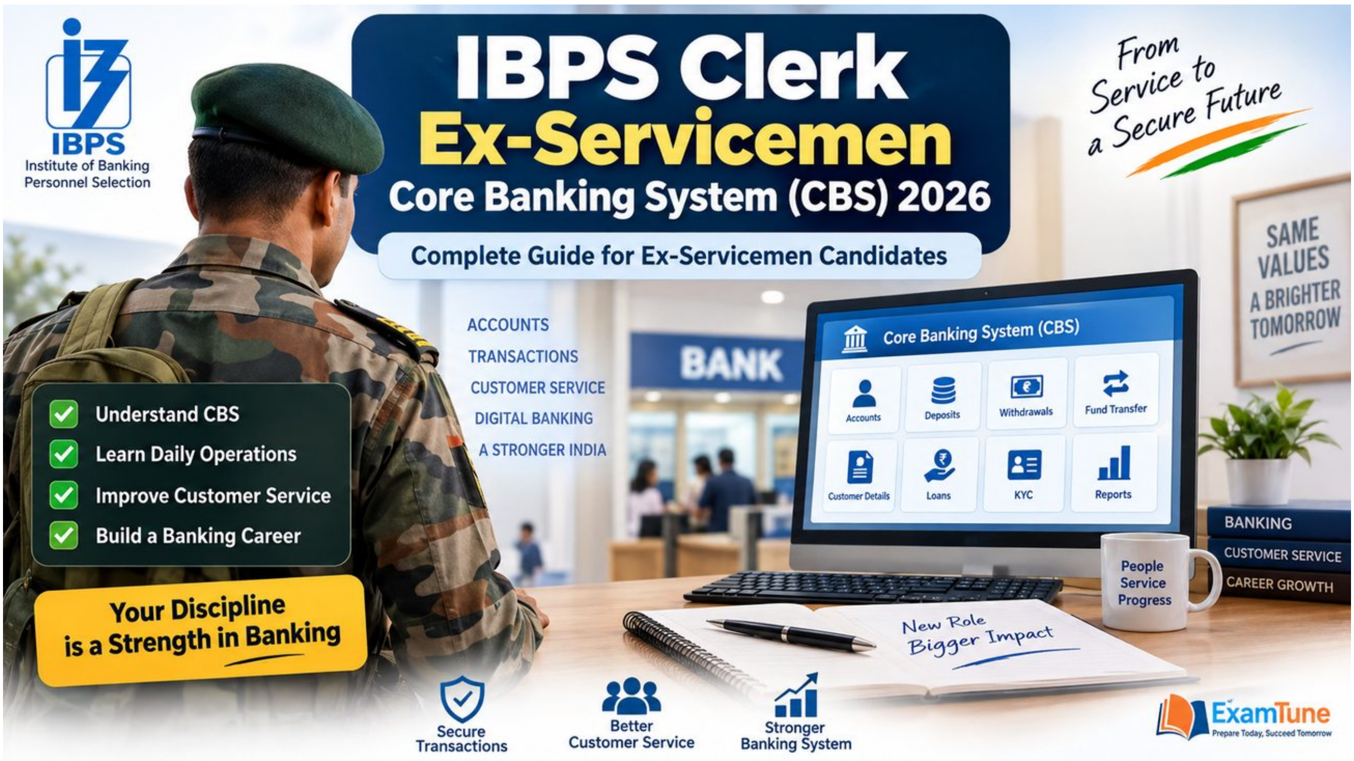
Core Banking System (CBS)

IBPS Clerk Ex-Servicemen Beginner Study Notes



Educational illustration only. The dashboard is not an actual bank software screen.

> **Independent ExamTune study guide**
> Not an official IBPS publication, bank operating manual or software certificate. Actual duties, access rights and procedures are set by the employing bank.

At a glance

Meaning	Core Banking System / Core Banking Solution
Purpose	Shared account records and core transaction processing
For	Ex-Servicemen beginning a banking career
Inside	CBS functions, clerk duties, an example, safety and 10 FAQs

2026 identifies the guide edition, not a CBS software version.

01 / FOUNDATIONS

Understand the banking core

What is Core Banking System (CBS)?

CBS connects core account-processing functions so that authorised branches and applications can work with shared banking records. Typical functions include maintaining deposit accounts, recording debits and credits, supporting transfers, and handling relevant loan-account records.

“Any-branch banking” normally means an eligible CBS-enabled branch of the same bank. It does not mean that every bank can operate every other bank's accounts. Services outside the home branch remain subject to the bank's rules and service availability.

For example, Model Co-operative Bank's CBS explanation describes connected branches providing account enquiries, deposits, statements and specified transfers. It is a useful illustration of CBS, not a statement that this bank participates in IBPS Clerk recruitment.

Why is CBS Important for IBPS Clerk?

A Customer Service Associate may work with CBS and related applications when handling assigned branch duties. Understanding account details, transaction status and approval requirements helps a beginner connect classroom banking concepts with practical work.

