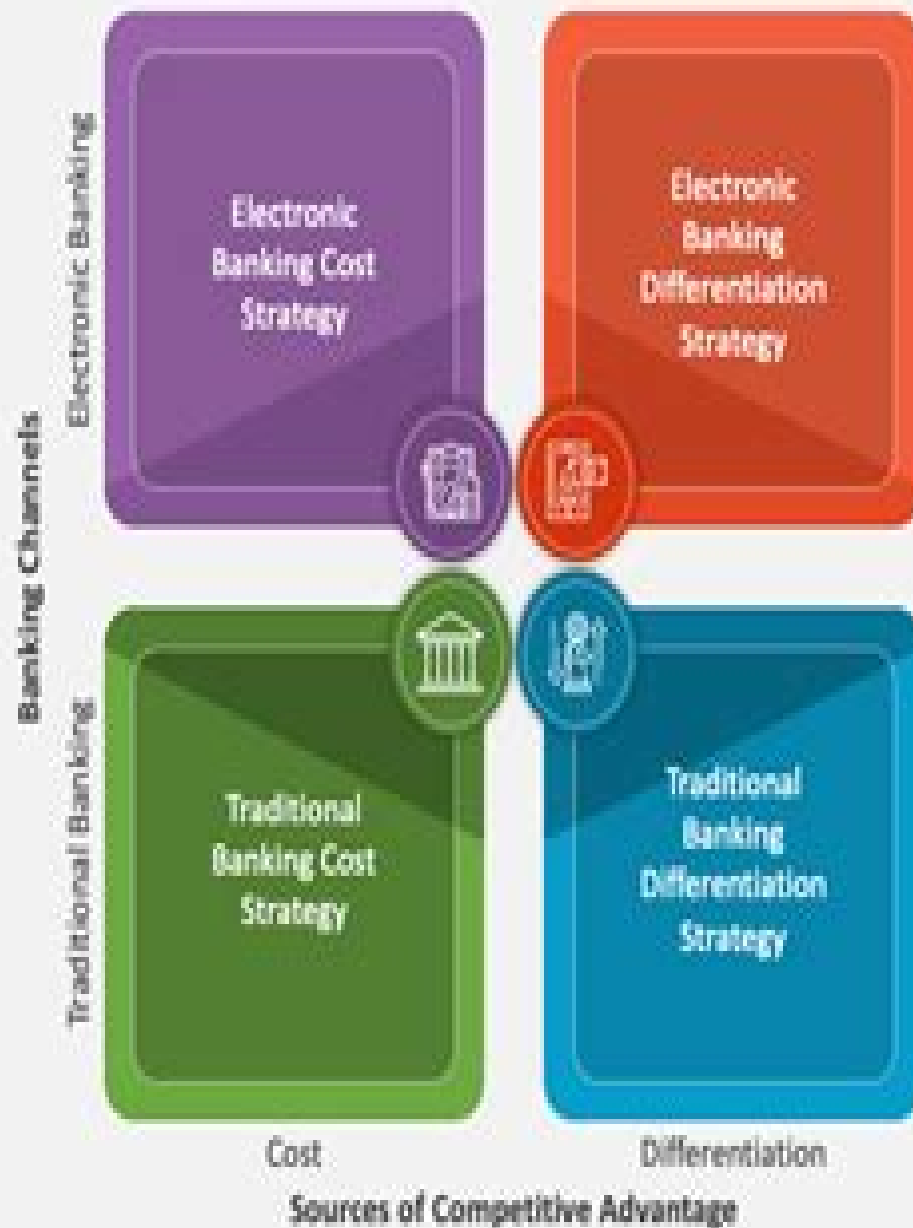


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Notifications Circulars Audit Procedures each chapter has been divided into two paragraphs In the first paragraph RBI s extant notifications circulars have been discussed to help acquaint them with relevant legal regulatory guidelines While in the 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

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Table of Contents Banking Operations Manual

1. Understanding the eBook Banking Operations Manual
 - The Rise of Digital Reading Banking Operations Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Banking Operations Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Banking Operations Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Banking Operations Manual
 - Personalized Recommendations

- Banking Operations Manual User Reviews and Ratings
- Banking Operations Manual and Bestseller Lists
- 5. Accessing Banking Operations Manual Free and Paid eBooks
 - Banking Operations Manual Public Domain eBooks
 - Banking Operations Manual eBook Subscription Services
 - Banking Operations Manual Budget-Friendly Options
- 6. Navigating Banking Operations Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Banking Operations Manual Compatibility with Devices
 - Banking Operations Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Banking Operations Manual
 - Highlighting and Note-Taking Banking Operations Manual
 - Interactive Elements Banking Operations Manual
- 8. Staying Engaged with Banking Operations Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Banking Operations Manual
- 9. Balancing eBooks and Physical Books Banking Operations Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Banking Operations Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Banking Operations Manual
 - Setting Reading Goals Banking Operations Manual
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Banking Operations Manual
 - Fact-Checking eBook Content of Banking Operations Manual

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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