PLANNING, BUDGETING & FORECASTING FACILITY

Product Appreciation Guide

A CUSTOMISED FACILITY IN FINACLE

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1 Budgeting and Forecasting Module

Budget Parameter set up

Budget Forecasting based on historical data – Trend analysis, Historical data analysis, Straight Line analysis

Re-setting the system Forecasted targets to take care of impact analysis

Modification of the user allocated Budget in Draft mode (HO/RO/Branch)

Budget Modification Confirmation and creation of Budget version (Draft/Final/Approved)

2 RFP 1, 2, 12 and 20

RFP 1. The system should have modules for budgeting and forecasting
RFP2. System to support following analysis
RFP – 12 - Any other type of analysis / forecasts as required by the bank
RPT – 20 - The system should allow the user to define focus areas and define the parameters for these focus areas based on which the system would do the forecasting and analysis

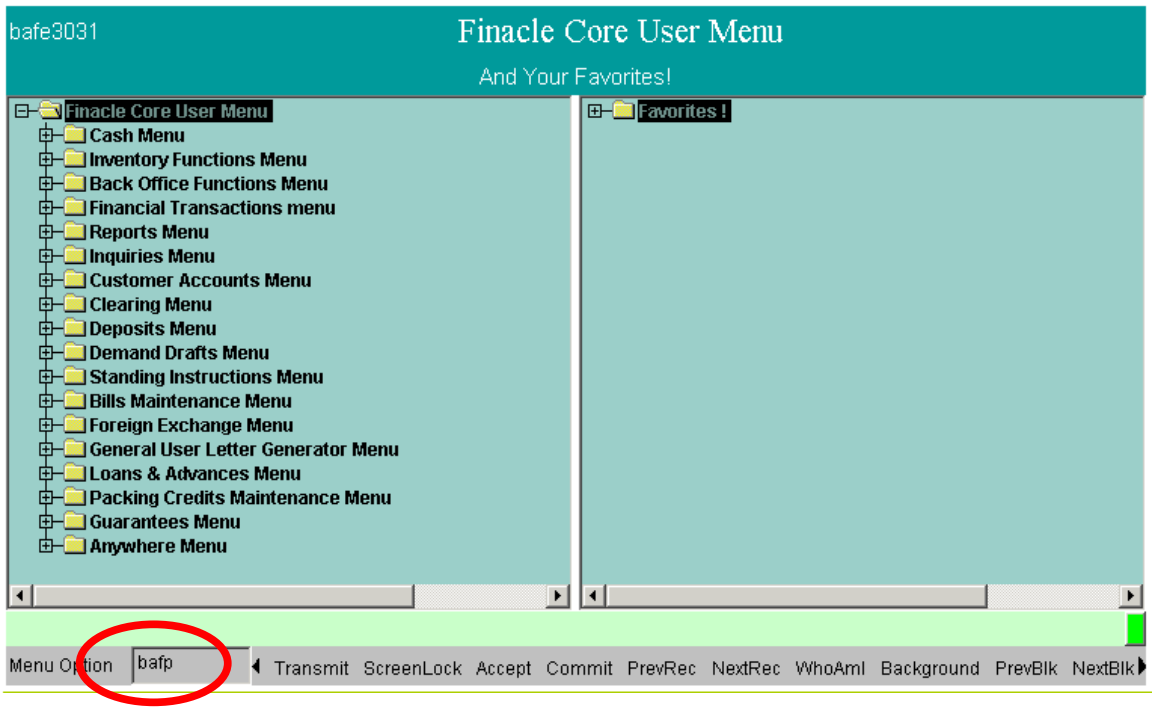
2.1 PARAMETER SET UP

BUDGETING & FORECASTING PARAMETERS:-

System provides for parameter set up which is a one time job and has to be done with extra care. User needs to set up various filter conditions, create budget items, create budget codes and also map the budget item codes to the respective budget codes as part of parameter set up. Parameter set up to be done covering all areas and items for which budget is made. Capturing Historical data on all the budget items required, defining of business targets, distribution of business targets across all business entities, all budget codes, items, performance analysis and all analysis reports are generated based on these parameters.

Repeat “For Budget, Forecasting and all analysis activities Parameterisation is the primary activity.”
Screen shots for parameters set up. Menu option **'BAFP'**

figure 1.1



After pressing enter the following screen will appear. It contains 3 Tabs namely -

1 - <u>Filter Field Creation</u> :

This Tab is used to define the filter criteria as applicable to the Budget item codes to be created using Second Tab i.e. 'Item Code Creation'. For eg. Bulk deposit to be excluded from Term deposits. Food Credit has to be excluded from other Credits.

2 - <u>Item Code Creation</u> :

This Tab is used to create Budget Item Codes which will be used for Mapping with Budget Code (in third Tab i.e. Budget Code Creation Tab. Budget Item codes could be Scheme Types, Scheme codes, GL Sub Head codes, Place Holders, MIS codes.

3 - <u>Budget Code Creation</u> :

All Budget Item Codes have to be mapped invariably with a Budget Code. This Tab is used to create a Budget Code which will be used for Budget Allocation. User also needs to map the relevant Item codes to the Budget code created using this Tab only. If Bank is budgeting for Savings Bank Deposits, Savings Bank is a Budget Code. All Savings Scheme Codes shall be Budget Item Codes (which have to be created using 'Item Code Creation' Tab) and need to be mapped to Savings Bank Budget Code.

Filter Field creation

This Screen is used to Create Filter Field. User has to give the field and the respective finacle table name. This will enable the system to validate filter conditions.

Options are: A – Add: To add a field name and Table name.

I – Inquiry: To Inquire the Already added fields

D – Delete: To Delete the existing Field.

figure 1.1.2

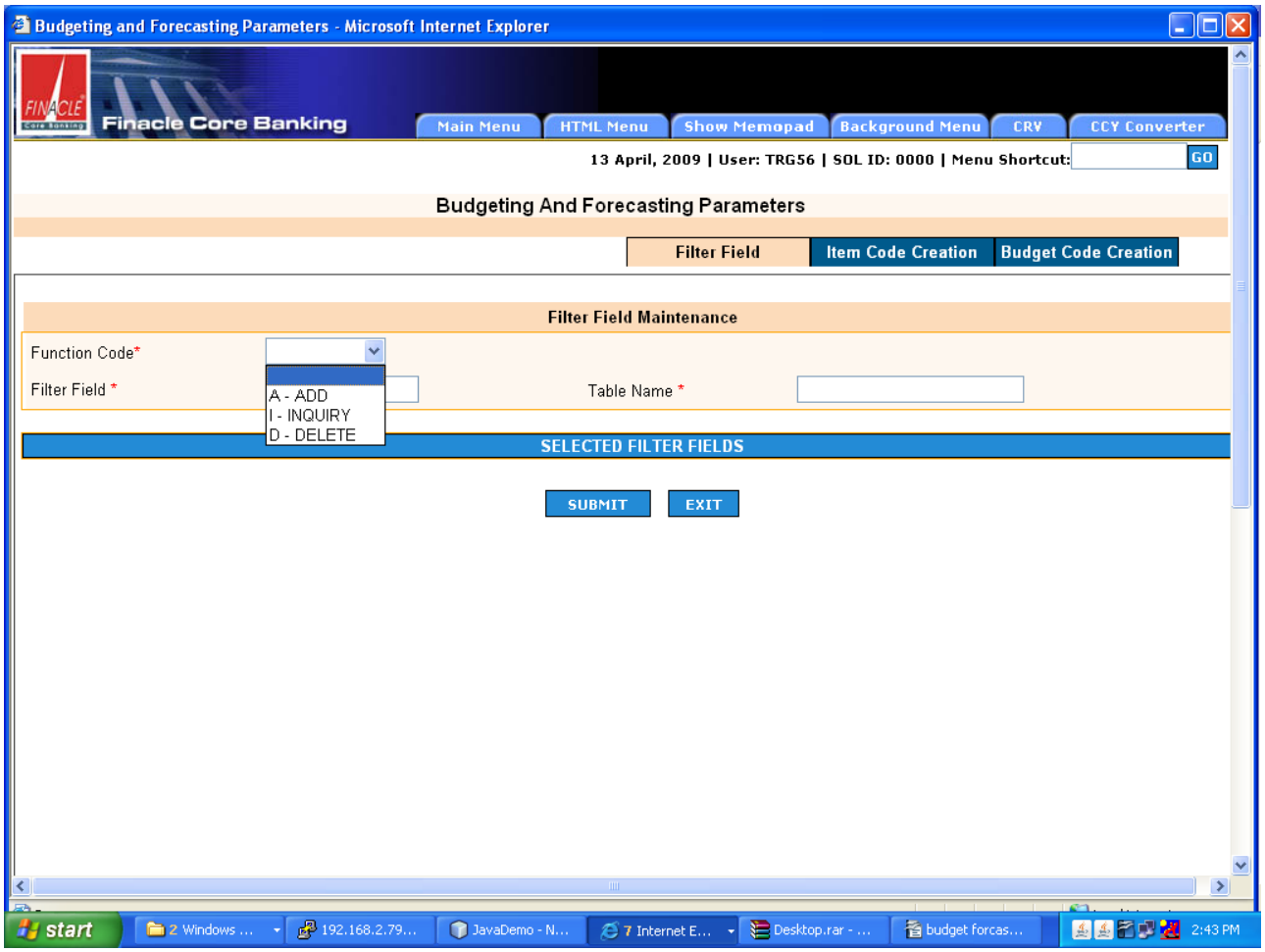
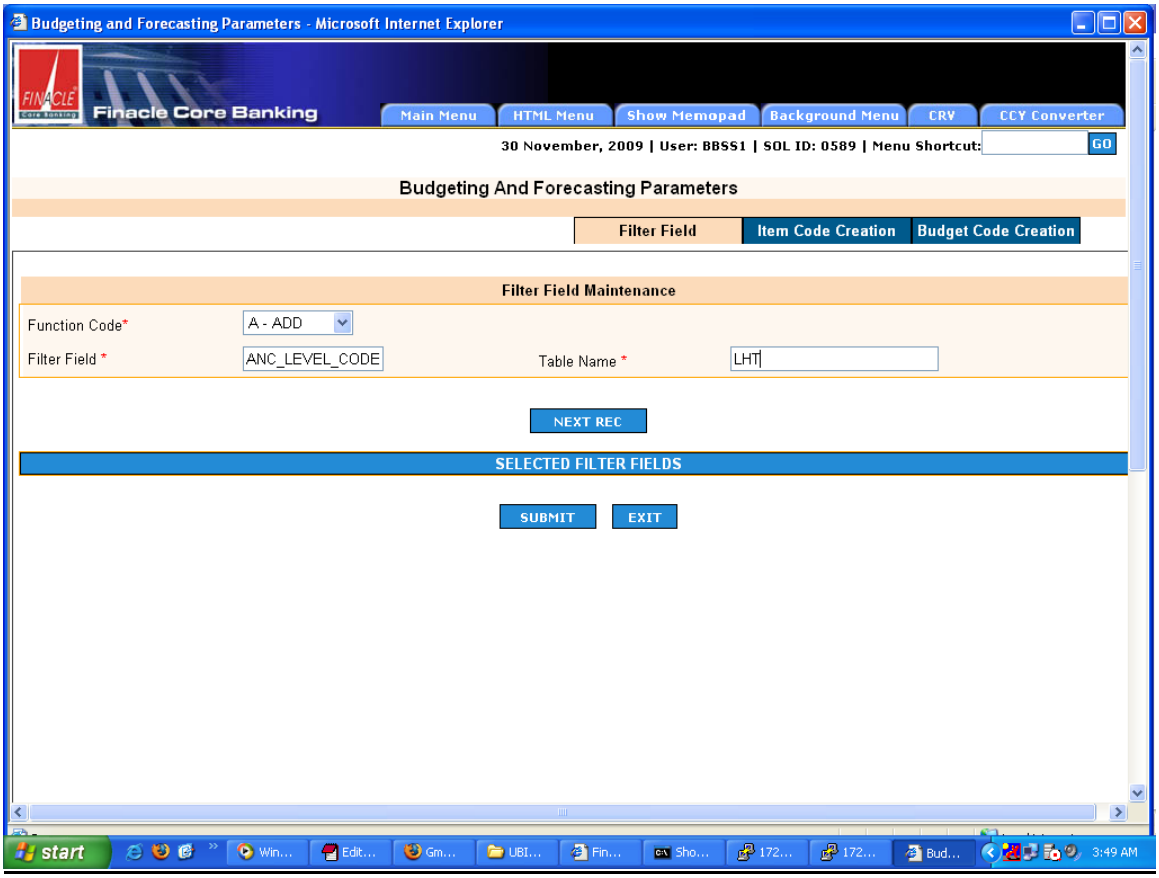


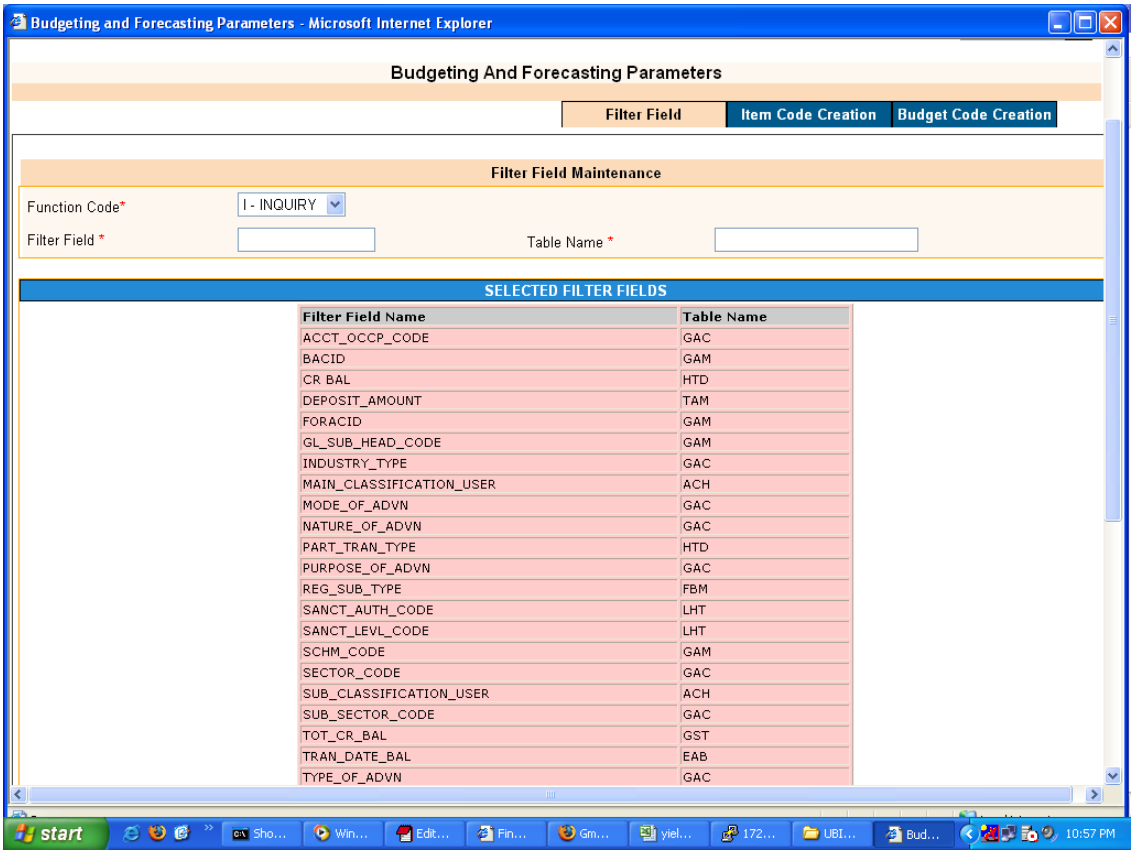
figure 1.1.3



Functionality: -

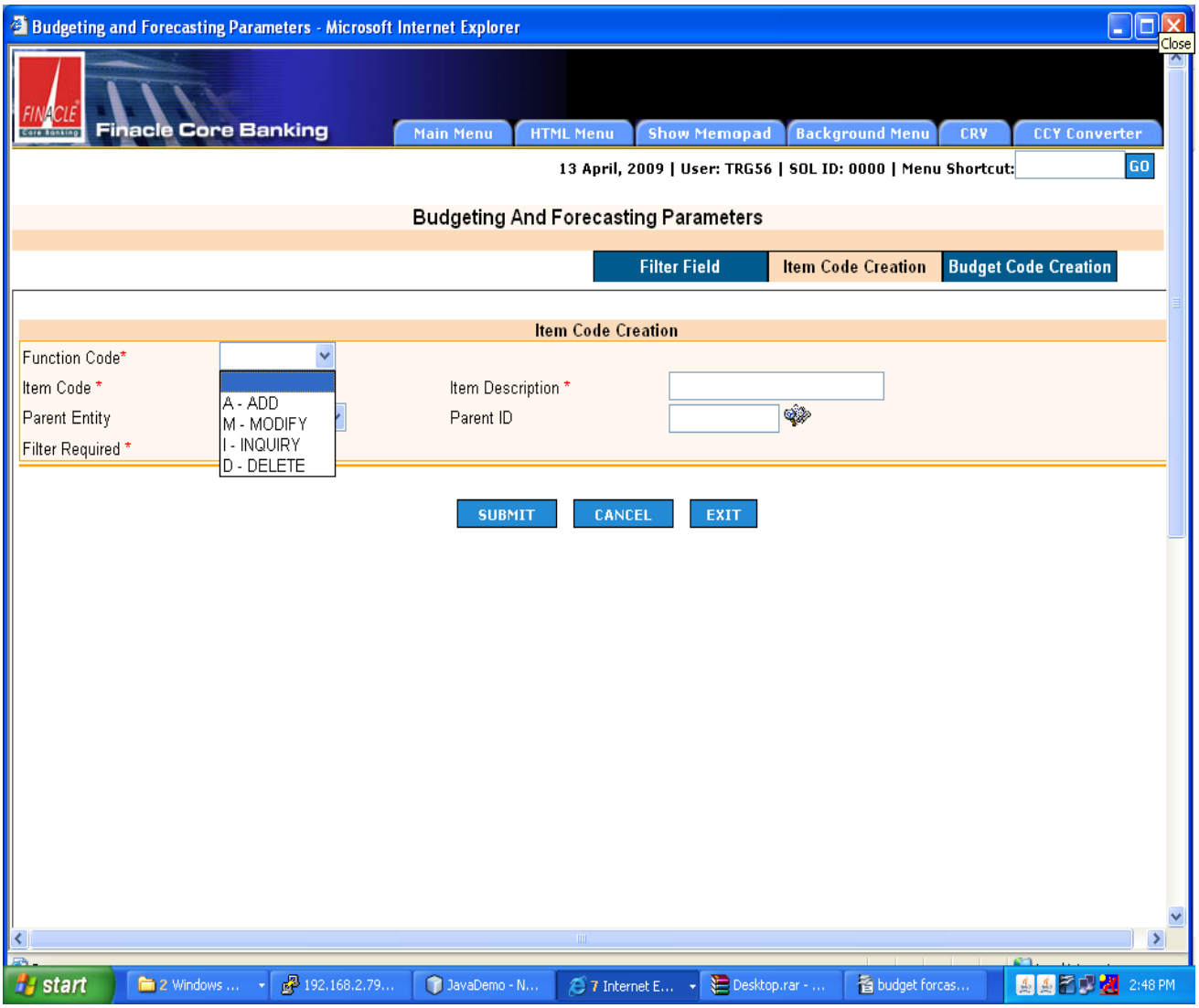
1. The User have to select the option 'A - Add' to add a new filter field. After Selecting Add option user has to give the relevant Field Name and its finacle table Name. Then Click on 'Submit' to Add the Field. If the User Needs to Add More than one record he can click on next record button and add the required records then click on 'Submit'.
2. User can inquire all the Fields already by option option 'I' –'Inquiry'. See screen shot 1.1.3
3. User can delete the already added Field by selecting option 'D' – 'Delete' (At the time of parameter set up only for correction. Deletion after PBFF process in place may result in loss of data).

figure 1.1.4


Budgeting and Forecasting Parameters - Microsoft Internet Explorer
Budgeting And Forecasting Parameters
Filter Field
Item Code Creation
Budget Code Creation
Filter Field Maintenance
Function Code*
I - INQUIRY
Filter Field *
Table Name *
SELECTED FILTER FIELDS
Filter Field Name
Table Name
ACCT_OCCP_CODE GAC
BACID GAM
CR BAL HTD
DEPOSIT_AMOUNT TAM
FORACID GAM
GL_SUB_HEAD_CODE GAM
INDUSTRY_TYPE GAC
MAIN_CLASSIFICATION_USER ACH
MODE_OF_ADVN GAC
NATURE_OF_ADVN GAC
PART_TRAN_TYPE HTD
PURPOSE_OF_ADVN GAC
REG_SUB_TYPE FBM
SANCT_AUTH_CODE LHT
SANCT_LEVL_CODE LHT
SCHM_CODE GAM
SECTOR_CODE GAC
SUB_CLASSIFICATION_USER ACH
SUB_SECTOR_CODE GAC
TOT_CR_BAL GST
TRAN_DATE_BAL EAB
TYPE_OF_ADVN GAC
start
10:57 PM

1.2 Item Code Creation

Figure 1.2.1



This Screen is used to Create Item Code.

Functions Used are: A – Add: To add a Item Code.

M – Modify: To Modify the Already Added Item Code

I – Inquiry: To Inquire the Already Added Items

D – Delete: To Delete the existing Items.

Functionality : -

1. The User have to select the option 'A' – 'Add' to add a Item Code. After Selecting 'Add' option user has to give the relevant Item Name and its Description. Then it has to select the Parent Entity and parent id for that particular Item Code.

1. The User can add Item with or without Filter Condition by clicking 'Yes' or 'No' button.
2. User can inquire all the Fields already by option 'I' – 'Inquire'
3. User can delete the already added Field by selecting option 'D – Delete'.
4. User can Modify the Item Code description option 'M' – 'Modify' and select the relevant item Code by the list .

Figure 1.2.2

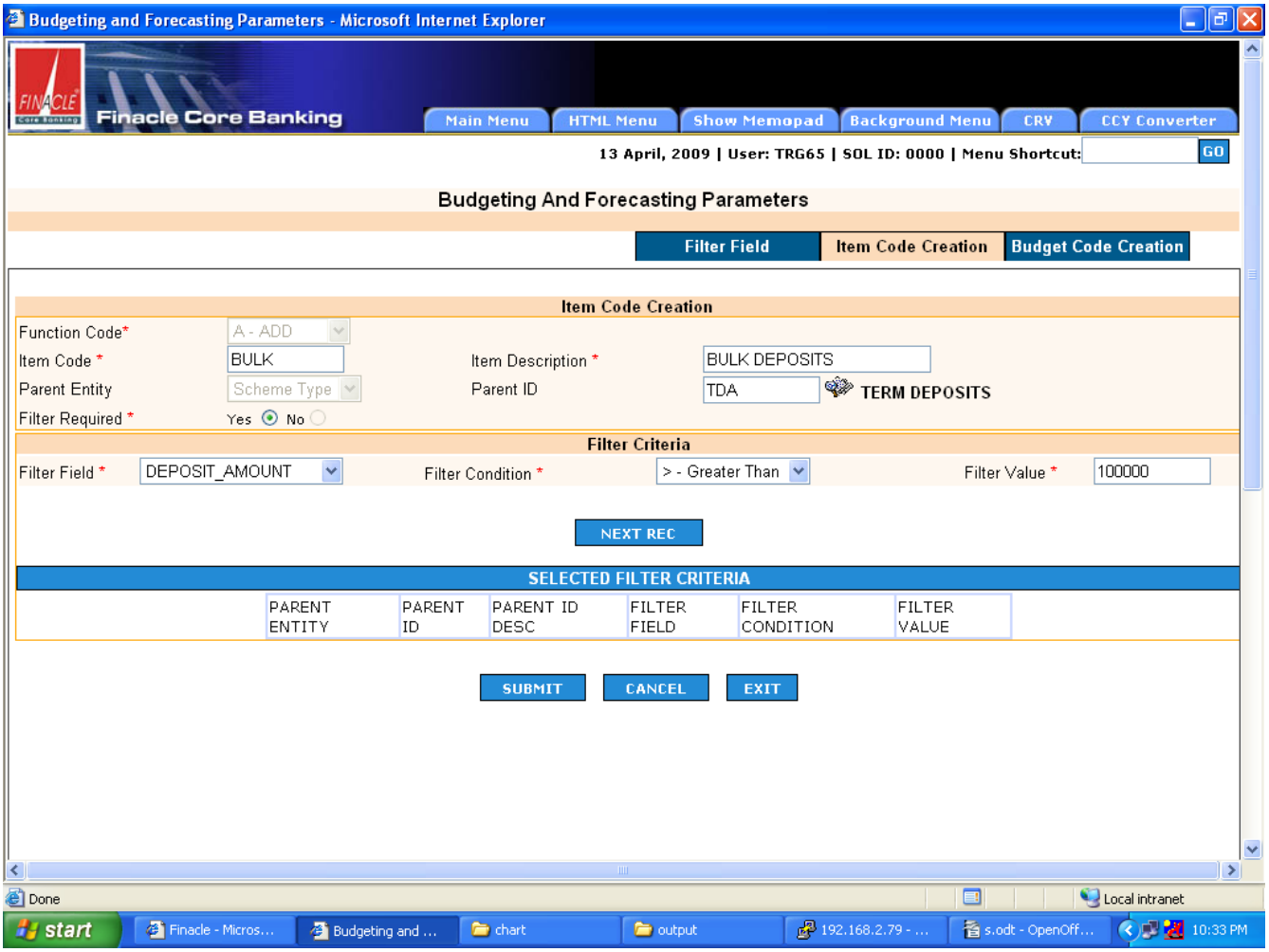


Figure 1.2.3

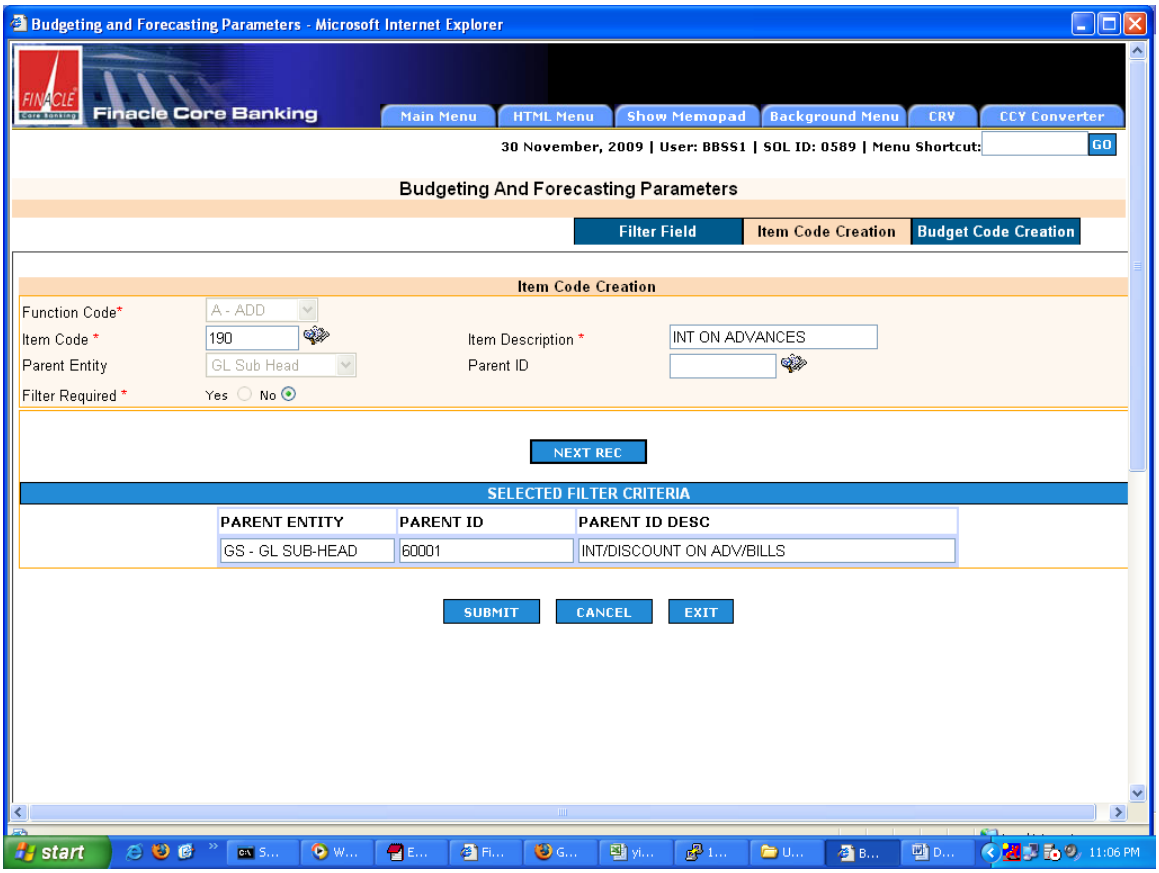

Budgeting and Forecasting Parameters - Microsoft Internet Explorer
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRV
CCY Converter
30 November, 2009 | User: BBSS1 | SOL ID: 0589 | Menu Shortcut:
GO
Budgeting And Forecasting Parameters
Filter Field
Item Code Creation
Budget Code Creation
Item Code Creation
Function Code*
A - ADD
Item Code *
190
Item Description *
INT ON ADVANCES
Parent Entity
GL Sub Head
Parent ID
Filter Required *
Yes
No
NEXT REC
SELECTED FILTER CRITERIA
PARENT ENTITY
PARENT ID
PARENT ID DESC
GS - GL SUB-HEAD
60001
INT/DISCOUNT ON ADV/BILLS
SUBMIT
CANCEL
EXIT
start
11:06 PM

Figure 1.2.4

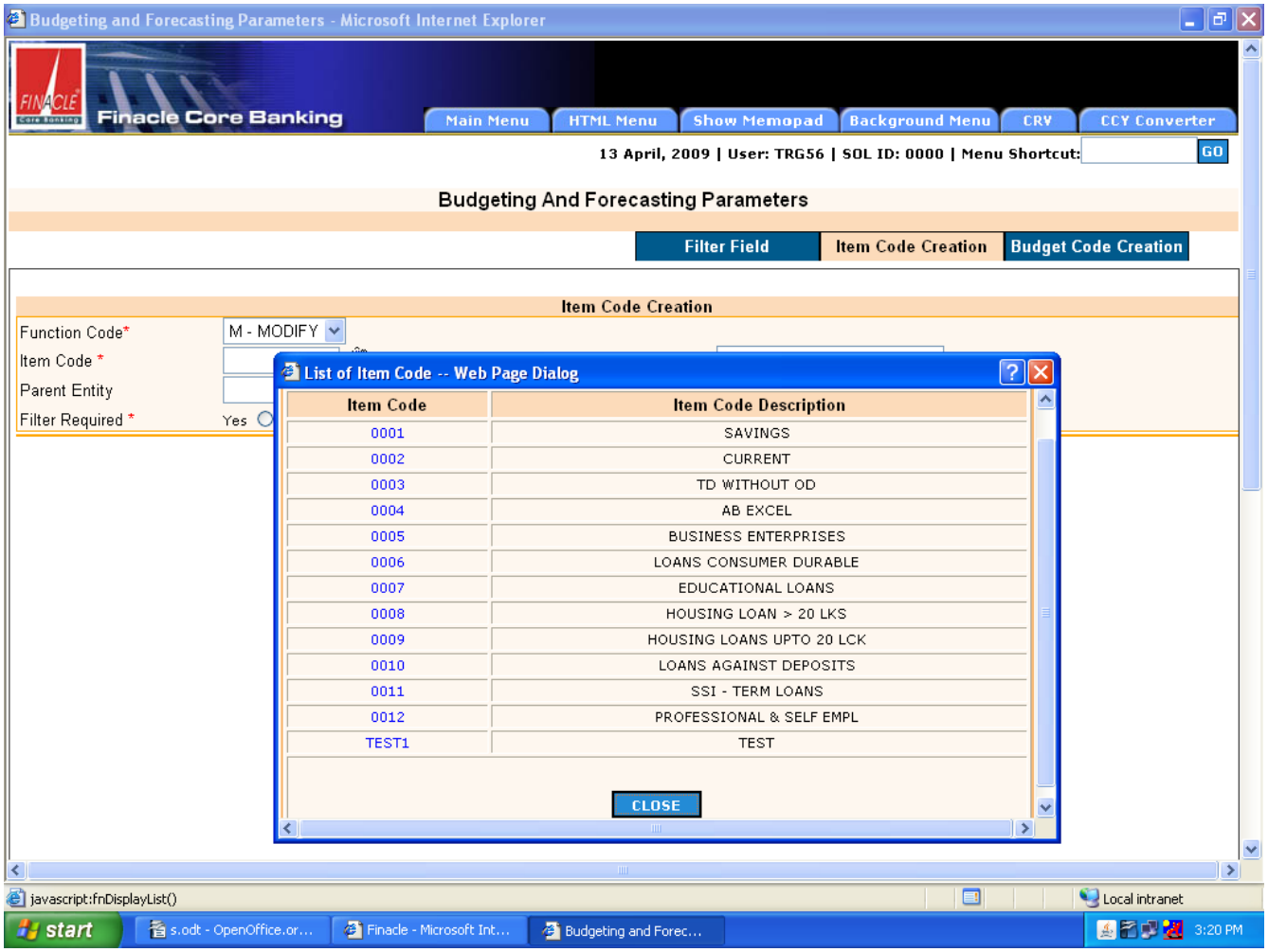
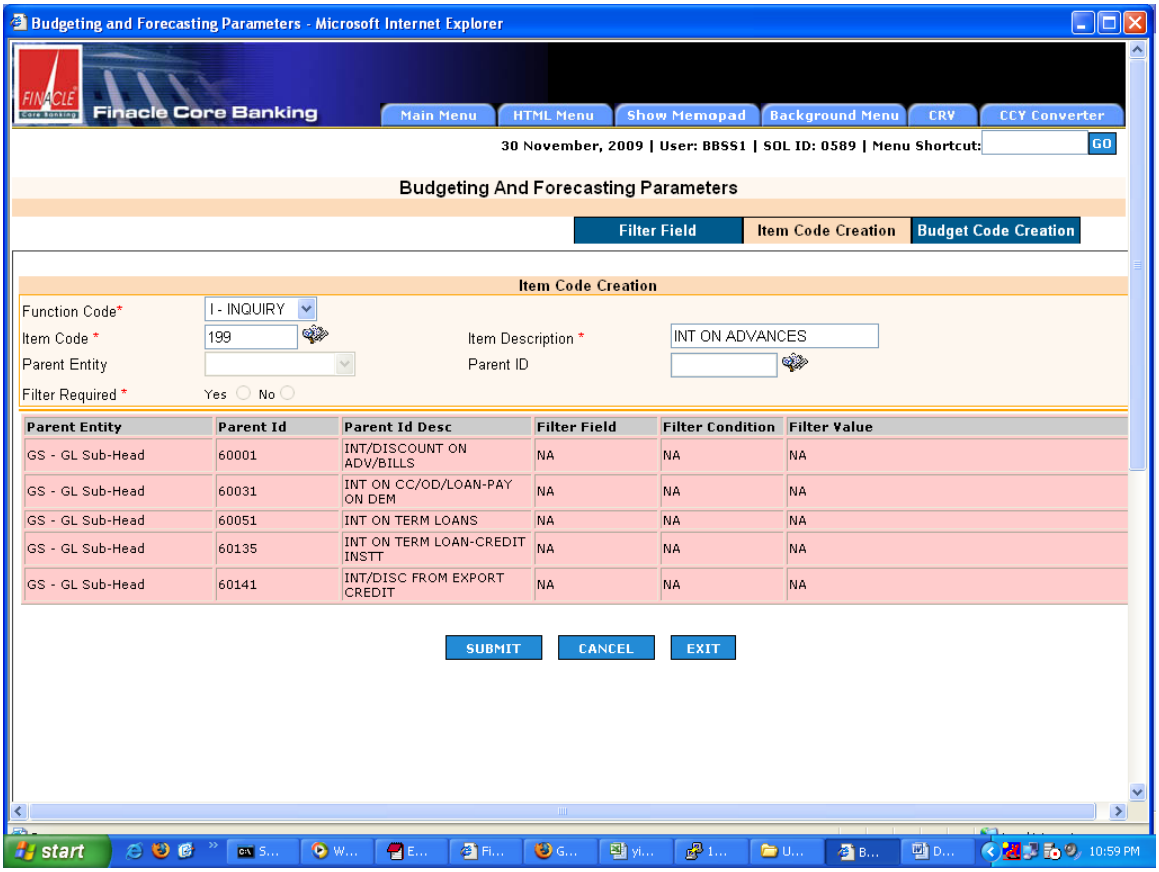

Budgeting and Forecasting Parameters - Microsoft Internet Explorer
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRV
CCY Converter
13 April, 2009 | User: TRG56 | SOL ID: 0000 | Menu Shortcut:
GO
Budgeting And Forecasting Parameters
Filter Field
Item Code Creation
Budget Code Creation
Item Code Creation
Function Code*
M - MODIFY
Item Code *
Parent Entity
Filter Required *
Yes
List of Item Code -- Web Page Dialog
Item Code
Item Code Description
0001 SAVINGS
0002 CURRENT
0003 TD WITHOUT OD
0004 AB EXCEL
0005 BUSINESS ENTERPRISES
0006 LOANS CONSUMER DURABLE
0007 EDUCATIONAL LOANS
0008 HOUSING LOAN > 20 LKS
0009 HOUSING LOANS UPTO 20 LCK
0010 LOANS AGAINST DEPOSITS
0011 SSI - TERM LOANS
0012 PROFESSIONAL & SELF EMPL
TEST1 TEST
CLOSE
javascript:fnDisplayList()
Local intranet
start
s.odt - OpenOffice.or...
Finacle - Microsoft Int...
Budgeting and Forec...
3:20 PM

Figure 1.2.5


Budgeting and Forecasting Parameters - Microsoft Internet Explorer
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRV
CCY Converter
30 November, 2009 | User: BBSS1 | SOL ID: 0589 | Menu Shortcut:
GO
Budgeting And Forecasting Parameters
Filter Field
Item Code Creation
Budget Code Creation
Item Code Creation
Function Code*
I - INQUIRY
Item Code *
199
Item Description *
INT ON ADVANCES
Parent Entity
Parent ID
Filter Required *
Yes
No
Parent Entity
Parent Id
Parent Id Desc
Filter Field
Filter Condition
Filter Value
GS - GL Sub-Head
60001
INT/DISCOUNT ON ADV/BILLS
NA
NA
NA
GS - GL Sub-Head
60031
INT ON CC/OD/LOAN-PAY ON DEM
NA
NA
NA
GS - GL Sub-Head
60051
INT ON TERM LOANS
NA
NA
NA
GS - GL Sub-Head
60135
INT ON TERM LOAN-CREDIT INSTT
NA
NA
NA
GS - GL Sub-Head
60141
INT/DISC FROM EXPORT CREDIT
NA
NA
NA
SUBMIT
CANCEL
EXIT
start
10:59 PM

1.3. Budget Code Creation

This Screen is used to Create Budget Code.

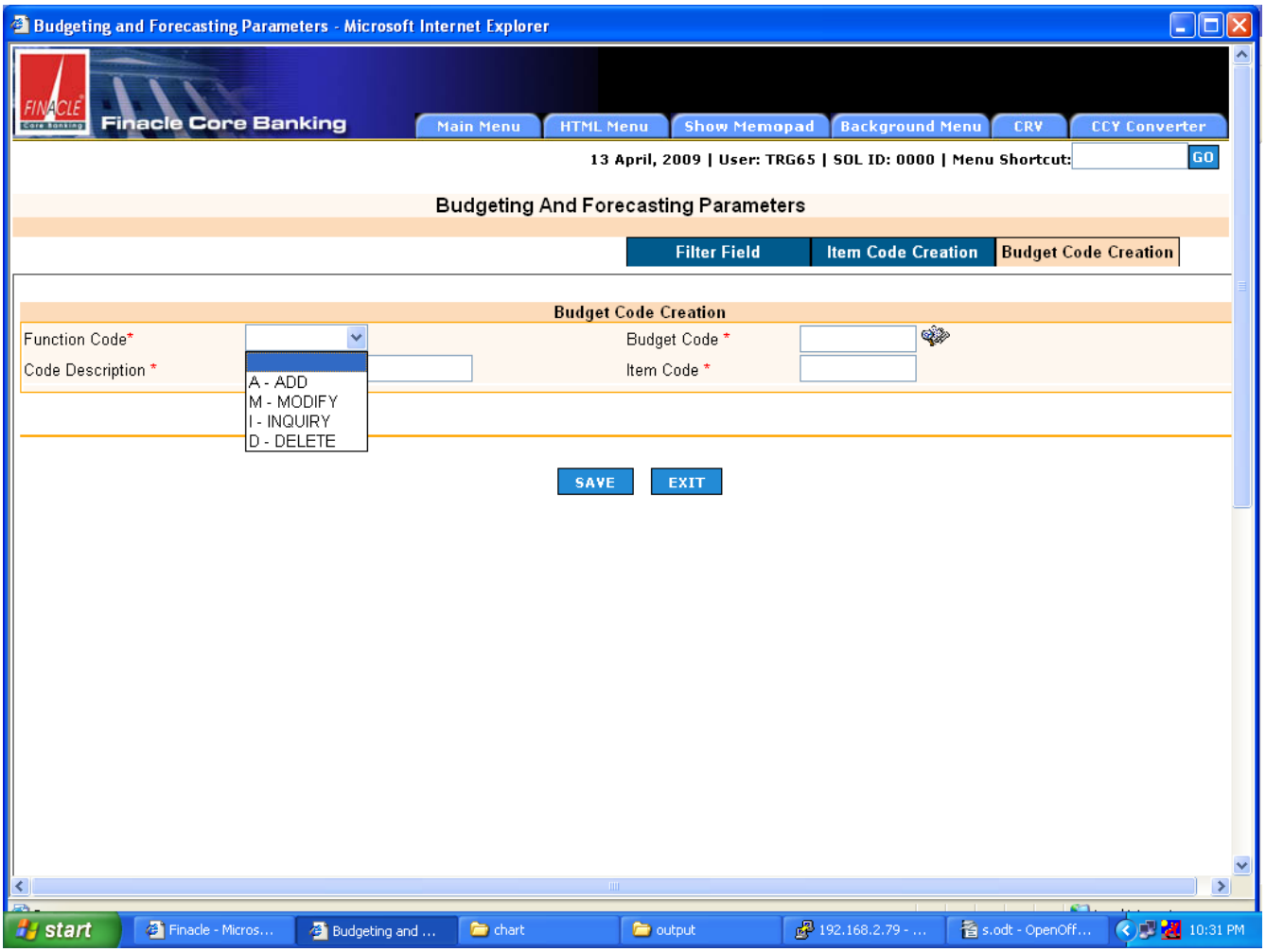
Functions Used are: A – Add: To add a Budget Code.

M – Modify: To Modify the Already Added Budget Codes.

I – Inquiry: To Inquire the Already added Budget Codes.

D – Delete: To Delete the existing Budget Codes.

Figure 1.3.1



Functionality:

1. The User has to select A-Add option to add a new Budget Code. After giving proper Budget Code and Description the user has to select the Item Codes and map to the Budget Code one by one, by selecting from the list (refer screen 1.3.3 below).

Figure 1.3.2

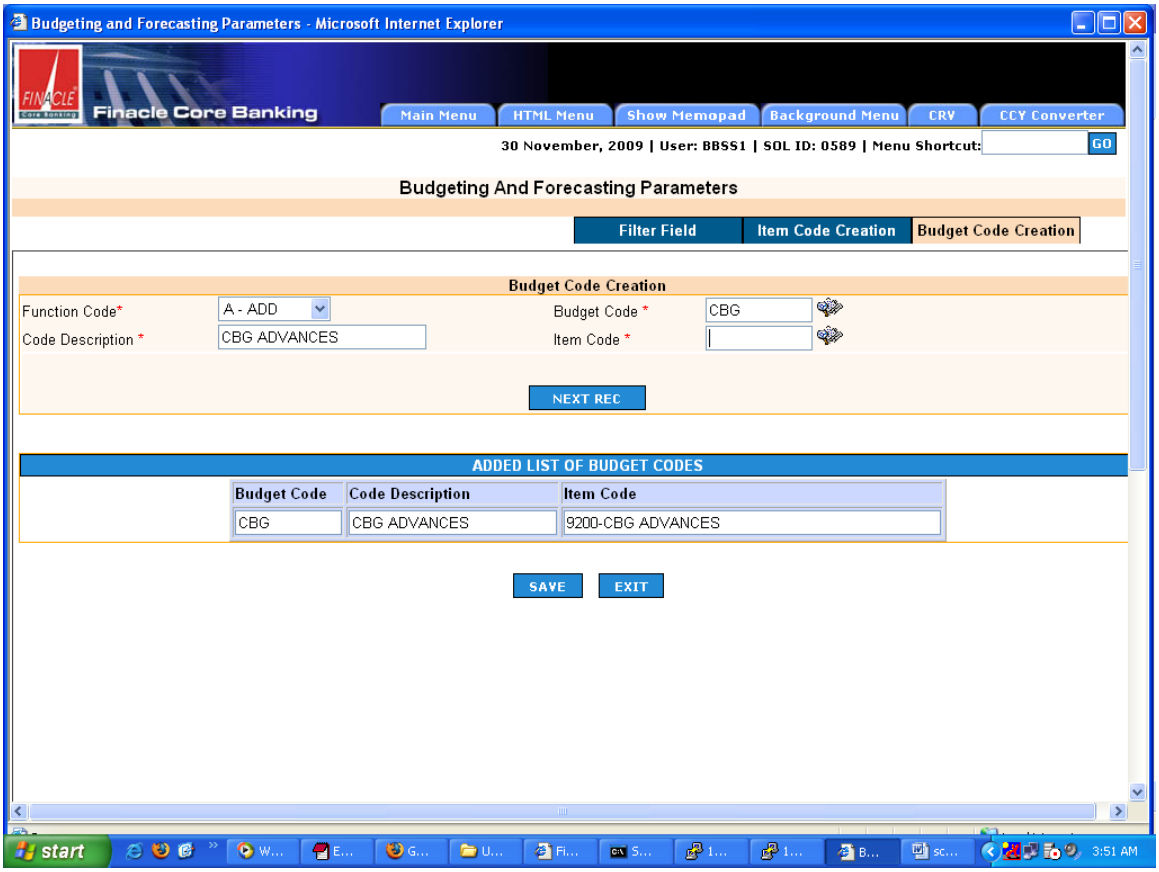
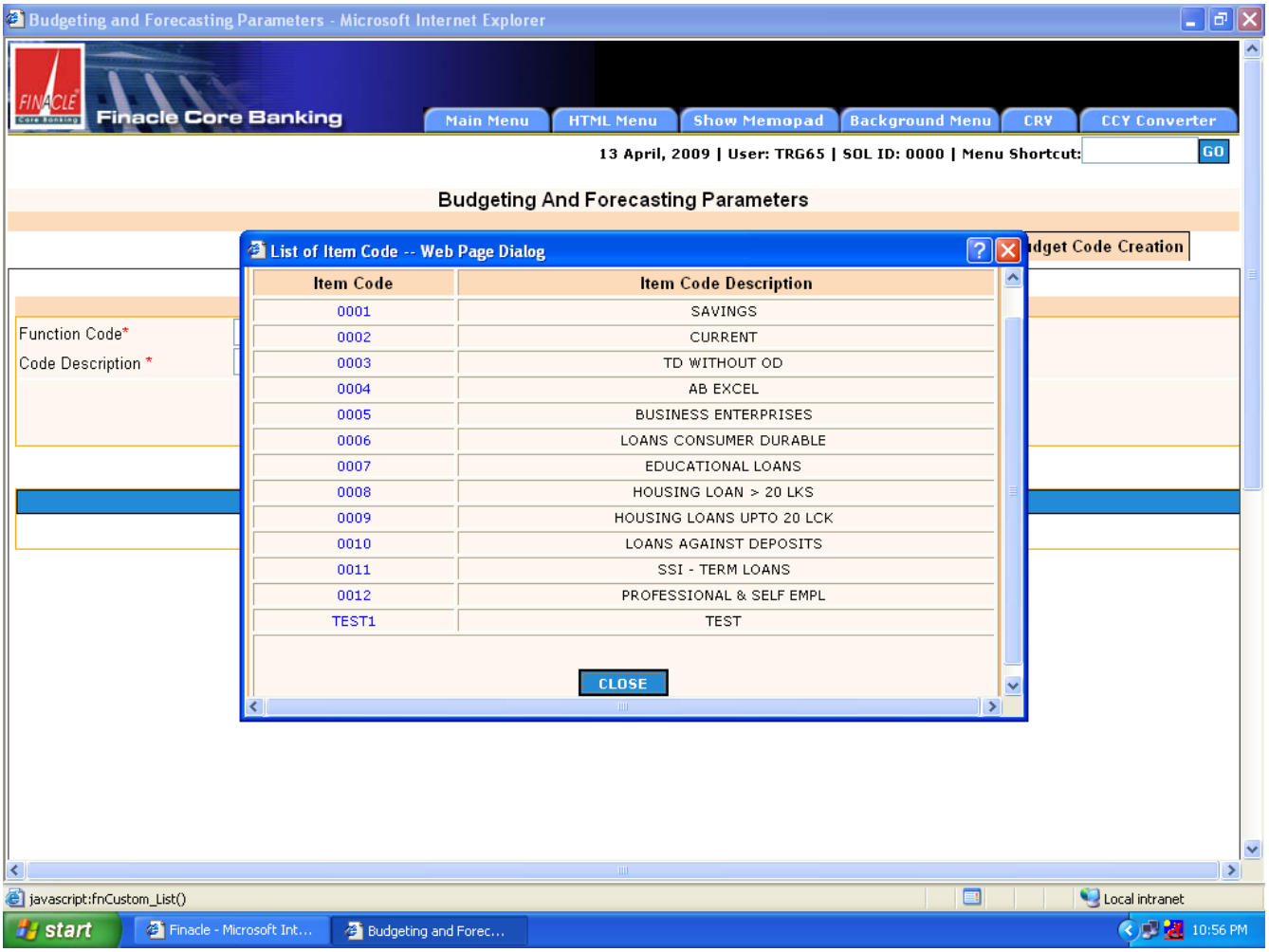


Figure 1.3.3


Budgeting and Forecasting Parameters - Microsoft Internet Explorer
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRV
CCY Converter
13 April, 2009 | User: TRG65 | SOL ID: 0000 | Menu Shortcut:
GO
Budgeting And Forecasting Parameters
List of Item Code -- Web Page Dialog
Item Code
Item Code Description
0001 SAVINGS
0002 CURRENT
0003 TD WITHOUT OD
0004 AB EXCEL
0005 BUSINESS ENTERPRISES
0006 LOANS CONSUMER DURABLE
0007 EDUCATIONAL LOANS
0008 HOUSING LOAN > 20 LKS
0009 HOUSING LOANS UPTO 20 LCK
0010 LOANS AGAINST DEPOSITS
0011 SSI - TERM LOANS
0012 PROFESSIONAL & SELF EMPL
TEST1 TEST
CLOSE
Function Code*
Code Description *
javascript:fnCustom_List()
Local intranet
start
Finacle - Microsoft Int...
Budgeting and Forec...
10:56 PM

2. User can use M – option to modify the Budget Code Description of the existing Budget Code. The proper Budget Code to be modified should be selected from the list.

3. User can use I – Inquiry option to Inquire about the Existing Budget Code.

4. User can use D – Delete option to delete the Existing Budget Code. After selecting option D user has to select the proper Budget Code to be deleted from the List.

Figure 1.3.4

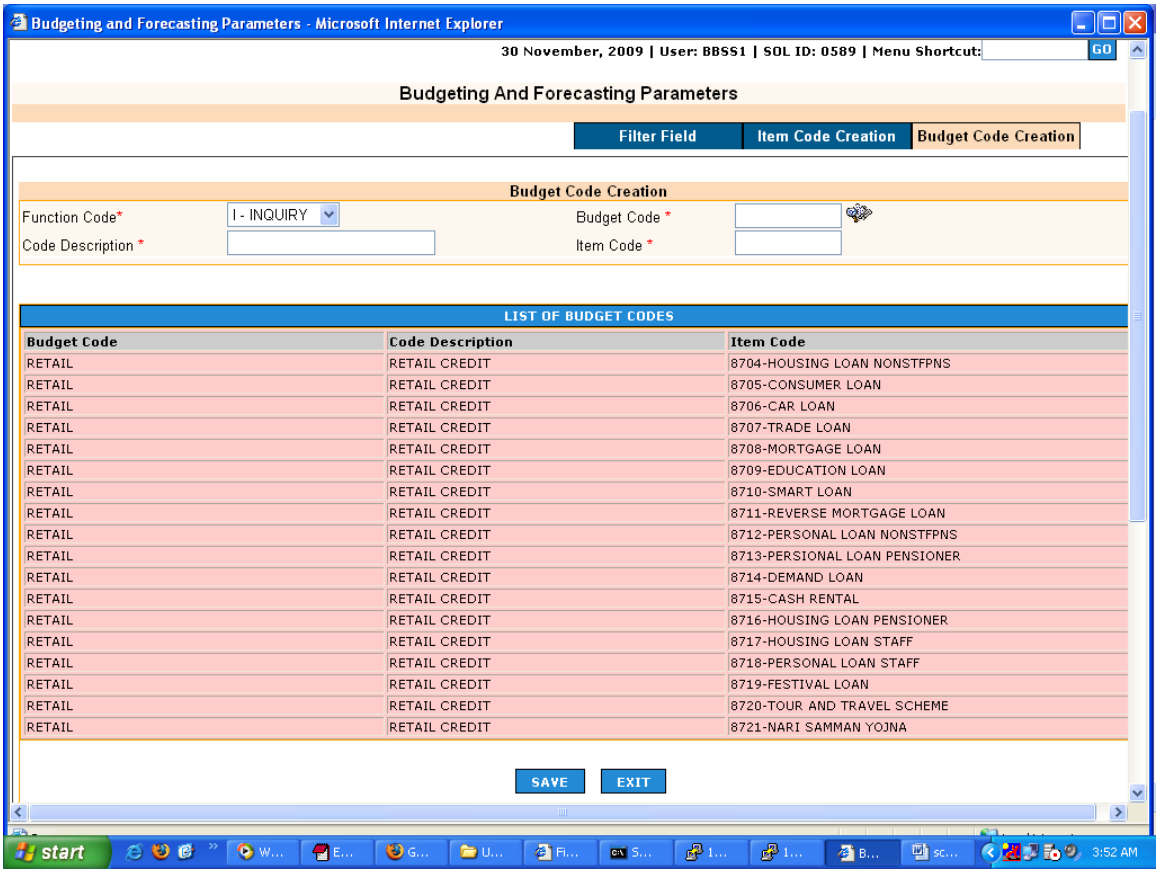
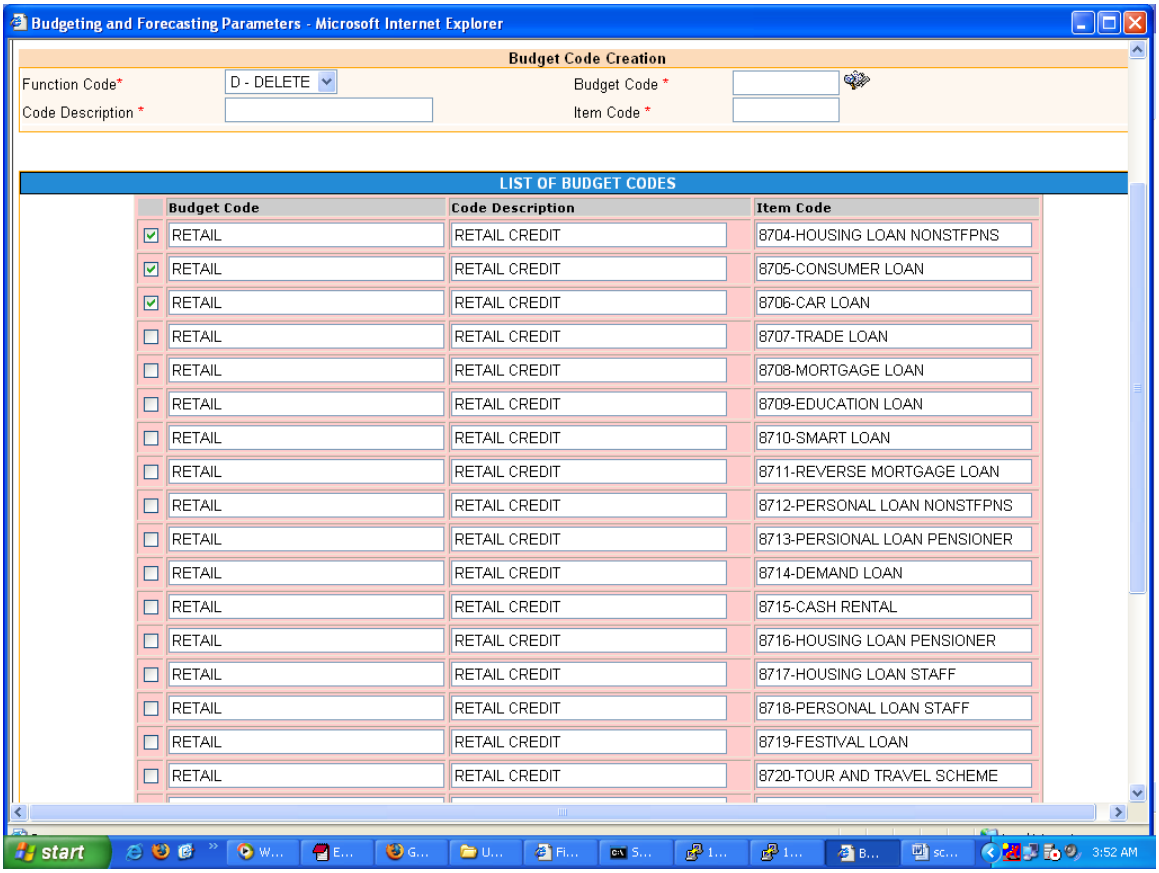


Figure 1.3.5


Budgeting and Forecasting Parameters - Microsoft Internet Explorer
Budget Code Creation
Function Code*
D - DELETE
Budget Code *
Code Description *
Item Code *
LIST OF BUDGET CODES
Budget Code
Code Description
Item Code
RETAIL
RETAIL CREDIT
8704-HOUSING LOAN NONSTFPNS
8705-CONSUMER LOAN
8706-CAR LOAN
8707-TRADE LOAN
8708-MORTGAGE LOAN
8709-EDUCATION LOAN
8710-SMART LOAN
8711-REVERSE MORTGAGE LOAN
8712-PERSONAL LOAN NONSTFPNS
8713-PERSIONAL LOAN PENSIONER
8714-DEMAND LOAN
8715-CASH RENTAL
8716-HOUSING LOAN PENSIONER
8717-HOUSING LOAN STAFF
8718-PERSONAL LOAN STAFF
8719-FESTIVAL LOAN
8720-TOUR AND TRAVEL SCHEME
start
3:52 AM

3 RFP 3, 4 and 5 - PWT 17 and 18(i)

RFP –3 Trend Analysis

RFP -4 Historic data analysis

RFP -5 Straight Line Analysis

PWT 17 :

Based on Historical Branch/Region/Bank Level-fortnightly/Monthly/Quarterly/Yearly data and aspiration levels, whether system has modules for budgeting? Here Budget (or plan/target) is assumed to be the sum of trend value (based on historical data) and effort (as indicated in aspiration level) - BAFA – BAFM

PWT 18(I) :

Time Series analysis-Considering moving averages to eliminate the effects of seasonal trends

3.1 Budget Forecasting/Historical Data Analysis Module

1. Historical Data
2. Forecasting (Straight Line/Moving Average/Linear Regression)
3. Fixing Budget -Bank/RO/Branch/HO Divisions
4. Top Down/Down Top
5. Budget Modification to facilitate impact analysis/Market Change
6. Draft Budget/Final Budget/Approved Budget Versions – Versions Control
7. Audit trail to view previously modified data

As per the budget rule (Straight Line/Moving Average/Linear Regression) selected by the user the module captures the historical data and forecasts the budget for the budget year based on historical data of the Bank. This module facilitates budget distribution both as per Top down as well as Down Top method. Bank level goals can be set for budget items and budget Codes by modifying the system forecasted targets (as per the parameter set up defined based on parameter rules explained earlier). These are then split into budgets at next level of business unit hierarchy such as Regions and Branches. This module provides for modification of system forecasted budgets to meet the business requirements of the user to take care of impact analysis/market changes. Necessary validation checks, draft, final and approved budget concepts are also provided to control the budget versions for the purpose of performance analysis.

Detailed functionalities are explained below with the concerned screen shots.

Selection criteria provided are:

Function Code:- Add / Modify

Budget Frequency:- Yearly

Quarterly

Monthly

Budget Year:- List is provided

Budget Allocation:- Budget Code Wise

Budget Item Wise

Budget Approach:- Top Down (Head office to Branches)

Bottom Up (Branches to Head Office)

Business Unit:- Head office

Branches

Budget Rule:- Straight Line Method

Moving Average Method

Linear Regression Method

Yearly :- (Add)

a. Budget Code wise or Budget Item Wise

b. Budget Approach (Top Down or Bottom Up)

c. Budget Rule (Straight Line or Moving Average or Linear Regression)

d. Budget Year (for which Year user wants to do Budget Entry)

Quarterly / Monthly :- (Modify)

a. Budget Code wise or Budget Item Wise

b. Budget Approach (Top Down or Bottom Up)

c. Budget Rule (Straight Line or Moving Average or Linear Regression)

d. Budget Year (for which Year user wants to Modify Budget figures)

Validation:-

On Change Calculation and Validations:

Validation if the Budgeting is done for the year for which budget exercise is already completed. System does the validation check to ensure that user is not allowed to do budget Entry again for the same year either Item Code Wise or Budget Code Wise. However, with the permission from the designated authority same can be allowed through the system.

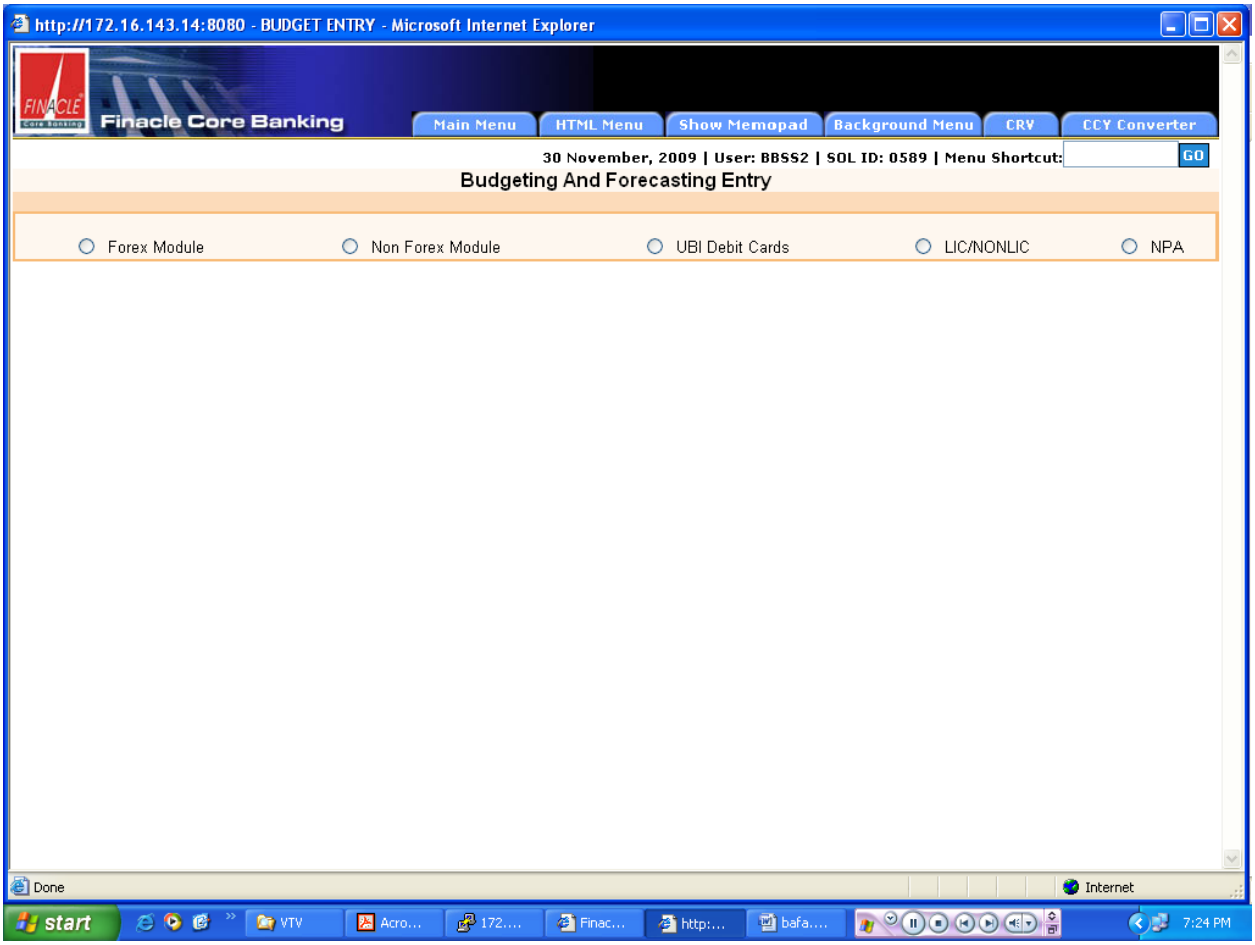
Whenever system forecasted/HO/RO allocated budgets are modified for resetting the budget or for any reason system does the validation checks and ensures that user is not allowed to go below the total of Yearly/Quarterly/Monthly budget figures set at HO/RO Level. Thus the Module ensures that whenever reallocations between the quarters or months in budget figures happens the yearly/quarterly targets already set are not violated resulting in the modified targets going below the already set targets at higher level. This validation happens when the user submit the data after modification through the system.

3.1 Budget and Forecasting Entry Module

Menu: **BAFA**

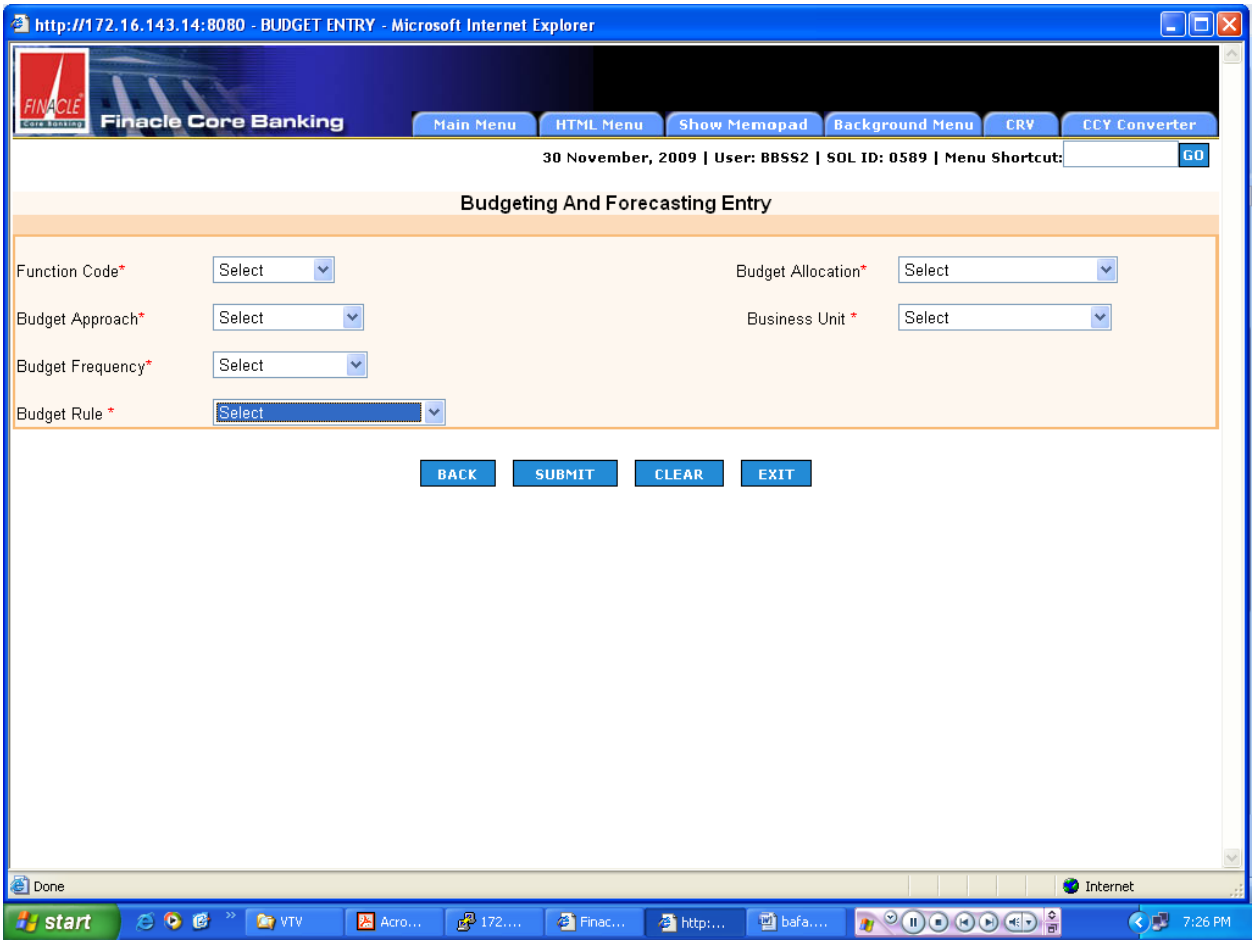
On invoking the BAFA menu the main screen appears (Yearly Budget Item Wise)

Figure 3.1.1



User has the option to select appropriate function button as per his requirement. After clicking the function button the user is taken to the next screen .

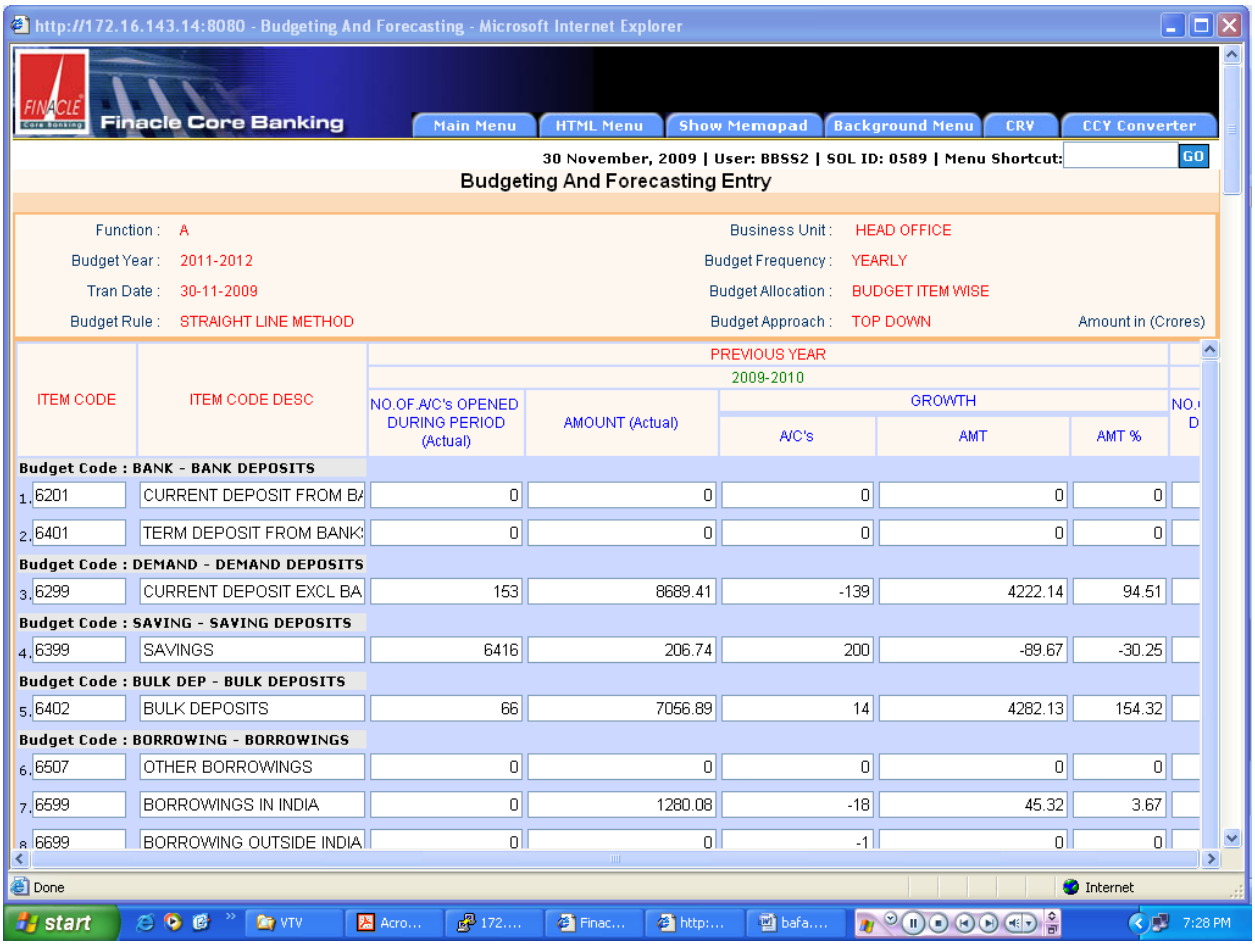
Figure 3.1.2



On clicking the Go Button the second screen (Data Showing Previous Year) appears with the entire mapped budget Codes or Items.

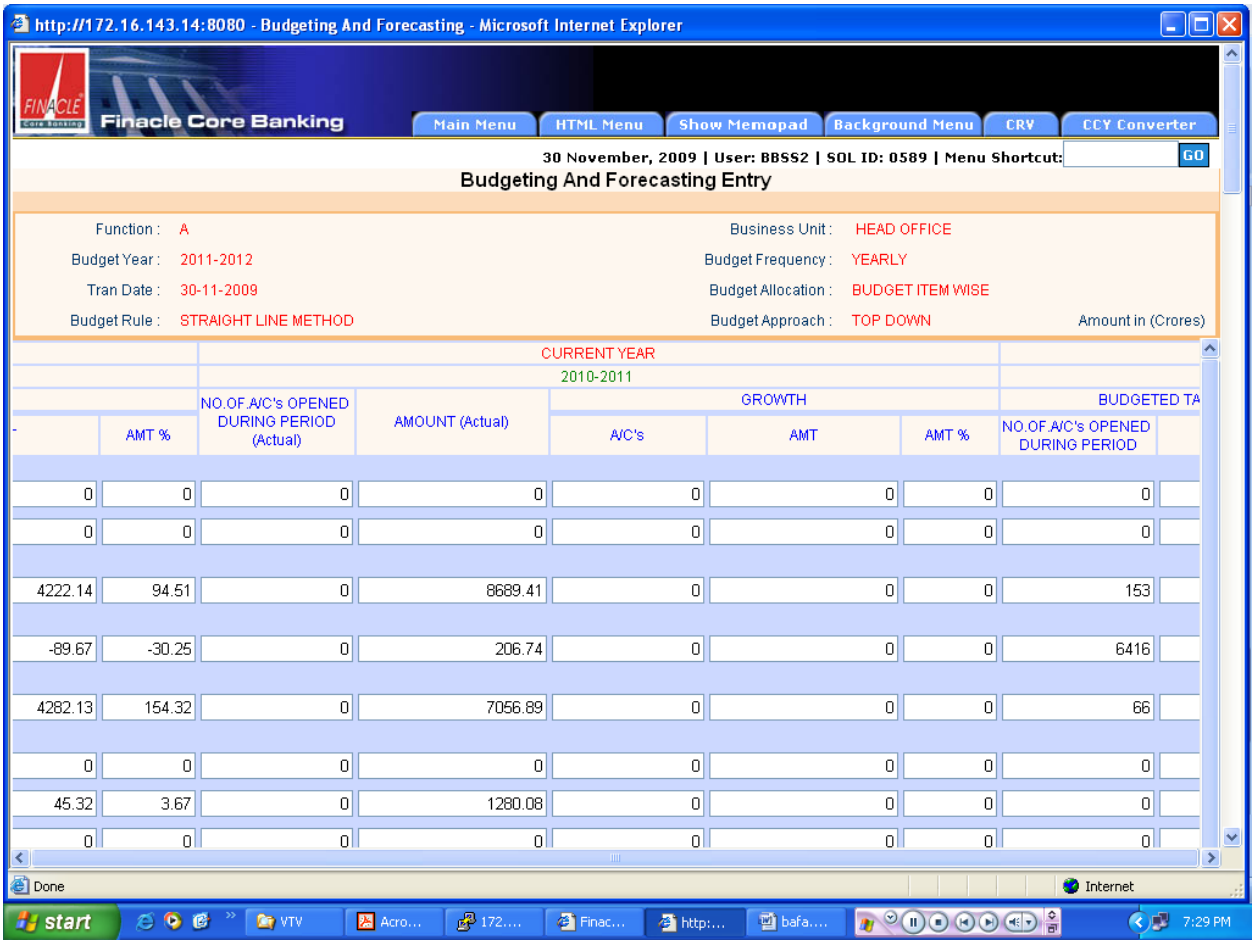
This screen shows the historical data (previous year and current year as at the end of March) and budget year figures for the mapped budget codes or budget items on the basis of budget rule (Straight Line or Moving Average or Linear Regression) chosen by the user for budget allocation. In this screen the Budget Year Figures are the System Forecasted figures.

Figure 3.1.3


http://172.16.143.14:8080 - Budgeting And Forecasting - Microsoft Internet Explorer
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRV
CCY Converter
30 November, 2009 | User: BBSS2 | SOL ID: 0589 | Menu Shortcut:
GO
Budgeting And Forecasting Entry
Function : A
Business Unit : HEAD OFFICE
Budget Year : 2011-2012
Budget Frequency : YEARLY
Tran Date : 30-11-2009
Budget Allocation : BUDGET ITEM WISE
Budget Rule : STRAIGHT LINE METHOD
Budget Approach : TOP DOWN
Amount in (Crores)
ITEM CODE
ITEM CODE DESC
PREVIOUS YEAR
2009-2010
NO.OF A/C's OPENED DURING PERIOD (Actual)
AMOUNT (Actual)
GROWTH
A/C's
AMT
AMT %
Budget Code : BANK - BANK DEPOSITS
1. 6201 CURRENT DEPOSIT FROM BA 0 0 0 0 0
2. 6401 TERM DEPOSIT FROM BANKS 0 0 0 0 0
Budget Code : DEMAND - DEMAND DEPOSITS
3. 6299 CURRENT DEPOSIT EXCL BA 153 8689.41 -139 4222.14 94.51
Budget Code : SAVING - SAVING DEPOSITS
4. 6399 SAVINGS 6416 206.74 200 -89.67 -30.25
Budget Code : BULK DEP - BULK DEPOSITS
5. 6402 BULK DEPOSITS 66 7056.89 14 4282.13 154.32
Budget Code : BORROWING - BORROWINGS
6. 6507 OTHER BORROWINGS 0 0 0 0 0
7. 6599 BORROWINGS IN INDIA 0 1280.08 -18 45.32 3.67
8. 6699 BORROWING OUTSIDE INDIA 0 0 -1 0 0
Done
Internet
start
7:28 PM

Budget Entry Screen (Data Showing For Current Year)

Figure 3.1.4

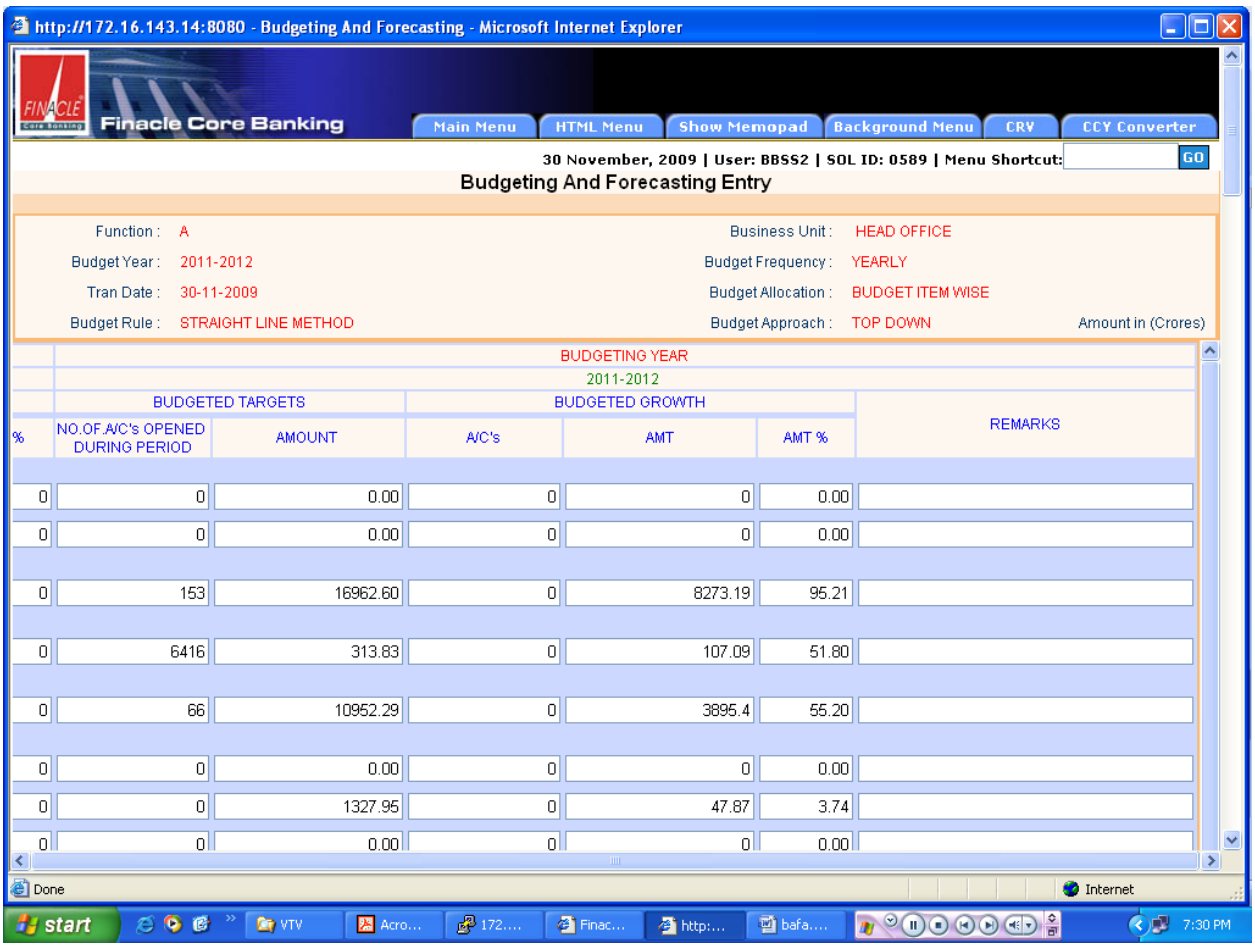


Budget Entry Screen (Data Showing For Budget Year)

This is nothing but the system forecasted budget based on the historical data as per the budget rule opted by the user.

Amount percentage is the growth % over the Current year level. The system forecasted budget figures are modifiable as per the user requirement (Draft Stage only).

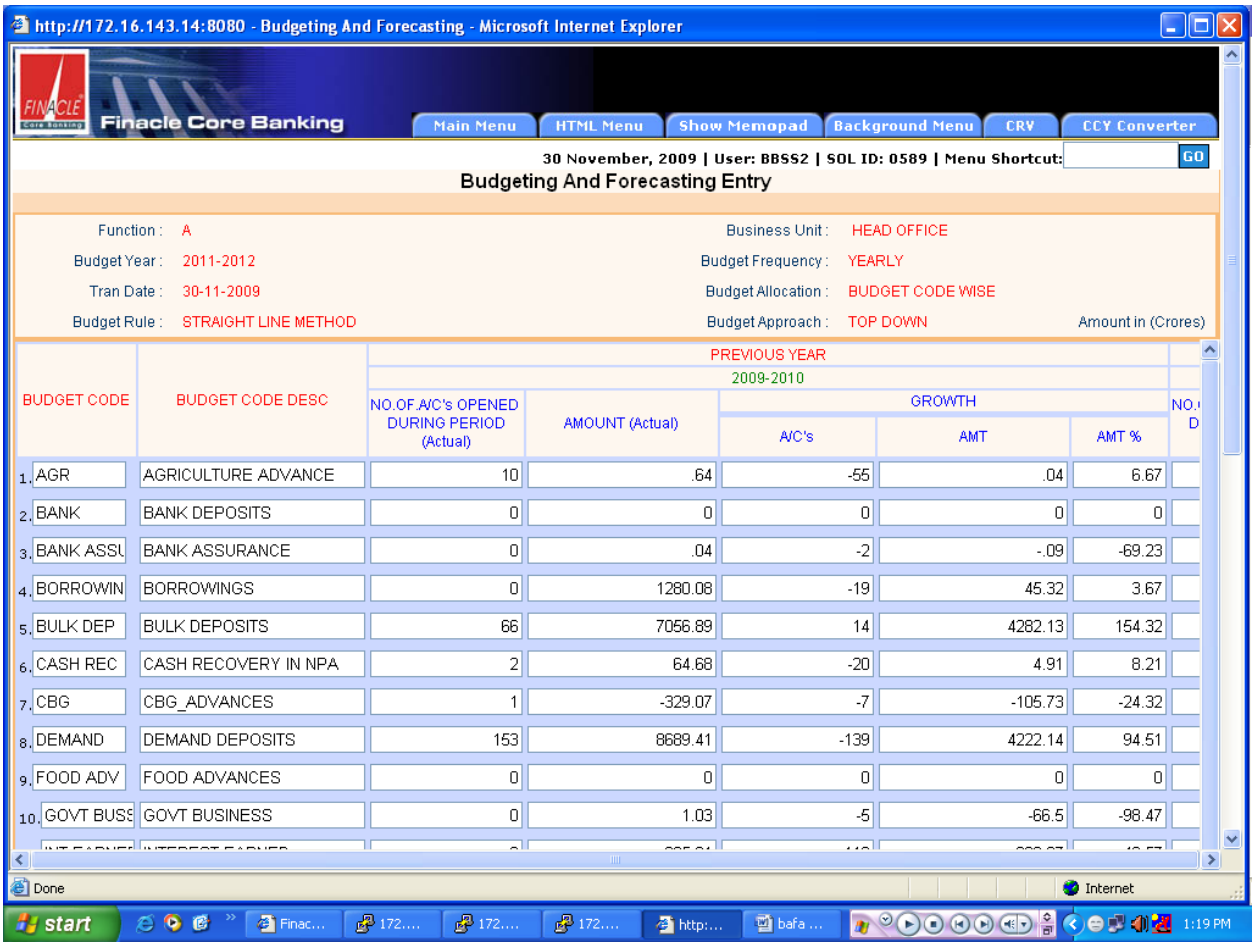
Figure 3.1.5



3.2 Budget Code wise screen shots.

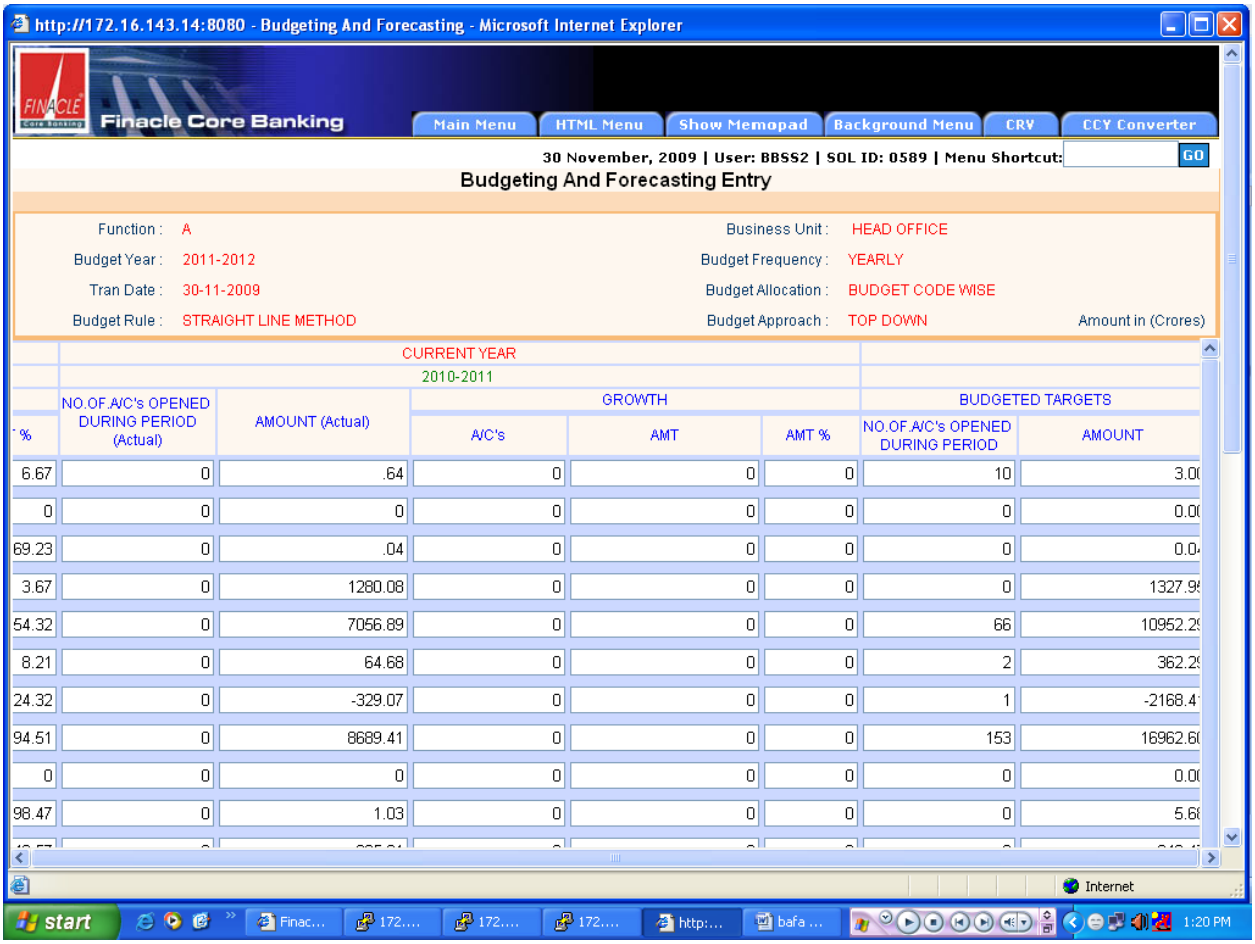
This screen shows the historical data (previous year and current year) and budget year figures for the mapped **budget codes** on the basis of budget rule(Straight Line or Moving Average or Linear Regression) chosen by the user for budget allocation. If we are budgeting for the year 2010-2011, previous year and current year data shall be actual as on March 2009 and 2010.

Figure 3.2.1



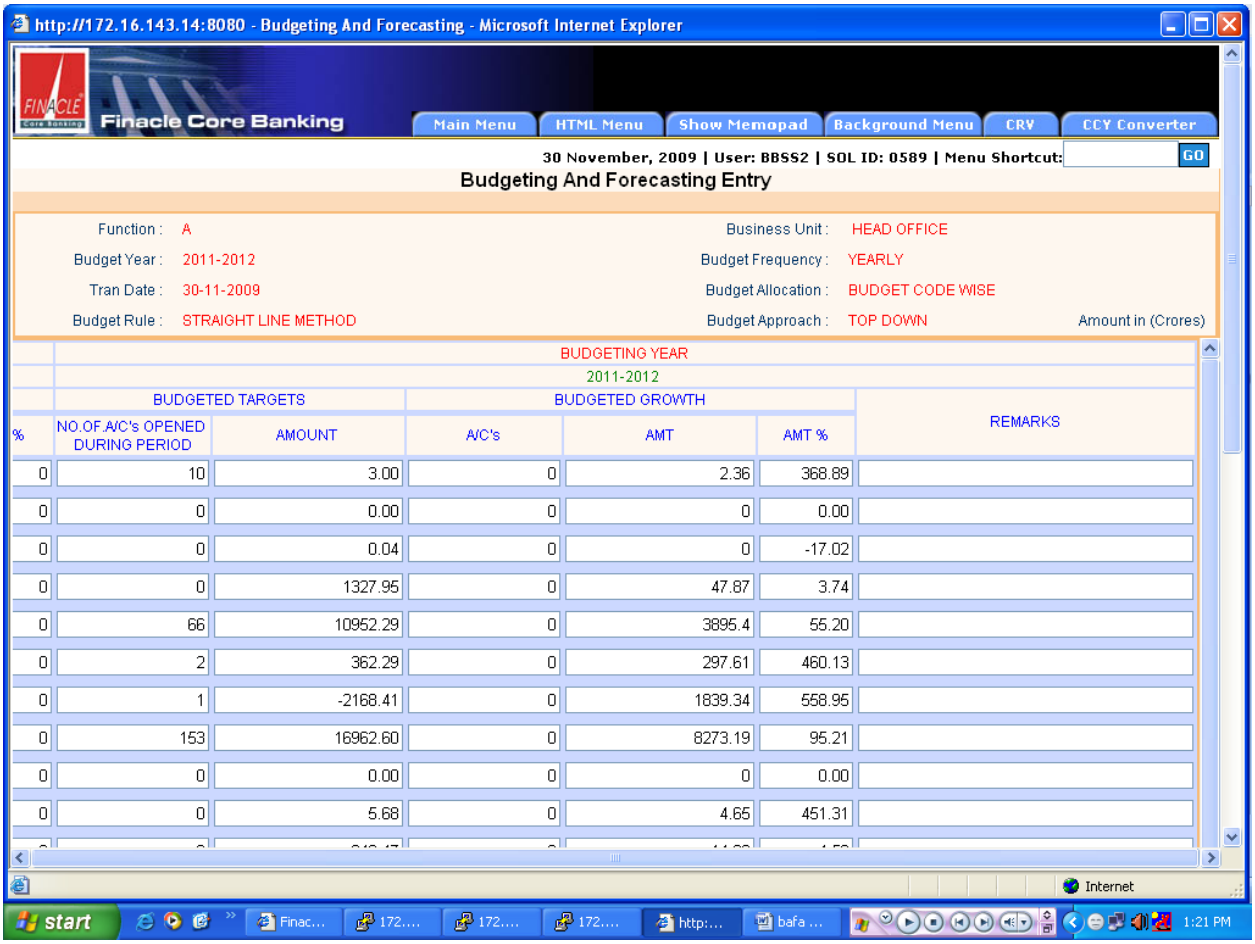
Screen showing Current year position.

Figure 3.2.2



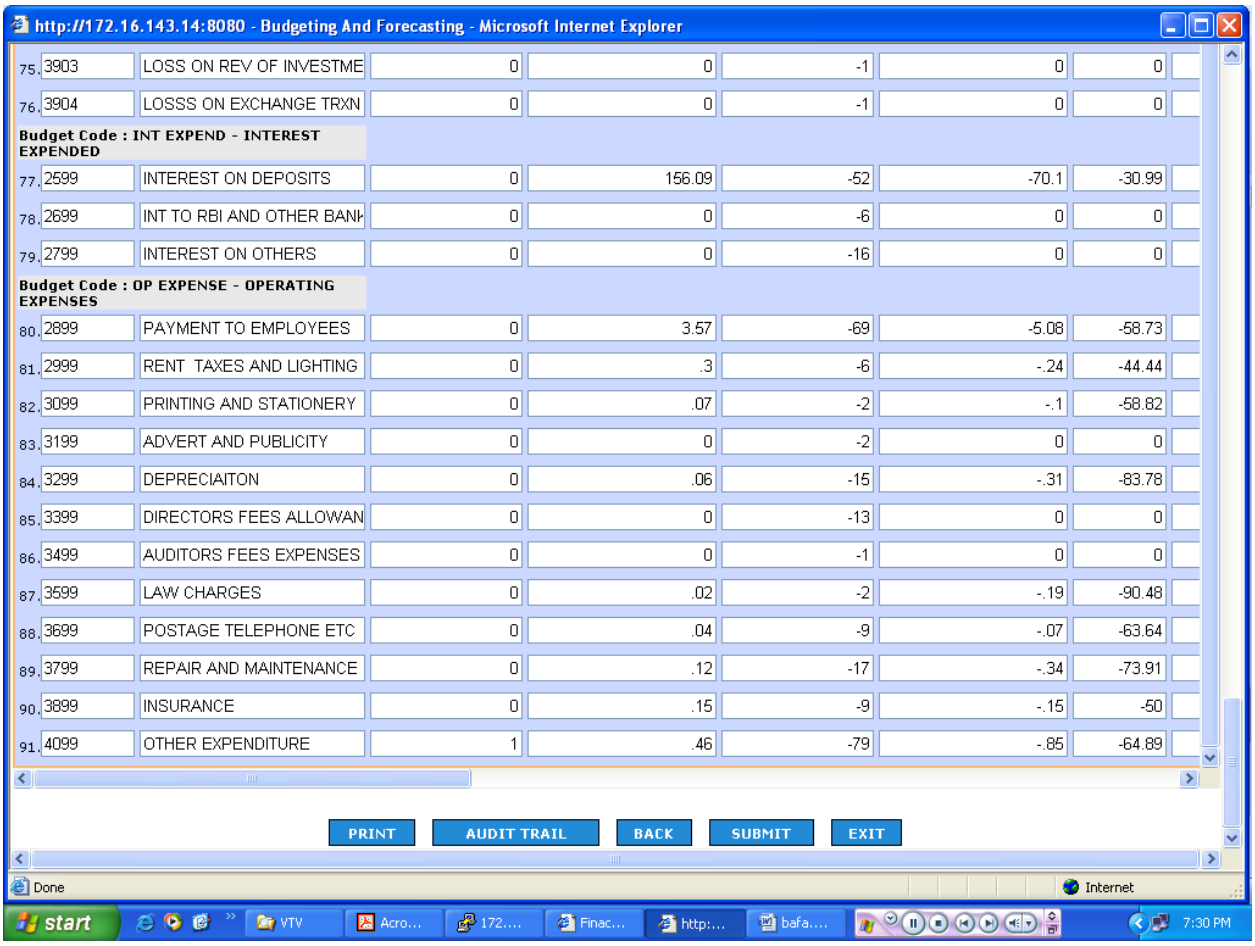
Budget code wise forecasting for the Budget year.

Figure 3.2.3



3.3 Budget Entry Screen(showing Functions For Print,Aduit Trail,Back,Submit and Exit)

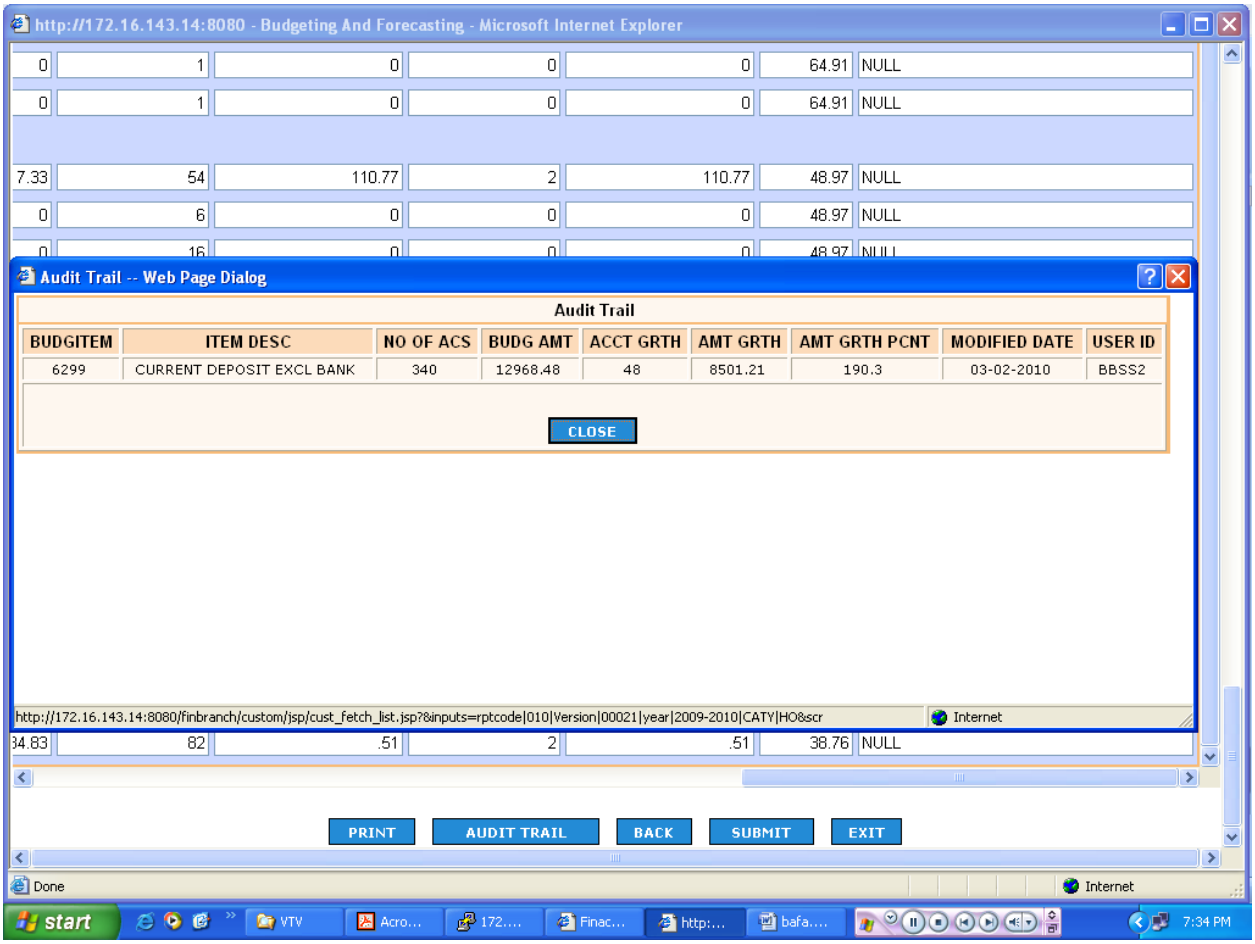
Figure 3.3.1



75.	3903	LOSS ON REV OF INVESTME	0	0	-1	0	0	
76.	3904	LOSSS ON EXCHANGE TRXN	0	0	-1	0	0	
Budget Code : INT EXPEND - INTEREST EXPENDED								
77.	2599	INTEREST ON DEPOSITS	0	156.09	-52	-70.1	-30.99	
78.	2699	INT TO RBI AND OTHER BANK	0	0	-6	0	0	
79.	2799	INTEREST ON OTHERS	0	0	-16	0	0	
Budget Code : OP EXPENSE - OPERATING EXPENSES								
80.	2899	PAYMENT TO EMPLOYEES	0	3.57	-69	-5.08	-58.73	
81.	2999	RENT TAXES AND LIGHTING	0	.3	-6	-.24	-44.44	
82.	3099	PRINTING AND STATIONERY	0	.07	-2	-.1	-58.82	
83.	3199	ADVERT AND PUBLICITY	0	0	-2	0	0	
84.	3299	DEPRECIAITON	0	.06	-15	-.31	-83.78	
85.	3399	DIRECTORS FEES ALLOWAN	0	0	-13	0	0	
86.	3499	AUDITORS FEES EXPENSES	0	0	-1	0	0	
87.	3599	LAW CHARGES	0	.02	-2	-.19	-90.48	
88.	3699	POSTAGE TELEPHONE ETC	0	.04	-9	-.07	-63.64	
89.	3799	REPAIR AND MAINTENANCE	0	.12	-17	-.34	-73.91	
90.	3899	INSURANCE	0	.15	-9	-.15	-50	
91.	4099	OTHER EXPENDITURE	1	.46	-79	-.85	-64.89	

Budget Entry Screen (showing Data For Audit Trail)

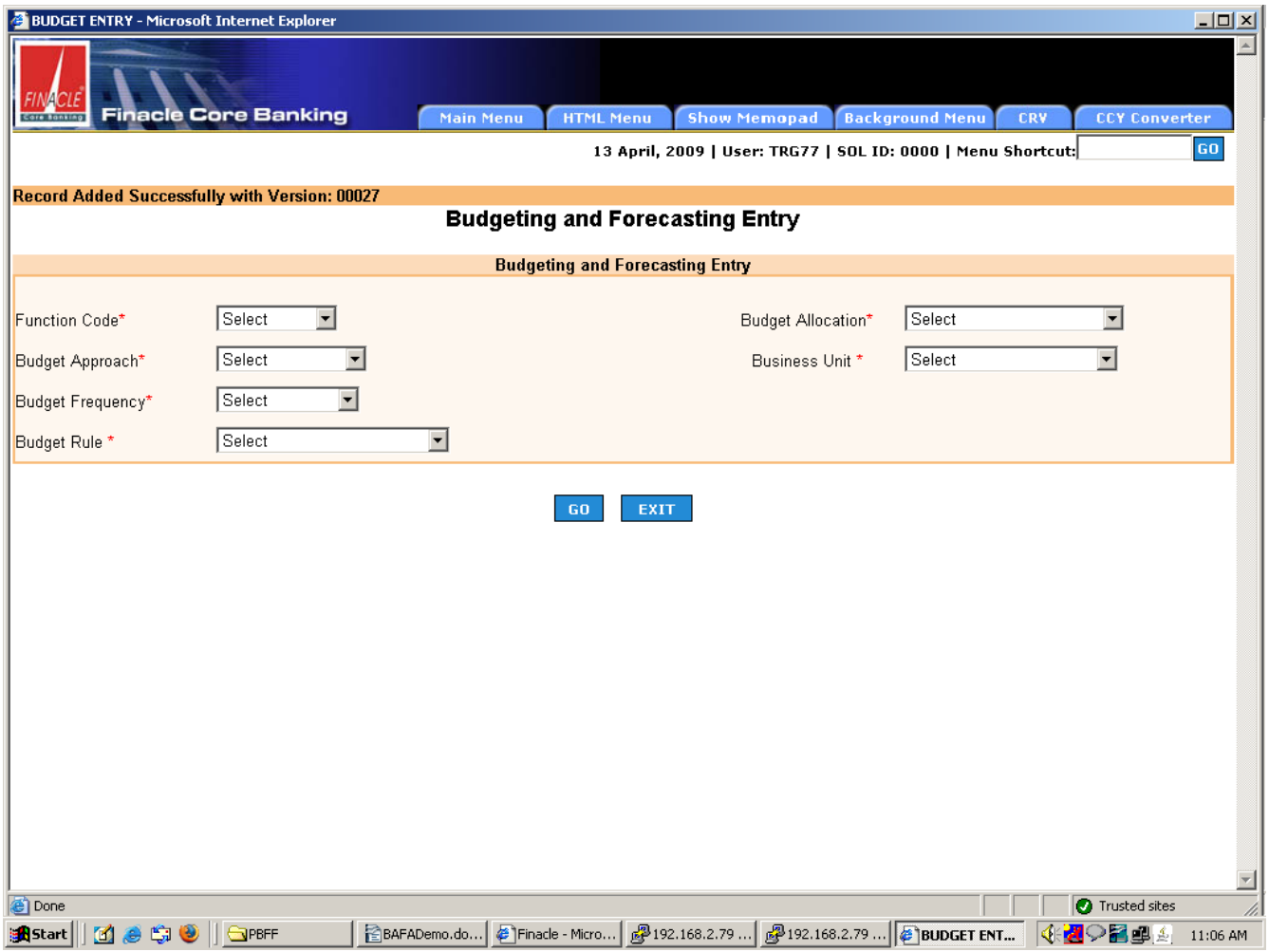
Figure 3.3.2



After clicking on Submit Button Budget figures will be percolated to all the Regional offices and Branches and the Status field will be updated as Draft. And one **Draft Budget** Version will be generated for that budget year which will be unique.

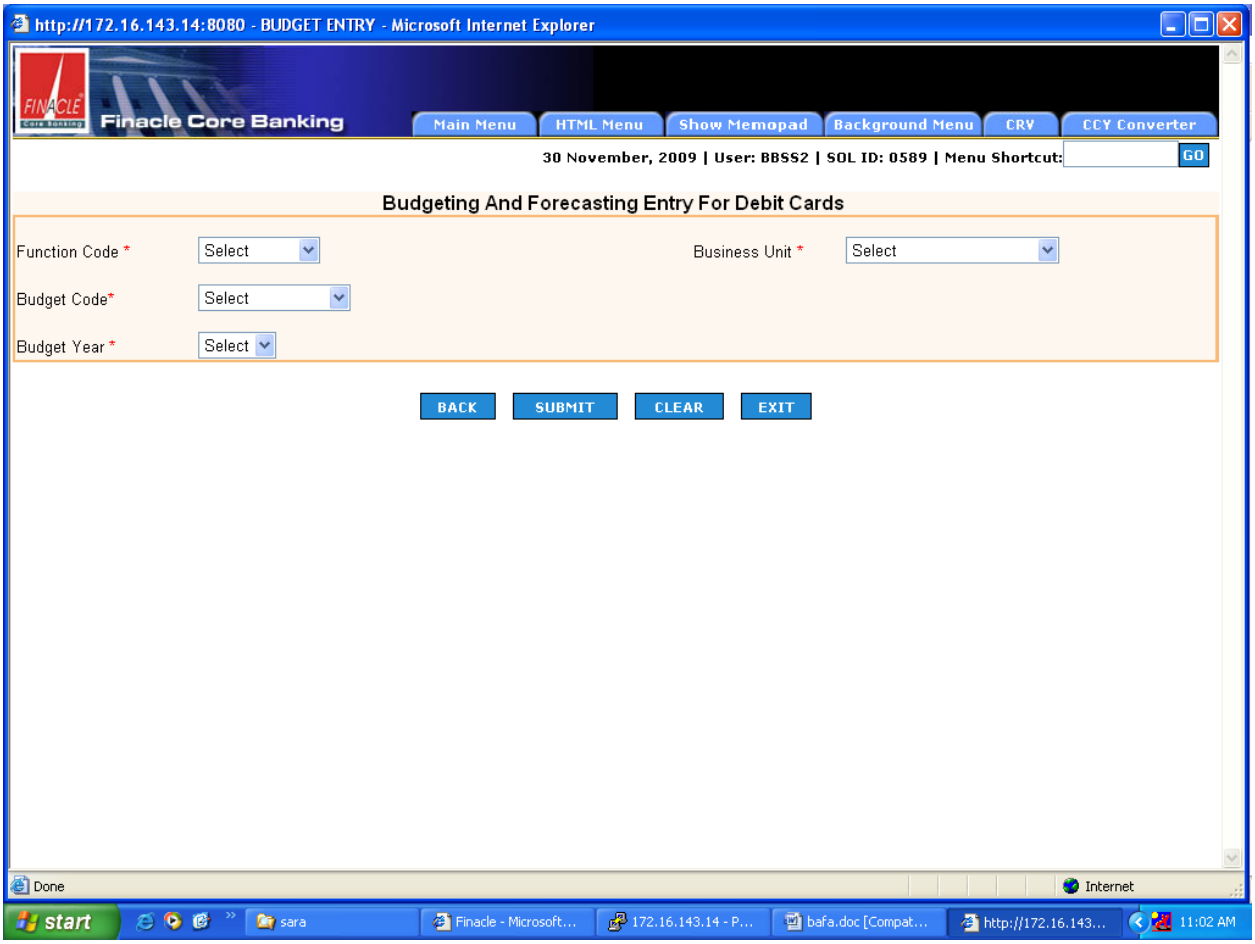
This is the final screen of the BAFA menu. This screen shows the Budget Version generated after data percolation to all the Regional offices and the Branches.

Figure 3.3.3



4.1 Budget Entry Main Screen For Debit Cards

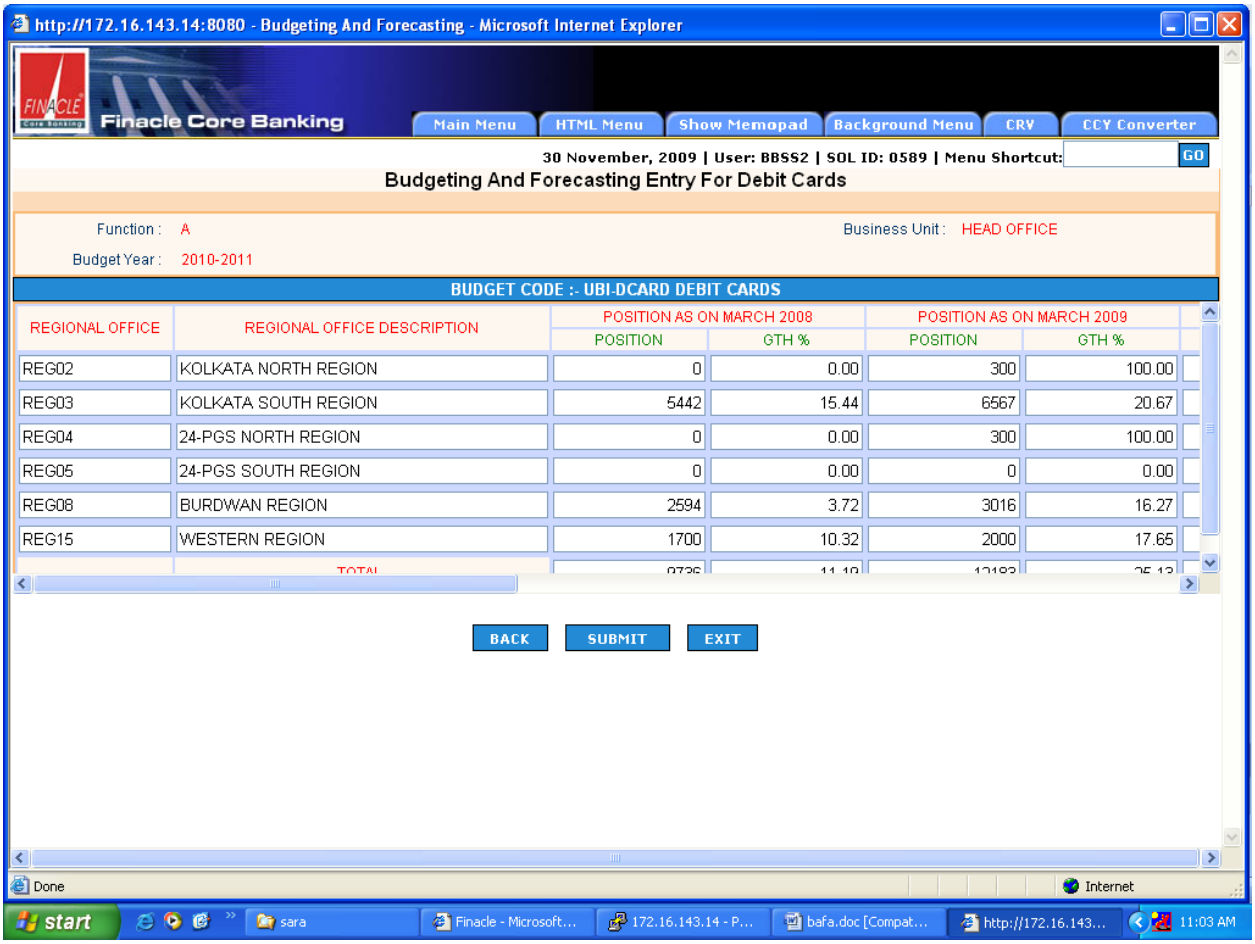
Figure 4.1.1



Budget Entry Screen For Debit Cards (Data Showing Previous Year Positions)

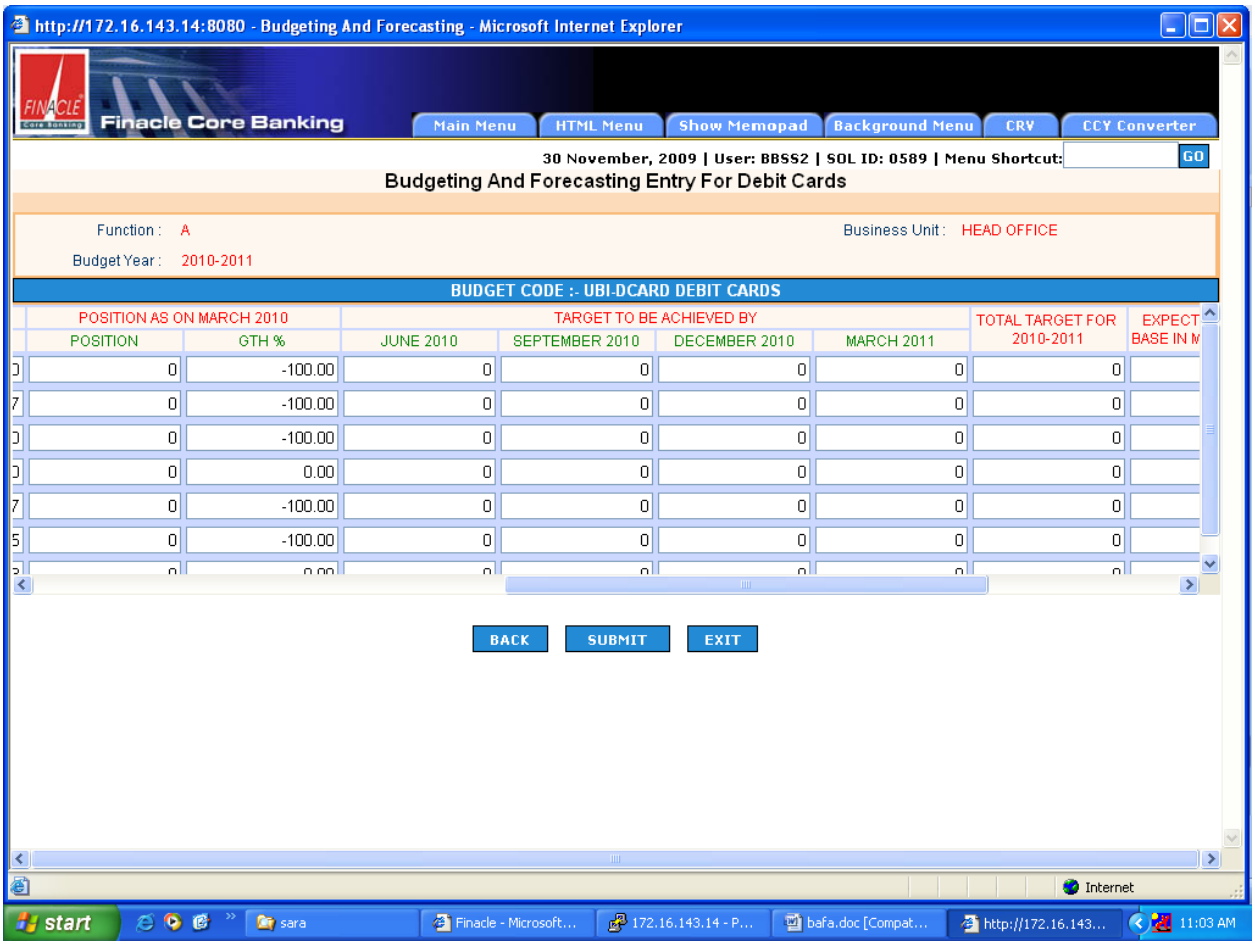
Position for previous years are captured from the data to be furnished by the Bank as per the data upload format through the Menu **'PBFFUPL'**

Figure 4.1.2



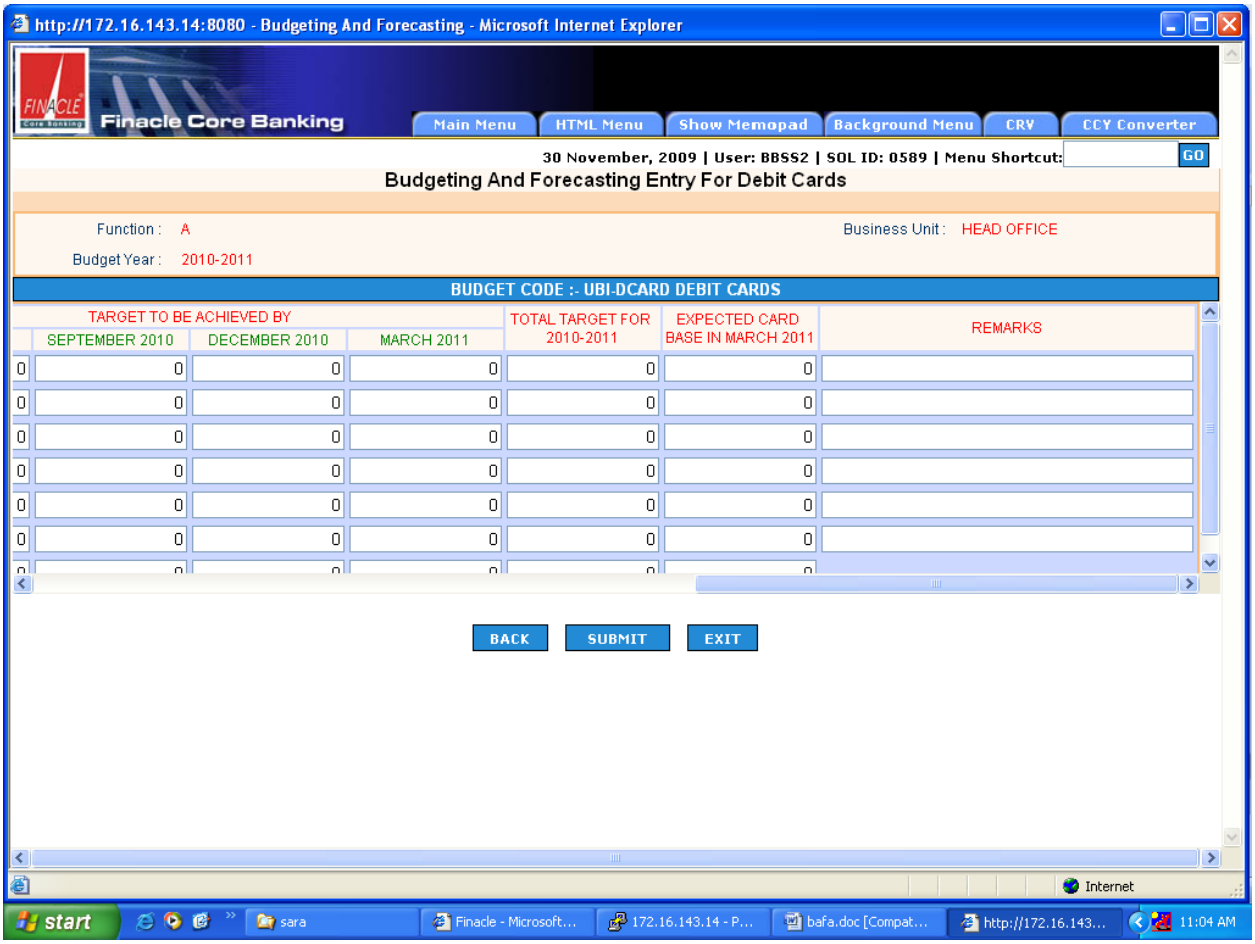
Budget Entry Screen For Debit Cards (Data Showing Previous Year Positions and Target For Current Year)

Figure 4.1.3



Budget Entry Screen For Debit Cards (Data Showing Target For Current Year)

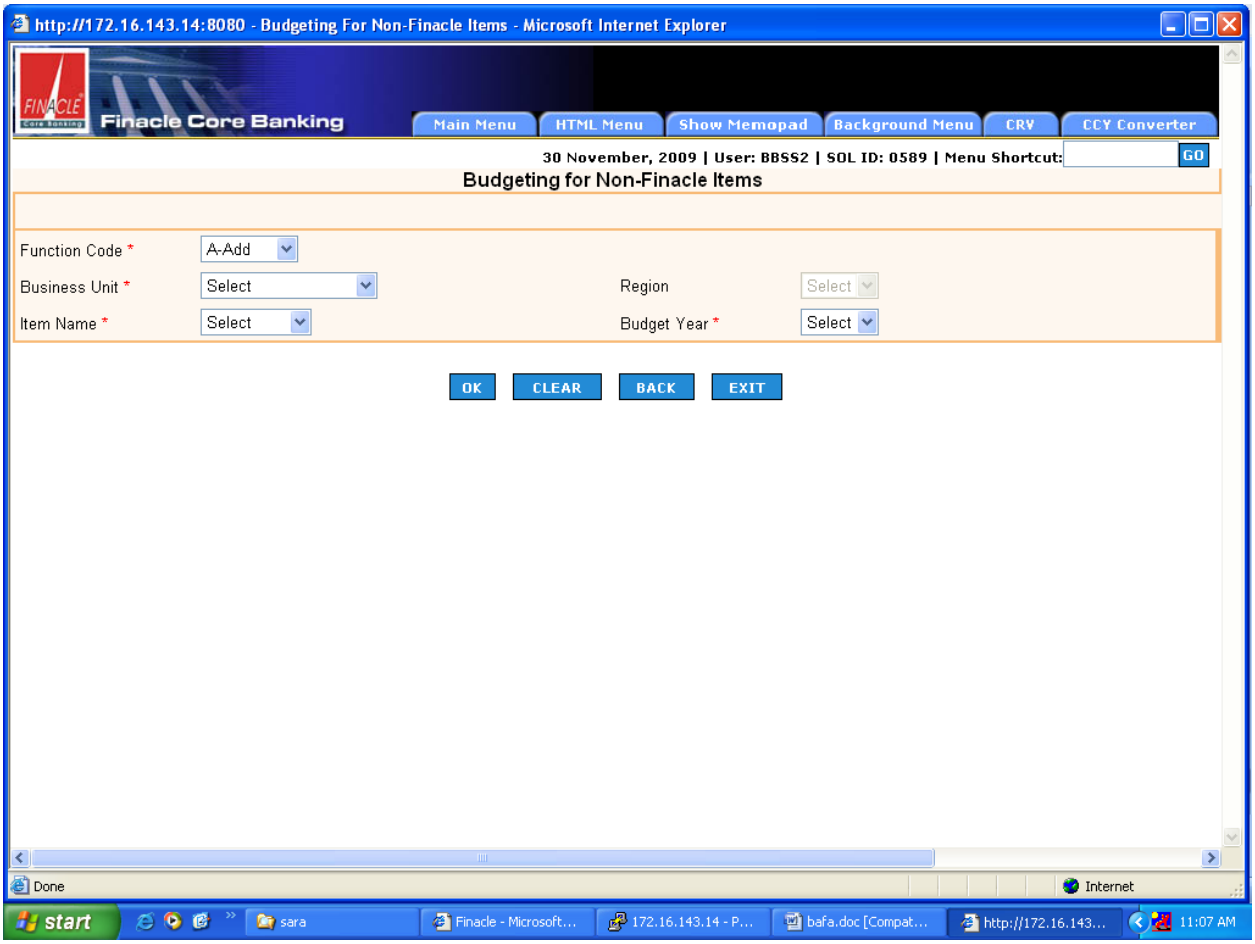
Figure 4.1.4



5.1 Budget Entry Main Screen (For Non Finacle Item – LIC/Non LIC)

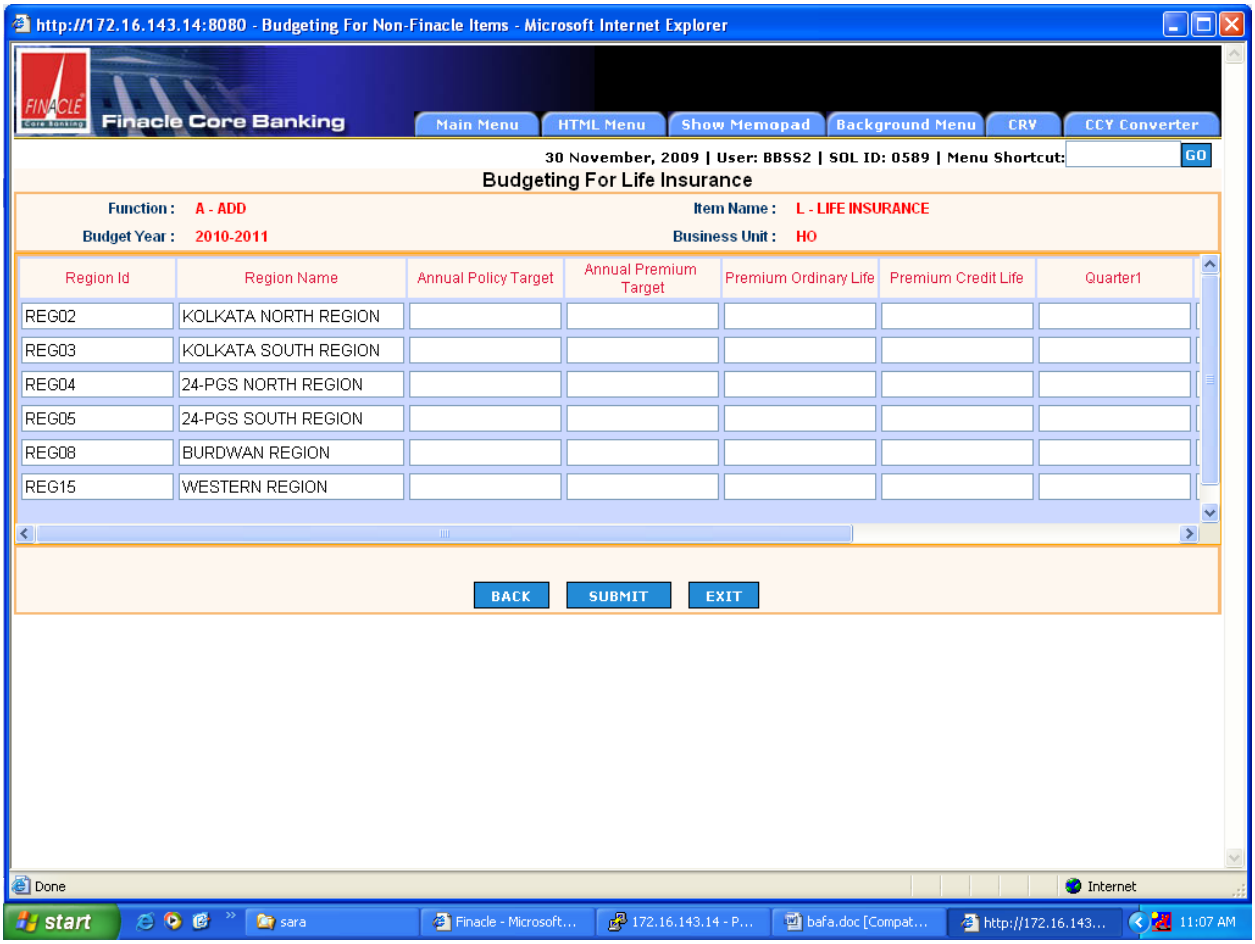
Position for previous years are captured from the data to be furnished by the Bank as per the data upload format through the Menu **'PBFFUPL'**

