

File No. FS-10/8/2022-FS-DOP  
Government of India  
Ministry of Communications  
Department of Posts  
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 02.06.2022

To  
All Head of Circles / Regions

Subject: Execution of HACINT menu in Finacle CBS and amendments in Rule 61(3) and Appendix–XVI of POSB CBS Manual (Corrected up to 31.12.2021) – Regarding.

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HIARM menu in Finacle is executed by SBCO for making adjustment in the balances and interest in the accounts of SBA Type viz. POSA / PPF / SSA and NSS-87/92, due to any reason like correction in the opening balance, wrong interest calculation, restoration of balance in fraud cases etc. on the basis of the orders of competent authority.

2. After making entries in HIARM menu, execution of HACINT menu in Finacle is mandatory for getting the ledgers of the accounts concerned updated. Besides, in case of closure of PPF Loan account, the loan interest is calculated using HACINT menu. HACINT menu is presently being executed at CEPT, Chennai on the basis of requests from the Postmasters.

3. Considering the increase in number of HIARM entries and practical difficulties faced in execution of HACINT at CEPT, Chennai, it is proposed to decentralize HACINT menu will be executed to the CPC In-Charge of CBS-CPCs in the Circle with effect from 3<sup>rd</sup> June, 2022.

4. Necessary training to the staff of CBS-CPCs has been provided by CEPT, Chennai on 13.05.2022. A detailed Standard Operating Procedure for execution of HACINT menu at CBS-CPCs level is circulated herewith for guidance to CBS-CPCs.

5. In-charge, CBS-CPCs shall file the copies of the orders received in connection with the corrections made through HIARM menu, in a guard file.

6. CEPT will provide the access to HACINT menu to CPC In-charge role users.

7. Provisions of Rule 61(3) of POSB CBS Manual (Corrected up to 31.12.2021) circulated through SB Order No. 03/2022 dated 18.02.2022 is accordingly amended. The texts of the amended provisions are given below.

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Rule / Para No.	Text of the Amended provisions
Rule 61 (3)(i) and Para 5(iii)(a) of Appendix-XVI	For Debiting / Crediting the balance, SBCO can adjust the balance / interest by making suitable correction in HIARM by entering amount to be adjusted along with interest calculated till the end of Financial Year, select Debit / Credit Interest as "D – Debit or C – Credit", Select Run indicator as 'C – Credit' & Applicable From Date as on '01-04-xxxx' (xxxx denotes financial year). A single entry in HIARM will suffice for credit/debit, after which In-Charge of CBS-CPC will execute HACINT based on HIARM entries.
Rule 61 (3)(iii)	The effect of adjustment entry will be applicable after running of interest using HACINT menu, on this account. Postmaster of HO will send email to the Circle CPC concerned from Official email id mentioning the details of correction for updation of balances. Scanned copy of the orders of Director GPO / Divisional Head / Sr. Postmaster / Chief Postmaster as the case may be should also be attached for reference.
Para 5(iii)(c) of Appendix-XVI	Postmaster of HO will send email to the Circle CPC concerned from Official email id mentioning the details of correction for updation of balances. Scanned copy of the orders of Director GPO / Divisional Head / Sr. Postmaster / Chief Postmaster as the case may be, should also be attached for reference.

8. The entries / corrections made through HIARM menu are updated in the ledgers of the accounts concerned as "*Consolidated Interest Payment*". Hence, it should be ensured that HIARM menu in Finacle is sparingly used at Head Post Office level.

9. This may be circulated to all the Offices for information and necessary actions.

10. This is issued with the approval of competent authority.

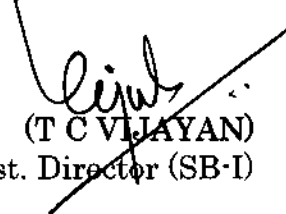
Encl: As above.

  
 (T C VIJAYAN)  
 Asst. Director (SB-I)

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Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/  
Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal  
Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. Guard File

  
(T C VIJAYAN)  
Asst. Director (SB-I)

**Steps to be followed for effecting Principal/Interest Adjustment in Finacle through HACINT Menu**

HIARM menu in Finacle is executed by SBCO for making adjustment in the balances in the accounts of SBA Type viz. POSA / PPF / SSA and NSS-87/92, due to any reason like correction in the opening balance, wrong interest calculation, restoration of balance in fraud cases etc. on the basis of the orders of competent authority.

