READY RECKONER FOR CBS USERS AT CORE BANKING BRANCHES ON FINACLE APPLICATION, NETWORK & HARDWARE RELATED ISSUES

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SECTION - I

PROBABLE SOLUTIONS TO COMMONLY FACED PROBLEMS ON *Finacle* EVERY USER WOULD LIKE TO KNOW

CBS Application – *Finacle*

1) Who is a captive user?

A "captive" user is one who can put through transactions affecting the data of his SOL (branch) alone. He can also inquire into the database pertaining to other SOL provided the menu he is invoking is "free".

2) Who is a free user?

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A "free" user is one who can put through transactions affecting the data of his SOL as well as other SOL, provided the menu he is invoking is also "free". It should be noted that the "free" user could put through transactions affecting *only* the customer accounts of other SOL and *not* office accounts. It should be remembered that even though the user is "free", he couldn't access the database of other SOL if the menu is "captive".

3) My user id is locked. What can I do?

In case the menu is locked and the user is not allowed to log into the system again, then by going through the menu **SAC** we have to delete (unlock) the user. This activity can be performed by any supervisory staff of the branch.

4) I was transferred from another branch where I had a Finacle user id and password. Do I have to take fresh user id in the new branch?

There is no need to generate fresh user id. If the employee is transferred to another SOL, the SOL of the user in the system can be changed to the current SOL through DC.

5) I do not want certain users to access certain accounts. Can I restrict them?

Users can be restricted from accessing certain accounts through the menu AACM.

6) One of the users in the branch is going on long leave. I want to disable the user for the period of leave. How can I do it?

Contact DC in writing

7) I have identified certain users to perform teller duties. How do I attach teller duties to a user?

It has to be ensured that the user is defined as a teller by the DC . Thereafter his/her ID has to be linked to an office account through menu option GECM. This can be done at the branch level.

8) Today is a holiday but I want to work on Finacle. But the system is not allowing me to log in and is prompting for another user to verify. What do I do?

As a security feature, any user can log into the Finacle application only if another user authorises the login on any day marked as holiday in the SOL calendar

9) One of the users is not able to post transactions involving my SOL and another. What could be the problem?

Contact DC in writing who will enable the user for this purpose.

10) How do I change the Application Password (Finacle password used during login process)

Go to background menu (click on background option) and use PWMNT option to change your application password

11) Components of available balances are not known within an account. How much is reserved by the system for clearing, how much is floating, how much can be withdrawn by the customer?

If you are in TM screen, use sub-option B in the middle part of the screen and press Accept.

If you are in ACM, go in Inquire mode, give account number and use sub-option

'M' and accept. Alternatively, use HACCBAL/ACCBAL menu-option and specify the account number for which you need the details.

12) I have opened an account under the wrong GL subhead code. How do I rectify it?

Use TACBSH to change the GL-Sub-head code of the given account

13) How to find out the Joint holder names for Joint Accounts?

Use ACM option and use sub option - > A – Joint holders names

You can also use the background menu and select 'jtholder'

14) How to reverse the Proxy Transactions?

Use SPTM option to reverse the proxy transaction

15) Cash is not balanced which reports to take to crosscheck the entries?

Use PTW and generate the report using option C- Cash Waste and crosscheck the transactions or use FTI / FTR to check for particular amount by giving tran-type as C-Cash and tran amt low and tran amt high. Check for unposted trans, if any. Teller wise cash reports also can generated using the menu ACLPOA for the office account attached to the teller.

16) While closing the account system gives message 'Interest not upto date'?

Use ACINT option and do the interest run for this account.

17) Can I adjust part-amounts against single credit available in Pointing type of accounts?

Yes, you can go to additional details and pick-up the amount by selecting the amount outstanding.

18) Unable to print reports from Finacle, where to check?

First check whether the IlinkWeb is active or not. If IlinkWeb is not active, click on Ilinkweb.exe to activate the ilink.

Check the printer status.

19) What is a part tran?

Each transaction consists of minimum one debit leg and one credit leg. Each voucher in each leg is knows as a "Part Tran".

20) When does the system generate transaction serial number for the transactions initiated by the users?

The transaction serial number is given after the transaction is committed i.e. after pressing F10, and the system accepts it. The system generates a serial number for every set of transaction.

21) How do I differentiate between the user created transaction and system generated transaction?

A transaction generated by the system will have the prefix “S” to the transaction number generated and user created transactions are prefixed with “M”.

22) Can I delete a system-generated voucher?

No. The user cannot delete a system-generated voucher. The user can reverse the system-generated voucher using the menu HCRT.

23) What are "warning", "exception" and "error"?

Before accepting the transaction and giving the transaction serial number, the system will validate all the exceptions defined in the application.
If the exception is defined as a “Warning”, the user can complete the transaction by overriding the warning.

If the exception is defined as “Exception”, then the user who has sufficient work class to override such exceptions alone can complete the transaction. This is the same even in the case of system generated transactions. E.G Against clearing or TOD to an account , which can be executed by appropriate authorities.

If the exception is defined as an “Error”, then no user can complete the transaction and even the system generated transactions will not go through. Eg. Stop Payment / Post Dated cheques cannot be passed by any user.

24) While trying to post a transaction, I have encountered an exception. How to deal with this?

The minimum work class which is required to post an exceptional transaction and the minimum work class, which is required to approve the exceptional transaction, is defined in the menu EXCDM.
If the user having sufficient work class, posts an exceptional transaction, then the user who is having sufficient work class to verify an exceptional transaction should verify the transaction.

If the same transaction is posted by a user having sufficient work class to approve exceptional transactions, then the system will not prompt for verification. The verification of exceptional transactions can be done through the menu **TEA.** The user can inquire into the exceptional transactions through the menu **TEI**.

25) What is the difference between entering, posting and verifying a transaction?

There are three stages for completing a transaction, which can be performed by the users depending on their work class. They are Entering, Posting and Verifying.
At the stage of "E – Enter", no data is updated. The system will generate a serial number for each part tran and is displayed in the screen at the top on the right side.
At the stage of "P – Post", the data is updated.

The system will generate a tran id at the stage of entry or posting depending on commit (F10) pressed by the user.
The stage "Verify" does not have any significance in Finacle as far as data update is concerned. In order to have the Maker and Checker concept the trasaction needs be verified by other user. But it should be noted that unless all transactions are verified, the end of day (EOD) couldn't be done.

26) Can all users enter, post and verify a transaction?

No. Depending on the work class they are associated; the users can either enter & post or verify the transaction. At no point of time the three activities are completed by one user and intervention of other user is required.

27) Can the same user do the entering, posting and verifying a transaction?

No. A single user cannot do the entering, posting and verifying a transaction.

28) Can the same user do the posting and verifying of a transaction?

Yes. Depending upon the workclass, the transaction done by other user can be posted/verified by same user.

