| **Module** | **Sample Questions (10 each)** | **Focus** |
| --- | --- | --- |
| **Deposits & Accounts** | **1–10** | **Configuration, batch, API** |
| **Lending** | **11–20** | **Loan product config, repayment workflow** |
| **Payments** | **21–30** | **Payment routing, AML/fraud, API integration** |
| **Treasury & Capital Markets** | **31–40** | **FX config, liquidity, GL posting** |
| **CIF / Customer 360** | **41–50** | **API integration, KYC automation** |
| **GL** | **51–60** | **Multi-currency, reconciliation, batch jobs** |
| **Regulatory & Compliance** | **61–70** | **Reporting, exception handling, automation** |
| **Digital Channels** | **71–80** | **API security, workflows, notifications** |
| **Analytics & Reporting** | **81–90** | **ETL, dashboards, report templates** |
| **Integration & API Layer** | **91–100** | **cloud, event-driven, Kafka/MQ** |

**100 Technical Questions & Answers (Module-Wise)**

**Module 1: Deposits & Accounts (Questions 1–10)**

1. **Q:** How do you configure a new savings account product in this?  
   **A:** Navigate to Product Configuration → Account Products → Create New → Define account type, currency, interest rules, minimum balance, fees, and charges → Save and test in sandbox → Deploy to production.
2. **Q:** How is interest calculated for term deposits?  
   **A:** Use the Interest Engine → Define interest type (simple/compound) → Set calculation frequency → Assign to product → Batch job runs daily/monthly → Post to GL automatically.
3. **Q:** How are multi-currency accounts managed?  
   **A:** Enable multi-currency flag → Define allowed currencies → Link FX rates → GL posts converted amounts using base currency → Ensure reporting supports each currency.
4. **Q:** How is overdraft configured?  
   **A:** Define overdraft limit in product setup → Interest and fees → Link to GL accounts → Configure alerts and notifications → Test via sandbox transactions.
5. **Q:** How do you expose account data via API?  
   **A:** Use cloud APIs → Authenticate → Call account details endpoint → Handle JSON/XML response → Apply authorization rules per customer.
6. **Q:** What batch jobs run for deposits?  
   **A:** Interest posting, fees/charges posting, EOD reconciliation → Scheduled daily → Validate transactions → Post to GL automatically.
7. **Q:** How are exceptions handled for failed postings?  
   **A:** Failed postings are logged → Alert generated → Manual or automated retry → If unresolved, route to suspense account.
8. **Q:** How are charges linked to account products?  
   **A:** In product setup, define fee rules → Assign fee types (monthly, transaction-based) → Map to GL accounts → Batch job applies charges.
9. **Q:** How do you test new account products?  
   **A:** Use sandbox → Create test accounts → Simulate deposits, withdrawals, fees, and interest posting → Check GL and reporting.
10. **Q:** How do you integrate deposits with GL?  
    **A:** Each deposit transaction creates a journal entry → Post to GL → Batch reconciliation ensures sub-ledger balances match GL.

**Module 2: Lending (Questions 11–20)**

1. **Q:** How do you configure a new loan product?  
   **A:** Product Configuration → Loan Products → Define type, interest rules, repayment schedule, eligibility, and optional collateral → Assign GL mapping → Save and test.
2. **Q:** How are repayment schedules set up?  
   **A:** Define installment frequency, principal/interest split → Auto-generate schedule → Link to account → System posts repayment to GL automatically.
3. **Q:** How is loan origination workflow configured?  
   **A:** Workflow Engine → Define approval chain → Credit score rules → Risk checks → Notifications → Automate task assignment.
4. **Q:** How is delinquency handled?  
   **A:** Define rules for late payment → Penalty interest → Collection workflow → Notifications → Integration with GL for penalty postings.
5. **Q:** How are loan disbursements posted?  
   **A:** Upon approval → Debit bank source → Credit customer account → Create GL entries → Log transaction → Update repayment schedule.
6. **Q:** How is collateral captured?  
   **A:** Optional in this→ If enabled, configure collateral type, value, ownership, and linkage to loan → Track in system → Not required for standard retail/SME loans.
7. **Q:** How do you handle loan closure?  
   **A:** Verify full repayment → Post closure entries → Generate closure certificate → Update GL and customer account.
8. **Q:** How is loan integration with GL done?  
   **A:** Disbursement, repayment, and penalties automatically post journal entries to relevant GL accounts.
9. **Q:** How do APIs expose loan data?  
   **A:** cloud → Loan endpoints → Retrieve schedule, outstanding principal, repayments, interest, and status → Apply authorization.
10. **Q:** How are exception payments handled?  
    **A:** If repayment fails → System logs → Alerts → Retry or route to collections → GL suspense accounts used if unresolved.

