



## KNOWLEDGE SERIES

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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:

- **Penalty Calculation for Delayed payments in Recurring Deposits**
- **Welcome Messages or Greetings in Online Banking**
- **New Learning Videos in FSC!**
- **Year-End Activities Completed Successfully**

So, let's start reading!

### Penalty Calculation for Delayed Payments in Recurring Deposits

**Product: Finacle Core Banking Version: 10.2.18 onwards**

Banks can apply penalty for delayed payments in case of Recurring Deposits (RD). Following are the key parameters for the consideration:

- **RD\_PENALBASE\_DAILY**: This is a **COMT** parameter. If the value of this **COMT** parameter is set as 'Y', the system will calculate penalty based on the number of days by which the installment is delayed from the due date. If the parameter is set as 'N' then the system will consider the period based on months delayed

The below parameters are defined in **HTDGSPM** menu in scheme tab:

- **Interest code for delayed installments**: The Return on Investment (**ROI**) is derived and penalty is calculated for delayed payment of RD installments based on the interest table code linked in this field in scheme parameters
- **Accept delayed payments within month**: If this field is enabled, system allows payment of installment till the end of the calendar month without levying a penalty
- **Delay accepted period (MMM/DDD)**: This field specifies the grace period that is allowed for payment of RD installments without levying any penalty

Term Deposit A/c. Scheme Parameters Maintenance		Inquiry TD103		Product ID Scheme Type		TDA			
Function Scheme Code	Transaction Reports Codes	Fee	Flow	I/S Classification	TD Interest	A/c. Open Matrix	DSA	Documents	Instruments
General Details	Valid CCY	Scheme	Deposit Amt & Term	Currency	Interest	General Ledger Sub Head	Term Deposit A/c.		
Add	CCY	INR	Del.	No					Record 1 of 1
Autorenewal									
Autorenewal *	U - Unlimited		Max. No. of Renewals						Page 2 of 4
Renewal Period (MMM/DDD)	12	0	Renewal allowed within Days	0					
Autorenewal Grace Period	0								
Recurring Deposit									
Interest Code for Delayed Installments			Accept Delayed Payment within Month	<input type="radio"/> Yes <input checked="" type="radio"/> No					
Accepted Period (MMM/DDD)	0	0	Penal Fee Placeholder						
Penal Fee Report Code									

For example: An RD account's flow date is March 14 2023 and the customer pays installment amount on March 17 2023. The following cases may occur:

**Case 1: RD\_PENALBASE\_DAILY = 'Y' and Accept Delayed payments within Month = 'N'** - In this case delay period will be calculated as 3 days.

**Case 2: RD\_PENALBASE\_DAILY = 'Y'** and Accept Delayed payments within Month = 'Y' - In this case delay period will be calculated as 0 days (within the same month penal will not be charged).

**Case 3: RD\_PENALBASE\_DAILY = 'N'** and Accept Delayed payments within Month = 'N' - In this case delay period will be calculated as one month.

**Case 4: RD\_PENALBASE\_DAILY = 'N'** and Accept Delayed payments within Month = 'Y' - In this case delay period will be calculated as 0 Month (within the same month penal will not be charged).

### Welcome Messages or Greetings in Online Banking

**Product: Finacle Online Banking Version: 11.2.5 and above**

When a customer logs in to the online banking application, greetings like '**Good Morning**' are displayed on the dashboard page. These messages are displayed based on the login time of the user.

These greeting timings are configured in **PRPM** and their values can be modified by the bank as per requirement. **PropertyManagerCache** needs to be refreshed after configuring the **PRPM** values.

PROPERTY_NAME	PROPERTY_VAL
GREETING_MORNING_START	00:00:00
GREETING_MORNING_END	11:59:59
GREETING_AFTERNOON_START	12:00:00
GREETING_AFTERNOON_END	16:59:59
GREETING_EVENING_START	17:00:00
GREETING_EVENING_END	23:59:59

As per the above **PRPM** configurations, if a user logs in before 12 PM, then "**Good Morning**" message will appear before the username/ nickname on the Dashboard screen. If the user login time is between 12 pm and 5 pm, then "**Good Afternoon**" will appear before the username/ nickname on the Dashboard screen. If user login time is between 5 pm and 12 am, then "**Good Evening**" will appear before the username/ nickname on the Dashboard screen.

In case the multilingual feature is enabled and the greetings need to be displayed in a language other than **English** (Lang\_ID 001), the corresponding literal code needs to be available in **LTCT** table for the appropriate language ID. **LiteralCodeListCache** needs to be refreshed after making the configurations in **LTCT** table.

Below are few examples where **Hindi** is configured in Lang\_ID 002.

LITERAL_ID	LANG_ID	LITERAL_DESC
RLC90484	002	सुप्रभात
RLC90485	002	नमस्कार
RLC90486	002	नमस्कार

### New Learning Videos on FSC!

Empower yourself with the latest product knowledge with the help of the **Finacle Support Center (FSC)**. Here is the list of 11.x videos that have been recently uploaded to FSC.

Video	Version
List of various TOD exceptions and their significance	11.x
Overview of Loan Lifecycle video	11.x
A glance at Frequently used FGIs	11.x
The Power of Vi Editor	11.x
Additional functions and Internationalization	11.x

[Click here](#) to watch the videos and access a vast array of knowledge resources!

If you did not find a video relevant to your search, write to us at [finaclesupport@infosys.com](mailto:finaclesupport@infosys.com)

### Year-End Activities Completed Successfully

Congratulations to the banks and financial institutions in South Asia region for the successful completion of Financial Year-End on 31 March 2023. We worked with our clients, to better prepare for year-end activities, in the following ways:

- Year-end guidelines document was shared with banks
- Support connect mailers with shift details, FAQs, known issues and webinar details was sent to the banks
- A webinar on Financial Year End Best Practices was conducted which included an FAQ walkthrough
- Suggestions and recommendations on handling a higher volume of transactions and known issues were shared

**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)



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