WORKSHOP ON MS EXCEL AS BANK AUDIT TOOL

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IN THIS WORKSHOP

- CBS environment

- Why Excel as an audit tool

- Illustrative functions in Excel

- Live demonstrations

- *No excel formulas discussed – only major data analytic tools*

CBS ENVIRONMENT

- Framework that automates all aspects of core banking operations across all branches and currencies

- Master data, Transaction data, access restrictions and business process logic is all in built in CBS platform minimizing manual intervention beyond data input stage

- CBS is only a data compilation and reporting portal... **does not substitute efforts on analysis but definitely aids...**

NEED FOR EXCEL

- Volume of data

- Selection of samples

- Most reports from CBS are in .txt (text / notepad) form

- Analysis / comparison of reports / figures

LIVE DEMONSTRATION

- Text to column
- Filters
- Order
- Positive / negative figures
- Sorting
- Freezing
- Pivot tables

Text to column

- Conversion of text / HTML file into Excel
- Original file in .txt format or HTML format
- Once converted to Excel, any type of analysis can be carried out

<u>STEPS</u>
- Copy all data from file
- Paste in blank excel file
- Select Data > "text to column"
- Chose "delimited" or "fixed limit" based on each data

Filter

- Categorisation of data
- Common filters – greater than, less than, data between specified range, text containing particular word or number, top 10 etc.
- Excel also enables to Filter by number and filter by colour

STEPS

- Select Data > "Filter"
- Choose type of filter from dropdown menu

Order

- Ascending / Descending order
- Smallest to Largest and vice versa

STEPS

- Select Data > "Filter"
- Choose type of filter from dropdown menu

Sorting

- Sorting based on contents in table
- Permits multiple levels of sorting for same database.
  - For eg: **Loan Master file**
    - **Sort first by decreasing order of sanctioned limit**
    - **Sort next by decreasing order of balance outstanding**
    - **Sort next by decreasing order of provision maintained**

STEPS

- Select Data > "Sort"
- Choose levels of sorting from dropdown menu

Freezing

- Block any part of the sheet without movement – mainly applied for **Heading row** for better review of list of data

- Mainly helps when data list contains large number of rows

STEPS

- Select row / column cell where freeze to be inserted

- Select View> "Freeze Panes"

- Choose type of freeze from dropdown menu

Pivot Tables

- Most comprehensive tool for data analysis
- Some examples of data analytics –
  - **Count of any specified component**
  - **Head wise values (total, average, maximum, minimum value, percentage to total)**
  - **Realtime update / refresh of change in data**
  - **Insert slabs for further analysis**
  - **Individual break up for each component in pivot**

STEPS
- Select table to be converted into pivot
- Select Insert > "Pivot Table"
- Choose data in any permutation / combination for analysis

THANK YOU !!!