The entries made in HIARM will get updated in the ledger of the accounts concerned only on execution of HACINT menu or at the time of closure of the account. Besides, in case of closure of PPF Loan account, the loan interest is calculated using HACINT menu. At present, after making entries in HIARM menu, HACINT menu is executed at CEPT, Chennai. This activity is decentralised to Circle CPCs from 03.06.2022 and the procedure to be followed by CPCs are detailed below.

**Roles at Head Post Office Level**

**(A). Execution of HIARM menu by SBCO**

- 1) Incorrect entry in HIARM is one of the reasons for non-credit of Consolidated Annual Interest in SB/PPF/SSA/NSS Accounts during the previous financial years. Any Interest Adjustment Rectification (IAR) entry made in HIARM will appear in audit entry against respective SB/PPF/SSA/NSS account in HAFI menu. Hence, while making IAR entry in HIARM menu, it should be ensured that correct account number is updated.
- 2) In case of any wrong entry made in HIARM, SBCO official concerned can delete such entry by ticking Del Flag and giving Submit.
- 3) Transaction Date and Transaction ID will get updated in the accounts only during End of Year (EOY) or on execution of HACINT menu in Finacle.
- 4) There should be no verification pending for modification in SB/PPF/SSA/NSS Accounts, otherwise Annual Interest credit won't happen for which, IAR should not be made. Hence, it should be ensured through HAFI menu before executing of execution of HIARM menu.
- 5) Amount entered in HIARM should not be a negative number. If the amount entered in HIARM is in minus figure, it will not get effect.
- 6) HIARM entry is auto-verified. It can also be modified any time before interest batch (HACINT) is executed. All the fields are modifiable.

## **Roles at CBS-CPC Level**

**Access to HACINT menu in Finacle will be available to CPC Incharge role users.**

### **(B). Execution of HACINT menu at CBS-CPC**

- 1) There is no need to run HACINT menu separately in the following cases.
  - a. Whenever HIARM is suggested for TDA type of accounts for adjustment of interest paid in claim closure cases where a MIS or SCSS Account is already matured.
  - b. If SB/PPF/SSA/NSS account concerned is proposed to be closed, as entry updated in HIARM will get effect automatically at the time of closure. Post Offices should ensure that 'Apply current year interest' checkbox is selected in account closure menu; else HIARM entry or changes in HINTTM will not get applied during closure.
- 2) **Cross-checking HIARM entries with the approval memo:** Before execution of HACINT menu, the Supervisor / In-Charge, CPC concerned should cross check the entries in HIARM menu with the scanned copy of the orders of Divisional Head or Director GPO or Gazetted Postmaster, received from Postmaster of HO concerned.

### **Process of checking HIARM entry**

- i). Invoke HIARM – Inquiry option
  - ii). Check if the amount mentioned in the memo is entered correctly or not
  - iii). Run indicator should always be “C”
  - iv). Debit/Credit Interest should be **C** if the IAR amount is to be credited to the account; Debit/Credit Interest should be **D** if the IAR amount is to be debited from the account
  - v). Applicable From Date should be starting date of current financial year, 01/04/xxxx (Eg 01/04/2022). Any adjustment (balance & interest) should be calculated till last financial year 31/03/xxxx (Eg. 31/03/2021); else posting of interest using HACINT will not provide the expected result.
  - vi). Amount in HIARM should be a positive number.
- 3) **Checking interest posting status of the account:** Before execution of HACINT menu, the Supervisor / In-Charge, CPC concerned should check the interest posting status in the account concerned by invoking HAITINQ menu as follows.
    - i). Invoke **HAITINQ**

- ii). Interest Calculated up to Date and Last Interest Accrual Date (highlighted in the below screen) should be lesser than or equal to the applicable date entered in HIARM menu.

