



BANK AUDIT UNDER CBS ENVIRONMENT

CA. ABHIJIT KELKAR
B.COM, LL.B, FCA, DISA
www.kelkarcoca.com

BANK AUDIT UNDER CBS ENVIRONMENT



“Actually I have nothing to say, so my presentation should last only two to three hours”

OBJECTIVE OF THIS PRESENTATION

- Guide to Audit under Core Banking Solution.
- Giving rough idea as on how CBS works and its architecture.
- Various Controls in CBS environment?
- What kind of reports a CBS system generates which may help in audit of Branches?
- Brief overview of various reports.

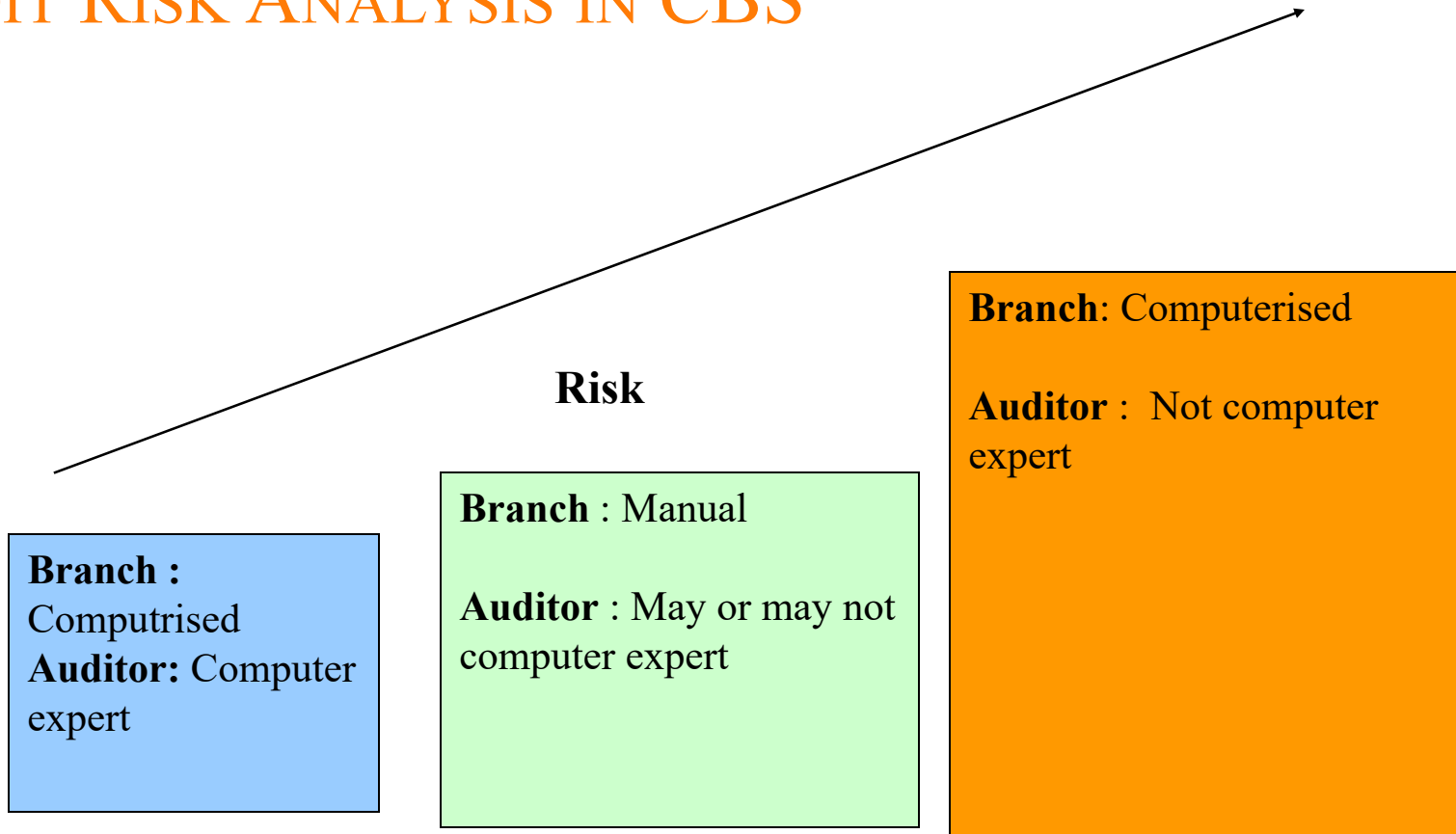


TRADITIONAL AUDITING APPROACH

- Verification of Documents Physically
- Availability of Hard Copies for each transaction
- Finalization based on documents and various audit procedures
- Technology has changed the way Banking is done and NOT the Banking itself. Banks still have to abide by rules and regulations set down by the appropriate authorities.
- It is still the same Long Form Audit Report (LFAR) that a Statutory Auditor has to sign for Manual Branches or Branches under the ambit of CBS



AUDIT RISK ANALYSIS IN CBS



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

“If you think technology can solve your problems, then you don't understand the problems and you don't understand the technology”

–Bruce Schneier....

Secrets & Lies –Digital security in a networked world”.



IN CBS ENVIRONMENT, VARIOUS TRANSACTIONS RELATING TO MASS CUSTOMERS ARE RUN AT THE DATA CENTRE

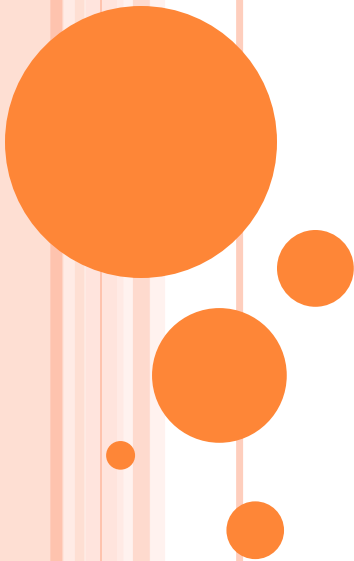
- A. APPLICATION OF INTEREST
- B. APPLICATION OF SERVICE CHARGES
- C. UPDATION OF PARAMETERS GLOBALLY
- D. BALANCING & RECONCILIATIONS
- E. CLASSIFICATION OF INOPERATIVE ACCOUNTS ETC.

Interest rate not mapped correctly: for example,

- Interest rate of housing loan to staff linked to interest rate of vehicle loan to staff.
- Interest rate field kept as “Zero”
- Interest collection flag kept as “N” instead of “Y”
- Account wrongly marked as “NPA”



WHAT IS CBS

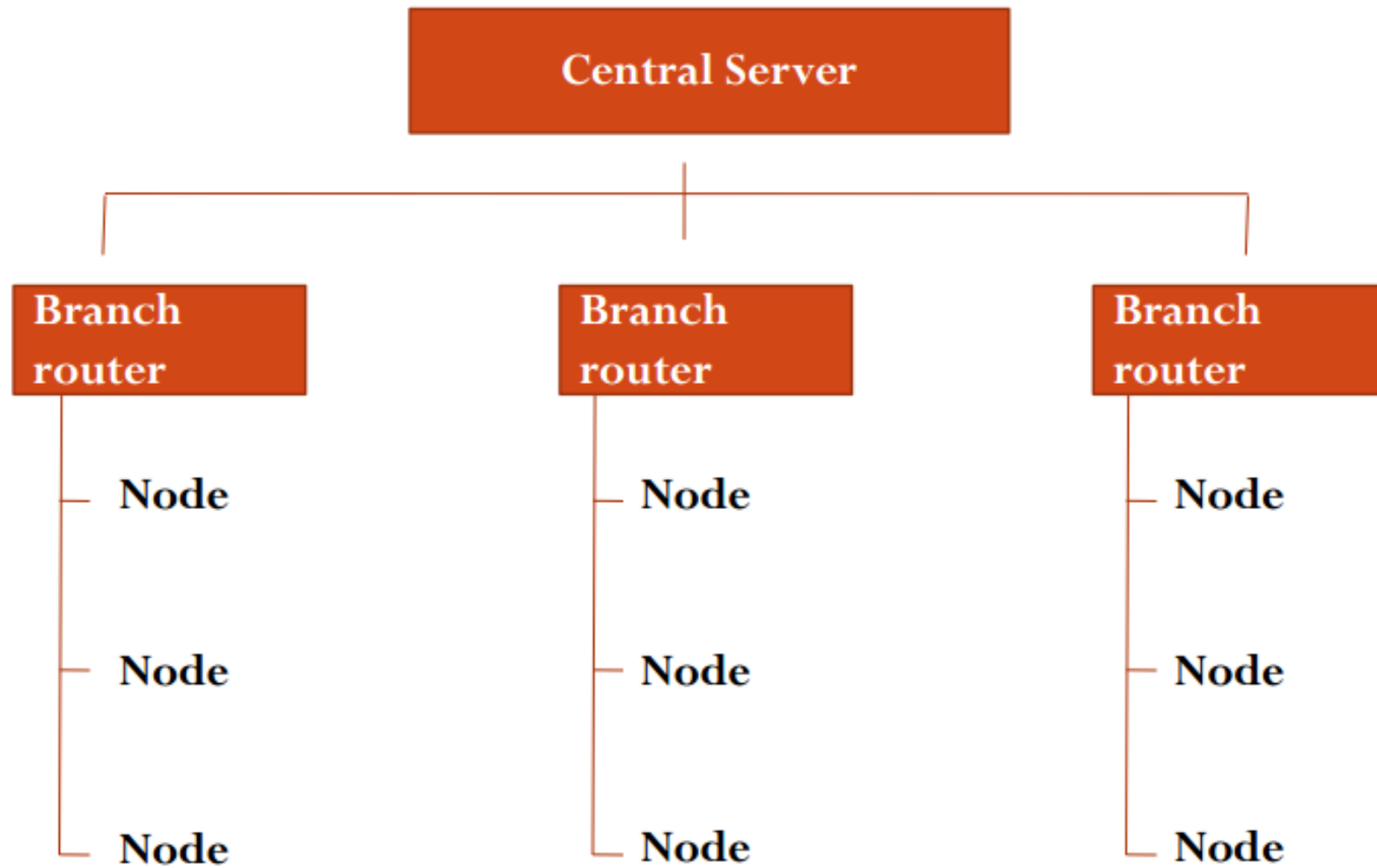


WHAT IS CBS?

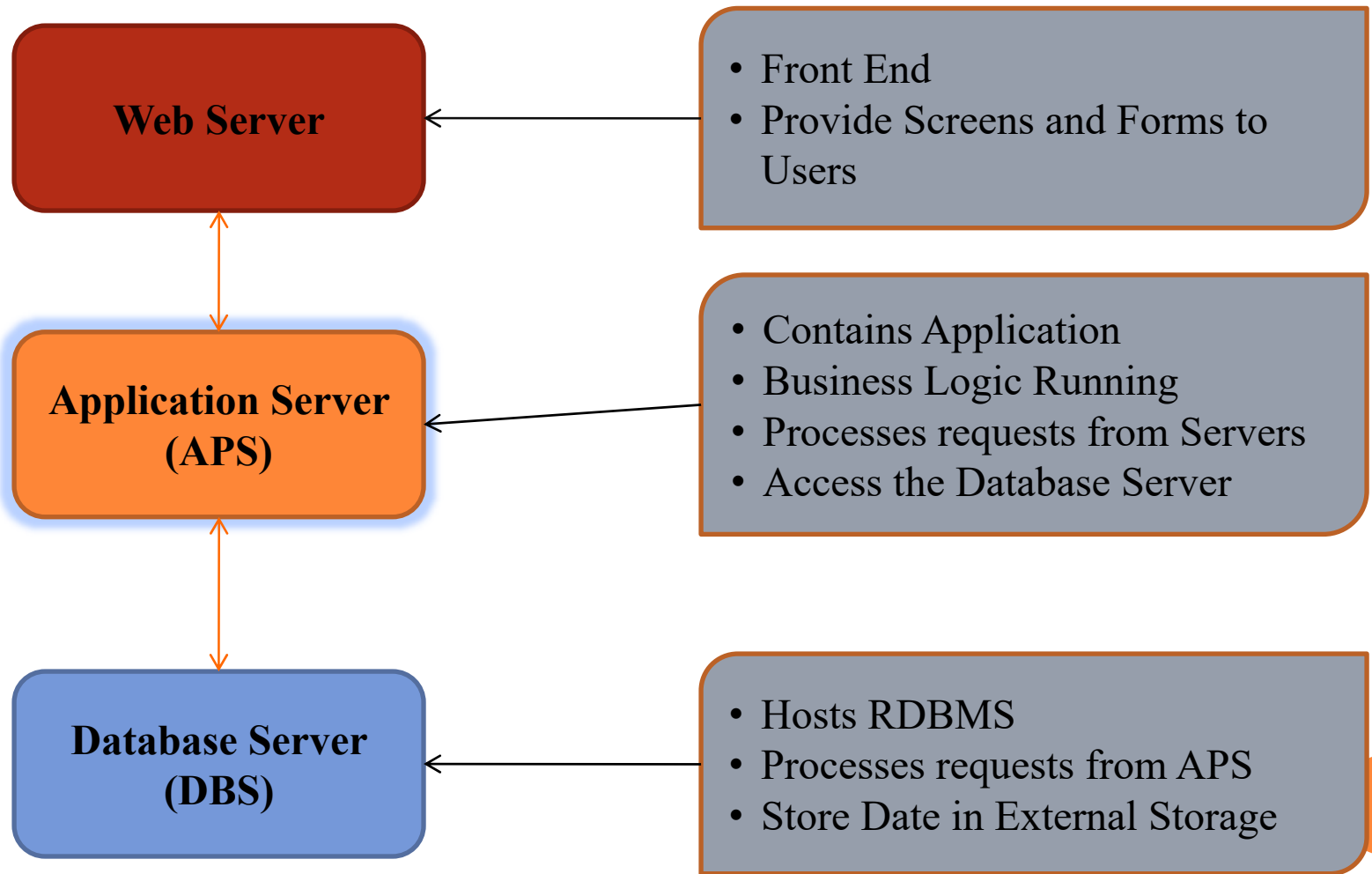
- Core banking solution refers to a **common IT solution** wherein a central **shared database** support the entire banking application.
- Business processes in all the branches of a bank update a common database in a **central server** located at **Data centre**, which gives a consolidated view of the bank's operations
- **Branches** function **as delivery channels** providing services to the customers of the bank.