CBS supports quicker access to relevant records, less repeated manual entry and more consistent customer service. However, a clerk does not automatically have permission to perform every function available in the software. For a broader view of responsibilities, read the IBPS Clerk Job Profile guide.

Major Features of Core Banking System

Features vary by product and the bank's implementation. Common capabilities include:

- **Shared account records:** connected branches can retrieve the information needed for permitted services.
- **Transaction processing:** recording deposits, withdrawals, transfers and related account movements.
- **Product support:** managing deposit and lending products through configured business rules.
- **Integration:** connecting core account processing with other banking applications and service channels.
- **Reporting:** supporting statements, transaction enquiries and operational records.

Not every service sits inside one application. Card management, customer onboarding, cheque clearing or other functions may involve separate connected systems. The Oracle core-banking overview illustrates this broader banking-technology environment.

Reading references: [1] Model Co-operative Bank | [2] Oracle | [4] Infosys Finacle

> **Key distinction**
> A shared banking network does not give every user unrestricted access to every account or function.

02 / BRANCH WORK

Duties, services and benefits

Daily Use of CBS by IBPS Clerk

Depending on the assigned counter or role, day-to-day work may include account enquiries, cash transaction entries, passbook printing, statement generation and processing supported service requests.

Entry and approval are not interchangeable. The CSA duties published by AIBEA distinguish activities such as uploading verified KYC information from supervisory verification. They also distinguish NEFT/RTGS data entry from the prescribed supervisory authorisation.

Follow the applicable duty allocation and bank procedures. Some permitted activities may be completed within the employee's own authority, while others require another authorised person's verification.

Customer Services Performed Through CBS

CBS and connected applications can support services such as:

- Account-opening support and permitted customer-record updates.
- Balance enquiries, account statements and passbook updates.
- Cash deposits, withdrawals and eligible fund transfers.
- Fixed-deposit and other deposit-account servicing.
- Cheque-related processing and requests for banking facilities.
- Loan-account enquiries and permitted servicing entries.

Recording a request does not necessarily mean that it is approved or completed. Explain the actual transaction status and any required next step rather than promising immediate completion.

Advantages of CBS for Customers

Customers can benefit from easier access to eligible services across connected branches, more convenient account enquiries and coordinated banking records. They need not depend exclusively on the branch where the account was originally opened for every supported service.

However, CBS does not guarantee that every request is instant or unrestricted. Cheque processing, approvals, service limits and technical availability can affect completion. A recorded transaction should not be confused with a cheque having cleared.

Advantages of CBS for Bank Employees

For employees, shared records can reduce repetitive work and make account enquiries and transaction follow-up easier. Automated product rules and connected applications can support consistent processing.

These benefits do not remove the need for careful checking. Entering a wrong account number or amount can still create an operational problem. Software supports the employee's work; it does not replace responsibility for following the authorised process.

Reading references: [1] Model Co-operative Bank | [3] AIBEA CSA duties

03 / PUTTING IT TOGETHER

People, process and software

Role of Ex-Servicemen in CBS Operations

Ex-Servicemen can build confidence by practising basic computer skills, learning banking terminology and asking for clarification whenever a procedure is unfamiliar. Prior service experience can provide useful habits, but banking procedures still need to be learned.

There is no reason to assume a separate CBS simply because an employee belongs to the Ex-Servicemen category. Access follows the bank's role allocation, not an unrestricted category-based permission. Learn the system used by the allotted bank rather than expecting every bank's screens to be identical.

How Does CBS Work? A Simple Learning Example

Illustrative example, not a bank operating procedure: A customer visits another eligible branch of the same bank to make a permitted cash deposit.

1. The authorised employee identifies the account and checks the request under the bank's procedure.
2. The transaction details are entered and the required checks or approvals are completed.
3. Once successfully posted, the deposit is reflected in the bank's account records.
4. The customer receives the appropriate acknowledgement and can check the updated transaction through an available channel.

The key learning is the sequence: **identify the request, complete required checks, confirm successful posting, then communicate the result.** Actual screens, controls and responsibilities differ between banks.

Is CBS the Same as Internet Banking?

No. CBS supports the bank's core account processing. Internet banking and mobile banking are customer-facing channels that connect with the bank's systems to provide permitted services.

Think of a customer's online request and the underlying account entry as connected parts of a service, not the same employee login. Similarly, a card request may pass through a separate card-management application. An employee should know which system handles the request and how to check its status.

Examples of Core Banking Software

Infosys Finacle and Oracle FLEXCUBE are examples of commercial core-banking solutions. They are not IBPS-branded software packages.

Knowing these names helps a beginner recognise common industry terminology. It does not establish which product, version or menu configuration a particular bank will assign. Public product information is useful for concepts; the bank's authorised materials govern actual operations.

Reading references: [2] Oracle | [4] Infosys Finacle

04 / SAFE WORKING

Accuracy before shortcuts

Safe CBS Working Practices

RBI's commercial-bank technology and cybersecurity directions emphasise need-based access, separation of responsibilities, audit records and staff awareness. Apply the bank's instructions when working with customer information.

