



NOTICE INVITING TENDER

(Only through e-procurement)

E-Tender for Appointment of Concurrent Auditor from October 01, 2025 to September 30, 2026 by Reserve Bank of India, Shimla

Tender No. – RBI/SHIMLA REGIONAL OFFICE/Others/3/25-26/300

Reserve Bank of India (RBI), Shimla (hereinafter referred to as the "**Bank**") invites e-Tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 for RBI, Shimla, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by RBI, Shimla.

The Tender process will be executed through the e-Tendering portal of MSTC Ltd. (<https://www.mstcecommerce.com/>). Interested tenderers must register themselves with MSTC Ltd. through the aforementioned website to participate in the tendering process.

Tender document can be downloaded from both the RBI website www.rbi.org.in under 'Tenders' section and from the website <https://www.mstcecommerce.com>. The last date for submission of tender is **August 06, 2025, 05:00 PM**. Tenders submitted only through the portal, will be accepted for the captioned process. Tenders, if received (in any mode) after the said date and time, will not be accepted by the Bank.

The Tenderer should check the above website / e-portal for any Amendment / Corrigendum / Clarification before submitting the bid. The Bank shall have the right to cancel, modify the Tender and extend the deadline for submission of Tender. Further, the Bank reserves the right to accept any Tender, either in full or in part and to reject any or all the Tenders without assigning any reason thereof.

Place: Shimla

Date: July 16, 2025

Regional Director

RBI, Shimla



भारतीय रिज़र्व बैंक, शिमला
Reserve Bank of India, Shimla
लेखापरीक्षा एवं बजट समन्वय कक्ष
Audit Budget and Co-ordination Cell (ABCC)

भारतीय रिज़र्व बैंक, शिमला द्वारा 01 अक्टूबर, 2025 से 30 सितंबर, 2026 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु ई-निविदा

Tender No. – RBI/SHIMLA REGIONAL OFFICE/Others/3/25-26/300

भारतीय रिज़र्व बैंक (आरबीआई), शिमला (इसके बाद "बैंक" के रूप में संदर्भित) 01 अक्टूबर 2025 से 30 सितंबर 2026 की अवधि, जिसे भारतीय रिज़र्व बैंक, शिमला के मूल्यांकन प्रणाली के तहत संतोषजनक प्रदर्शन के अधीन अधिकतम दो और वर्षों के लिए, एक बार में एक वर्ष, के लिए बढ़ाया जा सकता है, के लिए समवर्ती लेखा परीक्षक की नियुक्ति हेतु दो-बोली प्रणाली (तकनीकी और वित्तीय बोली) के तहत ई-निविदाएं आमंत्रित करता है। निविदा प्रक्रिया एमएसटीसी लिमिटेड (<https://www.mstcecommerce.com/>) के ई-टेंडरिंग पोर्टल के माध्यम से निष्पादित की जाएगी। इच्छुक निविदाकर्ताओं को निविदा प्रक्रिया में भाग लेने के लिए उपरोक्त वेबसाइट के माध्यम से एमएसटीसी लिमिटेड के साथ खुद को पंजीकृत करना होगा।

निविदा दस्तावेज भारतीय रिज़र्व बैंक की वेबसाइट www.rbi.org.in 'निविदा' अनुभाग के अंतर्गत और वेबसाइट <https://www.mstcecommerce.com> दोनों से डाउनलोड किए जा सकते हैं। निविदा जमा करने की अंतिम तिथि 06 अगस्त, 2025 शाम 05:00 बजे तक है। ई-निविदा का भाग-1 (तकनीकी बोली) इलेक्ट्रॉनिक रूप से 07 अगस्त, 2025 को सुबह 11:00 बजे खोला जाएगा। ऊपर बताई गई किसी भी तारीख को अवकाश घोषित किए जाने की स्थिति में, अगला कार्य दिवस यहां उल्लिखित संबंधित उद्देश्य के लिए संचालित हो जाएगा। केवल पोर्टल के माध्यम से प्रस्तुत निविदाएं, शीर्षक प्रक्रिया के लिए स्वीकार की जाएंगी। निविदाएं, यदि उक्त तिथि और समय के बाद (किसी भी मोड में) प्राप्त होती हैं, तो बैंक द्वारा स्वीकार नहीं की जाएंगी। बैंक को निविदा रद्द करने, संशोधित करने और निविदा जमा करने की समय सीमा बढ़ाने का अधिकार होगा। इसके अलावा, बैंक किसी भी निविदा को पूर्ण या आंशिक रूप से स्वीकार करने और किसी भी या सभी निविदाओं को बिना कोई कारण बताए अस्वीकार करने का अधिकार सुरक्षित रखता है।

स्थान: शिमला
दिनांक: 16 जुलाई 2025

क्षेत्रीय निदेशक
आरबीआई शिमला



SCHEDULE OF TENDER

Note: This is a limited tender enquiry through MSTC portal. Only **Category-I CA firms** of State of Himachal Pradesh are eligible to participate in this Tender. Bidders are advised to first visit "Tenders" link on our website <https://www.rbi.org.in> to check their eligibility. Eligible firms wishing to apply should register themselves with MSTC Portal (<https://www.mstcecommerce.com>) and apply online only.

A	e-Tender no	RBI/SHIMLA REGIONAL OFFICE/Others/3/25-26/300
B	Name of Tender	E-Tender for Appointment of Concurrent Auditor from October 01, 2025 to September 30, 2026 by Reserve Bank of India, Shimla
C	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II – Financial Bid through www.mstcecommerce.com)
D	Date of Notice Inviting e-Tender available for download on RBI website	July 16, 2025 03:00 PM
E	Date of Pre-Bid meeting	July 23, 2025, 03:00 PM.
F	Venue of Pre-Bid meeting	4th Floor, Video Conference Room, Reserve Bank of India, Main Market, Kasumpti Shimla-171009
G	Estimated value of tender	₹6.36 Lakh @ ₹53,000 per month (inclusive of all costs and exclusive GST).
H	Earnest Money Deposit	₹12,720/- (Rupees Twelve Thousand Seven Hundred Twenty Only) (2% of Estimated Cost) [To be deposited through NEFT in favor of Reserve Bank of India, Shimla in the A/c No. - 186003001, IFSC – RBIS0SMPA01 (5th and 10th letter being zero). mentioning your Name/ Company Name/ Name of Tender in NEFT transaction remarks] <i>Only successful bidder will pay the EMD amount which will be retained with the bank till the period of assignment</i>
I	Performance Bank Guarantee	₹63600/- (10% of Estimated Cost to be submitted by the successful bidder)



J	Transaction fees	Payment of Transaction fee as mentioned in the MSTC portal through MSTC payment gateway through/ NEFT/ RTGS in favour of MSTC LIMITED or as advised by M/s MSTC Ltd. Please do not transfer the transaction fee to the Reserve Bank of India, Shimla. The fees charged by
		MSTC needs to be borne by the bidder only. Fees charged by MSTC Ltd. will not be refunded by the Bank in any case.
K	Date of publication of minutes of the pre-bid meeting on RBI website.	July 24, 2025.
L	Last Date of Submission of EMD	On or before 05:00 PM of August 05, 2025.
M	Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at www.mstcecommerce.com	July 16, 2025, 03:00 PM onwards
N	Last date of availability of e-Tender on website	August 26, 2025, 12:30 PM.
O	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid).	August 06, 2025, 05:00 PM.
P	Date & time of opening of Part-I (Technical Bid)	August 07, 2025, 11:00 AM.
Q	Date of opening of Part-II (Financial Bid)	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Shimla. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.



“This notice is being published for information only and is not an open invitation to quote in this limited tender. Participation in this tender is by invitation only and is limited to the selected Procuring Entity’s enlisted firms. Unsolicited offers are liable to be ignored. However, firms who desire to participate in such tenders in future may apply for enlistment with RBI as per procedure.”



भारतीय रिजर्व बैंक, शिमला
Reserve Bank of India, Shimla
लेखापरीक्षा एवं बजट समन्वय कक्ष
Audit Budget and Co-ordination Cell (ABCC)

**E-Tender for Appointment of Concurrent Auditor from October 01, 2025 to September 30, 2026
by
Reserve Bank of India, Shimla**

Tender No. – RBI/SHIMLA REGIONAL OFFICE/Others/3/25-26/300

Reserve Bank of India (RBI), Shimla (hereinafter referred to as the "**Bank**") invites Tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 for RBI, Shimla, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by RBI, Shimla. The Tender process will be executed through the e-Tendering portal of MSTC Ltd. (<https://www.mstcecommerce.com/>). Interested tenderers must register themselves with MSTC Ltd. through the aforementioned website to participate in the tendering process.

Tender document can be downloaded from both the RBI website www.rbi.org.in under 'Tenders' section and from the website <https://www.mstcecommerce.com>. The last date for submission of tender is August 06, 2025 till 05:00 P.M. The Part-I (Technical Bid) of the e-tender will be opened electronically on August 07, 2025 at 11:00 A.M. In the event of any date indicated above being declared a holiday, the next working day shall become operative for the respective purpose mentioned herein. Tenders submitted only through the portal, will be accepted for the captioned process. Tenders, if received (in any mode) after the said date and time, will not be accepted by the Bank. The Tenderer should check the above website / e-portal for any Amendment / Corrigendum / Clarification before submitting the bid. The Bank shall have the right to cancel, modify the Tender and extend the deadline for submission of Tender. Further, the Bank reserves the right to accept any Tender, either in full or in part and to reject any or all the Tenders without assigning any reason thereof.

Place: Shimla

Date: July 16, 2025

Regional Director

RBI, Shimla



DISCLAIMER

Reserve Bank of India, Audit, Budget, and Coordination Cell (ABCC), Shimla, has prepared this document to give background information on the contract to the interested parties. While RBI has taken due care in preparation of the information contained herein and believe it to be in order, neither RBI nor any of its authorities or agencies nor any of their respective officers, employees, agents, or advisors give any warranty or make any representations, express or implied as to the completeness or accuracy of the information contained in this document or any information which may be provided in association with it.

The information is not intended to be exhaustive. Interested parties are required to make their own inquiries and respondents will be required to confirm in writing that they have done so and they do not rely only on the information provided by RBI in submitting the e-Tender. The information is provided on the basis that it is non – binding on RBI or any of its authorities or agencies or any of their respective officers, employees, agents or advisors.

RBI reserves the right not to proceed with the Contract or to change the configuration of the contract, to alter the timetable reflected in this document or to change the process or procedure to be applied. It also reserves the right to decline to discuss the matter further with any party expressing interest. No reimbursement of cost of any type will be paid to persons or entities expressing interest.



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Important Instructions Regarding E-Tender

This is an e-procurement event of Reserve Bank of India (RBI), Shimla. The e-procurement service provider is MSTC Limited.

Interested tenderers are requested to read and understand the Notice inviting e-Tender and subsequent Corrigendum, if any, before submitting your online tender.

A) Registration:

The process involves bidder's registration with MSTC e-procurement portal which is free of cost. Only after registration, the bidder(s) can submit his/ their bids electronically. Electronic bidding for submission of Technical Bid will be done over the internet. The bidder should possess Class III signing type digital certificate. Bidders are to make their own arrangement for bidding from a P.C. connected with Internet. MSTC is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).

