



# Finacle Referencer

Eastern India Regional Council  
The Institute of Chartered Accountants of India



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# ABOUT THE ICAI

The Institute of Chartered Accountants of India is a statutory body established by an Act of Parliament viz., The Chartered Accountants Act, 1949 in the year 1949 for regulating the profession of Chartered Accountancy in the country. The Institute, which functions under the administrative control of Ministry of Corporate Affairs, Government of India, has five Regional Councils at Mumbai, Chennai, Kanpur, Kolkata and New Delhi. It presently has 153 Branches covering the length and breadth of the country, 22 Chapters outside India and an overseas office in Dubai.

Founded 66 years ago with just seventeen hundred members, the Institute has grown to cross mark of 2,46,000 members and 9,35,000 students as of now. A significant majority of our membership is in practice and a good deal of specialisation in traditional areas of direct/indirect taxes and in emergent specialism's inter-alia, in financial services, information technology, insurance sector, joint ventures, mutual funds, exchange risk management, risk and assurance service environment/energy/quality audits, investment counseling, corporate structuring and foreign collaborations. The other half was/is in employment, many occupying senior positions such as CMDs in Banks/Financial Institutions, CEOs in leading and reputed public/private sector companies etc.

One of the important elements of the developmental role of the Institute is to make contributions to Government authorities and Regulations viz., the Ministry of Corporate Affairs, Trade Policy Division of the Ministry of Commerce, CBDT, RBI, IRDA, C&AG, SEBI etc. to name a few, on relevant matters of importance to the economy and profession.

On International front, the Institute, a permanent member of International and Regional Accounting bodies, like International Federation of Accountants(IFAC), International Accounting Standards Board(IASB), Confederation of Asian and Pacific Accountants(CAPA) and South Asian Federation of Accountants(SAFA) has made its presence felt through its effective and sustained contribution Professional bodies like American Institute of Certified Public Accountants(AICPA) in U.S.A. The Institute of Chartered Accountants in England and Wales(ICAEW) in U.K. and a host of similar bodies in many other countries have signed MOUs with our Institute for professional collaboration in areas such as education, examination, training etc. and on issues confronting the accounting profession worldwide.

The Institute, being a statutory body, is administered by a Council which is the highest policy making body of the chartered accountancy profession. The Council is comprised of 40 members of whom 32 are elected from among its members spread all over the country. The remaining eight members are nominated by the Central Government representing such authorities as the Comptroller and Auditor General of India, Ministry of Finance, Ministry of Corporate Affairs and persons of eminence from the fields of law, banking, economic, business, finance, industry, management, public affairs etc.

# ABOUT EIRC

In 1952, Eastern India Regional Council (EIRC of ICAI) was constituted with its jurisdiction on West Bengal, Orissa, Assam, Tripura, Sikkim, Arunachal Pradesh, Meghalaya, Nagaland, Manipur, Mizoram and the Union Territory of Andaman & Nicobar Islands. The founder Chairman was Mr. Molay Deb and the office of EIRC was located in the 2nd Floor of 7, Hastings Street(Now renamed as Kiron Shankar Roy Road).

On 10th December, 1975, the foundation stone of the present EIRC Building at 7, Russell Street (Now renamed as Anandilal Poddar Sarani) was led by the then Chief Justice, Calcutta High Court, Hon'ble Justice Shankar Prasad Mitra. On 14th April, 1977, the building was inaugurated by the then Hon'ble Governor of West Bengal, His Excellency Shri A.L. Dias.

On 17th January, 2014, the Second State of Art Building at 382/A, Prantik Pally, Rajdanga, Kasba, Kolkata-700107 has been inaugurated and the same is in operation to cater its dedicated service to its more than 23,005 Members and 83,690 Students.

EIRC has 11 Branches, 18 Study Circles, 5 Study Circles for Members in Industry, 5 CPE Chapters and 8 Study Groups.

EIRC has the privilege and pride in presenting 10 Presidents to ICAI and each one of them has enriched and empowered the profession through their visionary leadership and innovative dynamism.

The cherished dream of EIRC is to kindle the spark within the fraternity and to make the members world class professionals as well as good human beings – to contribute as an active partner in the nation building exercise.

# CHAIRMAN'S MESSAGE



The banking sector is the most preferred location in terms of any investments irrespective of the status of our society in our country. In terms of seeking financial aid the only name which comes to one's mind, is the banks, in spite of the existence of many financial sectors and non – banking financial institutions. The backbone of the banking sector and ensuring its financial health throughout its ages should invariably be on its strong accounting system, robust qualitative audit and effective maintenance of its various records. To ensure maintenance of such voluminous records, Finacle today is being widely used.

EIRC has pondered on the issue and with an intention to make our esteemed Members abreast and be expert on the system the banks usually follow, we thought of organising an intensive workshop typically structured to cater for imparting basic know-how of the system and also thought it to be apt to bring out a comprehensive Referencer on the subject which participants and Members at large can refer to, which can be a great aid to them in carrying out their professional responsibility.

Hence, we are releasing a Referencer on Finacle on 21st May 2016 at a Workshop on the subject. We are sure that this publication would be of immense use and benefit to our professional brethren.

I express my sincere gratitude to all my colleagues in the Regional Council & Central Council for giving their all-out support in bringing out this Referencer. I would like to extend my sincere appreciation to CA Sonu Jain, Chairperson, Internal Audit Committee for conceptualising this Workshop and coming out with a Referencer on the subject.

I wish this endeavour a great success.

Let's touch base...today, tomorrow and forever!!!

Date : 21st May 2016

Place : Kolkata

**CA Anirban Datta**  
Chairman, EIRC

# CHAIRPERSON - INTERNAL AUDIT COMMITTEE'S MESSAGE



Dear Professional Colleagues,

Most banks worldwide, and Indian banks in particular, use Finacle for their day-to-day operations. Since Finacle is so widely used by banks all over the world, it's important that we as auditors are aware about the functioning of the same for smooth conduct of Bank Audits. To keep our members updated about all latest developments in the same we have brought out Referencer on Finacle in the most concise form.

Banking is a dynamic industry. The uniqueness of this industry, poses a major challenge in the audit of banks. Hence it's needed that one is having a firm grip on the knowledge of the various software's used in the banking industry. Finacle suite includes modules for various banking and financial needs including e-banking, mobile banking, treasury, wealth management, customer relationship management (CRM), business analytics, operational data store and specialized core banking solution for regional rural banks (RRBs). This Referencer and Workshop on Finacle would address the various queries of our Members on the use of this software.

I take this opportunity to place on record my sincere gratitude to CA Anirban Datta, Chairman, EIRC for entrusting me with this responsibility of being the Chairperson of Internal Audit Committee of EIRC. I would also like to thank my other Central and Regional Council Members for their all-out support. I acknowledge the sincere efforts of the dedicated team of professionals who have worked to make this course a reality.

I am sure that the Members will definitely benefit from this Workshop and it would be a great learning experience for all.