29) Can the same user do the entering and posting of a transaction?

Yes. Depending on the work class some users can do only entering of a transaction while some others can do both entering and posting of a transaction.

30) A transaction has been entered by one user and posted by another user. Does this require verification by the third user?

No. A transaction needs two users for its successful completion. When a transaction is entered by one user, and posted by another user, the system updates the verifier field with the user who has posted it automatically and hence does not require verification.

31) How do I know whether a voucher is in entered, posted or verified status?

The user can use the menu HFTI/FTI and query on the transactions. There are various criteria on basis of which the system will display a report. If the user clicks on any particular transaction in case of HFTI, the system will display the full details of that particular transaction. In the case of FTI, the user will have to select the transaction and press CTRL + E to explode the transaction.

32) I have wrongly posted a part transaction by pressing P and F4 but I have not yet committed/saved the transaction. How can I set it right without redoing the whole exercise?

Use sub-option ‘R’ (Reset the transaction) in the same place where you had used ‘P’ option while posting; now press F4 (Accept key). The part transaction will come back to unverified / unposted state. It will be reset.

33) How to see who has created / modified / posted / verified and time when the transaction was posted?

Use TM option and in the sub-option give O-Other part-tran inquiry and press F4 to know the details

34) When posting a transaction system gives error “Additional details not entered”?

Use TM – sub-option – A – Additional details screen, enter the additional details and then post the part-tran. These are normally when we do the HO related transactions.

35) What is the difference between a back dated and a value dated transaction?

In a back dated transactions the GL gets updated from the back date given.

In a value dated transactions the GL does not get updated as on the value date but will have an effect only for the calculation of interest as of the value date, even if the interest is already calculated for the account. Branches are allowed to do only value dated transactions.

36) How do I go about putting through a value-dated transaction?

The user can put through a value dated transaction.
The user can input the value date in the " value date" field in the menu TM or in other menus while entering/posting the transaction.

On committing the transaction, the system will display the message to the effect that it is a value-dated transaction.

37) Can I put through a transaction between two customer accounts across two SOLs?

Yes. It is possible to put through a transaction between two customer accounts across two SOLs, provided the user is a "Free User" and the menu invoked is also "Free".

38) I am a user in Bangalore Branch. I want to put through a transaction debiting a customer's account at Mumbai Main branch and crediting another customer's account at Chennai. Is it possible?

Yes. It is possible to post the transaction if the user is "free" and the menu invoked is also "free".

39) I have to put through around 500 transactions crediting various SB accounts across various SOLs. How can I do this?

The user can either post the transactions by uploading through floppy in the menu TTUM. The transactions will be in entered status or posted status based on the choice made by the user at the time of upload. The transactions can also be uploaded on 'trial' basis. The transactions encountering any exceptions or errors will not be uploaded. All the scheme level and account level validations will be done by the system. The system will give a report of successful and unsuccessful transactions.

The user can also invoke the menu BTP to post all the part trans in one shot. The user should invoke this menu with caution since he will not be in a position to view all the part trans before committing to post. The system will automatically generate a report giving all the part tran details.

40) I want to delete a part tran in a particular set. How can I delete?

The user will have to invoke TM menu, give the transaction serial number and "D" in the "Option" field. The system will delete the particular part tran provided it is still in "entered" status.

41) I have "posted" a transaction in a wrong account. Can I cancel the same?

When the transaction is in "P - Posted" stage, the data base is updated. Hence deletion and/or modification is not allowed.
But if the user chooses, he can reverse the posted transaction through the menu HCRT. This facility is available for the scheme types SBA, CAA, CCA and ODA only. For any reason, if the system does not allow the reversal, the user has to pass the vouchers manually through the menu TM and invoke HCRT for marking the transaction as reversed.
In case of transactions pertaining to office accounts, there is a facility to delete even the posted transactions.
The deletion can be part tran by part tran and the entire set cannot be deleted at one go even if the entire set pertains to office accounts.
The deletion can be in respect of only current day's transactions.
If the office account is a Head Office Account then the transaction cannot be deleted.
This deletion of transactions can be done through the menu TD.

42) I want to delete the full transaction set. How can I delete?

The user will have to invoke TM menu and give "D" in the "Function" field and the transaction serial number. The system will delete the entire set provided it is still in "entered" status.

43) I have "entered" a transaction in a wrong account. Can I cancel the same?

When the transaction is in "E – Enter" stage, then only deletion or modification is allowed.

44) A transaction has been posted in a wrong account and it is also verified. Can I cancel the same?

No. The transaction cannot be cancelled.
But a posted transaction can be reversed using the menu HCRT.
If for any reason reversal is not possible then the user will have to use TM menu and pass the reversal vouchers manually and then mark the original transaction as reversed through the menu HCRT.

45) I have put through a transaction some time back. Now I require modifying the particulars of that transaction. Is it possible?

The user can change the remarks of any transaction, even back dated, if he wants to. The user will have to invoke the menu TD and go for modification mode. The user will be able to change the particulars, remarks, etc of the transaction.

46) In an account there is some amount on which lien is marked. While posting a transaction I find that the balance is insufficient and I want to release the lien so that I can complete the transaction. How do I release the lien on the earmarked amount?

To release the lien on earmarked amount the user can give "W" in the "Option" field in the menu TM and press F4.
The user can release the lien marked in the account in case of insufficient balance.
The release of lien can be for a part amount also.
The availability of the option depends on the work class.

47) I have debited the customer's account for charges and I have to send an advice to him. How can I print the advice?

The user can print the transaction advice through the menu HADVC/ADVC.

48) I want to inquire into the transactions that are reversed. Where can I get this?
The user can inquire into the transactions that are reversed through the menu HFTI/FTI.

49) What is type/sub type I should use while transferring cash from vault to teller or from one teller to another?

C/CT – Type/subtype is used for Cash Transfer for internal transfer of cash, like from the vault to different tellers and vice versa.

50) What are the valid sub types for a transfer transaction?

The valid sub types for a transfer transaction are as below:

IP	– Interest Paid	
SI	– Standing Instruction	BS – Bank Induced S I
SC	– Service Charge	CI – Customer Induced
BI	– Bank Induced	AR – Account Revaluation
BT	– Back Office Transaction	EO – ECS Outward Transaction
EI	– ECS Inward Transaction	

51) I want to do a transfer transaction in an account. How do I proceed?

The user has to post the transfer transaction through the menu TM or HXFER.
In respect of transfer transaction, the user has to enter both debit and credit transactions and also has to ensure that the set is balanced.
Posting of a transaction is not possible until the debit amount and credit amount is matched.

52) How do I know whether a transfer set is balanced or not?

