

2ND EDITION



PINEAPPLE

**A COMPREHENSIVE STEP
BY STEP GUIDE FOR
INDIAPOST FINACLE**

**BY
POUPDATES.BLOGSPOT.IN**

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First Edition

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Preface

Hi, welcome back. Hope you have found the first edition of Pineapple very useful. Many of the Pineapple users have appreciated us for the good work. Many of them have sent some suggestions to improve this book. We have taken those suggestions into account and also added other useful material this time. Hope you would like it.

If you find any mistakes or if you want to give us any suggestions, you can contact us by sending an email to pouupdatesblog@gmail.com. Or you can also contact us by downloading our android app '**INDIA POST UPDATES**' from Google Play store. Just scan the QR code at the bottom of this page and you can download the app.

This edition of Pineapple we are dedicating to all women force of India Post. We are most pleased by your continuous efforts for the betterment of our department. We derive a great deal of motivation from you. We, at PO Updates, take this opportunity to express our gratitude for your unfailing commitment towards your duties. We THANK YOU for your help and support. THANK YOU VERY MUCH.

Lots of Love.

Team of PO Updates.



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Introduction

Hi, my name is Finacle. I'm very glad that you have got this book because this book shows the proper way of working with me at your post office. I have heard that you feel that working with me is very tough. Many people are saying that I'm a monster and working with me is like fighting a battle. I'm sorry! You are under a wrong conception. Department of Posts has bought me for more than 500 crore rupees. Do you think anything as costly as me will be bought for making peoples' lives miserable? Absolutely and unarguably no. I, Finacle, am here to make things easy for you. I can improve your business multifold. I can reduce your work load to a bare minimum. If you think your old friend Sanchay post is great, then my dear friend you just read through this book and you'll know the difference between driving a moped and cruising in a Mercedes. The main problem the authors of this book think is that you guys at post offices are not able to communicate with me properly. Come on man I'm a computer software, It's you who have to give proper commands to me and I can only then work to my full strength. Please realize that I'm at your service doing the things the way you want me to do. My developers have designed me in such a way that working with me is like a conversation. You tell me that my **function** is to open an Account; I'll open an account for you. You want to make a deposit just tell me. The authors of this book will show you the right way of communicating with me. God bless them. I came into DOP to make a long lasting friendship with you and the start was bad than anyone can imagine. Let's see how these fellows (the authors) will teach you to use me properly. With this I say goodbye to you. See you at office again.

Hey Finacle! enough of your bhashan buddy. Let us talk to our friend who thinks he/she is in deep trouble working with you. Hello my dear SB counters' staff, a warm welcome from me and our team at poupdates.blogspot.in. Thanks for getting our book. Throughout this book we will show how to perform various transactions using Finacle (Sweetly called as Pineapple by us) at your office. Before we jumpstart doing transactions in Finacle there are a few things you should know about this funky finacle.

- Working with finacle is like giving commands to him. He takes your commands and will ask for additional details from you and completes your work. These commands are called as **menus**. For every transaction you do at counter there exists a **menu**. When you enter that menu in the **menu shortcut** field, our funky finacle will open the corresponding screen. In that screen you have to give some additional details required to complete the transaction. After collecting all the details from you, our buddy pineapple will complete your work. It's as simple as that.
- For completion of every transaction in finacle there are two steps.
 - A) Counter PA will do the transaction in his login.
 - B) Supervisor will then verify the transaction done by counter PA along with supporting vouchers.

Only after doing these two steps a transaction is said to be completed in finacle.

- After counter PA completes a transaction in his/her login, the transaction will be in any of the following states.

- A) Entered State
- B) Posted State
- C) Verified State

Entered State: If a transaction is in entered state it means that the deposit or withdrawal relating to that transaction has not yet been affected in the pass book . For example RD deposit will be in entered state after counter PA has done the transaction. Since it is in entered state if you open the passbook view of the account you can see that the deposit amount is not added to the account balance. Only after the verification of the transaction the rd deposit will be affected in the passbook. There are only two transaction which will be in entered state. i) RD deposit ii) SB withdrawal above Rs.5000/-.

Note: Don't make cash payments for SB withdrawal above Rs.5000/- until the transaction is been verified by the supervisor.

Posted State: If a transaction is in posted state, it means that the deposit or withdrawal relating to that transaction has been affected in the pass book before verification itself. But you have to verify the transaction. All transactions which are not in entered or verified state will be in posted state.

Verified State: If a transaction is in verified state it means that the deposit or withdrawal relating to that transaction has been affected in the passbook and is verified also. No need of verification again. Only SB withdrawal upto Rs.5000/- will be in verified state after counter PA has done the transaction.

All transaction which were in entered or posted state before verification, will change to verified state after verification. A transaction is said to be completed only when its state has been changed to verified state.

- Each Post office has been given a unique identification number called as SERVICE OUTLET Id or SOL Id. All accounts and users of your office will be linked to your SOL. SOL id is nothing but pin code of your office followed by 2 more digits.

Example: SOL Id of Bangalore GPO whose pin code is 560001 is 56000100, SOL id of Secunderabad HPO whose pin code is 500003 is 50000300.

Every office will have some office accounts. These office accounts are very important and care must be exercised while doing transactions related these accounts. Most commonly used office accounts are as follows.

- | | |
|--------------------------|-------------------------|
| a) Post master account | Sol Id+0340 |
| b) Vault account | Sol Id+0406 |
| c) TD Sundry account | Sol Id+0335 |
| d) MIS Sundry account | Sol Id+0337 |
| e) SCSS Sundry account | Sol Id+0338 |
| f) BO Adjustment account | Sol Id+0339 |
| g) Teller accounts | Sol Id+0501 or 0502 etc |

- h) Bank cheques for new account will be fed in Sol Id+0382
i) Bank cheques for subsequent txns will be fed in Sol Id+0017

Example:

Mis sundry account of T Nagar HO with Sol Id 60001700 will be 600017000337
Postmaster account of Secunderabad HO with Sol id 50000300 will be 500003000340
We will discuss more about office accounts as and when required.

Our funky finacle has been designed with some premonitions and assumptions which we have to follow at offices. If we follow the way in which finacle wants us to work, our workload will be greatly minimized over a period of time. They are as follows.

- ✓ All customers of DOP should have a unique CIF ID
- ✓ All customers should have a saving account before opening any other kind of accounts.
- ✓ All transactions of accounts other than SB should be channeled through SB only.
- ✓ All interest amounts should be transferred to SB account only. (If SB account is not available then interest amounts will be posted in respective SUNDRY Accounts.)
- ✓ All closure proceeds should be deposited in customer SB account only. (If SB account is not available closure amount should be deposited in post master account 0340)

The point is, if you can convince the customer to open an SB account now, we can enjoy a lot in the future for guaranteed.

Cautions and Warnings while using Finacle

Though finacle is very easy to work with, at times he can show us stars in broad day light. You have to be very patient while working with him. Otherwise cries of WTF, WTH etc will be very common LOL.

- ❖ Don't press submit/post button multiple times out of frustration. Chances of double deposits, triple withdrawals and uncountable account openings will be very common if you use your mouse as a gun.
- ❖ **"System could not get response from server"** is our worst enemy. Please hold your glucose levels and don't press submit button again and again when you get this error message. In most cases the transaction will be already over when you get this error.
- ❖ Finacle is fast but internet speeds will be slow. So don't curse our poor fellow. Just be a little more patient.
- ❖ Every mistake we do in finacle has a solution, except for excess or double deposits in RD. So stop using whatsapp or facebook while in counter and be a little more careful while doing RD deposits.
- ❖ Don't close the browser without logging out. Chances of being hit by missiles and bombs from customers will be very high if you do so.

With this basic knowledge you can start doing transactions in finacle. We wish you all the very best of luck.

1. SAVINGS ACCOUNT

1.1 Deposit/Withdrawal by cash

1. Invoke CTM menu
2. Function-Add
3. Function type- Deposit/Withdraw
4. Click on GO(F4)
5. Enter A/C number
6. Enter amount
7. Invoke F9 to view signature
8. Enter the cheque details for the withdraw through cheque
9. Click on submit(F10)
10. Note down the Transaction id and verify the same in the same menu in supervisor login.

Note: Verification is not necessary for SB wdl upto Rs.5000/-. For withdrawals above Rs.5000 /- don't make cash payment until the transaction is verified.

1.2 Deposit by POSB Cheque

1. Invoke CXFER menu
2. Function - ADD
3. Transaction Type/Sub Type - T/Customer Induced
4. Click on GO(F4)
5. Enter Dr A/C ID(Debit account id)
6. View Signatures (F9)
7. Enter Cr A/C ID (Credit account id)
8. Enter the Amount
9. Select the Mode of Transaction as Cheque then update cheque date, cheque number
10. Check the Mode Of Operation (Self or JointA or JointB or Minor)
11. Check the balance in the Debit A/C
12. Click on POST
13. Note down the transaction id and verify the same in the same menu in supervisor login.

Note: For Deposit through Bank Cheque, Follow **Section 11.1** of this Book.

1.3 Account Opening

1. Create the CIF or Modify the older CIF if any exists
2. Invoke CASBAO menu
3. Enter CIF ID of the Customer
4. Select the scheme code
 - SBGEN - SB general a/c without cheque book
 - SBCHQ - SB general a/c with cheque book
 - SBPEN - SB pension a/c with cheque book
 - SBPWC - SB pension a/c without cheque book
5. Click on GO (F4)
6. Select mode of operation
7. Select the documents Received as NO.
8. Enter the Related party 2 and Related party 3 details for minor and joint accounts
9. Enter the Nomination details if any
10. Enter submit (F10)
11. Note down the A/C number and verify the same in CASBAV menu in supervisor login

Note 1: Initial deposit is made only after account verification. After verify deposit the initial deposit using CTM menu. If the account is cheque account then issue the cheque book following cheque book issue section of this book.

Note 2: We can choose Documents Received as NO as we are not sending any documents for scanning at CPC.

1.4 Cheque Book Issue

1. Make sure the SB account is with cheque book facility
2. Invoke the menu HICHB
3. Function - Issue
4. Enter the A/C ID
5. Select the Acknowledgement obtained as YES
6. Enter the cheque type as CHQ
7. Click on GO(F4)
8. Select one cheque book from the stock
9. Click on SUBMIT(F10)
10. Verify the account number using the same menu in supervisor login

1.5 Account Closure

1. Invoke HCAAC menu
2. Function - Close
3. Enter the A/C number
4. Select the transaction type as Cash/Transfer
5. Click on GO (F4)
6. Go through A/C information and Closure tabs
7. Enter the appropriate closure reason code in Closure tab
8. Click on SUBMIT (F10)
9. Verify the closure in supervisor login using the same menu

Note: Closure fails if any of the following occurs

1. Any interest credit accounts linked to the SB Account

Solution: Close the Interest credit a/c and then close the SB A/C on the next day

2. SB A/c and the linked interest credit a/c are closed on the same day

Solution: Close the Interest credit a/c and then close the SB A/C on the next day

3. If the SB A/C status is silent

Solution: Revive the SB A/C using CASBAM menu and verify the same in supervisor login. Then close the SB account

4. If the SB account modification is pending for verification

Solution: Verify the modification in supervisor login using CASBAM menu

5. If the CIF of SB A/C is pending for modification verification

Solution: Verify the CIF using CMRC menu in supervisor login

1.6 Account Type Conversion (SBGEN to SBCHQ and Vice Versa)

1. Invoke the menu HACXFRSC
2. Function - Transfer
3. Click on GO(F4)
4. Enter the A/C id

5. After entering the a/c number, 'source scheme code' and 'source general ledger subhead code' will appear automatically
6. Select the 'target scheme code' by clicking the searcher and select SBCHQ from the list (If list is not seen just click submit button in the new window that appears after clicking the searcher and then you can see the list below). 'target general ledger subhead code' will be filled automatically when you select target scheme code.
7. Click on SUBMIT
8. Note down the transaction id
9. Verify the transaction id using the same menu in supervisor login

1.7 Single to Joint Conversion and Vice Versa

Case 1 – Single to Joint

1. Invoke the menu CASBAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '017'.
7. Add Related Party 2 details
 - Choose relation type as Joint Holder
 - Enter the CIF id of the joint depositor and all fields will be automatically filled up.
8. Click on SUBMIT (F10)
9. Verify the SB A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Joint to Single

1. Invoke the menu CASBAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '012'.
7. Remove Related Party 2 details
 - Delete the cif id of the joint depositor and all fields will be automatically deleted.

8. Click on SUBMIT (F10)
9. Verify the SB A/C number in the same menu in supervisor login to complete the modification process.

1.8 Change of Nomination

Case 1 – Giving nomination for first time

1. Invoke the menu CASBAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Choose Nomination as Yes, note down the nomination number.
7. Enter nominee details, nominee relation code (choose only numerical codes) and nomination percentage.
8. Click on SUBMIT (F10)
9. Verify the SB A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Deleting existing nomination

1. Invoke the menu CASBAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Near nominee details you will see a check box with label '**Del**'. Tick it.
7. Click on SUBMIT (F10)
8. Verify the SB A/C number in the same menu in supervisor login to complete the modification process.

Case 3 – Changing Nomination

1. Follow the steps in Case 2 and delete the nomination first.
2. Add a new nomination using steps in Case 1.

1.9 Cheque Book Inquiry

1. Invoke HCHBI or HCHBM menu
2. Function - Inquire
3. Enter A/C ID
4. Click on GO (F4)
5. Then the system will display the list of cheques issued to that particular SB account and it also displays the status of each cheque.
6. Then click on view details to know the status of each leaf.

1.10 Revival of Silent Account

1. Invoke the menu CASBAM
2. Function - Modify
3. Enter the A/C number
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change the Account status from silent to live
7. Enter the revival date as current date (today's date)
8. Submit after the modification (F10)
9. Verify the SB A/C number in the same menu in supervisor login to complete the modification process

1.11 Stop payment of cheque

1. Invoke HSPP menu
2. Function - Stop Pay
3. Enter A/C ID
4. Enter Begin Chq. no,
5. Enter Number of leaves
6. Click on GO (F4)
7. Enter Payee Name
8. Enter Cheque Amount
9. Enter Appropriate Reason Code
10. Click on SUBMIT (F10)

11. Verify the same in supervisor login using HSPPAU menu

Note: You can also print the report of Cheque stop payment. Select Function Code as print and fill the account no. The report will be print in HPR.

REVOKING STOP PAYMENT:

1. Invoke HSPP menu
2. Function - Revoke Stop Pay
3. Enter A/C ID
4. Enter Begin Chq. no,
5. Click on GO(F4)
6. Click on SUBMIT(F10)
7. Verify the same in supervisor login using HSPPAU menu

1.12 ATM Card Issue

Before issuing ATM cards kindly ensure the following conditions are fulfilled.

1. Minimum balance in account should be Rs. 50/- (Min balance may change from time to time)
2. CIF should be updated with the latest KYC documents.
3. Update Mobile number and email id if possible as message alert service is available.
4. There must not be any special characters and numbers in the account name. If any name modification is there in CIF id pl modify in CMRC @ CIF level and in HAALM menu in account level. Only supervisor can access the command HAALM . One supervisor has to modify the name and another supervisor has to verify the same.

PROCEDURE TO BE FOLLOWED BY THE COUNTER CLERK

1. Invoke CCMM menu
2. Function - Add
3. Enter CIF ID of the customer
4. Click on GO(F4)
5. Enter the account number of the customer and check the name of the customer
6. Select Card Type as Instant
7. Enter the KIT number which is available on ATM card envelope

8. Select Primary A/c Flag as YES
9. Select Action as New Card Request
10. Click on SUBMIT(F10)
11. You will get the message “The record is added successfully”.

PROCEDURE TO BE FOLLOWED BY THE SUPERVISOR

1. Invoke CCMM menu
2. Function - Verify
3. Enter CIF id of the customer
4. Click on GO (F4)
5. All the Details will be fetched automatically
6. Verify the details with the application and ATM envelope
7. Click on Submit (F10)
8. You will get a message “Record verified successfully”.

These requests will be downloaded and processed by Bangalore CPC at once and cards will be active by next day morning.

1.13 Internet/Mobile/SMS Banking

1. Any Post Office Savings Account customer may apply for Internet/Mobile/SMS Banking facility. Savings Account must be standing at any CBS Post Office but not in Extra Departmental Branch Post Office in account with CBS Post Office.
2. Account Holder has to apply for Internet and/or Mobile and/or SMS Banking by filling ATM/eBanking/Mobile Banking Form. If Account holder has opened savings account after migration to CBS with proper KYC documents, there is no need for taking fresh KYC documents. If Account holder has opened Savings Account before migration, fresh Identity and Address proof as well as photograph has to be taken in Annexure-II of Account Opening Form(AOF) alongwith ATM/e-Banking/Mobile Banking Request Form.
3. This form has to be submitted only in the CBS Post Office where account was opened or where account is currently being operated after transfer. If a depositor of any account standing at any CBS post office wants to apply for E/M/SMS Banking at any other CBS Office, he/she has

to first get his/her account transferred to the same CBS Post Office by following the already laid down procedure. In such cases CPA/SU should check the current SOL ID of the account which was transferred either in HACDEET or HACLI menu to confirm the same before enabling Internet/Mobile/SMS Banking.

4. Once Form along with required documents is submitted, Counter PA will go to IES menu of Finacle to verify signature of the applicant. If account is a Joint Account 'B' type, both the account holders have to sign the form and Joint Account 'A' type of account holders cannot apply for these facilities.

5. Once customer's signatures and other documents are verified, Counter PA has to see that all the required fields in the request form have been properly filled. Counter PA will go to CMRC menu and click on modify option. In CIF Modification menu, Counter PA has to click on Enable Internet banking and/or Enable Mobile Banking and/or enable SMS banking based on the options ticked by the applicant in request form. E Mail ID and Mobile Phone number are to be mandatorily filled by the Counter PA. See below screen shot

The screenshot displays the 'Finacle Universal Banking Solution' interface within a Windows Internet Explorer browser. The user is logged in as 'SAIHATH1986' and the solution is set to 'FINCORE'. The main form area is titled 'Additional Address Details' and contains several sections:

- Address Line1:** Address Line3 (MALKAJIGIRI), City (HYDER), State (ANDHR), Country (INDIA), Pin (500047), Address Valid From (02-03-2006), Address Valid To (31-12-2099).
- Phone Details 1:** Phone Type (Mobile1), Phone No (9999999999), Preferred (Yes/No).
- Email Details 1:** Email Type (Communication), Email Id (SRIKRISHNA@GMAIL.COM), Preferred (Yes/No).
- Nationality:** INDIAN, Non Resident (checkbox).
- Tax Deducted at Source Table Code:** NOTAX.
- Primary SOL ID:** 50000300.
- Enable Net banking:** Yes (selected), No.
- Enable Mobile Banking:** Yes (selected), No.
- Enable Phone Banking /IVR:** Yes (selected), No.
- IS SMS Banking Enabled:** Yes (selected), No.
- Primary Relationship Manager ID:** CIFRM.
- CCY:** INR.
- DOP Employee:** Yes (checkbox).

Red arrows point to the 'Mobile1' dropdown, '9999999999' text box, 'Communication' dropdown, 'SRIKRISHNA@GMAIL.COM' text box, 'Enable Net banking' radio button, 'Enable Mobile Banking' radio button, 'Enable Phone Banking /IVR' radio button, and 'IS SMS Banking Enabled' radio button. The browser's taskbar shows the Start button, Internet Explorer, Google Chrome, and MSN icons, along with the system tray displaying the time as 12:30 on 02/23/2016.

6. Supervisor has to verify the CIF modification in CMRC. After verification, Supervisor will make entry in a Register to be maintained in manuscript in CBS SO/HO showing following information:-

Date of apply- Date of delivery of PIN--Savings Account No.- Customer name-Mobile Number-E Mail ID- Signature of depositor- Initials of Supervisor

Depositor should be told to attend same CBS Post Office after 10 working days to get Internet Banking PIN. In case only Mobile banking facilities are applied, customer should be told to wait for 24 working hours and thereafter M PIN can be generated by the customer through the registered mobile number by downloading Mobile App. CIF ID will be the Login ID, both for Interest and Mobile Banking. In case of SMS banking, within 48 hours of applying, customer will get 4 digit PIN through SMS.

7. CPC Bangalore will print Internet banking PIN numbers and sent PINs to the respective CBS Post Office by service Insured Post. CPC Bangalore should keep sufficient stationary for PIN printing and dispatch. When any customer attend post office for getting PIN, Supervisor will enter date of delivery in the register and get deliver PIN mailer under signature in the register against the entry made on the day of accepting request form. Supervisor will initial against each entry. Customer should be told that CIF ID will be the Login ID and Login Password as well as Transaction Password should be changed after first login and should not be shared with anyone.

8. Facilities which can be availed by these account holders in Internet Banking, Mobile Banking and SMS Banking are attached. SMS Short Codes to be used by SMS Banking Account holders are also attached.

9. Every CBS Post Office has to paste this list of facilities and List Of Short Codes on the Public Notice Board.

10. LOTs and Consolidation of SB,RD,TD and PPF have been changed. A new selection criteria "Delivery Channel ID" has been added with default value as "BRN". When click on searcher, it shows following channels:-

BRN-Branch Transactions

BWY- E-Banking -M-Banking Chanel ID

SWT-ATM Channel ID

In BRN, all counter/system transactions done for a SOL will be shown. In BWY, all transactions done through Internet/Mobile Banking by Savings Account holders of a SOL will be shown. In SWT, all transactions done through ATM attached with the SOL will be shown. By default, BRN will be displayed in these LOTs and consolidation. **Any CBS SO/HO should not account for transactions listed in BWY and SWT channel IDs.** These offices can only see these reports in case of any complaint/grievance/inquiry.

