

PIBAS EXECUTIVE

Besides providing comprehensive MIS to operational and financial management of the bank, an exclusive suite of programs has been provided which on the basis of the data / information already available in the system generates certain critical reports which facilitate decision making of the senior executives and credit committee of the bank. Some of these critical reports are:



- **Turn Over Statistics**
 - On the basis of the conditions specified by the user, the system provides facility to build turnover and other statistics
 - The statistics accumulated on a month to month basis is held for a period and statistics of individual accounts
 - It helps the management in activity monitoring for a particular time period

- **Cost of Fund**
 - A facility to determine the cost of funds by product within a branch and the whole institution is provided
 - Certain Accounts, if desired, can be flagged to be exempted from this calculation.
 - While calculating cost of the reserve amount (to be kept with Central Bank) percentage can be specified to ensure

- **Return on Investment**
 - A facility to determine the Return on Investment by product within a branch and the whole institution is provided.
 - Certain Accounts, if desired, can be flagged to be exempted from this calculation
 - It enhances the ability of the management to determine the ideal spread