In the menu TM, the user will have to give U in the "Option" field and press F4 to view the transaction and to know whether the transfer set is balanced or not.
The view displays only the consolidated debit and credit amount and individual transaction details are not given.
To get the individual transaction list, the user will have to give "L" in the "Option" field in the menu TM.

53) I have posted a transfer set. Now I find that one part tran is wrongly posted. How can I rectify this?

A posted transaction cannot be cancelled / deleted but it can be reversed using the menu HCRT. One part tran in a transfer set can also be reversed through this menu.
If for any reason reversal is not possible then the user will have to use TM menu and pass the reversal vouchers manually and then mark the original transaction as reversed through the menu HCRT.

54) While entering a transfer set I want to commit the unfinished set and come out of the menu. Is it possible?

A transaction can be committed even if the set is not balanced, i.e., unfinished so long as the user is only entering the set and not trying to post it.

55) I have posted a cheque in a customer account. Later I had reversed the transaction. What will happen to the status of this particular cheque?

When the user reverses a transaction through the menu HCRT, the system will automatically change the status of the cheque from "paid" to "Unused". If, at the time of reversal of transaction through HCRT, the system does not update the status of the cheque, it will display appropriate message. The user will have to invoke the menu UCS and modify the status of the cheque.

56) I have received a court order for freezing the payments in a particular customer account. How can I ensure this?

Please invoke the menu AFSM and give "F" in the "Function" field. This option allows you to freeze or unfreeze all accounts of a customer, change the freeze reason code and the freeze code of accounts that have already been frozen using this option.
If the user wants to freeze at the customer level, user will have to give the customer id and if he wants to freeze only one or few accounts of a customer, he will have to give the account id.
All the accounts under the selected customer ID will be displayed and you can select/Deselect the accounts by pressing Down Arrow key + Shift F4.
This will require verification by another user.

57) I was moving an inventory from one location to another location. The record is created but it is in entered stage. I do not remember the record number that was shown to me after entering the record. How to get that number so that it can be verified.

Use option IMR and the filtering criteria 'E' to find the inventory movement records that have been "Entered but not verified".

58) How to authorize the inventory when the inventory authorizer is on leave?

The user-id, which is mentioned as auth-id in UPM, can also authorize the inventory password in absence of the original authorizer. The auth-id can be seen from the office copy of user profile sent to DC for each user.

59) Through which menu can I inquire into the transactions in a pointing type office account? (Suspense account, Sundry deposits etc.)

The user can inquire into the transactions in a pointing type office account through the menu HIOT.

60) Should the transactions routed through inter-SOL office accounts require being reconciled?

When transactions take place between SOLs, the cashbook of the particular SOL cannot be balanced unless the transactions between the SOLs are reconciled. The branch that initiates a transaction between service outlets is called the initiating SOL and the other service outlet/s are called participating SOLs. One of the participant SOLs or a third SOL can initiate transactions. In case the initiating SOL is also a participating SOL, the reconciliation is a simple reverse transaction between the two SOLs. In case the initiating SOL is a third SOL, reconciliation is between the initiating SOL and both the participating SOLs.

The RIST option is used for Inter SOL (ISO) reconciliation. This option should be executed before the ABH menu option is executed.

61) What is the workflow for creating an originating transaction in an office account of head office type?

Type TM in the **Menu Option** and press [**Enter**]. The Transactions Maintenance screen is displayed.
Type A in the **Function** field of the Transaction Maintenance screen. Enter the **Type/Subtype** field and press F4.
Specify the A/c No and the Amount involved in the transaction.
Specify the **Part Tran. Type**. (To access this field, enter the Amount and press F4). Enter other general details on this screen.
The default value displayed in the **Visit Screen** field depends on the HO account and the part transaction type you specify.
Enter the appropriate values in the **Function** field and press F4**.** The Implicit Part Tran Details screen is displayed. The service charges calculated by the system are displayed but they can be modified.
The cursor is positioned on the **Actual Amount** field of commission charges, on the bottom line of the screen. Enter the amount you want to charge for this part transaction and press F4. This amount is now reflected in the **Actual Amount** field on the top of the screen.
Press F4**.** The Originating Tran Details screen is displayed with the cursor positioned in the Data field. Specify appropriate values in the fields here and press F4**.** The Transaction Maintenance screen is displayed.
Press F10**.** The Post Commit Details screen is displayed.

62) What is the workflow for reversing an Originated or Responded Transaction in an office account of head office type?

Type TM in the **Menu Option** and press [**Enter**]. The Transactions Maintenance screen is displayed.
Type A in the **Function** field of the Transaction Maintenance screen. Enter the details of the transaction to be reversed.
Give the value "X" in the visit screen field and press F4.
Give the account number that has been entered in the Transaction Maintenance screen.
Give the name of the account that has been entered in the Transaction Maintenance screen.
In the field "Original Tran Prior To" a default date is displayed. If the original transaction occurred earlier than this date, enter "Y" here or else "N". If "Y" is entered, entry in all the fields except the **Original Tran Id.** field is mandatory. If "N" is entered, it is mandatory to enter only the **Originating / Responding** field.
In the field “Originating / Responding", specify whether the transaction is originating or responding.
In the field "Advice Number", give the advice number of the original transaction that is being reversed.

In the field "Bank Code" the code of the bank on which the transaction was initiated - for an originating transaction; or the responding bank for a responding transaction is to be given.

In the field "Branch Code" the code of the branch on which the transaction was initiated - for an originating transaction; or the responding branch - for a responding transaction is to be given.
In the field "Extn. Cntr Code", give the code of the extension counter of the branch on which the transaction was initiated - for an originating transaction; or the responding extension counter - for a responding transaction.
In the field "Category Code", the category to which the original transaction belongs is to be furnished here.
In the field "Original Tran Id", give the Transaction ID of the original transaction.
After entering valid data in the above fields, press F4 to accept.
The Transactions Maintenance screen is displayed with a list of all transactions satisfying the specified criteria. Select the appropriate transaction.
In the field "Create contra?" field indicate whether a contra transaction has to be created or not and press F4.
If the "Default Contra A/c No" field has not been defined for the relevant category code, then the user will have to enter the contra account number.
Press F4 to accept. The initial Transaction Maintenance screen is displayed.
The user can view additional details of the selected transaction by selecting the Additional Details (A) option in the field "Specify Option" and pressing F4. This will display the transaction details screen.
Press F10 to commit and to complete the reversal procedure.
A reversal transaction cannot be modified. If modification is required the transaction must be deleted and re-entered.

63) Inward Clearing is not balanced. Which reports to take to crosscheck the entries?

Clearing summary can be viewed from MICZ menu with "S" option. Alternatively use PDML menu option/ ICTM – P option to generate the validation reports with various filters.

64) I cannot issue a particular cheque book or DD book that is physically available with me but I do not know within the system this inventory is at which location or in which user's location?