SPECIAL NOTE:

THE TECHNICAL BID HAS TO BE SUBMITTED ONLINE at
www.mstcecommerce.com.

- a) Bidders are required to register themselves online with MSTC Portal at www.mstcecommerce.com → e-Procurement→PSU / Govt.Depts→ Select RBI Logo→ Register as Vendor by filling up details and creating own user id and password→ Submit.
- b) Bidders will receive a system generated mail confirming their registration in their email which has been provided during filling the registration form.
- c) In case of any clarification, please contact RBI/MSTC, before the scheduled time of E-Tender.

**Contact person (MSTC Ltd):**

MSTC Technical Help Desk – 07969066600 (for system settings)

Sl. No.	Contact Person	E-mail	Phone no.	Technical Support
1	Shri Prashant Chitrnanjan, Mgr	pchitrnanjan@mstcindia.co.in / ghyopn2@mstcindia.in	8592888286	0361 - 2221199
2	Shri Debayan Kar, AM	ghyopn3@mstcindia.in	9831149790	
3	Shri Srajan Gupta, MT	ghyopn1@mstcindia.in	9690044570	

Contact person (Reserve Bank of India, Shimla):

Sl.No.	Contact Person	E-mail	Phone no.
1	Shri.Deepak Kundu	deepakkundu@rbi.org.in	8396003838
2	Smt.Tsering Dolkar	tdolkar@rbi.org.in	7006533853
3	Shri Tahir Naveed	tahirnaveed@rbi.org.in	7006334203

B) System Requirements:

- Windows 7 or above Operating System
- IE-7 and above Internet Explorer
- Signing type digital signature
- Latest updated JRE 8 (x86 Offline) software to be downloaded and installed in the system
- To disable “Protected Mode” for Digital Signature Certificate (DSC) to appear in the signer box following settings may be applied.
 - Tools => Internet Options => Security => Disable protected Mode if enabled - i.e., Remove the tick from the tick box mentioning “Enable Protected Mode”.

Other Settings:

- Tools => Internet Options => General => Click on Settings under “browsing history/ Delete Browsing History” => Temporary Internet Files => Activate “Every time I Visit the Webpage”.
- To enable ALL active X controls and disable ‘use pop up blocker’ under Tools → Internet Options → custom level (Please run IE settings from the page <https://www.mstcecommerce.com> once).



C) Process of E-Tender:

1. The Technical Bid and the Financial Bid shall have to be submitted online at <https://www.mstcecommerce.com/eprochome/rbi>. Tenders will be opened electronically on specified date and time as given in the tender.
2. All entries in the tender should be entered in online technical & financial formats without any ambiguity.
3. Special note towards transaction fee:

The Bidders shall pay the transaction fee using “Transaction Fee Payment” Link under “My Menu” in the vendor login. The Bidders have to select the particular tender from the event dropdown box. The bidder shall have the facility of making the payment either through NEFT or Online Payment. On selecting NEFT, the bidder shall generate a challan by filling up a form. The bidder shall remit the transaction fee amount as per the details printed on the challan without making any change in the same. On selecting Online Payment, the bidder shall have the provision of making payment using its Credit/ Debit Card/ Net Banking. Once the payment gets credited to MSTC’s designated bank account, the transaction fee shall be auto authorized and the bidder shall be receiving a system generated mail.

Transaction fee is non-refundable.

The bidder will not have the access to online e-Tender without making the payment towards transaction fee.

NOTE: Bidders are advised to remit the transaction fee well in advance before the closing time of the event so as to give themselves sufficient time to submit the bid.

4. Information about tender /corrigendum uploaded shall be sent by email only during the process till finalization of tender. Hence, the bidders are required to ensure that the corporate email-id provided is valid and updated at the time of registration of bidders with MSTC. Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate).
5. E-Tender cannot be accessed after the due date and time mentioned in the Notice inviting e-Tender (NIT).

6. Bidding in E-Tender:



- a) Bidders(s) need to submit necessary Earnest Money Deposit (EMD), Tender fees (if any) and Transaction fees (If any) to be eligible to bid online in the e-Tender. Tender fees and Transaction fees are non-refundable. No interest will be paid on EMD. EMD of the unsuccessful bidder(s) will be refunded by the Tender inviting authority.
- b) The process involves Electronic Bidding for submission of Technical and Financial Bid.
- c) The bidder(s) who have submitted transaction fee can only submit their Technical Bid and Financial Bid through internet in MSTC website www.mstcecommerce.com → Common Portal → Vendor Login → Register → My menu → Auction Floor Manager → live event → Selection of the live event.
- d) The bidder should allow running JAVA application. This exercise has to be done immediately after opening of Bid floor. Then they have to fill up Common terms/Commercial specification and save the same. After that click on the Technical bid, if this application is not run, then the bidder will not be able to save/submit his Technical bid.
- e) After filling the Technical Bid, bidder should click 'save' for recording their Technical bid. Once the same is done, the Financial Bid link becomes active and the same has to filled up and then bidder should click on "save" to record their Financial bid. Then once both the bids have been saved, the bidder can click on the "Final submission" button to register their bid.
- f) Bidders are instructed to use Attach Doc button to upload documents. Multiple documents can be uploaded.
- g) In all cases, bidder should use their own ID and Password along with Digital Signature at the time of submission of their bid.
- h) During the entire e-Tender process, the bidders will remain completely anonymous to one another and also to everybody else.
- i) The e-Tender floor shall remain open from the pre-announced date & time andfor as much duration as mentioned above. All electronic bids submitted during the e-Tender process shall be legally binding on the bidder. Any bid will be considered as the valid bid offered by that bidder and acceptance of the same



by the Tender inviting authority will form a binding contract between Tender inviting authority and the Tenderer for execution of work.

- j) It is mandatory that all the bids are submitted with Digital Signature Certificate, otherwise the same will not be accepted by the system.
- k) Buyer reserves the right to cancel or reject or accept or withdraw or extend the tender in full or part as the case may be without assigning any reason thereof.
- l) No deviation of the terms and conditions of the tender document is acceptable. Submission of bid in the e-Tender floor by any bidder confirms his acceptance of terms & conditions of the tender.
- m) Any order resulting from this e-Tender shall be governed by the terms and conditions mentioned therein.
- n) The Tender inviting authority has the right to cancel this e-Tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
- o) No deviation to the technical and commercial terms & conditions are allowed.
- p) Submission of bid in the e-Tender floor by any bidder confirms his acceptance of terms & conditions for the tender. Any order resulting from this tender shall be governed by the terms and conditions mentioned therein. The tender inviting authority has the right to cancel this e-Tender or extend the due date of receipt of bid(s) without assigning any reasons thereof.
- q) The bid will be evaluated based on the filled-in technical & financial formats.
- r) The documents uploaded by bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny, EMD of defaulting bidder(s) will be forfeited. Punitive action including suspension and banning of business can also be taken against defaulting bidders.
- s) Bidders are requested to read the vendor guide and see the video in the page <https://www.mstcecommerce.com/eprochome/rbi/> to familiarize them with the system before bidding.

7. Any order resulting from this tender shall be governed by the terms and conditions mentioned therein.



NOTICE INVITING TENDER

(Only through e-procurement)

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Place: Shimla

Date: July 16, 2025

Regional Director

RBI, Shimla



निविदा आमंत्रण सूचना
(केवल ई-प्रोक्योरमेंट के माध्यम से)

भारतीय रिज़र्व बैंक, शिमला द्वारा 01 अक्टूबर, 2025 से 30 सितंबर, 2026 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु ई-निविदा

निविदा सं.-RBI/SHIMLA REGIONAL OFFICE/Others/3/25-26/300

भारतीय रिज़र्व बैंक (आरबीआई), शिमला (इसके बाद "बैंक" के रूप में संदर्भित) 01 अक्टूबर 2025 से 30 सितंबर 2026 की अवधि, जिसे भारतीय रिज़र्व बैंक, शिमलाके मूल्यांकन प्रणाली के तहत संतोषजनक प्रदर्शन के अधीन अधिकतम दो और वर्षों के लिए, एक बार में एक वर्ष, के लिए बढ़ाया जा सकता है, के लिए समवर्ती लेखा परीक्षक की नियुक्ति हेतु दो-बोली प्रणाली (तकनीकी और वित्तीय बोली) के तहत ई-निविदाएं आमंत्रित करता है।

निविदा प्रक्रिया एमएसटीसी लिमिटेड के ई-निविदा पोर्टल (<https://www.mstcecommerce.com/>) के माध्यम से निष्पादित की जाएगी। इच्छुक निविदाकर्ताओं को निविदा प्रक्रिया में भाग लेने के लिए एमएसटीसी लिमिटेड की उपर्युक्त वेबसाइट पर स्वयं को पंजीकृत करना होगा।

निविदा दस्तावेज भारतीय रिज़र्व बैंक की वेबसाइट www.rbi.org.in पर 'निविदाएं' शीर्ष और वेबसाइट <https://www.mstcecommerce.com> दोनों के माध्यम से डाउनलोड किया जा सकता है। निविदा जमा करने की अंतिम तिथि 06 अगस्त 2025 को शाम 05:00 बजे तक है। उपर्युक्त प्रक्रिया के लिए केवल पोर्टल के माध्यम से प्रस्तुत निविदाओं को स्वीकार किया जाएगा। उक्त तिथि और समय के बाद (किसी भी रूप में) प्राप्त होने वाली निविदाएं बैंक द्वारा स्वीकार नहीं की जाएंगी।

निविदाकर्ता को बोली प्रस्तुत करने से पहले किसी भी संशोधन / शुद्धिपत्र / स्पष्टीकरण के लिए उपर्युक्त वेबसाइट / ई-पोर्टल का अवलोकन करते रहना चाहिए। बैंक के पास निविदा को रद्द करने, संशोधित करने और निविदा प्रस्तुत करने की समय सीमा बढ़ाने का अधिकार होगा। इसके अलावा, बैंक किसी भी निविदा को पूर्ण या आंशिक रूप से स्वीकार करने और किसी भी या सभी निविदाओं को बिना कोई कारण बताए अस्वीकार करने का अधिकार सुरक्षित रखता है।

स्थान: शिमला
दिनांक: 16 जुलाई 2025

क्षेत्रीय निदेशक
आरबीआई शिमला



SCHEDULE OF TENDER

Note: This is a limited tender enquiry through MSTC portal. Only **Category-I CA firms** of State of Himachal Pradesh are eligible to participate in this Tender. Bidders are advised to first visit "Tenders" link on our website <https://www.rbi.org.in> to check their eligibility. Eligible firms wishing to apply should register themselves with MSTC Portal (<https://www.mstcecommerce.com>) and apply online only.