Figure 5.1.1



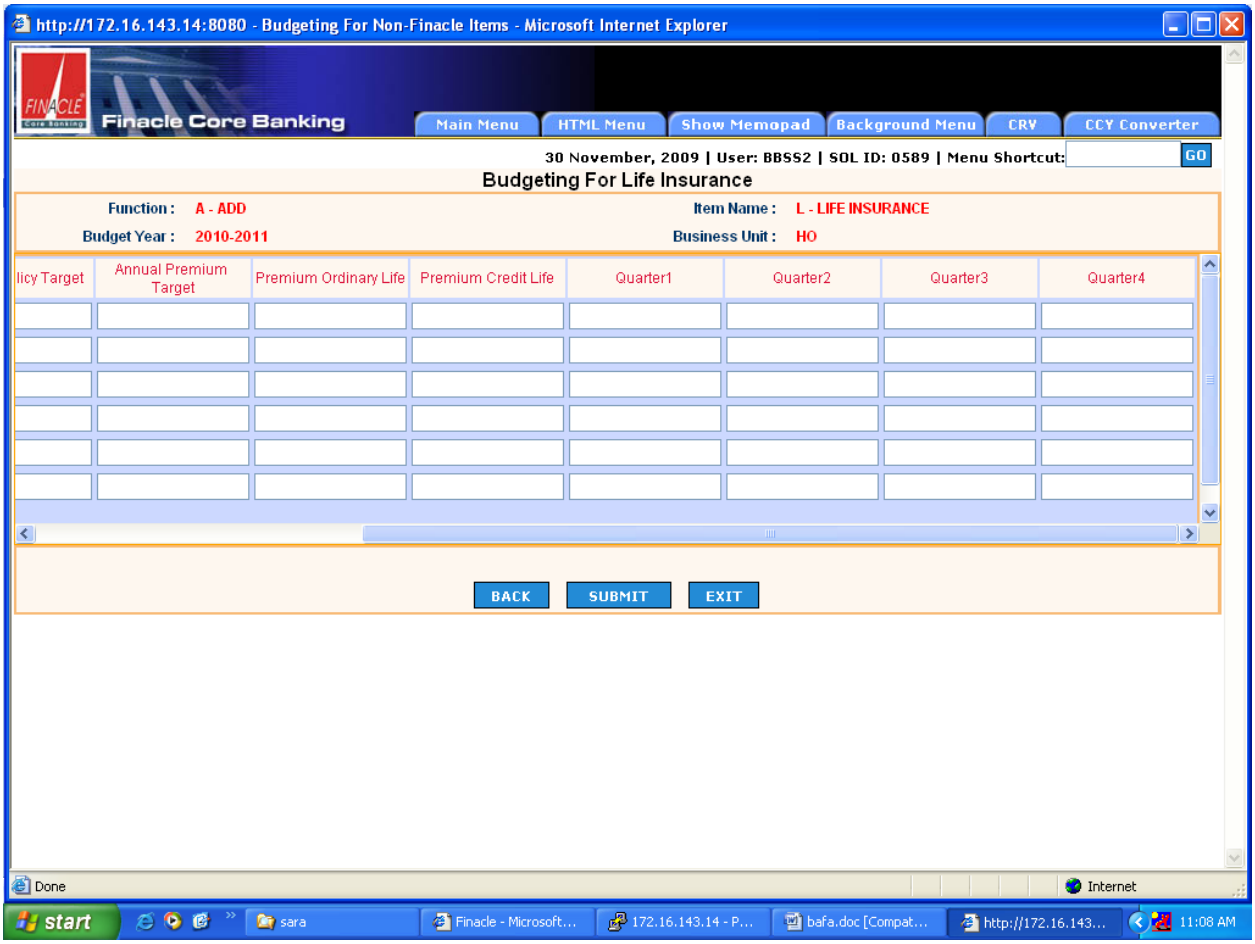
Budget Entry Screen For Non Finacle Items (Date Showing For Life Insurance)

Figure 5.1.2



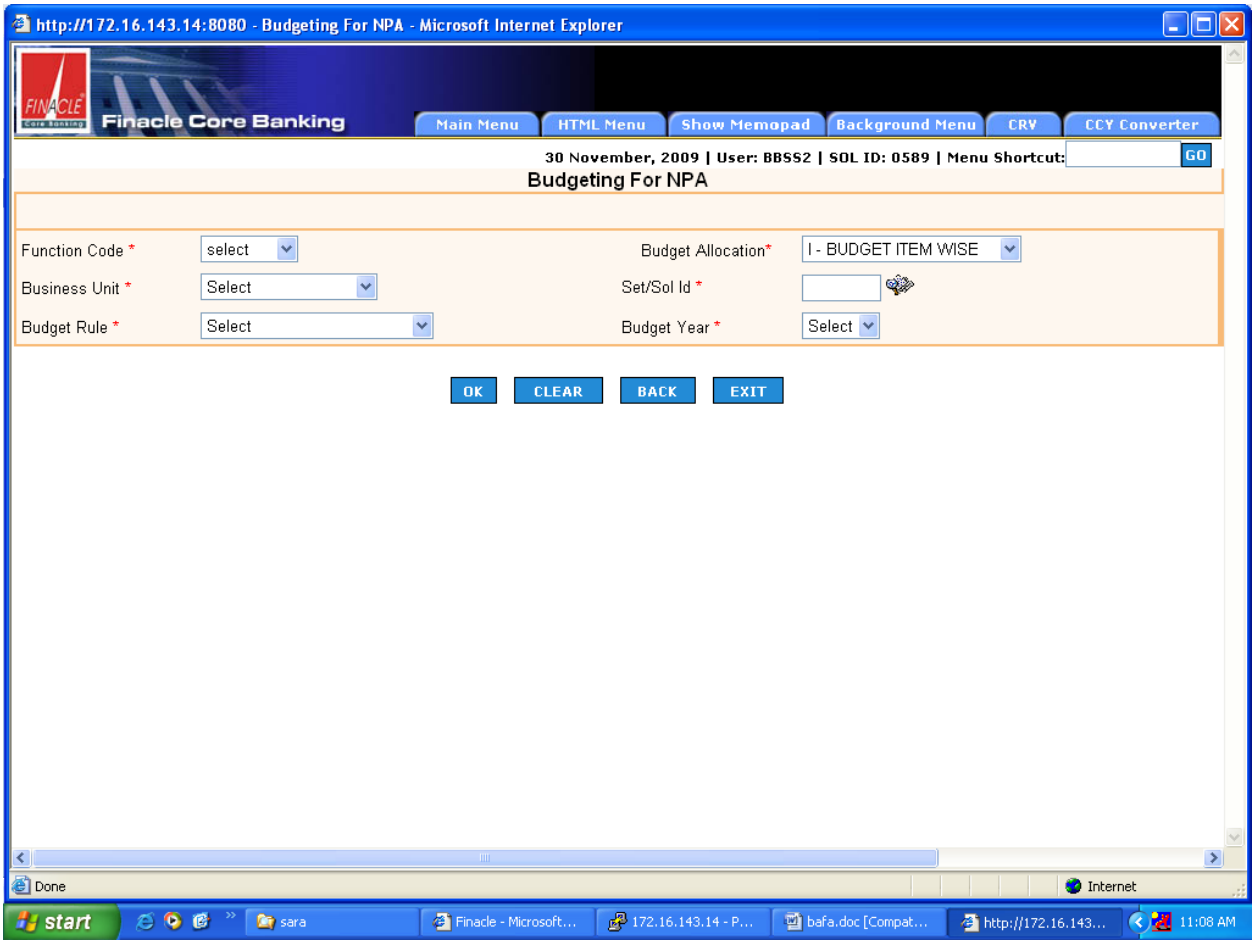
Budget Entry Screen For Non Finacle Items (Date Showing For Life Insurance)

Figure 5.1.3



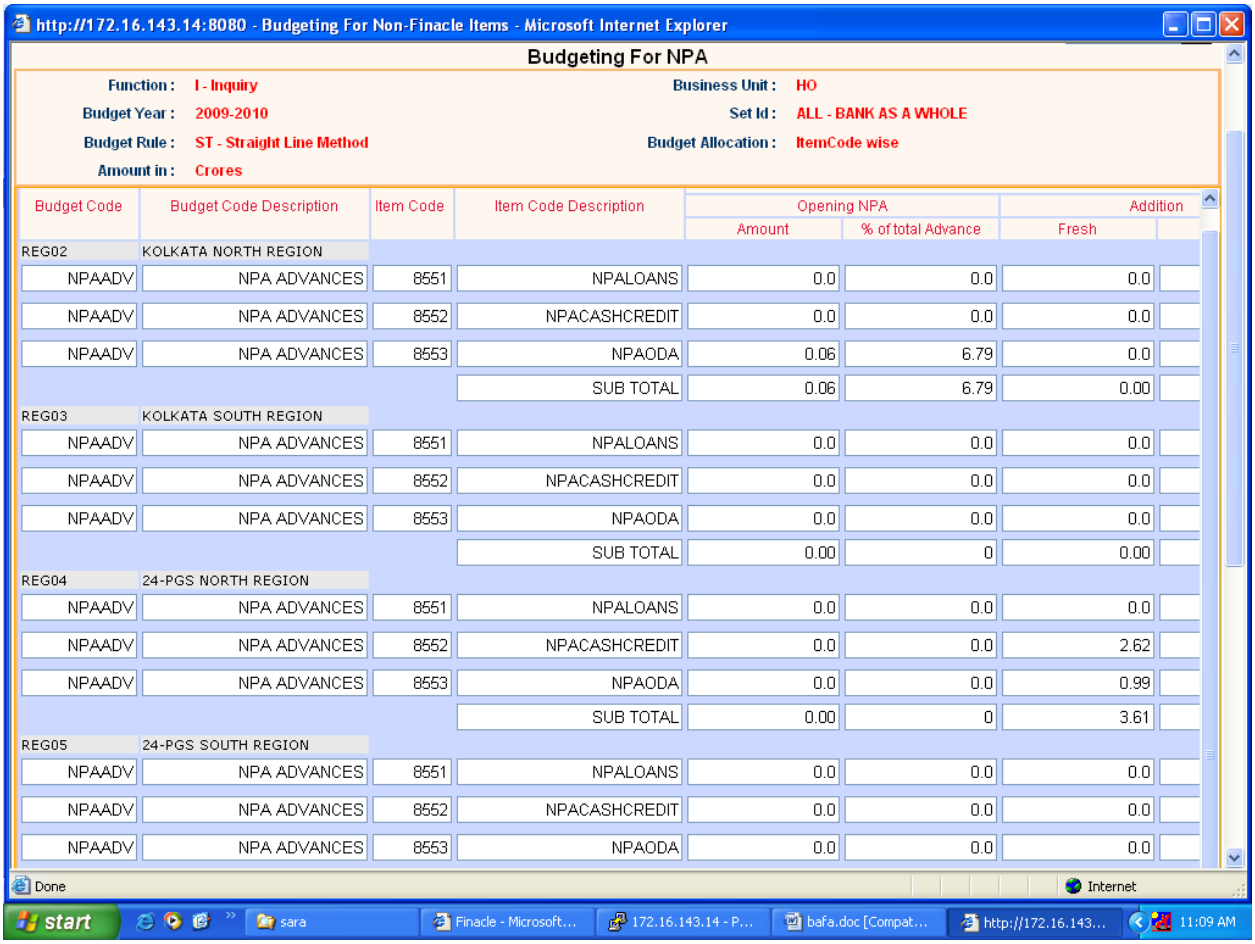
6.1 Budget Entry Main Screen (For NPA)

Figure 6.1.1



Budget Entry Screen For NPA (Data Showing For Previous Year – Screen I)

Figure 6.1.2



http://172.16.143.14:8080 - Budgeting For Non-Finacle Items - Microsoft Internet Explorer

Budgeting For NPA

Function : I - Inquiry
Business Unit : HO
Budget Year : 2009-2010
Set Id : ALL - BANK AS A WHOLE
Budget Rule : ST - Straight Line Method
Budget Allocation : ItemCode wise
Amount in : Crores

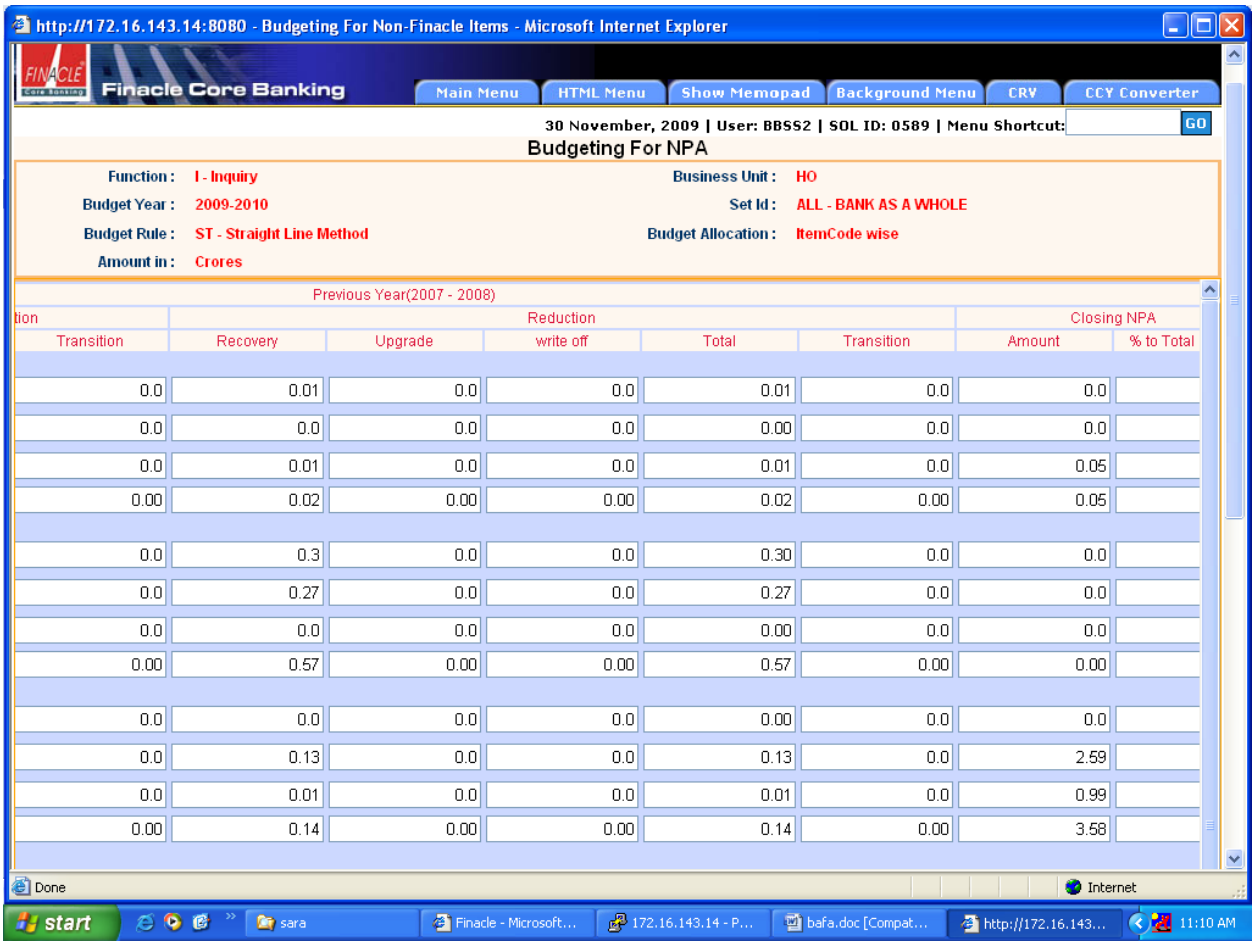
Budget Code	Budget Code Description	Item Code	Item Code Description	Opening NPA		Addition	
				Amount	% of total Advance	Fresh	
REG02	KOLKATA NORTH REGION						
NPAADV	NPA ADVANCES	8551	NPALOANS	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8552	NPACASHCREDIT	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8553	NPAODA	0.06	6.79	0.0	
			SUB TOTAL	0.06	6.79	0.00	
REG03	KOLKATA SOUTH REGION						
NPAADV	NPA ADVANCES	8551	NPALOANS	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8552	NPACASHCREDIT	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8553	NPAODA	0.0	0.0	0.0	
			SUB TOTAL	0.00	0	0.00	
REG04	24-PGS NORTH REGION						
NPAADV	NPA ADVANCES	8551	NPALOANS	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8552	NPACASHCREDIT	0.0	0.0	2.62	
NPAADV	NPA ADVANCES	8553	NPAODA	0.0	0.0	0.99	
			SUB TOTAL	0.00	0	3.61	
REG05	24-PGS SOUTH REGION						
NPAADV	NPA ADVANCES	8551	NPALOANS	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8552	NPACASHCREDIT	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8553	NPAODA	0.0	0.0	0.0	

Done | Internet

start | sara | Finacle - Microsoft... | 172.16.143.14 - P... | bafa.doc [Compat... | http://172.16.143... | 11:09 AM

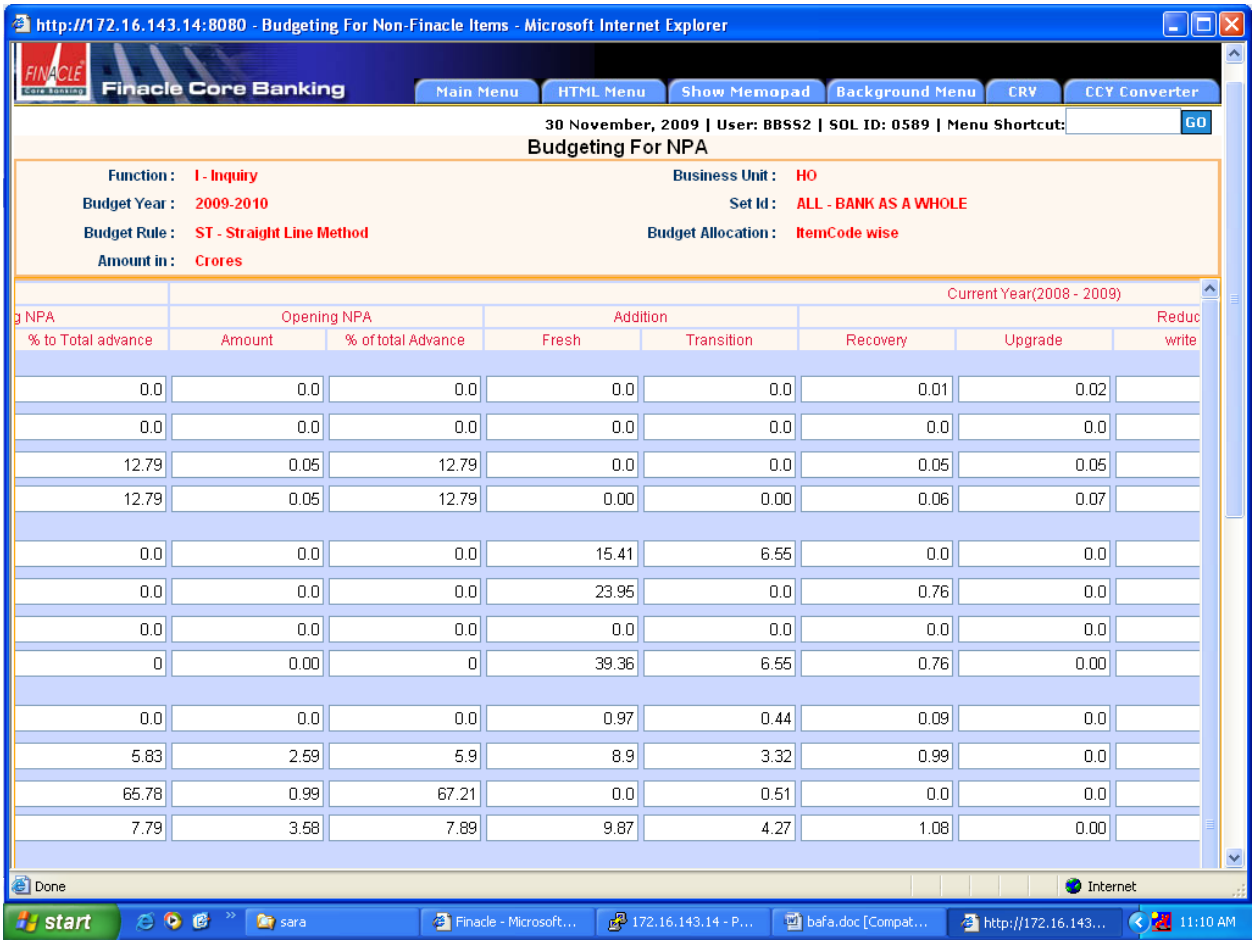
Budget Entry Screen For NPA (Data Showing For Previous Year – Screen II)

Figure 6.1.3



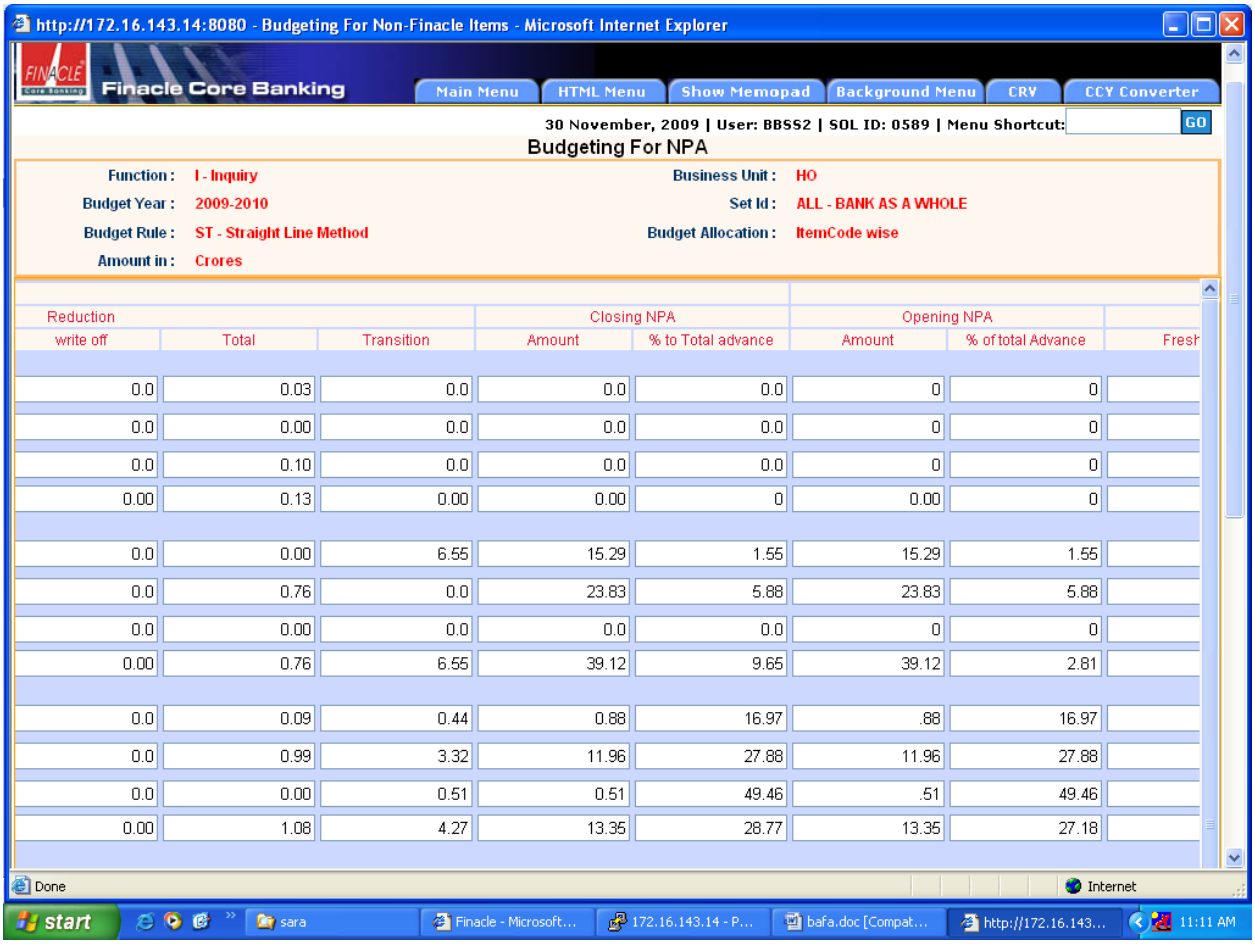
Budget Entry Screen For NPA (Data Showing For Current Year – Screen - III)

Figure 6.1.4



Budget Entry Screen For NPA (Data Showing For Current Year – Screen - IV)

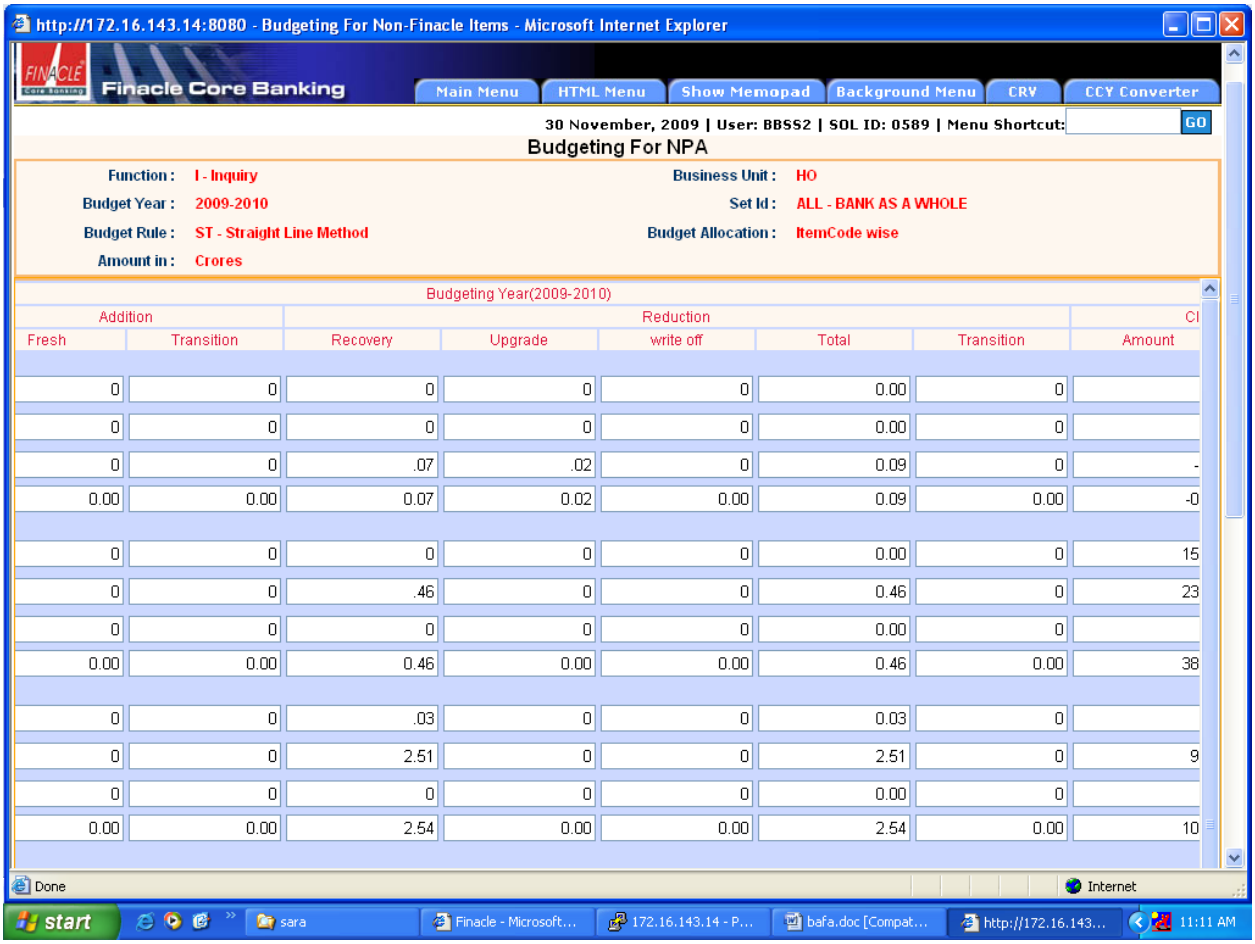
Figure 6.1.5



Reduction			Closing NPA		Opening NPA		
write off	Total	Transition	Amount	% to Total advance	Amount	% of total Advance	Fresh
0.0	0.03	0.0	0.0	0.0	0	0	
0.0	0.00	0.0	0.0	0.0	0	0	
0.0	0.10	0.0	0.0	0.0	0	0	
0.00	0.13	0.00	0.00	0	0.00	0	
0.0	0.00	6.55	15.29	1.55	15.29	1.55	
0.0	0.76	0.0	23.83	5.88	23.83	5.88	
0.0	0.00	0.0	0.0	0.0	0	0	
0.00	0.76	6.55	39.12	9.65	39.12	2.81	
0.0	0.09	0.44	0.88	16.97	.88	16.97	
0.0	0.99	3.32	11.96	27.88	11.96	27.88	
0.0	0.00	0.51	0.51	49.46	.51	49.46	
0.00	1.08	4.27	13.35	28.77	13.35	27.18	

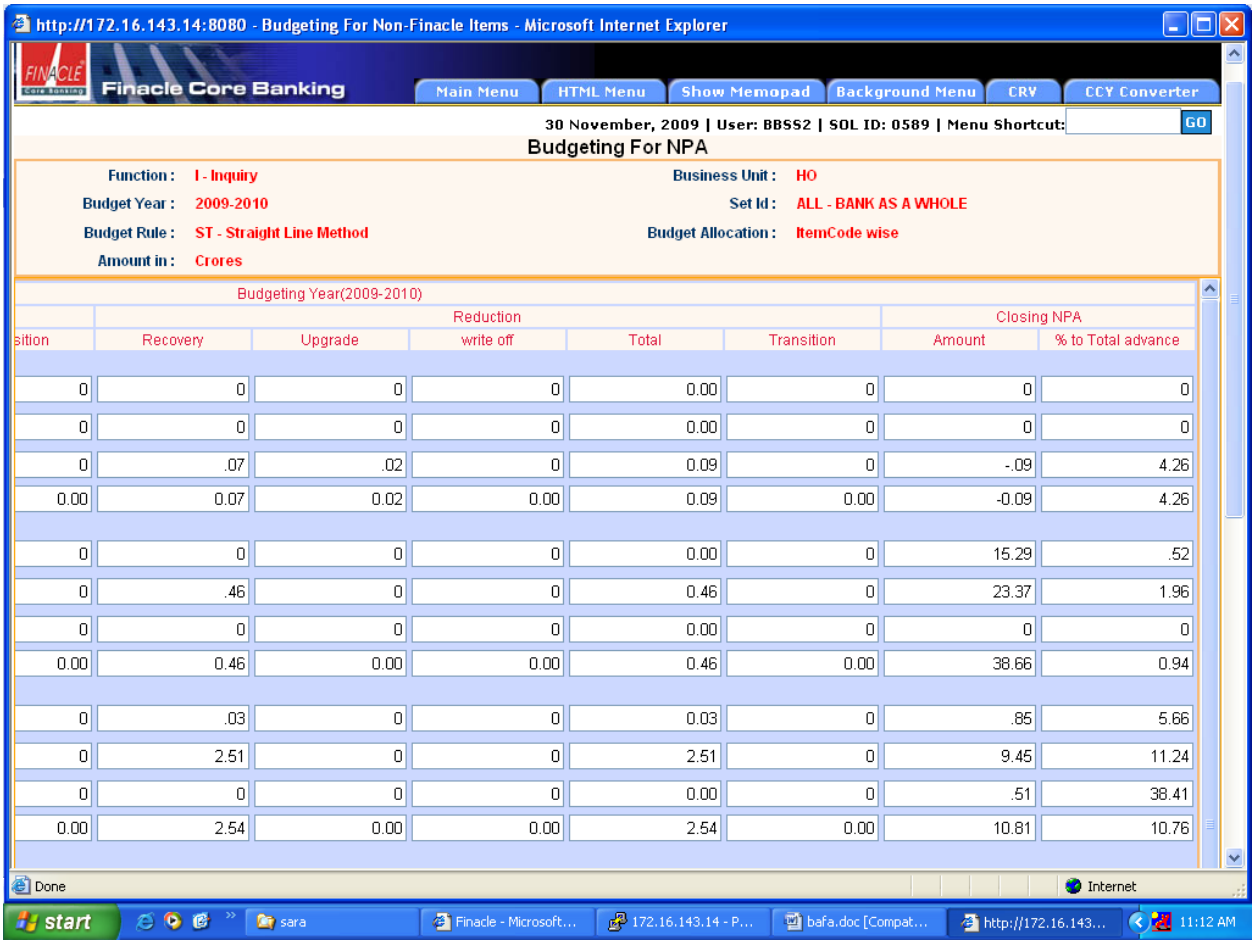
Budget Entry Screen For NPA (Data Showing For Budget Year – Screen V)

Figure 6.1.6



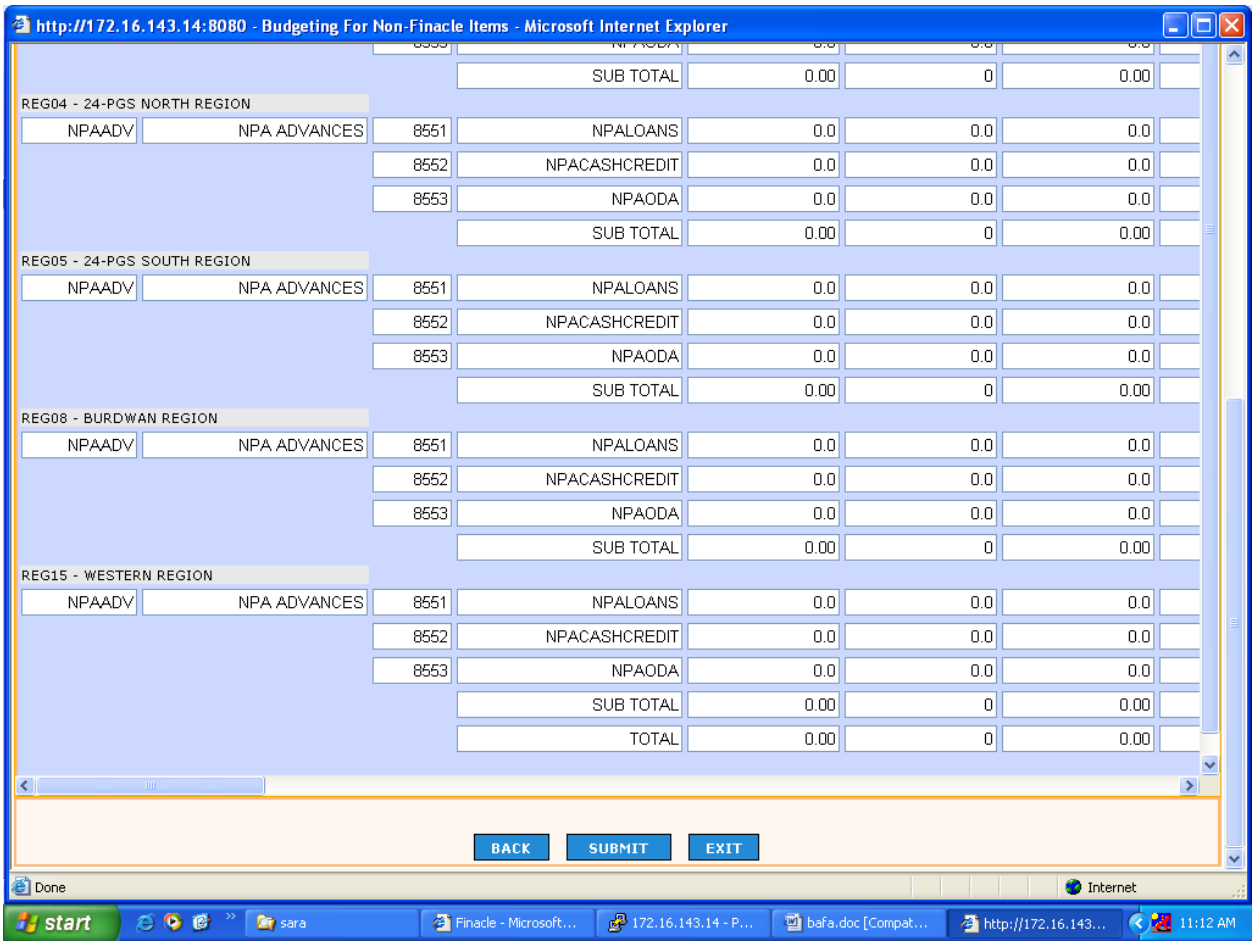
Budget Entry Screen For NPA (Data Showing For Budget Year – Screen VI)

Figure 6.1.7



Budget Entry Screen For NPA (Functions Showing For Back,Submit and Exit – Screen VII)

Figure 6.1.8



7. Budget Modification

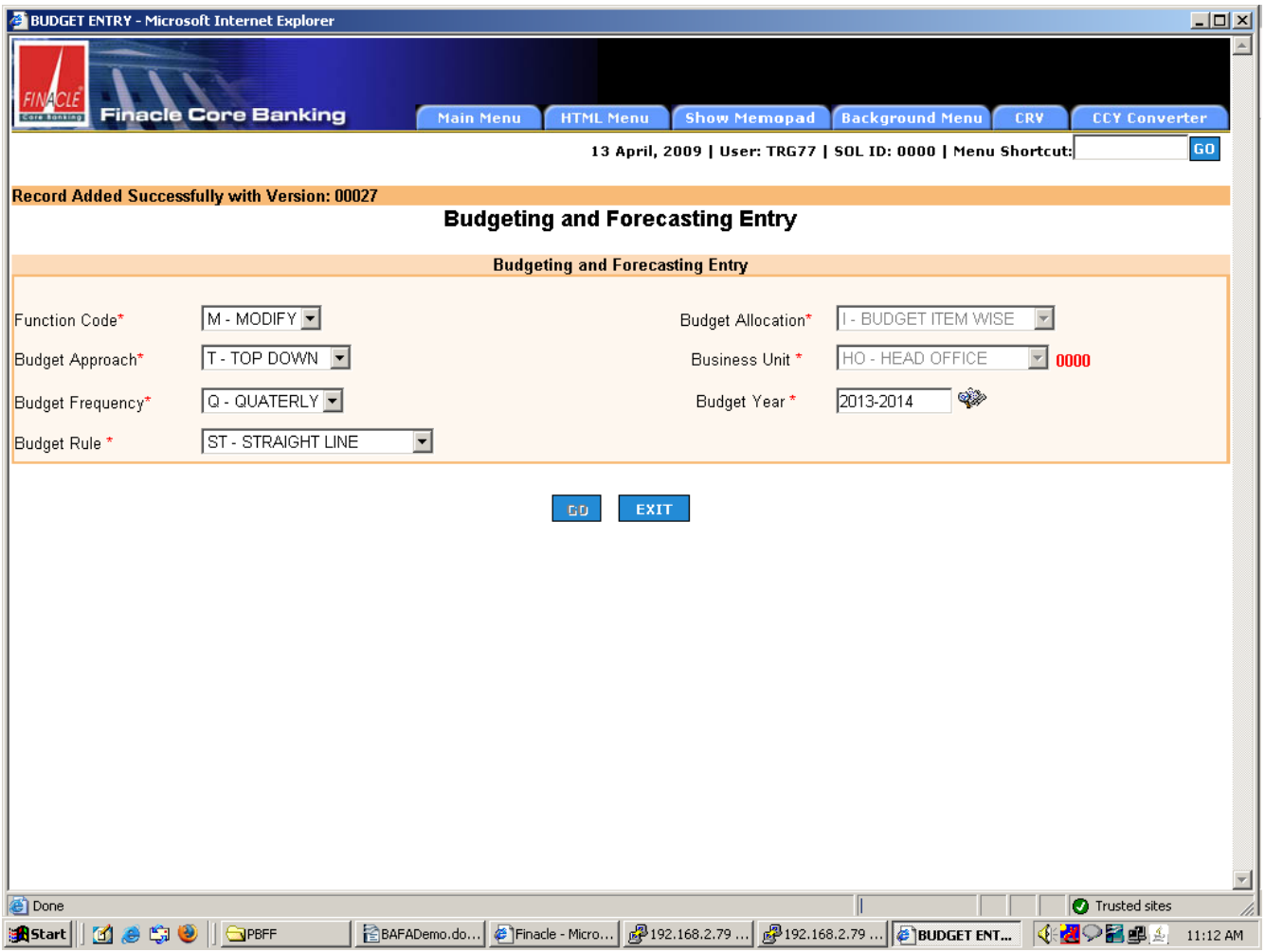
For modification of HO budget BAFA Menu has to be invoked. And if the user wants to modify the budget figures for the Branches and Regional offices BAFM (Budget and Forecasting Modification) menu has to be invoked.

Function :- Modify

7.1 Budget Frequency: - Yearly

BAFA main screen for Yearly/Quarterly/Monthly Modifications for Head Office. This facilitates the user to reset the budget for Yearly/Quarterly/Monthly for Head Office. Modification of Bank Budget can only be handled through this menu. Modification of RO/Branches has to be handled through BAFM menu explained later.

Figure 7.1.1

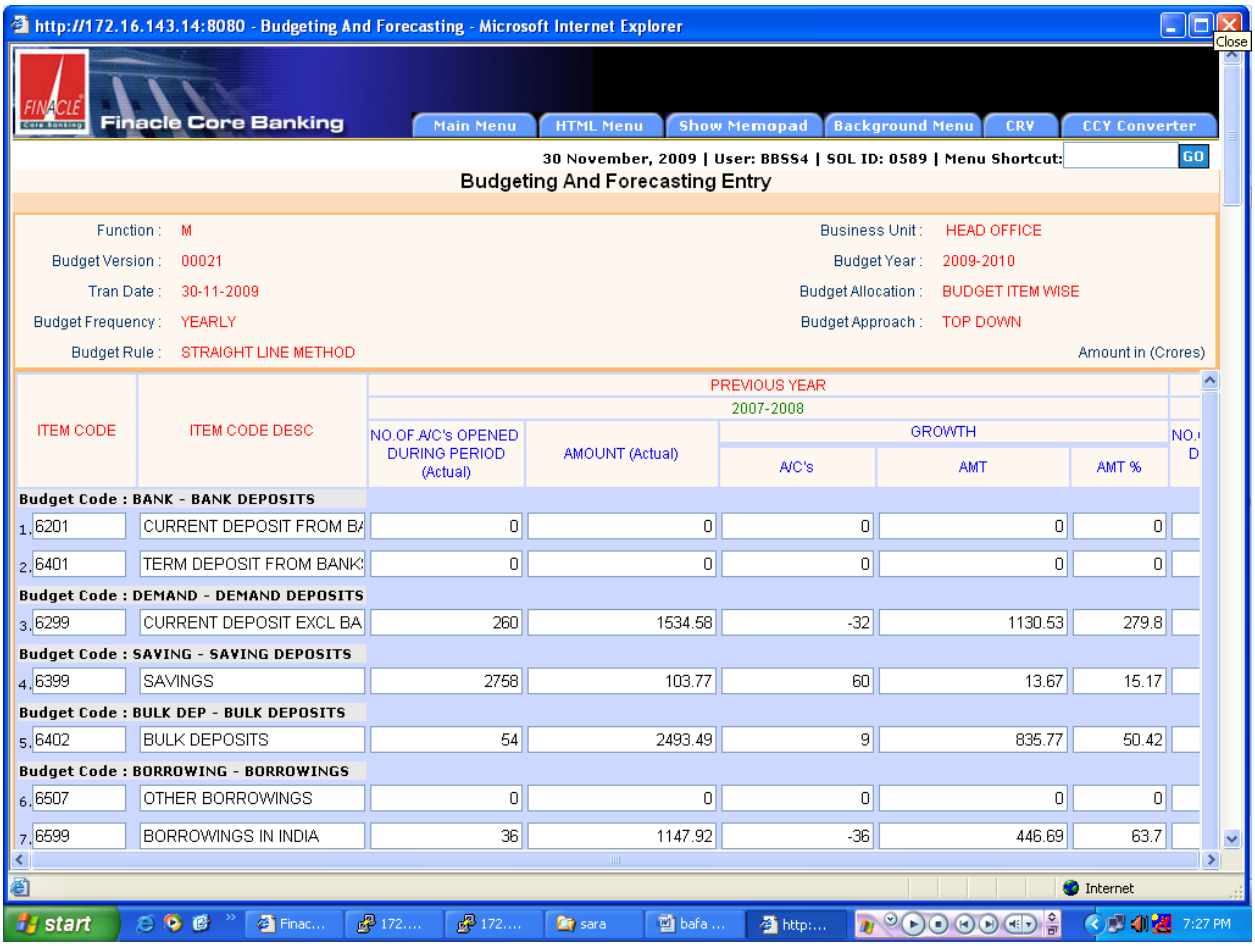


After Clicking on Go Button on the first screen this screen appears with duly showing the data for Yearly budget as allocated by the system after inserting Yearly budget. In case user needs to modify the budget for any quarter (except for March) he can modify in this screen.

System ensures necessary validation checks with the yearly budget allocation.

Budget Entry For Non Forex (Modification Function For Yearly Data Showing Previous Year)

Figure 7.1.2

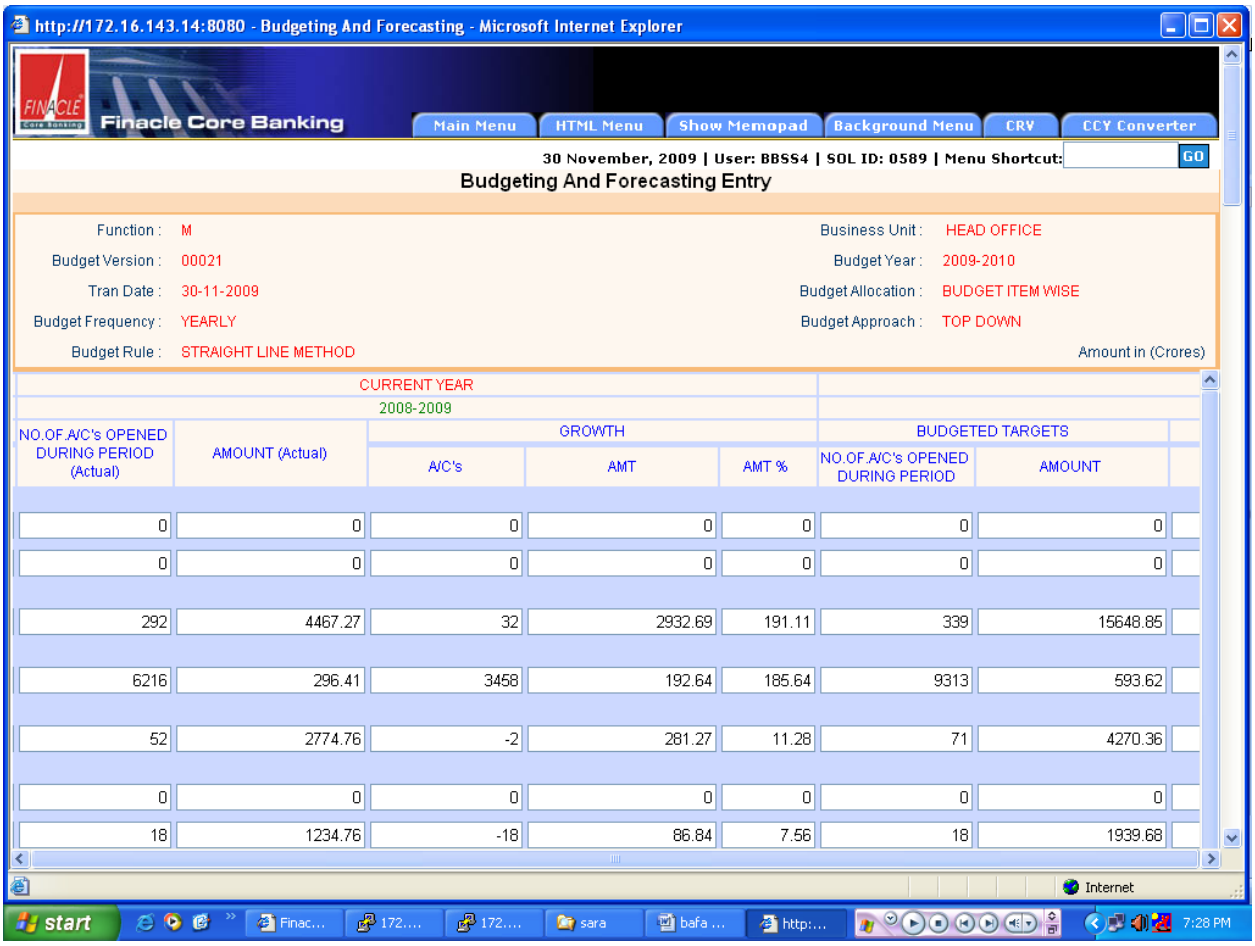


ITEM CODE	ITEM CODE DESC	PREVIOUS YEAR 2007-2008 NO.OF A/C's OPENED DURING PERIOD (Actual)	AMOUNT (Actual)	GROWTH A/C's	GROWTH AMT	GROWTH AMT %
Budget Code : BANK - BANK DEPOSITS						
1. 6201	CURRENT DEPOSIT FROM BA	0	0	0	0	0
2. 6401	TERM DEPOSIT FROM BANKS	0	0	0	0	0
Budget Code : DEMAND - DEMAND DEPOSITS						
3. 6299	CURRENT DEPOSIT EXCL BA	260	1534.58	-32	1130.53	279.8
Budget Code : SAVING - SAVING DEPOSITS						
4. 6399	SAVINGS	2758	103.77	60	13.67	15.17
Budget Code : BULK DEP - BULK DEPOSITS						
5. 6402	BULK DEPOSITS	54	2493.49	9	835.77	50.42
Budget Code : BORROWING - BORROWINGS						
6. 6507	OTHER BORROWINGS	0	0	0	0	0
7. 6599	BORROWINGS IN INDIA	36	1147.92	-36	446.69	63.7

Budget Entry For Non Forex (Modification Function For Yearly Data Showing Current Year)

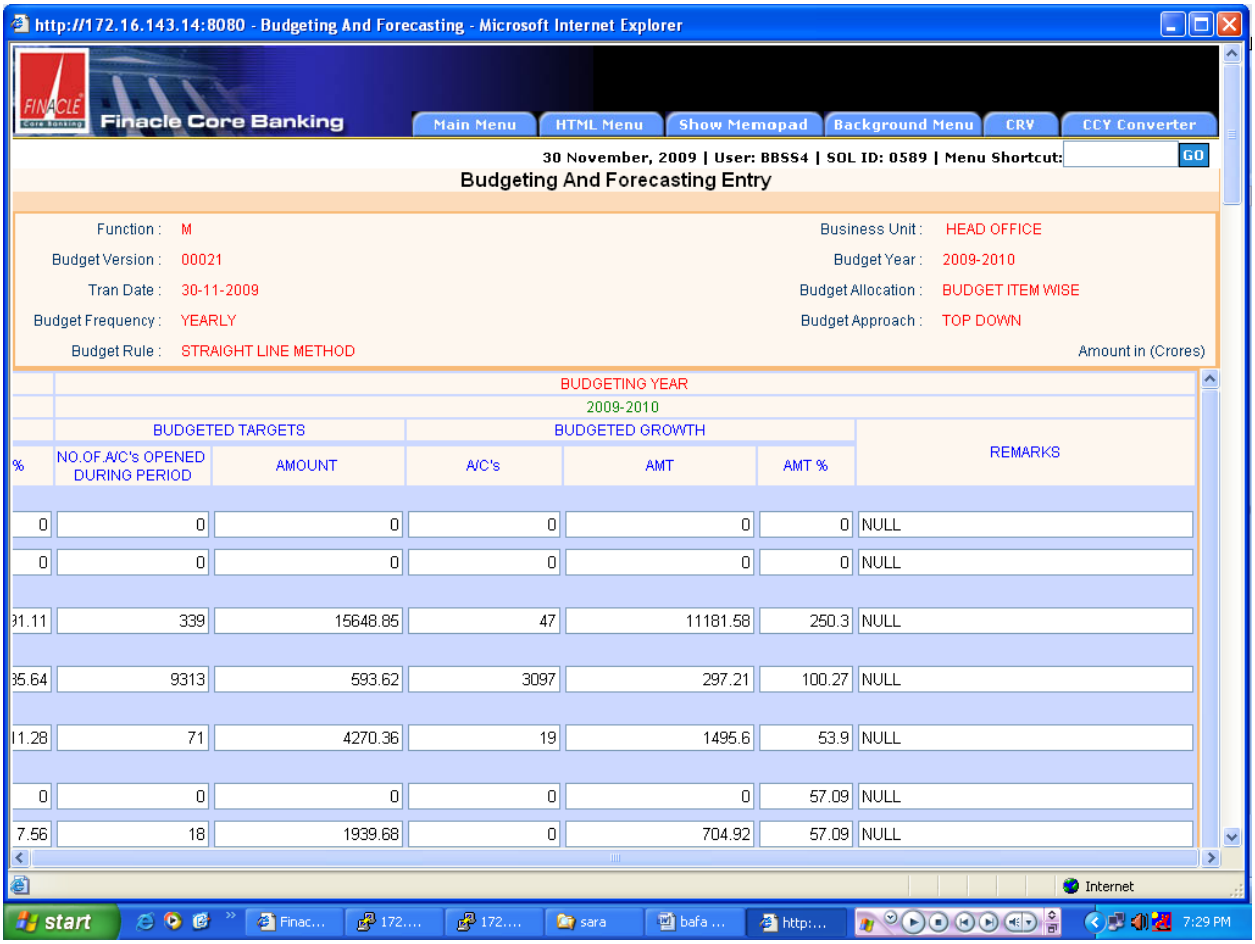
This screen is the second part of the above screen.

Figure 7.1.3



Budget Entry For Non Forex (Modification Function For Yearly Data Showing Budget Year)

Figure 7.1.4



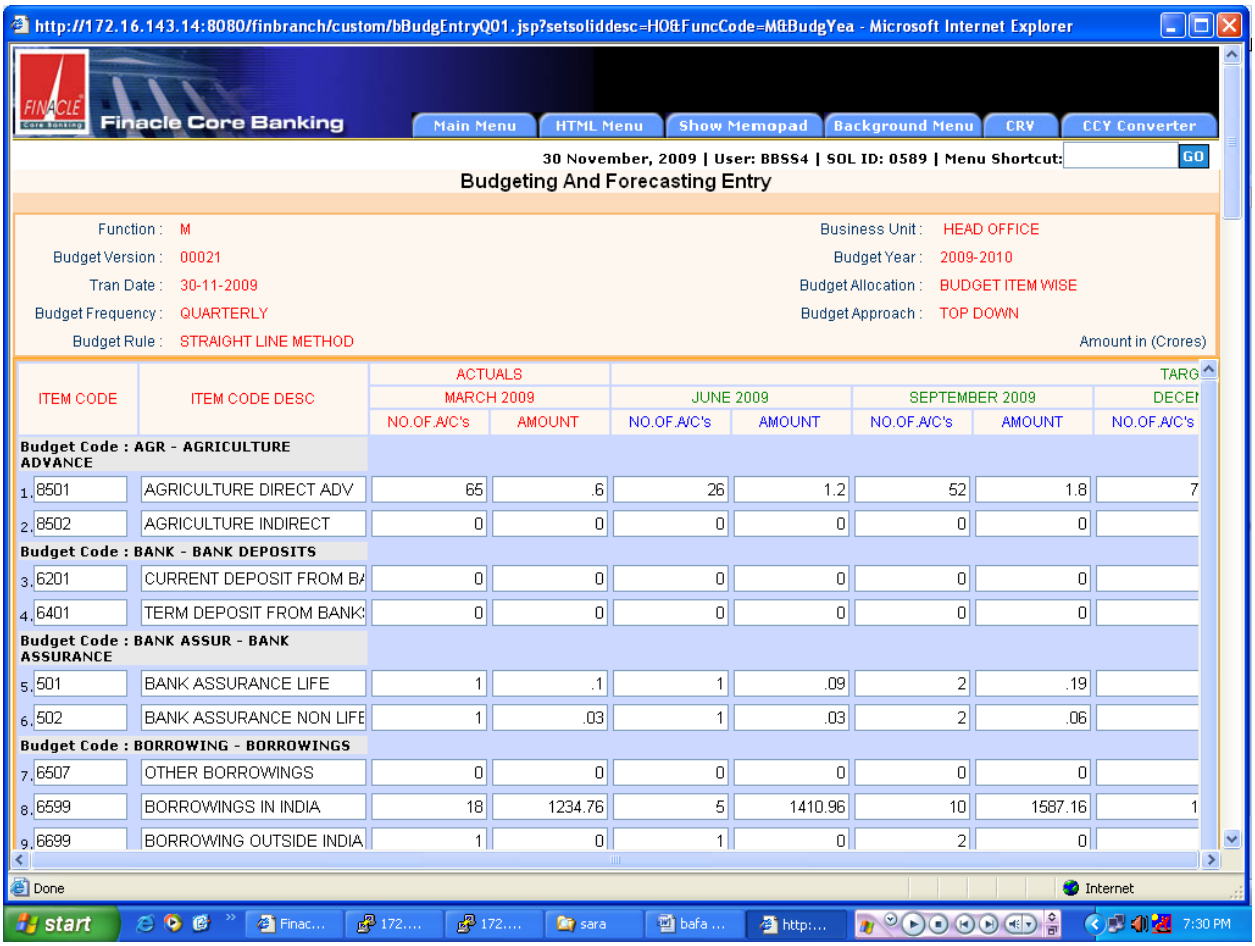
Function: - Modify

7.2 Budget Frequency: - Quarterly

Budget Entry For Non Forex (Modification Function For Quarterly Screen 1)

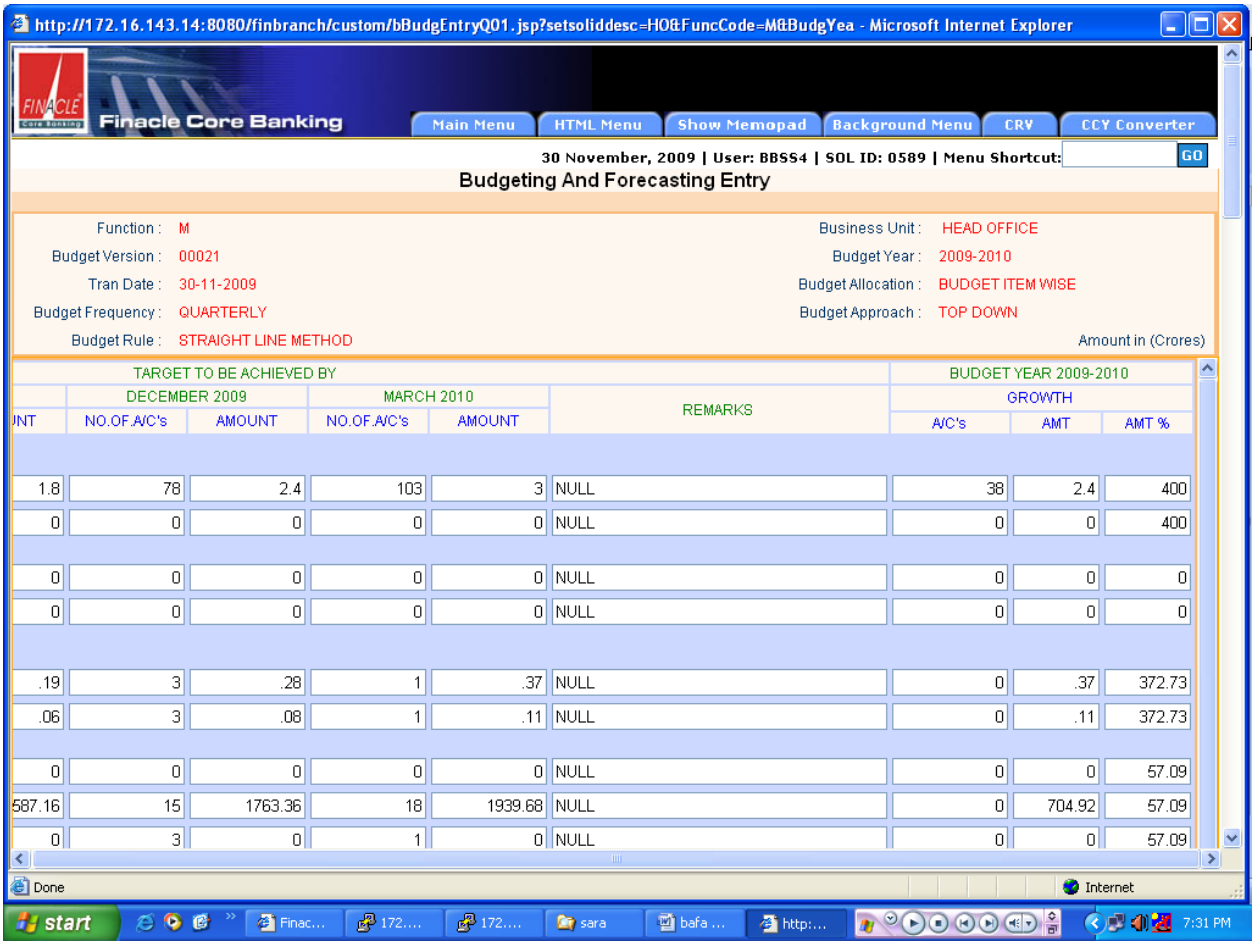
User while modifying can observe from the last 3 columns the yearly growth target to ensure that any modification between the quarters is within the yearly growth target set at the higher level of the hierarchy.

Figure 7.2.1



Budget Entry For Non Forex (Modification Function For Quarterly Screen 2)

Figure 7.2.2

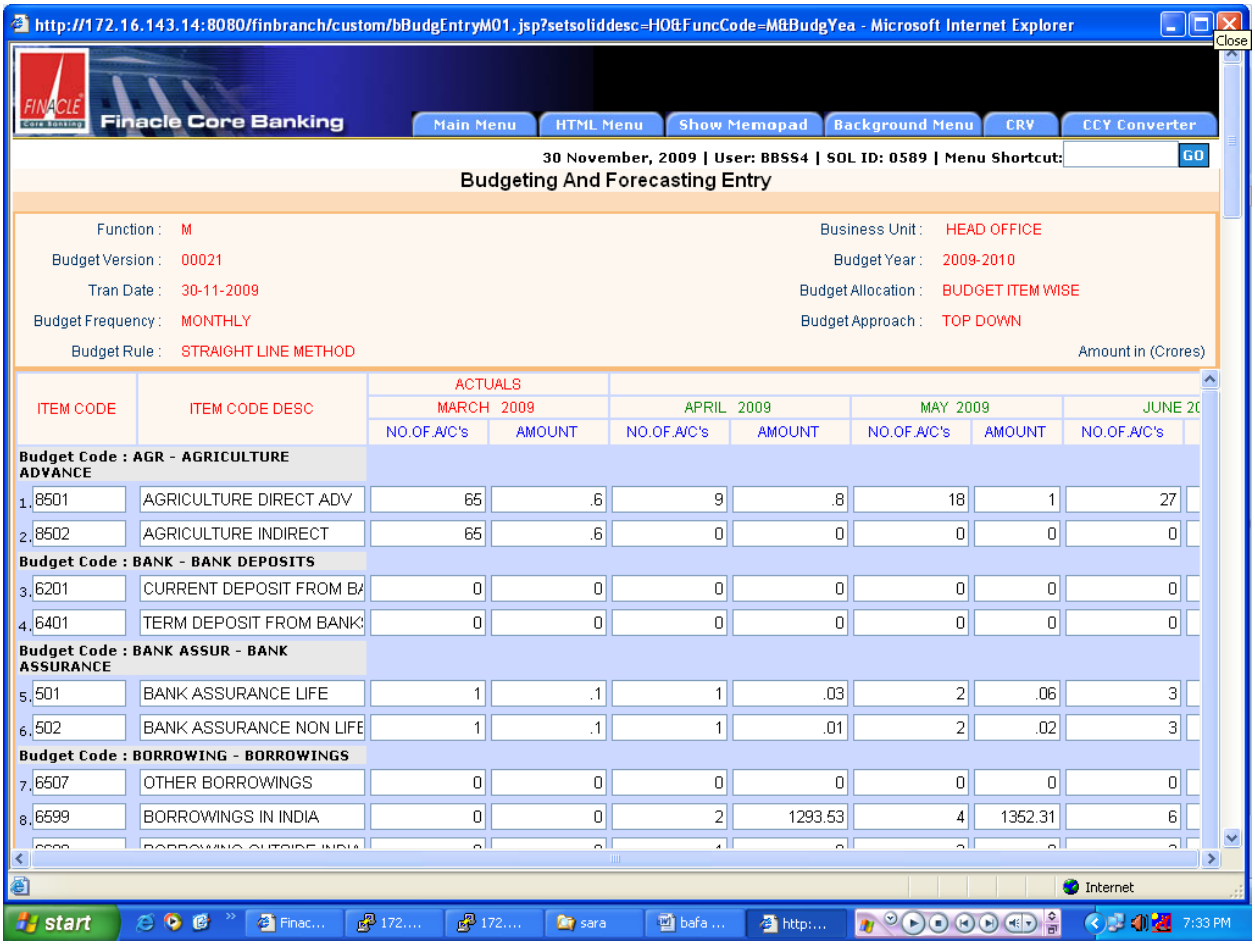


Function: - Modify

7.3 Budget Frequency: - Monthly

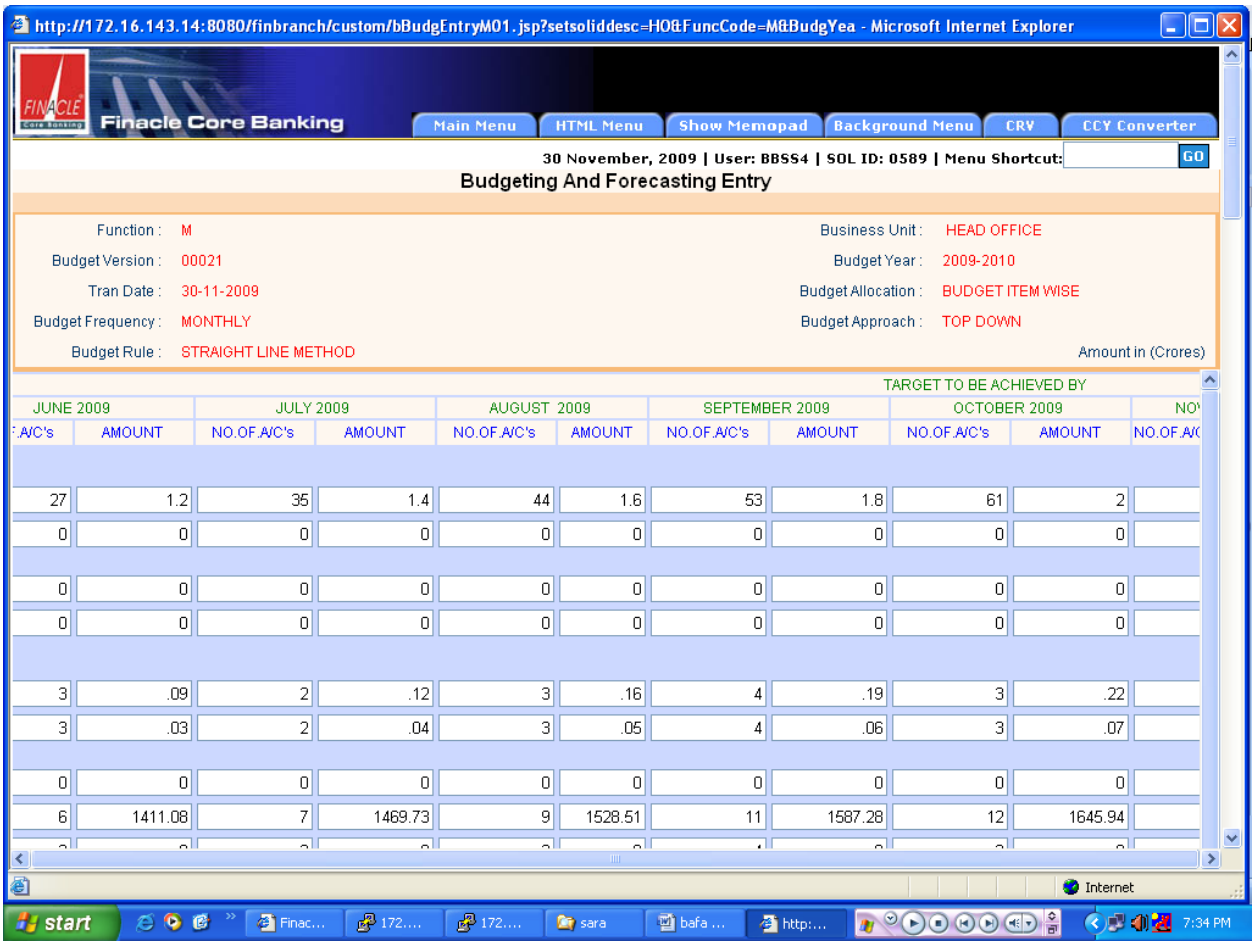
Budget Entry For Non Forex (Modification Function For Monthly Screen 1)

Figure 7.3.1



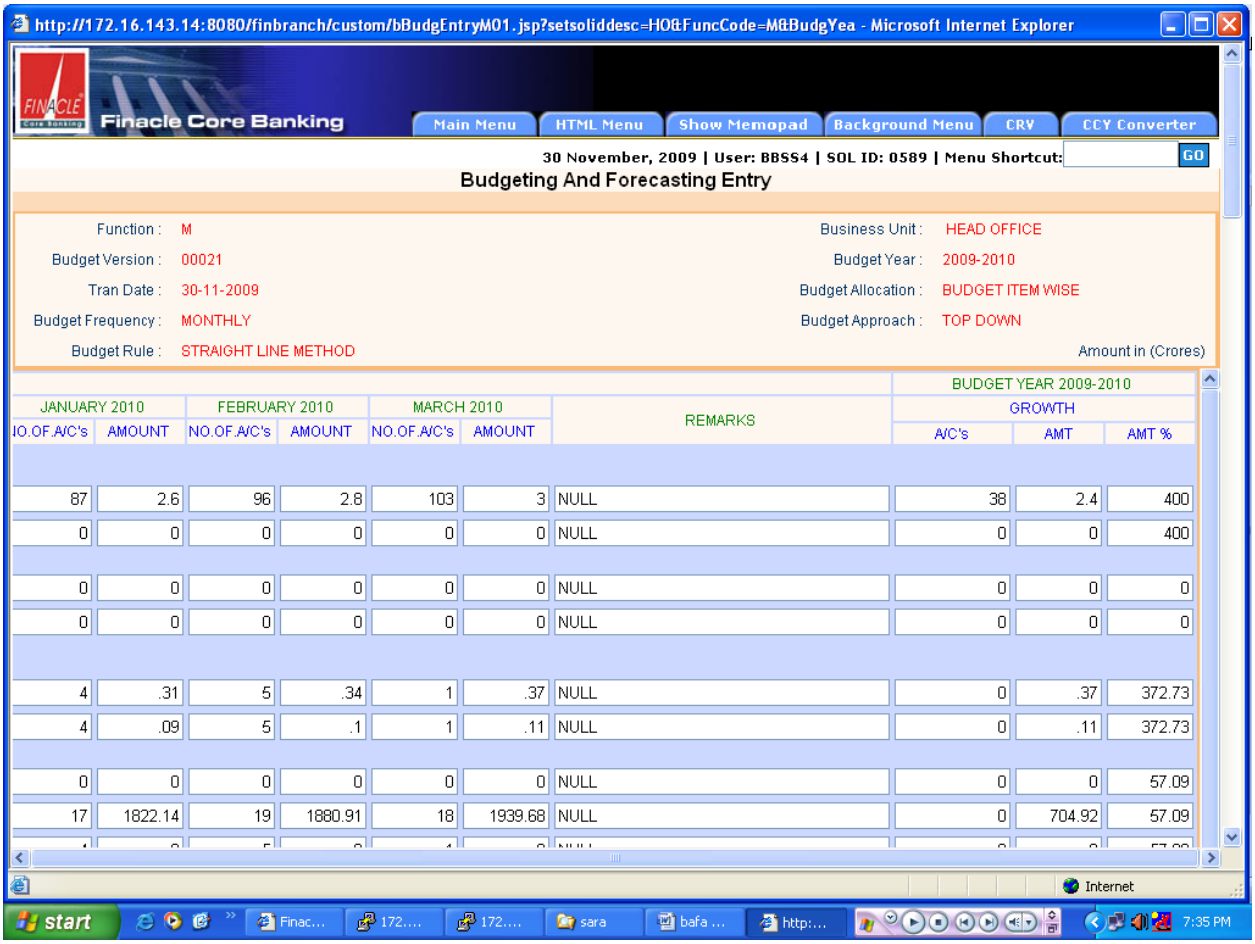
Budget Entry For Non Forex (Modification Function For Monthly Screen 2)

Figure 7.3.2



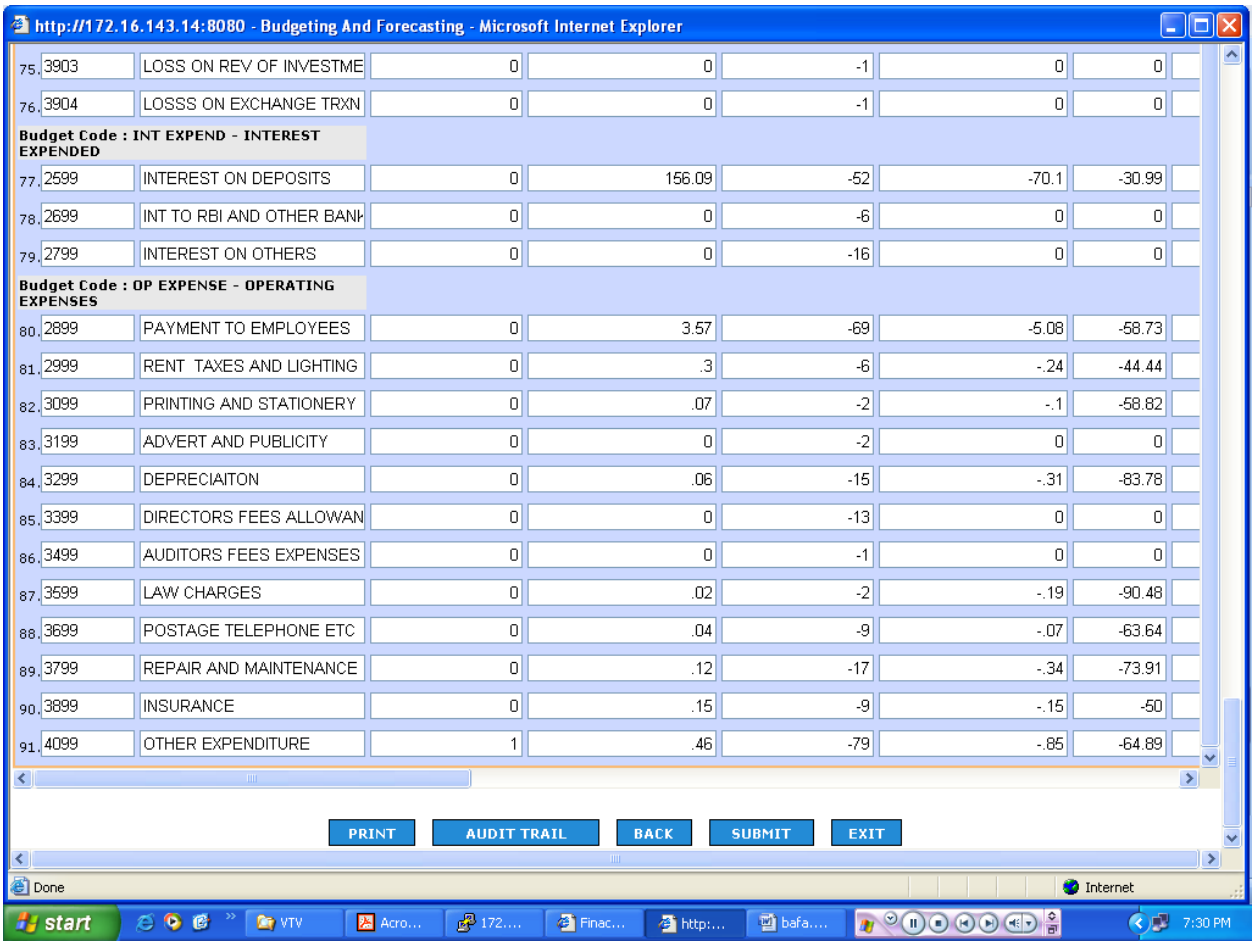
Budget Entry For Non Forex (Modification Function For Monthly Screen 3)

Figure 7.3.3



7.4 Budget Entry Screen(showing Functions For Print,Aduit Trail,Back,Submit and Exit)

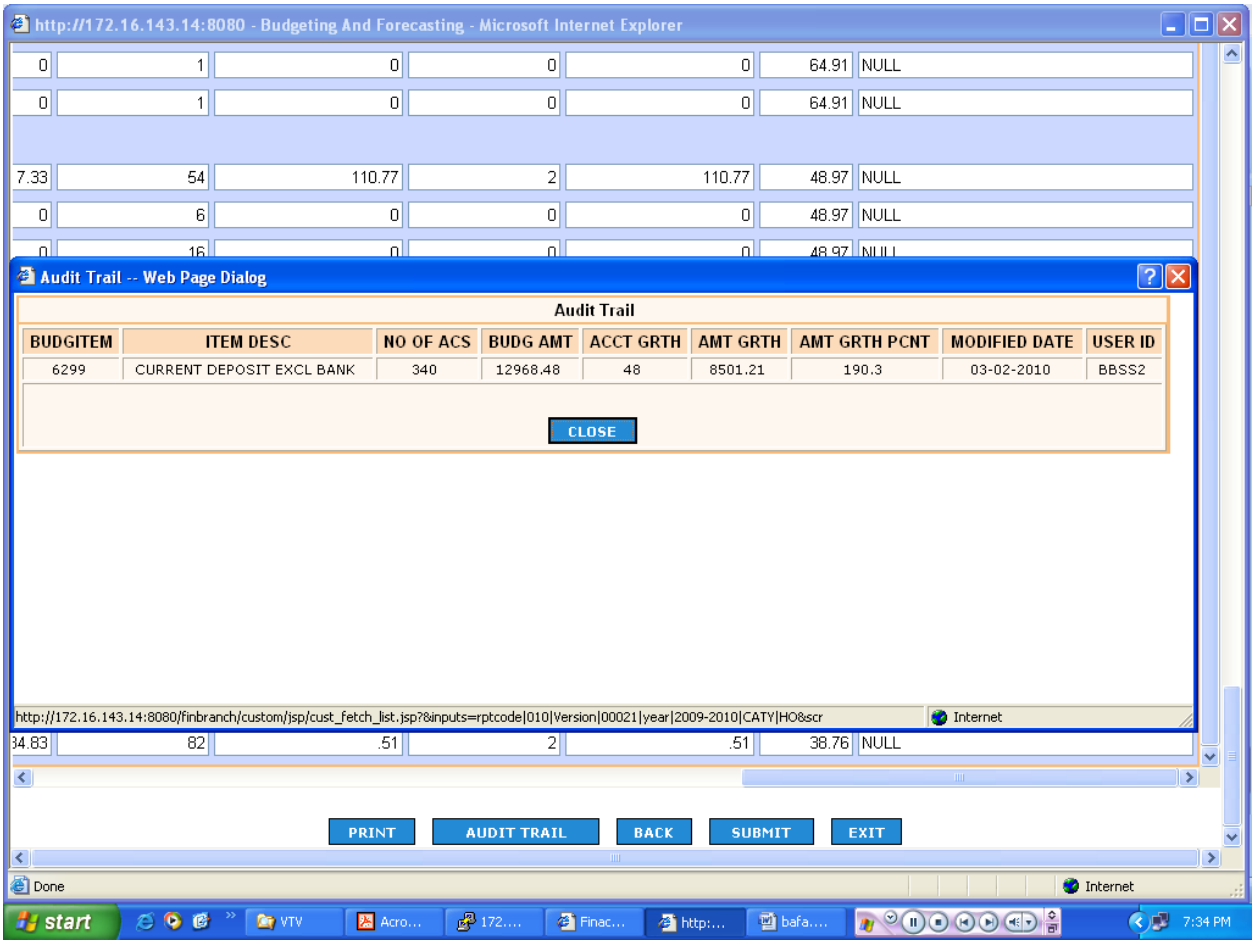
Figure 7.4.1



75.	3903	LOSS ON REV OF INVESTME	0	0	-1	0	0	
76.	3904	LOSSS ON EXCHANGE TRXN	0	0	-1	0	0	
Budget Code : INT EXPEND - INTEREST EXPENDED								
77.	2599	INTEREST ON DEPOSITS	0	156.09	-52	-70.1	-30.99	
78.	2699	INT TO RBI AND OTHER BANK	0	0	-6	0	0	
79.	2799	INTEREST ON OTHERS	0	0	-16	0	0	
Budget Code : OP EXPENSE - OPERATING EXPENSES								
80.	2899	PAYMENT TO EMPLOYEES	0	3.57	-69	-5.08	-58.73	
81.	2999	RENT TAXES AND LIGHTING	0	.3	-6	-.24	-44.44	
82.	3099	PRINTING AND STATIONERY	0	.07	-2	-.1	-58.82	
83.	3199	ADVERT AND PUBLICITY	0	0	-2	0	0	
84.	3299	DEPRECIAITON	0	.06	-15	-.31	-83.78	
85.	3399	DIRECTORS FEES ALLOWAN	0	0	-13	0	0	
86.	3499	AUDITORS FEES EXPENSES	0	0	-1	0	0	
87.	3599	LAW CHARGES	0	.02	-2	-.19	-90.48	
88.	3699	POSTAGE TELEPHONE ETC	0	.04	-9	-.07	-63.64	
89.	3799	REPAIR AND MAINTENANCE	0	.12	-17	-.34	-73.91	
90.	3899	INSURANCE	0	.15	-9	-.15	-50	
91.	4099	OTHER EXPENDITURE	1	.46	-79	-.85	-64.89	

Budget Entry Screen (showing Data For Audit Trail)

Figure 7.4.2



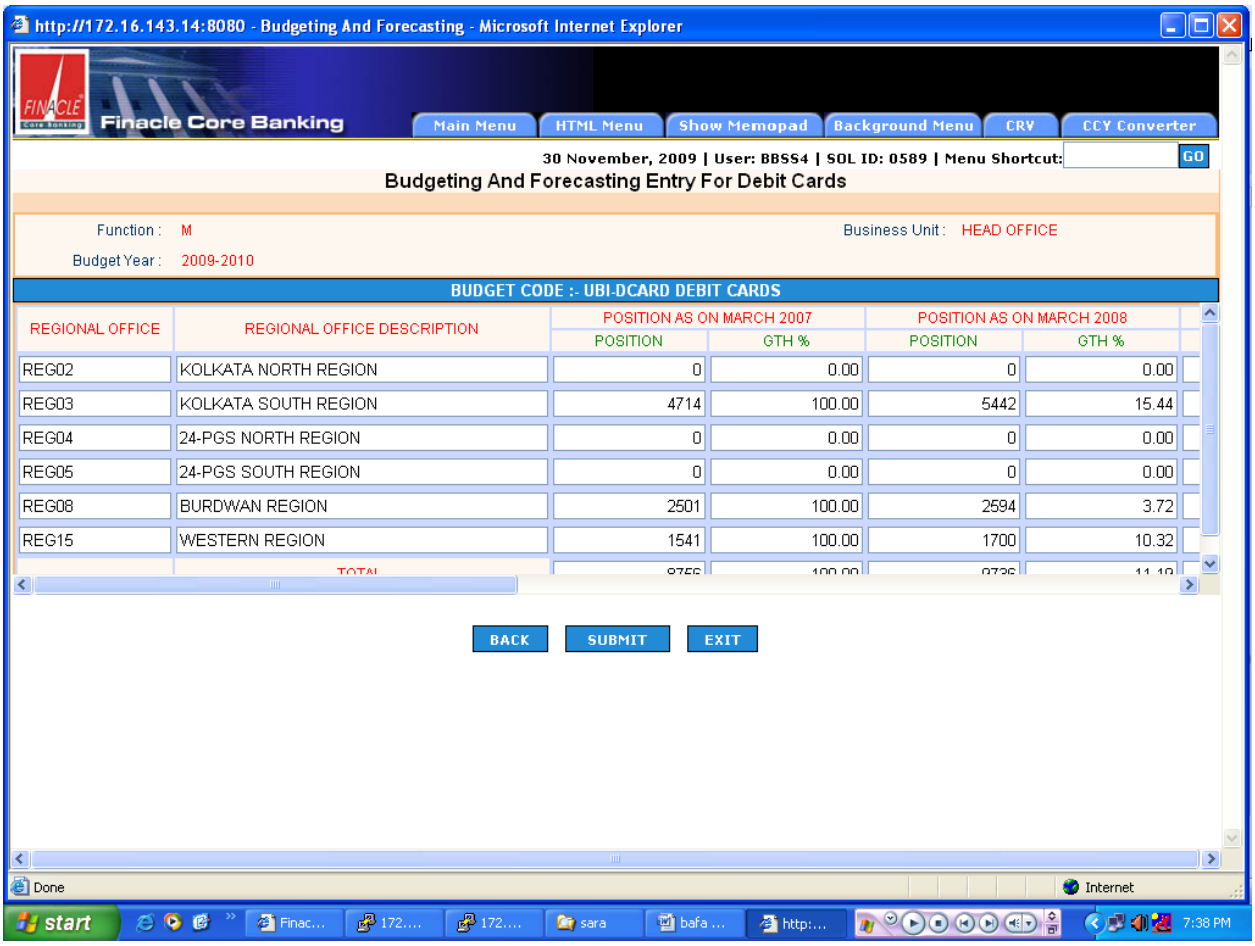
7.5 Budget Entry modification Main Screen For Debit Cards

Data modification for Debit card has to be handled through BAFA Menu only for HO/RO/Branch

Figure 7.5.1

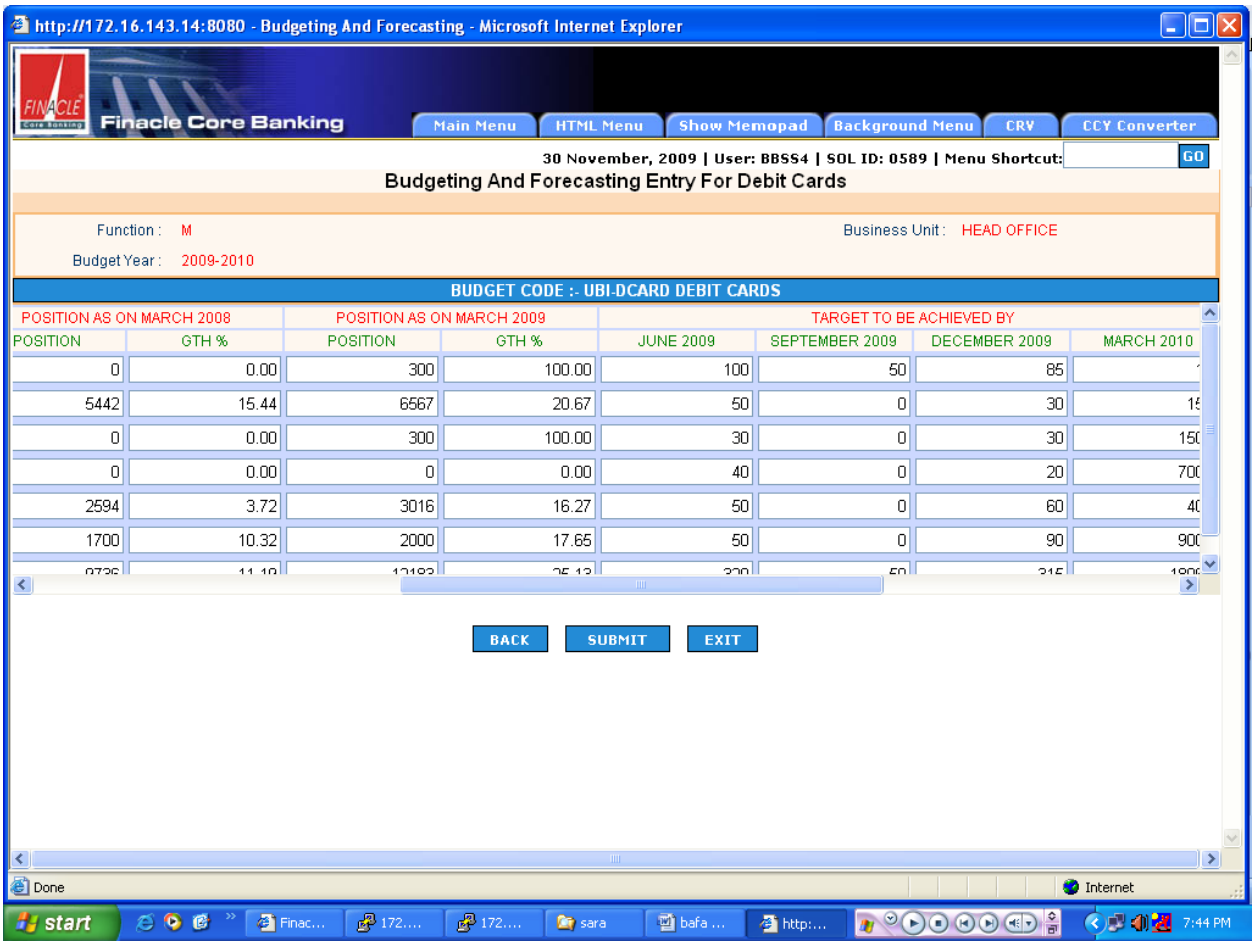
Budget Entry Screen For Debit Cards (Modification Data Showing Prev Year Positions Screen1)

Figure 7.5.2



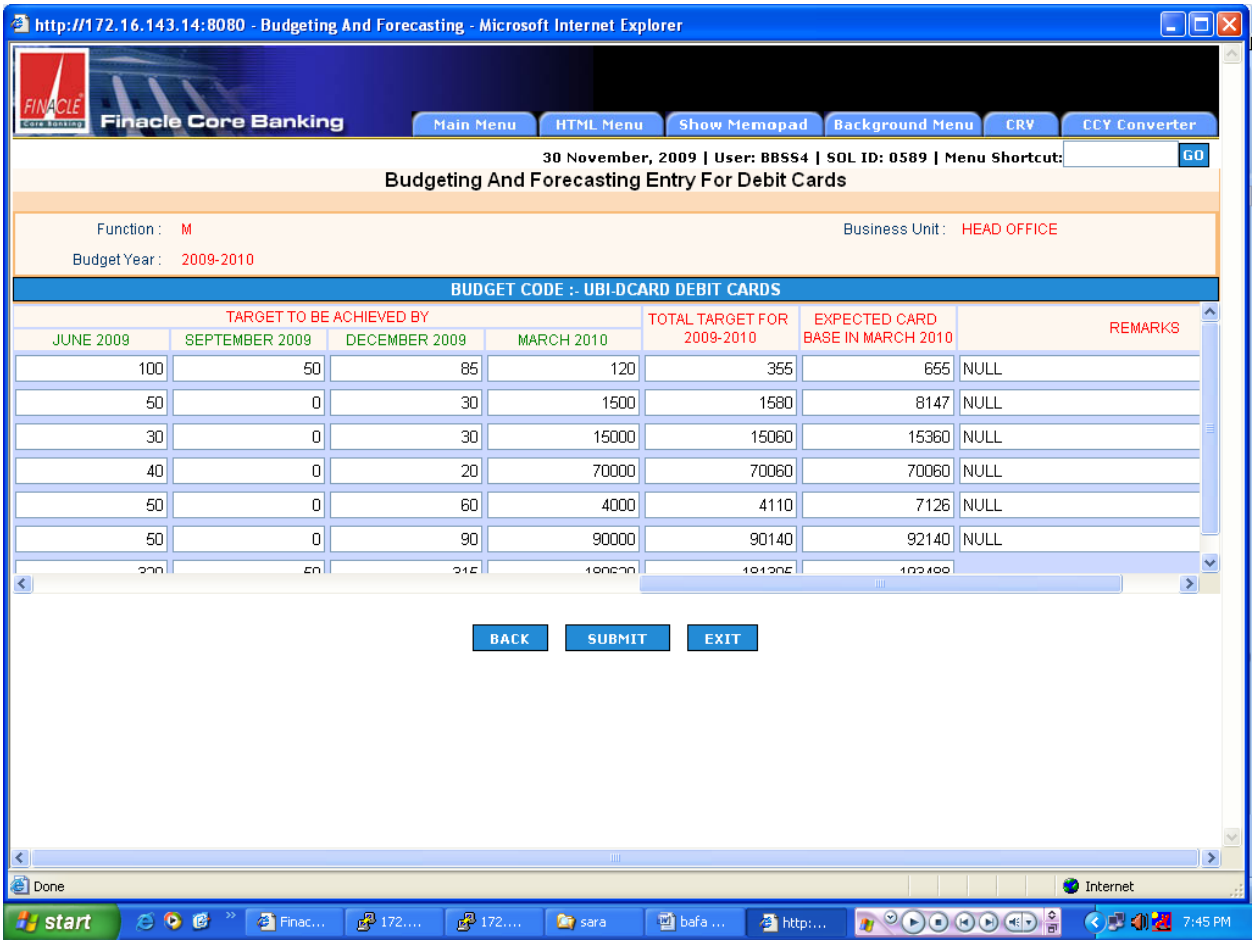
Budget Entry Screen For Debit Cards (Modification Data Showing Prev Year Positions Screen2)

Figure 7.5.3



Budget Entry Screen For Debit Cards (Modification Data Showing Current Year Target)

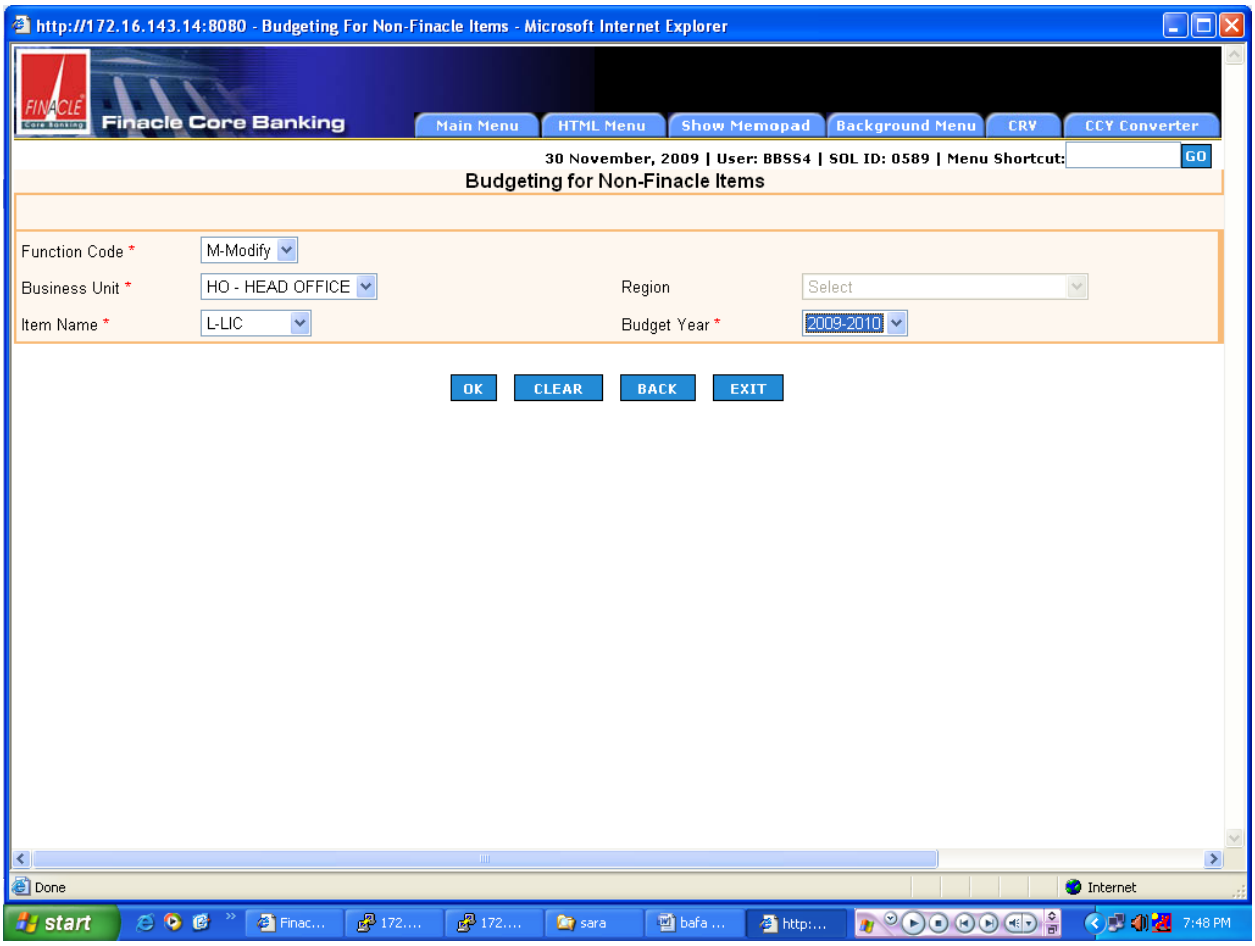
Figure 7.5.4



7.6 Budget Entry Modification Main Screen (For Non Finacle Item For LIC)

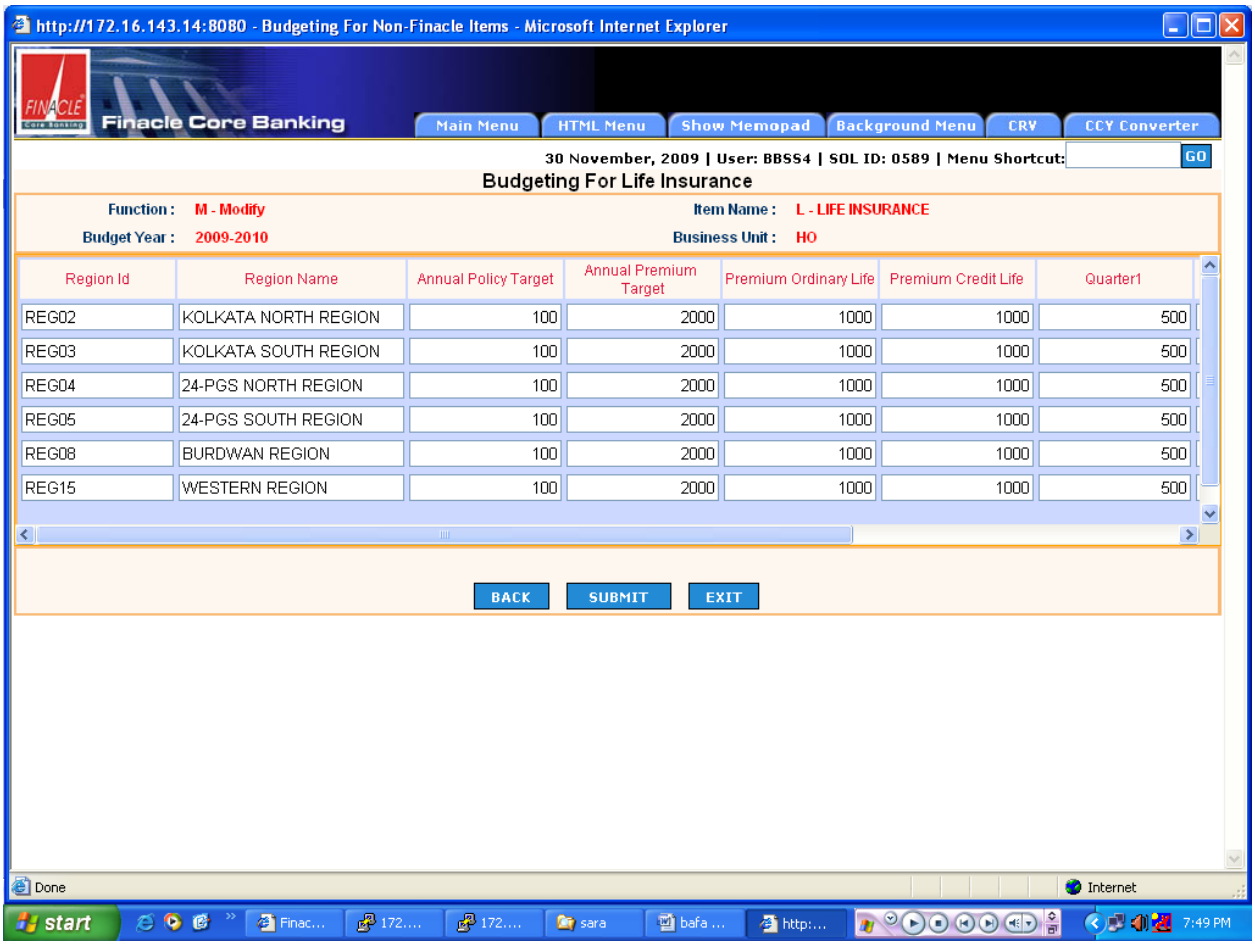
For data modification relating to Non- Finacle items (like LIC/Non LIC) for HO/RO and Branches BAFA Menu has to be invoked and handled through this screen.

Figure 7.6.1



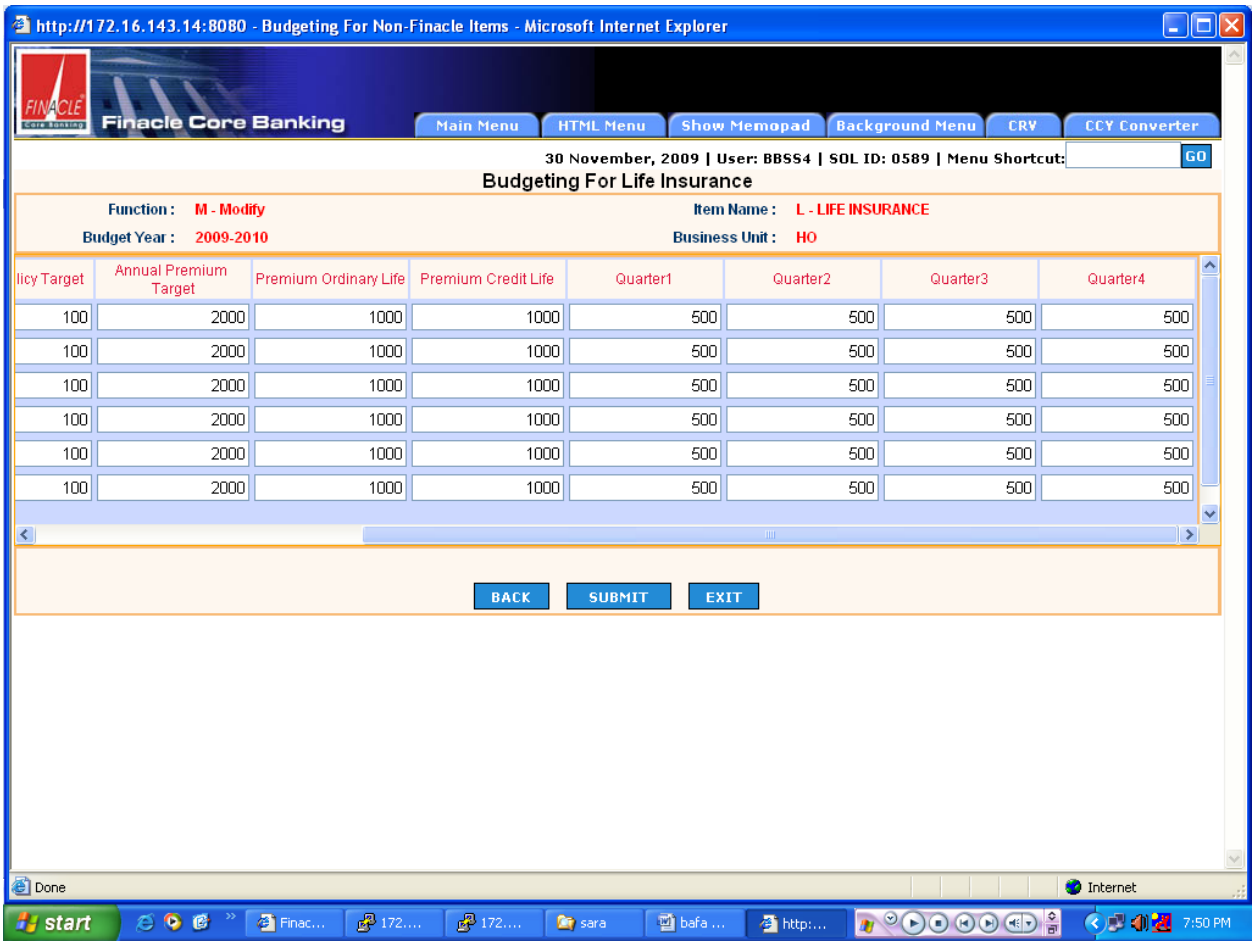
Budget Entry Modification Screen (For Non Finacle Item For LIC Screen 1)

Figure 7.6.2



Budget Entry Modification Screen (For Non Finacle Item For LIC Screen 2)

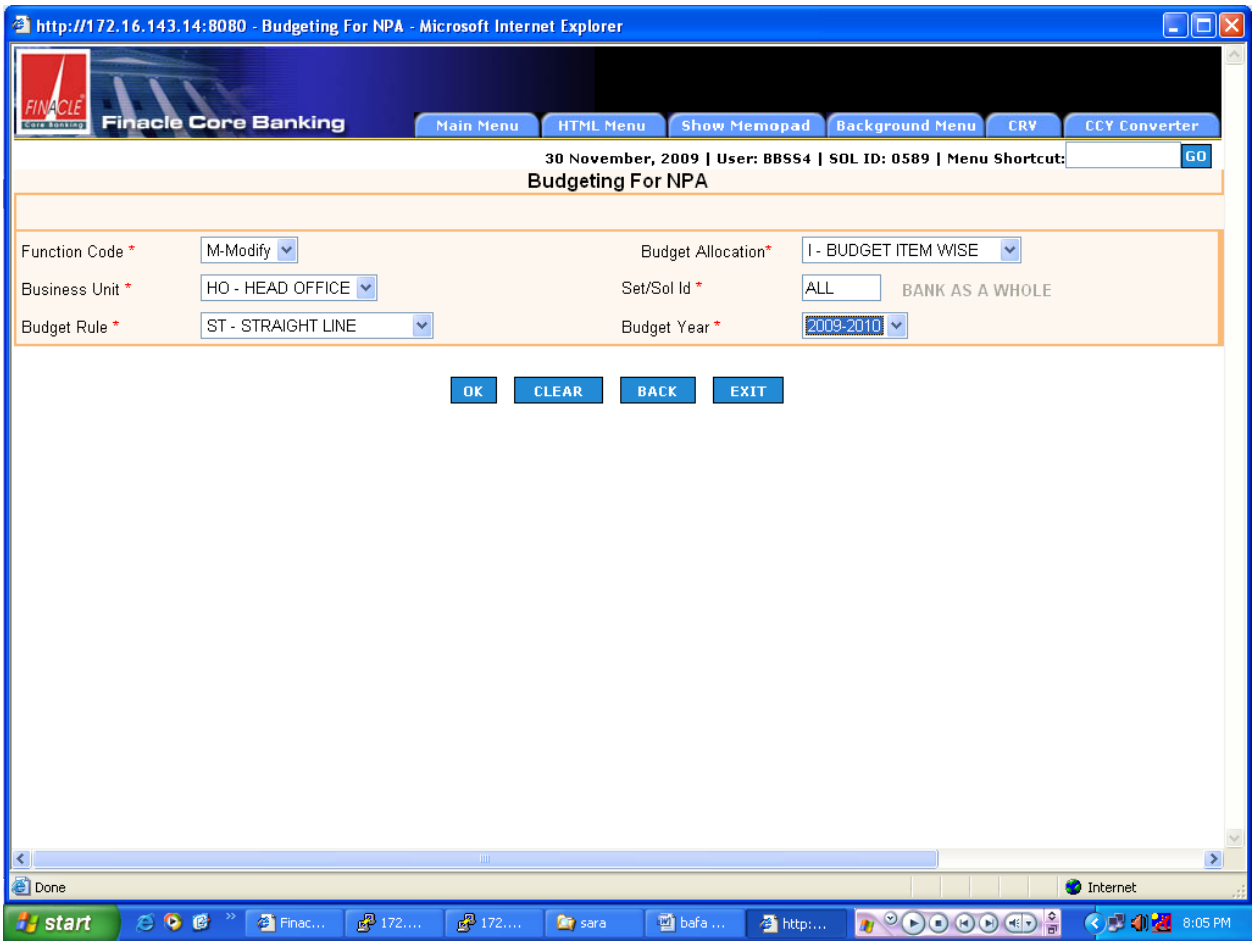
Figure 7.6.3



licy Target	Annual Premium Target	Premium Ordinary Life	Premium Credit Life	Quarter1	Quarter2	Quarter3	Quarter4
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500

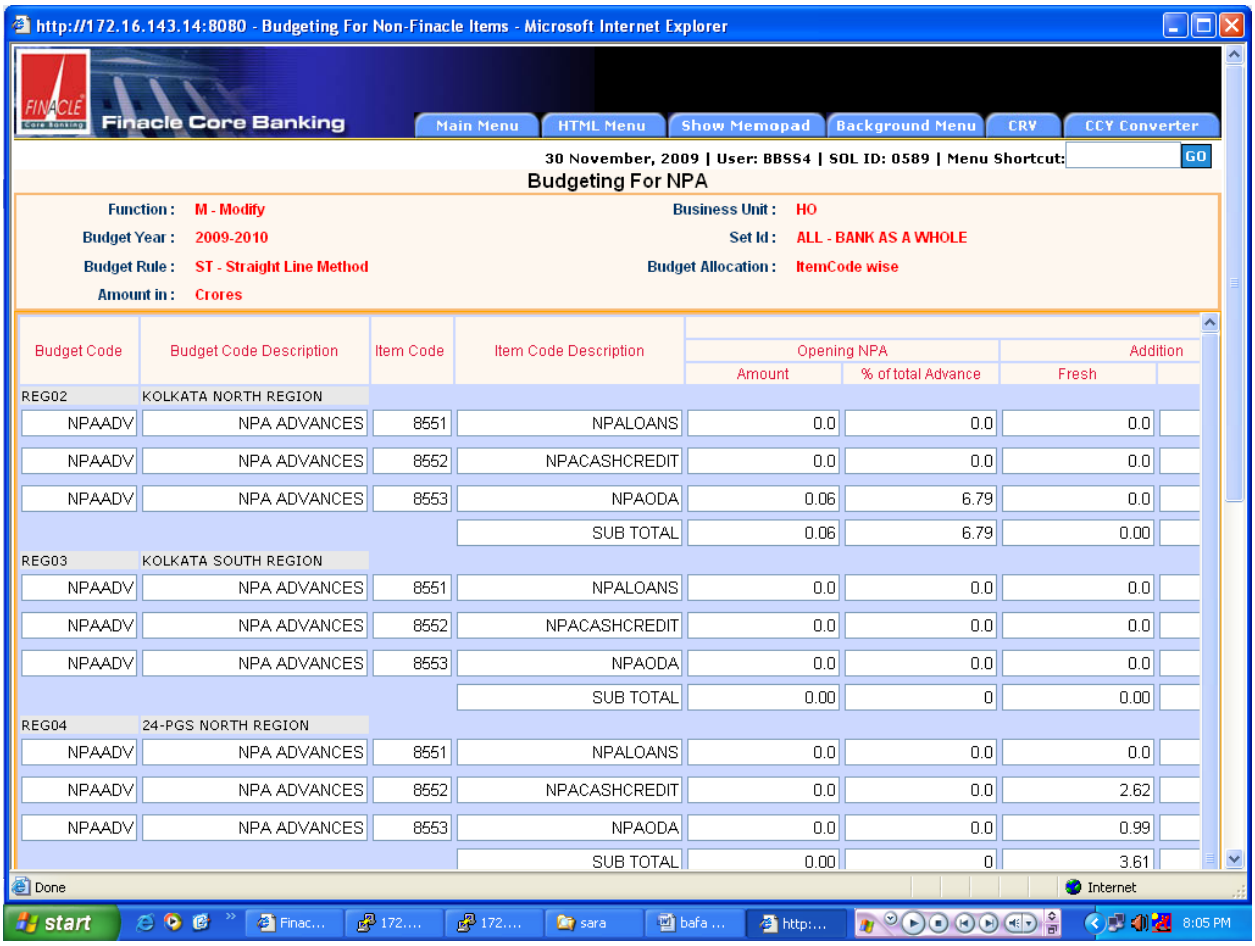
7.7 Budget Entry Screen For NPA (Modification Main screen)

Figure 7.7.1



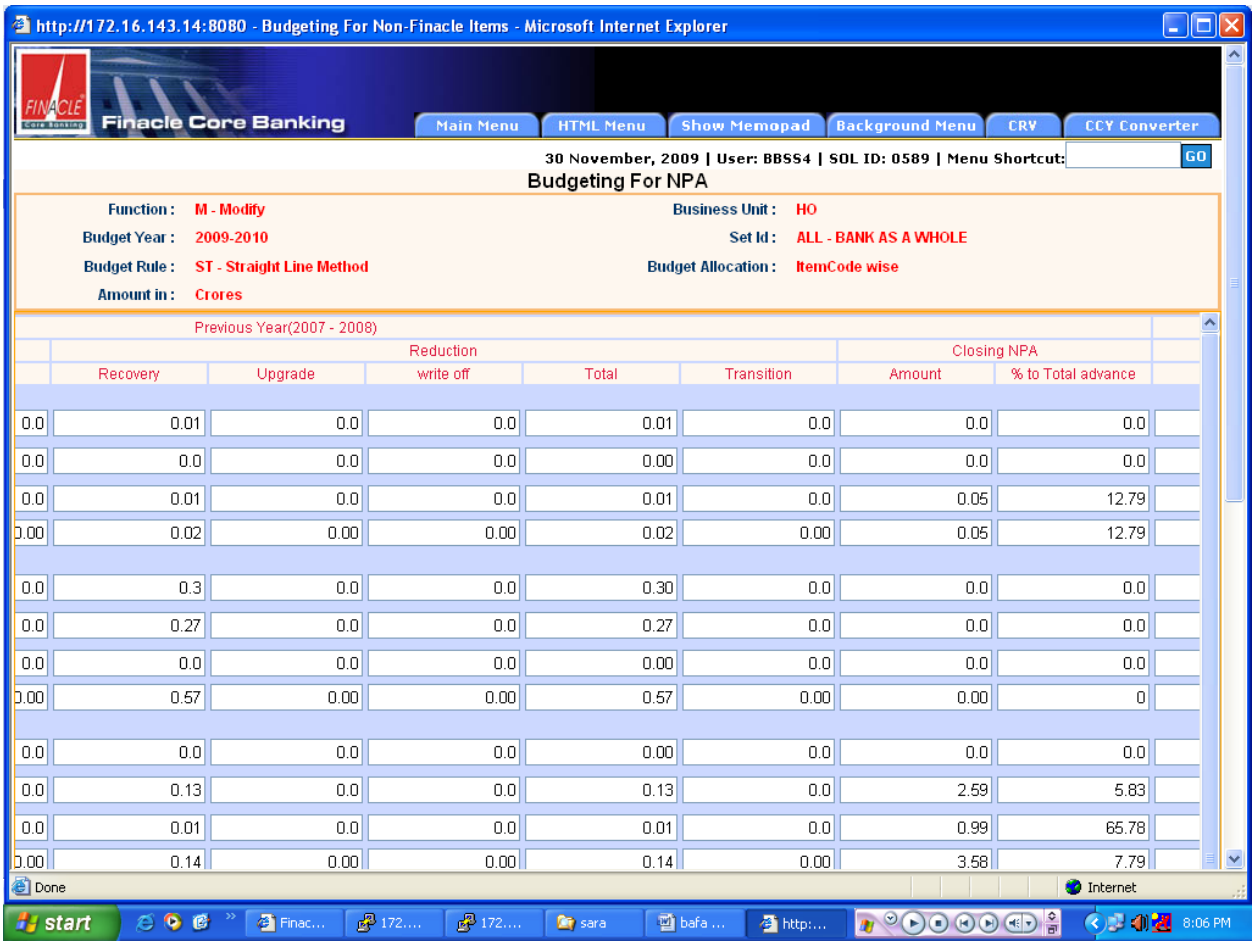
Budget Entry Screen For NPA (Modification Screen 1)

Figure 7.7.2



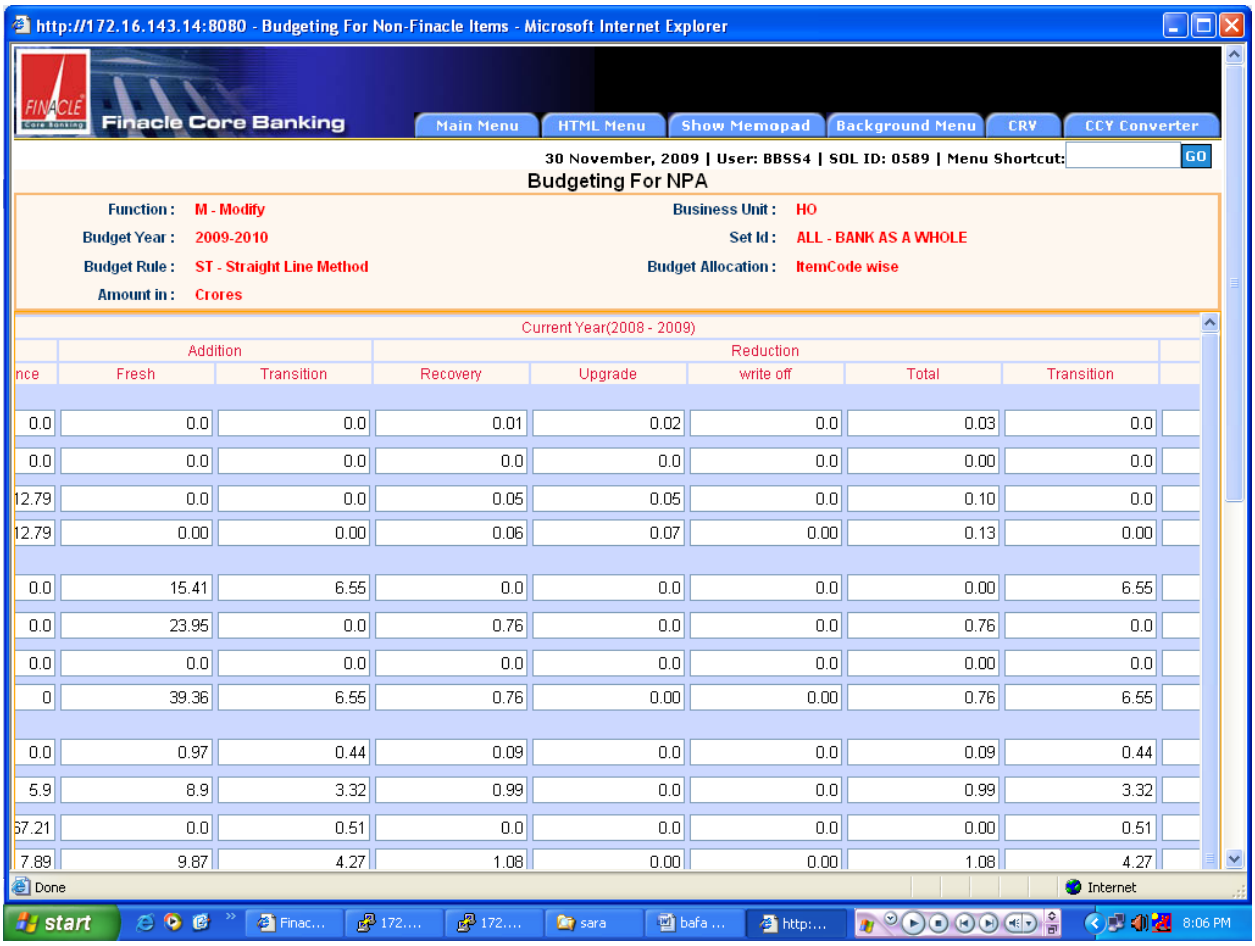
Budget Entry Screen For NPA (Modification Screen 2)

Figure 7.7.3



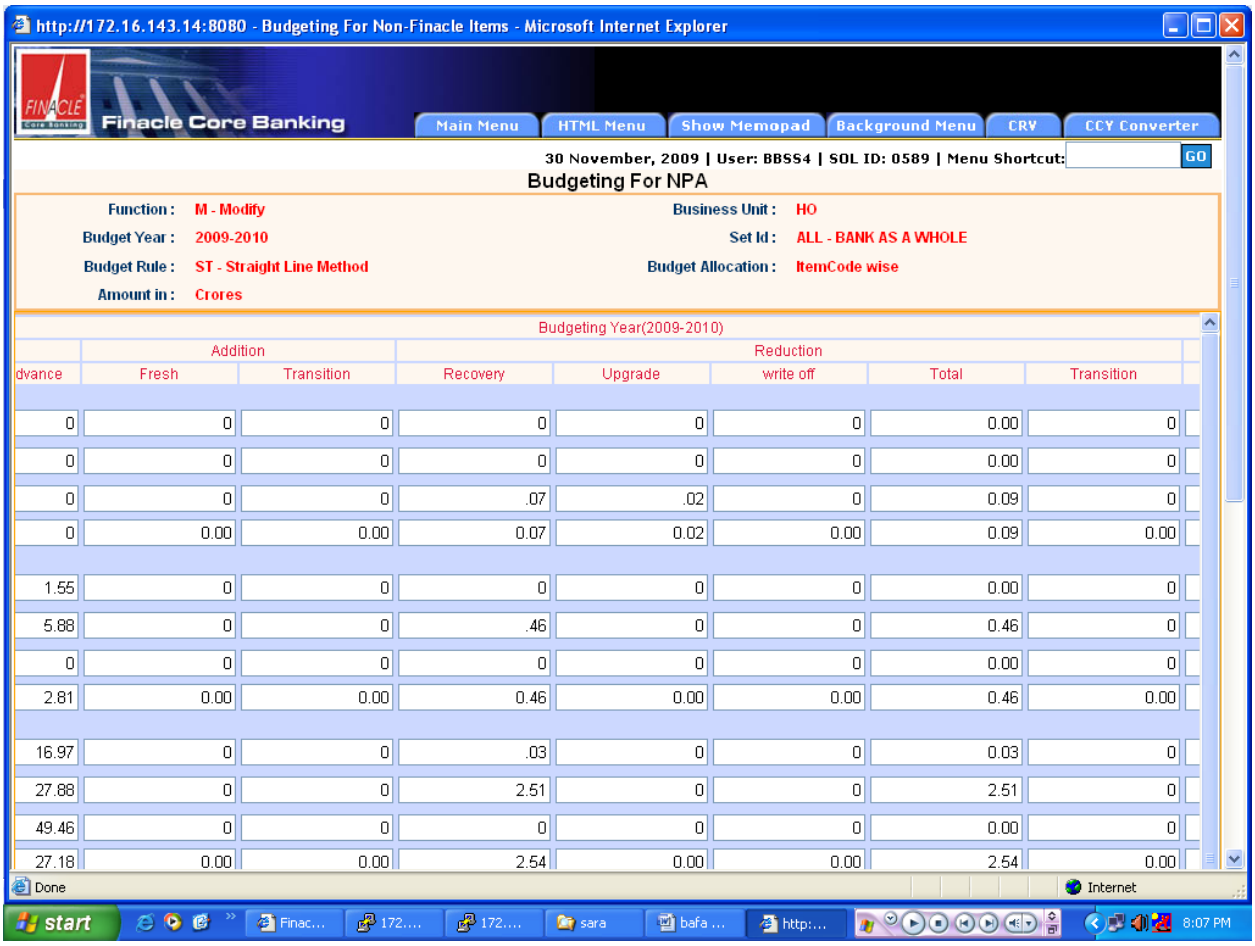
Budget Entry Screen For NPA (Modification Screen 3)

Figure 7.7.4



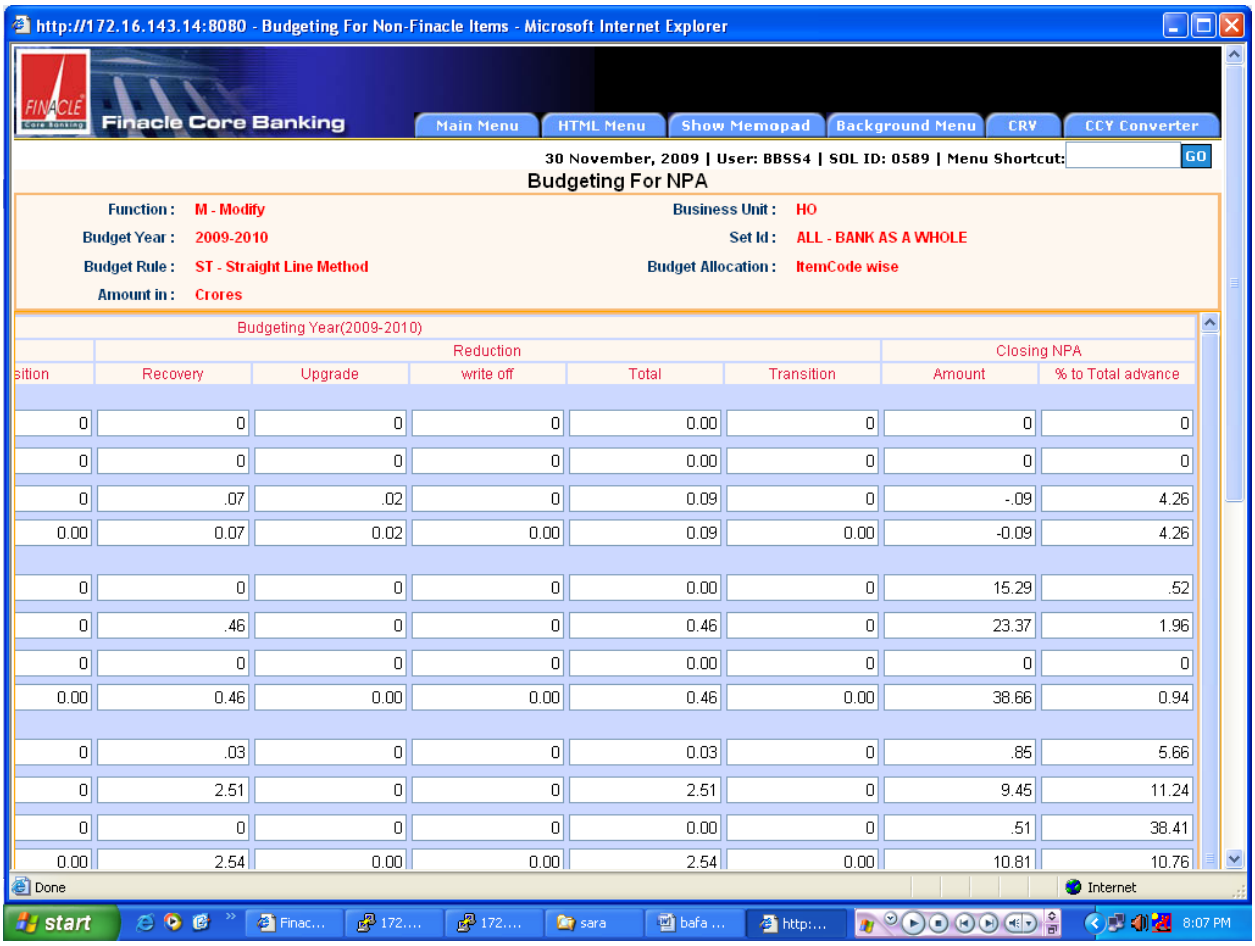
Budget Entry Screen For NPA (Modification Screen 4)

Figure 7.7.5



Budget Entry Screen For NPA (Modification Screen 5)

Figure 7.7.6



4 RFP 23 – Annexure Head Office 1, 1.1, 1.2, 2, 2.1, 2.2 5, 5.1 and 5.2

RFP – 23 - System should specify yearly, monthly, bi - monthly, quarterly, half yearly etc. budget information for branches, regional offices etc. for user definable fields of the general ledger and profit & loss accounts, statistical data (e.g. number of accounts

Annexure Head Office – 1- Market Borrowing: Source wise

1.1 - Outstanding,Average,Monthly/quaterly/annual Growth

1.2 Interest paid,cost(%)

2. Subordinate Debt: Maturity wise

2.1 Outstanding, Average, Monthly/Quaterly/Annual Growth

2.2 Interest paid,cost(%)

5.- Market Lending

5.1-Outstanding,Average,Monthly/quaterly/annual Growth

5.2 - Income,yield (%)

4.1 BUDGETING AND FORECASTING INQUIRY (BAFI)

This facility allows user to view the budget figures in various combinations of budgeting frequencies (yearly, quarterly and monthly), business units (Bank as a whole, Region, Branch) and budget codes. The budget figures are available for budget item wise as well as budget code wise in the same screen. The historical figures are also available with budgeted figures to the user for comparison.

- User can view the budget figures in following combinations.
- Bank as a whole for a particular budget code or all budget codes for yearly, quarterly, monthly frequencies.
- Region wise figures for a particular budget code or all budget codes for yearly, quarterly, monthly frequencies.
- Branch wise figures for a particular budget code or all budget codes for yearly, quarterly, monthly frequencies.

- Budget figures for all regions or branches for a particular budget code.

The budget figures percolated to regions and branches by the system are displayed. The system also shows the forecasting for individual Regions as per individual RO historical data, in the same screen as information to HO for deciding allocating budget to Regions. Similarly RO can view the system forecasted targets of their branches based on historical data while modifying the budget of branches for settling the targets. Accordingly, the Module has been designed in such a way that the forecasted projection based on the historical growth of the particular region or a branch is also made available by the module.

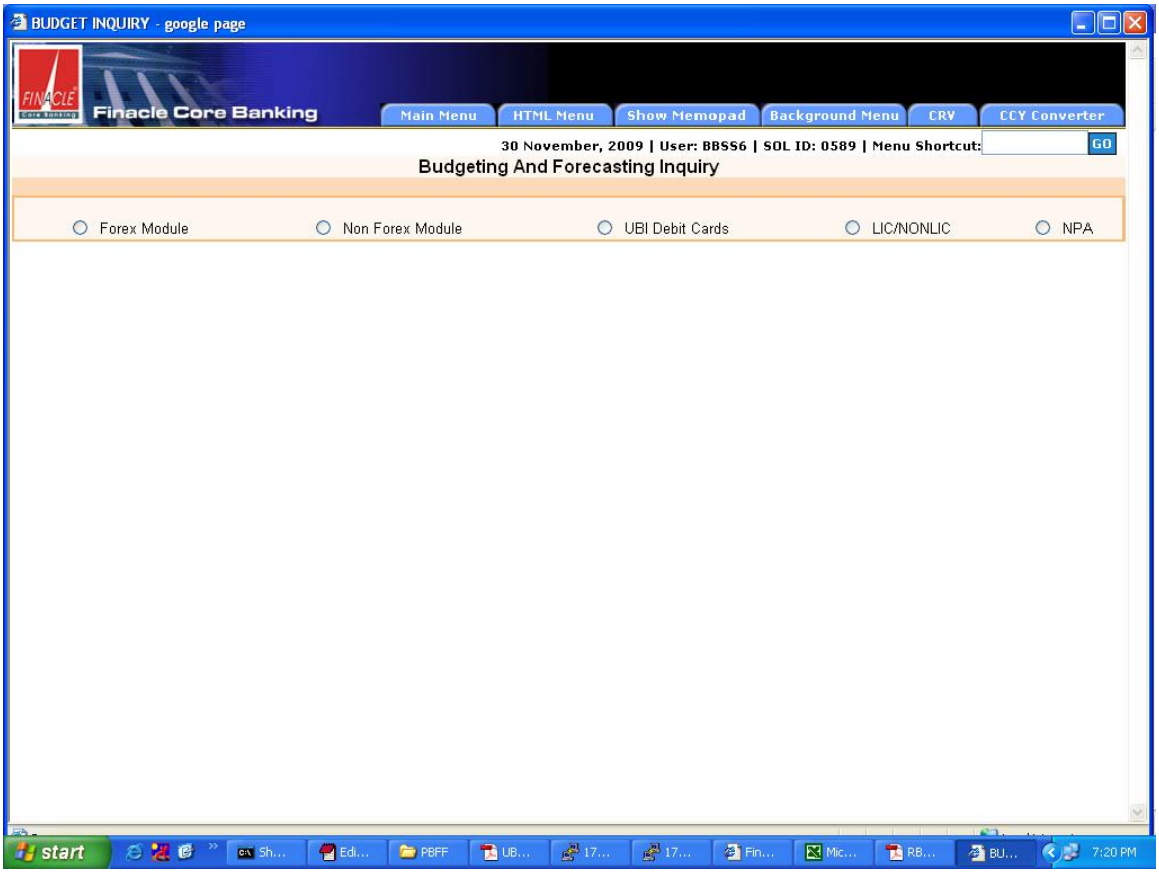
The figures are shown in thousands, lakhs and crores for branch, region and bank as a whole respectively.

The facility to print the output as a report is also provided on clicking print button on the screen. User can print the report generated in the background through PR or HPRTINQ menu option.

The facility to view the complete budget figures for all regions or all branches of a particular region by navigating from one page to another page is provided in a single screen.

