

Statutory Audit Report – Bank / PSU

Bank Name: [XYZ Bank Ltd.]

Branch / Unit: [Main Branch]

Financial Year: [2024–25]

Section 1 – Main Audit Report

Opinion, Basis for Opinion, and other standard reporting sections...

Section 2 – Long Form Audit Report (LFAR)

Section	Checklist Area	Auditor's Observations
1	Advances	Verification of sanction, documentation, NPA classification
2	Deposits	Interest calculation, KYC compliance
3	Treasury Operations	Investments and securities valuation
...	...	...

Section 3 – Memorandum of Changes (MOC)

Particulars	As per Books	As per Audit	Difference
Interest Income	■xx	■yy	■zz
Provisions	■xx	■yy	■zz

Section 4 – Signature Block

For [Audit Firm Name]
Chartered Accountants
(FRN XXXXX)

[Name of Partner]
(Membership No. XXXXX)
UDIN: XXXXXXXXXXXXXXXX
Place: [City]
Date: [dd-mm-yyyy]