

## Manual On Concurrent Audit of Banks

### Meaning of Concurrent Audit :

The term Concurrent means “operating or occurring at the same time”. **Concurrent audit** means verifying the financial transaction at the same time or after the transaction has occurred by bank on a regular basis to ensure the authenticity and accuracy of the transactions on true and fair basis as per the guidelines suggested by the Reserve Bank of India. The emphasis under concurrent audit is not on test checking but on substantial checking of transactions

### LOANS and ADVANCES Area:

The most important section for auditors point of view is Loans and Advances where the major risk is held. The loans are classified into two categories:

#### **A. Fund Based:**

- ✓ In simple terms fund based loans means where the fund are transferred to applicant for the purpose of loan.
- ✓ Fund based Loans are like Cash credit, Overdraft, Home loan, vehicle loan, Gold Loan etc.

#### **B. Non Fund based:**

- ✓ In this type the bank does not give physical money to the applicant but gives an assurance to the third party.
- ✓ Non Fund Based loans are Letter of credit, Bank Guarantee Etc.

#### Home loan:

This is a facility provided to the borrower for Purchase of New/Old house or Flat and also for construction/Renovation for a certain period of time and loan is repaid on fixed installment basis.

#### Checklist for Home loan:

Document Name	Details to be checked in Document
Income Proof	1. Last 2 years ITR along with computation of Income & working. <b>A. For salaried:</b> Employer offer letter, Last 3 months Salary slip, 6 months bank statement in which salary is credited. <b>B. For Self Employed:</b> 2 Business proofs(shop Act license & Udgog Aadhar), 1 year SB A/c & CA A/c statement.
Applicant Age limit	Should be <60 years.
Eligibility Criteria	This can be understood from the following example.
Mode of Disbursement	To be made directly to seller/Contractor through RTGS/DD.
Payment Confirmation	Written confirmation to be obtained from seller/Contractor.
Margin Contribution	If already done by borrower then Receipts to be obtained by bank

# Manual On Concurrent Audit Of Banks

**RS Peters**



## **Manual On Concurrent Audit Of Banks:**

**Taxmann's Practical Workbook for Bank Branch Auditors** Ishwar Chandra, 2023-03-02 This practical workbook i.e. work programme cum audit notebook is a one stop reference for bank branch auditors providing a systematic audit approach and procedures. Overall the aim of the workbook has been to provide an efficient and effective approach for accomplishing branch auditing simultaneously documenting the audit work. This workbook contains a five staged approach: Acceptance of Audit, Planning the Audit, Conducting the Preliminary Audit, Conducting the Final Audit, Reporting the Audit. In each stage the audit approach and procedures have been suggested in accordance with the RBI Norms and ICAI Standards on auditing. This book is helpful for branch auditors in accomplishing their branch audit more purposefully bringing more comfort to the Statutory Central Auditors, Boards and Management. The Present Publication is the 7th Edition amended up to 24th February 2023. This book is authored by CA Ishwar Chandra with the following noteworthy features: RBI's Extant Notifications, Circulars, Audit Procedures; each chapter has been divided into two paragraphs. In the first paragraph RBI's extant notifications/circulars have been discussed to help acquaint them with relevant legal/regulatory guidelines. While in the next section audit procedures have been suggested. References of RBI Notifications, ICAI Standards on Auditing have been given below the audit procedures. Audit Hints for Technology Environment of Banks i.e. Finacle, B NCS and Flexcube have been given. LFAR Procedures contain what and how to evaluate and how to report. For reporting help audit comments have been illustrated. CBS Environment: An entire chapter has been devoted to the useful system generated reports for branch auditing in CBS environments along with relevant commands, shortcuts and menus/navigations. Examples for Independent Bank Branch Auditors Report for forming different forms of audit opinions and memorandum of changes (MOCs) have been suggested. SBA Formats: To collect and evaluate the information in each stage audit templates (SBA Formats) have been suggested. The structure of the book is as follows: In the initial chapters pre-acceptance, post-acceptance and planning procedures are given. Subsequent chapters devoted to the bank branch auditing which are as follows: Audit of New Advances including Audit of Credit Monitoring, Audit of Special Mention Accounts (SMAs), Audit of IRACP and Resolution of Stressed Assets, Audit of Financial Statements, LFAR Procedures, Audit Procedures of Capital Adequacy Norms, Audit Procedures for Special purpose Certifications. The book includes two appendices: Appendix A and Appendix B. In Appendix A 24 Nos. audit templates (SBA Formats) have been provided to help seek and obtain information and to evaluate the information obtained. In Appendix B various notifications e.g. RBI Circulars and ICAI Standards are appended for quick reference of branch auditors. The contents of the book are as follows: Introduction to Audit of Financial Statements, Pre-Acceptance Procedures, Post-Acceptance Procedures, Planning Considerations, CBS Environment, Useful System Generated Reports, Offsite Planning, Onsite Planning, Performing Preliminary Routine Audit Procedures, Audit of New Advances, Audit of Credit Monitoring, Audit of Special Mention Accounts (SMA), Audit of Income Recognition and Asset Classification, Audit of Provisioning, Audit of

