इंडियन बैंक **Indian Bank**

इलाहाबाद **ALLAHABAD**

e-Book

Self-Learning

Guide to

CBS

इमेज **IMAGE**

Indian Bank Management Academy for Growth & Excellence
इंडियन बैंक मैनेजमेंट एकेडमी फॉर ग्रोथ एंड एक्सीलेंस

CONTENTS

How to create CIF –Personal
Go on Clicking in the menu as below

Customer Management
- Create
- Create Personal Customer

One screen will come

Customer Type selects the relevant customer category from the drop down
Select the Title from the drop down
Filled up all the green field and where ever drop downs are there select the appropriate from the drop down
UID: If Adhhar submitted, put the no.
Post code is the PIN code
For village code: help desk>desk officer>credit>village code >copy the village code and paste

Then click on next. Second screen will come.

Select the ID Type from the dropdown and put the ID number.
One ID number is sufficient if the customer providing one photo ID with address and the same address is providing where the customer is presently staying. Otherwise one photo ID and another for residence proof is required.
> PAN/Form 60/61: Select PAN details, below give the PAN no. in lower case (or else if you select form 60/61 below give the date i.e the date of obtention of form 60/61 generally the date of opening of the CIF)

Select the CIS organization code from the dropdown for example 41 for individuals male & 42 for individuals female
Select organization code from the drop down for example 40 for male other than staff & 49 for female other than staff

Then click on finish

Enter the Email Id message will appear. Click on OK

One Q will be generated. Get the Q passed from officer. CIF no. will be generated.

Social Attribute:

After creation of CIF do the social attribute by following navigation

Customer Management>Create
Link Customer - Social Attributes

Screen will appear below filled up the screen and transmit

Function:	C:Create
Customer Number:	3241123255	Search
Religion- Caste Code :	01	0101:HINDU-GENERAL
Income Category Code :	02	0102:INCOME CATEGOR'
Physically Challenged Code :	03	0199:Normal
Special Category Code :	04	0199:OTHER THAN FARI
Politically Exposed Code-Foreign:	05	0199:Not Applicable(Other

OK message will come

How to create CIF –Non-Personal

Click as follows:

Customer Management
- Create
 • Create Non-Personal Customer

Customer Type- Select the appropriate from the dropdown

Business Name- Filled up the name of the firm/company

Filled up the address, Select State from the dropdown, Select the ID type

Then click on next. Another screen will appear.

Select the CIS organization code from the dropdown

Select BSR organization code from the drop down

> PAN/Form 60/61: Select PAN details, below give the PAN no. in lower case (or else if you select form 60/61 below give the date i.e the date of obtention of form 60/61)

Enter the Email Id message will appear. Click on OK

One Q will be generated. Get the Q passed from officer. CIF no. will be generated

Do the social attribute as above.

इमेज IMAGE

How to open SB cheque and SB non-CHQ account

Click as follows:

Deposit/CC/OD Accounts & Services
- Create
• New Deposit Account

One screen will appear. Put CIF number and then transmit. Another screen will appear.

Product- Select from the drop down   Customer category- Public or staff as the case

                                     May be

Type- General   Location/Term- Metro

Threshold Limit- put 1000000(or else put the threshold limit given by the officer in the form)

How to decide Threshold Limit

Fixing Threshold Limit based on transaction profile of customer is one of the essential features of Transaction Monitoring and facilitate monitoring of transactions breaching the limit at the Branch level

For Low Risk Accounts: An indicative threshold limit that may be fixed in the account by branches is given below:

a) (i) Rs. 1 Lakh or 25% of the annual income, whichever is higher for Low Risk Individual customers having

_ No frill accounts

_ Small Accounts

_ Smart Kid Accounts

_ Accounts opened under NREGP Scheme etc.

(ii) Rs. 2 Lakhs or 25% of the annual income, whichever is higher for Low Risk Individual customers such as

_ Workers/Labours/Agricultural Labours

_ Employees with monthly Salary up to Rs.15000/- per month.

(iii) Rs. 5 Lakhs or 25% of the annual income, whichever is higher for Low Risk Individual customers such as

_ Students

_ SHG Accounts

_ Professionals/Employees with income up to Rs. 50000/- per month

(iv) Rs. 10 Lakhs or 25% of the annual income, whichever is higher for all other types of accounts

b) In the case of business enterprise, Rs. 10 lakhs or one month turnover, whichever is higher.

Click on transmit- Q will generate. Get the Q passed. 10 digit account number will be generated

How to View the account number if you know the CIF

Customer Management
- Enquiries
• Search By CIF Number

Screen will come. Put the CIF number and then transmit. Next careen will come.
Click on Linked accounts. You will get all the accounts number linked to the CIF

How to View the CIF/account number (Search by name)

Customer Management
- Enquiries
• Search by Name

In the screen put customer last name and then click on search. List of CIF with name will come.
Then double click on CIF number. Next screen will come. Click on Linked accounts all the accounts linked with the CIF will appear.

Hold/ lien

Deposit/CC/OD Accounts & Services>Stops / Holds (Lien) / Messages>Set Hold / Lien (Screen will appear)>fill up the boxes appropriately

View Hold:

Screen 450> Transactions of This Type- put 31(Hold) Transactions>transmit>note down journal no, date, amount, reasons etc.

Remove Hold:

Deposit/CC/OD Accounts & Services> Holds (Lien) / Messages > Remove Hold / Lien> fill up the boxes appropriately and transmit> get the Q authorized> verify whether Hold lifted or not

Standing Order

Deposit/CC/OD Accounts & Services> Standing Orders/Sweep> Create Standing Orders screen will appear > Put a/c no & S (capital letter) in appropriate box and transmit> next screen will come>Fill up the screen and transmit > get the Q authorized

Mode of Operation
Deposit/CC/OD Accounts & Services>Amend> Deposit/CC/OD Accounts>Put a/c no. Option dropdown B mode of operation> Mark 1 against the appropriate box (delete zero) and other box marking will be zero> transmit> Q will come get it authorized from officer
A/C STOP
Account status will show stop if the identification score is less than 110 points. For example if only one ID i.e Income tax PAN has been given while opening CIF the identification point will be 99.Second ID has to be given in this case to make it 110 points.

How to remove stop of an account:
Step 1: Customer Management>Amend>Customer Details Put CIF no and in option no.4 identification details & then transmit. Next screen will come select Id from drop down in the 2nd line and in last column in function put C. transmit and get the Q authorized.(Generally while passing the Q, the system will show INVALID OPTION, try to pass the Q 2/3 times, it will be passed or else wait for some time and then try to pass the Q)

Step 2: Deposit/CC/OD Accounts & Services>Stops / Holds (Lien) / Messages> Remove Stop on Account>Give stop account no. and in stop reason give no 7 correction pending transmit and get the Q authorized.

How to do the Single Window B category CASH work

Steps

(1) First Open your system in Bancs link
(2) Click on the 6th icon on the tool bar open/close cash drawer
(3) See that cash drawer is closed. Opening balance is 0 and current balance is also 0
(4) Then open your cash drawer by clicking Open cash drawer
(5) If you have not received any cash from the customer and you need to pay cash then receive cash from main cashier/teller through the following menu

Transaction posting>cash maintenance>Exchange cash>Receive Cash from Teller>Click on Refresh>Then click on accept

Make the day receipts and payments

Receipts of cash (short screen 1010)

Menu: Transactions Posting>Deposit / CC / OD Accounts>Receipts>Cash

Transactions Posting

- Deposit / CC / OD Accounts
- Receipts
- Cash

Put account no of the customer. Verify by the account no. with name by clicking on F7 key. Then put amount and transmit. Next screen will come put the denomination of notes in DENOMINATION IN column and transmit.

Cash Payment (screen no 1060 for withdrawal slip for cheque screen no 51072)

For cash
Transactions Posting
-Deposit / CC / OD Accounts
- Payments
- Cash

For cheque payment

Transactions Posting
-Deposit / CC / OD Accounts
- Payments
- Cheque

Verify first the withdrawal slip or cheque whether it is dated, signed, figure and words of the amount is tallied account no and payees name is written and any alterations are authenticated with full signature of the drawer or not. Then put the account no. and press the F7 key to verify the available balance as well as to verify the name with account no. Press F10 key to view the signature and mode of operation.

Then put the account no. and amount of withdrawal and transmit and fill up the DENOMINATION OUT COLUMN. And transmit.

Before handing over cash to the main cashier

(1) View the referred transaction> Click on the 3rd icon on the tool bar i.e view journal>Select referred from the dropdown in the status box>Click on execute> if any item pending then view the account no. and see whether any double credit or double debit has been effected. Bring to the notice of ABM to solve the problem.
(2) Click on open/close cash drawer icon> select the currency by clicking>click on the Recon.currency reconciled with your physical cash
(3) Transactions Posting> cash maintenance>Exchange cash> Issue Cash to Teller>Put cash amount and below in Teller put the Teller no.(SR no of main

cashier to whom you are handing over the cash) then transmit> in the second screen put the denomination in denomination out column.

DD Issuance:

(1) First receipt funds through cash up to Rs 49999/- including commission
Inland (Rupee) Remittance>Receipt of Funds>through cash
Inland (Rupee) Remittance
- Receipt of Funds
• Through Cash

Remittance Type- Select Demand Draft from the drop down. Put the amount and in narration fill up payee name. Then Click on commission- next screen will come. Then click on transmit. Then click on Return to charge. Then Click on Transmit-Denomination screen will come. Fill up the denomination in denomination in column and then transmit. Journal number will come. Note down journal number in the voucher

Inland (Rupee) Remittance>Issue>Single Remittance - DD, BC, GC>Put journal no. and transmit> next screen will come>Fill up the beneficiary name and the branch on which to be issue in pay branch desc. Prefix and DD no and then transmit and get the Q authorized.

For DD Rs 50000/- and more or if party wishes to transfer from his own account.

(1) Inland (Rupee) Remittance
- Receipt of Funds
Transfer from Deposit Account
Put the account no. from which funds is to be transferred and in remittance type Demand draft fill up narration and commission and then transmit. Q will come. Get it authorized. Journal no. will come. Then follow the step 2 as above.

DD CANCELLATION

When a customer approaches you for a request for cancellation of DD (Demand Draft), please obtain a written request from him/her in a plane paper. See that the DD has been issued by your branch. Take out the DD challan of the date of issue of the DD. Verify the signature of the customer that appears on the DD challan. Ascertain the mode of receipt of funds and the account from where the funds have come from.

Batch transaction>Batch entry screen> one screen will appear Function: Transfer batch screen> Transmit> next screen will come

Write description: DD Cancellation>Click on create batch>then click on Add row>another screen will appear over the existing screen

Select from the dropdown in Txn Base:G/L Single Sided Remittance Payment

Amount: DD amount   Remittance Type: Demand Draft
                                                     Cancel flag: Yes

Prefix: As available on the DD (4 digit capital letter)

Instrument no. DD no.

Instrument Date: Date of DD and then click on Transmit

Again, on the top i.e Txn Base select Deposit credit and give the account no. where the amount is to be credited (generally the account from where the DD amount has been received on the date of issue of DD) and give the amount and then click on transmit.

Close the top screen and click on the transmit button of the bottom screen. Q will generate. Get the Q authorized.

<u>DD Revalidation</u>

A DD is valid for 3 months from the date of issue. When a customer approach for revalidation of a DD it can be done by writing revalidated up to the date another 3 months on the face of the DD and to be signed by officer with his signature with SS no.

<u>DD Payment</u>

Inland (Rupee) Remittance
- Payment
  - Other Remittances - DD, BC, GC
    Cash or transfer to deposit account as the case may be
  - Cash
    - To Deposit A/c
    Filled up all the details in the boxes and transmit. Get the Q authorized.

Transferred of deposit account from one branch to other
Deposit/CC/OD Accounts & Services>Amend> Deposit/CC/OD Account>Put the account no which is to be transferred and in option select no.9 Account Type/Home Branch from the drop down. Write the branch CBS code of the branch to be transferred by deleting your branch CBS code in Home branch box. And then transmit. Get the Q authorized

CIF transferring
Customer Management> Amend> Customer Details>Put the CIF no. in customer number box transmit. Next screen will come. Put the CBS code of the transferee branch in Home branch by deleting your branch CBS code and transmit and get the Q authorized.

How to enter or change mobile no. in a CIF

Customer Management>Amend Customer Details> Amend -> customer details – enter mobile no. and click on transmit,
Q will come. Get the Q passed

SMS Alert (Mobile number should be there in CIF)

Deposit/CC/OD Accounts & Services>Amend> Amend Deposit Tabbed Screen>Put the account no. transmit>Next screen will come. Click on Miscellaneous. Next screen will come. Select SMS required yes. Credit threshold limit put 5000 and Debit threshold limit put 5000 transmit and get the Q authorized.

BGL- Branch General Ledger or simply GL- General Ledger is 11 digit numbers .First 5 digit is BGL/GL number, next 5 digit is branch no. and last one digit is check digit.

How to search BGL account No.

Navigation or Menu: Click Branch Accounting (BGL)> Enquire> Account Number Search> screen will appear> type the name of BGL you are looking for or searching>Below the screen click on search button>click on more button if more number of BGL will be there in the same word more BGL number will appear in the screen

How to get check digit No

General Enquiries> Display Check Digit>put 5 digit BGL and 5 digit of your branch CBS code (total 10 digit no.)> transmit> total 11 digit no. will appear in number with a hyphen between 10 digit and last digit. The last digit is the check digit of that BGL/GL account

Transactions

Three type- (1) Cash (2) Transfer (3) Clearing

Transfer transactions:
   (1) transactions which involves One debit and one credit (amount less than 2 lakh) deposit/loan account having 10 digit numbers(no BGL-Branch General Ledger account involved) cheque or voucher go to transaction posting menu
   (2) transactions which involves one debit with multiple credit(more than one credit) or multiple debit(more than one debit) and one credit of which one account is involved with BGL account and the transaction amount is less than 2 lakh go to Branch Accounting (BGL) menu
   (3) Any amount 2 lakh and above and involves more than one debit or credit go to Batch Transactions menu (Inter branch BGL through C2C also to be done in batch transactions)

Batch Transactions Navigation/creation of batch

Batch transaction> batch entry screen will appear (Function -Transfer Batch Screen) don"t do anything simply click on transmit button> next screen will appear>Description write transfer>Click on create batch>then click on add row>On the top Txn Base choose appropriate head>Put account no and amount and click on transmit>again go to Txn base and select appropriate head fill up a/c no and amt> then transmit

Check whether all the entries you have entered. Total debit should tally with total credit and then click transmit button below. Q will come which is to be authorized by officer.

How to repair a batch

Batch transaction> batch search>Execute>select the batch ID to be repair on clicking over it>then click on Return batch ID button below> next screen will appear which is the batch you have made, verify the failed item and ascertain the reason why it is failed.

Click on Add Row> next screen will come> do the correct posting> transmit.

If more than one number of failed items are there go on making the correct posting one by one by clicking on Add Row and Transmit. Then select the failed item/items and delete it by clicking on the delete row.

IMPORTANT- DON"T DELETE THE FAILED ITEM FIRST. FIRST CLICK ON ADD ROW DO THE CORRECT POSITNG AND THEN DELETE AS ABOVE

Status of batch- There are five status of batches namely 1,2,4,5 & 6 (no no.3 batch status)

Batch Status   Meaning

1   Batch is created

2   Batch is created yet to send for Q

4   Batch transaction is successful i.e batch is passed, work is over

5   Batch is failed, it is to be repaired

6   Batch status is to be updated. It is to be done by ABM, once the batch status is

                Changed, the status will be changed from 6 to 5 and then it can be repaired.

How to modify transactions for a Decline Q

Click on the Queue icon (last icon in the tool bar)

Select Queue Type as Personal> then click on Execute> then select the decline Q by clicking on that row>click on view to confirm that you are going to modify that transaction>then click on accept button>second screen will come>click on modify Transaction button> modify the required things to be done if allowed> then click on transmit button> another Q will generate> get the Q passed.

Conversion of Non-cheque SB a/c to cheque operated a/c

Deposit/CC/OD Accounts & Services
- Amend
- Deposit/CC/OD Account

Type account no. > In option select 9.Account Type/Home Branch and then transmit
Second screen will come

Account Type- Select 2111 SBCHQ-GEN-PUB-METRO-INR

Sub Category- Select 1101:2111-1101 SBCHQ-GEN-PUB-METRO-INR

Then transmit. Q will come. Get the Q passed.

CONVERSION OF SINGLE A/C TO JOINT A/C

Step 1: Create CIF

First create CIF of the person to whom you want to add.

Step 2: Link the new CIF to the existing account

Customer Management>amend>Link CIF to Account

Screen will appear.

Type New CIF no.>Then next row right-hand side click on Verify CIF Name
Name of the person will appear in the row
In Associated account type the SB a/c no which you want to make joint a/c.

Then in Link Indication – In the drop down select C: CIF Link> Then transmit> Q will
come> Get the Q passed

Step 3; Change the name of the account

Deposit/CC/OD Accounts & Services
- Amend
• Deposit/CC/OD Account
Type the Account No>In option select 5.Account names from the dropdown then
transmit> next screen will appear> In short account name type the second name which
you want to add> then transmit and get the Q authorized

Step 4: Change Mode of operation

Deposit/CC/OD Accounts & Services
- Amend
• Deposit/CC/OD Account
Type the Account No>In option select Mode of Operation from the dropdown then
transmit> next screen will appear> change 0 to 1 in the right-hand box in the
appropriate place and make the 1 to 0 in column no.1 (Self)> then transmit and get the
Q authorized.

NOMINATION:

STEP 1: CREATE A NON-CUCTOMER CIF

Customer Management
- Create
  - Create Personal Customer

In **STATUS FIELD** select Non-customer and go on filling the screen (like giving input while creating CIF) then go to next second screen will come> In First ID type select from the dropdown 39.NOMINATION FORM(FOR NOMINEE)
In ID no. if any ID has been provided it is well and good. Give the ID no. or otherwise type the date of birth of nominee as ID no.

Then fill other boxes and click on finish. Q will come get the Q authorized.

STEP 2:

Customer Management
- Relationships/Ownership
  - Relationships
One Screen will appear.

Required Action: Select Add from the drop down
ID : CIF no. of the nominee (Non-customer CIF)
Entity: CUS: Customer Information Master

Relationship Reqd: Nominee to Account
Then Transmit. Next Screen will come

Entity 2: Deposit Account number (For which you want to make nomination)
Entity Type: Deposit Master (Select from the drop down)
Then transmit, Get the Q authorized.

HOW TO VIEW A NOMINATION FOR AN EXISTING ACCOUNT
Go on clicking as follows:
Customer Management
- Relationships/Ownership
  - Relationships
    Screen will appear
    Required Action: E: Enquire/Amend
    ID: Give 10 digits Account No.
    Entity: DEP: Deposit Master
    Relationship Type: All
    Then transmit. Second screen will appear. Note down the ID no. that is CIF of nominee and verify the name of the nominee as follows:
Customer Management
Enquiries
  Search by CIF Number

HOW TO CHANGE PASSWORD

User/System Administration(Click)
- Changes (Click)
• Change Password (Click)
Screen will appear

Old Password

New Password

New Password Again:

Your Password should be Alphanumeric Minimum Length 6, Maximum Length 8
At least One Character to be Numeric
Cannot reuse Old Passwords for next 3 Password Changes
Click on Transmit. Q will come, get the it authorized

HEAD CASHIER / MAIN CASH/TELLER WORKFLOW

Step 1:

Check the Cash balance book with BRANCH CASH BALANCE AC (BGL A/c) which
should be tallied with the physical cash in safe.

Step 2: Open the bancs link and open the cash drawer by clicking on the 6th icon on the
toolbar and then clicking open cash drawer.

Step 3: Prepare Single credit voucher for the amount available in BGL a/c

Indian Bank＿＿＿＿＿ Office＿＿＿15/06/2014

Offset	Credit	
	BRANCH CASH BALANCE AC	
	BGL A/ NO. 98903090037	
By Amount of cash received from	Rs.	Ps.
Vault custodian	2150670	-
Amount in words: Rupees twenty-one lakh		
Fifty thousand six hundred seventy only	2150670	-

Made by＿＿＿Entered by＿＿＿L/F   Asst. Manager/Manager

Step 4: Post the voucher in the system in bancs link as below stepwise

Branch Accounting (BGL)>Credit>Cash> Type the Branch Cash Balance BGL a/c no
and then fill up the amount and then commission is 0 and then in narration cash

received then click on transmit> next denomination   screen will come fill up the denomination in column and transmit. Get the Q authorized.

Receive the cash in screen no. 1010,
Make payment in withdrawal slip in screen no.1060
and Make payment in cheque in screen no.51072

<u>In case any amount to be given to SWO</u>

Transactions Posting
- Cash Maintenance
- Exchange Cash
• Issue Cash to Teller

Put amount and the SWO SR No. and then transmit. Denomination screen will come write the denomination in denomination out column.

<u>In case any amount to be received from SWO during the transaction time or at the end of the day</u>

Transactions Posting
- Cash Maintenance
- Exchange Cash
• Receive Cash from Teller

Click on refresh button and then accept. See that the physical cash receiving by you is tallied with the amount shown in screen.

Step 5: Click on 6th icon of the tool bar. Select the currency by clicking and click on Recon. Currency
 Next screen will come. Put the denomination in units in drawer boxes and then transmit.

Branch Accounting (BGL)
- Debits
• Cash
 OR screen no.20060

Put Branch Cash Balance BGL a/c no. and then amount then put the name of the ABM and Narration as cash handed over to ABM, then transmit. Q will come which is to be authorized by ABM.
 When ABM will pass your Q, Again a Q will be generated in the ABM node.

Click on the last icon, that is 8th no. of item on the tool bar (Q icon).Click on execute. Select the Q item and then accept, next denomination screen will come. Fill up the denomination out column. And then transmit.

HOW TO CHANGE THE NOMINATION

Delete Nomination: Note down the nomination ref no. Then go for Customer Mgmt>Relationship/ownership>select Action=Enquire/Amend and in the reference number column, input the nomination ref no. and select ALL against Relationship Type and transmit. In the second page, Status=Change to 09: Inactive, Transmit and authorise. THEN CREATE NEW NOMINATION AS REQUIRED

NAVIGATION OF SOME SCREENS AVAILABLE IN HELP DESK

Desk Officer>Deposits> Interest Calculator

Desk Officer>Deposits> RD Calculator

Desk Officer> Credit>EMI Calculator

Desk Officer>Credit> Credit Card Bill

Help Desk>Bank>Intra net> in the top see manual, circulars, download for forms > click and proceed

Help Desk>Other websites>e-banking to get write up, application forms etc

Help Desk Officer or Other web site for credit card menu for credit card schemes, write up and forms etc.

Help Desk> Customer Relation> for Deposit rates, Lending rates and Gold coin rates, application download, check list for vehicle loan and Home loan

Help Desk>Bank> Branch search for branch profile like IBGA Code, CBS code, IFSC and other details of a branch.

Put branch name and click on search > next screen will appear> Click on the branch you are searching for.

Help Desk Officer or Other web site for credit card menu for credit card schemes, write up and forms etc.

Help Desk> Customer Relation> for Deposit rates, Lending rates and Gold coin rates, application download, check list for vehicle loan and Home loan

Help Desk>Bank> Branch search for branch profile like IBGA Code, CBS code, IFSC and other details of a branch.

Put branch name and click on search > next screen will appear> Click on the branch you are searching for.

Screen	Description
400	Deposit Short Enquiry
440	Deposit Long Enquiry
450	Deposit Transaction Enquiry
700	Deposit Statement Print
703	Deposit History Statement Print
495	Deposit User Code
1010	Deposit Cash Deposit
1060	Cash Payment through withdrawal slip
51072	Cash payment through Cheque
60455	CIF Link to account
9583	ATM card request screen
10400	Loan Short Enquiry
10440	Loan Long enquiry
10450	Loan Transaction enquiry
20450	GL transaction enquiry
10700	Loan Statement Print
10451	Loan repayment enquiry
60450	CIF Account Enquiry
9022	Display Check Digit
69018	Old/New account enquiry
9750	Password Change
9600	User enquiry
9093	Set Hold
9095	Remove Hold
50210	Stop cheque
67152	CISLA
60440	Relationship Enquiry
60460	Associated Accounts Enquiry

HOW TO OPEN ONE MMD

Deposit/CC/OD Accounts & Services
- Create
- New Deposit Account

Put the CIF number then click. Next screen will come.

Product – MMD   Customer category- Public (staff, sr.citizen as the case may)
Type – General   Location/Term   - Select the term (i.e. > 3 years or less than 3 years etc)

Threshold limit-   100000
DONOT TRANSMIT

Click on Term A/c Options on the top. Second screen will come.

Term Basis- Days   Term Years - put the year for   example 3 for three years

Term Value Deposited- Amount of deposit

Interest Frequency –Maturity

Then transmit. Get the Q authorized.

HOW TO OPEN FD

Deposit/CC/OD Accounts & Services
- Create
- New Deposit Account

Put the CIF number then click. Next screen will come.