CBS ARCHITECTURE



SYSTEM ARCHITECTURE (GENERAL)



CBS SETUP

- Centralized Database
- Transactions take place at various locations
- Updation of Central Database on Real Time Basis
- Report Generation at Back-End



VARIATION IN ARCHITECTURE

Single Central Database Approach

- Finacle

Branch Server + Central Database

- Flexcube, Bancs24

Cluster Approach

- Branches Grouped Into Clusters
- Clusters Connected to Central Server



LIST OF CBS SYSTEMS

Package	Provider
Finacle	Infosys
FLEXCUBE	Oracle Financial Services Software, (By iflex)
TCS BaNCS	Tata Consultancy Services (TCS)
Alnova Financial Solutions	Accenture / Alnova
SAP Banking Services	SAP AG



Finacle

1. Andhra Bank
2. Axis Bank
3. Bank of Baroda
4. Bank of India
5. Corporation Bank
6. Dena Bank
7. Federal Bank
8. ICICI Bank
9. IDBI Bank
10. Indian Overseas Bank
11. India Post Payments Bank
12. IndusInd Bank

Finacle

13. Karnataka Bank
14. Kotak Mahindra Bank
15. Oriental Bank of Commerce
16. Punjab & Sind Bank
17. Punjab National Bank
18. RBL Bank
19. South Indian Bank
20. UCO Bank
21. United Bank of India
22. Union Bank of India
23. Vijaya Bank



BaNCS

1. State Bank of India & its six Associate Banks(Now only SBI)
2. Allahabad Bank
3. Bank of Maharashtra
4. Central Bank of India
5. Indian Bank
6. IDFC Bank

Flexcube

1. Canara Bank
2. Karur Vysya Bank
3. Lakshmi Vilash Bank
4. Syndicate Bank
5. Yes Bank
6. HDFC Bank



ADD-ON SOFTWARES FOR,

- Credit Risk Calculation as per Basel – II Norms
- Risk Weighted Assets / Capital Adequacy Computation
- Asset Classification and NPA Provisioning computation
- Classification of Priority / Non-priority / Sensitive Sector Advances





CBS AND AUDITOR'S ROLE

ROLE OF AUDITOR IN CBS ENVIRONMENT

Branch auditors' role can be divided into following:

- **Software related checks.**
- **Review of Controls.**

AND

- **Checking manual documents which is the basis for input into the system.**



CIA PRINCIPLE

- **Confidentiality**
 - Information is shared amongst authorised personnel (*Maker – Checker concept*)
- **Integrity**
 - Information is authentic and complete. Information is sufficiently accurate to rely upon.
- **Availability**
 - Systems responsible for delivering, storing and processing information are accessible when needed.



CONTROLS IN CBS BRANCHES

Ensure:

- Existence of Controls; and
- Review of their implementation

Some of controls:

- Application Controls
- Physical Controls
- Environmental Controls
- Logical Controls
- Output Controls



REVIEW OF APPLICATION CONTROLS

- Password Management and history
- Unsuccessful log-on attempts
- Access Logs and reviews
- Virus detection and protection
- Inactive user-ids



REVIEW OF PHYSICAL CONTROLS

- Server Room (TBA,PBA) Router/Modem
(CBS)Whether entry is Restricted and where it is located
- Key should be with the manager



REVIEW OF ENVIRONMENTAL CONTROLS

- Air Conditioner - Check the AMC
- Water seepage - Check the building condition
- Fire Extinguisher - Date of refilling and expiry
- Smoke Heat Detectors - Check the AMC



REVIEW OF LOGICAL CONTROLS

- User id creation - Entered in register duly signed by user
- User id deletion - Entered in register and signed by manager
- User id of transferred staff - Deleted and entered in register and cross check it with attendance
- User id and powers - Match it with office order
- Vendor id-created or not - Cross verify with vendor register
- User ID for Master - When Branch is converted to verify from register



REVIEW OF OUTPUT CONTROLS

- Hard Copy Print Out
Normally Ignored
- Screen Saver/Automatic Log Off
- Reports are signed
Normally Ignored

REVIEW OF BACK-UP

- Most Important Issue
- Qualification
- A simple activity ignored





**AUDIT AREAS, SAMPLE CHECKS,
CONTROLS AND VERIFICATION**

AUDITING THROUGH CBS -AUDITORS' CHECKLIST

- Understand the Core Banking Software
- Document list of Softwares, Applications and interface details associated with CBS
- Review Usage Manual (if available at Branch) or Document Software navigation options and Menu Codes.
- Document list of Reports available in CBS and its menu codes.
- Review Internal Controls in CBS
- Carry out Risk Assessment (viz. Manual Interventions in transaction processing, Modification of Master Data without proper documentations, Lack / non availability of Audit Trail)
- Review Transaction Flow & Audit Trails
- Apply Exception Approach
- Review Exception Reports / MIS Reports generated by Data Center.
- Determine Sample Size based on review
- Carry out substantive procedures in & around CBS
- Documentation of Audit Procedures
- Prepare report on Audit Findings and prepare final Report



Welcome to Branch Profile Portal !!

[Change Your Password](#)

You are Logged In From : 6

[VIEW PROFILE](#)

NEW DEVELOPMENTS

Sr. No.	Date	Description
1	31/1/2014	PROVISIONAL SLIPFAGLS BETWEEN 01/04/2013 AND 31/12/2013 HAS BEEN MADE AVAILABLE IN BRANCH PROFILE.
2	01/1/2014	PROVISIONAL SLIPFAGLS BETWEEN 01/04/2013 AND 31/12/2013 HAS BEEN MADE AVAILABLE IN BRANCH PROFILE.
3	31/1/2014	PROVISIONAL NPA REPORTS ON DECEMBER - 2013 HAS BEEN MADE AVAILABLE IN BRANCH PROFILE !!
4	31/1/2014	PROVISIONAL NPA REPORTS ON DECEMBER - 2013 HAS BEEN MADE AVAILABLE IN BRANCH PROFILE !!
5	31/1/2014	
6	6/1/2014	REPORTS ON DAILY NPA (DAILY NPA) HAS BEEN MADE AVAILABLE TO BRANCHES/ZONES AND HO !!
7	4/1/2014	NEW BRANCH PROFILE HAS BEEN OPENED FOR BRANCHES/ZONES AND HO !!
8	1/1/2014	PROVISIONAL SLIPFAGLS BETWEEN 01/04/2013 AND 31/12/2013 HAS BEEN MADE AVAILABLE IN BRANCH PROFILE.THE GAME HAS BEEN LINKED UNDER "LINK FOR DAILY MONITORING OF NPA"
9	1/1/2014	PROVISIONAL SLIPFAGLS BETWEEN 01/04/2013 AND 31/12/2013 HAS BEEN MADE AVAILABLE IN BRANCH PROFILE.THE GAME HAS BEEN LINKED UNDER "LINK FOR DAILY MONITORING OF NPA"
10	1/1/2014	PROVISIONAL NPA AS OF DECEMBER - 2013 HAS BEEN MADE AVAILABLE IN BRANCH PROFILE AND THE GAME HAS BEEN LINKED IN "LINK FOR DAILY MONITORING OF NPA"

HEAD	MARCH-2012	MARCH-2013	% Growth Over Mar-12	02/03/2014	% Growth Over Mar-13	TARGET Mar-2014	GAP
TOTAL BUSINESS	62,036.78	93,450.17	50.64	104,765.00	12.11	0.00	104,765.00
CA	1,121.63	1,749.58	55.99	1,093.68	-37.49	0.00	1,093.68
SB	5,080.48	5,658.39	11.37	5,817.12	2.81	0.00	5,817.12
TD	24,530.92	48,527.81	97.82	65,687.30	35.36	0.00	65,687.30
TOTAL DEPOSITS	30,733.03	55,935.78	82.01	72,598.10	29.79	0.00	72,598.10
CASA %	20.18%	13.24%	-34.37	9.52%	-28.12		
TD ABV 1 CR.	0.00	608.85	608.85	51,210.15	8,310.91		
GRS.ADVANCES	31,303.75	37,514.40	19.84	32,166.90	-14.25	0.00	32,166.90
TOTAL PRIORITY	14,322.44	14,978.48	4.58	4,140.70	-72.36	0.00	4,140.70
AGRICULTURE	6,182.69	7,092.20	14.71	7.23	-99.90	0.00	7.23
SME	7,611.25	7,313.87	-3.91	3,497.60	-52.18	0.00	3,497.60
HSG(Pri.+ NP)	693.52	728.71	5.07	838.22	15.03		
NPA	53.00	4,653.71	8680.18	5,085.71	9.28	0.00	5,085.71
NPA Recovery		10.41		19.00	82.41	0.00	19.00
NII	139.16	120.34	-13.52	116.66	-3	0.00	26.94
No. of NEW A/Cs OPENED							
SB A/Cs	917	1102	20.17	945	-14.25		
CA A/Cs	41	45	9.76	25	-44.44		
Loan + CC	162	205	26.54	185	-9.76		
Average Business Mix		BRANCH REPORTS LINK		DAILY MONITORING OF NPA		MIS REPORTING	

HEAD	REPORT NO	REPORT DESCRIPTION	Branchwise
	1	CC Review Renewal Pending	[Detail]
	2	Branchwise Sanctions (Sectorwise) from Apr2013	[Detail]
TOTAL BUSINESS	3	Priority Headwise (Branchwise) Daily	[Detail]
CA	4	Priority Daily- ALL	[Detail]
SB	4	Non Priority Daily	[Detail]
TD	5	Retail New Festival Schemes Information Daily	[Detail]
TOTAL DEPOSITS	6	Retail HSG , Education and Vehicle Information Daily	[Detail]
CASA %	7	Trade and Services Information Daily	[Detail]
TD ABV 1 CR.	8	NPA Branchwise -monthly DEC 13	[Detail]
GRS.ADVANCES	9	Plant and Machinery value Zero for MFG & Service Sector	[Detail]
TOTAL PRIORITY	11	Sizewise Adv and Npa (DEC 13)	[Detail]
AGRICULTURE	12	Upgraded Acs Information (MAR13 POST MOC)	[Detail]
SME	13	SHG Information (JUN 13)	[Detail]
HSG(Pri. + NP)	14	NPA SLIPPAGES (JUN12 post MOC)	[Detail]
NPA	14	NPA SLIPPAGES (Sept13 post MOC)	[Detail]
NPA Recovery	14	NPA SLIPPAGES (MAR 13 post MOC)	[Detail]
NII	14	NPA SLIPPAGES (JUN 13)	[Detail]
No. of NEW A/Cs C	15	NPA SECTOWISE NPA (JUN 13)	[Detail]
SB A/Cs	16	Branchwise New Sanctions from Apr13 to till Dt	[Detail]
CA A/Cs	17	Term Loan partially disbursed	[Detail]
Loan + CC	18	Term Loans with Negotiated EMI type	[Detail]
	19	Data Cleaning : Prioity Proudcets but Ac appearing under Non Priority	[Detail]
	20	Data Cleaning : Religion code Blank accounts	[Detail]
	21	MKCC GOLD -NEW	[Detail]
	41		
	45		
	9.76		
	25		
	-44.44		
	162		
	205		
	26.54		
	185		
	-9.76		

