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Ph. No. 0651-2913111

## **Jharkhand State Cooperative Bank Ltd, Ranchi**

1<sup>st</sup> Floor, Cooperative bank Building, Shaheed Chowk, Main Road, Ranchi-834001

### **EXPRESSION OF INTEREST** **FOR EMPANELMENT OF CONCURRENT AUDITOR FOR THE** **FINANCIAL YEAR 2023-24**

#### **BIDDING DOCUMENT**

(To be used for furnishing bids by the eligible firms)

**EoI Ref. No. :- 1705 Date: 19/09/2023**

**Address for communication:**

***Jharkhand State Cooperative Bank Limited***  
***1st Floor, Cooperative Bank Building***  
***Shaheed Chowk, Main Road, Ranchi 834001***  
**Phone / Fax : 0651-2913111**  
**e-mail ID:- [mdjscb@jscb.gov.in](mailto:mdjscb@jscb.gov.in)**

**EXPRESSION OF INTEREST (EoI) DOCUMENT FOR EMPANELMENT OF CA FIRM AS CONCURRENT AUDITOR FOR THE FINANCIAL YEAR 2023-2024 OF ITS THREE REGIONAL OFFICE AND ITS BRANCHES ALONG WITH HEAD OFFICE OF JHARKHAND STATE CO-OPERATIVE BANK LTD.**

**1. AVAILABILITY OF EoI**

The EoI document may be downloaded from Bank's website " [WWW.JSCB.GOV.IN](http://WWW.JSCB.GOV.IN) " and is also available at Head office, Ranchi.

**2. SCHEDULE OF DATES :-**

Sr.No	Events	Date
1	Date of issue of EoI	20.09.2023 from 10 AM onwards
2	Last date and time for Proposal submission Separately of Technical and Financial Bid	27.09.2023 till 3 PM
3	Date and time for opening of technical Bids	29.09.2023 at 3 PM
4	Date and Time for opening of Commercial Bids and further discussion/negotiation, if any	To be communicated later to only technically qualified bidders

**3. ELIGIBILITY CRITERIA:**

Chartered Accountants Firms must qualify the following minimum criteria:

1	At least one CA partner having experience of 10 years in bank audit and Should be DISA/CISA Qualified.	Supporting Documents must be attached
2	The Firm Should be a Partnership Firm With at least 3 partners being FCA	Supporting Documents must be attached
3	Turnover of the firm (Average of last three years) must be at least 20 Lakhs.	Supporting Documents must be attached
4	The Firm should have Experience of at least 1 Concurrent Audit of Co-operative Banks in last 7 years.	Supporting Documents must be attached

5	The Firm should have Head Office/Branch Office for at least 10 years in Jharkhand.	Supporting Documents must be attached.
6	The Firm should not be black listed/debarred/disqualified under any law	Declaration in this regard must be enclosed

#### **4. SUBMISSION OF THE PROPOSAL :**

The interested firm shall submit the Technical and Financial proposal duly bound and containing the index/table of content with all pages numbered. The proposals may be submitted in sealed cover by post/courier or by hand at HEAD OFFICE, JHARKHAND STATE CO-OPERATIVE BANK LTD. 1<sup>st</sup> Floor, Cooperative Bank Building, Shaheed Chowk, Main Road, Ranchi 834001 on or before the scheduled date and time.

#### **5. OBJECTIVES OF CONCURRENT AUDIT:**

Objectives proposed to be achieved through the Concurrent Audit broadly are as under:-

- a) To ensure that the accounting and financial management systems are reliable and effective in design and give a true and fair view of the state of affairs of the Bank and to assess the extent to which they are being followed as per Bye Laws of the bank.
- b) To review the efficiency, adequacy and application of accounting, financial and operating controls and thereby ensuring the accuracy of transactions/books.
- c) To ensure day to day transaction verification with vouchers and submission of report on monthly basis.
- d) To verify that the system is effective in operation in order to ensure the prevention of and early detection of deficiencies, misappropriations, frauds and misapplications, if any.
- e) To identify areas of inefficiencies, if any, in existing systems and to suggest necessary remedial measures to improve performance.
- f) To improve accuracy and timeliness of Financial Reporting.
- g) To ensure compliance with the laid down systems, procedures and policies as per guidelines issued by RBI, NABARD.
- h) To assess and improve overall internal control systems prevailing in all Sections of the Bank. Etc.

**6. SCOPE OF WORK OF CONCURRENT AUDITOR OF HEAD OFFICE :**

**Below mentioned points are not exclusive bank may add other points at any time.**

- 7.1 Statutory Compliance:** Review and recommendations on the system for deduction and timely deposit of statutory dues i.e. E.P.F., TDS, Professional Tax, GST, etc. and timely filing of relevant returns; Compliance of statutory laws i.e. GST, Income Tax etc.
- 7.2 General Accounting:** 100% verification of bank and journal vouchers to ensure that they are approved in accordance with laid down procedures and delegations. Classification of expenses as per nature of expense.
- 7.3 Fixed Assets & Depreciation:** Procedures/systems for sanctioning, procurement of Fixed Assets; Fixed Assets Register (FAR) to be verified, physical verification on perpetual basis. 100% Verification of supporting vouchers etc. Checking of Depreciation as per NABARD guidelines.
- 7.4 Loan and Advances:** Review of all advances. Physical verification of all loan documents.
- 7.5 Reconciliation :** Verification of reconciliation of Clearing Account, Inward, Outward ATM account and other bank accounts on regular basis.
- 7.6 Debtors and Creditors:** Review of age wise analysis. Review of old/doubtful debts/advances.
- 7.7 Insurance:** Adequacy of insurance of fixed assets, Bankers Indemnity Policy, DICGC Insurance, Group Gratuity Scheme, Leave Encashment Scheme etc. Renewal of insurance policies to be periodically reviewed. Settlement of claims.
- 7.8 Investment Audit:** Review of Bank investment portfolio on regular basis. Adjustment entry, Interest received on investment, Discount & Premium adjustment entry of Govt Security and also of Fixed Deposit with other Banks.
- 7.9 Salary & Establishment:** Detail Review of centralized salary & other matters related to establishment.
- 7.10 Certification:** Any certificate required on part of bank by RBI, NABARD or Co-operative Department.
- 7.11 PMSBY/PMJJBY/Other Schemes:** Review of PMSBY/PMJJBY/Other Scheme at periodical interval.

