1. SAVINGS ACCOUNT ISSUES

(i) How to see balance in SB Account at the time of deposit and withdrawal

Solution:- Please see below screen shot.

Finacle 🛛				Menu Show Memo Pad Background Menu CC	Y Converter
Universal Banking Solutio	n from Infosy	5	01 April, 2014 User BALA_CUST 60001700 Menu Shortcut: Go		
Transactions Maintenan Function Transaction ID	A A	Initiating SOL ID Transaction Date	60001700 01-04-2014	Transaction Type/Subtype C/NR - Cash/Normal Receip Function Type Cash Deposit	ot
Transaction Status: ENTERED A/c. ID * Amt * Value Date *		0000045182 Q I R R 01-04-2014	60000601 K.PARAMASIVAM Transaction Particulars Remarks	BY CASH DEPOSIT	ræ ()
Cheque Mode of Transaction Cheque Date Cheque No.		Cheque Withdrawal Slip @ Payment Slip			
Option A/c Status Mode of Operation Validate Post Cancel	ACTIVE 017	SELECT CO Available Balance Pan Number	Partitioning A/C ID	r, Effective Available Balance	dr.

Many POs raise the issue of BBT (Balance before transaction) in Finacle like legacy system. When HTM is invoked, available balance and effective available balance can be viewed. Effective available balance is the eligible amount of withdrawal.

(ii) What to do when cheque issued in Finacle is presented for withdrawal but not recognized by Finacle CBS?

Issue noticed in one of CBS Post Office in Account number 0289818958 where instrument number 805380 was presented.

Solution : When the cheque book is issued through the menu HCHBM, the radio button Acknowledge should be clicked as Yes. The issue was resolved by acknowledging the cheque through the menu HCHBM- Function Acknowledge and then verifying using the function Acknowledge and Verify the same.

(iii) How to convert existing SBGEN (non cheque) account to SBCHQ (cheque account) ?

First the account should be transferred to the SB cheque scheme using the menu HACXFRSC by PA. Supervisor has to verify the same. Then through the CASBAM menu option the account should be modified to allow cheques. Again, Supervisor has to verify the modification.

(iv) Account Not Getting Closed. Error GR3 is coming.

<u>Solution</u>

This issue occurs if the account being closed is the interest credit account for some other account e.g MIS or SCSS or TD account. To check to which account this is linked, the user can check the transactions in the account being closed in the menu HACLI. The interest transactions will show the account number to which the account being closed is linked as shown below

If the closure account is Interest Credit Account, go to Account Modification menu for that linked account. Change the Interest Credit Account to some other account and then proceed closing this account.

(v) Dormant SB account closure issue

Dormant means Silent

Issue Reported : Since the SB account being closed is dormant, the account closure transaction is not verified and gives error.

Solution

The closure process has to be cancelled and the account status to be modified to Live before closing it.

Steps

- a) Cancel the closure operation in HCAAC menu. While cancelling an user info will be shown that the transaction has to be manually reversed. After the cancel operation in HCAAC, the transaction has to be deleted in HTM.
- b) If the account has to be closed, then after cancelling the transaction in HTM menu by selecting Modify function thru menu CASBAM.
- c) Modify the account status of the SB account from Silent to Live and verify it
- d) Close the account now in HCAAC and verify it

(vi) Even after deleting RD Standing Instructions using HSSIM menu, Savings account is not allowed to close.

After deleting the instruction serial number in teller, same <u>has to be verified in supervisor</u>. Then only closure can be done.

(vii) Trial closure for SB and PPF accounts

There is no Trial Closure for SB and PPF. However, to see closing interest, following process is to be followed:-

- It involves two components-Closing accrued Interest for completed months and balance outstanding in the account.
- To know the closing accrued interest till date (for completed months) the user has to execute HACACCR menu and see the Report either in HPR or through HAITINQ menu.

HACACCR menu execution

Enter the A/c Id, wait for the name of depositor to appear. Compare name of depositor to ensure that correct account number is entered. Keep the field 'From Date' as blank and Enter BOD date in the field 'To date' and **submit** as shown in the screen shot below:

