

**INTERNAL AUDIT DEPARTMENT**

**HEAD OFFICE, KOLKATA**

**INTERNAL AUDIT REPORT DATED \*\*/\*\*/\*\*\*\***



**Auto Fetch**



**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_BRANCH**

* **Code : \_\_\_\_\_\_\_\_\_, Cluster : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Zone : \_\_\_\_\_\_\_\_\_\_\_\_ )**

**AUDIT REPORT FORMAT**

Date :

Chief Audit Executive

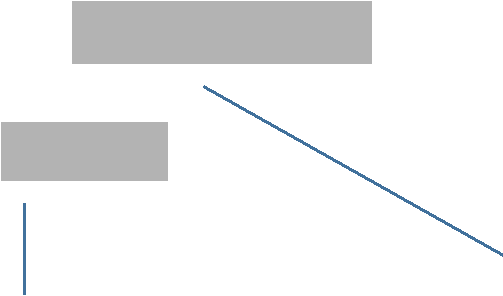
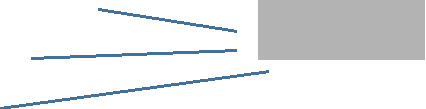
Bandhan Bank Limited

Head Office, 4th Floor,

DN-32, Sector – V, Salt Lake City,

Kolkata - 700091

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Dear Sir, | | | **To be filled by Auditor** | |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  | **Internal Audit of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Branch** | |  |  |  |
|  |  |  |  | **Auto Fetch** |  |  |
|  |  | **Auto Fetch** | |  | **Date of commencement of audit :** |  |  |
|  |  |  |  |  |  |
|  |  |  |
|  |  |  |  |  | **Date of completion of audit :** |  |  |  |
|  |  |  |  |  |  |  |
| With | | reference to your mail dated \_\_\_\_\_\_\_\_\_\_\_\_\_, I have carried out the Internal Audit of | | | | | |  |
| \_\_\_\_\_\_\_\_\_\_\_\_\_Branch and enclose my report. I have checked all the items at the Branch as per Internal | | | | | | | |  |



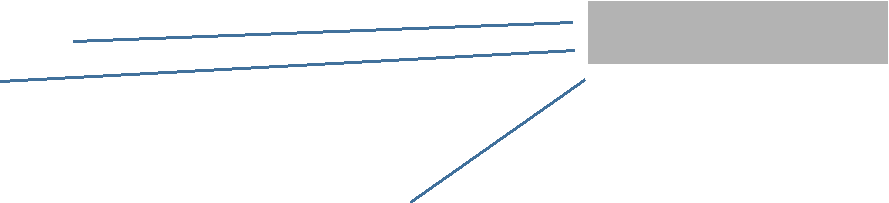
Audit Checklist. Everything was found in order except non- compliances, which have been brought out in the report.

1. The non-compliances that fall under high risk category require critical and immediate attention of the operators and controllers, for rectification/risk mitigation without delay in view of their overall importance to the working of the branch.
2. The irregularities / risks observed and their intensity have been discussed with the members of the staff at the Branch including the Branch Head and Assistant Branch Head (ABH). Adequate guidance was given to them for rectification of the irregularities and mitigation of attendant risks on the spot.

I declare that the staff of the Branch have been duly apprised by me/us that the findings of the audit would remain confidential and would not be disclosed / shared with unauthorized persons.

Yours faithfully,

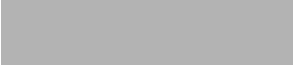
|  |  |  |
| --- | --- | --- |
| Name of Internal Auditor : | **To be filled by Auditor** |  |
|  |  |
| Designation : |  |  |
|  |  |
| Internal Audit Department (General Banking) |  |  |



Copy forwarded for information and necessary action :

1. The Branch Head, Bandhan Bank, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch
2. The Cluster Head, Bandhan Bank, \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Cluster

|  |  |
| --- | --- |
| **1. ACTION FOR BRANCH :** | **Non editable page** |



* Please submit your item-wise remarks/compliance advice on the captioned report by e-mail within the stipulated period of 14 days for High Risk issues, 21 days for Medium Risk issues and 30 days for Low Risk issues. Please ensure that the comments given by you in respect of the various audit observations are elaborate.
* Do not put remarks such as 'Being complied with', 'Complied', 'Noted for compliance', etc.
* Your remarks should cover the following aspects :
  + Why the irregularity arose in the first place;
  + How it was rectified. Process of rectification should be explained;
  + Steps initiated to avoid occurrence of the irregularity in future.