11. Only Bangalore GPO will generate SB,RD,TD and PPF Consolidation by selecting BWY as channel ID and putting ALL as Set ID in the MIS server for the previous working day and account for total amount shown under different heads in the cash book showing amount as (Through E&M Banking). One deposit and one withdrawal voucher for the total amount (scheme-wise) has to be prepared by Bangalore GPO and transferred to SBCO alongwith printed copy of consolidation.

12. For any complaint regarding Internet/Mobile/SMS banking, customer has to either dial toll free number 1800-425-2440 or send an e-mail to postatm@indiapost.gov.in. If customer complains at any CBS Post Office, his/her complaint may be accepted and forwarded to this e-mail ID. CPC Bangalore will handle such complaints till further orders.

Facilities in Internet Banking

Customer has to enter:- <https://ebanking.indiapost.gov.in>

Customer can go through www.indiapost.gov.in and click on Customer option in Internet Banking.

Customer Information File (CIF) number printed on the Passbook will be the Login ID for first login.

PIN has to be taken from Post Office where account stands after 10 working days.

View Account Summary Screen
Inquire on Available balance
View Transaction History

View Closed Deposit Accounts
Inquire on Lien Account
View Issued Cheques
View Stopped Cheque
View rate of interest
View Deposit Account Details
Print Transaction details
Online Password Generation
Open Time Deposit Account
Opening Recurring Deposit
View Personal Details
View Issued Cheques
View Transaction History
Funds Transfer
View Tax Deducted at Source
Link Accounts
Compose Mails
View Inbox
Sent Mails
View Statement
OTP for Authentication

Facilities in Mobile Banking

Customer has to download Mobile App from Google Store

Within 48 hours of applying for Mobile Banking, customer will login with CIF ID and generate 4 digit M PIN.

Customer can login through Mobile Browser also for which URL is:-

<https://mbanking.indiapost.gov.in> In such a case, Internet Banking Login ID and Password have to be used.

Balance inquiry of SB and PPF accounts of the customer.
Balance inquiry of RD and TD accounts of the customer.
Balance inquiry of NSC Account of the customer.
Balance inquiry of Loan Accounts of the customer.
Mini Statement
Transaction History
Self Fund Transfer
Fund Transfer to registered payee with in DOP
Add payee
Opening of Time Deposit Account
Opening of Recurring Deposit Account
Loan Repayment in PPF account
RD installments funding
Balance Inquiry through SMS banking
Mini statement through SMS banking
Inquire status of cheques
Inquire balance of TD account

Facilities in SMS Banking

(Customer has to send Short Code through SMS at Mobile No. 925000339)
Within 48 hours of applying, customer will get 4 digit PIN through SMS.

Balance Inquiry through SMS banking
Mini statement through SMS banking
Inquire status of cheques
Inquire balance of TD account

Process of Generation of PIN in Mobile Banking is given below:-

Customer has to download Mobile Banking App. Customer will be asked to Generate MPIN for login by the Mobile Application.

- (i) Customer has to enter the CIF and then following Security questions will be asked –
 1. Date of birth
 2. CIF ID

- (ii) When these are entered, an OTP will be generated and send to Customers Registered Mobile Number.

- (iii) User has to enter the OTP received to the registered mobile number.

- (iv) After successful validations of above steps, user is allowed to set MPIN of her/his choice which will be login Password to be used for M. Banking.

SMS Banking Password

SMS Banking Password will be of 4 digit length. The Password will be sent to the Customers Registered Mobile Number as an Alert message. This 4 digit PIN will be used by customer along with Short code.

NOTE: IT WILL BE RESPONSIBILITY OF THE CUSTOMER TO KEEP INTERNET/MOBILE/SMS BANKING PIN AND OTP SECRET AND NOT SHARE WITH ANT OTHER PERSON INCLUDING POSTAL STAFF. CUSTOMER WILL BE PERSONALLY RESPONSIBLE FOR ALL THE TRANSACTIONS DONE THROUGH THESE CHANNELS USING PIN AND OTP.

2. Recurring Deposit.

2.1 Deposit

Case 1: Deposit by cash

1. Invoke CRDP menu
2. Function -Add
3. Transaction type - Cash deposit
4. Click on GO (F4)
5. Enter RD A/C number
6. Enter the Amount
7. Note down the default if any
8. Click on SUBMIT (F10)
9. Note down the transaction id and post the same in the same menu in supervisor login.

Case 2: Deposit by SB cheque

1. Invoke CRDP menu
2. Function -Add
3. Transaction type - customer induced
4. Click on GO(F4)
5. Enter RD A/c number
6. Enter the Amount
7. Note down the default if any
8. Choose Transaction Type as Cheque (Scroll down to bottom of screen)
9. Enter A/c id as SB account no, enter cheque date, cheque number and transfer amount.
8. Click on SUBMIT(F10)
9. Note down the transaction id and post the same in the same menu in supervisor login

Case 3 : Deposit by bank cheque

After receiving OSL intimation

1. Invoke CRDP menu
2. Function -Add
3. Transaction type - customer induced
4. Click on GO(F4)
5. Enter RD A/c number

6. Enter the Amount
7. Note down the default if any
8. Enter date of clearance as value date.
9. Choose Transaction Type as Transfer (Scroll down to bottom of screen)
10. Enter A/c id as SOL Id+0017 , transfer amount.
11. Click on SUBMIT (F10)
12. Note down the transaction id and post the same in the same menu in supervisor login

2.2 Account Opening

1. Invoke CRDOAAC menu
2. Enter CIF id
3. Enter scheme code as RDIPN
4. Click on GO (F4)
5. Enter mode of operation
6. Enter monthly installment amount
7. Select Direct Sales Agent if any
8. Select Transaction type as cash/transfer
9. For transfer, Enter Debit account ID
10. Enter the number of installments
11. Note down the Rebate if any
12. Enter Related party 2 details for joint/minor accounts
13. Enter the nomination details if any
14. Click on SUBMIT (F10)
15. Note down the A/C number and verify the same in supervisor login using CRDOAACV menu

Note 1:

If we forget to enter the transaction details at the time of opening, We must do the funding after verification of the opening. Invoke CRDP menu for Funding.

1. For Funding by Cash, Select Transaction Type as CASH DEPOSIT
2. For Funding by Cheque/Account Transfer, Select Transaction Type as CUSTOMER INDUCED

Funding transaction must be verified in the same menu in supervisor login.

Note 2:

1. For Opening through POSB cheque, use Customer's SB account ID as Debit A/C ID.
2. For Opening through Bank cheque, use SOLID+0382 as Debit A/C ID. Change the value date as cheque clearance date.

Note 3: We can choose Documents Received as NO as we are not sending any documents for scanning at CPC.

2.3 RD Closure

1. Invoke CRDCAAC menu
2. Function - Close
3. Enter A/C ID
4. View the signature using F9
5. Click on GO(F4)
6. Select the box nearer to Close
7. Enter appropriate closure reason code
8. Select Repayment Mode as Cash/Transfer
9. Enter the Repayment A/C id for transfer
10. Click on SUBMIT(F10)
11. Verify the closure in supervisor login using CRDCAACV menu
12. Invoke HCASHPND menu for cash transactions
13. Click on the appropriate transaction id and post it.
14. It will reflect in the teller cash.

Note1: While closing the RD accounts for which SI entry exists to SB account then the system will throw the error 'Closure pending on SI'

Solution: In Counter PA - Invoke the menu HSSIM, select the function as "Delete" and click the searcher beside the instruction number, enter the RD account number and then click on Submit then the system will give the instruction number click on Instruction number and then Submit.

In supervisor - Verify the instruction number using the menu HSSIM and submit. Then proceed for RD Closure this will work smoothly.

Note2: For RD A/Cs having loan, there will be 2 cases.

They are mentioned below

- 1.RD account having loan account approaches for before maturity period (Premature closure).
- 2.RD account having loan approaches after maturity period (Mature closure).

Case 1:- RD account closure having loan before maturity period (Premature Closure)

Follow the above said closure procedure. The system will auto calculates the Net amount i.e, it will deduct loan amount and net balance to be paid to the customer will displayed by the system.

Case 2:- RD account having loan approaches after maturity period (Mature closure).

- 1.Invoke HPAYOFF menu to payoff the loan amount with interest
- 2.Verify the same in the same menu in supervisor login.
- 3.Invoke CAACLA menu to close the loan account
- 4.Verify the same in the same menu in supervisor login.
- 5.Close the RD account using above said procedure.

Note3: After submitting the closure at user end, Final value and interest value will be shown.

For principal value, we must subtract the interest value from final value.

Again don't add the interest value to the final maturity value.

We must add the refund of default obtained(in case of premature closure) to the final maturity value.

2.4 Account Extension

1. Invoke PRDCM menu
2. Function - Continue
3. Enter the RD A/C ID
4. Click on GO(F4)
5. Enter the required number of months to extend.(Normally it will be 60).
6. Click on GENERATE
7. Click on SUBMIT(F10)
8. Verify the transaction in the same menu in supervisor login
9. We can view the maturity date in CRDACM menu to confirm the Extension

Note1: Finacle will Accept the Extension Only **ON** or **AFTER** the maturity Date.

Note2: Modify the standing Instruction Details for the RD accounts having automatic transfer from SB accounts

2.5 SB to RD Standing Instruction Maintenance

1. Invoke HSSIM menu
2. Function - Add
3. Click on GO(F4)
4. In Header details,
Enter CIF ID
In Execution details,
Standing Instructions - Select as Monthly
Frequency - Date as 15
Frequency - Holiday as Previous day
Next Execution date - 15th of next month
Execution Time - After Change Of Date
5. In Instruction details,
Enter CCY - INR
Enter Debit A/C ID - SB A/C ID
Enter Amt Type- Fixed
Enter the amount
Click on ADD
Enter CCY - INR
Enter Credit A/C ID - RD A/C ID
Enter Amt Type- Fixed
Enter the amount
6. Click on SUBMIT(F10)
7. Note down the transaction ID and verify the same in the same menu in supervisor logion

Modification of SI

1. Invoke HSSIM menu
2. Function - Add
3. Enter Instruction number.(If you don't have instruction no, click on searcher , enter rd account no and click submit. Then click on SI no.)
4. Click on GO(F4)
5. Make the required modification (most of the cases we modify end date only)
6. Click on SUBMIT(F10)

7. Note down the transaction ID and verify the same in the same menu in supervisor login

Deletion of SI

1. Invoke HSSIM menu
2. Function - Add
3. Enter Instruction number.(If you don't have instruction no, click on searcher , enter rd account no and click submit. Then click on SI no.)
4. Click on GO(F4)
5. Make the required modification (most of the cases we modify end date only)
6. Click on SUBMIT(F10)
7. Note down the transaction ID and verify the same in the same menu in supervisor login

2.6 Accepting Agents' bulk lists.

1. Invoke HAGTXP menu
2. Function - Modify
3. Enter Agent ID
4. Enter e banking reference no
5. Click on GO(F4)
6. Verify the manual bulk list with the system obtained list and click on POST
7. Again do the same process for the same bulk list in the same menu
8. If the system shows the error 'no records fetched', then the bulk list was successfully posted.
9. Verify the bulk list in the same menu in supervisor login

2.7 Loan account opening

1. Invoke CAOLARD menu to create the loan a/c for a particular RD account
2. Function - Open
3. Enter CIF ID
4. Enter RD account number
5. Enter the scheme code as LARD
6. Click on GO(F4)
7. Enter the loan amount specified by the customer which must be less than or equal to the loan amount given by the system

8. Click on SUBMIT(F10)
9. Note down the LOAN account number which is nothing but RD ac number followed by 1.
10. Verify the loan account in the supervisor login using CAOVLARD menu

2.8 Loan Disbursement

1. Invoke LARDD menu
2. Function - Disbursement
3. Enter the LOAN account number
4. Change the Value Date as Today's Date.
5. Loan amount and Disbursement amount will appear automatically
6. Disbursement amount is same as LOAN amount
7. Enter of Mode of disbursement as Cash/Account transfer
8. For account transfer, Enter the credit a/c number
9. Click on SUBMIT(F10)
10. Verify the transaction in supervisor login using the menu LARDD

Note: At present, Cash option is not working for loan disbursement. So, ask the customer to present the SB account number and credit the loan amount in the customer's SB account.

2.9 Loan Repayment

1. Invoke HLAUPAY Menu
2. Payment type - Payment
3. Select transaction type as Cash/Transfer
4. Enter LOAN A/C ID
5. Enter Credit Amount
6. Enter Source A/C ID for transaction type Transfer
7. Click on Accept
8. Click on SUBMIT(F10)
9. Note down the Transaction ID and verify the same in the same menu in supervisor login

2.10 Loan Final Repayment

1. Invoke HPAYOFF menu
2. Function - Payoff
3. Enter LOAN A/C ID
4. Select Transaction Type
5. Click on GO(F4)
6. Click on Create Transaction
7. Page will appear which shows Total Amount to be paid which includes Loan Amount and Interest on Loan amount
8. Click on SUBMIT(F10)
9. Verify the transaction in the same menu in supervisor login.

2.11 Loan account closure

1. Invoke CAACLA menu
2. Function - Close
3. Enter LOAN A/C ID
4. Click on GO(F4)
5. Click on SUBMIT(F10)
6. Verify the transaction in the same menu in supervisor login

Note: Before proceeding to loan account closure, Loan must be completely paid off using HPAYOFF menu.

2.12 Linking and De-Linking of Accounts to Agents

1. Invoke the menu CRDACM for modification after verification and Invoke CRDOAACM menu for modification before verification
2. Function - Modify
3. Enter the A/C number
4. View the signature if necessary(F9)
5. Click on GO(F4)
6. Click on DSA for linking to agent id. (Click on none for de linking)
7. Enter the Agent ID
8. Click on Submit (F10)
7. Verify the RD A/C number in the same menu in supervisor login to complete the modification process.

2.13 Single to Joint Conversion and Vice Versa

Case 1 – Single to Joint

1. Invoke the menu CRDACM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '017'.
7. Add Related Party 2 details
 - Choose relation type as Joint Holder
 - Enter the cif id of the joint depositor and all fields will be automatically filled up.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Joint to Single

1. Invoke the menu CRDACM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '012'.
7. Remove Related Party 2 details
 - Delete the cif id of the joint depositor and all fields will be automatically deleted.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

2.14 Change of Nomination

Case 1 – Giving nomination for first time

1. Invoke the menu CRDACM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Choose Nomination as Yes, note down the nomination number.

7. Enter nominee details, nominee relation code (choose only numerical codes) and nomination percentage.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Deleting existing nomination

1. Invoke the menu CRDACM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Near nominee details you will see a check box with label 'Del'. Tick it.
7. Click on SUBMIT (F10)
8. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 3 – Changing Nomination

1. Follow the steps in Case 2 and delete the nomination first.
2. Add a new nomination using steps in Case 1.

2.15 View pending installments

1. Invoke HPLIST menu
2. Enter From A/C ID - RD account number
3. Enter To A/C ID - Same RD account number
4. Delete the Start Date
5. Click on GO(F4)
6. System Will display the number of installments Paid and Pending.

2.16 Agents' Bulk List Preparation

1. Go to WWW.INDIAPOST.GOV.IN
2. Click on Agents in Internet Banking Option
3. Enter Agent ID and Password
4. Click on Login.

5. Click on Accounts
6. Click on Agents Enquire & Update Screen (On the Left Side)
7. System will Display the Accounts linked to the Particular AGENT ID with which LOGIN was done.
8. Select Mode Cash/DOP Cheque/Non DOP Cheque
9. Select the Required Account IDs and Click on Save
10. Enter the Number of Installments and Click on 'Get Rebate & Default Fee' by selecting each account and Click on Save for each account.
11. After completion of above procedure for all accounts, Click on Pay All Saved Installments.
12. Then Click on Reports (Reports Tab is on the Left Side)
13. Enter List Reference Number
14. Select Status - Success
15. At the Right bottom corner of the table, Select Download Details As PDF File and Click on OK.
16. Save the File and Take the Print Out.
17. Logout every time when you login.

Note: Do not try to prepare the bulk lists on 1st and 16th of every month.

3. Time Deposit Accounts

3.1 Account Opening

1. Invoke CMISAOP menu
2. Function - Open
3. Enter CIF ID
4. Select Product Group - TD
5. Select Scheme Code
6. Click on GO(F4)
7. Enter Mode Of Operation
8. Enter Interest Credit A/C ID which is nothing but customer's SB A/C ID
9. Enter Deposit Amount
10. Select Documents received as NO.
11. Note down the Nomination number and Enter the document details if any
12. Enter the Related Party 2 details if any(For Joint and Minor accounts)
13. Enter the Transaction Details.
14. Select Transaction required as YES
15. If account is opened by cash, then choose transaction type as Cash. If Customer gives POSB cheque or Bank Cheque , then choose transaction type as Transfer and then enter the Debit A/C ID as Customer's SB A/C ID for POSB cheque and SOLID+0382 for bank cheque respectively.
16. Click on FLOW Tab
17. Click on SUBMIT (F10)
18. Note down the A/C number and verify the same in supervisor login using CMISAOPV menu

Note 1:

1. For Opening through POSB cheque, use Customer's SB account ID as Debit A/C ID.
2. For Opening through Bank cheque, use SOLID+0382 as Debit A/C ID. Change the value date as cheque clearance date.

Note 2: We can choose Documents Received as NO as we are not sending any documents for scanning at CPC.

3.2 Account Closure

1. Make sure that the overdue interest is paid upto date
2. Invoke HCAACTD menu
3. Function - Close
4. Enter TD A/C ID
5. View signature (F9)
6. Click on GO (F4)
7. View Account information Tab
8. View Closure Details
9. Select Close mode as Cash only/Repayment account only/SB Account
10. Repayment account ID is automatically SOLID+0340 account only. (In case of BO accounts also, closure value will be credited to 0340 instead of 0339, on selecting 'Repayment Account only' option. After verification of closure, CXFER menu is to be used for transferring the amount from 0340 to 0339.)
11. For SB A/C Transfer, Select SB Account and Enter SB A/C ID, Enter Cash CCY Code as INR.
12. View Closure Exceptions
13. Select Appropriate Closure Reason Code
14. Click on SUBMIT (F10)
15. Verify the transaction in supervisor login using HCAACVTD menu

Note: For Cash closures, Invoke HCASHPND menu after closure verification in user login.

1. Function - Process
2. Click on GO (F4)
3. Select the Appropriate serial number and click on POST. Note down the transaction id and verify it in the same menu in supervisor login. This transaction can also be verified using HTM
4. Only after doing this the teller account will be debited otherwise counter PA will get short amount equal to cash closure amount in finacle cash.

3.3 Interest Withdrawal

Case 1: Interest payment by cash.

1. Invoke HTM menu
2. Function - Add
3. Transaction type/subtype - Cash/Normal payment
4. Click on GO(F4)
5. Enter TD sundry a/c id which is SOL ID followed by 0335

6. Enter the amount
7. Enter the TD a/c no. as ref. no.
8. Click on GO (F4)
9. Again Enter the ref. no. which is nothing but TD A/C no.
10. Click on GO (F4)
11. Select the amount specified
12. Click on Accept
13. Click on post
14. Note down the reference id and verify the same in the same menu in supervisor login

Case 2: Interest payment by transfer to SB or giving Postmaster cheque.

1. Invoke HTM menu
2. Function - Add
3. Transaction type/subtype - Customer Induced
4. Click on GO (F4)
5. Enter TD sundry a/c id which is SOL ID followed by 0335
6. Enter the amount
7. Enter the TD a/c no. as ref. no.
8. Click on GO (F4)
9. Again Enter the ref. no. which is nothing but TD A/C no.
10. Click on GO (F4)
11. Select the amount specified
12. Click on Accept
13. Click on ADD and enter the account to which the interest amount is to be transferred (for giving RBI cheque enter ac no as SOLID+0340) .Click the contra-adjustment button(3=3) and then click on POST.

Note: In the second screen, if there is an error showing "no records fetched", delete start amount and end amount and click on GO.

3.4 Auto Credit Interest to SB Account

1. Invoke the menu CMISAM for modification after verification and Invoke CMISAOPM menu for modification before verification
2. Function - Modify
3. Enter the A/C number
4. View the signature if necessary (F9)
5. Click on GO (F4)

6. In Interest Credit Ac field enter SB account no.
7. Click on SUBMIT (F10)
8. Verify the account using the same menu.

3.5 Single to Joint Conversion and Vice Versa

Case 1 – Single to Joint

1. Invoke the menu CMISAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '017'.
7. Add Related Party 2 details
 - Choose relation type as Joint Holder
 - Enter the cif id of the joint depositor and all fields will be automatically filled up.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Joint to Single

1. Invoke the menu CMISAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '012'.
7. Remove Related Party 2 details
 - Delete the cif id of the joint depositor and all fields will be automatically deleted.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

3.6 Change of Nomination

Case 1 – Giving nomination for first time

1. Invoke the menu CMISAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary(F9)
5. Click on GO(F4)
6. Choose Nomination as Yes, note down the nomination number.
7. Enter nominee details, nominee relation code (choose only numerical codes) and nomination percentage.
8. Click on SUBMIT(F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Deleting existing nomination

1. Invoke the menu CMISAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary(F9)
5. Click on GO(F4)
6. Near nominee details you will see a check box with label '**del flag**'. Tick it.
7. Click on SUBMIT(F10)
8. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 3 – Changing Nomination

1. Follow the steps in Case 2 and delete the nomination first.
2. Add a new nomination using steps in Case 1.

3.7 TD REDEPOSIT

When a customer approaches the post office after the maturity of any TD account and if the term is nearly one year, then instead of giving PMI to the customer, we can re-deposit the TD account from the date of maturity with the TD interest rate.

Step by step procedure for TD Re-Deposit in dopfinacle

1. Invoke HTDREN menu
2. Function - Renewal
3. Enter TD A/C ID
4. Click on GO(F4)
5. Select Calculate Overdue Int as YES
6. Select Print Renewal Confirmation as IMMEDIATE
7. Click on SUBMIT(F10)
8. System will display a message. Click on OK
9. Verify the Transaction in the same menu in supervisor login.

