

Notification: APGVB/Per&HRD/Empanelment/2024-25/2**Date: 08.10.2024**

**EMPANELMENT OF RETIRED OFFICERS (SCALE-II TO SCALE-V) OF RRBs AND
COMMERCIAL BANKS ON CONTRACT/ SHORT TERM ASSIGNMENT BASIS AS
CONCURRENT AUDITOR FOR CONDUCT OF CONCURRENT AUDIT**

Andhra Pradesh Grameena Vikas Bank invites applications on the enclosed application format from Retired Officials (Scale-II to Scale-V) from RRBs and Commercial Banks, who fulfils the eligibility criteria as mentioned hereunder and have honourably retired with satisfactory service record, for empanelment on contract/ short term assignment basis.

**I. TERMS & CONDITIONS FOR EMPANELMENT OF RETIRED OFFICERS ON
CONTRACT/SHORT TERM BASIS:**

Concerned retired official must have to meet the following conditions.

- a) Retired from any RRB or commercial bank in scale-II to scale-V cadre on superannuation on or before **31.08.2024**.

(OR)

Retired through VRS from any RRB or commercial bank on or before **31.08.2024** after rendering minimum of 30 years of service or after completion of 58 years of age whichever is earlier.

- b) There should not be a gap of more than three years from the date of retirement/VRS as on 31.08.2024.
- c) A sound health to carry out the assignment (A medical fitness certificate from MBBS Doctor is to be submitted at the time of application).
- d) The initial period of engagement as a concurrent auditor is 3 years and may be further extended for a period of 7 years, subject to the following terms and conditions.
- Age should be below 70 years.
 - Satisfactory performance in the performance evaluations conducted annually to assess the auditor's effectiveness and adherence to professional standards.
 - Submission of medical fitness certificate issued by the doctor having qualification of M.B.B.S annually after completion of 3 years engagement as concurrent auditor.
- e) The engagement may be terminated at any time by giving 30 days notice on non-performance.
- f) The applicant should be well experienced in operations & credit portfolio.
- g) However, no concurrent auditor will continue in one cluster/branch for more than 3 years.
- h) No punishments/penalty should have been inflicted on the official during last 5 years of his/her service and No major penalty should have been awarded during his/her entire service in the bank.
- i) If selected, the retired official will be appointed as a concurrent auditor in the grade which is equivalent to his/her grade at the time of retirement for the purpose of payment of remuneration and allowances (if any).



Other Terms and Conditions:

- a) Officials should furnish personal details with KYC norms, viz., proof of identity and address proof / contact numbers / contacts in case of emergency, etc., for security reasons.
- b) Retired official if selected, he has to deposit an amount of Rs.30,000/- as caution deposit and it will be refunded on termination of contract.
- c) The engagement of retired officers in the Bank shall not be considered as a case of re-employment in the Bank. The Bank may cancel/terminate the contract of the engagement/ empanelment at any time without assigning any reason whatsoever with an option of 30 days' notice period or payment/surrender of remuneration in lieu thereof. Whenever the ex-officer proposes to quit the assignment he has to give one month advance notice otherwise he has to forego the caution deposit.
- d) The retired official will undertake that he / she will not sub contract / sub assign the allotted assignment.
- e) The integrity of the official should not have been doubtful.
- f) In respect of retired officials from other Banks, the details of DP cases (i.e., Certificate of No punishment and penalty should have been inflicted on the official during last 5 years of his/her service in the Bank preceding his retirement and No Major penalty during his/her entire service in the Bank) have to be produced by the candidate by obtaining from their ex- employer.
- g) Cases of CBI or other law enforcement agencies should not have been contemplated.
- h) The retired officers should execute a stamped undertaking and declaration of Fidelity and Secrecy before taking up the assignment.
- i) The Retired officers should have the working knowledge on computer.
- j) As a concurrent auditor retired official should attend the branch or office once in a week or 4 times in a month. Generally, each concurrent auditor will be allotted 5 to 6 branches for conduct of audit.
- k) Audit should be done though WEBCAS portal, specially designed for the said purpose.
- l) The Time frame fixed for completion of task is to be adhered and reports are to be submitted as per schedule.
- m) Retired officers shall not be eligible for reimbursement of medical or any other benefits during the engagement period.
- n) HRA or leased accommodation will not be paid.
- o) The Retired officers engaged for the purpose of conducting the Concurrent Audit of the Branches are not eligible for halting allowance for visiting the branches.
- p) The Retired officers will not accept any assignment with any other organization during the period of their contractual service in the Bank.