Date : 21st May 2016

Place : Kolkata

**CA Sonu Jain**

Secretary, EIRC

Chairperson, Internal Audit Committee, EIRC

# INDEX

<b>1. FINACLE IN CORE BANKING ENVIRONMENT</b>	<b>6 - 35</b>
<b>2. FINACLE</b>	<b>36 - 43</b>

# FINACLE IN CORE BANKING ENVIRONMENT

## 1. About CBS

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

CBS environment has been quite evident in past couple of years to meet growing service expectations of customers as well as to optimally exploit the potential of technology. Banks are developing and resorting to newer and more effective service delivery channels e.g. ATM, Internet Banking, Tele Banking, Mobile Banking, SMS Banking etc.

While it has led to tremendous benefits for the banks in terms of operational efficiencies, enhanced security and customer satisfaction etc, on the other hand, it also has several control implications deserving attention of Management as well as Auditors.

CORE - Centralised Online Real-Time Electronic Banking

This basically means that all the bank's branches access applications from centralised data centers. This results in enhancing customer convenience through Anywhere and Anytime Banking resulting in greater efficiency, productivity and convenience.

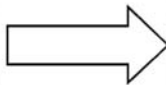
## 2. CBS works like :-

- CBS is an environment based upon **client-server** architecture, having a remote server (called Data Centre) and client (called Service Outlets) branches.
- CBS has brought **significant changes** so far as workflow and housekeeping activities/accounting processes at branches are concerned.
- User-actions and controls are elaborately **menu-driven**.
- User is **prompted by software** to initiate an action and to apply a control.
- Various periodical runs/mass **activities** like Application of Interest & Service Charges, Updation of Parameters globally, Balancing / Reconciliation of Ledgers and TDS etc. are **carried out centrally at the Data Centre**, leaving **various control actions to be taken at branch**.

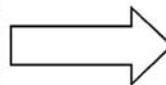
## EVOLUTION



Manual Banking



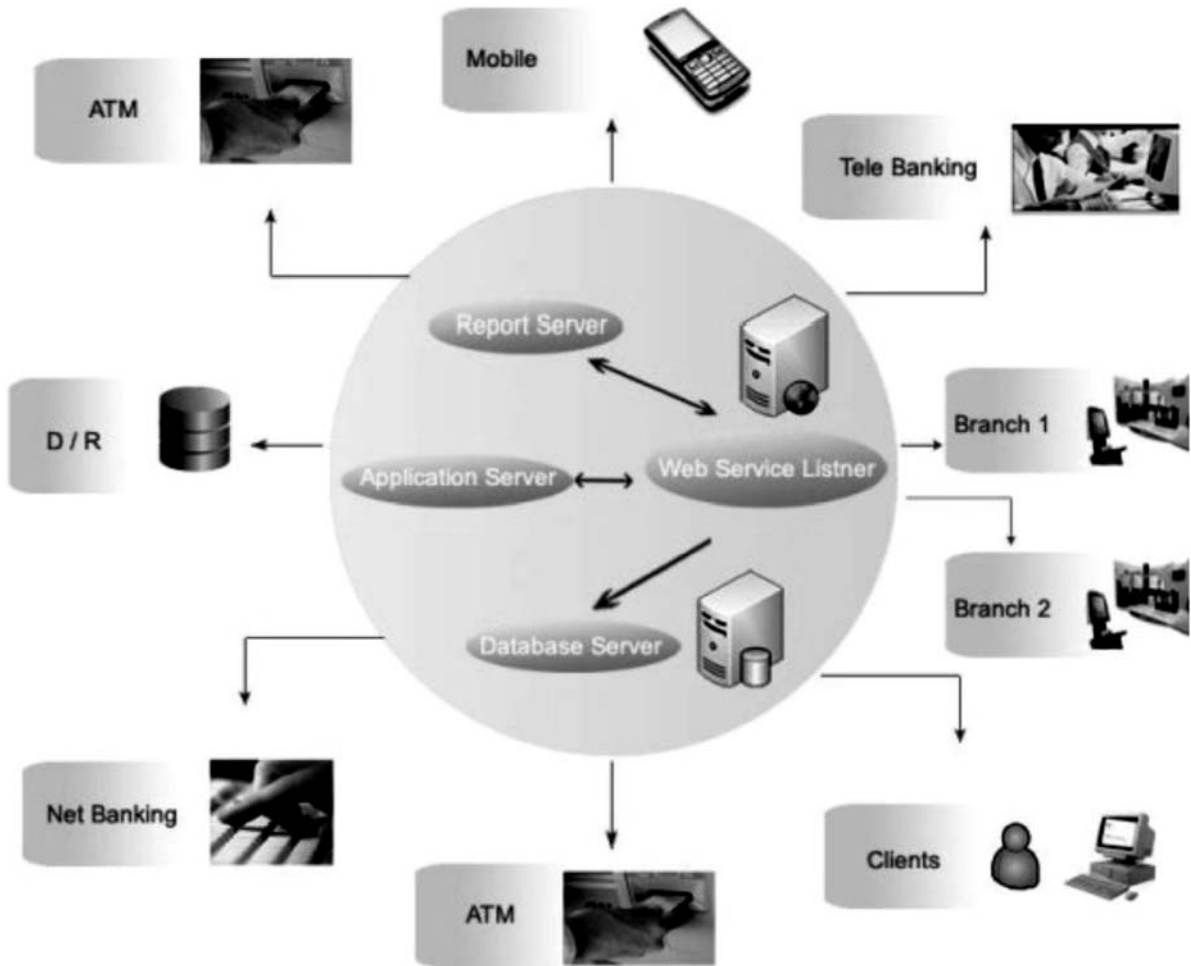
Branch Computerisation



CBS- Branch Banking,  
Internet banking etc.



**WAN FOR CBS**  
**Data Centre Circle Offices & Branches**



**3. Advantages of CBS**

- ③ All CBS branches are inter-connected with each other. Therefore, Customers of CBS branches can avail various banking facilities from any other CBS branch located any where in the world. These services\* are:
  - ③ To make enquiries about the balance; debit or credit entries in the account.
  - ③ To obtain cash payment out of his account by tendering a cheque.
  - ③ To deposit a cheque for credit into his account.
  - ③ To deposit cash into the account.

Anywhere, Anytime, Anyhow Banking possible.

The data of all the branches covered under the project will be stored at one place called Data Centre.

Enhanced Security features can be implemented as Server is located at one place and access control can be effectively managed on need to know basis.

The branches which will be called Service Outlets (SOLs) in the Finacle Software will not need to take backup as the same will be done at Data Centre.

As the data of all connected branches shall be located at one Centralised location, the MIS information can be extracted without the same being provided by branches.

Integration of Government Business Module, CRM- Loans Originating System, e-Channel (facilitates various delivery channels like Internet Banking, ATMs etc.) with the Core Software.

Every customer of the branch hitherto, is now a customer of the bank, as all the customers will have unique customer ID across the bank.

The Software encompasses all the retail functionalities like Savings, Current, Cash Credit, Overdraft, Term Deposits, Term Loans, Safe Deposit Vault etc. The security features include Maker-Checker Concept, Audit Trail etc.