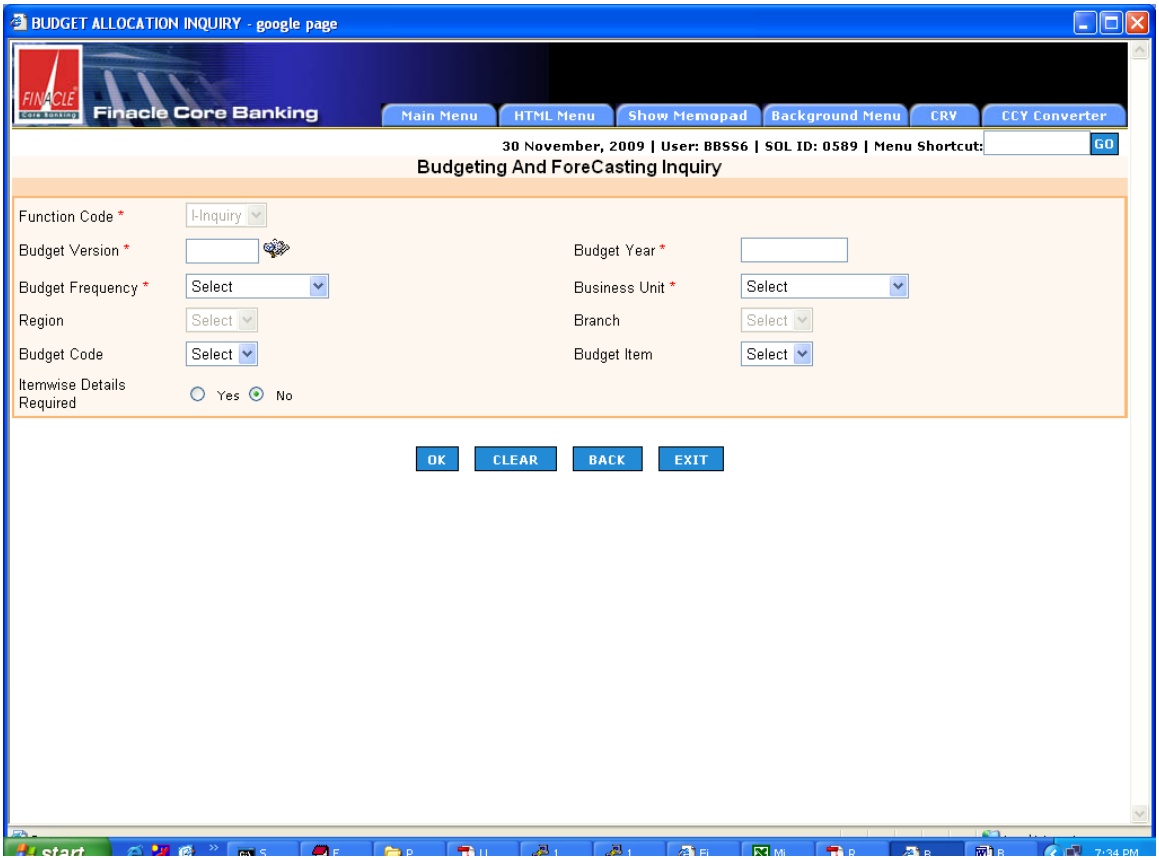
Main Screen

BAFI Main Screen to choose inquiry of forex module, non forex module, debit cards, life insurance and non life insurance and NPA.
Figure 8.1.1



BAFI- Forex main Screen

Figure 8.1.2



Budget Version Lists for forex

Figure 8.1.3

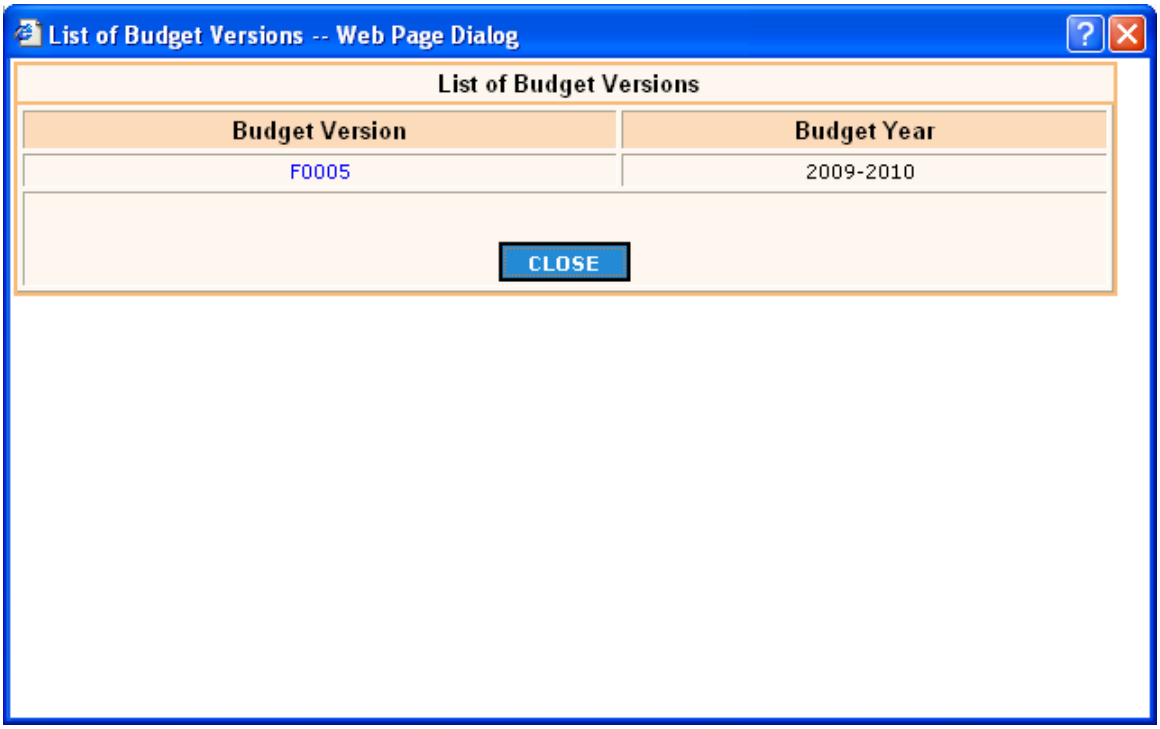
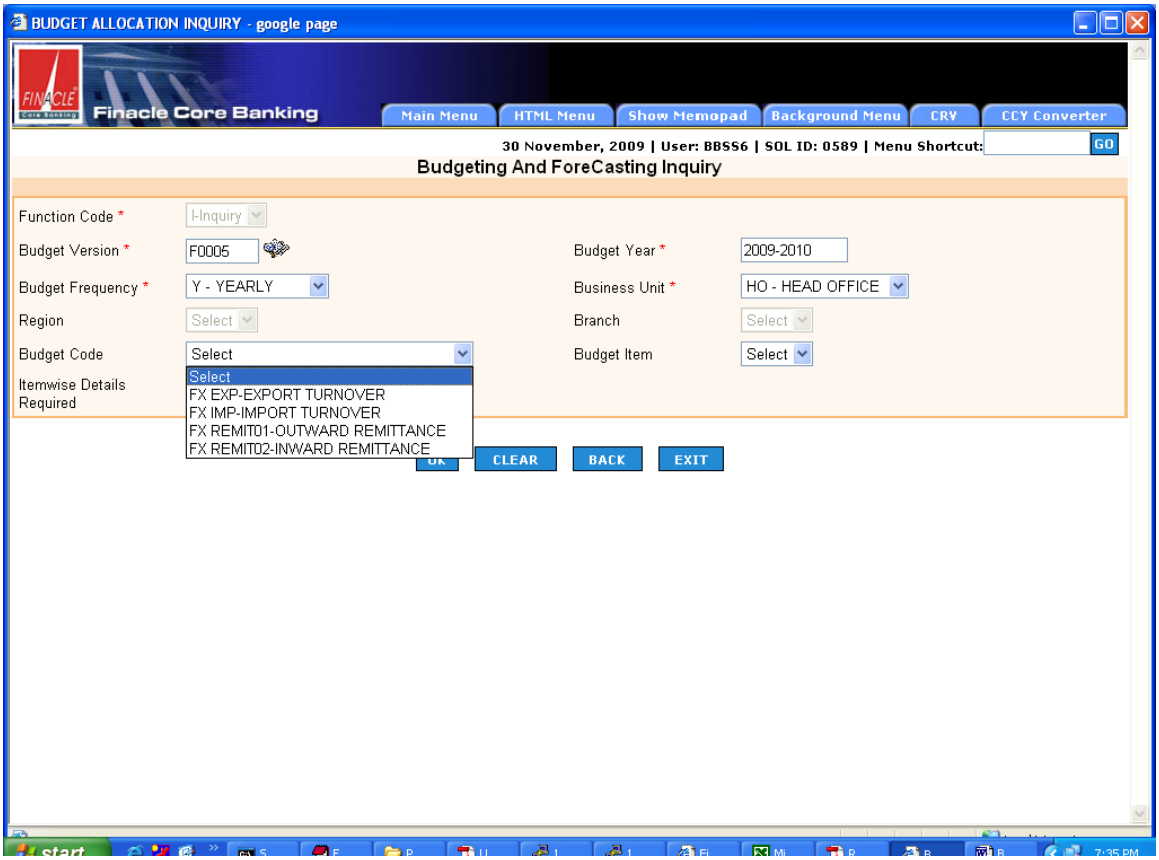
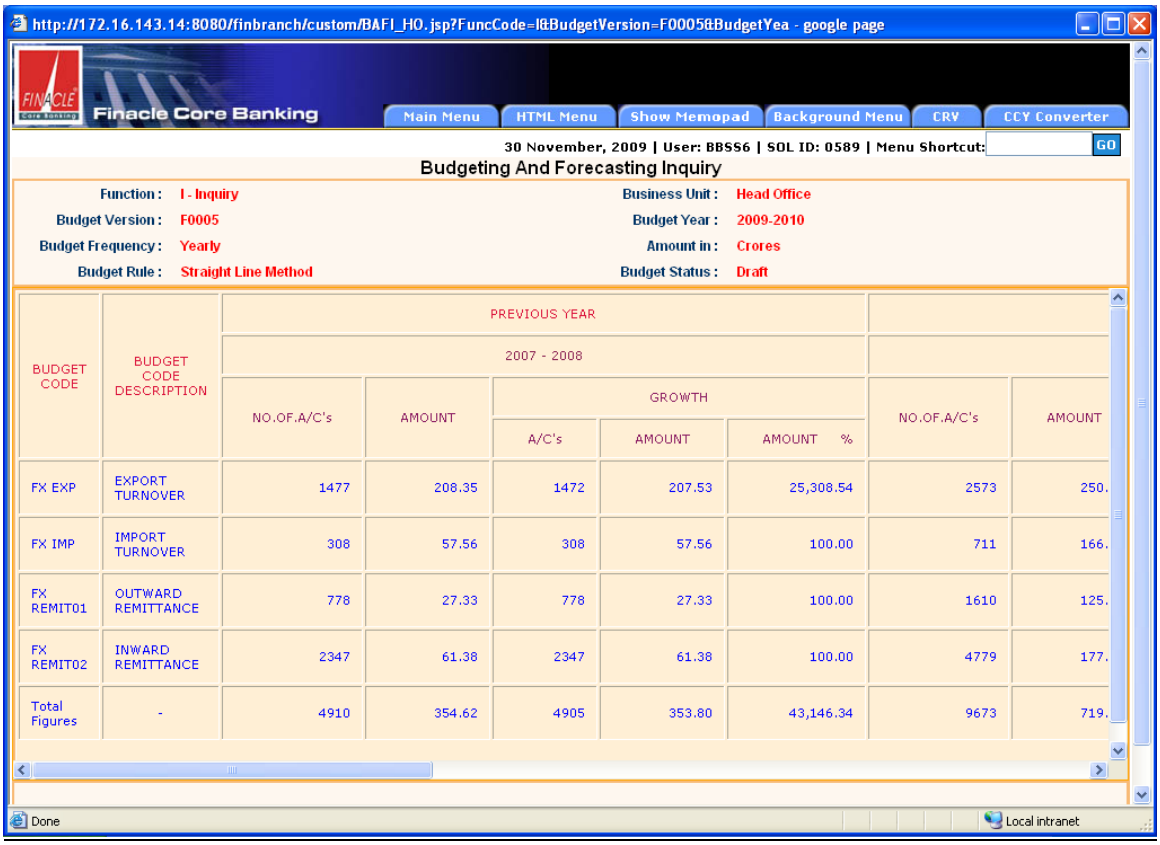

List of Budget Versions -- Web Page Dialog
List of Budget Versions
Budget Version
Budget Year
F0005
2009-2010
CLOSE

Figure 8.1.4


BUDGET ALLOCATION INQUIRY - google page
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRV
CCY Converter
30 November, 2009 | User: BBSS6 | SOL ID: 0589 | Menu Shortcut:
GO
Budgeting And ForeCasting Inquiry
Function Code *
I-Inquiry
Budget Version *
F0005
Budget Year *
2009-2010
Budget Frequency *
Y - YEARLY
Business Unit *
HO - HEAD OFFICE
Region
Select
Branch
Select
Budget Code
Select
Budget Item
Select
Itemwise Details Required
Select
FX EXP-EXPORT TURNOVER
FX IMP-IMPORT TURNOVER
FX REMIT01-OUTWARD REMITTANCE
FX REMIT02-INWARD REMITTANCE
OK
CLEAR
BACK
EXIT

Bank As a Whole Yearly Forex screen part - Yearly Frequency:

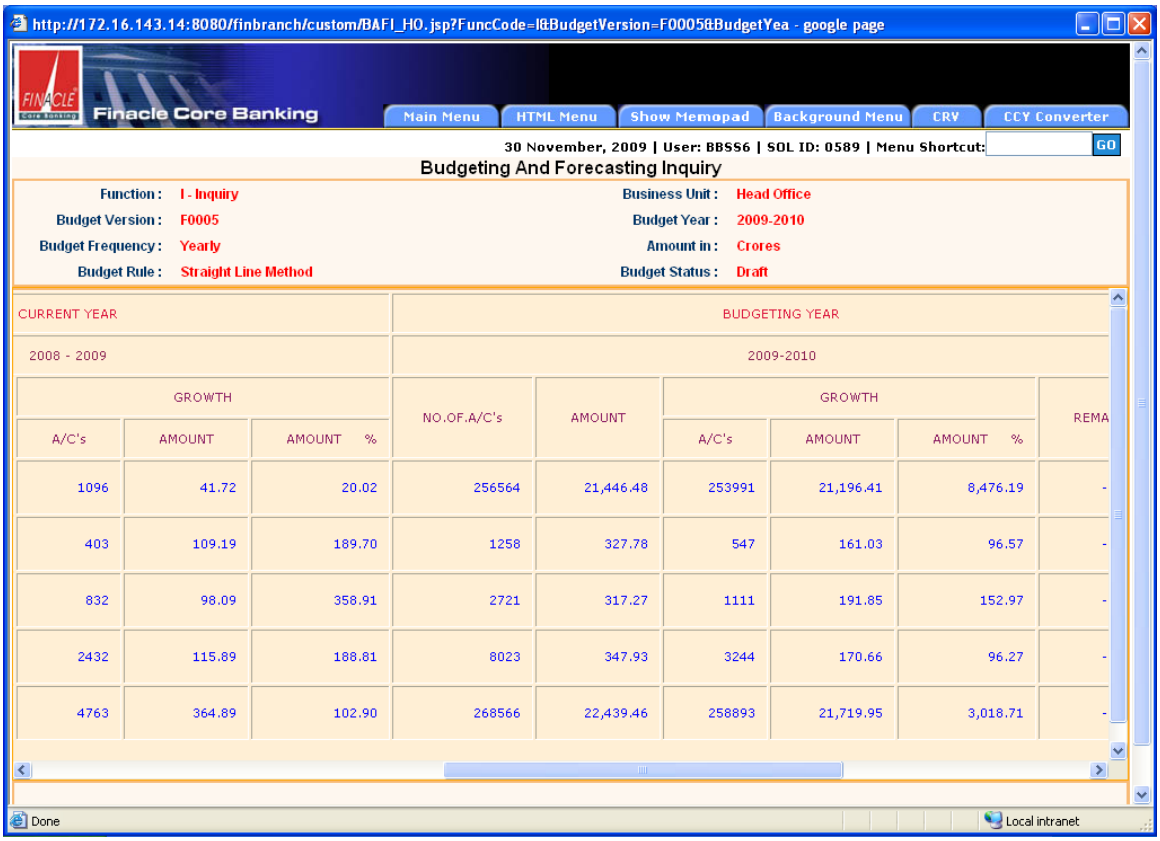
Figure 8.1.5



BUDGET CODE	BUDGET CODE DESCRIPTION	PREVIOUS YEAR 2007 - 2008 NO.OF.A/C's	AMOUNT	GROWTH A/C's	GROWTH AMOUNT	GROWTH AMOUNT %	NO.OF.A/C's	AMOUNT
FX EXP	EXPORT TURNOVER	1477	208.35	1472	207.53	25,308.54	2573	250.
FX IMP	IMPORT TURNOVER	308	57.56	308	57.56	100.00	711	166.
FX REMIT01	OUTWARD REMITTANCE	778	27.33	778	27.33	100.00	1610	125.
FX REMIT02	INWARD REMITTANCE	2347	61.38	2347	61.38	100.00	4779	177.
Total Figures	-	4910	354.62	4905	353.80	43,146.34	9673	719.

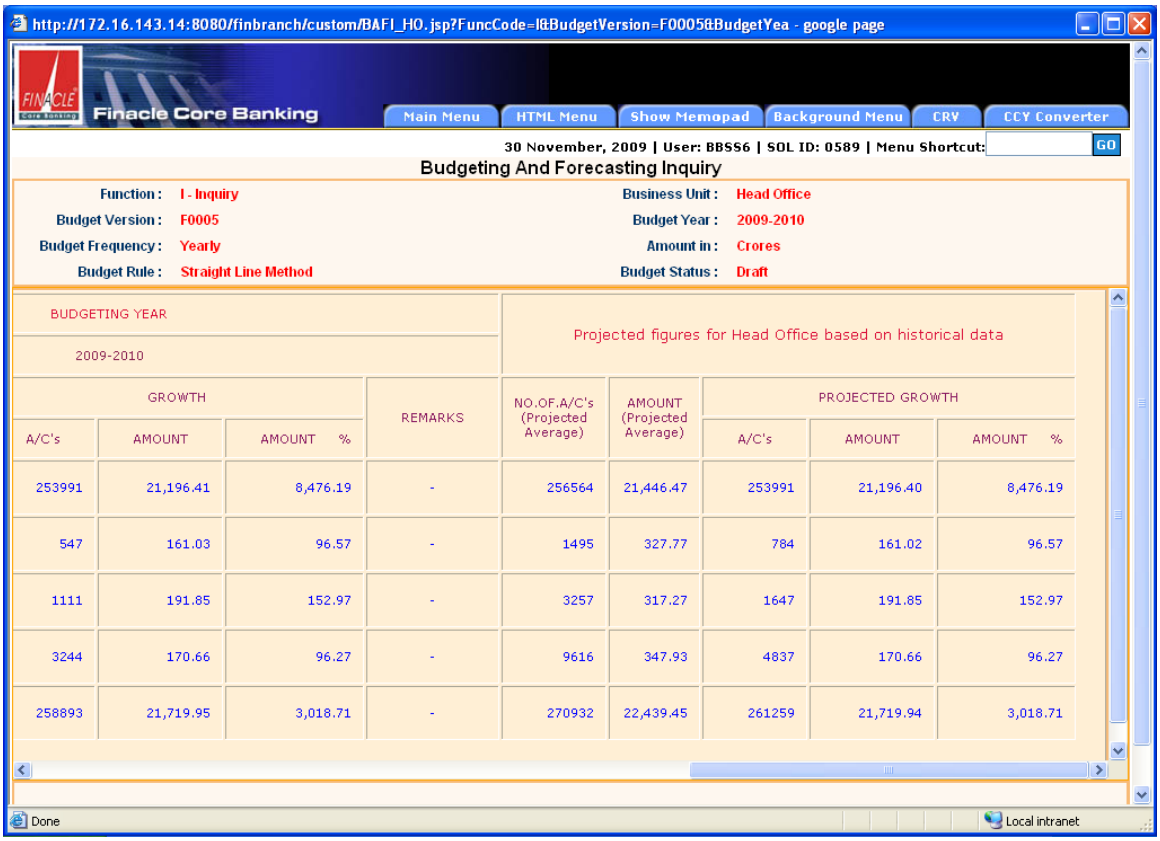
Bank As a Whole Yearly Forex screen part 2

Figure 8.1.6



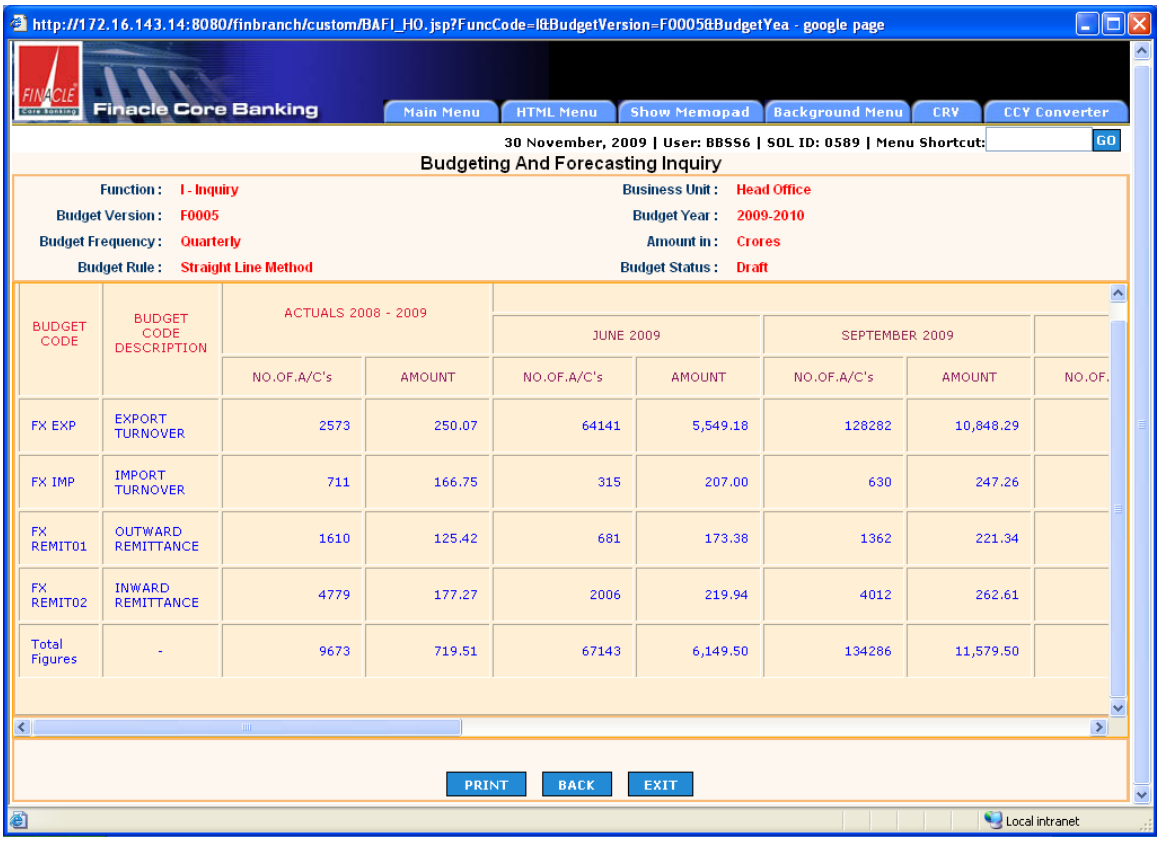
Bank As a Whole Yearly Forex screen part 3

Figure 8.1.7



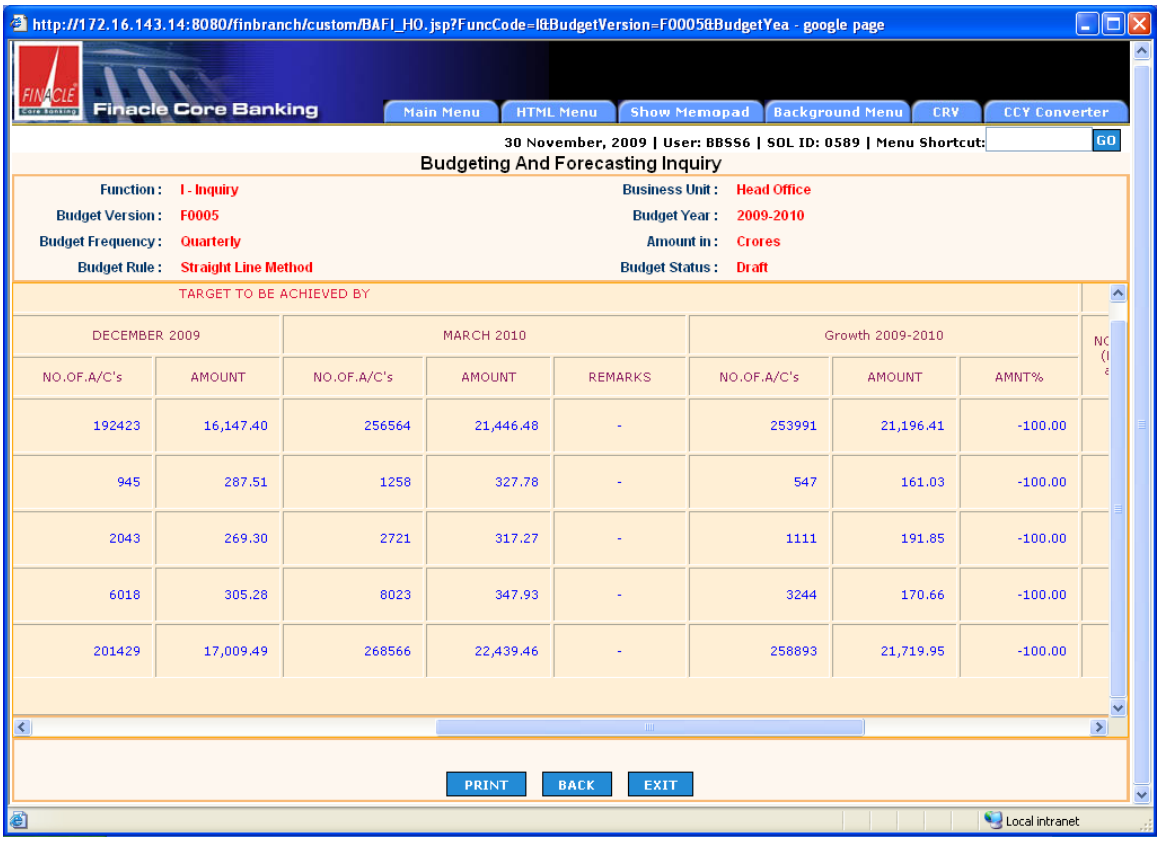
Bank As a Whole Quarterly Forex screen part 1

Figure 8.1.9



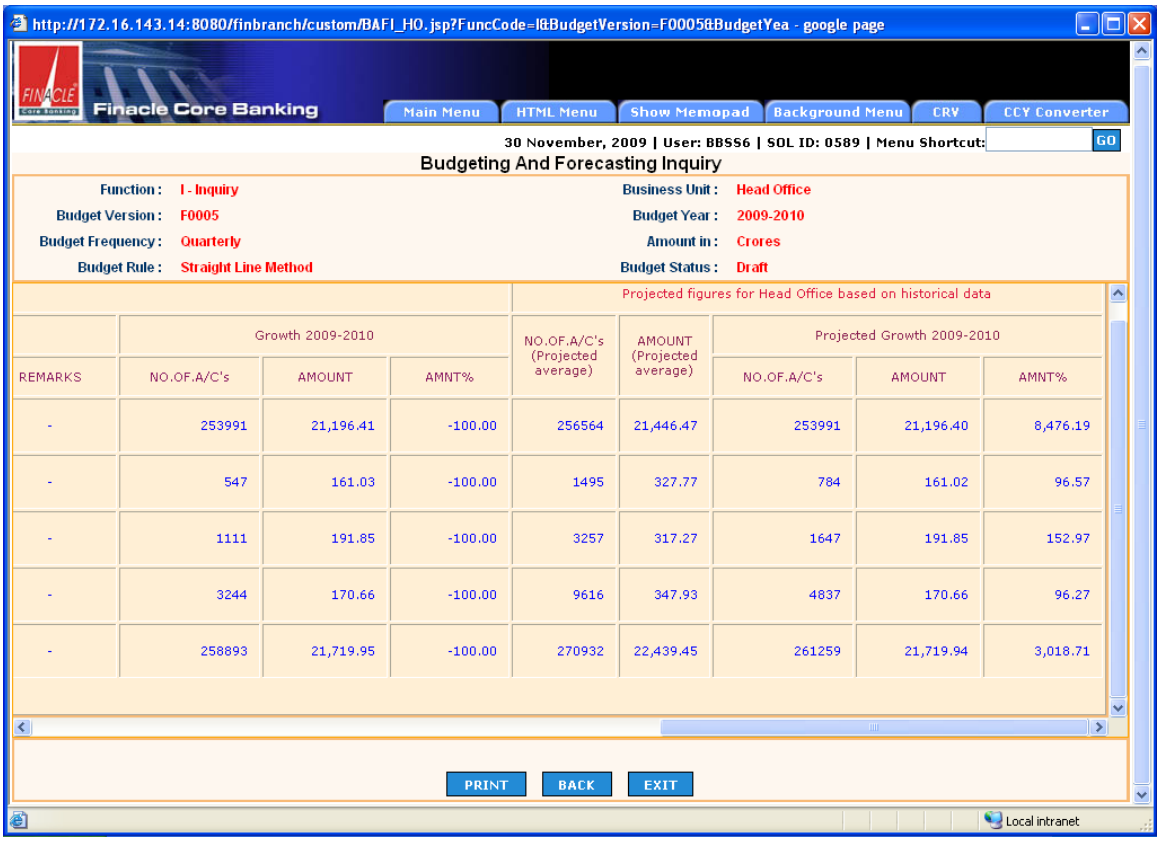
Bank As a Whole Quarterly Forex screen part 2

Figure 8.1.10



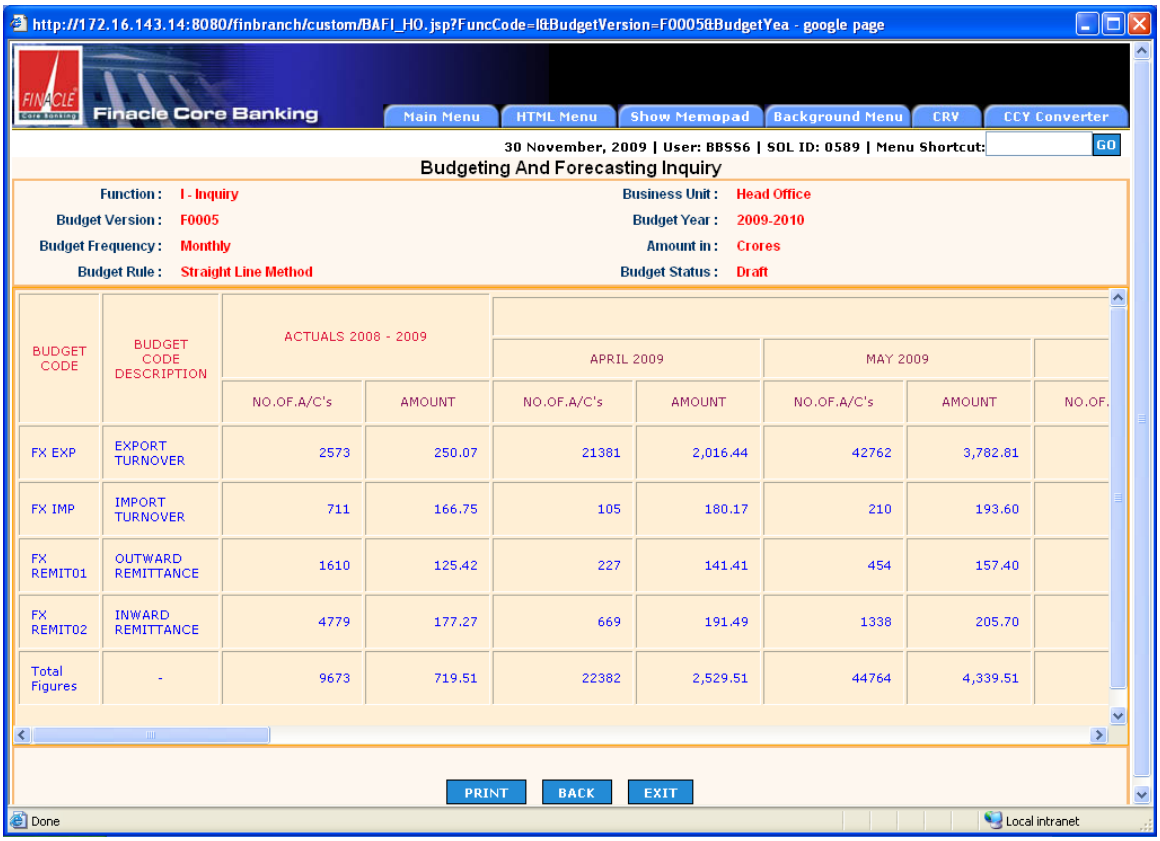
Bank As a Whole Quarterly Forex screen part 3

Figure 8.1.11



Bank As a Whole Monthly Forex screen part 1

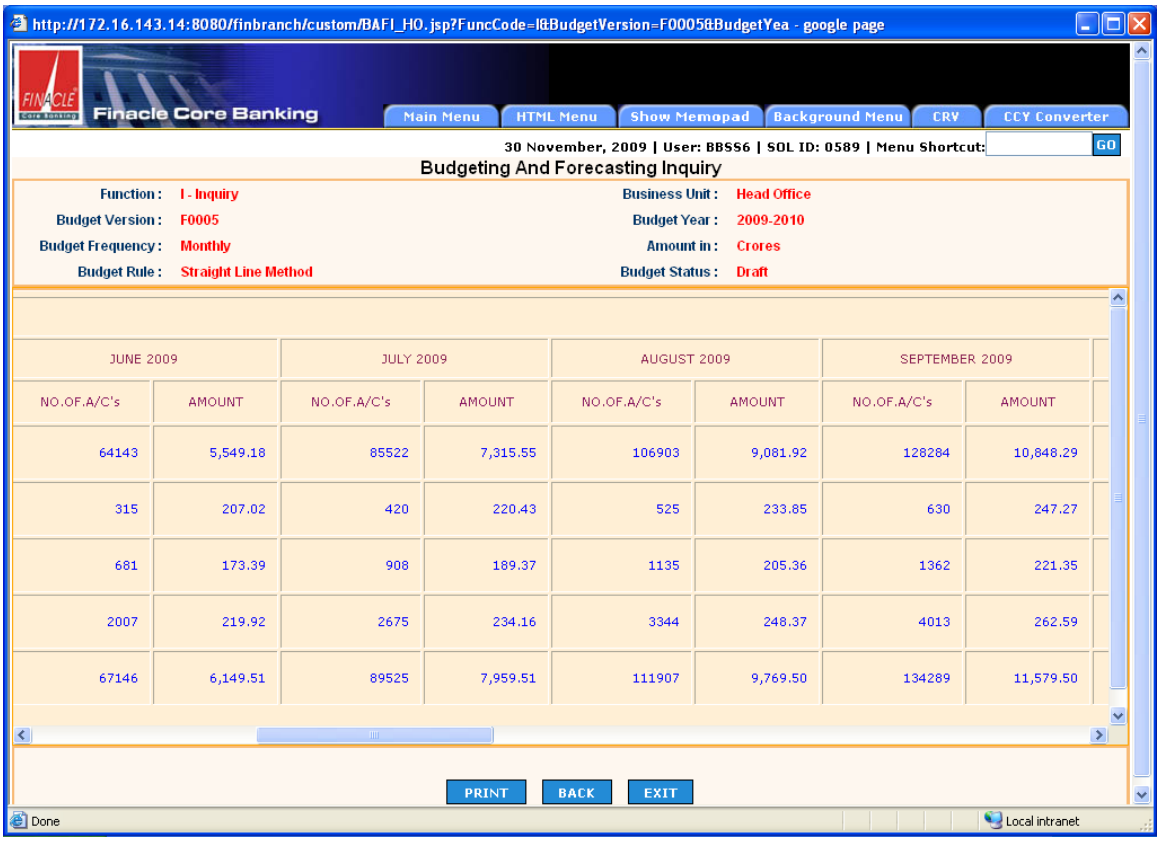
Figure 8.1.12



BUDGET CODE	BUDGET CODE DESCRIPTION	ACTUALS 2008 - 2009		APRIL 2009		MAY 2009		
		NO.OF.A/C's	AMOUNT	NO.OF.A/C's	AMOUNT	NO.OF.A/C's	AMOUNT	NO.OF.
FX EXP	EXPORT TURNOVER	2573	250.07	21381	2,016.44	42762	3,782.81	
FX IMP	IMPORT TURNOVER	711	166.75	105	180.17	210	193.60	
FX REMIT01	OUTWARD REMITTANCE	1610	125.42	227	141.41	454	157.40	
FX REMIT02	INWARD REMITTANCE	4779	177.27	669	191.49	1338	205.70	
Total Figures	-	9673	719.51	22382	2,529.51	44764	4,339.51	

Bank As a Whole Monthly Forex screen part 2

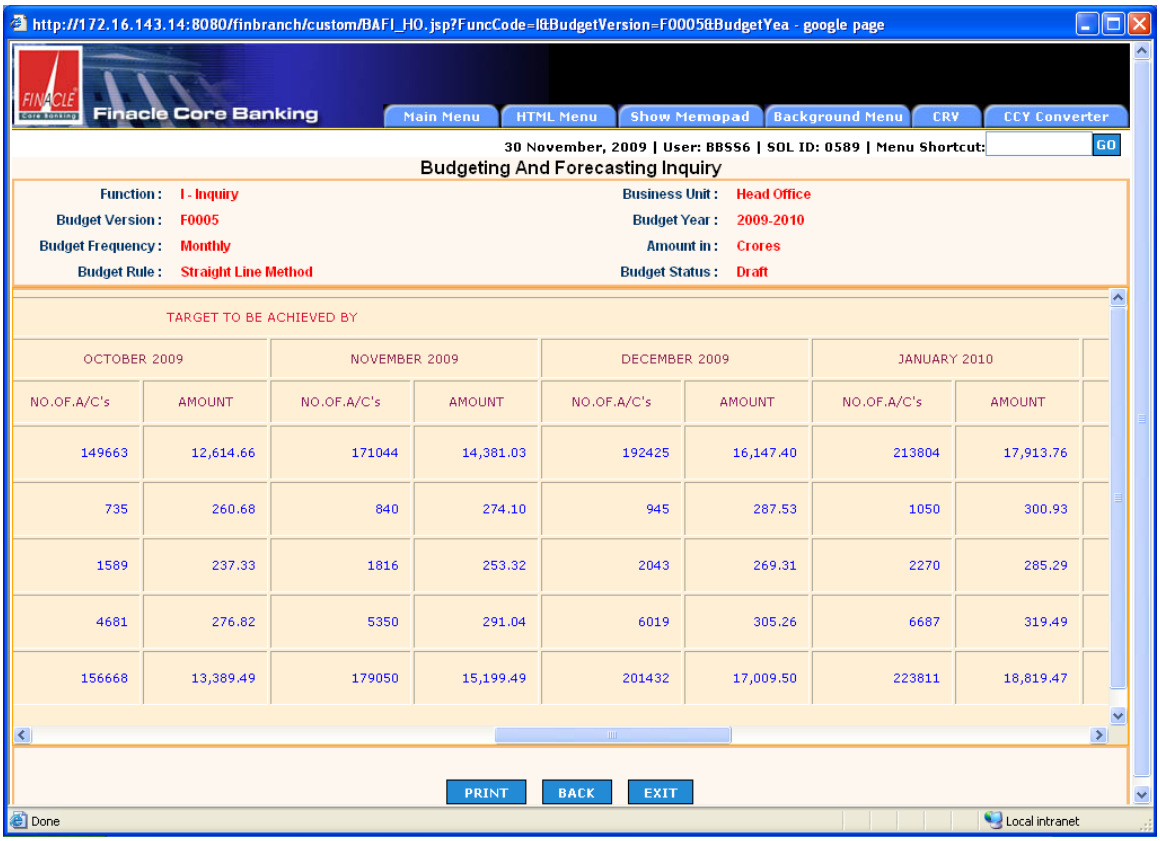
Figure 8.1.13



JUNE 2009		JULY 2009		AUGUST 2009		SEPTEMBER 2009	
NO.OF.A/C's	AMOUNT	NO.OF.A/C's	AMOUNT	NO.OF.A/C's	AMOUNT	NO.OF.A/C's	AMOUNT
64143	5,549.18	85522	7,315.55	106903	9,081.92	128284	10,848.29
315	207.02	420	220.43	525	233.85	630	247.27
681	173.39	908	189.37	1135	205.36	1362	221.35
2007	219.92	2675	234.16	3344	248.37	4013	262.59
67146	6,149.51	89525	7,959.51	111907	9,769.50	134289	11,579.50

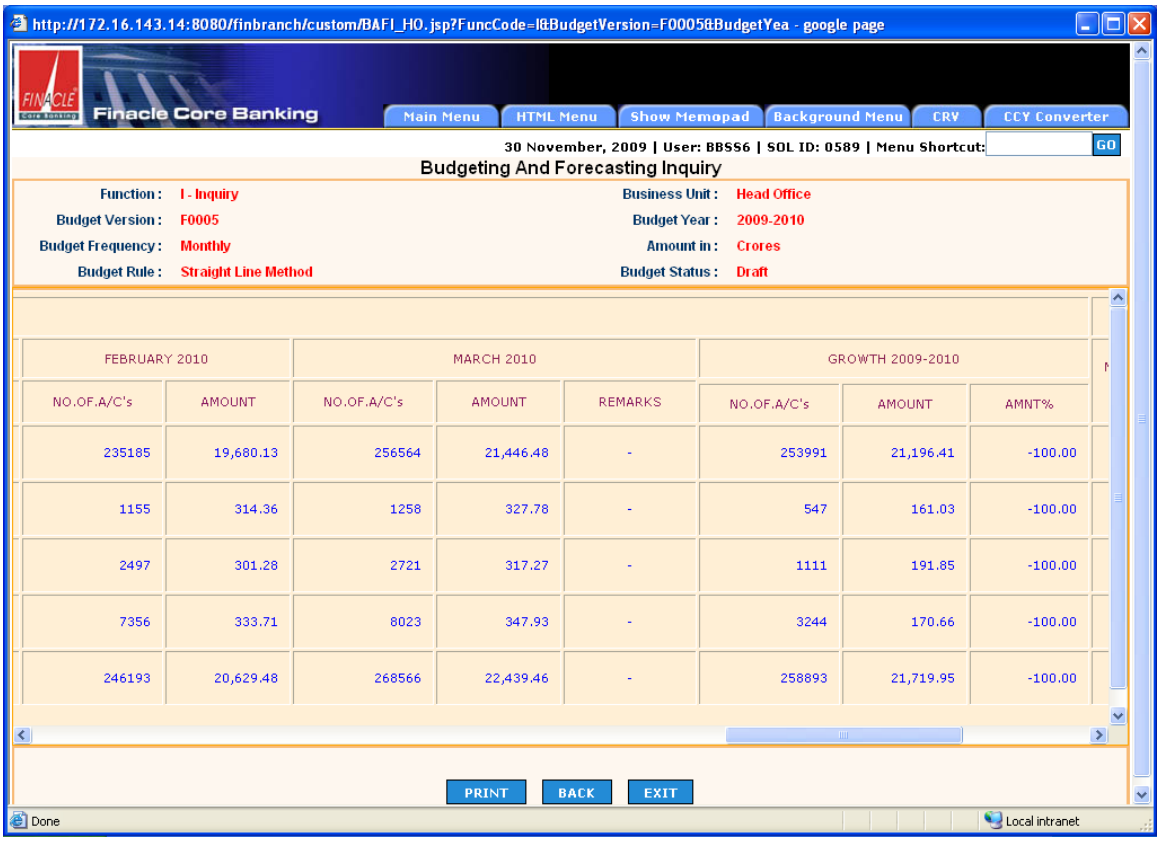
Bank As a Whole Monthly Forex screen part 3

Figure 8.1.14



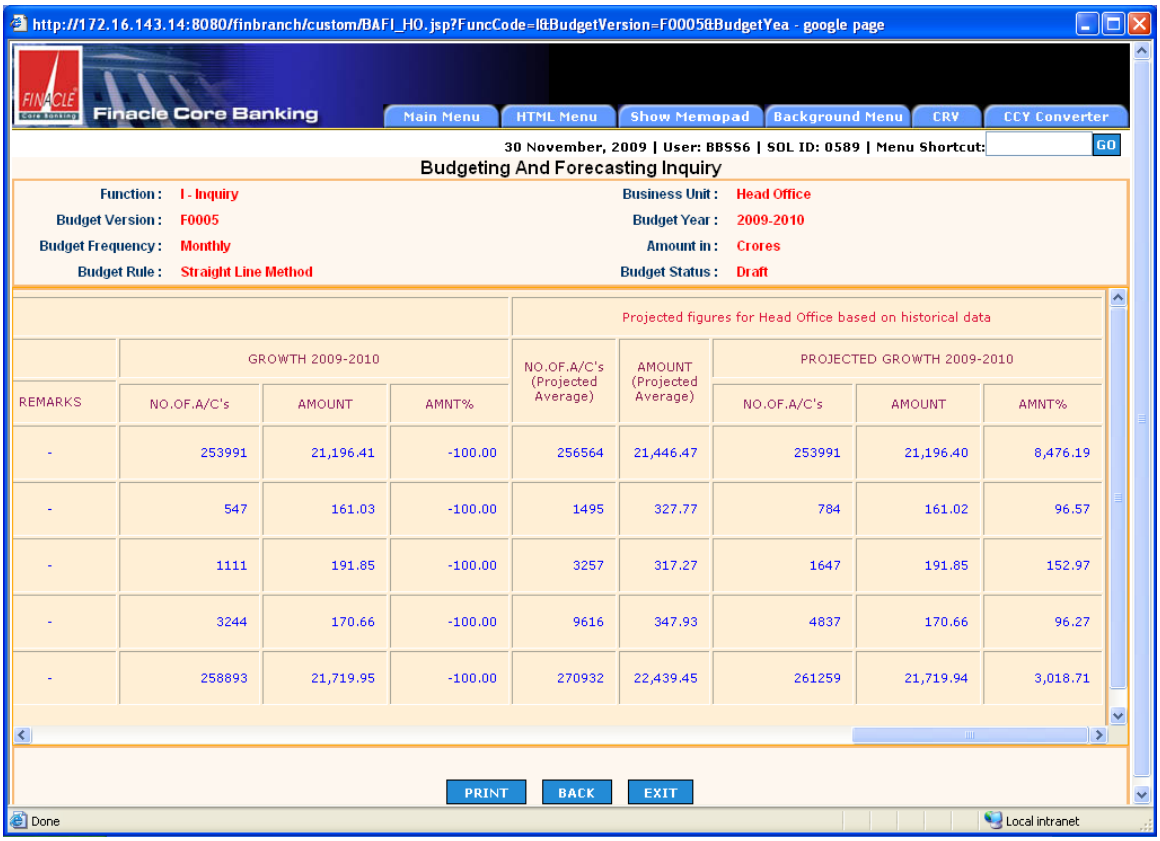
Bank As a Whole Monthly Forex screen part 4

Figure 8.1.15



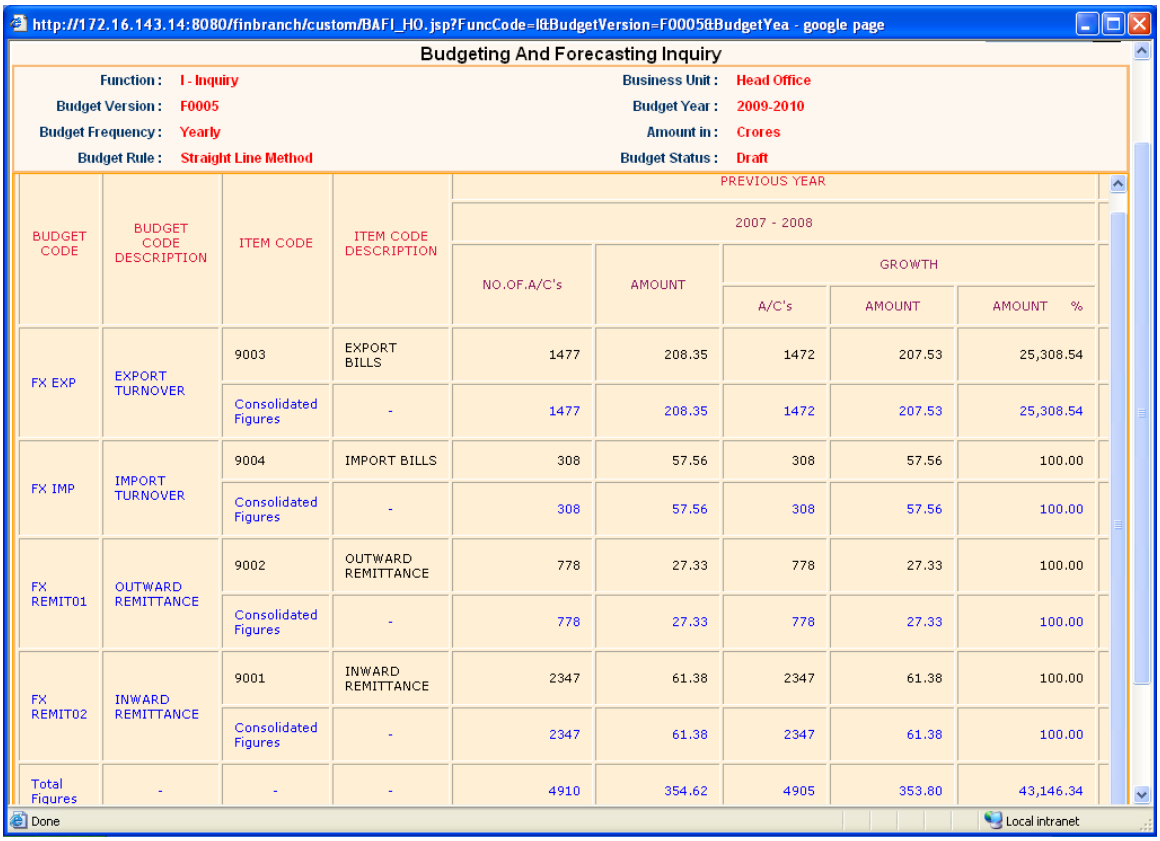
Bank As a Whole Monthly Forex screen part 5

Figure 8.1.16



Bank As a Whole Yearly Forex screen part 1 (Item Code Wise)

Figure 8.1.17



http://172.16.143.14:8080/finbranch/custom/BAFI_HO.jsp?FuncCode=I&BudgetVersion=F0005&BudgetYea - google page

Budgeting And Forecasting Inquiry

Function :	I - Inquiry	Business Unit :	Head Office
Budget Version :	F0005	Budget Year :	2009-2010
Budget Frequency :	Yearly	Amount in :	Crores
Budget Rule :	Straight Line Method	Budget Status :	Draft

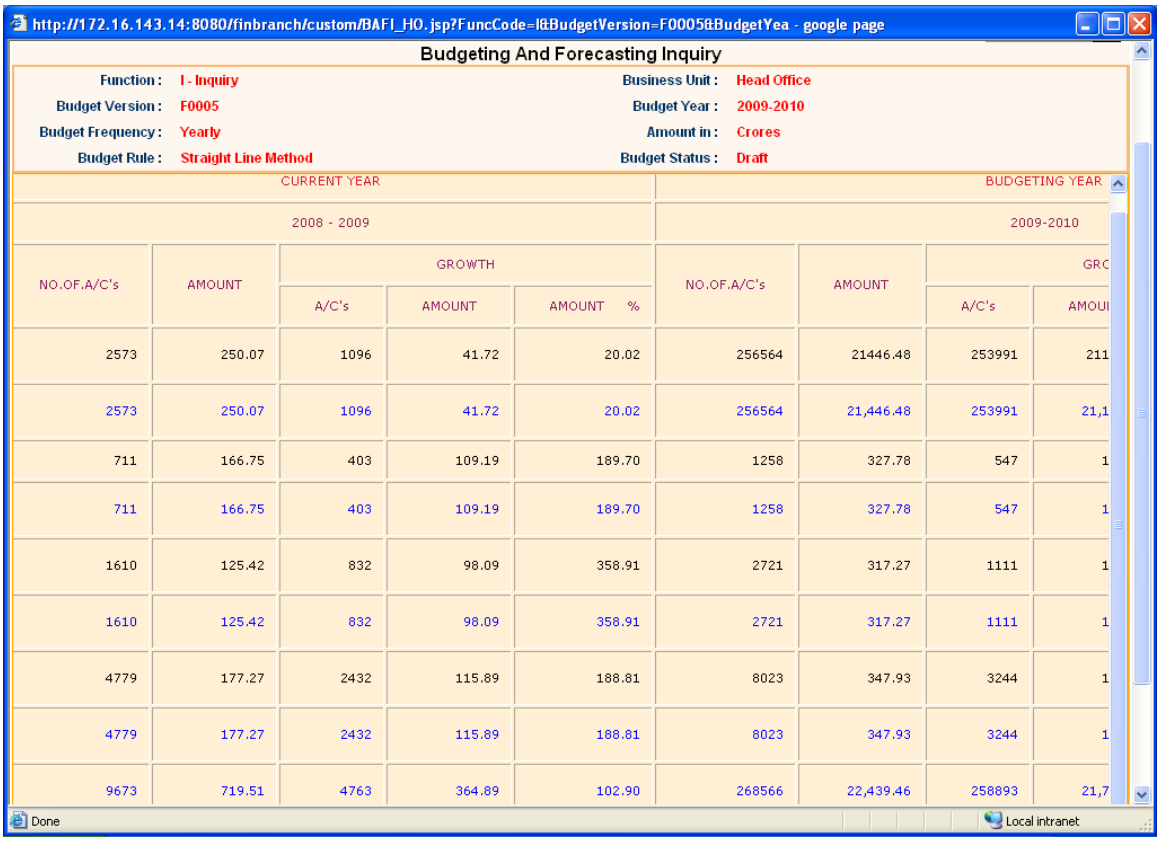
BUDGET CODE	BUDGET CODE DESCRIPTION	ITEM CODE	ITEM CODE DESCRIPTION	PREVIOUS YEAR				
				2007 - 2008				
				NO.OF.A/C's	AMOUNT	GROWTH		
						A/C's	AMOUNT	AMOUNT %
FX EXP	EXPORT TURNOVER	9003	EXPORT BILLS	1477	208.35	1472	207.53	25,308.54
		Consolidated Figures	-	1477	208.35	1472	207.53	25,308.54
FX IMP	IMPORT TURNOVER	9004	IMPORT BILLS	308	57.56	308	57.56	100.00
		Consolidated Figures	-	308	57.56	308	57.56	100.00
FX REMIT01	OUTWARD REMITTANCE	9002	OUTWARD REMITTANCE	778	27.33	778	27.33	100.00
		Consolidated Figures	-	778	27.33	778	27.33	100.00
FX REMIT02	INWARD REMITTANCE	9001	INWARD REMITTANCE	2347	61.38	2347	61.38	100.00
		Consolidated Figures	-	2347	61.38	2347	61.38	100.00
Total Figures	-	-	-	4910	354.62	4905	353.80	43,146.34

Done

Local intranet

Bank As a Whole Yearly Forex screen part 2 (Item Code Wise)

Figure 8.1.18



http://172.16.143.14:8080/finbranch/custom/BAFI_HO.jsp?FuncCode=I&BudgetVersion=F0005&BudgetYea - google page

Budgeting And Forecasting Inquiry

Function :	I - Inquiry	Business Unit :	Head Office
Budget Version :	F0005	Budget Year :	2009-2010
Budget Frequency :	Yearly	Amount in :	Crores
Budget Rule :	Straight Line Method	Budget Status :	Draft

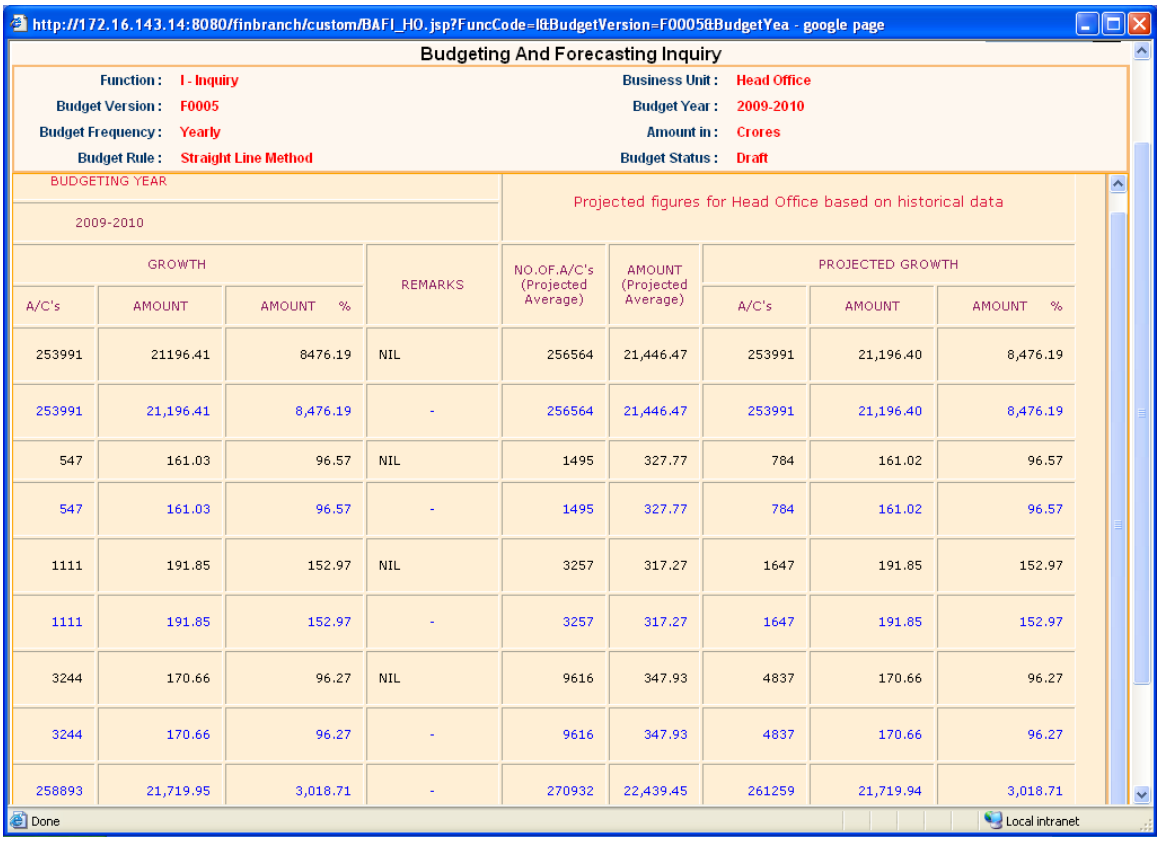
CURRENT YEAR					BUDGETING YEAR			
2008 - 2009					2009-2010			
NO.OF.A/C's	AMOUNT	GROWTH			NO.OF.A/C's	AMOUNT	GRO	
		A/C's	AMOUNT	AMOUNT %			A/C's	AMOU
2573	250.07	1096	41.72	20.02	256564	21446.48	253991	211
2573	250.07	1096	41.72	20.02	256564	21,446.48	253991	21,1
711	166.75	403	109.19	189.70	1258	327.78	547	1
711	166.75	403	109.19	189.70	1258	327.78	547	1
1610	125.42	832	98.09	358.91	2721	317.27	1111	1
1610	125.42	832	98.09	358.91	2721	317.27	1111	1
4779	177.27	2432	115.89	188.81	8023	347.93	3244	1
4779	177.27	2432	115.89	188.81	8023	347.93	3244	1
9673	719.51	4763	364.89	102.90	268566	22,439.46	258893	21,7

Done

Local intranet

Bank As a Whole Yearly Forex screen part 3 (Item Code Wise)

Figure 8.1.19



http://172.16.143.14:8080/finbranch/custom/BAFI_HO.jsp?FuncCode=I&BudgetVersion=F0005&BudgetYea - google page

Budgeting And Forecasting Inquiry

Function :	I - Inquiry	Business Unit :	Head Office
Budget Version :	F0005	Budget Year :	2009-2010
Budget Frequency :	Yearly	Amount in :	Crores
Budget Rule :	Straight Line Method	Budget Status :	Draft

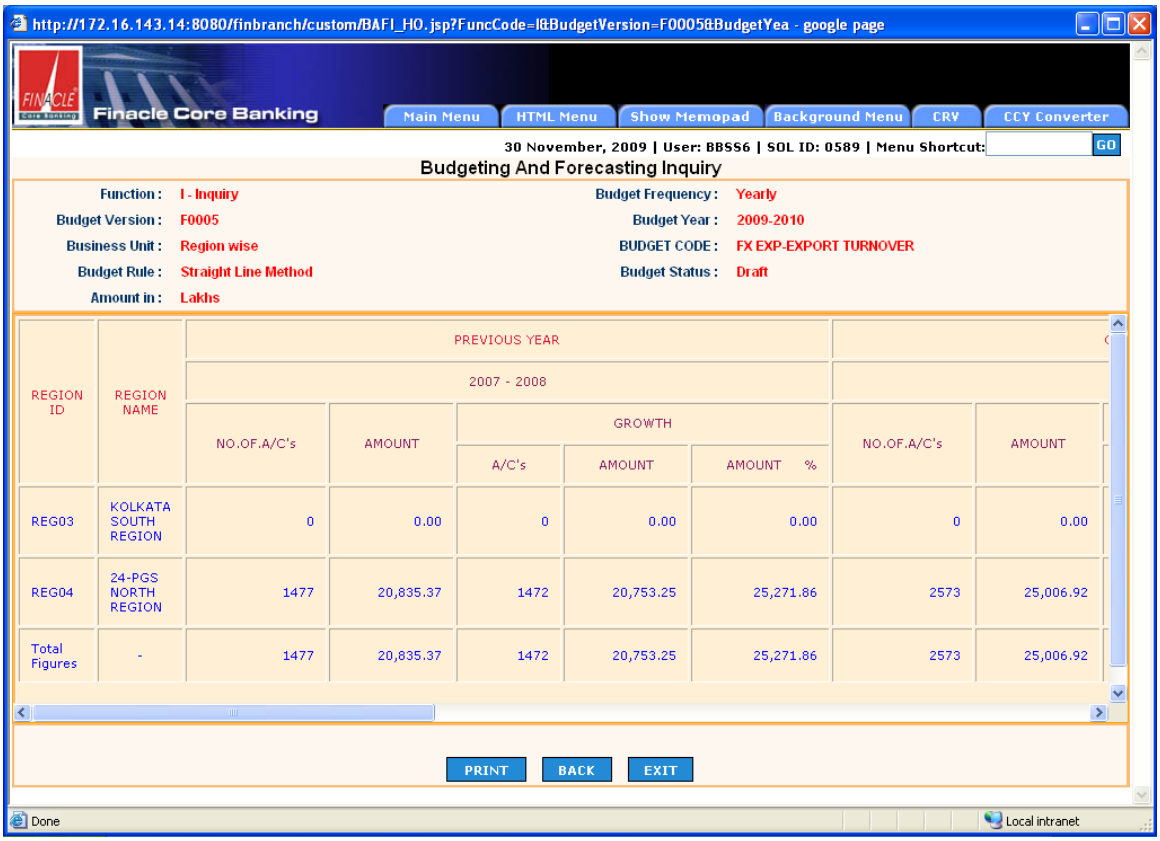
BUDGETING YEAR				Projected figures for Head Office based on historical data				
2009-2010								
GROWTH			REMARKS	NO.OF.A/C's (Projected Average)	AMOUNT (Projected Average)	PROJECTED GROWTH		
A/C's	AMOUNT	AMOUNT %				A/C's	AMOUNT	AMOUNT %
253991	21196.41	8476.19	NIL	256564	21,446.47	253991	21,196.40	8,476.19
253991	21,196.41	8,476.19	-	256564	21,446.47	253991	21,196.40	8,476.19
547	161.03	96.57	NIL	1495	327.77	784	161.02	96.57
547	161.03	96.57	-	1495	327.77	784	161.02	96.57
1111	191.85	152.97	NIL	3257	317.27	1647	191.85	152.97
1111	191.85	152.97	-	3257	317.27	1647	191.85	152.97
3244	170.66	96.27	NIL	9616	347.93	4837	170.66	96.27
3244	170.66	96.27	-	9616	347.93	4837	170.66	96.27
258893	21,719.95	3,018.71	-	270932	22,439.45	261259	21,719.94	3,018.71

Done

Local intranet

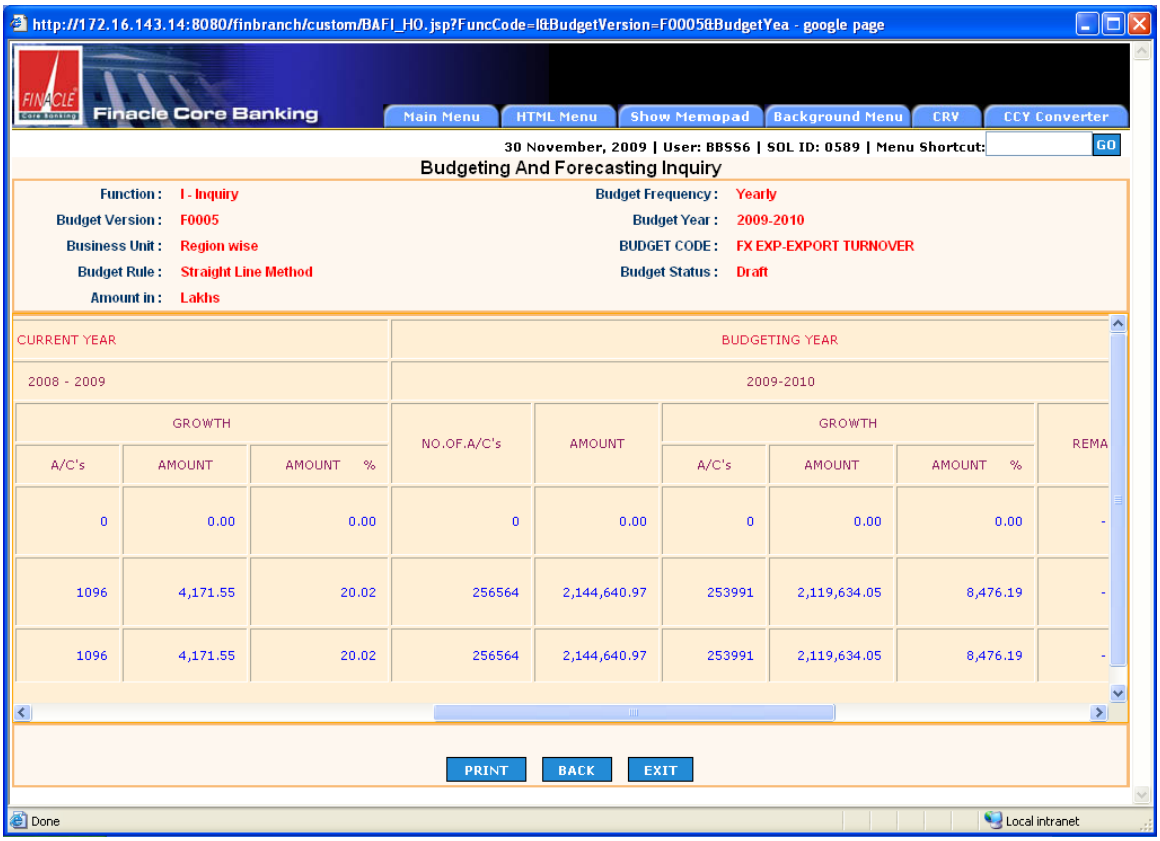
Region wise Yearly Forex Screen Part 1

Figure 8.1.20



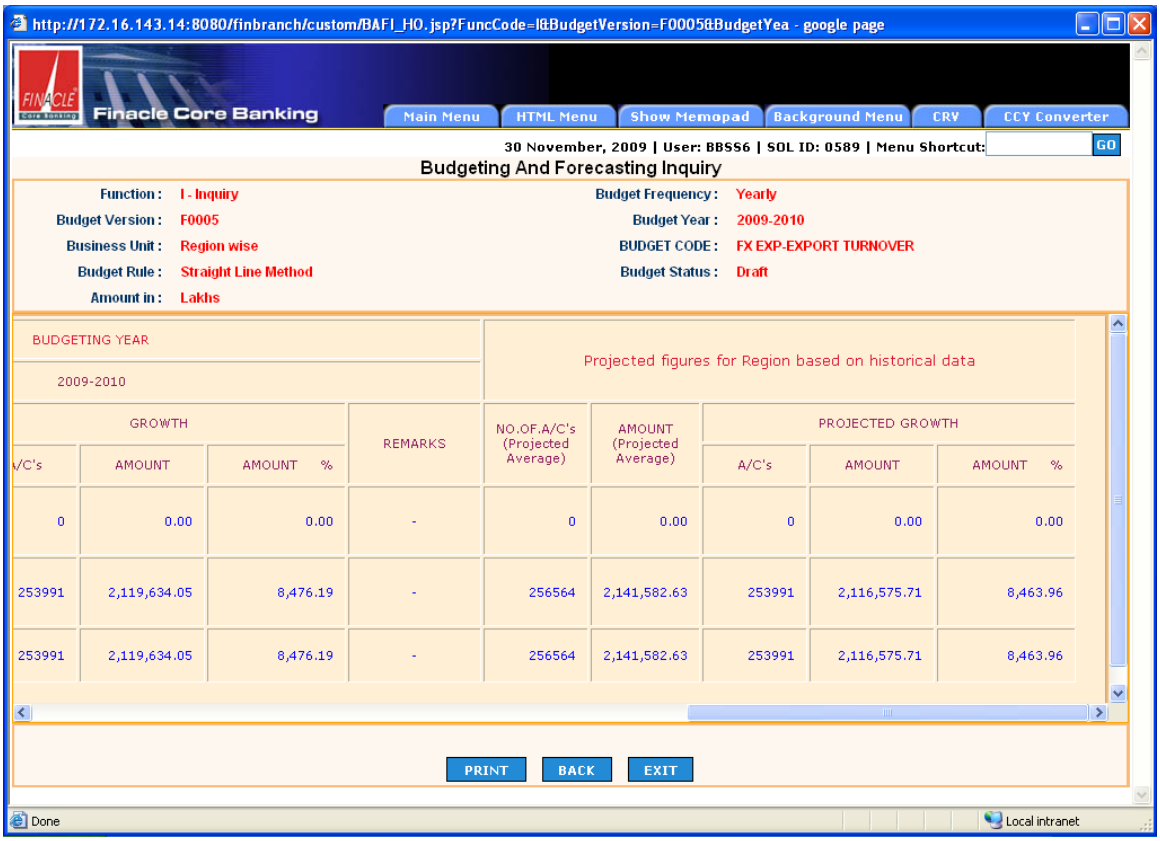
Region wise Yearly Forex Screen Part 2

Figure 8.1.21



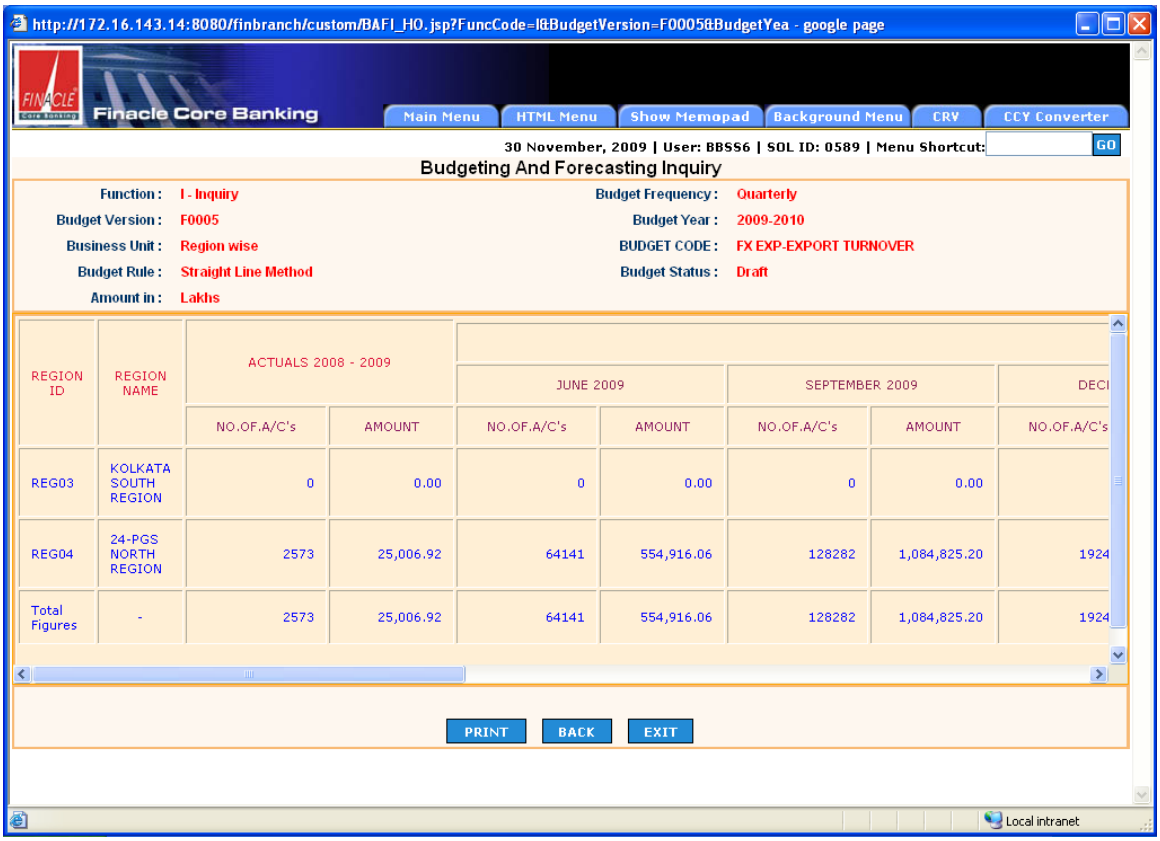
Region wise Yearly Forex Screen Part 3

Figure 8.1.22



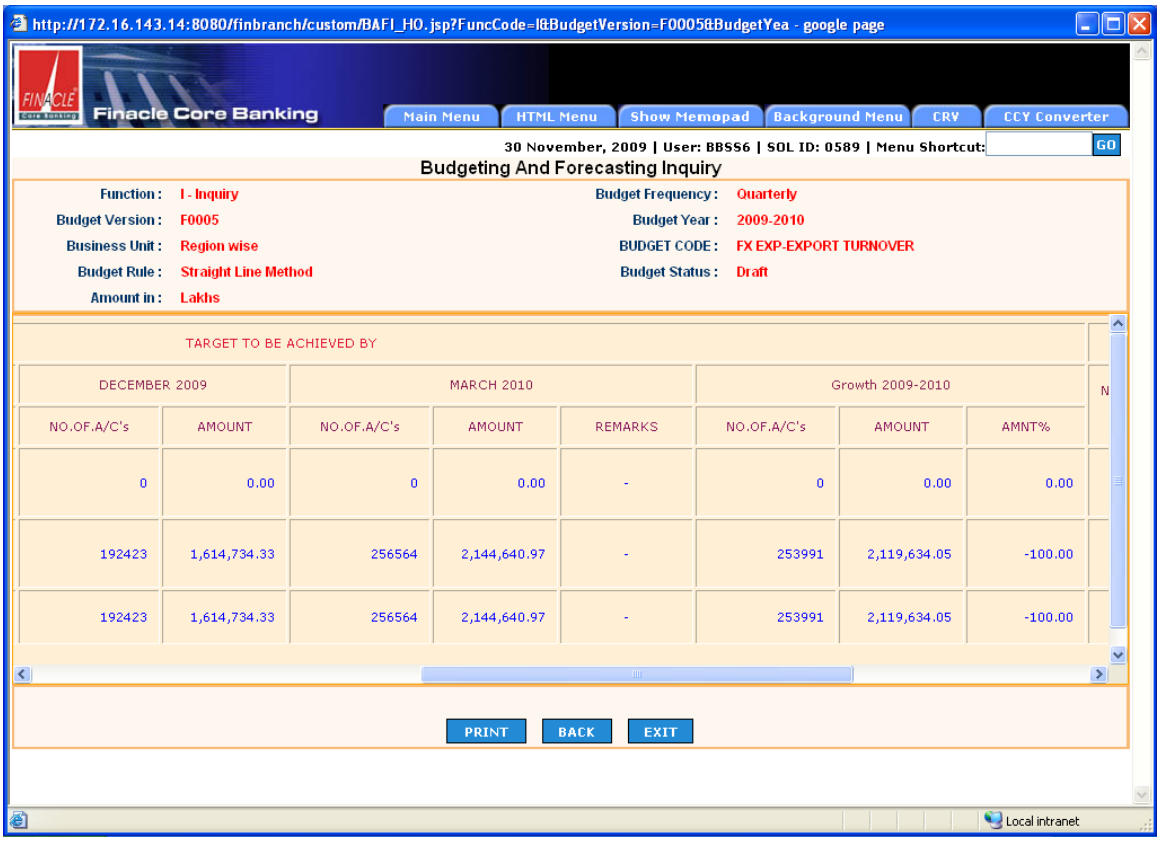
Region wise Quarterly Forex Screen Part 1

Figure 8.1.23



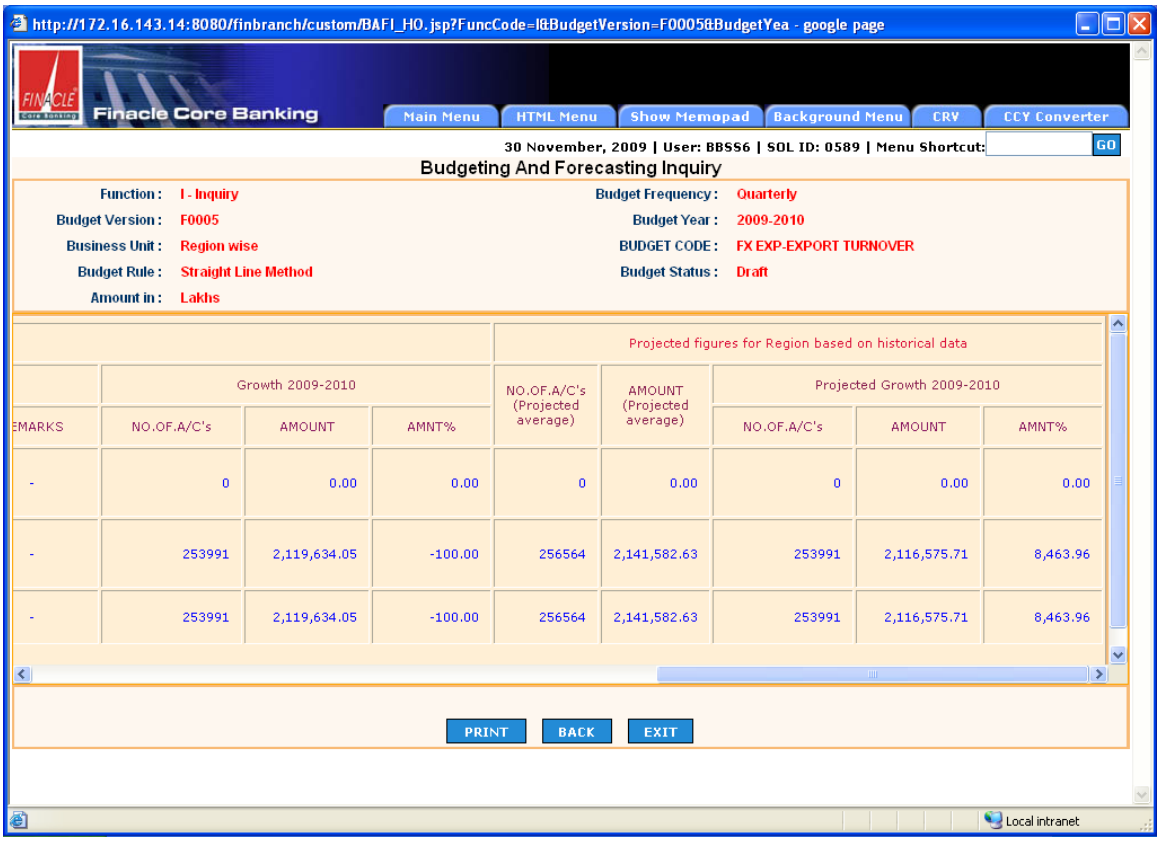
Region wise Quarterly Forex Screen Part 2

Figure 8.1.24



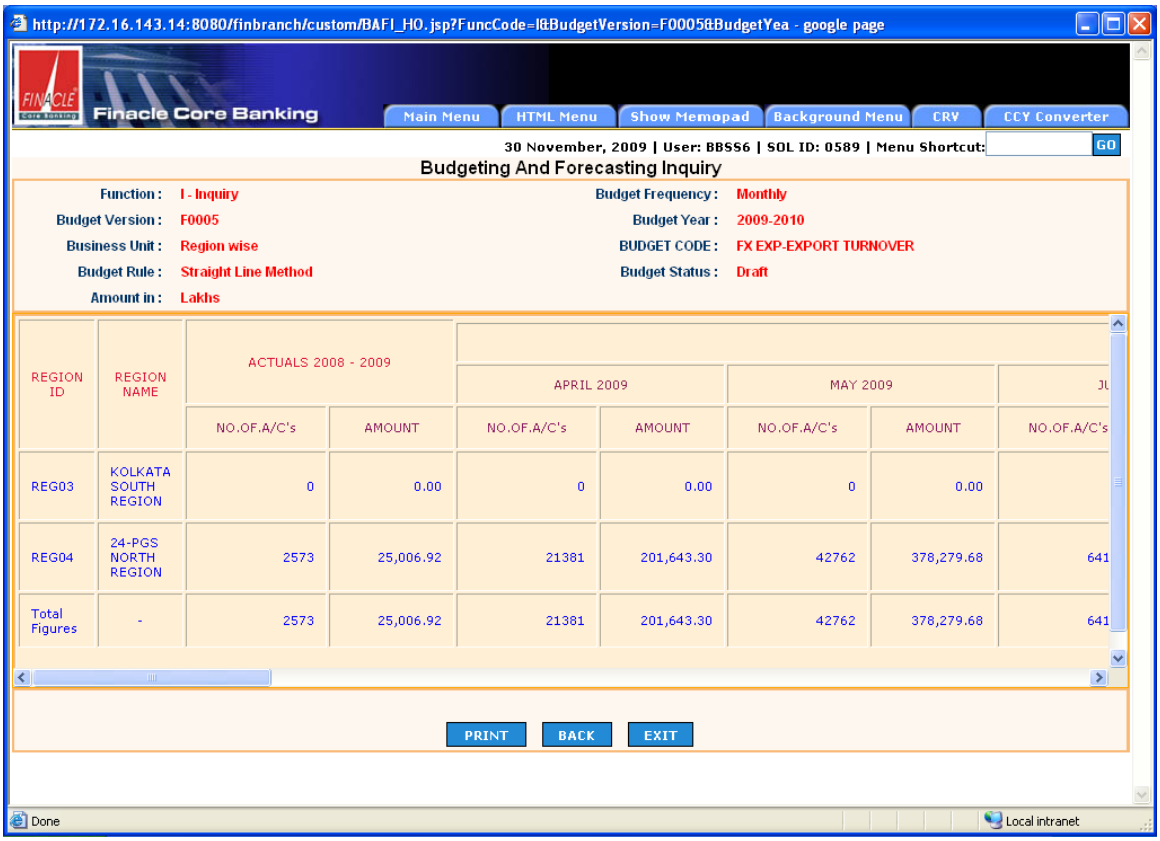
Region wise Quarterly Forex Screen Part 3

Figure 8.1.25



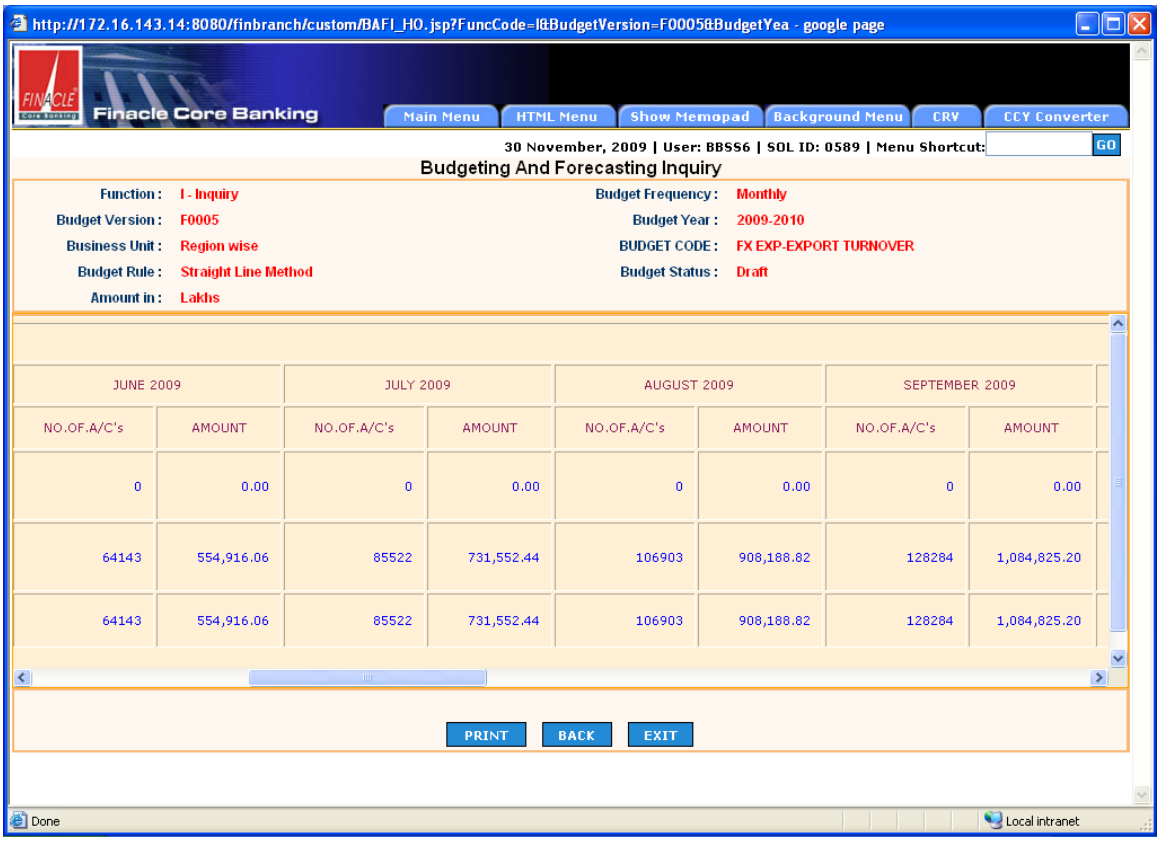
Region wise Monthly Forex Screen part 1

Figure 8.1.26



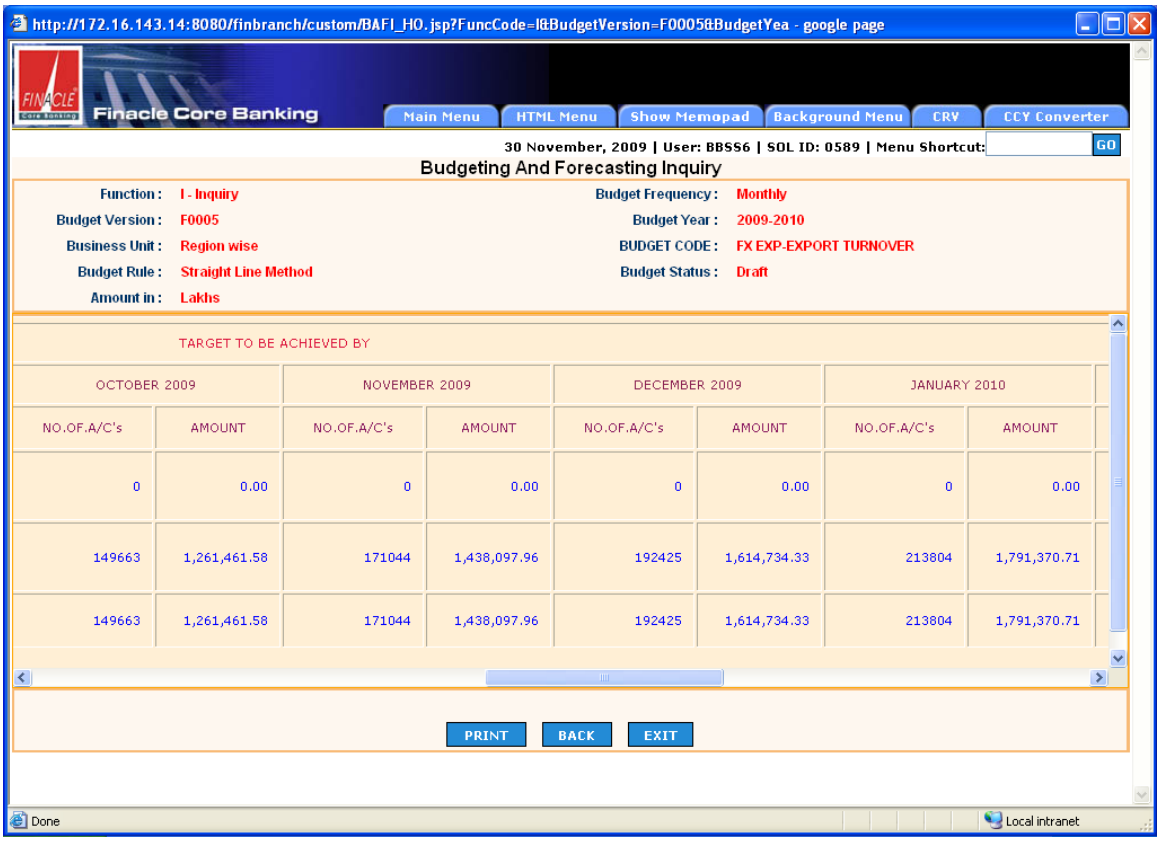
Region wise Monthly Forex Screen part 2

Figure 8.1.27



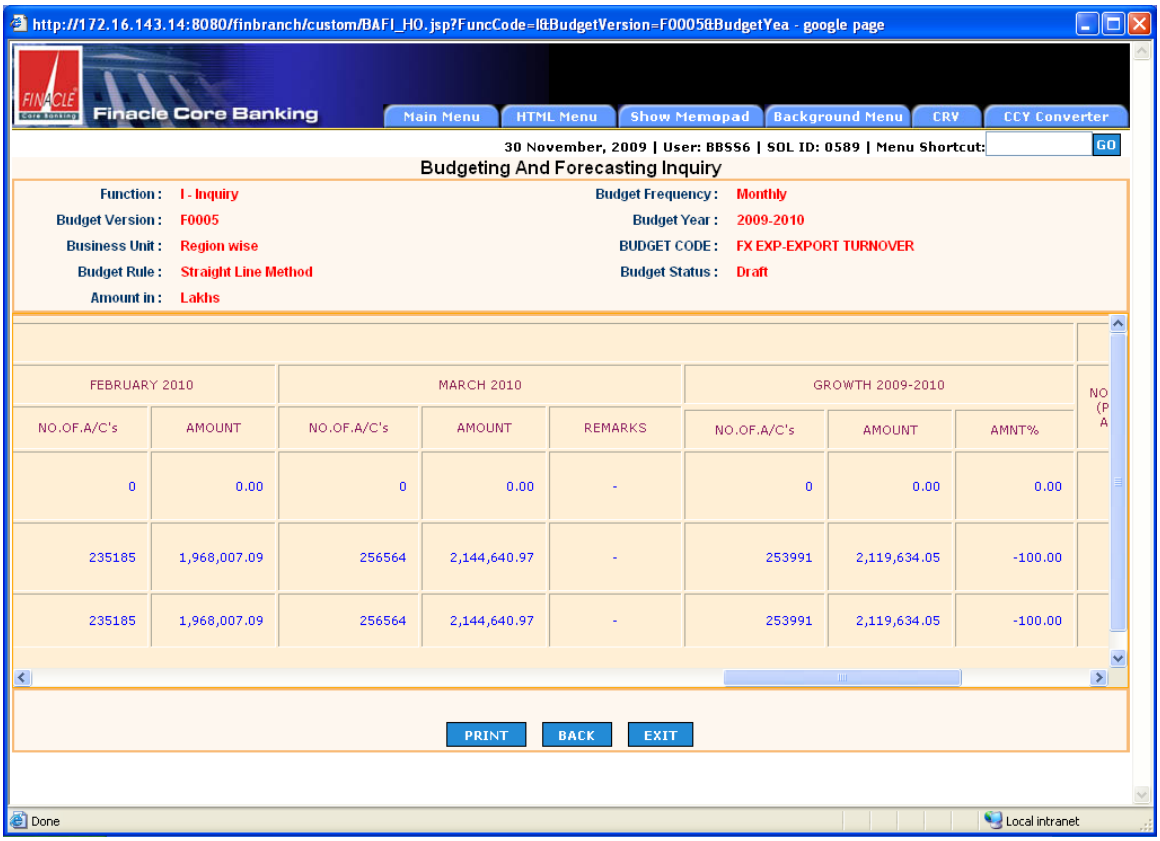
Region wise Monthly Forex Screen part 3

Figure 8.1.28



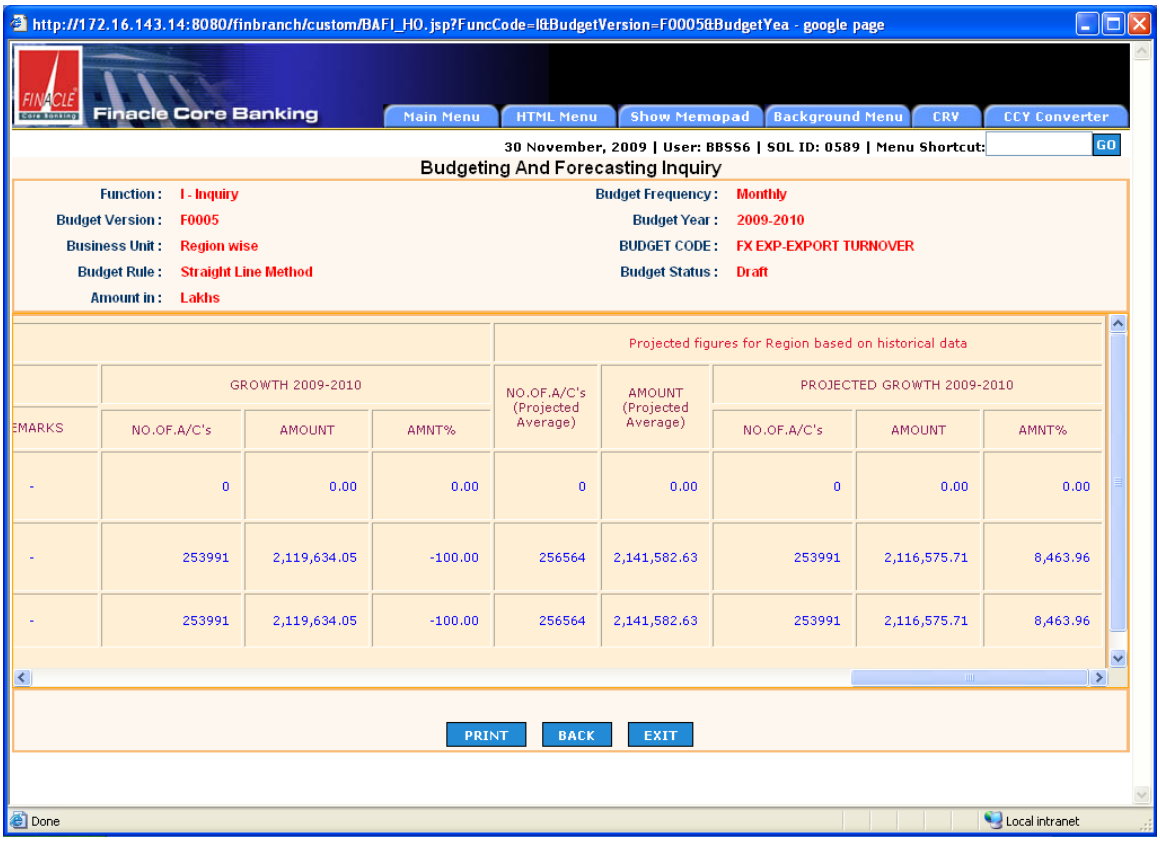
Region wise Monthly Forex Screen part 4

Figure 8.1.29



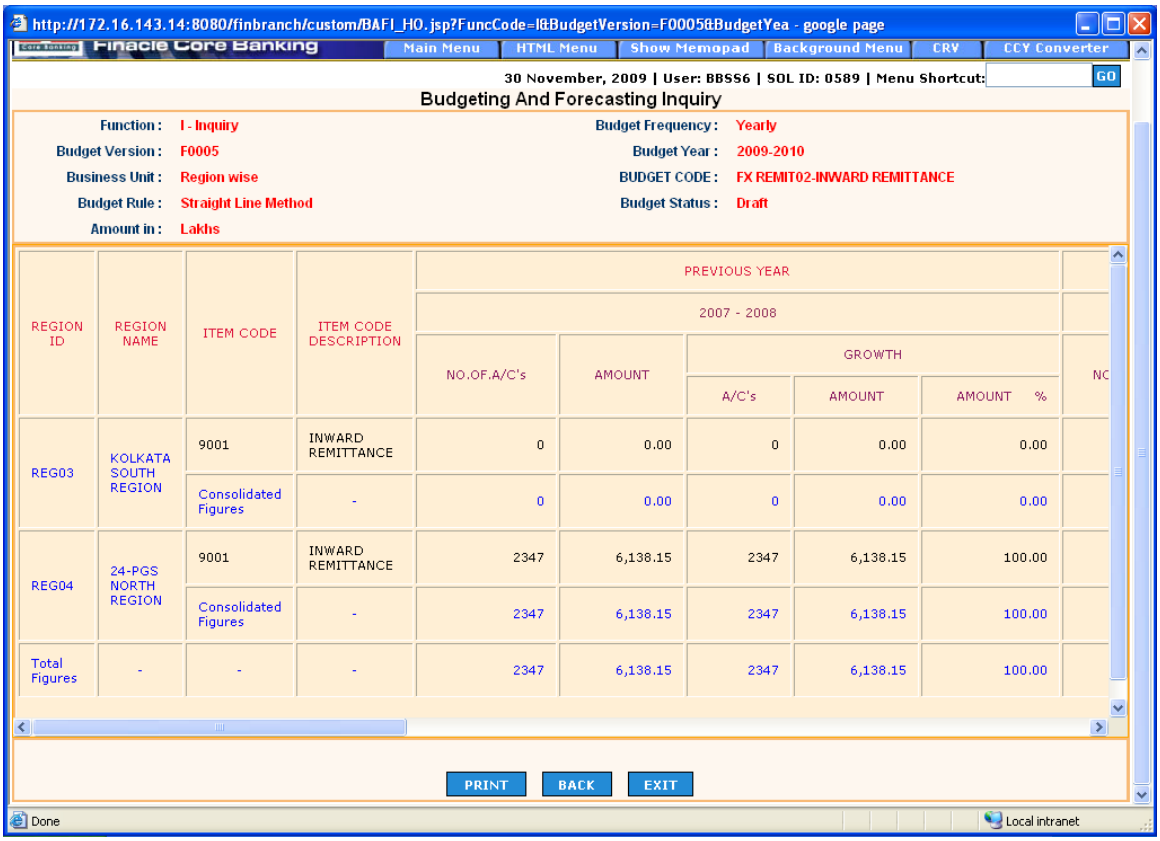
Region wise Monthly Forex Screen part 5

Figure 8.1.30



Region wise Yearly Forex screen part 1 (Item code Wise)

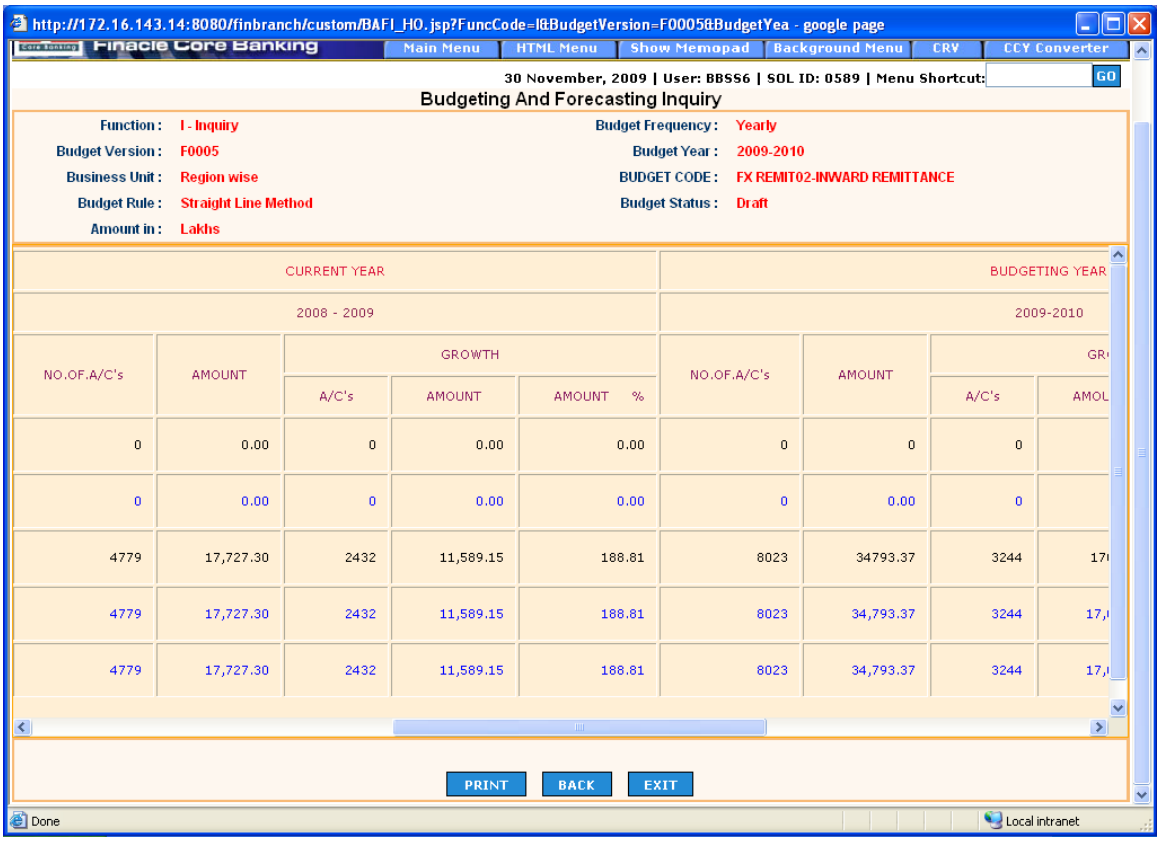
Figure 8.1.31



REGION ID	REGION NAME	ITEM CODE	ITEM CODE DESCRIPTION	PREVIOUS YEAR 2007 - 2008 NO.OF.A/C's	AMOUNT	GROWTH A/C's	GROWTH AMOUNT	GROWTH AMOUNT %	NC
REG03	KOLKATA SOUTH REGION	9001	INWARD REMITTANCE	0	0.00	0	0.00	0.00	
		Consolidated Figures	-	0	0.00	0	0.00	0.00	
REG04	24-PGS NORTH REGION	9001	INWARD REMITTANCE	2347	6,138.15	2347	6,138.15	100.00	
		Consolidated Figures	-	2347	6,138.15	2347	6,138.15	100.00	
Total Figures	-	-	-	2347	6,138.15	2347	6,138.15	100.00	

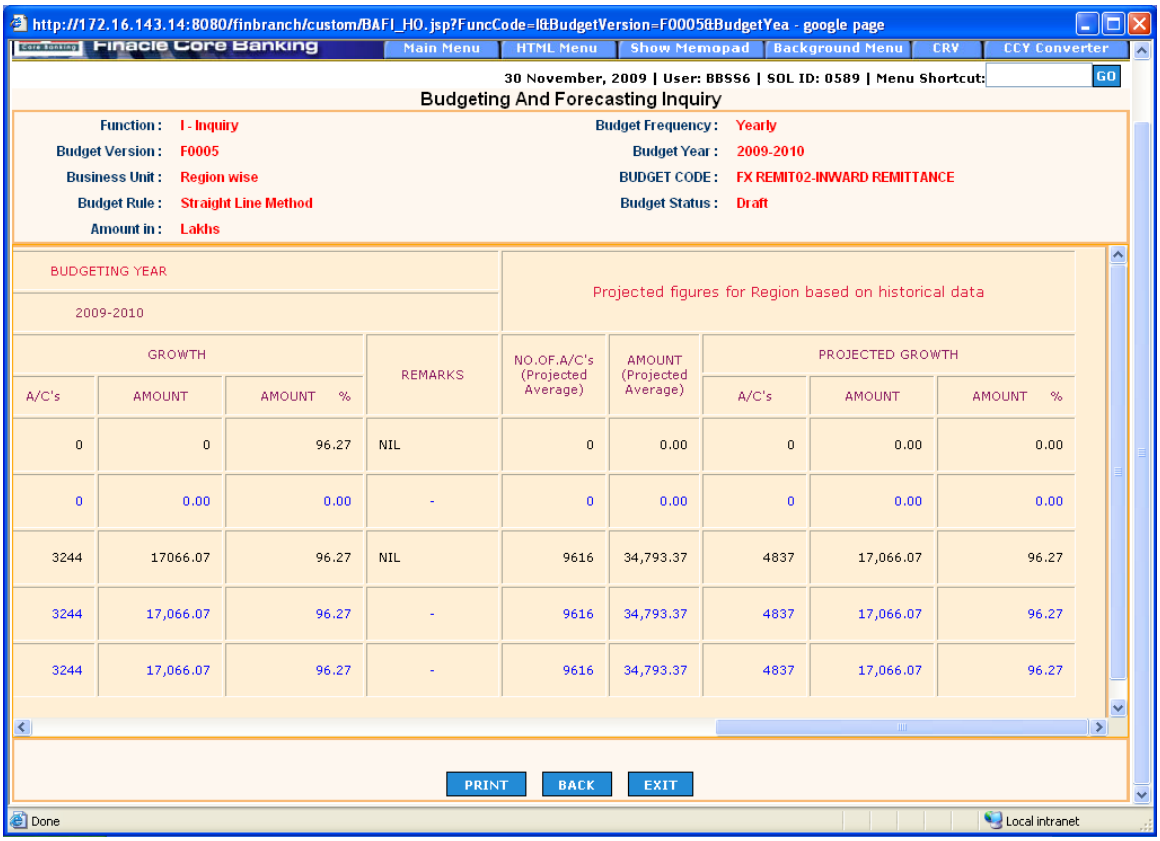
Region wise Yearly Forex screen part 2 (Item code Wise)

Figure 8.1.32



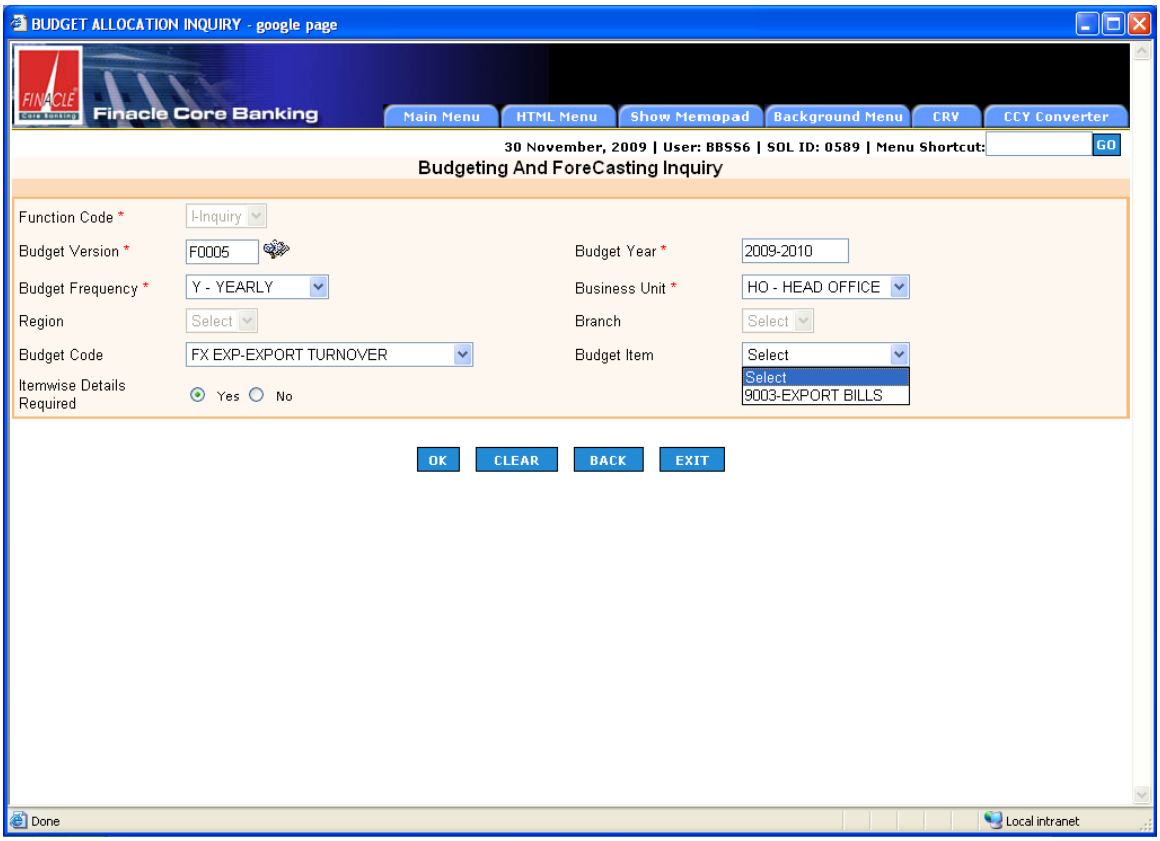
Region wise Yearly Forex screen part 3 (Item code Wise)

Figure 8.1.33



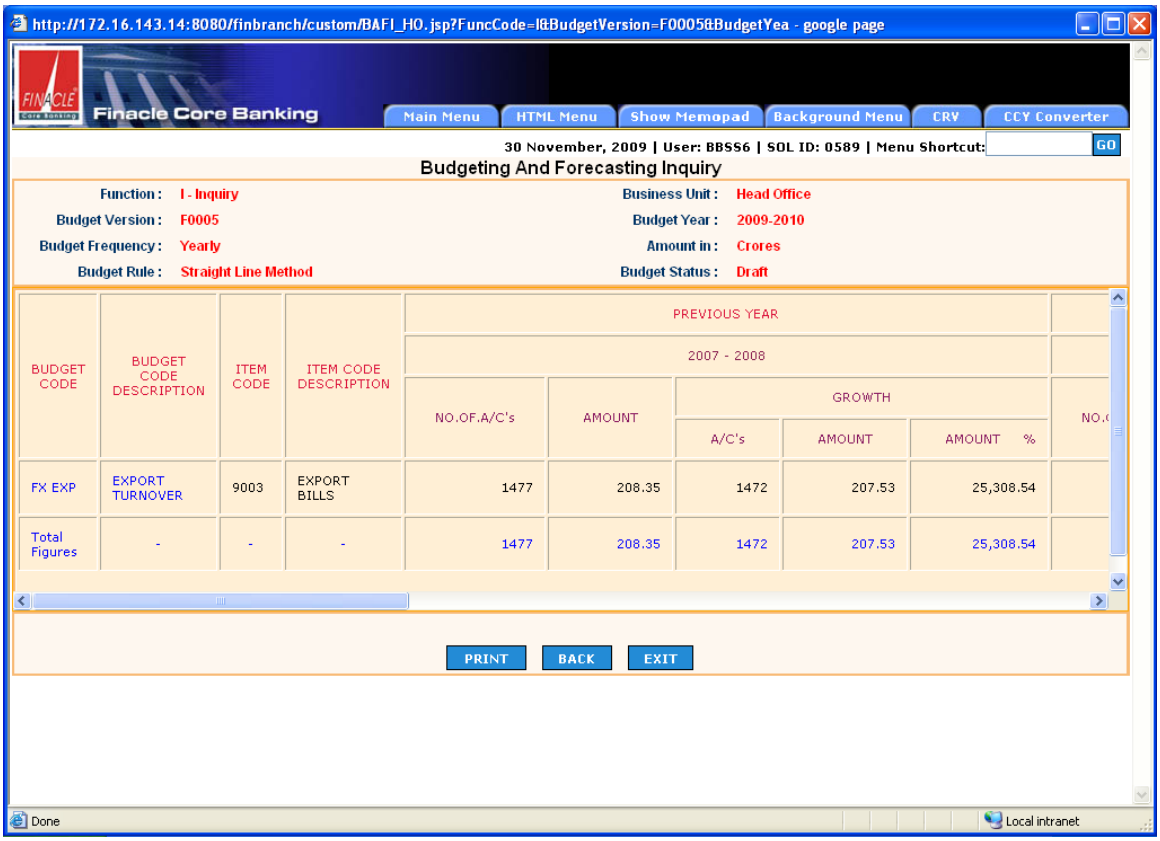
BAFI forex main screen with provision to see a particular item code

Figure 8.1.34



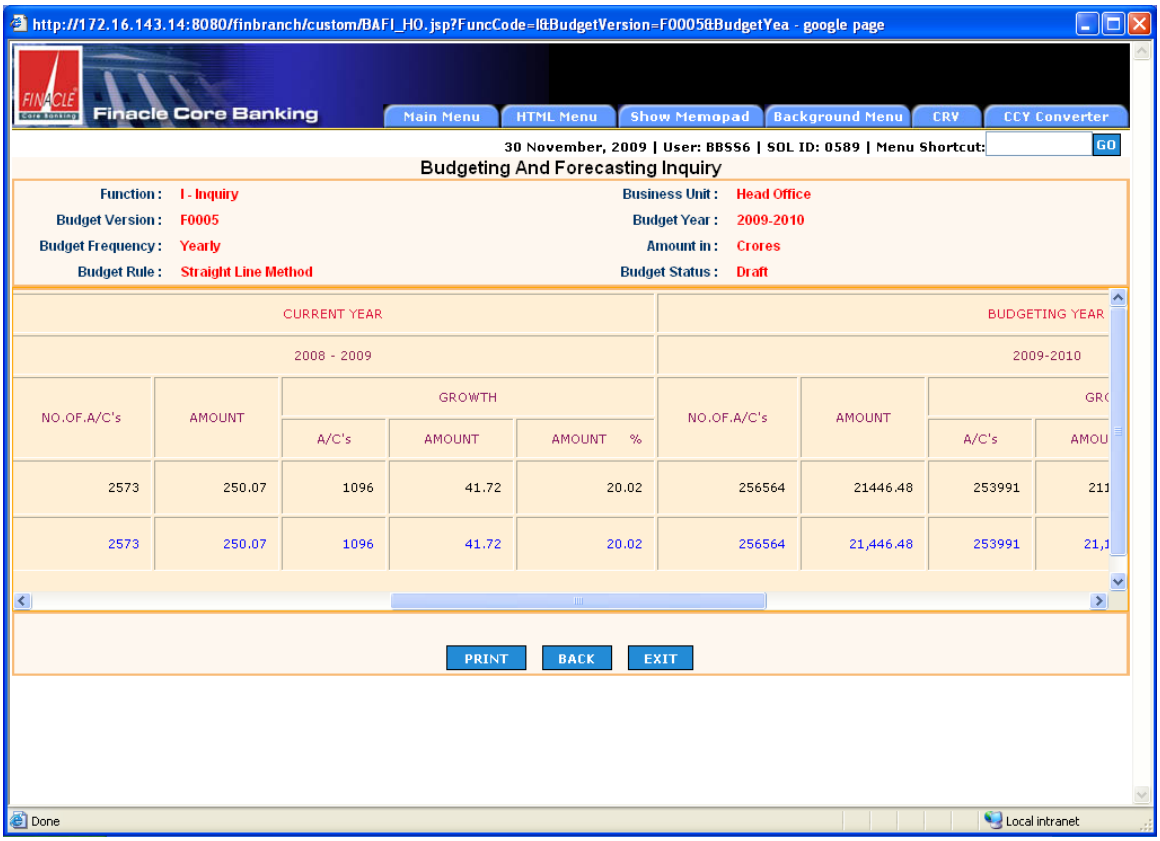
BAFI forex Budget detail screen with provision to see a particular item code part1

Figure 8.1.35



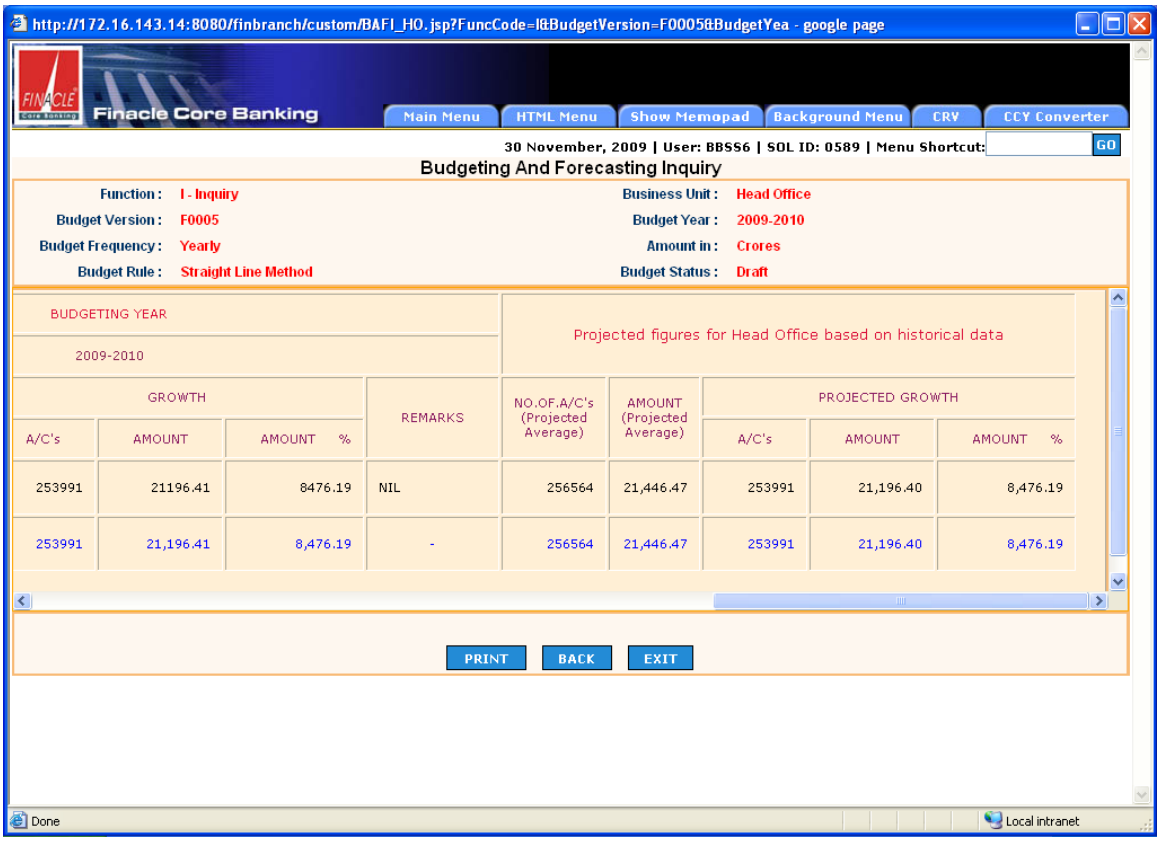
BAFI forex Budget detail screen with provision to see a particular item code part2

Figure 8.1.36



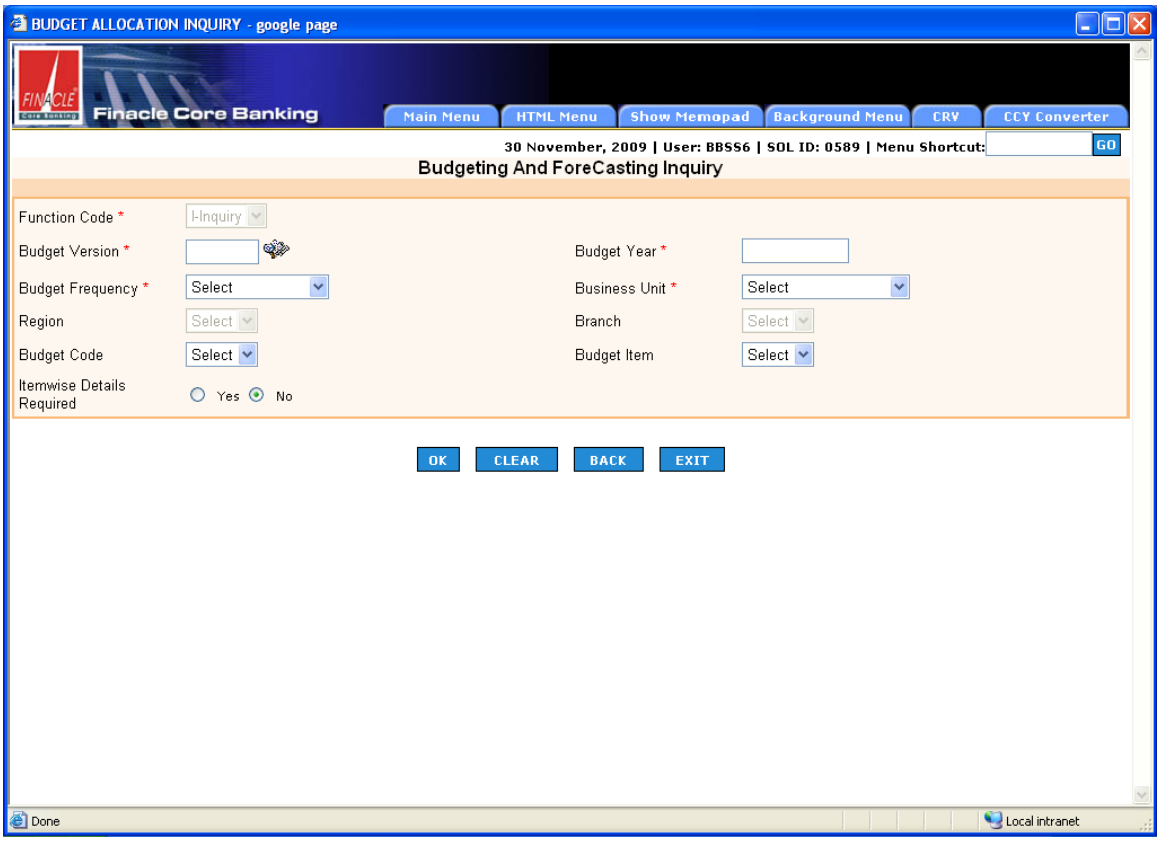
BAFI forex Budget detail screen with provision to see a particular item code part3

Figure 8.1.37



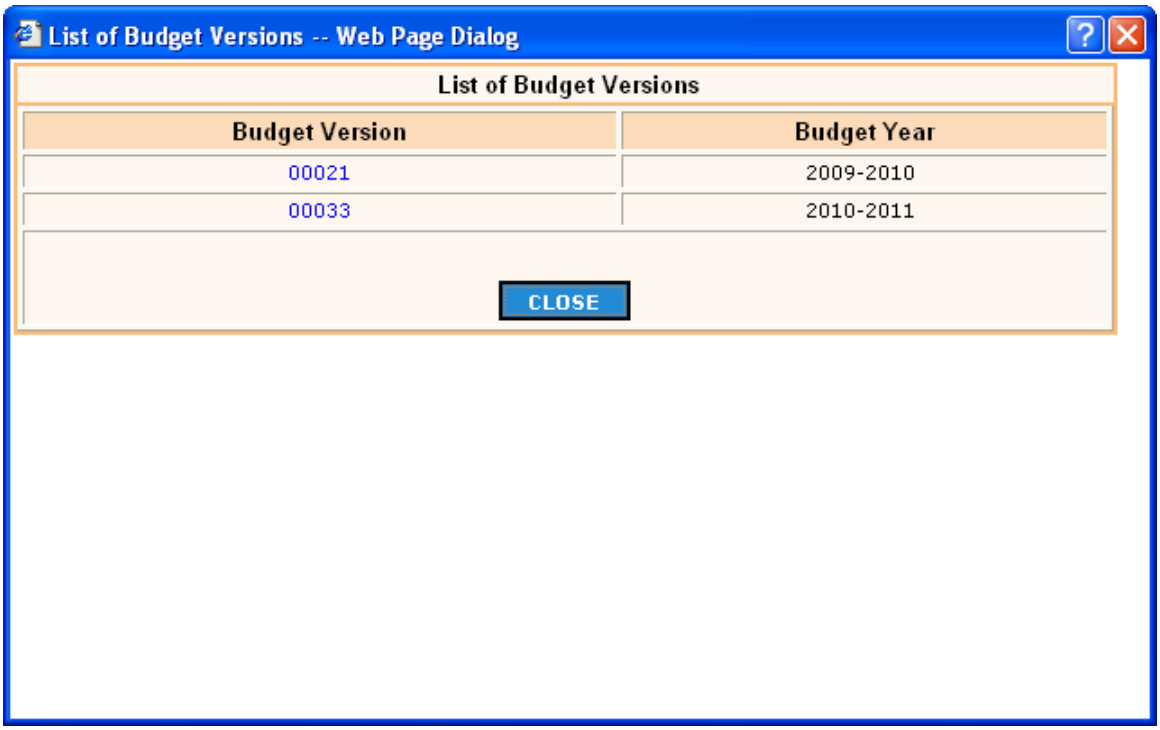
BAFI – Non Forex module main screen

Figure 8.1.38



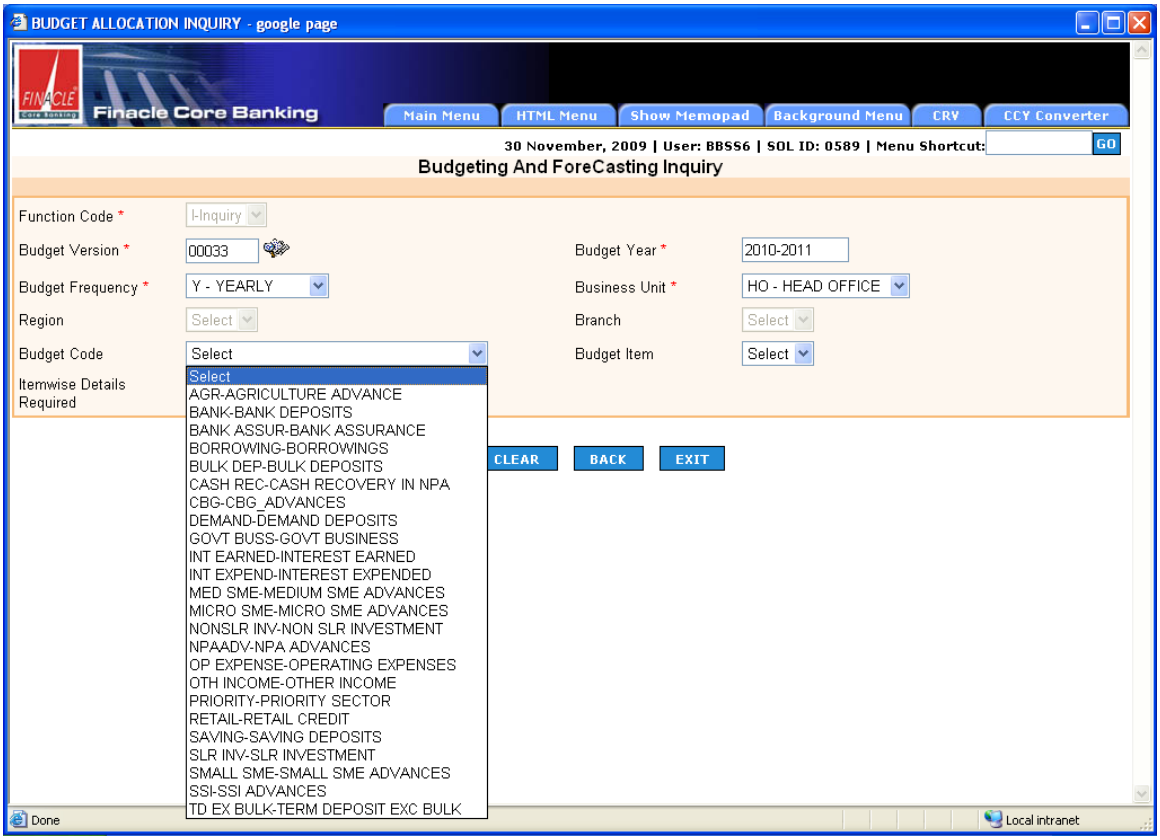
Budget Version List for Non Forex versions

Figure 8.1.39


List of Budget Versions -- Web Page Dialog
List of Budget Versions
Budget Version
Budget Year
00021
2009-2010
00033
2010-2011
CLOSE

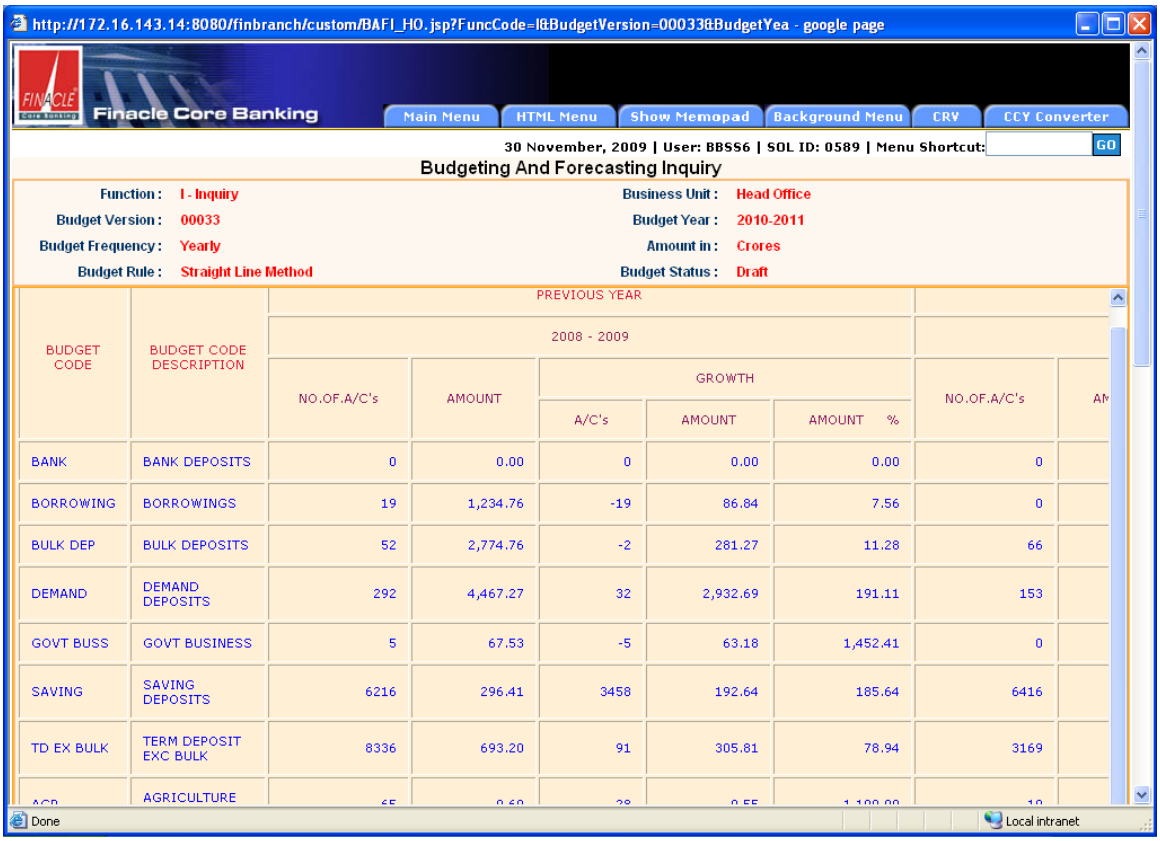
BAFI Non Forex Main Screen with provision to choose any particular budget code or ALL

