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Seminar on **BANK BRANCH AUDIT**

Organised by
Auditing & Assurance Standards Board of ICAI
Hosted by
Surat Branch of WIRC of ICAI

Date : 25 MAR 2023 | SAT

Time : 9:00 AM Onwards

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Wirc Bank Branch Audit Guide

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Wirc Bank Branch Audit Guide:

WIRC of ICAI X Taxmann's Audit in CBS Environment - Comprehensive Guide to Auditing Core Banking Solutions—Emphasising Real-Time Data Integration | Automation | Robust Compliance WIRC of ICAI ,2025-03-26

Audit in CBS Environment discusses the intricacies of auditing within a technology centric banking framework where Core Banking Solutions CBS has revolutionised how financial institutions operate This book provides a practical roadmap for professionals seeking to understand the fundamentals and advanced aspects of conducting audits in a CBS setting It highlights the challenges introduced by real time data integration automated systems and the heightened emphasis on security and compliance critical factors in today s rapidly evolving financial environment This book is intended for the following audience Chartered Accountants and Auditors Ideal for practitioners who handle or oversee audits in banks and financial institutions especially those using CBS platforms Banking Professionals Helpful for bank officers and managers who must ensure compliance risk mitigation and robust internal controls within CBS Finance Students and Academics Offers insight into the core processes and audit tools prevalent in the digitalised banking world Regulatory and Compliance Officers Serves as a guide to understanding and meeting regulatory norms within a CBS architecture The Present Publication is the 2025 Edition and has been developed under the aegis of the Western India Regional Council of the Institute of Chartered Accountants of India featuring contributions from CA Kuntal Shah Published exclusively by Taxmann it includes the following noteworthy features

- Comprehensive CBS Insights Explains the architecture of prominent CBS platforms such as Finacle providing clarity on how they streamline banking operations
- Practical Checklists Includes illustrative checklists for audit activities ensuring practitioners can systematically review processes like NPA identification interest collection and foreign exchange transactions
- Regulatory Focus Emphasises compliance with various guidelines including IRACP norms ensuring that auditors remain aligned with statutory requirements
- Risk Management Addresses cybersecurity measures data integrity concerns and fraud detection mechanisms within a CBS ecosystem
- Practical Application Offers practical examples exception reports and best practices relevant to day to day banking audits

The coverage of the book is as follows

- CBS Fundamentals o An overview of how CBS technology works focusing on system architecture data flows and real time processing
- Menu Commands Reference o A detailed list of important commands menus in CBS with specific emphasis on Finacle enabling auditors to navigate the system and extract vital information efficiently
- Audit Checklists Procedures o Step by step guides that outline key areas such as interest collection parameters NPA classification office account transactions and foreign exchange transactions
- Exception Special Purpose Reports o Coverage on generating and interpreting system generated reports that highlight potential anomalies or irregular activities
- Guidance for LFAR o Illustrative approaches to fulfilling the Long Form Audit Report LFAR requirements ensuring comprehensive review aligned with regulatory expectations

The structure of the book is as follows

- Part A Overview of Various CBS and Basic Concepts o Introduction to Finacle and other

