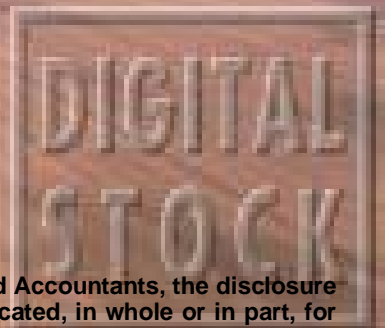




AUDIT IN CBS ENVIRONNEMENT

CA GIRIRAJ SONI



Restriction on Disclosure and Use of Data

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❖ CBS – INTRODUCTION

- ❖ FEATURES OF CBS

- ❖ MYTHS

- ❖ MODULES IN CBS

❖ AUDIT IN CBS

- ❖ USEFUL AUDIT COMMANDS

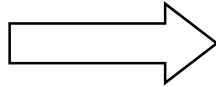
- ❖ SCREEN REVIEW

- ❖ REPORTS REVIEW

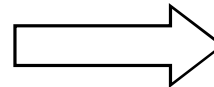
EVOLUTION



MANUAL
BANKING



BRANCH
COMPUTERISATION



CBS – BRANCH BANKING, ATM,
INTERNET BANKING ETC.

FEATURES IN CBS



- ❑ UNIQUE COUSTOMER ID
- ❑ ALL RETAIL FUNCTION COMBINED
- ❑ CUSTOMISATION AS PER REQUIREMENT
- ❑ MULTI LOCATION ACCESS
- ❑ CENTRLISED DATABASE

ASSUMPTIONS/MYTHS



- ❑ COMPUTERIZED SYSTEM IS FULL PROOF
- ❑ AUDIT IN COMPUTERIZED ENVIRONMENT
REQUIRED MORE TECHNICAL KNOWLEDGE
- ❑ NO NEED FOR CONTROL REVIEW AS CONTROL
ARE IN BUILT
- ❑ STAFF / OPERATORS HAVE FULL KNOWLEDGE OF
OPERATIONS

MODULES

- EMPLOYEE /USER MODULE
- CUSTOMER MASTER MODULE
- ACCOUNT MASTER MODULE
- TRANSACTION MODULE
- STATIONARY MODULE
- REMITTANCE MODULE
- TRADE FINANCE AND FOREIGN EXCHANGE
- NON CUSTOMER ACCOUNT – PL/GL/SUNDRY /SUSPENSE
- BCP AND DRP
- CALL CENTRE AND HELP DESK

SOME USEFUL COMMANDS



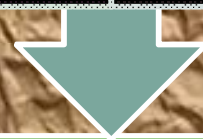
- ❑ ACI – Account Enquiry
- ❑ ACLI – Account ledger Enquiry – ctrl E – Explore
- ❑ TI – Transaction Inquiry
- ❑ TODRP- TOD register Print
- ❑ LAOPI- Loan overdue Position Enquiry
- ❑ GILR- Guarantee Issue and liability register
- ❑ MISCRPT- Miscellaneous Report

EXTRAS

PARAMETRS SETTING

Interest rate tables

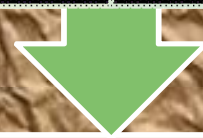
Service Charges



CUSTOMISATION

Internal Process

Reports – Fields design



MIGRATION

Data cleaning

Unloading

USEFUL TIPS



- ❑ REPORTS (screen shots)
- ❑ Interest calculation – Most Vulnerable area
- ❑ Parking Account
- ❑ Reports on BASEL II / III – Rating
- ❑ Account with Dr balances
- ❑ NPA Working
- ❑ Guarantee Outstanding V/s Listing
- ❑ Bills Discounted V/s Unexpired liability

THANK YOU



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