

# **BARAN NAGRIK SAHAKARI BANK LIMITED**

## **BARAN**

### **Audit Report**

For the Month ----- to -----

Name & Address of CA	
Name of the Branch	
Region	
Period	
CBR Rating / Score	



Important Positive/negative features noticed during Audit to be furnished under the following parameters

A 1-Performance of the branch

(Rs. in Lakhs)

SN.	Parameter	Auditors Observations/Findings				Br. Comments
1.	Advances	Particular	Previous Month	Present Month	Increase / (Decrease)	
		CCAHL				
		OSL				
		STAFF VL				
		VL				
		ASL				
		INT ON SHL				
		CC STAFF				
		CCPL				
		HL				
		LOAN FD				
		LOAN SANTOSH				
		CCAD				
		PCCL				
		STAFF HL				
		TOTAL				
2.	Deposits	Particulars	Previous Month	Present Month	Increase / (Decrease)	
		CA				
		SB				
		RD				
		FD				



**A 2- Auditor to report Account Wise Irregularities/Non-compliances observed during Audit on various areas as given reflected in check list/ scoring sheet:**

**A 2 -1.CREDIT / ADVANCES:s**

Including comments on:

1. Updating of stock register, charging of penal interest, properly feeding of repayment schedule etc. for DL/TL as per HO directions.
2. Non-compliance of terms & conditions (including end use of funds) sanctioned during the review period to be commented account wise.
3. Documentation - taken as per check list (HO directions), executed properly, stamped as per norms etc.

Auditor's Observations/Findings	Branch Comments
1. <b>New advances/Review:</b> During the Month new loans were sanctioned and loans were reviewed by the branch.	

**A 2 -2. NPA MANAGEMENT:** Including comments on: Whether NPA classification is done as per IRAC norms.

Auditor's Observations/Findings	Branch Comments														
<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 80%;">Particulars</th> <th style="width: 20%;">Amount(In Lac)</th> </tr> </thead> <tbody> <tr> <td>NPA outstanding as at the beginning of the Month</td> <td></td> </tr> <tr> <td><b>Add:</b> Additions during the current Month</td> <td></td> </tr> <tr> <td><b>Less:</b> Recoveries during current Month</td> <td></td> </tr> <tr> <td><b>Less:</b> Up gradation during the current Month</td> <td></td> </tr> <tr> <td><b>Less:</b> Transfer / Write off During the Month</td> <td></td> </tr> <tr> <td><b>NPA Outstanding at the end of reporting Month</b></td> <td></td> </tr> </tbody> </table> <p>Total NPA of the branch compare to previous Month. NPA classification IRAC norms.</p>	Particulars	Amount(In Lac)	NPA outstanding as at the beginning of the Month		<b>Add:</b> Additions during the current Month		<b>Less:</b> Recoveries during current Month		<b>Less:</b> Up gradation during the current Month		<b>Less:</b> Transfer / Write off During the Month		<b>NPA Outstanding at the end of reporting Month</b>		
Particulars	Amount(In Lac)														
NPA outstanding as at the beginning of the Month															
<b>Add:</b> Additions during the current Month															
<b>Less:</b> Recoveries during current Month															
<b>Less:</b> Up gradation during the current Month															
<b>Less:</b> Transfer / Write off During the Month															
<b>NPA Outstanding at the end of reporting Month</b>															

**A 2 -3. DEPOSITS**

(Rs. in Lacs)

Auditor's Observations/Finding	Branch Comments																
<p>a. During the Month branch, has open the following accounts:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 20%;">Particulars</th> <th style="width: 10%;">Current Month</th> <th style="width: 10%;">Previous Month</th> <th style="width: 60%;">Observation</th> </tr> </thead> <tbody> <tr> <td>Saving Bank</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Current Account</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Term Deposits</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Particulars	Current Month	Previous Month	Observation	Saving Bank				Current Account				Term Deposits				
Particulars	Current Month	Previous Month	Observation														
Saving Bank																	
Current Account																	
Term Deposits																	

**b. Irregularities in accounts opened during the Month:**

Type	A/c No	Name of Account holder	Date	Observation

**NOTE :**

**c. Details of Dormant Accounts as at the end of the Month:**

Particulars	Current Month	Previous Month	Change to Active during the Month	Observation
Saving Bank				
Current Account				
Others				

No such record is maintained by branch.  
Proper record of In active and Dormant account must be maintained by the branch.

