

# ZILA SAHKARI BANK LTD. BIJNOR

Head Office, Civil Lines-II Bijnor-246701

(Email :- [dcbbijnor@yahoo.co.in](mailto:dcbbijnor@yahoo.co.in)) Mob. 8279914600

## Scope of Work for Concurrent Audit

An illustrative check list of broad items that will require to be kept in consideration in report to be provided to us (along with other relevant documents as required) is enclosed. **(Annexure 1)**

1. Your report should cover all transactions/ 100 percent vouching relating to deposits, loans and advances bills, cash and all other miscellaneous banking business conducted at the branch. The physical compliance of irregularities pointed out by you/ previous auditor in earlier reports should also be verified and covered in the present audit report. Whatever it is not rectified, or any irregularity commented in the previous audit report and the same type of irregularity is persisting during the subsequent period of the report such irregularities are also to be reported

2. Irregularities, which have a vigilance angle and which are of serious nature, must be reported immediately by way of "Flash Report" to Chief Executive Officer of the bank in a cover addressed to his personal name.

3. Income and Expenditure verification must be carried out on daily basis and final position of detection recovery and balance for recovery must be reported with details therein required. The following guidelines should be followed in conducting income and expenditure verification.

(A) Day to day slips/ transaction relating to all kinds of income and expenditure must be verified as to the correctness, reasonability and expenses are within the delegated powers of the branch head / competent authority.

(B) In case of interest paid on deposits, the correctness of the applicable rate of interest, period, principal and calculation must be verified with slips including system generated. Whenever, the deposit are under lien or charged as security to any loan account/liability, the payment/release of the interest is not allowed and such deposits including interest are adjusted only when the account is marked for recovery. Similarly where a deposit is charged to the bank as security for credit limits, no loan can be sanctioned against the security of such deposits. You should ensure that this is followed by the branch.

(C) In case of recovery /debiting of interest on loans and advances, the correctness of applicable rate of interest as per sanction letters and subsequent HO circulars for changes from time to time and the calculation must be checked. Penal interest and/or additional interest charged wherever applicable should also be checked. Cases attracting penal/ additional interest but not changed are to be furnished separately.

(D) Since all the branches are computerized and CBS, correctness of the rate of interest, date of loan, amount sanctioned, period, expiry date, interest start date and installment start date of the system vis a vis the documents must be checked. It should be ensured that changes in the rate of interest as per HO circulars issued from time to time are being taken care of and the branch has effected such changes by updating the system immediately on receipt of such HO circulars.



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## 4. KYC Guidelines/AML Standards

You are advised to verify whether the branch is complying with KYC Guidelines/AML standards and specifically comment on following points in reports:-

(i) **To confirm whether record of cash deposits and withdrawals for Rs 10.00 Lakhs and above are maintained by the branch.**

(ii) To confirm whether STR reports are submitted within 3 days of the detection and proper records maintained at the branch.

(iii) **To check and certify adherence to HO circular No. C-184/ Lekha/ KYC Norms/ 2015-16 Date 07/01/2016, C-264/ Lekha/ KYC Norms/ 2017-18 Date 07/02/2018, C-138/ Lekha/ KYC Norms/ 2018-19 Date 10/09/2018 and subsequent circulars on KYC/AML adhered on any other information which may come up during the audit.**

## 5. Checks Credit related

You must carry out security/stock and unit inspection at least to the extent of not less than 25% of total number of eligible cases every quarter and ensure that 100% of inspection are covered /completed within the tenure of 12 months. The bank officials would accompany you while conducting security/stock and unit inspection. The bank reserves its right to withhold payment of fee, if this stipulation, inter alia, is not fulfilled by you.

\*In case of loan and advances, please check unattended / irregularities still persisting and pointed out in inspection /LFAR/ NABARD inspection etc.

6. Examine transaction in clearing suspense/adjustment accounts and ensure that no unauthorized /inappropriate transactions kept in account.

7. That the account modifications especially critical information like modification of Interest rates, limits, drawing powers, deposit accounts opened, closed, renewed, premature withdrawals etc are initiated as per the changes permitted under HO circulars, sanction, and intimation etc. Consumer initiated modifications should be with proper mandate and modifications not supported by it should be rejected

8. That system generated transactions like standing instruction execution, Fixed Deposit, Monthly interest payments, interest slips in the matured accounts, accounts getting transferred to matured heads, interest charged on accounts coming from debit to credit balances, interest on saving bank etc. are indeed for required/applicable amount, rates, frequency periods beneficiary account head and account number.

9. Each and every transaction in the inoperative accounts, balancing of inoperative accounts, through checking of interest transactions and other debit/credit transactions from and into the inoperative accounts are genuine and accurate.



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10 That there are no extra user ID s prevailing in the system than what is required for the branch staff and the branch staff are fully complying with the password rules and the system is protected from unauthorized and illegal logins.

11. That the branch is generating, printing, checking and preserving important reports. All reports/printouts are retained/ made available wherever required for the applicable retention periods.

12. That transactions in the GL/PL heads in general and sensitive accounts in particulars are thoroughly checked to ensure transaction genuineness, accuracy, total match with corresponding calculations/reports supported vouchers and authentication by branch officials.