**7.12 Physical Verification of Stock:** Auditor should physical verify the stocks.i.e. Cheque Book, Pass Book, FD Receipts, KYC Forms, Account opening forms & other items.

**7.13 RBI/NABARD RETURNS:** Auditor should verify that the Returns related to RBI/NABARD shall be filed before the due date of filling the concerned returns.

**7.14 DEAF:** Auditor should certify the DEAF report to be sent to RBI on monthly & yearly basis.

**7.15** Concurrent Auditor will check systems and procedures to be followed by Head Office and any discrepancies found shall be duly reported to the Management.

### **SCOPE OF WORK OF CONCURRENT AUDITOR OF Branches / Regional Office**

**As per Annexure – A and B**

### **General Terms & Conditions for empanelment of Auditors/CA firms .**

#### **Terms & Conditions**

1. To carry out the Concurrent Audit of JHARKHAND STATE CO-OPERATIVE BANK LTD the prospective CA firm will have to constitute a team headed by qualified Chartered Accountant. The concurrent audit will commence w.e.f. **01.04.2023** During First month of concurrent audit the firm/firms need to check the entire loan portfolio/ vouchers/KYC and other related matter of the current financial year i.e from 01.04.2023 to 30.09.2023. Audit from April to September should be completed till 15.11.2023.
2. In case of any query related to EoI, you may send it through mail in [mdjscb@jscb.gov.in](mailto:mdjscb@jscb.gov.in) by 26.09.2023 till 4 pm.
3. The Firm shall submit the proposal in two parts, 1<sup>st</sup> part comprising of “Technical Proposal” and 2<sup>nd</sup> part will comprise of “Financial Proposal” and both the proposals shall be placed in two separate sealed envelopes clearly marked “Technical Proposal” and “Financial Proposal” respectively followed by the name and reference number of the EOI. If the proposal is not submitted in sealed envelopes duly marked as indicated above, this will constitute grounds for declaring the Proposal non-responsive. The Proposals shall be signed by authorized person of the firm. All pages of the proposal, where entries or amendments have been made, shall be initialled by the person or persons signing the Proposal. All signatures on the letters / certificates attached with

- the Bid document shall be dated suitable.
4. The prospective firms, who will qualify the technical criteria, shall only be considered for further evaluation of their commercial bids.
  5. The fee for concurrent audit will be paid to the concurrent auditors only for those months in which the concurrent audit was conducted
  6. The concurrent audit report must be submitted every month on or before 10<sup>th</sup> of next month. In case of delay in submission of report, there shall be penalty levied @ 5% of the bill amount for the respective month's delay.
  7. Audit reports & records of the Bank shall be kept confidential and should not be used for any other purpose other than for JSCB.
  8. Evaluation Committee may, at its discretion, call for additional information from the firm(s). Such information has to be supplied within the set out time frame, otherwise Evaluation Committee shall make its own reasonable assumptions at the total risk and cost of the firms and the proposal is liable to be rejected. Bank reserves the right to cancel/amend the Bid without assigning any reason.
  9. Further amendment/corrigendum, if any shall only be published in Bank website
  10. The firms shall provide all the necessary documents, samples and reference Information as desired by the committee. The firms shall also assist the committee in getting relevant information from the firms' references
  11. **Financial Evaluation (For empanelment of firms):**
    - a) **Financial Proposals of only those firms would be opened who qualify the technical evaluation.**
    - b) **Firms having lowest financial bid will be selected.**
    - c) **JSCB reserves the right to award the contract to one or more firms.**
    - d) **Bank may negotiate even at lower than L1 quoted price with Technically Qualified bidders**
  12. The Auditors should intimate their acceptance of the Audit/Inspection assigned to them, within three days of receipt of the appointment letter from the Bank.
  13. The auditors shall act with independence, integrity and objectivity. They shall undertake all audit works with an independent open mind and shall not come under any influence of anybody. In case of direct or indirect association with the Bank in any capacity, it should be disclosed in the application for empanelment.

14. The firm has to give declaration that no partner/Chartered Accountant employee of the firm of auditors has been held guilty of professional misconduct by the Institute of Chartered Accountants of India.
15. The firm has to give a declaration / undertaking that :
  - a. The audit would not be done by a person who is neither a partner nor an articulated/Semi qualified/Staff of the CA firm to which the audit has been allotted.
  - b. The partners, employees and other personnel of the firm will not divulge any information that has come to their possession during the course of audit to any person other than the authorized officials of the Bank.
16. The firm(s), which fulfil the criteria would be short-listed and appointment for the financial year 2023-2024. Firms which are finally selected to conduct concurrent audit of the Bank for FY 2023-24 may their services be extended for next Financial Year.
17. The methodology adopted for conducting the concurrent Audit should be as mentioned below:
  - a. A monthly status report is expected from the auditors stating the progress of audit of each Branch/HO/RO/District office allotted to them.
  - b. After the completion of Audit the Auditor would be required to submit the Audit Reports in Hard (three copies) within 10 days from the end of the month.
  - c. Appointed Audit firm should visit on daily/weekly/fortnightly/monthly basis to the concerned branches, RO, HO and if any complain received from branches regarding visit to branches then proper action would be taken against appointed firm.
  - d. Date wise details of visit to each branch should be submitted along with the Audit Report with the details of Person who have visited the Branch/RO/Head office.

- e. Any dispute arising out of these contents shall be under the jurisdiction of Court of Ranchi.
- f. The firm shall have to execute an agreement with the Bank on non-judicial stamp paper worth Rs.100/- upon selection as per Annexure-II.

18. Removal/de-empanelment of auditors:

Bank reserves the right for the removal/de-empanelment of any auditor/firm, in case work is not found satisfactory or there is any breach of contract/misconduct by the firm with a prior one month notice in writing.



## ANNEXURE –I

### **CONCURRENT AUDITORS/AUDITOR FIRM'S LETTERHEAD APPLICATION FORMAT FOR APPOINTMENT AS CONCURRENT AUDITOR FOR F Y 2023-24**

The Chief Executive Officer,  
JHARKHAND STATE CO-OPERATIVE BANK LTD.  
Ranchi.

I/we hereby apply for Concurrent Auditor and furnish hereunder the requisite bio data / information / documentation for your consideration:

1. Name of the Applicant
2. Constitution

3. Firm's Details

3.a Address

3.b Phone No.

3.c Email

3.d Date of establishment

3.e Membership/ affiliation details with Institutes of Chartered Accountants of India  
Name of the Body

Membership Since

Membership Type

Membership No.

