Following are the manual controls, Hence highest care to be taken for proper reporting

1	Enter the collaterals Fair Market Value in Finacle and link them to the customer loan account without fail. Value of Land, Building, Plant and Machinery obtained as collateral security should be properly entered in the system.
2	Wherever an advance is secured by Government Guarantee, the same needs to be correctly captured in Finacle, in spite of the fact that the advance is secured otherwise and securities are correctly fed into. Risk weight in case of Government Guaranteed advance is lower as compared to secured by tangible security;
3	Closure of loan accounts following prescribed procedure, on a case to case basis wherever warranted and where outstanding and sanctioned limit are zero;
4	Correct classification and coding of FITL accounts as the same affects the disclosures, provisioning and calculation of capital adequacy ratios;
5	Practice of repeated short review of credit facilities be curbed.
6	No office account be used for bill purchase transactions;
7	In case any loan account is transferred to another branch, do not forget to transfer the collaterals also to the transferee branch. It must be ensured that the value of collateral security inclusive of regular branch should not exceed the total value of security;
8	Updating of External and Internal credit rating of the customers in Finacle. As per the latest guidelines issued by SEBI and RBI on cancellation of registration granted to Brickworks Ratings India Private Limited (Brickworks Ratings), no fresh external ratings to be obtained from Brickworks Ratings and any existing rating taken from this agency is to be re-rated from an alternate accredited rating agency within 3 months. Please refer IC No. 03664-2022 dated 21.10.2022. Further, the branches have to ensure that the Press Releases (PR) issued by credit rating agencies (Rating Rationale) of the facilities sanctioned / enjoyed by the borrowers must disclose the name of the Bank along with the corresponding credit facilities rated by them, to derive the requisite lower Risk Weight as per the External Rating Report as instructed by RBI vide Notification No. DOR.STR.REC.71/21.06.201/2022-23 dated 10.10.2022. Otherwise the credit exposure shall attract risk weights of 100% or 150% as applicable in terms of extant instructions;
9	Ensure that a performance guarantee is not classified as a financial guarantee (and vice versa) in the Finacle as the conversion factor and risk weights are different for different type of guarantees;
10	All the expired LCs against which no bills are outstanding should be promptly reversed;
11	Similarly, all the expired Bank Guarantees should be promptly reversed within 7 days after the date of expiry or expiry of the claim period after following the due procedure of reversal;
12	Both in case of, fund based and non-fund based limits, the undrawn limit attracts capital. Hence, check the limits, drawing power and drawdown schedule for its correctness;

Following are the manual controls, Hence highest care to be taken for proper reporting

13	In case of Term Loans, if the disbursement schedule stretches beyond one year, then year-wise drawdown schedule which is duly certified by the borrower should be such term loan accounts; obtained. Disbursement schedule should be entered in Finacle in case of
14	Guarantees like ECGC, CGTMSE, Central Government, State Government etc. obtained for credit risk mitigation should be promptly recorded in the system;
15	Revisit the un-availed portion of sanctioned limits and make necessary correction in Finacle, wherever required;
16	Proper and correct securities should be fed in the system in respect of all the credit facilities;
17	Creation of limit nodes and linking the facility account with the same;
18	No Period end entries/ TODs on CC and no Debit & Credit book Entries of equal amount at the period end in CC account with a view to escape system detection of NPA;
19	No unauthorized value dating of transactions;
20	Adequate records at the branch level for summarisation and updation of Contingent liabilities (namely claims against the Bank not acknowledged as Debt) be maintained in terms of guidelines issued by Legal Services Department Instruction Circular No 03766-2022 dated 27.12.2022.
21	Ensure that effect of all MOCs given by the Statutory Auditors as on 31st March 2022, 30th June 2022, 30th September 2022 and 31st December 2022 is given in Finacle before start of Annual Statutory Audit of the Branch, if not already done;
22	While claiming the Interest subvention in respect of export advances, guidelines related to eligibility and calculation of interest subvention claim.
23	To ensure regular monitoring of inter-branch/inter-bank reconciliation and various impersonal accounts viz. Suspense, Sundry etc. and bring these to zero;