


# Seminar on Bank Audit organized by Vadodara Branch of WIRC of ICAI on 30<sup>th</sup> March, 2014



## Audit under Core Banking Environment

Hosted by Vadodara Branch of WIRC of ICAI  
30<sup>th</sup> March, 2014  
Presented by CA. Kuntal Shah, Ahmedabad

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## Table of Contents

- \* **What is Core Banking System?**
  - \* Some basic concepts of CBS
  - \* Audit activity through CBS – LFAR & Tax Audit Requirements
  - \* Usage of CBS (Narrative part as reference material)
    - ▣ Finacle
    - ▣ BaNCS

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### What is Core Banking System?

- \* Centralised Database
- \* Transactions take place at various locations
- \* Updation of Central Database on Real Time Basis
- \* Report Generation at Back-End
- \* Predefined Access Control

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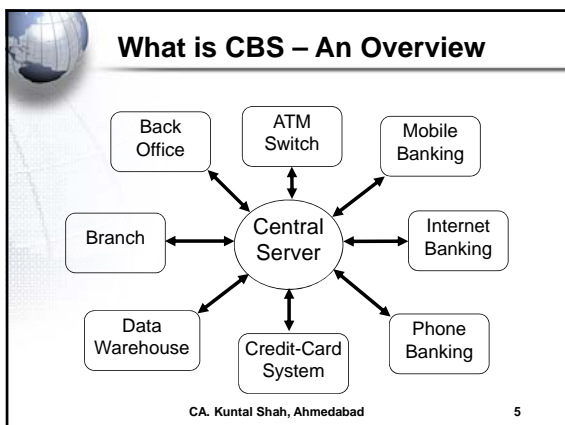
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### Few CBS used in India and world over

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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## Core Banking System - Concepts

- \* Master Level Configuration
- \* Account Level Configuration
- \* 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"
  - ▣ Auditor should seek details of formation of Account No. during discussion with Branch Head.
- \* Withholding Tax Flags
- \* General Ledger Concepts
  - ▣ GL → GL Subhead → **Scheme Code** → Account

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## Core Banking System - Concepts

- \* Interest Table Concept
- \* Maker – Checker Concept (Different Stages for a Transaction)
 

**Created by, Entered by, Authorised by, Posted by, Modified by, Deleted by**
- \* SOL ID & SET ID Concept (*in Finacle*)
  - ▣ (SOL – Service OutLet ID i.e. Branch, Back Office etc.) (SET ID – Branch / Back Office who initiated the transaction)
- \* Pointing Type / Self Reconciling Accounts

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## Audit Activity through CBS

- \* **Cash**
  - ▣ What to verify?
    - > Cash Balance as on 31<sup>st</sup> 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

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## 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 (Vault A/c and Teller Accounts)
    - > **In Bancs:**
      - → Branch Accounting (BGL) → Enquire → Transaction

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## 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:**
    - "ACL" - Account Ledger Inquiry (Vault A/c and Teller Accounts)
  - **In Bancs:**
    - Deposit / CC / OD Accounts & Services → Enquiries → Transaction
    - DL/TL Accounts & Services → Enquiries → Transaction

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### 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

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### 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 (2<sup>nd</sup> 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)

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### 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

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### 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)

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**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

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**Audit Activity through CBS**

\* **Advances - 11**

- ▣ What to verify?
  - Non Fund based Facility (LC, BG)
- ▣ **Source** from where to verify?
  - **In Finacle:**
    - "GI" – Guarantee Inquiry
    - "DCQRY" – Documentary Credit Query
  - **In Bancs:**
    - Through Exim Software / Offline Report (if generated by banks)

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**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)

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### 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**

\* **Auto Generated 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

**▣ Debit Interest SI Failed Report:**

- Failure of Standing Instruction for Debit Interest should be closely verified. If the SI is failed the Account will not be debited for Interest. SI Failure can be for any reason like
  - Non availability of Balance in Account (In case of TOD in Operative Account)
  - Non availability of Limit in Account
  - Technical Snag in execution
- Whether Branch has manually passed the entry for all such cases should be verified.

**▣ Loan Installment SI Failed Report:**

- Same as above

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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.