A/c. Interest Details Inquiry

A/c. ID *			
A/c. Name			
Go	Clear		
Interest Amt. (Dr.)	0.00	Interest Amt. (Cr.)	1,82,170.00
Total Interest Unpaid	0.00	Interest Calculated up to Date (Cr.)	31-03-2021
Interest Calculated up to Date (Dr.)	11-11-1991	Last Interest Run Date (Cr.)	02-04-2021
Last Interest Run Date (Dr.)	01-09-2014	Next Interest Calculation Date (Cr.)	31-03-2022
Next Interest Calculation Date (Dr.)		Interest Calculation Frequency (Cr.)	Y/0/31/N
Interest Calculation Frequency (Dr.)	/0/0/0/0/	Interest Accrued (Cr.)	1,82,170.35
Interest Accrued (Dr.)	0.00	Accrued Penal Interest	0.00
Advance CCY		Interest Booked (Cr.)	1,82,170.00
Interest Booked (Dr.)	0.00	Last Interest Accrual Date (Cr.)	31-03-2021
Last Interest Accrual Date (Dr.)	11-11-1991	Last Accrual Run Date (Cr.)	02-04-2021
Last Accrual Run Date (Dr.)	01-09-2014	Last Interest Booked Date (Cr.)	31-03-2021
Last Interest Booked Date (Dr.)	11-11-1991	Last Book Run Date (Cr.)	02-04-2021
Last Book Run Date (Dr.)	01-09-2014	Transfer Interest Credit Amt.	0.00
Transfer Interest Debit Amt.	0.00	Transfer Min. Balance Amt.	0.00
Transfer Min. Balance Date		Interest Breakup	

OK

- 4) **Checking Interest application before interest posting:** The Supervisor / In-Charge CPC concerned should check the interest application before posting the interest in the accounts concerned as follows.

- i). Invoke **HCCS** and go to the account **SOLID**
- ii). Invoke **HACINT** and enter the following
  1. 'Set ID' will be the same as Account SOL ID
  2. Enter a value in 'Report To' field (For eg: PM)
  3. Enter 'From A/c ID',; 'To A/c ID.' will be auto-populated
  4. 'To Date' should be entered as 1<sup>st</sup> April only (Eg. 01-04-2022)
  5. 'Transaction Value Date' should be the same as 'To Date'
  6. **Post transaction flag should be selected as 'No'**
  7. Frequency Based Interest Run should be selected as 'No'
  8. Debit/Credit Interest should be selected as 'Both'
  9. Remaining fields should be left with default values and no changes are to be made
  10. Click on Submit
- iii). Check **HPR** for success report/failure report. In 'Interest summary details', against 'Interest Adjustment' field, IAR amount will be shown. If amount is to be debited, amount will be displayed with minus sign. As HACINT is executed for IAR amount application, all other fields except 'Interest Adjustment' field will have zero values as shown below.

INTEREST SUMMARY DETAILS	
TYPE OF INTEREST	AMOUNT
Normal Interest	0.000000
Penal Interest	0
OverDue Interest	0
Additional Interest	0
QIS Interest	0
Stock Interest	0
Interest on Recalculation	0
Interest Adjustment	-1,02,133.00
WithHolding Tax Amount	0
<b>TOTAL INT FOR ACCOUNT</b>	<b>-1,02,133.000000</b>

INTEREST SUMMARY DETAILS	
TYPE OF INTEREST	AMOUNT
Normal Interest	0.000000
Penal Interest	0
OverDue Interest	0
Additional Interest	0
QIS Interest	0
Stock Interest	0
Interest on Recalculation	0
Interest Adjustment	7,940.00
WithHolding Tax Amount	0
<b>TOTAL INT FOR ACCOUNT</b>	<b>7,940.000000</b>

iv). If the details shown in HPR report are correct, then the Supervisor / In-Charge CPC should proceed with posting of interest. Otherwise, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.

**5) Posting interest using HACINT:** The Supervisor / In-Charge CPC concerned after checking the interest application and after ensuring NIL discrepancies should proceed for posting of interest as follows.

- i). Invoke **HCCS** and go to the account SOLID
- ii). Invoke **HACINT** and enter the following.
  1. 'Set ID' will be the same as Account SOL ID
  2. Enter a value in 'Report To' field (For eg: PM)
  3. Enter 'From A/c ID'.; 'To A/c ID.' will be auto-populated
  4. 'To Date' should be entered as 1<sup>st</sup> April only (Eg: 01-04-2022)
  5. 'Transaction Value Date' should be the same as 'To Date'
  6. **Post transaction flag should be selected as 'Yes'**
  7. Frequency Based Interest Run should be selected as 'No'
  8. Debit/Credit Interest should be selected as 'Both'
  9. Remaining fields should be left with default values and no changes are to be made
  10. Click on Submit

- iii). Check HPR for success report/failure report and then check by invoking HACLI to view transaction.
- iv). If interest entry is not created, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.

