



J Singh & Associates
Chartered Accountants

Profile for Concurrent Audit

505,506,507,
Hub Town Viva,
Off Western Express Highway,
Near Shankarwadi, Andheri
East, Mumbai-400060

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1. Introduction and background

The business environment in India continues to experience change on an unprecedented scale. Economic reforms and changes in India all bring problems and opportunities. As the needs and expectations of our clients have become more challenging, we have responded by developing more sophisticated VALUE ADDED services, broadening our range of skills and increasing our capabilities to serve our clients.

What all clients have in common a desire for quality service and value for money. To exceed their expectation in these areas, the firm aims to understand each client business or organization and the context in which it operates. Our main objective is to provide our clients with professional advice and business solutions that meet business objectives. The firm provides practical answers, through the constructive relationships between our people and the clients they serve. To achieve this, we have adopted three key strategies.

First, as already mentioned, we aim to understand our clients business and their particular needs. Every client is different and has different requirements. Our people at JS&A provide industry knowledge and examples of best practice, to complement the technical skills of each discipline.

Second, we recruit and develop people of high caliber-with imagination and flair, team players who can work with others from different disciplines. They are people of integrity, enthusiastic professionals who work hard. They are leaders in their fields, prepared to offer a view.

Finally, we take lead in developing new services and new techniques, to match the changing needs of our clients and their market place.

But the quality that marks us out is not just the scale of our resources; it's the ability to deliver those resources in ways that best meet the individual needs of each and every client. Everyone in JS&A is guided by a simple yet demanding maxim: Listen to what clients wants then deliver more than they expect'.

We have acted for many of our clients for years. We maintain a high standard of service consistently over the years as well as on individual assignments. We do this by developing good working relationships and by anticipating clients needs - by stretching ourselves and by going beyond expectations. Only by providing the best service over many years and on each assignment will our client stay loyal. Today our goodwill depends on the quality of each job done, and as professionals we aim for excellence every time

HALLMARKS OF THE FIRM:

- ⇒ **Service Excellence** – We put our clients first.
- ⇒ **Professionalism** – We strive to be timely, efficiently and responsive in all we do. Our working relationships are founded on courtesy, fairness, mutual respect and personal touch.
- ⇒ **Integrity** – We are uncompromising: partners put interests of the clients above any personal interest or ambition. We are intent on getting to right answer, rather than one that will do – that’s part of delivering true value for money.
- ⇒ **Vision** – We not only understand clients business but we also picture its potential.
- ⇒ **Realism** – We strive for clear-sighted vision, based on honest and objective Assessment of our client. We share our view openly and frankly with clients, proposing solutions where we see problems and initiatives where we see opportunities.
- ⇒ **Involvement** – Seeing `the client` as a person, not as abstract, leaves no room for aloofness or pomposity. An involvement breeds loyalty: commitment that extends through bad times as well as good.
- ⇒ **Energy** – We think ahead, look beyond the immediate brief to see what else needs to be considered.
- ⇒ **Creativity** – We recognize the need to foster lateral thinking, and to stimulate innovation and imagination within client teams as well as our own.

2. Our proposed approach and methodology

The word concurrent itself defines its meaning, concurrent means happening at the time. Concurrent Audit means doing the examination of the financial transactions at the time of happening or parallel with the transaction.

Most of the new articles who have been assigned to do the concurrent audit become terrified when they have to go to bank alone, questions like what is this. How to do this? New and horrible banking software? Etc. arises. It is normal to be nervous at the first time but later on everything starts running smoothly. In my case such things had happened even I was out of station alone. So instead of getting lost what to do, we just can learn the things from there. If we do the concurrent audit of banks very precisely then we can learn a lot of banking core knowledge, new banking software, RBI norms and many more. So for the aid of new articles doing concurrent audit I am going to write this article so that they can make intellectual profit from this.

To conduct the concurrent audit of banks we should generally look forward following things:

1. Cash Balance:

Every morning we shall have to check the cash balance of Cash Book of Bank in which all details regarding cash balances are written on daily basis and manager and cashier do the authorization. Once in the month we have to do physical verification of cash in hand with bank and ATM (if any) surprisingly and if any discrepancy found shall be reported in the report.

2. KYC Policy:

This is the most sensitive and crucial part of the concurrent audit. KYC stands for Know Your Customer, a term used for customer identification process. It involves making reasonable efforts to determine true identity of the beneficiary of account, source of Fund, nature of customer's business etc, which in turn helps bank to manage their risk prudently. The major things we observe in KYC checking are identity proof and address proof. We should be sure that whether AOF (Account Opening Form) is properly filled or not. The introducer who introduces the new customer to the bank should have maintained his/her account for at least 6 months without falling under inoperative account. In AOF there is clearly mentioned the required documents in order to open the account in bank. Recently RBI has fined some of the nationalized banks and other big banks for non-adherence of KYC norms and hence as a concurrent auditor we should ensure the KYC adherence of the customers and any irregularities should be reported duly in the report. We should also discuss the major irregularities with branch officials and look forward for the solution.

3. Loans and Advance Checking:

The most sensitive part of banking operations are Loans and Advances and their compliances. To check newly sanctioned loans and advances we've to ask the Loan Manager of Bank for Document Register and they'll provide us that. Document register is nothing just a register maintained by bank for their advances, in which they usually write name of the party, details of sanction made, papers submitted by party to bank etc. and is verified by both credit manager and Manager of the Branch. Following are the crucial points to verify any advances:

- Fulfillment of KYC norms and proper filing of AOF.
- Whether CIBIL (Central Information Bureau of India Ltd.) report is good or not. Higher points in CIBIL report show the higher credibility of that party.
- Proper documents in order to sanction the loan are submitted by the party or not like Project Report, past few years' statement of affairs and projected statement of affairs if the project is new then full proof projection and duly authorized by a Chartered Accountant or an expert on respective fields.
- If the loan is personal loan then purpose of loan should be mentioned, for vehicle loan RC i.e. Joint registration with transport department is required within one month from the date of purchase of vehicle further the copy of original invoice is also required.

- Details of primary and collateral security mortgaged with bank. Creation of charge with ROC.
- The form should be signed by at least one guarantor.
- For CC (Cash Credit) account party shall have to submit stock statement within 7 days from the end of respective month. And we should have to check the DP (Drawing Power) calculation.
- See the Insurance register in order to verify the expiry of insurance of stock and securities mortgaged with bank.
- We've to check the account statement of the party and see the transaction there if any doubt arise then that should be cleared.
- NPAs and potential NPAs are to be checked carefully. And see the effort made by bank to recover the amount from NPAs
- See the regularity in payment of interest, installments etc.
- If Ad hoc limit is provided by bank then check the repayment of same and proper functioning of account because no ad hoc limit can be provided to irregular advance. Ad hoc limit means providing some amount to an existing customer temporarily when the fixed limit provided by bank is insufficient for spending. It should be repaid within 15 to 30 days. Usually there is the limit in providing ad hoc limit which varies over bank to bank.

4. Deposit:

Generally we have to look through some high balance account and the trail of transaction. If there is any non-operative account then we've to make effort to make them operative. We have to see whether interest code and rates are correctly fed in to the system, any change in interest rates are effectively fed into the system or not etc.

5. Forex:

If your auditing branch is authorized to do foreign exchange transactions then you are lucky that you got to know about forex. In forex, we look through the exchange rate change and their correct valuation in books. Available foreign exchange with bank, profit and loss in foreign exchange. There are some RBI guidelines regarding foreign exchange and we have to see the adherence of same.