- Use only your authorised access; do not share staff credentials.
- View or change information only for assigned work.
- Follow required checking and approval steps.
- Keep customer records out of personal messaging, photos and public training examples.
- Report suspected errors or suspicious activity through the approved channel.

Refer to the RBI commercial-bank cybersecurity and technology directions for the regulatory framework. These directions are not a menu-by-menu CBS training manual.

What Should Beginners Learn Before Joining?

Suggested learning sequence: practise accurate typing and number entry, learn basic account and transaction terms, study simple fictional banking examples, and then follow the bank's approved training. Use dummy details for practice, never real customer records.

For examination preparation, use the IBPS Clerk Ex-Servicemen Preparation Strategy. Treat this CBS article as introductory banking awareness and workplace orientation, not a substitute for the notified examination syllabus.

> **Recruitment eligibility is outside this PDF**
> Check the applicable official IBPS notification for qualifications and documentary requirements. Reading these notes is not proof of eligibility or software certification.

IBPS Clerk Ex-Servicemen Core Banking System: Final Advice

Learn what CBS does, distinguish a request from a completed transaction, and understand the difference between entering information and approving it. Accuracy, confidentiality and asking the right questions are more useful than memorising unverified software shortcuts.

ExamTune editorial guide: The learning example and preparation sequence above are educational suggestions. Actual duties, system access and operating procedures are determined by the employing bank.

Reading references: [5] RBI technology and cybersecurity directions | [6] IBPS: recruitment reference only

05 / QUICK REVISION

10 frequently asked questions

01. What does CBS mean in banking?

CBS means Core Banking System and is also commonly described as a Core Banking Solution. It supports core account records and transactions across a connected banking network. [1, 4]

02. Can customers use CBS services at any bank branch?

Any-branch banking refers to eligible connected branches of the same bank, not every bank in India. Services remain subject to the bank's rules and availability. [1]

03. Do customers use the same CBS screens as employees?

No. Customers use authorised customer-facing services such as internet banking or mobile banking. Employee access follows assigned duties and permissions. [2, 5]

04. What work may an IBPS Clerk perform through CBS?

Assigned work may include account enquiries, cash transaction entries, statements, passbook updates and supported service requests. The bank determines duties and approval requirements. [3]

05. Can a clerk approve every KYC update or transfer?

No. Entry and approval are different responsibilities. Published CSA duties distinguish verified KYC uploads and NEFT/RTGS entries from the required supervisory actions. [3]

06. Which software is used for core banking?

Infosys Finacle and Oracle FLEXCUBE are examples. The product, version and configuration used by a bank can differ. Neither is an IBPS-branded software package. [2, 4]

07. Is this PDF an official CBS manual or certificate?

No. It is an independent ExamTune beginner guide. It does not replace a bank's approved training, operating instructions or recruitment documentation.

08. Do Ex-Servicemen receive a separate CBS system?

This guide does not prescribe an Ex-Servicemen-specific system. Employees learn their bank's system and work within their assigned responsibilities and access permissions.

09. How should an Ex-Serviceman begin learning CBS?

Start with accurate computer entry, basic banking terms and fictional transaction examples. After joining, follow the bank's approved materials. This is a suggested approach, not a fixed-duration IBPS programme.

10. What precautions should an employee take?

Protect staff credentials and customer information, use authorised access, follow required checks and approvals, and report errors through the bank's approved channel. Use no real customer data in public practice. [5]

06 / SOURCES & SCOPE

Read further, use responsibly

About these notes

This booklet is adapted from ExamTune's Core Banking System (CBS) guide for Ex-Servicemen, preserving its core definitions, section sequence, cautions and illustrative example. The FAQ wording is condensed for study use. Recruitment-cycle eligibility details and promotional course material are not reproduced.

The learning example and beginner sequence are editorial suggestions, not instructions issued by a bank. Public sources support the key concepts; they do not establish the exact menu, transaction limit or access profile assigned to an employee.

References and reading links

[1] Model Co-operative Bank - Core Banking Solution

Any-branch banking and examples of supported services. This is a conceptual example, not a claim about IBPS participation.

Open source

[2] Oracle - Core Banking Solutions

Core-banking products, connected applications and Oracle FLEXCUBE.

Open source

[3] AIBEA - Duties of Customer Service Associate (CSA)

Published duties, including verified KYC uploads and the distinction between NEFT/RTGS entry and supervisory authorisation.

Open source

[4] Infosys Finacle - Core Banking Solution

Product capabilities and an example of commercial core-banking software.

Open source

[5] Reserve Bank of India - Commercial Banks Cybersecurity and Technology Directions, 2026

Risk, Resilience and Assurance Framework; in particular user access controls, protection of credentials and separation of duties.

Open source

[6] Institute of Banking Personnel Selection

Recruitment reference only. Use the applicable official notification for eligibility and documentary requirements.

Open source

Final reminder

Follow the employing bank's approved procedures. Do not learn by experimenting on live customer accounts. Ask an authorised supervisor when the process is unclear.