

# Finacle Core Advanced Functional

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## Syllabus

# 1. ACH

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## 1.1 PROCESSES INVOLVED

## 1.2 GENERAL USER ACTIVITIES

- FILE UPLOAD: HACHUPL
- ONLINE MODE
  - OUTWARD CREDIT: THROUGH TERM DEPOSIT MODULE
  - OUTWARD CREDIT: THROUGH PAYMENT ORDER
  - OUTWARD CREDIT: THROUGH STANDING INSTRUCTIONS
  - OUTWARD CREDIT: THROUGH LOANS MODULE
  - ACH ADDITIONAL DETAILS
  - OUTWARD DEBIT: THROUGH LOANS MODULE
  - OUTWARD DEBIT: HACHCOD
- HACHWM - ACH WAREHOUSE MAINTENANCE
- BANK INDUCED RECALL:
- CUSTOMER INDUCED RECALL:
- DIRECT RECALL:
- VERIFICATION OF RECALL:
- RESPONDING ACCOUNT MAINTENANCE.
- HACHDAM - DEBIT AUTHORISATION MAINTENANCE
- HACHDAMG – ACH DA MIGRATION
- HDAUPL - DEBIT AUTHORISATION UPLOAD
- HACHWFM – ACH WAREHOUSE FILE MAINTENANCE
- HACHORP - ACH OUTWARD RETURN PROCESSING
- HACHRP- ACH RETURN TRANSACTION
- HASP- ACH SUSPENSE PROCESSING
- HGARFG-GENERATE ACH RETURN TRANSACTION IN FINACLE
- HGARFR - REGENERATE ACH RETURN TRANSACTION IN FINACLE
- HACHINQD - INQUIRE ON ACH DISPLAY IN FINACLE
- INQUIRE ON ACH PRINT IN FINACLE
- HACHHIST - MAINTAIN ACH HISTORY IN FINACLE

## 2. ASSET CLASSIFICTION

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### 2.1 GENERAL USER ACTIVITIES

- ASSET CLASSIFICATION
  - SYSTEM ASSET CLASSIFICATION
  - PERCOLATION OF WORST ASSET CLASSIFICATION
  - ASSET CLASSIFICATION RANKING TABLE
  - ASSET CLASSIFICATION AFTER DELINQUENCY RESCHEDULING
  - MODIFY EFFECTIVE USER CLASSIFICATION
- ASSET PROVISIONING
  - DEFAULT SET UP FOR PROVISIONING
  - IAS PROVISIONING
  - BREAKING OF PROVISION AMOUNT (NOMINAL AND DISCOUNTED PROVISIONING)
  - SCRIPT BASED PROVISION SET UP
  - COLLATERAL BASED PROVISION PARAMETERS:
- ASSET PROVISIONING PROCESSING
  - PROVISION FOR DELINQUENT RESCHEDULE ACCOUNTS
  - ASSET PROVISIONING – ADHOC MODE – HAPR
  - PROVISIONING AS PER IAS39 – HIASPROV
- RECOGNITION OF INTEREST SUSPENSE ACCOUNT
- CUSTOMER LEVEL PROVISIONING - HCPR
- INQUIRIES
  - CRV MENU – HASSET
  - CUSTOMER PROVISION INQUIRY - HCPI
  - SELECTION BASED ON ASSET CLASSIFICATION
- REPORTS
  - REPORT OF CREDIT TRANSACTIONS TO ASSETS

## 3. BANK GUARANTEE

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### 3.1 GENERAL USER ACTIVITIES

- ISSUE OF BANK GUARANTEE
- MODIFICATION OF BANK GUARANTEE
- AMENDMENT OF A GUARANTEE
- PAYMENT OF DPG INSTALMENTS
- MARK GUARANTEE FOR INVOKE
- REVERSAL OF GUARANTEES MARKED FOR INVOCATION
- INVOKING THE GUARANTEE
- REVERSAL OF GUARANTEE
- CLOSURE OF GUARANTEE
- ADVISING OF A GUARANTEE
- PAYMENT AGAINST AN INVOKED GUARANTEE (INVOKE)
- PRINTING GUARANTEE
- AMORTIZATION OF CHARGES
- GUARANTEE OVERDUE CHARGES
- DEFERRED CHARGES COLLECTION (MENU: HDCC):
- MASS CLOSURE OF GUARANTEES
- NON PERFORMING CUSTOMER
- INQUIRIES
  - GUARANTEE INQUIRY - HBNKGI
  - QUERY ON BANK GUARANTEE – HBKGURI
- REPORTS
  - DEFERRED PAYMENT GUARANTEE REGISTER
  - GUARANTEE ISSUE CUM LIABILITY REGISTER
  - QUARTERLY STATEMENT OF GUARANTEES
  - MONITORING OF GUARANTEES
  - STATEMENT OF GUARANTEES
  - CERTIFICATE REGARDING EXPIRY DATE OF PRONOTES AND ACKNOWLEDGEMENT OF DEBTS
  - REVIEW OF DEFERRED PAYMENT GUARANTEE
  - BG MARGIN PRINTING
  - LIMIT/GUARANTEE WISE UTILISATION REPORT
  - STATEMENT OF GUARANTEE
  - DELIVERY ORDER PRINT

## 4. Bills

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### 4.1 GENERAL USER ACTIVITIES

- EXPORT BILL
  - LODGING OF A BILL:
  - PURCHASE OF BILL
  - DELINK THE PURCHASED BILL
  - RECOVERY
  - DISHONOUR
  - PROTEST
  - HOME CURRENCY ADVANCE:
  - TRANSFER FROM COLLECTION TO PURCHASE TYPE
  - FREE DELIVER FOR INLAND BILLS
  - ALLOCATION DETAILS
  - MARKING BILL AS PROCEEDS RECEIVED
  - ACCEPTANCE OF BILL
  - CO-ACCEPTANCE OF BILL
  - REALISATION OF BILL
  - GRANTING IMPORT LOANS DURING REALISATION:
  - CALCULATE AND COLLECT INTEREST
  - COLLECT CHARGES
  - DELINK OR CRYSTALLIZATION OF THE BILL
  - RECOVERY
  - INTEREST-RUN ON PURCHASED BILLS
  - CLOSURE OF BILL
  - UNCLOSE BILL
  - CANCELLATION OR DELETION
  - EXTEND DUE DATE / BILL AMOUNT
  - BILL EVENT HISTORY
  - DC MARGIN UTILISATION DURING BILL REALISATION
  - GENERATION OF SWIFT MESSAGES
- IMPORT BILLS
  - LODGE and All other functionalities.

### 4.2 SAMPLE REPORTS

- GENERATE R RETURNS (HRRETURN)
- XOS STATEMENT (HXOSSTMT)
- ENC STATEMENT (HFBENC)
- BEF STATEMENT (HFBEF)
- FOREIGN BILLS COVERING SCHEDULE (HFBCS)
- EXPORT REGISTER REPORT (HFBER)
- FOREIGN BILLS TO BE DELINKED STATEMENT (HFBDLNK)

- LIST OF PENDING AND DISHONORED BILLS (HFBPADB)
- TRANSACTION ADVICE PRINTING (HFBADV)
- ECGC CHARGE DETAILS (HFBECCG)
- PENDING AND DEFERRED CHARGES COLLECTION APCHCOLL
- GENERATE REAR END INTEREST COLLECTED ON FOREIGN BILLS REPORT - HBIREIC
- GENERATE FOREIGN BILLS CONTAINING DISCREPANCIES REPORT - HFBDISCR
- GENERATE FOREIGN BILLS ADVANCE INTEREST CALCULATED REPORT - HFBAIC
- PRINT FOREIGN BILLS BALANCING REGISTER - HFBBR
- GENERATE EXPORT CLAIM REPORT – HFBERC
- GENERATE DISBURSEMENT STATEMENT TO EXPORT SECTOR - HFBFCS
- PRINT IMPORT BILL REGISTER – HFBIR
- GENERATE FOREIGN BILLS PURCHASED SUBSIDIARY REPORT - HFBPS
- GENERATE REPORT ON BILLS NEGOTIATED UNDER RESERVE - HFBRPR
- GENERATE BILL COLLECTION OR NEGOTIATION STATEMENT - HFBSNC
- GENERATE UNDRAWN REGISTER - HFBUBR
- GENERATE PURCHASE SALE REPORT - HFXPSRG
- GENERATE FOREX TURNOVER REPORT - HFXTR
- GENERATE REPORT ON CHARGES COLLECTED ON OVERDUE EXPORT BILLS – HXOSCHRG
- GENERATE EXTENDED FOREIGN BILLS STATEMENT - HFBEXTD
- GENERATE EXPORT ORDERS REPORT - HEXPRPT
- GENERATE PRESENTATION MEMO OF FOREIGN BILLS - HPMEMO
- GENERATE REPORT ON INTEREST COLLECTED ON FOREIGN BILLS - FBICS
- GENERATE PARTY-WISE LIABILITY REGISTER
- GENERATE REPORT ON MULTI-TENOR FOREIGN BILLS
- GENERATE R RETURNS REPORT
- COLLECTION CHEQUES REPORT/INQUIRY HCCR

