

Concurrent Audit through CBS

**One Day Seminar on Concurrent Audit
organized by Ernakulam Branch of SIRC of
ICAI**

**Session By: CA. Kuntal Shah,
Ahmedabad**



Disclaimers

- These are my personal views and can not be construed to be the views of the ICAI, Regional Councils, Branches of ICAI or Pradip R. Shah & Co., Chartered Accountants
- These views do not and shall not be considered as professional advice
- Images, Logo, Screen Shots, Menu Codes, Software Name etc are the property of respective Software developer / Trademark owners.
- The information contained in the presentation is not for commercial purpose. It is merely for guidance.

Session Details

- **Part – 1**

- ✦ Software Usage in Banks – Prev. PPT

- ✦ **Audit in CBS Environment**

- **Part – 2**

- ✦ Case Studies on data extraction from FINACLE

- ✦ Reports available in BaNCS

- ✦ Reports available in FlexCube

CA. Kuntal P. Shah, Ahmedabad

3

Overview

- **General Concepts of CBS**

- Overview of various CBS

- Detailed discussion on various Menu Codes under Finacle, BaNCS & FlexCube

- Upgrades / Changes in Finacle 10.X

CA. Kuntal P. Shah, Ahmedabad

4

General Concepts

- **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.

CA. Kuntal P. Shah, Ahmedabad

5

General Concepts

- **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"

CA. Kuntal P. Shah, Ahmedabad

6

General Concepts

- **Master Level Configurations (CUST ID, CIF, UCIC)**
- **Account Level Configurations**
- **Pointing Type Accounts / Self Reconciling Accounts**
- **Interest Table Master Maintenance**
- **Interest Flags (Payment and Collection)**
- **Register Type & Subtype (Trade Transactions)**

CA. Kuntal P. Shah, Ahmedabad

7

General Concepts

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

CA. Kuntal P. Shah, Ahmedabad

8

General Concepts

- **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 – Does not allow user to proceed further, unless the correct values are filled in.

CA. Kuntal P. Shah, Ahmedabad

9

General Concepts

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

- ✦ There has to be two persons for valid transaction processing. Also known as Maker and Checker.

Maker can	Checker Can
Enter	Post
Enter & Post *	Verify

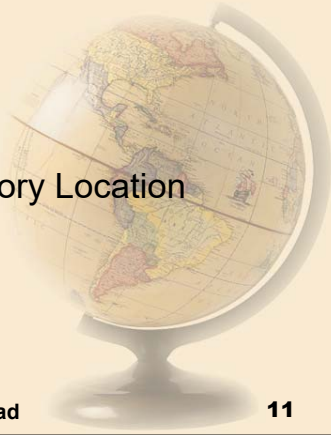
** Posting activity depends upon Rights assigned to each user ID*

CA. Kuntal P. Shah, Ahmedabad

10

General Concepts

- **Inventory Locations** [Location / Sub Location]
 - ✦ Joint Custody
 - ✦ Employee Custody
 - ✦ External Location
 - ✦ Cancelled / Misprinted Inventory Location



CA. Kuntal P. Shah, Ahmedabad

11

General Concepts

- **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* help to build these requirements in the limit management

Cont ...

CA. Kuntal P. Shah, Ahmedabad

12

General Concepts

- 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 ...

CA. Kuntal P. Shah, Ahmedabad

13

General Concepts

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

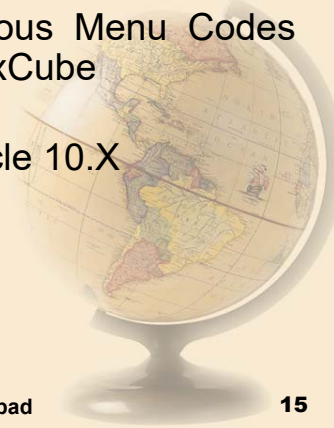
Facility Type	Particulars	Limit (Rs.Lakhs)	Remarks
Funded	Term Loan	225	Funded Limit Cap is 500 Lakhs <i>Upper Limits fixed in each type of Facility</i>
	WC DL	75	
	CC	200	
	BP / FBP / BD	50	
Total Funded Facilities		500	
Non-Funded	LC	300	Non Funded capping is at Rs. 500 Lakhs
	BG	300	
Total Non-Funded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

