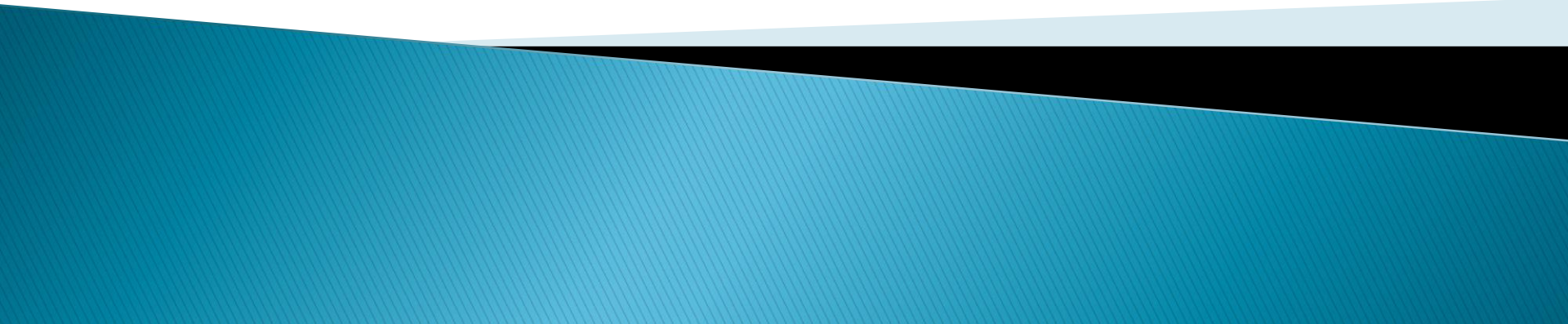


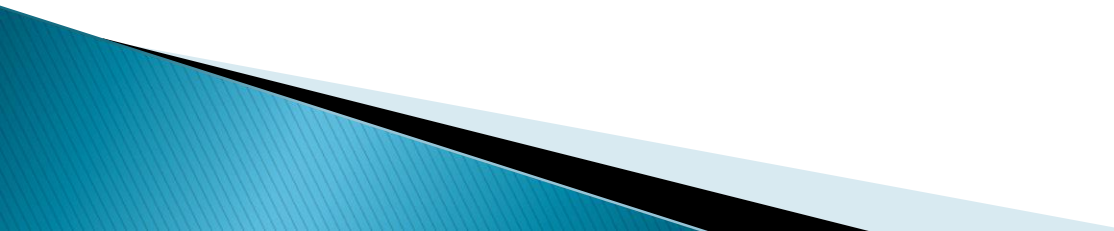
# **Practical Training on Bank Branch Audits – Understanding CBS Reports & Commands for Effective Auditing**

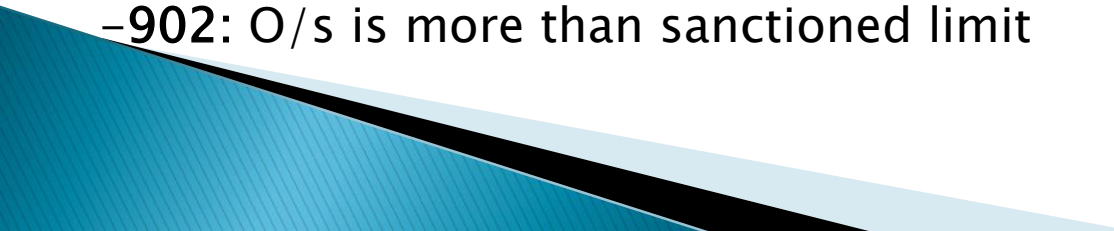


# **1. NPA Identification & Reporting** **in CBS**

## Process of NPA classification (SMA-0, SMA-1, SMA-2):

- NPA Classification is as per the prudential norms on IRAC classification published by RBI
- Our banking software has built in logics on the basis of above norms based on which the asset classification in system takes place
- Some of the common arrear conditions are as under:
  - 501: EMI Overdue: 7-29 days
  - 504: 1 EMI=>30 days overdue
  - 505: 2 EMI=>30 days overdue
  - 506: 3 EMI=>30 days overdue
  - 601: Int not serviced for 7-29 days
  - 602: Int not serviced for >=30 days
  - 603: Int not serviced for >=60 days

- 604: Int not serviced for  $\geq 90$  days
  - 611: Age of stock statement is  $\geq 97$  days
  - 612: Age of stock statement is  $\geq 120$  days
  - 613: Age of stock statement is  $\geq 150$  days
  - 614: Age of stock statement is  $\geq 180$  days
  - 621: Renewal due  $\geq 97$  days
  - 622: Renewal due  $\geq 120$  days
  - 623: Renewal due  $\geq 150$  days
  - 624: Renewal due  $\geq 180$  days
- 

- 701: Irregularity: 7 to 29 days
  - 702: Irregularity  $\geq 30$  days
  - 703: Irregularity  $\geq 60$  days
  - 704: Irregularity  $\geq 90$  days
  - 711: Security erosion  $\geq 50\%$
  - 712: Security erosion  $\geq 90\%$
  - 801: Substandard  $\geq 1$  year
  - 802: Doubtful  $\geq 1$  year
  - 803: Doubtful  $\geq 2$  year
  - 905: Interest/Charges not serviced for past 90 days
  - 902: O/s is more than sanctioned limit
- 



Other user

Password



Sign in to: MUM

How do I sign in to another domain?

Sign-in options

User ID

Password

**LOGIN** **RESET**

[Forgot Password](#)

☐ Use Virtual Keyboard to enter password

Online Virtual Keyboard

~	!	@	#	\$	%	^	&	*	(	)	_	+
`	1	2	3	4	5	6	7	8	9	0	-	=
q	w	e	r	t	y	u	i	o	p	{	}	
a	s	d	f	g	h	j	k	l	[	]	\	/
z	x	c	v	b	n	m	:	"	;	'	<	>
Caps Lock	Space	Clear	Back Space	,	.	?						

For branches facing slowne



Password must be kept secret and should not be compromised.  
Password must be changed frequently.




"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so."

-By Mahatma Gandhi

This system is for the use of authorized purposes only. Individuals using this computer system without authority, or in excess of their authority, are subject to having all their actions on this system monitored and recorded by system personnel.

