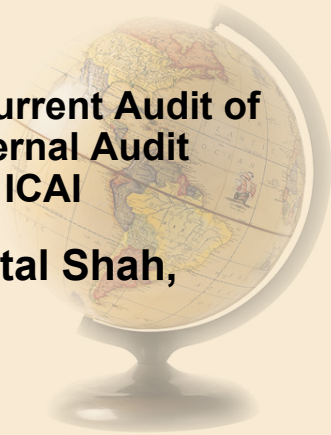


Software Usage in Banks – CBS Demonstration

**Certificate Course on Concurrent Audit of
Banks organized by Internal Audit
Standards Board, ICAI**

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



Disclaimers

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2

Session Details

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

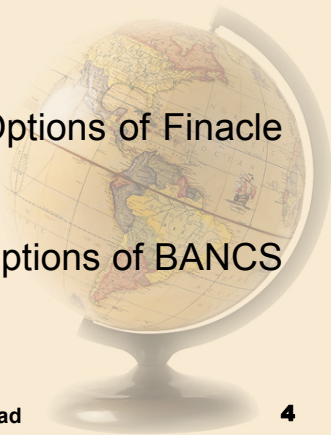


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3

Session -1 Overview

- General Concepts of CBS and of Finacle
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- Overview of Finacle
- Various Menu Commands / Options of Finacle in detail
- Various Menu Commands / Options of BANCS in detail



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4

General Concepts in Finacle

- **SOL ID and Set ID**

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

- **Tran ID & Date**

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

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5

General Concepts in Finacle

- **Transaction Type & Subtype**

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

- **Account No. Formation**

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

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6

General Concepts in Finacle

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



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7

General Concepts in Finacle

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



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8

General Concepts in Finacle

- **Transactions Events by user Category**

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

- **Exception Types**

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

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9

General Concepts in Finacle

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

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

Maker can	Checker Can
Enter	Post
Enter & Post *	Verify

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

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10

General Concepts in Finacle

- **Inventory Locations**

- ✦ ZZ/EXT, DL, FL, EM

- **Zones in Clearing Modules**

Concept:

- ✦ For Easy identification of Type of Cheque and proper reconciliation
- ✦ Various zones are opened for High Value Cheques, Interbank Cheque, KYC Cheques, MICR Cheques, Non-MICR Cheques, Warrants, CMS Cheques etc.

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General Concepts in Finacle

- **Limit and Limit Node Concept**

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

Cont ...

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12

General Concepts in Finacle

- Limit Node Concept:

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

Cont ...

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13

General Concepts in Finacle

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

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

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14

Session -1 Overview

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15

Security in Finacle

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

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16

Session -1 Overview

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Finacle Overview

The screenshot displays the 'Finacle User Menu' interface. The main menu is titled 'Finacle User Menu And Your Favorites'. It features a tree view on the left with categories like 'Cash Menu', 'Inventory Functions Menu', 'Back Office Functions Menu', 'Financial Transactions menu', 'Reports Menu', 'Inquiries Menu', 'Office Accounts Menu', 'Customer Accounts Menu', and 'Accounts Maintenance Menu'. The 'Accounts Maintenance Menu' is expanded, showing options such as 'Security Register Maintenance', 'Open an Account [OAA]', 'Office Account Replication [OACR]', 'Close an Account [CAAC]', 'Customer Accounts Maintenance [ACM]', 'Account Freeze Status Maintenance [AFSM]', 'Update Account Charge Flag [ACDF]', 'Account Facility Maintenance [FATM]', 'Change Customer Id of Account [CCA]', 'Customer Master Maintenance [CUMM]', and 'Change Account Manager of Customer [CAM]'. A 'Favorites' section on the right lists 'Issue Chequebooks [ICB]', 'Open an Account [OAA]', 'Close an Account [CAAC]', and 'Customer Master Maintenance [CUMM]'. Callouts identify the 'MAIN MENU', 'SUB MENU', 'MENU OPTION', 'User Defined Favourites', 'PROGRESS INDICATOR', 'MESSAGE AREA', and 'ACTION BAR'. A 'MenuOption' field at the bottom is labeled 'Specify menu option here'.