13. That the branch/PACS is complying circular of RCS issued from time to time-viz

- |                          |                           |                         |
|--------------------------|---------------------------|-------------------------|
| a. C-188 date 21.04.1988 | e. C-43 date 31.07.2007   | i. C-24 Date 08/07/2013 |
| b. C-149 date 18.11.1992 | f. C-222 date 10.12.1992  | J. C-82 Date 25/02/2016 |
| c. C-156 date 21.01.1990 | g. B/S of PACS as per CAS |                         |
| d. C-39 date 11.08.11    | h. Preparation of B.D.P   |                         |

14. Examine carefully **interest subvention claims** of branch for Financial year 2024-25.

15. Certain issues to be looked into the computerized areas/branches:

A. That the branches officials are **checking the day end reports viz. Supplementary/Long Book , Day Book etc along with the vouchers and preserving them as branch records** on daily basis, without any complacency.

B. That the Branch Manager is verifying on a daily basis important reports like long book/ supplementary report, day book etc.

C. That the accounts opened in the names of the Hardware/Software vendors of the bank or their relatives/friends/employees are strictly monitored any suspicion, irregularity immediately to be reported.

D. That the transactions represented in the supplementary report/day book are supported by vouchers duly prepared and authenticated by branch officials and are on account of genuine by way of interest slip, standing instructions etc. Other than such transactions, if any transaction which is not valid (a spurious/manipulated entry) is found , it should be immediately take it up with the Branch Manager and get it investigated and rectified.

16. You are also review to check and comment that all the rules and regulation specially Tax laws should completely adhered.

17. If any other irregularity/ concern is noticed it should immediately be brought into the knowledge of Branch Manager / Chief Executive Officer.

18. Periodical discussion once in a quarter will be held by you with the Chief Executive Officer /Audit Committee in respect of your report, rectifications, recoveries, follow-ups, etc., of branches allotted to you in order to enhance the efficiency and effectiveness in the working of the branches. This will also help the Chief Executive Officer /Audit Committee to assess your performance for continuation of your assignment.

19. Though the assignment is given to you for a period of twelve months. It is subject to review every quarter and bank shall be at liberty to terminate the assignment at any time, if your performance/conduct of audit is not satisfactory as mentioned as above.



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20. Your appointment as concurrent auditor of the bank for 2024-25 is subject to any change or terms and condition laid down by Board of Director of the Bank/Registrar, co-operative societies U P Lucknow.

21. Timeline for report submission and Penalty for Delayed Submission of Reports.

S.No.	Quarter	Report Submission Date
1.	April 2024 to June 2024	10/09/2024
2.	July 2024 to September 2024	20/11/2024
3.	October 2024 to December 2024	20/02/2025
4.	January 2025 to March 2025	20/04/2025

- In case, no report is submitted even up to the above mentioned date of submission, a penalty by way of 20% cut in the quarterly remuneration will be imposed and the fees will be paid with duly explaining the reasons for inordinate delay.

22. A Chartered Accountant, who has experience of audit work of banks, should head your concurrent audit team, along with qualified assistant to attend the audit work concurrently. The partners/ proprietor of the firm should supervise the concurrent audit of the branch during their visit branch, in person for every reports and attendance should be verified by the branch manager along with every reports. If there is no proof of visit of partners/ proprietor of the firm for concern branch then no conveyance charges will be paid for the month/ quarter.

23. If there are major income leakage and even fraudulent activities being interest application on saving bank, Term loans and advances, bills and Term deposits, pre-closure of term deposit and loans and advances after the concurrent audit has been done in that period of concerned concurrent audit the penalty by way of 20 % cut in the quarterly remuneration or income leakage amount whichever is lower will be imposed for first occasion and after that occurring such type of income leakage bank has right to terminate your services of concurrent audit ,before the expiry of period of your assignment and you shall not be entitled to claim any compensation from the bank.

24. All other norms to be complied as per prescribed by Nabard/RBI from time to time.



ANNEXURE IGuidelines for Examination of various areas during  
Internal Inspection of Bank BranchesCash on Hand

1. Were there any paid cheques/ debit vouchers held with the above cash, purporting to represent payments made but not brought into account? If so, give brief particulars (including the date on which the payments were actually brought into account).
2. Comment whether the cash retention limit fixed for the branch was adequate to meet the requirements or was excessive. Give instances if the limit had been continuously exceeded over a period and state reasons therefor.
3. Were the cash and other valuables held in effective joint custody?
4. Were details of the cash balance held at the close of the day recorded denomination-wise in the cash balance book? Was the book signed by the officials holding joint custody of cash?
5. Was the cash balance verified by persons other than those holding joint custody? If so, did they sign the cash book in token of such verification?
6. Was it a practice to take the entire overnight cash balance of the safe during business hours and bring over to the cash counter? (Comment if it was generally in excess of the usual requirements). If not, was the 'Excess Reserve Cash Register' maintained to record cash placed in and taken out from joint custody?
7. Were the physical arrangements for keeping cash during and after working hours satisfactory?
8. Were the cash receipts and payments books maintained properly?
9. How did the branch deal with the late receipts? Was it a regular feature?
10. Was there a cash account in the general ledger? If so, was the account being posted every day?
11. Did the passing official maintain cash scroll showing particulars of cash receipts and cash payments?
12. Do you consider the cover for cash in the account and in transit as adequate? Were the terms and conditions stipulated by the insurers scrupulously complied with? If not indicate violations.



14. Were the duplicate keys of the strong room, safes, cupboards lodged with another bank specified by the Head Office? To verify the relative safe custody receipt.

11. Balances with other banks

1. What is the total amount of balances held in the accounts of the branch with other banks at the end of the quarter?
2. Have you verified the balances with the relative certification of balances issued by other banks and the respective reconciliation statements?
3. Have you examined the outstanding entries in the reconciliation statements with relative statements of account/ pass books/ bankers' accounts and found them to be in order?
4. Give brief particulars of the long outstanding item for larger amounts.