A	e-Tender no	RBI/SHIMLA REGIONAL OFFICE/Others/3/25-26/300
B	Name of Tender	E-Tender for Appointment of Concurrent Auditor from October 01, 2025 to September 30, 2026 by Reserve Bank of India, Shimla
C	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through www.mstcecommerce.com)
D	Date of Notice Inviting e- Tender available for download on RBI website	July 16, 2025 03:00 PM
E	Date of Pre-Bid meeting	July 23, 2025, 03:00 PM.
F	Venue of Pre-Bid meeting	4th Floor, Video Conference Room, Reserve Bank of India, Main Market, Kasumpti Shimla-171009
G	Estimated value of tender	₹6.36 Lakh @ ₹53,000 per month (inclusive of all costs and exclusive GST).
H	Earnest Money Deposit	₹12,720/- (Rupees Twelve Thousand Seven Hundred Twenty Only) (2% of Estimated Cost) [To be deposited through NEFT in favor of Reserve Bank of India, Shimla in the A/c No. - 186003001, IFSC – RBIS0SMPA01 (5th and 10th letter being zero). mentioning your Name/ Company Name/ Name of Tender in NEFT transaction remarks] <i>Only successful bidder will pay the EMD amount which will be retained with the bank till the period of assignment</i>



I	Performance Bank Guarantee	₹63600/- (10% of Estimated Cost to be submitted by the successful bidder)
J	Transaction fees	Payment of Transaction fee as mentioned in the MSTC portal through MSTC payment gateway through/ NEFT/ RTGS in favour of MSTC LIMITED or as advised by M/s MSTC Ltd. Please do not transfer the transaction fee to the Reserve Bank of India, Shimla. The fees charged by
		MSTC needs to be borne by the bidder only. Fees charged by MSTC Ltd. will not be refunded by the Bank in any case.
K	Date of publication of minutes of the pre-bid meeting on RBI website.	July 24, 2025.
L	Last Date of Submission of EMD	On or before 05:00 PM of August 05, 2025.
M	Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at www.mstcecommerce.com	July 16, 2025, 03:00 PM onwards
N	Last date of availability of e-Tender on website	August 26, 2025, 12:30 PM.
O	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid).	August 06, 2025, 05:00 PM.
P	Date & time of opening of Part-I (Technical Bid)	August 07, 2025, 11:00 AM.
Q	Date of opening of Part-II (Financial Bid)	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Shimla. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.

“This notice is being published for information only and is not an open invitation to quote in this limited tender. Participation in this tender is by invitation only and is limited to the selected Procuring Entity’s enlisted firms. Unsolicited offers are liable to be ignored. However, firms who desire to participate in such tenders in future may apply for enlistment with RBI as per procedure.”



TENDER NOTICE/ Instruction for bidders

E-Tenders are invited under Two-Bid system from Category-I Concurrent Audit Firms registered with ICAI for State of Himachal Pradesh for **Appointment of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 for Reserve Bank of India (RBI), Shimla** (hereinafter referred to as the "**Bank**"), with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by RBI, Shimla.

1. The intending bidders should refer scope of work, terms and conditions of the tender before submitting the bid.
2. Before submitting the tender, the bidders may satisfy themselves as to the eligibility and other criteria prescribed therein. It may also be noted that the terms and conditions specified herein are indicative in nature and the same shall not restrain the Bank from imposing or requiring the bidder to agree upon such further or other terms and conditions at the time of executing the agreement with the successful bidder, or to alter, modify or omit the terms and conditions contained herein, as are considered necessary for the due and proper execution of the work to be awarded under this tender.
3. Corrections, if any, in the quotation shall be duly authenticated with full signature of authorized person.
4. Bidder/authorized signatory of the bidder shall sign on each page of the tender.
5. In the first stage, the Technical Bid (Part-I) will be opened on **August 07, 2025, 11:00 AM at RBI, Shimla**. The bid of any bidder who has not complied with one or more of the conditions prescribed in the terms and conditions will be summarily rejected. Subsequently, the selected technical bids will be evaluated as per the methodology given in the tender document. Decision in this regard will be at the sole discretion of the Reserve Bank of India.
6. The Financial Bid (Part-II) of only those bidders, who have been short-listed in first stage will be opened. The bidders who have been short-listed will be intimated regarding date and time of opening the financial bids.



7. No deviations/ conditions shall be stipulated by the Concurrent Auditor in both technical and financial bids. Conditional tenders will not be accepted and will be summarily rejected.
8. Tender would remain open for acceptance for 90 days from the date of opening Technical Bid (Part-I) of the tender or till the date of finalization of tender, whichever is earlier.
9. Falsification/ suppression of information shall lead to disqualification of the bidder/cancellation of contract even after award of work during the currency of the contract.
10. Canvassing or offer of an advantage or any other inducement by any person with a view to influencing acceptance of a bid will be an offence under relevant laws as applicable in the matter. Such action will result in the rejection of bid, in addition to other punitive measures.
11. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender or to reject any or all the tenders received without assigning any reason thereof.
12. In case the bidder has any doubt about the meaning of anything contained in the Tender document, he / she shall seek clarification from ABC Cell, HRMD, RBI Shimla not later than ten days before submitting his bid. Any such clarification, together with all details on which clarification had been sought, will also be forwarded to all bidders without disclosing the identity of the bidder seeking clarification. All communications between the bidder and the department shall be carried out in writing. Except for any such written clarification by the Bank which is expressly stated to be an addendum to the tender document issued by ABC Cell, HRMD, RBI Shimla, no written or oral communication, presentation or explanation by any other employee of the Bank shall be taken to bind or fetter the Bank under the contract.



TENDER DOCUMENT - CONTENTS

1. The Tender Invitation Document has been prepared for the purpose of inviting tenders for **Appointment of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 by Reserve Bank of India (RBI), Shimla** (hereinafter referred to as the "**Bank**"). The tender document comprises of:
 - I. Form 1 (Technical Bid Form)
 - II. Form 2 (Financial Bid Form)
 - III. Form 3 (Details of Full Time Partners)
 - IV. Form 4 (Details of Full Time Employed CA)
 - V. Form 5 (Details of the Experience of the Firm in Banks/RBI Audits)
 - VI. Eligibility Criteria
 - VII. Evaluation Criteria (with [Annex I](#) & [II](#))
 - VIII. Terms and Conditions
 - IX. Undertaking ([Annex-A](#))
 - X. Synopsis for Auditor ([Annex-B](#))
 - XI. Supporting Documents ([Annex-C](#))
 - XII. Draft Agreement ([Annex-D](#))
 - XIII. Concurrent Auditor Checklist ([Annex-E](#))
2. The bidder is expected to examine all instructions, forms, terms and conditions in the tender document. Failure to furnish all information required by the tender document or submission of a tender not substantially responsive to the tender document in every respect will be at the bidder's risk and may result in rejection of his/her/their bid.
3. The bidder shall not make or cause to be made any alteration, erasure or obliteration to the text of the Tender document.



Form-1: Application for appointment as Concurrent Auditor: Technical Bid Form

1)	Name of the CA firm	
2)	Constitution	
3)	Complete Postal Address with PIN Code	
4)	Number and places of branches of CA firm, if any	
5)	Mobile Number	
6)	Telephone Number	
7)	Email Address	
8)	Date of establishment of the CA firm [Documentary evidence may be submitted]	
9)	Firm Registration Number with ICAI [Documentary evidence may be submitted]	
10)	Unique Code Number - RBI	
11)	Firm's RBI Category	
12)	GST Number [Copy of the GST Registration may be submitted]	
13)	Permanent Account Number (PAN) [Copy of the PAN may be submitted]	
14)	Whether currently under cooling period for RBI Concurrent Audit?	
15)	Whether previously worked as Statutory Central /Branch / Concurrent Auditor in RBI?	
16)	Name and membership number of the Full Time Fellow Chartered Accountants (FCAs) Partners	



	<p>who were exclusively associated with the firm throughout the calendar year immediately preceding the year of empanelment.</p> <p>[Details of the partners may be provided in the Form-3]</p>	
17)	<p>Name and membership number of the full time CA partner who were exclusively associated with the firm for more than five years and upto seven years.</p> <p>[Details of the partners may be provided in the Form-3]</p>	
18)	<p>Name and membership number of the full time CA partner who were exclusively associated with the firm for more than seven years and upto 10 years. [Details of the partners may be provided in the Form-3]</p>	
19)	<p>Name and membership number of the full time CA partner who were exclusively associated with the firm for more than 10 years.</p> <p>[Details of the partners may be provided in the Form-3]</p>	
20)	<p>Name and membership number of the qualified Concurrent Auditors employed in the firm</p> <p>[Details of the CA employed may be provided in the Form-4]</p>	
21)	<p>Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy)</p> <p>[Documentary evidence may be submitted]</p>	



22)	Number of Skilled Staff in the firm (Group 2 of CA Intermediate or above)	
23)	Number of completed years of experience of the CA firm in bank audits as Concurrent Auditors /Statutory Central/ Branch Auditor [Details of bank audit experience may be provided in the Form-5]	
24)	Name and membership number of Full Time Partners having eight or more years of Bank Statutory Audit Experience.	
25)	Details of previous experience in RBI Audits as Concurrent Auditor/Statutory Central/ Branch Auditors.	
26)	Name and membership number of Full Time CA Partners who have acquired additional qualifications. [Details of the additional qualifications may be provided in the Form-3]	
27)	Whether the CA firm or any of its CA partners were reprimanded by National Financial Reporting Authority (NFRA) in the previous three years? If yes, the detail thereof may be provided.	
28)	Whether the CA firm or any of its CA partners were reprimanded by Quality Review Board in the previous three years? If yes, the detail thereof may be provided.	
29)	Whether the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm	



	was/were held guilty of professional misconduct during the previous five years under the Chartered Accountants Act 1949? If yes, the detail thereof may be provided.	
30)	Whether the CA firm had refused to take up the assigned concurrent audit or left the concurrent audit assigned to it by RBI before completion of stipulated three years period, in the previous three years? If yes, the details thereof may be provided.	
31)	Have you currently applied for appointment as Concurrent Auditor in any other RBI Office/Department? If yes, details thereof	
32)	Any other relevant information, the firm wishes to indicate.	

I/We declare as under:

(1) I/We confirm that the information furnished above is true and correct and we have not been de-panelled / blacklisted by any organization in the past and we fulfil all the conditions of eligibility for appointment with RBI as a Concurrent Auditor. If the Bank finds the details provided by us above are incorrect / not true at a later date, then the appointment may be cancelled.

(2) I/We have read the terms and conditions stipulated for appointment as Concurrent Auditors of the Bank and I/We also understand that the Bank has reserved its right to accept or reject the application without assigning any reasons.

Place:

Signature of Authorized Signatory

Date:

with the Seal of the CA Firm



Form-2: Application for appointment as Concurrent Auditor: Financial BidForm

Name of the CA firm	
Complete Address	
Monthly remuneration for carrying out concurrent audit in RBI (including all costs and excluding applicable taxes) (Amount in Rupees - in words and figures)	

Place:

Signature of Authorized Signatory

Date:

with the Seal of the CA Firm



Form-3: Details of Full Time Partners

Name of the Full Time Partners	Date of awarding		Date of joining of the firm	Membership Number	Other Qualifications*	Number of years of experience in Bank Statutory Audit
	ACA	FCA				

* Indicate only if the partner has acquired the following qualifications

Additional qualification

Diploma in Information Systems (DISA)

Certified Information System Auditor (CISA)

Certified Public Accountant (CPA)

Certified Internal Auditor (CIA)

Certified Fraud Examiner (CFE)

(i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance & Government Accounting (iv) Concurrent audit of Banks (v) Anti Money Laundering Law (vi) Forex and Treasury Management (vii) Goods and Service Tax

From

ICAI

ISACA, USA

AICPA, USA

IIA, USA

ACFE, USA

ICAI



Form-4: Details of Full Time Employed CA

Name of the employed CA	Date of joining the firm	Membership Number	Other Qualifications	Experience

Form-5: Details of the Experience of the Firm in Banks/RBI Audits

Type of Audit *	Name of the Bank	Branch/ Office	Experience of the Firm in Banks/RBI Audits (from/to date)

* Statutory Central / Statutory Branch / Concurrent Audit



VI. Eligibility Criteria

Reserve Bank of India (RBI), Shimla (hereinafter referred to as the "**Bank**") invites ~~se~~-Tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 for RBI, Shimla.

