

TOWARDS ACCOUNTING EXCELLENCE



**RECONCILIATION OF GLIF/SYSTEM SUSPENSE
ACCOUNTS**

FAQs

CHAPTER: 1

BASICS

How transactions take place in CBS environ?

The movement of transactions in CBS can be explained with the following diagram:



What is GLIF?

GLIF is an acronym for General Ledger Interface File (GLIF).

Explain more about GLIF?

It is an oracle table and works as an interface between B@ncs24 & Finance One. It contains all financial transactions taking place at the branch, including both cash and non-cash (transfer) transactions. GLIF accounts are debited as well as credited with the same amount.

Why GLIF was required?

Two softwares used in CBS system, B@NCS24 and FINANCE ONE do not interact with each other. This necessitated introduction of an intermediate file called GLIF.

How transactions take place in GLIF?

The transaction made in B@NCS 24 moves to GLIF where it gets converted into 02 entries with an intermediary account (GLIF A/c) in between. This account is debited as well credited with the same amount.

Explain flow of transaction in CBS with an illustration?

Illustration 1: When a user, at a CBS branch conducts a transaction or a customer withdraws Cash from ATM or a customer puts a transaction through Online Banking, it hits B@ncs24. Any Financial transaction as mentioned above, done in B@ncs24 generates entries for posting into FINANCE1 in bulk with unique Journal number, which is termed Corporate General Ledger (CGL). These B@ncs24 transaction entries are generated by the system in the General Ledger Interface File (GLIF). During EOD of B@ncs24, individual entries are clubbed branch wise, currency wise and General Ledger Classification Code (GLCC)-wise before being uploaded into FINANCE 1 by a programme called "SY1000".

What is GLCC?

GLCC (General Ledger Classification Code) is 18 digit number consisting of 5 digit Branch code + 3 digit Currency code + 10 digit Finance one account number. This is available in "Short Enquiry" menu of a particular account.

CHAPTER: 2

RECONCILIATION IN CBS ENVIRONMENT

What was accounting system adhered to in the Bank master?

In the Bank Master system accounting runs on the concept of "Double Entry System" which means that failure of one leg would necessarily lead to the failure of the other leg.

Explain it with an example?

Illustration 2: If we have to post Debit "A" Rs. 1500/-, Credit "B" Rs. 1500/- and either entry (debit or credit) fails, whole transaction would be rejected by the system. This necessarily means that both debit/credit and corresponding credit/debit will be posted in the system simultaneously.

What is accounting procedure in CBS?

B@NCS24 software used in CBS, however, runs on the principle of single entry system which means that both debit and credit entries are posted separately as two independent legs of a transaction. So when one or the other leg of the transaction fails, the successful leg would appear in the CGL, while the failed leg would not appear anywhere. In these circumstances, locating such entries and reconciliation thereof will be extremely difficult.

How this difficulty was overcome in the CBS?

To overcome this problem an intermediary file called GLIF was introduced. Each leg of transaction (debit or credit entry) is further broken into two double sided entries at GLIF. The transaction of above example would take place as under in the CBS.

Explain this with a example.

Illustration 3:

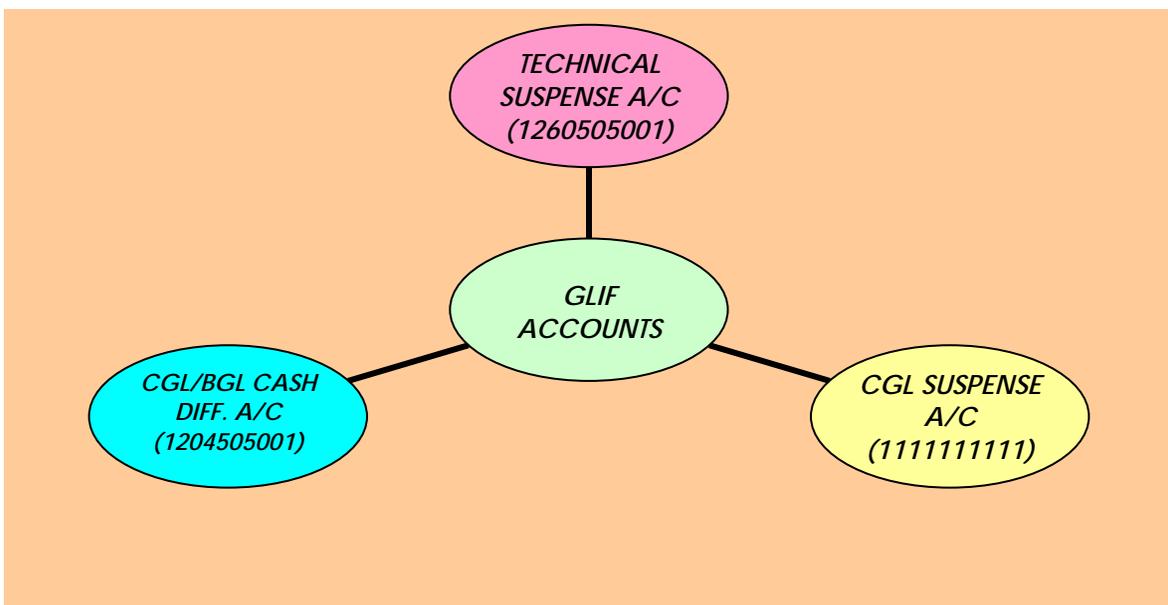
Debit "A": Rs. 1500/-	Credit intermediary (GLIF) A/c: Rs. 1500/-
Debit intermediary A/c: Rs. 1500/-	Credit "B": Rs. 1500/-

Explain one more about GLIF?

General Ledger Interface File (GLIF), an oracle table, is an interface between B@ncs24 & Finance One. It contains all financial transactions taking place at the branch, including both cash and non-cash (transfer) transactions. GLIF accounts are debited as well as credited with the same amount.

GLIF is nothing but a combination of our erstwhile cash & transfer scrolls.

What are various accounts of GLIF?



How transactions are classified among various GLIF A/cs?

When a transaction enters the GLIF Table, the system from the transaction type, comes to know that it is a Cash Transaction and as such it picks up the corresponding CGL (Finance One) Cash Account (1204505001) or CGL Suspense A/c (in case of Currency Chest branches), as the contra entry. Transactions, other than cash in GLIF are picked up by Technical Suspense a/c (1260505001).

What type of transactions various GLIF A/cs contain?

CGL/BGL cash Difference A/c (1204505001): This a/c contains un-reconciled cash related GLIF entries.

CGL Suspense A/c (1111111111): This a/c has un-reconciled cash transactions related to currency chest branches.

Technical Suspense A/c (1260505001): Transactions other than cash appear in this account.

Besides above 03 accounts, reconciliation also involves another A/c called System suspense A/c comprising 31 various other sub-accounts.

