT
 General Ledger Subhead Code: 49020 - CASH CREDIT
 CCY Code: INR
 Scheme Code: CC351 - KISAN CREDIT CARD

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

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

Scheme Details

Cheque Allowed: ☒ Yes ☐ No
 Print Nominee: ☒ Yes ☐ No
 Cheques Provided by Bank: ☒ Yes ☐ No
 Recover Fee for Cheque Issue: ☒ Yes ☐ No
 Return Paid Cheque: ☒ Yes ☐ No
 Sanction Limit: 5,00,000.00
 Paid Cheque Return Frequency: Select [v] Week [v]
 Day [v] Date [v] Holiday [v]
 A/c. Health Code: 11
 Interest Advance Notice Days: 0
 A/c. Min. Bal. Indicator: ☒ Scheme ☐ A/c.
 Sweep In Min. Bal.: 0.00

Nomination: ☐ Yes ☒ No
 Cheque Validity Period (MM/DD): 0 / 0
 Debit Balance Limit: 0.00
 Max. Allowed Limit: 0.00
 Expiry Date: [v]
 Credit File No.: [v]
 Debt Acknowledgement Date: 29-02-2024
 Customer Health Code: 11 STANDARD REGULAR
 A/c. Min. Balance: 0.00
 Interest Method (Dr.): E - EOD Clear Balance [v]
 Closure Notice Period (MMM/DDD): 0 / 0

Notice Savings Bank Account Parameters
 Withdrawal Notice Period (MMM/DDD): 0 / 0
 Withdrawal Frequency Start Date: [v]

Transferred A/c. Details
 Interest Amt.: 0.00
 Min. Balance Amt.: 0.00
 Last Debit Interest Compounded Till: [v]
 Ad Hoc Provisioned Amt.: [v]

Debit/Credit: ☐ Debit ☐ Credit ☒ None
 A/c. Balance: [v]
 Provisioned Amt.: [v]

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.

A/c. Opening - Savings
 Function: Add
 A/c. ID: 004751096 ABHISHEK DEEPAK
 CIF ID: 49020 - CASH CREDIT
 General Ledger Subhead Code: 49020 - CASH CREDIT
 CCY Code: INR
 Scheme Code: CC351 - KISAN CREDIT CARD

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

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

Sanction Limit

Sanction Limit: 0.00
 Sanction Date: [v]
 Limit Penal Days (Months/Days): [v]
 Penal Interest Start Date: [v]
 Review Date: [v]
 Sanction Authority: [v]
 Normal Interest Rate: [v]
 Margin Interest Rate: [v]
 Customer Debit Preferential: 0.000000
 Drawing Power Indicator: Select [v]
 Limit ID: [v]
 Drawing Power: 0.00
 DACC Limit Absolute: 0.00
 DAFA Limit Absolute: 0.00
 A/c. Recalled: ☒ Yes ☐ No
 Security Description: [v]

Limit Level Interest: ☒ A/c. Level Interest ☐ Limit Level Interest
 Margin Interest: [v]
 Expiry Date: [v]
 Document Date: [v]
 Sanction Level: [v]
 Limit Ref. No.: [v]
 Penal Interest Rate: [v]
 A/c. Debit Preferential: 0.000000
 Drawing Power Pent.: [v]
 DACC Limit Pent.: 0.000000
 DAFA Limit Pent.: 0.000000
 Notes: [v]

Related Party Tab - Enter the co- applicant / guarantor details if any.

MIS Codes Tab - Enter required MIS Codes.

The screenshot shows the 'MIS Codes' tab in the Finacle system. The header includes 'A/c. Opening - Savings', 'Function', 'A/c. ID', 'CIF ID', and 'General Ledger Subhead Code'. The main area is divided into several sections: 'General Details', 'Interest Details', 'Scheme Details', 'Nomination Details', 'Document Details', and 'Related Party Details'. The 'Document Details' section is highlighted, showing fields for 'Document Code', 'Due Date', 'Notes', 'Record', 'Free Text 1' through 'Free Text 10', 'Received Date', 'Expiry Date', 'Scan Details', and 'Free Text 11' through 'Free Text 20'. The 'Document Code' field is populated with 'A/C OPENING DOCUMENT'. The 'Due Date' field is populated with '04-03-2010'. The 'Record' field is set to 'Del.'. The 'Scan Details' field is set to 'V - Scan Required'. The 'Free Text' fields are empty. The bottom of the screen has buttons for 'Submit', 'Validate', 'View Document Log', and 'Cancel'.

Document Details – Documents Collected from Customer can be entered.

The screenshot shows the 'Document Details' tab in the Finacle system. The header includes 'A/c. Opening - Current', 'Function', 'A/c. ID', 'CIF ID', and 'General Ledger Subhead Code'. The main area is divided into several sections: 'General Details', 'Interest Details', 'Scheme Details', 'Nomination Details', 'Document Details', 'Related Party Details', and 'MIS Codes'. The 'Document Details' section is highlighted, showing fields for 'Document Code', 'Due Date', 'Notes', 'Record', 'Free Text 1' through 'Free Text 10', 'Received Date', 'Expiry Date', 'Scan Details', and 'Free Text 11' through 'Free Text 20'. The 'Document Code' field is populated with 'A/C OPENING DOCUMENT'. The 'Due Date' field is populated with '04-03-2010'. The 'Record' field is set to 'Del.'. The 'Scan Details' field is set to 'V - Scan Required'. The 'Free Text' fields are empty. The bottom of the screen has buttons for 'Submit', 'Validate', 'View Document Log', and 'Cancel'.

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

The screenshot displays the 'Finacle' interface for 'Universal Banking Solution from Infosys'. The header includes a date of '29 February, 2024', a user ID of 'VS1699', and a branch code of '04580'. The main section is titled 'A/c. Opening - Savings' and shows a 'New A/c. ID: 045835110000087'. Below this, a table lists account details:

SOL ID	04580 PIPLIYAHANA	General Ledger Subhead Code	49020 CASH CREDIT
CIF ID	004741582 KAPIL PATEL SO PREM NARAYAN PATEL		
CCY Code	INR		
Scheme Code	CC351 KISAN CREDIT CARD		

An 'OK' button is located at the bottom left of the form.

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

END OF DOCUMENT