### **Bank Internal Audit Checklist**

#### **Audit Information**

* **Audit Title**: [e.g., Financial Transactions Audit]
* **Audit Date**: [Enter date]
* **Auditor(s)**: [Enter names]
* **Department/Process**: [e.g., Loan Department]
* **Audit Objectives**: [e.g., Ensure compliance with banking regulations and risk management practices]

#### **Checklist Table**

| **Checklist Item** | **Criteria/Standard** | **Compliance (Yes/No)** | **Evidence Observed** | **Comments/Notes** | **Action Required** |
| --- | --- | --- | --- | --- | --- |
| Customer KYC Process | Regulatory Guidelines (e.g., AML) |  | Verified customer documents | Missing info in some records | Update customer files |
| Loan Approval Procedures | Bank Policy Manual |  | Loan approval reports | No issues noted | None |
| Cash Management and Balances | Reserve Bank Compliance |  | Daily cash reports | Variances observed | Investigate anomalies |
| IT System Security | Cybersecurity Framework |  | Penetration test results | Outdated software version | Schedule update |
| Internal Controls for Fraud Prevention | Bank Risk Policy |  | Fraud monitoring logs | Missing escalations | Enhance procedures |

#### **Audit Findings**

* **Summary of Non-Conformities**: [e.g., Delayed reporting of loan defaults]
* **Opportunities for Improvement**: [e.g., Automate KYC updates]
* **Best Practices Observed**: [e.g., Effective fraud detection software]

#### **Corrective Action Plan**

* **Non-Conformity**: [e.g., Inconsistent application of interest rates]
* **Root Cause**: [e.g., Manual errors]
* **Action Plan**: [e.g., Implement automation in rate application]
* **Responsible Person**: [Name/Title]
* **Deadline**: [Date]

#### **Conclusion**

* **Overall Audit Status**: [Compliant/Non-Compliant]
* **General Comments**: [e.g., Significant improvement in loan management]