



# FINACLE SUPPORT CONNECT

## Knowledge Series

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Finacle Support brings you this fortnightly knowledge bulletin to augment your problem-solving capability. There is more to it. Every edition is put together with utmost diligence to ensure that best practices and known resolutions are shared. In this edition, you will find the following articles:

- **Highlighting a New Menu or Feature at E-banking**
- **Finacle Loan Deferment Functionality**
- **Visit the FAQ section on Finacle Support Center – Get Your Doubts Resolved!**
- **What’s New in FSC?**

So, let’s start reading!

### Highlighting a New Menu or Feature at E-banking

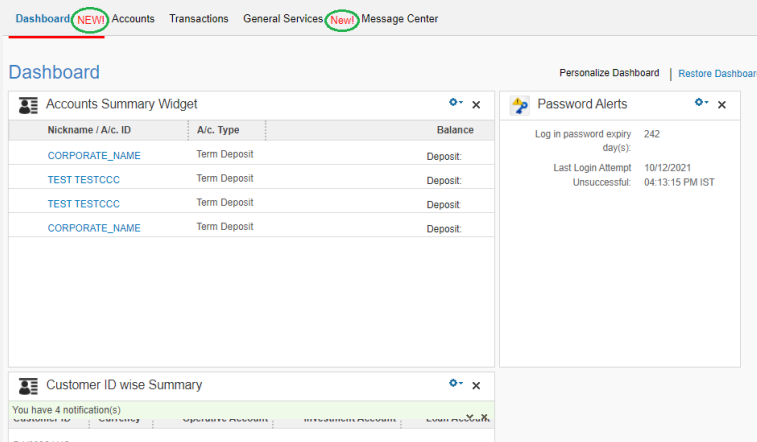
**Product: Finacle Online Banking Version: 11.x**

The online banking application displays the navigation menus either on the Top bar and/or the Side bar. These menus are clickable items that help the user navigate to a particular use case. The application provides the feature to highlight a menu where a highlight text is displayed along with the regular menu text.

Bank admin user can configure it at – **“General Administration: User Profiles > Menu Options”**. The below fields can be updated as required to enable/disable highlighting a menu.

- **Highlight Flag** – Yes / No (whether or not the menu be highlighted)
- **Highlight Text** – configurable text to show the highlight text E.g.: **“New Features!!”**
- **Highlight Date** – Future date till when the highlighted text would be applicable.

Cache refresh should be executed for cache ids - MenuTreeCache, NoRMAccessActionListCache and a server restart would be required for changes to take immediate effect.



## Finacle Loan Deferment Functionality

**Product: Finacle Core Banking Version: 10. X**

Banks postpone an installment or installments on or before its due date either due to client request or internal policy. This is made possible through a Loan deferment process where the system will elongate the loan maturity period.

A new entry in the repayment schedule of the loan account is added for the deferred installment. During this process, an entry is recorded in **LADT** table marking the month and year of deferment. The account should have an **EI installment** in the month for which the installment is being deferred. During the demand generation process, the system will validate if the given demand for a specific month is deferred or not. If the demand is deferred, then the system will shift the next installment date without raising a request and the interest for the deferred month will be collected in the subsequent installment.

The types of deferment available in Finacle are:

- [Online Deferment](#)
- [Batch Deferment](#)

### Online Deferment:

**Hladef** Menu used for initiating online deferment. The Bank has to provide details like No. of installments to be deferred, Start month, Deferment type to proceed with the online deferment.

### Batch Deferment:

When a Bank wishes to offer deferment of loan installment for a particular month, say in the festive season for bulk accounts - batch deferment is preferred. *The steps to be followed are:*

Step 1. User needs to define deferred month in the **HSRGPM** menu (GCTL level) option. The month and year for which the deferment is permitted must be specified in the **Deferment Offer Month and Year (MMYYYY)** parameter.

Parameter	Parameter Value
Deferment Offer Month and Year (MMYYYY)	092021

Step 2. List of eligible account ids is uploaded using **HUPLOPTN** menu in a specific format. During this process system will update the value **opt\_in\_mnth\_year** of the LAM table with the value (**MMYYYY**) mentioned in Step-1 of **SRGPM** level.

Step 3. Execute the menu Batch deferment Menu **HDEFLAB**. This one will complete the deferment by inserting the record into the **LADT** table.



## Visit the FAQ section on Finacle Support Center – Get Your Doubts Resolved!

The **FAQ** page in the Knowledge Base section of **Finacle Support Center** is a treasure trove of curated questions and answers that will help resolve the most common issues you may face while using Finacle.

The page contains a repository of answers on all the products ranging from Core Banking, CRM, and Mobile Banking to Third Party Products and UPIs. You can sort the list of questions by Product and Version or search for a specific Module from the exhaustive list available.

[Click Here](#) to visit the page or follow this path:

**Finacle Support Center → Knowledge Base → FAQ**

## What's New in FSC?

New Troubleshooting Documents, Webinars, and incident resolutions have been added to the FSC portal.

Log on today to check out these artifacts!

**Do you have the most useful Finacle URLs handy?** Bookmark these Finacle links:

- **Finacle Support Center:** <https://support.finacle.com/>
- **Finacle Knowledge Center:** <https://content.finacle.com>
- **TechOnline:** <https://interface.infosys.com/TechonlineV2/base/globallogin>

Hope you like this edition. Is there anything that you'd like to see in the forthcoming series? We'd love to hear from you! Write to us at [finaclesupport@edgeverve.com](mailto:finaclesupport@edgeverve.com)