



बैंक ऑफ़ बड़ौदा  
**Bank of Baroda**  
India's International Bank

**Finacle**  
Transforming Banking

## Universal Banking Solution from Infosys

User ID

Password

Login

**Infosys**<sup>®</sup>

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# HANDBOOK ON FINACLE

BARODA APEX ACADEMY,  
GANDHINAGAR

# HANDBOOK

## FINACLE



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	<b>Finacle Handbook: Updated Up to 31.12.2019</b>	

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The Information contained in this handbook is general in nature and prepared for learning purpose only. This handbook should not be construed as substitute for the Guidelines/Circulars/Book of Instructions. All decisions should strictly be taken in accordance with the Guidelines specified in the Circulars/Book of Instructions/Manuals/SOPs etc. issued by the Bank from time to time. Query, if any, may be taken up with the concerned vertical."



# Foreword

I congratulate team Apex Academy for coming up with a new version of Hand Book of “Finacle”

The Handbooks are not substitutes for guidelines or Book of Instructions, but are a guiding material and serve as ready reckoner for day to day activities. They serve as a one-stop solution for all queries of a user/reader.

Finacle being a dynamic, risk prone and global spread activity, needs sustained upgradation both on part of contents i.e. this handbook as well as its users. Users, apart from taking advantage of this Hand Book, should also contribute for its continuous improvement.

I trust all those who were given the task of updation of this handbook have put in their efforts meticulously to make it a ready reckoner and solution document for all day to day queries in Finacle. However scope for improvement is always inevitable, as such the users are requested to share their valuable inputs with Apex team to make this handbook a ‘valuable asset’.

Pankaj M Jani

Head-Apex Academy &

I/c Chief Learning Officer

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## 1. OVERVIEW OF FINACLE

### Learning Outcome

- ✓ Introduction to Core Banking Solution and its features
- ✓ Overview of Finacle
- ✓ Finacle – LOGGING In/ OUT SSO
- ✓ User Maintenance

## 1. OVERVIEW OF FINACLE

### 1.1 Introduction

**Finacle is an integrated, web centric, enterprise banking system designed to provide the "e platform" for the global banking industry.**

This complete web-enabled solution is a centralized, multi-currency, multi-lingual, functionally Rich solution that addresses the retail and corporate banking requirements. Anywhere, AnytimeBanking is possible through Finacle.

This chapter discusses the structure of Finacle, process of logging into application, the function keys mapping and various terminology related to the application.

Let's first have a brief look at Core Banking Solution before introduction to the application.

### 1.2 What is a Core Banking Solution?

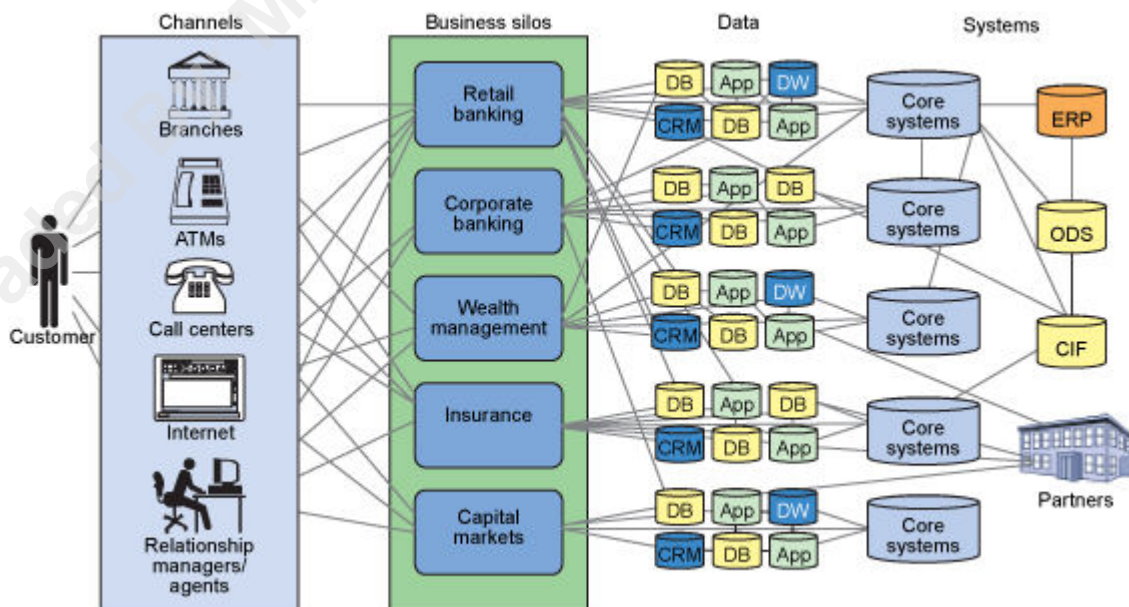
Core Banking Solutions(CBS)are the bank's centralised systems that are responsible for ensuring seamless workflow by automating the frontend and backend processes within a bank.

CBS enables single-view of customer data across all branches in a bank and thus facilitate information across the delivery channels. It enables banks to provide their customers with specific, targeted and tailored products and services at one place.

The convenience of core banking services enable customers to access all banking facilities from any of the bank branches across the country, regardless of which one is their home branch.

(CBS) facilitates banks to continually meet customer expectations while facing critical challenges revolving around profitability, compliance and more. CBS unifies processes, products, services and transactions.

Thus today CBS is the basic amenity any financial institution must deploy for streamlining their operations.



### 1.3 Features of CBS:

**Centralised Database:** The data of all the branches covered under the CBS will be stored at one place called Data Centre. In effect, it means that all the operations at the connected branches shall take place at one place i.e., Data Centre.

**Enhanced Security** features can be implemented as Server is located at one place and access control can be effectively managed on need to know basis.

**Back Office functions:** The branches which will be called Service Outlets (SOLs), Finacle Software will not need to take backup as the same will be done at Data Centre. Many of the back office functions will be handled at Data Centre only.

**Effective MIS:** As the data of all connected branches shall be located at one Centralised location, the MIS information can be extracted without the same being provided by branches. The branches can be spared the burden of providing information by way of returns/reports etc.

**Integration with Core Module:** Integration of CRM, Loans Originating System, e-Channel (various facilitates delivery channels like Internet Banking, ATMs etc.) with the Core Software.

### 1.4 Finacle – The journey begins:

**Finacle** is functionally rich and caters to almost all the facets of banking. Some of the salient features are as follows:

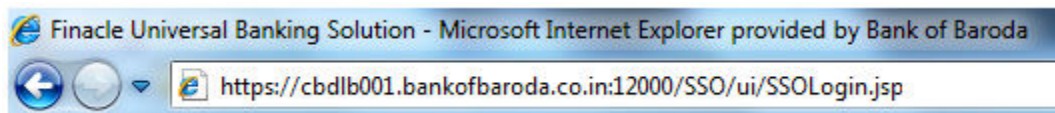
- Every customer of the branch is now a customer of the bank, as all the customers will have unique customer ID across the bank.
- Finacle encompasses all the retail functionalities like Savings, Current, Cash Credit, Overdraft, Term Deposits, Term Loans, and Safe Deposit Vault etc. The security features include Maker-Checker Concept, Audit Trail etc.
- Business can be leveraged to suit ever-changing needs like introduction of pooled accounts, commercial loans, loan syndication, multi-currency etc.
- Trade Finance module includes Inland/Foreign Bills, Documentary Credits, Guarantees, Remittances, shipment Credits and Forward Contracts.
- Customer Relationship Module (CRM) - Loans Originating System (LOS) supports initiating account opening process at the backend.
- E-Channel to support various delivery channels like Internet Banking, ATMs etc.

### 1.5 Logging Into Finacle:

For logging into system invoke a browser application like internet explorer and enter the URL in the address bar. URL stands for Uniform Resource Locator – a unique address given to an internet web page.

The user also needs to have a valid applications password of the user ID. If the password is found to be correct, the user is allowed to use the application after the system performs the fourteen security checks / updations connected with the user Id.

When the proper URL is entered into the address bar of the Internet Explorer, following login screen is displayed where the user has to enter User ID and Password.

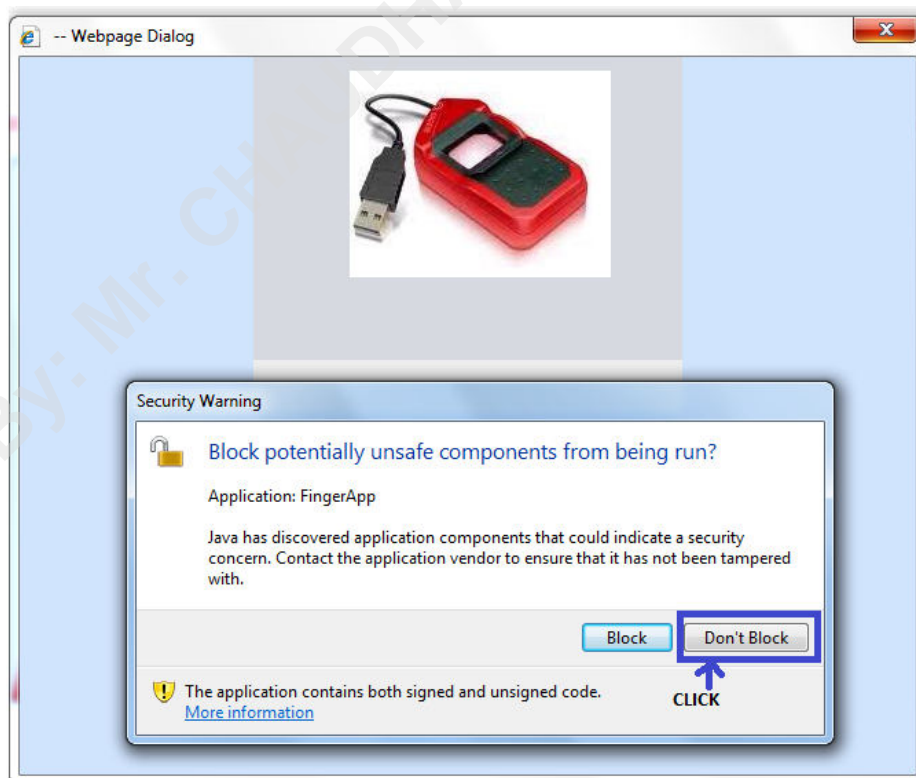


\*\*The userId and password are case sensitive.



After feeding userId and password system will prompt for Biometric verification.

Depending on security settings of the computer you are using you will be prompted with java warning indicating security concern.



\*\* Click on Don't Block button to proceed further.

Light of Biometric device is turned on attached to your PC.  
Put any of your fingers on the device till the light on the device is turned off.

After successful login you will be directed to the main application page

The screenshot displays the Finacle Universal Banking Solution interface. At the top, the Finacle logo and tagline "Universal Banking Solution from Infosys" are visible. Below this, a notification states "Your password will expire after 28 days". The interface is divided into sections for "Last Successful Login Information" and "Last Failed Login Information".

Last Successful Login Information			
Last login time	07-Aug-2018 11:54:39	Client machine	172.16.7.111
Last logout time	07-Aug-2018 11:35:26		

Last Failed Login Information			
Last login time	24-Jul-2018 17:36:09	Client machine	172.16.7.111

Account Information	
Account Expiry Date	31-12-2039

A modal dialog box titled "Message from webpage" is overlaid on the screen, displaying a warning icon and the text: "You will be redirected to your default application now." with an "OK" button.

If the user is a new user, who is logging into the application for the first time, then the system forces the user to change his / her password. Click on the button "OK" to continue. Once the "OK" button is clicked another screen will appear where user has to enter old password, new password and confirm new password.

The screenshot shows the "Change Credentials" page in the Finacle application. It features a "Change \*" section with a "Password" dropdown menu and "Go" and "Clear" buttons. Below this is a "Change Password" section with three input fields: "Old Password", "New Password", and "Confirm New Password". A detailed list of password requirements is provided at the bottom.

**Change Password**

Old Password

New Password

Confirm New Password

**Password should be**

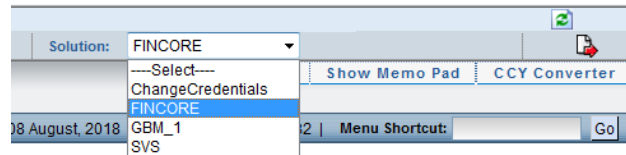
- Minimum 8 characters long
- Maximum 15 characters long
- Necessarily have any three of the following types:
  - 1.lower case alphabet
  - 2.upper case alphabet
  - 3.numeric
  - 4.special
- This new password should not be any of the previous 20 passwords.
- This new password can be changed only after 0 days.
- This new password will expire after 60 days.

The minimum requirements for the password should be:

1. Minimum 7 characters long
2. Maximum 17 Characters long
3. The password should necessarily have any three of the following types:
  - I. Lower or Upper Case Alphabet,
  - II. At least one Numeric Character and
  - III. At least one Special Character.
4. This new password should not be any of the previous 18 passwords.
5. This password can be changed only after 28 days.

6. This new password will expire after 60 days.

The user has to log out of the system and then login to the application with the new password. The user has to click on the Finacle Core banking button and once the user clicks on the core banking button then the following screen is displayed:



## Welcome to Finacle Core Banking

**\*\*NEVER USE THE BACK BUTTON ON THE BROWSER AFTER LOGGING IN. IT WILL TAKE YOU OUT OF THE LOGIN SESSION.**

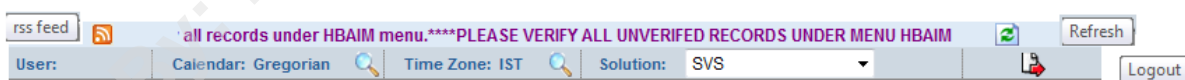
User should select the **MODULE** name from drop down to which one has to work on. For accessing to different operations within **SSO** framework the user should have been given access rights to Administration.

### The Background Menu

Click on the Background button on the top of the bar. The Background Menu as shown in the Screen below will be displayed. The user should enter the choice at the "Make or print a report generated. For quitting the Background Menu the user should click MENU Button on the top of the bar.

#### 1.6. Logging Out of the Application

To logout from the core application, click on the logout icon. When the user clicks the Logout button, then the system logs out of the core application. If the user wants to log out of SSO Login then the user has to click on to the logout icon on the top.



#### 1.7 SSO (Single Sign On) – (by data centre)

Single sign on framework enables the application users to access multiple applications through a single login id and password. All the login related validations happen in SSO. Single Sign on (SSO) framework enables application users of Finacle suite of products (Finacle Core and CRM) to log in once and get authenticated to each application for which the user has the valid user id and access permissions.

SSO being an authentication framework that works with unique user ID, would use only one schema and database even when each Finacle solution integrated in SSO could work with multiple schemas. Entity ID's would be stored in SSO database by the Finacle Installer as seed data. In SSO database, User would be mapped to an entity ID.

The sequence of processes is given below:

- ❖ Role Definition



- ❖ Password policy configuration
- ❖ User Creation
- ❖ Assigning of Roles to the users
- ❖ SSO profile creation
- ❖ Assigning Access rights to SSO administration and applications
- ❖ Creating user profile for the application
- ❖ Password changes for a user
- ❖ User id management (Resetting login attempts, login attempts and password changes)
- ❖ Report generation (Audit, User and Role based reports)

### 1) **Maintain Role details:**

Permissions can be defined for Role, User creation, Resource and Password configuration functions of SSO. This enables the user to define the privileges available to the user with the specified Role. Permissions can be defined for Role, User, Resource and Password configuration functions of SSO. The tabs available within Administration tab are dependent on these permissions. To get access to a specific tab at least one of the functions within each process should have been checked.

### 2) **Maintain User details:**

**Maintain Role details** Creation of user/Role/Resource can be done through SSO Admin only at data centre

**Maximum Inactive Time:** Specified in minutes. Maximum is 999 minutes. This is for specifying the idle time after which the user is automatically logged out of the system. Global Administrator: Yes/No.  
FEATURES:

- SSO profile for the users
- Password policy configuration
- Resource allocation to multiple applications User Profile management
- Toggling across multiple applications in a single SSO login session Verification process for creation/modification
- Report generation –Audit of activities, User and Role based Reports Default login page after successful login

## 1.8 USER MAINTENANCE (In FINCORE)

### **WORK CLASS**

Each user is associated with a work class. This work class is also associated with each of the menu option available in the application. Since this work class is associated both with the user and the menu, access rights for a particular person or category of persons can be decided using this feature. Different persons in the same category can be assigned with different responsibilities with reference to the application by assigning different work class.

### **ROLE PROFILE MANAGEMENT**

This enables the user to define the privileges available to the user with the specified Role. This is maintained in Role Profile Maintenance (HRPM) which is discussed in detail in Master Data. All the possible roles (e.g. manager, clerk etc.) in the bank are created using this menu option and are assigned to the user profiles. Access to the scheme types, scheme codes, GL sub head codes are specified here and also the images and currencies to which these roles should have access are specified. This is defined through the menu option HRPM.

System Administrator has the right to create ROLE ID for different user .Click on <Role Administration> to create new roles.

### **CAPTIVE**

The user with a captive status can access the data belonging to any service outlet but can put through his transactions on the accounts belonging to the SOL to which he is attached to.

### **FREE**

The free user can access the data belonging to all service outlets and put through transactions to accounts of all the SOLs. Accessing all menu options depends on whether the menu is free or not.

**\*\* Captive User** No Inter-SOL transactions  
No Inter-SOL transactions

**Free User** No Inter-SOL transactions  
Inter-SOL transactions allowed

### **USER ID VERIFICATION**

Once the user / Role has been created or modified, verification process is required for authentication of activity.

During first time login by the user the system forces the user to change the password.

### **CORE USER PROFILE CREATION**

This facility is available in case the User is created and given permission for Finacle core application Through SSO framework. For creation of user for Finacle Core application, the following set ups should be available:

- Employee record creation
- Role Profile creation
- Certain reference codes set up. (Work class like Manager, Clerk, and Officer etc.)

### **EMPLOYEE FILE MAINTENANCE**

The employee id is created using the menu option **HEFM** of Finacle Core and The employee ID created in EFM should also be present in SSO user list. One can access Finacle Core by clicking of Finacle Core tab

### **USER PROFILE CREATION –HUPM**

Any user who wants to log into the FINACLE CORE application should have a valid SSO user id. This user id is created using SSO Admin. And again same user has to be added in Finacle core through menu option **HUPM** of Finacle Core for access into core banking functionality

The creation and maintenance of the user record for Finacle core application is handled through the menu option HUPM of "Fincore". This record contains all the information on the user with regard to his/her branch, work class etc.

### **DELETING FROM FINACLE USER LOGIN - HSAC**

If the user accidentally/ forcefully closes the Finacle active window or system throws an error then the same user cannot login to the Finacle Core again and will show the message: "User already logged in".

Then another officer who has the access right can forcefully enable the login status by deleting the USER from the active list using the Menu **HSAC**.

**\*\*** In Finacle 10 user can re login without the use of HSAC, by confirming that he wants to re- logging by clicking the message on screen.

### **PROGRESS INDICATOR**

This is a small rectangle at the end that indicates the progress of the operation the system is currently performing.

### 1.9 FAVOURITES

Left side of the user menu is for favourites list. User can have the list of frequently used menu options in the favourites. Copy the menu option that is frequently used and paste the same in the favourite's list. Use **Ctrl+C** for copying and **Ctrl+V** for pasting in the favourites list.

<b>KEY MAPPING</b>	
<b>Actions</b>	<b>Feature Hot Keys</b>
Click (Maximum Usage)	Mouse
Go /OK/Accept	F4
Cancel /Back	F3
Signature	F9
Submit	F 10
Maximized Windows	F 11
Visit Particular Tab	Ctrl +Alt + Under lined alphabet

### 1.10 Very Important:

- Never use the back button on the browser after logging in, it will take you out of the logging session.
- Do not try to close the window by clicking on the top right corner "X" button. It will simply close the Internet Explorer window and will not log you out of the system. After this if you try to log in again it will give you a message "User already logged in".
- Do not try to close the applet window by clicking on the top right corner "X" button. It will not close the applet window. The same applies to any message window.
- Never close the browser without logging out of the application. By closing the browser you will not be logged out of the system and later login will not be possible without DBA intervention.

## 2. CUSTOMER MANAGEMENT

### Learning Outcome

- ✓ Opening a Retail CIF entity
- ✓ Opening a Corporate CIF entity
- ✓ Maintenance of Retail and Corporate CIF entity

## 2. CUSTOMER MANAGEMENT

### 2.1 OVERVIEW

When an individual starts a relationship with the bank by availing its products and or services, he is known as a CUSTOMER.

Finacle is a customer centric solution. All products and services offered in Finacle are built around the customer. The Customer Information File where all the information about the customer is stored. The information can be customer's basic data, segmentation, products & services offered to customer, customer preferences, financial details, related parties, assets and liabilities, interests, hobbies and so on. The data relating to these should have access through various backend. So, instead of capturing the information in multiple back end systems, it is maintained at a common CIF database in Customer Relationship Management module and linkage is provided to all the required back end systems.

Every individual (retail) and business (corporate) customer bears a unique identity signified as CIF ID. This gives a global flavour to conduct business transactions across geographies, systems, channels, products, at all times. This ID is created for the customer in the bank's database. This CIF ID is subsequently used by the Bank to provide all types of products and services to the customer. On creation of the CIF ID, the customers can perform banking transactions such as depositing money, availing loan, credit or debit card or any other product of the bank. The CIF system helps the bank to know the details of the individuals with whom they maintain certain relationship. CIF creation is about capturing the details of the individual / corporates, doing the required validations and storing it in the Bank's database for future reference. The whole bundle of customer- related information thus captured is available in the CIF module of the CRM.

The customers, based on whether they are individuals or business are referred to as either Retail or Corporates.

CUSTOMERS are two types –

1. **Retail** - The individuals or persons who form parclientele.
2. **Corporate** - The corporates or the businesses that form another segment of the Bank's clientele.

### 2.2 CIF ID

Customer Information File system, in FINACLE, stores all the customer related information, account information, preferences, segment, and profitability. Every individual (retail) and business (corporate) customer bears a unique identity signified as

CIF ID.

## 2.3 TERMINOLOGY

The individuals or corporate whose information is stored in the data base are known as "**ENTITIES**". The entities could be of the following types –

**CIF** –Customer Information File

**Entity** - Customer/Contact/Prospect/Non customer

**Customer** –Any entity who has one or more accounts with the bank and who is a MainAccount Holder in any of these accounts

**Prospect** –Entity for whom the bank is trying to sell its products and services

**Contact** –Related party of the customer (Introducer, Guarantor, Joint Holder, Letter of Authority holder etc.

**Non Customer** –Walk-in customer who requests for some bank services (Remittance request)

**Retail CIF** - Individual entities

Customer

Contact

Prospect

Non Customer

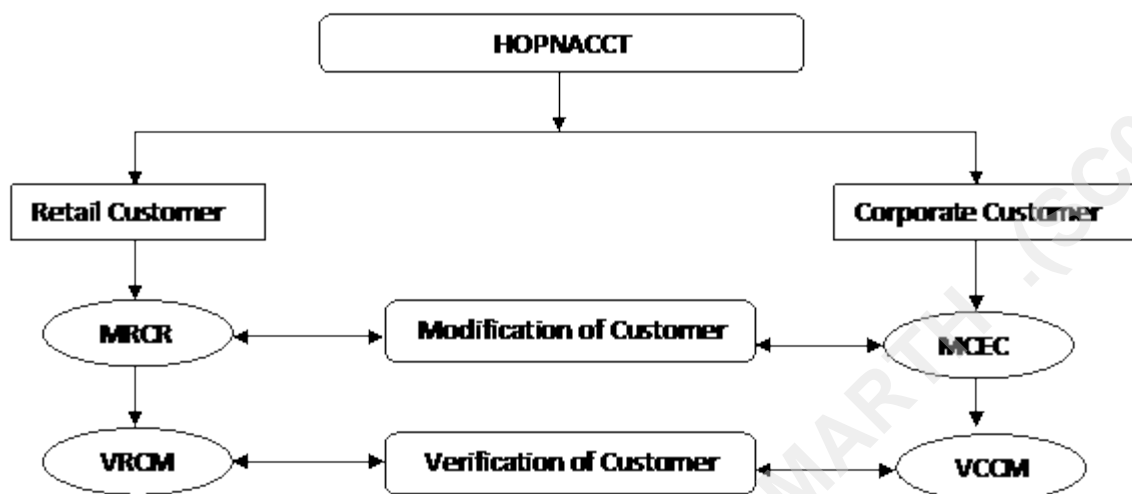
**Corporate CIF** - Corporate entities

Customer

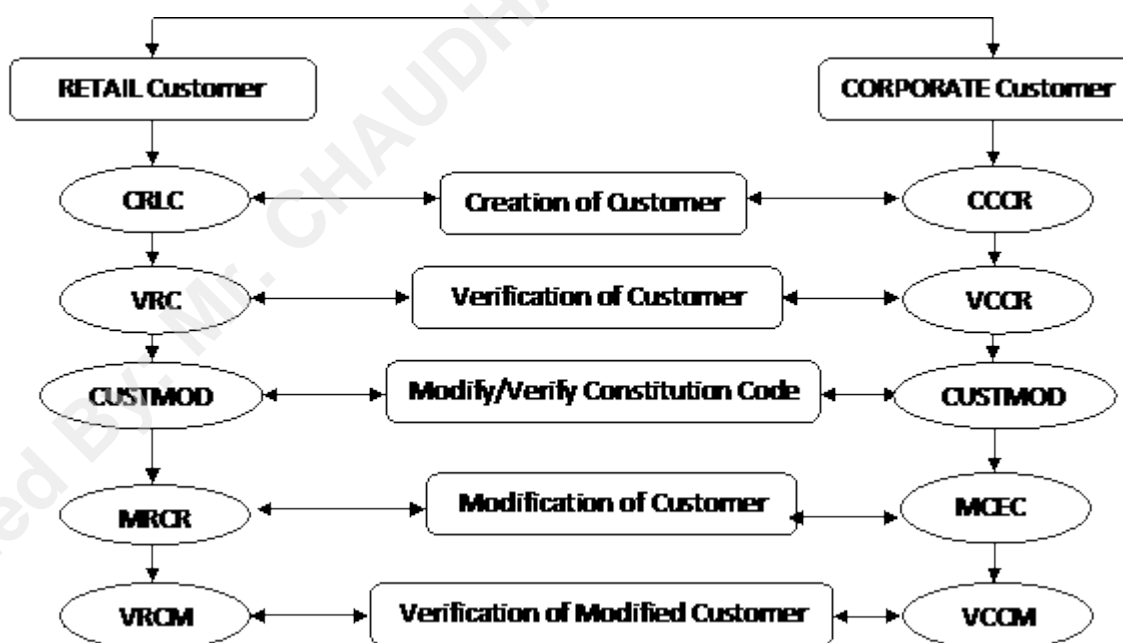
Prospect

Non Customer

### CIF – Customer Information File Creation



### CIF – Customer Information File Creation without HOPNACCT



## 2.3 CREATION OF CUSTOMER ID

It is required to create a Customer ID (CIF ID) before opening a customer account in Finacle Customer ID (CIF ID) is created through Menu option "CRLC".

### Steps for Creating a CIF ID :



Step No.	Activity	Relevant Key
1	Type " <b>CRLC</b> " in the menu shortcut option block of the Finacle Core User Menu and click on Go or press <Enter>. It will bring Create Retail Customer screen.	Click the ' <b>Go</b> ' / <b>&lt;Enter&gt;</b> or <b>F4 button</b>
2	Click and Select ' <b>ADD</b> ' /Modify/cancel/Perform Dedup search option in Function Mode whichever applicable	Click the ' <b>F4</b> '/'Go' button.
3	Please use ' <b>FINDCUST</b> ' before entering CIF details to avoid duplication of CIF Ids.	
4	Create Retail Customer detail screen with Function Add will appear.	
5	Fill in maximum available information in the given fields. The fields having red * by their side are mandatory and all are required to be filled in before click on submit.	
6	Pre defined data to be selected from search list by click on the button.	
7	Customer detail screen is having various Labels Viz., Basic details, Contact details, Additional details, Currency details, Guardian details and KYC details etc.	
8	Information in Basic details is to be filled in first. Enter the details of all the available/mandatory information in the screen	<b>Tab</b>
9	Information in Basic details – Tab- Document Type – LSTID – if Document code other than PANCARD i.e. R202 then system set TDS Code as TDS99 as PAN not available.	<b>Tab</b>
10	Enter the short name of the Customer. It will be useful in case of identifying a customer and making enquiry in the accounts when account number is not known.	<b>Tab</b>
11	If Date of Birth is minor, Guardian details will become mandatory.	<b>Tab</b>
12	Fill in address details information under Contact Details label.	<b>Tab</b>
13	Fill in additional information under Additional Details label.	<b>Tab</b>
14	If customer is "Non-resident" then in Document Type - LSTID – Document Code 201 – Passport is compulsory and select the button "yes" in Non-resident Tab then data "Turned Non-resident on" to be filled.	<b>Tab</b>
15	Fill in currency information under currency Details label.	<b>Tab</b>
16	Fill in Guardian information under Guardian Details label. These guardian details to be updated if the customer is minor. System will prompt for	<b>Tab</b>

	updating these details, as and when Date of birth in Basic details is minor.	
17	After filling in all the available/ mandatory information in the detail labels, Click the 'submit' button provided at the bottom of the screen. It will check for the correctness of the entered data. In case information in any field is not filled in which it is mandatory / necessary. The cursor will move to that particular location. In case information in any field is not correct, it will give an error message at the top left corner. On clicking the error the required field will be highlighted.	
18	Fill all the relevant information and Click the 'Submit' button provided at the bottom of the screen. A screen will appear with a message and No. "The customer record is created successfully. The CIF ID generated is: 0000000000".	Click the <b>'F10'/'Submit'</b> button
19	Note down the generated Number this is the "Customer ID".	

If due to to any reason the created a Customer ID (CIF ID) is required modification if any, then other user must reject Customer ID (CIF ID) before verification.

#### 2.4 Steps for Rejecting a CIF ID :

1	Type " <b>VRC</b> " in the menu shortcut option block of the Finacle Core User Menu and click on Go or press <Enter>. It will bring Verify Retail Customer screen.	Click the <b>'Go' / &lt;Enter&gt; or F4 button</b>
2	Click & Select " <b>Reject</b> " option in function mode. Fill unverified CIF ID	Click the <b>'F4' / 'Go'</b> button
3	Give Reason for rejection in "Reject Reason details" labels  A screen will appear with a message "The Customer record is rejected successfully"	Click the <b>'F10'/'Submit'</b> Button

After Rejection of CIF ID same user who has created the CIF ID can modify the CIF ID

#### 2.5 Steps for Modifying a CIF ID :

1	Type " <b>CRLC</b> " in the menu shortcut option block of the Finacle Core User Menu and click on Go or press <Enter>. It will bring Create Retail Customer	Click the <b>'Go' / &lt;Enter&gt; or F4 button</b>
2	Click and Select ' <b>Modify</b> ' option in Function Mode. Enter CIF ID	Click the <b>'F4' / 'Go'</b> button

3	Create Retail Customer with Function - Modify screen will appear	
4	Modify the details wherever modification required	Click the <b>'F10'/'Submit'</b> Button
5	To Verify the CIF ID with other USER ID  Type <b>"VRC"</b> in the menu shortcut option block of the Finacle Core User Menu and click on Go or press <Enter>. It will bring Verify Retail Customer screen	
6	Click and Select <b>'Verify'</b> option in Function Mode. Enter CIF IF	Click the <b>'F4'/'Go'</b> button
7	Verify Retail Customer with Function - verify the screen will appear	Click the <b>'F10'/'Submit'</b> Button

#### 2.6 Steps for Cancelling a CIF ID:

1	Type <b>"CRLC"</b> in the menu shortcut option block of the Finacle Core User Menu and click on Go or press <Enter>. It will bring Create Retail Customer	Click the <b>'Go' / &lt;Enter&gt; or F4</b> button
2	Click and Select <b>'Cancel'</b> option in Function Mode. Enter CIF ID	Click the <b>'F4'/'Go'</b> button
3	Create Retail Customer with Function – Cancel screen will appear	Click the <b>'F10'/'Submit'</b> Button

#### 2.7 CUSTMOD - MODIFICATION/VERIFICATION OF CUSTOMER ID

Every CIF ID generated is to be modify through menu option **'CUSTMOD'** to update the constitution of Customer, KYC compliance date and village details etc.,

#### Steps for modifying a Customer ID:

Step No.	Activity	Relevant Key
1	Type ' <b>CUSTMOD</b> ' in the menu shortcut option block of the main Finacle Core User Menu click on Go or press <Enter>. It will bring Modification of Customer Details	Click the ' <b>Go</b> ' / <b>&lt;Enter&gt; or F4</b> button
2	Click and Select Function code 'M - Modify'.	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID...	Click the ' <b>F4</b> '/'Go' button.
4	Modification of Customer details with Function - M screen will appear	
5	Add the constitution of Cust constitution code, Free code 2 fields which are mandatory and other details if required  A screen will appear with a message "The CIF ID: ----- is modified successfully	Click the ' <b>F10</b> '/'Submit' Button
6	Modified CIF ID to be verified through ' <b>CUSTMOD</b> ' – Fun code – <b>V-Verify with other USER ID</b>	

## 2.8 MODIFY A CIF ID

After modification and verification in Menu option '**CUSTMOD**' for submitting mainly for Constitution code of the Customer, for further any other modification required then go through Menu option '**MRCCR**':

Step No.	Activity	Relevant Key
1	Type "MRCCR" in the menu shortcut option block of the main Finacle Core User Menu ,click on Go or press <Enter> .It will bring Modify Retail Customer screen.	Click the ' <b>Go</b> '/ <b>&lt;Enter&gt; or F4</b> button
2	Click and Select ' <b>Modify</b> ' /Inquiry/Suspend/Unsuspended/Quick Edit - Address/Quick Edit - Phone No .Email option in Function Mode whichever applicable	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID.	Click the ' <b>F4</b> '/'Go' button.
4	It will bring Modify Retail Customer Screen with Function Modify.	
5	Modify the details in any tab wherever required	Click the ' <b>F10</b> '/

	A screen will appear with a message "CIF ID: _____ modified successfully"	'Submit' button
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## 2.9 SUSPENSION OF A CIF ID

Retail CIF ID can be suspended using '**MRCR**' menu option. By selecting 'Suspend' option and reason code for suspending the CIF, the same has to be verified through VCCR Menu. Once Suspended system will not allow customer to create new relation with bank, but customer can continue with existing relationship.

In case all the accounts of a customer are closed it is advisable to suspend a customer by suspending the CIF ID.

### Steps for Suspending a Retail CIF ID:

Step No.	Activity	Relevant Key
1	Type "MRCR" in the menu shortcut option block of the main Finacle Core User Menu click on Go or press <Enter>. It will bring Modify Retail Customer screen	Click the ' <b>Go</b> ' / <b>&lt;Enter&gt;</b> or <b>F4</b> button
2	Click and Select 'S- Suspend' option in Function Mode.	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID. And reason code to be provided given in Searcher	Click the ' <b>F4</b> ' / ' <b>Go</b> ' button.
4	A screen will appear with a message "CIF ID: _____ suspended successfully"	

## 2.10 UNSUSPENSION OF A CIF ID

In case of suspended CIF ID can unsuspended through Menu option 'MRCR'

### Steps for Un suspending a CIF ID :

Step No.	Activity	Relevant Key
1	Type "MRCR" in the menu shortcut option block of the main Finacle Core User Menu click on Go or press <Enter>. It will bring Modify Retail Customer screen	Click the ' <b>Go</b> ' / <b>&lt;Enter&gt;</b> or <b>F4</b> button
2	Click and Select 'U- Unsuspended' option in Function Mode.	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID. And reason code to be provided given in Searcher	Click the ' <b>F4</b> ' / ' <b>Go</b> ' button.
4	A screen will appear with a message "CIF ID: _____ unsuspended"	

	successfully”	
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## 2.11 QUICK EDIT – ADDRESS OF A CIF ID

In case of MODIFICATION of only Address of the customer can MODIFY through Menu option 'MRCR'

### Steps for modification in only Address of CIF ID:

Step No.	Activity	Relevant Key
1	Type "MRCR" in the menu shortcut option block of the main Finacle Core User Menu click on Go or press <Enter>. It will bring Modify Retail Customer screen	Click the ' <b>Go</b> ' / <b>&lt;Enter&gt;</b> or <b>F4</b> button
2	Click and Select ' <b>Quick – Edit Address</b> ' option in Function Mode.	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID.	Click the ' <b>F4</b> '/' <b>Go</b> ' button.
4	It will bring Modify Retail Customer Screen with Function Quick-Edit Address.	
5	Modify the address related information whichever required  A screen will appear with a message "CIF ID: _____ modified successfully”	Click the ' <b>F10</b> '/' <b>Submit</b> ' Button

## 2.12 QUICK EDIT –PHONE NO./EMAIL OF A CIF ID

In case of MODIFICATION of only phone no/email of the customer can MODIFY through Menu option 'MRCR'

### Steps for modification in only phone No./email of CIF ID :

Step No.	Activity	Relevant Key
1	Type "MRCR" in the menu shortcut option block of the main Finacle Core User Menu click on Go or press <Enter>. It will bring Modify Retail Customer screen	Click the ' <b>Go</b> ' / <b>&lt;Enter&gt;</b> or <b>F4</b> button
2	Click and Select ' <b>Quick – Edit phone No. / Email</b> ' option in Function Mode.	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID.	Click the ' <b>F4</b> '/' <b>Go</b> ' button.
4	It will bring Modify Retail Customer Screen with Function Quick-Edit Phone	

	no./Email.	
5	Modify the telephone No./Mobile No. And Email Id whichever required. A screen will appear with a message "CIF ID: _____ modified successfully"	Click the ' <b>F10</b> '/ ' <b>Submit</b> ' Button

NOTE: Whatever modification done in menu Option "**MRCR**" to be verify through Menu option "**VRCM**"

### 2.3 VERIFICATION (V) / REJECTION(R) OF CUSTOMER ID

Every Customer ID generated is to be verified. The user who has created the new Customer will not be able to verify the same. Another user has to verify the same.

#### Steps for Verifying a CIF ID:

Step No.	Activity	Relevant Key
1	Type ' <b>VRC</b> ' in the menu shortcut option block of the main Finacle Core User Menu click on Go or press <Enter>. It will bring Verify Retail Customer.	Click the ' <b>Go</b> '/ < <b>Enter</b> > or <b>F4</b> Button
2	Click and Select 'Verify' option in Function Mode.	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID...	Click the ' <b>F4</b> '/' <b>Go</b> ' button.
4	Visit Customer detail screen having various tab Viz., Basic details, Contact details, Additional details, Currency details, Guardian details etc. in which creator has made entries.  A screen will appear with a message "CIF ID: ----- verified successfully".	Click the ' <b>F10</b> '/ ' <b>Submit</b> ' Button
5	If due to any reason, the created customer id is not to be verified the same may be rejected by selecting "Reject" option	Click the ' <b>F4</b> '/' <b>Go</b> ' button.
6	In 'Reject' option – Reject reason details are mandatory	

### 2.4 Steps for Verifying CIF ID modified through MRCR

Every CIF ID modified through Menu Option '**MRCR**' is to be verified. The user who has modified the Cust. ID will not be able to verify the same. Another user has to verify the same.

#### Steps for Verifying the Retail CIF ID: The below tabs will appear



Step No.	Activity	Relevant Key
1	Type " <b>VRCM</b> " in the menu shortcut option block of the Finacle Core User Menu and click on Go or press <Enter>. It will bring 'Verify Retail Customer Modification' screen.	Click the 'Go' / <Enter> or F4 button
2	Click and Select 'Verify' option in Function Mode.	
3	Enter the CIF ID Directly if known or by Click on the Search option by the side of CIF ID to select CIF ID.	Click the 'F4' / 'Go' button.
4	A screen will appear ' <b>Verify Retail Customer Modification</b> ' with Function 'Verify'	
5	Verify all the information modified within all tabs  Result screen will appear with message 'CIF ID: ----- Verified Successfully'.	Click the 'F10' / 'Submit' Button
6	If by any reason modification not necessary and required to cancel then by Function X-cancel, modification done can be cancelled	

#### 2.5 Functionality change in Customer ID creation/modification from FIN-7 to FIN 10:--

FIN-7	FUNCTION	FIN-10
CUMM/HCUMM	For creation Customer ID	<b>Retail-</b> CRLC-for creation
		<b>Retail-</b> VRC-for verification
		<b>Corporate-</b> CCCR-for creation
		<b>Corporate-</b> VCCR-for verification
	For Modification of customer ID	<b>Retail-</b> MRCR-for modification
		<b>Retail-</b> VRCM-for verification
		<b>Corporate-</b> MCEC-for modification
		<b>Corporate-</b> VCCM-for verification
		<b>CUSTOMOD</b> -for updating of constitution code for both (Retail/Corporate)

#### Mapping of Address type Fin7 to Fin10

Address Type	FIN – 7	FIN - 10	REMARKS	Other address type to be Used
RETAIL	Communication	Mailing	Mandatory	Future/onsite
	Permanent	Home		Alternate Language
	Employer	Work		NRE relative address
CORPORATE	Communication	Mailing		Alternate Language
	Permanent	Registered	Mandatory	NRE relative address

	Employer	Head Office		
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## 2.6 NRI Customer

1. For NRI customers Communication phone type is mandatory in MRCR for doing HFATCA entry.
2. NRI mailing address country code (Foreign Country address) in Address tab should be the same as Residing country code in Demographic tab
3. NRI relative address is created by default which is same as mailing address, but the same has to be modified in MRCR and should be local address.
4. Passport issuing authority should be entered in Remarks column

### CORPORATE :-

**TABs Restricted:-** Group Details, Tax Certification Details, Balance Sheet Details, Profit and Loss Account details, Basic Financial Information

1. Registration number and Date of incorporation are mandatory
2. Key contact person name and his phone number are mandatory

### RETAIL:-

**TABs Restricted:-** Qualification, Employment Details , Tax Certification Details, Household Details, Segmentation, Income and Expense Details

1. Address valid from and Address valid till.
2. Document issue date and Document expiry date.
3. Date of Birth is mandatory

## 2.6 VALID LSTID DOCUMENTS - RETAIL

TYPE	DOC DECR	DOC ID	Expiry date required or not
LIST-ID	Passport	201	YES
LIST-ID	PAN Card	202	NO
LIST-ID	Voter.s Identity Card.	203	NO
LIST-ID	Driving licence.	204	YES
LIST-ID	The letter issued by UIDAI containing details of name, address and Aadhaar number.	206	NO
LIST-ID	Student College ID Card with Photo (in case of foreign student)	217	NO
LIST-ID	FORSTU - Copy of Passport and VISA	250	YES
LIST-ID	FORSTU - Admission letter by College with course duration	251	NO
LIST-ID	NRI - Residence VISA	255	YES
LIST-ID	SIMLOW - Pension Payment Order issued by Govt Dept/PSUs	265	NO

LIST-ID	SIMLOW - ID Card with photo issued by Central/State Govt/Statutory/Regulatory Authorities/PSUs/Schedule Banks and Public Financial Inst.	266	NO
LIST-ID	SIMLOW - Letter issued by gazetted officer with duly attested photo	267	NO
LIST-ID	Not Available	299	NO

#### VALID LSTAD DOCUMENTS - RETAIL

TYPE	DOC DECR	Revised Addr Id - Retail	Expiry date required or not
LIST-AD	Voter ID Card (only if it contains the current address).	411	NO
LIST-AD	Passport	424	YES
LIST-AD	Driving License	403	YES
LIST-AD	The letter issued by UIDAI containing details of name address and Aadhaar nu	443	NO
LIST-AD	Identity card with applicants photograph issued by Central/State Govt Department	444	NO
LIST-AD	FORSTU - Copy of Passport and VISA	446	YES
LIST-AD	FORSTU - Admission letter by College with course duration	447	NO
LIST-AD	NRI - Residence VISA	451	YES
LIST-AD	SIMLOW - Elect/phone/postpaid phone/piped gas/water bill, not older than t	462	NO
LIST-AD	SIMLOW - Property or Municipal Tax Receipt	463	NO
LIST-AD	SIMLOW - Bank or Post Office saving account statement	464	NO
LIST-AD	SIMLOW - Letter of accommodation from employer issued by State/Central Govt	465	NO
LIST-AD	SIMLOW - Documents/letter issued by foreign jurisdictions/Foreign Embassy i	466	NO
LIST-AD	SIMLOW - Pension Payment Orders issued by Govt Dept/PSUs	467	NO
LIST-AD	Not Available	499	NO

#### VALID LSTID DOCUMENTS - CORPORATE

TYPE	DOC DECR	Revised ID Corp	Expiry date required or not
LIST-ID	PAN Card	602	NO
LIST-ID	HUF-Declaration from Karta	631	NO
LIST-ID	HUF-Letter signed by all the co-parceners	632	NO
LIST-ID	PLCBK-Cert. of Incorp and MOA	633	NO
LIST-ID	PROP-CST/VAT/Sales Tax/Service Tax/Prof Tax Cert	635	NO
LIST-ID	PROP-IT Return of firm (Not just acknowledgement)	636	NO
LIST-ID	PROP-Licence issued by ICAI/ICSI/IMC/Food and Drug/IEC/other license/Reg Cert	638	NO
LIST-ID	PROP-Licence issued by Mun. Auth	639	NO

LIST-ID	PROP-Registn. Cert	640	NO
LIST-ID	PRTNS-Registration Cert (if Registered)	642	NO
LIST-ID	PVTCO-Cert of Incorpor and MOA	643	NO
LIST-ID	TRUST-Cert.of Registration (if Registered)	645	NO
LIST-ID	TRUST-Trust Deed	647	NO
LIST-ID	COM-Board Resolution and POA granted to employee to transact	652	NO
LIST-ID	PROP-Sales and Income Tax Return	653	NO
LIST-ID	PRTNS - Partnership Deed	654	NO
LIST-ID	UNENT - Resolution of the Managing Body	656	NO
LIST-ID	UNENT - Power of Attorney granted to transact on its behalf	657	NO
LIST-ID	UNENTLE - Partnership Deed / Trust Deed	658	NO
LIST-ID	UNENTLE - Certificate / License Issued by Mun. Auth	659	NO
LIST-ID	UNENTLE - Sales Tax Return	660	NO
LIST-ID	UNENTLE - CST/VAT Certificate	661	NO
LIST-ID	UNENTLE - Sales Tax/Service Tax/Prof Tax Cert/Registration	662	NO
LIST-ID	UNENTLE - IICAI/ICAI/ICSI/IMC/Food and Drug/IEC/other license/Reg Cert	663	NO
LIST-ID	UNENTLE - IT Return of firm (Not just acknowledgement)	664	NO
LIST-ID	Not Available	699	NO

#### VALID LSTAD DOCUMENTS - CORPORATE

TYPE	DOC DECR	DOC ID	Expiry date required or not
LIST-AD	PROP_Utility bill of firm	830	NO
LIST-AD	PROP-CST/VAT/Sales Tax/Service Tax/Prof Tax Cert	831	NO
LIST-AD	PROP-IT Full Income Tax Return of firm	832	NO
LIST-AD	PROP-Licence issued by ICAI/ICSI/IMC/Food and Drug	834	NO
LIST-AD	PROP-Licence issued by Mun.Auth	835	NO
LIST-AD	PRTNS-Registration Cert (if Registered)	836	NO
LIST-AD	TRUST-Cert.of Registration (if Registered)	839	NO
LIST-AD	PROP-Sales and Income Tax Return	849	NO
LIST-AD	UNENTLE - Certificate / License Issued by Mun. Auth	855	NO
LIST-AD	UNENTLE - Sales Tax Return	856	NO
LIST-AD	UNENTLE - CST/VAT Certificate	857	NO
LIST-AD	UNENTLE - Sales Tax/Service Tax/Prof Tax Cert/Regist	858	NO
LIST-AD	UNENTLE - IICAI/ICAI/ICSI/IMC/Food and Drug/IEC/ot	859	NO
LIST-AD	UNENTLE - IT Return of firm (Not just acknowledgement)	860	NO

LIST-AD	UNENTLE - Utility bills in the name of concern	861	NO
LIST-AD	PLCBK-Cert. of Incorporation and MOA	868	NO
LIST-AD	PVTCO-Cert of Incorporation and MOA	869	NO
LIST-AD	Not Available	899	NO

## 2.7 CREATION OF A RETAIL NON - CUSTOMER CIF ID

### CMRNC

Non Customer Retail ID (CIF ID) is created for Customer who request for services like DD issue, bank guarantee, bill discount, trade finance related activity etc.. from the bank without having any Customer ID with us.

#### Steps for Creating a CIF ID :

Step No.	Activity	Relevant Key
1	Type " <b>CMRNC</b> " in the menu shortcut option block of the Finacle Core User Menu and click on Go or press <Enter>. It will bring Create and Maintain Retail Non Customer screen.	Click the 'Go' / <Enter> or F4 button
2	Click and Select ' <b>ADD</b> '/Modify/Inquiry option in Function Mode whichever applicable.	Click the 'F4'/'Go' button.
3	Fill in maximum available information in the given fields. The fields having red * by their side are mandatory and all are required to be filled in before click on submit.	
4	Pre defined data to be selected from search list by click on the button.	
5	Customer detail screen is having various Labels Viz., Basic Information, Address, Phone and Email, Identification Document Details, Trade Finance.	<b>Tab</b>
6	Information in Basic details is to be filled in first. Enter the details of all the available / mandatory information in the screen- Date of Incorporation, Document Code, Doc Type etc.	<b>Tab</b>
7	Enter the Name of the Retail Non Customer. It will be useful for identifying prospective customer for future accounts opening.	<b>Tab</b>
8	Fill in address details information under Address label.	<b>Tab</b>
9	Fill in Phone details and Email id in respective columns	<b>Tab</b>
10	Fill in the fields of Identification Document Details (P) -Document Type, Document Code, Unique ID, Place of Issue, Issue date, Country, Expiry date, ID Issued Organisation, Remarks etc All Mandatory fields has to Field.	<b>Tab</b>
11	Fill in the Field of Trade Finance (M)- Central Bank Code, Trade Authority Code, Lessing Liabilities, Production Cycle, Documentary Credit Sanctioning Authority, Forward Contract Sanctioning Authority, Export Import Indicator, Special Customer Indicator, Party Constitute, etc.. All the Field are optional.	<b>Tab</b>
12	After filling in all the available / mandatory information in the detail labels, Click the 'submit' button provided at the bottom of the screen. It will check for the correctness	Click the 'F10'/'Submit'

	of the entered data. In case information in any field is not filled in which it is mandatory / necessary. The cursor will move to that particular location. In case information in any field is not correct, it will give an error message at the top left corner. On clicking the error the required field will be highlighted.	button
13	A screen will appear with a message and No. "The Retail Non Customer record is created successfully. The CIF ID generated is: 000000000".	

**Note:** Verification of Retails Non Customer CIF is NOT required.

### 3. SAVINGS BANK SCHEME

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#### Learning Outcome

- ✓ Opening and Authorization of Savings Bank Account

### 3. SAVINGS BANK SCHEME

#### 3.1 LIST OF SCHEME TYPES IN FINACLE

##### SCHEME TYPE

SBA	Saving Account
CAA	Current Account
TDA	Term Deposit Account
CCA	Cash Credit Account
ODA	Overdraft Account
LAA	Loan Account
OAB	Office Account Basic
OAP	Office Account Pointing
FBA	Foreign Bill Account
PCA	Packing Credit Account
HOC	Head Office
OSP	Office Account System Pointing
DDA	Demand Draft
OAD	Office Account Dummy
CLA	Commercial Lending
BIA	Bills Inland Customer related
TUA	Top up deposits Customer related

#### 3.2 OPENING OF SAVINGS ACCOUNT


##### MENU OPTION: HOAACSB

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Before opening of an account, the person / entity should be a customer of the Bank and should have a Customer ID. Customer ID is generated through <b>CRLC</b> .	
2	Type <b>HOAACSB</b> in the main Menu of Finacle Core User Menu (Main Menu) and press <b>Enter</b> . It will open Account Opening - Savings (Account Opening Criteria) Screen will be displayed.	< Enter >



3	Enter the <b>ID</b> no. of the customer. Clicking the icon next to it, you can search existing Customer IDs. Click the <b>SUBMIT</b> button, it will give you list of all the existing customers. Search can be made on selected criteria also by putting value to any of the displayed field/s. Click on the hyperlink marked with Customer ID No.	<b>Cust ID No</b>
4	Select the value of <b>Currency</b> from the drop down menu viz. INR for Indian Rupees By default ' <b>INR</b> '	<b>Currency</b>
5	Enter the <b>Scheme CodeSB101</b> for opening BARODA ADVANTAGE (SBA) in CBS branches It can be selected through search option also.	<b>Scheme Code</b>
6	GL Sub head Code will be automatically populated as per scheme code selected.	
7	Account No. will be displayed after verification of Temp account ID.	
8	Click on the <b>GO</b> Button.	<b>Accept</b>
9	Account Opening - Current screen will be displayed with the customer id, Name, Currency, Scheme code along with the description at the top. If they are not as per your desire click <b>CANCEL</b> at the bottom, and then at <b>OK</b> at the message box to go back to previous screen.	
<b>General Details</b> <b>?Symbol at the right topside of each screen is the HELP menu, explaining the detail / implication of each field.</b>		<b>?</b>
10	Screen will be displayed with various tabs. First one is on <b>General Details</b> . In most of the fields, value will be automatically populated from the data entered at Customer / Scheme level. It is advisable not to alter the values unless warranted for, and all altered value will encounter with exception message and recorded in the system with every detail of alteration.	
11	<b>Collect Charges: Please Tick (·)</b>	<b>·</b>
12	<b>Charge Level Code:</b> Variation of the charges for special category of customers may be selected from clicking the icon next to it.	
13	<b>A/C Statement:</b> Select <b>Both</b> from dropdown menu	<b>Passbook/ Statement</b>
14	<b>Statement Frequency :</b> <b>Not applicable</b> <b>Despatch Mode:</b> <b>Not applicable</b> <b>Next Print Date:</b> <b>Not applicable</b>	
15	<b>Mode Of Operation:</b> Select from the values available through <b>Search</b> icon next to it.	

<b>16</b>	Enter the value in other fields as available from drop down menu.*marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.	<b>Validate</b>
<b>Interest Details</b>		
<b>19</b>	<b>Int. Cr. A/C Flg. / Int. Dr. A/C Flg:</b> Select the value from Drop Down Menu, account where interest Credit / debit of this new a/c will take place. Normally, value is S, i.e. interest will be effected in the same a/c.	
<b>20</b>	<b>Int. Cr. A/C Id / Int. DR A/C ID:</b> If the selected value for Interest Credit / Debit A/C flg is <b>O-Operative A/C</b> , then respective account no is to be entered	
<b>21</b>	<b>Int. Rate Code:</b> Value will be populated as defined in scheme. It can be altered if warranted such by the person so authorised by Bank.	
<b>22</b>	<b>Int. Calc. Freq. CR / DR:</b> Value will be populated as per scheme.	
<b>23</b>	<b>Next IntCalc Cr:</b> Not Applicable other than Accounts of RRBs Sponsored by our Bank.	
<b>24</b>	<b>Next IntCalc DR:</b> Enter the month End Date of current Month.	
<b>25</b>	<b>Tax Category:</b> Resident / NRE a/cs: <b>N - No Tax</b> NRO a/cs : <b>W - A/C Level Withdrawing Tax</b>	<b>N / W</b>
Enter the value in other fields as available from drop down menu. *marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.		<b>Validate</b>
<b>Scheme Details</b>		
<b>26</b>	<b>Ch. Allowed:</b> as defined in scheme. This may be altered.	
<b>27</b>	<b>Recover Fee for Ch. Issue :</b> Please tick (•)	•
<b>28</b>	<b>Details of Transferred A/C:</b> If the account is a transferred one, then related Data is to be entered viz. Intt. Paid up to by previous Br., min. balance maintained over there for calculating next interest.	
<b>29</b>	<b>Nomination:</b> Please tick (•) if nominated a/c, then visit to Nomination Detail screen is mandatory.	

<p style="text-align: center;"><b><u>Nomination Details</u></b></p> <p style="text-align: center;">This screen is to be visited only if Nomination check box is ticked at Account level.</p>		
31	Relative Data is to be entered. If Nominee is minor, then detail of Guardian is to be entered.	
<p style="text-align: center;"><b>Related Party Details</b></p>		
32	<p>In first screen, related detail of First Account Holder is populated as Main Account Holder. Details of other person/s e.g. Joint account holder, Partners, Directors etc. are to be provided in subsequent record/s. Before that, Customer id/s are to be created for each entity through CRLC, if not an existing customer</p> <p>1.Exclude for Combined Statement  * This flag should be "Y" or "N" as per customer requirement.</p>	
<p style="text-align: center;"><b>MIS Codes</b></p>		
33	Codes from available Drop Down Menu are to be selected, wherever possible. MIS codes are important to generate various reports, hence must be selected from drop down options as per requirement.	
<p style="text-align: center;"><b>Account Limits</b></p>		
34	This screen is for setting up related data in regard to sanctioned limit. Overdraft accounts are normally opened through ODA Scheme.	
	<p><b><u>FFDParameters</u></b> This Screen is to be visited if the Account is to be linked with any Flexi Fixed Deposit. <b>For Super Saving Bank Accounts opened under SB117/ SB 118, visit to this screen is must;</b> otherwise Poonam Deposit will not be linked.</p>	
	<p><b>FFD Scheme Code : TD-110</b> -SDR POONAM Metro  <b>TD -123</b> - SDR Poonam Urban  <b>Repay Instruction:</b> Select the value from Drop Down Menu  <b>Ledger No.:</b> Select the value from Drop Down Menu  <b>Location Code:</b> Select the value from Drop Down Menu  <b>Link To Operative A/C :</b> Check ( • ) at the box  <b>Safe Custody:</b> Please Tick ( • ).</p>	Td110/TD123
Click <b>SUBMIT</b> on entering Data in all the applicable screens.		Submit
<p style="text-align: center;"><b>System will generateTemporary Account ID</b></p> <p style="text-align: center;"><b>It needs Authorisation by other person so authorized.</b></p>		

### 3.3 Authorisation of Savings Account Opening

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Enter <b>HOAACVSB</b> in the main menu of the Finacle Core User Menu(Account Verification Criteria Screen is displayed)	< Enter >
2	<b>Function:</b> <b>V</b> - for verification of the Account; <b>C</b> - for cancellation of the Account created	<b>V / C</b>
3	<b>Temporary Account ID:</b> Enter the Temporary A/C ID generated by the system through HOAACCA option. You may click at the icon next to it, which will list out the Accounts to be verified	
	All the screens / value are to be checked. If any modification is needed it has to be done after authorisation. <b>Verifier cannot modify.</b> He may cancel the record. On verification of all the Data click <b>SUBMIT</b> , System will generate <b>Permanent Account ID / Number.</b>	

#### 4. CURRENT ACCOUNT

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##### Learning Outcome

- ✓ Opening and Authorization of Current Bank Account
- ✓ Understanding of BARODA PREMIUM and BARODA PREMIUM PRIVILEGE account


## 4. CURRENT ACCOUNT

### 4.1 OPENING OF A CURRENT ACCOUNT

#### MENU OPTION: HOAACCA

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Before opening of an account, the person / entity should be a customer of the Bank and should have a Customer ID. Customer ID is generated through <b>CCCR</b> .	
2	Type <b>HOAACCA</b> in the main Menu of Finacle Core User Menu (Main Menu) and press <b>Enter</b> . It will open Account Opening - Current (Account Opening Criteria) Screen will be displayed.	< Enter>
3	Enter the <b>ID</b> no. of the customer. Clicking the icon next to it, you can search existing Customer IDs. Click the <b>SUBMIT</b> button, it will give you list of all the existing customers. Search can be made on selected criteria also by putting value to any of the displayed field/s. Click on the hyperlink marked with Customer ID No.	Cust ID No
4	Select the value of <b>Currency</b> from the drop down menu viz. INR for Indian Rupees By default ' <b>INR</b> '	Currency
5	Enter the <b>Scheme CodeCA101</b> for opening BARODA ADVANTAGE (C/A) in CBS branches It can be selected through search option also.	Scheme Code
6	GL Sub head Code will be automatically populated as per scheme code selected.	
7	Account No. will be displayed after verification of Temp account ID.	
8	Click on the <b>GO</b> Button.	Accept
9	Account Opening - Current screen will be displayed with the customer id, Name, Currency, Scheme code along with the description at the top. If they are not as per your desire click <b>CANCEL</b> at the bottom, and then at <b>OK</b> at the message box to go back to previous screen.	
<b>General Details</b> <b>?Symbol at the right topside of each screen is the HELP menu, explaining the detail / implication of each field.</b>		?
10	Screen will be displayed with various tabs. First one is on <b>General Details</b> . In most of the fields, value will be automatically populated from the data	

	entered at Customer / Scheme level. It is advisable not to alter the values unless warranted for, and all altered value will encounter with exception message and recorded in the system with every detail of alteration.	
11	<b>Collect Charges: Please Tick (·)</b>	.
12	<b>Charge Level Code:</b> Variation of the charges for special category of customers may be selected from clicking the icon next to it.	
13	<b>A/C Statement:</b> Select <b>Statement</b> from dropdown menu	<b>Statement</b>
14	<b>Statement Frequency: M// // // 31//N</b> Statement will be printed monthly on 31 <sup>st</sup> , and if it is a holiday, then printing will take place on next date.	<b>M// // // 31//N</b>
15	<b>Despatch Mode:</b> Select from Drop Down Menu.	
16	<b>Next Print Date:</b> Month End Date of the current month.	
17	<b>Mode Of Operation:</b> Select from the values available through <b>Search</b> icon next to it.	
18	Enter the value in other fields as available from drop down menu. *marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.	<b>Validate</b>
<b>Interest Details</b>		
19	<b>Int. Cr. A/C Flg. / Int. Dr. A/C Flg:</b> Select the value from Drop Down Menu, account where interest Credit / debit of this new a/c will take place. Normally, value is S, i.e. interest will be effected in the same a/c.	
20	<b>Int. Cr. A/C Id / Int. DR A/C ID:</b> If the selected value for Interest Credit / Debit A/C flg is <b>O-Operative A/C</b> , then respective account no is to be entered	
21	<b>Int. Rate Code:</b> Value will be populated as defined in scheme. It can be altered if warranted such by the person so authorised by Bank.	
22	<b>Int. Calc. Freq. CR / DR:</b> Value will be populated as per scheme.	
23	<b>Next IntCalc Cr:</b> Not Applicable other than Accounts of RRBs Sponsored by our Bank.	
24	<b>Next IntCalc DR:</b> Enter the month End Date of current Month.	
25	<b>Tax Category:</b> Resident / NRE a/cs: <b>N - No Tax</b> NRO a/cs : <b>W - A/C Level Withdrawing Tax</b>	<b>N / W</b>

Enter the value in other fields as available from drop down menu. *marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.		<b>Validate</b>
<b>Scheme Details</b>		
26	<b>Ch. Allowed:</b> as defined in scheme. This may be altered.	
27	<b>Recover Fee for Ch. Issue :</b> Please tick (•)	•
28	<b>Details of Transferred A/C:</b> If the account is a transferred one, then related Data is to be entered viz. Intt. Paid up to by previous Br., min. balance maintained over there for calculating next interest.	
29	<b>Nomination:</b> Please tick (•) if nominated a/c, then visit to Nomination Detail screen is mandatory.	
<b>Nomination Details</b> This screen is to be visited only if Nomination check box is ticked at Account level.		
31	Relative Data is to be entered. If Nominee is minor, then detail of Guardian is to be entered.	
<b>Related Party Details</b>		
32	In first screen, related detail of First Account Holder is populated as Main Account Holder. Details of other person/s e.g. Joint account holder, Partners, Directors etc. are to be provided in subsequent record/s. Before that, Customer id/s are to be created for each entity through CRLC, if not an existing customer 1.Exclude for Combined Statement  * This flag should be "Y" or "N" as per customer requirement.	
<b>MIS Codes</b>		
33	Codes from available Drop Down Menu are to be selected, wherever possible. MIS codes are important to generate various reports, hence must be selected from drop down options as per requirement.	
<b>Account Limits</b>		
34	This screen is for setting up related data in regard to sanctioned limit. Overdraft accounts are normally opened through ODA Scheme.	
Click <b>SUBMIT</b> on entering Data in all the applicable screens.		<b>Submit</b>



**System will generate Temporary Account ID**

**It needs Authorisation by other person so authorized.**

#### 4.2 Authorisation of Current Account Opening

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Enter <b>HOAACVCA</b> in the main menu of the Finacle Core User Menu(Account Verification Criteria Screen is displayed)	< Enter >
2	<b>Function:</b> <b>V</b> - for verification of the Account; <b>C</b> - for cancellation of the Account created	<b>V / C</b>
3	<b>Temporary Account ID:</b> Enter the Temporary A/C ID generated by the system through HOAACCA option. You may click at the icon next to it, which will list out the Accounts to be verified	
	All the screens / value are to be checked. If any modification is needed it has to be done after authorisation. <b>Verifier cannot modify.</b> He may cancel the record. On verification of all the Data click <b>SUBMIT</b> , System will generate <b>Permanent Account ID / Number.</b>	


#### 4.3 OPENING OF A BARODA PREMIUM (CURRENT ACCOUNT) CA108

##### **MENU OPTION: HOAACCA**

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Before opening of an account, the person / entity should be a customer of the Bank and should have a Customer ID. Customer ID is generated through <b>CCCR.</b>	
2	Type <b>HOAACCA</b> in the main Menu of Finacle Core User Menu (Main Menu) and press <b>Enter.</b> It will open Account Opening – Current Account Opening Screen will be displayed.	< Enter>
3	Enter the <b>ID</b> no. of the customer. Clicking the icon next to it, you can search existing Customer IDs. Click the <b>SUBMIT</b> button, it will give you list of all the existing customers. Search can	<b>Cust ID No</b>

	be made on selected criteria also by putting value to any of the displayed field/s. Click on the hyperlink marked with Customer ID No.	
4	Select the value of <b>Currency</b> from the drop down menu viz. INR for Indian Rupees. By default ' <b>INR</b> '	<b>Currency</b>
5	Enter the <b>Scheme CodeCA108</b> for opening BARODA PREMIUM (C/A) in CBS Branches, It can be selected through search option also.	<b>Scheme Code</b>
6	GL Sub head Code will be automatically populated as per scheme code selected.	
7	Account No. will be displayed after verification of Temp account ID.	
8	Click on the <b>GO</b> Button.	<b>Accept</b>
9	Account Opening - Current screen will be displayed with the customer id, Name, Currency, Scheme code along with the description at the top. If they are not as per your desire click <b>CANCEL</b> at the bottom, and then at <b>OK</b> at the message box to go back to previous screen.	
	<b>General Details</b> <b>?Symbol at the right topside of each screen is the HELP menu, explaining the detail / implication of each field.</b>	
10	Screen will be displayed with various tabs. First one is on <b>General Details</b> . In most of the fields, value will be automatically populated from the data entered at Customer / Scheme level. It is advisable not to alter the values unless warranted for, and all altered value will encounter with exception message and recorded in the system with every detail of alteration.	
11	<b>Collect Charges: Please Tick (√)</b>	√
12	<b>Charge Level Code:</b> Variation of the charges for special category of customers may be selected from clicking the icon next to it.	
13	<b>A/C Statement:</b> Select <b>Statement</b> from dropdown menu	<b>Statement</b>
14	<b>Statement Frequency: M// // // 31//N</b> Statement will be printed monthly on 31 <sup>st</sup> , and if it is a holiday, then printing will take place on next date.	<b>M// // // 31//N</b>
15	<b>Despatch Mode:</b> Select from Drop Down Menu.	
16	<b>Next Print Date:</b> Month End Date of the current month.	

17	<b>Mode Of Operation:</b> Select from the values available through <b>Search</b> icon next to it.	
18	Enter the value in other fields as available from drop down menu. *marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.	<b>Validate</b>
<b>Interest Details</b>		
19	<b>Int. Cr. A/C Flg. / Int. Dr. A/C Flg:</b> Select the value from Drop Down Menu, account where interest Credit / debit of this new a/c will take place. Normally, value is S, i.e. interest will be effected in the same a/c.	
20	<b>Int. Cr. A/C Id / Int. DR A/C ID:</b> If the selected value for Interest Credit / Debit A/C flg is <b>O-Operative A/C</b> , then respective account no is to be entered	
21	<b>Int. Rate Code :</b> Value will be populated as defined in scheme. It can be altered if warranted such by the person so authorised by Bank.	
22	<b>Int. Calc. Freq. CR / DR:</b> Value will be populated as per scheme.	
23	<b>Next IntCalc Cr: :</b> Not Applicable other than Accounts of RRBs Sponsored by our Bank.	
24	<b>Next IntCalc DR:</b> Enter the month End Date of current Month.	
25	<b>Tax Category:</b> Resident / NRE a/c s : <b>N - No Tax</b> NRO a/c s : <b>W - A/C Level Withdrawing Tax</b>	<b>N / W</b>
	Enter the value in other fields as available from drop down menu. *marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.	
<b>Scheme Details</b>		
26	<b>Ch. Allowed:</b> as defined in scheme. This may be altered.	
27	<b>Recover Fee for Ch. Issue :</b> Please tick (√)	√
28	<b>Sweep in Min. Bal:Rs.75000/-</b> (will be displayed by default)	
29	<b>Details of Transferred A/C:</b> If the account is a transferred one, then related Data is to be entered viz. Intt. Paid up to by previous Br., min. balance maintained over there for calculating next interest.	