Trade Finance module includes Inland/Foreign Bills, Documentary Credits, Guarantees, Remittances, Pre-shipment Credits and Forward Contracts.

Customer Relationship Module (CRM) – Credit Application Processing System (CAPS) supports initiating account opening process at the backend.

**Government Business Module (GBM)** enables Pension processing, PPF, CBDT and RBI Bonds maintenance.

e-Channel to support various delivery channels like Internet Banking, ATMs etc.

**Various Market Offerings:-**

**Softwares**

Bancs 24

Flex Cube

Finacle

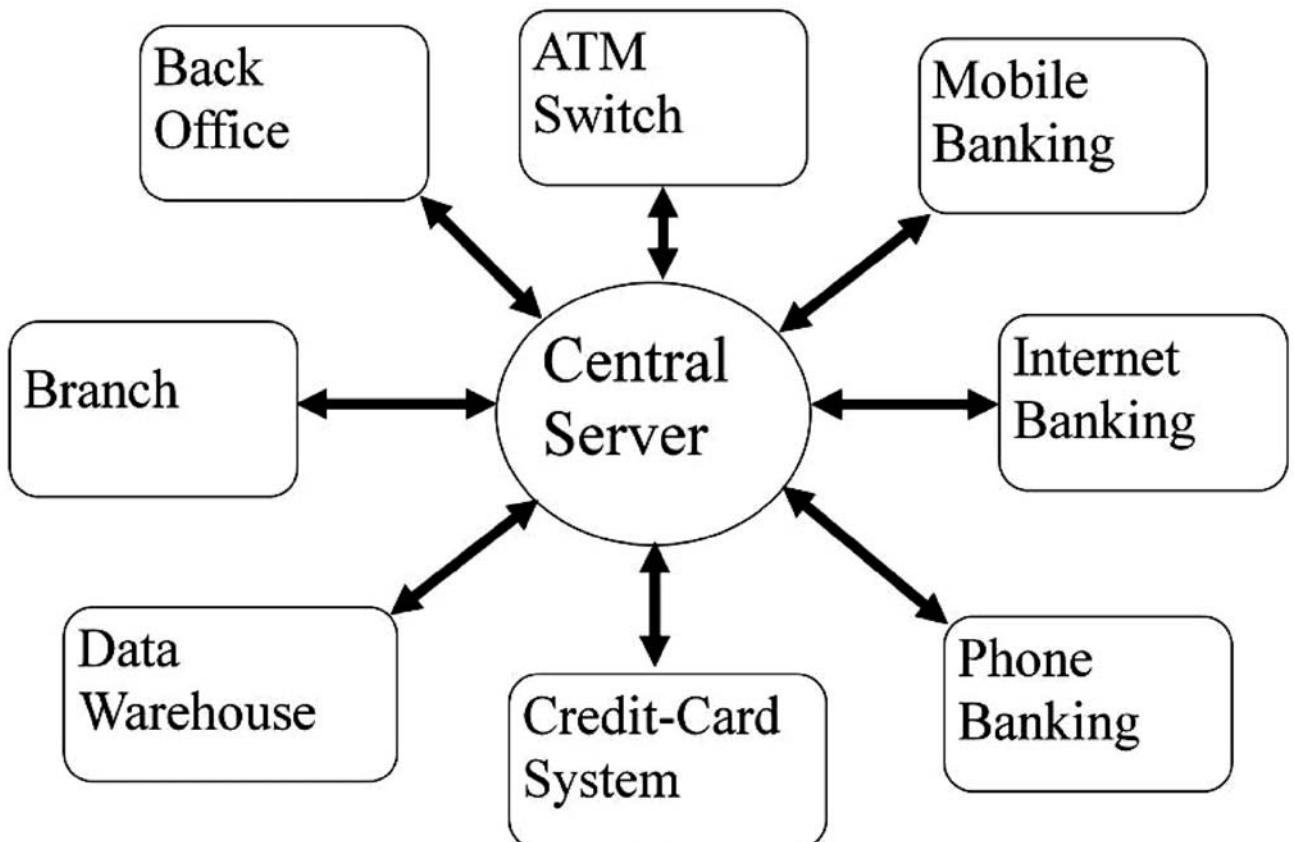
**Developed By**

Tata Consultancy Services

Oracle Corp

Infosys

# What is CBS – An Overview



③ Multi-layered multi-product anywhere- anytime service delivery Some of the Banks using Finacle are

- ◆ Bank of India
- ◆ Bank of Baroda
- ◆ Bank of India
- ◆ Punjab National Bank
- ◆ Punjab & Sind Bank
- ◆ Vijaya Bank
- ◆ UCO Bank
- ◆ Indian Overseas Bank
- ◆ Union Bank of India
- ◆ United Bank of india

### **FINACLE BASED CBS BRANCHES**

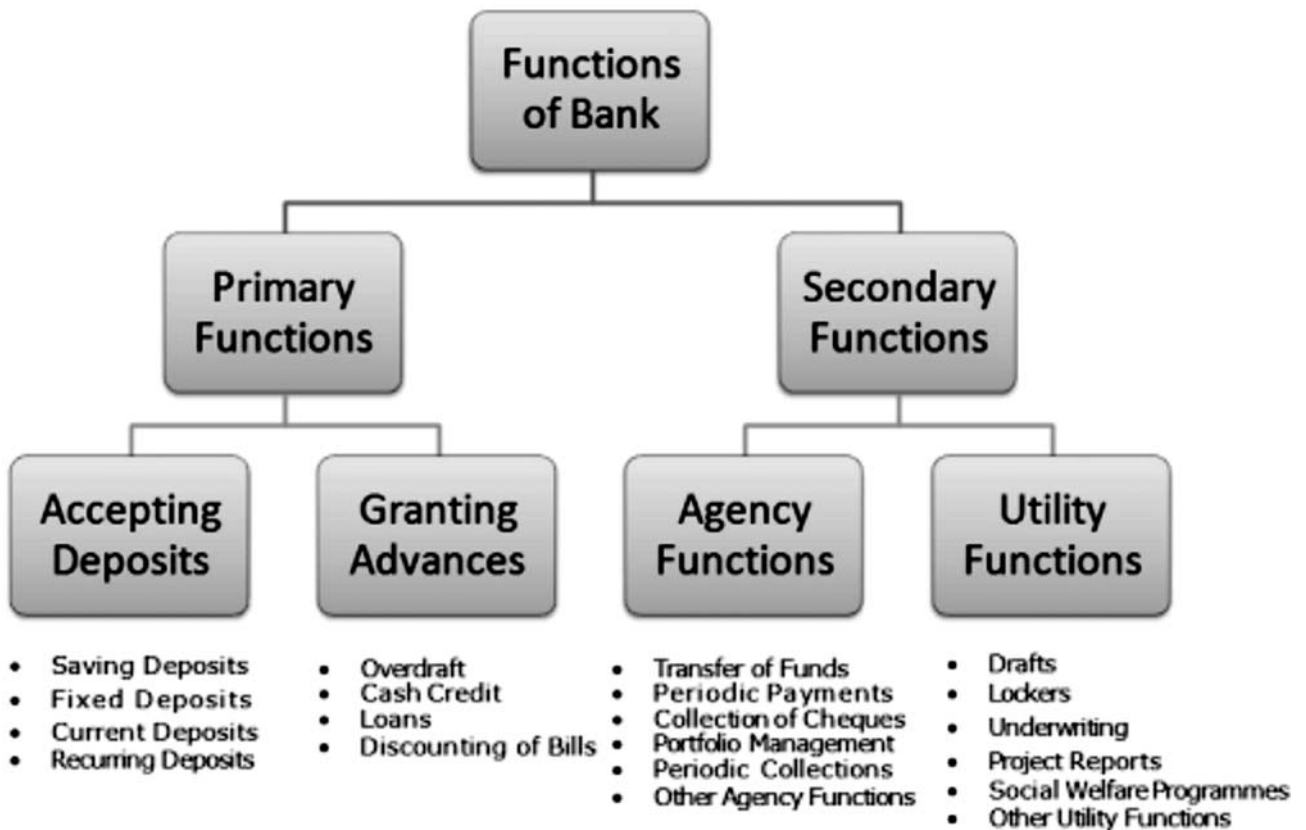
<b>Sl. No.</b>	<b>Name of the Report</b>	<b>Transaction Code</b>
(i)	Interest Report for Accounts	AINTRPT
(ii)	Loan Interest Details Inquiry	AITINQ
(iii)	Abnormal Transaction Inquiry	ATI
(iv)	Bills Inquiry	BI
(v)	Rate List History Query	RTHQRY
(vi)	Standing Instructions Inquiry	SII
(vii)	TDS Inquiry & Printing	TDSIP
(viii)	Transactions Exceptions Inquiry	TEI
(ix)	Customer Unutilised Limit Inquiry	CULI
(x)	Charges Income Report	CHGIR
(xi)	Exceptions Report	EXCPRPT

