

Circle Head and Zonal Head Inspection Check list

Sl.	Administration	Y(√) / N (×)	Remarks
1	Whether security measure of the branch is adequate		
2	Whether attendance register is maintained properly		
3	Whether office staffs are residing within 30 minutes distance place.		
4	Whether Office staffs are maintain dress code of the bank		
5	Whether non clerical staffs are wearing office dress.		
6	Whether the leave register is maintained properly		
7	Whether the duty list of all officers and staff is up to date.		
8	Whether the job rotation is effected		
9	Whether any employee is posted in the branch for the period over 3 years		
10	Whether branch cleanliness (both inside and outside) is maintained properly		
11	Whether the branch signboard is having proper colour and size and hanged in proper place etc.		
Sl.	Cash	Y(√) / N (×)	Remarks
1	Whether cash is found correct		
2	Whether cash is within safe limit		
3	Whether soiled and mutilated notes are admxtured with issue notes		
4	Whether Notes are kept as per (sorting ,stitching & packet ting) instruction.		
5	Whether long outstanding balance of mutilated notes i.e any initiative is taken for changing those notes.		
6	Whether vault is safe enough or as per specifications ie concrete(RCC) wall & floor , pore less, under CCTV coverage , door alarmed bell , chap door & grilled etc.		
7	Whether Vault register is maintained properly		
8	Whether the balance of Prize bond is physically counted and found correct. Prize bonds are recorded in the register.		
9	Whether scroll register is maintained.		
10	Whether token register is maintained.		
11	Whether the Key register is updated.		
12	Whether cash remittance register is maintained properly.		
13	Whether cash receipt and payment seal are maintained properly.		
14	Whether cash related posters ie mutilated note changing poster, note (Tk. 100 ,500 , 1000 note) identification poster etc are hanged properly.		

Sl.	Deposit Banking	Y(√) / N (×)	Remarks
1	Whether the required information /papers are obtained during account opening and posting in software properly (Test checking).		
2	Whether the thanks letter are sent to the customer and the introducer.		
3	Whether the account statements are sent to the customers		
4	Whether the stop payment register is maintained properly		
5	Whether the cheque book issue register is maintained properly		
6	Whether the party concerned received the cheque him/herself (Sample checking)		
7	Whether the managers approval is taken in issuing duplicate cheque book on Form 'B'		
8	Whether the dormant accounts are identified and transferred to the respective code of the banking software.		
9	Whether inoperative accounts are become operative by party's application with close monitoring of Manger GB .		
10	Whether receive / deposits print of computer listing/ register are checked jointly with related vouchers.		
11	Whether signature of both inputter and authorizer are taken on every voucher.		
12	Whether the double supervision is made for the big transactions		
13	Etc.		

	General Banking	Y(√) / N (×)	Remarks
1	Whether DD/Pay Order/Pay-Slip/SR block is balanced every day		
2	Whether DD/TT/MT/PO/PS/SR payable register balance and related heads figure in computer are same.		
3	Whether the OBC/IBC register / related heads in computer are maintained and monitored properly		

4	Whether the computer print of transfer sheet is checked with concerned voucher jointly and recorded/ maintained properly.		
5	Whether accounts of the parties working / residing in abroad are monitored by Manager GB time to time.		
6	Whether deceased accounts are marked stop payment and under close observation of Manager GB.		
5	Whether the stock of security stationery is found correct		
6	Whether MICR cheque requisition and receiving are done in time.		
7	Whether the test Keys are maintained and used properly		
8	Whether the daily vouchers are checked jointly by inputter and authorizer / Manager GB .		

Sl.	Accounts	Y(√) / N (×)	Remarks
1	Whether computer print of General Ledger (GL) is checked (product wise total Dr. / Cr. Of GL checked with transaction print of all product.) daily and kept in a file.		
2	Whether GL balance and ledger balances of different heads are same.		
3	Whether every day's computer generated list of voucher is checked and kept with vouchers.		
4	Whether the daily statements of affairs and CMO/CNG A/c Extract are sent correctly and regularly		
5	Whether the sundry creditor/sundry debtor register/ head in software is maintained properly		
6	Whether the expenditure under different heads are excess over budget .		
7	Whether the statements are sent to Zonal and Head Office as per schedule		
8	Whether the audit reports are complied timely and properly		
9	Whether any entry remains long outstanding and is there any steps taken.		