<b>30</b>	<b><u>Nomination:</u></b> Please tick ( ✓ ) if nominated a/c, then visit to Nomination Detail screen is mandatory.	
	<p style="text-align: center;"><b><u>Nomination Details</u></b></p> <p>This screen is to be visited only if Nomination check box is ticked at Account level.</p>	
<b>31</b>	Relative Data is to be entered. If Nominee is minor, then detail of Guardian is to be entered	
<b>Related Party Details</b>		
<b>32</b>	<p>In first screen, related detail of First Account Holder is populated as Main Account Holder. Details of other person/s e.g. Joint account holder, Partners, Directors etc. are to be provided in subsequent record/s. Before that, Customer id/s are to be created for each entity through CRLC, if not an existing customer</p> <p>1. Exclude for Combined Statement  * This flag should be "Y" or "N" as per customer requirement.</p>	
<b>MIS Codes</b>		
<b>33</b>	Codes from available Drop Down Menu are to be selected, wherever possible. MIS codes are important to generate various reports, hence must be selected from drop down options as per requirement.	
<b>Account Limits</b>		
<b>34</b>	This screen is for setting up related data in regard to sanctioned limit. Overdraft accounts are normally opened through ODA Scheme.	
<p style="text-align: center;"><b><u>FFD Parameters</u></b></p> <p>By default all the parameters applicable to the scheme will be populated. Fill in the following details only</p> <p>Select the GL Subhead</p> <p>Ledger no = 1</p> <p>Select the repayment instruction</p> <p>Select the Location Code</p>		
Click <b>SUBMIT</b> on entering Data in all the applicable screens.		<b>Submit</b>
<p><b>System will generate Temporary Account ID</b></p> <p><b>It needs Authorisation by other person so authorized.</b></p>		

#### 4.4 Authorisation of Current Account Opening

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Enter <b>HOAACVCA</b> in the main menu of the Finacle Core User Menu(Account Verification Criteria Screen is displayed)	< Enter >
2	<b>Function:</b> <b>V</b> - for verification of the Account; <b>C</b> - for cancellation of the Account created	<b>V / C</b>
3	<b>Temporary Account ID:</b> Enter the Temporary A/C ID generated by the system through HOAACCA option. You may click at the icon next to it, which will list out the Accounts to be verified	
	All the screens / value are to be checked. If any modification is needed it has to be done after authorisation. <b>Verifier cannot modify.</b> He may cancel the record. On verification of all the Data click <b>SUBMIT</b> , System will generate <b>Permanent Account ID / Number.</b>	


#### 4.5 OPENING OF A BARODA PREMIUM PRIVILEGE (CA107)

##### MENU OPTION: HOAACCA

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Before opening of an account, the person / entity should be a customer of the Bank and should have a Customer ID. Customer ID is generated through <b>CCCR.</b>	
2	Type <b>HOAACCA</b> in the main Menu of Finacle Core User Menu (Main Menu) and press <b>Enter.</b> It will open Account Opening - Current Account Opening Screen will be displayed.	< Enter>
3	Enter the <b>ID</b> no. of the customer. Clicking the icon next to it, you can search existing Customer IDs. Click the <b>SUBMIT</b> button, it will give you list of all the existing customers. Search can be made on selected criteria also by putting value to any of the displayed field/s. Click on the hyperlink marked with Customer ID No.	<b>Cust ID No</b>
4	Select the value of <b>Currency</b> from the drop down menu viz. INR for Indian Rupees. By default ' <b>INR</b> '	<b>Currency</b>

5	Enter the <b>Scheme CodeCA107</b> for opening BARODA PREMIUM PRIVILEGE (C/A) in CBS Branches, It can be selected through search option also.	<b>Scheme Code</b>
6	GL Sub head Code will be automatically populated as per scheme code selected.	
7	Account No. will be displayed after verification of Temp account ID.	
8	Click on the <b>GO</b> Button.	<b>Accept</b>
9	Account Opening - Current screen will be displayed with the customer id, Name, Currency, Scheme code along with the description at the top. If they are not as per your desire click <b>CANCEL</b> at the bottom, and then at <b>OK</b> at the message box to go back to previous screen.	
	<b>General Details</b> <b>?Symbol at the right topside of each screen is the HELP menu, explaining the detail / implication of each field.</b>	
10	Screen will be displayed with various tabs. First one is on <b>General Details</b> . In most of the fields, value will be automatically populated from the data entered at Customer / Scheme level. It is advisable not to alter the values unless warranted for, and all altered value will encounter with exception message and recorded in the system with every detail of alteration.	
11	<b>Collect Charges: Please Tick (·)</b>	·
12	<b>Charge Level Code:</b> Variation of the charges for special category of customers may be selected from clicking the icon next to it.	
13	<b>A/C Statement:</b> Select <b>Statement</b> from dropdown menu	<b>Statement</b>
14	<b>Statement Frequency: M// // // 31//N</b> Statement will be printed monthly on 31 <sup>st</sup> , and if it is a holiday, then printing will take place on next date.	<b>M// // // 31//N</b>
15	<b>Despatch Mode:</b> Select from Drop Down Menu.	
16	<b>Next Print Date:</b> Month End Date of the current month.	
17	<b>Mode Of Operation:</b> Select from the values available through <b>Search</b> icon next to it.	
18	Enter the value in other fields as available from drop down menu.*marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.	<b>Validate</b>

Interest Details		
19	<b>Int. Cr. A/C Flg. / Int. Dr. A/C Flg:</b> Select the value from Drop Down Menu, account where interest Credit / debit of this new a/c will take place. Normally, value is S, i.e. interest will be effected in the same a/c.	
20	<b>Int. Cr. A/C Id / Int. DR A/C ID:</b> If the selected value for Interest Credit / Debit A/C flg is <b>O-Operative A/C</b> , then respective account no is to be entered	
21	<b>Int. Rate Code:</b> Value will be populated as defined in scheme. It can be altered if warranted such by the person so authorised by Bank.	
22	<b>Int. Calc. Freq. CR / DR:</b> Value will be populated as per scheme.	
23	<b>Next IntCalc Cr: :</b> Not Applicable other than Accounts of RRBs Sponsored by our Bank.	
24	<b>Next IntCalc DR:</b> Enter the month End Date of current Month.	
25	<b>Tax Category:</b> Resident / NRE a/cs: <b>N - No Tax</b> NRO a/cs : <b>W - A/C Level Withdrawing Tax</b>	<b>N / W</b>
	Enter the value in other fields as available from drop down menu. *marked fields are mandatory. Click on <b>Validate</b> button to check for errors, which will be displayed, on the top at left side. If there is no error message, then move to next tab.	
Scheme Details		
26	<b>Ch. Allowed:</b> as defined in scheme. This may be altered.	
27	<b>Recover Fee for Ch. Issue :</b> Please tick (•)	•
28	<b>Sweep in Min.Bal:Rs.250000/-</b> (will be displayed by default)	
29	<b>Details of Transferred A/C:</b> If the account is a transferred one, then related Data is to be entered viz. Intt. Paid upto by previous Br., min. balance maintained over there for calculating next interest.	
30	<b>Nomination :</b> Please tick (•) if nominated a/c, then visit to Nomination Detail screen is mandatory.	
	<b>Nomination Details</b> This screen is to be visited only if Nomination check box is ticked at Account level.	

<b>31</b>	Relative Data is to be entered. If Nominee is minor, then detail of Guardian is to be entered	
<b>Related Party Details</b>		
<b>32</b>	<p>In first screen, related detail of First Account Holder is populated as Main Account Holder. Details of other person/s e.g. Joint account holder, Partners, Directors etc. are to be provided in subsequent record/s. Before that, Customer id/s are to be created for each entity through CRLC, if not an existing customer</p> <p>1.Exclude for Combined Statement  * This flag should be "Y" or "N" as per customer requirement.</p>	
<b>MIS Codes</b>		
<b>33</b>	Codes from available Drop Down Menu are to be selected, wherever possible. MIS codes are important to generate various reports, hence must be selected from drop down options as per requirement.	
<b>Account Limits</b>		
<b>34</b>	This screen is for setting up related data in regard to sanctioned limit. Overdraft accounts are normally opened through ODA Scheme.	
<p><b><u>FFD Parameters</u></b></p> <p>By default all the parameters applicable to the scheme will be populated. Fill in the following details only</p> <p>Select the GL Subhead</p> <p>Ledger no = 1</p> <p>Select the repayment instruction</p> <p>Select the Location Code</p>		
<b>Click <b>SUBMIT</b> on entering Data in all the applicable screens.</b>		<b>Submit</b>
<p><b>System will generate <b>Temporary Account ID</b></b></p> <p><b>It needs Authorisation by other person so authorized.</b></p>		

#### 4.6 Authorisation of Current Account Opening

<b>SR. NO.</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY / VALUE</b>
--------------------	-----------------	-------------------------------------



1	Enter <b>HOAACVCA</b> in the main menu of the Finacle Core User Menu(Account Verification Criteria Screen is displayed)	< Enter >
2	<b>Function:</b> <b>V</b> - for verification of the Account; <b>C</b> - for cancellation of the Account created	<b>V / C</b>
3	<b>Temporary Account ID:</b> Enter the Temporary A/C ID generated by the system through HOAACCA option. You may click at the icon next to it, which will list out the Accounts to be verified	
	All the screens / value are to be checked. If any modification is needed it has to be done after authorisation. <b>Verifier cannot modify.</b> He may cancel the record. On verification of all the Data click <b>SUBMIT</b> , System will generate <b>Permanent Account ID / Number.</b>	

Invoke Menu option HOPNACCT-> ADD

Select customer Type > Corporate CIF.

The press Go

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cbd1b001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

\*\*\* FINACLE LIVE ENVIRONMENT-\*\*\*\*FASSET menu option will be available till 22-03-2018 EOD. It will be closed from 23-03

User: RM073114 | Calendar: Gregorian | Time Zone: IST | Solution: FINCORE

Menu | Show Memo Pad | Background Menu | CCY Converter

**Finacle**

Universal Banking Solution from Infosys | 12 March, 2018 | User: RM073114 | 4628 | Menu Shortcut: | Go

**QUICK CIF AND ACCOUNT CREATION**

Function \* A - Add Customer Type \* Corporate CIF

REF ID

Go Clear

Applet successfully loaded | Local intranet | Protected Mode: Off | 17:49 12-03-2018

First check DEDUP to find existing CIF id of the customer

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cbd1b001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

\*\*\* FINACLE LIVE ENVIRONMENT.\*\*\*FASSET menu option will be available till 22-03-2018 EOD.

User: RM073114 | Calendar: Gregorian | Time Zone: IST | Solution: FINCORE

Menu | Show Memo Pad | Background Menu | CCY Converter

Universal Banking Solution from Infosys | 12 March, 2018 | User: RM073114 | 4628 | Menu Shortcut: | Go

### QUICK CIF AND ACCOUNT CREATION

#### CIF Details

Main Holder CIF ID(Corp)

Title \*

Middle Name

Registration No.

Document Code \*

Aadhaar Type

Aadhaar Enrollment No.

Aadhaar No.

Gender

Phone Type \*

E-mail Type

Tax Resident Declaration \*

Employee Type

Date of Incorporation \*

YES ☐ NO ☒

Validate Aadhaar

Select any one option

Ex-Staff ☐ Staff ☐ None ☒

First Name

Corporate Name \*

Document ID \*

Aadhaar Enrollment Date.

Link Aadhaar

Constitution Code \*

Phone No. \*

E-mail ID

Employee Id

Message from webpage

Kindly check DEDUP before entering CIF details

OK

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17:50 12-03-2018

Click on >DEDUP option

Provide any of the Four fields given in the DEDUP window e.g. Corp Name/TAN No./Pan No./ Date of incorporation.

Press Submit.

The chose the existing CIF id / NEW CIF given for the customer in the result table

The screenshot displays the 'Corporate DEDUP Searcher -- Webpage Dialog' window. It contains two main sections: 'Corporate DEDUP Search Criteria' and 'Corporate DEDUP Search Result'.

**Corporate DEDUP Search Criteria:**

- Corp Name:
- TAN No.:
- Pan No.:
- Date Of Incorp.:

Buttons: Submit, Cancel

**Corporate DEDUP Search Result:**

Cif Id	Corporate Name	Tan No	Address	Phone No	Date Of Incorporation	Pan	Search Criteria Fields
NEW CIF						AAHCC3470A	AAHCC3470A*

Buttons: Close

**Background Application:**

- Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda
- URL: https://cbdlb001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp
- User: RM073114
- Calendar: Gregorian
- Time Zone: IST
- Solution: FINCORE
- Page: 100%
- 17:50 12-03-2018

Fill in the following mandatory fields

Title - Corporate Name - Constitution Code – Phone Type – Phone No. – Tax resident declaration – Date of Incorporation.

Registration No. is to be given mandatorily in case of Companies.

The screenshot displays the 'Finacle Universal Banking Solution' web interface in Microsoft Internet Explorer. The browser address bar shows the URL: <https://cbdlib001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp>. The page title is 'Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda'. The user is logged in as 'User: RM073114' with a 'Solution: FINCORE'. The page is titled 'QUICK CIF AND ACCOUNT CREATION' and contains a 'CIF Details' form. The form is divided into two main sections: 'Main Holder CIF ID(Corp)' and 'Corporate Name'. The 'Main Holder CIF ID(Corp)' section includes fields for Title (MIS), Middle Name, Registration No. (U72900KL2018PTC051576), Document Code (602), Aadhaar No., Gender (Select), Phone Type (CELLPH), E-mail Type (COMMEML), Tax Resident Declaration (Tax Resident of India and not reside), Employee Type (Ex-Staff, Staff, None), and Date of Incorporation (03-01-2018). The 'Corporate Name' section includes fields for First Name, Corporate Name (COMDUDES PRIVATE LIMITED), Document ID (AAHCC3470A), Link Aadhaar (Select), Constitution Code (PVTCO), Phone No. (9744987339), E-mail ID (INFO@INFOPARK.IN), and Employee ID. There are buttons for 'DEDUP CHECK', 'Validate Aadhaar', and 'Validate PAN'. The page also features a 'Menu' button, a 'Show Memo Pad' button, a 'Background Menu' button, and a 'CCY Converter' button. The footer of the page shows the date '12 March, 2018' and the user 'User: RM073114 | 4628 | Menu Shortcut:'. The taskbar at the bottom shows the Windows Start button, several application icons, and the system clock displaying '17:56 12-03-2018'.

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cbdlib001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

User: RM073114 | Calendar: Gregorian | Time Zone: IST | Solution: FINCORE

Menu | Show Memo Pad | Background Menu | CCY Converter

Universal Banking Solution from Infosys 12 March, 2018 | User: RM073114 | 4628 | Menu Shortcut: Go

QUICK CIF AND ACCOUNT CREATION

CIF Details

Main Holder CIF ID(Corp) [ ] DEDUP CHECK

Title \* MIS [ ]

Middle Name [ ]

Registration No. U72900KL2018PTC051576 [ ]

Document Code \* 602 [ ]

Aadhaar No. [ ] Validate Aadhaar

Gender [ Select ]

Phone Type \* CELLPH [ ]

E-mail Type COMMEML [ ]

Tax Resident Declaration \* Tax Resident of India and not reside [ ]

Employee Type [ Ex-Staff Staff None ]

Date of Incorporation \* 03-01-2018 [ ]

First Name [ ]

Corporate Name \* COMDUDES PRIVATE LIMITED [ ]

Document ID \* AAHCC3470A [ ] Validate PAN

Link Aadhaar [ Select ]

Constitution Code \* PVTCO [ ]

Phone No. \* 9744987339 [ ]

E-mail ID INFO@INFOPARK.IN [ ]

Employee ID [ ]

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Check DEDUP for entering Authorised signatory details.

Adhaar Card No. is mandatory for authorised signatory/ies. If authorised signatory is not an existing customer then EKYC is to be done before opening account.

Choose the existing CIF ID/ New CIF from the result table

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cbdlib001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

User: RM073114 Calendar: Gregorian Time Zone: IST Solution: FINCORE \*\*\* FINACLE LIVE !

### Authorized Signatory 1 Details

Auth. Sign 1 CIF ID: MRH0  
Title: MR  
Middle Name:   
Document Code: 202  
Aadhaar No.: 94145  
Gender: Male  
Date Of Birth: 07-12-  
Tax Resident Declaration: Tax R

### Authorized Signatory 2 Details

Auth. Sign 2 CIF ID:   
Title:   
Middle Name:   
Document Code:   
Aadhaar No.:   
Gender: Select

### Retail DEDUP Searcher -- Webpage Dialog

#### Retail DEDUP Search Criteria

Voter ID:   
Aadhaar No.: 484757539542  
Date Of Birth:   
Mobile No.:   
Scheme Code: CA101  
Last Name:   
Pan No.: BIJPM2405D  
Passport:   
Driving License:

Submit Cancel

#### Retail DEDUP Search Result

CIF Id	Last Name	Address	Phone No	Date Of Birth	Pan No.	Voter ID	Aadhaar No.	Passport	Driving License	Search Criteria Fields
NEW CIF					BIJPM2405D		484757539542			^^484757539542^BIJPM2405D^AAAA CA101

Close

Document ID:   
Validate Aadhaar:   
Link Aadhaar: Select  
Constitution Code:   
Validate PAN:

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Fill in the fields of Title, First Name, Last Name, Date of Birth and tax declaration

Same steps to be followed for entering multiple Authorised signatories.

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https://cbd1b001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

able till 22-03-2018 EOD. It will be closed from 23-03-2018 for closing activities\*\*\*\*\*Investment Declaration menu is opened. Ensure all IT declarations are ap

User: RM073114 Calendar: Gregorian Time Zone: IST Solution: FINCORE

Auth. Sign 2 CIF ID  DEDUP CHECK

Title  MR First Name

Middle Name  Last Name

Document Code  202 Document ID  BIJPM2405D Validate PAN

Aadhaar No.  484757539542 Validate Aadhaar Link Aadhaar  No

Gender  Male Constitution Code

Date Of Birth  15-04-1962 Relationship Type  A - AUTHORIZED

Tax Resident Declaration \*  Tax Resident of India and not reside

Authorised Signatory 3 Details Expand

Authorised Signatory 4 Details Expand

Account Details Expand

Scheme Code \*  CA101 Mode Of Operation  039

Deposit Amount \*  10,000.00 Transaction Type \* ☒ Cash ☐ Transfer ☐ None

Debit Account

Additional Details Collapse

Applet successfully loaded Local intranet | Protected Mode: Off 18:07 12-03-2018



In case of issues with EKYC menu, The customer id can be created separately for the authorized signatory

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cbdlib001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

!3-03-2018 for closing activities\*\*\*\*\*Investment Declaration menu is opened. Ensure all IT declarations are approved by 15th March 2018.\*\*\*\*\*Branches are :

User: RM073114 Calendar: Gregorian Time Zone: IST Solution: FINCORE

Date of Incorporation \* 03-01-2018

**Authorized Signatory 1 Details** [Collapse](#)

Auth. Sign 1 CIF ID	MRH063087	<a href="#">DEDUP CHECK</a>	First Name	JAMES
Title	MR		Last Name	MATHEW
Middle Name			Document ID	CKMPM0785Q <a href="#">Validate PAN</a>
Document Code	202		Link Aadhaar	Select
Aadhaar No.	941457152185	<a href="#">Validate Aadhaar</a>	Constitution Code	44108
Gender	Male		Relationship Type	A - AUTHORIZED
Date Of Birth	07-12-1990			
Tax Resident Declaration *	Tax Resident of India and not resid			

**Authorised Signatory 2 Details** [Expand](#)

**Authorised Signatory 3 Details** [Expand](#)

**Authorised Signatory 4 Details** [Expand](#)

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17:57 12-03-2018

Select the suitable option for ATM, Mobile Banking and Personalised Cheque book.

Fill in the field of Name on Cheque Book

Fill in Address details for cheque book /ATM

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cbd1b001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

User: RM073114    Calendar: Gregorian    Time Zone: IST    Solution: FINCORE

\*\*\* FINACLE LIVE ENVIRONMENT.\*\*\*FASSET menu option will be available till 2

Debit Account

Additional Details

ATM Card \*    No    Personalised Cheque Book \*    Yes

Enable E-Banking    No    Enable Mobile Banking \*    No

Finacle Alerts    No    Preferred Phone No.   

Preferred E-mail ID   

Cheque Book Details

Name on Cheque Book    COMDUDES PRIVATE LIMITED    Cheque Jt1 Name   

Cheque Jt2 Name   

Address details for Cheque Book/ATM

Address Line 1    INFO PARK    Address Line 2    KAKKANAD

Address Line 3       Pin Code    682036

City    COCHI    State    KE

Country    IN

E-mail ID    INFO@INFOPARK.IN

ATM Card Related Details

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Select ATM Card Type and Customer Segment

Fill in Name to be printed on card

Validate then Submit.

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cbdlb001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

User: RM073114 Calendar: Gregorian Time Zone: IST Solution: FINCORE

Preferred E-mail ID

**Cheque Book Details**

Name on Cheque Book: COMDUDES PRIVATE LIMITED Cheque Jt1 Name

Cheque Jt2 Name

**Address details for Cheque Book/ATM**

Address Line 1: INFO PARK Address Line 2: KAKKANAD

Address Line 3: Pin Code: 682036

City: COCHI State: KE

Country: IN

E-mail ID: INFO@INFOPARK.IN

**ATM Card Related Details**

Card Type: RUPAY PLATINUM BIN ID: 652211

Name to be printed on Card: COMDUDES Customer Segment: GEN - GENERAL

Name to be printed on Add on Card1

Name to be printed on Add on Card2

Key Contact Person's Name

Card Variant

Card Srl Number

Submit Validate Cancel

Applet successfully loaded Local intranet | Protected Mode: Off 18:09 12-03-2018

Before verification of the record CKYC details to be entered and verified in CKYC menu for this reference no.

## 5. TERM DEPOSIT

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### Learning Outcome

- ✓ Opening of Term deposit account in Finacle and understand Interest Rate Table code
- ✓ Interest Application and Deposit Modelling
- ✓ Different types of Deposits like RD and frequency period
- ✓ Modification , Closure, Cancellation of Deposit Accounts

## 5. TERM DEPOSIT

### 5.1 OPEN A TERM DEPOSIT ACCOUNT

#### MENU OPTION: HOAACTD

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	If the party is not a customer, then type <b>CRLC/CCCR</b> in menu option field in Finacle User Menu screen and create a Customer ID. Please refer Customer Creation instruction.	<CIF>
2	If he/she is a customer then type <b>HOAACTD</b> in menu option field in Finacle User Menu screen and press <Enter> key. System will open 'A/c opening - Term Deposit' form.	< Enter>
3	Fill up Customer ID of the customer (if customer ID is not known click search option, type short name of the customer in short name column and press ' <b>SUBMIT</b> ' Button. System will list out the customer ID, Customer Name and other details of Customer.) Select the correct Customer ID by single mouse click.	
4	Select Scheme Code in which you want to open an Account (if you do not know the scheme code, then press Scheme Code search Button and put Scheme Type as " <b>TDA</b> " and press " <b>SUBMIT</b> " Button.	<SUBMIT>
5	It will list out all Scheme Codes under the Scheme Type <b>TDA</b> . Select appropriate Scheme Code by single mouse click. System will go to 'A/c opening - Term Deposit' form. Click " <b>ACCEPT</b> " Button. System will open " <b>General</b> " Detail Form. <b>While making selection user should be careful that selection of scheme code is being made correctly, because system will not allow to modify the Scheme Code later on.</b>	<ACCEPT>
6	The system populates by default customer details from Customer master. Do additions /modifications as required. Enter Mode of Operation and other details available with you in the concerned fields (Please note that the fields mark with *are mandatory). Click <b>Validate</b> Button to validate the information fed by you in respective form.	<Validate>
7	Click <b>Interest &amp; Tax</b> tab button to open <b>Interest &amp; Tax</b> form. System will populates interest and Tax details from Scheme parameter. If you will give any Customer level preferential Interest (Cr.), then the effect	

	of that customer preferential will be in all Accounts of the Customer. If you will give Account level preferential Interest (Cr.), then it will pertain to that Account only.											
8	<b><u>Do not make any modification in "A/c Pegged", "Pegging Review Date", "Pegging Freq. (MM/DD)" and, "Cr. Int. % Min. / Max" fields. "Treasury Rate" field is not applicable.</u></b>	<b>Accept</b>										
9	<p>By default, systems will populate Interest Rate Code, which we have linked, with the particular Scheme at the time of parameterization of the Scheme. But for the following type of customer, you have to select appropriate Interest Rate Table code as mentioned below.</p> <table><tr><th>Type of a Customer</th><th>Interest Rate Code</th></tr><tr><td>Senior Citizen</td><td>TDSEN</td></tr><tr><td>Staff</td><td>TDSTF</td></tr><tr><td>NRE Staff</td><td>TDNRS</td></tr><tr><td>Senior Citizen Staff</td><td>TDSST</td></tr></table>	Type of a Customer	Interest Rate Code	Senior Citizen	TDSEN	Staff	TDSTF	NRE Staff	TDNRS	Senior Citizen Staff	TDSST	
Type of a Customer	Interest Rate Code											
Senior Citizen	TDSEN											
Staff	TDSTF											
NRE Staff	TDNRS											
Senior Citizen Staff	TDSST											
10	In case of Non Cumulative type of Deposit, like MIP, QIP, HIP etc where interest is credited to other operative A/c, give appropriate Account ID in <b>"Interest Credit A/c ID"</b> field.											
11	<p>By default following Tax details fields will be populates from Customer/Scheme level.</p> <p><b>W - A/c level holding tax</b> - for NRO Customer. <b>T- Customer TDS</b> - for Residential Customer. <b>N- No Tax</b> - for NRE Customer.</p> <p>If in a particular <b>Account</b> you do not want to deduct TDS, then select <b>N- No Tax</b> in Tax category Option. If Tax category is <b>W - A/c level holding tax (for NRO)</b>, then <b>Withholding tax borne by</b> is co-mandatory field. Please indicate whether tax should be deducted from the principal account holder or from all the account holders.</p> <p><b>Note:</b> If the value in this field is set as <b>"A"</b>, the tax amount is equally divided among the joint holders during interest calculation.</p> <p>Click <b>"Validate"</b> Button to validate the information fed by you in respective form.</p>											
12	Click <b>"Scheme"</b> Tab button to open <b>Scheme</b> form. By default System will populates working date as Value date. If you open an A/c as value dated,											

	then change the value date field.	
<b>13</b>	Select <b>"A/c Open Mode"</b> as ' <b>Normal</b> ' if it is a fresh Account and ' <b>Transfer in</b> ' if account is transferred from other branch. If an account is transferred from other branch then we have to compulsory visit ' <b>Transfer in</b> ' Tab.	
<b>14</b>	<p>Fill all the required information like, Deposit amount, Deposit Period etc. System will automatic calculate Maturity date, Maturity Value and Total Interest payable.</p> <p><b>"Break Dep. in Multiples of"</b> -- Field is applicable to Flexi Fixed type of Deposit like BOB SUVIDHA, Flexi Deposit etc. and value will be populated from Scheme level parameter.</p> <p><b>"Repay A/c. ID"</b> -- Enter the account to which the deposit amount is to be transferred on maturity/pre mature/closer/ part closer.</p> <p><b>"Linked Operative A/c. ID"</b> -- Enter The ID of the operative account linked to the term deposit account. This is to be entered only if the operative account is to be linked as in FFD. On entering this field, the deposit type changes to FFD (Flexi fixed deposit). For normal FDR/SDR, this field should be blank.</p> <p><b>"Linked Loan A/c."</b> Enter the corresponding loan account ID linked to the deposit account, whenever loan is granted against the term deposit.</p> <p><b>"Agent/Employee Code"</b> -- Enter whether the transaction is for an agent or employee and their respective codes</p> <p><b>"Spl. Category Ind."</b> -- Indicate if the deposit is of special category. For example, another bank's deposit, earnest money, etc</p>	
<b>15</b>	<p>In <b>A/c information</b>,</p> <ul style="list-style-type: none"> <li>• <b>'Print Nominee on Receipt'</b> check box can be ticked whenever the depositor insisted to print Nominee's name on receipt.</li> <li>• <b>'Safe Custody'</b> check box can be ticked whenever the deposit is accepted for safe custody.</li> <li>• <b>'Nomination'</b> check box can be ticked whenever there is a nomination in A/c and there after we have to visit 'Nomination Detail' page and give the information about nominee. If nominee is a minor then details of guardian is mandatory.</li> <li>• <b>'Print Receipt'</b> check box cannot be ticked if you do not want to print receipt. E.g. Subsidy Amount etc.</li> <li>• <b>'Recover Int. on Tax Deducted'</b></li> </ul> <p><b>'Regularize Lien on Maturity'</b></p>	
<b>16</b>	Click <b>Transfer-in</b> tab button to open <b>Transfer-in</b> form and fill all relevant details. This page is co mandatory if we have ticked <b>"Transfer-in"</b> in	

	scheme detail form.	
<b>17</b>	<p>Click '<b>Flow Detail</b>' and check whether it is ok or not? The scheme level setup governs the generation of flows during account opening.</p> <p><b>Note:</b> While opening the account, you cannot modify the start date of the IO flow. If the start date is modified in such cases, the flows may not be equal</p>	
<b>18</b>	<p>Click '<b>Renewal &amp; Closure</b>' Tab to open the form. Click the check box <b>Auto Closure</b>, if the deposit account must be automatically closed at the end of the deposit period.</p> <p>By default all Fixed deposit will be renewed for 12 Months and all Short Deposit will be renewed for same period under Auto renewal system. If depositor/s has instructed well in advance before maturity about renewal, accordingly we have to modify the respective fields. We can renew the receipt under same scheme or other scheme with maturity amount, principal amount, interest amount, additional amount and fixed amount as the case may be. We have to select respective Interest rate table code, GL Sub Head, Currency, Exchange rate etc. according to Scheme</p>	
<b>19</b>	Click ' <b>Related Party</b> ', Tab and give details of Joint- Holder(s) -in case of Joint Accounts, Partners (in case of Partnership a/c), Directors (in case of Company A/c), Co- parceners (in case of HUF a/c) etc.	
<b>20</b>	The relevant MIS codes can be captured using ' <b>MIS Codes</b> ' Tab.	
<b>21</b>	You can check the TDS eligibility of a customer while opening a new term deposit account from ' <b>Impact of TDS</b> ' Tab. The <b>Impact on TDS</b> tab allows you to view the total interest of a customer eligible for TDS, the tax slab under which the total interest is included and the tax rate for that slab without considering the interest for the latest account.	
<b>22</b>	The ' <b>Denomination</b> ' tab allows you to enter/displays information for deposit receipts/denomination details. When you open Certificates of Deposit (CD) type of accounts, you can specify any number of denominations. There is one entry for each denomination. Each denomination of a CD can be used as security for loans and advances. You can enter/modify denomination details only for CD type of accounts. You can enter 'n' number of denominations for a CD. The sum of the denomination amount should be equal to face value of the CD account. For accounts of TDA scheme type other than CD accounts, you cannot add additional denominations of accounts other than those populated by the system. Click Denomination tab in the initial A/c. Opening - Term Deposits screen.	
<b>23</b>	<b>"Documents Details"</b> - This capturing multiple document details including Document code, Received Date, Expiry Date, Due Date, specific	

	notes relating to specific documents etc.	
<b>24</b>	<b>"Other Details"</b> - This tab is used to capture SWIFT related details, Account label details and DSA details.	
<b>25</b>	<p><b>"Payment Instruction"</b> - This option is used when the maturity proceeds have to be distributed to multiple accounts. If the entire maturity proceeds has to be credited to a single account, the same can be specified in the repayment account. These accounts can belong to any SOL across the data centre. The system populates two codes, one TO - Total outflow and the other RO - Renewal Outflow.</p> <p><b>TO</b> - Total outflow is validated during closure of account (Both online and Batch closure).</p> <p><b>Ro</b> - Renewal out flow is validated during online and batch renewal of accounts.</p>	

## 5.2 Process to open Td (QIP) Account :-

Invoke menu option **HOAACTD**

:-Function :-Open > Put CIF ID > CCR (INR) > Scheme Code (Select TD103 from Searcher Id)  
then click on GO and then General Details:- Please fill in the fields like Mode of operation , Location code and in Account statement as R-Deposit Receipt, then click on Validate

### General Details Tab:-





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an/CC/OD account can be generated through IRACRPT menu.\*\*\*

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

General Ledger Subhead Code 13601 - FIXED DEPOSITS FROM OTHERS Scheme Code TD102 - FDR - MIP (RES) DISCOUNT

☐ MIS Codes ☐ Payment Instructions ☐ Others ☐ Document Denomination Impact On TDS ☐ Transaction ☐ Related Party

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure Nomination

Pay Interest ☒ Yes ☐ No

A/c. Credit Preferential Interest 0.000000

A/c. Pegged ☒ Yes ☐ No

Pegging Review Date 31-12-2099

Interest Rate Code TDSTF

Customer Preferential Interest (Cr.) 0.000000

Channel Preferential Interest (Cr.) 0.000000

Pegging Frequency (MM/DD)

Contract Rate 7.450000

Accrued/Contracted Rate 0.000000 / 0.000000

Credit Interest Pcnt. Min./Max. 0.000000 8.500000

Treasury Rate 0.000000

Interest Credit A/c. ID 30100100002260

TERM DEPOSIT INTEREST FOR

Tax Details

Tax Category T - Customer Tax Deducted at Sour

Withholding Tax Borne By ☒ None ☐ All ☐ Principal A/c. Holder Only

Withholding Tax Level A - A/c. Level

Withholding Tax Pcnt. 0.00

Withholding Tax Floor Limit 0.00

Tax Deducted at Source Operative A/c. ID

Submit Validate Cancel

Applet successfully loaded

Local intranet | Protected Mode: Off

4:16 PM 3/3/2018

**Go to SCHEME Tab....**Here Enter the fields e.g., Deposit period , Deposit amount , Repay Account ID and Nomination (Yes /NO) then click on validate.

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1 Education Loans for Overseas studies for OBCs and EBCs (AC SISOBCEBC) Submission of Claims for December Quarter 2017 has now been extended up to 06

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

Deposit Type: Other Deposits

A/c. Opening Date: 03-03-2018

Value Date: 03-03-2018

Deposit Period (Months/Days): 12 / 0

Maturity Value: INR

Repay A/c. ID: 30980100001533 INR

Linked Operative A/c. ID: INR

Linked Loan A/c.: INR

Agent/Employee Code: ☒ None ☐ Agent ☐ Employee

Special Category Indicator: Select

Unclaimed A/c.: ☐ Yes ☒ No

A/c. Information: ☐ Yes ☒ No

Regularize Lien on Maturity: ☒ Recover Interest on Tax Deducted ☐ Safe Custody

A/c. Opening Mode: ☒ Normal ☐ Transfer In

Lock In Period (MMM/DDD): 0 / 0

Deposit/Installment Amt.: 1,00,000.00 INR

Maturity Date:

Initial Maturity Date:

Break Deposit in Multiples Of: 0.00

Total Interest:

A/c. Turned Unclaimed On:

Nomination: ☒ Yes ☐ No

☒ Print Nominee on Receipt ☒ Print Receipt

Submit Validate Cancel

Applet successfully loaded

Local intranet | Protected Mode: Off

4:02 PM 3/3/2018

**Go to Flow Details :-** Check the Flow As per the dates given in sequence and check the interest which is going to be credited and then click on validate. Once it gets validated it shall direct you to visit renewal Tab

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reported in CIRLC -Please advise your borrowers to clear all the overdues immediately to avoid reporting of their account to RBI.\*\*\*The last date for the submit

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

General Ledger Subhead Code 13601 - FIXED DEPOSITS FROM OTHERS Scheme Code TD102 - FDR - MIP (RES) DISCOUNT

☐ MIS Codes ☐ Payment Instructions ☐ Others ☐ Document Denomination Impact On TDS ☐ Transaction ☐ Related Party

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure ☐ Nomination

Flow Code and Description Frequency Start Date End Date

PI / Principal Inflow	0 / 1	03-03-2018	03-03-2018
IO / Interest Outflow	1 / 0	31-03-2018	03-03-2019
PO / Principal Outflow	0 / 1	03-03-2019	03-03-2019

Recompute Flows

Add

Records 1 to 5 of 15

Flow Date	Flow Amt.	Flow Code	A/c. Balance	Del.
03-03-2018	1,00,000.00	PI	1,00,000.00	No
31-03-2018	557.00	IO	1,00,000.00	No
30-04-2018	617.00	IO	1,00,000.00	No
31-05-2018	617.00	IO	1,00,000.00	No
30-06-2018	617.00	IO	1,00,000.00	No
03-03-2018	1,00,000.00	PI	1,00,000.00	<input type="checkbox"/>

Modify Header

Submit Cancel

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Visit :- **Renewal & Closure tab** and then Click on Validate.

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User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE \*\*\* FINACLE LIVE ENVIRONM

☐ MIS Codes
 ☐ Payment Instructions
 ☐ Others
 ☐ Document
 Denomination
 Impact On TDS
 ☐ Transaction
 ☐ Related Party

General
 Interest & Tax
 Scheme
 Transfer-In
 Flow
 Renewal&Closure
 ☐ Nomination

Autoclosure ☐ Yes ☒ No  
 Max. Renewal Allowed / Renewals Done   
 Autorenewal Scheme   
 Autorenewal Interest Table   
 Forward Contract for Renewal   
 Exchange Rate Code for Renewal   
 Renewal Option   
 Renewal Additional Amt.   
 Exchange Rate Code for Additional Amt.   
 Renewal Additional Amt. 2   
 Exchange Rate Code for Additional Amt. 2   
 Source A/c. ID for Additional Amt.   
 Renewal under Master A/c.

Autorenewal ☐ Limited ☒ Unlimited ☐ No  
 Renewal Period (Months/Days)    
 Autorenewal General Ledger Sub Head   
 Renewal CCY   
 Renewal Rate   
 Renewal Amt.   
 Forward Contract for Additional Amt.   
 Forward Contract for Additional Amt. 2

Submit Validate Cancel

Applet successfully loaded Local intranet | Protected Mode: Off 4:03 PM 3/3/2018

**Visit Nomination Tab** :- Enter the fields like Registration no as appropriate , CIF id of the nominee if available and it shall autopopulate the entire details like name, Address etc and if Nominee is not a customer of our Bank then enter the fields like Name , Relationship, Address details of the nominee and Nomination percentage . Put Date of birth if nominee is a minor and his / her Guardian details in appropriately. Atlast click on Validate .

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ar to our circular number BCC: BR:109/660 dtd 07.12.2017 \*\*\* Report on Overdue position in loan/CC/OD account can be generated through IRACRPT menu.\*\*\*

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

IS Codes Payment instructions Others Document Denomination Impact on TDS Transaction Related Party

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure ☒ Nomination

Registration No. \* 1

Nomination Details

Add Record 1 of 1

CIF ID

Nominee Name \* BASANTI PAL

Relationship \* MOT

MOTHER

Address Line 1 \* FLAT NO 109 A

Address Line 2 \* GATIKRUSHNA GREEN RANGABAZAR

Address Line 3

City \* BHUBA

BHUBANESHWAR

State \* OR

Country \* IN

INDIA

Postal Code \* 751014

Nominee Minor ☐ Yes ☒ No

Birth Date

Nomination Pcnt. \* 100

Guardian Details

Guardian Name

Guardian Code Select

Address Line 1

Address Line 2

Address Line 3

City

Applet successfully loaded Local intranet | Protected Mode: Off 100%

1:46 PM 3/3/2018

**Visit Related Party Tab:-** Please check the details of the primary applicant and if there is joint holder then click on right Arrow mark which is highlighted in blue that reads As record of 1 of 1. Then it will appear as Record 2 of 2 and you need to enter Relation Type , Relation Code , Then Title, Name Address and then click on validate and SUBMIT.



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II SMA borrowers having aggregate exposure of Rs 5.00 Crores and above will be reported in CRILC .Please advise your borrowers to clear all the overdues imm

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

A/c. ID  
CIF ID 058883232 SUMIT PRASAD PAL CCY INR  
General Ledger Subhead Code 13631 - RECURRING DEPOSITS ALL TYPES Scheme Code TD113 - RECURRING DEP - RESIDENTS

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure Nomination  
MIS Codes Payment Instructions Others Document Denomination Impact On TDS Transaction Related Party

Add Record 1 of 1

Relation Type \* M - Main Relation Code  
Statement Frequency Select Week  
Day Date Holiday  
Dispatch Mode Select  
Payment system message frequency Select Week  
Day Date Holiday  
Message Type Select  
CIF ID 058883232  
Title \* MR  
Name \* SUMIT PRASAD PAL  
Address Type Mailing  
Address Line 1 Mailing  
Address Line 2  
Next Pass Sheet Print Date  
Designation Code  
Next Payment System Print Date  
Receiving Bank Identifier  
Interim Transaction Report (942) required Yes No  
Address Line 1 \* QUARTER NO 1R/9 PO BJB COLLAGE  
Address Line 2

Applet successfully loaded Local intranet | Protected Mode: Off 1:46 PM 3/3/2018

### 5.3 RENEWAL OF TD ACCOUNT

#### MENU OPTION: HTDREN

We have parameterized all Term Deposit products under Auto Renewal System as per our Book of Instruction. i.e. all Fixed Deposit will renew for One year and all Short Deposits will renew for same period on due date in the absence of any information from the customer. Receipts will be renewed at the time of End of Day Activity.

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	If depositor/s are informing well in advance before maturity date about the renewal of Receipt, user can modify this at account level.	
2	But if depositors come on maturity date and want to renew an account on the same day with/without any change in renewal instruction, then we have to run <b>HTDREN</b> option.	
3	Before run HTDREN, we have to run <b>ACINT</b> and <b>TDSCALC</b> option.	

4	Type <b>HTDREN</b> in menu option field in Finacle User Menu screen and press <b>&lt;Enter&gt;</b> key. System will open ' <b>Term Deposit Renewal</b> ' form.	<b>&lt;ENTER&gt;</b>
5	In ' <b>Term Deposit Renewal</b> ' form three options are available. <ul style="list-style-type: none"> <li><b>R</b> - Renew</li> <li><b>V</b> - Verify</li> <li><b>X</b> - Cancel</li> </ul>	<b>&lt;Function&gt;</b>
6	Select ' <b>R</b> ' for renewal of an Account. Put Account ID, which you want to renew in " <b>A/c ID</b> " field. If you do not know the Account ID, then click the search icon " <b>A/c ID</b> " field for search. Search Account ID by giving various values like Short name, Customer ID, Scheme Type, Scheme Code, GL Sub Head etc. Click submit, which give you the list of all Account ID, Customer Name etc. as per your search pattern. Select the Account ID from the given list. System will take you to ' <b>Term Deposit Renewal</b> ' form again.	<b>&lt;Search&gt;</b>
7	Cursor will go to the effective open date, by default it will be the maturity date of the previous Deposit. If you want to renew the deposit from due date (i.e. value dated), do not change the date. check the next field " <b>Calculate overdue Interest</b> ". Select ' <b>N</b> ' as we are renewing from the maturity date. Clear the Overdue interest code field. Check the <b>renewal option</b> . This form will fetch the details from Scheme level parameter. which list out the following options in " <b>Renewal Option</b> " field. <ol style="list-style-type: none"> <li><b>'P' - Principal Amount</b></li> <li><b>'C' - After customer Instruction</b></li> <li><b>'M' - Maturity Amount</b></li> <li><b>'I' - Interest Amount</b></li> <li><b>'A' - With additional Amount</b></li> <li><b>'F' - Fixed Amount</b></li> </ol>	
8	Select the option. If you will select ' <b>A' - With additional Amount</b> , then " <b>Additional Amt/CCY</b> " and " <b>Source A/c for AddnlAmt</b> " fields are co mandatory. If you will select ' <b>F' - Fixed Amount</b> , then " <b>Renewal Amt/CCY</b> " field is co mandatory.	<b>&lt;Accept&gt;</b>
9	Select the appropriate " <b>Renewal Scheme Code</b> ", " <b>Renewal CCY</b> ", " <b>Renewal GL Sub Head</b> ", " <b>Renewal Int. Tbl code</b> ", " <b>Renewal Prd (M/D)</b> " etc. in respected fields.	
10	Next select the " <b>Print Renewal Confirmation</b> " field. Select ' <b>I</b> ' to print during verification and ' <b>L</b> ' to print later and click submit	<b>&lt;Commit&gt;</b>

#### 5.4 EXTENSION OF A TERM DEPOSIT ACCOUNT

##### MENU OPTION: HTDEXT

SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Type <b>HTDEXT</b> in menu option field in Finacle User Menu screen and press <b>&lt;Enter&gt;</b> key. System will open 'Term Deposit Extension' form	<b>&lt;ENTER&gt;</b>
2	In 'Term Deposit Extension' form three options are available. <ul style="list-style-type: none"> <li>• <b>E</b> - Extend••</li> <li>• <b>V</b> - Verify••</li> <li>• <b>X</b> - Cancel••</li> </ul> Select ' <b>E</b> ' for extension of an Account.	<b>&lt;Function&gt;</b>
3	Give Account ID, which you want to extend in " <b>A/c ID</b> " field	
4	If you do not know the Account ID, then click the search icon " <b>A/c ID</b> " field for search. Search Account ID by giving various values like Short name, Customer ID, Scheme Type, Scheme Code, GL Sub Head etc. Click submit, which give you the list of all Account ID, Customer Name etc. as per your search pattern. Select the Account ID from the given list. System will take you to 'Term Deposit Extension' form again.	<b>&lt;ENTER&gt;</b>
5	Give the values in the applicable fields like New scheme code, GL Sub Head, New period of deposit (M/D), Interest table code, additional amount, source A/c for additional amount etc.  <b>Note: --</b> New maturity date cannot be less than or equal to old maturity date.	
6	Click Submit to commit for extension of Td account.	<b>&lt;SUBMIT&gt;</b>
7	System will give an exceptions related to that Account. Click ok to accept the exceptions.	
8	Td extension over, system will display the details of extended term deposit.	

#### 5.5 VERIFICATION OF AN EXTENDED TERM DEPOSIT ACCOUNT

##### MENU OPTION: HTDEXT



SR. NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Type <b>HTDEXT</b> in menu option field in Finacle User Menu screen and press <b>&lt;Enter&gt;</b> key. System will open ' <b>Term Deposit Extension</b> ' form	<b>&lt;ENTER&gt;</b>
2	In ' <b>Term Deposit Extension</b> ' form three options are available. <ul style="list-style-type: none"> <li>• <b>E</b> - Extend..</li> <li>• <b>V</b> - Verify..</li> <li>• <b>X</b> - Cancel..</li> </ul> Select ' <b>V</b> ' for <b>Verification</b> of an Account.	<b>&lt;Function&gt;</b>
3	Give Account ID, which you want to extend in " <b>A/c ID</b> " field	
4	If you do not know the Account ID, then click the search icon " <b>A/c ID</b> " field for search. System will list out all accounts which are pending for verification/cancellation.	<b>&lt;Search&gt;</b>
5	Select the Account ID from the given list by single click on the account number. System will take you to ' <b>Term Deposit Extension</b> ' form again	
6	System will display the all the details of extended td account. If you are satisfied with the details you can proceed for verification. Click Submit to commit for verification of extension of Td account.	<b>&lt;SUBMIT&gt;</b>
7	System will give an exceptions related to that Account. Click ok to accept the exceptions.	
8	Td extension verification over, system will display the details of extended term deposit.	

#### 5.6 PART / PREMATURE / NORMAL CLOSURE OF A TERM DEPOSIT

##### **MENU OPTION: HCAACTD**

##### **Steps for making Part Closure / Premature Payment/ Normal closure of a Term Deposit Account:**

STEP NO.	ACTIVITY	RELEVANT KEY/BUTTON
1	Type <b>HCAACTD</b> in menu option field in Finacle User Menu screen and press <b>&lt;Enter&gt;</b> key. System will open ' <b>Close An Account</b> ' form.	<b>&lt;Enter&gt;</b>

<b>2</b>	<p>In '<b>Close An Account</b>' form three options are available.</p> <p><b>Z</b> - Account Close</p> <p><b>L</b> – Trail close</p> <p><b>T</b>- Transfer out</p> <p>Select '<b>Z</b>' for close an Account.</p> <p>Note : If you want to run Trial Close then select '<b>L</b>'- <b>for Trial Close</b> instead of '<b>Z</b>' in function field.</p>	
<b>3</b>	Put Account ID, which you want to close in " <b>A/c ID</b> " field. It can be searched by clicking the search icon.	
<b>4</b>	Search Account ID, by giving various values like Short name, Customer ID, Scheme Type, Scheme Code, GL Sub Head etc. Click <b>submit</b> , which give you the list of all Account ID, Customer Name etc. as per your search pattern. Select the Account ID from the given list.	
<b>5</b>	System will take you to " <b>Close An Account</b> " form again. Click Go.	
<b>6</b>	<p>Cursor will go to the <b>account information</b> Tab. Check the all account information. Following options are available in "<b>account information</b>"</p> <ul style="list-style-type: none"> <li>• <b>F</b> - Interest Flow Inquiry</li> <li>• <b>T</b> - Part closure Inquiry</li> <li>• <b>R</b> - Denomination Details</li> </ul>	
<b>7</b>	Visit the <b>closure details</b> next to the account information tab	
<b>8</b>	<p>Select the <b>close mode</b>, default repayment account only will come. And also check the repayment account id.</p> <p>The cursor will go to "<b>Use Repayment Account only</b>" field.</p> <p>Enter</p>	
<b>9</b>	If it is a normal closure (i.e. closure after maturity), cursor will go to " <b>Collect overdue Int.</b> " field. If you want to give overdue interest, then select ' <b>Y</b> ' and select overdue interest code as " <b>SBGEN</b> ", otherwise select ' <b>N</b> '.	
<b>10</b>	<p>Go to the closure exceptions tab.</p> <p>Select the appropriate closure reason code from the list of Reasons by clicking the search icon at the closure reason code. And you can mention other closure remarks in the closure remarks field.</p>	
<b>11</b>	<p>Click the submit button.</p> <p>System will display Exceptions related to the Account closure. If you want to accept all the exceptions and then click submit.</p> <p>Note: If you do not want to accept exceptions, press <b>cancel</b> to Quit. In that case closure of an A/c will not taken place.</p>	<b>&lt;Submit&gt;</b>

<b>12</b>	System will show you all A/c close related detail like contacted ROI, Normal ROI, Penal ROI, total amount of interest, TDS amount etc. Click ok to come out from the account closing procedure.	
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## 5.7 CANCELLATION OF PART / PREMATURE / NORMAL CLOSURE OF A TERM DEPOSIT

### MENU OPTION: HCAACVTD

STEP	ACTIVITY	RELEVANT KEY
1	Type <b>HCAACVTD</b> in menu option field in Finacle User Menu screen and press <b>&lt;Enter&gt;</b> key. System will open ' <b>Close An Account</b> ' form.	<b>&lt;ENTER&gt;</b>
2	In ' <b>Close An Account</b> ' form three options are available. <ul style="list-style-type: none"> <li><b>V</b> - Verify</li> <li><b>X</b> - Cancel</li> </ul>	
3	Select ' <b>X</b> ' to cancel the close an Account transaction. Put Account ID, which you want to cancel, in " <b>A/c ID</b> " field. If you do not know the Account ID, then Click the search icon in " <b>A/c ID</b> " field, which list out the Account ID of all close A/c. Select the A/c to accept the cancel of closure of A/c. Click <b>GO</b> , system will display the detail of closure A/c	
4	Cursor will go to the Account information. Check the all account information, Following options are available in " <b>account information</b> " <ul style="list-style-type: none"> <li><b>F</b> - Interest Flow Inquiry</li> <li><b>T</b> - Part closure Inquiry</li> <li><b>R</b> - Denomination Details</li> </ul>	
5	Visit the <b>closure details</b> next to the account information tab	
6	Visit the closure exceptions tab and Once you satisfied with all details, and then commit the transaction by clicking the <b>Submit</b> .	<b>&lt;F10&gt;</b>

### 5.8 Process to open RD account :-

Invoke menu option **HOAACTD** :-Function :-Open > Put CIF ID > CCR (INR) > Scheme Code (Select TD113 from Searcher Id) then click on GO and then General Details:- Please fill in the fields like Mode of operation , Location code and in Account statement as passbook then click on Validate

#### General Details Tab:-

The screenshot displays the 'Finacle Universal Banking Solution' web application in a Microsoft Internet Explorer browser. The address bar shows the URL: <https://cbdlb001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp>. The browser's status bar at the bottom indicates 'Local intranet | Protected Mode: Off' and the time is 1:32 PM on 3/3/2018.

The application header includes the 'Finacle' logo and the text 'Universal Banking Solution from Infosys'. The user is logged in as 'User: SP073112' on '03 March, 2018'. The 'Solution' dropdown is set to 'FINCORE'. The 'Calendar' is set to 'Gregorian' and the 'Time Zone' is 'IST'.

The main content area is titled 'A/c. Opening - Term Deposits'. It contains a form with the following fields and values:

- Function: Add
- A/c. ID: (empty)
- CIF ID: 058883232 SUMIT PRASAD PAL
- CCY: INR
- General Ledger Subhead Code: 13631 - RECURRING DEPOSITS ALL TYPES
- Scheme Code: TD113 - RECURRING DEP - RESIDENTS

Below these fields are several tabs: 'MIS Codes', 'Payment Instructions', 'Others', 'Document', 'Denomination', 'Impact On TDS', 'Transaction', and 'Related Party'. The 'General' tab is selected, showing sub-tabs: 'General', 'Interest & Tax', 'Scheme', 'Transfer-In', 'Flow', 'Renewal&Closure', and 'Nomination'.

The 'General' sub-tab contains the following fields:

- A/c. Name: SUMIT PRASAD PAL
- A/c. Short Name: SUMIT
- A/c. Opening Date: 03-03-2018
- Charge Level Code: (empty)
- Mode of Operation: 001
- Location Code: METRO
- Channel Level Code: (empty)
- A/c. Report Code: TD113
- Customer Relationship A/c. Manager: CRM
- A/c. Manager ID: CRM
- Ledger No.: (empty)
- Cash Debit Limit Exception: 19,999.99

**In Interest & Tax Tab:-** Please check the interest rate code whether it is appropriate or not e.g., TDGEN/TDSTF/TDSEN . Select the option which is appropriate . Then click on Validate.

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EBC) Submission of Claims for December Quarter 2017 has now been extended up to 06.03.2018 through EDULOANM Menu.\*\*\*\*For Online NPS facility, log on to

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

General Ledger Subhead Code 13631 - RECURRING DEPOSITS ALL TYPES Scheme Code TD113 - RECURRING DEP - RESIDENTS

☐ MIS Codes ☐ Payment Instructions ☐ Others ☐ Document Denomination Impact On TDS ☐ Transaction ☐ Related Party

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure ☐ Nomination

Pay Interest ☒ Yes ☐ No

A/c. Credit Preferential Interest 0.000000

A/c. Pegged ☒ Yes ☐ No

Pegging Review Date 31-12-2099

Interest Rate Code TDGEN

Accrued/Contracted Rate 0.000000 / 0.000000

Credit Interest Pcnt. Min./Max. 0.000000 8.500000

Interest Credit A/c. ID

Customer Preferential Interest (Cr.) 0.000000

Channel Preferential Interest (Cr.) 0.000000

Pegging Frequency (MM/DD)

Contract Rate 0.000000

Treasury Rate 0.000000

**Tax Details**

Tax Category T - Customer Tax Deducted at Sour

Withholding Tax Borne By ☒ None ☐ All ☐ Principal A/c. Holder Only

Withholding Tax Pcnt. 0.00

Tax Deducted at Source Operative A/c. ID

Withholding Tax Level A - A/c. Level

Withholding Tax Floor Limit 0.00

Submit Validate Cancel

Applet successfully loaded

Local intranet | Protected Mode: Off

1:34 PM 3/3/2018

**Go to SCHEME Tab....**Here Enter the fields e.g., Deposit period , Deposit amount , Repay Account ID and Nomination (Yes /NO) then click on validate.

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Finacle Universal Banking Solution

vw become digital and CERMO+ is made live with effect from 1st January, 2018. -- Compliance Department, BCC Mumbai.Bank has introduced the Scheme for Bo

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

General Ledger Subhead Code 13631 - RECURRING DEPOSITS ALL TYPES Scheme Code TD113 - RECURRING DEP - RESIDENTS

☐ MIS Codes ☐ Payment Instructions ☐ Others ☐ Document Denomination Impact On TDS ☐ Transaction ☐ Related Party

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure ☐ Nomination

Deposit Type Recurring Deposit

A/c. Opening Date 03-03-2018

Value Date 03-03-2018

Deposit Period (Months/Days) 12 0

Maturity Value INR

Repay A/c. ID 30980100001533 INR

Linked Operative A/c. ID

Linked Loan A/c.

Agent/Employee Code ☒ None ☐ Agent ☐ Employee

Special Category Indicator Select

Unclaimed A/c. ☐ Yes ☒ No

A/c. Information Regularize Lien on Maturity ☐ Yes ☒ No

☒ Recover Interest on Tax Deducted

☐ Safe Custody

A/c. Opening Mode ☒ Normal ☐ Transfer In

Lock In Period (MMM/DDD) 0 / 0

Deposit/Installment Amt. 1,000.00 INR

Maturity Date 03-03-2019

Initial Maturity Date

Break Deposit in Multiples Of 0.00

2343 SUMIT PRASAD PAL

Total Interest

A/c. Turned Unclaimed On

Nomination ☒ Yes ☐ No

☐ Print Nominee on Receipt

☒ Print Receipt

Standing Instruction for Recurring Deposit

Debit A/c. ID

Applet successfully loaded

Local intranet | Protected Mode: Off

1:37 PM 3/3/2018

**Go to Flow Details :-** Check the Flow As per the dates given in sequence and check the interest which is going to be credited and then click on validate. Once it gets validated it shall direct you to visit renewal Tab

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ns for Overseas studies for OBCs and EBCs (ACSI/IOBCEBC) Submission of Claims for December Quarter 2017 has now been extended up to 06.03.2018 through

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

General Ledger Subhead Code 13631 - RECURRING DEPOSITS ALL TYPES Scheme Code TD113 - RECURRING DEP - RESIDENTS

☐ MIS Codes ☐ Payment Instructions ☐ Others ☐ Document Denomination Impact On TDS ☐ Transaction ☐ Related Party

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure ☐ Nomination

Flow Code and Description Frequency Start Date End Date

NI / Installment Inflow	1 / 0	03-03-2018	03-03-2019
II / Interest Inflow	0 / 1	03-03-2019	03-03-2019
TO / Total Outflow	0 / 1	03-03-2019	03-03-2019

Recompute Flows

Add

Records 11 to 14 of 14

Flow Date	Flow Amt.	Flow Code	A/c. Balance	Del.
03-01-2019	1,000.00	NI	11,000.00	No
03-02-2019	1,000.00	NI	12,000.00	No
03-03-2019	425.00	II	12,425.00	No
03-03-2019	12,425.00	TO	0.00	No
03-01-2019	1,000.00	NI	11,000.00	

Modify Header

Submit Cancel

Applet successfully loaded

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1:40 PM 3/3/2018

**Visit :- Renewal & Closure tab** and then Click on Validate.



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through IRACRPT menu.\*\*\*

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

General Ledger Subhead Code 13241 - MATURED RECURRING DEPOSITS Scheme Code TD113 - RECURRING DEP - RESIDENTS

Errors MIS Codes Payment Instructions Others Document Denomination Impact On TDS Transaction Related Party

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure Nomination

Autoclosure ☒ Yes ☐ No

Max. Renewal Allowed / Renewals Done

Autorenewal Scheme

Autorenewal Interest Table

Forward Contract for Renewal

Exchange Rate Code for Renewal

Renewal Option

Renewal Additional Amt.

Exchange Rate Code for Additional Amt.

Renewal Additional Amt. 2

Exchange Rate Code for Additional Amt. 2

Source A/c. ID for Additional Amt.

Renewal under Master A/c.

Autorenewal ☐ Limited ☐ Unlimited ☒ No

Renewal Period (Months/Days)

Autorenewal General Ledger Sub Head

Renewal CCY

Renewal Rate

Renewal Amt.

Forward Contract for Additional Amt.

Forward Contract for Additional Amt. 2

Submit Validate Cancel

Applet successfully loaded

3:12 PM 3/3/2018

**Visit Nomination Tab** :- Enter the fields like Registration no as appropriate , CIF id of the nominee if available and it shall autopopulate the entire details like name, Address etc and if Nominee is not a customer of our Bank then enter the fields like Name , Relationship, Address details of the nominee and Nomination percentage . Put Date of birth if nominee is a minor and his / her Guardian details in appropriately. Atlast click on Validate .



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ar to our circular number BCC: BR:109/660 dtd 07.12.2017 \*\*\* Report on Overdue position in loan/CC/OD account can be generated through IRACRPT menu.\*\*\*

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure ☒ Nomination

Registration No. \* 1

**Nomination Details**

Add Record 1 of 1

CIF ID

Nominee Name \* BASANTI PAL Relationship \* MOT

Address Line 1 \* FLAT NO 109 A Address Line 2 \* GATIKRUSHNA GREEN RANGABAZAR

Address Line 3 \* City \* BHUBA

State \* OR Country \* IN

Postal Code \* 751014 India

Birth Date \* Nominee Minor ☐ Yes ☒ No

Nomination Pcnt. \* 100

**Guardian Details**

Guardian Name

Guardian Code

Address Line 1

Address Line 2

Address Line 3

City

Applet successfully loaded Local intranet | Protected Mode: Off 100%

1:46 PM 3/3/2018

**Visit Related Party Tab:-** Please check the details of the primary applicant and if there is joint holder then click on right Arrow mark which is highlighted in blue that reads As record of 1 of 1. Then it will appear as Record 2 of 2 and you need to enter Relation Type , Relation Code , Then Title, Name Address and then click on validate and SUBMIT.

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II SMA borrowers having aggregate exposure of Rs 5.00 Crores and above will be reported in CRILC .Please advise your borrowers to clear all the overdues imm

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

A/c. ID  
CIF ID 058883232 SUMIT PRASAD PAL CCY INR  
General Ledger Subhead Code 13631 - RECURRING DEPOSITS ALL TYPES Scheme Code TD113 - RECURRING DEP - RESIDENTS

General Interest & Tax Scheme Transfer-In Flow Renewal&Closure ☒ Nomination  
☐ MIS Codes ☐ Payment Instructions ☐ Others ☐ Document Denomination Impact On TDS ☐ Transaction ☒ Related Party

Add Record 1 of 1

Relation Type \* M - Main Relation Code  
Statement Frequency Select Week  
Day Date Holiday  
Dispatch Mode Select  
Payment system message frequency Select Week  
Day Date Holiday  
Message Type Select  
CIF ID 058883232  
Title \* MR  
Name \* SUMIT PRASAD PAL  
Address Type Mailing  
Address Line 1 \* QUARTER NO 1R/9 PO BJB COLLAGE  
Address Line 2  
Interim Transaction Report (942) required ☐ Yes ☒ No

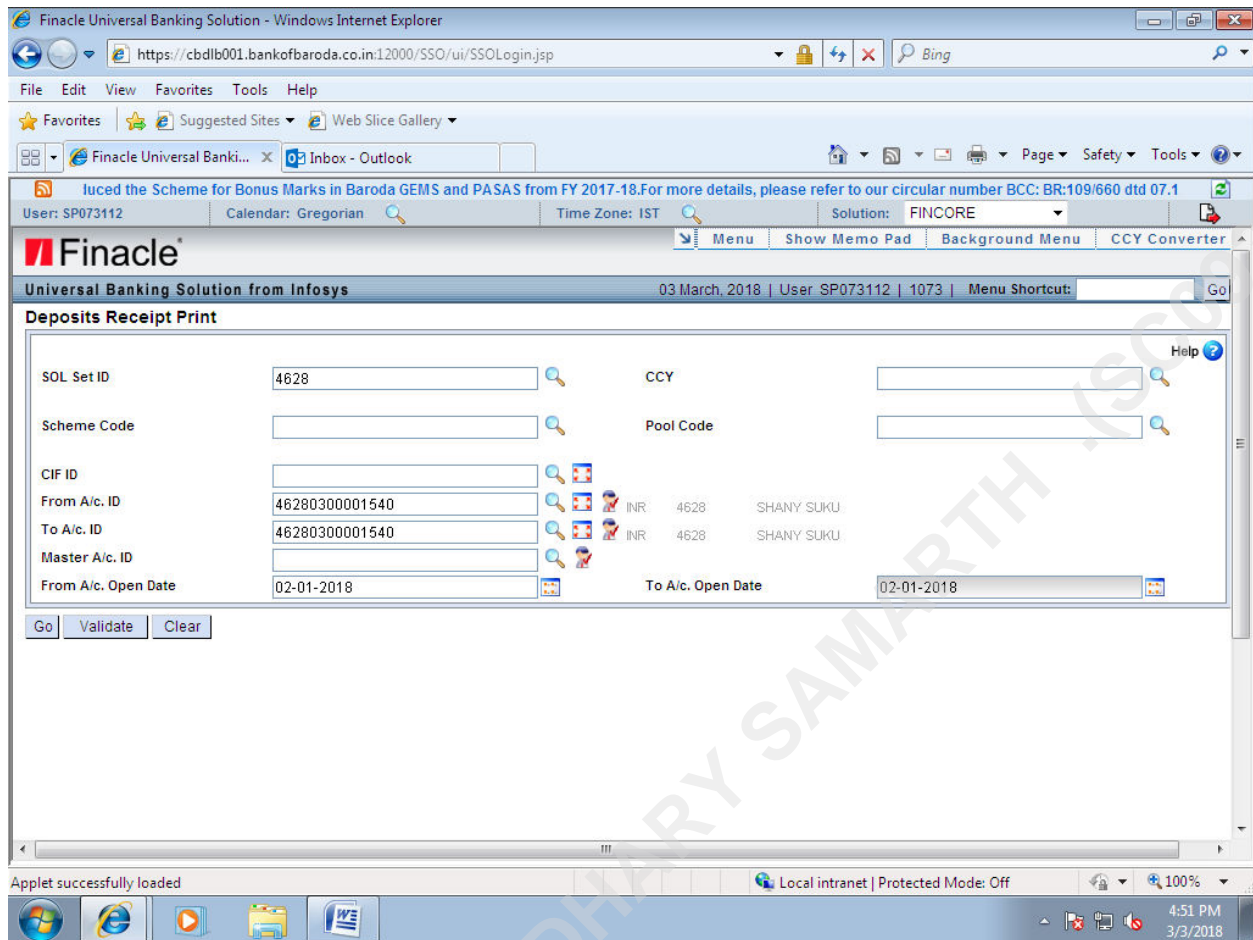
Applet successfully loaded Local intranet | Protected Mode: Off 100% 1:46 PM 3/3/2018

## 5.9 Printing the Receipt

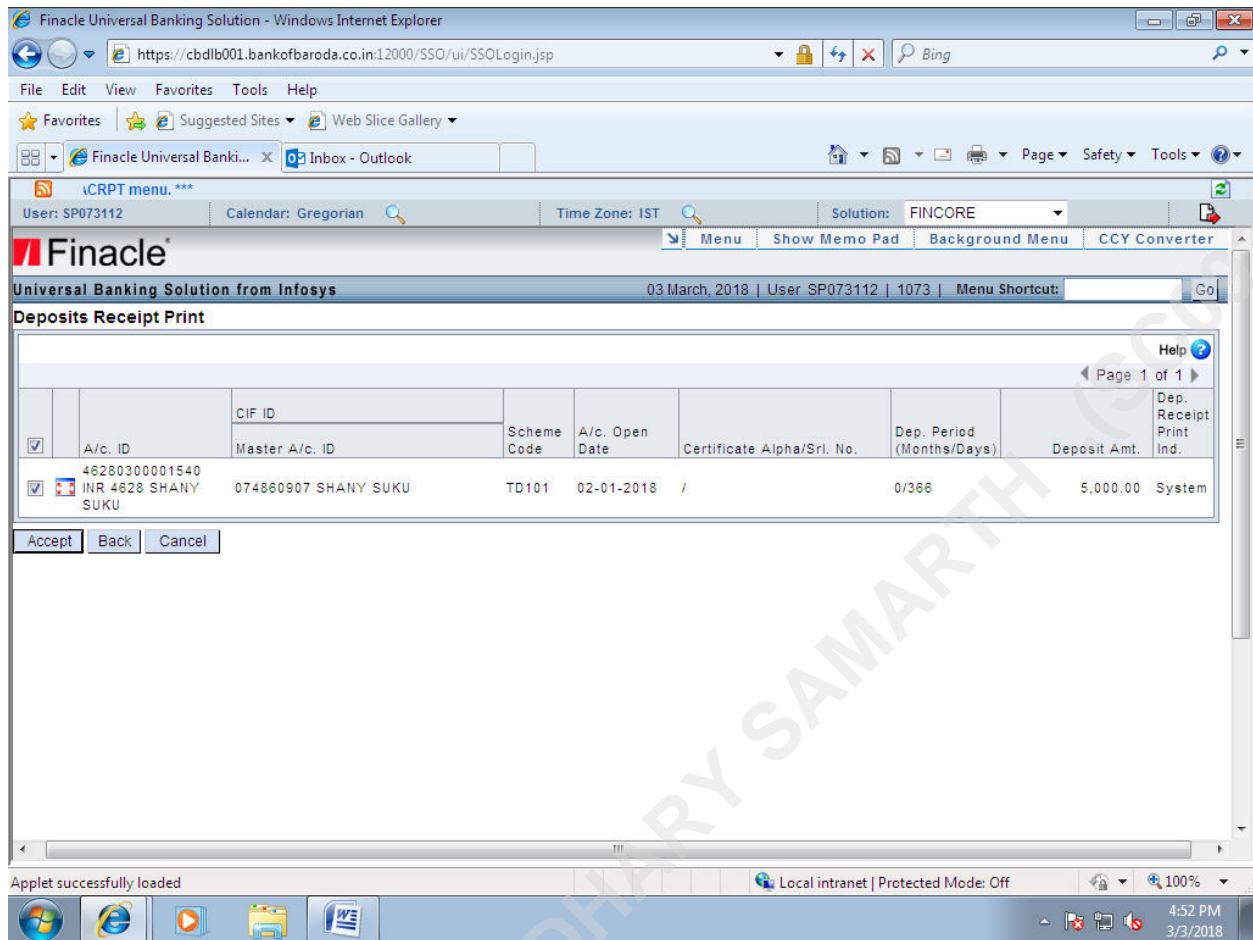
### HDRP

How To Print Deposit Receipt :-Invoke Menu Option **HDRP**.....

Then enter the fields like From A/c Id, To A/c Id, From A/c Opening Date and To A/c opening Date then Go :-



Here we need to check the details given are correct and as per order or not, if it is found okay then Click On **ACCEPT** .



The following page shall appear and here we need to ensure the data which is being shown here is correct and we have ensure that the printer is ready and then click on Submit .