CA. Kuntal P. Shah, Ahmedabad

14

Overview

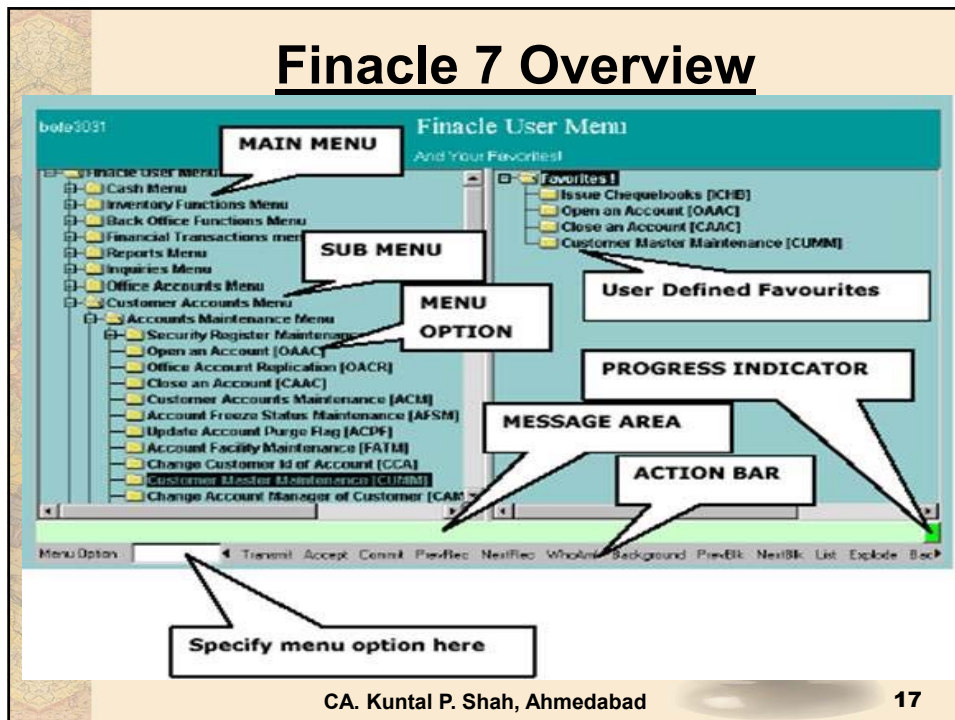
- General Concepts of CBS
- **Overview of various CBS**
- Detailed discussion on various Menu Codes under Finacle, BaNCS & FlexCube
- Upgrades / Changes in Finacle 10.X



Finacle 10 Overview

CA. Kuntal P. Shah, Ahmedabad

Finacle 7 Overview



CA. Kuntal P. Shah, Ahmedabad

17

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):

CA. Kuntal P. Shah, Ahmedabad

18

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

CA. Kuntal P. Shah, Ahmedabad

19

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

CA. Kuntal P. Shah, Ahmedabad

20

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 LGL. 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

CA. Kuntal P. Shah, Ahmedabad

21

BaNCS Overview

The screenshot displays the BaNCS interface for 'Change Details' of a customer. The main window title is 'SCR:067050 CIF: Change Details'. The customer number is 80000180553. A search button is present next to the customer number. Below the search, there is an 'Option:' dropdown menu with a list of options: 1.Customer Details, 2.Temp. Customer Address Details, 3.Foreign Address Details, 4.Identification Details, 5.Personal Details, 6.Business Details, 7.Marketing Details, 8.Financial Details, 9.Miscellaneous Details, and 11.Customer CISLA Details. The 'Miscellaneous Details' option is currently selected. On the right side, there is a tree view menu with categories like 'Customer Management', 'Enquiries', 'Relationships/Ownership', 'Deposit/CC/DD Accounts & Services', etc. At the bottom, there are input fields for 'Teller:', 'Branch:', and 'Date:', along with 'Transmit' and 'Close' buttons.

