



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:

- [MIN-MAX Interest CAP for Loan Against Collateral Scheme](#)
- [Corporate Administrator Functionality – Part 3](#)
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- [What's New in FSC?](#)
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So, let's start reading!

MIN-MAX Interest CAP for Loan Against Collateral Scheme

Product: Finacle Core Banking Version: 10.2.18 onwards

For all **loans** and **ODA** accounts opened under the lending against deposits, in general the lending rate will be collateral effective rate plus mark-up rate. Account level interest rate setup is not referred as long as the linked **TD** is active. Hence the **MIN MAX** interest percent provided in scheme setup will have no effect on the loan interest. Loan interest rate code setup will be applicable only when the loan amount is greater than the deposit lendable amount or if the loan maturity date is beyond the highest deposit maturity date.

There may be a requirement to have **MIN MAX** interest rate cap for linked collateral secured **ODA/ LAA** accounts. Script hook has been provided such that the system will use the customized interest rate which will override the default system defined interest rate during the **Interest Booking/ Accrual/ Application**.

Sample script: **FetchCustIntMinMaxRate.sscr**

Corporate Administrator Functionality – Part 3

Product: Finacle Online Banking Version: 11.x

[This is a continuation of the Corporate Administrator Functionality article published in the previous edition.](#)

Under Corporate Administration in Online Banking, there are various activities which a corporate administrator can perform after logging into the application.

User Management

User Management is the option under which the corporate administrator can perform various user management activities based on the user menu profile set by the administrator. The administrator can perform the following tasks using this option:

- Create new user
- View, Modify, Copy, Delete existing user details
- View transaction limit schemes
- Set and reset out of office settings
- Set and reset password
- View the list of users
- View the menu profile
- View the entry and approval limits for users
- Link or delink accounts for a user
- Link or delink company ID for a user
- Link or delink payment types from a company ID
- Link or delink accounts from a company ID
- View and modify account linkages of a user
- View and modify menu option linkages of a user
- View and modify customer ID linkages of user
- Create account limit

- Search and view details of limit scheme
- Modify, Delete, Approve, Reject and Recall account limit
- View user channel linkage
- Create, Modify and Delete user channel linkage
- Set login time

Transactions

Using the transactions option in Online Banking, you can create and approve the workflow rules for financial and non-financial transactions for a specific account and amount ranges. The following tasks can be performed using this option:

- Define a role
- Associate hierarchy to the role
- Map multiple users to the role
- Add, view, update or delete roles
- Define a valid rule for authorization depending on the roles of the users
- Add, view update or delete rules
- Add, update or delete financial/non-financial workflow rules
- Define various limit scheme
- Define personalized date range. Using this option, we can define the personalized payment date ranges that allows the user to set recurring payments at required frequency

Dashboard

The extensive dashboard for corporate administrator provides a glance of the financial and non-financial rules, daily corporate limits, users and roles.



Troubleshoot Queries with Finacle Support Center! Suspend/ Unsuspend CIF in CRM

Product: Finacle CRM Version: 10.x

Suspension of a CIF entity means disabling the entity from creating any new relationship with the bank. For example, A customer can use this functionality to suspend his bank account activity in case he plans to travel abroad or if he is temporarily unavailable. If a customer's account activity is temporarily halted and the customer wishes to renew the operations, Banks can un-suspend the suspended account.

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

What's New in FSC?

921 incident resolutions have been added to the portal. [Click here](#) to visit the portal and view the artifacts.

Webinar Announcement: Interim Solution for RBI Guidelines on Penal Charges

As per the circular issued by **RBI** to all Regulated Entities (RBU/2023/24/53) with respect to treatment of penal interest, a webinar has been planned to explain the interim solution. The webinar will cover the pre-requisites along with the setup details and flow of deployment to help banks implement this solution and be ready for the new norms as on 1 January 2024.

[Click here](#) to join the FSC webinar on **Friday, December 22, 2023, from 2:30 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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