

SPM Help Application -SOP

Here is the step-by-step procedure for monitoring interest posting and to generate the Spl error book.

Video Help files available in the following YouTube link

<https://www.youtube.com/@SPMHelp> (Can be searched with Keyword SPM Help or SPMHelp)

Setup file and Video Help files available in the following Gdrive link.

<https://drive.google.com/drive/folders/167-RE5pSVHDeXutR5M7UJdflygGuv0eK>

BO Interest Posting Monitoring

Step 1: Set the Financial Year

1. Open BO Interest Posting module and Click the **Set Financial Year** button.
2. Select the previous Financial Year from the drop-down menu:
 - Example 1: If today's date is 20-04-2026, select 2025-2026.
 - Example 2: If today's date is 20-04-2027, select 2026-2027.
3. In the account number text box, enter the first SB or SSA account number that was opened after March 11th of the current year:
 - Example 1: If today is 20-04-2026, enter the first SB or SSA account number opened after 11-03-2026.
 - Example 2: If today is 20-04-2027, enter the first SB or SSA account number opened after 11-03-2027.
4. Click the **Save Financial Year** button to save the previous Financial Year settings.

Step 2: Import the Last Balance Report CSV Files

1. Log in to the **Finacle MIS server**.
2. Invoke the menu **HINRPT** and go to page number 4 or 5.
3. Select the **Last Balance Report** (including BO Type SBA). Change the report output format to **CSV**, then enter your **SOL ID** and the target **Scheme**:

(Don't enter BO ID while generating last balance reports. Generate a single file for each scheme)

- Use **SBGEN** for Standard SB accounts.
 - Use **SBBAS** for Basic Savings accounts.(SBCHQ if required)
 - Use **SSA** for Sukanya Samriddhi accounts.
4. Go to **HPR** to download and save the CSV reports (you will have 3 primary reports: SBGEN, SBBAS, and SSA. (You can also download SBCHQ if required).
- **Note: Report generation may take some time. Please wait for it to complete.**
5. Click the **Select Last Balance CSV Files** button, and select your downloaded files one by one:
- First, select the **SBGEN** file and wait for the system to process it.
 - Next, select the **SBBAS** file.
 - Finally, select the **SSA** file.

Important: Once all CSV files are processed, close the tool completely and reopen it. Restarting the tool is mandatory to properly refresh and retrieve the newly imported last balance reports from the database. If not closed error will be thrown while processing data entry.

Step 1 and Step 2 is to be repeated every year during the month of April by changing the Financial year.

Step 3: Data Entry

1. **Launch the Tool:** When you launch the tool, the **Previous Financial Year** and **Today's Date** will loaded automatically.
2. **Enter Account Number:** Type the target account number into the **Account Number** box and press **Enter**. The entered account number will be saved instantly.

Note: An error message will be displayed if an invalid or unrecognized account number is entered.

3. **Adjust Date (If Needed):** If necessary, you can manually change the **Date of Receipt** before submitting.

Instructions for Importing Date of Receipt for multiple accounts.

1. **Format Your Data File:**

- Ensure your data is saved in a **CSV file**.
- **Column A** must contain the **Account Number**.
- **Column B** must contain the **Date of Receipt (formatted as either DD.MM.YYYY or DD/MM/YYYY)**.
- (Note: Account numbers with 9 or 11 digits will be automatically corrected during import by prefixing a zero).

2. **Import the Data:**

- Click the **Import Data from CSV** button.
- The imported data will be displayed in the central grid (under Account No, Date of Receipt, and Status).

3. **Handle Invalid Accounts:**

- Any invalid accounts detected by the system will be highlighted in **Yellow**.
- If you wish to correct them, fix the invalid accounts directly and click the **Update Invalid account** button.
- Note: If you choose to leave the invalid accounts as they are, it will not affect the data transfer for valid accounts; however, the dates for those uncorrected accounts will not be updated.

4. **Transfer Data to Master Table:**

- Click the **Transfer Data to Master** button.
- The data will be safely saved to the Master Table. Please note that **only valid accounts will be updated**.

Step 4: Report Generation (On July 20 of Every Year)

Important Pre-requisite: Before generating reports, ensure this application and all open Excel files are completely closed, then open the application again. Failing to do so will result in a formula error.

1. Goto Report Tab and Select the **Previous Financial Year** from the drop-down list.
2. In the **Office** field, select **“All”**.
3. Click the **“Generate Report”** button. The report will be generated.
4. Click the **“Generate Letter to IP”** button. The covering letter will be generated.
5. Enclose the generated list of accounts with the letter to the IP and forward it to your Sub-Divisional Head.