Besides above 03 accounts and System Suspense a/c which other accounts should be monitored for maintaining accounting excellence?

A/C No. 1000505010 – Wash A/C:

This account is being used by Migration team/Forex team. In case Branches input any transactions in this account, they must send FAX to CDC with full details and purpose of the transaction to enable the CDC for posting into the appropriate a/c in Finance1 at CDC. Branches should invariably quote the GLCC of the account affected. If many accounts are affected, GLCC wise total should also be intimated. As long as the entries are not appropriately accounted for in FINANCE1 by Belapur team, this account would not be zeroised. In other words his account can be zeroised by the CDC only.

A/C No. 1000505003 – Suspense A/C (Data Migration):

This account is used only at the time of branch migration to CBS. The amount in this account represents the values not migrated and should be zeroised as early as possible taking assistance from Project Officer at LHO /Migration team at CDC Belapur.

This account should be zero once the migration is complete. Therefore, any entry appearing in it should be adjusted on priority basis.

Should any entry remain outstanding in the GLIF A/cs?

No. If both the legs of transaction viz. debit as well as credit are completed successfully, entries in the intermediary GLIF accounts would cancel each other and there would not be any balance in the intermediary account. So, ideally speaking no entry should remain outstanding in GLIF A/cs at the end of the day.

Explain this with an example?

Let us consider the transaction as shown in illustration 3.

Leg 1: Debit "A": Rs. 1500/-	Credit intermediary (GLIF) A/c: Rs. 1500/-
Leg 2: Debit intermediary A/c: Rs. 1500/-	Credit "B": Rs. 1500/-

When both the legs are successful, the intermediary account will be first credited by Rs. 1500/- and then debited by Rs. 1500/-, thus leaving NIL balance in it. This is an ideal situation.

Then why entries remain outstanding in GLIF?

Consider a situation wherein one leg of transaction is complete, while due to some problem the other leg could not complete. In this case either debit or credit entry, corresponding to the successful transaction, would appear in the intermediary (GLIF) A/c. This un-cancelled entry in the intermediary account is called GLIF entry.

What a GLIF entry connotes and how it facilitates reconciliation in CBS?

The very existence of the GLIF entry indicates that the corresponding leg of this entry has failed. This brings the error to the notice of branch staff/officials and thus acts as reconciliation trigger in CBS that is based on single entry system.

What are main reasons for appearing entries in GLIF A/cs?

Following are the main reasons for appearance of entries in GLIF A/cs:

- Errors in posting of entries due to wrong module (deposit/loans/remittances etc.) selection.
- Posting in stopped accounts.
- Closing accounts without enquiry
- Double posting with single contra entry
- Non-posting of one leg of the transaction
- Non-ensuring of "OK" status at the time of posting of individual transactions.
- Connectivity failure
- Non-repairing of the failed batches.
- Authorization of transactions without carrying out rectification/repair of failed batches by the operators.
- Indiscriminate deletion of failed batches instead of their retrieval and repairing.
- Non-transmission of EOD signal.
- Transmission of EOD signal without ensuring "OK" status for all accounts.
- Non-updation of Cash Drawer by the SWO.
- Non-tallying of Cash with the Cash report CFPD 0903.TXT generated twice at 05.30 PM and 08.30 PM

INTERMISSION: 01

A NOTE ABOUT IMPORTANT REPORTS AVAILABLE AT CBS BRANCHES

Before we proceed further and take individual accounts and reconciliation of entries therein, we enlist below various reports, which are being made available to the branches by CDC on a daily basis. These files are being sent by the means of File Transfer Protocol (FTP). We shall make reference to these reports now on.

VVR (Voucher Verification Report) / GL daybook

VVR (Voucher Verification Report), earlier called daybook contains all the entries made into various customer (deposit / loans) accounts. The GL daybook contains entries made in BGL accounts only.

GLCOMP

This report shows difference between the B@NCS24 balances and their corresponding balance in FINANCE1. This would alert the branches of errors, if not detected on the day of the transaction through the other mechanisms provided in B@NCS24.

GLCNTRL

This report contains details of accounts in FINANCE 1, showing balances in the accounts, which should ideally be NIL. The list of accounts contained in the report is mentioned below:

CGL Suspense A/C [1111111111]

Technical Suspense A/c [1260505001]

Wash A/c [1000505010]

Suspense A/c (Data Migration) [1000505003]

System Suspense A/c [2148505001]

List of Intermediary and Suspense Accounts with Non Zero balance

This report contains details of non-zero system suspense accounts in B@NCS24, which ideally should have zero balance.

Channel Transaction (ATM & INB)

This report contains all transactions made in the customer accounts through ATM & Internet.

Non-Home Branch Transaction Report

This report depicts all non-home transactions i.e. made in the account that is at another CBS branch.

GLIF Report

This report shows transactions made by the branch, which has resulted in outstanding balance in Balancing (Technical Suspense) Account on a particular date. This report is now being made available to each LHO through a website.

CHAPTER: 3

RECONCILIATION OF BGL/CGL CASH ACCOUNT

How to identify suspected entries in the BGL/CGL Cash Difference A/c?

- By properly scrutinizing cash report 0903 generated input teller-wise each day on 05.30 & 08.30 PM and cash drawer reports.
- By verifying VVR, GL day book/GLCOMP report.
- Properly scrutinizing Sundry deposit Un-identified cash A/c (98576)
- By verifying transactions in BGL Cash Rectification A/c (98955)

Why un-reconciled entries in BGL/CGL Cash Difference A/c occur?

Un-reconciled entries in the BGL/CGL Cash Difference A/c occur for the following reasons:

Case 1: Cash drawer is not updated.

Case 2: Cash drawer is updated once but customer a/c was credited/debited twice.

Case 3: Cash drawer is updated but the customer account was not credited/debited.

Case 4: Dormant account override is not properly authorized, thus system would have debited/credited the customer a/c but cash drawer would not have been updated.

Case 5: Cash Vault transaction is done twice but the cash drawer is updated once.

Case 6: Vault custodian does not close his cash drawer.

Case 7: Physical cash is no equal to BGL Cash A/c (98903) balance but equal to CGL Cash balance.

How to carry out rectification in case 1 above?

In case of occurrence of mistake "Cash drawer not updated", observed before EOD, the "Journal Correction Icon" on the left top corner of the monitor (3rd Icon) should be used. Using transaction amount as the filter and after choosing the entry concerned, click Button "Cash Correction". Now the cash drawer gets updated.

Please note that Cash Correction account (989550BBBB+CD) is used when cash drawer is not updated. It is not used on the same day. It should be done on the next day

How to carry out rectification in case 2 above?