🎓 testing changing env namE - Windows Intern	et Explorer				
🕒 🕞 🗢 🚺 https://anuradha.ad.infosys.co	om:43622/finbranch/ui/SSOLogin.jsp		🝷 😵 Certificate Error 🍫 🔀 📴 Bing	م	
File Edit View Favorites Tools Help					
🚖 Favorites 🛛 🍰 🔀 Google 🔊 KMail Thre	ad 🧿 Suggested Sites 👻 🔊 Get more A	Add-ons 👻			
testing changing env namE				🏠 👻 🖾 👻 📾 👻 Page 🕶 Safe	ety 🕶 Tools 🕶 🔞 🕶
User: VIP1 Time J	Zone: GMT		Solution: FINCORE	0.7	
Interest Accrual for A/cs					
Set ID *	60001700 Three Rayanagan]9	Report To *	MANAGER	Help 🌍
CCY]🔍	Input File Name		
From A/c. ID	3000003224	INR 60001700	NAME021806889		
From GL Subhead Code	000000224	19	To General Ledger Subhead Code		
From Scheme Code		0	To Scheme Code	•	
From Date		22	To Date *	17-12-2013	
From CIF ID		Q. 11	To CIF ID	Q 13	
Scheme Type		<u>_</u>	Debit/Credit Interest	Debit Interest Only Credit Interest Only Debit Interest Only D	
Ad Hoc Mode *	 Ad Hoc - Specified Period Only Recalculate interest if necessary. 		Print Interest Details *	 Print Detailed Report Print only Summary of Interest Report No Interest Report Required 	
Closed A/o. *	Exclude C Include Only		NPA A/o.	Exclude Include Only	
Disabled A/c. *	Exclude Include Only		Dormant A/c. *	Exclude Include Only	
Frozen A/c. *	Exclude Include Only				
Transaction Value Date	17-12-2013	1			
Post Transaction	○ Yes ○ No		Booking For Reversal	Ves No	
Frequency Based Interest Run	Ves @ No		Print Interest Advices	Ves No	
٠ [m		
applet successfully loaded			(JEI)	Su Local intranet Protected Mode: Off	🖓 💌 🔍 95% 🔷
📀 💽 🔀	🛃 🦪 🤝 🧮] 🥥 🏉	心 📭 🔛	💞 Desktop 🎽 🖌	to to 5:58 PM

- This will generate a report HPR.
- > The closing accrued interest will be arrived after rounding off the amount shown in HPR to next rupee. The total amount to be paid to depositor will be arrived at by adding the balance in the account shown in HACLI/HACCBAL Menu option and the closing accrued interest.
- > This amount is to be shown to depositor who wants to close the account. If he agrees, actual closure

has to be done.

> In case SB7A is received from BO for closing sanction of a Savings Account, this amount is to be entered in SB7A by Supervisor with the remarks on the top that "This sanction is valid up to last working day of the current month" . Sending the closing sanction to BO should be avoided in the last week of the month.

(viii) Interest Accrual enquiry using HAITINQ

The interest accrual enquiry can also be done using the Finacle menu HAITINQ. On navigating the menu HAITINQ and providing the A/C Id., the interest details would be displayed as shown in the below screen shot:

💋 testing changing env namE - Windows Internet	t Explorer			
🕞 🕞 🗢 😢 https://anuradha.ad.infosys.cor	n:43622/finbranch/ui/SSOLogin.jsp	🔹 😵 Certificate Error 🦂 🗙 💽 Bing	+ م	
File Edit View Favorites Tools Help				
👷 Favorites 🛛 🙀 🚼 Google 🔊 KMail Thread	d 🦲 Suggested Sites 🔻 🔊 Get more Add-ons 🔻			
🏀 testing changing env namE			🟠 👻 🖾 👻 🚍 🖶 👻 Page 🕶	Safety 🕶 Tools 🕶 🔞 🖛 🐃
User: VIP1 Time Zo	ne: GMT 🔍	Solution: FINCORE -	<u></u>	
India Post				*
Universal Banking Solution from Infosys			17 December, 2013 User VIP1 60001700 Menu Shortcut	Go
A/c. Interest Details Inquiry				
A/c. ID * A/c. Name	3000003224 Q INR 800 NAME021808889	10 1700		Help 🕜
Go Clear				
Interest Arts (Cr.) Total interest Calculation sign to Date (Cr.) Last Minners Minn Date (Cr.) Herts Calculation Frequency (Dr.) Interest Accurated (Dr.) Hertserst Accurated (Dr.) Last Minners Minnerst Calculation Frequency (Dr.) Interest Accurated (Dr.) Last Minners Haccurated Date (Dr.) Transfer Minners Lobeid Atta. Transfer Minners Lobeid Atta. Distance Date	0 00 0 00 1612-2012 16-42-2012 16-42-2014 0 00 0 00 0 00 16-12-2012 16-12-2012 16-12-2012 16-12-2012 16-12-2014 0.00	Interest Anne, (Cr.) Last Interest Rim Oate (Cr.) Hast Interest Rim Oate (Cr.) Interest Calculation Date (Cr.) Interest Calculation Frequency (Cr.) Interest Accurad Penal Interest Interest Rocket (Cr.) Last Interest Accurad Date (Cr.) Last Interest Booked Date (Cr.) Last Interest Booked Date (Cr.) Last Book Rim Date (Cr.) Last Book Rim Date (Cr.) Last Book Rim Date (Cr.) Last Interest Booked Date (Cr.) Last Book Rim Date (Cr.)	0.00 16122012 16242014 1722012 1700016 0.00 0.00 0.01 16042014 16-122012 16042014 16-122012 16042014 0.00 0.00 0.00	
				•
Applet successfully loaded			Local intranet Protected Mode: Off	≪a ▼ ≪195% ▼
	🧩 🕂 🧆 🛃 🔊		Desktop "	▲ 🐚 🛄 7:10 PM