



Bank Audit under CBS Environment

(Focus areas: Issues in NPA identification, Revenue Leakage, Forex Transactions & Office Accounts)

Hosted by **Vadodara Branch of WIRC of ICAI**

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Presented by CA. Kuntal P. Shah, Ahmedabad



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Some News Headlines

IBNLIVE » BUSINESS

Feb 19, 2014 at 10:10pm IST

United Bank blames Infosys software for wrong NPA entries

UBI takes a U-turns, says no issues with Finacle's NPA tool

Somasroy Chakraborty/Kolkata 21 Feb 14 | 12:26 AM

If RBI inspectors are able to identify these divergences (Asset Quality) in the limited time-frame that they are on-site, **why the banks' auditors are not able to do so... Is it a question of efficiency of the auditors** or is there a much deeper issue - something to do with the transparency of the process itself?" - (Mr. S S Mundra, RBI Deputy Governor while addressing ACB of ICICI Bank 16th January, 2015) Source: Business Standard

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Few CBS used in India and world over

| Package | Provider |
|----------------------------|--|
| Finacle | Infosys |
| FLEXCUBE | Oracle Financial Services Software, (By iflex) |
| TCS BaNCS | Tata Consultancy Services (TCS) |
| Alnova Financial Solutions | Accenture / Alnova |
| SAP Banking Services | SAP AG |

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Table of Contents

* Parameters affecting NPA identification

- * Identification of Revenue Leakage
- * Foreign Exchange Transactions
- * Office Accounts
- * Audit activity through CBS – LFAR & Tax Audit Requirements



Parameters affecting NPA identification

- * In terms of directives issued by Ministry of Finance and Reserve Bank of India, it is mandatory for banks to identify the bad loans through CBS / Systems instead of conventional methods.
- * CBS like other software work on GIGO principle.
- * Master Data play an important role in correct identification of Bad Loans.



Parameters affecting NPA identification

* 1. Discrepancies in setting up the EMI / Installments:

▣ Auditors' primary checks:

- Whether EMI / installment is correctly setup.
- Whether EMI / installment amount is matching with the Sanctioned Terms.
- Whether periodicity of Installment is correctly classified as per Sanctioned Terms?

▣ System support:

➤ **Finacle:**

- ACI -> Option "E" Repayment details

➤ **BaNCS:**

- DL/TL Accounts & Services → Enquiries → Account
- Deposit / CC / OD Accounts & Services → Enquiries → Deposit / CC / OD Account

(Short & Long Inquiry options are available under both menu.)

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Parameters affecting NPA identification

* 2. Multiple sets of EMI / Installments:

▣ Auditors' primary checks:

- For case of Multiple sets of EMI e.g. For 1-5 years EMI of Rs. 7,000 and after 5 years Rs. 7,500
- Whether sets of EMI are properly entered?
- Is there any substantial difference between 1st set of EMI and 2nd or other sets (e.g. 1st set Rs. 5,000 and 2nd Rs. 1,00,000) which cast doubt on debt serviceability?

▣ System support:

➤ **Finacle:**

- ACI -> Option "E" Repayment details

➤ **BaNCS:**

- DL/TL Accounts & Services → Enquiries → Account
- Deposit / CC / OD Accounts & Services → Enquiries → Deposit / CC / OD Account

(Short & Long Inquiry options are available under both menu.)

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Parameters affecting NPA identification

* 3. System determined Asset Classification vis a vis User defined Asset Classification:

▣ Auditors' primary checks:

- CBS contain two sets of parameters. At first instance CBS identify the account based on set parameters under Asset Classification types.
- User is generally given the option to differ and select / amend the classification
- This feature gives rise to numerous question on functioning of CBS.
- At times it is possible that the classification by CBS may be incorrect due to errors in certain Master Data. However, such accounts require detailed scrutiny.

▣ System support:

- **Finacle:**
 - ACM / ACI Option - Y Asset Classification Inquiry
- A report containing accounts wherein there is difference between Asset Classification by System and by user should be requested for. Accounts listed in the said report should be thoroughly verified.

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Parameters affecting NPA identification

* 4. Manipulation in SL / DP:

▣ Auditors' primary checks:

- Changes in SL / DP should be cross checked with Sanctioned Letter.
- Whether any change in Limit is supported by necessary documentation?

▣ System support:

- **Finacle:**
 - ACLHM – Account Limit History Maintenance
- **BaNCs:**
 - Tailormade report on Changes in Account Limits

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Parameters affecting NPA identification

* 5. Incorrect moratorium period:

▣ Auditors' primary checks:

- Based on moratorium period CBS will identify the Loan Installment and will track repayment.
- In case the moratorium period / installment start date is erroneously updated system will not show correct result.

▣ System support:

- **Finacle:**
 - ACI – Option “E” – Repayment Details
- **BaNCS:**
 - Account Master details (Long Inquiry)



Parameters affecting NPA identification

* 6. Rephasement without reporting it as reschedule:

▣ Auditors' primary checks:

- At times it is observed that the Loan Account Installments are rephased / recalibrated without reporting the same as Re-Schedule.
- Verify whether any change in Repayment instruction is made through System. Compare the said accounts with list of Restructured Accounts.

▣ System support:

- **Finacle:**
 - ACI – Option “E” – Repayment Details
- **BaNCS:**
 - Account Master details (Long Inquiry)
- Report containing details of all the cases wherein EMI / Installment is changed should be sought



Parameters affecting NPA identification

* 7. Installment Start Date is Future Date:

▣ Auditors' primary checks:

- Check whether Installment Start Date entered as per sanctioned term.
- In case of future date system will not identify installment and any repayment received will be shown as "Overflow".

▣ System support:

- **Finacle:**
 - ACI – Option "E" – Repayment Details
- **BaNCS:**
 - Account Master details (Long Inquiry)



Parameters affecting NPA identification

* 8. Interest Demand date (Future Date):

▣ Auditors' primary checks:

- Check whether Interest Start Date entered is as per Sanctioned Term.
- In case of future date as Interest Demand Date system will not accrue interest and any repayment received will be shown as "Overflow".

▣ System support:

- **Finacle:**
 - ACI – Option "E" – Repayment Details
- **BaNCS:**
 - Account Master details (Long Inquiry)



Parameters affecting NPA identification

* 9. Fictitious credit through Office Account / Inter-branch Account:

▣ Auditors' primary checks:

- Are there any quarter / year end credits cited in the account?
- Check the source of Credit Entries.
- Review transactions in Office Accounts / Inter Branch Accounts.

▣ System support:

➤ **Finacle:**

- ACLI – (Use CTRL + E to Explore the Tran)
- Review of Office Account Ledgers

➤ **BaNCs:**

- Deposit / CC / OD Accounts & Services → Enquiries → Transaction
- DL/TL Accounts & Services → Enquiries → Transaction

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Parameters affecting NPA identification

* 10. Round tripping from internal accounts:

▣ Auditors' primary checks:

- Close scrutiny of transaction and review of chain / series of transaction for accounts with deficiency is required.
- It is used to generate / misguide the system on Credit Turnover aspect.

▣ System support:

➤ **Finacle:**

- ACLI – (Use CTRL + E to Explore the Tran)
- *Do not rely wholly on "ATOR" / "CUTI" / "ACTI" results*

➤ **BaNCs:**

- Deposit / CC / OD Accounts & Services → Enquiries → Transaction
- DL/TL Accounts & Services → Enquiries → Transaction

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Parameters affecting NPA identification

* 11. Temporary Overdrafts:

▣ Auditors' primary checks:

- At times it is observed that in order to bring the overdrawn limit to base level additional facility through TOD is sanctioned.
- It is not permitted as per IRAC guidelines.

▣ System support:

➤ **Finacle:**

- ACLI – Option “O”
- TODRP – TOD Register Printing



Parameters affecting NPA identification

* 12. Devolved bills parked in Office Accounts and not in limit account:

▣ Auditors' primary checks:

- Devolved Bills under LCs are required to be debited to the Limit Accounts only. Assessment of Asset Classification will be based on composite overdrawn portion Limit + LC Devolved amount (if any on devolvement)
- At times it is observed that the amount of devolvement of LC backed bills are parked in Office Accounts to suppress total exposure on borrower.

▣ System support:

➤ **Finacle:**

- BI & FBI – With Bill Status as “K” using Status Date Filter



Parameters affecting NPA identification

- * 13. **Multiple CUST ID to save the other account from becoming NPA:**
 - ☐ Auditors' primary checks:
 - Commonly it is observed that before marking of Account as NPA other accounts of the same borrower is transferred to new CUST ID. It will prevent marking of the said accounts as NPA in terms of guidelines of Asset Classification to be Borrowerwise and not Accountwise.
 - Take NPA Report and search all the case by few characters of Name.
 - ☐ System support:
 - **Finacle:**
 - ACS – Account Selection (Search based on Name)
 - LAGI – Loan Account General Inquiry (Inquiry based on other parameters)
 - **BaNCs:**
 - Customer Management → Enquiries → Search by Name



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Identification of Revenue Leakage

- * Primary revenue for Banks is Interest on Loans and Advances.
- * Charging of Interest is completely automated. However, the processing is based on certain important parameters.
- * System parameters / fields which affect the Interest Computation should be thoroughly verified.
- * Let us discuss few event / scenario wherein there is possibility of non application / incorrect application of Interest.