6. Income leakage:

This is the most important and sensitive part of concurrent audit. In most of the banks there are some income leakage and we have to find out that. Generally income leakage arises due to following reasons and we have to look that:

- Undercharge of processing fee, upfront fee and other charges by the bank during disbursement of loans.
- Wrong feeding of interest rates in the system.
- Wrong calculation of profit in forex transaction etc.

To overcome these types of revenue loss of bank we as an auditor go through the calculation and genuineness of the different charges. Though banks are working on highly intelligent software but due to human errors such kinds of leakage arise and we have to minimize those. Both the ICAI and Bank provides the manual for revenue audit, if we go through that very carefully then we can understand the leakage more effectively. We have to generate various MIS reports from the system and analyze them. If bank undercharges the fees then it lost its income & the performance of the bank looks very weak due to this reason its share on the market falls down. On the other hand, if bank does overcharge of such things then the false performance of bank is shown and customer may be misguided due to this. It is the prima facial duty of auditor to shoe the true and fair performance of the clients.

7. Housekeeping and computer:

As a concurrent auditor we have to check overall housekeeping maintenance of the branch. Whether the branch is located in safe area or not, what safety vaults are adopted by the bank, safety of lockers, computer, its software and its security etc.

8. Remittance:

It is also an important job of bank to provide remittance facility to their customer. We as an auditor should check the trail of remittance. If the remittance made in foreign country then adherence of Foreign Exchange Management Act, 1999, RBI guidelines etc are done or not.

9. Others:

There are other so many fields of banks. And as far as possible we have to cover all the areas, because there may be fraud prone areas. We have to see the clearing process of cheque, Bills for collection and other bills should be checked properly.



Check List of items to be checked in above said areas of coverage

- **For New account**

- 1) Name of the account holder
- 2) Type of a/c saving/current/time/advance
- 3) A/c no
- 4) A copy of verified Identity proof
- 5) A copy of verified residential address proof
- 6) Verification of introducer's signature
- 7) Whether letter of thanks is send or not to the introducer as well as to new depositor.
- 8) Signature of authorized signatory obtained
- 9) Check Certificate of incorporation/MOA/AOA, board resolution, Copy of PAN, power of attorney
- 10) Cross check no of a/c opening forms with a/c opened in the system
- 11) Ensure photograph of the a/c holder is obtained and fixed or stapled on the a/c opening form.

- **Loan Files checking:**

- 1) Verify rate of interest with rate circulars
- 2) Compare rate of interest and calculate EMI on calculator
- 3) Check title of clearance in respect of Housing or any other property loan and whether it is authorized by bank's approved advocates.
- 4) Where immovable properties are held as security by way of deposit of title deeds, verify title deeds register to see whether narration is written for additional limits and all formalities complied with.
- 5) In the case of company, Whether common seal affixed on the relevant document.
- 6) Check valuation of assets as per govt authorized valuer.
- 7) For education loan check receipt or fees payment sleep and confirm it with the college/institution
- 8) Check the person's other loan and installment amount. If total installment amount is more than 60% of its net income, then loan cannot be issued.
- 9) Confirm proper insurance coverage for loan asset or mortgaged asset and their renewal.
- 10) Check, Are all documents correctly executed in the latest revised prints of prescribed formats and properly stamped wherever necessary in terms of Stamp Act as per manual on documentation and as per circulars on the subject
- 11) Check requirement of Letter of acknowledgement of debt(LAD). If loan agreement is there then no need to take LAD. If once taken then it is compulsory to review before 3 years.
- 12) Ensure maintenance of Insurance register
- 13) Submission of Tax audit report for all CC a/c
- 14) Submission of CMA data
- 15) Check crisil credit rating
- 16) Submission of monthly Stock statement for C.C. a/c and stock statement register
- 17) Ensure regular quarterly stock audit for C.C
- 18) Compute loan rate in case of LABOD by adding 1.5% to average rate of all F.D.
- 19) Physical verification of loan asset

- 20) Verify whether credit limits are reviewed or not.
- 21) Verify whether security documents are held with the bank vis-à-vis stipulation on the sanctioning documents.
- 22) Verify whether the advances have been classified as per RBI guidelines.
- 23) Check whether the letters of credit issued by the branch are within the delegated power and ensure that they are for genuine trade transactions
- 24) Check the Bank guarantees issued, whether they have been properly worded and recorded in the register of the Bank. Whether they have been promptly renewed on the due date.
- 25) Ensure proper follow up of overdue bills of exchange.
- 26) Verify whether the submission of claims to DICGC and ECGC are in time.
- 27) Registration of charges with Registrar of Companies and Resolution passed by appropriate authorities. (By filing Form 8)
- 28) Withdrawal within limit/ Advance Value (Drawing Power Limit) (D/P)
- 29) Check Processing fees, stamp duty at the time of sanctioning new advances.
- 30) Report excess drawing over D.P. (For CC and temporary O.D.)
- 31) Whether Select Operational Data and Quarterly Information System (now FRS) Statements in respect of big borrowers have been received promptly? Whether penal rate of interest@ 1% is being charged for delayed submission/non-submission?
- 32) Verify whether the branch has charged lead Bank charges in respect of advances under consortium norms.
- 33) Check folio charges
- 34) Check Penal interest for delayed/non-submission of returns, financial statement required to be submitted
- 35) Check Penal interest on advances in respect of lapsed sanction/limit.
- 36) Check Penal interest on excess over limit.
- 37) Check Overdue interest on all types of bills, loans and packing credits for overdue period.
- 38) Check Commitment fee for unutilized limit is collected as per rules.
- 39) Check Commission of letter of credit, letter of guarantee and charges for safe custody etc.
- 40) Check Standing information charges.
- 41) Check stop payment charges. (For all accounts)

- **Cash:**

- 1) Verifying whether exchange of cash between cashiers is made after making entry in the register.
 - 2) Ensure dual control system for cash safe/counting of bundles.
 - 3) verifying cash scroll and the token book with cashier's summary and Cash Abstract.
 - 4) Verifying whether Cash Remittance in Transit Account is reversed on the same day by debit to a proper head of account designated for it after receipt of proper acknowledgement/receipt where cash is remitted to a branch/Bank.
 - 5) Verifying whether accounting of currency chest transactions and their reporting to RBI is done promptly
 - 6) Ensure cash is retained as per cash retention limit of the branch. Report if the cash is retained in excess of the cash retention limit with the reasons thereof.
 - 7) Verify expense incurred by cash payment involving a sizable amount.
 - 8) Verifying whether keys to Strong Room, Cash Safe, and Almirah for Security Printing Books are in joint custody of the authorized officials?
 - 9) Verifying whether there is any entry outstanding in Cash Remittance in Transit Account for more than 3 days
 - 10) Verifying whether the branch remits all its excess cash to link branch or Currency Chest.
 - 11) Verifying whether the branch remits its surplus balance with other banks regularly to the designated RBI centre
 - 12) Conducting a surprise physical verification of cash in hand , foreign currencies, and foreign travelers' cheques on any day during the month
 - 13) Verifying whether the receipt and delivery of Security Printing Books are properly recorded under joint signatures
 - 14) Verifying whether physical verification of the Security Printing Books and tallying with the balance.
 - 15) Whether surprise verification of cash done by officer other than joint custodian officer/manager.
- Clearing:
- 16) If the branch is independently handling clearing, whether the clearing account is brought to nil every day, if not, comments to be noted down.
 - 17) Whether safeguards are observed to ensure proper handling and custody including returned instruments?
 - 18) Whether service charges/incidental charges as prescribed are charged for the cheques returned in clearing.
 - 19) Whether drawings are allowed against unclear cheques. Whether such cheques are referred through prescribed register and passed by the Controlling Officer, if the drawings exceed the prescribed limit whether these are reported to the Controlling Authority. Examine whether interest was charged and report such omission for rectification.
 - 20) Verifying entries which remain outstanding for more 2 days and checking for action taken for their disposal
 - 21) Verifying whether account with the Main Branch is reconciled every week

- **Other:**

22) Check cheques returned/bills returned register and look into reasons for return of those instruments.