## 010511 : Loans NPA Enquiry prompt

### NPA Enquiry Prompt

Account Number *	<input type="text"/>	
System *	DEP:Deposits	▼
Enquiry Option *	1:Risk Grade History Enquiry	▼
IRAC Type *	NEW:Indicative IRAC Status	▼



# RISK GRADE HISTORY

## 032511 Loans: Risk Grade History Details - x

### Loans: Risk Grade History Details ^

Institution Number	3	System	DEP
Account Number	[REDACTED]	IRAC Type	NEW

### Details ^

Indicative IRAC Status	Desc of Indicative IRAC Status	Date of Change	Time of Change	Teller No	Branch No	Arrear Cond Number
0	STANDARD	23/03/2022	24:00:00:00	0	0	0
2	STANDARD - PROBLEM LOANS	16/03/2022	24:00:00:00	0	0	602
3	PROBLEM LOAN ACCOUNTS	06/03/2022	24:00:00:00	0	0	703
2	STANDARD - PROBLEM LOANS	04/02/2022	24:00:00:00	0	0	702
1	STANDARD - TEMP IRREGULAR	12/01/2022	24:00:00:00	0	0	701
1	STANDARD - TEMP IRREGULAR	01/01/2022	24:00:00:00	0	0	601
0	STANDARD	15/12/2021	24:00:00:00	0	0	0
1	STANDARD - TEMP IRREGULAR	03/12/2021	24:00:00:00	0	0	601
2	STANDARD - PROBLEM LOANS	23/11/2021	24:00:00:00	0	0	702
1	STANDARD - TEMP IRREGULAR	26/10/2021	24:00:00:00	0	0	701

## 032512 Loans: NPA Status Enquiry

### NPA Status Enquiry

Account Number		Customer name			
Arrears	0	No of Days without Credit	10	RA FLAG	N
No of Repayments in Arrears	0	Previous Quarter Interest Not Serviced	0	RA Date	
No of Days in Arrears	0	No of Days without Renewal	19	Written off Flag	N
Arrear % over Limit	0	No of Days after last Renewal Date	384	AUCA Written off Amount	0
Arrear % over repayment	0			AUCA Witten off Date	

**NOTE: The IRAC displayed is as per previous EOD NPA tracking**

New IRAC Status	0	Age of Stock Stmt	33	Credit Amount (This Qtr)	0	
Risk Grade Description	STANDARD	No of Days under - securitization	0	Debit Through Capitalization (This Qtr)	37,070.00	
No of Days in Current Risk Grade	1100	Erosion in security	44.74	%	Interest Arrear	0
		Security Erosion Against Outstanding	0	%		

**Note: The Table shows the irregularity conditions for the account. Please click on any row to open the screen for the corresponding correction action**

NPA Reckon Date		1st Irr. Dt for NPA A/c DL-TL	
Holiday End Date		For Condition	0
LTV%	0	No of Days Over LTV	0

**Note: For NP Accounts the reversed interest is also taken into consideration for defining Irregularity**


Condition Type	Indicative IRAC	Irregularity Condition no.	TriggerDate
----------------	-----------------	----------------------------	-------------

No matching records found


## CBS reports for tracking NPA movement






















Region: ~~00003 WARDHA~~ ▼ Branch: ~~00002 HINGANGHA~~ ▼

All Branch Reports

Report Date 24-03-2025 

Show 100 ▼ entries

Search: NP 

Report Name	Report Size(KB)	Type	Classification	Action	Mark as Favourite
LIST_OF_THE_PROBABLE_NPA_ACCOUNT_BASED_ON_ACCOUNT_MAINTAINED_AT_BRANCH_only_for_CPCs_cfpd2464.txt.gz	0.80	Report	Non-sensitive	 	
List_NPA_Accounts_Become_NPA_Today_lond2467.txt.gz	0.75	Report	Non-sensitive	 	
Listof_NPA_Accounts_lond2572.txt.gz	73.08	Report	Non-sensitive	 	
Listof_NPA_Accounts_lond2572A.txt.gz	1.29	Report	Non-sensitive	 	
One_Acct_NPA_Ail_Acct_NPA_lonp2545.txt.gz	0.78	Report	Non-sensitive	 	
Probable_NPA_Accounts_Under_Home_Branch_CIF.prt.gz	1.90	Report	Non-sensitive	 	
list_of_unpaid_instruments_gend0823.txt.gz	7.24	Report	Non-sensitive	 	

Showing 1 to 7 of 7 entries (filtered from 168 total entries)

Previous 1 Next

# Commands/menu options for auditors to extract NPA reports

**SBI Branch Channel** 26/03/2025 05:741 Home 000406: Start Minimize Screens

Home

SSO Apps

Favourites

BaNCs Link

Electronic Journal (F3)

Customer Handshake

Customer Relation

Financial Transactions & Services

Cash Administration

Bulk-Upload

General Administration

Foreign Business

Government Business

Reports & Printing

Night Enabled Transaction

Home → SSO Apps

ACH

AGRI LMS

AOF

APY

BaNCs Link

CARR

CBS & TF Reports

CCDP

CSIG

CTS NG

CTS SG

CTS WG

DEAF A/C

Debit Card

E-KYC

e-Locker

Easy Collect

Eximbills

FXOUT

GBSS

GCC

GCRMS

GLS Branch Portal

I-FAMS

INB Branch application

IPH

IRC

KCC ISS

Kiosk

LCPC

LLMS Lite

LOS AGRI

NACH

Notification Engine

NPS

OVVR

PPO

PSG-Prepaid

RBI Bonds

RLMS

SCF

Statement Platform

Tax CPC

TFPCPC

UPI

UPI Digital Dashboard

VPS

YONO

YONO 2.0

PCCS

State Bank of India

in

https://npadashboa... Home Emergency Credit Li... Employee Search ... CPM DASHBOARD DARE TO THINK BE... ADS unlock Card Enquiry MIS Online

USER'S UNDERTAKING ON RESPONSIBILITY, CONFIDENTIALITY & SECRECY

This CBS Reports Portal contains various Reports generated from Bank's Core Banking Application based on Customers' data and transactions relating to Customers or internal to Bank. In future, Reports of other applications may also be included in this portal. The portal is meant for internal uses only and to be used by authorised users for authorised purposes only. All the activities on this application may be recorded and monitored by the Bank. Individuals, using this application without authority or in excess of their authority shall be treated as having violated the IT policy of the bank and are subject to legal / disciplinary actions as per the policy of the Bank.