CA. Kuntal P. Shah, Ahmedabad

22

Flexcube Overview

The screenshot displays the Oracle Flexcube interface for a demo bank. The interface includes a header with the bank name 'DEMO BANK', a menu bar, and a product logo. Below the header, there are sections for 'Fast Path' with a 'SELECTED CUSTOMER' form, 'Customer Search' with a search bar and filters, and a 'Tree Menu' on the left. The main workspace shows an 'Account Summary' section with the text 'ORACLE FLEXCUBE' and 'No Records Found'. At the bottom, there are sections for 'Frequently Used Transactions' and 'Pending Transactions'.

CA. Kuntal P. Shah, Ahmedabad **23**

Flexcube Hot Keys

Hot Key	Description
Alt + B	Balance Inquiry
Alt + C	Customer Name and Address Inquiry
Alt + A	Account Details
Alt + S	Amount based Account Image Display
Alt + P	Printing
F8	Return to the same screen
F1	Help

Overview

- General Concepts of CBS
- Overview of various CBS
- **Detailed discussion on various Menu Codes under Finacle, BaNCS & FlexCube**
- Upgrades / Changes in Finacle 10.X

CA. Kuntal P. Shah, Ahmedabad

25

Various Menu Commands

- 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

CA. Kuntal P. Shah, Ahmedabad

26

Customer Master Maintenance

- Basic details about customer viz. Name, Address, DOB / DOI, TDS Category etc.
- Concept
 - ✦ CUST ID / CIF / Cust IC / UCIC
- Use
 - ✦ To verify the Master details updated for the customer. Few Parameters have direct impact on Accounts opened under CUST ID.
- Issues
 - ✦ Issues if multiple CUST IDs have been opened for Customer.

CBS	Menu Code
Finacle 7	CUMM
Finacle 10	CRM Module
BaNCS	Customer Management Menu
Flexcube	CIM09 (Cust. Master Maint.), 7004 (Name & Add. Inquiry)

CA. Kuntal P. Shah, Ahmedabad

27

Account Master Maintenance

- 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.

CBS	Menu Code
Finacle 7	ACM / ACI
Finacle 10	HACM / HACI, HACMTD (For TD)
BaNCS	Deposit / CC / OD Accounts & Services DL/TL Account and Services Menu (Enquiry)
Flexcube	BA095 (Account level attributes Inquiry)

CA. Kuntal P. Shah, Ahmedabad

28

Account Ledger Inquiry

ACLI (Only Inquiry Option) [Fin.10.x- HACLI & HACLINQ]

- Use

- ✦ It is used to verify the list of Transactions (both Credit and Debit) for a Account for the given period.
- ✦ Under Finacle it also provides linkage to detailed transaction inquiry. Data can further be explored and drives through the Transaction Origination Point.

CBS	Menu Code
Finacle 7	ACLI
Finacle 10	HACLI, HACLINQ
BaNCS	Deposit / CC / OD Accounts & Services DL/TL Account and Services
Flexcube	CH031 (Statement Inquiry)

Cont ...

CA. Kuntal P. Shah, Ahmedabad

29

Account Ledger Inquiry

ACLI

- Tip for Finacle-7:

- ✦ 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-7 menus are inter-linked at various places. Due to which it gives flexibility of tracing the details / verification of complete Audit Trail

CA. Kuntal P. Shah, Ahmedabad

30

Interest Table Master

- Use

✦ It is used to modify / verify interest Rate for Deposits and Advances Account

CBS	Menu Code
Finacle 7	INTTM / INTTI
Finacle 10	HINTTM / HINTTI
BaNCS	Deposit / CC / OD Accounts & Services DL/TL Account and Services (Interest Rate History)
Flexcube	BAM12 (Interest Index Maint.) BAM13 (Interest Index Rates) LN060 (Loan Product Rates Plan) LNM41 (Interest Rules) LNM42 (Product Interest Attributes Maintenance) LNM81 (Rate Change)

CA. Kuntal P. Shah, Ahmedabad

31

Customer & Account Search

- Use:

✦ It is used to find Customer and Account based on Criteria. Viz. Name, Number etc.

