



കേരള ഗ്രാമീൺ ബാങ്ക്
Kerala Gramin Bank

(A Government owned bank sponsored by Canara Bank)



Kerala's own Bank
കേരളത്തിന്റെ സ്വന്തം ബാങ്ക്

08-08-2024

**INVITING INTERESTS FROM CHARTERED ACCOUNTANTS FOR CONCURRENT AUDIT
OF TREASURY**

We are looking for Chartered Accountants with a minimum of three years' experience, to undertake the monthly concurrent audit of Kerala Gramin Bank's investment portfolio, starting with the audit of transactions for the month of November 2024. Our investment operations are carried out at our Head Office, at Malappuram and has an average investment portfolio size of Rs.7200 Crores (approx.) including SLR and non SLR securities. Key elements of the audit are given below:

1. To verify all investment transactions (SLR/NON SLR/FD/PSLC/IBPC etc.)
 - a. All investment transactions are in order and as per board approved policy.
 - b. Verification of Deal Ticket/Pass sheet/FDR issued by counterparty.
 - c. Approval by Investment Committee (Minutes of meetings duly signed by authorized personnel).
 - d. Sale/Maturity/Purchase proceeds transferred is correct and in order.
 - e. Profit/ loss incurred.
 - f. Broken period interest for purchase/sale.
 - g. Brokerage/charges incurred.
 - h. Accuracy and reconciliation of CBS (Finacle) and Investment software (Investment Module).
 - i. Cross checking investment outstanding in our books as on date with CSGL statement issued by Canara Bank/ CAS issued by NSDL.
 - j. All investment limits as prescribed in board approved policies are adhered to.
2. Audit of Form A, by checking:-
 - a. NDTL Calculation.
 - b. Adherence to CRR and SLR limits.
 - c. Form A (provisional/final) submitted to RBI for relevant periods are in order.



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3. Reconciliation of Current Accounts and Overdrafts maintained by the wing.
4. The audit report is to be submitted before 7th of the succeeding month.
5. Issuance of a Quarterly investment certificate to be provided every quarter.
6. Issuance of a Quarterly Capital Funds and Risk Assets Ratio (CRAR) certificate.

Interested chartered accountants may send their profile, letter of consent and rate quote to tfmcell.kgb@keralagbank.com, latest by 31st August, 2024.

For any queries please contact: Devkumar V,

Manager,

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