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Identification of Revenue Leakage

- * Various Interest Parameters
 - ▣ Interest Table
 - Debit Interest Rate & Credit Interest Rate
 - Interest Version
 - Currency
 - Limit Level Interest
 - Penal Interest
 - ▣ Interest Rate (Static & Based on Ref. Rate)
 - ▣ Customer Preferential (Dr. Interest) [(+)ve / (-) ve rate]
 - ▣ Customer Preferential (Cr. Interest) [(+)ve / (-) ve rate]
 - ▣ Important Commands –
 - Finacle: INTCI, AINTRPT, INTPRF, INTTM
 - TCS Bancs: i) OD/CC Accounts -> Interest Rate History
ii) DL / TL -> Interest Rate History

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Identification of Revenue Leakage

* Few reasons for Non Application / wrong application of Interest by CBS:

- Interest pegging in Advance Accounts set as "Y". (If "Y" is selected, system will charge interest at the rate prevailing at the time of Account Opening. *For the cases of Fixed Rate Loans Pegging Flag will be "Y"*)
- Future Date is updated in Interest Demand Date
- Interest on Principal / Payment of Interest Flag is set as "N"
- Effective Rate of Interest is updated as "0"
- Account Open and Installment Start Dates are identical.



Identification of Revenue Leakage

[Cont ...]

- Account Open and Interest Demand Dates are identical.
- Interest Table Code "Zero" is selected
- Interest Demand Date is Past Date
- Interest Demand Frequency is Blank.



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Audit of Foreign Exchange Transactions

- * Liberalization – Opening of New areas for Inbound and Outbound Investment
- * Ease of Doing Business – Relaxation in certain Forex Transaction procedure / mode of compliance
- * Enhanced vigilance required for
 - ▣ Money Laundering in garb of genuine Foreign Exchange Transaction
 - ▣ Misuse of Advances secured against Export Bills
 - ▣ Genuineness of Export Documents



Audit of Foreign Exchange Transactions

LFAR: For Branches dealing in Foreign Exchange Transactions

- ☐ Material adverse points pointed out in the Audit Reports which continue to persist in relation to NRE/ NRO/ NRNR/ FCNR-B/ EEFC/ RFC ?
- ☐ Whether the Branch has followed the instructions and guidelines of the controlling authorities of the bank with regard to the following in relation to the foreign exchange. If not, state the irregularities: Deposits, Advances, Export Bills, Bills for collection, Dealing Room operations, Any other area
- ☐ Nostro Account Management

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Audit of Foreign Exchange Transactions

* Bills / Cheques on Collection - Balancing and reconciliation with GL Balance (Contingent Liab.)

- ☐ Bill Balancing Report (*Finacle: BR, BR CR, FBBR*)
- ☐ GL Balance - Respective Cont. Liab. Account
- ☐ LFAR Reporting: Liab.3

* Bills / Cheques purchased / Discounted – Balancing and reconciliation with GL

- ☐ Bill Balancing Report (*Finacle: BRBPR, FBBR*)
- ☐ Aggregation of accounts under BD / BP Scheme Codes

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Audit of Foreign Exchange Transactions

* Packing Credit (Pre & Post Shipment – In INR or FCY)

- Adjustment through Export Bills / EEFC Balance
- Review of Transactions for adjustment of balance through other than above mode
- Max Tenor (Pre Shipment): 360 Days
- Max Tenor (Post Shipment): 365 from Shipment Date
- Rate of Interest if not adjusted within 360 days – Clean OD Rate with Penal Interest from ***ab initio***
- Monitoring of End use of Fund
- Running Account Facility and Monitoring of adjustment within 360 Days



Audit of Foreign Exchange Transactions

* Devolvement of Import Bills under LC

- Check the Reg. Type and Sub Type of Import Bills under LC
- Use Menu Option FBI (in Finacle) to search Bills under Import LC Delinked (Status Code “K” with Status Date Filter)
- Separate Account opened (if any) for Devolved Bills
- Bill devolved but not crystallized in CBS
- Crystallization of Devolved Bill through Office Account.

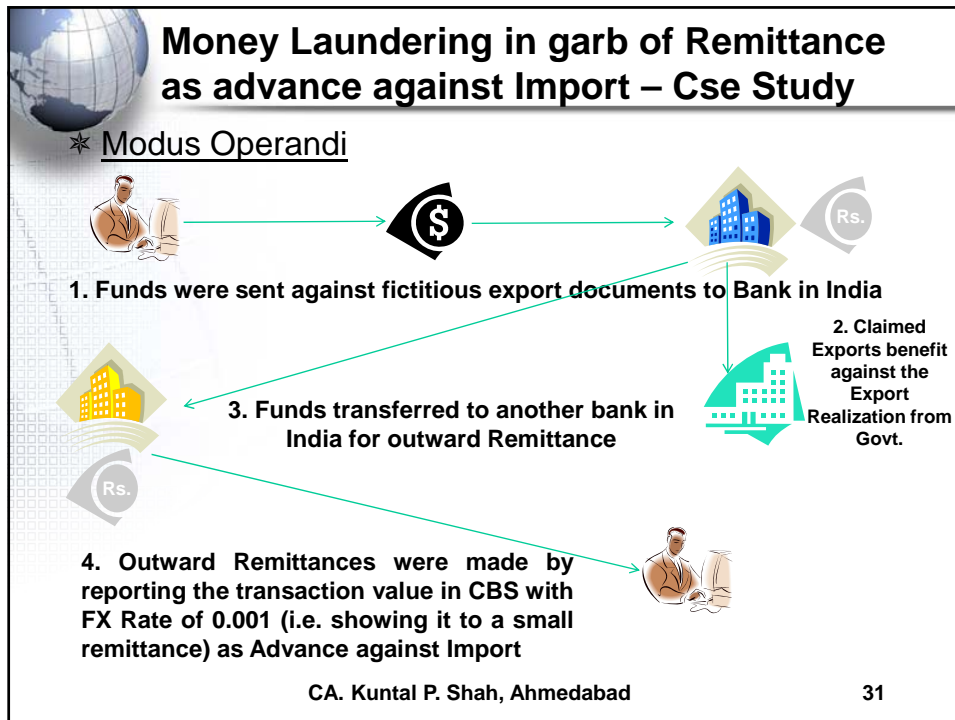


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Office Accounts

* Type of Office Accounts

▣ **Functionality**

- Pointing Type / Self Reconciling Accounts
- Non Pointing Type Accounts

▣ **Entry**

- Sundry Accounts, Suspense Accounts
- EOD/BOD Check Accounts
- Inter branch Account
- Mirror Accounts
- Pool Accounts



Important Points in Office Accounts Review

* Cash Payment from Office Accounts

* TOD through Office Accounts

* Parking of Cash Difference in Office Accounts

* Clearing / Remittance differences through Office Accounts

* Rotation of entries in Office Accounts



Important Points in Office Accounts Review

- * Correctness in mapping of reversal transaction to originating transaction
- * Value Dated Transactions
- * Round Tripping
- * Advance paid for Fixed Assets not capitalized
- * Income realized not credited to Revenue Account
- * LFAR: Point No. Assets.6.b., Liab.2.a.



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Audit Activity through CBS

* Cash

▣ What to verify?

- Cash Balance as on 31st March
- Cash Balance as on the date of verification
- Cash Balances reported in Friday Statement

▣ **Source** from where to verify?

➤ In Finacle:

- "ACLI" - Account Ledger Inquiry (Vault A/c and Teller Accounts)

➤ In Bancs:

- → Reports → Cash Related → View Cash Summary (Click on Fetch)
- → Branch Reports → Cash Officer's Jotting Book Report
- → Reports → Printing Reports → Cashier / Teller Cash Report



Audit Activity through CBS

* Balances with RBI / SBI / Other Banks

▣ What to verify?

- Balance as on Date
- Transactions in Mirror Accounts
- Reconciliation Statement (Generally outside of CBS)

▣ **Source** from where to verify?

➤ In Finacle:

- "ACLI" - Account Ledger Inquiry

➤ In Bancs:

- → Branch Accounting (BGL) → Enquire → Transaction



Audit Activity through CBS

* Advances - 1

▣ What to verify?

- Sanction Limit / Drawing Power setup

▣ Source from where to verify?

➤ In Finacle:

- “**ACLHM**” – Account Limit History Maintenance
- “**ACM / ACI**” – Account Master (Go to Limit details)
- “**LTL**” – Limit Tree Lookup (Tree view of all Limits)

➤ In Bancs:

- DL/TL Accounts & Services → Enquiries → Account
- Deposit / CC / OD Accounts & Services → Enquiries → Deposit / CC / OD Account

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Audit Activity through CBS

* Advances - 2

▣ What to verify?

- Account & Customer Master parameters setup viz.
 - Interest Parameters (Regular & Penal Interest)
 - Repayment Instructions
 - Standing Instructions (SI) Parameters

▣ Source from where to verify?

➤ In Finacle:

- “**ACLHM**” – Account Limit History Maintenance for DP & SL – Account Specific
- “**ACM / ACI**” – Account Master
- “**CUMM / CUMI**” – Customer Master

➤ In Bancs:

- DL/TL Accounts & Services → Enquiries → Account
- Deposit / CC / OD Accounts & Services → Enquiries → Deposit / CC / OD Account

(Short & Long Inquiry options are available under both menu.)

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Audit Activity through CBS

* Advances - 3

▣ What to verify?

- Transactions in Borrower's Account

▣ **Source** from where to verify?

➤ In Finacle:

- “ACLI” - Account Ledger Inquiry

➤ In Bancs:

- Deposit / CC / OD Accounts & Services → Enquiries → Transaction
- DL/TL Accounts & Services → Enquiries → Transaction



Audit Activity through CBS

* Advances - 4

▣ What to verify?

