



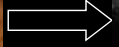
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EVOLUTION



MANUAL
BANKING



BRANCH
COMPUTERISATION



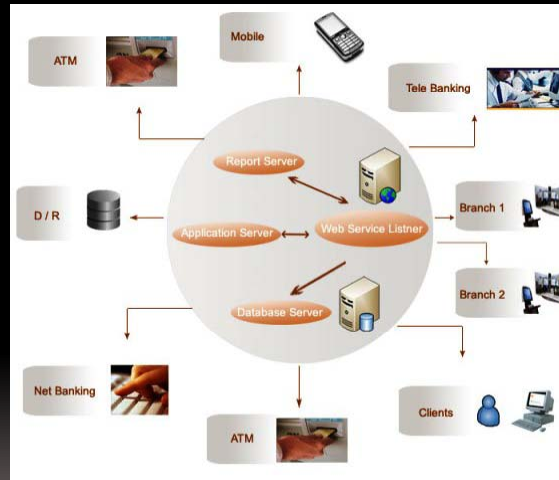
CBS - BRANCH BANKING, ATM,
INTERNET BANKING ETC.

VARIOUS CBS PLATFORMS

COMPANY	PRODUCT
INFOSYS	FINACLE 10
IFLEX	FLEXCUBE
TCS	BANCS

WAN FOR CBS

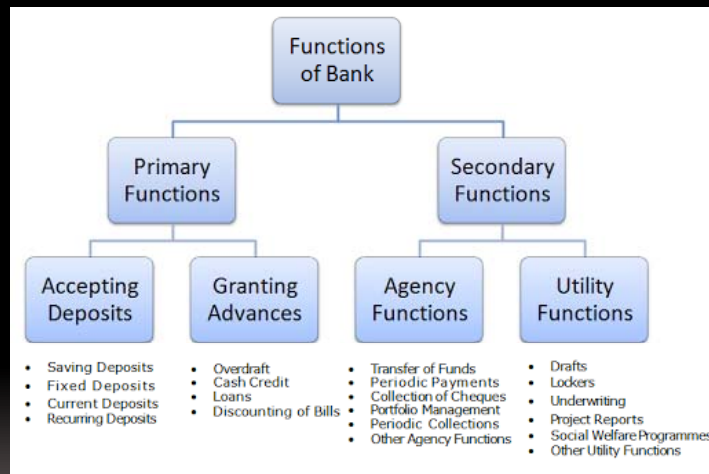
Data Centre Circle Offices & Branches



FEATURES IN CBS

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

BANK FUNCTIONS



ADVANTAGES

- ANYWHERE / ANYTIME BANKING
- ENCHANCE SECURITY FEATURES
- BACK OFFICE FUNCTIONS CENTRALISED
- EFFECTIVE MIS
- DATA DUPLICATION IS AVOIDED

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

Strategy for audit in CBS

- Audit Check points as per report
- Identification of Relevant available report in CBS
- Vouching / Verification / Auditing Techniques
- Report Analysis
- Reporting

REPORTS

- Reports Meaning
- Availability
- How to Generate
- Accuracy
- Relevancy
- As on date – For a Period
- Understanding Fields
- Analysis

General Concepts in Finacle

- SOL ID and Set ID
 - SOL: Service outlet ID i.e Branch, Back Office etc.
 - SET ID: Branch/ Back Office who initiated the transaction.
- Tran ID & Date
 - A Unique No. generated after completion of transaction through TM Module. The said number along with date can track a particular transaction from Database.

General Concepts in Finacle

- Transaction Events by user Category
 - Entered by
 - Posted by
 - Verified by
 - Modified by
 - Posted by
- Exception Types
 - Warning- Warns user for possible error based on prefixed criteria
 - Exception - Allow user to override. However, the transaction will be recorded in Exception Report for the day.
 - Error- Do not allow user to proceed further. Unless the correct values are filled in the user is not allowed to go further.

Accounts and Customer Master

- **ACLI**


- Concept: Balance Type
- Use : It is used to verify the list of Transactions for a account for the given period of time.
 - It contains dynamic data
 - It also provide certain basic details like account name and details.

Accounts and Customer Master

- Tip: To go account master level configuration page mention account no. After opening ACLI menu. Press "Explode" key to directly go into ACM. In the finacle menus are inter-linked at various places. Due to which it gives flexibility of tracing the details/ verification of complete Audit trail.

LAOPI

- Acronym for : Loan Overdue Position Inquiry
- Use : It is used to inquire Overdue/Overflow position for a Loan.