3.f Firm's PAN / TAN

3.g Practicing as auditor since

3.h Name of partner who is/are DISA/CISA Qualified and Details thereof:

3.i Details of present set up / infrastructure available to deal with Concurrent audit works

3.j Details of existing empanelment

3.k Names of all partners (also mention managing/key/senior partner)

1

2

3

4

4. Gross Income in last three years

5. Details of Branches, if any, contact Nos, of branch, Name of the person-in-charge of the branch.

**Undertakings / Declarations:**

E) I/We do hereby solemnly declare and affirm that:

- i. I/We have not been removed/dismissed from service/employment earlier,
  - ii. I/We have not been convicted of any offence and sentenced to a term of imprisonment,
  - iii. I/We have not been found guilty of misconduct in professional capacity,
  - iv. I/We have not been convicted of an offence connected with any proceeding under the I.T. act 1961 &/or W.T. Act 1957 &/or G.T. Act 1958,
  - v. I/We am/are not undischarged /insolvent(s),
  - vi. There are no complaints against me/us, registered with CBI/SFIO/Police/Courts of law
  - vii. I/We have not been blacklisted / depenalised by any Company/Bank/FI/IBA/others in the past.
- c. I/We solemnly declare that the information furnished above is complete and entirely true and Nothing has been concealed. I/We also affirm that terms & conditions of the Bank relating to empanelment of concurrent auditors are acceptable to us and I/We also undertake to keep the Bank informed of any events /happenings which would make me/us ineligible for empanelment / remaining empanelled as Concurrent auditor.
- d. Additional information, if any

For & on behalf of ..... (Firm)

(Signature)

Name

Designation

(Signature)

Name

Designation

(Signature)

Name

Designation

(Signature)

Name

Designation

[All partners to subscribe their signatures]

Date:

Place:

**Self-attested documents to be provided along with the application:**

1. Identity proof (Aadhar/PAN) of the applicant Concurrent Auditors firm (any 2 partners).
2. Copy of registered partnership deed (in case of partnership firms)
3. Latest Firm Constitution Certificate as Per ICAI Records.
4. Copies of GST, PAN/TAN Card of the Firm.
5. IT returns of last 3 financial years & Audited Balance Sheet of Last Three Years.
6. Copies of Firm's empanelment with Controller and Auditor General of India (CAG) & RBI.
7. Evidences of DISA/CISA qualification of the partners of Firm along with Certificate of Concurrent Audit of Banks.
8. Evidences of experience as a Concurrent auditor of Co-op Banks & Other Commercial Banks.
9. Tender Document Duly Sealed and Signed by Partner of Firm.

## ANNEXURE –II

[To be executed on non-judicial stamp paper worth Rs. 100/- upon selection by Empanelment Committee and name of selected Concurrent auditor will be enlisted only upon execution]

### AGREEMENT WITH THE CONCURRENT AUDITOR ON THE APPROVED PANEL

This Agreement made at ..... on this ..... Day of ..... 20\_\_\_, between

\_\_\_\_\_ of \_\_\_\_\_

(hereinafter called the 'Concurrent Auditor') of the One Part and e.g. JHARKHAND STATE CO-OPERATIVE BANK LTD., having its Head Office at 1<sup>st</sup> Floor, Cooperative bank Building, Shaheed Chowk, Main Road, **Ranchi, Jharkhand** of the Other Part. Whereas on the request of the Concurrent Auditor, JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_ has empanelled the Concurrent Auditor to undertake audit of books of accounts of JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_ and other service in the nature of opinion/advise/consultancy/certification, as may be requisitioned by JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_ from time to time.

Whereas the Concurrent Auditor has agreed to render his/her/its services inter-alia on the terms and conditions mentioned hereunder;

#### NOW THIS AGREEMENT WITNESS AS UNDER:

1. That the Concurrent Auditor agrees to undertake audit of books of accounts as per requisition made by JHARKHAND STATE CO-OPERATIVE BANK LTD. From time to time, through job specific letter of engagement/assignment, with terms of engagement and accept fee as prescribed / decided by JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_\_.
2. That the Concurrent Auditor shall not sub-contract the work, when requisitioned by JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_\_, to any other auditor.
3. That the Concurrent Auditor will personally inspect the books of accounts and relevant documents in respect that in connection with the audit of the same.
4. That the Concurrent Auditor shall maintain secrecy of JHARKHAND STATE CO-OPERATIVE BANK LTD. And their assets/liabilities.
5. That the Concurrent Auditor shall act with independence, integrity and objectivity and shall not come under influence of anybody.
6. That the empanelment does not carry assured engagement/appointment of Concurrent Auditor and it is JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_ prerogative to engage the services of the Concurrent Auditor from the panel.

7. That in case constitution of the Concurrent Auditor undergoes any change, the same shall be informed to JHARKHAND STATE CO-OPERATIVE BANK LTD. Immediately.
8. That if for any reason whatsoever JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_ may not maintain any panel or discontinue the panel, the Concurrent Auditor shall have no grievance against JHARKHAND STATE CO-OPERATIVE BANK LTD. Shall to be liable in any manner whatsoever.
9. That in case services of Concurrent Auditor are not found satisfactory and their audit reports are unworthy of being acted upon, JHARKHAND STATE CO-OPERATIVE BANK LTD. May delist/de-panel the Concurrent Auditor's name from the approved panel of JHARKHAND STATE CO-OPERATIVE BANK LTD. After issuance of show-cause notice.
10. That JHARKHAND STATE CO-OPERATIVE BANK LTD. Reserves the right to take appropriate legal action including filing / lodging complaint to the professional body, if there is any misconduct on the part of the Concurrent Auditor or audit report submitted by the Concurrent Auditor to JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_ is incorrect or false. This shall be without prejudice to JHARKHAND STATE CO-OPERATIVE BANK LTD.\_\_\_\_

right to delist/de-panel the Concurrent Auditor from its panel.

11. That the Concurrent Auditor agrees and hereby gives consent to exchange information with other parties directly or through the other medium about particulars (name, address and other details) of Concurrent Auditor, performance as well as cause for delisting / de-paneling, if any.

In witness whereof, the parties hereto have set their hand on the day, month and year mentioned herein above.