- Interest Rate History

▣ **Source** from where to verify?

➤ In Finacle:

- “INTTM” – Interest Table Master Maintenance (Under Inquire Mode – Account Specific)

➤ In Bancs:

- Deposit / CC / OD Accounts & Services → Interest Rate History
- DL/TL Accounts & Services → Interest Rate History



Audit Activity through CBS

* Advances - 5

▣ What to verify?

- Conduct of Account and Credit Turnover
 - Turnover of CC Account based on Borrower's Business profile
 - In case of Loan accounts **ACTUAL** recovery of Installments and Interest

▣ **Source** from where to verify?

➤ In Finacle:

- “**ATOR**” – Account Turnover Report
- “**ACTI**” – Account Turnover Inquiry
- “**CUTI**” – Customer Level Turnover Inquiry

➤ In Bancs:

- DL / TL Accounts & Services → Enquiries → Long
- Deposit/CC/OD Accounts & Services → Enquiries → Long

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Audit Activity through CBS

* Advances - 6

▣ What to verify?

- Non Performing Asset
 - Search an Account based on Criteria

▣ **Source** from where to verify?

➤ In Finacle:

- “**ACS**” – Account Selection (2nd Screen – IRAC Code – Main Asset Classification)

➤ In Bancs:

- DL / TL Accounts & Services → Enquiries → Short → Select Option “1” – TL / DL [**Long Inquiry for NPA Date**]
- Deposit/CC/OD Accounts & Services → Enquiries → Short → Select Option “2” – CC / OD [**Long Inquiry for NPA Date**]
- Common Processing → Overdue / NPA → NPA Enquiry (Risk Grade Inquiry / NPA Status Inquiry)

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Audit Activity through CBS

* Advances - 7

▣ What to verify?

- Interest Report

▣ **Source** from where to verify?

➤ In Finacle:

- “AINTRPT” – Interest Report for Account

➤ In Bancs:

- Product Sheets – To be requested from Data Center (if not available through user login)



Audit Activity through CBS

* Advances - 8

▣ What to verify?

- Primary & Collateral Security Maintenance

▣ **Source** from where to verify?

➤ In Finacle:

- “SRM” – Security Register Maintenance

➤ In Bancs:

- DL/ TL Accounts & Services → Security (Primary/ Collateral) → Customer → Amend / Enquiry → Amend / Enquire Security



Audit Activity through CBS

* Advances - 9

▣ What to verify?

- Lien Marking

▣ **Source** from where to verify?

➤ In Finacle:

- “ALM” – Account Lien Maintenance

➤ In Bancs:

- DL/ TL Accounts & Services → Security (Primary/ Collateral) → Customer → Amend / Enquiry → Amend / Enquire Security
- *(Under Bancs – Collateral ID is required to be created before setting up limits)*



Audit Activity through CBS

* Advances - 10

▣ What to verify?

- Account Ledger Printing

▣ **Source** from where to verify?

➤ In Finacle:

- “PSP” – Pass Sheet Print
- “ACLPCA” – Customer Ledger Account Print

➤ In Bancs:

- **Print Menu** available under DL / TL Accounts & Services and Deposit / CC / OD Accounts & Services



Audit Activity through CBS

* Advances - 11

▣ What to verify?

- Non Fund based Facility (LC, BG)

▣ **Source** from where to verify?

➤ In Finacle:

- “G” – Guarantee Inquiry
- “DCQRY” – Documentary Credit Query

➤ In Bancs:

- Through Exim Software / Offline Report (if generated by banks)



Audit Activity through CBS

* Advances - 12

▣ What to verify?

- Devolved Bills under LC & Devolved Export Discounted / Purchased Bills

▣ **Source** from where to verify?

➤ In Finacle:

- “BI” – Bill Inquiry and “FBI” – Foreign Bill Inquiry
(with Bill Status Code as “K” with Status Date filter)

➤ In Bancs:

- Through Exim Software / Offline Report (if generated by banks)



Audit Activity through CBS

* Stationery

▣ What to verify?

- Physical Verification of Stationery and confirmation of Balance as per CBS

▣ **Source** from where to verify?

➤ In Finacle:

- “ISRA” – Inventory Status Report (*Locationwise viz., Dual Lock, Individual, Cancelled etc.*)

➤ In Bancs:

- Through Valuable Paper Inventory System [VPIS] module

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Audit Activity through CBS

* Suspense / Sundry Assets Accounts, Bills payable, Sundry Deposits etc. - 1

▣ What to verify?

- Outstanding entries for reporting
- Entries outstanding – Whether any provisioning is required?

▣ **Source** from where to verify?

➤ In Finacle:

- “IOT” – Inquire on Transaction (As on date Inquiry)
- “MSGOIRP” – Outstanding Items Report

➤ In Bancs:

- Through offline reports viz. “Audit BGL accounts age wise break up” and “GL-Outstanding-Accnts” report.

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Audit Activity through CBS

* Suspense / Sundry Assets Accounts, Bills payable, Sundry Deposits etc. - 2

▣ What to verify?

- Printing of Office Accounts

▣ Source from where to verify?

➤ In Finacle:

- “ACLPOA” – Account Ledger printing Office Account

➤ In Bancs:

- Facility of printing of BGL (Branch General Ledgers) is not available under user login. It needs to be requested from Data Center.

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Audit Activity through CBS

* Inter Branch Accounts

▣ What to verify?

- Un-reconciled transactions

▣ Source from where to verify?

➤ In Finacle:

- Through Outstanding IBR Report.

➤ In Bancs:

- Through offline “Outstanding IBR Report”/ “IBR Summary report”

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Audit Activity through CBS

* TDS Related

▣ What to verify?

- TDS Information and Reports

▣ **Source** from where to verify?

➤ In Finacle:

- “TDSIP” – TDS Inquiry & Reports
- Month-end report on accountwise / transactionwise Tax deduction.
- Bank specific customized Menu / report

➤ In Bancs:

- Through offline monthly report on accountwise / transactionwise Tax deduction.

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Audit Activity through CBS

* Few Important Reports

▣ **Exception Report:**

- Reports for the month end and two days prior and after month end should be verified.
- Exceptions of following natures should be closely verified.
 - Balance exceeded Account Limit
 - Manual debits to Income Account
 - Value Dated Transactions
 - Manual entry for SI Failure cases
 - Instrument passed against Clearing

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Audit Activity through CBS

▣ Irregularity Report:

- Reports for the month end and two days prior and after month end should be verified.
- Report contains details of Accounts where Balance in Accounts are greater than the Limits Sanctioned. Check whether the same is due to,
 - Application of Interest
 - Granting of Intra Day TOD
 - Passing of Instruments against Clearing Effects

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Audit Activity through CBS

▣ Accounts where Interest Code is '0':

- Interest will not be charged from Accounts where Interest Code is selected as '0'. Hence, a detailed checking is required. Possible reasons can be,
 - Whether NPA Account
 - Accounts with Moratorium?

▣ Interest Collection Flag as "No":

- If Interest Collection Flag is selected as "No", Software will not consider the account for calculation and entry for Debit Interest.

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Audit Activity through CBS

▣ Report containing all Advance Accounts with Limits:

- Generally, CBS Software generate a Report wherein details of all Advance Accounts are listed.
- Excel can be used to verify cases of DP > SL, Margin Requirement etc.



Audit Activity through CBS

▣ Report on Probable NPA / Health Code Accounts / Special Mention Accounts:

- Obtain reports containing list of Accounts with various deficiencies.
- System identifies such accounts and a report on Probable NPA Account. Banks classify the accounts as Health Code Type 1, Health Code Type 2, SMA – 1, SMA - 2 etc.



Audit Activity through CBS

▣ Report on NPA Accounts:

- Report will contain list of all NPA Accounts.
- Such accounts should be closely monitored.
- Verify whether account is correctly classified as per IRAC Norms?



Questions ???





Thank You

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Session Details

- **Part – 1**
 - ✦ Software Usage in Banks
 - ✦ Usage of Finacle & BANCS
- **Part – 2**
 - ✦ Data Extraction from FINACLE

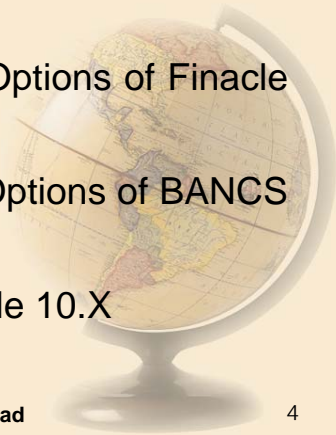


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Session -1 Overview

- General Concepts of CBS and of Finacle
- Security in Finacle
- Overview of Finacle
- Various Menu Commands / Options of Finacle in detail
- Various Menu Commands / Options of BANCS in detail
- Upgrades / Changes in Finacle 10.X



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General Concepts in Finacle

- **SOL ID and Set ID**

- ✦ SOL: Service OutLet ID i.e. Branch, Back Office etc.
- ✦ SET ID: Branch / Back Office who initiated the transaction

- **Tran ID & Date**

- ✦ A unique No. generated after completion of Transaction through TM Module. The said number alongwith Date can track a particular transaction from Database.

