Statutory Bank Branch Audit through remote location
Reports which we can consider from bank branch for identification of sample through various analysis from remote location

S.No.	Report description from Core Banking Environment	Details for Analysis
1	**Balance Report** (BR) in Details (This file covered all account which belong to fund base of the branch) (please ensure that this file required in details format which **approx 750 to 1000 pages**) -	Balance Report covers all fund base accounts in branch, we can convert these report into excel format and then we can arrange date wise balance reports (either month wise or Qtr wise etc) with various excel commends for analysis … Major head in which we can take as • Account open in-between two BR • Account deleted in between two BR • New disbursement made in loan A/c • PNPA/SMA position of Account • Scheme wise Analysis (Pivot Table) • GLSH wise Analysis (Pivot Table) • Special A/c identification on the basis of trend analysis of A/c i.e. suspense/Non operative/Negative balance A/c • Income and Expenditure, Advances, Deposit Analysis month on Month and Account by Account
2	BG/LC/FLC/Bill Balance /Non Fund Business Report (**Opened during the year**) & (**as on Balance Sheet Date**)	Converted into tabular format and co- related account with BR Account and applied link with revenue in respective A/c ledger
3.	GL/PL/BS (General Leger Balance Report/Profit and Loss /Balance Sheet)	This is summary of BR which we can Analysis on month- on-month or quarter-on -quarter.. Converted respective month report in tabular format and analysis trend, with respective details can again verified in BR report, if after that still not clear about that, might be covered for sample verification.
4.	Advance Account dump with mandatory details of ROI, Scheme Code, Security,	Advance details to analysis with conversion in excel with identification of file for details

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	Last Renewal, Sanction Amount, Sanction Date…	verification in branch as well as remotely.. Most of Big Note prepare in soft format so we can
5.	Jotting of new advances account sanctioned , renewed, enhanced, disbursement made during the year (**for the Year**)	verified details note on remotely also…further we can link BR Analysis for trend analysis in account to find status of SMA or PNPA with actual recovery/repayment made in account
6.	NPA	Month on Month NPA report converted into excel and through VLookup function we can analysis of Trend about NPA Movement. Best to cover every month/quarter ended report in tabular format. Also link with BR report about any movement in balance by month – on – month… in case of major change need to cover full leger account about adjustment of credit in account i.e. against interest or principal…
7.	Interest Failure Report (as on 31.03.2020)	Check about any account skip for application on applied interest
8.	List of dormant accounts/ Non Active Account as on 31.03.2020 and report of Dormant to Active and Active to Dormant (During the year 01.04.2019 to 31.03.2020)	Link with BR Report and analysis trend in these account if any normal and ab-normal difference month to month.

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For smoothly process of our Audit for generates date from bank we try to compile various commands for generate/download some basic reports from CBS in banking environments.

Details of Core Banking Solution with various Bank (Before Merger of the PSU Bank)

Core Banking Application	Bank Name	Remark for Report/Data/Working
BANCS	Allahabad Bank, State Bank of India, Central Bank of India, Bank of Maharashtra Indian Bank	Most of the report from Back office provide on daily basic
Flex Cube	Syndicate Bank, Canara Bank	MIS Site with branch login (Many Report can search with name)
Finacle-7	Bank of India, United Bank of India, Andhra Bank, Punjab & Sindh Bank, OBC	Various Code as mention for Finacle without using character of 'H'
Finacle-10	Bank of Baroda, Union Bank, Corporation Bank, Punjab National Bank (United + OBC)	Now (Punjab National Bank +United + OBC) (Bank of Baroda + Dena + Vijaya) (Union Bank + Andhra + Corporation)

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Reports which we require from bank branch for Data Analysis (SBI & Central Bank)

Please note that all report requested below **directly extracted** in (Preference of.**Txt**) from Core banking Environment without any manual changes provided to us:

S.No.	Report description from Core Banking Environment	Date Ref	File_Ref_Name
1	Balance Report in Details In SBI its called **Detailed_Trial_Balance_Report** (This file covered all account which belong to fund base of the branch) (please ensure that this file required in details format which **approx 750 to 1000 pages**) -	31.03.2021	BR_00
		30.04.2021	BR_01
		31.05.2021	BR_02
		30.06.2021	BR_03
		31.07.2021	BR_04
		31.08.2021	BR_05
		30.09.2021	BR_06
		31.10.2021	BR_07
		30.11.2021	BR_08
		31.12.2021	BR_09
		31.01.2022	BR_10
		28.02.2022	BR_11
		29.03.2022	BR_12_29
		30.03.2022	BR_12_30
		31.03.2022	BR_12
		01.04.2022	BR_13_01
		02.04.2022	BR_13_02
2.	**CC / OD BALANCE FILE**	31.03.2021	CCA_00
		30.04.2021	CCA_01
		31.05.2021	CCA_02
		30.06.2021	CCA_03
		31.07.2021	CCA_04
		31.08.2021	CCA_05
		30.09.2021	CCA_06
		31.10.2021	CCA_07
		30.11.2021	CCA_08
		31.12.2021	CCA_09
		31.01.2022	CCA_10
		28.02.2022	CCA_11
		29.03.2022	CCA_12_29
		30.03.2022	CCA_12_30
		31.03.2022	CCA_12
		01.04.2022	CCA_13_01

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		02.04.2022	CCA_13_02
2.	**LOANS BALANCE FILE**	31.03.2021	LLA_00
		30.04.2021	LLA_01
		31.05.2021	LLA_02
		30.06.2021	LLA_03
		31.07.2021	LLA_04
		31.08.2021	LLA_05
		30.09.2021	LLA_06
		31.10.2021	LLA_07
		30.11.2021	LLA_08
		31.12.2021	LLA_09
		31.01.2022	LLA_10
		28.02.2022	LLA_11
		29.03.2022	LLA_12_29
		30.03.2022	LLA_12_30
		31.03.2022	LLA_12
		01.04.2022	LLA_13_01
		02.04.2022	LLA_13_02
3.	**LIST OF NPA ACCOUNTS**	31.03.2021	NPA_00
		30.04.2021	NPA_01
		31.05.2021	NPA_02
		30.06.2021	NPA_03
		31.07.2021	NPA_04
		31.08.2021	NPA_05
		30.09.2021	NPA_06
		31.10.2021	NPA_07
		30.11.2021	NPA_08
		31.12.2021	NPA_09
		31.01.2022	NPA_10
		28.02.2022	NPA_11
		29.03.2022	NPA_12_29
		30.03.2022	NPA_12_30
		31.03.2022	NPA_12
		01.04.2022	NPA_13_01
		02.04.2022	NPA_13_02
4	BG/LC/FLC/Bill Balance /Non Fund Business Report (**Opened during the year**)	01.04.2021 to 31.03.2022	BG_0112 LC_0112 FLC_0112 Other_0112
	BG/LC/FLC/Bill Balance /Non Fund Business Report (**as on Balance Sheet Date**)	As on 31.03.2022	BG_12 LC_12 FLC_12

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			Other_12
5.	**Trial Balance reports** Only if we not able to get detail_trial_balance_report	31.03.2021	TB_00
		30.04.2021	TB_01
		31.05.2021	TB_02
		30.06.2021	TB_03
		31.07.2021	TB_04
		31.08.2021	TB_05
		30.09.2021	TB_06
		31.10.2021	TB_07
		30.11.2021	TB_08
		31.12.2021	TB_09
		31.01.2022	TB_10
		28.02.2022	TB_11
		29.03.2022	TB_12_29
		30.03.2022	TB_12_30
		31.03.2022	TB_12
		01.04.2022	TB_13_01
		02.04.2022	TB_13_02
6.	SMA/PNPA report	31.03.2021	SMA_00
		30.06.2021	SMA_03
		30.09.2021	SMA_06
		31.12.2021	SMA_09
		31.03.2022	SMA_12
7.	Interest Failure Report (as on 31.03.2020)	Term Loan	INTFAIL_LAA
		CC/OD	INTFAIL_OCA
8.	List of dormant accounts/ Non Active Accounts on 31.03.2022 and report of Dormant to Active and Active to Dormant (During the year 01.04.2021 to 31.03.2022)	31.03.2022	DORM_12
9.	BGL ACCOUNTS - AGE WISE BREAKUP OF OUTSTANDING ENTRIES	31.03.2022	BGL_12