Product – FD   Customer category- Public (staff, sr.citizen as the case may)
Type – General   Location/Term   - Select the term (i.e > 3 years or less than 3 years etc)

Threshold limit-   100000

Interest Options

Interest payment method – T -Transfer
Transfer Account Number _ give the deposit account number

DONOT TRANSMIT

Click on Term A/c Options on the top. Second screen will come.

Term Basis- Days   Term Years - put the year for   example 3 for three years

Term Value Deposited- Amount of deposit

Interest Frequency –Quarterly

Then transmit. Get the Q authorized.

HOW TO OPEN RD

Deposit/CC/OD Accounts & Services
- Create
- New Deposit Account

Put the CIF number then click. Next screen will come.
Product – RD   Customer category- Public (staff, sr.citizen as the case may)
Type – General   Location/Term   - Select the term (i.e > 3 years or less than 3 years etc)

Threshold limit-   100000
DONOT TRANSMIT

Click on Term A/c Options on the top. Second screen will come.

Term Basis- Months   Term Years - put the year for   example 3 for
three years
Term Value Deposited- Leave it blank
Interest Frequency –Maturity

RD

RD expected installment- Give Monthly installment amount
RD Inst;.Freq - Monthly
Then transmit. Get the Q authorized.

HOW TO OPEN STD

Deposit/CC/OD Accounts & Services
- Create
- New Deposit Account

Put the CIF number then click. Next screen will come.

Product – STD   Customer category- Public (staff, sr.citizen as the case may)

Type – General   Location/Term   - Select the term (i.e 90 days or 120
days etc.)

Threshold limit-   100000

DONOT TRANSMIT

Click on Term A/c Options on the top. Second screen will come.

Term Length- put 90 or 120 no. of days as the case may)
Term Basis- Days
Term Value Deposited- Amount of deposit

Interest Frequency –Maturity, then transmit. Get the Q authorize

Revamping of Term Deposit Products in CBS system

Term Deposit account opened in the CBS system is identified by a product code derived
from the value populated in the fields viz. **Product, Type, Customer category,
Location/Term and Currency etc.** Presently a multitude of products are available in
CBS and they are unwieldy to maintain. Moreover, changes, if any required to be made

are to be effected in each and every product during parameterization which is a time and effort consuming exercise.

To obviate the above difficulty and ensure that minimum number of products are maintained in the system, revamping of Term Deposit Products has been carried out with the objective of reducing user time and effort while selecting the suitable option relevant to the product type, customer category, tenor and amount from the drop down menu. Accordingly options for opening a term deposit account is restricted to bare minimum in respect of the fields viz., **Product, Type, Customer category, Location/Term**

For a better understanding, hitherto, while opening an ordinary term deposit product, depending upon the amount of deposit, the user had to choose from the following options in the Account Type field viz., General, A15 lakhs to A1 crore and A1 crore to A5 crore etc. However with the revamping of the products, the user would be required to select only the General Field. Based on the amount of deposit to be input subsequently, the system will automatically refer the relevant bucket and fetch the appropriate rate of interest.

To put in a nutshell, the above exercise is an effort towards saving time and effort on part of the user. In the above illustration, the user instead of drilling down to locate the relevant option can select General option for any amount of deposit.

During this excercise, the product codes assigned to Deposit accounts would undergo a change. List of deposit product codes under the new methodology is provided . HELP DESK under **Menu >> Products >> Product Codes** for branch use.

INTERNET BANKING

When a customer approaches you for an Internet Banking facility from our branch- You explained the customer about Green PIN through which customer himself can avail the internet banking facility of our bank without approaching the branch. If the customer still want to avail the facility through us then,

First you ask whether he wants to view the account details or he wants transaction in his account through internet banking facility and accordingly give him application forms. If he wants viewing facility only then give internet banking application form only. If he wants transactions also then in addition to the internet banking application form provide him a transaction password application form also.

(For application forms navigate Help desk>other website or product> delivery channel>e-banking>application form>internet banking & transaction password)

Verify the signature of the account holder with that appears in application form through F 10 Key.

Then verify all the accounts link with the CIF and get yourself confirmed that all the accounts belong to him in his personal capacity.

Then go to Customer management>amend>customer details>put the CIF no. and in the option select no. 9 miscellaneous details and then transmit.

Change the e-mail to mail in Mode of Delivery Box.

Next screen will appear. Fill up the e-mail id in e-mail address 1, if available.

Then put the village code by making copy and paste from Help desk> desk officer> village code

Then select internet banking in access channel. Click on OK. Transmit, then, get the Q authorized.

Then go the RM module and access the RM module. (Follow instruction in the RM module writes up)

Get the RM approval from an officer.

Internet Banking Password (PIN Mailer will come by post to the branch)

One password for viewing facility only. Two passwords will come for viewing and transactions.

Activate the password in RM module and then handover the same to the customer. Advise the customer to log in within 15 days of activation of password. Or else, if the customer will try to log in after 15 days, then message will appear, account dormant.

By following the write up of RM module again you make the account new user (that means it is reactivated). Don't apply for new pass word again.

Advise the customer to register for re-generation of password in our site. System will ask to select two answers of the 4 given questions which the customer has to remember or to write somewhere, which will help him to regenerate password by himself/herself in case he/she forgot the password.

If the customer wrongly entered the password for 3 times then the internet banking facility will be locked.
It is automatically un-locked at 5 AM and 5 PM.

Some Frequently Ask Questions (FAQ) /problems in Internet banking.

Q. Internet banking is locked.

Ans: When a customer try to log in with wrong password for 3 times, the system will not open and the above message will come.

It will be automatically unlocked. The timing is twice in a day i.e at 5 AM & 5 PM that means, if it is locked after 5 AM it will unlocked at 5 PM and if it is locked after 5 PM it will unlocked at 5 AM.

But if a valued customer wants you to unlocked it before the time, because of its urgency like payment of taxes etc. Then get a written request letter in plain form and do the in the system as follows:

Unlocking (Change PIN Status- Locked to New User/ Active

RM Module – Maker Role:
(Maker-Teller logins into RM Module with SR No as User-Id & Bancs password)
Step 1: Addition / Updation >> Enter CIF No >> Click "Query from CBS"

Step 2: Select Internet Tab >> If Login PIN status displayed as Locked - change it as NEW USER (or) ACTIVE.

Step 3: Select Internet Tab >> If Internet txn pin status displayed as Locked - change it as NEW USER (or) ACTIVE**.**

Step 4: Select Mobile Tab >> If SMS banking user status displayed as Locked – change it as NEW USER (or) ACTIVE.

Step 5: Select Telebanking Tab >> If Telebanking user status displayed as Locked - change it as NEW USER (or) ACTIVE**.**

Step 6: Click UPDATE >> Request ID created which is to be approved by another officer.
Note:
Change the status to NEW USER if the customer hasn't changed the password yet.
Change the status to ACTIVE if the customer has already changed the password.

RM Module – Approver Role:

(Approver-Teller logins into RM Module with SR No as User-Id & Bancs password)

Step 7: RM Approvals >> Status: Pending >> Click Query >> All the pending items will be listed with details viz., Maker-id, Request-ID, Service, CIF number etc. >> Click on Request ID to be approved >> Details of Request get expanded >> Click Approve **/** Reject.

Step 8: Upon Approval, the customer can use the facility.

Q. Pass word forgot/lost. How to reissue password?

Ans: If the customer has registered with re-generation of password, he/she can himself/herself get the password through in the internet. If, however, if the customer has not made any registration for re-generation of pass word. Get one application form for re-issuing of password and do as follows:

Request for Duplicate Password or Pin mailers:

RM Module – Maker Role
(Maker-Teller logins into RM Module with SR No as User-Id & Bancs password)
Step 1: Pin Status Change (Dup PWD**)** >> Enter PIN Ref Number >> Click "Query" **>>** User Details of the pin will be displayed like User Name, User-id, Branch Code, PIN Type etc.
Step 2: Pin Status to be Changed to >> Enter "LOST" (Or) "Forgot" >> Click "CHANGE" >> Request ID created which is to be approved by another officer.

Note: If the PIN Ref number is not known, it can be queried through RM Reports through RM Reports >> Customer Pin Generation History >> Enter CIF Number >> Click Display

>> All earlier issued pin ref are displayed facility-wise >> Pick the "Latest PIN Ref" for the relevant facility to which duplicate password is sought.

RM Module – Approver Role:

(Approver-Teller logins into RM Module with SR No as User-Id & Bancs password)

Step 3: RM Approvals >> Status: Pending >> Click Query >> All the pending items will be listed with details viz., Maker-id, Request-ID, Service, CIF number etc. >> Click on Request ID to be approved >> Details of Request get expanded >> Click Approve / Reject.

Step 4: Upon Approval of the above, the report will reach PO and the relevant duplicate pin mailers will be generated by PO and sent to the branch next day.

Q. Account shows dormant. What is it and how to rectify it?

Ans: If the customer doesn"t use the service (do not login to the system) within 15 days from the date of activation, the status will become DORMANT which can be REACTIVATED as under:

Reactivation (Changing PIN Status-Dormant to New User):

RM Module – Maker Role

(Maker-Teller logins into RM Module with SR No as User-Id & Bancs password)

Step 1: Addition / Updation >> Enter CIF No >> Click "Query from CBS"

Step 2: Select Internet Tab >> If Login PIN status displayed as DORMANT - change it as NEW USER.

Step 3: Select Internet Tab >> If Internet txn pin status displayed as DORMANT - change it as NEW USER**.**

Step 4: Select Mobile Tab >> If SMS banking user status displayed as DORMANT - change it as NEW USER.

Step 5: Select Telebanking Tab >> If Telebanking user status displayed as DORMANT - change it as NEW USER.

Step 6: Click UPDATE >> Request ID created which is to be approved by another officer.

RM Module – Approver Role:

(Approver-Teller logins into RM Module with SR No as User-Id & Bancs password)

Step 7: RM Approvals >> Status: Pending >> Click Query >> All the pending items will be listed with details viz., Maker-id, Request-ID, Service, CIF number etc. >> Click on Request ID to be approved >> Details of Request get expanded >> Click Approve / Reject.

Step 8: Upon Approval, the customer can use the facility.

Q. How many PIN mailers are issued to the customer by bank for Internet banking?

Ans: If the customer has requested for view only, then only one PIN mailer(that is password) will be issued.

If the customer has requested for view and to do the transactions in internet banking, then two passwords will be issued to him/her.

That is one for log in. After log in he/she can view the accounts details.

If he/she want to do the transactions, then after log in with the log in password. Second password will be used by the customer.

Q. Whether the password given by the bank is to be changed by the customer?

Ans: Yes. When the customer will login with the password given by bank, immediately another screen will appear where the systems will ask to change the password, where the customer will create the password.

This system will ask to change the password for view password and for transaction password also.

Q. What is the user group ID for view type of customer in internet banking?

Ans: 111

Q. What is the user group ID for both view and transactions type of customer in internet banking?

Ans: 222

Q. for Corporate net banking (CNB), is to be sent through RM module like individual net banking?

Ans: No, the hard copy is to be sent to CDC by mail.
But the password is to be activated through RM module after receiving the PIN mailer before handing over the same to customer.

IMPS MOBILE BANKING THROUGH BRANCH

Verify the mobile number of the customer who wants to avail the mobile banking facility in the customer details by navigating as follows:

Customer Management> Amend> Customer details> put the CIF no. and transmit> screen will appear >verify the mobile number.

Then go to Customer management>amend>customer details>put the CIF no. and in the option select no. 9 miscellaneous details and then transmit.

Next screen will appear. Fill up the e-mail id in e-mail address 1 if available.

Then put the village code by making copy and paste from Help desk> desk officer> village code

Then select mobile banking in access channel. Click on OK. Transmit then, get the Q authorized.

(If the customer has already availed the internet banking facility then in the access channel second box select mobile banking)

Then go to RM (Relationship Module) and follow the write up for request. Get RM approval.

After few days MPIN (Mobile banking password) will come to branch by post.
After activating in the RM module handover the password (MPIN) to the customer.

Customer has to change the MPIN as follows: Following message has to be created in the customer"s mobile and to be send to 9444394443

CHGPIN New MPIN Old MPIN   (New MPIN has to be given by the customer)

Old MPIN is a 4 digit number will be given by bank. New MPIN is also a 4 digit number to be created by customer.

The changed MPIN is to be used by the customer for IMPS.

First customer has to get MMID no. by creating message as follows in his/ her mobile and sending the message to 9444394443

SMS Format: MMID 706751234   (For example 706751234 is customer"s A/c no.)

How does the customer remit funds to other accounts?
The customer should send SMS in the following format to 9444394443:
IMPS <BENEFICIARY_MOBILE_NO> <BENEFICIARY_MMID> <AMOUNT> <MPIN> <REMITTER_MMID>
SMS Format: IMPS 9988776655 9015123 500 3344 9019467
9988776655 - Beneficiary Mobile Number
9015123 - Beneficiary MMID
500 - Amount to be remitted
3344 - MPIN
9019467 - Remitter MMID
Note: The beneficiary may be IB account holder (or) other bank account holder.

Q. What is the maximum amount that can be transfer through IMPS mode?

Ans: Rs. 200000/- per day.

Q. What are the different types of mobile banking facility available in our bank?

Ans: There are 6 types of mobile banking facilities available in our bank namely

1. SMS
2. J2ME
3. IMPS
4. USSD
5. WAP
6. IndOASIS App in Smartphone with Android, Windows & iOS

Q. What is the user group ID for mobile banking only?

Ans: 555

Q. What is the user group ID for internet banking and mobile banking?

Ans: 444

Q. What is the maximum amount that can be transfer through mobile banking and under what facility?

Ans: Rs.200000/- and under J2 ME and WAP based facility. These two facilities are under encrypted mode. The SMS and IMPS are non-encrypted mode facility.

Q. Where to get the details of mobile banking write up/ materials?

Ans: Help desk>Products>Delivery Channel>e Banking
                                Or
 Help desk>Other Web site>e Banking

Q. Is MMID is given by bank through branches like MPIN (Mobile Personal Identification Number- that is mobile password?

Ans: No, The customer will get himself/herself by sending SMS to 9444394443. The SMS format will be MMID space SB account. After few seconds first message will come SMS delivered. Second message will come with your MMID number. MMID is a seven digit number. The first digit is bank number and last three digit is the last three digit of the customer account number.

ATM

ATM application Form available in Help Desk- Open Help Desk>Bank>ATM Website>Click on click here for Main menu> In the left hand side of the screen see on the bottom>Click on ATM Debit card application form. Obtain application form duly signed by the customer. In case of joints a/c, take signatures of the all the customers
ATM request navigation

(1) Customer Management> ATM Card Issue Request> Put the account no. OR put customer no then transmit>next screen will come> verify the name of the customer (in case of joint account keep one name and delete other names as per ATM application request form)> Primary no. account: Click on search> next screen will appear> click on linked accounts on the top>all the account linked to the CIF will appear>Select the account no. and click on return the account no.> account no. will automatically come.
Select from the drop down the card type and then click on transmit.
 Q will come to be authorized

(2) After getting ATM password how to activate ATM card

Deposit/CC/OD Accounts & Services>Amend>User code>give account no transmit>next screen will come>put 1 by changing 0 in place of ATM facility in column no 3 >transmit>get the Q authorize.

ATM card is to be entered and authorized through DCMS.ATM PIN mailers are being sent to customer directly in his given address.

It is also to be activated in DCMS (Debit Card Management System)
Navigation: Help Desk>Bank>ATM Website> Click Here for Main Menu> Main Menu>DCMS

Features & Benefits of RuPay Platinum:
Lounge access at domestic airports
Personal accident insurance cover
5% cashback on utility bill payments
Up to 1% surcharge waiver on fuel
Rs.25/- cash back on train ticket booking through irctc.co.in
15% discount on minimum billing of Rs.300/- on food and beverage at Café Coffee Day.
It"s raining offers on RuPay Platinum Card!!!
Increased ATM Withdrawal Limit per day: Rs. 50,000/-
Increased POS / e-Commerce Purchase Limit per day: Rs. 1 Lakh

ATM / Debit Cards - Issuing procedures and guidelines -Circular No. Genl 29 dt. 08.06.2016

Eligible accounts / customers:

1. All Individuals having savings bank / current accounts / Proprietorship accounts.

2. For minors (above 10 years) debit cards can be issued if the account is opened under "IB Smart Kid". (Ref: Circular No: Dep / 23/007 dated 18.07.2007)

3. Add on cards for second name (customer), if opened under E or S, A or S.

4. Nonresident account holders.

In-eligible accounts / customers:

1. Joint accounts where accounts are operated by jointly or more than one signatory.

2. Accounts of Company, Partnership Firms, Associations, Trusts, HUF, Clubs, Government Departments, etc.

3. Accounts in the name of minors (Jointly or severally), except "IB Smart Kid" accounts.

4. Accounts operated upon by Mandate or Power of Attorney.

5. Accounts subjected to litigation/dispute.

6. Accounts attached by a Garnishee/Attachment order.

7. Accounts where no debits are permitted.

8. Encumbered accounts.

9. Accounts of suspended employees (disciplinary action initiated/pending).

10. Accounts for which Debit cards facility has been withdrawn earlier because of unsatisfactory conduct of the accounts.

Migration from Magnetic Stripe Based Cards to EMV Chip Based Cards (Ref: Circular Genl/74/2013-14 Dated 29.11.2013) Till November 2013, our Bank was issuing only magnetic strip based debit cards to our customers. The card data stored in magnetic stripe is not encrypted and can be skimmed or stolen by fraudsters using magnetic stripe reading devices. Due to increase in the number of card skimming frauds, a working group was constituted by Reserve Bank of India in March 2011 to recommend action plan for securing Card Present transactions, i.e. transactions performed at ATM / Point of Sale (POS) terminals. Based on the recommendation of the working group, the following guidelines were issued by Reserve Bank of India for implementation by the Banks before 30.11.2013:

i. All new debit and credit cards to be issued only for domestic usage unless international use is specifically sought by the customer. Such cards enabling international usage shall be EMV Chip and PIN enabled.

ii. Issuing banks should convert all existing magnetic stripe cards to EMV Chip card for all customers who have used their cards internationally at least once (for/through e-commerce/ATM/POS). (Circular Genl/74/2013-14 Dt 29.11.2013).

EMV (Europay, MasterCard and Visa) cards are chip based cards which are more secure than magnetic stripe based cards since the data residing inside the EMV chip cards is encrypted and cannot be cloned. Reserve Bank of India, vide their letter dated 07.05.2015 advised the Banks that with effect from 01.09.2015, all new cards issued, domestic and international - by banks shall be EMV chip and PIN based." Hence all debit cards issued by our Bank from 01.09.2015 are only EMV chip based cards.

Various Card Products:

Card Type	Eligible Customers
RuPay Debit Card (Domestic) and RuPay PMJDY Debit Card (Circular: Genl / 40 / 2014-15 dated 12.09.2014)	All domestic customers. (Individuals having savings bank / current / Proprietorship accounts, including IB i-Freedom Cool & IB i-Freedom Plus accounts.) Domestic accounts opened under PMJDY Scheme. (Annual Maintenance Charges are not applicable for these cards.)
MasterCard World Debit Card (International) (Genl/74/2013-14 dated 29.11.2013)	To be issued to customers going abroad based on specific request for international cards in writing. (Individuals having savings bank / current / Proprietorship accounts, including IB i-Freedom accounts.) As per the guidelines issued by Reserve Bank of India, CO:DBD will be issuing international EMV chip based cards automatically to those customers who use their magnetic stripe based debit cards for ATM, POS or E Commerce transactions in a foreign location, as replacement for the magnetic stripe based cards.
E-Purse cards Genl / 13 / 2015-16 dated 20.05.2015)	E-Purse accounts created by customers using their net Banking facility. For domestic usage.

Revised Service Charges Related to Debit Cards (Refer: Genl/29/2015-16 dated 29.08.2015)

AMC Charges **	All domestic debit cards (Maestro / RuPay and Master)	International EMV debit cards (World Debit Cards)
AMC for first year	Free	Free
AMC from second year onwards	Rs.100/- + applicable service tax	Rs.150/- + applicable service tax

** The above charges are not applicable for Senior Citizen Debit Cards and RuPay PMJDY Cards.

Charges for issue of Duplicate Card / Pin Mailers: (Refer: Genl/29/2015-16 dated 29.08.2015)

Nature of Service	Applicable Charges ** (Inclusive of Service Tax)
Issue of Duplicate PIN	Rs. 25.00
Unblocking of Hot listed Cards (De-hot listing)	Rs. 50.00
Issue of ATM / Debit Card along with PIN (Master / Maestro/ Platinum/ Rupay cards)	Rs. 150.00
Issue of EMV master card (chip embedded)	Rs. 250.00

OPENING OF A PARTNERSHIP ACCOUNT

Step 1: Open one CIF of partnership firm by following navigation

Customer Management
⊐ Create
    ⧉ Create Non-Personal Customer

       Customer type: 020602: NONPERSONAL-FIRMS-PARTNERSHIP
       First Id Type: 35: Partnership Deed

       Click on Next- Next Screen wiil appear

       Domestic Risk: By default Low risk will come.(In case branch want to allot other risk then select from the drop down any of one (32-Medium Risk or 33-High Risk as the case may be)
       PAN/Form 60/61: Select PAN details, below give the PAN no. in lower case (or else if you select form 60/61 below give the date i.e the date of obtention of form 60/61)
       CIS Organisation: 33 Partnerships
       BSR Org code: 33 partnerships E-
       mail Id message: click OK.
       Transmit. Get the Q authorized. Note down the 10 digit CIF number

Step 2: Open one CA in the name of partnership firm by following navigation

Deposit/CC/OD Accounts & Services
Create
New Deposit Account
Screen will appear: Put the CIF no. (CIF no. of the partnership firm that you have got in step no.1) transmit. Next screen will come.
Product: select from the drop down 23: CA   Customer Category: 1: Public
Type: 11: GENERAL   Location/Term   : METRO

Transmit. Q will come. Get the Q passed. Note down the 10 digit CA account number.

Step 3: Open personal CIF of all the partners individually one by one and note down the CIF nos.

For village code in the (while opening at the branch) copy village code and paste
Navigation: Help desk>Desk Officer>credit>village code go on selecting State>District>sub-district> village code

Step 4: Do the social attributes of the opened partner"s CIF one by one

Customer Management

▱ Create

    ▱ Link Customer - Social Attributes

        Screen will come
        Function: Select create from the dropdown
        And filled up the 1 to 5 below boxes selecting the appropriate code and then transmit.
        OK message will come.

Step 5: Link the Personal CIF of the partners to the opened deposit current account of the partnership firm

Customer Management

▱ Amend

    ▱ Customer Details

        ▱ Link CIF to Account

        Put the CIF no. of one partner .Then click on verify CIF name. Name of the partner will appear
        Associated account: Put the CA account no. of the firm.
        Link Indicator: CIF Link. Transmit and get the Q authorized.
        Again make link of the second partner CIF by the above procedures.

Upto this stage only link of CIF with the account has been over.

Step 6: Mode of Operation

Deposit/CC/OD Accounts & Services

▱ Amend

    ▱ Deposit/CC/OD Account

Put CA no. of the firm and in option: B; Mode of operation. Transmit, next screen will come

Make the on/off box 0 against Self and Make the on/off box 1 against either or survivor or jointly or survivor as the case may be. Transmit and get the Q authorized.

Step 7: Link the partners as signatory

Customer Management

▱ Amend

▱ Relationships/Ownership

    ▱ Relationships

Required Action: Select from the drop down Add

ID- Put the Id (that is CIF of one customer/partner)

Entity: CUS: Customer Information Master

Relationship required: Select from the dropdown –Signatory

Transmit. Second screen will appear
Entity 2: CA no. of the firm
Entity Type: DEP: Deposit Master
Transmit. Get the Q authorized
Continue for the second partner as above.
Up to this CIF link and signatory have been established.

Step 8: Establishment or linking of individual partner as the capacity of a partner in the CIF of the unit and not in the account.

Customer Management
⊡Amend
⊟Relationships/Ownership
    ⊡ Relationships
Required Action: Select from the drop down Add
ID- Put the Id (that is CIF of one customer)
Entity: CUS: Customer Information Master
Relationship required: Select from the dropdown –Partner
Transmit. Second screen will appear
Entity 2: CIF no. of the firm
Entity Type: CUS: Customer Information Master
Transmit. Get the Q authorized
Continue the same for other partner also.

Step 9: Beneficial Ownership Linking

Find out who is the beneficial owner of the partnership firm and then go for beneficial linking
Accordingly proceed. For example out of the 2 partners one is only the beneficial owner then we have to link the partner concern as beneficial owner as below navigation.

Customer Management
⊡Amend
⊟Relationships/Ownership
    ⊡ Relationships
Required Action: Select from the drop down Add
ID- Put the Id (that is CIF of one customer)
Entity: CUS: Customer Information Master
Relationship required: Select from the dropdown –43; beneficial owner
Transmit. Second screen will appear
Entity 2: CIF no. of the firm
Entity Type: CUS: Customer Information Master
Transmit. Get the Q authorized
ENQUIRY FOR RELATIONSHIP

Q. How to enquire who are the signatory to a particular account?

Ans: Customer Management> Relationships/Ownership> Relationships
Required Action: enquire ID: Deposit account for which you want to know who the signatories are> Entity: DEP: Deposit Master

Relationship required: Signatory

Relationship Type: All

Then Transmit. Second screen will appear with the details of signatory

Q. How to know who are partner to a firm?

Customer Management> Relationships/Ownership> Relationships
Required Action: enquire   ID: CIF of the firm

> Entity: CUS: Customer Information Master

Relationship required: Partner

Relationship Type: All

Then Transmit. Second screen will appear with the details of partners

User Enquiry

How to know who the users are logged in a particular branch

User/System Administration
▭ Enquiries
▫ User Enquiry
Put the CBS no. of a the branch and transmit you will get details of all the users logged in

How to know a particular user is at present logged -in in which branch

User/System Administration
▭ Enquiries
▫ User Enquiry
Put the user no.(SR No.) and then transmit. You will know the branch details.