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Concurrent Auditor (signature with Membership/Registration No.)  
[In case of partnership firms all the partners to subscribe their signatures]

JHARKHAND STATE CO-OPERATIVE BANK LTD. Ranchi

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Authorized Signatory

### **PROFORMA FOR FINANCIAL BID**

**Financial bid for empanelment as Concurrent audit for financial year 2023-24.**

<b>Particulars</b>	<b>Amount in Rs</b>
	<b>Concurrent Audit fee on Monthly basis Branch wise.</b>
Fees for empanelment of Concurrent auditor for Region Wise  F) Branches Under Ranchi HO  B) Branches under Hazaribagh RO  C) Branches Under Dumka RO  D) Branches Under Singhbhum RO  E) Head office, Ranchi	
GST	
Total	

Note:

1. Taxes and other statutory levies will be paid on actual basis. However present rates of applicable taxes and levies may be indicated by the tenderer.
2. TDS will be deducted at the applicable rates.
3. The tender is deemed to have thoroughly studied and examined the technical specifications, important instructions and general terms and conditions of the tender documents.
4. Extra cost other than quoted fee such as Lodging, Fooding and Travelling expenses shall not be borne by the Bank.

JHARKHAND STATE CO-OPERATIVE BANK

**Annexure - A**

**1) Bank Reconciliation Statement:**

Auditor should include the point regarding reconciliation of Current and Saving Bank Account maintained with other commercial banks by concerned branch. Auditor should point out the entries which were not been taken in accounts in audit report in following format.

Sl.No	Name of Bank	Pending Entries Amount	Date	Cheque No	Pending At Branch/ Bank Level	Remarks if Any

Further Reconciliation Statement Prepared by Branch should be attached in Audit Report if Any. Auditor should point out the difference between Balance as per Trail Balance of Branch and Balance as per concerned Bank Statement.

Bank reconciliation to be done by branches every fortnight and checked by concurrent auditor and concurrent auditor's report to be consolidated by ROs and submitted for review by CEO.

**2) Accounts Opened during the Concerned month of Audit:**

Auditor should check the following points in account opened during the concerned period of Audit.

**a) Saving Bank Account Individual :**

Auditor should check the Account Opening form in all respect as per details mentioned in Account Opening Form. Further regarding KYC details auditor should mention a list in audit report of those accounts which were non KYC Complaint.

Sl.No	Name of Customer	Account No	KYC Compliance (Yes/No)	Document Not Available

b) **Saving Bank Account Society /Lamps:**

Auditor should check the Account Opening form in all respect as per details mentioned in Account Opening Form. Resolution of Society/Lamps for opening a current account should be attached in Account Opening form & details of Authorized Signatory list. Further regarding KYC details auditor should mention a list in audit report of those accounts which were non KYC Complaint.

Sl.No	Name of Customer	Account No	KYC Compliance	Document Not Available	KYC OF CHAIRMAN

c) **Current Account Individual/Company/Firm:**

Auditor should check the Account Opening form in all respect as per details mentioned in Account Opening Form.

**List of KYC in Case Current Account:**

Auditor should check the following in case of current account

- 1) Registration Certificate in case of Company / Partnership Deed
- 2) Article & Memorandum of Association
- 3) Resolution for Opening a current Account
- 4) Resolution Regarding Authorized Signatory
- 5) KYC of Directors/Partners/Proprietor
- 6) GST / Service Tax Number
- 7) PAN Card of Company /Firm/Proprietor
- 8) Photo of Director/Partner/Proprietor

In case of company KYC of Further regarding KYC details auditor should mention a list in audit report of those accounts which were non KYC Complaint.

d) **Saving Account Opened By Banking Correspondence:**



Auditor should check the Account opened by Banking Correspondence. Auditor should check the KYC compliance of accounts opened by BC's.

Sl.No	Name of Customer	Account No	KYC Compliance	Document Not Available

The same process should be followed in case of Loan Account, Loan against Deposit, and Recurring Deposit Account & Other Deposit like Daily Deposit Scheme, Money Multiple Deposit, and Daily Deposit Scheme etc.

### 3) **Various Loan Accounts :**

Auditor should check the following points regarding loan account opened during the concerned period of Audit. Review of all advances. Physical verification of all loan documents related to advances.

#### a) **MT Personal Loan:**

Auditor should check the following details regarding MT Personal Loan sanctioned during the Audit Period.

- a) Loan is disbursed to the Salary Holders Only.
- b) Correct Amount of Loan is disbursed to the loanee as per fixed Criteria.
- c) Loan above Rs. 1 lakh should be sanctioned from Head Office.
- d) Guarantor Details is attached with Loan Application form.
- e) Other details as per Loan policy attached here with for your reference.

#### b) **OD to Society:**

Auditor should check the following details regarding OD Sanctioned to society. Branch manager should obtain a Resolution regarding Sanction of OD against FD/ Renewal of Old OD limit. Auditor should verify that the correct amount of interest is charged on Overdraft Account i.e 1 % higher than the Average interest of fixed deposit Accounts.

Auditor should verify that the balance of OD does not exceed the sanction limit. Auditor should mention the list of OD Account in following format for Individual OD Account.

Sl.No	Name of Customer	Account No	OD Limit	Rate of Intt	FD Receipt No	Amount	Rate of Intt
						Total	AVG Intt

**c) Cash Credit:**

Auditor should check the sanction documents of Cash Credit on which basis the same is sanctioned and compliance regarding same. Further Auditor should verify that the actual balance of CC account does not exceed the sanction limit. Stock Statement should be obtained by Branch Manager at Quarterly Interval.

Sl.No	Name of Customer	Account No	CC Limit	Rate of Interest	Basis of Sanction

**d) Loan Against Deposit/ Govt Security:**

Auditor should check loan Against Deposit/ Govt Security details in following format. Further the FD Receipt Should be marked lien against the loan in CBS System. Rate of Interest on loan should be 1% higher than the rate of interest of FD.

Sl.No	Name of Customer	Account No	Loan Sanctioned	Date of Sanction	ROI of Loan	Fixed Deposit Amount	ROI of FD

**e) Loan to SHGs/ JLGs:-**

Auditor should verify the documents related to Loan sanctioned to SHGs/ JLGs.

4) **Tax Deducted At Source:**

Auditor Should verify the Tax deducted at Source in Section 194A, 194H, 194I (Rent) deducted by Branch level if the payment exceeds specified limit for Tax Deduction at Source. Auditor should also mention in Audit Report regarding Deposit of TDS to concerned RO before due date of payment of TDS. Further if TDS deducted by Branch on Interest on FD is reversed then the auditor should verify that the TDS amount is reversed on the basis of Form 15G/15H taken from customer and the same is duly filed up. Auditor should mention a list of TDS deducted and remitted to RO office for payment in concerned section in **TAN RCHJ00854A** and a list of TDS amount reversed on the Basis of 15 G/15H in concerned month of Audit.