Some of the reports contain Personally Identifiable Information (PII) of customers and it is the responsibility of users to use these data for purposes authorised by Bank with strict Confidentiality and Secrecy. Data should not be shared with agency for purposes not authorised by Bank at any point of time.

☒ Agree to the Terms and Conditions and agree to abide by Bank's IS and IT guidelines related to data access, privacy and sharing.

AgreeClose

CBS Report Dashboard

 Trade Finance Reports 1	 VVR 4	 Daily Reports 0	 Daily (MISC) 43	 Daily (GOVT - Business) 0
 Daily(BGLs) 0	 Daily (Forex) 0	 Misc Reports 4	 Cash Reports 0	 Notices 0
 Exception Reports 0	 Audit Reports 0	 Certificate / Statement 0	 Finance -1 Reports 0	 Weekly Reports 0
 Fortnightly Reports 0	 Monthly Reports 0	 Quarterly Reports 0	 Annual Reports 0	 BATCH 0















Region: **RRG-STWARDPR** Branch: **00302-HINGANQHA**

All Branch Reports

Report Date 24-03-2025

Show 100 entries

Search: NFI

Report Name	Report Size(KB)	Type	Classification	Action	Mark as Favourite
LIST_OF_THE_PROBABLE_NPA_ACCOUNT_BASED_ON_ACCOUNT_MAINTAINED_AT_BRANCH_only_for_CPCs_cfpd2464.txt.gz	0.80	Report	Non-sensitive	 	☆
List_NPA_Accounts_Become_NPA_Today_lond2467.txt.gz	0.75	Report	Non-sensitive	 	☆
Listof_NPA_Accounts_lond2572.txt.gz	73.08	Report	Non-sensitive	 	☆
Listof_NPA_Accounts_lond2572A.txt.gz	1.29	Report	Non-sensitive	 	☆
One_Acct_NPA_Ail_Acct_NPA_lonp2545.txt.gz	0.78	Report	Non-sensitive	 	☆
Probable_NPA_Accounts_Under_Home_Branch_CIF prt.gz	1.90	Report	Non-sensitive	 	☆
list_of_unpaid_instruments_gend0823.txt.gz	7.24	Report	Non-sensitive	 	☆

Showing 1 to 7 of 7 entries (filtered from 168 total entries)

Previous 1 Next

## System-generated year-end NPA provisioning reports & other important reports:

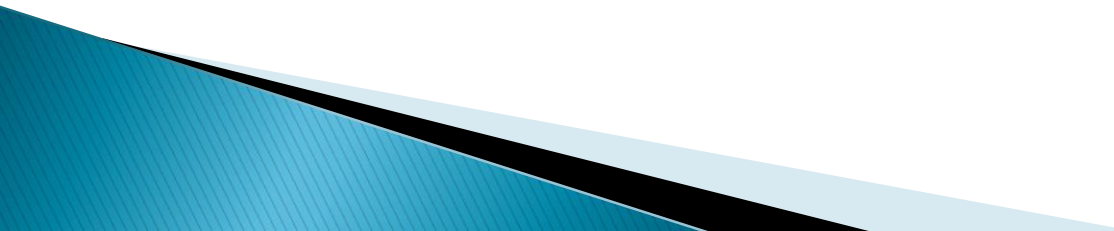
- SA-5: Summary of classification of advances as per IRAC Norms & accounts upgraded during the period
- SA-6: Summary of provisions as on the reporting date
- SA-10 (i): Annual return of Govt guaranteed accounts-standard assets
- SA-10 (ii): Annual return of Govt guaranteed accounts-classified as NPAs
- (SA-5-P-IX-A): Provision for Exposures to Entities with UFCE

These reports will be available in CCDP folder of Branch Reports as on 31.03.2025



## ✓MPBF (Maximum Permissible Bank Finance) & Credit Limit Monitoring

### **MPBF calculation methodology:**

- ▶ **For limits upto Rs.5.00 Cr: Nayak Committee Method (15% of Projected Turnover for services and 25% of Projected Turnover for Manufacturing)**
  - ▶ **For limits above Rs.5.00 Cr: Assessed Bank Finance Method (Loan Policy Method)**
- 



# CBS reports for DP (Drawing Power) verification:

000422 Deposits: Interest Rate /CC OD Limit/DP History

Deposits: Interest Rate /CC OD Limit/DP History

Account Number

Enquiry

P:CC/OD DP History

Date Range From

To

Submit

Reset

Close

List Details

S.NO.	EFF-DATE	EFFECTIVE-LIMIT	ADVANCE-VALUE	DRAWING-POWER	TELLER	BRANCH
01.	07/03/2025	5000000	5145000.000	5000000.000	6626904	4497
02.	07/03/2025	0	5145000.000	0.000	9991	99999
03.	21/02/2025	5000000	5145000.000	5000000.000	6461875	4497
04.	18/01/2025	5000000	5142000.000	5000000.000	6461875	4497
05.	14/12/2024	5000000	5138900.000	5000000.000	6461875	4497
06.	26/11/2024	5000000	5140000.000	5000000.000	6461875	4497
07.	16/11/2024	5000000	135000.000	135000.000	9991	99999
08.	18/10/2024	5000000	5140000.000	5000000.000	6461875	4497
09.	17/08/2024	5000000	5137800.000	5000000.000	6461875	4497
10.	09/07/2024	5000000	5137200.000	5000000.000	6517714	12957
11.	20/05/2024	5000000	5138400.000	5000000.000	6517714	12957
12.	30/03/2024	5000000	6138400.000	5000000.000	6727255	12957
13.	16/03/2024	5000000	6003400.000	5000000.000	9900777	12957
14.	17/02/2024	5000000	6003400.000	5000000.000	6517714	12957
15.	24/01/2024	5000000	6004000.000	5000000.000	5961483	12957
16.	20/01/2024	5000000	5103400.000	5000000.000	6517714	12957
17.	12/12/2023	5000000	5105900.000	5000000.000	6501214	12957
18.	12/11/2023	5000000	5107200.000	5000000.000	6517714	12957

