



Madhya Pradesh Gramin Bank

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

HUF CIF SOP

NOTE -> FOR TIME BEING USER SHOULD USE SAVE OPTION DURING DATA FILLING, SO THAT IF LINK OR SERVER PROBLEM OCCURES THERE DATA GET SAVED

(TO GET CIF FROM SAVED STATUS FOLLOW POINT NO. 15)

1- CRM SERVER- CIF Retail > New Entity > Customer > GENERAL > BASIC INFO

ENTER ALL THE MANDATORY FIELDS [In case we want to SAVE the CIF, there are few mandatory fields which need to fill at first :- "Last Name", "introducer detail"]

CIF Retail > New Entity > Customer

General	Demographic	Psychographic	Other Bank and Credit Card
Basic Info Contact Identification Document Details Currency CoreInterface Household Group Details Tax Certification Details Additional Info			
General Details CIF ID Basel Profiling Required Personal Details Title * Middle Name Full Name Preferred Name * Gender * Father Name Date of Birth * Country of Birth Minor Indicator * Senior Citizen Non-resident Indicator * Turned Resident On Staff Indicator * Constitution Code *		Customer ID <input type="text"/> First Name * Last Name * Short Name * Alias Mother's Maiden Name Spouse Name City of Birth Minor Turned Major On Senior Citizen Applicable Date Turned Non-resident On Staff ID Primary SOL ID * 01150 IKLERA-DEWAS	
<small>* Title is mandatory. Please provide a valid value. * First Name is mandatory. Please provide a valid value. * Last Name is mandatory. Please provide a valid value. * Short Name is mandatory. Please provide a valid value.</small>			
<input type="button" value="Save"/> <input type="button" value="Submit"/> <input type="button" value="Close"/>		<input type="checkbox"/> Show Tip:	

Inacle
 Universal Banking Solution from Infosys

CIF Retail > New Entity > Customer

General	Demographic	Psychographic	Other Bank and Credit Card
Basic Info Contact Identification Document Details Currency CoreInterface Household Group Details Tax Certification Details Additional Info			
Staff Indicator * Constitution Code * Customer Type Status as on Segment * Risk Category * Health Code * Physical State Bank SWIFT Code Indicator Community * Customer Rating * Preference Code Sector Risk Profile Score Secure ID Add Instalment Details Region Credit Bureau Score		Staff ID Primary SOL ID * Customer Status * Sub-segment * Risk Category Date Priority Offline or Debit Limit Customer SWIFT Code PWO Rating Done On * Availed Trade Services * Sub-sector Risk Profile Expiry Date Charge Level Code Base CCY Customer Group * Tax Deducted at Source ID	
<small>* Title is mandatory. Please provide a valid value. * First Name is mandatory. Please provide a valid value.</small>			

2- ENTER 'CONSTITUTION CODE – 52 (JOINT FAMILIES-HUF)'

ENTER GENDER AS 'O' FOR HUF

- When we select **INTRODUCER STATUS** as 'staff or existing Customer' than to fill customer id of that 'staff or customer' follow the path:

ENTER LAST NAME (CLICK ON SEARCHER)- NEW PAGE WILL OPEN (ENTER CIF ID OF INTRODUCER) - SUBMIT- DOUBLE CLICK ON CIF ID (ALL THE DETAILS OF INTRODUCER GET AUTO FILLED)

3- GO TO CONTACT DETAILS

CONTACT- > ADDRESS- > ADD ADDRESS DETAILS

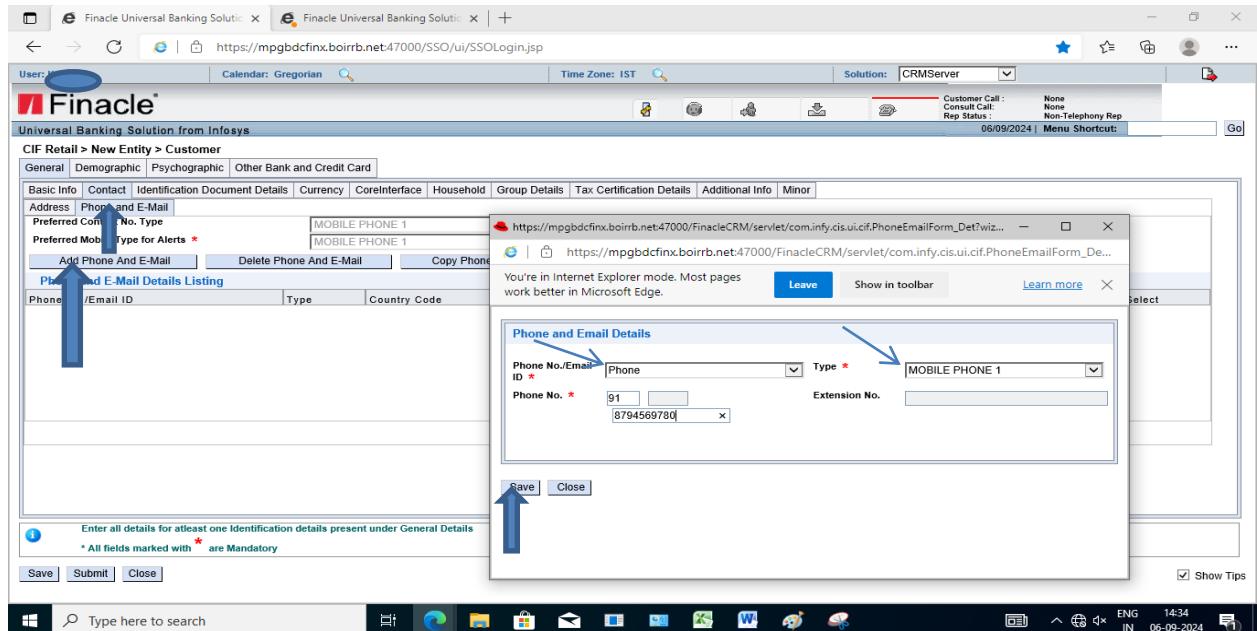
The screenshot shows the Finacle CRM interface for adding address details. The 'Address Type' dropdown is set to 'Mailing'. The 'Address Label' field contains 'Mailing'. Other fields include 'Address Format' (Free Text), 'Address Line 1', 'Address Line 2', 'City', 'Country', 'District', 'Address Valid From', 'Address Proof Received', 'Hold Mail Details' (Hold Mail Indicator), and 'Address Valid Till'.