## 5. Card Management System

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### 5.1 GENERAL USER ACTIVITIES

- ISSUE OF CARD
- MARKING THE CARD AS HOT
- NON-REPLAYED & ERRORS REPORT
- AUTO RENEW CARDS
- GES
- DOWNLOADS AND REPORTS

### 5.2 UPLOAD OPTIONS

- AUTO RENEWAL

## 6. Cheques Truncation System

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### 6.1 5GENERAL USER ACTIVITIES

- ZONE CODE CREATION
- OUTWARD CLEARING
- UPLOAD OF INWARD CLEARING INSTRUMENTS
- LODGING OF INSTRUMENT THROUGH RMI
  - INSTRUMENT LODGE:
  - CAPTURE INSTRUMENT VALIDATION STATUS FROM CTS:
  - REJECTS – INWARD/OUTWARD:
  - REJECT TO PASS
- SAMPLE FORMAT FILE FOR RMI UPLOAD:

### 6.2 LODGE MULTIPLE INSTRUMENTS

- LODGING INSTRUMENT THROUGH HICTM:
- VERIFICATION OF INSTRUMENT THROUGH HICTM:
  - VALIDATION RUN THROUGH MICZ
  - POSTING OF ZONE THROUGH MICZ
  - DOWNLOAD FILE GENERATION

### 6.3 LODGE MULTIPLE INSTRUMENTS

### 6.4 RELATED MENU OPTIONS

### 6.5 RELATED TABLES

### 6.6 BATCH JOBS

### 6.7 UPLOAD OPTIONS

### 6.8 REPORTS



## 7. CIF Creation Process document

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### 7.1 GENERAL USER ACTIVITIES

- RETAIL CIF
  - RETAIL CIF CREATION
  - VERIFICATION OF RETAIL CIF
  - CREATION OF PROSPECT / CONTACT
  - ENTITY CONVERSION
  - MODIFICATIONS
  - BULK CUSTOMER CREATION
- CORPORATE CIF
  - CORPORATE CIF CREATION
  - VERIFICATION OF CORPORATE CIF
  - CREATION OF PROSPECT
  - ENTITY CONVERSION
  - MODIFICATIONS
  - GROUP MAPPING
- GENERAL OPERATIONS
  - BLACKLIST CHECKS
  - DEDUP
  - NEGATIVE LIST CHECKS
  - SUSPEND ACTIVITIES
- RELATIONSHIP MASTER MAINTENANCE
- CIF ID RESERVATION
- AUDIT TRAIL
- 360 DEGREES VIEW

## 8. CIF Lite Document

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### 8.1 GENERAL USER ACTIVITY

- RETAIL CUSTOMER CREATION AND MAINTENANCE
  - CREATION AND VERIFICATION OF RETAIL CUSTOMER (CVRC)
  - MODIFY RETAIL CUSTOMER (MRCR)
- CORPORATE CUSTOMER CREATION AND MAINTENANCE
  - CREATE AND VERIFY OF CORPORATE CUSTOMER (CVCC)
  - MODIFY CORPORATE CUSTOMER (MCEC)
- RETAIL NON CUSTOMER CREATION AND MAINTENANCE
- CORPORATE NON CUSTOMER CREATION AND MAINTENANCE (CMCNC)

## 9. Clearing

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### 9.1 GENERAL USER ACTIVITIES

- FLOW DIAGRAM FOR OUTWARD CLEARING PROCESS
- OUTWARD CLEARING PROCESSES
  - OPENING OF ZONE
  - MAINTAIN OUTWARD CLEARING RULE SET
  - LODGING OF INSTRUMENTS
  - VERIFICATION OF INSTRUMENTS LODGED
  - MASS VERIFICATION OF LODGED INSTRUMENTS
  - SUSPENSION OF ZONE
  - BAR GENERATION
  - RELEASE TO SHADOW BALANCE
  - REGULARISATION OF SHADOW BALANCE
  - CHANGE VALUE DATE OF INSTRUMENT
  - REPORT GENERATION
  - OTHER FEATURES
  - INQUIRIES
- FLOW DIAGRAM FOR INWARD CLEARING PROCESS
- INWARD CLEARING PROCESSES 105
  - OPENING OF ZONES – HMICZ – FUNCTION (O), HOICZ OR HOICZSET
  - LODGING OF INSTRUMENTS – HICTMO
  - VERIFICATION OF INSTRUMENTS LODGED THROUGH HICTMO
  - SUSPENSION OF ZONE – HMICZ
  - VALIDATION RUN – HMICZ
  - POST RUN OF THE ZONE – HMICZ
  - CLOSURE OF ZONE – HMICZ
  - AUTO CLOSURE OF ZONES– ACLSICZ
  - OTHER PROCESSES
  - REPORTS
  - INQUIRIES
- CENTRALISED CLEARING OPERATIONS
- UPLOAD OPTIONS
  - OUTWARD CLEARING UPLOAD
  - UPLOAD OF INWARD CLEARING INSTRUMENTS (READ MEDIA INPUT)

## 10. Customer Accounts

### 10.1 GENERAL USER ACTIVITIES

- CREATION AND MAINTENANCE OF CIF
- FINACLE CORE SPECIFIC CUSTOMER DATA
- CUSTOMER ACCOUNTS OPENING ( SB, CA, CC, OD)
  - LOAN AGAINST DEPOSITS
  - HLAGSPM/HCLGSPM/HGSPM
  - ACCOUNT OPENING/MAINTENANCE
  - HLACREV
  - INTEREST CALCULATION
  - CUSTOMER ACCOUNT MODIFICATION BEFORE VERIFICATION OF OPENING
  - CUSTOMER ACCOUNT VERIFICATION
  - REVOLVING OD ACCOUNTS
  - LINK ACCOUNTS TO MULTI CURRENCY ACCOUNT
    - LINKING/DELINKING OF ACCOUNTS TO A MULTI CURRENCY ACCOUNTS
  - CUSTOMER ACCOUNT MAINTENANCE
  - LIQUIDITY MANAGEMENT
    - MAINTAIN LIQUIDITY MANAGEMENT STRUCTURE
    - GENERAL VALIDATIONS
    - VALIDATIONS FOR DE-LINKING OF ACCOUNTS
  - MAINTAIN LIQUIDITY MANAGEMENT GROUP
  - LIQUIDITY MANAGEMENT BALANCE SWEEP
  - INTRA DAY LIQUIDITY MANAGEMENT BALANCE SWEEP
  - RESET LIQUIDITY MANAGEMENT BALANCE IN BATCH
    - PROCESSING LOGIC:
    - RESET LIQUIDITY MANAGEMENT BALANCE
  - LIQUIDITY MANAGEMENT BALANCE REVERSE SWEEP
  - CALCULATE INTEREST FOR LM STRUCTURES
  - INQUIRE ON LIMIT TREE STRUCTURE
  - LIQUIDITY MANAGEMENT UPLOAD STRUCTURES
- ACCOUNT LIEN MAINTENANCE
- ACCOUNT LABEL CODE MAINTENANCE
- SUPERCEDING THE EXPIRY LIMIT
- PRINTING OF PASS SHEET FOR AN ACCOUNT&OTHER PROCESSES:
  - PRINTING OF PASS BOOK
  - EMAILING FACILITY
  - HSWEEPS
  - CHANGE OF CUSTOMER ID FOR AN ACCOUNT
  - VIEWING THE JOINT HOLDERS FOR AN ACCOUNT:
  - TRANSFER OF ACCOUNTS BETWEEN GLSUBHEADS
  - TRANSFER OF ACCOUNTS BETWEEN SCHEMES