1. The applicant firm should be a **Category-I** Concurrent Audit firm registered with ICAI for State of Himachal Pradesh to be eligible for appointment as Concurrent Auditor.
2. The minimum monthly remuneration will be **Rs.53,000/-** (Rupees Fifty-Three thousand) inclusive of all costs and exclusive of GST.
3. The applications indicating less than the minimum monthly remuneration will be rejected.
4. The documentary evidence must be uploaded with respect to each criterion. The type of documents have been listed in [Annex-C](#). The eligibility of the firm will be decided on the basis of the documents uploaded by the firm. If the required documents are not uploaded by the bidders, the bids submitted by the bidder concerned will be rejected and not processed further.
5. Please note that the Firms which are currently Statutory/ Statutory Branch Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment as on September 30, 2025 are **NOT eligible**.
6. The firm or no partner should have been subjected to any disciplinary proceedings initiated by the ICAI.
7. The firm or partners of the firm should not have been debarred or blacklisted by any Government /Semi–Government organization/Institution in India or abroad.



VII. Evaluation Criteria

- (i) The appointment methodology comprises a two-stage process, involving technical and financial bidding, with separate evaluation for the two stages and a qualifying criterion in the technical evaluation. Bidders must note that a two-stage procedure will be adopted in evaluating the bids with the technical evaluation being completed prior to opening of financial bids.
- (ii) Firms securing 60 or more marks (out of 100) in technical bid only will be eligible for the next stage of financial evaluation.
- (iii) Technical Bids of applicants will be evaluated based on the eligibility criteria as mentioned earlier, after scrutinizing all the relevant documents as sought from the bidders and as per the methodology given below in [Annex-I](#).
- (iv) Quality, competence, and reliability of the firm is of paramount importance in this tender. The decision of appointment would be made as under:
 - a) The Bank shall notify those bidders whose proposals do not meet the minimum qualifying marks or were considered non-responsive to the tender conditions. The Bank shall simultaneously notify the bidders who have secured the minimum qualifying marks, indicating the date and time set for opening of the financial bids. The notification will be sent by e-mail.
 - b) The financial bids shall be opened publicly in the presence of the bidders representatives who choose to attend (only one representative per bidder). The name of the bidder, the quality score and the offered prices shall be read aloud and recorded when the financial bids are opened. Financial Bids of applicants will be evaluated as per methodology given in [Annex-II](#).
 - c) The final evaluation will be done by combining the marks secured in the technical and financial evaluation in the ratio of 70:30 with the bidder obtaining the highest total marks becoming eligible for appointment.
 - d) In the event of tie after final evaluation, the tie may be resolved by evaluating the firm based on four parameters of technical evaluation viz. (1) Experience of the CA firms in bank audits (2) Experience of the firm (3) Full time FCA Partners and (4) Average



Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points obtained under the subsequent parameter i.e., experience of the firm may be considered and so on.



Annex-I

Appointment of Concurrent Auditors in RBI - Technical Evaluation

Sr No	Parameters	Scoring Scale	Remarks	Maximum Score
1.	Experience of the CA Firm	Half point (0.5) for every calendar year. [Maximum 15 Points]	Establishment year as per the ICAI data	15
2.	Full Time Fellow Chartered Accountant (FCA) Partners	One and half (1.5) Point for each Full-Time FCAs. [Maximum 12 Points]	Number of FullTime FCA associated with the firm throughout the calendar year immediately preceding the year of empanelment.	12
3.	Association of Full-Time CA partners with the firm - Number of Partners	<ul style="list-style-type: none"> One point (1.0) for each Full-Time CA partner associated with the firm for more than five years and upto seven years. One and half point (1.5) for each Full-Time CA partner associated with the firm for more than seven years and upto ten years. Two points (2.0) for each Full-Time CA partner associated with the firm for more than ten years. [Maximum 10 Points]	Completed years from the joining date of CA partner.	10



4.	Key Professional Staff - Full Time CA Employees	One point (1.0) each for Full Time CA employees. [Maximum Points] 8		8
5.	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy)	<ul style="list-style-type: none"> One point (1.0) each for turnover of ₹100 lakh average turnover and its multiples in metro cities (Mumbai, Delhi, Chennai, Kolkata, Bangaluru and Hyderabad) One point (1.0) each for completed ₹ 60 lakh and its multiples at other places. [Maximum Points] 10	e.g., If a firm is situated in Delhi having average turnover of ₹ 450 lakh, it would be awarded four points. In non-metro centres, the firm with same turnover would get seven points.	10
6.	Number of Skilled Staff - Qualified in Group 2 of CA Intermediate	Quarter point (0.25) each for Full Time Qualified Skilled Staff [Maximum Points] 12	e.g., If a firm has 30 Full Time Qualified Skilled Staff, then 7.5 points would be awarded.	12
7.	Experience of the CA firm in bank audits as Concurrent Auditors /Statutory Central/ Branch Auditor	Half point (0.5) each for completed one year of experience of the CA firm in bank audits as concurrent Auditors and/ or Statutory Central Auditors and/or Branch Auditors. [Maximum Points] 20	e.g., In case the CA firm has 17 years of experience in bank audits as Concurrent Auditor/ Statutory Central /Branch Auditor, 8.5 points would be awarded.	20
8.	Number of Full Time Partners having eight or more years of	One point (1.0) each for Full Time Partner having eight or more years of Bank	e.g., if a firm has five Full Time Partners having more than 10	4



	Bank Statutory Audit experience.	Statutory Audit experience. [Maximum Points] 4	years of experience of Bank Statutory Audit, then four points would be awarded.	
9.	Previous experience in RBI Audits as Concurrent Auditor/Statutory Central/ Branch Auditors.	<ul style="list-style-type: none"> No Prior Experience of Audits in RBI - [Nil Point] Prior Experience of Audits in RBI - [3.0 Points] [Maximum Points] 3	In case of new firm having no prior audit engagement with RBI, no point would be awarded.	3
10.	Additional qualifications/ continuous skill upgradation of the Full Time CA Partners.	<ul style="list-style-type: none"> Half point (0.5) each for any of these additional qualifications (i) Diploma in Information Systems (DISA) from ICAI (ii) Certified Information System Auditor (CISA) from ISACA, USA (iii) Certified Public Accountant (CPA) from AICPA, USA (iv) Certified Internal Auditor (CIA) from IIA, USA (v) Certified Fraud Examiner (CFE) from ACFE, USA. Quarter point (0.25) each for any of the certification courses from 	One Full Time CA Partners will be awarded point only for one qualification.	6



		ICAI in viz. (i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance & Government Accounting (iv) Concurrent audit of Banks (v) Anti Money Laundering Law (vi) Forex and Treasury Management (vii) Goods and Service Tax.		
		[Maximum Points]	6	
PROFESSIONAL TRACK RECORD				
11.	The CA firm or any of its CA partners reprimanded by National Financial Reporting Authority (NFRA) in previous three years.	In case, in previous three years, the CA firm or any of its partners have been issued/ imposed an Advisory / Caution/ Penalty (Monetary) by NFRA – [Negative 10 points]. [Maximum Point]	'0'	
12.	The CA firm or any of its CA partners reprimanded by Quality Review Board in previous three years.	The score of the firm, will be reduced by 10 points, in case, in previous three years, the CA firm or any of its partners have been issued an advisory by the Quality Review Board. [Maximum Point]	'0'	
13.	Professional Misconduct by a	The score of the firm will be reduced by 10		



	member as per ICAI in the previous five years.	points, if the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/ were held guilty of professional misconduct during the previous five years under the Chartered Accountants Act 1949. [Maximum Point] '0'		
14.	Refusal of Audit/s allotted by RBI in the previous three years.	The score of the firm, will be reduced by 10 points, in case, in the previous three years, the CA firm had refused to take up the assigned concurrent audit or left the concurrent audit assigned to it by RBI before completion of stipulated three years period. [Maximum Point] '0'		
		TOTAL		100



Annex-II

Appointment of Concurrent Auditors in RBI, Shimla - Criteria for Financial Bid Evaluation

Sl. No.	Particulars of the Bid	Formula*
1	Lowest Bid (L1)	$L1 / L1$
2	L-2	$L1 / L2$
3	L-3	$L1 / L3$
4	L-4	$L1 / L4$
5	L-5	$L1 / L5$
6	L-6	$L1 / L6$
	L-n	$L1 / Ln$

* Value upto two decimal points

Score under the financial evaluation_x = $\frac{\text{Lowest Financial Bid Amount}}{\text{Financial Bid Amount}_x} \times L1$



VIII. Terms and Conditions

1. Tenders (Technical and Financial bids) are invited from Category-I Concurrent Audit (CA) firms registered with ICAI for State of Himachal Pradesh for conducting Concurrent Audit of Reserve Bank of India (RBI), Shimla (hereinafter referred to as the "**Bank**").
2. The profile of the audit firm should include information of partners, staff strength (skilled) and previous experience of similar auditing etc.
3. The two-stage tendering process would be as under:
 - i. Tender is invited comprising a two-stage process involving technical and financial bidding with separate evaluation for the two stages and a qualifying criteria in the technical evaluation.
 - ii. The first stage will be evaluation of the technical bids. The detailed criteria for technical evaluation is given in [Annex-I](#). The maximum marks that can be secured under technical evaluation will be 100. Firms securing 60 marks or more, only will be considered for the next stage of financial evaluation.
 - iii. The second stage will be the opening of the financial bids of the firms that have qualified in the technical evaluation. The maximum marks that can be secured under financial evaluation will be 100 as detailed in [Annex-II](#).
 - iv. The final evaluation will be done by combining the marks secured in the technical and financial evaluation in the ratio of 70:30, with the bidder obtaining the highest total marks becoming eligible for appointment as Concurrent Auditor of RBI Shimla.
 - v. In the eventuality of a tie in the final evaluation, the appointment may be made based on four parameters of technical evaluation viz. (1) Experience of the CA firms in bank audits (2) Experience of the firm (3) Full time FCA Partners and (4) Average Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points



obtained under the subsequent parameter i.e., experience of the firm may be considered and so on.

4. The firm selected on the basis of the above process will be eligible for appointment as concurrent auditor initially for the period October 01, 2025 to September 30, 2026, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by the RBI. The appraisal of performance will be done on parameters including quality of work, adequacy of Chartered Accountants and other skilled staff deployed, timeliness of submission of reports and such other parameters considered relevant by RBI.

5. Payment Terms –

- a. The minimum monthly remuneration would be **₹53,000/-** (Rupees Fifty-Three Thousand only) exclusive of GST and inclusive of all costs for undertaking the Concurrent Audit of RBI Shimla. The remuneration specified would be applicable for the period of three years and will not be changed on renewal. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961 and other applicable taxes.
- b. The quoted remuneration shall be final and irreversible. The payment shall be made electronically within a reasonable period after submission of bill by the firm. RBI shall not be liable for any penalty for delay in payment for reasons beyond its control. The remuneration quoted shall be fixed and binding without any escalation whatsoever till one year or on extension of time or renewal.
- c. No advance shall be paid. Bill for monthly remuneration may be raised by the Concurrent Audit firm on a monthly basis and the same shall be settled after deducting all applicable statutory taxes. The payment shall be made within 30 days through NEFT from the date of submission of complete bill.



