Topic -
AUDIT UNDER CBS

Presentation By:

CA. AVNEET SINGH

B.Com; FCA; DISA; CCAB; FAFD; INDAS; Peer Reviewer; MSME

094644-23041; caavneetsingh1@gmail.com

Core Banking Solution (CBS)

- Core Banking Solution (CBS) is **networking of branches**, which enables Customers to operate their accounts, and avail banking services from **any branch of the Bank** on CBS network, regardless of where he maintains his account. The customer is no more the customer of a Branch. He becomes the **Bank's Customer**.

Benefits of Core Banking

➤ **Centralized** working

➤ **Avoids Redundancy** of work at each branch location

➤ Manpower at branch level gets reduced

➤ Introduction of new deposit or loan scheme can be launched on real time.

➤ Assessment / view of work at any work station on-line and live

➤ Effective Monitoring, Recovery and Compliance.

Software in CBS

Software developer	Product	Lead Customers
Infosys	**Finacle**	1. Punjab National Bank 2. Union Bank of India 3. Bank of India 4. IDBI Bank 5. ICICI Bank 6. Bank of Baroda 7. Punjab & Sind Bank 8. Indian Overseas Bank 9. UCO Bank etc.
TCS	**BANCS**	1. State Bank of India 2. Indian Bank 3. Central Bank of India 4. Bank of Maharashtra 5. City Union Bank
Oracle	**Utkarsh**	1. Canara Bank

What is Finacle?

- **Finacle** is a <u>Core Banking</u> software package developed by <u>Infosys</u>, designed to address <u>Retail Banking,</u> treasury requirements of retail, corporate and universal banks. Finacle is used in <u>168 banks</u> across 81 countries.

Finacle
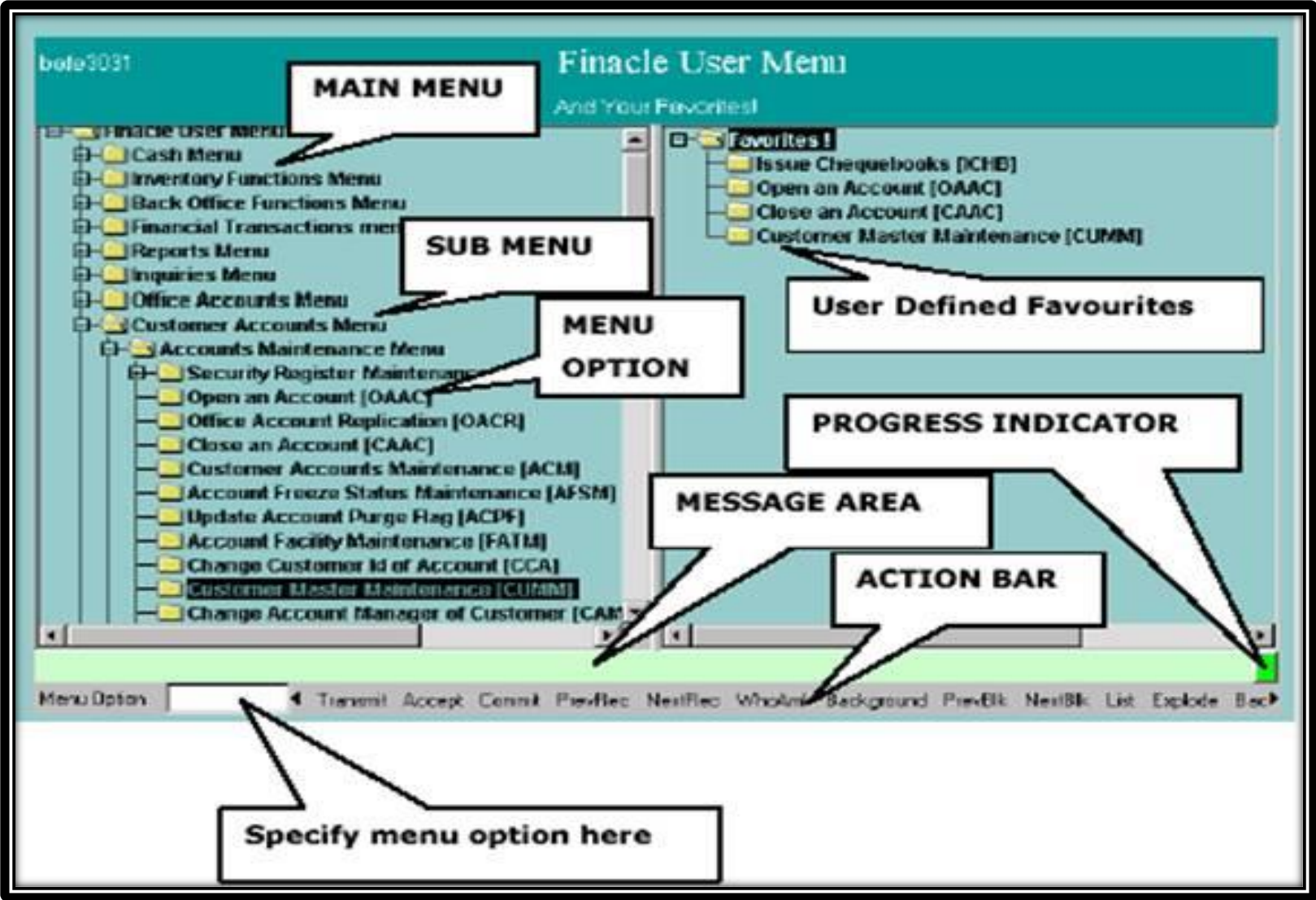Transforming Banking

Core Banking Solution

Version 7.0.9

User Name:

Password:

Language: INFENG Login

Infosys

Front Screen of Finacle

General Concepts in Finacle

- **SOL ID** – Service Out Let ID – Defined ID allocated to any Branch or Other Office

- **Set ID** – Service Out Let from where Transaction has been initiated.

- **Transaction Date** – Date on which Transaction is physically happened

- **Value Date** – Date on which Transaction is ought to be happened.

- **Flags –** Any Particular Instruction attached to any Account e.g. Lien, Freeze, etc.

General Tools in Finacle

- Starter – Enter (⬑)
- For Moving Forward – F4
- For Moving Backward – F3/Esc
- Locaters – F2 & F1
- Picker – Shift + F4
- Driller – Ctrl + E
- Fixer – F10
- Up/Down – Ctrl + U/D
- Quit - Q+ F4

Finacle 7 Commands

General Usage

- ACLI – Account Ledger Inquiry
- ACI – Account Inquiry
- ACS – Account Selection
- MISREP/MISRPT – Misc. Reports
- PR – Print reports
- ACCBAL – Account Balance Inquiry

Finacle Commands

Deposits Based

- CUMM – Customer Master Maintenance

- AFSM- Account Freeze Status Maintain

- ALM - Account Lien Maintenance

- KYCFILL – Feeded Data of KYC

- BRBPR - Balancing Report of Bills Purchased

- FBI/FBM - Foreign Bill Inquiry/ Maintenance

Finacle Commands

Advances Based

- INTTI - For checking the queries regarding Rate of Interest.

- GI – For Guarantee inquiry .

- FTI - Financial Transaction Inquiry.

- DCQRY - Documentary Credit Query.

- SRM - Security Register Maintenance

- FBBR - Foreign Bill Balancing Report

- LAOPI - Loans Overdue Position Inquiry

VARIOUS OTHER FINACLE COMMANDS

- **AINTRPT** - For checking the **Interest Computations** in the accounts

- **MSGOIRP**- For checking the **Outstanding Balance** of suspense & sundry accounts

- **PMV** - For **Generation The Summary** of accounts in the requisite category

- **PSP**- Account **Ledger Printing**

- **ISRA** - **Inventory Status** Report

FINACLE 10 COMMANDS

- MAIN MENU – First Screen

- HACLINQ - For Thorough checking of an Account

- HACLHM - For Limit History Inquiry

- HALM - For Account Lien Inquiry

- HATOR - Account Turnover Inquiry

- HINTTMI - Account Interest Modification Inquiry

FINACLE 10 COMMANDS

- HEXCPRPT - Exceptional Report

- BOBMENU - Report Menu in Bank of Baroda

- HPR - Print Reports

- HFTR - Financial Transaction Report

- HGI - Guarantee Inquiry

- HISRA - Inventory Status Report

FINACLE 10 COMMANDS

- HLKREPM - Locker Report Maintenance

- HITR - Income Tax Report

- NOPANREP - PAN Not Available Report

- PENDSIG - Pending Signature Scanning Report

- FACWR - Facility wise Excess/Credit Report

Commands for B@NC$ (TCS)

Users

- State Bank of India
- Indian Bank
- Central Bank of India
- Bank of Maharashtra
- City Union Bank

Important Screens

- Login Screen
- Ledger 450 – For Viewing CC/OD/SB/CA
- Ledger 10450 – For Viewing TL/DL etc.
- Ledger 20450 – For Viewing Internal Accounts like Expenses, Sundry etc.
- Long Inquiry
- Short Inquiry
- Reports – Online/Offline Mode

ORACLE

Login Screen

Account Inquiry –

- GLM 04 – GL Transactions
- CH031 – Statement Inquiry
- LNM10 – Loan Transactions Inquiry

Customer Inquiry –

- 7004 – Customer Profile Inquiry

ORACLE

Loan Inquiry –

- [CHM07](#) – OD Limit History Maintenance

Interest Table –

- [BAM12](#) – Interest Index Maintenance
- [BAM13](#) – Interest Index Rates
- [LNM81](#) – Rate Change Inquiry

MANAGEMENT INFORMATION SYSTEM (MIS)

[Login Screen](#)

PRESENTED BY:

CA. AVNEET SINGH

B.COM; FCA; DISA; CCCAB; FAFD; INDAS; PEER REVIEWER

094644-23041; CAAVNEETSINGH1@GMAIL.COM