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General Concepts in Finacle

- **Transaction Type & Subtype**

- ✦ Tran Type: E.g. Cash: "C", Transfer: "T"
- ✦ Sub Tran Type: E.g. CR – Cash Receipt, CP: Cash Payment

- **Account No. Formation**

- ✦ Separate series of Account Nos. for different Types of Accounts
 - **E.g.** An Account No. 0099 05 014678 – is made up of Branch Code i.e. "0099", Account Type – "05" say Current Account and Account No. – "014678"

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General Concepts in Finacle

- **Master Level Configurations**
- **Account Level Configurations**
- **Pointing Type Accounts**
- **Interest Table Maintenance**
- **Interest Flags**
- **Register Type & Subtype (Trade Transactions)**

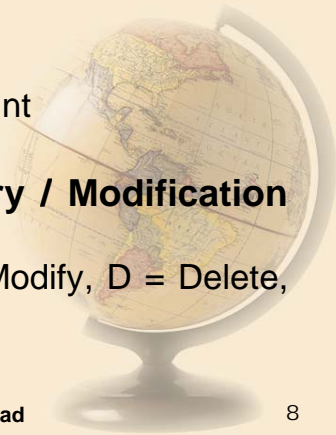


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General Concepts in Finacle

- **Withholding Tax Flags**
- **Freeze Flags (Debit, Credit and Both)**
- **General Ledger Concepts**
 - ✦ GL → GL Subhead → Account
- **Functions available at Entry / Modification Stage**
 - ✦ A = Add , I = Inquire, M = Modify, D = Delete, V=Verify, X = Cancel



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General Concepts in Finacle

- **Transactions Events by user Category**

- ✦ Entered by
- ✦ Posted by
- ✦ Verified by
- ✦ Deleted by
- ✦ Modified by

- **Exception Types**

- ✦ Warning – Warns user for possible errors based on prefixed criteria
- ✦ Exception – Allows user to override. However, the transaction will be recorded in Exception Report for the day
- ✦ Error – Do not allow user to proceed further. Unless the correct values are filled in the user is not allowed to go further.

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General Concepts in Finacle

- **Maker & Checker Matrix for Valid Transaction**

- ✦ There has to be two persons as Maker and Checker.

| Maker can | Checker Can |
|----------------|-------------|
| Enter | Post |
| Enter & Post * | Verify |

** Posting activity depends upon Rights assigned to each user ID*

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General Concepts in Finacle

- **Inventory Locations**
 - ✦ ZZ/EXT, DL, FL, EM
- **Limit and Limit Node Concept**
 - ✦ Credit Limits can be set at Account Level as well as at Node Level for deriving the Drawing Power for a customer. In case the limits are set at Node Level then the following are the advantages:
 - ✦ Managing two or more accounts with drawing power deriving from the same security.
 - ✦ Interchangeability of limits among different accounts.
 - ✦ Monitoring the overall exposure to a single client / group of clients.
 - ✦ Exposure to a select commodity / security. *Limit Node Maintenance* helps you to build these requirements in the limit management

Cont ...

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General Concepts in Finacle

- Limit Node Concept:
 - ✦ Limit nodes are used to group accounts under one node to enable easy monitoring and organization. A limit node can be linked to a security for deriving drawing power. Distribution of overall group (group may be a group of clients or a group of accounts) limits to individual members (members may be accounts or clients) is possible through creation of Parent Node and Child Nodes. It would be interesting to note that limits of every child node can further be distributed to group of accounts or clients. This is diagrammatically explained below.

Cont ...

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General Concepts in Finacle

- The table represents the limits sanctioned to a client with the following conditions

| Facility Type | Particulars | Limit (Rs.Lakhs) | Remarks |
|-----------------------------|---------------|------------------|---|
| Funded | Term Loan | 225 | Funded Limit Cap is 500 Lakhs <i>Upper Limits fixed in each type of Facility</i> |
| | WCDL | 75 | |
| | CC | 200 | |
| | BP / FBP / BD | 50 | |
| Total Funded Facilities | | 500 | |
| Non-Funded | LC | 300 | Non Funded capping is at Rs. 500 Lakhs |
| | BG | 300 | |
| Total Non-Funded Facilities | | 500 | |
| Total Company Exposure | | 1000 | Total Exposure to Company should not exceed 1,000 Lacks |

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Session -1 Overview

- General Concepts of CBS and of Finacle
- Security in Finacle**
- Overview of Finacle
- Various Menu Commands / Options of Finacle in detail
- Various Menu Commands / Options of BANCS in detail
- Upgrades / Changes in Finacle 10.X

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Security in Finacle

- Multiple levels of security
- OS Level
 - ✦ No access to OS
 - ✦ OS and application level profile
 - ✦ Direct login to application menu
- Database level
 - ✦ Protection from external updating
- Application level
 - ✦ Menu level
 - ✦ User level
 - ✦ Product level
 - ✦ Account level
 - ✦ Transaction level
- Dual control for all transactions
 - ✦ Maker-Checker Concept
- Controlled error handling through exceptions
 - ✦ (1) Warning (2) Exception (3) Error

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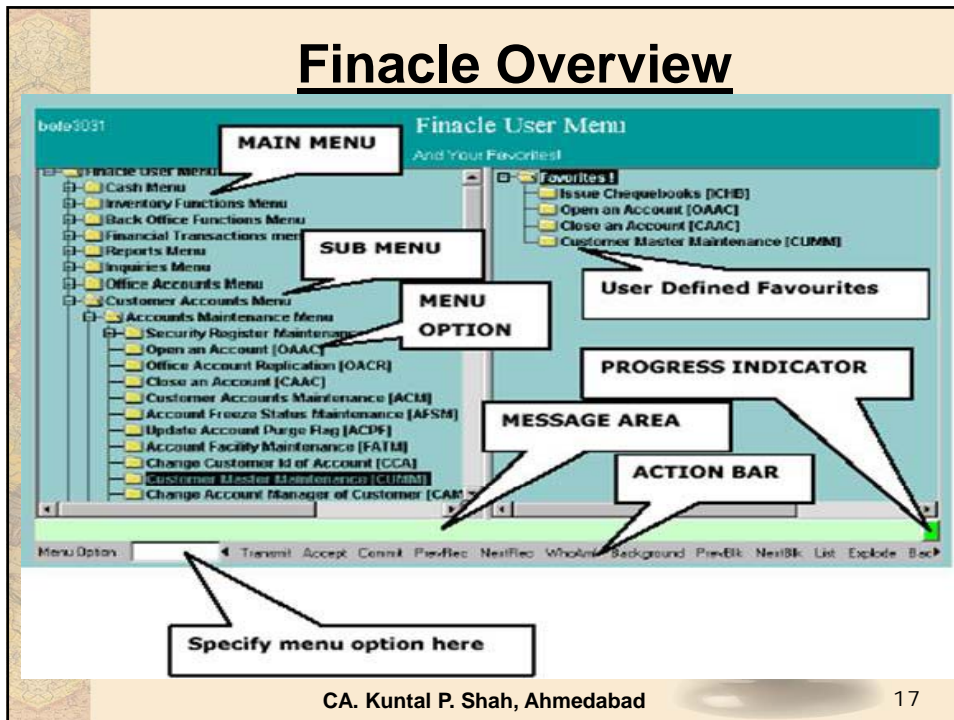
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Finacle Overview



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Finacle Overview

- **Menu Block:** The block houses all the menu and sub-menu options available in Finacle.
- **Menu Option Block:** Menu Code to be entered to gain access to the respective menu.
- **Action Bar:** User can execute the process of Finacle Operations by clicking on various options on this bar. The Hot-Keys are also assigned for all options, which appear on the bar.
- **Message Bar:** The message Bar displays warnings, exceptions, errors or Lists under a specific field code.
- **Favorites:** Menu items which are required and used on Regular basis can be put in favorites by copying from Menu Block. As a one time process Specific Menu Item which is required to be copied to Favorites should be located in Menu Block and with the use of Drag and Drop the function can be stored under Favorites menu.
- **Progress Indicator:** It shows the progress of the action initiated through the use of Colours (i.e. Green indicates that the System is "Ready" for processing and Red indicates that the "System is busy in Processing Activity):

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Finacle General Key Map

| Physical Key | What does it do? |
|--------------|---|
| F1 | Field level help. Like in several word processors and spreadsheet packages, F1 displays context sensitive help messages and field level help messages. |
| F2 | List. This key lists the codes that may be used in a particular field. |
| F3 / Esc | Quit/ Back. Quits and takes the user back to where he started when in action. It can be used when the input is incorrect and the user wants to abandon what he has been doing. It can also be used to go back to the previous menu. |
| F4 | Accept. After the user has completed the input, this key can be used to accept the data. |
| F5 | Background Menu |
| F6 | Next Block |
| F8 | Copy Record |
| F9 | Display Signature |

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Finacle General Key Map

| Physical Key | What does it do? |
|--------------|---|
| F10 | Commit/ Save. This is very important key and this concludes the transactions. This is the commit and transactions get into the General Ledger (database) when this key is used. |
| F11 | Next field |
| F12 | Previous Block |
| TAB | Go to next valid field |
| ENTER | Go to the next field |
| CTRL+F1 | Help maintenance |
| CTRL+F3 | Show key map |
| CTRL+F4 | Display error |
| CTRL+F8 | Terminal lock |
| CTRL+F9 | Memo pad look up |
| CTRL+F11 | Context level help |