6. The Concurrent Audit firm must deploy minimum prescribed complement of Staff (Chartered Accountant + Skilled Staff). The skilled staff should have at least qualified in Group 2 of the CA Intermediate or Group II of IPCC (Integrated Professional Competence Course) and undergoing Article Training. The team should have working knowledge of computers/ systems.
7. **Penalty** - The presence of Chartered Accountant/ Partner of the firm on all working days (including CTS working days) during working hours is mandatory. The staff as indicated in the aforementioned para (point no. 8) have to be present on all working days of RBI and observe the working hours of RBI. The presence of the above staff would be monitored by the Bank (physical/ electronic swipe card). Absence of any one or more of the deployed staff/ suitable similar/ equivalent substitute staff would attract a penalty of **₹2500/- per day**. Under all circumstances, it should be ensured that each of the members are deployed in the Bank on a continuous basis for at least a period of six months. In normal course, the team deployed by the firm should not be shuffled, but only under extreme exigencies, and even in such situations, it should be ensured that the skilled staff are replaced in a staggered manner with a minimum gap of one (01) month.
8. The firms which are currently Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment, as on September 30, 2025 are **NOT** eligible to apply. An undertaking to this effect in attached [Annex-A](#) is required to be submitted by the firm.
9. An indicative list of activities covered under the audit and 'Synopsis for Concurrent Auditors' is given in [Annex-B](#). All the departments of Shimla Regional Office shall be covered under Concurrent Audit. The firm shall assist the Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare, and file Income Tax/ GST returns of the Bank (and any other related return/which may come in force subsequently) at the designated intervals. The said list ([Annex-B](#)) is only tentative/ indicative in nature and is subject to change based on the revisions done by the Bank from time to time. The Bank reserves the right to add/ delete areas of work by Concurrent Auditors (CA) as per its requirement for which there



would be no change in the monthly remuneration quoted and agreed.

10. RBI will not provide any other facility/ charges to staff besides suitable sitting space. The CA or his/her staff shall not use the premises, properties, fixtures, fittings, etc., of the RBI premises for any purpose other than works related to his/ her job. The CA shall be responsible for taking adequate care of all equipment and materials provided by RBI.
11. The Reserve Bank of India does not bind itself to accept the lowest or any tender and reserves to itself the right to accept or reject any or all the tenders, either in whole or in part, without assigning any reason for doing so.

12. Scope of work –

- a. The scope of audit will include areas of work as mentioned in [Annex-B](#) of the tender document.
 - b. The functions as specified in the scope and coverage may be enlarged from time to time depending upon the needs of the Bank without change in remuneration.
 - c. The CA shall indemnify and keep indemnified, defend and hold good the Reserve Bank of India, its directors, officers, employees and agents against loss, damages or claims arising out of any violations of applicable laws, regulations, guidelines during the contract period and for the breach committed by the CA on account of misconduct, omission and negligence by the CA.
 - d. The firm/CA will be responsible for any omission or commissions on its part in respect of any transactions seen by them. In case any serious act of omission and commission is noticed in the working of the audit firm, the Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit.
13. A quarterly meeting with the Concurrent Auditors would be held with Bank's Management Team/ HoDs after the end of every quarter to review the working of the office in the quarter and discuss changes in the tax laws/ structure and its impact on Bank.
14. All erasures and alterations made while filling the tender must be attested by initials of the tenderer. Overwriting of figures is not permitted. Failure to comply with either of these conditions will render the tender void at the Bank's option. No request for any change in



remuneration or conditions after the opening of the part II tender will be entertained.

15. The process of selection of concurrent auditors will be completed through e-Tendering. All chartered accountant firms are required to register themselves on <https://www.mstcecommerce.com> for e-Tendering process.
16. Please note that for applying under the e-Tendering process, a firm should be registered on MSTC portal. Therefore, you are requested to expedite bidder registration for participation in the tender process.
17. Part-I of the tender will be opened on **August 07, 2025, 11:00 AM** and Part-II of the tender will be opened for eligible tenderers subsequently. Firms are advised to use only the forms supplied by the Bank and not to use any other forms. Incomplete tenders are liable for rejection.
18. RBI reserves the right of addition/ alteration of the scope of audit by adding to or omitting any work without prejudice to this appointment. There would be no change in the monthly remuneration on account of this change in the areas of audit.
19. All disputes arising out of or in any way connected with this appointment shall be deemed to have arisen at Himachal Pradesh and only Courts in Himachal Pradesh shall have the jurisdiction to determine the same.
20. The firm/ CA shall not sublet, transfer or assign the contract or any part thereof without the prior written approval of the Bank to any other firm. In case of breach of these conditions, the Bank may serve a notice in writing on the Auditor rescinding the contract, without prejudice to Bank's other remedies against the Auditor.
21. It shall be the firm/ CA's responsibility to ensure that the obligations under the terms of this contract are duly performed and observed. If the CA fails to carry out any of his/ her obligations/ duties in terms of the Agreement or violates any general instructions and special conditions, the appointment may be terminated by the Bank without assigning any reason.
22. If the Auditor firm commits any act of insolvency or shall be adjudged an insolvent or being an incorporated company shall have an order for compulsory winding up made against it or pass an effective resolution for winding up voluntarily or subject to supervision of the Court and official Assignee or liquidator in such acts of solvency or winding up, as the case may



be, shall be unable within seven days after notice of him//her/them requiring him/her/them to do so, to show to the reasonable satisfaction of the Bank that the firm is able to carry out and fulfil the appointment and to give security therefor, if so required by the Bank.

23. The firm would be deemed to have acknowledged that all materials & information which has or will come into its possession or knowledge in connection with this agreement or the performance hereof, whether consisting of confidential or proprietary data or not, will at all times be held by it in strictest confidence and it shall not make any use thereof, other than for the performance of its obligations and to release it only to employees requiring such information for the purpose of performing obligations described herein and not to any other.
24. **Termination Clause** - If at any time the Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of one calendar month. The firm, if it wishes to terminate the services, has to provide a similar notice to the Bank.
25. **Commercial conditions and settlement of dispute by Arbitration** - All disputes and differences of any kind whatever arising out of or in connection with this appointment shall be referred to Regional Director, Reserve Bank of India, Shimla and settled by him/her who shall state his/her decision in writing. Such decision may be in the form of a final certificate or otherwise. If either the Employer or the firm be dissatisfied with the decision of the Regional Director on a matter, question or dispute of any kind or as to withholding by the Bank of any Certificate to which the firm may claim to be entitled, then and in any such case either party (the Employer or the firm) may within 28 days, after receiving notice of such decision, give a written notice to the other party requiring that matters in dispute be arbitrated upon. Such written notice shall specify the matters which are in dispute or difference, of which such written notice has been given and no other shall be and is hereby referred to the arbitration and final decision of an arbitrator to be agreed upon by both the parties or, in case of disagreement as to the appointment of single arbitrator, to the appointment of two arbitrators, one to be appointed by each party, which arbitrators shall, before taking upon themselves the burden of reference, appoint an Umpire. The entire arbitration will be governed by the Indian Arbitration and Conciliation Act 1996.
26. The firm shall abide by all the laws of the land in respect of Labour Act, PPF, gratuity, ESI,



minimum wages etc. The Bank shall not be responsible for any claim on any account for not abiding with these laws. The firm shall give details of the staff going to be deployed for the Bank's verification.

27. Prevention of Sexual Harassment Clause –

- a. The firm shall be solely responsible for full compliance with the provisions of the sexual harassment of women at workplace (Prevention, Prohibition and Redressal) Act, 2013. In case of any complaint of sexual harassment against its employees within the premises of the Bank, the complaint will be filed before the Internal Complaint Committee constituted by the firm and the firm shall ensure appropriate action under the said Act in respect of the compliant.
- b. Any complaint of sexual harassment from any aggrieved employee of the firm against any employee/customer/visitor of the Bank shall be taken cognizance of by the Regional Complaints Committee constituted by the Bank.
- c. The firm shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.
- d. The firm shall be responsible for any monetary compensation that may need to be paid in case the incidence involves the employees of the firm, for instance any monetary relief to the Bank's employee, if sexual violence by the employee of the firm is proved.

28. The monthly remuneration quoted shall be deemed to have excluded GST. If the applicant fails to exclude GST in the tender, no claim thereof will be entertained by the Bank afterwards. As per Indian laws, TDS will be deducted at source and a certificate for the same will be issued to the firm.

29. Financial bids shall contain remuneration in Indian Rupees (INR) only as per Form- 2, both in figures and words. No other enclosure is permitted with financial bid.

30. Non-disclosure –

- a. The Firm/Company shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure / systems/ equipment etc., which may come to the possession or knowledge of the Firm/ Company during the course of discharging contractual obligations in connection with this agreement to any third party and shall at



all times hold the same in strictest confidence. The Firm / Company shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under the contract or to comply with applicable laws. The Firm/ Company shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Firm/ Company shall indemnify the Bank for any loss suffered by it as a result of disclosure of any confidential information.

- b. Failure to observe the above shall be treated as breach of contract on the part of the Firm/ Company and the Bank shall be entitled to claim damages and pursue legal remedies. The Firm/ Company shall take all appropriate actions, as required, to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Firm's/ Company's obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.
- c. The selected firm is required to submit an affidavit-cum-indemnity bond on non-judicial stamp paper (value as per local stamp laws) at the time of appointment/extension of the term of appointment, as to the maintenance of confidentiality and secrecy of the Bank's systems and procedures as also to indemnify the Bank against any claim due to loss or damage arising because of disclosure of any information by it.

31. Signing of Contract:

- a. General instructions to the bidders and special conditions hereinbefore referred to shall be the basis of the final contract to be entered into with the successful bidder.
- b. In case of partnership firms the Tender submitted on behalf of a firm shall be signed by the partner of the firm on its behalf.
- c. On receipt of intimation from RBI regarding acceptance of the Tender, the successful tenderer shall be bound to implement the Contract from the date specified therein. The successful tenderer shall sign an agreement/ contract in accordance with the extant provisions. The successful tenderer shall be liable to pay the appropriate and required stamp duty amount on the said agreement in accordance with the Stamp laws in force in Himachal Pradesh.



- d. The acceptance of offer of contract shall be communicated by the successful bidder such that the acceptance is received by the Bank within 7 days from the date of issue of the offer. Failure to accept the offer and communicate accordingly within this period shall result in revocation of the offer.
- e. Notwithstanding the signing of the agreement, the written acceptance by the Bank of a tender in itself shall not constitute a binding agreement between the Bank and the person so bidding, whether such contract is or is not subsequently executed.

I / We have read the above terms and conditions and the same are acceptable to me/us.

Signature of the authorized person:

Name of the signatory (in block capital letters):

Name of the firm:



Annex-A

IX. Undertaking

We, M/s(name of firm) having registered Office at (address of firm) are NOT currently Statutory/ Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and have NOT conducted such audits in RBI since September 30, 2023.