Figure 8.1.40



BAFI Non Forex Budget Screen provision for deposit budgeting

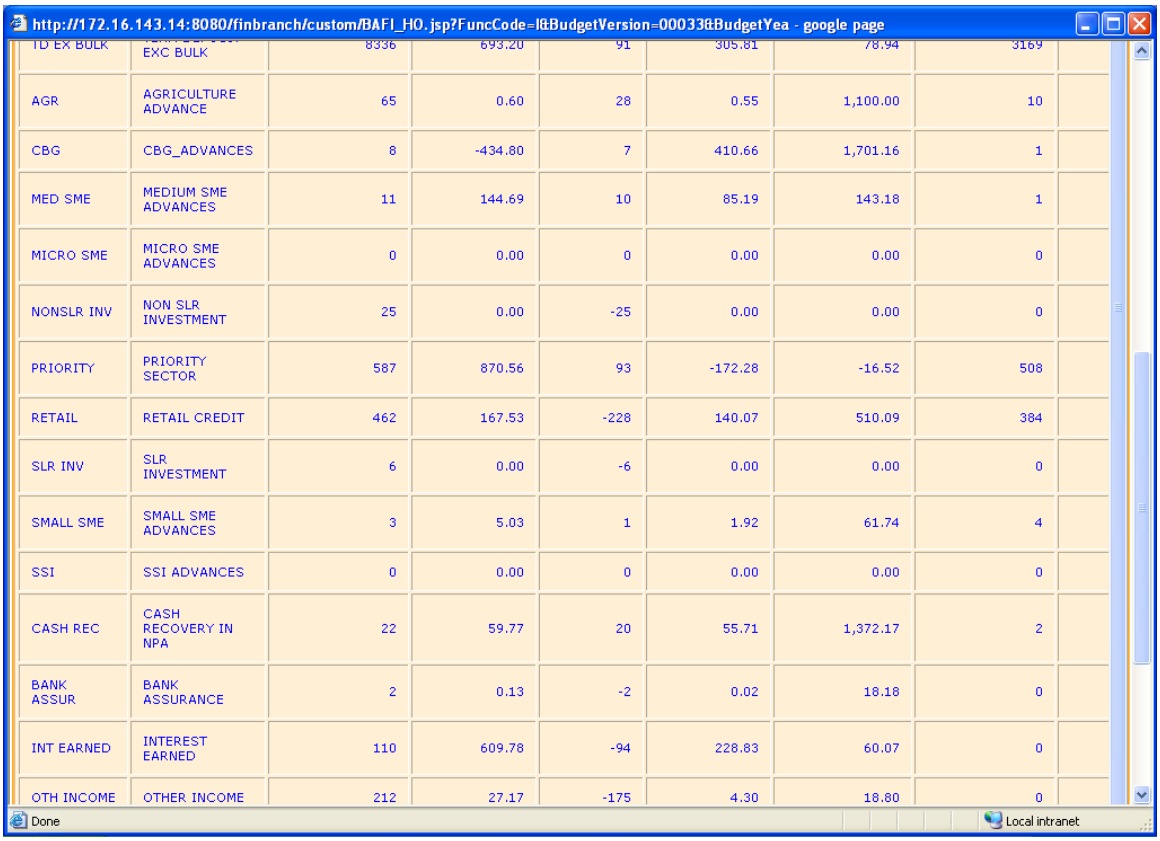
Figure 8.1.41



BUDGET CODE	BUDGET CODE DESCRIPTION	PREVIOUS YEAR 2008 - 2009 NO.OF.A/C's	AMOUNT	GROWTH A/C's	GROWTH AMOUNT	GROWTH AMOUNT %	NO.OF.A/C's	AM
BANK	BANK DEPOSITS	0	0.00	0	0.00	0.00	0	
BORROWING	BORROWINGS	19	1,234.76	-19	86.84	7.56	0	
BULK DEP	BULK DEPOSITS	52	2,774.76	-2	281.27	11.28	66	
DEMAND	DEMAND DEPOSITS	292	4,467.27	32	2,932.69	191.11	153	
GOVT BUSS	GOVT BUSINESS	5	67.53	-5	63.18	1,452.41	0	
SAVING	SAVING DEPOSITS	6216	296.41	3458	192.64	185.64	6416	
TD EX BULK	TERM DEPOSIT EXC BULK	8336	693.20	91	305.81	78.94	3169	
AGR	AGRICULTURE	65	0.60	28	0.55	1,100.00	10	

BAFI Non Forex Budget Screen provision for Advances budgeting

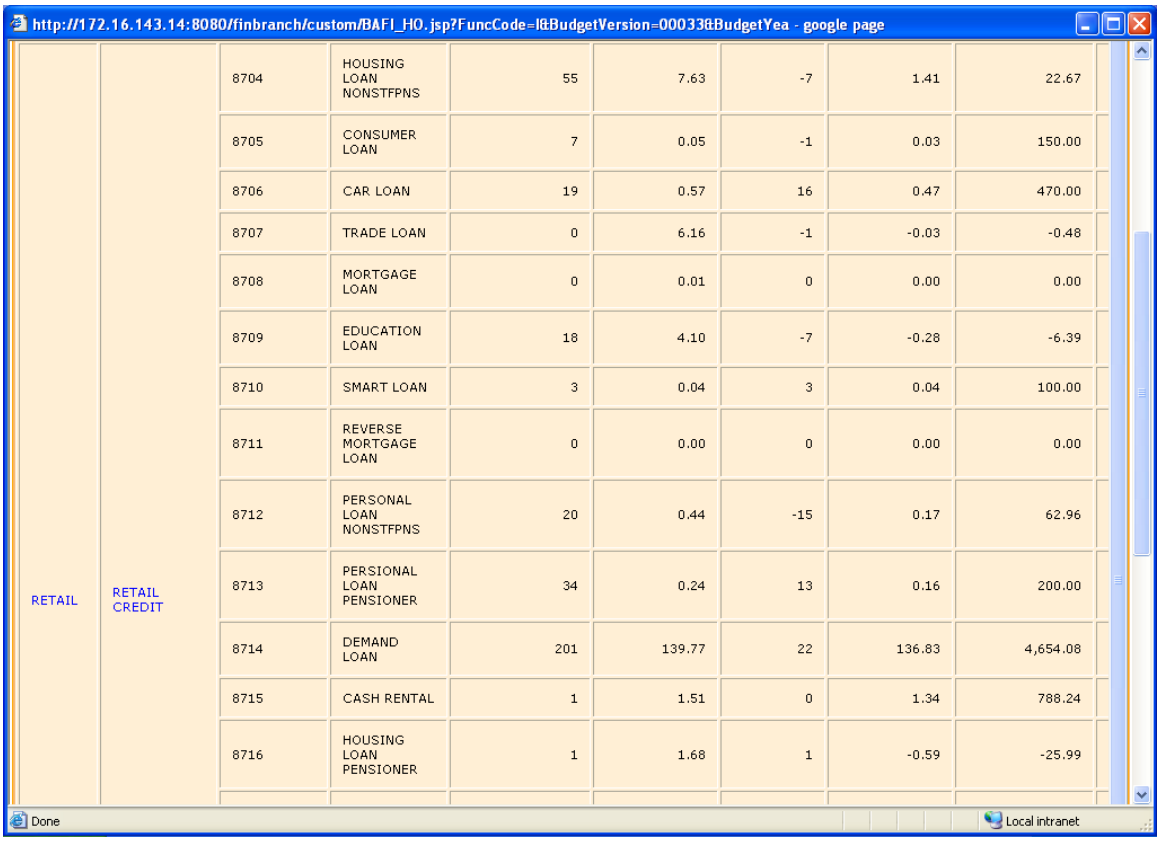
Figure 8.1.42



TD EX BULK	EXC BULK	8336	693.20	91	305.81	78.94	3169	
AGR	AGRICULTURE ADVANCE	65	0.60	28	0.55	1,100.00	10	
CBG	CBG_ADVANCES	8	-434.80	7	410.66	1,701.16	1	
MED SME	MEDIUM SME ADVANCES	11	144.69	10	85.19	143.18	1	
MICRO SME	MICRO SME ADVANCES	0	0.00	0	0.00	0.00	0	
NONSLR INV	NON SLR INVESTMENT	25	0.00	-25	0.00	0.00	0	
PRIORITY	PRIORITY SECTOR	587	870.56	93	-172.28	-16.52	508	
RETAIL	RETAIL CREDIT	462	167.53	-228	140.07	510.09	384	
SLR INV	SLR INVESTMENT	6	0.00	-6	0.00	0.00	0	
SMALL SME	SMALL SME ADVANCES	3	5.03	1	1.92	61.74	4	
SSI	SSI ADVANCES	0	0.00	0	0.00	0.00	0	
CASH REC	CASH RECOVERY IN NPA	22	59.77	20	55.71	1,372.17	2	
BANK ASSUR	BANK ASSURANCE	2	0.13	-2	0.02	18.18	0	
INT EARNED	INTEREST EARNED	110	609.78	-94	228.83	60.07	0	
OTH INCOME	OTHER INCOME	212	27.17	-175	4.30	18.80	0	

BAFI Non Forex Yearly screen provision for Retail Advances Budgeting

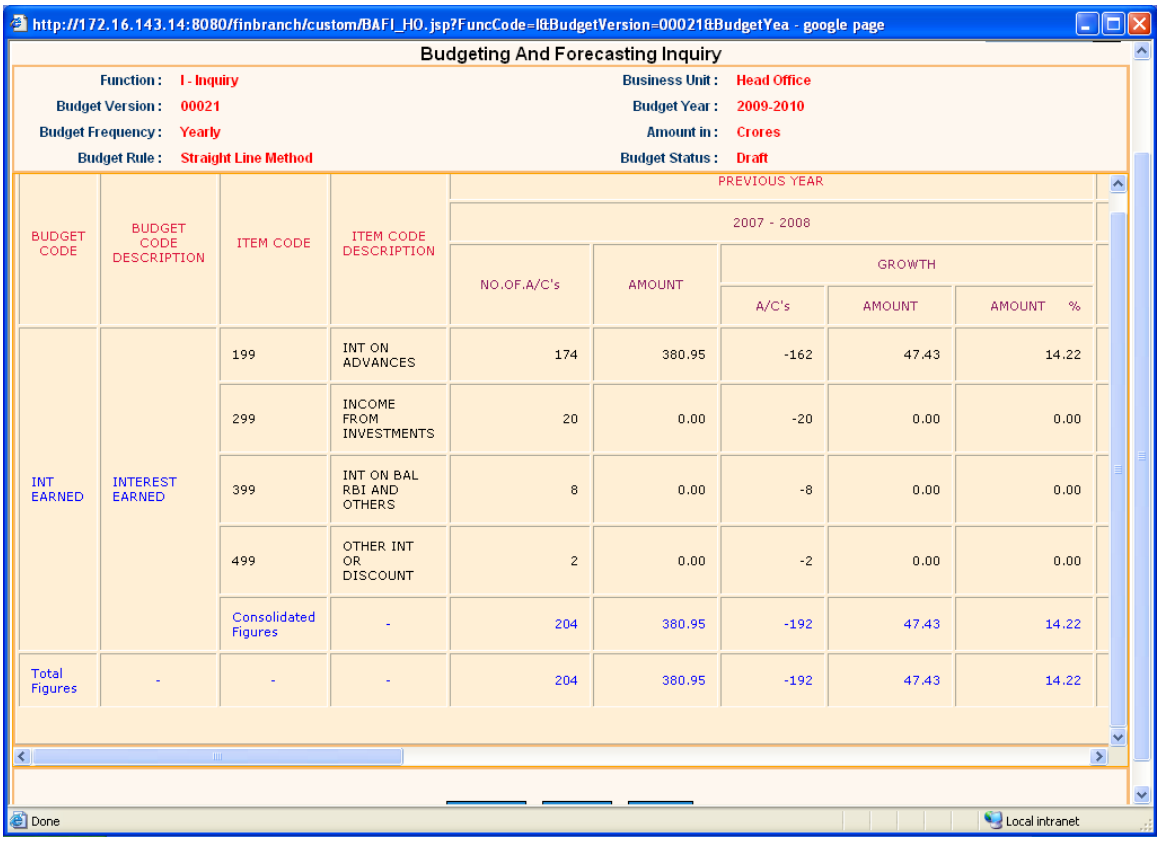
Figure 8.1.43



RETAIL	RETAIL CREDIT	8704	HOUSING LOAN NONSTFPNS	55	7.63	-7	1.41	22.67
		8705	CONSUMER LOAN	7	0.05	-1	0.03	150.00
		8706	CAR LOAN	19	0.57	16	0.47	470.00
		8707	TRADE LOAN	0	6.16	-1	-0.03	-0.48
		8708	MORTGAGE LOAN	0	0.01	0	0.00	0.00
		8709	EDUCATION LOAN	18	4.10	-7	-0.28	-6.39
		8710	SMART LOAN	3	0.04	3	0.04	100.00
		8711	REVERSE MORTGAGE LOAN	0	0.00	0	0.00	0.00
		8712	PERSONAL LOAN NONSTFPNS	20	0.44	-15	0.17	62.96
		8713	PERSIONAL LOAN PENSIONER	34	0.24	13	0.16	200.00
		8714	DEMAND LOAN	201	139.77	22	136.83	4,654.08
		8715	CASH RENTAL	1	1.51	0	1.34	788.24
		8716	HOUSING LOAN PENSIONER	1	1.68	1	-0.59	-25.99

BAFI Non Forex Budget Screen provision for Income & Expenses budgeting

Figure 8.1.44



http://172.16.143.14:8080/finbranch/custom/BAFI_HO.jsp?FuncCode=I&BudgetVersion=00021&BudgetYea - google page

Budgeting And Forecasting Inquiry

Function : I - Inquiry
Business Unit : Head Office
Budget Version : 00021
Budget Year : 2009-2010
Budget Frequency : Yearly
Amount in : Crores
Budget Rule : Straight Line Method
Budget Status : Draft

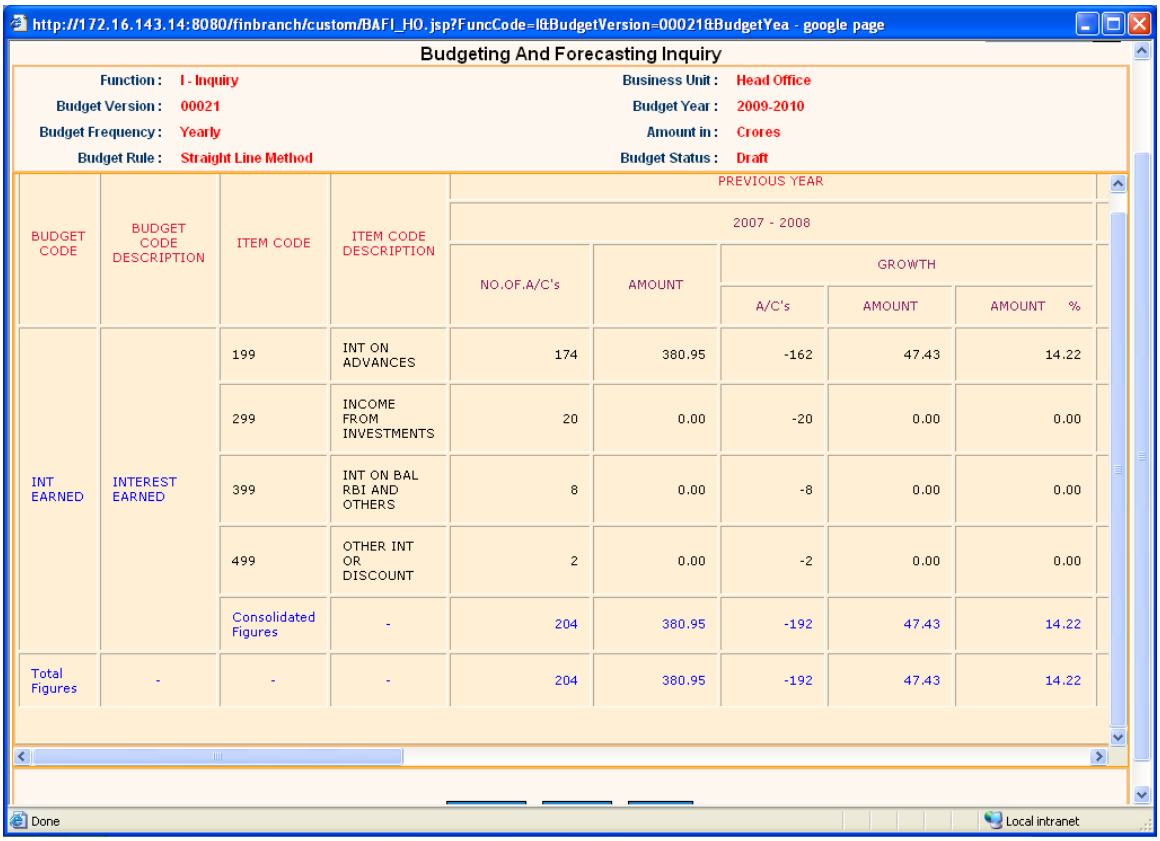
BUDGET CODE	BUDGET CODE DESCRIPTION	ITEM CODE	ITEM CODE DESCRIPTION	PREVIOUS YEAR 2007 - 2008 NO.OF.A/C's	AMOUNT	GROWTH A/C's	GROWTH AMOUNT	GROWTH AMOUNT %
INT EARNED	INTEREST EARNED	199	INT ON ADVANCES	174	380.95	-162	47.43	14.22
		299	INCOME FROM INVESTMENTS	20	0.00	-20	0.00	0.00
		399	INT ON BAL RBI AND OTHERS	8	0.00	-8	0.00	0.00
		499	OTHER INT OR DISCOUNT	2	0.00	-2	0.00	0.00
		Consolidated Figures	-	204	380.95	-192	47.43	14.22
Total Figures	-	-	-	204	380.95	-192	47.43	14.22

Done

Local intranet

BAFI Non Forex Budget Screen provision for Income & Expenses budgeting

Figure 8.1.45

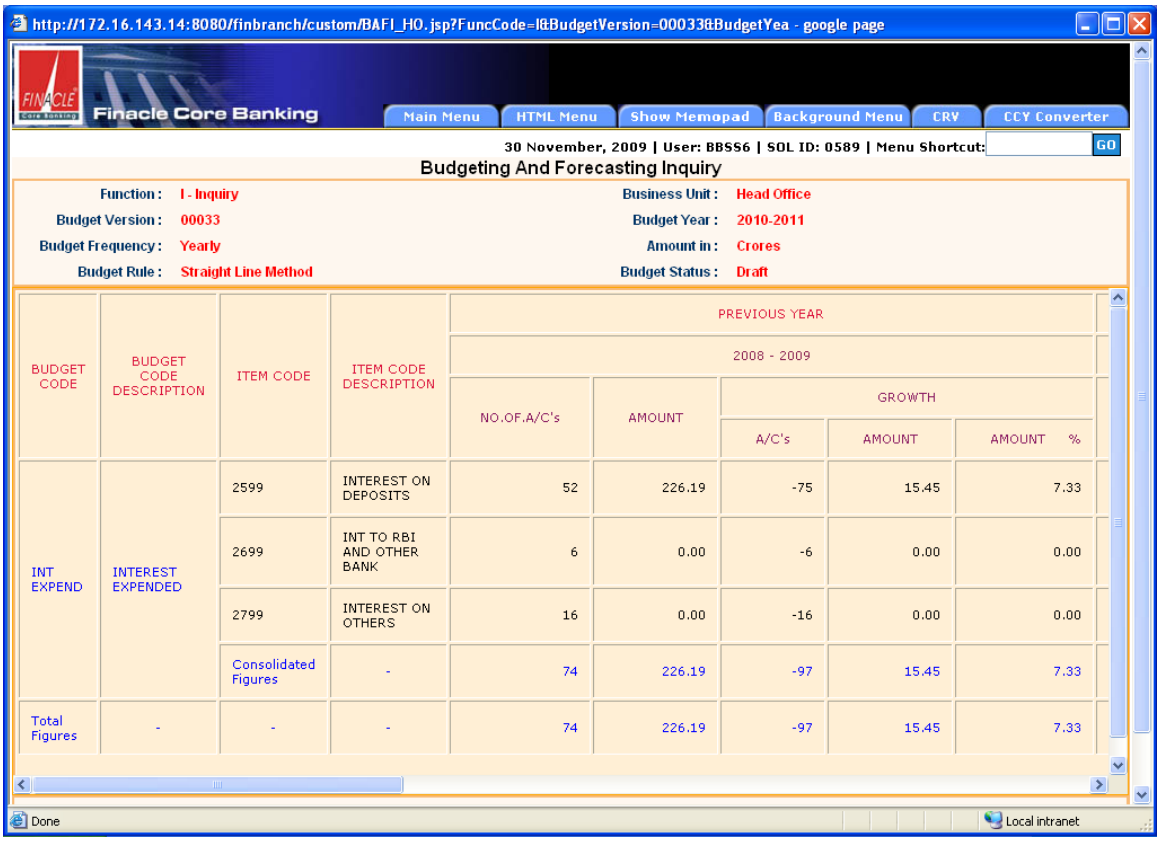


Budgeting And Forecasting Inquiry

Function : I - Inquiry
Business Unit : Head Office
Budget Version : 00021
Budget Year : 2009-2010
Budget Frequency : Yearly
Amount in : Crores
Budget Rule : Straight Line Method
Budget Status : Draft

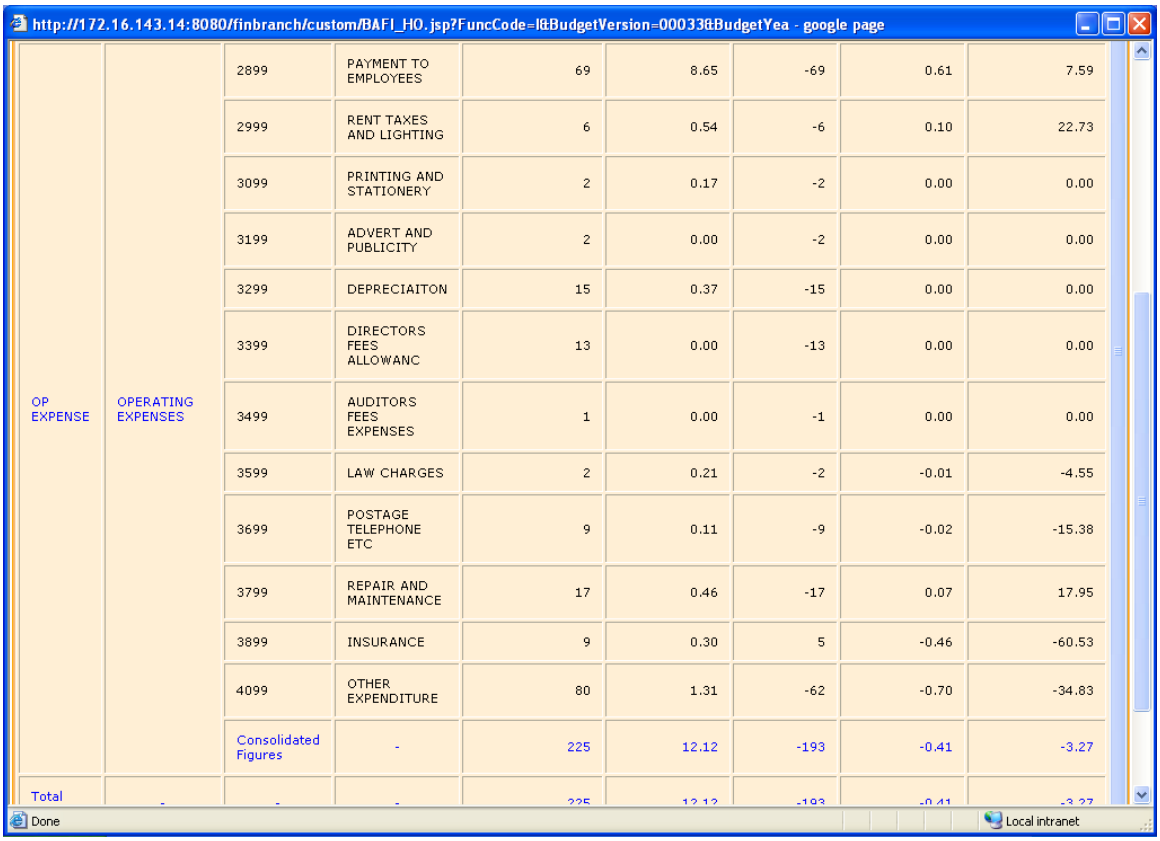
BUDGET CODE	BUDGET CODE DESCRIPTION	ITEM CODE	ITEM CODE DESCRIPTION	PREVIOUS YEAR 2007 - 2008 NO.OF.A/C's	AMOUNT	GROWTH A/C's	GROWTH AMOUNT	GROWTH AMOUNT %
INT EARNED	INTEREST EARNED	199	INT ON ADVANCES	174	380.95	-162	47.43	14.22
		299	INCOME FROM INVESTMENTS	20	0.00	-20	0.00	0.00
		399	INT ON BAL RBI AND OTHERS	8	0.00	-8	0.00	0.00
		499	OTHER INT OR DISCOUNT	2	0.00	-2	0.00	0.00
		Consolidated Figures	-	204	380.95	-192	47.43	14.22
Total Figures	-	-	-	204	380.95	-192	47.43	14.22

Figure 8.1.46



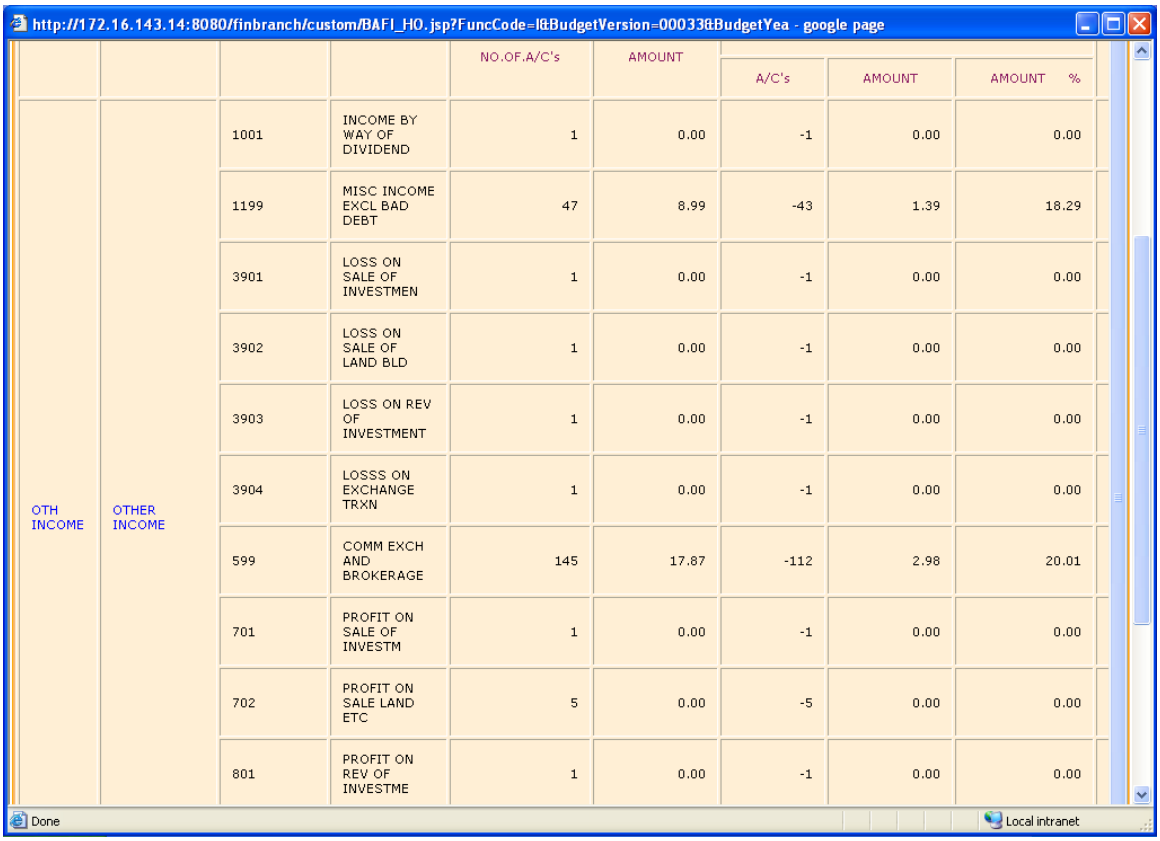
BUDGET CODE	BUDGET CODE DESCRIPTION	ITEM CODE	ITEM CODE DESCRIPTION	PREVIOUS YEAR 2008 - 2009 NO.OF.A/C's	AMOUNT	GROWTH A/C's	GROWTH AMOUNT	GROWTH AMOUNT %
INT EXPEND	INTEREST EXPENDED	2599	INTEREST ON DEPOSITS	52	226.19	-75	15.45	7.33
		2699	INT TO RBI AND OTHER BANK	6	0.00	-6	0.00	0.00
		2799	INTEREST ON OTHERS	16	0.00	-16	0.00	0.00
		Consolidated Figures	-	74	226.19	-97	15.45	7.33
Total Figures	-	-	-	74	226.19	-97	15.45	7.33

Figure 8.1.47



		2899	PAYMENT TO EMPLOYEES	69	8.65	-69	0.61	7.59
		2999	RENT TAXES AND LIGHTING	6	0.54	-6	0.10	22.73
		3099	PRINTING AND STATIONERY	2	0.17	-2	0.00	0.00
		3199	ADVERT AND PUBLICITY	2	0.00	-2	0.00	0.00
		3299	DEPRECIAITON	15	0.37	-15	0.00	0.00
		3399	DIRECTORS FEES ALLOWANC	13	0.00	-13	0.00	0.00
OP EXPENSE	OPERATING EXPENSES	3499	AUDITORS FEES EXPENSES	1	0.00	-1	0.00	0.00
		3599	LAW CHARGES	2	0.21	-2	-0.01	-4.55
		3699	POSTAGE TELEPHONE ETC	9	0.11	-9	-0.02	-15.38
		3799	REPAIR AND MAINTENANCE	17	0.46	-17	0.07	17.95
		3899	INSURANCE	9	0.30	5	-0.46	-60.53
		4099	OTHER EXPENDITURE	80	1.31	-62	-0.70	-34.83
		Consolidated Figures	-	225	12.12	-193	-0.41	-3.27
Total	-	-	-	225	12.12	-193	-0.41	-3.27

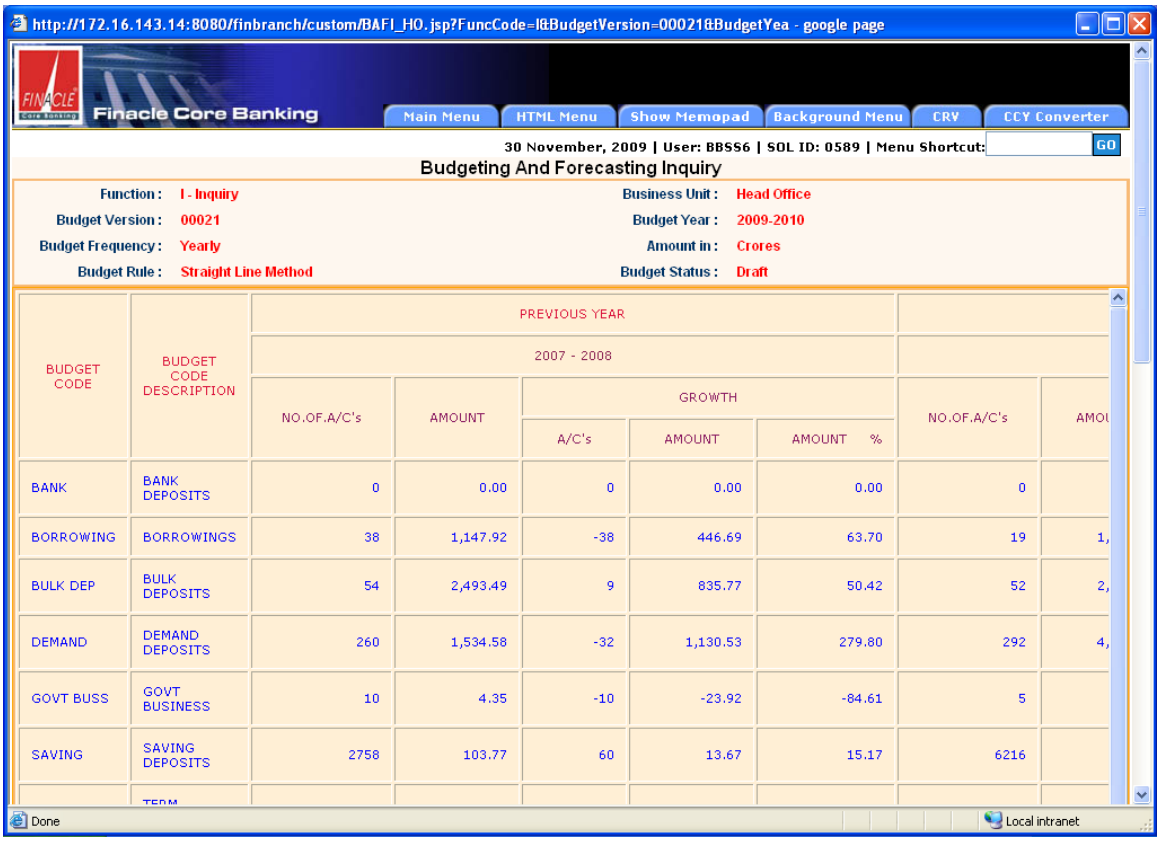
Figure 8.1.48



				NO.OF.A/C's	AMOUNT	A/C's	AMOUNT	AMOUNT %
OTH INCOME	OTHER INCOME	1001	INCOME BY WAY OF DIVIDEND	1	0.00	-1	0.00	0.00
		1199	MISC INCOME EXCL BAD DEBT	47	8.99	-43	1.39	18.29
		3901	LOSS ON SALE OF INVESTMEN	1	0.00	-1	0.00	0.00
		3902	LOSS ON SALE OF LAND BLD	1	0.00	-1	0.00	0.00
		3903	LOSS ON REV OF INVESTMENT	1	0.00	-1	0.00	0.00
		3904	LOSSS ON EXCHANGE TRXN	1	0.00	-1	0.00	0.00
		599	COMM EXCH AND BROKERAGE	145	17.87	-112	2.98	20.01
		701	PROFIT ON SALE OF INVESTM	1	0.00	-1	0.00	0.00
		702	PROFIT ON SALE LAND ETC	5	0.00	-5	0.00	0.00
		801	PROFIT ON REV OF INVESTME	1	0.00	-1	0.00	0.00

Bank as a whole Yearly Non Forex screen part 1

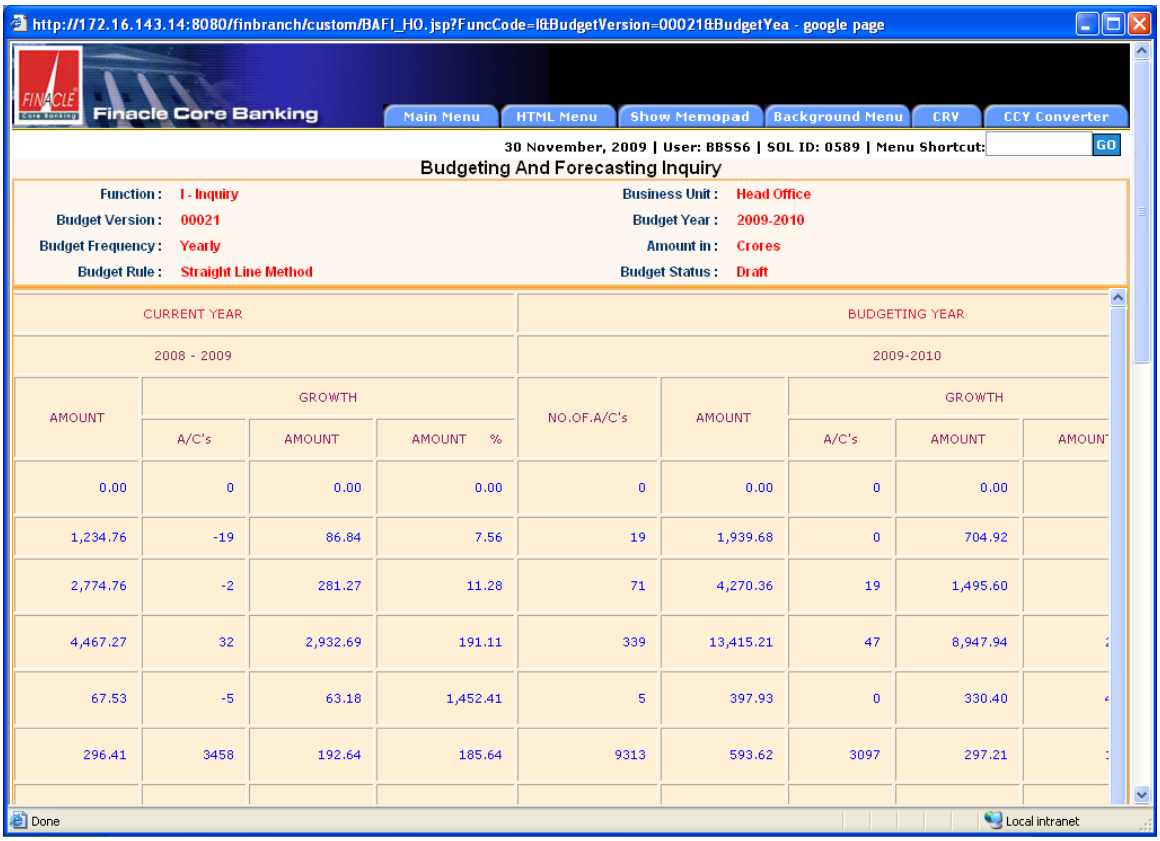
Figure 8.1.49



BUDGET CODE	BUDGET CODE DESCRIPTION	PREVIOUS YEAR 2007 - 2008 NO.OF.A/C's	AMOUNT	GROWTH A/C's	GROWTH AMOUNT	GROWTH AMOUNT %	NO.OF.A/C's	AMOU
BANK	BANK DEPOSITS	0	0.00	0	0.00	0.00	0	
BORROWING	BORROWINGS	38	1,147.92	-38	446.69	63.70	19	1,
BULK DEP	BULK DEPOSITS	54	2,493.49	9	835.77	50.42	52	2,
DEMAND	DEMAND DEPOSITS	260	1,534.58	-32	1,130.53	279.80	292	4,
GOVT BUSS	GOVT BUSINESS	10	4.35	-10	-23.92	-84.61	5	
SAVING	SAVING DEPOSITS	2758	103.77	60	13.67	15.17	6216	

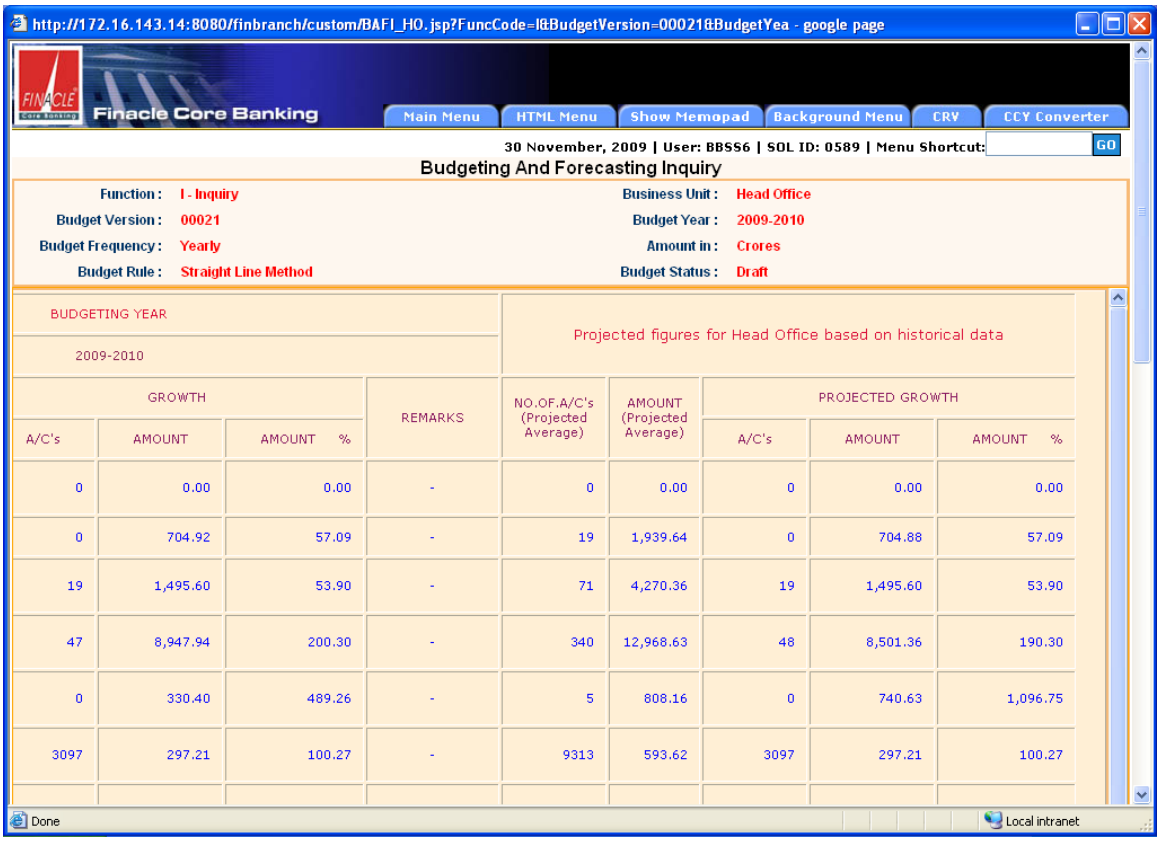
Bank as a whole Yearly Non Forex screen part 2

Figure 8.1.50



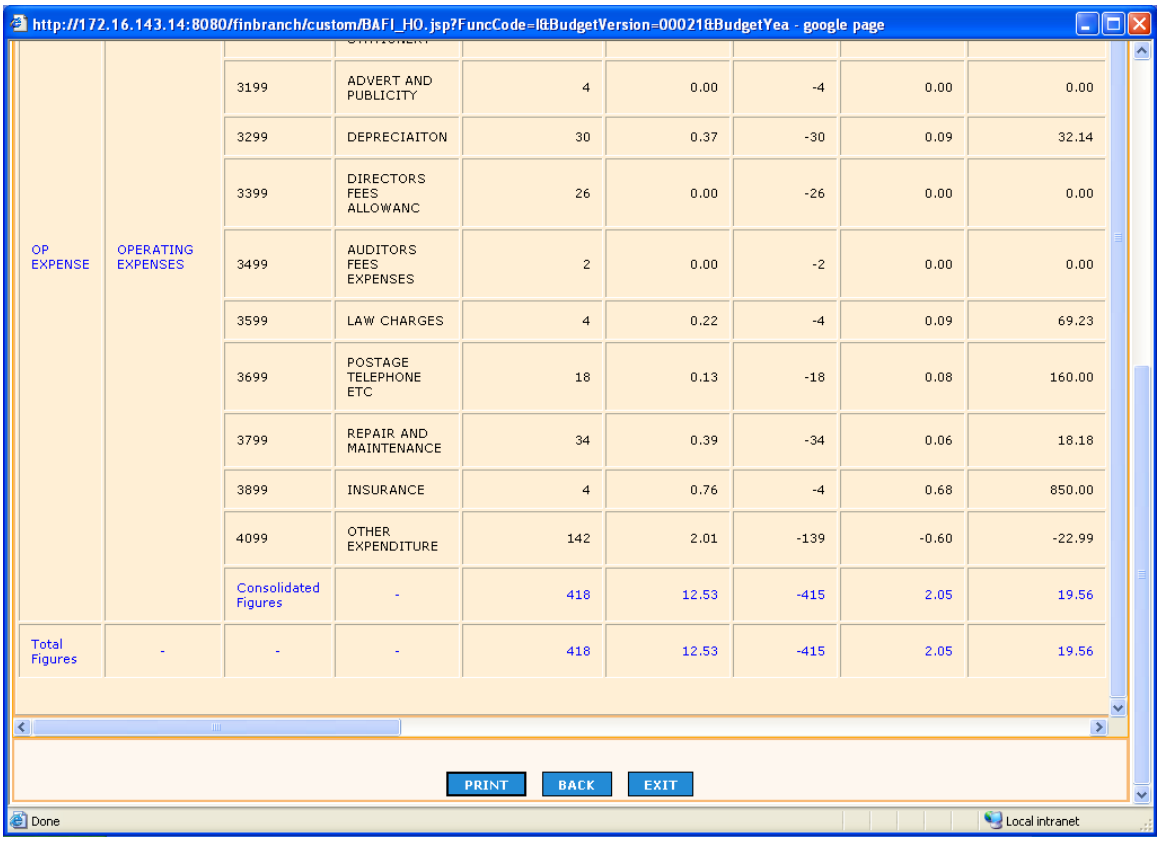
Bank as a whole Yearly Non Forex screen part 3

Figure 8.1.51



Provision of taking hard copy of budget screen(Print Button is provided)

Figure 8.1.52



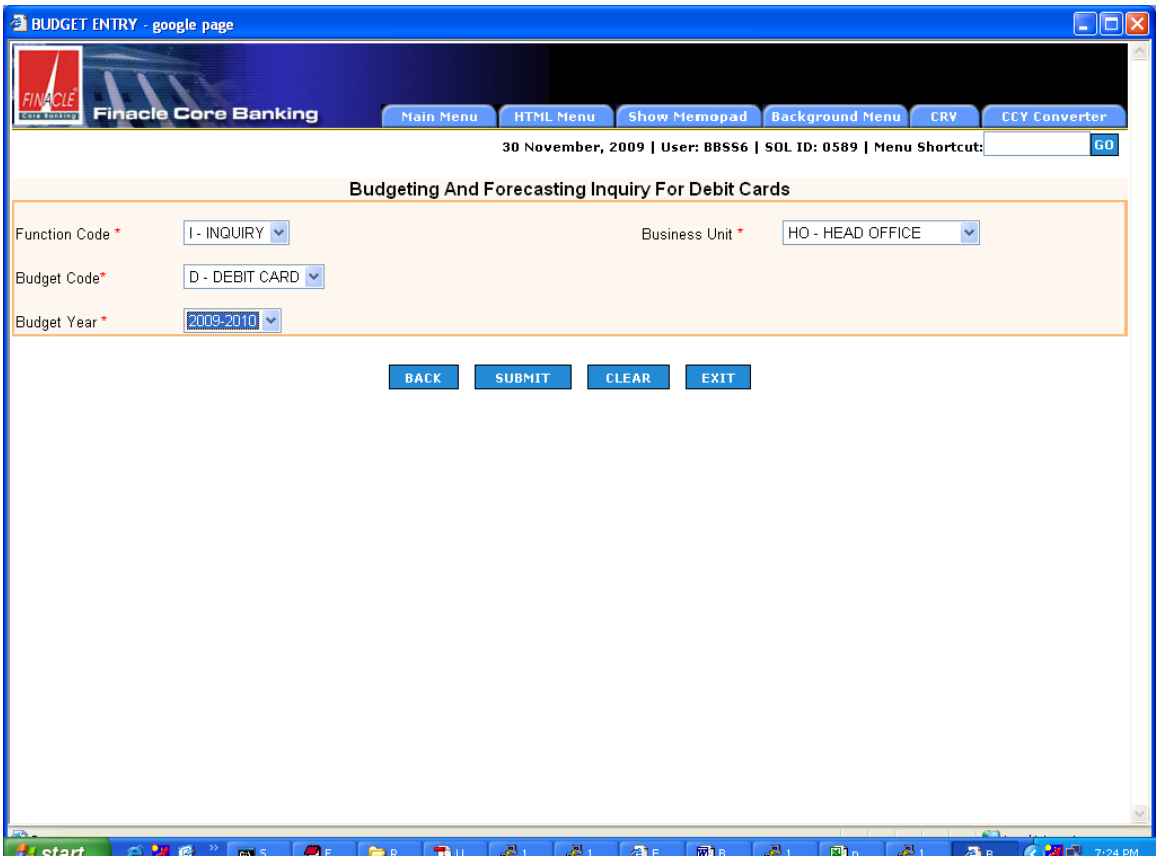
OP EXPENSE	OPERATING EXPENSES	3199	ADVERT AND PUBLICITY	4	0.00	-4	0.00	0.00
		3299	DEPRECIAITON	30	0.37	-30	0.09	32.14
		3399	DIRECTORS FEES ALLOWANC	26	0.00	-26	0.00	0.00
		3499	AUDITORS FEES EXPENSES	2	0.00	-2	0.00	0.00
		3599	LAW CHARGES	4	0.22	-4	0.09	69.23
		3699	POSTAGE TELEPHONE ETC	18	0.13	-18	0.08	160.00
		3799	REPAIR AND MAINTENANCE	34	0.39	-34	0.06	18.18
		3899	INSURANCE	4	0.76	-4	0.68	850.00
		4099	OTHER EXPENDITURE	142	2.01	-139	-0.60	-22.99
		Consolidated Figures	-	418	12.53	-415	2.05	19.56
Total Figures	-	-	-	418	12.53	-415	2.05	19.56

BAFI Budget Screen with provision for seeing all regions & Budget Codes by navigating through Next and Previous Button (Forex and Non Forex budget)

Figure 8.1.53

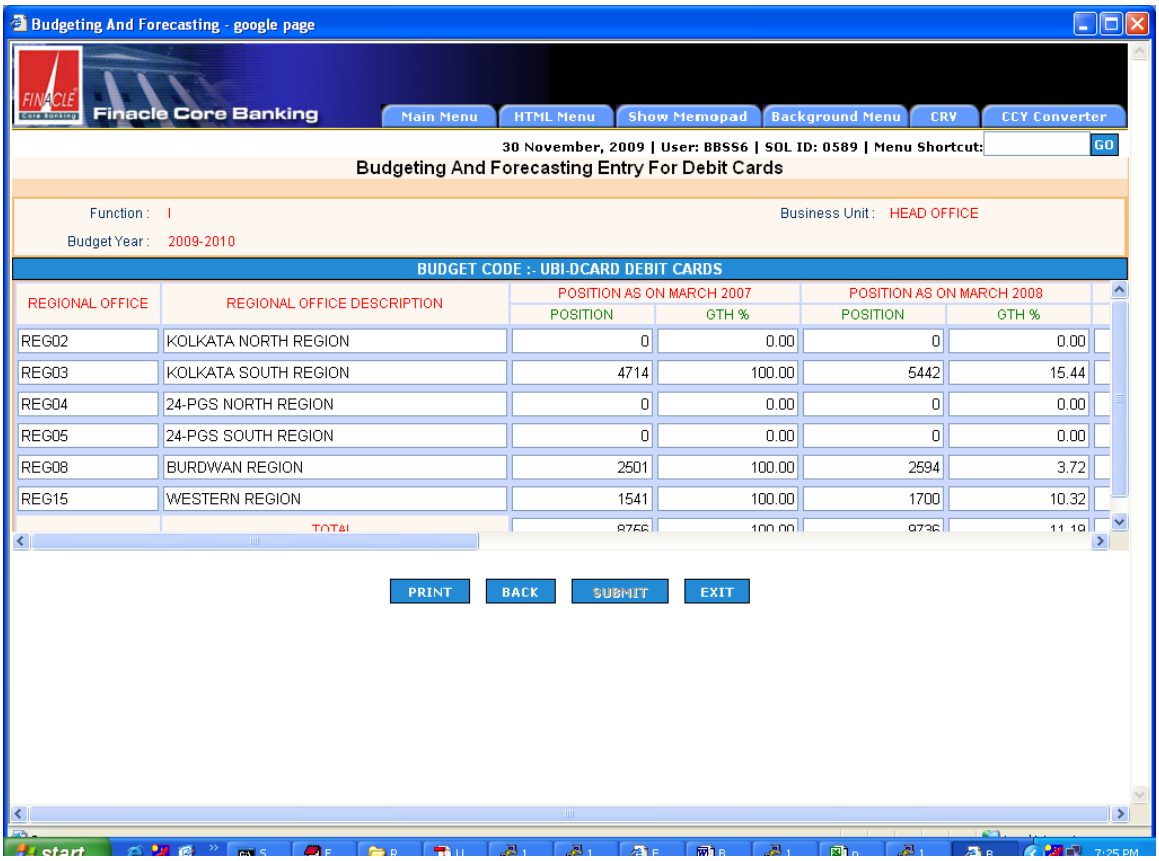
BAFI – Debit Cards Main Screen

Figure 8.1.54



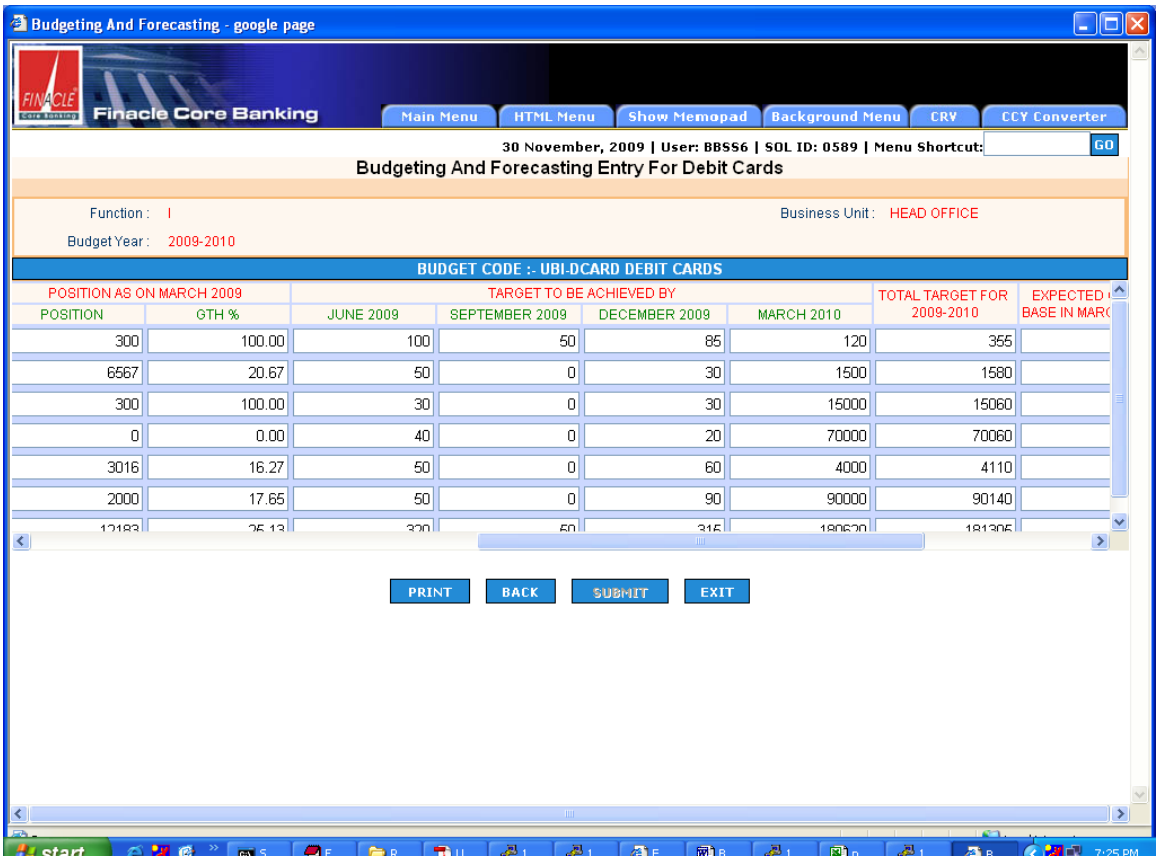
BAFI – Debit Card Inquiry Screen part 1

Figure 8.1.55



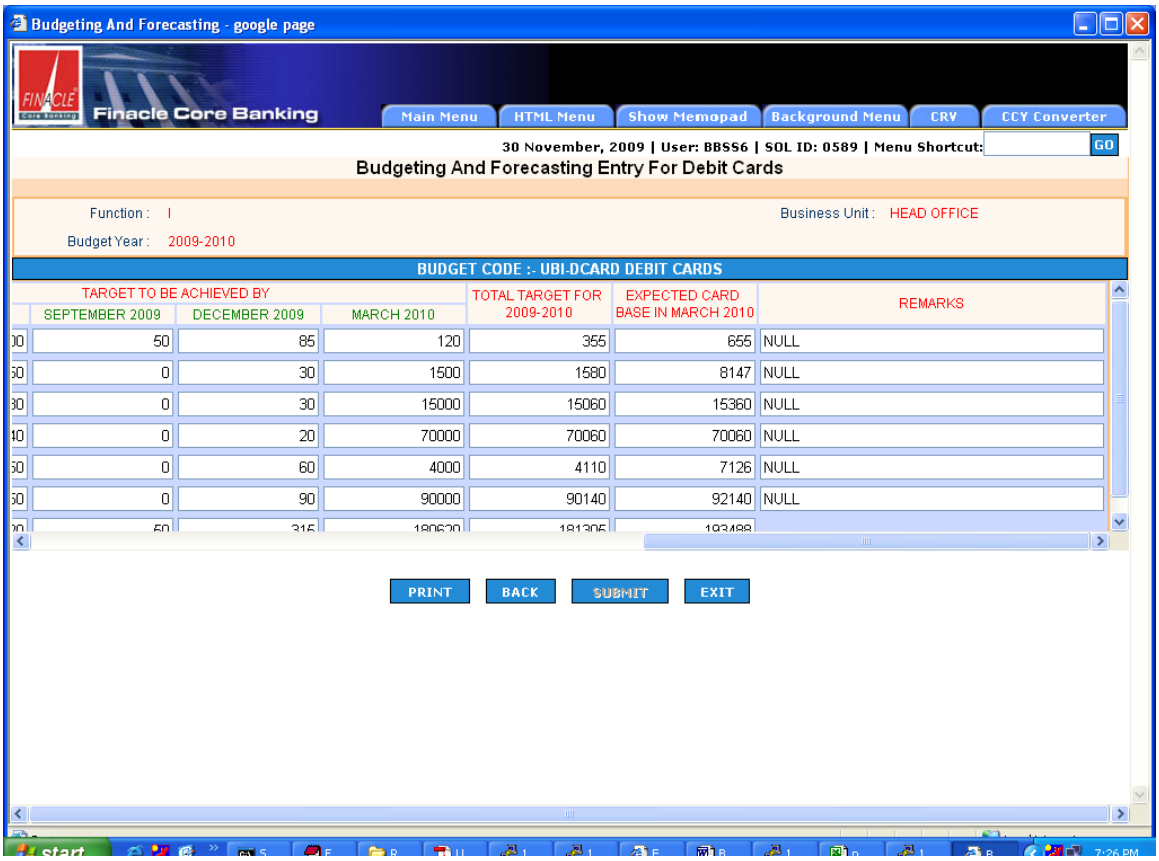
BAFI – Debit Card Inquiry Screen part 2

Figure 8.1.56



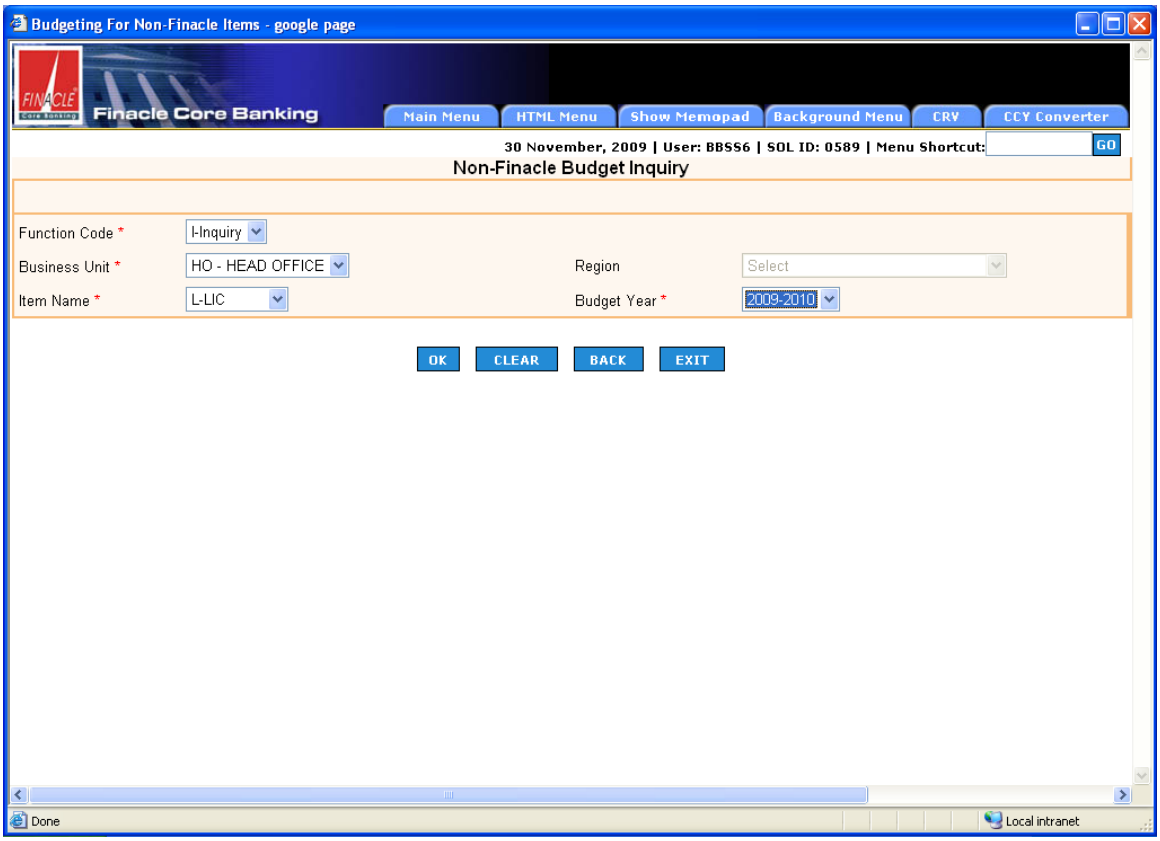
BAFI – Debit Card Inquiry Screen part 3

Figure 8.1.57



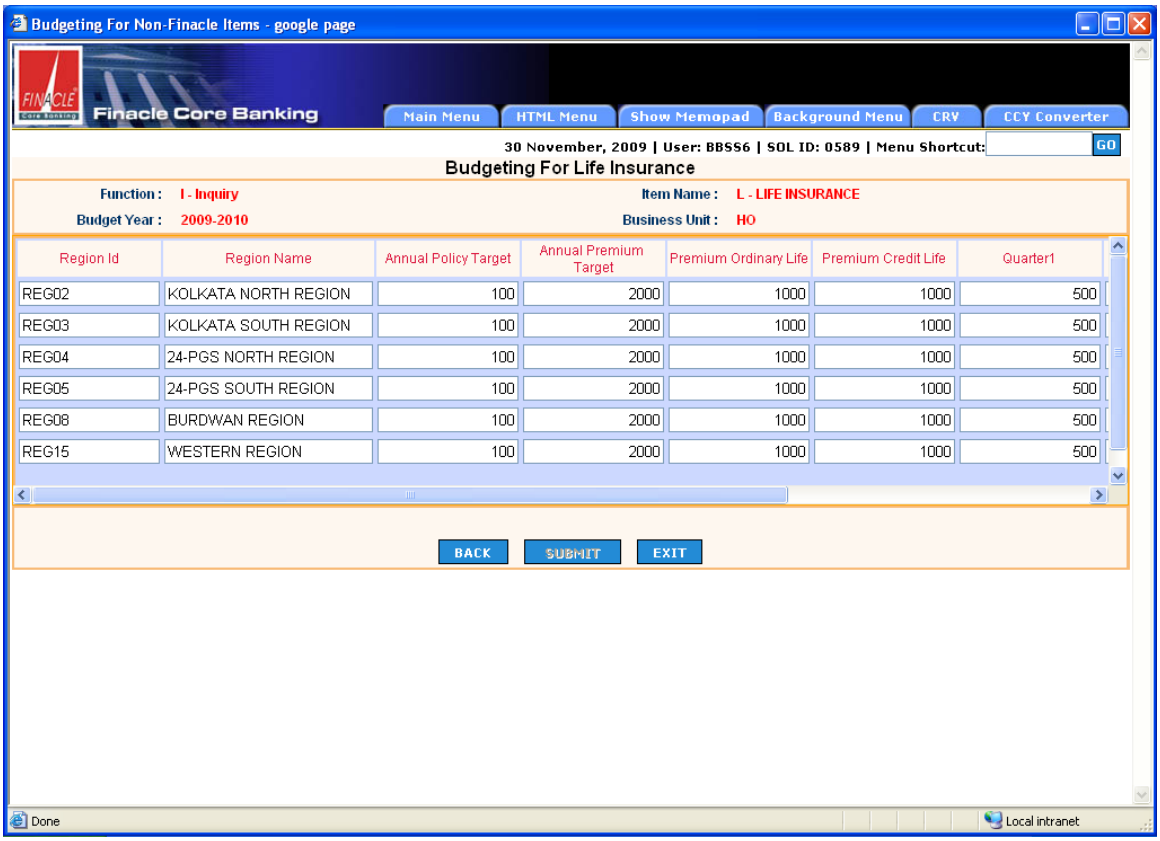
BAFI – Main Screen For Life and Non life insurance

Figure 8.1.58



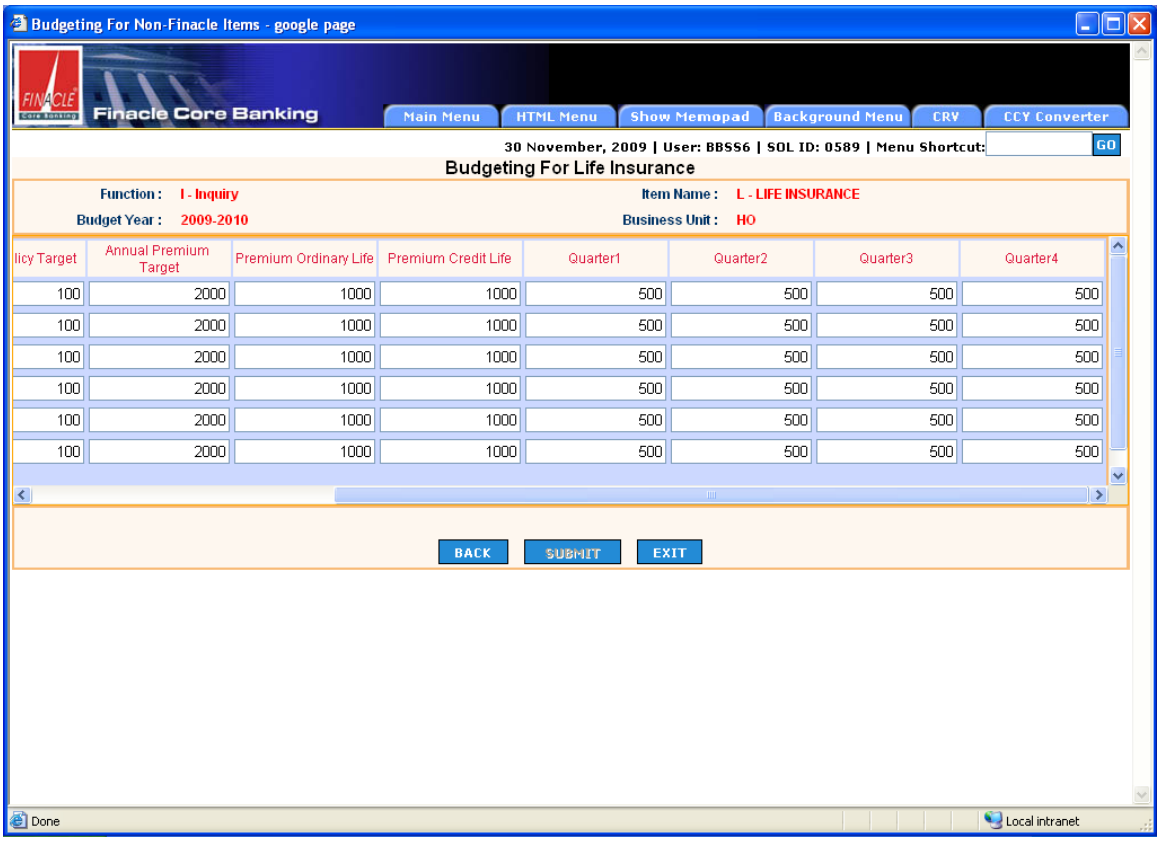
BAFI – Budget Screen for LIFE Insurance part 1

Figure 8.1.59



BAFI – Budget Screen for LIFE Insurance part 2

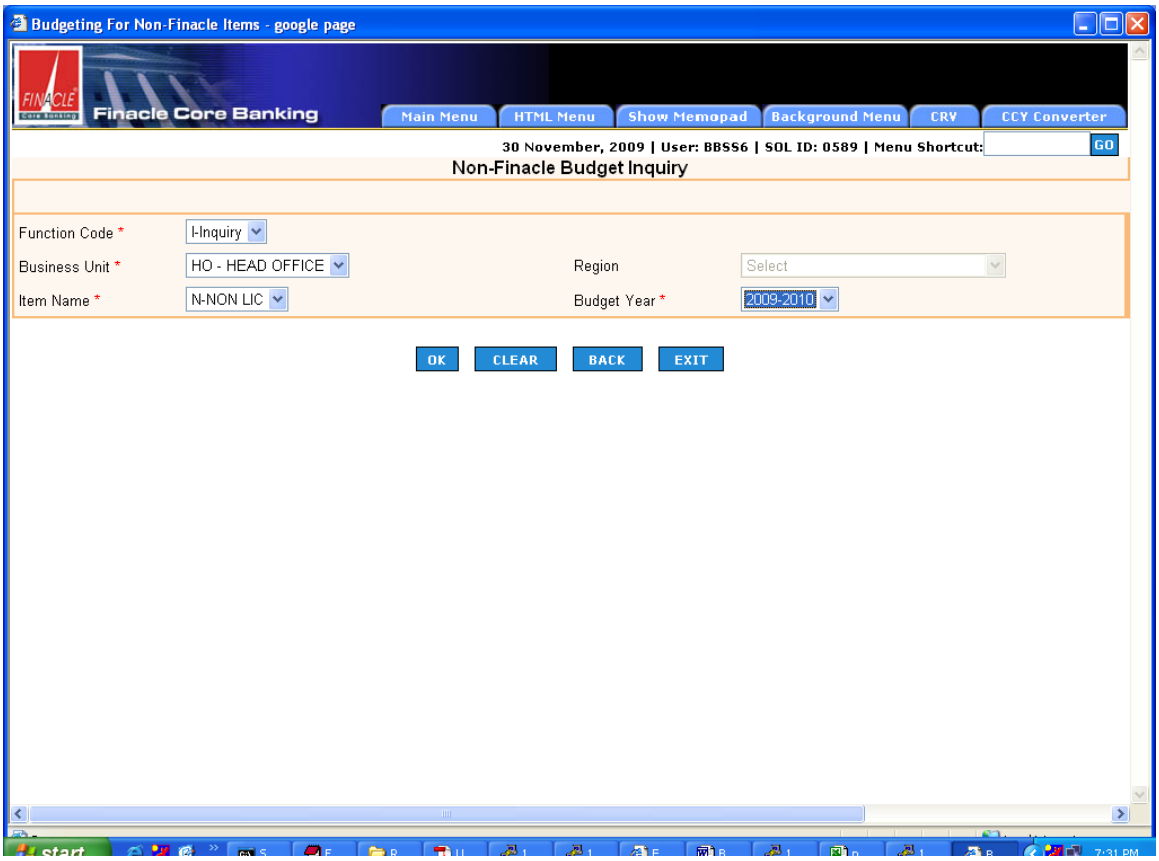
Figure 8.1.60



licy Target	Annual Premium Target	Premium Ordinary Life	Premium Credit Life	Quarter1	Quarter2	Quarter3	Quarter4
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500
100	2000	1000	1000	500	500	500	500

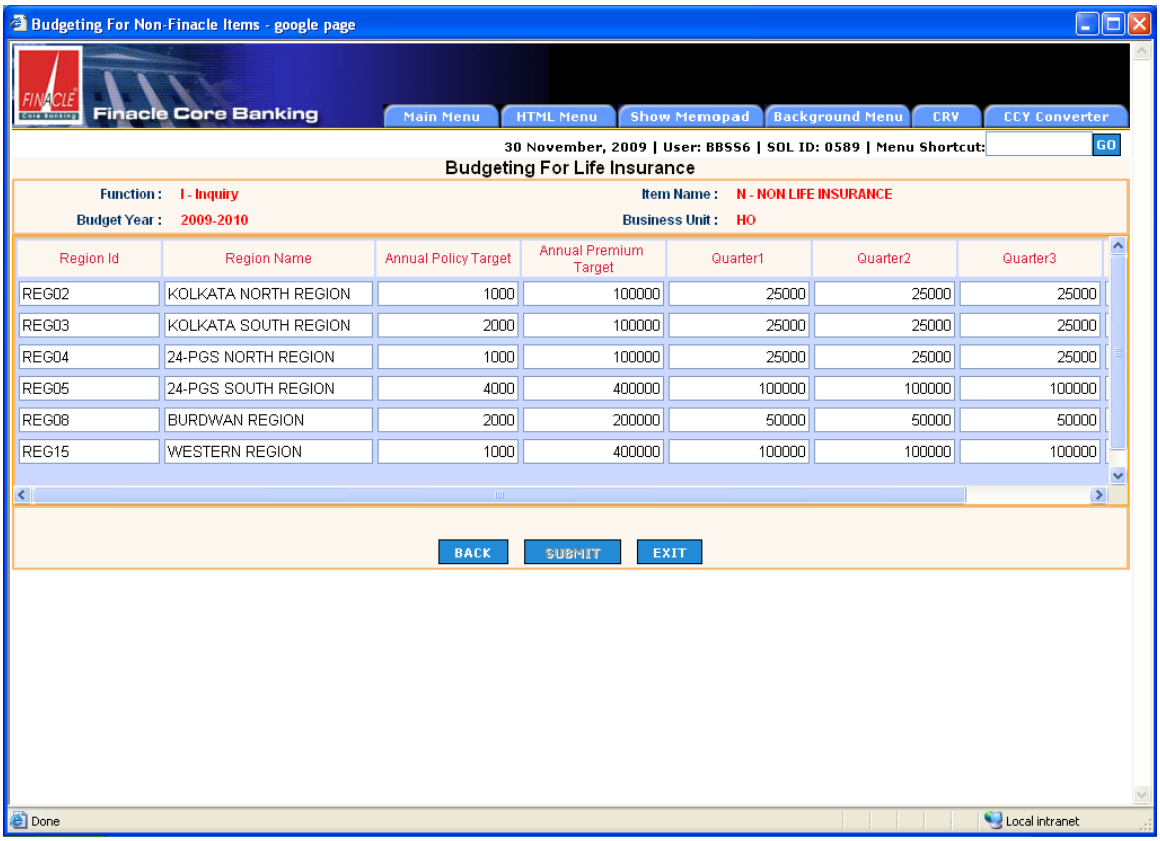
BAFI – Non Life Insurance Main Screen

Figure 8.1.61



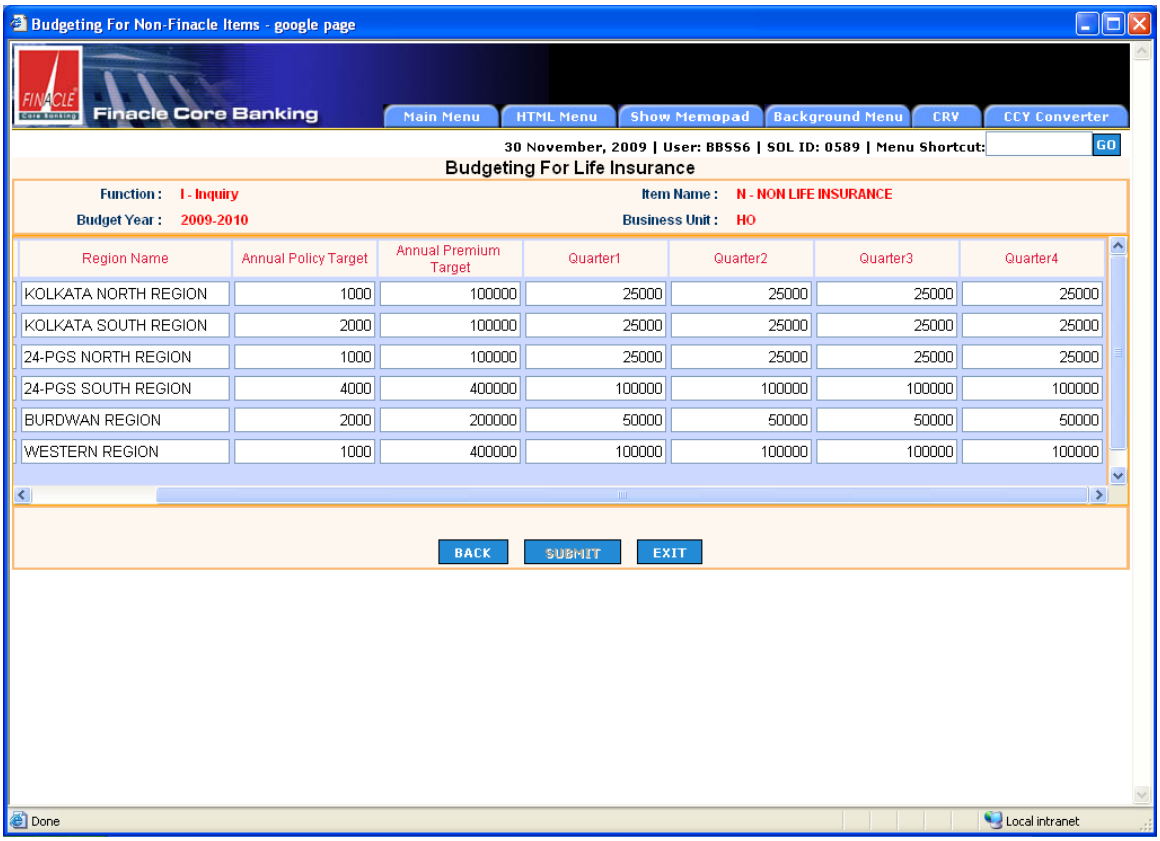
BAFI – Budget Screen for Non LIFE Insurance part 1

Figure 8.1.62



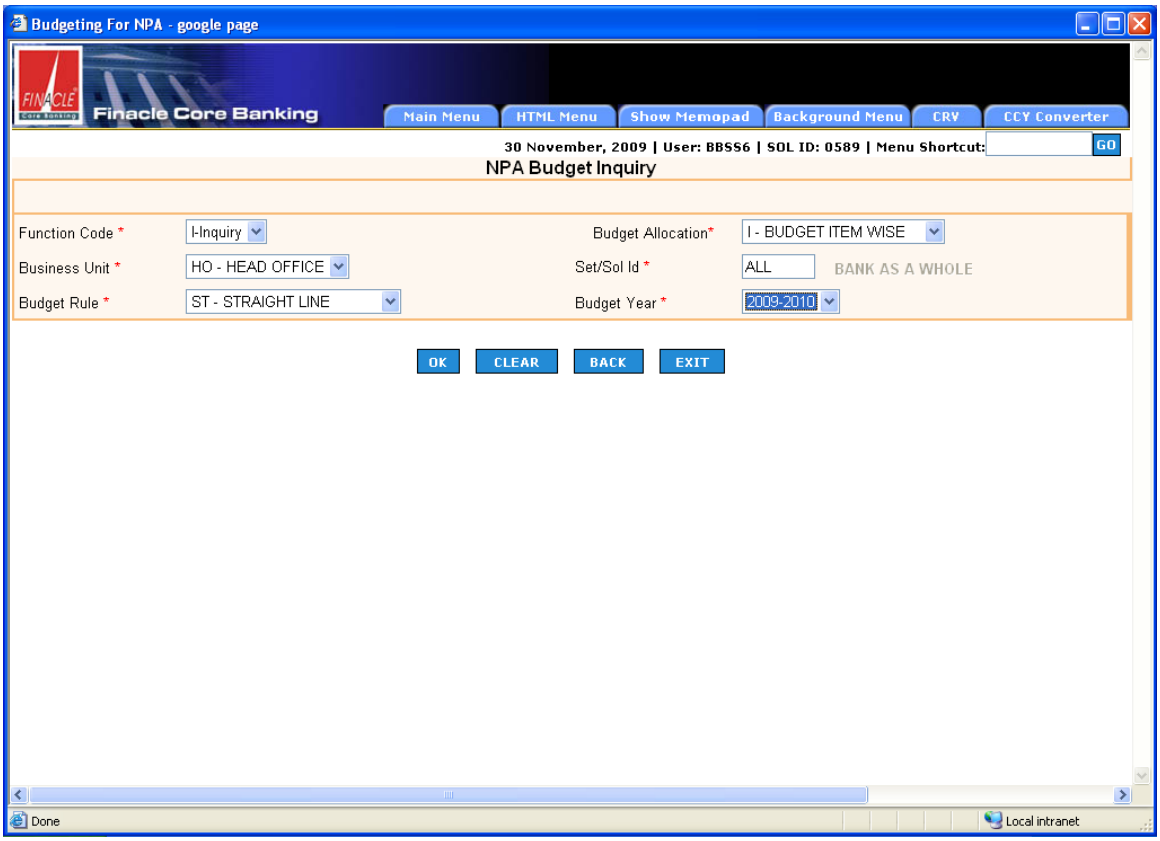
BAFI – Budget Screen for Non LIFE Insurance part II

Figure 8.1.63



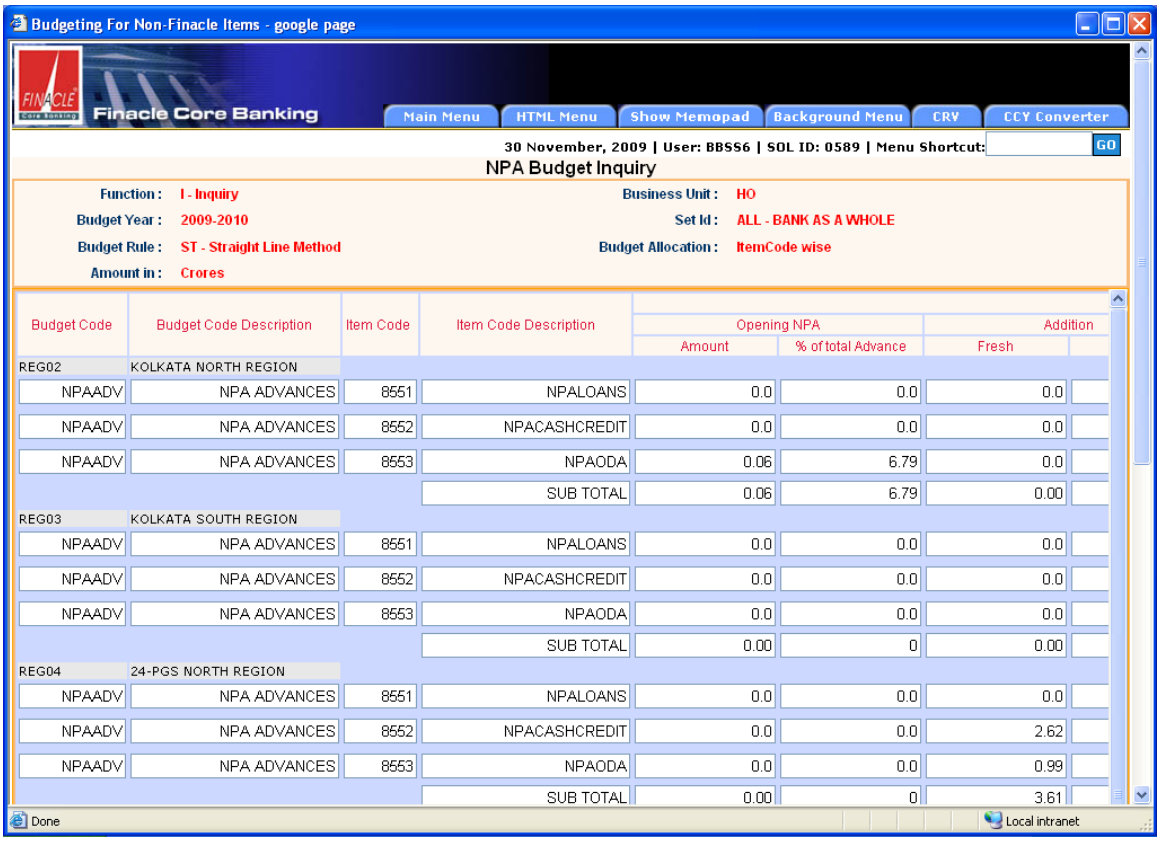
BAFI – NPA Main Screen

Figure 8.1.64



BAFI NPA Budget screen part 1

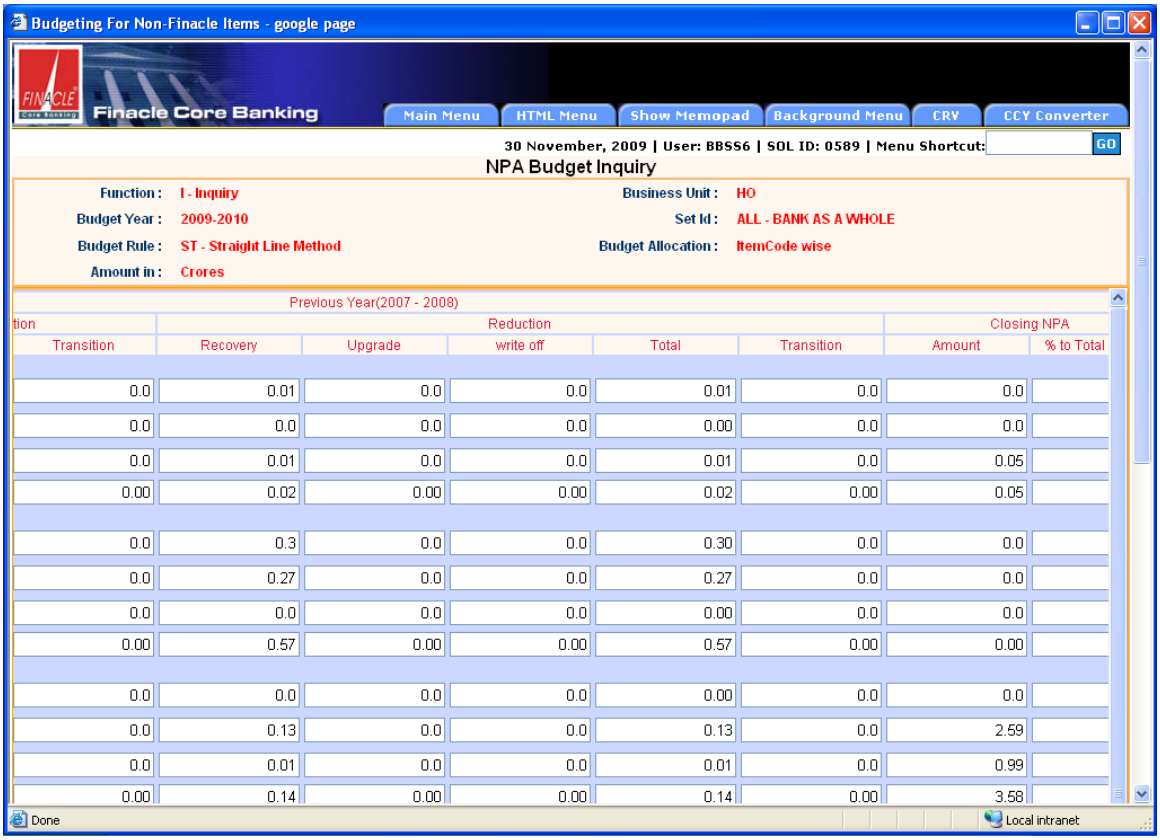
Figure 8.1.65



Budget Code	Budget Code Description	Item Code	Item Code Description	Opening NPA		Addition	
				Amount	% of total Advance	Fresh	
REG02	KOLKATA NORTH REGION						
NPAADV	NPA ADVANCES	8551	NPALOANS	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8552	NPACASHCREDIT	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8553	NPAODA	0.06	6.79	0.0	
			SUB TOTAL	0.06	6.79	0.00	
REG03	KOLKATA SOUTH REGION						
NPAADV	NPA ADVANCES	8551	NPALOANS	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8552	NPACASHCREDIT	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8553	NPAODA	0.0	0.0	0.0	
			SUB TOTAL	0.00	0	0.00	
REG04	24-PGS NORTH REGION						
NPAADV	NPA ADVANCES	8551	NPALOANS	0.0	0.0	0.0	
NPAADV	NPA ADVANCES	8552	NPACASHCREDIT	0.0	0.0	2.62	
NPAADV	NPA ADVANCES	8553	NPAODA	0.0	0.0	0.99	
			SUB TOTAL	0.00	0	3.61	

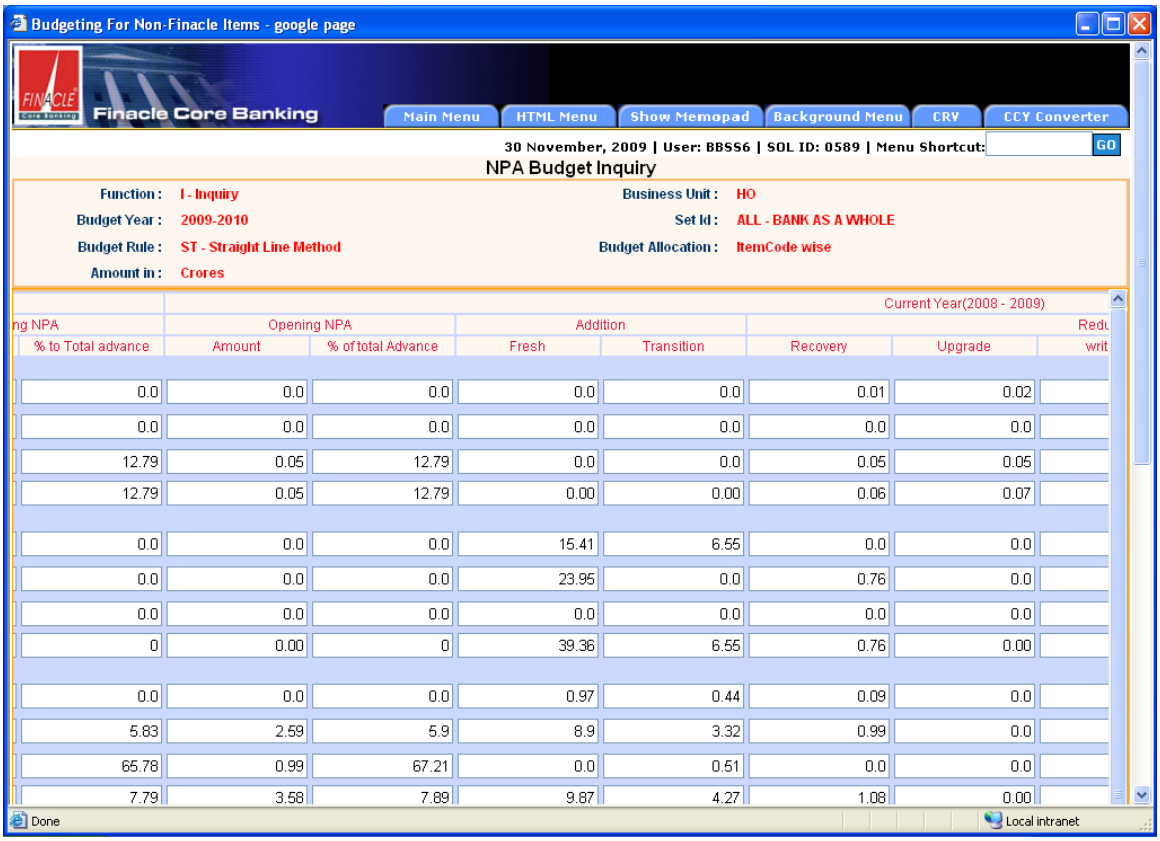
BAFI NPA Budget screen part 2

Figure 8.1.66



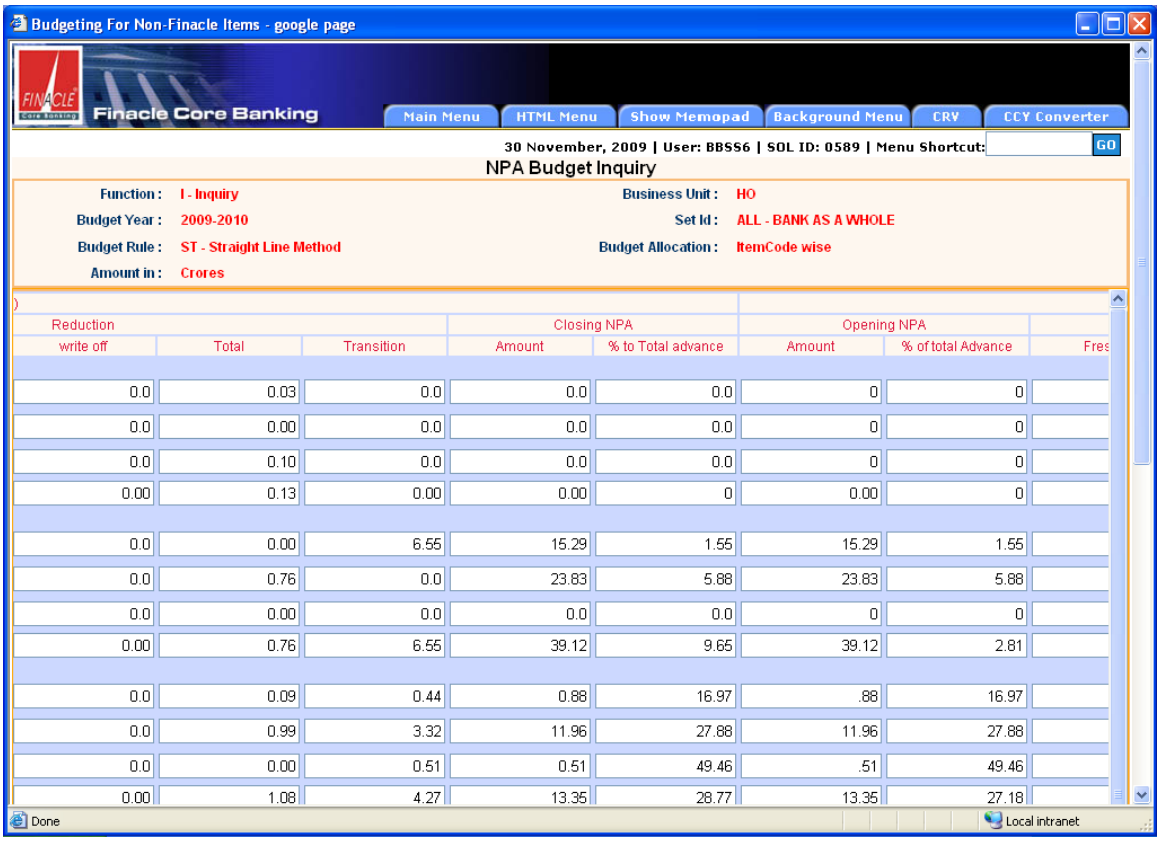
BAFI NPA Budget screen part 3

Figure 8.1.67



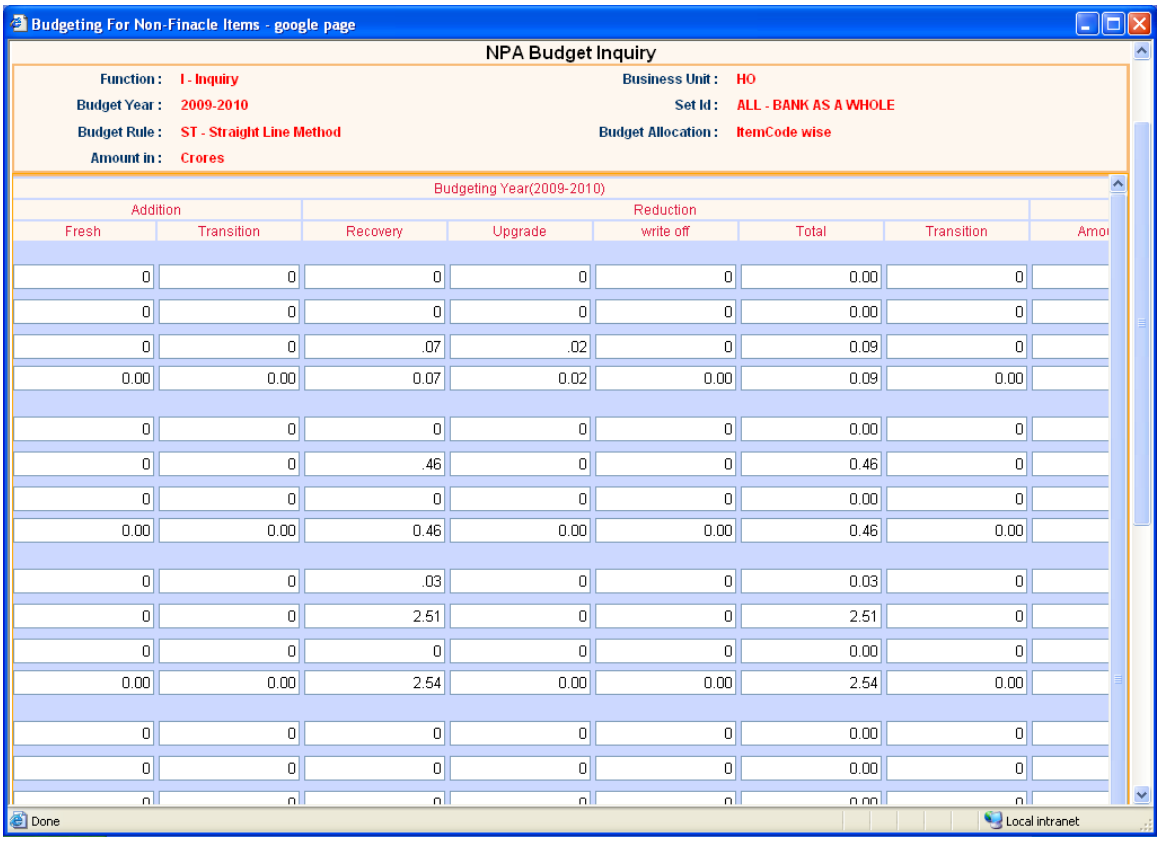
BAFI NPA Budget screen part 4

Figure 8.1.68



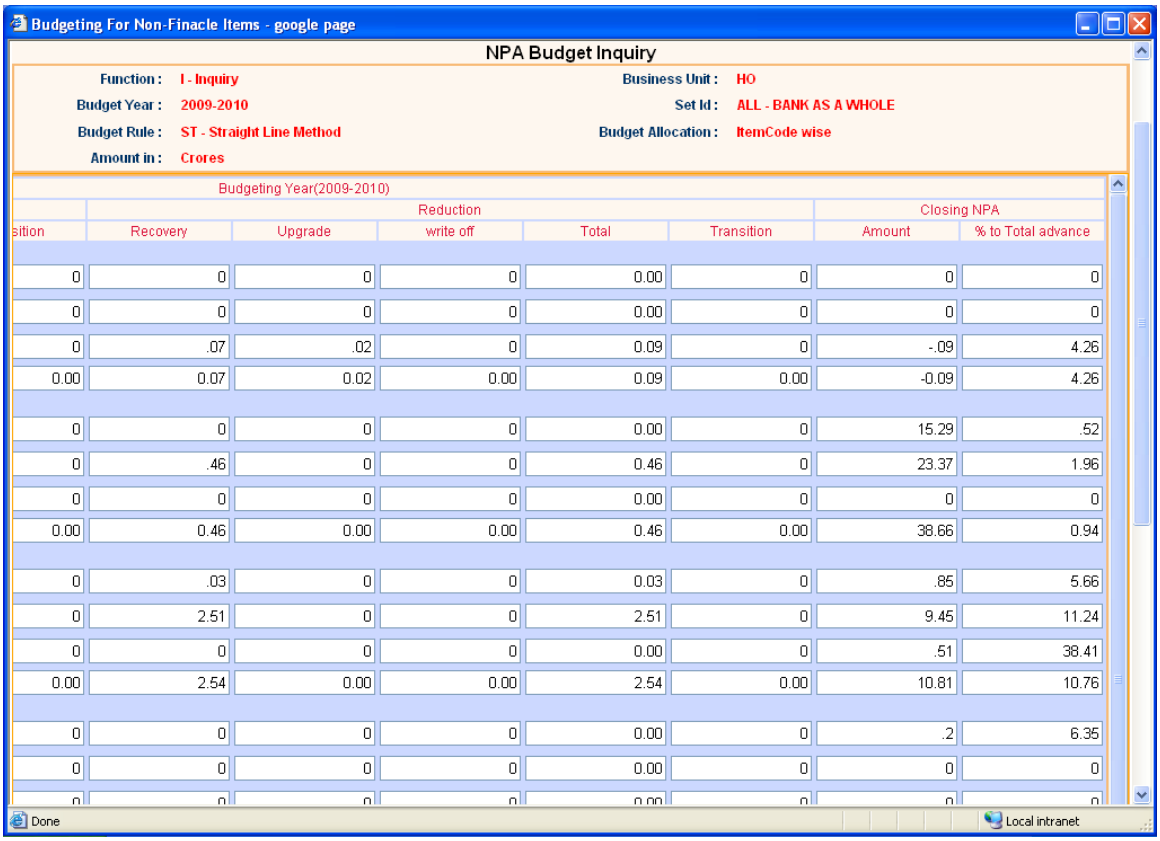
BAFI NPA Budget screen part 5

Figure 8.1.69



BAFI NPA Budget screen part 6

Figure 8.1.70



BAFI – NPA Screen Budget Code Wise

Figure 8.1.71

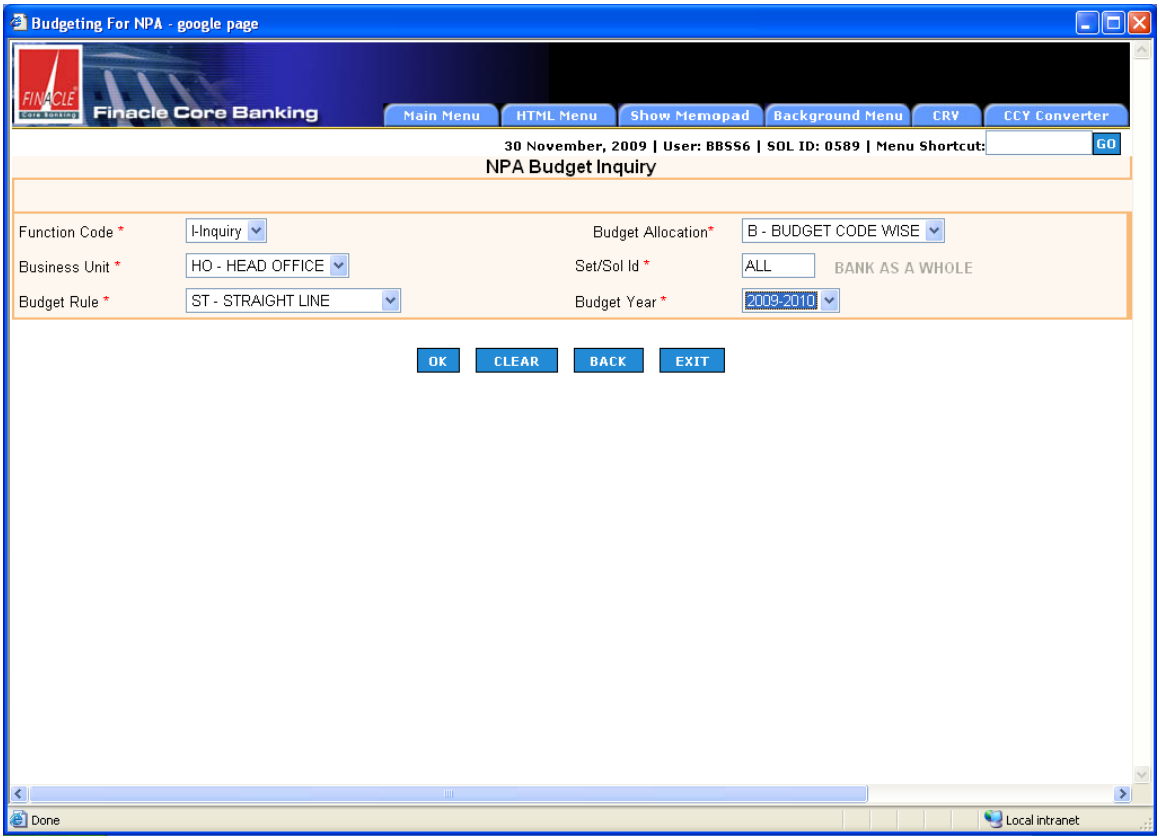
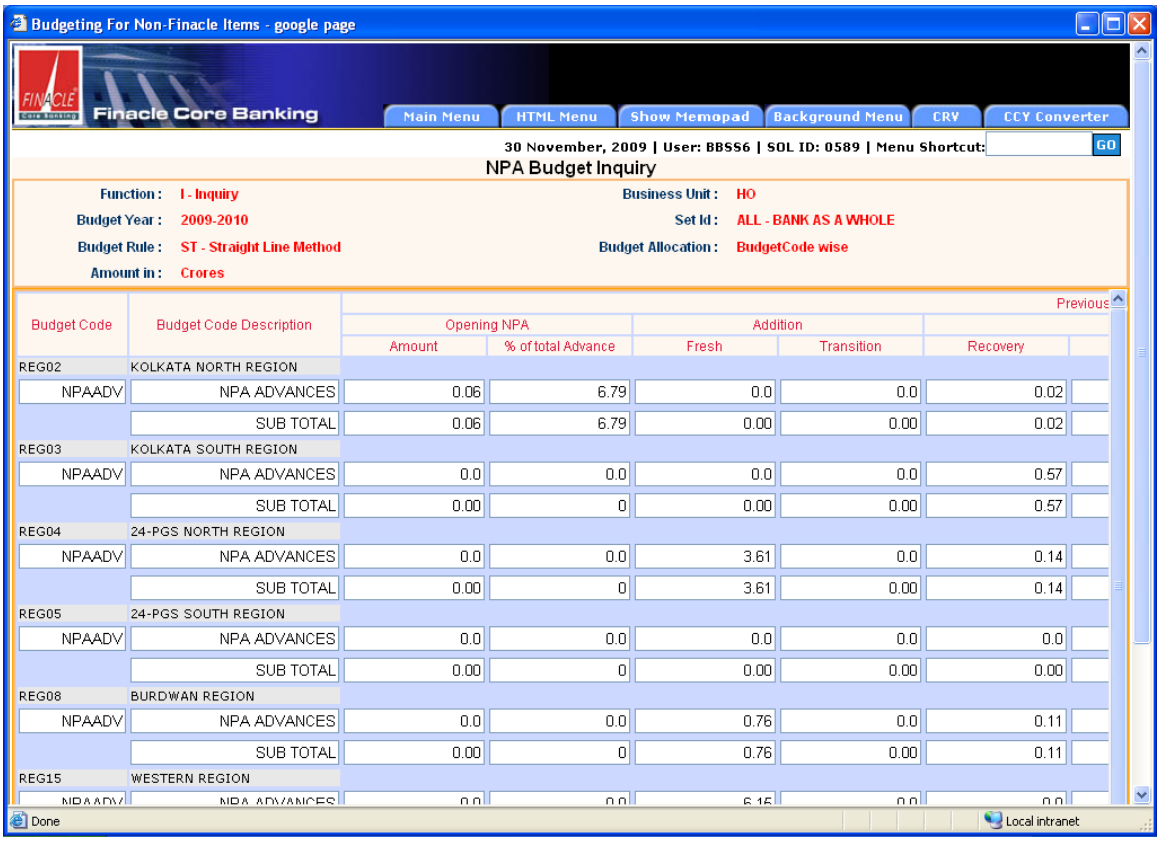


Figure 8.1.72



Budget Code	Budget Code Description	Opening NPA		Addition			
		Amount	% of total Advance	Fresh	Transition	Recovery	
REG02	KOLKATA NORTH REGION						
NPAADV	NPA ADVANCES	0.06	6.79	0.0	0.0	0.02	
	SUB TOTAL	0.06	6.79	0.00	0.00	0.02	
REG03	KOLKATA SOUTH REGION						
NPAADV	NPA ADVANCES	0.0	0.0	0.0	0.0	0.57	
	SUB TOTAL	0.00	0	0.00	0.00	0.57	
REG04	24-PGS NORTH REGION						
NPAADV	NPA ADVANCES	0.0	0.0	3.61	0.0	0.14	
	SUB TOTAL	0.00	0	3.61	0.00	0.14	
REG05	24-PGS SOUTH REGION						
NPAADV	NPA ADVANCES	0.0	0.0	0.0	0.0	0.0	
	SUB TOTAL	0.00	0	0.00	0.00	0.00	
REG08	BURDWAN REGION						
NPAADV	NPA ADVANCES	0.0	0.0	0.76	0.0	0.11	
	SUB TOTAL	0.00	0	0.76	0.00	0.11	
REG15	WESTERN REGION						
NPAADV	NPA ADVANCES	0.0	0.0	6.15	0.0	0.0	

Figure 8.1.73

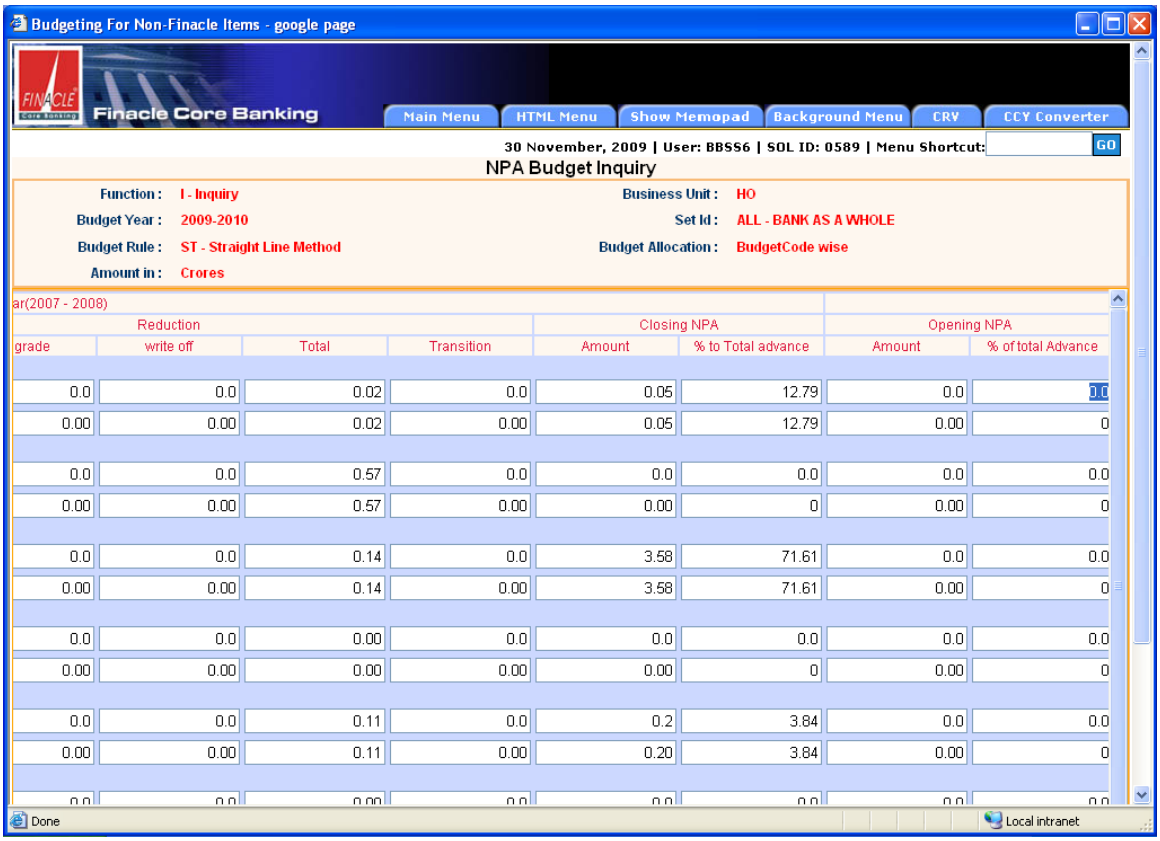

Budgeting For Non-Finacle Items - google page
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRY
CCY Converter
30 November, 2009 | User: BBSS6 | SOL ID: 0589 | Menu Shortcut:
GO
NPA Budget Inquiry
Function : I - Inquiry
Business Unit : HO
Budget Year : 2009-2010
Set Id : ALL - BANK AS A WHOLE
Budget Rule : ST - Straight Line Method
Budget Allocation : BudgetCode wise
Amount in : Crores
ar(2007 - 2008)
Reduction
Closing NPA
Opening NPA
grade
write off
Total
Transition
Amount
% to Total advance
Amount
% of total Advance
0.0 0.0 0.02 0.0 0.05 12.79 0.0 0.0
0.00 0.00 0.02 0.00 0.05 12.79 0.00 0
0.0 0.0 0.57 0.0 0.0 0.0 0.0 0.0
0.00 0.00 0.57 0.00 0.00 0 0.00 0
0.0 0.0 0.14 0.0 3.58 71.61 0.0 0.0
0.00 0.00 0.14 0.00 3.58 71.61 0.00 0
0.0 0.0 0.00 0.0 0.0 0.0 0.0 0.0
0.00 0.00 0.00 0.00 0.00 0 0.00 0
0.0 0.0 0.11 0.0 0.2 3.84 0.0 0.0
0.00 0.00 0.11 0.00 0.20 3.84 0.00 0
Done
Local intranet

Figure 8.1.74

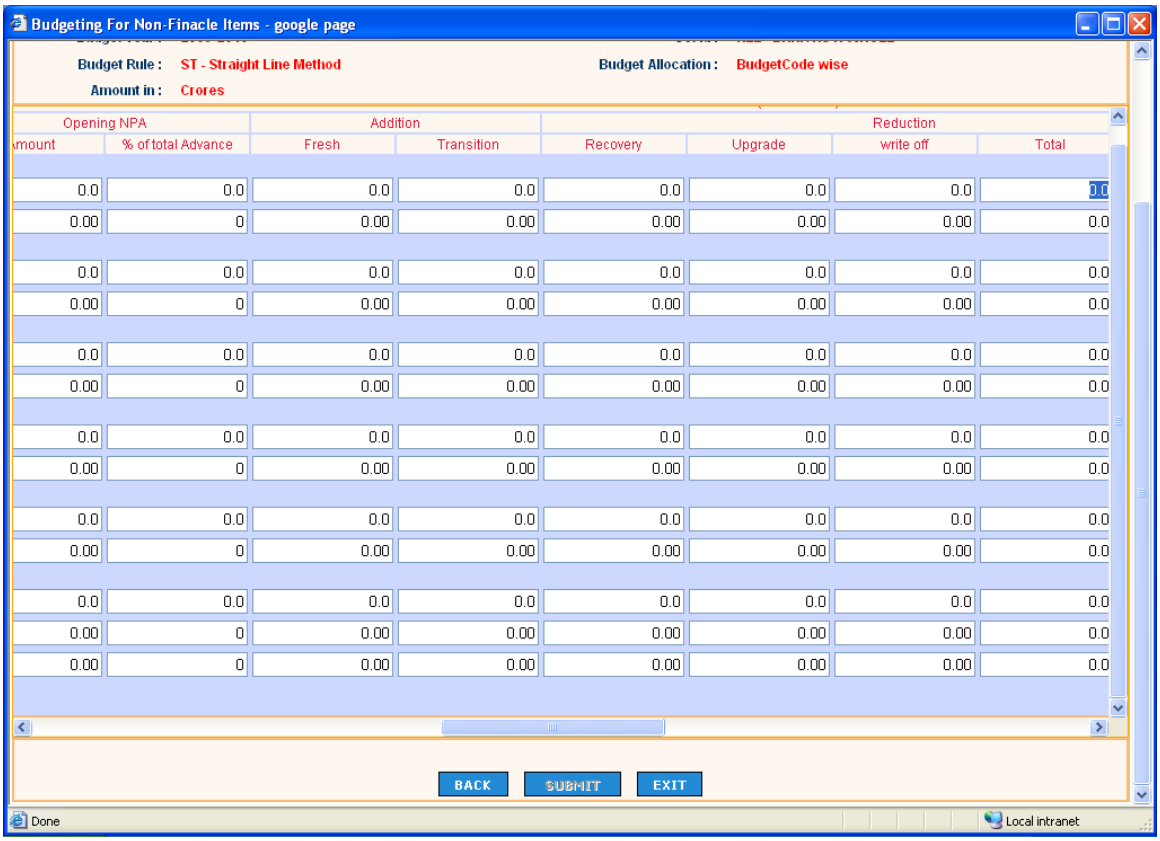

Budgeting For Non-Finacle Items - google page
Budget Rule : ST - Straight Line Method
Budget Allocation : BudgetCode wise
Amount in : Crores
Opening NPA
Addition
Reduction
mount
% of total Advance
Fresh
Transition
Recovery
Upgrade
write off
Total
BACK
SUBMIT
EXIT
Done
Local intranet

Figure 8.1.75

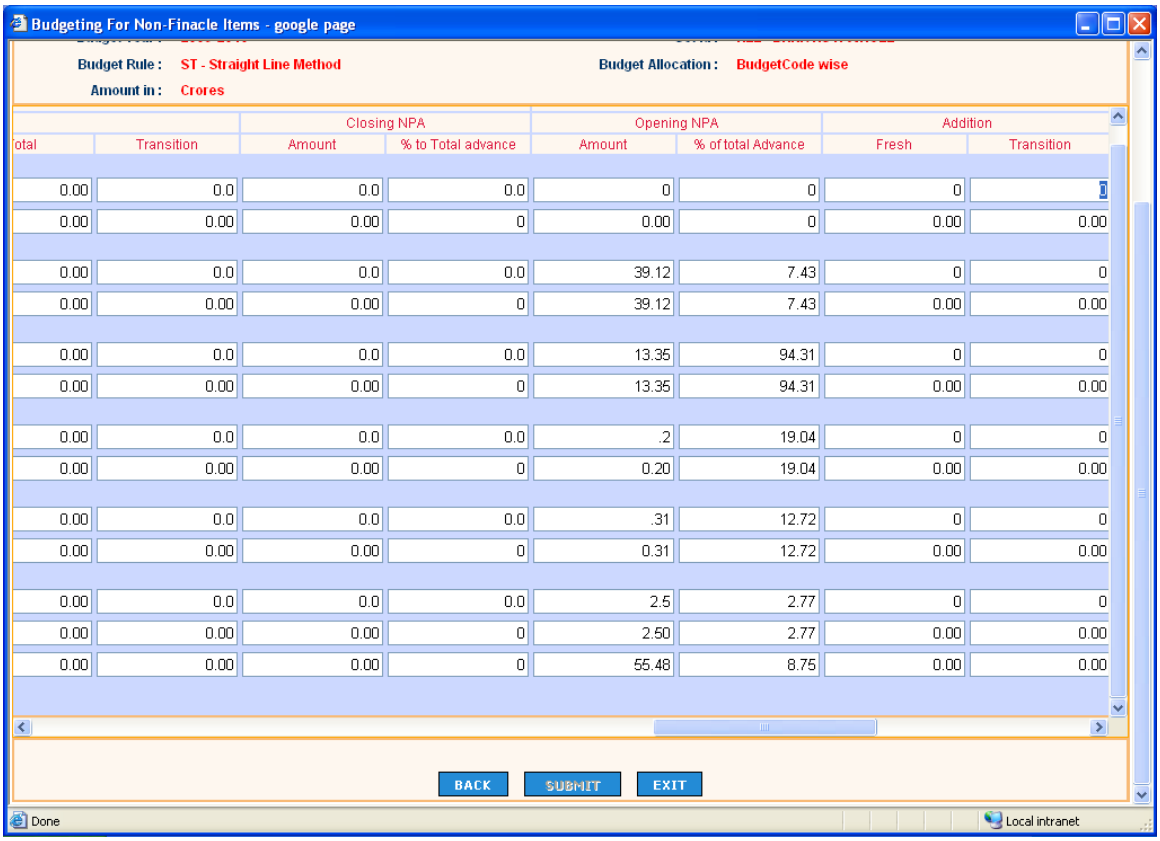
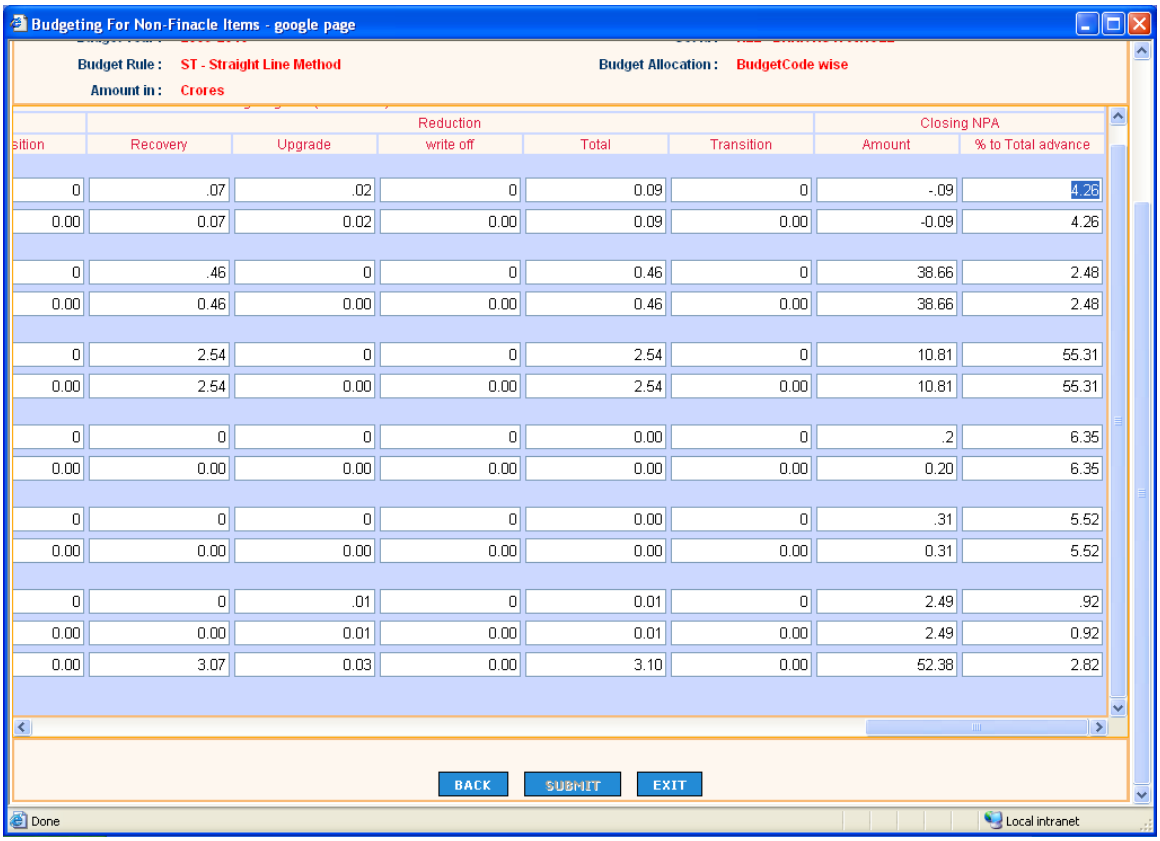

Budgeting For Non-Finacle Items - google page
Budget Rule : ST - Straight Line Method
Budget Allocation : BudgetCode wise
Amount in : Crores
Closing NPA
Opening NPA
Addition
otal
Transition
Amount
% to Total advance
Amount
% of total Advance
Fresh
Transition
0.00 0.0 0.0 0.0 0 0 0 0
0.00 0.00 0.00 0 0.00 0 0.00 0.00
0.00 0.0 0.0 0.0 39.12 7.43 0 0
0.00 0.00 0.00 0 39.12 7.43 0.00 0.00
0.00 0.0 0.0 0.0 13.35 94.31 0 0
0.00 0.00 0.00 0 13.35 94.31 0.00 0.00
0.00 0.0 0.0 0.0 .2 19.04 0 0
0.00 0.00 0.00 0 0.20 19.04 0.00 0.00
0.00 0.0 0.0 0.0 .31 12.72 0 0
0.00 0.00 0.00 0 0.31 12.72 0.00 0.00
0.00 0.0 0.0 0.0 2.5 2.77 0 0
0.00 0.00 0.00 0 2.50 2.77 0.00 0.00
0.00 0.00 0.00 0 55.48 8.75 0.00 0.00
BACK
SUBMIT
EXIT
Done
Local intranet

Figure 8.1.76


Budgeting For Non-Finacle Items - google page
Budget Rule : ST - Straight Line Method
Budget Allocation : BudgetCode wise
Amount in : Crores
Reduction
Closing NPA
sition
Recovery
Upgrade
write off
Total
Transition
Amount
% to Total advance
0 .07 .02 0 0.09 0 -.09 4.26
0.00 0.07 0.02 0.00 0.09 0.00 -0.09 4.26
0 .46 0 0 0.46 0 38.66 2.48
0.00 0.46 0.00 0.00 0.46 0.00 38.66 2.48
0 2.54 0 0 2.54 0 10.81 55.31
0.00 2.54 0.00 0.00 2.54 0.00 10.81 55.31
0 0 0 0 0.00 0 .2 6.35
0.00 0.00 0.00 0.00 0.00 0.00 0.20 6.35
0 0 0 0 0.00 0 .31 5.52
0.00 0.00 0.00 0.00 0.00 0.00 0.31 5.52
0 0 .01 0 0.01 0 2.49 .92
0.00 0.00 0.01 0.00 0.01 0.00 2.49 0.92
0.00 3.07 0.03 0.00 3.10 0.00 52.38 2.82
BACK
SUBMIT
EXIT
Done
Local intranet

9 Function :- Modify

9.1 Budget Frequency: - Yearly

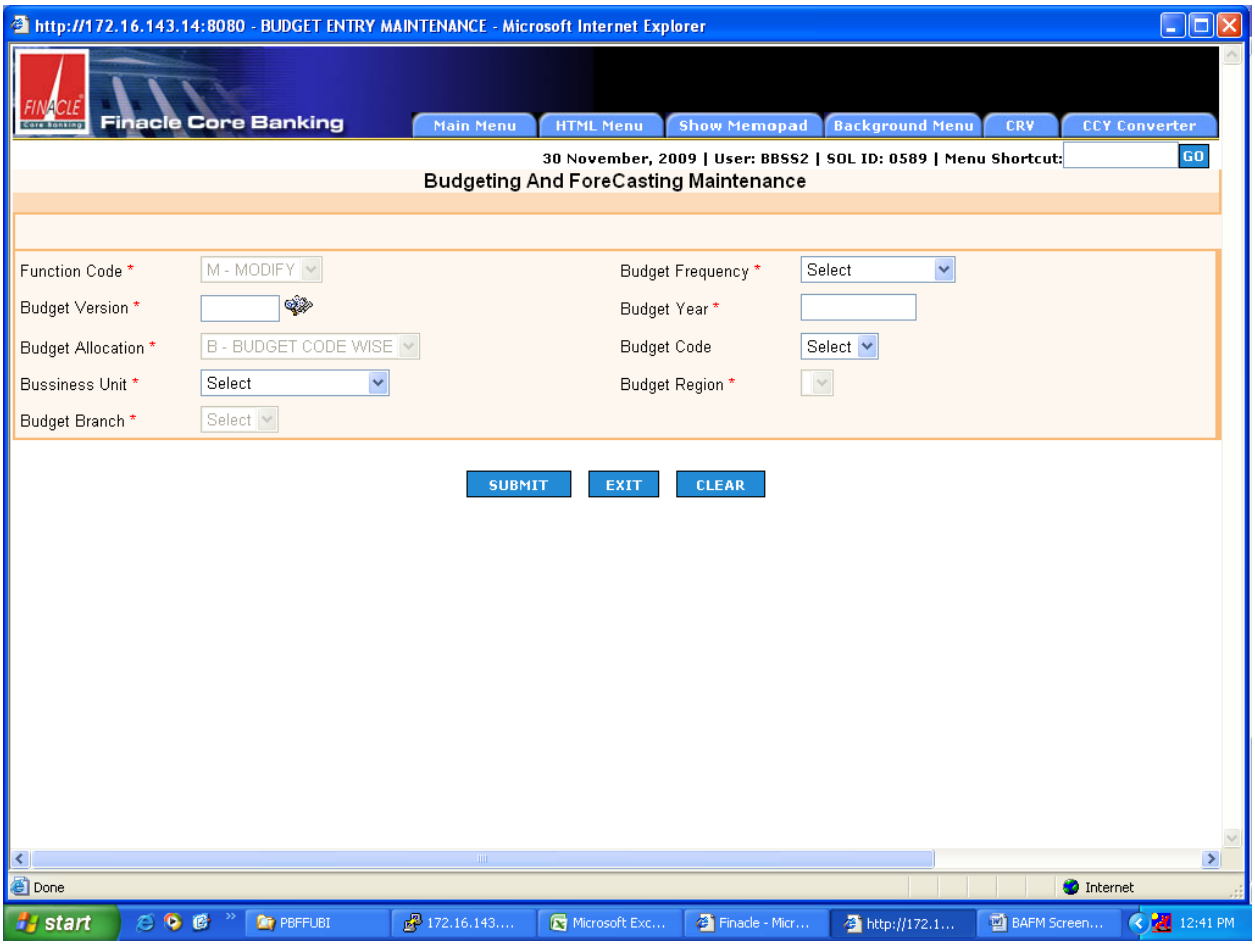
BAFM main screen for Yearly/Quarterly/Monthly Modifications for RO and Branches. While system is forecasting the budget based on the historical data this module facilitates modification of the system forecasted targets by the user as per the requirements. The modification is required to take into account the market conditions, the performance potentials and business opportunities for the Regions, Branches and also Banks Policy. User has to invoke the menu BAFM to modify the system forecasted targets.

Menu Option:-BAFM

Menu Description:-Budget and Forecasting Maintenance

Following screen will appear. This facilitates the user to reset the budget of RO/Branches for Yearly/Quarter and Monthly based on Budget set at HO.

Figure 9.1.1



This module allows modification of system forecasted budget for Bank and for different Regions by HO and for Branches by respective Regions. BAFM menu is invoked for allocating budgets to ROs by HO and by Regions to their respective Branches. Modification in budget figures at different business unit hierarchy is allowed only when the status of the budget is 'DRAFT'.

User can modify the budget figures in the following combinations for Yearly, Quarterly and Monthly

1. Budget Code wise for all Regions
2. Region wise for all Budget Codes
3. Budget Code wise for all Branches
4. Branch wise for all Budget Codes

Budget figures are represented in lakhs and thousands for region and branch respectively.

BAFM Menu options:-

Field Description:-

Function Code: - Value will be Modify

Budget Frequency:- Values will be Y-Yearly, Q-Quarterly and M-Monthly, Field is Mandatory.

Budget Version: - Value can be select from the list, Field is Mandatory.

Budget Year: - Auto populate on select of the Budget version, Field is Mandatory.

Budget Code: - Select the code from the list.

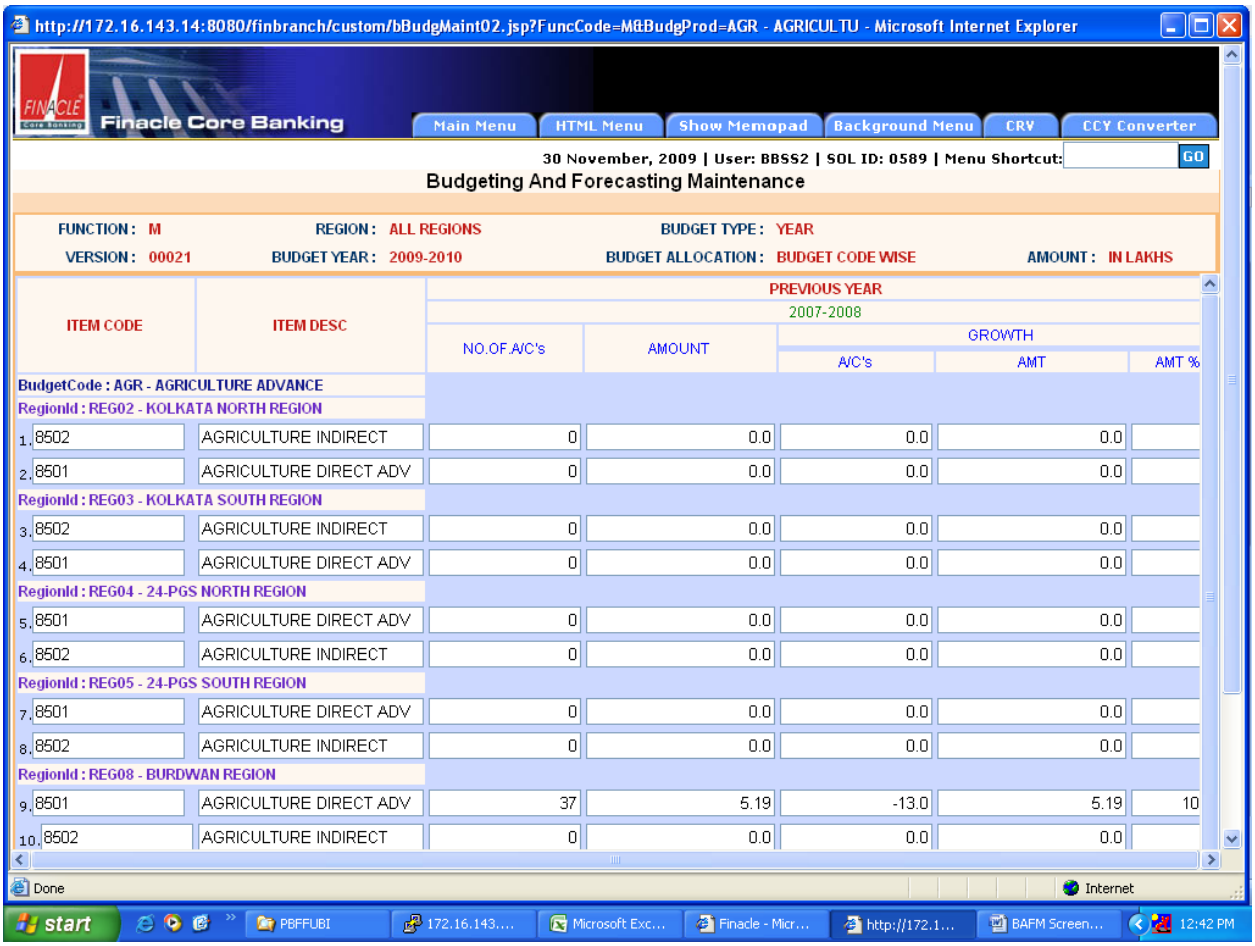
Business Unit: Values will be REG - REGION WISE and BR - BRANCH WISE, Field is Mandatory.