Interest Run for A/c's

Set ID *	Report To *	S
CCY	Input File Name	
From A/c ID	To General Ledger Subhead Code	
To A/c ID	To Scheme Code	
From GL Subhead Code	To Date *	01-04-2021
From Scheme Code	To CIF ID	
From Date	Transaction Value Date	01-04-2021
From CIF ID		
Scheme Type		
Post Transaction *	Frequency Based Interest Run *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Debit/Credit Interest *	Ad Hoc Mode *	<input type="radio"/> Ad Hoc - Specified Period Only <input checked="" type="radio"/> Recalculate Interest if necessary.
Print Interest Details *	Closed A/c. *	<input checked="" type="radio"/> Exclude <input type="radio"/> Include <input type="radio"/> Only
NPA A/c. *	Disabled A/c. *	<input checked="" type="radio"/> Exclude <input type="radio"/> Include <input type="radio"/> Only
Dormant A/c. *	Frozen A/c. *	<input type="radio"/> Exclude <input checked="" type="radio"/> Include <input type="radio"/> Only
Booking For Reversal	Print Interest Advises *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Product Group		

General Ledger Date	Value Date	Instrument No.	Withdrawal Amt.	Deposit Amt.	Balance/Narrative
28-02-2021	01-04-2021		83,722.00 Dr		6,15,827.00 Cr
21-02-2021	31-03-2021			44,705.00 Cr	6,79,349.00 Cr Consolidated Interest Payment
24-08-2020	24-08-2020			12,000.00 Cr	6,34,644.00 Cr NORMAL CONTRIBUTION

6) **Interest calculation using HACINT for PPF Loan Account:** In case of request for calculation of interest for closure of PPF loan account, the Supervisor / In-Charge CPC should invoke HACINT menu and proceed for calculation and posting of interest as follows.

- i). Use HCCS and go to the account SOLID
- ii). Invoke HACINT
  1. 'Set ID' will be the same as Account SOL ID
  2. Enter a value in 'Report To' field (For eg: PM)
  3. Enter PPF Loan A/c in 'From A/c ID'; 'To A/c ID.' will be auto-populated
  4. **'To Date' should be entered as Current BOD Date (Today's Date)**
  5. 'Transaction Value Date' should be the same as 'To Date'
  6. Post transaction flag should be selected as 'Yes'
  7. Frequency Based Interest Run should be selected as 'No'
  8. **Debit/Credit Interest should be selected as 'Debit Interest only'**
  9. **Remaining fields should be left with default values and no changes are to be made**



10. Click on Validate to ensure **scheme type is displayed correctly for the account as ODA**; this will help in cross-checking that loan account id is entered and not the PPF account itself.
  11. Click on Submit
- iii). Check HPR for success report/failure report and then check HACLI to view transaction.
  - iv). If interest entry is not created, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.
- 7) **Other important points:** The Supervisor / In-Charge, CBS-CPC should ensure the following points on performing the task of HACINT execution.
- i). If From A/c. ID or To A/c. ID is left blank, then interest posting will happen for all accounts in the SOL for the range of accounts starting from Account entered in From A/c ID or ending with To A/c ID.
  - ii). To Date and Transaction Value Date is Current BOD (Begin of Day) by default; if this is not changed to 1<sup>st</sup> April, interest will be calculated up to previous month end (Eg: If done in Sep-21, interest will be calculated up to Aug-21) and posted along with IAR entry. This will result in excess payment of interest during end of the financial year, as the IBB will get increased to the effect of interest amount getting posted on current date.
  - iii). Reversal option is not available for any incorrect posting done using HACINT menu. Hence, due attention should be paid for each account & each step in the process.
  - iv). Without checking ledger balance in HACLI menu, HACINT should not be initiated once again. In case of any failure, report generated in HPR must be checked by CPC.
  - v). **HACINT related activities should be carried out before 1500 Hrs i.e. before the commencement of EOD process in post offices.**

A handwritten signature in black ink, appearing to read 'Lijul', is written over a diagonal line that extends from the bottom left towards the top right.