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 **Audit Activity through CBS**

**▣ Report on Probable NPA / Health Code Accounts:**

- Obtain reports containing list of Accounts with various deficiencies.
- System identifies such accounts and a report on Probable NPA Account. In many banks such accounts are classified in Health Code Type 1, Health Code Type 2 etc.

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 **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?

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Questions ???



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## Thank You

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## Finacle & TCS Bancs

✳ **Understanding Finacle**

- ✳ Use of Finacle (Menu codes)
- ✳ Use of TCS Bancs (Menu Codes)
- ✳ Data extraction from Finacle with Case Study

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## Finacle Architecture (Source: www.infosys.com)

The diagram illustrates the Finacle Architecture, categorized into Enterprise Customer Information, Consumer Banking and Wealth Management, Corporate Banking and Trade Finance, and various support systems like General Ledger, Multi-Currency, and Transaction Manager. It also lists various products and services offered by the system.

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## Finacle - Overview

- ✳ Some of the Banks using Finacle are
  - Bank of Baroda
  - Bank of India
  - Union Bank of India
  - Federal Bank
  - IDBI Bank
  - ICICI Bank
  - Axis Bank
  - Vijaya Bank
  - UCO Bank
  - Punjab National Bank

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### Finacle - Features in Transaction Processing

**\* Features:**

- Each Transaction has unique Tran ID.
- Combination of Tran ID and Date of Transaction is required to locate a Tran
- Tran Type, Sub Type are useful to Identify Nature of Transaction (like Cash Deposit, Withdrawal)
- Facility of exploring a Tran during Account Scrutiny [Drill Down Approach] - *press CTRL + E on a Tran during scrutiny of Account.*
- Driven by various Inter-linked menus

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### Finacle - Features in Transaction Processing (Cont...)

- Pointing Type Office accounts (Useful in review of outstanding / part reversed Office Account entries)

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
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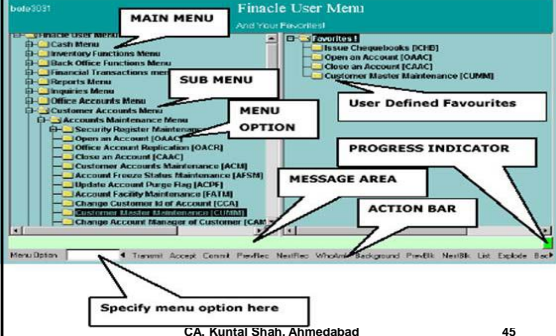
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### Finacle – Welcome Screen



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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
CTRL+D	Page down on a list

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Finacle General Key Map	
Physical Key	What does it do?
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
<i>(Keys assigned in Finacle implemented at each bank may be different. However, the action will remain same as mentioned above)</i>	
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Finacle & TCS Bancs	
* Understanding Finacle	
* Use of Finacle (Menu codes)	
* Use of TCS Bancs (Menu Codes)	
* Data extraction from Finacle with Case Study	
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Accounts and Customer Master	
<b>CUMM (Entry as well as Inquiry Option)</b>	
* <u>Acronym</u> for: Customer Master	
* It houses basic details about customer viz. Name, Address, DOB / DOI, TDS Category, Financial Details, ID Proof / Introducer Details etc.	
* <u>Concept</u>	
<input type="checkbox"/> CUST ID Concept and Accounts of Customer under CUST ID. Unique No. generated by the system. The number is not Branch Specific.	
* <u>Use</u>	
<input type="checkbox"/> 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	
* <u>Issues</u>	
<input type="checkbox"/> Issues if multiple CUST IDs have been opened for Customer.	
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# Seminar on Bank Audit organized by Vadodara Branch of WIRC of ICAI on 30<sup>th</sup> March, 2014



### Accounts and Customer Master

**ACLI (Only Inquiry Option)**

- \* **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**

- \* **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**

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**INTTM**

- \* 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**

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**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**

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**TM & TI**

- \* 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**

- \* 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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### Office Accounts Maintenance

**ACLPOA**

- \* 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**

- \* 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**

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**SRM**

\* 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**

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**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**

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**ALM**

\* 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.

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 **Advances**

**ACTODM**

- \* Acronym for: Account TOD Maintenance
- \* Use:
  - ☐ The option is used to allow overdraft 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.