Budget Region:-Listing is available for all the Regions, Field is Mandatory.

Budget Branch:-Listing is available for all the Branches, Field is Mandatory for Branch wise Modification.

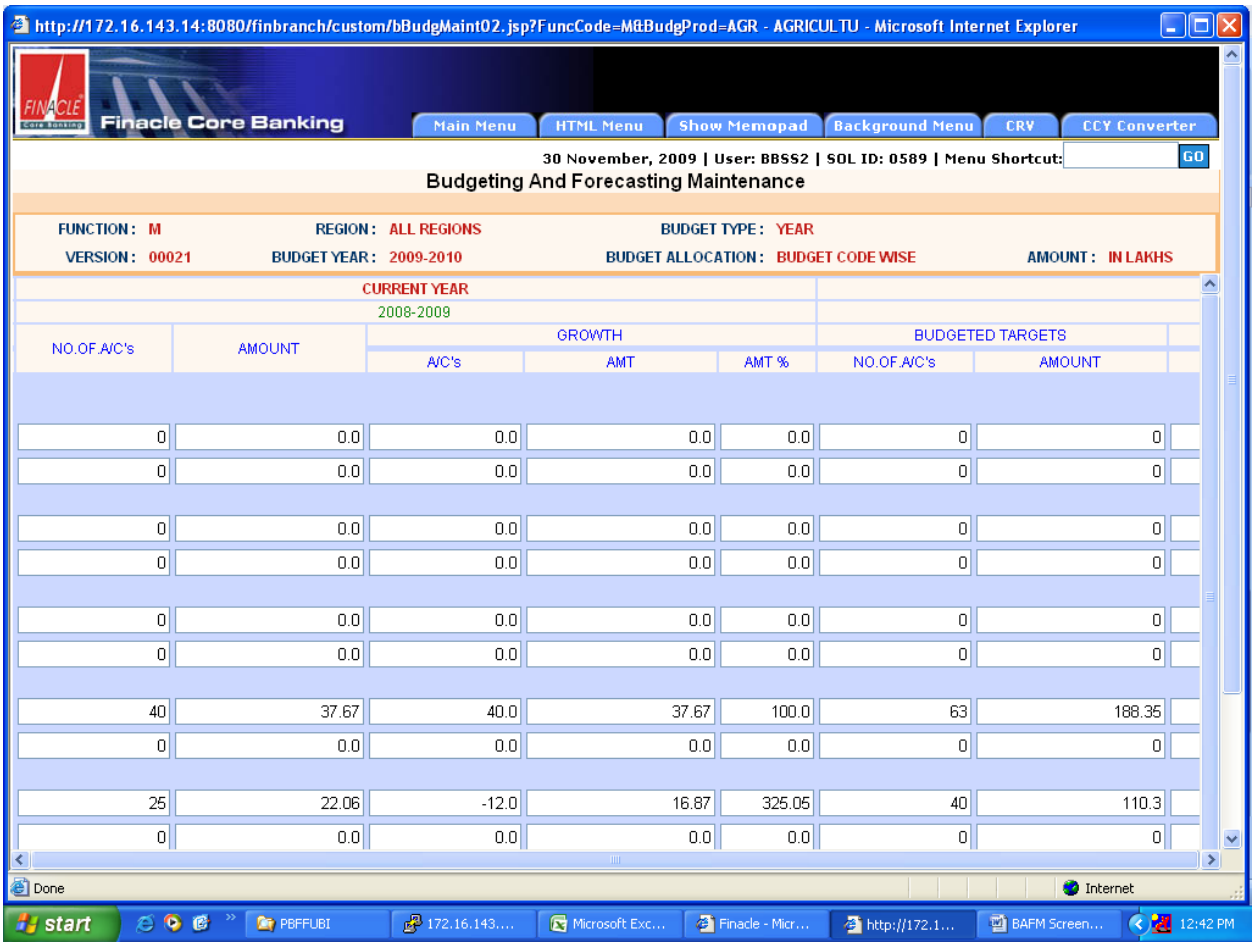
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Regions For Previous Year)

Figure 9.1.2



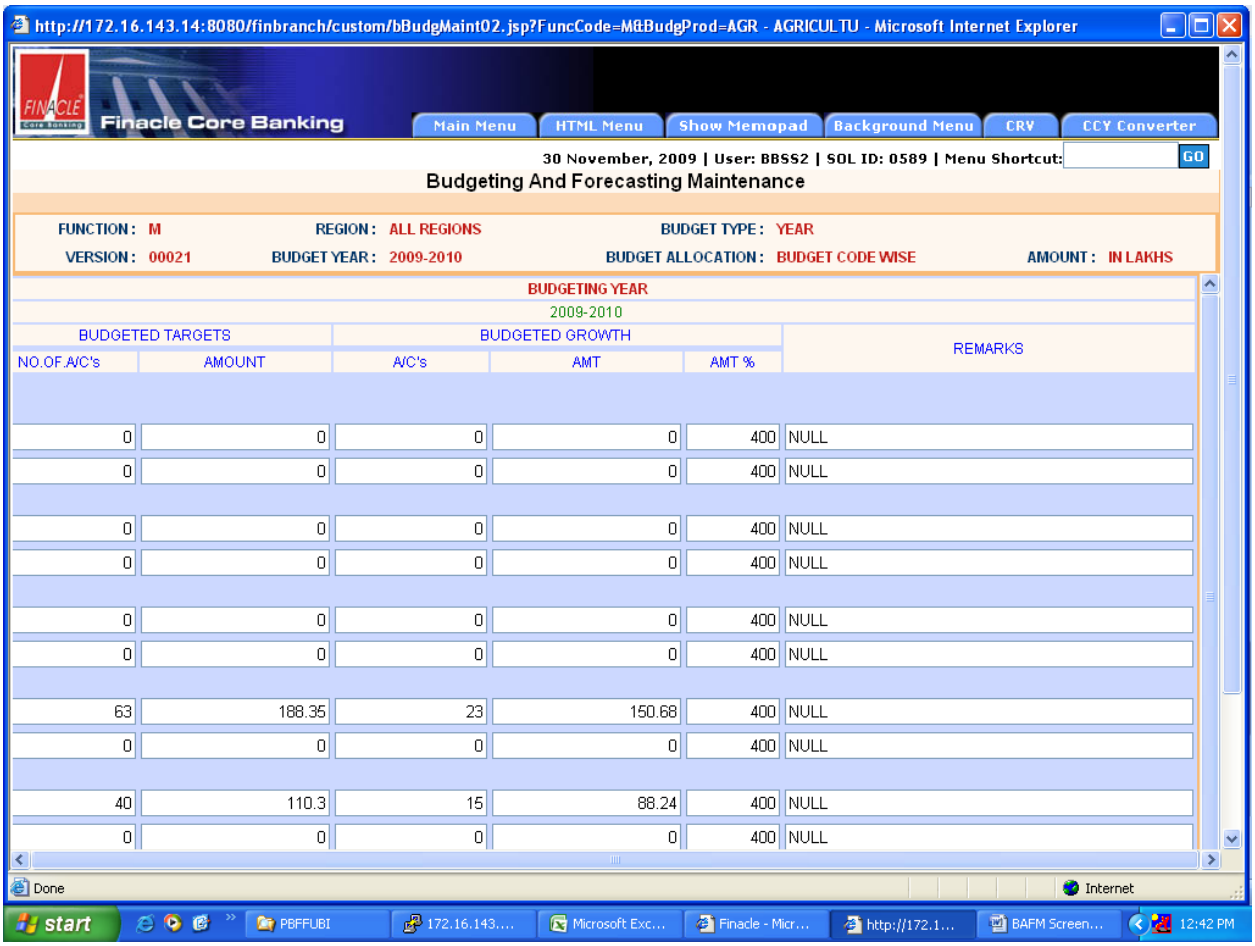
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Regions For Current Year)

Figure 9.1.3



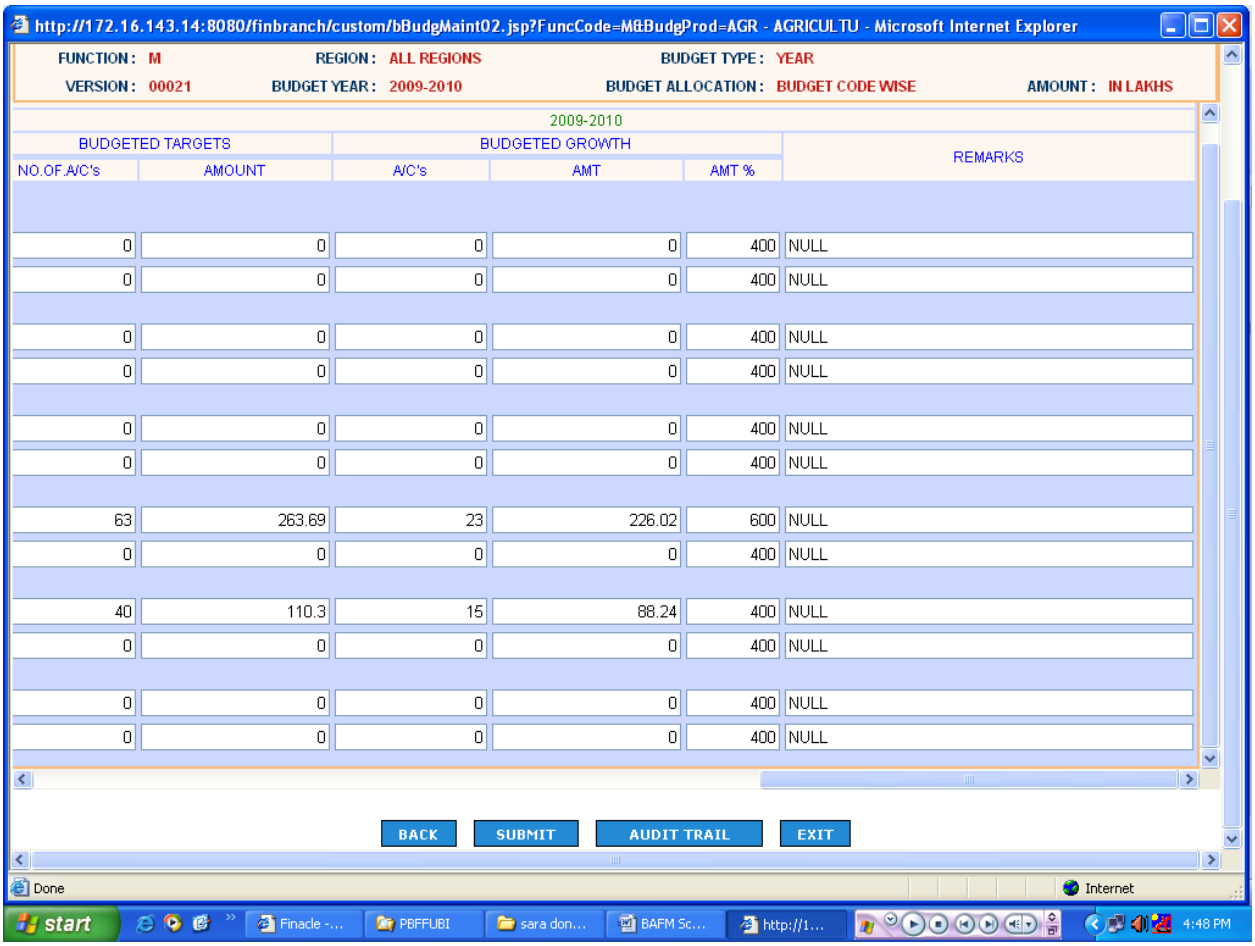
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Regions For Budget Year Before Modification)

Figure 9.1.4



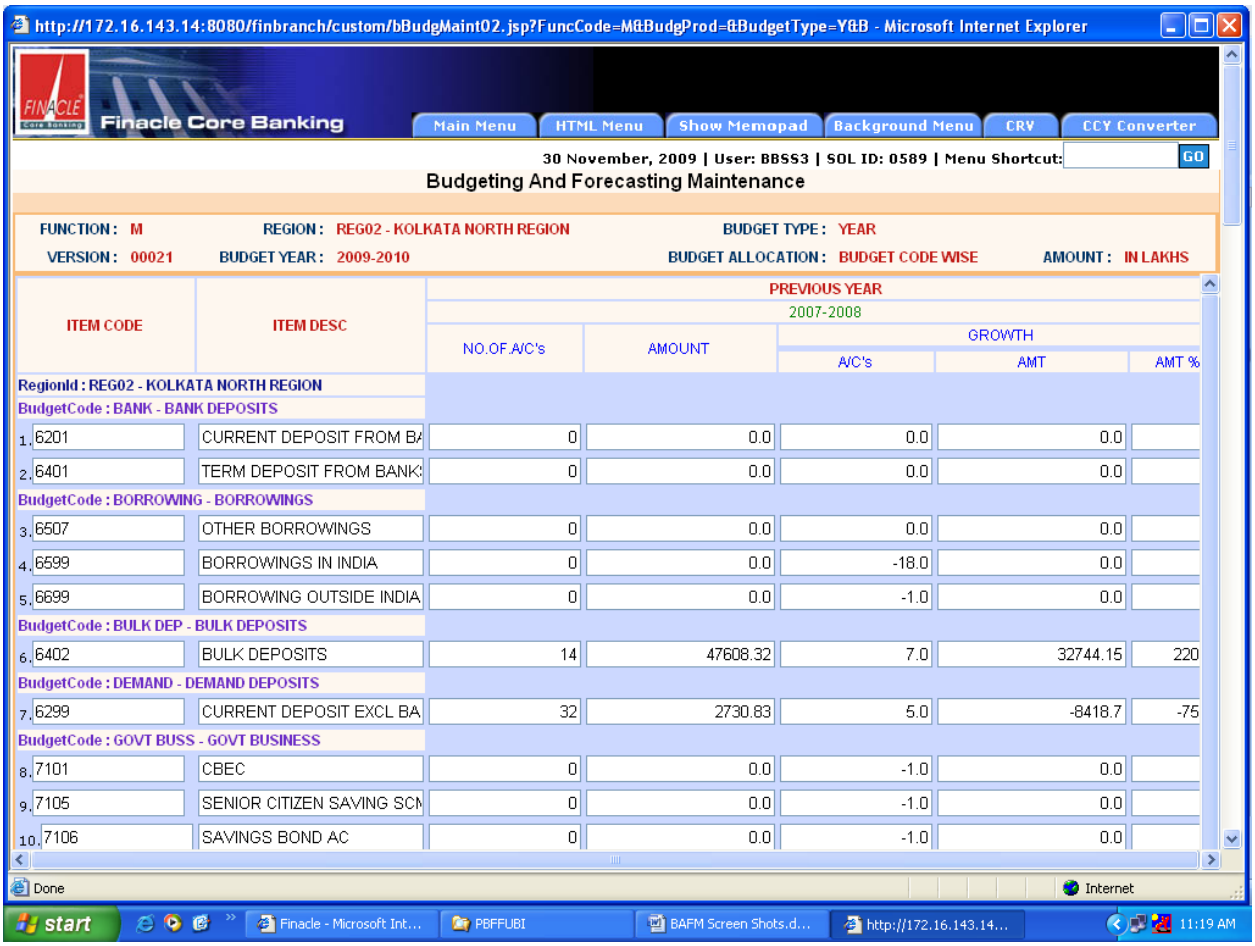
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Regions For Budget Year After Modification)

Figure 9.1.5



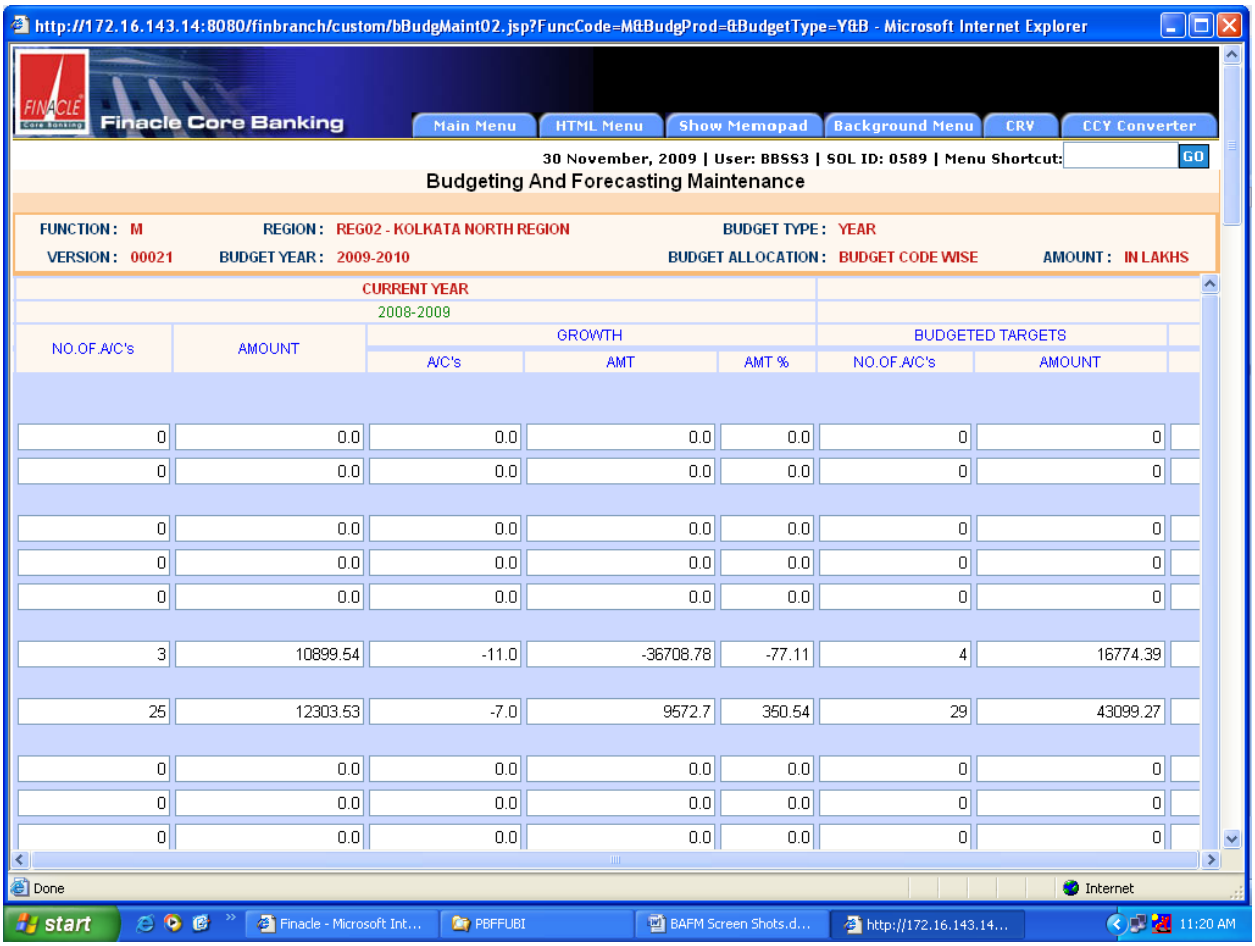
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for Particular Region All Budget Codes For Previous Year)

Figure 9.1.6



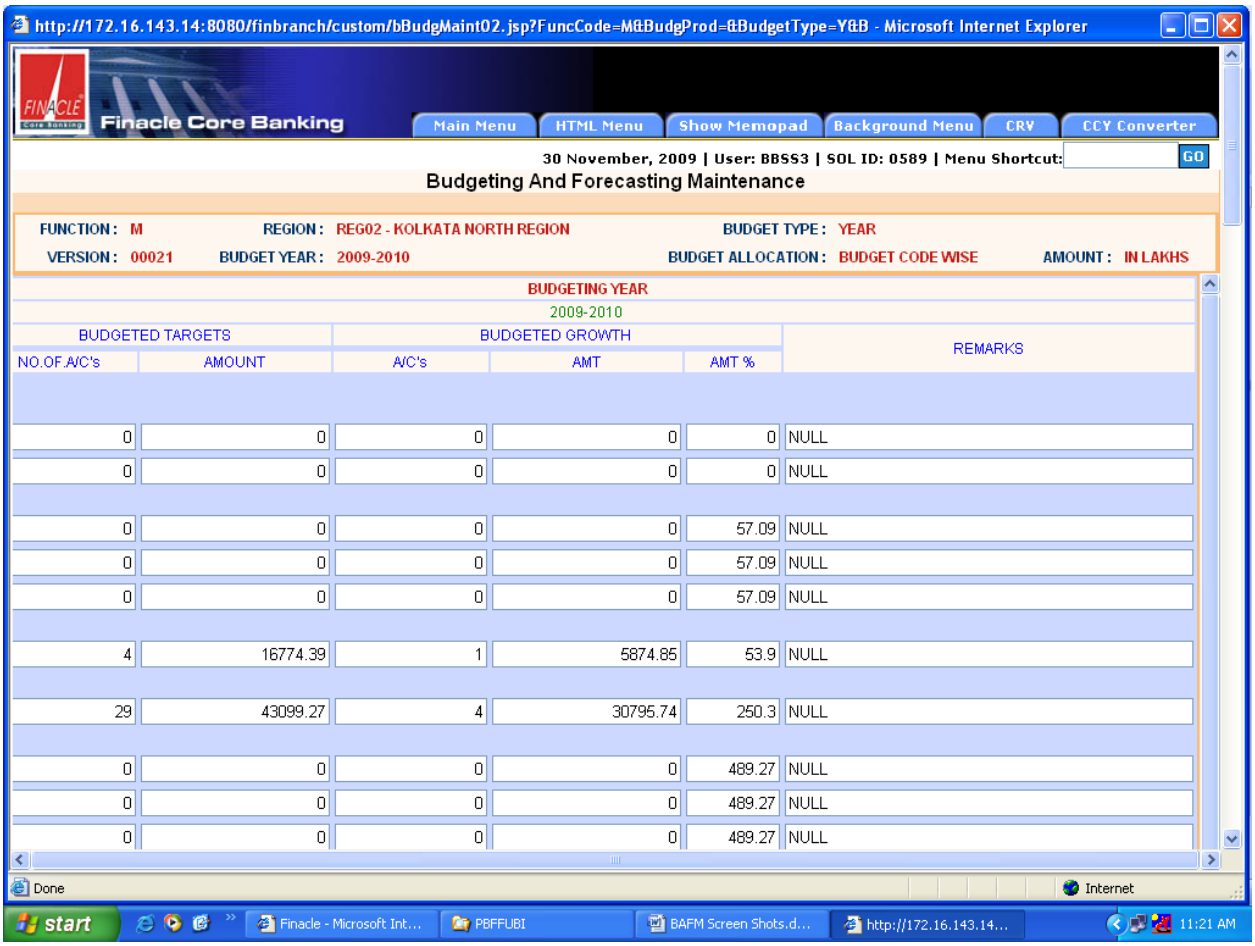
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for Particular Region All Budget Codes For Current Year)

Figure 9.1.7



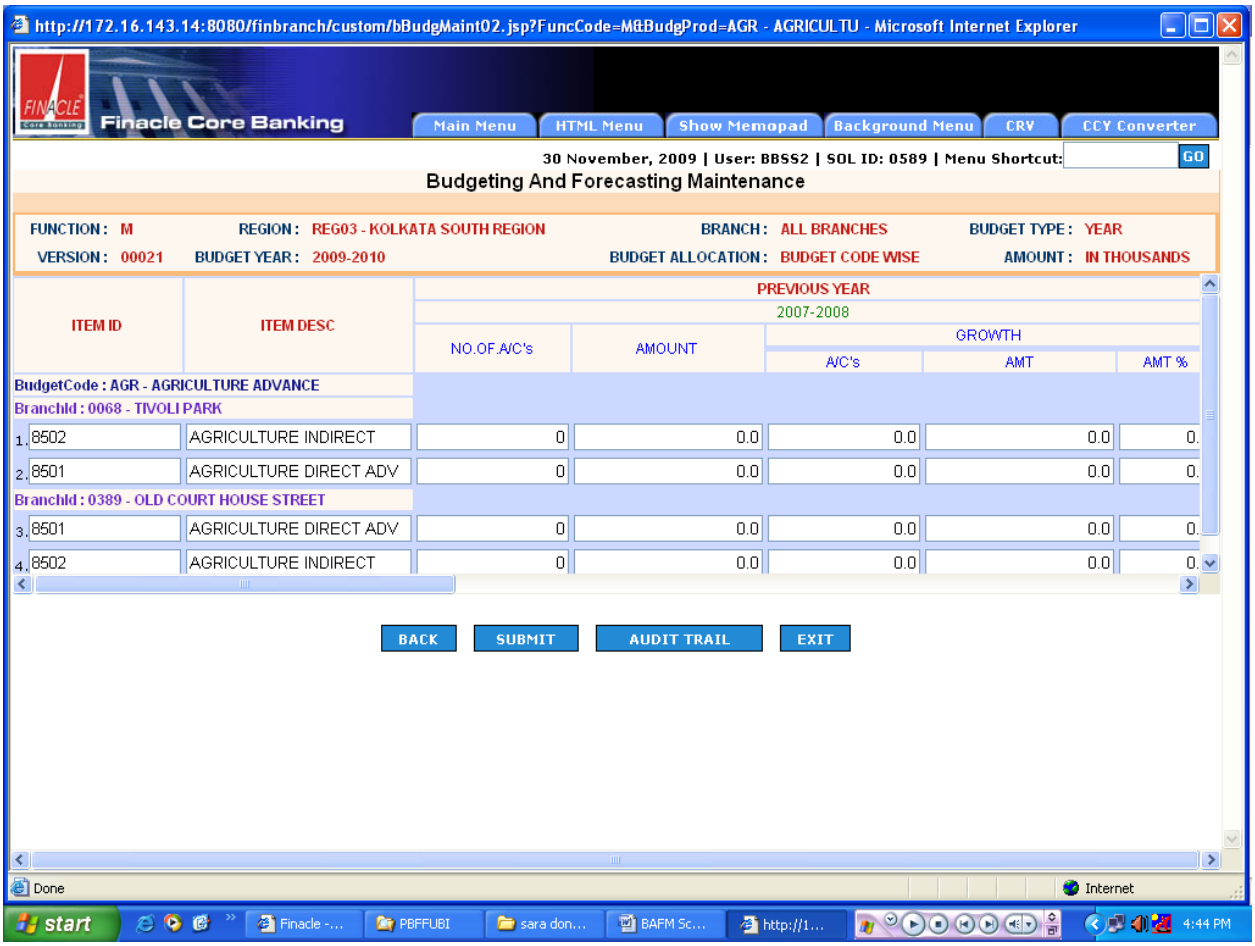
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for Particular Region All Budget Codes For Budget Year)

Figure 9.1.8



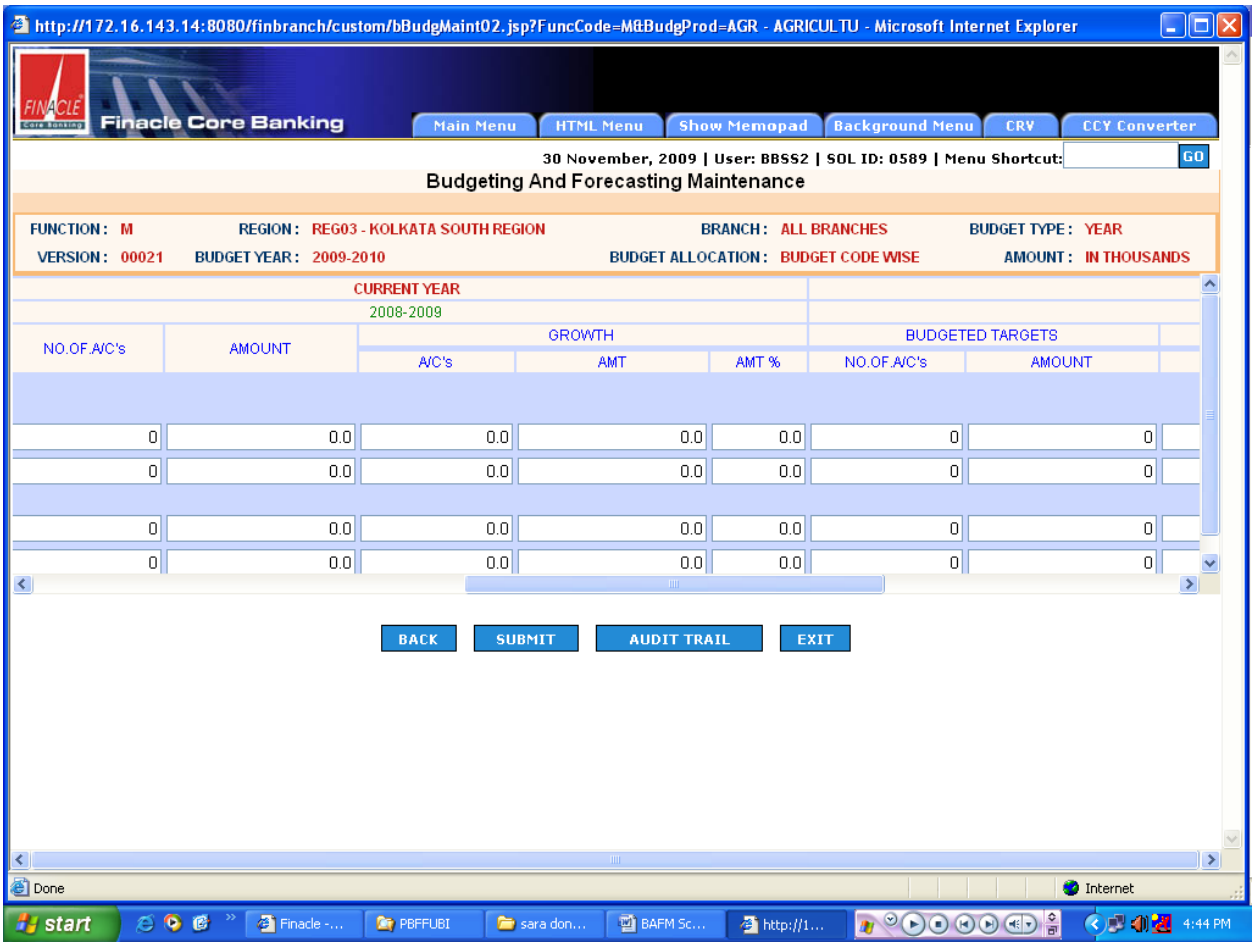
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Branches Under Particular Region For Previous Year)

Figure 9.1.9



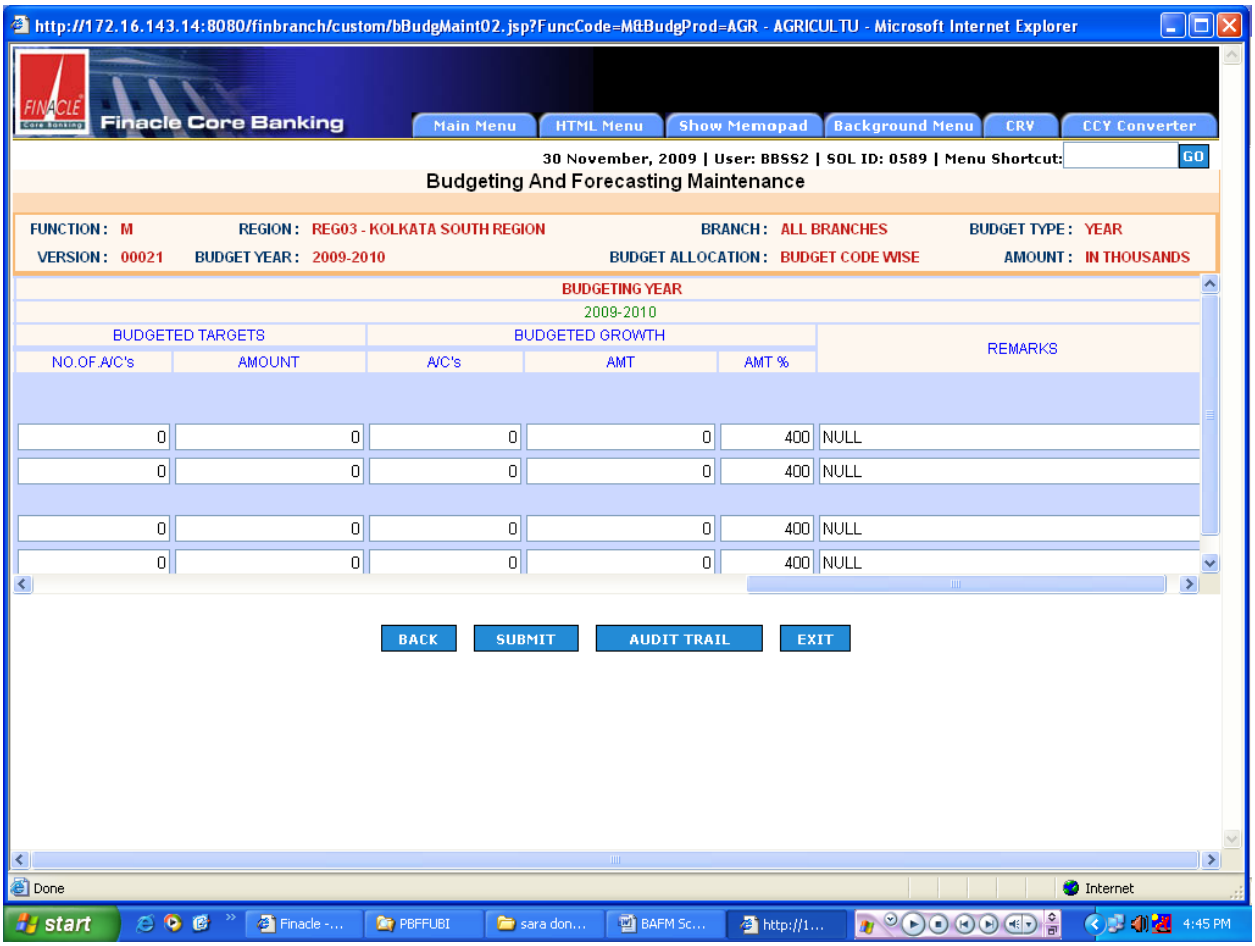
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Branches Under Particular Region For Current Year)

Figure 9.1.10



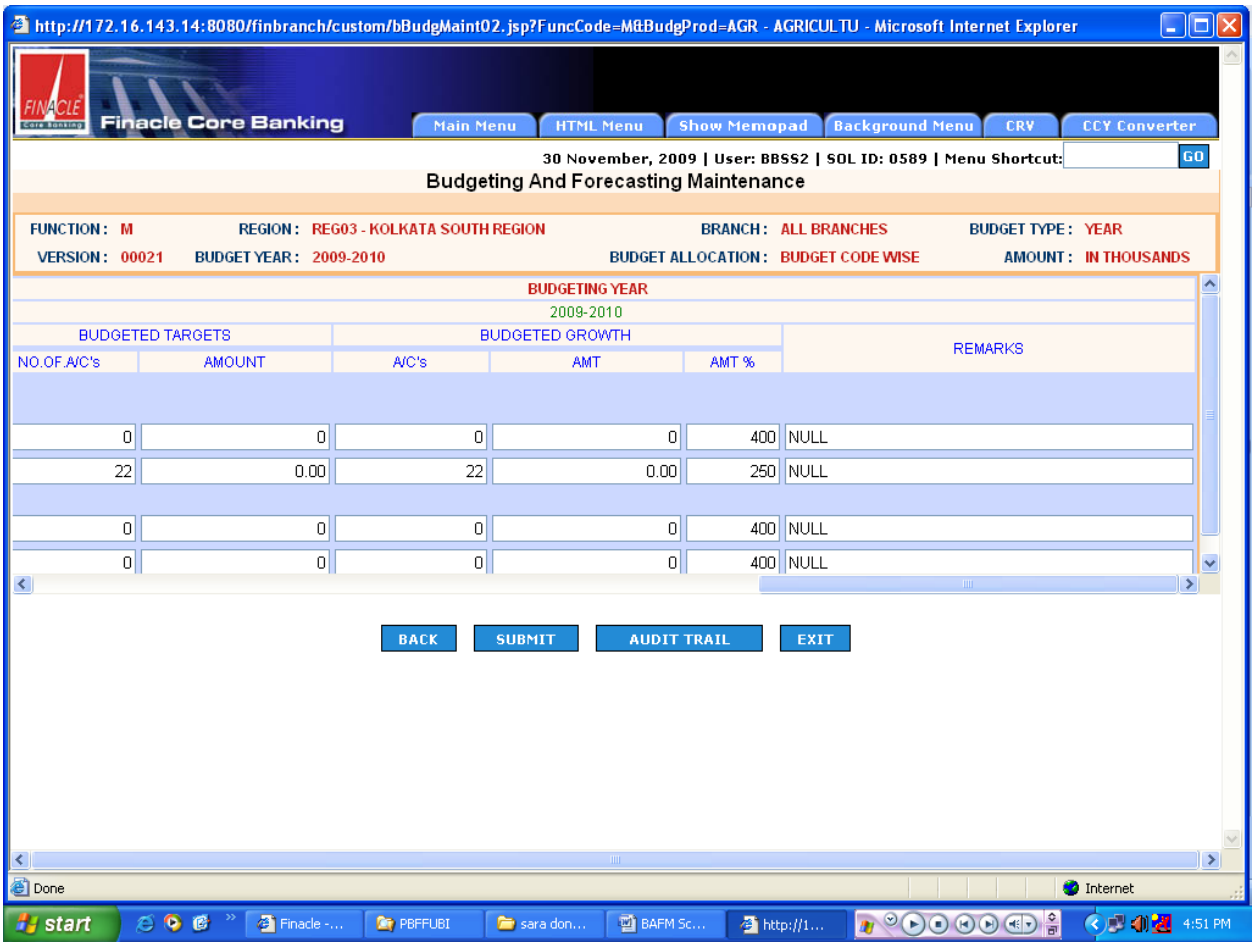
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Branches Under Particular Region For Budget Year Before Modification)

Figure 9.1.11



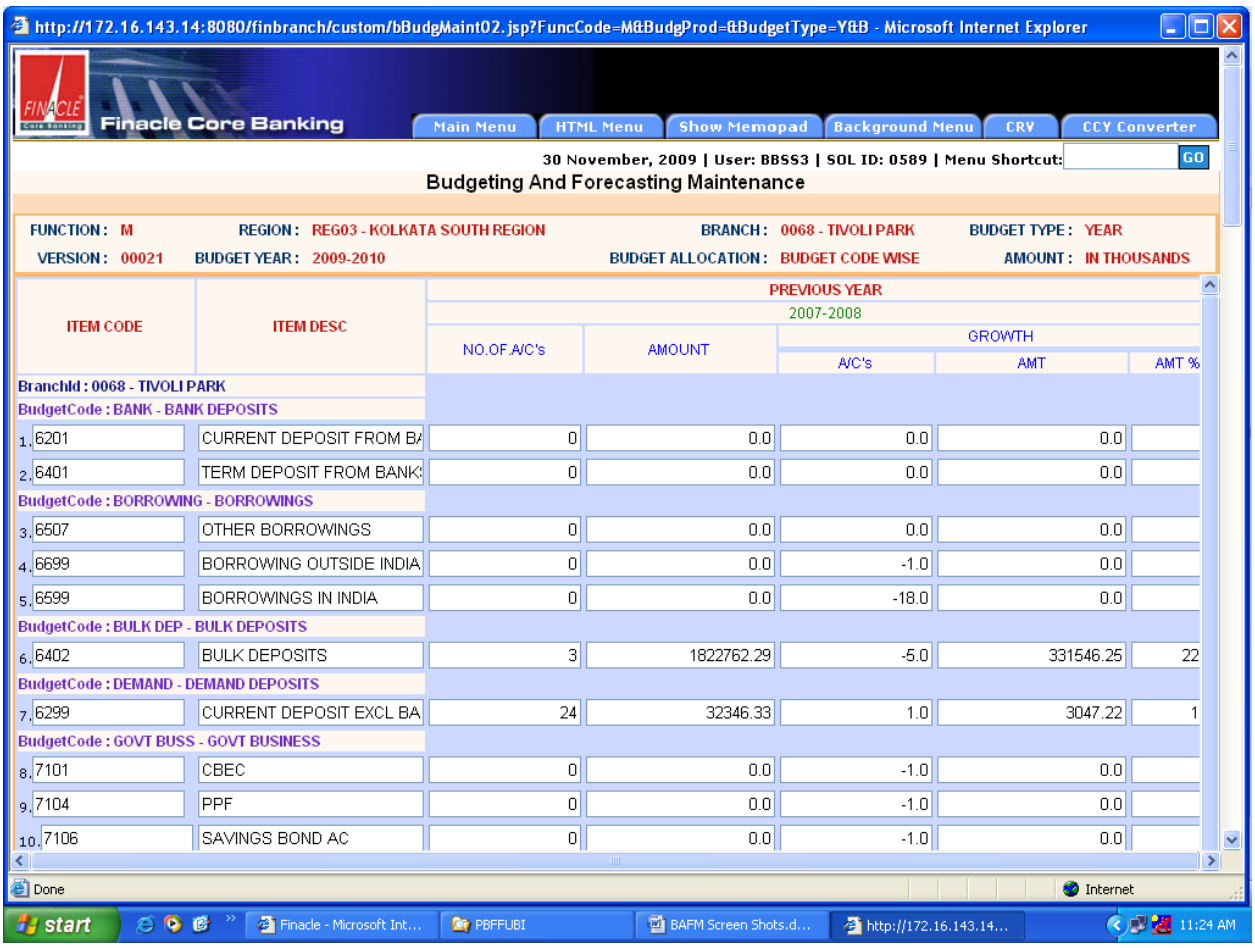
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Branches Under Particular Region For Budget Year After Modification)

Figure 9.1.12



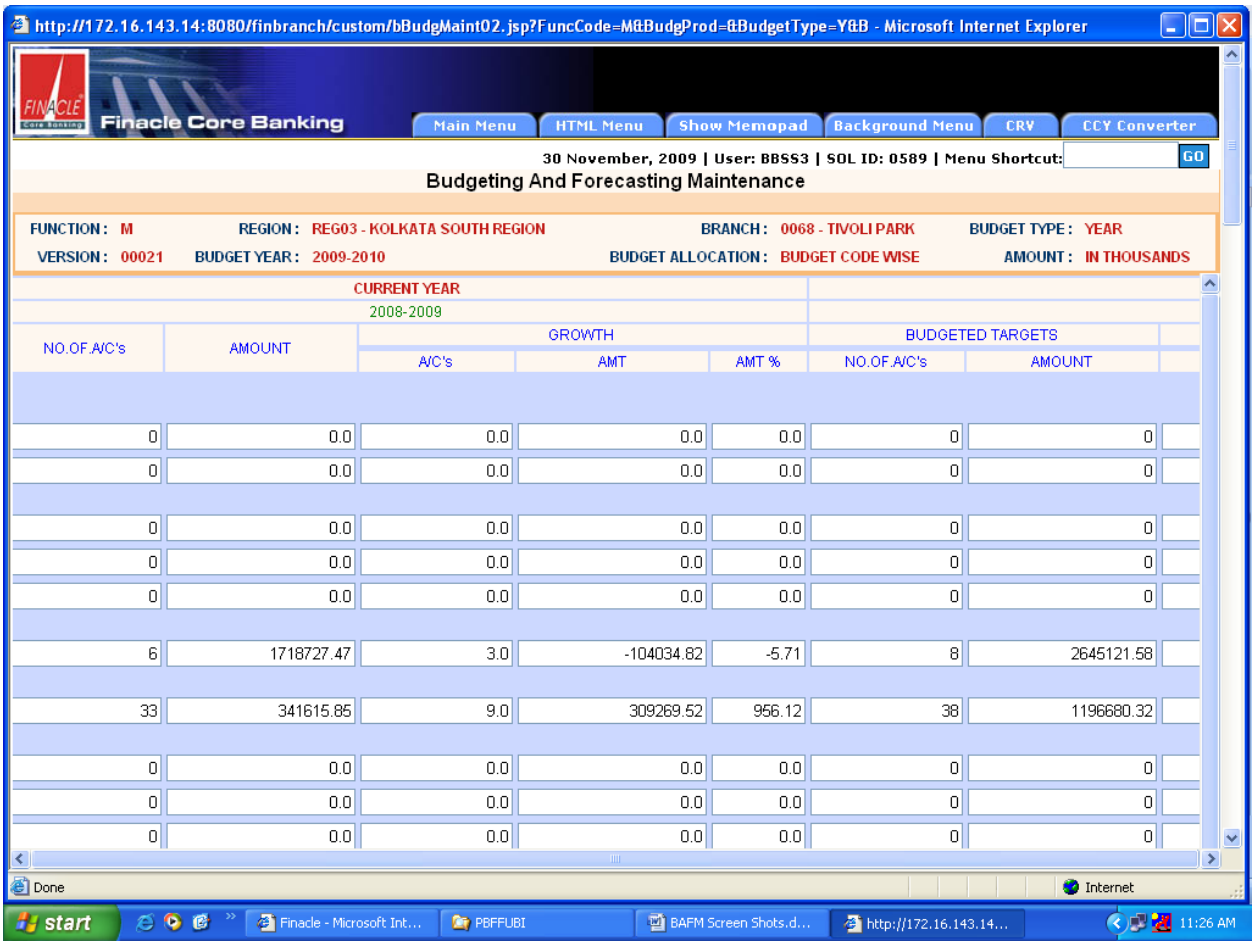
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Budget Codes Under Particular Branch Under Particular Region For Previous Year)

Figure 9.1.13



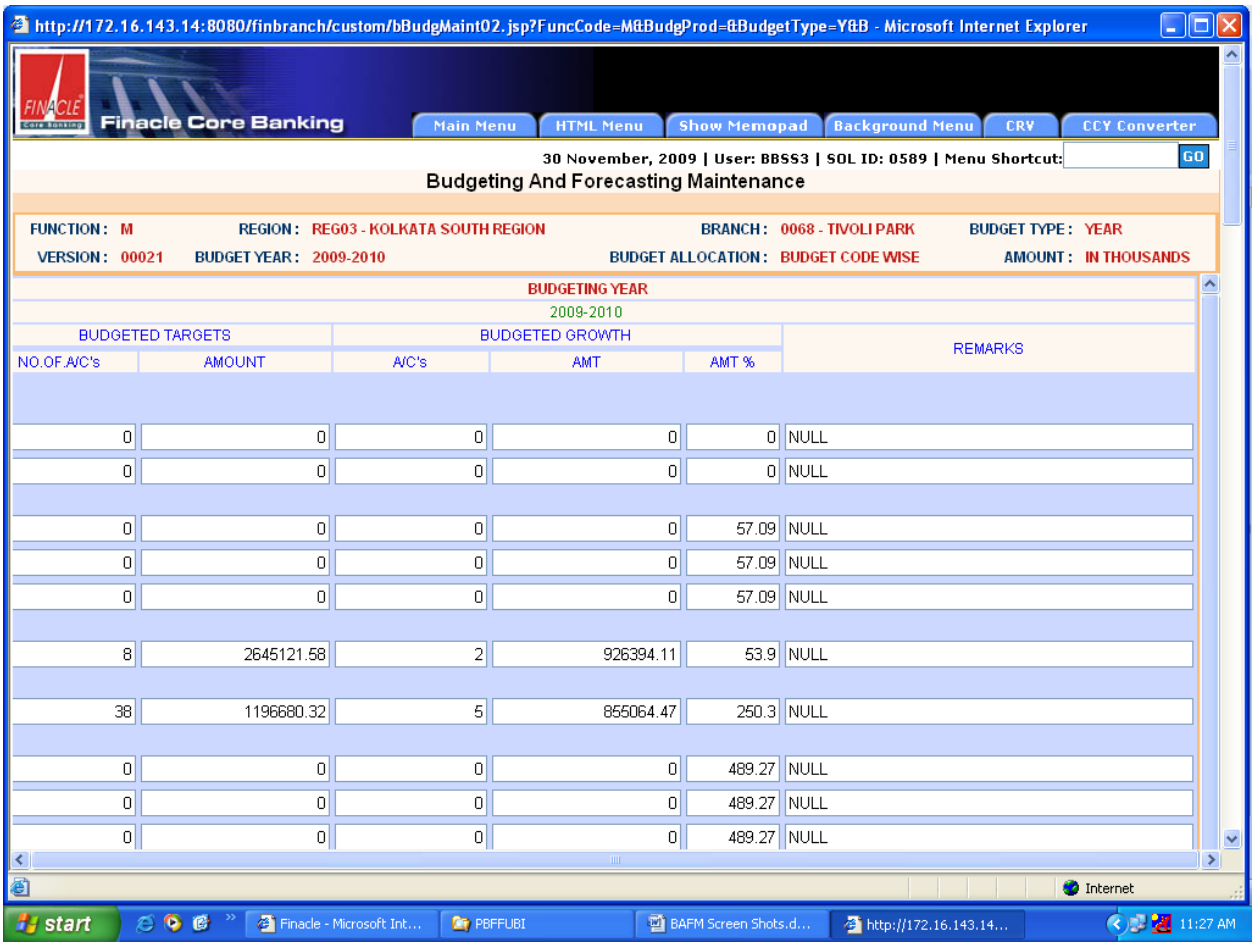
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Budget Codes Under Particular Branch Under Particular Region For Current Year)

Figure 9.1.14



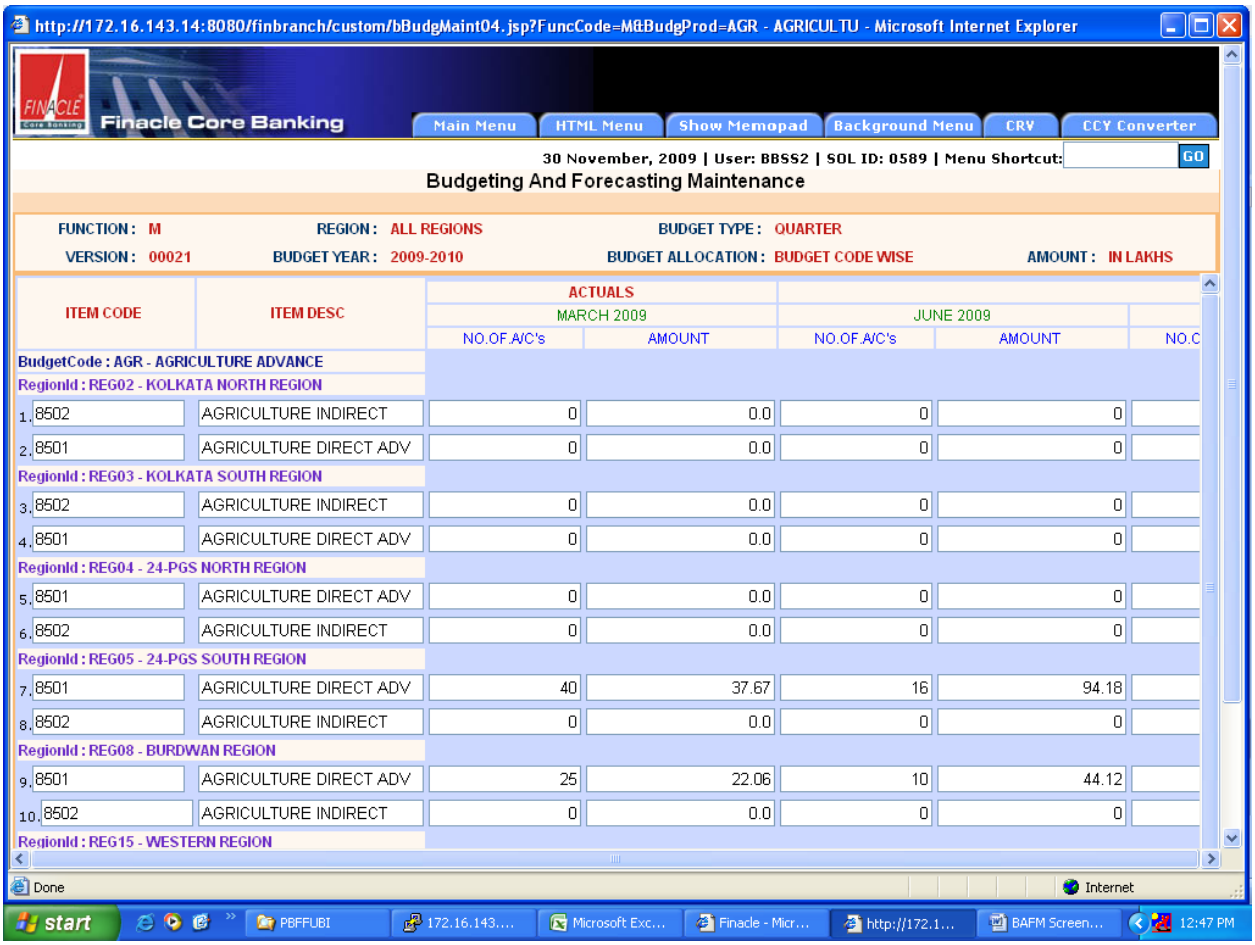
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification for all Budget Codes Under Particular Branch Under Particular Region For Budget Year)

Figure 9.1.15



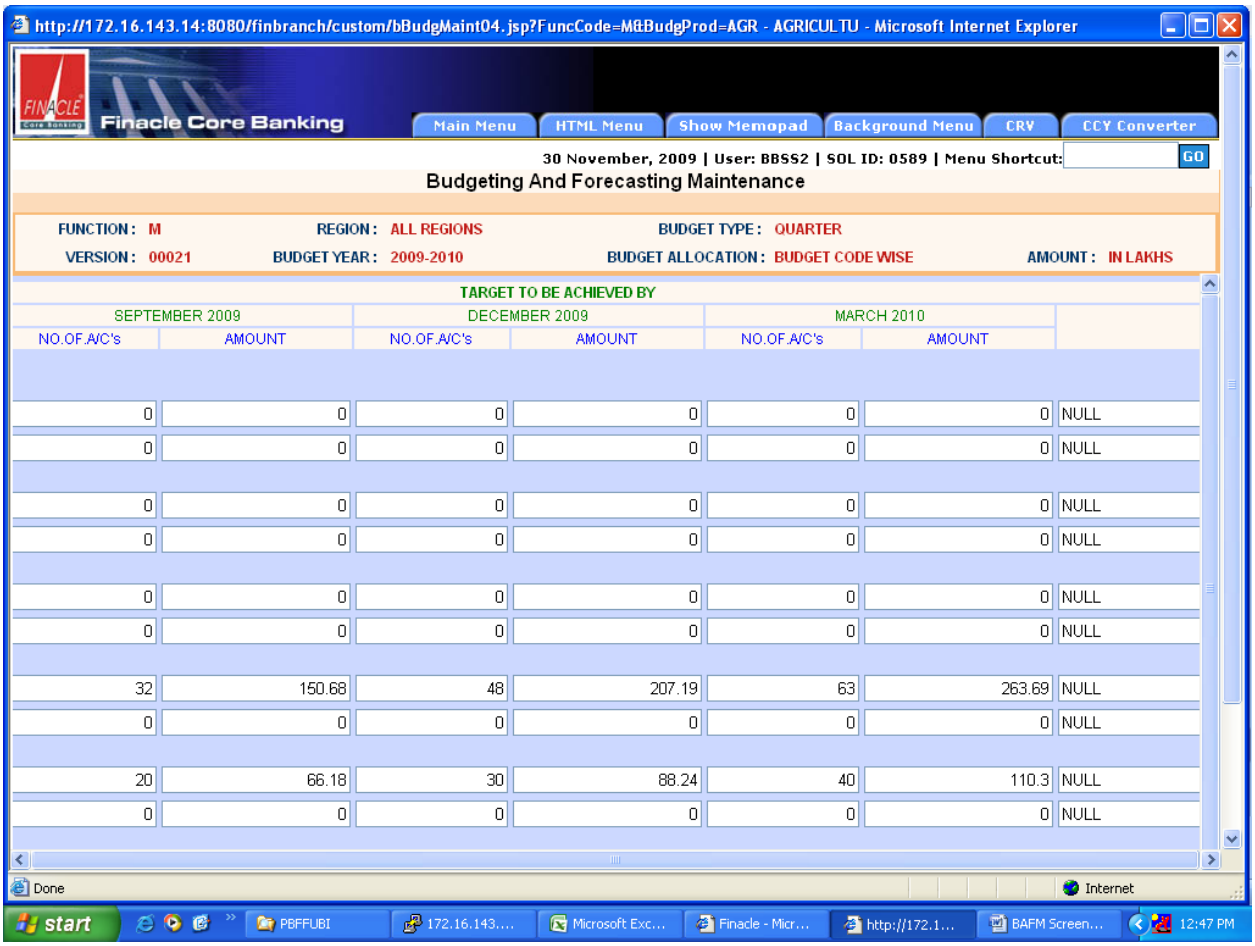
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For Particular Budget Codes All Regions Screen1)

Figure 9.1.16



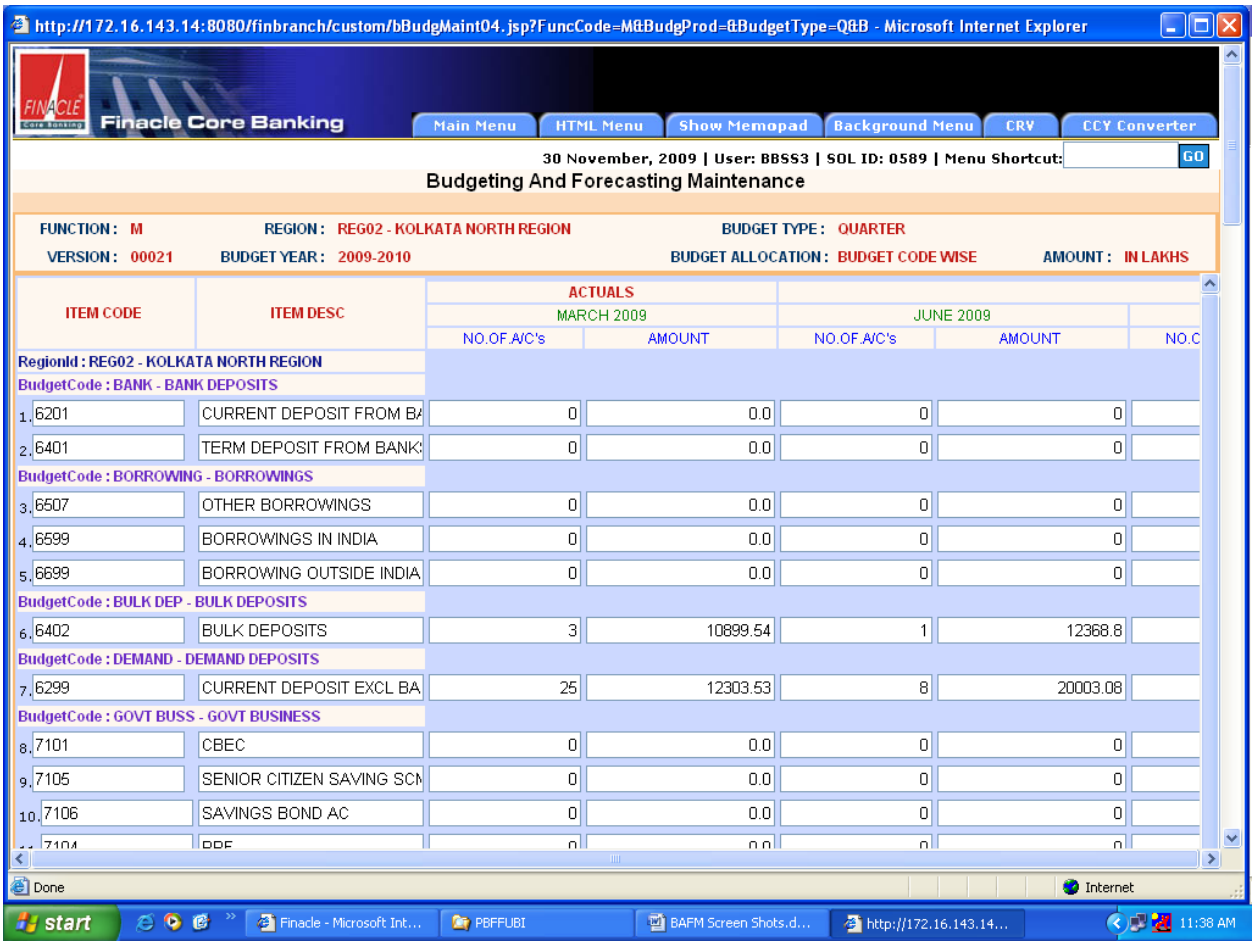
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For Particular Budget Codes All Regions Screen2)

Figure 9.1.17



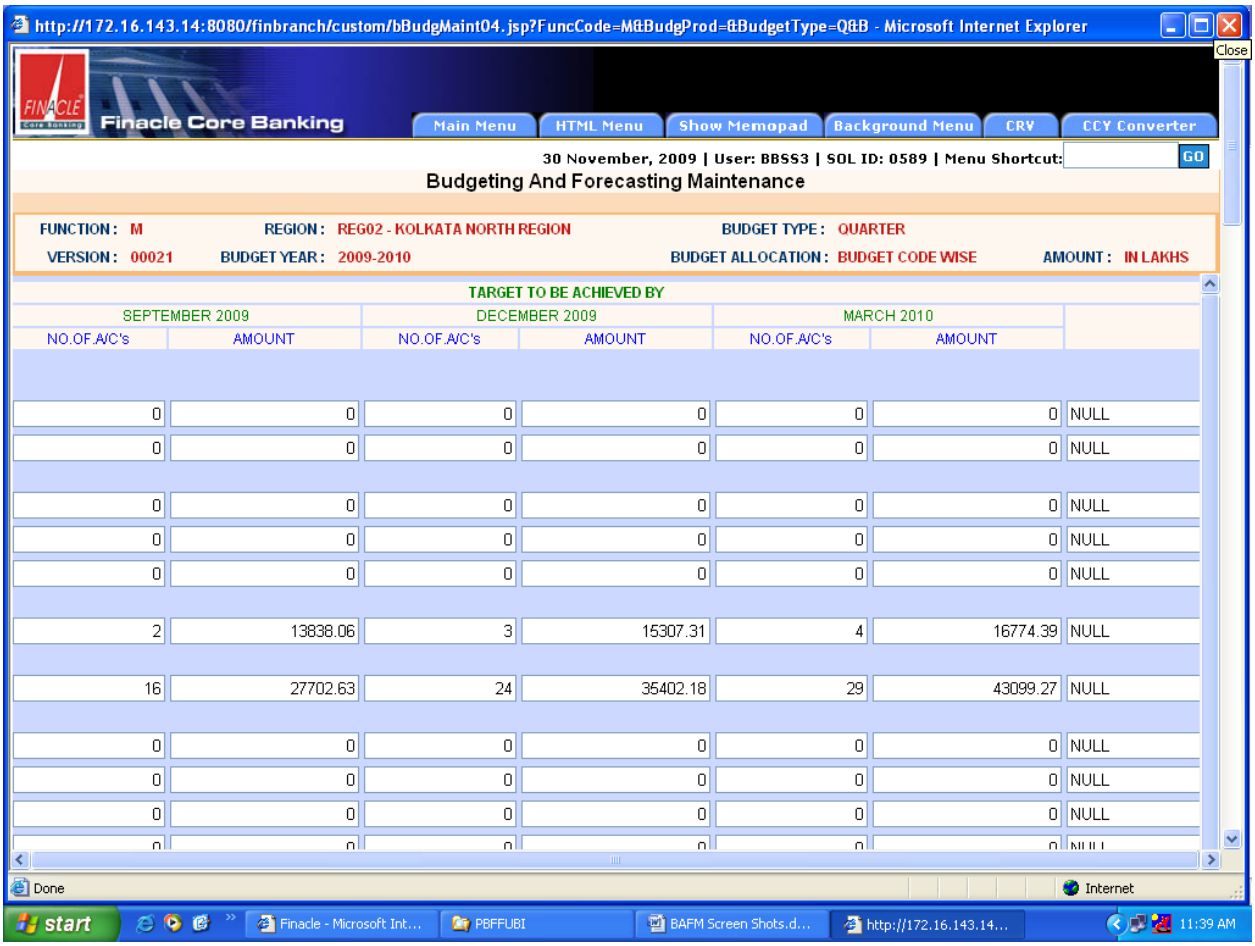
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For All Budget Codes Under Particular Regions Screen1)

Figure 9.1.18



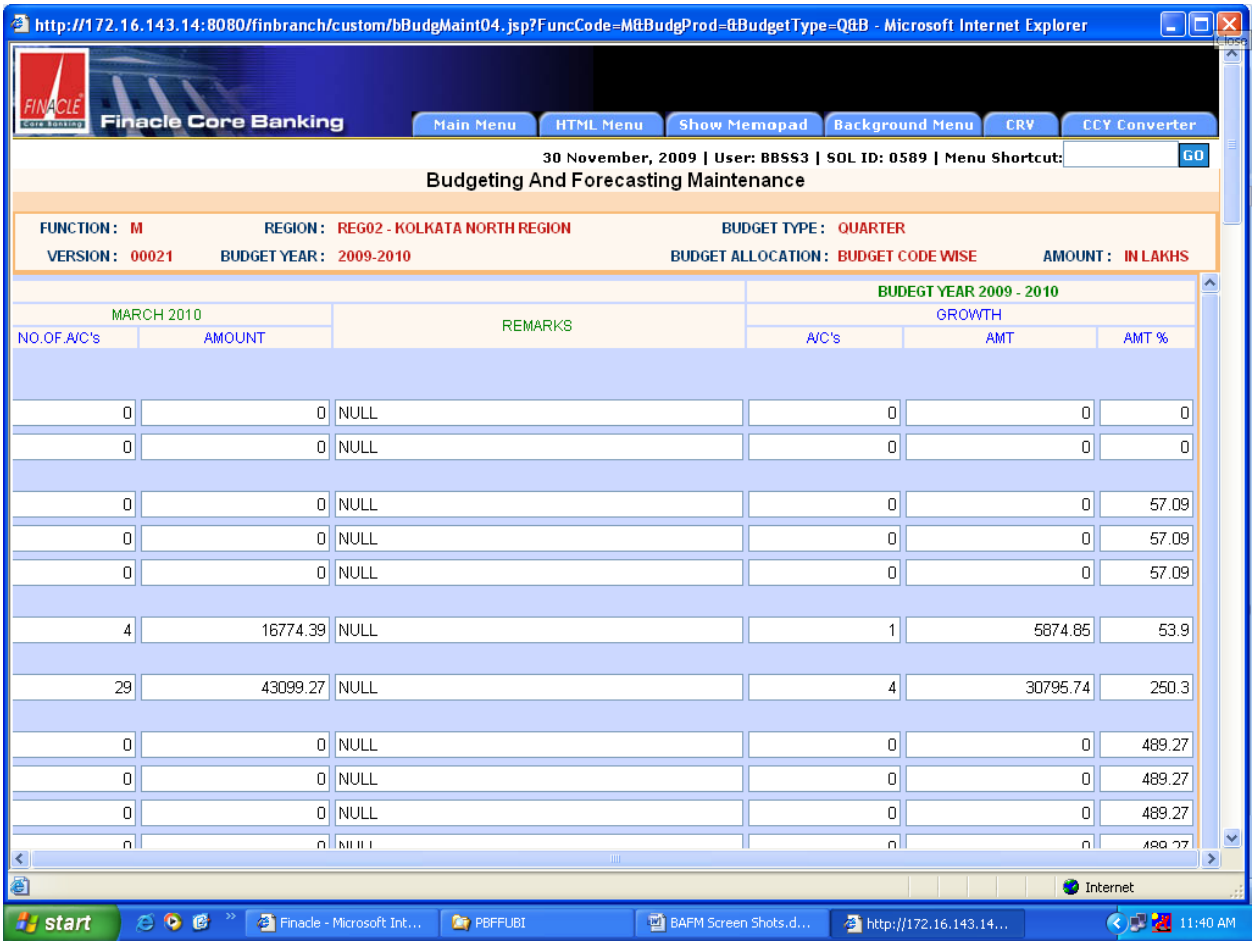
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For All Budget Codes Under Particular Regions Screen2)

Figure 9.1.19



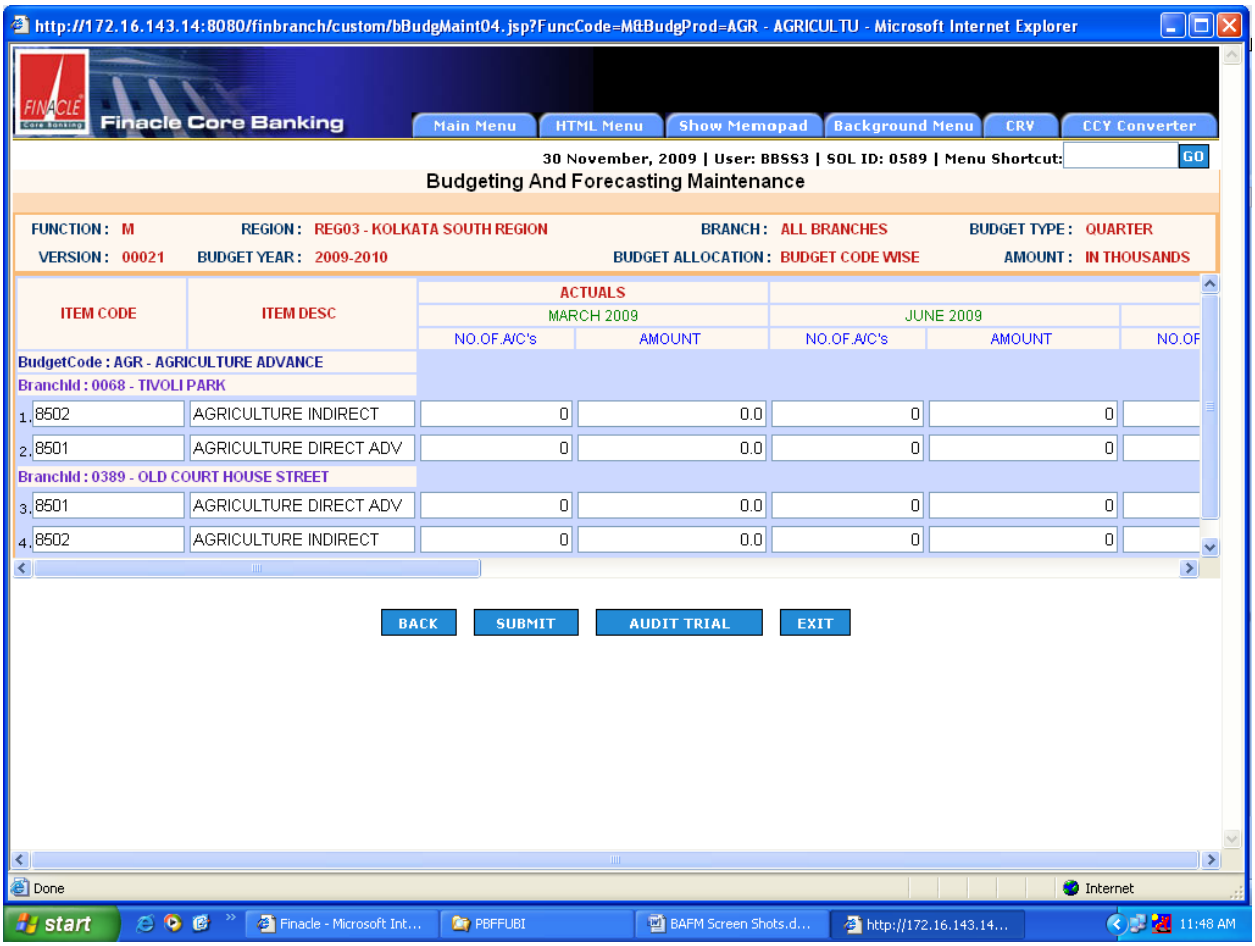
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For All Budget Codes Under Particular Regions Screen3)

Figure 9.1.20



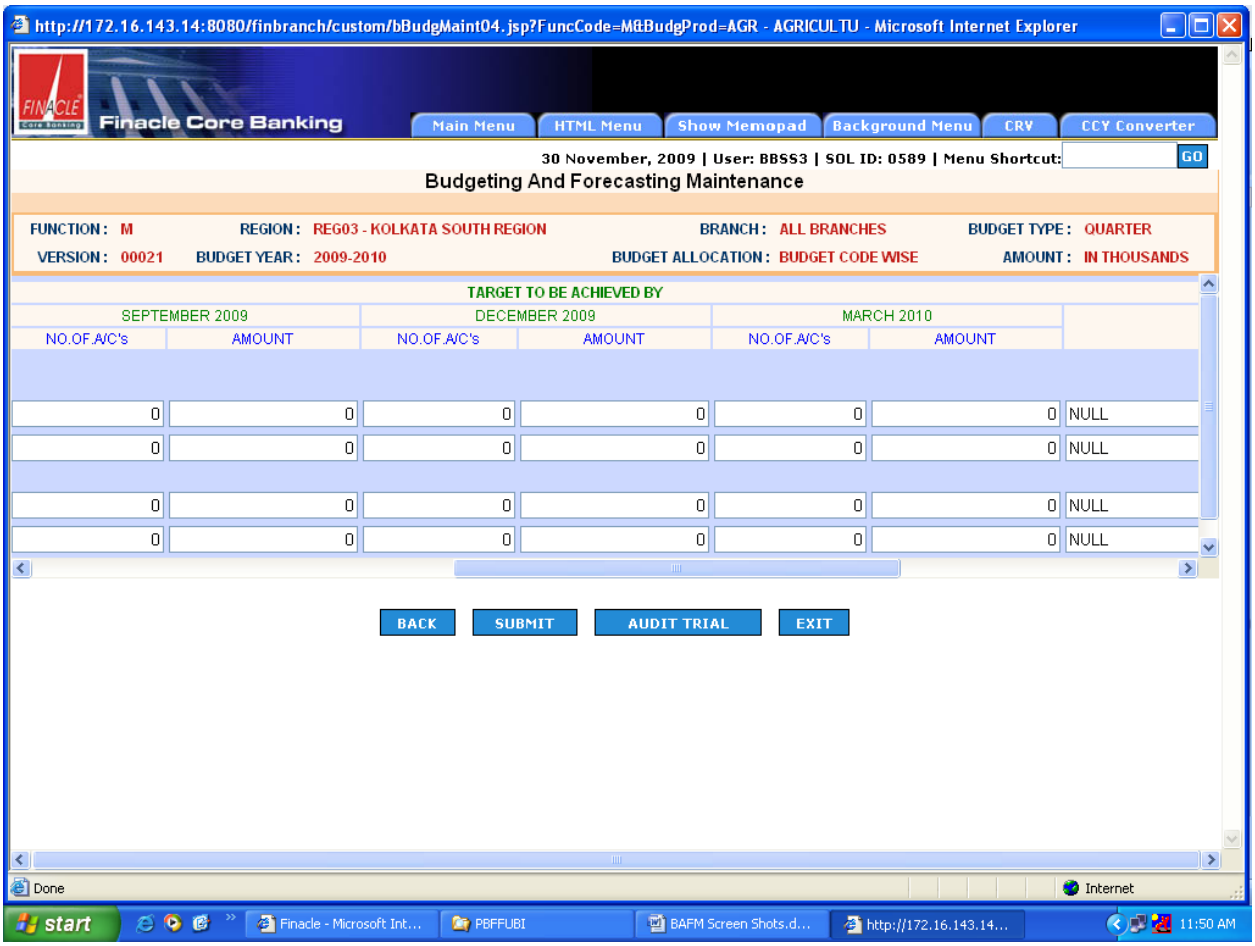
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For Particular Budget Codes Under Particular Region For All Branches Screen1)

Figure 9.1.21



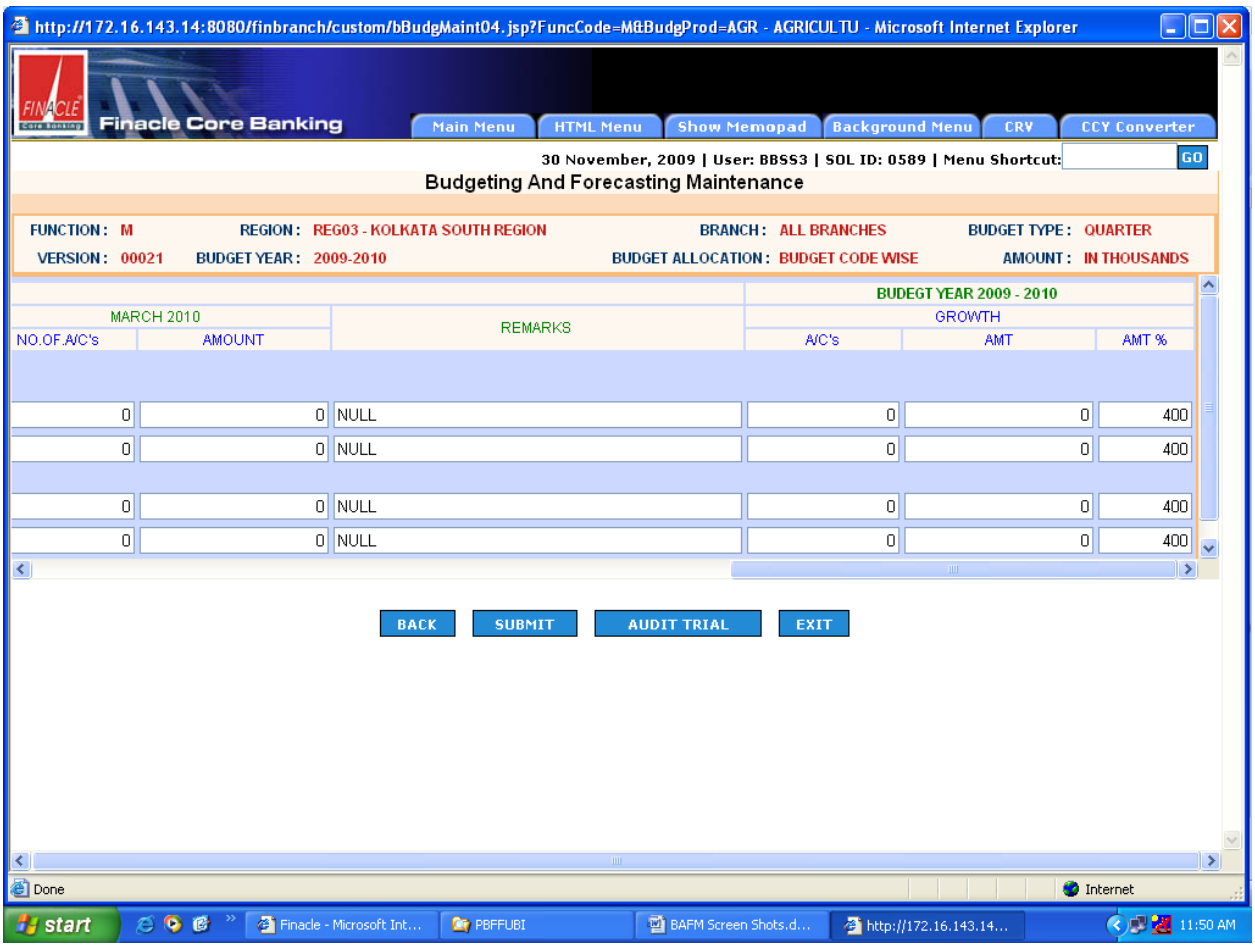
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For Particular Budget Codes Under Particular Region For All Branches Screen2)

Figure 9.1.22



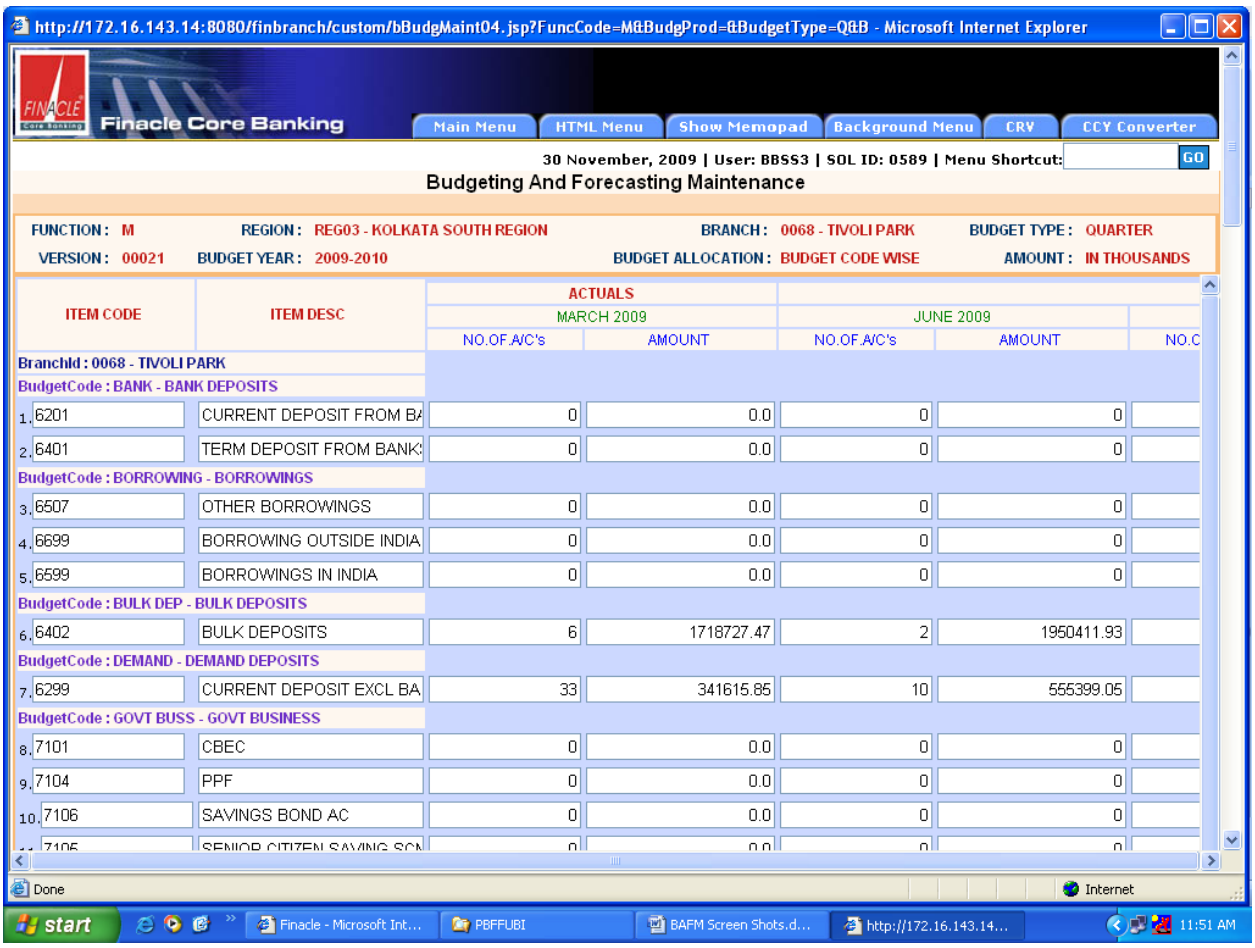
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For Particular Budget Codes Under Particular Region For All Branches Screen3)

Figure 9.1.23



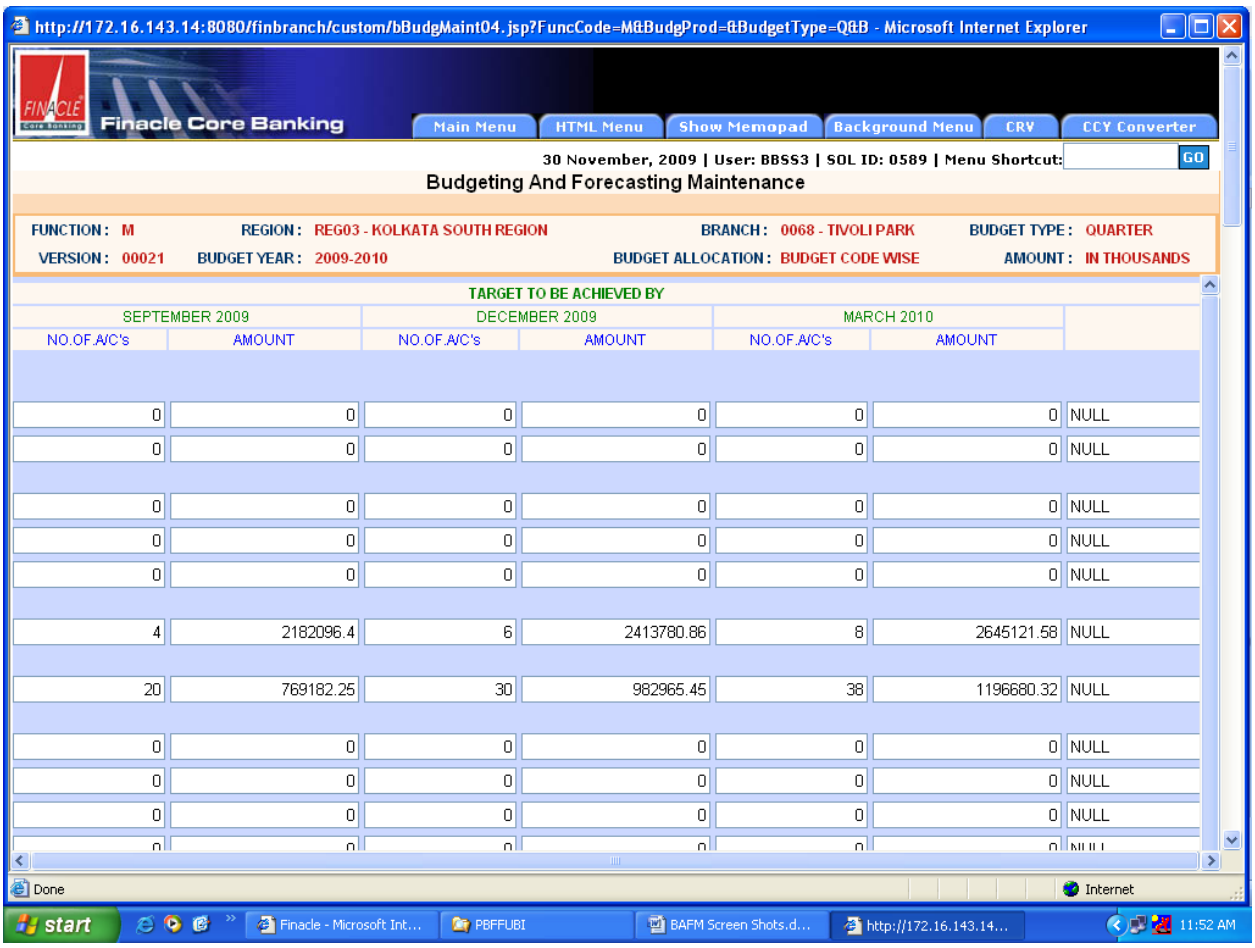
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For All Budget Codes Under Particular Region For Particular Branches Screen1)

Figure 9.1.24



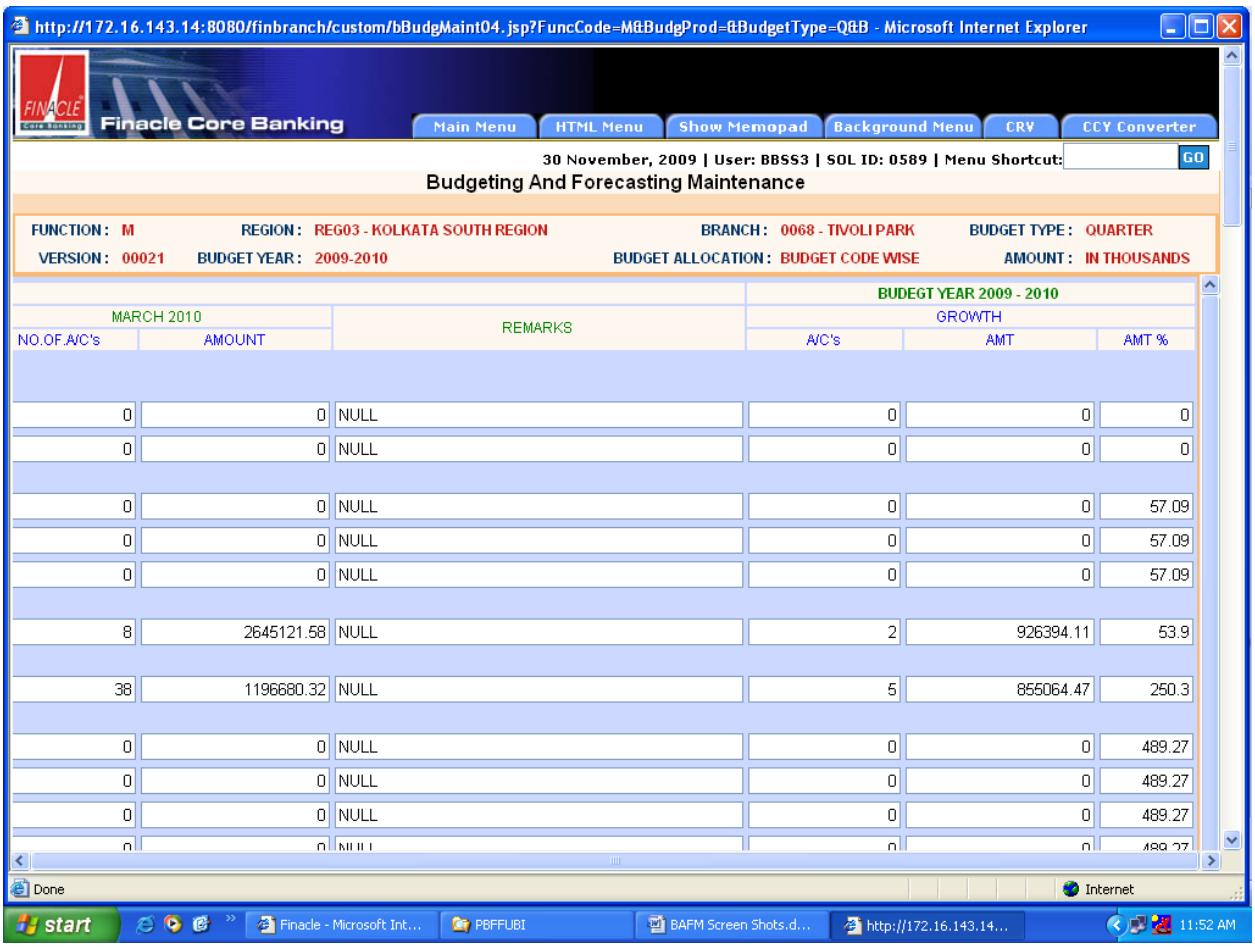
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For All Budget Codes Under Particular Region For Particular Branches Screen2)

Figure 9.1.25



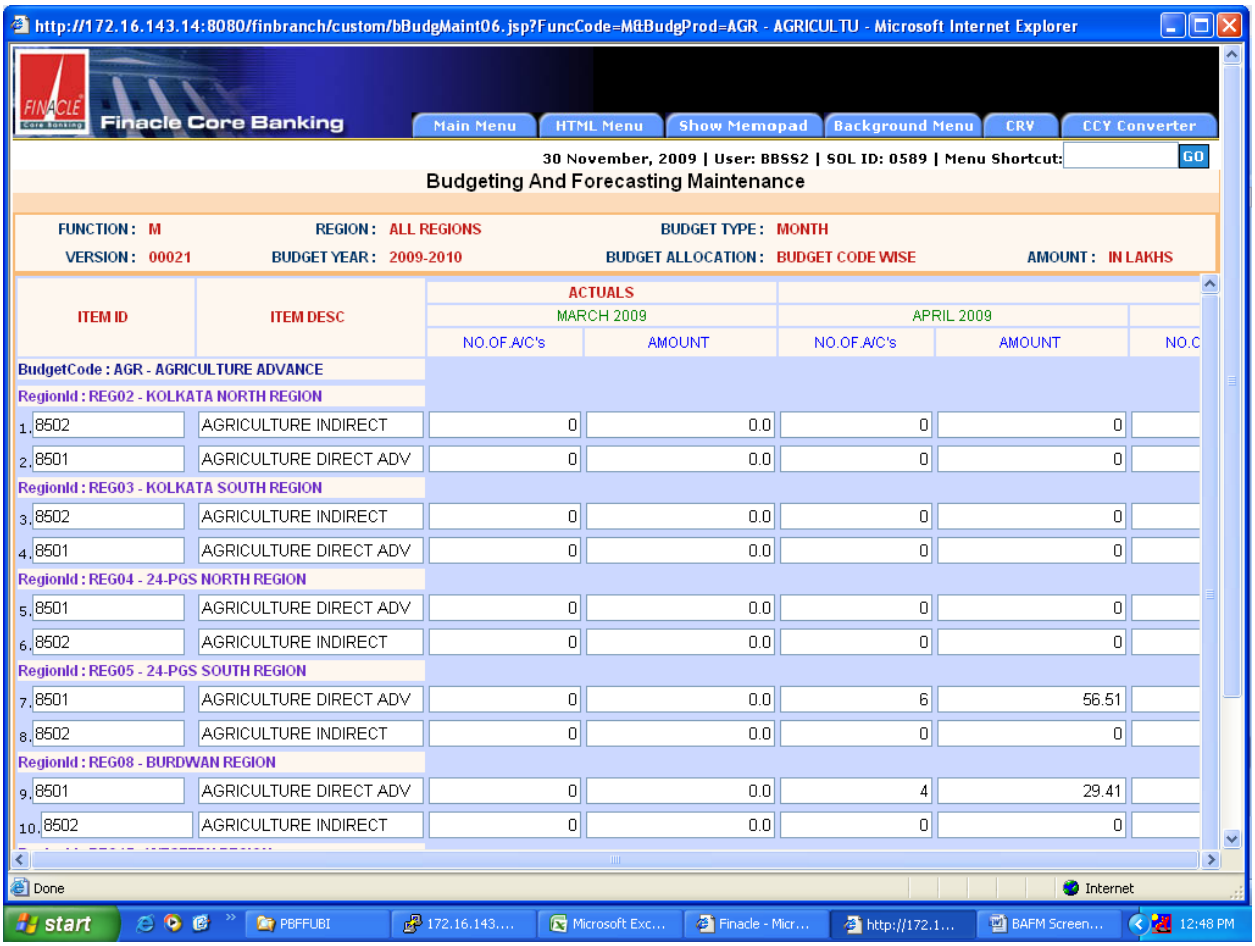
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Quarterly Modification For All Budget Codes Under Particular Region For Particular Branches Screen3)

Figure 9.1.26



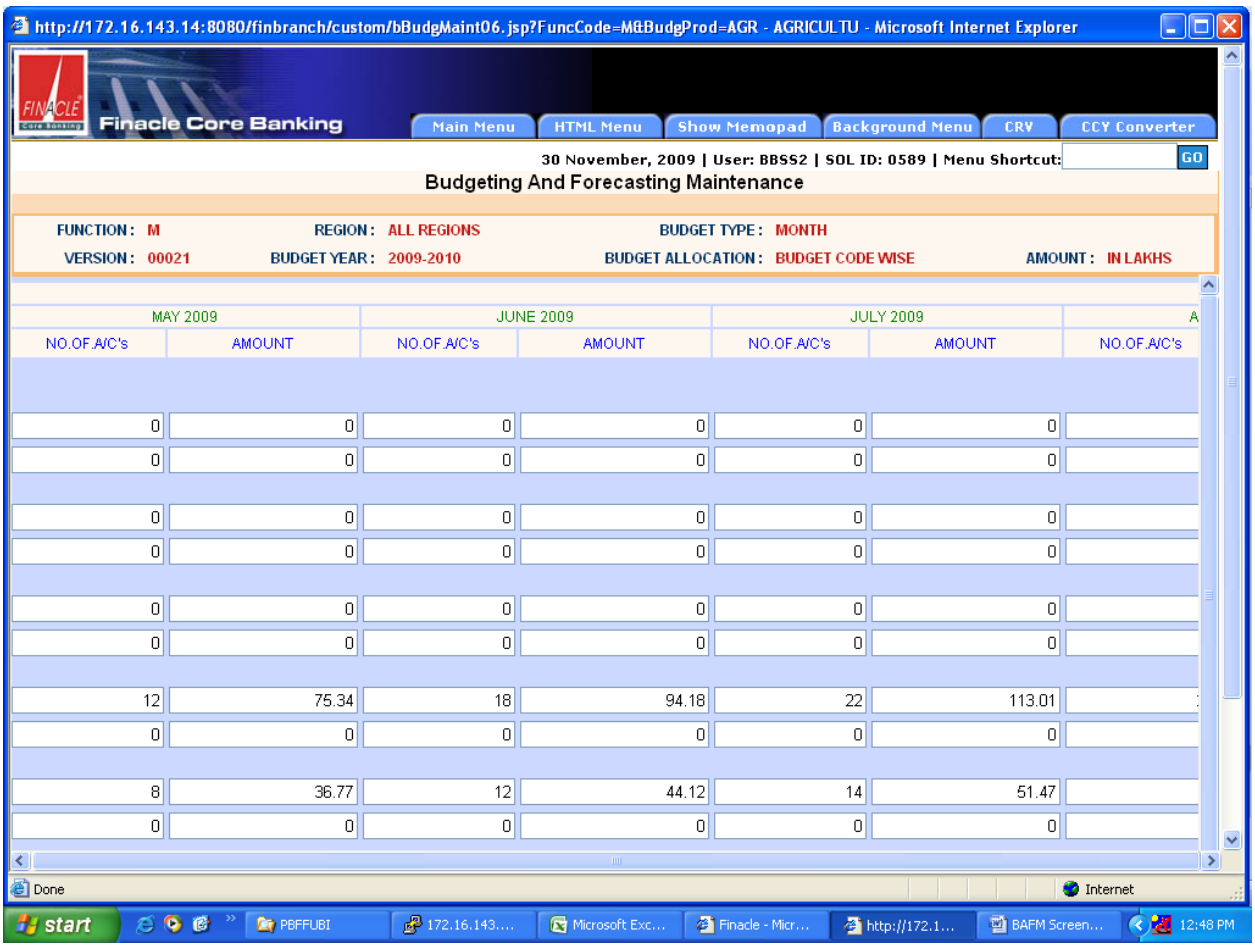
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Particular Budget Code For All Regions Screen1)

Figure 9.1.26



Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Particular Budget Code For All Regions Screen2)

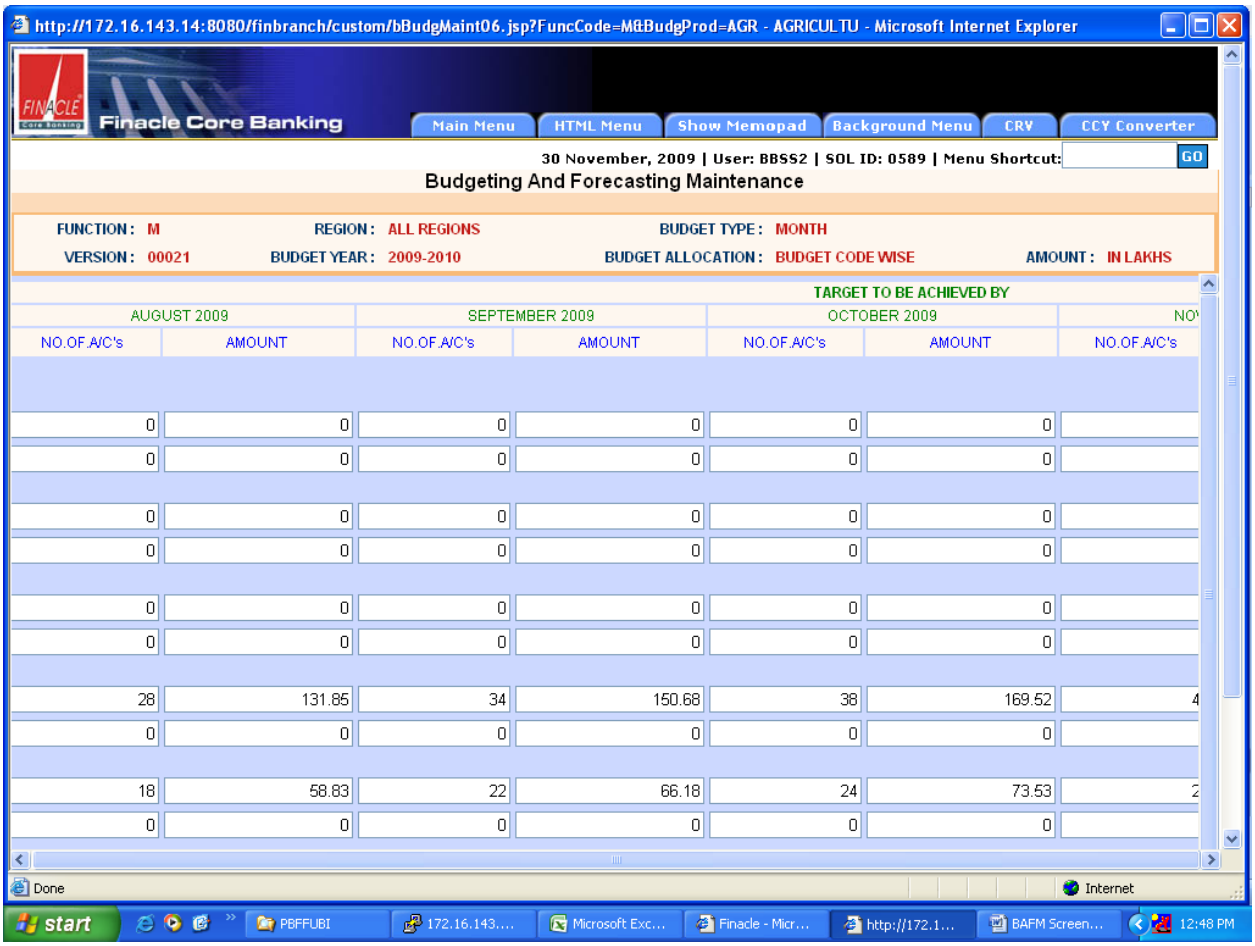
Figure 9.1.27



MAY 2009		JUNE 2009		JULY 2009		A
NO.OF.A/C's	AMOUNT	NO.OF.A/C's	AMOUNT	NO.OF.A/C's	AMOUNT	NO.OF.A/C's
0	0	0	0	0	0	
0	0	0	0	0	0	
0	0	0	0	0	0	
0	0	0	0	0	0	
0	0	0	0	0	0	
0	0	0	0	0	0	
12	75.34	18	94.18	22	113.01	
0	0	0	0	0	0	
8	36.77	12	44.12	14	51.47	
0	0	0	0	0	0	

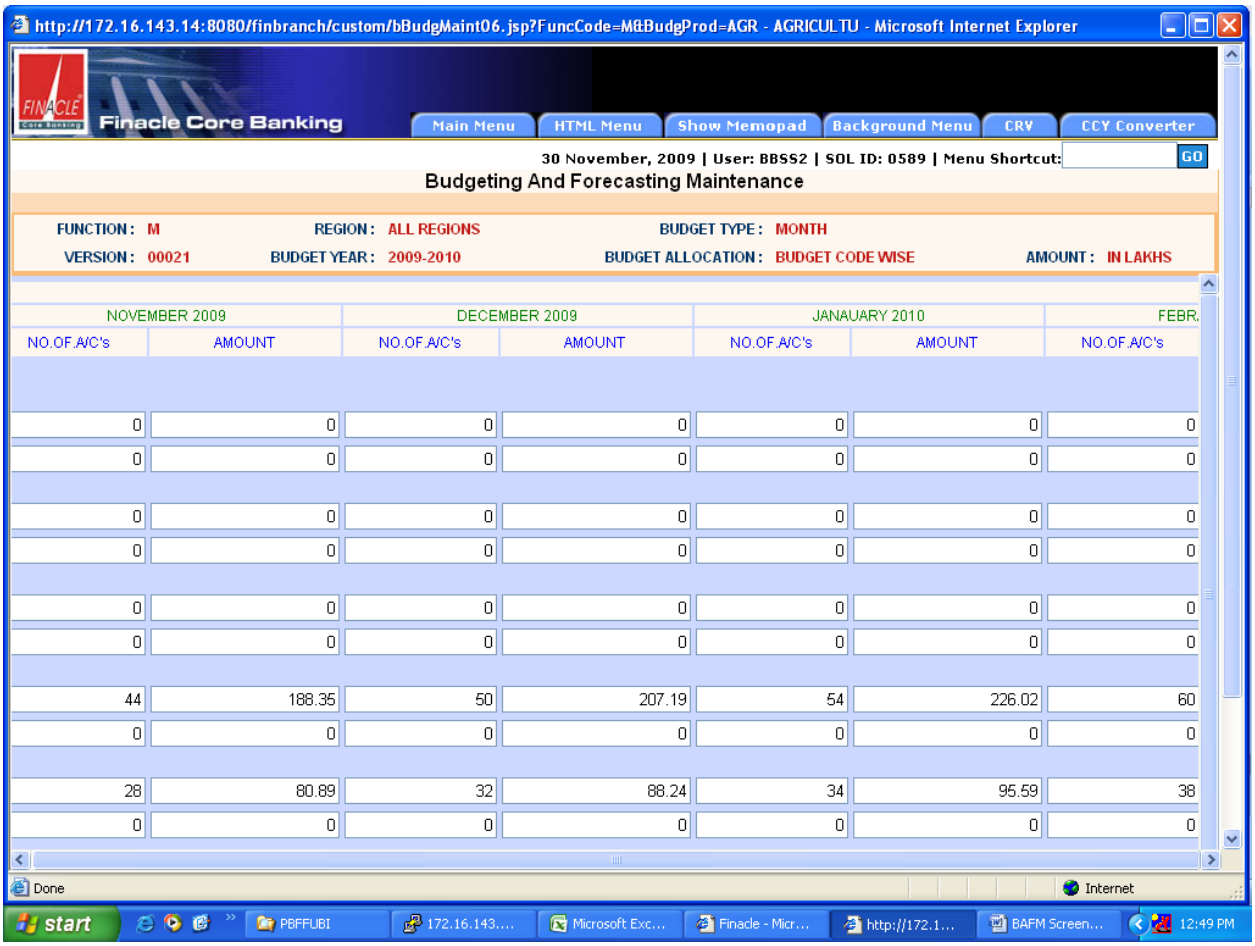
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Particular Budget Code For All Regions Screen3)

Figure 9.1.28



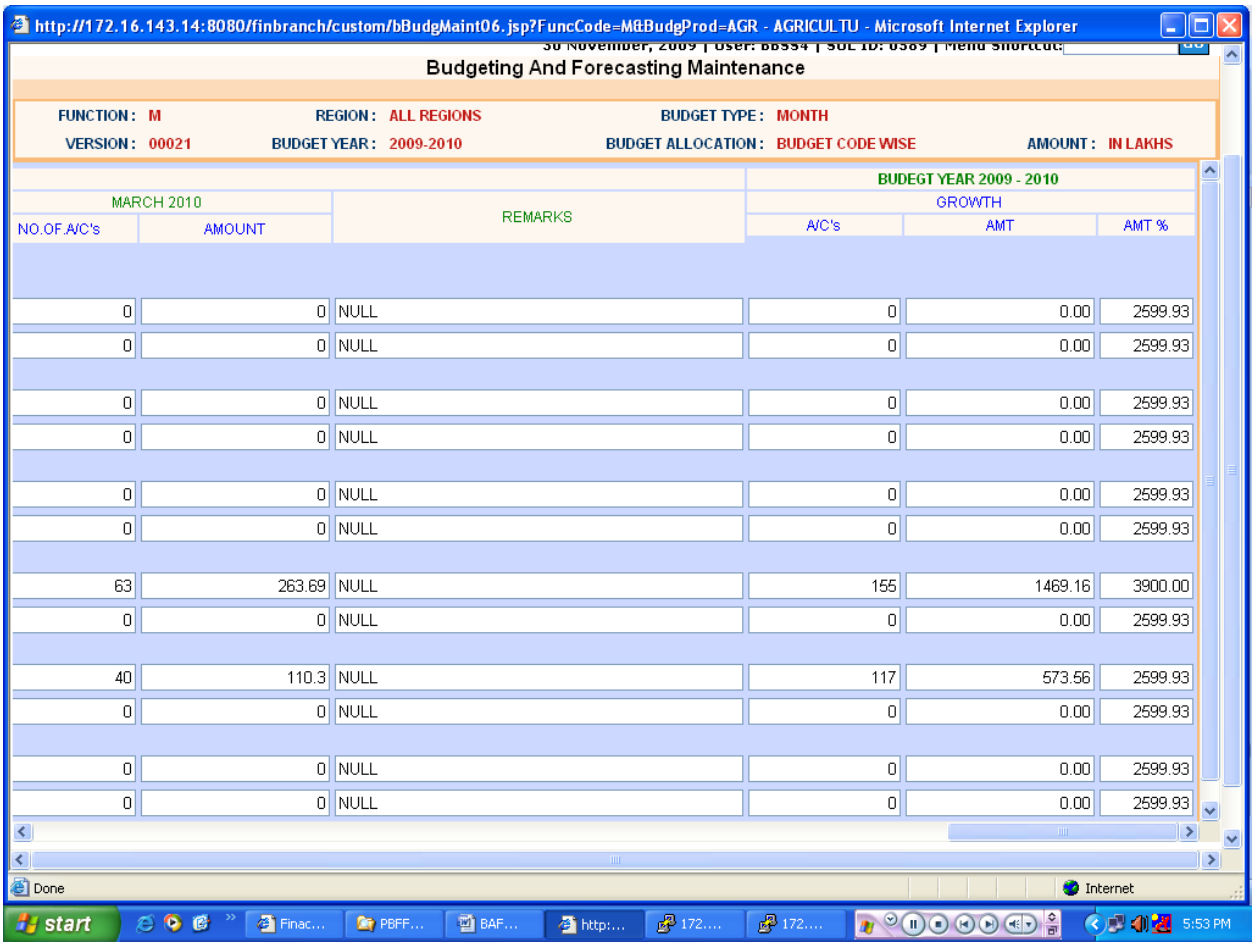
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Particular Budget Code For All Regions Screen4)

Figure 9.1.29



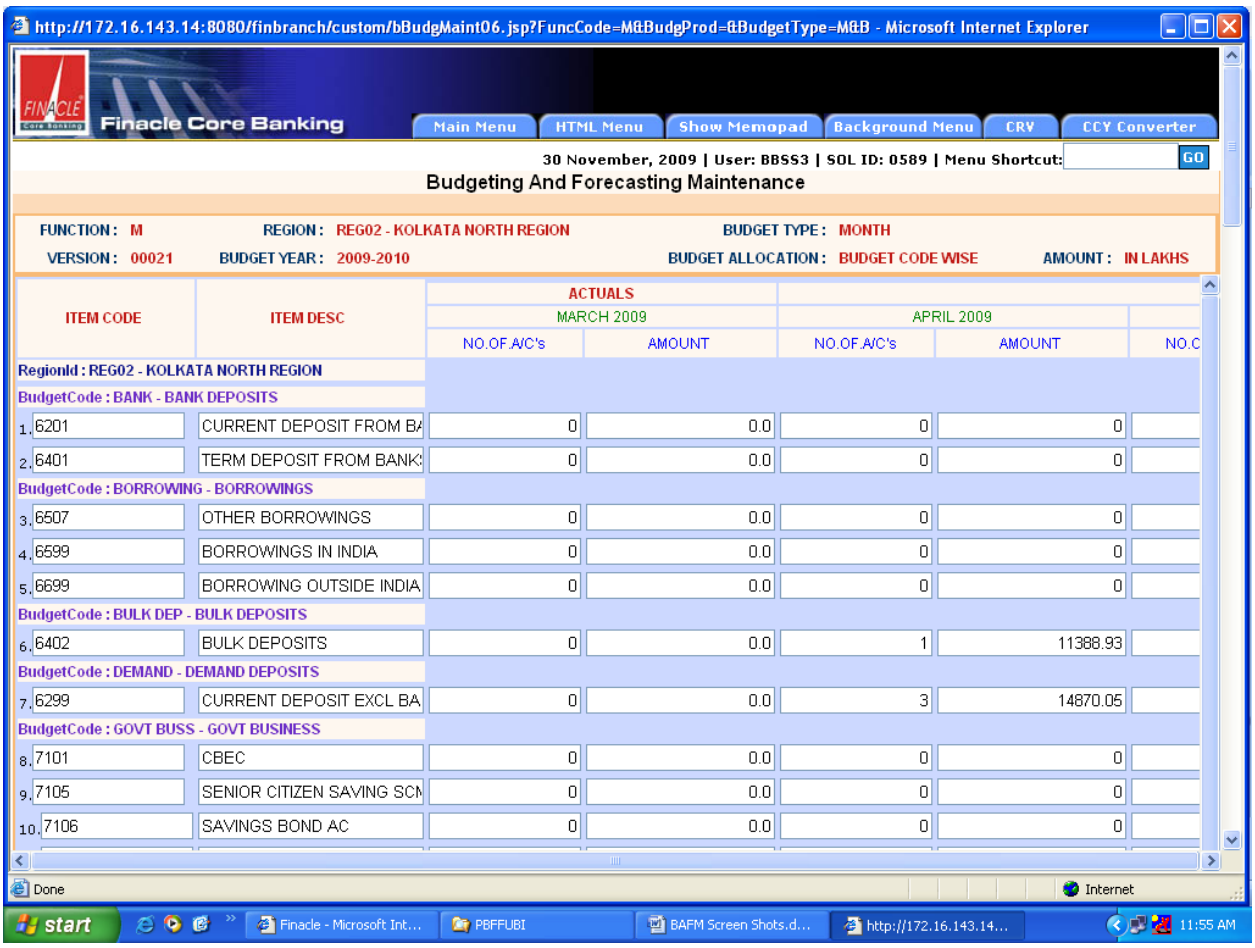
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Particular Budget Code For All Regions Screen5)

Figure 9.1.30



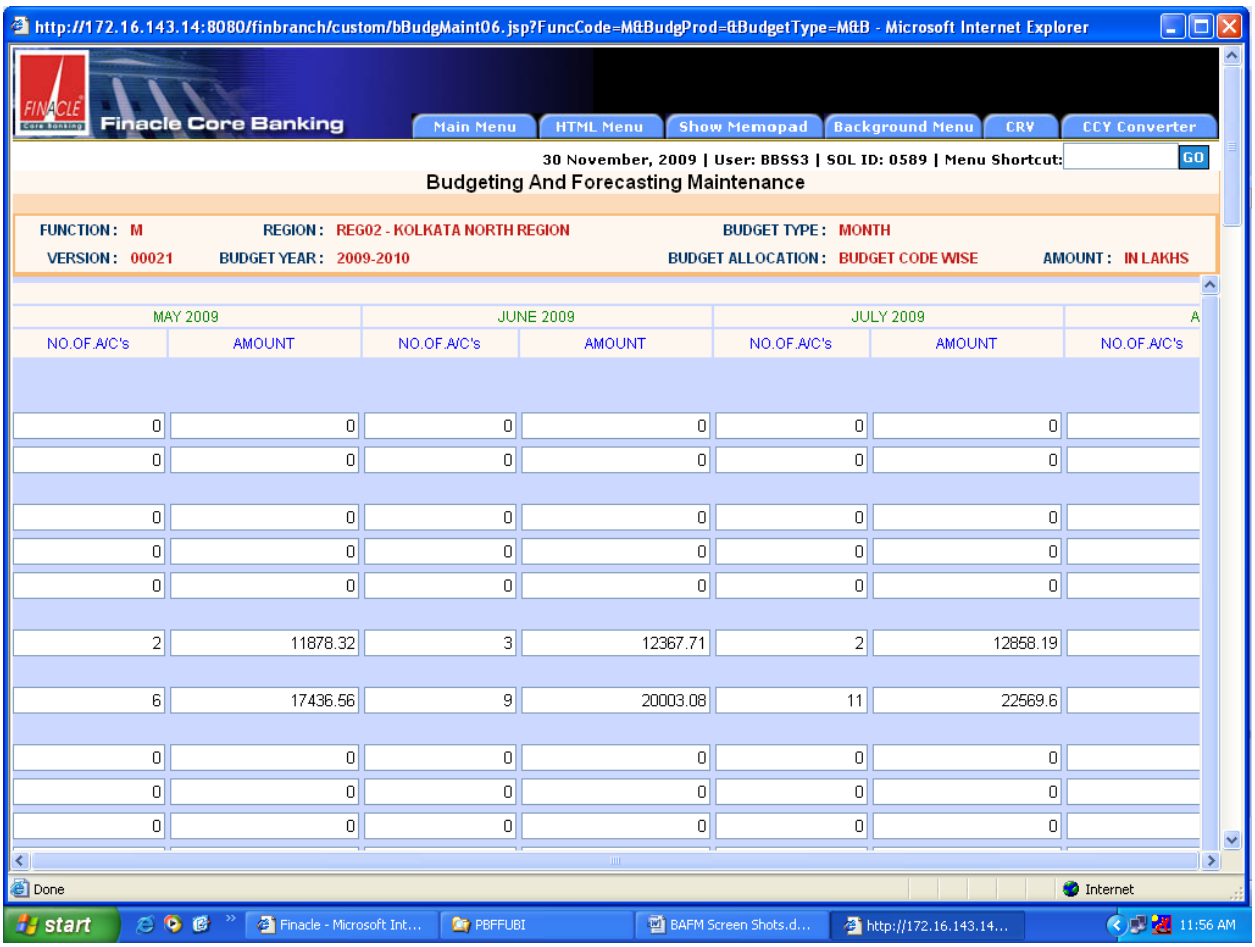
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region Screen1)

Figure 9.1.31



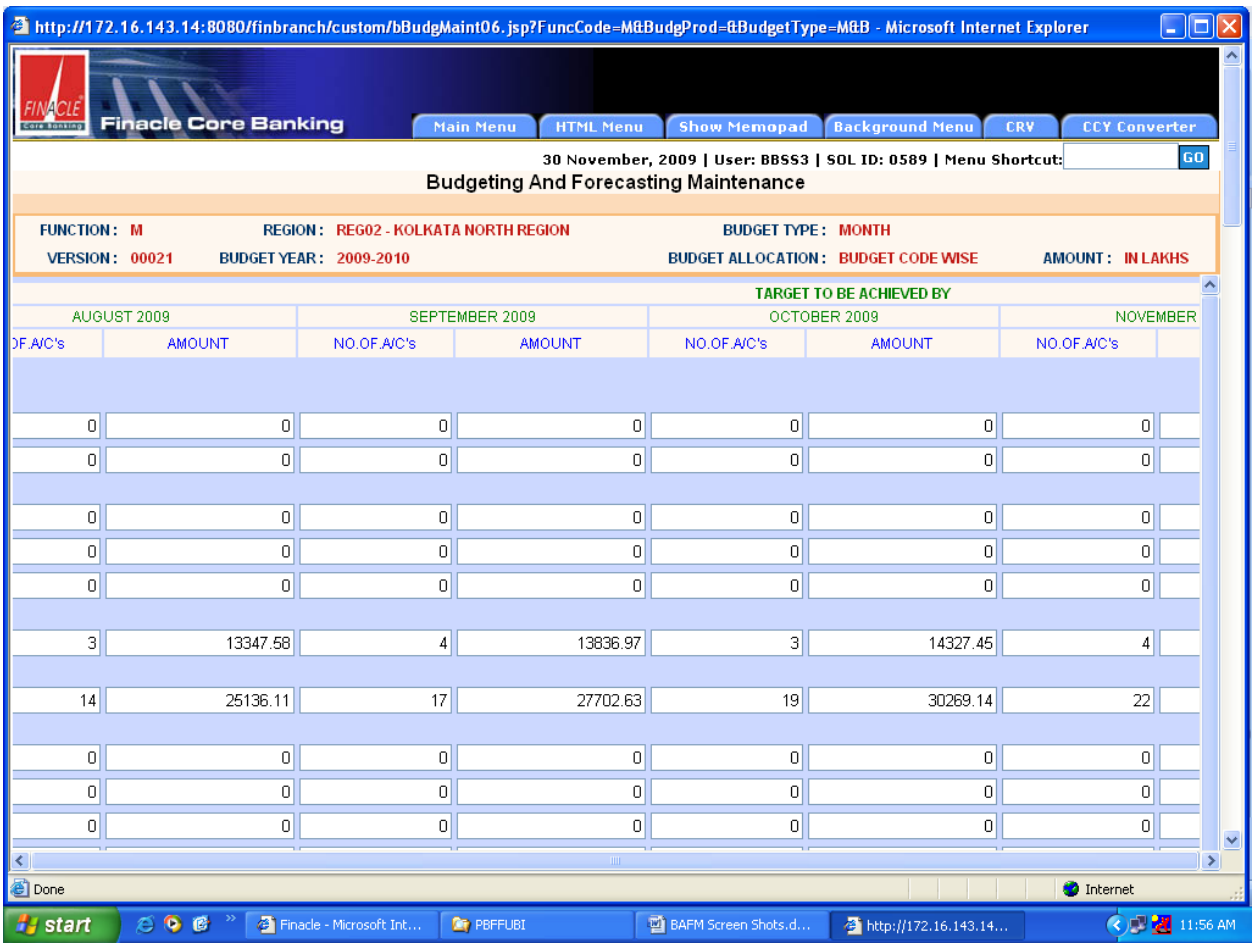
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region Screen2)

Figure 9.1.32



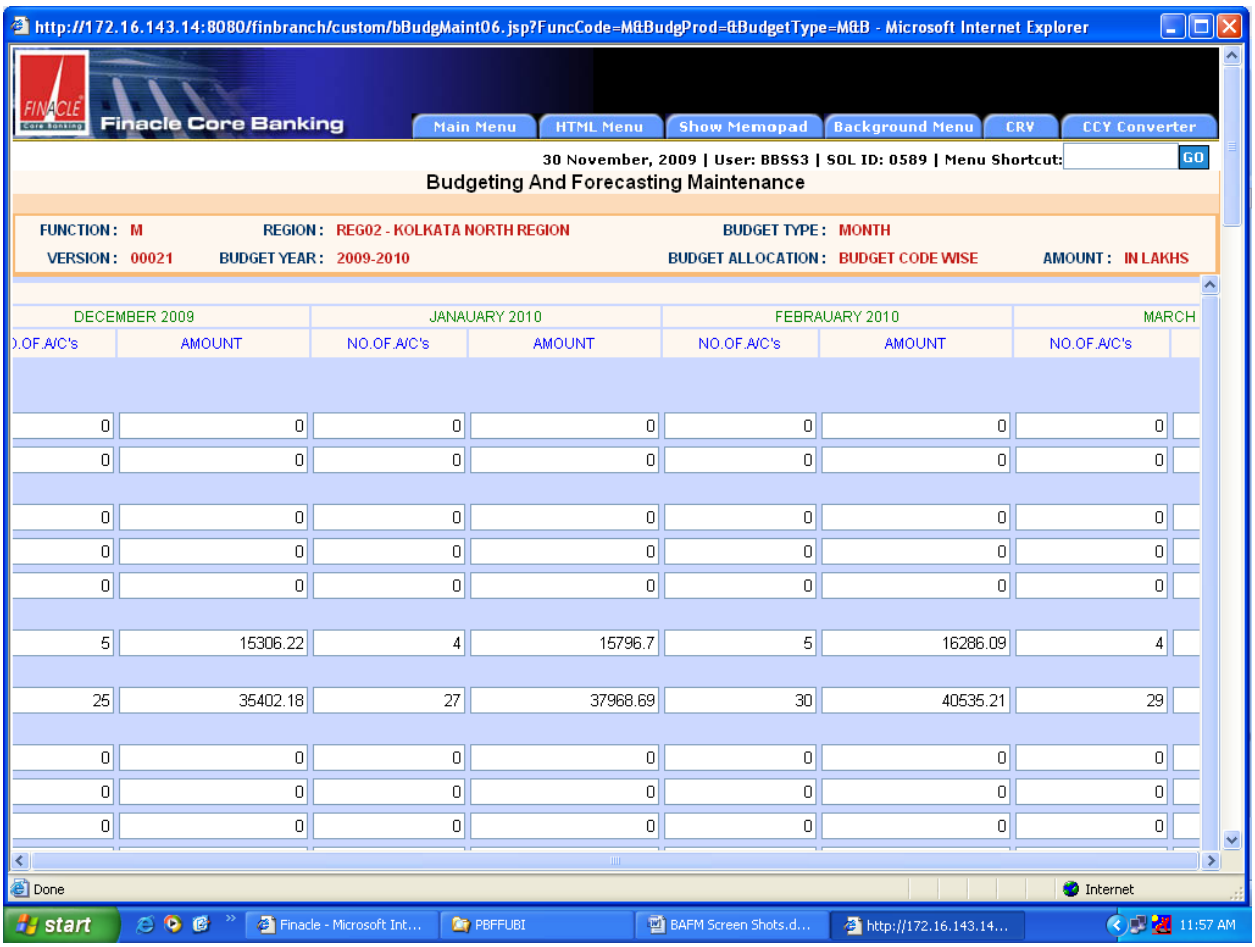
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region Screen3)

Figure 9.1.33



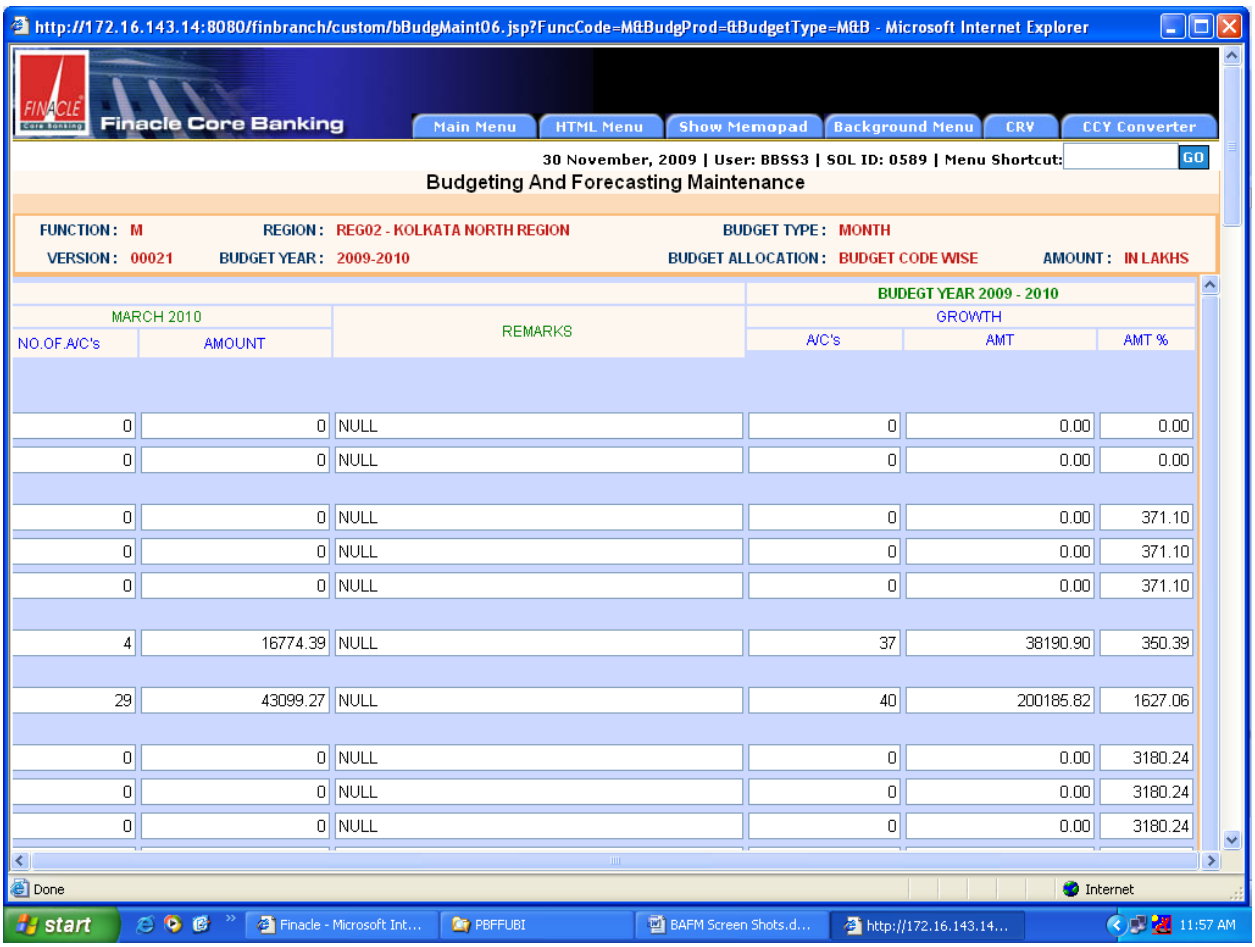
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region Screen4)

Figure 9.1.34



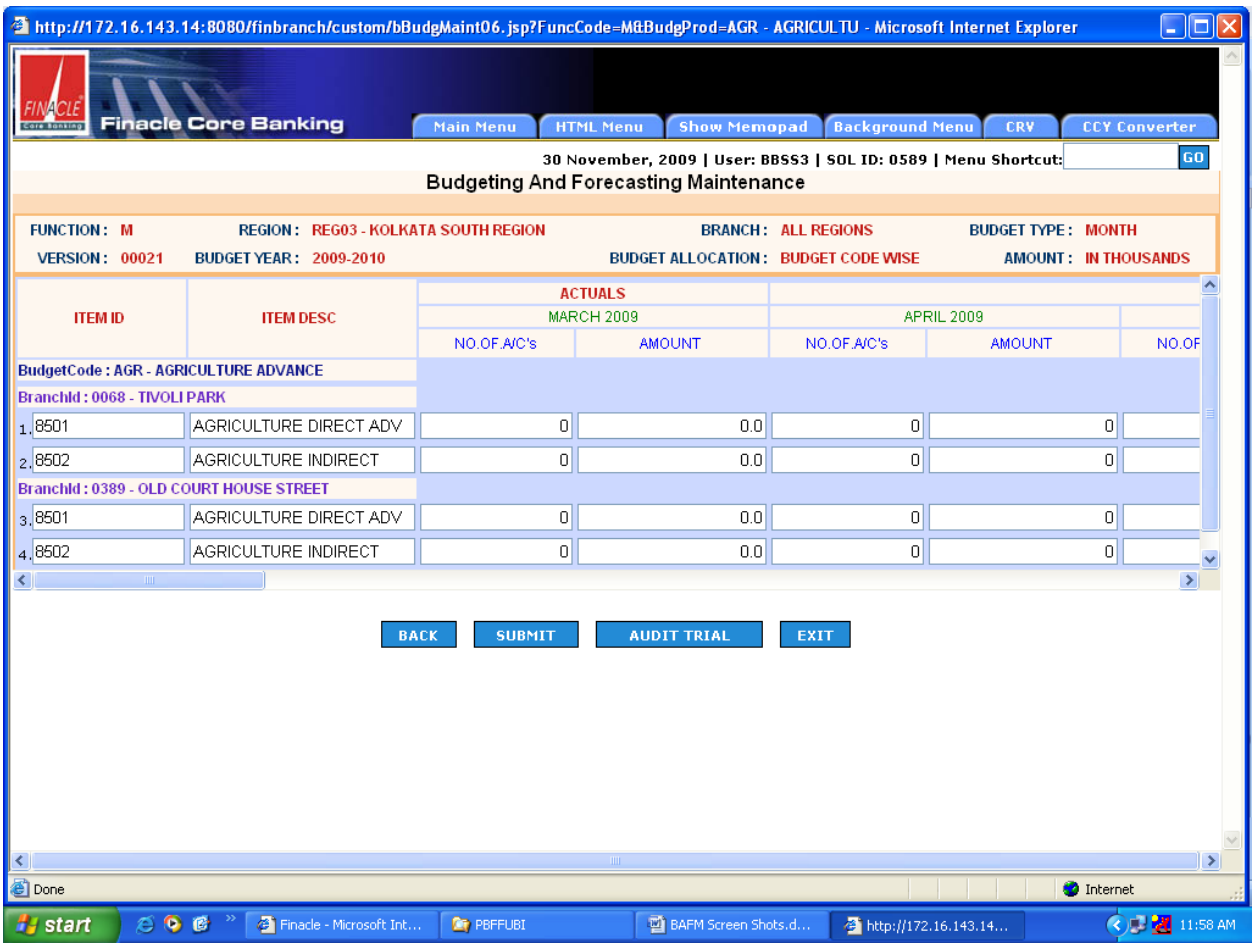
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region Screen5)