- TRANSFER OF ACCOUNTS BETWEEN SOLS
- CHEQUE BOOK MAINTENANCE
  - ISSUE OF CHEQUE BOOKS
    - STOP PAYMENT
  - CHEQUE BOOK MAINTENANCE
  - UPDATION OF CHEQUE STATUS-HUCS
  - PDC FOR OPERATIVE ACCOUNTS
    - TRANSACTION ACCOUNT PDC MAINTENANCE
    - CLEARING ZONE MAINTENANCE FOR POST DATED CHEQUES-HPDCZM
    - LODGING AND PROCESSING OF PDC
    - UPLOAD OF TRANSACTION ACCOUNT PDC
  - TRANSFER OF CHEQUE BOOKS (HXFCHBAC):
- FREEZING OF ACCOUNTS
  - LOGGING ACCESS DETAILS FOR RESTRICTED ACCOUNTS
- CLOSURE OF ACCOUNTS (HCAAC)
- PAST DUE MOVEMENT OF ACCOUNTS
- CHARGE OFF CC/OD A/C
  - VERIFICATION OF CHARGE OFF:
  - REVERSAL OF CHARGE OFF
  - VERIFICATION OF REVERSAL OF CHARGE OFF:
  - RECOVERY/REVERSAL AFTER CHARGE OFF
  - VERIFICATION OF COLLECTION AFTER CHARGE OFF
  - REVERSAL OF COLLECTION AFTER CHARGE OFF
  - VERIFICATION OF REVERSAL OF COLLECTION AFTER CHARGE OFF
  - ASSET CLASSIFICATION OF CC / OD ACCOUNTS,
- INQUIRY AND REPORTS
  - ACCOUNT SELECTION
  - ACCOUNT SELECTION PRINT
  - CHEQUE BOOK ISSUED REGISTER PRINTING
  - COMPONENTS OF ACCOUNT BALANCE INQUIRY
  - ACCOUNT LEDGER INQUIRY
  - ACCOUNTS BELOW MINIMUM BALANCE
  - AVERAGE BALANCE REPORT
  - ACCOUNT TURNOVER INQUIRY
  - ACCOUNT MASTER PRINT
  - CHEQUE BOOK PRINTING (RANGE OF ACCOUNTS)
  - INQUIRE ACCOUNT NUMBER FOR A CHEQUE
  - CUSTOMER ACCOUNT LEDGER PRINT
  - CUSTOMER INTEREST REPORT
  - CUSTOMER MASTER PRINT
  - INQUIRIES ON CUSTOMER ACCOUNTS::
  - ACCOUNT INTEREST DETAILS INQUIRY
  - CUSTOMER BALANCES PRINTING

- ACCOUNT TURNOVER REPORT
- CUSTOMER INTEREST PREF AND PEG REPORT

## 11. Demand Draft

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### 11.1 GENERAL USER ACTIVITIES

- DEMAND DRAFTS
  - ISSUE OF DRAFT/BANKER CHEQUE – MASS ISSUE
  - ISSUE OF MASS DEMAND DRAFT IN FOREIGN CURRENCY
  - PAYMENT OF SINGLE DEMAND DRAFT/BANKER’S CHEQUE
  - PAYMENT OF DRAFTS/BANKER CHEQUES IN MASS - HDDMP
  - PAYMENT OF FOREX DEMAND DRAFTS IN MASS – HPFDDM
  - CENTRALISATION FEATURES OF ISSUE AND PAYMENT OF INSTRUMENTS
  - HANDLING OF DUPLICATE NUMBERS IN CENTRALISATION
  - CANCELLATION OF DEMAND DRAFT -HDDC
  - CANCELLATION OF FOREX DEMAND DRAFTS – HCFDDS
  - RECTIFICATION OF TRANSACTION -HDDR
  - ISSUE OF DUPLICATE DEMAND DRAFT
  - MARK THE DRAFT AS PAID : HDDPADV
  - MARKING THE RECEIPT OF ADVICE IN CASE OF PAID DRAFTS: HDDADV
  - DD STATUS MAINTENANCE (HDDSM)
  - DD FORCED RECONCILIATION:
  - TRANSFER OF BALANCE FROM DRAFT ACCOUNT TO HO ACCOUNT : HDDT
  - PRINTING OF DRAFTS
  - DD MODIFICATION:HDDMOD
  - INQUIRIES
  - FEATURES OF MENU OPTION HDDUPL (ISSUE OF DD)
  - TRANSACTION DETAILS FOR DDS UPLOADED

### 11.2 REPORTS

## 12. Direct Selling Agent

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### 12.1 GENERAL USER ACTIVITIES

- DSA MASTER MAINTENANCE
- DSA MAINTENANCE
- SUB TABS AVAILABLE IN DSA MASTER
  - PRODUCT DETAILS
  - BANKERS CHQ/DD DETAILS
  - COMMISSION PARAMETERS
  - ACH DETAILS
  - USER ADDITIONAL DETAILS
  - CUSTOMER INFORMATION FILE – CIF
- ACCOUNT OPENING
- ACCOUNT MAINTENANCE
- COMMISSION PROCESSING
- SUBVENTION AMOUNT PAYMENT PROCESSING
- DSA TURNOVER PROCESSING
- ACCOUNT CLOSING
- INQUIRIES
- REPORTS
  - DSA INQUIRY AND PRINTING
  - DSA REPORT ON HIGH VALUE TRANSACTION



## 13. Documentary Credit

### 13.1 GENERAL USER ACTIVITIES

- OUTWARD DOCUMENTARY CREDIT
  - MAINTENANCE:( ODCM)
  - CREATE CIF ID
  - ISSUANCE OF DC (S) :
  - GENERAL DETAILS TAB
  - DC DETAILS TAB:
  - INSTRUCTIONS DETAILS TAB
  - CHARGE DETAILS TAB :
  - VALIDATIONS
  - SPLIT CHARGES
  - DEFERRED WORKOUT FROM CHARGES SCREEN
  - MODIFICATION OF CHARGE DETAILS
  - VERIFICATION OF CHARGE DETAILS:
  - MESSAGE DETAILS TAB
  - TEXT DETAILS TAB
  - LIMIT DETAILS TAB
  - MARGIN DETAILS TAB
  - MODIFICATION OF ISSUED DC
  - VERIFICATION OF ISSUED DC:
  - COPY A DOCUMENTARY CREDIT
  - AMENDMENT OF DC:
  - AMENDMENT DETAILS
  - VERIFICATION OF AMENDED DC:
  - AMENDMENT STATUS MAINTENANCE OF DC
  - REINSTATEMENT OF DC:
  - MODIFICATION OF REINSTATED DC:
  - VERIFICATION OF REINSTATED DC:
  - UTILIZATION DETAILS:
  - UTILISATION WITHOUT BILLS (U)
  - NON BILL UTILIZATION DETAILS TAB:
  - INQUIRE MODE:
  - CHARGE HISTORY POPUP SCREEN:
  - CANCEL MODE:
  - CLOSE A DOCUMENTARY CREDIT
  - UNCLOSE THE DOCUMENTARY CREDIT :
- INWARD DOCUMENTARY CREDITS
  - MAINTENANCE (IDCM)
  - ADVISE OF A DC (E) :
    - GENERAL DETAILS

- RELATED PARTY DETAILS:
- DC DETAILS:
- LIMIT DETAILS
- CHARGE DETAILS:
- MESSAGE DETAILS:
- TEXT DETAILS TAB
- HISTORY DETAILS:
- INSTRUCTION DETAILS:
- ASSIGNMENT OF PROCEEDS
- MODIFICATION OF ADVISED DC:
- VERIFICATION OF ADVISED DC:
- NON BILL UTILIZATION OF DC:
- REINSTATEMENT OF DC:
- REINSTATEMENT – DC DETAILS PAGE
- AMENDMENT OF DC:
- VERIFICATION OF AMENDED DC:
- AMENDMENT STATUS MAINTENANCE OF DC
- AMENDMENT DETAILS
- VERIFICATION OF AMENDED STATUS CHANGE:
- INQUIRE MODE:
- CANCEL MODE:
- TRANSFER MODE:
- RETRANSFER
- PROCESS MESSAGE MODE:
- PC A/CS LINKED TO DC (P):
- RECOVERY OF CHARGES : APCHCOLL
- 5.4 AMORTIZATION OF CHARGES
  - REPORTS
  - DC REPORTS AND ADVISES (DCRPTS):
  - COVERING LETTER TO DC OPENER (DCRPTS):
  - COVERING LETTER TO CORR BANK ON DC OPENING (DCRPTS):
  - ADVISE TO BENEFICIARY ON AMENDMENT TO DC (DCRPTS)
  - ADVISE TO CORRESPONDENT BANK ON AMENDMENT (DCRPTS):
  - REPORT ON TRANSFERRED D.C.
  - ONLINE QUERY OF DC
  - BATCH CLOSURE OF DC
  - GENERAL PURPOSE REPORT FOR DC
  - REPORT FOR DC REGISTER
  - DC LIABILITY REGISTER
  - DC STATEMENT GENERATION
  - DC EXPIRY REPORT
  - TRANSACTION ADVICE FOR DC
  - DOCUMENTARY CREDIT QUERY

- INQUIRY ON EXPORT DC EXPIRING
- INQUIRY ON INLAND INWARD DC
- INQUIRY OF INLAND OUTWARD DC

## 14. Electronic Clearing System

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### 14.1 GENERAL USER ACTIVITIES

