

# SUPPORT CONNECT KNOWLEDGE SERIES

Augment Your Problem-solving Capability

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Welcome to the Finacle Global Support fortnightly knowledge bulletin! We're here to offer solutions for common challenges, share valuable tips, provide knowledge bytes, and keep you updated. Each edition is meticulously curated to ensure we share best practices and known resolutions. In this issue, you'll find the following articles:

- **Intermediary Disbursement Feature**
- **FAS App License Usage Report**

So, let's start reading!

## Intermediary Disbursement Feature

*Product: Finacle Core Banking | Version: Version: 10.2.18 and 10.2.25*

Interest in loans is currently charged from the date of disbursement. However, in certain cases, there may be delays in handing over the instrument (e.g., Demand Draft) to the customer due to various reasons at the bank's end. This results in customers being charged interest even before they receive the instrument.

To address this challenge, a new feature – **Mock Disbursement** has been introduced.

### Key Changes:

- On the day of disbursement, the system will allow disbursement through an **Intermediary Account** and capture Demand Draft handover details.
- The actual debit from the loan account will occur on the instrument handover date, ensuring fair interest calculation.

### New Parameter Introduced:

A new **HSRGPM** parameter, "**Intermediary Disbursement A/c Placeholder**", has been introduced to capture the intermediary account for mock disbursement.

It is recommended to configure this parameter **partitioned by account type**.

### Changes in HLADISB Menu:

A new option, "**Mock Disbursement**", has been added to the HLADISB menu to facilitate this process.

For example, if a user provides a loan disbursement amount of ₹12,000 and selects the function code as Mock Disbursement, then upon successful verification, the system will create the following transaction:

- **Intermediary A/c Dr 12,000**
- **DDA or OAB A/c Cr 12,000**

On the instrument handover date, the user will perform **Actual Disbursement** using the **Disbursement** function code in HLADISB and system will create the following transaction:

- **Loan A/c Dr 12,000**
- **Intermediary A/c Cr 12,000**

**Note:** This enhancement has been introduced in 10.2.18 (PSP32) and 10.2.25 (PSP30). For more details on fees, overdue demand during disbursement, and reversal of mock disbursement, please refer to the release notes.

### FAS App License Usage Report

*Product: Finacle Alert Solution | Version: 10.5.x*

**FAS** product has the feasibility to download the License consumption report. This feature can be carried out only by **FAS** Admin users, who have access to the corresponding menu. This report would have Licensing parameters (which are Alert License and User License) along with the following details for each of the parameter.

- Count of License Permitted
- Consumption Count
- Consumption Percentage
- Balance count that remaining to be utilized
- Balance Percentage

Steps to download the **License Consumption Report PDF** in admin application:

- Login to **SSO/FININFRA**
- Select **FinAlerts** from the dropdown
- Click on **Alerts Maintenance** menu and then the **Report** Sub menu
- Select **License Consumption Report** from the provided dropdown and click on submit
- This will download one PDF with License consumption details
- The following would be the content of downloaded file

License Consumption Report						
08/02/2017 12:35:03						
Bank ID	Licensing Parameter	License Count	Consumption Count	Consumption Percentage	Balance Count	Balance Percentage
7083	Alert License	33	32	96.97	1	3.03000000000000
7083	User License	150000	17401	11.6	132599	88.4

The revamped Finacle Support Center is now accessible through these URLs. Bookmark them for easy access and login!

- **Customer Access and Login:** <https://support.finacle.com>
- **Finacle Knowledge Center** - <https://docs.finacle.com/en/signin>

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