**Module 3: Payments (Questions 21–30)**

1. **Q:** What are the domestic payment types supported ?  
   **A:** NEFT, RTGS, UPI, ACH. Each has different settlement modes: NEFT (batch), RTGS (real-time), UPI (instant), ACH (bulk/recurring).
2. **Q:** How are international payments handled?  
   **A:** SWIFT, SEPA, cross-border payments. Currency conversion, AML checks, sanctions screening, and message formatting (ISO 20022/SWIFT MT) are applied before posting.
3. **Q:** How is payment routing configured?  
   **A:** Routing rules depend on payment type, amount, currency, and beneficiary bank. Fallback channels are configured in case of failure.
4. **Q:** How are transaction limits enforced?  
   **A:** Per-user, per-account, and per-transaction limits are configured at product and channel level. Dynamic limits may use customer risk scoring.
5. **Q:** How is AML and fraud screening implemented?  
   **A:** Static blacklist checks, sanctions lists, risk scoring based on history, geo-location, and transaction patterns. Alerts trigger manual review if flagged.
6. **Q:** How are failed payments handled?  
   **A:** Routed to suspense or exception queues. Automated retry may be applied. Notifications sent to operations team.
7. **Q:** How does GL integration work for payments?  
   **A:** Debit/credit entries are automatically posted for each transaction. FX conversions, fees, and charges are recorded in multi-currency GL accounts.
8. **Q:** How is real-time vs batch processing managed?  
   **A:** Real-time: RTGS, UPI; Batch: NEFT, ACH. EOD jobs reconcile batch transactions with GL and sub-ledgers.
9. **Q:** How are APIs exposed for payment initiation?  
   **A:** cloud REST APIs handle initiation, validation, limit checks, and response. Secure authentication and authorization applied per customer.
10. **Q:** How do developers monitor payment flows?  
    **A:** Use dashboards, transaction logs, batch job monitoring, error queues, exception reports, and reconciliation status.

**Module 4: Treasury & Capital Markets (Questions 31–40)**

1. **Q:** What is the role of Treasury ?  
   **A:** Manage liquidity, FX, derivatives, interest rate positions, and risk hedging.
2. **Q:** How are FX transactions posted?  
   **A:** Original currency transactions recorded → GL posts in base currency → FX gain/loss accounts updated automatically during revaluation.
3. **Q:** What instruments can be configured?  
   **A:** Bonds, deposits, FX contracts, derivatives, money market instruments. Configured with pricing, maturity, and risk parameters.
4. **Q:** How are risk limits enforced?  
   **A:** Treasury limits (position, counterparty, daily/monthly exposure) are configured. Real-time alerts generated if exceeded.
5. **Q:** How is GL integration handled?  
   **A:** Trading gains/losses, interest accrual, settlements automatically post to GL accounts.
6. **Q:** How are end-of-day valuations performed?  
   **A:** Market rates fetched → Position valuations updated → FX/derivative revaluation → GL entries generated.
7. **Q:** How are treasury workflows configured?  
   **A:** Workflow engine handles approvals for trades, settlements, limit overrides, and risk exceptions.
8. **Q:** How are cash/ liquidity positions tracked?  
   **A:** Daily cash position reports → Bank account balances → Treasury dashboards → Integration with payments module.
9. **Q:** How is regulatory compliance ensured?  
   **A:** RBI/ECB/MAS limits, reporting thresholds, and liquidity ratios are configured. Automated alerts for non-compliance.
10. **Q:** How are API integrations managed?  
    **A:** External trading systems, market feeds, and fintech partners integrated using cloud APIs and event-driven architecture.