4. Monthly Income Account Scheme

4.1 Account Opening

1. Invoke CMISAOP menu
2. Function - Open
3. Enter CIF ID
4. Select Product Group -MIS
5. Select Scheme Code
6. Click on GO (F4)
7. Enter Mode Of Operation
8. Enter Interest Credit A/C ID which is nothing but customer's SB A/C ID
9. Enter Deposit Amount
10. Select Documents Received as NO
11. Note down the Nomination number and Enter the document details if any
12. Enter the Related Party 2 details if any (For Joint and Minor accounts)
13. Enter the Transaction Details.
14. Select Transaction required as YES
15. If account is opened by cash, then choose transaction type as Cash. If Customer gives POSB cheque or Bank Cheque, then choose transaction type as Transfer and then enter the Debit A/C ID as Customer's SB A/C ID for POSB cheque and SOLID+0382 for bank cheque respectively.
16. Click on FLOW Tab
17. Click on SUBMIT (F10)
18. Note down the A/C number and verify the same in supervisor login using CMISAOPV menu

Note 1:

1. For Opening through POSB cheque, use Customer's SB account ID as Debit A/C ID.
2. For Opening through Bank cheque, use SOLID+0382 as Debit A/C ID. Change the value date as cheque clearance date.

Note 2: We can choose Documents Received as NO as we are not sending any documents for scanning at CPC.

4.2 Account Closure

1. Make sure that the overdue interest is paid upto date
2. Invoke HCAACTD menu
3. Function - Close
4. Enter MIS A/C ID
5. View signature (F9)
6. Click on GO (F4)
7. View Account information Tab
8. View Closure Details Tab
9. Select Close mode as Cash only/Repayment account only/SB Account
10. Repayment account ID is automatically SOLID+0340 account only. (In case of BO accounts also, closure value will be credited to 0340 instead of 0339, on selecting 'Repayment Account only' option. After verification of closure, CXFER menu is to be used for transferring the amount from 0340 to 0339.)
11. For SB A/C Transfer, Select SB Account and Enter SB A/C ID, Enter Cash CCY Code as INR.
12. View Closure Exceptions
13. Select Appropriate Closure Reason Code
14. Click on SUBMIT (F10)
15. Verify the transaction in supervisor login using HCAACVTD menu.

Note: For Cash closures, Invoke HCASHPND menu after closure verification in user login.

1. Function - Process
2. Click on GO (F4)
3. Select the Appropriate serial number and click on POST. Note down the transaction id and verify it in the same menu in supervisor login. This transaction can also be verified using HTM
4. Only after doing this the teller account will be debited otherwise counter PA will get short amount equal to cash closure amount in finacle cash.

4.3 Interest Withdrawal

Case 1: Interest payment by cash.

1. Invoke HTM menu
2. Function - Add
3. Transaction type/subtype - Cash/Normal payment
4. Click on GO (F4)
5. Enter MIS sundry a/c id which is SOL ID followed by 0337
6. Enter the amount

7. Enter the MIS a/c no. as ref. no.
8. Click on GO (F4)
9. Again Enter the ref. no. which is nothing but MIS A/C no.
10. Click on GO (F4)
11. Select the amount specified
12. Click on Accept
13. Click on post
14. Note down the reference id and verify the same in the same menu in supervisor login

Case 2: Interest payment by transfer to SB or giving Postmaster cheque.

1. Invoke HTM menu
2. Function - Add
3. Transaction type/subtype – Customer Induced
4. Click on GO (F4)
5. Enter MIS sundry a/c id which is SOL ID followed by 0337
6. Enter the amount
7. Enter the MIS a/c no. as ref. no.
8. Click on GO (F4)
9. Again Enter the ref. no. which is nothing but MIS A/C no.
10. Click on GO (F4)
11. Select the amount specified
12. Click on Accept
13. Click on ADD and enter the account to which the interest amount is to be transferred (for giving RBI cheque enter ac no as SOLID+0340) .Click the contra-adjustment button (3=3) and then click on POST.

Note: In the second screen, If there is an error showing "no records fetched", delete start amount and end amount and click on GO.

4.4 Auto Credit Interest to SB Account

1. Invoke the menu CMISAM for modification after verification and Invoke CMISAOPM menu for modification before verification
2. Function - Modify
3. Enter the A/C number
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. In Interest Credit Ac field enter SB account no.

7. Click on SUBMIT (F10)
8. Verify the account using the same menu.

4.5 Single to Joint Conversion and Vice Versa

Case 1 – Single to Joint

1. Invoke the menu CMISAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '017'.
7. Add Related Party 2 details
 - Choose relation type as Joint Holder
 - Enter the cif id of the joint depositor and all fields will be automatically filled up.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Joint to Single

1. Invoke the menu CMISAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '012'.
7. Remove Related Party 2 details
 - Delete the cif id of the joint depositor and all fields will be automatically deleted.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

4.6 Change of Nomination

Case 1 – Giving nomination for first time

1. Invoke the menu CMISAM
2. Function - Modify

3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Choose Nomination as Yes, note down the nomination number.
7. Enter nominee details, nominee relation code (choose only numerical codes) and nomination percentage.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Deleting existing nomination

1. Invoke the menu CMISAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Near nominee details you will see a check box with label 'Del'. Tick it.
7. Click on SUBMIT (F10)
8. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 3 – Changing Nomination

1. Follow the steps in Case 2 and delete the nomination first.
2. Add a new nomination using steps in Case 1.

4.7 View the Deposit limit for an Individual

1. Invoke CLIMIT menu
2. Enter CIF ID of the customer
3. Click on GO (F4)
4. System will display the number of accounts, Individual Holdings and Account status of the accounts associated with that CIF ID.

4.8 Limit Adjustment – Claim Case

For MIS joint accounts,

Case 1: If the first holder is deceased then

1. Invoke HCCA menu
2. Function - Modify
3. Enter A/C ID
4. Click on GO (F4)
5. Delete 1st person's CIF ID and Enter 2nd person's CIF ID.
6. Select Modify A/C Name if necessary.
7. Enter Appropriate Reason Code - D
8. Click on SUBMIT (F10)
9. Verify the Transaction in the same menu in supervisor login.
10. Invoke CMISAM menu
11. Function - Modify
12. Click on GO (F4)
13. Change the mode of operation to self (012)
14. Delete Related party 2 Details as both Related party 1 and Related party 2 details will be same after the CIF merge operation.
15. Click on SUBMIT (F10)
16. Verify the same in the same menu in supervisor login.

Case 2: If the second holder is deceased then

1. Invoke CMISAM menu
2. Function - Modify
3. Click on GO (F4)
4. Change the mode of operation to self (012)
5. Delete Related party 2 Details as the second holder is deceased.
6. Click on SUBMIT (F10)
7. Verify the same in the same menu in supervisor login.

After doing any one of the above two procedures, do the following

Closure procedure:

1. Invoke HCAACTD menu
2. Function - Close
3. Enter MIS A/C ID

4. Delete the amount shown and enter the withdrawal amount (Principal) - Amount to be deducted (if exceeding 4.5lakhs)

Ex: If the principal amount is 5lakhs then it is exceeding the individual holding limit by 50000. So, withdraw the excess amount i.e., 50000 from the principal amount. In this case, in step 4, enter the withdrawal amount (Principal) as 50000.

5. Click on GO (F4)

6. View Account information Tab

7. View Closure Details

8. Select Close mode as Repayment account only/SB Account

9. Repayment account ID is automatically SOLID+0340 account only.

In case of BO accounts also, closure value will be credited to 0340 instead of 0339, on selecting 'Repayment Account only' option. After verification of closure, CXFER menu is to be used for transferring the amount from 0340 to 0339.

10. For SB A/C Transfer, Select SB Account and Enter SB A/C ID, Enter Cash CCY Code as INR.

11. View Closure Exceptions

12. Select Appropriate Closure Reason Code - DTCLM

13. Click on SUBMIT (F10)

14. Verify the transaction in supervisor login using HCAACVTD menu

Note: Recover the excess paid interest if any after the date of death of any of the holders.

5. Public Provident Accounts

5.1 Deposit

1. Invoke CPDTM menu
2. Function-Add
3. Transaction type/subtype- Cash normal receipt/Customer transfer for POSB cheques and Bank cheques.
4. Type - Normal contribution
5. Click on GO (F4)
6. Enter A/C number (Cr)
7. Enter A/C number (Dr) in case of customer transfer/bank induced
8. For Bank Induced transaction, Debit A/c ID is SOLID followed by 0017
8. Enter the amount
8. Click on submit (F10)
9. Note down the Transaction id and verify the same in the same menu in supervisor login

Note:

1. For Deposit through POSB cheque, use customer induced option and Customer's SB account ID as Debit A/C ID.
2. For Deposit through Bank cheque, use customer induced option and SOLID+0017 as Debit A/C ID. Change the value date as cheque clearance date.

5.2 Account Opening

1. Invoke CPPFAO menu
2. Function - Open
3. Enter CIF ID
4. Enter Scheme Code - PPF
5. Click on GO (F4)
6. Enter Mode Of Operation
7. Select No.Of Documents Received as NO
8. Enter Nomination if any
9. Click on SUBMIT (F10)

10. Note down the A/C ID and Verify the same in the supervisor login using CPPFAV menu.
11. Do the Funding using CPDTM menu
12. Verify the Funding in supervisor login in the same menu.

Note 1:

1. For Opening through POSB cheque, use Customer's SB account ID as Debit A/C ID.
2. For Opening through Bank cheque, use SOLID+0382 as Debit A/C ID. Change the value date as cheque clearance date.

Note 2: We can choose Documents Received as NO as we are not sending any documents for scanning at CPC.

5.3 Account Closure

1. Invoke HCAAC menu
2. Function - Close
3. Enter the A/C number
4. Select the transaction type as Cash/Transfer
5. Click on GO(F4)
6. Go through A/C information and Closure tabs
7. Enter the appropriate closure reason code in Closure tab
8. Click on SUBMIT(F10)
9. Verify the closure in supervisor login using the same menu

5.4 Account Extension

1. Invoke HCEXTN menu
2. Function - Extend
3. Enter A/C Number
4. Click on SUBMIT(F10)
5. Verify the Extension in the same menu in supervisor login.

5.5 Loan Account opening

1. Invoke CLPPFAO menu
2. Function - Open
3. Enter CIF ID
4. Enter PPF A/C ID
5. Click on GO(F4)
6. Select Disbursement Type - Cash/Transfer
7. For Transfer, Enter Disbursement Credit A/C ID
8. Enter Sanction Limit - Loan Amount
9. Check the Maximum Sanction Limit Amount Field
10. Click on SUBMIT(F10)
11. Verify the Transaction in supervisor login using CLPPFAOV menu.

5.6 Loan Disbursement

1. Invoke CPWTM menu
2. Function Code - ADD
3. Select Transaction Type/Sub Type - Cash Normal Payment/Customer Transfer
4. Select Type - Loan Disbursement
5. Click on GO(F4)
6. Enter Credit Account ID - For Customer Transfer
7. Enter Debit Account ID - PPF A/C ID
8. Enter Amount - LOAN AMOUNT
9. Enter Appropriate Report Code
10. Enter PAN Number if amount Exceeds Rs.50000/-
11. Click on SUBMIT(F10)
12. Note down the Transaction ID and verify the same in the same menu in supervisor login.

5.7 Loan Repayment

1. Invoke CPDTM menu
2. Function - ADD
3. Select Transaction Type/Sub Type - Cash Normal Receipt/Customer Transfer
4. Select Type - Loan Principle Repayment/Loan Interest Repayment
5. Click on GO (F4)
6. Enter Credit A/C ID - Loan A/C ID

7. For Customer Transfer, Enter Debit A/C ID
8. Enter Amount
9. Click on SUBMIT (F10)
10. Note down the transaction ID and verify the same in the same menu in supervisor login.

5.8 Loan Final Repayment –

Loan Final Repayment Includes 3 Steps

Step1:

Repayment Of Loan

1. Invoke CPDTM menu
2. Function - ADD
3. Select Transaction Type/Sub Type - Cash Normal Receipt/Customer Transfer
4. Select Type - Loan Principle Repayment/Loan Interest Repayment
5. Click on GO(F4)
6. Enter Credit A/C ID - Loan A/C ID
7. For Customer Transfer, Enter Debit A/C ID
8. Enter Amount
9. Click on SUBMIT(F10)
10. Note down the transaction ID and verify the same in the same menu in supervisor login.

Step2:

1. Invoke CLPR menu in supervisor login
2. Function Code - Process
3. Enter The A/C ID
4. Click on GO(F4)
5. Click on SUBMIT(F10)

Step3:

1. Then, HACINT is to be invoked by CEPT team (at present). On invoking this, the interest for loan account is calculated and posted in PPF loan account.

2.The loan interest has to be paid through CPDTM menu again, if the PPF account is not a matured account.

5.9 Loan Account Closure

Loan A/C Closure Includes 4 Steps

Step1:

Repayment Of Loan

- 1.Invoke CPDTM menu
- 2.Function - ADD
- 3.Select Transaction Type/Sub Type - Cash Normal Receipt/Customer Transfer
- 4.Select Type - Loan Principle Repayment/Loan Interest Repayment
- 5.Click on GO(F4)
- 6.Enter Credit A/C ID - Loan A/C ID
- 7.For Customer Transfer, Enter Debit A/C ID
- 8.Enter Amount
- 9.Click on SUBMIT(F10)
- 10.Note down the transaction ID and verify the same in the same menu in supervisor login.

Step2:

- 1.Invoke CLPR menu in supervisor login
- 2.Function Code - Process
- 3.Enter The A/C ID
- 4.Click on GO(F4)
- 5.Click on SUBMIT(F10)

Step3:

- 1.Then, HACINT is to be invoked by CEPT team (at present). On invoking this, the interest for loan account is calculated and posted in PPF loan account.
- 2.The loan interest has to be paid through CPDTM menu again, if the PPF account is not a matured account.

Step4:

1. Invoke HCAAC menu in COUNTER PA Login
2. Function - Close
3. Enter A/C ID
4. Select Transaction Type - Cash/Transfer
5. Enter Amount
6. Click on GO (F4)
7. Go through A/C information and Closure tabs
8. Enter the appropriate closure reason code in Closure tab
9. Click on SUBMIT(F10)
10. Verify the closure in supervisor login using the same menu

5.10 Partial Withdrawal

1. Invoke CPWTM menu
2. Function Code - ADD
3. Select Transaction Type/Sub Type - Cash Normal Payment/Customer Transfer
4. Select Type - Normal Withdrawal
5. Click on GO(F4)
6. Enter Credit Account ID - For Customer Transfer
7. Enter Debit Account ID - PPF A/C ID
8. View Signature(F9)
9. Enter Amount
10. Enter Appropriate Report Code
11. Enter PAN Number if amount Exceeds Rs.50000/-
12. Click on SUBMIT(F10)
13. Note down the Transaction ID and verify the same in the same menu in supervisor login.

5.11 Change of Nomination

Case 1 – Giving nomination for first time

1. Invoke the menu CPPFAM
2. Function - Modify

3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Choose Nomination as Yes, note down the nomination number.
7. Enter nominee details, nominee relation code (choose only numerical codes) and nomination percentage.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Deleting existing nomination

1. Invoke the menu CPPFAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Near nominee details you will see a check box with label '**Del**'. Tick it.
7. Click on SUBMIT (F10)
8. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 3 – Changing Nomination

1. Follow the steps in Case 2 and delete the nomination first.
2. Add a new nomination using steps in Case 1.

5.12 Reversal

In Some cases, we may deposit the amount in wrong PPF A/C other than the intended one or we may deposit excess amount in any account. Then Do the reversal operation by following steps

1. Invoke CPWTM menu
2. Function Code - ADD
3. Select Transaction Type/Sub Type - Customer Transfer
4. Select Type - Normal Withdrawal
5. Click on GO (F4)

6. Enter Credit Account ID - Target PPF A/C ID
7. Enter Debit Account ID - Source PPF A/C ID
8. Enter Amount
9. Enter the Value Date - Transaction Date
10. Enter Appropriate Report Code - Reversal
11. Enter PAN Number if amount Exceeds Rs.50000/-
12. Click on SUBMIT (F10)
13. Note down the Transaction ID and verify the same in the same menu in supervisor login.

5.13 Transfer out to bank

PPF Bank Transfer and verification should be Done in Supervisor Logins only

- a) Invoke HINTTM menu from one supervisor login for zeroing of interest for the current financial year.
- b) In HINTTM, PPF account number to be entered; From date should be 01-04-YYYY(Current Year); Interest table code should be 'Zero'.
- c) Verification has to be done by other Supervisor.
- d) Closure has to be invoked using HCAAC menu from Supervisor login. Option 'Transfer' has to be selected and transfer account id should be Postmaster account (0340).
- e) Closure reason should be selected as 'Transfer to Bank'.
- f) Closure has to be verified by other Supervisor

5.14 Transfer in from bank

- a) Create CIF ID if already not available.
- b) Use CPPFAO menu in PA login to open a new PPF account. Select the CIF ID and select the option TRANSFER and enter the old account number.
- c) Also enter the correct account open date and enter the maturity date (31-03-YYYY).
- d) Verify the account opening using CPPFAV menu in Supervisor login. Note down the account number.
- e) Before creating the text file, the date format of the system should be changed as mm/dd/yyyy.
- f) The text file has to be generated from the excel sheet. Excel sheet should contain all the transactions of the PPF account and the balance should be checked.
- g) The field 'Financial Year End Balance Identifier' should be selected as YES only for the last transaction of a financial year. For all other transactions, it should be selected as NO.

- h) The fields 'Transaction Date' / 'Value Date' should be in mm/dd/yyyy format only.
- i) Enter the account number created in Finacle and click on Generate File button to generate the text file. Excel template is attached with this mail.
- j) In Counter PA login, select HTRFTOUN menu. Select the text file generated. In 'Destination Directory' field, enter /dop
- k) The message 'File uploaded successfully' will be displayed.
- l) Then, select CTUPLD menu. Enter the account number and then enter the file name (enter as it is available). The message 'Data uploaded successfully' will be displayed.
- m) After this process, login as Supervisor and select CTPROC menu. Select 'Verify' and enter the account number. Transactions will be displayed. Click on SUBMIT.
- n) Again login as PA and select CTPROC menu. Select 'Process' and enter the account number. Transactions will be displayed. Click on SUBMIT. A screen showing the transaction id details will be displayed.
- o) Then, check the current year transactions in HACLI menu and previous year transactions in CTINQ menu.

6. Senior Citizen Savings Scheme

6.1 Account Opening

1. Invoke CSCAOP menu
2. Function - Open
3. Enter CIF ID
4. Enter Scheme Code (Click on Searcher)
5. Click on GO(F4)
6. Enter Deposit Amount
7. Enter Interest Credit A/C if any
8. Enter Mode Of Operation
9. Enter Transaction Details - Cash/Transfer
10. For Transfer, Enter Debit A/C ID.
11. Enter Related Party 2 Details (Joint Accounts)
12. Enter Nomination Details if any
13. Click on SUBMIT(F10)
14. Note Down the A/C ID and Verify the same in supervisor login using CSCAOPV menu.

Note 1:

If we forget to enter the transaction details at the time of opening, We must do the funding after verification of the opening.

1. For Funding by Cash, Invoke CTM menu
 2. For Funding by Cheque/Account transfer, Invoke CXFER menu
- Funding transaction must be verified in the same menu in supervisor login.

Note 2:

1. For Opening through POSB cheque, use Customer's SB account ID as Debit A/C ID.
2. For Opening through Bank cheque, use SOLID+0382 as Debit A/C ID. Change the value date as cheque clearance date.

Note 3: We can choose Documents Received as NO as we are not sending any documents for scanning at CPC.

6.2 Account Closure

1. Make sure that the overdue interest is paid upto date
2. Invoke HCAACTD menu
3. Function - Close
4. Enter SCSS A/C ID
5. View signature(F9)
6. Click on GO(F4)
7. View Account information Tab
8. View Closure Details Details
9. Select Close mode as Cash/Repayment account(For SB A/C Transfer)
10. For SB A/C Transfer, Enter Repayment A/C ID which is nothing but customer sb ac no.
11. View Closure Exceptions
12. Select Appropriate Closure Reason Code
13. Click on SUBMIT(F10)
14. Verify the transaction in supervisor login using HCAACVTD menu

Note 1: For Cash closures, Invoke HCASHPND menu

- 1.Function - Process
- 2.Click on GO(F4)
- 3.Select the Appropriate serial number and click on POST and verify using the same menu in supervisor login. It will effect the teller cash.

Note 2: For Premature Closure, System will not calculate the interest for the completed days but it will calculate the interest for completed months only.

Solution:

- 1.Invoke HCAACTD menu.(Nothing but closure menu only)
- 2.Change the Closure Value Date as Previous day date on which the customer wish to close the account.
- 3.Click on GO(F4)

6.3 Interest Withdrawal

Case 1: Interest payment by cash.

1. Invoke HTM menu
2. Function - Add
3. Transaction type/subtype - Cash/Normal payment
4. Click on GO (F4)
5. Enter SCSS sundry a/c id which is SOL ID followed by 0338

6. Enter the amount
7. Enter the SCSS a/c no. as ref. no.
8. Click on GO (F4)
9. Again Enter the ref. no. which is nothing but SCSS A/C no.
10. Click on GO (F4)
11. Select the amount specified
12. Click on Accept
13. Click on post
14. Note down the reference id and verify the same in the same menu in supervisor login

Case 2: Interest payment by transfer to SB or giving Postmaster cheque.

1. Invoke HTM menu
2. Function - Add
3. Transaction type/subtype – Customer Induced
4. Click on GO (F4)
5. Enter SCSS sundry a/c id which is SOL ID followed by 0338
6. Enter the amount
7. Enter the SCSS a/c no. as ref. no.
8. Click on GO (F4)
9. Again Enter the ref. no. which is nothing but SCSS A/C no.
10. Click on GO (F4)
11. Select the amount specified
12. Click on Accept
13. Click on ADD and enter the account to which the interest amount is to be transferred (for giving RBI cheque enter ac no as SOLID+0340) .Click the contra-adjustment button (3=3) and then click on POST.