**d. Signature not uploaded in system:**

Type	No's	Observation
Saving Bank		
Current Account		
Others		

**e. Monitoring of abnormal/ suspicious transactions during the Month:**

Account No	Account holder	Observation

**f. Monitoring of transactions in newly opened SB & current accounts:**

Account No	Name of Account holder	Observation

**g. Debit balance in Saving bank accounts:**

Account No	Name of A/c holder	Date when allowed	Amount	Observation

**A 2 -4. CASH MANAGEMENT**

Auditor's Observations/Findings		Branch Comments
Observation are as under:		
<b>Particulars</b>	<b>Observations</b>	
• Scrolls are generated and signed as prescribed		
• Cash retention limit of the branch		
• Cash retention Limit exceeded for		
• Inward/outward cash remittance register is maintained and transactions are recorded in the system on remittance.		
• Forged Currency Note impounding register is maintained		
• Surprise verification of cash done by the branch weekly.		
• Verification of cash in ATM done and report submitted to R.O.		
• Ultra violet lamps and cash counting machine have been deployed and used in the branch and properly maintained.		
• Whether branch is following Clean Note policy.		
• Guidelines regarding Bait/ Decoy money are being followed.		
• Whether any cash shortage/ cash excess found during the Month and reported to RO.		
• Others (If any)		

**A 2 - 5. REMITTANCES**

Auditor's Observations/Findings	Branch Comments
<p>1. NEFT/RTGS/Fund Transfer checked by us are made against proper application documents</p> <p>2. Sundry Deposit RTGS Inward/Sundry Deposit RTGS Outward/ Sundry Deposit NEFT Inward/Sundry Deposit NEFT Outward is showing Nil balance at the day end</p> <p>(Abnormality / Suspicious RTGS to be reported)</p>	

**A 2 - 6. CHEQUES / BILLS / COLLECTION / PURCHASE**

Auditor's Observations/Findings					Branch Comments	
• Following Bills are outstanding as at the end of Month:						
Particulars	Current Month		Previous Month			Observation
	Nos.	Amount (In Lacs)	Nos.	Amount (In Lacs)		
IBC						
OBC						
OBD						
Cheques for collection						

(Outstation/Non-CBS)						
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**A2 - 7. PARA BANKING**

Auditor's Observations/Findings				Branch Comments
<b>Lockers:</b>				
<b>Particulars</b>		<b>Observation</b>		
Total Lockers				
Vacant Lockers				
Lockers used by Branch				
Rent overdue 0-6 Month				
Rent overdue 6-12 Month #				
Rent overdue > 12 Months #				
Lockers Break-open during the Month				
Locker keys pending for embossing 7 digit BSR code.				
Whether locker module is live in CBS & updated /used.				
Others (if any)		1.		
# Break-open process initiated / not initiated				
<b>ATM/ Net Banking:</b>				
<b>Particulars</b>	<b>Pending more than 90 days</b>	<b>Pending for delivery</b>	<b>Observation</b>	
ATM Cards				
ATM Pins				
Net Banking password				
Undelivered chequebooks pending with the branch				

**A 2- 8. STATUTORY COMPLIANCE**

Auditor's Observations/Findings		Branch Comments
<b>Particulars</b>		
Whether appropriate TDS is deducted on Interest paid.		
Whether appropriate TDS deducted on expenses like Rent, Contractor payment, Legal & professional, Service Charges, Fee etc.		
TDS of previous Month deposited on or before due date		
Return of quarter ended 1 <sup>st</sup> filed on or before due date i.e. 31-03-2021		

Whether TDS certificates are issued Monthly.	
Whether TDS certificates are dispatched to the customers.	
Whether form 15G/15H is obtained with PAN Number.	
Whether form 15G/15H are properly filled, filed and kept safely.	
Whether all 15G/15H entered in Finale timely.	
Whether 15G/15H forms register is maintained & updated.	
Whether registration under Shop and Establishment Act is available and Valid.	
Any HR audit done in last one year. If yes whether report has been complied with.	
Whether guidelines of BCSBI / Banking Observance available/displayed.	
Whether license for lift operation is Valid.	