Sl.No	Section	TDS Deducted	Amount Paid	Date of Deduction	Rate of TDS	Date of Trf to Ro /Deposit Date	Delay in Trf/Deposit No of Days

Sl.No	Name of Customer	TDS Amount Reversed	Date of Reversal	Basis of Reversal Form 15G/15H

5) **Form 60/61**

Auditor should check the accounts which were opened without PAN then the account opening form should be supported by Form 60/61. Auditor should mention a list of accounts which were opened without pan card and the account opening form does not supported by Form 60/61.

6) **Recovery of Installment in Loan Account:**

Auditor should verify Recovery of Installment in each loan account and report the loan account in which recovery is not regular. Auditor should also verify the NPA Marking status of loan.

Sl.No	Loan Account No	Name of Customer	Loan Outstanding as on date	Recovery Status	NPA Marking Status

7) **Physical Verification of Cash :**

Auditor should physically verify the Cash amount available at Branch as on the date of visit to branch in Specified format. The same should be stamped and signed by the Branch Manager, Cashier and the Auditor. Format is attached herewith. Photocopy of the duly filed Format Should be attached in Audit Report. Auditor should also check the retention limit of branches that cash balance should not exceed the limit.

8) **Updation of Photo & Signature in Newly Opened Account :**

Auditor should check that the Photo & Signature of Customer of account opened during the period of audit. Auditor should mention a list of accounts in which Photo & Signature is not updated.

9) **Crop Insurance Premium & Claim Thereon :**

Auditor should verify the crop insurance premium collected from Farmers and submission of report to Regional Office/ Concerned Office. Further auditor should also verify the disbursement of claim to the concerned farmers as per claim received from Insurance Company.

10) **Insurance Premium of PMJJBY/PMSBY :**

Auditor should verify the insurance premium of PMSBY/PMJJBY Collected from customer and the same is transfer to Head Office before the due date of payment of the same.

**11) Collection of Cheque Book Issue Charges/Other Charges :**

Auditor should also verify the cheque book issue charges and other charges (Loan Processing Charges, Clearing Cheque Return Charges etc) should be collected by branch from customer as per specified norms along with GST.

**12) Sundry Creditors/Debtors:**

Entries in sundry creditor/debtors account during the period of audit should be mention in Audit report and the same should be verified by the Auditor.

Sl.No	Particulars	Amount	Remarks

**13) General Accounting:**

100% verification of cash, bank and journal vouchers to ensure that they are approved in accordance with laid down procedures and delegations. Classification of expenses as per nature of expense in accounts should be checked by the auditor.

**14) Fixed Assets & Depreciation:**

Procedures/systems for sanctioning, procurement of Fixed Assets, Fixed Assets Register (FAR) to be verified, physical verification on perpetual basis. 100% Verification of supporting vouchers etc. Checking of Depreciation as per NABARD guidelines.

**15) Reconciliation :**

Verification of reconciliation of ATM account and other bank accounts on regular basis.

**16) Physical Verification of Stock:**

Auditor should physical verify the stocks, i.e Cheque Book, Pass Book, FD Receipts, KYC Forms, Account opening forms & other items on monthly basis.

**17) Specified cash Transactions:**

Auditor should verify and report the Specified Cash Transactions i.e cash transactions above ten lakh in a financial year in saving bank account, Fifty Lakh in current account and without PAN above Fifty Thousand.

**18) Rent Agreement of Branches:**

Auditor should check the rent agreement of branches which are on rent. Auditor should mention in his/her report expiry date of agreement, rent and TDS deducted on rent and timely deposit of TDS.

**19) Rent Agreement of Tenants:**

Auditor should check the rent agreement of tenants to whom the bank premises have given on rent. Auditor should mention in his/her report expiry date of agreement, rent and GST charged on monthly rent.

**20) Various Registers:**

Auditor should check whether these registers are maintained by branch or not and report accordingly.

Name of Registers	Maintained (Yes/No)
Account Opening register (Saving/Current/RD)	
Key movement register	
FD and RD receipt register	
Passbook/Cheque book issued and retained register	
Denomination Register	
Cash Remittance Register	
Demand Draft Register	
Fixed Assets Register/ Dead Stock Register	
Issue/Dispatch Register	

Stationary Distribution Register	
Employee Attendance Register	
Suspicious Transaction Register	
Inventory Register	
TDS collection and deposit register	
File/Register to record NABARD/RBI/Instruction/Circular	
General Ledger Book	
Budget File	
Frauds Register/File	
Customer Complaint Register	
High value Cash Monitoring Register	
Security Register	

**21) Difference Account :-**

Concurrent Auditor has to check differences account from 2013 till date and if possible, go beyond 2013 to ascertain facts.

**22) NPA Status :-**

Concurrent Auditor has to ascertain the NPA status of branches, loaning processes, documentation and general adherence to norms, guidelines and instructions by branches and must report on these aspects.

## **CONCURRENT AUDIT REPORT FORMAT FOR BRANCHES**

### **Annexure - B**

BRANCH: -

MONTH: -

S.N.	Area of Audit	Points to be Verified	Managers Remarks
<b>1.</b>	<b><u>Cash</u></b>		
	a) Physical verification of cash		
	b) Whether daily cash transaction with particular reference to any abnormal receipts and payments were observed.		
	c) Whether proper accounting of inward and outward cash remittance is maintained.		
	d) Whether expenses incurred in cash involving sizeable amount, and whether such expenditure is authorized by an appropriate authority.		
	e) Whether cases of holding of cash beyond retention limit found.		
	f) Whether stapling of currency note packets has been replaced by paper band.		
	g) Whether verification of compliance of RBI guidelines on clean note policy has been complied with.		
<b>2.</b>	<b><u>Accounts Opened</u></b>		
	a) Whether norms of accounts opening is followed including KYC Policy.		
	b) If there is any discrepancies regarding point no (a) then report in detail.		
<b>3.</b>	<b><u>Advances</u></b>		
	a) Whether the loan and advances have been sanctioned properly and by		