(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

#### 4. Branch audit in CBS

- ③ Comparison of NPA list of last year and current list – enquiry if accounts upgraded, reasons thereof
- ③ Obtain reports from CBS
- ③ List of loan accounts in arrear – 2 installments – NPA if 3 installments are in arrear – check borderline cases
- ③ Check CC & OD a/c s overdrawn as on March 31 – date from which they are continuously overdrawn – if > 90 days – NPA
- ③ Report of accounts not reviewed / renewed for > 1 year – report LFAR
- ③ Report of stock statement in arrears > 3 months — NPA
- ③ List of O/D bills purchased and discounted – 1 NPA a/c of borrower makes all other facilities into NPA
- ③ extent of manual transactions in case all departments not under CBS
- ③ Interest not levied on particular product in bank – eg advance against mutual funds – as interest and all charges run done at data centre, if 1 account skipped – all accounts get skipped at least for the branch.
- ③ Non responsiveness of interest rate to PLR – check : account converted from legacy system may not carry PLR link feature – leading to under / over recovery of interest.

## BANK FUNCTIONS



## General Concepts in Finacle

- Transaction type and Subtype
  - Tran Type: E.g. Cash: "C", Transfer: "T"
  - Sub Tran Type: E.g. CR – Cash Receipts, CP: Cash Payment
- Account No. Formation
  - Separate series of Account Nos. for different
    - Types of Accounts
    - E.g. An account No. 56700 123 0001234 – made up of branch code i.e. 56700, Account Type- 123 say current account and Account no. 0001234.

## General Concepts in Finacle

- Master Level Configurations
- Account Level Configurations
- Pointing Type Accounts
- Interest Table Maintenance
- Interest Flags

## General Concepts in Finacle

- Withholding Tax Flags
  - Freeze Flags (Debit, Credit and Both)
  - General Ledger Concepts: GL -> GL subhead -> Account
  - Functions available at Entry/ Modification
- Stage: A= Add, I= Inquiry, V= verify.

## General Concepts in Finacle

- Transaction Events by user Category
  - Entered by
  - Posted by
  - Verified by
  - Modified by
  - Posted by
- Exception Types
  - Warning- Warns user for possible error based on prefixed criteria
  - Exception - Allow user to override. However, the transaction will be recorded in Exception Report for the day.
  - Error- Do not allow user to proceed further. Unless the correct values are filled in the user is not allowed to go further.

## General Concepts in Finacle

- Maker and Checker matrix for valid Transaction  
There has to be two persons as maker and checker.

### **Maker Can**

Enter

Enter & Post

### **Checker Can**

Post

Verify

## General Concepts in Finacle

- Limit and Limit Node Concept
  - o Credit limit can be set at account level as well as at node level for deriving the drawing power for a customer. In case limits are set at node level then the following are the advantages.
  - o Managing two or more accounts with drawing power deriving from the same security.
  - o Interchangeability of limits among different accounts
  - o Monitoring the overall exposure to a single client/ group of clients.
  - o Exposure to select commodity/security. Limit Node maintenance helps you to build these requirement in the limit management.

## General Concepts in Finacle

The table represents limits sanctioned with the following conditions

Facility Type	Particulars	Limit/Lakhs	Remarks
Funded	Term Loan	225	Funded limit cap is 500 lakhs upper limits fixed in each type of facility
	WCDL	75	
	CC	200	
	BP/FBP/ BD	50	
Total Funded Facilities		500	
Non- Funded	LC	300	Non-funded capping is at Rs.500 lakhs
	BG	300	
Total Non-funded facilities		500	
Total Company Exposure		1000	Total exposure to the company should not exceed 1,000 lakhs



## Security in Finacle

- Multiple Level of security
- OS level security
  - No access to OS
  - OS and application level profile
  - Direct login to application menu
- Database level
  - Protection from external updating
- Application Level
  - Menu level                      User Level
  - Product Level                Account Level
  - Transaction Level
- Dual control for all transactions - Maker- checker concept
- Controlled error handling through exceptions - Warning, Exception and Error.

## Finacle Overview

- Menu Block: The block houses all the menu and sub- menu options available in Finacle
- Menu option block: Menu code can be entered to gain access to the respective menu.
- Action Bar: User can execute the process of Finacle operations by clicking on various options on this bar. The hot keys are also assigned for all options, which appear on the bar
- Messaged Bar: The message bar displays the warnings, exceptions, error to lists under a specific field code.
- Favorites: Menu item which are required and used on regular basis can be put in favorites by copying from menu block. As a one time process specific menu item which is required to be copied to favorites should be located in menu block and with the use of drag and drop the function can be stored under favorites menu.
- Progress Indicator: It shows the progress of the action initiated through the use of the colour.

<b>Physical Key</b>	<b>What does it do?</b>
F1	Field level help
F2	List. This key lists the codes that may be used in a particular field.
F3	Quit/Back
F4	Accept
F5	Background Menu
F6	Next Block
F8	Copy record
F9	Display Signature
F10	Commit/ Save. This is very important key and this concludes the transactions get into the general ledger (Database) when this key is used.