Sl.	Loans and Advances	Y(√) / N (×)	Remarks
1	Whether pre sanction visit of shop/ firm and collaterals are carried out.		
2	Whether Loan is assessed earlier – considering cash flow and stock position, party's dealing in loan account, balance sheet (if required), CIB report etc.		
3	Whether charge documents are stamped and filled up properly.		
4	Whether insurance premium is paid regularly.		
5	Whether the loan documents are obtained as per sanction advice before disbursing the loan and party wise loan documentation checklist (LDCL) is filled up and kept with loan file.		
6	Whether Safe-in-Safe out register is maintained properly		
7	Whether the stock statement of Hypothecation is obtained regularly		
8	Whether the Pledge Go down Key movement register is maintained. Proper Pledge go down management (Stock register is maintained properly, frequent pledge go down visit performed, on receipt of recovery in loan account proportionate amount of DO issued etc).are done.		
9	Whether accrued interest on loans advances are transferred to respective income account after every quarter is ensured.		
10	Whether the cash deposit, transfer voucher, cheque payment voucher, interest application voucher are posted in loan accounts and checked/supervised by the Manager/Officer-in-charge		
11	Applied interest rate in accounts and sanctioned interest rate are the same		
12	Whether the insurance register is maintained properly		
13	Whether the suit file register is maintained properly.		
14	Whether the confidential limit register is maintained properly.		
15	Whether the loan recovery assignment is distributed among the officers/staff		
16	Whether the loans are out of time barred.		
17	Whether before filing and after filing of suit steps are taken in time.		

Sl.	Foreign Exchange	Y(√) / N (×)	Remarks
1	Whether the foreign currency is found correct on physical verification		
2	Whether LC commission is recovered properly		
3	Whether LC margin is collected properly		
4	Whether the inward foreign bill and PAD is presented for lodgment/payment/ acceptance forthwith		
5	Whether the necessary action is taken forthwith for reconciliation of PAD outstanding.		
6	Whether LIM ledger is correctly and regularly maintained, verified and balanced		
7	Whether the LIM is created as per rules		
8	Whether the necessary measures have been taken for auction or reminder has been issued to importer for adjustment of LIM outstanding		
19	Whether the recoverable bills are reviewed periodically		

10	Whether the records of shipping guarantee issued by the branch are retained and reviewed as per norms		
11	Whether the initiatives for adjustment of outstanding of guarantees have been taken and whether the correspondence is ongoing with the customers for un-reconciled shipping guarantee		
12	Whether FBP,FBC, FDBC accounts are balanced and verified regularly		
13	Whether the PCC register and ledger are maintained, verified and balanced properly and regularly		
14	Whether the necessary measures have been taken for adjustment of overdue PCC		
15	Whether the customer is informed of the fate of the remittance		

Sl.	IT management	Y(√) / N (×)	Remarks
	Whether -		
1.	Server /Router/ Switch room is under lock and key and Cables are secured.		
2.	Server computer ,Computers at work stations are protected by screen saver password.		
3.	Confidentiality of user ID and Admin password is maintained cautiously. Extra/unused passwords are removed from the computer i.e. passwords of employees who are transferred deactivated immediately. Active authorizer/user's list is maintained in a register.		
4.	The length of password at least 6 characters and combination of uppercase/ lowercase of alphabets, number & special characters		
5.	There is other internet connection with banking & T-24 software which is strictly prohibited.		
6	Every days voucher are checked with computer printed sheets. For T -24 software initial of both authorizer and inputter are taken on vouchers.		
7	Transfer vouchers passed / Inter branch transactions (on us/of us) are checked jointly by inputter and authorizer/ manager GB.		
8	The product wise summary balance of GL and ledger balance of respective heads are checked by Manager GB.		
9	Cheque serial entry list and deletion list are kept with every days voucher.		
10	Every cancellation of cheque/voucher posting is done by maintaining delegation of powers.		
11	For payment of remittance following are the precautions maintained or not :		
12	Whether - -User ID/ password given by Exchange House changed immediately and be treated as admin password.		
13	National ID/Passport copy and system generated Money Receipt are kept with vouchers.		
14	Any delay in reimbursement, whether the matter is under close supervision of Manger GB?		
i	Account opening and post opening management –		
ii	Whether - i. Necessary papers with PP size photo etc. are taken, Data entry in computer is done properly is checked.		
iii	ii. Thanks Letters are given and after receiving Thanks Letter by the client cheque is issued and the client him / herself received the cheque.		