	the delegated authority (i.e. after due scrutiny and at the appropriate level) Pre-sanction appraisal / Inspection report held on record.		
	b) Whether thorough / scrutiny of documentation, compliance with terms of sanction and conduct of account, etc in respect of all advance accounts ( new as well as existing ) within 2 month from the date of appointment has been done.		
	c) Whether compliance of documents have been received and are properly charged registered.		
	d) Whether there is any mis-utilisation of the loans and whether there are instances indicative of diversion of fund.		
	e) Whether classification of advances, Income recognition and provisioning exercise has been done as per RBI guidelines.		
	f) Whether frequency and genuineness of such exercise of authority beyond the delegated power by the concerned officials should be checked.		
	g) Whether guarantees obtained and documents of Net Worth statements has been verified.		
<b>4.</b>	<b><u>House Keeping</u></b>		
	a) Whether various registers / subsidiary records have been maintained.		
	b) Whether irregularities observed in monthly physical verification of cash, stamps, blank security forms, safe		

	custody items etc.		
	c) Whether position of reconciliation of clearing A/c and details of outstanding entries in Clearing Suspense / Adjustment Account (No. of entries and amount - Less than 3 months, more than 3 months but less than one year and more than one year)		
<b>5.</b>	<b><u>Clearing</u></b>		
	a) Whether Proper accounting of inward and outward clearing on daily basis has been maintained.		
	b) Whether proper accounting of counter returns, inward and outward has been maintained. In respect of cheques returned by other banks whether respective customer's account are debited.		
	c) Whether safeguards are observed to ensure proper handling and custody including returned instruments?		
	d) Whether service charges/incidental charges are charged for the cheques returned in clearing.		
<b>6.</b>	<b><u>Opening of New Accounts</u></b>		
	a) We have verified the new accounts opened by the branch including all transaction in the accounts.		
	b) Proper customer identification is ensured by the branch as per KYC norms.		
	i. No account is opened in anonymous/ fictitious/ benami names		
	ii. Identity of account holders and introducers is verified		

	iii. In case of minor accounts identification of guardian and age proof of minor is obtained		
<b>7.</b>	<b><u>Term Deposits</u></b>		
	a) We have verified on daily basis the term deposit accounts opened during the month and found that the account opening procedures were followed properly		
	b) The deposit receipts issued and renewed are in order and they are recorded properly in the system/ledgers including interest rate, due date, maturity value.		
<b>8.</b>	<b><u>Tax Deducted At Source</u></b>		
	a) TDS on interest on deposits are calculated as per provisions of Income Tax Rules and remitted on time and returns filed in time.		
	c) TDS remitted on behalf of depositors is recovered from customer's SB/ CD accounts or at the time of repayment of TDRs interest is recovered at appropriate rate.		
	d) TDS on various expenditure incurred		
<b>9.</b>	<b><u>Exceptional Transactions</u></b>		
	a) We have verified the Exceptional transaction sheet, Day End Control Sheet and sealing of days, etc. on daily basis and the exceptional transactions are checked and authenticated by the Manager.		
<b>10.</b>	<b><u>Balancing of Books</u></b>		
	a) We have verified that all the books relating to deposit accounts have been balanced up to the month of audit.		
	b) The balance jottings and computer print outs on the sub - systems (SB/CD/TDSs of different schemes etc.)		

	generated on the date of balancing are kept on record duly signed by the officials for having been balanced with the GLB.		
11.	<b><u>Cash Contra / General Ledger/ General Ledger Balance</u></b>		
	a) Verified all vouchers/ transactions, found them to be in order in all respects and vouchers are neatly arranged, tallied and stitched.		
	b) Checked cash contra/GL/GLB daily and found all to be in order.		
12.	<b><u>Profit &amp; Loss Analysis:</u></b>		
	a) Delegated authority is judiciously exercised.		
	b) Proper heads of accounts are debited/ credited		
	c) Vouchers are signed by 2 officials as per Bank's guidelines/ instructions and supported by bills/ receipts/ sanction.		
	d) Profit & Loss analysis Books are balances up to date		
13.	<b><u>Suspense Debits/ Sundry Deposits/ Sundry Credit A/C's</u></b>		
	a) Checked all transactions/ vouchers on daily basis.		
	b) Gensus vouchers are signed by two officials as per Bank's guidelines and the head is judiciously used by the delegated authority.		
	c) Gensus/ Sundeep/ Suncr accounts and their sub - heads are balanced/ reconciled periodically and details are kept on record.		

<b>14.</b>	<b><u>Inter Branch Reconciliation</u></b>		
	a) The Inter Branch Reconciliation reports received from HO / ZO are being promptly attended to and serially filed.		
	b) Branch is maintaining register for recording the Inward / Outward query memos received from other branches and also reconciliation reports received from HO.		
	c) There is no high value entry pending for reconciliation beyond one month.		
	d) The query letters / correspondence received from other branches have been promptly replied.		
<b>15.</b>	<b><u>Inter Bank Reconciliation</u></b>		
	a) Branch is obtaining the Bank Statements periodically and all entries are reconciled.		
	b) Branch is following up with the Bank regarding un-reconciled entries.		
<b>16.</b>	<b><u>Remittance Of Income Tax Deducted At Source</u></b>		
	a) We have verified that the Income Tax deducted from the staff salaries, Interest on deposits, pension payments, payments to contractors, Tax on Rent, Tax on Commissions etc. are correct and the same have been remitted on due dates and TDS Returns are submitted in time.		
	b) TDS paid account is reconciled up to date.		
<b>17.</b>	<b><u>Compliance of GST</u></b>		
	a) Branch is collecting GST on all eligible services provided to the customers as per prescribed rates.		
	b) Correct amount of GST is remitted to Govt. Account on due date.		
	c) Eligible amount of in-put GST credit is adjusted before remittance of net service tax to Government account.		