If error is detected on the same day, click "View Journal" icon. After putting in journal number transaction it would be observed that there are more than one row for the same transaction. Row of the extra transaction is to be selected. After clicking "Cash Correction", A/c no. and amount would appear on the screen. Now click "Transmit". It will reverse the extra debit/credit entry. The contra entries would be automatically posted by the system.

How to carry out rectification in case 3 above?

The correction should be put following under-noted path:

Menu >> BGL>> Cash Rectification >> Debit/Credit Customer BGL A/c.

The contra entry will be posted by the system by debiting/crediting the cash Rectification (BGL) A/c which is also mapped to the CGL cash A/c, thus adjusting the un-reconciled entry.

Note: In some situations like "Closure of Loan A/c", cash deposit may not be accepted directly through cash rectification. In such cases, amount is to be credited to Miss Batch Originating Credit A/c and by using the closure menu of BGL amount is transferred.

How to carry out rectification in case 4 above?

In this case normally system parks erroneous entries to a particular account called "SD- Unidentified Misc. account –985760<BBBB>CD", which has to be reversed using proper Menu.

How to carry out rectification in case 5 above?

The correction should be put following under-noted path:

Menu >> BGL>> Cash Rectification >> Debit/Credit BGL A/c >> Debit/Credit BGL Cash A/c (98903)

The contra entry will be posted by the system by debiting/crediting BGL Cash Rectification A/c (98955).

How to carry out rectification in case 6 above?

No correction entry is to be passed in this case. When the custodian closes his cash drawer correctly on the ensuing day, the error gets corrected automatically.

How to carry out rectification in case 7 above?

After proper verification if physical cash found is to be corrected then following path is to followed:

Menu >> BGL >> Cash Rectification >> Credit BGL >> Credit 98903-BGL Cash A/c (FOR DECREASING BGL CASH A/C BALANCE).

OR

Menu >> BGL >> Cash Rectification >> Credit BGL >> Debit 98903-BGL CASH A/c (FOR INCREASING BGL CASH A/C BALANCE).

After putting the transaction as narrated above, enquire a/c no. 98903 (BGL Cash A/c) to verify the change.

What general precautions must be observed while putting through rectification entries in BGL/CGL Cash Difference A/c?

(i) Cash Correction can be done for committed/referred transactions where cash drawer is not updated.

(ii) CGL Cash Rectification account (989550<BBBB>CD) should be used only for the rectification of following cash transaction errors:

Account Posted but Cash drawer is not updated.

Account not posted but cash drawer updated.

Account posted twice but cash drawer updated once.

Transfer of Cash from vault custodian to cash officer (erroneously transferred more than once).

(iii) Batch Transfer Menu should not be used for the rectification of cash related entries.

(iv) CGL Cash Rectification account should not be used for rectification pertaining to Currency Chest Transaction.

(v) CGL Cash Rectification account should not be used for rectification pertaining to ATM replenishment differences/errors.

CGL Cash Rectification account (989550<BBBB>CD) should be used only for entries those lying in GLIF. It should not be used for updation of cash.

How to ensure reconciliation of CGL/BGL Cash Difference account on an ongoing basis?

The Joint custodians of cash must invariably ensure that the Physical cash & BGL cash balance tallies at the end of the day. Further, they must ensure that the balance in the BGL Cash account as at the end of the day tallies with the CGL cash account (1204505001) balance of the day, which they will be getting in the next day morning in the report GLCOMP (General Ledger Comparison Report).

Why entries appear in CGL Suspense A/c (1111111111)?

Entries appear in the CGL Suspense A/c mainly for the following reasons:

- Erroneous generation of GLCC code for the product/account.
- Non-reconciliation of currency chest. **(main reason)**
- Failure of CT transactions.
- Input errors by the users.
- System related errors.

How to reconcile CGL Suspense A/c (1111111111)

At the end of each day joint custodians should ensure that balance of Currency Chest A/c (98908) tallies with the balance shown in the Currency Chest Register, maintained at Currency Chest branches. Net CT Amount (deposit less withdrawal and vice versa) is posted through the process called CT Reconciliation, using following menu options.

Currency Chest >> Currency Chest (CT) Transaction >> CT Open / Close.

This process not only generates CT transaction but also closes the Currency Chest for the Day.

If reconciliation entries are not passed on the same day then following path has to be adopted

Menu Navigation >> Currency Chest >> SMALL COIN DEPOT >> Select SCD Debit posting (For net deposit) or SCD Credit posting (For net withdrawal) >> Enter A/C No. 98908+BBBBB+C >> Enter Amount (Net Deposit or Net Withdrawal)

This will automatically reverse the entry in CGL Suspense a/c (1111111111) on account of non-reconciliation of currency chest.

What are special precautions for CURRENCY CHEST branches?

- The Accountant must ensure that Deposits and Withdrawals from the Currency Chest are immediately recorded in the system through proper menu options.
- The Accountant must also ensure that CT Reconciliation is done invariably along with closing the Vault.
- The balance in Currency Chest Register tallies with the balance of Currency Chest A/c (98908).

CAUTION:

Branches should not pass any entry manually in A/c no. 98958 – Branch Currency Chest A/c. This is a system operated account whenever there is a withdrawal or deposit from currency chest

CHAPTER: 4

RECONCILIATION OF ENTRIES IN TECHNICAL SUSPENSE ACCOUNT

What is Technical Suspense A/c?

Technical Suspense A/c (1260505001) is like the transfer scroll, as maintained at the branches during the pre-CBS migration days, which is now maintained electronically in the system. Each and every transfer entry is routed through this account only.

How does accounting take place in Technical Suspense A/c (1260505001)?

In case of a transfer transaction, system first puts through the debit entry, by credit to Technical Suspense Contra a/c (1260505001). It subsequently debits the Technical Suspense Contra a/c and puts through the credit entry. Thus, when both the legs of transaction are complete, no entry would appear in this account.

Why un-reconciled entries appear in this account?

The main reasons for entries to remain un-reconciled in this account are:

- Batch failure.
- Connectivity failure.
- Single side posting without having any contra entry.
- Errors in posing done through trickle feed utility.
- Other system related errors

95% of the entries appear in Technical Suspense A/c (1260505001) due to transfer batch failure only.

How to identify un-reconciled entries in this account?

- By using finance one to obtain balance in the A/c 1260505001.

- Proper checking of VVR and GL daybook would help in identifying entries where voucher is available but entry is not appearing in reports/entry is appearing in the reports but corresponding voucher is not available.
- Enquiring failed transfer batch report. It is worth noting that from 10.07.2006 onwards, if a batch is partially posted, the failed transactions are posted in the "OLR Batch Posting A/c – 99512".
- Branches should maintain a register recording therein details of un-reconciled entries (proforma at annexure-I).

How to put reconciliation entries in the Technical Suspense A/c?