- ENABLE ECS
- ECS MANDATE MAINTENANCE
  - SOME OF THE IMPORTANT FIELDS ARE DISCUSSED HERE.
  - ACCOUNT ID: THIS FIELD INDICATES THE ACCOUNT NUMBER FOR WHICH ECS MANDATE IS TO BE MAINTAINED.
  - LOAN ACCOUNT MANDATE
  - OPERATIVE ACCOUNT MANDATE
  - TERM DEPOSIT ACCOUNTS AND STANDING INSTRUCTIONS MANDATES:
  - GENERAL FEATURES/EXPLANATION TO VARIOUS FIELDS
  - OUTWARD PROCESSES FOR VARIOUS TYPES OF ECS MANDATE INCLUDING TRANSACTION AND FILE CREATION ETC
  - INWARD PROCESSES – TRANSACTION CREATION – FILE GENERATION – REJECT HANDLING
- PROCESS MENU OPTIONS
  - HEOTP – ECS OUTWARD TRANSACTION PROCESSING
  - ECS GENERATE OUTWARD DUMP
  - ECS SUSPENSE REVERSAL
  - ECS LIEN LIFTING
  - ECS OUTWARD RETURN PROCESSING
  - ECS INWARD TRANSACTION UPLOAD
  - ECS INWARD RETURNS PROCESSING
  - ECS GENERATE INWARD RETURN FILE
  - ECS DATA SEGREGATION
  - ECS MANDATE REPORT
  - OVER THE COUNTER TRANSACTIONS
- RELATED MENU OPTIONS

### 14.2 REPORTS

## 15. Familiarization exercises

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### 15.1 Users

- Application name
- Work Class
- role
- User tenor

### 15.2 LOGGING INTO FINACLE THROUGH SINGLE SIGNON

### 15.3 NAVIGATION FOR CRM MODULE

### 15.4 NAVIGATION IN CORE MENU

- THE MAIN MENU

### 15.5 FAVOURITES

- KeY MAPPING

### 15.6 NAVIGATION IN ONS MENU

- OPENING OF A SAVINGS ACCOUNT FOR A CUSTOMER

### 15.7 VERIFICATION OF SAVINGS ACCOUNT

- What you can do:

### 15.8 NAVIGATION FOR CASH DEPOSIT INTO THE NEW ACCOUNT

### 15.9 LOGGING OUT OF THE APPLICATION

## 16. Forward Contracts

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### 16.1 GENERAL USER ACTIVITIES

- MAINTENANCE FORWARD CONTRACTS
- EXTENSION OF FORWARD CONTRACTS
- CANCELLATION OF FORWARD CONTRACTS
- CLOSURE OF FORWARD CONTRACTS
- CALCULATE AND COLLECT SWAP CHARGES
- FORWARD CONTRACT REVALUATION

### 16.2 RELATED MENU OPTIONS

- REPORTS
- REMINDER TO PARTY ON MATURING CONTRACTS
- FORWARD CONTRACT NOTE PRINTING
- LIST OF OVERDUE AND MATURED FORWARD CONTRACTS:
- GENERATE FORWARD CONTRACT LIABILITY REGISTER
- INQUIRY ON HISTORY OF FORWARD CONTRACT
- INQUIRY OF FORWARD CONTRACT
- PURCHASE / SALE REGISTER PRINTING
- FORWARD CONTRACT BOOKING REGISTER

## 17. General ledger

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### 17.1 GENERAL USER ACTIVITIES

- GENERAL SCHEME PARAMETER INQUIRY
- GL SUBHEAD INQUIRY
- INQUIRE ON GL TRANSACTIONS
- GENERATE GL REPORTS
- RE-BUILD GL SUB HEAD TRANSACTION

### 17.2 RELATED MENU OPTIONS

### 17.3 REPORTS

## 18. Interest Concept

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### 18.1 GENERAL USER ACTIVITIES

- CUSTOMER INFORMATION FILE MAINTENANCE
- ACCOUNT OPENING
- ACCOUNT MAINTENANCE (MENU: HACM)
- INTEREST ADJUSTMENT REGISTER MAINTENANCE
- INTEREST CALCULATION
  - ACCRUAL
  - BOOKING
  - PAYMENT/COLLECTION
  - HANDLING OF TDS FROM INTEREST ON DEPOSITS
- INTEREST RECALCULATION
- END OF TRANSACTION METHOD OF INTEREST COMPUTATION
- PEGGING, REVIEW, ETC FOR AN ACCOUNT
  - CURRENCY HOLIDAY
  - SHIFT DATE FOR ADHOC CURRENCY HOLIDAY (SDACH)
  - CHANGING MIN AND MAX CELING INTEREST RATE
  - SB / OD INTEREST CALCULATION PERFORMANCE TUNING
- INQUIRIES
  - INTEREST SLAB INQUIRY – (MENU:HINTSI)
  - INTEREST TABLE INQUIRY – HINTTI
  - INTEREST TABLE CODE INQUIRY (MENU:HITCI)
  - ACCOUNT INTEREST DETAILS INQUIRY (HAITINQ)
  - INLAND / FOREIGN BILLS EVENT HISTORY INQUIRY (IBH)
- REPORTS
  - CUSTOMER INTEREST PREFERENCE AND PEG REPORT – (MENU: HCIPRPT)
  - INTEREST REPORT FOR ACCOUNTS –(MENU: HAINTRPT)
  - INTEREST PROOFING
  - INTEREST RATE CHANGE ADVICE (MENU: HINTADV)
  - CUSTOMER INTEREST REPORT (MENU : HCUIR)
- RELATED MENU OPTIONS
  - REPORTS



## 19. Interface with SWIFT

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### 19.1 PROCESSES INVOLVED

- PAYMENT SYSTEM DEFINITION :HPAYSYS
- SERIAL METHOD SETUP
- GENERAL USER ACTIVITIES
- MESSAGE GENERATION EVENTS/PROCESSES
  - OUTWARD REMITTANCE
  - MESSAGE DETAILS TAB:
  - HISTORY TAB:
  - INWARD REMITTANCE
  - TRANSACTION DETAILS TAB:
  - STANDING INSTRUCTIONS & TERM DEPOSIT PAYOUTS
  - OUTWARD DOCUMENTARY CREDIT MAINTANANCE
  - INWARD DOCUMENTARY CREDIT MAINTENANCE
  - PROCESS MESSAGE MODE:
  - GUARANTEE MAINTAINANCE
  - FOREIGN BILL MAINTANANCE
  - LODGE
  - ACCOUNT STATEMENT GENERATION
  - GENERATE INTRA-DAY STATEMENTS FOR CUSTOMER ACCOUNTS
  - TRANSACTION ADVICE GENERATION
  - OPTIONAL MESSAGE GENERATION FACILITY
  - MESSAGE MODIFICATION /EXECUTION
  - INQUIRE ON SWIFT MESSAGES
  - VERIFY MESSAGE
  - STRAIGHT THROUGH PROCESSING
  - DIARIZATION
  - MESSAGE TRANSMISSION
  - CONFIG. FILE FOR INCOMING MESSAGE STP PROCESSING
  - CONFIG FILE FOR HTRSWIFT - PAYMENTSYS.DAT
  - GENERATE TRACERS - TRGEN
  - GROUP OR UNGROUP MESSAGE
  - REROUTE PAYMENT MESSAGES
  - CREATE FOLLOW UP MESSAGES
  - MAINTAIN PAYMENT MESSAGE TEMPLATE
  - COLLECT CHARGES
  - GENERATE INWARD ACK / NACK MESSAGE
  - GENERATE PAYMENT ORDER MONITORING REPORT
  - MAINTAIN CORRESPONDENT MESSAGE PREFERENCE
  - GENERATE ADVICE OF CHEQUES OR DRAFTS ISSUED
  - INCOMING PAYSYS MESSAGE UPLOAD

- UPLOAD OUTWARD PAYSYS MESSAGE
- REPORTS
- SWIFT ADVICE GENERATION
- SWIFT MESSAGE INQUIRY
- INQUIRE ON SWIFT MESSAGES

## 20. Inventory Management

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### 20.1 GENERAL USER ACTIVITIES

- INVENTORY MOVEMENT- HIMC
- INVENTORY MOVEMENT VERIFICATION
- CANCELLATION
- MODIFICATION
- INQUIRY
  - INQUIRY ON A SPECIFIC MOVEMENT
  - INVENTORY MOVEMENT INQUIRY
- INVENTORY STOCK SPLIT / INQUIRY (OWN LOCATION) - HISAI
- INVENTORY STOCK SPLIT / INQUIRY (ALL LOCATION) - HISIA
- INVENTORY STOCK MERGE / INQUIRY –(OWN LOCATION) - HIMAI
- INVENTORY STOCK MERGE / INQUIRY –(ALL LOCATION) - HIMIA