Use ISIA option and specify the inventory number available with you. The output will tell you the name of the location where the inventory is captured within the system. DD/BC inventory is to be kept at DL/DL location only, thus any user will be able to print DD/BC's.

65) How to issue a duplicate DD?
Original DD is to be cancelled using HDDC/DDC menu option and a fresh DD is to be issued.

66) Standing Instruction is not getting executed.

Reason for this may be Insufficient balance in the debit operative account at the time of execution of SI Exceptions in the Transactions while executing the SI.

Deleted: Use PICS/PTW and generate the clearing report and cross-check the transactions.¶
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I try to print a DD, it says, "inventory not in user location". ¶
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Please use option IMC in consultation with your officer to get the inventory moved from (DL) to your location (EM) within the system.

Deleted: Use DDLOST option to mark the DD status as L-Lost and do DDD to Issue a duplicate DD.¶
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How to pass entry to DD account without creating a DD for printing, i.e. rectification entries to DD account?¶
¶
Use DDT menu option¶
¶
How to find the AOD number for an AOD printed on given date?¶
¶
Use HOCIP and give the following inputs and get the report HO.Tran Type as – O – Originating, Give bank / branch code and Tran date range.

67) Wrong next execution date set in standing instruction. What to do?

Check whether any transactions are in entered status for the said account and post if the same is available. When no transaction is created check the SI parameter in HSSIM option. If the next execution date is less than today's date make the same tomorrow's date (if execution time is during BOD) so that the same gets executed during the next BOD.

68) How to find out all the standing instructions given by a customer and captured in Finacle?

Go to CUMM give the cust-id and use sub-option S - to know all the standing instruction pertaining to this cust-id.

69) What are the checks the system does during the process of SOLVAL?

The following error checks will be done by the system:
1-Checks if all transactions initiated by the SOL are posted.
2-Checks if all transactions initiated by the SOL are balanced.
3-Checks if any inter sol transactions initiated by the SOL are pending.
4-Checks if all cash and transfer transactions have been closed. If the cash and transfer transactions are not closed, system will close them.
5-Checks for DD number is less than the DD number warning level
6-Checks for any transaction against unverified accounts.
7-Checks if EOD date is greater than the system date (cannot be greater than system date).
8-Checks if any caution holiday is marked for the SOL and also for data centre.
9-Checks for any user logged into the application.
10-Checks if all transactions initiated by some other SOL on this SOL are posted.
11-Checks if all ISO trans initiated by some other SOL on this SOL are pending.
12-Checks for unverified transaction - (If defined in HSCFM).
13-Checks for unposted inventory transactions - (If defined in HSCFM)
14-Checks for outstanding modifications (Pending authorisation) - (If defined in HSCFM)
15-Checks for outstanding verification of bills – (If defined in HSCFM)
16-Checks for inward clearing zone in unclosed status – (If defined in HSCFM).
17-Checks for outward clearing zone in open or suspended status – (If defined in HSCFM).
18-Checks for SI execution pending – (If defined in HSCFM).
19-Checks for unprinted DD – (If defined in HSCFM)
20-Checks for unprinted TDR – (If defined in HSCFM)
21-Checks for unverified proxy transactions – (If defined in HSCFM)

70) I want to do "end of day" for the SOL. But I find certain transactions are still in "entered" status. How do I proceed?

At the end of the day, if there are any transactions in the entered status it is not possible to do the "end of day" activities.
In such cases, the user has two options either to post the transactions or delete the transactions.

The user can either post the transaction through the menu TM or delete the transaction that is in "entered" status through the menu TM/HDTE.
But at the end of the day, if there are any transaction sets where some of the part trans are in "posted" status and some other are in "entered" status then the user cannot delete such transactions.
The user may have to resort to proxy posting of such transactions, which can be done through the menu PPT.
The user can also invoke TM menu and give "Y" in the "Option" field for doing the proxy posting. But only the user with appropriate work class will be able to do proxy posting.

71) Through which menu do I have to proceed for completing "end of day" for the SOL?

The user can use the menu SOLSUB followed by CSOLOP for proceeding with the end of day activities for the SOL.

72) While proceeding to do CSOLOP, I find there are so many entries which are in entered status. I intend to delete them. Do I have to do it one by one?

If the user decides to delete all the transactions that are in entered status at-one-go, he can do so through the menu HDTE. However, before clicking on "submit", the user is advised to go through all the transactions that are in entered status and satisfy himself that they are necessarily to be deleted.

73) System is Showing the transactions is Locked. I need to reopen to post certain transactions. Can I do it?

The user can open the system for transaction through the menu OCST for cash transactions and OXFT for transfer transactions.
These menus are automatically invoked by the system during the ISOLOP operation.

74) I have initiated CSOLOP of my branch. Can the users still put through the transactions?

Yes. The users will be allowed to put through the transaction even if the CSOLOP is initiated. But once the CSOLOP is completed successfully no user will be allowed to put through any transactions nor complete the existing transactions.

75) Do I have to take up backup of SOL data on the completion of CSOLOP of my SOL?

There is no need to take any backup at the SOL level. The backups are taken at the data centre for the entire database.

76) How to find the account balance of a particular customer ID.

Use CUSTBALP menu option.

77) Which menu option should be used to know total deposit for a customer?

User menu option ACMP**.**

78) What is the menu option for interest certificate for the deposit customer?

Use menu option INTCERT.

79) Wrong entries done in outward clearing are in verified status. How to rectify this?

Open a new zone with similar latency period. Transfer this particular set to the new zone using menu option TROFSETS. Delete the entry from the new zone. Enter proper records in the correct zone.

80) How we can get the list for the teller a/c which are assigned in our branch.

Use GECM menu option. In function List give the sol id & then press F4. System will generate the list.

81) What to do when one user is absent & we are transferring the inventory from his/her location?

First find the authoriser ID for the person who is absent. The user ID of the absent person can be replaced with the authorisers user ID to complete the transfer. The password of the authoriser will be accepted by the system.

82) I want to assign another user as a head cashier in place of our regular head cashier.

Contact DC in writing

83) I am not able to verify the standing instruction through the menu option SIM.

Go to SIM menu option. Visit the debit & credit part transactions by putting down & up arrow key and save the record by pressing F10.

84) Transaction maintenance is giving the warning as memo pad exists.

While working in TM menu option, when you are getting this warning, press CTRL + F9 and see the details why the memo pad is created.

85) We want to view the standing instruction for a particular customer ID.

Go to menu option SII and inquire by giving the related customer ID.

86) How to find when a particular day's outward clearing was released/ regularised.

In MCLZOH menu option transaction ID is created that gives date of the transaction when the clearing is released. To find the date of regularization, press CTRL + E. That gives the date of transaction modification which is the date of regularisation. Moreover, in MCLZOH, the status of the zone is also displayed. Viz. zone is released to shadow / Zone is closed etc.