23) In case of difference in clearing, there is a tendency to book it in an intermediary suspense account instead of locating the difference.

Examine the day book to verify as to how the difference in clearing has been adjusted.

24) Such instances should be reported to Controlling Office in case the difference persists.

25) Check whether debits in income account have been permitted by the competent authorities. Check the transactions of staff members.

26) Study internal inspection/audit reports and ensure that the branch gives proper compliance thereto.

27) Verifying whether the deduction of tax at source (TDS) from interest income on Term Deposits is done as per laid down procedure. Or Form 15H/15G received or not.

28) Verifying whether Form No. 60 where the depositor does not have PAN is held on record and the same are submitted as per laid procedure (For deposit accounts)

29) Verify if inoperative accounts ledger and Specimen Signatures are kept under the custody of Manager/Asst.Manager and access thereto is controlled. (For deposit accounts)

30) Whether dormant/inoperative accounts are transferred to inoperative ledger. If not, it should be noted in the register and they should be transferred. (For deposit accounts)

31) Verify that all transactions relating to inoperative ledgers are allowed under the written authorization of the Manager.

32) Check Incidental charges and service charges in Saving Bank Account (including inoperative) having balance below prescribed limit.

33) Check Destruction of old records as per time schedule prescribed.

34) Check Locker rent.

35) 30% scrutiny of transactions relating to the payment of pension..

36) Whether the prescribed certificates – Life, Re-employment, Re marriage etc. obtained, wherever required, in all pension accounts.

37) Physical checking of Govt. and other securities held on behalf of Investment Department and timely collection of interest thereon and their maturity proceeds.

Records to be maintained by concurrent auditor:

Permanent File:

- 1) Letter of engagement, undertaking/comment by the firm to the Bank
- 2) Communication to previous Auditor (NOC)
- 3) Audit checklist
- 4) Information regarding branch business, data, nodal officer, status of branch, whether computerized/parallel category of branch, etc.
- 5) Performance of monthly, quarterly, annual report revenue report
- 6) Correspondence with the Bank for any matter.

Current File/Working paper File:

- 1) Branch Audit Programme
- 2) Branch's statement as on the data of the report on which basis it is prepared
- 3) Periodic correspondence with the concerned departmental officer
- 4) Irregularities intimated to the Controlling Officer
- 5) Discussion of the audit report
- 6) Particulars of big borrowers, depositors etc
- 7) Circulars received from head office of the auditee Bank



Reporting to branch head in the below format:

- Date
- Irregularity Observed
- Initial/Authorization of the Concurrent Auditor
- Initial of Bank Official
- How irregularity rectified
- Date of rectification
- Initial/Authorization of the Concurrent Auditor
- Initial of Bank Official
- Demand Deposit includes
 - 1) Credit balance in overdrafts & Cash Credit accounts
 - 2) Deposits payable at call
 - 3) Overdue deposits
 - 4) Inoperative current accounts
 - 5) Matured term deposits and cash certificates
 - 6) Certificates of deposits, etc
 - 7) The cash credit account would be included if the balance is showing credit balance. The current accounts are also payable on demand. The outstanding telegraphic and mail transfer demand drafts are also to be included under the demand deposit head.
- Term deposit includes
 - 1) All deposits repayable after a specified term
 - 2) Fixed deposits
 - 3) Cumulative and recurring deposits
 - 4) Cash certificates
 - 5) Certificates of deposits
 - 6) Annuity deposits
 - 7) Deposits mobilized under various schemes
 - 8) Ordinary staff deposits
 - 9) Foreign currency
 - 10) Non-resident deposit accounts, etc

3. Why J Singh & Associates

What sets us apart?

Our Senior Management Team in India

“Our team comprises of CAs, forensic accountants, lawyers and other professionals”



CA J.Singh Managing Partner	CA Amit J. Joshi Partner	CA V. Kandaswamy Partner
M.COM, FCA, DISA, FAFD	M.COM, FCA, L.L.B, CIA	B.COM, ACA
	CAIIB	



CA Shailendra P Dixit Partner	CA Densil fernando Partner
B.COM, FCA, DISA	B.COM, FCA, CISA

Our value proposition

Presence & Infrastructure	<p>J Singh & Associates has significant geographic presence in India, with offices in 17 locations including Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai and New Delhi. We have a highly developed infrastructure that has more than 37 years of maturity.</p>
Expertise and Experience	<p>We have a highly talented and globally competitive workforce, offering experience and expertise in a wide range of services. Professionals in our Forensic & Dispute Services practices have worked on some of the largest and most complex investigations of fraud and corruption within India. Our team has assisted clients on a number of anti-corruption engagements that include anti-corruption due diligence, compliance reviews and investigations.</p>
Flexibility and Scalability	<p>We have the flexibility and scalability to quickly ramp up to support large projects at short notice. We are able to staff projects, both virtually and on-site.</p>
Proven Global Delivery Model	<p>J Singh & Associates has a proven global delivery model, working seamlessly across time zones and cultures to deliver high quality work on time. Depending on engagement requirements, we adjust our timetables to meet client requirements.</p>