Unless all the above three aspects are covered in your remarks, your reply will not be deemed to be complete. Please also note that in the absence of such detailed remarks from you, it will not be possible for us to close the report.

**CLUSTER OFFICE:**

He is requested to follow up with the branch for compliance and submit final compliance within the stipulated period as above. Please ensure that the compliance remarks submitted by the branch are in accordance with the instructions contained above.



**Branch Certificate basic format, but can be edited by Auditor**

**Branch Certificate**

In connection with the internal audit of the branch as on \_\_\_\_\_\_\_\_\_\_\_\_\_, we certify as under:

1. **Cash in transit :**

All instructions regarding remittance of money have been adhered to by the Branch.

1. **NRE Accounts :**

Branch makes discreet enquiries on a random basis about the non-residential status of its clients and in

case of doubt proper caution has been marked in the system.

1. **Safe Deposit Locker / Security documents :**

Safe Deposit Locker agreements and all the security documents pertaining to loans & advances/ applications for issue of Bank Guarantee and LC have been adequately stamped as per Stamp Act in force in the state and are admissible in the court based on stamp duty paid.

1. No frauds have taken place during the audit period/ Frauds during the audit period have been reported to the controlling office.
2. No complaints have taken place during the audit period/ Complaints during the audit period have

been reported to the controlling office.

1. No suits have been filed against the bank, during the audit period. (This includes complaints to Consumer Forum, Banking Ombudsman etc.)
2. The irregularities/risk observed by the Internal Auditor and their intensity were discussed with the concerned members of the staff at the Branch and the undersigned on a daily basis and adequate opportunity was given to rectify the irregularities, as far as possible, during the course of audit.

[ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_\_\_\_]

**BRANCH HEAD**

**Note :**

(The points / areas enumerated above are only illustrative. The auditors may add not applicable areas/ points to the above certificate or may take additional certificates about them and attach the same with the report.)

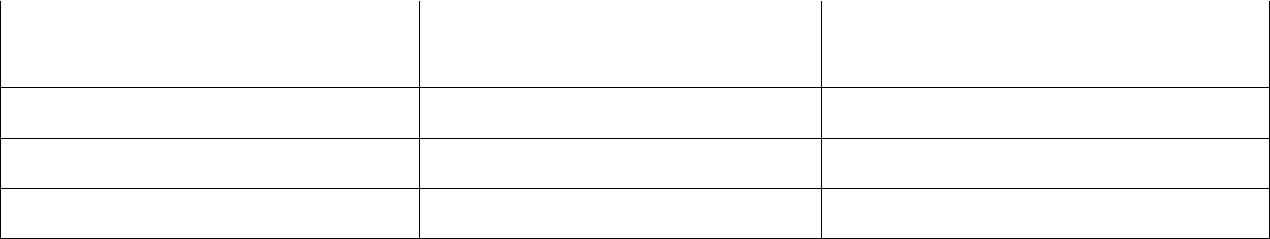
|  |  |  |
| --- | --- | --- |
| **(A) BRANCH PROFILE** | **Entire form needs to be filled by auditor** |  |
|  |  |