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Finacle General Key Map

| Physical Key | What does it do? |
|--------------|--|
| CTRL+D | Page down on a list |
| CTRL+E | Explode. This key is particularly useful for the further inquiry . |
| CTRL+F | Clear field. This key combination can be used when the user wants to clear the field. |
| CTRL+T | Display LGI. The user ID, Terminal ID, SOL, BOD Date and language details are displayed. |
| CTRL+U | Page up on a list |
| CTRL+X | Put BOD date. This key combination populates the default BOD date in the field. |
| SHIFT+F4 | Select the current item from the list. This key combination can be used to select a value from the list of valid values listed for a particular field. |
| SHIFT+F11 | Transmit |
| SHIFT+TAB | Go to the previous field |

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Various Menu Commands / Options in Finacle in detail

- Command List Categories
 - ✦ Accounts and Customer Master
 - ✦ Transactions
 - ✦ Clearing Transactions
 - ✦ Office Account Maintenance
 - ✦ Advances
 - ✦ DD / PO Inquiry
 - ✦ Security Stationery Movement and Maintenance
 - ✦ Cheque Book Issuance & Stop Payment Instructions
 - ✦ Compliances
 - ✦ Trade Finance
 - ✦ Audit

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Accounts and Customer Master

CUMM (Entry as well as Inquiry Option) [Fin.10x-CRM Module]

- Acronym for: Customer Master
- It houses basic details about customer viz. Name, Address, DOB / DOI, TDS Category, Financial Details, ID Proof / Introducer Details etc.
- Concept
 - ✦ CUST ID Concept and Accounts of Customer under CUST ID. Unique No. generated by the system. The number is not Branch Specific.
- Use
 - ✦ To verify the Master details updated for the customer. Few Parameters have direct impact on Accounts opened under CUST ID. E.g. TDS Exemption Flags at Customer Master Level
- Issues
 - ✦ Issues if multiple CUST IDs have been opened for Customer.

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Accounts and Customer Master

ACLI (Only Inquiry Option) [Fin.10.x- HA CLI & HA CLINQ]

- Acronym for: Account Ledger Inquiry
- Concept
 - ✦ Balance Type (Opening Balance, Closing Balance, Available Balance, Effective Available Balance and Shadow Balance)
- Use
 - ✦ It is used to verify the list of Transactions (both Credit and Debit) for a Account for the given period.
 - ✦ It contains Dynamic Data. Data can further be explored and drives through the Transaction Origination Point.
 - ✦ It also provide certain basic details with respect to Account as Header like Account Name and Description, Op. & Cl. Balance, Available Balance and Effective available balance, Currency, GL Subhead Code, Account Type, Account Open Date, Account Closed Date, Account Status and Date from which the said status is in effect, Funds in Clearing etc.

Cont ...

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Accounts and Customer Master

ACLI (Only Inquiry Option) (Cont...)

- Tip:
 - ✦ To go to Account Master Level configuration page mention account no. After opening ACLI Menu. Press "Explode" Key to directly go into ACM. In Finacle menus are inter-linked at various places. Due to which it gives flexibility of tracing the details / verification of complete Audit Trail

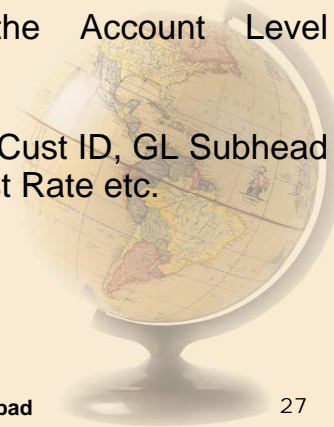
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Accounts and Customer Master

ACM *[Fin.10.x– HACM, HACMTD]*

- Acronym for: Account Master
- Use
 - ✦ It is used to verify the Account Level configurations and details.
 - ✦ It provides basic details like Cust ID, GL Subhead Code, Account Type, Interest Rate etc.



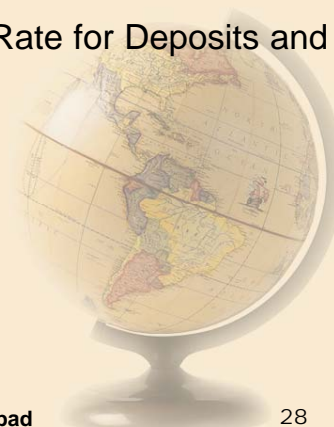
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Accounts and Customer Master

INTTM *[Fin.10.x– HINTTM]*

- Acronym for: Interest Table Master
- Use
 - ✦ It is used to modify interest Rate for Deposits and Advances Account



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Accounts and Customer Master

ACINT

- Use
 - ✦ It is used to verify running Interest Calculations

ACS

- Acronym for: Account Criterion Selection
- Use:
 - ✦ It is used to find Account based on Criteria. E.g. Account with Negative Balance or Account containing name "ABC" etc.

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Transactions

TM & TI [*Fin.10.x- HTM, HTI*]

- Acronym for: Transaction Maintenance and Transaction Inquiry
- Use:
 - ✦ The menu is used to carry out Transactions in Finacle.
 - ✦ With the use of Tran ID and Date the transaction can be located from TI / TM Menu.
 - ✦ It contains Tran Type, Part Tran Type, Sub Tran No., User Details, Foreign Exchange Rates Details, and Information on Originating Transaction for an Office Account Reversal Entry.
- Tip:
 - ✦ When "Explode" key is pressed during ACLI Option, the Finacle takes the user to "Transaction Inquiry Menu".

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Transactions

FTI *[Fin.10.x– HFTI, HFTR (Report)]*

- Acronym for: Financial Transaction Inquiry
- Use:
 - ✦ It is used to find a Transaction based on various search criteria.
 - ✦ The Menu option houses various search parameters based on which the transaction can be located.
 - ✦ The menu option is having exceptional capacity to locate any transaction from entire database. It only requires user to put certain criteria.
- Tip:
 - ✦ It is important for the Auditors to know each Search parameters and its mapping at the time of Transaction Processing. Without the knowledge of parameters used in Transaction processing, FTI will be a toothless weapon.
 - ✦ The option should be used sensibly (i.e. with as much parameters as possible) since, it affects the retrieval speed and also increases pressure on Central Database.

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Clearing Transactions

OCTM *[Fin.10.x– HOCTM]*

- Acronym for: Outward Clearing Transaction Maintenance
- Use:
 - ✦ The menu option is used for lodgment of Outward Clearing instruments under a zone.
 - ✦ Clearing Zone must have been opened in the first step to make use of OCTM Option.

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Clearing Transactions

ICTM *[Fin.10.x- HICTMO]*

- Acronym for: Inward Clearing Transaction Maintenance
- Use:
 - ✦ The menu option is used for lodgment of Inward Clearing instruments under a zone.
 - ✦ Clearing Zone must have been opened in the first step to make use of ICTM Option.



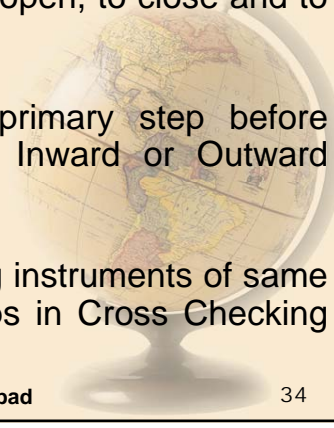
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Clearing Transactions

MCLZOH *[Fin.10.x- HMCLZOH]*

- Acronym for: Maintain Clearing Zone
- Use:
 - ✦ The menu option is used to open, to close and to release the Clearing Zones.
 - ✦ Opening of Zone is the primary step before lodgment of cheques for Inward or Outward Instruments.
 - ✦ Zone facilitates in combining instruments of same type / category. It also helps in Cross Checking and Error Detection.



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Office Accounts Maintenance

ACLPOA *[Fin.10.x– HACLPOA]*

- Acronym for: Account Ledger Print Office Account
- Use:
 - ✦ It is useful in Printing Account Ledger for an office Account.
 - ✦ Printing of all the accounts other than office account is done through PSP / ACLPCA Mode.

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Office Accounts Maintenance

IOT *[Fin.10.x– HIOT]*

- Acronym for: Inquire on Transactions
- Concepts:
 - ✦ Pointing Type, Reversal Type, Reversal Method
- Use:
 - ✦ It is used to inquire on Office Account Transactions viz. Suspense / Office Accounts
 - ✦ As discussed during Concepts stage the office Accounts are opened with Pointing Type Account capability, wherein each originating transaction is required to be settled by corresponding Reversal Transaction.
 - ✦ The Menu option is used to track and search transactions based on its status (i.e. Reversed, Part Reversed, Not Reversed etc.)
- Issues:
 - ✦ Reversal Discipline, Fraught with Fraud Risk, Reversal issues

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Advances

SRM [*Fin.10.x– HSCLM*]

- Acronym for: Security Register Maintenance
- Concepts:
 - ✦ For Setting up of Drawing Power in any Account wherein Facility is sanctioned based on Security, this menu option is used.
 - ✦ The Concept of Maintenance of Security Register is not new. In earlier times the same use to take place in Physical Register. However, updation of manual register takes lot of time and energy. Moreover, it does not give Real Time updation about Security, Insurance Coverage, Margin Requirements, Nature of Security, Last Valuation Date, Default in submission of Debtors and Stock Statement, Penal Interest for Default in submission of Statements etc.

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Advances

SRM

- Use:
 - ✦ SRM is used for maintenance of security and drawing power allocation in respect of all advance accounts where drawing power is derived from securities.
 - ✦ The option, if used diligently and correctly, gives excellent result when compared to manual register.
- Issues:
 - ✦ It is generally observed that the Bank Officials do not update stock / debtors statement receipt details in SRM
 - ✦ Moreover, Insurance dates are also not filled in / updated properly.
 - ✦ Date of Valuation of Assets under Hypothecation is not filled up. On account of the same, when Account becomes NPA old papers are required to be searched through. Moreover, if the details are not filled in it can not be tracked what is the Age of Security Valuation.