II. Submission of application:

- a) The application should be submitted in the following format as stated in **Annexure-I** to the below mentioned address by postal service/courier/ by hand

The General Manager (HR & IT)
Andhra Pradesh Grameena Vikas Bank,
Head Office, 2-5-8/1, Opp: Life Line Hospital,
Ramnagar, Hanamkonda – 506001.

- b) "Application for empanelment of Retired staff for Concurrent Audit" should be mentioned on the envelope.
- c) Applicants can submit their choice of cluster in **Annexure-II**. However final decision on allotment of cluster is purely discretion of the bank.



- d) Mere submission of application does not in any way constitute guarantee for allotment of any audit job from the Bank.
- e) If the space provided for against any item in the application format is not sufficient, details may be furnished in a separate sheet to be kept attached to this applications.
- f) All enclosures must be attested as true copy under seal by candidate.
- g) Any change in the application format will result in rejection of the same.
- h) Last Date for reaching application at Head Office is **25.10.2024**.

III. PROCESS OF EMPANELMENT:

The interested retired officials have to submit request for empanelment on the enclosed application form as mentioned in **Annexure-I**. The Proposals will be opened and short listed on the basis of eligibility criteria as mentioned in this document.

IV. DOCUMENT TO BE SUBMITTED WITH THE APPLICATION

The retired officials submit the following documents along with the application:

- a. Hard copy of application.
- b. Acceptance of the terms and conditions as contained in this document.
- c. Copies of Certificate of experiences and conduct of Concurrent Audit in past.
- d. Candidates have to submit last pay certificate, Pension payment order.
- e. Fitness certificate from doctor having minimum qualification of MBBS.
- f. "APPLICATION FOR EMPANELMENT OF CONCURENT AUDITOR" should be mentioned on the sealed envelope.

V. VALIDITY OF PROPOSAL:

The Proposal for empanelment shall be valid for a period of 3 months from the closing date for acceptance of the proposal.

VI. SCOPE OF CONCURRENT AUDIT:

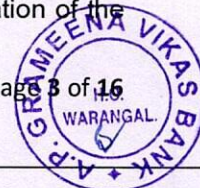
- a) The main role of concurrent auditor is to supplement the efforts of the bank in **carrying out simultaneous internal check of the transactions and other** verifications and compliance with the procedures lay down.
- b) The scope of the concurrent audit would cover certain fraud prone areas like handling of cash, deposits, safe custody of securities, investments, exercise of discretionary powers, sundry and suspense accounts, inter-bank reconciliations, clearing differences, off-balance sheet items like letter of credit and guarantee, treasury functions and credit card business. Importance should be given to checking of high-risk transactions having large financial implications as compared to transactions involving small amounts.
- c) Should cover credit risk areas such as irregularities in pre-sanction, sanction, documentation and post sanction.
- d) Details of the items to be verified by the Concurrent Auditor are mentioned in the **Annexure-III**.

VII. DELIVERY, REPORTING AND REVIEWING SYSTEM

The Concurrent Audits should be conducted in accordance with the instructions mentioned in the scope of Concurrent Audit through WEBCAS portal.

VIII. DELAYS IN THE AUDITOR'S PERFORMANCE

The auditors must strictly adhere to the implementation schedule, as specified in the letter of undertaking for submission of reports failing which the Bank may resort to termination of the assignment and empanelment.