CBS platforms o Core concepts such as real time data processing modules and integration Part B List of Important Menu Commands of CBS o Detailed walkthrough of key commands audit trails o Practical tips for navigating system menus to retrieve relevant data Part C Illustrative Checklists on Audit Activity through CBS o Parameters Affecting NPAs Automatic identification of non performing assets o Interest Revenue Collection Ensuring correctness and completeness o Foreign Exchange Transactions Auditing cross border dealings within CBS o Office Account Transactions Monitoring internal transactions and office accounts o Manual Updates Identifying risks in user driven adjustments o Reports for Verification Lists of special purpose and exception reports o LFAR Guidance Tailored audit steps and review techniques o IRACP Conditions Checklist to ensure regulatory compliance The book concludes with an index and references enabling quick navigation and focused reading on specific topics **The Chartered Accountant**, 1993 **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 o In the initial chapters pre acceptance post acceptance and planning procedures are given o 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 o 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 o Introduction to Audit of Financial Statements o Pre Acceptance Procedures o Post Acceptance Procedures o Planning Considerations o CBS Environment Useful System Generated Reports o Offsite Planning o Onsite Planning o Performing Preliminary Routine Audit Procedures o Audit of New Advances o Audit of Credit Monitoring o Audit of Special Mention Accounts SMA o Audit of Income Recognition and Asset Classification o Audit of Provisioning o 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 *The Management Accountant*, 1982 **Who's Who in Finance and Business** Marquis Who's Who, LLC, National Register Publishing, 2005-12 **Press Summary - Illinois Information Service** Illinois Information Service, 1989 *Audits of Banks* American Institute of Certified Public Accountants. Committee on Bank Accounting and Auditing, 1969 **IIBF X Taxmann's Bankers' Handbook on Auditing - Essential resource for professionals focusing on modern bank audit practices & compliances** Indian Institute of Banking & Finance, 2024-01-01 The Bankers Handbook on Auditing was developed to address the most important aspects of bank auditing It underscores the interlinkage and importance of an organisation's robust accounting and auditing systems The focus area of this handbook revolves around the following Introduction Types of Audit Internal Audit Audit in a Computerised Environment Audit Aspects of Financial Statements of Banks This book aligns with regulatory compliance and operational efficiency especially in bank accounting and audit functions The current edition has also been updated based on banking experts and internal faculty feedback focusing on practicality and current digital trends The Present Publication is the 2024 Edition updated by Mr Sampath Kumar K S CA Former Deputy General Manager Indian Overseas Bank and vetted by Mr Anil B Rane B Com LLB Former General Manager Bank of India Taxmann exclusively publishes this book for the Indian Institute of Banking and Finance with the following coverage Introduction Types of Audit This section provides an overview of the evolution definition and importance of auditing exploring various audit types along with their scope objectives and limitations It distinguishes between auditing accounting and investigation laying a foundational understanding for readers Bank Audit Types Focusing on the banking sector this part delves into the significance of risk based internal audits and provides a detailed examination of different types of bank audits including concurrent internal and statutory audits Risk Based Supervision RBS The book examines the objectives focus and reasons for adopting Risk Based Supervision in banking It discusses supervisory tools the SPARC framework and provides insights into the Risk Discovery Process and the IRISc Model Internal Audit's Role in Governance This section traces the

evolution and the multifaceted roles of internal audit emphasising its crucial role in corporate governance Risk Based Internal Audit in Banks Here the book explains the concept of risk based auditing and its practical implementation in banks including guidelines standards and ethics set by the RBI and MOF Risk Based Internal Audit Procedures Offering an in depth look at internal audit processes this part focuses on audit prioritisation reporting and strategies for tackling auditing challenges Risk Management It defines and discusses the relationship between internal auditing and risk management covering the architecture of risk management and the auditor s role in this context Data Analytics and Continuous Controls Monitoring The section highlights the use of data analytics in business and audit decisions and outlines the techniques and benefits of continuous controls monitoring and auditing Audit in Computerised Information System CIS Environment This part provides an understanding of the CIS environment and its impact on auditing including an examination of auditing standards and approaches relevant to CIS Audit in a Computerised Environment An analysis of how computer systems affect internal control along with a review of RBI guidelines for IS audit and risk management in such environments Audit Aspects of Advances The book examines advances reflected in balance sheets including audit procedures and coverage of agricultural advances NPA norms and loan document reviews Audit Aspects of Financial Statements Assets Side An overview of disclosure requirements and balance sheet analysis focusing on assets like fixed assets and other assets along with their audit procedures Audit Aspects of Capital Reserves Borrowings Deposits This part presents a detailed analysis of capital reserves and surplus in financial statements including audit approaches and procedures for borrowings and deposits Audit Aspects of Other Liabilities Provisions Examination of other liabilities provisions and contingent liabilities along with a review of bills for collection and associated audit approaches Audit Aspect of Treasury Operations Insights into treasury operations including forex and derivative transactions and an understanding of investments CRR SLR requirements and audit procedures Audit Aspects of Profit and Loss Account This section covers the preparation and disclosure in the profit and loss account detailing audit procedures for income and expenditure Disclosure Requirements in Financial Statements Highlights the importance and classification of disclosures in financial statements and the requirements of statutes and listing agreements Audit Aspects of Consolidation of Branch Accounts Discusses the process and approach to the consolidation of financial statements at various levels including overseas branches Audit Aspects of Consolidation of Financial Statements Guidelines on consolidated accounting and supervision and components and audit procedures for consolidated financial statements Audit Aspect of Inter Office Transactions An overview of major transactions and errors in inter branch transactions along with audit approaches and procedures for these transactions Long Form Audit Report of Bank Branches Definition purpose and steps in dealing with LFAR including guidelines and important aspects for branch statutory auditors Long Form Audit Report of Head Office Coverage and audit aspects of LFAR at the head office level including the implementation of committee and RBI recommendations Basel III Regulations and Disclosures An overview of Basel III norms

