Finacle Support brings you this fortnightly knowledge bulletin to augment your problem-solving capability. 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:

- **Considering Projected Interest for Determining TDS Eligibility**
- **Setups for Customer Assist Login**
- **FSC Search Tips - A handy document to help refine your search!**
- **What's New in FSC?**
- **Webinar Announcement**

So, let's start reading!

Considering Projected Interest for Determining TDS Eligibility

Product: Finacle Core Banking Version: 10.2.18 onwards

When '**Consider Future Interest for TDS Eligibility**' is ticked in the **HSCFM** menu at the bank level, all the future interest amounts of accounts under the **CIF** will be considered while calculating **TDS** eligibility. However, the accrual portion of interest is not considered in this calculation. For monthly/quarterly interest frequency, where the interest is paid at the end of the month or quarter, this will not make a difference. In case the interest payment is scheduled based on account anniversary dates, some portion of the accrual interest amount will be left out of the calculation for that financial year.

Consider the below example:

- **TDS** on accrual batch job is setup on the year-end date
- The threshold for **TDS** eligibility is INR 10000 (Indian Rupee)

			Princip al	Int Amt	Remarks
	01-Feb-2022 Acct open date	Dep Amt	100000		
Interest Duration	01-Apr-2022 to 30-Apr-2022 (flow date 01-May-2022)	1st Flow		1000	Accrual in the last FY that is (01-FEB-2022 to 31-Mar-2022) is not considered
	01-May-2022 to 31-Jul-2022(flow date 01-Aug-2022)	2nd Flow		2500	
	01-Aug-2022 to 31-Oct-2022(flow date 01-Nov-2022)	3rd Flow		2500	
	01-Nov-2022 to 31-Jan-2023(flow date 01-Feb-2023)	4th Flow		2500	
	01-Feb-2023 to 31-Mar-2023 (flow date for this portion is in the next financial year – 01-May-2023)			2000	This is the accrual portion for FY 2022-2023 as the flow date here is in the next financial year

(Table header: Financial Year 2022-23)

Here, the accrual portion from **01-Feb-2023 to 31-Mar-2023** is not considered while calculating **TDS** eligibility for an account and if this portion is not considered then the threshold for **TDS** eligibility is not crossed and is not calculated. If this accrual portion is considered, then the threshold for **TDS** eligibility is crossed and calculated.

Whether to consider the accrual portion for **TDS** eligibility calculation is controlled by the below **HSRGPM** parameter (GCTL Level):

"Consider Projected interest within Financial year for TDS eligibility? (Y/N)"

The bank can control the behavior of including accrual interest of the financial year for calculating **TDS** eligibility based on the setup of this parameter in the **HSRGPM** menu.

Setups for Customer Assist Login (Continuation of the article from Edition 57)

Product: Finacle Online Banking Version: 11.2.x

For this week we will look at:

Configuration Involved for an Admin User to Perform Transactions in Customer Assist Session

To perform transactions on behalf of the end user, an admin user should be mapped to **RTA** (RMPlus Transaction Role) in the **URMP** table.

In case the admin user is not mapped in the **RTA** group and tries to perform a transaction on behalf of the end user, an error message **"You do not have sufficient permissions to perform this activity on behalf of the customer"** appears on the confirmation screen.

Significance of the RM_PLUS_ENABLED Field in the VMOT Table

- **RM_PLUS_ENABLED** field in **VMOT** table is used to specify whether that particular menu option is accessible to admin in customer assist session

- In case admin access needs to be restricted for an activity in the customer assist session, the **RM_PLUS_ENABLED** flag should be kept as **N**, for the corresponding menu option

FSC Search Tips - A handy document to help refine your search!

Finacle Support Center aims at empowering users to troubleshoot and gain a better understanding of its functions and features.

This document provides:

- Detailed use-cases curated by Finacle experts that demonstrate the powerful search functionality of FSC
- Best practices to further refine your search on FSC
- FAQs
- Important links to bookmark

[Click here](#) to download the document.

Did you miss the webinar on **Finacle Support Center**? [Click here](#) to watch the recording.

What's New in FSC?

750+ new incident resolutions have been added to the FSC portal. Log in today to check out these artifacts!

Webinar Announcement

Log4J Vulnerability and Logging in Finacle Online Banking

The Finacle Online Banking Support team is hosting a webinar on **Log4J Vulnerability and Logging in Finacle Online Banking**. The session will provide insights into vulnerabilities identified in Apache Log4J and mitigation steps to be implemented in Finacle Online Banking products and cover the logging framework of Finacle Online Banking.

Date: 28 September 2022

Time: 3:00 to 4:00 PM (IST)

[Click here](#) to join the session

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

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