87) We have paid the demand drafts drawn on us in Finacle through TM menu option by debiting the drafts payable account. The advices of drawings are also received by us. How to account for these advices?
Use DDT menu option and credit the DP account.

88) How to deal with Outward clearing zone partially regularised?

Outward clearing zone appears partially regularized on account of some entries being marked as pending through menu option HMARKPEN . These marking can be removed by menu option REVPEND . Try regularizing again and zone will get into fully regularized state.

Deleted: Due to some exception transaction may remain in entered status while released to shadow balance. This has to be taken care through TM and the transaction should be fully posted. Try regularizing the zone again after this.

89) How to cancel a Banker's Cheque which was issued in Finacle?

Deleted: pay slip

Use menu HDDC/DDC. Give DD Number & issue date for cancellation.

Deleted: transaction ID, part transaction detail

90) How to change the authoriser ID for the inventory location DL/DL?

Deleted: ¶
¶

Use menu option IMAUM to change the authoriser ID.

91) How to generate a report for debits allowed against clearing effects?

Use menu option EXCPRPT. Give the exception code GE5 and "on or off set" as A and exception type as F for financial transactions.

92) How to cancel DD issued prior to Finacle.?

Deleted: pay slip

Go to DDSM menu option and enter the details of original DD. Verify the same by another user. Later the DD can be cancelled through DDC/ HDDC menu option.

Deleted: DDT menu option and debit PSI account and credit it to the customers account. Verify transaction in TM after giving remark for PS no.

93) Can I regularise today the outward clearing zone 06 that is released today?

This is possible, however branches have to regularize the zones as per local clearing cycle.

Deleted: not possible. Only high value clearing zone can be released & regularised on the same day. Zone 06 is not a high value clearing.

94) A/c has been closed prior to migration and a cheque for the account is presented in inward clearing. How to deal with the return?

In place of the closed account enter some office account and mark a reject of the same.

95) How to change my password without the system prompting for the same?

Click on background menu. Enter PWMNT in select field. Press F4 system will take you to password change option. Put your existing password, press F4, put new password and repeat for confirmation. Press F10 to save.

96) I want to reverse the stop payment charges taken by the system.

Once the transaction is posted you need to manually reverse the transaction through TM. However, for stop payment charges while entering the stop payment instruction in option field enter C, press F4 and edit charges displayed by the system.

97) We want the financial transactions report for amount above 10 Lacs in cash.

Use menu option FTR, give transaction type as C, low amount as Rs. 10 Lacs, date for which you want to generate the list. After getting the list press F4 once again to take a print.

98) How to check if a DD is printed or not?

Use menu option DDPALL Give the date. System will list all the unprinted DD's for the date. Generate HODD statement where from one can view whether DD number is appearing against all entries.

99) How to split the cheque book inventory?

Use menu option ISI with function S- Split. Press F4. System will generate the list of inventory available at employee's location. Select the inventory you want to split by pressing SHIFT + F4. Specify no. Items per unit and no. units and save by pressing F10.

100) I want to know the cheque no. for which stop payment is entered but not verified.

Use menu option AFI, give the account no and authorised flag as N. System will give the unauthorised record with respect to account, you will come to know the cheque no from the given list.

101) Can I give series of cheques for stop payment?

While marking stop payment it will ask you begin cheque no. and no. of leaves.

102) An instrument is received in inward clearing that is not listed or a listed instrument is not received by us. How to deal with this situation?

Enter the Bar amount as actually received by you. Enter the instrument normally in ICTM. System will automatically show in MICZ second screen (Statistics) as excess claim or short claim as applicable. After zone is posted entries will be posted to clearing adjustment account by the system. You need to settle this claim in the respective accounts manually.

103) How to reverse a proxy transaction?

Use menu option SPTM, Function R – Reverse. Select the transaction with SHIFT + F4 when you get the list of outstanding transactions. Do the changes as per your requirement in the reversal details and save using F10 key. Verify the transaction created.

104) BAR amount in inward clearing zone wrongly entered and zone posted. We are not able to modify the BAR amount now. How to proceed?

Since the zone is posted, the modification is not allowed now. Pass a manual voucher through TM. The difference amount lies in Clearing adjustment account Debit or Clearing adjustment account Credit.

105) How to view and modify SI for an account.

Use menu option SII. Enter the related account no and press F4. System will give a list of all standing instructions for the account. For account modification, use HSSIM/ SIM.

106) Is there any report available where we can have the details regarding name of the customer, term deposit receipt no., and tax deducted amount (TDS details)?

Use menu option TDSIP/ HTDSIP.

107) I want to reprint the passbook entries that are already printed.

Use PBP menu option. In the date field, press CTRL + E key and press F2. Now select the specific transaction from the list. Change the new pass book field as N, specify the line number and press F4.

108) How to unlock an outward clearing zone locked while releasing the same?

Use UNLKZ menu option for unlocking the zone.

Deleted: ¶

Deleted: We issue DD / Pay Slips against cheques issued by the customers, where the cheques are issued for the total amount of remittance and commission / exchange. In case the cheque is for short or excess amount how to adjust it?¶
¶
Use DDCALC/ PSCALC option to calculate the exchange/ commission for the remittance amount and obtain the cheque for the total amount so calculated. In case the cheque is drawn for excess/ short amount, then in TM add a part transaction to refund/ recover the balance amount to customer account. Complete the transaction normally.¶

Deleted: How to cancel DD issued prior to Finacle migration?¶
¶
For canceling pre migration DD, debit the suspense account and credit customer account. The outstanding suspense entry is to be nullified by raising a DN / SCS to concerned branch.¶
¶

Deleted: either in short claim or excess claim account.

109) What is the menu option for generating a report giving details of turnover, minimum balance, maximum balance & average balance in accounts?

ATOR

110) How do I find out the inventory transaction ID for any date?

Use menu option IMR. Give the transaction date and other required details. Press F4. System will generate a list of inventory transactions.

111) A customer who was not using a cheque book facility now wants a cheque book. What is the procedure to be followed?

Deleted: Want all the DD advice nos. which are issued till date.¶
¶
Use menu option HOCIP. ¶
¶

Use menu option ACM, Sub- option S- Scheme details. Change the flag for cheque allowed field as Y. Verify the modifications made to the account. Issue the cheque book through ICHB.

112) I have forgotten my password. What should I do?

Contact DC in writing.

113) I have wrongly posted the transaction for Banker's Cheque instead of DD. How do I rectify this?

Deleted: Pay slip

Cancel the Banker's Cheque through DDC menu option. Transfer the amount to some office account and then issue the DD.

Deleted: pay slip

114) How to destroy the inventory like DD, Banker's Cheque etc?

User menu option IMC. Give the location as DL to DI and give the details of the inventory to be destroyed.