**A2- 9. SECURITY /ADMINISTRATION**

Auditor's Observations/Findings		Branch Comments
<b>Security Items:</b>		
<b>Particular</b>	<b>Observation</b>	
Whether kept in safe/ Steel almira.		
Whether under dual control.		
Whether security register is maintained and updated.		
Whether branch has verified securities during the Month.		
Whether items as per register tally with system generated report.		
Are there any security items physically available but not in system generated report?		
Whether any security item is pending with employees for more than 3 Months.		
Whether any old /un-usable security items lying in stocks.		
Whether damaged/un-usable items are destroyed as per policy.		
Whether floating register maintained or not?		
Others (if any)		
<b>Physical security:</b>		
<b>Particular</b>	<b>Observation</b>	
Whether CCTV installed and are in working condition		
CCTV recordings are available for 45 Days or 90 Days		
Whether all important areas are covered in CCTV		
Whether branch is able to retrieve and view CCTV footage.		
Fire extinguishers are adequate and placed properly.		
Fire extinguishers refilling is valid as on date.		
No of Fire extinguishers due for refilling.		
Smoke detectors are installed and working.		
Alarm system are installed & Working.		
Set of double locker key is kept at required place and replaced yearly.		
Token missing.		
Others (if any)		
<b>Administration</b>		
<b>Particular</b>	<b>Observation</b>	

Adequate number of desks available for Staff.	
Counters are well manned before stipulated time.	
Staff is punctual in attendance.	
Whether unauthorized absence notice.	
Attendance register is properly maintained and updated.	
Staff salary, leave records etc. are maintained properly and updated.	
Reimbursement of office expenses are made to designated account.	
Vouchers are authorized as per prescribed norms.	
Staff meeting held as prescribed.	
Last staff meeting held on	
Whether minutes are recorded and discussion taken at staff meetings is implemented.	
Whether vouchers are stitched regularly and properly.	
Whether records are properly stored and retrievable smoothly.	
All due payment are made in time like electricity, telephone, rent, Govt. dues etc.	
Whether lease/rent deed is valid and rent is paid accordingly.	
Whether dead stock register is maintained.	
Whether AMC register is maintained and updated.	
Whether break-down register is maintained and updated.	
Inward/ outward Dak register is maintained and updated.	
Postage register is maintained and Updated.	
Whether long outstanding entries are pending in LMO/ LBO for reconciliation.	
Others (if any)	-
<b>Fraud Control</b>	
<b>Particular</b>	<b>Observation</b>
Cases of suspected/ detected frauds are reported to CO promptly and follow up action taken	

**A 2- 10. CONTROLS & AUDITS**

Auditor's Observations/ Findings		Branch Reply
<b>Controls</b>		
<b>Particular</b>	<b>Observations</b>	
Debits to income head are checked		
Entries in all sensitive accounts are checked		
Accounts with other banks/ branch/ CBO are reconciled regularly.		
Transaction with value date prior to transaction date is authorized by prescribed authority.		
Outsourcing done, if any is as per the guidelines.		
Whether checking of sensitive transactions report is done daily and signed as required.		
<ul style="list-style-type: none"> <li>(i) Supplementary i.e. GL/PL</li> <li>(ii) Cash Book</li> <li>(iii) Exceptional Transaction</li> <li>(iv) Monitoring entries in new accounts</li> </ul>		
Whether Balance confirmation has been sent in Government Authority accounts to respective authority.		
Non-Maintenance/ updating of required registers: The branch is not Maintaining / updating the following registers.		

a. Sanction register b. Insurance Register c. BG Issue Register d. Stock statement Register e. Dormant to Active Register		
Whether any violation of DAP/ DLP observed during the Month.		
Others (If Any)		
<b>Audit Compliance</b>		
<b>Particulars</b>	<b>Observation</b>	
Whether spot rectification is done by the branch		
Rectification of inspection/audit report are done within stipulated time		
Past audit report has been closed in time		
Repetition/ Persistent of serious irregularities are pointed out in earlier audit report were noticed		
Whether erroneous closure of audit observation done by the branch		