Following path should be followed for putting reconciliation entries in this account.

Menu BGL >> Batch/Technical Rectification >> (select appropriate option depending upon type of rectification to be done)

The contra entry would be generated automatically by the system for the appropriate account 99513 or 99514 and would also be mapped to the Technical Suspense A/c (1260505001 or 1260505003), depending upon the value date. The transaction would also put the account no. which has been debited/credited in the narration line of the BGL, enabling auditors to verify the correctness of entry made in adjusting Technical Suspense A/c at any later date.

CHAPTER: 5

RECONCILIATION OF SYSTEM SUSPENSE ACCOUNT

What is "System Suspense A/c (2148505001)?"

System Suspense account is an intermediary account in B@ncs24, used as a temporary parking account, which facilitates completion of various day to day transactions in the system. The transactions which do not take place in real time are routed through this account and subsequently they are put through in the respective accounts. All sub-accounts in the System Suspense a/c have to be zeroised by the branches at the end of each day.

Explain it with an illustration?

Illustration: The customer when deposits cash for the issue of draft, cash is debited and System Suspense – "Draft to be issued account" is credited. A unique journal number is generated by the system. When Single Window Operator (SWO) generates the draft later, he puts in the system that unique journal number and draft is printed. Subsequently, draft to be paid account is debited and draft account is credited.

What are various sub-accounts of System Suspense a/c?

There are 31 sub-accounts in the System Suspense A/c, a few important accounts of which are as under:

- o Banker cheque to be issued
- o Draft to be issued
- o E-realization reversal account
- o Inward clearing suspense account
- o Internet banking a/c
- o Rejected trickle feed
- o OLRR – Dishonour A/c
- o ATM Cash disbursed – customer account not debited
- o Customer a/c debited – ATM cash not disbursed
- o ATM Core transactions account
- o CMP Collection suspense a/c
- o RTGS rejected transaction a/c

Which reports help in identifying outstanding entries in System Suspense A/cs?

Various reports which help in identifying outstanding entries in various sub-accounts of System Suspense are mentioned as under:

- LIST OF NON-ZERO INTERMEDIATE SUSPENSE ACCOUNTS – This report, generated everyday, gives the account number of each non-zero System Suspense sub-account and amount outstanding therein.
- Bgl_STAT - This report gives opening balance, debits/credits, debit/credit summations and closing balance for each System Suspense a/c.

Besides, two other BGL accounts have been introduced in System Suspense A/c which contains details of the un-matched debit/credit entries. These accounts are

System Suspense-Miss Batch-Originating credits (A/c no. 98533)
System Suspense-Miss Batch-Originating Debits (A/c no. 98534)

Why entries outstand in this account and what are remedial measures?

Various reasons for the entries being reflected in the various sub-accounts of System Suspense account and corresponding remedial measures are appended hereunder:

REASONS	REMEDIAL ACTION TO BE TAKEN
Draft(s)/Banker Cheque(s) has been printed, issued to the customer but 'Draft/Banker Cheque to be issued a/c' is showing balance.	i) First identify the entries where the amount has not gone to Drafts Issued a/c or Banker's Cheques a/c and in the Enquiry under the Inland Rupee Remittance the Status is Not 'Issued' ii) Get the journal number & date of issue. iii) Go to Inland Rupee remittance->Issue and use 'Transmit' option. This will transfer the balance in these accounts.
Reversal has not taken place in the various System Suspense accounts viz. misc. batch, others	Verify vouchers/various reports to locate the entry and then pass the contra entries. This would zeroise these accounts thus

<p>which are used for temporary parking of funds thus leaving outstanding entries in these A/cs.</p>	<p>reconciling the outstanding entries.</p>
<p>System does not post all transactions thus leaving balances corresponding to the rejected transactions in the a/cs like; Rejected Trickle Feed, Failed Steps transactions, Failed e-realizations etc.</p>	<p>Go for STEPS enquiry to find out the unsuccessful transaction for reasons like wrong beneficiary account number, wrong DD/SC number or amount (incase of e-realization) and pass the requisite entries to zeroise the respective accounts.</p> <p>For other accounts, identify the failed transaction by going through various reports/vouchers and then transfer the balance to the desired a/c through manual intervention. For Rejected Trickle feed a/c, Trickle feed Status report is to be looked into and correction entries put through manually.</p>
<p>ATM related entries: Mainly three types of entries fall in this category: ATM Core Transaction account, cash disbursed customer a/c not debited or cash not disbursed but customer a/c debited</p>	<p>The ATM Core transaction A/c is zeroised by the ATM Switch Centre each day and correction entries in this a/c are passed by them only. No manual entry at branch level is allowed in this account.</p> <p>For any outstanding entry in the remaining two accounts, enquire the BGL a/c to get details of the transactions and customer account number</p> <p>ii. Verify the entries and reverse the entries by either debit or credit to Customer a/c or ATM Core transaction a/c.</p>
<p>Many entries remain outstanding in the OLRR Dishonour A/c on account of dishonoured cheques of inward clearing</p>	<p>In terms of the revised instructions, at the end of each day outstanding entries in this account should be transferred to the Branch Suspense A/c (98731). Entries of a/c no 98731 must be reversed on the receipt of TR advices from the respective branches (Service branches/main branches)</p>

<p>Unsuccessful transactions of the internet banking are parked in the Internet banking a/c.</p>	<p>The failed transactions related to rail tickets are reversed by the system automatically. Any other transaction is reversed through the following menu of system: Other delivery channel >> internet banking>> manual intervention</p>
<p>A few un-identified credits (cash) are sometimes found for various reasons.</p>	<p>At the end of the day, each and every teller should view the account no. 98576 and if any entry is found against their ID, they should reverse the entry on the same day.</p>

THE OFFICIAL WHO TRANSMITS EOD SIGNAL SHOULD INVARIABLY ENSURE THAT ALL SUB-ACCOUNTS OF SYSTEM SUSPENSE ARE SHOWING ZERO BALANCE. IF ANY ACCOUNT IS SHOWING BALANCE, HE MUST ENDEAVOUR TO TRACE THE DIFFERENCE AND PUT THROUGH THE CORRECTION ENTRIES THEN AND THERE. IF FOR ANY REASON HE IS NOT ABLE TO DO SO HE MUST ENSURE TO NOTE THE HEAD-WISE BALANCE IN A SEPARATE REGISTER FOR FOLLOW UP. ON THE ENSUING DAY, ON THE RECEIPT OF VARIOUS REPORTS, HE SHOULD PASS THE NECESSARY CORRECTION ENTRIES.