Average Business Mix

BRANCH REPORTS LINK

DAILY MONITORING OF NPA

MIS REPORTING

CC Review Renewal Pending (Excluding Staff) 3/3/2014 3:36:11 PM

STD IRAC accounts are considered for the report

Sr.No	Region Name	Branch Name	Bmo	ICUST_NO	ACCT_NO	Cust_name	Limit	Loan Bal	Sanc Date	Irac	Last Review Dt	Next Review Dt (Expected Review Dt)	GL	GL NAME
	NAGPUR REGION	NAGPUR	000 0	40004 79614	60013 50796	A...RI...PI...CA...T F...R...T...S...D P...	7500000	7395043.32	12/08/2008	STD		21/01/2014	223102	Cash Credits - MICRO AND SMALL ENTERPRISES
1	NAGPUR REGION	NAGPUR	000 0	100507 0118	600268 716	M...I...O...L... S...T...Y...A...S...A...N P...R...E...V...A...	36000	12031	27/04/2009	STD	15/09/2011	21/07/2012	223114	Cash Credit Mixie Accounts
2	NAGPUR REGION	NAGPUR	000 0	100 0723844	200 0783275	RASS P...R...T...I...I...S...	72000	65006.5	29/08/2005	STD	15/09/2011	10/03/2012	223110	Cash Credit Against Term Deposits
3	NAGPUR REGION	NAGPUR	000 0	40004468 29	60031 09 77	AS...IRV...L... E...T...E...F...I...S...E...D A...C...E...T...	1100000	932785.41	24/08/2009	STD	15/09/2011	24/08/2012	223110	Cash Credit Against Term Deposits
4	NAGPUR REGION	NAGPUR	000 0	10050739 53	200 078 322	S...A...I...D...N...D... P...A...R...W...A...I...	6550000	3465618.66	09/12/2006	STD	15/09/2011	10/03/2012	223110	Cash Credit Against Term Deposits

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Recycle Bin Mail Print Taskbar Start Links

Address http://10. ... est list based ... on

Go Links

NPA MONITORING REPORT

NON-VSAT Branch Either Can follow the "Default" Report OR Link for "NON-VSAT"

Sl No	Report No	Report Name	Report Link (Default)	Report Link VSAT	Report Link NON-VSAT	Single Page Report
1.	6	FRESH NPA AS PER CBS AFTER 01/01/2014	Report	Report	Report	SINGLE PAGE REPORT
2.	7 - F	LIST OF STRESSED ACCOUNTS (POTENTIAL) : [Financial]	Report	Report	Report	SINGLE PAGE REPORT
3.	7 - NF	LIST OF STRESSED ACCOUNTS (POTENTIAL): [Non-Financial]	Report	Report	Report	SINGLE PAGE REPORT
4.	8	REPORT NO - 8	Report	Report	Report	
5.	10	DAILY POSITION OF NPA AS PER CBS	Report	Report	Report	SINGLE PAGE REPORT
6.	14	NPA RECOVERY AS ON YESTERDAY IN MARCH-2013 NPA ACCOUNTS	Report	Report	Report	
7.	15	NPA BALANCING : MARCH 2013 NPA BALANCE Vs LATEST BALANCE	Report	Report	Report	
8.	18	POSTMOC NPA REPORT AS ON 31 DECEMBER - 2013	Report	Report	Report	
9.	19	POSTMOC SLIPPAGES BETWEEN 01/04/2013	Report	Report	Report	

SOME USEFUL AUDIT EXCEPTION / ANALYTICAL REPORTS

GENERALLY AVAILABLE IN CBS ENVIRONMENT

FOR BALANCE SHEET AND PROFIT AND LOSS
ACCOUNT AUDIT

1. Age wise and nature (head) wise classification of all office accounts
2. Advances disbursed by transferring to deposit accounts
3. Abnormal transactions in term deposit accounts
4. GL error report
5. Accounts having minimum interest rate pegged
6. Interest applied/ failed report for deposits
7. Interest applied /failed report for advances
8. Loan accounts with Zero interest rate



FOR LFAR PROCEDURES

1. Overdue stock/book-debts/ QIS statements
2. Overdue reviews /renewals of credit limits
3. Expired insurances/under-insurances of securities
4. Overdue inspection of securities
5. Overdue renewal of loan documents
6. Overdue valuations of fixed assets charged in NPA
7. TDRs where lien has been lifted
8. Loans against TDR where lien Not marked
9. Cash balance above the cash retention limit
10. Accounts having sanction limit exceeding rupees five crore.



FOR IRAC COMPLIANCE AUDIT

1. Accounts where moratorium period expired and interest flag “N”
2. Sub standard accounts restructured during the year
3. Standard accounts rescheduled during the year
4. Transaction turnover in CC accounts
5. Report on overdue installments and interest in loan accounts
6. Accounts where value of securities is less than drawing power
7. Accounts out of order for more than 90 days
8. Sub standard NPA upgraded during the year



FOR TAX AUDIT

1. Interest paid on term deposit above the exemption limit
2. TDS not remitted within seven days from the last day of previous month

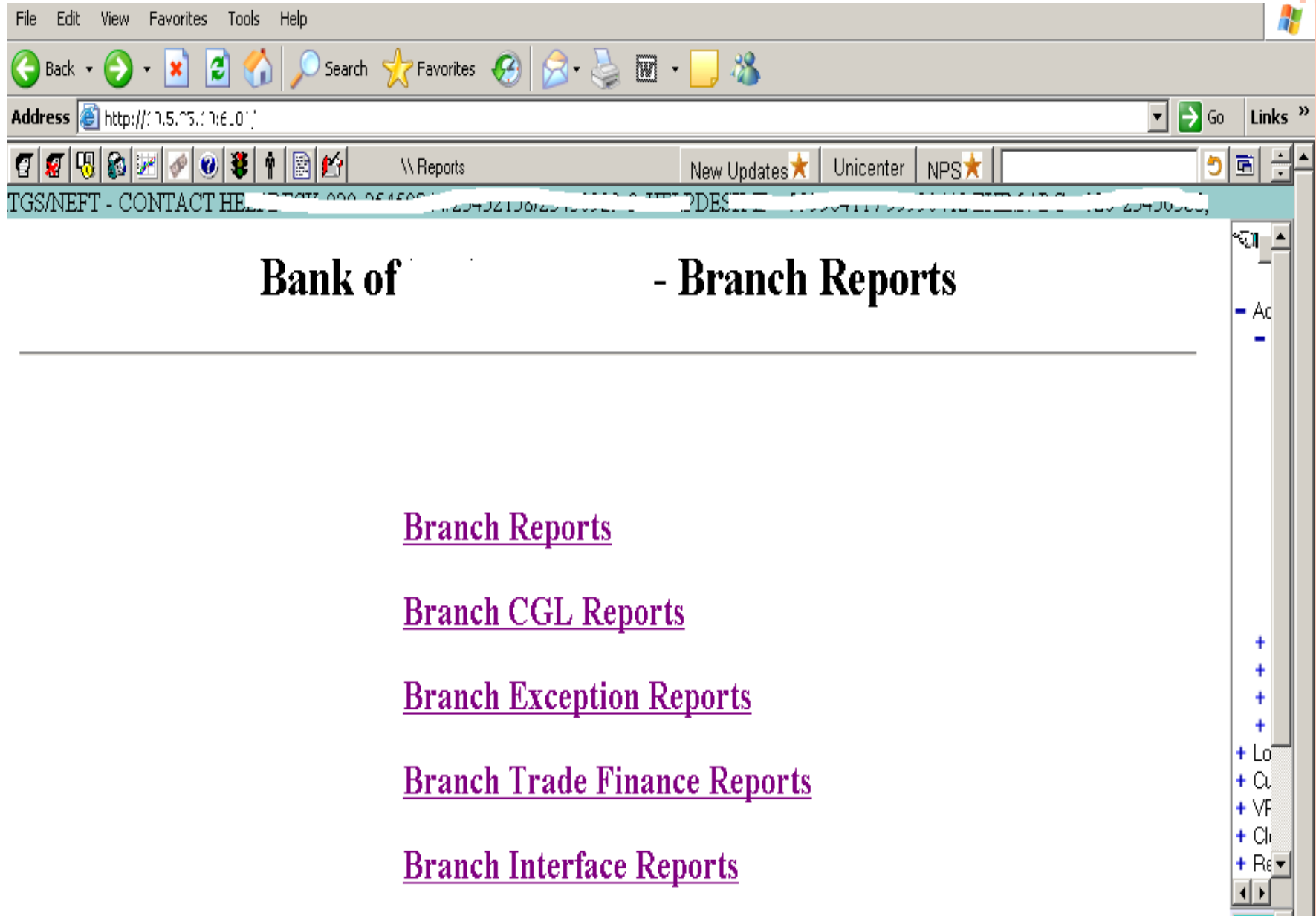


MAIN SCREEN

The screenshot shows a web browser window with the following elements:

- Browser Menu:** File, Edit, View, Favorites, Tools, Help.
- Navigation Bar:** Back, Forward, Stop, Refresh, Home, Search, Favorites, Print, Stop, Home, User Profile.
- Address Bar:** http://...:601/
- Page Header:** \\ Reports, New Updates ★, Unicenter, NPS ★.
- Warning Banner:** IMPORTANT WARNING >>>WHILE ISSUING DD / BC / NEFT DO NOT PUNCH JUNK VALUES IN ANY FIELD<> <>PUNCH PURCHASER'S N.
- Main Content Area:** A large purple rectangle containing two buttons: "Please click here to view reports" and "Close".
- Right-Hand Menu:**
 - Deposits
 - + Passbook Printing
 - Short Enquiry
 - Long Enquiry
 - Transactions
 - Closure Enquiry\Premature Closure
 - Statement Print
 - Statement Request
 - Print Balance Slip
 - Overdraft Arrears
 - Account Rate History
 - + Loans
 - + BGL
 - + Reconciliation
 - + Contingent Accounts
 - Loan Modeling
 - Customer Enquiries
 - VPIS
 - Clearing
 - Remittances
 - Cheque Book Functions
 - Forex Enquiries
 - User/System Administration
 - All Reports**
- Footer:** ONLINE

ALL REPORTS MENU



A- BRANCH REPORT

of existing account if not obtained. No reversal would be allowed in TDS A/C IMPORTANT WARNING >>> WHILE ISSUING DD / BC / N

10.5.25.10 - /reports/

[\[To Parent Directory\]](#)

Saturday, April 21, 2012	8:17 PM	<dir> 00200123
Saturday, April 21, 2012	8:17 PM	<dir> 00200410
Saturday, April 21, 2012	8:17 PM	<dir> 00200821
Saturday, April 21, 2012	8:17 PM	<dir> 00200822
Saturday, April 21, 2012	8:17 PM	<dir> 00200824
Saturday, April 21, 2012	8:17 PM	<dir> 00200828
Saturday, April 21, 2012	8:17 PM	<dir> 00200830
Saturday, April 21, 2012	8:17 PM	<dir> 00200914
Saturday, April 21, 2012	8:17 PM	<dir> 00200915
Saturday, April 21, 2012	8:17 PM	<dir> 00200916
Saturday, April 21, 2012	8:17 PM	<dir> 00200917
Saturday, April 21, 2012	8:17 PM	<dir> 00200919
Saturday, April 21, 2012	8:17 PM	<dir> 00200920
Saturday, April 21, 2012	8:17 PM	<dir> 00200922
Saturday, April 21, 2012	8:17 PM	<dir> 00200925
Saturday, April 21, 2012	8:17 PM	<dir> 00200926
Saturday, April 21, 2012	8:17 PM	<dir> 00200929
Saturday, April 21, 2012	8:17 PM	<dir> 00201014
Saturday, April 21, 2012	8:17 PM	<dir> 00201016

- Deposits
 - Passbook Printing
 - Short Enquiry
 - Long Enquiry
 - Transactions
 - Closure Enquiry/Premature (
 - Statement Print
 - Statement Request
 - Print Balance Slip
 - Overdraft Arrears
 - Account Rate History
- Loans
- BGL
- Reconciliation
- Contingent Accounts
- Loan Modeling
- Customer Enquiries
- VPIS
- Clearing
- Remittances
- Cheque Book Functions
- Forex Enquiries
- User/System Administration
- All Reports**

ONLINE



B - BRANCH CGL REPORT

The screenshot shows a web browser window with the following elements:

- Address Bar:** `tp://...5.75.10 i001/`
- Page Header:** `APPEARS ON THE DD APPLN<>DO NOT ISSUE DD/BC/NEFT FOR A SINGLE PURCHASER WITHOUT PUNCHING HIS PAN<>DO NOT SPLIT TH`
- Section Header:** **10.5.25.10 - /CGL_Reports/20140227/**
- Directory Listing:**

[To Parent Directory]	
Friday, February 28, 2014 2:41 AM	4529 Adjusted Trial Balance Report_00060.out.gz
Friday, February 28, 2014 2:41 AM	462 BoM Exception Report - Income in Debit & Expense in Credit_00060.o
Friday, February 28, 2014 2:41 AM	329 BOM_POSITION_OF_SUSPENSE_ACCOUNTS_00060.out.gz
Friday, February 28, 2014 2:41 AM	3739 Profit & Loss Details_00060.out.gz

The browser interface includes a menu bar (File, Edit, View, Favorites, Tools, Help), a toolbar with navigation icons, and a sidebar on the right with a file tree view.