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18

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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19

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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20

Finacle General Key Map

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

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Finacle General Key Map

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

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22

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Various Menu Commands / Options in Finacle in detail

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

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24

Accounts and Customer Master

CUMM (Entry as well as Inquiry Option)

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

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25

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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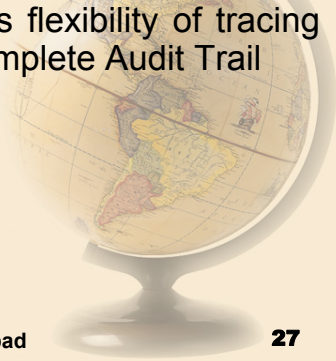
26

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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27

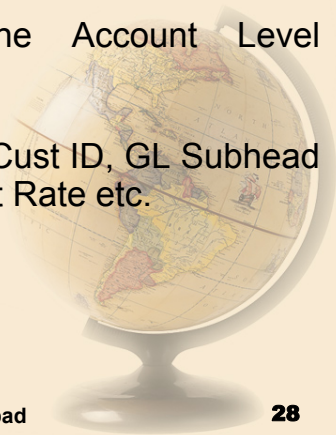
Accounts and Customer Master

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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28

Accounts and Customer Master

INTTM

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



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29

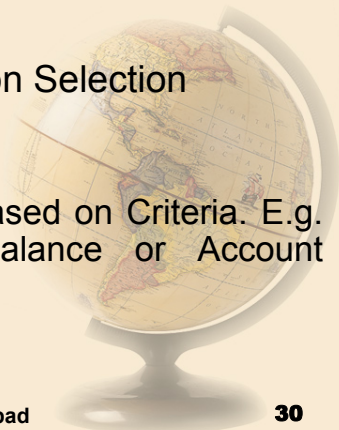
Accounts and Customer Master

ACINT

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

ACS

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



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30

Transactions

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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31

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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32

Clearing Transactions

OCTM

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



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33

Clearing Transactions

ICTM

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



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34

Clearing Transactions

MCLZOH

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

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35

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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36

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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37

Advances

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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38

Advances

SRM

- Use:

- ✦ SRM is used for maintenance of security and drawing power allocation in respect of all advance accounts where drawing power is derived from securities.
- ✦ The option, if used diligently and correctly, gives excellent result when compared to manual register.

- Issues:

- ✦ It is generally observed that the Bank Officials do not update stock / debtors statement receipt details in SRM
- ✦ Moreover, Insurance dates are also not filled in / updated properly.
- ✦ Date of Valuation of Assets under Hypothecation is not filled up. On account of the same, when Account becomes NPA old papers are required to be searched through. Moreover, if the details are not filled in it can not be tracked what is the Age of Security Valuation.

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39

Advances

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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40

Advances

ACTODM

- 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.

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41

Advances

PSP

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

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42

Advances

LAGI

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



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43

Advances

LAOPI

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



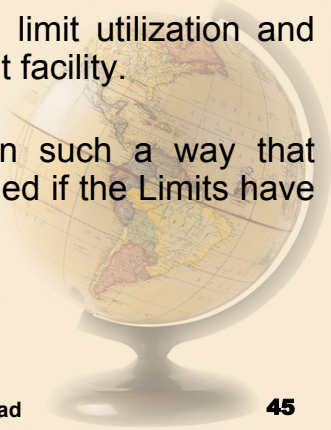
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44

Advances

LTL

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



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45

Advances

LNDI

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



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46

Advances

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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47

Advances

AINRPT

- Acronym for: Interest Report for Accounts

- Use:

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



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48

Advances

OAAC

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

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49

DD / PO Inquiry

DDSM

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

DDIP

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

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50

Security Stationery Movement and Maintenance

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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51