<b>Physical Key</b>	<b>What does it do?</b>
F11	Next Field
F12	Previous Block
TAB	Go to next valid field
ENTER	Go to next field
CTRL + F1	Help Maintenance
CTRL + F3	Show key map
CTRL + F4	Display error
CTRL + F8	Terminal lock
CTRL + F9	Memo pad look up
CTRL + F11	Context level help
CTRL + D	Page down on list
CTRL + E	Explode. This key is particularly useful for the further inquiry.
CTRL + F	Clear field. This key combination can be used when the user wants to clear the field.
CTRL + T	Display GLI. The user ID, Terminal ID, SOL, BOD date and language details are displayed.
CTRL + U	Page up on a list.

CTRL + X	Put BOD date .
Shift + F4	Select the current item from the list. This key combination can be used to select a value from the list of valid values listed for a particular field.
Shift + F11	Transmit
Shift + Tab	Go to the previous field.

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

# Accounts and Customer Master

- **CUMM (Entry as well as Inquiry Option)**
  - Acronym for: Customer Master such basic details DOB/DOI, TDS, etc.
  - Concept: CUST ID under this unique no. is generated by the system.
  - Use: To verify the customer details updated for the customer Eg. TDS exemption flags at customer master level
  - Issues: Issues if multiple CUST IDs have been opened for customer.

# Accounts and Customer Master

- **ACLI**
  - Concept: Balance Type
  - Use : It is used to verify the list of Transactions for a account for the given period of time.
    - It contains dynamic data
    - It also provide certain basic details like account name and details.

## Accounts and Customer Master

- Tip: To go account master level configuration page mention account no. After opening ACLI menu. Press “Explode” key to directly go into ACM. In the finacle menus are inter-linked at various places. Due to which it gives flexibility of tracing the details/ verification of complete Audit trail.

## Accounts and Customer Master

- **ACM-Acronym for Account Master**
  - Use : It is used to verify the account level configuration and details
  - It provides basic details like Cust ID, Account type, etc.

# Accounts and Customer Master

- **INTTM**- for interest table master
  - Use- It is used to modify the interest rate for deposits and advances account
- **ACINT** - It is used to verify running interest calculations
- **ACS**: Account criterion selection
  - Use: It is used to find account based on criteria.  
Eg. Account with negative balance.

# Transactions

- **TM & TI**: for transaction maintenance and transaction inquiry
  - Use: The menu is used to carry out transactions in finacle.
  - With the use of the Tran ID and Date the transaction can be located from TI/ TM menu.
  - It contains Tran type, Foreign exchange rates.
  - Tips: When “Explode” key is pressed during ACLI option, the finacle takes the user to “Transaction Inquiry Menu”

# Transactions

## **FTI: Financial Transaction Inquiry**

- Use: Used to find the a transaction based on various search criteria.
  - The menu option houses various search parameters based on which the transaction can be located.
  - The menu option is having exceptional capacity to locate any transaction for entire database. It only requires user to put certain criteria.

Tip: It is important for the Auditors to know search parameters and its mapping at the time of transaction processing. Without the knowledge of the parameters used in transaction processing, FTI will be a toothless weapon.

The option should be used sensibly since, it effects the retrieval speed and also increases pressure on central database.

# Office Accounts Maintenance

## **ACLPOA: Account ledger print office account**

- Use: It is useful in printing account ledger for an office account.
- Printing of all the accounts is done through PSP/ACLPCA mode.

## **IOT: Inquire on transactions**

- Concepts: Pointing type, Reversal Type, Reversal method.
- Use: It is used to inquire on office account transaction viz. Suspense/ office accounts
- As discussed during concept stage the office accounts are opened with pointing type account capability, wherein each originating transaction is required to be settled by corresponding reversal transaction.
- The menu option is used to track and search transactions based on its status (i.e. reversed, part reversed, etc.)

Issues: Reversal discipline, fraught with fraught risk, reversal issues.

# Advances

- **SRM: Security Register Maintenance**
  - Concepts: For setting up of Drawing power in any account wherein facility is sanctioned based on security, this menu option is used.
  - The concept of maintenance of security register is not new. In earlier times the same use to take place in physical register. However, updation of manual register takes lot of time and energy. Moreover, **it does not give real time updation about security, Insurance coverage, etc.**

# Advances

- **SRM**
  - Use: SRM is used for maintenance of security and drawing power allocation in respect of all advance accounts where DP is derive from securities.
  - The option, if used diligently and correctly. Gives excellent result when compared to manual register.
  - **Issues:** It is generally observed that the bank officials do not update stock/debtors statement receipt details in SRM

Moreover, Insurance dates are not filled in/ updated properly.

Date of Valuation of Assets under hypothecation is not filled up. On account of the same, when account becomes NPA old papers are required to be searched through. Moreover, if the details are not filled in it cannot be tracked. What is the age of security valuation.



# Advances

## **ALM: Account Lien Maintenance**

- Use: It is used to mark/ lift lien from account. If the lien is marked on the account system does not permit user to carry out transactions which are not consistent with lien particulars.
- For carrying out the transaction in such account, lien is required to be lifted in order to process the transaction.

# Advances

## **ACTODM: Account TOD maintenance**

- Use: The option is used to allow the withdrawal then the prescribed limit. It is a credit decision taken by the official/ authorizer. On setting up to TOD system allows user to process the transaction beyond the regular limit setup at account level
- TOD can be system generated or can be user generated. The only difference between the two is system at the time of processing any transaction at the backend viz. interest application finds the limit insufficient for debit grants TOD to process the transaction. Whereas, User generated TOD is allowed manually by user as per available credit powers for case to case basis.
- TOD can be of single type, running type or ad hoc type. Single type TOD is applicable for specific purpose/ transactions and used only once. Running and Ad hoc type TODs allow client to operate within the prescribed limit for the defined period.

# Advances

## **PSP - Pass Sheet Print**

- Use : It is used to print Ledger Account / Account Statement for Client.

## **LAGI**

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

## **LAOPI**

- Acronym for : Loan Overdue Position Inquiry
- Use : It is used to inquire Overdue/Overflow position for a Loan.

# Advances

## **LTL - Limit Tree Lookup**

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

## **LNDI - Limit Node Inquiry**

- Use : It is used to inquire position of Limit Node.

# Advances

## **ACLHM - Account Limit History Maintenance**

Use :

- ↳ It is used to verify history of Drawing Power and Sanctioned limit for an account.
- ↳ It gives period wise details for DP and SL.

## **AINTRPT - Interest Reports for Accounts**

Use :

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

# Advances

## **OAAC**

Acronym for : Open an Account

Use :

- ↳ As the word suggest option is used to open an account of customer.
- ↳ Details punched in can be verified through  
ACM mode once the account is opened in system.

## DD/PO Inquiry

**DDSM** - Acronym for : DD Status Maintenance

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

**DDIP** - Acronym for : Inquiry on Specific DD Paid

- Use:

- ↳ It is used to verify the Payment Status of specific DD/PO Issued.
- ↳ It should be checked for the cases where requests for reissue of DD/PO are received due to Lost of Original DD/PO.

## Security Stationery Movement & Maintenance

**ISRA** - Acronym for : Inventory Status Report

- Use :

- ↳ The report gives details of Security Stationery available under each location in a SOL ID.
- ↳ The Security Stationery physically available with all the bank employees should be verified based on this report.