	d) Monthly Returns are filed within the prescribed time schedule.		
	f) Branch is maintaining all the GST records properly.		
<b>18.</b>	<b><u>Suit Filed Accounts</u></b>		
	a) Branch is maintaining proper records and registers for recording the details and the progress in Suit filed/ Decreed A/c's		
	b) The follow up action of the branch with the advocates is adequate		
	c) Branch is reporting the progress to the controlling office periodically		
	d) Branch is taking further action in the suit decreed accounts for filing of execution petition		
<b>19.</b>	<b><u>Internal control</u></b>		
	a) Whether vault Register is maintained up to date and tallied with cash balances in the vault.		
	b) Whether Chest withdrawals / deposit book, register for sorting notes, cut and soiled notes register etc are maintained with full particulars and acknowledgement from the concerned staff., wherever required		
	c) Whether there are any Instances of delayed reporting / wrong reporting of withdrawals and payment of penal interest thereon.		
	d) Whether there are any serious irregularities pointed out by Internal Audit officials during inspection.		
	e) Whether casual Leave Register and leave follow up Register are maintained and update.		
<b>20.</b>	<b><u>Computer</u></b>		

	a) Whether latest changes in rate of interest, service charges are being incorporated in the parameter file and with correct date of effect. And counter checked by another official of the branch.		
	b) Whether exceptional transaction report is generated daily, checked and signed by the branch head, action taken where required and file separately in serial order.		
	c) Whether physical vouchers are prepared for system generated entries and same are duly authenticated.		
<b>21.</b>	<b><u>Signature in Vouchers</u></b>		
	d) Whether all the vouchers are signed by one Branch Officials & by Branch Manager.		
<b>21.</b>	<b><u>Various Registers</u></b>		
	a) Account opening and closing register.		
	b) Cheque Book Issue Register.		
	c) Cheque Returning Register		
	d) Pass Book Issue Register		
	e) Stopped Cheque Register		
	f) Fixed Assets Register		
	g) Stock Register		
<b>22.</b>	<b><u>Day Book</u></b>		
	a) Whether Day Book is written daily and properly authenticated?		
	b) Whether day book is checked with vouchers/long books/transfer scrolls etc. by Officers in routine?		
	c) Whether each and every entry initialed and necessary checking certificate Being given in the day book?		
	d) Monthly Reports were sent to Ho at Regular Intervals		
<b>23.</b>	<b><u>EXPENDITURE</u></b>		

	a) Whether all debits to various expenditure heads since the date of last inspection Are in order & relative vouchers are being signed by the Branch Manager?		
	b) Whether Expenditure Exceed the Budget Limit		
	Or Within the limit set by HO		
<b>24.</b>	<b><u>SECURITY ASPECTS</u></b>		
	a) Has the security classification of the branch been done and advised by the ZO/HO Security Department?		
	b) Whether two guards are posted and two guns have been provided for high risk Branches?		
	c) Whether one guard is posted and one gun has been provided for normal risk Branches?		
	d) Is Electronic Alarm System in order		
<b>25.</b>	<b><u>FRAUDS/FOREGERY</u></b>		
	a) Whether any fraud/forgery committed after the last inspection? If yes, Complete details are furnished as per annexure (Y).		
	b) Whether the same has been properly looked into and reported and desired Action taken without delay?		
	c) In case of already reported frauds whether proper follow up is being done in Respect of:		
	1) Recovery		
	2) Police/CBI action, if any		
	3) Civil Suit, if any		
	4) F.I.R. lodged?		
<b>26.</b>	<b><u>RECORDS AND VOUCHERS</u></b>		
	a) Whether old record requiring destruction has been properly		



	dealt with in Accordance with the prescribed procedure?		
	b) Whether branch records are properly kept and recorded in Record Register?		
	c) Whether vouchers are properly numbered, stitched and recorded in the voucher Register and checked by the Manager.		
	d) Whether voucher movement register and old record register are properly Maintained?		
<b>27.</b>	<b><u>FURNITURE &amp; FIXTURES (FF)</u></b>		
	a) Whether furniture items are numbered?		
	b) Whether they tally with furniture and fixtures register maintained for the purpose?		
	c) Whether F.F. Balances tally with G.L.?		
	d) Whether the sign board is properly displayed?		
	e) Whether lease deed of bank premises executed or not?		
	f) Whether lease deed of the bank premises is in force?		
	g) Whether rent is being paid regularly?		
	h) Whether appropriate steps taken to renew the lease. If it has already expired or Going to expire shortly?		
	i) Whether details of obsolete and broken furniture and other items given to HO Seeking instructions for disposal?		
<b>28.</b>	<b><u>ADVANCES AGAINST BANK DEPOSITS</u></b>		
	a) Whether Fixed Deposit Receipts/recurring deposit pass books, against which		

	Advances are allowed, are held by the branch duly discharged in favor of the Bank by all the joint account holders.		
	b) Whether advances are allowed to continue after the date of maturity by renewal Of the relative deposits?		
<b>29.</b>	<b><u>INFRASTRUCTURE POSITION</u></b>		
	a) Whether branch premises are owned or hired		
	b) Total numbers of computer, printer, and scanner are available at the branch for administrative use.		
	c) Total number of security Camera, Security Alarm		
	d) Whether the branch has Security Guard		
	e) Whether Antivirus is installed in the Computer and operating satisfactory		
<b>30.</b>	<b><u>OTHER ITEMS</u></b>		
	a) Whether the branch gives proper compliance to the Audit reports.		
	b) Ensure that the customer complaints are dealt with promptly.		
	c) Verification of statements, Ho returns, statutory returns and ensure that all the returns are send to HO in due time.		

### **Branch Details**

<b><u>Jharkhand State Cooperative Bank Limited</u></b>				
<b>BRANCHES UNDER HEAD OFFICE RANCHI</b>				
<b>Sr No.</b>	<b>Branch Code</b>	<b>Branch Name</b>	<b>District</b>	<b>State</b>
1	1079	Gumla Branch	Gumla	Jharkhand
2	1080	Raidih Branch	Gumla	Jharkhand
3	1082	Chainpur Branch	Gumla	Jharkhand

4	1083	Dumri Branch	Gumla	Jharkhand
5	1085	Ghaghra Branch	Gumla	Jharkhand
6	1084	Bishunpur Branch	Gumla	Jharkhand
7	1086	Sisai Branch	Gumla	Jharkhand
8	1096	Bharno Branch	Gumla	Jharkhand
9	1081	Palkot Branch	Gumla	Jharkhand
10	1088	Kamdara Branch	Gumla	Jharkhand
11	1087	Basia Branch	Gumla	Jharkhand
12	1089	Simdega Branch	Simdega	Jharkhand
13	1094	Kolebira Branch	Simdega	Jharkhand
14	1095	Bano Branch	Simdega	Jharkhand
15	1091	Jaldega Branch	Simdega	Jharkhand
16	1090	Thethai-tangar Branch	Simdega	Jharkhand
17	1093	Bolwa Branch	Simdega	Jharkhand
18	1092	Kurdeg Branch	Simdega	Jharkhand
19	1001	RANCHI MAIN BRANCH	Ranchi	Jharkhand
20	1002	JAWAN BHAWAN	Ranchi	Jharkhand
21	1003	PANDRA	Ranchi	Jharkhand
22	1004	HATIA	Ranchi	Jharkhand
23	1005	TATISILWAI	Ranchi	Jharkhand
24	1006	IRBA	Ranchi	Jharkhand
25	1007	BERO	Ranchi	Jharkhand
26	1008	SILLI	Ranchi	Jharkhand
27	1009	MANDAR	Ranchi	Jharkhand
28	1010	KHUNTI	Khunti	Jharkhand
29	1011	TORPA	Khunti	Jharkhand
30	1012	BUNDU	Ranchi	Jharkhand
31	1013	TAMAR	Ranchi	Jharkhand
32	1122	HATIA	Ranchi	Jharkhand
33	1014	LOHARDAGA	Lohardaga	Jharkhand