Security Stationery Movement and Maintenance

IMI

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



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52

Cheque Book Issuance & Stop Payment Instructions

ICHB

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

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53

Cheque Book Issuance & Stop Payment Instructions

CHBM

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

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54

Cheque Book Issuance & Stop Payment Instructions

SPP

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

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55

Compliances

TDSIP

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

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56

Compliances

AFSM

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

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57

Trade Finance

i) Bills Related

a. INBOEM

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

- 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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58

Trade Finance

c. FBM

✦ Acronym for: Foreign Bill Maintenance

✦ Use:

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

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59

Trade Finance

d. 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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60

Trade Finance

e. 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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61

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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62

Trade Finance

e. 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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63

Trade Finance

e. FBBR

✦ 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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64

Trade Finance

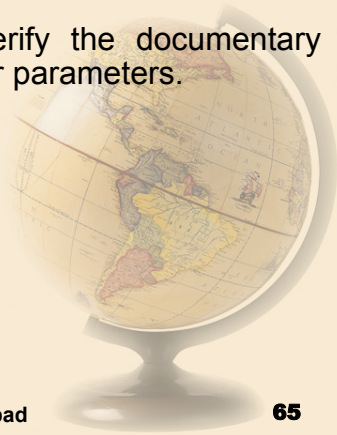
ii) Letter of Credits

a. DCQRY

✦ Acronym for: Documentary Credit Query

✦ Use:

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



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65

Trade Finance

iii) Bank Guarantees

- **GI**

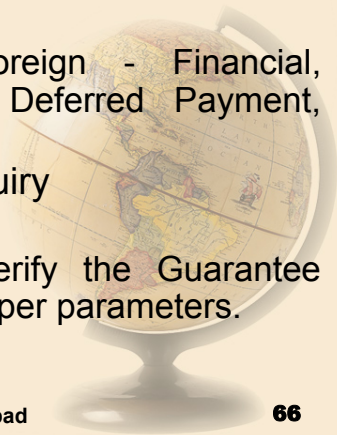
✦ (Driven by Register Types - List of Register Type for Each category should be obtained from branch)

✦ (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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66

Trade Finance

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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67

Audit

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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68

Session -1 Overview

- General Concepts of CBS and of Finacle
- Security in Finacle
- Overview of Finacle
- Various Menu Commands / Options of Finacle in detail
- Various Menu Commands / Options of BANCS in detail

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69

Customer Details

- **Customer Master Details**

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

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70

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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71

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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72

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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73

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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74

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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75

User Maintenance / Administration

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

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76

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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77

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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78

Note

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



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79

Session - 2 Overview

- Menu Structure
- Report Types
- Data Extraction Techniques in FINACLE



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80

Menu Structure

- **Menus in any CBS Software can be categorized in following types,**

- ✦ Transaction Menu:

- Menu will facilitate user to carry out Transactions (Financial as well as non Financial).

- ✦ Inquiry Menu:

- Menu will provide access to the Information in Inquiry mode only. No change / modification will be permitted in System Data when the information is accessed through this type of Menu.

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81

Menu Structure

- ✦ Criterion Search / Inquiry Menu:

- Such Menus provide information based on various criteria / parameters entered by the user.
- To effectively use this type of menus, the user should have knowledge of various parameters / fields and permitted input values.
- Input Criteria should be re-verified before execution. Single error in Input Criteria can affect the entire result and may end up in incorrect assessment of findings.
- Output can be printed, extracted or can be verified on screen.

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82

Menu Structure

✦ Report Menu

- Onscreen View

- It provides information on screen.
- It does not require user to verify only printed / exported output.
- It is at the option of user to select the type of Report i.e. Onscreen view / Print view / Export as file.
- It is suitable for small reports (with 1-5 pages) only. Since, it is very difficult to fit all the details in single screen and review of information in multiple screens is not effective.

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83

Menu Structure

✦ Report Menu

- Print View

- Reports can be printed from CBS Software.
- However, it may require sufficient work class permission / Authorisation to User-ID.
- Moreover, print of a report will be as per the predefined format in CBS Report Menu.