#### A 2 - 11. SECURITY & BCP

Auditor's Observations/ Findings		Branch Reply
<b>IT</b>		
<b>Particular</b>	<b>Observation</b>	
Control over server room is satisfactory.		
Adequacy of space in server room is satisfactory.		
Cooling in server room /branch premises is adequate.		
Enterprise PC in server room is working 24 hours.		
Enterprise PC is restarted daily at least ones		
Hardware is maintained in well condition & is cleaned.		
UPS is of adequate capacity and in working condition.		
UPS is tested periodically & records are maintained.		
Any electric audit carried out in last one year and report complied with.		
Password control adequate. No case password sharing notice.		
No redundant users observed in CBS system.		
Network equipment's viz switch, router, NT data, modem etc. are maintained properly.		
Data cabling and electric wire is satisfactory.		
Latest antivirus installed in PCs		
<b>BUSINESS CONTINUITY PLANNING</b>		
<b>Particular</b>	<b>Observations</b>	
Branch has formed Business Continuity Team (BCT)		
Meetings of BCT are held and minutes maintained.		
Periodic testing of BCT is done and results are recorded as per guidelines.		
Telephone numbers of service providers/ emergency services are readily available with the branch.		
Contact number of staff members / CO/ HO/		

important executives is readily available.		
List of records to facilitate minimum services in an emergency are maintained as per guidelines.		
Branch is maintaining records of restoration time taken in case of critical services as per guidelines.		
Back up data of systems (other-than Finacle) is taken periodically and stored at the nearest branch/secure off site location.		
Whether the status of all closed accounts has been changed.		

### A 2 - 12. CUSTOMER SERVICE

Auditor's Observations/Findings		Branch comments
Particular	Observation	
Counters are manned well before commencement of business hour.		
Whether compliance with standing instruction of CO/HO is observed.		
Whether all required notices/ board / boxes are displayed in customer lobby. i.e. Complaint/suggestion box, cheque drop box, display of name & address of RO/Ho authorities & banking ombudsman, fair practice & BSCBI code etc.		
Whether time norms of delivery of various services are followed.		
Whether issue/ re-issue of PIN/ reactivation of cards is done timely.		
Whether complaint register is maintained and updated regularly.		
Whether complaints are disposed-off in time and record maintained.		
Whether complaints are analyzed for frequently complaint processes.		
Whether customer services committee (CSC) has been formed		
Last customer services committee meeting held on.		
Whether decision taken in the CSC meeting followed/ implemented.		
Whether customer ID in accounts of same person(s) is linked.		
Others (if any)		

### A 2 - 13. KYC COMPLIANCE

Auditor's Observations/Findings		Branch Comments
Particular	Observation	
Whether KYC are updated regularly in CBS.		
Whether required documents are obtained while updating KYC.		

Whether KYC are updated strictly as per RBI guidelines.	Yes as per Sample basis	
Whether KYC norms are fully complied while changing status of inoperative/ dormant accounts into operative.		
Whether any abnormal transaction is noticed in the accounts changed from inoperative/ dormant to operative during the Month		
Others (If any)		

**A 2 - 14. GREEN INITIATIVE**

Auditor's Observations/Findings		Branch Comments
Detail observation as under:		
Particular	Observations	
Whether branch is promoting green initiative through issuance of Net Banking passwords & Phone Banking to their customers.		
Whether payments are promoted/made through RTGS/NEFT instead of DD/Cheques.		
Whether branch is doing communication through E-mail in possible cases.		