INTERMISSION: 2

BRIEF SUMMARY OF GLIF RECONCILIATION PROCEDURE

ACCOUNT	IDEAL POSITION	REPORTS TO BE REFERRED	ACTION TO BE TAKEN
Cash A/c	Physical cash should tally with BGL cash	GLCOMP Cash Drawer Report	In case of difference Cash Drawer Report to be tallied with Cash Report 0903 and rectification entries passed/ or updation of Cash Drawer from CDC.
	BGL cash should tally with CGL cash	Cash Report 0903 GLIF Recon site	
Technical Suspense A/c	NIL	GLCNTR Report of failed transfer batches GLIF Recon site	Failed batches to be repaired and correction entries passed through new BGL A/c
System Suspense A/c	NIL	GLCNTR IN-0804 Non-zero Intermediate Suspense A/c report	Entries to be passed for balance in BGL System Suspense A/cs.
CGL Suspense A/c	NIL	GLCNTR CT reconciliation GLIF team, CDC	Passing CT reconciliation entries through new menu.
Migration Suspense A/c	NIL	GLCOMP	Contact Project Officers ITS Deptt., LHO/ CDC
Wash A/c	NIL	GLCNTR BGL A/c -98572	Contact GLIF team at CDC with details

CHAPTER: 6

PREVENTIVE/ CORRECTIVE MECHANISM:

What precautions should be taken at the branches to prevent accumulation of entries in GLIF/System Suspense A/cs?

Following precautions, if exercised by the branch would obviate accumulation of un-reconciled entries in GLIF/System Suspense A/cs:

(a) Following reports are downloaded, properly checked and securely stored:

- ***Tellers Cash Registers*** and ***Cash Officer's Jotting Books*** for Balancing of Cash in Hand.
- ***Voucher Verification Report*** and ***GL Daybook*** for **CHECKING** with **VOUCHERS**
- ***GLCOMP, GLCNTR, GL Accounts Outstanding Items, BGL_Stat & List of Non-Zero Intermediate Accounts*** for monitoring, error detection and conclusive rectification.

(b) Ensuring that Cash Balance, arrived on the basis of the Tellers' Cash Reports and Cash Officer's Jotting Books, is tallied with the Physical Cash Balance on Hand. It is also to be ensured that Physical Cash Balance is equal to BGL Cash Balance and CGL Cash Balance. It can be understood by the following equation:

$$\text{Cash on Hand} = \text{BGL Cash Balance} = \text{CGL Cash Balance}$$

(c) All the vouchers are retained by the Employees/ Officials completing the transaction during the business hours so that they remain available for checking.

(d) All vouchers are properly branded with the necessary rubber stamps, user IDs, initials/ signatures and contain contra details in case of transfer transactions.

(e) Ensuring that vouchers for customer accounts are segregated as per ID of the employees / officials who has completed the transaction. Further vouchers are sorted in

the ascending order of debits and then credits, starting with the smallest amount and proceeding to the largest.

(f) Vouchers for BGL accounts are sorted in the ascending order of BGL account numbers.

Voucher Verification Report and GL Daybook are checked meticulously with the vouchers everyday, without fail.

(g) Errors detected during checking and rectification thereof must be recorded in the register meant for the purpose.

(h) Outstandings reported in GLCNTR and discrepancies reflected in GLCOMP are promptly reported to and properly rectified.

(i) BGL stat report is a very important tool available for daily reconciliation of outstanding entries in System Suspense Accounts.

(j) Failed Transfer Batch Reports (Under Menu option *Reports > Printing Reports*) are generated and attended to as a pro-active measure against GLIF outstandings.

END OF DAY (EOD) signals are transmitted every day,

Enlist various DOs and DON'Ts from the user perspective.

- All users should ensure that all posting are done in B@NCS24.
- Daily checking of VVR by the officials concerned, without fail.
- BM to ensure transmission of EOD signal everyday, without fail. A screen print is to be kept in the file for the verification by Controllers/Auditors
- Before start of the day CGL enquiry of Cash, Technical Suspense & CGL suspense a/c is must to know outstanding entries therein and reconciliation thereof.
- BGL and CGL cash should be tallied daily by the Cash Officer/concerned Asstt. (Cash).
- Repair all failed batches before transmitting EOD signal.
- Opening and closing of BGL Cash on daily basis without fail.
- Concerned staff should use cash correction menu for updation of cash drawer.
- Always keep record of the single sided entries passed at the branch. The GLIF team at CDC should also b intimated about such entries on the date of putting through in the System.

- The un-reconciled entries in Cash, Technical Suspense & System Suspense a/c should be maintained in 03 separate registers as per proforma given in annexure I to this booklet.

What other system related precautions are to be exercised by the branches?

Following are the general system related precautions, which must be observed by the branches:

- ✓ Before leaving the system, please put screen lock, as a measure of security.
- ✓ Logout from the system by clicking on the "Signoff icon".

- ✓ Do not use close button on right hand top corner whenever logged into Core Banking.
- ✓ Do not use mouse during processing.
- ✓ For Transmit, or Search processing, click only once and wait for system to respond.
- ✓ In no circumstances, download documents etc. from **SBITIMES** or Other Sites during peak working hours in the branch, as it will adversely affect the processing speed for conducting transactions in Core Banking.

ANNEXURE-I

PROFARMA OF REGISTERS

Branch.....				Cash Account (1204505001)		
Date (A)	Difference in BGL/CGL Cash A/c(Rs.) (B)	Particulars of Correction Entry			Date on which Entry Passed (F)	Initials
		Account No. (C)	Amount (Rs.) (D)	Resultant Balance (Rs.) (E)		

- A: Date of Difference
- B: Current day's difference in Cash A/c
- C: Customer/ BGL Account number in which rectification is made
- D: Amount of Rectification
- E: Resultant Balance = B-D and should be NIL for each day
- F: Date on which Rectification entry passed

Branch.....				Technical Suspense A/c (1260505001)		
Date (A)	Today's Amount parked in Technical Suspense A/c (Last Day's Balance- Today's Balance) (Rs.) (B)	Particulars of Correction Entry			Date Entry Passed (F)	Initials
		Account No. (C)	Amount (Rs.) (D)	Resultant Balance (Rs.) (E)		

- A: Date of Difference
- B: Current day's difference in Technical Suspense A/c
- C: Customer/ BGL Account number in which rectification is made
- D: Amount of Rectification
- E: Resultant Balance = B-D and should be NIL for each day
- F: Date on which Rectification entry passed

RECTIFICATION REGISTER FOR RECORDING ANY TYPE OF RECTIFICATION ENTRY
RELATING CASH, TECHNICAL SUSPENSE, SYSTEM SUSPENSE ETC.