Apart from above we can ask below useful report, which is readymade halwa for us:-

- Customer_Insurance_report_lond2393
- em insua
- Exception_report_for_accounts_with_difference_in_Product_level_intt_and_Account_level_intt_lond2385
- exception_report_for_interest_rates_variation_depd0650
- excess
- GL DayBook
- HIGH_VALUE_CONTROLLER_REPORT

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- irr od
- List_of_accounts_where_Internal_rating_is_required
- List_of_Limit_Expired_Expiring_CCOD_Accounts_lonm2581
- Loans_Doc_Ren_Exp_Rep_lonm2621
- Monthly_return_of_irregular_term_loan_lonm2425
- Obc
- Overdue_Loans_Lond2497
- SDV_Locker_Charges_Due_cfpd0556

Following are the reports generate from Finacle 10 Menu for audit Bank of Baroda:

S. No	ReportName	Command	File_Name for reference
1	BR	HBR	BR
2	RTGS transactions during the month	HACLPOA	RTGS
3	LCandBGorNon fundBase Accountopenduringthe period	HGI,DCQRY	LC(ForLC) BG(ForBG)
4	GL	HGR1	BS
5	PL	HGR1	PL
6	AWIR	BOBMENUTHAN-DC-ACCOUNT WISEINTERESTREPORT	AWIR_CCA AWIR_ODA AWIR_LAA
7	InterestFailureReport	BOBMENU-THAN-MMINTEREST FAILLONOD/CCORACS	INTFAIL_LA A INTFAIL_OC A
8	Limit/DP/ReviewDate ChangeReport	BOBMENU–WR– LIMIT/DP/REVIEWDTCHANGE REPORT(CCA,ODA&LAA)	DPREVIEW_ CCA DPREVIEW_ ODA DPREVIEW_ LAA
9	FDRnotRenewedafter Maturity	BOBMENU-THAN-MM–REPORTON NOT RENEWEDOFTERMDEPOSIT	FDNR
10	FDRshowingzero balance butnotclosed	BOBMENU-THAN-MM–REPORTON NOT RENEWEDOFTERMDEPOSIT	FDNRZERO
11	BGReverse	HGI–GRARANTEESTATUS– REVERSED–GO	BGR
12	Excessoverdrawn	BOBMENUTHAN-DL-EXCESS OVERDRAWNREPORT	EXCESS
13	Ratedifferencein LABOD/ODBOD	BOBMENUTHAN-WR-REPORTON LABODACCOUNT	LABOD LABOD1
14	Listofdormantaccounts	HACSP	DORM
15	Listofaccountswhichare active from dormant	HDORACTR	DORMTOA
16	PAN Not Available	NOPANREP	PANNOT
17	Locker RentOverdue	HLKREPM	LRO
18	CERSAIreport	CERSREP	CERSAI
19	NPA Report	NPARPT	NPA
20	ListofPNPA	LAODRPT	PNPA
21	ReportonSensitiveaccounts	HMSGOIRP	Asper listed below:
22	LadReport	LADRPT	LAD
23	StockStatementCheckIn System	HCLL	

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24	Reportoninventoryof securityitems	HISRA	INVENTORY
25	CalculationofCash Handling	BOBMENU–MM–CASH HANDLING CHARGESREPORT	CASHHC
26	SignaturenotUploaded		SIGNATURE
27	OBCRPT	OBCRPT–OPTION –0–FROMDATE –NIL–SUBMIT	OBCRPT
28	New Intermediary Obd,Bp, Bd,Real/Oda		
29	Report on bill of entry First/Second Reminder/ Part/full Relization	IBL (WRITTENBELOW)	BILLEF(First Reminder) BILLES (Second Reminder) BILLEO (Overdue)
30	Foreign Bill Balancing Register	HFBBR–REPORTTO–M,DATE– CURRENTDATE,STATUS–LODGED –SUBMIT HFBBR– REPORTTO– M,DATE– CURRENTDATE,STATUS– PART REALIZED-SUBMIT	FBBRL FBBRP
	ReportformRegion/Branch ID		
1	Review Report status	Use Branch Mail Id	
2	PNPA	Use Branch Mail Id	
3	NPA Status/	AskToRespectiveOfficer (StatusNote ToBeTakenFrom Branch)	
4	CustomerCompliant	From Branch ID or Region Office	