Note: In the second screen, If there is an error showing "no records fetched", delete start amount and end amount and click on GO.

6.4 Auto Credit Interest to SB Account

1. Invoke the menu CSCAM
2. Function - Modify
3. Enter the A/C number
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. In Interest Credit Ac field enter SB account no.
7. Click on SUBMIT (F10)

8. Verify the account using the same menu.

6.5 Single to Joint Conversion and Vice Versa

Case 1 – Single to Joint

1. Invoke the menu CSCAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '017'.
7. Add Related Party 2 details
 - Choose relation type as SPOUSE
 - Enter the cif id of the joint depositor and all fields will be automatically filled up.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Joint to Single

1. Invoke the menu CSCAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Change mode of operation as '012'.
7. Remove Related Party 2 details
 - Delete the cif id of the joint depositor and all fields will be automatically deleted.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

6.6 Change of Nomination

Case 1 – Giving nomination for first time

1. Invoke the menu CSCAM
2. Function - Modify

3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Choose Nomination as Yes, note down the nomination number.
7. Enter nominee details, nominee relation code (choose only numerical codes) and nomination percentage.
8. Click on SUBMIT (F10)
9. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 2 – Deleting existing nomination

1. Invoke the menu CSCAM
2. Function - Modify
3. Enter the A/C number and press tab button on keyboard.
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Near nominee details you will see a check box with label 'Del'. Tick it.
7. Click on SUBMIT (F10)
8. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Case 3 – Changing Nomination

1. Follow the steps in Case 2 and delete the nomination first.
2. Add a new nomination using steps in Case 1.

6.7 15H/15G Feeding

For SCSS Account, 15H/15G Must be Entered in Two levels

- 1.Account Level
- 2.CIF Level

ACCOUNT LEVEL:

1. Invoke CSCAM menu
2. Function - Modify
3. Enter SCSS A/C ID
4. Click on GO(F4)
5. Enter Tax Form - 15H/15G
6. Select tax Category as NOTAX
7. Click on SUBMIT(F10)

8. Verify the Transaction in the same menu in supervisor login.

CIF LEVEL:

1. Invoke CMRC menu
2. Function - Modify
3. Enter CIF ID of the SCSS A/C
4. Click on GO(F4)
5. Enter Tax Deducted At Source Table Code as NOTAX
6. Click on SUBMIT(F10)
7. Verify the CIF in the same menu in supervisor login.

6.8 Refund of TDS

1. Invoke HRFTDS menu
2. Enter Report To - PM
3. Enter Refund CIF ID - SCSS A/C CIF ID
4. Enter From A/C ID
5. To A/C ID will appear automatically
6. Select Tran. Type - Transfer
7. Click on GO(F4)
8. Select the concerned month.
9. Click on Add each time for multiple months selection.
10. Enter Refund A/C ID for each selection
 - a) SOLID+0340 for cheque
 - b) Customer's SB A/C ID for SB Transfer
11. Click on SUBMIT(F10)

Note1: Follow the above procedure only if the TDS is not accounted for. (Not uploaded to IT department). If already uploaded, then issue 16A form but don't refund the amount.

Note2: Don't select Tran. Type as Cash. It must be cheque or SB A/C Transfer only.

6.9 Account Extension

1. Invoke HTDREN menu
2. Function - Renewal
3. Enter SCSS A/C ID
4. Click on GO(F4)
5. Select Calculate Overdue Int as NO

6. Select Print Renewal Confirmation as IMMEDIATE
7. Click on SUBMIT(F10)
8. System will display a message. Click on OK
9. Verify the Transaction in the same menu in supervisor login.

After extension due interest will be generated in the next quarter only.

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7. Saving Certificates

7.1 Issue

1. Invoke CSCOAAC menu
2. Select Product Type NSC8/NSC9/KVP14
3. Enter CIF ID
4. Click on GO (F4)
5. Enter Mode Of operation (Self or Joint or Minor)
6. Enter Total Deposit Amount
7. Select the Denomination Amount According to the Deposit Amount
8. Enter number of units
9. Click on ADD NEW Button
10. Enter Transaction Details Cash/ Transfer
11. For Transfer, Enter the Debit A/C ID
12. Select the Agent if any
13. Enter Related Party 2 Details (For Joint and Minor Accounts)
14. Enter the Nomination Details if any.
15. Click on SUBMIT (F10)
16. Note down the Registration number and verify the same in supervisor login using CSCOAACV menu.
17. Note the A/C IDs and CIF on each certificate according to the certificate number while printing the certificates.

Note 1: While issuing the certificates through SB Cheque, First invoke HCHBM menu to confirm whether that particular cheque book is allotted to that SB Account.

1. If the cheque book is allotted to that SB account, then only enter the cheque number in the cheque number column in the issuing process.
2. If the cheque book is not allotted to that SB account, then enter the cheque number in Remarks column instead of cheque number column in the issuing process.

Note 2:

1. For Opening through POSB cheque, use Customer's SB account ID as Debit A/C ID.
2. For Opening through Bank cheque, use SOLID+0382 as Debit A/C ID. Change the value date as cheque clearance date.

Note 3: We can choose Documents Received as NO as we are not sending any documents for scanning at CPC.

7.2 Printing of certificates

After issuing the certificates using the menu CSCOAAC, we have to print the certificates using HDRP menu. Only after the printing of certificates, Individual certificates are allocated to that particular registration number and this process is given clearly in this India post finacle guide.

1. Invoke HDRP menu
2. Enter CIF ID of the Customer and Scheme code (Click on the searcher beside the scheme code)
 - a) For 100 Denomination - NSC81
 - b) For 500 Denomination - NSC82
 - c) For 1000 Denomination - NSC83/KVN3
 - d) For 5000 Denomination - NSC84/KVN4
 - e) For 10000 Denomination - NSC85/KVN5
 - d) For 500000 Denomination - KVN6
3. Click on GO (F4)
4. Click on ACCEPT
5. Note down the Certificate Numbers on the Application
6. Note the particular A/C number and CIF ID on each Certificate
7. Click on SUBMIT (F10)
8. Click on Print
9. Do the same procedure for each certificate until the system displays a message 'All Deposit Receipts are Printed Successfully.'

Note1: Note the A/C IDs and CIF on each certificate according to the certificate number while printing the certificates.

Note2: If we issue the certificates for the same person with different applications, while printing the certificates all the certificates linked to that CIF ID (which are not printed) will be appeared. Then we have to separate the certificates according to the application. See the Nomination number or Registration number for Separation.

7.3 Discharge

1. Normal procedure (For all types of discharge Including Cash Closures)
2. Bulk Procedure (For Cheques and SB Transfers Only)

NORMAL PROCEDURE:

This menu is used to close the Cash closures, SB A/C Transfer Closures, Premature Closures, Death Claim Closures and Cheque Closures.

1. Invoke CSCCAAC menu
 2. Function - Close
 3. Select Product Type - NSC/KVP
 4. Enter CIF ID
 5. Click on Searcher beside the Certificate number
 6. Select the Appropriate Certificate
 7. Click on GO (F4)
 8. System will Display the page showing the Details of the Certificate
 9. Select the BOX beside CLOSE
 10. Enter Appropriate Closure Reason Code
 11. Select Repayment Mode as Cash/Transfer
 12. For Transfer, Enter Repayment A/C ID.
 13. Click on SUBMIT (F10)
 14. Verify the Closure in the same menu in supervisor login.
 15. View the Report in HPR menu for maturity Value
 16. For Cash transaction Invoke HCASHPND menu
- Function - Process
Click on GO (F4)
Select Appropriate serial number
Click on Post
It will affect the Teller Cash.
Verify the posted Transaction ID in HTM menu in supervisor login.

BULK PROCEDURE:

This menu is used to close the SB A/C Transfer Closures and Cheque Closures.

1. Invoke CNSBCV menu
2. Function - Close
3. Enter Registration number - Old Registration Number on the Certificate
4. Enter CIF ID
5. By Default, Repayment A/C ID is Postmaster's A/C ID (SOLID Followed by 0340)
6. For SB Transfer, Enter Customer's SB A/C ID as Repayment A/C ID.
7. Click on SUBMIT (F10)
8. Verify the closure in the same menu in supervisor login.
9. View the Report in HPR menu for maturity Value

Note: Cash closure must be done in CSCCAAC menu in COUNTER PA login but it can be verified in CNSBCV (Bulk) menu in SUPERVISOR login.

In Supervisor login, Only Premature Closures and Death Claim Closures Must be verified in CSCCAAC menu.

All other types of certificates closures can be verified in CNSBCV menu.

7.4 Change of Nomination

Every certificate has its own account number. In order to modify the data pertaining to a registration number, we need to modify all the certificates having that registration number.

1. Invoke the menu CSCACM
2. Function - Modify
3. Enter the A/C number (See Note2)
4. View the signature if necessary (F9)
5. Click on GO (F4)
6. Submit after the modification (F10)
7. Verify the A/C number in the same menu in supervisor login to complete the modification process.

Note 1: Modifications may be

1. Adding, changing and deleting the Nomination
2. To change the mode of Operation (Single to Joint And vice versa)
3. To know the CIF of joint holders etc.,

Note 2: To know the account numbers for the certificates

1. Invoke CSCCAAC menu
2. Select Product Type - NSC/KVP
3. Enter CIF ID
4. Click on the searcher beside the Certificate number
5. System will display the A/C numbers for each certificate
6. Note down the A/C numbers on each certificate.

Alternate way to know the account numbers is to invoke HCRV menu

1. Invoke HCRV menu
2. Click on ACCOUNTS
3. Enter CIF ID
4. Click on GO (F4)
5. System will display the all the accounts linked to that Entered CIF ID.

7.5 Pledge

1. Invoke HAFSM menu
2. Function - Freeze
3. Enter A/C ID or CIF id
4. Enter Freeze Reason Code - PLEDG
5. Enter the Department to which the customer is pledging the certificates

6. Click on GO (F4)
7. Select the required A/C numbers if we enter the CIF id in Step 3
8. Click on SUBMIT (F10)
9. Verify the transaction in the same menu in supervisor login

7.6 Pledge Release

1. Invoke HAFSM menu
2. Function - Unfreeze
3. Enter A/C ID or CIF id
4. Click on GO (F4)
5. Select the required A/C numbers if we enter the CIF id in Step 3
6. Click on SUBMIT (F10)
7. Verify the transaction in the same menu in supervisor login

7.7 Issue of Duplicate certificates

When an NSC/KVP customer lost his/her certificate then the customer applies for duplicate certificates. There is a process to issue duplicate certificates in India post finacle.

Ensure that the sanction process completed from the sanctioning authority before issuing the duplicate certificate.

Issue of duplicate certificate is permitted only to postmaster login in India post finacle.

Step By Step Procedure in Detail - India Post Finacle Guide

There are 2 steps for the process of issuing the duplicate certificates in DOP Finacle they are mentioned as follows

1. Take the inventory from the external source (i.e., ZZ-EXT to DL-DL) and give the inventory to postmaster user id (DL-DL to EM-Postmaster id)
2. Issue the certificates after taking the inventory using the menu option HDUDRP which is the postmaster menu.

Step 1:- Inventory movement from the external to employee

- a. Take the inventory from the external source using the menu option HIMC from the external source to double lock i.e., ZZ-EXT to DL-DL and verify the same in the same user id.
- b. Now move the inventory from double lock (DL-DL) to employee i.e., to the postmaster user id.(EM-postmaster user id)

c. Make sure that after printing 1st set i.e., 1st customer duplicate certificates take the next set of duplicates certificates in order to overcome the overlapping of the certificates in the system i.e., if there are 2 sets of duplicate certificates complete the 1 set printing then after only take the 2nd set to print the duplicate certificates.

Step 2:- Printing of Duplicate Certificates

- a. The menu option used for printing the duplicate certificates in DOP Finacle is HDUDRP
HDUDRP means Deposit Receipt Print [Duplicate]
- b. This is postmaster menu
- c. Invoke the menu HDUDRP then enter the CIF ID
- d. Click on GO(F4)
- e. Then the system will display the list of certificates available for the customer.
- f. Select the certificates (by choosing account numbers) for which duplicate certificates have to be issued.
- g. Click on Accept
- h. Then the system will show the new certificate which we have taken in the inventory
- i. Click on SUBMIT (F10)
- j. Click on Print
- k. Then the system will display the printer options
- l. Then click on print
- m. Then the system will ask confirmation on printing the certificate
- n. Repeat the same procedure for all the certificates then finally after printing all the certificates the system will display the message "the deposit receipts printed successfully"

After this, new certificate number will be available under the account number. Use CSCACM menu to confirm that new certificate numbers are replaced with lost certificates.

If the any holder/customer come with old certificates, while closure, system will not those certificates in the closure menu.

Old certificate number will not be reflected in the system and user can't be able to close the account.

8. NSS 1987 & 1992

8.1 Withdrawal

There are two types of Withdrawals for NSS 87

1. Up to Rs.2500/-
2. Above Rs.2500/-
 - a) With 15H Form
 - b) Without 15H Form

Up to Rs.2500/-

1. Invoke CTM menu
2. Function - ADD
3. Function Type - Withdraw
4. Enter A/C ID
5. Enter Amount
6. Click on SUBMIT (F10)
7. Note down the Transaction ID.

Above Rs.2500/- (With 15H Form)

1. Invoke CASBAM menu
2. Function - Modify
3. Enter A/C ID
4. Click on GO (F4)
5. Select Form 15G/15H submitted as YES
6. Enter Free Code 5 as 15H/15G
7. Click on SUBMIT (F10)
8. Verify the transaction in the same menu in supervisor login.
9. For Amount below Rs.20000/-, Invoke CTM menu
10. For Amount above Rs.20000/-, Invoke CXFER menu and Credit the Amount into Customer's SB Account.

Above Rs.2500/- (Without 15H Form)

1. For Amount below Rs.20000/-, Invoke CTM menu
2. For Amount above Rs.20000/-, Invoke CXFER menu and Credit the Amount into Customer's SB Account/SOL ID+0340 account for issuing Cheque.

Note: For Withdrawal above Rs.2500/- (Without 15H Form), System Will Automatically deduct the TAX.

There are two types of Withdrawals for NSS 92

1. For Amount below Rs.20000/-, Invoke CTM menu
2. For Amount above Rs.20000/-, Invoke CXFER menu and Credit the Amount into Customer's SB Account.

8.2 Closure

All NSS Accounts are by Default Frozen Accounts.

1. Invoke HAFSM menu to unfreeze the account
2. Enter A/C ID
3. Function - Unfreeze
4. Click on GO (F4)
5. Select the Account ID
6. Click on SUBMIT (F10)
7. Verify the same in the same menu in supervisor login.

Closure (With 15H/15G)

Step1:

1. Invoke CASBAM menu
2. Function - Modify
3. Enter A/C ID
4. Click on GO (F4)
5. Select Form 15G/15H submitted as YES
6. Enter Free Code 5 as 15H/15G
7. Click on SUBMIT (F10)
8. Verify the transaction in the same menu in supervisor login.

Step2:

1. Invoke CMRC menu
2. Function - Modify
3. Enter CIF ID of the Customer
4. Click on GO (F4)
5. Enter Tax Deducted At Source Table Code as NOTAX

6. Click on SUBMIT (F10)
7. Verify the same in the same menu in supervisor login.

Step3:

1. Invoke HCAAC menu
2. Function - Close
3. Enter the A/C number
4. Select the transaction type as Cash/Transfer
5. Click on GO (F4)
6. Go through A/C information and Closure tabs
7. Enter the appropriate closure reason code in Closure tab
8. Click on SUBMIT F10)
9. Verify the closure in supervisor login using the same menu.

Closure (Without 15H/15G)

1. Invoke HCAAC menu
2. Function - Close
3. Enter the A/C number
4. Select the transaction type as Cash/Transfer
5. Click on GO (F4)
6. Go through A/C information and Closure tabs
7. Enter the appropriate closure reason code in Closure tab
8. Click on SUBMIT (F10)
9. Verify the closure in supervisor login using the same menu

Note: For Closure (Without 15H Form), System Will automatically deduct the TAX.

9. Sukanya Samriddhi Yojana Account

9.1 Account Opening

1. Invoke CPPFAO menu
2. Function - Open
3. Enter CIF ID
4. Enter Scheme Code - SSA
5. Click on GO(F4)
6. Enter Mode Of Operation
7. Select No.Of Documents Received as NO
8. Click on SUBMIT(F10)
9. Note down the A/C ID and Verify the same in the supervisor login using CPPFAV menu.
10. Do the Funding using CTM/CXFER menu
11. Verify the Funding in supervisor login in the same menu.

Note:

1. For Opening through POSB cheque, use Customer's SB account ID as Debit A/C ID in the menu CXFER.
2. For Opening through Bank cheque, use SOLID+0382 as Debit A/C ID in the menu CXFER. Change the value date as cheque clearance date.

9.2 Deposit

CASH TRANSACTION:

1. Invoke CTM menu
2. Function-Add
3. Function type- Deposit
4. Click on GO (F4)
5. Enter A/C number
6. Enter amount
7. Click on submit (F10)

8. Note down the Transaction id and verify the same in the same menu in supervisor login.

TRANSFER TRANSACTION:

1. Invoke CXFER menu
2. Function - ADD
3. Transaction Type/Sub Type - T/Customer Induced
4. Click on GO (F4)
5. Enter Dr A/C ID (Debit account id)
6. View Signatures (F9)
7. Enter Cr A/C ID(Credit account id)
8. Enter the Amount
9. Select the Mode of Transaction
If Cheque, Then update cheque date, cheque number
10. Check the balance in the Debit A/C
11. Click on POST
12. Note down the transaction id and verify the same in the same menu in supervisor login.

Note:

1. For Deposit through POSB cheque, use customer induced option and Customer's SB account ID as Debit A/C ID.
2. For Deposit through Bank cheque, use customer induced option and SOLID+0017 as Debit A/C ID. Change the value date as cheque clearance date.

10. Inventory Management

10.1 Inventory movement within the office

Inventory movement in DOP Finacle will be done in two stages i.e.

1. Inventory movement from the external source (CSD in DOP terminology) to double lock (Safe custody such as Treasury in DOP terminology)
2. Inventory movement from double lock to employee (supervisor)

1. Inventory movement from external source to double lock:-

Addition of Inventory:-

1. Invoke the menu HIMC
2. Select the Function as "ADD"
3. Then click on Go then the system will ask to enter the following as shown
Enter the from location Class as "ZZ"
Enter the from location Code as "EXT"
Enter the To Location Class as "DL"
Enter the To Location Code as "DL"
4. Then click on ACCEPT
5. Then click on searcher for inventory class/type
6. Then the system displays the list of inventory available in the DOP Finacle
7. Then from the list of inventory i.e.,
For Cheques inventory class is CHQ and inventory type is CHQ
For newly introduced inventory class is KVN and inventory type as K1000, K10T, K5000 and K50T.
For old KVP inventory class in KVP and inventory type is K10000, K50000, KV1000, KV5000, KVP500 and KVP100.
For NSC 8 issue inventory class is NS8 and inventory type is N10000, NC1000, NC5000, NSC100 and NSC500.
For NSC 9 issue inventory class is NS9 and inventory type is N10000, NC5000, NC1000, NSC500 and NSC100.
8. Then from the above list select the inventory you are receiving, Give start no. and quantity then system auto calculates the end number
9. Then click on submit then system generates the transaction note it for verification.

Verification of Inventory:-

1. Invoke HIMC menu
2. Function - Verify
3. Enter Transaction ID
4. Click on GO (F4)
5. Then click on authorizer details

6. Then click on authorize then the system will ask to enter the password
7. Enter the password and then click on login then the system will show both from location and to location as authorized
8. Then click on SUBMIT (F10) then the system will show transaction id verified successfully

Note: Sometimes in a hurry we will forget to note the transaction id in that case click on the searcher at Transaction ID

Then the system will ask to enter the following as shown

Enter the from location class

Enter the from location code

Enter the to location class

Enter the to location code

Enter the from date

Enter the to date

Select the Status as "Entered but not authorized".

Then click on submit then the system will display the transaction id then select the transaction id and submit.

There is one more alternate method if anyone forget to note the transaction after adding the inventory i.e., HIMR

2. Inventory movement from double lock to employee (supervisor)

Addition of Inventory:-

1. Invoke the menu HIMC select the function as "ADD" then click on Go then the system will ask to enter the following as below

Enter the from location class as "DL"

Enter the from location code as "DL"

Enter the to location class as "EM"

Enter the to location code as "employee id select from the searcher"

2. Then click on ACCEPT

3. Then click on the searcher then the system will display the list of inventory available in the double lock (DL) then select the inventory from the DL

4. Then click on submit then system generates the transaction.

5. If anyone forgets to note then follow the procedure mentioned above.

Verification of Inventory:-

1. Invoke the menu HIMC then select the function as "Verify" enter the transaction id and then click on GO (F4)

2. Then for verification we have to visit the authorizer details then click on authorize then system will ask to enter the password of the supervisor

3. Then click on SUBMIT (F10) then the system will show that transaction id verified successfully.

10.2 Split Inventory

SPLIT INVENTORY OWN LOCATION

1. Invoke HISAI menu (Note: Employee ID will be frozen)
2. Function - Split
3. Select Inventory Class/Type
4. Click on GO (F4)
5. Enter Items per unit - Number of Leaves in a Cheque Book
6. Enter No. Of Units - Number of Cheque Books
7. Note the Multiplication of above 2 should be equal to the total number of leaves being split.
8. Click on SUBMIT (F10).

SPLIT INVENTORY OTHER LOCATION

1. Invoke HISIA menu
2. Function - Split
3. Enter Employee ID
4. Select Inventory Class/Type
5. Click on GO (F4)
6. Enter Items per unit - Number of Leaves in a Cheque Book
7. Enter No. Of Units - Number of Cheque Books
8. Note the Multiplication of above 2 should be equal to the total number of leaves being split.
9. Click on SUBMIT (F10).