CBS	Menu Code
Finacle 7	CUS (Customer Search) ACS (Account Search)
Finacle 10	CRM Module HACSP
BaNCS	Cust. Mgmt. → Enquiries → Search by ID Number Cust. Mgmt. → Enquiries → Search by CIF Number Cust. Mgmt. → Enquiries → Search by Name
Flexcube	7004 – Customer Name and Address Inquiry 2000 – CTI Customer Search

CA. Kuntal P. Shah, Ahmedabad

32

Transactions

- Use:

- ✦ To view detailed information about transaction

CBS	Menu Code
Finacle 7	TI / TM
Finacle 10	HTI / HTM
BaNCS	Deposit / CC / OD Accounts & Services → Enquiries → Transaction [Addl. Options on Tran. Type available for selection] Branch Accounting (BGL) → Enquire → Transaction
Flexcube	LN10 (Account Transactions Inquiry) GLM04 (GL Transactions and Movement Inquiry)

CA. Kuntal P. Shah, Ahmedabad

33

Transactions Query / Search

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.

CA. Kuntal P. Shah, Ahmedabad

34

Clearing Transactions

- Opening & Maintenance of Zone / Batch, Processing of Inward and Outward Clearing Instruments

CBS	Menu Code
Finacle 7	ICTM (Inward Clearing Transactions Maintenance) OCTM (Outward Clearing Transactions Maintenance) MCLZOH (Maintain Clearing Zone)
Finacle 10	HICTM (Inward Clearing Transactions Maintenance) HOCTM (Outward Clearing Transactions Maintenance) HMCLZOH (Maintain Clearing Zone)
BaNCS	Collection and Cheque Purchase → Enquiries → Enquiries
Flexcube	ST023 (Outward Clearing) ST033 (Inward Clearing) BA990 (Clearing Inquiry)

CA. Kuntal P. Shah, Ahmedabad

35

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.

CBS	Menu Code
BaNCS	Branch General Ledger (BGL)

CA. Kuntal P. Shah, Ahmedabad

36

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

CA. Kuntal P. Shah, Ahmedabad

37

Office Accounts Maintenance

CBS	Menu Code
Finacle 7	IOT (Inquire on Transactions) MSGOIRP (Outstanding Items Report) MSOIRP (Minor Subsidiaries Outstanding Items Report)
Finacle 10	HIOT (Inquire on Transactions)
BaNCS	Branch Accounting (BGL) → Enquire → Transaction
FlexCube	GLM02 - Chart of Accounts GLM04 - GL Transactions and Movement Inquiry

CA. Kuntal P. Shah, Ahmedabad

38

Advances - Security

Security / Collateral 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.

CA. Kuntal P. Shah, Ahmedabad

39

Advances - Security

SRM (in Finacle)

- 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.

CA. Kuntal P. Shah, Ahmedabad

40

Advances - Security

CBS	Menu Code
Finacle 7	SRM (Security Register Maintenance) CLL (Collateral Maintenance) HCLM (Collateral Maintenance)
Finacle 10	HSCLM (Collateral Maintenance)
BaNCS	DL/TL Accounts & Services → Security (Primary / Collateral) → Customer → Enquiry → Enquire Security Summary
Flexcube	CH066 (Limit Collateral Inquiry) CHM06 (OD Collateral Maintenance)

CA. Kuntal P. Shah, Ahmedabad

41

Advances – 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.
 - ✦ Lien is marked on Fixed Deposits wherein a credit facility is sanctioned against the same. If the lien is marked the system will prevent withdrawal of deposit.
 - ✦ For carrying out of Transaction in such account, Lien is required to be lifted in order to process the Transaction.

CA. Kuntal P. Shah, Ahmedabad

42

Advances – Lien Maintenance

CBS	Menu Code
Finacle 7	ALM (Account Lien Maintenance)
Finacle 10	HALM (Account Lien Maintenance)
BaNCS	DL/TL Accounts & Services → Security (Primary / Collateral) → Customer → Enquiry → Enquire Security Summary
Flexcube	TDM24 (Lien Master)

CA. Kuntal P. Shah, Ahmedabad

43

Advances – Temporary Overdraft

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.