Further, we are not currently appointed / were not appointed in the past as Statutory Auditors in DICGC and NHB during since September 30, 2023.

We confirm that in the event of having rendered service in the past in the capacities mentioned above, the cooling period of two years prior to the 30th day of September 2025 had been observed.

(Signature of Authorized Signatory with the Seal of the firm)

Date:

Place:



X. SYNOPSIS FOR AUDITOR (Indicative List)

A. Appointment related information

1. The Concurrent Audit team should comprise of ONE Chartered Accountant +Skilled staff.
2. The profile of the audit firm should include information of partners, staff strength (skilled) and previous experience of similar auditing etc.
3. The appointment of the Concurrent Auditors (CAs) will be for a period of one year initially i.e. from October 1, 2025 to September 30, 2026. Subsequently the same will be renewed for second and third year subject to annual review of the CAs performance by the office.
4. The presence of the Chartered Accountant/Partner of the firm is mandatory and his /her presence along with the requisite complement of staff on a regular basis will be monitored by the Bank.
5. The minimum monthly remuneration would be **₹53,000/-** (Rs. Fifty-Three Thousand only) exclusive of GST. The quotation should clearly mention the total monthly remuneration for undertaking the audit of RBI Shimla Office. The remuneration would be for the period of three years and will not be changed on renewal.
6. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961.
7. The CAs will be allowed 'view only' access in various applications for auditing of financial transactions.
8. The CA firm's functions as specified in the scope and coverage may be enlarged at a future date depending upon the needs of this Office/Sub-Offices.



9. The auditors are expected to identify the problem areas at the Office and offer their suggestions to overcome them.
10. The Concurrent Audit as proposed would be on an on-going basis and for this purpose the supporting vouchers would be made readily available to them.
11. There should not be any delay in subjecting the transactions to Concurrent Audit.
12. The auditors have to verify and report whether the Financial Operations in the Bank are carried out in conformity with the systems and procedures as laid down by the Bank.
13. The auditors have also to verify and report whether the transactions are properly recorded / documented and vouched.
14. The auditors are required to maintain a daily report/ maintain a log book on deficiencies noticed for spot rectification and submit them on a monthly basis. They are also required to submit a monthly report on major deficiencies noticed in our Office. Irregularities noticed in sensitive areas or transactions, which are of suspicious or fraudulent nature, should be brought to the notice of the Regional Director / Officer-in-Charge by name by means of a secret note. Major irregularities/frauds/shortages, if any, detected should invariably be reported to concerned Central Office Departments and the Inspection Department, along with the Action Taken Report.
15. Any adverse remarks on the facets of working of the Departments should be supported by reasons therefore.
16. The Audit Report should avoid making general and vague observations such as "reported" "given to understand" "Learnt" etc. Instead, CA should make it a point to incorporate specific comments duly supported by reasons and the relevant statistical and other data.
17. Monthly Audit Report should invariably indicate item-wise Action Points on the Financial, Non-Financial and other Major irregularities observed and state in clear terms that transactions / vouchers audited have been properly recorded /



documented and vouched. The up-to-date status of compliance position of Audit irregularities of earlier reports should be incorporated in the Audit Reports.

18. The periodic Audit Reports should invariably highlight details of action and / or reasons of inaction in respect of old and high value outstanding entries in sensitive accounts, such as Suspense, Sundry Accounts etc.
19. Certificates as furnished hereunder should be incorporated in the Monthly Audit Report.
 - a. "The financial operations in the Office were carried out in conformity with the Systems & Procedures as laid down by the Bank"
 - b. "The transactions were properly recorded, documented and vouched"
 - c. "All areas to be audited as per the terms and conditions have been audited by us".
20. The audit firm will be responsible for any omissions or commissions on their part in respect of any transactions seen by them. In case, any serious act of omission or commission is noticed in the working of the audit firm, the Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit. The audit firm will have to sign an affidavit cum indemnity to protect information relating to the Bank and its data.

B. General:

1. An index of areas (Scope of Audit) on which Concurrent Audit (CA) firm may draw monthly audit scrutiny report will be given at the time of appointment. The CA firm will also include in the Index additional audit area/s assigned to them from time to time. The CAs will cover the following departments of Shimla Regional Office:
 - Consumer Education and Protection Cell
 - Department of Supervision
 - MI Cell
 - Department of Regulation
 - Information & Technology Cell (IT Cell)
 - Estate Department
 - Financial Inclusion and Development Department.



- Government Banking Division.
 - Human Resources Management Department (Including Stationery Section).
 - Legal Cell
 - Protocol and Security Section
 - Rajbhasha Cell
 - Samadhan Cell (Central Establishment Section)
 - Office of RBI Ombudsman
- a) On an average the number of vouchers to be checked by CAs monthly would be around 250. However, the number is only indicative in nature and there may be increase/ decrease in the number of vouchers based on the requirement of the office/ department.
- b) CAs are expected to familiarize themselves with the system and procedures of the Office and expected to go through all the relevant circulars/ guidelines issued by the Bank from time to time, the provisions incorporated in the relevant manuals, Expenditure Rules etc.
- c) CAs are expected to familiarize themselves with the application - Audit Management System (AMS) developed by the Bank for audit purposes and submit the report/s and create action paras (including rectified paras) as required by the Bank.
- d) The CAs should undertake the scrutiny of vouchers with reference to the following aspects:
- i. Adherence to Bank's Expenditure Rule,
 - ii. Narration and accounting under the proper head of accounting,
 - iii. Correct accounting of revenue and capital nature of expenditures.
 - iv. Maintenance of all relevant accounts (Such as RBI General A/C, SGL, supporting Records/ Registers etc.) as per prescribed norms.
 - v. Inter-office Auto Reconciliation A/c, Adjustments A/c.
 - vi. Reconciliation and monitoring of Charges A/c at monthly interval.
 - vii. Calculation of claims of agency commission.
 - viii. Checking processing and posting of depreciation of assets capitalised



- e) The detailed synopsis/ checklist for CAs is enclosed in [Annex E](#). The Checklist details the financial and non-financial areas that need to be looked into while conducting the audit. Concurrent audit as per checklist is mandatory.
 - f) The CAs should take up audit of vouchers/ records/ registers on the agreed dates/ days in consultation with the respective department.
 - g) The CAs required to identify deficiencies noticed, if any, for spot rectification.
 - h) CAs are expected to verify and report that the financial transactions undertaken are in conformity with the laid down system and procedure/sof the Bank.
 - i) The CAs would be required to verify reports related to the periodical Income Review Statement, certify the Weekly Statement of Affairs (WSA), Abstract WSA, Income Statement, carry forward provision report., as per the requirement of the Office.
 - j) Vetting of all financial transactions by various departments. 100% checking of the applicable taxes, tax rates on the transactions by various departments and also proper credit of tax to the respective authorities, prior to payments being made and also 100 % verification of the returns prior to them being filled.
 - k) The Concurrent Auditors / firm will prepare and file various GST/ Income Tax (IT-TDS)/ Professional Tax returns of the Bank (and also any other related return/s which may come in force subsequently) at prescribed / designated intervals. The Concurrent Auditors will also check and verify the tax related data prepared by the various departments. The departments will submit the data inputs through ABC Cell to the Concurrent Auditors for filing of Tax returns.**
 - l) The CAs functions as specified above may be enlarged at a future date as per the requirement of the office.
2. The Concurrent Auditor will obtain and familiarize themselves with:
- a) All the items of audit areas of Inspection Department's checklist provided by the Shimla Regional Office ([Annex-E](#)). The Checklist details the financial and non-financial areas that need to be looked into while conducting the audit. Concurrent



Audit as per checklist is mandatory.

- b) Updated copy of General Administration Manual, Banking Department Manual, Issue Department Manual and Premises Department Manual available at the respective Departments/ Sub-Offices of the Bank to be audited.
- c) All the relevant copies of Master Circulars issued by the Human Resource Management Department (HRMD), Central Office and other Central Office Departments. The audit firm will also arrange to make reference to the Central Office circulars incorporated in the annexures attached to the respective master circular issued by Central Office at the Shimla Regional Office.
- d) Bank's Expenditure Rules and Department of Government and Bank Accounts (DGBA), Central Office circulars issued on the eve of last Annual Closing of Bank's Accounts.

C. Financial: All financial transactions of all the departments including Office of Banking Ombudsman, irrespective of their value, will be covered under concurrent audit. The vouchers scrutinized will strictly adhere to the Bank's prescribed guidelines/procedures with particular reference to following:

- a) Bank's Expenditure Rules.
 - b) Narration and Head of Account of Revenue/Capital (Dead Stock Account) A/c Expenditure.
 - c) Sanctioning authority with reference to cadre wise delegated powers.
 - d) Correctness of the postings of transactions in the respective accounting packages.
2. All financial transactions irrespective of their value will be covered under concurrent audit including the following:
- a) Hospitalization bills of existing as well as ex-employees (Direct settlement/ Reimbursement Scheme).
 - b) Claims settled under Medical Assistance Fund A/c.
 - c) All Dental treatment and other medical claims.
 - d) Pension/Family pension /Ex-gratia/Family ex-gratia calculation in respect of



Retirees/Family Pensioners, Compassionate Gratuity and package calculation in respect of deceased employees.

- e) Re-fixation of pay of the staff as well as re-fixation of pension in respect of ex-employees, whenever Pay-Scale/ Pension Revision Orders are issued by Central Office.
 - f) Annual increment of staff/ re-fixation of pay in the promotional grade.
 - g) All foreign tour bills.
 - h) All payments of rents, taxes, water charges, etc.
 - i) All payments made (including pre sanction, post sanction and post payment) to vendors/ suppliers / service providers.
 - j) Recoveries of electricity bills made from staff members of the Bank.
 - k) Arrear payments/ recoveries to be made on revision of minimum wages components such as ESIC, PF, base wages, etc.
 - l) Collection of rent of visiting officers flat (VOF), transit holiday home (THH), Holiday Homes and other recoveries.
3. Concurrent Auditor will certify the correctness of (i) maintenance of Statutory Liquidity Ratio (SLR)/ Cash Reserve Ratio (CRR) by Urban Co-operative Banks, State Co-operative Bank, District Central Co-operative Banks and Regional Rural Banks, and reported through Form I returns and (ii) calculation of penal interest on shortfall by DoS (for UCBs and DCCBs/St CB) and FIDD (for RRBs), if any.
4. Any other audit area having financial implications indicated from time to time by Shimla Regional Office/ Central Office is to be audited by the Concurrent Auditor.
5. A certificate regarding the under noted instructions are to be furnished to our Inspection Department, Central Office, Mumbai on a monthly basis.
- a) All financial sanctions will be subjected to Concurrent Audit. Excess/ irregularity in financial sanctions by the authority below the rank of Regional Director (RD) / Officer-In-Charge (O-i-C) will be reported to the RD / O-i-C and also to Inspection Department and all irregular sanctions by the RD / O-i-C will be reported to the Inspection Department directly by the Concurrent Auditor. In case no irregularity is observed, a "NIL"



statement will be sent by the Concurrent Auditor to the Inspection Department.

- b) Financial powers exercised by the Regional Director will be reported by the Concurrent Auditor to the Inspection Department.
- c) The Concurrent Auditor should indicate whether the exercise of financial sanction /financial powers by the Officers of the Bank and the Regional Director are as per the prevailing Reserve Bank of India Expenditure Rule.