4. Project Team

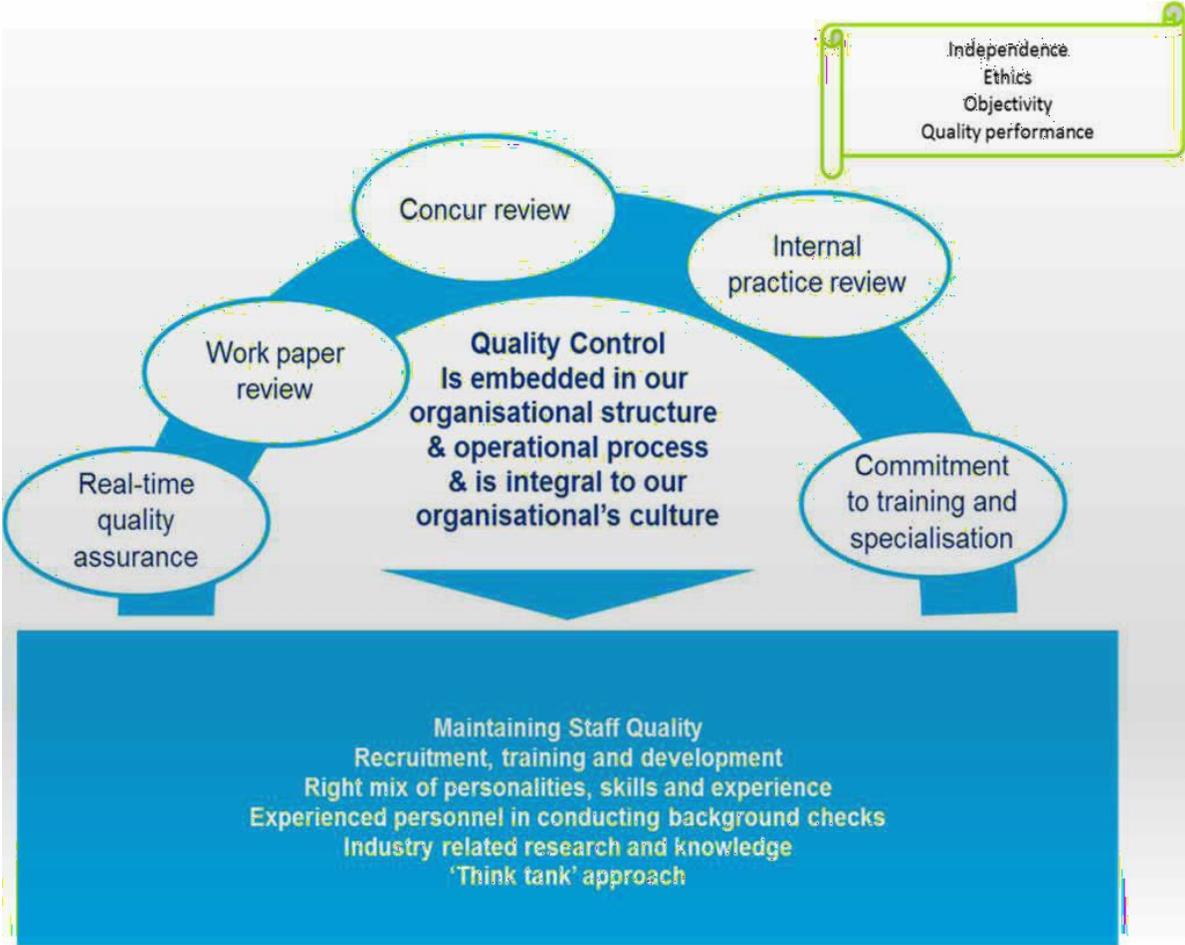
The engagement team will work closely with designated officials of the Banks to perform primary project management functions, such as planning, fieldwork tracking, issue resolution, budget monitoring, communication, and tracking of deliverable status.

Managementplan

Based on our experience, results are achieved when we work closely with our clients. Therefore, our project approach and management plan involve teaming with the Client's team at every level to effectively leverage the resources and knowledge from both parties.

QualityControl

Quality control reviews embedded in our methodology ensures that applicable laws are adhered to while conducting engagements. A diagram depicting our quality control procedures is provided below:



5. Annexure

Annexure1: Key CVs

Resumes of some Key professionals

Please find attached resumes of some of our Key Professionals whose experience and knowledge can provide valuable advice to the client

	<p>CA J.Singh Managing partner M.COM,FCA, DISA, FAFD</p> <p>Practicing Chartered Accountant having experience of more than 29 years. He is founder Partner of M/s. J. Singh & Associates., Chartered Accountants, Mumbai, renowned & leading CA Firm in India. He has large experience of providing forensic & other related Services. He is forensic & fraud accountant and He has experience in handling Audits of Large Corporate, Banks, Insurance Companies, infrastructures and Power Companies and qualified System Auditors, having executed mega size system audit of Public sector Bank in India. He is also acting as advisors to many Big Corporate groups in the area of Taxation, Corporate finance, merger & acquisitions. Mr. Singh is key person in formulation of Business policies & business foresight of the firm. He is also a leading counsel representing cases of the clients with various taxing authorities including Tribunals for Income Tax, Sales tax , custom and central Excise etc</p>
	<p>CA Amit J. Joshi Partner M.Com, LL.B, CIA CAIIB ,FCA</p> <p>Designing and Implementing the Operational System and Process of MNC, Risk Based Auditing, ERP Implementation, preparation and implementation of Audit and Finance Manual, Policy & SOP, ERP Implementation, Indian Direct Taxation & Service Tax consulting , Project Appraisal and Mgt. Financial, Auditing, Taxation, System Designing and Implementation and ERP Implementation services provided to medium organizations & corporate clients in India, Gulf countries and African regions for the last seven years</p>



CA V. Kandaswamy
Partner
B.Com, ACA

Chartered cum Cost Accountant with over 22 years of post qualification experience, including 12 years in equity, sector and economic research. He is an avid reader, and a regular contributor of articles in the Hindustan Chamber of Commerce & Industry. He has also published articles in professional journals. As a seasoned professional, with rich experience in accounts, auditing and consultancy services, V.Kandaswamy is a personality who can build a team and nurture it to professional perfection aimed at the Organizational goals



CA Shailendra P Dixit
Senior Partner
B.COM, FCA DISA

Senior partners of the firm, having experience of more than 29 years. He has experience in handling Statutory Audits of Large Corporates and he is also acting as advisor to many Big Corporate groups on corporate finance, merger & acquisitions. Mr. Dixit is one of the leading Chartered Accountants in corporate audit including Statutory Audit, system Audit, System design, internal audits etc



CA Densil Fernando
Partner
B.COM, FCA, CISA

Partner engaged in the Forensic practice. He has over 18 years of experience in the banking and financial services Sector and has led a range of projects particularly in the areas of risk and compliance. Mr. Densil has extensive experience of investigating various frauds in the financial services industry clients including banks, brokerages and private equity. His experience includes assisting financial institutions in developing their KYC policies and procedures, reviewing their compliance framework, software selection and remediation of their existing clients.



CA Ritesh Tawry
Partner
B.COM, ACA

He is a Chartered Accountant with over 5 years of experience in handling projects in the areas of Fraud Investigations, Anti-Bribery and Corruption diligence and compliance reviews, and Business Process Risk Consulting. His exposure spans all major industries with specific focus on Infrastructure, Pharmaceuticals, Banking, IT/ ITeS and Consumer Markets. He has Worked as engagement manager in Fraud Investigation.

Annexure-2: Our Partners

Name	Date of Becoming		Date of joining the firm	Membership No	Educational Qualification	Total Experience (Years)
	ACA	FCA				
Jaleshwar Singh	05-08-1993	01-08-1998	21-10-1988	42023	M.Com ,DISA ,CON,FCA	33
Shailendra P. Dixit	18-05-1993	08-01-1998	21-10-1988	41179	M.Com , DISA,FCA	33
Shilpa D Rambhia	20-07-1998	03-09-2005	17-08-1998	104661	B.Com, FCA	23
Sandeep Choudhary	05-01-2005	07-02-2011	03-12-2005	119317	M.Com ,FCA	16
Shalini Jain	04-12-2012	04-05-2006	22-12-2012	406364	M.Com ,FCA	15
Hemant Mehta	02-09-1996	29-04-2002	22-12-2012	100748	M.Com , FCA	25
V. Kandaswamy	01-07-1998	28-12-2017	22-12-2012	207573	M.Com ,FCA	23
Amit Joshi	01-04-2005	18-09-2014	28-12-2011	120022	B.Com, FCA	16
Densil Fernando	09-03-1999	12-08-2004	16-10-2013	208859	B.Com ,CISA ,FCA	22
Poovalingam. P	21-06-1985	03-05-1991	31-12-2013	24295	M.Com , FCA	36
Prahalad Kumar Jha	29-09-2009	29-12-2015	29-12-2015	133743	M.Com , FCA	12
Adeep A Suresh	13-10-2014	16-09-2020	30-12-2017	235757	B.Com , FCA	7
Sanjay Shukla	08-02-2013	10-12-2018	31-12-2016	421672	M.Com , FCA	5
Ritesh Tawry	19-05-2003	04-07-2017	31-12-2016	213326	M.Com ,FCA	18
Vishal Thakur	15-04-2008	11-12-2018	16-12-2017	511124	M.Com , FCA	13
Girish Khakhariya	03-05-2016	04-05-2021	01-01-2020	172403	B.Com , ACA	5
Ramesh K S	20-04-1998	25-05-2020	01-01-2020	207441	M.Com ,DISA , FCA	23
Pooja Goyal	28-09-2012	-	01-01-2020	528293	B.Com ,ACA	9