**Module 5: Customer 360 / CIF (Questions 41–50)**

1. **Q:** What is a CIF?  
   **A:** Customer Information File – master record storing all KYC, personal, and account details. Linked to all products.
2. **Q:** When is CIF created?  
   **A:** During first customer onboarding or account opening.
3. **Q:** How is CIF integrated with modules?  
   **A:** Linked to deposits, loans, payments, digital channels. Updates propagate via API/event-driven messages.
4. **Q:** How is KYC compliance managed?  
   **A:** Required documents stored in CIF → Verified against regulatory rules → Expiry reminders sent → AML checks applied.
5. **Q:** How is customer segmentation applied?  
   **A:** Based on account type, products held, transaction history → Used for marketing, risk scoring, and workflow prioritization.
6. **Q:** How are updates to CIF handled?  
   **A:** API/branch/manual updates → Validation rules → Audit log → Integration with all linked products.
7. **Q:** How is risk scoring calculated?  
   **A:** Based on product holdings, transaction behavior, credit history, and compliance status → Stored in CIF profile.
8. **Q:** How are duplicate CIFs prevented?  
   **A:** Matching algorithms on PAN, Aadhaar, or customer details → System flags potential duplicates → Manual review.
9. **Q:** How does CIF integration help reporting?  
   **A:** Enables consolidated customer view → Facilitates regulatory reports, cross-sell analysis, and AML monitoring.
10. **Q:** How do developers use APIs for CIF?  
    **A:** CRUD operations via cloud → Secure authentication → Event-driven updates propagate changes across modules.

**Module 6: General Ledger (GL) & Accounting (Questions 51–60)**

1. **Q:** What is the GL ?  
   **A:** Central accounting engine recording all financial transactions from deposits, loans, payments, and treasury. Supports multi-currency, multi-dimensional reporting.
2. **Q:** Difference between GL and sub-ledger?  
   **A:** Sub-ledger holds detailed transactional data (e.g., deposit accounts, loans), GL is summary-level for accounting and reporting.
3. **Q:** What is Chart of Accounts?  
   **A:** Hierarchical structure defining GL accounts, used for posting, reporting, and reconciliation.
4. **Q:** How is double-entry applied?  
   **A:** Each transaction has debit and credit entries → Ensures balance → Automated postings from modules.
5. **Q:** How are FX transactions handled?  
   **A:** Transaction recorded in original currency → Base currency GL posting → FX gain/loss accounts updated automatically.
6. **Q:** What is a suspense account?  
   **A:** Temporary account for unmatched or failed transactions → Cleared after reconciliation.
7. **Q:** How are intercompany transactions recorded?  
   **A:** System posts both sides (debit/credit) automatically → Generates intercompany entries for consolidation.
8. **Q:** How is EOD GL reconciliation done?  
   **A:** Batch jobs validate sub-ledger → GL balances, flag discrepancies → Corrected via reversing or adjusting entries.
9. **Q:** What reports are available in GL?  
   **A:** Trial Balance, Balance Sheet, Profit & Loss, GL Activity Reports, Multi-dimensional and multi-currency reports.
10. **Q:** How are manual vs system-generated vouchers different?  
    **A:** Manual: User creates/enters entries.  
    System-generated: Automated by module (loan repayment, deposit interest posting, payment).

**Module 7: Regulatory & Compliance (Questions 61–70)**

1. **Q:** What is the role of compliance ?  
   **A:** Ensures adherence to AML, KYC, Basel III, liquidity norms, local regulatory requirements (RBI, ECB, MAS).
2. **Q:** How is KYC implemented?  
   **A:** Customer document verification, CIF linkage, expiration monitoring, automated alerts for renewals.
3. **Q:** What is AML?  
   **A:** Anti-Money Laundering – transaction monitoring, suspicious activity reporting, sanctions screening.
4. **Q:** How are regulatory reports generated?  
   **A:** Automated from GL, deposits, loans, and payments → Formatted per regulator requirements.
5. **Q:** How are exceptions handled?  
   **A:** System flags non-compliance or suspicious transactions → Alerts sent to operations/AML team → Workflow for resolution.
6. **Q:** How is Basel III compliance maintained?  
   **A:** Capital ratios, liquidity coverage, leverage ratios calculated automatically from GL and risk modules.
7. **Q:** How are sanctions lists applied?  
   **A:** Real-time screening of customer, transaction, and counterparty details → Blocks or flags transactions if matched.
8. **Q:** How do developers implement compliance?  
   **A:** Configure rules, validation engines, exception handling, alerts, and automated report generation.
9. **Q:** Consultant role in compliance?  
   **A:** Advise on regulatory parameters, workflow, audit readiness, and exception escalation processes.
10. **Q:** How are regulatory audits supported?  
    **A:** Full audit trail, transaction logs, exception reports, reconciliations, and compliance dashboards.