- ENTER 'CITY / STATE / COUNTRY / DISTRICT NAME WITH *' EG. – TO SEARCH THE DISTRICT AS INDORE SEARCH AS SHOWN– “INDORE*” AND CLICK ON SEARCHER, SELECT VALID DATA, THEN CLICK ON SAVE (ENTER VALID COMBINATION OF DISTRICT AND POSTAL CODE)

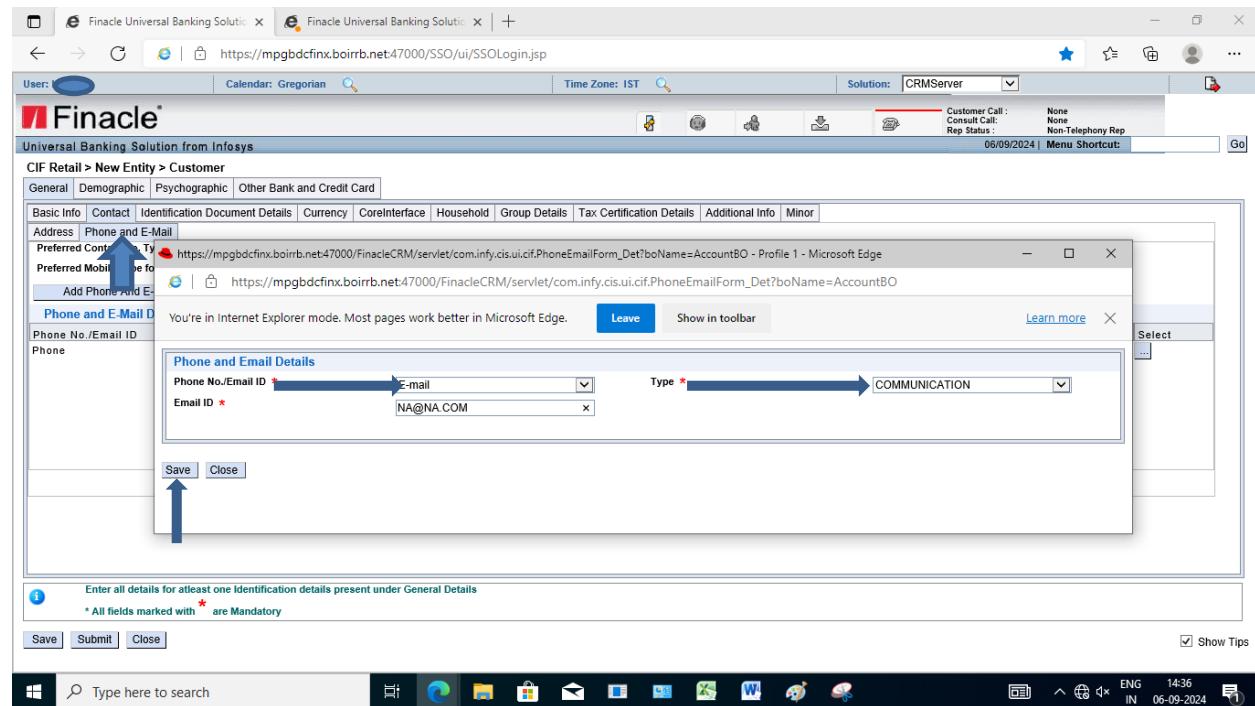
The screenshot shows the Finacle CRM interface for adding address details. The 'Address Type' dropdown is set to 'Mailing'. The 'Address Label' field contains 'INDORE*'. Other fields include 'Address Format' (Free Text), 'Address Line 1', 'Address Line 2', 'City' (IN INDIA JABALPUR), 'Country', 'District', 'Address Valid From', 'Address Proof Received', 'Hold Mail Details' (Hold Mail Indicator), and 'Address Valid Till'.

- 4- CLICK ON ‘PHONE AND E-MAIL’ TAB -> ADD PHONE AND E-MAIL-> PHONE NO. (PHONE)-> TYPE (MOBILE PHONE 1) 91 10 DIGIT MOBILE NO.