Annexure-3: Our Paid Assistants

NAME	MRN	ACA/FCA	JOIN_DATE	FULL/PART
GOPALAKRISHNAN P V	009926	ACA	31/12/2015	Full Time
MUTHURAMAKRISHNAN G R	039514	FCA	01/01/2021	Full Time
SUJIT GOVINDAN NAIR	122566	ACA	02/12/2008	Full Time
RUCHI AGRAWAL	125728	ACA	31/12/2013	Full Time
ANUJA ANIRUDDHA HALBE	136110	ACA	01/01/2020	Full Time
PRITESH KISHORE LAKHDIR	186983	ACA	02/11/2018	Full Time
AKHILESH BHARATRAJ YADAV	193939	ACA	01/01/2020	Full Time
SONAL RAJENDRA SINGH	195706	ACA	01/01/2020	Full Time
PARESHKUMAR MANGILAL SHAH	197785	ACA	01/01/2021	Full Time
CHETAN SUDHAKAR NERKAR	197981	ACA	20/10/2020	Full Time
RAGHUVVEERA K	203052	FCA	31/12/2018	Full Time
PONNAGANTI VENKATA RAMANAMMA	239524	ACA	21/11/2016	Full Time
RAGHU VENDER SINGH	245580	ACA	01/01/2021	Full Time
ABINAYA B	251775	ACA	01/01/2021	Full Time
SNIGDHA JASORIA	416614	ACA	10/05/2012	Full Time
MAHESH KUMAR	447825	ACA	31/12/2019	Full Time
PARIVARTAN NAGPAL	509420	ACA	31/12/2018	Full Time
MANISHA AGGARWAL	551811	ACA	24/12/2018	Full Time
POOJA DHIRUBHAI LODARIYA	601147	ACA	20/10/2020	Full Time
DAXAY KANTILAL KAKADIYA	601337	ACA	20/10/2020	Full Time
CHETANKUMAR SHANTILAL SHAH	602238	ACA	28/12/2020	Full Time
POONAM GABHARUBHAI VADDORIYA	604676	ACA	01/10/2021	Full Time
JINAL RAJESHKUMAR SHAH	604816	ACA	01/10/2021	Full Time

Annexure-4: Our Offices

Head Office	Mumbai: 505-507, Hubtown Viva, Off Western Express Highway, Shankarwadi, Andheri East, Mumbai- 400060
<u>BRANCHDETAILS</u>	
1.	<u>Varanasi (uttar Pradesh)</u> A/ 122 SWASTIK GARDENIA,PURANI CHUNGI,SHIVPUR,VARANASI,221002
2.	<u>Patna (Bihar)</u> NAVJIVAN COLONY, NEW ARFABAD, GAIGHAT, GULZARBAGH, PATNA,800007
3.	<u>New Delhi</u> FLAT NO. 204, 2ND FLOOR,ANTRIKSH BHAWAN,PLOT NO. 22,KASTURBA GANDHI MARG,NEW DELHI,110001
4.	<u>Chennai (Tamilnadu)</u> 12 MOSQUE STREET, DHARAM APARTMENT, FLAT NO 13, III RD FLOOR, MYLAPORE, CHENNAI,600004
5.	<u>Chandigarh</u> H.NO. 2 A, SECTOR 44 A, CHANDIGARH,160047
6.	<u>Ahmadabad (Gujarat)</u> C-301 TITANIUM BUSINESS CENTRE,ANAND NAGAR ROAD,NEAR SACHIN TOWER,SATELLITE,AHMEDABAD,380015
7.	<u>Jaipur (Rajasthan)</u> 380 GAYATRI NAGAR - A, MAHARANI FARM, DURGAPURA, JAIPUR,302018
8.	<u>Bangalore (karnatka)</u> 26 G1 SRI RAMA NILAYA,1ST CROSS STREET, CHOCOLATE FACTORY ROAD, MADIVALA, BENGALURU,560068
9.	<u>Kolkata (West Bengal)</u> 20/6A, NORTHERN AVENUE, NEAR BAISAKHI ISLAND, KOLKATA,700037
10.	<u>Trivananthpuram (Kerala)</u> T C NO 13/697 (4) VADAYACHAUD,VANCHIYOOR.P O,THIRUVANANTHAPURAM,695035
11.	<u>Indore (Madhyapradesh)</u> 202 SIMARAN REGENCY,108 SARVA SUVIDHA NAGAR EXT, UPSIDE ORIENTAL BANK OF COMMERCE, INDORE,452001
12.	<u>Tirunelveli (Tamilnadu)</u> 244-B, 39 th STREET, 60 FEET ROAD, RAHAMTH NAGAR, PALAYAMKOTTAI, TIRUNELVELI -

	627002
13.	<u>Vijayawada (Andhra pradesh)</u> 76-1-1 HIG NO.400,SHOP NO.2 UPSTAIRS OF KOTAK MAHINDRA BANK ATM,JOJINAGAR CHURCH CENTRE,CROMBAY ROAD, BHAVANIPURAM,VIJAYAWADA,520012
14.	<u>Sonepur (Haryana)</u> HOUSE NO. 01, AT RADHIAPALI PO,,JALOE VIA BIRMAHARAJPUR,,SONEPUR,767013
15.	<u>Ranchi (Jharkhand)</u> 5 F 5TH FLOOR VATIKA APARTMENT,LINE TANK ROAD,RANCHI,834001
16.	<u>Hyderabad (Telangana)</u> FLAT NO.402 4TH FLOOR,ABK OLBEE PLAZA,8-2-618/8 & 9 ROAD NO.1,BANJARA HILLS,HYDERABAD,500034
17.	<u>Raipur (Chattisgarh)</u> E-70 SANKALP VATIKA,SAMTA COLONY,RAIPUR,492001
18.	<u>Bhopal (Madhya Pradesh)</u> 608 B 1 AAKRITI GREENS,AAKRITI ECO CITY,BHOPAL,462001
19.	<u>Surat (Gujarat)</u> 3050, SILVER BUSINESS POINT,NEAR VIP CIRCLE,UTRAN, SURAT - 394105.,SURAT,349105
20.	<u>Lucknow (Uttar Pradesh)</u> 1ST FLOOR SHIPRA COMPLEX,AMRAPALI CHAURAHA,B-BLOCK INDIRA NAGAR,LUCKNOW 226016,LUCKNOW,226016
21.	<u>Visakhapatnam (Andhra Pradesh)</u> D.NO.44-7-1/427/5 LAKSHMINARAYANAPURAM - II,KAILASAPURAM SALAGRAMAPURAM POST,NEAR NEW LIFE PENTACOASTAL CHURCH THATICHETLAPALEM ROAD,VISAKHAPATNAM,530024
22.	<u>Karnataka(Mangalore)</u> DOON01-79, BLOCK NO 1, SITE NO 75, KATIPALLA, MANGLORE, MANGALURU, KARNATAKA, INDIA,
23.	<u>ERNAKULAM</u> BUILDING NO XIX-245, NEAR KSRTC BUS STAND, OM ROAD, PERUMBAVOOR PO, ERNAKULAM,683542