C - EXCEPTION REPORT

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <http://10.5.5.10:> Go Links

nt if not obtaobtained. No reversal would be allowed in TDS A/C IMPORTANT WARNING >>>WHILE ISSUING DD / BC / NEFT DO NOT PUNCH JUNK

10.5.25.10 - /exception_reports/20140227/

[\[To Parent Directory\]](#)

Friday, February 28, 2014 7:07 AM	443	ACC_CLOSED_DURING_WEEK_lonw0757.txt.gz
Friday, February 28, 2014 7:07 AM	1652	ACC_OPENED_DURING_WEEK_depww0757.txt.gz
Friday, February 28, 2014 7:07 AM	442	ACC_OPENED_DURING_WEEK_lonw0758.txt.gz
Friday, February 28, 2014 7:07 AM	3286	Audit_BGL_accounts_age_wise_break_up_gend0805.txt.gz
Friday, February 28, 2014 7:07 AM	374	CustomerTxnAboveThresholdLimit-cfpm0302.txt.gz
Friday, February 28, 2014 7:07 AM	303	Daily-Branch-Close-Accounts.txt.gz
Friday, February 28, 2014 7:07 AM	1037	exception_report_for_interest_rates_variation_depww0650.txt.gz
Friday, February 28, 2014 10:16 AM	1236	exception_report_for_loan_interest_rates_variation_lond0650.txt.gz
Friday, February 28, 2014 4:40 AM	3668	Fail_standing_instructions_dayd0197.txt.gz
Friday, February 28, 2014 7:07 AM	2301	Irregular_excess_draw_lond2397.txt.gz
Friday, February 28, 2014 4:40 AM	3534	Irregular_Overdue_Statement_lond2490.txt.gz
Thursday, February 27, 2014 11:44 AM	9249	list_of_unpaid_instruments_gend0823.txt.gz
Friday, February 28, 2014 4:40 AM	505	NEFT_SUCESSFULL_MSG_REPORT_neftinwards.txt.gz
Friday, February 28, 2014 7:07 AM	765	OBC_outstanding_coll-cfpm0320.txt.gz
Friday, February 28, 2014 7:07 AM	379	returned_unpaid-cfpm0311.txt.gz
Friday, February 28, 2014 4:40 AM	427	RTGS_EXCEPTION_REPORT_rtgsin.txt.gz
Friday, February 28, 2014 4:40 AM	1911	Success_standing_instructions_dayd0198.txt.gz
Friday, February 28, 2014 7:07 AM	298	Users_Logged_in_Today_lond2482.txt.gz

D - BRANCH REPORT -ACCOUNTS CLOSED DURING PERIOD

account closed during the period - Notepad

File Edit Format View Help

REPORT ID: BFV77-01
 AREA:

BANK OF I

RUN DATE: 28/
 PROC DATE: 27/

ACCOUNTS CLOSED DURING CURRENT WEEK (PRODUCTWISE, GL CODE WISE)

BRANCH : 000.

NAME : NAGPUR DHARAMPETH

Page: 1

SL NO	ACCOUNT NO.	CUSTOMER NO.	PRODUCT	DESCRIPTION	ACCT CLOSE DT	GL-CLASS-CODE
1	2005.838249	10071375	6212 3105	HSG LN-PUB-GEN-PRI	21/02/2014	00060INR2243020101
2	600884.1908	1005090953	6262 7202	TL-TRADE&SER-NEW-PRI-BASE	22/02/2014	00060INR2243010602
3	6013583903	105082234	6312 3011	DL-LOAN AGNST DEP-PU	24/02/2014	00060INR2232120101
4	6003909754	10050695.33	6312 3011	DL-LOAN AGNST DEP-PU	26/02/2014	00060INR2232120101

FLASH REPORT

Y-[20;26H-[1m-[0m-[21;3H-[1m +[21;9H +[21;13H +[21;16H +[21;21H +[21;24H
 Press <ENTER> to start display >>

Page No: 1

() Bank
 , Mumbai

MONTHLY FLASH REPORT AS ON 28.02.2014

PART A - DEPOSITS : (As on last day) || PART B - ADVANCES (As on last Friday)

TYPE	CODE	No. of Acs.	Amount (in lacs)	A. Priority Advances	Secotr	CODE	No. of Acs.	Amount (in lacs)
a. Savings Bank	A01	11504	5459.45	a. Agri (Direct)		B01	0	0.00
b. Current Deposit	A02	449	460.25	b. Agri (Indirect)		B02	0	0.00
c. Term Deposit	A03	11647	82915.24	c. MSE		B11	74	3836.24
d. TOTAL DEPOSIT	A04	23600	88834.94	d. Other Priority		B12	25	146.38
e. NRE Deposit	A05	46	1490.93	B. Non-Priority				
f. FCNR	A06	15	458.60	a. MLI		B21	4	332.28
				a. wholesale Trade		B22	5	227.58
				c. Others		B23	352	2857.48
				Total Advances		B99	460	7399.96
				of which Exports			0	0.00

PART C - working Results:(As on Last day)- amount rounded off to nearest rupee)

LOG REPORT ON CHANGES MADE IN LOAN A/C

changes in laon account - Notepad

File Edit Format View Help

REPORT-ID: LN7350 BANK OF RUN DATE: 28/02/14 TIME:01:36:51

PROC DATE: 27/02/2014 LOG REPORT ON CHANGES MADE IN LOAN ACCOUNT DETAILS PAGE NO. : 1

BRANCH-NO: 00C BRANCH NAME : NAGPUR

Type of Change	Account Number	Old Value	New Value	Teller
----------------	----------------	-----------	-----------	--------

NIL REPORT

⌘

GUARANTEES OUTSANDING

File Edit Format View Help

Press <ENTER> to start display >>

Page No: 1

List of Guarantees Outstandings(Date-wise)as on 28. 2.2014

NADBrCd	Issue-Dt	SCH	LG-No	Cy	Amount	Rate	Balance(LCY)	valid-Dt	Expiry_dt	Beneficiary	Applicant
0	29.09.2000	ILG	2	INR	40,000.00	1.00	40,000.00	24.09.2012	24.09.2012	GOI,RAILWAYS	SHREE SATI
0	23.08.2010	ILG	29	INR	60,000.00	1.00	60,000.00	23.08.2013	23.08.2013	GOVT OF GUJRAT, SALE	M/S EQUISO
0	24.11.2010	ILG	36	INR	2,00,000.00	1.00	2,00,000.00	22.11.2014	22.11.2014	M/S PHILIPS ELECTRON	SHREE ENTE
0	31.05.2011	ILG	9	INR	3,74,100.00	1.00	3,74,100.00	31.05.2013	31.05.2013	M/S SHETH DEVELOPERS	MISCELLANE
0	22.06.2011	ILG	11	INR	1,50,000.00	1.00	1,50,000.00	21.06.2014	21.09.2014	PRINCIPAL J L N MEDI	ANITA SHET
0	12.08.2011	ILG	15	INR	10,00,000.00	1.00	10,00,000.00	09.08.2012	09.08.2012	3 M INDIA LTD,CONCOR	LAXMI SALE
0	11.11.2011	ILG	18	INR	44,000.00	1.00	44,000.00	03.10.2012	01.01.2013	DCM SRI RAM INDUSTRI	MANDHANA PI
0	16.12.2011	ILG	20	INR	2,70,000.00	1.00	2,70,000.00	15.12.2016	15.12.2016	EXEC ENGINEER,ELECTR	MEHA CHEMI
0	05.01.2012	ILG	1	INR	45,000.00	1.00	45,000.00	31.12.2014	15.01.2015	PRESIDENT OF INDIA,G	MEHA CHEMI
0	30.01.2012	ILG	2	INR	1,75,000.00	1.00	1,75,000.00	30.01.2022	30.01.2022	PRESIDENT OF INDIA,C	TOTAL TEXT
0	06.06.2012	ILG	10	INR	2,53,000.00	1.00	2,53,000.00	31.12.2014	31.03.2015	CENTURY RAYON (PROPS	MANDHANA PI
0	02.07.2012	ILG	11	INR	3,40,020.00	1.00	3,40,020.00	30.06.2013	30.06.2013	MAHARASHTRA STATE PO	MALOO SPAR
0	05.07.2012	ILG	12	INR	1,75,000.00	1.00	1,75,000.00	30.06.2022	30.06.2022	PRESIDENT OF INDIA,C	TOTAL TEXT
0	17.10.2012	ILG	15	INR	1,52,219.00	1.00	1,52,219.00	24.03.2014	24.03.2014	M/S DE NORA INDIA LT	MANDHANA PI
0	17.10.2012	ILG	14	INR	3,35,100.00	1.00	3,35,100.00	24.03.2014	24.03.2014	M/S DE NORA INDIA LT	MANDHANA PI
0	23.02.2013	ILG	2	INR	3,00,000.00	1.00	3,00,000.00	07.08.2013	07.08.2013	DIRECTOR GENERAL,FIL	LOKESH SH
0	30.03.2013	ILG	3	INR	2,000.00	1.00	2,000.00	31.01.2014	10.02.2014	UTI INFRASTRUCTURE T	SALASAR TO
0	09.04.2013	ILG	4	INR	40,132.00	1.00	40,132.00	27.02.2015	27.02.2015	RASHTRIYA CHEMICALS	MANDHANA PI
0	17.07.2013	ILG	5	INR	20,640.00	1.00	20,640.00	30.04.2014	31.07.2014	DCM SRI RAM INDUSTRI	MANDHANA PI
0	03.08.2013	ILG	6	INR	4,00,000.00	1.00	4,00,000.00	11.01.2014	11.01.2014	LANKA SPECIAL STEEL	MANDHANA PI
0	24.08.2013	ILG	7	INR	13,94,832.00	1.00	13,94,832.00	31.03.2014	31.03.2014	SHANGHAI NAR INDUSTR	LAXMI SALE
0	05.09.2013	ILG	8	INR	91,300.00	1.00	91,300.00	28.02.2015	28.02.2015	MAHARASHTRA STATE PO	MALOO SPAR
0	12.10.2013	ILG	9	INR	19,09,064.00	1.00	1				

PROCESSING CHARGES

File Edit Format View Help
 Y-[20;26H-[1m-[0m-[21;3H-[1m -[21;9H -[21;13H -[21;16H -[21;21H -[21;24H -[21;27H -[21;30H -[21;41H -[21;44H -[0m-[
 Press <ENTER> to start display >>

Page : 1

Processing Charge Due/Collected Report Between 01.01.2014 And 28.02.2014

Br Cd	Module Id	Scheme Cd	Ac No.	Title of A/C	Proc Chg	Concession	Chg Recd	Recd Date	Cust Id	S.A*
0000	adv	TL-OTHER	161400001	HOTEL MEMSAAB	44974.00	0.00	44974.00	14.02.2014	34559847	B
0000	adv	TL-OTHER	161400002	ROHIT RAMESH KULKARN	56500.00	0.00	56500.00	26.02.2014	34740260	B
Scheme Total					101474.00	0.00	101474.00			
0000	adv	TL-SSI	301400001	SANTRO TOOLS AND MOU	3718.00	0.00	3718.00	30.01.2014	25650954	B
0000	adv	TL-SSI	301400002	PRINT 2 PACK	15131.00	0.00	15131.00	17.02.2014	31180479	B
0000	adv	TL-SSI	301400003	MAHALAXMI COATING IN	9040.00	0.00	9040.00	26.02.2014	34388991	B
Scheme Total					27889.00	0.00	27889.00			
Grand Total					129363.00	0.00	129363.00			

Page : 2

Financial Charges Due/Collected Report Between 01.01.2014 And 28.02.2014

Br Cd	Customer Id	Title of A/C	Review From	Review To	Finchg Due	Finchg Recd	Recd Date
Financial Charges Total					0.00	0.00	



INSURANCE REPORT

customer insurance report - Notepad
File Edit Format View Help

BR2393-01 BANK OF RUN DATE: 28/02/2014 02:20
PROC DATE: 27/02/2014
000 J CUSTOMER INSURANCE REPORT
BRANCH NAME : NAGPUR PAGE NO : 1