RTGS

RTGS can be done for Rs 2 lakh and more. Obtain the RTGS application form from the customer with cheque. The cheque should be the RTGS amount plus the commission. Verify the cheque in order and the application form containing all details like name of the beneficiary, name of the Bank, name of the branch, 11 digits IFSC code and signature of the customer.

Then click on RTGS Messages>Create Outgoing Messages (Cheque)> next screen will appear

After filling up all the boxes> click on verify amount> then only transmit button will appear. Click on Transmit. Q will generate. Write the Q no. With capability level (for

example 9/ 25636) on the cheque and give the cheque along with RTGS application form to the officer for passing the Q.

One UTR (Unique Transaction Reference No.) will be generated when the officer will pass the Q. In our bank the UTR will be in the form of numerals prefixed with IDIBH

Commission: you can click on commission button below. Next screen will come. Click on Transmit commission amount will appear on the screen and then click on return charge. First screen will come with commission amount.

How to know the status of RTGS

RTGS Messages
    🖳 Enquire/Maintain
  Screen will appear. Filled up the UTR no.
  If it is our RTGS the UTR no. will be IDIBH….
  Incoming/Outgoing: Select outgoing
  Transaction Date: Select the date of RTGS
  Then transmit. All the outgoing RTGS of that day will appear with status as remitted, settled or returned.
  Remitted means, transaction is not yet settled or received by other bank
  Settled means other bank has received
  Returned means the amount has been returned.
  RTGS Commission Rs 2 lakh and upto Rs 5 lakh- Rs 28/-
  Above Rs 5 lakh- Rs 56/-(exclusive of service charges- inclusive of service charges it is Rs.29/- and Rs.57/-)
  NEFT
  Same as RTGS. Click on the NEFT screen as above and proceed.
  Cash NEFT should be done in all the branches for non-customer without asking any KYC upto Rs.50000/-
Commission for NEFT: Upto Rs 0.10 lakh- Rs. 2.50 per transaction, Above Rs 0.10 lakh to Rs 1 lakh-Rs 5 per transaction, Above 1 lakh to Rs 2 lakh- Rs 12 per transaction, Above Rs 2 lakh-Rs 28 per transaction (circular :Genl 29 dt 22.08.15 Annexure page no.7)
RTGS Transaction timings circular no.CRA-64 dt.04.09.2015

Product	Days	Customer Transactions	Inter-bank transactions
RTGS	Monday to Sunday	24 x 7 x 365	24 x 7 x 365

NEFT Transaction timings

NEFT	Monday to Sunday	24 x 7 x 365 (settlement on half hourly basis)

LOD ACCOUNT OPENING

Step 1: Opening of Account:

Navigation: DL/TL Account & Services>Create>New Account: Enter the CIF No. newly opened or any existing CIF No./Account No. of the customer. Select LON: Create a Loan account from the dropdown menu. Click Transmit. Next screen will open.

Select Account type: 6501 from the drop down menu. Select appropriate sector/subsector category from the drop down (for example for non-priority sector direct 74) Select appropriate interest category option from the drop down menu (0001:6501:0001 LOW AGAINST DEPOSIT-OWN OR code will come like 21 or 22 for LOD to others or staff). Enter the application amount applied by the borrower. Enter the period of loan in months i.e. from the date of application to maturity date of deposit in the Loan Term Period. Click Transmit. Next screen will appear.

Enter IB Code: 9008, BSR Ac Type: 30 Demand Loan, Sanction authority code: select from the drop down

Transmit. System will display account number

Step 2: Entering CISLA details:

Navigation: Common processing>CISLA- screen would appear.

Enter the account number,
System: LON: Loans
Function: Amend   Transmit. Next screen will come
Date of sanction is dd/mm/yyyy format
Disbursal amount: Loan amount
Document code: F029
Then Click Cisla field 2 on the top. Next screen will come.
Margin (%): 10
Credit Rating grade: Unrated (select from the drop down)
Village code: Select from Help desk>desk officer>credit>village code. Then transmit.
OK message will come Or Q will generate. Get the Q passed.

Step 3: Generation of Disbursement Schedule:

Navigation: DL/TL Account & Services>Loan processing>Generate Disbursement schedule. Screen will appear. Enter account number and click on transmit. Next screen will come.
Enter the following:

Start date: Date of sanction
Expiry date: normally one month from date of sanction
Maximum Tranche Amount: Loan amount

Click transmit and OK message will be displayed at the bottom.

Step 4: Generate Repayment Schedule

DL / TL Accounts & Services
    ⊐ Loan Processing

       ⊓ Generate Repayment Schedules
          Put LOD a/c no.,
          Action- Create,
          Option- 2 Prins. Equi Dist
          Transmit next screen will come princ repy start put next month like 102014 and princ repay frequency select End of Term . Int. reapy start also next month and int repay frequency End of term and transmit and get the 9 Q authorized

Step 5: Create Security

DL / TL Accounts & Services
⊐ Security (Primary / Collateral)
⊐ Customer
⊐ Create
       ⊓ Create Security
          Give LOD A/c NO.
          System: COL: Create Collateral
          Transmit next screen will appear
          Collateral Type: 13 Pledge of our Bank deposit receipt
          Collateral sub type: 13 bank receipts
          Collateral Description: RIP, FDR etc.
          Charge type: Pledge
          Action: Create and then transmit
          Next screen will appear
          Action: Create, Description: RIP or FD etc. then put RIP no.
          Hold value: Face value of the deposit receipt, Status: Active
          Note down the 17 digit collateral no.
          Transmit. OK message will come

Step 6 : Authorise the collateral by an Officer

Screen No.67158
Put the collateral no. and transmit. Action Authorise
Put your user Id and password (of the officer other than the maker) and transmit. OK message will come.

Step 7: Loan Input Validation by an Officer

DL / TL Accounts & Services
⊐ Loan Processing
       ⊓ Loan Input Validation Put LOD account no., Approved Amount is Loan amount transmit.OK
       ⊓

Step 8: Loan Acceptance

DL / TL Accounts & Services
⊐ Loan Processing
Put account no. transmit .OK

Step 9: Prepare Contra Voucher Debit LOD a/c Credit SB or CA, OD, OCC a/c as the case may be

And do the transaction posting.

OPENING OF JEWEL LOAN ACCOUNT

3 STEPS FOR CLERKS

Step 1. Account Creation cum Additional Loan Details

DL / TL Accounts & Services　　　　(For Jewel Loan Products Code refer page No.55)
⊐ Create
▫ New Account

Filled up CIF or Account No.
System: Select from the drop down LON: Create a Loan Account
Click on Transmit. Next screen will appear

Account Type: Select from the drop down the appropriate product
Sec/Subsector code: select from the drop down the appropriate product
Application amount: Loan amount
Int. Category: Select from the drop down the appropriate product
Click on transmit. Next Screen will appear

IB Code: Select from the dropdown
BSR A/C Type: 30 Demand Loan
Sanction Authority Code: As per the scale of BM of your branch
Click on transmit: system will show Jewel Loan account No. Note down the same.
System will show the Jewel Loan account. Note down the same.

Step 2: Security Creation

DL / TL Accounts & Services
⊐ Security (Primary / Collateral)
⊐ Customer
⊐ Create
　□ Create Security

Screen will appear

Filled up/Type the account no. only (not the CIF no.)
System: COL: Create Collateral

Click on transmit. Next screen will come.

Collateral Type: 12: PLEDGE OF GOLD
Collateral Sub Type: 12 PLEDGE OF GOLD
Collateral Short Description: Gold Jewelry
Bank Valuation: Value of the Net weight of the gold
Security valuation: Same as the bank valuation
Charge Type: Pledge
Action: Create Then Click on transmit. Next screen will come.
Action: Create. Description: Name of the gold jewelry like finger ring, necklace etc.
No. of units: 2, 3 or 4 (that is how many piece of ornaments)

Gross weight: 30grms in this case, net weight: 25 grams in this case
Status: Active, Category: Hall mark or Normal as the case may be.

Note down the collateral No. which to be authorized by officer.
 Click on transmit. OK message will come.

Example of valuation:

Suppose a customer approach us for a jewel loan, with 3 nos. of gold jewelry one finger ring, one necklace and one chain

Gross weight of the gold jewelry is say (22 carat)   30 grams.
Less: Stone and other non gold metal/items with dust/soiled   5 grams
Net weight of the gold jewelry is (22 carat)   25 grams

Market value of one gram of gold (22 carat) is   Rs.2800/-
Then market value of 25 grams is gold (22 carat) is   Rs.70000/-

Advance value or loan value or how much we can give loan to the above customer?

70% of the market value of the above gold is (70% of Rs.70000/-)   Rs.49000/- (A)
As per latest circular as on the date of loan Rs.1900/- per gram Rs.47500/-   (B)

(A) or (B) whichever is lower i.e. in this above case maximum loan we can give is Rs.47500/-

Step 3:

Disbursement of loan

Prepare contra voucher. Debit: Jewel Loan account
                        Credit: SB/CA/OD/OCC account as the case may be

Post the voucher through following navigation

Transactions Posting
⇒ Loan Accounts (DL / TL)
⇒ Approval/Disbursements
    ⬚ Transfer To Deposit / OD

Q will generate

3 STEPS FOR OFFICERS

1. Loan input Validation (Verify CISLA/C short enquiry & approval)
2. Security Authorization
3. Disbursement Q to be passed which you have generated

OPENING   OF IBKCC A/C

Step 1: A/c Creation

Deposit/CC/OD Accounts & Services>Create>New CC/OD Account
    In the screen put existing CIF/Account no.
    In System select from the drop down CC/OD Account
    In the Right hand side   Customer/Account - Select from the drop down customer
    no.if you have put CIF no. or account no. if you have put account no.
    Click on Transmit
    Second screen will appear
    Account Type: Select 5503 IB KCC 7% INTSUBVENTION.
    Sub Category: 0005:5503:0005 IB KCC 7% INTSUBVENTION
    Put Threshold limit 10, 00,000

    Then Transmit get the Q authorized. Note down the IB KCC account no.

Step 2. Create CISLA

    Click on Common Processing > CISLA
    Screen will appear
    Put the IB KCC account no.
    In System select Deposit account from the drop down

    Function select create from the dropdown
    Click on Transmit. Screen will appear.

    Put the sanction date. The date of sanction as per the sanction letter.
    Select the sanction authority code from the dropdown
    DPN date will automatically come
    Fill up the DPN amount and disbursal amount

Select sector/subsector code as: Agriculture Direct52 OPS-Direct Retail Trade BSR A/c type 10 Cash Credit

Select the proper IB Code (example 1104 for paddy)
Documents D1 in one column and D68 in another column and other documents as per sanction ticket.

Then click on Cisla Field 2 on top of the screen. Another screen will appear.

 Margin: Leave blank for IBKCC

Credit rating: Unrated

Credit facility with other branches yes or no accordingly asking the borrower or verifying CIF link

Put village code: You will find the village code in Help desk> Desk officer> credit>village code

Click on transmit OK message will come.

Step 3 OD Limit Creation

Deposit/CC/OD Accounts & Services>Create> CC / OD Limit and Details
Put the OCC account no.

Limit		Rate	Type		Expiry Date
Sanction limit	0	Incremental	One year from the date of sanction	Int Subvention date	One year from the date of sanction
Sanction limit		Default-Product		Standard Asset Set Date	
	Leave blank	Default-Product			
	2	Incremental			

Click on transmit. Get the Q authorized.

Step 4 : OD/OCC Approval

Deposit/CC/OD Accounts & Services> CC / OD Processing> CC / OD Approval
Put account no.
Against Action select Fresh Approval then transmit. Second screen will appear again transmit. 15Q will come get authorized
Step 5: Create Security
DL / TL Accounts & Services> Security (Primary / Collateral)>Customer>Create>Create Security

Screen will appear. Put the IBKCC account No. In the left hand side select account number
System: Select Create Collateral then transmit. Second screen will appear
Collateral Type: Hypothecation of standing crops
Collateral Sub Type: standing crops
Collateral short description: paddy, sugarcane etc. for which purpose we have advanced
Action: Create
Then click on transmit next screen will appear
Filled up the yield value of hypothecated standing crops
Note down the collateral No. and then transmit.
Get the Collateral authorized by the officer.

OPENING OF OD AGAINST DEPOSIT A/C

OPENING OF OCC A/C TRADE FINANCE

Step 1: A/c Creation

 Deposit/CC/OD Accounts & Services>Create>New CC/OD Account
In the screen put existing CIF/Account no.
In System select from the drop down CC/OD Account
In the Right hand side   Customer/Account - Select from the drop down customer no.if you have put CIF no. or account no. if you have put account no.
Click on Transmit
Second screen will appear
Select 1511 OCC GEN BASE RATE-BASE RATE from the drop down in the Account Type. If it is not available in the drop down then type speedily 1511 (The reason for non-availability in the drop down may be non running of the drop down patch in the server)

Select Sub category 1621:1511-1621 OCC GEN BASE RATE-BASE RATE
Put Threshold limit 10, 00,000

Then Transmit get the Q authorized. Note down the OD account no.

Step 2. Create CISLA

Click on Common Processing > CISLA
Screen will appear
Put the OCC account no.
In System select Deposit account from the drop down
Function select create from the dropdown
Click on Transmit. Screen will appear.

Put the sanction date. The date of sanction as per the sanction letter.
Select the sanction authority code from the dropdown
DPN date will automatically come
Fill up the DPN amount and disbursal amount

Select sector/subsector code as 52 OPS-Direct Retail Trade
BSR A/c type 10 OCC
Select the proper IB Code (3180 is other retail code)
Documents D1 in one column and D101 in another column and other documents as per sanction ticket.

Then click on Cisla Field 2 on top of the screen. Another screen will appear.

Put margin as per sanction ticket (vary form 15%-25%)

Credit rating as per the scoring model (minimum entry level scoring is BBB)

Credit facility with other branches yes or no accordingly asking the borrower or verifying CIF link

Put village code: You will find the village code in Help desk> Desk officer> credit>village code

Click on transmit OK message will come.

Step 3 OD Limit Creation
Deposit/CC/OD Accounts & Services>Create> CC / OD Limit and Details
Put the OCC account no.

Limit	Rate	Type	Expiry Date
Sanction limit	0	Incremental	One year from the date of sanction
Sanction limit	2	Incremental	
	Leave blank	Default-Product	
	2	Incremental	

Click on transmit. Get the Q authorized.

Step 4: OD/OCC Approval

Deposit/CC/OD Accounts & Services> CC / OD Processing> CC / OD Approval
Put account no.
Against Action select Fresh Approval then transmit. Second screen will appear again transmit. 15Q will come get authorized
Step 5: Create Security
DL / TL Accounts & Services> Security (Primary / Collateral)>Customer>Create>Create Security
Screen will appear. Put the OCC account no. In the left hand side select account number

System: Select Create Collateral then transmit. Second screen will appear

Collateral Type: Hypothecation of Goods
Collateral Sub Type: 01:01:01 Hypothecation of goods

Collateral short description: Description of goods/stock like grocery, stationery, readymade garment
Action: Create
Then click on transmit next screen will appear
Filled up the market value of hypothecated stock/goods
Note down the collateral No. and then transmit.

Get the Collateral authorized by the officer.

Step 1: A/c Creation

Deposit/CC/OD Accounts & Services>Create>New CC/OD Account
In the screen put existing CIF/Account no.
In System select from the drop down CC/OD Account
In the Right hand side   Customer/Account - Select from the drop down customer no. if you have put CIF no. or account no. if you have put account no.
Click on Transmit
Second screen will appear
Select 2431 OD against Deposit (Internet) from the drop down in the Account Type. If it is not available in the drop down then type speedily 2431 (The reason for non-availability in the drop down may be non running of the drop down patch in the server)

Select Sub category 1101:2431-1101 OD against Deposit (Internet)

Put Threshold limit 10, 00,000

Then Transmit get the Q authorized. Note down the OD account no.

Step 2. Create CISLA

Click on Common Processing > CISLA
Screen will appear
Put the OD account no.
In System select Deposit account from the drop down
Function select create from the dropdown
Click on Transmit. Screen will appear.

Put the sanction date. The date of sanction as per the sanction letter.
Select the sanction authority code from the dropdown
DPN date will automatically come
Fill up the DPN amount and disbursal amount (Maximum is 90% of the deposit amount including int. accd amount)

Select sector/subsector code as 74 NPS-other
BSR A/c type 20 Overdraft

IB Code 4701
Documents D1D in one column and F29 in another column

Then click on Cisla Field 2 on top of the screen. Another screen will appear.

Put margin 10%

Credit rating as Unrated and
Credit facility with other branches yes or no accordingly asking the borrower or verifying CIF link

Put village code: You will find the village code in Help desk> Desk officer> credit>village code
Click on transmit OK message will come.

Step 3 OD Limit Creation

Deposit/CC/OD Accounts & Services>Create> CC / OD Limit and Details
Put the OD account no.

Limit	Rate	Type	Expiry Date
Sanction limit	2% more than the deposit rate	Incremental	One year from the date of sanction
Sanction limit	2% more than the above rate	Incremental	
	Leave blank	Default-Product	
	Same rate as in column 2 above	Incremental	

Click on transmit. Get the Q authorized.

Step 4: OD/OCC Approval

Deposit/CC/OD Accounts & Services> CC / OD Processing> CC / OD Approval
Put account no.
Against Action select Fresh Approval then transmit. Second screen will appear again transmit. 15Q will come get authorized
Step 5: Create Security
DL / TL Accounts & Services> Security (Primary / Collateral)>Customer>Create>Create Security
Screen will appear. Put the OD account no. In the left hand side select account number

System: Select Create Collateral then transmit. Second screen will appear

Collateral Type: 13 Pledge of Our Bank deposit receipt
Collateral Sub Type: 01:13:01 Deposit receipt
Collateral short description: RIP/FD etc.
Action: Create
Then click on transmit next screen will appear
Action: Create

Description: RIP or FD
TDR No. then Hold value is the value of deposit, put the maturity value and maturity date and in status select active from the drop down.

Note down the collateral No. and then transmit.

Get the Collateral authorized by the officer.

OPENING   OF OD AGAINST NSC A/C

Step 1: A/c Creation

Deposit/CC/OD Accounts & Services>Create>New CC/OD Account
In the screen put existing CIF/Account no.
In System select from the drop down CC/OD Account
In the Right hand side   Customer/Account - Select from the drop down customer no. if you have put CIF no. or account no. if you have put account no.
Click on Transmit
Second screen will appear
Select 1430 OD against NSC from the drop down in the Account Type. If it is not available in the drop down then type speedily 1430 (The reason for non-availability in the drop down may be non running of the drop down patch in the server)

Select Sub category 1111:1430 OD against NSC

Put Threshold limit 10, 00,000

Then Transmit get the Q authorized. Note down the OD account no.

Step 2. Create CISLA

Click on Common Processing > CISLA
Screen will appear
Put the OD account no.
In System select Deposit account from the drop down
Function select create from the dropdown
Click on Transmit. Screen will appear.

Put the sanction date. The date of sanction as per the sanction letter.
Select the sanction authority code from the dropdown
DPN date will automatically come
Fill up the DPN amount and disbursal amount (Maximum is 75 % of the NSC face value amount including int. accd amount)

Select sector/subsector code as 74 NPS-other
BSR A/c type 20 Overdraft
IB Code 4701
Documents D1 in one column and D108 in another column

Then click on Cisla Field 2 on top of the screen. Another screen will appear.
Put margin 25 %
Credit rating as on date or before the date of creation of CISLA minimum entry
level coring is BBB

Credit facility with other branches yes or no accordingly asking the borrower or
verifying CIF link

Put village code: You will find the village code in Help desk> Desk officer>
credit>village code

Click on transmit OK message will come.

Step 3 OD Limit Creation

Deposit/CC/OD Accounts & Services>Create> CC / OD Limit and Details
Put the OD account no.

Limit	Rate	Type Expiry Date
Sanction limit	0	Incremental	One year
Sanction limit	2	Incremental	from the
	Leave blank	Default-Product	date of
	2	Incremental	sanction

Click on transmit. Get the Q authorized.

Step 4: OD/OCC Approval

Deposit/CC/OD Accounts & Services> CC / OD Processing> CC / OD Approval
Put account no.
Against Action select Fresh Approval then transmit. Second screen will appear
again transmit. 15Q will come get authorized

Step 5: Create Security
DL / TL Accounts & Services> Security (Primary /
Collateral)>Customer>Create>Create Security
Screen will appear. Put the OD account no. In the left hand side select account
number

System: Select Create Collateral then transmit. Second screen will appear

Collateral Type: 18 Pledge of NSCs
Collateral Sub Type: 01:18:01 NSCs
Collateral short description: RIP/FD etc.
Action: Create
Then click on transmit next screen will appear
Action: Create
Description: NSCs

Fill up NSCs No. then no. of units, unit face value, unit market value, and unit maturity value, date of maturity and date of issue of NSCs and in status select active from the drop down.

Note down the collateral No. and then transmit.

Get the Collateral authorized by the officer.

Term LOAN Account Opening

Creation Of Loan Account

The following are the steps involved while opening of Loan Accounts

1. Creation of CIF No: if it is not already available.

2. Creation of Loan account

3. Creation of CISLA

4. Generation of Disbursement Schedule

5. Generation of Repayment Schedule

6. Creation/Authorization of Security (Wherever applicable)

7. Loan Input Validation

8. Loan Acceptance

9. Actual Loan disbursement

10. Entering the INSPECTION DETAILS (Wherever applicable)

11. Entering the Documentation DETAILS

12. Entering the INSURANCE DETAILS (Wherever applicable)

Step I – CLERK & OFFICER (LEVEL 9 AND ABOVE)

Under DL/TL Accounts & Services -> Create -> new account -> create a loan account

(Create a loan account will be in the drop down option)

On pressing transmit button, screen 12000 will appear, enter the details in the screen

and transmit,

For referring to the latest list of LOAN PRODUCTS, please verify,

HELP DESK>>WRITEUP/DOCUMENTS>>ADVANCES>>LOAN PRODUCTS

Opening of Loan account

STEP 1 Creation of a Loan Account

Navigation: DL/TL Accounts & Services Create > New account In

the pop up screen (SCR No.62000)

Field Description

Particulars / Value

TO BE FILLED IN / SELECTED BY THE USER

Existing CIF or Account No CIF or any existing Account No

Customer / Account

Select C: Customer Number – if CIF number is entered in the above field.

Select A - if A/C number is entered in the above filed.

System Select LON – Create a Loan account

Click Transmit, a new screen 12000 opens in which the CIF No., Name and address of

the customer is already picked by the system.

Field Description

Particulars / Value

To Be Filled In / Selected By The User

First Tab – Core Options

Account Type Select Appropriate Account Type (E.g.4011 for JL Non Agri)

Interest category Select Appropriate Category corresponding to the

Account Type selected

Application Amount Amount Applied for by the borrower

Loan Term

Period of loan in months (36,60 etc. – should include Holiday Period, if any. In the case

of Educational Loans this should include course period also. e.g for an Engineering

course of 4 years this would be 48+6+60 = 114 months

Basis Select M : Months (always)

Int. Options, Repayment and Others Do not fill in or select any value

The user need not select other tabs

Click Transmit (No Queue will be generated at this stage and no authorisation is

required.)

The Account Number for the loan account created will be displayed in a separate

screen

No.17048 with the buttons "Transmit" and "Close" at the end. Note down this 9 digit a/c Number at the top of the loan application form prominently, WITHOUT FAIL.

After noting the account number, click the "Close" button. DO NOT CLICK "Transmit" button.

A screen showing the account number will appear. The officer needs to just note down the account number and close the screen. He/she need not transmit the screen.

STEP 2 Entering CISLA details

Navigation: Common Processing CISLA In the pop up screen (SCR No.67152)

Field Description

Particulars / Value

To Be Filled In / Selected By The User

Account No Account No. (noted at the end of the previous step)

System Select LON : Loans

Function Select „ C : Create„

Click Transmit, a New screen 67153 opens First tab IB Code Sector / Sub Sector Code 20 Pt Code Sanctioning Authority Code Spl. Programme Code Refinance Code BSR Account Type Old Weekly Code Only these fields are required to be filled in by the user. Select Appropriate values from the Drop Down Menus available for each field. The user need not select other tabs Click Transmit and an O K Message will be displayed at the bottom.