### **Jharkhand State Cooperative Bank Limited**

#### **BRANCHES UNDER SINGHBHUM REGIONAL OFFICE**

<b>Sr No.</b>	<b>Branch Code</b>	<b>Branch Name</b>	<b>District</b>	<b>State</b>
1	1029	CHAIBASA	West Singhbhum	Jharkhand
2	1030	JHINKPANI	West Singhbhum	Jharkhand
3	1031	MANJHGAON	West Singhbhum	Jharkhand
4	1032	JAGANNATHPUR	West Singhbhum	Jharkhand

5	1033	NOAMUNDI	West Singhbhum	Jharkhand
6	1034	CHAKRADHARPUR	West Singhbhum	Jharkhand
7	1035	SONUA	West Singhbhum	Jharkhand
8	1036	MANOHARPUR	West Singhbhum	Jharkhand
9	1037	SERAIKELLA	Saraikela-Kharsanwa	Jharkhand
10	1038	CHANDIL	Saraikela-Kharsanwa	Jharkhand
11	1039	RAJNAGAR	Saraikela-Kharsanwa	Jharkhand
12	1040	GAMHARIA	West Singhbhum	Jharkhand
13	1041	KHARSWAN	Saraikela-Kharsanwa	Jharkhand
14	1042	BISTUPUR JAMSHEDPUR	East Singhbhum	Jharkhand
15	1043	SAKCHI	East Singhbhum	Jharkhand
16	1044	GOLMURI	East Singhbhum	Jharkhand
17	1045	MANGO	East Singhbhum	Jharkhand
18	1046	PATAMDA	East Singhbhum	Jharkhand
19	1047	GHATSHILA	East Singhbhum	Jharkhand
20	1048	BAHARAGORA	East Singhbhum	Jharkhand
21	1049	MUSABANI	East Singhbhum	Jharkhand
22	1050	JADUGORA	East Singhbhum	Jharkhand
23	1051	CHAKULIA	East Singhbhum	Jharkhand
24	1124	BISTUPUR	East Singhbhum	Jharkhand
25	1125	GOLMURI	East Singhbhum	Jharkhand
26	1126	TELCO	East Singhbhum	Jharkhand

### **Jharkhand State Cooperative Bank Limited**

#### **BRANCHES UNDER HAZARIBAGH REGIONAL OFFICE**

<b>Sr No.</b>	<b>Branch Code</b>	<b>Branch Name</b>	<b>District</b>	<b>State</b>
1	1062	HAZARIBAGH MAIN BRANCH	Hazaibag	Jharkhand
2	1063	CHATRA	Chatra	Jharkhand
3	1065	CHITARPUR	Bokaro	Jharkhand
4	1066	BISHNUGARH	Hazaibag	Jharkhand
5	1067	RAMGARH	Ramgarh	Jharkhand
6	1068	BHURKUNDA	Ramgarh	Jharkhand
7	1069	CHOUPARAN	Hazaibag	Jharkhand
8	1070	KUJU	Hazaibag	Jharkhand
9	1071	BARHI	Hazaibag	Jharkhand
10	1072	BARKAGOAN	Hazaibag	Jharkhand
11	1073	RAJRAPPA	Ramgarh	Jharkhand
12	1074	SIMARIA	Hazaibag	Jharkhand
13	1075	HUNTERGANJ	Hazaibag	Jharkhand
14	1076	CHARHI	Hazaibag	Jharkhand
15	1053	Giridih	GIRIDIH	Jharkhand

16	1056	Mirzaganj	GIRIDIH	Jharkhand
17	1057	Rajdhanwar	GIRIDIH	Jharkhand
18	1058	Gawan	GIRIDIH	Jharkhand
19	1054	Bengabad	GIRIDIH	Jharkhand
20	1055	Ishri Bazar	GIRIDIH	Jharkhand
21	1059	Bermo	BOKARO	Jharkhand
22	1060	Jainamore	BOKARO	Jharkhand
23	1123	BOKARO	Bokaro	Jharkhand
24	1064	KODERMA	Kodarma	Jharkhand

### **Jharkhand State Cooperative Bank Limited**

#### **BRANCHES UNDER DUMKA REGIONAL OFFICE**

<b>Sr No.</b>	<b>Branch Code</b>	<b>Branch Name</b>	<b>District</b>	<b>State</b>
1	1107	Deoghar	Deoghar	Jharkhand
2	1108	Jasidih	Deoghar	Jharkhand
3	1109	Mohanpur	Deoghar	Jharkhand
4	1110	Sarwan	Deoghar	Jharkhand
5	1111	Sarath	Deoghar	Jharkhand
6	1112	Madhupur	Deoghar	Jharkhand
7	1113	Palojori	Deoghar	Jharkhand
8	1114	Chitra	Deoghar	Jharkhand
9	1115	Karon	Deoghar	Jharkhand
10	1116	Jamtara	Jamtara	Jharkhand
11	1117	Karmatand	Jamtara	Jharkhand
12	1118	Narayanpur	Jamtara	Jharkhand
13	1119	Nala	Jamtara	Jharkhand
14	1120	Kundhit	Jamtara	Jharkhand
15	1098	DUMKA	Dumka	Jharkhand
16	1099	RAJMAHAL	Sahebganj	Jharkhand
17	1100	SAHIBGANJ	Sahebganj	Jharkhand
18	1101	HANSDIHA	Dumka	Jharkhand
19	1102	GODDA	Godda	Jharkhand
20	1103	LALMATIA	Godda	Jharkhand
21	1104	PAKUR	Godda	Jharkhand
22	1105	BARHARWA	Pakur	Jharkhand