UNIT NAME/ ACCOUNT NO.	CIF NO	COVER NOTE NO	RISK COVERED	VALUE COVERED	DATE DATE OF EXPIRY	PREMIUM PAID	
ICY	BORROWER NAME	POLICY NO	SECURITY-VALUE	NAME OF INSURER	BANK CLAUSE NOTED Y/N	DATE OF CLAIM	
007010557720	000000002773057						
3	Mr. KAM ESH SUR S NAI	230901/11/13/11/45	16,00,000.00	UNITED INDIA INSURANCE CO. LTD		4,944.00	
007010558962	00000101011396						
2	Mr. UTMAN IQBAL CHANI	3001/mi/354322/00/00	7,00,000.00	UNITED INDIA INSURANCE CO. LTD		16,555.00	
007010557651	00000101011396						
2	MOH MI NAEEM	230901/11/12/11/225	17,20,000.00	UNITED INDIA INSURANCE CO. LTD		4,489.00	
007010557797	00000101011396						
2	Mrs. NIVEDITA MANGESH LINGAY	230901/11/12/11/224	45,00,000.00	UNITED INDIA INSURANCE CO. LTD		13,202.00	
007010557185	00000101011396						
2	Mr. SURESH JMAR RAYAN SHA	230200/46/12/04/1939	6,85,00,000.00	UNITED INDIA INSURANCE CO. LTD		36,051.00	
007010558156	000001000817296						
3	Mr. SANGVI PREMI	230901/11/13/11/48	14,00,000.00	UNITED INDIA INSURANCE CO. LTD		4,635.00	
007010617589	000001040322619						
3	BANANAS	230901/48/13/134/573	16,06,699.00	UNITED INDIA INSURANCE CO. LTD		4,180.00	
007010360029	0000010228027033						
2	Mr. SURESH JMAR RAYAN SHA	230901/11/04/11/013	7,60,000.00	UNITED INDIA INSURANCE CO. LTD		3,629.00	

COMPARATIVE P&L

comparitive p&l - Notepad

File Edit Format View Help

Y-[20;26H-[1m-[0m-[21;3H-[1m +[21;9H -[21;13H -[21;16H -[21;21H -[21;24H -[21;27H -[21;30H -[21;33H
 Press <ENTER> to start display >>
 Bank * , lu'ai Date 3.3.2014

C O M P A R A T I V E P & L
 C O M P A R A T I V E P & L (Monthly Comparison)

G. L Code	NAME	Feb '14	Mar '14	upto Mar '14	Variance
E X P E N D I T U R E					
E X P E N D I T U R E					
5000- 0- 0	INTEREST PAID ON HEAD OFFICE ACCOUNT				0.00
5001- 0- 0	Interest Paid on H.O. Account				0.00
5099- 0- 0	Sub Total				0.00
5100- 0- 0	INTEREST PAID ON DEPOSITS/BORROWINGS				0.00
5101- 0- 0	Interest on Current Deposits				0.00
5102- 0- 0	Interest on Savings Deposits	1665482.40		18378174.40	-1665482.40
5103- 0- 0	Interest on term Deposits	60225855.00	2770.00	544109586.31	-60223085.00
5104- 0- 0	Interest on NRE Accounts	925226.00		9947423.48	-925226.00
5105- 0- 0	Interest on FCNR Accounts	148892.00		1599977.00	-148892.00
5106- 0- 0	Interest on Bank Borrowings				0.00
5107- 0- 0	Interest on Call Money Borrowings				0.00
5108- 0- 0	Interest on RBI Special Borrowings				0.00
5109- 0- 0	Interest on RBI Food Refinance				0.00
5110- 0- 0	Interest on RBI Export Refinance				0.00
5111- 0- 0	Interest on RBI Adhoc Refinance				0.00
5112- 0- 0	Interest on Borrowings from IDBI				0.00
5113- 0- 0	Interest on Borrowings from NABARD				0.00
5114- 0- 0	Interest on Borrowings from Others				0.00
5115- 0- 0	Rediscount with LIC/GIC/UTI				0.00
5116- 0- 0	Rediscount with IDBI				0.00
5117- 0- 0	Interest on Borrowings from EXIM Bank				0.00
5118- 0- 0	Interest on Delayed payments				0.00



EXCEPTION REPORTS

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Print Mail New Updates Oncenter NPS

Address <http://10.5.5.10:> Go Links

nt if not obtaobtained. No reversal would be allowed in TDS A/C IMPORTANT WARNING >>>WHILE ISSUING DD / BC / NEFT DO NOT PUNCH JUNK

10.5.25.10 - /exception_reports/20140227/

[\[To Parent Directory\]](#)

Friday, February 28, 2014 7:07 AM	443	ACC CLOSED DURING WEEK lonw0757.txt.gz
Friday, February 28, 2014 7:07 AM	1652	ACC OPEND DURING WEEK depw0757.txt.gz
Friday, February 28, 2014 7:07 AM	442	ACC OPENED DURING WEEK lonw0758.txt.gz
Friday, February 28, 2014 7:07 AM	3286	Audit BGL accounts age wise break up gend0805.txt.gz
Friday, February 28, 2014 7:07 AM	374	CustomerTxnAboveThresholdLimit-cfpm0302.txt.gz
Friday, February 28, 2014 7:07 AM	303	Daily-Branch-Close-Accounts.txt.gz
Friday, February 28, 2014 7:07 AM	1037	exception report for interest rates variation depd0650.txt.gz
Friday, February 28, 2014 10:16 AM	1236	exception report for loan interest rates variation lond0650.txt.gz
Friday, February 28, 2014 4:40 AM	3668	Fail standing instructions dayd0197.txt.gz
Friday, February 28, 2014 7:07 AM	2301	Irregular excess draw lond2397.txt.gz
Friday, February 28, 2014 4:40 AM	3534	Irregular Overdue Statement lond2490.txt.gz
Thursday, February 27, 2014 11:44 AM	9249	list of unpaid instruments gend0823.txt.gz
Friday, February 28, 2014 4:40 AM	505	NEFT SUCESSFULL MSG REPORT neftinwards.txt.gz
Friday, February 28, 2014 7:07 AM	765	OBC outstanding coll-cfpm0320.txt.gz
Friday, February 28, 2014 7:07 AM	379	returned unpaid-cfpm0311.txt.gz
Friday, February 28, 2014 4:40 AM	427	RTGS EXCEPTION REPORT rtgsin.txt.gz
Friday, February 28, 2014 4:40 AM	1911	Success standing instructions dayd0198.txt.gz
Friday, February 28, 2014 7:07 AM	298	Users Logged in Today lond2482.txt.gz

Coll

- + Acco
- + Loan
- + Cust
- + VPIS
- + Clear
- + Rem
- + Chec
- + Fore
- + User
- All R
- Re

EXCEPTION/VARIATION REPORTS

- Interest rate variation
- Irregular advances
- Advances pending renewal
- Cash deposits/withdrawal beyond a defined limit
- CC/OD exceeding DP
- Errors in day book
 - Debit /Credit balance change
 - Maturity record deleted
 - Inactive accounts reactivated
 - Excess allowed over limit
 - Debits to Income head accounts
 - Overdue bills and bills returned
 - Withdrawal against clearings



EXCEPTION/VARIATION REPORTS

- Deposits accounts debit balance
- Temp O/D beyond sanction limit
- Standing instruction failed in day
- Exception list of “Out-of-Order” Accounts
- History of Interest Rate Changes
- List of DDPs Returned Unpaid
- List of Back Valued Transactions
- Reports on In-operative and Dormant Account
- Accounts where limits have been changed
- Manual Credit Interest Adjustments



- List of Security forms spoiled/destroyed
- List of users added/amended/deleted
- List of Accounts with incremental interest
- Interest not paid on delayed collections
- Report on Standing Orders
- Deposit Accounts having debit balance
- List of all outstanding in DDP Accounts
- List of Accounts having 'zero balance'
- Reports on Outstandings in PB/RD Accounts
- Advances under Collection Account (AUCA)
- List of Accounts with concessions in Service Charges



SUPERVISOR OVERRIDE

exceptional transaction report in - Notepad

REPORT ID: 502803-01
AREA:

BANK OF

RUN DATE: 31/01/2014 0
PROC DATE: 30/01/2014

EXCEPTIONAL TRANSACTIONS REPORT (SUPERVISOR OVERRIDE)

BRANCH NO: 000000 BRANCH NAME : NAGPUR 1

SL.NO	ACCOUNT NUMBER	ACCOUNT HOLDER	TRANSACTION AMOUNT	MAKER ID	SUPERVISOR ID	CHECKER ID	JOURNAL ID1	REASON NUMBER
1	20050002674	EXECUTIVE ENGINEER MOTOR IRRIGATION DN	6,300.00	18505	18505		1958510	Exercise Ca
2	20050411421	M/S. DYNAMIC EXECUTIVE ENGINEER QUALITY CONTR	2,060.00	18505	18505		745974	Exercise Ca
3	200505629086	Mr. KRISHNA KUMAR	100.00	18505	18505		460837	CONTACT CUS
4	20050535330	KESARBI YADAV	3,000.00	9435	9435		2195982	DUPLICATE F
5	20050592154	RAWELLA VISHALAXMI RAO		14811	16823	16823	1619666	CANNOT AMEN
6	20050535773	Mr. MADAN BALKRISHNA PATIL	18,000.00	14817	18505	18505	1267728	Exercise Ca
7	200507007057	Mr. DHONDIA MAHADEO NEJAPRE	27,278.00	14363	24280	24280	1259641	CANNOT AMEN
8	20050710992	Mr. PRADIP VINOD SONONI	.33	16823	9435	9435	2186792	CANNOT AMEN
9	20050725757	Mr. DHARMA PHANRAJ CHOLELAL	2,000.00	8414	9435		2443953	DUPLICATE F
10	20050732468	Mr. GOVIND PRAMOD BABURAO	100.00	18505	18505		759094	CONTACT CUS
11	20050733097	Mr. SILASARAH LAXMAN RAO	500.00	9435	9435		2200245	DUPLICATE F
12	20050739576	Mr. CHANDRAKANT MOHADGAY	2,000.00	8414	9435		2363610	DUPLICATE F
13	20050746711	Mr. VIJAYAJEET JAGDIP WAIRAGADE	169.00	16823	16823		2172218	CANNOT AMEN
14	2005082545	VISHWAKARMA AUTO SERVICE	56.00	16205	18505	18505	1162810	CANNOT AMEN
15	20050792884	TEAM ENGINEERS	10,000.00	16205	18505		1901674	Exercise Ca
16	2005080795	Mrs. MRS VIMAL SURYABHARAO SHRIKHANDE	87,715.00	14817	18505	18505	521517	PL CHECK -
17	20050808000	Mr. SURYABHARADIAJI SHETKAR	50,000.00	12864	18505	18505	1808037	DUPLICATE F

INCOME IN DEBIT & EXPENSES IN CREDIT

income expenses - Notepad

File Edit Format View Help

Bank of
BOM Exception Report - Income in Debit & Expense in Credit
As on date : 27-Feb-2014

Date: 28-FEB-14 00:43:44

Page: 1

Currency: INR

Branch=00070 (NAGPUR L.....)

Exception Amount in Rs.

=====

I. INCOME

423105 - Interest Received - Cash Credits - Agricultural

590476.00-

II. EXPENDITURE

321102 - Interest Paid - Overdue MID/QID/STD/RD Accounts

70117.00-

321103 - Interest Paid - Overdue CDR Accounts

369856.00-

352101 - Rent-Premises

179595.00-

!