*Reports on sensitive Accounts:

AccountNo.	Name	FileName
11110026501002	StatementofOutstanding ForSUSPENSE ACGENERAL	SL1
11110026501043	StatementofOutstanding ForSUSPENSE ACCOUNTFRAUDS	SL2
11110026501007	StatementofOutstanding ForSUSPENSE ACADVANCETOSTAFF	SL3
11110031101066	StatementofOutstanding ForSPLDR OTHERS	SL4
11110026551013	StatementofOutstanding ForPension Payment Account	SL5
11110015181005	StatementofOutstandingFor CLEARINGHOUSEPAYSLIPPAYABLE	SL6
11110026681018	StatementofOutstanding For CLEARINGHOUSEPAYSLIP RECEIVABLE	SL7
11110013201004	StatementofOutstanding ForSUNDRY DEPOSIT GENERAL	SL8

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11110015181044	StatementofOutstanding ForSUNDRY CREDITORS	SL9
11110015181219	StatementofOutstanding ForNEW INTERMEDIARYOBD,BP,BD,REAL (ISO)	SL10
11110026501008	StatementofOutstanding ForSUSPENSE ACADVANCERENTPAID	SL11
11110026501011	StatementofOutstanding ForSUSPENSE ACREFUNDABLEDEPOSIT	SL12
Plzchangestarting4digitofaccountno.asperyourbranchSOLID.		

BR Report need to check and respective comment

S.No.	Scheme Code	Observation
1.	FilterwithSB/CA	Ifany Debit Balance
2.	FilterwithOAPCRandOAPDR	Ifanybalancescrutinizedandreport
3.	FilterwithINCOM	Findany difference inlastmonthtocurrent month,IfBalance reducehastoreport
4.	FilterwithExp	Findany difference inlastmonthtocurrent month,IfBalance reducehastoreport

1. Account due for review/ renewal (BranchID)
   - Usecommand'HACDMTRinmenu>Go
   - Selecttheperiodfrom 01-01-1990totherequiredperiod>F4
   - After thatuse"HPR"forprint

2. LAD report (AuditorsID)
   - Usecommand'LADRPT'inmenu>SolID>Submit
   - After thatuse"HPR"forprint

3. Potential Non-performing assets (PNPA)(AuditorsID)
   - Usecommand'LAODRPT' inmenu
   - Use'F'forFinancialand'T'forTechnicalinreasoncodecolumn>F4
   - Type `Y` inGenerateReportColumn
   - Then Submit
   - After thatuse"HPR"forprint

4. Non-Performing Asset (NPA)(BranchID)
   - Usecommand'NPARPT'inmenu>Go
   - Put thedateaslastdayofthemonthe.g.31-01-2018>F4
   - After thatuse"HPR"forprint

5. LABOD/ODBOD(BranchID)
   - Usecommand'BOBMENU' inmenu>Go
   - Select"Error&Warning(WR)">F4
   - SelectReportonLABODAccount -SecurityDetail>F4

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- Type SolIDofbranch
- Then use'LA172'and'OD002'inSchemeCodecolumn
- Then use"3"inreporttypeColumn>F4
- After thatuse"HPR"forprint

6. Accountwiseinterestreport(AWIR)(BranchID)
- Usecommand'BOBMENU' inmenu>Go
- Select"Data CentreReport(DC)">F4
- Then select"AccountWise InterestReport">F4
- Put thedateaslastdayofthemonthe.g.31-01-2018
- Then use'CCA','LAA','ODA'&'PCA'inschemetype column>Submit
- After thatuse"HPR"forprint

7. FDRnotrenewed (OverdueFDR)(Branch ID)
- Usecommand'BOBMENU' inmenu>Go
- Select"Misc. DownloadsandReports(MM)">F4
- Then select"ReportonNot RenewedTermDeposit">F4
- ThenTypesolID>Submit
- After thatuse"HPR"forprint