D. Non-Financial:

Apart from carrying out 100% check of above transaction-based vouchers/claims/bills etc., Concurrent Auditor will examine/scrutinize the following but not limited to:

- a) Surprise audit check of Cheque Books/Stamps and other valuables held under the joint custody of officials, as per Central Office guidelines/Manual provisions carried out by the auditee officials. Concurrent Auditor will undertake the same at least once in a half year.
- b) Preservation of Housing Loan Account Documents, other documents, Agreements, Cheque Books, Stationery Items, Computer Consumables and Valuables and safe custody of Cheque Books and valuables.
- c) Preparation and timely submission of correct monthly statements of Suspense A/c, Sundry Deposit A/c, etc. and other monthly statements to be forwarded to Department of Government & Bank Accounts (DGBA), Central Office. Lists of long and high value outstanding entries in these sensitive accounts beyond two months will be enclosed and commented in the reports.
- d) Reconciliation, monitoring and certifying the correctness of balances in Charges A/c at monthly and quarterly Charges A/c review suggested as per the Corporate Strategy and Budget Department (CSBD) guidelines vis-a-vis approved budget allocation.



- e) Monthly balancing/ reconciliation of aggregate outstanding balances of Individual Staff Housing Loan Recovery Accounts Sheets with the GL and SGL a/c balances.
- f) Application of Annual Interest on the outstanding balances of Staff Housing Loan Accounts, and passing of accounting entries to the Commission Account, Exchange Account, Discount Account, Profit & Loss Account from sale or otherwise of Bank's assets, Depreciation and all other relevant Provisions Accounts and drawing up of Annual Closing Accounts etc. strictly in conformity with the DGBA Central Office guidelines etc.
- g) Examine/ scrutinize the monthly balancing of Provident Fund accounts maintained in respect of NABARD employees, application of Half Yearly interest on PF balances, advance/ withdrawal from PF balances, refund of PF balances.
- h) Any Central Office prescribed statements/ control returns suggested for audit check by the Office.
- i) Concurrent Auditor will ensure that there is no leakage of interest, exchange, commission, discount etc. in the Bank's Income Account at Shimla Regional Office audited and that the delegate/s at the Bank's concerned office does/ do not undertake any unilateral change/s in the Central Office prescribed circulars/ instructions/ guidelines on the various schemes and other facilities for staff. Any income leakage/deviations made, without specific prior approval of the concerned Central Office department, may be highlighted in the monthly Audit Report submitted to the concerned Regional Director for immediate action/ rectification.
- j) Concurrent Auditor should verify the entries in the system with reference to the actual transactions/sanctions.
- k) Checking of the insurance of Bank's properties.
- l) Checking of the calculation of pension amount.



- m) Adherence to Bank's new fixed assets policy and verification of reconciliation of dead stock by Estate Department.

E. Taxation:

1. The Concurrent Auditor should check and confirm the correctness of tax deducted at source (as to rate applied, time of deduction and time of remittance etc.) and also confirm the timely filing of returns by the office.
2. The Concurrent Auditor should assist Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare and file GST/ Income Tax /Professional Tax Returns of the Bank (and also any other related return/s which may come in force subsequently) at the designated intervals.
3. The Concurrent Auditor should consolidate data from various departments (including the Sub-Offices) to enable the Bank to pay its tax liabilities.
4. The Concurrent Auditor should inform the Office on changes in GST rates/ rules/ laws, changes in the minimum wages (base rate, ESIC, PF etc.) as and when notified by the concerned Government Departments from time to time to enable the Office to effect immediate implementation of the changes.
5. **The Concurrent Auditor should arrange for training session for staff of the Bank to impart working knowledge of taxation, various statutory requirements applicable to the Bank etc. on half yearly basis.**

F. Confirmation of Balances:

The firm of Concurrent Auditor will undertake—

- a) Concurrent Audit of books of accounts, records, registers, periodical Central Office prescribed control returns and statements etc. at the Shimla Regional Office.
- b) Registers to be verified by the auditor may include Sundry Register, Charges Register, Earnest Money Deposit/ Security Deposit Register, Bank Guarantee Register, etc.



- c) The Concurrent Auditor will take up the audit of vouchers/ records/ registers in physical/ digital mode in CBS/ e-Kuber on the agreed dates/ days in consultation with the Shimla Regional Office.
- d) General Ledger accounts/Subsidiary General accounts/ supporting records/ registers as prescribed are drawn and properly maintained in CBS/ e-Kuber.
- e) Concurrent Auditor will bring to the notice of In-Charge of the Department, in writing, any deviation/ irregularity/ lacunae noticed in (a) to (d) above and inconsistent with Bank's Expenditure Rules/ Banks' General Administration Manual/Central Office prescribed instructions/ guidelines and secure/ arrange for immediate rectifications/ corrections of the irregularity on the spot/without any undue delay.
- f) Certify the correctness of Weekly Statement of Affairs generated on Friday of every week to be forwarded to DGBA, Central Office.
- g) Certify the monthly confirmation of balances in income and expenditure accounts, dead stock accounts, loan accounts and any other account/ GL heads operated by Regional Office.
- h) Certify the correctness of the Income Review Statement which includes income accrued but not received / expenditure incurred but not paid. The said statement is required to be forwarded to DGBA, Central Office for the month ended September, November, December, March and May.

G. Others:

- 1. Concurrent Auditor will submit a monthly Statutory and Regulatory compliances certifying that they have carried out 100% check of transactions and there is 100% compliance with Statutory and Regulatory requirements prescribed in relevant Statutes/ Rules/ Acts by RBI, Shimla.
- 2. Concurrent Auditor will submit a Monthly Audit Report to the Regional Director of the Shimla Regional Office on 10th of every month and incorporate comments on the compliance position of the audit irregularities pointed out in the previous report or otherwise in the subsequent report.



3. Concurrent Auditor are expected to familiarize themselves with the application
- Audit Management System (AMS) developed by the Bank for the audit purpose and submit the report/s and create action paras (including rectified paras) as required by the Bank.
4. Concurrent Auditor firm is advised to use red color pen while checking/ auditing the records and put a rubber stamp "checked/ audited" with the date and initials on the records subjected to scrutiny.

H. Reporting requirements:

1. The Monthly Audit Report and certificate should be submitted in the format prescribed by the Bank.
2. The Monthly Audit Report should indicate item-wise action points on the financial and non-financial (major and other) action paras.
3. The Monthly Audit Report should also indicate status of compliance in respect of action points pertaining to audit report which was rectified during the month and the reason for delay, of the outstanding compliances, if any.
4. The Monthly Audit Report should highlight the reasons for inaction in respect of old outstanding entries in sensitive accounts, such as Suspense, Sundry etc.
5. Irregularities noticed in sensitive areas and/ or transactions of suspicious nature should be brought to the notice of Regional Director/ Officer-in-Charge by recording a special note.
6. The Concurrent Audit report should incorporate specific comments, wherever required, duly supported by facts and figures.
7. Major irregularities/ frauds/ leakages in income, if any, identified should be brought to the notice of in charge of auditee office (Shimla Regional Office), concerned Central Office Department and Inspection Department.



Annex-C

Certified documents to be uploaded for determining eligibility criteria and evaluation of technical bids

Sl. No.	Particulars	Certified documents must be uploaded
1	Proof of Chartered Accountant (CA) Firm	i. ICAI Certificate* ii. Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed/ Similar other relevant documents.
2	Proof of PAN registration	Copy of PAN Card
3	Proof of GST registration	Copy of GST Registration Certificate
4	Details of Partners	i. Partnership Deed and/or similar other relevant document and ii. ICAI Firm Card*
5	Experience of the Firm - No. of years	ICAI Firm card*
6	Number of Full time Fellow Chartered Accountant (FCA) Partners	ICAI Firm card*



7	Association with the same firm – No. of partners	i. ICAI Firm card* ii. Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed /similar other relevant documents.
8	Number of Full time CA employees presently deployed – Key professional staff	i. ICAI Firm card* ii. Letter of Appointment
9	Number of Skilled Staff - Qualified in Group I & II of IPCC	i. Certificate/ Marks sheet issued by ICAI in support of having passed the Group I & II IPCC exam and ii. Declaration by the firm
10	Details of experience of the firm in banks audits as i) System/ IS auditor ii) Concurrent Auditor/ Statutory Central/ Branch Auditor	i. For the purpose of experience, only the number of years will be considered and not the number of institutions. For example, if in a particular year the firm has conducted audit in three banks, the number of year of experience will



		<p>be considered only one and not three.</p> <p>ii. The experience letters/appointment letter should be uploaded yearwise.</p>
11	Details of past experience in RBI audits	<p>The relevant experience of RBI audit and assessment of performance by RBI will have to be provided. Marks will not be awarded if above document/sis/are not uploaded by the bidder.</p>

* ICAI Firm Card & ICAI Certificate shall be generated between July 01, 2025 and the last date of submission of bid.



XII. Draft Articles of Agreement

यह करार भारतीय रिज़र्व बैंक, जिसका कार्यालय भारतीय रिज़र्व बैंक, शिमला – 171009 (इसके बाद "बैंक" के रूप में संदर्भित है), (सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **पहला पक्षकार**

और

मेसर्स _____, जिसका कार्यालय _____
(इसके बाद "समवर्ती लेखा परीक्षक" के रूप में संदर्भित है) (सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **दूसरा पक्षकार** के बीच दिनांक 2025 को निष्पादित किया गया।

This Agreement made on this _____ day of _____ 2025 between Reserve Bank of India, having its office at Reserve Bank of India, Shimla- 171009 (Hereinafter referred to as the "**Bank**") which expression shall unless it is repugnant to the context or meaning thereof deemed to include its affiliates, successors and assigns of the ONE part

and

M/s _____, having its office at _____
(herein after referred to as the "Concurrent Auditor") which expression shall unless it is repugnant to the context or meaning thereof deemed to include his heirs, representatives, administrators and assigns of the OTHER part.

जबकि समवर्ती लेखापरीक्षक इस अनुबंध में निर्दिष्ट तिथि से भारतीय रिज़र्व बैंक, शिमला समवर्ती लेखा परीक्षा निष्पादित कर रहा है;

Whereas the Concurrent Auditor is carrying on the Conducting of Concurrent Audit



at Reserve Bank of India, Shimla from the date specified in this contract;

और जबकि बैंक पत्र संख्या _____ दिनांक _____ में उल्लिखित ब्योरे के अनुसार उपरोक्त प्रयोजन हेतु समवर्ती लेखा परीक्षक की सेवाओं का लाभ प्राप्त के लिए इच्छुक है।

And whereas the Bank is desirous of availing services of the Concurrent Auditor for the above purposes as indicated in detail in letter No. _____ dated _____.

और जबकि बैंक और समवर्ती लेखा परीक्षक उन नियमों और शर्तों के अधीन इस कार्य हेतु इच्छुक हैं जिनके तहत समवर्ती लेखा परीक्षक द्वारा उक्त सेवाएं प्रदान की जानी हैं।

And whereas the Bank and Concurrent Auditor are desirous of recording the terms and conditions under or upon which the said services are to be rendered by the Concurrent Auditor.