IX. Terms of payment:

The payment of gross remuneration is as under:

Particulars	Category A (Non-difficult Clusters)		Category B (Difficult Clusters)	
	Retired officers in the grade Scale II & III - Concurrent Auditor	Retired officers in the grade Scale IV & V - Senior Concurrent Auditor	Retired officers in the grade Scale II & III - Concurrent Auditor	Retired officers in the grade Scale IV & V - Senior Concurrent Auditor
Remuneration	Rs. 20,000/-	Rs. 27,000/-	Rs. 22,000/-	Rs. 29,000/-
Travelling & Other Expenses*	Rs. 15,000/-	Rs. 15,000/-	Rs. 18,000/-	Rs. 18,000/-
Total	Rs. 35,000/-	Rs. 42,000/-	Rs. 40,000/-	Rs. 47,000/-

* An additional amount of Rs.2,000/- per month is also payable to Concurrent Auditors, if any one of the branch in the cluster is beyond 50 KMs from cluster headquarter (Base branch).

- Leaves:** 12 days leave (one leave per month) will be allowed for every financial year of engagement on an annual basis, or on pro-rata basis or on part thereof. Accumulation of leave will be up to maximum of 3 days. Carrying forward of leave to next financial year or encashment of leave will not be permitted.
- Income Tax:** Income Tax or any other tax liabilities on remuneration will be deducted, as per prevailing rate (s) of Income Tax Rules.
- Entitlement of one leave per month will be effected to the Concurrent Auditors whenever they discharge their duties for minimum of 75% of working days in a month (i.e excluding Sundays and Holidays).
- One day Weekend Holiday is considered as eligible for remuneration only and only if he works for whole week (excluding leaves eligible but maximum 3 accumulated days) subject to working for minimum of 75% of working days in a month.
- Both Second/Fourth Saturday and Sundays are considered as eligible for remuneration only and only if he works for whole week (excluding leaves eligible but maximum 3 accumulated days) subject to working for minimum of 75% of working days in a month.
- Intermittent Holiday(S) is/are considered as eligible for remuneration only and only if he works for whole week (excluding leaves eligible but maximum 3 accumulated days) subject to working for minimum of 75% of working days in a month.
- Concurrent Auditors shall not proceed on leave immediately on the preceding and succeeding working days when there are continuous Holidays for two/three days in a stretch for entitlement of remuneration for intermediary holiday even though he avails the eligible accumulated leaves. The leaves and Holidays together shall not exceed more than 6 days at a stretch.
- The decision of the Bank is final while paying remuneration to the concurrent/compliance Auditors.



X. **FUNCTIONALITY:**

- a. The Concurrent Auditor has to do the audit as per the items mentioned in **Annexure-III**, if any deviations observed by him, he has to record the same in the WEBCAS portal.
- b. Whenever fraudulent transactions are detected, they should immediately be reported to Inspection and Audit Department at Head Office.
- c. Their functionality should be on the lines of instructions/ guidelines enumerated in Audit Policy and circular instructions issued from time to time.
- d. The Concurrent Auditor must visit each branch allotted to him at least once in a week or 4 times in a month.

XI. **PERFORMANCE REVIEW:**

The performance of the empanelled Concurrent Auditor would be reviewed on yearly basis mainly with the following yardsticks:

- a) Quality of Audit Reports.
- b) Timely completion of audit assignment and submission of report.
- c) Effort taken for on the spot rectification of irregularities.
- d) Making the staff aware about the implication of the deficiencies /irregularities pointed out.
- e) Detection of the income leakage.
- f) Level of compliance of Various Statutory /legal / Bank's laid down system and procedure at the Branch/ Office.
- g) Leave punctuality
- h) Any other parameter which the Bank may decide/ determine from time to time.

XIII. **DE-EMPANELMENT:**

The Banks reserves the right to de-empanelment of official its sole discretion without giving any reason by giving 30 days prior notice.



A handwritten signature in blue ink, appearing to be "B. K. S.", written over a horizontal line.

GENERAL MANAGER (HR & IT)
Andhra Pradesh Grameena Bank
Head Office, Warangal.
Date: 08-10-2024

**APPLICATION CUM BIO-DATA FORMAT FOR ENGAGEMENT/EMPANELMENT OF
RETIRED OFFICERS (SCALE-II TO SCALE-V) OF RRBs AND COMMERCIAL BANKS ON
CONTRACT/ SHORT TERM ASSIGNMENT BASIS FOR CONDUCTING OF
CONCURRENT AUDIT**

The General Manager (HR&IT)
Andhra Pradesh Grameena Vikas Bank, Head Office,
H.No.2-5-8/1, 3rd Floor,
Near Ambedkar Statue, Old Bus Depot Road,
Ramnagar, Hanamkonda,
Pin: 506001, Telangana.