- **IMI: Inventory movement inquiry**

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

## Cheque book issuance & Stop payment instructions

- ❑ **ICHB: Issue cheque book**
- ❑ **Use:** The menu option is used to issue cheque books of account holder. On issuances the systems assigns cheque series to the account.
  - ❑ The assignment of cheque number to account is for security reasons. It prevent debit for cheques other than those issued client.
  - ❑ In CBS environment where the clients cheque can be presented anywhere importance of timely updation of cheque book is an important activity. In case the cheque book is issued from branch and the same has not been updated in the system the system will not be able to incorporate the series. During the meantime if the cheque from the said series is presented for payment, the system will throw an error.

## Cheque book issuance & Stop payment instructions

- ❑ **CHBM: Cheque book maintenance**
- ❑ **Use:** It is used to verify and maintain cheque book series issued to an account
  - ❑ Its shows position of cheques in following manner
    - P= Passed
    - U= Unused
    - S= Stopped
    - C- Cautioned
    - D= Destroy
    - R= Returned unpaid.

## Cheque book issuance & Stop payment instructions

- ❑ **SPP: Stop payment of cheques**
- ❑ Use: It is used to mark stop payment to a cheque series.
  - ❑ The function can be used in inquire mode to verify timely updation of stop payment requests and collection of prescribed charges for processing of application.
  - ❑ Tip:use SPRG menu to generate and print a report on all stop payment transactions during the prescribed period.

## Compliances

- ❑ **TDSIP: TDS inquiry/print**
- ❑ Use: The menu option is used to verify and inquire TDS details.

# Compliances

- ❑ **AFSM: for Account freeze status maintenance**

- ❑ Use: It is used to mark/ lift freeze at CUST ID level.

Freeze marking can be for many reasons viz. on receipt of tax recovery notices, on receipt of notices as per various statutes to suspend the operation.

- ❑ Freeze can be of debit freeze, credit freeze or total freeze
- ❑ The system does not permit any transaction based on the freeze code. To carry out the transactions freeze is required to be lifted.

# Trade Finance

- ❑ Bills Related:

1. **INBOEM:** It is used to verify the bill of entry received details updated. Details of BOEs are updated against Import Bill Ref. No.
2. **BM & BI:** for bill maintenance and bill inquiry (Inland) Use: The menu is used for maintenance of Inland bills and cheques purchased or sent for collection.

The menu option is also used to mark realization/ delinking against the said bills.

BI option is used for inquiry mode only. BM option can also be used with "I" mode to verify the details in inquire mode.

## Trade Finance

### 3. **FBM: for Foreign bill maintenance**

Use: The menu is used for maintenance of Foreign Bills, Foreign Currency, cheques, etc. The menu is also used to mark realization/ delinking against the said bills.

## Trade Finance

### 4. **FBI: for Foreign Bill Inquiry**

Use: same as FTI option, FBI menu provides user to locate a transaction or series of transactions based on various criteria.

The transaction are recorded as per register type. Hence, Knowledge and information for each register type is must for using this option Tip: To know the register types and its description press "F2 or list command" at "Reg. Type" field in FBI. The action will display all register type. Notings for the screen details can be made for future reference.



# Trade Finance

## 5. FBP: Foreign Bill Inquiry Printing

Use: The option is used for printing of results derived from FBI option.

The option is used for printing of results derived from FBI option.

The option will take user to FBI option only. However, if this option is used the user will have option to take print of the records searched.

Printing will be for each event for each transaction (eg. Lodgment (L), Realization (R), Closure (Z), etc.

# Trade Finance

## 6. BRBPR

Acronym for: Balancing Report for Bills Purchased (Inland).

USE:

⌚ The report is generated to verify the status of Bills purchased.

⌚ Long pending/overdue bills can be verified from the said report.

# Trade Finance

## 7. BRCR

- Acronym for: Balancing Report for Bills on Collection(Inland).
- USE:
  - 🕒 The report is generated to verify the status of Bills on Collection.
  - 🕒 Long pending/overdue bills can be verified from the said report

# Trade Finance

## 8. FBBR

- Acronym for: Balancing Report for Foreign Bills.
- USE:
  - 🕒 The report is generated to verify the status of Foreign Import & Export Bills.
  - 🕒 Long pending/overdue bills can be verified from the said report

## Trade Finance

### ii) Letter of Credits a. DCQRY

- Acronym for: Documentary Credit Query.
- USE:
  - 🕒 The menu is used to verify the documentary credit details and list as per parameters.

## Trade Finance

### iii) Bank Guarantees

- GI**
  - 🕒 (Driven by Register Types – List of Register type of each category should be obtained from branch)
  - 🕒 (For both Inland & Foreign – Financial, Performance, Bid Bond, Deferred Payment, Advance Payment)
- Acronym for : Guarantee Inquiry
- USE:
  - 🕒 The menu is used to verify the Guarantee Issuance details and list as per parameters.

# Trade Finance

## AFI

- Acronym for: Audit File Inquiry.
- USE:
  - ⌚ The menu contains Audit trail of Non Financial Transactions like change in account Master, Change in Account Status (e.g. Dormant to Active) etc.

# Note

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

# Finacle Screens

- 🕒 ACM ACTODM
- 🕒 AFSM
- 🕒 ALM
- 🕒 BM
- 🕒 CHBM
- 🕒 CUMM
- 🕒 GMM
- 🕒 ICHB
- 🕒 Limit Node
- 🕒 OAAC
- 🕒 SPP
- 🕒 TM
- 🕒 TODM

# FINACLE

UNITED BANK OF INDIA

~ FINACLE Start Screen ~

Enter Your SOL ID:

Example : Data Centre users should enter 0000

OK Clear

[Finacle HelpDesk](#)

[HRMS files](#)

**REPORT SERVER**

- Internet Explorer version 5.5 or higher is required for FINACLE Access
- Set The Desktop Monitor Resolution to 1024x768 & Refresh Frequency to 60 Hertz

ke DI REP Menu for RBI Weekly and GI

125%

Finacle  
Transforming Banking

**Core Banking Solution**  
Version 7.0.25

User Name:

Password:

Language:  Login

Infosys

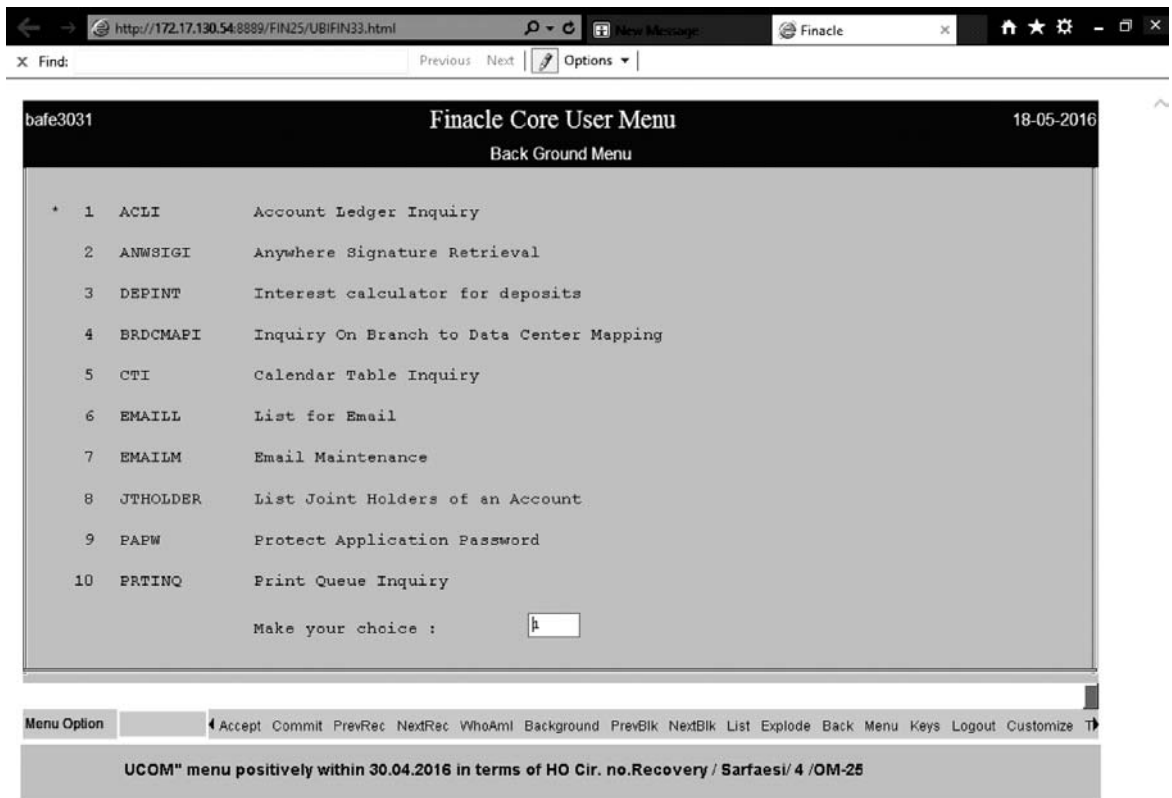
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now available in FTP server—Branches / ROs are advised to complete data uploading in Fin:

125%



125%



125%

On this tab we can also get the information about the amount of Various Charges like Processing, Documentation, Inspection Charges etc. charged in the accounts-  
FINACLE REFERENCER

baff2015 Account Ledger Inquiry 18-05-2016

Selection Criteria

A/c No. :  INR 0108 EAST INDIA PHARMACEUTICAL  
 Start Date :   
 End Date :   
 Order By  
 Tran/Value Date? :  ORDER BY TRAN DATE  
 Addl Crit Ind :   
 Most Recent Tran:   
 Address :  
  
 City : State :  
 Country : Pin :  
 Phone Number : /  
 Email Id :  
 Customer Status : A/c Status :

Menu Option  adi  Transmit  ScreenLock  Accept  Commit  PrevRec  NextRec  WhoAml  Background  PrevBlk  NextBlk  List  Explode  Back  Menu  Key▶

ARE ADVISED TO SUBMIT THEIR ASSET & LIABILITY STATEMENT ON LINE AT THE EARLIEST.\*\*\*1

baff0096 Account Ledger Inquiry 17-05-2016

Accounts List

Selection Criteria

ShortName  Cust. ID  CCY  Ownership   
 GlSubHead  SchemeCode  SOL ID  SchmType   
 A/c. Label  Partitioned?

A/c. ID	CCY	SOL ID	A/c. Full Name

Menu Option  adi  Transmit  ScreenLock  Accept  Commit  PrevRec  NextRec  WhoAml  Background  PrevBlk  NextBlk  List  Explode  Back  Menu  Key▶

BMIT THEIR ASSET & LIABILITY STATEMENT ON LINE AT THE EARLIEST.\*\*\*GL REPORT,GSTREPO



Account Ledger Inquiry 17-05-2016

buff2015

A/c No	0108010363693	INR	UMA BOSE	Opn. Bal	2,169.80	Cr
Type	CUSTOMER	GL Subhead	16029	Cls. Bal	2,256.80	Cr
A/c Open Date	22-01-1975	Close Date		Avl. Amt	2,256.80	Cr
Currency	INR	INDIAN RUPEE		Eff. Avl. Amt	2,256.80	Cr
A/c Status	D	DORMANT		A/c Status Date	24-06-2009	
Funds in clg		0.00		Float Bal	0.00	

	INR	INR	INR
06-06-2015	010801	43.00	2,212.80Cr
05-12-2015	~01080	44.00	2,256.80Cr

Menu Option: aci Transmit ScreenLock Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Key

loading in Finacle system through "SERSUCOM" menu positively within 30.04.2016 in terms of

On the Main Tab Type ACS and the Press Enter

Account Ledger Inquiry 18-05-2016

sbff0001

Customer Account Maintenance

Function: I INQUIRE

A/c. ID: 0108050916523 INR 0108 EAST INDIA PHARMACEUTICAL

Cust. ID	01289800	Last Cl Tran. On	22-12-2015
Employee ID		A/c. Bal.	10,009.75 Cr INR
Scheme Code	CAOTH	Shadow Bal.	0.00
GL Sub Head	14001 CURRENT DEPOS	Aggr. Limit	0.00
Cust. Const	05 PUBLIC LIMITE	Amt. For Clg.	0.00
Cust. Status	HNW HIGH N	Cust. New?	N
		Cust. Minor?	N

Sweep in Min. Bal.	0.00	Chq. Allowed?	Y
Dr. Bal. Limit	99999999999999.99	Charge for Chq. Issue?	Y
Max. Allowed Limit	0.00	Return Paid Chq.?	N
Credit File No.		Paid Chq. Return Freq.	/ / / /
Debt Acknowledgement Date		Availing nomination facility?	N
Charge Off Flag			
Enter Option			

Menu Option: aci Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Keys Logout Customize

\*GL REPORT,GSTREPORT,RBIGST,GLTAL,PLSTAT,RBIWKLY,MCGLB IS AVAILABLE ON FTP SERV

To Know various Information like Related Party Details, Nomination Details, Repayment Details of the Loans Account, Rate Of Interest of the accounts type the Relevant Code given on the tab by pressing F2 and press F4. FINACLE REFERENCER

Account Ledger Inquiry 18-05-2016

Account Modification Option List

Function	I INQUIRE		Code	Description
A/c. ID	0108050916523	INR		
Cust. ID	01289800		A	RELATED PARTY DETAILS
Employee ID			N	NOMINATION DETAILS
Scheme Code	CAOTH		S	SCHEME DETAILS
GL Sub Head	14001	CURRENT DEPOS	O	GENERAL ACCOUNT DETAILS
Cust. Const	05	PUBLIC LIMITE	R	NON RES CUSTOMER DETAILS
Cust. Status	HNW	HIGH N	A	PURGE DETAILS
			V	MIS CODES
			Q	CHEQUE BOOK INQUIRY
Sweep in Min. Bal.	0.00		H	LIMIT HISTORY INQUIRY
Dr. Bal. Limit	99999999999999.99		O	T.O.D. INQUIRY
Max. Allowed Limit	0.00		U	A.T.O. INQUIRY
Credit File No.			G	ACCOUNT LEDGER INQUIRY
Debt Acknowledgement Date			B	SHADOW BALANCE INQUIRY
Charge Off Flag			D	AUDIT INQUIRY
Enter Option			M	COMPONENTS OF AVAIL AMT
			W	PX DETAILS