Resolution of Stressed Assets o Performing General Ledgers GL and Profit Loss PL Audit Procedures o Long Form Audit Reporting LFAR Procedures o Audit of Capital Adequacy o Special Purpose Certification Procedures o Issuing Independent Branch Auditors Report     Fundamentals of Auditing Basu,2010-09     **AICPA Audit and Accounting Manual** ,1997

Action Taken Report (ATR) on the Recommendations of the Joint Parliamentary Committee (JPC) which Enquired Into the Irregularities in Securities and Banking Transactions, 25th July 1994 India,1994     The Madras Journal of Co-operation ,1928     **Technical Manual** American Association of Blood Banks,1996     **The Madras Co-operative Manual** Madras

(India : State). Co-operative Department,1951     **Regional Rural Banks of India: Evolution, Performance and Management** Dr. Jitendra Kumar Ram,2015-06-11 Regional Rural Banks of India Evolution Performance and Management is a one stop reference book on the genesis growth performance and management of the Regional Rural Banks RRBs in India It is the first book of its kind which comprehensively examines the development of modern banking in India since the ancient period to 2013 and birth growth and performance of Regional Rural Banks from 1975 to 2014 It looks at all the facets of operations like structure financial management deposits advances NPA management ALM and risk management practices prevalent in RRBs It also describes role of IT in RRBs The book will fill the long felt absence of an authentic book on the functioning of RRBs of India The book is expected to serve as a handbook for the new recruits and also as a reference book for the senior bankers and policy makers The book rich with volumes of latest data provides various regulatory guidelines pertaining to day to day operations management and control of the rural banks The book is targeted at the professionals academicians as well as students     **Mergent Bank & Finance Manual** ,2003     Academic Foundation`S Bulletin On Money, Banking And Finance Volume -41 Analysis, Reports, Policy Documents Editor : Sona Kapila,2003     The Cooperator ,2005     **The Madras Co-operative Manual** F. R. Hemingway,1931     Ongoing Developments In Banking & Financial Sector : Volume -4 Editors : Raj Kapila & Uma Kapila,2000     *The evolution of the State Bank of India* Abhik Ray,2009

Playing A Part In The Story Is A Cast Of Bankers Who Left Their Imprint On The BankS Policies Practices And Character Among Them A Series Of Remarkable Chairmen Not To Speak Of The Hundreds Of Dedicated Officers And Other Employees Who Helped Establish The BankS Pre Eminence And Provide Leadership To The Banking System The State Bank Of India Act Received The PresidentS Assent On 8 May 1955 And On 1 July Moving With Remarkable Swiftens The New Bank Came Into Being The Purpose Was To Create An Institution That Would Form An Essential Part Of The CountryS Plans For Modernization Envisaged In The Era Of Economic Planning The Bank Would Have Its Roots Firmly Planted In The Countryside Through A Network Of Branches That Spanned The CountryS Farthest Corners And Play A Major Role In National Development In Volume 4 Of The Evolution Of The State Bank Of India We Are Taken Into The Heart Of The Entire Exercise Ranging From The Organizational Issues Posed By A Rapidly Expanding Network Of Branches Running Into The Thousands To Those Of Motivating A Huge Workforce Besides The Problems Of Venturing Into Areas Of BankingSuch As

Development Banking Geared To The Needs Of The Artisan And The Farmer That Had Not Been Tried Before

**ASSESSMENT OF BUSINESS PROFITS** S.N.L Agarwala/prabhat Agarwal/usha Agarwal,2003 A Comprehensive and Practical Guide on Assessment of Profits from Business Emerging trends in assessment of profit Challenges to book profit Profitability ratios Additions and deductions Deemed profits and gains Export profit Presumptive income Protective assessment Assessment in search and seizure cases under the Block Assessment Scheme as well as under New Assessment Scheme This book will help in developing skills for determination of profit that is charged to income tax It is useful for tax administrators tax consultants and taxpayers as a handy reference book on the subject Complete Manual of White Collar

Crime Detection and Prevention Russell L. Bintliff,1993

**Technology, Risk Management & Supervision in**

**Co-operative Banks** ,2007 This is the third book corresponding with the third paper of the three paper course on Urban Co operative Banks UCBs offered by the Institute Like with the rest of the banking system technology has changed the way UCBs do their business as well This Annual Report on the Working of Co-operative Societies Madras (India : Presidency).

Co-operative Dept,1916 *Accounting & Financial Management for Bankers - JAIIB Exam 2024 (Paper 3) - 15 Full Length Mock Tests (1500 Solved MCQs) with Free Access to Online Tests* EduGorilla Prep Experts,2024-06-01 Best Selling Book for Accounting Financial Management for Bankers JAIIB Paper 3 with objective type questions as per the latest syllabus given by the IIBF Accounting Financial Management for Bankers JAIIB Paper 3 Preparation Kit comes with 15 Practice Mock Tests with the best quality content Increase your chances of selection by 16X Accounting Financial Management for Bankers JAIIB Paper 3 Prep Kit comes with well structured and 100% detailed solutions for all the questions Clear exam with good grades using thoroughly Researched Content by experts **Moody's International Manual** ,1998

## **Manual On Concurrent Audit Of Banks** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has are more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Manual On Concurrent Audit Of Banks**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve in to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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### **Manual On Concurrent Audit Of Banks Introduction**

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