Latest Photo

Sir,

I hereby offer my services for Engagement/Empanelment of Retired Officers (Scale- II to Scale-V) of RRBs and Commercial Banks on Contract/Short Term Assignment Basis for conducting of Concurrent Audit in the grade:

- a. Retired officer in Scale II / III :
- b. Retired officer in Scale IV / V :

S.N	Particulars	Details
1	Name of the applicant	
2	Name of Father/ Spouse	
3	Bank name	
4	ID No.	
5	PPO No.	
6	Aadhar No.	
7	PAN No.	
8	Address of applicant (Permanent)	
9	Address of applicant (Correspondence)	
10	Mobile No.	
11	Alternative mobile No.	

12	Email ID	
13	Date of birth	
14	Age as on 31.08.2024	
15	Date of appointment in the bank	
16	Date since when officer cadre	
	Scale-II:	From To
	Scale-III:	From To
	Scale-IV:	From To
	Scale-V:	From To
17	Date of superannuation	
18	Whether Medical Certificate from MBBS Doctor is attached.	
19	Date of VRS & age at the time of VRS	
20	Total service at the time of VRS	
21	Whether any major penalty was imposed during the entire tenure of the service (Yes/No) (Certificate from employer need to submitted)	
22	Whether CBI/ Court has initiated proceedings against the applicant or applicant has been convicted by court, if yes, details thereof.	
23	Academic qualification(s)	
24	Professional qualification (s)	
25	Any other qualification (s)	
26	Is any experience in audit, please mention the details	
27	Family members (Blood relatives) if any working in APGVB as on date of application.	
28	Other details if any	

29. Certificate (s):

I confirm that the details/ information furnished above are / is true and correct. I am willing to work as concurrent auditor for APGVB. In case, any details furnished above is found to be incorrect later on, the Bank has right to terminate the assignment given, without giving any notice.

- a. I also undertake that I will not sub contract / sub assign the audit assignment.
- b. I also hereby declare that if my name is included in the bank's approved list, I will undertake to do the tasks entrusted to me in the best interest of the Bank.
- c. I also hereby declare that if my name is included in the bank's approved list, I will undertake to do the tasks entrusted to me in the best interest of the Bank.
- d. I shall also abide by the rules and regulations of the Bank in force from time to time and will always keep the bank's interest foremost in my mind.
- e. I confirm that the following documents are enclosed along with application cum bio data form.

S.No	Particulars	Enclosed (Yes / Not Applicable)
1	Date of Birth Proof (Self attested Copies of SSC/PAN/ Aadhar card etc.)	
2	Caste/Community Certificate (SC/ST/OBC/EWS etc.)	
3	PWD Certificate (VI/HI/OC/ID)	
4	Proof of Bank from where retired (ID Card/ Relieving letter/Service Certificate issued by the Bank etc.)	
5	Qualification – Academic & Professional certificates	
6	Medical Certificate from the MBBS Doctor	
7	Certificate on "No Major Penalty was imposed during the entire tenure" from the Bank	
8	Certificate on "No punishment / penalty inflicted during last 5 years of service" from the Bank	
9	Self-attested copies of ID proofs like Aadhar/PAN etc	

I understand & agree that the assignment will be on the terms & conditions as contained in the offer letter at the time of giving the assignment / contract for work.

Date:

Signature

Place:

Name:

Last date for receipt of hard copies of application and other documents by Post / Courier / Hand Delivery at Head Office on following address is 25.10.2024 upto 5 PM. Applications received after 5.00 PM of 25.10.2024 will be not be considered.

Address:

The General Manger (HR & IT) Andhra Pradesh Grameena Vikas Bank, Head Office, 2-5-8/1, Opp: Life Line Hospital, Ramnagar, Hanamkonda – 506001.