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Advances

ALM [*Fin.10.x- HALM*]

- Acronym for: Account Lien Maintenance
- Use:
 - ✦ It is used to mark / lift Lien from Account. If the lien is marked on the Account system does not permit user to carry out transactions which are not consistent with lien particulars.
 - ✦ For carrying out of Transaction in such account, Lien is required to be lifted in order to process the Transaction.

Advances

ACTODM [*Fin.10.x- HACTODM*]

- Acronym for: Account TOD Maintenance
- Use:
 - ✦ The option is used to allow overdrawal then the prescribed limit. It is a Credit Decision taken by the official / authorizer. On setting up of TOD the system allows user to process the transaction beyond the regular limit setup at Account Level.
 - ✦ TOD can be System Generated or can be User Generated. The only difference between the two is System at the time of processing any transaction at the backend viz. Interest Application finds the limit insufficient for debit grants TOD to process the transaction. Whereas, User Generated TOD is allowed manually by user as per available Credit Powers for case to case basis.
 - ✦ TOD can be of Single Type, Running Type or of Ad-hoc Type. Single Type TOD is applicable for Specific Purpose / Transactions and used only once. Running Type and Ad-hoc Type TODs allow client to operate within the prescribed limit for the defined period.

Advances

PSP [*Fin.10.x- HPSP*]

- Acronym for: Pass Sheet Print
- Use:
 - ✦ It is used to print Ledger Account / Account Statement for Client.



Advances

LAGI

- Acronym for: Loan General Inquiry
- Use:
 - ✦ It is used to inquire Loan Account details.



Advances

LAOPI

- Acronym for: Loan Overdue Position Inquiry
- Use:
 - ✦ It is used to inquire Overdue / Overflow position for a Loan.
 - ✦ Principal as well as Interest Overdue position can be verified for a given account

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Advances

LTL

- Acronym for: Limit Tree Lookup
- Use:
 - ✦ It is used to monitor clients' limit utilization and available limit for further credit facility.
 - ✦ The system is configured in such a way that credit facilities are not extended if the Limits have not been or are insufficient.

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Advances

LNDI

- Acronym for: Limit Node Inquiry
- Use:
 - ✦ It is used to inquire position of Limit Node.



Advances

ACLHM *[Fin.10.x- HACLHM]*

- Acronym for: Account Limit History Maintenance
- Use:
 - ✦ It is used to verify history of Drawing Power and Sanctioned limit for an account.
 - ✦ It gives periodwise details for DP and SL.



Advances

AINTRPT *[Fin.10.x- HAINTRPT]*

- Acronym for: Interest Report for Accounts
- Use:
 - ✦ It is used to generate report on details for Interest for an account.



Advances

INTPRF *[Fin.10.x- HINTPRF]*

- Acronym for: Interest Proof Report
- Use:
 - ✦ To check the detailed computation of already completed Interest Run.
 - ✦ Important Field: Interest Run Date
 - ✦ Source: Interest Transaction – Narration Field



Advances

OAAC

- Acronym for: Open an Account
- Use:
 - ✦ As the word suggest the option is used to open an account of customer.
 - ✦ Details punched in can be verified through ACM mode once the account is opened in System.

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DD / PO Inquiry

DDSM

[Fin.10.x- HDDSM]

- Acronym for: DD Status Maintenance
- Use:
 - ✦ It is used to verify the Status of DD / PO Issued.

DDIP

[Fin.10.x- HDDIP]

- Acronym for: Inquiry on Specific DD Paid
- Use:
 - ✦ It is used to verify the Payment Status of specific DD / PO Issued.
 - ✦ It should be checked for the cases where requests for reissue of DD / PO are received due to Lost of Original DD / PO.

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Security Stationery Movement and Maintenance

ISRA *[Fin.10.x- HISRA]*

- Acronym for: Inventory Status Report
- Use:
 - ✦ The report gives details of Security Stationery available under each location in a SOL ID.
 - ✦ The Security Stationery physically available with all the bank employees should be verified based on this report.



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Security Stationery Movement and Maintenance

IMI *[Fin.10.x- HIMI]*

- Acronym for: Inventory Movement Inquiry
- Use:
 - ✦ The menu option is used to verify the entries for movement of inventory from one location to another.



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Cheque Book Issuance & Stop Payment Instructions

ICHB

[Fin.10.x- HICHB]

- Acronym for: Issue Cheque Books
- Use:
 - ✦ The menu option is used to issue cheque books to account holder. On issuance the system assigns cheque series to the account.
 - ✦ The assignment of cheque number to account is for Security Reasons. It prevents debit for cheques other than those issued to client.
 - ✦ In CBS Environment where the client's cheque can be presented anywhere importance of timely updation of Cheque Book is an important Activity. In case the cheque book is issued from Branch and the same has not been updated in System, the system will not be able to incorporate the series. During the meantime if the cheque from the said series is presented for payment, the system will throw an error.

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Cheque Book Issuance & Stop Payment Instructions

CHBM

[Fin.10.x- HCHBM]

- Acronym for: Cheque Book Maintenance
- Use:
 - ✦ It is used to verify and maintain cheque book series issued to an account.
 - ✦ It shows position of cheques in following manner.
 - P = Passed
 - U = Unused
 - S = Stopped
 - C = Cautioned
 - D = Destroyed
 - R = Returned unpaid

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Cheque Book Issuance & Stop Payment Instructions

SPP *[Fin.10.x– HSPP]*

- Acronym for: Stop Payment of Cheque
- Use:
 - ✦ It is used to mark stop payment to a cheque or cheque series.
 - ✦ The function can be used in Inquire mode to verify timely updation of Stop Payment Requests and collection of prescribed charges for processing of application.
- Tip:
 - ✦ Use SPRG *[Fin.10.x– HSPRG]* menu to generate and print a report on all Stop Payment Transactions during the prescribed period.

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Compliances

TDSIP *[Fin.10.x– HTDSIP]*

- Acronym for: TDS Inquiry / Print
- Use:
 - ✦ The menu option is used to verify and inquire TDS details.

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Compliances

AFSM

[Fin.10.x- HAFSM]

- Acronym for: Account Freeze Status Maintenance
- Use:
 - ✦ It is used to mark / lift Freeze at Account Level. Freeze marking can be for any reasons viz. on receipt of Tax Recovery Notice, on receipt of Notices as per various statutes to suspend the operation.
 - ✦ Freeze can be of Debit Freeze, Credit Freeze or Total Freeze.
 - ✦ The system does not permit any transactions based on the Freeze Code. To carry out the Transaction Freeze is required to be lifted.

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Trade Finance

i) Bills Related

a. INBOEM

[Fin.10.x- HINBOEM]

It is used to verify the Bill of Entry received details updated. Details of BOEs are updated against Import Bill Ref. Nos.

b. BM & BI *[Fin.10.x- For Import & Inward Bill – “MIIB” and For Export & Outward Bill “MEOB”]*

- Acronym for: Bills Maintenance and Bill Inquiry (Inland)
- Use:
 - ✦ The menu is used for maintenance of Inland Bills and Cheques purchased or sent for collection.
 - ✦ The menu option is also used to mark realization / delinking against the said bills.
 - ✦ BI Option is used for Inquiry mode only. BM Option can also be used with “I” mode to verify the details in Inquire Mode.

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Trade Finance

c. FBM

✦ Acronym for: Foreign Bill Maintenance

✦ Use:

- The menu is used for maintenance of Foreign Bills (Import and Exports), Foreign Currency Cheques, Travellers Cheques, Outward and Inward Remittances etc.
- The menu option is also used to mark realization / delinking against the said bills.

Trade Finance

d. FBI [*Fin.10.x – IBL*]

✦ Acronym for: Foreign Bill Inquiry

✦ Use:

- Same as FTI Option, FBI menu provides user to locate a transaction or series of Transactions based on various criteria.
- The transactions are recorded as per Register Type. Hence, knowledge and information for each register type is must for using this option.

✦ Tip:

- To know the register types and its description press “F2 or List Command” at “Reg. Type” field in FBI. The action will display all register type. Notings for the screen details can be made for future reference.

Trade Finance

e. FBP *[Fin.10.x – IBL]*

✦ Acronym for: Foreign Bill Inquiry Printing

✦ Use:

- The option is used for printing of results derived from FBI Option.
- The option will take user to FBI Option only. However, if this option is used the user will have option to take print of the records searched.
- Printing will be for each event for each transaction (e.g. Lodgment {L}, Realization {R}, Part Realization {P}, Closure {Z}, Delinking {K} etc.)

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Trade Finance

e. BRBPR *[Fin.10.x – HBRBPR]*

✦ Acronym for: Balancing Report for Bills Purchased (Inland)

✦ Use:

- The report is generated to verify the Status of Bills Purchased.
- Long pending / overdue bills can be verified from the said report.

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Trade Finance

e. BRCR *[Fin.10.x – HBRCR]*

✦ Acronym for: Balancing Report for Bills on Collection (Inland)

✦ Use:

- The report is generated to verify the Status of Bills on Collection.
- Long pending / overdue bills can be verified from the said report.



Trade Finance

e. FBBR *[Fin.10.x – HFBBR]*

✦ Acronym for: Balancing Report for Foreign Bills

✦ Use:

- The report is generated to verify the Status of Foreign Import and Export Bills.
- Long pending / overdue bills can be verified from the said report.