10.3 Merge Inventory

MERGE INVENTORY OWN LOCATION

1. Invoke HIMAI menu
2. Function - Merge (Note: Employee ID will be frozen)
3. Select Inventory Class/Type
4. Enter Inventory Serial Number
5. Click on GO (F4)
6. See Cheque Details
7. Click on SUBMIT (F10).

SPLIT INVENTORY OTHER LOCATION

1. Invoke HIMIA menu
2. Function - Split
3. Enter Employee ID
4. Select Inventory Class/Type
5. Enter Inventory Serial Number

6. Click on GO (F4)
7. See Cheque Details
8. Click on SUBMIT (F10).

10.4 Inventory movement from HO to SO

It is common practice of sending stock to SOs from HO. Actually we can directly transfer stock from HO to SO in finacle so that the SO officials need not repeat the same procedure again at their side.

At HO first they have to identify the stock to be sent to SO and they will have to invoke the menu HIMC to move the identified stock from DL-DL to ZZ-EXT.

Let see how it is done.

1. Invoke the menu HIMC
2. Select the Function as "ADD"
3. Then click on Go then the system will ask to enter the following as shown

Enter the from location Class as "DL"

Enter the from location Code as "DL"

Enter the To Location Class as "ZZ"

Enter the To Location Code as "EXT"

4. Then click on ACCEPT
5. Then click on searcher for inventory class/type
6. Then the system displays the list of inventory available in the DOP Finacle
7. Then from the list of inventory choose the stock which you have identified to send it to SO.
8. Then click on submit then system generates the transaction note it for verification.

Verification of Inventory:-

1. Invoke HIMC menu
2. Function - Verify
3. Enter Transaction ID
4. Click on GO (F4)
5. Then click on authorizer details
6. Then click on authorize then the system will ask to enter the password
7. Enter the password and then click on login then the system will show both from location and to location as authorized
8. Then click on SUBMIT (F10) then the system will show transaction id verified successfully

After moving the identified stock from DL-DL to ZZ-EXT the HO supervisor has to use the menu HCCS to change the context sol id to the sol id of the office to which the inventory is being supplied.

Let's see how it is done.

1. Invoke HCCS menu
2. Enter New Context Sol ID = the sol id to which stock is being given.
3. Click Submit.

After Changing the Context Sol id the supervisor will again use HIMC to transfer certificates from ZZ-EXT to DL-DL (This DL- DL belongs to the SO to which stock is being sent).

Let's see the step by step procedure.

1. Invoke the menu HIMC
2. Select the Function as "ADD"
3. Then click on Go then the system will ask to enter the following as shown

Enter the from location Class as "ZZ"

Enter the from location Code as "EXT"

Enter the To Location Class as "DL"

Enter the To Location Code as "DL"

4. Then click on ACCEPT
5. Then click on searcher for inventory class/type
6. Then the system displays the list of inventory available in the DOP Finacle
7. Then from the list of inventory i.e.

For Cheques inventory class is CHQ and inventory type is CHQ

For newly introduced inventory class is KVN and inventory type as K1000, K10T, K5000 AND K50T.

For old KVP inventory class in KVP and inventory type is K10000, K50000, KV1000, KV5000, KVP500 and KVP100.

For NSC 8 issue inventory class is NS8 and inventory type is N10000, NC1000, NC5000, NSC100 and NSC500.

For NSC 9 issue inventory class is NS9 and inventory type is N10000, NC5000, NC1000, NSC500 and NSC100.

8. Then from the above list select the inventory you are receiving, Give start no. and quantity then system auto calculates the end number
9. Then click on submit then system generates the transaction note it for verification.

Note this transaction id and send this id to SO along with physical stock.

At SO after receiving the physical stock, verify the transaction id using HIMC and check the stock entered in the system with actual stock received. If everything is correct, then authorize the transaction and complete the verification.

Verification of Inventory:-

1. Invoke HIMC menu
2. Function - Verify
3. Enter Transaction ID
4. Click on GO (F4)
5. Then click on authorizer details
6. Then click on authorize then the system will ask to enter the password
7. Enter the password and then click on login then the system will show both from location and to location as authorized
8. Then click on SUBMIT (F10) then the system will show transaction id verified successfully

10.5 Inventory Inquiry

1. Invoke the menu HISI
2. Select the function Inquire
3. Click on GO
4. System will display all the stock available at particular location (counter PAs)

11. Cheques Clearance

11.1 Sending Bank cheques from HO for clearance

SUPERVISOR LOGIN

1. Invoke HMCLZOH menu
2. Function - ADD
3. Enter Zone Date - Today's Date
4. Enter Zone Code - MICROW
5. Click on GO (F4)
6. Click on SUBMIT (F10)

PA LOGIN

1. Invoke HOCTM menu
2. Function - ADD
3. Enter Zone Code - MICROW
4. Click on GO (F4)
5. Enter the instrument details by following procedure
Enter A/C ID (For SB - A/C ID is SB A/C number only, For RD, PPF, SSA - A/C ID is SOL ID
Followed by 0017)
Enter Amount
Enter Instrument Date
Enter Instrument Number
Enter Transaction Code as 10
Enter Sort Code (9 digit number)
Click on SUBMIT for every instrument.
Do the above procedure for all the instruments.

SUPERVISOR LOGIN

1. Invoke HMCLZOH menu
2. Function -Suspend
3. Enter Zone Date - Today's Date
4. Enter Zone Code - MICROW
5. Click on GO (F4)
6. Click on SUBMIT (F10)
7. Invoke HOCTV menu

8. Enter Zone Code - MICROW
9. Click on SUBMIT (F10)
10. for reports, Invoke HPCLSO
11. Report to - PM
12. Enter Zone Date - Today's Date
13. Enter Zone Code - MICROW
14. Click on SUBMIT (F10)
15. Invoke HPR menu
16. Click on GO (F4)
17. Report will be generated
18. Print the above report

11.2 Sending Bank Cheques from SO to HO for Clearance

Lodging of Cheques in Counter PA login

1. Invoke HOMSO menu
2. Function - ADD
3. Click on GO (F4)
4. Then enter the following details as mentioned below

Enter the account number

Account number to be entered in this field should be as follows

For SB subsequent deposits enter the customer SB account number

For remaining accounts subsequent deposits (RD/PPF/SSA) enter the account id as SOLID+0017

For opening of New Account enter SOLID+0382

Enter the amount

Enter the Cheque number

Enter the MICR code

Enter the Cheque date

Enter the Tran code as '10'

5. Click on SUBMIT (F10)
6. Then the system will display the message 'Data Added Successfully'.
7. Repeat this process for all the cheques.

Verification of Cheques in Supervisor Login

1. Invoke HOMSO menu
2. Function - Verify
3. Enter the Date - Today's Date
4. Click on GO (F4)
5. Then the system will display the list of cheques entered by the counter PA
6. Click on Submit (F10)
7. Then the system will display the message 'Data Verified Successfully'.

Generation of Report at Sub Offices

1. Invoke the menu HOMSOEX in counter PA login
2. Then enter the following
Enter the SOLID
Date of Lodging
Select the File/Report type as "Report"
3. Click on SUBMIT (F10)
4. Then the system will display the message "File Generated successfully".

Viewing the Report

1. Invoke HPR menu
2. Click on GO (F4)
3. Then the system will display the list of reports generated in the background from the list of reports select the report CHQLODGED.RPT
4. Then click on View details (At the right side of the selected report)
5. Copy 'Print File Name'
6. Invoke the menu HTRFTOPC for text file generation
7. Then the system will ask two parameters i.e., source file and destination directory

Enter the Source file as " /finreports/CDCL_LOGS/RAMADEVI1996/CL13.rpt " (For Example Only)

Enter the Destination directory (Ex: D:/ or C:/)

8. In our example we gave destination directory as 'D' drive then the text file will be created in that 'D' drive by file name CL13.rpt
9. Send the cheques along with the hard copy to HO (Head Office)
10. Text file created in the system can be shared by email to the concerned HO.

11.3 Sending Bank Cheques received from SO at HO for Clearance

The following steps are involved in HOS for handling both SOs cheques and HO cheques as mentioned below.

1. Open the Outward zone using the menu HMCLZOH
2. Generation of text file for each SO by using the menu HOMSOEX (by selecting on file radio button)
3. Invoke the menu HPR to select the generated file, click on the icon and view the file path.
4. Download the files at HO by using the menu HTRFTOPC i.e., enter the file path and destination path where we want to save in our PC (computer).
5. Upload the instruments of all the Sub Offices by using the menu HCLUPLD
6. Entering the cheques received by HO in the same uploaded zone by using the menu HOCTM
7. Suspending the Zone
8. Release to Shadow balance
9. Regularization of Zone.

11.4 Realization of Cleared Bank Cheques at HO

SUPERVISOR LOGIN

1. Invoke HMICZ menu
2. Function - ADD
3. Enter Zone Code - MICR
4. Click in GO (F4)
5. Enter Total Amount in Advice and Number of Cheques
6. Click on SUBMIT (F10)

PA LOGIN

1. Invoke HICTM menu
2. Function - ADD
3. Enter Zone Code - MICR
4. Click on GO (F4)
5. Add all the instruments by following steps
Enter A/C ID
Enter AMOUNT
Enter Cheque Number
Enter Transaction Code as 10

Enter Cheque Date

Do the above process for all the Instruments.(Including rejected Cheques by Selecting CARVE - NO)

SUPERVISOR LOGIN

1. Invoke HICTM menu
2. Function - Verify
3. Enter Zone Code - MICR
4. Click on GO (F4) two times
5. Click on SUBMIT (F10)
6. Invoke HMICZ menu
7. Function - Validation Run
8. Enter Zone Code - MICR
9. Click on GO (F4)
10. Click on SUBMIT (F10)
11. Click on OK
12. Function - Validation Report
13. Enter Zone Code - MICR
14. Click on GO (F4)
15. Click on SUBMIT (F10)
16. Click on OK
17. Invoke HPR menu
18. Click on GO (F4)
19. System will generate two reports (Validation Reports)
20. View the Reports and note down the total amount and number of cheques
21. Invoke HMICZ menu
22. Function - Modify
23. Enter Zone Code - MICR
24. Click on GO (F4)
25. Enter the Amount and Number of cheques noted from the Validation Report
26. Click on SUBMIT (F10)
27. Click on OK
28. Function - Suspend
29. Enter Zone Code - MICR
30. Click on GO (F4)
31. Click on SUBMIT (F10)
32. Click on OK

33. Function - Post
34. Enter Zone Code - MICR
35. Click on GO (F4)
36. Click on SUBMIT (F10)
37. Click on OK
38. Function - Close
39. Enter Zone Code - MICR
40. Click on GO (F4)
41. Click on SUBMIT (F10)

11.5 Rejection of Un-cleared Bank Cheques at HO

SUPERVISOR LOGIN

1. Invoke HMCLZOH menu
2. Function - Release to Shadow Balance
3. Enter Zone Date - Zone Created Date
4. Enter Zone Code - MICROW
5. Click on GO (F4)
6. Enter Value Date as Realization Date (Important Point)
7. View Statistics Tab
8. Check the Amount
9. Click on SUBMIT (F10)

COUNTER PA LOGIN

1. Invoke HICTM menu
2. Function - ADD
3. Enter Zone Date - Current Date
4. Enter Zone Code - MICR
5. Click on GO (F4)
6. Add all the rejected instruments by following steps
Enter A/C ID of Rejected Instrument.
Enter AMOUNT
Enter Cheque Number
Enter Transaction Code as 10
8. Select outward in the reject Option
9. Enter the reject reason code by clicking the BOX beside the reject option.
10. Click on GO (F4)
11. Click on SUBMIT (F10)

SUPERVISOR LOGIN

1. Invoke HICTM menu
2. Function - Verify
3. Enter Zone Code - MICR
4. Click on GO (F4) two times
5. Click on SUBMIT (F10)
6. Invoke HMICZ menu
7. Function - Validation Run
8. Enter Zone Code - MICR
9. Click on GO (F4)
10. Click on SUBMIT (F10)
11. Click on OK
12. Function - Validation Report
13. Enter Zone Code - MICR
14. Click on GO (F4)
15. Click on SUBMIT (F10)
16. Click on OK
17. Invoke HPR menu
18. Click on GO (F4)
19. System will generate two reports (Validation Reports)
20. View the Reports and note down the total amount and number of cheques
21. Invoke HMICZ menu
22. Function - Modify
23. Enter Zone Code - MICR
24. Click on GO (F4)
25. Enter the Amount and Number of cheques noted from the Validation Report
26. Click on SUBMIT (F10)
27. Click on OK
28. Function - Suspend
29. Enter Zone Code - MICR
30. Click on GO (F4)
31. Click on SUBMIT (F10)
32. Click on OK
33. Function - Post
34. Enter Zone Code - MICR
35. Click on GO (F4)
36. Click on SUBMIT (F10)
37. Invoke HMCLZOH menu

38. Function - Regularize
39. Enter Zone Date - Zone Created Date
40. Enter Zone Code - MICROW
41. Click on GO (F4)
42. View Statistics Tab
43. Check the Amount
44. Click on SUBMIT (F10)

11.6 Clearance of OSL in two Different dates at HO

Marking and revoking pending cheques for outward zone

1. When we are performing the regularization of the outward zone in some cases we may not receive all the cheques at the same time, in such cases we need to perform one operation for cheques which are not received from the clearing house which is "Marking the cheques as pending".
2. For marking the cheques as pending the menu option is HMARKPEN.
3. After receiving the pending cheques which are marked as pending earlier we need to revoke the pending cheques.
4. The menu option used to revoke the pending cheques is HREVPEND
5. Using the said above two options zone will be in partially regularized state.

Procedure for marking the pending cheques for outward zone.

HMARKPEN means Mark Pending

SUPERVISOR LOGIN

1. Invoke HMCLZOH menu
2. Function - Release to Shadow Balance
3. Enter Zone Date - Zone Created Date
4. Enter Zone Code - MICROW
5. Click on GO (F4)
6. Enter Value Date as Realization Date (Important Point)
7. View Statistics Tab

8. Check the Amount
9. Click on SUBMIT (F10)

Then,

1. Invoke HMARKPEN menu
2. Then enter the following fields

A/c ID _____

Zone Date _____

Zone code _____

Instr. No _____ (Cheque number)

Instr.Amt _____

3. Click on GO (F4)
4. Then the system will show the particular instrument.
5. Click on SUBMIT (F10)
6. Then the system will show the message "Job initiated check print queue after sometime".
7. Then view the report in HPR about the mark pending the cheques.

Do the actual procedure of regularization in HMCLZOH.

Procedure for Revoking the marked pending cheques

HREVPEND means Revoke Pending

1. Invoke HREVPEND menu
2. Then enter the following details

A/c ID _____

Zone Date _____

Zone code _____

Instr. No _____ (Cheque number)

Instr.Amt _____

3. Click on GO (F4)
4. Then the system will show the instrument which we are trying to revoke.
5. Click on SUBMIT (F10)

6. Then the system will display the message "Job initiated. Check print queue after some time".

7. Then finally view the report in HPR.

Note: HREVPEND is available with Sr.Postmaster login only but HMARKPEN is available with supervisor login.

11.7 Clearance of POSB Cheques received from Banks

SUPERVISOR LOGIN

1. Invoke HMICZ menu
2. Function - ADD
3. Enter Zone Code - MICR
4. Click in GO (F4)
5. Enter Total Amount in Advice and Number of Cheques
6. Click on SUBMIT (F10)

PA LOGIN

1. Invoke HICTM menu
2. Function - ADD
3. Enter Zone Code - MICR
4. Click on GO (F4)
5. Add All the instruments by following steps
Enter A/C ID
Enter AMOUNT
Enter Cheque Number
Enter Transaction Code as 10
Enter Cheque Date
Do the above process for all the Instruments.(Including rejected Cheques by Selecting CARVE - NO)

SUPERVISOR LOGIN

1. Invoke HICTM menu
2. Function - Verify
3. Enter Zone Code - MICR
4. Click on GO (F4) two times

5. Click on SUBMIT (F10)
6. Invoke HMICZ menu
7. Function - Validation Run
8. Enter Zone Code - MICR
9. Click on GO (F4)
10. Click on SUBMIT (F10)
11. Click on OK
12. Function - Validation Report
13. Enter Zone Code - MICR
14. Click on GO (F4)
15. Click on SUBMIT (F10)
16. Click on OK
17. Invoke HPR menu
18. Click on GO(F4)
19. System will generate two reports (Validation Reports)
20. View the Reports and note down the total amount and number of cheques
21. Invoke HMICZ menu
22. Function - Modify
23. Enter Zone Code - MICR
24. Click on GO (F4)
25. Enter the Amount and Number of cheques noted from the Validation Report
26. Click on SUBMIT (F10)
27. Click on OK
28. Function - Suspend
29. Enter Zone Code - MICR
30. Click on GO (F4)
31. Click on SUBMIT (F10)
32. Click on OK
33. Function - Post
34. Enter Zone Code - MICR
35. Click on GO (F4)
36. Click on SUBMIT (F10)
37. Click on OK
38. Function - Close
39. Enter Zone Code - MICR
40. Click on GO (F4)
41. Click on SUBMIT (F10)

11.8 Rejection of POSB Cheques received from Banks

SUPERVISOR LOGIN

1. Invoke HMICZ menu
2. Function - ADD
3. Enter Zone Code - MICR
4. Click in GO (F4)
5. Enter Total Amount in Advice and Number of Cheques
6. Click on SUBMIT (F10)

PA LOGIN

1. Invoke HICTM menu
2. Function - ADD
3. Enter Zone Code - MICR
4. Click on GO (F4)
5. Add All the instruments by following steps
Enter A/C ID
Enter AMOUNT
Enter Cheque Number
Enter Transaction Code as 10
Enter Cheque Date
Do the above process for all the Instruments.

SUPERVISOR LOGIN

1. Invoke HICTM menu
 2. Function - Verify
 3. Enter Zone Code - MICR
 4. Click on GO (F4) two times
 5. Click on SUBMIT (F10)
- If there are any returned cheques, Modify the Instrument in PA LOGIN

PA LOGIN

1. Invoke HICTM menu
2. Function - Modify
3. Enter Zone Code - MICR
4. Click on GO (F4)
5. Enter the rejected cheque number

6. Select Inward in the reject Option
7. Enter the reject reason code by clicking the BOX beside the reject option.
8. Click on GO (F4)
9. Enter Additional Details by clicking the BOX beside that option.
Additional Details means cheque sort code (9 digit number)
10. Click on GO (F4)
11. Click on SUBMIT (F10)
12. System will deduct Rs.50/- Towards cheque dishonor charges automatically. Do not deduct the amount again.

SUPERVISOR LOGIN

1. Invoke HICTM menu
2. Function - Verify
3. Enter Zone Code - MICR
4. Click on GO (F4) two times
5. Click on SUBMIT (F10)
6. Invoke HMICZ menu
7. Function - Validation Run
8. Enter Zone Code - MICR
9. Click on GO (F4)
10. Click on SUBMIT (F10)
11. Click on OK
12. Function - Validation Report
13. Enter Zone Code - MICR
14. Click on GO (F4)
15. Click on SUBMIT (F10)
16. Click on OK
17. Invoke HPR menu
18. Click on GO (F4)
19. System will generate two reports (Validation Reports)
20. View the Reports and note down the total amount and number of cheques
21. Invoke HMICZ menu
22. Function - Modify
23. Enter Zone Code - MICR
24. Click on GO (F4)
25. Enter the Amount and Number of cheques noted from the Validation Report
26. Click on SUBMIT (F10)
27. Click on OK

28. Function - Suspend
29. Enter Zone Code - MICR
30. Click on GO (F4)
31. Click on SUBMIT (F10)
32. Click on OK
33. Function - Post
34. Enter Zone Code - MICR
35. Click on GO (F4)
36. Click on SUBMIT (F10)
37. Click on OK
38. Function - Close
39. Enter Zone Code - MICR
40. Click on GO (F4)
41. Click on SUBMIT (F10)

11.9 Inquiry on Bank Cheques

There are some cases where we need to inquire on Bank cheques sent from PO for clearance like whether they sent correctly or not, whether they are cleared at Bank or not, whether they are realized at PO or not.

1. Invoke HOIQ menu
2. Enter Instrument No. which is nothing but cheque number
3. Click on SUBMIT (F10)
4. System will display some parameters like
 - a) Instrument Amount
 - b) Sort Code
 - c) Bank Code
 - d) Status of the Cheque (Whether Regularized or Not) etc.,
5. Click on the View details Icon for
 - a) Instrument Date
 - b) Enterer User ID
 - c) Verified User ID
 - d) Entry Date
 - e) Verified Date
 - f) Regularization Date (If Already Regularized)
 - g) Bank Name etc.,

12. Common Transactions for All Schemes

12.1 Transfer of accounts from PO to PO

Kindly follow the following steps while transferring the accounts from one SOL to other SOL in India Post Finacle.

1. Invoke CNAC menu to find the New A/C Number from Old A/C Number.
2. The Format is SOLID+SCHEME+OLD NUMBER Ex:-50000300MIS123456
3. This will give you the New A/C Number and CIF ID.

4. Note them.

5. Scheme Codes:

MIS - MIS

SB - SB

TD - TD

SCSS - SCS

PPF - PPF

NSC - NSC

KVP - KVP

RD - RD

Note: For certificates, Enter the certificate number(prefix and suffix) instead of registration number

6. Check the customer signature before transferring an account and take fresh KYC and SB-10(b).

7. Before doing the transfer kindly check the pending sundry amount and ECS status for the account

8. If sundry amount is pending, first withdraw the amount if you forget then it will throw the error after transferring the account i.e., "Inter SOL operations can only be inquired " For example if you transfer an account from Bangalore to Secunderabad, if you forget to withdraw the due sundry amount and you have transferred before withdrawing the account will be in Secunderabad SOL and due sundry amount will be Bangalore sundry account if you try in this case to withdraw the due sundry amount(which was in Bangalore sundry office account) then system will throw the said error. So make a practice to withdraw the due amount and then transfer the account.