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Finacle Universal Banki... x Inbox - Outlook

ces\*\*\*From 23.02.2018 all SMA borrowers having aggregate exposure of Rs 5.00 Crores and above will be reported in CRILC -Please advise your borrowers to c

User: SP073112 Calendar: Gregorian Time Zone: IST Solution: FINCORE

553 - There is no inventory available in the given alpha series.

### Deposits Receipt Print

Add

Record 1 of 1

Print Srl. No.		Dep. Receipt Print Ind.	<input type="radio"/> Manual <input checked="" type="radio"/> System Generated
Printed By		Printed On	
Print Counter	0	Printing Remarks	
CIF ID	074860907 SHANY SUKU		
Cust. Address Line 1	NEDUMPURATHUMALI LIG 390	Address Line 2	GANDHINAGAR KADAVANTHRA PO
Address Line 3		City	ERNAKULAM
State	KERALA	Country	INDIA
Postal Code	682020	CCY	INR INDIAN RUPEE
Dep. Type	OTHER DEPOSITS		
Scheme Code	TD101 FIXED DEPOSIT - RIRD(RES)	Dep. A/c. ID	46280300001540 INR 4628 SHANY SUKU
Opened Date	02-01-2018	Dep. Amt.	INR 5,000.00
Period (Years/Months/Days)	0/0/366	Maturity Date	03-01-2019
Total Int.	337.00	Int. Method	Compounded Interest at Quarterly Rests
Minor DOB		Maturity Value	INR 5,337.00
Int. Rate	6.550000		
APY	6.657256	Repayment Condition	SELF
From Date	02-01-2018	To Date	02-01-2019
Nominee	AATHIRAS	Nomination Registration No.	0

Submit Skip Cancel Local Print

Applet successfully loaded

Local intranet | Protected Mode: Off

4:52 PM 3/3/2018

## 5.10 Deposit Modelling

Invoke menu option **HDEPMOD** AND PRESS **<GO>**

Capture data in the following fields:

**Deposit Amount** – Enter Deposit Amount.

**Deposit Period** – Enter Deposit period in months.

**Interest rate**- Enter the rate of interest.

Press **<COMPUTE>** button

After capturing the data as above, system will automatically calculate the maturity value of the term deposit.

## 5.11 Interest Application

Interest application using **HACINT** menu is to be done for the deposit opened with back value date in order to proceed for renewal.

„From“ A/c Id: Enter the term deposit a/c opened in previous step.

Post Tran- Yes

Frequency based Interest Run: No

See the report –**HPR**

## 5.12 ISSUING OF FORM 15G/15H

### MENU OPTION: GEN15G

SR.NO.	ACTIVITY	RELEVANT KEY / VALUE
1	Type <b>GEN15G</b> in menu option field in Finacle User Menu screen and press <b>&lt;Enter&gt;</b> key. System will open ' <b>Electronic Submission of 15G/15H</b> ' form	<b>&lt;ENTER&gt;</b>
2	In ' <b>Electronic Submission of 15G/15H</b> ' form two options are available.  1. 15G Form 2. 15H Form  Select ' <b>15G/15H</b> ' as per customers eligibility.	<b>&lt;Function&gt;</b>
3	Give Customer ID, for which you want to Issue " <b>15G/15H</b> ".	
4	If you do not know the Customer ID, then click the search icon " <b>Customer ID</b> " field for search. Search Customer ID by giving various values like Short name, Document type, Unique Id, Date of Birth, etc. Click submit, which give you the list of all Customer ID's, Customer Name etc. as per your search pattern. Select the Customer ID from the given list. System will take you to ' <b>Electronic Submission of 15G/15H</b> ' form again.	<b>&lt;ENTER&gt;</b>
5	Click on <b>Go</b> Button	<b>&lt;ENTER&gt;</b>
6	Give the values in the applicable fields like column no's 15 (a), If it is YES, Select Latest Assessment Year in 15 (b) and then enter value in Column no. 17 (as declared by the Customer) and Total No. of Form 15G/15H filed and column no. 18 and check whether the total no. of Investment/account details (No. of FDR's) are fetched by the system properly or not.	
7	Click Print to get the Form 15G/15H to be printed. Report will be generated in HPR menu.	<b>&lt;Commit&gt;</b>

### 5.13 How to Print Report? :

Step No.	Activity	Relevant Key
1	Type "HPR" in the menu option block of the main Finacle Core User Menu and press <Enter>.	<Enter>
2	It will open a screen showing details of User ID, Report type and sol id.	
3	Press go to generate the required report.	<b>F4</b>
4	Select the report which one you want to see and press print screen, then it will display report on the screen.	

### 5.14 FORM 60 DECLARATIONS

#### MENU OPTION: FORM60

- This menu is used for entry of any person who does not have a permanent account number and who enters into any transaction specified under rule 114B of I.T. Act 1961 shall make a declaration in Form No.60/Form61 as applicable giving therein the particulars of such transaction.

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>FORM60</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
<b>FORM60 Declaration-Enter A/C / Cust ID who does not have PAN</b> screen will be displayed.			
2	<b>Function</b>	Select from the dropdown list <b>ADD</b> <b>MODIFY</b> <b>VERIFY</b> <b>COPY</b>  In this case select <b>ADD</b> to make a declaration in FORM60/FORM61 of a person who does not have a PAN.	
3	<b>Account Number/Cust ID</b>	Enter Account Number/Cust ID	
4	<b>Purpose</b>	List of Purpose of FORM60 codes are available. Select from the list.	



Click on GO. Addition of Form 60 data Details will be displayed.

<b>5</b>	<b>Customer Name</b>	Customer name is populated and protected
<b>6</b>	<b>Account Number/Cust ID</b>	Account Number/Cust ID is populated and protected
<b>7</b>	<b>First Name</b>	Enter First name of the customer
<b>8</b>	<b>Middle Name</b>	Enter Middle name of the customer (Not mandatory)
<b>9</b>	<b>Surname</b>	Enter Surname of the customer
<b>10</b>	<b>Date of Birth</b>	Date of Birth is populated and protected
<b>11</b>	<b>Father First Name</b>	Enter Father first name of the customer
<b>12</b>	<b>Father Middle Name</b>	Enter Father middle name of the customer (Not mandatory)
<b>13</b>	<b>Flat No</b>	Enter Flat No
<b>14</b>	<b>Floor No</b>	Enter Floor no
<b>15</b>	<b>Name of Premises</b>	Enter name of premises
<b>16</b>	<b>Block Name and No</b>	Enter Block name and no
<b>17</b>	<b>Road/Street/Lane</b>	Enter Road/Street/Lane
<b>18</b>	<b>Area/Locality</b>	Enter Area/Locality
<b>19</b>	<b>City</b>	Enter City name or select from the searcher
<b>20</b>	<b>District</b>	Enter District name
<b>21</b>	<b>State</b>	Enter State or select from the searcher
<b>22</b>	<b>Pin</b>	Enter 6 digit pin number
<b>23</b>	<b>Telephone</b>	Enter telephone number (Not mandatory)
<b>24</b>	<b>Mobile</b>	Enter mobile number
<b>25</b>	<b>Aadhaar No</b>	Enter valid 14 digit adhaar number
<b>26</b>	<b>PAN Applied Date</b>	Enter PAN applied date (Not mandatory)
<b>27</b>	<b>PAN Akng No</b>	Enter PAN akng no (Not mandatory)
<b>28</b>	<b>Agriculture Income</b>	Enter agriculture income (Not mandatory)
<b>29</b>	<b>Other Income</b>	Enter Other Income (Not mandatory)
<b>30</b>	<b>ID Proof Code</b>	Enter Proof code or select from the searcher
<b>31</b>	<b>ID Proof Expiry</b>	Enter ID proof expiry date
<b>32</b>	<b>Address Proof Code</b>	Enter Address proof code or select from the searcher
<b>33</b>	<b>Address Proof Expiry</b>	Enter Address proof expiry date
<b>34</b>	<b>ID Number</b>	Enter valid ID number
<b>35</b>	<b>Address Proof Number</b>	Enter Valid Address Proof Number

Click on **SUBMIT** button. System will display following message **FORM 60 declaration added successfully for Account Number/CUST ID XXXXXXXXXXXX.**



**(TDS CONCESSION)**

STEP	FIELD NAME	ACTIVITY	RELEVANT KEY
1	Menu Shortcut	Type <b>"TDSCON"</b> in the menu option block of the Finacle Core User Menu (Main Menu) and press <Enter>. It will open TDS Concession Screen.	Click the 'Go' <Enter> or F4 button
2	Please Enter Choice	Select from ADD/INQUIRE/MODIFY/VERIFY/CANCEL/DELETE/DELETE-VERIFY/DELETE-CANCEL	Tab
3	Customer Type	Select from Resident/ Resident-Government/ NRO.	Tab
4	Concession Type Details	Select Form 15G/15H/Total Exemption/ Income Tax Dept Certificate.	Tab
5	Customer ID	Select Customer ID of the customer to whom TDS exemption to be given, if all the required document are submitted. Next screen <b>"TDS Concession Details Submission Page"</b> will open Enter all Mandatory fields as well as required Fields	Click the 'F4'/'Go' button.
6	Form Type	15G for Individual customer and 15H Senior Citizen	Click the 'F10'/'Submit' button
7		Record will get added, Kindly verify through supervisor	

In the same way other option like 15H for Senior Citizen can be exercised. For Resident Govt and NRO open TDSCON screen.

**FOR RESIDENT – GOVERNMENT.**

STEP	FIELD NAME	ACTIVITY	RELEVANT KEY
1	Menu Shortcut	Type <b>"TDSCON"</b> in the menu option block of the Finacle Core User Menu (Main Menu) and press <Enter>. It will open TDS Concession Screen.	Click the 'Go' <Enter> or F4 button
2	Please Enter Choice	Select from ADD/INQUIRE/MODIFY/VERIFY/CANCEL/DELETE/DELETE-VERIFY/DELETE-CANCEL	Tab
3	Customer Type	Select from Resident-Government	Tab
4	Concession Type Details	Select Form Total Exemption	Tab
5	Customer ID	Select Customer ID of the customer to whom TDS exemption to be	Click the

		<p>given, if all the required document are submitted.</p> <p>Next screen <b>“TDS Concession Details Submission Page”</b> will open</p> <p>Enter all Mandatory fields as well as required Fields</p>	<p><b>'F4'/'Go'</b> button.</p>
<b>6</b>	<b>Form Type</b>	Select 15G/15H	<p>Click the <b>'F10'/'Submit'</b> button</p>
<b>7</b>		Record will get added, Kindly verify through supervisor	

## 6. HANDLING OPERATIONS IN ACCOUNT

### Learning Outcome

- ✓ Modifications in Savings and Current account
- ✓ Various transactions Cash deposit and Withdrawal
- ✓ Transfer of Accounts
- ✓ Account Lien maintenance

## 6. HANDLING OPERATIONS IN AN ACCOUNT

### 6.1 Commonly used commands related to Operations in account

#### **6.1.1 NOMINATION DETAILS ENTRY**

The nomination details can be maintained and captured while opening or maintaining the account. In case of Saving, Term deposit and Recurring Deposit nominee details can be required.

Menu: **HOAACSB, HOAACTD.**

At the time of opening an A/C, in Scheme Details if Nomination is selected as „Yes“,

If the nominee is minor then “Guardian Details” should be entered.

#### **6.1.2 RELATED PARTY DETAILS ENTRY**

Power of attorney, Joint Holder, Letter of authority, Authorized signatory information etc. can be maintained and captured while opening or maintaining of an A/C.

Menu: **HOAACSB/CC/CA/LA/TD**

The first record in Related Party Details is populated from the CIF Id. All other joint holders for an account can be assigned here for specific business purposes. Relation type and Relation code of the joint holder to the a/c has to be entered here. It is to be noted that the joint holders need not have a CIF record.

#### **6.1.3 CHANGE OF CUSTOMER ID FOR AN ACCOUNT**

If the account is opened for a wrong customer, user can rectify it by changing the CIF (Customer ID).

MENU: **HCCA**

Clicking on **GO** the following screen will display.

#### **6.1.4 ACCOUNT NAME CHANGE**

Account name can be changed at time of opening.

MENU: **HOAACSB/CC/CA/OD/LA**

If account name is entered wrongly while opening an account then it can be changed.

MENU: **HAALM**

#### **6.1.5 TRANSFER OF ACCOUNTS BETWEEN SCHEMES**

Accounts can be transferred between scheme codes of the same scheme type and same currency code belonging to the same SOL. The accounts should falls under the scheme Type of SBA/CCA/CAA/ODA/TDA.

MENU: **HACXFRSC**

#### **6.1.6 TRANSFER OF ACCOUNTS BETWEEN GLSUBHEADS**

The accounts can be transferred between GL Sub Heads of the same scheme type and same currency code belonging to the same SOL.

#### **6.1.7 TRANSFER OF ACCOUNTS BETWEEN SOLS**

Transfer of accounts across SOL is supported for only those accounts belonging to SBA/CCA/CAA/TDA/ODA/LAA/PCA type of schemes and currency should be same.

MENU: **HACXFSOL**

Clicking on GO the following screen will display.

#### **6.1.8 ACCOUNT LIMIT HISTORY MAINTENANCE**

Any limit sanctioned to an account requires maintenance for increasing and decreasing in the sanctioned limit itself or monitoring drawing power because of drop in the value of security, bringing in more/additional security to get a higher sanctioned limit.

MENU: **HACLHM**

#### **6.1.9 INTEREST RATE MAINTENANCE**

Modify the existing rate of interest of an account.

MENU: **HINTTM/HLINTTM**

Interest table code, Customer Preferential Int. (Cr) and (Dr), Minimum and Maximum Interest (Cr) and (Dr), Account Preferential Int. (Cr) and (Dr), Interest Pegged Flag, Start Date and End Date.

#### **6.1.10 ACCOUNT FREEZE MAINTENANCE**

The freeze status of an account can be maintained here.

MENU: **HAFSM**

#### **6.1.11 ACCOUNT CLOSURE CHARGES**

Closure charges can be taken before closing of an account depending on schemes.

MENU: **HCACC**

#### **6.1.12 ACCOUNT CLOSURE**

Close of an account.

MENU: **HCAAC**

### **6.1.13 ACCOUNT LIEN MAINTENANCE**

#### **Illustration**

Lien is nothing but linking of deposit type of account with an advance account for the purpose of security and freezing the amount for further transaction. Once a valid lien is placed on a bank account, it is frozen. The bank holds the money there for some period of time without giving any to the owner or to the lien holder. Also the bank will turn the money over to the lien holder when the time period expires. A lien will put a hold only on the money that is in the account at the time the lien is given to the bank. Deposits made after the lien has been filed may be given to the owner; these deposits are not subject to the lien.

Create lien on account and make lien related inquiry. The placing of lien manually is irrespective of balance in that account. The user cannot modify the system created liens.

MENU: **HALM**

### 6.2 Modification of Account (SB/CA/CC/OD)

#### **MENU OPTION: HACM**

<b>Sl. No.</b>	<b>Activity</b>	<b>Relevant Key / Value</b>
<b>1</b>	Type <b>HACM</b> in Finacle Core User Menu (Main Menu) and press Enter. Customer Account Maintenance Screen will be displayed.	<b>&lt; Enter &gt;</b>
<b>2</b>	<b>Function: M</b> – for Modification of any Data <b>X</b> - for cancellation of the modification before Verification by the same user who has modified.	<b>M / X</b>
<b>3</b>	<b>A/C ID:</b> Enter the Account ID and click on <b>GO</b> Button. Clicking on the search icon next to it, A/C can also be searched.	<b>ACCEPT</b>
	<b>Value of the Field may be Added / Altered in either of the screen/s as per requirement and then click on SUBMIT Button.</b> This has to be verified by other Authorised Official.	

### 6.3 Verification of Modification of Account

Sl. No.	Activity	Relevant Key / Value
1	Type <b>HACM</b> in Finacle Core User Menu (Main Menu) and press Enter. Customer Account Maintenance Screen will be displayed.	< Enter>
2	<b>Function: V</b> – for Verification of Modification. <b>X</b> - for cancellation of the modification.	V / X
3	<b>A/C ID:</b> Enter the Account ID and click on GO Button. Clicking on the SEARCH icon next to it, will show the list of A/Cs Modified / pending for Authorisation.	ACCEPT
4	<b>Visit of all the screens is Mandatory. Hence all the value / Data should be checked before verification. Clicks SUBMIT Button.</b>	SUBMIT

#### 6.4 Modification of TD Account

Sl. No.	Activity	Relevant Key / Value
1	Type <b>HACMTD</b> in Finacle Core User Menu (Main Menu) and press Enter. Customer Account Maintenance Screen will be displayed.	< Enter>
2	<b>Function : M</b> – for Modification of any Data <b>X</b> - for cancellation of the modification before Verification by the same user who has modified.	M / X
3	<b>A/C ID:</b> Enter the Account ID and click on <b>GO</b> Button. Clicking on the icon next to it, A/C can also be searched.	ACCEPT
	<b>Value of the Field may be Added / Altered in either of the screen/s as per requirement and then click on SUBMIT Button.</b> This has to be verified in HACMTD by other Authorised Official.	

#### 6.5 Modification of Interest Rate.

Sl. No.	Activity	Relevant Key / Value
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1	Type <b>HINTTM</b> in Finacle Core User Menu (Main Menu) and press Enter. Interest Table Maintenance Screen will be displayed.	<Enter>
2	<b>Function: M</b> – To Modify the Rate <b>X</b> - to Cancel the Modification by the same user (Modifier) before Verification.	
3	<b>A/c. / Bill / Disb (ENTITY TYPE):</b> Select <b>A</b> for accounts.	
4	<b>A/C / Bill / Disb ID (ENTITY ID): Enter Account No.</b> Search of a/c no. can be done by Clicking the search icon and filtering the criteria by entering value in any / all fields. Viz. Schm. Type: CAA (for Current A/c) SBA (for SB A/C), Short name of the customer. After entering the account number press GO button.	<b>SUBMIT</b>
5	<b>Int Table Code:</b> It populates the Interest Table linked with the account as defined at Scheme / Account level.	<Enter>
6	<b>Cust. Preferential Int. (Cr):</b> It displays if any preferential i.e. additional (+/-) rate over & above the normal rate is defined at Customer level. This field should be 0 only	<Enter>
7	<b>A/C Preferential Int (Cr):</b> Displays the preferential rate defined at Account level. Alteration in this field will only affect the Account, no. of which entered at top.	<Enter>
8	<div> <b>Minimum Int (Cr) :</b>  <b>Maximum Int (Cr.)</b>  <b>Cust. Preferential Int (Dr.)</b>  <b>A/C PrefentialInt (Dr)</b>  <b>Minimum Intt (Dr)</b>  <b>Maximum Intt (Dr)</b>  <b>Is Int. Pegged</b>  <b>Pegging Freq (Mths/Days)</b> </div> <div> All fields display the predefined values at Scheme / Customer / Account level. One / All may be modified as per need. <b>Any change at Customer level will affect all the Accounts of that Customer at Bank Level.</b> </div>	<Enter>
9	<b>Start Date:</b> Enter the effective Date Future / Back from when Modification should take place. By Default Today's Date will be displayed.	<Enter>
10	<b>No. of Days:</b> (Optional)	<Enter>
11	<b>End Date:</b> Enter the required period or max date. And press submit to complete the modification.	submit

**Modification has to be Verified by Other Authorised Official.**



## 6.6 Verification of the Interest Modification

1	Type <b>HINTTM</b> in Finacle Core User Menu (Main Menu) and press Enter. Interest Table Maintenance Screen will be displayed.	< Enter>
2	<b>Function:</b> <b>V</b> – to Verify the Modification <b>X</b> - to Cancel the earlier operation of Modification. Select <b>V</b> then Enter.	< Enter>
3	<b>A/c. / Bill / Disb (ENTITY TYPE)</b> : Select <b>A</b> and press <b>Enter</b>	< Enter>
4	<b>A/C / Bill / Disb ID (ENTITY ID):</b> Enter Account No. Search of a/c no. can be done by clicking the search icon, all the entries will be displayed for the verification. Select the respective entry and click go.	< Enter>
5	page will be displayed, you need to check all the modification fields	< Enter>
6	<b>MRT File:</b> If Advice is to be printed Press <b>Print</b> . Print can be generated using HPR menu.	
7	If all details are correct Then Press <b>submit</b> to commit. Modification is verified.	<b>submit</b>

## 6.7 TRANSACTION MAINTENANCE

### Terminologies:

**Entered transaction:** Status given when a transaction is created with no effect of the transaction any balance.

**Posted transaction:** Status given when the actual account balances get affected. It can either increase (credit transaction) or decrease (debit transaction) the balance in the account. It does not affect the Sub GL balances. The person who posts the transaction must have necessary permission or access to carry out the process.

**Verified transaction:** Status given when another person ensures the correctness of the transaction and also authorises it. The person who authorises the transaction must have the necessary permission or access to carry out the process.

**Deleted transaction:** Status of a transaction which is logically deleted. Deleted transactions are available for inquiry in the Core Banking Solution at any point of time.

### **Maker and Checker**

Maker and checker are nothing but two persons who are involved in the creation and posting of the transactions. Maker is the person who creates the transaction. Checker is the person who verifies the transaction. A transaction usually involves two or a maximum of three persons for a transaction to get completed.

A transaction can be modified by any number of persons. The Core Banking Solution keeps track of the last person who has modified the transaction. Once the modification is done by a person, the Core Banking Solution overwrites the information of the first person who has created the transaction. This is for the simple reason that the person who is modifying the transaction might be doing with the wrong intention. The Core Banking Solution does not keep track of person who has deletes the transaction also. Only the status of the transaction is updated to Deleted.

### **Backdated transaction**

This is a transaction that is initiated on an account where transaction date which is less than BOD dates. At the end of day, the Core Banking Solution updates the Sub GL Balances for all the previous days. You must print all statutory reports as there is a change in the previous day's balances.

### **Post-dated transaction**

This transaction occurs for an account where the transaction date is greater than the current date (Core Banking Solution date or BOD date). In this scenario you cannot process the transaction till the date of transaction matches with the BOD date.

### **Value dated transaction**

This is a transaction with the transaction date as BOD date. All accounting entries are for BOD date, but the effective date of the transaction is less than BOD date or greater than BOD date. This type of transaction is identified for interest calculation. The effect of the transaction for interest calculation is based on the value date of the transaction. A transaction which has a value date which is less than BOD date is known as Back value dated transaction and a transaction which has a value date which is greater than the BOD date is known as Future value dated transaction.

### **GL Date in a transaction**

When the branches work in different time zones, SOLs need not necessarily do the EOD / BOD operations to proceed with next day's transactions. Instead they can just change the GL date and go ahead with their next business date transactions.

### **Inter SOL Transaction**

When the account involved in the transaction does not belong to the SOL which initiates the transaction, such a transaction is known as Inter SOL Transaction.

### **Additional Details:**

Some times when a transaction is put to an account, going by nature of account and for processing of transactions, certain additional details are required. This will be captured as part of the entry of transaction itself. Without these details the posting of transaction does not go through. This additional information required for processing of the transaction is referred to as Additional details.

**Implicit Part Transaction:**

Implicit part transactions are system created transactions as a part of transaction creation process. Eg. Issue of DD. After accepting additional details, system creates charge transaction. This is implicit part tran. This type of transactions cannot be deleted. We need to delete the original transaction that in turn automatically marks implicit part tran as deleted.

**TRANSACTION ID**

Each batch of balanced transactions is identified by a unique number. Each batch of transaction has both debit and credit transactions to make it a balanced transaction. A batch has a minimum of one debit and one credit transaction. Similarly the other combinations are as follows:

- (a) One debit and multiple credits ,
- (b) One credit and multiple debits and
- (c) Multiple credits and multiple debits

There are two types of Transaction IDs. User typed transaction has a transaction ID which is recycled every day. System generated transaction has a transaction ID which is recycled once it reaches the maximum value. The Core Banking Solution automatically recycles the number once it reaches maximum.

**6.8 MAKING CASH DEPOSIT TRANSACTIONS IN AN ACCOUNT****MENU OPTION: HCASHDEP**

Cash can be deposited at any Teller counter meant for the purpose.

Steps for Making Cash Deposit Transaction:

Step No.	Activity	Relevant Key
1	Type " <b>HCASHDEP</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Cash Deposit screen.	<Enter>
2	Click and Select 'ADD' option in Function Mode.	
3	Select 'Normal Receipt' in Tran. Sub. Type Mode.	
4	Click on 'Go' button.	
5	Part Tran details screen will be opened.	

6	Feed Account Number in 'A/c ID'.	
7	Feed amount to be deposited in 'Dep. Amt.'	
8	Click the 'Validate' button provided at the bottom of the screen. It is useful for checking the correctness of the entered data. In case information in any field is not filled in, it will give an error message at the top left corner. On clicking the error the required field will be highlighted.	
9	Click on 'POST' button provided at the bottom of the screen.	
10	Result Page will be displayed with a message 'Part Tran(s) are posted Successfully with Tran ID : 00000'	
11	Note down the Tran ID on the Voucher.	
12	Sent the voucher for verification	

#### 6.9 Verification of Cash Deposit Transaction:

Every Cash Deposit entry is to be verified. The user who has Posted the entry will not be able to verify the same. Another user has to Verify the same.

Step No.	Activity	Relevant Key
1	Type "HCASHDEP" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Cash Deposit screen.	<Enter>
2	Click and Select 'Verify' option in Function Mode.	
3	Feed the transaction no in 'Tran ID'.	
4	Click on 'Go' button.	
5	Part Tran details screen will be opened.	
6	Check the entries, and Click on 'SUBMIT' button provided at the bottom of the screen.	
7	Result Page will be displayed with a message 'Part Tran(s) are verified Successfully'.	

#### 6.10 MAKING CASH DEPOSIT TRANSACTIONS IN AN ACCOUNT

##### **MENU OPTION: HTM**

Cash can be deposited at any Teller counter meant for the purpose.

All "Cash transactions" are entered through "TM" option.
A transaction can have the following "status" depending upon the "commit" given for a function associated with sub option and the extent of passing powers of the person entering the transaction:
E - Entered (account balance will not be updated)
P - Posted (account balance will be updated)
V - Verified
D - Deleted
Even though a transaction has three status (entry / posted / verified), Finacle requires only two users (maker and checker) for completing a transaction.
An entry passed by the clerk (who is not having posting power) will be in entered status. And it will be in "verified status" after "posting" by an officer. (1. Entry and 2. Posting and Verification).
A person having powers to post a transaction can do "entry and posting" which has to be "verified" by another officer. (1. Entry and posting and 2. Verification.)

Steps for Making Cash Deposit Transaction:

Step No.	Activity	Relevant Key
1	Type " <b>HTM</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open ' <b>Transactions Maintenance</b> ' form.	<Enter>
2	In ' <b>Transactions Maintenance</b> ' form three options are available under Function. <ul style="list-style-type: none"> <li>A – Add : For Addition the Transaction.</li> <li>D – Delete : For Deletion the Transaction.</li> <li>I - Inquiry : For Inquiry the Transaction.</li> <li>M – Modify : For Modification the Transaction.</li> <li>P - Post : For Posting the Transaction.</li> <li>V – Verify : For Verifying the Transaction.</li> <li>C - Copy Transaction id : For Copying the Tran Id.</li> <li>T - Copy Template Id : For Copying Template Id.</li> </ul>	<Function>

3	Click and Select ' <b>ADD</b> ' option in Function Field.	<Function>
4	In Transaction Type/Sub type : Select ' <b>Normal Receipt</b> '	
5	Click on ' <b>GO</b> ' button.	<Go>
6	Part Tran details screen will be opened.	
7	Enter Account Number in ' <b>A/c ID</b> '.	<A/c Id>
8	Enter amount to be deposited in ' <b>Ref. Amt.</b> '  ' <b>Ref. CCY</b> ' field is ' <b>INR</b> ' by default.	< Ref. CCY/Amt.>
9	Click the ' <b>Validate</b> ' button provided at the bottom of the screen. It is useful for checking the correctness of the entered data. In case information in any field is not filled in, it will give an error message at the top left corner. On clicking the error the required field will be highlighted.	<Validate>
10	Click on ' <b>SAVE/POST</b> ' button provided at the bottom of the screen.	<Save/Post>
11	Result Page will be displayed with a message 'Part Tran(s) are Saved/Posted Successfully with <b>Tran ID</b> : ' <b>0000000</b> '	
12	Note down the Tran ID on the Voucher.	
13	Sent the <b>Voucher</b> for verification	

#### 6.11 VERIFICATION OF CASH DEPOSIT TRANSACTION

Every Cash Deposit entry is to be Verified. The user who has Saved/Posted the entry will not be able to Verify the same. Another user has to Verify the same.

Step No.	Activity	Relevant Key
1	Type " <b>HTM</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open ' <b>Transactions Maintenance</b> ' form.	<Enter>
2	Click and Select ' <b>Post/Verify</b> ' option in Function Field.  Note: 1. Select Post for Entered Transaction. 2. Select Verify for Posted Transaction.	<Function>

<b>3</b>	Enter the transaction no. in ' <b>Tran ID</b> ' field.	<b>&lt;Tran Id&gt;</b>
<b>4</b>	Click on ' <b>GO</b> ' button.	<b>&lt; Go&gt;</b>
<b>5</b>	Part Tran details screen will be opened.	
<b>6</b>	Check the entries, and Click on ' <b>SUBMIT</b> ' button provided at the bottom of the screen.	<b>&lt;Submit&gt;</b>
<b>7</b>	Result Page will be displayed with a message 'Part Tran(s) are <b>Posted/Verified</b> Successfully'.	

## 6.12 MAKING CASH WITHDRAWAL TRANSACTIONS IN AN ACCOUNT

### MENU OPTION: HTM

Withdrawal of the cash can be done at any teller counter meant for it.

Steps for Making Cash Withdrawal Transaction:

Step No.	Activity	Relevant Key
<b>1</b>	Type " <b>HTM</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open ' <b>Transactions Maintenance</b> ' form.	<b>&lt;Enter&gt;</b>
<b>2</b>	In ' <b>Transactions Maintenance</b> ' form three options are available under Function. <ul style="list-style-type: none"> <li>• A – Add : For Addition the Transaction.</li> <li>• D – Delete : For Deletion the Transaction.</li> <li>• I - Inquiry : For Inquiry the Transaction.</li> <li>• M – Modify : For Modification the Transaction.</li> <li>• P - Post : For Posting the Transaction.</li> <li>• V – Verify : For Verifying the Transaction.</li> <li>• C - Copy Transaction id : For Copying the Tran Id.</li> <li>• T - Copy Template Id : For Copying Template Id.</li> </ul>	<b>&lt;Function&gt;</b>
<b>3</b>	Click and Select ' <b>ADD</b> ' option in Function Field.	<b>&lt;Function&gt;</b>
<b>4</b>	In Transaction Type/Sub type : Select ' <b>Normal Payment</b> '	

5	Click on ' <b>GO</b> ' button.	<GO>
6	Part Tran details screen will be opened.	
7	Enter Account Number in ' <b>A/c ID</b> '.	<A/c Id>
8	Enter amount to be Withdrawn in ' <b>Ref. Amt.</b> '  ' <b>Ref. CCY</b> field is ' <b>INR</b> ' by default.	< Ref. CCY/Amt.>
9	Click the ' <b>Validate</b> ' button provided at the bottom of the screen. It is useful for checking the correctness of the entered data. In case information in any field is not filled in, it will give an error message at the top left corner. On clicking the error the required field will be highlighted.	<Validate>
10	Click on ' <b>SAVE/POST</b> ' button provided at the bottom of the screen.	<Save/Post>
11	Result Page will be displayed with a message 'Part Tran(s) are Saved/Posted Successfully with <b>Tran ID</b> : ' <b>0000000</b> '	
12	Note down the Tran ID on the Voucher.	
13	Sent the <b>Voucher</b> for verification	

### 6.13 VERIFICATION OF CASH WITHDRAWAL TRANSACTION

Every Cash Withdrawal entry is to be Verified. The user who has Saved/Posted the entry will not be able to Verify the same. Another user has to Verify the same.

Step No.	Activity	Relevant Key
1	Type " <b>HTM</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open ' <b>Transactions Maintenance</b> ' form.	<Enter>
2	Click and Select ' <b>Post/Verify</b> ' option in Function Field.  Note: 1. Select Post for Entered Transaction. 2. Select Verify for Posted Transaction.	<Function>
3	Enter the transaction no. in ' <b>Tran ID</b> ' field.	<Tran Id>
4	Click on ' <b>GO</b> ' button.	< Go>



5	Part Tran details screen will be opened.	
6	Check the entries, and Click on ' <b>SUBMIT</b> ' button provided at the bottom of the screen.	<Submit>
7	Result Page will be displayed with a message 'Part Tran(s) are <b>Posted/Verified</b> Successfully'.	

#### 6.14 MAKING CASH WITHDRAWAL TRANSACTIONS IN AN ACCOUNT

##### MENU OPTION: HCASHWD

Withdrawal of the cash can be done at any teller counter meant for it.

Steps for Making Cash Withdrawal Transaction:

Step No.	Activity	Relevant Key
1	Type "HCASHWD" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Cash Withdrawal screen.	<Enter>
2	Click and Select 'ADD' option in Function Mode.	
3	Select 'Normal Payment' in Tran. Sub. Type Mode.	
4	Click on 'Go' button.	<Go>
5	Part Tran details screen will be opened.	
6	Feed Account Number in 'A/c ID'.	
7	Feed amount to be Paid in 'Withdrawal Amt.'	
8	Enter valid instrument type. You can select instrument type by using search option next to field.	
9	Enter cheque no in 'Inst. No.' And date in instrument date field in case of cheque.	
10	Click the 'Validate' button provided at the bottom of the screen. It is useful for checking the correctness of the entered data. In case information in any field is not filled in, it will give an error message at the top left corner. On clicking the error the required field will be highlighted.	
11	Click on 'POST' button provided at the bottom of the screen.	

12	In case cheque book is issued to a customer and Inst. Type &Inst no are not filled a 'Warning and exception Dialog Box' will appear with a exception message 'Customer Debit without cheque'.	
13	Click on the 'Accept' button.	<b>&lt;Accept&gt;</b>
14	Result Page will be displayed with a message 'Part Tran(s) are posted Successfully with Tran ID : 00000'	
15	Note down the Tran ID on the Voucher.	

#### 6.15 VERIFICATION

Every Cash Withdrawal entry is to be verified. The user who has Posted the entry will not be able to verify the same. Another user has to verify the same.

<b>Step No.</b>	<b>Activity</b>	<b>Relevant Key</b>
1	Type "HCASHWD" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Cash Withdrawal screen.	<b>&lt;Enter&gt;</b>
2	Click and Select 'Verify' option in Function Mode.	
3	Feed the transaction no in 'Tran ID'.	
4	Click on 'Go' button.	<b>&lt;Go&gt;</b>
5	Part Tran details screen will be opened.	
6	Check the entries and then Click at 'SUBMIT' button provided at the bottom of the screen.	<b>&lt;SUBMIT&gt;</b>
7	Result Page will be displayed with a message 'Part Tran(s) are verified Successfully'.	

Cash deposits/Withdrawals can also be done from HTM menu

Downloaded By: Mr. CHAUDHARY SAMARTH (SC093622)

## 7. SIGNATURE VERIFICATION SYSTEM

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### Learning Outcome

- ✓ Understanding SVS Scanning component
- ✓ Scanning of Signature to various commands

## 7. SIGNATURE VERIFICATION SYSTEM (SVS)

### 7.1 OVERVIEW

Finacle stores signatures and photographs of customers and its employees through Signature Verification System. This system can be used to scan the image of the customer and store in the database and later use the signature for verification at the time of doing a transaction. This also helps in automating the process of verification of the signatures during normal business operations thus reducing the effort and time.

SVS stores photographs and signatures of banking customers in its database and fetches them quickly when required.

Salient features of SVS:

- Complies with the core fundamentals of Anywhere Banking system
- User group management for creating and managing user groups
- Administrative tasks for carrying out administrative operations such as assigning roles and maintaining parameters like password expiry period can be handled.
- User management for creating and managing users.
- Signature management for uploading and maintaining signatures.
- Photograph management for uploading and managing photographs
- Verification procedure for any activity carried out in the application. The concept of maker & checker holds good here also.
- Audit Info for viewing the audit information carried out on a particular activity
- Signature manipulation to display signature in multiple modes like original, negative, rotate, zooms in, and zoom out

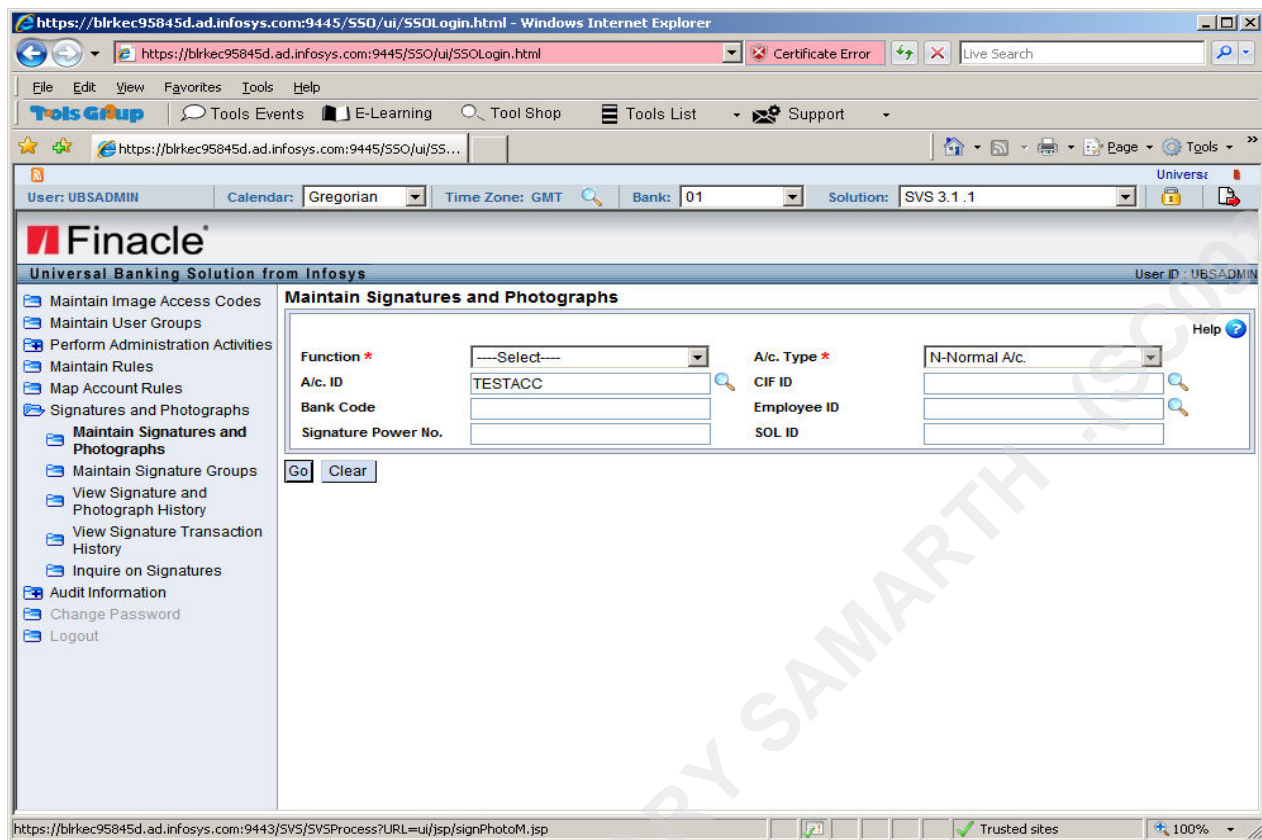
SVS has multiple menus like User Group, Admin, User, Rule, Signature, Photograph, Verify, Audit Info, Change Password and Logout in the main screen. Most of the menus have common options like add for adding a new record, update to update an existing record and delete for deleting a record.

### 7.2 Initializing SVS scanning component

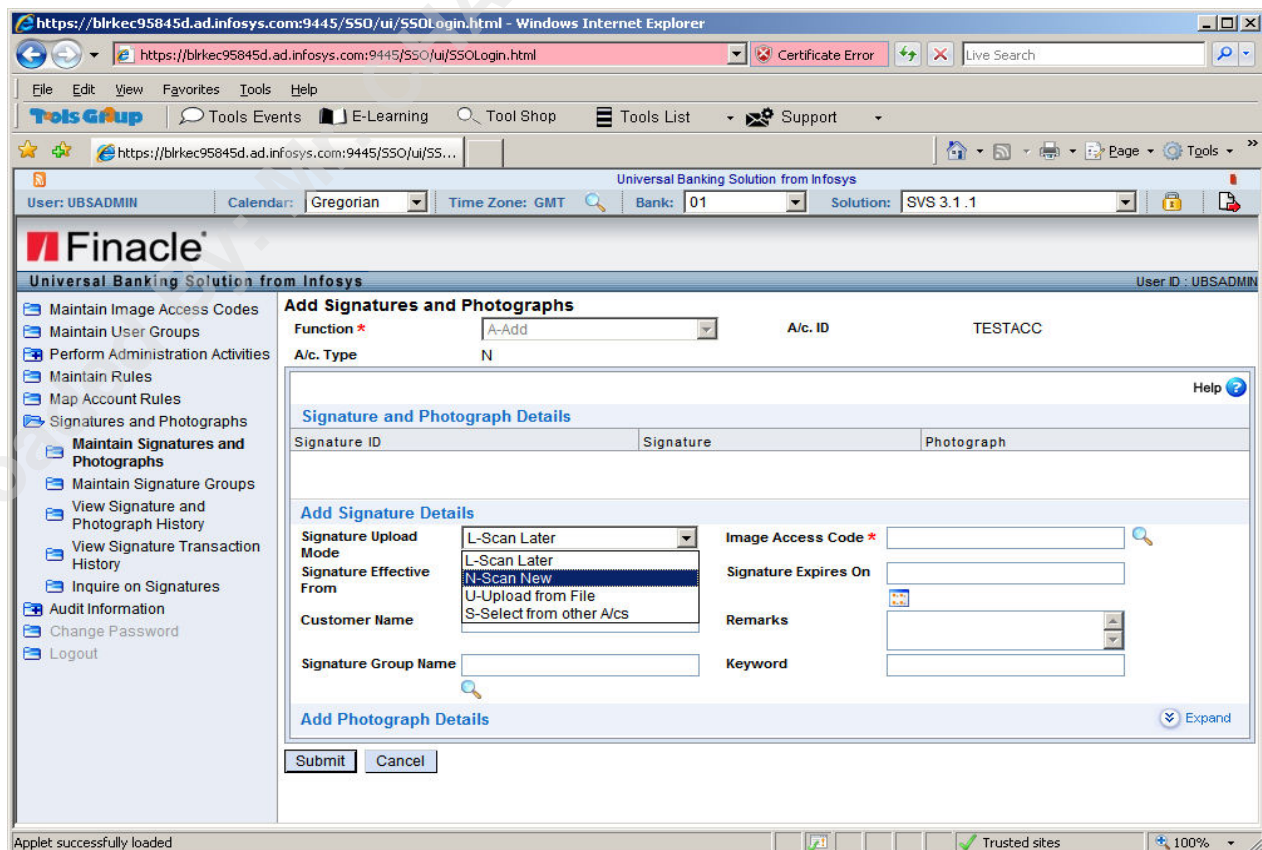
To initialize the SVS scanning component, we need to login with an admin userid in windows machine and follow the below mentioned steps.

Login to SSO using an ADMIN username and navigate to SVS.

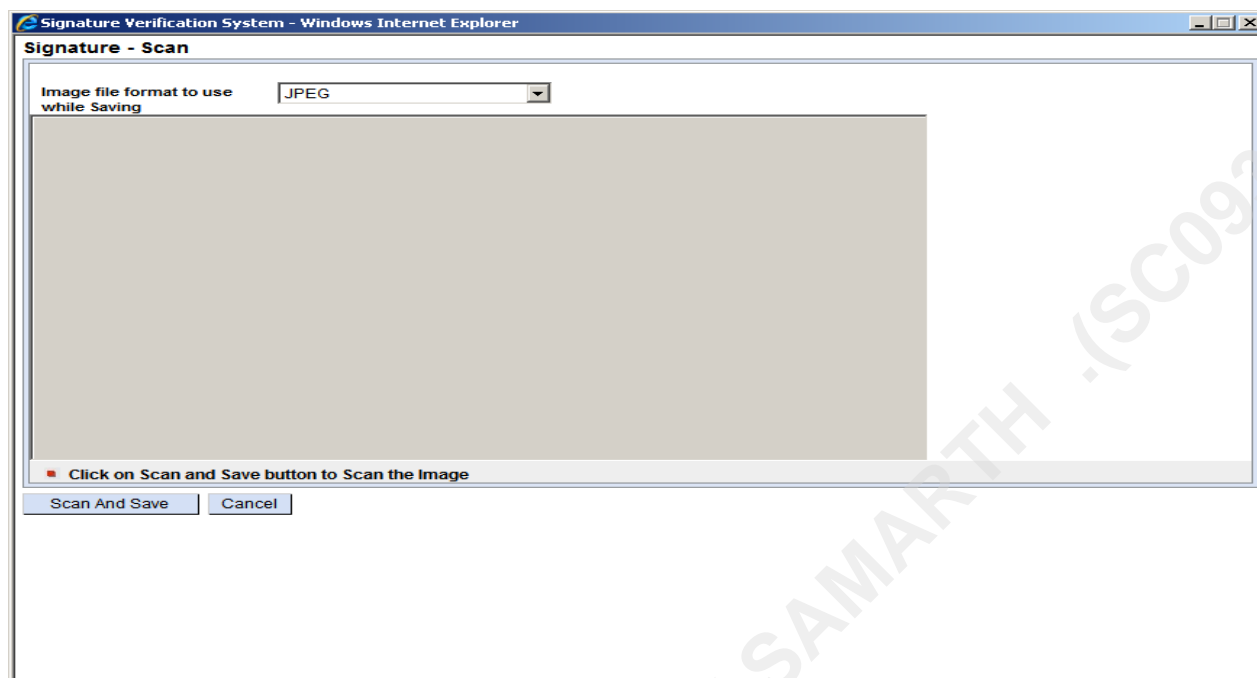
Click Signatures and Photographs → Maintain Signatures and Photographs. Select ADD from the Function drop down. Input the key values (ACCID, CIFID etc) .



Click on GO button.



Select Scan New from the Signature Upload Mode which will give a pop-up for scanning the image.



Now the SVS scanning component is loaded and signatures can be scanned with a Non-admin userid.

### 7.3 Signature Scanning

Please follow the below mentioned steps to Scan the signatures

1. Make sure that the above mentioned browser settings are updated.
2. Scan component is enhanced to use any folder as temporary storage. The folder path can be configured through a server side property. The temporary folder can be configured in **appParam.properties** file by adding a property **ScanImagePath**.

The enhancement will take a default path of "C:\temp" if **ScanImagePath** property is not set in appParam.properties.

appParam.properties file is located in <SVS\_INSTALL\_DIR>\svsprops

Eg : The ScanImagePath property in appParam.properties

**ScanImagePath=D:\\\\temp**

The path given in **ScanImagePath** property is a path in client PC. Make sure that the path given is valid in the client PCs where scanning component is used.

3. Restart WAS if you have modified the appParam.properties file.
4. Clear your browser cache before testing the patch.

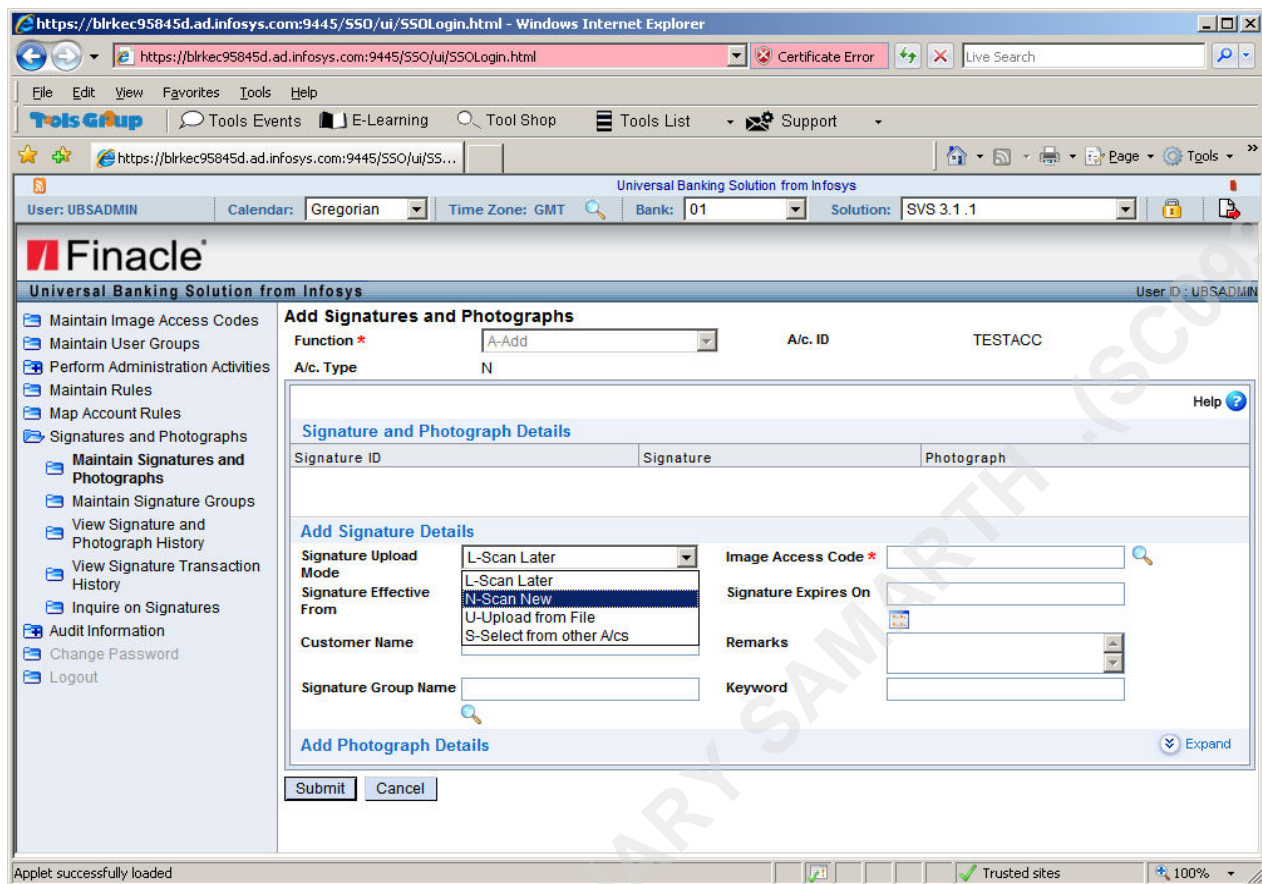
5. Login to SSO using an ADMIN username and navigate to SVS.

Click Signatures and Photographs→Maintain Signatures and Photographs. Select ADD from the Function drop down. Input the key values (ACCID, CIFID etc) .

The screenshot shows a web browser window with the URL <https://blrkec95845d.ad.infosys.com:9445/SSO/ui/SSOLogin.html>. The browser is Windows Internet Explorer. The page displays the Finacle logo and the text "Universal Banking Solution from Infosys". The user is logged in as "UBSADMIN". The page title is "Maintain Signatures and Photographs". The left sidebar contains a navigation menu with the following items: Maintain Image Access Codes, Maintain User Groups, Perform Administration Activities, Maintain Rules, Map Account Rules, Signatures and Photographs (selected), Maintain Signature Groups, View Signature and Photograph History, View Signature Transaction History, Inquire on Signatures, Audit Information, Change Password, and Logout. The main content area contains a form with the following fields: Function (dropdown menu, currently showing "----Select----"), A/c. ID (text box, containing "TESTACC"), Bank Code (text box), Signature Power No. (text box), A/c. Type (dropdown menu, showing "N-Normal A/c."), CIF ID (text box), Employee ID (text box), and SOL ID (text box). There are "Go" and "Clear" buttons at the bottom of the form. The status bar at the bottom of the browser shows the URL <https://blrkec95845d.ad.infosys.com:9443/SVS/SVSProcess?URL=ui/jsp/signPhoto/1.jsp> and a "Trusted sites" icon.

Click GO button



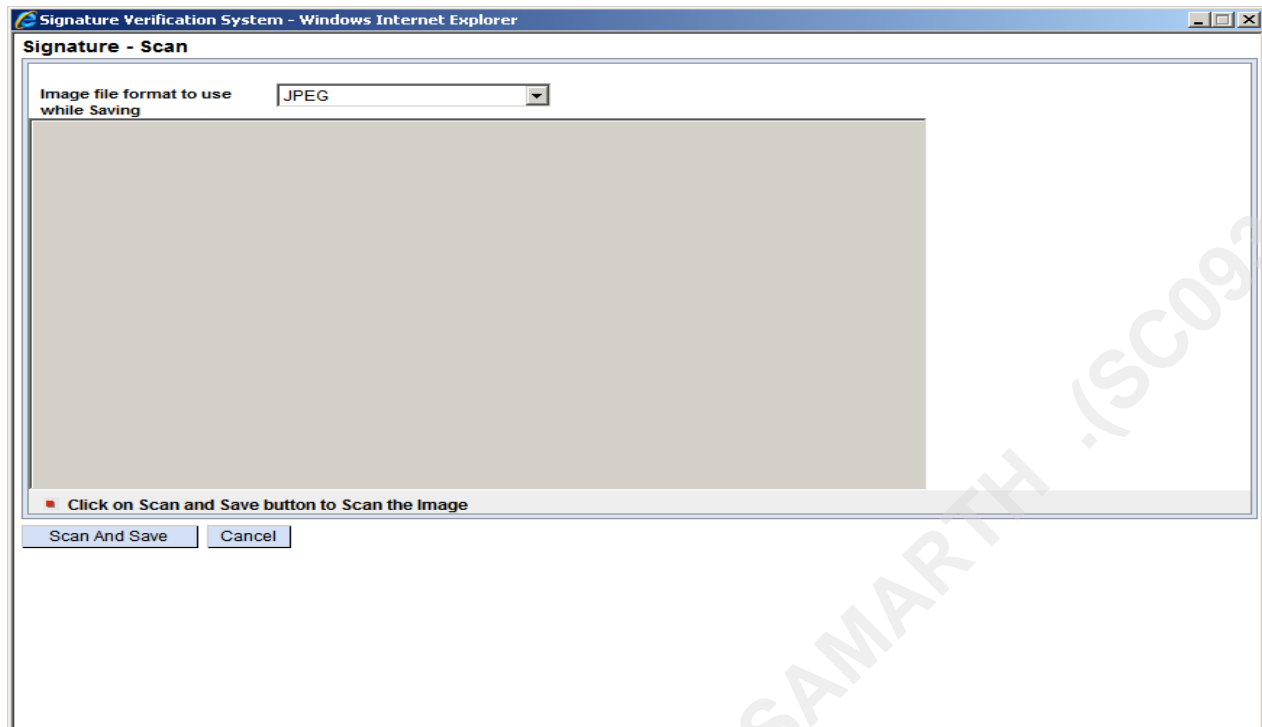


Select Scan New from the Signature Upload Mode which will give a pop-up for scanning the image.

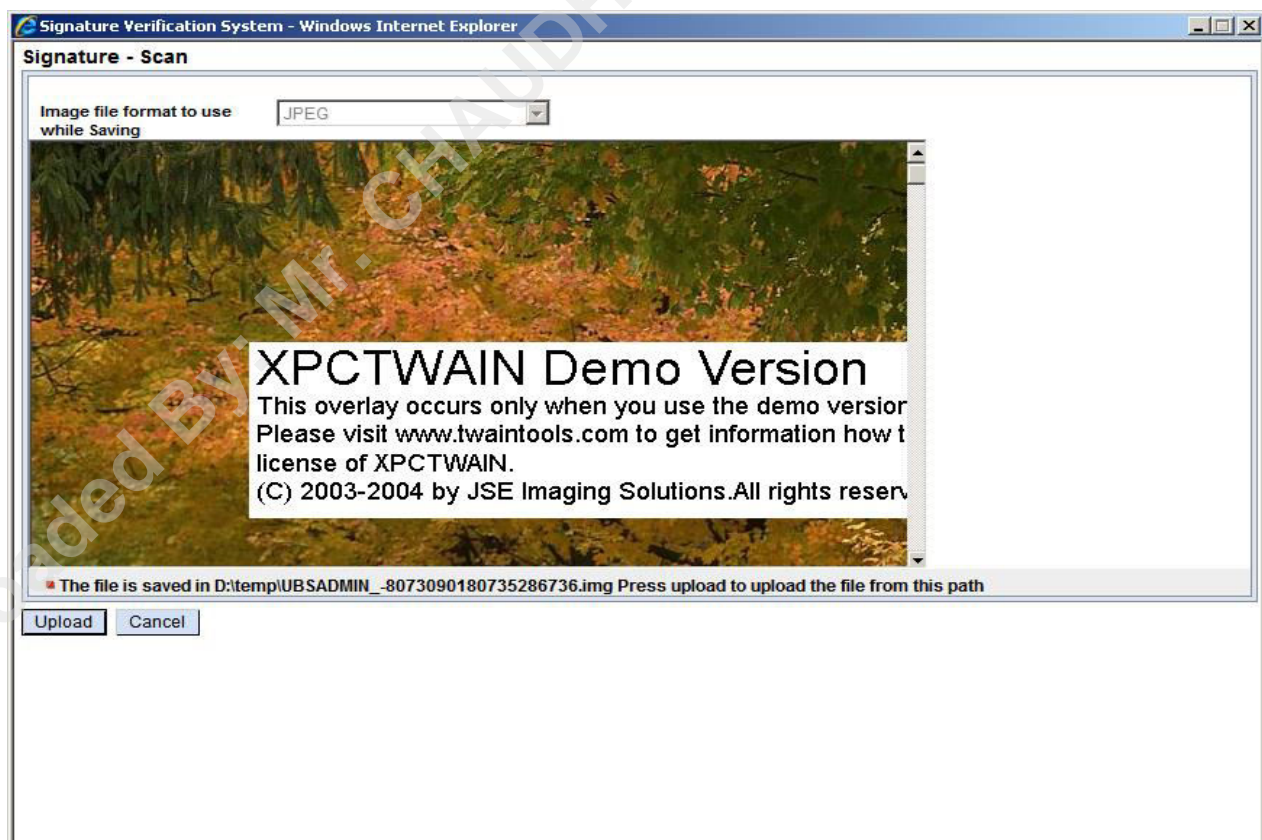
SVS supports below formats upload:

Tiff- Black & White images

JPEG- Color images



Click on Scan and Save button and scan the image.



Click on Upload.



**Finacle**  
Universal Banking Solution from Infosys

Use

Maintain Image Access Codes  
Maintain User Groups  
Perform Administration Activities  
Maintain Rules  
Map Account Rules  
Signatures and Photographs  
    **Maintain Signatures and Photographs**  
    Maintain Signature Groups  
    View Signature and Photograph History  
    View Signature Transaction History  
    Inquire on Signatures  
Audit Information  
Change Password  
Logout

### Add Signatures and Photographs

Function \* A-Add A/c. ID TESTACC  
A/c. Type N

Signature ID	Signature	Photograph
1		

#### Add Signature Details

Signature Upload Mode L-Scan Later Image Access Code \* EE  
Signature Effective From Signature Expires On  
Customer Name Remarks  
Signature Group Name Keyword

#### Add Photograph Details

Submit Cancel

Input the Image Access Code and Click Submit button.

**Finacle**  
Universal Banking Solution from Infosys

User ID : UBSADMIN

Signature Added Successfully

### Add Signatures and Photographs

Function \* A-Add A/c. Type \* N-Normal A/c.  
A/c. ID CIF ID  
Bank Code Employee ID  
Signature Power No. SOL ID

Go Clear

Help ?

Now the Signature is uploaded successfully.

## 8. INVENTORY AND LOCKER MANAGEMENT

### Learning Outcome

- ✓ Inventory management
- ✓ Demand Drafts
- ✓ Cheque book Maintenance
- ✓ Locker Module
- ✓ FASSET Jobcard
- ✓ VENPAY

## 8. INVENTORY AND LOCKER MANAGEMENT

### 8.1 CHEQUE BOOK ISSUE REGISTER

#### MENU OPTION: HCHBIR

A register can be printed for cheque books issued to customers. It is in the form of report and gives details viz., Date of issue, Ch. No. from -- to, No. of leaves, Currency, name of the Customer, Name of the user who entered and Name of the user who authorized the issue of cheque book.

#### Steps for Printing Cheque Book Issue Register:

Step No.	Activity	Relevant Key
1	Type "HCHBIR" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Cheque Book Issued Register screen.	<Enter>
2	Fill in the Name to whom report is to be given in 'Report to' option.	'Report to' option
3	Give the Sol ID in the 'SOL ID' option.	'SOL ID' option
4	Give the Account numbers for which information is required in 'A/c ID from - To' option.	'A/c ID from - To' option
5	Give the period for which information is required in 'From date - To date' option.	'From date – To date' option
6	Fill the ID number of the user in 'Authorised ID' option.	'Authorised ID' option
7	Press Submit to accept the same.	Submit
8	Result page will come "batch program successfully invoked"	

#### 8.2 How to Print Report? :

Step No.	Activity	Relevant Key
1	Type "HPR" in the menu option block of the main Finacle Core User Menu and press <Enter>.	<Enter>

2	It will open a screen showing details of User ID, Report type and sol id.	
3	Press go to generate the required report.	<F4>
4	Select the report which one you want to see and press print screen, then it will display report on the screen.	

### 8.3 ISSUING OF CHEQUE BOOKS

#### MENU OPTION: HICHB

Cheque book can be issued by any person whether he holds the inventory or not. It is possible to issue any number of cheque book for a single account. Without verifying a issued cheque book no further cheque book can be issued. Before verification issue of cheque book can be cancelled by the user himself or by any other user.

Step No.	Activity	Relevant Key
1	Type " <b>HICHB</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Issue Cheque books screen.	<Enter>
2	Select 'Issue' in the function option. List of options available in the function menu are 1. I- Issue 2. X- Cancel 3. V- Verify	
3	Give account no in the A/c ID option.	
4	Type Y if acknowledgement for cheque book issued is required else type N.	
5	Click on the search icon to select the Chq Type, it will display a list showing class, type and description of all the cheque books available. Choose the required type of cheque book by pressing highlighted class type.	
6	Enter the begin chq. No, End Chq No. in the respective fields.	
7	Click Go button to accept the same. Next system will display the entry records. Select the record by clicking select box.	<Select>
8	Click submit button to commit for the issue of the cheque book.	<Commit>
9	The cheque book is thus issued to an account, but it is allowed for use	

	in the account only after verification.	
--	---	--

#### 8.4 Verification of Issue of Cheque Book:

Issue of Cheque book is required to be verified. The user who has issued the entry Will not be able to verify the same. Another user has to verify the same.

Step No.	Activity	Relevant Key
1	Type " <b>HICHB</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Issue Cheque books screen.	<Enter>
2	Select 'Verify' in the function option. List of options available in the function menu are 1. I- Issue 2. X- Cancel 3. V- Verify	
3	Give account no in the A/c ID option, account number can be selected by clicking the search icon. It will show the list of the account numbers are pending for verification. Select the account number which you want to verify.	
4	Click go button, system will display the details of entered cheque records. If you are satisfied with the information you can proceed for submit by click the submit button.	<Submit>
5	The cheque book is thus issued to an account, it is allowed for use in the account.	

#### 8.5 CHEQUE BOOK MAINTENANCE

##### MENU OPTION: HCHBM

The Cheque Maintenance option provides for Acknowledge, Cautioning, Removing of cautioned cheque and destroying cheques. All needs verification.

The Inquire option displays status of all the issued cheque in the account Viz, I - Issued but not acknowledged, P - Passed, U - Unused, S - Stopped, C - Cautioned, D - Destroyed and R - Returned Unpaid.

Steps for Cautioning a Cheque:

Step	Activity	Relevant
------	----------	----------

No.		Key
1	Type "HCHBM" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Issue Cheque books screen.	<Enter>
2	Select 'C/D' in the function option.	
3	Give account no in the A/c ID option.	
4	Give Cheque No in the Begin chq. No. option and number of cheques to be cautioned in the No of leaves option and click 'go' to accept the same.	
5	A screen will appear showing chq. No. Their Current Status as unused and New status as C Cautioned, D Destroyed.	
6	Click 'submit' to commit for cautioning/ destroying the cheque/s.	<Submit>
7	The cheque is marked caution/destroy after verification and will through an exception when entered for payment.	

#### 8.6 Steps for Verification of Cautioned Cheque:

Marking Caution of a cheque is required to be verified. The user who has generated the entry will not be able to verify the same. Another user has to verify the same.

Step No.	Activity	Relevant Key
1	Type "HCHBMAU" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Issue Cheque books screen.	<Enter>
2	Select 'Verify' in the function option.	
3	Give account no in the A/c ID option or select the entries using search icon.	
4	Give Cheque No in the Begin chq. No. option and click 'go' to accept the same.	
5	A screen will appear showing chq. No. Their Current Status as unused and New status as C Cautioned.	
6	Click 'submit' to commit for the verification.	<Submit>

Caution marked against a cheque can be removed any time it is needed.



### Steps for Removing Caution on a Cheque:

Step No.	Activity	Relevant Key
1	Type "HCHBM" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Issue Cheque books screen.	<Enter>
2	Select 'Undo' in the function option.	
3	Give account no in the A/c ID option.	
4	Give Cheque No in the Begin chq. No. option and click 'go' to accept the same.	F4
5	A screen will appear showing chq. No. Their Current Status as Cautioned and New status as Un used.	
6	Click submit to commit for the verification.	<Submit>

### Verification of Removal of Caution Cheque:

Removal Instruction of Caution is required to be verified. The user who has generated the entry will not be able to verify the same. Another user has to verify the same.

Step No.	Activity	Relevant Key
1	Type "HCHBMAU" in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Issue Cheque books screen.	<Enter>
2	Select "verify" in the function option.	
3	Give account no in the A/c ID option.	
4	Give Cheque No in the Begin chq. No. option and click 'go' to accept the same.	F4
5	A screen will appear showing chq. No. Their Current Status as Cautioned and New status as Un used.	
6	Click 'submit' to commit for the verification.	<Submit>

## 8.7 TRANSFER OF CHEQUE BOOKS

## MENU OPTION: HXFCHBAC

Cheque book/s can be transferred between Accounts of the same customer.

### Steps for Transfer of Cheque Book

Step No.	Activity	Relevant Key
1	Type " <b>HXFCHBAC</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Transfer Cheque Between Accounts screen.	<Enter>
2	Select 'Transfer' in the function code option.	
3	Give account no in the 'A/c ID' option from which cheque book is to be transferred.	
4	Give account no in the 'To A/c ID' option to which cheque book is to be transferred.	
5	System date will be automatically shown in the 'Transfer date' option.	
6	Details of cheque books showing 'begin chq. No' and 'No. of Leaves' for all the cheque issued to the customer will be displayed.	
7	Select the serial no of cheque book to be transferred.	
8	Click 'go' to commit for the transfer of the cheque book.	<Submit>
9	The cheque book is thus transferred to other account, but it is allowed for use in the account only after verification.	

### Verification of Transfer of Cheque Book:

A Transfer of cheque book is required to be verified. The user who has initiated entry will not be able to verify the same. Another user has to verify the same.

Step No.	Activity	Relevant Key
1	Type " <b>HXFCHACAU</b> " in the menu option block of the main Finacle Core User Menu and press <Enter>. It will open Transfer Cheque Between Accounts screen.	<Enter>
2	Select 'Verify' in the function option.	

3	Give account no in the A/c ID option.	
4	A screen will appear showing account no. in 'To A/c ID', Transfer date in mask and selected cheque book.	
5	Click 'submit' to commit for the verification of transfer of the cheque book.	<b>&lt;Submit&gt;</b>

## 8.8 DEMAND DRAFT

### OVERVIEW

Demand Draft is a mode of remittance. In this mode of remittance, the instrument is drawn on another bank or branch. Similarly, banker's cheque, cashiers cheque, manager's cheque or pay order (referred to by various names) are other such instruments through which money is transferred from one person to another person. However, in case of a demand draft the instrument is drawn on the issuing branch itself. That means the payment is made by the branch which issues the instrument. Banks offer services such as demand draft, banker's cheque, cashiers cheque, manager's cheque and pay order, against a service charge which is one of the major sources of income to banks. Apart from issue and payment of drafts, activities such as cancellation, rectification, re-validation, reversal and noting caution, also form part of the DD handling process. Automatic charge calculation, calculation of special charges for special customers also form an integral part of this business requirement. However, in case of a pay order it is not necessary to reconcile as it is issued and paid by the same branch and entries are matched automatically during the payment process.

### SECTION OBJECTIVE

- Issue of draft/bankers cheque
- Payment of draft/bankers cheque
- Marking draft/bankers cheque as lost
- Marking of non-payment of drafts
- Issue of duplicate draft/bankers cheque
- Cancellation of draft/bankers cheque
- Marking drafts as paid
- Reversal/Rectification entries
- Status Maintenance
- Inquiries –issue, payment etc.
- Printing and re-printing of drafts
- Reports –registers, schedules, daily statement etc.

### TERMINOLOGY

### REVALIDATION OF DRAFTS

A draft is valid for specific period from the date of issue. Thereafter it has to be revalidated by the issuing branch at the request of the purchaser.

#### **PAYMENT OF BANK DRAFTS**

When a draft is presented for payment, the draft is paid after marking off the relative advice and after entering in the draft paid register. In case the advice is not received, the draft will be entered in Draft Ex-Advice Register

#### **CANCELLATION OF A DRAFT**

If the purchaser does not want to utilise the DD, he can cancel the same, by surrendering the original DD to the issuing branch.

#### **ISSUE OF A DUPLICATE DRAFT**

When a draft is reported lost by the purchaser, the drawee branch is advised to exercise caution in case the draft is presented for payment. After receipt of the non-payment advice, a duplicate draft will be issued against an indemnity executed by the purchaser.

#### **CHARGE EVENT ID**

In case of demand drafts following events have been identified for charge set up: DDI –Draft issue

DDD –Issue of duplicate

demand draft DDC –

Cancellation of demand

draft DDP –Payment of

demand draft

#### **ISSUE OF DRAFT/BANKER CHEQUE –MASS ISSUE**

Issue of draft / banker's cheque are done by using a menu option **HDDML**.