Trade Finance

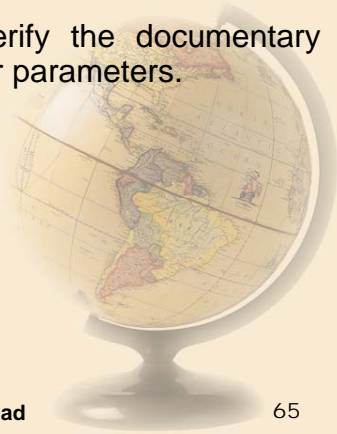
ii) Letter of Credits

a. DCQRY

✦ Acronym for: Documentary Credit Query

✦ Use:

- The menu is used to verify the documentary credit details and list as per parameters.



Trade Finance

iii) Bank Guarantees

- **GI** *[Fin.10.x – HGI]*

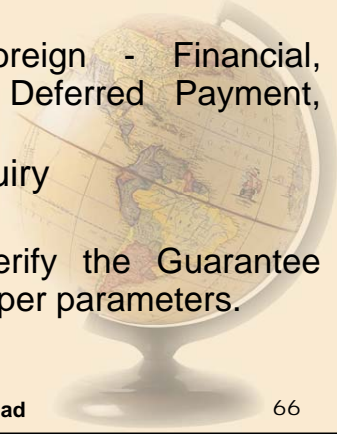
✦ (Driven by Register Types - List of Register Type for Each category should be obtained from branch)

✦ (For both Inland & Foreign - Financial, Performance, Bid Bond, Deferred Payment, Advance Payment)

- Acronym for: Guarantee Inquiry

- Use:

✦ The menu is used to verify the Guarantee Issuance details and list as per parameters.



Trade Finance

iv) Remittances

- **IRM** *[Fin.10.x – HIRM]*
 - ✦ Acronym for: Inward Remittance Maintenance
- Use:
 - ✦ The menu is used to verify details of Inward Remittance Transaction
- **ORM** *[Fin.10.x – HORM]*
 - ✦ Acronym for: Outward Remittance Maintenance
- Use:
 - ✦ The menu is used to verify details of Outward Remittance Transaction

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Audit

- **AFI** *[Fin.10.x – HAFI]*
 - ✦ Acronym for: Audit File Inquiry
- Use:
 - ✦ The menu contains Audit Trail of Non Financial Transactions like change in Account Master, Change in Account Status (e.g. Dormant to Active) etc.

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Customer Details

- **Customer Master Details**

| Customer Management → | |
|---|--|
| → Enquiries → Search by CIF Number | To verify all accounts of one Customer |
| → Enquiries → Search by ID Number | Search using available information |
| → Enquiries → Search by Name | Search using available information |
| → Relationship / Ownership → Associated Accounts | Options available – Linked Accounts, Owned Accounts etc. |

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Account Configuration & Transactions

- Deposit / CC / OD Accounts Master & Transactions

| Deposit / CC / OD Accounts & Services → | |
|---|---|
| → Enquiries → Deposit / CC / OD Account | To verify the Account Master Details |
| → Cheque Book Functions → Enquiries → Cheque Books by Cheque Book-Numbers | Cheque Book Inquiry |
| → Enquiries → Statement Print | Printing Statement of Account for a Deposit or CC / OD |
| → Enquiries → Short | Basic details on Enquiry on Screen on Deposit Accounts |
| → Enquiries → Long | Additional Details on Enquiry Screen for Deposit Accounts |

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Account Configuration & Transactions

- Deposit Accounts Master & Transactions (Cont...)

| Deposit / CC / OD Accounts & Services → | |
|--|---|
| → Enquiries → Transaction | For Transaction Enquiry (Txn. Types: 99 – All Financial, 98 – Cash Transaction, 25 – Repayment Details, 33 – Message Details) |
| → Amend → Pending Charge | Pending Charges details |
| → Enquiries → Term Deposit Advice | Information and details on Term Deposit Advice |

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Cash Transactions

- Cash

| | |
|--|---|
| <ul style="list-style-type: none"> → Reports → Cash Related → View Cash Summary (Click on Fetch) | To view position of cash drawers of all the users by the Cash Officer |
| <ul style="list-style-type: none"> → Branch Reports → Cash Officer's Jotting Book Report | It generates the reports viz. Jotting Book, Vault Transactions, Hand Balance and Check Total Report |
| <ul style="list-style-type: none"> → Reports → Printing Reports → Cashier / Teller Cash Report | Report of Cash Transactions – Tellerwise |

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Security Stationery Maintenance

- Valuable Paper Inventory System (VPIS)

| | |
|--|---|
| <ul style="list-style-type: none"> → VPIS → Inventory Maintenance | Used to release of Security Forms |
| <ul style="list-style-type: none"> → VPIS → Enquiry of VPIS → General Enquiry | Used to check inventory status |
| <ul style="list-style-type: none"> → VPIS → Lost / Damaged / Cancelled Inventories | Location for Lost / Damaged / Cancelled Inventories |
| <ul style="list-style-type: none"> → VPIS → Enquiry → General Enquiry | Used to enquire status of Inventory |
| <ul style="list-style-type: none"> → VPIS → Enquiry of VPIS → Teller Level Inquiry | Details of Inventory available at Teller level |

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Branch General Ledger (BGL)

- General Ledger Enquiry

| | |
|---|--------------------------------------|
| → Branch Accounting (BGL) → Enquire → Account | Enquiry on BGL Account |
| → Branch Accounting (BGL) → Enquire → Account Number Search | Search an Account Number by BGL Name |
| → Branch Accounting (BGL) → Enquire → Transaction | BGL Transaction Enquiry |

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User Maintenance / Administration

| | |
|---|---|
| → User / System Administration → Enquiry → User Enquiry | Used to view the list of users logged on in Branch ID |
| → User / System Administration → Changes → Change User Status | Used to change the Login Credentials on account of Leave to prevent misuse of login |
| → User / System Administration → Changes → Change User Type Permanently | Used to change the Login Credentials on account of Transfer / Deputation |

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Miscellaneous

| | |
|--|--|
| → Collection and Cheque Purchase → Enquiries → Enquiries | Inquiry for Cheque Purchase / on Collection |
| → Image Maintenance → Access Images | To access Sign. images uploaded in CBS |
| → General Enquiries → Branch Enquiry | The menu helps the user to find out branch details by using various filters. |

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Loan Module

| | |
|---|---|
| → DL/TL Accounts & Services → Loan Tracking → Operations | To Change Interest Rate at Account Level in TL / DL Account |
| → Transaction Posting → Loan Accounts (DL/TL) → Loan Closure | To close a DL/TL account |
| → DL/TL Accounts & Services → Loan Processing → Generate Repayment Schedules → Action – “E” | To print Repayment schedule for a DL / TL Account |
| → DL/TL Accounts & Services → Enquiries → Short → Option “Balance Breakup Enquiry” | To view amount of Arrears & Breakup of Principal, Interest Realized, Charges & Arrear of Interest |
| → DL/TL Accounts & Services → Security (Primary / Collateral) → Customer → Enquiry → Enquire Security Summary | To find Collateral Number |

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Note

- The menu codes discussed here is only for guidance and all the menu codes may not be applicable / available in Finacle / BANCS Software in all the banks.

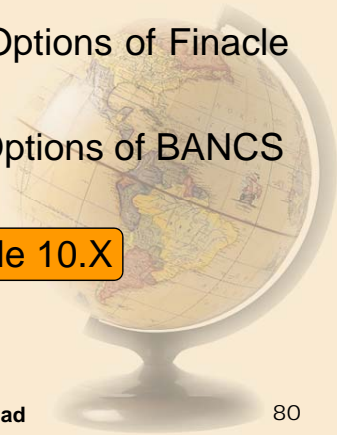


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Upgrades / Changes in Finacle 10.X

- Entire new module “CRM” in place of CUMM command
- CRM Module contains
 - ✦ General Details,
 - ✦ Demographic,
 - General
 - Caste | Nationality | Marital Status | Mailing Preference | Tax Exemption Form Ref. | Tax Exemption Start and End date | TRC Validity
 - Qualification
 - Employment
 - Income & Exp. Details

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Upgrades / Changes in Finacle 10.X

- ✦ Psychographic info.
 - Profile
 - General details
 - Segmentation
 - Preferential Discount
 - Relationship Details
 - Introducer | Guarantor | Reference | Ben. Owner
 - Asset
 - Assets purchased with Finance details
 - Credit Bureau Preferences
 - External Rating details
- ✦ Trade Finance
- ✦ BASEL Profiling

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Upgrades / Changes in Finacle 10.X

- Trade Finance and Forex Menu
 - ✦ Single Reg. Type code instead of two codes
 - ✦ Flag in Inward Remittance module for Advance against Exports cases
- New UI (User Interface)
- Changed Menu Codes
- Account Setup (Different for Operative Account and Term Deposits)



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Upgrades / Changes in Finacle 10.X

- Signature verification system separated from Main Application. New module "SVS". Though linking is available besides account no. for seamless movement.
- Apart from enhancements and above points there are various Navigational Changes and Process Changes in Finacle 10X.