Contact Details:

mail: hodhr@apgvb.in, Mobile: 7382620386 / 7382001563

The Chairman,
A.P Grameena Vikas Bank,
Head Office,
Warangal.

Sir,
CONSENT LETTER (Optional)

I.....
S/O..... do

undertake that I am willing to work as concurrent auditor for APGVB.

2. I also offer to work any of the following Base Branches (List of Base Branches are furnished in **Annexure-IV** as my option in order of preference.

S.No.	<u>Name of the Base Branch</u>
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1.

2.

3.

(* if no option, 'Nil' to be reported)

Yours faithfully,

(Signature)

Name:

Date:

Mobile No.:

Email ID :

Place of Residence:

Place of last posting:

Details of the items to be verified by the Concurrent auditor	
S.No.	Items
A	Cash Transactions- Verify
(i)	Surprise physical verification of cash at branch and ATM along with safekeeping and custody
(ii)	Daily cash transactions, particularly any abnormal receipts & payments.
(iii)	Surprise verification of cash by an officer other than the joint custodian.
(iv)	Proper accounting of and availability of insurance cover for inward and outward cash remittances.
(v)	Accounting of currency chest transactions and delays/omission in reporting to RBI.
(vi)	Reporting of Counterfeit Currency
(vii)	All cash transactions of Rs. 10lakh and above reported in CTR.
(viii)	That all cash transaction of Rs. 50000 and above invariably indicate Pan No./Form 60
B	Clearing transactions – Verify
(i)	Reconciliation with bank's account at Clearing House and review of old outstanding entries for reconciliation.
(ii)	Drawings allowed against uncleared instruments - sanction by the controlling authority.
C	Remittances/Bills for Collection -Verify
(i)	Remittance Of funds by way Of DDs/TTs/MTs/TC/NEFT/RTGS any other mode in cash exceeding the prescribed limit.
(ii)	documents of title (lorry receipts, railway receipts, etc.) obtained in favour of the bank and the concerned transporters are on the IBA approved list
(iii)	Outstanding balance in DP and other transit accounts pending payment beyond prescribed limit.
D	Deposits -Verify
(i)	Adherence to KYC/AML guidelines in opening of fresh accounts and monitoring of transactions in such accounts.
(ii)	Large term deposits received and repaid including checking of repayment of term deposit in cash beyond limit
(iii)	Accounts opened and closed within a short span of time i.e., accounts with quick mortality.
(iv)	Activation and operations in inoperative accounts.
(v)	Value dated transactions.
(vi)	Settlement of claims of deceased customers and payment of TDRs against lost receipts and obtention of indemnities, etc. to check revival of dormant accounts and accounts with minimum activities.
(vii)	Examination of multiple credits to single accounts.
E	Treasury Operations-Verify
(i)	If branch has acted within HO instructions for purchase and sale of securities.
(ii)	Periodic confirmation of Derivative contracts with counterparties.
(iii)	Adhere to regularity guidelines with respect to Treasury deals/structured deals.
(iv)	Controls around deal modification /cancellation/deletion, whenever applicable.