### 20.2 REPORTS

### 20.3 REPORTS

## 21. LIMITS AND COLLATERALS

### 21.1 GENERAL USER ACTIVITIES

- LIMIT NODES – CREATION AND MAINTENANCE
  - LNM DETAILS TAB;
  - USER MAINTAINED LIABILITY TAB:
  - LIMIT CATEGORIES TAB:
  - SEASONAL LIMITS TAB:
  - TIME BAND
  - BASEL
  - DOCUMENTATION DETAILS TAB:
  - FEE DETAILS TAB:
- MULTIPLE TEMPORARY LIMITS – LNMTL
- BATCH COLLECTION OF FEES
- ACCOUNT LIMIT HISTORY MAINTENANCE
  - SANCTION LIMIT:
  - DRAWING POWER:
  - WITHDRAWING LIMIT SANCTIONED:
  - DELETING SANCTION LIMIT:
  - MODIFYING SANCTION LIMIT:
  - SUPERCEDING SANCTION LIMIT:
  - DRAWING POWER/DACC LIMIT/RECALL FLAG:
  - OPERATION OF FUTURE DATED LIMITS/DRAWING POWER:
  - ACCOUNT LIMIT HISTORY MAINTENANCE AND AUTHORISATION
- TRANSFER OF AVAILABLE LIMIT
  - MENU OPTION FOR TRANSFER OF LIMITS --- HLIMXFR.
  - RE-TRANSFER OF LIMITS IN BATCH
  - TEMPORARY / SEASONAL STATUS UPDATE
- LIMIT CONTINGENT ACCOUNTING
  - REVERSAL OF LIMIT CONTINGENT
- SUPERCEDING THE EXPIRED LIMIT
- LIMIT INQUIRY / REPORTS
  - ACCOUNT LIMIT HISTORY INQUIRY
  - CUSTOMER UNUTILISED LIMIT INQUIRY
  - LIMIT NODE HISTORY/TRANS INQUIRY/ REPORT
- LIMIT NODE REVALUATION
- COLLATERAL MASTER MAINTENANCE
  - LODGING OF SECURITIES
  - PARTICULAR TAB FOR COLLATERAL TYPE S
  - PARTICULAR TAB FOR COLLATERAL TYPE D – TERM DEPOSIT
  - PARTICULAR TAB FOR COLLATERAL TYPE X – TRANSACTION ACCOUNTS
  - PARTICULAR TAB FOR COLLATERAL TYPE M-MACHINERIES

- PARTICULAR TAB FOR COLLATERAL TYPE I-IMMOVABLE PROPERTY
- PARTICULAR TAB FOR COLLATERAL TYPE V- VEHICLES
- PARTICULAR TAB FOR COLLATERAL TYPE T- INVENTORY
- PARTICULAR TAB FOR COLLATERAL TYPE L- LIVE STOCK
- PARTICULARS ABOUT C - CHEQUES AND RECEIVABLES
- PARTICULAR TAB FOR COLLATERAL TYPE 'R' – GUARANTEE
- PARTICULAR TAB FOR COLLATERAL TYPE B- BOOK DEBTS
- INSURANCE INFORMATION:
- RECEIPTS AND PAYMENT DETAILS
- INSPECTION DETAILS
- SALES NOTE
- FEES
- MAINTENANCE OF COLLATERALS
- CHANGE OF THE COLLATERALS
- SYSTEM SUBSTITUTION OF COLLATERALS
- LINKING OF COLLATERALS
- CONSOLIDATED UPDATION FOR SECURITIES
- SUPERCEDING EXPIRED LIMITS
- INQUIRY MENU OPTIONS
  - LIMIT NODE INQUIRY OPTIONS
  - CUSTOMER LIMIT DETAILS
  - LIMIT NODE DETAILS
  - LIMIT TREE DETAILS
  - LIMIT TREE LOOKUP
  - LIMIT NODE DETAILS INQUIRY
- COLLATERAL MASTER INQUIRY OPTIONS
  - CUSTOMER SECURITY AND INSURANCE DETAILS
  - COLLATERAL REGISTER LOOKUP
  - COLLATERAL REGISTER MODULE REPORTS
- RELATED MENU OPTIONS
  - LIMIT NODE MAINTENANCE
  - COLLATERAL REGISTER MAINTENANCE
- RELATED TABLES
- REPORTS

## 22. LIQUIDITY MANAGEMENT SYSTEM

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### 22.1 USER ACTIVITIES

- LIQUIDITY MANAGEMENT STRUCTURE MAINTENANCE
  - NOTIONAL POOLING INFORMATION:
- LIQUIDITY MANAGEMENT GROUP MAINTENANCE
- LIQUIDITY MANAGEMENT BALANCE SWEEP
- LIQUIDITY MANAGEMENT BALANCE SWEEP – INTRA DAY
- LIQUIDITY MANAGEMENT BALANCE RESET
  - BALANCE RESET BATCH PROCESS
  - ONLINE BALANCE RESET PROCESS
  - BALANCE REVERSE SWEEP

### 22.2 INTEREST PROCESSING

- ACCRUAL PROCESSING
- BOOKING PROCESSING
- APPLICATION PROCESSING
- LIQUIDITY MANAGEMENT INTEREST ALLOCATION

### 22.3 LIQUIDITY MANAGEMENT INQUIRY

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## 23. LOAN LITIGATION

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### 23.1 GENERAL USER ACTIVITIES

- CAPTURING LITIGATION DETAILS
- INQUIRIES AND REPORTS
  - INQUIRIES
  - LOAN LITIGATION DETAILS REPORTS

### 23.2 RELATED MENU OPTIONS

## 24. LOAN SYNDICATION

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### 24.1 GENERAL USER ACTIVITIES

- SYNDICATION AS AN AGENT
  - SYNDICATION AS AN AGENT –PROCESS DIAGRAM
  - MSF (MAINTAIN SYNDICATION FACILITY)
  - MST (MAINTAIN SYNDICATION TRANCHE)
  - SDDND (SYNDICATION DRAWDOWN NOTICE DETAILS)
  - SDDNIP – SYNDICATION DRAW DOWN NOTICE FOR INTERST PAYMENT
  - SDDN (SYNDICATION DRAWDOWN NOTICE)
  - SDDCT (SYNDICATION DRAWDOWN CONTRIBUTION TRACKER)
  - SRFN (SYNDICATION RATE FIXING NOTICE)
  - DDSL (DRAW DOWN SYNDICATED LOAN)
  - DRAW DOWN - REVERSAL
  - DRAW DOWN – VERIFICATION
  - SIPN - SYNDICATION INTEREST PAYMENT NOTICE
  - SPIPN – SYNDICATION PRINCIPAL AND INTEREST PAYMENT NOTICE
  - SRRN – SYNDICATION RATE REVIEW NOTICE
  - SHIFT DATE FOR ADHOC CURRENCY HOLIDAY : SDACH
  - SSPT – SYNDICATION SCHEDULED PAYMENT
  - MSDA – MODIFY SYNDICATION DISTRIBUTION AMOUNT
  - DSP – DISTRIBUTE SYNDICATE PAYMENTS

### 24.2 INQUIRIES AND REPORTS

- SCFN – SYNDICATION COMMITMENT FEE NOTICE
- SIRI – SYNDICATION INTEREST RATE INQUIRY
- SUOPI - SYNDICATION UTILIZATION AND OUTSTANDING POSITION INQUIRY
- GSDPR – GENERATE SYNDICATION DISTRIBUTION PENDING REPORT
- SPRR – SYNDICATION PAYMENT REMINDER REPORT
- FEE MODULE
  - FEE DESCRIPTION CHANGES (MFTD)
  - ONLINE FEE ASSESSMENT AND COLLECTION (ACPFS)
  - FEE WAIVER (WFE)
  - FEE BATCH ASSESSMENT (AFB)
  - ACPFS
- SYNDICATION AS A PARTICIPANT

### 24.3 RELATED MENU OPTIONS



## 25. MASTER DATA AND RATE MAINTENANCE

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### 25.1 GENERAL USER ACTIVITIES

- MAINTAIN RATE LIST (HMNTRTLM/HMNRTLH)
- CUSTOMER LEVEL EXCHANGE RATE DISCOUNT (HCLERPM):
- REQUESTING RATE FROM TREASURY - HRATEREQ:

### 25.2 RELATED MENU OPTIONS

### 25.3 REPORTS

- RATE LIST PRINTING - HPRRTL
- HISTROY INQUIRY

## 26. MASTER DATA

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### 26.1 GENERAL USER ACTIVITIES