ANNEXURE 5- Details of experience of the firm in audit in banks/RBI

a) List of Statutory Audits in Bank

Type of Audit	Name of the Bank	Branch(es)	No. of Years of Engaged	Period of engagement
Statutory Branch Audit	Bank of India	Kandvli	1	2020-21
Statutory Branch Audit	Bank of India	Mandvi	1	2020-21
Statutory Branch Audit	Bank of India	Nariman Point	1	2020-21
Statutory Branch Audit	Bank of India	Malad (West)	1	2019-20
Statutory Branch Audit	Bank of India	Vile Parle (East)	1	2019-20
Statutory Branch Audit	Bank of India	Mumbai (Main)	1	2018-19
Statutory Branch Audit	Bank of India	Andheri East SSI Branch	1	2018-19
Statutory Branch Audit	Bank of India	Vikhroli Parksite	1	2018-19
Statutory Central Audit	Canara Bank	Central Audit	1	2017-18
Statutory Central Audit	Canara Bank	Central Audit	1	2016-17
Statutory Central Audit	Canara Bank	Central Audit	1	2015-16
Statutory Branch Audit	Karnataka Bank Ltd	Bhayandar East	1	2014-15
Statutory Branch Audit	Karnataka Bank Ltd	Dadar West	1	2014-15
Statutory Branch Audit	State Bank of Hyderabad	Head office, Gunfoundry	1	2014-15
Statutory Branch Audit	Catholic Syrian Bank	Andheri West	1	2013-14
Statutory Branch Audit	Catholic Syrian Bank	Dombivali	1	2013-14
Statutory Branch Audit	Catholic Syrian Bank	Amravati	1	2013-14
Statutory Branch Audit	Dhanlaxmi Bank	Chembur	1	2013-14
Statutory Branch Audit	Dhanlaxmi Bank	Borivali	1	2013-14
Statutory Branch Audit	Karnataka Bank Ltd	Mira Road East	1	2013-14
Statutory Branch Audit	KARUR VYASA Bank	-	1	2013-14
Statutory Branch Audit	Lakshmi Vilas Bank	Nagpur	1	2013-14
Statutory Branch Audit	Lakshmi Vilas Bank	Raipur	1	2013-14
Statutory Branch Audit	State Bank of Hyderabad	Head office, Gunfoundry	1	2013-14
Statutory Branch Audit	Catholic Syrian Bank	Andheri West	1	2012-13
Statutory Branch Audit	Catholic Syrian Bank	Satara	1	2012-13
Statutory Branch Audit	City Union Bank of India	-	1	2012-13
Statutory Branch Audit	Dhanlaxmi Bank	Ghatkopar	1	2012-13
Statutory Branch Audit	ING VYSYA Bank Ltd	East of Kailash	1	2012-13
Statutory Branch Audit	KARUR VYASA Bank	Vile Parle	1	2012-13
Statutory Branch Audit	State Bank of Hyderabad	Head office, Gunfoundry	1	2012-13
Statutory Branch Audit	State Bank of Hyderabad	Head office, Gunfoundry	1	2011-12
Statutory Central Audit	Dattatraya Maharaj Kalambe Jaoli Sahakari	Central Audit	1	2010-11

	Bank Ltd.			
Statutory Branch Audit	Kokanprant Co-op Bank Ltd	Head office	1	2009-10
Statutory Branch Audit	Nagari Sahakari Bank Ltd	Fort, Mumbai	1	2009-10
Statutory Branch Audit	State Bank of Travancore	Tiruvananthapuram	1	2009-10
Statutory Branch Audit	Canara Bank	Abdul Rehman Street	1	2008-09
Statutory Branch Audit	Canara Bank	Prabhadevi Overseas Branch	1	2008-09
Statutory Branch Audit	Canara Bank	Khar	1	2008-09
Statutory Branch Audit	State Bank of Travancore	Tiruvananthapuram	1	2008-09
Statutory Branch Audit	Allahabad Bank	Jila Parishad Oral	1	2007-08
Statutory Branch Audit	Allahabad Bank	Kadavra	1	2007-08
Statutory Branch Audit	Allahabad Bank	Kalpi	1	2007-08
Statutory Branch Audit	Canara Bank	J B Nagar Andheri East	1	2007-08
Statutory Branch Audit	Canara Bank	Andheri West II	1	2007-08
Statutory Branch Audit	Canara Bank	Worli	1	2007-08
Statutory Branch Audit	Marathwada Gramin Bank	-	1	2007-08
Statutory Branch Audit	Vasai Janta Sahakari Bank	Vasai	1	2007-08
Statutory Branch Audit	Canara Bank	Mahim	1	2006-07
Statutory Branch Audit	Canara Bank	Khar	1	2006-07
Statutory Branch Audit	Marathwada Gramin Bank	-	1	2006-07
Statutory Central Audit	Shri Arihant Co-operative Bank	Central Audit	1	2006-07
Statutory Branch Audit	Canara Bank	Vile parle	1	2005-06
Statutory Branch Audit	Canara Bank	Colaba	1	2005-06
Statutory Branch Audit	Marathwada Gramin Bank	-	1	2005-06
Statutory Branch Audit	Allahabad Bank	-	1	2004-05
Statutory Branch Audit	Canara Bank	Bandra West	1	2004-05
Statutory Branch Audit	Canara Bank	Bandra East	1	2004-05
Statutory Branch Audit	Marathwada Gramin Bank	-	1	2004-05
Statutory Branch Audit	Allahabad Bank	-	1	2003-04
Statutory Central Audit	Central Bank	-	1	2002-03
Statutory Central Audit	Central Bank	-	1	2001-02
Statutory Central Audit	Central Bank	-	1	2000-01
Statutory Central Audit	Central Bank	-	1	1999-00
Statutory Central Audit	Central Bank	-	1	1998-99

b) List of Concurrent Audits in Banks

Type of Audit	Name of the Bank	Branch(es)	No. of Years of Engaged	Period of engagement
Concurrent Audit	Reserve Bank of India	Mumbai	1	2017-18
Concurrent Audit	Reserve Bank of India	Mumbai	1	2016-17
Concurrent Audit	Punjab & Sindh Bank	Worli	1	2021-22

Concurrent Audit	IDBI Bank	Thiruvanthampuram	1	2021-22
Concurrent Audit	AP Mahesh Bank	Ameerpet	1	2021-22
Concurrent Audit	State Bank of India	Bhopal	1	2021-22
Concurrent Audit	State Bank of India	Thiruvanthampuram	1	2021-22
Concurrent Audit	State Bank of India	Andheri Seepz	1	2021-22
Concurrent Audit	State Bank of India	Telegana	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	EMERGING CORPORATE	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	REGIONAL SARB, SURAT	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SSI VAPI	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	PARSI SHERI	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	UDHANA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	KHATODRA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SILVASSA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	MAN DARWAJA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SAHARAGATE,SURAT	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SSI DAMAN	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	CHAR RASTA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	IBB SURAT	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	TEXTILE MKT.	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	IE.PANDESARA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SUFIBAUG	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	DUDHIA TALAV	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SURAT MAIN	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	MOTA VARACHH	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	GHOD DOD	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	VESU	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	KHAND BAZAR	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	M S M E,SURAT	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	GIDC IIIVAPI	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	KADODARA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	ZAMPA BAZAR	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	NAVYUG COLLE	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SALABATPURA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	VARACHHA ROAD	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	AMBAJI ROAD	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	UMBERGAON	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SACHIN	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SAYEDPURA	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	PARLE POINT	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	ATHWALINES	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	VAPI MAIN	1	2021-22