***Sanctioned vs. Utilized Limits & Cash Credit Account Monitoring:***

NOTE: THE ARREAR CONDITION IS DISPLAYED FOR INDICATIVE IRAC STATUS

REPORT ID: IN0580-01

STATE BANK OF INDIA

RUN DATE: 02/01/2025 00:51

AREA:

PROC DATE: 31/12/2024

BRANCH : 00000 BRANCH NAME : PTMANGKAM

PAGE NO : 2

CC / OD BALANCE FILE

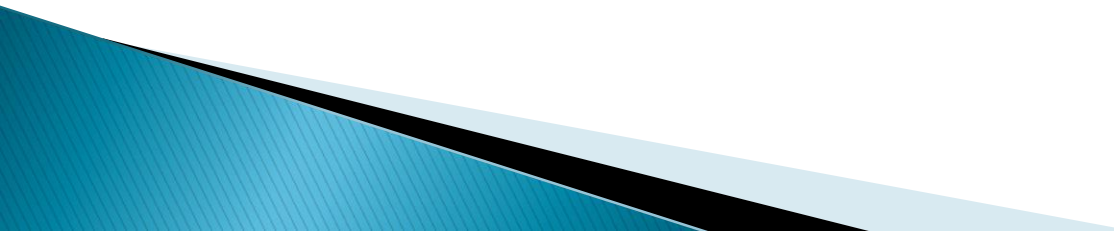
DE

ACCOUNT NUM	ACCOUNT TYPE (DESCRIPTION)	CUSTOMER NUMBER	CUSTOMER NAME	RATE	LIMIT	DRAWING POWER	LMT EXPY DT	ACCOUNT BALAN
37292590411	OD Bank's Deposits PER	80445868200	MR. MANOJ KASHINATH KHAD	7.80	10,00,000.00	10,00,000.00	06/06/2025	10,02,8
38030946449	OD Bank's Deposits PER	85232472000	MR. NARAYAN KASHINATH KHAD	7.80	11,52,000.00	11,52,000.00	05/06/2025	11,32,4
39422332519	OD Bank's Deposits PER	86236868200	MR. MANOJ MANJUNATH KHAD	7.30	2,03,493.00	0.00	17/02/2021	
39682853125	OD-LOAN AG DEPOSITS?INB J	88275777600	MR. MANOJ MANJUNATH KHAD	5.40	90,000.00	0.00	24/09/2021	1
39854040498	OD-LOAN AG DEPOSITS?INB J	89200587200	MR. MANOJ MANJUNATH KHAD	4.80	8,000.00	0.00	25/06/2021	

## 2. Loan Sanctions, Provisioning, & Revenue Leakage

# ✓ Loan Sanctions, Disbursements & Documentation Checks

## 1. CBS workflow for loan approvals & disbursements:

- LLMS: For SME loans and High Value Agri
  - Agri LOS: For Small value Agri
  - RLMS: For PB/REH loans
- 

## 2. Verifying loan documentation through CBS reports

### -Loan Balance File:

LoansBalanceFile-lond2390.txt.gz

REPORT ID: BR2390-01

STATE BANK OF INDIA

RUN DATE: 02/01/2025 03:39

AREA:

PROC DATE: 31/12/2024

BRANCH : 000000

BRANCH NAME : KANGANCHAL

LOANS BALANCE FILE

PAGE NO : 1

FILE

ACCOUNT NO	ACCOUNT TYPE (DESCRIPTION)	CUSTOMER NUMBER	CUSTOMER NAME	LIMIT	INT RATE	THEO. BALANCE	OUTSTANDING	IR
41150467171	STU LN STAFF-WARD<=7.5LAC	860923293	Miss. SUMANDEE RAJU JAGTA	7,00,000.00	05.450	7,56,692.00	7,11,192.00	
PRODUCT TOTALS	STU LN STAFF-WARD<=7.5LAC			7,00,000.00		7,56,692.00	7,11,192.00	
38921038379	STU LN STAFF-WARD>7.5LAC	886174760	Miss. SUMAN ANTI JANGDAL	15,00,000.00	05.450	14,65,897.00	9,63,686.00	
PRODUCT TOTALS	STU LN STAFF-WARD>7.5LAC			15,00,000.00		14,65,897.00	9,63,686.00	
11286241052	H T L Housing Sch STAFF	81046069700	Mr. MANIKAM GOVINDRAO KUMBHA	4,78,139.00	05.000	5,74,887.52	5,387.52	
PRODUCT TOTALS	H T L Housing Sch STAFF			4,78,139.00		5,74,887.52	5,387.52	
30636862458	HOUSING LOAN CLERICAL STF	85203860002	Mrs. SUNITA DEEPAK MANOHAR	8,00,000.00	05.000	1,55,558.00	1,00,369.00	
31258468271	HOUSING LOAN CLERICAL STF	81046069306	Mr. THAKURAM GOVINDRAO KUMBHA	7,00,000.00	05.000	3,36,353.00	3,33,901.00	
32155434966	HOUSING LOAN CLERICAL STF	81046052608	Mr. SUNDAR MANOHAR S BUCK	10,30,000.00	05.000	4,88,229.00	4,64,705.00	
32576623273	HOUSING LOAN CLERICAL STF	81046053200	Mr. SUNDAR MANOHAR KULKARNI	7,11,000.00	05.000	3,67,812.00	3,67,596.00	
33177914281	HOUSING LOAN CLERICAL STF	85185238009	Mr. KASU GOLABRAO KUMAR	7,60,000.00	05.000	1,91,748.00	1,75,496.00	
31786706453	HOUSING LOAN CLERICAL STF	81046053602	Mr. VISHWAKSHAK PANDURANG NIMU	6,90,000.00	05.000	2,90,618.00	3,02,879.00	
PRODUCT TOTALS	HOUSING LOAN CLERICAL STF			46,91,000.00		18,30,318.00	17,44,946.00	
35336224953	IHL-SUB STAFF	81260326000	Mr. HILSHIRAM WADHWA	7,50,000.00	05.000	3,85,355.00	3,10,397.00	
35913923127	IHL-SUB STAFF	87135620070	Mr. DEEPAK MANOHAR KUMBHA	13,50,000.00	05.000	13,87,540.00	13,57,018.00	
PRODUCT TOTALS	IHL-SUB STAFF			21,00,000.00		17,72,895.00	16,67,415.00	