CLICK ON SAVE



- AGAIN CLICK ON ‘ADD PHONE AND E-MAIL -> PHONE NO. / E-MAIL ID (EMAIL) -> COMMUNICATION -> ENTER VALID EMAIL ID IF AVAILABLE (ELSE [NA@NA.COM](#))’
- CLICK ON SAVE.**



5- CLICK ON 'IDENTIFICATION DOCUMENT DETAILS'

- DOCUMENT TYPE – PAN-> ENTER PAN NO. OF HUF, WHOSE 4th CHARACTER IS H’-> CLICK ON SAVE

IF ‘PAN IS NOT AVAILABLE THEN ENTER FORM60’

CRM Solution - Profile 1 - Microsoft Edge
https://mpgbdcfinx.boirrb.net:47000/FinacleCRM/servlet/com.infy.cis.ui.cif.AccountDetWizard

You're in Internet Explorer mode. Most pages work better in Microsoft Edge.

Identification Document Details

Document Type *	PAN	Document Type Description	PAN CARD
Document Code *	PANR	Document Code Description	PAN CARD
Remarks		Scan Required	N
Mandatory Document	—Select—	Document Reference	EAVH2609P
Place of Issue	00218 INDORE	Country of Issue	IN INDIA
Issue Date	01/08/2024	Expiry Date	
Is Document Verified	—Select—	ID Issued Organization	—Select—

Save | Close

Enter all details for atleast one
* All fields marked with * are mandatory

- SELECT OTHER DOCUMENT TYPE -> ‘CBMKYC_POBA1’
THEN CLICK ON SAVE

CRM Solution - Profile 1 - Microsoft Edge
https://mpgbdcfinx.boirrb.net:47000/FinacleCRM/servlet/com.infy.cis.ui.cif.AccountDetWizard

You're in Internet Explorer mode. Most pages work better in Microsoft Edge.

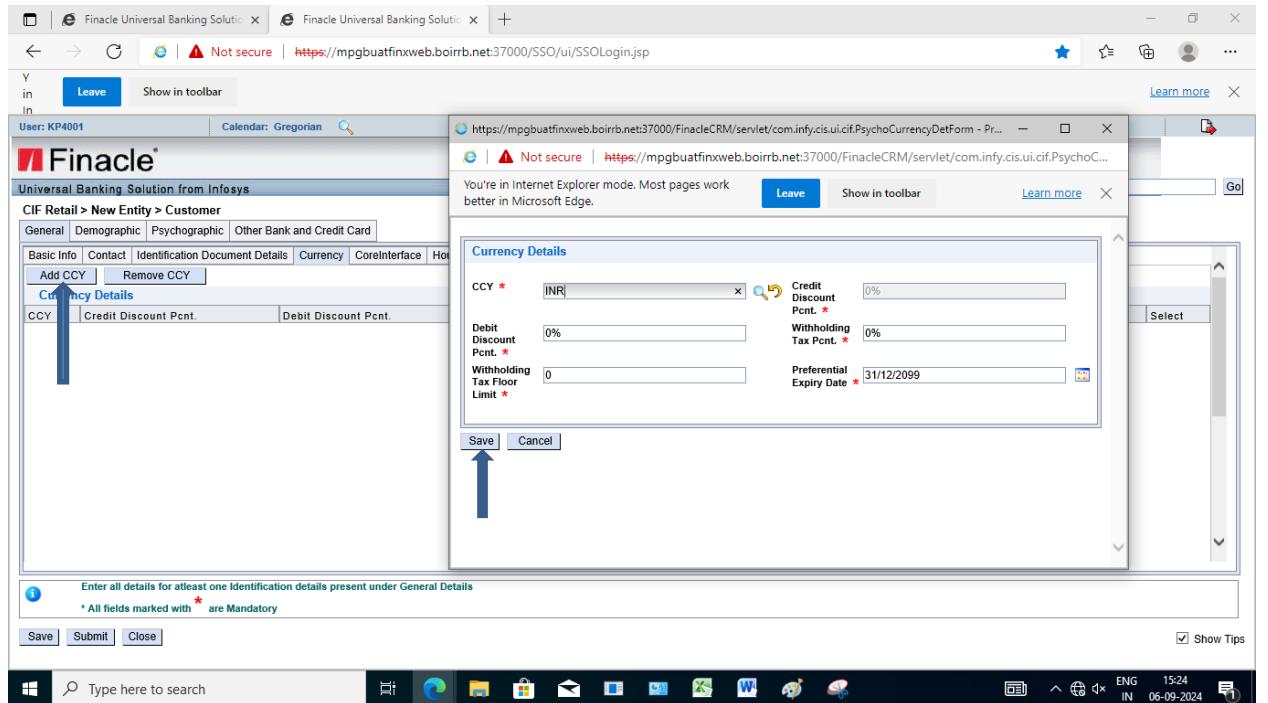
Identification Document Details

Document Type *	CBMKYC_POBA1	Document Type Description	PROOF OF BUSINESS ACTIVITY1
Document Code *	DOC11	Document Code Description	HUF LETTER
Remarks		Scan Required	—Select—
Mandatory Document	—Select—	Document Reference *	NA
Place of Issue	ADEG ADEG	Country of Issue	
Issue Date *	05/09/2024	Expiry Date	
Is Document Verified	—Select—	ID Issued Organization	—Select—