STEP 3 Generation of Disbursement Schedule

Navigation: DL/TL Accounts & Services Loan processing Generate Disbursement Schedule In the pop up screen (SCR No.12592) Field Description Particulars / Value *To Be Filled In / Selected By The User*

Account No Account No. Option Select 1: Create / Maintain Click Transmit, a new screen 12593 opens

Field Description Particulars / Value *To Be Filled In / Selected By The User* Start Date Expiry Date

Maximum Tranche Amount Fill in the dates and amount according to the sanction terms regarding disbursal of loan. To be filled carefully, where the loan is to be disbursed in

stages like Home Loans, etc. Click Transmit and a O K Message will be displayed at the bottom.

STEP 4 Generation of Repayment Schedule

Navigation: DL/TL Accounts & Services Loan processing Generate Repayment schedule

In the pop up screen (SCR No.17034)

Field Description Particulars / Value *To Be Filled In / Selected By The User* Account No Account No.

Action Select C: Create Option Select the appropriate repayment type (EMI., etc.)

Click Transmit and a new screen SCR.17035 appears in which the account No. is already

populated

Field Description

Particulars / Value *To Be Filled In / Selected By The User* Princ. Repay Strt Month from which the Repayment of the Loan has to commence in the format MMYYYY Princ. Repay Frequency

Select the appropriate frequency as per sanction terms (like 01: Monthly, 03: Quarterly etc. Int. Repay Strt

Month from which the interest of the Loan has to commence in the format MMYYYY

Int. Repay Frequency Select the appropriate frequency as per sanction terms (like 01: Monthly, 03: Quarterly etc. Princ. Repay End dt. To be filled in only in case of Staff Loans where the repayment of

interest starts after repayment of Principal in full (like SHL, SVL,CCIL etc.)

Click Transmit. A Queue will be generated and this has to be authorized by an officer with capability level of 9 and above. After authorization, an O K Message will be displayed.

STEP 5 Creation of Security

Navigation: DL/TL Accounts & Services Security (Primary or Collateral)

Customer Create – Create Security In the pop up screen (SCR No.62000)

Field Description Particulars / Value

TO BE FILLED IN / SELECTED BY THE USER

Existing CIF / Account No. Account Number

Customer / Account Select A: Account Number

System Select COL: Create Collateral

Click Transmit and a new screen SCR. 62040 appears in which the account No. is already

populated

Field Description Particulars / Value

To Be Filled In / Selected By The User

Status DO NOT FILL IN – Product default.

Collateral Type Select the appropriate type.

Collateral Sub Type Select the appropriate sub type.

Insurance Reqd. Ind.

By default N:No appears. If Insurance is required Select

Y:Yes

Collateral Short Descr. Type short description of the security

Bank Valuation DO NOT FILL IN ANY VALUE (Except for Jewel Loans)

Security Valuation DO NOT FILL IN ANY VALUE (Except for Jewel Loans)

Action (last filed) Select C: Create

Click Transmit. Depending on the collateral type given, any one of the following screens will

appear: 62041 - Collateral Property; 62044 - Collateral Motor Vehicles, 62045 - Collateral

Machinery 62140 - Collateral Stock; 62141 - Collateral TDR/PPF 62143 - Paper Based (NSC,

LIC); 62144 - Collateral Gold Jewels In all the above screens, a COLLATERAL

NUMBER (generated by the system) is displayed.

Note down the Collateral Number on the Loan application form WITHOUT FAIL. Select

"Create" in the action field. Field Action to be performed/Details to be entered

Collateral Type Choose 22:EQUITABLE MORTGGE (or other appropriate option as applicable)

Collateral Sub Type Choose 03-22-03: (or as applicable)

Insurance Reqd Fill in Yes % Drawing amount 0 Pri/Col flag SELECT COL

Other Bank claims Fill in the share of other banks if they also have a share in the security

Priority Choose 1st Priority. The other options in the drop down menu are 2nd Priority, Pari-Passu and N/A.

Description Give detailed description of the security ROC Flag, ROC Created Date, ROC Filed Date

Fill up ROC details – If the loan is given to a Company

Charge Type Choose 04: Hypothecation. Other types available are 1: Equitable Mortgage, 03: Pledge, 05: Lien and 06: Assignment (only for companies) Action Choose C: Create Click on Transmit.

The system will display the Screen SCR: 062041 CIF: Create Collateral property appears.

Many of the fields are already populated. Note the Collateral Number.

Field Action to be performed/Details to be entered

Fill in the property details

Fill in the Margin (default is 25%) and set the Status to 00: Active in the Stock Statement Table

Click on Transmit and authorize the queue generated. The system will generate an OK message.

Clean Loans: In case of clean loans like salary loan, pension loan, etc., in which no security is

prescribed, in the "Collateral Type" and "Collateral Sub Type" fields, select "*Error Code*". By

selecting error code, no further screen will appear and no "collateral number" is generated.

Consequently, the next step (step 6), "Authorization of Security" is also not required to be done.

STEP 6 Authorisation of Security (by an Officer with capability level of 9 and above). *Navigation: DL/TL Accounts & Services Security (Primary/Collateral) Customer Amend / Enquire/Authorise Authorise Security.*

In the pop up screen (SCR No.67158), enter the collateral number noted in the application

form and click Transmit. A new screen SCR. 67157 appears in which all the values entered

by the maker appear. Check all the values. After verifying, in the field "Action", select

"Details" from the drop down menu and click transmit.

In the next screen, the other details of security like type, value, margin, hold value, etc., entered by the maker appear. Verify all the details and click the "Back" button on the left top

of the screen. This will take the user to the previous screen. Here, check for the amounts in

the fields "*Bank Valuation"* and *"Security Valuation"* picked by the system based on the amount and margin filled up in the earlier screen. Then select/fill in as under:

Field Description Particulars / Value *To Be Filled In / Selected By The User* Status

Select "Active"

User – ID By default, the officer"s User ID appears. Check for correctness.

Password The user to enter his/her Password

Action Select U : Authorise

Click Transmit and an O K Message will be displayed at the bottom.

CREATION OF SECURITY AGAINST TDR:

Menu: DL/TL Accounts & Services >> Security (Primary/Collateral) >> Customer >> Create >> Create Security.

Screen SCR: 062000 CIF: Create Account appears.

Fill in the Account Number, Approved Amount and Transaction Date.

Field Action to be performed/Details to be entered

Customer/Account A : .Account number

System COL: Create Collateral

Click on Transmit. Screen SCR: 062040 CIF: Create Collateral Details appears.

Field Action to be performed/Details to be entered

Collateral Type

Choose 12: Bank Deposits (or other appropriate option as applicable)

Collateral Sub Type Choose 01: IB Deposits – In Core (If the deposit is in the same branch). If case the deposit is from another branch,

choose 02: Deposit of other branches.

Insurance Reqd. Fill in No

Collateral Short Desc. Give brief details of security viz., TDR

Expiry Date Fill in the expiry date say one year.

Other Bank claims Default value 0

Priority Choose 1st Priority.

Description Give detailed description of the security

ROC Flag, ROC Created

Date, ROC Filed Date

Leave the fields blank.

Charge Type Choose 05: Lien from the drop down menu.

Pri/Coll Choose Pri as we are creating Primary Security. If Collateral

has to be created for a Loan, this Field should be set to „Coll"

Link Flag Set to Yes.

Action Choose C: Create

Click on Transmit. The system will display the Screen SCR: 062141 CIF : Create TDR

Details appears. Many of the fields are already populated. Note the Collateral Number.

Field Action to be performed/Details to be entered

Fill in the Description Field and Units Field

Fill in the TDR account number. If TDR no. is not chosen use the search button.

In the Hold Value, fill in the amount that has to be held or the face value of the security.

Set the Status Field to Active by selecting 00 : Active from the Drop down menu.

Click on Transmit and authorize the queue generated. The system will generate an OK

message. Now the security created has to be authorized similar to above.

NOTE: The security creation screen can accommodate only 5 deposit receipt details at

a time. Under the circumstances, where there are more than 5 term deposit receipts,

one more separate security has to be created. However, it may be noted that the

system will pick up INTEREST RATE relevant to the details of the deposit account

entered in the FIRST (MANDATORY: appearing in green)line of the last security

created. Hence, care has to be taken that the correct TDR relevant to which the interest

has to be picked up is entered in that line.

STEP 7 Loan Input Validation – (*Previously called as Loan Approval* - to be done by an

Officer with capability level of 9 and above)

Navigation: DL/TL Accounts & Services Loan Processing Loan Input validation

In the pop up screen (SCR No.12420)

Field Description

Particulars / Value

To Be Filled In / Selected By The User

Account Number Account Number

Approved amount Amount of Loan sanctioned

Click the „Short Enquiry‟ button. (This is Mandatory). A new screen will appear in which all

the details entered hitherto for the loan account in the above steps will be displayed. This

Screen has been enabled for verification purpose. Hence, the officer should verify the

correctness of all the entries / values entered by the maker without fail. After verification,

close the Short Enquiry Menu. This will take the user to the previous screen. Click Transmit

and an O K Message will be displayed at the bottom.

STEP 8 Loan Acceptance (can be done by clerical staff with capability level 5 and

above only after Loan Input Validation is done)

Navigation: DL/TL Accounts & Services Loan Processing Loan Acceptance

In the pop up screen SCR No.12440, fill in the Account Number and Click Transmit. An O K

Message will be displayed at the bottom.

STEP 9 Actual Loan Disbursement (can be done by clerical staff with capability level

5 and above)

Navigation: Transaction Posting Loan Accounts (DL/TL) Approval / Disbursements

Cash / Banker‟s cheque/Transfer to Deposit-OD/Transfer to GL

For Disbursement by Crediting the Borrower‟s /others‟ SB/CA, select "Transfer to Deposit-

OD

   Fill in the Loan Account Number in the field „From Loan A/c‟

   Fill in the amount in the field „Currency Amount‟.

   In the Field „To Deposit a/c‟, enter the A/c No. to which the amount is to be credited

   Click Transmit. A Queue will be generated and this is to be authorised by ABM/BM only (level 15 / 16).

   After authorisation by ABM/BM, an O K Message will be displayed.

Cheque Book operations

CTS 2010 cheque book either non-personalized or personalized cheque book can be issued to the customer.

Non-personalized cheque book is being issued to the customer in the branches and personalized (means name of the customer will be printed on the cheque leaves) is being issued directly by the CDPC (Centralized Deposit Processing Centre) to the customer in their given address.

Physical cheque book issued register are maintained in the branches. Where entry of the cheque details to be made and issued to the customer taking their signature in the cheque book issued register.

Before issuing of a cheque book to any existing customer ensure obtention of the requisition slip (which is available in the every cheque book) from the customer

For new customer use the cheque requisition letter available in the branch. For issuing cheque book to third party, ensure that the customer has attested the signature of the third party in the requisition slip.

Navigation for issue of cheque book in the system. For Non- personalized cheque book

Cheque Book Functions
⇨ Cheque Book Operations
   Issue Cheque Book

Screen will appear. Put the account no. Function: Set
VPIS Type: Select from the drop down (CA or SB as the case may be)
Prefix: write the prefix (generally 3 or 4 capital letter that appear on the cheque book)
VPIS Sub category: BC (Bearer cheque, OC is order cheque, GC is Gift cheque)
Issue cheque no. from: cheque no. appear on the first leave
Leave per book: 20 for SB and 25, 50 or 100 for CA or CC/OD account

Transmit and get the Q authorized.

Enter the cheque book in the Cheque book issue register and issue to the customer taking acknowledgement i.e signature in the cheque book issue register

Please note that, all the leaves in the cheque book should bear the account no. of the customer to whom you are issuing the cheque book.

Navigation for issuing of personalized cheque book

Cheque Book Functions
⇨ Cheque Book Operations
    Cheque Personalization

Screen will appear. Put the account no. and transmit. Another screen will come.

(Verify the address that appear in the screen and ascertain from the customer that, whether he/she wants the cheque book to be delivered in the same address. If not obtain written request from the customer any other address where the cheque book to be delivered and change the address in the screen.

By changing the address in this screen will not change the address of the customer that appear in the customer information profile or CIF of the customer.

However, tell the customer that, whenever the customer wants next time the personalised cheque book ,the cheque book will be delivered in the same address as appears in the screen unless and until it is requested and changed at the branch.)

No. of book: 1(in exceptional case, case to case basis it may be more than 1 ,with the written consent of customer and permission of the BM/ABM)

Leaves per book: 20 for SB and 25, 50 or 100 for CA/OCC/OD account as the case may be.

Transmit. Get the Q authorized.

Cheque will be delivered by post after 7/8 days to customer directly in the address given. Customer will get message in this regard in his/her registered mobile no.

Core to Core(C2C) System Circular No.Genl.56 dt.16.02.2009 for Inter-branch Transactions

IL- Internal Liabilities- amount to be paid to other branches
OL- outside Liabilities- amount to be paid to customer through other branches

Inter-branch transactions are carried out by three BGL (Branch General Ledger) Nos. i.e 86903, 86904 and 86911

Find out the 11 digits BGL no. of the above BGL account.

First five digit BGL is 86903 than next 5 digits is your five digits CBS code of your branch and the last digit is check digit which you can find out from general enquires.

Or
Find out the BGL in enquiry number search

86903 name is SERV CR 2 BRANCH- to be used for BGL IL Credit
86904 name is SERV DR 2 BRANCH- For originating debit entry transaction
86911 name is SERV BR COLLECTION- to be used for BGL OL Credit

Suppose CBS code of the G C Avenue branch is 00363 then BGL no. will be
8690300363X (last digit is check digit)

<u>One C2C transaction Example</u>

Suppose Jhumritalya branch wants cash of Rs.20 lakh and bringing cash from Hazaribagh branch

Hazaribagh branch will do the following transaction:

Debit FIT (Funds in transit) and pay the cash to the Jhumritalya branch
Funds in Transit is BGL or GL account find out the account no.
Jhumritalaya Branch will receive cash and give credit advice to the Hazaribagh branch by doing the following transactions.

<u>Navigation:</u>

<u>Cash will be received in sundry deposit account</u>

Branch Accounting (BGL)> Credit>Cash Posting
Account No. Sundry Deposit Account no.(Sundry deposit is a BGL account, find out the account no.)
Amount: 20 lakh (in this case)
Narration: Cash received from Hazaribagh branch
Reference No. Give one reference no. (No. to be given manually- generally all the branches are maintaining one register for this)
Commission: 0
Transmit and get the Q authorized.

Then do the following transactions
Batch Transactions> Batch entry screen>screen will come. Click on Transmit> another screen will come>

Description: Reimbursement of Cash remittance from Hazaribagh branch. Click on create batch> Click on Add row> another screen will come

Select Txn Base from the drop down GL debit

Account No. is the Sundry Deposit GL account no.

Then amount Rs 20 lakh (example in this case)

Narration: cash remittance reimbursement

Reference no. give same reference no.   which you have given for sundry deposit account.

Then transmit.

In the same screen on the top select GL credit in the txn base

Core to core; select yes. Additional boxes will come in the screen

Amount: Rs 20 lakh

IL/OL: 86903, Core to core transaction: originating (Because it is an internal liabilitiesi.e.IL and your branch i.e jhumritalya branch is originating the credit to Hazaribagh branch)

Service No.46 (Please refer circular no.Gen.56 dt.16.02.2009) more details to understand

Other branch: put the CBS no. of Hazaribagh branch and then click on search, automatically branch name will appear.

Advice No. put the next advice no. from the advice register manually maintained in the branch also write the particulars in the advice register.

Originating date is the date of transaction, by default it will appear.

Than transmit. Close the screen and again click on the transmit button on the screen, Q will come.

Get the Q passed.

Service No.   Service Description

28   OBC (Outward Bills Collection)

42   Sundries

44   Sundries Staff

46   Cash Remittance

48   Govt. Transactions

58   BP (Bill Purchased)

Example BGL - 86911: Suppose one cheque for Rs.50000, drawn on IOB Minjur (Which is not participating in Chennai clearing) sent by Esplanade Branch, for collection to our Minjur branch. Our Minjur has Booked the cheque for collection under OBIC and the same was realised and credited by our Minjur branch on 14.02.2009, to the credit of BGL 86911 of Esplanade Branch. Then the following entries shall be passed.

Originating Entries at Minjur:
Debit: OBIC Rs. 50,000.00
Credit: BGL 86911 of Esplanade Branch Rs. 50,000.00
Responding entries at Esplanade
Debit BGL 86911 Rs. 50,000.00
Credit Exim Bill Parking A/c Rs. 50,000.00
Debit Exim Bill Parking A/c Rs. 50,000.00
Credit Customer A/c Rs. 50,000.00 (less Com)

Example BGL – 86903: Suppose one BP of Rs.100000 sent for collection to Service Branch Chennai by Madurai Main was realised and credited to BGL 86903 of A/c Madurai Main By service Branch Chennai.
Responding entries at Madurai Main
Debit BGL 86903 Rs. 1, 00,000.00
Credit Exim Bill Parking A/c Rs. 1, 00,000.00

Debit Exim Bill Parking A/c Rs. 1, 00,000.00
Credit In land Bills Purchased a/c Rs. 1, 00,000.00
- -

Example BGL – 86904: Similarly If service Branch Chennai sends to MGT branch ECS (Dr) unprocessed items for Rs.15000 (to be processed at branch level), it will debit the amount to their BGL account 86904 and will give details through Help Desk.
Responding entries at MGT
Debit Customer account Rs. 15,000.00
Credit BGL 86904 Rs. 15,000.00

What is meant by GLIF?

GLIF stands for General Ledger Interface is an interface that manages creation of General Ledger.

What will you infer if there is negative GLIF difference? And what will be the inference for positive GLIF difference?

If the GLIF difference is NEGATIVE, it indicates that some debit entries have failed and if it is POSITIVE that some credit entries have failed.

USER ADMINISTRATION

All the Users, comprising of Clerks, Special Assistants, Officers of all cadre, are called **TELLERS** in the BANCS system**.**
In our Bank, a user under the system is identified by his SR No which is the USER ID. Users are created only for the Staff of the branches and administrative offices, handling the BANCS. Initially, a user is created under the system at CBS Project Office. Subsequent management of the user, viz., changing the Home Branch, Resetting the user"s password etc., has to be done at Branch level.

There are different USERS in the system according to their **USER TYPE** and the **CAPABILITY** fixed to them. The user type and capability assigned to a teller can be seen from the „**Your Sign-On Details**" Screen A User Gets, When He /She Logs into the System.

User Types
User type denotes the functions which a particular staff of the branch can perform. The menu available to a user is based on the USER TYPE of that user.

CAPABILITY LEVEL	ALLOTTED TO
1	TELLER
3	SWO `A"
5	SWO ` B'
7	HEAD CASHIER II
8	SPECIAL ASST.
9	ASSISTANT MANAGER
10	MANAGER
11	SENIOR MANAGER
12	ADDITIONAL ABM
13	CHIEF MANAGER
15	ASST. BRANCH MANAGER(ABM)
16	BRANCH MANAGER(BM)

User Type-Capability Level Matrix at Branches

Existing Designation	CBS Role	User Type	Capability	Financial Powers		
Clerks				Cash Receipt	Cash Payment	Clearing/ Transfer
Teller	Teller	1	1			
SWO A	Teller	1	3	15000	10000	15000
SWO B	Teller	1	5	25000	20000	25000
Head Cashier II	Head Cashier	1	7	25000	20000	50000
Head Cashier II/SWO B	Head Cashier/Teller (In Rural Branches, Clerks in Single man branch	70	7			
Officers						
Branch Manager	Teller	40(50 in case of single man branches)	16	Unlimited	Unlimited	Unlimited
ABM	Vault Custodian	50	15	Unlimited	Unlimited	Unlimited
Officers-Scale IV	Teller	40	13	Unlimited	Unlimited	2500000
Officers-Scale III	Teller	40	11	Unlimited	Unlimited	1000000
Officers-Scale II	Teller	40	10	Unlimited	500000	500000
Officers-Scale I	Teller	40	9	Unlimited	150000	200000
Special Asst.	Teller	1	8	35000	35000	150000
Auditor		10	5			

PASS WORD- Not to pass the word. Don'ᵗ pass the password
Always Log out when you are leaving your seat
Before going home Logout, shutdown & switch off your computer
Keep Need & clean your desk.

SAFE DEPOSIT LOCKER IN CBS

Creation of Cabinet ID
Menu : Safe Deposit Vault >> SDV Cabinet Maintenance
\\ SCR:035020 SDV: Cabinet Inventory
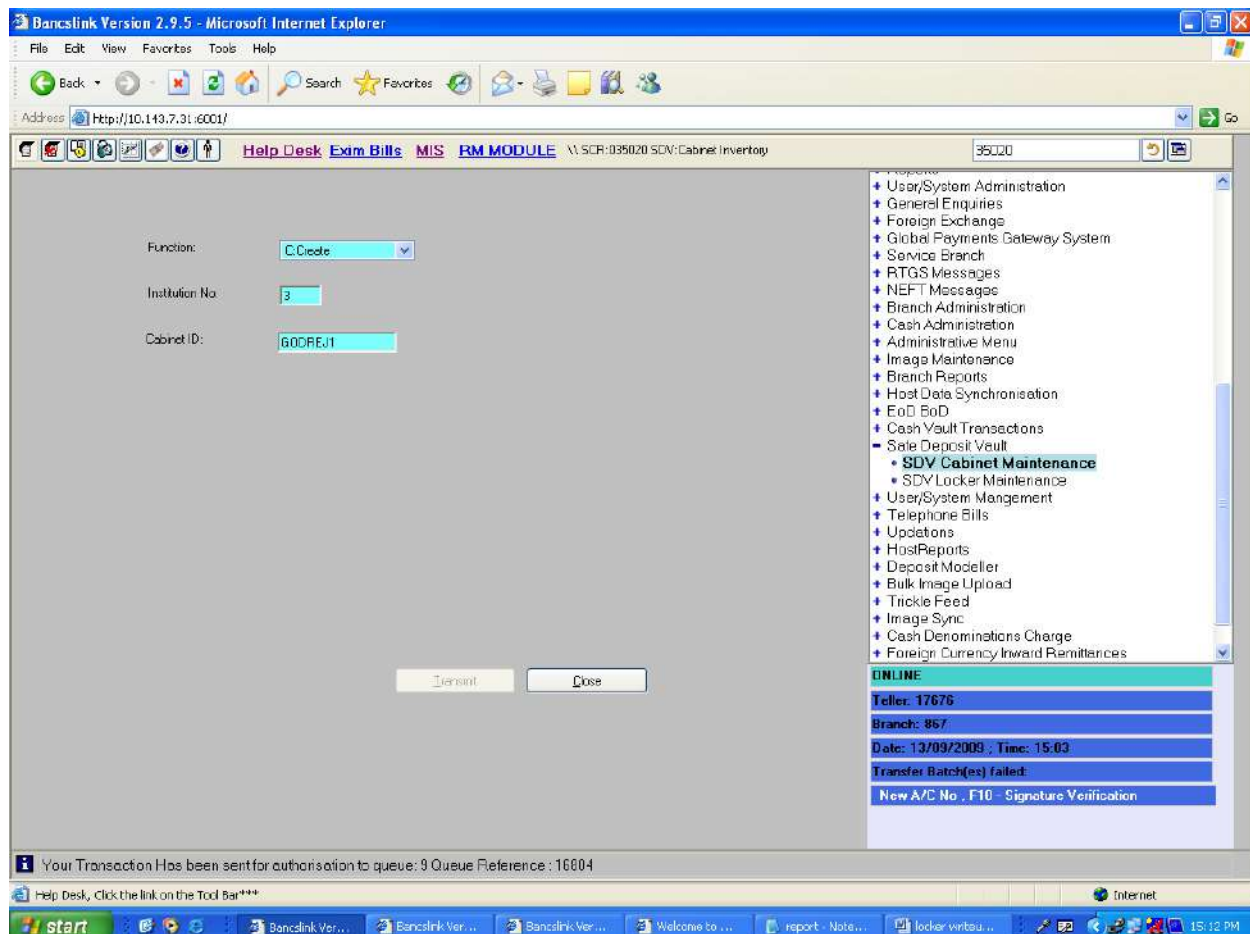
Branch has to identify their Locker Cabinet and name it suitably and respective Cabinet ID is to be entered against the third field.

On authorization of the queue, system will display the next screen :

\\ SCR:035030 SDV: Cabinet Inventory

Branch has to enter the **Correct Master Key ID** in the specified field for **The Cabinet**

Cabinet status : 01:Active (by default)

Master Key Status: 01:Active (by default)

Make and Model: Branch has to type the make of cabinet

☼ E.g. Make of the Cabinet is company name Godrej or Steelage etc.