DATE	Particulars of Rectification entry				INITIAL
	A/C NUMBER	AMOUNT	DR/CR	NARRATION	

ANNEXURE-I I

SYSTEM SUSPENSE BGL ACCOUNTS RECONCILIATION PROCEDURE

SI No	BGL No	BGL Name	Reconciliation Process
1	98516	SYS SUS- BNK.CQ.TO BE ISSUED A/C	<p>(a) Originating credit is posted by the system when the transaction is put through using the Remittance Module- Receipt of funds. Dr Customer / Cash Cr 98516 Sys Susp Banker Chq to be Issued</p> <p>(b) On issuing the Banker Cheque using the Issue option the following entries are passed Dr 98516 Sys Susp Banker Chq to be Issued Cr Banker Cheque Account</p> <p>(c) Normally after the issue of all the banker cheques the balance in the account would become zero.</p> <p>(d) In case there is balance in the account, the branch may use the enquiry option - Inland Remittance > Enquiries > Other Remittance and select status '00: To Be Issued' to find the entries where the Banker Cheques have not been issued on the system.</p> <p>(e) Thereafter go through step (b) to issue the banker cheques on system to zeroise the System Suspense Account.</p> <p>(f) In addition to (a) above, credits into this account may be due to the following also. (i) Steps E-transfer / Rapid Remittance credit where the account number is not matching. (ii) TDR Payout where transfer option is selected as banker cheque. (iii) Standing Instruction - Where SI is set up.</p> <p>(g) In the case of (f)(i) above, the user has to go through the menu – Inland (Rupee) Remittance > Steps Rev Posting > ET/RR Rev Posting – to reverse the failed ET/RR entries parked in 98516 – Banker Cheque to be Issued Ac.</p> <p>(h) In the case of (f)(ii) and (f)(iii) above, the branch should check for transactions in account and take corrective action.</p>
2	98524	SYS SUS- DRAFT TO BE ISSUED AC	<p>(a) Originating credit is posted by the system when the transaction is put through using the Remittance Module- Receipt of funds. Dr Customer / Cash Cr 98524 Sys Susp Drafts to be Issued</p>

			<p>(b) On issuing the Draft using the Issue option the following entries are passed Dr 98516 Sys Susp Drafts Chq to be Issued Cr Drafts Account</p> <p>(c) Normally after the issue of all the drafts the balance in the account would become zero.</p> <p>(d) In case there is balance in the account, the branch may use the enquiry option - Inland Remittance > Enquiries > Other Remittance and select status '00: To Be Issued' to find the entries where the Drafts have not been issued on the system.</p> <p>(e) Thereafter go through step (b) to issue the drafts on system to zeroise the System Suspense Account.</p> <p>(f) In addition to (a) above, credits into this account may be due to the following also. (i) TDR Payout where transfer option is selected as drafts. (ii) Standing Instruction - Where SI is set up.</p> <p>(g) In the case of (f) above, the branch should check for transactions in account and take corrective action.</p>
3	98528	SYS SUSP - E- REALISATION REVERSAL AC	<p>(a) The entries into this account are posted by the system for E-Realisation for wrong DDP No., and where DDP entry is already marked off.</p> <p>(b) The entries put through by the system at this stage are Dr Steps E-Realisation Account (98694) Cr 98528 Sys Suspense ER Reversal Ac</p> <p>(c) Using DDP Realisation menu, select Realisation –Dishonour –Cheques (screen 20042) - Yes and complete the transaction. The following entry is passed. Dr 98641 – DDP Other Banks Cr 98644 – DDP Cheques</p> <p>(d) Then manually put through the following entry Dr 98528 Sys Susp ER Reversal Ac Cr 98641 - DDP Other Banks</p>
4	98529	SYS SUSP AC FOR EXIM BILLS TXNS	<p>FOR EXIMBILLS BRANCHES ONLY</p> <p>(a) This account is used as an Intermediate Account for EximBills transactions.</p> <p>(b) The EximBills software puts through the originating transactions into this account.</p> <p>(c) The user has to reverse the entries manually in Bancs24.</p>

5	98531	CMP-DDP CREDIT COLLECTION AC	<p>FOR CMP BRANCHES ONLY</p> <p>(a) Please refer to Annexure - 3 for the accounting entries.</p> <p>(b) Branches have to set up BGL Sweep to sweep the balance in the account to Branch-4266-CMP Centre.</p> <p>(c) If the balance in the account is not zero, please check whether the sweep is set up properly.</p>
6	98532	CMP-DDP DEBIT COLLECTION AC	<p>FOR CMP BRANCHES ONLY</p> <p>(a) Please refer to Annexure - 3 for the accounting entries.</p> <p>(b) Branches have to set up BGL Sweep to sweep the balance in the account to Branch-4266-CMP Centre.</p> <p>(c) If the balance in the account is not zero, please check whether the sweep is set up properly.</p>
7	98533	SYSTEM SUSPENSE AC - ORIG CREDIT	<p>(a) This is a recon-type account - One-to-many, Originating Credit with System generated Ref.No.</p> <p>(b) In this account the users manually put through originating and responding entries.</p> <p>(c) This account should invariably be made zero by the end of day.</p> <p>(d) The outstanding entries in the account are available in the daily report Audit_BGL_accounts_age_wise_break_up_gend0805.txt.gz. The reference no. is also available in this report.</p>
8	98534	SYSTEM SUSPENSE AC - ORIG DEBIT	<p>(a) This is a recon-type account - One-to-many, Originating Debit with System generated Ref.No.</p> <p>(b) In this account the users manually put through originating and responding entries.</p> <p>(c) This account should invariably be made zero by the end of day.</p> <p>(d) The outstanding entries in the account are available in the daily report Audit_BGL_accounts_age_wise_break_up_gend0805.txt.gz. The reference no. is also available in this report.</p>
9	98543	INWARD CLEARING SUSPENSE A/C	<p>(a) Only Inward Clearing transactions should be posted to this account.</p> <p>(b) Branch should not use it for parking other types of transactions.</p> <p>(c) When the individual cheques of Inward Clearing are posted the following entries take place Dr Customer Ac (successful debits)</p>