Deleted: pay slip

Deleted: EM

Deleted: DS

115) How to upload the transactions from a floppy?

Copy the text file into C:\finacleupload folder. Use menu option TTUM for uploading the transactions in finacle.

116) How to find out accounts opened and closed during a specific period?

Use menu option ACS, enter the required data, and give open date low and high to get the periodical list. Similarly you can use the fields closed date low and high.

117) How to change the status of the account from dormant to other?

Use menu option ACM, function modify, sub-option S- Scheme details, 2nd page. Change the status and save the record. Verify the modifications done.

118) Improper shutdown of finacle pose a problem user has already logged on. What is the solution?

Use menu option SAC. Put the function D –Delete for the specific user ID. Press F4. Select the record by SHIFT + F4 and save with F10 key.

119) A transaction is generated and system is not allowing to post one leg giving the message as "verification pending audit report exist".

It indicates that the concerned account has been modified and the same is still in unverified status. Verify the modification first and then try to post the transaction.

120) Can I cancel the DD that is not yet printed?

Since each DD entry is reflected in HODD floppy, DD number has to be necessarily there. Hence DD is to be printed before cancellation. Subsequently DD can be cancelled giving DD number.

Deleted: Yes, you can cancel it by using menu option DDC and giving the transaction ID and serial no / date of the DD transaction.

121) How do we check if the CSOLOP is complete for our branch?

Use menu option SOLSTAT.

122) If Banker's Cheque is issued to staff/for branch work commission is still charged

Deleted: pay slip

Commission amount can be made nil at the time of issue of Banker's Cheque, in the menu option "HDDMI/TM"

Deleted: pay slip,

CHEQUE BOOK AND STOP PAYMENTS

123) Stop payments to be entered 1 leaf at a time. To stop 50 cheques would require 50 instructions to register and 50 instructions to authorize. What if cheque is presented and paid before all stop payments can be registered?

Stop payment of a range of cheques is possible in one go. The inputs are start cheque number' and 'number of leaves'.

124) Any cheque issued can be posted in any account. System does not warn that cheque is not issued in this account.

System prompts while posting that "cheque is not issued in this account". We have to understand that in the system the validation/exception are done at the stage when the data gets updated at the Central Server. List of major and minor exceptions is available under EODREP. Detailed instructions to deal with minor/major exceptions are also issued from time to time.

125) While issuing Cheque books previous series is not shown?

All the required details of Cheque books issued to customer are available in CHBM and ACM→ Sub Option "Q".

126) Whether standing instructions are being executed correctly ?

Standing Instructions are executed correctly, however the branch may revert back to us in case of any specific instance of failure.

127) Following are some of the useful tips for the convenience of the user.

After opting for the Function A or M in the TM menu, from the account id field the user can explode by pressing CTRL E to get the additional details of the account.

In the date field in any screen, press CTRL X to get the current date.

In the amount field in any screen, press CTRL X to get the maximum amount defined by the application.

While posting cash receipts or cash payments, in the amount field in ONS menus the user can type 3C for 3,00,00,000.00, 2L for 2,00,000.00, 4T for 4,000.00, 3.54C for 3,54,00,000.00 etc.

For cross currency transactions come to the amount field in the TM menu and explode. It will display the block for doing data entry of currency received and the rate to be fed.

Type the short name in the account id field in any screen and press F2, you will get the list of all accounts under that short name. This will make selection of account id easy.

CHAPTER - II

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Computer Related Troubleshooting Steps

Problem: PC is not starting?

After switch on, PC remains dead – no light on screen & the power indicator on the server is also off.

Solution :

Check Power Cable of PC

Is power switch ON?

Is power light (green colour LED) on the device ON?

Power Cable is connected properly to PC?

Power Cable is connected properly to Monitor?

Monitor Power switch ON?

Problem - My computer does not turn on

A power outage may have caused you computer's soft switch to become confused.

The switch in the back of the computer has been flipped to 0.

There is no electrical power reaching the computer.

The computer has a bad power switch.

Solution -

Disconnect power cord from back of computer and reconnect after 20 seconds.

Flip switch in back of computer to 1.

Make sure electricity is getting to computer (surge protector is turned, outlet has power to it, everything is plugged in, etc.)

Submit a trouble ticket (work order) for technology to come replace switch.

Problem - I lost my file

File was probably saved unknowingly somewhere in the Windows File Directory

Default in your application is not set to place files in My Documents

Solution -

Go to Start And then to Find

Select Files and Folders

Make sure C: is selected and then type in the lost file's name

Click on "Find Now"

NOTE: **To set your default in Microsoft Word, PowerPoint or Excel to save files in My Documents, go to "Options" under "Tools" on the Menu Bar.**

In "Options" in the Microsoft Word program, click on the tab called "file locations". In "File types" across from "documents", you should see C:\My Documents under "location". If this is not the case, click "modify" and change folder name to C:\My Documents. Then click "okay" button.

In "Options" in the Microsoft PowerPoint program, click on the "advanced" tab if it is not already showing. In the "advanced" tab window, make sure C:\My Documents is listed in the Default File Location. If it is not, highlight what is there and type in C:\My Documents. Then click "okay" button.

In "Options" in the Microsoft Excel program, click on the "general" tab if it is not already showing. In the "general" tab window, make sure C:\My Documents is listed in the Default File Location. If it is not, highlight what is there and type in C:\My Documents. The click "okay" button.

Problem - My computer is locking up

Screensaver problems

Too many applications open at once

There is a multitude of other possibilities

Solution -

Ctrl-Alt-Del and then select - End Task

Continue doing Ctrl-Alt-Del until computer unlocks

It may be necessary to shut down the computer and reboot to get it to unlock.

You may need to defragment your computer's physical (hard) drives. Make sure no other programs are open (NOTE: Your virus protection must be turned off during this process. It normally has an icon on the right side of your bottom toolbar. Double click the icon. When the window appears, click "disable" and leave the window up while running the defragmentation program. When the defragmentation process is done, click "enable" and close the window.) Go to "programs", then to "accessories", and then to "system tools", and the click on "disk defragmenter". When window comes up, make sure all physical drives are highlighted (c drive and any other drive marked as physical). Click "okay" and process will begin. The time will vary from 5 minutes to as much as an hour to defragment your hard drive(s).

If problem persists on a regular basis, seek technical support

Problem - A blue screen appears saying there has been a fatal error

The computer has become confused for any number of reasons

Solution -

Follow instructions on screen

Note: It is suggested that you reboot your machine to make sure there are no glitches within the program even if the program reappears.

Problem - I have lost my work because of a computer lock-up or shut down

Is Auto Backup setting selected?

File may be in Temp or My Documents as .bk or .bak file

It may be gone forever.