and the disclosure framework along with the role of auditors in ensuring compliance with these regulations Database Security Audit Exploration of database security and audit principles focusing on audit techniques security authentication and audit trails Remote Auditing Understanding remote auditing its advantages limitations and ISO guidelines along with RBI ICAI guidelines on remote auditing The detailed contents of this book are as follows Module A Introduction and Types of Audit o Introduction to Auditing and Types of Audit o Bank Audit and Various Types of Audit in Banks o Risk Based Supervision A New Approach Module B Internal Audit o Internal Audit Role in Overall Governance o Risk based Internal Audit in Banks o Risk Based Internal Audit Procedures o Risk Management o Data Analytics and Continuous Controls Monitoring Module C Audit in Computerised Environment o Audit in Computerised Information System CIS Environment An Introduction o Audit in a Computerised Environment Module D Audit Aspects of Financial Statements of Banks o Audit Aspects of Advances o Audit Aspects of Bank s Financial Statements Assets Side Other than Advances o Audit Aspects of Capital Reserves Surplus and Borrowings Deposits o Audit Aspects of Other Liabilities Provisions and Contingent Liabilities o Audit Aspect of Treasury Operations Forex Derivative Transactions o Audit Aspects of Profit and Loss Account o Disclosure Requirements in Financial Statements o Audit Aspects of Consolidation of Branch Accounts o Audit Aspects of Consolidation of Financial Statements o Audit Aspect of Inter Office Transactions o Long Form Audit Report of Bank Branches o Long Form Audit Report of Head Office Central Office o Basel III Regulations and Disclosures o Database Security Audit o Remote Auditing

Audits of Banks: Supplement American Institute of Certified Public Accountants. Committee on Bank Accounting and Auditing, 1969

Taxmann's Bank Audit - Comprehensive Stepwise Handbook—Covering RBI Master Circulars | IRAC Norms | NPAs | Provisioning | Finacle 10 Insights | Others—with Ready-to-use Checklists & Templates CA Anil K. Saxena ,2025-03-05 This all encompassing handbook is designed to aid professionals in efficiently conducting statutory branch audits concurrent audits and other specialised auditing assignments within the banking sector From dissecting complex RBI Master Circulars to providing comprehensive audit checklists the book delivers a step by step roadmap ensuring auditors navigate every stage planning execution final reporting and everything in between This book is intended for the following audience Statutory Central Auditors of Banks Those newly appointed as branch auditors as well as seasoned professionals seeking an updated perspective on RBI guidelines and Master Circulars Concurrent Stock Auditors Practitioners tasked with ongoing audits stock verification and specialised assignments requiring compliance with RBI regulations Banking Professionals Internal Audit Teams In house audit departments of banks looking to standardise and strengthen their internal processes and checks Students Academics CA aspirants commerce students and researchers who desire a practical understanding of banking audits and regulatory frameworks The Present Publication is the 7th Edition and has been amended upto 18th February 2025 This book is authored by CA Anil K Saxena with the following noteworthy features Complete Analysis of RBI s Master Circular on IRAC Advances A thorough discussion on Income Recognition Asset

Classification and Provisioning IRAC norms and how they practically impact day to day branch audits All Relevant Circulars Issued During the Year Incorporates and explains important RBI circulars up to February 2025 ensuring you remain aligned with the latest mandates Practical FAQs Spanning the Entire Branch Audit Scope Direct answers to common and nuanced questions about NPAs provisioning agricultural loans MSME restructuring etc Comprehensive Guidance on NPAs Detailed steps to identify and classify potential problem accounts alongside instructions for calculating and verifying provisions Dedicated Section on Agricultural Loans User friendly insights into long short duration crop definitions relaxed NPA norms and priority sector specifics Complete Branch Audit Programme for 2024 25 A ready to use stepwise action plan aiding in robust planning documentation and execution of branch audits User friendly Checklists Templates Includes pre written letters engagement templates representation letters and sign off checklists for quick hassle free adoption Finacle 10 Guidance Focus on essential transaction codes and inquiry screens helping auditors rapidly extract and verify data for better risk analysis Pre Sign off Checklist for Signing Partners Highlights last minute pitfalls and must verify items to ensure quality and compliance in your audit report The coverage of the book is as follows Step by step Audit Methodology o The book employs a step approach covering everything from the moment the appointment letter is received to the issuing of the final report Balance Sheet P L Review o Detailed examination of assets liabilities off balance sheet items like BGs and LCs income calculations and expense verifications NPA Identification Provisioning o Clear cut guidelines to categorise sub standard doubtful and loss assets along with stepwise provisioning logic and relevant RBI norms Restructuring Stressed Assets o Explanation of the latest restructuring frameworks including guidelines on natural calamities MSME schemes etc and their audit implications Agricultural MSME Advances o Special emphasis on priority sector lending seasonal adjustments and classification nuances that differentiate these loans from typical commercial lending Miscellaneous Insights o Coverage of gold loans government guaranteed advances and other special categories often highlighted in RBI circulars Stock Audit Concurrent Audit Guidance o Offers frameworks best practices and sample reports specifically for stock audits and ongoing concurrent audits to detect red flags earlier Technology focused Auditing o Tips on analysing digital transaction trails generating exception reports and verifying internal controls within banking software like Finacle 10 The structure of the book is as follows Sequential Step Format Each chapter is presented as a step guiding auditors through the chronological stages of an audit beginning with appointment and planning progressing to on site verification and culminating in final reporting Checklists Templates within the Chapters Audit programmes queries and letters are integrated into each section to reinforce the practical methodology This modular arrangement lets readers quickly refer to exact solutions or sample documents FAQ Sections Each major topic particularly NPAs provisioning and regulatory norms is supplemented with FAQs aimed at clarifying everyday doubts and edge cases Illustrative Examples Caselets Practical scenarios highlight typical challenges encountered during branch audits along with recommended best practices Appendices for Ready Reference