Top

Previous

Next

Bottom

## CC/OD Balance File:

NOTE: THE ARREAR CONDITION IS DISPLAYED FOR INDICATIVE IRAC STATUS

REPORT ID: IN0580-01

STATE BANK OF INDIA

RUN DATE: 02/01/2025 00:51

AREA:

PROC DATE: 31/12/2024

BRANCH : 00000

BRANCH NAME : HINGNACHAT

PAGE NO : 2

CC / OD BALANCE FILE

01E

ACCOUNT NUM	ACCOUNT TYPE (DESCRIPTION)	CUSTOMER NUMBER	CUSTOMER NAME	RATE	LIMIT	DRAWING POWER	LMT EXPY DT	ACCOUNT BALANCE
37292598411	OD Bank's Deposits PER	88445802788	MR. NAVRUTTI KASHINATH KHAD	7.80	10,00,000.00	10,00,000.00	06/06/2025	10,02,87
38030946449	OD Bank's Deposits PER	85232472054	NARAYAN KASHINATH KHAD	7.80	11,52,000.00	11,52,000.00	05/06/2025	11,32,40
39422332519	OD Bank's Deposits PER	86236860056	Mr. WASUDEO NATTHULI PARE	7.30	2,03,493.00	0.00	17/02/2021	
39682853125	OD-LOAN AG DEPOSITS?INB J	88275777670	MR. PRASHANT GANPATRAO MAHRE	5.40	90,000.00	0.00	24/09/2021	11
39684800085	OD LOAN AG DEPOSITS VOMO	87060507030	MR. GURJIT MEHWANTA DAIAT	4.00	0.000.00	0.00	05/06/2021	

## Common Loan Sanction and Disbursement Irregularities:

- Should be as per schematic guidelines
- Compliance of sanction terms to be ensured

# Provisioning & Compliance with IRAC Norms

## 1. CBS-generated provisioning calculations & system-based adjustments

and

## 2. Classification of Standard, Sub standard, Doubtful and loss assets

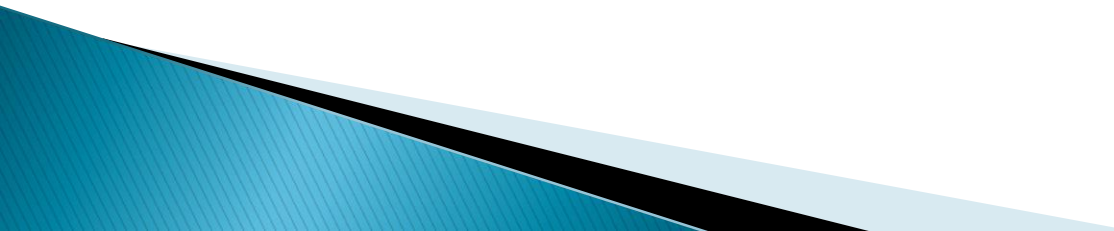
- SA-5: Summary of classification of advances as per IRAC Norms & accounts upgraded during the period
- SA-6: Summary of provisions as on the reporting date
- SA-10 (i): Annual return of Govt guaranteed accounts-standard assets
- SA-10 (ii): Annual return of Govt guaranteed accounts-classified as NPAs
- (SA-5-P-IX-A): Provision for Exposures to Entities with UFCE

## 3. Reports required for year-end audit & statutory compliance:

- CCDP Reports and CAR Reports
- Interest Subvention Reports for AIF/Education loans/etc

# Revenue Leakage and Interest Verification:

## 1. Identifying cases where interest is not credited correctly:

- To be verified from sanction note
  - Manually can be verified from CBS Screen:10450 for TL and 450 for CC/OD
- 



## 000450 : Deposits Transaction Enquiry

## Transaction Selection Criteria

Account Number *	<input type="text" value=""/>	From Date	<input type="text" value="dd/mm/yyyy"/>	To/Uptill This Date	<input type="text" value="dd/mm/yyyy"/>
Transaction Type	99:All Financial	Amount > or =	<input type="text" value=""/>	Amount < or =	<input type="text" value=""/>
Dr./Cr.Summatons	<input type="radio"/> Yes <input checked="" type="radio"/> No	Details of Dr./Cr.Summatons	<input type="radio"/> Yes <input checked="" type="radio"/> No	Next Transaction Number	<input type="text" value=""/>
Branch Number	<input type="text" value=""/>				

## Account Details



Account Number	39952209321	Customer Name	<input type="text" value=""/>	Total Balance/Cleared Balance	771057.51 CR
Currency	INR				

[Submit](#)
[Reset](#)

S.No.	Type	Post-Dt	Jrnl.No.	Value-Dt	Txn-Amount	Curr-Balance	Chq-No.	Txn-Desc	Txn-Code	Branch
1	1	27/03/25	388653939	27/03/25	1000000.00 CR	771057.51 CR		BY TRANSFER	1045	4430
2	1	24/03/25	487600434	24/03/25	640804.00 CR	228942.49 DR		BY TRANSFER	1045	21465
3	1	22/03/25	163424406	22/03/25	110000.00 DR	869746.49 DR		TO TRANSFER	1055	99922
4	1	22/03/25	160196255	22/03/25	109190.00 DR	759746.49 DR		TO TRANSFER	1055	99922
5	1	21/03/25	368391083	21/03/25	1411000.00 DR	650556.49 DR		TO TRANSFER	1055	99922
6	1	21/03/25	277818793	21/03/25	1030000.00 DR	760443.51 CR	410937	CHEQUE WDL	51073	21465
7	1	20/03/25	516450079	20/03/25	1000000.00 DR	1790443.51 CR		TO TRANSFER	1055	99922
8	1	20/03/25	102667702	20/03/25	3809479.00 CR	2790443.51 CR		BY TRANSFER	1045	10521
9	1	19/03/25	458810617	19/03/25	100000.00 DR	1019035.49 DR		TO TRANSFER	1055	99922
10	1	19/03/25	454463989	19/03/25	100000.00 DR	919035.49 DR		TO TRANSFER	1055	99922
11	1	19/03/25	143058006	19/03/25	2706.00 DR	819035.49 DR		TO TRANSFER	1055	99922