Date of entry	Amount	Name of originating bank/ branch	Name of responding bank/ branch	Reasons for delay
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5. Test-check the cash withdrawals from and cash-deposits into the accounts. Did the dates of withdrawals/ deposits as shown in the books of the branch tally with those appearing in the statements of accounts furnished by other banks?

6. Were the balances maintained in current accounts with the banks in excess of normal requirements of the branch and/ or in excess of the limits fixed? Was there any account with a comparatively large balance that has remained dormant?

7. In the case of cash cheques drawn on bankers, was an acknowledgement obtained from persons who were asked to obtain cash?

8. Were acknowledgements obtained from bankers for cash remittances preserved along with the respective vouchers?



11. Was the stock of cheque books, fixed deposit receipt books etc., periodically verified by a responsible official of the branch?

12. Were the signatures on the letters advising stop payments verified before action is taken on them? Did the branch note these instructions on the relative ledger folios as well as in the stopped cheques register under authentication?

13. Were the signatures of the depositors affixed on the balance confirmation letters obtained in respect of current accounts verified with the specimen signatures on branch record?

14. Were the due dates of fixed deposits properly diarised?

15. Were the matured fixed deposits receipts duly discharged before payment? Were deposits paid before due dates?

16. Were the outstanding amounts under matured fixed deposits transferred to 'Matured Fixed Deposit' account? Was interest paid on amounts so transferred?

#### IV. Bills Payable

1. Were the Pay Orders, Drafts, TTs issued etc. registers properly maintained?

2. Did the branch balance periodically the outstandings in Pay Orders, Drafts, MTs and in Bills Payable Account?

3. If there were many drafts payable outstanding for a long time, i.e. say for more than 6 months, ascertain the reasons.

#### V. Advances

##### A. General

1. Indicate the amounts issued, recovered, outstanding and overdue under different types of loans at the beginning and end of the quarter.

2. Examine whether the credit limit/ loan applications were scrutinised as per head office instructions and forwarded to the head office well in advance for the sanction. Comment on the delay, if any, in this regard. If the sanctioning power is delegated to the branch advisory committee, is it ensured that the applications are put up to the committee promptly?

3. Was the position of advances periodically reviewed as per head office's instructions, if any, and irregularities, if any, rectified/ brought to the notice of head office.

4. Was the interest charged at the rate stipulated on all accounts as per agreement sanction and the arrears of interest on accounts were being operated properly and drawals and recoveries were made regularly?

5. Were there any defects in the loans obtained for the quarter? Indicate the defects.

B. Short-Term Cultural Loans

1. Comment on the receipt of credit limit statements from agricultural credit societies within the prescribed time schedule. Give details of any credit limit statements received from societies during the quarter.
2. Was there delay in disbursement of loans? If so, give reasons.
3. Comment on the timely receipt and scrutiny of disbursement statements.

### C. Pledge and Hypothecation Advances

1. Examine whether the securities were adequate, in good condition and readily saleable. Were they approved securities?
2. Did the branch satisfy itself about the borrowers' ownership of the goods (i.e. did it keep an record original invoices or certified copies thereof)?

1. Have all securities requiring registration been registered in the name of the bank or otherwise accompanied by documents to give title to the bank?

While accepting the security, was the market value of the security checked with reference to current prices obtaining in the market in addition to obtaining from the borrowers documentary evidence in support of the value declared by them?

Verify whether the securities were retained from time to time particularly when the market showed a downward trend. proper entries made in the drawing power book and in daily balance book and checked by an officer? Also verify whether all the accounts which exceed the sanctioned limit of drawing power or otherwise irregular were duly reported to the head office.

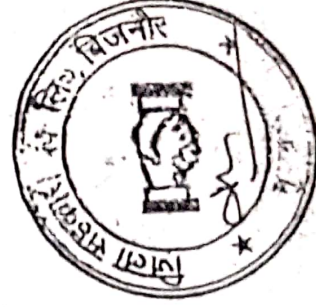
Were prescribed margins maintained on securities? Were stipulated margins maintained for the commodities under Reserve Bank of India directives?

Were the securities placed in the effective custody of the branch?

(a) Were statements of stocks under hypothecation to the bank being received regularly in the concerned borrowers?

While they scrutinised, I peeped at the branch!

Comment whether the sodown card/register was properly maintained and regularly



10. Were the goods under pledge/hypothecation to the branch periodically verified by a branch manager? Give details, e.g., date of inspection, discrepancies noticed etc. from the record maintained in respect of such verification.
11. Was the movement of the pledged/hypothecated goods generally satisfactory? Was the maximum duration fixed for the acceptance of different commodities as security exceeded?
12. Verify whether goods other than those pledged to the bank were stored in the same godown?
13. Were all formalities such as the display of bank's name-board, use of bank's lock, properly securing the doors of the godowns, obtaining letters of access in the case of godowns having no independent access etc. complied with?
14. In the case of rented godowns, did the branch obtain a declaration from the owners of the godowns that they would have no lien over the goods stored and did it ensure that the rent for godowns was being paid regularly?
15. Was the control exercised over the custody and issue of godown keys satisfactory?
16. Were the goods pledged/hypothecated adequately insured (for full value of stock in case of hypothecation advances and atleast 10 percent above outstandings for pledge advances)? Was the policy a blanket one or were different policies in force and in bank's name? Were all relevant details properly noted?
17. Were the delivery orders signed by bank's officials and properly filed and deliveries properly receipted by the borrowers and recorded appropriately? (The signatures of the recipients are to be verified and proper valuation of goods is to be ensured).