**Value Date:** The user can issue a value dated DD. This value date will be only used for transaction creation; however issue date will be following existing logic. Value date will be default populated with BOD, and it has been set as mandatory input for add operation. In other mode, this date is not modifiable.

**DD A/c id:** appropriate DD a/c no based on the DD type must be selected by the user. i.e., if the bank is using different DD a/cs for banker's cheques, DDs on branches within the same Data Centre and others, the respective a/c opened for issue of these DDs should be selected by the user. Upon clicking "Go", the screen will appear.

This shows the details of the first DD taken. Upon clicking the key on the right side, the application will take you to the next record which will be in running serial number.

**DD Amt:** DD amount has to be entered. The actual amount of the DD in Home currency when a cross currency DD is issued.

**Drawn on:** DD drawn on bank and branch is entered.

**Payee:** The payee name has to be entered.

Upon pressing "Submit" key, the transaction is generated.

The above interface is a multi-record screen. The following functions are possible in the above option

A - Issue by ADD function

D- Delete

M - Modification

P - Posting

R - Printing of DD.

I - Inquire

**Note:**

if the user wants to issue mass drafts by using a cheque proper set up should have been done at scheme level and HSCFM level

All the drafts issued should belong to same currency

Multiple DD issued is on behalf of only one purchaser

In order to change the charges user has to click on "Fee" and modify details in the amount column.

It is possible to debit two different operative accounts for DD amount and DD commission separately.

Click **Edit fee** or Fee Details to modify fee details for any or all the records. The Fee for DD Issue screen is displayed

Click **ACCEPT** to view the details of the DD

Click Additional Details icon next to the Advice Mode

**Note: Demand drafts can also be issued / paid through HTM menu option by visiting the additional details.**

#### **PAYMENT OF DRAFTS/BANKER CHEQUES IN MASS -HDDMP**

When the user wants to make payment of drafts in mass, the user has to invoke menu HDDMP. After typing the normal transaction details, if a duplicate record is found, then

a pop-up screen appears listing multiple records corresponding to that DD number.

By selecting the appropriate record, the user will be taken to the additional details screen where he has to enter the additional details.

The following are the points which the user has to note while making the mass payment.

All drafts should be paid to debit of only one account

Credit account can also be only one account

This is a multiple record screen and user has to use <arrow down> key to enter additional record

There will be a consolidated credit for the credit account

The same menu is used to pay multi-currency draft also

The following are the operations that a user can perform by invoking the above menu

A –Add records for payment of draft/banker cheque

D- Delete

P –Posting of transaction

M –Modify

I –Inquire

#### **PAYMENT OF FOREX DEMAND DRAFTS IN MASS –HPFDDM**

The HPFDDM menu option gives user a feature to have multiple rates for the same remittance transaction. This is applicable while paying DD in a currency different than that of the purchaser. The menu option HPFDDM is capable of storing the board/contract rate details for the DD to be paid if the payment currency is not the same as the DD currency. The screen is changed accordingly. Usage of multiple rates/tiered rates are not possible with HDDMP menu option.

#### **CANCELLATION OF DEMAND DRAFT –HDDC**

A draft/banker cheque after issue can either be paid in the normal course or the purchaser has a right to ask for cancellation of the same by producing the instrument and ask for refund of money.

The customer can cancel the demand draft by giving a value date. Value date is default populated with BOD Date however the user can change the date. During posting operation this date will not be modifiable.

The menu is HDDC.

#### **CANCELLATION OF FOREX DEMAND DRAFTS –HCFDDS**

The cancellation can be done at the issuing branch or at any other branch. The bank can collect/modify charges at the time of cancellation.

DD's which are issued through the HDDMI menu option involving only one exchange rate and in the same currency can also be cancelled through the HCFDDS menu option.

The menu is–Forex“HCFDDS”cancellation.

#### **RECTIFICATION OF TRANSACTION –HDDR**

Some Banks have the concept of rectification of DD entries. If by mistake a Draft has been issued for either a higher amount or lower amount, one more rectification entry will

be passed to set right the situation.

### **ISSUE OF DUPLICATE DEMAND DRAFT**

The normal process of issue of a duplicate draft is as under:

Mark the draft issued as LOST

Get confirmation from payee branch and as draft is NOT PAID (not applicable in case of centralized environment)

Issue duplicate draft

### **MARK THE DRAFT AS LOST**

In order to mark the draft as LOST the user has to invoke the menu **HDDLOST**.

### **MARKING THE DRAFT AS NOT PAID**

The user has to invoke "HDDNPADV" menu option for marking the Demand Draft as not paid.

### **DD STATUS MAINTENANCE (HDDSM)**

A separate maintenance menu has been provided to maintain the status of drafts. The user can carry out following functions:

**A-ADD, M-MODIFY, I-INQUIRE, L-LIST, V-VERIFY, X-CANCEL, D-DELETE, U-UNDELETE.**

This maintenance menu is required for the following reasons:

to maintain data relating to the drafts/bankers cheque issued prior to computerization on which subsequent events can happen

at the payee branch to maintain the status of Draft reported lost, stopped payment of draft, issue of duplicate draft etc.

To verify the status at the time of issue of duplicate draft –If a draft is already marked as paid, issue of duplicate should be controlled

to verify the status at the time of issue of cancelling draft –If a draft is already marked as paid, cancellation of draft should be controlled

To revalidate a draft if it has become stale.

The system automatically updates the status of draft depending upon the event that is happening on the draft/instrument.

### **TRANSFER OF BALANCE FROM DRAFT ACCOUNT TO HO ACCOUNT: HDDT**

Banks have a practice of transferring the outstanding balances in drafts account at periodical intervals to HO account for reconciliation purposes as on any given date.

By this process the balance in draft account

### **PRINTING OF DRAFTS**

PRINTING OF A SINGLE DD - HDDPRNT

PRINTING OF ALL UNPRINTED DRAFTS- HDDPALL

BATCH PRINTING OF DRAFT: HDDBP

#### REPRINTING OF DRAFTS: HDDREPRNT

Reprinting of drafts can be done only when the original printing is already done. The user will not be able to select a record for reprinting which is not already printed. Reprinting is also required to print the draft after duplicate is issued.

#### DD MODIFICATION: HDDMOD

Modification of draft after issue or payment can be done in respect of the following fields

a) DD issue branch code and b) Payee name

The modifications can be done even after the transaction is posted and also after EOD/BOD. This means modification is allowed even in respect of old records also.

#### REPORTS

##### PRINT DEMAND DRAFT REPORT: HDDPRPT

HDDPRPT menu option is used to print the demand draft report. User can give criteria

like issue set ID, print SET ID, from date and TO date and generate the report.

##### GENERATE BANKERS CHEQUE RECON REPORT: HBCREPR

This menu Option is used to print a bank and branch-wise list of DDs or bankers cheques that are reconciled or un-reconciled by the bank based on the criteria selected.

### 8.9 LOCKER TRANSACTION AND HISTORY MAINTENANCE

#### MENU OPTION: HLKCHM

➤ This menu option is used to maintain all details regarding locker rent and other charges like Penal, Rent and Charges before the locker is being used by the customer.

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type <b>HLKCHM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
<b>Locker Transaction and History Maintenance</b> screen will be displayed.		
2	<b>Function</b>	Select from the dropdown List. <b>ADD</b> <b>INQUIRE</b>



		<b>MODIFY</b> <b>DELETE</b>  Select <b>ADD</b> option to add the Charge/Penal/Rent date, CIF ID and other locker details.
<b>3</b>	<b>Locker Type</b>	Locker Type. Select from the List.
<b>4</b>	<b>Locker No</b>	Locker Number
<b>5</b>	<b>Key No</b>	Key Number for which operation has to be entered or select from the searcher.
<b>6</b>	<b>Code Word</b>	
Click on <b>GO</b> . <b>Locker Holder Details</b> will be displayed.		
<b>7</b>	<b>Escort Details</b>	User can specify Escort Details or the name of the staff or security person who has accompanied the customer to the locker room.
<b>8</b>	<b>Mode of Operation</b>	Mode of operation would be populated. User can view the signature by selecting the name of the person operating the locker.
Click on <b>SUBMIT</b> button. System will display the following message  For Check in <b>Check in Operation Performed Successfully.</b>  For Check out <b>Checkout Operation Performed Successfully.</b>		

## 8.10 LOCKER CUSTOMER MAINTENANCE

### MENU OPTION: HLKCM

- This option is to be used to issue the locker to the customer and other related activities like modification and surrender of locker also.
- Issue of vacant and unfrozen lockers /Surrender of Lockers.
- Modify Locker Customer details.
- Details of multiple nominees can be entered.
- Surrendering of locker without creation of transaction available.

STEP	ACTIVITY	RELEVANT KEY/VALUE
<b>1</b>	Type <b>HLKCM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>

Locker Customer Maintenance screen will be displayed.		
2	Function	<p>Select from the dropdown List.</p> <p><b>Add</b> (Issue a locker),</p> <p><b>Add Backdated Issuance</b></p> <p><b>Modify</b> (Modification of Customer Details),</p> <p><b>Surrender</b> (Customer vacating locker) &amp;</p> <p><b>Inquire</b> (View Customer Details)</p> <p>In this case select <b>ADD</b> to <b>Issue a Locker</b>.</p>
3	Locker Type	Identify the type of locker which can be issued to Customer. Select from the list.
4	Locker Number	List available on free lockers. Select from the list.
5	Primary CIF ID	Enter Customer ID.
Click on GO. Issue Screen Details will be displayed.		
5	A/c ID	Operative Account of Customer of scheme type SBA and CAA for collection of rent/penalty collection for deposit of rent.
6	Security Deposit ID	Term Deposit A/c No of Customer against the locker for collecting rents other dues on locker services viz. breaking open/replacement of locker expenses, lost keys etc. In case security deposit id is there, a lien will be marked on the entire amount of term deposit and removed at the time of surrender.
7	Term	By Default YR Protected Field
8	Staff	Check Box has to be checked if customer is a staff or ex- staff
9	Rent Advance	By Default annual rent applicable for locker type applicable on date of allotment populated.
10	Staff employee No	Employee number if Staff Check Box is checked.
11	Code Word	Code word for customer while accessing locker
12	Confirm Code word	Rewrite the code word which is given in Code word.
13	Remarks	Remarks for the locker issue
14	Mode of Operation	Select mode of operation as per instructions of customer
15	Issue Date	Date of issuing locker. Date Format DD/MM/YYYY or DD-MM-YYYY.
16	Joint Holder 1	Joint Holder's Cust Id Person who has authority to operate locker apart from the customer who has been issued locker (Not Mandatory)
17	Joint Holder 2	
18	Joint Holder 3	
19	Grace Period	Grace Period for calculating penalty
20	Payment Mode	Rent Payment Mode. 'C' for cash payment or 'T' for transfer from an operative A/c.

On press of 'Go to Nominee' button Nominee Main Screen will appear		
<b>21</b>	<b>Nominee CIF ID</b>	Enter Customer ID
<b>22</b>	<b>Relation</b>	Relation with the customer. Pressing Button will generate list of relationship. User to select
<b>23</b>	<b>Minor</b>	Nominee Minor or not.
Click <b>SUBMIT</b> button to Issue locker. System will display following message <b>Record Added successfully, annual rent is INR XXXX.00, rent received till today is INRXXXX.00. Tran Id is S0000000.</b>		

#### 8.11 LOCKER CUSTOMER MAINTENANCE - MODIFICATION

##### **MENU OPTION: HLKCM**

- This option is to modify Locker Customer details.

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLKCM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Locker Customer Maintenance screen will be displayed.			
2	Function	Select <b>Modify</b> for Modification of Customer Details	
3	Locker Type	Identify the type of locker which is to Modify the customer details. Select from the list.	
4	Locker Number	Select Locker number from the list.	
5	Primary CIF ID	Customer ID is auto populated.	
Click on GO. Issue Screen Details will be displayed.			
5	Visit all the fields which are to be modified. Do the required modification wherever necessary.		

## 8.12 LOCKER CUSTOMER MAINTENANCE - INQUIRE

### MENU OPTION: HLKCM

- This option is to Inquire Locker Customer details.

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLKCM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Locker Customer Maintenance screen will be displayed.			
2	Function	Select <b>INQUIRE</b> for inquiring of Customer Details	
3	Locker Type	Identify the type of locker to inquire the customer details. Select from the list.	
4	Locker Number	Select Locker number from the list.	
5	Primary CIF ID	Customer ID is auto populated.	
Click on <b>GO</b> . Issue Screen Details will be displayed.			

## 8.13 LOCKER OPERATIONS MAINTENANCE

### MENU OPTION: HLKOPS

- This menu option is used to track customer locker operations i.e. check in and checkout time.

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type <b>HLKOPS</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Locker operations Maintenance screen will be displayed.		

<b>2</b>	<b>Function</b>	Select from the dropdown List. Check in & check out
<b>3</b>	<b>Locker Type</b>	Locker Type. Select from the List.
<b>4</b>	<b>Locker No</b>	Locker Number
<b>5</b>	<b>Key No</b>	Key Number for which operation has to be entered or select from the searcher.
<b>6</b>	<b>Code Word</b>	Code word of the customer
Click on <b>GO. Locker Holder Details</b> will be displayed.		
<b>7</b>	<b>Escort Details</b>	User can specify Escort Details or the name of the staff or security person who has accompanied the customer to the locker room.
<b>8</b>	<b>Mode of Operation</b>	Mode of operation would be populated. User can view the signature by selecting the name of the person operating the locker.
Click on <b>SUBMIT</b> button. System will display the following messages  For Check in <b>Check in Operation Performed Successfully.</b>  For Check out <b>Checkout Operation Performed Successfully.</b>		

#### 8.14 LOCKER REPORTS MENU

##### MENU OPTION: HLKREPM

- This menu option solely meant for generating reports on Locker.

STEP	ACTIVITY	RELEVANT KEY/VALUE
<b>1</b>	Type <b>HLKREPM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Locker reports menu screen will be displayed.		
<b>2</b>	<b>SOL ID</b>	By default service outlet

<b>3</b>	<b>Report Option</b>	List available for the reports which can be generated Safe deposit Locker Led Due Notice/ Reminder for deposit of rent on locker SDV Overdue Rent Locker Register indicating due date & due amount. SDV Access Register showing access time, departure time and access given by. SDV Surrendered lockers SDV Vault Lockers listing SDV Overdue Rent Locker Register Date Wise SDV Key to Locker REG size wise
<b>4</b>	<b>Report to</b>	The name of the person to whom the report is to be addressed.
<b>5</b>	<b>Remarks</b>	General purpose remarks
<b>6</b>	<b>MRT File name</b>	File name is auto populated.
Click <b>SUBMIT</b> button to Generate the report. Please Check in menu "HPR" for the generated report.		

#### 8.15 LOCKER REPORTS MENU

##### **MENU OPTION: HLKREPM**

- This menu option solely meant for generating reports on Locker.

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLKREPM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Locker reports menu screen will be displayed.			
2	SOL ID	By default service outlet	
3	Report Option	List available for the reports which can be generated Safe deposit Locker Led Due Notice/ Reminder for deposit of rent on locker SDV Overdue Rent Locker Register indicating due date & due amount. SDV Access Register showing access time, departure time and access given by. SDV Surrendered lockers SDV Vault Lockers listing SDV Overdue Rent Locker Register Date Wise	

		SDV Key to Locker REG size wise
<b>4</b>	<b>Report to</b>	The name of the person to whom the report is to be addressed.
<b>5</b>	<b>Remarks</b>	General purpose remarks
<b>6</b>	<b>MRT File name</b>	File name is auto populated.

**MENU OPTION : LOCUPD (UPDATION OF LOCKER DUE RENT AMOUNT)**

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>LOCUPD</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
2	<b>FUNCTION CODE: RENT AMOUNT</b>  Click on <b>"Go"</b>		
	<b>DUE RENT AMOUNT</b>	Enter the rent amount	
	<b>LOCKER TYPE</b>	Enter locker type	
	<b>LOCKER NUMBER</b>	Enter the locker number	
	<b>CUST ID</b>	Enter cust Id or select through searcher	
	Click on SUBMIT – Record will be modified and updated		
3	FUNCTION CODE: DUE DATE  CLICK ON <b>"GO"</b>		
	<b>DUE RENT AMOUNT</b>	Enter the rent amount	

	<b>LOCKER TYPE</b>	Enter locker type
	<b>LOCKER NUMBER</b>	Enter the locker number
	<b>CUST ID</b>	Enter cust Id or select through searcher
	Click on SUBMIT – Record will be modified and updated	

## 8.16 FASSET MENU OPTION with GST

Three steps are involved in purchase of FIXEDASSETS:

- Supplier master -creation and verification
- Purchase - Data entry and verification
- Payment - Data entry and verification

### PURCHASE

#### (I) Supplier master -creation and verification

Menu FASSET → Module PURCHASE → Sub module SUPPLIER DETAILS → and click on GO

Select Function ADD and click on GO, Following screen will be displayed:

The screenshot shows the 'Supplier Address Detail' form in the Finacle system. The form is titled 'Supplier Address Detail' and is part of the 'Fixed Asset Supplier Details' module. It contains the following fields:

- Supplier Code: SAI
- Supplier Name: SAI TRADERS
- City: MUMBA
- Supplier PAN: AAAA1111A
- State Code: 27
- Supplier Type: ☒ Registered ☐ Unregistered
- Bank Type: ☒ BOB ☐ Others
- Cr. Account No: 29040015181219
- Sol ID: 2904
- Supplier Address: SION
- PIN: 400001
- GSTN: 27AAAA1111A1Z1

The form is set to 'Add' mode. The bottom of the form has buttons for Submit, Validate, and Cancel.

Please note the following points for Supplier master creation.

1. Branch may select the supplier type as Registered (supplier with GSTN) or Unregistered (Supplier without GSTN)
2. GSTN number & PAN are mandatory for Registered Vendors. Branches should enter the GSTN number provided by the supplier. If the supplier's Credit account is other than BOB account then branch should give GL new intermediary or sundry deposit General Account only as Cr. Account no.

Create the supplier master and verify the same by another user.

#### (II) Purchase - Data entry and verification:



### a) For Registered supplier (other than staff category)

Menu FASSET → Module PURCHASE → Sub module PURCHASE DETAILS → and click on GO Select Function ADD and click on GO. Following screen will be displayed:

Fixed Asset Purchase Option  
Function Code Add

Equipment Details

Category Code*	FAF	Item Name*	REFRIGERATOR
Item Description*	REFRIGERATOR	Supplier Name	INF
Bank GSTIN*	27AAACB1534F2Z5	PUT To Use Date*	11-08-2017
Purchase Date*	11-08-2017	Sanctioning Authority*	AGM

Rate Details

Cost Per Unit*	50,000.00	Quantity*	5
Total Amount	2,50,000.00	Net Pay Amount	2,25,000.00
TDS (in Rs.)	25,000.00	SGST	31500
CGST	31500	HSN	8418
IGST		SAC COST	0
SAC		AssetNo To*	BANEAS/FAF/2017/0001/005
AssetNo From*	BANEAS/FAF/2017/0001/001		
Asset Location*	2904		

1. Select appropriate category, Item and supplier
2. Bank GSTN no. as appearing on the invoice should be entered in case of registered supplier. The same will be auto populated in case unregistered supplier
3. Cost per unit= **cost per unit excluding GST amount**. Enter the no. of units.
4. Default HSN code is auto populated as per the item code selected. Branch may change the same as per the HSN code given in the invoice in case of registered supplier. The same cannot be modified in case of unregistered supplier.
5. SAC – SAC code is mandatory if SAC cost is entered.
6. SAC Cost – SAC cost needs to be entered as 0 if no service charge is included in the purchase. SAC cost needs to be entered if any services availed (Ex: In case of purchase of AC, Installation charges needs to be put in SAC cost field if separate SAC code is provided).
7. User need to enter SGST/CGST or IGST manually as mentioned in the invoice. However System will restrict if the GST amount entered is more than the applicable GST in case of registered supplier.
8. Verify the purchase entry by another user.

#### **Following entry will be passed by the system:**

DEBIT- Block of furniture & Fittings (Respective GL head as per Asset category)

CREDIT- MISC. LIABILITY FASSET (Common GL account no. - XXXX0015181605)

Invoice amount plus 50% of total GST paid will be debited from respective GL head and the same will be credited to MISC. LIABILITY FASSET account. (50% of total GST paid will be capitalized to the purchase cost through the system)

### b) For Unregistered supplier(other than staff category)

Menu FASSET → Module PURCHASE → Sub module PURCHASE DETAILS → and click on GO Select Function ADD and click on GO.

1. Fields related to GST (CGST, SGST, IGST and SAC cost) need not be entered. All the mentioned fields are masked for unregistered payment.
2. Input the necessary details and commit the same.
3. Verify the purchase entry by another user.

**Following entry will be passed by the system:**

DEBIT- Block of furniture & Fittings (Respective GL head as per Asset category)

CREDIT- MISC. LIABILITY FASSET (Common GL account no. - XXXX0015181605)

**b) For Staff category (STF\_FAF,STF\_COMP,STF\_OFEQ)**

Menu FASSET → Module PURCHASE → Sub module PURCHASE DETAILS → and click on GO Select Function ADD and click on GO.

1. Fields related to GST (CGST, SGST, IGST and SAC cost) need not be entered. All the mentioned fields are masked.
2. Cost per unit= **cost per unit including GST amount.**
3. Input the necessary details and commit the same.
4. Verify the purchase entry by another user.

**Following entry will be passed by the system:**

DEBIT- Block of furniture & Fittings (Respective GL head as per Asset category)

CREDIT- MISC. LIABILITY FASSET (Common GL account no. - XXXX0015181605)

**(III) Payment entry**

Menu FASSET → Module PURCHASE → Sub module PAYMENT → and click on GO

Select Function ADD and click on GO

Select the Fixed Asset Ref No (for which the payment is to be made) from the searcher provided and select payment type viz PAYMENT or TDS and click on ACCEPT.

Following screen will be displayed:

**Fixed Asset Payment Option**  
Function Code                      A                      Label 2

Asset Ref No.	FA11082017620010	Category Code	FAF
Sol Id	2904	Seller Name	SAIT
Date of Purchase	11-08-2017	Sanc Auth.	AGM
Rate	500	Quantity	1
Amount	500	Asset No. From	BANEAS/FAF/2017/0001/001
Asset No. To	BANEAS/FAF/2017/0001/001	Paid Amount	0
Net Payable Amount	500	SGST	70
CGST	70		
IGST			
TXN Type*	<input checked="" type="radio"/> Transfer	<input type="radio"/> NEFT	
Payment Amount*		Cr. Account Number*	29040015181219

Submit    Validate    Cancel

Branch need to check the details and put payment amount manually (full or partial amount of invoice EXCLUDING GST) and click on Submit.

Record will be Added Successfully. Please verify the same by another user.

Following entry will be passed by the system:

#### **In case of registered supplier**

DEBIT- MISC. LIABILITY FASSET ACCOUNT (Invoice amount plus 50% of total GST paid)

DEBIT- CGST PAID A/C (¼ rth of total GSP paid)

DEBIT- SGST UTGST PAID A/C (¼ rth of total GSP paid)

CREDIT- SUPPLIER'S CREDIT ACCOUNT (Total amount including GST)

#### **In case of unregistered supplier**

DEBIT- MISC. LIABILITY FASSET ACCOUNT

CREDIT- SUPPLIER'S CREDIT ACCOUNT

Transfer of asset to another branch:

Following steps involved in transfer of Asset.

Module: Transfer

1. Lodge -User needs to select the asset needs to be transferred and give the details of asset and 'transfer to' branch alpha and submit the same.
2. Verify -Another user in the transferor branch needs to verify the same
3. Acknowledge -one user from transferee branch will Acknowledge the transferred asset details
4. Ack. Verify - Another user will do the Ack. verification.

#### **If assets transferred within the state, then following transaction will be passed:**

Credit- Transferor br -block of furniture & Fittings (Respective GL head as per Asset category)

Debit- Transferee br - block of furniture & Fittings (Respective GL head as per Asset category)

Debit- Transferor br-Block of Depreciation

Credit - Transferee br- Block of Depreciation

**If assets transferred interstate ,then following transaction will be passed:**

Credit- Transferor br -block of furniture & Fittings (Respective GL head as per Asset category)

Debit- Transferee br - block of furniture & Fittings (Respective GL head as per Asset category)

Debit- Transferor br-Block of Depreciation

Credit - Transferee br- Block of Depreciation

Debit - Transferee br- IGST Paid A/C

Credit- Transferor br- IGST recovered A/C

**Note: System will auto populate the IGST amount in case of Interstate transfer of asset.**

**FIXED ASSET TRANSFER OPTION**  
Function Code: LODGE

**Equipment Details**

Reference Number*	FA15092014447459	Item Name	AC INCLUDING SPLIT A
Category Code	STF_FAF	Supplier Name	934
Item Description	AC INCLUDING SPLIT AC	Sanctioning Authority	BRCM
Purchase Date	02-09-2014		

**Purchase Details**

Purchase Rate	28000	Available Quantity	1
Purchase Total Amount	28000	Effective Dep Amount	13781.00
Effective Tot Amount	28000.00	Employee Name	MAYUR HUKUMCHAND GA
Employee Num	80865		
Emp Curr. Desig	MGR		

**Transfer Details**

Transfer To (Branch)	COIMBA	Transfer Quantity	1
Eff. Total TRF Amount	28000.00	Transfer Assetno To	1
Transfer Assetno From	1	SAC COST	
Eff. Dep. TRF Amount	13781.00		
IGST	3981.00		

**Sale:**

Module: Sale

Option : Add

Please note the following points for Sale.

1. In Add option select the correct asset ref no to be sold.
2. Sale rate per unit – Sale price including GST needs to be entered.
3. System will auto populate the CGST and SGST amount.
4. Select the debit A/C No from where sale amount needs to be recovered.

GST will be calculated on the sale amount given by the user.

Ex:

Asset value- 30000

Dep – 8000

WDV - 22000

Sale price (including GST) – 500

HSN % - 28%

GST amount calculated on sale price- 109

Transaction will be passed as under.

Customer A/C	Dr		500	
Block A/C	Cr			30000
Depreciation A/C	Dr		8000	
CGST	Cr			54.50
SGST	Cr			54.50
Loss on sale	Dr		21609	

Universal Banking Solution from Infosys 11 August, 2017 | User BANK19 | 2904 | Menu Shortcut: Go

Fixed Asset Sales Option  
Function Code Add

Equipment Details

Reference Number\* TF19032014378867  
Category Code\* AC\_ETC  
Item Description AIR CONDITIONING PLANT  
Purchase Date 03-05-2013

Item Name AIR CONDITIONING PLA  
Supplier Name ELECTRON  
Sanctioning Authority DGM

Asset Balance Details

Available Quantity 1  
Total Amount 30000.00  
Pur. Asset No From FA03052013338408

Depr. Amount 15,481.00  
Pur. Asset No To FA03052013338408

Sale Details

Sale Date 11-08-2017  
Sale Rate Per Unit 50,000.00  
Assetno From 1  
CGST 5469.00  
IGST 0

Quantity 1  
Total Amount 50,000.00  
Assetno To 1  
SGST 5469.00  
SAC COST

Remarks

**Please note there is no reversal option available for SALE.**

## 8.17 VENDOR PAYMENT THROUGH MENU VENPAY

VENPAY menu is to be used for making payments (involving GST) to our Registered/ Unregistered vendors.

It comprises of 2 modules

1. VENDOR REGISTRATION – Vendor Master (with Add, Cancel before verification, Verify & Delete after verification Option)
2. VENDOR PAYMENT – Payment Module (with Add, Cancel before verification, Verify options and reversal (reversal is allowed within the month)).
3. PROVISION MODULE- For Making quarterly Provision.

Please note the following points for Vendor Registration

1. GSTIN number & PAN is mandatory for Registered Vendors. Branches should enter the GSTIN number provided by the vendor on the invoice.
2. The account number of the vendor is a mandatory field. The said account number should belong to our bank only. Branches can also enter CBS Demand Draft account or Banker's Cheque account. In such cases the entry will be generated at entered stage after verification. Branch user will have to enter the additional details and then post the transaction.

Please note the following points for Vendor Payment

1. Reverse charge 'YES/NO' should be selected before proceeding for payment. The said will be available on the invoice provided by the vendor.
2. In case of Registered Vendors, the Bank's GST number as provided on the invoice should be entered by the user.
3. HSN is mandatory for registered Vendors. (Minimum 4 characters).
4. No payment is allowed without registration of vendor through Vendor Master.
5. If CGST, SGST is entered, IGST is not applicable and vice versa. Branch is required to enter the SGST, CGST or IGST as appearing on the invoice. System will restrict if the GST amount entered is more than the applicable GST.
6. In case of unregistered vendors, all the three fields CGST, SGST or IGST will be masked.
7. Invoice date should not be less than 01-07-2017
8. After verification, all the relevant entries will be passed by the system.
9. Reversal of transactions already posted can be done till the last day of the month.

Menu VENPAY

### **Function – VENDOR MASTER**

Options – Add, Inquire, Verify, Cancel & Delete

Add the vendor details as per the screenshot given below and verify the same.

**VENDOR MASTER**

FUNCTION

T

OPTION

A

Name of Vendor	SURYA	PAN	AAAAA1111A
Address Line 1	PLOT NO 27	Address Line 2	SION
City	MUMBA	State	27 MAHARASHTRA
Pin Code	400012	Contact Number	9999987456
Registered / Unregistered	<input checked="" type="radio"/> Registered <input type="radio"/> Unregistered	GSTIN	27AAAAA1111A0Z0
Account Number	29040015181219		
Composite Dealer	No		

Submit Cancel

**Function – PAYMENT MODULE**

1. Select Registered/ Unregistered
2. Enter Valid GSTIN of the registered vendor. The Vendor details of the registered vendor will be auto populated. Bank GSTIN as appearing on the invoice should be entered by the user.
3. Select Reverse charge, Nature of Service, PL Head, HSN/SAC (1<sup>st</sup> 4 digits are mandatory)
4. Enter the invoice amount (Excluding GST), Invoice Number and Invoice Date. (Invoice date should not be less than 01-07-2017)
5. Enter the TDS amount and select the TDS Section. In case the TDS amount is less than the TDS rate populated, enter the TDS Certificate number and the TDS Certificate Valid upto date. The Valid upto date cannot be greater than the financial year end date.

**Finacle**  
Universal Banking Solution from Infosys

17 October, 2017 | User: MN063912 | 2904 | Menu Shortcut: Go

**VENDOR PAYMENT**

Function Code P Option A

Registered / Unregistered	<input checked="" type="radio"/> Registered <input type="radio"/> Unregistered	Composite Dealer	No
Enter Vendor GSTIN	27AAACA1030H1ZC APLA2904011889 APLAB LIMITED	Bank GSTIN	27AAACB1534F2Z5
Vendor Account	29040015181219		
Reverse Charge	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Nature of Service	RMN Repairs and Maintenance		
PL Head	RMN006 REPAIRS and MAINTENANCE OTH		
HSN / SAC	999799		
Invoice Amount	100.00	Invoice Date	17-10-2017
Invoice Number	12	SGST Amount	9.00
CGST Amount	9.00	Total Amount	118.00
IGST Amount	0.00	TDS Section	194C
TDS Amount	2.00	Valid Upto	16-10-2018
TDS Certificate Number	ABC		

Submit Cancel

After verification the tran id will be generated as per the type of charge and nature of service

**PAYMENT-NATURE OF SERVICE- RENT-STAFF:**

Payment of Rent to staff with option of partial recovery from staff can be done as mentioned below.

1. After selecting Nature of service as Rent -staff and PL Head (Rent paid residence/Rent leased accom for officers), system will populate additional fields STAFF ACCOUNT and AMOUNT DEBITED TO STAFF A/C.
2. Branch needs to give the staff A/C where partial rent needs to be recovered and amount needs to be debited from the staff A/C.

Universal Banking Solution from Infosys 11 August, 2017 | User BANK55 | 2904 | Menu Shortcut: Go

**VENDOR PAYMENT**

Function Code P Option A

Registered / Unregistered ☐ Registered ☒ Unregistered

Select Vendor DIVY2904000017 DIVYA

Vendor Account 29040015181219

Reverse Charge ☐ Yes ☒ No

Nature of Service RES

PL Head Rent - Staff

RES001

RENT PAID RESIDENCE

HSN / SAC 9972

Staff Account

Amount debited to Staff A/C

Invoice Amount

Invoice Number

CGST Amount

IGST Amount

TDS Amount

TDS Certificate Number

Bank GSTIN 27AAACB1534F2Z5

Invoice Date

SGST Amount

Total Amount

TDS Section

Valid Upto

Submit Cancel

## Function – PAYMENT MODULE – REVERSAL

In reversal option, system will list all the VENPAY entries entered in current month. Branch may select and reverse the same. Reversal option is available only for BRH/BH-2 users.

Finacle Universal Banking Solution from Infosys 17 October, 2017 | User MN063912 | 2904 | Menu Shortcut: Go

**VENDOR PAYMENT**

Function Code P Option R

Serial Number VP29040410201732001

Registered / Unregistered ☐ Registered ☒ Unregistered

Vendor Account 29040015181219

Reverse Charge ☐ Yes ☒ No

Nature of Service RES

PL Head Rent - Staff

RES001

RENT PAID RESIDENCE

HSN / SAC 9972

Invoice Amount 10000

Invoice Number 1

CGST Amount 0.00

IGST Amount 0.00

TDS Amount 0

TDS Certificate Number

Bank GSTIN 27AAACB1534F2Z5

Invoice Date 04-10-2017

SGST Amount 0.00

Total Amount 10000.000000

TDS Section RATE(%)

Valid Upto

Submit Cancel

PLEASE NOTE THAT THE ALL THE TRANSACTIONS WILL BE GENERATED BY THE SYSTEM. BRANCH NEED NOT PASS ANY MANUAL ENTRY. Please take a note of the following

Following Nature of Services are Exempt from GST. Hence no GST entries will be passed for the same

Rent - Staff	
52501002	RENT PAID RESIDENCE
54601041	RENT LEASED ACCOM FOR OFFICERS
Financial Inclusion Charges : Rural branches	



54511028	SERVICE CHARGES ON FINANCIAL INCLUSION
54511073	MISC EXPENDITURE -PMJDY
52201006	INCENTIVES PAID TO BCS

CENVAT Credit is not available for the following Nature of Services. Hence the applicable GST amount will be debited to the related PL head.

<b>Repairs and Maintenance - Staff</b>	
54301001	REPAIRS & MAINTENANCE OTHERS
54301015	WORK CONTRACT FOR REPAIRS & MAINTAINANCE - OTHERS
54401002	INSURANCE OTHERS
<b>Financial Inclusion Charges : Rural branches</b>	
54511028	SERVICE CHARGES ON FINANCIAL INCLUSION
54511073	MISC EXPENDITURE -PMJDY
52201006	INCENTIVES PAID TO BCS

## 9. LOAN

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### Learning Outcome

- ✓ Opening of Term Loan Account
- ✓ Collateral Linkage Maintenance
- ✓ Account Limit History Maintenance
- ✓ PAYOFF of Loan Account

## 9. LOAN

### 9.2 Term Loan Account Opening -HOAACLA

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type <b>HOAACLA</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
2	The Account Opening Criteria Screen will be displayed.	
	Select from the drop down under <b>Function</b> – O – Open or T-Copy from Template	<b>Function</b>
	Under <b>Account Type</b> Select the option – Normal or Top Up	
		<b>Account Type</b>
	Enter the <b>Customer ID</b> or select from the list by clicking on the icon adjacent to the field.	
		<b>Customer ID</b>
3	The <b>SOL ID</b> and the <b>Currency</b> are default populated by the system. If required the user can change the same	<b>SOL ID</b> <b>CURRENCY</b>
4	Enter the <b>Scheme Code</b> or Select it from the list after clicking on the icon adjacent to the field. The <b>GL Sub Head</b> will get populated from the Scheme Code.	
	Click <b>GO</b> button.	<b>GO</b>
	The first screen - General Details of the Term Loan A/c Opening Screens will be displayed	
<b>GENERAL DETAILS :</b>		

The mandatory fields are explained below. In respect of other fields, the values are by default populated from the scheme and CIF ID where ever required may be changed by the user.

5	A/c Name	The Name will be populated from the Customer Master
6	A/c Short Name	The A/c Short Name will be populated from the Customer Master
7	A/c Open Date	The system will display the <b>BOD date</b> . For back dated a/c opening this may be changed <b>(Mandatory)</b>
8	Exception Limits Dr/Cr	The system will display the <b>default exception limits</b> for different types of transactions, as defined in the Scheme Code. If required, these may be changed
9	A/c Statement	Select the option from the drop down list <b>(Mandatory)</b>
		<b>B- Both, N-None, P-Pass Book or S-Statement</b>
10	Preferential Calendar Base	Select from the drop down list <b>(Mandatory)</b>
		<b>G-Gregorian Calendar, H-Hijri Calendar, B-Buddha Calendar</b>
11	Statement Freq	Select <b>M-Monthly/ / /31/N-Next Day (Mandatory)</b>
12	Dispatch Mode	Select appropriate option from drop down list. <b>(Mandatory)</b>
		<b>A-Post and E-mail, B-Special Delivery and Email, C-Collect by Person, D-Courier and Email, E-Email only, N-No Dispatch, P-Post, Q-Courier, S-Special Delivery</b>
13	Mode of Operation	Select the <b>appropriate mode of operation</b> from the list obtained on clicking the icon adjacent to the field
14	Allow A/c exemption for CCY Transaction	Select from the option <b>Yes or No</b>

		Click on the Interest Details tab.
<b>ACCOUNT INTEREST :</b>		
15	Repricing Plan	Select from the various option from the dropdown list
		Here we select <b>V-Floating upto Maturity</b>
16	Int Rate Code	By default <b>the interest table code attached at scheme level</b> is populated.
17	Interest Compounding Frequency	Select the option from the dropdown list
		<b>D-Daily, M-Monthly, N-No compounding, Q-Quarterly</b>
<b>LOAN DETAILS :</b>		
18	Loan Type	Select from the option:
		<b>Normal Term Loan, Transfer In, Overdue</b>
19	Loan Amount	Enter the amount sanctioned <b>(Mandatory)</b>
20	Loan Period	Enter the Loan period in MM/DD Format <b>(Mandatory)</b>
21	Credit File No.	Enter File No. prevailing <b>(Mandatory)</b>
22	Review Level	Select from the list – <b>BRNCH, CEOFF, HDOFF, REGON, TF, ZONOF (Mandatory)</b>
23	Review Authority	Select appropriate Authority from the drop down list. <b>(Mandatory)</b>
24	Hold in Operative A/c. for Amt. Due	Select <b>Yes(Mandatory)</b>
25	Operative A/c Id	Enter the <b>operative account Id</b> from where we want to recover the instalment. <b>(Mandatory)</b>

26	Repay Method	Select from the drop down list. Here we have selected <b>E-Recover upto effective Amt</b> for the related scheme <b>(Mandatory)</b>
<b>LA INTEREST: ONLY VALIDATE THIS TAB</b>		
<b>PAYMENT PLAN:</b>		
27	Equated Installment	Select Yes or No <b>(Mandatory)</b>
28	Holiday Period	By default 1 month. Enter no. of months (holiday period) as per sanction. <b>(Mandatory)</b>
29	No. of Installment	Enter the no. of installment in months. <b>(Mandatory)</b>
30	Interest Start Date	Interest Start date by default will come <b>end of the month.</b> <b>(Mandatory)</b>
31	Installment start date	Installment date by default will come after deducting holiday period <b>(Mandatory)</b>
32	Installment frequency	Installment frequency should be Monthly/(.)/(.)/ Date/ Next Day <b>(Mandatory)</b>
33	Interest Frequency	Installment frequency should be Monthly/(.)/(.)/ Date/ Next Day <b>(Mandatory)</b>
34	Calendar	Select Calendar i. e Gregorian Calendar <b>(Mandatory)</b>
<b>PAYMENT SCHEDULE: CHECK THE FOLLOWING FIELDS AND VALIDATE AND</b>		
<b>CLICK ON AMORTIZATION SCHEDULE.</b>		
35	Installment ID	By default EIDEM is shown which can be changed by selecting from Flow Id List
36	Installment Start Date	Installment date is automatically fetched and is masked. <b>(Mandatory)</b>
37	Installment Frequency	Installment frequency should be Monthly/(.)/(.)/ Date/ Next Day. <b>(Mandatory)</b>
38	No. of Installment	No. of installment have to be entered in the field
39	Amt. of Installment	Amount of installment is calculated and shown in this field
<b>MIS CODES:</b>		

40	Sector Code	Click on Link below i.e. click here to view valid combination of sector code and purpose code of the scheme. <b>(Mandatory)</b>
41	Sub Sector Code	Select the Sub Sector Code from the list <b>(Mandatory)</b>
42	Occupation Code	Automatically fetched from CIF <b>(Mandatory)</b>
43	Borrower Category	Select the Borrower Category from the list. <b>(Mandatory)</b>
44	Purpose of Advance	Automatically fetched from the above link as above. <b>(Mandatory)</b>
45	Mode of Advance	Select the Mode of Advance from the list. <b>(Mandatory)</b>
46	Advance Type	Select Advance Type from the list. <b>(Mandatory)</b>
47	Nature of Advance	Select the Nature of Advance from the list. <b>(Mandatory)</b>
<b>ACCOUNT LIMITS:</b>		
48	Sanction Limit	Automatically fetches from the Loan Details and is masked
49	Limit Level Int	Select from <b>A/c Level Interest</b> , Limit Level Interest, Margin Interest
50	Sanction Date	Enter the Sanction Date of the limit. <b>(Mandatory)</b>
51	Expiry Date	Enter the Expiry date of the limit. <b>(Mandatory)</b>
52	Document Date	Enter the date of documents. <b>(Mandatory)</b>
53	Review Date	Enter the Date on which the Review is due. <b>(Mandatory)</b>
54	Sanction Level	Select the appropriate level from the list. <b>(Mandatory)</b>
55	Sanction Authority	Select the appropriate sanction authority from the list. <b>(Mandatory)</b>
56	Limit Ref. No	Enter the reference number.... <b>(Mandatory)</b>
57	Normal Int Rate	To be entered only, if limit level interest is selected
58	Penal Int Rate	To be entered only, if limit level interest is selected
59	Drawing Power Ind	Select the option from the drop down list.
		<b>For Loan it should be Equal.. (Mandatory)</b>
60	Drawing Power %	Enter the percentage of DP contributed by the limit node to the account, if it is attached to a limit node. <b>For Loan 100%</b>

**RELATED PARTY DETAILS:**

This is also a multi record screen. Details of related parties like joint account holders, guarantors, partners etc may be captured. The details of related party may be entered for each document using the next record button.

**DOCUMENT DETAILS:**

This is a multi record screen. The details may be entered for each document using the next record button.

<b>62</b>	<b>Document Code</b>	Select the Document from the list. <b>(Mandatory)</b>
<b>63</b>	<b>Due Date</b>	Enter the due date of document. <b>(Mandatory)</b>
<b>64</b>	<b>Received Date</b>	Enter the date of receipt of the document. <b>(Mandatory)</b>
<b>65</b>	<b>Expiry Date</b>	Enter the date of expiry of the document
Finally Validate click on the Submit Button. A message giving the <b>temporary A/c ID will be displayed.</b> (Note this temporary ID)		

## 9.3 MODIFICATION OF TL ACCOUNT OPENED BEFORE VERIFICATION

<b>MENU OPTION: HOAACMLA</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	<b>Type HOAACMLA in the Menu Shortcut field and click &lt;Go&gt;</b> (Account Modification Criteria Screen is displayed)	<b>&lt; GO &gt;</b>
<b>2</b>	<b>Function : Modify -</b>	<b>Modify</b>
<b>3</b>	<b>Enter the Temporary A/C ID and click on GO</b>	<b>Temporary A/c ID</b>



<b>4</b>	Modify the information by clicking on the respective TAB and validate the same.	
After modification in required screens / values, If all is OK click on <b>SUBMIT</b> button OR if not correct cancel the record. System will show message Temporary A/c is modified successfully.		

#### 9.4 VERIFICATION OF TERM LOAN ACCOUNT

<b>MENU OPTION: HOACVLA</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	<b>Type HOACVLA in the Menu Shortcut field and click &lt;Go&gt;</b> (Account Verification Criteria Screen is displayed)	<b>&lt; GO &gt;</b>
<b>2</b>	<b>Function : V</b> - for verification of the Account; <b>C</b> - for cancellation of the Account created	<b>Verify / Cancel</b>
<b>3</b>	<b>Enter</b> the Temporary A/C ID or select from the list by clicking on the icon next to it.	<b>Temporary A/c ID</b>
<b>4</b>	Verify AND validate various screens by clicking on the respective TAB. Apart from all mandatory screen any other screen which has been entered during account opening (with (√ ) mark) may have to be verified.	
After verification of all the screens / values, If all is OK click <b>SUBMIT</b> . The System will generate <b>Permanent Account ID / Number</b> .		

#### 9.5 DISBURSEMENT OF TERM LOAN ACCOUNT

**MENU OPTION: HLADISB**

STEP	ACTIVITY	RELEVANT KEY/VALUE	
1	Type <b>HLADISB</b> in the Menu Shortcut field and click <Go>	Go	
Loan Disbursement Screen will be displayed.			
2	Function	Select from the drop down list <b>D-Disbursement, V-Verify, X-Cancel, R-Reversal</b>	
3	Value Date	Current Date is auto populated	
4	A/c Id	Enter the Loan Account no. of which disbursement has to be made	
		The moment A/c Id is entered the following fields are automatically fetched:	
		▪ <b>CCY, Sol Id and Name of the Borrower</b>	
		▪ <b>Loan Amount</b>	
		▪ <b>Loan Period</b>	
		▪ <b>Loan Amt disbursed</b>	
		▪ <b>Available Amt for Disbursement</b>	
5	Transaction Type	Select from the option <b>Cash or Transfer(Mandatory)</b>	
6	Disbursement Amt	Enter the Amount to be disbursed (Partial of Full) <b>(Mandatory)</b>	
7	Gross/ Net Disbursement	Select from the option whether <b>Gross Disbursement (Without charges)</b> has to be made or <b>Net Disbursement (With charges) (Mandatory)</b>	

<b>8</b>	<b>Final Disbursement</b>	Select from the Option <b>Yes or No (Mandatory)</b>
Click on the Accept button. It will take us to <b>Loan Fee Assessment Details</b> Screen.		
If the displayed details are OK then click <b>Go</b> button and then select <b>ACCEPT</b> button		
<b>Loan Disbursement Details</b> screen will appear.		
<b>9</b>	<b>Mode of Disbursement</b>	Select from the drop down list: <b>(Mandatory)</b> <b>A-A/c Transfer, H-ACH, C-Cash, D-Demand Draft, E-ECS, S-Payment System</b> If <b>Demand Draft</b> option is selected than <b>CBS Demand Draft A/c. No.</b> is to be entered and <b>Additional Details</b> are to be entered in the relevant screen. <b>(Mandatory)</b>
	<b>Amt (Loan CCY)</b>	Amount is auto populated entered in Disbursement amount as above. <b>(Mandatory)</b>
	<b>Value Date</b>	Current Date or value date <b>(Mandatory)</b>
Now click <b>ACCEPT</b> button. Debit/ Credit Transaction Details are displayed.		
If the transactions are OK click <b>SUBMIT</b> button.		
Disbursement done successfully message will be displayed. Now click <b>ACCEPT</b> button		

#### 9.6 VERIFICATION OF DISBURSEMENT OF TERM LOAN ACCOUNT

<b>MENU OPTION: HLADISB</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	Type <b>HLADISB</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Loan Disbursement Screen will be displayed.		
<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>
<b>4</b>	<b>A/c Id</b>	Enter the Loan Account no.

		All the relevant details will be auto populated.
If the details are found in order, click on the <b>Accept</b> button. It will take us to <b>Loan Fee Assessment Details</b> Screen. Click on <b>GO</b> button if found ok. Now <b>Loan Rebate Details</b> screen will appear Click <b>Go</b> it will take us to <b>Loan Disbursement Details Screen</b> again. If Mode of Disbursement is Demand Draft then will have to visit Additional Details screen.		
Now click <b>ACCEPT</b> button. Debit/ Credit Transaction Details are displayed.		
If the transactions are OK click <b>SUBMIT</b> button.		
Transaction Id will be created. Now click <b>ACCEPT</b> button		

**TO CANCEL THE DISBURSEMENT DETAILS ENTERED SELECT CANCEL OPTION IN FUNCTION:**

#### 9.7 Opening of LABOD Account

<b>Menu:</b> <b>HOAACLA</b>			
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>	
<b>1</b>	Type <b>HOAACLA</b> in the Menu Shortcut field and click <Go>	<b>Go</b>	
<b>2</b>	The Account Opening Criteria Screen will be displayed.		
	Select from the drop down under <b>Function(Mandatory)</b>	<b>Function</b>	
	– O – Open or T-Copy from Template under <b>Account Type</b> select the option – Normal		
	Enter the <b>Customer ID (Mandatory)</b> or select from the list by clicking on the icon adjacent to the field.	<b>Account Type</b>	
		<b>Customer ID</b>	

<b>3</b>	The <b>SOL ID</b> and the <b>Currency</b> are default populated by the system. If required the user can change the same.	<b>SOL ID CURRENCY</b>
<b>4</b>	Enter the <b>Scheme Code (Mandatory) - LA203</b> or Select it from the list after clicking on the icon adjacent to the field. Click <b>GO</b> button.	
	The first screen - General Details of LABOD A/c Opening Screens will be displayed	<b>GO</b>
	<b>GENERAL TAB</b>	
<b>5</b>	A/c Opening Date	The system will display the <b>BOD date</b> .
<b>6</b>	Turnover details	No (cannot be YES for this scheme)
<b>7</b>	A/c Statement	Statement
<b>8</b>	Statement Frequency	
		M-Monthly/ / /31/N-Next Day
		G-Gregorian Calendar
<b>9</b>		
	Dispatch Mode	D-Courier and Email (as per choice)
<b>10</b>		
	Mode of Operation	001-Self (as required by the customer)
	<b>LINK COLLATERAL TAB(this is mandatory tab)</b>	
	We can directly link FDR to LABOD account through this TAB.	
	(There is no need to create "collateral id" for FDR through menu option HACLHM)	
<b>11</b>	Collateral Code	Deposits(Mandatory)
<b>12</b>	Entity Id(FDR AC ID)	Give Account No(Mandatory)
<b>13</b>	Loan to Value Pcnt.	It will automatically populated 85.00 but it can be changed as per customer's request max up to 95.00
<b>14</b>	Apportioned amt.	It cannot be greater than the balance apportioned amt.

15		
	Mark up Pcnt.	1% populated automatically.
		<b>Note: Mark Up Pcnt of 1% will be added to FDR Interest Rate to arrive at Net interest rate to be charged to the customer.</b>
	<b>Click on validate</b>	
	<b>If you want to add more than one collateral then click on ADD and do the same</b>	
	<b>A/C INTEREST TAB</b>	
16		
	Repricing Plan	By default it will come as: C-relatively pegged to collateral.
		It can be changed as per the request of the customer.
17		
	Interest Rate Code	By default it will populate as <b>LABOD</b>
	<b>LOAN DETAILS TAB</b>	
18	<b>Loan Amount</b>	By default it will <b>populate automatically</b> , however, it can be modified as per the customer's request
19	<b>Loan Period</b>	By default it will populate as per FD maturity remaining period but user can change it as per the customer's request
20	<b>Review Level</b>	Select from the list – <b>BRNCH, CEOFF, HDOFF, REGON, TF, ZONOF</b>
21	<b>Review Authority</b>	Select appropriate Authority from the drop down list <b>(Mandatory)</b>
22	<b>Hold in Operative A/c. for Amt. Due</b>	By default it will be <b>yes</b>

23	Operative A/c Id	Enter the <b>operative account Id</b> from where we want to recover the instalment.
24	Repayment Method	By default it is <b>N-No Batch Recovery</b> but it can be modified as per the requirement
LA INTEREST TAB: click on validate		
PAYMENT PLAN TAB		
25	No of installment	Enter no of installment as 1(Mandatory)
26	Installment start date	Enter Maturity Date of FDR(Mandatory)
27	Interest start date	Enter end date of the Current Month Date as monthly interest will be serviced by the customer. (Mandatory)
28	Installment Frequency	Bullet/ / /Date/N-next day/(Mandatory) G-Gregorian Calendar
29	Interest Frequency	Monthly/ / /31/Previous/ G-Gregorian Calendar
PAYMENT SCHEDULE TAB		
This means		
1. Interest will get applied every month at the end of the month		
2. Demand for Principal will be generated on the maturity date of the FDR		
AMORTIZATION SCHEDULE		
Check and click on <b>OK</b> .		
MIS CODES		
30	Sector Code	Click on the link below(Mandatory)
31	Sub Sector Code	Click on the searcher(Mandatory)
32	Purpose of Advance	Click on the link below(Mandatory)
33	Nature of Advance	Click on the searcher(Mandatory)
34	Free Code 3	Click on the searcher(Mandatory)

	<b>DOCUMENT TAB:</b> Click on <b>VALIDATE</b> .	
	<b>ACCOUNT LIMITS TAB</b>	
<b>35</b>	<b>Sanction limit</b>	This field <b>populate automatically</b> , cannot be modified
<b>36</b>	<b>Sanction Date</b>	Enter the Sanction Date of the limit <b>(Mandatory)</b>
<b>37</b>	<b>Expiry Date</b>	Enter the Expiry date of the limit <b>(Mandatory)</b>
<b>38</b>	<b>Document Date</b>	Enter the date of documents <b>(Mandatory)</b>
<b>39</b>	<b>Review Date</b>	Enter the Date on which the Review is due <b>(Mandatory)</b>
<b>40</b>	<b>Sanction Level</b>	Select the appropriate level from the list <b>(Mandatory)</b>
<b>41</b>	<b>Sanction Authority</b>	Select the appropriate sanction authority from the list <b>(Mandatory)</b>
<b>42</b>	<b>Limit Ref. No</b>	Enter the reference number. <b>(Mandatory)</b>
<b>43</b>	<b>Drawing power indicator</b>	By default it is <b>D-Derived</b> and it cannot be modified <b>(Mandatory)</b>
	<b>RELATED PARTY TAB</b> : Click on <b>VALIDATE</b> .	
	Click on <b>SUBMIT</b> .	
	A message giving the <b>temporary A/c ID</b> will be displayed.	
	<b>(Note this temporary ID)</b>	

#### 9.8 Verification of LABOD Account

<b>Menu: HOACVLA</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	Type <b>HOACVLA</b> in the Menu Shortcut field and click <b>&lt;Go&gt;</b> (Account Verification Criteria Screen is displayed)	<b>&lt; GO &gt;</b>



<b>2</b>	<b>Function : V</b> - for verification of the Account; <b>C</b> - for cancellation of the Account created	<b>Verify / Cancel</b>
<b>3</b>	Enter the <b>Temporary A/C ID (Mandatory)</b> or select from the list by clicking on the icon next to it.	<b>Temporary A/c ID</b>
<b>4</b>	Verify and validate various screens by clicking on the respective TAB. Apart from all mandatory screen any other screen which has been entered during account opening (with (✓) mark) may have to be verified.	
After verification of all the screens / values, If all is <b>OK</b> click <b>SUBMIT</b> .		
The System will generate <b>Permanent Account ID / Number</b> .		

#### 9.9 Account Collateral Link Maintenance for LABOD Account

<b>Menu: HLACM</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	Type <b>HLACM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
<b>Account collateral link maintenance</b> screen will be displayed		
<b>2</b>	<b>Function</b>	<b>Modify</b>
<b>3</b>	<b>A/c ID</b>	<b>LABOD A/c</b>
<b>4</b>	Click on <b>Go</b>	<b>Go</b>
<b>Account collateral link maintenance</b> screen will be displayed		
Check all the required fields. If user wants to add any records then click on <b>ADD</b> and give the necessary inputs.		
If user wants to delete any record then <b>tick</b> checkbox in <b>Record</b> field		
<b>5</b>	If necessary changes has been done then click on <b>Submit</b>	<b>Submit</b>
Message will come <b>A/c collateral link modified successfully</b>		

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#### 9.10 Verification of Account Collateral Link Maintenance for LABOD Account

<b>Menu: HLACM</b>		
STEP	ACTIVITY	RELEVANT KEY/VALUE
<b>1</b>	Type <b>HLACM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
<b>Account collateral link maintenance</b> screen will be displayed		
<b>2</b>	<b>Function</b>	<b>Verify</b>
<b>3</b>	<b>A/c ID (Mandatory)</b>	<b>Click on searcher or type the same</b>
<b>4</b>	Click on <b>GO</b>	<b>Go</b>
<b>Account collateral link maintenance</b> screen will be displayed		
Check all the required fields. If user is satisfied then click on <b>Submit</b>		
Check and note all the <b>WARNING</b> and <b>EXCEPTIONS</b> properly and if you are satisfied with the details Click <b>ACCEPT</b> or else <b>CANCEL</b> .		
Message will come <b>A/c Collateral link verified successfully</b>		

#### 9.11 RESCHEDULEMENT OF LOAN ACCOUNT

<b><u>Request to be sent to Regional Office (SOL ) through RMENU</u></b>		
<b><u>FROM SOL ID: (Bandra Kurla Complex Branch)</u></b>		
<b>MENU OPTION: RMENU</b>		
STEP	ACTIVITY	RELEVANT KEY/VALUE
<b>1</b>	Type <b>RMENU</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
<b>Limit Node Maintenance Screen will be displayed.</b>		
<b>2</b>	<b>Function</b>	Select from the drop down list -A-ADD

		A-Add, M-Modify-Verify, I-Inquiry, D-Delete (Mandatory)	
Click on <b>GO</b> button. It will take us to <b>Next</b> Screen.			
Menu Relaxation for Branch screen will appear.			
3	Menu	HLARA (Select HLARA from Searcher) (Mandatory)	
4	Description	Reschedulement for Loan Account (By Default will come) (Mandatory)	
5	Entity Type	ACCOUNT NUMBER (By Default will come) (Mandatory)	
6	Click <b>GO</b> button		
7	Account Number	29040600009433 (Enter Loan Account Number) (Mandatory)	
8	Description	200- Request of Borrower (Select from Searcher) (Mandatory)	
9	Reason for Changes	Request from the Borrower. (Type in this Tab)	
10	Click on <b>Validate</b> Button		
11	Message will display <b>"This Code Will Mark Account As RESTRUCTURED and Account Will Be Treated as NPA."</b>		
12	Click on <b>Submit</b> Button		
13	Message will display <b>"This Code Will Mark Account as RESTRUCTURED and Account Will Be Treated as NPA."</b>		
	Click on <b>OK</b> Button		
	Next Screen display: Record Inserted Successfully for REQ_NUM : 29042017062000257362		
Click <b>OK</b> button.			
VERIFICATION OF REQUEST ID NUMBER			
MENU OPTION: RMENU			
STEP	ACTIVITY	RELEVANT KEY/VALUE	

<b>1</b>	Type <b>RMENU</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Relaxation Menu Screen will be displayed.		
<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> (Select option from the drop down list <b>(Mandatory)</b> )
<b>3</b>	<b>Sequence Number</b>	<b>29042017062000257362</b> (Select REQUEST ID from the searcher) <b>(Mandatory)</b>
Click on <b>Go</b> Button.		
Menu Relaxation Menu for Branch will display. Check and Click on <b>SUBMIT</b> Button.		
Next Screen will show -Verified Successfully for REQUEST No: 29042017062000257362		
Click on <b>OK</b> button		
REGIONAL OFFICE (SOL 5312) WILL VERIFY THE REQUEST GENERATED BY BRANCH.		
<b>VERIFICATION OF REQUESTED NUMBER BY RO 1<sup>st</sup> time</b>		
<b>SOL ID - 5312</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	Type <b>RMENU</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Relaxation Menu Screen will be displayed.		
<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> (Select option from the drop down list <b>(Mandatory)</b> )
<b>3</b>	<b>Sequence Number</b>	<b>29042017062000257362</b> (Select REQUEST ID from the searcher) <b>(Mandatory)</b>
Click on <b>Go</b> Button		
Menu Relaxation Menu for Branch will display.		
<b>4</b>	<b>APPROVAL AUTHORITY</b>	<b>MS052281</b> (Enter Approval Authority)
<b>5</b>	<b>Approved</b>	<b>Y</b> (Enter Y OR N)
<b>6</b>	<b>Remark</b>	<b>Request of BKC Branch</b> (Enter Valid Remark)
Click on <b>Submit</b> Button.		

Next Screen will show -Verified Successfully for REQUEST No: 29042017062000257362			
Click on <b>OK</b> button			
<b>VERIFICATION OF REQUESTED NUMBER BY RO 2<sup>nd</sup> time</b>			
<b>SOL ID - 5312</b>			
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>	
<b>1</b>	Type <b>RMENU</b> in the Menu Shortcut field and click <Go>	<b>Go</b>	
Relaxation Menu Screen will be displayed.			
<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> (Select option from the drop down list <b>(Mandatory)</b> )	
<b>3</b>	<b>Sequence Number</b>	<b>29042017062000257362</b> (Enter the REQUEST ID manually) <b>(Mandatory)</b>	
Click on <b>Go</b> Button			
Menu Relaxation Menu for Branch will display.			
Click on <b>Submit</b> Button.			
<b>Next Screen will show</b> -Verified Successfully for REQUEST No: 29042017062000257362			
Click on <b>OK</b> button			
<b>AFTER VERIFICATION AT REGIONAL OFFICE WE CAN INQUIRE ABOUT THE STATUS OF ACCOUNT</b>			
<b>NOW WE CAN PROCEED TO RESCHEDULE THE ACCOUNT</b>			
<b>MENU OPTION : HLARA</b>			
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>	
<b>1</b>	Type <b>HLARA</b> in the Menu Shortcut field and click <Go>	<b>Go</b>	
Amendment/Rescheduling of Loans Screen will be displayed.			
<b>2</b>	<b>Function</b>	R-Rescheduling (Select from the dropdown list <b>I-Inquire, M-Amendment, R-Rescheduling, T-Trial Rescheduling, V-Verify X-Cancel, (Mandatory)</b> )	

3	Rescheduled By	P- Using Parameters (Select the from the Drop down List) (Mandatory)
4	A/c ID	29040600009433 (Enter the Account Number) (Mandatory)
5	Rescheduling Date	09-11-2016 (Enter the Date) (Mandatory)
6	Reason Code	RSHRC (Select the Code from Searcher) (Mandatory)
CLICK ON GO BUTTON		
Amendment/Rescheduling of Term Loans screen will appear In Payment Parameters TAB		
7	No. of Instalment	170 (Enter No. of Installment to reschedule the account) (Mandatory)
8	Normal Holiday Period	1 (Enter the Holiday Period in Months)
		Click on Validate and click on Payment Details
9	Rescheduling Notes	200 (Enter the same reason code while taking permission from Regional Office)
Validate and click on Amortization Schedule		
Check the New Schedule.		
Click <b>SUBMIT</b> button. Account Rescheduled successfully.		
<b>VERIFICATION OF RESCHEDULEMENT</b>		
<b>MENU OPTION: HLARA</b>		
STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type <b>HLARA</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Amendment/Rescheduling of Loans Screen will be displayed.		
2	Function	V- Verify (Select from the dropdown list)

		<b>I-Inquire, M-Amendment, R-Rescheduling, T-Trial Rescheduling, V-Verify X-Cancel, (Mandatory)</b>
<b>3</b>	<b>A/c ID</b>	<b>29040600009433</b> (Select A/c ID from Searcher) <b>(Mandatory)</b>
CLICK ON GO BUTTON		
Amendment/Rescheduling of Term Loans screen will appear. Check all the Tabs.		
Validate and click on Amortization Schedule.		
Check the New Schedule.		
Click <b>SUBMIT</b> button.		
Next screen will appear.		
<b><u>Transaction ID: 0015538</u></b>		
<b><u>Transaction Date: 09-11-2016</u></b>		
<b><u>Rescheduling or amendment has been verified for the account. : 29040600009433</u></b>		
Click on <b>Accept</b> Button.		

#### 9.12 COLLATERAL LINKAGE MAINTENANCE FOR CC

MENU OPTION: HCLM					
STEP	ACTIVITY				RELEVANT KEY/VALUE
1	Type <b>HCLM</b> in the Menu Shortcut field and click <Go>				<b>Go</b>
Collateral Linkage Maintenance Screen will be displayed.					
2	Function		Select from the drop down list		
			<b>I-Inquire, L-Lodge, M-Modify, S-Substitute, V-Verify, X-Cancel,</b>		
			In this case select <b>L-Lodge</b> for this Scheme		
3	Type		Select from the list. Here it will be <b>T-Inventory</b>		
Click <b>Go. Collateral Maintenance – Inventory Scheme</b> will be opened					

GENERAL		
4	Collateral Code	Select the code by clicking the Searcher. In this Scheme select <b>Stock</b>
5	Collateral Class	Select from the dropdown list. In this Scheme it will be <b>T-Inventory</b>
6	Collateral Id	Select from the list. For this Scheme it will be <b>Stock (Hyp) 03A</b>
7	Ceiling Limit	Enter the limit
8	Collateral Group	Enter <b>Goods</b> for the current scheme
NET VALUE:		
9	Description	Enter the description of goods/material
10	Component Value	Enter value of goods
11	Loan to Value Pcnt	100%
Effective value will be displayed. Now go to Insurance Tab		
INSURANCE TAB:		
12	Insurance Type	Select from the dropdown list e.g. Fire
13	Policy No	Enter Policy No
14	Policy Amount	Enter the Sum Insured Amount
15	Risk Cover Start Date	Enter date from which the Risk Cover Start
16	Risk Cover End Date	Enter date when the Risk Cover ends
		Now go to Particulars Tab
PARTICULARS TAB:		
17	Collateral Value	Amount is auto populated and masked
18	Lodge Date	Date is auto populated and masked
19	Review Date	One month after the Stock Statement Date



<b>20</b>	<b>Received Date</b>	Stock Statement received date
<b>21</b>	<b>Due Date</b>	Enter due date
<b>22</b>	<b>CIF Id</b>	Enter Customer Id
<b>23</b>	<b>Frequency of Statement</b>	M/../../10/Previous Day
Validate and click on Inspection Tab		
<b>INSPECTION CHARGES:</b>		
<b>24</b>	<b>Inspection Type</b>	Enter Inspection done by e.g. Bank Officials
<b>25</b>	<b>Address Line</b>	Enter Address
<b>26</b>	<b>Due Date of Visit</b>	Review date should be next month end date of actual stock statement date
<b>27</b>	<b>Date of visit</b>	Date on which visit done
<b>28</b>	<b>Inspection Employee Id</b>	EC no of Employee who have conducted visit
<b>29</b>	<b>Inspected Value</b>	Enter inspected value
Validate and click <b>Submit</b> – ‘Collateral ID created successfully’ will appear		
<b>MENU OPTION: HCLM</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	Type <b>HCLM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Collateral Linkage Maintenance Screen will be displayed.		
<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> from the drop down list
<b>3</b>	<b>Collateral Id</b>	Enter the Collateral Id generated All the relevant details will be auto populated.
<b>4</b>	<b>Collateral Type</b>	It will be auto populated once Collateral Id is entered

Visit all the relevant Tabs and if found ok Click **SUBMIT**.

#### 9.13 VERIFICATION OF COLLATERAL LINKAGE MAINTENANCE

<b>MENU OPTION: HCLM</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	Type <b>HCLM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Collateral Linkage Maintenance Screen will be displayed.		
<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> from the drop down list
<b>3</b>	<b>Collateral Id</b>	Enter the Collateral Id generated
		All the relevant details will be auto populated.
<b>4</b>	<b>Collateral Type</b>	It will be auto populated once Collateral Id is entered
Visit all the relevant Tabs and if found ok Click <b>SUBMIT</b> .		