**B. HOUSE KEEPING**

Auditor's Observations/Findings		Branch Comments
Observation:		
Particular	Observations	
Whether general ambiance, lighting, cooling, cleaning of the branch is satisfactory.		
Whether toilet available in the branch and is being cleaned & maintained properly.		
Whether drinking water facility for customers available and being maintained properly.		
Whether furniture, fixtures, electrical fittings and other equipment's are in good working condition and being maintain properly.		
Others (If any)		

**C. PERSISTING IRREGULARITIES**

Auditor's Observations/Findings	Branch Comments

**D. SUGGESTIONS FOR IMPROVEMENT**


**OBSERVATION IN THE MONTH**

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**ITEMS CHECKED DURING THE MONTH**

- KYC Accounts
- NPA and Potential NPA's
- Cash Verification
- Staff Attendance Report
- Transaction Monitoring
- Revenue Leakages
- Financials attached in loan files.

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Place: BARAN  
Dated:

For  
(Chartered Accountant)



BARAN NAGRIK SAHKARI BANK LTD.

ANNEXURE-I(A)

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ Branch (Sol:\_\_\_\_) BRANCH FOR THE MONTH OF

OBSERVATION ON TOP 20 -CREDIT FACILITY ACCOUNTS

S. No.	Account Number	Borrower Name	Type of Facility	Sanctioned Limit	O/s Balance	Observations	_____ Branch (Sol:____) BRANCH Reply
1							
2							
2							
3							
3							
4							
4							
5							
5							
6							
6							
7							
7							
8							
8							
9							
9							
10							
10							
11							

BARAN NAGRIK SAHKARI BANK LTD.

ANNEXURE-I(B)

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ Branch (Sol:\_\_\_\_) BRANCH FOR THE MONTH OF \_\_\_\_\_

OBSERVATIONS ON STOCK STATEMENT

S. No.	Account Number	Borrower Name	Type of Facility	Pending Since	Remarks	_____ Branch (Sol:____) BRANCH Reply
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
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21						
22						
23						
24						
25						
26						
27						
28						

## BARAN NAGRIK SAHKARI BANK LTD.

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ Branch (Sol: \_\_\_\_\_) BRANCH FOR THE MONTH OF \_\_\_\_\_

## OBSERVATION ON INSURANCE COVER NOT OBTAINED OR NOT ADEQUATE OR EXPIRED

S. No.	Account number	Borrower Name	Type of Facility	Sanctioned Limit	O/s Balance	Observations	_____ Branch (Sol: _____) BRANCH Reply
1							
2							
3							
4							
5							
6							
7							
8							
9							

BARAN NAGRIK SAHKARI BANK LTD.							ANNEXURE-I(F)	
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ Branch (Sol:____) BRANCH FOR THE MONTH OF _____							Rs. In Lakhs	
DETAIL OF ACCOUNTS OVERDRAWN AS AT THE END OF MONTH								
S. No.	Account Number	Borrower Name	Type of Facility	Sanctioned Limit/ Drawing power	O/s Balance	Overdrawn	Observations (Overdrawn Date)	_____ Branch (Sol:____) BRANCH Reply
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								

BARAN NAGRIK SAHKARI BANK LTD.						ANNEXURE-I(G)
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ Branch (Sol:____) _____ Branch (Sol:____) BRANCH FOR THE MONTH OF _____						
BG EXPIRED BUT SHOWING LIVE IN CBS						
S.No.	BG_No	BG_Amount	Beneficiary_Name	Issue_Date	Expiry_Date	_____ Branch (Sol:____) BRANCH Reply
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						

**BARAN NAGRIK SAHKARI BANK LTD.****ANNEXURE-II(A)**

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ (SOL: \_\_\_\_\_) BRANCH FOR THE MONTH OF \_\_\_\_\_

**OBSERVATION ON NEW ADVANCES DURING THE MONTH (Amount in Rs. )**

S. No.	Account Number	Borrower Name	Type of Facility	Sanctioned Limit	O/s Balance	Observations	BRANCH Reply
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
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19							
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21							
22							
23							
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25							

**BARAN NAGRIK SAHKARI BANK LTD.****ANNEXURE-II(B)**

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ Branch (Sol:\_\_\_\_) BRANCH FOR THE MONTH OF

OBSERVATION ON BG/LC DURING THE MONTH

S.No.	LC/BG No.	Beneficiary Name	Address	Amount	Observation	_____ Branch (Sol:____) BRANCH Reply
Nil						