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

ਜੇ ਮੈਂ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਾ।

Punjab & Sind Bank
(A Govt. of India Undertaking)

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

baf2012

Components of Account Balance Inquiry

18-08-2011

A/c. ID	
Clear Bal. Amt	Funds in Clg.
Sanction Lmt	Float Bal.
Utilised Amt	Drwgs on Unclear
	Drawing Power
Secured Limits	Clean Limits
Adhoc Limit	Adhoc Limit
Running Limit	Running Limit
Single Tr Lmt	Single Tr Lmt
DACC Limit	Available Amt
Lien Amt	Avail Amt in FFD
Overdue Liab	
System Rsvd Amt (Clg./ANW/ATM)	Eff. Avail. Amt.

ACCBAL – Account balance Enquiry

Check details such as Sanction Limit, Utilised Amount Adhoc Limit

ACLI

Used to view ledger of particular account and search accounts by Name or Customer ID



Details of Login – Menu

Various option available under each head – can be further explored



Further Options – Drill down



For User Number: 6210001 On Terminal Number: 562191
 User Name: BOMBAY.BR.CONC.AUDIT

You Have Signed Onto

Institution: 3 With A Date Of: 07/03/2014
 Branch: 621 Holiday Code: WW
 Branch Terminal Number: 191

You Have The Following Settings

Capability Level: 0
 Language Code: 1
 User Section: 1
 Correspondence Destination: N/A
 User Type: 10
 Data Security Level: 0
 Electronic Mail Security Level: 1
 Transaction Group No: 1
 Limit Monitor Flag: N

Message:

Close

+ Customer Management
 - Deposit/CC/OD Accounts
 - Enquiries
 • Short
 • Long
 • Transaction
 • Term Deposit Rates
 • Closure Enquiry/Premature C
 • CC / OD repayment schedule
 • Relationship for Interest trans
 • Statement Print
 • Interest Rate/CCOD Limit His
 • Int Recalculation Details
 • RD Premature Closure Enqui
 • RDS Enquiry for Desired Me
 • User Codes
 • Account/ Channel Linkage
 • Annual Interest Certificate
 • EPC Tracking
 • Term Payout Enquiry
 + CC / OD Processing

ONLINE
 Teller: 6210001

Report

Detailed report available under each menu



26/02/2014
 0111INSP1
 SEARCH
 7775 Go

@ Global Definitions
 @ Transaction Processing

Report Request

☒ Adhoc Reports ☐ Batch Reports

Go

Billing	Branch	Savings	Customer Information	General Ledger	Loans	Others	Security Management	Settlement	Term Deposit
Report Group			Report Id	Report Title					
Loans Advices and Statements			CH627	STR33-DSB RETURN IV-RPT ON ASSET QUALITY					
Loans Daily Exception Reports			LN225	Maturing Loans Report					
Loans Daily Transaction Reports			LN241	Loans with Settlement Notice					
Loans deviations Report			LN151	LN - Loan Repayment schedule					
Loans Interest and Arrears Report			LN624	GA MODULE FOLLOW UP DEPOSIT					
Loans NPA Report			LN626	General Advance Insurance Follow Up					
			LN631	List of Loan A/Cs Opened and Closed					
			LN634	GEN ADV MODULE- Follow Up Fire Insurance					
			LN640	GEN. ADV. MODULE FOLLOW-UP CERTIFICATES					
			LN648	DtIs of shares/debentures pledged					
			LN649	DtIs of Shares Pledged-limit > 10 Lacs					
			LN697	DETAILS OF LOANS/ADV PERMITTED TO NBFCs					
			LN698	PRR41-STD ASSETS LOST BY BRANCH/RO/CO					
			LN721	Loans Customer Details					
			LN722	LIMITS OF THE CUSTOMERS					

Points for Sharing

- 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

Continued – Points

- ▣ Interest rate parameters for loans sanctioned at special rates
- ▣ Duplication of Customer IDs
- ▣ Interest rate variation/ Exception reports for Deposits as well as Advances
- ▣ Drawing Power variation/exception report
- ▣ Penal Interest as per sanction/review
- ▣ Correct Product code
- ▣ Loan processing charges

Continued – Points

- ❑ TDS enabled or not -Check for 15G/15H cases
- ❑ Report of irregular Advances - Report of likely NPA
- ❑ Standing instruction charge failure
- ❑ Authorization for exceptional transactions
- ❑ Balancing report - All ok statement – Direct entry in GL.
- ❑ Cash deposits/withdrawal beyond a defined limit
- ❑ Inactive accounts reactivated
- ❑ Overdue bills Report