8. Excess OverdrawnReport(BranchID)
- Usecommand'BOBMENU' inmenu>Go
- Select"DailyReports(DL)" >F4
- Then select"ExcessOverdrawnReport">F4
- Put thedateaslastdayofthemonthe.g.31-01-2018>Submit
- After thatuse"HPR"forprint

9. Signaturenotscanned (AuditorsID)
- Usecommand'JOTRPT'inmenu>Go
- Then type'14'andF4(GO)
- After thatuse"HPR"forprint

10. TDA(Auditors ID)
- Usecommand'JOTRPT'inmenu>Go
- Then '4'andF4
- After thatuse"HPR"forprint

11. Newaccountsopenedduringthemonth(BranchID)
- Usecommand'HACSP'inmenu>Go
- Then selecttheMonthstartdateinopenLowvaluecolumn
  Then selecttheMonthclosedateinopen Highvaluecolumn
- Then use'CAA'forcurrentaccount,'SBA'forsavingaccount,'TDA' forFDR'CCA'forcashcredit, 'LAA'fortermloan, 'ODA' for overdraft&'PCA'forpackingcreditinschemetypecolumn>Submit
- After thatuse"HPR"forprint

12. ForbalancesheetandP&Laccount(BranchID)

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- Use command 'HGR1' in menu>Go
- Then type 'M' in report to column>'BS' and 'PL' in report type
- Put INR in CCY column
- Then date
- After that use "HPR" for print

13. For balance report (BranchID)
- Use command 'HBR' in menu>Go
- Then type 'M' in report to column>enter Solid>INR in CCY column
- Then date>enter N in print details
- Then use F2 in Template file and select
- Then use HPR for Print detail

14. Dormant/Inoperative account (BranchID)
- Use command 'HACSP' in menu>Go
- Then type 'D' for dormant and 'I' for inoperative in account status
- Then type 'CAA' for current account and 'SBA' for saving account>Submit
- Then use HPR for Print detail

15. XOS statement (BranchID)
- Use command 'IBL' in menu>Go
- Then type 'Y' in XOS statement>F4
- Then F4
- Then copy the report and paste in excel

16. Bill of entry due for submission after first reminder (BranchID)
- Use command 'IBL' in menu>Go
- Then type 'F' in bill of entry column>F4
- Then F4
- Then use 'B' background and 'N' in Print detail
- Then F10

17. Bill of entry due for submission after second reminder (BranchID)
- Use command 'IBL' in menu>Go
- Then type 'S' in bill of entry column>F4
- Then F4
- Then use 'B' background and 'N' in Print detail
- Then F10

18. Bill of entry is overdue for submission (BranchID)
- Use command 'IBL' in menu>Go
- Then type 'O' in bill of entry column>F4
- Then F4
- Then use 'B' background and 'N' in Print detail
- Then F10

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19. CERSAIReport(BranchID)
  - Usecommand'CERSREP'inmenu>Go
  - Then type'R'and'D'inFunctioncode(2reportswillbegenerated)
  - Then typesolIDofbranch
  - Then put01-01-2001asstartdateandlastdayofreportingmonthas ToDate
  - Then Submit
  - Then useHPRforPrintdetail

20. InventoryStatus(Securityitems)Report(BranchID)
  - Usecommand'HISRA'inmenu>Go
  Then type'DL'inlocationclass/code
  Then submit
  - Then useHPRforPrintdetail