CA. Kuntal P. Shah, Ahmedabad

44

Advances – Temporary Overdraft

CBS	Menu Code
Finacle 7	ACTODM / ACTODI (Account TOD Maintenance) ACLHM (Account Limit History Maintenance) TODRP (TOD Register Printing)
Finacle 10	HACTODI (Account TOD Inquiry) HTODRP (TOD Register Printing)
BaNCS	Deposit / CC / OD Accounts & Services → Enquiries → Interest Rate History → Select 'Limit history' from drop down menu
Flexcube	CHM07 (OD Limit Master Maintenance) CH226 (Adhoc List of Overdue CASA Accounts)

CA. Kuntal P. Shah, Ahmedabad

45

Advances – Account Ledger Printing

- Use:
✦ It is used to print Ledger Account / Account Statement / Passbook for Client.

CBS	Menu Code
Finacle 7	PSP (Pass Sheet Print) ACLPCA (Customer Ledger Account Print)
Finacle 10	HPSP (Pass Sheet Print)
BaNCS	DL / TL Accounts & Services - Print Option Deposit / CC / OD Accounts & Services - Print Option
Flexcube	CH031 (Statement Inquiry) 7010 (Passbook update) LN10 (Account Transactions Inquiry) LN421 (Statement of Account NPA)

CA. Kuntal P. Shah, Ahmedabad

46

Advances – Loan General Inquiry

- Use:

- ✦ It is used to inquire Loan Account details. Query Command

CBS	Menu Code
Finacle 7	LAGI (Loan Account General Inquiry)
Finacle 10	HLAGI (Loan Account General Inquiry)

CA. Kuntal P. Shah, Ahmedabad

47

Advances – Loan Overdue 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

CBS	Menu Code
Finacle 7	LAOPI (Loan Overdue Position Inquiry)
Finacle 10	HALOPI (Loan Overdue Position Inquiry)

CA. Kuntal P. Shah, Ahmedabad

48

Advances – Limit Setup & Maintenance

- 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.

CBS	Menu Code
Finacle 7	LTL (Limit Tree Lookup) LNDI (Limit Node Inquiry)
Finacle 10	HLMTREEI (Customer Limit Tree Details)
BaNCS	Customer Management → Customer Limit
Flexcube	BAM73 (Bank Customer Limit Maintenance) LMS01 (Limit Inquiry) LRM01 (Credit Concentration and Exposure Limit Maint.)

CA. Kuntal P. Shah, Ahmedabad

49

Advances – Limit History

- Use:

- ✦ It is used to verify history of Drawing Power and Sanctioned limit for an account.
- ✦ It gives periodwise details for DP and SL.

CBS	Menu Code
Finacle 7	ACLHM (Account Limit History Maintenance)
Finacle 10	HACLHM (Account Limit History Maintenance)
BaNCS	Deposit / CC / OD Accounts & Services → Enquiries → Interest Rate History → Select 'Limit history' from drop down menu
Flexcube	CHM07 (OD Limit Master Maintenance) CH409 (OD Limit History Report)

CA. Kuntal P. Shah, Ahmedabad

50

Advances – Interest Computation

- Use:

- ✦ It is used to generate report on details for Interest for an account.

CBS	Menu Code
Finacle 7	AINTRPT (Interest Report for Accounts)
Finacle 10	HAINTRPT (Interest Report for Accounts) HINTPRF (Interest Proof Report)
BaNCS	Deposit / CC / OD Accounts & Services → Enquiries → Interest Rate History Interest Product Sheet
Flexcube	LN022 (Interest Calculation Inquiry) LN608 (Interest Charges Report) LN801 (Loan Interest Report)

CA. Kuntal P. Shah, Ahmedabad

51

Advances – NPA Parameters

- Use

- ✦ Inquiry on NPA Status and other related aspects

CBS	Menu Code
Finacle 7	ACI – Option Y (Asset Classification Inquiry)
Finacle 10	HACM
BaNCS	<ul style="list-style-type: none"> • DL / TL Account & Services – Short Enquiry (NPA Status) and Long Enquiry (NPA Date) • CC / OD Accounts & Services - Short Enquiry (NPA Status and Date) • NPA Enquiry Menu (Risk Grade Inquiry and NPA Status Inquiry) <i>System Setup is with Risk Grades and Arrear Conditions.</i>
Flexcube	AC02 (CRR (Credit Risk Rating) Inquiry) LN156 (Non Performing Loan Details Report) LN191 (Accounts in NPA Status)

CA. Kuntal P. Shah, Ahmedabad

52

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.