Step 5: Report Generation – List of passbooks not received for interest posting in which transactions were made (Generate whenever required)

Here is the procedure to generate the list of passbooks that are not received for interest posting despite having transactions:

Part 1: Addressing the BPMs (Passbooks Not Submitted for Interest Posting)

1. Generate List of BO Transaction in Finacle (HFTR):

Invoke the **HFTR** menu in the Finacle Live Server and enter the following details:

- **(a) SOL ID** – Enter the SO/SOL ID. (Part Transaction Type-All)
- **(b) Start Date** – 1st April of the current financial year, **End Date** – Today's date or as per your requirement.
- **(c) Delivery Channel** – SDP (to generate BO transactions only).
- **(d) GL Sub Head Code** – 30001 (SB – 30001, SSA – 30042).
- **(e) Uncheck** the “Today's Transactions Only” box.
- **(f) MRT File Name** – Search and select the first option, then click **Go**.

Image given below for reference.

The screenshot shows the 'HFTR' report generation form in the Finacle Live Server. The form is divided into two main sections: 'Transaction Details' on the left and 'Filtering Criteria' on the right. The 'Transaction Details' section includes fields for SOL Set ID (60680401), A/c. ID, Transaction ID, Transaction Type (Select), Instrument No., Transaction Amt. (Low), Start Date (01-04-2026), Report Code, Post User ID, General Ledger Subhead Code (30001), Transaction Status (Select), A/c. Label, Filtration Criteria (All), Additional Criteria (Today Transaction Only, Only Value Dated), Master/Multi CCY A/c. ID, and MRT File Name (FTR_01.MRT). The 'Filtering Criteria' section includes fields for A/c. SOL ID, Ref. No., Part Transaction Type (Credit, Debit, All), Instrument Type, Transaction Amt. (High), End Date (24-06-2026), Entry User ID, Delivery Channel (SDP), CCY Code, A/c. Status (Select), and Additional Criteria Indicator (Deposit Details). The form is displayed in a web browser window with a standard toolbar at the top and a taskbar at the bottom.

2. **Generate and Copy the Report:**

- Once the transaction list displays, scroll down and click **Print** to generate the report.
- Go to **HPR**, locate, and select the **Financial Transaction Report**.
- When the report appears, scroll to the last line.
- **Crucial Step:** Click inside the report box, press **Ctrl + A** to select all, and **Ctrl + C** to copy the transaction data. (Failing to click inside the box first may copy the entire webpage).
- Open a blank text file, press **Ctrl + V** to paste the data, and save the file as SB.txt.

3. **Generate SSA Transactions:**

- Repeat the entire process above but change the GL Sub Head Code to **30042** to generate SSA transactions at BOs.
- Save this text file as SSA.txt.

4. **Import and Generate Final List:**

- Open your tool and go to the **Reports Tab**.
- Click the **Import Transactions** button and select your saved SB text file.
- Repeat the process using the **SSA Transactions** button and select your SSA text file. (Import the SB Text file first and then import SSA Text file)
- Click the **Generate list** button. Once generated, forward this list to the respective Branch Offices (BOs). Ask the BPMs to collect and forward the Passbooks.

Part 2: Addressing Depositors (Passbooks Not Submitted for Interest Posting)

If passbooks have not been submitted by the BPMs for interest posting despite multiple reminders, we must generate letters to notify the individual depositors:

1. **Fetch Latest Balances:** Log in to the MIS server, generate the **Last Balance reports** in CSV format again **without entering BO ID** , and download them. **(latest last balance reports required.)**

⚠ **Important:** The Balance After Transaction (BAT) details are fetched directly from the Last Balance reports, meaning you must use the most recently downloaded files.

2. **Generate Current Transactions Report:** Create and save the transaction text files (SB and SSA) using the exact procedure outlined from step-1 to Step-3. Enter from date

01-04-2026 and Enter the "To" date, which **must be less than 2 days** from the date the Last Balance report was generated.

3. Import Data into the Tool:

- Go to the **Import** tab.
- Import only the Last Balance reports of SBGEN, SBBAS and SSA

(Do not click set financial year button at this stage. Import all required Last Balance reports only)

- Next goto Reports tab, import the transaction files (SB and SSA) that you saved in step 2.

4. Generate Letters and Tracking Data:

- Click the **Generate letters to the depositors** button. This will generate the letters in a Word document format.
- Simultaneously, an Excel file containing the account numbers, names, and addresses will be generated, which you can use for booking Registered Letters (RL) or Speed Post.

5. Generate Special Error Book:

- Click the **Generate Special Error Book** button.
- Update this book with the corresponding **RL number** and **date of receipt** as and when the passbooks are received back.

Step 6: Report Generation – Master Data (If required)

- Navigate to the **Master Data** tab.
- Click the **Show Master Data** button. The system will load and display your records.
- Click the **Export** button to download and save the data as an Excel file.