Save | Close

Enter all details for atleast one
* All fields marked with * are mandatory

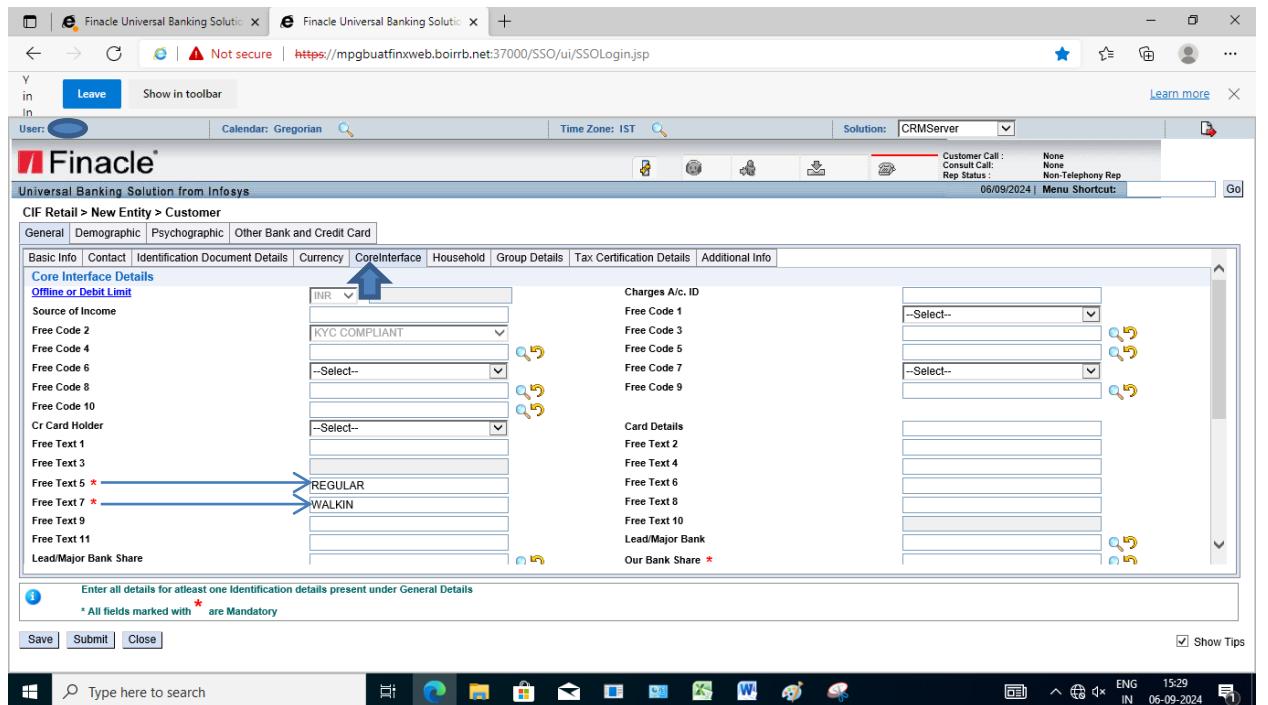
6- CLICK ON ‘CURRENCY’ TAB-> ADD CCY -> SAVE



7- CLICK ON ‘CORE INTERFACE’ TAB, ENTER

‘FREE TEXT 5’-> REGULAR

‘FREE TEXT 7’ -> WALKIN



8- CLICK ON 'TAX CERTIFICATION DETAILS-> FOREIGN A/C TAX REPORTING REQUIRED (N)'

9- CLICK ON 'ADDITIONAL INFO' TAB

ENTER DATE OF INCORPORATION/ FORMATION AND PLACE OF INCORPORATION/ FORMATION

10- NOW CLICK ON 'DEMOGRAPHIC' TAB

ENTER MANDATORY FIELDS

The screenshot shows the 'Demographic' tab selected in the top navigation bar. The form includes fields for Nationality, Residing Country, Marital Status, Non-resident Country Type, Mailing Preferred, Hold Mail Indicator, Emailing Preferred, Hold Mail From, Total Fund Base, Other Limits, Assets as on Date, Shareholder Indicator, Tax Deducted at Source Exemption Form Ref. No., Tax Exemption Start Date, Tax Rate Table Code, Remarks, Caste, Residing Since, Non-resident's Relative, Non-resident Relative Name, Phone Call preferred, Hold Mail Remarks, Preferred Contact Time, Hold Mail Till, Total Non-fund Base, Net Worth, Financial Year End (Month), Deposits, Tax Deducted at Source Exemption Submitted On, Tax Exemption End date, No Tax Recalculation Beyond Date, and Occupation.

11- CLICK ON 'DEMOGRAPHIC-> INCOME AND EXPENSE DETAILS' ENTER THE FIELDS

The screenshot shows the 'Income and Expense Details' section of the 'Demographic' tab. It includes fields for Income Details (Employment Type, Gross Income, Pro rata Monthly Incentive, Part-time Employment Income, Income from Investments, Estimated Value of All A/cs, Investment in Shares and Units, Source of Income, Monthly Disposable Income, Income Range From) and Expenses Details (Monthly Household Expenses, Monthly Loan Payment to Bank, Monthly Expense Commitments, Total Monthly Debt Service Amt). To the right, there are sections for Allowances not in Payslip, Interest Subsidy from Employer, Rental Income, Income from Other Sources, Income from Stocks or Mutual Funds, Total Household Income, Income Range To, Monthly Loan Payment, Monthly Third Party Loan Amt, Other Monthly Expenses, and Total Monthly Expenses.