Figure 9.1.35



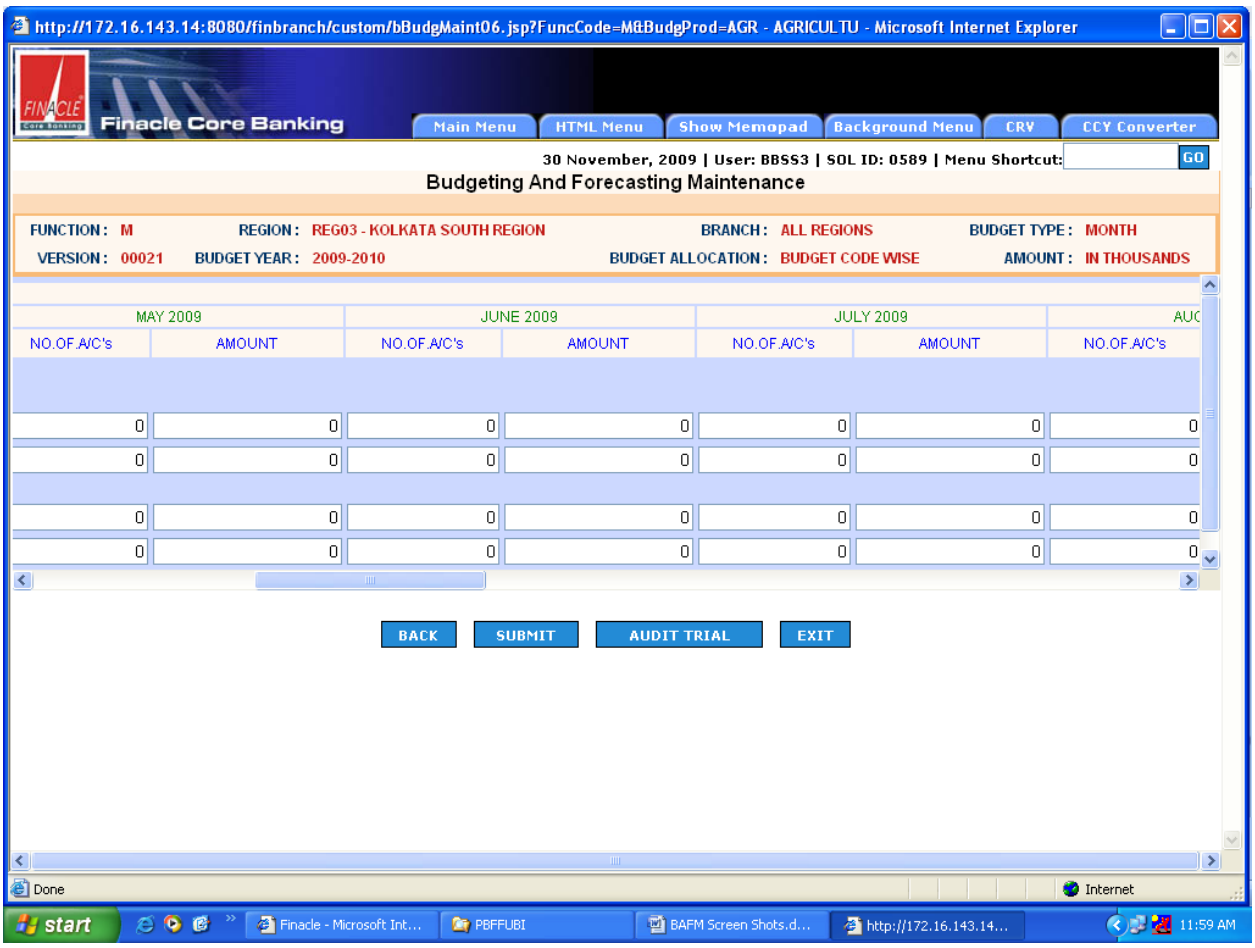
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Paricular Budget Code Under Particular Region For All Branches Screen1)

Figure 9.1.36



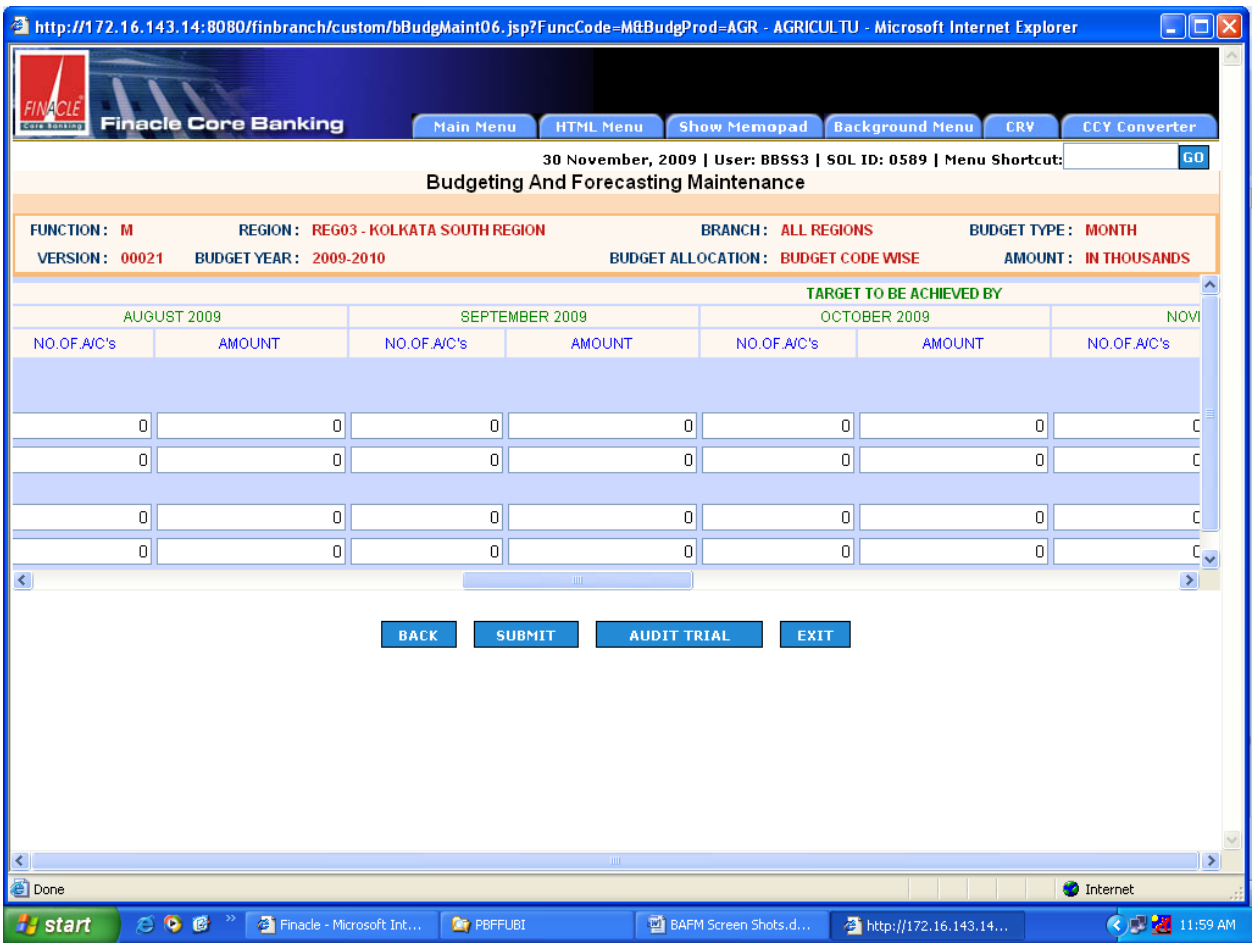
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Paricular Budget Code Under Particular Region For All Branches Screen2)

Figure 9.1.37



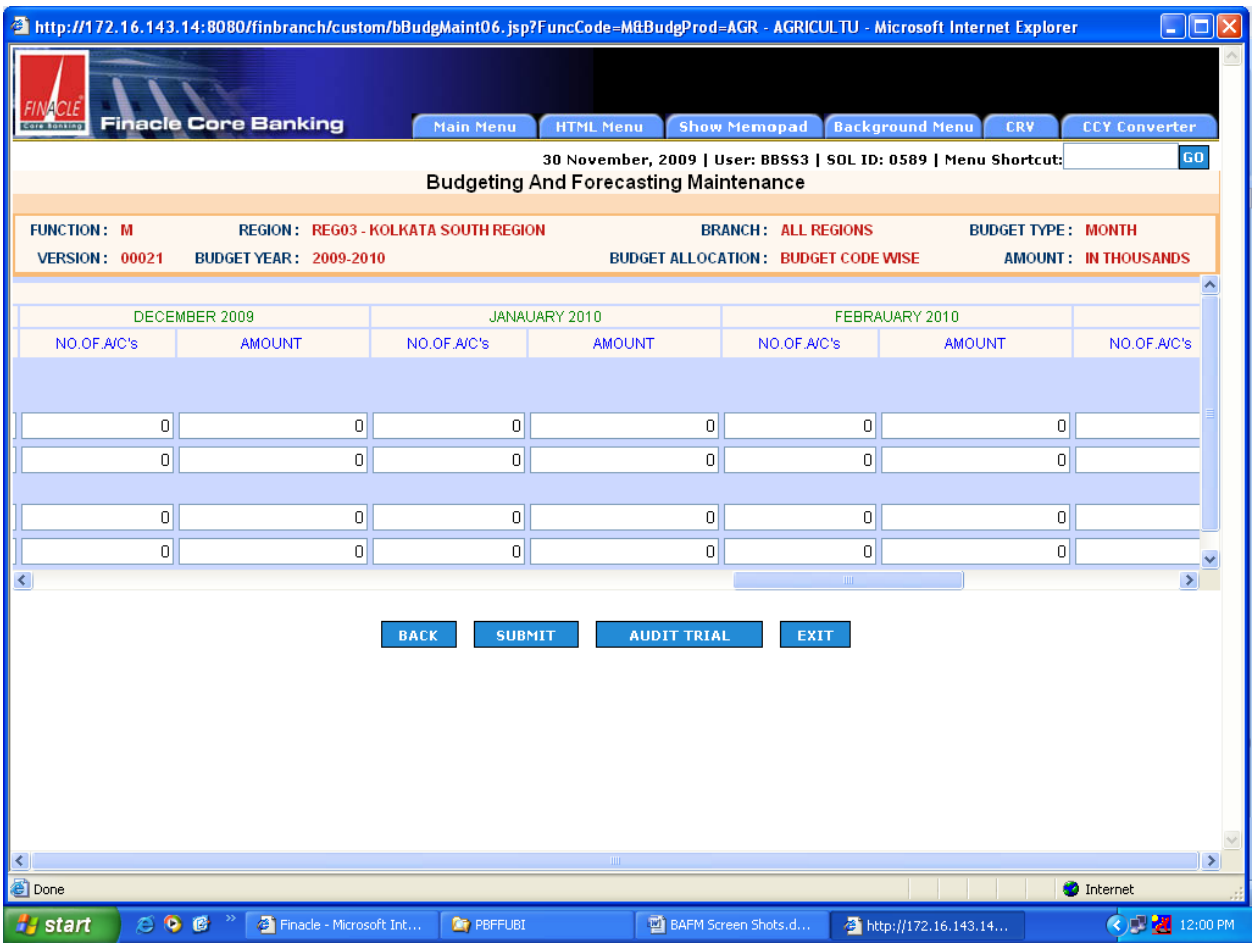
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Paricular Budget Code Under Particular Region For All Branches Screen3)

Figure 9.1.38



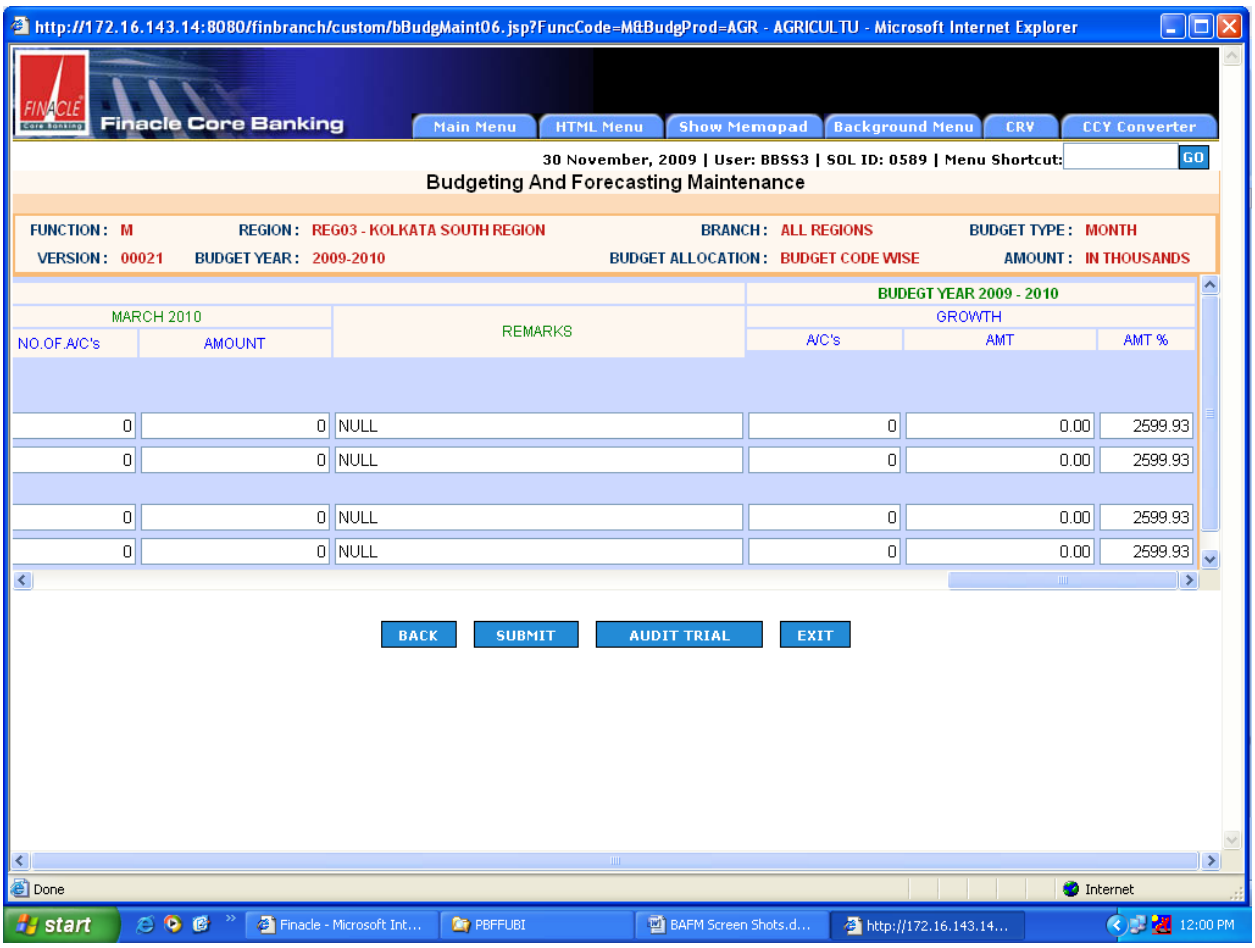
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Paricular Budget Code Under Particular Region For All Branches Screen4)

Figure 9.1.39



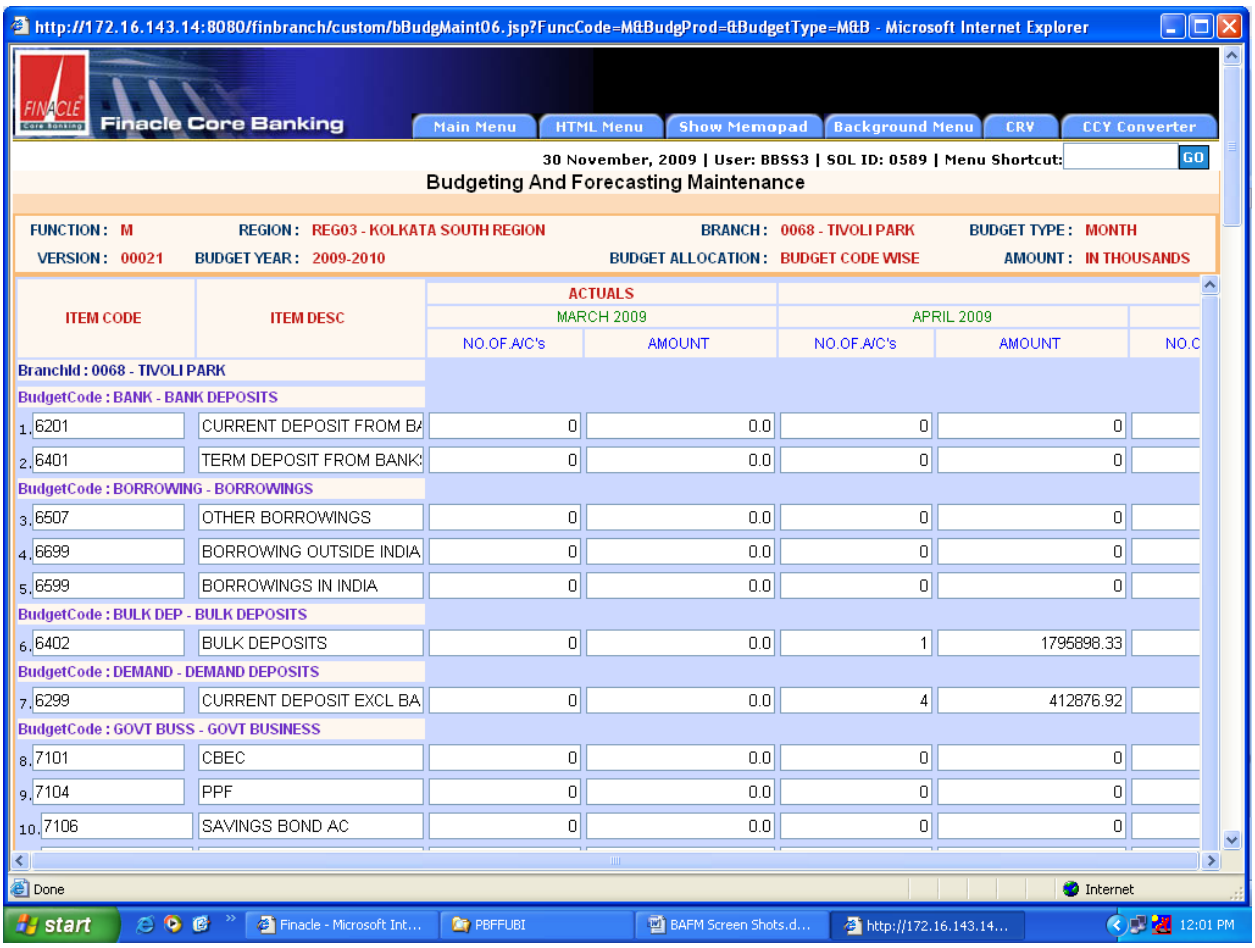
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For Paricular Budget Code Under Particular Region For All Branches Screen5)

Figure 9.1.40



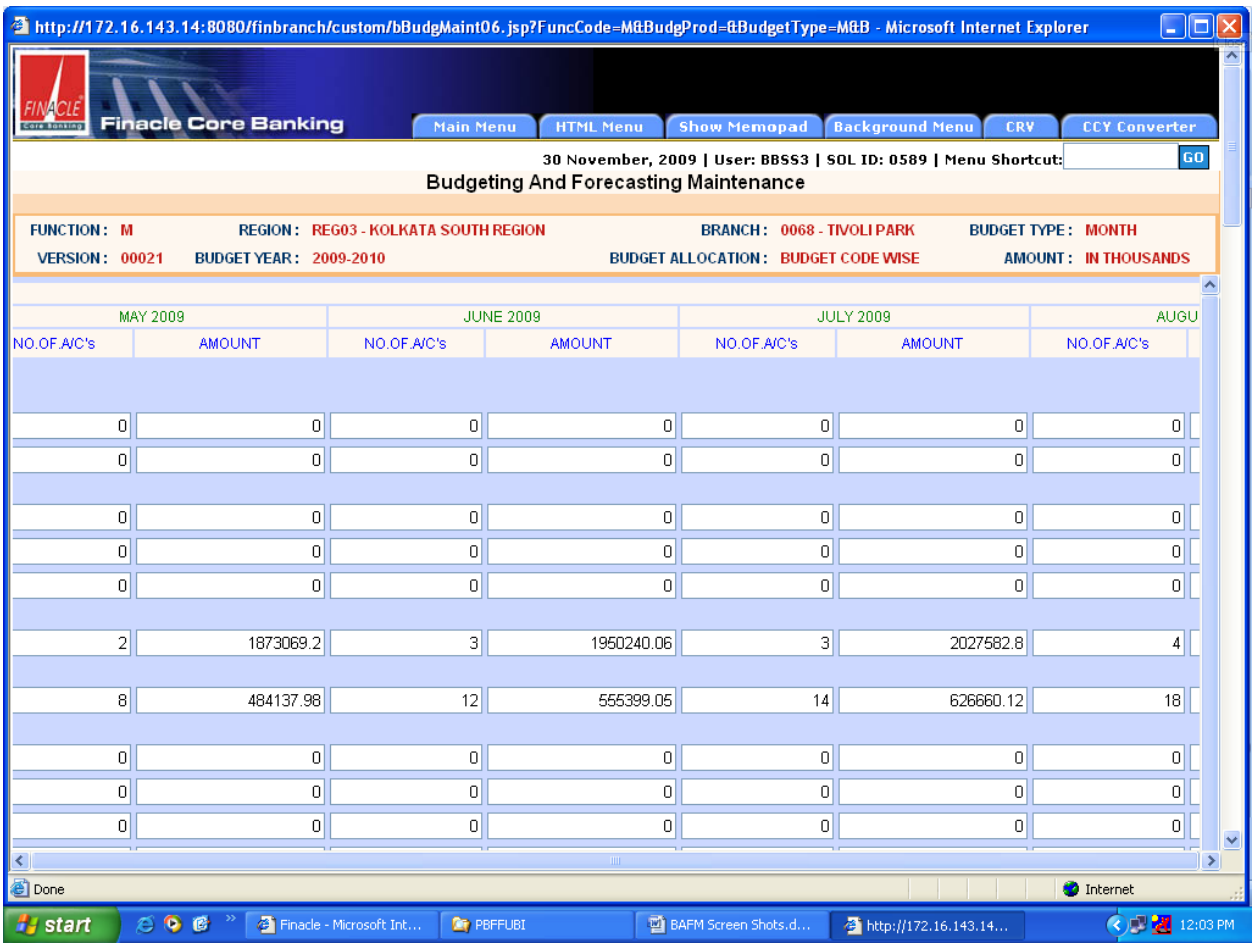
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region For Particular Branch Screen1)

Figure 9.1.41



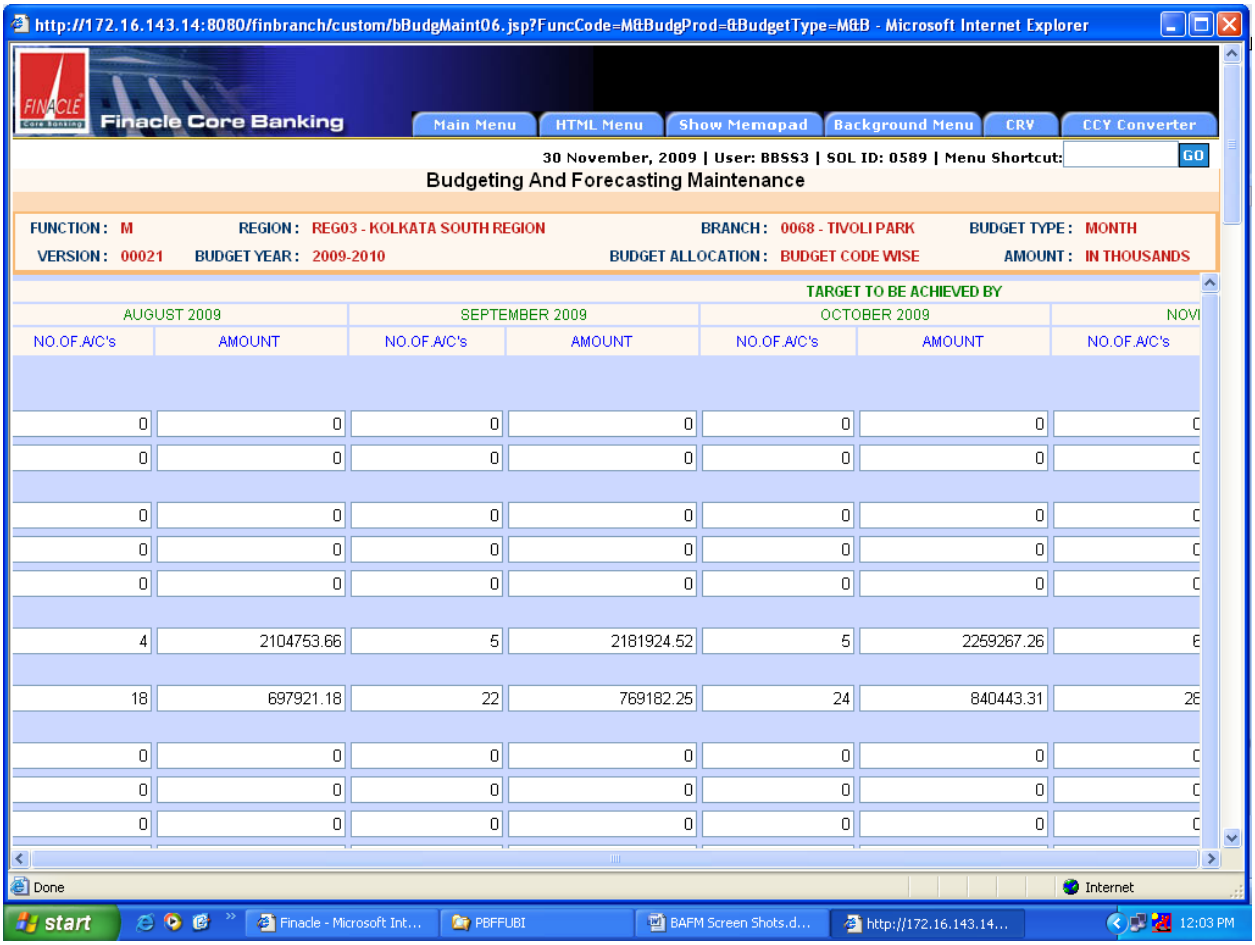
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region For Particular Branch Screen2)

Figure 9.1.42



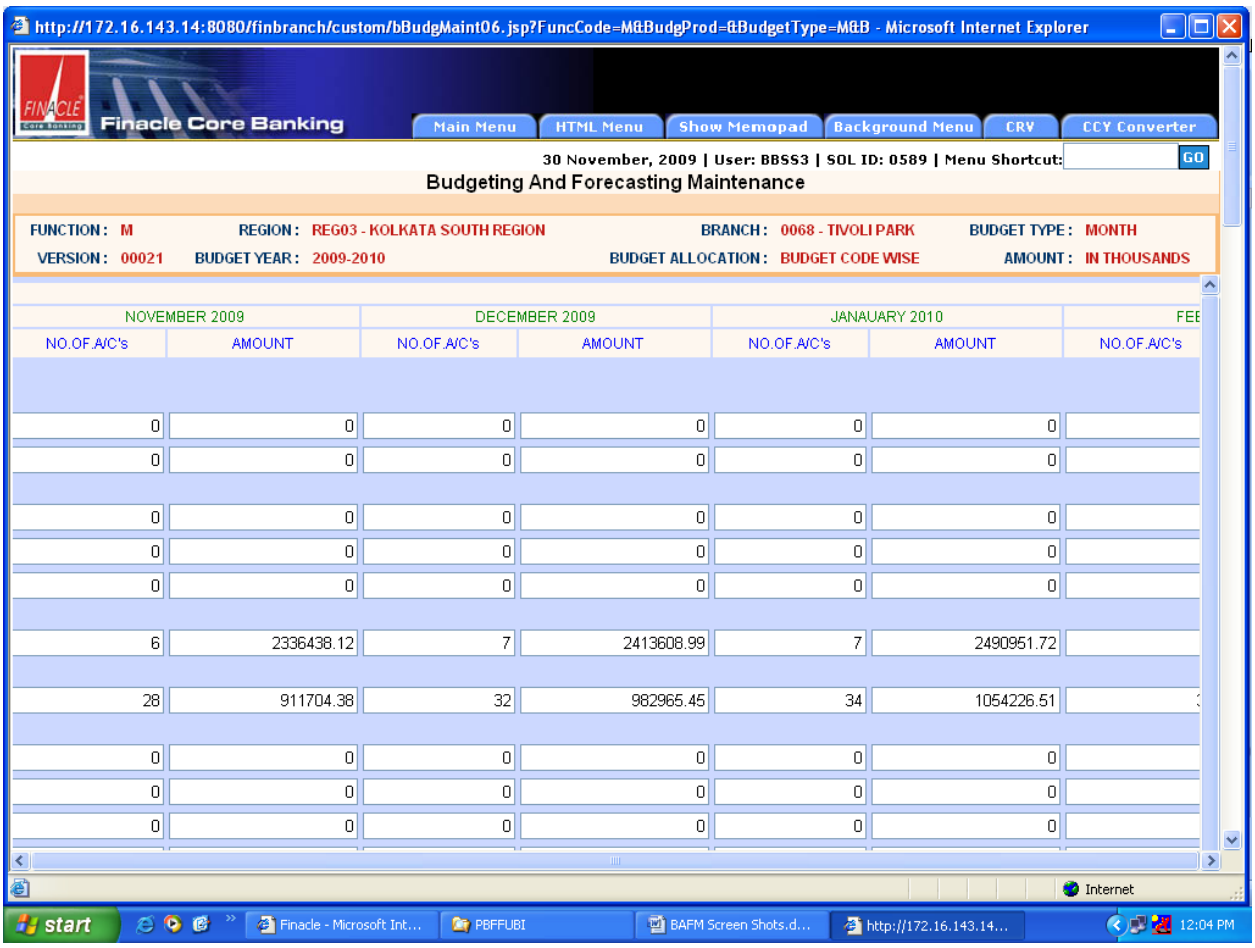
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region For Particular Branch Screen3)

Figure 9.1.43



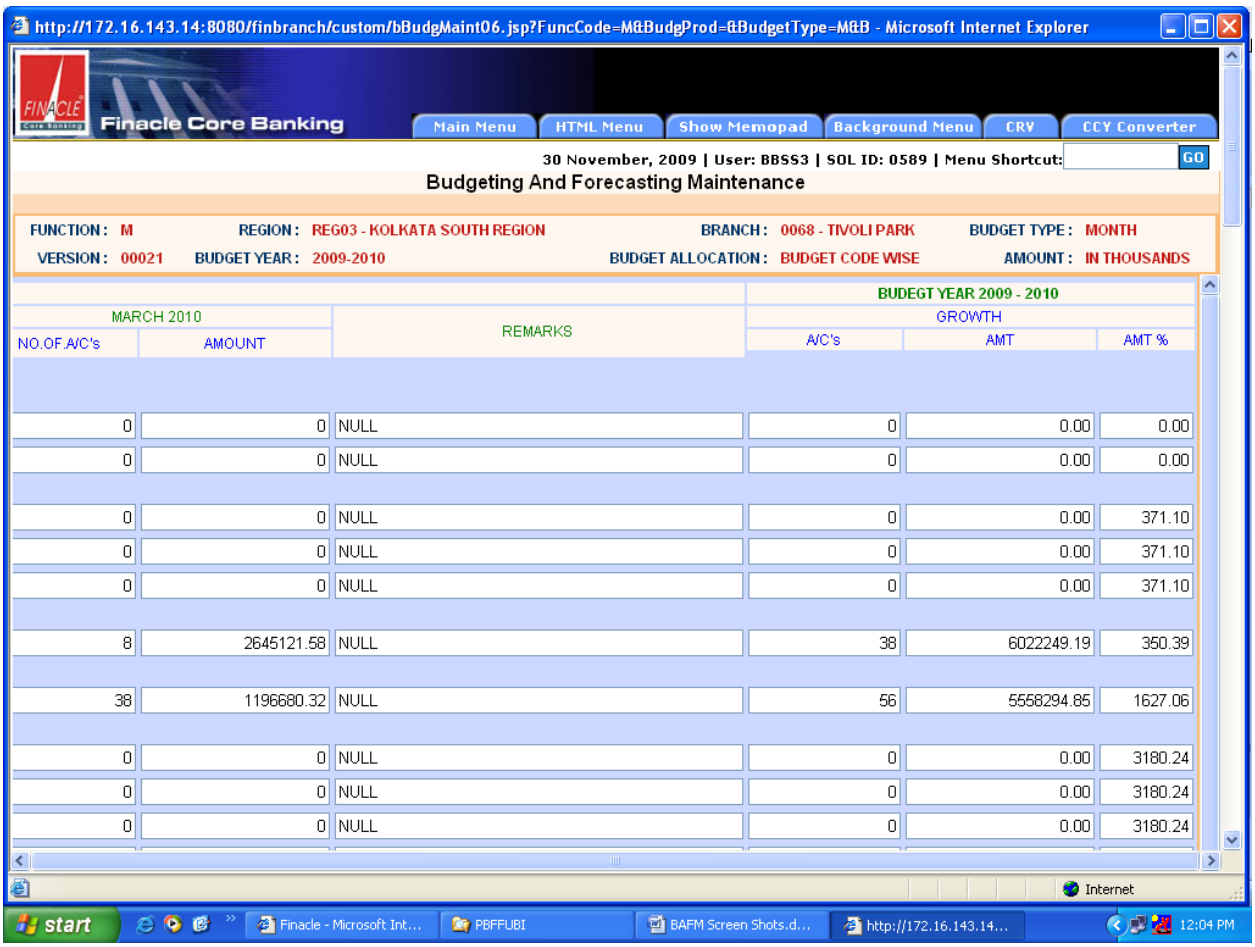
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region For Particular Branch Screen4)

Figure 9.1.44



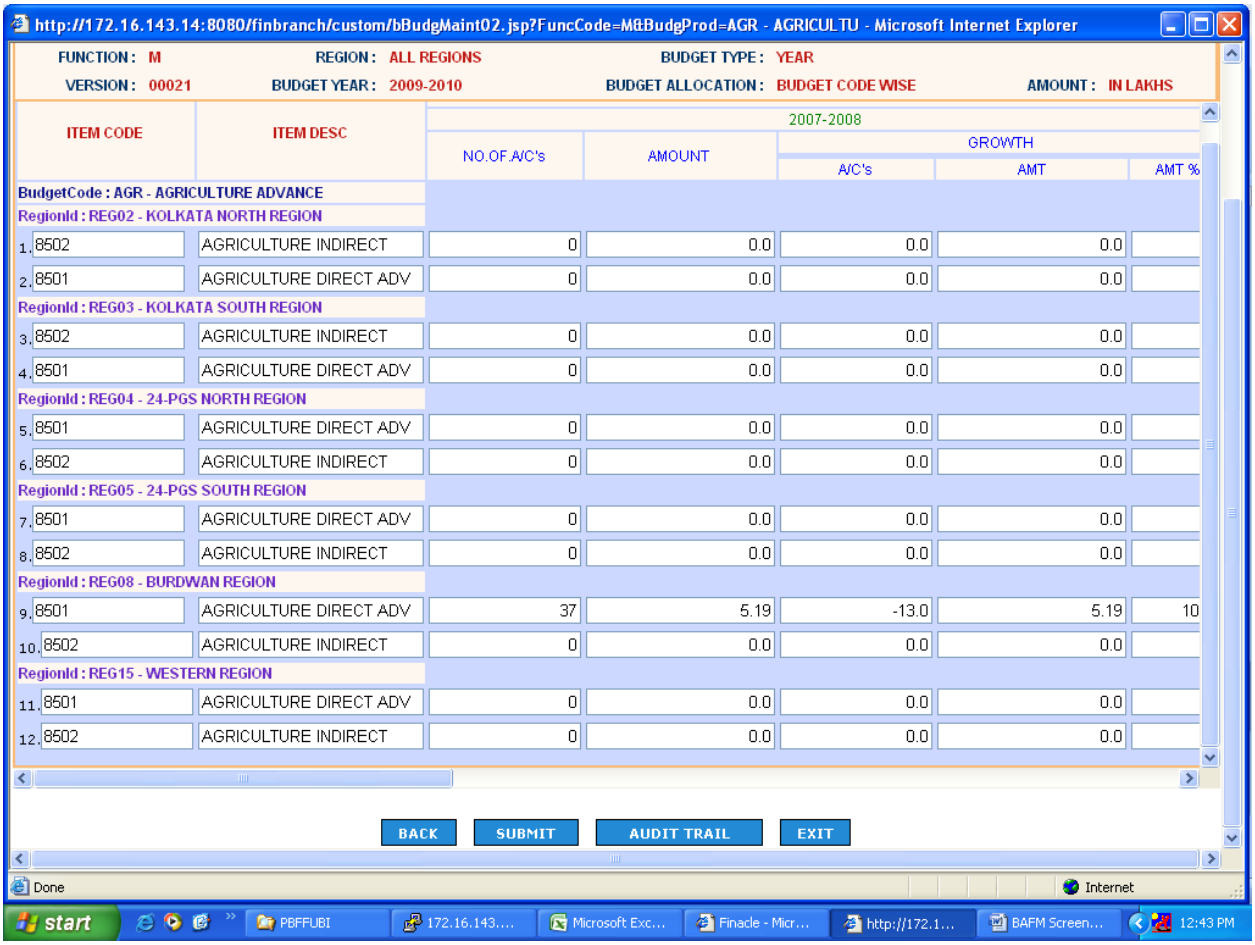
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Monthly Modification For All Budget Code Under Particular Region For Particular Branch Screen5)

Figure 9.1.45



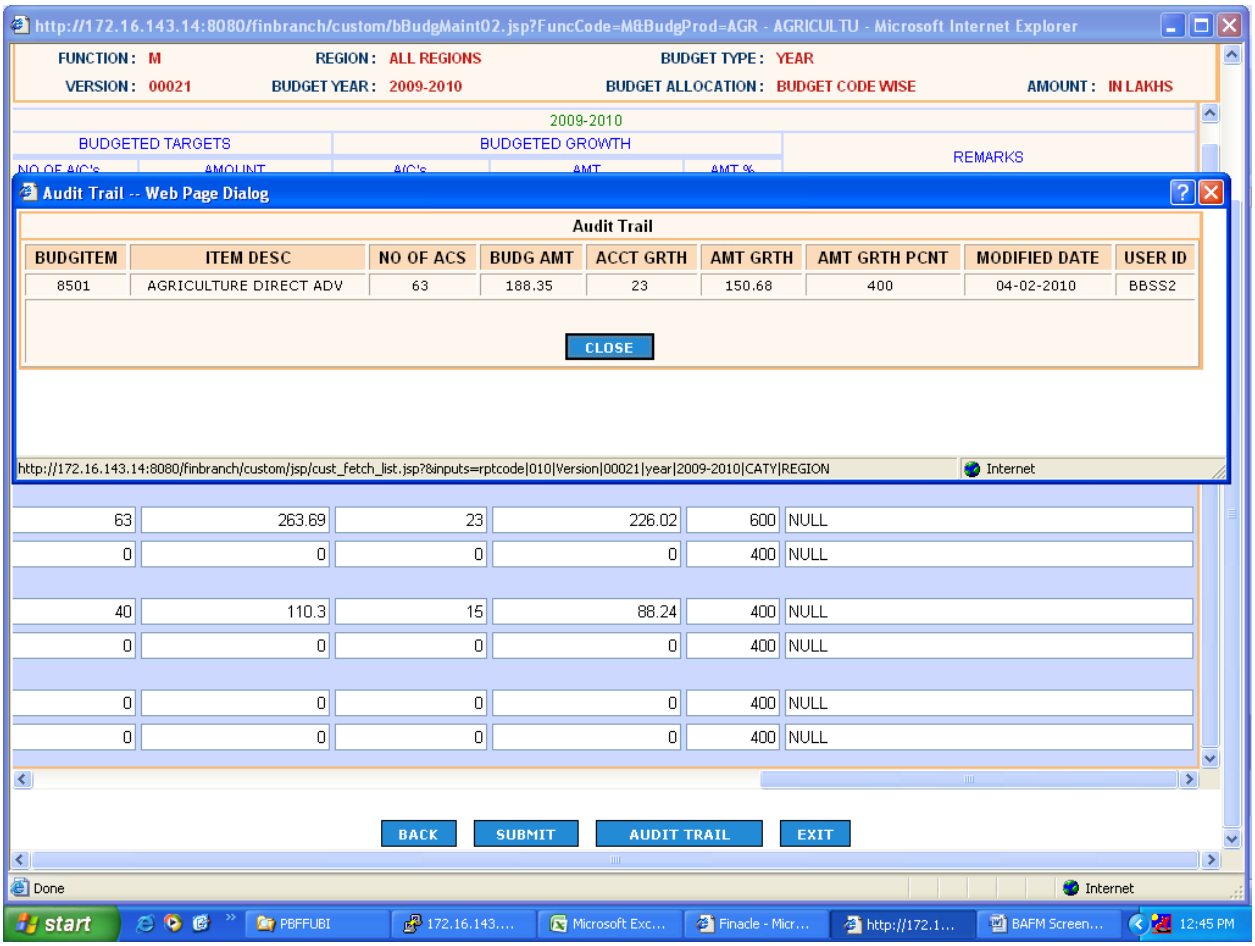
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Budget Code Wise Modification For all Regions For Functions Showing Back,Submit,Audit Trail and Exit)

Figure 9.1.46



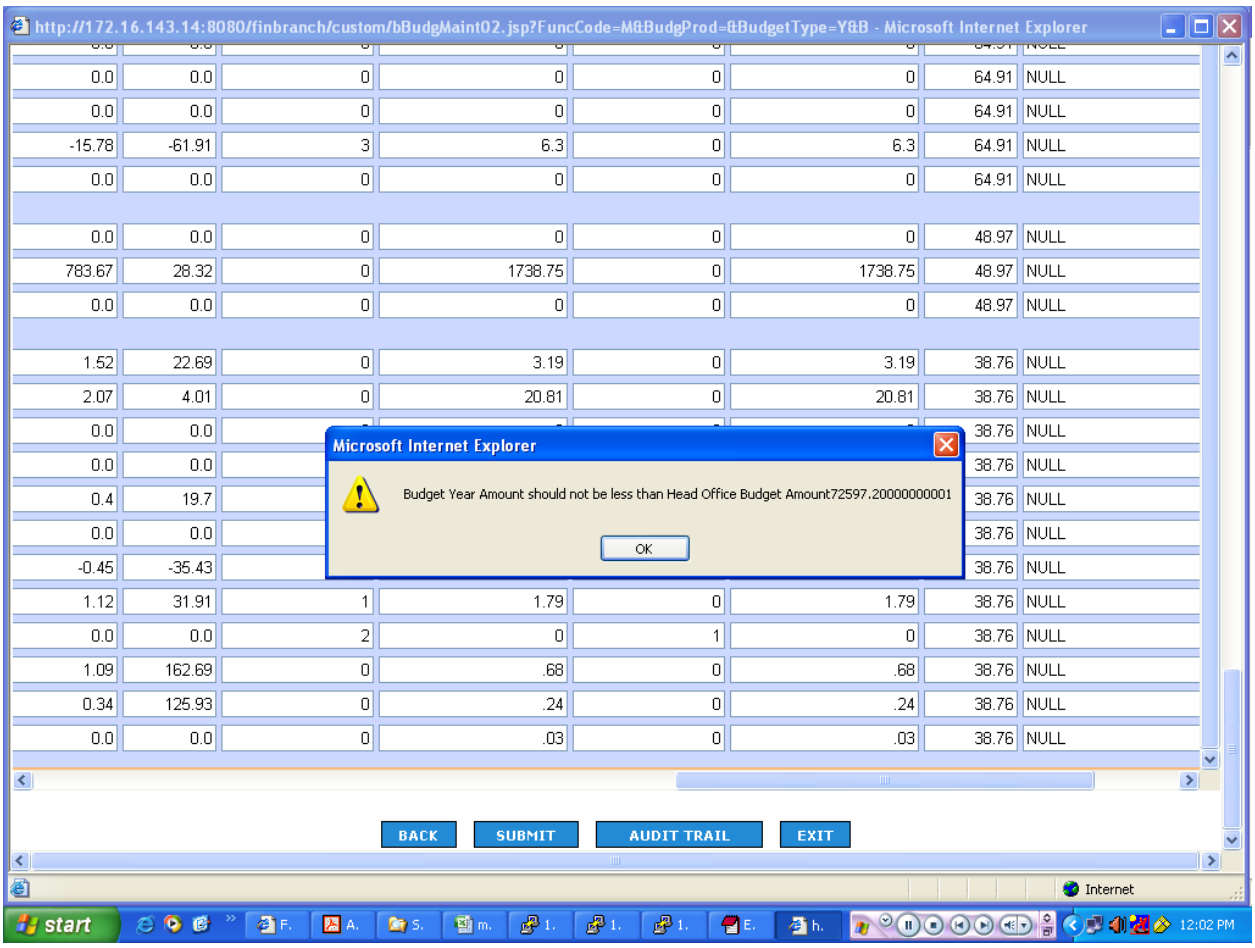
Budgeting Forecasting Maintenance Modify Screen (Data Showing For Historical Data Audit Trail)

Figure 9.1.47



Budgeting Forecasting Maintenance Modify Screen (Data Showing The Validation When Budget Amount of the Branch/Region Goes below the Region/ Head office Budget Amount Respectively)

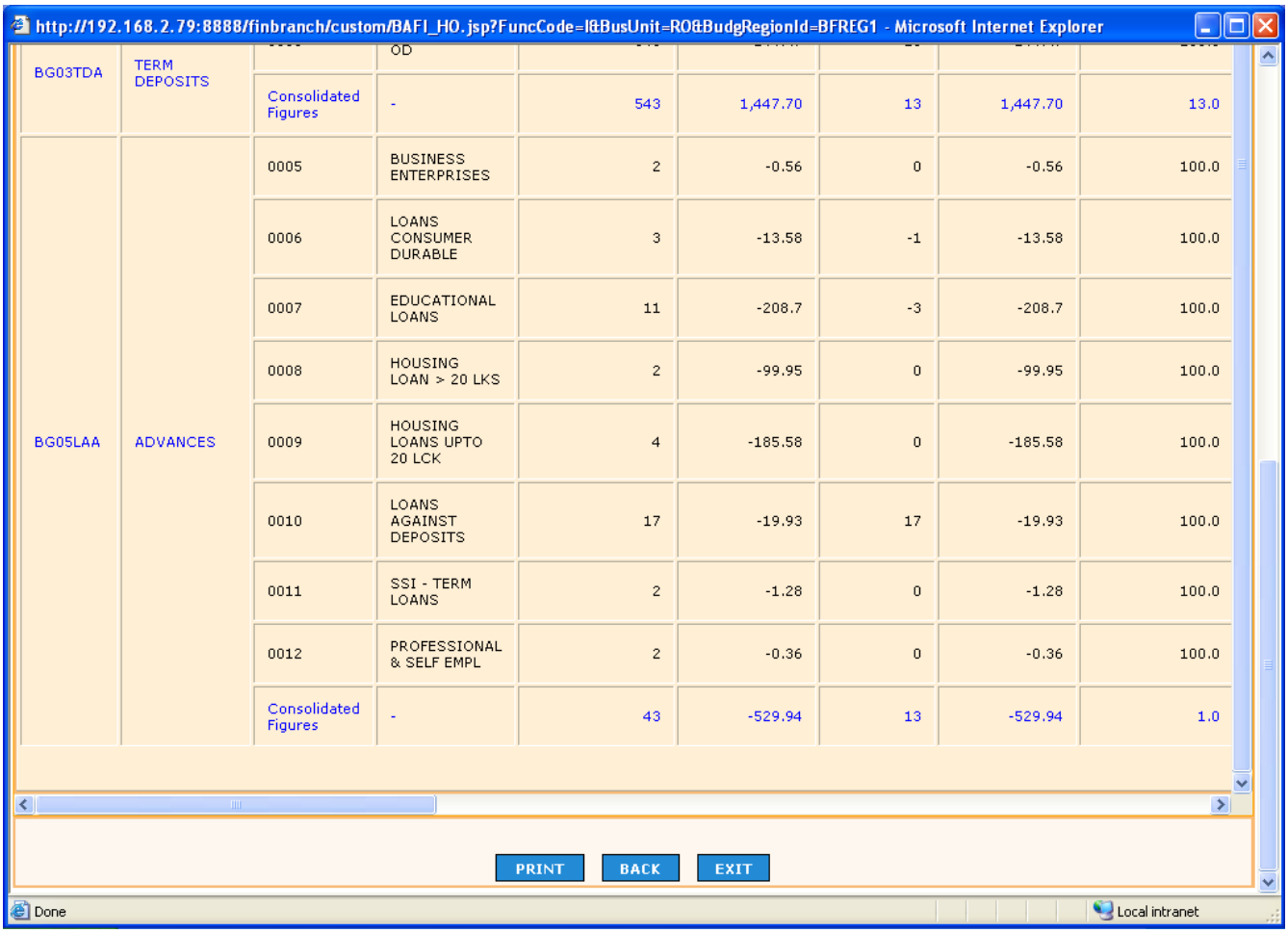
Figure 9.1.48



10. PRINTING OF REPORTS

By clicking on the PRINT button user can generate a report appearing on the screen. The report will be generated in background. Following screen shows the facility.

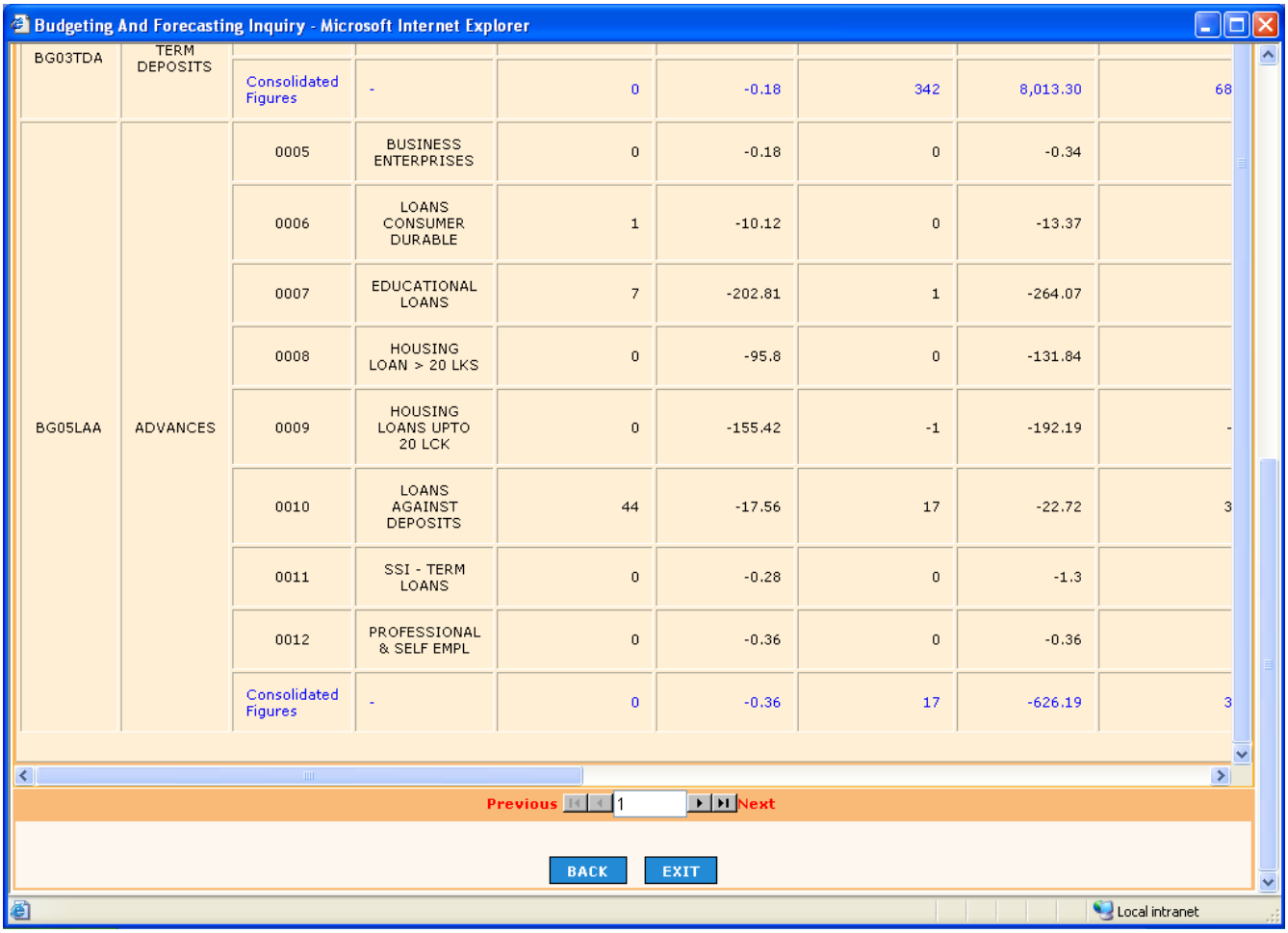
Figure 10.1.1



			OD					
BG03TDA	TERM DEPOSITS	Consolidated Figures	-	543	1,447.70	13	1,447.70	13.0
BG05LAA	ADVANCES	0005	BUSINESS ENTERPRISES	2	-0.56	0	-0.56	100.0
		0006	LOANS CONSUMER DURABLE	3	-13.58	-1	-13.58	100.0
		0007	EDUCATIONAL LOANS	11	-208.7	-3	-208.7	100.0
		0008	HOUSING LOAN > 20 LKS	2	-99.95	0	-99.95	100.0
		0009	HOUSING LOANS UPTO 20 LCK	4	-185.58	0	-185.58	100.0
		0010	LOANS AGAINST DEPOSITS	17	-19.93	17	-19.93	100.0
		0011	SSI - TERM LOANS	2	-1.28	0	-1.28	100.0
		0012	PROFESSIONAL & SELF EMPL	2	-0.36	0	-0.36	100.0
		Consolidated Figures	-	43	-529.94	13	-529.94	1.0

If the user gives either business unit id (region id or branch id) or budget code, the complete figures of all regions or branches based on mandatory inputs will be displayed. **So the user can view all the regions by navigating through next and previous buttons provided.**

Figure 10.1.2



BG03TDA	TERM DEPOSITS	Consolidated Figures	-	0	-0.18	342	8,013.30	68
BG05LAA	ADVANCES	0005	BUSINESS ENTERPRISES	0	-0.18	0	-0.34	
		0006	LOANS CONSUMER DURABLE	1	-10.12	0	-13.37	
		0007	EDUCATIONAL LOANS	7	-202.81	1	-264.07	
		0008	HOUSING LOAN > 20 LKS	0	-95.8	0	-131.84	
		0009	HOUSING LOANS UPTO 20 LCK	0	-155.42	-1	-192.19	-
		0010	LOANS AGAINST DEPOSITS	44	-17.56	17	-22.72	3
		0011	SSI - TERM LOANS	0	-0.28	0	-1.3	
		0012	PROFESSIONAL & SELF EMPL	0	-0.36	0	-0.36	
		Consolidated Figures	-	0	-0.36	17	-626.19	3

11. BCSM - Budget Confirmation And Status Updation:

This Menu is used to confirm the budget as **Draft/Final/Approved**. Initial status of the budget will be Draft budget when Budget is allocated to Region and Branch by HO. Region and Branch can view their budget figures and has to confirm their budget status as Final after which system will not allow the user to modify their budget figures. System will allow the user to modify their budget figures only when the status is in Draft. Hence any modification of Budget Figures has to be carried out before confirming the budget status as final.

If Branch wants to modify their Budget figure which is in Final Status Region has to change the status as Draft and then only branches can modify their budget figures. This changing of status has to be done only by the Region to which it belongs. Likewise for Region it is done by HO. When budget is finalized by Region and Branch, HO has to confirm and change the status into Approved which will be the final budget for bank as a whole.

Likewise if Branch wants to modify their Budget figure which is in Approved Status the status of the budget has to be reset as draft which can be permitted only by HO. The rest of the process would be the same as above. However, when there is any modification in an already approved budget a new version will be created for the bank as a whole. For periodical review of the performance against budget, system looks to the latest budget version to populate the budget figures.

Figure 11.1.1

Bussiness Unit: Will be HO – Head Office, RO – Region and BR – Branch.

Region Id: Will be the Set Id of the Region.

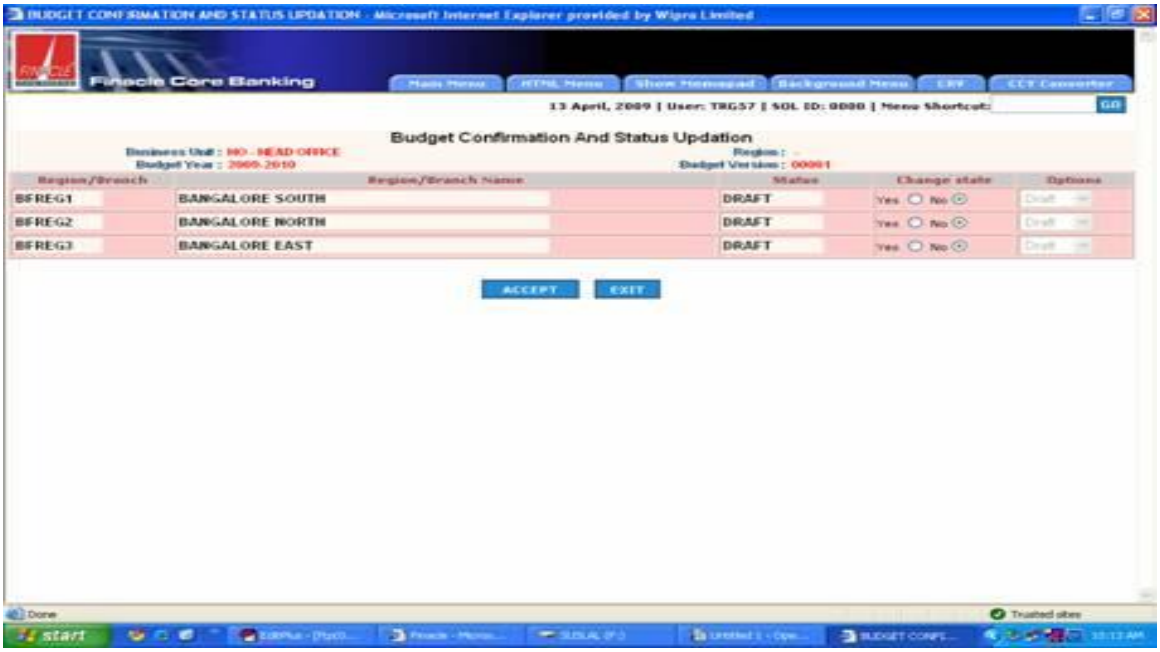
Branch/Sol Id: Will be the sol id of the Branch.

Budget Year: Will be the year for which budget is being set.

Budget Version: Will be the latest Budget Version for the budget year.

On clicking the 'Accept' button user will be taken to second page

Figure 111.2



Region/Branch: Will be Set Id/Sol Id of the Region / Branch.

Region/Branch Description: Will be Description for Region/Branch.

Curr.Budget Status: Will be Current Status of the Budget DRAFT/FINAL/APPROVED

Change Status: Will be Option to change the status Yes or No. If 'Yes' then User will be allowed to change the status.

Options: Will be List of Status (DRAFT/FINAL/APPROVED).

If Selected Bussiness Unit is HO then system will list out all the Regions and their Status. If Selected Bussiness Unit is RO then system will list out all the Branches and their Status under the selected region. If Selected Bussiness Unit is BR then system will list only the selected Branch and it's Status.

User can change the status and accept the page for updating the status in database. Change of status is allowed only at HO for the authorised Official.

5 RFP 18 and 19 – PWT 21(iii), 21(iv), 21(v) and 21(vi)

RFP –18 - Track the budget

RFP – 19 – Analyse Periodcally the performance as compared to budget

PWT – 21(iii) Detailed data/information on the bank .

21(iv) to track the budget in terms of level of attainment of monthly/quarterly/half yearly/yearly budgets

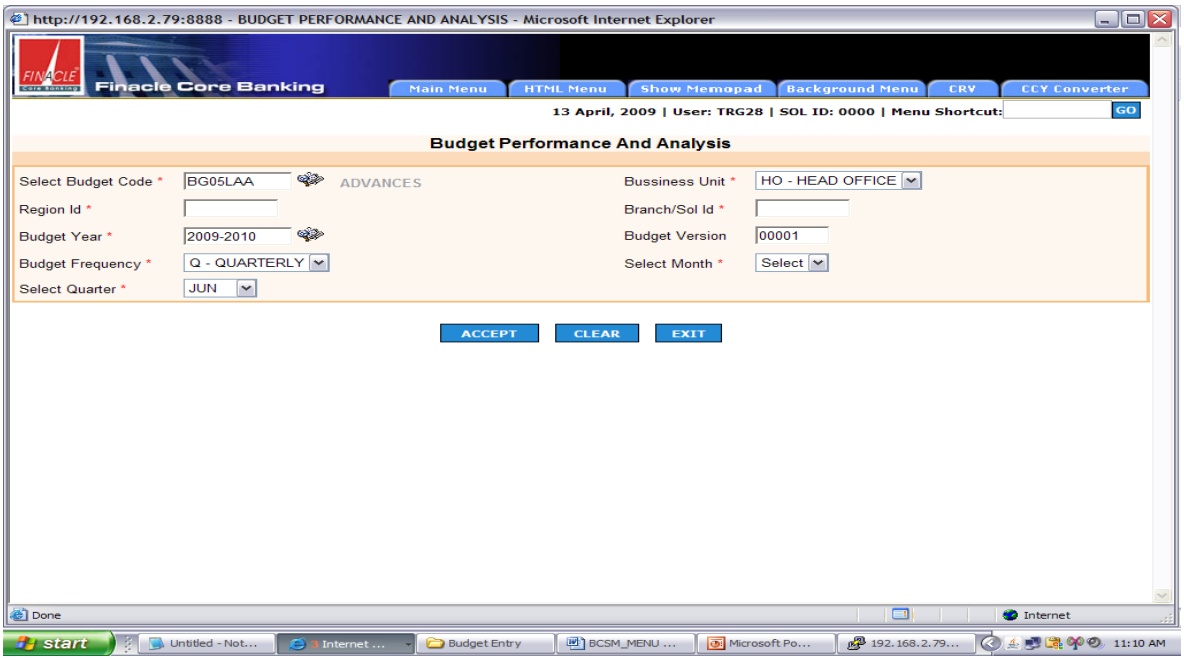
21(v) to analyse the performance of Branches /Regions vis-à-vis Budgets and evaluation of performance of Branches/Regions by Assigning scores

21(iv) to track the budget in terms of level of attainment of Monthly/quarterly/half yearly/yearly budgets

5.1 6.2 BPAR: Budget Performance And Analysis

This Moduall is used for analysing the performance of the selected business unit against all budget products. Performance is analysed for Yearly/Quarterly/Monthly for all budgeted Products

Figure 11.2.1



Select Budget Code: Will be the Budget Code

Bussiness Unit: Will be HO – Head Office, RO – Region and BR – Branch.

Region Id: Will be the Set Id of the Region.

Branch/Sol Id: Will be the sol id of the Branch.

Budget Year: Will be the current budget year.

Budget Version: Will be the latest Budget Version for the budget year.

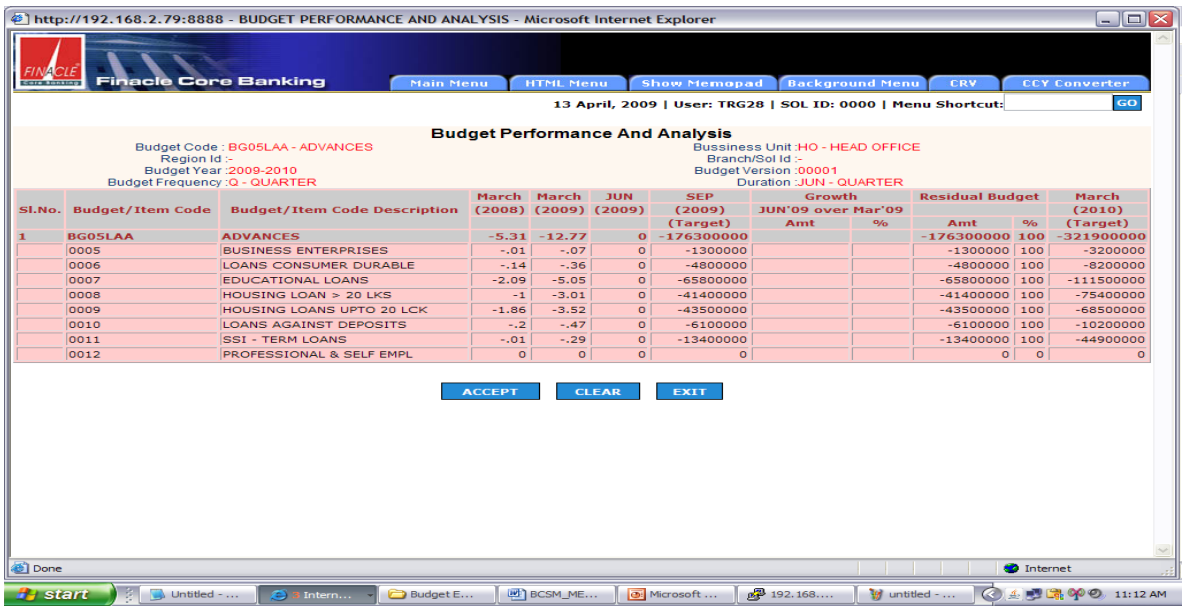
Budget Frequency: Will be the Frequency for analysing the performance. Values will be Q-Quarterly, M- Monthly and Y-Yearly

Select Month: Will be the Selected Month for analyzing.

Select Quarter: Will be the Selected Quarter for analyzing.

On Accepting the first page user will be taken to second page which show the analysis Report. User, thus can generate reports for HO, RO, and Branches on all Budget parameters.

Figure 11.2.2



Sl.No.	Budget/Item Code	Budget/Item Code Description	March (2008)	March (2009)	JUN (2009)	SEP (2009) (Target)	Growth JUN'09 over Mar'09 Amt	Growth JUN'09 over Mar'09 %	Residual Budget Amt	Residual Budget %	March (2010) (Target)
1	BG05LAA	ADVANCES	-5.31	-12.77	0	-176300000			-176300000	100	-321900000
	0005	BUSINESS ENTERPRISES	-.01	-.07	0	-1300000			-1300000	100	-3200000
	0006	LOANS CONSUMER DURABLE	-.14	-.36	0	-4800000			-4800000	100	-8200000
	0007	EDUCATIONAL LOANS	-2.09	-5.05	0	-65800000			-65800000	100	-111500000
	0008	HOUSING LOAN > 20 LKS	-1	-3.01	0	-41400000			-41400000	100	-75400000
	0009	HOUSING LOANS UPTO 20 LCK	-1.86	-3.52	0	-43500000			-43500000	100	-68500000
	0010	LOANS AGAINST DEPOSITS	-.2	-.47	0	-6100000			-6100000	100	-10200000
	0011	SSI - TERM LOANS	-.01	-.29	0	-13400000			-13400000	100	-44900000
	0012	PROFESSIONAL & SELF EMPL	0	0	0	0			0	0	0

12.1. BFRPT: Budgeting and Forecasting Report Menu.

BUDGET AND FORECASTING MAINTAINENCE

Menu Option: BFRPT

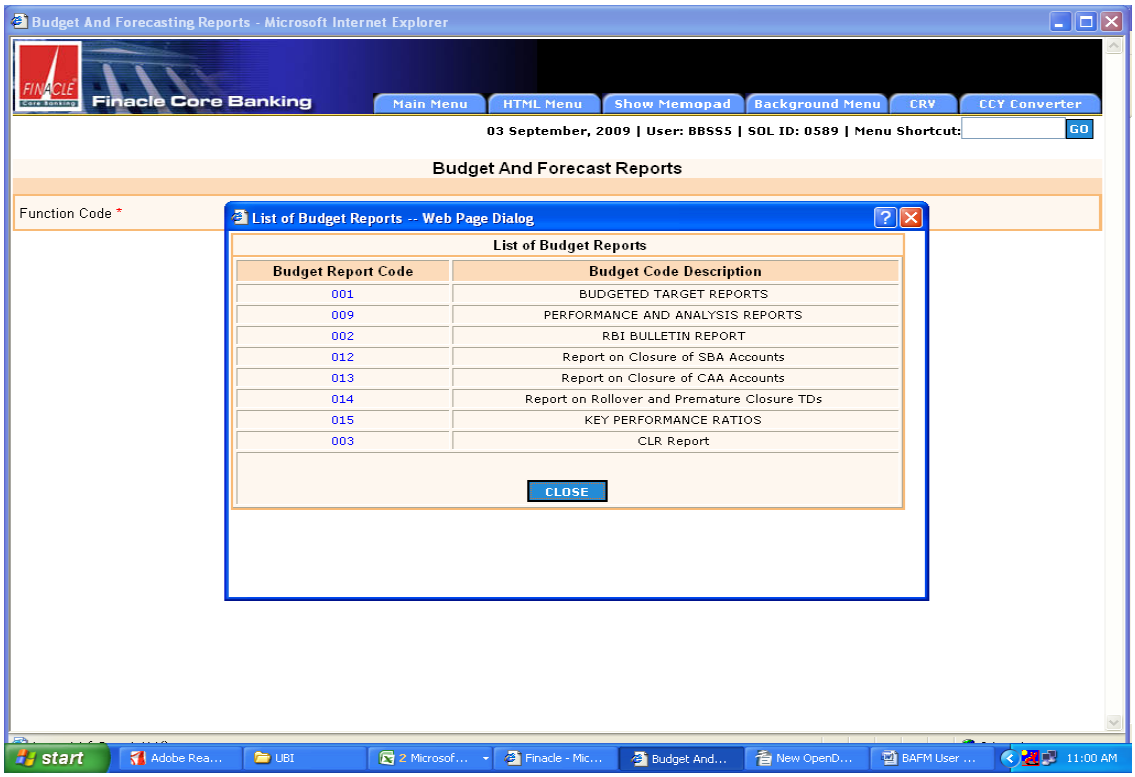
Menu Description: Budgeting and Forecasting Reports

The user has to invoke the menu option 'BFRPT'. The ONS menu will be like below.

Figure12.1.1

This Menu option is used for generation of reports pertaining to Budgeting and Forecasting Module. Under Report code, list is provided for selection of various reports as given below in the figure.

Figure 12.1.2



On selection of any report code user will be taken to the respective report screen where user will have to key in all the mandatory fields as marked with (*) and press Submit/Accept button for report generation. The report gets generated in the back ground and user will have to invoke PR Menu for viewing the reports.

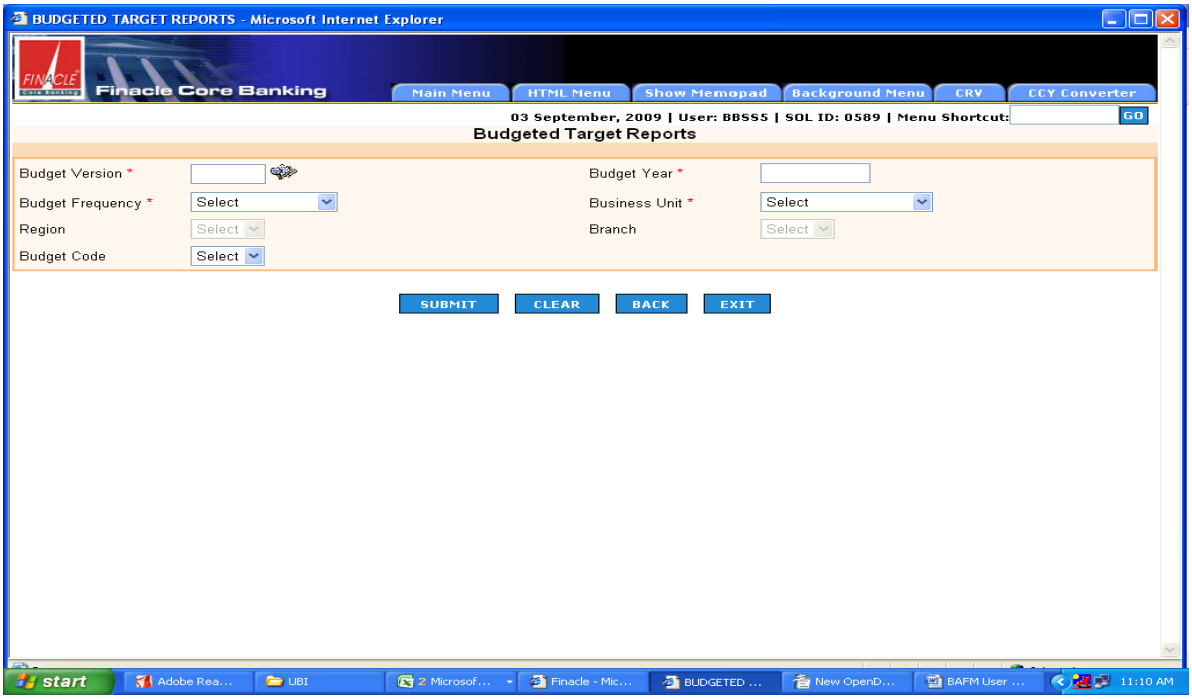
A Sample report is given below for generation of Budgeted Target Report

Budget Report Code: 001

Description : Budgeted Target Reports

User will have to select report code 001 from the list available as mentioned above and Press Submit Button which will take to the input screen as given below.

Figure 12.1.3



User can generate the report for HO/RO/BR for Monthly/Yearly/Quarterly targets. User has to key in all the mandatory fields marked with (*).

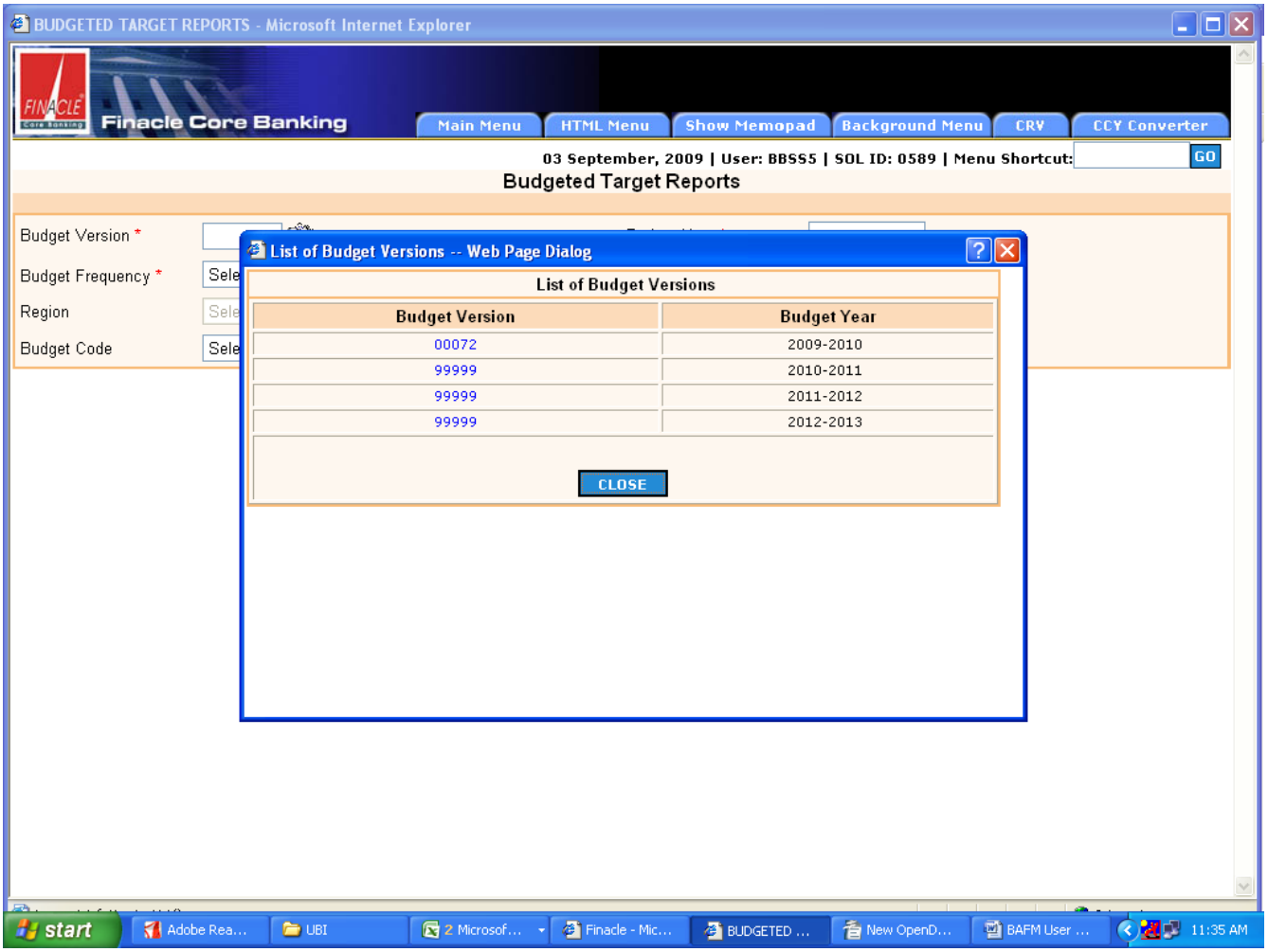
In screen shows the following inputs.

1. **Budget Version (Mandatory)** - Specifies the budget version for the budgeting year.

2 **Budget Year (Mandatory)** **-** Specifies the Budget Year.

3 Once the user selects the Budget Version then, Budget Year will automatically populate in the budget year text box. The budget versions appear as below when the user clicks the image besides the budget version text box.

Figure 12.1.4

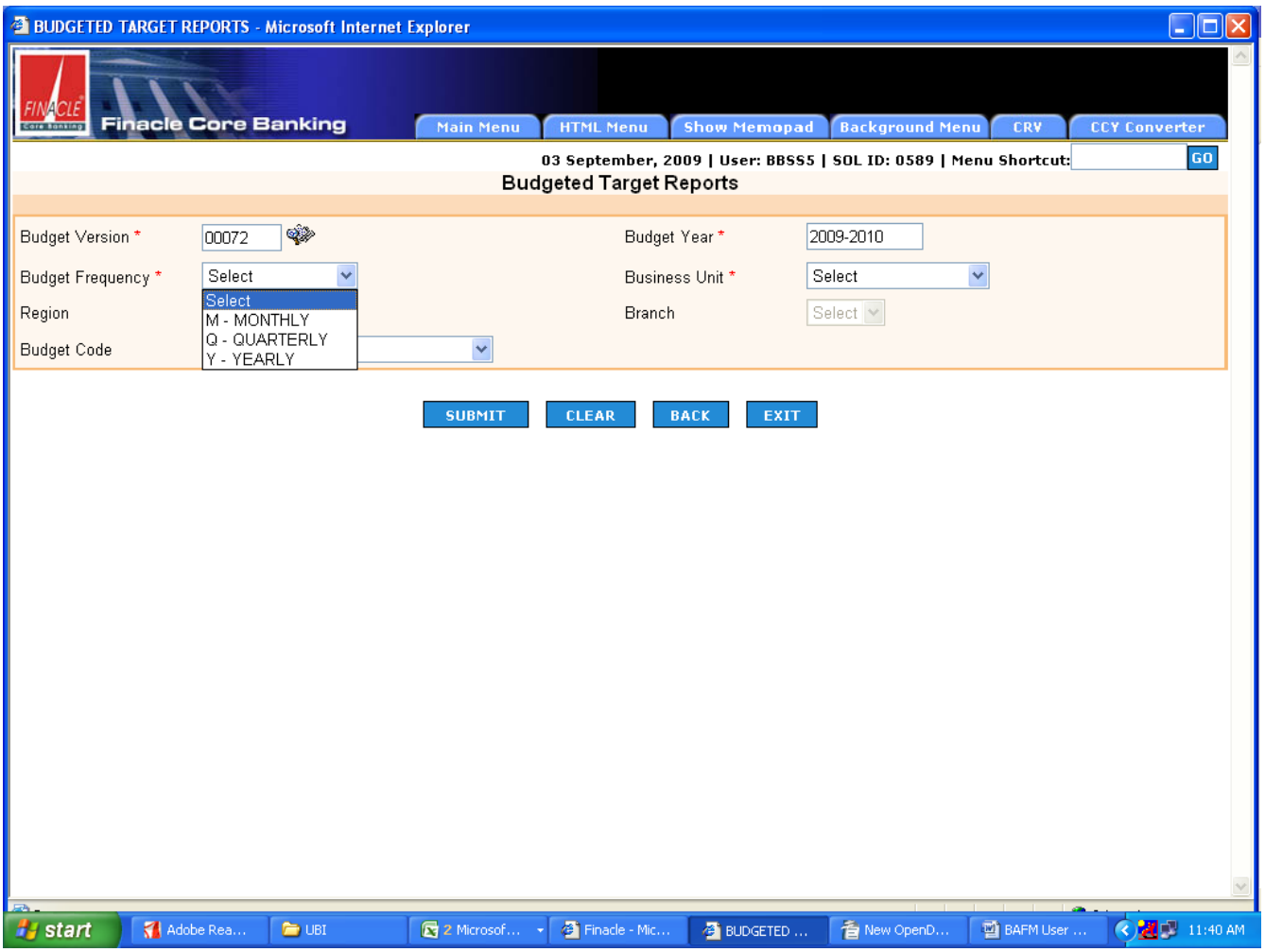


Once the user selects particular version, then the budget version and the budget year automatically populated in the respective fields.

3 **Budget Frequency**

(Mandatory) – The budget frequency can be Monthly/ Yearly/ Quarterly based on user requirement. Budget frequency is the top down list which shows below.

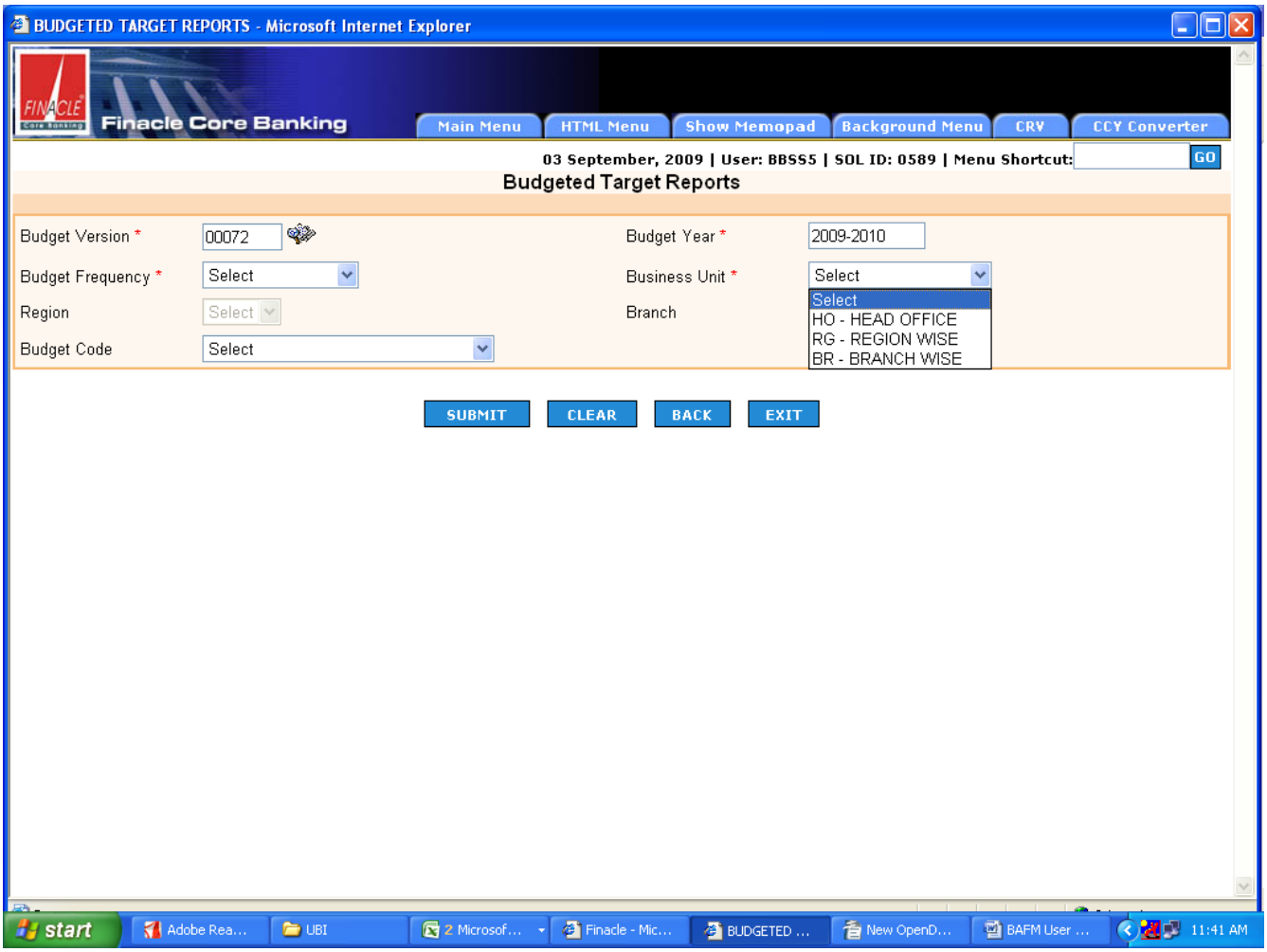
Figure 12.5


BUDGETED TARGET REPORTS - Microsoft Internet Explorer
Finacle Core Banking
Main Menu
HTML Menu
Show Memopad
Background Menu
CRV
CCY Converter
03 September, 2009 | User: BBSS5 | SOL ID: 0589 | Menu Shortcut:
GO
Budgeted Target Reports
Budget Version *
00072
Budget Year *
2009-2010
Budget Frequency *
Select
Business Unit *
Select
Region
Branch
Budget Code
Select
M - MONTHLY
Q - QUARTERLY
Y - YEARLY
SUBMIT
CLEAR
BACK
EXIT
start
Adobe Rea...
UBI
2 Microsof...
Finacle - Mic...
BUDGETED ...
New OpenD...
BAFM User ...
11:40 AM

4 **Business Unit**

(Mandatory): Business unit is the mandatory input the user has to select the top down list field which shows below. The **Region** and **Branch** inputs are depended based on this **Business Unit** input.

Figure 12.1.6

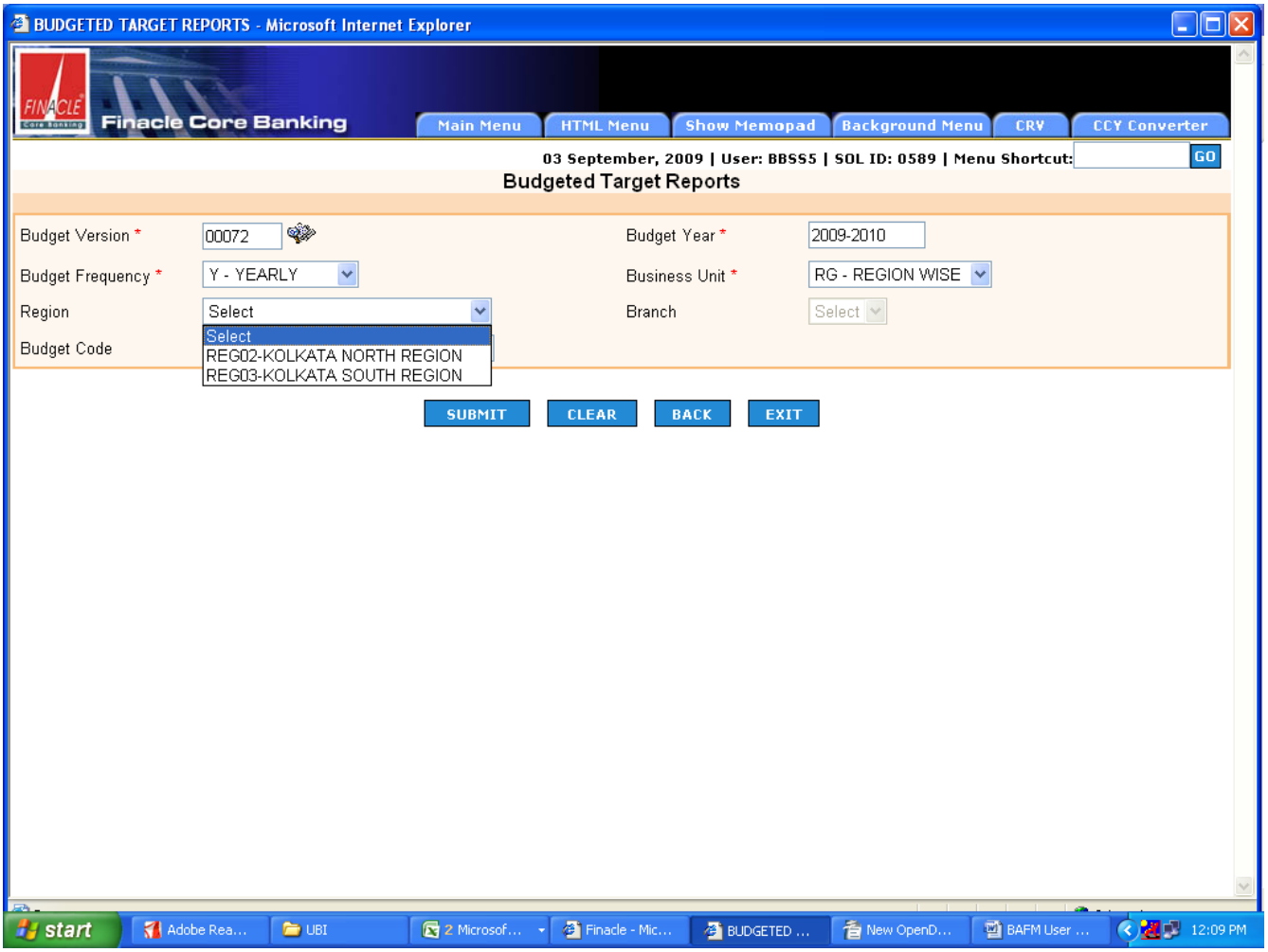


The user can select Business Unit in the following 3 ways

1 **HO** – If the user wants to generate the report for bank as a whole.
2 **RG** - If the user wants to generate the report for Region wise then select Business Unit as RG.
3 **BR** – If the user wants to generate the report for particular Branch then select Business unit as BR.

5 **Region** - The Region input field will be enabled when user select Business unit as RG or BR. This is a top down list field showing all the Regions. The screen appears as below.

Figure 12.1.7



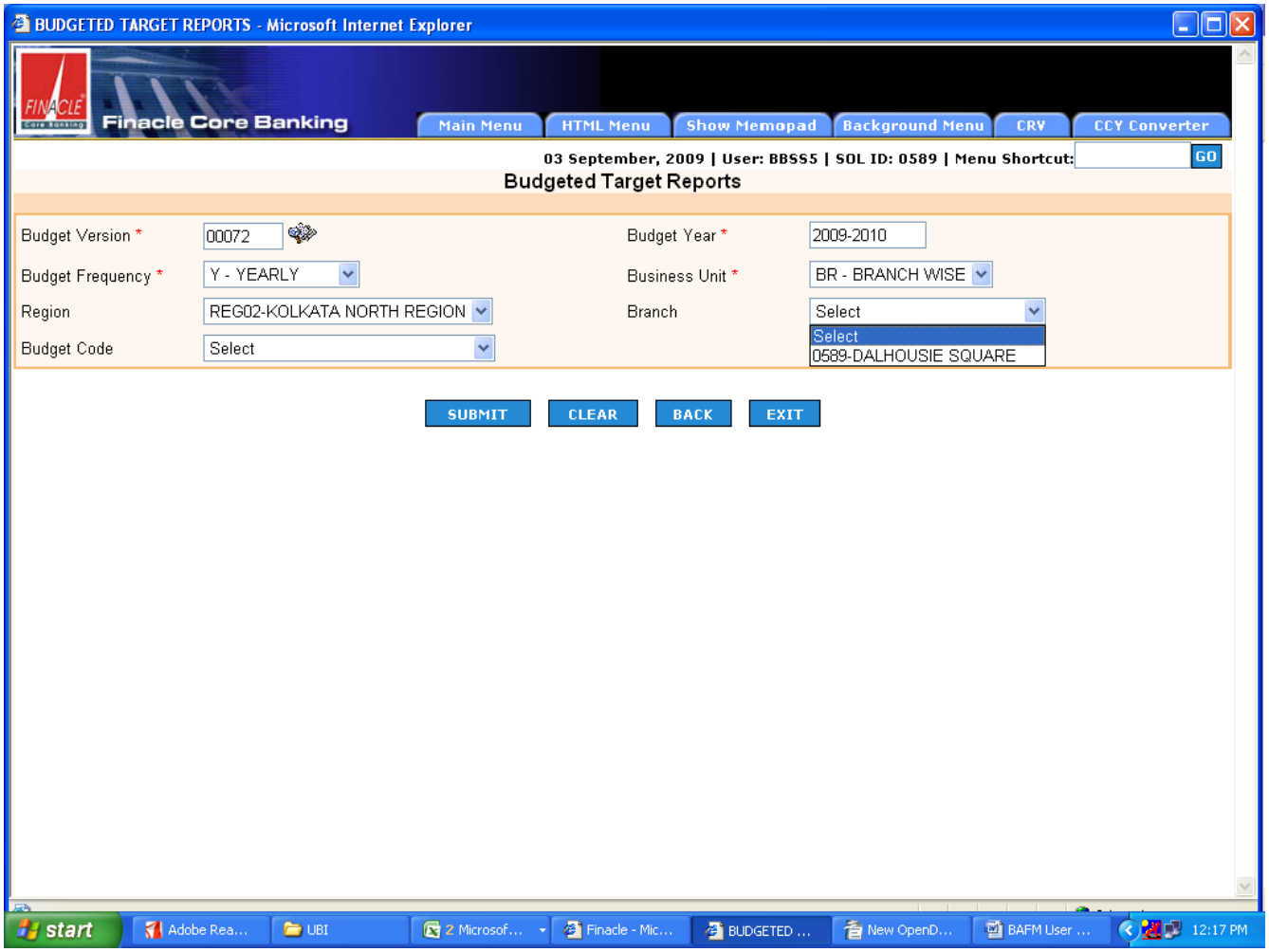
6 **Branch:** The Branch input field will be enabled, when user select Business unit as BR. This is a top down list field shows all the branches under a particular Region. Observe, if the user selects BR as business unit, the user has to select both Region and Branch as inputs (i.e under which region the Branch exists).

7

8 **Budget Code:** To generate report for a particular Budget code. This is not the Mandatory Input. It is a top down list field showing all the Budget codes. If user selects particular budget Code, then the report will generate only for that particular code. If the user does not selected any Budget codes then the report will be generated for all the Budget codes.

The screen appears as below.

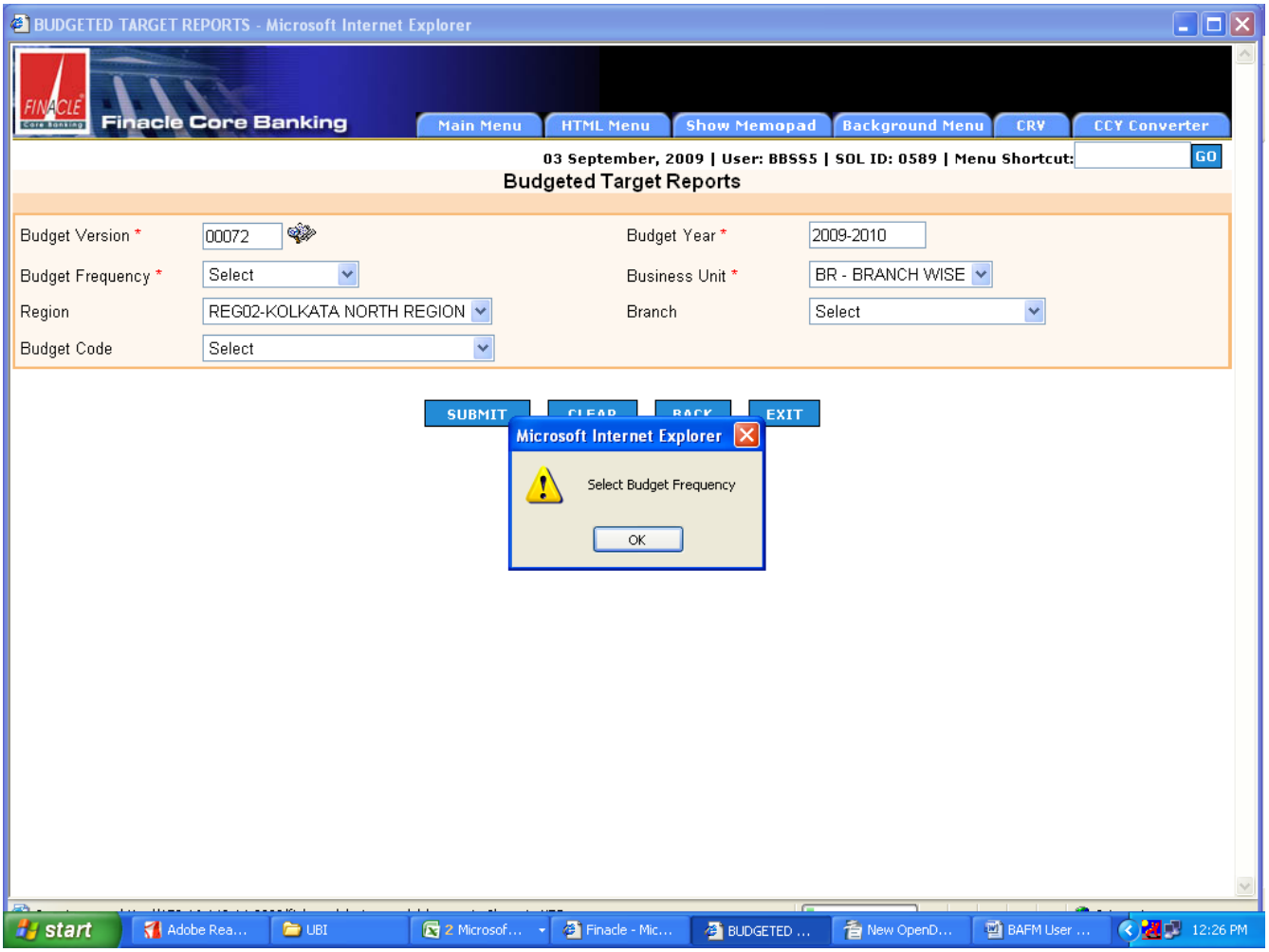
Figure 12.1.8



Note: Branch field is not mandatory when business unit is BR but Region field is Mandatory. The user can select particular Branch under particular Region or not, it will generate the report. If user not selects particular branch the report will generate for all the branches under particular region.

The user has to enter the inputs based on the requirements but the user has to validate mandatory inputs. If user has not given any input, alert message will appear as below.

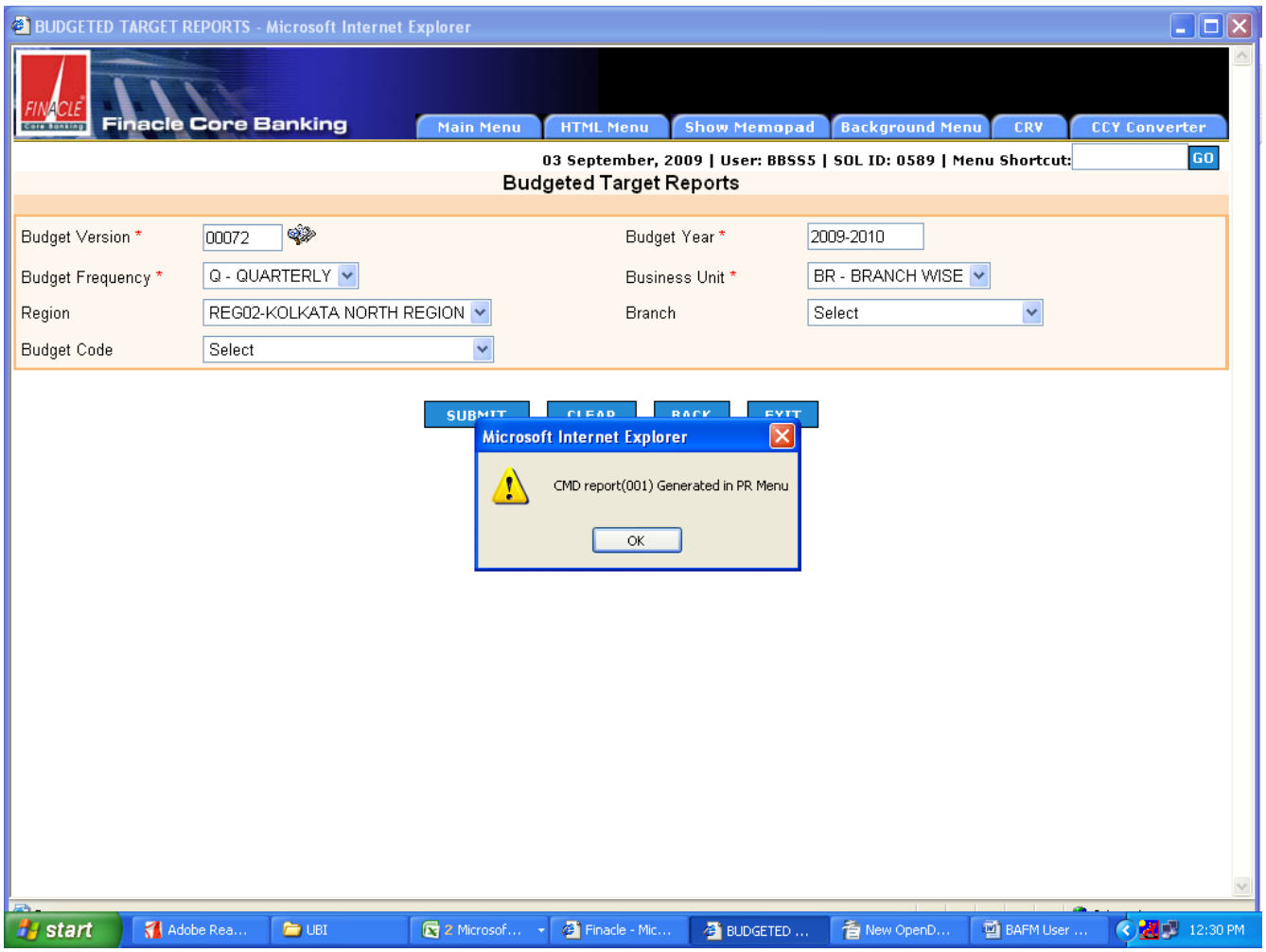
Figure 12.1.8



The above alert message appeared because, Budget Frequency is Mandatory. So, user has to give all the inputs to avoid this alert message.

After giving all the inputs the user has to press the SUBMIT button to generate the report. After all reports are validated the report will be generate and the message appears as below.

Figure 12.1.10



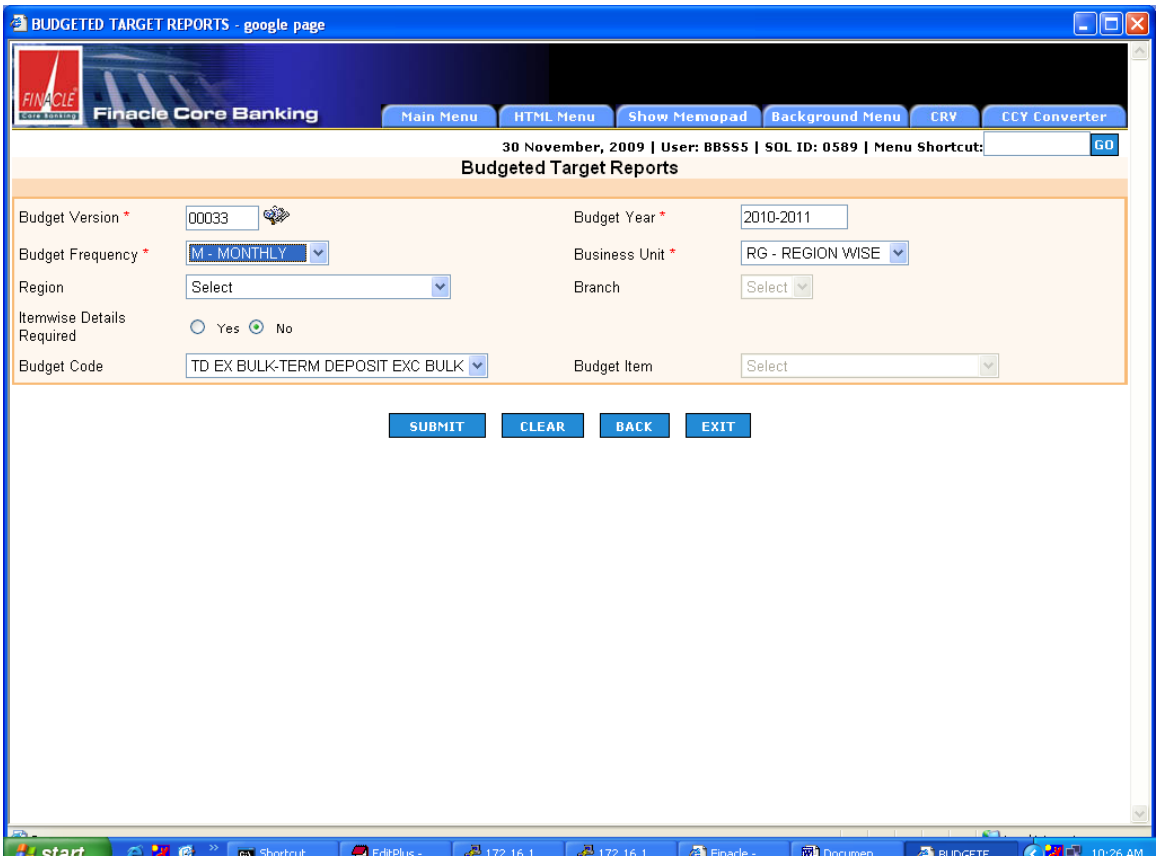
In the above Report (001 – Budgeted targets Reports) the user can generate 9 different combinations of Reports.

1	Yearly HO targets.
2	Quarterly HO Targets.
3	Monthly HO Targets.
4	Yearly Regional Targets.
5	Monthly Regional Targets.
6	Quarterly Regional Targets.
7	Yearly Branch Targets.
8	Monthly Branch Targets.
9	Quarterly Branch Targets.

Sample Reports are attached below which are designed as per corporate business plan.

Region Wise Targets For Term Deposits Excluding Bulk

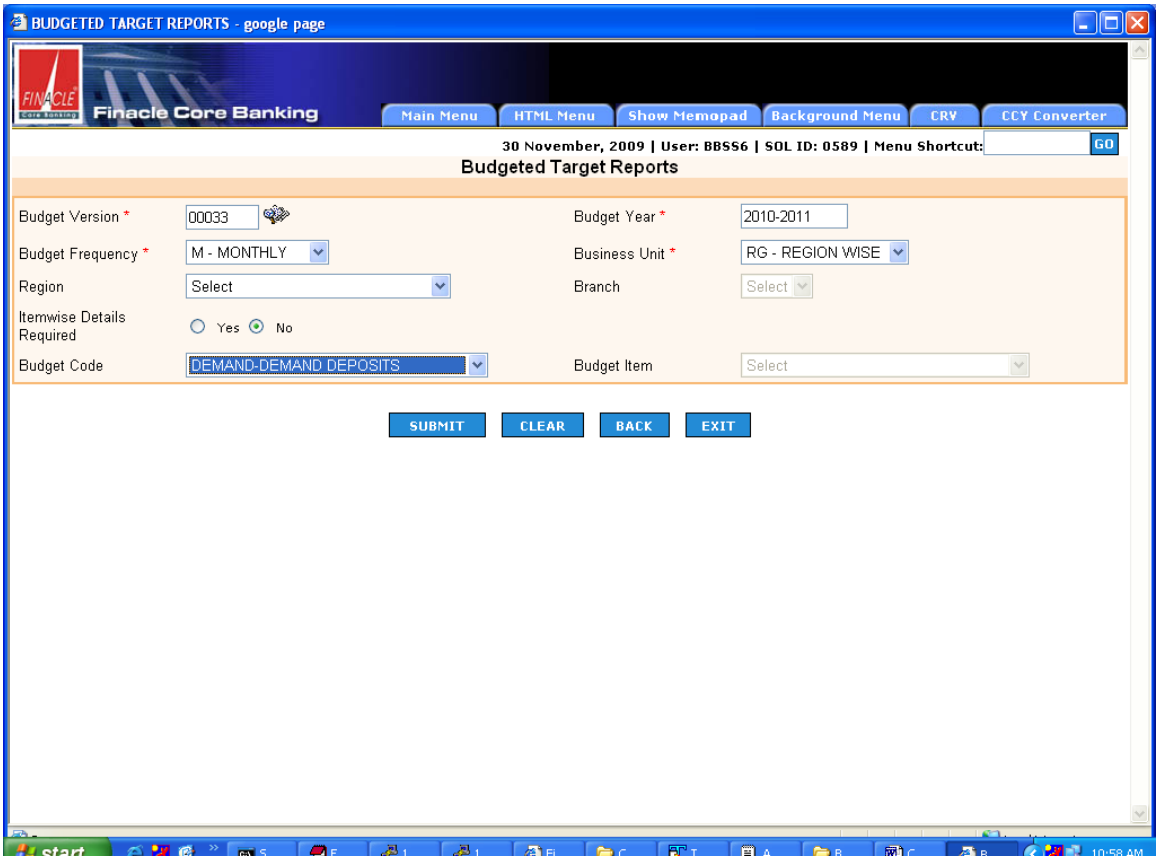
Figure 12.1.11



Click Here to view Region Wise Targets For Term Deposits Excluding Bulk

Region Wise Targets For Current Deposits

Figure 12.1.12

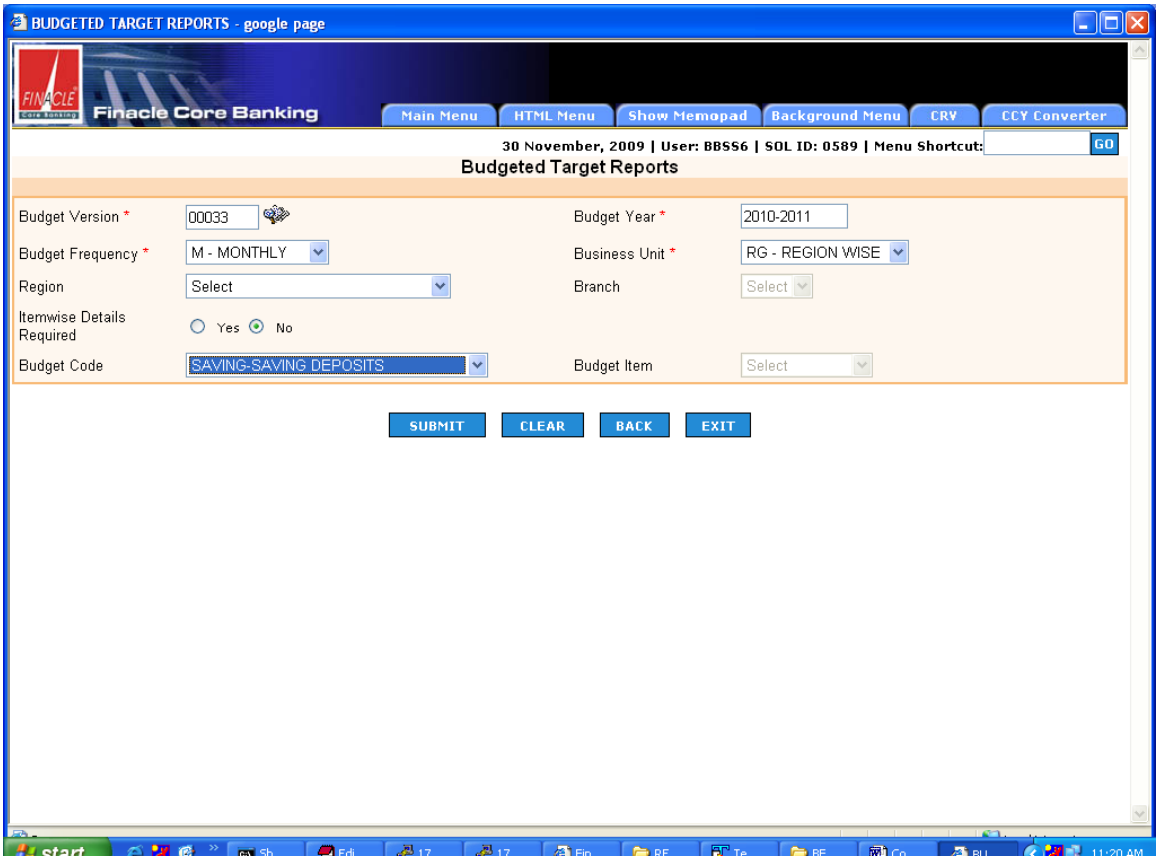


Click Here to view Region Wise Targets for Current Deposits for amount

Click Here to view Region wise Targets for current account opening

Region Wise Targets For Savings Deposits

Figure 12.1.13

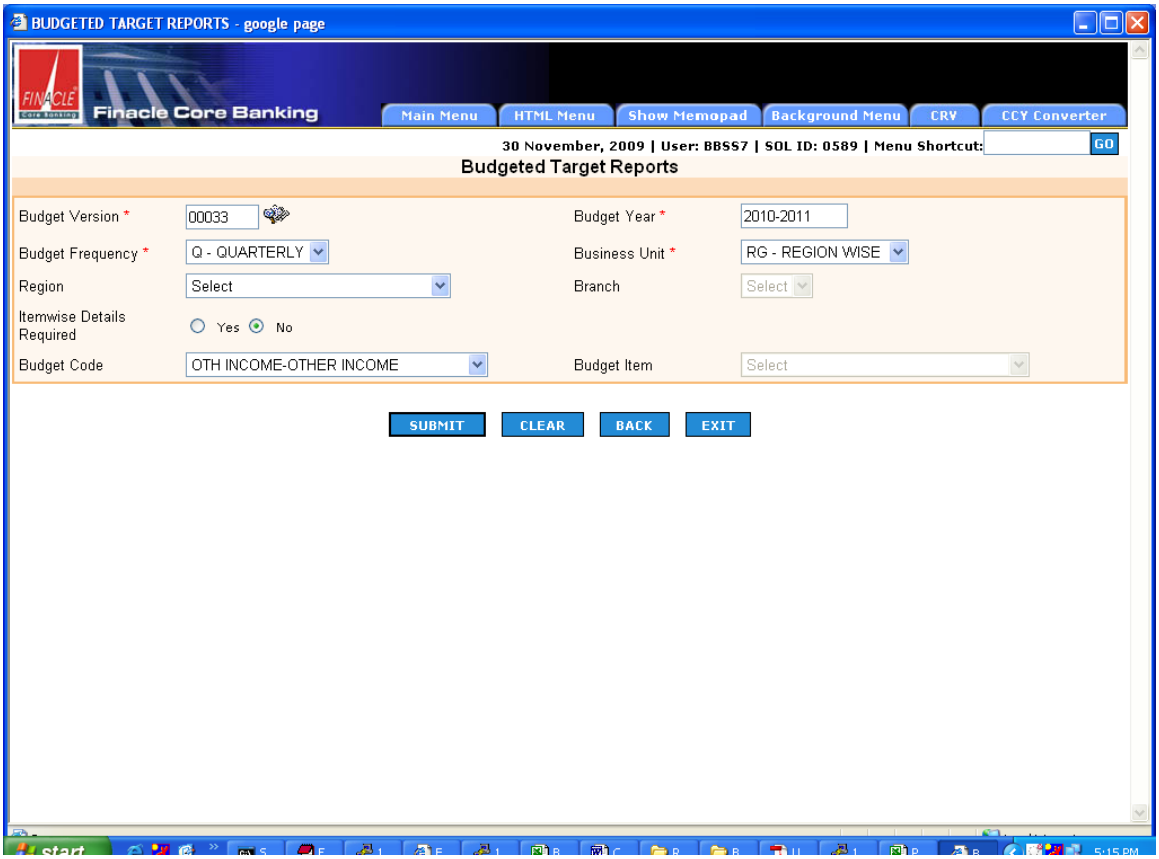


Click here to view report of Region Wise Targets For Savings Deposits

Click here to view report for Region Wise Targets For Savings Deposits account opening

Region wise targets for non interest income

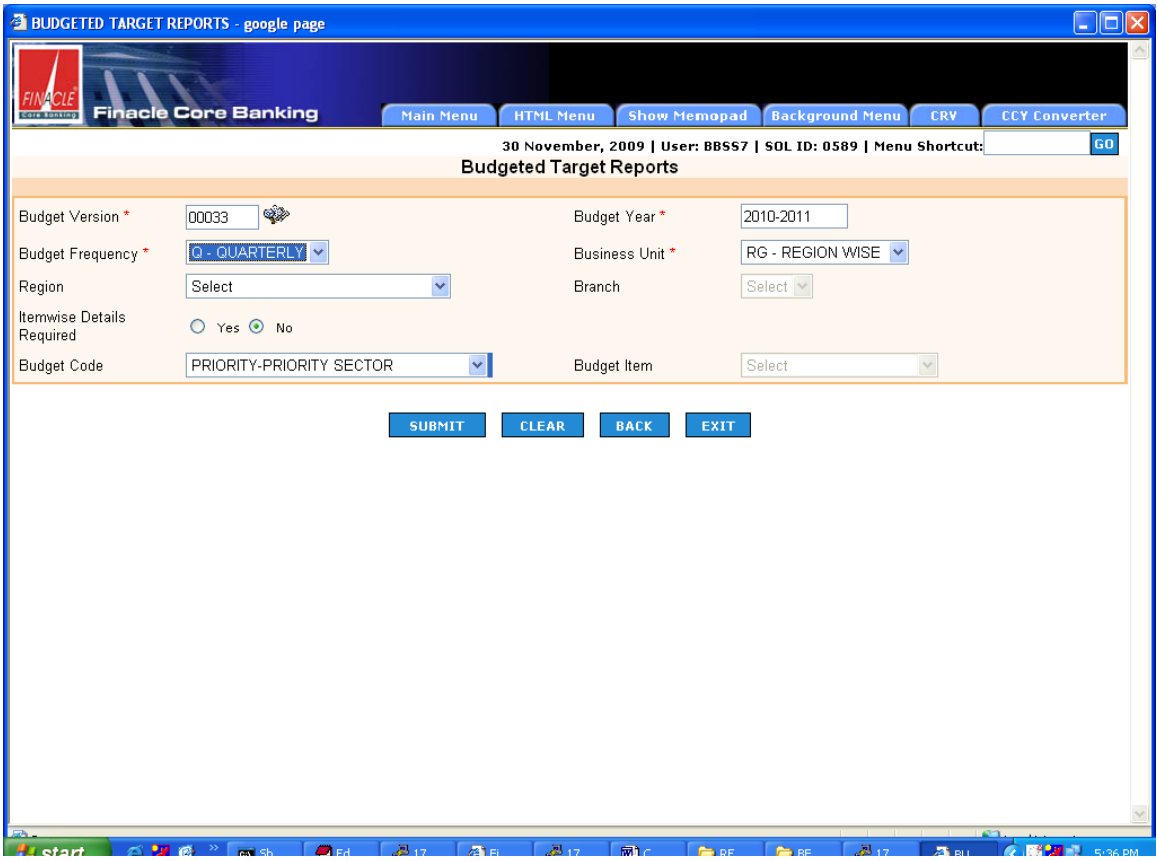
Figure 12.1.14



Click here to view report of Region wise targets for non interest income

Region wise targets for priority sector advances

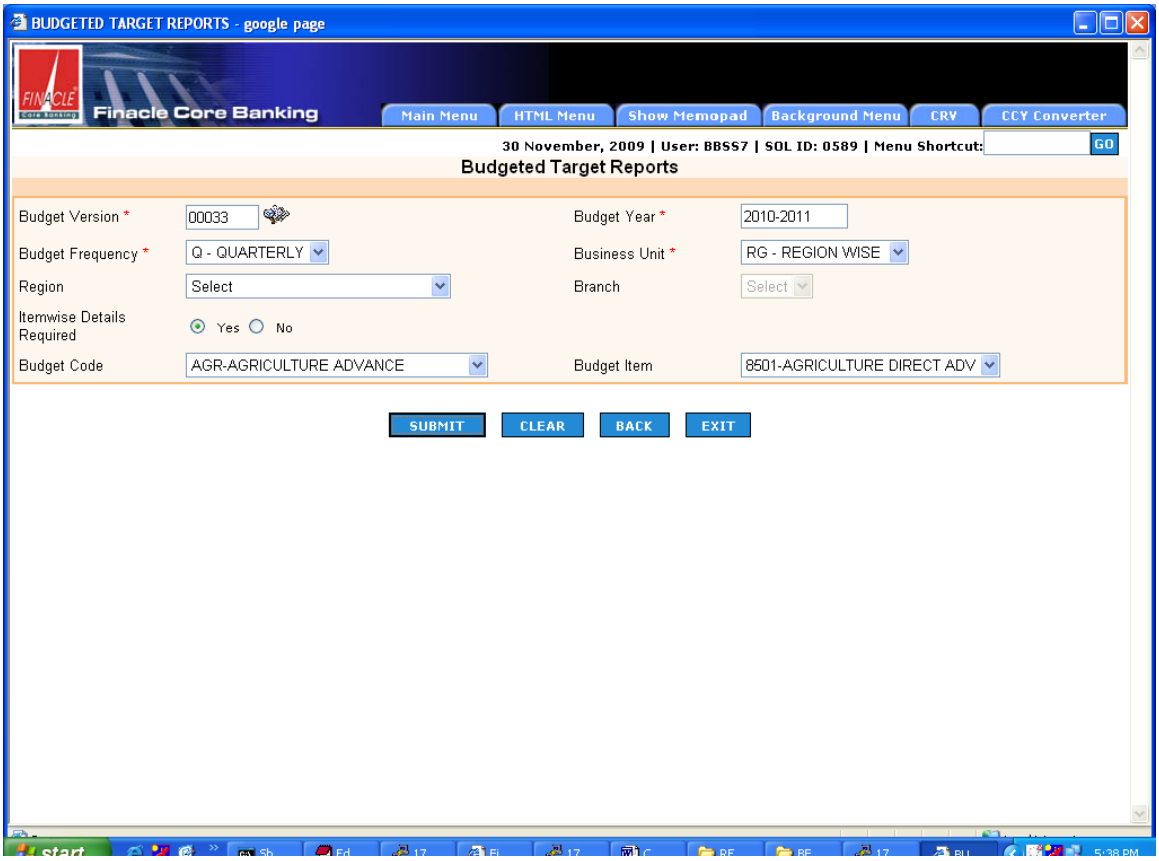
Figure 12.1.15



Click here to view region wise targets for priority sector advances

Region wise targets for direct Agriculture Advances

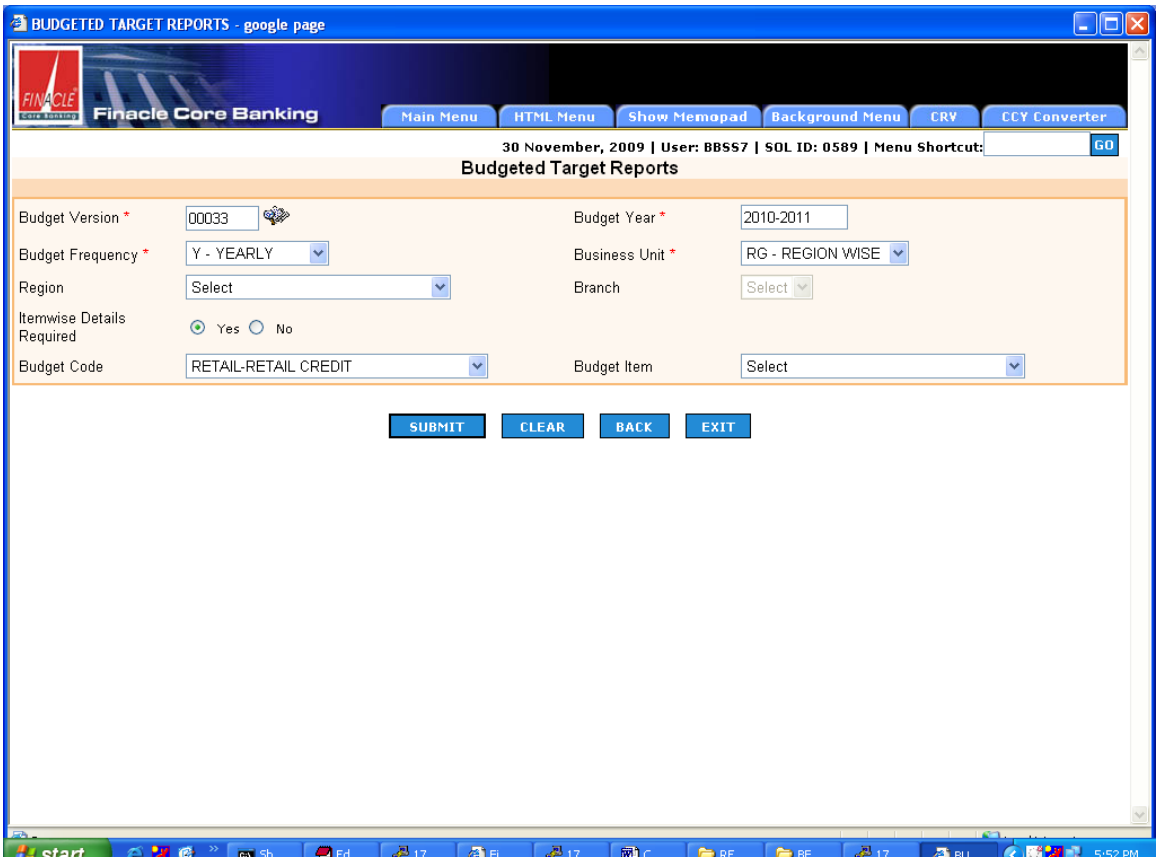
Figure 12.1.16



click here for Region wise targets for direct Agriculture Advances

Retail Credit Statement Scheme wise target

Figure 12.1.17

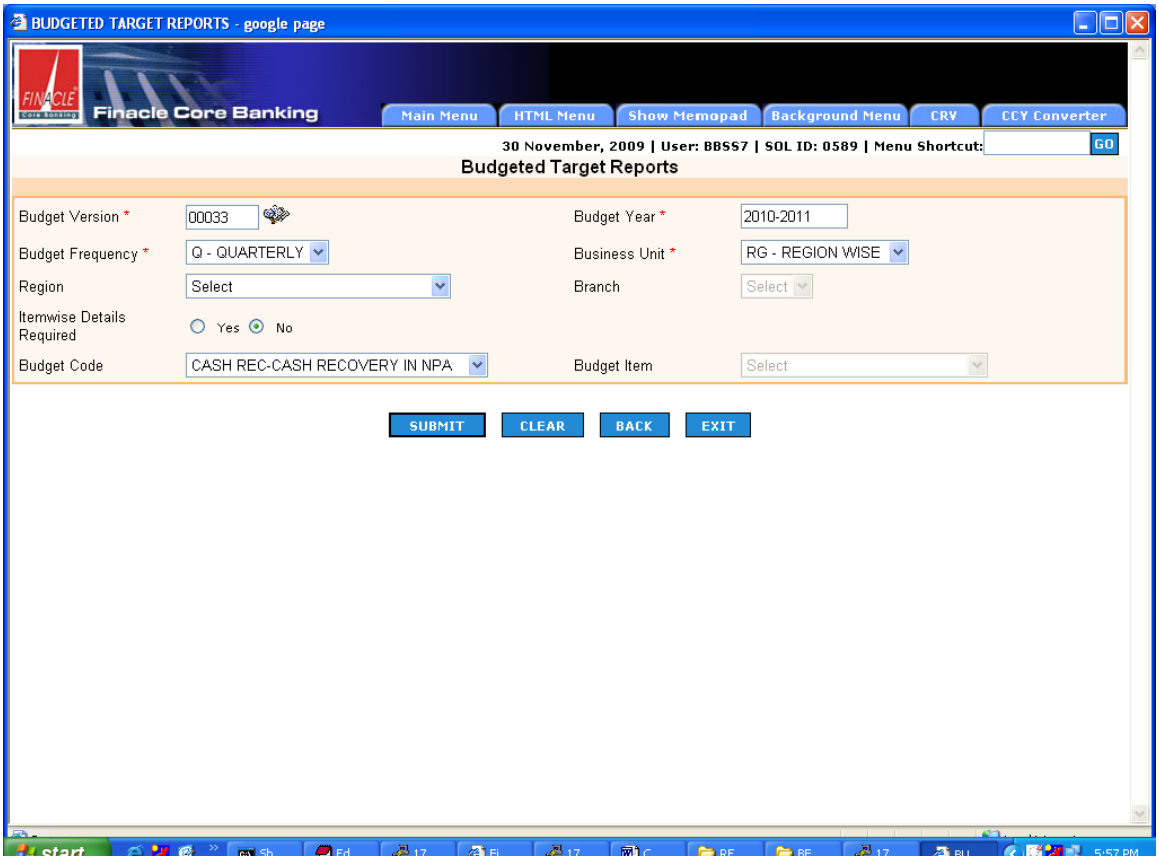


Click here to view Retail Credit Statement Scheme wise target yearly

Click here to view Retail Credit Statement Scheme wise target Quarterly

Region wise / Quarter wise breakup of target for recovery in NPA

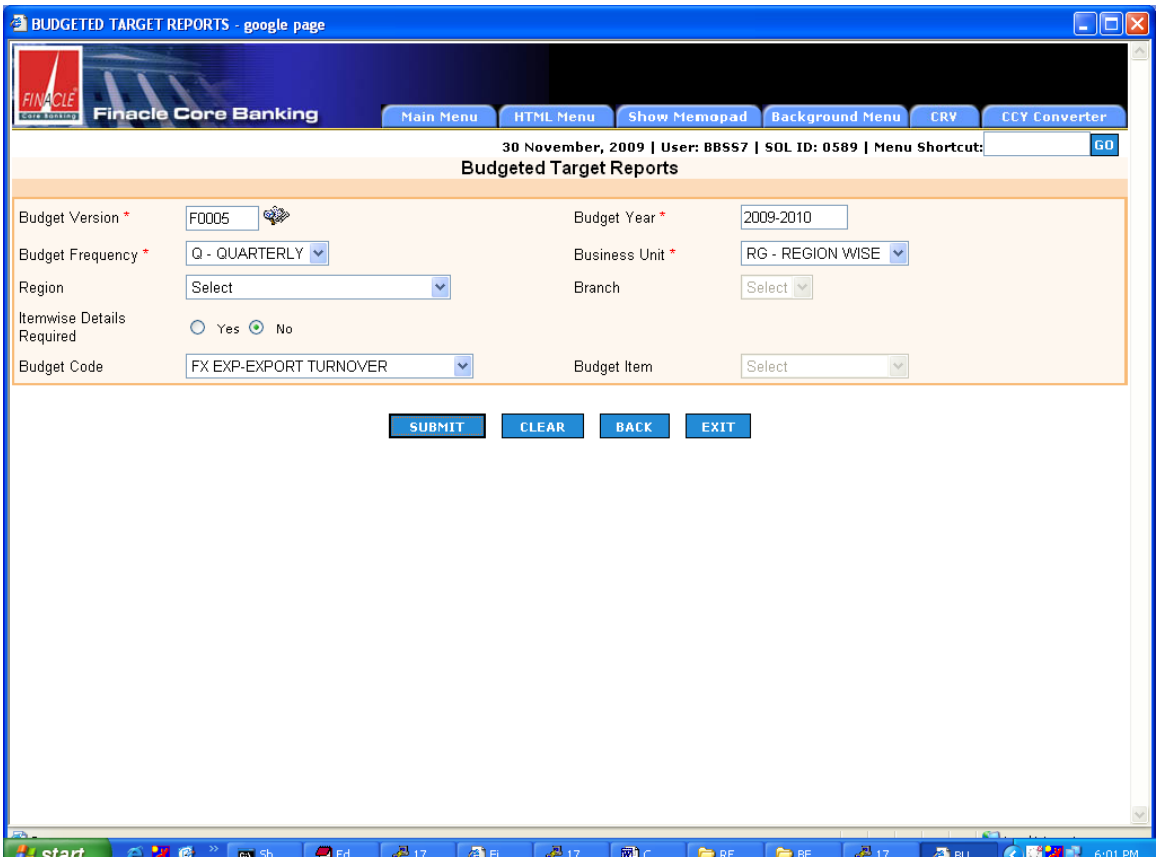
Figure 12.1.18



Click here to view Region wise / Quarter wise breakup of target for recovery in NPA

Quarterly Target for Export Turnover

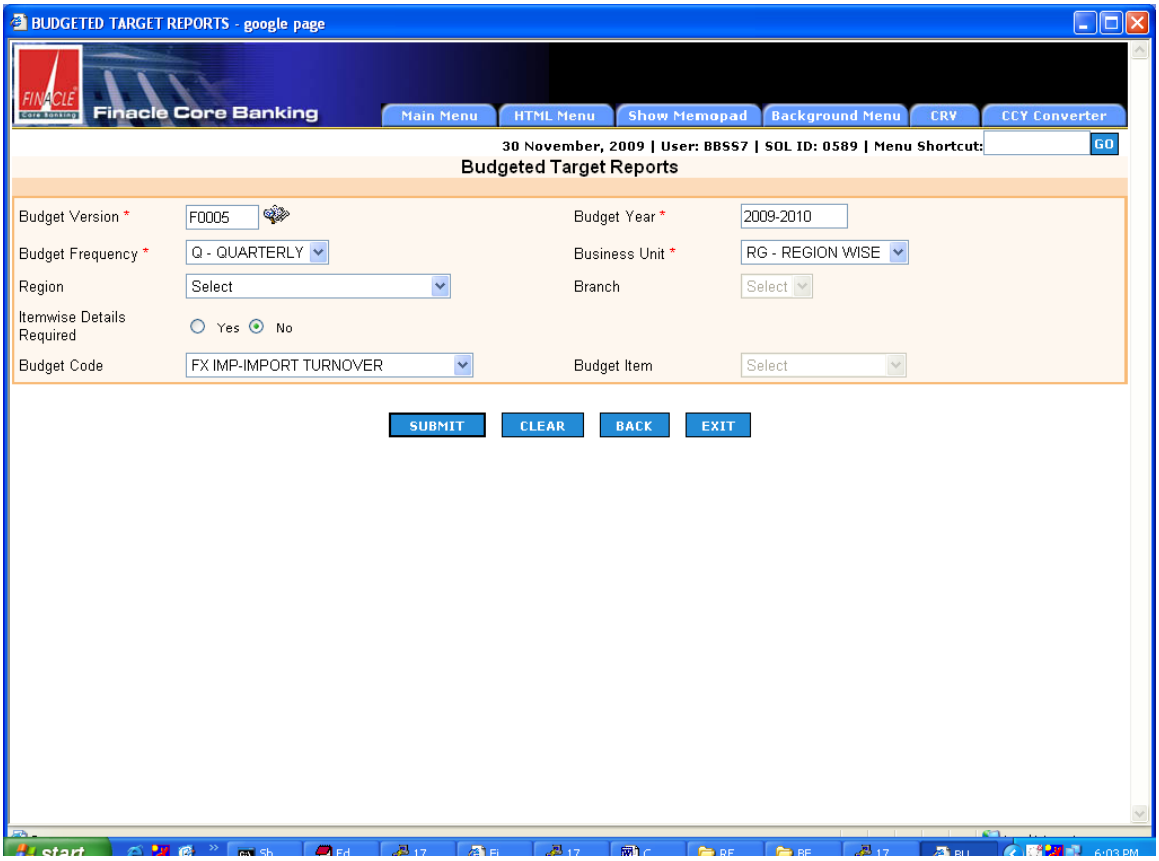
Figure 12.1.19



Click here to view Quarterly Target for Export Turnover report

Quarterly Target for Import Turnover

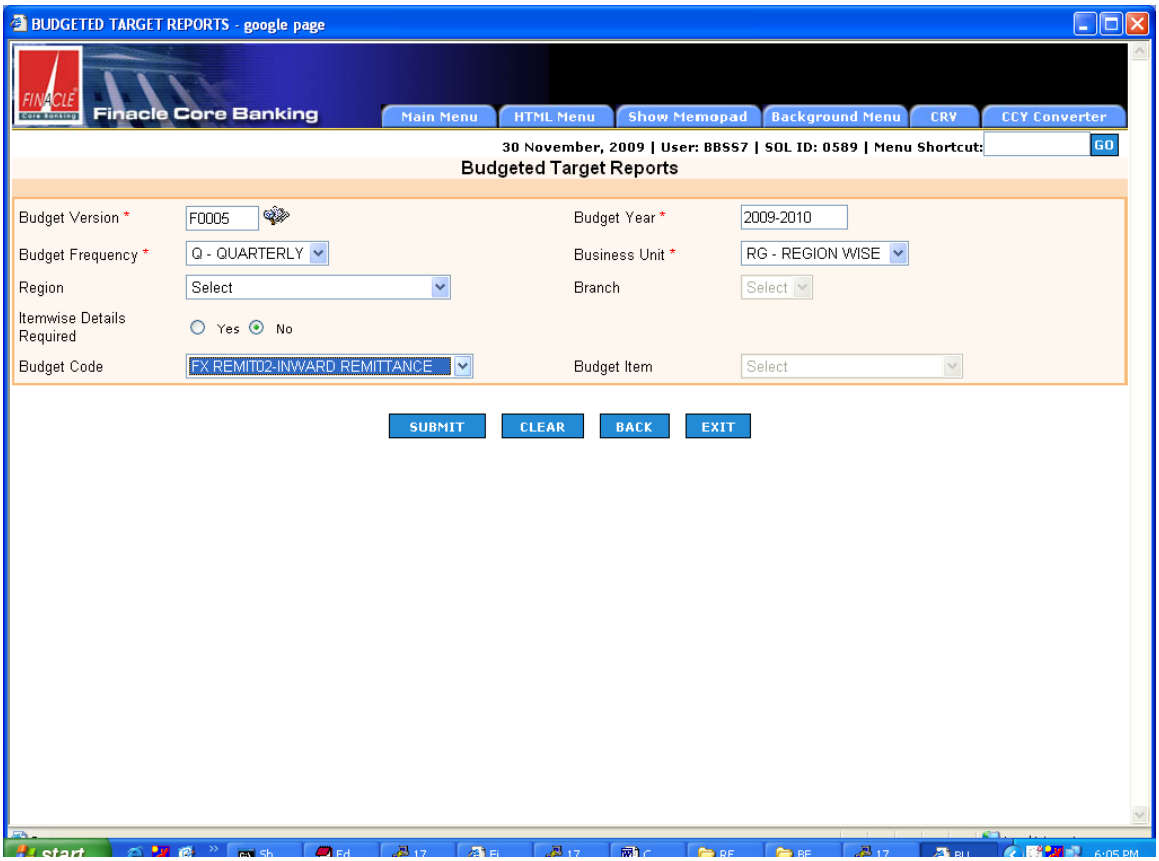
Figure 12.1.20



Click here to view Quarterly Target for Import Turnover Report

Quarterly Target for Inward Remittance

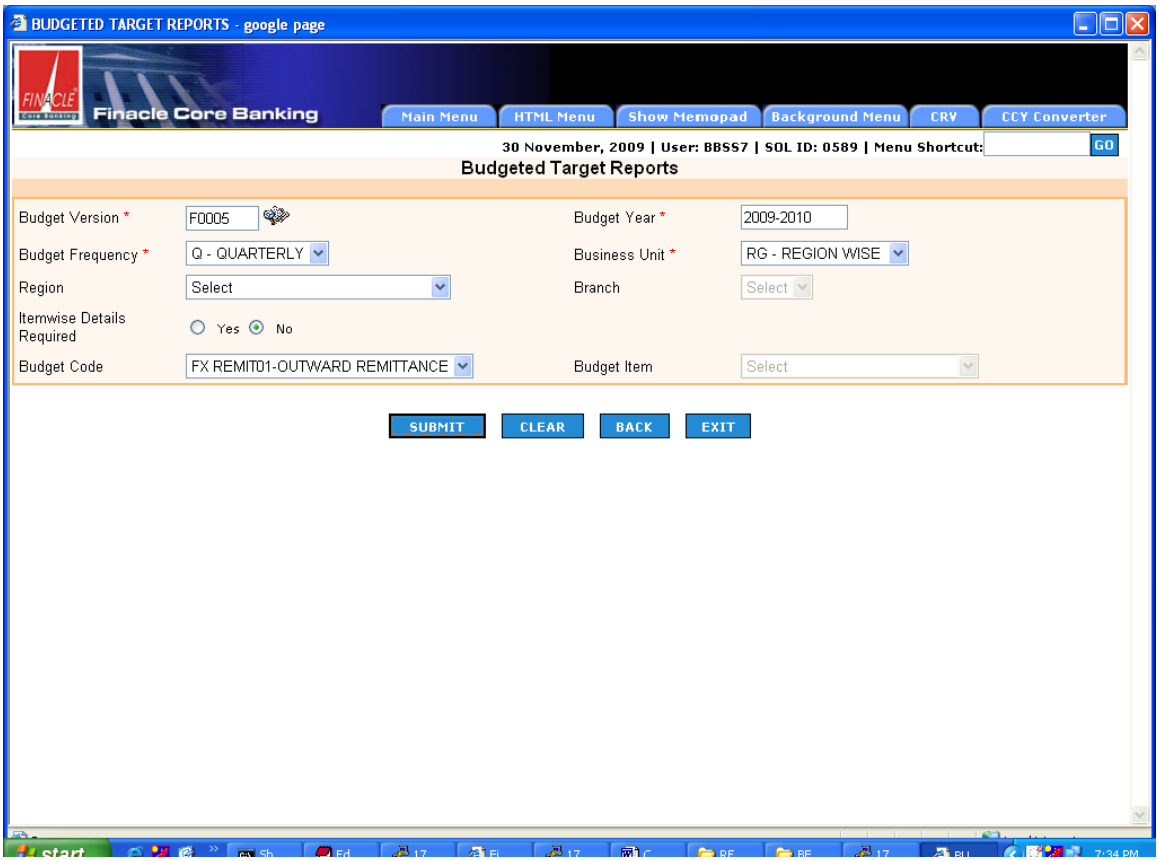
Figure 12.1.21



Click here to view Quarterly Target for Inward Remittance report

Quarterly Target for Outward Remittance

Figure 12.1.22



Click here to view Quarterly Target for Outward Remittance Report

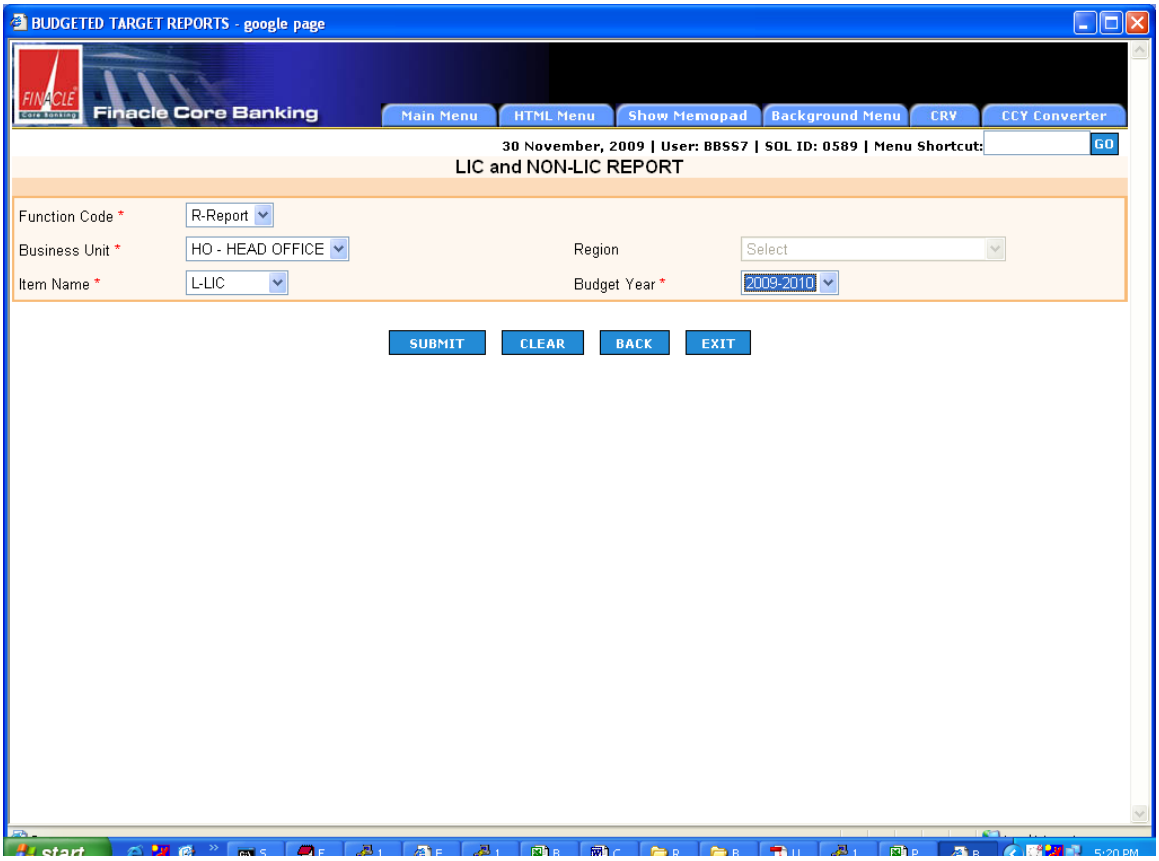
Budget Report Code : 006

Description : Life and Non Life Insurance Report

This Report is used for generating budget reports for Life and Non Life Insurance.