## 010450 : Loans Transaction Enquiry

## Loans: Transaction Enquiry

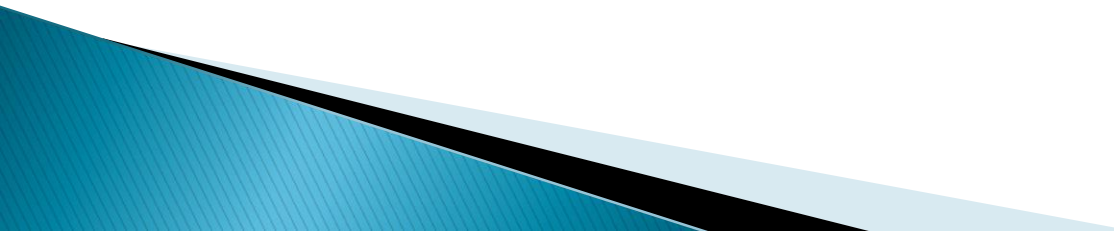
Account Number *	<input type="text" value=""/>	
<small>Enter Account Number</small>		
List Txn From Date	<input type="text" value="dd/mm/yyyy"/>	 List Txn To Date <input type="text" value="dd/mm/yyyy"/>
List Txn From Number	<input type="text" value=""/>	Txn Type <input type="text" value="99:All Financial Transactions"/>
Cr./Dr.Summations	<input type="text" value="N:No"/>	
Details of Cr./Dr.transactions	<input type="text" value="N:No"/>	

## Transaction Details

SI#	Type	Tm Cde	Post Date	Tran Date	Jrnl No	Amount	Balance	Arrears	Old Br: New Br: User: Brch:Termnl:Chq No.
Old Prd: New Prd	Old Ac/Cat/Seg	New Ac/Cat/Seg	Ldg Cde	Sub Ldg Cde	TXN-Desc	MsgNo: Msg/Reason:	Add/Msg/Reason		
1	01 011045	01/03/25 01/03/25 421974420	30560.000	CR	1976696.000 DR	115581.000 CR		9902001 99922 11	
					DEPOSIT TRANSFER				
2	01 011043	01/03/25 01/03/25 421974420	19440.000	CR	2007256.000 DR	85021.000 CR		9902001 99922 11	
					TRANSFER REPAYMENT _ COMP				
3	01 011046	01/03/25 01/03/25 421974420	19440.000	CR	2007256.000 DR	85021.000 CR		9902001 99922 11	
					TRANSFER REP-INTEREST				
4	01 013500	28/02/25 28/02/25	19440.000	DR	2026696.000 DR	65581.000 CR		0009991 99999 01	
					INTEREST				
5	01 011045	01/02/25 01/02/25 603121454	27961.000	CR	2007256.000 DR	114100.000 CR		9902001 99922 11	
					DEPOSIT TRANSFER				
6	01 011043	01/02/25 01/02/25 603121454	22039.000	CR	2035217.000 DR	86139.000 CR		9902001 99922 11	
					TRANSFER REPAYMENT _ COMP				
7	01 011046	01/02/25 01/02/25 603121454	22039.000	CR	2035217.000 DR	86139.000 CR		9902001 99922 11	
					TRANSFER REP-INTEREST				
8	01 013500	31/01/25 31/01/25	22039.000	DR	2057256.000 DR	64100.000 CR		0009991 99999 01	
					INTEREST				
9	01 011045	01/01/25 01/01/25 236999159	21787.000	CR	2035217.000 DR	112619.000 CR		9902001 99922 11	
					DEPOSIT TRANSFER				
10	01 011043	01/01/25 01/01/25 236999159	27213.000	CR	2057004.000 DR	90832.000 CR		9902001 99922 11	
					TRANSFER REPAYMENT _ COMP				
11	01 011046	01/01/25 01/01/25 236999159	27213.000	CR	2057004.000 DR	90832.000 CR		9902001 99922 11	
					TRANSFER REP-INTEREST				
12	01 013500	31/12/24 31/12/24	22328.000	DR	2084217.000 DR	63619.000 CR		0009991 99999 01	
					INTEREST				

## Unrealized Interest on NPAs & CBS base income recognition reports:

As per SA returns of CCDP:

- SA–5: Summary of classification of advances as per IRAC Norms & accounts upgraded during the period
  - SA–6: Summary of provisions as on the reporting date
  - SA–10 (i): Annual return of Govt guaranteed accounts–standard assets
  - SA–10 (ii): Annual return of Govt guaranteed accounts–classified as NPAs
  - (SA–5–P–IX–A): Provision for Exposures to Entities with UFCE
- 

000400 : Deposits Short Enquiry

Deposits: Short Enquiry

Account Number \*

XXXXXXXXXX



*Enter Account Number*

Option

Select



Submit

Reset

Close

## 032032 Deposits: Overdraft Enquiry

## General

Note: For NP Accounts the Reversed Interest is also Taken into Consideration for Defining Irregularity.

Account Number	00000	Customer Name	
Account Type	6500	No Interest Value	0.00
Product Description	EB-MSME-CC-USUAL CREDIT DISPEN	CGTME Covered	N
Sub Category	4030	Lending Status	ADVANCED
Overdraft Type	01	Stock Expiry Date (with Penal Interest Grace Days)	13/04/2025
Outstanding	726797.45-	Commitment Code	R
Date Out Of Order		Account Renewal Date (with Penal Interest Grace days)	07-Mar-2025
Total Days Irregular	0	Transfer Debit	Amount Of Irregularity

## DP Details

Limit Amount	50,00,000.00	Advance Value	5145000.00
Effective DP	5000000.00	Limit (Excess Limit Included)	50,00,000.00

## Limit Details

Sanctioned Limit	50,00,000.00	Sanction Date	23/02/2013	Limit Expiry Date	01/05/2025
Limit Reduction Date/ Subsequent Sanction Date	07/03/2025	Limit Reduction Amount	0.00	Limit Reduction Frequency	

## Interest Rates

Effective Interest Rate	13.7000	Product Level Interest Rate	17.0000
Expiry Rate	15.7000	Commitment Interest Rate	0.00

## IRAC Status and NPA Details

New IRAC Status	0	ACTUAL IRAC Status	0	SMA Status	STD
NPA DATE		URI	0	EMI	
NPA RECKON DATE					
Stress Flag	N	Combined Account Status	NOT APPLICABLE		

## Interest Amounts

Interest Accrued	19202.56000	Per Day Interest	272.79795	Previous Period Debit Interest Adjustment	0.00
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## Unpaid Amounts, Commitment Interest, etc.