INOPERATIVE ACCOUNTS

inoperative accounts - Notepad

File Edit Format View Help

REPORT-ID: DP7777 BANK OF RUN-D
 PROC DATE: 27/02/2014 PAGE 1

LIST OF SB/CA AC'S GOING TO BECOME INOPERATIVE AFTER 3 MONTHS

BRANCH NO : 000.0
 NAME OF THE BRANCH : NAGPUR I

SR NO.	ACCOUNT NUMBER	CUSTOMER NAME	PRODUCT CODE	PRODUCT DESCR.
1	2005071091	KI. AN W/M INRAC PASTJRE		SB-Chq General-I
2	20050775462	SMT UMIL. BHASKAR JIVEJRKAR		SB-w/oChq-Gen-Pi
3	20050733050	Mr. SANTHANA KRISHNAN IYER		SB-Chq General-I
4	20050738375	MASNIK SANGEETA M. HATE		SB-Chq General-I
5	2005065415	Mr. VIJODKAR S/BU		SB-w/oChq-Gen-Pi
6	20053172153	Miss. ARAIOMI ARNIJE		SB-w/o-Chq-Bk-YI

LOAN DISBURSEMENT REPORT

laon disbursement report - Notepad					
File Edit Format View Help					
REPORT ID: BR3890-01	BANK OF .		RUN DATE: 28/02/20		
AREA:	LOANS DISBURSED REPORT		PROC DATE: 27/02/20		
		FOR CURRENT WEEK		PAGE NO :	
BRANCH NO : 000	BRANCH NAME : NAGPUR				

SL NO	ACCOUNT NO	NAME OF CUSTOMER	SEGMENT	FACILITY	SANCTIONING AUTHOR
1	60107.9106	RANNAH HOTES CO PRIVATE LTD	0605	TL-NON-PRI-OTH-BASE	AJIND KIM R
2	6011722701	MH LALMI COMMERCIAL SERVICES	0902	TL-LARGE ENT-BASE	B.B. EHLRA
3	60162/52J36	KLRIN NASHRY	0101	PERSONAL LN- BASE	MR.P.B.MTR
4	601628/3495	VISHVA RAJADE	0101	TL-SME-RTBE,PSE-UPTO-25LA	RIDH: JAK RAHII
5	6016302651	PRIVATE SHIVSHANKAR	0101	PERSONAL LN- BASE	MR.P.B.M TR
6	601730819	VATSHALI MISHR	0101	DL-LOAN AGNST DEP-PU	MR.P.B.MI

CREDIT NOT RECEIVED

File Edit Format View Help						
t-[20;26Hy-[20;26HY-[20;26H-[1m-[0m-[21;3H-[1m -[21;9H -[21;13H -[21;16H -[21						
Press <ENTER> to start display >>						
						Page No: 1
LIST OF ADVANCES - CREDIT NOT RECEIVED AFTER 01.10.2013 FOR ALL SCHEMES						
A/c No.	Name	Open date	Doc amount	Last Cr Dt	Balance	
151200021	BHASKAR KONDIBA MHA	14/07/2012	-9700.00	No Credits	-11498.00	
151200035	SURESH LAXMAN RAWA	05/10/2012	-200000.00	No Credits	-230474.00	
151300005	BINDU PRASAD	08/01/2013	-193000.00	No Credits	-216577.00	
151300035	UTPAL KUMAR R CHAUD	01/08/2013	-270000.00	No Credits	-286919.00	
151300040	BALKRISHNA VASUDEV	30/09/2013	-25000.00	No Credits	-26059.00	
151300045	AMARDEEP SINGH REKH	29/11/2013	-150000.00	No Credits	-153738.00	
151300048	JHUNU SHARMISTHA GH	04/12/2013	-25000.00	No Credits	-25584.00	
151300052	S JANAKI	13/12/2013	-99000.00	No Credits	-101123.00	
151400002	JOBIN BABU	10/01/2014	-100000.00	No Credits	-101297.00	
151400003	SOBHANA R NAIR	18/01/2014	-60000.00	No Credits	-60626.00	
151400005	KRISHNA S ZINGADE	28/01/2014	-130000.00	No Credits	-130998.00	
151400006	P VENUGOPALAN	31/01/2014	-50000.00	No Credits	-50360.00	
151400007	MEGHA R NAIR	25/02/2014	-30000.00	No Credits	-30000.00	
351100002	AISHWARYA V SONI,VI	18/01/2011	-1000000.00	30/05/2013	-294.00	
351200002	AMIT TEJPAL SAXENA,	28/03/2012	-4100000.00	28/03/2012	-140.00	
390800013	DILIP DAYA WAGHELA	16/09/2008	-72000.00	31/12/2012	-89432.00	
441400001	ACCUTECH INDUSTRIES	22/01/2014	-2235000.00	No Credits	-2260024.00	
660200001	PRIYA PURUSHOTTAM G	09/07/2002	-340000.00	22/03/2012	-79099.00	
669900004	NARAYAN TANAJI MOHI	20/05/1999	-126000.00	No Credits	-68670.00	
761400001	JEEVANATH RAWAL	08/02/2014	-15000.00	No Credits	-15000.00	
761400002	MANOHAR PERUMAL ARJ	08/02/2014	-15000.00	No Credits	-15000.00	

[End-of-File] quitting >>

LIST OF ACCOUNTS CLOSED

list of accounts closed - Notepad

File Edit Format View Help

TOTAL BRANCH ACCOUNTS : 0000001
REPORT ID: IN0756-01

BANK OF

LIST OF ACCOUNTS CLOSED ON 27/02/2014

BRANCH : 001 , NAGPUR

RUN DATE: 28/02/2014

PAGE :

S. NO.	TYPE OF ACCOUNT	PRODUCT DESC	ACCOUNT NUMBER	CLOSURE DATE	CUSTOMER NAME
00001	3237-4291	QIDR-MAHALAXMI-DEP-SRC-3Y	000 000 1234 5674	27/02/2014	VINAY LOKHE

PAGE TOTAL : 00001

IRREGULAR NPA LOAN ACCOUNTS

list of overdue statements - Notepad

File Edit Format View Help

: BR2490-01 BANK OF . RUN DATE: 28/02/2014 03:08
PROC DATE: 27/02/2014

STATEMENT FOR IRREGULAR OVERDUE NPA LOAN ACCOUNTS

- 0000 BRANCH NAME - NAGPUR PAGE NO - 1

ACCOUNT-NO	NAME-OF-BORROWER	LIMIT (RS)	OUTSTANDING (RS)	DRAWING POWER	IRREGULARITY (RS)	IRREGULARITY SINCE	ACCRUED INTEREST
50337336	ASHO .	75000.00	75078.00	00.00	75078.00	26/08/2007	128386.17
55530195	SUNLTA DIPC AND	22500.00	3450.00	170.00-	3620.00	01/09/2012	864.98
54733728	M/S	45000000.00	368435644.00	256844810.00	111590834.00	30/03/2013	104265391.36
54653385	M/S	42900000.00	44339202.00	33371056.00	10968146.00	30/04/2013	5017841.73
5463715	M/S	28521000.00	26638426.00	21251977.94	5386448.05	30/04/2013	4581748.09
50837325	NANFSH EI	200000.00	177197.05	00.00	177197.05	26/08/2007	432935.54
5083347	MR. SANJAY WA	240000.00	8550.00	00.00	8550.00	26/08/2007	290680.10
50839333	MR. MR GANESH PANDURANG BHAGA	34000.00	18182.00	00.00	18182.00	26/08/2007	23952.44
50839377	MR. M	48000.00	7038.00	00.00	7038.00	29/02/2008	6975.75
50339526	NAGETRA PATRA	24200.00	9785.00	00.00	9785.00	30/09/2007	12970.39
50839694	JAYANT TODASE SOMAJI	16200.00	6062.00	00.00	6062.00	26/08/2007	10423.66
50840156	MR. MF NITIN B	47400.00	1274.00	00.00	1274.00	30/08/2008	12300.64
5040214	MR. MR GOVINDHAM WAMENR	75000.00	25992.00	00.00	25992.00	26/08/2007	54829.62
50940258	NA	12050.00	1764.00	00.00	1764.00	31/08/2007	2977.26
5040521	MR. R	30000.00	7531.00	00.00	7531.00	31/08/2007	12450.58
50940587	MR.	100000.00	72739.00	00.00	72739.00	26/08/2007	145543.64
5340928	MRS. MRS V	40000.00	21410.00	00.00	21410.00	26/08/2007	49851.56
50841252	MR. MR	30000.00	29300.00	00.00	29300.00	26/08/2007	50774.11
50840274	MR. MR GOVIL KAI	60000.00	32314.00	00.00	32314.00	26/08/2007	94487.63
50841514	MR. MR	50000.00	19799.00	00.00	19799.00	31/05/2008	35780.99
5015786	MR. MANOJ NAR	30000.00	2739.00	00.00	2739.00	01/04/2013	1837.39

BR2490-01 BANK OF MAHARASHTRA RUN DATE: 28/02/2014 03:08

LOAN DISBURSED REPORT

loans disbursed report - Notepad						
File Edit Format View Help						
REPORT ID: BR3890-01	BANK OF I			RUN DATE: 28/02/20	
AREA:					PROC DATE: 27/02/20	
LOANS DISBURSED REPORT FOR CURRENT WEEK						
BRANCH NO : 00C	BRANCH NAME : NAGPUR				PAGE NO :	

SL NO	ACCOUNT NO	NAME OF CUSTOMER	SEGMENT	FACILITY	SANCTIONING AUTHOR	

1	60107701062	PANIM I IFTS E P D'AE	0605	TL-NON-PRI-OTH-BASE	ANA	
2	601122201	MAH MI CC AL S	0902	TL-LARGE ENT-BASE	THE RA	
3	601627529	K AN NASERY	0101	PERSONAL LN- BASE	MR. I TRA	
4	6016287495	VI RANADE	0101	TL-SME-RTBE,PSE-UPTO-25LA	R HI	
5	60162651	R HATE SHIV	0101	PERSONAL LN- BASE	MR. RA	
6	60163081919	VA SH.LI MISAR	0101	DL-LOAN AGNST DEP-PU	MF	

LOANAS SANCTIONED DURING THE PERIOD

loans sanctioned during the week - Notepad							
File Edit Format View Help							

#REPORT ID: BRW758-01		BANK OF			RUN DATE: 28/02/20		
AREA:					PROC DATE: 27/02/20		
ACCOUNTS OPENED DURING CURRENT WEEK (PRODUCTWISE, GL CODE WISE)							
BRANCH : 00()		NAME : NAGPUR			Page: 1		

SL NO	ACCOUNT NO.	CUSTOMER NO.	PRODUCT	DESCRIPTION	ACCT OPEN DT	GL-CLASS-CODE	

1	6016272936	1005007458	6212 3282	PERSONAL LN- BASE	21/02/2014	00060INR2244090101	
2	601287795	10050090513	6262 7232	TL-SME-RTBE,PSE-UPTO-25LA	22/02/2014	00060INR2243050101	
3	601730565	10108210649	6212 3282	PERSONAL LN- BASE	24/02/2014	00060INR2244090101	
4	60133081919	1005007458	6312 3011	DL-LOAN AGNST DEP-PU	25/02/2014	00060INR2232120101	

CCOD PENAL INTEREST

penal interest increment detail - Notepad

File Edit Format View Help

REPORT ID: DP7153-01 BANK OF ***** RUN DATE: 28/02/20: ^
 AREA: PROC DATE: 27/02/20:
 BRANCH CODE: 0000 BRANCH NAME: NAGPUR . PAGE NO: 0001

DAILY CCOD PENAL INTEREST INCREMENT DETAIL REPORT

Sr No	Account No	Customer Name	Limit Effective Date	Limit Expiry Date	Stock Commencement Date	Stock Statement Expiry Date	Drawing Power	Current I
1	20050782589	WESTERN ELECTRICALS	26/12/2013	21/12/2014	15/05/2012	07/06/2012	425000.00	4
2	20050782613	GL DECHA TEXTILES	30/03/2013	29/03/2014	01/02/2014	07/03/2014	50000.00	
3	20050782658	L. TR. MEDI AND CO	21/10/2013	20/10/2014	01/02/2014	07/03/2014	950000.00	3
4	2005078273	HARLARE RT	11/09/2013	03/09/2014	01/12/2012		2000000.00	18
5	20050782783	V M G S A M I & CO	18/03/2013	10/03/2014	01/09/2013	10/10/2013	200000.00	1
6	20050782854	TEAM ENGINEERS	03/10/2013	30/09/2014	01/02/2014	07/03/2014	2500000.00	21
7	20050783173	BF JRI MITR NILADRI	27/08/2012	17/08/2013			0.00	
8	200507833220	SS AGENCIES	18/03/2013	10/03/2014			1000.00	
9	20050783264	ADRN MARITIME	28/08/2011	25/03/2012	31/12/2010		0.00	
10	200507827002891	NIMFOKAR PHAN HR: RAM	01/01/2013	22/12/2013	01/02/2014	07/03/2014	0.00	255
11	6002960796	AMRI AIRECAITPI STEEL P	05/10/2013	04/10/2014	01/02/2014	07/03/2014	7500000.00	72
12	6002960762	MAHENA	31/05/2011	20/05/2012	01/08/2012	07/04/2012	0.00	
13	6002960709	M/S GALI INL ST.I S LTD	03/07/2012	30/06/2013	01/09/2013	07/07/2013	0.00	257
14	600296013570	BLIE BELS	11/09/2013	08/09/2014	01/09/2013	07/10/2013	600000.00	4
15	6008128771	MVA I: ENRGY RIVATE LIMI	03/10/2013	19/09/2014	01/02/2014	07/03/2014	20000000.00	199
16	6008594374	A FINANCE MED-TECH PVT. LTD.	06/01/2014	05/01/2015	01/02/2014	07/03/2014	30000000.00	294
17	6008896001	A N ASSOCIATES	06/01/2014	05/01/2015	01/02/2014	07/03/2014	5000000.00	24
18	6008903231	CEL CON BUILDING & STRUC (I)	10/04/2013	08/04/2014	01/01/2014	07/02/2014	2736000.00	27
19	600895154929	BAN VAS	10/10/2013	09/10/2014	01/11/2013	07/12/2013	1200000.00	12
20	600898909515	S B'ILDE AND DEV OPI RS	22/04/2013	22/04/2014			2550000.00	26
21	600899041311	T G LTD STRIL PVT.LTD.	23/10/2013	02/10/2014	01/02/2014	07/03/2014	20000000.00	201
22	6010763478	VALLHEMCA S	26/09/2013	11/09/2014			5400000.00	53