D. Advances against Fixed Deposits etc./Grant of Overdrafts

1. Was the discharge obtained on the fixed deposit receipt in order and were the D.P. Notes duly stamped? Was the letter of pledge authorizing the bank to adjust the principal amount and interest on maturity duly taken? Was the stipulated margin maintained?
2. Was the bank's lien noted in the respective accounts? If the advance is against third party/minor's deposit receipt, then examine whether letters of consent/renunciation/necessary declaration was obtained.
3. In the case of advances against recurring deposits, were the pass books retained and letters of pledge/authority obtained and recorded for adjustment on maturity?
4. Were the overdrafts granted in conformity with the instructions issued by Head Office?

E. Medium-Term agricultural loans

1. Were the conditions laid down by the bank and policy circulars duly observed while granting medium-term loans?

2. Comment on the disbursement/utilisation certificates obtained and verification of utilisation of loans.

#### F. Overdues

1. Indicate the period-wise classification of overdues from societies affiliated to the branch as at the end of the quarter.

2. Comment on the action taken for recovery of overdues.

#### VI. Bills sent for Collection

1. Did the branch, where necessary, obtain from the customer a letter of undertaking to indemnify the bank against risk involved in the collection of bills through unapproved banks and against other incidental losses, such as customer requesting to send the bill by ordinary post?

2. Were the contra entries passed promptly? Were instructions of drawers and non-payment/non-acceptance advices from collecting branches/bankers recorded and acted upon promptly.

3. If the fate of the bill was not known within a reasonable time, was it inquired into? Did bills remain unrealized for unduly long periods?

#### VII. Bills received for collection

1. Were the instructions of remitting offices/bankers/ parties concerned carefully recorded and promptly acted upon?

2. Were the bills duly presented to drawees for acceptance/payment.

3. Were the usance bills adequately stamped? Verify whether the acceptances were properly recorded on the bills and the due dates in respect of them correctly arrived at and recorded in the diary and advised to the concerned parties.

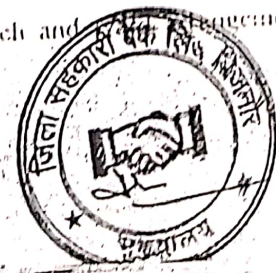
4. Wherever necessary, was notice of lien on goods covered by the bills sent to Railways and other carriers?

#### VIII. Furniture and Fixtures

Were the articles of deadstock in good condition? Was the deadstock register maintained properly?

#### IX. Premises and Non-banking Assets acquired in satisfaction of claims

1. Were the premises adequate, neat and clean? Was the watch and management satisfactory?



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2. If any non-banking assets had been acquired in satisfaction of claims in the area of branch, give details and indicate steps taken for their disposal.

#### X. Other Assets

Were (there) any long outstanding entries in the suspense and sundry debtors accounts? so, give details with reasons for delay in adjustment/recovery.

#### XI. Books of Accounts

1. Did the branch maintain all the registers and books of account prescribed by the Office? If not, specify those not maintained.

2. Were the various books posted upto-date?

3. Were there over-writings, and unauthenticated additions/cancellations in the various books of accounts of the branch?

4. List out the shortcomings in the maintenance of the registers.

5. Check at random some of the balances copied down in the balance books with the balances in the respective ledger folios. Also check the summations in a few pages on the balance books.

6. Were the books of the branch balanced every month by the staff other than those handling the respective ledgers? If not, indicate the arrears and reasons therefor.

7. Did the branch issue balance confirmation letters to the current account holders and borrowers at the end of the last half year. If so, how many items have since been received from the depositors and borrowers?

#### XII. Petty cash, Postage, Revenue Stamps, Stamped Forms etc.

1. Was there a system of checking periodically items such as petty cash etc., by an official unconnected with their handling by surprise?

2. Were the payments made authorized, supported duly by vouchers and receipts and petty cash account adjusted monthly?

#### XIII. Audit and Inspection

Had the branch rectified the defects pointed out in the latest audit/inspection report received by it? If not, indicate briefly the serious irregularities, if any, remaining to be rectified.

XIV. Branch Returns

1. Did the branch submit the prescribed periodical returns to the Head Office regularly?
2. If it was a persistent defaulter, what were the reasons?

XV. Frauds, Embezzlements etc.

1. Were any frauds detected since the last inspection? If so, give details, what was the amount involved and action taken by the branch? How did the frauds arise?

2. Were there any losses to the bank through theft, burglary or hold-up, etc., since the last inspection? If so, give details.

XVI. Violation of Act, Rules etc.

Were any provisions of the Act, Rules, by-laws, directions or instructions violated by the branch? If so, give details.

XVII. Staff matters

- a) Were the duties of staff under different categories clearly defined?
- b) Were the staff rotated periodically from desk to desk?
- c) Did the branch keep any records/cards for rotation of the staff?
- d) How long has the present Manager/Accountant been at the Branch?
- e) In the opinion of the Inspecting Officer, was the branch adequately staffed or glaringly over/under-staffed?
- f) Indicate the basis of the impression in (e) above.

Special Comments, if any.

XVIII. Supervision of Societies

Comment on the supervision of societies affiliated to the branch. Was there timely submission of tour programmes and diaries by the supervisors? Were these scrutinized? Were the societies visited/inspected by the supervisors regularly?



## ANNEXURE I A

### INTERNAL CHECKS AND CONTROLS IN COMPUTERISED ENVIRONMENT

Electronic banking allows banks to expand their markets for traditional deposit mobilisation, credit extension activities and to offer new products and services to their customers. Computerisation of banking operations leads to improvement in the way the banking business is conducted but this is not without attendant risks. Risks associated with computers are varied. Operational risk may be the most important risk category in electronic banking and electronic money activities. Operational risk arises from the potential for loss due to loss of important data, computer abuses/ frauds caused by outside employees, improper protection of hardware and software, significant deficiencies in systems reliability or integrity, unauthorised access/ use of information, loss of integrity of information on account of unauthorised/ intentional change or manipulation of data. This type of risk can also arise from inadequately designed or implemented electronic banking system.