(v)	Cancellation of forward contracts and passing /recovery/of exchange gain/loss.
(vi)	Gaps and OPL maintained in different currencies vis-a-vis prescribed limit for the same.
(vii)	Reconciliation of Nostro and Vostro accounts-balances in Nostro accounts in different foreign currencies are within the limits prescribed by the bank.
(viii)	Collection of underlying documents for Derivative & Forward contracts. Delays, if any.
(ix)	Instance of booking and cancellation of forward contracts with the same counterparty within a span of couple of days or a few days
(x)	Sample check some of the deals and comment on the correctness of computation.
(xi)	Checking of application money, reconciliation of SGL account, compliance to RBI norms.
(xii)	Checking of custody of unused BR Forms & their utilization in terms of Master circular on Prudential Norms on Classification, Valuation and Operations of Investment Portfolio by banks.
(xiii)	To ensure that the treasury operations of the bank have been conducted in accordance with the instructions issued by the RBI from time to time.
F	Loans & Advances-Verify
(i)	Report Bills/cheques purchased, if in the nature of accommodation bills.
(ii)	Proper follow-up of overdue bills purchased/discounted/negotiated.
(iii)	Fresh Loans and advances (including staff advances) have been sanctioned properly and in accordance with delegated authority.
(iv)	Reporting of instances of exceeding delegated powers to controlling/head office by the branch and have been confirmed or ratified by the competent authority.
(v)	Securities and documents have been received as applicable for particular loan
(vi)	Securities have been properly charged/ registered and valued by competent person. Whether the same has been entered in Bank system.
(vii)	All conditions of sanction have been complied with
(viii)	Master data relating to limit, rate of interest, EMI, moratorium period details have been correctly entered and updated/modified in the system
(ix)	Value dated entries passed in advances accounts.
(x)	post disbursement supervision and follow-up is proper, such as timely receipt of stock and book debt statements, QIS data, analysis of financial data submitted by borrower, verification of securities by third parties, renewal of limits, insurance, etc.
(xi)	Whether there is any mutualisation of the loans and whether there are instances indicative of diversion of funds.
(xii)	Compliance of prudential norms on income recognition, asset classification and provisioning pertaining to advances.
(xiii)	Whether monthly updating of drawing power in the computer system on the basis of stock statements/book debt statement/ other financial data received from the borrowers.
(xiv)	Recovery in compromise cases is in accordance with the terms and conditions of the compromise agreement
(xv)	To check review and renewal of loans.
G	LG/BG -Verify
(i)	LC/BG issued/amended as per the approved format/model guarantee prescribed and standard limitation clause incorporated. Whether counter indemnity obtained as prescribed.

(ii)	Any deviation from the terms of sanction in regard to margin, security, purpose, period beneficiary, collection of charges, commission/fee, etc.
(iii)	Whether payment is made to the debit of party's account on due date without creating overdraft/debiting suspense, in case of deferred payment guarantee.
H	Foreign Exchange transactions (wherever applicable) -Verify
(i)	Recovery of charges as per HO Guidelines.
(ii)	Packing credit released, whether backed by LC or confirmed export order.
(iii)	Availability of ECGC cover and compliance with ECGC terms.
(iv)	Submission of statutory returns on export/ import transactions, like BEF statements, XOS, write off of export bills, etc. Follow up of outstanding export bills and exchange control copy of bill of entry.
(v)	Irregularities in opening of new accounts and operation in NRO, FCNR, NRE, EEFC, etc., and debits/credits entries permissible under the rules.
(vi)	Whether operations in FCRA accounts are as permitted by MHA and FCRA guidelines.
(vii)	Booking, utilization, extension and cancellation of forward contracts.
I	House Keeping -Verify
(i)	Exceptional transaction reports are generated and verified by branch staff as prescribed.
(ii)	Review of all balance sheet heads and outstanding entries in accounts, e.g., suspense, sundry and inter-bank accounts. Review of follow up of entries pending for reversal.
(iii)	Scrutiny of daily vouchers with more emphasis on high value transaction including high value expenses and debit entries in Suspense account.
(iv)	Debits in accounts where signatures are pending for scanning.
(v)	Whether records related to KYC/vouchers and other critical areas are sent to specific places like archival center, record room as per stipulated periodicity.
(vi)	Adherence to KYC/AML guidelines in opening fresh account and subsequent modifications of records and monitoring of transaction.
J	Verification of Credit Card/Debit card -Verify
(i)	Application for the issue of credit card has been properly examined and record of issue of the same has been maintained.
(ii)	Whether overdraft/debits arising out of the use of credit cards are promptly recovered and informed to higher authorities.
(iii)	Whether undelivered credit cards are properly kept as security items and followed up with credit card department for further instructions.
(iv)	Physical verification of ATM cards, debit cards, credit cards, passwords and PINS, control over issue & delivery, safe keeping and custody at all the locations. Report loss of any such items.
K	Others -Verify
(i)	Compliance of provisions relating to Tax Deducted at Source, service tax, trade tax, other duties and taxes.
(ii)	Physical verification of inventory, control over issue of inventory, safe keeping and custody of security forms. Report any loss of such items.
(iii)	Physical verification of other deliverable items, control over issue, safe keeping and custody.
(iv)	Physical verification of Gold coins, control over issue, safe keeping and custody. Checking of Gold sale transactions.