*Branches may identify their cabinet as per the name already followed at the branch for
the concerned cabinet without giving room for any problems or confusions so that easy
identification will be there even after taking to CBS. Like such if more than one cabinet is
existing in a Branch, the Cabinet ID is to be entered one after another under create
function*

Creation of Locker ID
After creating the CABINET ID, Branch has to create a LOCKER ID

Safe Deposit Vault >> SDV Locker Maintenance \\ SCR:035000 SDV:Locker Inventory

All Locker units have to be created without any omission in each Cabinet ID at the time

of

first creation of lockers in the cabinet itself. On authorization of the queue, system will

display the Next screen for Creation Of Locker ID \\ SCR:035010 SDV: Locker Inventory

Branch has to enter the LOCKER Key ID in the column provided CATEGORY CODE:

select

the appropriate category code from the Drop Down menu

*Branch should correctly identify the category A, B, C (different sizes of lockers) so as to
recover rent correctly by the system after taking into account the sub-category codes at
the time of opening the locker account for customers. Any mistake in creation will lead
to error in recovery of rent and confusion over the size and sub-category.*

Branch has to enter the LOCKER Key ID in the column provided CATEGORY CODE: select

the appropriate category code from the Drop Down menu

Locker status: 01: Available (by default)

Key Status: 01: Active (by default)

New Locker Account Opening

New Account Opening Screen – For Lockers

SDV (Lockers) >>Account Opening SDV \\ SCR:062000 CIF: Create Account

Click Transmit button for the next screen-- NEW ACCOUNT OPENING SCREEN –

FOR

LOCKERS \\ SCR:035200 Create New Safe Deposit Account

1. Select N: New Locker Account from the drop down menu

2. Input the Locker ID and Cabinet ID

3. Click the verify button and the Category Code will be fetched automatically.

4. Sub Cat: Select the appropriate Locker Sub Category from the drop down menu –

SEMI-URBAN/RURAL OR URBAN/METRO AND STAFF/SEMI-URBAN/RURAL OR

STAFF/URBAN/METRO for correct Locker Rent recovery

5. Account Type: By Default it will be 1. Safe Deposit

6. Mode of fee: A/c transfer or cash. Branches are advised to choose any one of the

two methods for proper locker rent recovery

7. Under „Rent Recovery Account‟ the user has to input the concerned SB account

number of the locker account holder

8. No of Yrs For Which Fee Is Collected: default „0‟ Branch user has to input number of

years fee to be collected - **minimum 2 years**.

Fee – Collection
After opening of account,

Branch should collect the locker rent fee through the menu

SDV (Lockers) >> Financial Transaction Prompt

\\ SCR:035250 SDV: Prompt For fee

(If Cash option is selected from the Drop Down, cash dialog box will be opened and the

normal cash transaction has to be effected by the concerned teller within SWO

concept.)

Next screen in case of Transfer transaction

SFVM Accounting

As per system in vogue, SFVM is accounted through a "SFVM Menu" available in CBS. The same menu can be used for accounting / capturing the invoices **with date prior to 01/07/2017 (Pre - GST).**

For accounting the Capital Expenditure (SFVM) **with bills / invoices dated 01/07/2017 onwards (Post - GST)**, branches/ offices have to first create a Vendor Master **(Screen No. 067079)** for each vendor (as done for Revenue Expenditure Entry Screen) and then proceed for payment through the modified "SFVM Menu" for new purchases **(Screen No. 025500).** This screen is similar to earlier "SFVM Menu" with additional fields for entering GST related details furnished in the invoices.

We give below the workflow relating to accounting of Capital Expenditure along with screen shots for ready reference:

SCREEN SHOT FOR CAPITAL EXPENDITURE (SFVM) WITH GST No.
Step 1: Vendor Master Creation:

Go to Screen No. SCR: 067079. Action – Create, and then Transmit

Step2: Entering details of Vendor

Please enter Vendor details as given in the Bill / Invoice provided by them

While accepting the Vendor details in Vendor Master Screen, system does validation of "PAN" as given below:

While creation of Vendor Master "PAN" is validated by system. For PAN No., which are not available in PAN Master (PANM), PAN will be validated from NSDL.

Hence branch to wait till name of the PAN Holder is displayed by NSDL, then Transmit and create Vendor Master.
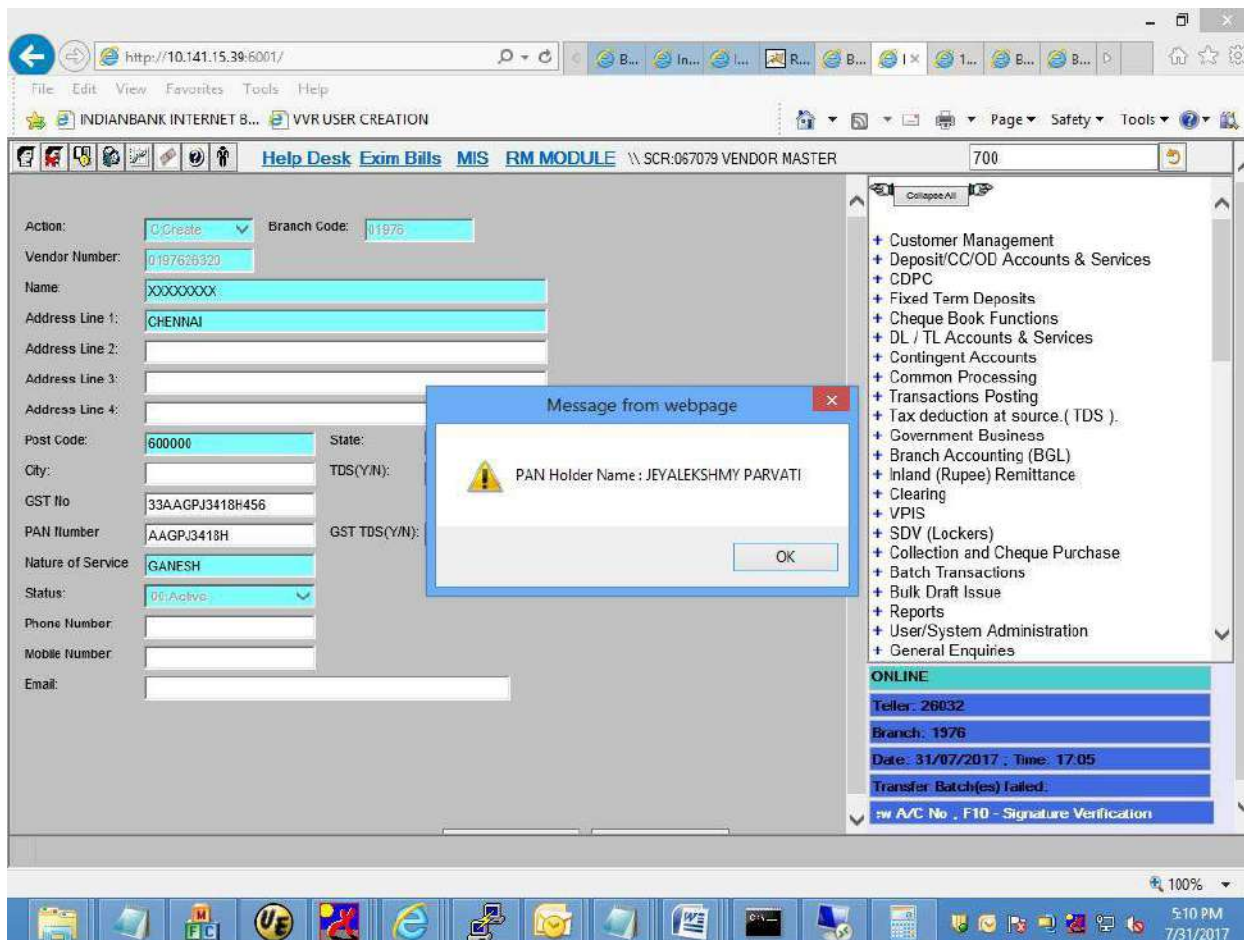
MODIFIED SFVM MENU

Step 3: Entering details in SFVM Menu for accounting Capital Expenditure

After creating Vendor Master, Go to SFVM Menu for debiting Capital Expenditure (SFVM)

Navigation: SFVM-SFVM NEW PURCHASE – Transfer

(Screen No. 025500)

Please enter the bill details in SFVM Menu as done earlier, and then in the same screen, branches have to select the vendor by clicking „search" button and select Vendor code or Name and then system will auto populate Vendor details . Now enter GST amount details as per bill / invoice provided by the vendor.
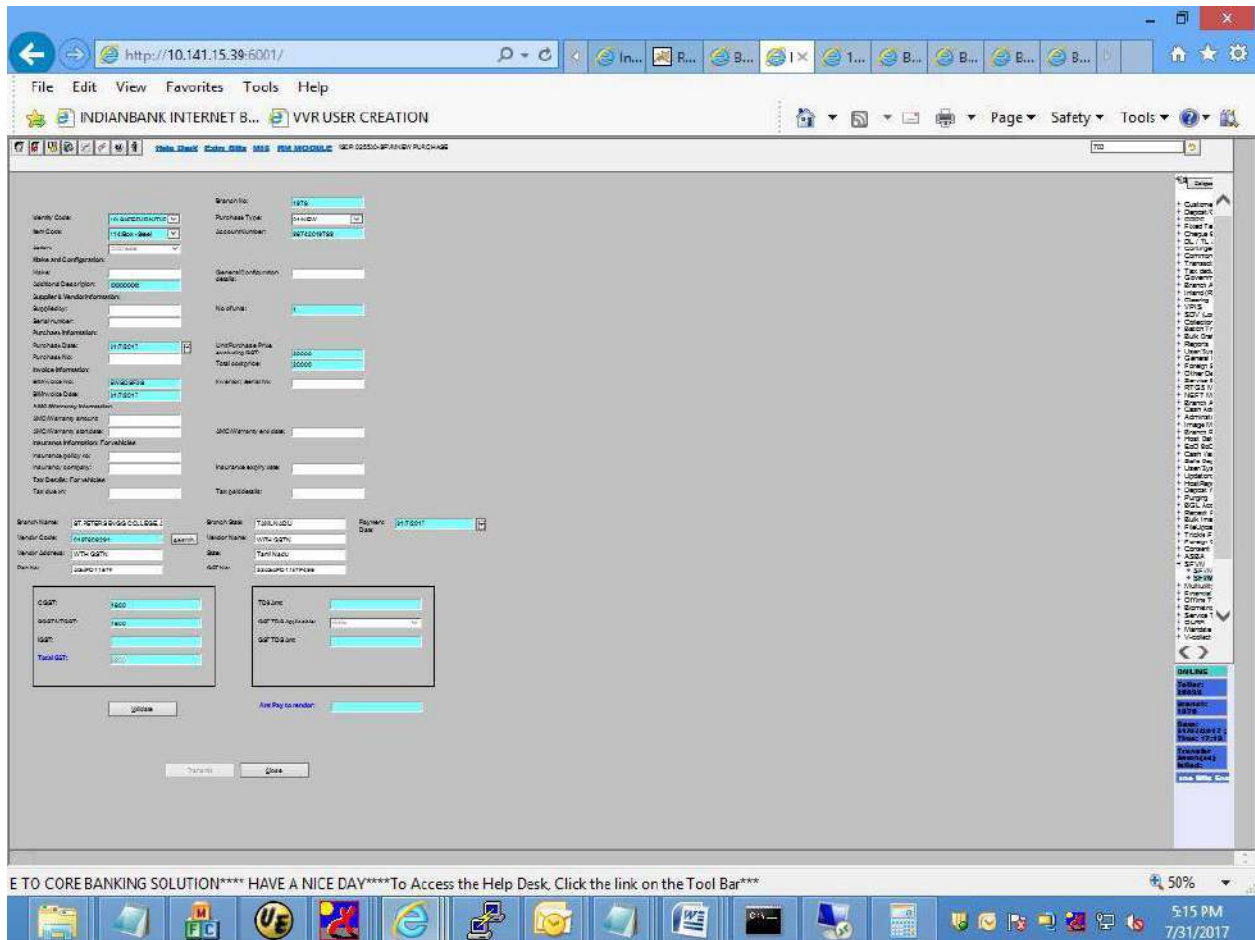
Step 4: Validation of total Amount Payable to Vendor

After entering GST amount, Please enter Validate button available in the SFVM Menu.
Total Amount Payable to Vendor will be calculated automatically based on the input
given. Please verify total amount payable to vendor with the bill / invoice, then Transmit
and a queue will be generated for passing.

While accepting the invoice inputs in SFVM Menu entry screen, system does the following validations:

Validation 1: GST Number Available : GST Amount not entered

In case, if GST Number is available in Vendor Master and GST amount **is not entered**

in the transaction screen, then a popup message "**Please Confirm the GST tax**

details" will be displayed by the system. Branch has to verify the invoice and enter the

GST details, if any, or zero if there is no GST amount given in the invoice, then the

system will allow to proceed for payment
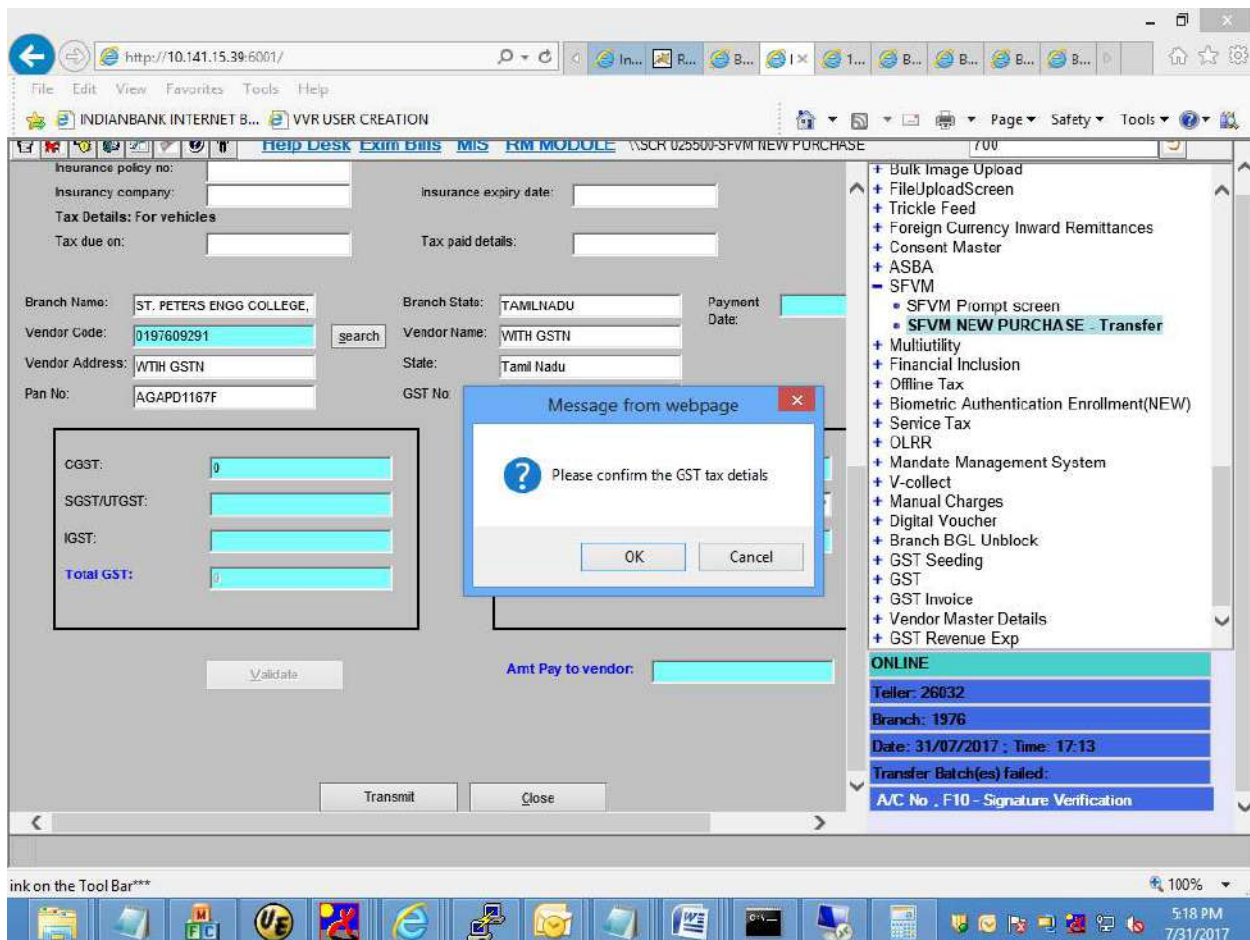
Validation 2: GST Number not Available in Vendor Master: GST Amount entered in modified SFVM Menu

If GST number is not entered in Vendor Master and GST amount is entered in SFVM Menu, as given in the invoice, then system will throw a popup message ""**GST No. is not entered in Vendor Master. Please update the GST Number in Vendor Master before doing the transaction**" After updating the GST number in the Vendor master, the system will allow to proceed for payment
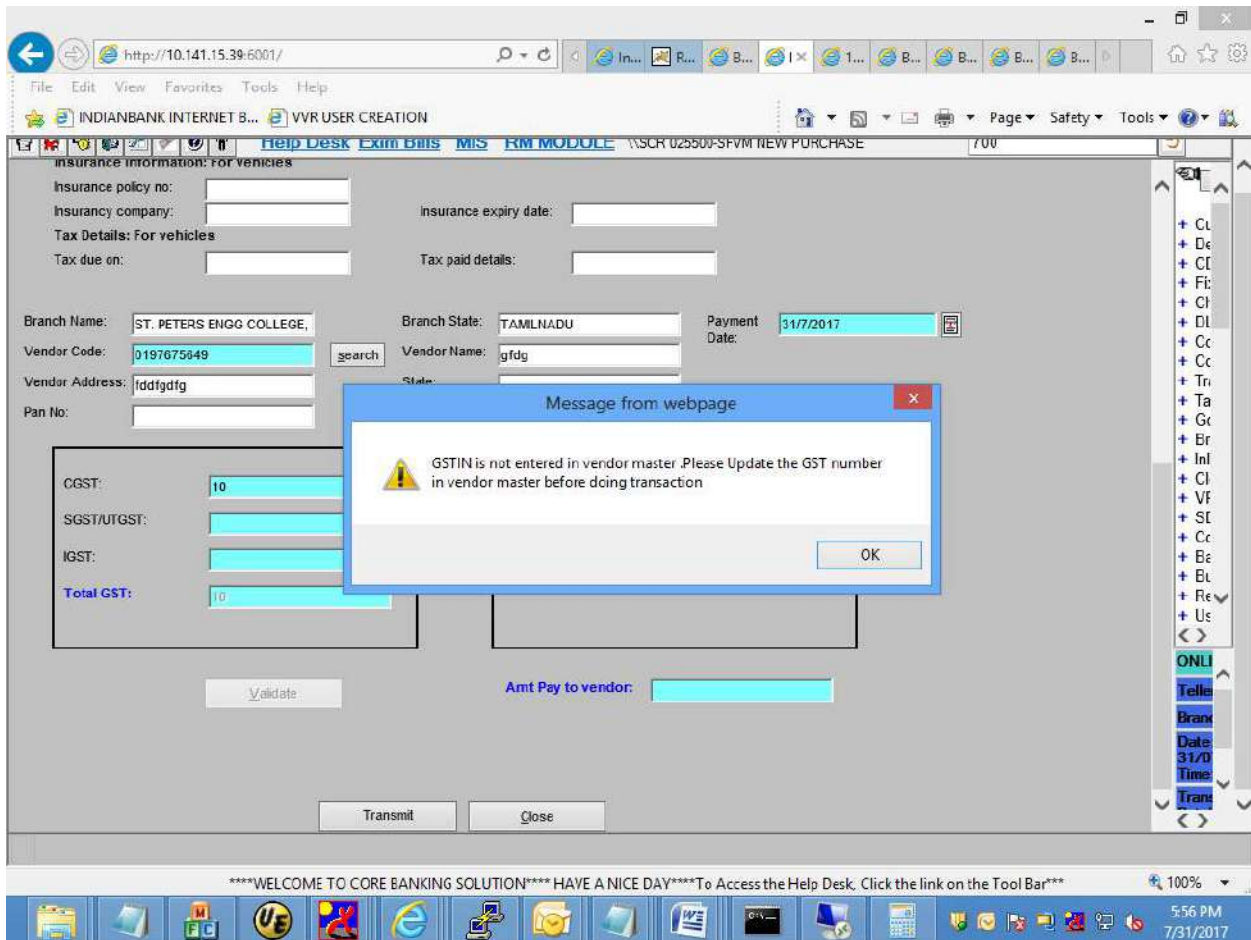
An invoice with Cost Price of Rs. 100 and with CGST of Rs.9 and SGST of Rs.9 to be accounted in CBS.

Branches / offices to debit relevant Capital Expenditure for cost price and enter CGST/SGST/IGST amount in the field provided in the Menu as given in the invoice.

The System makes the following entries depending on the availability of GST No. of the Vendor.

GST Accounting Entries for Capital Expenditure Transactions

S No.		Debit	Credit	
	1	**Accounting of Capital Expenditure attracting GST done by the System, where the Invoice have GST No of the Vendor.**		
Debit			**Credit**	
At the time of making payment to the Vendors by Branches /Zonal Offices		Capital Expenditure account		109
GST Capital Input Credit Account	9		Vendor Payment Parking Account	118

Balance in the Parking Account will be paid to Vendor through NEFT / C2C/Transfer / DD modes				
		2	**Accounting for Reverse Charge GST Liability done by the System, where the Invoice does not have GST No of the Vendor**	
Debit			**Credit**	
Capital Expenditure account		109	GST Reverse Charge Payable Account	18
Reverse charge liability: Rs. 18 (Since Bank has to pay GST for unregistered vendors)	GST Reverse Charge Capital Input Credit account	9	Vendor Payment Parking Account	
Balance in the Parking Account will be paid to Vendor through NEFT / C2C/Transfer / DD mode				

GST Implementation - Creation of Vendor Master & Change in procedure for accounting Revenue & Capital Expenditure

Revised Procedure for Expenditure Accounting:

To comply with GST Regulations, all expenditure incurred excluding Salary & interest Expenditure, as per invoices received, have to be entered in a new expenditure menu enabled in CBS.

The Expenditures can be divided into three categories namely (1) expenditure not attracting GST such as interest, salary, electricity, fuel etc, (2) Expenditure attracting GST but not attracting Incometax TDS provisions and (3) Expenditure attracting GST & Incometax TDS provisions

Type of Expenditure	Action by Branches	Action by Zonal Offices
Expenditures not attracting GST.	To make payment through the existing CBS screens.	Can be paid through the existing CBS screens
Expenditure attracting GST but not attracting Income tax TDS.	To make payment through the new expenditure menu provided in CBS	Can be paid directly through the new expenditure menu provided in CBS

Expenditure attracting GST & Income tax TDS provisions	To report the invoice details through SARAL TDS Application for payment at Zonal office	Saral TDS Application will compute the TDS liability for each invoice and ZO to make payment of the invoices through new expenditure menu after deducting the TDS determined by Saral application.

Creation of Vendor Master:

- **For making payment of invoices, branches have to first create a Vendor Master for each vendor**, by entering the details such as Vendor Name, Address with State, PAN, GST No., Mail Id, Phone No etc., and branch specific "Vendor code" will be automatically generated by the system, which can be used for populating the vendor details in the new expenditure menu.

- Screen No.067079 has been enabled in CBS for creation of Vendor Master and the Screen shot of the same is enclosed.

Creation of Revenue Expenditure Entry Screen:

- Before entering a transaction in the expenditure menu the branch has to first verify whether the vendor details along with GST Number is available in the Vendor Master.

- A new expenditure Menu (Screen No.25400 - Screen shots enclosed) has been enabled in CBS for branches for making revenue expenditure attracting GST. For other expenditure heads not attracting GST such as Electricity Charges, Fuel Expenses (Petrol & Diesel) etc., may use the existing screens for payment.

- Branches can use this screen (25400) for making payment of revenue expenses attracting GST except for those expenditure BGLs attracting TDS, which has to be routed through Saral TDS Application, as per the practice in vogue.

- Branches shall continue the same procedure in future also by reporting such expenditure transactions attracting TDS through SARAL TDS Application. Modifications in Saral TDS Application "Deductee Non-employee Master" and "Report Payment" Screen for entering GST component details have been made

- Branches have to select the vendor details by entering the "Vendor code" or by using "search option" and on clicking "Transmit", the list of Vendors will be displayed. After selecting "Vendor" click "Fetch" button to populate the vendor details on the screen. Then, proceed with selecting the expenditure head from the drop down and enter the invoice details such as cost price, GST details like CGST , SGST/UTGST, IGST as mentioned in the invoice in the respective fields provided and then enter "Transmit" button for proceeding with the payment.

- In case, if GST Number is entered in the Vendor Master and GST amount is not entered in the transaction screen, then a popup message "Please Confirm the GST tax details" will be displayed by the system. Branch has to verify the invoice and enter the GST details, if any, or zero if there is no GST amount given in the invoice, then the system will allow to proceed for payment.

- Similarly, if GST number is not entered in Vendor Master and GST amount is entered in Expenditure screen, as given in the invoice then system will throw a popup message "GST No. is not entered in the Vendor Master. Please update the GST No. in the Vendor Master before doing the Transaction". After updating the GST number in the Vendor master, the system will allow to proceed for payment.

Vouching of Revenue Expenditure:
- Branch has to debit the relevant "Revenue Expenditure Head" towards the cost of product / service which are charged to P & L Account and the system will automatically debit GST Revenue Input Credit Account (BGL:97271), for the eligible amount.

- When the revenue expenditure is routed through this Screen, depending on the availability of GST No. in the Vendor Master, since the banks are eligible for 50% of the GST paid to be reckoned as input credit as per GST Regulations, the system generates certain entries for accounting the Expenditure & GST Revenue Input Credit Heads, which does not require any vouching at branches.