**BARAN NAGRIK SAHKARI BANK LTD.****ANNEXURE-II(C)****BARAN NAGRIK SAHKARI BANK LTD.****OBSERVATION ON NPA ACCOUNTS AS AT THE END OF MONTH**

S. No.	Account Number	Borrower Name	Type of Facility	O/s Balance	Observations / Status	BRANCH Reply
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

BARAN NAGRIK SAHKARI BANK LTD.		ANNEXURE-II(D)
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ (Sol: _____) BRANCH FOR THE MONTH OF _____		
Observation Regarding Deposit		
S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	_____ Branch (Sol:____) BRANCHes are proactively updating the e-mail IDs and the Mobile Nos. of customers in the system facilitating electronic communication	
2	All details/codes have been input in the customer master while opening accounts and completely/ correctly filled in the system.	
3	Letter sent to the A/c holder to verify genuineness of the address .	
4	Verifying whether service charges for the return of cheques, issue of cheque books, carrying out standing instructions and minimum balance charges are levied as per prescribed norm.	
5	Crossing stamp is affixed on transfer cheques	
6	No frill accounts in which the transaction/balance exceed the prescribed limits are converted to normal accounts after obtaining KYC documents	
7	Non-KYC irregularities are rectified by the concerned _____ Branch (Sol:____) BRANCH within a maximum period of 7 working days for current A/cs and 3 working days for SB A/cs	
8	Any modification done to customer account._____ Branch (Sol:____) BRANCH obtained request letter along with supporting document	
9	Account freezing/unfreezing is approved by the relevant approving authority (Freeze/ Unfreeze based on inadequate documentation or without the approval of the designated authority will be taken as a deviation)	
10	Monitoring of Government Accounts, availability of email in the account,Balance Confirmation from Government Departments obtained	

BARAN NAGRIK SAHKARI BANK LTD.		ANNEXURE-II(E)
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ (Sol: _____) BRANCH FOR THE MONTH OF _____		
Observation Regarding Cash Management		
S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	Errors notice in Cash transactions while tallying in the CBS System	
2	_____ Branch (Sol:____) BRANCH is habitually holding cash balance beyond the cash retention limit	
3	_____ Branch (Sol:____) BRANCH remits all its excess cash to link _____ Branch (Sol:____) BRANCH or Currency Chest.	
4	Counterfiet notes detected, if any, are promptly reported as per guidelines.Guidelines regarding bait money is complied with.Cut/Mutilated notes and coins are exchanged as per guidelines of RBI	
5	All Registers such as, Excess/ Short Cash Register, Inward / Outward Cash Remittances Register, Forged note impounding, Receipt-Book/Register, Safe-in/Safe-out, Cash key register etc. are maintained and updated	

BARAN NAGRIK SAHKARI BANK LTD.		ANNEXURE-II(F)
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ (Sol: _____) BRANCH FOR THE MONTH OF _____		
<b>Observation Regarding Remittances</b>		
S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	Guidelines about Returned RTGS/NEFT are followed up / cancellation of DDs etc./ issuing Duplicate DDs.RTGS Sundry Deposit is brought to NIL on daily basis.	

ARAN NAGRIK SAHKARI BANK LT		ANNEXURE-II(G)
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ (Sol: _____) BRANCH FOR THE MONTH OF _____		
Observation Regarding Cheque/ Bills/ Collection / Purchase Clearing		
S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	A confirmation from account holder is obtained for clearing transactions above 5 lakhs and kept on record as per the prescribed register format.	

BARAN NAGRIK SAHKARI BANK LTD.

ANNEXURE-II(I)

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ (Sol: \_\_\_\_\_) BRANCH FOR THE MONTH OF

Para banking

LOCKER RENT DUE

SR.NO	LOCKER_NUMBER	CUST_NAME	OVERDUE_AMT_ONLY_RENT	DIFF_MONTHS	OVERDUE_AMT_WITH_PENALTY	DUE_DATE
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BARAN NAGRIK SAHKARI BANK LTD.