There is, therefore, an urgent need for banks to have a good EDP system with proper control over such system. It must be ensured that the accuracy of data, timeliness, effectiveness and reliability are consistently maintained in order to safeguard assets. It is also necessary that banks exercise necessary checks and controls which would minimise the risks involved and lead to risk management. It is essential that banks have a comprehensive risk management process in place that is subject to appropriate review by the Board of Directors and senior management.

The controls broadly need to be exercised are as under:

- i) System development/ maintenance controls
- ii) Data security/ access controls
- iii) Data base controls
- iv) Telecommunications controls
- v) Contingency planning through back-up recovery and redundancies and
- vi) System software controls

Major factors which lead to security violations in computers are absence of security policies and measures, inadequate or incomplete system design, programming errors, weak or inadequate logical access controls, absence of procedural controls, ineffective employee supervision and management controls.

A few other measures that would be of help in this regard are indicated below:

- a) duties of system programmer are segregated from persons operating the system and there should be separate persons to perform the above two functions.
- b) An appropriate control system involving physical, logical and procedural should be devised and documented to protect the system from attacks of unscrupulous elements within and outside organisation.

## आन्तरिक/समवर्ती लेखा परीक्षा प्रकोष्ठ हेतु दिशा निर्देश

अनुसूचक-18

### उद्देश्य:-

आन्तरिक/समवर्ती लेखा परीक्षा लागू करने का मुख्य उद्देश्य, बैंक के कार्यकलापों पर प्रभावी नियन्त्रण, निर्धारित प्रबन्ध प्रक्रिया का अनुपालन और गम्भीर चूकों एवं धोखेबाजी पूर्ण चाल बाजियों को रोकने एवं उनका समय से पता लगाना एवं समय रहते ऐसी घटनाओं पर अंकुश लगाया जाना है।

### विषय क्षेत्र:-

आन्तरिक/समवर्ती लेखा परीक्षा में एक निश्चित अवधि के अन्तर्गत शाखाओं द्वारा किये गये समस्त लेनदेन यथा निक्षेप/ऋण अग्रिम/विनियोजन (दायित्व एवं सम्पत्ति पक्ष) तथा आय एवं व्यय पक्ष आदि की शत प्रतिशत जाँच पूर्व स्थापित निर्देशों एवं इस विषय में समय-समय पर मुख्यालय द्वारा जारी किये गये निर्देशों के परिपेक्ष्य में किया जाना है। नियुक्त लेखा परीक्षक को अनिवार्य रूप से यह देखना होगा कि क्या लेन देन वास्तविक रूप से किया गया है तथा लिए गये निर्णय प्रधान कार्यालय द्वारा तैयार किये नीति मानदण्डों के अनुरूप है तथा रिजर्व बैंक/राष्ट्रीय बैंक के अनुदेशों/नीति सम्बन्धी आदेशों का उल्लंघन नहीं करते हैं तथा उन्हें प्रदत्त अधिकारों के अन्तर्गत है। कवर किये जाने वाले कार्यकलाप:-

आन्तरिक/समवर्ती लेखा परीक्षा की मुख्य भूमिका लेनदेन के साथ आन्तरिक जाँच तथा सम्पत्तियों का भौतिक सत्यापन एवं निर्धारित प्रक्रियाओं के अनुपालन में बैंक के प्रयासों की पूरक व्यवस्था करना है। लेनदेन का उचित रिकार्ड रखा जाता है, ठीक से प्रलेखित/प्रमाणित किया जाता है। निम्नमार्गों को लेखा परीक्षक अनिवार्य रूप से कवर करेंगे:-

### (1) नकद प्रबन्धन:-

- (i) दैनिक नकद लेनदेन विशेषकर असामान्य प्राप्तियों तथा भुगतानों की जाँच।
- (ii) आवक तथा जावक नकद जमा विप्रेक्षणों को खातों में दर्ज किये जाने की जाँच।
- (iii) बड़ी राशि वाले नकद भुगतान द्वारा किये गये व्ययों की जाँच।
- (iv) एम0एल0 अधिनियम के परिपेक्ष्य में मुख्यालय को प्रेषित की गई सूचनाओं की जाँच।
- (v) खोये हुए टोकन।
- (vi) मुख्यालय द्वारा शाखा को प्रेषित तथा शाखा द्वारा मुख्यालय को प्रेषित नकद राशि की शति प्रतिशत जाँच।

### (2) निवेश:-

- (i) डेडस्टॉक एवं स्टेशनरी स्टॉक का भौतिक सत्यापन एवं रख रखाव एवं ह्रास सम्बन्धी गणना।
- (ii) सिक्कोरिटी फार्म (यथा मयादी जमा रसीदें, पेजार्डर बुक, ड्राफ्ट, बुक आदि)