CA. Kuntal P. Shah, Ahmedabad

53

Remittances (DD / PO Inquiry)

- Use
 - ✦ To verify details viz. Issuance, Payment status of Remittance Instruments.

CBS	Menu Code
Finacle 7	DDSM (DD Status Maintenance) DDIP (Inquiry on Specific DD Paid)
Finacle 10	HDDII (Specific DD Issued Inquiry) HDDIP (Specific DD Paid Inquiry)
BaNCS	Inland Rupee Remittances → Enquiries → Other Remittances
Flexcube	8310 (DD Liquidation Inquiry) 8314 (BC Status Inquiry) 8315 (DD Status Inquiry)

CA. Kuntal P. Shah, Ahmedabad

54

Security Stationery Movement and Maintenance

- Use:
 - ✦ The report gives details of Security Stationery available under each location.
 - ✦ The Security Stationery physically available with all the bank employees should be verified based on this report.
 - ✦ Security stationery viz. Demand Draft, Non personalized cheque books, Fixed Deposit Receipts are recorded in system.

CA. Kuntal P. Shah, Ahmedabad

55

Security Stationery Movement and Maintenance

CBS	Menu Code
Finacle 7	ISRA (Inventory Status Report) IMI (Inventory Movement Inquiry)
Finacle 10	HISRA (Inventory Status Report) HIIA (Inventory Inquiry All)
BaNCs	Valuable Paper Inventory System (VPIS)
Flexcube	IV011 – Stock Inquiries IV001 – Stock Transactions IV002 – Stock Adjustment

CA. Kuntal P. Shah, Ahmedabad

56

Cheque Book Issuance, Status & Stop Payment Instructions

- Use:

- ✦ Cheque Books: The assignment of cheque number to account is for Security Reasons. It prevents debit for cheques other than those issued to client.

- ✦ Stop Payment: Hotlisting of Cheque to prevent passing.

CBS	Menu Code
Finacle 7	ICHB (Issue Cheque Books) CHBM (Cheque Book Status Maintenance) SPP (Stop Payment) SPRG (Stop Payment Register Printing)
Finacle 10	HICHB (Issue Cheque Books) HSPP (Stop Payment) HSPRG (Stop Payment Register Printing)

CA. Kuntal P. Shah, Ahmedabad

57

Cheque Book Issuance, Status & Stop Payment Instructions

CBS	Menu Code
BaNCS	Valuable Paper Inventory System [VPIS] → Enquiry of VPIS → General Enquiry
Flexcube	CHM43 (Cheque Book Issue Upload) CH078 (Cheque Status Maintenance) CHM37 (Cheque Book Issue Maintenance) CHM35 (Stop Cheque Instructions)

CA. Kuntal P. Shah, Ahmedabad

58

Compliances - TDS

- Use:

- ✦ The menu option is used to verify and inquire TDS details.

CBS	Menu Code
Finacle 7	TDSIP (TDS Inquiry / Print)
Finacle 10	HTDSIP (TDS Inquiry / Print)
BaNCS	Tax Deduction at Source (TDS) Menu
Flexcube	TDS11 (TDS Inquiry) TDS15 (Inquiry on Projected Tax)

CA. Kuntal P. Shah, Ahmedabad

59

Compliances – Freeze / Stop Marking

- Use:

- ✦ It is used to mark / lift Freeze at Account Level. Freeze / Stop 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 / Stop can be of Debit, Credit or Total.

- ✦ The system does not permit any transactions based on the Freeze / Stop Code. To carry out the Transaction Freeze / Stop Code is required to be lifted.