ANNEXURE-II(L)

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ (Sol: \_\_\_\_\_) BRANCH FOR THE MONTH OF \_\_\_\_\_

**Observation Regarding Security Administration**

S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	Control on daily floating stock of security forms I.e. DDs/MT/BC etc and maintenance of daily inventory log maintained at the _____ Branch (Sol:____) BRANCH	
2	The electrical engineer visits the _____ Branch (Sol:____) BRANCH as per defined periodicity to inspect the wiring and fittings at the _____ Branch (Sol:____) BRANCH	
3	Proper maintenance/accounting of furniture and fixtures/computers and physical stocks tallies with books	
4	Whether AMCs are being renewed and Breakdown registers are maintained to track performance of equipment's and service provided under AMC	
5	Inward/Outward mails are recorded and movement tracked and Postage register are checked.	

BARAN NAGRIK SAHKARI BANK LTD.

ANNEXURE-II(M)

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ (Sol: \_\_\_\_\_) BRANCH FOR THE MONTH OF \_\_\_\_\_

Observation Regarding Control and Audit

S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	Entries in all sensitive accounts ( e.g. Suspence, Clg. Adjustments etc) are checked daily.Reconciliation of entries in all suspense accounts, wherever required is done regularly (HBR)	
2	Inaccuracies observed in the monthly compliance report submitted by the _____ Branch (Sol:____) BRANCH	
3	Whether Checking of sensitive transactions reports is done on daily basis	
4	Rectification of Inspection/ Audit Reports within stipulated time and Past audit reports have been closed in time	
5	Repetetion / Persistence of serious irregularities pointed out in the earlier audit reports were noticed	

BARAN NAGRIK SAHKARI BANK LTD.		ANNEXURE-II(N)
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ (Sol: _____) BRANCH FOR THE MONTH OF _____		
Observation Regarding BCP & IT		
S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	Data cabling/ Electrical wiring is satisfactorily maintained and electric audit is conducted regularly.	
2	_____ Branch (Sol: _____) BRANCH has formed a Business Continuity Team (BCT)	
3	Meetings of BCT as well as staff meetings are held regularly and minutes maintained	

BARAN NAGRIK SAHKARI BANK LTD.		ANNEXURE-II(O)
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ (Sol: _____) BRANCH FOR THE MONTH OF _____		
Observation Regarding Customer Service		
S.No.	Obsevation As per check List	Type of Irregularity/Remarks/Account No. For Rectification
1	Disposal of complaints in time. Complaints are analyzed, root cause analysis done in the case of frequently complained processes	
2	Customer Service Committee (CSC) Meetings and staff meetings are held periodically and follow-up action is taken based on the recommendations	
3	Passbook printers & ATM machines are in working condition.	

**BARAN NAGRIK SAHKARI BANK LTD.****ANNEXURE-II(P)**

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ Branch (Sol:\_\_\_\_) BRANCH FOR THE MONTH OF

**FDR NOT RENEWED AFTER MATURITY**

S.No.	Account No	Name	Scheme code	Amount	Maturity Date	Observation	_____ Branch (Sol:____) BRANCH Reply
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							

BARAN NAGRIK SAHKARI BANK LTD.						ANNEXURE-II(R)	
ATTACHED TO THE CONCURRENT AUDIT REPORT OF _____ Branch (Sol:____) BRANCH FOR THE MONTH OF							
OBC pending for Realization							
S.No.	BC / BP No.	Se. Br.	Ldg. Ctra. Dt.	Ack. _____ Branch (Sol:____) BRANCH	LDG Date	Amount (Rs.)	_____ Branch (Sol:____) BRANCH Reply
1							
2							
3							



BARAN NAGRIK SAHKARI BANK LTD.

ANNEXURE-II(T)

ATTACHED TO THE CONCURRENT AUDIT REPORT OF \_\_\_\_\_ (Sol: \_\_\_\_\_) BRANCH FOR THE MONTH OF \_\_\_\_\_

LIST OF SIGNATURE NOT UPLOADED IN SYSTEM

S.NO.	Account No.	Account Name	SIGN UPLOAD PENDING IN SYSTEM	CUSTID	Opening date	Scheme Code	Branch (Sol: _____) BRANCH Reply
1							
2							
3							
4							
5							
7							
8							
9							
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