Unpaid Charges	0.00	Unpaid Penal Interest	0.00	Unpaid Interest	0.00
Unpaid Principal	726797.45	Accrued Simple Interest	0.00	Accrued Compound Interest	0.00
Previous Period Commitment Interest Adjustment	0.00	Commitment Charge Frequency	3:Quarterly	Next Seasonal Debit Interest Application Date	
C.YYTD Interest(Debit)	83808.00000	P.YYTD Interest(Debit)	201365.00000	Subsidy Status	9:Not Applicable
Seasonal Debit Interest Application Frequency	0				

## Penal Interest Rate

Due to Excess Drawings	5.0000	Per Day Penal Interest	0.00	Due to Non-Renewal of Account	0.00
Penal Interest Accrued	0.00	Due to Non-Submission Stock Statement	0.06	Expiry Rate Type	I
Maximum Penal Interest Rate	5.25				

### 032100 Loans: Short Enquiry

#### Account Details

Account Number		INR	Account Name	
Account Type	EB-MSME-TL-SMART SCORE		6400	4002
Status	FULL	Branch Number	05446	
Customer Name				
GL Classification Code		Internal Credit Rating Code		
Next Installment Date	02/04/2025	Installment Due	48519.00	Theoretical Balance 2043758.00
Down Payment	0.00	Subsidy Status	9:Not Applicable	Account Type Change

#### Loan Details

Application Amount	2900000.00	Balance Amount	1976696.00	Approved Amount	2900000.00
Advanced Amount	2900000.00	Commission	0.00	Accrual SI	0.00
Accrual CI	0.00	Arr/Adv	67062.00-	NPB	1086254.00
No Interest	0.00	Loan Interest Accrued	18277.65000	BPI Accrued	0.00
Loan Interest Incremented	676.95068	BPI Incremented	0.00	Arrears Interest Accrued	0.00
Arrears Accrual	0.00	Arrears Interest Incremented	0.00	Internal Credit Rating Code	12.5000
Interest Prepay Amount	0.00	Re-Draw	0.00	Re-Draw Indicator	

#### Term,EMI and Other Details

Term	84	Term Basis	M	Loan Type	0
Discharge Reference		Remaining Repay	048	Booking Number	
Additional Loan	0.00	Last Arrears Date		Insurance	0.00
Repayment Rate	12.5000	Last Maintenance Date	16/03/2022	Approval Date	16/03/2022
Last Financial Date	01/03/2025	Repay Option	EMI	Last Advance Date	19/03/2022
First Installment Date	02/04/2022	TL Review Date			

#### Interest Details

Interest Prepay Start		Interest Prepay Expiry		NPA Reckon Date	
Statement Frequency	N	Statement Cycle	0	Statement Day	0
Old IRAC Status	0	NEW IRAC Status	0	SMA Status	STD
Previous Year YTD Interest	310706.00	Current Year YTD Interest	249525.00	Advance Value	38849200.00
UIPY	0	Security Amount	51799000.00	UR I	0
CIAC	0.00	CIIN	0.00	Stress Flag	N

## 060451: Account Details

Customer Details

Active Accounts

Closed Accounts

## Details

CIF Number					
Title	00	Name			
Tiered Customer Type	020601	Description	NON INDIVIDUAL-FIRMS		
Door / Flat No / Building / Society		Street / Road Name / Block		Locality / Village / Tehsil	
District	Nagpur	Post Code		Country of Residence	IN
National Code	IN	KYC Details Updated On	17/06/2021	Risk Category Updated On	30/09/2024
State		District		Sub-District	2750504032:Nagpur (Urban)
Village/Town		Phone Home		Phone Business	
Customer Creation Date		Fax Number		Mobile Number	
ID Type		ID Number			
	Customer Limit		Number of Cards	00	
Statement Frequency	C	Currency	INR	Mail	
Customer Type	02	RMME ID		RMME Sub ID	

## KYC

Notice 1 for Partial freeze	16/10/2023	Notice 2 for Partial freeze	15/11/2023	Notice for A/c closure
-----------------------------	------------	-----------------------------	------------	------------------------

## Account Details

	Total Balance	Number Of Accounts
Debit Balance(Loan)	0.00	3
Debit Balance(Deposit)	-726797.45	1
Credit Balance(Deposit)	2373124.00	8
Total	-568484.45	13
Debit Balance(CTA)	-2214811.00	1
FWD & DER(CTA)	0.00	
Debit(Loan/Deposit)	726797.45	4
Credit(Loan/Deposit)	2373124.00	8
Net Worth	0.00	
INCA (Loan/deposit)	0.00	

060451: Account Details

Customer Details

Active Accounts

Closed Accounts

Active Accounts Including Recalled Assets

Sr. No.	Branch	Account	Status	Type	Product	Currency	Link	Total Balance	Approved / Sanctioned Amount	Available Balance	DP/Theo Balance	Mode Of Operation
1			OPEN	C	ConstLib on BG(Inland)C&I	INR	OWN	-22,14,811.00	22,14,811.00	0.00	0.00	
2			OPENQ	D	EB-MSME-CC-USUAL CREDIT DISPEN	INR	O&J	-7,26,797.45	50,00,000.00	42,73,202.55	50,00,000.00	SINGLE
3			OPEN	D	STD-PUB OTH UNI 181D-10YRS	INR	OWN	1,58,124.00		1,58,124.00	0.00	SINGLE
4			OPEN	D	TDR PUB OTH UNI-180-3653D-INR	INR	OWN	22,15,000.00		0.00	0.00	SINGLE

More

Short Enquiry

Long Enquiry


Transaction Enquiry


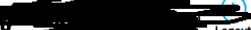
Return Account No. and Close

Close



### 3. TDS & Statutory Deductions from CBS report:

 **CBS Reports Portal**

Last Login: 18-03-2025 10:21:02 | 05741 |   Logout

Report List (Category: Quarterly Reports)