Invaluable supporting materials including draft engagement letters written representation letters and pre sign off checklists are consolidated in multiple appendices

Audit and Accounting Guide Depository and Lending Institutions
AICPA,2016-09-20 The financial services industry is undergoing significant change which has added challenges for institutions assessing their operations and internal controls for regulatory considerations This 2016 edition of this industry standard resource offers clear and practical guidance of audit and accounting issues such as transfers and servicing troubled debt restructurings financing receivables and the allowance for loan losses and fair value accounting It also provides direction for institutions assessing their operations and internal controls for regulatory considerations New and existing regulatory reporting matters are also covered including updates resulting from the Dodd Frank Wall Street Reform and Consumer Protection Act and BASEL III implementation Key Benefits Include Coverage of regulatory updates from key industry regulators FDIC OCC Federal Reserve and NCUA Coverage of Basel III capital rulings that implement both the Basel III capital framework issued by the Basel Committee on Banking Supervision and certain requirements imposed by the Dodd Frank Act Illustrative auditors reports Appendix which highlights FASB ASU No 2014 09 Revenue from Contracts with Customers Topic 606 Appendix which highlights an overview of statements on quality control A new appendix which highlights FASB ASU No 2016 02 Leases A new appendix which highlights FASB s project on accounting for financial instruments including an overview of FASB ASU No 2016 01 Financial Instruments Overall Subtopic 825 10 Recognition and Measurement of Financial Assets and Financial Liabilities and FASB ASU No 2016 13 Financial Instruments Credit Losses Topic 326 Measurement of Credit Losses on Financial Instruments

A Guide to Risk Based Internal Audit System in Banks
CA Shiva Chaudhari,2017-08-23 There are many literatures on banking banking laws internal audit system and their applications in the banking sector with each book focusing on a specific area A Guide to Risk Based Internal Audit System in Banks covers everything about banks their operations business compliances and areas to be covered in risk based audits and audit processes in the form of guidance This book will help company managements to implement the internal audit system in banks and at the same time it explains the role and responsibilities of internal auditors whether in house or outsourced Why this book v Written in simple and clear language using appropriate flowcharts and diagrams v Focuses on practical aspects of internal audit system in banks v Explains the evolution of the banking sector from traditional to modern v Explains laws governing the banking sector in India v Provides practical guidance on auditing each areas of banking operations and the assets and liabilities based on risk v Serves as a guide to auditors students academicians and bankers to understand and apply the risk based internal audit concept in banks

An Audit Guide for the Community Bank Lewis L. Baker,Mark F. Polanis,1978

A Working Guide for Members of Bank Audit Committees Price, Waterhouse & Co. Banking Industry Services Group,1979

Bank Audit Manual George Marthinuss,1992

Exposure Draft, Proposed Audit Guide
American Institute of Certified Public Accountants. Banking Committee,1983

An Internal Control and Audit Guide for

the Community Bank Terence J. Trsar, 1988 **Audits of Banks** American Institute of Certified Public Accountants.
Banking Committee, 1984 *A Bank Internal Audit Guide* Coopers & Lybrand, Steven E. Cutler, Bank Administration
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Wirc Bank Branch Audit Guide Introduction

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