Concurrent Audit	Bank of Baroda-Baroda Zone 2	HONEY PARK	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	CHIKHLI	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	VANIA SHERI	1	2021-22
Concurrent Audit	Bank of Baroda-Baroda Zone 2	SAGRAMPURA	1	2021-22
Concurrent Audit	Bank of Baroda	Specialised Integrated Treasury Branch	1	2021-22
Concurrent Audit	Indian Bank	Bandra	1	2021-22
Concurrent Audit	Bank of Maharashtra	Treasury & International Banking Division	2	2020-22
Concurrent Audit	AP Mahesh Bank	Ameerpet	2	2020-22
Concurrent Audit	UCO Bank	FCC Nariman Co-operative Flagship	2	2020-22
Concurrent Audit	Central Bank of India	Nariman Branch	1	2021
Concurrent Audit	State Bank of India	Andheri Seepz	4	2018-21
Concurrent Audit	Bank of Baroda Vijaya Bank Dena Bank	Specialised Integrated Treasury Branch	2	2019-21
Concurrent Audit	AP Mahesh Bank	RTC X Roads	1	2020
Concurrent Audit	Bank of Maharashtra	TARDEO ROAD	1	2019-20
Concurrent Audit	Syndicate Bank	Large Corporate	1	2019-20
Concurrent Audit	Bank of India	Ahmedabad	1	2019-20
Concurrent Audit	Central Bank of India	CBS Branch	1	2019
Concurrent Audit	RAJASTHAN MARUDAHRA GRAMIN BANK	Bagoda and Jalore	1	2019
Concurrent Audit	Union Bank of India	Overseas Branch	2	2018-20
Concurrent Audit	Allahabad Bank	Nagpur Branch	1	2018-19
Concurrent Audit	Corporation Bank	treasury branch (br code: 920)	1	2018-19
Concurrent Audit	Syndicate Bank	RMLC Branch	1	2018-19
Concurrent Audit	State Bank of India	RASMECCC Kazhakootam	1	2018-19
Concurrent Audit	Small Industries Development Bank of India (SIDBI)	Bengaluru	2	2017-19
Concurrent Audit	Narmada Jhabua Gramin Bank	Ajnas Branch	1	2017-18
Concurrent Audit	Punjab National Bank	Malad	1	2017-18
Concurrent Audit	Bank of India	Stock Exchange Mid Corp Branch	1	2017-18
Concurrent Audit	Syndicate Bank	Nariman Branch	1	2017
Concurrent Audit	United Bank of India	Retail Loan Hub	3	2016-19
Concurrent Audit	Allahabad Bank	TREASUTY FCTM	2	2016-18
Concurrent Audit	Andhra Bank	Andheri	2	2016-18
Concurrent Audit	Indian Overseas Bank	Nariman Branch	2	2016-18
Concurrent Audit	Corporation Bank	Treasury Branch	2	2016-18
Concurrent Audit	Bank of Maharashtra	Mumbai Khar	1	2016-17
Concurrent Audit	Indian Bank	Andheri	1	2016-17
Concurrent Audit	State Bank of Hyderabad	RASMECCC (Fort Mumbai)	1	2016-17

		Branch		
Concurrent Audit	State Bank of Mysore	Andheri East	1	2016-17
Concurrent Audit	UCO Bank	Kalanagar Branch	1	2016-17
Concurrent Audit	Karur Vysya Bank (Lucknow Branch)	Lucknow Branch	1	2016
Concurrent Audit	Bank of India	Stock Exchange Mid Corp Branch	2	2015-17
Concurrent Audit	Saraswat Bank (Mazgaon Branch)	Mazgaon Branch	2	2015-17
Concurrent Audit	Jammu & Kashmir Bank	Bandra	2	2015-17
Concurrent Audit	Bank of Baroda	TARDEO ROAD	1	2015-16
Concurrent Audit	City Union Bank	Thane	1	2015-16
Concurrent Audit	Indian Bank	Andheri Branch	1	2015-16
Concurrent Audit	Jammu & Kashmir Bank	Bandra	1	2015-16
Concurrent Audit	Thane Janta Sahakari Bank Limited	Goregaon & Chandivali	1	2015-16
Concurrent Audit	Vijaya Bank	Chembur	1	2015-16
Concurrent Audit	Bank of Baroda	TARDEO ROAD	1	2015-16
Concurrent Audit	Saraswat Bank	Matunga Branch	1	2015-16
Concurrent Audit	Axis Bank	Nagpur Branch	1	2015
Concurrent Audit	UCO Bank	Chennai Main	1	2015
Concurrent Audit	Karur Vysya Bank (Panaji, Pune, Mulund, Jaipur, Bhilwara Branch)	Panaji, Pune, Mulund, Jaipur, Bhilwara Branch	1	2015
Concurrent Audit	State Bank of Bikaner and Jaipur	Mumbai	1	2015
Concurrent Audit	Lakshmi Vilas Bank	Kodambakkam	3	2014-17
Concurrent Audit	Union Bank of India	Andheri Branch	3	2014-17
Concurrent Audit	Bank of Maharashtra,	retail asset branch thane	2	2014-16
Concurrent Audit	Indian Overseas Bank	Thane	2	2014-16
Concurrent Audit	Jammu & Kashmir Bank (Varanasi)	Varanasi	2	2014-16
Concurrent Audit	Allahabad Bank	LKO.INDIRANAGAR	1	2014-15
Concurrent Audit	Corporation Bank	Powai	1	2014-15
Concurrent Audit	Dena Bank	Katargam Branch	1	2014-15
Concurrent Audit	Jammu & Kashmir Bank	Mahim	1	2014-15
Concurrent Audit	Oriental Bank of Commerce	Mulund Mumbai	1	2014-15
Concurrent Audit	State Bank of Bikaner and Jaipur	Mumbai D.N.Road Branch	1	2014-15
Concurrent Audit	State Bank of Mysore	Belapur Branch	1	2014-15
Concurrent Audit	United Bank of India	Dahisar Branch	1	2014-15
Concurrent Audit	Syndicate Bank	L C B Mumbai	1	2014
Concurrent Audit	Karur Vysya Bank (Rourkela Branch)	Rourkela Branch	1	2014
Concurrent Audit	Karur Vysya Bank (Bhubaneshwar Branch)	Bhubaneshwar Branch	1	2014