9. If ECS is enabled for the account then the account modification will throw an error after transferring the account if ECS is not enabled to your office(Error will be "ECS branch setup is not there") So take precaution before transferring.

10. In case of PPF accounts with defaulted installments pending then the transfer will not affect the system will throw an error

A/C TRANSFER PROCEDURE:

1. Invoke HACXFSOL menu
2. Function - Transfer
3. Click on GO(F4)
4. Enter Source SOL ID (Click on searcher and enter the pincode of that office to know the sol id)
5. Enter Target SOL ID (Click on searcher and enter the pincode of that office to know the sol id)
6. Enter the A/C ID which is to be transferred
7. Click on SUBMIT(F10)
8. Note down the transaction id and verify the same in the same menu in supervisor login.

12.2 Claim Closure procedure

Generally if the investor/depositor of an account expires then the accounts associated with that investor/depositor can be claimed by the claimant (Nominee if available or Legal heir) which is known as Claim Closure.

We initially take all the supported documents and after proper verification of documents the concerned higher level official will sanction the claim closure.

Claim closures for any account should be done only after sanction by the sanctioning authority. After sanctioning, claim closures can be done in any CBS office as per the SB order 08/2015 Scenario 5 and Scenario 6.

Change the depositor status to Deceased at CIF Level

1. Before invoking the closure menu we have to make the customer status to Deceased and enter the date of death at CIF level using the menu CMRC.
2. In counter PA login invoke the menu CMRC and select the function as Modify
3. Enter the CIF id and then click on Go(F4).
4. In the customer details enter the following detailed
 - a. Change the Customer status to "Deceased"

b. Enter the filed Date of Death _____

5. Then click on Submit(F10) and verify in the same menu in supervisor login.

Closure of the account using the reason code as Death claim

After modifying the customer status to Deceased then we have to proceed for the account closure.

Use the account closure menu for the respective scheme i.e.

1. For SB/PPF account -- Use the menu HCAAC.
2. For RD account-- Use the menu CRDCAAC.
3. For NSC/KVP certificates--- Use the menu CSCCAAC.
4. For MIS/TD/SCSS account--- Use the menu HCAACTD

For example if we are closing the SB account then invoke the menu HCAAC.

Then enter the below details

Enter the field account ID _____

Select the Transaction Type as "Transfer"

Enter the Transaction A/c ID. "Postmaster A/c id" (SOLID+0340) because payment of claim closure should be through cheque only.

Then click on Go(F4)

Then click on Closure tab and in the closure reason column select the reason code as "DTCLM" (This is mandatory for claim closures as the system will calculate the interest based on the closure reason code).

Then click on Submit(F10) and verify in the supervisor login.

Note:

1. After successful closure of account using the claim closure then make the CIF as Suspended by using the menu CMRC so that no one will open the accounts using the Deceased CIF.

2. Some of the users are changing the CIF status to Suspended CIF before closure of account which results in the error while closing the account hence make sure close the account and then change the CIF to suspended state.

12.3 CIF Creation

1. Invoke CCRC menu
2. Choose Function as ADD
3. Click on GO (F4)
4. Enter appropriate title by clicking the searcher.
5. Enter customer name in LAST NAME field only.
6. Enter FATHER/Husband name.
7. Choose TAX STATUS. If Pan card available enter pan no.
8. Enter Date of Birth.
9. Choose appropriate gender. Enter appropriate occupation type.
10. If creating minor cif enter guardian cif and relation.
11. Enter document details by choosing document type, document code from searcher and document unique id. Select preferred primary flag as YES.
12. Click on expand on the right of your screen and you can add four more document details.
13. Repeat step 11 if you have taken more than one document from customer. (Document type can be ID proof and address proof only.)
14. Enter Address details 1 by filling up address line1, address line 2 and enter pincode all other fields will fill up automatically.
15. You can enter more address details by clicking expand on right of screen.
16. Choose phone type and enter phone number
17. Choose email type and enter email id.
18. Enter appropriate "Tax deducted at source table code".(Mostly it will be NOTAX)
19. Enter Relationship manager id as CIFRM
20. Enter Short name
21. Choose appropriate tax category.
22. Click on Submit (F10)
23. Note down the CIF and verify the same in supervisor login using same menu.

Note: In some cases system will throw an error to select preferred primary flag. Then beside document details, select preferred primary flag as YES.

12.4 CIF modification

1. Invoke CMRC menu
2. Function Modify
3. Enter Cif id you want to modify
4. Click on GO (F4)

5. Make the necessary correction you want make.
6. Click on SUBMIT (F10)
7. Verify the cif id in the same menu in supervisor login.

12.5 Change of Address of Customer

1. Invoke CMRC menu
2. Function Modify
3. Enter Cif id you want to modify
4. Click on GO (F4)
5. Change the address in Address Details 1.
6. Click on SUBMIT (F10)
7. Verify the cif id in the same menu in supervisor login.

12.6 Adding PAN card Details of Customer

1. Invoke CMRC menu
2. Function Modify
3. Enter Cif id you want to modify
4. Click on GO (F4)
5. Choose Tax Status as Pan Card available and enter PAN No.
6. Click on SUBMIT (F10)
7. Verify the cif id in the same menu in supervisor login.

12.7 Adding Phone number, Email ID of Customer

1. Invoke CMRC menu
2. Function Modify
3. Enter Cif id you want to modify
4. Click on GO (F4)
5. Choose phone type as Landline or Mobile and enter the phone no. Choose appropriate email type and enter email id.
6. Click on SUBMIT (F10)
7. Verify the cif id in the same menu in supervisor login.

12.8 Opening of Minor Account operated by Self

In India post finacle, Date of Birth is mandatory Field. If Age is less than 18 years, The Account is treated as Minor and Guardian CIF becomes necessary in Account opening. According to POSB rules A child, age of 10 years can open the Account self.

1. There is no need to fill the Guardian Detail in AOF
2. Signature and Photo of Minor should be pasted in AOF.
3. First Create Minor CIF and write this CIF ID in AOF as Depositor CIF
4. In Guardian Detail, **Please use unique Guardian CIF 300668762.**
5. The mode of operation should be "self"
6. CPC will use the Minor CIF ID in Datacap.

Note: The Unique Guardian CIF ID Shows following Details

- a) Last Name/Short Name - GUARDIAN
- b) DOB - 01/07/1960
- c) Document Type - ADPRF with unique ID 3 Dec 2014 email.
- d) Document Code - PSBID
- e) Nationality - Indian
- f) Tax Deduction At Source – NOTAX

12.9 Taking Cash from Vault

Vault in Finacle is same as treasury in our DOP.

As we take cash from treasury, same is taking cash from vault in the morning before opening the counter.

In vault operations Debit means "comes in" and Credit means "goes out".

Please follow the below steps while taking the cash from Vault

1. Invoke HTM menu
2. Function - ADD
3. Transaction Type\Sub Type - Cash\Cash transfer
4. Click on GO(F4)
5. Then select Part transaction type as "Debit" , give the teller account id and enter the amount and then click "ADD"
6. Then after clicking ADD button in the second record enter the Vault account ID(SOLID+0406) and then click on "3=3" button beside the amount option.

7. After clicking 3=3 button the system automatically fills the amount and Part Transaction Type as credit.
8. Click on POST
9. Note down the Transaction ID and verify the same in the same menu in supervisor login.

12.10 Giving Cash to Vault

Vault in Finacle is same as treasury in our DOP.

As we give cash to treasury, same is giving cash to vault in the evening after closing the counter. In vault operations Debit means "comes in" and Credit means "goes out".

Please follow the below steps while giving the cash to Vault

1. Invoke HTM menu
2. Function - ADD
3. Transaction Type\Sub Type - Cash\Cash transfer
4. Click on GO (F4)
5. Then select Part transaction type as "Debit", give the vault account id(SOLID+0406) and enter the amount and then click "ADD"
6. Then after clicking ADD button in the second record enter the teller account ID and then click on "3=3" button beside the amount option.
7. After clicking 3=3 button the system automatically fills the amount and Part Transaction Type as credit.
8. Click on POST
9. Note down the Transaction ID and verify the same in the same menu in supervisor login.

12.11 Checking Teller Cash Position

1. Invoke HAQLINQ menu
2. Enter TELLER ID/OFFICE ACCOUNT ID
3. Click on GO (F4)
4. System will display the Ledger Details of the Entered Account.

Note: You can also use HTCPIAE to view teller cash position. Choose your employee id by clicking the searcher and click submit.

12.12 Post Counter Operations – To view unverified Transactions

1. Invoke HFTI and select the transaction status as "Entered" then click on GO (F4)
2. Then it should display as "No records fetched". If it shows some pending transactions, note down the transaction id and verify them.
3. Invoke HFTI and select the transaction status as "posted" then click on GO (F4)
4. Then it should display as "No records fetched". If it shows some pending transactions, note down the transaction id and verify them.

12.13 Report Generation and printing.

1. Invoke HFINRPT menu
2. Select the Required Report
3. Enter Necessary Parameters
4. Click on SUBMIT (F10)
5. System will display the message 'Report Generated Successfully View HPR in 10 Mins'.
6. Generate all the required reports by above procedure.
7. Invoke HPR menu
8. Click on GO (F4)
9. Select the Reports and Click on Print Screen.
10. Save or Print the Reports.

12.14 Passbook Printing

1. Invoke HPBP menu
2. Enter A/C ID
3. Check the Name and Click on Print
4. Select Appropriate Printer and Click on Print
5. Select YES if the passbook printed correctly
6. Select NO if there is any mistake and repeat the process for the same account number.

Note: 1. For New Passbook, First time, it will print the cover page and then we have to enter the account number again and click on Print to get the Transactions page.

2. For DPB and FPB, Enter the A/C ID and Click on Modify.

Select New Passbook

Click on Print, then cover page will be printed.

Enter the A/C ID again and click on Print to get the Transactions page.

12.15 Printing of Passbook which was already printed

HPBPR means passbook print reset

1. Invoke HPBPR menu
2. Function - RESET
3. Enter A/C ID
4. Enter From Date and To Date (For which the passbook has to be printed)
5. Click on Accept
6. Select the transactions and click on SUBMIT (F10)
7. Verify the same in the same menu in supervisor login.
8. Then Invoke HPBP menu
9. Enter the A/C ID
10. Click on Print
11. Select Appropriate printer and again click on print.
12. Click on YES if the passbook was printed correctly. Otherwise, Click on NO to re-print.

12.16 BO Transactions

Process (provisional) of Accounts standing or opened at BOs after Account Office Migrated to CBS

Account Opening (Savings/RD/TD)

Account opening form received at BO and sent to SO / HO

At BO:

Cash and form collected at BO. New Account Opening form is only to be used. Signature and Photo should be taken/pasted only on the English side of the form. Photo should be of the size of the place available in the form and should not extend outside the printed portion. PR No. should be noted on the top of the Form.

At SO/HO:

Open the account in Finacle and fund the account by debiting BO settlement account i.e SOLID+0339 (in future separate settlement account will be opened for each BO and each scheme which will be intimated on the day of migration).. Savings account cannot be funded

while opening and has to be funded after opening of account subsequently. RD and TD Accounts have to be funded while opening by using the BO settlement account for debit. Value date should be given as BO date on which Preliminary Receipt(PR) was issued. Also attach the relevant BO code in account opening screen.

- Index to PR is to be maintained manually in a register.
- This account opening will reflect in the day's LOT.

Subsequent Deposit/Withdrawal In SB

Withdrawal by customers at BO up to Rs.5000/-

At BO

For withdrawals up to Rs.5000/-, BPM has to first note new account number and CIF ID on the Passbook and BOSB/RD Journal as well as SS Book. Tally signatures on SB-7 with SS Book and pay cash. Ensure that new account number is noted on the SB-7. Make entry in the Passbook and BO SB Journal as done during before migration to CBS. In BO Daily Account, mention new account number.

At SO/HO

Based on vouchers received which will have the new account number (if old number is written, Counter PA has to see the new number and note on the SB-7) - execute the menu CXFER . Debit the customer account and credit the branch office settlement office account i.e SOLID+0339 (in future separate settlement account will be opened for each BO and each scheme which will be intimated on the day of migration).and value date should be given as BO Date.

Enter the name of the BO in Transfer particulars field removing the word "BY TRANSFER"

Withdrawal by customers at BO exceeding Rs.5000/-

At BO:

For withdrawals up to Rs.5000/-, BPM has to first note new account number and CIF ID on the Passbook(first time) and BOSB Journal as well as SS Book. Tally signatures on SB-7 with SS Book and issue SB-28. Send Passbook and SB-7 to Account Office for sanction. On receipt of sanction, repeat the above procedure.

At SO/HO

On receipt of Passbook and SB-7 from BO, Signatures and balance in the account should be matched in Finacle under Account Inquiry menu (HACLI). Issue sanction on SB-7, and send to BO. Based on vouchers received after withdrawal, same procedure as mentioned above should be followed.

SB-45 register to be maintained manually.

Subsequent deposit in SB by customers at BO

At BO :

For subsequent deposits, BPM has to first note new account number and CIF ID on the Passbook (first time) and BOSB Journal as well as SS Book. Collect cash and Pay-in-Slip. Ensure that new account number is noted on the Pay-in-Slip. Make entry in the Passbook and BO SB Journal as done before migration to CBS. In BO Daily Account, mention new account number.

At SO / HO

Based on vouchers received which will have the new account number (if old number is written, Counter PA has to see the new number and note on the Pay-in-Slip) - execute the menu CXFER . Credit the customer account and debit the branch office settlement office account i.e SOLID+0339 (in future separate settlement account will be opened for each BO and each scheme which will be intimated on the day of migration).and value date should be given as BO Date.

Subsequent deposit in RD by customers at BO

At BO

For subsequent deposits, BPM has to first note new account number and CIF ID on the Passbook and BOSB Journal as well as SS Book. Collect cash and Pay-in-Slip. Ensure that new account number is noted on the Pay-in-Slip. Make entry in the Passbook and BO RD Journal as done before migration to CBS. In BO Daily Account, mention new account number.

At SO / HO

Based on vouchers received which will have the new account number (if old number is written, Counter PA has to see the new number and not on the Pay-in-Slip) - execute the menu CRDP and credit the customer account and debit the branch office settlement office account i.e SOLID+0339 and value date should be given as BO Date.

Account Closure Of SB/RD/TD

Account closure form presented At BO

At BO:

Accept the account closure form, Tally signatures with SS Book. Enter new Account number on all the relevant record and on SB-7A as well as passbook. Issue SB-28 and send SB-7A and Passbook to Account Office. On receipt of sanction, follow the same procedure as mentioned for withdrawals above Rs.5000/-. Ensure that if month change happens in between date of sanction by AO and date of payment, fresh sanction should be obtained from AO.

At SO / HO:

On receipt of Passbook and SB-7A, tally signatures and balance of the account by invoking Account Inquiry menu (HACLI). Execute Menu HACACCR (Interest accrual menu for SBA) for the SB Account and prepare sanction on SB-7A based on the closing interest shown in the report. On receipt of SB-7A duly paid from the BO, do the normal closure of Savings Account in Finacle and select BO Settlement Account as credit account (value date should be date of account closure at BO). If BPM returns the earlier sanction due to change of month, fresh sanction should be issued by repeating the earlier process. In case of RD and TD, trial closure should be invoked and based on the report of Trial closure, sanction should be sent to BO.

On receipt of paid voucher from BO, invoke the menu CRDCAAC for RD closure and HCAACTD for TD closure. Value date should be BO date. Closure proceeds to be transferred to BO settlement account SOLID+0339 (in future separate settlement account will be opened for each BO and each scheme which will be intimated on the day of migration).

Note:

1. BO code needs to be linked at the time of account opening (BO Code will be available in account opening screen in search option)

2. All transactions received from BOs duly entered in BO Daily Account should be mandatorily done via the office account earmarked for the BO i.e 0339.
3. If any transactions of account opened at BO is done at Account Office, it will reflect as a transaction of the SO/HO in LOT. In such a case, transaction should be just like transaction done for the account standing at Account Office. No such transaction should be done without entry in the Passbook.
4. No MPKBY RD list will be accepted at any BO whose Account Office is migrated to CBS.
5. Savings Certificates will not be issued/discharged by any BO independently

All BO transactions should be done only after initiating the Day End process by invoking HISCOD

BO Transactions in Detail: At SO/HO

SB Deposit

1. Invoke CXFER menu
2. Function - ADD
3. Transaction Type/Sub Type - Bank Induced
4. Click on GO (F4)
5. Enter Dr A/C ID as your SOL Id+ 0339
6. Enter Cr A/C ID as SB account no
7. Enter the Amount
9. Enter the BO name in Transaction Particulars field. (Delete 'BY TRANSFER' and enter BO name)
10. Enter Value Date as BO Date.
11. Click on POST
12. Note down the transaction id and verify the same in the same menu in supervisor login.

SB Withdrawal

1. Invoke CXFER menu
2. Function - ADD
3. Transaction Type/Sub Type - Bank Induced
4. Click on GO (F4)
5. Enter Dr A/C ID as SB account no
6. Enter Cr A/C ID as your SOL Id+ 0339
7. Enter the Amount
9. Enter the BO name in Transaction Particulars field. (Delete 'BY TRANSFER' and enter BO name)
10. Enter Value Date as BO Date.
11. Click on POST
12. Note down the transaction id and verify the same in the same menu in supervisor login.

SB Account Opening

1. Follow the steps in **Section 1.3** of this book. After Step 6, choose Branch Office (Just click the searcher beside Branch office field and choose the BO)
2. Continue the next steps and open the account.
3. For initial Deposit, follow the steps in SB deposit section above.

SB Closure

1. Invoke HCAAC menu
2. Function - Close
3. Enter the A/C number
4. Select the transaction type as Transfer and Enter Transfer A/c Id as your SOL id + 0340
5. Click on GO (F4)
6. Go through A/C information and Closure tabs
7. Enter the appropriate closure reason code in Closure tab
8. Click on SUBMIT (F10)
9. Verify the closure in supervisor login using the same menu
10. Invoke CXFER menu
11. Function – ADD, Transaction Type/Sub Type - Bank Induced
12. Click on GO (F4)
13. Enter Dr A/C ID as your SOL Id+ 0340
14. Enter Cr A/C ID as a) your SOL Id+ 0339

15. Enter the Amount (SB Closure maturity value)
16. Enter the BO name in Transaction Particulars field. (Delete 'BY TRANSFER' and enter BO name)
17. Enter Value Date as BO Date.
18. Click on POST
19. Note down the transaction id and verify the same in the same menu in supervisor login.

Note: We should not recommend closing SB accounts as there are so many errors while closing SB accounts. Convince the customer to just maintain the account with minimum balance and keep the account alive.

RD Deposit

1. Invoke CRDP menu
2. Function -Add
3. Transaction type – Transfer/Bank Induced.
4. Click on GO (F4)
5. Enter RD A/c number
6. Enter the Amount and Note down the default if any
7. Enter the value date as BO date
8. Scroll down and Choose mode of Payment as Transfer
9. Enter Account Id as your Sol Id+0339
10. Enter Transfer amount
11. Click on SUBMIT (F10)
12. Note down the transaction id and post the same in the same menu in supervisor login

RD Account Opening

1. Follow the steps in **Section 2.2** of this book. After **Step 5** choose Branch Office (Just click the searcher beside Branch office field and choose the BO)
2. Follow the remaining steps and Open the account and verify the same in supervisor login.

RD Closure

1. Invoke CRDCAAC menu
2. Function - Close
3. Enter A/C ID

4. View the signature using F9
5. Click on GO (F4)
6. Select the box nearer to Close
7. Enter appropriate closure reason code
8. Select Repayment Mode as Transfer
9. Enter the Repayment A/C as your SOL id+0340 for transfer
10. Click on SUBMIT (F10)
11. Verify the closure in supervisor login using CRDCAACV menu
12. Invoke CXFER menu
13. Function – ADD, Transaction Type/Sub Type - Bank Induced
14. Click on GO (F4)
15. Enter Dr A/C ID as your SOL Id+ 0340
16. Enter Cr A/C ID as a) your SOL Id+ 0339 for cash closures and giving RBI cheque b) Customer SB A/c no if transferring to SB.
7. Enter the Amount (RD Closure maturity value)
9. Enter the BO name in Transaction Particulars field. (Delete 'BY TRANSFER' and enter BO name)
10. Enter Value Date as BO Date.
11. Click on POST
12. Note down the transaction id and verify the same in the same menu in supervisor login.

TD Account Opening

1. Follow the steps in **Section 3.1** of this book. After **Step 15** scroll down to the sub heading "MIS CODE". There you will find Branch Office field. Choose Branch Office (Just click the searcher beside Branch office field and choose the BO)
2. Follow the remaining steps and open the account and verify the account using CMISAOPV.

TD Account Closure

1. Make sure that the overdue interest is paid upto date
2. Invoke HCAACTD menu
3. Function - Close
4. Enter TD A/C ID
5. View signature (F9)
6. Click on GO (F4)
7. View Account information Tab

8. View Closure Details
9. Select Close mode as a) Repayment account for Cash closures and Closure by giving RBI cheque b) SB account for transferring closure maturity value to customer SB account.
10. Repayment account ID is automatically SOLID+0340 account only.
11. For SB A/C Transfer, Select SB Account and Enter SB A/C ID, Enter Cash CCY Code as INR.
12. View Closure Exceptions
13. Select Appropriate Closure Reason Code
14. Click on SUBMIT (F10)
15. Verify the transaction in supervisor login using HCAACVTD menu
16. For closure by RBI and cheque and cash do the following steps also.
17. Invoke CXFER menu
18. Function – ADD, Transaction Type/Sub Type - Bank Induced
19. Click on GO (F4)
20. Enter Dr A/C ID as your SOL Id+ 0340
21. Enter Cr A/C ID as a) your SOL Id+ 0339 for cash closures and giving RBI cheque b) Customer SB A/c no if transferring to SB.
22. Enter the Amount (RD Closure maturity value)
23. Enter the BO name in Transaction Particulars field. (Delete 'BY TRANSFER' and enter BO name)
24. Enter Value Date as BO Date.
25. Click on POST
26. Note down the transaction id and verify the same in the same menu in supervisor login.