12- CLICK ON 'PSYCHOGRAPHIC' TAB -> SELECT RELATION AS 'SOCIAL'-> CLICK ON 'ADD RELATIONSHIP'

The screenshot shows the 'Psychographic' tab selected. It displays relationship details between a customer (First Name: DEEPA, Last Name: KUSHWAH) and an entity (Bank Relation Type: CUSTOMER, Relationship with Entity: KARTA). The 'Social' relation is selected. Arrows point to the 'Social' dropdown menu and the 'Add Relationship' button. A message at the bottom states: '* All fields marked with * are Mandatory'. The status bar at the bottom right shows: ENG IN 11:07 16-09-2024.

13- SELECT 'BANK RELATION TYPE AS CUSTOMER -> CLICK ON CUSTOMER SEARCHER

The screenshot shows two windows side-by-side. The left window is a 'Social Relationship Details' form where 'Bank Relation Type' is set to 'CUSTOMER'. The right window is a 'Customer Search Results' dialog box displaying a single result for 'DEEPA' with CIF ID '004273231'. Both windows have a status bar at the bottom indicating they are in Internet Explorer mode.

14- ENTER CIF ID OF KARTA -> CLICK ON SUBMIT-> CIF ID DETAILS WILL APPEAR, DOUBLE CLICK ON CIF ID

The screenshot shows two windows side-by-side. The left window is the same 'Social Relationship Details' form as before. The right window is a 'Customer Search Results' dialog box. A blue arrow points from the 'CIF ID' field in the search dialog to the 'Submit' button. Another blue arrow points from the 'Submit' button to a table below. The table has one row for 'RATHOR' with a CIF ID of '002304482'. A double-headed vertical arrow is positioned between the 'CIF ID' field in the dialog and the 'CIF ID' column in the table.

15- SELECT RELATION AS 'KARTA' -> CLICK ON SAVE

Social Relationship Details

Bank Relation Type * CUSTOMER CUSTOMER : * 002304482

Relation * KARTA First Name DILIP

Last Name * RATHOR Gender M

Dependent -Select- Date of Birth 10/08/1990

Guardian -Select-

Save **Close**

* All fields marked with * are Mandatory

Save **Submit** **Close**

16- NOW CLICK ON 'SUBMIT'