Sl.	Self-Assessment of anti-fraud internal control (Internal Control and Compliance)	Y(√) / N (×)	Remarks
1	Is the branch is equipped with skilled IT knowledge based personnel to handle banking soft wares viz. T24,CNG/CMO/CIB/BATCH/Classification Statement/Bexi/Infinity/Agrani solution/BFTN.etc.		
2	Whether any attempt of fraud /incidents of fraud in the branch in the last months from previous visit.		
3	<u>Precautionary measures for controlling fraud -</u>		
i)	Whether- Security stationery keeping is proper		
ii)	- Job rotation and Duty list implementation is done		

iii)	- Password handling (confidentiality, complexity, changeability) is proper.		
iv)	-Implementation of mandatory leave		
v)	- Every day and every voucher checking's done with computer print supplementary.		
vi)	-Proper formalities are maintained in account opening/check book issuing and other general banking operations.		
vii)	- sitting arrangement of staffs is safe enough to protect fraud.		
4	Whether- All officers and staffs are gone through ICC manual and the branch manager review its implementation time to time.		
5	Whether- QOR,LDCL, DCFCL submitted by the branch to Zonal and Head offices in time.		
6	Whether- Risks identified by Risk Based Audit are commented upon and taken steps for mitigation.		
14	Whether- Staffs are performing job with due diligence ie, doing duties as per office order, using delegation of power, works done are documented, handover takeover of charges when applicable.		
15	Measures taken for the Rectification /Mitigation of Fraud /Irregularities detected by both External and Internal Audit and responsible personnel's are attached /punished for the consequence.		
16	Is there any left out fraud attempts not identified by any audit.		
17	Complaints at branch level are properly recorded and attended.		
18	Does any suspicious account operation detected and reported to BAMELCO/ CAMELCO.		
19	Life style of staffs is under close observation.		
20	Mechanisms are maintained to monitor staff accounts to prevent fraud.		

Sl.	Miscellaneous	Y(√) / N (×)	Remarks
	Whether		
i	There is any alternative/2nd hand to operate every sector/part of the branch?		
ii	Any up dated Anti-Virus, installed in each server and computer,		
iii	Branch Manager has taken steps to protect IT related fraud as per Instruction circular no.ICC/AMD 111/13 dated 20/11/13 (Check list no. – 8)		

অগ্রণী ব্যাংক লিমিটেড
----- সার্কেল।

শাখা পরিদর্শন প্রতিবেদনের
সারাংশ

বিষয়ঃ **Annexure-01** এর অধীনে-----ত্রৈমাসিক ভিত্তিক সার্কেল প্রধান/কর্পোরেট শাখার দায়িত্ব প্রাপ্ত মহাব্যবস্থাপক /অঞ্চল
প্রধানগণ কর্তৃক শাখা পরিদর্শন প্রতিবেদনের সার-সংক্ষেপ।

ক্রমিক নং	অঞ্চলের নাম	আঞ্চলিক কার্যালয় কর্তৃক পরিদর্শিত শাখার নাম	সার্কেল প্রধান/কর্পোরেট শাখার দায়িত্ব প্রাপ্ত মহাব্যবস্থাপক কর্তৃক পরিদর্শিত শাখার নাম	সার্কেল প্রধান কর্তৃক পরিদর্শিত আঞ্চলিক কার্যালয়ের নাম	পরিদর্শনের তারিখ	শাখার ধরণ (কর্পোরেট/নন- কর্পোরেট)	পরিলক্ষিত অনিয়মসমূহ	অনিয়মের বিপরীতে গৃহীত ব্যবস্থা (প্রমাণক সহ)	মন্তব্য
(ক)	(খ)	(গ)	(ঘ)	(ঙ)	(চ)	(ছ)	(জ)	(ঝ)	(ঞ)
১.									
২.									
৩.									
৪.									
৫.									
৬.									

সার্কেল/ কর্পোরেট শাখায় দায়িত্বরত কর্মকর্তার
স্বাক্ষর
পদবী সীলসহ

সার্কেল প্রধান/কর্পোরেট শাখার দায়িত্বরত মহাব্যবস্থাপক এর
স্বাক্ষর
সীলসহ