- As per the system made entries, 50% of the GST paid as per Invoice is charged to the Expenditure Head and balance 50% of GST paid (being eligible input credit) is debited to "GST Revenue Input Credit Account", wherever GST No. of the Vendor is available in the Vendor Master.

- If GST No. of the Vendor is not available in the Vendor Master, then the Bank has to pay GST on the cost price of the goods / services at the applicable rates under Reverse Charge Mechanism (RCM) and only 50% of such GST paid is eligible for Input Credit. For accounting the RCM GST payments, system generated entries are made in CBS.

- Hence, branches / offices have to prepare manual voucher for accounting the cost price to the relevant expenditure head and total GST payable amount to GST Revenue Input Credit Account (BGL:97271) and credit the parking account for payment to vendor, for recording the payment made. However, system will generate entries as per the requirements of GST Regulations as mentioned in "

- Under "TDS Amount" field, branch / office to enter the "TDS" amount, if any, determined as per "Saral" TDS application. Similar expenditure menu for accounting Capital Expenditure will be provided in CBS, shortly.

- Further, Branches / Offices are advised to purchase goods / avail services, only from GST Registered Vendors to enable the Bank to avail input credits. Please note that if the procurements are made from GST unregistered vendors, the Bank will have to pay GST on such procurements under Reverse Charge Mechanism (RCM), which will have adverse impact on the profitability of the Bank

Work flow for Simplified Nomination facility in CBS
Creation of Nominee while opening Deposit accounts (for New Customers)
NOMINEE REGISTRATION:
While creating the new account under the CBS menu ->Deposit/CC/OD Accounts

& services ->Create ->New deposit account, a drop down menu viz., "Nominee

Flag" is available in the field "credit card options".

In case of creation of nominee for existing accounts, in the teller has to go

Amend Deposit Tabbed screen and the nominee flag has to be selected as Yes.

The workflow thereafter will be the same as creation of nominee afresh.

If the customer opts to register the nomination, the teller has to select option as "YES".

- **If customer does not opt for the nomination facility the option "NO" has to be selected.**

- **Upon creating the account with nominee flag as "YES" the account will be generated with STOP STATUS.**

- **The stop can be manually removed if the nominee flag was erroneously selected as "YES". Otherwise system will remove the stop automatically upon successful completion of the nomination process**

  The screen below displays the new account created in STOP status.

CREATION OF NOMINEE:

Please note that creation of CIF is not mandatory. Hence use the option -

>Deposit/CC/OD Accounts & services ->Create ->Nominee details.

Enter the account number and choose the option "Register Nominee."
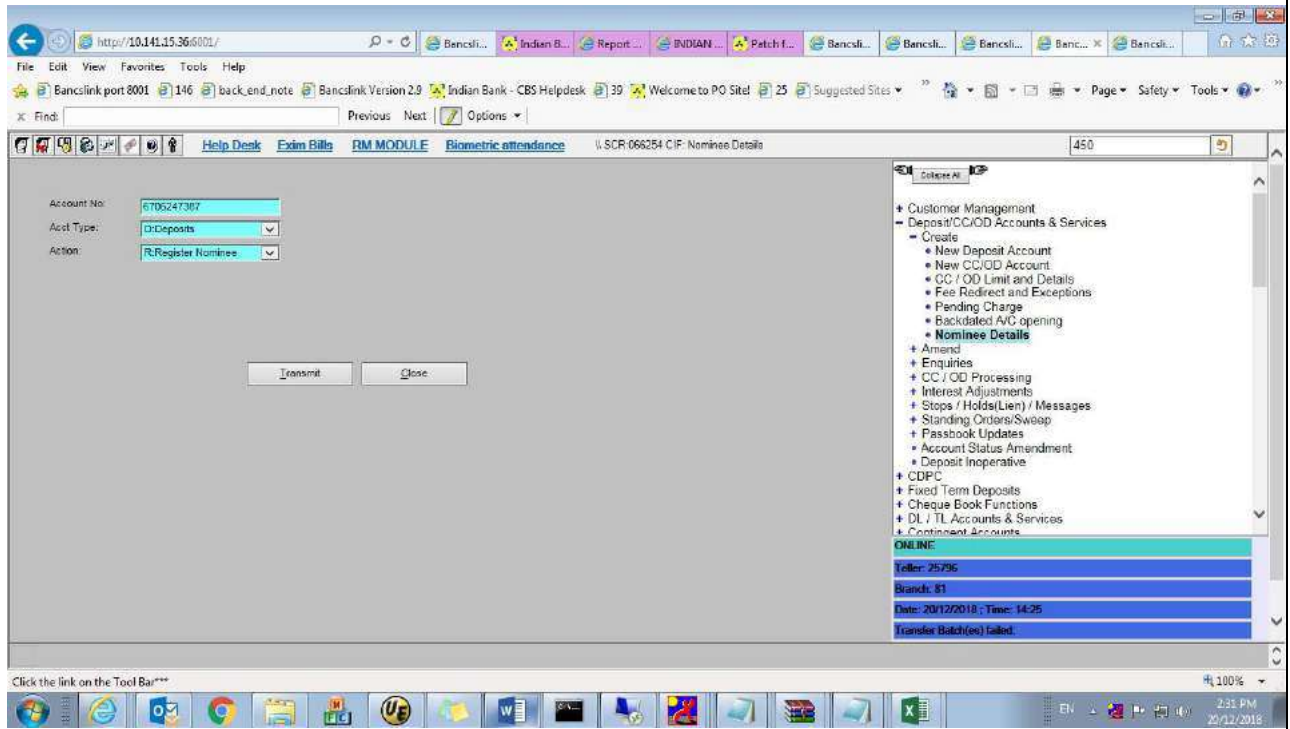
Once transmitted, the screen given below opens, and if the CIF of nominee is furnished/ available, then existing CIF details can be populated by a tab button. If CIF of nominee is not available, the name, address, DOB, gender details and relative code are to be filled in
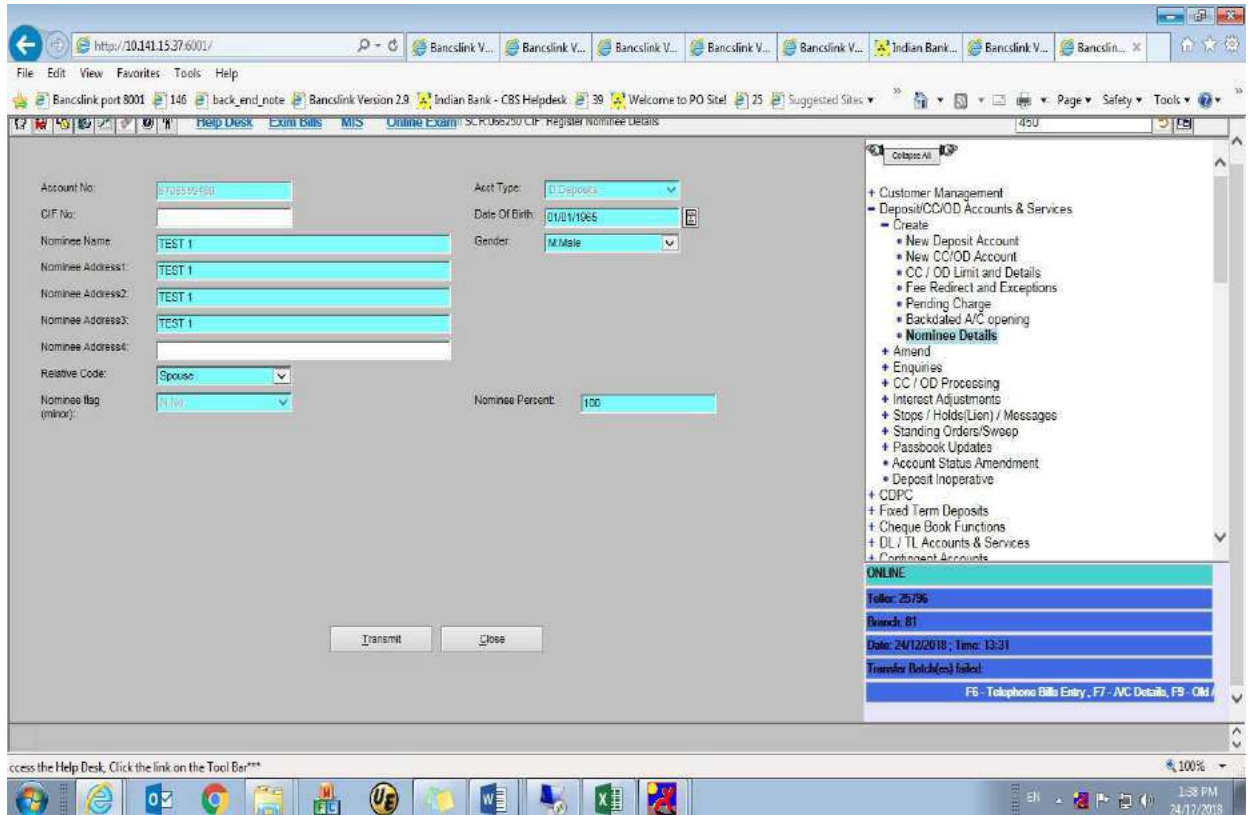
CREATION OF USERS AND ASSIGNING THE FUNCTIONS IN EXIMBILLS

For each branch, two Admin users will be created by CDC, who in turn has to create their
branch users.
The admin users are of the following type.
1. <CBSCODE>SS
2. <CBSCODE>UCO
The Officers designated as SS and UCO should change their initial password and maintain
the secrecy of the new password. Also, the new passwords of SS and UCO are to be kept in
sealed cover along with Branch Documents after duly noting in Branch Documents Register.
Requests from branches for RESETTING the passwords of SS and UCO will not be
entertained by Project Office as a routine matter. In case of exigency, the branch may send
the request thru SYSTEM MAIL to Project office for resetting the passwords of admin users
SS and UCO.

Functions of <CBSCODE>SS1. Create User
2. Modify User
3. Delete User
4. Edit User function

Functions of <CBSCODE>UCO.
1. Release User
2. Release User function
(<CBSCODE>SS can't do the functions of <CBSCODE>UCO and vice versa).

CREATION OF USERS

Step 01: In the entry screen, the SS user has to enter as follows
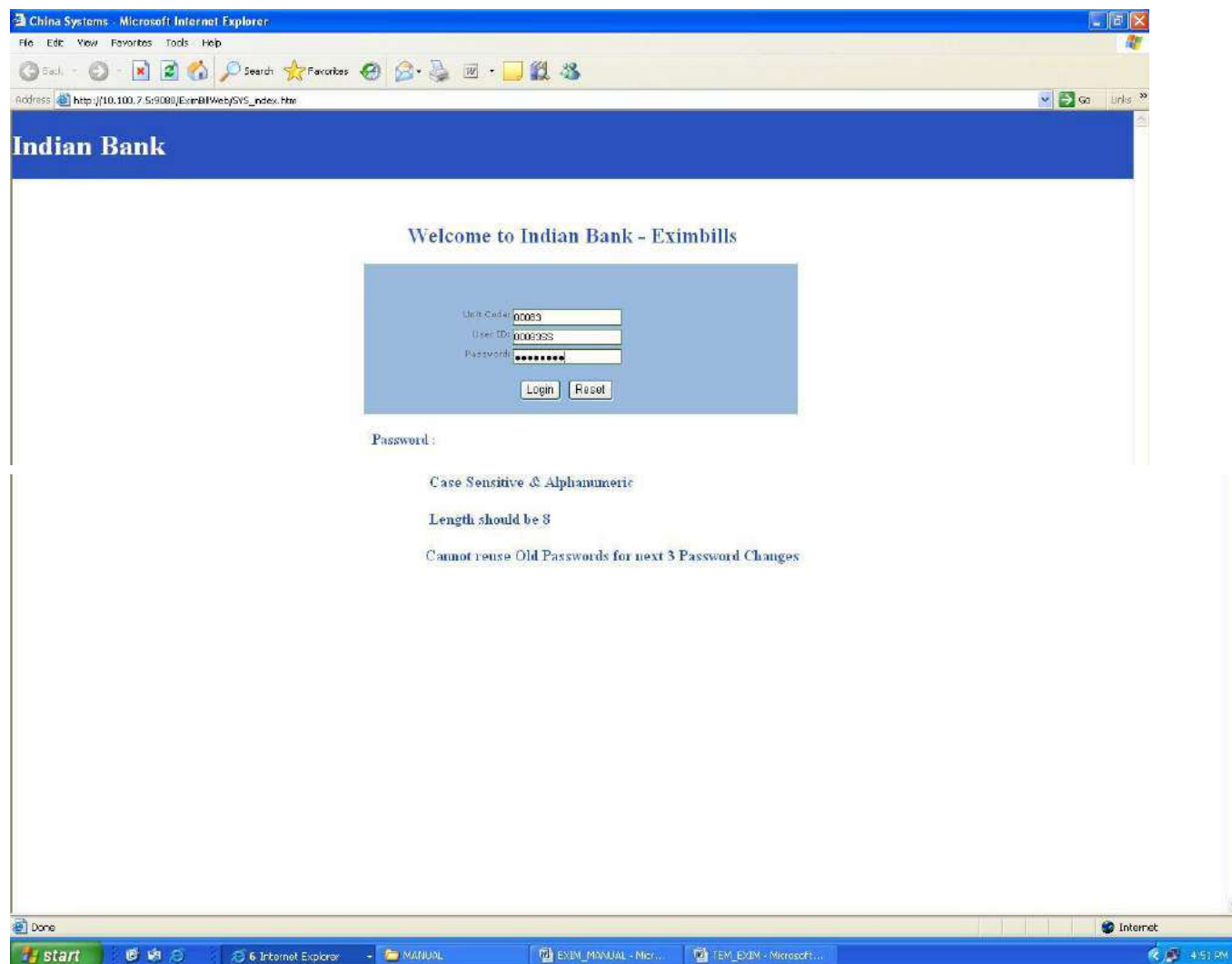
Unit Code : CBSCODE (Five Digit)
User ID : <CBSCODE>SS
Password :
Then CLICK the button LOGIN

The SS user will be in the first screen, where the **Current Tasks** will be appearing on left side of the screen.
Under Security Module > Security>select ADD NEW USER.

Give the details as follows.

User ID : SR number of the USER

User Description : Name of the user

User Code : Designation of the user

Password : First half of the password (First four of eight character password)

Confirm Password : Give the same value again.

For Bank group (Indian Bank), Country(IN) and Business Unit (CBS code of yr br),

default

values will be displayed in protected fields.

Authorisation level : leave it blank

Under **Account type** select the following and **confirm**.

Under **Account type** select the following and **confirm**.
User Change Password at Next Logon
And
Either of Password Never Expires Or Password Expires After Days. (Mention days,
say 30)
"TRANSACTION COMPLETED – CONTINUE" message will come.
If you want to continue to add another user, click continue, otherwise click cancel.
For releasing the User
Login as <CBSCODE>UCO as per Step 01
Thru Security module > Security >Release user--- give details as follows.

New password : Second half of the pass word (First half given by SS already)

Confirm password : Give the same value again and **confirm**.

(Incase of any mistake in User details, **Refuse** the record and ask SS user to correct

thru **Modify User**).

"TRANSACTION COMPLETED – CONTINUE" message will come.

If u want to continue to release another user, click continue, otherwise click cancel.
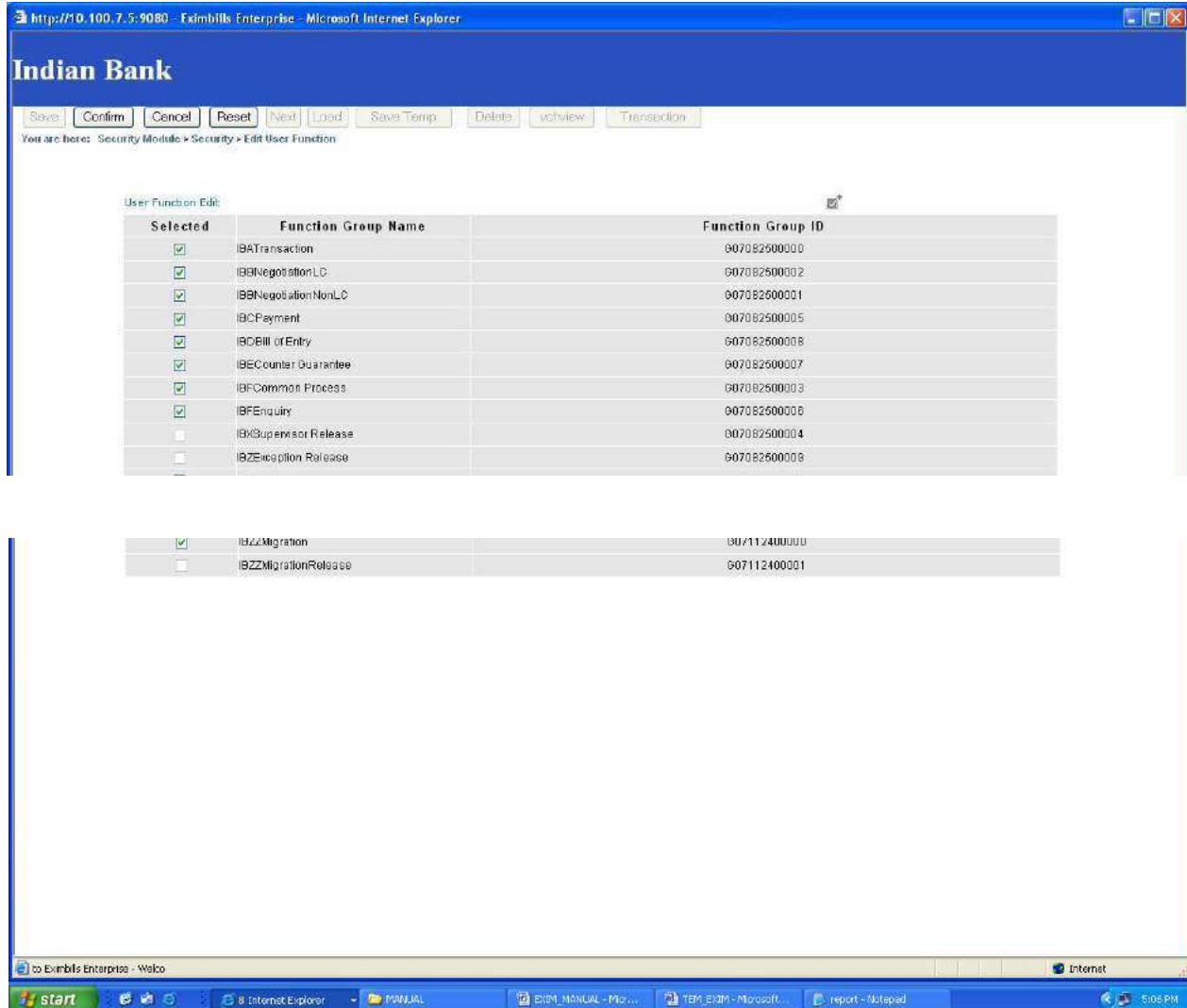
ASSIGNING THE FUNCTIONS TO THE USER

Step 02 : Thru <CBSCODE>SS user, Security module > Security >Edit user function>

against **C_USER_ID, give** user SR number to whom the functions are to be assigned.

Click NEXT.

" Please ensure that the user to whom the functions are going to be assigned is logged

in Bancs

during the function assignment"

The following list of functions will be displayed there.

For clerical staff, select the following functions

- IBATransaction
- IBBNegotiationLC
- IBBNegotiationNonLC
- IBCPayment
- IBDBill of Entry
- IBECounter Guarantee
- IBFCommon Process

- IBFEnquiry
- IBZZMigration

For officer staff, select the following in addition to the above.

IBXSupervisor Release

IBZZMigrationRelease

For BM and ABM (Officer with passing powers of excess over limit/TOD), select the

following

in addition to the functions of Clerical and Officer

To Release User Function :

Then thru <CBSCODE>UCO

Security module > Security > Release user function

Against **C_USER_ID, give** user SR number to whom the functions are to be released.

Click NEXT.

The list of functions assigned with selection will be displayed there.

Verify and CONFIRM the record.

(Incase of any mistake in User Function details, **Refuse** the record and ask SS user to

correct thru **Edit User Function**).

"TRANSACTION COMPLETED – CONTINUE" message will come.

If u want to continue to release another **User**, click **continue**, otherwise click **cancel**.

Now the U**ser** can login with EIGHT character **password** (first four given by SS and

second

four given by UCO) into NEW EXIMBILLS version.

The USER has to change the password and proceed further for accessing the menus.

Any time if the user wishes to change his / her password he can click **Change Profile**

(available on the Right Top Corner) and change the password.

SUBSIDY PROCESSSING

In CBS, maintenance of subsidy on different loans/running accounts is made easy by a

separate module. In this module, management of subsidy can be done through the

following menus:

- Subsidy Claim,
- Receipt of Claim,
- Appropriation of Subsidy and
- Subsidy enquiry

While opening loan / running accounts, their product codes should be checked to find out whether the product selected for the new account is under correct "subsidy-enabled" product. If any subsidy eligible loan is opened under any other product code wrongly, subsidy processing can be done only if the product code is changed from the existing code to one of the suitable subsidy enabled product codes as listed above. Loan account opening Navigation: DL/TL Accounts & Services -> Create -> New Account (screen 12000):

After entering all the details, click the "Transmit" button.

In the Second screen "Additional Loan Details" (Screen 17048)

Make sure to select "Y" in the subsidy process reqd. field.

After entering the required data, transmit. Account will be opened and the number will be displayed.

Viewing the Loan Account Loan accounts opened can be viewed and verified to find out whether it is opened correctly for subsidy processing. Navigation: DL/TL Accounts & Services -> Enquiries -> Short (screen 10400)

Please verify the subsidy status. It should be "New"

Do regular loan opening work relating to
- Cisla creation
- Security creation
- Security authorisation
- Disbursement schedule
- Repayment schedule
- Loan input validation (approval)
- Loan acceptance
- Disbursement

Subsidy Processing - Claim
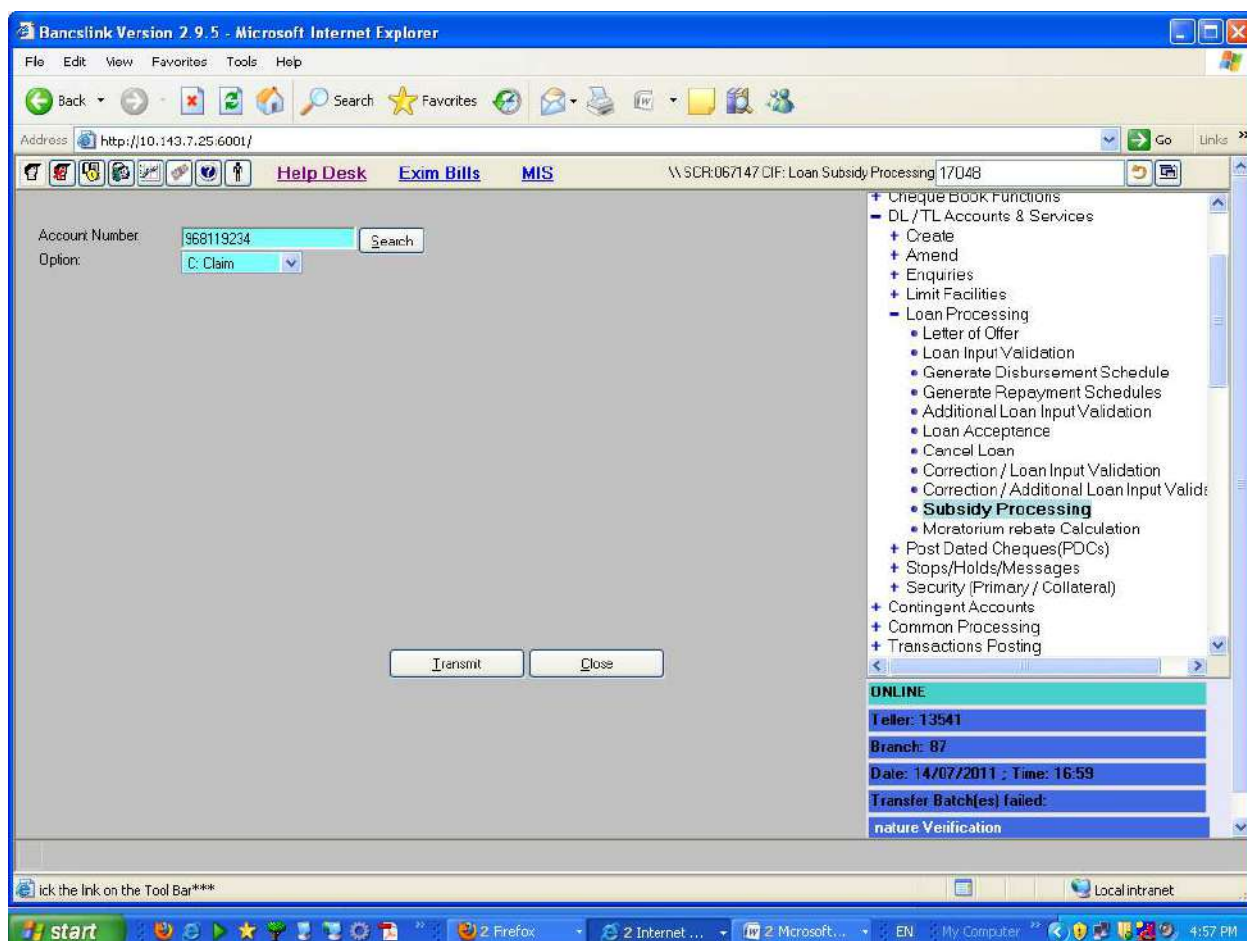
Navigation : DL/TL Accounts & Services-> loan processing-> subsidy processing. In the account field, give account number, Select "claim" in option. Transmit. Queue is generated; pass the queue, another screen will appear,

In the screen, Please verify and if necessary change the following fields: No.of persons, and Claiming subsidy amount.