(v)	Custody and movement of branch keys.
(vi)	Locker keys and locker operations-linking of FDR as security for locker/operation of locker/inoperative lockers/ nomination/other issues
(vii)	Safe custody of branch documents like death claim cases, issuance of duplicate DD/PO/FDR, checking of indemnities, etc. and verification of documents executed during the period under audit.
(viii)	Reporting of frauds.

Note: This list is illustrative.

LIST OF BRANCHES (Tentative)

Sl. N	Br. Code	Br. Name	Region	Cluster head quarter (Base branch)	Type of cluster	Cluster No.
1	7150	ACHAMPET	Nagarkurnool	ACHAMPET	Difficult Cluster	1
2	7145	KONDANAGULA	Nagarkurnool			
3	7110	PADRA	Nagarkurnool			
4	7102	TELKAPALLY	Nagarkurnool			
5	7104	TUMMANAPET	Nagarkurnool			
6	7123	UPPUNUTHALA	Nagarkurnool			
7	4144	BANDARUGUEDEM	Bhadrachalam	BHADRACHALAM	Difficult Cluster	2
8	4117	BHADRACHALAM	Bhadrachalam			
9	4119	BURGAMPAHAD	Bhadrachalam			
10	4115	PALONCHA	Bhadrachalam			
11	4139	PINAPAKA	Bhadrachalam			
12	4166	UPPERU	Bhadrachalam			
13	15107	AMH Budharaopet	Warangal	BUDHARAOPET (Narsampet)	Non Difficult Cluster	3
14	5107	BUDHARAOPET	Warangal			
15	5148	KHANAPUR	Warangal			
16	5171	MACHAPUR	Warangal			
17	5125	MANDAPALLI	Warangal			
18	5129	NALLABELLI	Warangal			
19	7133	ALAMPUR	Nagarkurnool	GADWAL	Non Difficult Cluster	4
20	7120	DHARUR	Nagarkurnool			
21	7177	IEEJA	Nagarkurnool			
22	7165	SASANOOL	Nagarkurnool			
23	1136	HARIPURAM	Srikakulam	KASIBUGGA (SKL)	Non Difficult Cluster	5
24	1115	KASIBUGGA	Srikakulam			
25	1111	MANDASA	Srikakulam			
26	1120	PUNDI	Srikakulam			
27	1144	VAJRAPUKOTTURU	Srikakulam			
28	6246	HUZURNAGAR	Khammam	KODAD	Non Difficult Cluster	6
29	6280	KMM X ROAD KODAD	Khammam			
30	6224	KODAD	Khammam			
31	6219	MELLACHIRUVA	Khammam			
32	6323	SURYAPETA (THALLAGADDA)	Nalgonda			
33	4124	CHANDRAGONDA	Bhadrachalam	KOTHAGUEDEM	Difficult Cluster	7
34	4168	KOTHAGUEDEM	Bhadrachalam			
35	4142	MULAKALAPALLI	Bhadrachalam			
36	4158	SUJATHANAGAR	Bhadrachalam			
37	4160	YELLANDU	Bhadrachalam			