Menu Option: acdi Transmit ScreenLock Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Key

ON 01.04.2016\*\*\*\*\*

To know the rate of interest Type '0' and then press F4 and F6 so that the Following Screen will Appear-

Account Ledger Inquiry 18-05-2016

General Account Details

A/c. ID	0108050916523	INR	0108	Cust. ID	01289800	EAST INDIA
GL Subhead Code	14001	CURRENT DEPOSITS-OT		Scheme Code	CAOTH	INR
Passbook/Statement ?	S	PASS SHEET		Statement Frequency	M	/ / / 31 / P
Local Calendar ?	N	Despatch Mode	C	COLLECT BY PE	Next Print Date	25-06-2012
Freeze Code		Freeze Reason				
Last Freeze Date		Bal. on Last Freeze Date		0.00		
Last Unfreeze Date		Freeze Remarks				
Pay Int. ?	N	Collect Int. ?	Y	Treasury Rate		
Cr % Min/Max	0.000000	/	0.000000	Dr % Min/Max	0.000000	/
Cust. Pref. Int.(Cr.)				Cust. Pref. Int.(Dr.)		
A/c. Pref. Int.(Cr.)				A/c. Pref. Int.(Dr.)		
Int. Cr. A/c. Flag				Int. Dr. A/c. Flag	S	
Int. Dr. A/c. ID				INR		
Int. Cr. A/c. ID						
Int. Rate Code	UCCRS	UBICR 5 CASH		Accr Int. Rate	0.000000	Cr
A/c. Pegged ?	N	Pegging Review Date	31-12-2099	Contr Int. Rate	18.100000	Dr
Pegging Frequency(Mnths/Days)		/		Net Int. Rate		

Menu Option: acdi Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Keys Logout Customize T

ation & Grievances System Portal(Go to Intranet Site->Links->RTGS,NEFT&SWIFT Information |

On the Main Tab type 'UBIRPT' and then press 'Enter' to generate various reports -



We can press F2 on the 'Report Name' column and can get the list of various reports that can be generated through this command like Inoperative accounts, Documents Expired, accounts pending for Review/Renew, Adhoc Sanctioned, Limit expired accounts, Suspense Account or Sundry Creditors/Debtors account balances, Unadjusted enteries, Cheques Pending for Collection, Clearing Accounts, Adjustments Accounts, Unadjusted items beyond 3 months, Over Drawing/Excess Drawings Report, Recovery in NPA accounts etc.



baf0001 UNITED BANK REPORTS 17-05-2016

Report names and descriptions

Module Name	Report Name	Report Description
CREDIT	AAS	Advance Against Shares
CREDIT	ACTDETL	Advance Account Details
CREDIT	ADVAN	Review of Advance
CREDIT	ADVRPT	Scheme wise Position of Advanc
CREDIT	CHQDTL	CHEQUE DETAIL REPORT
CREDIT	CHRGPRPT	MINIMUM BALANCE ACCNT REPORT
CREDIT	DEMAND	Demand notice for Loan acct
CREDIT	DEMANDCC	Demand notice for CC/OD acct
CREDIT	DOCUDTL	REPORT ON EXPIRED DOCUMENT
CREDIT	ESS	Exposure to Sensitive Sectors
CREDIT	INSRPT	Rpt Generation On Details Of I
CREDIT	NPASMARPT	REPORT OF NPA/SMA

Menu Option unirpt Transmit ScreenLock Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Key

.2016 \*\*\*\*\*ALL OFFICERS ARE ADVISED TO SUBMIT THEIR APAR (2015-16) ON LINE AT THE EARL

baf0001 UNITED BANK REPORTS 17-05-2016

Report names and descriptions

Module Name	Report Name	Report Description
SSIRPT	LWOC	Loans without colletral securi
SSIRPT	M41	Large Borrowals Accounts
SSIRPT	RVSL	Recovery in Various Schematic
SSIRPT	SCC	Swarojgar Credit Card Scheme
SSIRPT	SICK	Sick Weak SSI NON-SSI
SSIRPT	SSI	Small-Scale Industries
SSIRPT	SSI-SME	Statement on SSI - SME
SSIRPT	SWIW	Sector wise - Industry wise De
SSIRPT	YRPS-AF2	Yearly Return on PSA

Menu Option unirpt Transmit ScreenLock Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Key

MIT THE APAR WITHIN THE TIME LINE MAY BE AWARDED AVERAGE APAR RATING\*\*\*\*You're kind

REPORT OF OUTSTANDINGS IN NPA & SMA ACCO 17-05-2016

ASSET CLASSIFICATION WISE

Function Code R Report

SET ID.: 0108

DATE OF REPORT: 17-05-2016

MAIN CLASSIFICATION:

FROM SUB CLASSIFICAT TO SUB CLASSIFICATIO

FROM OTG. AMOUNT: TO OTG. AMOUNT:

Menu Option unirpt Transmit ScreenLock Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Key

1/4 /OM-25 /16-17 dtd..12.04.2016 \*\*\*\*\*ALL OFFICERS ARE ADVISED TO SUBMIT THEIR APAR (20'

REPORT OF OUTSTANDINGS IN NPA & SMA ACCO 17-05-2016

Print parameter acceptance form

Function Code R Report

SET ID.: 0108

DATE OF REPORT: 17-05-2016

MAIN CLASSIFICATION: 002

FROM SUB CLASSIFICAT 001 TO SUB CLASSIFICATIO 002

FROM OTG. AMOUNT: 0 TO OTG. AMOUNT: 9999999999

Fore/Background?  BACKGROUND

Print Required?  BG Queue

No. Of Copies 1

Printer ID LOCAL HP

Delete on Print?

Field must be entered.

Menu Option unirpt Transmit ScreenLock Accept Commit PrevRec NextRec WhoAml Background PrevBlk NextBlk List Explode Back Menu Key

. THE OFFICERS WHO FAIL TO SUBMIT THE APAR WITHIN THE TIME LINE MAY BE AWARDED AVI

Through the Menu option EODDRPT we can generate the Balance Sheet and Profit & loss Report.  
FINACLE REFERENCER



## EASTERN INDIA REGIONAL COUNCIL THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA, KOLKATA

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Kasba Office : ICAI Bhawan, 382/A, Prantik Pally, Kasba, Kolkata – 700 107

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# **EIRC TOLL FREE NO. FOR MEMBERS & STUDENTS**



**EIRC has introduced a toll free no.**  
operational from Monday to Friday, from 10.00am to 5.30pm.  
Members/ Students can call to the above toll free no. for any type of queries.

An initiative of TEAM EIRC to serve its esteemed Members & Students

**CALL US AT : 1800-3000-1019**