|  |  |  |  |
| --- | --- | --- | --- |
| **BRANCH NAME** | | **:** |  |
|  |  |  |  |
| **BRANCH CODE** | | **:** |  |
|  |  |  |  |
| Branch opened on | | **:** |  |
|  |  |  |  |
| Date of S&P Audit | | **:** |  |
|  |  |  |  |
| Branch Category | | **:** |  |
|  |  |  |  |
| Present Branch Head | | **:** |  |
|  |  |  |  |
| Previous Branch Head | | **:** |  |
|  |  |  |  |
| Present Assistant Branch Head | | **:** |  |
|  |  |  |  |
| Previous Assistant Branch Head | | **:** |  |
|  |  |  |  |
| If onsite ATM attached to the branch | | **:** |  |
|  |  |  |  |
| No. of DSCs mapped | | **:** |  |
|  |  |  |  |
| Number of Frauds | | **:** |  |
|  |  |  |  |
| Phishing attacks/ cyber crime | | **:** |  |
|  |  |  |  |
| Number of Complaints | | **:** |  |
|  |  |  |  |
| Income Leakage | | **:** |  |
|  |  |  |  |
| Control Score | | **:** | **%** |
|  |  |  |  |
| Rating | | **:** | **A/B/C/D/E** |
|  |  |  |  |

**B) Business Profile of the Branch :**

|  |  |
| --- | --- |
|  | **(Amount in Rs. Crs.)** |
| **As on 31.03.2017** | **As on Audit Date (Previous Day's** |
|  | **Close GL )** |



**Total Deposit (CA + SB + TD)**

**Advances**

**Total**

**C) Cash Verification (Amount in Rs.):**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Description** | **Cash Balance in** | **Balance as per** | **Physical Cash** | **Difference** | **Date of last** |
|  | **Branch GL** | **Cash Balance** | **Counted and** | **(If Any)** | **Cash** |
|  | **(b-core)** | **Register** | **Verified** |  | **Verification by** |
|  |  |  |  |  | **BH** |
|  |  |  |  |  |  |
| Cash Balance at Branch |  |  |  |  |  |
| **(GL Code- 305003002553)** |  |  |  |  |  |
|  |  |  |  |  |  |
| ATM Cash Balance |  |  |  |  |  |
| **(GL Code- 305004002554)** |  |  |  |  |  |
|  |  |  |  |  |  |

**Entire form needs to be filled by auditor**

**D) Reconciliation of Current Account maintained with other Bank (Amount in Rs.) :**

**[Mention Audit Date Balance]**

****

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Description** | **Balance as per** | **Balance as per** | **Reconciliation** | **Difference (If Any)** | **Reason for** |
|  | **Bank Statement** | **GL** | **done upto** |  | **Difference** |
|  |  |  |  |  |  |
| CA CLG Primary |  |  |  |  |  |
| 335003002551 |  |  |  |  |  |
|  |  |  |  |  |  |
| CA CLG Primary |  |  |  |  |  |
| Back up |  |  |  |  |  |
| 335003002552 |  |  |  |  |  |
|  |  |  |  |  |  |
| CA Cash |  |  |  |  |  |
| Management 1 – |  |  |  |  |  |
| 335003002553 |  |  |  |  |  |
|  |  |  |  |  |  |
| CA Cash |  |  |  |  |  |
| Management 2 – |  |  |  |  |  |
| 335003002554 |  |  |  |  |  |
|  |  |  |  |  |  |
| CA Cash |  |  |  |  |  |
| Management 3 – |  |  |  |  |  |
| 335003002555 |  |  |  |  |  |
|  |  |  |  |  |  |
| CA Cash |  |  |  |  |  |
| Management 4 – |  |  |  |  |  |
| 335003002556 |  |  |  |  |  |
|  |  |  |  |  |  |

**E) Details of Branch Staff :**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **SL** | **Role** | **Employee Name** | **Employee ID** | **Contact No.** | **Training Attended** |
| **No.** |  |  |  |  | **at Bandhan Bank** |
|  |  |  |  |  |  |
| 1 | Branch Head (BH) |  |  |  |  |
|  |  |  |  |  |  |
| 2 | Asst. Branch Head |  |  |  |  |
|  | (ABH) |  |  |  |  |
|  |  |  |  |  |  |
| 3 | Teller |  |  |  |  |
|  |  |  |  |  |  |
| 4 | CRO |  |  |  |  |
|  |  |  |  |  |  |
| 5 | BSM |  |  |  |  |
|  |  |  |  |  |  |
| 6 | 2nd Teller (If any) |  |  |  |  |
| 7 | BSE (If Any) |  |  |  |  |
|  |  |  |  |  |  |

Signature

**Place :** **-------------------------------------------**

**(Name of Auditor)**

**Date :**