### (3) जमा:-

- (i) प्राप्त तथा भुगतान जमाएँ से सम्बन्धित लेन देन की जाँच कैंश स्क्राल/टोकन रजिस्टर/रोकड़ वही/ट्रान्सफर स्क्राल/एल.सी./आई.वी.सी./ओ.वी.सी. रजिस्टर की जाँच लेजर्स से करना।
- (ii) जमा राशियों पर भुगतान किये गये रू0 100/ से अधिक व्याज की शत प्रतिशत जाँच।
- (iii) खोले गये नये खातों तथा पुराने चल रहे खातों की बाई सी नार्म्स के अनुसार जाँच करना।
- (iv) स्टाफ एवं उनके सगे सम्बन्धियों के खातों का परिचालन एवं देय व्याज दरों की जाँच करना।
- (v) अपरिचालित खातों की जाँच।
- (iv) ओपनिंग फार्म एवं नमूना हरताक्षर कार्डों का रख रखाव एवं किस अधिकारी की सुरक्षा में है के सन्दर्भ में टिप्पणी करना।

### (4) ऋण/अग्रिम:-

- (i) लेखा परीक्षक जाच करें कि सभी प्रकार के ऋण अग्रिम जिसमें सहकारी सगितियों



पर लगे ऋण सभी प्रकार के व्यक्तिगत ऋण यथा मयादी जमा के विरुद्ध ऋण, एन. एस.सी. के विरुद्ध ऋण, उपनोक्ता टिकाऊ वस्तुओं के क्रय हेतु ऋण, स्वरोजगार योजना में स्वीकृत ऋण, व्यापारियों को स्वीकृत ऋण सीमा आदि उचित प्रकार से जाँच होनी चाहिए तथा उसका अप्रैसल भी होना चाहिए तथा उसका शाखा द्वारा करने के उपरान्त समक्ष स्तर के अधिकारी द्वारा स्वीकृत किये गये हैं।

- (ii) जाँच करें कि स्वीकृतियाँ प्रदत्त अधिकारों के अनुरूप हैं।
- (iii) जाँच करें कि प्रतिभूतियाँ तथा दस्तावेज पूर्ण रूप से भरे हुए प्राप्त हैं तथा Enforceable हैं। प्रतिभूतियाँ उचित रूप से प्रभारित रजिस्टर्ड हैं अथवा नहीं।
- (iv) जाँच करें कि स्टॉक स्टेटमेन्ट की प्राप्ति, किश्ते, कैश बुक, रसीद बुक कार्य विवरण पत्र एवं सन्तुलन पत्र आदि प्राप्त किये जाते हैं एवं इसकी नियमित समीक्षा की जाती है। यह भी सुनिश्चित करें कि ऋण सवितरणोत्तर पर्यवेक्षण अनुवर्ती कार्यवाही उचित है। पैक् व वित्त पोषित शाखा के सन्तुलन पत्र में बैंक अवशेष के मिलान की स्थिति।
- (v) जाँच करें कि क्या ऋणों का कोई दुरुपयोग हुआ है।
- (vi) जाँच करें कि ऋण के विरुद्ध प्रतिभूति संयुक्त अभिरक्षा में रखी जाती है एवं उक्त का इन्द्राज डॉक्यूमेन्ट प्लेज रजिस्टर में नियमानुसार किया जाता है।
- (vii) जाँच करें कि व्यक्तिगत ऋण की स्थिति में, प्राप्त प्रतिभूति का भुगतान परिपक्वता तिथि पर प्राप्त किया गया है।
- (viii) सभी ऋण खातों पर ब्याज दर, ब्याज दर लगाये जाने का अन्तराल एवं ब्याज की प्रोडक्ट तथा गणना का आंकलन की जाँच शत प्रतिशत करें।
- (ix) ऋण खातों में लेन देन की प्रविष्टियों की सम्पूर्ण जाँच।
- (x) रिजर्व बैंक/राष्ट्रीय बैंक/निबन्धक सहकारी समितियाँ, उ०प्र० के द्वारा समय-समय पर जारी निर्देशों का पालन।
- (xi) NPA (ऋण/अग्रिम) के वर्गीकरण की जाँच एवं वसूली हेतु किये गये प्रयासों की जाँच।
- (xii) डिमाण्ड क्लेक्शन बैलेन्स रजिस्टर की जाँच

#### आन्तरिक/समवर्ती लेखा कार्य और व्यवस्था:-

1. जाँच करें कि खातों, बहियों, रजिस्ट्रों का मिलान एवं रख रखाव उचित है।
2. मुख्यालय/शाखा समायोजन खाता, बैंकर्स खाते, विविध लेनदार/देनदार, आई.बी.सी. ओ.बी.सी. रजिस्टर के समायोजन हेतु लम्बित प्रविष्टियों की जाँच।
3. ब्याज, डिस्काउन्ट, कमीशन तथा विनियम की गणना की शत प्रतिशत जाँच
4. जाँच करें कि लॉन हानि खाते में नामे पक्ष में की गई व्ययों के लिये सक्षम प्राधिकारियों द्वारा अनुमति प्राप्त की गई है।
5. स्टाफ खातों में लेन देन की जाँच
6. फोलियों चार्ज/सर्विस चार्ज/अन्य मदों के सम्बन्ध में मुख्यालय द्वारा दिये गये निर्देशानुसार कार्यवाही की गई है।
7. बैंक/बिल लौटान की पंजिका की जाँच करें तथा इन लिखतों को लौटाए जाने के कारणों को देखें।
8. आन्तरिक/समवर्ती लेखा परीक्षा प्रतिवेदन के अनुपालन की जाँच।
9. शाखा द्वारा ग्राहकों की सहायता पर शीघ्रता से कार्यवाही की जाती है।
10. शाखा द्वारा मुख्यालय को प्रेषित स्टेटमेन्ट/विवरणियों, साविधिक विवरणियों का सत्यापन।