#### 9.14 MAINTAIN STANDALONE COLLATERAL LINKAGE

<b>MENU OPTION: HSCLM</b>	
<b>STEP</b>	<b>ACTIVITY</b>
<b>1</b>	Type <b>HSCLM</b> in the Menu Shortcut field and click <Go>
Maintain Standalone Collateral Linkage Screen will be displayed.	
<b>2</b>	<b>Function</b>

<b>3</b>	<b>Linkage Type</b>
<b>4</b>	<b>A/c Id</b>
<b>5</b>	<b>Collateral Id</b>
Click <b>Accept.</b> CollateralLinkage Maintenance Screen will be opened	
<b>6</b>	<b>Apportioned Value</b>
<b>7</b>	<b>Nature</b>
<b>Validate</b> and Click <b>Submit</b> buttonA message will be displayed 'Account and Collateral ID linked successfully'	

#### 9.15 VERIFY MAINTAIN STANDALONE COLLATERAL LINKAGE

<b>MENU OPTION: HSCLM</b>	
<b>STEP</b>	<b>ACTIVITY</b>
<b>1</b>	Type <b>HSCLM</b> in the Menu Shortcut field and click <Go>
Maintain Standalone Collateral Linkage Screen will be displayed.	
<b>2</b>	<b>Function</b>
<b>3</b>	<b>Linkage Type</b>
<b>4</b>	<b>A/c Id</b>
<b>5</b>	<b>Collateral Id</b>
Click <b>Accept.</b> CollateralLinkage Maintenance Screen will be opened	

Click <b>Submit</b> button if found OK
Message will be displayed "Collateral ID xxxxxxxxx Linkage to Entity ID xxxxxxxxxxxxxxxxx verified successfully"

#### 9.16 ACCOUNT LIMIT HISTORY MAINTENANCE

<b>MENU OPTION: HACLHM</b>		
<b>For Sanction Limit</b>		
<b>STEP</b>	<b>ACTIVITY</b>	<b>RELEVANT KEY/VALUE</b>
<b>1</b>	Type <b>HACLHM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Account Limit History Maintenance Screen will be displayed.		
<b>2</b>	<b>Operation</b>	Select from the option:
		<b>1. Sanction Limit 2. Drawing Power</b>
		In this case select <b>Sanction Limit</b>
<b>3</b>	<b>Function</b>	Select from the drop down list
		<b>D-Delete, I-Inquire, M-Modify, V-Verify, W-Withdraw, X-Cancel, C-Copy from the Template</b>
		In this case select <b>M-Modify</b>
<b>4</b>	<b>A/c Id</b>	Enter Account No
<b>5</b>	<b>Template Id</b>	Enter Collateral ID
Click <b>Accept</b> . Account Limit History Maintenance Screen with previous Details be will be displayed		
Now Click <b>Add</b> button for adding new entry		
<b>6</b>	<b>Applicable From Date</b>	Enter the BOD Date
<b>7</b>	<b>Sanction Limit</b>	Enter Sanction Amount

<b>8</b>	<b>Sanction Date</b>	Enter Sanctioned Date
<b>9</b>	<b>Expiry Date</b>	Enter Expiry Date
<b>10</b>	<b>Penal Interest from (MM/DD)</b>	Enter No of Months or Days if Penal Interest applicable
<b>11</b>	<b>Penal Interest from Date</b>	Enter from Date if Penal interest applicable
<b>12</b>	<b>Document Date</b>	Enter Document Date
<b>13</b>	<b>Review Date</b>	Enter the Date on which the Review is due
<b>14</b>	<b>Sanction Level</b>	Select the appropriate level from the list
<b>15</b>	<b>Sanction Authority</b>	Select the appropriate sanction authority from the list
<b>16</b>	<b>Sanction Ref No.</b>	Enter the reference number.
Click <b>Submit</b> button a message will be displayed ' <b>Sanction Limit Detail of A/c. ID XXXXXXXXXXXXXXXX has been modified successfully.</b> '		

#### 9.17 VERIFICATION ACCOUNT LIMIT HISTORY MAINTENANCE

<b>MENU OPTION: HACLHM</b>		
STEP	ACTIVITY	RELEVANT KEY/VALUE
<b>1</b>	Type <b>HACLHM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Account Limit History Maintenance Screen will be displayed.		
<b>2</b>	<b>Operation</b>	Select from the option: <b>1. Sanction Limit 2. Drawing Power</b> In this case select <b>Drawing Power</b>
<b>3</b>	<b>Function</b>	Select from the drop down list

		<b>D-Delete, I-Inquire, M-Modify, V-Verify, W-Withdraw, X-Cancel, C-Copy from the Template (Mandatory)</b>
		In this case select <b>V-Verify</b>
<b>4</b>	<b>A/c Id</b>	Enter Account No <b>(Mandatory)</b>
Click <b>Accept.</b> Account Limit History Maintenance Screen with Details be will be displayed		
Click <b>Submit</b> buttonif found OK		
Message will be displayed " <b>Drawing Power Details of A/c. ID XXXXXXXXXXXXXXX has been verified successfully</b> "		

#### 9.18 Overdue in LABOD/ODBOD (LA172/OD002)

##### 1. Procedure to Link/Unlink FDRs to LABOD/ODBOD Account.

- Invoke HCLL and Check the status of attached FDRs to the LABOD/ODBOD Account. If the Del Flag is "N" then that FDR is duly linked to the Account and if the same is "Y" then it is unlinked from the LABOD/ODBOD Account.
- If the Collateral Ids are unlinked from ODBOD Account as per HCLL then Withdraw these Collateral Ids through HCLM-Modify-Particulars TAB-Withdraw-Select "Y". If it is not withdrawn then User will encounter following error while linking the same FDR or New FDRs in the Account.  
"The sum of apportioned value cannot be greater than Collateral value".

- Check the Apportioned Value and Collateral Value. Ideally both should be EQUAL. If the **Apportioned** amount is either **"0"** or **Greater** than **Collateral** Value, **BRANCH NEED TO UPDATE THE Apportioned amount equal to Collateral Value immediately through HSCLM-Modify Option.**
- When Apportioned amount is "0" or Greater than Collateral Value in any Collateral id-**Branches SHOULD NOT GO FOR UNLINKING through HSCLM Menu since SYSTEM WILL THROW following error.** "The apportioned amount cannot be greater than Collateral Value" OR "The Apportioned amount cannot be "0" when there is a Collateral value".  
**Afterwards system will not allow the USER TO CANCEL OR VERIFY THE ENTERED RECORD THROUGH HSCLM Menu (Back end updation is required).**
- Please check Multiple Collateral ids created for the Same FDR through HCLM-Inquire option-Collateral code-Search by CIF Id, keep the latest Collateral Id created and withdraw the previous Collateral Ids.

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cdbl101.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

Finacle Universal Banking Solution

User: CS081742

Calendar: Gregorian

Time Zone: IST

Solutions: FINCORE

Menu Show Memo Pad Background Menu CCY Converter

22 June, 2018 | User CS081742 | 0000 | Menu Shortcut: Go

### Collateral Linkage Maintenance

Function: I - Inquire

Type: D - Deposits

Collateral ID:

Go Clear

Search Collateral ID -- Webpage Dialog

Search Collateral ID

Collateral Type: D - Deposits

CIF ID: 008827486

Deposit A/c. ID:

Lodged Date:

Collateral Code:

CCY:

Submit Close

Collateral ID	CIF ID	Collateral Value	CCY	Lodged Date	Withdrawal	Withdrawn Date
AJK5497549	008827486	1000000.00	INR	06-06-2018	N	
AJK5497540	008827486	1000000.00	INR	06-06-2018	N	
AJK4034299	008827486	800000.00	INR	02-08-2017	N	
AJK5538013	008827486	0.00	INR	18-06-2018	N	

javascript:localCollIdList();

Test Mode: Off

105%

## HCLL Menu

Finacle Universal Banking Solution - Microsoft Internet Explorer provided by Bank of Baroda

https://cdbl101.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp

Finacle Universal Banking Solution

User: DC25

Calendar: Gregorian

Time Zone: IST

Solutions: FINCORE

Menu Show Memo Pad Background Menu CCY Converter

22 June, 2018 | User DC25 | 2873 | Menu Shortcut: Go

### Limit ID

Limit ID	Expiry Date	A/c. ID	SOL ID	Collateral Code	Collateral Type	Apportioned Value	Apportioned Pcnt.	Margin Pcnt.	Ceiling Limit	Primary/Secondary	Collateral Value	CCY Code	Liability Code	CCY Code	Del Flag	View Details
12-06-2019	03910400000228	0391	DEPOSITS	DEPOSITS	43,49,200.00	99.999425	10.000000	8,00,00,000.00	PRIMARY	43,49,225.00	INR	8,42,74,577.75	INR	N		
	03910400000228	0391	DEPOSITS	DEPOSITS	25,000.00	100.000000	10.000000	5,00,00,000.00	PRIMARY	25,000.00	INR	8,42,74,577.75	INR	N		
	03910400000228	0391	DEPOSITS	DEPOSITS	7,62,535.00	100.000000	15.000000	5,00,00,000.00	PRIMARY	7,62,535.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	58,279.00	100.000000	15.000000	5,00,00,000.00	PRIMARY	58,279.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	19,01,119.00	99.927163	15.000000	5,00,00,000.00	PRIMARY	19,01,504.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	5,85,987.00	100.000000	15.000000	5,00,00,000.00	PRIMARY	5,85,987.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	46,59,133.00	99.966243	15.000000	5,00,00,000.00	PRIMARY	46,59,706.00	INR	8,42,74,577.75	INR	Y		
26-07-2018	03910400000228	0391	DEPOSITS	DEPOSITS	31,156.00	99.967914	10.000000	5,00,00,000.00	PRIMARY	31,166.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	30,83,223.00	99.966248	15.000000	5,00,00,000.00	PRIMARY	30,84,264.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	8,81,337.00	100.000000	15.000000	5,00,00,000.00	PRIMARY	8,81,337.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	17,29,372.00	100.000000	15.000000	5,00,00,000.00	PRIMARY	17,29,372.00	INR	8,42,74,577.75	INR	Y		
26-07-2018	03910400000228	0391	DEPOSITS	DEPOSITS	17,99,744.00	99.966284	10.000000	5,00,00,000.00	PRIMARY	18,00,351.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	32,89,323.00	99.966235	15.000000	5,00,00,000.00	PRIMARY	32,90,434.00	INR	8,42,74,577.75	INR	Y		
	03910400000228	0391	DEPOSITS	DEPOSITS	43,47,756.00	99.966224	15.000000	5,00,00,000.00	PRIMARY	43,49,225.00	INR	8,42,74,577.75	INR	Y		



## **2. Linking/Addition of New FDRs in ODBOD (OD002) Accounts.**

- Ensure from HCLL Menu that FDRs already attached to ODBOD Account does not have Apportioned Value either "0" or Greater than Collateral Value. Follow the above steps for rectification and then proceed for Linking/Addition of NEW FDRs.
- Ensure that Drawing Power Indicator in HACLHM menu is "D"(Derived) for ODBOD Account.
- Invoke HCLM-Lodge-Create new collateral id for New FDR. Select Full Benefit Flag as "Y" to get present outstanding of FDR as Collateral value. Attach the collateral id to ODBOD Account through HSCLM menu. Now Drawing power will get increased.
- Enhance the Limit through HACLHM-Modify-Sanction Limit.

## **3. Unlinking of Existing FDRs from ODBOD Account.**

- Invoke HCLL-Note the collateral Ids to be unlinked from ODBOD Account.
- Invoke HSCLM-Unlink Option-For unlinking the Collateral ids.
- Invoke HCLM-Modify-Particulars Tab-Select "Y" against Withdraw field.
- Invoke HACCBAL and view the Balance in FDR, there should not be any lien amount after following the above steps.

Please refer our FAQs on HCLM/HSCLM for LABOD/ODBOD placed at IT Global Help desk and FAQ url <http://172.16.18.247/fin10faq/>.

## **9.19 FEE ASSESSMENT, COLLECTION AND REFUND**

This process is applicable for all the fees/charges that are defined as either recoverable or Deductible. In order to Assess, Assess and Recover or Recover assessed charges, the user has to invoke the menu HLAFACR which provides all the functionalities. The same menu also provides for refunding of the waived charges.

## **INTEREST PROCESS ACCRUAL**

Accrual of interest is the first step in interest calculation process. As mentioned in the interest manual accrual is only a report and no financial transactions are created. For CLA type of accounts, interest accrual is done with the help of menu HCLACCR.

## **INTEREST BOOKING**

Interest booking is a process involving two different office accounts –Interest receivable and the P&L (Interest income account) and financial transactions are created by the system along with the report. In case of advance interest is collected and then system does amortisation. The menu option for interest booking is HCLBOOK.

## **INTEREST CALCULATION**

Interest calculation is done with a menu option LADGEN which is used. This is the

same menu option which is used for interest calculation of all loan accounts

**Note:**

1. This menu option cannot be used for adhoc interest calculation. HACINT menu option should be used for adhoc interest calculation
2. Accrual and booking for retail loan & deposits are to be done using HACACCR and HACBOOK menu option.
3. The system will not generate automatically the principal and interest demand. User has to set up a batch job –HLADGEN
4. In case of non EI accounts, if interest and principal demands are to be generated on the same day, if interest demand generation fails for any reason, system will raise principal demand. But in case of EI accounts if any of the process fails –principal demand generation or interest demand generation –entire process fails
5. Interest frequency in General Details of ACM is not used and those fields are protected for loan accounts. The details captured in Repayment Details are used in case of loan accounts
6. Demand generation report will show EI amount and Interest demand amount in addition to principal amount if the account is EI account (scheme wise and currency wise)
7. Failure Report for Principal and Interest demand generation is also available.
8. Interest calculation report similar to ACINT option of SB/CA/CC/OD A/cs
9. In case of rephasing of account, user has to invoke HLADGEN in "Force" mode.
10. In "Force" mode user has to enter the "Value Date".
11. If the due of the account is extended for the immediate next instalment to be raised, then while raising the demand, the demand overdue is populated as the date extended to by the user during extension.
12. Interest re-calculation should be initiated if the Penal interest on principal demand overdue flag is set to "YES" and the demand overdue date is extended for the particular demand.
13. No validation has been put for the overdue date. The user needs to consciously change the same.

Any holiday is there subsequent to the interest calculation date indicated; system takes care of calculating interest based on the value set at frequency – "N" – Next day or "P" – Previous day.

## 9.20 AMORTISATION OF VARIOUS FEES/CHARGES & ADVANCE INTEREST COLLECTION

The loan module provides feature to collect various charges and fees. These fees and charges can be collected upfront during disbursement. But the charges, which are

collected upfront, would be for the entire loan period. As such, the Banks may not want

to recognise the entire collections as an income and would like to recognise only when it is accrued and becomes due. In order to achieve this, the upfront-collected charges/fees can be amortised as and when required. Amortisation of the fees and charges are to be done by invoking the menu **HLACAM**. In order to amortise the charges, the set up should have been done at scheme level/product level whether a charge can be amortised or not. Only such charges can be amortised by invoking this

menu option

Amortisation can be done in two ways –Straight line method and Proportionate to interest method.

If any of the charges at the account level is modified, next amortisation process will take care of necessary adjustments

### **SCHEDULED PAYMENT**

Schedule payment means, payment made towards the amounts which have become due. While accepting payment, Bank has the choice of apportioning the amount received to various demands that are pending as per the pre-defined terms or on line adjustments. The menu option to accept the scheduled payment is HLASPAY.

### **UNSCHEDULED PAYMENT**

This is nothing but pre-payment to the account. Pre-payment attracts charges depending upon the set up done. The menu option for un scheduled payment is HLAUPAY.

#### **Note:**

Facility to enter maximum amount that can be accepted as prepayment apart from the existing minimum amount for prepayment

Prepayment amount not to exceed XXX number of instalments. The total sum of prepayment so far made should not exceed the indicated number of instalments.

The prepayment will be adjusted to the liability from last interest applied date by first in first out FIFO method in case of multiple draw downs.

The interest calculated will be collected from the customer during the event of Prepayment The adjustment for this interest collected amount will be done on next interest calculation for the account.

If prepayment value date is less than last interest applied date, then interest collection during prepayment is not allowed.

Prepayment with interest calculation YES cannot be done prior to last prepayment date

### **9.21 PAYOFF –SETTLEMENT OF LOAN ACCOUNT**

Just like the loan payment processing that can handle schedule payments, unscheduled payment, maturity processing and reversal of transactions, for pay off an account before the maturity date, a separate menu is available. Using this menu option, the user can close the account. The menu is HPAYOFF. Using this menu option the user can close the account or do an inquiry on the closed account. Inquire can be for a future date also.

System also shows all pending charges which are not assessed, assessed but not recovered. User can do assessment and arrive at the closure amount including charges.

User can select unassessed charges if he wants to collect that also by selecting the record. Modification is permitted if allowed.

After indicating these values and <ACCEPT>, user is taken to dummy field of "Pending fee". From here <explode> facility is available which gives the details of the fees which need to be recovered. Prepayment fee, if any, is set up, system calculates and shows the prepayment fee. From here also <explode> feature is available to see the details. System displays all the relevant data pertaining to this account. System also calculates the pending interest that needs to be collected.

### **REPAYMENT SCHEDULE REPORT**

User can generate repayment schedule for the accounts opened by giving criteria for giving it to the borrower/customer. The menu option is HILARSH and interface is as under:

### **PAYOFF –SETTLEMENT OF LOAN ACCOUNT**

The menu is HPAYOFF. Using this menu option the user can close the account or do an inquiry on the closed account. Inquire can be for a future date also

The functions available are "P"–pay off (close the account) and "I"–inquire on the payoff accounts. There is also provision to do "Reversal" of the pay off.

The Payoff parameters are:

1. Apply Pay off fees
2. Payoff Not Accepted Before (MM/DD)
3. No Payoff fees After (MM/DD)
4. Payoff Interest Till date
5. Payoff Notice Flag
6. Payoff Minimum Notice(MM/DD)
7. Payoff Notice Valid (MM/DD)

The above parameters are taken for processing and validation during HPAYOFF process. During scheme creation, the value for the field payoff int. till date flag should be set to "User Defined Date" for enabling the project. During PAYOFF, the user will be able to enter the user defined months and days field so that payoff amount will be calculated with interest calc. date as:

Int. calc. date = value date + user defined months + user defined days

This enhancement is available for both PAYOFF mode and INQUIRY mode.

### **PAY-OFF and INQUIRE**

Inquire about closure can be done as on date or even for a future date.

System also shows all pending charges which are not assessed, assessed but not recovered. User can do assessment and arrive at the closure amount including charges.

The user can give the Fee Waived Amt. This amount will not be considered for the transaction but the same will be displayed in the Payoff Inquiry Report.

User can select un-assessed charges if he wants to collect that also by selecting the

record. Modification is permitted if allowed. After indicating these values and <ACCEPT>, user is taken to dummy field of "Pending fee". From here <explode> facility is available which gives the details of the fees which need to be recovered. System also calculates the pending interest that needs to be collected. An <accept> from here will take the user to the option block from where the following functions are possible:

There is also a feature to take a print out of the displayed information and given to customer. In that case, user has to click "Print" system displays information of creating the report which can be seen in the back ground.

If the option is for closure of the account, user has to select the function "Pay off" If the user invokes this process then the payoff value date cannot be greater than BOD Date. However it can be less than BOD date for a back value dated closure.

On clicking the <Go> button; system displays all the uncollected charges which are pending. The user can <select> the charges which he wants to collect. If he does not select, it means he is not collecting the charge at all. This is the last occasion for him to collect the charges. On <submit> system displays information on what is the total amount that needs to be collected indicating all the values.

- Principal outstanding
- Interest outstanding
- Pending fees
- Interest since last application
- Prepayment charges
- Pending Bank fees
- Amount in loan payment account
- Deferred interest outstanding

The user can waive interest if he wants by mentioning how much he wants to waive.

On ensuring the correctness of the information user can click on <Create transaction> system displays the transaction it is going to create. User can verify for the correctness of the transaction and finally submit the process

On submit the system displays completion of the process successfully

**10. OVERDRAFT ACCOUNT AND CASH CREDIT****Learning Outcome**

- ✓ Overdraft account opening

## 10. OVERDRAFT ACCOUNT AND CASH CREDIT

### 10.1 Account opening – Overdraft account

For customer account opening, the account holder/customer must have a CIF ID. All the general information related to the customer is captured as a part of CIF ID creation. This reduces the repetitive entry of information to be given while opening multiple accounts for the same customer. All the information that are common to all the accounts of a customer is captured at CIF creation level and same is default populated at account level during opening of a new account for the customer.

1. Enter **HOAACOD** in the **Menu Shortcut** field to display the **A/c. Opening –Overdraft** screen.
2. **Function:** Function is **Open** which is auto selected.
3. **CIF ID:** Enter the details in the **CIF ID**
4. **SOL ID:** **SOL ID** is defaulted as home SOL of user
5. **CCY:** **CCY** (currency code) is defaulted as INR
6. **Scheme Code:** Enter the **Scheme Code** or search from searcher list.
7. Click **Go**.
8. Click the various tabs and enter the details in the mandatory fields of the tabs.

**General details, Interest details, Interest Slab Details, Scheme details, Account Limits, Related party details is to be mandatorily entered/should be visited while account opening. Nomination details tab is mandatory in case of nomination flag is Y at Scheme tab. Optional tabs:**

1. MIS codes: It can be entered while account opening for capturing various MIS related fields. The entry of appropriate codes is useful for generating various MIS reports.
2. Document codes: It can be captured in the Document details tab.

### 9. Go to General Details tab

Following field is mandatory field to enter:-

- **Mode of operation :** Select the mode of operation from searcher

Following field is mandatory and default populated. Value of these field has been set universally hence before changing these value, please refer detailed document.

- A/c. Name
- A/c. Short Name
- A/c. Open Date
- A/c. Report Code
- A/c. Statement
- Allow Sweeps ?

#### 10. Go to Interest details tab :

Following fields are to mandatorily entered:

- Interest Debit A/c. Flag
- Next Interest Calculation Date ( Dr.)

Following fields are co-mandatory if Interest Credit A/c. flag and Interest Debit A/c. Flag are selected as Operative A/c.: Interest Credit A/c. ID Interest Debit A/c. ID

Following field is mandatory and default populated. Value of these field has been set universally hence before changing these value, please refer detailed document.

- Pay Int. ?
- Collect Int. ?
- Interest Calculation Frequency (Cr.)
- Interest Calculation Frequency (Dr.)

#### 11. Go to Interest Slabs tab

Following fields are to be mandatorily entered:

- **Tenor of Slab:** Enter the tenor of the Interest Rate Slab in Months and Days.

Following field is mandatory and default populated. Value of these field has been set universally hence before changing these value, please refer detailed document.

- Interest Table Code
- Customer Preferential Interest (Dr. & Cr. both)

#### Note:

1. User can provide Account Preferential Interest using this tab.

#### 12. Go to Scheme Details tab

Following fields are to be mandatorily entered: **Sanction Limit:** Enter the Sanction Limit for the Overdraft Account. **A/c. Health Code:** Select the appropriate A/c. Health Code from the searcher. **Expiry Date:** Enter the Expiry Date of the sanction limit.

Following field is mandatory and default populated. Value of these field has been set universally hence before changing these value, please refer detailed document.

- Cheque Allowed
- Debit Balance Limit
- Max. Allowed Limit
- Interest Method (Dr.)

#### Note:

- **Nomination:** Select nomination flag as **Yes** when nomination details needs have to be captured. The nomination details can be maintained in the Nomination Tab. Multiple nominee can be captured. Guardian details are mandatory if nominee is minor.

#### 13. If Nomination is selected as Y then go to Nomination details tab

- The field mentioned in adjacent table will be mandatory to enter



- If Nominee is minor, then guardian details is also required to be filled in.

**Nomination details Nominee's Name Relationship Address City Code State Code Country Code Postal code**

#### 14. Go to Account Limits Tab

Following fields are to be mandatorily entered:

- **Document Date** – Enter the Document Date
- **Sanction Level** – Select the Sanction Level of the Cash Credit Limit
- **Sanction Authority**- Select the Sanction Authority of the Cash Credit Limit
- **Drawing Power Indicator**- Select the appropriate Drawing Power Indicator.

Following field is mandatory and default populated. Value of these fields either have been set universally or deriving from previous tabs visited. Hence before changing these value, please refer detailed document.

- Sanction Limit
- Expiry Date
- Customer Debit Preferential Interest
- A/c. Debit Preferential Interest

#### 15. Go to Related Party Details

- Co-borrower and Guarantor details can be entered in **Add related party**
- Click **Submit**. System generates account ID.

#### 16. Modification of Account before Verification (Maker user)

Sometimes there may chance that some wrong data had been entered by maker user during account opening. If checker found that then steps are mentioned in adjacent table to correct.

- Menu: HOAACMOD
- Enter the account No and click on Go
- Change the value of the field which in incorrect
- Click on Submit.

#### 17. Verification of Overdraft account opening (Checker user)

Process for verification of Overdraft account opening is mentioned in adjacent table.

- Menu: HOAACVOD
- Mention the account number
- Click on Go
- Visit all the mandatory tabs
- Click on Submit to complete verification process.

#### 10.2 Modify Account Data after account opening

You can modify only the following tab's fields by using the HACM menu option:

- General Details
- Scheme Details
- MIS Details
- Document Details

7. Enter **HOAACMOD** in the **Menu Shortcut** field to display the **A/c. Opening – Overdraft** screen.

8. Select **M - Modify** from the **Function** drop-down list.

9. Type the Overdraft account ID, which is to be modified in the **A/c. ID** field.

10. Click **Go**.

11. System takes you to general page.

12. Make the required changes.

13. Click **Submit** to complete the process of modifying the details of an overdraft account.

**Note:** A Supervisor needs to verify the record submitted for modifying an overdraft account before verification.

Note            the account number....

### 10.3 Verification of ACCOUNT: Menu option: HOACVOD

- Function: Verify
- Temporary A/c Id: Enter the account Id created above
- Click on <Go>
- Interest Tab
- Int. Slab Tab
- Scheme Tab
- Account Limit
- Related Party Details
- Document details
- Click on <Submit>

### 10.4 Account Limit Maintenance – DP update

1. Enter **HACLHM** in the **Menu Shortcut field** to display the **Account Limit History Maintenance** screen.

2. Select **Drawing Power** in the **Operation** field.
3. Select **M-Modify** from the **Function** drop-down list.
4. Enter the **A/c. ID** to which the Limit is to be linked.
5. Click **Go**.
6. Click **Add New** to modify the Limit details for the account.
7. Enter the **Limit ID** and provide the drawing power value.
8. Click **Submit** to link a Limit Node to an account.

#### 10.5 Account Limit Maintenance Verification

1. Enter **HACLHM** in the **Menu Shortcut field** to display the **Account Limit History Maintenance** screen.
2. Select **V – Verify** from the **Function** drop-down list.
3. Enter the **A/c. ID** of the account to which the Limit Node has been linked.
4. Click **Go**.
5. Verify the details provided such as **Drawing Power ind, Limit ID** and **DP** value.
6. Click **Submit** to complete the verification.

#### 10.6 Account Limit Maintenance – Sanction Update

1. Enter **HACLHM** in the **Menu Shortcut field** to display the **Account Limit History Maintenance** screen.
2. Select **Sanction Limit** in the **Operation** field.
3. Select **M-Modify** from the **Function** drop-down list.
4. Enter the **A/c. ID** to which the Limit is to be linked.
5. Click **Go**.
6. Select **Record**
7. Make the changes as per requirement.
8. Click **Submit**

#### 10.7 Account Limit Maintenance Verification

1. Enter **HACLHM** in the **Menu Shortcut field** to display the **Account Limit History Maintenance** screen.
2. Select **V – Verify** from the **Function** drop-down list.
3. Enter the **A/c. ID**.

4. Click **Go**.
5. Verify the details provided.
6. Click **Submit** to complete the verification.

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## 11. LIMIT NODES

### Learning Outcome

- ✓ Limit node maintenance – Limit Node Tree
- ✓ To know the core values of the Bank
- ✓ Understanding brief heritage of the Bank
- ✓ To learn about our Wealth Management Tie ups.
- ✓ To know other major business tie up with bank.
- ✓ To understand the last three years financial indicator of the Bank
- ✓ To list all the Awards and Accolades received by the Bank

## 11. LIMIT NODES

### 11.1 LIMIT NODE MAINTENANCE: LIMIT TREE

**FOR EXAMPLE: CIF ID: 000013904**

**TOTAL SANCTIONED LIMIT: RS.50, 00,000/- (1<sup>ST</sup>- Description TOTAL)**

**FUND BASED – RS. 40.00 Lacs, (2<sup>nd</sup> - Description FB) - C/C RS. 15.00 Lacs & T/L RS.25.00 Lacs**

**NON-FUND BASED- RS. 10.00 Lacs, (3<sup>rd</sup> - Description NFB) – GTE RS. 5.00 Lacs & L/C RS. 5.00 Lacs**

**MENU OPTION: HLMN**

**( for TOTAL LIMIT)**

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2	Function	Select from the drop down list <b>A-Add, C-Copy, D-Delete, I-Inquiry, M-Modify, U-Undelete, V-Verify X-Cancel, T- Copy from Template (Mandatory)</b>	
3	Limit ID	<b>000013904/TOT</b> (Enter CIF ID and TOT) (Total Sanctioned Facility) <b>(Mandatory)</b>	
Click on <b>GO</b> button. It will take us to <b>Next</b> Screen.			
LNM Details Tab will appear.			
4	Description	<b>TOTAL (Mandatory)</b>	
5	CCY	<b>INR</b> (Enter Currency) <b>(Mandatory)</b>	
6	Limit Type	<b>C-CIF-ID (Select C for CIF ID) (Mandatory)</b>	
7	Limit Type ID	<b>000013904 (Enter CIF ID) (Mandatory)</b>	
8	Parent ID	(Keep Blank-) <b>(Mandatory)</b>	
9	Approved Limit	<b>50, 00,000</b> (Enter Total limit sanctioned) <b>(Mandatory)</b>	
10	Drawing Power Indicator	<b>EQUAL</b> (Enter Drawing Limit Equal for Total Description.) <b>(Mandatory)</b>	
11	Limit Approved Date	<b>18-06-2016</b> (Enter Limit Sanctioned Date) <b>(Mandatory)</b>	
12	Limit Expiry Date	<b>18-06-2017</b> (Enter Limit Expiry Date) <b>(Mandatory)</b>	
13	Limit Review Date	<b>17-06-2017</b> (Enter Limit Review Date) <b>(Mandatory)</b>	
14	Approved Authority	<b>AGM</b> (Enter Approval Authority) <b>(Mandatory)</b>	

<b>15</b>	<b>Approval Level</b>	RO (Enter approval level) <b>(Mandatory)</b>
<b>16</b>	<b>Master Limit Node</b>	MIGMLM (Select name from searcher) <b>(Mandatory)</b>
Now click on <b>LIMIT CATEGORIES TAB</b> . Click <b>SUBMIT</b> button. Limit ID 000013904/TOT added successfully message will be displayed. Now click <b>ACCEPT</b> button		

## 11.2 VERIFICATION OF LIMIT NODE CREATED

**MENU OPTION: HLMN**

STEP		ACTIVITY	RELEVANT KEY/VALUE
1		Type <b>HLNM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2		<b>Function</b>	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>
4		<b>Limit ID</b>	<b>000013904/TOT</b> (Select from the searcher) <b>(Mandatory)</b>
If the details are found in order in LNM Details Tab click on Limit Categories Tab.			
If information display is correct click <b>SUBMIT</b> button.			
<b><u>Limit ID 000013904 / TOT verified successfully</u></b>			
Now click <b>ACCEPT</b> button			

## 11.3 TO CANCEL OR MODIFY LIMIT

SELECT CANCEL OR MODIFY OPTION IN FUNCTION TAB:

**MENU OPTION: HLMN**

**(for FUND BASED LIMIT)**

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Limit Node Maintenance Screen will be displayed.		

<b>2</b>	<b>Function</b>	Select from the drop down list <b>A-Add, C-Copy, D-Delete, I-Inquiry, M-Modify, U-Undelete, V-Verify X-Cancel, T- Copy from Template (Mandatory)</b>
<b>3</b>	<b>Limit ID</b>	<b>000013904/FB</b> (Enter CIF ID and FB) (Total Fund Based Facility) <b>(Mandatory)</b>

Click on **GO** button. It will take us to **Next** Screen.

**LNM Details Tab** will appear.

<b>9</b>	<b>Description</b>	<b>FUND BASED (Mandatory)</b>
<b>10</b>	<b>CCY</b>	<b>INR</b> (Enter Currency) <b>(Mandatory)</b>
<b>11</b>	<b>Limit Type</b>	<b>C-CIF-ID (Select C for CIF ID) (Mandatory)</b>
<b>12</b>	<b>Limit Type ID</b>	<b>000013904 (Enter CIF ID) (Mandatory)</b>
	<b>Parent ID</b>	<b>000013904/TOT (Mandatory)</b>
<b>14</b>	<b>Approved Limit</b>	<b>40, 00,000</b> (Enter Fund Based limit sanctioned) <b>(Mandatory)</b>
<b>15</b>	<b>Drawing Power Indicator</b>	<b>EQUAL</b> (Enter Drawing Limit Equal for Total Description. <b>(Mandatory)</b>
<b>16</b>	<b>Limit Approved Date</b>	<b>18-06-2016</b> (Enter Limit Sanctioned Date) <b>(Mandatory)</b>
<b>17</b>	<b>Limit Expiry Date</b>	<b>18-06-2017</b> (Enter Limit Expiry Date) <b>(Mandatory)</b>
<b>18</b>	<b>Limit Review Date</b>	<b>17-06-2017</b> (Enter Limit Review Date) <b>(Mandatory)</b>
<b>19</b>	<b>Approved Authority</b>	<b>AGM</b> (Enter Approval Authority) <b>(Mandatory)</b>
<b>20</b>	<b>Approval Level</b>	<b>RO</b> (Enter approval level) <b>(Mandatory)</b>
<b>21</b>	<b>Master Limit Node</b>	<b>MIGMLM</b> (Select name from searcher) <b>(Mandatory)</b>

Now click on **LIMIT CATEGORIES TAB**. Click **SUBMIT** button.  
Limit ID **000013904/FB** added successfully message will be displayed. Now click **ACCEPT** button

#### 11.4 VERIFICATION OF LIMIT NODE CREATED

**MENU OPTION: HLNM**

STEP	ACTIVITY	RELEVANT KEY/VALUE
<b>1</b>	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Limit Node Maintenance Screen will be displayed.		
<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>



<b>4</b>	<b>Limit ID</b>	<b>000013904/FB</b> (Select from the searcher) <b>(Mandatory)</b>
If the details are found in order in LNM Details Tab click on Limit Categories Tab.		
If information display is correct click <b>SUBMIT</b> button.		
<b>Limit ID 000013904 / FB verified successfully</b>		
Now click <b>ACCEPT</b> button		

#### 11.5 TO CANCEL OR MODIFY SELCT CANCEL OR MODIFY OPTION IN FUNCTION TAB:

**MENU OPTION: HLNM (for NON FUND BASED LIMIT)**

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2	Function	Select from the drop down list <b>A-Add, C-Copy, D-Delete, I-Inquiry, M-Modify, U-Undelete, V-Verify X-Cancel, T- Copy from Template (Mandatory)</b>	
3	Limit ID	<b>000013904/NFB</b> (Enter CIF ID and NFB) (Total Fund Based Facility) <b>(Mandatory)</b>	
Click on <b>GO</b> button. It will take us to <b>Next</b> Screen.			
LNM Details Tab will appear.			
4	Description	<b>NON FUND BASED (Mandatory)</b>	
5	CCY	<b>INR</b> (Enter Currency) <b>(Mandatory)</b>	
6	Limit Type	<b>C-CIF-ID (Select C for CIF ID) (Mandatory)</b>	
7	Limit Type ID	<b>000013904 (Enter CIF ID) (Mandatory)</b>	
8	Parent ID	<b>000013904/TOT (Mandatory)</b>	
9	Approved Limit	<b>10, 00,000</b> (Enter Fund Based limit sanctioned) <b>(Mandatory)</b>	
10	Drawing Power Indicator	<b>EQUAL</b> (Enter Drawing Limit Equal for Total Description. <b>(Mandatory)</b>	
11	Limit Approved Date	Enter Limit Sanctioned Date for eg. 18-06-2016 <b>(Mandatory)</b>	
12	Limit Expiry Date	Enter Limit Expiry Date for e.g. 18-06-2017 <b>(Mandatory)</b>	
13	Limit Review Date	Enter Limit Review Date for eg. 17-06-2017 <b>(Mandatory)</b>	

<b>14</b>	<b>Approved Authority</b>	Enter Approval Authority for eg. AGM <b>(Mandatory)</b>
<b>15</b>	<b>Approval Level</b>	Enter approval level for eg. RO <b>(Mandatory)</b>
<b>16</b>	<b>Master Limit Node</b>	MIGMLM (Select name from searcher) <b>(Mandatory)</b>
Now click on <b>LIMIT CATEGORIES TAB</b> . Click <b>SUBMIT</b> button. Message - 'Limit ID <b>000013904/NFB</b> added successfully' will be displayed. Now click <b>ACCEPT</b> button		

#### 11.6 VERIFICATION OF LIMIT NODE CREATED

**MENU OPTION: HLMN**

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2	Function	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>	
4	Limit ID	<b>000013904/NFB</b> (Select from the searcher) <b>(Mandatory)</b>	
If the details are found in order in LNM Details Tab click on Limit Categories Tab.			
If information displayed is correct click <b>SUBMIT</b> button.			
<b><u>Limit ID 000013904 / NFB verified successfully</u></b>			
Now click <b>ACCEPT</b> button			

#### 11.7 TO CANCEL OR MODIFY SELECT CANCEL OR MODIFY OPTION IN FUNCTION TAB:

**MENU OPTION: HLMN**

**(for CASH CREDIT LIMIT)**

STEP	ACTIVITY		RELEVANT KEY/VALUE
<b>1</b>	Type <b>HLMN</b> in the Menu Shortcut field and click <Go>		<b>Go</b>

Limit Node Maintenance Screen will be displayed.

2	Function	Select from the drop down list <b>A-Add, C-Copy, D-Delete, I-Inquiry, M-Modify, U-Undelete, V-Verify X-Cancel, T- Copy from Template (Mandatory)</b>
3	Limit ID	<b>000013904/CC</b> (Enter CIF ID and CC) <b>(Mandatory)</b>

Click on **GO** button. It will take us to **Next** Screen.

**LNM Details Tab** will appear.

4	Description	<b>CASH CREDIT (Mandatory)</b>
5	CCY	<b>INR</b> (Enter Currency) <b>(Mandatory)</b>
6	Limit Type	<b>C</b> (Select C for CIF ID) <b>(Mandatory)</b>
7	Limit Type ID	<b>000013904</b> (Enter CIF ID) <b>(Mandatory)</b>
8	Parent ID	<b>000013904/FB</b> <b>(Mandatory)</b>
9	Approved Limit	<b>15, 00,000</b> (Enter Cash Credit limit sanctioned) <b>(Mandatory)</b>
10	Drawing Power Indicator	<b>Derived</b> (Enter Drawing Limit Equal for Total Description. <b>(Mandatory)</b>
11	Limit Approved Date	<b>18-06-2016</b> (Enter Limit Sanctioned Date) <b>(Mandatory)</b>
12	Limit Expiry Date	<b>18-06-2017</b> (Enter Limit Expiry Date) <b>(Mandatory)</b>
13	Limit Review Date	<b>17-06-2017</b> (Enter Limit Review Date) <b>(Mandatory)</b>
14	Approved Authority	<b>AGM</b> (Enter Approval Authority) <b>(Mandatory)</b>
15	Approval Level	<b>RO</b> (Enter approval level) <b>(Mandatory)</b>
16	Master Limit Node	<b>MIGMLM</b> (Select name from searcher) <b>(Mandatory)</b>

Now click on **LIMIT CATEGORIES TAB**. Click **SUBMIT** button.

Limit ID **000013904/CC** added successfully message will be displayed. Now click **ACCEPT** button

#### 11.8 VERIFICATION OF LIMIT NODE CREATED

**MENU OPTION: HLNM**

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>

Limit Node Maintenance Screen will be displayed.

<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>
<b>4</b>	<b>Limit ID</b>	<b>000013904/CC</b> (Select from the searcher) <b>(Mandatory)</b>
If the details are found in order in LNM Details Tab click on Limit Categories Tab.		
If information display is correct click <b>SUBMIT</b> button.		
<b><u>Limit ID 000013904 / CC verified successfully</u></b>		
Now click <b>ACCEPT</b> button		

#### 11.9 TO CANCEL OR MODIFY SELECT CANCEL OR MODIFY OPTION

##### FUNCTION TAB:

**MENU OPTION: HLMN ( for TERM LOAN LIMIT)**

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2	Function	Select from the drop down list <b>A-Add, C-Copy, D-Delete, I-Inquiry, M-Modify, U-Undelete, V-Verify X-Cancel, T- Copy from Template (Mandatory)</b>	
3	Limit ID	<b>000013904/TL</b> (Enter CIF ID and TL ) <b>(Mandatory)</b>	
Click on <b>GO</b> button. It will take us to <b>Next</b> Screen.			
LNM Details Tab will appear.			
4	Description	<b>TERM LOAN (Mandatory)</b>	
5	CCY	<b>INR</b> (Enter Currency) <b>(Mandatory)</b>	
6	Limit Type	<b>C-CIF-ID (Select C for CIF ID) (Mandatory)</b>	
7	Limit Type ID	<b>000013904 (Enter CIF ID) (Mandatory)</b>	
8	Parent ID	<b>000013904/FB (Mandatory)</b>	
9	Approved Limit	<b>25, 00,000</b> (Enter Term Loan limit sanctioned) <b>(Mandatory)</b>	
10	Drawing Power	<b>Equal</b> (Enter Drawing Limit Equal). <b>(Mandatory)</b>	

	Indicator	
<b>11</b>	<b>Limit Approved Date</b>	18-06-2016 (Enter Limit Sanctioned Date) <b>(Mandatory)</b>
<b>12</b>	<b>Limit Expiry Date</b>	18-06-2017 (Enter Limit Expiry Date) <b>(Mandatory)</b>
<b>13</b>	<b>Limit Review Date</b>	17-06-2017 (Enter Limit Review Date) <b>(Mandatory)</b>
<b>14</b>	<b>Approved Authority</b>	AGM (Enter Approval Authority) <b>(Mandatory)</b>
<b>15</b>	<b>Approval Level</b>	RO (Enter approval level) <b>(Mandatory)</b>
<b>16</b>	<b>Master Limit Node</b>	MIGMLM (Select name from searcher) <b>(Mandatory)</b>
<p>Now click on <b>LIMIT CATEGORIES TAB</b>. Click <b>SUBMIT</b> button.</p> <p>Limit ID <b>000013904/TL</b> added successfully message will be displayed. Now click <b>ACCEPT</b> button</p>		

#### 11.10 VERIFICATION OF LIMIT NODE CREATED

**MENU OPTION: HLNM**

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2	Function	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>	
3	Limit ID	<b>000013904/TL</b> (Select from the searcher) <b>(Mandatory)</b>	
If the details are found in order in LNM Details Tab click on Limit Categories Tab.			
If information display is correct click <b>SUBMIT</b> button.			
<b><u>Limit ID 000013904 / TL verified successfully</u></b>			
Now click <b>ACCEPT</b> button			

**TO CANCEL OR MODIFY SELCT CANCEL OR MODIFY OPTION IN FUNCTION TAB:**

**MENU OPTION: HLNM**

**(for GUARANTEE LIMIT)**

STEP	ACTIVITY	RELEVANT
------	----------	----------

		KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
<b>Limit Node Maintenance Screen will be displayed.</b>		
2	<b>Function</b>	Select from the drop down list <b>A-Add, C-Copy, D-Delete, I-Inquiry, M-Modify, U-Undelete, V-Verify X-Cancel, T- Copy from Template (Mandatory)</b>
3	<b>Limit ID</b>	<b>000013904/GTE</b> (Enter CIF ID and GTE) <b>(Mandatory)</b>
Click on <b>GO</b> button. It will take us to <b>Next</b> Screen.		
<b>LNM Details Tab</b> will appear.		
4	<b>Description</b>	<b>GUARANTEE (Mandatory)</b>
5	<b>CCY</b>	<b>INR</b> (Enter Currency) <b>(Mandatory)</b>
6	<b>Limit Type</b>	<b>C-CIF-ID (Select C for CIF ID) (Mandatory)</b>
7	<b>Limit Type ID</b>	<b>000013904 (Enter CIF ID) (Mandatory)</b>
8	<b>Parent ID</b>	<b>000013904/NFB (Mandatory)</b>
9	<b>Approved Limit</b>	<b>5, 00,000</b> (Enter Guarantee limit sanctioned) <b>(Mandatory)</b>
10	<b>Drawing Power Indicator</b>	<b>Equal</b> (Enter Drawing Limit Equal). <b>(Mandatory)</b>
11	<b>Limit Approved Date</b>	<b>18-06-2016</b> (Enter Limit Sanctioned Date) <b>(Mandatory)</b>
12	<b>Limit Expiry Date</b>	<b>18-06-2017</b> (Enter Limit Expiry Date) <b>(Mandatory)</b>
13	<b>Limit Review Date</b>	<b>17-06-2017</b> (Enter Limit Review Date) <b>(Mandatory)</b>
14	<b>Approved Authority</b>	<b>AGM</b> (Enter Approval Authority) <b>(Mandatory)</b>
15	<b>Approval Level</b>	<b>RO</b> (Enter approval level) <b>(Mandatory)</b>
16	<b>Master Limit Node</b>	<b>MIGMLM</b> (Select name from searcher) <b>(Mandatory)</b>
Now click on <b>LIMIT CATEGORIES TAB</b> . Click <b>SUBMIT</b> button.		
Limit ID <b>000013904/GTE</b> added successfully message will be displayed. Now click <b>ACCEPT</b> button		

#### 11.11 VERIFICATION OF LIMIT NODE CREATED

**MENU OPTION: HLNM**

STEP	ACTIVITY	RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>

Limit Node Maintenance Screen will be displayed.

<b>2</b>	<b>Function</b>	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>
<b>3</b>	<b>Limit ID</b>	<b>000013904/GTE</b> (Select from the searcher) <b>(Mandatory)</b>
If the details are found in order in LNM Details Tab click on Limit Categories Tab.		
If information display is correct click <b>SUBMIT</b> button.		
<b><u>Limit ID 000013904 / GTE verified successfully</u></b>		
Now click <b>ACCEPT</b> button		

**TO CANCEL OR MODIFY SELCT CANCEL OR MODIFY OPTION IN FUNCTION TAB:**

**MENU OPTION : HLMN ( for LETTER OF CREDIT LIMIT)**

STEP	ACTIVITY		RELEVANT KEY/VALUE
1	Type <b>HLNM</b> in the Menu Shortcut field and click <Go>		<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2	Function	Select from the drop down list <b>A-Add, C-Copy, D-Delete, I-Inquiry, M-Modify, U-Undelete, V-Verify X-Cancel, T- Copy from Template (Mandatory)</b>	
3	Limit ID	<b>000013904/ILC</b> (Enter CIF ID and ILC) <b>(Mandatory)</b>	
Click on <b>GO</b> button. It will take us to <b>Next</b> Screen.			
LNM Details Tab will appear.			
4	Description	<b>LETTER OF CREDIT (Mandatory)</b>	
5	CCY	<b>INR</b> (Enter Currency) <b>(Mandatory)</b>	
6	Limit Type	<b>C-CIF-ID (Select C for CIF ID) (Mandatory)</b>	
7	Limit Type ID	<b>000013904</b> (Enter CIF ID) <b>(Mandatory)</b>	
8	Parent ID	<b>000013904/NFB (Mandatory)</b>	
9	Approved Limit	<b>5, 00,000</b> (Enter LETTER OF CREDIT limit sanctioned) <b>(Mandatory)</b>	
10	Drawing Power Indicator	<b>Equal</b> (Enter Drawing Limit Equal). <b>(Mandatory)</b>	

<b>11</b>	<b>Limit Approved Date</b>	18-06-2016 (Enter Limit Sanctioned Date) <b>(Mandatory)</b>
<b>12</b>	<b>Limit Expiry Date</b>	18-06-2017 (Enter Limit Expiry Date) <b>(Mandatory)</b>
<b>13</b>	<b>Limit Review Date</b>	17-06-2017 (Enter Limit Review Date) <b>(Mandatory)</b>
<b>14</b>	<b>Approved Authority</b>	AGM (Enter Approval Authority) <b>(Mandatory)</b>
<b>15</b>	<b>Approval Level</b>	RO (Enter approval level) <b>(Mandatory)</b>
<b>16</b>	<b>Master Limit Node</b>	MIGMLM (Select name from searcher) <b>(Mandatory)</b>
Now click on <b>LIMIT CATEGORIES TAB</b> . Click <b>SUBMIT</b> button. Limit ID 000013904/ILC added successfully message will be displayed. Now click <b>ACCEPT</b> button		

### VERIFICATION OF LIMIT NODE CREATED

**MENU OPTION: HLNM**

STEP		ACTIVITY	RELEVANT KEY/VALUE
1		Type <b>HLNM</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Limit Node Maintenance Screen will be displayed.			
2	Function	Select <b>V-Verify</b> option from the drop down list <b>(Mandatory)</b>	
3	Limit ID	<b>000013904/ILC</b> (Select from the searcher) <b>(Mandatory)</b>	
If the details are found in order in LNM Details Tab click on Limit Categories Tab.			
If information display is correct click <b>SUBMIT</b> button.			
<b><u>Limit ID 000013904 / ILC verified successfully</u></b>			
Now click <b>ACCEPT</b> button			

**TO CANCEL OR MODIFY SELCT CANCEL OR MODIFY OPTION IN FUNCTION TAB:**

### 11.12 TO VIEW LIMIT NODE CREATED

**MENU OPTION: HLTL**

STEP	ACTIVITY	RELEVANT
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		KEY/VALUE
<b>1</b>	Type <b>HLTL</b> in the Menu Shortcut field and click <Go>	<b>Go</b>
Limit Tree Lookup Screen will be displayed.		
<b>2</b>	<b>Limit ID</b>	<b>000013904/TOT (Mandatory)</b>
Click on <b>GO</b>		
Limit Tree will be displayed with description.		

**12. TOD****Learning Outcome**

- ✓ Understanding the Saga, Vision and Enterprise of our Bank
- ✓ To know the core values of the Bank
- ✓ Understanding brief heritage of the Bank
- ✓ Understanding brief ethics of the Bank
- ✓ To list all the Awards and Accolades received by the Bank

## 12. TOD

### 12.1 Introduction

Temporary Overdraft (TOD) is aimed at providing business customers with flexible temporary overdraft to meet the short and urgent financial needs of the business.

Finacle 10x has the following features/provision to sanction and maintain temporary Overdrafts, which is outlined below.

- Facility to create TOD
- Sanction of TOD in advance to be made available for a future required date
- Sanction of TOD for a specific period (with number of days for which it is valid)
- Classification of TOD as Adhoc, Single and Running
- Classification of TOD as clean and secured.
- Sanction of TOD for a specific transaction (instant overdrafts)
- Provision to set up TOD creation by the system for specific batch jobs (interest application & demand satisfaction, standing instructions, drop in limits, reduction in limits, debit against flow deposits etc)
- Indicate specific rate of interest (normal & penal) at TOD level
- Provision to create TOD at the time of entry of inward clearing
- To maintain track of number of TODs allowed for the customer/account
- Report/Inquiry facility of TODs based on various selection criteria

### 12.2 Terminology Explained

**TOD:** TOD means Temporary Over Draft. A TOD is a limit/facility granted by the bank to its customers to draw in excess of available balance in their operative accounts, for a short period which is generally not backed by a formal sanction. In order to tide over the financial crisis period/delay in getting formal sanctions and meet immediate working capital requirements, the bank either gives clean or secured overdrafts to them.

**Secured overdrafts:** Secured overdrafts are those that are generally backed by securities like government bonds, NSCs, life insurance policies, and banks own term deposits & shares and debentures of limited companies (in case of overdraft accounts) or by stocks-in trade (in case of cash credit accounts), **Clean TOD:** Clean TODs are granted without any security and are generally for a very short period (normally between 7 days to 15 days).

**Single TOD:** –A TOD granted for a specific purpose and for use only once. Once the TOD is used, it is not available again, even if the funds are replenished.

Ex. A TOD granted for Rs.1, 00,000.00 as a single TOD on 01.01.1998 and is valid up to 10.01.1998. The customer utilises it on 01.01.1998. On 05.01.1998 he remits a sum of Rs.50, 000/- to the account. The user cannot reuse the amount of Rs.50, 000/- remitted by him even though the TOD is valid up to 10.01.1998. It only allows him to avail the balance Rs.50, 000/- on or before 10.01.1998.

### 12.3 GRANTING OF TOD

Granting of TOD is done through HACTODM menu option. It is also possible to grant TOD for a future date.

## HACTODM:

The user has to always go in the "M" –Modify mode for creating the TOD. The Account ID for which the TOD is being granted is to be entered and then click on <GO>. The user has to click on „ADD NEW REC“. The user has to enter the following fields:

**Grant Date** –Effective date of TOD. The date from which the TOD is available for use by the account. This date can be BOD date or can be future dated.

**Advance amount** –The amount of TOD that is being granted now. Interest: One of the radio Buttons, i.e., A/C Level or TOD Level must be selected.

**Account Level Interest** –If A/C Level Int is selected, system will calculate the interest as per the setup maintained at account level.

**TOD Level Interest** –If TOD Level Int is selected, system will calculate the interest as per the setup maintained at TOD level.

**TOD level int flag** –The system puts a default value based on the set up done at Scheme level –TOD Reference Details. If the value is "Y" for this field, the user will be able to indicate the Normal and Penal interest.

In order to have this feature of TOD level interest, the cust option

TOD\_LEVEL\_INT\_ALLOWED should be set to "1" and „Collect Interest Flag“ value as „Y“ in HGSPM.

The user can select either the Account Level Interest or TOD Level Interest and Press the <Accept> button.

**Expiry date** –Date of expiry of the TOD (i.e., the date after which TOD amount is not available even if it is not utilised).

**Penalty Date** –Date from which penal rate of interest should be applied

**Advance type** –Type of TOD. There are three types of TOD that can be granted. Adhoc, Running, Single (For details refer earlier explanation)

**Advance category** –Whether secured or unsecured (For details refer earlier explanation)

**Normal interest rate** –If TOD level flag is "Y" this field table code is indicated at scheme level –TOD reference details, system populates the normal interest rate set for that code. This is a modifiable field.

**Effective Normal Interest** –This field will be populated with rate as 0 if "TOD Level Int Flag" is "N". If "TOD Level Int Flag" is "Y" then this field is sum of Normal Interest, Account Preferential Interest and Customer Preferential Interest. But Preferential Interests will be included only if the "Apply TOD Pref. Interest" flag in SRGPM setup for the scheme of the account for which TOD is generated is set as "Y". This field is not enterable/modifiable.

Penal interest rate – This is populated by default, if interest table code is specified at scheme level. It is enterable/modifiable field Permitted by –This is mandatory field and user\_id of the person who has permitted the TOD has to be entered Remarks –System populates the value set at scheme level. User can modify this during run time.

Event: This is a display field. The system displays the appropriate value based on the Type of TOD. The following are the valid event types

TODIN	Instant TOD Granted From Transaction Maint Menu
TODCL	Instant TOD Granted from Clearing Menu
TODTM	Auto TOD granted from Transaction Maint menu
TODSI	Instant TOD granted for Standing Instruction
TODIC	TOD Granted during Interest Calculation debit
TODDL	TOD Granted during Drop in Limit
TODMN	TOD granted Manually
TODBH	TOD granted by system for transaction created in batch
TODLP	TOD granted using LAPAY option (Setup should be of IN type)

#### 12.4 VERIFICATION OF TOD GRANTED

Verification of the TOD granted depends upon the bank set up. If the bank does not want verification of TODs granted, then the same can be achieved through file type maintenance at table level. When user has a set-up which requires verification, done using the menu option HACTODM with function "V". The same user who created the TOD cannot verify the record.

##### **Menu-HACTODM**

After entering "V" and account number in function block, the user can click on the link below the Grant Date to verify the details entered:

If the details are correct, the user can click on the Cancel button to come back to the screen and then click the <Submit> button to verify the record.

#### 12.5 INSTANT SANCTION OF TOD

A temporary overdraft (TOD) can be sanctioned instantly at the time of entering the transaction. This facility is available only if the user has defined a record for TOD Ref Type IN in HGSPM.

The user after entry of the transaction through HTM should check Grant TOD box (HTM sub option). "N"

**Menu –HTM /HCASHWD / HXFER/HICTMO/HLASPAY**

**13. GOVERNMENT BUSINESS****Learning Outcome**



- ✓ To know how to open PPF a/c, Extension of PPF a/c, deposit through PPF SI, Deposit TXN in PPF a/c, Intersol deposit in PPF a/c, Closure of PPF a/c, withdrawal through PPF a/c, Transferring-in and Transferring-out of PPF account.
- ✓ To know how to take Balance Reports
- ✓ To know How to open SCSS a/c, extension of SCSS a/c, closure of SCSS a/c, SCSS interest Payment, Submission of 15G & 15H in GBM for SCSS a/c, Transfer-in & Transfer-out of SCSS a/c.

### 13. GOVERNMENT BUSINESS

#### 13.1 :- JOB CARD FOR OPENING A PPF ACCOUNT (NEW ACCOUNT)

STEPS;

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE. PRESS "ENTER" KEY.</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK PPF</b>
4	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<p><b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN PPF OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT.</b></p> <p><b>HOWEVER, HERE BELOW ARE GIVEN THE STEPS FOR OPENING NEW ACCOUNT AT SOL</b></p> <p><b>CLICK ACCOUNT MAINTENANCE IN MASTERS.</b></p> <p><b>THE ACCOUNT OPENING SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul> <p><b>THERE IS NO NEED TO CLICK "ADD".</b></p> <p><b>WHEN THE SCREEN OPENS, IT IS AUTOMATICALLY IN "ADD" MODE.</b></p>
6	<p><b>.ENTER REQUIRED DETAILS IN MANDATORY FIELDS MARKED ASTERISK* IN RED ( THESE FIELDS MUST BE FILLED IN) FROM THE ACCOUNT OPENING FORM (SPECIMEN OF FORM-A AS PER APPENDIX-I GIVEN IN OUR BOOK OF INSTRUCTIONS; VOL-15; PAGE 211. THIS FORM IS ALSO GIVEN IN FORMS IN PPF IN GBM MODULE) SUBMITTED BY THE SUBSCRIBER. FOR ACCOUNT TRANSFERRED FROM ANOTHER BANK, GET RELEVANT DETAILS FROM THE ACCOUNT OPENING FORM RECEIVED FROM THAT BANK.</b></p> <p><b>THE MANDATORY FIELDS WHICH, ARE TO BE ENTERED, ARE MARKED WITH RED ASTERISK* ON THE SCREEN AND ARE:</b></p> <ul style="list-style-type: none"> <li>- ACCOUNT HOLDER FIRST NAME</li> <li>- ACCOUNT HOLDER LAST NAME</li> <li>- ACCOUNT TYPE</li> </ul>

	<p>- <b>SUBSCRIBER/GUARDIAN ADDRESS.</b></p> <p><b>HOWEVER, IT IS ADVISABLE TO FILL IN AS MANY FIELDS AS POSSIBLE WITH RELEVANT INFORMATION.</b></p> <p><b>YOU CAN GO TO NEXT FIELD WITH THE HELP OF "TAB" KEY OR BY TAKING THE CURSOR IN PARTICULAR FIELD BY LEFT-CLICK OF MOUSE THERE)</b></p> <p><b>IT MAY BE NOTED THAT SUBSCRIBER'S NAME (GUARDIAN'S NAME) IS TO BE COMPULSORILY ENTERED IF THE ACCOUNT HOLDER IS A MINOR (SELECT "YES" IN MINOR'S FIELD AND ALSO MENTION THE DATE OF BIRTH OF THE MINOR IN DD/MM/YYYY FORMAT) . THE SYSTEM, BY DEFAULT, SHOWS "NO" VALUE FOR MINOR AGAINST THE FIELD – IS ACCOUNT HOLDER A MINOR:</b></p> <p><b>SIMILARLY, THE SYSTEM ,BY DEFAULT, SHOWS "YES" VALUE AGAINST THE FIELD : IS ACCOUNT HOLDER ANNRI: SINCE THE ACCOUNT OF A NRI CAN NOT BE OPENED, THE VALUE NEEDS TO BE SELECTED AS "NO" AFTER SATISFYING THAT THE PROPOSED ACCOUNT HOLDER IS RESIDENT.</b></p> <p><b>IT MAY BE NOTED THAT CONTRIBUTIONS MADE BY A PARENT TO THE PPF A/C IN THE NAME OF THE CHILD (MAJOR OR MINOR); MARRIED OR UNMARRIED (EVEN A MARRIED DAUGHTER); MALE OR FEMALE; DEPENDENT OR NOT; ADOPTED OR OTHERWISE; ARE ELIGIBLE FOR REBATE UNDER SEC.88. THE ONLY RESTRICTION IS THAT IN THE CASE OF THE MINORS, THE TOTAL CONTRIBUTION TO THEIR AND SELF ACCOUNTS SHOULD BE AT MOST RS1,50,000/-</b></p>
7	<p><b>CLICK  TO SELECT AGENT'S ID IN CASE THE CONTRIBUTION IS MADE THROUGH AN AGENT . THIS WOULD ENABLE TO MAKE PAYMENT OF AGENT'S COMMISSION.</b></p>
8	<p><b>CLICK  TORCH TO SELECT INTERSOL ID AND RELATIVE OPERATIVE ACCOUNT OF THE ACCOUNTHOLDER.</b></p>
9	<p><b>MENTION OTHER BANK DETAILS, IF AVAILABLE, FOR MARKETING PURPOSES.</b></p>
10	<p><b>AFTER FILLING IN DETAILS, CLICK "NOMINEE" AT THE BOTTOM.</b></p> <p><b>THE SYSTEM SHALL CONTINUE TO GIVE ERROR MESSAGES UNTIL ALL MANDATORY FIELDS ARE FILLED IN.</b></p> <p><b>(YOU CAN ALSO CLICK CANCEL IF THE DETAILS FILLED IN ARE NOT TO BE ACCEPTED)</b></p>
11	<p><b>FILL IN NOMINEE DETAILS (FIELDS MARKED WITH ASTERISK IN RED ARE MANDATORY).</b></p> <p><b>FILL IN GUARDIAN DETAILS IF THE NOMINEE IS A MINOR</b></p>
12	<p><b>CLICK "SUBMIT" BUTTON GIVEN AT THE BOTTOM OF THE SCREEN</b></p>
13	<p><b>THE SCREEN NOW SHALL SHOW "A/C SUCCESSFULLY ADDED. A/C NO. IS _____"</b></p>
14	<p><b>GET THE ACCOUNT VERIFIED BY ANOTHER AUTHORIZED USER.</b></p>




**A PPF ACCOUNT HOLDER MAY APPROACH YOU FOR EXTENSION OF PERIOD OF HIS/HER PPF ACCOUNT AFTER REACHING MATURITY DATE. AS PER OUR BOOK OF INSTRUCTIONS ; VOL.15, PAGE 201; PARA 4.2.10 (I & II) , A PPF ACCOUNT CAN BE CLOSED AND AMOUNT DEPOSITED TOGETHER TILL DATE OF CLOSURE WITH INTEREST CAN BE PAID TO THE SUBSCRIBER ON MATURITY I.E. AFTER THE EXPIRY OF –15- YEARS FROM THE CLOSE OF THE FINANCIAL YEAR IN WHICH THE FIRST SUBSCRIPTION WAS MADE.**

**SUBSCRIBER CAN , HOWEVER, OPT TO CONTINUE HER/HIS ACCOUNT FOR A FURTHER BLOCK OF –5- YEARS I.E. UP TO 20 YEARS AFTER COMPLETION OF 15 YEARS WITHOUT ANY LOSS OF BENEFITS. SUCH OPTION SHOULD BE EXERCISED IN FORM-H AND SHOULD BE DONE DURING THE 16<sup>TH</sup> YEAR. THE SECOND EXTENSION WILL NOT BE ALLOWED UNLESS THE FIRST EXTENSION PERIOD EXPIRES.**

**STEPS:**

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE AND PRESS "ENTER" KEY.</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK PPF.</b> <b>SCRUTINIZE THE FORM-H (APPLICATION FOR EXTENSION) SUBMITTED BY THE SUBSCRIBER.</b> PLEASE NOTE THAT EXISTING ACCOUNTS OF HUF; ASSOCIATION OF PERSONS ; NRIS CAN NOT BE EXTENDED AFTER MATURITY.
4	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<b>WHEN A PPF ACCOUNT MATURES?: THE MATURITY PERIOD OF A PPF ACCOUNT IS 15 YEARS. MATURITY AMOUNT IS PAID AFTER COMPLETION OF THE MATURITY YEAR. ONE CAN ALSO EXTEND THE PPF ACCOUNT BY 5 YEARS AFTER COMPLETION OF THE MATURITY YEAR.</b> <b>SUPPOSE A PPF ACCOUNT WAS OPENED IN FINANCIAL YEAR 1991-1992. THE MATURITY SHALL BE 1992+15= 2007. ACCOUNT SHALL MATURE ON 01/04/2007.</b> <b>THOUGH THE TERM IS 15 YEARS BUT ACTUALLY IT IS 16. THE 16<sup>TH</sup> CONTRIBUTION CAN BE MADE IN IN FINANCIAL YEAR 2006-07, EVEN ON 31/03/2007 I.E. THE LAST DATE OF THE FINANCIAL YEAR. THE ENTIRE AMOUNT CAN BE WITHDRAWN ON 01/04/2007 OR ANY TIME THEREAFTER UNLESS ONE OPTS FOR POST-MATURITY EXTENSION, WHICH IS DEALT HERE UNDER.</b>
6	<b>YOU CAN INQUIRE ABOUT ALL THEMATURED ACCOUNTSBY GOING TO PPF INQUIRY UNDER "INQUIRY" CLICK "SUBMIT".</b>
7	<b>PPF ACCOUNT SELECTION INQUIRY SCREEN SHALL OPEN.</b> <b>SELECT THE RELEVANT OPTION (MATURED) IN THE A "ACCOUNT STATUS" AND CLICK "SUBMIT"</b> <b>THE SCREEN THAT COMES NOW SHOWS ALL ACCOUNTS, WHICH HAVE MATURED, AND REQUIRING DISPOSAL.</b>

8	<b>CHECK WHETHER THE PPF ACCOUNT FOR WHICH THE EXTENSION HAS BEEN REQUESTED IS AMONG THE LIST OF "MATURED" ACCOUNTS OR NOT. IF IT IS THERE, THEN GO TO NEXT STEP.</b>
9	<b>THERE ARE VARIOUS OPTIONS UNDER MASTERS</b> <b>CLICK ACCOUNT EXTENSION OPTION.</b> <b>THE ACCOUNT EXTENSION SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b> <ul style="list-style-type: none"> <li>• EXTENSION</li> <li>• CANCELLATION</li> <li>• VERIFY</li> </ul> <b>CLICK "EXTENSION"</b> <b>THE WINDOW OF "ACCOUNT EXTENSION" OPENS</b>
10	<b>THE ACCOUNT EXTENSION WINDOW SHOWS (I) SOL ID (II) PPF ACCOUNT NO.*</b> <b>SELECT THE ACCOUNT NUMBER TO BE EXTENDED BY CLICKING</b> 
11	<b>CLICK SUBMIT IF AN ACCOUNT NUMBER HAS BEEN SELECTED.</b> <b>AN ERROR MESSAGE READING AS UNDER MAY POP UP IN CASE THE ACCOUNT IS BEING EXTENDED BEFORE MATURITY.</b> <b>ERROR MESSAGE: "ACCOUNT CAN BE EXTENDED ONLY AFTER MATURITY PERIOD".</b> <b>FOLLOWING ERROR MESSAGE SHALL BE THROWN OUT BY THE SYSTEM IF THE ACCOUNT IS INACTIVE.</b> <b>"CANNOT OPERATE ON INACTIVE ACCOUNTS"</b>
12	<b>CLICK "BACK" IN CASE THE ABOVE ERROR MESSAGE (S) POP(S) UP.</b> <b>SELECT THE ACCOUNT NUMBER AGAIN AS PER STEP NO.7 ABOVE</b>
13	<b>IF THE ACCOUNT SELECTED, AS PER STEP 10 ABOVE , MEETS ALL THE RELEVANT CRITERIA, THEN THE SCREEN FOR "ACCOUNT EXTENSION" SHALL OPEN SHOWING FOLLOWING:</b> <ul style="list-style-type: none"> <li>• SOL ID</li> <li>• BRANCH NAME</li> <li>• PPF ACCOUNT NO.</li> <li>• ACCOUNT HOLDER NAME</li> <li>• BALANCE AMOUNT</li> <li>• EXTENSION PERIOD (YRS) (BY DEFAULT IT IS GIVEN AS 5)</li> <li>• CURRENT MATURITY DATE</li> <li>• IS FORM H SUBMITTED (YES/NO)</li> </ul> <b>CLICK "SUBMIT"</b> <b>FOLLOWING MESSAGE SHALL BE THROWN BY THE SYSTEM IF THE EXTENSION IS DONE SUCCESSFULLY.</b> <b>"ACCOUNT NUMBER————— WAS EXTENDED SUCCESSFULLY"</b>
14	<b>GET THE ABOVE EXTENSION VERIFIED BY ANOTHER AUTHORIZED USER.</b>
15	THE USER CAN CANCEL THE EXTENSION DONE, AS PER STEP 13 ABOVE, BEFORE VERIFICATION BUT HAS TO GET THE SAME VERIFIED AFTER THE CANCELLATION OF ACCOUNT EXTENSION.
16	<b>THE EXTENSION PERIOD IS DEFINED IN THE PPF SCHEME PARAMETER DETAILS AT THE DATA CENTRE.</b>
17	<b>ONCE THE ACCOUNT IS EXTENDED, THE MATURITY DATE WILL BE UPDATED BASED ON THE EXTENSION PERIOD. SECOND EXTENSION WILL NOT BE ALLOWED UNLESS THE</b>

**FIRST EXTENSION PERIOD EXPIRES.**

**13.3 :- Deposit through PPF SI : ( Standing Instruction )**

- Invoke "HPPFSI" menu in Finacle.
- Enter the PPF Account number .
- Click on GO.
- Enter the Deposit Amount and Debit Account Number.
- Select S.I Frequency & Exec. Date : Monthly/Quarterly/Half yearly/yearly & Enter the date of Execution of Standing instruction.
- Service End date : Enter the End date of Standing instruction

**Accounting entries On the execution day :-**

Sr No	Transaction Type	Debit	Credit
2	SI	Customer Debit a/c no. mentioned in SI	G/L Net Liability CDS SD ADA PPF etc (xxxx0015181012)  And PPF a/c gets credited in GBM



➔ AT EOD Contra entries and fund remittance is taken care by GBM.