User: KP4001 | Calendar: Gregorian | Time Zone: IST | Solution: CRMServer

Finacle® Universal Banking Solution from Infosys

CIF Retail > Entity Query

General

Community * HINDU PWO

Customer Rating * CRISIL CREDIT RATING 8 Rating Done On *

Preference Code CR-8

Sector -Select-

Risk Profile Score -Select-

Secure ID -Select-

Add Instalment Details -Select-

Region -Select-

Credit Bureau Score -Select-

Tax Deducted at Source Table * TDS02 INTT C

Customer Level Provisioning -Select-

Zakat Deduction -Select-

Preferred Communication Channel -Select-

Remarks -Select-

Delinquent Customer -Select-

Enable CRM Alerts * Y

Message from webpage

The General is submitted successfully. CIF ID: 103712052

OK

Islamic Banking Customer

Purge Allowed * Preferred Calendar

Preferred Locale * Default Channels for CRM Alerts *

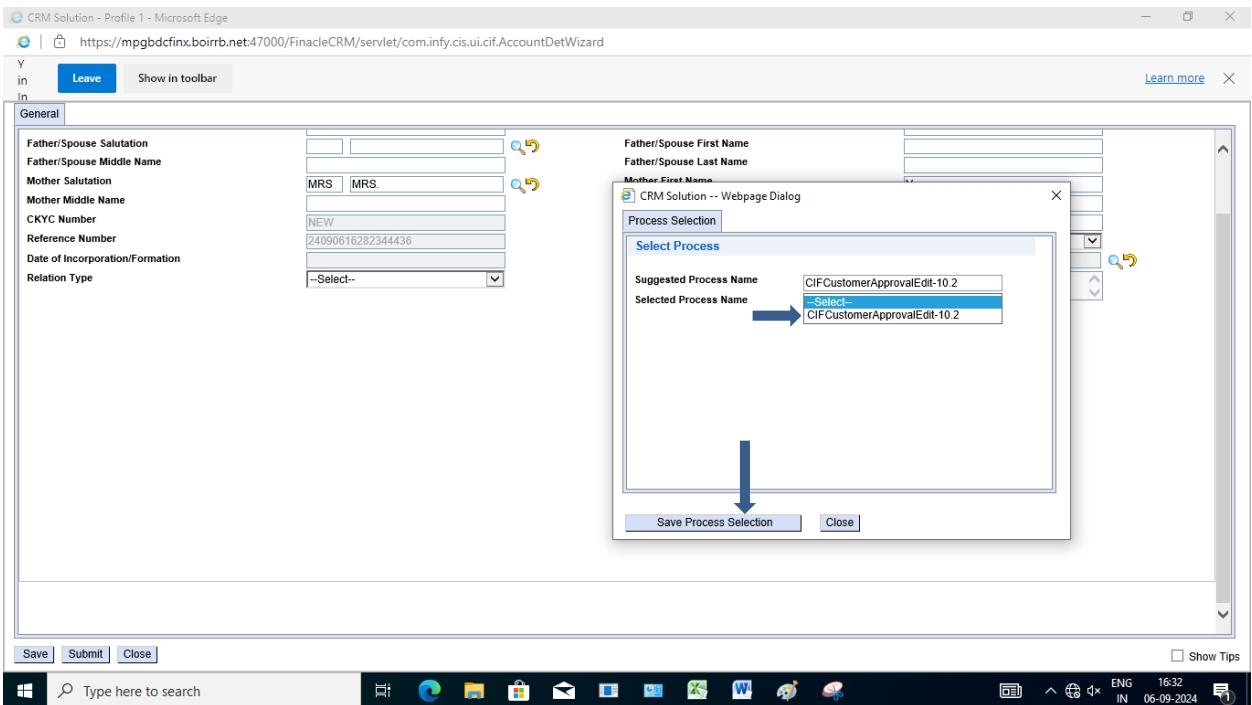
N N Ar_SA EMAIL SMS

Close

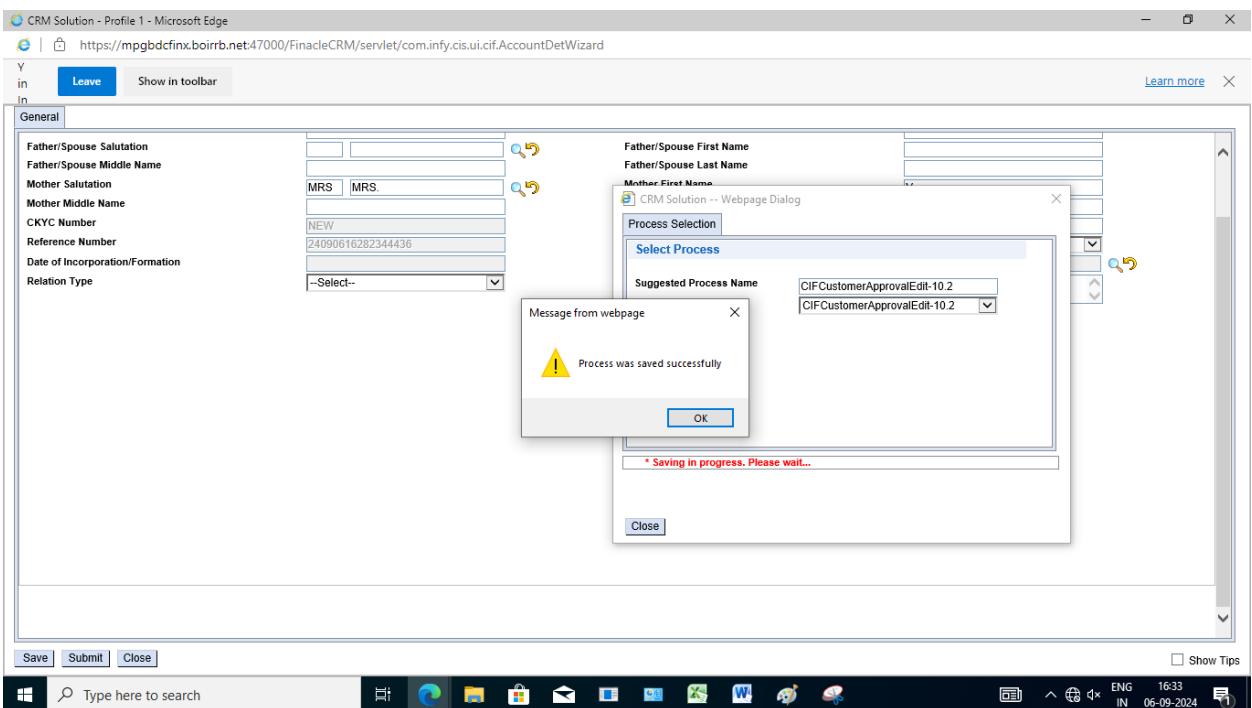
Show Tips

**17- MESSAGE WILL BE SHOWN AS 'GENERAL SUBMITTED SUCCESSFULLY'
CLICK ON OK. THAN WAIT TILL THE PROCESS SELECTION POP UP APPEARS.**

**18- NEW POP UP WILL APPEAR
SELECT 'SELECTED PROCESS NAME AS -> CIF CUSTOMER APPROVAL EDIT-10.2"
THEN CLICK ON 'SAVE PROCESS SELECTION'**



19- POP UP WILL APPEAR AS "PROCESS WAS SAVED SUCCESSFULLY"