**Module 8: Digital Channels (Questions 71–80)**

1. **Q:** What digital channels does support?  
   **A:** Internet banking, mobile banking, API-based fintech integrations, self-service kiosks.
2. **Q:** How is customer authentication managed?  
   **A:** Multi-factor authentication, secure login, API tokens for digital channels.
3. **Q:** How are transactions initiated digitally?  
   **A:** Customer submits via app/web/API → Validation → GL posting → Confirmation.
4. **Q:** How is API gateway integrated?  
   **A:** cloud APIs expose endpoints for account info, payments, loan origination, and customer 360.
5. **Q:** How are workflow approvals applied in digital channels?  
   **A:** Digital requests trigger workflow engine → Manager approvals or automated validation.
6. **Q:** How is real-time balance reflected?  
   **A:** Integration with core accounts → API retrieves live balance → Displayed on digital interfaces.
7. **Q:** How are notifications sent?  
   **A:** SMS, email, push notifications for transaction confirmation, alerts, exceptions, or regulatory notices.
8. **Q:** How is fraud detected on digital channels?  
   **A:** Dynamic risk scoring, device fingerprinting, transaction velocity, geolocation checks.
9. **Q:** How are API extensions implemented?  
   **A:** Developers create custom endpoints, integrate external fintechs, ensure authentication, logging, and SLA compliance.
10. **Q:** Consultant’s role in digital channels?  
    **A:** Design customer journeys, onboarding flows, optimize channel usage, and define approval workflows.

**Module 9: Analytics & Reporting (Questions 81–90)**

1. **Q:** What is the purpose of Analytics & Reporting ?  
   **A:** Provides actionable insights from core banking data, supports decision-making, regulatory reporting, and performance monitoring.
2. **Q:** What types of reports are available?  
   **A:** MIS dashboards, GL reports, deposits/loans activity, risk analytics, customer insights, regulatory compliance reports.
3. **Q:** How is predictive analytics used?  
   **A:** AI/ML models forecast credit risk, detect fraud patterns, and optimize cross-selling opportunities.
4. **Q:** How are reports generated?  
   **A:** Data extracted from CBS modules → Processed via reporting engine → Displayed on dashboards or exported (PDF, Excel, CSV).
5. **Q:** How is multi-dimensional reporting handled?  
   **A:** Allows slicing by branch, product, customer segment, currency, or time period.
6. **Q:** How is data consistency ensured?  
   **A:** ETL jobs reconcile sub-ledgers with GL → Clean, validated data is fed into analytics.
7. **Q:** How are regulatory reports automated?  
   **A:** Predefined templates comply with RBI, Basel III, or IFRS → Populated automatically from CBS and GL data.
8. **Q:** Developer role in analytics?  
   **A:** Configure reporting templates, integrate data warehouses, implement dashboards, automate alerts.
9. **Q:** Consultant role in analytics?  
   **A:** Interpret analytics, define KPIs, advise on decision-making, audit reports for compliance.
10. **Q:** How is exception handling integrated in reporting?  
    **A:** System flags inconsistent or missing data → Generates alerts → Analysts investigate and correct issues.

**Module 10: Integration & API Layer (Questions 91–100)**

1. **Q:** What is the Integration & API Layer i?  
   **A:** Provides connectivity to external systems, fintech apps, and partners using REST/SOAP APIs, event-driven architecture, and .cloud.
2. **Q:** How are APIs exposed?  
   **A:** Secure endpoints using OAuth 2.0, JWT, and API gateways.
3. **Q:** What is .cloud?  
   **A:** Platform for open banking APIs → Allows banks to connect third-party apps, fintechs, and RegTech solutions.
4. **Q:** How are events managed?  
   **A:** Event-driven architecture triggers real-time notifications for transactions, account updates, and compliance alerts.
5. **Q:** Developer responsibilities in integration?  
   **A:** Build APIs, handle message transformation, implement secure data exchange, enable real-time notifications.
6. **Q:** Consultant responsibilities in integration?  
   **A:** Define integration requirements, assess third-party apps, ensure compliance with bank policies and regulatory standards.
7. **Q:** How are errors/exceptions handled?  
   **A:** Failed API calls or event messages are logged → Retried or routed to error queues → Alerts sent to support teams.
8. **Q:** How is API security maintained?  
   **A:** Authentication, authorization, encryption, throttling, logging, and monitoring.
9. **Q:** How do APIs integrate with core modules?  
   **A:** APIs expose deposit, loan, payment, GL, and customer 360 services → Third-party apps can query or update CBS in real-time → Workflow and reporting remain consistent.