CBS	Menu Code
Finacle 7	AFSM (Account Freeze Status Maintenance)
Finacle 10	HAFSM (Account Freeze Maintenance)
BaNCS	Deposit/CC/OD Accounts & Services → Stops / Holds (Lien) / Messages → Set Stop On Account

CA. Kuntal P. Shah, Ahmedabad

60

Trade Finance

i) **Bills Related**

a. **INBOEM** (*Finacle 7*) [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** (*Finacle 7*) [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.

CA. Kuntal P. Shah, Ahmedabad

61

Trade Finance

c. **FBM** (*Finacle 7*)

- ✦ 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.

CBS	Menu Code
Flexcube	BIM04 (Bill Parameters Maintenance) BIM05 (Bills Processing Maintenance) BI001 (Bills Data Entry)
BaNCS	FX 24 Online system – Various reports available for review and download

CA. Kuntal P. Shah, Ahmedabad

62

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.

CA. Kuntal P. Shah, Ahmedabad

63

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.)

CA. Kuntal P. Shah, Ahmedabad

64

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.



CA. Kuntal P. Shah, Ahmedabad

65

Trade Finance

e. BRCR *[Fin.10.x – HBRCCR]*

✦ 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.



CA. Kuntal P. Shah, Ahmedabad

66

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.



CA. Kuntal P. Shah, Ahmedabad

67

Trade Finance

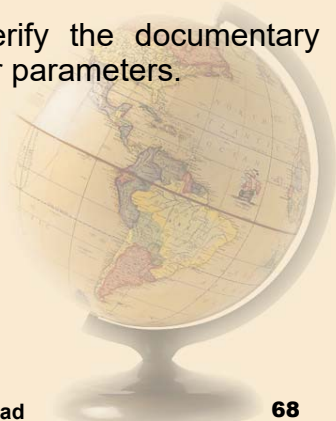
ii) Letter of Credits

a. DCQRY

✦ Acronym for: Documentary Credit Query

✦ Use:

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



CA. Kuntal P. Shah, Ahmedabad

68

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.

CA. Kuntal P. Shah, Ahmedabad

69

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

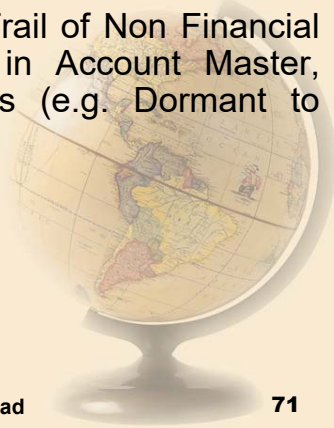
CA. Kuntal P. Shah, Ahmedabad

70

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.

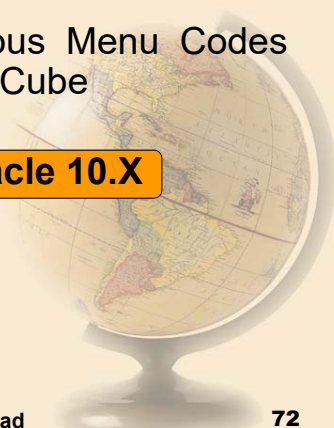


CA. Kuntal P. Shah, Ahmedabad

71

Overview

- General Concepts of CBS
- Overview of various CBS
- Detailed discussion on various Menu Codes under Finacle, BaNCS & FlexCube
- **Upgrades / Changes in Finacle 10.X**



CA. Kuntal P. Shah, Ahmedabad

72

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

CA. Kuntal P. Shah, Ahmedabad

73

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

CA. Kuntal P. Shah, Ahmedabad

74

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)



CA. Kuntal P. Shah, Ahmedabad

75

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.



CA. Kuntal P. Shah, Ahmedabad

76

Session Details

- **Part – 1**

- ✦ Software Usage in Banks
- ✦ Audit in CBS Environment

- **Part – 2**

- ✦ Case Studies on data extraction from FINACLE
- ✦ Reports available in BaNCS
- ✦ Reports available in FlexCube

CA. Kuntal P. Shah, Ahmedabad

77

Part – 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)

CA. Kuntal P. Shah, Ahmedabad

79

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.