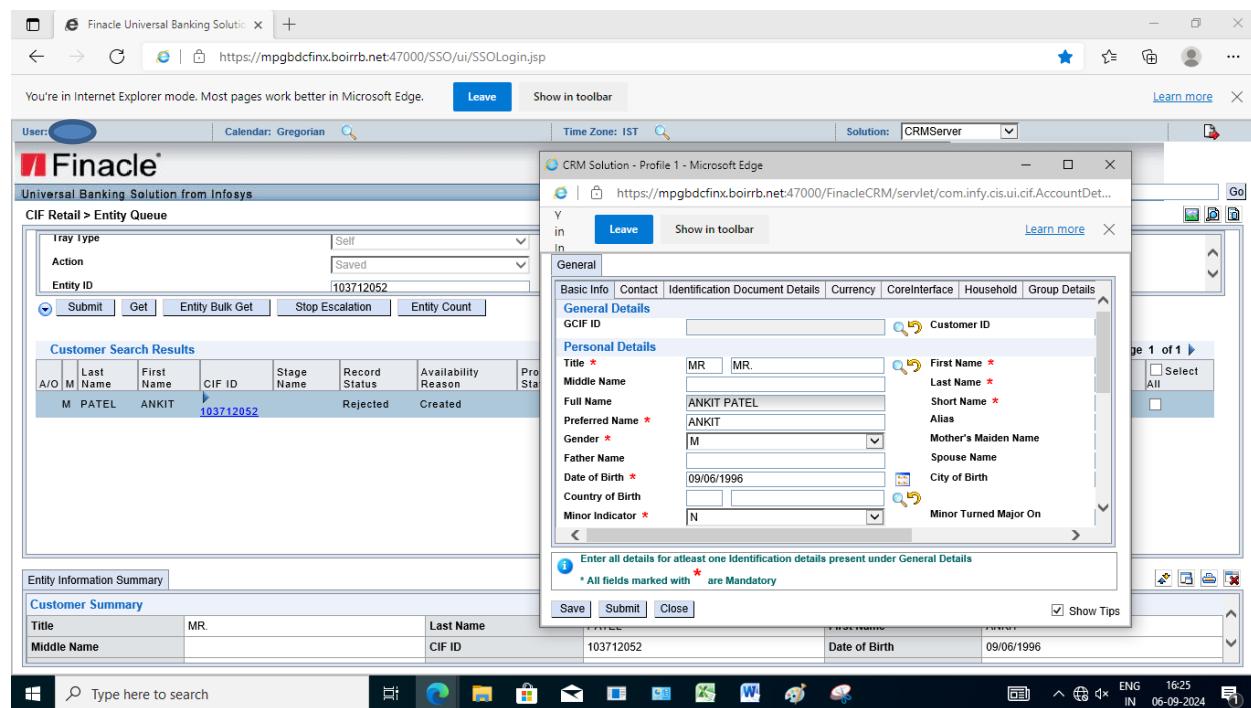
NOW THE CIF IS SUBMITTED AND MOVED TO BUSSINESS CENTER GROUP

Now the other user can verify

20- *IF USER CLICKED ON **SAVE** OPTION INSTEAD OF **SUBMIT** THEN THE CIF WILL MOVE TO HIS/HER SELF TRAY

IN THIS CONDITION HE/SHE USED TO FOLLOW THE BELOW PATH

- **CIF RETAIL-> ENTITY QUEUE-> ‘TRAY TYPE (SELF) -> ACTION (SAVED) -> ENTER ENTITY ID (CIF)-> CLICK ON SUBMIT**
- CUSTOMER DETAILS WILL APPEAR
- **RIGHT CLICK ON CIF -> EDIT -> GENERAL DETAILS -> NOW CLICK ON SUBMIT**



VERIFICATION OF CIF

21- VERIFIER USER FOLLOW THE PATH

CIF RETAIL -> ENTITY QUEUE -> 'TRAY TYPE (BUSINESS CENTER GROUP) -> ACTION (GENERAL BANKING) -> ENTER ENTITY ID (CIF)-> CLICK ON GET

NOW THE CIF HAS BEEN MOVED TO SELF TRAY OF VERIFYING USER

22- 'RETAIL CIF DETAILS' WILL APPEAR

The screenshot shows the Finacle Universal Banking Solution interface. The top navigation bar includes 'User: DR1856', 'Calendar: Gregorian', 'Time Zone: IST', 'Solution: CRMServer', and status information for 'Customer Call', 'Callout Call', and 'Rep Status'. The main content area is titled 'CIF Retail > Entity Queue'. It displays a table of 'Customer Search Results' with columns: A/O, M, Last Name, First Name, CIF ID, Stage Name, Record Status, Availability Reason, Process Status, Assigned By, Owner, Maker, Assigned To Representative, and Group Name. One row is highlighted for CIF ID 103712052, which corresponds to the details shown in the table above.

23- CLICK ON CIF ID

The screenshot shows the Finacle Universal Banking Solution interface with the URL 'https://mpgbdcfinx.boirrb.net:47000/SSO/ui/SSOLogin.jsp'. The main content area is titled 'CRM Solution - Profile 1 - Microsoft Edge'. A modal window titled 'Account Detail Wizard' is open, specifically the 'General Details' tab. It contains fields for Customer ID (103712052), Title (MR), Middle Name (PATEL), Full Name (ANKIT PATEL), Preferred Name (ANKIT), Gender (M), Father Name, Date of Birth (09/06/1996), Country of Birth, Minor Indicator, Senior Citizen, Non-resident Indicator, and Turned Resident On. Below the modal, there are tabs for 'Entity Information Summary' and 'Current Process Step', and a 'Customer Summary' table with columns: Title, Middle Name, Last Name, CIF ID, First Name, and Date of Birth. The table shows data for MR. PATEL, ANKIT, and 09/06/1996.

24- VISIT ALL PAGES ‘OR’ CHECK ALL DETAILS

THEN CLICK ON ‘CROSS-X’ OR CLOSE

The screenshot shows a Microsoft Edge browser window displaying the Finacle Universal Banking Solution. The main page title is "Finacle Universal Banking Solution". Below it, a sub-page title is "Universal Banking Solution from Infosys". The main content area is titled "CIF Retail > Entity Queue". A "Customer Search Results" table is present, showing one row for "ANKIT PATEL" with CIF ID "103712052". To the right of the search results is a detailed "Personal Details" form. A large blue arrow points upwards towards the close button in the top right corner of the main window.

