



FINACLE
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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:

- **A Brief on COMT Parameter USE_CRIT_DATA_FOR_REPHASE**
- **Configuring Savings Home Loan as NON-EI Loan**
- **Troubleshoot Queries Using Finacle Support Center**
- **Get Ready for the FSC Webinar!**
- **Webinar Announcement: Log Analysis in Finacle CRM**

So, let's start reading!

A Brief on COMT Parameter USE_CRIT_DATA_FOR_REPHASE

Product: Finacle Core Banking Version: 10.2.17 and above

HREPHASE batch is used for rescheduling loans in bulk for any interest rate change or prepayment or incremental disbursement undertaken. In general, at account level, while opening the account users can decide the criteria like rescheduling for:

- Interest rate change
- Any incremental disbursement
- Any prepayment

Furthermore, even the attributes for rescheduling are defined at account level:

1. Outstanding amount or outstanding plus undisbursed amount
2. Changing the EI amount or the tenor of the loan

Similar criteria are present in **HREPHASE** batch job as well. The account is selected for rescheduling in the **HREPHASE** batch job only if the account level criteria match with the criteria setup at **HREPHASE** batch job level. However, at times, it may be required to override the account level property and allow for rescheduling based on the batch job criteria directly. For example, even though at the account level, rescheduling is set to be undertaken by adjusting the **EI** amount, the bank may want the accounts to be rescheduled by changing the Tenor as per the batch job criteria. To facilitate this, the **COMT** parameter **USE_CRIT_DATA_FOR_REPHASE** can be used which when set to **Y** allows for the batch job criteria to override account level criteria in the above scenario and undertake rescheduling.

Configuring Savings Home Loan as a NON-EI Loan

Product: Finacle Core Banking Version: 10.2.18 and above

In Finacle Retail Loans, the "**Savings Home Loan**" feature allows for combining the balances in a savings operative account and the loan account to calculate interest on the net balance. This feature enables a retail customer having a home loan to offset the principal in the loan account by using a savings account balance and saving the interest on the loan account. By default, Savings Home Loans are **EI** (Equated Installment) loan accounts as typically all such products are offered to retail customers where **EI** is the preferred mode of repayment for the customer as well.

There is a possibility of having **NON-EI** loans also configured within the "**Savings Home Loan**" feature through the use of Environment (**ENV**) Variable **SKIP_NONEI_FOR_SAV_HOME_LOAN**. By exporting this variable to **Y** in **commonenv.com** file, the system will allow to create a **NON-EI** loan as a Savings Home Loan account.



Troubleshoot Queries with Finacle Support Center!

Changing Minimum and Maximum Interest Setup

Module: Finacle Core Banking Version: 10.2.x

There might be a requirement to alter the minimum and maximum interest rate applicable for customer accounts. It can be specified while parametrizing the product through menu options **HGSPM/ HTDGSPM/ HLAGSPM** applicable for **CASA**, term deposits and loan accounts respectively. The values specified at the product level is populated at the account level while opening the account. However, the values can be modified if required. After opening of account, these values can be altered through the menu **HINTTM** for one account.

[Click here](#) to read the full Troubleshooting Document on FSC!

Would you like a particular topic to be discussed in the Support Connect newsletter? Write to us and let us know.

Get Ready for the FSC Webinar!

Want to learn how you can leverage vast Finacle knowledge repositories to optimize your business solutions?

Want to learn more about FSC and get your queries answered?

[Click here](#) to join the FSC webinar on **Tuesday, September 05, 2023, from 2:30 PM to 3:30 PM IST**

Webinar Announcement: Log Analysis in Finacle CRM

The Finacle CRM Support team is hosting a webinar on **Log Level Analysis in CRM**. This session will give an insight on how the L2 team can perform the first level of analysis, validate the traces in logs, and correlate errors with logs and traces. We will also conduct a walkthrough of some issues and discuss them along with the relevant logs and traces.

[Click here](#) to join the webinar on **Wednesday, September 13, 2023, from 3:00 PM to 4:00 PM IST**

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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