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FIN10MENUS

S.No.	MenuShortcut	Description
1.	HACT	AccountTurnoverDetails
2.	HACI	CustomerAccountInquiry
3.	HACLINQ	Account LedgerInquiry
4.	HACILA	Term LoanInquiry
5.	HACITD	Term DepositInquiry
6.	HACTI	AccountSelectionPrint
7.	HACTODI/HTODCS	TODInquiry
8.	HAITINQ/HAINTRPT	AccountInterestDetails(Normal+PanelInterest)
9.	HINTCERT	InterestCertificatePrint
10.	HALHI	AccountLimit HistoryInquiry(SanctionLimit/Drawing Power)
11.	HFTI/HFTR	FinancialTransactionInquiry
12.	HINTTI	ReviewDate/Interest RateInquiry
13.	HINTTMI	Interest TableInquiry(CheckPeggingofInterest)
14.	HLACLI/HACLINQ/ HACCBAL	Balance Inquiry
15.	HLFEEI	Loan FeesDetails
16.	HRENHIST	RenewalHistoryofTDA
17.	HRTHQRY	RatelistHistoryQuery
18.	HTDGSPI	SchemeParameterInquiry(TDA)
19.	HTDSIP	TDSInquiry&Printing
20.	IBH	InquiryonBillsHistory
21.	HBICR	BillsInterestCollectionReport
22.	HBINTRPT	Interest ReportforBill
23.	HEXCPRPT	ExceptionalReport
24.	HASSCR	AccountClassificationReport
25.	HISRA	InventoryStatusReport
26.	PLHTM	ForProcessingCharges&otherchargeseffected toP&L head
27.	HTODRP	TODReport
28.	HGI	BankGuarantee
29.	ETDSMENU	TDS Return
30.	BOBMENU	a) Error &WarningReport>ReportofLABODaccount– SecurityDetails b) DailyReport>Excess/OverdrawnReport c) Misc. Downloads&Reports>ReportonnotRenewed TermDeposit d) Misc. Downloads&Reports>Int.OnInt.Flag"Y"
31.	IBL	ForeignBills Printing(FBP)
32.	HFBBR	ForeignBills BalancingRegister
33.	CERSAI	CentralRegistrySubsistingCharges
34.	CERSREP	CERSAIReport
35.	MRCM/VRCM	ForModificationofAccountdetails

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Following are the reports generate from Finacle 10 Menu for audit: PNB

S. No	ReportName	Command	File_Name for reference
1	BR	HBR	BR
2	EXPIRE INSURANCE	PNBRPT 3 –THAN- LOAN & ADVANCE REPORT	PNBRPT 3 2 A
3	BALANCE CONFERMATION LETTER EXPIRE	PNBRPT 3 –THAN- LOAN & ADVANCE REPORT	PNBRPT 3 5
4	RENEWAL NEXT 6 MOTHSA AND LIMIT EXPIRE REPORT	PNBRPT 3 –THAN- LOAN & ADVANCE REPORT	PNBRPT 3 6
5	CURRENT LOAN OUTSTANDING DETAIL	PNBRPT 3 –THAN- LOAN & ADVANCE REPORT	PNBRPT 3 7A
6	BALANCE SHEET	HOME PAGE-THAN- ENTER SOL ID	MORNING CHECKING REPORT THAN SELECTED DATE
7	P&L / REVENUE	HOME PAGE-THAN- ENTER SOL ID	MORNING CHECKING REPORT THAN SELECTED DATE
8	WEEKLY	HOME PAGE-THAN- ENTER SOL ID	MORNING CHECKING REPORT THAN SELECTED DATE
9	SUNDRY AC	HOME PAGE-THAN- ENTER SOL ID	MORNING CHECKING REPORT THAN SELECTED DATE
10	SUSPENSE AC	HOME PAGE-THAN- ENTER SOL ID	MORNING CHECKING REPORT THAN SELECTED DATE
11	BG	RAUDIT THAN CONTROL AUDIT	RAUDIT 2 14A
12	STOCK STATEMENT EXPIRE	RAUDIT THAN CONTROL AUDIT	RAUDIT 2 2

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13	NPA	HOME PAGE-THAN- ENTER SOL ID	MORNING CHECKING REPORT THAN SELECTED DMS THAN SELECTED DATE

14	Report on inventory of security items	HISRA	INVENTORY

FIN10 MENUS
PNB

S.No.	MenuShortcut	Description
1	HACI	Customer Account Inquiry
2.	HACLINQ	Account Ledger Inquiry
3.	HACILA	Term Loan Inquiry
4.	HACLHM	Account Limit History Inquiry (SanctionLimit∕Drawing Power)
5.	HLACLI/HACLINQ/ HACCBAL	Balance Inquiry
6.	HISRA	Inventory Status Report

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