- BACKGROUND MENU
  - CHANGE CREDENTIALS
  - HOT ITEMS INQUIRY
  - PRINT QUEUE INQUIRY
  - TELLER WISE CASH POSITION INQUIRY
- HOT ITEMS MAINTENANCE
- INQUIRIES
  - REFERENCE CODE INQUIRY
  - BANK TABLE INQUIRY
  - BRANCH TABLE INQUIRY
  - AMOUNT SLAB TABLE INQUIRY
  - ERROR TABLE INQUIRY
  - CALENDAR TABLE INQUIRY
  - EMPLOYEE FILE INQUIRY
  - INSTRUMENT TABLE INQUIRY
  - HOT ITEMS INQUIRY
  - DISPLAY OF LICENCED PRODUCTS
- AUDIT
  - AUDIT FILE INQUIRY
  - AUDIT FILE PRINTING
- RELATED MENU OPTIONS

## 27. OFFICE ACCOUNTS

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### 27.1 GENERAL USER ACTIVITIES

- ACCOUNT OPENING
- REPLICATION OF OFFICE ACCOUNTS
- ACCOUNT MAINTENANCE
- ACCOUNT CLOSURE
- OFFICE ACCOUNT LEDGER INQUIRY
- ACCOUNT LEDGER PRINTING
- TRANSACTIONS TO OFFICE ACCOUNTS - BASIC
- TRANSACTIONS TO OFFICE ACCOUNTS – POINTING

### 27.2 REPORTS AND INQUIRY

- INQUIRY ON POINTING TYPE OF TRANSACTIONS
- OUTSTANDING ITEM REPORTS AGE WISE
- OUTSTANDING ITEMS REPORT
- ANALYSIS REPORTS
- INCOME/EXPENDITURE ANALYSIS REGISTER
- INCOME/EXPENDITURE MONITORING REPORT
- TRANSACTION REPORTS

### 27.3 RELATED MENU OPTIONS

### 27.4 REPORTS

## 28. PROXY ACCOUNTS

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### 28.1 GENERAL USER ACTIVITIES

- ACCOUNT OPENING
  - REPLICATE OFFICE ACCOUNT
  - MAINTAIN TRANSACTIONS (INITIATE PROXY POSTING ONLINE)
  - COMPONENTS OF AVAILABLE BALANCE-HACCBALI
  - ACCOUNT LIEN MAINTENANCE-HALM
  - PROXY POST TRANSACTIONS IN ENTERED STATUS
  - SYSTEM POINTING TRANSACTION REPORT
  - REVERSAL OF PROXY POSTED TRANSACTION
  - ONLINE REVERSAL OF PROXY POSTED TRANSACTION
  - BATCH REVERSAL OF PROXY POSTED TRANSACTION
  - ACCOUNT CLOSURE
- INQUIRY AND REPORTS
  - INQUIRY – MENU OPTION -HSPTM
  - INQUIRE ON TRANSACTIONS
  - PROXY ACCOUNT LEDGER INQUIRY
  - PURGE
- GENERATE MINOR SIBSIDIARIES OUTSTANDING ITEMS REPORT
- GENERATE OUTSTANDING ITEMS REPORT

### 28.2 RELATED MENU OPTIONS

### 28.3 REPORTS

## 29. PARTITIONED ACCOUNTS

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### 29.1 GENERAL USER ACTIVITIES

- CREATION OF PARTITION REFERENCE CODE
- ACCOUNT OPENING
- MODIFICATION OF PARTITIONED ACCOUNT
- VERIFICATION OF PARTITIONED ACCOUNT
- TRANSACTIONS TO PARTITIONED ACCOUNT (USING HTM)
  - REVERSAL OF TRANSACTIONS TO PARTITIONED ACCOUNT
  - PURGE
- INQUIRY ON PARTITIONED ACCOUNTS
  - FINANCIAL TRANSACTIONS INQUIRY – HFTI
  - INQUIRY ON PARTITIONED ACCOUNT: HPARTINQ
  - INQUIRY ON HISTORY OF PARTITIONED ACCOUNT-HPHINQ
  - ACCOUNTS LEDGER INQUIRY- HACLINQ
  - OFFICE ACCOUNT LEDGER PRINT—HACLPOA

### 29.2 RELATED MENU OPTIONS

### 29.3 REPORTS

## 30. REFERRAL

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### 30.1 GENERAL USER ACTIVITIES

- CHARGE BASED EXCEPTIONS
- EXCEPTION BASED REFERRAL:
  - Local Override
  - Remote Over-ride
  - ALERT MESSAGE TO ORIGINATOR WHEN APPROVER SUBMITS
  - Referral Inbox
  - Reassign pending referrals:
- ❖ HRPR – REASSIGN PENDING REFERRALS BY THE APPROVER.
- ❖ HRPRA – REASSIGN PENDING REFERRALS OF A PARTICULAR USER BY THE ADMINISTRATOR.
  - deletion of pending referrals
  - Customization framework
  - referrals in multientity environMent

### 30.2 INQUIRIES AND REPORTS

- 6.1.1 Referral Inquiries for Active referrals:
- 6.1.2 Referral Inquiries for inactive referrals:
- 6.1.3 Referral Report:
- 6.1.4 Audit File Inquiries: HAFI

## 31. REMITTANCES

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### 31.1 GENERAL USER ACTIVITIES

- OPEN A BILL PURCHASE ACCOUNT
- INWARD REMITTANCE MAINTENANCE (MENU: HIRM)
- OUTWARD REMITTANCE MAINTENANCE
- FUNCTIONS PROCESSED IN HORM
- PRINT A FOREIGN OUTWARD DD:
- INTEREST ACCRUAL ON REMITTANCES
- BOOKING OF INTEREST ON REMITTANCES
- INTEREST ON REMITTANCES – REAR END COLLECTION
- INITIATE INTEREST COLLECTION ON REMITTANCES ON REAR END BASIS
- INTEREST COLLECTION ON OVERDUE REMITTANCES
- COLLECT CHARGES

### 31.2 REPORTS & INQUIRIES

- PRINT FOREIGN INWARD REMITTANCE CERTIFICATE
- ISSUE ENCASHMENT CERTIFICATE
- GENERATE REMITTANCE FOR STANDING INSTRUCTION FOR TERM DEPOSIT
- PRINT FOREIGN CURRENCY TRAVELER CHEQUE STOCK CUM MOVEMENT REGISTER REPORT
- GENERATE FOREIGN CHEQUES COVERING SCHEDULE REPORT
- GENERATE FOREIGN CURRENCY TRAVELER CHEQUE PURCHASE AND SALE MONTHLY REPORT
- PRINT FOREIGN CURRENCY TRAVELER CHEQUE ISSUED REPORT
- GENERATE STAT6 REPORT
- GENERATE FOREIGN DD OR TT OR MT ISSUED REGISTER REPORT
- GENERATE INWARD REMITTANCE DETAILS REPORT
- INQUIRE ON REMITTANCES
- GENERATE OUTWARD REMITTANCE DETAILS REPORT
- GENERATE FOREIGN CURRENCY PURCHASE SALE REPORT
- GENERATE FOREIGN CURRENCY NOTES ISSUED REPORT
- GENERATE FCNR SUBSIDIARY REPORT

### 31.3 INWARD COLLECTION FOR FOREIGN CHEQUES: HICM

### 31.4 RELATED MENU OPTIONS

## 32. RTGS

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### 32.1 USER ACTIVITIES

- INITIATING A TRANSFER
- RTGS MESSAGE MAINTENANCE - HRMM
- INWARD SUSPENSE PROCESSING – HRISP

### 32.2 HPORDM

### 32.3 GENERATE PAYMENT ORDER PROCESSING REPORT



## 33. SAFE DEPOSITS LOCKERS

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### 33.1 GENERAL USER ACTIVITIES

- LINK PLACEHOLDERS TO EVENT TYPE:
- DEFINE LOCKER TYPES AND RENTS:
- ASSIGN LOCKER KEYS TO LOCKER
- DEFINE LOCKER CHARGES
- ISSUE LOCKER TO CUSTOMER
- COLLECT RENT AND CHARGES
- INITIATE LOCKER CHECK-IN
- INITIATE LOCKER CHECK-OUT
- UPDATE LOCKER TYPE
- UPDATE LOCKER KEY DETAILS
- UPDATE LOCKER CUSTOMER DETAILS
- UPDATE LOCKER NOMINATION DETAILS
- GENERATE LOCKER RELATED REPORTS

### 33.2 RELATED MENU OPTIONS

## 34. SECURITIZATION

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### 34.1 GENERAL USER ACTIVITIES