#### कम्प्यूटरीकृत शाखाओं पर विशेष ध्यान देने एवं अनुपालन के संदर्भ में:-

1. बैंक की आई.टी. नीति के अनुसार कम्प्यूटरीकृत शाखाओं में आई.टी. उपायों का अनुपालन सुनिश्चित करना।
2. न्यूनतम सुविधा (लोवेस्ट प्रीविलेज) तथा मेकर एवं बैंक के सिद्धान्त का पालन करना।



# ZILA SAHKARI BANK LTD. BIJNOR

Head Office, Civil Lines-II Bijnor-246701

(Email :- [dcbbijnor@yahoo.co.in](mailto:dcbbijnor@yahoo.co.in)) Ph.01342-262832

## DECLARATION OF FIDELITY AND SECRECY

We, .....  
do hereby declare that we will faithfully truly and to the best of our skill and ability execute and perform the duties required of us as auditors of Zila Sahkari Bank Ltd Bijnor and which properly relate to the office or position held by us in the said bank

We further declare that we will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of the Zila Sahkari Bank Ltd Bijnor or to the affairs of any person having any dealing with the Zila Sahkari Bank Ltd Bijnor nor will we allow any such person to inspect or have access to any books or documents belonging to, or in the possession of Zila Sahkari Bank Ltd Bijnor and relating to the business of Zila Sahkari Bank Ltd Bijnor or to the business of any person having any dealing with Zila Sahkari Bank Ltd Bijnor

CHARETERD ACCOUNTANT

Place

Date



# ZILA SAHKARI BANK LTD. BIJNOR

Head Office, Civil Lines-II Bijnor-246701

(Email :- [dcbbjnora@yahoo.co.in](mailto:dcbbjnora@yahoo.co.in)) Ph.01342-262832

Format Of Audit Certificate to be submitted with Quarterly Concurrent Audit Report on letter of Concurrent Auditor to bank

## Audit Certificate

We have audited the books of accounts of branch.....of Zila Sahkari bank Ltd, Bijnor for the Quarter ended on .....in terms of your letter no.4643/Actt-Stat/Con-Audit/2020-21 dated 31/10/2020 and certify that we have conducted Concurrent Audit in terms of the check list provided by the Bank.

We certify that:

- (a) Weather All accounts opened of deposits & Loans and Advances during the Quarter are KYC compliant.(give detail)
- (b) Weather any pseudo account has been opened in the system or not.
- (C) Weather any junk PAN Number/Aadhaar Card Number entered in the system.
- (d) Weather Calculation of interest , commission & exchange has been correctly done and realized.
- (e) Weather Applicable rate of interest in all borrowal accounts as per bank circularized instruction is being charged.
- (f) Weather any revenue leakage detected. if any give details in annexure.
- (g) Sanctions details entered in the system are verified with physical loan documents and found correct.
- (h) Weather the branch officials are checking the day end reports viz. supplementary /Long book, day book Daily Reports with the vouchers and preserving them as branch records on daily basis and G/L reports on periodic basis as monthly.

We also certify that :

Weather any frauds, Embezzlements, misappropriation and financial irregularities detected since last Audit. **If so ,it must be reported immediately by way of "Flash Report" to Chief Executive Officer of the bank in a cover addressed to his personal name and also give details in audit report also.**

Weather there were any losses to the bank though theft, burglary or hold up etc., since last Audit. **If so, give details.**

We further certify that the discrepancies as stated in the enclosed report have been discussed with the branch manager of the branch and these have been rectified.

All the discrepancies stated in our earlier reports have also been rectified by the branch.

Place:

Seal & Signature of the Concurrent Auditor

Date:

F.R.N –

M.N –



# ZILA SAHKARI BANK LTD. BIJNOR

Head Office, Civil Lines-II Bijnor-246701

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## Format of Covering of Quarterly Concurrent Audit Report

Name Of Branch-Zila Sahkari Bank Ltd,.....	Quarter Ended : .....
Name and Address Of The Audit Firm:.....	
Name of the Concurrent Auditor : .....	
Name of the Branch Manager:.....	
Since When.....	
Period Of Audit : From.....to .....(Mention Quarter dates)	
Duration of Concurrent Audit : From.....to ..... (Full Particulars of days attended at Branch)	
Date of Submission of the Report to the branch :	
Date of Submission of the Report to the Head Office :	
<u>Irregularities Observed :</u> 1. 2. 3. 4. 5. 6. 7.  etc	

Seal and Signature Of Branch Manager

Signature Of Concurrent Auditor

Seal

F R N -

M. N-



# ZILA SAHKARI BANK LTD. BIJNOR

Head Office, Civil Lines-II Bijnor-246701  
(Email :- [dcbbijnor@yahoo.co.in](mailto:dcbbijnor@yahoo.co.in)) Ph.01342-262832

Format of the Certificate to be given by the Branch Manager on receipt of the Quarterly Concurrent Report

## Certificate

We certify that Concurrent Auditor **M/S Manoj Mohan & Associates, Noida** conducted Audit of branch from .....to.....for Halferly ended September 2020 /Quarter ended December 2020 or March 2021 and received the copy of Concurrent Audit Report for Quarter. The audit comments have been thoroughly gone through and discussed with concurrent Auditors .

We agree with their findings and steps are being taken to set right the irregularities early .

We have noted to ensure full compliance of the entire report within 15 days of its receipt.

Date:

Seal & Signature of Branch Manager

Place:

Name Of Branch Manager.....