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84

Menu Structure

✦ Report Menu

• Export as File

- Certain CBS Softwares allow extracting reports / information as .TXT / .PRN / .DAT files. Such files can be opened in MS-EXCEL or any Spreadsheet Program for number crunching activity.
- However, certain CBS Softwares do not allow extracting any information / report from Report Print Menu to block leakage of confidential data.
- In certain Banks, Copy and Paste commands have also been disabled while CBS software is working to block user to collect screen shots.
- In such case and in Finacle, "TextDump" command can be used. We will understand the said command in details after few slides.

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85

Session - 2 Overview

- Menu Structure
- Report Types
- Data Extraction Techniques in FINACLE

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86

Report Types

- As on Date Report
 - ✦ Such reports provide information as on the date of Generation of Report.
 - ✦ Hence, position for any past day can not be ascertained.
 - ✦ For the said purpose report must have been generated on the said date.
 - ✦ E.g. ISRA, BRBPR, BRCR, FBBR
- Period Report:
 - ✦ Such reports provide information for particular period. Transactions / events between the referred period will be populated and will be included in the said report.
 - ✦ Such reports can be generated for past period also.
 - ✦ E.g. FTR, FBP, BP

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87

Report Types

- Pre-fixed Parameters Reports
 - ✦ Such Reports are of the type wherein the Criteria / parameters for generation of Report is fixed in FINACLE.
 - ✦ Hence, the user only need to provide basic information about customer / account number etc. for generation of the said report.
 - ✦ User is not required to mention / update any of the parameter for generation of Report.
 - ✦ These type of reports are more user-friendly.
 - ✦ E.g. TDSIP, ACINT

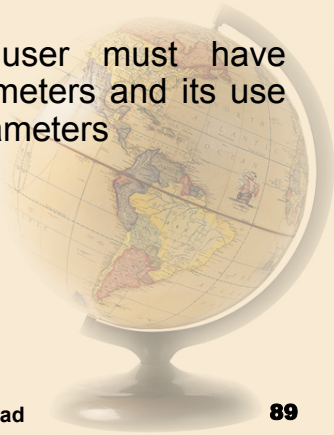
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88

Report Types

- User-defined Criterion based Reports

- ✦ For generation of information through these type of report, the user need to enter parameter value alongwith basic details about customer / type of transaction.
- ✦ For using such reports user must have knowledge about each parameters and its use in conjunction with other parameters
- ✦ E.g. FTR, FBP, BP



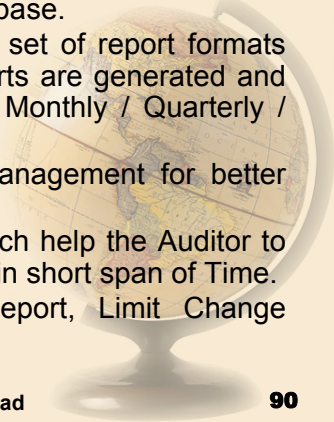
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89

Report Types

- Backend MIS Reports

- ✦ From the Banker's perspective, one of the main advantage for convergence to CBS Software is that, in CBS Environment MIS is available on real-time basis.
- ✦ Reports can be generated through the use of Structured Query Language (SQL) from Database.
- ✦ Every bank has designed certain set of report formats and based on which various reports are generated and shared with Branches on Daily / Monthly / Quarterly / Yearly basis.
- ✦ Such reports facilitate Branch Management for better control over Branch functioning.
- ✦ Certain reports are generated which help the Auditor to carry of the Audit more effectively in short span of Time.
- ✦ E.g. Advances Report, TDS Report, Limit Change Report



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90

Session - 2 Overview

- Menu Structure
- Report Types
- Data Extraction Techniques in FINACLE

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91

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)

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92

Data Extraction Techniques in FINACLE

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

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93

Case Study - 1 on Few Report Menus of Finacle

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

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94

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 ...

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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97

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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98

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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99

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

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100

Case Study - 2 on Few Report Menus of Finacle

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

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101

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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102

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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103

List of Important Report Menu Commands in FINACLE

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

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104

List of Important Report Menu Commands in FINACLE

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

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105

Questions?



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106

Thank You

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