

AssistEdge FCFHB_001

**Finacle Core Advanced Functional Certification Ver.
10.2.25**

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Questions**

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Question: 1

A term deposit reaches maturity, and the customer has instructed the bank to reinvest both principal and earned interest for the same period. Which maturity instruction should be used?

- A. Credit interest to a suspense account
- B. Close the deposit without settlement
- C. Renew principal and interest
- D. Convert the deposit into a current account

Answer: C

Explanation:

Renewing both principal and interest creates a new deposit amount consisting of the original principal plus the interest earned at maturity. The renewed deposit is then processed using the applicable rate and term according to the product rules. Crediting interest elsewhere would renew only the principal or settle the proceeds separately. Maturity instructions should be captured correctly during account opening or modified before maturity when permitted.

Question: 2

During loan processing, the bank needs the system to calculate the amount due on scheduled dates and identify unpaid amounts as overdue. Which functionality supports this requirement?

- A. Cheque-book maintenance
- B. Demand generation
- C. Customer deduplication
- D. Currency revaluation

Answer: B

Explanation:

Demand generation creates scheduled amounts due for principal, interest, fees, or other loan components according to the repayment plan. When a generated demand is not fully satisfied by its due date, the system can classify the unpaid portion as overdue and apply the configured delinquency treatment. This functionality is essential for repayment tracking, aging, penal interest, and non-performing asset monitoring. Cheque maintenance and currency revaluation do not create loan repayment obligations.

Question: 3

A bank needs to see all deposit, loan, and other relationships belonging to one customer. Which inquiry is most appropriate?

- A. Teller denomination inquiry
- B. Clearing-zone inquiry
- C. Cheque range inquiry
- D. Consolidated customer relationship inquiry

Answer: D

Explanation:

A consolidated customer relationship inquiry displays accounts and facilities linked to the customer's CIF. It enables staff to review balances, loans, deposits, limits, and related-party information from a customer-level perspective. This supports service, risk assessment, cross-selling, and exposure monitoring. Teller and cheque inquiries provide operational details but do not present the customer's complete banking relationship.

Question: 4

A payment transaction is entered with a value date earlier than the transaction date. What should the system evaluate before accepting it?

- A. Only the customer's mailing address
- B. Only the number of cheque leaves issued
- C. Only the teller's denomination balance
- D. Back-value permissions, accounting period, and financial impact

Answer: D

Explanation:

A back-valued transaction can affect historical balances, interest calculations, charges, and accounting entries. The system should therefore verify that the user is authorized to enter the date, the relevant accounting period is open, and product rules permit backdating. It may also trigger interest recalculation or adjustment entries. Accepting backdated transactions without control can create reconciliation problems and inaccurate customer balances.

Question: 5

Which activity should be completed before a branch is marked closed for the business day?

- A. All critical transactions, teller positions, and branch exceptions should be balanced or resolved
- B. All customer CIFs should be deleted
- C. Every loan should be foreclosed
- D. All product schemes should be recreated

Answer: A

Explanation:

Before branch closure, tellers should balance their cash, unauthorized transactions should be reviewed, suspense and exception items should be addressed, and required operational reports should be checked. Critical batches and accounting updates must be completed according to the bank's End-of-Day checklist. Closing with unresolved differences can carry inaccurate balances into the next business date. The process is a controlled operational closure, not a recreation of customer or product data.

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