Solution -

Check Temp or My Documents folders to see if a back-up file was created

Save file on a regular basis or set Auto Back-up. (In the Microsoft Word program, go to "options" under "Tools" on the program "menu bar" and click on it. Open the tab marked "save". In the "save" folder, make sure "Save Autorecover info every:" is checked and then set the number minutes you want it to do an autosave.)

Problem - My printer does not print

Printer cartridge empty

Wrong cartridge loaded in printer

Alignment process was not run when installing new cartridge

Communication to printer has been lost

Print job was stopped by turning off printer

Solution -

Shut down printer and restart it.

Check printer cartridge

Check whether the printer is set as default printer

If all else fails, reload printer driver from CD that came with printer.

Problem - How do I stop a print job

It is printing too many pages

I changed my mind

I want it to print in Econo mode

Solution -

Go to the My Computer icon and double click

Open the printer folder by double clicking on it.

Choose the printer that that you have in operation and double click on it.

In menu bar, click on Printer to get drop down menu.

Choose "Pause Printing" to stop print job (It will not stop immediately)

To remove print job, click on "Purge Print Documents"

Click on "Pause Printing" to remove check mark so that printer is back in operation mode

Problem - Sent print job to printer but nothing happens

Are any lights flashing on the printer or is more then one light on?

Check the printer's user manual to see what code is indicated (this is why the user manual should be kept by the printer)

Solution -

These codes indicate all kinds of errors such as:

Printer is out of ink/toner **(20% of all printer problems are caused by this)**

Paper problems: printer is out of paper / paper jam/paper will not load **(40-50% of printer problems are caused by one of these problems)**

Make sure printer cable is plugged into printer and computer (disconnect and reconnect it again) you can not tell this just by looking at it.

Make sure you are printing to the correct printer i.e it is set as a default printer. your print job can easily be sent to somebody else's printer.

Turn off computer and printer, wait 10-15 seconds, and turn it back on. Like a person computers and printers can get confused and this will clear out the memory.

Rebooting and turning off are not the same thing. With windows 95/98 when you reboot (restart/reset/ctl alt del) you do not lose power and it will not clear out memory and you can end up with the same problem that you started out with. When you turn off your computer and printer you insure that memory is cleared.

Make sure printer is plugged into power and turned on.

Make sure surge protector is turned on.

Problem - Program does not open a document

Different version of program running (i.e. Microsoft office 2000/Microsoft Office 1997)

Different application was used (Word Perfect vs. Microsoft Word)

Solution -

If you are using a newer version or a different application and want to access it on an older version or different application, you must save it as that version or application.

Do a "Save As" and then check the drop down menu next to "Save as Type" to see if the older version or different application is there.

Save your file as that version or application.

The newer version or different application should be able to read the older version or different application, but if you do a "Save or Save As" it may ask if you want to upgrade the old version or change the application.

Problem - My icons have disappeared

Someone may have deleted the icon from the desktop

There may be a glitch in Windows

Solution -

Shut down Windows and reboot in case there was a glitch in the system

Go to Start and then to "Programs". To create and Shortcut, place the cursor on the program, right click, and hold the mouse button down. Drag the mouse over so that the program is now on your desktop. Release the mouse button and a drop down menu will appear. Click on "Create Shortcut(s) Here".

If problem is not resolved, go into "Explore" by right clicking on the Start button. Under folders on the left hand side, click on the + sign next to the "Programs" folder. Find the folder of the application that has been deleted (Microsoft Office folder contains PowerPoint, Word, Excel, etc.). Open the folder and look for the file that has exe at the end of the program name (Powerpnt.exe, Winword.exe, etc.) and is listed as an application. Minimize the "Explore" window by clicking the middle box at the top right of the window. Right click and hold on the "exe" file while dragging it out onto your desktop. Let up and a drop down menu will appear. Click on "Create Shortcut(s) Here".

Problem - I have lost my Windows task bar (The one with "Start" on it)

You accidentally hid your task bar, or someone did it.

You may have clicked on it, got the double arrows, and without realizing it, shoved it down until it was not visible.

Solution -

Option 1: Go to bottom, top, or sides of the desktop screen with cursor arrow. The taskbar should reappear. Right click on the taskbar. The taskbar menu should appear. Click on "properties". In the new window that appears, make sure that "Auto hide" is not checked. If it is, click on the box to remove it.

Option 2: Go down to the bottom, top, or sides of the desktop and see if double arrows appear. Holding your left mouse button down, drag the taskbar out. Release your left mouse button and your taskbar should reappear.

Problem - Machine comes up in "Safe Mode"

Machine may have been improperly shut down several times

Safe Mode appears in all four corners

Printing, networking and some other functions will not work

Solution -

Problem can usually be fixed by going through the shutdown process and rebooting.

If this does not work, you probably have a problem that will need technical assistance

Problem - Letters keep getting replaced in front of my typing

Insert key has been pressed

Solution -

Press "insert key" again.

Problem - Computer says I have a virus

Virus protection software has picked up a virus.

Solution -

Follow provided instructions to remove virus

Reboot computer to see if it identifies any additional viruses

CHAPTER - III

Basic Printer Troubleshooting Steps

When you are having problems printing, it is important to determine **if everyone is having a problem printing to this printer or if you're the only one having a problem.**

If **everyone is having a problem**, it is likely there is either something wrong with the printer or there is a network problem.

If **only you are having a problem**, it is likely a problem with your PC, your connection to the network (or printer) or a problem with the application or file you are working with.

Errors on the Printer Display

Most networked printers will have a display that will tell you its status.

No Display

Turn the printer on.

Offline

Press the **Go** or **Online** button. If this does not change the printer display to Online:

Power the printer off for 1 minute and then turn it back on.

Paper Jam

Open the doors and remove any paper, being careful not to tear it and lose pieces inside. Paper may also be logded under the toner cartridge so you may have to pull it out.

If you believe you have removed the paper but the display still says Paper Jam, power the printer off for 1 minute and turn it back on.

If the jam is severe, an IT Services technician can help remove the jam. Contact the Help Desk.

Processing Job

If the printer displays **Processing Job** but nothing is printing the job may just be really large and taking a while to print.

If it has not printed after 5 minutes, press the **Cancel Job** button on the printer.

If the job will not cancel, power the printer off for 1 minute and turn it back on.

IO or Other Error

See http://www.hp.com/cposupport/printers/support_doc/bpl04079.html

Most IO errors will be cleared by powering the printer off for 1 minute and turning it back on. You may also need to check to make sure the network cable on the printer is plugged securely into the printer and into the network jack on the wall.

Tray Empty

Add paper to the appropriate tray.

Flashing Lights

Most personal deskjet, ink jet and bubble jet printers will have flashing light codes to tell you what is wrong. These differ from manufacturer to manufacturer and also from model to model. Consult your manual or manufacturer's web site.

No Error on the Printer Display

If the printer display says Ready or Power Save but you are still unable to print, there are other troubleshooting steps.