INTEREST RATE VARIATION

report on int rate variation deposit - Notepad

File Edit Format View Help

REPORT ID: IN0650-01 BANK OF RUN DATE: 28/02/20
 AREA: PROC DATE: 27/02/20
 Exception Report for Interest Rates variation (This is an indicative Report only)
 BRANCH CODE:00C BRANCH NAME:NAGPUR PAGE NO: 1

Account Number	Account Description	Account Balance	Account Type	Rate As per Product	Interest Rate
2005078255-6	CC-GENERAL-MEDIUM-OVER 25 LAKH	49,81,996.15-	6142	10.25	13.75
2005073213-6	CC - TRADE & SER (OLD)PR-BASE	4,28,630.56-	6162	14.25	13.75
2005078766-7	CC-GENERAL-MEDIUM-UPTO 25 LAKH	3,63,192.79-	6142	10.75	14.25
2005078708-8	CC-GENERAL-MEDIUM-UPTO 25 LAKH	1,98,752.39-	6142	10.75	12.75
2005076884-4	CC-GEN-BUS-OTHR-PRI-BASE	21,02,316.39-	6162	15.75	13.25
2005078291-9	CC-IND-AGST-NSC/KVP/ETC-BASE	41,221.66-	6112	13.25	13.70
2005078307-5	CC-GENERAL-LARGE-BASE	1,45,81,511.19-	6152	16.25	11.80
2005078303-7	CC-GEN-BUS-OTHR-PRI-BASE	94,55,937.07-	6162	16.25	14.25
2005078326-4	CC-GEN-BUS-OTHR-PRI-BASE	7,091.31-	6162	15.75	13.75
2005078311-1	CC-SME(RT,BE,PSE,RTO)-	43,097.27-	6162	10.75	21.75
20050781289-4	CC-SME-(BE,PSE,RTO)-OVER 25 LA	2,55,85,564.31-	6162	10.25	14.75
6005326079-6	CC- SMALL ENTER-OVER 25 LAKHS	72,24,293.32-	6132	10.25	13.50
600537849-7	CC-GEN-BUS-OTHR-PRI-BASE	10,46,674.54-	6162	15.75	14.75
60052960500-9	CC-GENERAL-LARGE	2,57,56,687.00-	6152	17.00	10.50
60053248642-7	CC-BUSINESS-NON PRIO-BASE	5,65,208.90-	6162	15.75	14.75
60 4541220-1	CC-SME-(BE,PSE,RTO)-OVER 25 LA	98,41,103.22-	6162	10.25	14.50
6005728571-1	CC-BUSINESS-NON PRIO-BASE	1,99,26,144.43-	6162	16.25	14.75
60058594374-4	CC-SME-(BE,PSE,RTO)-OVER 25 LA	2,94,99,504.56-	6162	10.25	13.25
60 88965 0-1	CC- SMALL ENTER-OVER 25 LAKHS	24,15,473.65-	6132	10.25	13.00
60059507323-1	CC-MSE-CGFT-SCH- ABOVE 25 LAKH	27,35,986.99-	6132	10.25	13.00
6005971465 -0	CC-MSE-CGFT-SCH- ABOVE 25 LAKH	91,29,646.74-	6132	10.25	14.50
60059915 8-2	CC-MSE-CGFT-SCH- ABOVE 25 LAKH	30,49,827.82-	6132	10.25	13.00
6016004131-1	CC-GENERAL-MEDIUM-OVER 25 LAKH	2,01,69,978.00-	6142	10.25	14.25

PLEASE IGNORE MKCC ACCOUNTS AND ACCOUNTS WHERE CRR IS APPLICABLE WHILE REFERRING THE REPORT

CDCC EXCEPTION REPORT

exception report cdcc - Notepad

File Edit Format View Help

Press <ENTER> to start display >>

[.....] CD/CC EXCEPTIONS REPORT Page : 1 [.....]

As on 28.2.2014

Acct No.	Name	Txn Type	Dr/Cr	Amount	Max Amount	Exception	Authd By	Appr
G.L Code : 1401- 0 Current Accounts (exc). NRE								
6020	M I ENTERPRISES	2329	Trf Dr	-11497.00		Drawing against Clearing	19280	
		2344	Trf Dr	-7854.00	-7069.60	Drawing against Clearing	19280	
						Transaction results in overdraft of	19280	
6073	J RULH ENGINE IN	2388	Trf Dr	-8340.00	-4167.00	Transaction results in overdraft of	19280	
6172	P I.IT 2 TANK	2177	Trf Dr	-138198.00	-57071.50	Transaction results in overdraft of	19280	19280
7108	RO'IT R.MLJH F'L'AFVI	2521	Trf Cr	451533.00		Operation in ZERO/NEGATIVE Balance A/c	19280	
		2522	Trf Dr	-451533.00	-51696.50	Transaction results in overdraft of	19280	

(continued ..)‡

[Indian Overseas Bank] CD/CC EXCEPTIONS REPORT Page : 2 [GOREGAON, Mumbai]

As on 28.2.2014

Acct No.	Name	Txn Type	Dr/Cr	Amount	Max Amount	Exception	Authd By	Appr
G.L Code : 4102- 0 Cash Credits								
G.L Code : 4102- 0 Cash Credits								
3761	FRA A I P A STIC INDUSTRIES	2127	Trf Dr	-500062.00		Drawing against Clearing	09978	
						Drawing against Clearing	09978	
					216764.71	Drawing exceeds DP arrangement by	09978	

REVIEW AND RENEWAL DUE DATE

REVIEW AND RENEWAL DUE DATE - Notepad

File Edit Format View Help

BR2394-01 BANK OF . RUN DATE: 01/08/2013 06:26
 PROC DATE: 31/07/2013

000 BRANCH NAME : NAGPUR PAGE NO : 1

BORROWER NAME AND ADDRESS	DATE OF SANCTION	DATE OF EXPIRY	DATE OF REVIEW	DATE OF RENEWAL	STATUS OF ACCOUNT
CREDIT *** 100J403337 CH. ITR. ANTI DEHP... PLOT NO 110 MAULI NAGAS FLOT NO 1 SHIVAJI NAGAR NAGPUR	16/11/2012	13/11/2011			STANDARD
1008775801 RAJESH YAMSHIVJI D K E SAI MO ALLA IN OF NAGPUR	13/03/2013	27/04/2012		15/09/2011	STANDARD
1002931274 J D CHATTERJI BA... 37 UTKARSHA AGNE LAYOUT 37 UTKARSHA AGNE LAYOUT NAGPUR NAGPUR	08/04/2013	07/10/2011			STANDARD
1007757847 A... 8, RAMNAGAR, NAGPUR XXXXX NAGPUR	18/03/2013	10/03/2012		15/09/2011	STANDARD
10050812555 V... SANKAR NAGAR SQUARE NAGPUR XXXXX NAGPUR	12/06/2013	12/06/2013		12/06/2012	STANDARD - PROBLEM LOANS
1010316777 L... KATOL ROAD	27/07/2013	25/04/2012		15/09/2011	STANDARD

IRREGULAR OVERDUE NPA LOAN

REPORT ID: BR2490-01
AREA:

BANK OF

RUN DATE: 28/02/2014 03:08
PROC DATE: 27/02/2014

STATEMENT FOR IRREGULAR OVERDUE NPA LOAN ACCOUNTS

BRANCH NO - 00C

BRANCH NAME - NAGPUR

PAGE NO - 1

SR-NO	ACCOUNT-NO	NAME-OF-BORROWER	LIMIT (RS)	OUTSTANDING (RS)	DRAWING POWER	IRREGULARITY (RS)	IRREGULARITY SINCE	ACCRUED INTEREST
1	2005083733	ASHOK	75000.00	75078.00	00.00	75078.00	26/08/2007	128386.17
2	60005530195	SUNITA DIPKUN TAMLE	22500.00	3450.00	170.00-	3620.00	01/09/2012	864.98
3	6004233728	M/S SARA I TRTES	40000000.00	368435644.00	256844810.00	111590834.00	30/03/2013	104265391.36
4	60074663385	M/S I INDUSTRIES	2900000.00	44339202.00	33371056.00	10968146.00	30/04/2013	5017841.73
5	60074663715	M/S MURLI INDUSTRIES	2521000.00	26638426.00	21251977.94	5386448.05	30/04/2013	4581748.09
6	2005083735	NARSH ENTERPRISES	200000.00	177197.05	00.00	177197.05	26/08/2007	432935.54
7	2005037347	MR. SANJAY WADDE BORKUTE	240000.00	8550.00	00.00	8550.00	26/08/2007	290680.10
8	2005039373	MR. MR GAJESH JOURAJI BHAGA	34000.00	18182.00	00.00	18182.00	26/08/2007	23952.44
9	2005083937	MR. MR PUSU MORAHA KULETI	48000.00	7038.00	00.00	7038.00	29/02/2008	6975.75
10	2005039576	NAGHATA PATAJI KULPANE	24200.00	9785.00	00.00	9785.00	30/09/2007	12970.39
11	2005039674	JAYANT UDALE SOMAJI	16200.00	6062.00	00.00	6062.00	26/08/2007	10423.66
12	2005084016	MR. MR N TI WANKAR TALWEKA	47400.00	1274.00	00.00	1274.00	30/08/2008	12300.64
13	20050840214	MR. MR DIPCHAND KUMHARAO BHA	75000.00	25992.00	00.00	25992.00	26/08/2007	54829.62
14	20050840258	NARSH BHADJI PHOGARE	12050.00	1764.00	00.00	1764.00	31/08/2007	2977.26
15	20050840521	MR. MR SANJAY KOTR HAKRE	30000.00	7531.00	00.00	7531.00	31/08/2007	12450.58
16	2005040587	MR. MR GANPAT BHATTAR ULHAS	100000.00	72739.00	00.00	72739.00	26/08/2007	145543.64
17	20050840928	MRS. MRS VANITA KUMHAR BHARE	40000.00	21410.00	00.00	21410.00	26/08/2007	49851.56
18	20050841252	MR. MR SURESH SATYANARAYAN SH	30000.00	29300.00	00.00	29300.00	26/08/2007	50774.11
19	20050841274	MR. MR GOPAL ANHOLI HINGE	60000.00	32314.00	00.00	32314.00	26/08/2007	94487.63
20	20050841514	MR. MR AKHIL KUMAR SHYAM AGRA	50000.00	19799.00	00.00	19799.00	31/05/2008	35780.99
21	6005045786	MR. MANOJ NARESH R	30000.00	2739.00	00.00	2739.00	01/04/2013	1837.39

TOD/EOD REPORT

tod and eod - Notepad

File Edit Format View Help

REPORT ID: BR2397-01 BANK OF RUN DATE: 28/02/2020
 AREA: DAILY TOD/EOD REPORT PROC DATE: 27/02/2020

BRANCH CODE: 000
 BRANCH NAME: NAGPUR
 NOTE : * REPRESENTS EXPIRED LIMITS
 -!E

SL NO	PRODUCT / SUBPRODUCT TYPE	ACCOUNT NUMBER	NAME OF BORROWER	
1	2011/1401	200566909	Mr. S. T. SHKUMAR J. DIVAL E. ATYA	
2	2011/1401	200070995	S. S. V. P. DL. KRAO P. V. DE	
3	2011/1401	200076006	Mr. GAJENDRA VIT. S. JI. SA. S. SAR	
4	2011/1401	200507374	Mr. VIJAY MURLIDHAR AI. GE	
5	2022/1401	200507373	Mr. HA. IE. IAU. SH. I. G. K. I. E	
6	6162/7303	200507375	INTER. ELECTRICIS	4,25,
7	6112/3001	200507373	FINANCIAL INSTITUTIONS	1,40,
8	6112/3001	200507373	S. A. TENCIES	1,

INTEREST RATE VARIATION

variation interest laon - Notepad

File Edit Format View Help

REPORT ID: BR0650-01 BANK OF RUN DATE: 28/02/20
 AREA: PROC DATE: 27/02/20
 Exception Report for Interest Rates Variation (This is an Indicative Report only)
 BRANCH CODE:00C BRANCH NAME:NAGPUR PAGE NO:

Account Number	Account Description	Account Balance	Account Type	Interest Category	Rate As per Product	Interest Rate
60.7683201-4	HSG LN-PUB-GEN-PRI	89,446.00	6212	3105	11.75	12.25
270508.845-4	HSG LN-PUB-GEN-PRI	3,25,647.03	6212	3105	12.00	10.75
60.7456.86-6	Veh Loan -11072010	1,076.85	6212	3196	13.75	12.95
60141.9904-5	GOLD LOAN AGRIL -PRIORITY	1,46,619.00	6222	1233	11.75	7.25
600.001631-4	TL-SME-CGT MSE-OVER25LACS	37,53,792.07	6232	4235	10.25	13.00
60.09.19069-3	TL-SME-CGT MSE-OVER25LACS	41,62,847.65	6232	4235	10.25	13.00
60J857.678-7	TL-SMALL ENT-OVER25LACS	92,20,735.64	6232	4237	10.25	13.75
601393.125-6	Trd & Ser Sch-small (Mfg)	5,03,92,767.46	6232	4240	13.50	16.25
6008078.022-6	TL-MED ENT-OVER 25 LACS	8,36,55,891.28	6242	5215	10.25	14.25
60.34557.7-4	TL-MED ENT-OVER 25 LACS	3,97,69,000.00	6242	5215	10.25	12.15
60.94550.7-7	TL-MED ENT-OVER 25 LACS	3,97,69,118.00	6242	5215	10.25	12.15
600.1.1220-3	TL-MED ENT-OVER 25 LACS	3,97,68,347.00	6242	5215	10.25	12.15
6009456.47-7	TL-MED ENT-OVER 25 LACS	3,97,69,038.00	6242	5215	10.25	12.15
6003331627-1	TL-LARGE-ENTERPRISES	1,20,64,010.52	6252	6101	15.00	15.85
600.1.1649-7	TL-LARGE-ENTERPRISES	2,64,47,148.00	6252	6101	15.00	15.85
60.142372-8	TL-LARGE-ENTERPRISES	36,84,35,644.00	6252	6101	15.00	17.50
6014122280-1	TL-LARGE ENT-BASE	19,00,00,000.00	6252	6201	14.25	12.50
60.04139388-0	TL-LARGE ENT-BASE	44,57,48,541.00	6252	6201	14.25	11.75
6009465832-7	TL-LARGE ENT-BASE	50,00,00,000.00	6252	6201	14.25	11.75
60.10652000-3	TL-LARGE ENT-BASE	34,64,62,257.00	6252	6201	14.25	11.75
60.4736569-4	FUNDED INT TERM LN-LARGE	9,75,97,926.00	6252	6207	14.25	11.75
601473671-3	FUNDED INT TERM LN-LARGE	6,27,90,144.00	6252	6207	14.25	11.75
600.466371-5	FUNDED INT TERM LN-LARGE	2,66,38,426.00	6252	6207	14.25	10.50
600.16.338-5	TL-LARGE ENT-WCTL-BASE	4,43,39,202.00	6252	6208	14.25	10.50
200508.382-8	TL-OTHERS-PRIORITY	38,211.00	6262	7101	15.00	14.75

MORATORIUM PERIOD EXPIRY REPORT

MORATORIUM_PERIOD_EXPIRY_REPORT Ionm0573 - Notepad

File Edit Format View Help

REPORT ID: BR0573-01 BANK RUN DATE: 01/05/2013 11:18
AREA: PROC DATE: 30/04/2013

MORATORIUM PERIOD EXPIRY REPORT

Branch Code: C ___ Branch Name: BRANCH Page No 1
PRODUCT-NO: 6013 SUB-PRODUCT NO.3231 DESCRIPTION : Retail TL-Pension Pers LN

SR.NO.	ACCOUNT NO.	CUSTOMER NO.	APPROVAL DATE	DISBURSMENT DATE	MORATORIUM DATE
1	5^15242076-8	112^26^345-2	23/04/2013	23/04/2013	30/05/2013
2	^015_14897-3	30^4340_13-2	30/04/2013	30/04/2013	30/05/2013

REPORT ID: BR0573-01 ALLAHABAD BANK RUN DATE: 01/05/2013 11:18
AREA: PROC DATE: 30/04/2013

MORATORIUM PERIOD EXPIRY REPORT

Branch Code:02153 Branch Name: MANISH NAGAR BRANCH Page No 1
PRODUCT-NO: 6013 SUB-PRODUCT NO.3234 DESCRIPTION : Retail TL-ALB DREAM CAR

SR.NO.	ACCOUNT NO.	CUSTOMER NO.	APPROVAL DATE	DISBURSMENT DATE	MORATORIUM DATE
1	5015227244-6	1122265654-9	22/04/2013	22/04/2013	30/05/2013

ERROR REPORTS

- CBS provides a number of in-built checks to prevent unauthorized data entry, mismatch of data, entry not posted, entry truncated while processing, errors during process etc. These are provided by way of **EoD exception** reports for corrective action. These reports can be verified and checked for action taken at the year end.



IMPORTANT REPORTS FOR VERIFICATION OF ADVANCES (OTHER THAN ALREADY CLASIFFIED)

- Compare the previous year list and current
- List of Loan accounts with instalments in arrears
- CC/OD Overdrawn
- Report of accounts not renewed/reviewed (LFAR)
- Report of stock statements in arrears
- Report on 'Overdue Bills purchased and Bills discounted'



ADDITIONAL AUDIT LIST

- Verify- System generated transaction numbers noted on the vouchers
- Test check
- Check **Maker-Checker** control has been exercised
- Unconfirmed entries
- Suspense accounts
- Application of Interest applied by systems (separate reports are available)
- Change in Drawing Powers (Exception report)
- Cheque book issuance charges are automatically charged as it can be manual
- Charges for stop payment are automatically charged
- Daily review of ToD – Whether with in the power of branch? If not, has it been reported to HO and approved/ratified by HO



- Interest rate parameters in case loans sanctioned at special rates
- Interest rate variation/exception reports for Deposits as well as Advances
- Drawing Power variation/exception report
- Manual Check for manual recovery:
 - *Loan processing charges*
 - *LC, BG charges*
 - *Godown Inspection charges*
 - Penal Interest is fed into the system as per sanction / review letter
 - Correct Product is chosen/selected
 - Alteration of Special Rates (for deposits as well as Advances) effected at Branch Level. Check relevant register
 - Whether TDS enabled or not?
 - Check for 15G/15H cases



- In CBS, Intermediate accounts should generally shown NIL Balances. Analysis in case of balance in these accounts
- Tally HO account tallied with HO Statement and confirmed by HO
- The auditor has to ensure that All the system control accounts are NIL.
- User ID Register
- Duty Roster
- Password expiration
- Antivirus updation
- If there is a balance in system suspense account, it indicates that some posting is incomplete in the CBS system. This has to be corrected to arrive at final TB.
- ATM's *security control may be reviewed*, like access to ATM is secured by double lock, cash replacement procedures, rejected bin cash counting process, network security



- Statutory Audit returns are generated by the System as per rules and regulations laid down from time to time by the regulators.
- It is to be checked that the details shown on SA returns are in conformity with the documents. Eg: Stock Statements , Drawing Power , LIMIT AMOUNTS (with special reference to BASEL2 guidelines) ,
- IRAC Status marking with correct Irregularity Dates, NPA Dates , Provision held , DDP outstandings for more than 90 days etc.
- Provision calculation for Non-Performing assets as per laid down IRAC norms is done by System. Please check for correct rates .



CLASSIFICATION OF ADVANCES

- Generally there is Separate Software for classification
- Classification generally done manually by Branch in Customer Master
- Report of irregular Advances
- Report of likely NPA – April 13, September 13 and March 14
- Exception Report on changes in NPA parameters



LIST OF REGISTERS (ILLUSTRATIVE)

- CBS CONNECTIVITY PROBLEM LOG BOOK
- REGISTER OF ISSUES ESCALATED TO HELP DESK
- SOFTWARE VERSION/RELEASE CONTROL REGISTER(IF S/W IS INSTALLED LOCALLY)
- DISK SPACE (In Branch Server) MONITORING REGISTER
- SOFTWARE ERROR LOG REGISTER
- USER CONTROL/USER ID ALLOCATION REGISTER
- HARDWARE INVENTORY REGISTER
- AMC/WARRANTY REGISTER
- INSURANCE REGISTER
- HARDWARE PROBLEMS LOG REGISTER
- STORAGE MEDIA BACK UP REGISTER

It is not necessary that all of the above be maintained by Branches. They shall be guided by their Controllers.



USEFUL COMMANDS - FINACLE

FOLLOWING ARE MENUS WHICH CAN BE USED FOR AUDIT IN FINACLE BASED BANK BRANCHES

Sl No.	Name of the Report	Transaction Code
(i)	Interest Report for Accounts	AINTRPT
(ii)	Loan Interest Details Inquiry	AITINQ
(iii)	Abnormal Transaction Inquiry	ATI
(iv)	Bills Inquiry	BI
(v)	Rate List History Query	RTHQRY
(vi)	Standing Instructions Inquiry	SII
(vii)	TDS Inquiry & Printing	TDSIP
(viii)	Transactions Exceptions Inquiry	TEI
(ix)	Customer Unutilised Limit Inquiry	CULI
(x)	Charges Income Report	CHGIR
(xi)	Exceptions Report	EXCPRPT
(xii)	Report for Matured OD/FD Accounts	ODFDREP
(xiii)	Loans Overdue Position Inquiry	LAOPI
(xiv)	Loans Repayment Schedule Report	LARSH
(xv)	PCFC Balancing Report	PCFCBAL
(xvi)	Pending Installments List	PLIST
(xvii)	BG Margin Printing	BGMARGIN

(xviii)	Account TOD Inquiry	ACTODI
(xix)	Accounts Turnover Report	ATOR
(xx)	Insurance Expired Yesterday	INSEXP
(xxi)	Loan Overdue Details	LOANODUE
(xxii)	List of Pending and Dishonored Bills	FBPADB
(xxiii)	Overdue Foreign Bills	ODFB
(xxiv)	Guarantees Expired but not Reversed	GENR
(xxv)	Guarantees Invoked or not Paid	GIPNP
(xxvi)	Guarantees Issued Cum Liability Register	GILR
(xxvii)	Loan Sanction Limit Review	LAROR
(xxviii)	Insurance Expiry List	INSTOEXP
(xxix)	Loan document expiry date	INQLAC
(xxx)	Change in sanction limit	CHLMT
(xxxi)	Non submitted stock statement	STKSTMT
(xxxii)	Loan account Master report	LAMP

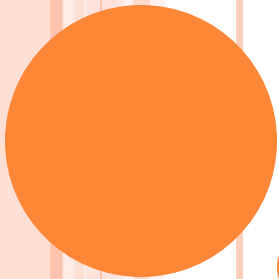
INCONSISTENCIES GENERALLY OBSERVED

- Data as per one statement do not agree with the other statement
e.g. Total amount of Advance figure as per Balance Sheet do not agree with Sector-wise or Classification of Advance-wise Report
- Change in Date of NPA leading to incorrect Provisions
- Borrower wise Asset Classification not followed.
- Manual Intervention between CBS and Risk Computation Software
e.g. Security obtained for Advance Account needs to be entered manually



- Long Outstanding entries in Office Account / Sensitive Accounts
- Routing of cash shortages / other manipulation through Office Account / Inter Branch / Sensitive Accounts
- Improper reversal of entries of Sensitive Account leading to loss of Audit Trail
e.g. Partial Reversal / Doubly reversal / Reversal exceeding entry amount etc.
- Restructured (other than CDR) proper updation not carried out in CBS / Risk Comp. Software





TIPS

THE AUDIT UNDER CBS ENVIRONMENT

- Understand and feel the CBS system by using Auditor login (Read only/view only access).
- Go through User Manuals
- Explore intranet of bank
- Exception based approach
- Selection of top items for checking in every category.
- Ensures greater audit coverage in terms of value
- CBS throws out a number of exceptional reports for monitoring and making corrections. A list of these reports may be obtained and checked if there are exceptions and how they were dealt with at year end.
- Analytical review using CBS reports
- Substantive procedures
- Use Excel as Audit Tool



CBS CAN'T MEET ALL REQUIREMENTS FOR AUDIT

At best CBS can meet only the following(Data Centre)

- Data
- Analysis
- Internal controls

CBS(Data Centre) cannot do the following

- Documentation
- Party site/stock inspection
- Pledge of Jewellery
- Security of documents
- Discretionary Powers
- KYC checks
- Adhering to process



**Thank you for patient
hearing!!**

**CA. ABHIJIT KELKAR
B.COM, LL.B, FCA, DISA
9422126890 / 9096021215
ABHIJIT@KELKARCOCA.COM**