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)

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 ✓

ᵛDespatch Mode- Despatch Mode of statement has to be selected (Observation : This field is only valid when <mark>A/c statement field value is statement.</mark>

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).

<mark>Interest Details</mark>

<mark>2.3 KCC Bank Account Opening – Inte rest D et ails Use r t o select the 'Interes t Det ails T ab.'</mark> 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. <mark>USER HAS TO VISIT THIS DETAIL AND ENTER NEXT</mark> 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.

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.

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

MIS Codes Tab - Enter required MIS Codes.

Document Details – Documents Collected from Customer can be entered.

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

A/c. Opening - Savings

ℹ New A/c. ID: 045835110000087

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

OK

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

END OF DOCUMENT