- POOL PROCESSING
  - SELECT ACCOUNTS FOR A POOL WITH A SET OF CRITERIA
  - USER SCRIPT FOR POOL SELECTION
  - EXCLUDING ACCOUNTS FROM THE POOL
  - POOL ASSESSMENT
  - POOL RE-ASSESSMENT
  - POOL CANCELLATION
  - POOL AUTHORIZATION
  - CREDIT COLLECTIONS TO ESCROW
  - CREDIT COLLECTIONS TO SPV
  - BUYBACK FROM SPV
  - POOL ASSET BUYBACK
  - SELECTION OF ACCOUNTS FOR BUYBACK
  - USER SCRIPT FOR BUYBACK SELECTION.
  - EXCLUSION OF ACCOUNTS FOR BUYBACK
  - AUTHORIZATION OF BUYBACK
  - CANCELLATION OF BUYBACK
  - MAINTENANCE OF ECS MANDATE
  - ASSET PROVISIONING AFTER SECURITIZATION
  - TRANSACTIONS DURING SECURITIZATION:
- INQUIRIES RELATED TO SECURITIZATION
  - INQUIRY ON PATTERN CODES
  - INQUIRY ON AGENCY MASTER
  - INQUIRY ON SPV MASTER
  - INQUIRY ON POOL MASTER
  - INQUIRY ON POOL CRITERIA
  - INQUIRY ON POOL AUTHORIZATION
  - INQUIRY THROUGH CRV
  - REPORTS RELATED TO SECURITIZATION

### 34.2 RELATED MENU OPTIONS

### 34.3 REPORTS

## 35. SSO LOGIN

### 35.1 SALIENT FEATURES

- SINGLE LOGIN ID FOR MULTIPLE APPLICATIONS
- SSO PROFILE FOR THE USERS
- PASSWORD POLICY CONFIGURATION
- RESOURCE ALLOCATION TO MULTIPLE APPLICATIONS
- USER PROFILE MANAGEMENT
- TOGGING ACROSS MULTIPLE APPLICATIONS IN A SINGLE SSO LOGIN SESSION
- VERIFICATION PROCESS FOR CREATION/MODIFICATION
- REPORT GENERATION – AUDIT OF ACTIVITIES, USER AND ROLE BASED REPORTS
- DEFAULT LOGIN PAGE AFTER SUCCESSFUL LOGIN

### 35.2 3PROCESS

- ROLE MANAGEMENT
  - ROLE ID CREATION
  - ROLE DELETION
- MAINTAIN USER DETAILS
  - USER ID CREATION
  - USER ID VERIFICATION
  - USER MODIFICATION:
  - USER DELETION
- ACCESS POLICY
  - MAINTAIN USER DETAILS
  - SSO USER PROFILE MODIFICATION
  - MAINTAIN RESOURCE DETAILS
  - USER PROFILE CREATION FOR CRM
  - CORE USER PROFILE CREATION
  - EMPLOYEE FILE MAINTENANCE
- ❖ EMPLOYEE INFORMATION/RECORD ADDED, NEEDS TO BE VERIFIED BEFORE USING THE RECORD ELSE WHERE.
  - ROLE PROFILE MAINTENANCE
  - USER PROFILE CREATION - HUPM
- ❖ IF THE USER ONCE LOGS INTO THE APPLICATION CAN WORK BEYOND THE LOGIN TIME HIGH ALSO. LOGIN TIME LOW/HIGH IS APPLICABLE FOR THE FRESH LOGIN. 29
  - MULTI BANK USER PROFILE-- HMBPM
- USER DETAILS RESET
  - RESET LOGIN ATTEMPTS, LOGIN STATUS AND ENABLE USER:
  - RESET PASSWORD
- MAINTAIN PASSWORD POLICIES
- MAINTAIN RESOURCE DETAILS
- RESOURCE CREATION

- RESOURCE CREATION ENTRY
- RESOURCE MODIFICATION:
- RESOURCE DELETION
- VIEW REPORTS
  - AUDIT REPORTS
  - USER REPORTS
  - ROLE REPORTS

### 35.3 NEW USER LOGIN

## 36. STANDING INSTRUCTIONS

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### 36.1 GENERAL USER ACTIVITIES

- CREATION OF A STANDING INSTRUCTION
- BULK MAINTENANCE OF SI PRIORITIES - HSIPM
- SI EXECUTION - HSIE
- SI CARRY FORWARD MAINTENANCE-HCFLM
- STANDING INSTRUCTIONS INQUIRY
- SI REGISTER PRINT-- HSIRP
- REPORT OF SI EXECUTED - HSIETR
- SI PRINT ADVICE TO CUSTOMER
- PRINT SI COVERING LETTER TO CUSTOMER
- PURGING -HPUSIH
- LINK BETWEEN SI AND A/C CLOSURE
- COMPLEX STANDING INSTRUCTIONS:
  - CREATION / MODIFICATION - OF A TEMPLATE – HFCTMPL
  - SCHEDULING STANDING INSTRUCTIONS – BILLS PAY MODULE

### 36.2 RELATED MENU OPTIONS

### 36.3 SAMPLE REPORTS

## 37. SUBSIDY MANAGEMENT

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### 37.1 GENERAL USER ACTIVITIES

- LINKING OF SUBSIDY TO AN ACCOUNT
  - MODIFICATION OF SUBSIDY LINKED TO AN ACCOUNT
  - MODIFICATION BEFORE VERIFICATION
  - CANCELLATION OF PROCESS BEFORE VERIFICATION
  - VERIFICATION OF LINKING OF SUBSIDY
  - GENERATION OF AMORTISATION SCHEDULE INCLUDING SUBSIDY
  - LOAN MODELLING – SUBSIDY INFORMATION
  - RESCHEDULING OF LOAN – SUBSIDY DETAILS
  - CLAIMING SUBSIDY
  - MORE THAN ONE INTEREST SUBSIDY LINKED TO ACCOUNT
  - COLLECTION OF INTEREST SUBSIDY IN BATCH

### 37.2 INQUIRY

- REPORTS

### 37.3 RELATED MENU OPTIONS

### 37.4 SAMPLE REPORTS

## 38. TEMPORARY OVERDRAFTS

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### 38.1 GENERAL USER ACTIVITIES

- GRANTING OF TOD
- VERIFICATION OF TOD GRANTED
- INSTANT SANCTION OF TOD
- GRANTING OF TOD FROM HICTM
- SYSTEM GRANTED TOD
- REGULARISATION OF TOD
- COLLECT CHARGES FOR INTRA DAY LIMIT REGULARISATION
- INTEREST CALCULATION

### 38.2 RELATED MENU OPTIONS

### 38.3 BATCH JOBS

### 38.4 UPLOAD OPTIONS

### 38.5 INQUIRY / REPORTS

### 38.6 INQUIRY

### 38.7 REPORT

### 38.8 SAMPLE REPORTS

## 39. TERM DEPOSITS

### 39.1 GENERAL USER ACTIVITIES

- MASTER A/C OPENING – HMACM
- A/C OPENING – HOACTD
  - HOACTD – CRITERIA SCREEN.
  - HOACTD – GENERAL DETAILS
  - HOACTD – INTEREST & TAX DETAILS
  - HOACTD – SCHEME DETAILS
  - HOACTD – TRANSFER IN
  - HOACTD – FLOW DETAILS
  - HOACTD – RENEWAL & CLOSURE DETAILS
  - FUTURE VALUE DATED RENEWAL
  - HOACTD – NOMINATION DETAILS.
  - HOACTD – MIS CODES DETAILS
  - HOACTD – PAYMENT INSTRUCTIONS DETAILS
  - HOACTD – OTHER DETAILS
  - HOACTD – DOCUMENT DETAILS
  - HOACTD – DENOMINATIONS DETAILS
  - HOACTD – IMPACT OF TDS
  - HOACTD – TRANSACTION DETAILS.
  - HOACTD – RELATED PARTY DETAILS
- ACCOUNT MODIFICATION BEFORE VERIFICATION – HOACMTD
- ACCOUNT OPENING VERIFICATION - HOACVTD
- DEPOSIT RECEIPT PRINTING - HDRP
  - HDRP – DEPOSIT RECEIPT PRINT
- EXTENSION OF DEPOSITS - HTDEXT
  - ACCOUNT EXTENSION
- RENEWAL OF DEPOSITS - HTDREN
- TERM DEPOSITS RENEWAL/EXTENSION
  - AUTO RENEWAL OPTIONS AT ACCOUNT OPENING
  - ACCOUNT RENEWAL 109
  - HTDBATCH– TERM DEPOSIT BATCH OPERATIONS
- T D RENEWAL CONFIRMATION LETTERS – HTDRCL
- ACCOUNT MODIFICATION - HACMTD
  - HACMTD – TERM DEPOSIT ACCOUNT MAINTENANCE
- DEPOSIT ACCOUNT MAINTENANCE - HDAM
- INTEREST PROVISIONING - HACBOOK
- INTEREST CALCULATION - HACINT
- CLOSURE OF TERM DEPOSIT ACCOUNTS – HCAACTD
  - CLOSURE OF NOTICE DEPOSIT ACCOUNT
  - CLOSURE OF CERTIFICATE OF DEPOSIT A/CS
  - CLOSURE VERIFICATION – HCAACVTD