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Session – 2

Data Extraction Techniques in FINACLE



Data Extraction Techniques in FINACLE

- **Through PR (Print Report) Menu / Print Queue in Background Menu**

- ✦ Print to Printer | On Screen | Export to File

- **Common Process**

- For Printing / Export / On Screen view from Report Menu, the user need to press “Transmit” key after generation of Search Parameters / Execution of Report.
- On pressing “Transmit” Key the system will ask for Printing Configuration viz. Background Printing or Foreground Printing. In “Printing Required” field “N” should be updated.
- The action will generate report in Background Menu or can be accessed through PR Menu.
- From PR Menu the report can be printed / exported / viewed.
- Generally, Read Only Login in FINACLE do not allow user to generate / print any report. For the said purpose execution of such option should be carried out by the person having sufficient work class (Authorisation)

Data Extraction Techniques in FINACLE

- Through TextDump Option in Finacle
 - ✦ “TextDump” button is available in Action Bar. The user can use this option at the time when the On Screen Criterion Based Report is populated.
 - ✦ The system will extract the text and will provide in a Dialogue Box.
 - ✦ However, there is a limitation in using this option. Finacle will provide all the information in Single Column and hence, the information received in dialogue box need to be formatted manually in Excel.

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Case Study - 1 on Few Report Menus of Finacle

- FTI (Financial Transaction Inquiry) / FTR (Financial Transaction Report):
 - ✦ To verify any transaction based on various parameters FTI Menu is used.
 - Case Study:
 - Credits to NRE Accounts in a period
 - Credits to FCRA Accounts in a period
 - Cash Deposit above Rs. 50,000 to verify compliance with Income Tax Guidelines on PAN
 - Cash Transactions above Rs. 10 Lacs to verify compliance with AML Guidelines
 - Debits to ESCROW Accounts to verify compliance with ESCROW Agreement
 - Purchase of Gold through Cash Deposit
 - Value Dated Transactions verification
 - Transactions in Dormant & Inactive Accounts

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Case Study - 1 on Few Report Menus of Finacle

| Financial Transactions Inquiry | | | |
|--|--|----------------------|--|
| Selection Criteria | | | |
| Set ID | | Tran. ID | |
| A/c. SOL ID | | Tran. Type | |
| Today's Tran. only | | Tran. Sub Type | |
| A/c. ID | | Part Tran. Type | |
| CCY | | Only Value Dated | |
| Instr. ID | | Reference No. | |
| Instr. Type | | GL SbHead Code | |
| Tran. Amt Low | | Addl Crit Ind | |
| Tran. Amt High | | Inter SOL Tran. only | |
| Start Date | | Tran. Status | |
| End Date | | Show Cash Part Tran. | |
| Report Code | | Show Trading PTran. | |
| Entered User ID | | A/c. Status | |
| Posted User ID | | A/c. Label | |
| Delivery Channel | | Past Due? | |
| Reversal Tran. Flg. | | | |
| FOR FASTER RESULTS ENTER ACCOUNT NUMBER, START DATE AND END DATE | | | |

Case Study - 1 on Few Report Menus of Finacle

- FTI (Financial Transaction Inquiry) / FTR (Financial Transaction Report):

✦ Important Fields / Parameters Information

- Set ID – SOL ID of Branch who has initiated the Transaction
- A/c SOL ID – SOL ID of Branch where Account is Opened
- Today's Tran Only: By default it is selected as "Y". If the details are populated for past period the field should be kept blank.
- Tran Amt Low: For Amount based search, lower limit should be mentioned in this field.
- Tran Amt High: For Amount based search, Higher limit should be mentioned in this field.

Cont ...

Case Study - 1 on Few Report Menus of Finacle

- FTI (Financial Transaction Inquiry) / FTR (Financial Transaction Report):
 - ✦ **Important Fields / Parameters Information (Cont..)**
 - Start Date & End Date: For Period Search enter the dates in these fields.
 - Tran Type – As discussed in Concept Stage
 - Tran Sub Type – As discussed in Concept Stage
 - Part Tran Type – Debit or Credit?
 - Only Value Dated – To be mentioned as “Y” If only value dated transactions to be searched.
 - GL Subhead Code – If search is to be carried out through particular GL Subhead, code should be mentioned in this field.
 - Acct Status – If the search is to be carried out for the accounts based on Account Status (Viz. A for Active, D for Dormant and I for Inactive Accounts)

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Case Study - 1 on Few Report Menus of Finacle

- FTI (Financial Transaction Inquiry) / FTR (Financial Transaction Report):
 - ✦ If the output generated through FTI is required in Printed Form / Exported as File, Menu Command FTR should be used.
 - ✦ FTR Command will provide the same parameters as that of FTI. Once all the parameters are filled in and transactions have been populated, “Transmit” Key should be pressed.
 - ✦ Follow the Common Process described earlier.

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Case Study - 2 on Few Report Menus of Finacle

- FBI, FBP, BI, BP (Trade Finance Menu)
 - ✦ To verify any Trade Finance related transaction based on various parameters BI, BP (For Inland) and FBI, FBP (Foreign) commands are used.
 - Case Study:
 - Import & Export Bills (Under LC, Collection, Advance Import, Direct Import, Export Bill Negotiated / Purchased / Discounted / Under LC / Advance against Exports) lodged or Accepted or Realised during the period. Same way for Inland Bills
 - Inward Remittance and Outward Remittance Transactions (Foreign Currency / TC / Purchased / Sold, I/w & O/w Remittance through DD / TT, Travel Card Sold / Refund of Excess Funds etc.)
 - Generation of Information of Bills realised during the period to verify Form A1 and Form A2

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Case Study - 2 on Few Report Menus of Finacle

| Bills Inquiry | | | |
|----------------|---------------------|-------------|----------|
| Cust Oper A/c | INR | DC Ref No | |
| BP A/c | INR | Lodger Ref | |
| Reg Type | | Mass ID | |
| Reg Sub Type | ___ | Drwe Cent | |
| Bill Date | From _____ To _____ | Inw/Outw? | |
| Status Dt | From _____ To _____ | Bill Status | G |
| Due Date | From _____ To _____ | Ver Stat | |
| Lodge Dt | From _____ To _____ | Func Code | |
| Bill ID | From _____ To _____ | LiabExist | |
| Bill Amt | From _____ To _____ | Purchase? | |
| Customer ID | | Summary ? | Y |
| Lodg/Coll Br | | Bill Cnt? | Y |
| Bill Grp Code | | Accepted? | |
| Drawee | / | TBR ? | |
| LC/DPG/Co-Acpt | | Closed ? | N |
| Bank/Branch | | Deleted ? | N |
| Lodge Date | Reg Type | Cust A/c | Drawee |

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Case Study - 2 on Few Report Menus of Finacle

- FBI, FBP, BI, BP (Trade Finance Menu)

- ✦ **Important Fields / Parameters Information**

- Reg. Type: Type of Transaction as discussed in Concept Stage
- Reg. Sub Type: Sub type of Transaction as discussed in Concept Stage
- Lodgment Date: If Query is based on Lodgment Date, Dates should be filled in here.
- Status Date: If Query is based on Date when the Status of bill was changed, dates should be filled in here. Status of Bill means G=Lodgment, R=Realised, A=Accepted, K=De-linked, P=Part Realised etc. This parameter should be used with Bill Status Parameter. Report will be generated for one parameter at a time.
- Due Date: If Query is based on Date when the bill is due, dates should be filled in here. To verify overdue bills this search parameter should be used.
- Closed and Deleted Flag: If Closed bills are also required the field should be blank or "Y". Same way if Deleted Transactions are also required the field should be blank or "Y".

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Case Study - 3 on Few Report Menus of Finacle

- GI (Guarantee Inquiry)

- ✦ To verify Details of Guarantees issued GI Command should be used.
- ✦ Guarantee Registers and Type of Guarantee – As discussed at Concept Stage alongwith Register Type and Sub-Type concept
- ✦ Date of Issuance Filter, Date of Expiry are various filters available.
- ✦ Related Menu Options
 - GILR – Guarantee Issued cum Liability Report
 - GPI – Guarantee Parameters Inquiry

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Case Study - 4 on Few Report Menus of Finacle

- DCQRY (Documentary Credit Query)
 - ✦ To verify Details of Letter of Credits issued DCQRY Command should be used.
 - ✦ DC Reg. Type (e.g. Inland / Foreign) and LC Type (e.g. Inward / Outward) are important fields for generation of report.
 - ✦ Date of Issuance Filter, Date of Expiry are various filters available.
- ✦ Related Menu Options
 - DCREG – Documentary Credits Register Printing
 - DCRPTS – DC Reports and Advises
 - DCSTMT – Statement of Documentary Credits

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List of Important Report Menu Commands in FINACLE

- ACSP – Account Selection & Print
- AINTRPT – Interest Report for Accounts
- BR – Bill Balancing Report
- BRCR – Bills on Collection Balancing Report (Inland)
- BRBPR - Bills Purchased Balancing Report (Inland)
- FBBR – Foreign Bills Balancing Report
- FTR – Financial Transaction Inquiry and Report
- PSP – Pass-Sheet Print
- SIRP – Standing Instructions Register Printing
- SPRG – Stop Payment Register
- LLIR – Limit Liability Inquiry / Report
- TODRP – TOD Register Printing

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List of Important Report Menu Commands in FINACLE

- **ISRA** – Inventory Status Report
- **TDSREP** – Cust-wise TDS Report
- **FBIR** – Import Register Report
- **ACLPOA** – Office Account Ledgers Print
- **MSOIRP** – Minor Subs outstanding Items Report
- Report Menu designed and configured for each Bank houses hundreds of reports. Auditor need to inquire with Bank Official Menu code. E.g. In BoB the menu code may be BOBRPT.

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Questions?



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Thank You

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