12.17 Checking EOD Blocking Validation

1. Invoke HFINRPT
2. Go to Page 3
3. Generate the report "EOD BLOCKING VALIDATION" report
4. There should not be any blockings. If there are any, check HFTI, HAFI, pending cheque book issue verifications, pending stock transfer transactions.

12.18 Perform Day End

In order to lessen the load on the server DOP changed the EOD execution in Finacle application. Previously first step of EOD process i.e., HSCOD should be executed by SOLs (offices) and then the remaining steps i.e., HSOLCOP and HSCOLD by CPC team of the Circle.

There is only small change instead of HSCOD now the Sol's should invoke HISCOD (a new menu only for EOD initialization which is available for SU/PM/SA roles in DOP Finacle).

The revised procedure in detail is as follows

1.Submission of Pre EOD Menu - HISCOD

Branch User will be submitting after clearing the blocking validation

2.Execution of EOD 1st Menu - HSCOD

CPC User will be executing with optimal parallelization as 20 once HISCOD is submitted for their SETs

3.Execution of EOD 2nd Menu - HSOLCOP

Circle SPOCs will be executing for their SETs with optimal parallelization as 20 once HSCOD is completed for their SETs

4.Execution of EOD 3rd Menu - HSCOLD

Circle SPOCs will be executing for their SETs with optimal parallelization as 20 once HSOLCOP is completed for their SETs

During EOD execution, the overall EOD progress for the Circle to be monitored & co-ordinated by CPC team centrally.

Submission of Pre EOD Menu by Branch User:

Please find the procedure to be followed by Branch user for Submitting Pre EOD menu,

Invoke HISCOD (Initiate SOL Change Operation Date) menu

Provide the SOL ID under the field "SOL SET ID",Hours as 0 & Minutes as 1

Submit

SOL Level Date Change Execution by CPC:

Please find the procedure to be followed by CPC user for SOL Date Change Execution,

Invoke HSCOD (SOL Change Operation Date) menu

Provide the Circle SET ID under field "SOL SET ID"

Provide Optimal Parallelization under field “No. of Parallel SOLs”

Submit

CPC user can inquire lists of SOLs where HISCOD submitted for their Set through HSSI menu.
CPC user can inquire the HSCOD running status for their Set through HSSI menu.
The EOD Status of particular SET or for all SOLs can be monitored through HSSI menu.

12.19 Common Login Errors

Most of the times in Finacle, we face some login issues when we are working due to network failure or incorrect password entered by the user.

In Finacle the menus which starts with "C" stands for customized menus only for DOP where which starts with "H" stands for Hyperlink which is a common menu in Finacle.

Also for some menus in Finacle user restrictions are given in order to overcome the misuse for different kind of menus as per the recommendations given by the DOP at the time of agreement.

CSAC and CRESET are only customized and permitted to use only for System Administrators And Supervisors.

Prerequisites for using these menus are:-

1. Logout from the Finacle for the user who is facing login problem
2. Delete the browsing the history by clicking on Tools----->Delete browsing history.
3. Clear browser cache. (Press F12 and then press CTRL+R).
4. Clear SSL State. (Tools menu in the menu bar of the browser→Internet options→Content→Clear SSL State)

CSAC:-

This menu is used when any user is facing the problem "User already logged in" issue due to the following reasons:-

If the user closes the browser without clicking on logout i.e., improper closing of browser. If any problem in the network or central server then the system will display the error while working.

Sometimes even session expired but improperly also leads to same problem.

In the above cases the user id need to SAC by the system administrator by invoking the menu CSAC then the system will ask to enter the user id and then submit.

CRESET:-

If the user enters the password wrongly for 3 consecutive times then the system throws an error "maximum attempts are reached user id is locked" then in this case invoke the menu CRESET from the system administrator login enter the user id and submit.

Note: There is one more case where user forgets the password, in this case both menus will not work we have to contact concern SPOC/CPC to reset the password for that corresponding user as mentioned earlier menus are restricted in Finacle not to misuse.

12.20 Opening Atal Pension Yojana Account

1. Invoke CAPY menu
2. Function - ADD
3. Enter Account ID - SB A/C ID
4. Click on GO (F4)
5. Enter PRAN number if the customer already had PRAN.
6. Enter/Alter Nomination Details According to the Requirement
7. Select Pension Amount in PM Scheme Details
8. Premium amount will be fetched automatically according to the selected pension amount
9. Select Frequency of Installment
10. Amount will be deducted automatically from customer's SB A/C on 1st of every month (For monthly contribution)
11. Click on SUBMIT (F10)
12. System will display
Policy APY Enrolled Successfully for Account :300708XXXX. (For EX)
Request no: SR201512080000XXXXX (For EX)
Please Verify for transaction.
13. Verify the transaction in the same menu in supervisor login.
14. After verification in supervisor login, PRAN Number will be Generated.

12.21 Opening PMJJBY and PMSBY Accounts

1. Invoke CPMY menu
2. Function - ADD
3. Enter A/C ID (Savings A/C ID)
4. Select PM Yojana (Scheme) - PM Jeeven Jyoti Bima/PM Suraksha Bima
5. Click on GO (F4)
6. Add/Change the Nomination Details
7. Click on SUBMIT (F10)
8. Verify the transaction in the same menu in supervisor login.
9. After verification, Amount will be deducted from the entered savings account according to the selected scheme.
10. LOT will be generated in the name of Supervisor/System.

12.22 Inquiry by POSB Cheque number

If a Customer approaches Post Office Savings bank for withdrawal by POSB cheque or Presented the POSB cheque for any other account opening or presented at the Bank, In some cases, there will be no account number present on the cheque and if he also forgot to bring the passbook while withdraw, then there is a procedure to find the account number using the cheque number in india post finacle.

1. Invoke HINQACHQ menu in supervisor login.
2. Enter Cheque number
3. Enter SOL ID
4. Click on GO (F4)
5. System will display the Details of the customer having that cheque.

12.23 To Find Finacle Account Number from Sanchaya Account Number

For Every account number in sanchaya post, there is an equivalent 10 Digit Account number in Finacle. To find the new account number from the old account number, follow the below procedure.

1. Invoke CNAC menu
2. Enter the old account number in the following format
SOL ID + Scheme Code + Old Account Number (**Ex:** 50000300SB123456)
3. Click on SUBMIT (F10)
4. System will display the New 10 Digit Account number, CIF ID of the first depositor and his/her name.

Scheme codes for

SB – SB

TD – TD

MIS – MIS

RD – RD

SCSS – SCS

PPF – PPF

NSS – NSS

SSA – SSA

NSC – NSC

KVP – KVP

For Certificates, enter the certificate number instead of Registration Number.

Note:

Don't enter Zero (0) if it is present at the 1st position in the suffix of the certificate number.

Ex: If the KVP certificate number is 05GG 092128 then enter the following in CNAC menu
SOL ID + KVP + 05GG92128

12.24 To find SOL ID of Other Post Offices

There are many ways to find the SOL ID of the other POs in finacle. Some of them are given below.

1st Way:

1. Invoke HFTI menu
2. Delete the SOL ID in the SOL ID field and enter the pincode of the post office for which SOL ID has to be known.
3. Click on the searcher beside the SOL ID field.
4. System will display the SOL ID of that particular post office if it is migrated to finacle.

2nd Way:

1. Invoke HAFI menu
2. Delete the SOL ID in the SOL ID field and enter the pincode of the post office for which SOL ID has to be known.
3. Click on the searcher beside the SOL ID field.
4. System will display the SOL ID of that particular post office if it is migrated to finacle.

3rd Way:

1. Invoke HFTR menu
2. Delete the SOL ID in the SOL ID field and enter the pincode of the post office for which SOL ID has to be known.
3. Click on the searcher beside the SOL ID field.
4. System will display the SOL ID of that particular post office if it is migrated to finacle.

4th Way:

1. Invoke HACXFSOL menu
2. Function – Transfer
3. Click on GO (F4)
4. In the Target SOL ID field, enter the pincode of the post office for which SOL ID has to be known.
5. Click on the searcher beside the Target SOL ID field.

6. System will display the SOL ID of that particular post office if it is migrated to finacle.

In short, wherever you find the SOL ID field, you can delete your office SOL ID and can enter the pincode of the post office for which SOL ID has to be known and you have to click on the searcher beside that field to know the SOL ID of that particular post office.

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13. Common Issue and Solutions

*******MAKE ERROR ENTRY BEFORE DOING ANY OF THE FOLLOWING AND TAKE PERMISSION FROM HIGHER AUTHORITIES WHEREVER NECESSARY*******

13.1 Wrong Deposits and Withdrawals

Many times we come across situations where we erroneously make excess deposits or withdrawals. Like customer presents a deposit form for Rs.1000 and we make a deposit of Rs.10,000 by mistake or customer gives a withdrawal form for Rs.10000 and we withdraw only 1000. Since all deposits (except RD deposit) will be in posted state we cannot modify or delete such transactions. (In case of RD deposit the transaction will be in verified state after verification by supervisor.) Many such situations occur in our day to day counter activities. How to reverse such transactions? Below is the step by step procedure for reversal of such transactions.

*****Make an error entry in the error book before doing this transaction.*****

- 1.Invoke the menu HCRT
- 2.Select Operation as REVERSE
- 3.Select function as REQUEST
- 4.Enter Transaction Id
- 5.Click on GO(F4)
- 6.Select the transaction to be reversed by clicking the checkbox to the left.
- 7.Click SUBMIT(F10)
- 8.Note down the Ref. no
- 9.Verify the Ref.no using the same menu.

UNFORTUNATELY HCRT MENU IS NOT WORKING IN OPERATIVE POs. BUT THE PROCEDURE ABOVE IS CORRECT. WE REGRET FOR THIS UNFORTUNATE SITUATION. We request all the trade union leaders to take up this issue with the directorate and request them to allow us to use HCRT menu at operative POs. After all we are all humans and prone to make errors.

Fortunately our highly intelligent friends have come up with other alternatives of HCRT and we discuss them one by one below.

*******MAKE ERROR ENTRY BEFORE DOING ANY OF THE FOLLOWING AND TAKE PERMISSION FROM HIGHER AUTHORITIES WHEREVER NECESSARY*******

Case 1: Excess/short deposit in SB

Withdraw the wrong deposit amount using CTM and then make the deposit again for actual deposit amount. The wrong deposit amount and corresponding withdrawal amount will appear in LOT. Round off them and deduct those values from SB deposit total and SB withdrawal total.

Alternately You can obtain a withdrawal form from the customer for the excess deposited amount if the customer is still at the counter.

Case 2: Excess/Short withdrawal in SB

Deposit the wrong withdrawal amount using CTM and then make the withdrawal again for actual withdrawal amount. The wrong withdrawal amount and corresponding deposit amount will appear in LOT. Round off them and deduct those values from SB deposit total and SB withdrawal total.

Alternately you can obtain a Deposit and withdraw forms from the customer for the wrong withdrawn amount if the customer is still at the counter.

Case 3: Excess deposit in RD

As of now no solution is available for excess deposits in RD. We can use HCRT but to our great luck it's not working. We can request the customer if possible.

For excess deposit in PPF see section 5.12 to know how to reverse the excess amount.

For excess deposit in SSA see section 13.14 to know how to reverse the excess amount.

13.2 Wrong Account Openings

Case 1: Account opened with wrong CIF

1. Invoke menu HCCA
2. Choose function as MODIFY
3. Enter account no
4. Click on GO (F4)
5. Enter the correct CIF by Deleting the existing CIF
6. Select Modify A/C Name as YES (**Mandatory**)
7. Choose appropriate Reason code
8. Click on SUBMIT (F10)
9. Verify account number using same menu in supervisor login.

Case 2: Account opened with incorrect value date or incorrect denomination (in case of RD) or incorrect deposit amount (in case of TD/MIS/SCSS)

If the account is not opened through agent the process is simple.

1. Invoke the verification in Supervisor login
2. Choose function as Cancel
3. Enter account id
4. Click on SUBMIT (F10)

If the account is opened through agent the process is a bit tedious. If we had HCRT available first we have to reverse the agent commission and then follow the above 4 steps. But since HCRT is not working let's see how it is done.

1. First verify the wrongly opened account.
2. Invoke the menu HACXFRSC
3. Choose the function as Transfer
4. Click on GO (F4)
5. Enter the account ID
6. Choose target scheme code as exceptional account.
 - For RD account target scheme code as RECURRING DEPOSIT exceptional
 - For MIS/TD/SCSS account, target scheme code as MIS/TD/SCSS exceptional account
7. Click on SUBMIT (F10) and note down the instruction no.
8. Verify the instruction no using same menu in supervisor login.

9. Then close the account using appropriate menu and choose closure reason as Exceptional closure. (just follow the normal closure procedures)
10. Verify the closure using appropriate menus.

Open the account again with correct values.

Alternately,

After opening the account, before verification, note down the transaction id related to that account opening using HFTI menu.

1. Invoke HFTI menu
2. Enter the Entry user id (User id in which the account was opened)
3. Select transaction status as Entered.
4. System will display all the unverified transactions including Account openings.
5. Note down the Transaction id related to that particular account which was opened wrongly by finding the account number generated.
6. Delete that transaction id in PA login using HTM menu.
7. Verify the deleted transaction using the same menu in supervisor login.
8. Then the account will be opened with Zero balance
9. Close the account using Exceptional closure reason code by making an error entry.
10. Reverse the agent commission from the agents SB Account.
11. Then open the account again with correct values.

Case 3: Wrongly opened certificates

Since each certificate is treated as individual account in Finacle you can follow the same procedures as explained above but you have to follow the steps for each certificate.

Case 4: Multiple account openings

Many times we get “**System could not get response from server**” while doing transactions. If you get this error while opening new accounts, 99% the account will be opened. Don't press SUBMIT button again and again when you get this error. The number of times you press the button, the number of times the account will be opened. So for Sachin tendulkar's sake don't press the submit button again and again when you get **System could not get response from server** error while opening new accounts or issuing new certificates. Use HFTI or HAFI menus to check if the account is opened or not. Only after you are absolutely sure that the account is not opened, you can open the account again.

If multiple accounts are opened, you can follow steps in Case 2 above and close the extra account openings. Make sure you deduct excess agent commission payment if any.

13.3 Problems in verification of Certificates Issue

For Issuing certificates through POSB cheque, we will enter the cheque number while issue without checking whether that cheque book has been issued to that particular SB account or not. In such cases system will allow the issue at counter PA login but it will say **Fish off** at supervisor login.

Solution:

For certificates issue, different account number will be allotted for each certificate even though they are having same registration number. Entered SB cheque number will be allotted to the very first certificate of a particular registration number. We can distinguish the first and last certificates by the account numbers as they are in ascending order. Before proceeding, verify all other transactions for clear view.

1. Invoke HFTI menu
2. Enter Entry user id of the counter PA
3. Select Transaction status as Entered
4. Click on GO (F4)
5. System will display the transaction IDs and A/C IDs which are not verified.
6. Note down the very first transaction ID, Its Debit A/C ID which is SB Account ID, Credit A/C ID which is the account ID allotted to the first certificate and the amount of transaction.
7. Delete the noted down transaction ID using HTM menu in counter PA login after confirming the presence of cheque number in HTM menu.
8. Verify the registration number in supervisor login.
9. Now we have to add the deleted transaction again using HTM menu
10. Invoke HTM menu
11. Function - Add
12. Transaction type/subtype – Customer Induced
13. Click on GO (F4)
14. Enter A/C ID - Customer's SB A/C ID
15. Enter the amount
16. Click on ADD
17. Enter A/C ID – Certificate A/C ID which we have noted earlier.

18. Click on Contra-Adjustment button (3=3) beside the amount field.
19. Click on POST
20. Verify the Transaction ID in the same menu in supervisor login.
21. Continue for certificate printing using HDRP menu.

13.4 Certificates/Accounts migrated to Finacle with wrong Date of Issue/Date of opening or wrong deposit amount or

Inform the matter to your divisional head along with appropriate documents showing correct date of opening/deposit amounts. Divisional heads should cross check the details with concerned SBCO incharge. Divisional head may give permission for manual closure after necessary enquiry. Then after obtaining permission from divisional head follow the procedure explained in **Case 2 of section 13.2** and close the accounts in finacle and transfer the closure proceeds to SOLID+0340. Then calculate the actual maturity values of the accounts and issue RBI cheques for correct maturity values.

13.5 Discharge of Certificates which are not migrated into finacle

Inform the matter to your divisional head along with appropriate documents showing correct date of opening/deposit amounts. Divisional heads should cross check the details with concerned SBCO incharge. Divisional head may give permission for manual closure after necessary enquiry. Then after obtaining permission from divisional calculate the actual maturity values of the accounts and issue RBI cheques for correct maturity values.

13.6 Problems in verification of SB Account closure

Before reading the following section, see all the notes in **section 1.5**

In some cases, System will allow the SB closure at counter PA login but it will show some error when we try to verify that closure in supervisor login even though there are no interest credit accounts linked to that SB A/C and also days after the closure of the accounts linked to the SB account.

In this case Current year interest will be generated for that SB account but the account closure verification shows some error.

Solution:

1. If the system shows an error while verifying the closed SB account, do the following procedure
2. Note Down the transaction id related to the SB closure using HFTI menu.
3. Modify that Transaction id and POST it using HTM menu
4. Verify the closure in supervisor login.
5. If the system still shows an error while verifying the Closure at supervisor login, Do the following procedure
6. Cancel the closure at supervisor login.
7. Do the Closure Again in PA login.
8. Verify the closure at supervisor end.

Note: If the SB Account is Silent account then, System shows an error while posting the transaction id as given in step 3 above. Then do the following procedure

9. Delete that Transaction id using HTM menu
10. Revive the SB Account using CASBAM menu
11. Close the Account.
12. If the system shows the error at verification then do the above stated procedure from step 2 to step 8 again.

13.7 SB Accounts migrated to Finacle with wrong Account balance

First check the transactions in finacle/sanchay post with entries in Passbook. Find out which entries are missing. Inform the matter to your divisional head along with appropriate documents showing transactions of missing entries. Divisional heads should cross check the details with concerned SBCO incharge. Divisional head may give permission for deposits/withdrawals after necessary enquiry. Then after obtaining permission from divisional head follow the procedure below.

Case 1: Excess balance transferred to SB

1. Invoke menu CXFER
2. Choose function as ADD and transaction type/sub type as Bank Induced.
3. Click on GO (F4)
4. Enter Dr account Id as Customer sb ac no.
5. Enter Cr account id as SOLID+0340

6. Enter appropriate remarks
7. Click on submit (F10) and note the tran id
8. Verify the tran id in same menu in supervisor login

Case 2: Less balance transferred to SB

1. Invoke menu CXFER
2. Choose function as ADD and transaction type/sub type as Bank Induced.
3. Click on GO (F4)
4. Enter Dr account id as SOLID+0340
5. Enter Cr account Id as Customer sb ac no.
6. Enter appropriate remarks
7. Click on submit (F10) and note the tran id
8. Verify the tran id in same menu in supervisor login

13.8 Accounts wrongly opened without selecting the Agents

Case 1 RD accounts

Link the rd account to agent id by following the process explained in **section 2.12** . As agent commission won't be credited, we have to manually deposit the commission to agent SB account as explained below.

1. Invoke menu CXFER
2. Choose function as ADD and transaction type/sub type as Bank Induced.
3. Click on GO (F4)
4. Enter Dr account id as SOLID+0323
5. Enter Cr account Id as agent SB ac no.
6. Enter appropriate remarks
7. Click on submit (F10) and note the tran id
8. Verify the tran id in same menu in supervisor login

Case 2: Other TDA accounts

If you forget to select agent id while opening accounts like NSC/KVP/TD/MIS agent commission won't be credited to agent SB account. You need link the agent id but you have to pay commission by following the procedure as show above in **Case 1**.

13.9 RD Accounts migrated to Finacle with wrong Account balance

Case 1: Short amount transferred to RD

First check the transactions in finacle/sanchay post with entries in Passbook. Find out which entries are missing. Inform the matter to your divisional head along with appropriate documents showing transactions of missing entries. Divisional heads should cross check the details with concerned SBCO incharge. Divisional head may give permission for deposits after necessary enquiry. Then after obtaining permission from divisional head follow the procedure below.

1. Invoke CRDP menu
2. Choose function as Add
3. Choose transaction type as Bank Induced
4. Click on GO (F4)
5. Enter account id
6. Enter transaction amount
7. Choose transaction type as Transfer
8. Enter account id as SOLID+0326
9. Enter transfer amount
10. Click on SUBMIT (F10)
11. Verify the tran id using same menu in supervisor login.
12. This entry will come in LOT. Round off the amount and deduct the amount from RD deposit amount. We won't account for this entry as it was already accounted for before.

Case 2: Excess amount transferred to finacle

First finalize how much amount has been transferred in excess. Then account for this excess amount in RD deposit in receipts side and on payment side show the same amount in UCP. Then report the matter to your divisional that the amount was shown in UCP. Contact the customer and try to explain the matter to customer. Collect the excess deposit amount from customer and credit the recovered amount in UCR. Make proper remarks that this UCR amount was in contra to UCP that was shown earlier. This is the correct procedure you to follow.

13.10 RD Standing Instruction not executed due to Finacle Problem

This process has been disabled at present. See the alternative procedure given at the end.

To execute the standing instruction manually i.e., when any standing instruction not executed due to system fault we can execute using this menu in India post finacle. Following procedure is the India post finacle guide for manual execution of standing instruction.