- BATCH CLOSURE OF TERM DEPOSITS - HTDBATCH
- TRANSFER OF OVERDUE DEPOSITS – HTXOD
- TRANSFER OF A/C ACROSS SCHEME CODES - HACXFRSC
- TRANSFER OF ACCOUNTS BETWEEN SOLS - HACXFRSOL

### 39.2 DEPOSIT MODELING - HDEPMOD

- HDEPMOD – DEPOSIT MODELLING

### 39.3 REPORTS

- FLOW AMT-WISE DISTRIBUTION OF DEPOSITS - HFDD
  - DISTRIBUTION OF DEPOSITS - HRDD/HMDD/HSDD
  - ACCOUNT BAL DETAILS (HACDET) & GENERAL DEPOSITS DETAILS (HGDET)
  - RELATED ACCOUNTS LOOKUP FOR DEPOSITS - HRELACI
  - HRELACI – RENEWED ACCOUNT LOOKUP FOR DEPOSITS
  - IRREGULAR RECURRING DEPOSITS REPORT - HIRRDEP
  - DUE NOTICE - HDN
- DEPOSIT TRANSACTION REPORT- DTR
  - SCHEME WISE DISTRIBUTION OF DEPOSITS – HSDD
  - MATURITY PERIODWISE DISTRIBUTION DEPOSITS - HMDD
  - PENDING INSTALMENTS LIST- PLIST
- PURGE UTILITY - PUTDACC

### 39.4 RELATED MENU OPTIONS

## 40. TOPUP DEPOSITS

### 40.1 GENERAL USER ACTIVITIES

- MASTER A/C OPENING – HMAACM
- A/C OPENING – HOAACTU
  - HOAACTU - MAIN SCREEN
  - HOAACTU – GENERAL DETAILS
  - HOAACTU – SCHEME DETAILS
  - HOAACTU – NOMINATION DETAILS.
  - HOAACTU – FLOW DETAILS
  - HOAACTU – RELATED PARTY DETAILS
  - HOAACTU – INTEREST & TAX
  - HOAACTU – RENEWAL & CLOSURE DETAILS
  - HOAACTU – MIS CODES DETAILS
  - HOAACTU – DOCUMENT DETAILS
  - HOAACTU – PAYMENT INSTRUCTIONS DETAILS
  - HOAACTU – OTHER DETAILS
  - HOAACTU – IMPACT ON TDS
- ACCOUNT MODIFICATION BEFORE VERIFICATION – HOAACMTU
- ACCOUNT OPENING VERIFICATION - HOAACVTU
- HTUTM – TOP UP DEPOSITS TRANSACTION MAINTENANCE
- HTUINST – VIEW INSTALMENT STATUS OF TU ACCOUNTS
- DEPOSIT RECEIPT PRINTING - HDRP
  - HDRP – DEPOSIT RECEIPT PRINT
- RENEWAL OF DEPOSITS - HTDREN
  - HTDREN– TOP UP DEPOSIT RENEWAL
- T D RENEWAL CONFIRMATION LETTERS – HTDRCL
- ACCOUNT MODIFICATION – HACMTU
  - HACMTU – TOP UP DEPOSIT ACCOUNT MAINTENANCE
- DEPOSIT ACCOUNT MAINTENANCE - HDAM
- INTEREST PROVISIONING - HACBOOK
- INTEREST CALCULATION - HACINT
- CLOSURE OF TOP UP DEPOSIT ACCOUNTS – HCAACTD
  - CLOSURE VERIFICATION – HCAACVTD
- TRANSFER OF A/C ACROSS SCHEME CODES - HACXFRSC
- TRANSFER OF ACCOUNTS BETWEEN SOLS - HACXFSOL

### 40.2 DEPOSIT MODELING - HDEPMOD

- HDEPMOD – DEPOSIT MODELLING

### 40.3 REPORTS

- FLOW AMT-WISE DISTRIBUTION OF DEPOSITS - HFDD

- ACCOUNT BAL DETAILS (HACDET) & GENERAL DEPOSITS DETAILS (HGDET)
- RELATED ACCOUNTS LOOKUP FOR DEPOSITS - HRELACI
- HRELACI – RENEWED ACCOUNT LOOKUP FOR DEPOSITS
- DUE NOTICE - HDN
- SCHEME WISE DISTRIBUTIO OF DEPOSITS – HSDD
- MATURITY PERIODWISE DISTRIBUTION DEPOSITS - HMDD
- RATEWISE DISTRIBUTION OF INTEREST PAID – HIDD
- RATEWISE DISTRIBUTION OF DEPOSITS – HRDD

#### 40.4 RELATED MENU OPTIONS

#### 40.5 BATCH JOBS

- HUISAIRS – LATE COUNTER & IRREGULAR ACCOUNT STAUS
- BATCH CLOSURE OF TOP UP DEPOSITS - HTUBATCH
- HBONCALC – BONUS CALCULATION

#### 40.6 SAMPLE REPORTS

## 41. TRANSACTION IN FINACLE

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### 41.1 GENERAL USER ACTIVITIES

- THE CONCEPT OF TRANSACTION IN FINACLE
  - TYPE OF TRANSACTION:
  - SUB TYPES:
- TRANSACTION MAINTENANCE – HTM
- CASH DEPOSIT – HCASHDEP
- CASH WITHDRAWAL – HCASHWD
- TRANSFER TRANSACTION – HXFER
- COMBINED CASH AND CHEQUE DEPOSIT
- TRANSACTION REVERSAL
  - REVERSAL OF A TRANSACTION
  - MARKING THE TRANSACTION AS REVERSED
- DELETION OF UNPOSTED TRANSACTION
- PROXY POSTING TRANSACTIONS WHICH ARE IN ENTERED STATUS
- TRANSACTION DELETION
- MAINTAIN MASS TRANSACTIONS
- TRANSACTION TEMPLATE MAINTENANCE
- POST DATED TRANSACTION MAINTENANCE
- BACK DATED TRANSACTIONS
- MASS POSTING OR VERIFICATION OF TRANSACTION
- PREVIOUS DAY TRANSACTION VERIFICATION
- FUTURE VALUE DATED TRANSACTIONS
  - PARAMETERS – HSCFM LEVEL
  - PARAMETERS – HGSPM LEVEL
  - HTM, HCASHDEP AND HCASHWD
- RESTRICT MODIFIER INDICATOR
- EXCEPTION TRANSACTION
- ABNORMAL TRANSACTIONS:
- STOPPING OF TRANSACTION
- CLOSURE OF TRANSACTION
- OPENING OF TRANSACTION
- MULTI CURRENCY TRANSACTIONS:
  - CROSS CURRENCY DEPOSIT AND WITHDRAWAL - FAB
- BATCH TRANSACTIONS POSTING
- VOUCHER PRINTING
- ADVICE PRINTING
- INQUIRIES
- REPORTS

## 41.2 RELATED MENU OPTIONS

## 41.3 SAMPLE REPORTS

## 42. UTILITY BILL PAYMENTS

### 42.1 GENERAL USER ACTIVITIES

- BILL PRESENTMENT PROCESSING - HPNPD
- UPLOAD MANDATES FOR DIRECT DEBIT AUTHORIZATION –HECSMU
- PAYER SUBSCRIPTION - HCBSU
- INITIATE PRESENTMENT BILL UPLOAD FOR CUSTOMERS –HPBUPL
- DELETE BILLER - HBDEL
- ISSUE STANDING INSTRUCTIONS – HBPSI
- INITIATE ADHOC BILL PAYMENT - HBPAD
- INQUIRE ON BILL PAYMENT – HBPINQ
- GENERATE PAYER BILLER STATUS REPORT - HBBSRT
- GENERATE BILLER BILL REPORT – HBBRPT
- GENERATE BILLER CUSTOMER REPORT - HBBRPT
- GENERATE BILLER CHARGE REPORT –HBCRPT
- GENERATE BILLER PAYMENT REPORT – HBPRC
- GENERATE BANK CHARGES INVOICE REPORT – HBCHRPT
- GENERATE PAYER SUBSCRIPTION REPORT – HSUBRPT
- UPDATE CLEARING STATUS - HCSUP
- UPDATE ECS STATUS – HESUP

### 42.2 RELATED MENU OPTIONS

### 42.3 BATCH JOBS

- CALCULATE BILLER CHARGES - HBCHC 1
- SCHEDULE PAYMENT PROCESSING - HPSPMT
- CALCULATE AND PASS PAYMENTS – HBPYT
- PROCESS EXPIRED AND FAILED BILLS – HEXBP
- SCHEDULE STANDING INSTRUCTION – HPSTIN
- UPLOAD REJECT PAYMENT - HRPUPL
- UPLOAD CREDIT CARD AUTHORIZATION - HCAUPL
- DOWNLOAD CREDIT CARD AUTHORIZATION - HCCADL

### 42.4 REPORTS

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