**EOD ENTRIES :-**

Sr. No.	Debit	Credit
<b>1.</b>	G/L Net Liability CDS SD ADA PPF etc (xxxx0015181012)	G/L Link Cell Centralised PPF a/c (04650015181195)
<b>2.</b>	G/L PPF Receivable Account (xxxx0073011003)	G/L PPF Payable Account (xxxx0063011003)

### 13.4 :- JOB CARD FOR DEPOSIT TRANSACTION IN PPF

#### STEPS:

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE AND PRESS "ENTER" KEY.</b>
2	<b>THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK "DEPOSITS" UNDER TRANSACTIONS.</b> <b>PPF RECEIPT MAINTENANCE ADDITION SCREEN SHALL OPEN.</b> <b>ALONGSIDE ON THE SCREEN ARE MENTIONED-</b> <ul style="list-style-type: none"> <li>• <b>ADD</b></li> <li>• <b>MODIFY</b></li> <li>• <b>DELETE</b></li> <li>• <b>INQUIRY</b></li> <li>• <b>VERIFY</b></li> </ul>
4	<b>THE SYSTEM SHALL BE IN "ADD" MODE AUTOMATICALLY.</b>
5	<b>CLICK TORCH  AND SELECT ACCOUNT NUMBER IN WHICH DEPOSIT TRANSACTION IS TO BE EFFECTED.</b>
6	<b>CLICK "SUBMIT".</b>
7	<b>SELECT THE APPROPRIATE RADIO BUTTON FOR "DEPOSIT CANVASSED THROUGH AGENT?" YES/ NO.</b> <b>MENTION THE NAME OF THE AGENT IN THE BOX PROVIDED AND GO TO AGENT'S ID FIELD.</b> <b>SELECT THE AGENT'S ID BY CLICKING  TORCH</b>
8	<b>SELECT TRANSACTION MODE (CASH/CLEARING/TRANSFER)</b> <b>IN CASE OF TRANSFER / CLEARING TRANSACTION, FOLLOWING FIELDS ARE TO BE FILLED IN:</b> <ul style="list-style-type: none"> <li>• <b>OPERATIVE ACCOUNT NUMBER</b></li> <li>• <b>INTER SOL ID</b></li> <li>• <b>INSTRUMENT TYPE (CHQ/WD)BANK CODE</b></li> <li>• <b>BRANCH CODE</b></li> <li>• <b>TRAN CODE</b></li> <li>• <b>ZONE CODE</b></li> </ul> <b>FILL IN ALL RELEVANT FIELDS AS POSSIBLE WITH VALID DETAILS.</b>
9	<b>IT CAN BE SEEN THAT THE SYSTEM AUTOMATICALLY SHOWS THE TOTAL NUMBER OF DEPOSITS MADE IN CURRENT FINANCIAL YEAR &amp; TOTAL AMOUNT DEPOSITED IN</b>

	<p><b>CURRENT FINANCIAL YEAR.</b></p> <p><b>IF THE SUBSCRIBER HAS ALREADY DEPOSITED RS.150,000/- DURING THE FINANCIAL YEAR THEN FOLLOWING ERROR MESSAGE SHALL BE THROWN BY THE SYSTEM.</b></p> <p>"DEPOSIT IS NOT ALLOWED, MAXIMUM AMOUNT FOR DEPOSIT IN THIS FINANCIAL YEAR HAS BEEN REACHED".</p> <p>THE SYSTEM SHALL ALSO THROW THE ERROR MESSAGE, IF THE CURRENT TRANSACTION PLUS THE AMOUNT DEPOSITED DURING THE FY TILL TRANSACTION DATE EXCEED THE LIMIT OF RS.150,000/-.</p> <p><b>IF THE SUBSCRIBER HAS ALREADY EXHAUSTED LIMIT OF PAYING-IN THE SUBSCRIPTION ON 12 OCCASIONS DURING THE FINANCIAL YEAR THEN FOLLOWING ERROR MESSAGE SHALL BE THROWN BY THE SYSTEM.</b></p> <p>DEPOSIT IS NOT ALLOWED. MAXIMUM TIMES FOR DEPOSIT IN THIS FINANCIAL YEAR HAS BEEN REACHED"</p>
10	<b>FILL IN SUBSCRIPTION AMOUNT IN RELEVANT FIELD JUST ABOVE THE SUBMIT BUTTON AT THE BOTTOM.</b>
11	<b>BY CLICKING TORCH  AT THE RELEVANT FIELDS, SELECT RELEVANT AGENT'S ID; INTER SOL ID; OPERATIVE A/C NO.; INSTRUMENT TYPE; TRAN CODE; ZONE CODE; BANK CODE; BRANCH CODE; VALUE DATE.</b>
12	<b>GIVE APPROPRIATE REMARKS IN REMARKS' BOX.</b>
13	<p><b>CLICK SUBMIT.</b></p> <p><b>IF THE DATA HAVE BEEN KEYED IN CORRECTLY THEN MESSAGE POS UP WITH FOLLOWING DESCRIPTION:</b></p> <p>"TRANSACTION CREATED SUCCESSFULLY AND THE TRAN ID IS GBM...."</p>
14	<b>GET THE TRANSACTION VERIFIED BY ANOTHER AUTHORIZED USER IN GBM AND ALSO IN FINACLE.</b>
15	<b>GO TO "RECONCILIATION" BY CLICKING ON "RECONCILIATION" (SEE THE STEP 2 ABOVE) CLICK VERIFIED (NORMAL) TRANSACTIONS IN FINACLE.</b>
16	<b>SCRUTINIZE THE TRANSACTIONS AND CLICK "SUBMIT"</b>
17	<p>FOR CLEARING TRANSACTION, THE PROCEDURE IS LITTLE DIFFERENT. <b>THE GIVEN BELOW PROCEDURE IS JUST AN EXAMPLE. THE ENTIRE PROCESS MAY GET OVER IN ONE DAY ALSO OR TWO DAYS DEPENDING UPON THE SYSTEM FOLLOWED AT THE GIVEN PLACE/CENTRE.</b></p> <p>DAY 1: <b>INSTRUMENT FOR CLEARING IS TENDERED BY THE PPF ACCOUNT HOLDER ALONG WITH THE CHALLAN. IT IS NOW TO BE ENTERED BY THE USER BY CLICKING "DEPOSITS" IN "TRANSACTIONS" IN GBM. ENTER REQUIRED INFORMATION/DATA IN FIELDS AS MENTIONED AT S.NO.8 ABOVE.</b></p> <p><b>CLICK "SUBMIT"</b></p> <p><b>GET THE TRANSACTION VERIFIED BY ANOTHER USER. AT THE TIME OF VERIFICATION, IT SHALL GIVE SET NUMBER AND THE PART TRAN NUMBER OF FINACLE.</b></p> <p>DAY 2: <b>AT THE TIME OF RELEASING THE SHADOW BALANCE SYSTEM SHALL CREDIT TO THE SUNDRY ACCOUNT AND THE AMOUNT WILL BE HELD UNDER SHADOW BALANCE.</b></p>

	<p><b>DAY 3: ON THE THIRD DAY, AFTER KNOWING THE FATE OF THE OUTWARD CLEARING INSTRUMENT, THE SHADOW BALANCE IS TO BE RELEASED. AFTER DOING THE REGULARIZATION PROCESS, THE AMOUNT NEEDS TO BE CREDITED TO RESPECTIVE PPF ACCOUNTS.</b></p> <p><b>CLICK : "RECONCILE CLEARING TRANSACTIONS" UNDER "TRANSACTIONS" IN GBM</b></p> <p><b>GBM CLEARING PROCESS SCREEN SHALL OPEN SHOWING BLANK WINDOW WITH "START"/ "BACK" BUTTONS AT THE BOTTOM. CLICK THE "START" BUTTON. THE AMOUNT SHALL BE CREDITED TO RELATIVE PPF ACCOUNTS.</b></p> <p><b>HOWEVER, THE DATE OF REALIZATION OF CHEQUE IS TAKEN AS THE VALUE DATE ( FOR THE PURPOSE OF CALCULATION OF INTEREST) BY THE SYSTEM FOR THE CLEARING CREDIT TRANSACTION . THIS CAN BE SEEN BY GOING TO "ACCOUNT LEDGER" AND VIEWING THE PARTICULAR PPF ACCOUNT/ACCOUNTS WHERE THE CREDIT HAS/HAVE BEEN AFFORDED.</b></p>
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### 13.5 :- JOB CARD FOR INTERSOL DEPOSIT IN A PPF ACCOUNT

#### STEPS :

SR. NO.	ACTIVITY
1	<p><b>INTRODUCTION:</b></p> <p><b>NON GBM / GBM BRANCHES CAN DEPOSIT IN PPF ACCOUNT ON BEHALF OF THE PPF ACCOUNT HOLDING BASE BRANCH THROUGH INTERSOL DEPOSIT OPTION.</b></p> <p><b>TRANSACTIONS CAN BE DONE IN CASH OR TRANSFER MODE ONLY.</b></p>
2	<p><b>TYPE GBM OPTION IN FINACLE AND PRESS "ENTER".</b></p> <p><b>"WELCOME TO GBM" SCREEN SHALL OPEN.</b></p> <p><b>CLICK PPF.</b></p>
3	<b>CLICK ON INTERSOL LINK AVAILABLE IN GBM HOME SCREEN.</b>
4	<b>CLICK ON INTERSOL TRANSACTION STATUS – ENABLE/DISABLE LINK TO ENABLE INTERSOL DEPOSIT LINK.</b>

5

GBM - Microsoft Internet Explorer provided by Bank of Baroda

http://172.16.251.186:6300/gbmapp/gbm/jsp/ppf/gbm\_intersol\_status\_enable\_disable.jsp?qSchemeType=0360&qOperati

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GBM

TEST8 Intersol Transactions 06/01/2015

Home

GBM Version 2.8

Modify Inquiry

Intersol Transactions Status - Enable/Disable

Sol Id	2414	Branch Name	POWAI, MUMBAI
Sol Date Date	06/01/2015	Scheme Type	IPPF

Status

☒ Enable

☐ Disable

Submit Cancel

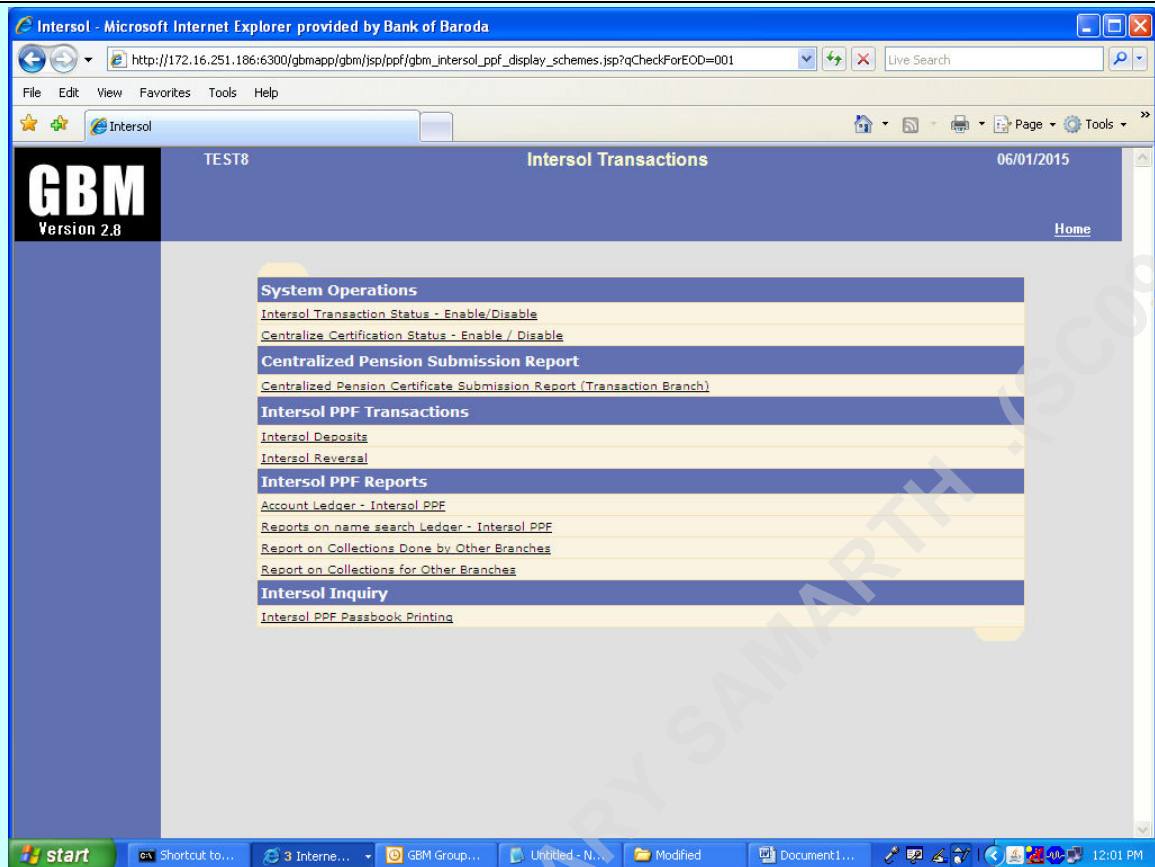
start Shortcut to... Interne... GBM Group... Untitled - N... Modified Document1... 11:58 AM

CLICK ON SUBMIT BUTTON TO ENABLE INTERSOL DEPOSIT LINK.

6

"INTER SOL TRANSACTIONS ENABLED SUCCESSFULLY" MESSAGE WILL APPEAR.

7

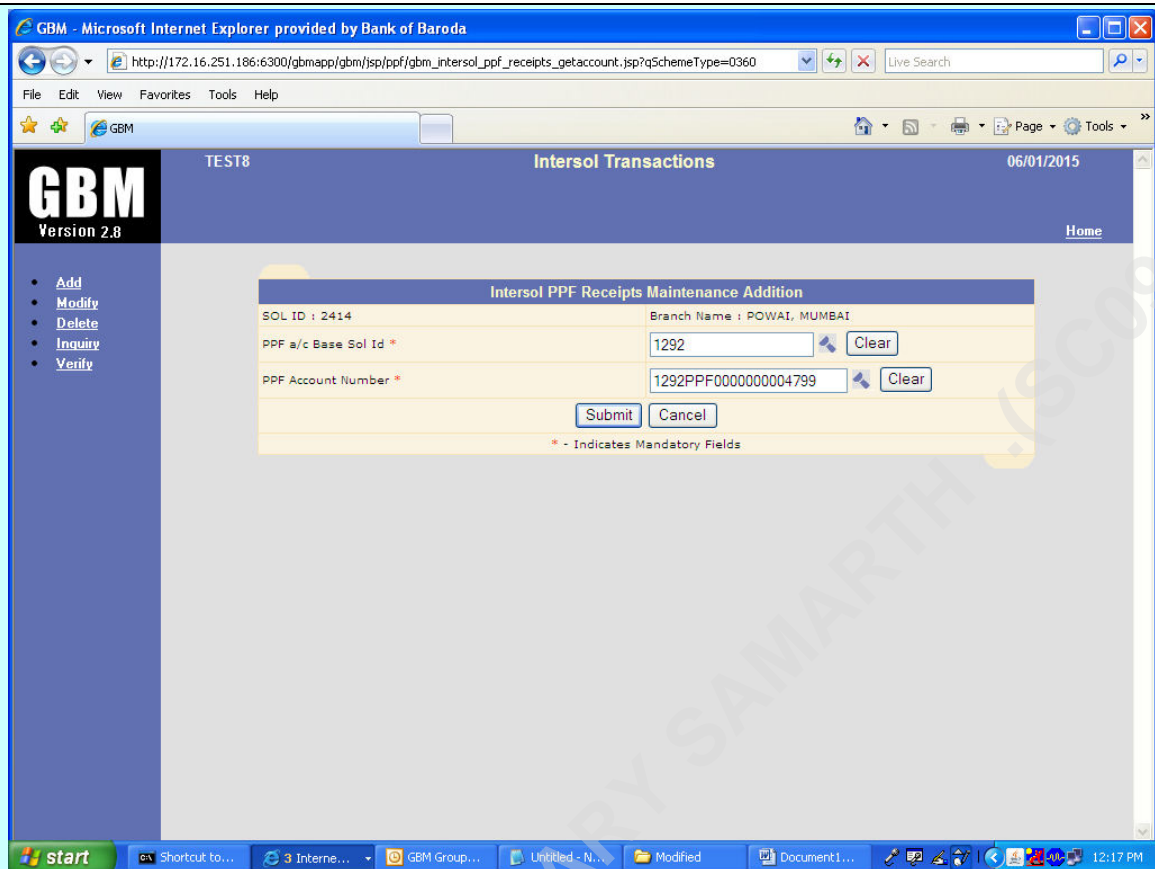


**INTERSOL DEPOSIT AND INTERSOL REVERSAL LINK WILL ENABLE IN INTERSOL TRANSACTION SCREEN.**

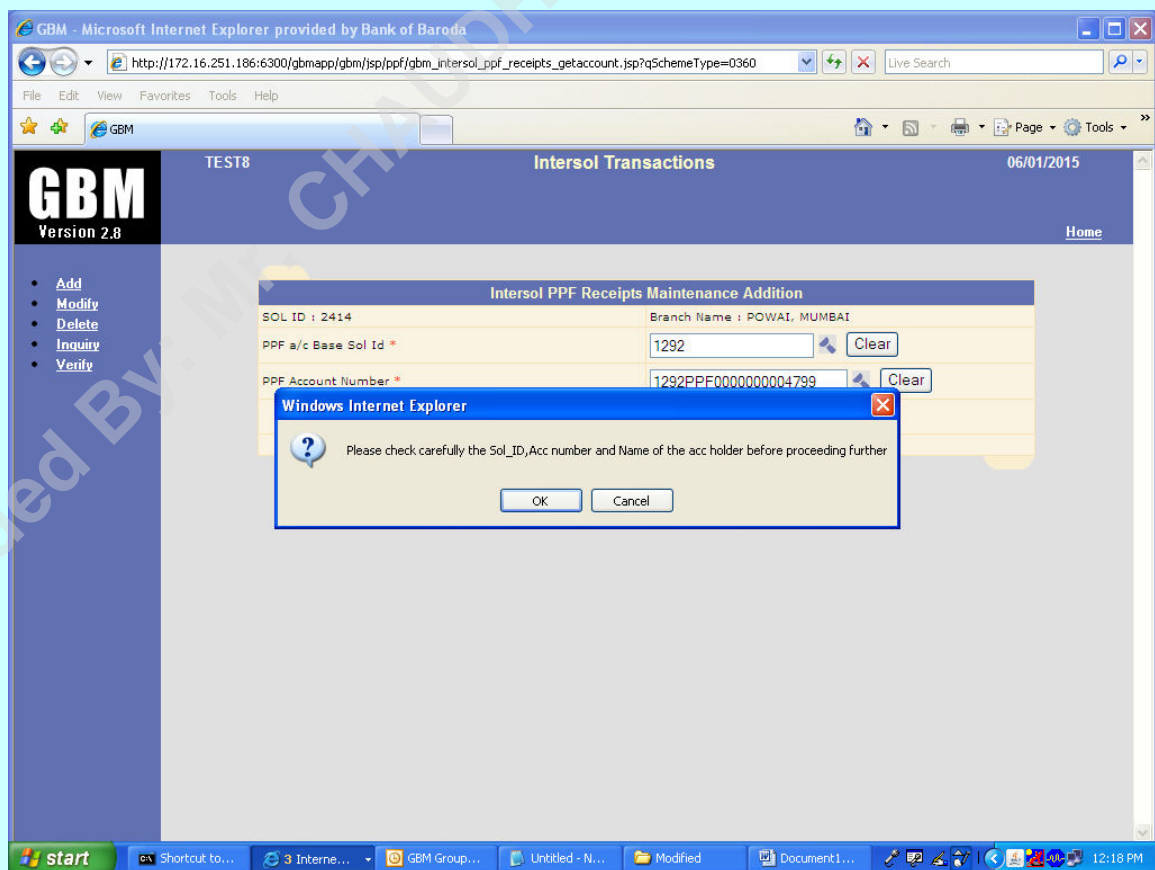
8

**CLICK ON INTERSOL DEPOSIT LINK. INTERSOL PPF RECEIPTS MAINTENANCE SCREEN WILL OPEN.**





**ENTER BASE SOL ID AND PPF ACCOUNT NUMBER CAREFULLY.**



Government Business Module - PPF - Microsoft Internet Explorer provided by Bank of Baroda

http://172.16.251.186:6300/gbmapp/gbm/jsp/ppf/gbm\_intersol\_ppf\_receipts\_add.jsp?qSchemeType=0360&qCode=001

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Government Business Module - PPF

Inter Sol PPF Receipts Maintenance - Add

Transacting Sol Id	2414	Transacting Branch Name	POWAI, MUMBAI
Account Sol Id	1292	Account Branch Name	NARIMAN POINT
Tran Date	06/01/2015	Scheme Type	PUBLIC PROVIDENT FUND 1968

Transaction Details

PPF Acct. No *	1292PPF0000000004799	Account Holder Name	XXXXXXXXXXXXXXXXXX
Transaction Type	Receipt	Transaction Leg	Credit
Deposit canvassed through Agent?	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Agent's Id		Agent's Name	
Transaction Mode	Cash	Deposit Amount *	
Sol Id	2414		
Operative Account No.		Account Name	
Instrument Type		Instrument Alpha - Instrument Number	
Instrument Date (dd/mm/yyyy)		Tran Code	
Zone Code		Zone Date (dd/mm/yyyy)	
Bank Code (Non-MICR)		Branch Code (Non-MICR)	
Sort Code (MICR)		Value Date (dd/mm/yyyy)	06/01/2015
Total Number Of Deposits Made in Current Fin Year	0	Total Amount Deposited in Current Fin Year	0
Current Balance	Rs.5003.00		
Remarks			

start | Shortcut to... | Internet... | GEM Group... | Untitled - N... | Modified | Microso... | 12:21 PM

#### SELECT TRANSACTION MODE (CASH/TRANSFER)

IN CASE OF TRANSFER FOLLOWING FIELDS ARE TO BE FILLED IN:

- OPERATIVE ACCOUNT NUMBER
- INTER SOL ID
- INSTRUMENT TYPE (WD) BANK CODE
- BRANCH CODE
- TRAN CODE

FILL IN ALL RELEVANT FIELDS AS POSSIBLE WITH VALID DETAILS.

10

IT CAN BE SEEN THAT THE SYSTEM AUTOMATICALLY SHOWS THE TOTAL NUMBER OF DEPOSITS MADE IN CURRENT FINANCIAL YEAR & TOTAL AMOUNT DEPOSITED IN CURRENT FINANCIAL YEAR.

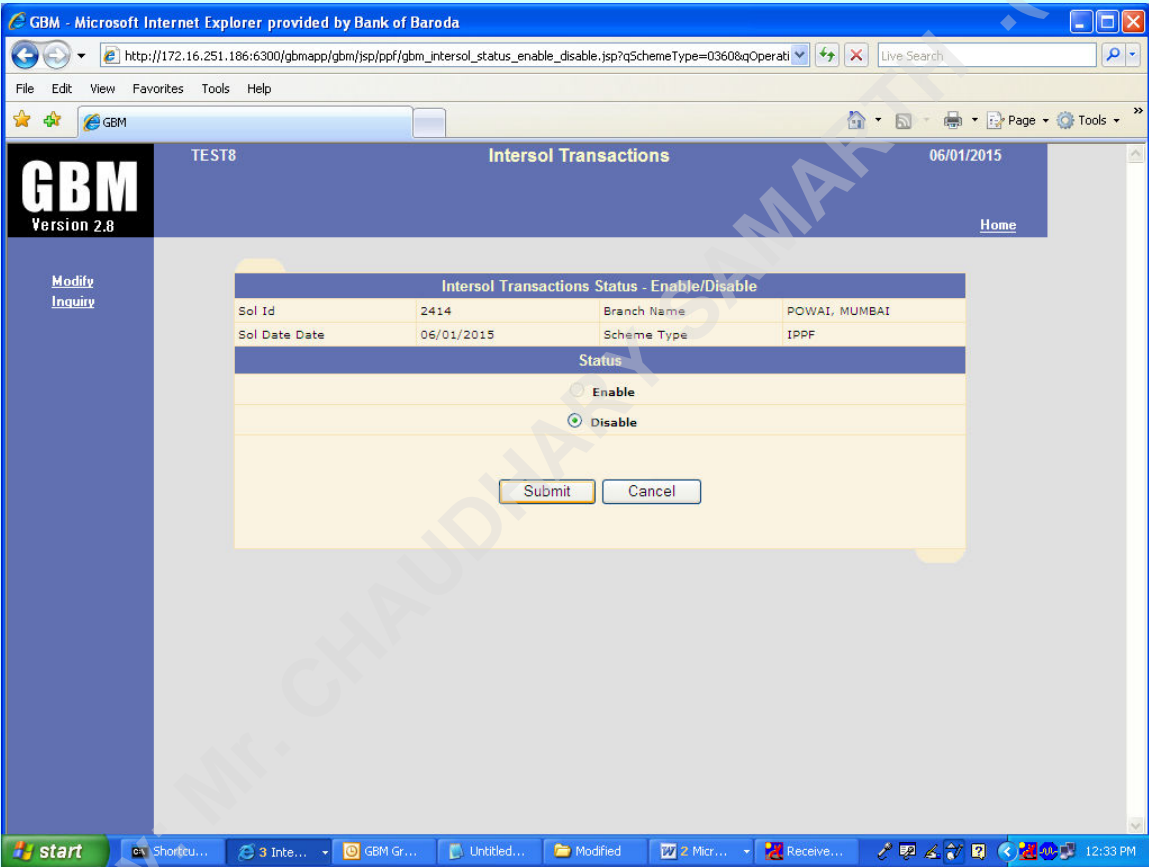
IF THE SUBSCRIBER HAS ALREADY DEPOSITED RS.150,000/- DURING THE FINANCIAL YEAR THEN FOLLOWING ERROR MESSAGE SHALL BE THROWN BY THE SYSTEM.

"DEPOSIT IS NOT ALLOWED, MAXIMUM AMOUNT FOR DEPOSIT IN THIS FINANCIAL YEAR HAS BEEN REACHED".

THE SYSTEM SHALL ALSO THROW THE ERROR MESSAGE, IF THE CURRENT TRANSACTION PLUS THE AMOUNT DEPOSITED DURING THE FY TILL TRANSACTION DATE EXCEED THE LIMIT OF RS.150,000/-.

IF THE SUBSCRIBER HAS ALREADY EXHAUSTED LIMIT OF PAYING-IN THE SUBSCRIPTION ON 12 OCCASIONS DURING THE FINANCIAL YEAR THEN FOLLOWING ERROR MESSAGE SHALL BE THROWN BY THE SYSTEM.


DEPOSIT IS NOT ALLOWED. MAXIMUM TIMES FOR DEPOSIT IN THIS FINANCIAL YEAR HAS BEEN REACHED"



11	<b>FILL IN SUBSCRIPTION AMOUNT IN RELEVANT FIELD JUST ABOVE THE SUBMIT BUTTON AT THE BOTTOM.</b>
12	<b>CLICKSUBMIT.</b> <b>IF THE DATA HAVE BEEN KEYED IN CORRECTLY THEN MESSAGE POS UP WITH FOLLOWING DESCRIPTION:</b> "TRANSACTION CREATED SUCCESSFULLY AND THE TRAN ID IS GBM...."
13	<b>VERIFY THE TRANSACTION BY ANOTHER USER.</b>
14	BEFORE INVOKING GBM EOD, PLEASE DISABLE THE INTERSOL DEPOSIT LINK. 
15	<b>NOTE- ONCE INTERSOL DEPOSIT IS DISABLED, NO TRANSACTION WILL BE ALLOWED TILL NEXT WORKING DAY.</b>

### 13.6 :- JOB CARD FOR CLOSING A PPF ACCOUNT

STEPS:

SR. NO.	ACTIVITY


1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>CLICK PPF</b>
3	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
4	<p><b>THERE MAY BE VARIOUS CIRCUMSTANCES WHEN A PPF ACCOUNT MAY BE REQUIRED TO BE CLOSED</b></p> <p><b>SCRUTINIZE THE APPLICATION IN FORM-C SUBMITTED BY THE SUBSCRIBER FOR CLOSURE OF THE ACCOUNT</b></p> <p><b>THERE ARE VARIOUS OPTIONS UNDER TRANSACTIONS IN PPF OF GBM.</b></p> <p><b>CLICK ON "ACCOUNT CLOSURE" OPTION.</b></p> <p><b>SCRUTINIZE THE APPLICATION IN FORM-C SUBMITTED BY THE SUBSCRIBER FOR CLOSURE OF THE ACCOUNT.</b></p> <p><b>THE ACCOUNT CLOSURE SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• CLOSURE</li> <li>• REVERSAL</li> <li>• VERIFY</li> </ul> <p>THE SCREEN SHALL BE IN "ACCOUNT CLOSURE" MODE AUTOMATICALLY.</p> <p><u>CLOSURE TYPE HAS TWO OPTIONS :-</u></p> <p><u>1) NORMAL CLOSURE –FOR MATURED ACCOUNTS/DEATH CLAIMS.</u></p> <p><u>2) WRONGLY OPENED – IN THIS CASE SYSTEM WILL NOT CALCULATE INTEREST.</u></p>
5	<b>CLICK TORCH  TO SELECT PPF A/C NUMBER TO BE CLOSED.</b>
6	<p><b>ACCOUNT CLOSURE DETAILS SCREEN SHALL OPEN WHICH WILL SHOW:</b></p> <ul style="list-style-type: none"> <li>• ACCOUNT NUMBER</li> <li>• ACCOUNT HOLDER NAME</li> <li>• BALANCE AMOUNT</li> <li>• CALCULATED INTEREST AMOUNT BEFORE ADJUSTMENT</li> <li>• INTEREST AMOUNT TO BE CREDITED</li> <li>• INTEREST CALCULATION FROM DATE / TO DATE</li> <li>• MATURITY AMOUNT ETC. ETC.</li> </ul> <p><b>IT ALSO HAS BOX/SPACE AT THE BOTTOM FOR PUTTING "REMARKS".</b></p> <p><b>YOU MUST PUT APPROPRIATE REMARKS IN CASE THE ACCOUNT IS BEING CLOSED BEFORE MATURITY.</b></p>
7	<p><b>CLICK "SUBMIT"</b></p> <p><b>FOLLOWING MESSAGE SHALL POPUP IF THE ACCOUNT IS BEING CLOSED BEFORE MATURITY.</b></p> <p><b>"ENTER THE REMARKS FOR CLOSING THE ACCOUNT BEFORE MATURITY DATE"</b></p>
8	<p><b>IN CASE THE ACCOUNT IS BEING CLOSED BEFORE MATURITY DUE TO DEATH OF THE ACCOUNT HOLDER, THEN PPF NOMINEE DETAILS SCREEN SHALL OPEN.</b></p> <p><b>THE SCREEN SHOWS:</b></p> <ul style="list-style-type: none"> <li>• SOL ID</li> <li>• NOMINEE NAME</li> <li>• SHARE PERCENTAGE</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>SHARE AMOUNT</b></li> <li>• <b>PAYMENT MODE</b></li> </ul>
9	<p><b>CLICK TORCH  AND SELECT SOL ID AND ACCOUNT NUMBER OF THE NOMINEE.</b></p> <p><b>CLICK "SUBMIT".</b></p>
10	<p><b>THE SCREEN THAT OPENS NOW SHALL GIVE FOLLOWING MESSAGE:</b></p> <p><b>"ACCOUNT NUMBER----- HAS BEEN SUCCESSFULLY CLOSED"</b></p>
11	<p><b>NOW IN CASE YOU HAVE WRONGLY CLOSED THE ACCOUNT THEN YOU CAN REVERSE THE TRANSACTION/CLOSURE.</b></p> <p><b>GO TO STEP 5</b></p> <p><b>CLICK "REVERSAL" AND SELECT THE RELEVANT ACCOUNT BY CLICKING THE TORCH .</b></p> <p><b>CLICK "SUBMIT"</b></p> <p><b>SCREEN SHALL OPEN GIVING FOLLOWING MESSAGE:</b></p> <p><b>"ACCOUNT NUMBER ----- HAS BEEN SUCCESSFULLY REVERSED"</b></p>
12	<p><b>IN CASE THE ACCOUNT IS BEING CLOSED ON MATURITY THEN THERE IS NO NEED TO GIVE ANY REMARK IN REMARKS BOX (STEP 7 ABOVE). HOWEVER, YOU CAN STILL MENTION SOME REMARK LIKE "ACCOUNT CLOSED ON MATURITY"</b></p> <p><b>IN THIS CASE, AFTER CLICKING "SUBMIT", THE SCREEN READING MESSAGE FOR CLOSURE SHALL OPEN. (STEP 12 ABOVE)</b></p>
13	<b>GET THE CLOSURE "VERIFIED" BY ANOTHER USER.</b>
14	<b>CLICK "BACK" TO GO BACK TO ACCOUNT CLOSURE SCREEN.</b>
15	<b>CLICK "HOME" TO GO BACK TO PPF MAIN MENU</b>

### 13.7 :- JOB CARD FOR TAKING BALANCE REPORTS

#### STEPS:


SR. NO.	ACTIVITY
1	<p><b>INTRODUCTION:</b></p> <p>As per procedure, the PPF accounts are required to be balanced on quarterly basis. However, in computerized environment, the balancing can be checked on any day and the branches can monitor the position on regular basis.</p>

	<p>Party wise balances of PPF accounts should tally with following G/L A/cs No.</p> <p>PPF Payable A/C (Liabilities)                      XXXX0063011003</p> <p>PPF Receivable A/C (Assets)                      XXXX0073011003</p> <p>(Where XXXX represents SOL ID)</p> <p>It should be ensured by the branches that the above contra-heads also tally with each other.</p> <p><b>FOLLOWING STEPS MAY BE FOLLOWED FOR TAKING OUT BALANCE REPORTS.</b>  <b>(Before obtaining balancing report, it is to be ensured that no PPF A/c is in un-verified status after modification as such accounts shall not be displayed in balancing report. Check NFAI also)</b></p>
2	Type Menu option "GBM" in Finacle menu option bar.
3	<b>CLICK PPF OPTION IN GBM</b>
4	Click "balance report" under "Reports".
5	<p>Click torch  to select range of accounts (please select the first account and the last account since branch is interested in balancing of entire PPF portfolio).</p> <p>Click "submit"</p>
6	System will give list of accounts with their balances including total (The Total should tally with above G/L heads)
7	<b>CLICK "PRINT" (AT THE TOP LEFT CORNER) TO TAKE HARD COPY OF THE BALANCE REPORT</b>

### 13.8 :- JOB CARD FOR WITHDRAWAL FROM PPF ACCOUNT

#### STEPS:

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>



2	<b>CLICK PPF</b>
3	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
4	<p><b>THERE ARE VARIOUS OPTIONS UNDER TRANSACTIONS IN PPF OF GBM.</b></p> <p><b>CLICK ON "WITHDRAWALS" OPTION.</b></p> <p><b>THE WITHDRAWAL SCREEN SHALL OPEN. ON LEFT SIDE BELOW MENUS ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• INQUIRY</li> <li>• VERIFY</li> </ul> <p><b>THE SCREEN SHALL BE IN "WITHDRAWAL " MODE AUTOMATICALLY</b></p>
5	<b>CLICK TORCH  TO SELECT PPF A/C NUMBER FOR WITHDRAWAL</b>
6	<p><b>WITHDRAWAL DETAILS SCREEN SHALL OPEN WHICH WILL SHOW:</b></p> <ul style="list-style-type: none"> <li>• PPF ACCOUNT NUMBER</li> <li>• ACCOUNT HOLDER NAME</li> <li>• ACCOUNT NUMBER</li> <li>• PAYMENT THROUGH</li> <li>• WITHDRAWAL RULE</li> <li>• WITHDRAWAL AMOUNT</li> <li>• MAXIMUM WITHDRAWAL AMOUNT</li> <li>• TRANSACTION AMOUNT ETC.</li> </ul> <p><b>IT ALSO HAS BOX/SPACE AT THE BOTTOM FOR PUTTING "REMARKS".</b></p> <p><b>YOU MUST PUT APPROPRIATE REMARKS.</b></p>
7	<p><b>CLICK "SUBMIT"</b></p> <p><b>FOLLOWING MESSAGE SHALL POPUP IF THE TRANSACTION AMOUNT IS ENTERED MORE THAN MAXIMUM WITHDRAWAL AMOUNT.</b></p> <p><b>"AMOUNT SHOULD NOT EXCEED MAXIMUM WITHDRAWAL AMOUNT".</b></p>
8	<p><b>FOR MATURED ACCOUNTS IF WITHDRAWAL IS MORE THAN 60% THEN FOLLOWING MESSAGE WILL POP UP:-</b></p> <p><b>"SINCE ACCOUNT IS MATURED, IF WITHDRAWAL AMOUNT IS MORE THAN 60% THEN NO FURTHER EXTENSION WILL BE ALLOWED IN THIS ACCOUNT.</b></p>
9	<b>"TRANSACTION CREATED SUCCESSFULLY! TRANID -----" WILL BE DISPLAYED ON SUBMIT.</b>
10	<b>GET THE WITHDRAWAL "VERIFIED" BY ANOTHER USER.</b>
11	<b>CLICK "BACK" TO GO BACK TO WITHDRAWAL SCREEN.</b>
12	<b>CLICK "HOME" TO GO BACK TO PPF MAIN MENU</b>

### 13.9 :- JOB CARD FOR TRANSFERRING -IN A PPF ACCOUNT FROM A GBM **BRANCH**

#### STEPS:

#### I) TRANSFER IN GBM BRANCH –

This is possible where transferor branch and transferee branch are GBM branches. The transferor branch should have already transferred out the account to the transferee branch through their GBM Module – Transfer out menu. Such accounts are to be opened through this menu.

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK PPF</b>
4	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<p><b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN PPF OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT.</b></p> <p><b>SCRUTINIZE THE APPLICATION SUBMITTED BY THE SUBSCRIBER FOR TRANSFERRING THE ACCOUNT FOR RELEVANT DETAILS.</b></p> <p><b>(I) ACCOUNT TRANSFER – IN GBM BRANCH</b></p> <p><b>CLICK ACCOUNT TRANSFER – IN GBM BRANCH IN MASTERS.</b></p> <p><b>THE ACCOUNT TRANSFER-IN SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul>
6	<b>THE WINDOW OF "TRANSFER-IN ADDITION" OPENS. THE SYSTEM SHALL BE IN "ADD" MODE AUTOMATICALLY.</b>
7	<p><b>CLICK TORCH  (FROM BRANCH) TO SELECT BRANCH FROM WHERE THE A/C HAS BEEN TRANSFERRED.</b></p> <p><b>CLICK TORCH  (PPF NUMBER) TO SELECT PPF A/C NUMBER BEING TRANSFERRED.</b></p>
8	<b>CLICK "SUBMIT" IF THE RIGHT PPF ACCOUNT NUMBER HAS BEEN SELECTED.</b>





	<b>IN CASE IT IS TO BE CANCELLED THEN CLICK "CANCEL" THIS SHALL TAKE YOU BACK TO PPF MAIN MENU.</b>
9	<b>THE PPF TRANSFER IN SCREEN SHALL OPEN AFTER CLICKING SUBMIT BUTTON AS PER STEP 8 ABOVE.</b> <b>THE SCREEN SHALL SHOW PPF A/C NUMBER, TRANSFER DETAILS AND PREVIOUS YEAR TRANSACTION DETAILS OF THE ACCOUNT TRANSFERRING IN.</b>
10	<b>ENTER SAVING ACCOUNT NO., IF ANY.</b>
13	<b>CLICK "SUBMIT" BUTTON GIVEN AT THE BOTTOM OF THE SCREEN. IF YOU CLICK CANCEL BUTTON, IT WILL TAKE YOU BACK TO PPF MAIN MENU.</b>
15	<b>CLICK "SUBMIT" OR "CANCEL " AS THE CASE MAY BE.</b> <b>IF DETAILS ARE SUBMITTED BY CLICKING "SUBMIT",</b> IT WILL TAKE YOU TO MESSAGE SCREEN WHEREIN <b>FOLLOWING MESSAGE DESCRIPTION SHALL BE DISPLAYED .</b> "SUCCESSFULLY TRANSFERRED IN WITH PPF ACCOUNT NO. OPENED". GET THE TRANSACTION VERIFIED BY ANOTHER USER.
16	<b>CLICK "BACK" TO GO BACK TO TRANSFER-OUT SCREEN.</b>
17	<b>CLICK "HOME" TO GO BACK TO PPF MAIN MENU</b>

13.10 :- JOB CARD FOR TRANSFER OF ACCOUNT FROM ONE BRANCH TO OTHER BRANCH (**TRANSFER OUT**)

STEPS:

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN.</b> <b>YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK PPF</b>
4	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN PPF OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT.</b> <b>SCRUTINIZE THE APPLICATION SUBMITTED BY THE SUBSCRIBER FOR TRANSFERRING THE ACCOUNT FOR RELEVANT DETAILS.</b> <b>CLICK ACCOUNT TRANSFER – OUT IN MASTERS.</b> <b>THE ACCOUNT TRANSFER-OUT SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul>

6	<b>THE WINDOW OF "TRANSFER-OUT ADDITION" OPENS. THE SYSTEM SHALL BE IN "ADD" MODE AUTOMATICALLY.</b>
7	<b>CLICK TORCH  TO SELECT PPF A/C NUMBER TO BE TRANSFERRED.</b>
8	<b>CLICK "SUBMIT" IF THE RIGHT PPF ACCOUNT NUMBER HAS BEEN SELECTED. IN CASE IT IS TO BE CANCELLED THEN CLICK "CANCEL" THIS SHALL TAKE YOU BACK TO PPF MAIN MENU.</b>
9	<b>THE PPF TRANSFER OUT SCREEN SHALL OPEN AFTER CLICKING SUBMIT BUTTON AS PER STEP 8 ABOVE. THE SCREEN SHALL SHOW PPF A/C NUMBER AND THE BALANCE OF THE ACCOUNT WHICH IS TO BE TRANSFERRED.</b>
10	<b>SELECT RADIO BUTTON FOR OPTION : YES FOR-- (I) TRANSFER TO SAME BRANCH &amp;(II) GBM ENABLED BRANCH</b>
11	<b>ENTER THE TRANSFER TO SOL _ID =' TARGET BRANCH SOL ID '</b>
12	<b>YOU MAY WRITE REMARKS, IF ANY, IN BOX GIVEN FOR REMARKS.</b>
13	<b>CLICK "SUBMIT" BUTTON GIVEN AT THE BOTTOM OF THE SCREEN. IF YOU CLICK CANCEL BUTTON, IT WILL TAKE YOU BACK TO PPF MAIN MENU.</b>
14	<b>THE SCREEN NOW SHALL SHOW DETAILS . THERE ARE FOUR BANDS IN DARK BLUE WHICH SHOW-- "PPF TRANSFER OUT DETAILS" "TRANSFER TO DETAILS" "ACCOUNT HOLDER DETAILS" "NOMINATION DETAILS"</b>
15	<b>CLICK "SUBMIT" OR "CANCEL " AS THE CASE MAY BE. IF DETAILS ARE SUBMITTED BY CLICKING "SUBMIT", IT WILL TAKE YOU TO MESSAGE SCREEN WHEREIN FOLLOWING MESSAGE DESCRIPTION SHALL BE DISPLAYED . "SUCCESSFULLY TRANSFERRED OUT". GET THE TRANSACTION VERIFIED BY ANOTHER USER. THE TRANSACTION ALSO SHALL BE REQUIRED TO BE VERIFIED IN "FINACLE". IN CASE ANY ERROR TAKES PLACE, YOU CAN ALSO MODIFY THE INFORMATION OR CANCEL THE TRANSACTION BY GOING FOR "MODIFICATION" OR "CANCEL" OPTION . HOWEVER, THIS CAN BE DONE ONLY BEFORE VERIFICATION. "EXERCISING "INQUIRY" OPTION SHALL GIVE LIST OF ALL "TRANSFERRED OUT" BY CLICKING  TORCH .</b>
16	<b>CLICK "BACK" TO GO BACK TO TRANSFER-OUT SCREEN.</b>
17	<b>CLICK "HOME" TO GO BACK TO PPF MAIN MENU</b>

#### 13.11 :- JOB CARD FOR TRANSFERRING -IN A PPF ACCOUNT FROM A NON-GBM **BRANCH/OTHER BANKS**

I) TRANSFER IN NON GBM BRANCH –

PPF Accounts can be transferred from non-gbm branch of the same bank, from other banks to GBM enabled branch. Such accounts will be opened through this menu only. Here there is an additional screen for entering the transferring details where we have to enter the no. Of deposits made, total deposit amount, withdrawal made during the current financial year. Also, year wise details such as total deposit amount and interest credited for all the previous years right from the date of opening.



SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK PPF</b>
4	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<p><b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN PPF OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT.</b></p> <p><b>SCRUTINIZE THE APPLICATION SUBMITTED BY THE SUBSCRIBER FOR TRANSFERRING THE ACCOUNT FOR RELEVANT DETAILS.</b></p> <p><b>(I) ACCOUNT TRANSFER – IN NON GBM BRANCH</b></p> <p><b>CLICK ACCOUNT TRANSFER – IN NON GBM BRANCH IN MASTERS.</b></p> <p><b>THE ACCOUNT TRANSFER-IN SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul>
6	<b>THE WINDOW OF "TRANSFER-IN FROM NON GBM ADDITION" OPENS. THE SYSTEM SHALL BE IN "ADD" MODE AUTOMATICALLY.</b>
7	<p><b>ENTER REQUIRED DETAILS IN MANDATORY FIELDS MARKED ASTERISK* IN RED ( THESE FIELDS MUST BE FILLED IN) FROM THE ACCOUNT OPENING FORM (SPECIMEN OF FORM-A AS PER APPENDIX-I GIVEN IN OUR BOOK OF INSTRUCTIONS; VOL-15; PAGE 211. THIS FORM IS ALSO GIVEN IN FORMS IN PPF IN GBM MODULE) SUBMITTED BY THE SUBSCRIBER. FOR ACCOUNT TRANSFERRED FROM ANOTHER BANK, GET RELEVANT DETAILS FROM THE ACCOUNT OPENING FORM RECEIVED FROM THAT BANK.</b></p> <p><b>THE MANDATORY FIELDS WHICH, ARE TO BE ENTERED, ARE MARKED WITH RED ASTERISK* ON THE SCREEN AND ARE:</b></p>


	<ul style="list-style-type: none"> <li>- ACCOUNT HOLDER FIRST NAME</li> <li>- ACCOUNT HOLDER LAST NAME</li> <li>- ACCOUNT TYPE</li> <li>- SUBSCRIBER/GUARDIAN ADDRESS.</li> </ul> <p>HOWEVER, IT IS ADVISABLE TO FILL IN AS MANY FIELDS AS POSSIBLE WITH RELEVANT INFORMATION.</p> <p>YOU CAN GO TO NEXT FIELD WITH THE HELP OF "TAB" KEY OR BY TAKING THE CURSOR IN PARTICULAR FIELD BY LEFT-CLICK OF MOUSE THERE)</p> <p>IT MAY BE NOTED THAT SUBSCRIBER'S NAME (GUARDIAN'S NAME) IS TO BE COMPULSORILY ENTERED IF THE ACCOUNT HOLDER IS A MINOR (SELECT "YES" IN MINOR'S FIELD AND ALSO MENTION THE DATE OF BIRTH OF THE MINOR IN DD/MM/YYYY FORMAT) . THE SYSTEM, BY DEFAULT, SHOWS "NO" VALUE FOR MINOR AGAINST THE FIELD – IS ACCOUNT HOLDER A MINOR:</p>
8	CLICK "NOMINEE" FOR ADDING NOMINATION DETAILS.
9	<p>SELECT "INTER BANK ACCOUNT TRANSFER" = NO BRANCH CODE = SUAR</p> <p>(Note :- If inter bank account transfer is selected as NO then after opening the ppf a/c branch needs to transfer the funds from the proceeds of the clearing cheque deposited in finacle Account to 04650015181195 (PPF centralized Collection a/c) through TM and also give ppf a/c no. as reference. )</p> <p>ENTER BANK CODE =012, BRANCH CODE=SUAR, ACCOUNT OPENING DATE AND NUMBER OF EXTENSIONS.</p>
10	CLICK "NEXT" TO PROCEED FURTHER.
11	<p>CLICK "SUBMIT" OR "CANCEL " AS THE CASE MAY BE.</p> <p>IF DETAILS ARE SUBMITTED BY CLICKING "SUBMIT", IT WILL TAKE YOU TO MESSAGE SCREEN WHEREIN <b>FOLLOWING MESSAGE DESCRIPTION SHALL BE DISPLAYED .</b></p> <p>"SUCCESSFULLY TRANSFERRED IN WITH PPF ACCOUNT NO. OPENED". GET THE TRANSACTION VERIFIED BY ANOTHER USER.</p>
12	CLICK "BACK" TO GO BACK TO TRANSFER-OUT SCREEN.
13	CLICK "HOME" TO GO BACK TO PPF MAIN MENU

13.12 :- JOB CARD FOR TRANSFER OF ACCOUNT FROM OUR BANK TO ANOTHER BANK ( **TRANSFER OUT** )

STEPS:

SR. NO.	ACTIVITY
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1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK PPF</b>
4	<b>THE PUBLIC PROVIDENT FUND SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN PPF OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT. SCRUTINIZE THE APPLICATION SUBMITTED BY THE SUBSCRIBER FOR TRANSFERRING THE ACCOUNT FOR RELEVANT DETAILS. CLICK ACCOUNT TRANSFER – OUT IN MASTERS. THE ACCOUNT TRANSFER-OUT SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul>
6	<b>THE WINDOW OF "TRANSFER-OUT ADDITION" OPENS. THE SYSTEM SHALL BE IN "ADD" MODE AUTOMATICALLY.</b>
7	<b>CLICK TORCH  TO SELECT PPF A/C NUMBER TO BE TRANSFERRED.</b>
8	<b>CLICK "SUBMIT" IF THE RIGHT PPF ACCOUNT NUMBER HAS BEEN SELECTED. IN CASE IT IS TO BE CANCELLED THEN CLICK "CANCEL" THIS SHALL TAKE YOU BACK TO PPF MAIN MENU.</b>
9	<b>THE PPF TRANSFER OUT SCREEN SHALL OPEN AFTER CLICKING SUBMIT BUTTON AS PER STEP 8 ABOVE. THE SCREEN SHALL SHOW PPF A/C NUMBER AND THE BALANCE OF THE ACCOUNT WHICH IS TO BE TRANSFERRED.</b>
10	<b>SELECT RADIO BUTTON FOR OPTION : NO FOR-- (I) TRANSFER TO SAME BRANCH &amp;(II) GBM ENABLED BRANCH</b>
11	<b>CLICK  AND SELECT RELEVANT OPTIONFOR (I) BANK CODE (II) BRANCH CODE AND (IV) TRANSFER THROUGH -- PAY ORDER/DEMAND DRAFT</b>
12	<b>YOU MAY WRITE REMARKS, IF ANY, IN BOX GIVEN FOR REMARKS.</b>
13	<b>CLICK "SUBMIT" BUTTON GIVEN AT THE BOTTOM OF THE SCREEN. IF YOU CLICK CANCEL BUTTON, IT WILL TAKE YOU BACK TO PPF MAIN MENU.</b>
14	<b>THE SCREEN NOW SHALL SHOW DETAILS . THERE ARE FOUR BANDS IN DARK BLUE WHICH SHOW-- "PPF TRANSFER OUT DETAILS"</b>

	<p>"TRANSFER TO DETAILS"</p> <p>"ACCOUNT HOLDER DETAILS"</p> <p>"NOMINATION DETAILS"</p>
15	<p><b>CLICK "SUBMIT" OR "CANCEL " AS THE CASE MAY BE.</b></p> <p><b>IF DETAILS ARE SUBMITTED BY CLICKING "SUBMIT",</b></p> <p>IT WILL TAKE YOU TO MESSAGE SCREEN WHEREIN <b>FOLLOWING MESSAGE DESCRIPTION SHALL BE DISPLAYED .</b></p> <p>"SUCCESSFULLY TRANSFERRED OUT". GET THE TRANSACTION VERIFIED BY ANOTHER USER. THE TRANSACTION ALSO SHALL BE REQUIRED TO BE VERIFIED IN "FINACLE".</p> <p><b>IN CASE ANY ERROR TAKES PLACE, YOU CAN ALSO MODIFY THE INFORMATION OR CANCEL THE TRANSACTION BY GOING FOR "MODIFICATION" OR "CANCEL" OPTION .</b></p> <p>HOWEVER, THIS CAN BE DONE ONLY BEFORE VERIFICATION. <b>"EXERCISING "INQUIRY" OPTION</b></p> <p><b>SHALL GIVE LIST OF ALL "TRANSFERRED OUT" BY CLICKING  TORCH .</b></p>
16	<b>CLICK "BACK" TO GO BACK TO TRANSFER-OUT SCREEN.</b>
17	<b>CLICK "HOME" TO GO BACK TO PPF MAIN MENU</b>

### 13.13 :- JOB CARD FOR OPENING A SCSS ACCOUNT (NEW ACCOUNT)

#### 1) Creation of Account Holder ID

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE. PRESS "ENTER" KEY.</b>
2	<p><b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN.</b></p> <p><b>YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b></p>
3	<b>CLICK SCSS</b>
4	<b>THE SCSS SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<p><b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN SCSS OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT.</b></p> <p><b>HOWEVER, HERE BELOW ARE GIVEN THE STEPS FOR OPENING NEW ACCOUNT AT SOL</b></p> <p><b>CLICK ACCOUNT MAINTENANCE IN MASTERS.</b></p>

	<p><b>THE ACCOUNT MAINTENANCE SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul> <p><b>THERE IS NO NEED TO CLICK "ADD".</b></p> <p><b>WHEN THE SCREEN OPENS, IT IS AUTOMATICALLY IN "ADD" MODE.</b></p>
6	<p><b>ENTER RELEVANT DETAILS LIKE ACCOUNT HOLDER NAME , DOB, ADDRESS ETC. AND CLICK ON SUBMIT.</b></p> <p><b>THE SCREEN NOW SHALL SHOW "ACCOUNT HOLDER DETAILS INSERTED SUCCESSFULLY WITH ACCOUNT HOLDERID –SAH*****".</b></p>
7	<b>GET THE ACCOUNT HOLDER ID VERIFIED BY ANOTHER AUTHORIZED USER.</b>

## 2) Opening of SCSS account for created Account holder Id.


SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE. PRESS "ENTER" KEY.</b>
2	<p><b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; PPF; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b></p>
3	<b>CLICK SCSS</b>
4	<b>THE SCSS SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<p><b>GO TO TRANSCATIONS AND CLICK ON ACCOUNT OPENING.</b></p> <p><b>THE ACCOUNT MAINTENANCE SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul> <p><b>THERE IS NO NEED TO CLICK "ADD".</b></p> <p><b>WHEN THE SCREEN OPENS, IT IS AUTOMATICALLY IN "ADD" MODE.</b></p>
6	<p><b>SELECT THE ACCOUNT HOLDER ID CREATED.</b></p> <p><b>ENTER THE RELEVANT DETAILS LIKE TRANSACTION MODE, DEPOSIT AMOUNT ETC.</b></p>
7	<b>THE SCREEN NOW SHALL SHOW "ACCOUNT CREATED SUCCESSFULLY WITH ACCOUNT NUMBER = ****SCSS***** AND GBMTRANID = GBM***** FOR THE ACCOUNT HOLDERID=SAH*****".</b>
8	<b>GET THE ACCOUNT HOLDER ID VERIFIED BY ANOTHER AUTHORIZED USER.</b>

### 13.14 :- JOB CARD FOR EXTENSION OF A SCSS ACCOUNT

**A SCSS ACCOUNT HOLDER MAY APPROACH YOU FOR EXTENSION OF PERIOD OF HIS/HER SCSS ACCOUNT AFTER REACHING MATURITY DATE. THE SCSS ACCOUNT CAN BE CLOSED AND AMOUNT DEPOSITED TOGETHER TILL DATE OF CLOSURE CAN BE PAID TO THE SUBSCRIBER ON MATURITY I.E. AFTER THE EXPIRY OF –5- YEARS.**

SUBSCRIBER CAN , HOWEVER, OPT TO CONTINUE HER/HIS ACCOUNT FOR A FURTHER BLOCK OF –3- YEARS I.E. UP TO 8 YEARS AFTER COMPLETION OF 5 YEARS WITHOUT ANY LOSS OF BENEFITS

STEPS:

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE AND PRESS "ENTER" KEY.</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; SCSS; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK SCSS. SCRUTINIZE THE FORM-B (APPLICATION FOR EXTENSION) SUBMITTED BY THE SUBSCRIBER.</b>
4	<b>THE SCSS SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<b>THERE ARE VARIOUS OPTIONS UNDER MASTERS CLICK ACCOUNT EXTENSION OPTION. THE ACCOUNT EXTENSION SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b> <ul style="list-style-type: none"> <li>• EXTENSION</li> <li>• CANCELLATION</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul> <b>CLICK "EXTENSION" THE WINDOW OF "ACCOUNT EXTENSION" OPENS</b>
6	<b>THE ACCOUNT EXTENSION WINDOW SHOWS (I) ACCOUNT HOLDER ID (II) SCSS ACCOUNT NO.*  SELECT THE ACCOUNT NUMBER TO BE EXTENDED BY CLICKING. </b>





7	<p><b>CLICK SUBMIT IF AN ACCOUNT NUMBER HAS BEEN SELECTED.</b></p> <p><b>AN ERROR MESSAGE READING AS UNDER MAY POP UP IN CASE THE ACCOUNT IS BEING EXTENDED BEFORE MATURITY.</b></p> <p><b>ERROR MESSAGE: "SOLDATE IS NOT IN BETWEEN MATURITY DATE AND GRACE PERIOD".</b></p>
8	<p><b>CLICK "BACK" IN CASE THE ABOVE ERROR MESSAGE (S) POP(S) UP.</b></p> <p><b>SELECT THE ACCOUNT NUMBER AGAIN AS PER STEP NO.7 ABOVE</b></p>
9	<p><b>IF THE ACCOUNT SELECTED, AS PER STEP 10 ABOVE , MEETS ALL THE RELEVANT CRITERIA, THEN THE SCREEN FOR "ACCOUNT EXTENSION" SHALL OPEN SHOWING FOLLOWING:</b></p> <ul style="list-style-type: none"> <li>• <b>SOL ID</b></li> <li>• <b>BRANCH NAME</b></li> <li>• <b>SCSS ACCOUNT NO.</b></li> <li>• <b>ACCOUNT HOLDER NAME</b></li> <li>• <b>BALANCE AMOUNT</b></li> <li>• <b>EXTENSION PERIOD (YRS) (BY DEFAULT IT IS GIVEN AS 3)</b></li> <li>• <b>CURRENT MATURITY DATE</b></li> <li>• <b>IS FORM B SUBMITTED (YES/NO)</b></li> </ul> <p><b>CLICK "SUBMIT"</b></p> <p><b>FOLLOWING MESSAGE SHALL BE THROWN BY THE SYSTEM IF THE EXTENSION IS DONE SUCCESSFULLY.</b></p> <p><b>"ACCOUNT NUMBER————— EXTENDED SUCCESSFULLY"</b></p>
10	<b>GET THE ABOVE EXTENSION VERIFIED BY ANOTHER AUTHORIZED USER.</b>
11	THE USER CAN CANCEL THE EXTENSION DONE, AS PER STEP 9 ABOVE, BEFORE VERIFICATION BUT HAS TO GET THE SAME VERIFIED AFTER THE CANCELLATION OF ACCOUNT EXTENSION.
12	<b>THE EXTENSION PERIOD IS DEFINED IN THE SCSS SCHEME PARAMETER DETAILS AT THE DATA CENTRE.</b>
13	<b>ONCE THE ACCOUNT IS EXTENDED, THE MATURITY DATE WILL BE UPDATED BASED ON THE EXTENSION PERIOD.</b>

#### 13.15 :- JOB CARD FOR CLOSING A SCSS ACCOUNT

##### STEPS:

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>CLICK SCSS</b>
3	<b>THE SCSS SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
4	<p><b>THERE MAY BE VARIOUS CIRCUMSTANCES WHEN A SCSS ACCOUNT MAY BE REQUIRED TO BE CLOSED</b></p> <p><b>SCRUTINIZE THE APPLICATION IN FORM-E/F SUBMITTED BY THE SUBSCRIBER FOR</b></p>

	<p><b>CLOSURE OF THE ACCOUNT</b></p> <p><b>THERE ARE VARIOUS OPTIONS UNDER TRANSACTIONS IN SCSS OF GBM.</b></p> <p><b>CLICK ON "ACCOUNT CLOSURE" OPTION.</b></p> <p><b>SCRUTINIZE THE APPLICATION IN FORM-E/F SUBMITTED BY THE SUBSCRIBER FOR CLOSURE OF THE ACCOUNT.</b></p> <p><b>THE ACCOUNT CLOSURE SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• CLOSURE</li> <li>• REVERSAL</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul> <p><b>THE SCREEN SHALL BE IN "ACCOUNT CLOSURE " MODE AUTOMATICALLY.</b></p>
5	<p><b>CLICK TORCH  TO SELECT ACCOUNT HOLDER ID &amp; SCSS A/C NUMBER TO BE CLOSED.</b></p>
6	<p><b>ACCOUNT CLOSURE DETAILS SCREEN SHALL OPEN WHICH WILL SHOW:</b></p> <ul style="list-style-type: none"> <li>• ACCOUNT NUMBER</li> <li>• ACCOUNT HOLDER NAME</li> <li>• DEPOSIT AMOUNT</li> <li>• ACCOUNT OPEN DATE AND MATURITY DATE</li> <li>• CALCULATED INTEREST AMOUNT</li> <li>• INTEREST CALCULATION FROM DATE / TO DATE</li> <li>• MATURITY AMOUNT ETC.</li> </ul> <p><b>IT ALSO HAS BOX/SPACE AT THE BOTTOM FOR PUTTING "REMARKS".</b></p> <p><b>YOU MUST PUT APPROPRIATE REMARKS IN CASE THE ACCOUNT IS BEING CLOSED BEFORE MATURITY.</b></p>
7	<p><b>CLICK "SUBMIT"</b></p>
8	<p><b>THE SCREEN THAT OPENS NOW SHALL GIVE FOLLOWING MESSAGE:</b></p> <p><b>" ACCOUNT NUMBER----- HAS BEEN SUCCESSFULLY CLOSED"</b></p>
9	<p><b>NOW IN CASE YOU HAVE WRONGLY CLOSED THE ACCOUNT THEN YOU CAN REVERSE THE TRANSACTION/CLOSURE.</b></p> <p><b>GO TO STEP 5</b></p> <p><b>CLICK "REVERSAL" AND SELECT THE RELEVANT ACCOUNT BY CLICKING THE TORCH </b></p> <p><b>CLICK "SUBMIT"</b></p> <p><b>SCREEN SHALL OPEN GIVING FOLLOWING MESSAGE:</b></p> <p><b>"ACCOUNT NUMBER ----- HAS BEEN SUCCESSFULLY REVERSED"</b></p>
10	<p><b>GET THE CLOSURE "VERIFIED" BY ANOTHER USER.</b></p>
11	<p><b>CLICK "BACK" TO GO BACK TO TRANSFER-OUT SCREEN.</b></p>
12	<p><b>CLICK "HOME" TO GO BACK TO SCSS MAIN MENU</b></p>

### 13.16:- JOB CARD FOR SCSS INTEREST PAYMENT

#### STEPS:

SR. NO.	ACTIVITY
	<p>BRANCHES AUTHORIZED FOR SCSS BUSINESS SHOULD FOLLOW THE STEPS AS UNDER FOR APPLICATION OF INTEREST ON 1<sup>ST</sup> JAN, 2018.</p> <p><b>BEFORE PROCESSING FOR SCSS INTEREST APPLICATION, BRANCH SHOULD ENSURE THAT 15G/15H FORMS ARE INCORPORATED IN THE SYSTEM TO EXEMPT THOSE ACCOUNTS FROM TDS. AFTER THAT INVOKE THE OPTION OF SCSS INTEREST TRIAL RUN REPORT PROVIDED UNDER SCSS SCROLLS. VERIFY INTEREST AMOUNT,TDS AMOUNT,ACCOUNT NUMBER AND ALL OTHER DETAILS, AFTER CONFIRMING ALL THE DETAILS THE FOLLOWING STEPS ARE TO BE FOLLOWED FOR ACTUAL INTEREST PAYMENT.</b></p> <p>SYSTEM WILL APPLY TDS ONLY FOR ACCOUNT HOLDERS FOR WHICH FORMS 15G/15H HAVE NOT BEEN SUBMITTED AND IF THEIR INTEREST AMOUNT FOR THE ENTIRE FINANCIAL YEAR EXCEEDS THE CROSS LIMIT OF RS. 10000/-.</p> <p>TDS WILL BE DEDUCTED @20% IN CASE OF ACCOUNT HOLDERS WHERE PAN NO. IS NOT SUBMITTED AND IF THEIR INTEREST AMOUNT FOR THE ENTIRE FINANCIAL YEAR EXCEEDS THE CROSS LIMIT OF RS. 10000/-.</p> <p>TDS WILL BE DEDUCTED @10% IN CASE OF ACCOUNT HOLDERS WHERE PAN NO. IS SUBMITTED AND IF THEIR INTEREST AMOUNT FOR THE ENTIRE FINANCIAL YEAR EXCEEDS THE CROSS LIMIT OF RS. 10000/-.</p>
1	Go to Admin Option
2	<b>CLICK ON INTEREST PAYMENT UNDER SCSS</b>
3	<b>SELECT 'ALL' FROM DROP DOWN MENU AGAINST MODE OF PAYMENT OPTION APPEARING ON INTEREST PAYMENT SCREEN.</b>
4	<b>CLICK ON SUBMIT.</b>

5	<b>NEXT SCREEN WILL SHOW SCSS INTEREST PAYMENT DETAILS.</b>
6	<p>Verify all the details appearing on the screen and if found correct, click on check box provided on the top left hand corner to select all.</p> <p>If you find any quarter payment appearing in the detail which was already paid, you can deselect that payment by clicking on the checkbox. After ascertaining the correctness of the entire interest amount, click on submit.</p>
7	System will generate GBM Tran ID which has to be verified through FINACLE –TM option.
8	Print interest payment scroll from SCSS menu option and send it to Dharampeth branch.


**Note :** We request branches having more number of accounts should be paid by selecting 100 accounts each to avoid interest failure issue.

13.17 :- JOB CARD to submit 15 G/15 H IN GBM for SCSS

FOR WAIVER OF TDS AMOUNT, THE BRANCH USER CAN USE "EXEMPT FROM TDS" LINK AVAILABLE AT ADMIN LEVEL. THAT IS IF ANY CUSTOMER SUBMITS FORM 15G OR 15 H, TDS WILL NOT BE DEDUCTED FROM THAT CUSTOMER ACCOUNT.

STEPS:

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>CLICK ON ADMIN.</b>
3	<b>CLICK ON <u>EXEMPT FROM TDS</u> LINK AVAILABLE IN ADMIN TO SUBMIT 15 G/ 15 H FOR EXEMPTION FROM TDS ON SCSS.</b>
4	<p><b>THE EXEMPT FROM TDS SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• <b>DELETE</b></li> <li>• <b>VERIFY</b></li> <li>• <b>INQUIRY</b></li> </ul> <p><b>CLICK "ADD"</b></p>

	<b>THE WINDOW OF "EXEMPT FROM TDS" IN ADD MODE OPENS</b>
5	<b>SELECT MODULE AS SCSS FROM DROPDOWN. SELECT SCHEME AS SENIOR CITIZENS SAVING SCHEME FROM .</b>
6	<b>SELECT SCSS ACCOUNT HOLDER ID TO EXEMPT FROM TDS.</b>
7	<b>CURRENT FINANCIAL YEAR WILL BE DISPLAYED BY DEFAULT.</b>
8	<b>SELECT EXEMPTION TYPE I.E 15 G / 15 H FROM DROPDOWN.</b>
9	<b>ENTER REMARKS IF ANY.</b>
10	<b>CLICK ON SUBMIT.</b>
11	<b>GET THE ABOVE ENTRY VERIFIED BY ANOTHER AUTHORIZED USER.</b>
12	THE USER CAN DELETE THE ADDED 15 G/15 H, BEFORE VERIFICATION.
13	<b>CLICK ON INQUIRE OPTION TO VIEW THE STATUS OF THE SUBMITTED 15 G / 15 H ACCOUNT HOLDER.</b>
14	<b>BRANCH CAN VIEW ALL THE SUBMITTED 15 G/ 15 H REPORT AVAILABLE IN SCSS MODULE AT SCSS-&gt;REPORTS-&gt;<u>REPORT ON 15G/15H RECEIVED REPORT AT COLLECTING BRANCHES</u></b>




13.18 :- TRANSFERRING -IN A SCSS ACCOUNT FROM A GBM BRANCH

STEPS:

II) TRANSFER IN GBM BRANCH –



This is possible where transferor branch and transferee branch are GBM branches. The transferor branch should have already transferred out the account to the transferee branch through their GBM Module – Transfer out menu. Such accounts are to be opened through this menu.



SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; SCSS; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK SCSS</b>
4	<b>THE SCSS SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN SCSS OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT.</b>

	<p><b>SCRUTINIZE THE APPLICATION SUBMITTED BY THE SUBSCRIBER FOR TRANSFERRING THE ACCOUNT FOR RELEVANT DETAILS.</b></p> <p><b>(I) ACCOUNT TRANSFER – IN GBM BRANCH</b></p> <p><b>CLICK</b> ACCOUNT TRANSFER – IN GBM BRANCH <b>IN</b> MASTERS.</p> <p><b>THE ACCOUNT TRANSFER-IN SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul>
6	<b>THE WINDOW OF “TRANSFER-IN ADDITION” OPENS. THE SYSTEM SHALL BE IN “ADD” MODE AUTOMATICALLY.</b>
7	<p><b>CLICK</b>  (FROM BRANCH) TO SELECT BRANCH FROM WHERE THE A/C HAS BEEN TRANSFERRED.</p> <p><b>CLICK</b>  (ACCOUNT HOLDER ID) TO SELECT SCSS A/C HOLDER ID BEING TRANSFERRED.</p> <p><b>CLICK</b>  (ACCOUNT NUMBER) TO SELECT SCSS A/C NUMBER BEING TRANSFERRED.</p>
8	<b>CLICK “SUBMIT” IF THE RIGHT SCSS ACCOUNT NUMBER HAS BEEN SELECTED. IN CASE IT IS TO BE CANCELLED THEN CLICK “CANCEL” THIS SHALL TAKE YOU BACK TO SCSS MAIN MENU.</b>
9	<p><b>THE SCSS TRANSFER IN SCREEN SHALL OPEN AFTER CLICKING SUBMIT BUTTON AS PER STEP 8 ABOVE.</b></p> <p><b>THE SCREEN SHALL SHOW SCSS A/C NUMBER, TRANSFER DETAILS OF THE ACCOUNT TRANSFERRING IN.</b></p>
10	<b>ENTER SAVING ACCOUNT NO., IF ANY.</b>
13	<b>CLICK “SUBMIT” BUTTON GIVEN AT THE BOTTOM OF THE SCREEN. IF YOU CLICK CANCEL BUTTON, IT WILL TAKE YOU BACK TO SCSS MAIN MENU.</b>
15	<p><b>CLICK “SUBMIT” OR “CANCEL ” AS THE CASE MAY BE.</b></p> <p><b>IF DETAILS ARE SUBMITTED BY CLICKING “SUBMIT”,</b></p> <p><b>IT WILL TAKE YOU TO MESSAGE SCREEN WHEREIN FOLLOWING MESSAGE DESCRIPTION SHALL BE DISPLAYED .</b></p> <p><b>“SUCCESSFULLY TRANSFERRED IN WITH SCSS ACCOUNT NO. OPENED”. GET THE TRANSACTION VERIFIED BY ANOTHER USER.</b></p>
16	<b>CLICK “BACK” TO GO BACK TO TRANSFER-OUT SCREEN.</b>
17	<b>CLICK “HOME” TO GO BACK TO SCSS MAIN MENU</b>

13.19 :- JOB CARD FOR TRANSFERRING -OUT A SCSS ACCOUNT FROM A GBM BRANCH

STEPS:

SR. NO.	ACTIVITY
1	<b>TYPE "GBM" AS OPTION IN FINACLE</b>
2	<b>.THE SCREEN WILL SHOW "WELCOME TO GBM". ON LEFT SIDE OF THE SCREEN , VARIOUS OPTIONS SUCH AS CBDT; CBEC; SALES TAX; RBI BONDS; SCSS; PENSION, REPORTS; FTI(FINANCIAL TRANSACTION INQUIRY); NFAI(NON-FINANCIAL AUDIT INQUIRY); RECONCILIATION; TRANSFER INST.; ADMIN; DATA CENTRE ARE GIVEN. YOU CAN GO BACK TO FINACLE MENU BY CLICKING : FINACLE MENU" JUST BELOW "WELCOME TO GBM"</b>
3	<b>CLICK SCSS</b>
4	<b>THE SCSS SCREEN SHALL OPEN WHICH SHOWS "MASTERS"; "TRANSACTIONS"; "SCROLLS"; "REPORTS"; "INQUIRY" IN DARK BLUE BANDS.</b>
5	<p><b>THERE ARE SEPARATE OPTIONS UNDER MASTERS IN SCSS OF GBM FOR (I) ACCOUNT TRANSFER- IN NON-GBM BRANCH (II) ACCOUNT TRANSFER - IN GBM BRANCH (III) ACCOUNT TRANSFER—OUT.</b></p> <p><b>SCRUTINIZE THE APPLICATION SUBMITTED BY THE SUBSCRIBER FOR TRANSFERRING THE ACCOUNT FOR RELEVANT DETAILS.</b></p> <p><b>CLICK ACCOUNT TRANSFER – OUT IN MASTERS.</b></p> <p><b>THE ACCOUNT TRANSFER-OUT SCREEN SHALL OPEN. ON LEFT SIDE ARE SHOWN:</b></p> <ul style="list-style-type: none"> <li>• ADD</li> <li>• MODIFY</li> <li>• DELETE</li> <li>• VERIFY</li> <li>• INQUIRY</li> </ul>
6	<b>THE WINDOW OF "TRANSFER-OUT ADDITION" OPENS. THE SYSTEM SHALL BE IN "ADD" MODE AUTOMATICALLY.</b>
7	<p><b>CLICK TORCH  TO SELECT SCSS A/C HOLDER ID TO BE TRANSFERRED.</b></p> <p><b>CLICK TORCH  TO SELECT SCSS A/C NUMBER TO BE TRANSFERRED.</b></p>
8	<p><b>CLICK "SUBMIT" IF THE RIGHT SCSS ACCOUNT NUMBER HAS BEEN SELECTED.</b></p> <p><b>IN CASE IT IS TO BE CANCELLED THEN CLICK "CANCEL" THIS SHALL TAKE YOU BACK TO SCSS MAIN MENU.</b></p>
9	<p><b>THE SCSS TRANSFER OUT SCREEN SHALL OPEN AFTER CLICKING SUBMIT BUTTON AS PER STEP 8 ABOVE.</b></p> <p><b>THE SCREEN SHALL SHOW SCSS A/C NUMBER AND THE BALANCE OF THE ACCOUNT WHICH IS TO BE TRANSFERRED.</b></p>
10	<b>SELECT RELEVANT RADIO BUTTON FOR OPTIONS (YES OR NO) FOR-- (I) TRANSFER TO</b>

	<b>SAME BRANCH? &amp;(II) GBM ENABLED BRANCH?</b>
11	<b>CLICK  AND SELECT RELEVANT OPTION FOR (I) TRANSFERRED TO (SOL ID) (II) BANK CODE (III) BRANCH CODE AND (IV) TRANSFER THROUGH -- NA/CREDIT ADVICE</b>
12	<b>YOU MAY WRITE REMARKS, IF ANY, IN BOX GIVEN FOR REMARKS.</b>
13	<b>CLICK "SUBMIT" BUTTON GIVEN AT THE BOTTOM OF THE SCREEN. IF YOU CLICK CANCEL BUTTON, IT WILL TAKE YOU BACK TO SCSS MAIN MENU.</b>
14	<b>THE SCREEN NOW SHALL SHOW DETAILS .</b> <b>THERE ARE FOUR BANDS IN DARK BLUE WHICH SHOW--</b> "SCSS TRANSFER OUT DETAILS" "TRANSFER TO DETAILS" "ACCOUNT HOLDER DETAILS" "NOMINATION DETAILS"
15	<b>CLICK "SUBMIT" OR "CANCEL " AS THE CASE MAY BE.</b> <b>IF DETAILS ARE SUBMITTED BY CLICKING "SUBMIT",</b> IT WILL TAKE YOU TO MESSAGE SCREEN WHEREIN <b>FOLLOWING MESSAGE DESCRIPTION SHALL BE DISPLAYED .</b> "SUCCESSFULLY TRANSFERRED OUT". GET THE TRANSACTION VERIFIED BY ANOTHER USER. THE TRANSACTION ALSO SHALL BE REQUIRED TO BE VERIFIED IN "FINACLE". <b>IN CASE ANY ERROR TAKES PLACE, YOU CAN ALSO MODIFY THE INFORMATION OR DELETED THE TRANSACTION BY GOING FOR "MODIFICATION" OR "DELETE" OPTION .</b> HOWEVER, THIS CAN BE DONE ONLY BEFORE VERIFICATION. <b>"EXERCISING "INQUIRY" OPTION SHALL GIVE LIST OF ALL "TRANSFERRED OUT" BY CLICKING  TORCH .</b>
16	<b>CLICK "BACK" TO GO BACK TO TRANSFER-OUT SCREEN.</b>
17	<b>CLICK "HOME" TO GO BACK TO SCSS MAIN MENU</b>



**14. BANK GUARANTEE****Learning Outcome**

- ✓ To know how to do Issuance/verification/Print/inquiry outward BG.
- ✓ To know how to do amendment/verification of outward BG.
- ✓ To know how to perform amendment status maintenance.
- ✓ To know how to mark invoke BG/verification of mark invoke amendment/performance invocation/performance reversal of BG/inquiry of outward BG/performance reversal of BG.
- ✓ To know how to do closure of BG/Advice of BG/verification of BG advise/inquire inward BG/Amendment of inward BG/verification of BG amendment and performance status maintenance.

## 14. BANK GUARANTEE

### 14.1 Issuance of BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **A - Add** from the **Function** drop-down list.
3. Enter **Guarantee Type**
4. Enter Currency code in the field **CCY**
5. Enter the details in the **CIF ID**
6. Click **Go**.

#### General tab

7. Enter customer operative Account ID in the field **A/c ID**.
8. Enter guarantee amount in the field **Guarantee Amt**
9. Enter payment system mode as **SWIFT** or **SFMS**(based on requirement) in the field **PAYSYS ID**

#### Party Details tab

10. Enter **Beneficiary Details**
  - a. Enter Name of beneficiary
  - b. Address line 1, 2 and 3 (based on requirement)
  - c. Select **Type, Government or Others**

**Note:** Enter CIF ID if beneficiary's CIF is available .System populates name and address from CIF

11. Enter **Advising Bank/Correspondent bank** if applicable
  - a. Enter **Bank**
  - b. Enter **Branch**

#### Guarantee Detail tab

12. Enter purpose of guarantee details in the field **Purpose of Guarantee**
13. Enter **Expiry period** in Months/Days
14. Enter **Claim period**(if applicable)in Months/Days
15. Select **Applicable rule** from **dropdown**
16. Visit **Next Page** by click top arrow **Next page** button

**17.** Enter guarantee details in the field **Details of Guarantee 1** .You can also enter details in Details of Guarantee 2 and Details of Guarantee 3 in case guarantee contains are more .

#### Limit Details

16. Enter **Limit id** of the customer

### **Margin tab**

17. Select **Type of Margin – L - Lien**

18. Enter **Margin amount**

**Note:** Rate code will be entered when type of margin is cash and customer operative account is in **INR Charges tab**

19. View the charges details

### **Outward Message details**

20. View the message **760**.

21. View messages details.

22. Click **Accept**.

23. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received.

### 14.2 Verification of BG Issuance

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.

2. Select **V- Verify** from the **Function** drop-down list.

3. Enter Guarantee number in the field **Guarantee No.**

4. Click **Go**.

### **General tab**

5. View the details

### **Party detail tab**

6. View the details

### **Guarantee detail tab**

7. View the details of both page

### **Limit tab**

8. View the limit details

### **Margin tab**

9. View the margin details

### **Charges tab**

10. View the charges details

### Outward Message details

11. View the message **760**.
12. View messages details.
13. Click **Submit**

#### 14.3 Inquire Outward BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **I - Inquire** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go**.

### General tab

5. View the details

### History tab

6. View the history details each event wise
7. Click **Ok**.

#### 14.4 Print Bank Guarantee

1. Enter **HBGPRINT** in the Menu Shortcut field to display **Bank Guarantee Printing** screen is displayed.
2. Type the guarantee number in the field **From Guarantee No.**
3. Select **Report Template Name**.
4. Click **Submit**. System generates the advice.
5. View & print Guarantee details using menu **HPR**

#### 14.5 Amendment of Outward BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **U - Amendment** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Select **Amendment type** as per requirement
  - a. **External** – External is selected when bank needs to get the consent of other side .In this case system generates amendment message **767**.
  - b. **Internal** - Internal is selected when bank is receiving amendment details from other side/party, and bank does not need to send amendment message **767**.
5. Click **Go**.

### Amendment tab

6. Make the amendment as per the requirement
  - a. **Enhance /Reduce** amount
  - b. Change in **Expiry /Claim** period
  - c. Amendment status
    - i. **Accepted** – this is selected when no further consent is needed from other side

- ii. **Waiting for acceptance** – Amendment can be marked as “**Waiting for acceptance**” and later the status can be changes as “**Accepted**” or “**Rejected**”
- iii. **Rejected** - this is selected when any one of the party has rejected the amendment.

#### **Guarantee Detail tab**

- 7. Make the changes if needed.

**Margin tab** Collect extra margin in case of enhancement of BG amount

#### **8. Select Type of Margin – L - Lien**

- 9. Enter **Margin amount**

**Note:** Rate code will be entered when type of margin is cash and customer operative account is in **INR Charges tab**

- 10. View the charges details

#### **General tab**

- 11. View the details

#### **Party tab**

- 12. View the details

#### **Outward Message details**

- 13. View the message **767**.
- 14. View messages details.
- 15. Click Accept.**
- 16. Click Submit.**

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received.

#### **14.6 Verification of BG Amendment**

- 1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
- 2. Select **V- Verify** from the **Function** drop-down list.
- 3. Enter Guarantee number in the field Guarantee No.**
- 4. Click **Go**.

#### **Amendment tab**

- 5. View the details

#### **General tab**

- 6. View the details

### Party detail tab

7. View the details

### Guarantee detail tab

8. View the details of both page

### Limit tab

9. View the limit details

### Margin tab

10. View the margin details

### Charges tab

11. View the charges details

### Outward Message details

12. View the message **767**.
13. View messages details.
14. Click **Submit**

#### 14.7 Perform Amendment status maintenance

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **S- Amendment Status Maintenance** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Select **Amendment Sequence No.**
5. Click **Go**.

### Amendment tab

6. Change **Amendment status** as "**Accepted**" or "**Rejected**" as per the requirement.
7. Click **Submit**

**Note:** A Supervisor needs to verify the record submitted.

#### 14.8 Mark Invoke BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **G-Mark Invoke** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go**.

### Invocation tab

5. Enter invocation amount
6. **Claim date** is defaulted as BOD which can be changed
7. Set **Stay order** as yes if there is any stay order against invocation.
8. **Stay order date** has to be entered when **Stay order** flag is set as yes

**Note:** BG marked as **stay order** can not be invoked until BG is again mark as **stay order** as No by using **Modify** function.

9. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 14.9 Verification of Mark invoke Amendment

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **V- Verify** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go**.
5. View the invocation details
6. Click **Submit**

#### 14.10 Perform Invocation

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **S- Amendment Status Maintenance** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Select **Mark invocation Srl No.**
5. Click **Go**.

**Invocation tab** System debits operative account for the invocation claim amount .Loan is given when operative account does not have sufficient balance

6. Enter loan account id in the field **Loan A/c**
7. Select **"Remit through Message System"** as yes when invocation amount needs to be transferred using payment system (**SWIFT**)

**Note:** If **"Remit through Message System"** as yes then Visit payment system tab and provide below details;

- a. Enter **Paysys ID** as **SWIFT**
- b. Enter **SLA category** as **CRED**
- c. Enter **Collection Correspondent Bank and Branch**
- d. Enter **Payment date**
- e. Visit **Outward Message Details**
- f. View the message
- g. Click **Accept**.

#### Margin tab

8. View the margin details
9. Select **Margin Action** as **"Release"**
10. Click **Go**.
11. Release amount is defaulted which can be modified in case of partial release
12. Click **Submit**

**Note:** A Supervisor needs to verify the record submitted.

#### 14.11 Perform Reversal of BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **R–Reversal** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go.**

##### Margin tab

5. View the margin details
6. Select **Margin Action** as “**Release**”
7. Click **Go.**
8. Release amount is defaulted which can be modified in case of partial release
9. Click **Submit.**

**Note:** A Supervisor needs to verify the record submitted.

#### 14.12 Inquire Outward BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **I - Inquire** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go.**

##### General tab

5. View the details

##### History tab

6. View the history details each event wise
7. Click **Ok.**

#### 14.13 Perform Reversal of BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **R–Reversal** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go.**

##### Margin tab

5. View the margin details
6. Select **Margin Action** as “**Release**”
7. Click **Go.**
8. Release amount is defaulted which can be modified in case of partial release
9. Click **Submit.**

**Note:** A Supervisor needs to verify the record submitted.



#### 14.14 Closure of BG

1. Enter **OGM** in the Menu Shortcut field to display **Outward Guarantee Maintenance** screen is displayed.
2. Select **Z–Close** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go**.

#### Margin tab

5. View the margin details
6. Select **Margin Action** as “**Release**”
7. Click **Go**.
8. Release amount is defaulted
9. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 14.15 Advice of BG

1. Enter **IGM** in the Menu Shortcut field to display **Inward Guarantee Maintenance** screen is displayed.
2. Select **A - Add** from the **Function** drop-down list.
3. Enter **Guarantee Type**
4. Enter Currency code in the field **CCY**
5. Enter the details in the **CIF ID**
6. Click **Go**.

#### General tab

7. Enter customer operative Account ID in the field **A/c ID**.
8. Enter guarantee amount in the field **Guarantee Amt**
9. Enter other bank reference number in the field **Other Bank Ref No.**
10. Enter payment system mode as **SWIFT** or **SFMS** (based on requirement) in the field **PAYSYS ID**

#### Party Details tab

11. Enter **Applicant Details**
  - d. Enter Name of beneficiary
  - e. Address line 1, 2 and 3 (based on requirement)
  - f. Select **Type, Government or Others**

**Note:** Enter CIF ID if applicant's CIF is available .System populates name and address from CIF

12. Enter **Guarantor bank details**
  - a. Enter **Bank**
  - b. Enter **Branch**

#### Guarantee Detail tab

13. Enter purpose of guarantee details in the field **Purpose of Guarantee**

14. Enter **Expiry period** in Months/Days
15. Enter **Claim period**(if applicable)in Months/Days
16. Select **Applicable rule** from **dropdown**
17. Visit **Next Page** by click top arrow **Next page** button
18. Enter guarantee details in the field **Details of Guarantee 1** .You can also enter details in Details of Guarantee 2 and Details of Guarantee 3 in case guarantee contains are more .

#### **Charges tab**

19. View the charges details

#### **Outward Message details**

20. View the message **768**.
21. View messages details.
22. Click **Accept**.
23. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received.

#### **14.16 Verification of BG Advise**

1. Enter **IGM** in the Menu Shortcut field to display **Inward Guarantee Maintenance**screen is displayed.
2. Select **V- Verify**from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go**.

#### **General tab**

5. View the details

#### **Party detail tab**

6. View the details

#### **Guarantee detail tab**

7. View the details of both page

#### **Charges tab**

8. View the charges details

#### **Outward Message details**

9. View the message **767**.
10. View messages details.
11. Click **Submit**

#### 14.17 Inquire Inward BG

1. Enter **IGM** in the Menu Shortcut field to display **Inward Guarantee Maintenance** screen is displayed.
2. Select **I - Inquire** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go**.

##### **General tab**

5. View the details

##### **History tab**

6. View the history details each event wise
7. Click **Ok**.

#### 14.18 Amendment of Inward BG

1. Enter **IGM** in the Menu Shortcut field to display **Inward Guarantee Maintenance** screen is displayed.
2. Select **U - Amendment** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Select **Amendment type** as per requirement
  - a. **External** – External is selected when bank needs to get the consent of other side. System generates message **768**.
  - b. **Internal** - Internal is selected when bank is receiving amendment details from other side/party. System does not generate message **768**.
5. Click **Go**.

##### **Amendment tab**

6. Make the amendment as per the requirement
  - a. **Enhance / Reduce** amount
  - b. Change in **Expiry / Claim** period
  - c. Amendment status
    - i. **Accepted** – this is selected when no further consent is needed from other side
    - ii. **Waiting for acceptance** – Amendment can be marked as “**Waiting for acceptance**” and later the status can be changes as “**Accepted**” or “**Rejected**”
    - iii. **Rejected** - this is selected when any one of the party has rejected the amendment.

##### **Guarantee Detail tab**

7. Make the changes if needed.

##### **Charges tab**

8. View the charges details

##### **General tab**

9. View the details

### **Party tab**

10. View the details

### **Outward Message details**

11. View the message **768**.
12. View messages details.
13. Click **Accept**.
14. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received.

### 14.19 Verification of BG Amendment

1. Enter **IGM** in the Menu Shortcut field to display **Inward Guarantee Maintenance** screen is displayed.
2. Select **V- Verify** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go**.

### **Amendment tab**

5. View the details

### **General tab**

6. View the details

### **Party detail tab**

7. View the details

### **Guarantee detail tab**

8. View the details of both page

### **Charges tab**

9. View the charges details

### **Outward Message details**

10. View the message **768**.
11. View messages details.
12. Click **Submit**

#### 14.20 Perform Amendment status maintenance

1. Enter **IGM** in the Menu Shortcut field to display **Inward Guarantee Maintenance** screen is displayed.
2. Select **S- Amendment Status Maintenance** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Select **Amendment Sequence No.**
5. Click **Go.**

##### **Amendment tab**

6. Change **Amendment status** as "**Accepted**" or "**Rejected**" as per the requirement.
7. Click **Submit**

**Note:** A Supervisor needs to verify the record submitted.

#### 14.21 Inquire Inward BG

1. Enter **IGM** in the Menu Shortcut field to display **Inward Guarantee Maintenance** screen is displayed.
2. Select **I - Inquire** from the **Function** drop-down list.
3. Enter Guarantee number in the field **Guarantee No.**
4. Click **Go.**

##### **General tab**

5. View the details

##### **History tab**

6. View the history details each event wise
7. Click **Ok.**

**15. DOCUMENTARY CREDIT****Learning Outcome**

- ✓ To know issuance/verification of DC, Inquire outward/amendment of outward DC and its verification.
- ✓ To know how to perform outward amendment status maintenance and perform non-bill utilization of outward DC or perform re-instatement of outward DC.
- ✓ To perform closure of DC, Verification of advised DC.
- ✓ To know how to perform amendment of inward DC and its verification.
- ✓ To know how to make enquiry on DC/transfer of inward DC and perform inward amendment status maintenance of DC.
- ✓ To understand the last three years financial indicator of the Bank
- ✓ To list all the Awards and Accolades received by the Bank

## 15. DOCUMENTARY CREDIT

### 15.1 Issuance of DC

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **S - Issue** from the **Function** drop-down list.
3. Enter **DC Type**
4. Enter Currency code in the field **CCY**
5. Enter the details in the **CIF ID**
6. Click **Go**.

#### General details tab

8. Enter customer operative Account ID in the field **A/c ID**.
9. Enter documentary credit amount in the field **DC Open Value**
10. Enter **Tolerance %(+/-)**
11. Enter payment system mode as **SWIFT** or **SFMS**(based on requirement) in the field **PAYSYS ID**

#### Related Party Details tab

12. Enter **Beneficiary Details**
  - k. Enter Name of beneficiary
  - l. Address line 1, 2 and 3 (based on requirement)

**Note:** Enter CIF ID if beneficiary's CIF is available .System populates name and address from CIF

13. Enter **Advising Bank**
  - a. Enter **Bank**
  - b. Enter **Branch**
14. Enter **Available with Bank**
  - a. Enter **Bank**
  - b. Enter **Branch**
  - c. Select **Available by from below options**
    - i. By Acceptance
    - ii. By Deferred Payment
    - iii. By Mixed Payment
    - iv. By Negotiation
    - v. By Payment

**Note:** Enter details of other parties if applicable (Drawee Bank, Advise through Bank, Reimbursing Bank, Transferring Bank) **DC Detail tab**

15. Select the '**Form of Documentary Credit**' as per requirement
  - a. Irrevocable

- b. Transferrable
- c. Revolving
- d. Deferred
- e. Open Ended
- f. Standby
- g. Back to Back
- h. Red Letter
- 16. Specify **Revolving DC Details** if DC is of revolving type
  - a. Select proper **Reinstatement type** .Select "**value of utilization based** " when reinstatement will be done based on utilization
  - b. Enter max reinstatement number in the field "**Max Reinstatement**"
- 17. Select **Applicable rule** from **dropdown**
- 18. Select **Tenor** value
- 19. Enter **Tenor** in **Months /Days**
- 20. Enter **Expiry Date**
- 21. Enter place of expiry in the field **Place of Expiry**
- 22. Visit **Next Page** by click top arrow **Next page** button
- 23. Enter **latest date of shipment**
- 24. Enter **Negotiation period** in days
- 25. Enter INCO term in the field **Shipment Term**
- 26. Select **Confirmation Instruction**
  - a. Confirm – if confirm is selected then select **confirmation by** details
  - b. Without
  - c. May Add

**Limit Details** 18. Enter **Limit id** of the customer **Margin tab**

**27. Select Type of Margin – L - Lien**

28. Enter **Margin amount**

**Note:** Rate code will be entered when type of margin is cash and customer operative account is in **INR Charges tab**

29. View the charges details

#### **Outward Message details**

30. View the message **700**.

31. View messages details.

**32. Click Accept.**

33. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received. **Reimbursement Claim** – Reimbursement claim message MT740 is generated by



system when **Reimbursing bank** under **related party tab** and **Reimbursement details** under **DC details tab** is captured.

#### 15.2 Verification of DC Issuance

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **V- Verify** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Click **Go**.

#### General details tab

5. View the details

#### Related Party detail tab

6. View the details

#### DC detail tab

7. View the details of both page

#### Limit tab

8. View the limit details

#### Margin tab

9. View the margin details

#### Charges tab

10. View the charges details

#### Outward Message details

11. View the message **700**.
12. View messages details.
13. Click **Accept**
14. Click **Submit**

#### 15.3 Inquire Outward DC

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **I- Inquire** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**

Click **Go**. **General details tab**

4. View the details

### History tab

5. View the history details each event wise
6. Click **Ok**.

### 15.4 Amendment of Outward DC

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **A- Amendment** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No**.
4. Select **Amendment type** as per requirement
  - a. **External** – External is selected when bank needs to get the consent of other side .In this case system generates amendment message **707**.
  - b. **Internal** - Internal is selected when bank is receiving amendment details from other side/party, and bank does not need to send amendment message **707**.
5. Click **Go**.

### Amendment tab

6. Make the amendment as per the requirement
  - a. **Enhance /Reduce** amount
  - b. Change in **Tenor** period
  - c. Make the other changes as required.
  - d. Amendment status
    - i. **Accepted** – this is selected when no further consent is needed from other side
    - ii. **Waiting for acceptance** – Amendment can be marked as “**Waiting for acceptance** ” and later the status can be changes as “**Accepted**” or “**Rejected**”
    - iii. **Rejected** - this is selected when any one of the party has rejected the amendment.

**Margin tab** Collect extra margin in case of enhancement of DC amount

7. Select **Type of Margin – L - Lien**
8. Enter **Margin amount**

**Note:** Rate code will be entered when type of margin is cash and customer operative account is in **INR**

### Charges tab

9. View the charges details

### General Details tab

10. View the details

### Related Party tab

11. View the details

### Outward Message details

12. View the message **707**.

13. View messages details.

14. Click **Accept**.

15. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received. **Amendment of Reimbursement Claim** – Amendment of Reimbursement claim message MT747 is generated by system when **Reimbursing bank** under **related party tab** and **Reimbursement details** under **DC details tab** is captured while issuance of DC.

#### 15.5 Verification of Outward DC Amendment

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.

2. Select **V- Verify** from the **Function** drop-down list.

3. Enter documentary credit number in the field **DC No.**

4. Click **Go**.

#### **Amendment tab**

5. View the details

#### **General tab**

6. View the details

#### **Related Party detail tab**

7. View the details

#### **DC detail tab**

8. View the details of both page

#### **Limit tab**

9. View the limit details

#### **Margin tab**

10. View the margin details

#### **Charges tab**

11. View the charges details

#### **Outward Message details**

12. View the message **707**.

13. View messages details.

14. Click **Submit**

### 15.6 Perform Outward Amendment status maintenance

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **T- Amendment Status Maintenance** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Select **Amendment Sequence No.**
5. Click **Go**.

#### Amendment tab

6. Change **Amendment status** as "**Accepted**" or "**Rejected**" as per the requirement.
7. Click **Submit**

**Note:** A Supervisor needs to verify the record submitted.

### 15.7 Inquire Outward DC

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **I- Inquire** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**

Click **Go**. **General details tab**

4. View the details

#### History tab

5. View the history details each event wise
6. Click **Ok**.

### 15.8 Perform Non bill utilization of Outward DC

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **U- Non Bill Utilization** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Click **Go**.

#### Non Bill Utilization tab

5. Enter **Non Bill Utilization amount**.
6. Click **Submit**

**Note:** A Supervisor needs to verify the record submitted.

### 15.9 Perform Reinstatement of Outward DC

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.

2. Select **R- Reinstatement** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Click **Go.**

#### **DC Details tab**

5. View **Reinstatement amount.**
6. Click **Submit**

**Note:** A Supervisor needs to verify the record submitted.

#### **15.10 Perform Closure of Outward DC**

1. Enter **ODCM** in the Menu Shortcut field to display **Outward Documentary Credit Maintenance** screen is displayed.
2. Select **Z- Close** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Click **Go.**

#### **Margin tab**

10. View the margin details
11. Select **Margin Action** as "Release"
12. Click **Go.**
13. Release amount is defaulted
14. Click **Submit.**

**Note:** A Supervisor needs to verify the record submitted.

#### **15.11 Advise DC**

1. Enter **IDCM** in the Menu Shortcut field to display **Inward Documentary Credit Maintenance** screen is displayed.
2. Select **A - Add** from the **Function** drop-down list.
3. Enter **DC Type**
4. Enter Currency code in the field **CCY**
5. Enter the details in the **CIF ID**
6. Click **Go.**

#### **General details tab**

7. Enter customer operative Account ID in the field **A/c ID.**
8. Enter documentary credit amount in the field **DC Open Value**
9. Enter **Tolerance %(+/-)**
10. Enter other bank reference number in the field **Other Bank Ref No.**
11. Enter payment system mode as **SWIFT** or **SFMS**(based on requirement) in the field **PAYSYS ID**

#### **Related Party Details tab**

12. Enter **Applicant Details**
- m. Enter Name of beneficiary

n. Address line 1, 2 and 3 (based on requirement)

**Note:** Enter CIF ID if applicant's CIF is available .System populates name and address from CIF

13. Enter **Issuing Bank**

a. Enter **Bank**

b. Enter **Branch**

14. Enter **Available with Bank**

a. Enter **Bank**

b. Enter **Branch**

c. Select **Available by from below options**

i. By Acceptance

ii. By Deferred Payment

iii. By Mixed Payment

iv. By Negotiation

v. By Payment

**Note:** Enter details of other parties if applicable (Applicant Bank, Drawee Bank, Advise through Bank, Reimbursing Bank, Transferring Bank) **DC Detail tab**

15. Select the '**Form of Documentary Credit**' as per requirement

a. Irrevocable

b. Transferrable

c. Revolving

d. Deferred

e. Open Ended

f. Standby

g. Back to Back

h. Red Letter

16. Specify **Revolving DC Details**if DC is of revolving type

a. Select proper **Reinstatement type** .Select "**value of utilization based** " when reinstatement will be done based on utilization

b. Enter max reinstatement number in the field "**Max Reinstatement**"

17. Select **Applicable rule** from **dropdown**

18. Select **Tenor**value

19. Enter **Tenor** in **Months /Days**

20. Enter **Expiry Date**

21. Enter place of expiry in the field **Place of Expiry**

22. Visit **Next Page** by click top arrow **Next page** button

23. Enter **latest date of shipment**

24. Enter **Negotiation period** in days

25. Enter INCO term in the field **Shipment Term**

26. Select **Confirmation Instruction**

a. Confirm – if confirm is selected then

i. Select **confirmation by** details

- ii. Select **Add Confirmation** 's value either **Full** or **Partial**
- iii. Enter confirmation amount in the field **Confirmation Amt.**
- b. Without
- c. May Add

#### **Charges tab**

- 27. View the charges details

#### **Outward Message details**

- 28. View the message **730**.
- 29. View messages details.
- 30. Click Accept.**
- 31. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received. **Advise Through - MT710** is generated when DC is advised to beneficiary by advice through bank.

#### 15.12 Verification of Advised DC

- 1. Enter **IDCM** in the Menu Shortcut field to display **InwardDocumentary Credit Maintenance** screen is displayed.
- 2. Select **V- Verify** from the **Function** drop-down list.
- 3. Enter documentary credit number in the field DC No.**
- 4. Click **Go**.

#### **General details tab**

- 5. View the details

#### **Related Party detail tab**

- 6. View the details

#### **DC detail tab**

- 7. View the details of both page

#### **Charges tab**

- 8. View the charges details

#### **Outward Message details**

- 9. View the message **730**.
- 10. View messages details.
- 11. Click **Accept**

12. Click **Submit**

#### 15.13 Inquire Inward DC

1. Enter **IDCM** in the Menu Shortcut field to display **Inward Documentary Credit Maintenance** screen is displayed.
2. Select **I- Inquire** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**

Click **Go. General details tab**

4. View the details

#### History tab

5. View the history details each event wise
6. Click **Ok.**

#### 15.14 Amendment of Inward DC

1. Enter **IDCM** in the Menu Shortcut field to display **Inward Documentary Credit Maintenance** screen is displayed.
2. Select **A- Amendment** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Select **Amendment type** as per requirement
  - a. **External** – External is selected when bank needs to get the consent of other side .In this case system generates amendment message **730**.
  - b. **Internal** - Internal is selected when bank is receiving amendment details from other side/party, and bank does not need to send amendment message **730**.
5. Click **Go.**

#### Amendment tab

6. Make the amendment as per the requirement
  - a. **Enhance / Reduce** amount
  - b. Change in **Tenor** period
  - c. Make the other changes as required.
  - d. Amendment status
    - i. **Accepted** – this is selected when no further consent is needed from other side
    - ii. **Waiting for acceptance** – Amendment can be marked as "**Waiting for acceptance** " and later the status can be changes as "**Accepted**" or "**Rejected**"
    - iii. **Rejected** - this is selected when any one of the party has rejected the amendment.

#### Charges tab

7. View the charges details

#### General Details tab



8. View the details

#### **Related Party tab**

9. View the details

#### **DC Details tab**

10. View the details

#### **Outward Message details**

11. View the message **730**.

12. View messages details.

**13.** Click **Accept**.

**14.** Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received.

#### **15.15 Verification of Inward DC Amendment**

1. Enter **IDCM** in the Menu Shortcut field to display **Inward Documentary Credit Maintenance** screen is displayed.

2. Select **V- Verify** from the **Function** drop-down list.

**3.** Enter documentary credit number in the field **DC No**.

4. Click **Go**.

#### **Amendment tab**

5. View the details

#### **General tab**

6. View the details

#### **Related Party detail tab**

7. View the details

#### **DC detail tab**

8. View the details of both page

#### **Charges tab**

9. View the charges details

#### **Outward Message details**

10. View the message **730**.

11. View messages details.
12. Click **Submit**

#### 15.16 Perform Inward Amendment status maintenance

1. Enter **IDCM** in the Menu Shortcut field to display **Inward Documentary Credit Maintenance** screen is displayed.
2. Select **T- Amendment Status Maintenance** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Select **Amendment Sequence No.**
5. Click **Go.**

#### Amendment tab

6. Change **Amendment status** as "**Accepted**" or "**Rejected**" as per the requirement.
7. Click **Submit**

**Note:** A Supervisor needs to verify the record submitted.

#### 15.17 Inquire Inward DC

1. Enter **IDCM** in the Menu Shortcut field to display **Inward Documentary Credit Maintenance** screen is displayed.
2. Select **I- Inquire** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**

Click **Go. General details tab**

4. View the details

#### History tab

5. View the history details each event wise
6. Click **Ok.**

#### 15.18 Transfer Inward DC

1. Enter **IDCM** in the Menu Shortcut field to display **Inward Documentary Credit Maintenance** screen is displayed.
2. Select **Q- Transfer** from the **Function** drop-down list.
3. Enter documentary credit number in the field **DC No.**
4. Click **Go.**

#### Transfer Details tab

5. **Transfer Date** is defaulted as BOD which can be changed.
6. Enter **Transferor Details**
  - o. Enter Name of beneficiary
  - p. Address line 1, 2 and 3 (based on requirement)

**Note:** Enter CIF ID if beneficiary CIF is available .System populates name and address from CIF

7. Enter **Account id** if transferor has account with bank.

8. Enter **Transfer amount details**

a. Enter **Transfer amount**

9. Click **Transfer Details** Icon

10. Enter **Transferred Documentary Credit No.**

11. Enter **Latest Date of Shipment**

12. Enter **Advising Bank**

a. Enter **Bank**

b. Enter **Branch**

13. Enter other optional details if needed

14. Click **Add** to add another transferor details and follow the steps from step no 5 to step no 13.

### **Charges tab**

15. View the charges details

### **Outward Message details**

16. View the message **720**.

17. View messages details.

**18.** Click **Accept**.

19. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Document tab** – you can visit document tab and capture document received while performing a particular operation/event. **Instruction tab** – you can visit and capture instruction received.

### **15.19 Inquire Documentary Credit**

1. Enter **DCQRY** in the Menu Shortcut field to display **Inquire on Documentary Credits** screen is displayed.

2. Specify the criteria for generation of inquire

**3.** Select **Report File Name** template

4. Click **Go**.

5. Select the record which you want to print.

6. Click **Print**. System generates report.

7. View and print the report using menu **HPR**.

**16. BILLS****Learning Outcome**

- ✓ To Know how to do export bill lodgement (without DC),its verification.
- ✓ To Know how to do import bill lodgement (without DC),its verification
- ✓ To know how to inquire on import bill/export bill, print bill advice and closure of import and export bill.
- ✓ To know how to amend/accept/make realization/make dishonor of export/import bill.

## 16. BILLS

### 16.1 Export Bill Lodgement – Without DC

1. Enter **MEOB** - to display **Maintain Export and Outward Bill** screen.
2. Select **G – Lodge** from the **Function** drop-down list.
3. Enter **Bill Type**
4. Enter Currency code in the field **CCY**
5. Enter the details in the **CIF ID**
6. Select **Under Documentary Credit** flag as **Yes** if Bill is under LC
7. Click **Go**.

#### General Details

8. Enter customer operative Account ID in the field **Operative A/c ID**.
9. Enter bill amount in the field **Bill Amount**
10. Enter bill country in the field **Bill Country**
11. Enter payment system mode as **SWIFT** (based on requirement) in **PAYSYS ID**

#### Party Details tab

12. Enter **Drawee/Importer Details**
  - q. Enter Name of drawee/importer
  - r. Address line 1, 2 and 3 (based on requirement)

**Note:** Enter CIF ID (if importer's CIF available) .System populates details from CIF

13. Enter **Drawee Bank Details** if applicable
  - a. Enter **Bank**
  - b. Enter **Branch**
14. Visit **Next Page** by click top arrow **Next page** button
15. Enter other bank details based on requirement.

#### Tenor Details tab

16. Tenor is applicable for usance bill. Enter **Tenor** details in months/days.
17. Enter transit period in the field **Fixed Transit Period (DDD)**
18. Enter **Bill date**
19. Enter **On Board date** of bill

#### Bill Details

20. Enter the details based on requirement .Some of them are as below:
  - a. Carrier code
  - b. Origin of good
  - c. Port Details

- d. Shipment Term (INCO Term)
- e. Insurance details
- 21. Visit **Next Page** by click top arrow **Next page** button
- 22. Enter invoice amount in the field **Invoice Amt.**
- 23. Enter other details based on requirement. Some of them are as below:
  - a. Discrepancy
  - b. Intermediary Trade
  - c. Purpose of Bill
  - d. Notional Conversion Rate

### **Document**

- 24. In document tab capture document received.

**Miscellaneous Details** Add GR details .Multiple GR details can be added and bill can be realized for each GR .BRC no is generated while realization of bill.

- 25. Select **Form Code** as **GR**
- 26. Enter custom number in the field **Custom No.**
- 27. Enter invoice number in the field **Invoice No.**
- 28. Enter **invoice date**
- 29. Enter shipment number in the field **Shipment No.**
- 30. Enter **shipment date**
- 31. GR amount is populated as bill amount (editable as multiple GR /invoice possible for the total bill amount).
- 32. Enter other details as per requirement
- 33. Click **Add** button if another GR needs to be added.

\*Enter all the mandatory details as explained from step 25 to step 32.

### **Event tab**

- 34. View the event details

### **Charges tab**

- 35. View the charges details

### **Transaction tab**

- 36. View the transaction details
- 37. Click **Submit.**

**Note:** A Supervisor needs to verify the record submitted. **Instruction tab** – you can capture instruction received.

## 16.2 Verification of Export Bill Lodgement

1. Enter **MEOB** - to display **Maintain Export and Outward Bill** screen.
2. Select **V – Verify** from the **Function** drop-down list.
3. Enter **bill number** in the field **Bill Id.**
4. Click **Go**.

### General Details

5. View the details

### Party Details tab

6. View the details
7. Visit **Next Page** by click top arrow **Next page** button
8. View the details

### Tenor Details tab

9. View the details

### Bill Details

10. View the details
11. Visit **Next Page** by click top arrow **Next page** button
12. View the details

### Document

13. View the details

### Miscellaneous Details

14. View the details

### Event tab

15. View the event details

### Charges tab

16. View the charges details

### Transaction tab

17. View the transaction details
18. Click **Submit**.

## 16.3 Inquire Export Bill

1. Enter **MEOB** - to display **Maintain Export and Outward Bill** screen.
2. Select **I – Inquire** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id.**
4. Click **Go**.

### General tab

5. View the details

#### **History tab**

6. View the history details each event wise

7. Click **Ok**.

#### **16.4 Print Bill Advice**

1. Enter **BADVP** - to display **Bill Advice Printing** screen.

2. Type the bill number in the field **From Bill Id**.

3. Enter other criteria as per requirement

**4.** Select the **Inland/Foreign Indicator**

5. Click **Submit**. System generates the advice.

6. View & print Guarantee details using menu **HPR**

#### **16.5 Amend Export Bill**

1. Enter **MEOB** in the Menu Shortcut field to display **Maintain Export and Outward Bills** screen is displayed.

2. Select **E-Amend Bill** from the **Function** drop-down list.

**3.** Enter bill number in the field **Bill Id**.

4. Click **Go**.

#### **Tenor Details**

5. Change the tenor details as per the requirement.

6. Enter **Extension Authority**

a. RBI

b. Self

c. Authorised Dealer

#### **General Details**

7. View the details

#### **Party Details tab**

8. View the details

9. Visit **Next Page** by click top arrow **Next page** button

10. View the details

#### **Eventtab**

11. View the event details

#### **Charges tab**

12. View the charges details

#### **Transactiontab**

13. View the transaction details

14. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.



### 16.6 Accept Export Bill

1. Enter **MEOB** in the Menu Shortcut field to display **Maintain Export and Outward Bills** screen is displayed.
2. Select **A - Accept** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id.**
4. Click **Go**.

#### Tenor Details

5. Enter **Acceptance Date**

#### General Details

6. View the details

#### Party Details tab

7. View the details
8. Visit **Next Page** by click top arrow **Next page** button
9. View the details
10. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

### 16.7 Purchase Export Bill

1. Enter **MEOB** in the Menu Shortcut field to display **Maintain Export and Outward Bills** screen is displayed.
2. Select **P- Purchase** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id.**
4. Click **Go**.

#### Purchase Details

5. **Bill Purchase A/c ID** – Enter customer bill purchase account
6. **Bill Purchase Amt.** – This is defaulted as bill amount which can be changed for partial purchase

#### Pre-shipmentDetails

7. Visit pre-shipment tab if customer has any pre-shipment account which needs to be realized from the bill purchase amount.
8. **A/c ID** – Enter pre-shipment account of customer
9. Click **Go**.
10. System list all the disbursement ids
11. Enter adjustment amount against the disbursement id

#### Event Details

12. View the details defaulted.

#### Charges tab

13. View the charges details

#### Transactiontab

14. View the transaction details

15. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 16.8 Realisation of Export Bill

1. Enter **MEOB** in the Menu Shortcut field to display **Maintain Export and Outward Bills** screen is displayed.
2. Select **R -Realize** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id**.
4. Click **Go**.

#### Miscellaneous Details

5. View the GR details

6. **Realization Amt.** – This is defaulted as invoice amount mentioned as part of GR.

#### Realization Details

7. **Realization A/c ID** – Enter realization account
8. **Bill Realization Amt.** - This defaults as bill amount .Enter bill realization amount in case of partial realization.
9. **Nostro Amt.** - This defaults as bill realization amount .Enter nostro amount if nostro amount and realization amount is different.
10. **EEFC Realisation Amt.** – Enter EEFC realization amount

#### Pre-shipmentDetails

11. Visit pre-shipment tab if customer has any pre-shipment account which needs to be realized from the bill purchase amount.
12. **A/c ID** – Enter pre-shipment account of customer
13. Click **Go**.
14. System list all the disbursement ids
15. Enter adjustment amount against the disbursement id

#### Event Details

16. View the details defaulted.
17. Under Purchase /sale block, enter EEFC account in case some portion of realization amount is being credited to EEFC account

#### Charges tab

18. View the charges details

#### Transactiontab

19. View the transaction details
20. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 16.9 Dishonor Export Bill

1. Enter **MEOB** in the Menu Shortcut field to display **Maintain Export and Outward Bills** screen is displayed.
2. Select **N-Dishonor** from the **Function** drop-down list.

3. Enter bill number in the field **Bill Id.**

4. Click **Go.**

**Recovery Details** 5. Recovery amount is defaulted as bill purchased amount which can be changed in case of partial or zero recovery. **General Details**

5. View the details

#### **Party Details tab**

6. View the details

7. Visit **Next Page** by click top arrow **Next page** button

8. View the details

#### **Eventtab**

9. View the event details

#### **Charges tab**

10. View the charges details

#### **Transactiontab**

11. View the transaction details

12. Click **Submit.**

**Note:** A Supervisor needs to verify the record submitted.

#### **16.10 Export Bill Recovery**

1. Enter **MEOB** in the Menu Shortcut field to display **Maintain Export and Outward Bills** screen is displayed.

2. Select **O-Recovery** from the **Function** drop-down list.

3. Enter bill number in the field **Bill Id.**

4. Click **Go.**

**Recovery Details** 5. Recovery amount is defaulted as amount to be recovered which can be changed in case of partial or zero recovery. **General Details**

5. View the details

#### **Party Details tab**

6. View the details

7. Visit **Next Page** by click top arrow **Next page** button

8. View the details

#### **Eventtab**

9. View the event details

#### **Charges tab**

10. View the charges details

#### **Transactiontab**

11. View the transaction details

12. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 16.11 Export Bill Closure

1. Enter **MEOB** in the Menu Shortcut field to display **Maintain Export and Outward Bills** screen is displayed.

2. Select **Z - Close** from the **Function** drop-down list.

3. Enter bill number in the field **Bill Id**.

4. Click **Go**.

5. View the details

6. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 16.12 Import Bill Lodgement – Without DC

1. Enter **MIIB** in the Menu Shortcut field to display **Maintain Import and Inward Bills** screen is displayed.

2. Select **G - Lodge** from the **Function** drop-down list.

3. Enter **Bill Type**

4. Enter Currency code in the field **CCY**

5. Enter the details in the **CIF ID**

6. Select **Under Documentary Credit** flag as **Yes** if Bill is under LC

7. Click **Go**.

**General details ,Party details, Tenor details, Bill details ,Miscellaneous details tab is to be mandatorily entered/should be visited while lodgment of bill Document tab is mandatory if register level ,document code is made mandatory**

8. Enter customer operative Account ID in the field **OperativeA/c ID**.

9. Enter bill amount in the field **Bill Amt**

10. Enter bill country in the field **Bill Country**

11. **Other Bank's Ref No** – Enter other bank reference number.

12. **Paysys id** - Enter payment system mode as **SWIFT**(based on requirement) in the field **PAYSYS ID**

#### **Party Details tab**

13. Enter **Drawer/Importer Details**

s. Enter Name of drawer/Importer

t. Address line 1, 2 and 3 (based on requirement)

**Note:** Enter CIF ID if Importer's CIF is available .System populates name and address from CIF

14. Enter **Collecting/Remitting Bank Details** if applicable

- a. Enter **Bank**
- b. Enter **Branch**
- 15. Visit **Next Page** by click top arrow **Next page** button
- 16. Enter other bank details based on requirement.
- 17. Enter **Correspondent Bank Details** if applicable
- a. Enter **Bank**
- b. Enter **Branch**

#### **Tenor Details tab**

- 18. Tenor is applicable for usance bill .Enter **Tenor** details in months/days.
- 19. Enter transit period in the field **Fixed Transit Period(DDD)**
- 20. Enter **Bill date**
- 21. Enter **On Board date** of bill

#### **Bill Details**

- 22. Enter the details based on requirement .Some of them are as below:

- a. Carrier code
- b. Origin of good
- c. Port Details
- d. Shipment Term(INCO Term)
- e. Insurance details

- 23. Visit **Next Page** by click top arrow **Next page** button

- 24. Enter invoice amount in the field **Invoice Amt.**

- 25. Enter other details based on requirement. Some of them are as below:

- a. Discrepancy
- b. Intermediary Trade
- c. Purpose of Bill
- d. Notional Conversion Rate

#### **Document**

- 26. You can visit document tab and capture document received while performing a particular operation/event.

#### **Eventtab**

- 27. View the event details

#### **Charges tab**

- 28. View the charges details

#### **Transactiontab**

- 29. View the transaction details

#### **Outward Message Details tab**

- 30. View the message and accept the message.

**Messages for bill not under LC MT410** – Acceptance of payment **MT416** – Non acceptance of payment

**Messages for bill under LC MT732** – Advice of discharge **MT734** – Advice of refusal

31. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted. **Instruction tab** – you can capture instruction received. **Tracer Details** – you can visit tracer tab if tracers need to be generated for payment/acceptance reminder generation.

#### 16.13 Verification of Import Bill Lodgement

1. Enter **MIIB** in the Menu Shortcut field to display **Maintain Import and Inward Bill** screen is displayed.
2. Select **V - Verify** from the **Function** drop-down list.
3. Enter **bill number** in the field **Bill Id**.
4. Click **Go**.

#### General Details

5. View the details

#### Party Details tab

6. View the details
7. Visit **Next Page** by click top arrow **Next page** button
8. View the details

#### Tenor Details tab

9. View the details

#### Bill Details

10. View the details
11. Visit **Next Page** by click top arrow **Next page** button
12. View the details

#### Document

13. View the details

#### Eventtab

14. View the event details

#### Charges tab

15. View the charges details

#### Transactiontab

16. View the transaction details

#### Outward Message Details tab

17. View the message and accept the message.

**Messages for bill not under LC MT410** – Acceptance of payment **MT416** – Non acceptance of payment

**Messages for bill under LC MT732** – Advice of discharge **MT734** – Advice of refusal

18. Click **Submit**.

#### 16.14 Inquire Import Bill

1. Enter **MIIB** in the Menu Shortcut field to display **Maintain Import and Inward Bill** screen is displayed.
2. Select **I - Inquire** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id**.
4. Click **Go**.

#### General tab

5. View the details

#### History tab

6. View the history details each event wise
7. Click **Ok**.

#### 16.15 Print Bill Advice

1. Enter **BADVP** in the Menu Shortcut field to display **Bill Advice Printing** screen is displayed.
2. Type the bill number in the field **From Bill Id**.
3. Enter other criteria as per requirement
4. Select the **Inland/Foreign Indicator**
5. Click **Submit**. System generates the advice.
6. View & print Guarantee details using menu **HPR**

#### 16.16 Bill of Entry Maintenance

1. Enter **INBOEM** in the Menu Shortcut field to display **Bill of Entry Maintenance** screen is displayed.
2. Select **A -Add** from the **Function** drop-down list.
3. Select **Entity Type** as **Bills**
4. Type the bill number in the field **From Bill Id**.
5. Click **Go**.
6. Click **Full BOE received** as **yes** if customer has submitted full BOE
7. Enter **BOE Details**
8. Enter BOE currency and amount in the field **BOE Amt**.
9. Enter **carrier code** or select from searcher.
10. Enter BOE submission date in the field **Submitted Date**
11. Enter shipment document number in the field **Shipment Document No**.
12. Enter invoice number in the field **Invoice No**.
13. Click **Add** to enter the details of another BOE details. Follow the steps mentioned from step 7 to step 12.
14. Click **Submit**.
15. **Note:** A Supervisor needs to verify the record submitted.

#### 16.17 Amend Import Bill

1. Enter **MIIB** in the Menu Shortcut field to display **Maintain Import and Inward Bill** screen is displayed.
2. Select **E – Amend Bill** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id**.
4. Click **Go**.

### Tenor Details

5. Change the tenor details as per the requirement.
6. Enter **Extension Authority**
  - a. RBI
  - b. Self
  - c. Authorised Dealer

### General Details

7. View the details

### Party Details tab

8. View the details
9. Visit **Next Page** by click top arrow **Next page** button
10. View the details

### Eventtab

11. View the event details

### Charges tab

12. View the charges details

### Transactiontab

13. View the transaction details
14. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

### 16.18 Accept Import Bill

1. Enter **MIIB** in the Menu Shortcut field to display **Maintain Import and Inward Bill** screen is displayed.
2. Select **A - Accept** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id**.
4. Click **Go**.

### Tenor Details

5. Enter **Acceptance Date**

### General Details

6. View the details

### Party Details tab

7. View the details
8. Visit **Next Page** by click top arrow **Next page** button
9. View the details

### Outward Message details

10. View the message and accept the message.



**Messages for bill not under LC MT410** – Acceptance of payment **Messages for bill under LC MT732** – Advice of discharge  
11. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 16.19 Realisation of Import Bill

1. Enter **MIIB** in the Menu Shortcut field to display **Maintain Import and Inward Bill** screen is displayed.
2. Select **R - Realize** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id**.
4. Click **Go**.

#### Realization Details

5. **Realization A/c ID** – Enter realization account
6. **Bill Realization Amt.** - This defaults as bill amount .Enter bill realization amount in case of partial realization.
7. **Nostro Amt.** - This defaults as bill realization amount .Enter nostro amount if there nostro amount and realization amount is different.
8. Select **Financing type value** when bill realization amount is being funded by giving loan or buyers credit.
9. Enter **Financing Ref. No.**, loan account or buyers credit id
10. **EEFC Realisation Amt.** – Enter EEFC realization amount

#### Event Details

11. View the details defaulted.
12. Under Purchase /sale block, enter EEFC account in case some portion of realization amount is being debited from EEFC account

#### Charges tab

13. View the charges details

#### Transaction tab

14. View the transaction details

#### Outward Message details

15. View the message and accept the message.

**Messages for bill not under LC MT400** – Advice of payment **MT202** – Customer transfer

**Messages for bill under LC MT756** – Advice of payment **MT202** – Customer transfer

16. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

#### 16.20 Dishonor Import Bill

1. Enter **MIIB** in the Menu Shortcut field to display **Maintain Import and Inward Bill** screen is displayed.
2. Select **N-Dishonor** from the **Function** drop-down list.
3. Enter bill number in the field **Bill Id**.
4. Click **Go**.

### **Recovery Details** 5. View the details **General Details**

5. View the details

### **Party Details tab**

6. View the details

7. Visit **Next Page** by click top arrow **Next page** button

8. View the details

9. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

### **16.21 Import Bill Closure**

1. Enter **MIIB-** to display **Maintain Import and Inward Bill** screen.

2. Select **Z – Close** from the **Function** drop-down list.

**3.** Enter bill number in the field **Bill Id**.

4. Click **Go**.

5. View the details

6. Click **Submit**.

**Note:** A Supervisor needs to verify the record submitted.

CHAPTER 17

## **17. COMMONLY USED MENUS**

### **Learning Outcome**

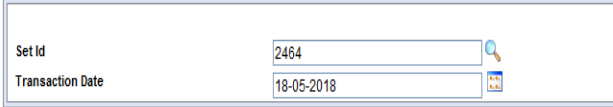
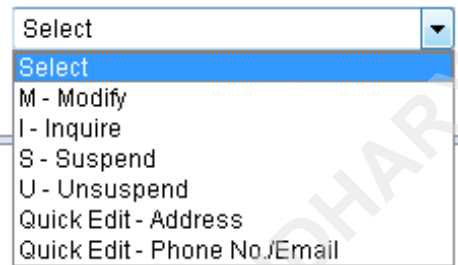
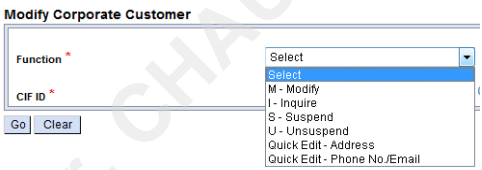
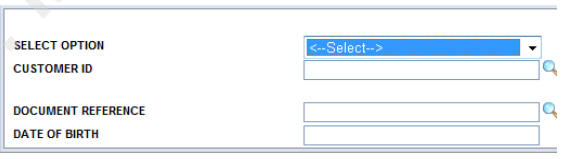
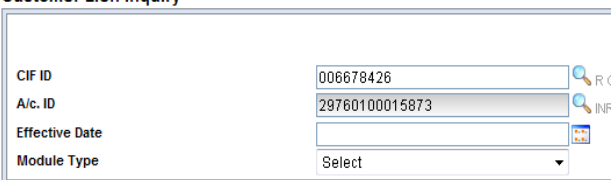
- ✓ Commonly used menus in Finacle
- ✓ Menus related to Asset and Liabilities

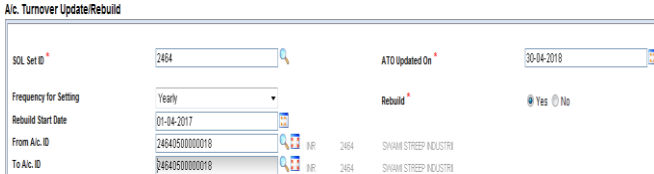
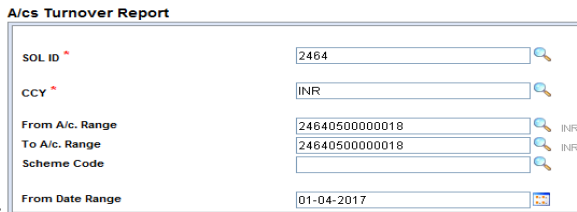

## 17. COMMONLY USED MENUS IN FINACLE

### **Finacle 10 Menu optionspecially for Branch Heads**

Sr No.	Menu option	Flow	Use/Outcome
1	HACLINQ	Haclinq -> A/c No.->click for more Details	1.Aadhaar No. 2.Mobile number 3.E-mail id 4.Pan Number 5.Free Code -1- Risk Category 6.Free Code -2-Risk Category 7.KYC Complaint-Yes/No 8.Baroda connect 9.Debit Card 10.Credit Card balance 11.E Banking 12.Bill payment Facility
2	HCUACC	HCUACC-Customer ID	1.Liability and fund Based asset account numbers with sol id 2.Balances 3.Scheme code 4.Relationship 5.Freeze Code 6.Closure Remarks 7.Total Credit and Debit Balances
3	HCUSUM	HCUSUM-Customer Summary	1.Scheme type wise total balances 2.Fund Based and Non fund Based 3.Number of Accounts
4	HABI	HABI-Account No-current month-previous month	1.Average Balance in the SB/CA/CC/OD/Loan account as 2.Monthwise 3.Quarterwise 4.Half yearly wise

			5.Yearwise
5	HCCI	HCCI-Customer id or account no-period	List of differect charges debited during the period
6	HCHGIR	HCHGIR-CIF ID/AC No- period	Print out of list of charges debited during period alongwith total charges will be generated
6	HCUSBALP	HCUSBALP-CIF id or CIF ID and Account No.-as of date	Balance certificate will be printed and can be handed over to the customer
8	HGCHRG	HGCHRG-Add- Event id - BAL-CERT-CHG(INDV) Event id-BAL-CERT-CHG(NON-INDV)	Debit the customer account for balance certificate charges if to be charged
9	HACXFRSC	HACXFRSC-Transfer-scheme code	Transfer of scheme code from one operative account to another operative account
10	HTACBSH	HTACBSH-Transfer-GL Subhead	Transfer of GL Sub head from one GL Sub head to another GL Sub head for operative accounts (SB/CA/CC/TD/Loans)
11	HINTTM	HINTTM-Modify-account No	Modification of 1.a/c preferential interest rate, start date, expiry date 2. CC/OD accounts- interest table code ,Start date, expiry date
12	HACXFSOL	HACXFSOL-Transfer-Sol Id	Transfer of account from one sol id to another sol id
13	HIMC	HIMC-addition	HIMC-addition-Inventory management
14	HICHB	HICHB-issue	Cheque Book issuance at branch level
15	HIMAUM	HIMAUM-Modify	Authorised id for DL/DI
16	DACUP	DACUP-period	Accounts which are activated from dormant for the given period
17	DORACTR	DORACTR-period	Report on transactions made for the dates mentioned in the accounts which are activated from

			dormant within 3 months
18	HBCREPT	HBCREPT- Self-Yes, Data Centre-No, Data Centre including Self-No Paid only -No Period-from -to	Unpaid Banker cheques details will be generated
19	HAALM	HAALM-Modify-account Number	Modification of name of the account, short name
20	NEWACTR	DAILY TRANSACTIONS REPORT FOR NEW A/C - FOR TRANSACTION OF RS.50000 AND ABOVE 	Daily Report of transactions for Rs 50000 & above in the newly opened account
17	MRRCR		Any modification in Customer master details pertaining to Retail customer
18	MCEC		Any modification in Customer master details pertaining to Corporate Customer
19	DOVER	SENIOR CITIZEN DOB DOCUMENTS 	Date of birth document upgradation for all category of customers
20	CUSTMOD	Function-Modification-CIF ID	Modification of occupation, constitution, KYC Compliance Date, Free Code 1 and Free Code2 for Risk Category etc.,
21	HCUALI		Customer lien inquiry-we can inquire all type of lien for a customer of accounts

22	HATO	<p>HATO-</p> 	Rebuilding of Turnover details
23	HATOR	<p>HATOR-</p> 	Report will be generated with details of Max. Debit, Max Credit, Min. Debit, Credit, Debit, Credit Turnover, number of transaction, interest, Avg. Balance, collected etc.
24	HACTI	<p>Account Turnover Details</p> 	Highest Balance, Lowest Balance, Average Balance, Interest collected monthwise, total interest for the given period, total average balance for the given period
25	HDEPMOD	HDEPMOD- period-scheme code-amount	Maturity period, maturity amount, ROI
26	HLADGEN	HLADGEN-A/c No and period	Generation of Demand and interest in loan account
27	HCCA	Change of Customer ID for an account	Customer id and name can be changed
28	HCUSBALP	Customer ID, A/c No. , from to date	Balance certificate as on any date for a customer with all deposits and advances
29	STREM	Sol id, T-Stock , as on date	Stock statement Reminder letter will be generated for the cash credit customers
30	HPSP	Pass Sheet Printing of Savings ,Current Account for a customer	Statement of accounts
31	HACLPCA	If pass sheet printing is not available, HACLPCA can be used Printing of statement of account for operative and loan accounts	Report will give details of transaction alongwith address and limit details
32	HACLPOA	Printing of transaction details for office accounts	Report will give details of transaction for office accounts
33	HTDTAX	HTDTAX-Account ID	Display will be with interest and TDS amount

34	HTDTRAN	HTDTRAN-Account ID	Display will be date of deposit,ROI ,Principal Amount, Interest and TDS amount
35	HTDSIP	HTDSIP-TDS inquiry for CIF ID ,A/c ID,,A/c ID	Details of TDS deducted during the period can be generated,Interest amount,TDS amount,TDS tax rate
36	HCULI	HCULI_CIF ID/SOLID-inquiry on sanctioned limit and unutilised limit details for fund based limits for customer	Details of utilised and un utilised limit details of a customer for a sol id
37	HBGLIMIT	HBGLIMIT-CIF ID	Report on Utilisation of BG limit can be generated
38	HISTR	Intersol transaction report	
39	HEXCPRPT	Exceptional Report-financial, non financial, By a Sol id, on a sol id	Report on financial and non financial exceptional transactions by own sol id and by other sol id
40	HACSP	OUTSTANDING Balance IN SENSITIVE ACCOUNTS HACSP-Scheme Type-OAP-Account Balance Type-Credit	The report will be generated containing Sensitive accounts where outstanding in Credit Balance (Sundry Deposits General,New Intermediary A/c etc.,)
41	HMSGOIRP	Outstanding entries in Sensitive accounts HMSGOIRP-A/c ID (Like 35170015181219 for New intermediary a/c)	Transactions with details and outstanding amount will be generated
42	HACSP	Overdue Deposit Account Details	
43	HACSP	PL INCOME AND EXPENDITURE A/C BALANCE REPORT	
44	HACSP	DORMANT ACCOUNT WITH ZERO BALANCE	
45	HACSP	ACCOUNT OPENED/CLOSED BETWEEN DATES	
46	HACSP	BALANCE IN THE CIF ID WISE	

MENU RELATED TO SB/CA/OD/CC	DESCRIPTION
HACM	CUSTOMER ACCOUNT MAINTENANCE
HACLI	ACCOUNT LEDGER INQUIRY
HACCBAL	COMPONENTS OF A/C BALANCE INQUIRY
HALM	ACCOUNT LIEN MAINTENANCE
HACMP	ACCOUNT MASTER PRINT
HACS / HACSP	ACCOUNT SELECTION PRINT
HACTI	ACCOUNT TURNOVER INQUIRY
HACLPCA	CUSTOMER A/C LEDGER PRINT
HINQACHQ	INQUIRE A/C NUMBER FOR A GIVEN CHEQUE
HAITINQ	INQUIRE AIT TABLE FOR A GIVEN A/C NUMBER
HJHOLDER	LIST JOINT HOLDERS/RELATED PARTIES OF AN A/C
HPBP	PASS BOOK PRINTING
HPSP	PASS SHEET PRINTING
HADVC	PRINT Cr./Dr. ADVICE TO CUSTOMER
HABMR	REPORT OF A/Cs BELOW MINIMUM BALANCE



### Learning Outcome

- ✓ Reports required for day to day monitoring of branch.
- ✓ Reports which are falling under ZERO Tolerance.
- ✓ Reports pertaining to monitor progress of BRANCH

## 18. REPORTS

Report Menu	Name of Report	Frequency	Remark	Ownership
<b>HGR1</b>  It will give detail bifurcation of each GL / PL code / Sub code.  It will also show the account number and GL /PI codes.	This menu will generate balance sheet & Profit & loss statement	Daily / weekly	Branch to check 1. Total assets & liabilities. 2. G/L Proxy account. 3. Other sensitive accounts like suspense, sundry deposit account, FIRDIB etc 4. Debit card pool account. Ensure that the system has passed the necessary entry. Ensure that there is no debit balance in this account.	Branch Manager
OSPRO	To generate the list of entries other than service charges debited to G/L proxy accounts.	Daily	This will give the list of entries debited to G/L proxy accounts ,excluding service charges / minimum charges entries	Branch manager and Advances department
BOBMENU -> DAILY REPORT -> EXCESS /OVERDRAWN REPORT	To generate the outstanding TOD /Excess report	Daily		Branch Manager has to check and sign, & preserved this report for future reference.
<b>HTODRP</b> – (generate 1 & 2 <sup>nd</sup> mrpt reports)	To generate the granted TOD /Excess report		This report shows the list of excess TOD granted /allowed during the day, though not outstanding at the END of the day.  Branch manager to check	Branch Manager has to check and sign, & preserved this report for future

			the USERID under the Coolum Granted by ( It should be of Branch Manger or other officer of branch, who has been granted power to sanction / grant excess /TOD by the Branch head)	reference.
<b>HBR</b>	Balancing of books (No printouts of this report )	Monthly	To check the debit balances under various deposits G/L heads. (It is possible in CBS that FDR accounts can go in debit also.)	All departmental heads to check their G/L heads
<b>HEXCPRPT</b>	Exceptional report	Daily		Branch Manager and all concern departmental in charges have to check verify and preserved this report.
<b>HACSP</b>	List of accounts opened during the period	Monthly	To check the details of each accounts, by visiting ACI menu and further screens.	Advances department.
BOBMENU -> MISC.DOWNLOADS & REPORTS. -> ACCOUNTWISE INTEREST REPORT  <b>( Print this report on 132 column printer in condensed mode, this will print each record on single line)</b>	List of all advances accounts with ROI ,limit etc	Monthly ( May be in third week of the month or before application of monthly interest by Data center)	Branch to invariable check 1. Pegged flag( In case of FIXED ROI accounts this flag should be 'Y' 2. Customer preferential ROI ( It should be always ZERO) 3. Account preferential ROI 4. Effective ROI 5. Minimum ROI 6. Maximum ROI 7. Limit 8. Limit level interest Flag (In case it is 'Y',	Advances department.

			check the interest work sheet (AINTRPT) and ensure that interest is debited to account.	
BOBMENU -> MISC.DOWNLOADS & REPORTS. -> INTEREST FAIL REPORT LOANS AND CC/OD	List of accounts where interest is not applied ( Report will generate only list of accounts where all ROI parameters are correct but interest is not applied)	Monthly		Advances in charge
BOBMENU -> MISC.DOWNLOADS & REPORTS. -> CASH HANDLING CHARGES	Cash handling charges	Daily / weekly	Note:-This will also show the cash handling charges in respect of FDR accounts also. Avoid debiting cash handling charges to FDR accounts. CBS allows debit to cash handling charges to FDR accounts	Deposit department
JOTRPT-> 4 ( TDA report)	This will give list of all FDR accounts with all the details	Monthly	Check the ROI of various deposits. This report will be useful for any extra ROI has been entered by the user.	Deposit Department.
BOBMENU -> ERROR /WARNING REPORTS-> TDA ACCOUNTS NOT HAVING CR OR REPAYMENT ACCOUNT	List of MIP /QIP FDR accounts where SB account number field is kept blank	Monthly	Due to blank field, system will credit the MIP /QIP interest to parking account / sundry deposit account.	Deposit Department.
BOBMENU -> DAILY REPORT-> INTERSOL DEBIT TRANSCATIONS IN CASH CREDIT ACCOUNTS	This will give list of intersol transactions in CC accounts	Daily		Advances departments
<b>JOTRPT</b>	Generate the report for SB/CA.  From this report branch can verify the	Weekly		Deposit department.

	accounts opened where operating instructions field is kept Blank.			
<b>HACDMTR</b>	Review due date diary of advances accounts.	Monthly		Advances
<b>HCHGIR</b>	This will give the list of transaction where service charges are recovered define if the system by user	Monthly		Advances department / Remittance department
BOBMENU -> ERROR /WARNING REPORTS -> FD ACCOUNT BALANCE MISMATCH	<p>This will give list of FDR accounts, where the balance is define deposit amount at the time of opening FDR account.</p> <p>This will also show the FDR accounts having debit balances.</p> <p>This will also show the list of FDR accounts where cash handling charges debited.</p>	Monthly		<p>FDR department.</p> <p>Branch Manager has to check this report.</p>
BOBMENU -> ERROR /WARNING REPORTS -> TDS CODE REPORT	<p>List of FDR accounts with TDS codes.</p> <p>This will be useful for 15 H/15 G details</p>	Quarterly		FDR department
<b>HMSGOIRP</b>	<p>This will give the list of</p> <ol style="list-style-type: none"> <li>1. Suspense outstanding</li> <li>2. Clearing adjustment / outstanding</li> <li>3.</li> </ol>	Monthly		Branch Manager / Staff department.
<b>JOTRPT</b>	List of accounts where signatures are not scanned	Weekly		Branch Manager / Deposit

				department
<b>HFTI</b>	Value dated transactions. ( Enter -y' in value date field, remove 'Y' from Today's Tran only ,enter start date & end date and then generate the Report)	Daily	If proper data is not entered in this menu system will show NIL report	Branch Manager only.
<b>HBCREPRT</b>	This will give outstanding statement of account of G/L bankers cheque			Remittance department
<b>HREJREP</b>  (Applicable to service branch and branches where the inward / outward clearing is posted by branch only)	This will give list of inward /outward cheque returns with all the details.  Enter SOLID, start date, end date, 'R' in print report. Zone solid as branch solid, 'O' for outward and "I" for inward.	Daily		Branch Manager and advances department.
<b>HAINTRPT</b>	To generate interest work sheet			Advances Department
<b>HPREEIRPT</b>	As an ongoing process, branches to generate the report/list of accounts where moratorium period is over in last xxx days or is going to be over in xxx days through this menu and should take necessary steps.	Monthly		Advance Department

<b>HACSP</b>	List of NPA accounts under LAA, CCA, and ODA.	Monthly/Quarterly	Branch to check the status of these accounts with ASCROM data.	Advances.
<b>SLNOVRPT</b>	Staff loan accounts with details of overdue	Monthly	This overdue may be due to wrong mapping or wrong repayment schedule.	Advances Department.
<b>HLAOP1</b>	Details of overdue in Loan accounts	Monthly		Advances Department.
<b>HLLR</b>	Limit Liability Enquiry Report			Advances Department
<b>HCLSRPTS</b>	Collateral status Report			Advances Department
<b>STREM</b>	Stock statement reminder			Advances Department

#### Some of the Important Menus to generate reports.

- Cash scroll – **CASHSCRL**
- Transfer Scroll – **TRFSCRL**
- Teller wise cash position inquiry – **HTCPI**
- Cash Balance report – **HCBR**
- RTGS report – **HRTGSRPT**
- Report for Income tax purpose – **HITR**
- List of secured & unsecured advances – **HSTR8**
- Dormant accounts – SB03
- Statement of daily cash – **HPRR38**
- NON resident single Report – **HNRDCSR**
- Head office interest – HOINT
- Outstanding items report – **HMSGOIRP**
- Inventory Status Report for all – **HISRA**
- DD issue register – **HDDP**
- Bankers cheque outstanding report - **HBCREPRT**

1. Generate the report from REPORT server
2. Avoid taking printout of very big reports like balancing etc.
3. There is not change in any guideline about generation of Cash book, supplementries etc. in CBS environment.
4. Before rectifying any ROI related data / fields, check the ROI as per terms & conditions of sanction / review proposal.