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 **Advances**

**PSP**

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

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 **Advances**

**LAGI**

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

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 **Advances**

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**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**

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**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**

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**LNDI**

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

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 **Advances**

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**ACLHM**

- \* 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.

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 **Advances**

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**AINTRPT**

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

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 **Security Stationery Movement and Maintenance**

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**ISRA**

- \* 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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**Compliances**

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**TDSIP**

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

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**Trade Finance**

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**i) Bills Related**

- \* **a. BM & BI**
- \* 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**

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**b. 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.

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 **Trade Finance**

**c. FBI**

- ☐ 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.

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 **Trade Finance**

**d. FBP**

- ☐ 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**

- ☐ 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**

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**f. BRCR**

- ▣ 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.

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 **Trade Finance**

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**g. FBRR**

- ▣ 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.

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 **Trade Finance**

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**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.

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 **Trade Finance**

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**iii) Bank Guarantees**

- \* **GI**
  - ▣ (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.

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 **Trade Finance**

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**iv) Remittances**

- \* **IRM**
  - ▣ Acronym for: Inward Remittance Maintenance
- \* Use:
  - ▣ The menu is used to verify details of Inward Remittance Transaction
- \* **ORM**
  - ▣ Acronym for: Outward Remittance Maintenance
- \* Use:
  - ▣ The menu is used to verify details of Outward Remittance Transaction

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 **Audit**

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**AFI**

- \* 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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# Seminar on Bank Audit organized by Vadodara Branch of WIRC of ICAI on 30<sup>th</sup> March, 2014



### Finacle & TCS Bancs

- \* Understanding Finacle
- \* Use of Finacle (Menu codes)
- \* Use of TCS Bancs (Menu Codes)
- \* Data extraction from Finacle with Case Study

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### TCS Bancs - Overview

- \* Some of the Banks using TCS Bancs are
  - State Bank of India and associates
  - Central Bank of India
  - Allahabad Bank
  - Bank of Maharashtra

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### Customer Details

**Customer Master Details**

<b>Customer Management →</b>	
→ 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**

→ Reports → Cash Related → View Cash Summary (Click on Fetch)	To view position of cash drawers of all the users by the Cash Officer
→ Branch Reports → Cash Officer's Jotting Book Report	It generates the reports viz. Jotting Book, Vault Transactions, Hand Balance and Check Total Report
→ Reports → Printing Reports → Cashier / Teller Cash Report	Report of Cash Transactions – Tellerwise

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### Security Stationery Maintenance

#### Valuable Paper Inventory System (VPIS)

→ VPIS → Inventory Maintenance	Used to release of Security Forms
→ VPIS → Enquiry of VPIS → General Enquiry	Used to check inventory status
→ VPIS → Lost / Damaged / Cancelled Inventories	Location for Lost / Damaged / Cancelled Inventories
→ VPIS → Enquiry → General Enquiry	Used to enquire status of Inventory
→ 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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### 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.	
* There may be limitation / change in the functionality due to customization in CBS applicable to specific bank.	

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Finacle & TCS Bancs	
* Understanding Finacle	
* Use of Finacle (Menu codes)	
* Use of TCS Bancs (Menu Codes)	
* Data extraction from Finacle with Case Studies	

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### Data Extraction Techniques in FINACLE

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\* 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)

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### Data Extraction Techniques in FINACLE

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\* 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

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\* 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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# Seminar on Bank Audit organized by Vadodara Branch of WIRC of ICAI on 30<sup>th</sup> March, 2014

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		Addnl 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

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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.

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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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# Seminar on Bank Audit organized by Vadodara Branch of WIRC of ICAI on 30<sup>th</sup> March, 2014



### 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		Draw 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
Lodge/Col1 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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# Seminar on Bank Audit organized by Vadodara Branch of WIRC of ICAI on 30<sup>th</sup> March, 2014



### 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 Lodgement 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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## Seminar on Bank Audit organized by Vadodara Branch of WIRC of ICAI on 30<sup>th</sup> March, 2014



**List of Important Report Menu in FINACLE**

- \* **ACSP** – Account Selection & Print
- \* **AINRPT** – 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 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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