			<p>Dr 98557 - OLRR Suspense Ac (where customer account could not be debited for any reason) Cr 98543 - Inward Clearing Suspense Ac.</p> <p>(d) On receipt of TR advice for the clearing amount from Service Branch/ Main Branch the following entries are posted. Dr 98543 – Inward Clearing Suspense Ac Cr Branch Clearing General Ac.</p> <p>(e) Balance in this account should be equal to the clearing amount for which TRs have not been received from Service Branch /Main Branch.</p> <p>(f) Inward Clearing transactions are also posted using the Trickle Feed mechanism.</p> <p>(i) ICL – In this type of Trickle Feed, softcopy received from Service Branch without account numbers is uploaded by branches and consolidated credit is given to 98543 – Inward Clearing Susp Ac.</p> <p>(ii) IAN – In this type of Trickle Feed, softcopy with account numbers is uploaded by branches and individual credits are posted to 98543 – Inward Clearing Susp Ac.</p> <p>(iii) CIL – In this type of Trickle Feed, softcopy of inward clearing of many branches is uploaded by Clearing CPC. The data received from Service Branch is cleaned by Clearing CPC and the account number is added using the SAN-MICR codes. In this case the Inward Clearing Ac of Clearing CPC is credited.</p>
10	98551	SYS SUSP - GIFTCHQ TO BE ISSUED	<p>(a) Originating credit is posted by the system when the transaction is put through using the Remittance Module- Receipt of funds. Dr Customer / Cash Cr 98551 Sys Susp Gift Chq to be Issued</p> <p>(b) On issuing the Gift Cheques using the Issue option the following entries are passed Dr 98551 Sys Susp Gift Chq to be Issued Cr Gift Cheque Account</p> <p>(c) Normally after the issue of all the Gift cheques the balance in the account would become zero.</p> <p>(d) In case there is balance in the account, the branch may use the enquiry option - Inland Remittance > Enquiries > Other Remittance and select status '00: To Be Issued' to find the entries where the Gift Cheques have not been issued on the system.</p> <p>(e) Thereafter go through step (b) to issue the Gift cheques on system to zeroise the System Suspense Account.</p>

11	98556	SYS SUSP - TT TO BE ISSUED	<p>(a) Originating credit is posted by the system when the transaction is put through using the Remittance Module-Receipt of funds. Dr Customer / Cash Cr 98556 Sys Susp TT to be Issued</p> <p>(b) On issuing the TT using the Issue option the following account is debited Dr 98556 Sys Susp TT to be Issued</p> <p>(c) Normally after the issue of all the TTs the balance in the account would become zero.</p> <p>(d) In case there is balance in the account, the branch may use the enquiry option - Inland Remittance > Enquiries > TT (Telegraphic Transfer) and select status '00: First Step Done' to find the entries where the TTs have not been issued on the system.</p> <p>(e) Thereafter go through step (b) to issue the TTs on system to zeroise the System Suspense Account.</p>
12	98557	OLRR-SUSP SYS-SUSP	<p>(a) Balance pertains to the instruments not debited to customer accounts for any reason.</p> <p>(b) Manual decision has to be taken to either pay or dishonour the instrument using the menu option – Clearing > Inward Clearing > Presentation > Online Rejection Referral Enquiry.</p> <p>(c) If paid, system will debit customer account.</p> <p>(d) If dishonoured, system will debit 98575 - OLRR-DISHONOUR AC</p> <p>(e) Account should become zero on daily basis.</p>
13	98561	SYS SUSP - INTERNET BKG	<p>(a) The entries are originated by the system and responded by the system.</p> <p>(b) Both originating credits and originating debits are posted to this account.</p> <p>(c) The account should automatically get zeroised.</p> <p>(d) Branch should monitor the account daily.</p> <p>(e) In case balance is found in the account, branch may contact INB Dept with details.</p> <p>(f) For all manual intervention transactions (e.g. draft issue requests etc.) user should enquire through menu – Other Delivery Channels > Internet Banking > Manual Intervention Transactions – Requests. The user should take necessary action and change the status in the above screen to 'Processed'.</p>

14	98567	SYS SUSP - e-TRANSFER AC	<p>(a) This account is used as intermediate account for Steps E-Transfer transactions.</p> <p>(b) On receipt of funds the following entries take place. Dr Customer Cr 98567 Sys Susp E-Transfer Ac</p> <p>(c) On issue of E-Transfer transaction (using the Issue Option) the following transactions take place. Dr 98567 Sys Susp E-Transfer Ac Cr Steps E-Transfer Ac of PSG-DAU-BrCd-4430 Thereby zeroising the System Suspense Ac.</p> <p>(d) In case balance is found, it means the step (c) has not been put through.</p> <p>(e) Enquire the status of transactions and put through the step (c).</p>
15	98568	SYS SUSP - e-REALISATION AC	<p>(a) This account is used as intermediate account for Steps E-Realisation transactions.</p> <p>(b) On receipt of funds the following entries take place. Dr Customer Cr 98568 Sys Susp E-Realisation Ac</p> <p>(c) On issue of E-Realisation transaction (using the Issue Option) the following transactions take place. Dr 98568 Sys Susp E-Realisation Ac Cr Steps E-Realisation Ac of PSG-DAU-BrCd-4430 Thereby zeroising the System Suspense Ac.</p> <p>(d) In case balance is found, it means the step (c) has not been put through.</p> <p>(e) Enquire the status of transactions and put through the step (c).</p>
16	98571	SYS SUS-REJECTED TRICKLE FEED	<p>(a) All failed Trickle Feed transactions land into this account.</p> <p>(b) The transactions may be both debit and credit in nature.</p> <p>(c) The branch has to go through the Trickle Feed Status reports and reverse the transactions manually.</p>
17	98575	OLRR - DISHONOUR AC	<p>(a) The balance in this account pertains to the dishonoured cheques of inward clearing.</p> <p>(b) At the end of the day, entries should be transferred to 98731 - Branch Suspense Account.</p> <p>(c) The entries must be reversed on receipt of TR from Service Branch/Main Branch as the case may be.</p>

18	98577	CMP COLLECTION (BRANCH) SUSP AC	<p>FOR CMP BRANCHES ONLY</p> <p>(a) On branch transfer transactions and credit balance transfer transactions will be put through 98577 CMP Collection (Branch) Suspense account manually and the details will be entered in CMP PC.</p> <p>(b) On branch Transfer Transactions: Dr Customer Cr 98577 CMP Collection (Branch) Suspense a/c</p> <p>(c) Transfer of Credit balance from the Customer a/c: Same as above. Instead of individual transactions, the credit balance at the CMP cut-off time will be transferred to 98577 CMP Collection (Branch) Suspense a/c</p> <p>(d) At EOD, the BGL Sweep takes place transferring the balance to 4266 CMP Centre Dr 98577 CMP Collection (Branch) Suspense Ac Cr CMP Core Collection Account at Branch 4266-CMP Centre</p> <p>(e) The BGL Sweep will ensure that the balance in the account is zeroised at EOD.</p> <p>(f) For detailed procedure, please refer Annexure-2.</p>
19	98578	CMP BALANCE TRANSFER AC	<p>FOR CMP BRANCHES ONLY</p> <p>(a) Transfer of Debit balance from customer account will be routed through 98578 CMP Balance Transfer Ac Dr 98578 CMP Balance Transfer Ac Cr Customer</p> <p>(b) Instead of individual transactions, the debit balance at the CMP cut-off time will be transferred to 98578-CMP Balance Transfer Ac.</p> <p>(c) At EOD, the BGL Sweep takes place transferring the balance to 4266 CMP Centre Dr CMP Core Collection Account at Branch 4266-CMP Centre Cr 98578 CMP Balance Transfer Ac</p> <p>(d) The BGL Pull Sweep will ensure that the balance in the account is zeroised at EOD.</p> <p>(e) More details on settings for Sweep are given in Annexure-2.</p>
20	98579	CMP LATE RETURN & OTHER DEBITS AC	<p>FOR CMP BRANCHES ONLY</p> <p>(a) This account is used for handling clearing cheques which are returned beyond the stipulated return discipline & any other debits.</p>