Region wise target for Life Insurance

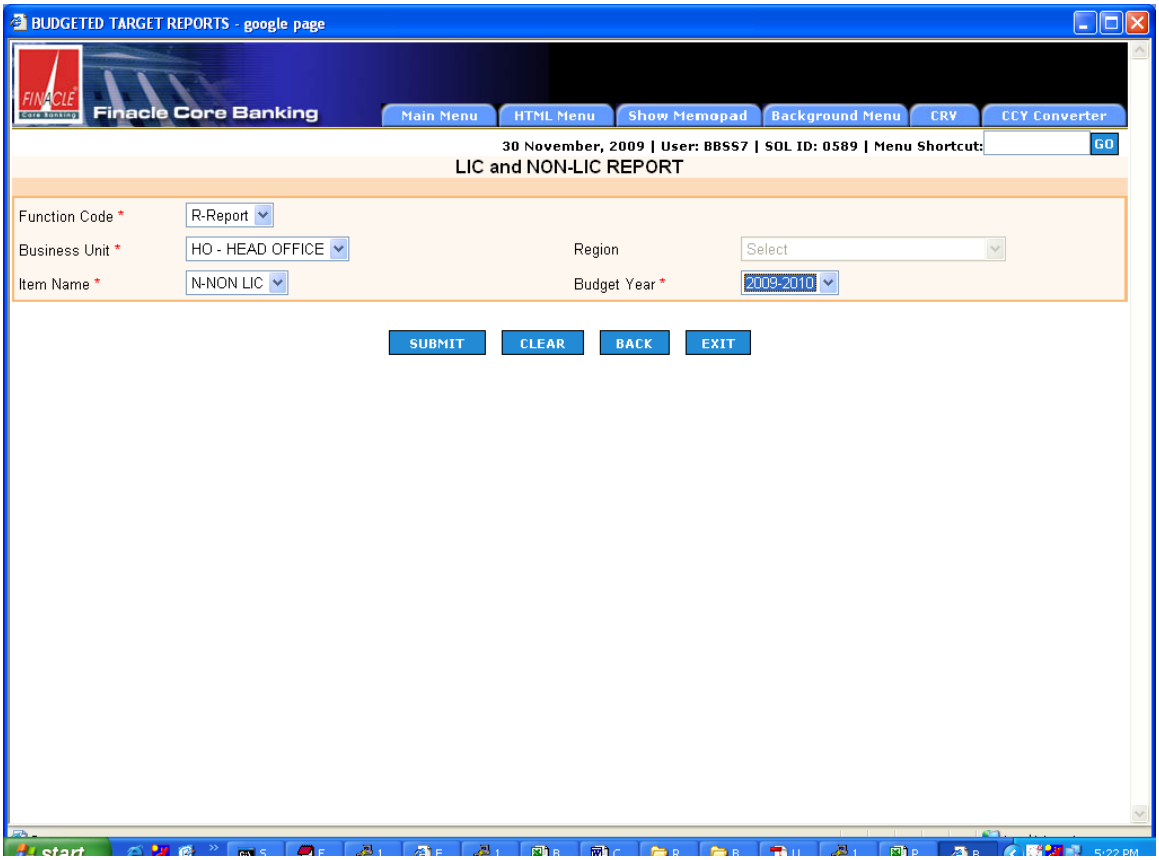
Figure 12.1.23



click here to view report of region wise target for Life Insurance

Region wise target for Non Life Insurance

Figure 12.1.24



click here to view report of region wise target for Life Insurance

Business plan of debit card

Click here to view business plan of debit card

6 RFP 21 – Annexure Head Office 6

RFP – 21 - The system should be able to forcast market movement based on historic Data movement

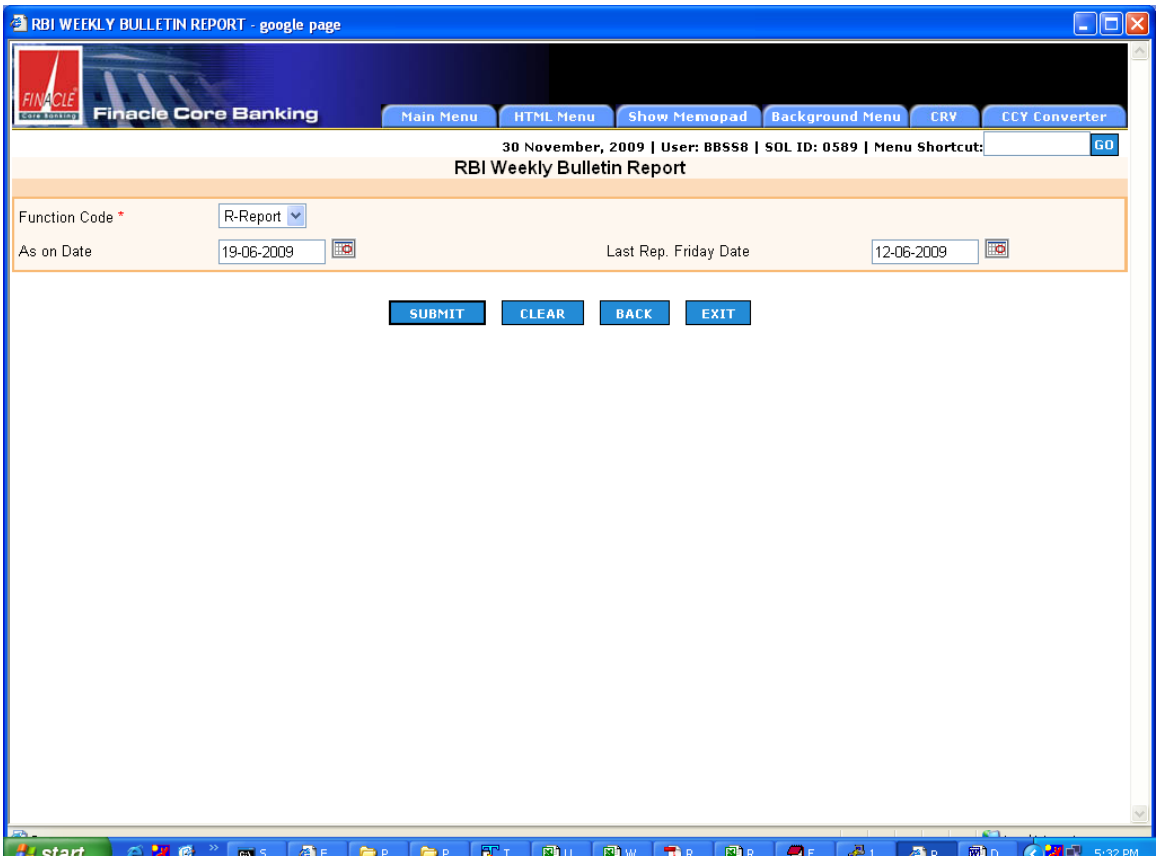
Annexure Head Office – 6 - Income / Expenses:System to generate data on items of income/expenses on items which are not covered above.

6.1 Trend Analysis Report

Budget Report Code : 002

This Report is used for analysing bank's performance against industry performance (ASCB).

Figure 12.1.25



Click here to view Trend Analysis Report

7 RFP 27 - PWT 32 – Annexure Head Office 3, 3.1, 3.2,

RFP – 27 - System should forecast the CRR and SLR requirements based on the budgeted figures

PWT – 32 - Whether the system is able to forecast the CRR and SLR requirements based on the budgeted figures

Annexure – Head Office – 3 - CRR Balance

Annexure – Head Office – 3.1 – Outstanding, Average,

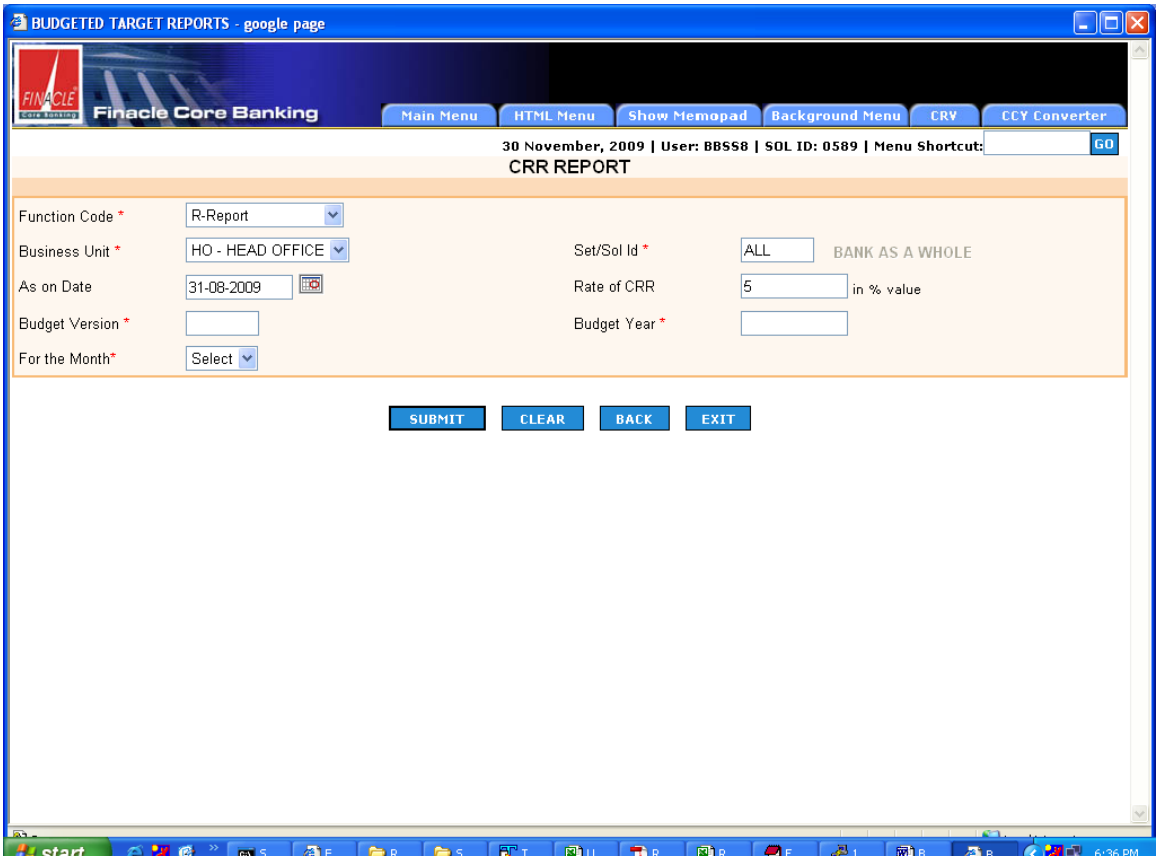
Annexure – Head Office – 3.2 – montly/quaterly/annual growth Interest earned, yield (%)

7.1 CRR Report

Budget Report Code : 003

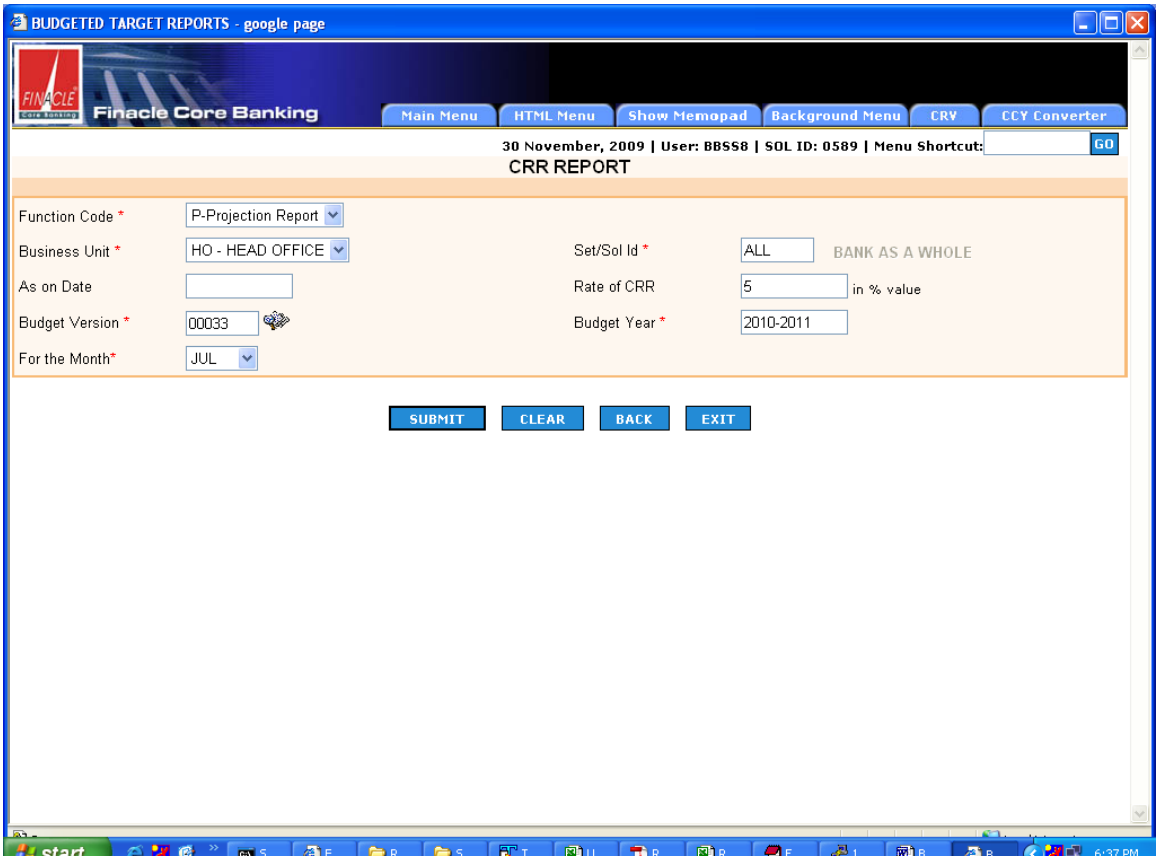
This report is used for generating CRR Report and Projected CRR Report.

Figure 12.1.25



Click here to view CRR Report

Figure 12.1.26



Click here to CRR Report of Projected Position

Budget Report Code : 005

Description : Retail Credit Statement

This Report is used for generating statement of Retail Credit for region wise/state wise/Bank as a Whole/Area wise/Retail scheme wise

Figure 12.1.27

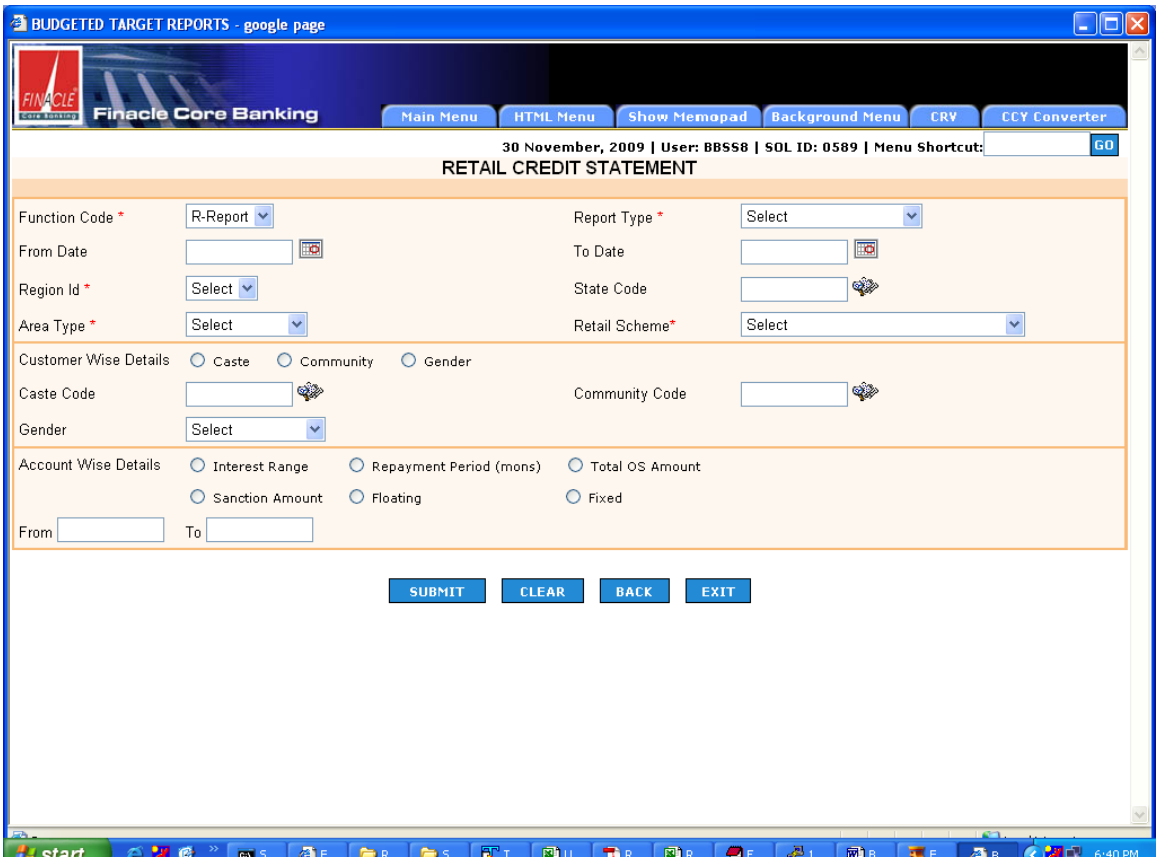


Figure 12.1.28

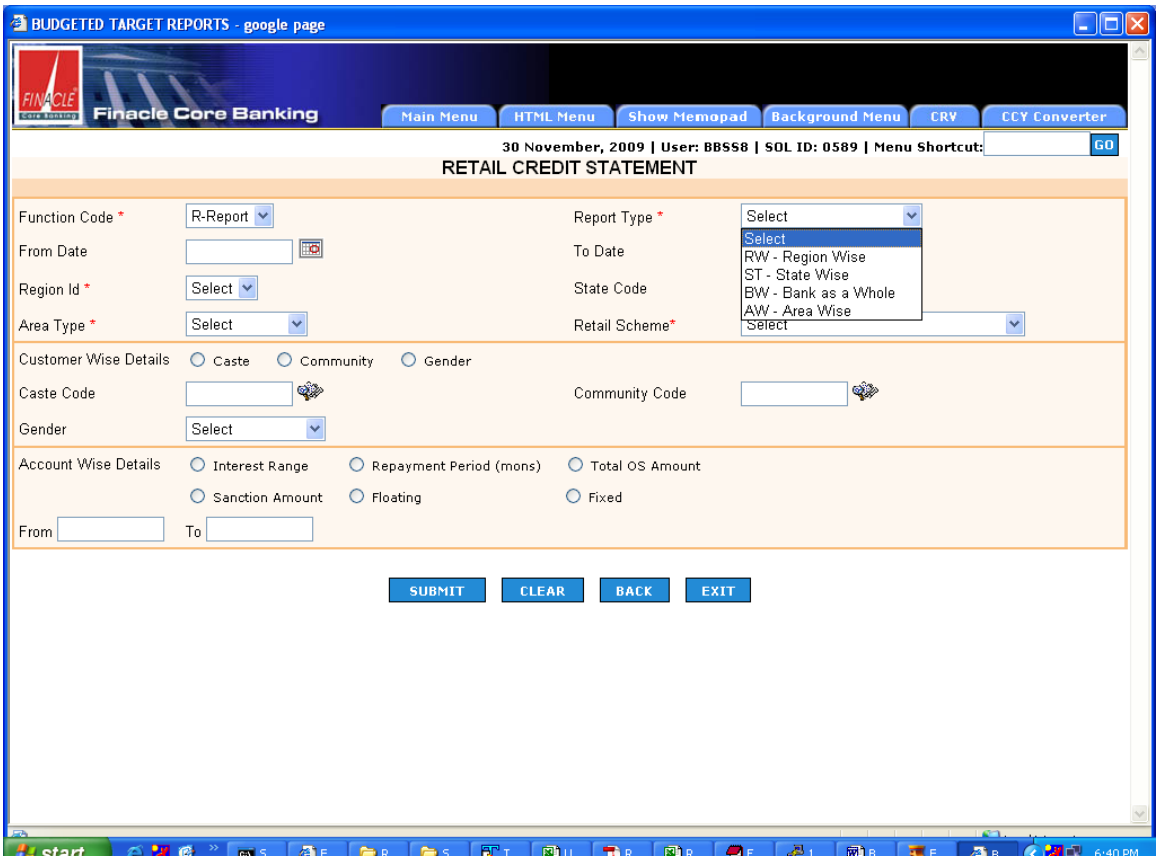
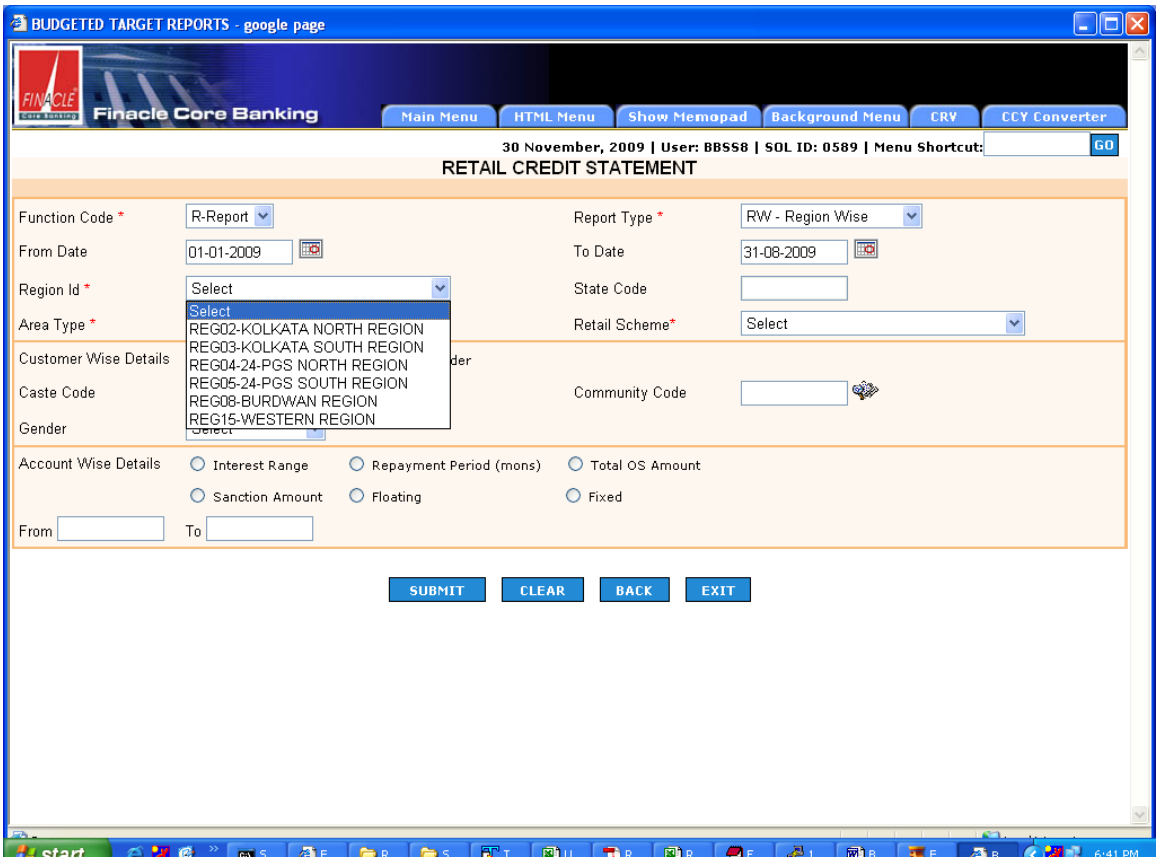
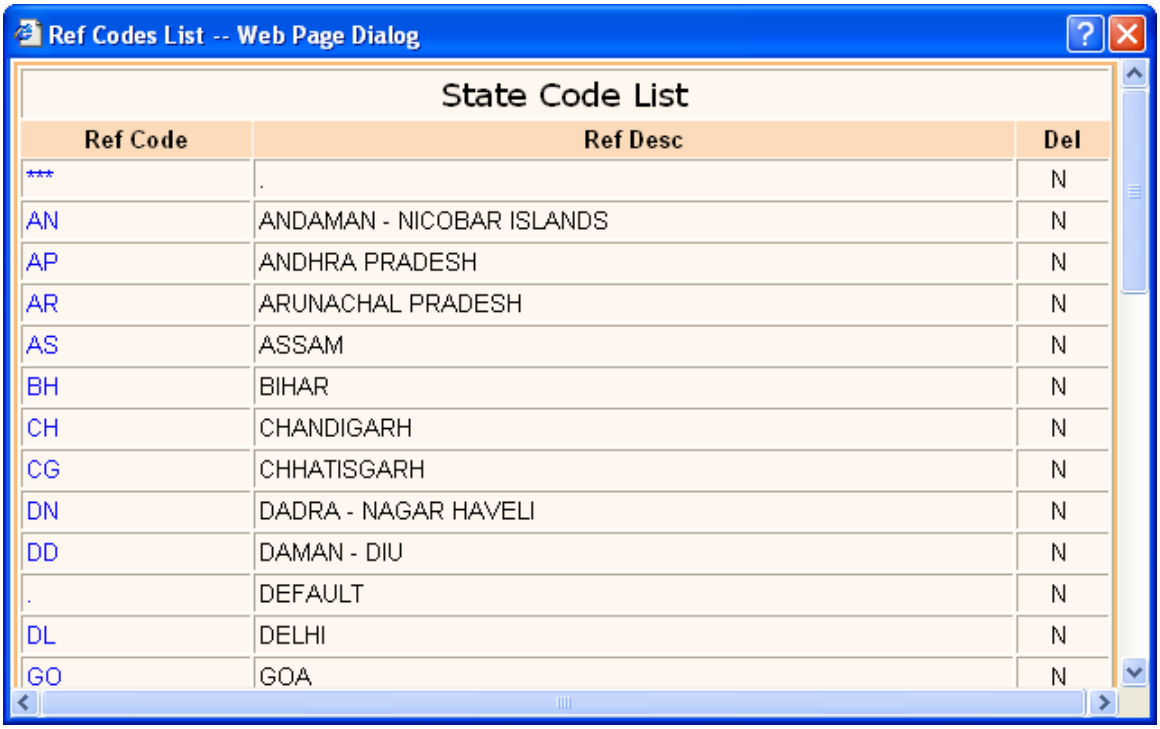


Figure 12.1.29



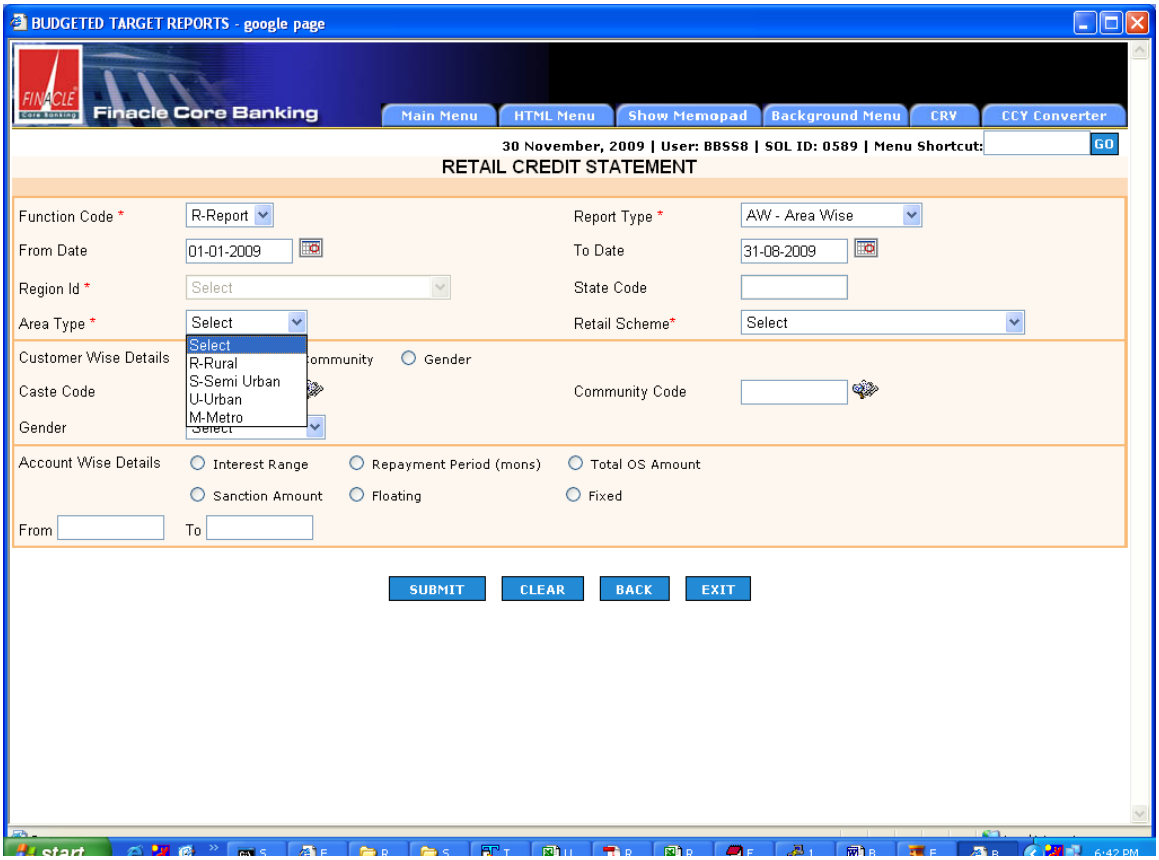
Region Listing is provided to choose a particular region on choosing Report type as "Region Wise"

Figure 12.1.30



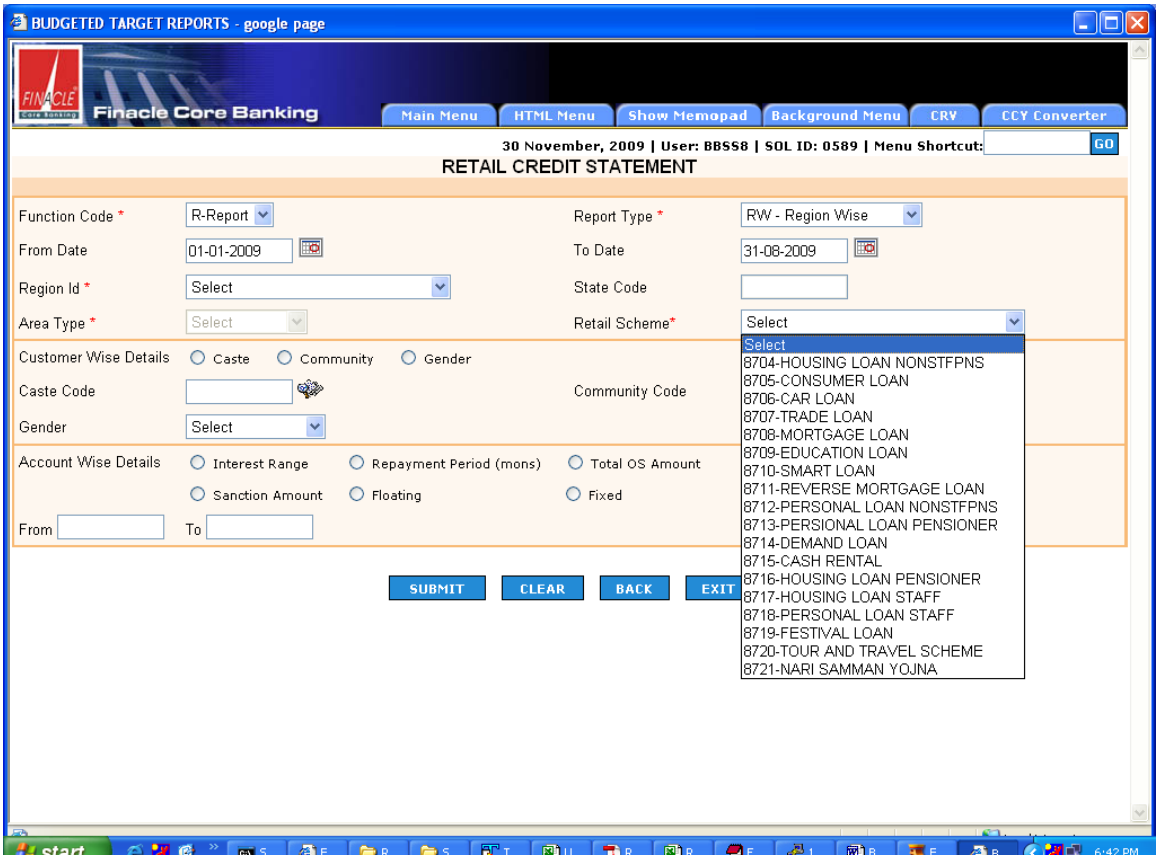
State Code Listing is provided to choose a particular state on choosing Report type as "State Wise"

Figure 12.1.31



Area Listing is provided to choose a particular area on choosing Report type as "Area Wise"

Figure 12.1.32



All Retails schemes are being listed to generate the statement for a particular scheme for all regions of the bank.

Figure 12.1.33
Listing For Customer WiseFilter Criteria

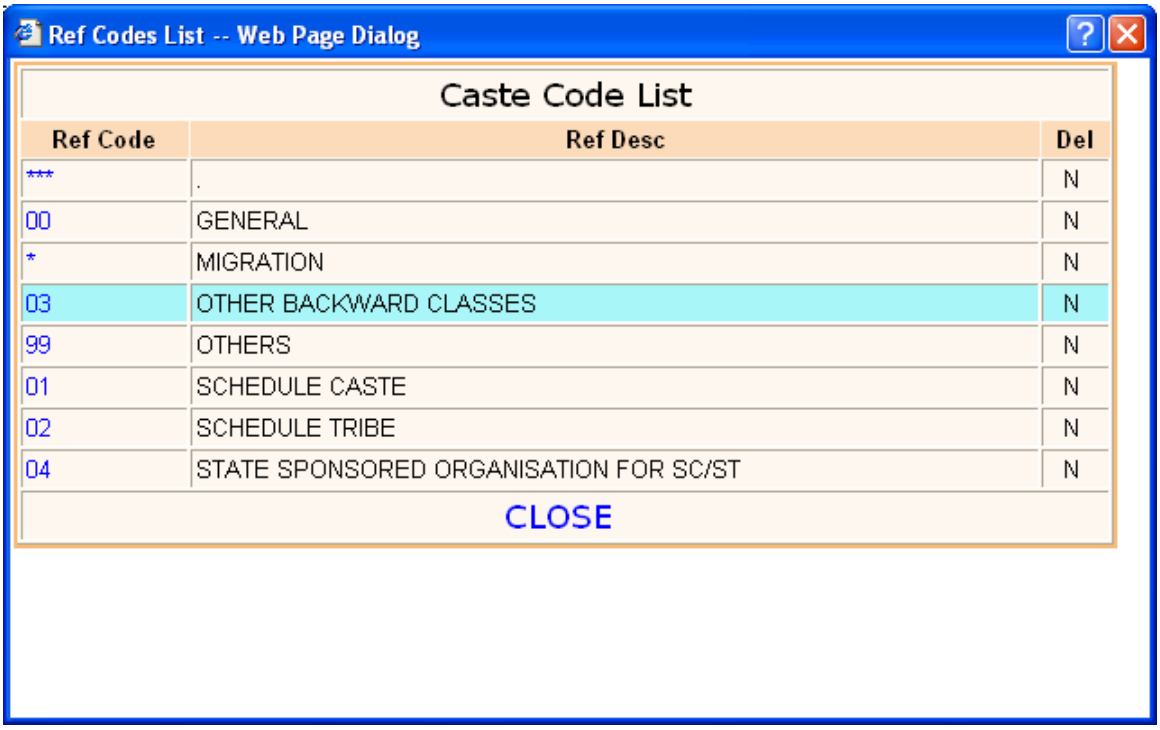


Figure 12.1.34

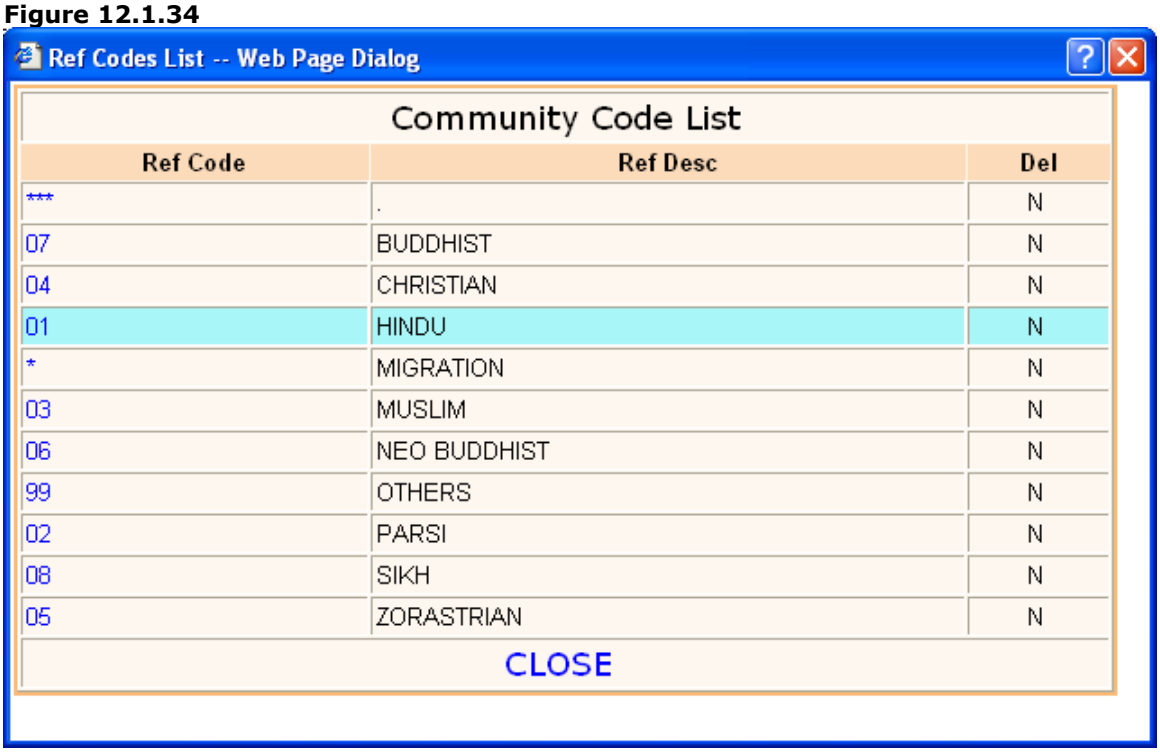


Figure 12.1.35

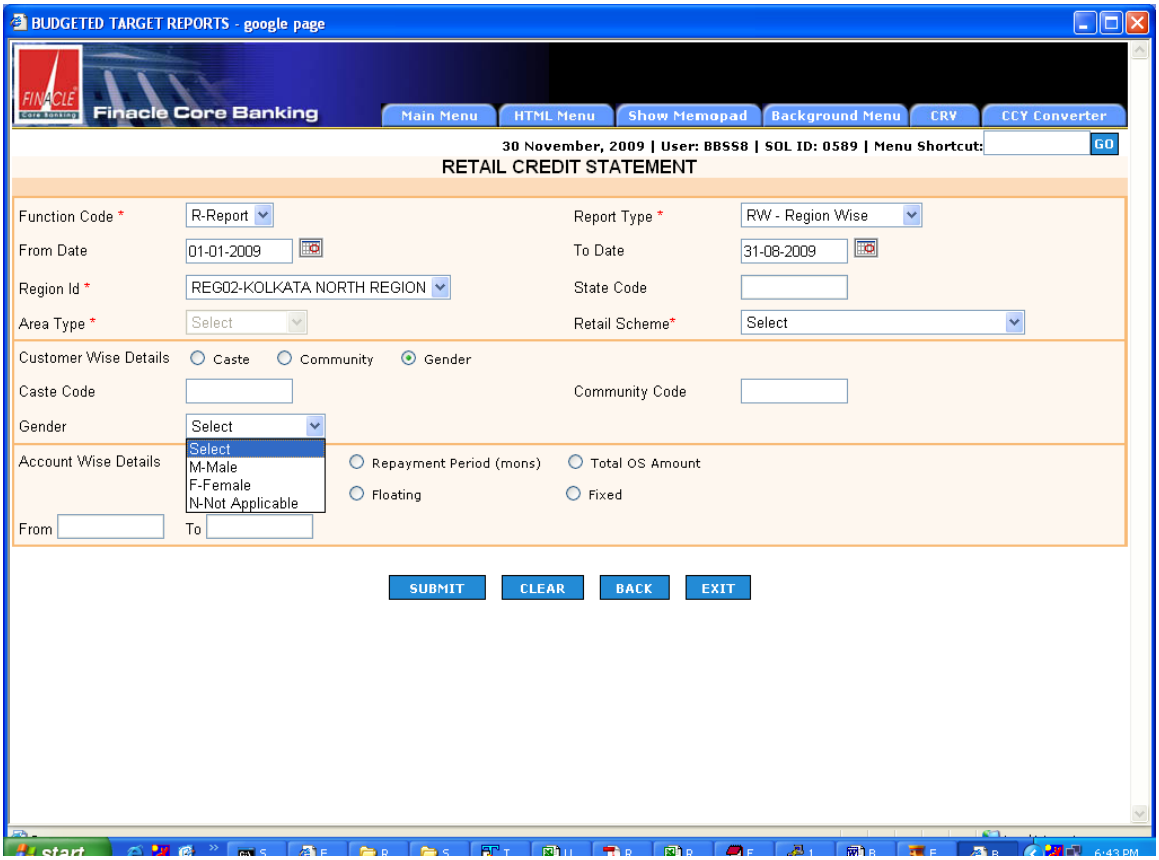
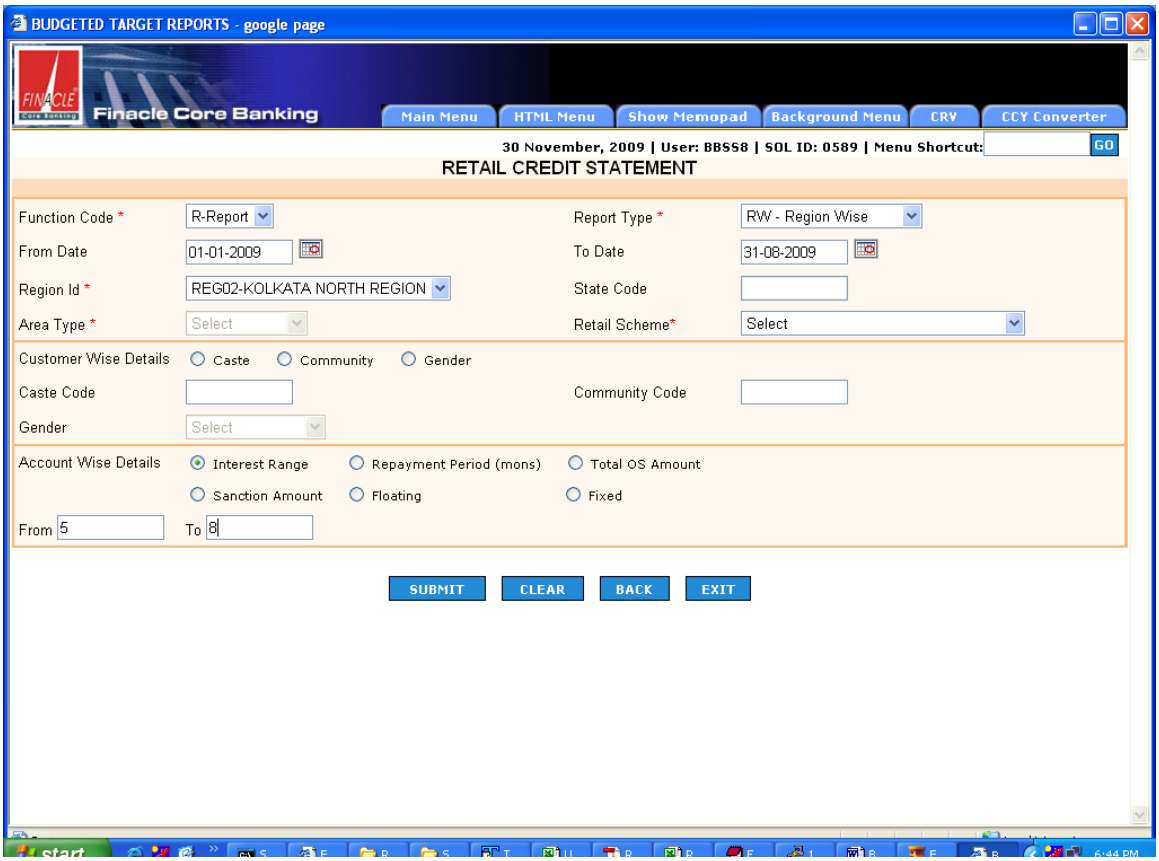


Figure 12.1.36



Click here to see scheme wise report for a particular region.

Click here to see Region wise report for a particular scheme

Click here to see Report with filter criteria.

8 RFP 24 – PWT 18(iii), 28 and 29

RFP – 24 - System to generate performance monitoring reports for branches, regional offices zones etc. on the basis of actual v/s budgeted and list variances in terms of amounts and percentages

PWT – 28 - Whether the system is able to specify yearly, monthly, bi-monthly, quarterly, half yearly, etc budget information for branches, regions etc for user definable fields of General Ledger and Profit and Loss accounts, statistical data (e.g. number of accounts, scheme wise etc) and compare budgets with actual and reports gaps.

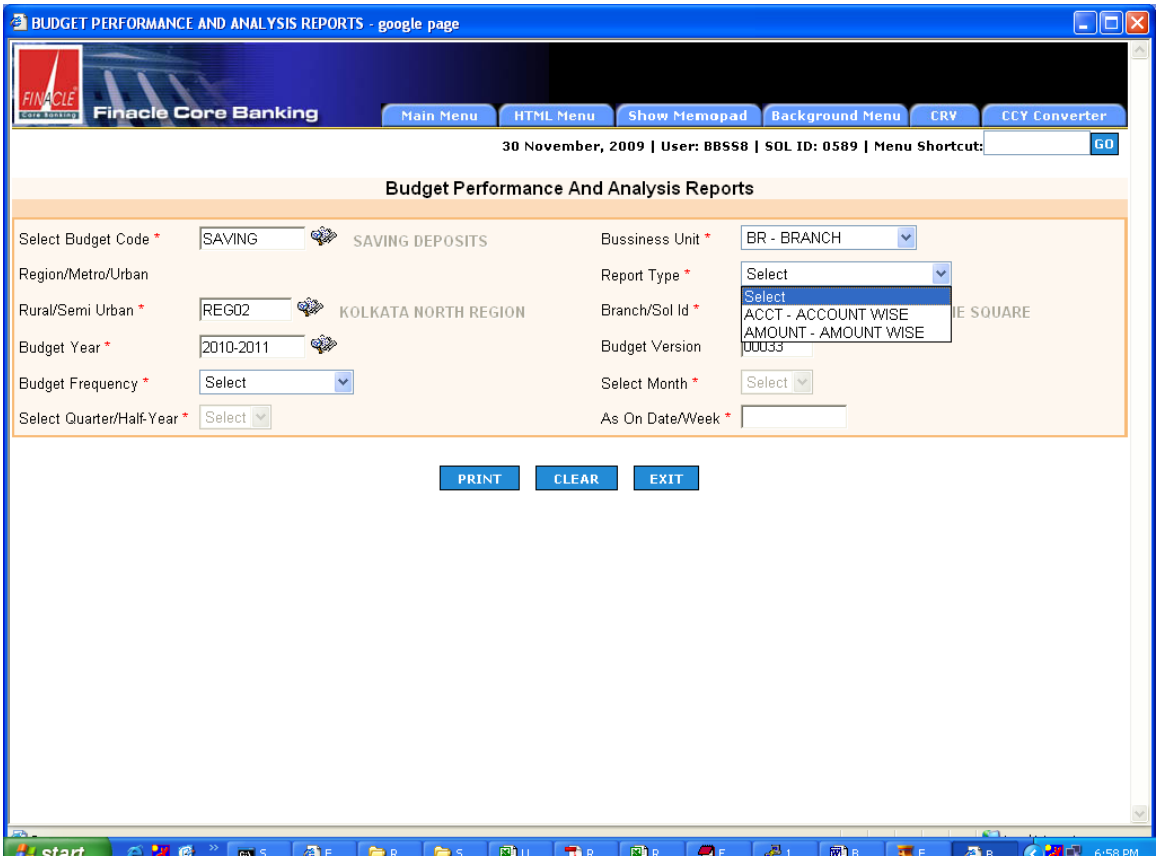
PWT – 29- Whether system can generate performance monitoring reports for branches, regions etc., on the basis of actual vis-a-vis budgets and list gaps in terms of amount and %

8.1 Budget performance and analysis reports

Budget Report Code : 009

This Report is used to track the performance of the Bank/RO/Branch against the target for yearly,Quarterly,Monthly,Weekly,Daily frequencies (for daily and weekly, tracking will be against monthly budget).

Figure 12.1.37

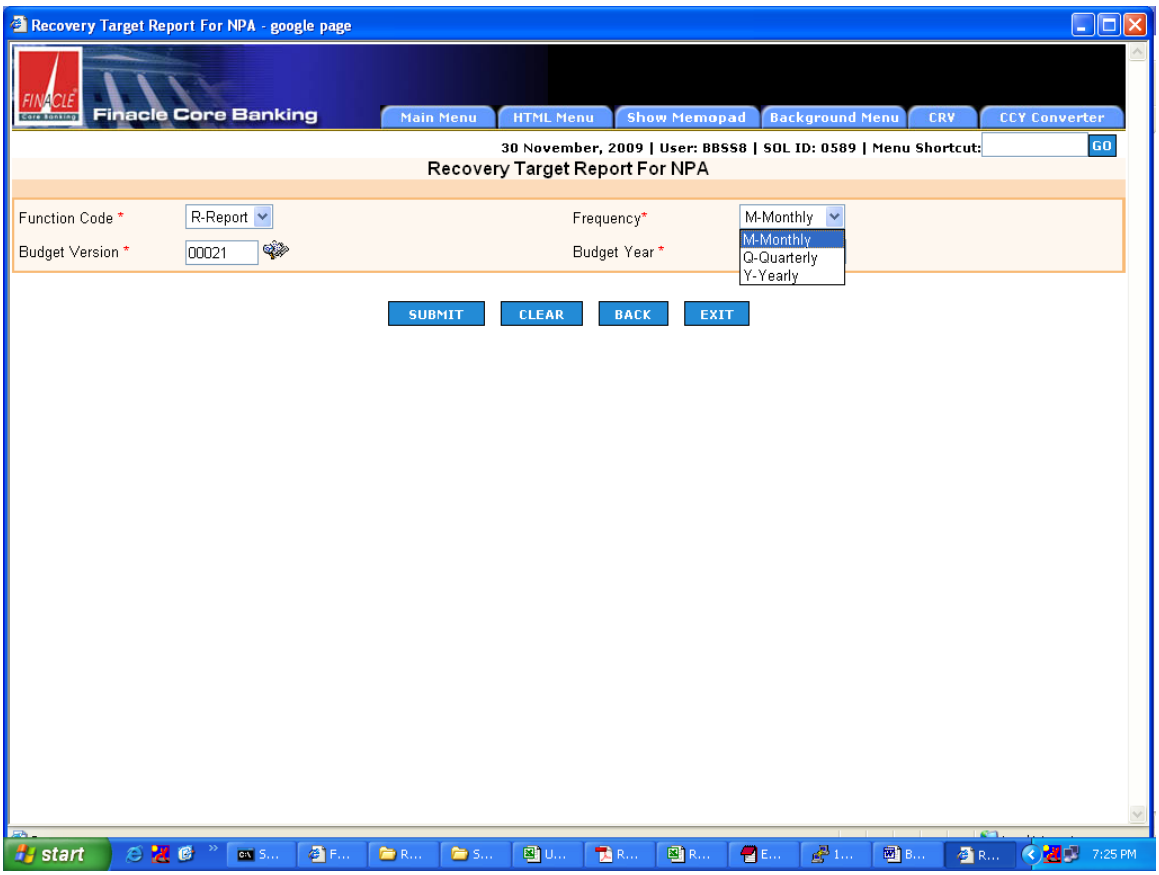


Click here to view performance reports

Budget Report Code : 010

Description : NPA Recovery Target Report

This Report is for generating targets for NPA recovery and recovery in accounts in shadow register for monthly,quarterly,yearly frequencies.

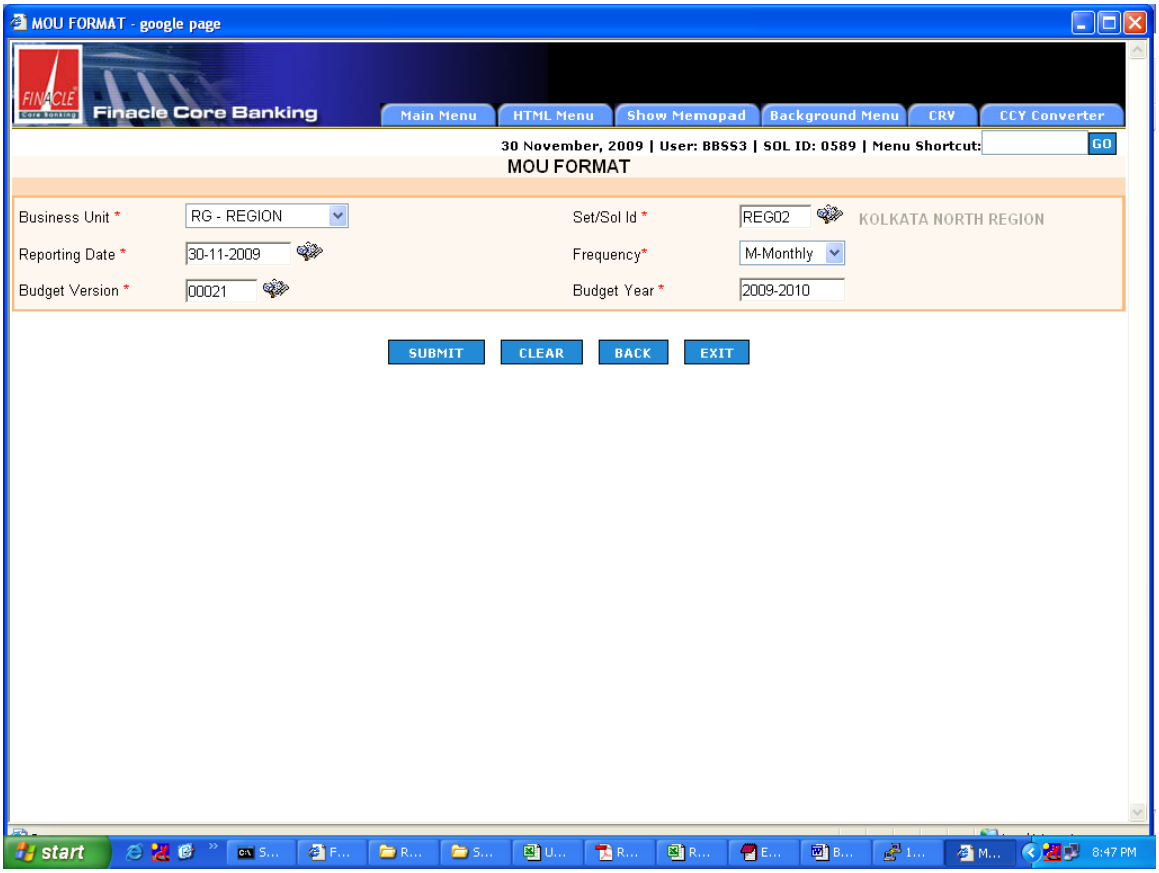


click here to view monthly targets for recovery in NPA and A/cs in shadow register.

Budget Report Code : 011

Description : MOU Format

This Report is for generating monthly MOU report.

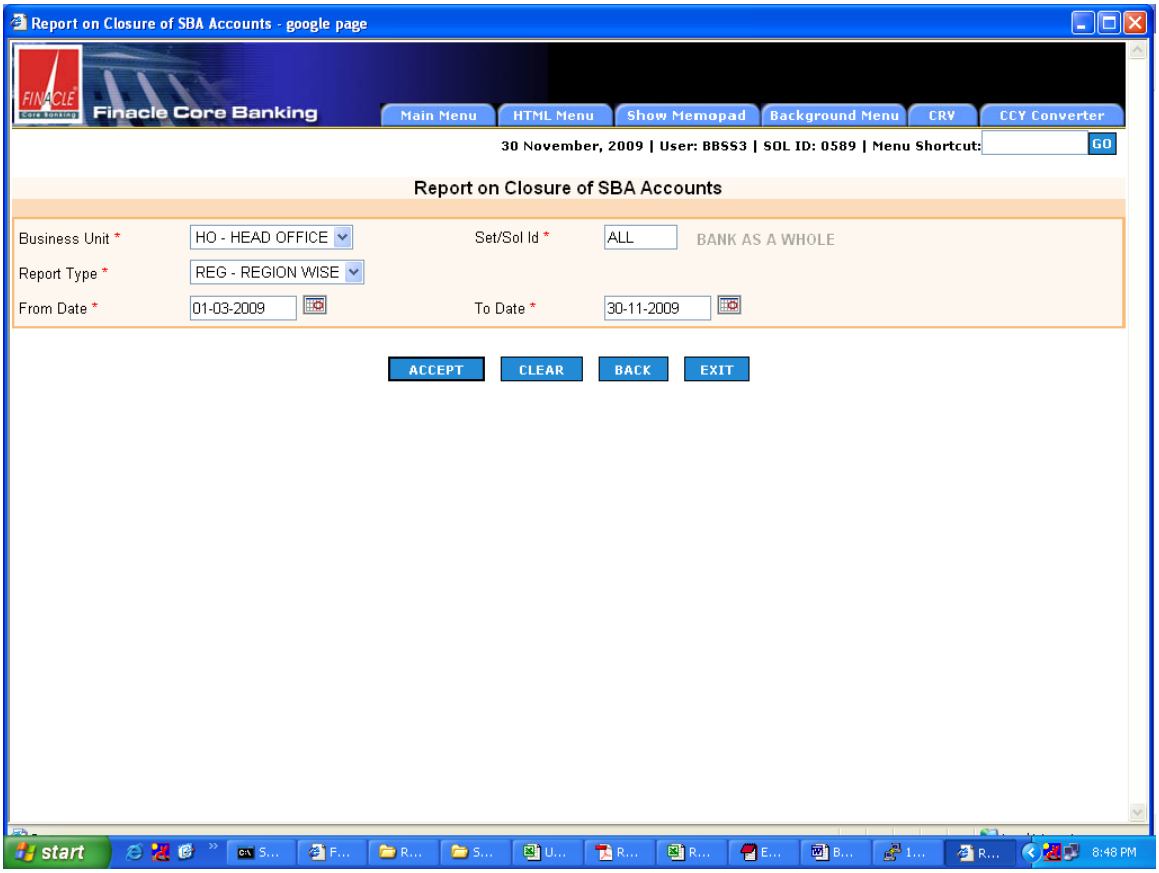


click here to view monthly MOU report.

Budget Report Code : 012

Description : Report on Closure of SBA Accounts

This Report is for generating report on closure of Saving accounts.

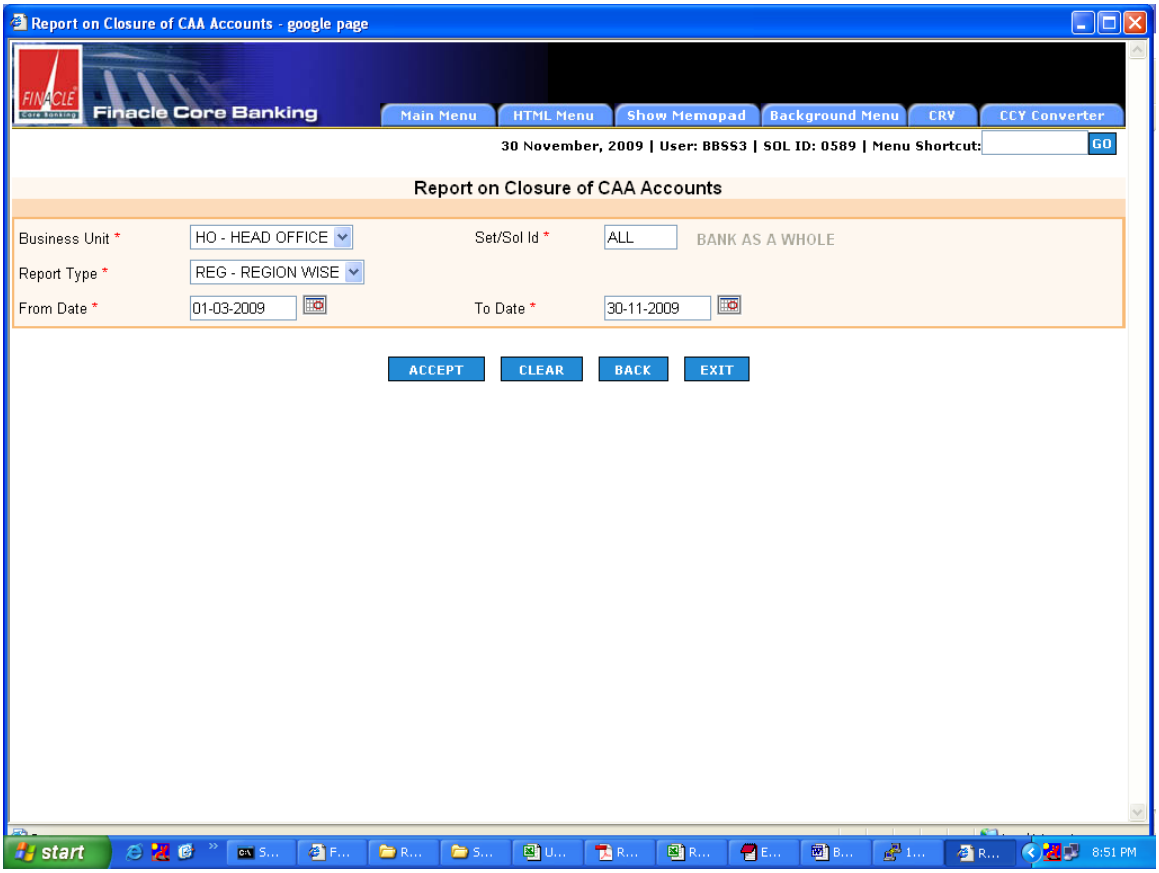


Click here to view Closure of SBA Accounts reports

Budget Report Code : 013

Description : Report on Closure of CAA Accounts

This Report is for generating report on closure of Current accounts.



Click here to view Closure of current accounts report.

9 RFP 10 and 22

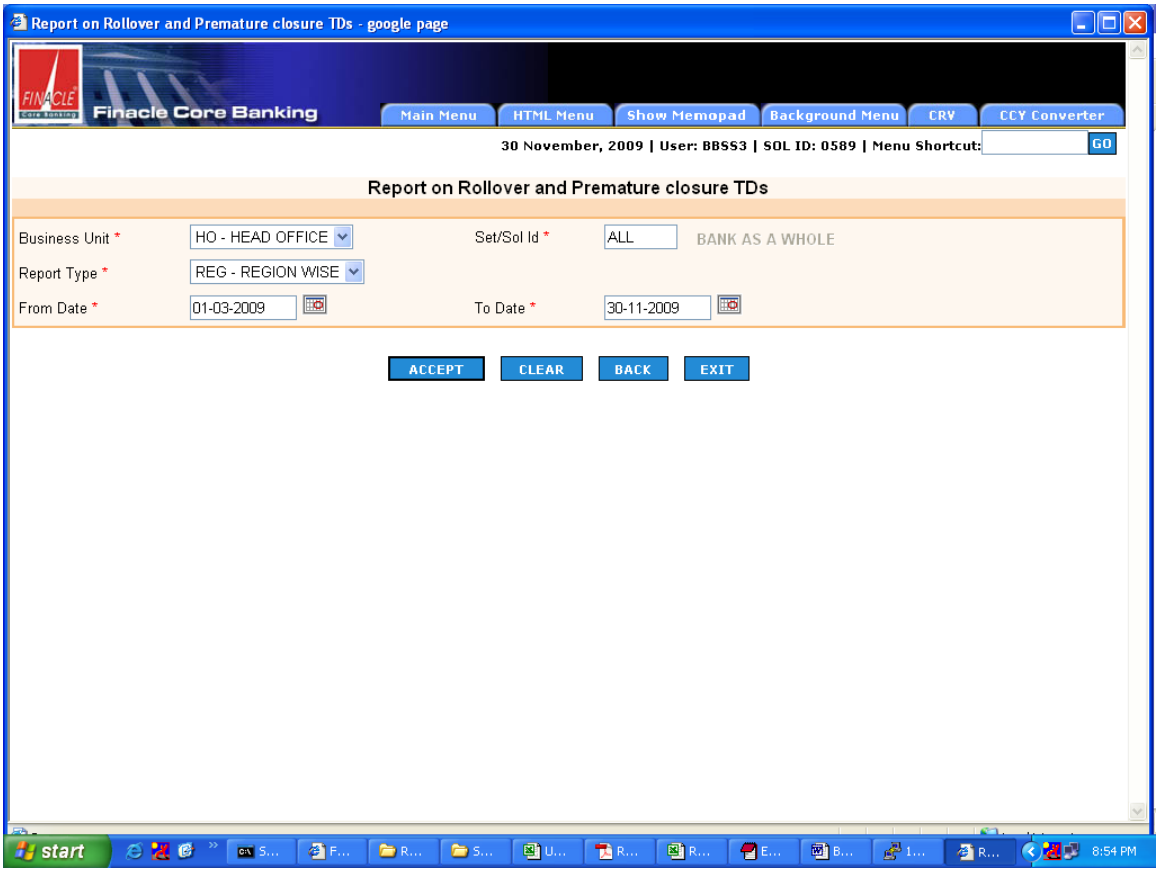
RFP – 10 - Renewal pattern analysis

RFP – 22 - The system should be able to perform yield and maturity positions and forecasts and analysis

9.1 Reports on Roll over and Premature Closure TDs

Budget Report Code : 014

This Report is for generating report on analysis of renewal pattern of term deposit products (Number of A/cs opened,matured,closed,renewed on maturity,renewed by premature closure,closed by premature).



click here to view Roll over and Premature Closure TD Report.

10 RFP 28 – PWT 33 – Annexure Bank wise 2

RFP – 28 - System should be able to generate key performance ratios (user defined) on the basis of budget.

PWT – 33 - Whether the system is able to generate the key performance ratio (user defined) on the basis of budget

Annexure – Bank wise 2 - Key Performance Ratios:

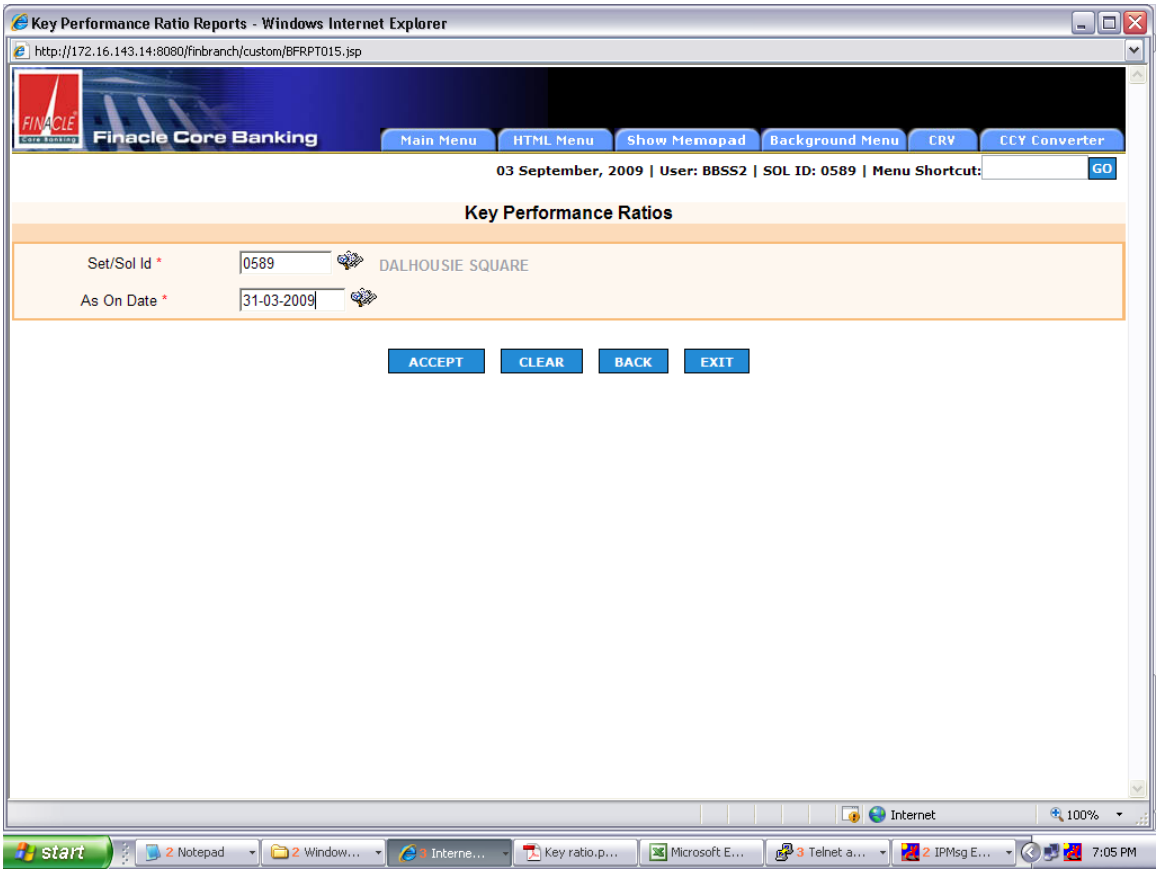
System will calcualate the Key Ratios from both historical and targetted figures.To arrive at an acceptable positon,the bank may have to change the targetted level for diffierent items at the bank as whole level analysis.

10.1 Key Performance Ratios

Budget Report Code: 015

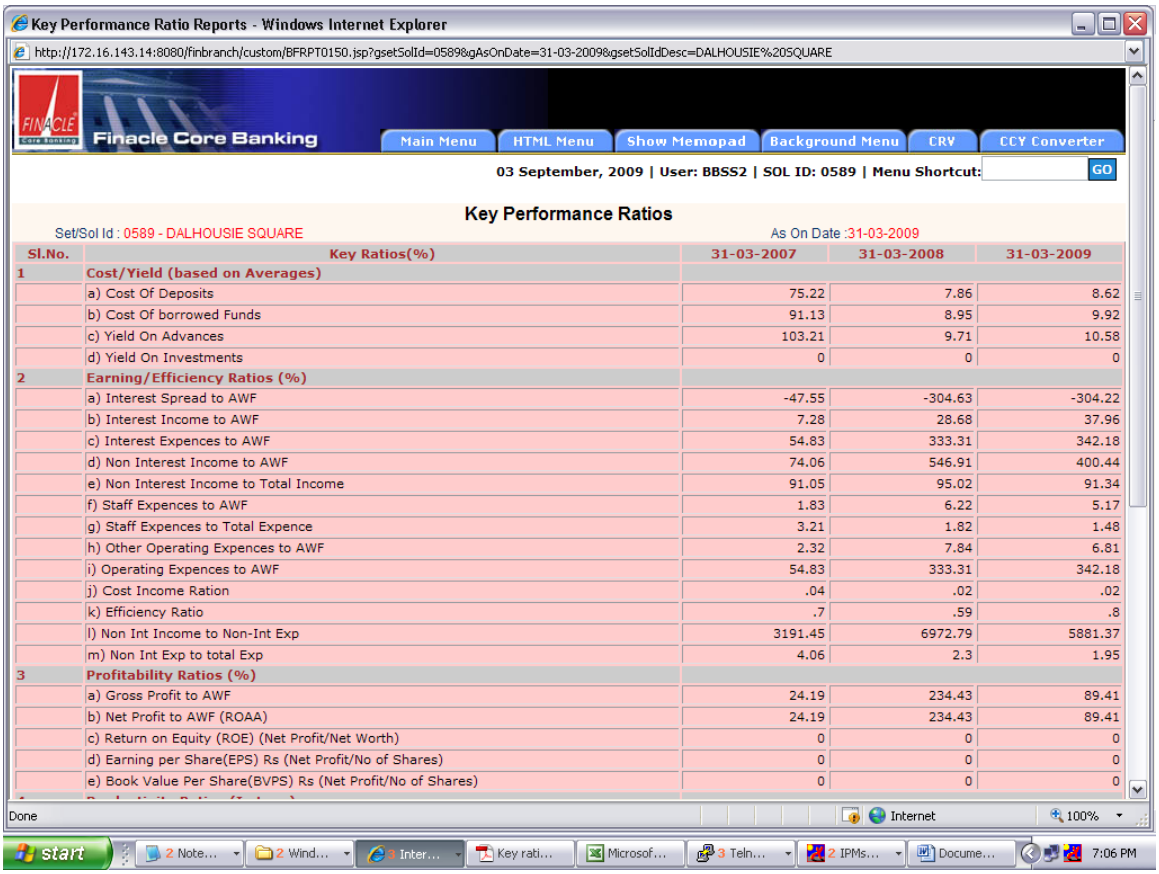
This Report is used for generating Key Performance Ratios such as Cost/Yield Ratios, Earning/Efficiency Ratios, Profitability Ratios, and Productivity Ratios etc.,

Figure 12.1.40



User will have to enter the Sol/Set Id and the date for which report has to be generated. On Pressing Accept button system will calculate and generate all the ratios as mentioned below.

Figure 12.1.38



Sl.No.	Key Ratios(%)	31-03-2007	31-03-2008	31-03-2009
1	Cost/Yield (based on Averages)			
	a) Cost Of Deposits	75.22	7.86	8.62
	b) Cost Of borrowed Funds	91.13	8.95	9.92
	c) Yield On Advances	103.21	9.71	10.58
	d) Yield On Investments	0	0	0
2	Earning/Efficiency Ratios (%)			
	a) Interest Spread to AWF	-47.55	-304.63	-304.22
	b) Interest Income to AWF	7.28	28.68	37.96
	c) Interest Expences to AWF	54.83	333.31	342.18
	d) Non Interest Income to AWF	74.06	546.91	400.44
	e) Non Interest Income to Total Income	91.05	95.02	91.34
	f) Staff Expences to AWF	1.83	6.22	5.17
	g) Staff Expences to Total Expence	3.21	1.82	1.48
	h) Other Operating Expences to AWF	2.32	7.84	6.81
	i) Operating Expences to AWF	54.83	333.31	342.18
	j) Cost Income Ration	.04	.02	.02
	k) Efficiency Ratio	.7	.59	.8
	l) Non Int Income to Non-Int Exp	3191.45	6972.79	5881.37
	m) Non Int Exp to total Exp	4.06	2.3	1.95
3	Profitability Ratios (%)			
	a) Gross Profit to AWF	24.19	234.43	89.41
	b) Net Profit to AWF (ROAA)	24.19	234.43	89.41
	c) Return on Equity (ROE) (Net Profit/Net Worth)	0	0	0
	d) Earning per Share(EPS) Rs (Net Profit/No of Shares)	0	0	0
	e) Book Value Per Share(BVPS) Rs (Net Profit/No of Shares)	0	0	0

Like the above report, the user can go to a particular Report and can generate all the reports.

11 RFP 22

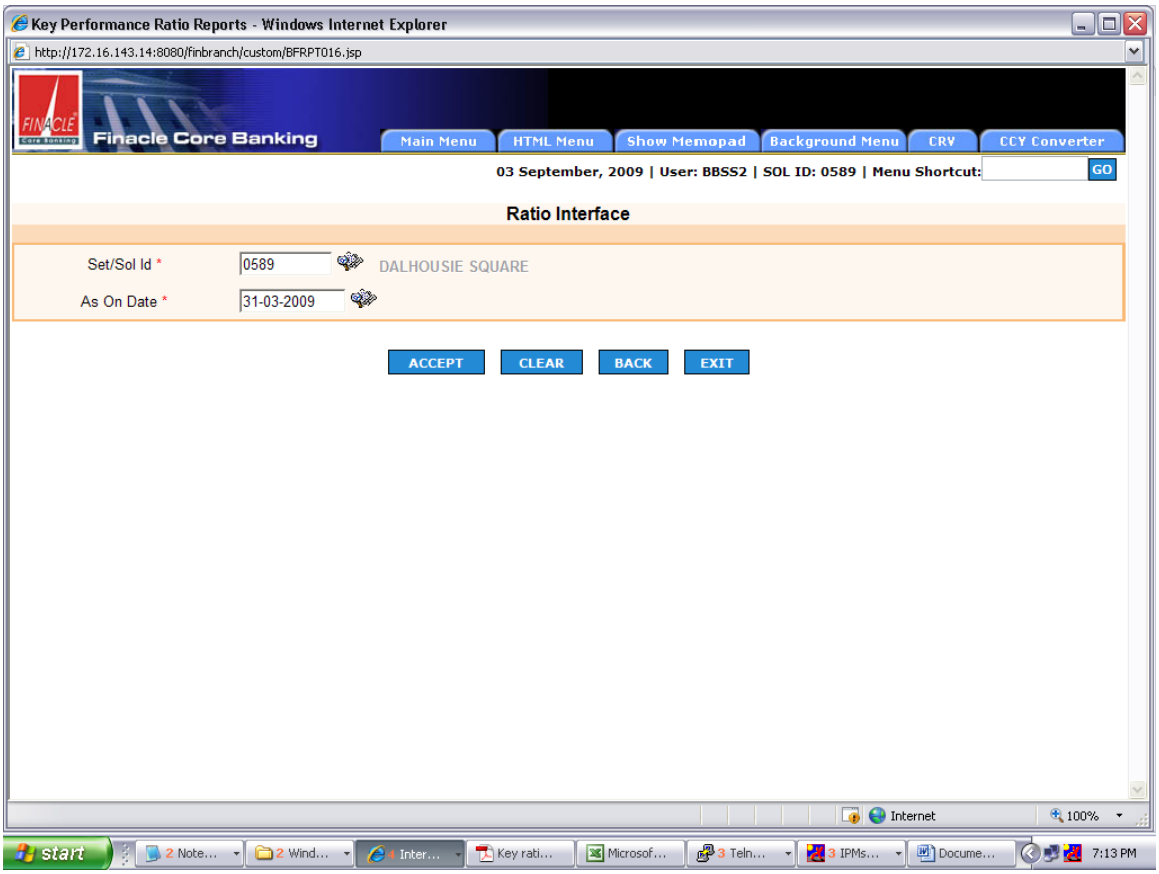
RFP – 22 - The system should be able to perform yield and maturity positions and forecasts and analysis

11.1 Key Ratio Interface

Budget Report Code: 016

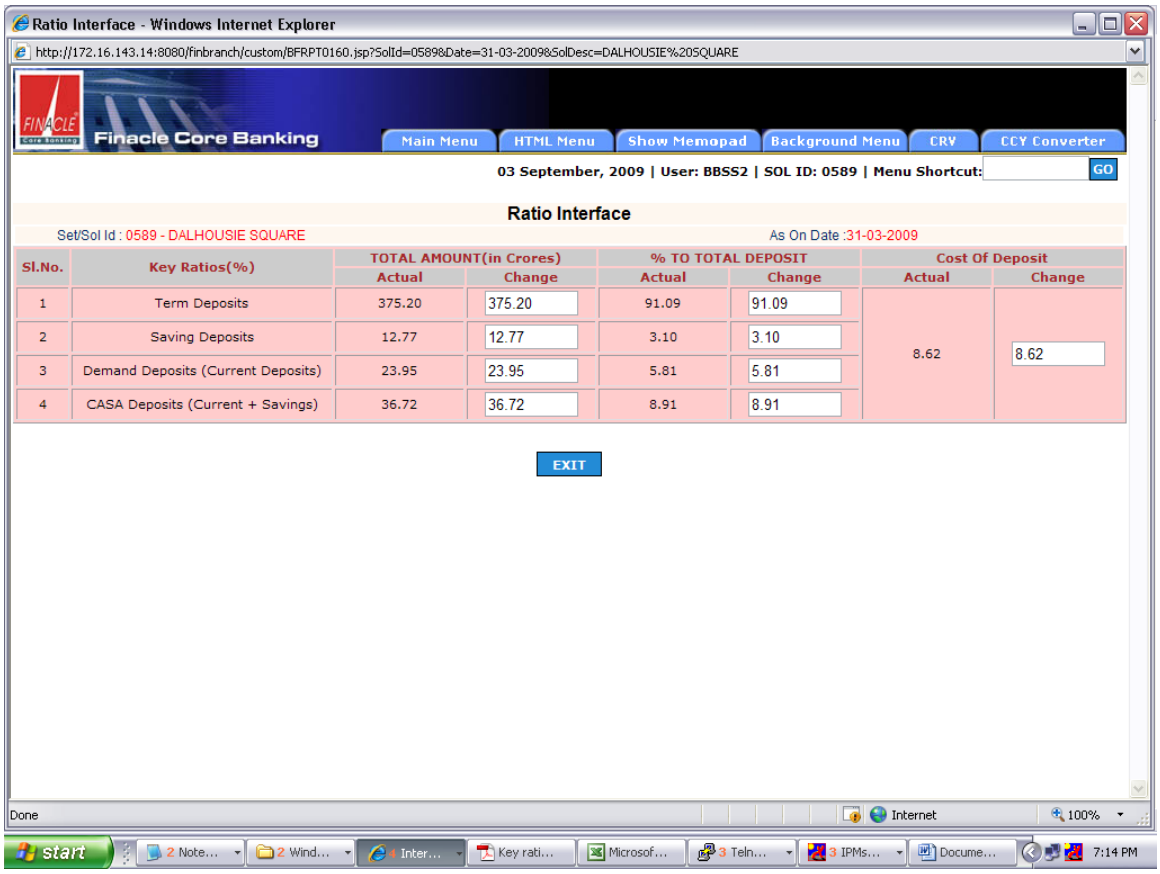
This Report is used for calculating and generating Cost of Deposit Ratios.

Figure 12.1.38



User will have to enter the Sol/Set Id and the date for which report has to be generated. On Pressing Accept button system will calculate Cost of Deposit which is displayed in the next screen as shown below. This facility enables the user to derive the desired Cost Of Deposit ratio by changing the mix of Deposits viz TDA/SBA/Current/CASA.

Figure 12.1.39



12 PWT 21, 21(i), 21(ii), 24 and 25

PWT – 21 – Whether the system supports the following analysis for the budget:

PWT – 21(i) – Detailed data/information on Branch-branches with negative growth-below bank level growth – above bank level growth -level of achievement of targets etc.

PWT – 21(ii) – Detailed data/information on Region-regions with negative growth-below bank level growth – above bank level growth -level of achievement of targets etc.

PWT – 24 – Whether system will generate top 100 centers of the Bank according to deposits

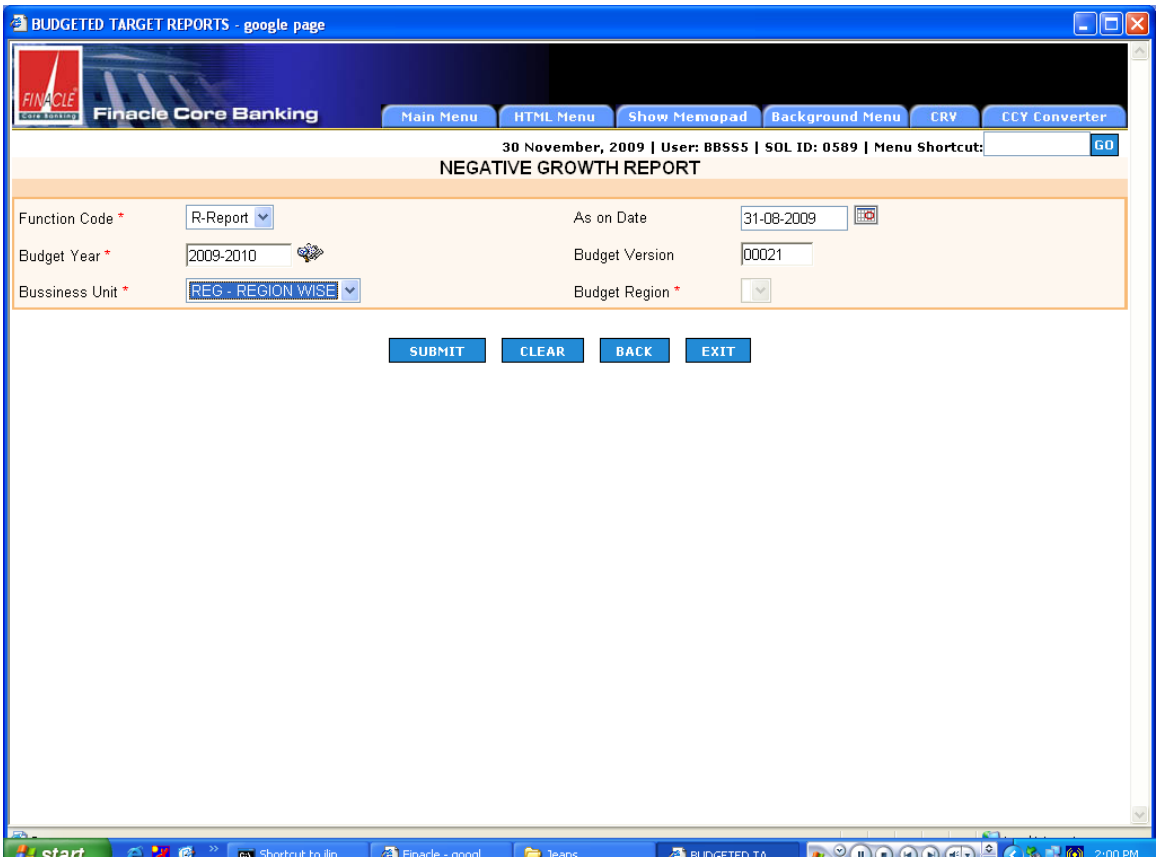
PWT – 25 – Whether system will generate top 100 centers of the Bank according to advances

12.1 Negative Growth Report

Budget Report Code : 017

This report is for generating detailed information on regions/branches with negative growth.

Figure 12.1.40



Click here to view Report for regions having negative growth.

Click here to view Report for branches having negative growth.

13 RFP 7

product - wise contribution to income analysis

13.1 Description : Product wise contribution analysis(BFRPT)

Budget Report Code : 018

This report is for generating report on analysis of product wise contribution to income.

Figure 12.1.41

click here to view Product Wise Contribution To Income Analysis Report.

14 RFP 26 and 30 – PWT 31 – Annexure Branch/RO 6 and 6.1 – Annexure Bank wise 1

RFP – 26 - System should forecast the impact on the bank's profit based on the budgeted deposits and loans over the specified time frames

RFP – 30 - Comparison of profit and loss of all accounting entities against the plan

PWT – 31 - Whether the system is able to forecast the impact on the bank's profit based on the budgeted deposits (current/saving/term) and loans (performing and non performing/sector wise) over the specified time frame

Annexure – Branch/HO – 6. Profit without Subsidy

6.1 Montly/Quaterly/Annual data to be calculated for past years and the target for next year

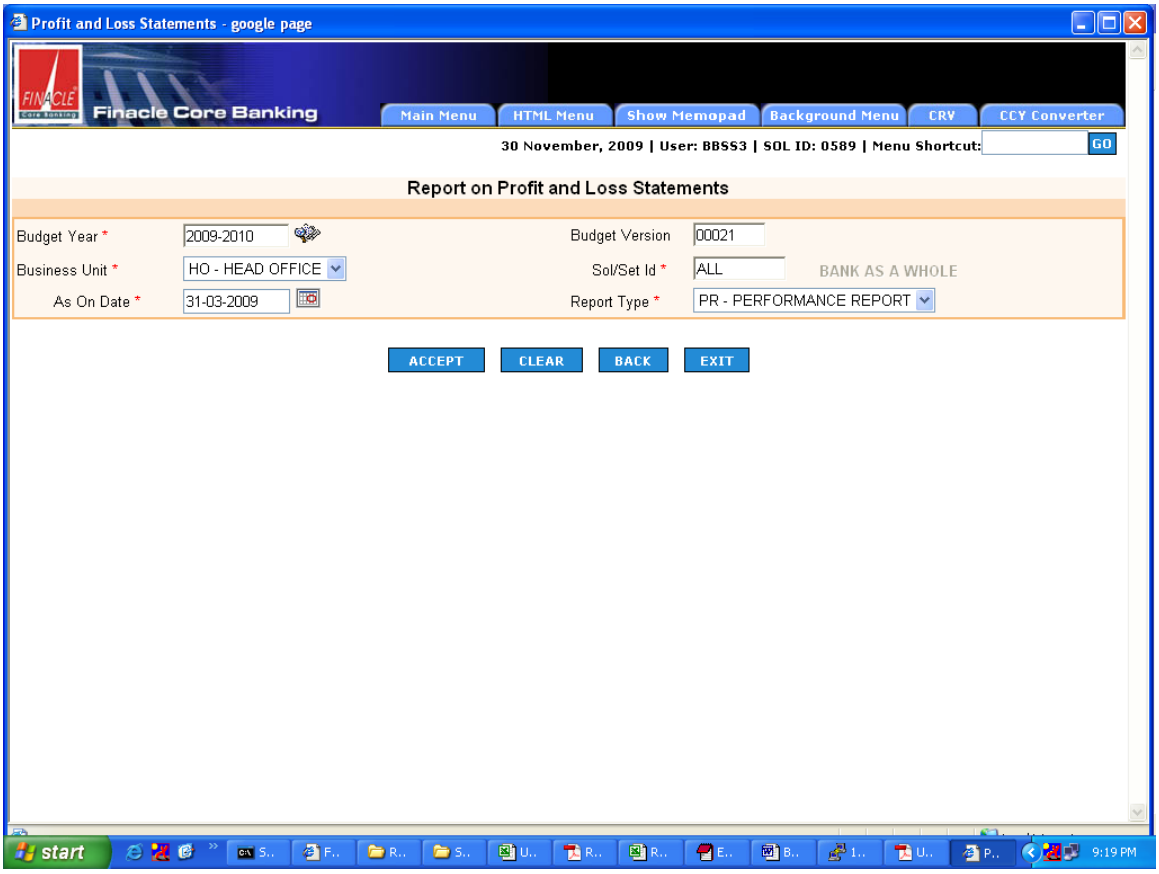
Annexure Bank Wise – 1 - The System will generate the BS/PL for last 5 years(montly/quaterly/annual).For the projected BS/PL, the items which have been targeted as above will have to be considered.

14.1 Profit and Loss Report

Budget Report Code : 019

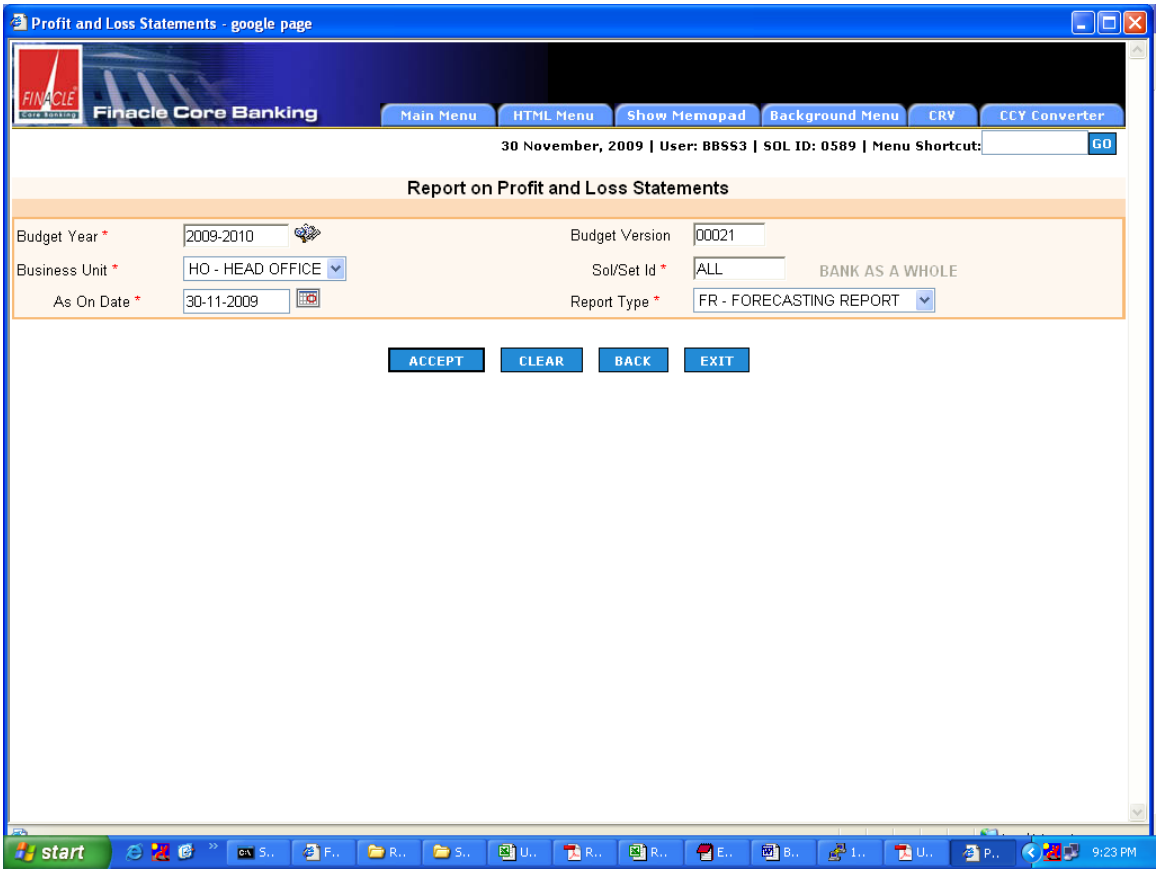
This report is for generating projected income expenditure based on projected deposits,advances and income expenditure.

Figure 12.1.42



click here to view Profit and Loss Statement Performance Report.

Figure 12.1.43



click here to view Profit and Loss Statement Forecasting Report.

15 Annexure Bank wise 1

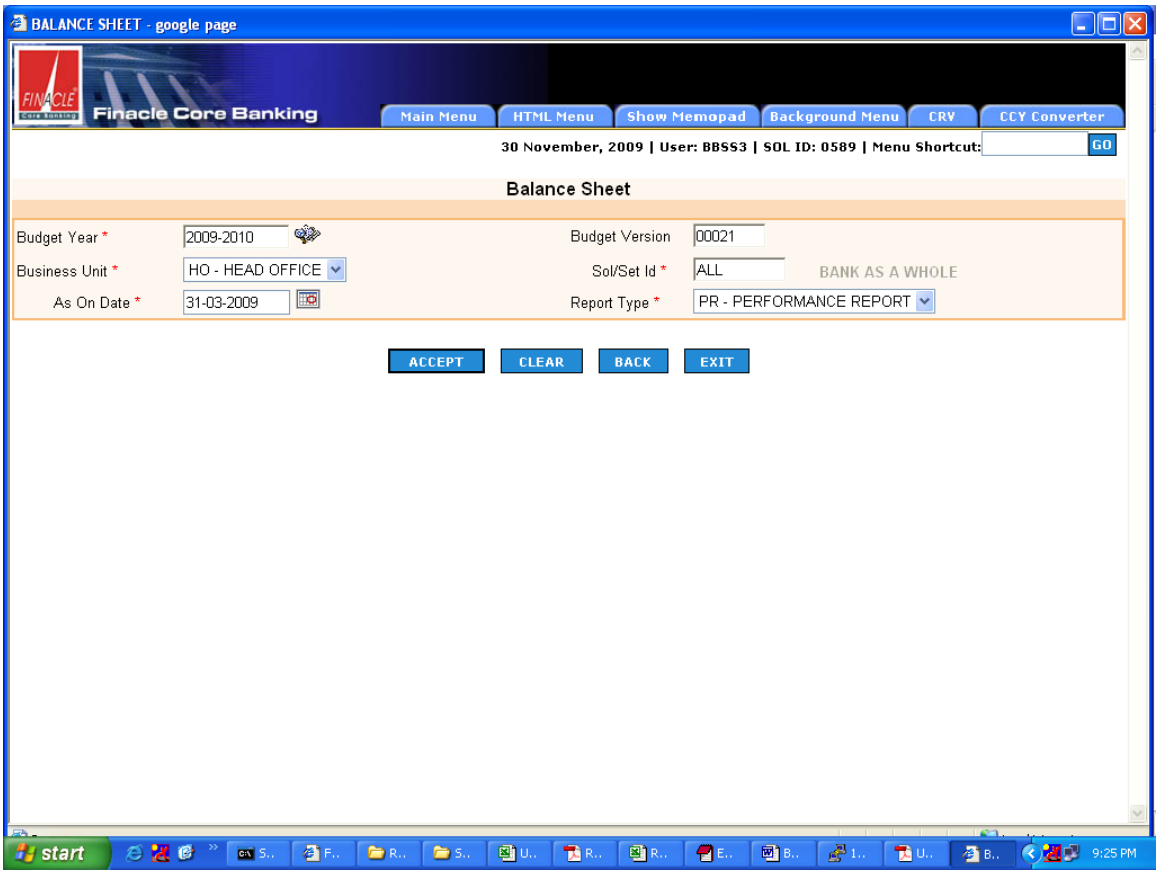
Annexure Bank Wise – 1 - The System will generate the BS/PL for last 5 years(montly/quaterly/annual).For the projected BS/PL, the items which have been targeted as above will have to be considered.

15.1 Balance Sheet report

Budget Report Code : 020

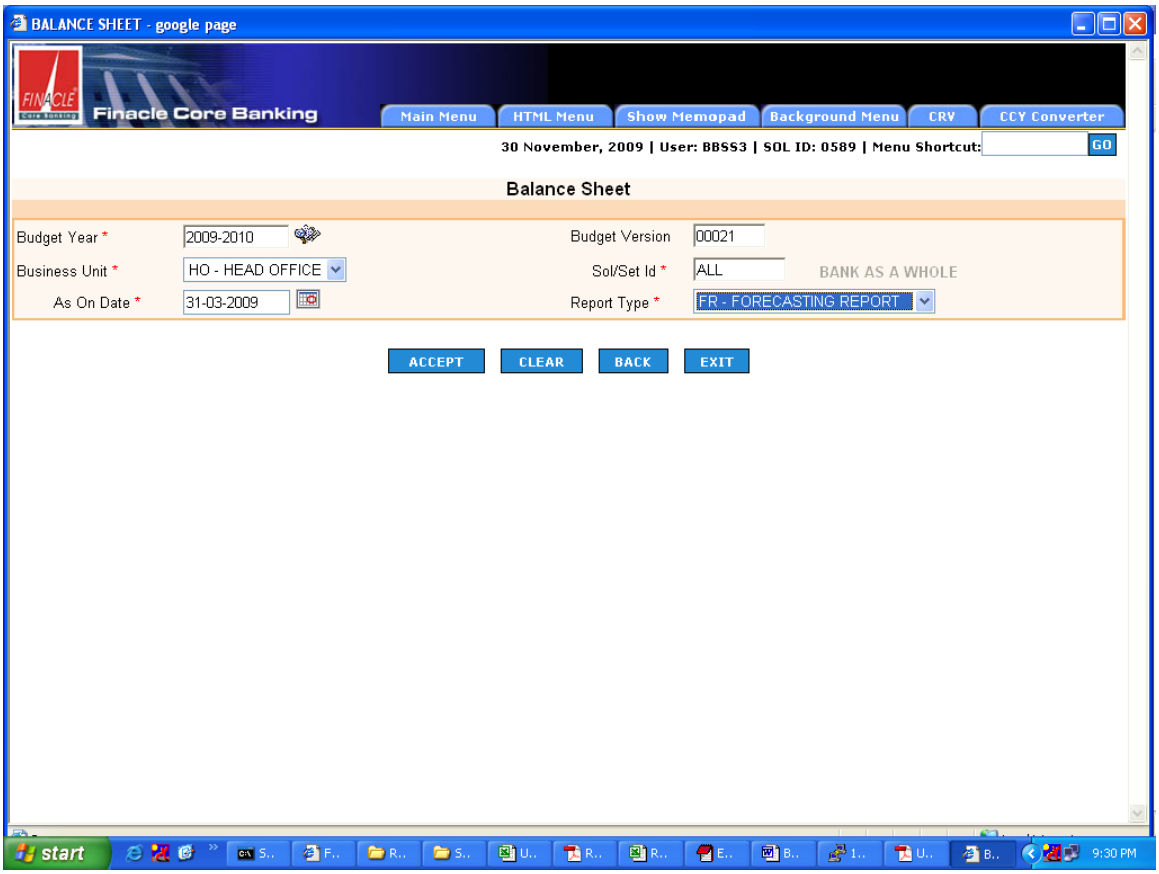
This report is for generating projected balance based on projected deposits,advances and income expenditure.

Figure 12.1.44



click here to view Balance Sheet Performance Report.

Figure 12.1.45



click here to view Balance Sheet Forecasting Report.

16 RFP 6, 9 – PWT 18(ii)

RFP - Impact analysis

PWT - Impact analysis-for example what is the effect of change in rate of interest on deposit growth or what is the relationship between rate of interest and incidence of NPA in case of advance accounts.

16.1 Interest Rate Movement Analysis

Budget Report Code : 026

This report is for generating report on analysis of ineterst rate movement.

Figure 12.1.46

click here to view Interest Rate Movement Analysis Report.

17 RFP 27 – PWT 32 – Annexure Head Office 4, 4.1 and 4.2

RFP – 27 - System should forecast the CRR and SLR requirements based on the budgeted figures

PWT – 32 - Whether the system is able to forecast the CRR and SLR requirements based on the budgeted figures

Annexure – Head Office – 4 - Investments SLR and Non-SLR

Annexure – Head Office – 4.1 – Outstanding, Average,

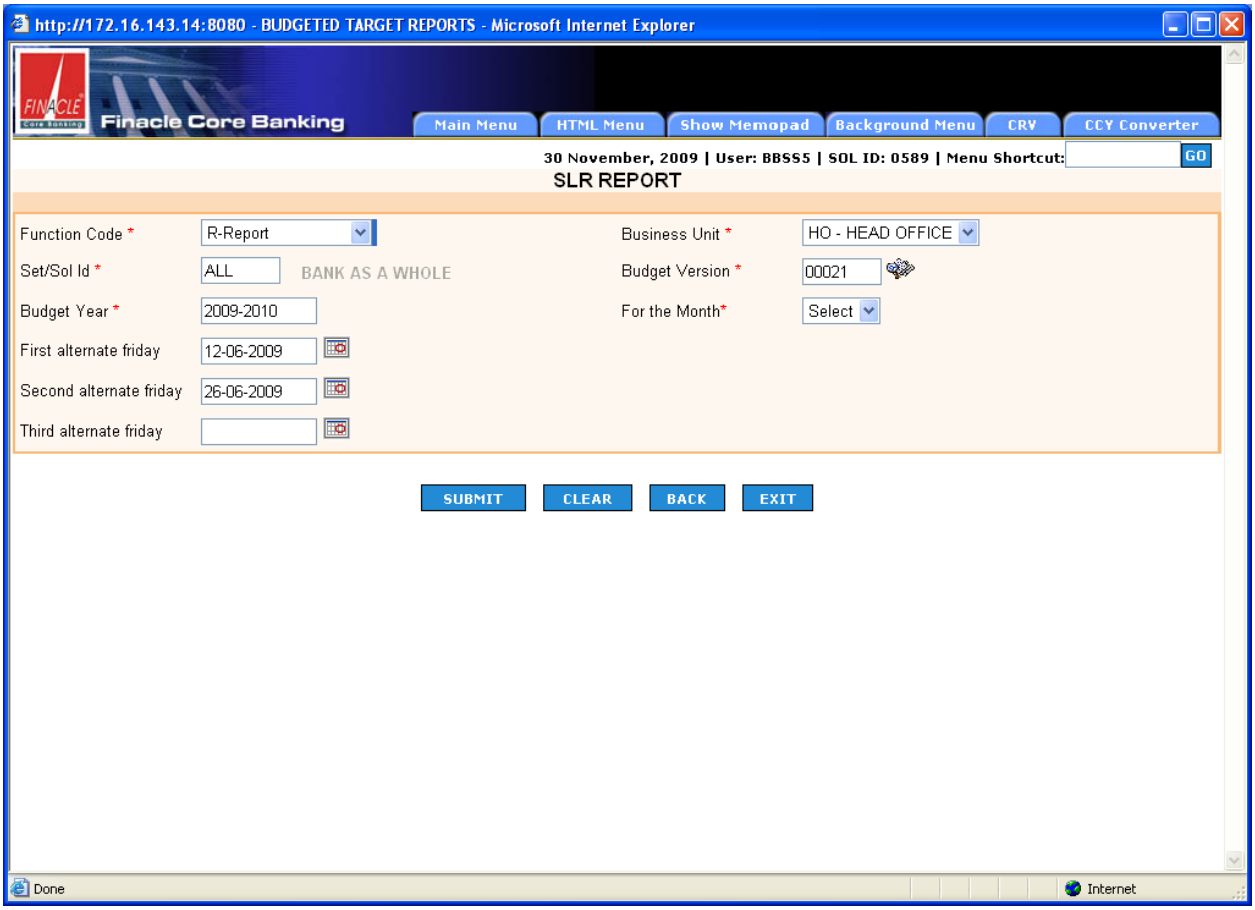
Annexure – Head Office – 4.2 – montly/quaterly/annual growth Interest earned, yield (%)

17.1 SLR report

Budget Report Code : 027

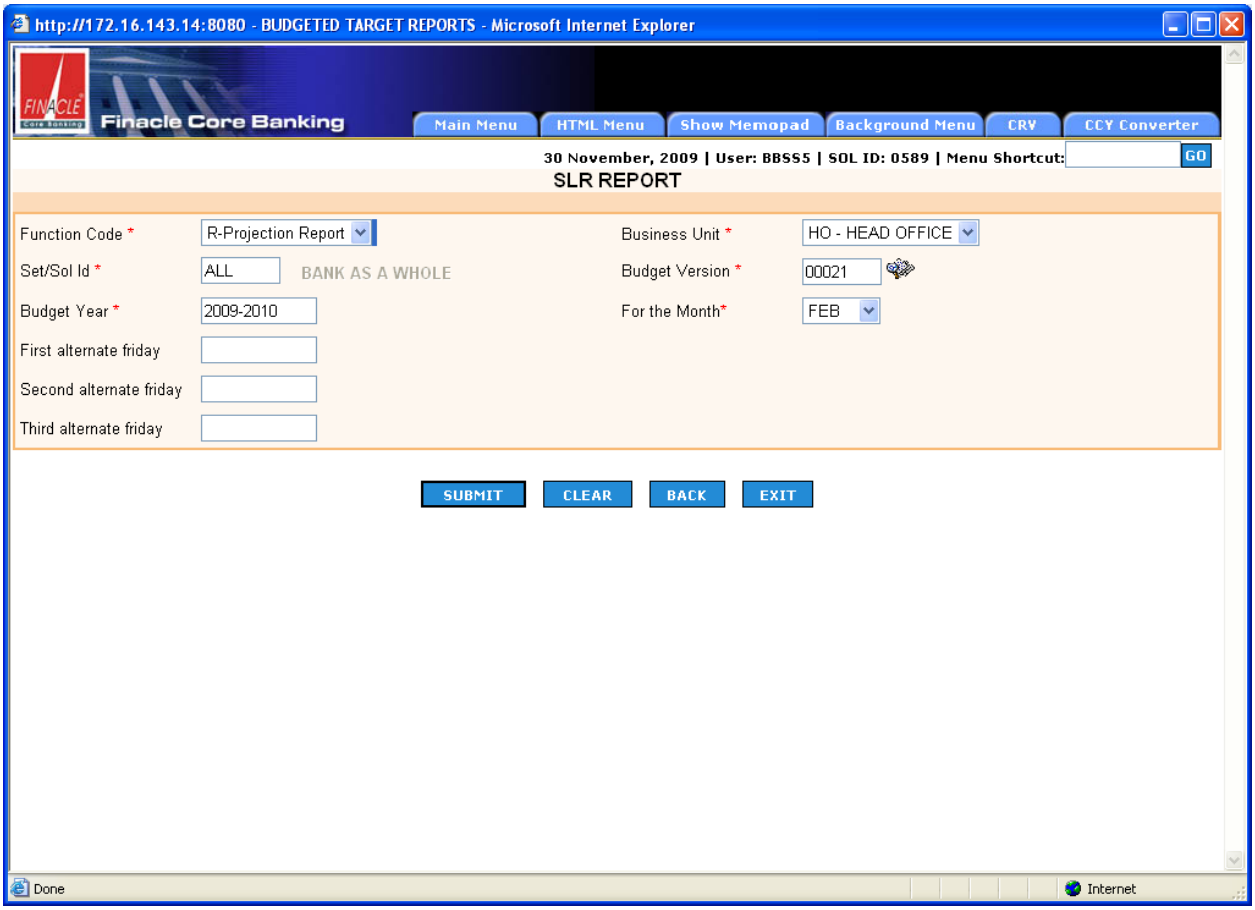
This report is for generating SLR report based on actuals and projected SLR based on budgeted deposits and budgeted advances

Figure 12.1.47



click here to view SLR report based on actuals.

Figure 12.1.48



Click here to view projected SLR Report

18 RFP 8

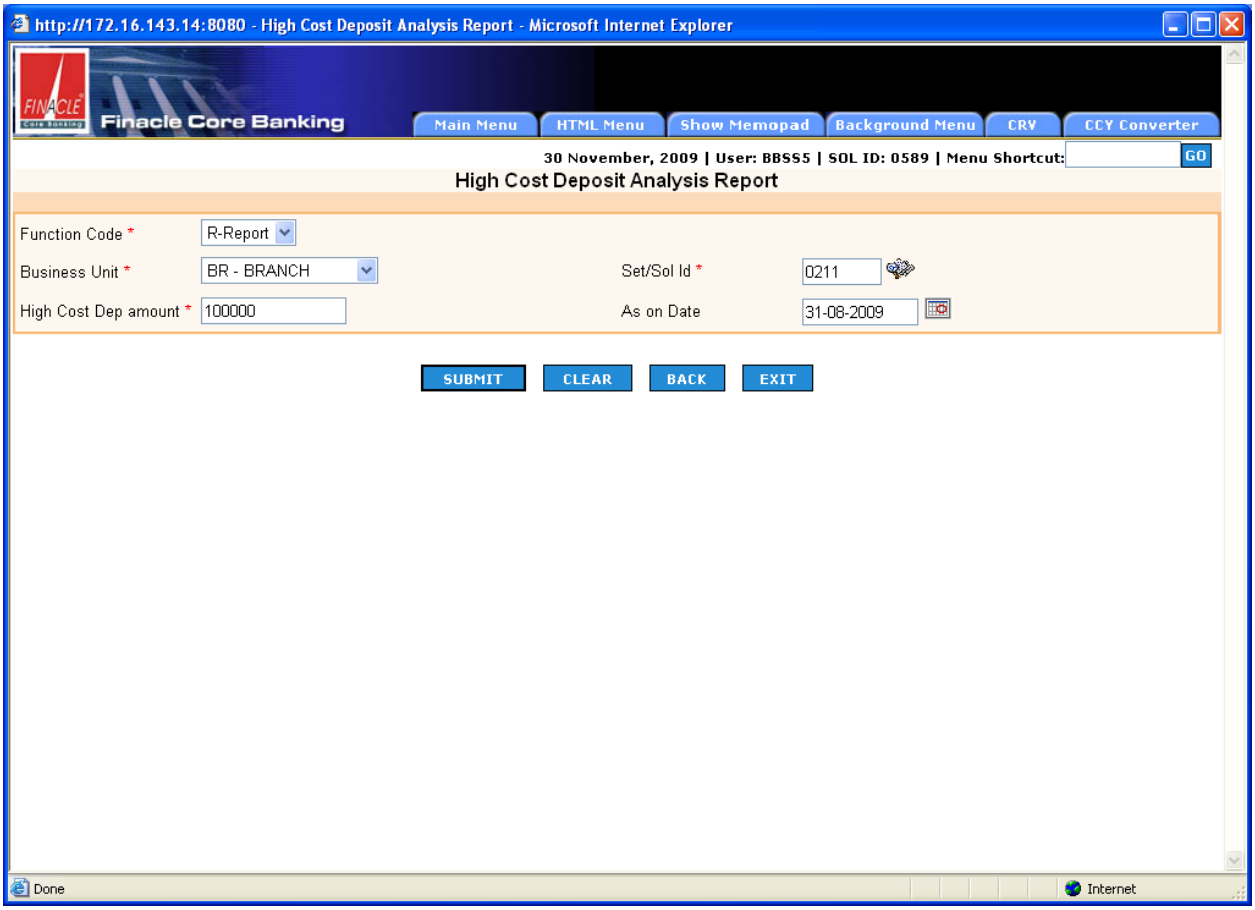
high cost deposit analysis

18.1 Description : High Cost Deposit Analysis (BFRPT)

Budget Report Code : 028

This report is for generating High Cost Deposit Analysis report.

Figure 12.1.49

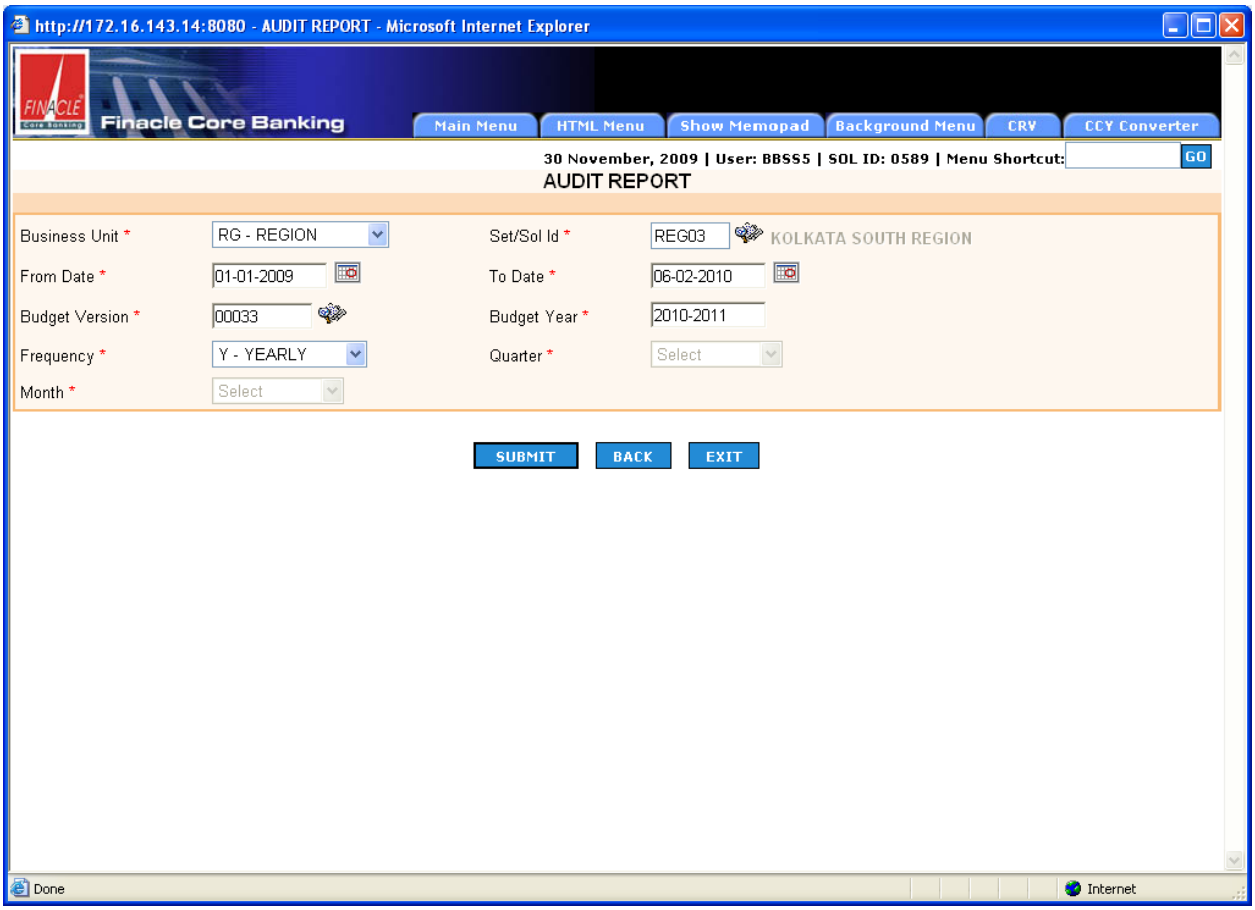


Click here to view high cost deposit analysis report.

Budget Report Code : 029
Description : Audit Report

This report is for generating audit trail report to track the modification history of budget figures

Figure 12.1.50



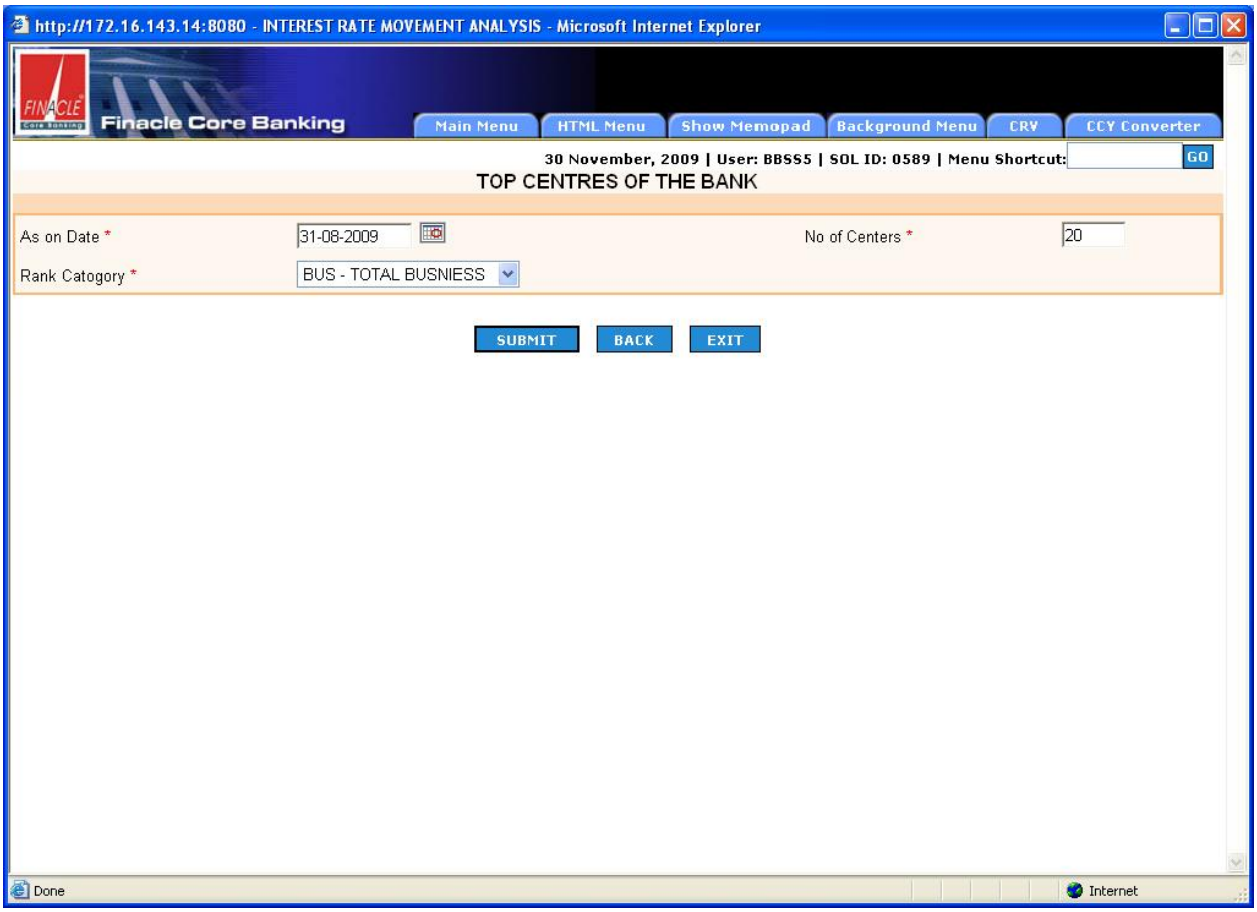
Click here to view the audit trail report.