# जिला सहकारी बैंक लि०, बिजनौर

प्रधान कार्यालय सिविल लाईन्स-11, बिजनौर-246701, उ०प्र०  
पत्रांक: सी-195 / लेखा-सांख्यिकी अनु० / समवर्ती लेखा-परीक्षा / 2020-21 दिनांक 31-10-2020

समस्त शाखा प्रबन्धक  
जिला सहकारी बैंक लि०, बिजनौर

ऑडिट कमेटी ऑफ बोर्ड की बैठक दिनांक 30.09.2020 के प्रस्ताव संख्या-02 में जिला सहकारी बैंक लि०, बिजनौर की समस्त शाखाओं, विस्तार पटल मुख्यालय सहित वर्ष 2020-21 हेतु समवर्ती लेखा परीक्षा सितम्बर, 2020 तक छमाही आधार एवं दिसम्बर एवं मार्च 2021 त्रैमासिक आधार पर सनदी लेखाकार मैसर्स मनोज मोहन एण्ड एसोसिएट्स एफ-18 ए, सेक्टर-27 नोएडा से कराये जाने का निर्णय लिया गया है।

अतः आपसे अपेक्षित है कि उपरोक्त सनदी लेखाकार से अपनी शाखा का दिनांक 01.04.2020 से 30.09.2020 तक का समवर्ती लेखा परीक्षा छमाही आधार व दिनांक 01.10.2020 से 31.03.2021 तक का समवर्ती लेखा परीक्षा त्रैमासिक आवृत्ति के आधार पर कराना सुनिश्चित करें तथा संलग्न प्रारूप पर लेखा परीक्षा सम्पादित किये जाने वाले सनदी लेखाकार की उपस्थिति दर्शाते हुए प्रमाण पत्र निर्गत करें। समवर्ती लेखा परीक्षा से सम्बन्धित किसी भी प्रकार की समस्या से मुख्यालय को तत्काल अवगत कराया जायें। यह भी अवगत कराना है कि अप्रैल 2020 से सितम्बर 2020 तक की समवर्ती की परीक्षा प्रतिवेदन दिनांक 30 नवम्बर, 2020 तक तथा अन्तिम दो तिमाही का शाखा का समवर्ती लेखा परीक्षा प्रतिवेदन 15 जनवरी, 2021 व 15 अप्रैल 2021 तक प्राप्त होनी अनिवार्य है साथ ही बैंक के निर्धारित प्रारूप पर प्रत्येक तिमाही पर सनदी लेखाकार फर्म के पार्टनर/प्रोपाइटर की उपस्थिति में शाखा प्रबन्धक से हस्ताक्षर अनिवार्य होंगे। जो प्रतिवेदन के साथ संलग्न होगी। अग्रेतर शाखा प्रबन्धक प्राप्त समवर्ती लेखा परीक्षा प्रतिवेदन का वास्तविक परिपालन प्रत्येक दशा में प्रतिवेदन प्राप्ति की तारीख से 15 दिन के अन्तर्गत करते हुए अनुपालन आख्या बिना किसी विलम्ब के मुख्यालय को प्रेषित करेंगे, इस हेतु मुख्यालय से कोई अनुस्मारक प्रेषित नहीं किया जायेगा। अनुपालन आख्या के विलम्ब से प्रेषण करने पर अथवा न करने पर मुख्यालय के निर्देशों की अवहेलना मानते हुए अनुशासनात्मक कार्यवाही की जा सकती है जिसका पूर्ण उत्तरदायित्व सम्बन्धित शाखा प्रबन्धक का होगा। आप अपनी शाखा की समवर्ती लेखा परीक्षा टीम को पूर्ण सहयोग प्रदान करें।

सचिव/मुख्यकार्यपालक अधिकारी  
जिला सहकारी बैंक लि०, बिजनौर

प्रतिलिपि: सूचनार्थ एवं आवश्यक कार्यवाही हेतु-

1. मैसर्स मनोज मोहन एण्ड एसोसिएट्स एफ-18 ए, सेक्टर-27 नोएडा को इस अनुरोध के साथ कि उपस्थिति प्रमाण पत्र के साथ एक प्रति अनुपालन करने हेतु शाखा एवं एक प्रति मुख्यालय/ऑडिट सैल वित्तीय को प्रेषित करने का कष्ट करे।
2. उपमहाप्रबन्धक (ऑडिट) को इस निर्देश के साथ कि वित्तीय वर्ष 2020-21 की समवर्ती लेखा परीक्षा का समस्त क्रियान्वयन (परिपालन एवं सनदी लेखाकार को भुगतान सहित) ऑडिट अनुभाग से कराना सुनिश्चित करे तथा सनदी लेखाकार द्वारा लेखा परीक्षा में वित्तीय अनियमितता गवर्न तथा अन्य गम्भीर अनियमितता पाये जाने पर अधोहस्ताक्षरी को सूचित करते हुए ऑडिट कमेटी के समक्ष प्रस्तुत करेंगे।
3. समस्त उपमहाप्रबन्धक जिला सहकारी बैंक लि०, बिजनौर को इस निर्देश के साथ कि शाखाओं के समवर्ती लेखा परीक्षा कराने में सनदी लेखाकार को पूर्ण सहयोग प्रदान कराना सुनिश्चित करें।
4. अनुभाग अधिकारी (लेखा/ऑडिट) को इस निर्देश के साथ कि वो समवर्ती ऑडिट 2020-21 से सम्बन्धित पत्रावली ऑडिट अनुभाग को हस्तगत कराये।
5. अध्यक्ष महोदय, ऑडिट कमेटी जिला सहकारी बैंक लि०, बिजनौर को अवलोकनार्थ।
6. माननीय अध्यक्ष महोदय, जिला सहकारी बैंक लि०, बिजनौर को अवलोकनार्थ।

सचिव/मुख्यकार्यपालक अधिकारी  
जिला सहकारी बैंक लि०, बिजनौर