All needed appropriate information will be populated from the product parameters.
- Due date for appropriation will be populated based on the lock in period.
- Claiming subsidy amount cannot exceed Max subsidy amount specified in the product.

Click Transmit. CHECK THE SHORT ENQUIRY OF THE ACOUNT, IT SHOULD SHOW THE SUBSIDY STATUS AS "CLAIMED"

HISTORY screen Navigation : DL/TL Accounts & Services-> loan processing-> subsidy processing Enter Account Number. Under Option, select „H: History Details". Transmit.

ENQUIRY screen: Navigation : DL/TL Accounts & Services-> loan processing->
subsidy processing Enter Account Number. Under Option, select „E : Enquire'.
Transmit.

RECEIPT of subsidy: The subsidy when received can be kept in SRFA – Subsidy Reserve fund account 98809***** BGL or FDR (with out charging interest-product 0111-1761 FD-SUBSIDY UPTO 10Y-INR) Branches can keep the subsidy in either of the two according to the loan scheme. Navigation : DL/TL Accounts & Services-> loan processing-> subsidy processing Enter Account Number. Under Option, select „R: Receipt". Transmit.

Receipt of subsidy amount, (by any means) either by cheque or C2C, the same has to be responded/processed only through the subsidy processing:: Receipt(screen 067149) option. When the amount is credited by HO or ZO through C2C, the same has to be responded in the usual manner and credit has to be taken to BGL parking account. As next step, **the amount is to be transferred to either SRF or DEPOSIT account, through subsidy processing screen (screen 67149) only**. Where the subsidy amount for more than one loan account is received in single credit advice, after the amount is credited to the BGL PARKING ACCOUNT, the amount has to be transferred to either SRF or DEPOSIT account through RECEIPT PROCESS SCREEN of individual loan accounts. Accounts where subsidy is received after changing the status to "claimed", in respect of new PMRY loan accounts, and the same is to be kept in fixed deposit (not bearing interest) : When the amount is received through C2C from HO or ZO, the same has to be responded and credit has to be taken to BGL parking account (preferably sundry deposit) in the screen 20045." then the amount is to be transferred to FDR account. This is because the screen 20045 is not available while transferring the amount from BGL to Deposit account. The Receipt entry can be verified through viewing the subsidy enquiry screen

SUBSIDY HISTORY:

Ser.No	Transaction	Date	Teller	Amount
1	CLAIMED	31/01/2007	5341	50000
2	RECEIVD	31/01/2007	5341	50000
0			0	0
0			0	0
0			0	0

APPROPRIATION screen: SIGNIFICANCE OF LOCKIN PERIOD: Appropriation can

be done only on or after the "Due date for appropriation" If tried to appropriate before

the appropriation date, system restricts that by raising following error message. 5721:

CANNOT APPROPRIATE BEFORE DUE DATE

Appropriation screen: The SRFA BGL is debited and credit of 15000 given to the actual

loan account.

Subsidy Enquiry screen: It can be viewed/verified in the Subsidy Enquiry screen

Ser.No	Transaction	Date	Teller	Amount
1	CLAIMED	28/02/2007	6337	15000
2	RECEIVD	28/02/2007	6337	15000
3	APPROPR	28/03/2007	6337	15000
0			0	0
0			0	0
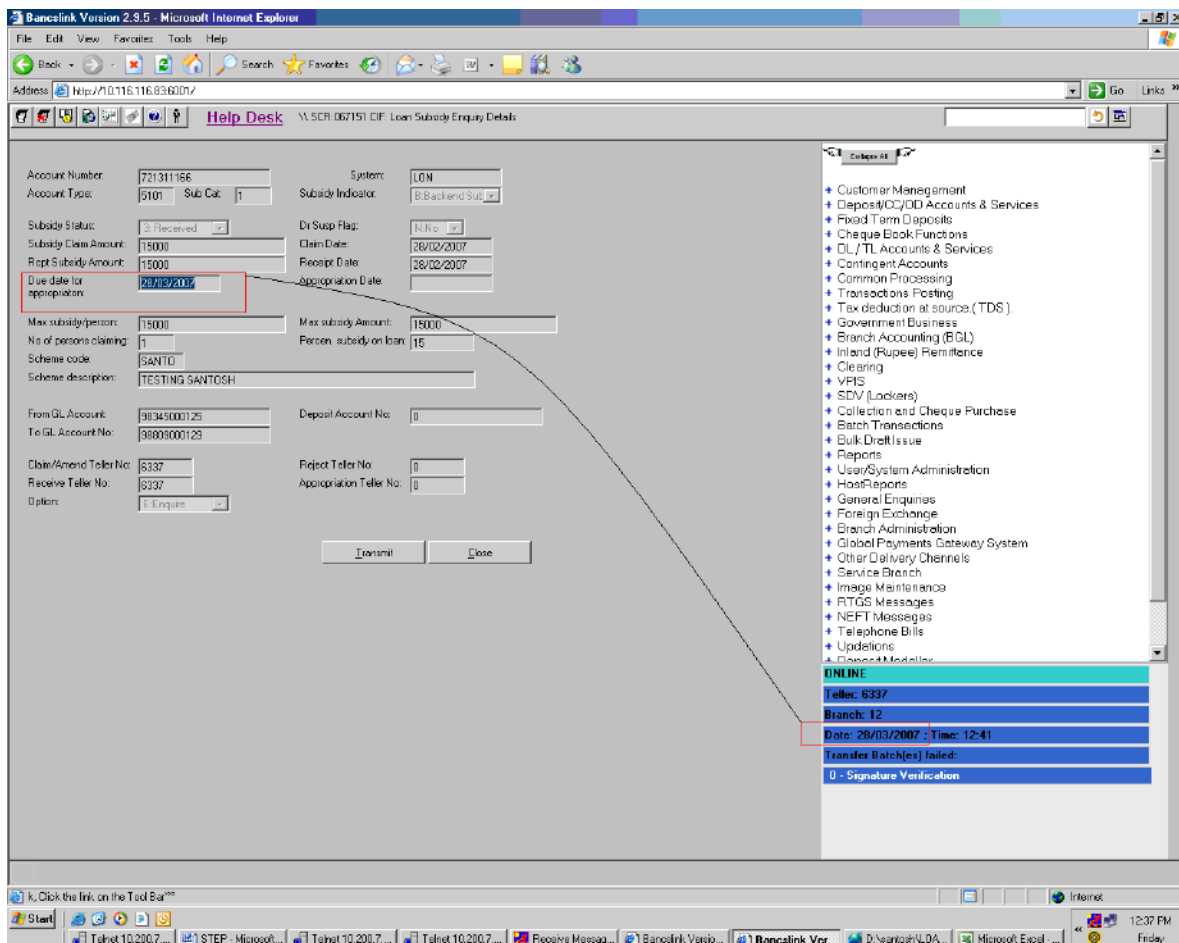
P P F ACCOUNT OPENING PROCESS
[New (Fresh) Account]
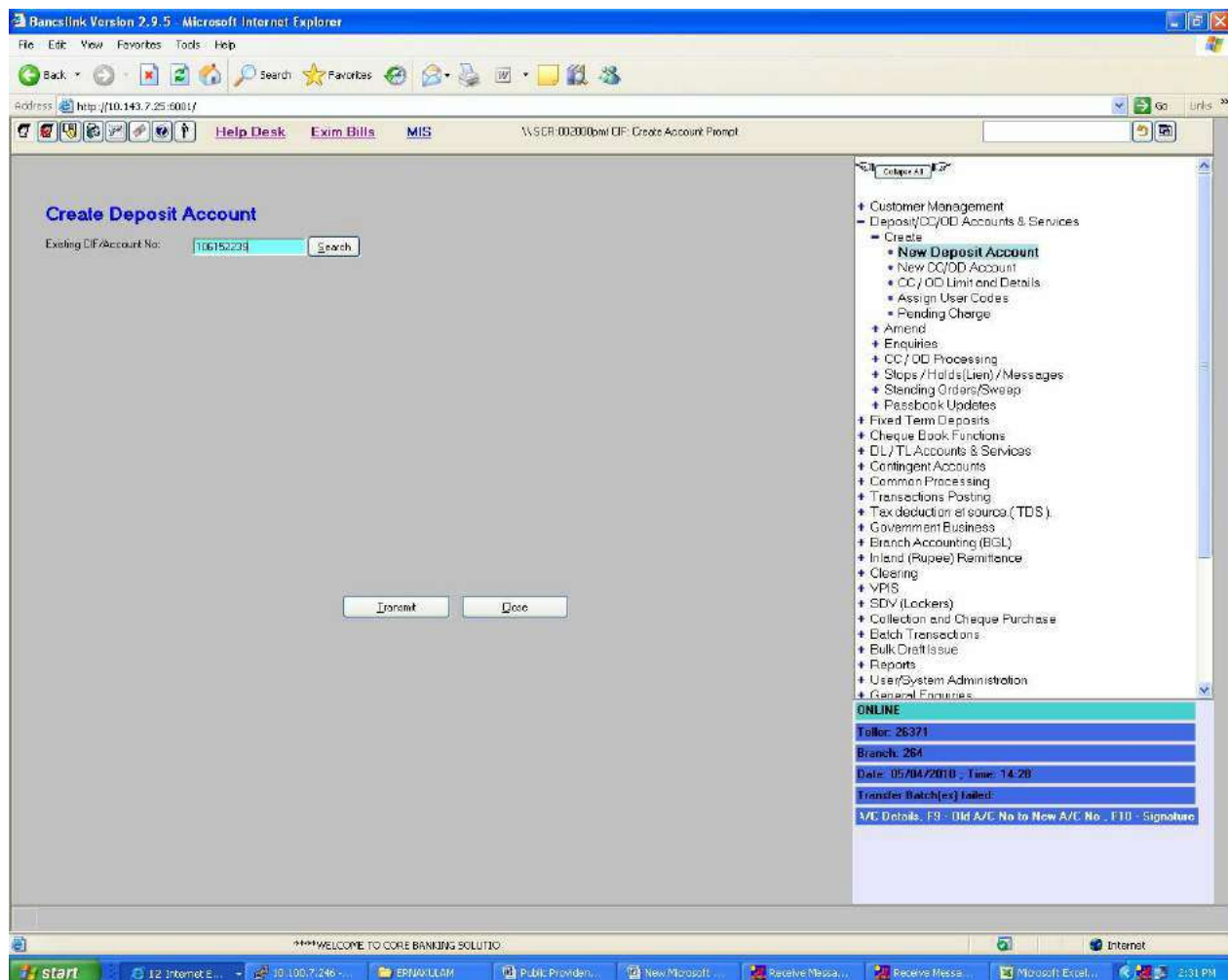
Click on Transmit

1. PPF account is similar to any other running Deposit a/c under CBS

2. The Customer category such as Senior Citizen, Staff is not permitted as there is no

interest concession for PPF accounts

3. Mode of operation such as E or S/ F or S/ A or S/ Joint is not allowed for PPF

account

In the next screen the following details to be entered under Core option
Product code: 0511-1101
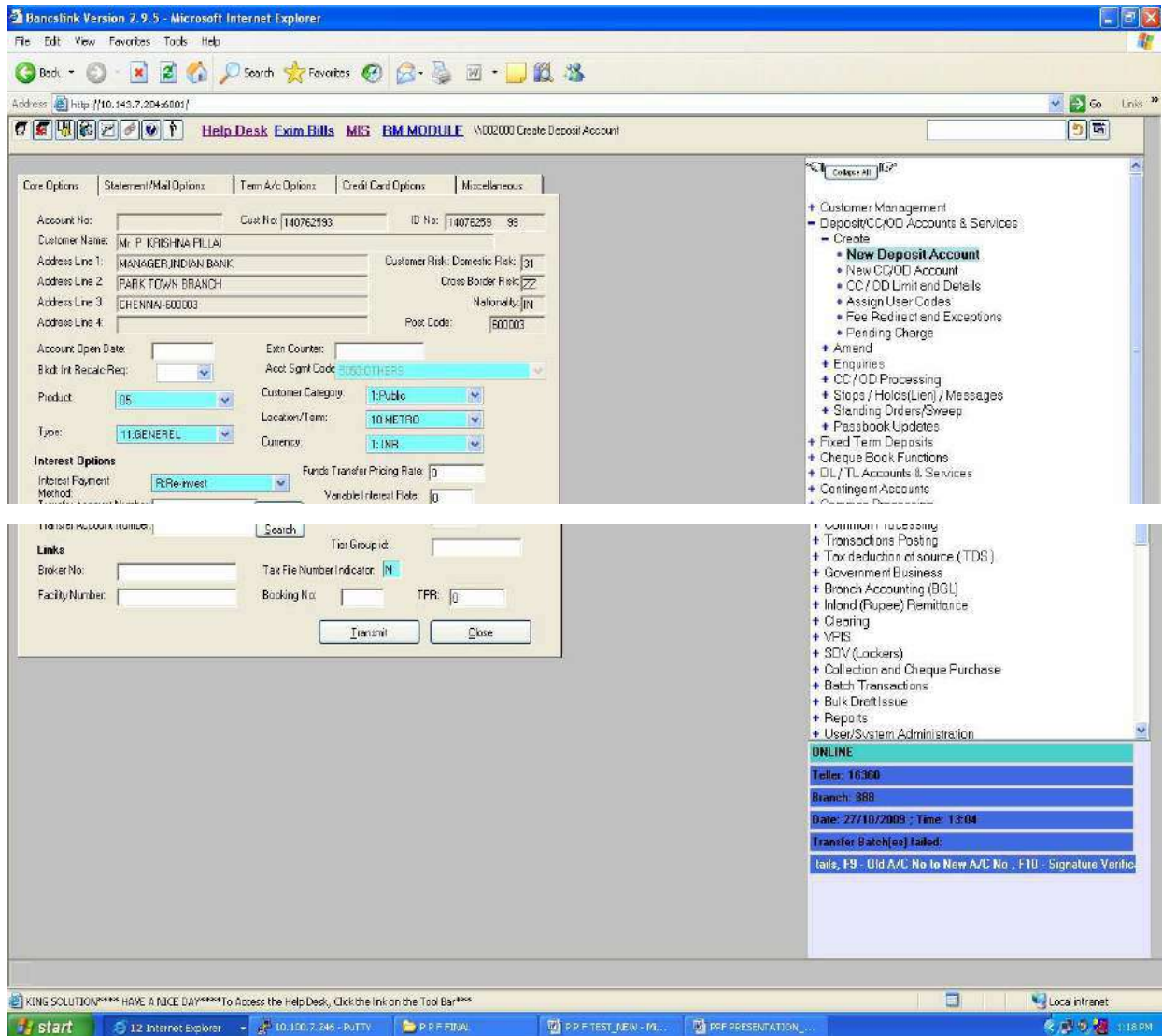
Product code - 05: PPF

- Type - 11: General

- Customer Category - 1: Public

- Location Term - 10: Metro

- Currency - 1: INR

- Interest Pay method - R: Reinvest

On transmission a Queue is generated
On authorisation the account opening Queue, PPF account number is allotted by the system
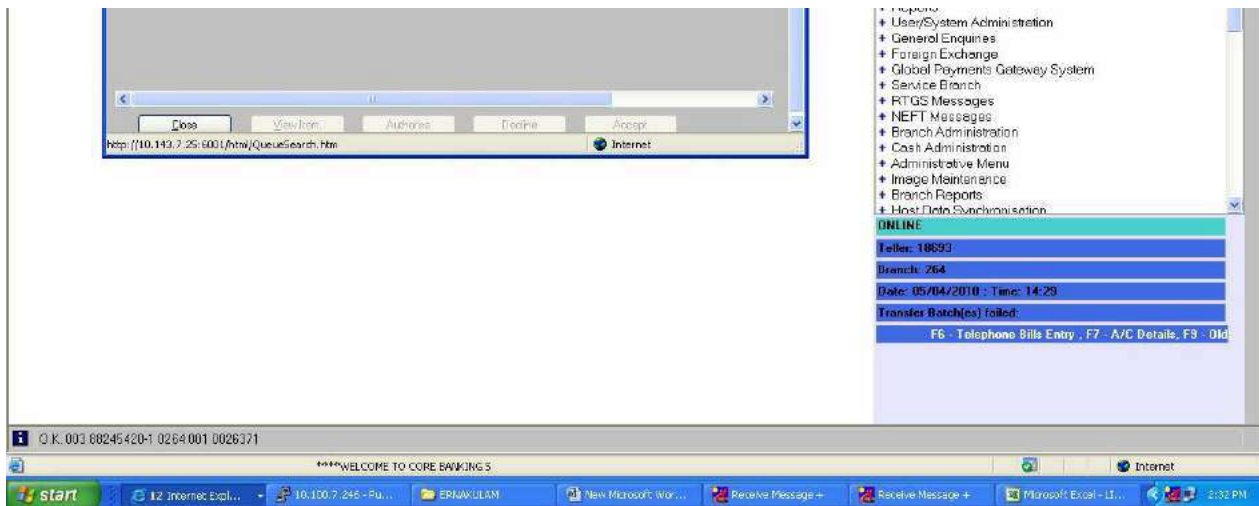
PPF Account Number: 882454201

Please note the account number in your already maintained manual record for reference

Enquiry screen immediately after PPF Account opening
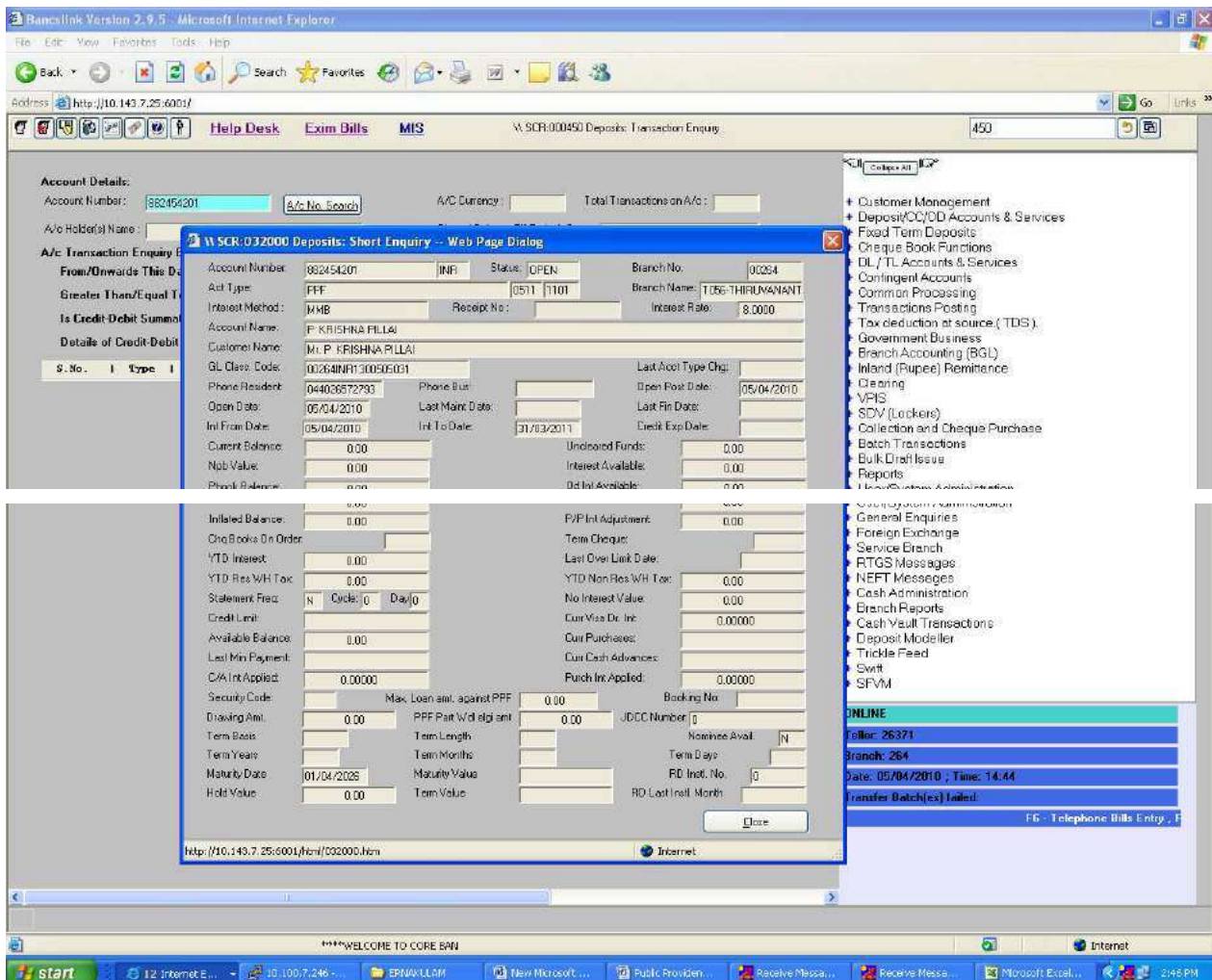
Account opening Date : 05.04.2010

End of the F/y in which the a/c has : 31.03.2011 been opened

Maturity Date : 01.04.2026 (15 years from the end

of the Financial year in which the account has been opened)

Receipt of funds

- For remittance towards PPF account Cash and Transfer modes can be used. Such

remittances are getting authorized under SWO concept

- System will not permit for depositing a clearing cheque directly in PPF account**.**

VPIS module in CBS

VPIS module in CBS helps us to maintain the inventory of the security items. The stocks of

VPIS are entered into the system through Inventory Maintenance menu available under

VPIS menu. Only tellers with user type 40 or 50 can enter the details of the stocks into the

system.

Following are included under VPIS.

No. VPIS ITEMS

1. Current Account Cheques

2. Savings Bank Cheques

3. Cash Credit Account Cheques

4. Traveller Cheques

5. Bankers cheque (BPO)

6. Gift Cheques

7. Fixed Deposit Certificate

8. Demand Draft (DD)

9. Welcome kit

1. Receipt Of Inventory Into The System

This is the first step to be performed when the branch receives security items from Circle

Office or HO:Stationery Department. A Teller with the user type 40 or 50 has to acknowledge

receipt of the VPIS stock and take possession of the same electronically through the system.

Navigation: VPIS >> Inventory Maintenance.

Screen „SCR: 033001 : Valuable Paper Inventory Range Prompt‟ is displayed.

इमेज **IMAGE**

Field	Action to be performed/Details to be entered
Function	Choose C: Create
Institution No 3	Inventory Category
Bank Cheques	Choose the type of inventory from the drop down, say Savings

Click on Transmit. This will bring up the next screen, depending on the type of inventory being entered, where additional details of the security items received have to be entered.

Click on Transmit. This will bring up the next screen, depending on the type of inventory being entered, where additional details of the security items received have to be entered

2. Checking Status Of Inventory

Navigation: VPIS >> Enquiry of VPIS >> General Enquiry.