Downloaded By: Mr. CHAUDHARY SAMARTH (SC093622)



**19. FAQs****Learning Outcome**

- ✓ FAQs on ASSET will help to tackle common errors that come while dealing with LOANS
- ✓ FAQs on CIF will help to understand different scenarios while creation of CIFs
- ✓ FAQs on LIABILITIES will help to tackle day to day situations arising while dealing with customer's ACCOUNTS

## 19. FAQs

### 19.1 FAQs of ASSET

S.No	QUERY	MENU	SOLUTIONS
1	How to remove the special characters in HACLHM Menu?.	HACLHM	<p>Invoke HACLHM Menu.  Operation- Select Sanction Limit.  Function-Select Modify.  A/c ID-Give the Account Number.  Click on Go.</p> <p>Following Pop up Message is displayed,  "Special Characters are not allowed"  Please click OK on the Pop up Message displayed.  Click on Check box for selecting respective record.  Remove all special characters such as space,comma from Sanction No Ref.No FIELD. Remove all details from limit Ref No. and enter details again without any special character and space.  Enter all the Mandatory fields as per sanction.  Click on Submit button.  Verify HACLHM Menu through another USER.</p>
2	How to remove the error message"Interest calculation is not upto date" while closure of Loan Accounts?.	HPAYOFF/CAACL A	<p>Invoke Menu Option HACMLA.  Function-Modify  A/c ID--Enter respective Loan Account Number.  Click on Go.</p> <p>Go to LA Interest TAB.  Enter Today's Date in Interest Deferred upto date field.  Click on Submit.</p> <p>Invoke HACMLA Menu from another User.  Function--Verify.</p>

			<p>A/c ID        -Enter Loan Account Number.</p> <p>Click on Submit.</p>
3	How to transfer Credit balance available in Loan Account?.	HPAYOFF	<p>Invoke Menu Option HPAYOFF.</p> <p>Function- P-Payoff Loan Amount.</p> <p>A/c ID--Enter respective Loan Account Number.</p> <p>Transaction                      Type--Select T/Bi-Transfer Bank Induced.</p> <p>Collect/Refund A/c .Id -Enter Operative A/c Number i.e SB,CC,CA OD.</p> <p>Click on Go.</p> <p>Click on Create Transaction.</p> <p>Click on Submit.</p> <p>Invoke HPAYOFF Menu from another User.</p> <p>Function--Verify.</p> <p>A/c ID        -Enter Loan Account Number.</p> <p>Click on Go.</p> <p>Click on Create Transaction.</p> <p>Click on Submit.</p>
4	How to rectify the error "Flag should be 'Y' for Savings Home Loan Account" displayed while Opening Loan A/c under LA183 Scheme?.	HOAACL	<p>This error is displayed when the PC where Loan A/c is being opened is having more than -1- Version i.e JAVA Version in the PC.</p> <p>Go to Control Panel...Click on JAVA.</p> <p>Check the box against latest JAVA Version and then proceed for Loan A/c Opening.</p>

5	What is the New Scheme code for opening Stand Up India Loan for Non Individuals?.	HOAACLA,HOAACOD & HOAACCC	<p>New Scheme Codes available for Non Individuals under STAND UP INDIA SCHEME are as under</p> <p>Loan -LA221.</p> <p>Overdraft-OD029</p> <p>Cash Credit-CC027.</p> <p>Select appropriate Scheme codes while A/c Opening.</p>
6	How to remove ERROR while opening Loan Account under Scheme Code LA198?.	HOAACLA (LA198)	<p>Invoke Menu Option HOAACLA.</p> <p>Function- O-Open Loan Amount.</p> <p>CIF ID--Enter respective Customer Id.</p> <p>Scheme Code-Give appropriate Scheme Code-LA198.</p> <p>Click on Go.</p> <p>Enter all the Mandatory fields under various Mandatory Tab in Loan A/c Opening.</p> <p>Go to MIS TAB.</p> <p>Click on Hyperlink given at the bottom page at S.No 1 "Click here to view Valid Combination of Sector Code and Purpose of Advance for above Scheme Code"</p> <p>Select the Appropriate Sector Code.</p> <p>System will automatically populate the Sector code and Purpose of Advance Code fields.</p> <p>Validate all the Mandatory fields.</p> <p>Click on Submit Button.</p> <p>A Temporary A/c Id will be created.</p> <p>Invoke HOAACVLA by another User.</p>

7	How to rectify the error "Name in Account is Malicious" in HACLHM Menu?.	HACLHM	<p>Invoke HAALM menu. Function: Modify A/c ID: Enter the Account Number Click on Go. Check the A/c Name Field. Please remove,if any special characters are there in A/c Name Field. Click on Submit.</p> <p>Invoke HAALM by another User for Verification.</p> <p>Now Invoke HACLHM Menu, Name error will not get displayed again.</p>
8	How to lift lien in Deposit account attached as security in existing Loan(LA172) /OD (OD002) ?	LABOD	<p>Scenario 1. If the borrower is closing the Old LABOD/ODBOD accounts through his own funds through HPAYOFF, branch need to follow the steps as under: Invoke HCLM Menu. Modify Function Go to Particulars Tab...Make Full Benefit Flag Field as "N". Click on Submit. Invoke HCLM again for verification. Then Invoke HSCLM. Function :Unlink. Collateral Id : Enter Collateral Id. Reason for Withdraw: Select the reason from searcher. Click on Submit. Invoke HSCLM again for Verification.</p> <p>Scenario 2. If the borrower wishes to close the LABOD/ODBOD through preclosure of his Security 9FDR/RD) deposits.</p> <p>User can close the FD accounts through HCAACTD wherein upon</p>

			<p>closure amount will get automatically transferred to respective LABOD/ODBOD and Excess amount if any, would get credited in their Operative/Repayment a/c.</p> <p>User to make sure that Deposits attached has got Repayment A/c Id duly updated in the account.</p> <p>( If collateral id is not found and branch can use HCLL -select account option- give loan /od account no . next screen will so the details of collatral and click view details at end of right side- collateral id will be displayed)</p>
9	How to reverse Wrong entry credited in Loan A/c through HLASPAY Mneu?.	HLASPAY	<p>Invoke HLASPAY Menu</p> <p>Payment Type :P- REVERSAL</p> <p>Transaction Type : Transfer</p> <p>Debit From: Select Operative Account.</p> <p>Click on GO.</p> <p>Loan A/c ID: Enter Loan Account Number.</p> <p>Source A/c id: Enter Operative Account Number.</p> <p>Give correct Value date.</p> <p>Select the Transaction to be reversed from Reversal Id Searcher.</p> <p>Click on Accept.</p> <p>Click on Submit.</p> <p>Invoke HLASPAY again for</p>

			Verification.
10	How to debit Credit Balance available in NPA A/c ?.	CGENUPL	<p>Invoke CGENUPL Menu.  Upload File Type: Select ADHOC_LOANDR.  Local File Path: Click on Browse and select the file (csv type) from the location where you have saved.  Click on Upload.</p> <p>Note:User has to Give the Loan A/c No...Amount in the file format.</p> <p>After uploading the file through CGENUPL Menu.  NPA loan Account Number will get debited and amount is transferred to New Intermediary A/c.Brs can debit New Intermediarty A/c for giving credit to respective P/L Heads.</p>
11	How to rectify the error "Loan A/c opened earlier Interest start date error" displaying while doing disbursement in Loan Account?.	HLINTTM	<p>Invoke HLINTTM menu.  Function: Modify  A/c Id.:Enter Loan Account Number.  Change the Interest Start date as Todays date.  Click on validate and then Submit Button.</p> <p>Invoke HLINTTM Menu again for</p>

			<p>Verification.</p> <p>Now proceed for Making Disbursement in Loan Account through HLADISB Menu.</p>
12	How to rectify the ERROR" Record is deleted" in HACLHM Menu?.	HACLHM	<p>Invoke HACLHM Menu.</p> <p>Operation- Select Sanction Limit.</p> <p>Function-Select Modify.</p> <p>A/c ID-Give the Account Number.</p> <p>Click on Go.</p> <p>Following Pop up Message is displayed,</p> <p>"Special Characters are not allowed"</p> <p>Please click OK on the Pop up Message displayed.</p> <p>Click on Check box for selecting respective record.</p> <p>Remove all special characters such as space,comma from Sanction No Ref.No FIELD.</p> <p>Enter all the Mandatory fields as per sanction.</p> <p>Click on Submit button.</p> <p>Verify HACLHM Menu through another USER.</p> <p>Note: Please remove the special characters from all the records available in HACLHM Menu for the account.</p>
13	How to rectify the ERROR" Value date must be later than or same as BOD Date while verifying LABOD A/c Opening?.	HOAACL (LABOD)	<p>Invoke HCLM Menu.</p> <p>Function:Modify</p> <p>Go to Particulars TAB</p> <p>Change the date in Review Date field.(enter current date or future date)</p> <p>Click on Submit.</p> <p>Invoke HCLM again by another User for Verification.</p> <p>Now Invoke HOAACVLA and go for Verification of LABOD A/c</p>



			Opening.
14	How to transfer amount from New Intermediary A/c to Loan Account?.	HLASPAY	<p>Invoke HTM Debit and Credit New Intermediary A/c with the same amount. Give any imaginary Number in Ref No Field for Credit Leg.(This is being done for the purpose of selecting ref. No. while transfer from New intermediary account through HLASPAY/HALUPAY) Invoke HLASPAY Menu.</p> <p>In HLASPAY ...Give the appropriate Value date.</p>
15	How to remove the error "Run time error or charges not calculated/ or as zero while doing CERSAI Entry?.	CERSAI	<p>Invoke CERSAI Menu. Function code: ADD Entity Type: Select A/c. Entity Id: Enter the Account Number. Module: Borrower details.</p> <p>Please Enter all Module details viz., Borrower details,Third Party Mortgage,Security Interest Holder,Property,Document,Loan Account &amp; Charge Tran first.</p> <p>Invoke CERSAI Again by another User. Function: Verify Entity Type: Select A/c. Entity Id: Enter the Account Number. Module: Borrower details.</p> <p>Verify all the Modules one by one as per the sequence.</p>

16	How to rectify following Error"Caste,Religion Code,Occupation Code not found" in HASCROM Menu?.	HASCROM	<p>Invoke CUSTMOD Menu. Function Code: Modify CIF ID: Enter the Customer Id. Select the appropriate Codes against following fields: Cust.Constitution: Cust Occupation: Cust Caste Code: Select the codes from the respective searchers. Click on Submit.</p> <p>Invoke CUSTMOD Again by another User for Verification.</p> <p>Now Invoke HASCROM , ERROR will not come again.</p>
17	How to lift the lien and unlink FDR from existing LABOD/ODBOD Accounts?.	HCLM & HSCLM	<p>Invoke HCLL Menu. Fetch the LABOD/ODBOD A/c No in A/c ID Field. Note down the Collateral Id Invoke HCLM Menu Function :Modify Go to Particulars TAB Make the Full Benefit Flag as "N" under particulars tab. Click on Submit. Invoke HCLM by another User for Verification.</p> <p>Invoke HSCLM Menu. Function : Unlink Fetch Collateral Id Reason code: Select Migration Withdrawl FROM SEARCHER. Click on Submit. Invoke HSCLM Menu by another User for Verification.</p> <p>Invoke HACCBAL Menu for confirming the lifting of lien amount in Term deposit.</p>

18	How to update Monthly Stock value in Cash Credit Accounts?.	HCLM & HSCLM	<p>Invoke HCLL Menu Give the CC A/c No in A/c Field Click on Go Note down the latest collateral id displayed on the screen.</p> <p>Invoke HCLM menu Function:Substitute Give Collateral Id Change the Review Date and Received Date under Particulars TAB. Click on Submit.</p> <p>Invoke HCLM by another User for Verification. Function : Verify During Verify a NEW COLLATERAL Id will get generated.</p> <p>Invoke HCLM Again Function: Modify Fetch the NEW COLLATERAL Id Give the latest Stock Value under NET VALUE TAB. Click on Submit.</p> <p>Verify the HCLM from another User.</p> <p>Invoke HSCLM...Modify Function....Fetch the Apportioned Amount as per Collateral Value.</p> <p>Invoke HACCBAL and Cross Check the Drawing Power change in Cash Credit Account.</p>
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19	How to ADD/LODGE Stocks in Newly opened Cash Credit Accounts?.	HCLM & HSCLM	<p>Invoke HCLM Menu. Function :Lodge Fill up all the Mandatory fields in various TABs including Stock Value in NET Value TAB. Select Type :Inventory. Collateral Code :Select –Stocks or Stock &amp; Book debts as per Cash Credit A/c. Click on Submit. Note down the Collateral Id generated during Verify.</p> <p>Invoke HCLM Menu by another User for Verify. Function: Verify. Collateral ID: Enter the Collateral Id. Validate all the TABS and click on Submit Button.</p> <p>Invoke HSCLM Menu Function: Link Option Linkage Type:A/c. A/c ID : Enter the CC A/c Number Fetch Collateral Id. Click on Accept.</p> <p>Invoke HSCLM Menu by another User for Verify.</p> <p>Cross check in HACCBAL for Change in Limit and Drawing Power in the Cash Credit A/c.</p>
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20	How to collect Processing Charges in Loan Accounts?.	HLAFACR HLACAF	&	<p>Invoke Menu option - HLAFACR Select Function : Fee Assessment. Enter Loan Account no then click on check box. Then click on Submit</p> <p>After Fee Assessment. Invoke Menu option -HLACAF Select Function : T-Transfer to Fee Liability. Enter Loan Ac No. Select Demand Flow as Bank Charges Demand Then click on Submit.</p> <p>Note : Please do not Enter any Profit and Loss Head Account Number anywhere in this menu.</p>
21	How to collect charges in Term Loan ,Cash Credit & Overdraft Accounts?.	HGCHRG		<p>Invoke HGCHRG Menu Function: ADD Event Id : Select Event Id from Searcher.(E.g PROC CHGS DL/TL PRIORITY. Transaction Type: Select T/Bi-Transfer Bank Induced. Debit A/c Id: Enter the Operative Account Number(SBA,CCA,CAA &amp; ODA). Context CCY :INR. Click on GO.</p> <p>To Enter Actual Charges ,Click on View Details in Actual Amt in Charge Debit CCY Field. Change the Amount in ACTUAL CONTEXT AMT Field. Click on Accept. Enter Remarks in Charge Details and in Ref No. Fields. Click on Submit.</p>

22	How to disburse loan amount if "Final Disbursement flag is "Y" and system is not allowing for further disbursement in Loan Account?.	HLADISB	<p>Invoke menu option : RMENU Function code : Add Click on Go. Menu : Select Serial No 44-HLADISB from Searcher. Click on Go. Account Number --Enter A/c Number. Final_Disb_Flag :. "N" Reason for changes : Remark without special characters Click on submit.</p> <p>Invoke RMENU from another User (Branch Head) Function Code: Verify. Sequence Number: Select the Request Number from Searcher.</p> <p>After Verification of RMENU ,Proceed for Disbursement through HLADISB Menu.</p>
23	How to remove the ERROR"Workflow failed in Verification" in BOBMEAC?.	BOBMEAC	<p>Invoke BOBMEAC Menu. Option--Select X-Cancel. Account No- Give the Loan Account Number Click on Submit Button.</p> <p>Invoke BOBMEAC Menu again. Option--Modify. Account No- Give the Loan Account Number Click on Submit Button. RMENU Request will get generated.Verify the same from Regional Office. After Verification of RMENU from R.O. Invoke BOBMEAC Again. Option:Verify. Account No:Select Account Number from Searcher. Click on Submit Button.</p>

24	When we are going to close OD against FDR - error is showing "Referred A/c Closure". How to rectify?	HCAAC, HACMTD	Go to Menu HACMTD: Modify Function In Interest & Tax Tab: Change the Interest Credit A/c ID from OD a/c to Operative a/c ID.
25	When we are going to run HPAYOFF Menu Error shows-System Reserve amount is not zero. How to rectify?	HPAYOFF, HFTI, HTM	Go to HFTI Menu : Give Loan a/c ID and find out transaction ID towards interest amount. Go to HTM and Post the transaction ID. Proceed for closure of Account.
26	How to rectify the Error " No credit found in operative account of OAP Scheme type/user not selected any credit record." during verification in NPATM Menu.	NPATM	Go to NPATM Option: Verify A/c No. (Click on searcher to select the account Number) Click on Go On next page Click on searcher of Tran date: and select the transaction date Click on submit
27	Why recovery in loan account is debited twice in case of Standing Instruction is given through operative account?	HSIM	Go to Menu : HSIM and check Frequency, it should be monthly. If it is fortnightly it will debit twice in a month. Modify through HSIM and change frequency Monthly and submit
28	Why user is unable to reverse excess EMI in Loan Accounts through HLASPAY-Reversal Option?.	HLASPAY/HLARA	Branch has already rescheduled the said Loan Account , hence system will not allow to reverse previous transactions for Reversal through HLASPAY Menu. Hence in future , Branches should ensure to reverse the excess EMI THROUGH hlaspay-Reversal Option FIRST and then proceed for Rescheduling of Loan Account through HLARA.
29	What is the menu for modification of Interest Rate in Loan account?	HLINTTM	Go to HLINTTM Menu Function: Modify A/c ID: Give loan A/c number Next page: Change Interest Table Code, Start date & End Date

30	What is the menu for modification of Interest Rate in CC/OD account?	HINTTM	Go to HINTTM Menu Function: Modify A/c ID: Give CASH CREDIT or OVERDRAFT A/c number Next page: Change Interest Table Code and start date
31	How to credit regular or schedule instalment or credit amount to LOAN a/c ?	HLASPAY	Go to HLASPAY Menu Function : Payment Transaction Type : Select Cash or Transfer Select: Operative account for collection of amount. OR Common Debit account if amount to be transferred from other A/c like New Intermediary a/c Click on Go Next page give Loan a/c number and amount. In case of collection from Intermediary a/c give Ref.No. Click on Accept and Submit Note down transaction ID for verification.
32	How to credit UNSCHEDULED amount or EXTRA amount other than regular instalment in LOAN a/c?	HLAUPAY	Go to HLAUPAY Menu Function : Payment Transaction Type : Select Cash or Transfer Select: Operative account for collection of amount. OR Common Debit account if amount to be transfer from other than operative a/c like Intermediary a/c Click on Go Next page give Loan a/c number and amount. In case of collection from Intermediary a/c give Ref.No. Click on Accept and Submit Note down transaction ID for verification.



33	How to do modification of general details other than limit and interest rate in Loan account?	HACMLA	Go to HACMLA Menu Function: Modify A/c ID : Give account number
34	How to do modification of other than limit and interest rate in Cash Credit and Overdraft a/c?	HACM	Go to HACM Menu Function: Modify A/c ID : Give account number
35	How to inquire i.e. Overdue towards Interest, Non-Interest & Overflow in Loan Accounts?.	HACILA/HACMLA/HLPAYH	Invoke HACILA /HLPAYH Menu. Go to Payment Schedule Tab. Overdues due to Interest & Non-Interest is available on the screen.
36	What is the menu for generating Statement of Loan Accounts?.	HLAPSP	Go to: HLAPSP Give Ia ID in From to To and Period from which date statement is required.
37	How to close Loan Accounts?	CAACLA	Go to Menu: CAACLA Function Close Give A/c ID of Loan a/c Next Tab select reason of a/c closure from searcher click on submit
38	How to view Payment History particulars of CC/OD/LOAN A/c?.	HCRV	Go to HCRV Menu for viewing any type of particulars of CC/OD/Loan accounts. For viewing Total Demand flows, , INDEM, PRDEM, EIDEM & its Due date and Adjustment date. In HCRV Menu: Go to Accounts Tab Select Loan Account Tab then Select Loan Accounts Tab and click on Payment History Give Loan a/c number.
39	WHILE OPENING FDR ERROR MESSAGE SHOWS ONLY OTHER DEPOSIT (T) AND RECURRING DEPOSIT "R" TYPE OF ACCOUNTS CAN BE LINKED WITH LOAN AGAINST COLLATERAL ACCOUNT.	HOAACLA	INVOKE MENU OPTION HOAACTD AND Check the Deposit Type under Scheme Tab.If it is FFD Type then it is not eligible for LABOD/ODBOD Scheme.
40	While opening Loan or OD, CC a/c error message shows "Customer ID should be enriched in HASCROM(Customer) before opening account.	HOAACLA	Invoke HASCROM, Click on Add, Enter Customer ID , give details and submit, Verify the this entry in HASCROM.

41	While doing disbursement in Loan a/c or HTM in CC and OD A/c error message shows " Account should be enriched in HASCROM (Account) before disbursement	HLADISB, HTM	Invoke HASCROM, Click on Add, Enter Account No., give details and submit, Verify the this entry in HASCROM.
42	When DP is not getting updated when there are multiple collateral Ids as Primay.	HCLDPLRE	1. Unlink all primary collateral ID through HSCLM 2. Withdraw all Primary ID through HCLM Menu Then Run HCLDPLRE Collateral DP/Lien updation and Revaluation. Invoke HCLDPLRE- Report to M, Give CC A/c No. OR LIMIT ID, Trial Mode No. Click on Go. Go to HPR - It shows DP updated.
43	While substituting stock statement error shows Value Indicator N	HCLM	In HCLM - In General Tab- Collateral Code-Select - Stock , Stock All etc.,. User should not select Collateral Code 1,2,GOODS & STORES AND SPARES.
44	New Menu	HBAIM (Borrower's Account information)	HASCROM Menu will be replaced by this menu.
45	While invoking PROMPT Menu, Error displayed the account does not belong to an OFF CC028,CC029,CC003,CC004 ,CC008,LA403 Scheme Types.	PROMPT	Not an Issue, Prompt is applicable for Following Schemes with respective Interest Table Codes. CC003,CC004,CC008,CC028,CC029 & LA403 with Interest Table codes as CC033,034,037 & LA4033,LA4034 respectively.
46	Excess Interest Charged in the Loan/CC/OD Accounts.	HINTPRF	Invoke HINTPRF Report. Give Interest Application date. The report gives Normal Interest alongwith Re-Calculated Interest for any modification in HINTTM/HLINTTM/HACLHM .
47	How to generate Overdue Report in Fiancle 10?.	IRACRPT	Invoke IRACRPT. Select Overdue reports. Report gets generated.
48	While opening Loan Account ,Error displayed Deferred/Interest Rate Flag cannot be other than A-Applicable in LA Interest Tab?.	HOAACL	Error is correct. User is selecting Deferment instead of A-Applicable under LA Interest Tab.

## 19.2 FAQs of CIF

S.No	QUERY	MENU	SOLUTIONS
1	How to make existing CIF ID, "KYC Compliant"	MRCR (Retail customer) / MCEC (Corporate customer) / CUSTMOD	1.For making any CIF ID KYC compliant user to provide one ID proof (LSTID) and one address proof (LSTAD) in identification doc details tab. 2.Go to the menu CUSTMOD , give KYC compliance date and update Free Code 2 with applicable risk category ( L-low , M-Medium , H-High) and verify the same
2	How to make new CIF ID, "KYC Compliant"	MRCR / MCEC / CUSTMOD	1. For making any CIF ID KYC compliant user to provide one ID proof (LSTID) and one address proof (LSTAD) identification doc details tab. 2.Update the Free Code 2 with applicable risk category ( L-low , M- Medium , H-High) and verify the same
3	How to add / modify PAN and other documents	MRCR / MCEC	1. Go to tab 'Identification Doc. Details' --> 2. click 'Add' , If user has to add PAN no. and other documents number. 3. In case of modification user to go to the particular record and modify only the Unique ID no. and not change any other values.
4	How to change Phone number	MRCR / MCEC	1.Go to the tab 'Phone and e-mail'. In 'Type' field select 'CELLPH' from the drop down and provide mobile number of 10 digits only without any prefix. 2.In case of land line the 'Type'should be "COMMPH1" or "COMMPH2" of 11 digits starting with STD Code. eg for Mumbai 02266663111
5	How to handle the Error message - "Document Description given for document code not available is invalid for one of the identification documents"	MRCR / MCEC	1. Do not try to modify existing 'document type' or 'document code' under tab 'Identification document details'. 2. In case of need the existing document no. (unique ID) can be modified. If required to add new document

			3. click on 'add' button and add the required documents.
6	How to handle the Error message - "Com.infosys..... Child object address with key address Category invalid data category"	MRCR / MCEC	1.It happens due to modification in existing ADDRESS TYPE in address tab . 2.Hence do not modify the 'TYPE', however, in case of need 'address details' can be changed 3.New type of address can be added.
7	How to handle the Error message - "Either request is having malicious code or request is forged"	MRCR / MCEC	This error comes ,when there is any special characters in Customer Name or in address fields i.e (M), & , --, /, those should be removed and verified.
8	How to handle the Error message -"Com.infosys.....Known years"	MRCR/MCEC	1.Go to tab 'Relationship Details' ----> 2. field name 'Known years' --> 3. here enters the number of years introducer knows the customer (it should be minimum ONE year)
9	How to handle the Error message -"Com.infosys.....AccountB O.status"	MRCR	1.Go to tab 'Basic Information' ---> 2. field 'Customer Status' – please provide the relevant value through 'searcher'.
10	How to handle the Error message -"Com.infosys.....child object corp Miscellaneous info with keytype..."	MCEC	This error comes when 'Relationship type' field under 'Relationship details' tab is changed.Hence relationship type should not be changed and Other fields can be changed.
11	How to handle the Error message - "Operation update child object Phone email type and value cellphone does not exist"	MRCR/MCEC	1.This error comes if user modifies existing value in field 'TYPE' under tab 'Phone and email'.  2.Hence, DO NOT change the 'TYPE', if need be 'Phone No.' can be changed. 3.In case new number is to be added , click on 'Add' button then provide the details.
12	How to handle the Error message - "Com.infosys..... only one identification document can be preferred identification document "	MRCR/MCEC	1. This happens only when there are more than one preferred documents. 2.Go to tab 'Identification document details' ---> 3.go to field 'Preferred' ---> 4. Keep 'YES' for only one document and change the others documents to 'NO'.

13	How to handle the Error message - "Com.infosys.....There must be at least one record present for the preferred email type"	MRCR / MCEC	<ol style="list-style-type: none"> <li>1.This happens only when there is NO PREFERRED e-mail id selected even though one 'e-mail' ID exists.</li> <li>2.Go to tab 'Phone and Email' --&gt;</li> <li>3. field 'Preferred Email ID type' ---&gt;</li> <li>4. select the applicable type from drop down.</li> </ol>
14	How to handle the Error message - "Java lang string index ...String index out of range -1"	In CIF menus	<ol style="list-style-type: none"> <li>1. Press- CTRL+SHIFT+DELETE</li> <li>2. Don't tick on 'Preserved favourites website data' and tick on all others and click 'Delete'.</li> <li>3.Logout.</li> <li>4. Close the browser.</li> <li>5.Do fresh login .</li> </ol>
15	How to handle the Error message - "Passport issued organisation required"	MRCR	<ol style="list-style-type: none"> <li>1.Go to tab 'Identification Doc. Details' --&gt;</li> <li>2.check the code 201 and 424 if it is there in the field 'document code' --&gt;</li> <li>3. Go to 'Remarks' --&gt;</li> <li>4.Mention the name of passport or any other document issuing authority.</li> </ol>
16	How to handle the Error message - "Matrix error" coming for SB114 scheme in HOPNACCT for using existing CIF and HOACSB	MRCR/CUSTOMOD	<ol style="list-style-type: none"> <li>1.Go to tab 'Basic Information' -&gt;</li> <li>2. field 'Customer status' --&gt;</li> <li>3. select 'PENSION' through searcher,---</li> <li>4.Field 'Customer type' ---&gt;</li> <li>5.select 'PENSION'.</li> <li>6.Next Go to CUSTOMOD menu --&gt;</li> <li>7.field 'Constitution code' --</li> <li>8.select 'PENSION' through searcher---&gt;</li> <li>9.field 'Occupation code' ---&gt;</li> <li>10. select 'RETIRED' from searcher.</li> </ol>
17	How to update CASTE, OCCUPATION & COMMUNITY codes	CUSTOMOD	update the applicable value in the respective field through 'searcher' in menu 'CUSTOMOD'
18	How to update DECEASED customer status (Date of Death)	MRCR	Go to tab 'Basic Information' -> Change the 'Customer Status' as 'DECEASED' and enter the applicable values in the fields 'Date of Death' and 'Notification date' - these fields allow to enter only when 'customer status' is changed to Deceased.
19	How to handle the Error message - "userid deleted" in a/c opening or modified	MRCR	Go to tab 'Basic information' --> page 2 --> field 'Primary relationship manager' --> Here the value should be 'CRM' only

20	How to open Minor account	HOPNACCT /CRLC	<p>1. Through HOPNACCT , branch can open minor CIFID age 10 to 18 years only , in which Guardian details are not required</p> <p>2. In case Customer want to add actual guardian , then branch need to create CIFID through CRLC and account through HOAACSB or HOPNACCT.</p> <p>3. for below 10 years age , CIFID and account has to be opened at branch through CRLC and HOAACSB only.</p>
21	How to create or modify NRI customer details	MRCR	<p>1. Go to 'Address tab' the 'Address type' mailing - should be Overseas address (Foreign Country code)</p> <p>2. Address type 'NRE relative' should have local address</p> <p>3. Country code in 'Address type' Mailing should be same as Residing country code in 'Demographic' tab</p> <p>4. If customer having foreign country passport 'Nationality' in 'Demographic' tab should be 'overseas' ,</p> <p>5. In CELLPH ( cell phone), If mobile number is of other country, the country code of 'mailing address' in 'address type' should have overseas address with their 'country code'.</p>
22	While issuing guarantee , system is giving FPC record is not available for the customer	MCEC/VCCM	<p>1.Modify the corporate CIF ID using menu MCEC in Trade Finance TAG change Trade Finance Flag as 'Y'</p> <p>2.Get the record verified using menu VCCM.</p>
23	While doing remittance transactions system is giving "Error- Either request is having malicious code or request is forged"	MRCR / MCEC	This error comes ,when there is any special characters in Customer Name or in address fields i.e (M), & , --, /. Please get it rectified at customer level and then only do the transaction
24	How to add nominee	HACM	If nominee does not have customer ID, you can directly add name and address in the field mentioned therein. Secondly if nominee have a valid customer CIF id the same can be added there.

25	How to handle the Error message - "Com.infosys.....Passport Details is required, please provide the value" (even though passport details are present)	MRCR	1. This error comes when NRE customer, Passport details are present only in Document type LSTAD , Document code 424 . 2.But Passport details should be present in Document type LSTID , Document code 201 also.
26	How to modify Existing Customer 1. DOB is blank for Minor Customer 2.To be converted from Major to Minor (Error Msg -Retry the menu option)	MRCR	1.Basic Information --> Enter DOB, change Minor flag to yes and then provide minor turned major on - Date 2. Minor Details --> Enter CIF id of Guardian (if age of minor is less than 10 years) 3. Minor Details--> Enter Dummy CIF id FNA062886 if age of minor is between 10-18 years) 4. Relationship Detail Tab - Enter Relation type: Social, Relation: Mother/father/other etc. CIF id : Guardian or Dummy CIF.
27	Customer is having only Aadhar card and no other document, whether the customer will be KYC Compliance.	MRCR	YES, In case of Retail Customer , in Identification Document Details Tab , Document type : UID, Document Code :UID and Aadhar numbr is added in Unique ID field then Cusomer will become KYC compliant.
28	What if the Corporate (SHG/HUF/Proprietor Ship) customer is having Aadhar Document and want to use for address document, whether the customer will be KYC Compliance.	MCEC	NO. Aadhaar Document is only valid document proof for Retail customer and not for Corporate customer. For SHG or HUF valid documents are available in Jobcards provided in Helpdesk URL
29	While Verifying Corporate Ref id in HOPNACCT menu , If the system is giving Error message : while fetching response from FI	HOPNACCT	1. The error comes, when Aadhar card ( UID ) has been taken as one of document for Corporate Customer. As Aadhaar card is valid document type for Retail customer only and not for corporate CIF. Therefore modify in HOPNACCT and remove Aadhar number ( UID ) and then submit and verify it.
30	While Verifying Corporate/Retail Ref id in HOPNACCT the system is giving followingError Message(s):W0205- The	HOPNACCT	1. In this case any one of the customer (Joint or main) is suspended. 2. Go to MRCR /MCEC Unsuspend the Suspended CIF id. 3. Verify through VRCM/VCCM. Then Verify

	record is deleted for[CMG].		HOPNACCT.
31	System is showing message "A/c is Non KYC compliance", but on checking in MRCCR/MCEC it is observed that Two documents one in LSTID and other in LSTAD present. i.e., In MRCCR Document code, in LSTID is 299 and LSTAD is 499 or In MCEC Document code, LSTID is 699 and LSTAD is 899.	MRCCR/ MCEC	<ol style="list-style-type: none"> <li>1. Document codes 299, 499, 699, 899 are not a valid code for KYC compliance. The above code were used during migration for miscellaneous document not available in Fin 10 or now the document are not a legal /valid for account opening.</li> <li>2. Presently there is no option for deletion of said document from the list. Click on Add option and select valid document code from the list (One for LSTID and one for LSTAD) submit and verify through VRCM/ VCCM.</li> </ol>
32	How to resolve If Corporate customer IDs has been migrated as Retail and Retail customer IDs has been migrated to Corporate	CCCR/CRLC/HCCA	<ol style="list-style-type: none"> <li>1. At the time of migration some of the Corporate customer IDs has been migrated as Retail and vice versa.,</li> <li>2. For resolving this , first create the New proper CIFID which it has to belong.</li> <li>3. Then merge the old CIF ID with new one, through HCCA menu.</li> </ol>
33	Mobile Phone no. and E-mail address not displaying in HACLINQ , eventhough they are present in MRCCR / MCEC	MRCCR/ MCEC	<ol style="list-style-type: none"> <li>1. MRCCR--&gt;Phone and Email--&gt; Preferred contact no.type should be provided for phone number (preferebly Cell phone number).</li> <li>2. Click on add option, phone and email, enter type as cell phone. provide mobile number in phone no. field</li> <li>3.MRCCR--&gt;Phone and Email--&gt; Preferred Email ID type should be provided for email address (preferebly Communication)</li> <li>4. Click on add option, phone and email, enter type as communication. Provide email address in email id field</li> </ol>
34	What is the Process for Deletion of Existing Document from the list, For Eg: Wrong Aadhar No/PAN Card is present in Customers CIF which doesn't belong to the customer, how to remove or delete the entry	MRCCR/ MCEC	<ol style="list-style-type: none"> <li>1. In these case Customer's original Aadhar Card / Pan Card to be sought and same to be entered in MRCCR/ MCEC --&gt; Identification Detail Tab --&gt; Unique Id Field. All the details to be field as per new document, then press submit button.</li> <li>2. But in case customer doesn't have his own Pan Card / Aadhar card and wants to remove the same, presently there is no</li> </ol>



			<p>deletion option for document and customer has to insisted for acquiring the same, as it is mandatory as per RBI guidelines.</p> <p>3. Other option is to create a new CIF with existing document and merge the CIF id through HCCA menu and the old Cif to be suspended.</p>
35	<p>While Closing RD account (Some Cases FD also) the system is throws error "CIF is Suspended". Also while going in MRCR for Unsuspend option the system is showing "CIF is not suspended".</p>	HCAACTD/ MRCR/ HSIM	<p>1. In case the Cif id is suspended through Custddup (Duplicate id is suspended) the system will throw error and the suspended is merge by Main CIF id through HCCA. But the standing instruction entered for Recurring Deposit initially (HSIM) still exist which doesn't allow to close the RD account.</p> <p>2. Go to HSIM menu and select delete option--&gt;Click on searcher option of SI Srl. no--&gt;enter RD or FD account no. The will show the Standing instruction SI no., select the same and submit go option, then submit the same, the SI will get deleted.</p> <p>3. Now go for HCAACTD for closing the Recurring Deposit.</p>
36	<p>While modifying in MCEC the system is given error.."Enter Valid Reg Number/CIN Number.Length Of CIN Number should be 21"</p>	MCEC	<p>1. This error pop up only in case the customer is Pvt Ltd, Public Ltd, Limited companies. In that case you have to obtain CIN no / Registration No. from the customer, the same can also retrieved from MCA site. The valid format is 21 character (1-Alpha, 2 to 6 - Numeric, 7 &amp; 8-Alpha : State code, 9 to 12 -Numeric : year of registration, 13 to 15 - Alpha, 16 to 21 - Numeric)</p> <p>2. The above details to be entered in MCEC menu, General Detail Tab --&gt; Key Corporate Details --&gt; Registration No.</p> <p>3. If the above error is popping in Proprietor firm, SHG, HUF, Partnership firm etc CIFs, then go to CUSTMOD menu and check whether Constitution code is selected is correct or not, modify the same and then go for MCEC modification.</p>

37	Even after changing the Name in MRCR, the system is not reflecting the changes in HACLINQ menu.	HACLINQ/ MRCR/MCEC HAALM	<p>1. Cronjob is being run at the back end due to which whatever updated in MRCR/MCEC menu get updated after some time. Kindly wait for 1-2 hrs before checking in HACLINQ menu.</p> <p>2. Secondly CIFNAMECHANGE is a utility, which internally calls (backend at DC) account modification. If there is some issues with the details present in account, this update might not go through. In all such scenarios, the name change needs to be done through HAALM once. If there is further name modification done on the same CIF, the name changes will happen automatically after carrying any modification in MRCR/MCEC.</p>
38	In HPBP menu (passbook printing) the joint holders name is not modified, it is reflecting the same name as that before modification in MRCR.	HPBP/ MRCR/ HACM.	<p>1. Cronjob is being run at the back end due to which whatever updated in MRCR menu get updated after some time. Kindly check after hour.</p> <p>2. Secondly CIFNAMECHANGE is a utility, which internally calls (backend at DC) account modification. If there is some issues with the details present in account, this update might not go through. In all such scenarios, the name change needs to be done through HACM once for joint holder. If there is further name modification done on the same CIF, the name changes will happen automatically after carrying any modification in MRCR.</p>
39	When a clerical staff tried to modify name in HAALM menu, the system doesn't allow to modify the name in the menu.	HAALM	The menu is restricted to officer and above, so any modification / verification carried out to be done by Officers only.
40	There is no Verify option in EKYC menu	EKYC	<p>1. The EKYC menu is basically used for carrying out online E -verification through Adhaar.</p> <p>2. User enter the Adhaar card no of the customer and biometric thump impression the system verifies the Customer KYC through UID Server</p> <p>3. So verify option not there.</p>

41	How to update the Indian mobile number for NRE Customer	MRCR	MRCR --> Phone and Email tab ---> type --> CELLPH --- mobile number with 91 (i.e., 919876543210 ) , System is not padding 91 for NRE customers , branch has to provide mobile number with 91
42	Please provide numbers for Phone city code	MRCR/MCEC	Phone no field accept only Numerical, alphabets or special character in the phone no field will throw the said error, remove space, special character or alphabetical character from phone field.
43	Customer Enrichment pending at RBO for Old accounts, which were never sent to RBO for enrichment.	HACM/CUSTMOD	1. In this case the system is showing DMS Account in Free Text 15 in HACM menu (Click on Expand) which can be updated by RBO only. 2. Secondly in CUSTMOD menu the system will be showing DMS Customer in DMS Details field. In this Case Branches have to Update latest KYC Compliance date as per Risk rating of the customer. And then mail the CIF ID to RBO for changing the flag to Customer Enriched in both HACM and CUSTMOD.
44	403 FORBIDDEN Error. - While modifying in MRCR/MCEC the system is Showing the above error.	CRLC/CCCR/MRCR/MCEC..	1. Normally this problem arises when Finacle URL is not recognised by the system. For this following Steps to be followed. First of all copy the URL path of Finacle Live - COPY (CTRL +C) <a href="https://cbdlb001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp">https://cbdlb001.bankofbaroda.co.in:12000/SSO/ui/SSOLogin.jsp</a> , then click on TOOLS --> Internet Option --> Security --> Sites (Local Intranet Selected)--> Advanced --> Paste the URL in the Box - Add this websit to Zone --> Click on Add button. The URL will be Shifted to Websites Box Below. Now Close the box and then again go for login and do further modification or creation of CIF.
45	404 Not found Error - While submitting button in MRCR/MCEC the system is throwing the above error.	MRCR/MCEC	1. This error arises due to Duplicate creation of Currency (INR) in Currency Tab. During normal creation of CIF id if supervisor have rejected the cif and created again do some modification in CRLC/CCCR the system was generating duplicate Currency entry.

			2. The above duplicate currency entry can be deleted from backend only. The details/complaint for the same to be lodged in Global it helpdesk.
46	How we can come to know which are CIF id are modified/created and pending for verification.	UNVCIF	1. Through this menu (UNVCIF) you can find out all the CIF pending for verification along with list of menu where the modification has been done.
47	Customer - Currency combination not valid	HOAACBP/MCEC	<p>1. The error is due to Currency entered (USD/INR/EURO etc) in Currency TAB manually and it is Small letter i.e (usd/inr/euro etc) due to which it gives the error as the system is not recognising the currency.</p> <p>2. The same problem is also seen in other Tab for eg- Documentation detail, where branch enter LSTID/LSTAD manually for document type, so the system throws error.</p> <p>3. Therefore the value in all the Tabs to be selected either from the drop down or from searcher option.</p>
48	Whether minor (Below 10)CIF can be opened from HOPNACCT account and what is procedure	HOPNACCT	1. Yes, now minor CIF (Both below 10 and 10-18) can be opened through HOPNACCT menu. However for below 10 years Guardian detail is mandatory with mode of operation joint. Where as in case of 10-18 years guardian cif is optional if the customer wants the operation to be handled by guardian otherwise dont enter guardian CIF details leave it blank.
49	In net banking or mobile banking the system is showing mobile not registered	CUSTMOB	<p>1. As per Aug 31 circular the mobile has to be modified through CUSTMOB menu, the Net banking/Mobile Banking interface server pick up the phone details from this menu.</p> <p>2. Now system allow to change CELLPH from CUSTMOB only.</p> <p>3. If it is not display in HACLINQ then modify in HACM menu, go to Related party details, select CELLPH type in phone field option and then verify the system will pick the phone details.</p>

50	At the time of creation of account, system giving error message as " same identification document is existing for another customer"	HOPNACCT	<p>1. user has to create CIFID from CRLC menu for Retail and CCCR menu for Corporate .</p> <p>2. For verification VRCM for Retail and VCCM for Corporate through BH-2 and BRH users only to overcome the duplication issue.</p> <p>3. use this same CIFID in HOPNACCT or HOAACSB for account opening</p>
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### 19.3 FAQs of LIABILITIES

S.No	QUERY	MENU	SOLUTIONS
1	How to make payments to vendor and rent for staff accommodation and bank premises.	VENPAY	<p>1.As per circular No. BCC:BR:109:381 dated 02.08.2017 wherein it has been mentioned that:All the payments (Operating/Revenue expense) to vendors(including rent, electricity ,telephone bills etc.) are to be made through VENPAY menu only.,</p> <p>2.Circular contains list of all the PL heads debits to which has to made through VENPAY menu only and not through PLHTM.</p> <p>3.Rent paid to staff and premises is also covered in the circular. Job cards are available on Global help desk.</p>
2	blank	VENPAY	<p>1.GSTIN no. comprises of the first two numbers representing state code of the state wherein the premises of the vendor is situated followed by the PAN of the vendor (proper validations have been provided in the system).</p> <p>2.State code should be numerical and not alpha ( Delhi it is 07 not DL) and should be same as that mentioned in the GSTIN no.</p> <p>3. And also PAN no. in GSTIN no. and PAN no. input by branch is same.</p>
3	How to view the Signatures of customer after changing the status of account from dormant to active.	SVS	Signatures can be viewed only when BRH and not BH2 verifies the change of status of account from dormant to active.

4	How to upload signature using SVS module.	SVS	<p>1. Branches can scan the signature separately, and upload the signature files individually through SVS.</p> <p>2. In no case branches should use SIGNCAP.</p> <p>3.If branch is facing problem in configuration of SVS it is required to approach desktop team.</p>
5	How to lodge request for cheque pertaining to account of other SOL.	HCREQ	As per Bank's extent guidelines branches are allowed to lodge cheque book request through HCREQ menu only for home SOL and not for other SOL.
6	How to do Proxy reversal	HSPTM	<p>1.Invoke HSPTM ,select function : R (Reversal) and status :- N-Not reversed or O-Outstanding</p> <p>2.Input required data in respective fields , like date of proxy ,accuout no.,tran. Id etc.</p> <p>3. select include Null option as "Yes" and Processing Mode should be Manual .</p>
7	How to post and verify Proxy reversal transaction raised in entered status.	HTM	<p>1.Invoke HTM Menu and 'function' : M (Modify)</p> <p>2. validate the other then proxy leg which may be credit or debit .</p> <p>3.Fill or remove the field as per validated details. ( Commonly validating field are value date, report code, cheque no. , instrument date etc).</p>
8	How to generate statement for the account ?	HPSP	<p>Invoke menu: HPSP</p> <p>Event Type: REGULAR/DUPLICATE</p> <p>Enter FROM ACCOUNT ID and TO ACCOUNT ID</p> <p>Enter PERIOD FROM and PERIOD TO</p> <p>Click on SUBMIT button</p> <p>If branch wants to waive fees for genuine reason then select waive fees flag</p> <p>Check report in HPR.</p>
9	What is the Menu to check all liability accounts of a customer?	HCULAC	<p>Enter the CIF ID and Click on GO</p> <p>All accounts of the particular cust id will be displayed</p>
10	How to generate Interest certificate for customer ?	HINTCERT	<p>Invoke menu: HINTCERT</p> <p>SET ID: ALL</p> <p>Enter FROM DATE as Financial year start date and TO DATE as Financial year end date</p> <p>Enter FROM CIF ID and TO CIF ID</p> <p>Click on SUBMIT button.</p> <p>Check report in HPR (it will take some time to generate) then system is made free for doing other operations</p>

11	How to handle the error message "Error - Record is deleted" encountering while account is modified through HACM.	HACM	While doing modification through HACM , visit all the tabs and clear all the "Special characters/DOTS" in General details, Scheme, Nomination, Related Party , MIS codes tab . Mostly in MIS code TAB Free Code -3
12	What is the menu for inquiring total lien on Customer account?	HCUALI/ HCRV	Invoke menu HCUALI Enter the account number Select Module Type "Select" Click on GO User can inquire all liens on particular account
13	What is to be done if it is observed the rate of interest is not correct for instance Senior citizen are not getting senior citizen rate of interest.?	HINTTM	1.For Account which are renewed between 14.08.2017 to till date and Interest rate is not proper. 2.Use HINTTM menu and select the appropriate rate code as per customer category and verify the same.
14	whether SI is to be created or what is to be done if SI is not created for RD accounts or ?	HOAACTD	1. SI is created automatically while creation of RD account when user enters the "DEBIT ACCOUNT ID" in SCHEME TAB while account opening through HOAACTD 2. If SI is not created then create the Standing Instruction through HSSIM and choose the appropriate next account execution date.
15	How to renew the account if system is showing an error "Interest calculation is not upto date, run HACINT"?	HCAACTD	Invoke menu HACINT Report to - "M" From Account ID TO Account ID Post Transaction "YES" Frequency Based interest Run "YES" Click on SUBMIT button  System will generated success report/ Failure with reasons
16	What is to be done if Some entries are appearing in enter state for want of report codes?	HTM	Invoke HTM , modify function and enter appropriate Report code in report code field and post the transactions manually. Mostly this is required for NRE accounts
17	What is to be done when system shows an error "Authorisation is required for the movement of inventory between locations" while issuing cheque book for the customer through HICHB?	HIMC	Invoke the menu: HIMC Function: Verify Inventory Transaction ID : Click on the searcher , select "Entered but not authorised " in STATUS field  Now user will be able to see the verification pending records and verify the same

18	What is the menu for viewing all the customer accounts(Both Closed and Opened)?	HCUACC	Invoke the menu HCUACC Enter CIF ID Click on GO Now User can inquire all the accounts which are closed and opened
19	How to do grant TOD in HTM menu?	HTM	Choose option HTM , on the main tab choose or select the GRANT TOD as "YES" for grating instant TOD
20	What is the menu to view the interest applied and TDS deducted for the FD/RD accounts?	HTDTRAN	Use menu HTDTRAN for inquiring total interest applied and TAX deducted in a particular account
21	What is the menu to check the ROI , Maturity amount of the TDR/RD account	HTDINT	Use menu HTDINT to check ROI and Maturity date of the account
22	How to add Joint holder details like PAN in ASBATRAN ?	ASBATRAN	Invoke ASBATRAN Function : ADD Enter Issue/NFO Code: Enter Application Number Enter Cut off Then GO Now enter account number PAN Number OF First holder will be auto Populated Remove the PAN number of First Holder and enter the PAN of Joint Holder After entering other details , Click on SUBMIT
23	How to enter VOLUNTARY exit option of APY customer?	APY	Invoke menu APY Select Funtion: MODIFY Enter the Account Number Click GO In VOLUNTARY EXIT Detail, select RADIO button as YES and Click on SUBMIT. Then get the record verified by other User.
24	How to convert FFD account to Normal Saving Account?	HACMTD	1. Delink the FDR's in deposit details tab through HACM 2. Then close the FDR's through HCAACTD 3. Now change the"Auto Sweep" as NO in "FLEXI DEPOSIT " tab through HACM 4. Use HACXFRSC for scheme transfer to SB101



25	How to know the unverified applications of SASBA?	SASBA	<p>Invoke SASBA</p> <p>Select IPO code</p> <p>In Application Field Press F2 or click on Searcher</p> <p>First 100 unverified application will be shown , once it is verified remaining applications will be shown</p>
26	How to overcome the situation when we are unable to view Signature even after changing the status of Dormant account to Active status	HACM	<p>GO to SVS Configuration</p> <p>Select "Perform Administration Activities"</p> <p>Select "Maintain Account Status"</p> <p>Now change the Account status to "OPERATIVE"</p> <p>Only BRH should able to do the above procedure</p>
27	How to remove the shortfall of lien (SHLFN)on RD accounts ?	HRECSHF	<p>Please link SB account of the customer in TAX Deducted at source operative account through HACMTD menu and Verify</p> <p>Then Run HRECSHF</p> <p>From Account - TD account</p> <p>TO Account - TD account</p> <p>Recover from operative account - YES</p> <p>Report to - M</p> <p>This should recover the shortfall of TDS and remove the lien</p>
28	How to post the System generated entries which are in entered stage due to not appearing of correct report code.	HTM	<p>Invoke HTM and in 'report code' field give appropriate Report code and post the transactions manually.</p>
29	Which is the New menu for uploading and maintaining images and signature in Fin10	SVS	<p>In Fin10 New module SVS (Signature verification system) has been introduced for image and signature upload and maintenance( refer jobcard for procedure).</p>
30	Do I need to create .tiff file using Signcap application and later upload in Finacle.	SVS	<p>For signature scanning Signcap is not to be used. Signature to be scanned through SVS module only. SVS Module gives freedom of using various scanning option to user.</p> <p>1. You can Scan AOF and save file on a destination in JPEG or TIFF format and upload later using SVS Module "upload from file" option.</p>

			<p>2. Simultaneous Image and Signature upload option is also available, User can upload account wise image and signature using SVS - "Scan New" option.</p> <p>3. If existing customer is opening new account their image and signature can be uploaded using "Select from other A/Cs" option.</p>
31	What will be the user ID & password for SVS Module	SVS	<p>SVS is integrated with SSO Admin that means SVS will run on user's Finacle password. If user changes Finacle password SVS will fetch it everytime.</p> <p>So, NO separate user id and password need to be maintained</p>
32	How to save GLMAS & PLMAS files to PC in fin 10	CLORET	<p>Download GLMAS and PLMAS through CLORET menu and invoke menu HTRFTOPC - give source file name as GLMAS.TXT or PLMAS.TXT and destination directory where you want to save files like C:\REPORT</p>
33	How to upload India First transactions (Nodal branch only)?	UPTXN	<p>Menu UPTXN is used by nodal branch to upload India First transactions. In Fin 10.X. There is no Restriction of keeping file in C:\report folder, user can save TTUM file at any location of PC , Direct Browse option is provided in Fin 10.X, user can select the file from that location and upload it.</p>
34	How to create standing instruction for PPF account? Can we create SI through HSIM menu for PPF account?	HPPFSI	<p>No, HSIM is not the right menu. HPPFSI is the menu to create standing instructions for PPF account.</p>
35	What is the difference between HSIM & HPPFSI? Is there any changes in HPPFSI process	HPPFSI	<p>HPPFSI is a very simple single screen menu in comparison to HSIM. In HPPFSI all the details are fetched by system after entering PPF A/C number. User has to enter only amount, SI execution date and End date.</p>
36	How to change Password in Finacle 10	Change Credentials solution	<ol style="list-style-type: none"> <li>1. Log in in finacle</li> <li>2. Select change credentials option from drop down list of solutions at the top of the screen</li> <li>3. Change the password as required by providing necessary input in the given fields</li> </ol>

37	How to obtain account list where signatures are not available for region or zone.	PENDSIG	<ol style="list-style-type: none"> <li>1. Invoke the menu - PENDSIG</li> <li>2. Enter set Id (Ex:- R-ROPUNE)</li> <li>3. Enter FROM to TO date</li> <li>4. Click on submit</li> <li>5. report will be generated in HPR</li> </ol>
38	How to inquiry Gold Coin Rate in fin 10	GOLDINQ	<ol style="list-style-type: none"> <li>1. Invoke menu- GOLDINQ</li> <li>2. Enter Coin Type : 2GR / 4GR/ 5GR / 10GR</li> <li>3. Enter the no. of coin tails of the gold coin rate will be displayed on the screen with necessary details.</li> </ol>
39	How to find citywise branch details?	CBSBRS	CBSBRS menu enables user to find address and phone no. of any branch for a particular city e.g. You want to search branches of shimla, Invoke menu CBSBRS enter city name SHIMLA click on searcher, you will get the list of branches in shimla . Click on SOL ID of any branch to get more details.Full address and phone number of that branch will appear.
40	Which menu is used for bifurcation of fixed assets from a given Category?	FAMIG	FAMIG menu is used for bifurcation of fixed assets from a given name category in your branch. User can add the record and select the category for which he wants the bifurcation , make sure that bifurcation amount should not exceed effective total amount of that category it should be equal.
41	What is the menu to close FCNR	CAACTD	Use menu CAACTD for closure of FCNR. Before closing the account using CAACTD branches are required to initiate the request through HFCNRPAY menu and get the same acknowledged and verified by NRI back office through HFCNRPCB menu.
42	How to inquire/ get the newly opened FCNR account number	HFCNR	Invoke Menu HFCNR- Select function INQUIRY- Enter reference number and on first screen - the account number will be appear
43	How to generate report of FCNR opened for specific period	HFCNRCB	NRI back office can generate report of FCNR opened for a specific period using HFCNRCB menu. Steps to generate the same are : Invoke Menu HFCNRCB- Select function REPORT- Select the option for account opened - Enter from and to date . Report will be generated in HPR

44	How to convert Normal saving account (SB101) to Super Savings account(SB117)?	HACXFRSC and HACM	<p>1. Use menu HACXFRSC menu to change the scheme code SB101 to SB117</p> <p>Please make the following changes in HACM</p> <p>2. Fill the following fields in Flexi deposit tab</p> <p>a) Give FFD scheme code as TD110 for SB117</p> <p>b)Auto Sweep - YES</p> <p>c) Sweep out when balance above - 50,000</p> <p>d)Sweep out frequency - Weekly, week, Date, Next day</p> <p>e)Repay Instruction</p> <p>f)Location code</p> <p>g)Safe Custody</p> <p>h)Print Reciept</p> <p>i) Next Sweep out date should be Next monday</p> <p>3. Give Sweep in balance above as 20,000 in Scheme Tab</p>
45	What to do when we encounter an error "Malicious code exists in the account"while modifying the account?	MRCR/MCEC	<p>1. Invoke the menu MRCR/MCEC</p> <p>2. Remove the special characters if any in name field</p> <p>3. Remove the special characters if any in Address field</p>
46	What to do if change in customer's name is not reflected even after changes done in MRCR?	HAALM	<p>1. Invoke the menu HAALM</p> <p>2. Modify the name of the account as changed in MRCR</p>
47	What to do when the system shows an error "An ITC record is not found" while renewing the term deposit in HTDREN	HINTTM	<p>1. Invoke the menu HINTTM</p> <p>2. Select function MODIFY</p> <p>3. Enter the account number and Click on GO</p> <p>4. Change the End date as "30.12.2099" then proceed for Renewal of Term Deposit</p>
48	While closing a Savings account system prompts an error "error - Referred account" in HCAACTD. What is to be done in such case?	HCULAC	<p>1. Use HCULAC to find out accounts linked to customer</p> <p>2. Check whether any FD/Loan is linked to this SB</p> <p>3. If FD or Loan exist change to other operative account and proceed for Closure.</p>
49	How to check renewal history for Term Deposits?	HRELACI	<p>1. Invoke the menu HRELACI</p> <p>2. Enter the account number and Click on GO</p>

50	How to check the FDR receipt number for particular term deposit?	HACMTD	<ol style="list-style-type: none"> <li>1. Invoke the menu HACMTD</li> <li>2. Enter the account number and click on GO</li> <li>3. Visit Denomination TAB</li> <li>4. Check the Deposit Receipt Number in Serial Number field.</li> </ol>
51	What is the menu to generate the report for unlinked adhaar/UID accounts?	UIDLNKOS	<ol style="list-style-type: none"> <li>1. Invoke menu UIDLNKOS</li> <li>2. Check report invoke menu HPR (it will take some time to generate)</li> </ol>
52	What is to be done if system shows an error "Account label details are required"?	HACM	<ol style="list-style-type: none"> <li>1. Invoke the menu HACM</li> <li>2. Select Function MODIFY and enter the account number and click on GO</li> <li>3. Visit OTHERS tab</li> <li>4. Fill the account label information and click on SUBMIT button.</li> </ol>
53	What is the New Menu Option For AADHAR Seeding?	UIDLNK	For AADHAR Seeding Please use new Menu Option UIDLNK Instead of ASBR
54	How to handle the situation if customer id is not fetched on clicking on searcher icon in UIDLNK menu after giving the aadhar number and account number?	UIDLNK	<ol style="list-style-type: none"> <li>1. Invoke the menu CUSTMOD.</li> <li>2. Select Function "Modify".</li> <li>3. Enter the Customer ID in "CIF ID" field and click on GO.</li> <li>4. In the "Cust. Constitution Code" field, enter appropriate customer constitution code.</li> <li>5. If any dots are filled, remove them and fill appropriate data.</li> <li>6. Click on submit.</li> <li>7. Get this record verified by an officer.</li> </ol>
55	How to generate Balance Certificate?	HCUSBALP	<ol style="list-style-type: none"> <li>1. Invoke Menu Option HCUSBALP fill the Mandatory details as follows</li> <li>2. Report To</li> <li>3. From CIF ID to CIF ID if required for particular A/c then user have to put From A/c ID and To A/c ID</li> <li>4. As of Date</li> <li>5. Click on Submit button. Report will be generated .</li> <li>6. Check report invoke menu HPR (it will take some time to generate)</li> </ol>
56	How to handle the situation when user is unable to print Deposit receipt?	HDRP	<ol style="list-style-type: none"> <li>1. Invoke Menu Option HACMTD</li> <li>2. Select function Modify and in General Tab</li> <li>3. Update A/c Statement as 'Deposit Receipt' and in Scheme Details Print Deposit Receipt Box Should be Tick click on Submit and verify the same with another user</li> </ol>

57	How to handle the situation if user is unable to close TD A/c . ERROR-the TDSI record exit .	HTDSCALC HCAACTD	Invoke Menu Option-HTDSCALC and in the field "Ad Hoc Run" Select the option Actual Run with Database Update.
58	How to view Signature added/ modified in the sequence in which it was added.	SVS	Branch users can check the upload details under SVS-->Audit Information-->Inquire on Signature and Photograph Audit--Input the account number and Go.
59	Statement showing only for 1 month. How to obtain statement of account for specified period?	HCRV	Use HCRV menu - Select account of customer and give the specific period
60	Is there any Menu for calculating average balance of individual account?	HCRV	Use HCRV menu - Select account of customer > select average balance > give account number or cust id and submit
61	How to generate GST details (GST invoice nubner ) for trasanction involving GST ?	CGSTRPT	use menu CGSTRPT for generation of invoices ( Report can be generted Transaction wise / cust id wise / account wise/ consolidated reprot for any month)
62	How to get complete account details of a customer based on CIF ID	HCRV	Use HCRV menu - Select Account option > enter customer ID and click on go button - all account related to that customer ID will appear
63	How to deduct any charges from customer account along with the applicable GST ?	GSTTM	Use menu GSTTM and do the transaction .
64	How to add/ modify / update GSTIN (GST identification number / Registration number ) details of the customer	CGSTN	Use menu CGSTN for addition/ modification / updation of GSTIN number
65	What is to be done if user faces an error "ASTM setup not done for [INR/XXX]" while closure of FD account in HCAACTD?	MRCR	1. User faces this error if PAN number or FORM60 is not contained in MRCR  2. User has to update the "Tax deducted at Source Table code " also in MRCR
66	What is to be done if user faces an error "The account cannot be delinked. Cancel the operation an run sweep regularaisation" while doing verification of Super savings account / Premium Privilage account in HACM?	HACM	System will not allow user to Delink the FFD accounts if either the account is having LIEN or the account is in DEBIT balance. 1. If the account is in DEBIT balance user has to do Sweep regularisation by the below mentioned procedure. A) Invoke the menu HSWOPS B) Select "Sweep regularisation - Fund transfer" C) Enter the From and TO account number D) Click on SUBMIT button

			<p>2. If the account is having any LIEN please remove the lien through HALM and proceed for delinking of FFD accounts</p>
67	How to do the Aadhaar Seeding with Cust ID for Non AEPS/Non DBT purpose ?	UIDCUST	<p>If user wants to link the adhaar at Customer ID level please follow the below mentioned process</p> <ol style="list-style-type: none"> <li>1. Invoke the menu UIDCUST</li> <li>2. Select Function - ADD</li> <li>3. Click on GO</li> <li>4. Enter the Adhaar number</li> <li>5. Enter the CUSTOMER ID</li> <li>6. Select the AUTHENTICATION METHOD</li> <li>7. Click on SUBMIT button.</li> </ol> <p>Now system will link the adhaar to all the account number for the given CUSTOMER ID for NON AEPS/NON DBT purpose.</p>
68	What to do if user is not able to download the report from HPR and showing an error "Error occurred (handle window display ): Automation server can't create object" while downloading?	TOOLS	<ol style="list-style-type: none"> <li>1. Click on Tools</li> <li>2. Select Internet Options</li> <li>3. Go to Security tab</li> <li>4. Select the INTERNET zone and kindly ENABLE the following fields <ol style="list-style-type: none"> <li>a) Download Signed Activex Controls</li> <li>b) Download unsigned Activex controls</li> <li>c) Initialize and script Activex controls not marked as safe for scripting (Not secure)</li> </ol> </li> <li>5. Select the LOCAL INTERNET zone and kindly ENABLE the following fields <ol style="list-style-type: none"> <li>a) Download Signed Activex Controls</li> <li>b) Download unsigned Activex controls</li> <li>c) Initialize and script Activex controls not marked as safe for scripting (Not secure)</li> </ol> </li> </ol>

			6. Click on APPLY and then OK
69	How to generate exceptional reports?	HEXCPRPT	1. Invoke the menu HEXCPRPT 2. Enter the field REPORT TO 3. Enter the SET ID 4. Select ON A SOL ID and Exception type -FINANCIAL OFF A SOL ID and Exception type - FINANCIAL BY A SOL ID and Exception Type - FINANCIAL ON A SOL ID and Exception Type - NON FINANCIAL OFF A SOL ID and Exception Type - NON FINANCIAL BY A SOL ID and Exception Type - NON FINANCIAL 5. Enter From Date and To Date 6. Click on SUBMIT button.

#### Recent updates in Finacle with circular number

1.	Mandatory updation of Legal Entity Identifier (LEI) code in Finacle	BCC:CIC:DFB:111:4
2.	Allotment of Unique Customer Identification code (UCIC) to all the existing Individual customers of the Bank only – New Exercise from 27.01.2019 to 28.02.2019	HO:BR:111:27
3.	Launch of new functionalities in Baroda Connect application	HO:BR:111:13
4.	Updating CUSTID where the constitution code is Dot(.) or Blank	BCC:BR:111:4
5.	Legal Entity Identifier (LEI) code for participation in non-derivative markets	BCC:BR:111:116
6.	One-time Restructuring of MSME Advances – Capturing of information in Finacle.	BCC:BR:111:111
7.	Modification in menu “CUSTMOB”- Introduction of Tracker-Id for verification of change of mobile number	HO:BR:111:43



8.	Goods and Service Tax- Changes in VENPAY menu wrt GSTTDS	BCC:BR:111:91
9.	One-time Restructuring of MSME Advances – Capturing of information in Finacle	BCC:BR:111:87
10.	Introduction of menu “UFTI” for verification of unverified entries of previous days	HO:BR:111:55
11.	Clarification: Soft Launch of menu “COEXST” in amalgamated bank - Rolling out for Customers w.e.f. 01.06.2019	HO:BR:111:136
12.	Soft Launch of menu “COEXST” in amalgamated bank - Rolling out for customers w.e.f. 01.06.2019	HO:BR:111:130
13.	Revision in service charges for NEFT and IMPS at branch w.e.f. 01.06.2019	HO:BR:111:105
14.	Updation of KYC details through CKYC finacle menu option.	BCC:BR:111:283
15.	Soft Launch of menu “COEXST” in amalgamated bank for Customers w.e.f. 01.06.2019	HO:BR:111:150
16.	Legal Entity Identifier : Extension of Deadline	BCC:BR:111:250
17.	Modification in menu “CUSTMOB” - Introduction of two levels verification for change of mobile number w.e.f. 08.07.2019	HO:BR:111:174
18.	Entry of CIN /Registration No. of companies/Corporates in Finacle through menu “MCEC” menu	HO:BR:111:190
19.	Lodgement of Claims through ‘EDULOANM’ menu for CSIS Scheme (Education Loan Interest Subsidy Scheme) for the year 2018-19.	BCC:BR:111:393
20.	Special Campaign for updating of Review date and Insurance details in Finacle system from 01.10.2019 to 31.10.2019	HO:BR:111:277
21.	G/L ECGC CLAIM Received A/c XXXX0015181014 – New menu “CLAIMTRN” to enter Bill IDs / PC Account No.	BCC:BR:111:472
22.	CGTMSE-Credit Guarantee Scheme (CGS) for Micro and Small Enterprises – Introduction of new menu for Accounting of Claims Received in Finacle 10	BCC:BR:111:464
23.	Introduction of new Menu “HPLNPA” for collection of charges in NPA Accounts.	BCC:BR:111:462
24.	KYC updation and migration of KYC complied SB accounts opened under scheme code SB136.	HO:BR:111:304
25.	Updation of Udyog Aadhar Number (UPDUAN) of MSME borrower at Customer ID level in Finacle VER 10.	BCC:BR:111:547
26.	Campaign for updation of DNR ( Documents not renewed) and due LAD in Finacle.	BCC:BR:111:527
27.	Creation of duplicate Customer-id with same PAN	HO:BR:111:280
28.	Updating CUSTID where the constitution code is Dot(.) or Blank	BCC:BR:111:260
29.	Updating CUSTID where the constitution code is Dot (.) or Blank	BCC:BR:111:368
30.	Updation of Stock/Book Debts Statement and Review in Finacle Data Base.	BCC:BR:111:45
31.	Soft Launch of menu “COEXST” in amalgamated bank	HO:BR:111:100
32.	Report on undelivered SMS alert sent to customer for change of mobile number through menu "CUSTMOB"	HO:BR:111:19
33.	Pre-mature closure of FDR of Rs.1.00 Cr and above – feeding of date of request in RMENU	BCC:BR:111:15
34.	Updation in constitution code in customer data base.	HO:BR:111:64

35.	Pre-mature closure of FDR of Rs.1.00 Cr and above – feeding of date of request in RMENU	BCC:BR:111:259
36.	Dedicated Helpline No. Related to FATCA-CRS issues in Finacle	BCC:BR:111:153
37.	CKYC Project: - Generation of Report from the “Report Server” for the records, where Correction is required in CBS for CKYC	HO:BR:111:99

Downloaded By: Mr. CHAUDHARY SAMARTH (SC093622)

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## OUR CORE VALUES

**Integrity** - We are ethical and transparent in our words, actions and dealing with all stakeholders

**Customer Centricity** - Our Customers' interests lie at the core of all our actions.

**Courage** - We are resilient in the face of adversity and having faith in our belief

**Passionate Ownership** - We display energy, enthusiasm and commitment towards our Bank and we work together for the Bank.

**Innovation** - We create value through new ideas.

**Excellence** - We strive for continuous improvement in our policies, systems and processes.