1. First identify the standing instruction number
 - a) Invoke HSSIM menu
 - b) Function - Inquire
 - c) Click on the searcher beside Standing instruction sl no.
 - d) Enter Account number (For RD standing instruction, enter RD account number)
 - e) Click on SUBMIT (F10)
 - f) Note down the Standing instruction sl no.
2. Invoke HSSIM menu
3. Function - Modify
4. Enter Standing instruction sl no. (Which we have found earlier)
5. Click on GO (F4)
6. Then in the header details
 - a) Select execution time as "ANYTIME"
 - b) Next execution date as "EOD date (current date)"
7. Click on SUBMIT (F10)
8. Verify the Standing instruction sl no. in the same menu in supervisor login.

Next Step is

1. Invoke HSIE menu
2. Select execution time as "ANYTIME"
3. Click on SUBMIT (F10)
4. Then finally take the report from HFINRPT.
5. Invoke HPR to view the report

Next Step is

1. Invoke HSSIM menu
2. Function - Modify
3. Enter Standing instruction sl no.
4. Click on GO (F4)
5. In header details

- a) Change execution time as "B-after change of date"
- b) Next execution date as "next due date for execution" (15th of next month)

6. Click on SUBMIT (F10)
7. Verify the Standing instruction sl no. in the same menu in supervisor login.

Note: Generally standing instruction will be failed in some cases even though Sb account is having enough balance due to technical problem at the central server.

Alternate Procedure as of now:

Add one more standing Instruction from SB to RD with 15th of Next month as the next execution date. On 15th of Next month, two Standing Instructions will be executed for that particular RD account. On 16th of next month, Delete 2nd Standing Instruction.

13.11 PPF Accounts migrated to Finacle with wrong Account balance

If you find any mistakes in PPF balances then first compare the Passbook entries with the ledger available at the office. Give proper IRs and calculate correct interests. Then create the correct ledger in excel format. Report the matter to divisional head and get appropriate permissions.

In finacle we have to close the account showing as transfer out to bank. Then with the correct ledger entries transfer the account in again. This way we can update the account with correct entries.

To transfer out the account to bank follow the procedure in **section 5.13** of this book

To transfer in the account follow the procedure in **section 5.14** of this book.

13.12 Procedure to find the forgotten instruction number when an account is transferred using HACXFSOL

Generally in DOP Finacle we use the menu HACXFSOL to transfer the account from one SOL ID to another SOL ID.

Suppose if the account transfer is completed in the Counter level and by mistake for any reason if the counter PA forgot to note down the instruction number we can trace the instruction number by using the menu HAFI.

Procedure:

1. Invoke HAFI menu
2. Enter the Table Short Name as "ATT"
3. Give two blank spaces in the Ref. No. field.
4. Enter the field Entered By as "User name of the person who have done transfer transaction"
5. Enter the field Entered on as "Enter the date of transaction"
6. Select the Authorized option as "Not Authorized"
7. Click on GO(F4)
8. System will display the unverified instruction numbers.

13.13 Procedure to find the forgotten Instruction number when an account scheme is changed using HACXFRSC

Generally we use the menu HACXFRSC to change the scheme code of an account i..e, for example if we want to change the SB normal account to cheque account.

When we change the scheme code of an account at Counter level the system will generate the instruction number for any reason if the user forget to note down the instruction number we can trace the number using the menu HAFI.

Procedure:

1. Invoke HAFI menu
2. Enter the table short name as "SCT"

3. Give two blank spaces in the Ref. No field
4. Enter the field Entered By as "User name of the person who have done transaction"
5. Enter the field Entered on as "Date of transaction"
6. Select the Authorized option as "All"
7. Click on GO(F4)
8. Then the system will display the list of unverified instruction numbers.

13.14 Problems with migration of MIS Interest into Finacle

We have seen cases of wrong pending interest transferred to finacle due to irregular data entry in sanchay post. Either excess interest is transferred or short interest is transferred. Let's see both cases.

Case 1: Excess interest transferred to finacle.

Follow the procedure of interest withdrawal in **case 2 of section 4.3** of this book and transfer the excess amount to postmaster account (SOLID+0340). Make an error entry and report the matter to divisional head.

Case 2: Short interest transferred to finacle.

Report the matter to your divisional head with appropriate documents that interest was not already paid. After obtaining permission from divisional head, manually make the payment.

13.15 SSA Excess Deposits

Sukanya accounts are by default Debit frozen in finacle. If you make excess or wrong deposits into sukanya you cannot withdraw them. If you have to withdraw the amount then at first you have to unfreeze it. Let's see how it is done.

1. Invoke HAFSM menu
2. Function - Unfreeze
3. Enter A/C ID
4. Click on GO (F4)
5. Select the required A/C numbers
6. Click on SUBMIT (F10)
7. Verify the transaction in the same menu in supervisor login

After unfreezing the account withdraw the excess or wrong deposit amount using CTM and verify. After withdrawal is over we have to debit freeze the account. Follow the procedure to debit freeze the account.

1. Invoke HAFSM menu
2. Function – Debit Freeze
3. Enter A/C ID or CIF id
4. Enter Freeze Reason Code
5. Click on GO (F4)
6. Select the required A/C number
7. Click on SUBMIT (F10)
8. Verify the transaction in the same menu in supervisor login

Alternately request the customer for the excess deposited amount.

13.16 Procedure to find the forgotten transaction ID, Account ID, Registration Number

Case 1: To find forgotten Transaction ID

1. Invoke HFTI menu
2. Enter Entry User ID
3. Select Transaction Status as
 - a) Entered for RD Deposit, SB Withdrawals above Rs.5000, CXFER transactions above Rs.5000.
 - b) Posted for all other transactions.
4. Click on GO (F4)
5. System will display all the transaction according to the selected category.

Case 2: To find forgotten Account ID

1. Invoke HFTI menu
2. Enter Entry User ID
3. Select Transaction Status as Entered
4. Click on GO (F4)
5. System will display the Entered state transactions which includes Account Openings

Alternately

1. Invoke HAFI menu
2. Enter Entered Date as Today's Date
3. Select Status as Not Authorized
4. Enter Entered by field with Counter PA user id
5. Click on GO (F4)
6. System will display

- a) Unverified Account Openings
- b) Unverified Account Modifications
- c) Unverified Account Closures
- d) Unverified Standing Instructions etc.,

Case 3: To find forgotten Registration Number

1. Invoke CSCOAACV menu in supervisor login
2. Enter CIF ID of the customer with which certificate was issued.
3. Click on the searcher beside the Registration Number
4. System will display the unverified Registration numbers related to that CIF ID.

13.17 Problem with Minor to Major Conversion

By Default, for accounts migrated from sanchaya to finacle, Date of birth of all account holders in CIF IDs including minors is 01/07/1960. For minor accounts status will be minor and date of birth is 01/07/1960 by default. So, the software will not allow us to change the date of birth of the minor directly. So, Follow the below given procedure in order to change the date of birth of the minor.

1. Invoke CMRC menu
2. Function – Modify
3. Enter the CIF ID of the minor
4. Click on GO (F4)
5. Select Minor as NO.
6. Click on SUBMIT (F10)
7. Verify the CIF ID in the same menu in supervisor login.

8. Again Invoke CMRC in PA login
9. Function – Modify
10. Enter the CIF ID of the minor
11. Click on GO (F4)
12. Enter the Date of Birth of the Minor who has become major
13. Click on SUBMIT (F10)
14. Verify the CIF ID in the same menu in supervisor login.
15. Then use corresponding account modification menus and change the mode of operation to self (012)

Account modification menus

For SB - CASBAM

For MIS – CMISAM

For TD – CMISAM

For SCSS – CSCAM

For PPF – CPPFAM

For RD – CRDACM

For Certificates – CSCACM

Note: If the system shows an error "Preferred Document is Mandatory" after submitting then select Preferred Flag as "YES" at Document Details.

13.18 Procedure to find the forgotten transaction id during inventory movement using HIMC

In some cases, we forget to note down the transaction id while transferring stock using HIMC menu. Follow the below procedure to know the forgotten transaction id.

1. Invoke HIMC menu in supervisor login
2. Click on the searcher beside the transaction id field.
3. Enter From location (From which the stock has been transferred)
4. Enter To location (To which the stock has been transferred)
5. Enter the Date
6. Select the Status as 'Enter but not authorized'
7. Click on SUBMIT (F10)
8. System will display the unverified transaction ids.

9. Note down the transaction id and verify it using the same menu in supervisor login only.

13.19 Solution for “OSL intimation received after migration for the cheques sent for clearance before migration.”

Before Migration, All post offices are instructed not to accept bank cheques from at least one week before the date of migration. But, Due to various reasons, Offices are accepting bank cheques. These cheques will later be cleared or realized and OSL intimation will be received after finacle migration. In such cases, the following procedure has to be observed for

1. Account opening

In Finacle, OSL accounts are opened by debiting the office account SOL ID + 0382. But, since we have not sent cheques through finacle, the office account SOL ID +0382 will not have sufficient funds. If we have to open the account, we have to credit that particular office account with sufficient funds by debiting the office account SOL ID + 0007 using following procedure.

1. Invoke CXFER menu
2. Function - Add
3. Transaction Type/Sub Type – Bank Induced
4. Click on GO (F4)
5. Enter Dr A/C ID (SOL ID + 0007)
6. Enter Cr A/C ID (SOL ID + 0382)
8. Enter the Amount
9. Enter the value date (OSL Clearance Date) - **Important**
10. Enter the cheque number in the Transaction Particulars field (Delete BY TRANSFER and enter the Cheque Number)
11. Enter OSL particulars in Remarks field
12. Click on POST
13. Note down the transaction id and verify the same in the same menu in supervisor login.

After doing this transaction, you can open the account as usual. Don't forget to change the value date as OSL clearance date while opening the account also.

2. Subsequent transactions in RD, RD Bulk, PPF, SSA

In Finacle, OSL Subsequent deposits are made by debiting the office account SOL ID + 0017. But, since we have not sent cheques through finacle, the office account SOL ID + 0017 will not have sufficient funds. If we have to make the deposit, we have to credit that particular office account with sufficient funds by debiting the office account SOL ID + 0007 using following procedure.

1. Invoke CXFER menu
2. Function - Add
3. Transaction Type/Sub Type – Bank Induced
4. Click on GO (F4)
5. Enter Dr A/C ID (SOL ID + 0007)
6. Enter Cr A/C ID (SOL ID + 0017)
8. Enter the Amount
9. Enter the value date (OSL Clearance Date) - **Important**
10. Enter the cheque number in the Transaction Particulars field (Delete BY TRANSFER and enter the Cheque Number)
11. Enter OSL particulars in Remarks field
12. Click on POST
13. Note down the transaction id and verify the same in the same menu in supervisor login.

After doing this transaction, you have to follow the normal deposit procedures of respective schemes. Don't forget to change the value date as OSL clearance date while making the deposit.

Note 1: For SB Part II Deposit, Use Debit Account ID as SOL ID + 0007 and Credit Account ID as SB Account ID while doing CXFER transaction. Don't forget to change the value date as Part II transaction date while making the transaction.

Note 2: For SB Part II Withdrawal, Use Debit Account ID as SB Account ID and Credit Account ID as SOL ID + 0340 while doing CXFER transaction. Don't forget to change the value date as Part II transaction date while making the transaction.

Note 3: SB Part II Deposit and Withdrawal transaction will be reflected in LOTs. Round-off the transactions and deduct the amount from deposit/withdrawal total.

14. Finacle Menus for all schemes

CIF ID

- CDEDUP - To see whether the customer is already a existing customer
- CCRC/CIFCR - For creation of CIF
- CCRC/CIFCR - CIF creation needs a verification by Supervisor
- CMRC/CIFMD - CIF Modification
- CMRC/CIFMD - Suspension of CIF ID
- HCCA - Merger of CIF ID
- HCRV - Inquiring of CIF IDs(Customer Relationship View)

SB ACCOUNT

- CASBAO/QDESA - For opening a savings account
- CASBAV/QDESAVF - For verification of an opened account
- CASBAOM/QDEMSABV - For modification of an account BEFORE verification
- CASBAM/QDEMSEA - For modification of an account AFTER verification
- CTM/CXFER - For cash and transfer transactions respectively
- HPBP - Pass Book Printing
- HCAAC - To close a savings account and for verification for closure
- CNAC - Finding out the new account number from the Old account number
- HCBM - Changing the status of the customer from Minor to Major

TD ACCOUNT

- CMISAO/ MISAOP - To open an account
- CMISAOPV/ MISAVF - Verification by Supervisor
- CMISAOPM / MISAMBV - To modify an account before verification
- CMISAM /MISAMAV - To modify an account after verification
- TRCDP/ CTM - Fund an account by cash
- TRTFR/HXFER/CXFER - Fund an account by through transfer
- HTDTRAN - Transaction inquiry
- TDRED/HTDREN - To renew a TD account
- HCAACTD/TDACTCL - To close a TD account
- HCAACVTD/TDACTCLV - Verification of closure

MIS ACCOUNT

- CMISAOP/MISAO - To open an account
- CMISAOPV/MISAVF - Verify the account
- CMISAOPM/MISAMBV - Modification Before Verification
- CMISAM/MISAMAV - Modification After Verification
- HCAACTD - For closure/ pre-closure of the account,
- HCAACVTD - Verification
- HTM - Interest to be paid by debiting SUNDARY DEPOSIT MIS

SCSS ACCOUNT

- CSCAOP/SCSSAO - For opening an SCSS deposit account
- CSCAOPM/SCSSMBV - Modification BEFORE Verification
- CSCAOPV/SCSSAV - The account opening verification
- CSCAM/SCSSMAV - Account modification AFTER Verification
- HCAACTD - Closure of an SCSS account
- HCAACVTD - Closure verification

RD ACCOUNT

- CRDOAAC/RDAOCM - For opening of recurring deposit account
- CRDOAACV/RDAOVF - Verification of opening
- CRDOAACM/RDMAO - Modification in the account before verification
- CRDACM - Modification in the account After verification
- RDAMT/CRDP - RD Account transaction maintenance
- CRDCAAC/RDACLM - For closure of recurring deposit account
- CRDCAACV/RDACLM - Verification of the closure account

PPF ACCOUNT

- CPPFAO/PPFAO - To open a PPF account
- CPPFAV/PPFACVF - Verification
- CPDTM - Funding and for all the future deposits in the PPF account
- CPWTM - Part withdrawal
- HAFSM - To unfreeze the account for
- PPFAMBV/PPFAOM - PPF A/c can be modified before verification
- PPFAMAVF/PPPFAM - PPF A/c modification after verification
- PPFAEXT/HCEXTN - PPF A/c Extension
- HCAAC - To close a PPF account

NSC/KVP

- CSCOAAC/NSCAO - For Opening a NSC Account
- CSCOAACV/NSCAOVF - Verification
- HDRP - For printing NSC
- CSCOAACM/NSCAMBV - Modification of an NSC account can be done BEFORE verification
- CSCACM/NSCAM - Modification AFTER Verification can
- CSCCAAC/NSCAC - For closing an account and this require verification by the Supervisors by the same menu option
- HPR - Report can be viewed
- CSCACM/NSCAM - For modification of a KVP account
- CSCCAAC/NSCAC - For premature closure/closure on maturity of a KVP
- HCCA - Transfer of KVP Account from one customer to another customer
- HACLITD - For balance inquiry in a KVP account.

LOAN AGAINST RD ACCOUNT

- CAOLARD/RDHWAO - To open a loan account against RD
- CAOMLARD/RDHWAMBV - For Modification Before Verification
- CACMLARD/RDHWAMAV - For Modification After Verification
- CAOVLARD/RDHWAVF - Verification
- LARDD/RDHWDP - For disbursement of the sanctioned amount
- HLAUPAY - For making unscheduled payments (for both bullet and monthly instalment loans)
- HLASPAY - For making scheduled payments (for monthly installment loans)
- HPAYOFF/CAACLA - For closure of the account
- HPAYOFF/CAACLA - Verification of closer
- LOAN ACCOUNT AGAINST A PPF ACCOUNT
- CLPPFAO/PPFLAO - To open a loan account against PPF
- CLPPFAOV/PPFLAVF - Verification
- CLPPFAOM/PPFLAMBV - Modification before verification
- CLPPFAM/PPFLAMAV - Modification after verification
- CPWTM/PPFWLINT - For PPF Withdrawal, Loan Disbursement and Interest Recovery
- Invoke the menu option CLPR and HACINT before proceeding with account closure
- CPDTM/PPFDPLR - For the repayment of the loan and closing the loan account
- CPDTM/PPFDPLR - Verification
- OFFICE ACCOUNTS AND REPORTS
- HIOT - Inquire on transaction
- HIOGLT - Inquiry on GL transaction
- HACLINQ - Office Account Ledger Inquiry
- HACLPOA - Office A/c. Ledgers Print

INTEREST INQUIRIES AND REPORTS

- HAITINQ - Account Interest Inquiry
- HCUIR - Customer Interest Inquiry
- HAINTRPT - Account Interest report
- HINTTI - Interest Details Inquiry
- HLINTI - Inquiry on Interest
- HIARM - Interest Adjustment

CHARGES INQUIRY AND REPORTS

- HCCI - Customer wise charges Inquiry
- IFD - Inquire Fee details
- CCCSA - Closed Charges For Silent Account
- HGCHRG - General Fees

CLEARING INQUIRIES AND REPORTS

- HPICSL - Print inward clearing statement
- HMICZ - Print inward clearing validation report
- HREJREP - Clearing rejection report
- HINWREMI - Inward Remittance Details Report
- HOUTREMI - Outward Remittance Details Report
- HOIQ - Outward Clearing Instrument Inquiry
- HTRFTOPC - Transfer File to PC

LOAN ACCOUNTS INQUIRY AND REPORTS

- HCULA - Loan accounts of customer report
- HLNGI - Loan General Details
- HLACLI - Ledger Inquiry

CUSTOMER INQUIRIES AND REPORTS

- HACS - Account Selection
- HACSP - Account selection and Print
- HACCBAL - Components of account balance
- HACCBALI - Account balance inquiry
- HACLI - Account Ledger inquiry
- HABMR - Account below minimum balance report
- HACLPCA - Account ledger print
- HCUACC - Account of customer
- HCRV - Customer Search
- HCUDET - Inquire on General Details of Customer

- HACI - Signature Verification
- VSPH - View Signature and Photograph List

CHEQUE BOOKS AND REPORTS

- HCHBI - Cheques book issue inquiry
- HISAI - Inventory Split and Inquiry
- HIIA - Inventory Inquiry All
- HIMI - Inquire on Inventory Movement
- HISI - Inquiring on the inventory

OTHER INQUIRY AND REPORTS

- HBR - Balancing report
- HQBR - Quick balancing report
- HPR - Print report
- HISTR - Inter sol transaction report
- HISAR - Inter sol audit report
- HEXCPRPT - Exceptions Report
- HFINRPT - FINRPT Report Generation
- HGR - General Report
- HPDB - Day Book printing
- HSPRG - Generate Stop Payment Register Report
- HSCWRPT - Shroff Cash Report
- CATREP - Accounts Transfer Report
- HMR - Monthly/Yearly Statistical report
- CSCB - Scheme Balances
- CNSR - HNSR (Monthly/Yearly Nomination Statistical Reports)
- HMEMOPAD - Memo pad Maintenance

DEPOSITS INQUIRY AND REPORTS

- HACDET - Account details
- HGDET - General details
- HRELACI - Renewed account inquiry
- HPLIST - Pending installment List (Recurring Deposit)
- HCUMAT - Customer accounts maturities
- HCUTD - Term Deposit of the customer
- HDTRS - Deposit Transactions Report Summary
- HRENHIST - Term Deposit Renewal History Details of Account
- HTDSIP - Tax Report Options
- HTDSREP - Customer Wise TDS Report

TRANSACTIONS INQUIRY AND REPORTS

- HFTI - Financial Transaction Inquiry
- HFTR - Financial Transaction Report
- HTCPIAE - Teller cash position Inquiry - employee
- HTCPIAC - Teller cash position Inquiry- currency
- HOCl - Outward cheques Inquiry
- HABI - Balance Inquiry
- HACSBIO - A/c. Shadow Balance Inquiry
- CNSTRP - Transactions Report

SAVINGS ACCOUNT INQUIRY AND REPORTS

- CATREP - Accounts transfer Report
- CCHQREP - Cheques Report Generation
- CMITMA - Minor to Major Report
- CRVACC - Dormant Accounts revived Report
- CSIREP - Silent account Report
- CAFUREP - Account Freeze and Unfreeze Report
- CWAREP - Welcome Kit Account Report
- CWDREP - Report of SB Withdrawals above Rs.10000
- HACDET - A/c. Balance Details
- CNAC - Old Accounts Details Look Up
- HACCDDET - Inquire on General Details of Account
- HAFSM - Account freeze/Unfreeze
- HSSII - Inquire on standing instructions maintenance
- HSIREPTS - Standing Instructions Reports

DAY END

- HFTI - Financial Transaction Inquiry
- HSVALRPT - SOL VAL Reports
- HISCOD - Perform Day End
- HSOLCOP - SOL Closure
- HSCOLD - SOL Closure for Last Day
- HSSI - Inquire on SOL status

15. Prevention of Frauds in Finacle

This section will be updated in the next Edition of Pineapple. For more updates keep visiting **pouupdates.blogspot.in** or Download our Android app 'INDIA POST UPDATES' from Google Play Store.

pouupdates.blogspot.in

Conclusion

Hi , this is your funky finacle again. Hope you have enjoyed learning how to work with me. These guys are awesome, aren't they! Here, they want to talk to you again.

Thank you pineapple for those kind words. Hi there, welcome back. We hope you have find this book useful. Its extremely useful in fact. Finacle procedures may change from time to time. So in order to keep up with the latest updates follow our blog which is **pouupdates.blogspot.in**. We also have an android app. Download it from Google play store and you will never miss any important updates.

Lots of Love

Team of POUpdates.

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