Concurrent Audit	Karur Vysya Bank (Cuttack Branch)	Cuttack Branch	1	2014
Concurrent Audit	Karur Vysya Bank (Berhampur Branch)	Berhampur Branch	1	2014
Concurrent Audit	karur Vyasa Bank	Mumbai- Bandra	3	2013-16
Concurrent Audit	IDBI Bank	Ranchi	2	2013-15
Concurrent Audit	Indian Bank	Andheri	2	2013-15
Concurrent Audit	Indian Overseas Bank	Delisle Road	1	2013-14
Concurrent Audit	Jammu & Kashmir Bank	Dwarika, Delhi	1	2013-14
Concurrent Audit	State Bank of Bikaner and Jaipur	Satellite Road Branch	1	2013-14
Concurrent Audit	The Malad Sahakari Bank Limited	Kurar Village	1	2013-14
Concurrent Audit	United Bank of India	Sarvodaya Nagar	1	2013-14
Concurrent Audit	Canara Bank	Khar Branch	1	2013-14
Concurrent Audit	Dhanlaxmi bank	Karolbagh	1	2013-14
Concurrent Audit	Corporation Bank	Versoa	1	2013
Concurrent Audit	Central Bank of India	Ballard Estate	2	2012-14
Concurrent Audit	City Union Bank	Thane	2	2012-14
Concurrent Audit	Jammu & Kashmir Bank (M.A.Road)	M.A. Road	2	2012-14
Concurrent Audit	Punjab and Sindh Bank	Bombay	2	2012-14
Concurrent Audit	karur Vyasa Bank	Chennai	1	2012-13
Concurrent Audit	South Indian Bank	Ahmedabad	1	2012-13
Concurrent Audit	The Malad Sahakari Bank Limited Main Branch	Main Branch (Malad)	1	2012-13
Concurrent Audit	UCO Bank	Bhind Branch	1	2012-13
Concurrent Audit	Central Bank of India	J.B. Nagar	1	2012
Concurrent Audit	Oriental Bank of Commerce	Thane	1	2012
Concurrent Audit	Bank of Maharashtra	retail asset branch thane	2	2011-13
Concurrent Audit	Punjab National Bank	Gwalior Branch	2	2011-13
Concurrent Audit	Corporation Bank	Versova	2	2011-12
Concurrent Audit	Union Bank of India	Gwalior Branch	1	2011-12
Concurrent Audit	United Bank of India	Kalbadevi Branch	1	2011-12
Concurrent Audit	State Bank of Bikaner and Jaipur	Mumbai RASECC Branch	1	2011
Concurrent Audit	Bank of India	Vile Parle (East)	3	2010-13
Concurrent Audit	Indian Bank	Ghatkopar	3	2010-13
Concurrent Audit	Syndicate Bank	Kandivali Branch	3	2010-13
Concurrent Audit	Andhra Bank	OPERA HOUSE	2	2010-12
Concurrent Audit	Bank of Baroda	Jogeshwari (East)	2	2010-12
Concurrent Audit	Central Bank of India	J.B. Nagar	2	2010-12
Concurrent Audit	Dena Bank	Sandhurst Bridge	2	2010-12
Concurrent Audit	Federal Bank	Mumbai Fort	2	2010-12
Concurrent Audit	Indian Overseas Bank	OPERA HOUSE	2	2010-12

Concurrent Audit	Allahabad Bank	Thousand Lights	1	2010-11
Concurrent Audit	IDBI Bank	Andheri Branch	1	2010-11
Concurrent Audit	Lakshmi Vilas Bank	T.Nagar	1	2010-11
Concurrent Audit	The Malad Sahakari Bank Limited Kandivali Branch	Kandivali Branch	1	2010-11
Concurrent Audit	Vijaya Bank	Bandra (W)	3	2009-12
Concurrent Audit	The Malad Sahakari Bank Limited	Bombay Talkies	1	2009-10
Concurrent Audit	State Bank of Bikaner and Jaipur	Andheri	1	2009
Concurrent Audit	UCO Bank	Santacruz Branch	3	2008-11
Concurrent Audit	Bank of Maharashtra	Mumbai Sion	2	2008-10
Concurrent Audit	Union Bank of India	Lower parel	2	2008-10
Concurrent Audit	The Malad Sahakari Bank Limited	Kurar Village	1	2008-09
Concurrent Audit	State Bank of Bikaner and Jaipur	Mumbai D.N.Road Branch	1	2008
Concurrent Audit	Bank of Baroda	Vile Parle (West)	2	2007-09
Concurrent Audit	Dena Bank	Ranade Road - Dadar Branch	2	2007-09
Concurrent Audit	State Bank of Saurashtra	Commercial Branch	1	2007-08
Concurrent Audit	State Bank of Bikaner and Jaipur	Mumbai D.N.Road Branch	1	2007
Concurrent Audit	Allahabad Bank	Nadesar Varnasi	2	2006-08
Concurrent Audit	Oriental Bank of Commerce	Nichi Bagh, Varanasi	2	2006-08
Concurrent Audit	State Bank of Mysore	Andheri (East)	2	2006-08
Concurrent Audit	Bombay Mercantile Co-operative Bank Ltd	Nanded Branch	1	2006-07
Concurrent Audit	Bank of India	Panchpakhdi	2	2005-07
Concurrent Audit	Bank of Maharashtra	Gadkari Chowk	2	2005-07
Concurrent Audit	Union Bank of India	Prabhadevi	2	2005-07
Concurrent Audit	Andhra Bank	Borivali	1	2005-06
Concurrent Audit	Central Bank of India	Andheri Branch	1	2005-06
Concurrent Audit	Saraswat Bank	Antop Hill Branch	1	2005-06
Concurrent Audit	Karur Vysya Bank	Phagwara, Nagpur, Nasik, Varanasi Branch	1	2005-06
Concurrent Audit	Karur Vysya Bank	Bandra, Fort, Rourkela Branch	1	2005-06

c) List of IS Audits

Type of Audit	Name of the Bank	Branch(es)	No. of Years of Engaged	Period of engagement
IS Audit	Karur Vysya Bank	Bandra, Fort, Rourkela Branch	1	2016-17
IS Audit	Karur Vysya Bank	Phagwara, Nagpur, Nasik, Varanasi Branch	1	2015-16
IS Audit	Karur Vysya Bank	Lucknow Branch	1	2014-15

IS Audit	Punjab and Sind Bank	Masjid Bunder	1	2014-15
IS Audit	Syndicate Bank	Crawford Market, Cuffe Parade, I N H Ashwini, Worli Seaface	1	2014-15
IS Audit	Karur Vysya Bank	Rourkela Branch	1	2014-15
IS Audit	Karur Vysya Bank	Bhubaneshwar Branch	1	2014-15
IS Audit	Karur Vysya Bank	Cuttack Branch	1	2014-15
IS Audit	Karur Vysya Bank	Berhampur Branch	1	2014-15
IS Audit	Karur Vysya Bank	Panaji, Pune, Mulund, Jaipur, Bhilwara Branch	1	2014-15
IS Audit	Dena Bank	Sachivaliya Branch	1	2013-14
IS Audit	Karur Vysya Bank	Nagpur, Nasik	1	2013-14
IS Audit	Karur Vysya Bank	Varanasi	1	2012-13
IS Audit	Oriental Bank of Commerce	Mumbai Overseas, Powai, Andheri	1	2010-11

d) List Assignment for Claim Verification of Banks under Liquidation for DICGC

Type of Audit	Name of the Bank	Branch(es)	Date of Assignment	Period of Engagement
Claim Verification	Karad Janata Sahakari Banl Ltd	-	15-Dec-20	2020-21
Claim Verification	Vasantdata Nagri Sahakari Bnak Ltd	-	13-Jan-21	2020-21
Claim Verification	Mapusa Urban Co-op Banl Ltd	-	02-Feb-21	2020-21
Claim Verification	Shiva, Sahakari Bank Ltd	-	03-Feb-21	2020-21
Claim Verification	Shivajirao Bhosale Sahakari Bank Ltd	-	12-Aug-21	2020-21
Claim Verification	Madgaum Urban Cooperative Bank Ltd	-	30-Aug-21	2020-21
Claim Verification	Shivajirao Patil Nilangekar Urban Co-op Bank Ltd	-	31-Aug-21	2020-21