Work Offline / Pause Printing

Click **Start** > **Settings** > **Printers**.

Right-click the printer.

Make sure **Work Offline** or **Pause Printing** are NOT selected.

If either is checked, click it to remove the check. If the print job does not print, reboot your PC. When you log back in, you should get a message that there is a job in the queue. You can choose to print it at this point.

Cable Connections

Check to make sure all cables are connected securely. This includes the power cable, connections from your PC to the printer (for a local printer) and connections from the printer to the network jack in the wall (network printers.) Sometimes they look like they're plugged in all the way when they're not. To be safe, unplug the cable and plug it back in, especially the network cable.

Printer Drivers

In the case of local printers, sometimes a driver can become corrupted. Please try downloading the newest driver from your manufacturer's web site and reinstall the printer.

Software vs. Document / File Problems

Sometimes, the problem printing is related to one particular software package or a certain file.

Try printing from another application such as Word, WordPerfect, GroupWise, Excel, etc.

If you **can't print** from any other applications, reboot your PC and check the printer for any error messages.

If you **can print** from another application, it could be a problem with the application itself of there could be something wrong with the file you are working on.

Try opening a new, blank document, typing in a few words and try to print the new document. **If it prints**, there is something wrong with your file. **If it doesn't print**, reboot your PC and try printing again. If it still doesn't print, try reinstalling the application.

Deleting Stuck Print Jobs

Sometimes print jobs may get stuck in the queue and will need to be deleted before anyone else can print.

To delete a print job, press the **Cancel** button on the printer.

You can also delete your own jobs by clicking **Start** > **Settings** > **Printers**, double-clicking the printer and deleting the job from the list.

If you are having a problem deleting a print job, please contact the Help Desk.

The printer may need to be powered off for 1 minute to clear out its internal memory.

Reporting a Problem

Before calling the Help Desk, make some notes so you can tell the Help Desk consultant exactly what diagnostics you have tried. You will need to have the following:

The name and location of the printer

Your location and the serial number on your PC

Any errors you have on your PC or printer

The last time you were able to print

Have you have tried to print from other applications?

Is everyone in your department affected?

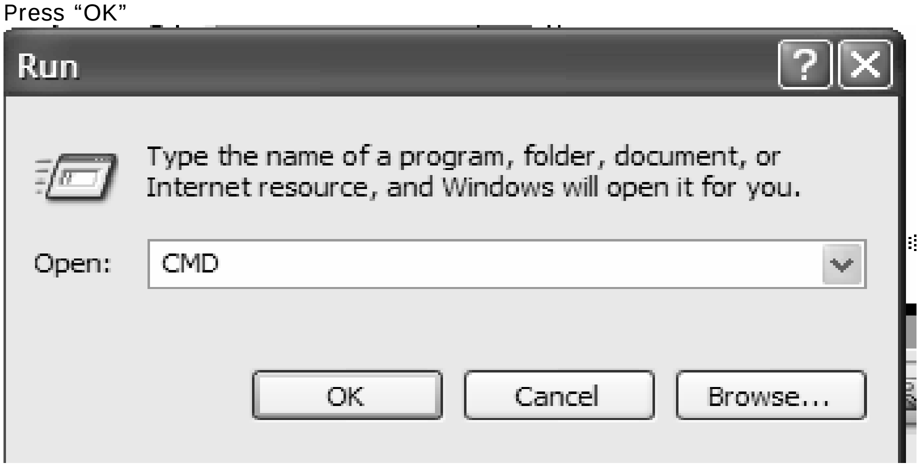
Has the printer been serviced recently?

CHAPTER - IV

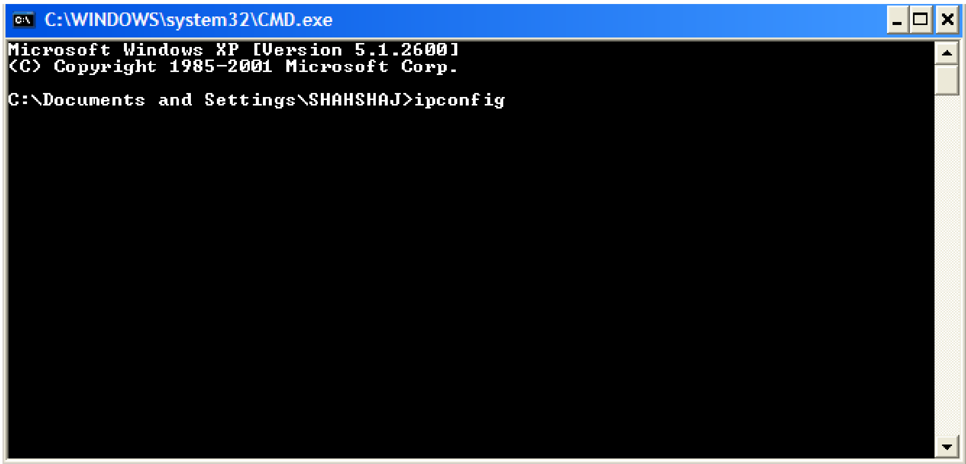
Basic Network Troubleshooting Steps

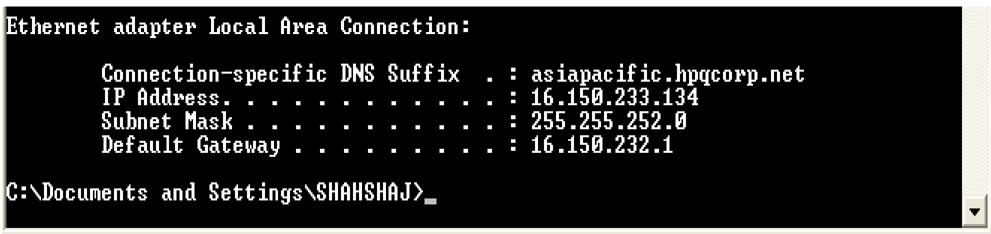
How to Check IP address of a PC

Go to Start → Run → type CMD
Press “OK”



At Command Prompt type ipconfig and press enter





How to check connectivity between Machines

Check :

Check the IP address of your neighbor's PC as given in the previous slide.

Run “CMD” command on your PC to go to Command Prompt

From your PC type the command (at Command prompt)

PING aaa.bb.cc.dd (neighbor’s IP Address)

If you do not get “request timeout”, it means local network is working.

If local network is working, contact help desk

Can't see the Network

Check :

Is the network down?

Is the Switch power on?

Is the Cat 5e (Data cable) connected & in good condition?

Unable to login to network (or CBS)?

Check:

Is any other user ID able to login from this PC?

Are other users able to login (from other PCs)?

Is this PC able to connect to local PCs?

Are all PCs unable to connect to each other (local LAN)?

Are all PCs unable to connect to CBS (WAN)?