			<p>(b) Late Returns and other debit transactions will be debited to 98579 - CMP Late Returns and Other Debits Ac</p> <p>(c) At EOD, the BGL Sweep takes place transferring the balance to 4266 CMP Centre Dr CMP Core Collection Account at Branch 4266-CMP Centre Cr 98579 CMP Late Returns and Other Debits Ac</p> <p>(d) The BGL Pull Sweep will ensure that the balance in the Sys Susp account is zeroised at EOD.</p> <p>(e) More details on settings for Sweep are given in Annexure-2.</p>
21	98580	E-COLLECTION TO BE ISSUED AC	<p>(a) Originating credit is posted by the system when the transaction is put through using the Remittance Module- Receipt of funds. Dr Customer Cr 98580 through Remittance Module</p> <p>(b) On going through the Issue option to issue the E-Collection the following entry is generated. Dr 98580 E-Collection To be Issued Ac Cr E-Collection Ac at PSG-DAU-BrCd-4430 Thereby zeroising the balance in 98580 Ac</p> <p>(c) In case balance is found, it means the step (b) has not been put through.</p> <p>(d) Enquire the status of transactions and put through the step (b).</p>
22	98581	ATM CASH DISBURSED - CUST AC NOT DEBITED	<p>(a) Originating transaction is posted by the system where ATM has disbursed cash but the customer account is not debited.</p> <p>(b) The account is a reconciliation type account - one-to-one, originating debit with system generated reference no.</p> <p>(c) The branch has to post the following entry Dr Customer Cr 98581 – ATM Cash Disbursed-Cust Ac Not Debited.</p> <p>(d) The transactions posted by the system in this account are given in the report with details ATM_SUSPENSE_POSTINGS_REPORT_infd1130.txt The branch may use the report to reverse the entries.</p> <p>(e) The outstanding entries in the account are also available in the daily report Audit_BGL_accounts_age_wise_break_up_gend0805.txt.gz. The reference no. is also available in this report.</p>
23	98582	CUST AC DEBITED - ATM CASH	<p>(a) Originating transaction is posted by the system where Customer account is debited but ATM has not disbursed cash.</p>

		NOT DISBURSED	<p>(b) It is a reconciliation type account - one-to-one, originating credit with system generated reference no.</p> <p>(c) The branch has to post the following entry Dr 98582 – Cust Ac Debited - ATM Cash Not Disbursed Cr Customer</p> <p>(d) The transactions posted by the system in this account are given in the report with details ATM_SUSPENSE_POSTINGS_REPORT_infid1130.txt The branch may use the report to reverse the entries.</p> <p>(e) The outstanding entries in the account are also available in the daily report Audit_BGL_accounts_age_wise_break_up_gend0805.txt.gz. The reference no. is also available in this report.</p>
24	98586	INWARD RETURNS SUSPENSE AC	<p>FOR SERVICE BRANCH ONLY</p> <p>(a) This account is meant for Service Branches only.</p> <p>(b) Other branches should not use this account.</p>
25	98587	OUTWARD RETURNS SUSPENSE AC	<p>FOR SERVICE BRANCH ONLY</p> <p>(a) This account is meant for Service Branches only.</p> <p>(b) Other branches should not use this account.</p>
26	98588	INWARD COLLECTIONS SUSPENSE AC	<p>FOR SERVICE BRANCH ONLY</p> <p>(a) This account is meant for Service Branches only.</p> <p>(b) Other branches should not use this account.</p>
27	98589	RBI RFS INTERMEDIATE AC	<p>(a) This intermediate account is used for RBI Remittance Facility Scheme account.</p> <p>(b) This account should be made zero by the end of the day.</p>
28	98593	RTGS REJECTED TXNS AC	<p>(a) The RTGS transactions are originated in two ways. (i) R-41 Customer Payment Request (ii) R-42 Inter-Bank Payment Request</p> <p>(b) R-41 transactions would be by debit to Cash, Customer Account or BGL</p> <p>(c) The failed outgoing RTGS transactions (Cash and BGL), which have been returned on rejection by the other Bank, land in this account.</p> <p>(d) In case of failed outgoing RTGS transactions (Customer accounts), which have been returned on rejection by the other Bank are credited directly to the account which was earlier debited. This BGL account is not used in this case.</p> <p>(e) Incoming R-42 transactions will be credited to this account only.</p> <p>(f) The branch should enquire this account and the RTGS Enquiry during the day and take corrective measures to</p>

			zeroise the accounts.
29	98598	DRAFT REVERSAL (SCH-55) SYSTEM SUSP AC	<p>(a) Please refer to Annexure-1 for detailed procedure of using this account.</p> <p>(b) The outstanding entries in the account are available in the daily report Audit_BGL_accounts_age_wise_break_up_gend0805.txt.gz. The reference no. is also available in this report.</p>
30	99512	BATCH POSTING - OLRR	<p>(a) This account is not accessible by the branches. They can only view the transaction enquiry.</p> <p>(b) System will ensure that the totals of all debit and credit rows in the batch are tallied before allowing maker to transmit the batch.</p> <p>(c) During authorisation of the batch, System transmits all debits listed in the batch and after confirmation of successful posting of debits transmits the credits. System also ensures that a credit does not happen if any one of the debits failed.</p> <p>(d) If first debit failed system will not pass any internal entry.</p> <p>(e) If one or more of the debit posted successfully but one or more of the debit failed then system will pass an internal entry for crediting 99512 - BATCH POSTING – OLRR account with the sum of all posted debits.</p> <p>(f) If all debits posted successfully but one or more of the credit failed then system will pass any internal entry for crediting 99512 - BATCH POSTING – OLRR account with the sum of all failed credits.</p> <p>(g) Branch has to enquire 99512 – Batch Posting –OLRR account and ensure zeroisation of account without fail on daily basis.</p> <p>(h) If any of the transaction in the batch is a government transaction, then additional details for the same must be keyed in through screen number 7055 and ensure that there are no pending additional details at the end of the day. Also note that for PPF and SCSS no additional details are required.</p> <p>(i) To rectify the pending entries in the failed batches, retrieve the concerned batch and rectify the failed rows. No manual entry needs to be passed.</p> <p>(j) Branches should rectify the failed batches and the system will zeroise 99512 – Batch Posting OLRR account on successful rectification of failed batches.</p>