Home

Report List

Delegate Rights For Reports

Favourites

Bulk Download

Delegation Details

Feedback on Reports

User Manual

Deposit Interest Certificate

Loan Interest Certificate

Request Hidden Reports

Hidden Reports Request Tracking

Hidden Reports
















Adhoc

Region: RBO-3, WARDHA Branch: 00382.HINGANGHA

Report Date: 31-12-2024

Search: TDS

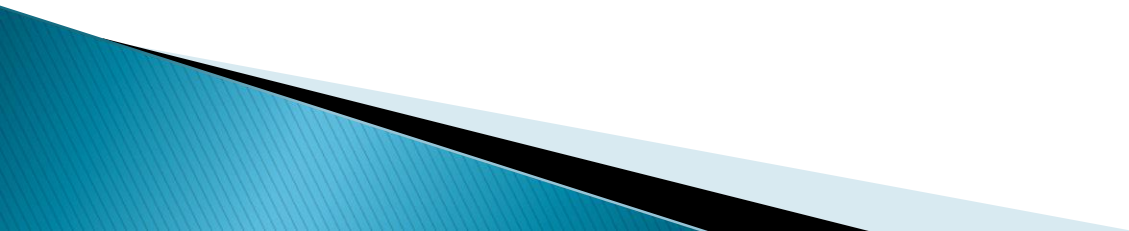
All Branch Reports

Report Name	Report Size(KB)	Type	Classification	Action	Mark as Favourite
MONTHLY_TDS_DEDUCT.txt.gz	12.98	Extract	Non-sensitive	 	
MONTHLY_TDS_DEDUCT.txt.gz	12.98	Extract	Non-sensitive	 	
TDS-DAILY-REPORT.txt.gz	1.39	Report	Non-sensitive	 	
TDS_EXEMPTED_NON_PERSONAL_CUSTOMER.prt.gz	0.49	Report	Non-sensitive	 	
TDS_Exemption_Certificates.txt.gz	9.71	Report	Non-sensitive	 	

Showing 1 to 5 of 5 entries (filtered from 268 total entries)

Previous 1 Next

# **3. Fraud Detection, CBS** **Audit Logs, & Compliance** **Reports**



# Fraud, Irregularities and Early Warning Signal (EWS):

## 1. Identifying Unusual transactions and fraud indicators in CBS:

- High Value transactions reports
- Early Warning Signal reports
- Physically verifying the vouchers/Files

## 2. Tracking frequent loan restructuring and ever greening cases:

RestructDet-lond6656.txt.gz															
REPORT ID: BR6656-01 AREA:				STATE BANK OF INDIA				RUN DATE: 01/01/2025 22:44 PROC DATE: 31/12/2024							
Branch Code: 0 Branch Name:				RESTRUCTURED ACCOUNT DETAILS								Page No: 1			
SRNO	ACCOUNT NO	CUSTOMER NAME	LIMIT	OUTSTANDING	OLD IRAC	NEW IRAC	TYPE OF	SEGMENT	BORROWER'S FINANCIAL VIABILITY	WILLFUL NO OF RECEIVED	NO OF DEFAULT ESTABLISHED	DATE OF RESTRUCT	DATE OF RESTRUCT IMPL	S	CO
1			50,000.000	30,216.660	08	08	LON	5004	Yes	No	0	01-03-2019			

# High-risk borrowers & stress asset monitoring reports:

## -Probable NPA Reports are available in CBS:

Report List (Category: Daily Reports)

Region: RBO-3, WARDHA

Branch: 00382:HINGANGHA

Report Date 26-03-2025

All Branch Reports

Show 100 entries

Search: pro

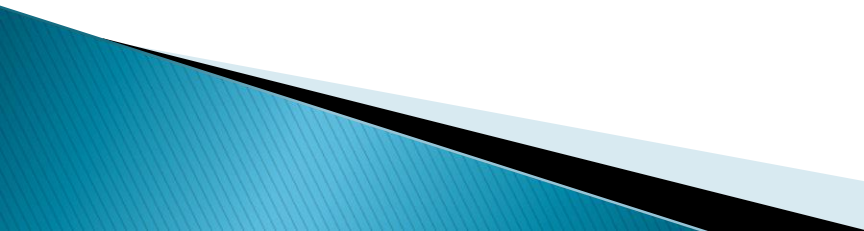
Report Name	Report Size(KB)	Type	Classification	Action
Exception_report_for_accounts_with_difference_in_Product_level_intt_and_Account_level_intt_lond2385.txt.gz	0.60	Report	Non-sensitive	
LIST_OF_THE_PROBABLE_NPA_ACCOUNT_BASED_ON_ACCOUNT_MAINTAINED_AT_BRANCH_only_for_CPCs_cfpd2464.txt.gz	0.93	Report	Non-sensitive	
Probable_NPA_Accounts_Under_Home_Branch_CIF.prt.gz	2.19	Report	Non-sensitive	

Showing 1 to 3 of 3 entries (filtered from 173 total entries)

Previous

Probable_NPA_Accounts_Under_Home_Branch_CIF.prt.gz									
REPORT ID: RP6051-01			STATE BANK OF INDIA			RUN DATE: 27/03/2025 12:39			
AREA:			PROC DATE: 26/03/2025						
----- Probable NPA report of Home and Non Home Branch Accounts under Home Branch CIF as on 26032025 -----									
BRANCH NO:000000			BRANCH NAME:K...			PAGE			
SR-NO	ACCT-NUMBER	ACCT-NAME	FACILITY	LIMIT	OUTSTANDING-AMOUNT	DRAWING-POWER	IRREGULF		
1	39956979039	PRASHANT KUMAR BORKAR	0	2100000.00	1956220.00DR	2520000.00			
2	40394397008	KUSUM HIRANMO DHARE	0	1600000.00	78197.00DR	00.00			
3	40394465709	SUNIL RAMESH LAL RANE	0	400000.00	199523.04DR	00.00			

# CBS Data Integrity, User Logs & Backdated Transaction Audit

- ▶ CBS-based audit trail & modification logs
  - ▶ Maker-Checker controls in CBS & common compliance issues
  - ▶ How to verify backdated entries & system adjustments:
  - ▶ Maker-Checker controls in CBS & common compliance issues
- 
- User log off/log in report
  - Drawing Power report
  - Capability Change report
- 

# Regulatory Compliance & Year-End CBS Reports

- ▶ **Key CBS reports for RBI compliance (CRILC, SMA, provisioning reports):**
    - CCDP Report and Capital Adequacy Reports, YSA, P&L, Trial Balance
  - ▶ **Verifying CBS-based GST, TDS & tax payments**
    - Centralized
  - ▶ **Common errors in CBS-based regulatory reporting**
- 