Screen „SCR:033018 : Enquiry Prompt for VPIS' would appear
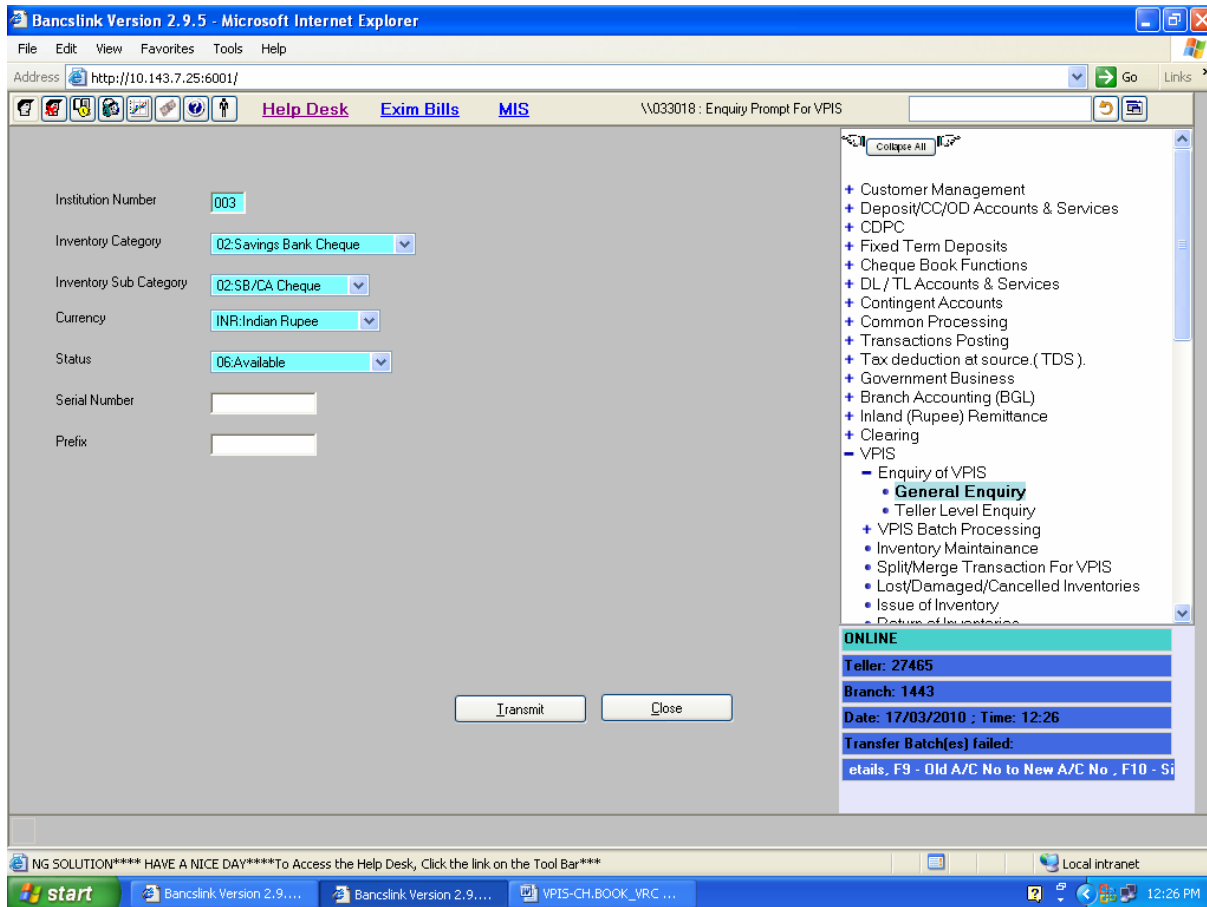
3. Lost / Damaged / Cancelled Inventories

Navigation: VPIS >> Lost/Damaged/Cancelled Inventories.

Screen „SCR: 033014 Change status prompt for Lost/Damaged/Cancelled Inventory'

will be

displayed.
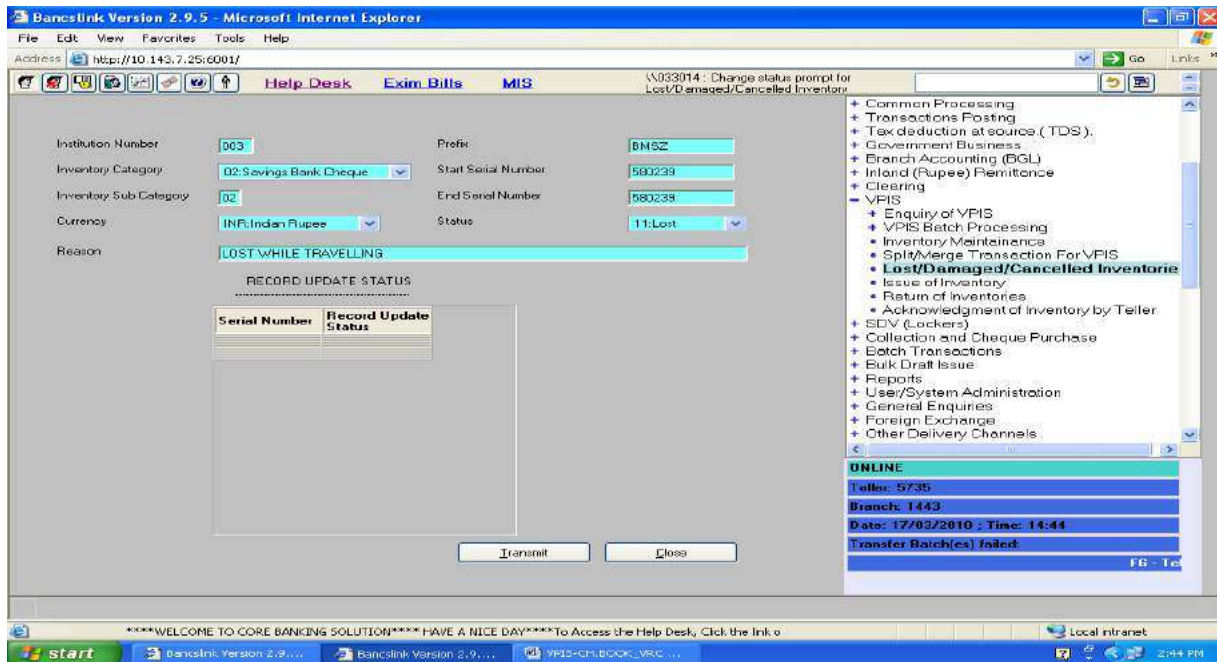
1. Cheque Book Issue

In Core Banking, a cheque book can be issued only for the accounts opened with specific

product codes under Deposit master, viz., SB Cheque account, Current Account, OD/CC

account etc.,

In order to issue a cheque book the relevant book must be available in the VPIS of the branch under the status „Release".

Navigation: Cheque Book Functions >> Cheque Book Operations >> Issue Cheque Book

Screen „SCR: 050213 : CAS: Set/Remove Cheque Book issue' is displayed.
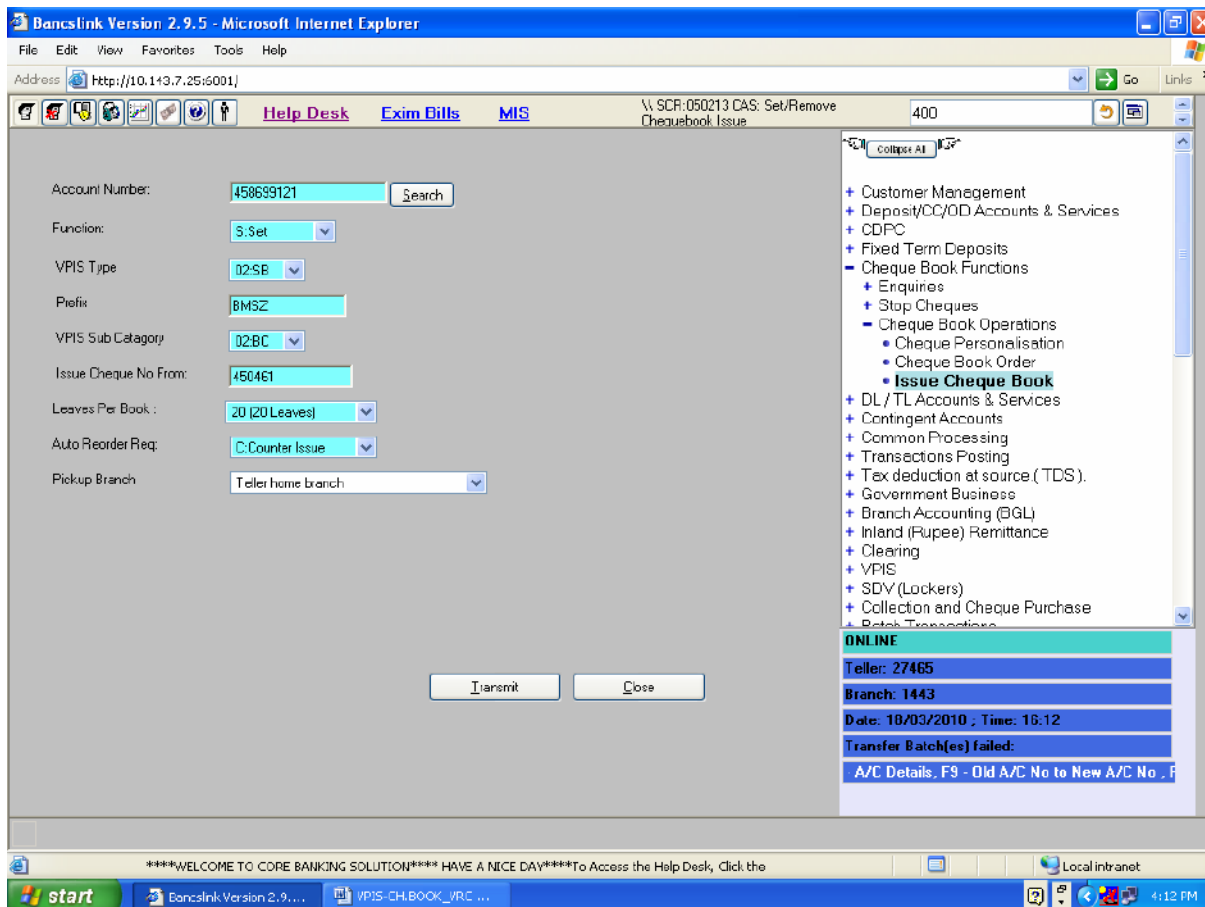
2. Removal Of Cheque Book Facility

This is used to remove the cheque book facility in a cheque book operated account, so that

cheque books cannot be issued in the account. The cheque book operations may be

permitted in the account later on, by using the same screen and using the option „Set"
under

Function menu.

Navigation: Cheque Book Functions >> Stop Cheques >> Set/Remove Cheque facility

Screen „SCR: 050214 : CAS: Set/Remove Cheque facility' is displayed.
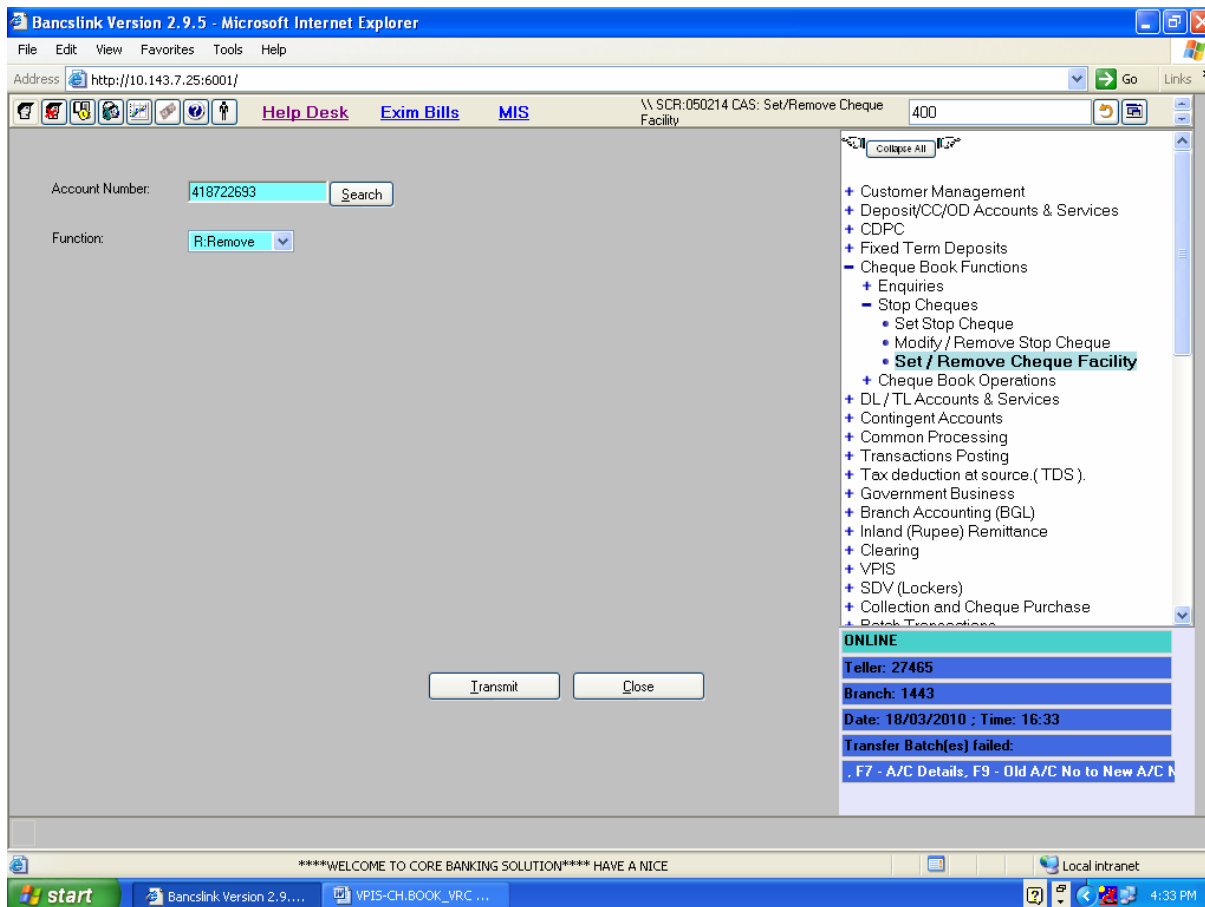
3. Recording A „Stop Payment Instruction"

A Stop payment instruction in an account is recorded at the request of the customer and should be carried out only on getting a written request. The cheque number(s) to be stopped

must have been issued against the account.

Navigation: Cheque Book Functions >> Stop Cheques >> Set Stop Cheque

Screen „SCR: 050210 : CAS: Set Stop' is displayed.
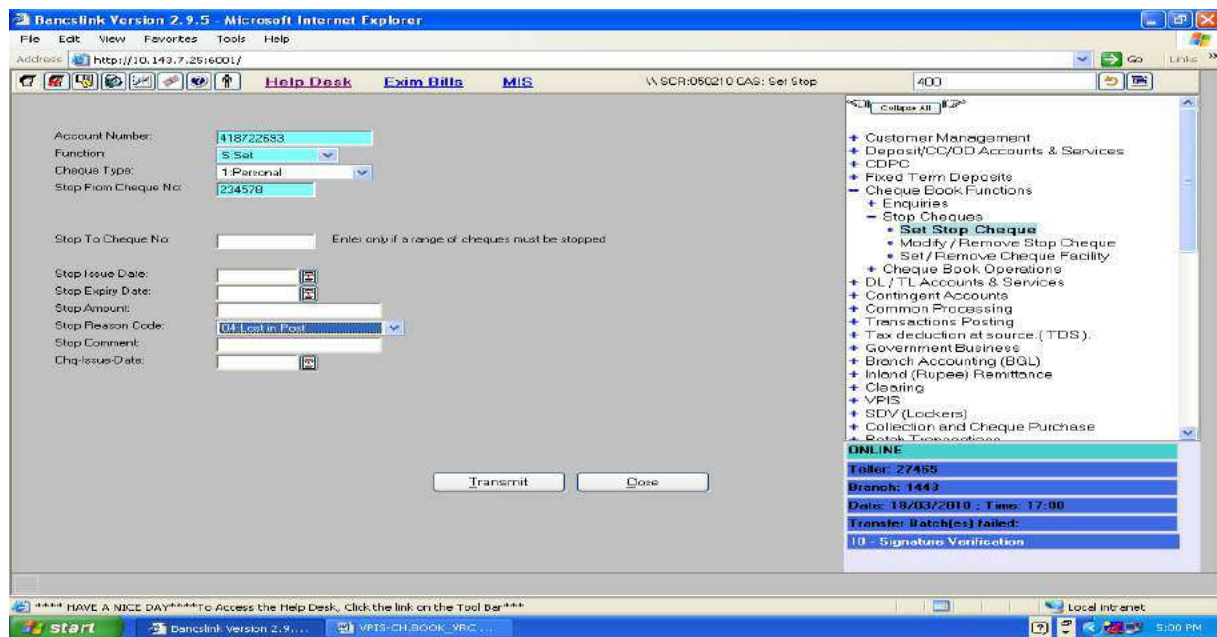
3. Modify / Remove Stop Payments

The cheque numbers to be modified/removed from the stop payment list must have been

issued against the account and stop payment registered therein.

Navigation: Cheque Book Functions >> Modify/Remove Stop Cheque.

Screen „SCR: 050218 CAS : Modify/Remove Stop‟ opens.
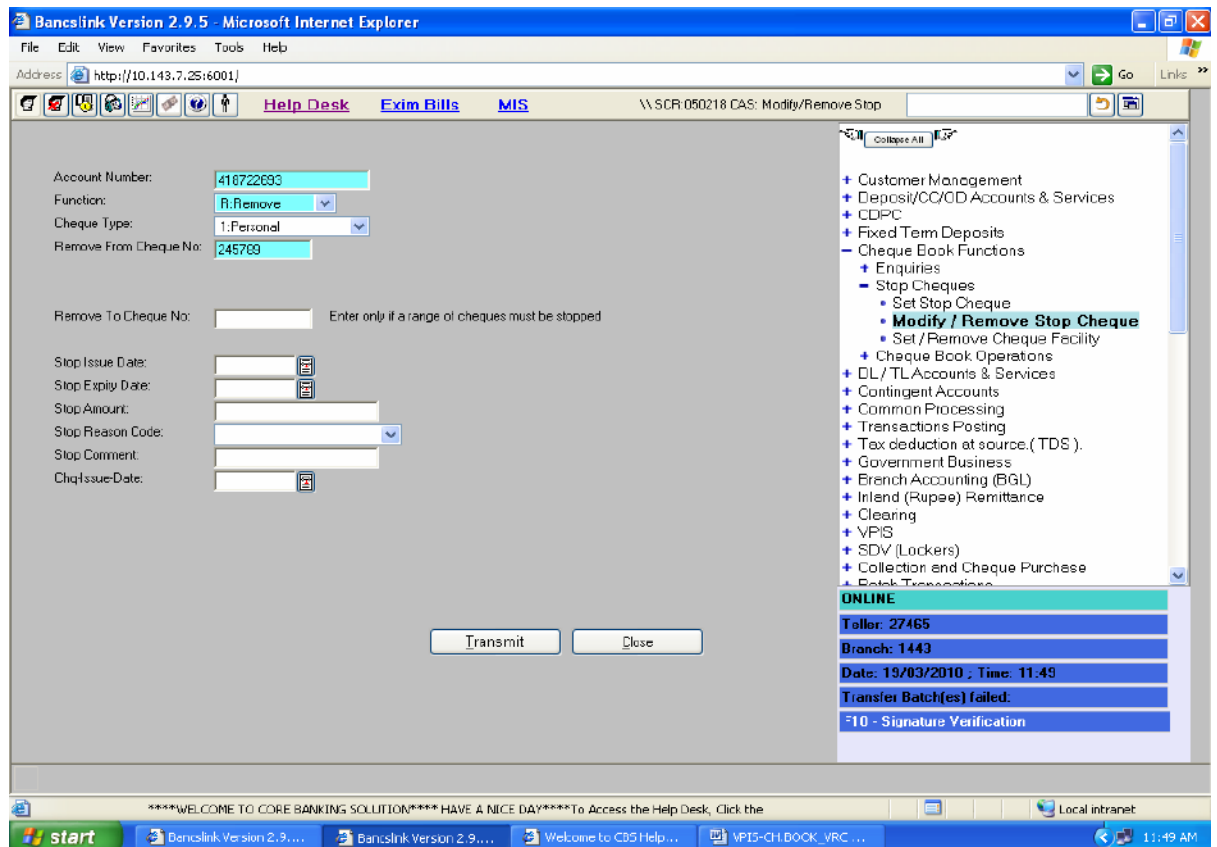
4. Procedure for Changing the Status of an Account from Non Cheque Book to Cheque Book so as to Facilitate Issue of Cheque Book

Navigation : Deposit/CC/OD Accounts & Services >> Amend >> Deposit/CC/OD Account.

Screen „SCR-007050 Deposits: Change Details" is displayed.
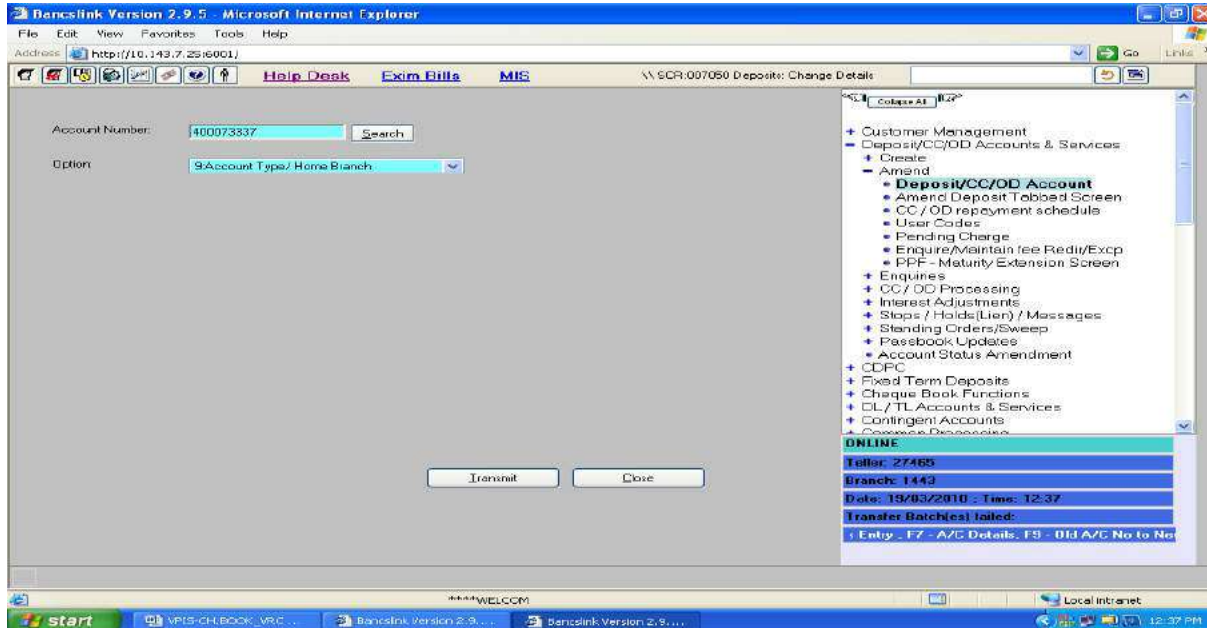
Enter the account number and Choose option as „9:Account Type/Home Branch' from the

drop down menu. Click Transmit.

Upon transmitting the following screen is displayed
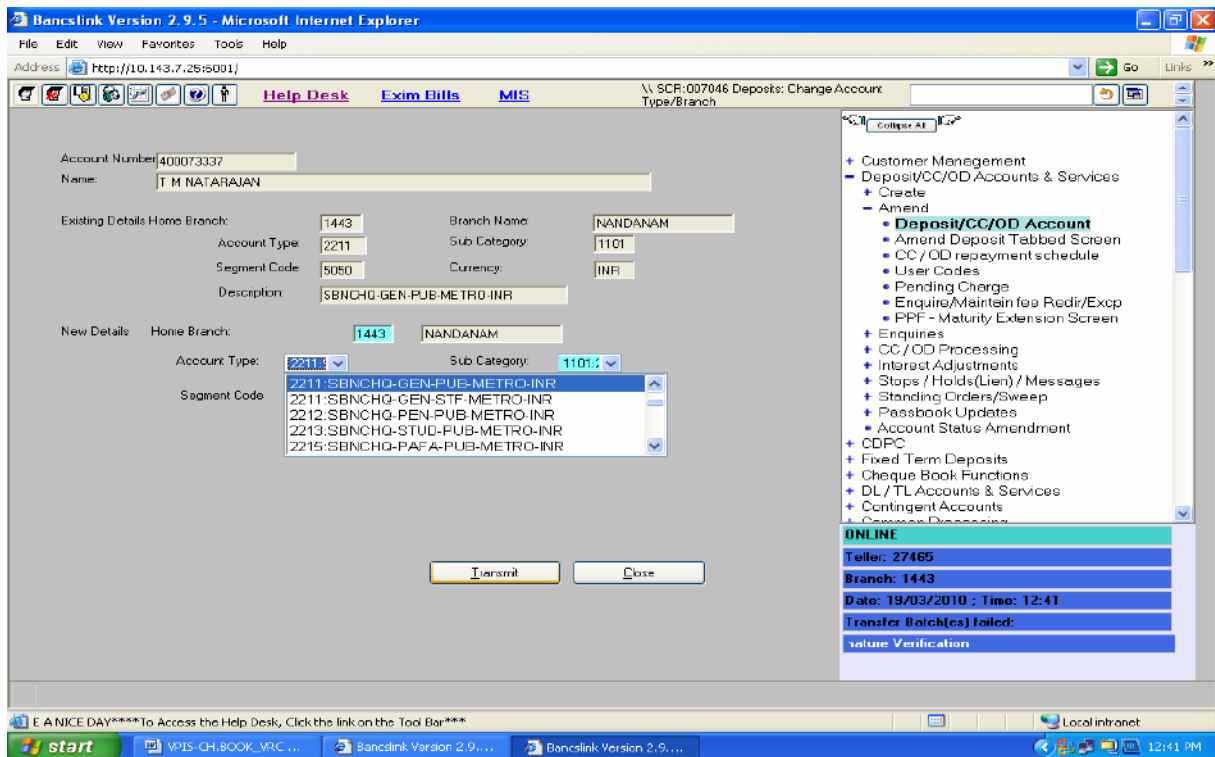
The system shows that the account is being maintained under the Account Type 2211: SBNCHQ–GEN–PUB– METRO–INR.

Use the drop down menu and choose Account Type 2111: SBCHQ – GEN – PUB – METRO

– INR. You would get the following screen.