Budget Report Code : 030

Description : Top Centers of Bank

This report is for generating top performing centers of the bank.

Figure 12.1.51

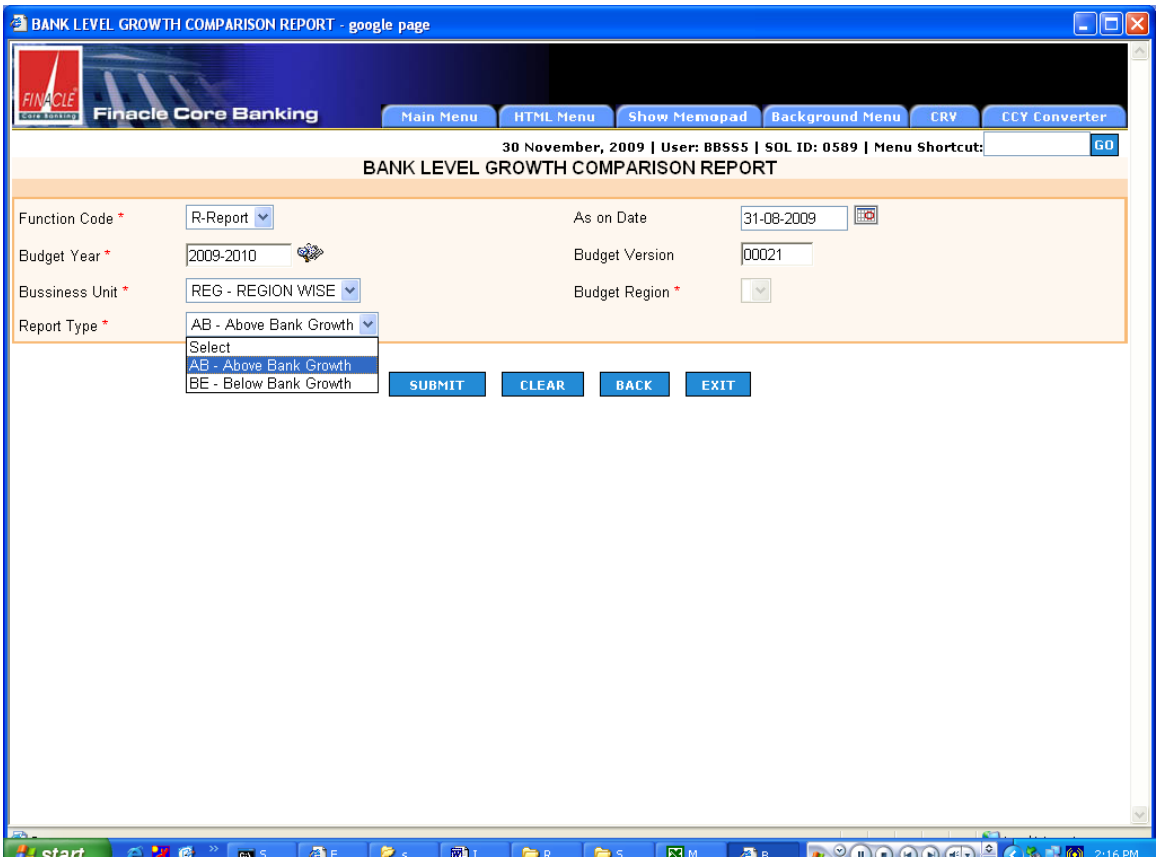


click here to view report on top centers of the bank.

Budget Report Code : 032
Description : Bank Level Growth Comparison Report

This report is for generating information on Branches/Regions below bank level growth and above bank level growth and level of achievement of targets

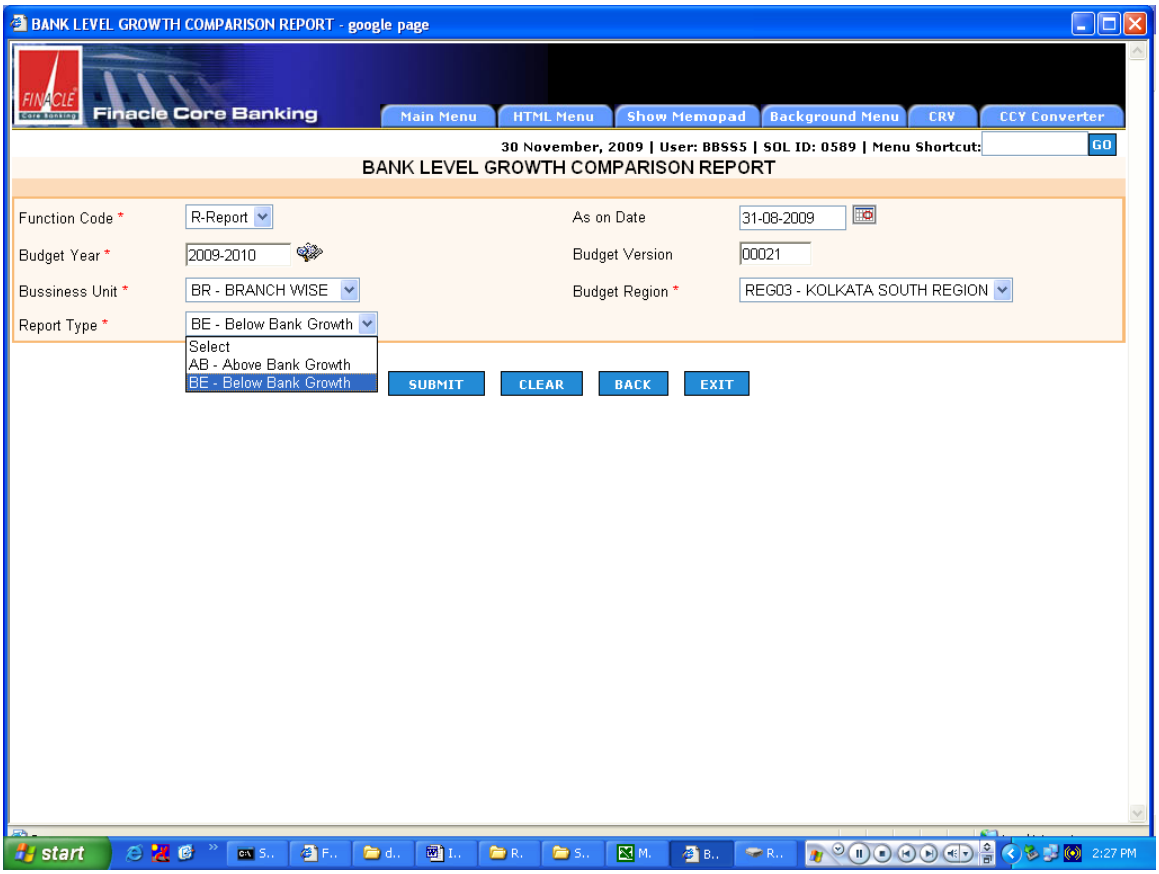
Figure 12.1.52



Click here to view Report of regions having growth above bank level growth

Click here to view Report of regions having growth below bank level growth

Figure 12.1.53



Click here to view Report of branches having growth above bank level growth

Click here to view Report of branches having growth below bank level growth

19 RFP 13, 14, 15 ,16, 17 and 22 – PWT 20, 20(i), 20(ii), 20(iii), 20(iv) - ANNEXURE – Branch/Region 1, 1.1, 1.2, 2, 2.1, 2.2, 2.3, 3, 3.1, 3.2, 4, 4.1 and 4.2

RFP 13 – The system support the following analysis for Budget

RFP 14 – Product wise

RFP 15 – Branch wise

RFP 16 – Regional office wise

RFP 17 – Head office wise

RFP 22 - The system should be able to perform yield and maturity positions and forecasts and analysis

PWT

PWT - 20 - Whether the system supports the following analysis for the budget:

PWT - 20(i) - Generation of report on historical data (On different categories of deposits and advances) – Branch Level

PWT - 20(ii) - Generation of report on historical data (On different categories of deposits and advances) – Regional Level

PWT - 20(iii) - Generation of report on historical data (On different categories of deposits and advances) – Bank Level

PWT - 20(iv) - Detailed data/information on different products of the Bank

Annexure – Branch /Regional Office

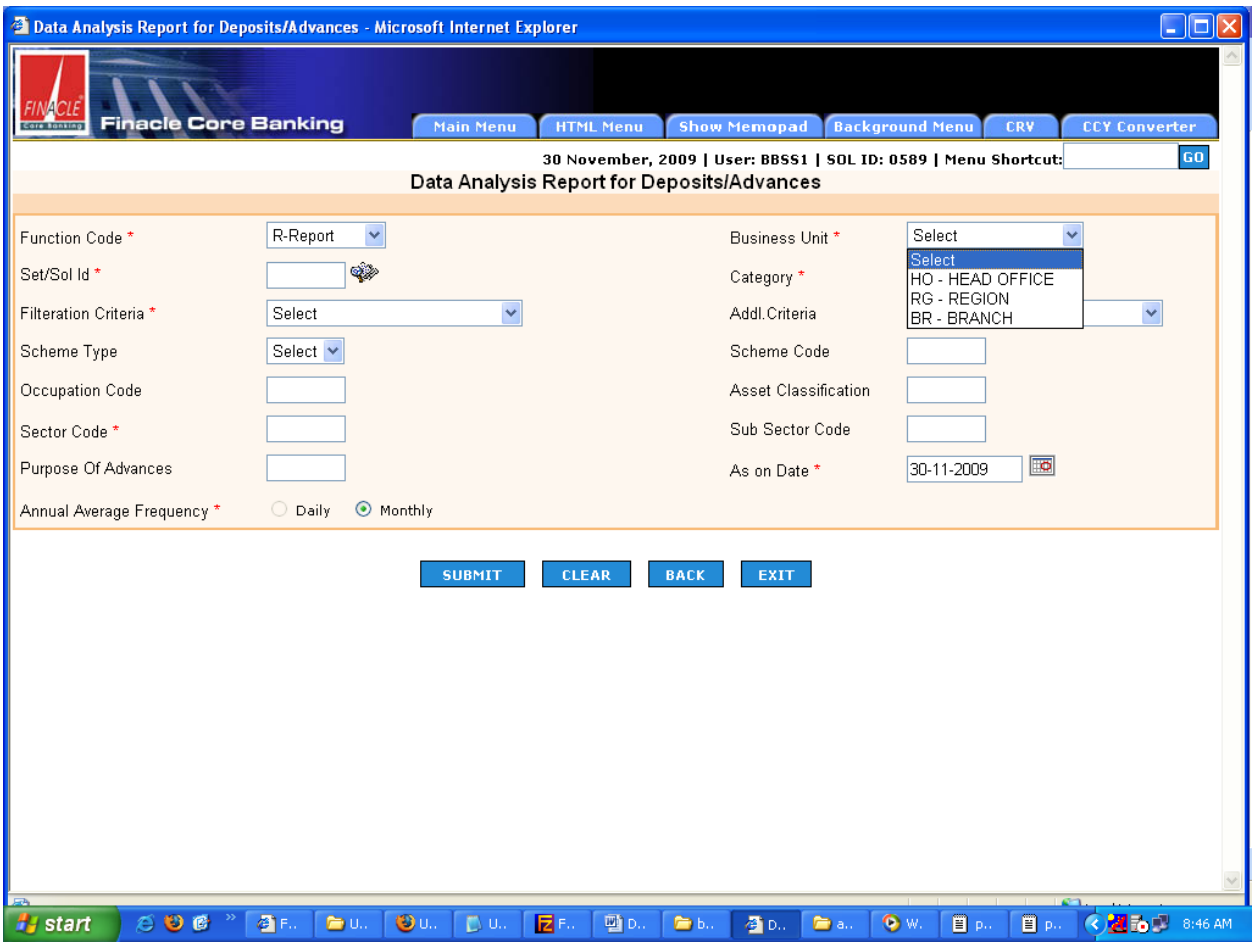
1. Depsoits - Scheme X Category X Customer segment exclusive sub groups
   1.1 Interest paid cost (%)
   1.2 Outstanding, average, monthly /quarterly/ annual growth
2. Advances and NPA : Scheme X Sector X occupation X asset
   2.1 Classification
   2.2 Outstandig, Average, Monthly/quaterly/annual Growth
   2.3 Opening NPA, Addition,Recovery,Upgration,write off, Closing NPA Interest earned, yield (%) (Performing,overall
3. 3. Non Interest income
   3.1 Monthly/Quaterly/annual data with growth
   3.2 Percentage of interest data
4. Staff Expenses
   4.1 Annual category wise, O,C,SS) with growth
   4.2 Percentage of total income

19.1 Data Analysis Reports (BFDARPT)

This Module facilitates generating MIS reports such as Deposits, Advances, NPA with multiple combination of MIS codes, Interest , Non interest income, Non interest expenditure, Staff Expenditure. Selection criteria is also available for the user to generate the reports by selecting the required combination for generating the reports.
Sample screen shots for various reports appended below.

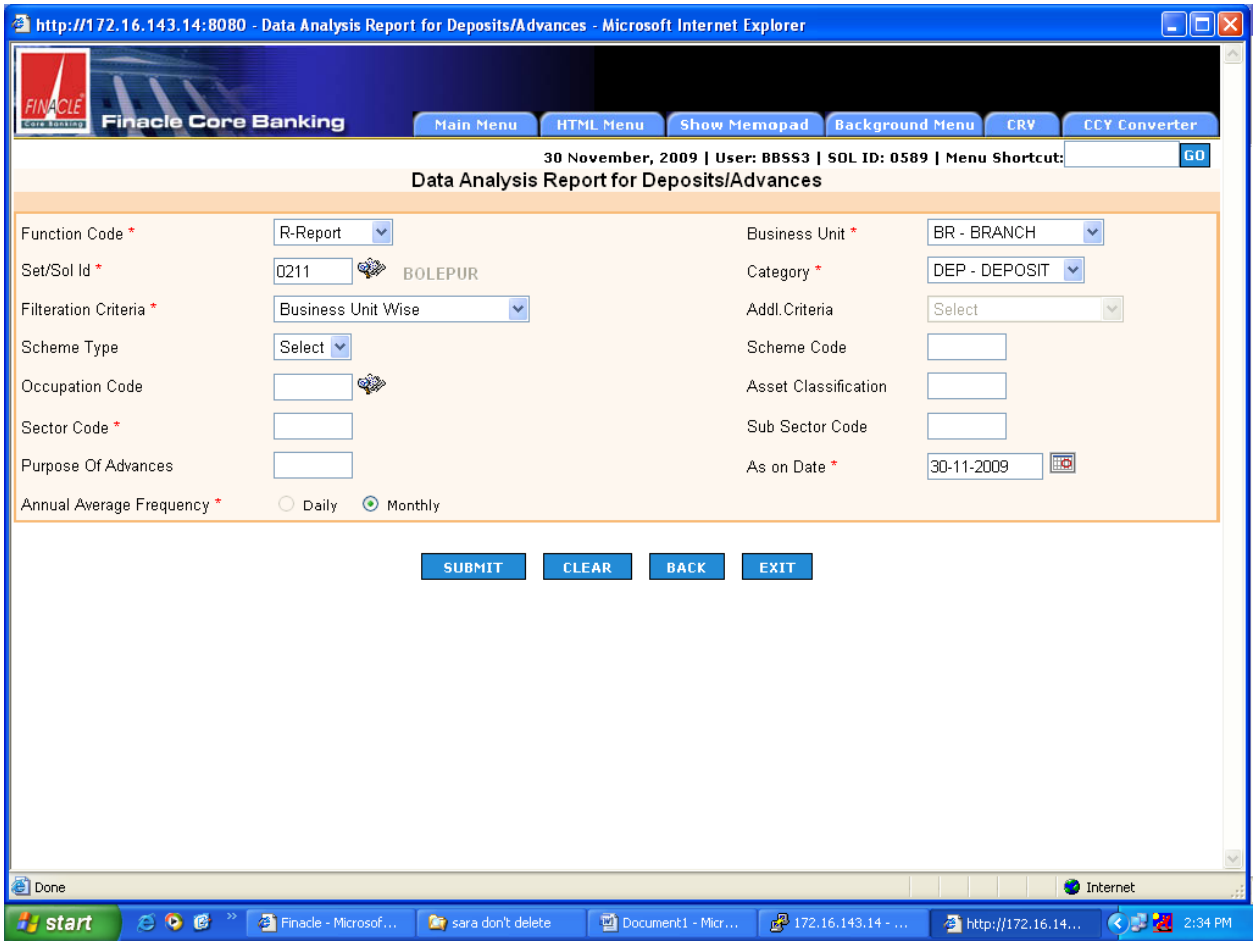
DATA ANALYSIS REPORT FOR DEPOST/ADVANCE/NPA :-

Figure 13.1.1



1. **DEPOSITS**
   1. **BUSINESS UNIT WISE**

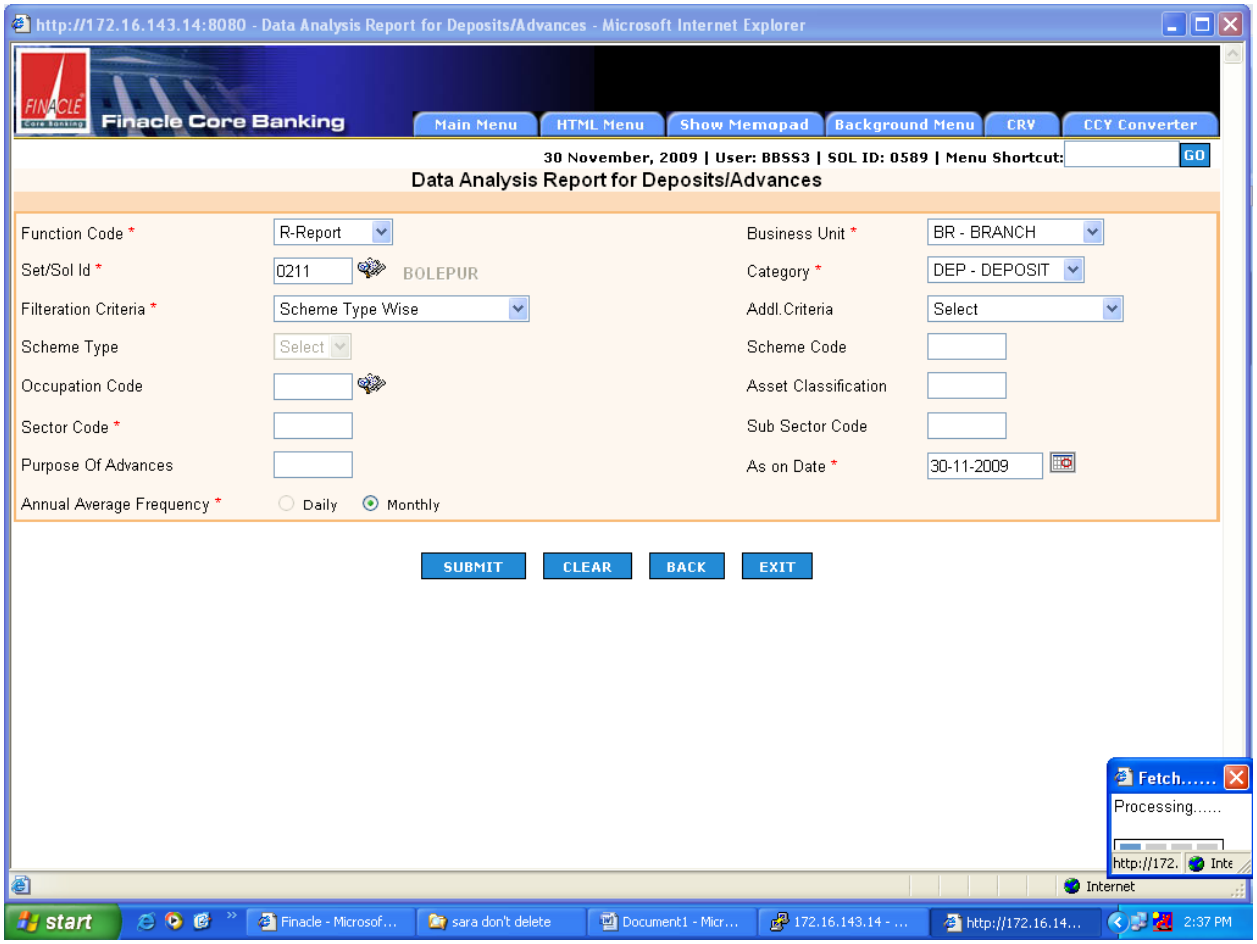
Figure 13.1.2



click here to view the report

2. SCHEME TYPE WISE

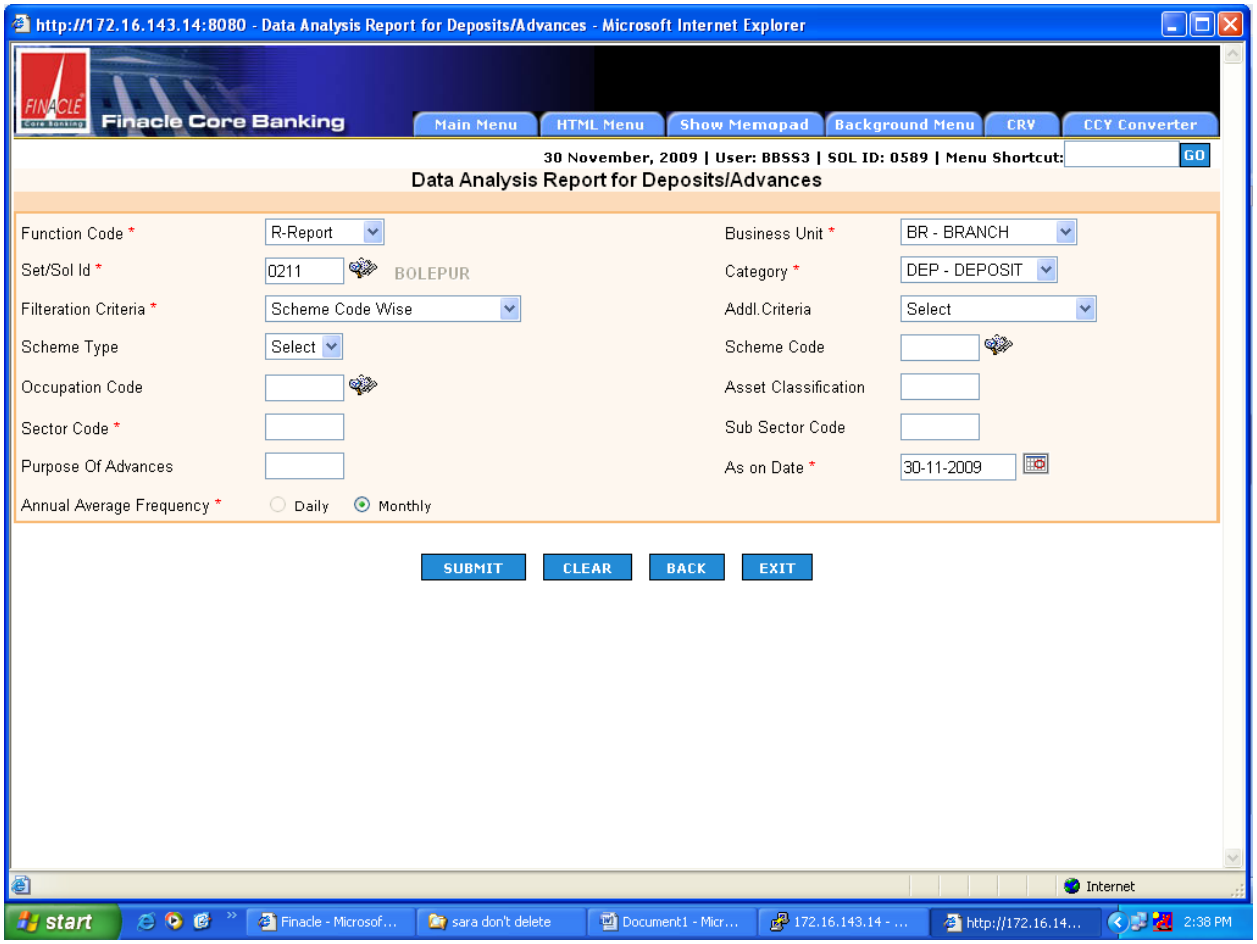
Figure 13.1.3



click here to view the report

1.3 **SCHEME CODE WISE**

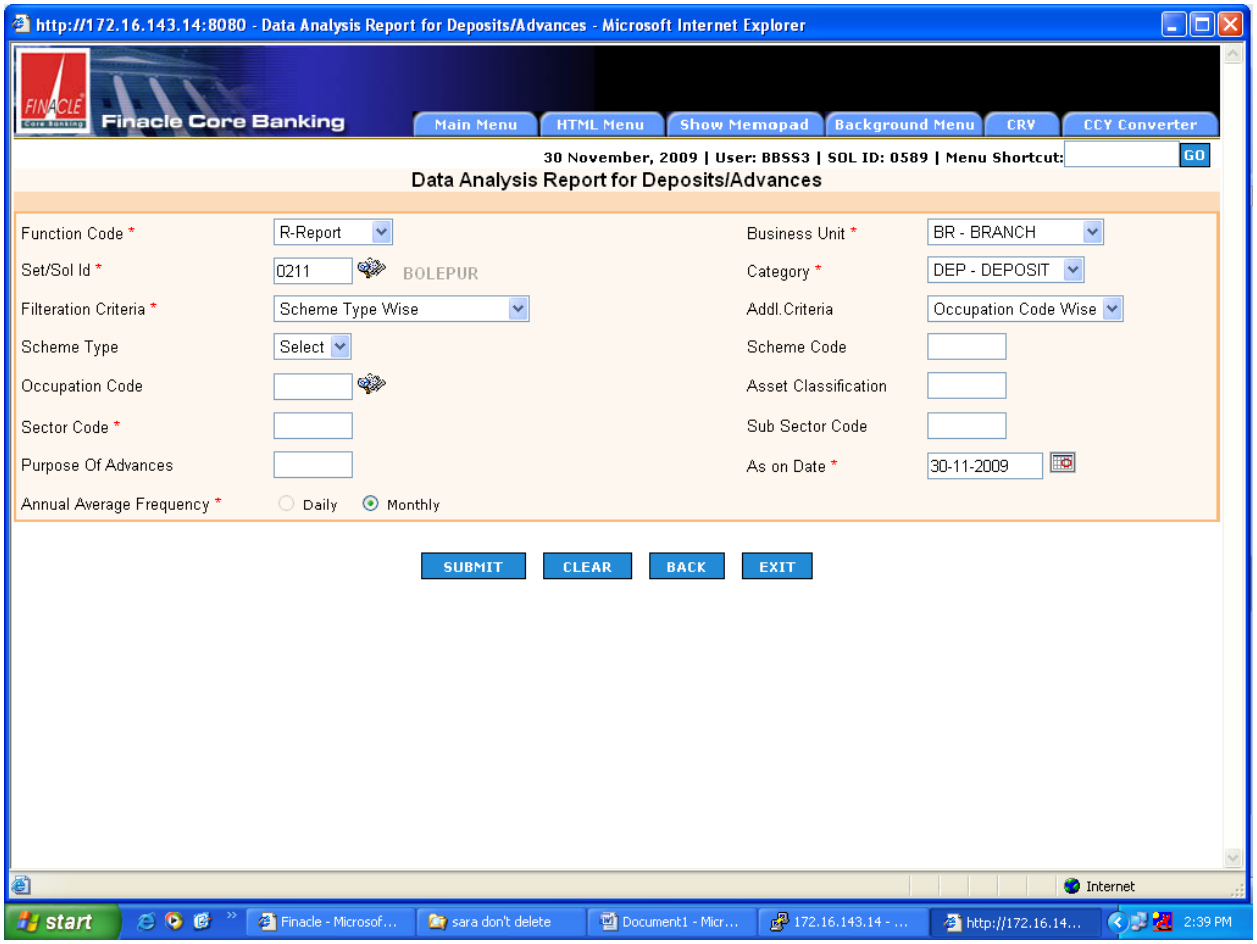
Figure 13.1.3



click here to view the report

1.4 **ADDITIONAL CRITERIA AS OCCUPATION CODE**

Figure 13.1.4

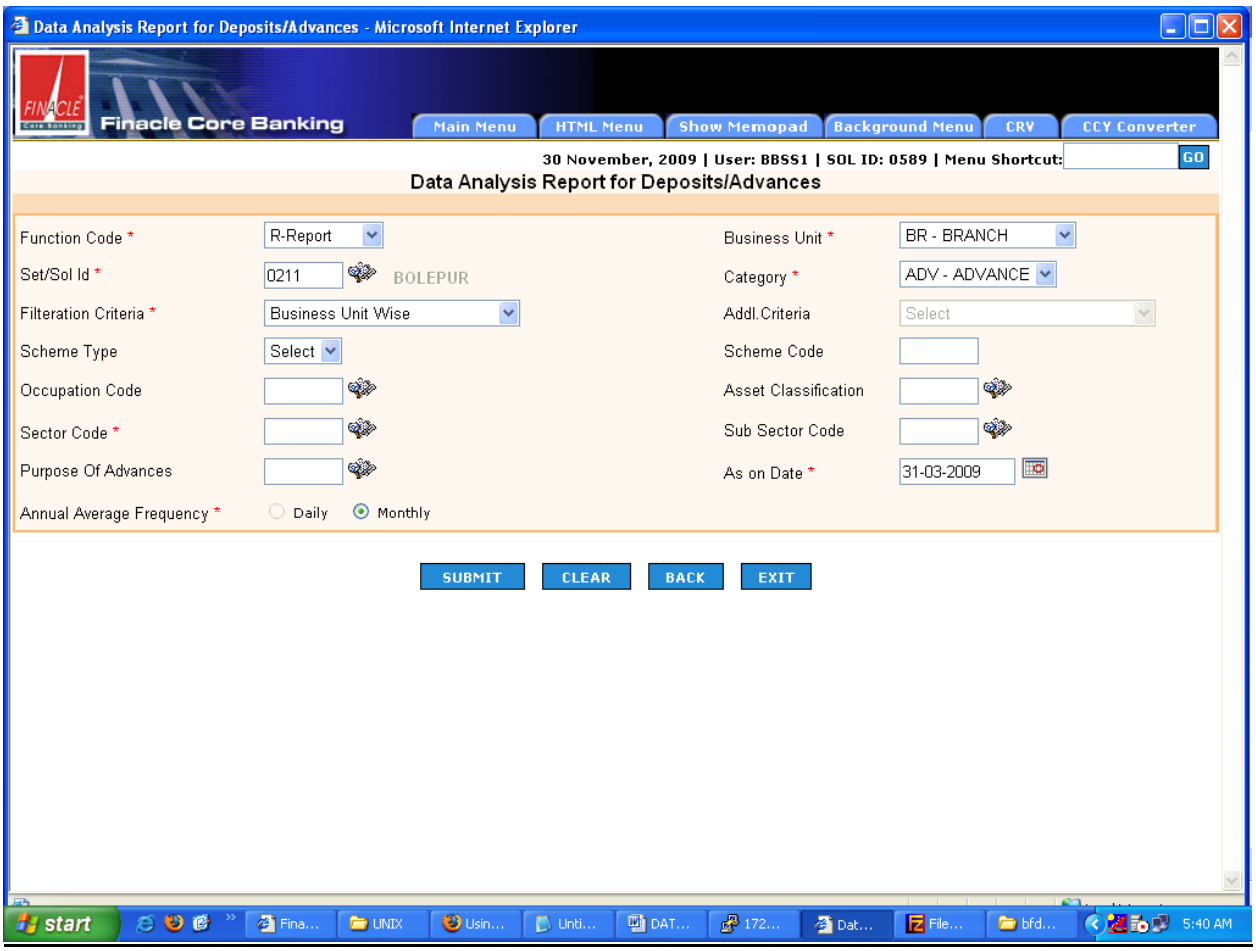


click here to view the report

2. ADVANCES

2.1 BUSINESS UNIT WISE

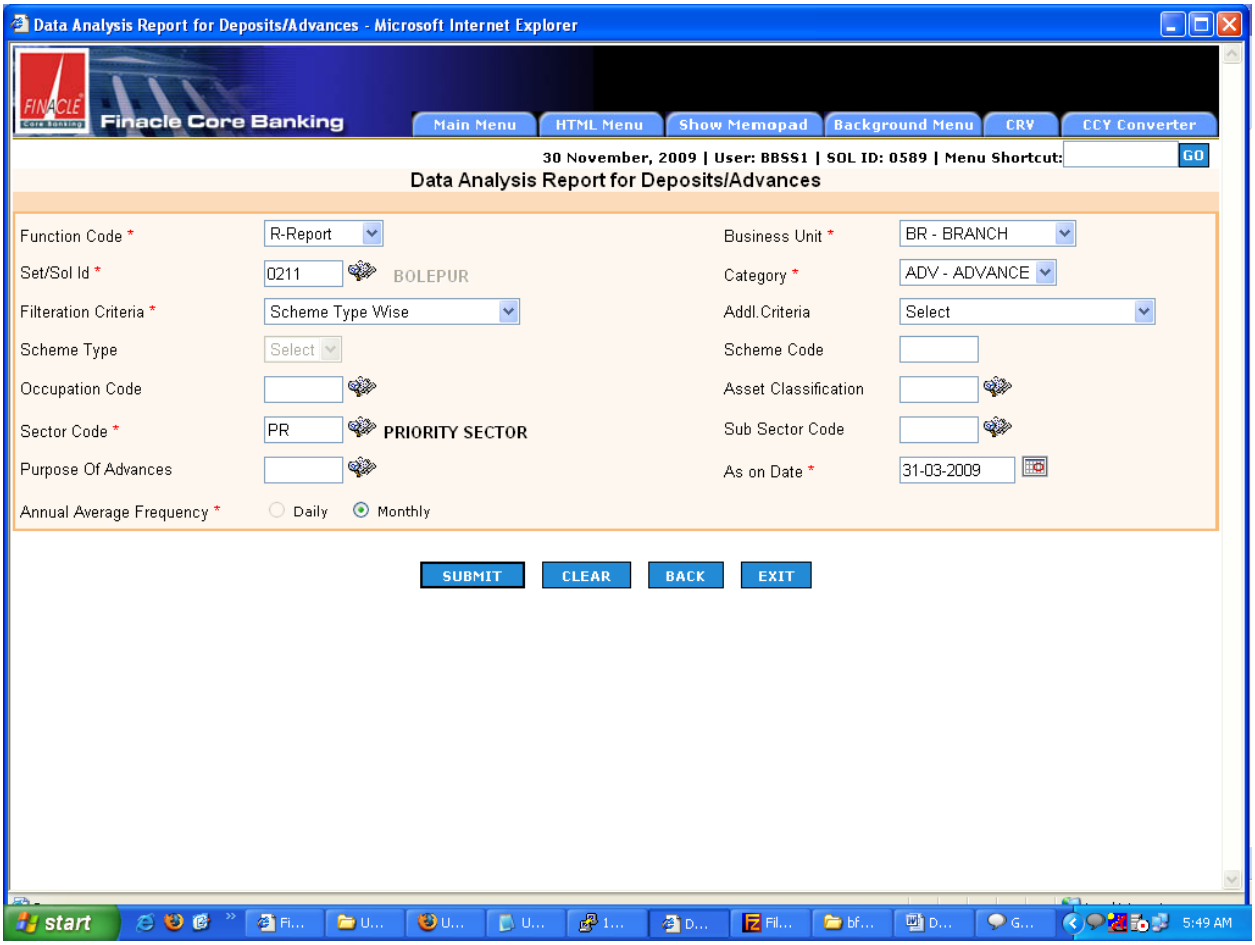
Figure 13.1.5



click here to view the report

2.2 SCHEME TYPE WISE

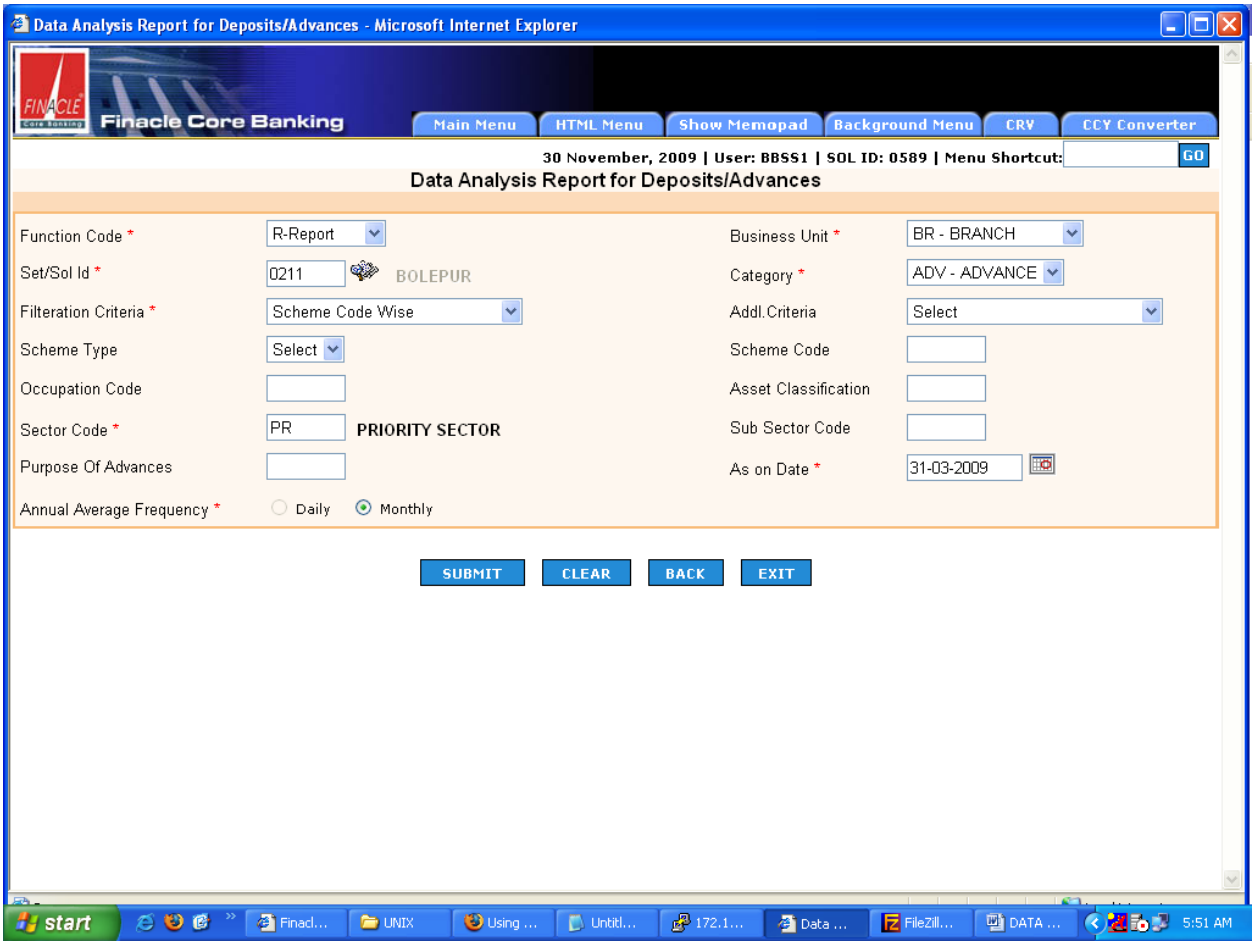
Figure 13.1.6



click here to view the report

2.3 SCHEME CODE WISE

Figure 13.1.7



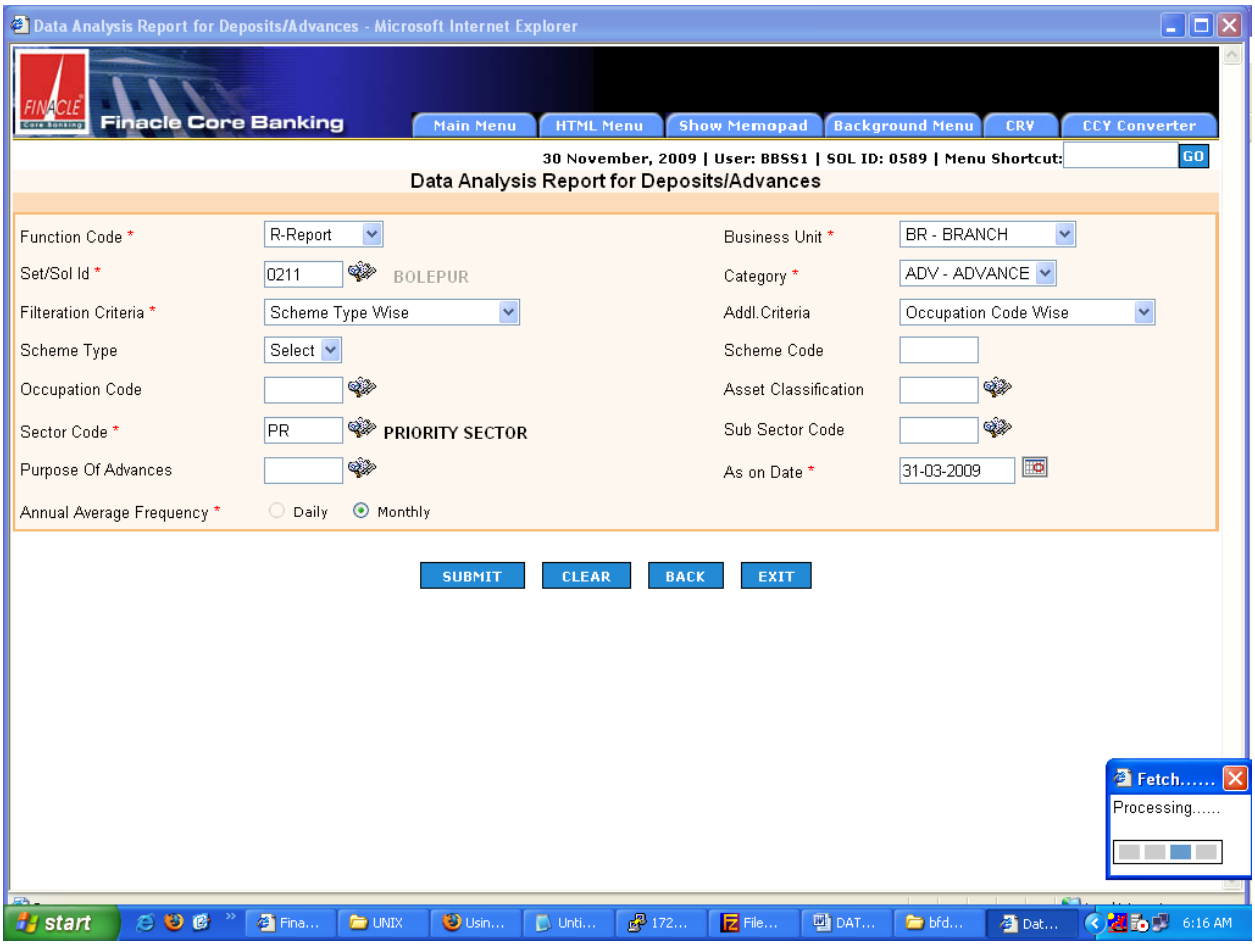
click here to view the report

ADDITIONAL CRITERIA

1. OCCUPATION CODE WISE

1.1 **SCHEME TYPE WISE**

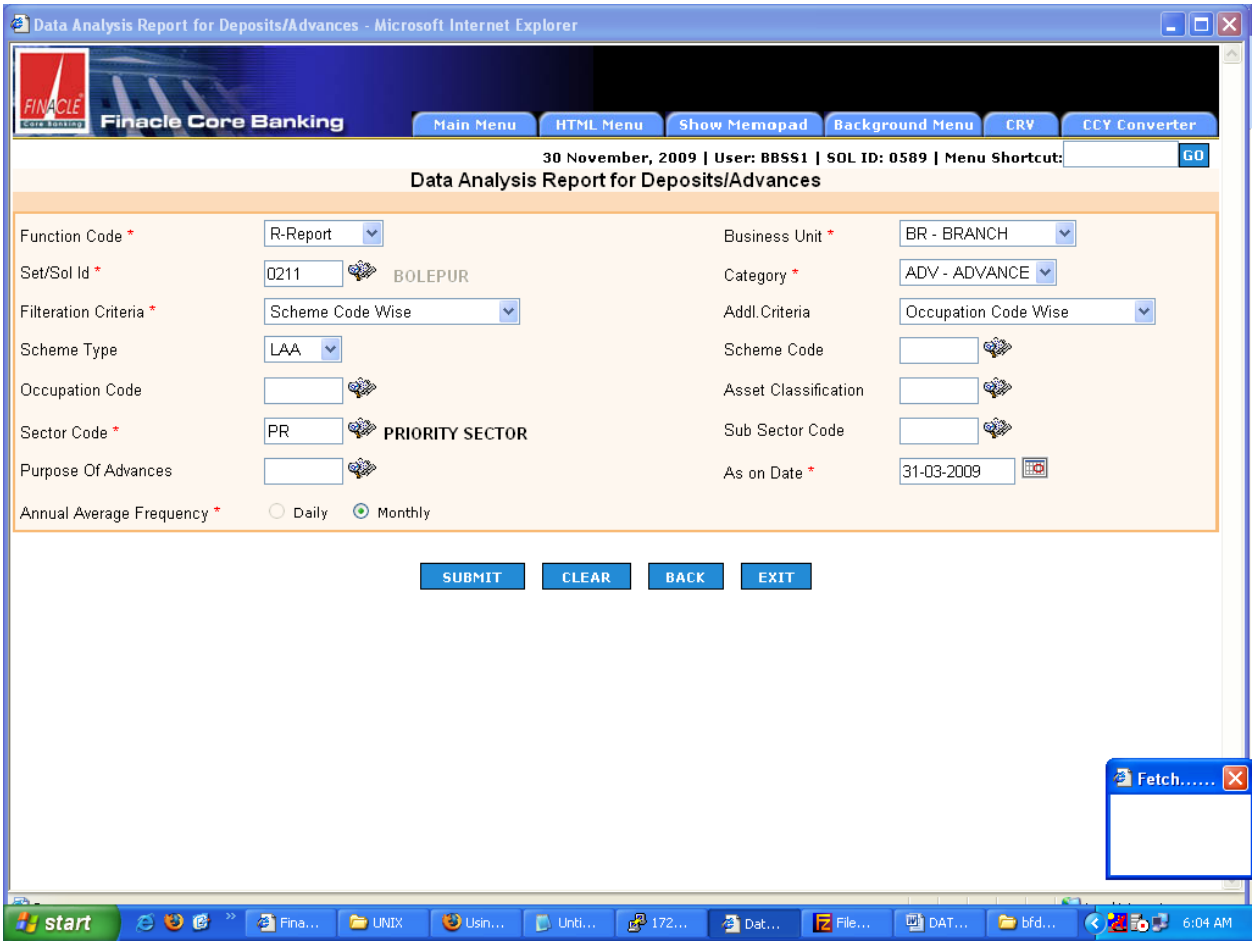
Figure 13.1.8



click here to view the report

1.2.**SCHEME CODE**

Figure 13.1.9

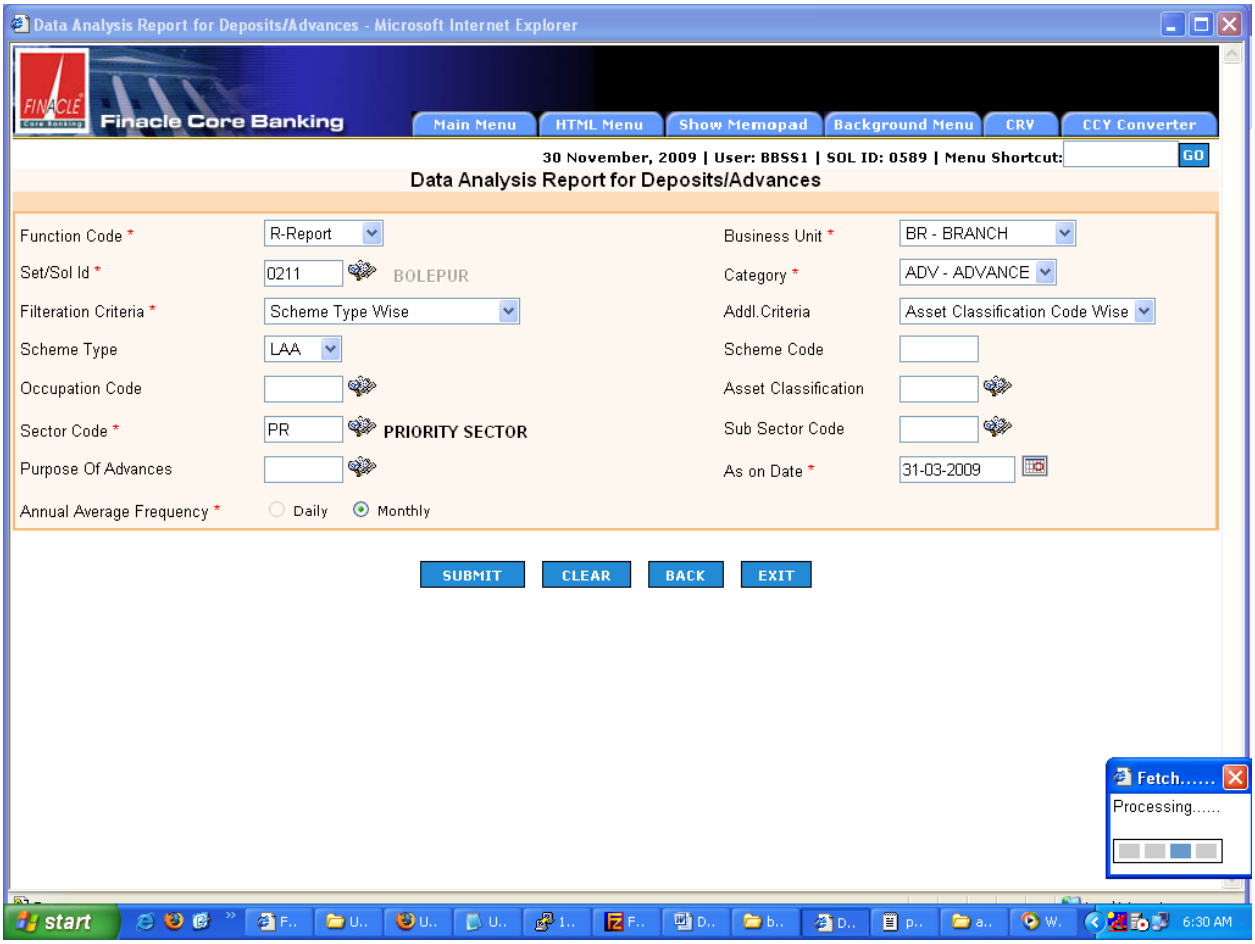


click here to view the report

2. ASSET CLASSIFICATION WISE

2.1 SCHEME TYPE WISE

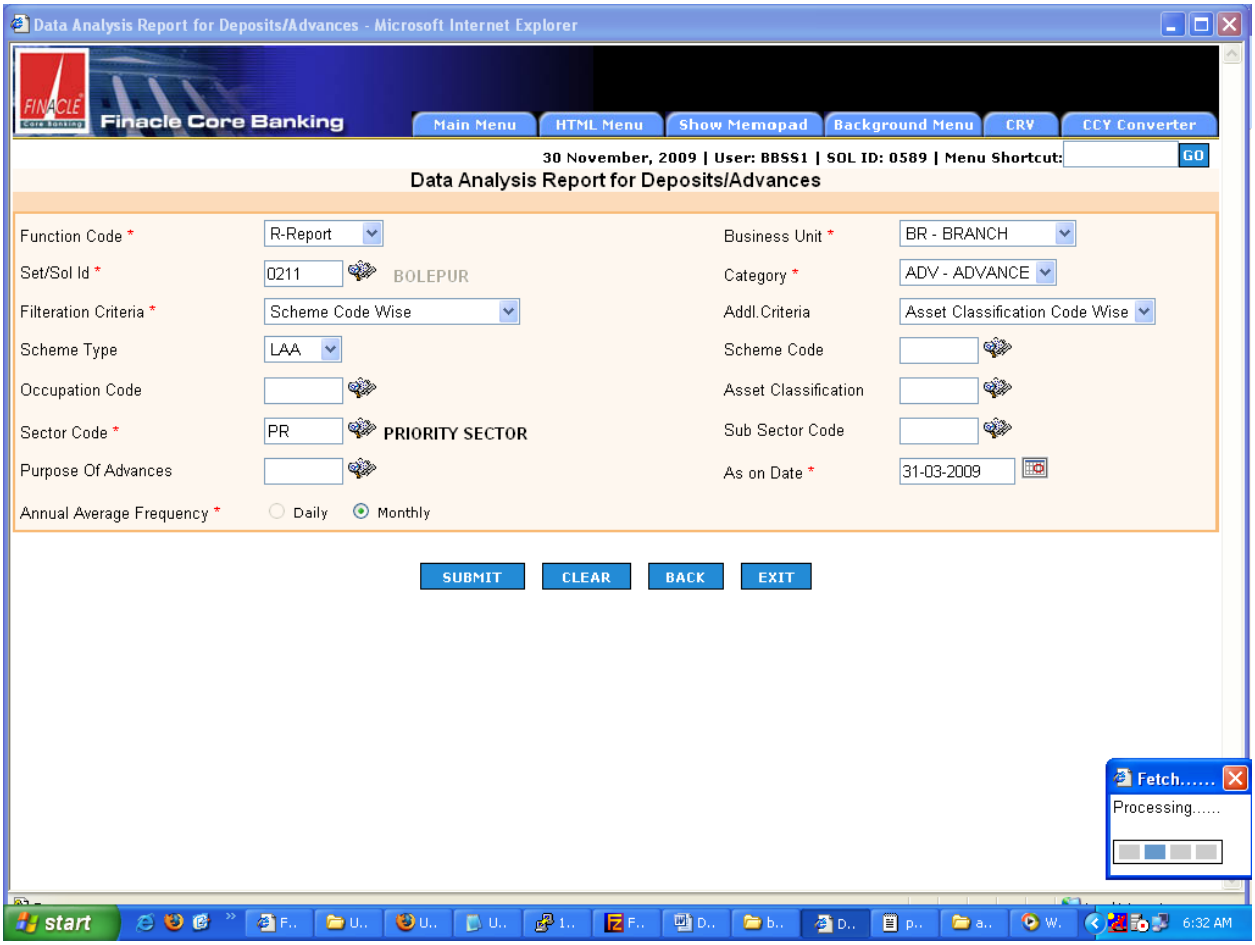
Figure 13.1.10



click here to view the report

2.2.**SCHEME CODE**

Figure 13.1.11

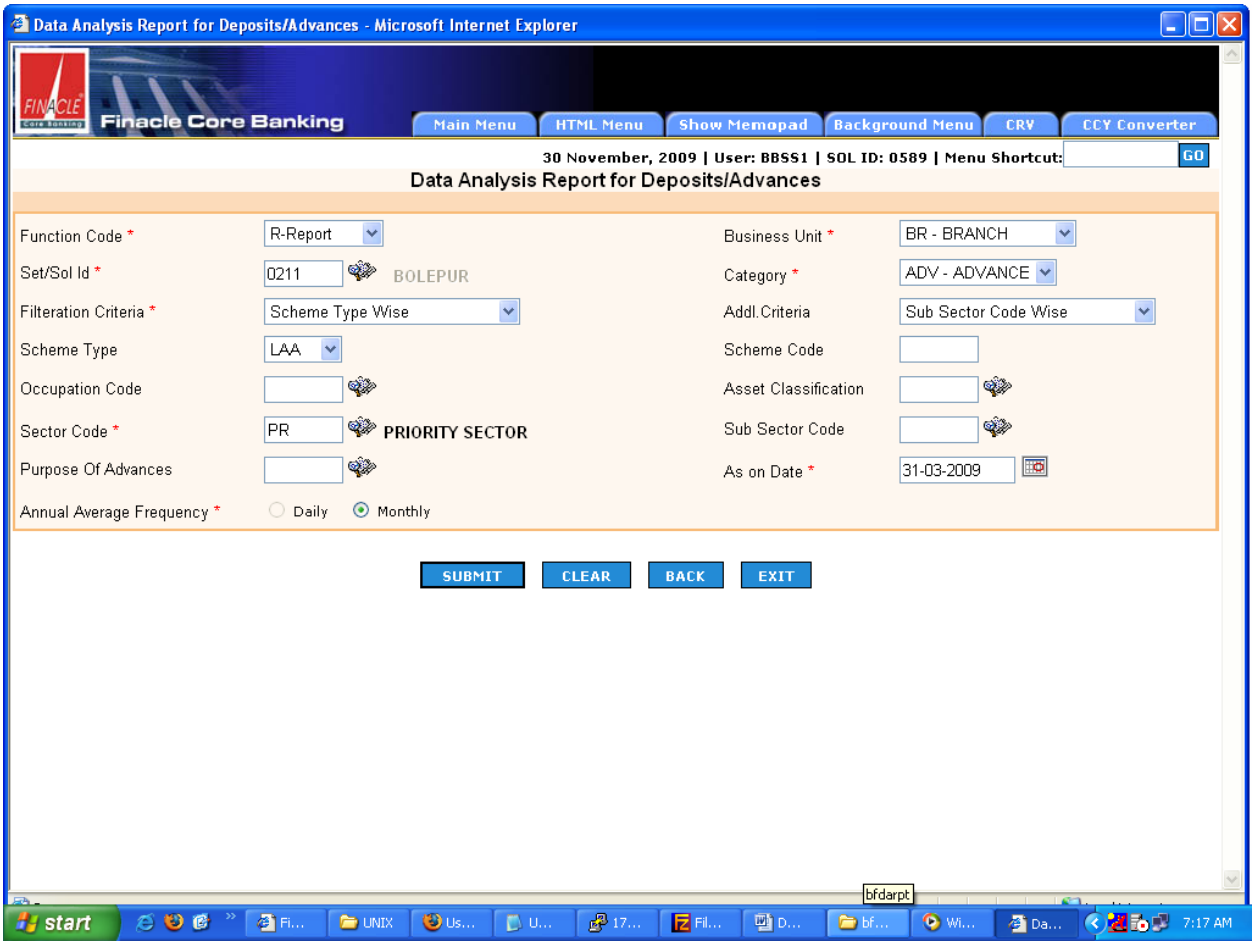


click here to view the report

3. SUB SECTOR CODE WISE

3.1 SCHEME TYPE WISE

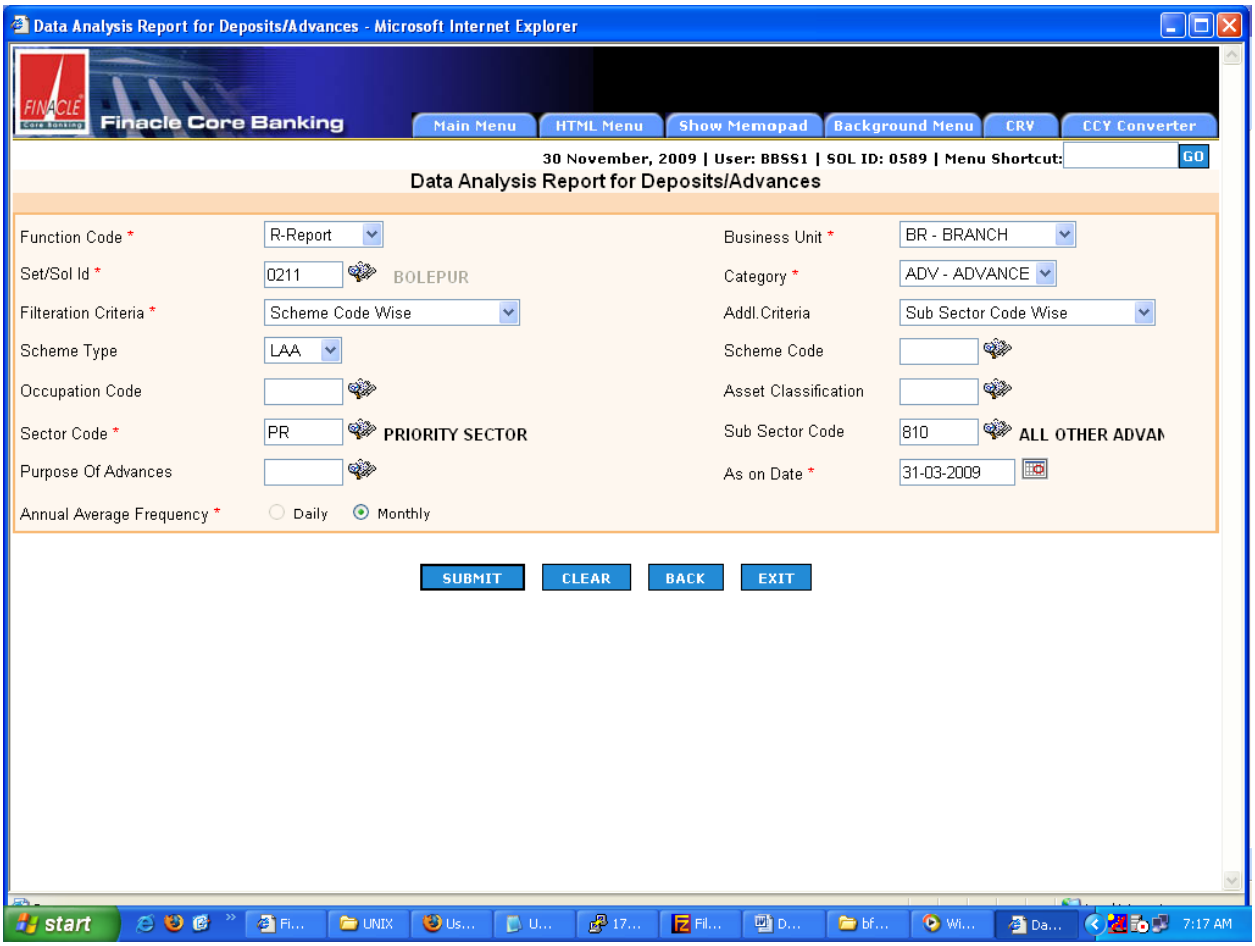
Figure 13.1.12



click here to view the report

3.2.**SCHEME CODE**

Figure 13.1.13

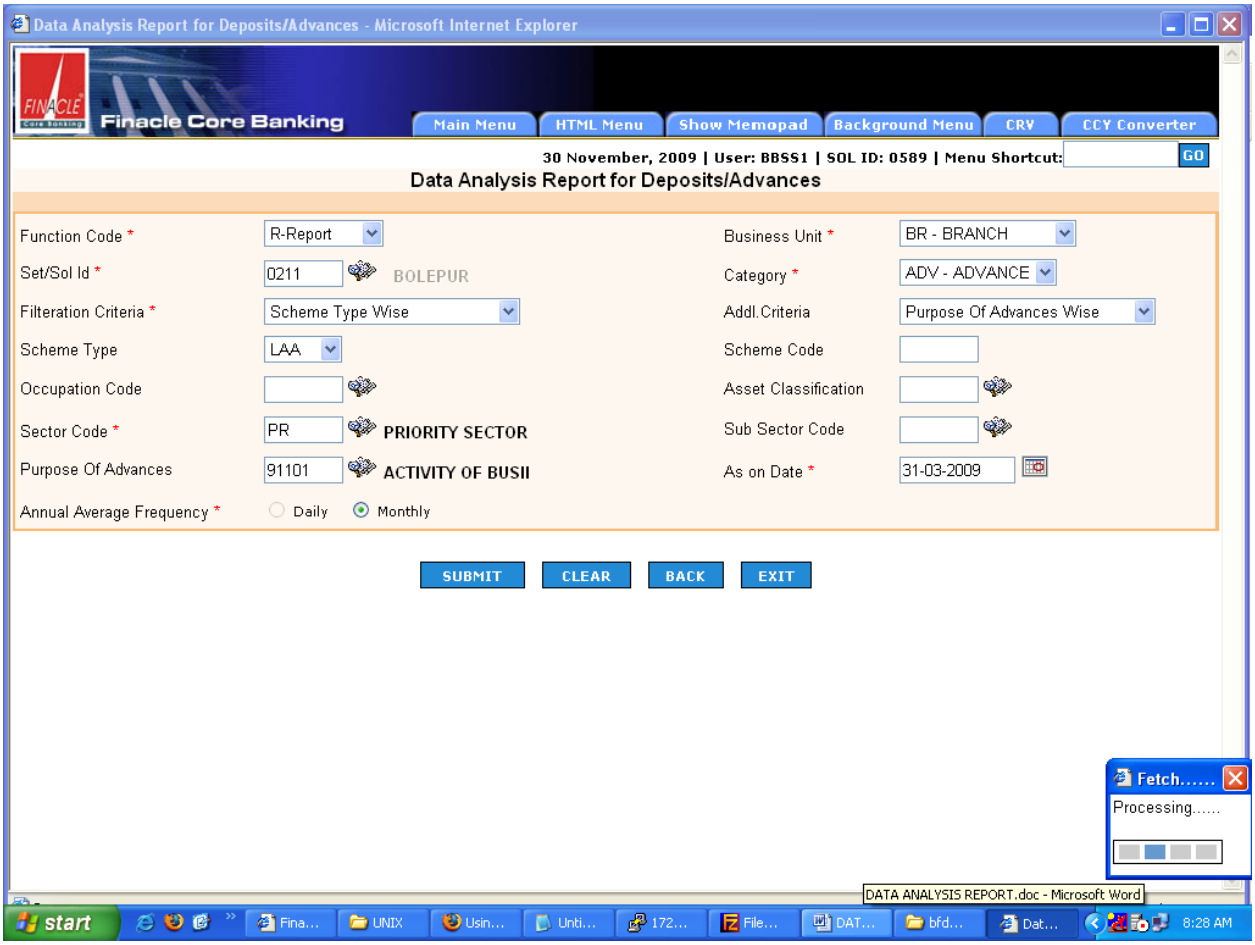


click here to view the report

3. PURPOSE OF ADVANCE WISE

3.1 SCHEME TYPE WISE

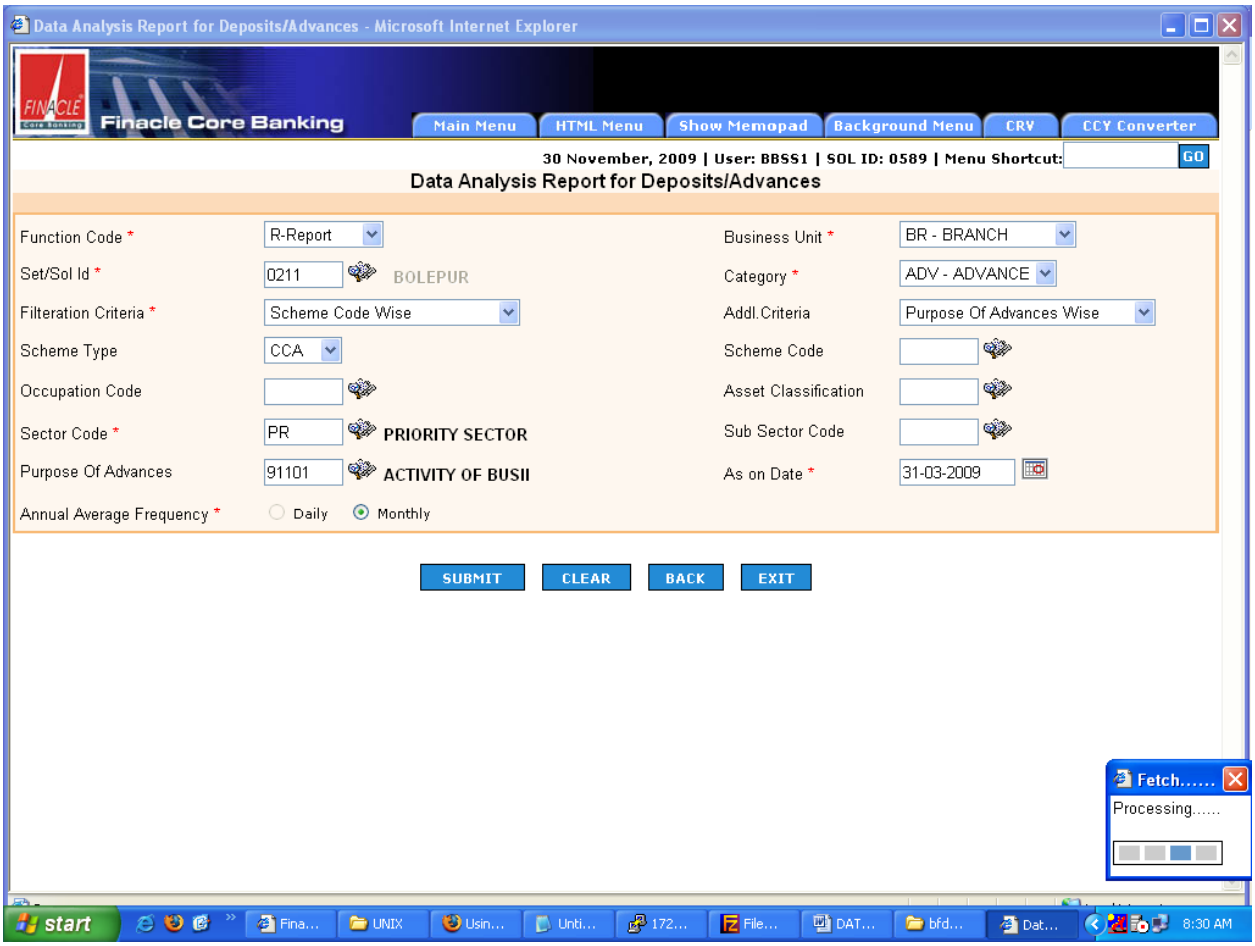
Figure 13.1.14



click here to view the report

3.2.**SCHEME CODE**

Figure 13.1.15

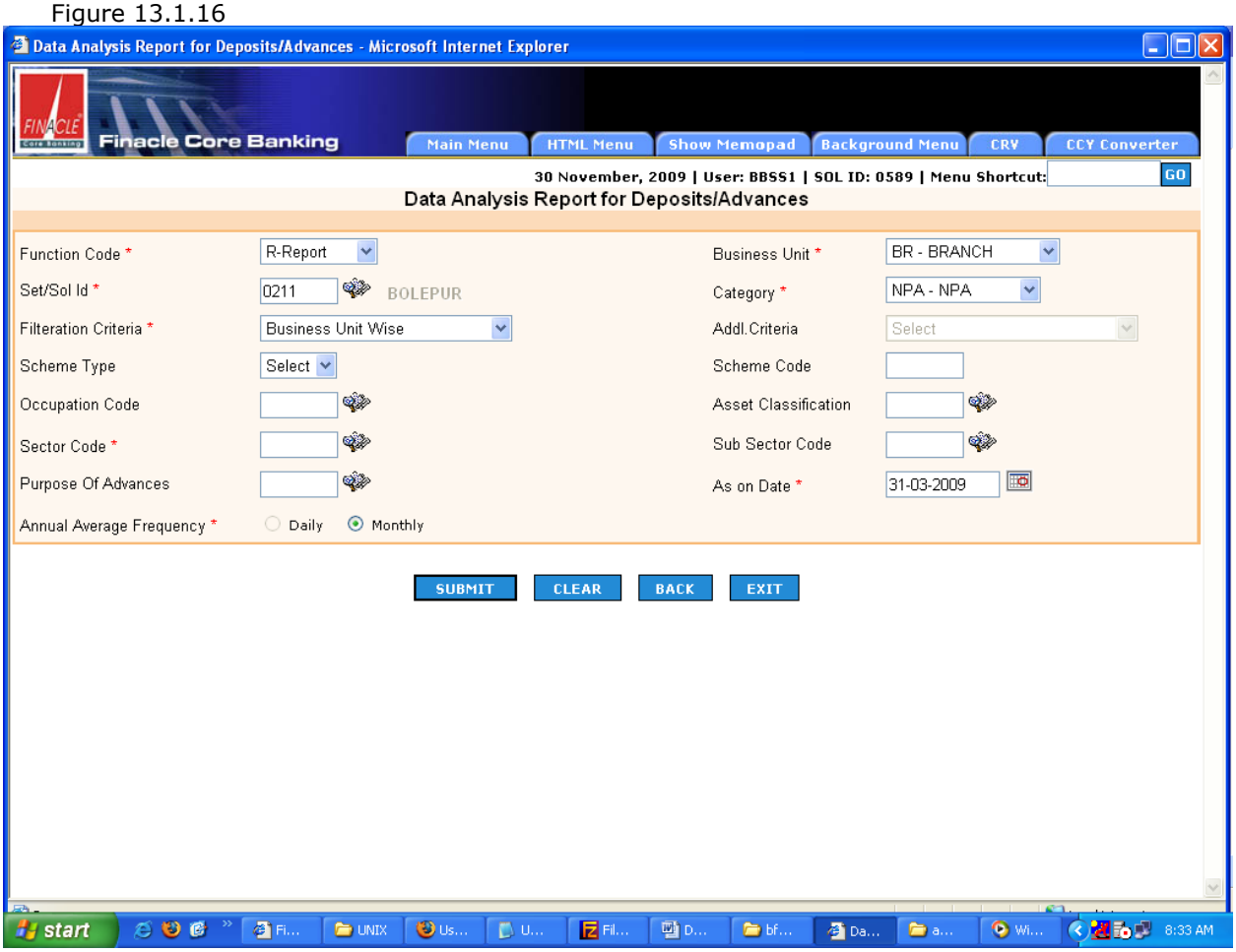


click here to view the report

4 NPA

4.1 BUSINESS UNIT WISE

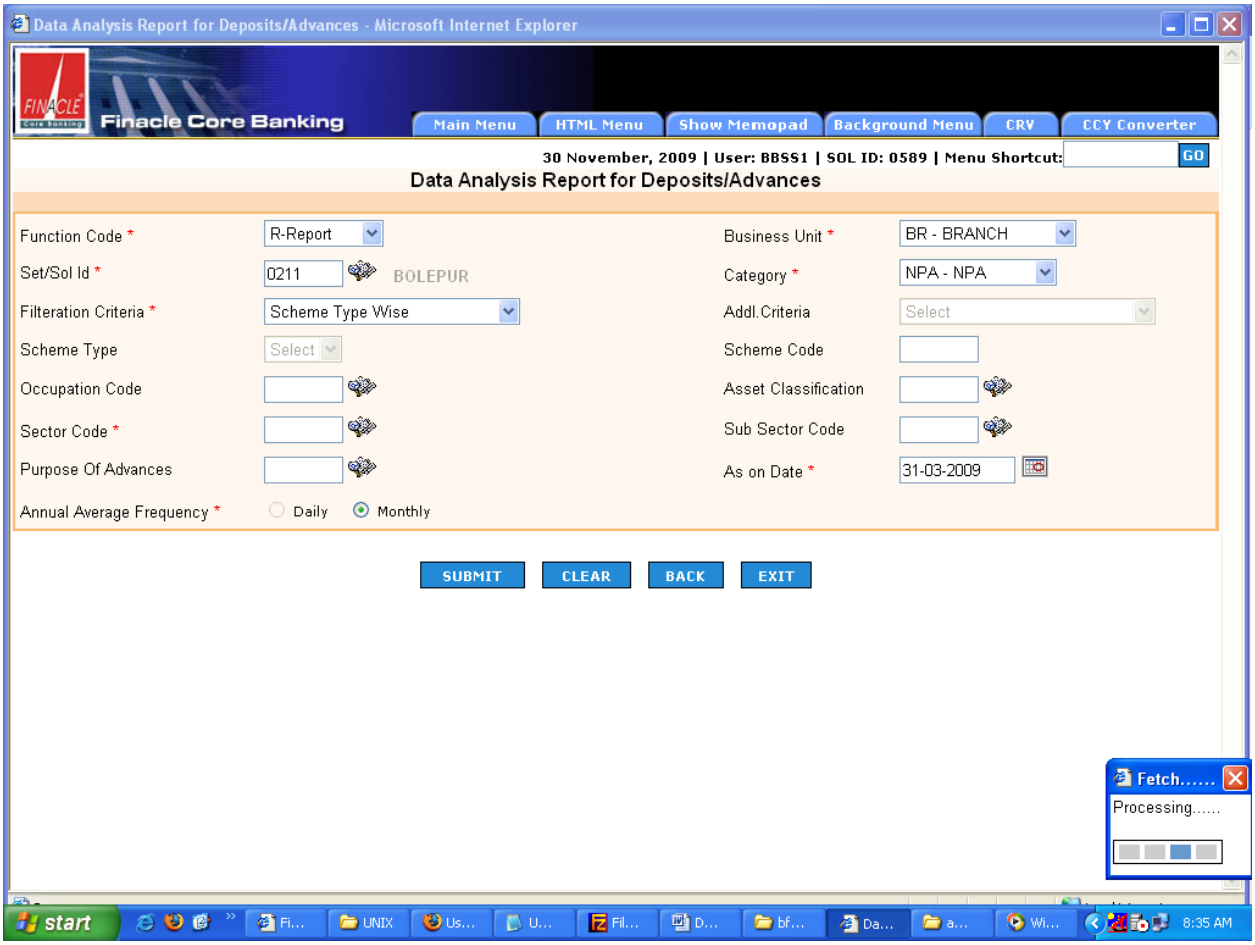
Figure 13.1.16



click here to view the report

4.2 SCHEME TYPE WISE

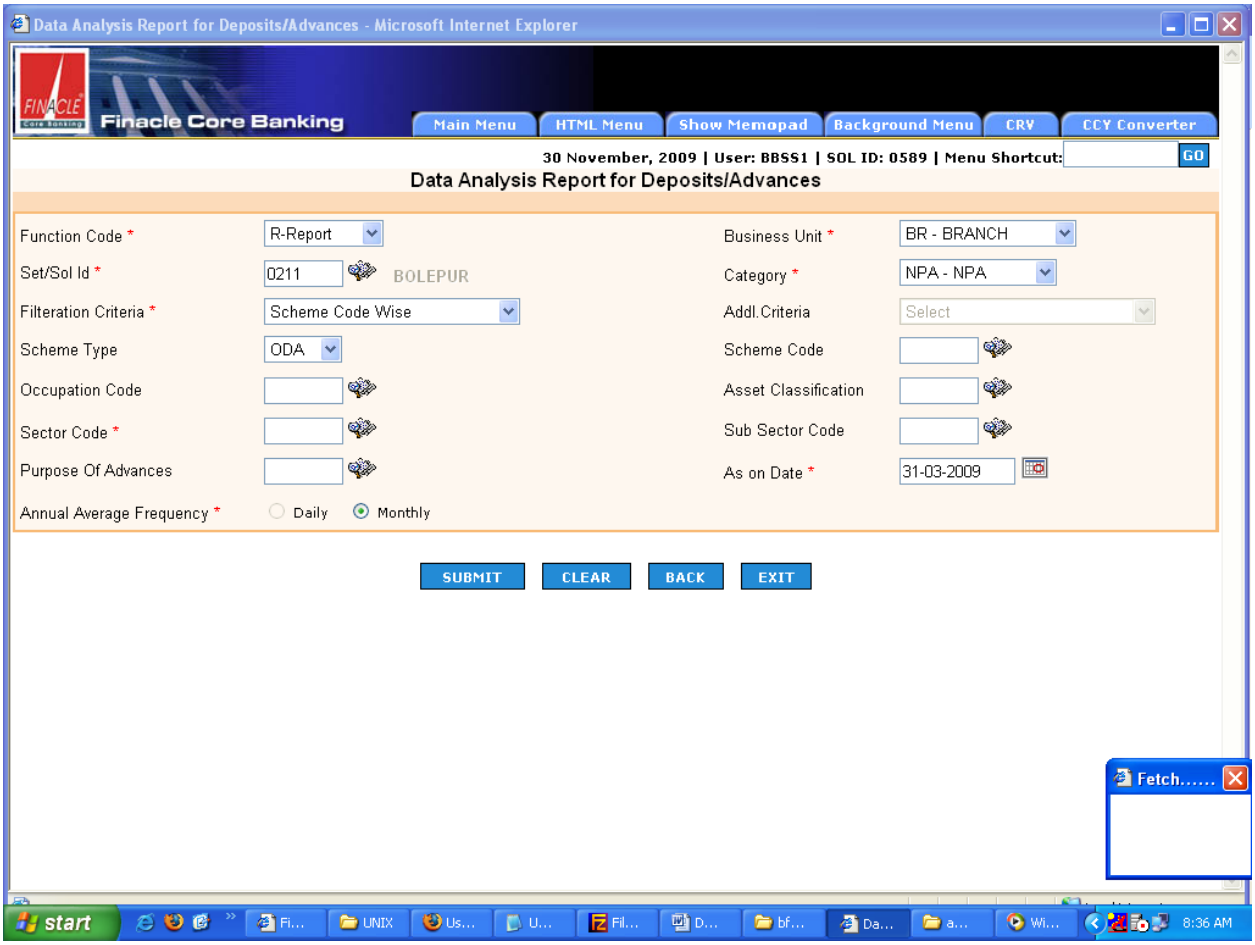
Figure 13.1.17



click here to view the report

4.3 SCHEME CODE WISE

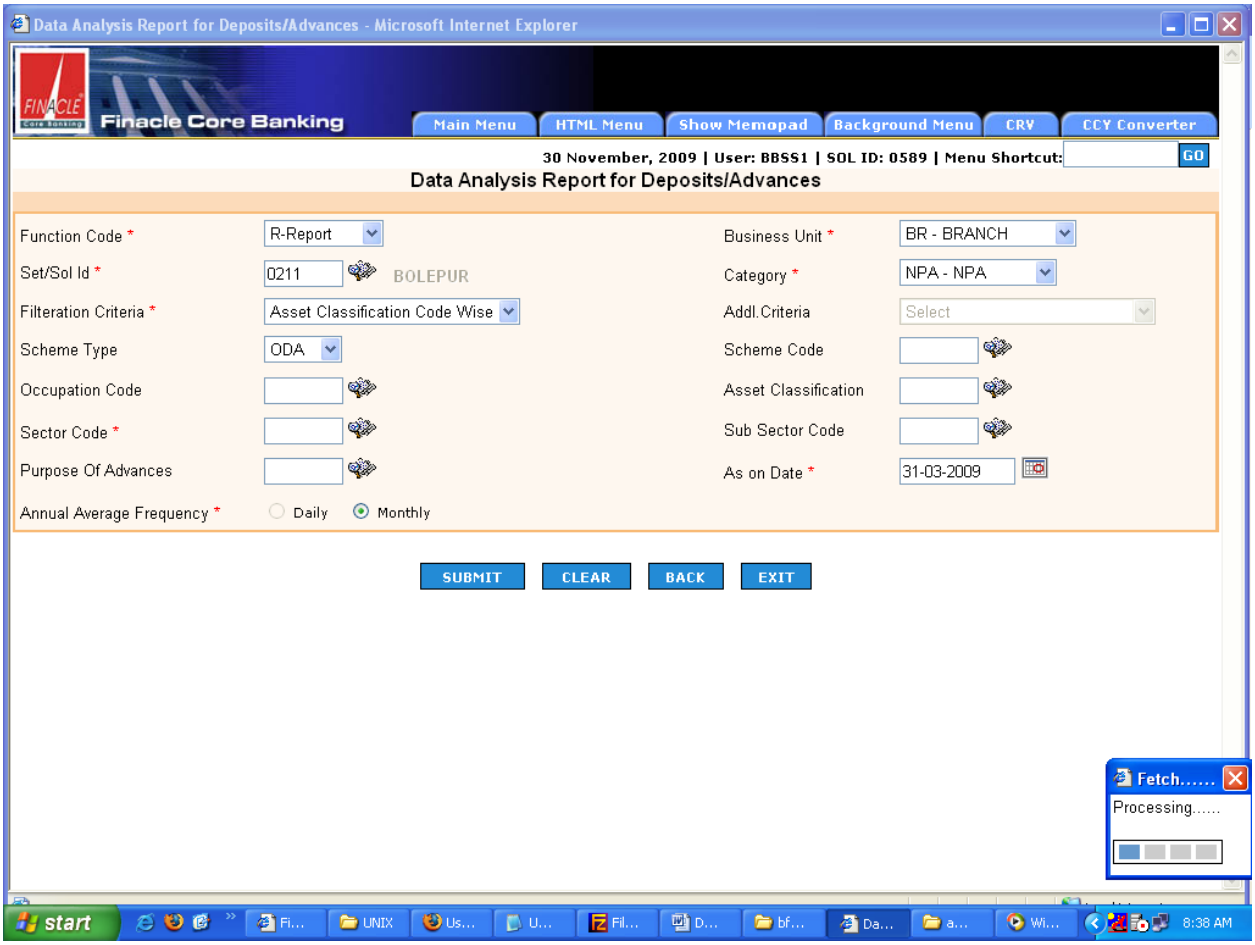
Figure 13.1.18



click here to view the report

4.4 ASSET CLASSIFICATION WISE

Figure 13.1.19



click here to view the report

DATA ANALYSIS PROJECTION

Figure 13.1.20

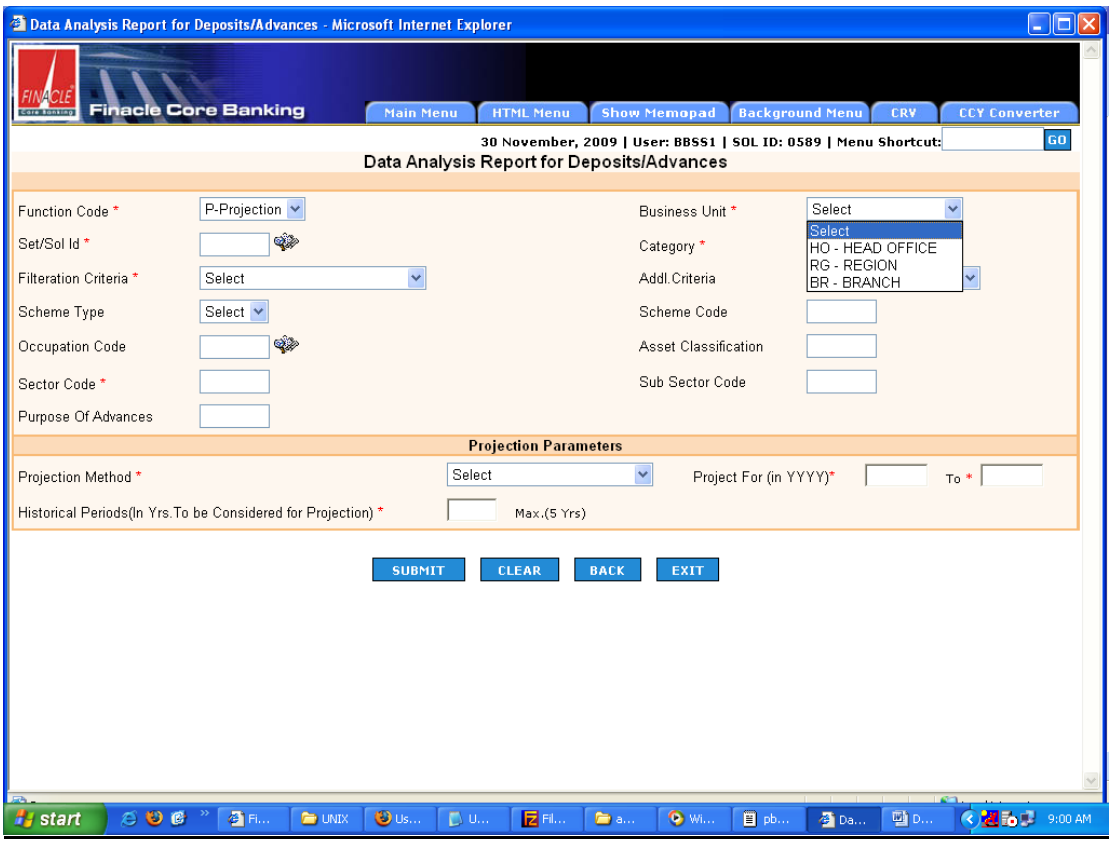
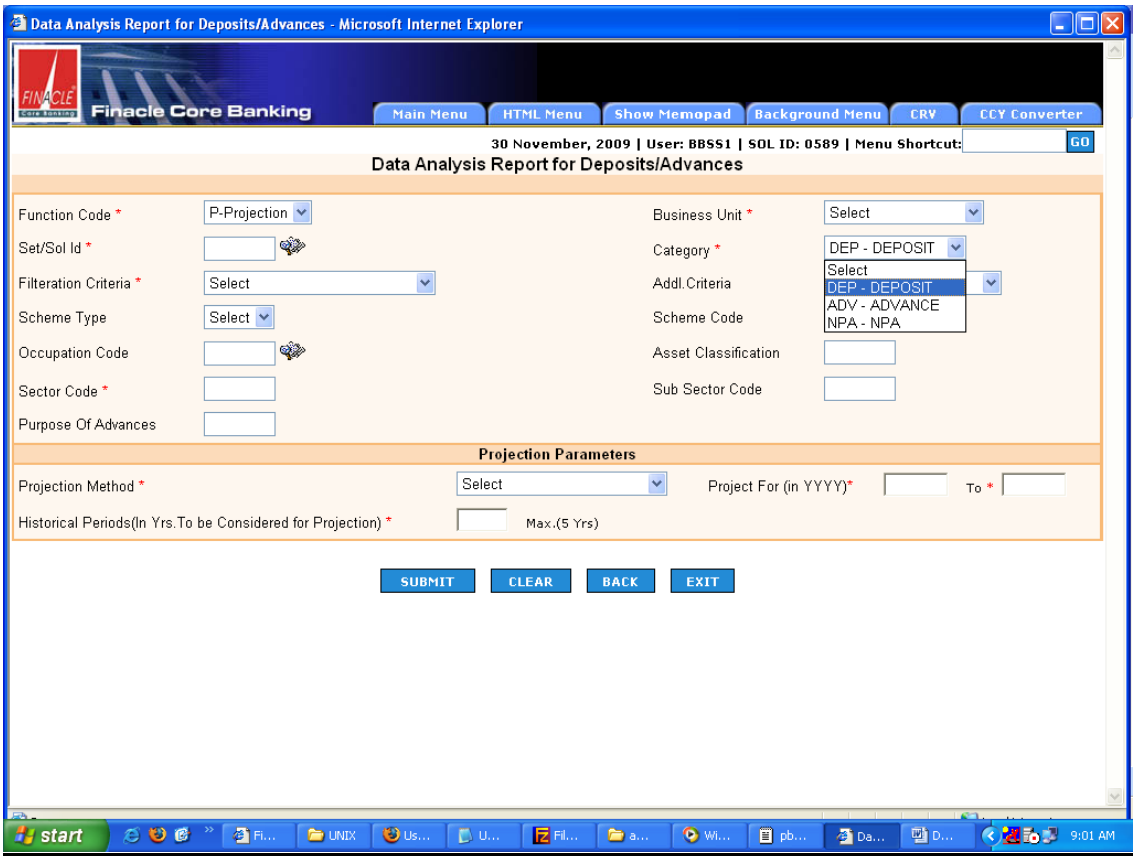


Figure 13.1.21



1. **DEPOSITS**

Figure 13.1.22

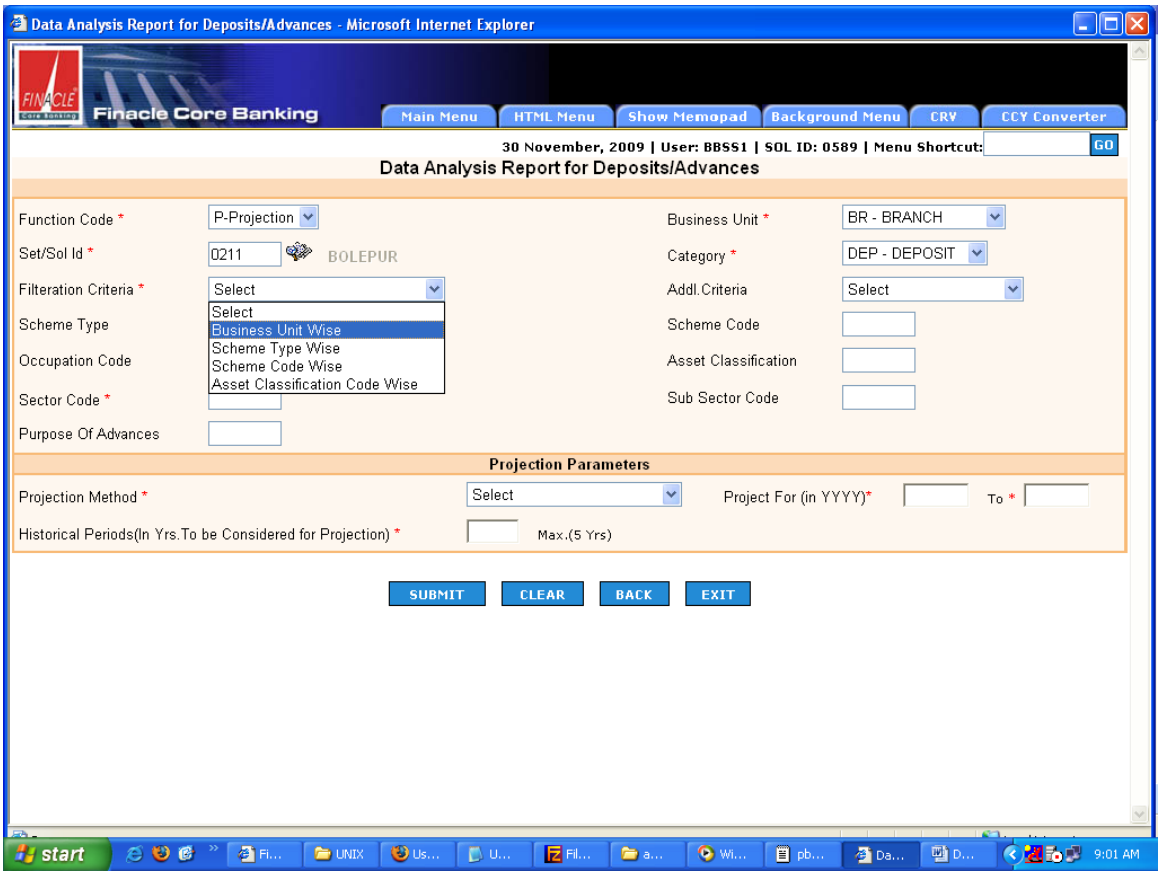
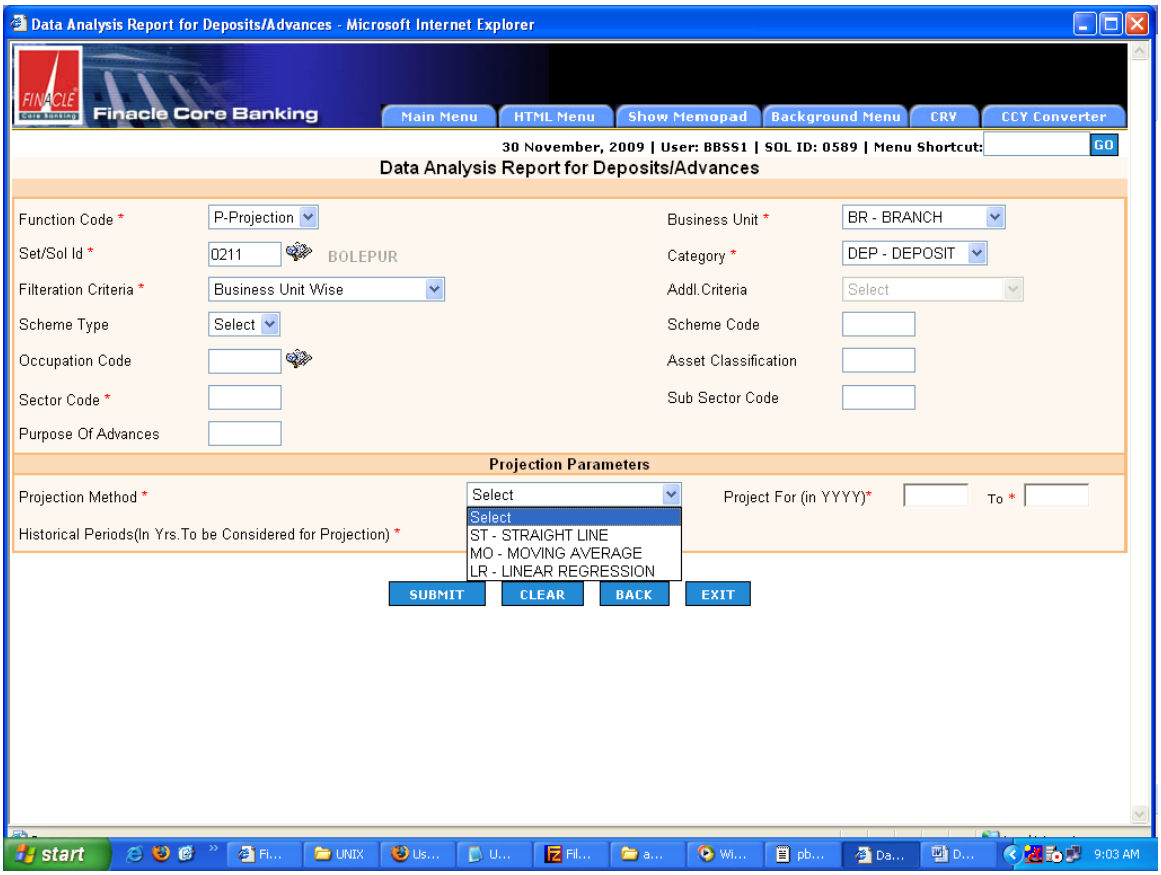


Figure 13.1.23



1.1 **BUSINESS UNIT WISE**

Figure 13.1.24

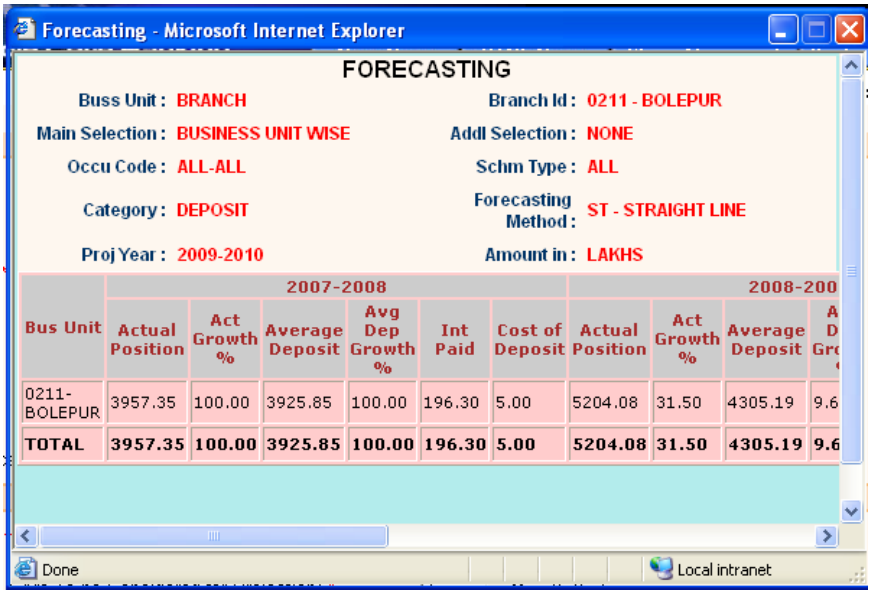


Figure 13.1.25

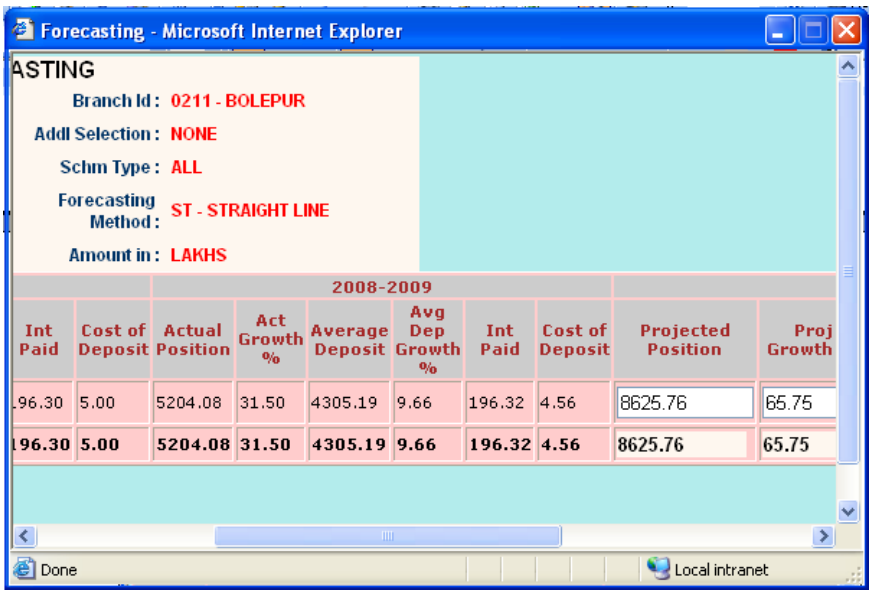
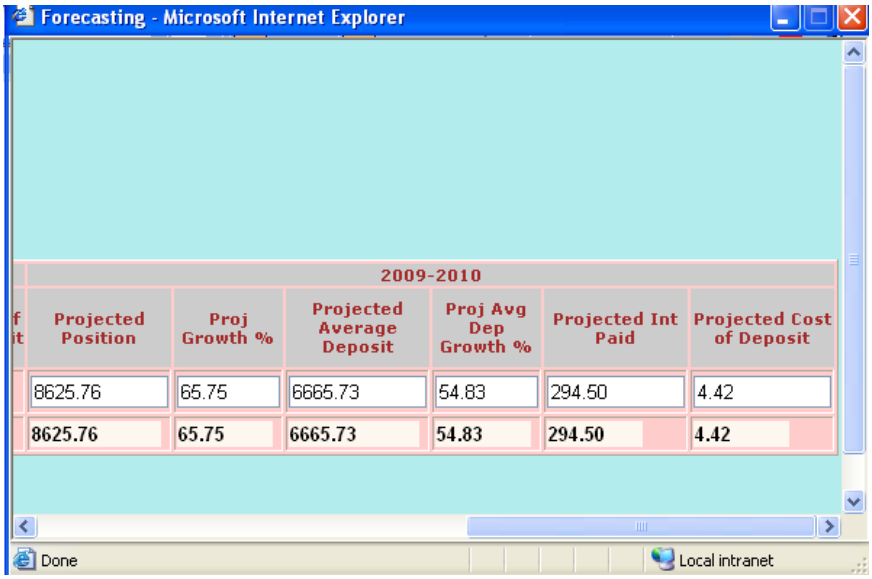
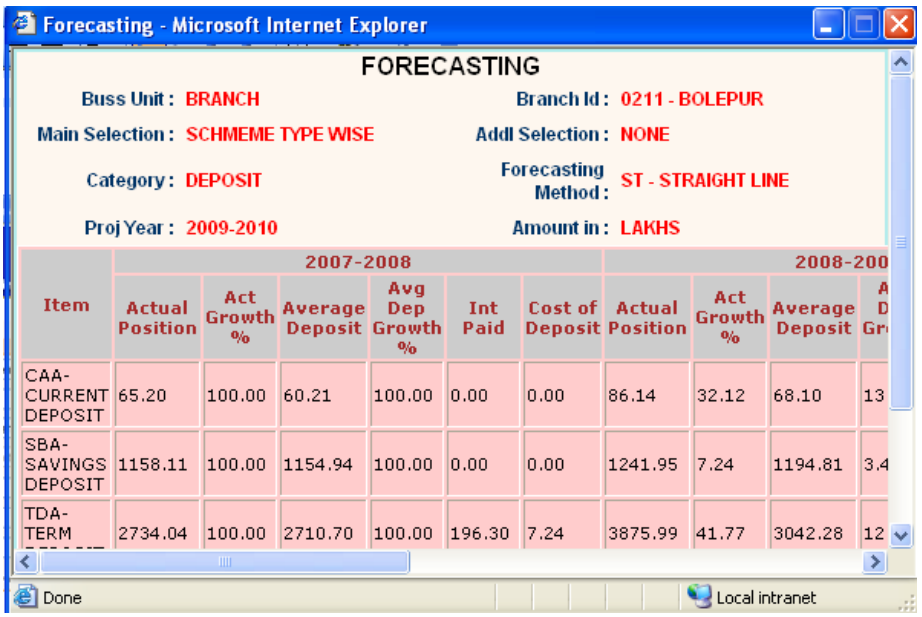


Figure 13.1.26



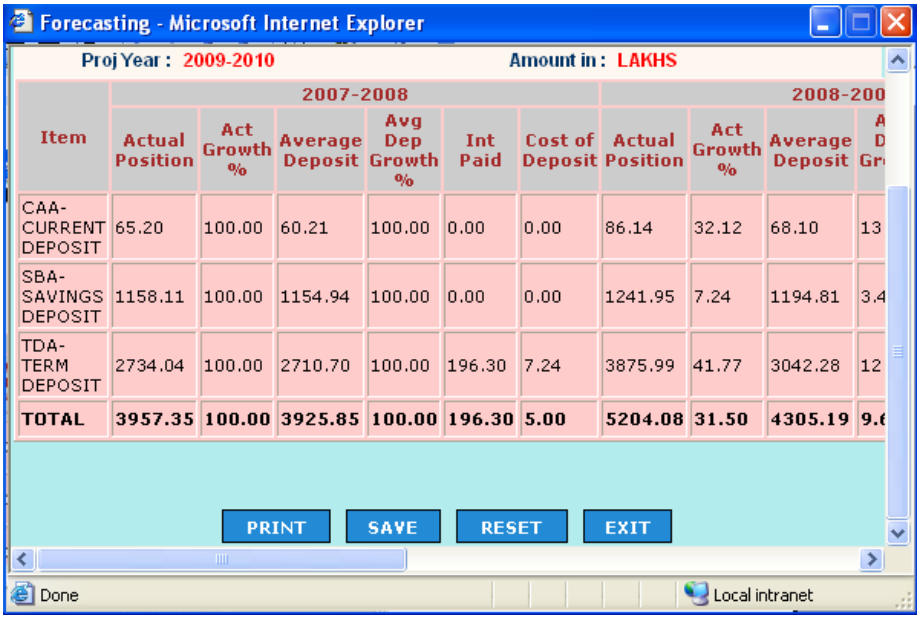
1. SCHEME TYPE WISE

Figure 13.1.27



Item	2007-2008						2008-200			
	Actual Position	Act Growth %	Average Deposit	Avg Dep Growth %	Int Paid	Cost of Deposit	Actual Position	Act Growth %	Average Deposit	A D Gr
CAA-CURRENT DEPOSIT	65.20	100.00	60.21	100.00	0.00	0.00	86.14	32.12	68.10	13
SBA-SAVINGS DEPOSIT	1158.11	100.00	1154.94	100.00	0.00	0.00	1241.95	7.24	1194.81	3.4
TDA-TERM	2734.04	100.00	2710.70	100.00	196.30	7.24	3875.99	41.77	3042.28	12

Figure 13.1.28



Item	2007-2008						2008-200			
	Actual Position	Act Growth %	Average Deposit	Avg Dep Growth %	Int Paid	Cost of Deposit	Actual Position	Act Growth %	Average Deposit	A D Gr
CAA-CURRENT DEPOSIT	65.20	100.00	60.21	100.00	0.00	0.00	86.14	32.12	68.10	13
SBA-SAVINGS DEPOSIT	1158.11	100.00	1154.94	100.00	0.00	0.00	1241.95	7.24	1194.81	3.4
TDA-TERM DEPOSIT	2734.04	100.00	2710.70	100.00	196.30	7.24	3875.99	41.77	3042.28	12
TOTAL	**3957.35**	**100.00**	**3925.85**	**100.00**	**196.30**	**5.00**	**5204.08**	**31.50**	**4305.19**	**9.**

Figure 13.1.29

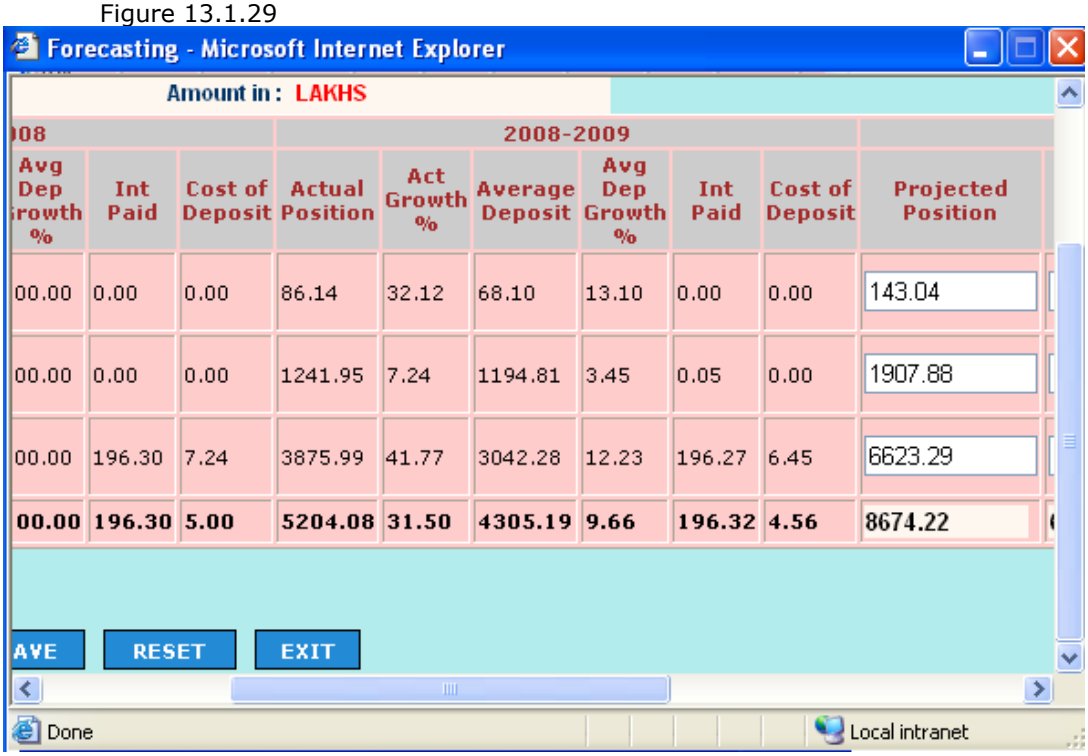
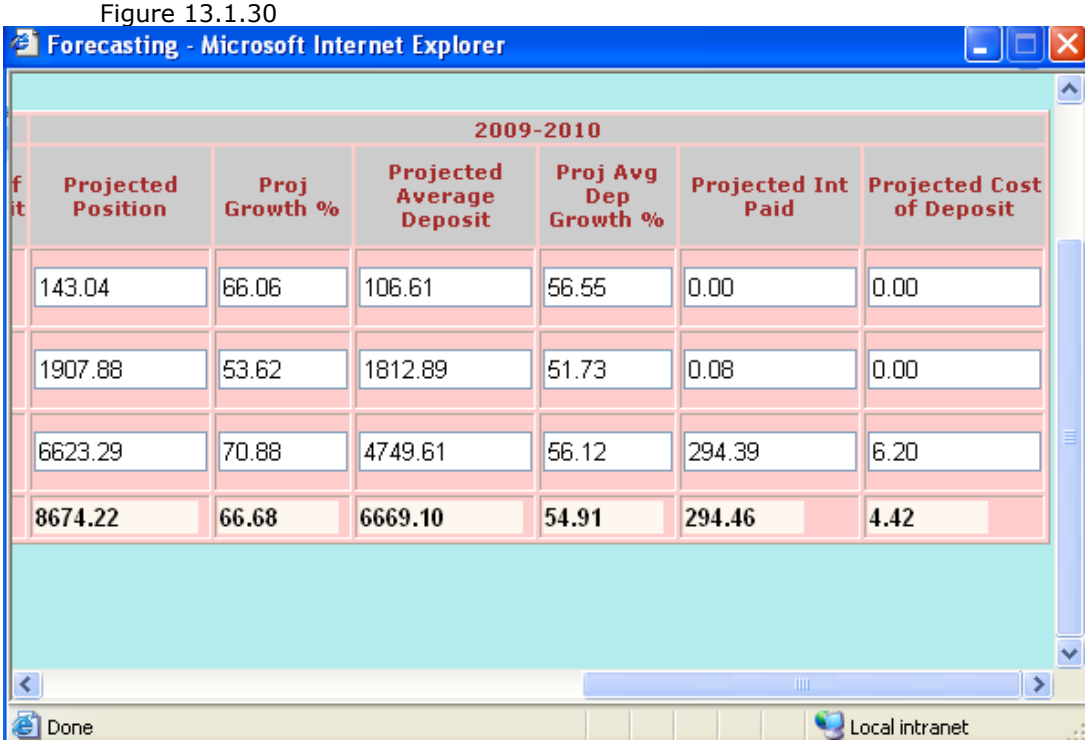


Figure 13.1.30



2. SCHEME CODE WISE

click here to view the report.

1.4 ADDITIONAL CRITERIA AS OCCUPATION CODE WISE

click here to view the report.

2. ADVANCES

2.1 BUSINESS UNIT WISE

click here to view the report.

2.2 SCHEME TYPE WISE

click here to view the report.

2.2 SCHEME CODE WISE

click here to view the report.

2.3 ADDITIONAL CRITERIA

2.3.1 OCCUPATION CODE WISE

click here to view the report.

2.3.2 SUB SECTOR WISE

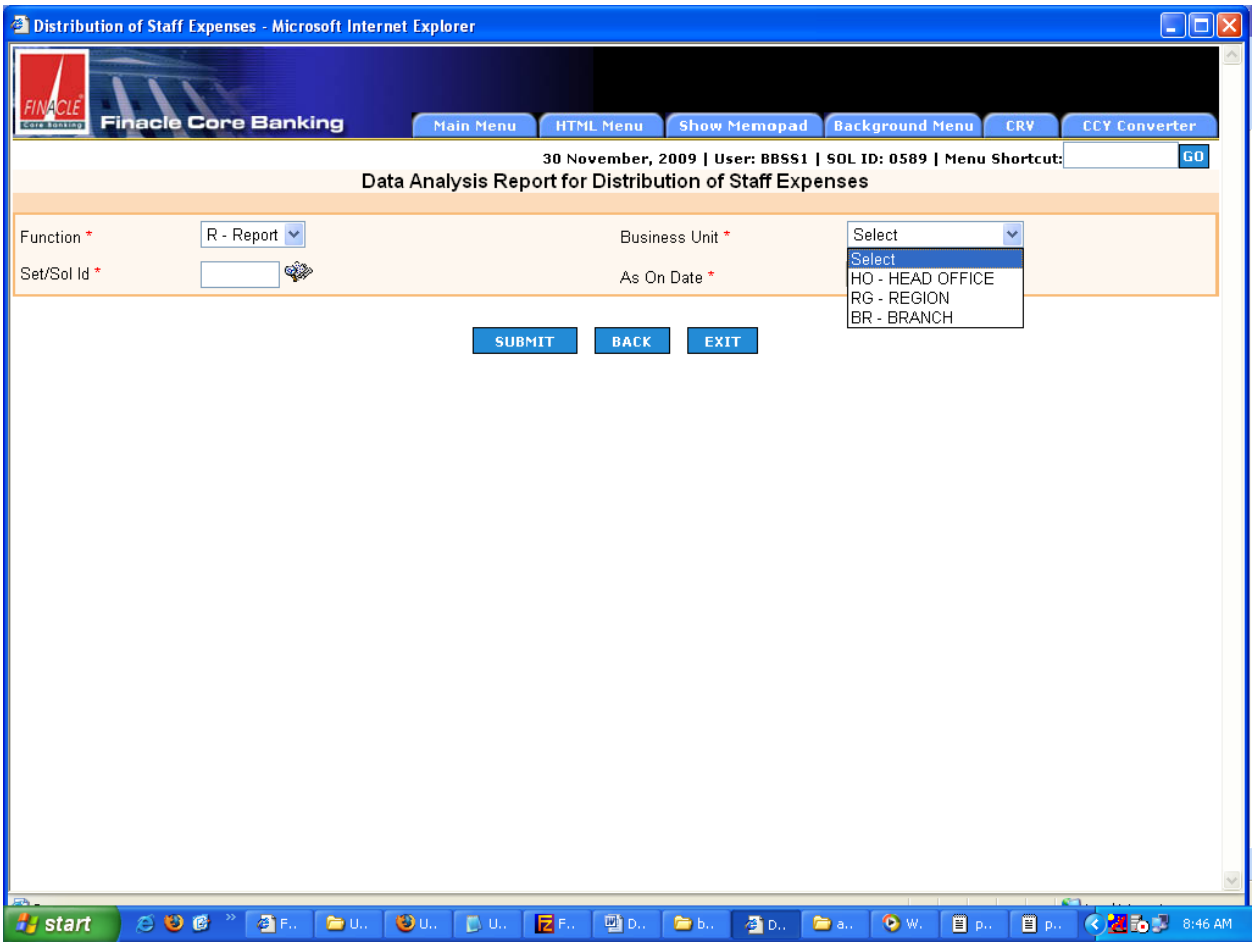
click here to view the report.

2.3.3 ASSET CLASSIFICATION WISE

click here to view the report.

DATA ANALYSIS REPORT FOR STAFF EXPENSES :-

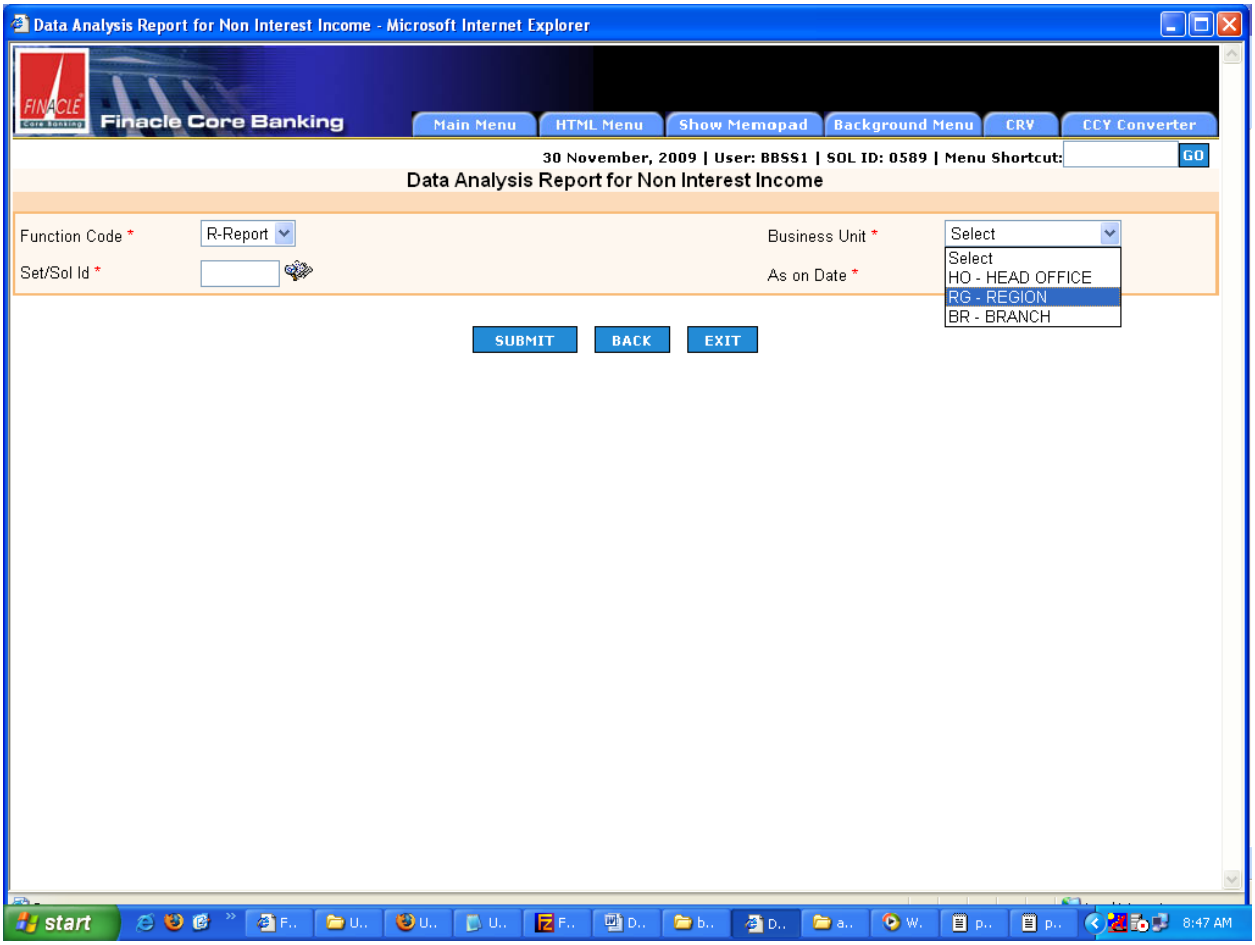
Figure 13.2.1



click here to view the report

DATA ANALYSIS REPORT FOR NON INTEREST INCOME:-

Figure 13.3.1



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20 Annexure Branch/RO 5, 5.1, 5.2

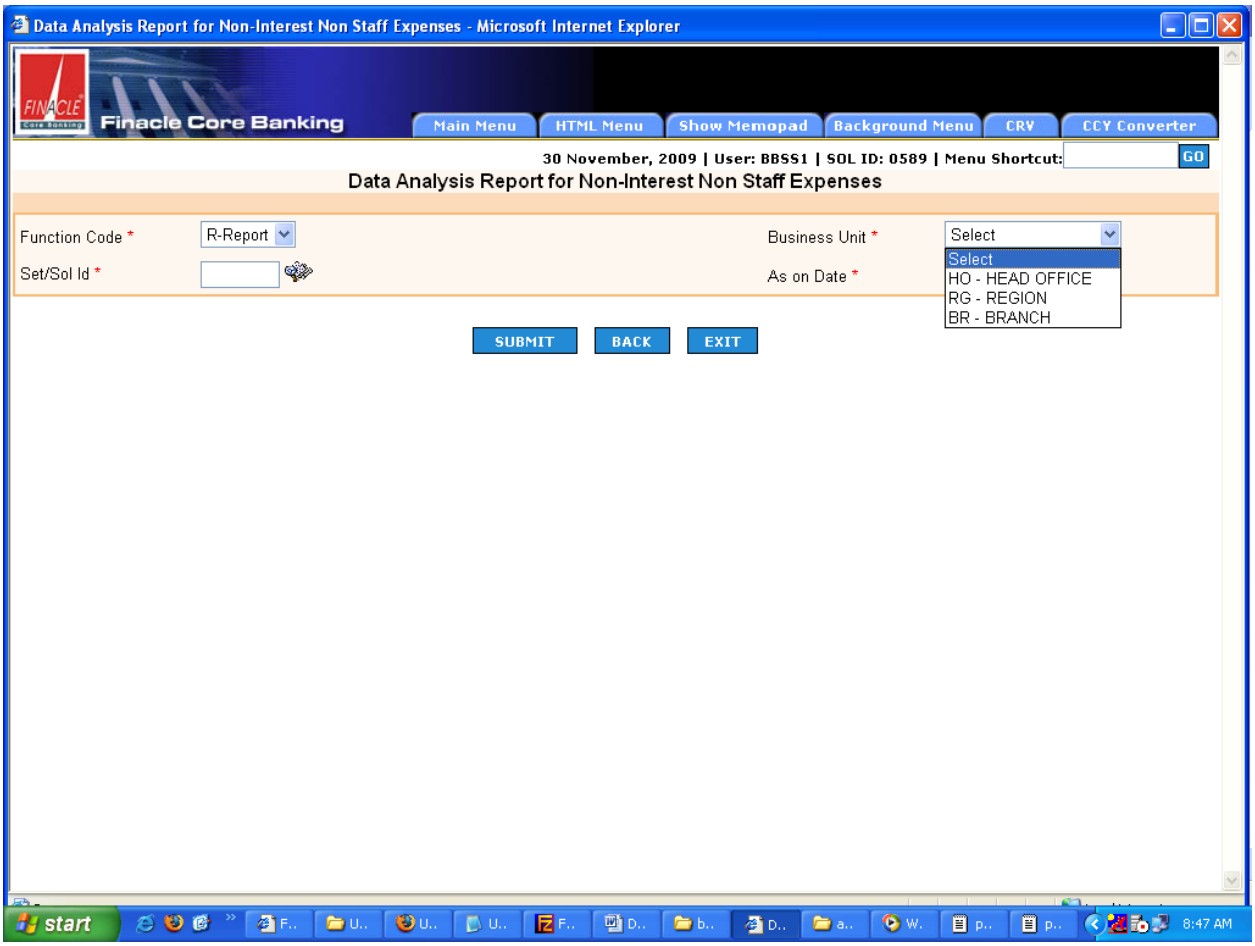
Annexure

5. Non interest Non staff expenses: for each item
   5.1 Montly/Quaterly/Annual date with growth
   5.2 Pecentage of total Income

20.1 DATA ANALYSIS REPORT FOR NON- INTEREST NON-STAFF EXPENSES

Budget Report Code 024

Figure 13.4.1



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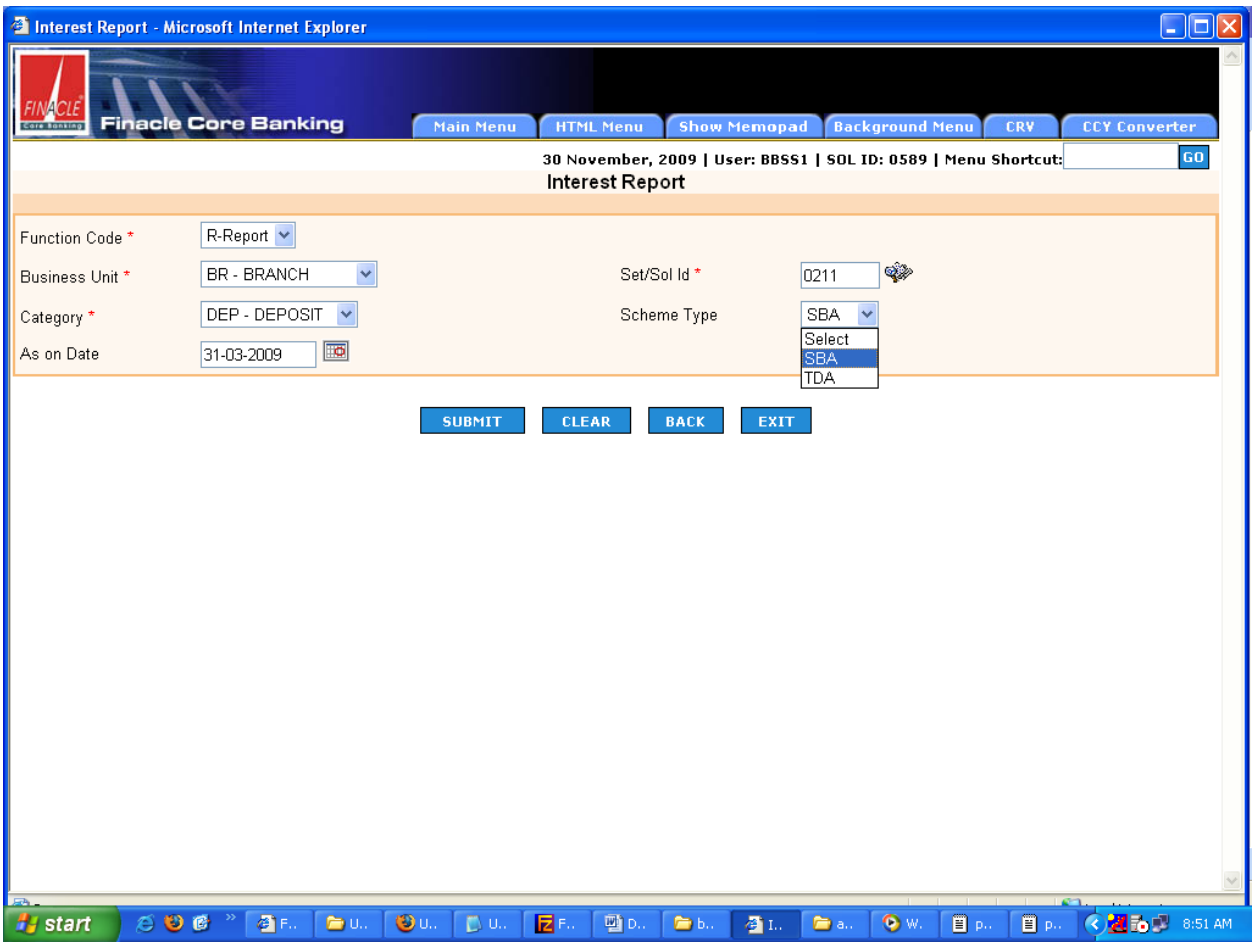
INTEREST REPORT

1 INTEREST PAID(DEPOSITS)

Figure 13.5.1



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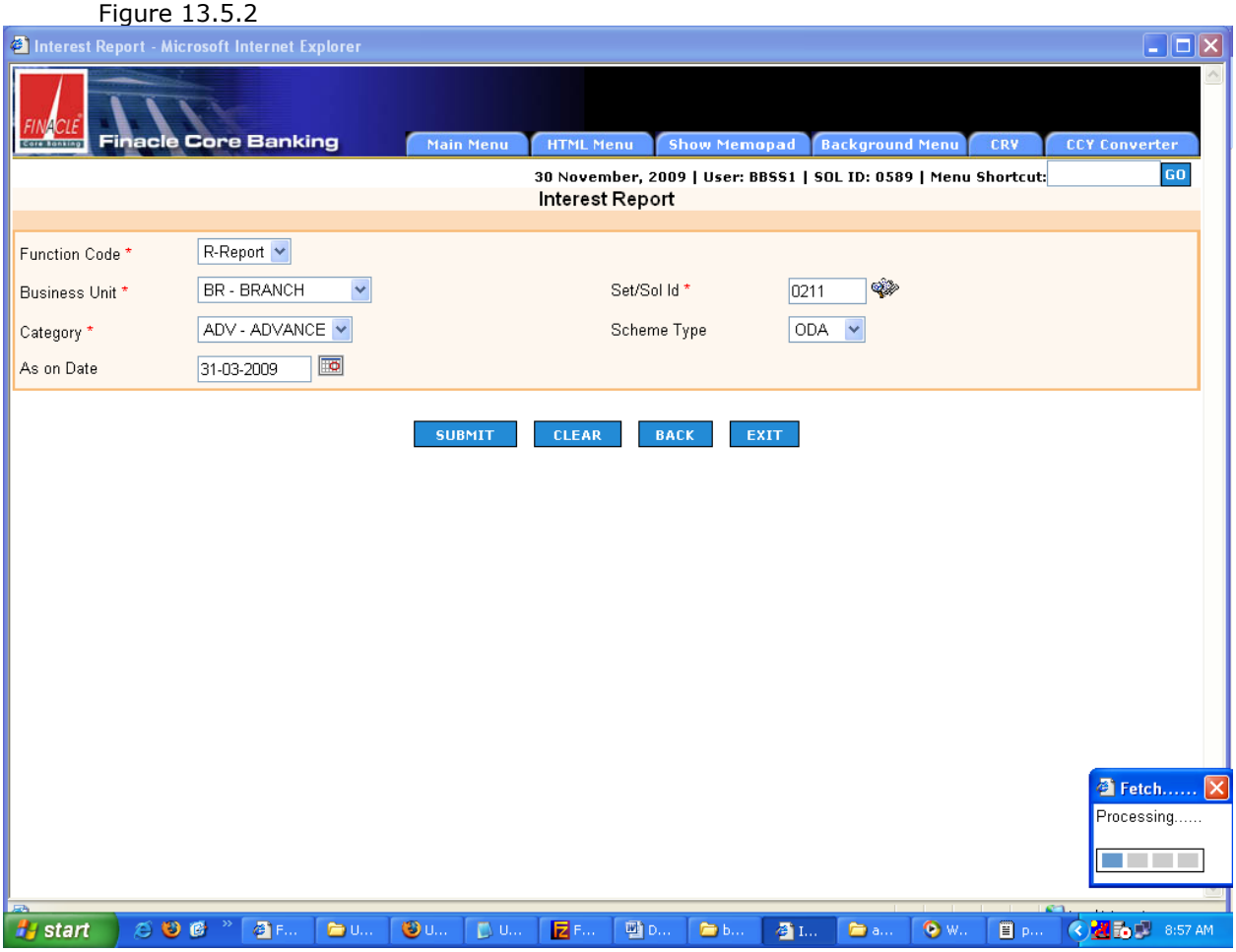
2 INTEREST RECEIVED(ADVANCES)

Figure 13.5.2



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