38	16243	AMH Miryalaguda	Nalgonda	Miryalaguda	Non Difficult Cluster	8
39	6214	DAMARCHERLA	Nalgonda			
40	6282	H.B.COLONY MLG	Nalgonda			
41	6303	HANUMANPETA,MIRYALAGUDA	Nalgonda			
42	6243	MIRYALAGUDA	Nalgonda			
43	6232	NEREDUCHERLA	Nalgonda			
44	15128	AMH Mulugu	Warangal	MULUGU	Non Difficult Cluster	9
45	5120	KOTHAPALLY GORI	Warangal			
46	5123	MALLAMPALLI	Warangal			
47	5128	MULUGU	Warangal			
48	5135	PASARA	Warangal			
49	5140	VENKATAPUR	Warangal			
50	17170	AMH Nagarkurnool	Nagarkurnool	Nagarkurnool	Non Difficult Cluster	10
51	7186	BIJINAPALLY	Nagarkurnool			
52	7161	KARVANGA	Nagarkurnool			
53	7170	NAGARKURNOOL	Nagarkurnool			
54	7112	PEDDAKOTHPALLI	Nagarkurnool			
55	7109	TADOOR	Nagarkurnool			
56	18157	AMH Narayankhed	Sangareddy	NARAYANKHED	Difficult Cluster	11
57	8122	KANGTI	Sangareddy			
58	8157	NARAYANKHED	Sangareddy			
59	8114	RAIKODE	Sangareddy			
60	8144	WATPALLE	Sangareddy			
61	8135	REGODE	Siddipet			
62	17171	AMH Narayanpet	Mahabubnagar	NARAYANPET	Non Difficult Cluster	12
63	7147	CHINNAPORLA	Mahabubnagar			
64	7105	GUNDUMAL	Mahabubnagar			
65	7136	KODANGAL	Mahabubnagar			
66	7151	MAGANOOR	Mahabubnagar			
67	7171	NARAYANPETA	Mahabubnagar			
68	1145	KORADA	Parvathipuram	PALAKONDA	Difficult Cluster	13
69	1138	KORASAVADA	Parvathipuram			
70	1146	PALAKONDA	Parvathipuram			
71	1112	RAJAM	Parvathipuram			
72	1116	SANTHAKAVITI	Parvathipuram			
73	1141	VANDRANGI	Parvathipuram			
74	5101	AKNEPALLY	Warangal	PARKAL (Bhupalapally)	Non Difficult Cluster	14
75	5134	Parkal	Warangal			
76	15106	AMH BHUPALAPALLY	Warangal			
77	5108	CHALLAGARIGE	Warangal			
78	5136	REGONDA	Warangal			
79	5138	TEKUMATLA	Warangal			

80	4113	A.R.PALLY	Bhadrachalam	SATHUPALLY	Non Difficult Cluster	15
81	4129	ASWARAOPET	Bhadrachalam			
82	4159	DAMMAPET	Bhadrachalam			
83	4107	SATHUPALLY	Bhadrachalam			
84	4154	KHANKHANPET	Khammam			
85	4103	PENUBALLI	Khammam	SURYAPETA	Non Difficult Cluster	16
86	6222	NUTANAKAL	Khammam			
87	16231	AMH Suryapet	Nalgonda			
88	6223	NAKREKAL	Nalgonda			
89	6281	P.S.R.CENTRE SURYAPETA	Nalgonda			
90	6231	SURYAPET	Nalgonda	THALLADA	Difficult Cluster	17
91	6201	THUNGATHURTHI	Nalgonda			
92	4120	ENKOOR	Bhadrachalam			
93	4157	JULURPADU	Bhadrachalam			
94	4135	TALLADA	Bhadrachalam			
95	4163	BP AGRAHARAM (WYRA)	Khammam	THRIPURARAM	Difficult Cluster	18
96	4134	CHENNOOR	Khammam			
97	4126	REBBARAM	Khammam			
98	6204	A.D.PALLY	Nalgonda			
99	6242	ANJANAPALLY	Nalgonda			
100	6261	HALIYA	Nalgonda	WANAPARTHY	Non Difficult Cluster	19
101	6236	NIDAMANURA	Nalgonda			
102	6205	PEDAVOORA	Nalgonda			
103	6263	TRIPURARAM	Nalgonda			
104	17169	AMH Wanaparthi	Nagarkurnool			
105	7121	GOPALPET	Nagarkurnool	WANAPARTHY	Non Difficult Cluster	19
106	7140	KOTHAKOTA	Nagarkurnool			
107	7124	PEDDAMANDADI	Nagarkurnool			
108	7126	REMADDULA	Nagarkurnool			
109	7169	WANAPARTHY	Nagarkurnool			

The details of clusters which are eligible for payment of additional amount of Rs.2,000/- on account of any branch in the cluster beyond 50 KMs from cluster head quarter (Base branch) are mentioned below:

1.Bhadrachalam, 2.Gadwal, 3. Narayanpet and 4.Palakonda.