25- CLICK ON ‘CURRENT PROCESS STEP’

The screenshot shows a Microsoft Edge browser window displaying the Finacle Universal Banking Solution. The main page title is "Finacle Universal Banking Solution". Below it, a sub-page title is "Universal Banking Solution from Infosys". The main content area is titled "CIF Retail > Entity Queue". A "Customer Search Results" table is present, showing one row for "ANKIT PATEL" with CIF ID "103712052". To the right of the search results is a detailed "Personal Details" form. A large blue arrow points downwards towards the "Current Process Step" link in the bottom navigation bar.

26- CLICK ON LINK 'APPROVAL :-PROCESS TIME'

The screenshot shows the Finacle Universal Banking Solution interface. At the top, there's a toolbar with various icons and a status bar indicating 'Customer Call : None', 'Consult Call : None', and 'Rep Status : Non-Telephony Rep'. Below the toolbar, the main title 'Finacle' and 'Universal Banking Solution from Infosys' are displayed. The page is titled 'CIF Retail > Entity Queue'. In the center, there's a search results grid for a customer named ANKIT PATEL (ID: 103712052). The grid includes columns for A/O, Last Name, First Name, CIF ID, Stage Name, Record Status, Availability Reason, Process Status, Assigned By, Owner, Maker, Assigned To Representative, and Group Name. A blue arrow points down from the 'Entity Queue' section to the 'Current Process Step' link, which is highlighted in red.

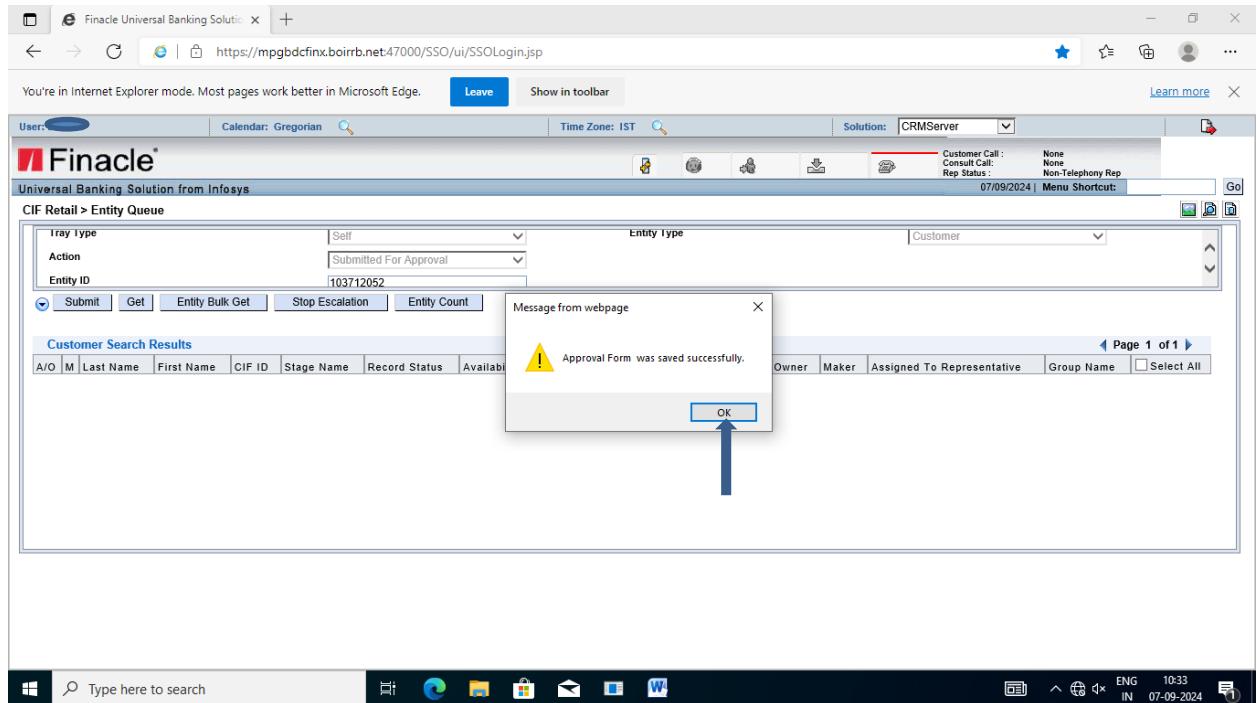
27- NEW PAGE WILL APPEAR AS 'APPROVAL FORM'

SELECT DECESION AS ' APPROVE / REJECT / CLOSE'

CLICK ON SAVE APPROVAL FORM

The screenshot shows the Finacle interface again, but now a modal dialog box is open over the main page. The dialog is titled 'Approval Form' and has a sub-section titled 'Decision'. It contains fields for Title (MR.), Last Name (PATEL), First Name (ANKIT), Date of Birth (09/06/1996), and a dropdown menu for 'Decision *' with options 'Approve', 'Close', and 'Reject'. Below the decision dropdown, there's a link 'View Audit Trail'. At the bottom of the dialog, there are two buttons: 'Save Approval Form' and 'Close'. A blue arrow points up from the 'Decision' dropdown to the 'Save Approval Form' button. The background of the main page shows the same Entity Queue results as the previous screenshot.

28- NOW THE CIF IS VERIFIED SUCCESSFULLY



- **NOW LINK THE CIF TO CORE SERVER BY MENU “HCCFM” [TILL THE TIME WE DO NOT GET CIF IN CORE FROM CRM BY HCCFM, WE WILL NOT BE ABLE TO OPEN ACCOUNTS OR PERFORM ANY OPERATION ON CIF]**