CA. Kuntal P. Shah, Ahmedabad

80

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

CA. Kuntal P. Shah, Ahmedabad

81

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. Fig.			
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 ...

CA. Kuntal P. Shah, Ahmedabad

83

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)

CA. Kuntal P. Shah, Ahmedabad

84

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.

CA. Kuntal P. Shah, Ahmedabad

85

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 A2

CA. Kuntal P. Shah, Ahmedabad

86

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	/		TER ?
LC/DPG/Co-Acpt			Closed ? N
Bank/Branch			Deleted ? N
Lodge Date	Reg Type	Cust A/c	Drawee

CA. Kuntal P. Shah, Ahmedabad

87

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".

CA. Kuntal P. Shah, Ahmedabad

88

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

CA. Kuntal P. Shah, Ahmedabad

89

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

CA. Kuntal P. Shah, Ahmedabad

90

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

CA. Kuntal P. Shah, Ahmedabad

91

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 (Adhoc Report) designed and configured for each Bank houses hundreds of reports. Auditor need to inquire with Bank Official for Menu code.

CA. Kuntal P. Shah, Ahmedabad

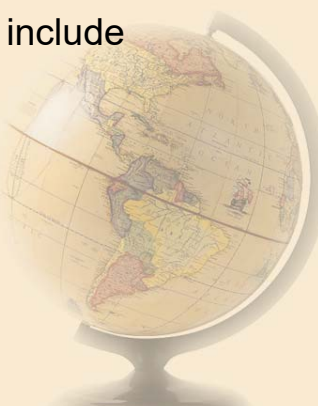
92

Part – 2

List of Important Report Menu Commands in BaNCS



List of Important Report Menu Commands in BaNCS

- Reports under BaNCS system are generated on daily basis and are stored on a pre-designated location on Intranet.
 - The type of reports generated include
 - ✦ Exception Report
 - ✦ Transaction Report
 - ✦ Letter / Reminders
 - ✦ MIS Reports
 - ✦ Other Reports
 - ✦ Concurrent Auditor Reports
 - ✦ Ad-hoc Audit Reports
 - ✦ Reports on Request
- 

List of Important Report Menu Commands in BaNCS

- Adhoc Reports through System
 - ✦ For Adhoc Report generated specific menu is available under BaNCS system
 - ✦ Menu Option is “Reports”
 - Printing Balance Reports
 - Audit Adhoc Reports



CA. Kuntal P. Shah, Ahmedabad

95

Part – 2

List of Important Report Menu Commands in Flexcube



List of Important Report Menu Commands in FlexCube

- To request a report use Fast Code 7775
- Select the report to be generated
 - ✦ Broad Types:
 - Agri
 - Branch Reports
 - Customer Information
 - General Ledger
 - Loans
 - NEFT
 - Others
 - Savings
 - Security Management
 - Settlement
 - Term Deposit
- To view the report use Fast Code 7778

CA. Kuntal P. Shah, Ahmedabad

97

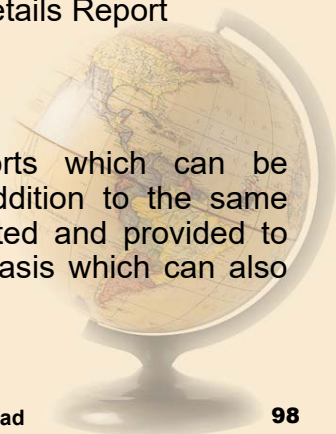


List of Important Report Menu Commands in FlexCube

- LN904 - Loan Restructure Reschedule – Adhoc
- LN608 - Interest Charges Report
- LN156 - Non Performing Loans Details Report
- CH225 - Expired Overdraft Report
- There are various adhoc reports which can be generated through system. In addition to the same there are various reports generated and provided to branches / auditors on monthly basis which can also be used.

CA. Kuntal P. Shah, Ahmedabad

98



Questions?



CA. Kuntal P. Shah, Ahmedabad

99

Thank You

CA. Kuntal P. Shah

e-mail: kuntal@pradiprshah.com