अब एतद्वारा बैंक और समवर्ती लेखापरीक्षक द्वारा और उनके बीच इस प्रकार सहमति व्यक्त की जाती है

NOW IT IS HEREBY AGREED BY AND BETWEEN THE BANK AND THE CONCURRENT AUDITOR HERETO AS FOLLOWS

1. निविदा दस्तावेज और उसके सभी अनुलग्नक/संलग्नक अनुबंध का भाग हैं। समवर्ती लेखापरीक्षक निविदा के नियमों और शर्तों की स्वीकृति की पुष्टि करता है।

The tender document and all its annexures / enclosures are part of the agreement. The Concurrent Auditor confirms his/their acceptance of the terms & conditions for the tender.

2. यह समझौता ----- से लागू होगा और ----- तक लागू रहेगा जब तक इसमें निहित शर्तों के अनुसार इसे समाप्त नहीं किया जाता है।

This agreement will come into effect from -----and will remain in force up to ----- or until it is terminated as per the terms herein after contained.

3. निविदा दस्तावेज के नियम और शर्तों में निहित खंड संख्या (5) के अनुसार और इनवॉइस



प्रस्तुति के अधीन, लागत को कवर करने वाली राशि रु. _____ के उद्धृत शुल्क मासिक आधार पर देय होंगे।

The quoted charges of Rs. _____ covering the cost of shall be payable on monthly basis subject to submission of invoice and according to the clause number (5) contained in Terms and Conditions of the tender document.

3.1 बैंक के अधिकारी इस आशय से विधिवत प्रमाणित करेंगे कि सेवाएं संतोषजनक रूप से प्रदान की गई हैं और इसके पश्चात सभी सांविधिक देयों/करों आदि में कटौती करने के बाद उनका भुगतान किया जाएगा।

The payment thereon will be made after the same is duly certified by the Bank's officials to the effect that the services have been provided satisfactorily and after deducting all statutory dues/taxes, etc.

4. **प्रतिनिधित्व Representations:**

4.1 समवर्ती लेखा परीक्षक द्वारा प्रस्तुत है कि यह, कंपनी अधिनियम के तहत पंजीकृत कंपनी है या एलएलपी अधिनियम के तहत पंजीकृत एक एलएलपी है या साझेदारी अधिनियम के तहत विधिवत पंजीकृत साझेदारी विलेख के साथ साझेदारी फर्म या मालिकाना फर्म है। समवर्ती लेखा परीक्षक एक श्रेणी-I चार्टर्ड एकाउंटेंट है जो भारतीय सनदी लेखाकार संस्थान (आईसीएआई) के साथ विधिवत पंजीकृत है।

The concurrent auditor represent that it is a Company registered under Companies Act or an LLP registered under LLP Act or Partnership firm with partnership deed duly registered under Partnership Act or Proprietary firm. The concurrent auditor is a category I Chartered Accountant duly registered with The Institute of Chartered Accountants of India (ICAI).

4.2 समवर्ती लेखा परीक्षक यह वचन देता है कि भारतीय रिज़र्व बैंक, शिमला के लिए तैनात की जाने वाली समवर्ती लेखा परीक्षा टीम का नेतृत्व एक चार्टर्ड एकाउंटेंट द्वारा किया जाएगा तथा दो कुशल/ अर्ध-कुशल कार्मिकों द्वारा सहायता प्रदान की जाएगी।



Concurrent Auditor undertakes that the Concurrent Audit Team to be deployed for the RBI, Shimla shall be headed by one Chartered Accountant and assisted by one skilled personnel.

4.3 सभी समवर्ती लेखापरीक्षा कर्मचारियों को कंप्यूटर का कार्यसाधक ज्ञान होगा। कुशल कर्मचारियों को न्यूनतम आईपीसीसी के समूह-1 और II की योग्यता होनी चाहिए और अर्ध-कुशल कर्मचारियों को आईपीसीसी के समूह-1 या II की योग्यता होनी चाहिए और आर्टिकल ट्रेनिंग प्राप्त कर रहे होने चाहिए।

All Concurrent Audit staff will have working knowledge of computers. Skilled staff shall have at least qualified Group 2 of the CA intermediate or Groups II of IPCC (Integrated Professional Competence Course) and undergoing Article training.

4.4 समवर्ती लेखापरीक्षक इस बात से सहमत है कि लेखापरीक्षा दल बैंक के सभी कार्य दिवसों को कार्यालय समय के दौरान भारतीय रिजर्व बैंक, शिमला में उपस्थित रहेगा। **इसके अतिरिक्त, कार्यालय की आवश्यकतानुसार, यदि अपेक्षित हो, शनिवार और रविवार और अन्य अवकाश, को भी उपस्थित रहेंगे।**

The Concurrent Auditor agrees that the Audit team shall be present at the RBI, Shimla on all working days for the working hours of the Bank. **Further, also Saturdays and Sundays and other holidays, if required due to office exigency.**

5. लेखापरीक्षा का दायरा Scope of Audit:

5.1 लेखापरीक्षा के दायरे में निविदा दस्तावेज के अनुबंध-बी में उल्लिखित कार्य क्षेत्र शामिल होंगे।

The scope of audit will include areas of work as mentioned in [Annex-B](#) of the tender document.

5.2 बैंक की जरूरतों के आधार पर दायरे और कार्यक्षेत्र में निर्दिष्ट कार्यों को समय-समय पर पारिश्रमिक में बदलाव के बिना बढ़ाया जा सकता है।



The functions as specified in the scope and coverage may be enlarged from time to time depending upon the needs of the Bank without change in remuneration.

6. फर्म द्वारा संवेदनशील क्षेत्र/लेन-देन में देखी गई अनियमितताएँ, जो संदेहास्पद या धोखाधड़ी प्रकृति की हैं, को क्षेत्रीय निदेशक को रिपोर्ट करना आवश्यक है।

The firm is required to report the irregularities noticed in sensitive areas/transactions which are of suspicious or fraudulent nature to the Regional Director.

7. ऑडिटिंग फर्म किसी भी लेनदेन के लेखा परीक्षा के संबंध में किसी भी भूल-चूक के लिए जिम्मेदार होगी। इन मामलों में, बैंक के पास यह अधिकार सुरक्षित है कि वह ऐसे कार्यों, जैसा उचित समझे, के बारे में भारतीय सनदी लेखाकार संस्थान को सूचित करे।

The auditing firm will be responsible for any omissions or commissions in respect of any transactions audited. In such a case, Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit.

8. **वारंटी Warranties:**

8.1 समवर्ती लेखापरीक्षा का कार्य दैनिक आधार पर संपादित किया जाएगा। ऑडिट टीम को सहायक नोट आदि / अभिलेखों का ऑनलाइन एक्सेस सुगम तरीके से उपलब्ध कराया जाएगा। वित्तीय लेनदेन की समवर्ती लेखापरीक्षा करवाने में कोई देरी नहीं होनी चाहिए।

The Concurrent Audit will be on a daily basis. The supporting notes etc. /online access to records will be made readily available to the audit team. There should not be any delay in subjecting the financial transactions to Concurrent Audit.

8.2 समवर्ती लेखापरीक्षक निम्नलिखित के संबंध में शत प्रतिशत लेखापरीक्षा जांच करेंगे:-

(a) स्टाफ और विक्रेता भुगतान से संबंधित सभी वित्तीय लेनदेन।

(b) सभी वित्तीय लेनदेन समवर्ती लेखा परीक्षा (जिसमें स्वीकृति पूर्व, स्वीकृति उपरांत और भुगतान उपरांत के चरण शामिल हैं) के अधीन होना चाहिए ताकि बैंक की व्यय नियमावली और एसआरसीसी मानदंडों की अनुरूपता सुनिश्चित हो सके, जिसमें लेन-देन की सटीकता सुनिश्चित करने हेतु वित्तीय



लेनदेन की स्वीकृति और भुगतान के बाद भी शत प्रतिशत जांच अपेक्षित है।

(c) समवर्ती लेखा परीक्षक को प्रमाणित करना चाहिए कि उन्होंने लेनदेन की 100% जांच की है और संबंधित कानूनों/नियमों/अधिनियमों में निर्धारित वैधानिक और नियामक आवश्यकताओं का 100% अनुपालन किया गया है।

Concurrent Auditor will undertake 100% audit check in respect of following:

- a. All financial transactions relating to staff and vendor payments.
- b. All financial transactions should be subjected to Concurrent Audit (including pre sanction, post sanction and post payment) stage to ensure conformity to Expenditure Rule of the Bank as well as Statutory & Regulatory Compliance Certificate (SRCC) norms which requires a hundred percent check of financial transactions post sanction and also at the post payment stage to ensure accuracy of transactions
- c. The Concurrent Auditor should certify that, they have carried out 100% check of transactions and there is 100% compliance with the Statutory and Regulatory requirements prescribed in relevant Statutes/ Rules/ Acts.

9. **क्षतिपूर्ति खंड:** समवर्ती लेखा परीक्षक बैंक और उसके अधिकारियों, कर्मचारियों, निदेशकों और प्रतिनिधियों को उनके द्वारा ऑडिट किए गए किसी भी लेनदेन के संबंध में और सभी दावों (तीसरे पक्ष के दावों सहित) कार्यों के संबंध में किसी भी भूल-चूक के लिए क्षतिपूर्ति करने और क्षतिपूरित बनाए रखने के लिए सहमत है, जिसमें नुकसान, क्षति, लागत, व्यय, कानूनी खर्च सहित शुल्क, जो बैंक को समवर्ती लेखा परीक्षक की निम्नलिखित कृत्यों के परिणामस्वरूप किसी भूल-चूक के कारण वहन करना पड़ सकता है:

9.1 अनुबंध अवधि के दौरान सरकार या अन्य वैधानिक प्राधिकरणों द्वारा जारी किसी भी लागू कानूनों, विनियमों, दिशानिर्देशों का उल्लंघन; या

9.2 समवर्ती लेखा परीक्षक के नियमों और शर्तों का उल्लंघन या गैर-निष्पादन; या



9.3 समवर्ती लेखा परीक्षक द्वारा दी गई वचनबधता और वारंटी का उल्लंघन; या

9.4 समवर्ती लेखा परीक्षक या उनकी ओर से तीसरे पक्षकार की लापरवाही या धोखाधड़ीपूर्ण कृत्य या भूल-चूक;

Indemnity Clause: The Concurrent Auditor agrees to indemnify and to keep the Bank and its officers, employees, directors and representatives indemnified for any omissions or commissions in respect of any transaction audited by them and against all claims (including third party claims) actions, losses, damages, costs, expenses, charges including legal expenses which the Bank may suffer or incur on account of any default, omission or commission on the part of the Concurrent Auditor due to:

9.1 Violations of any applicable laws, regulations, guidelines issued by the Government or other statutory authorities during the contract period; or

9.2 Breach or non-performance of the terms and conditions of the Concurrent Auditor; or

9.3 Breach of the representations and warranties made by the Concurrent Auditor; or

9.4 Negligent or fraudulent act or omission by the Concurrent Auditor; or any third party for reasons attributable to the Concurrent Auditor.

10. समवर्ती लेखा परीक्षक अपने स्टाफ या एजेंट / प्रतिनिधियों के किसी भी दावे के खिलाफ बैंक को क्षतिपूर्ति भी करेगा और समवर्ती लेखा परीक्षक का यह कर्तव्य होगा कि वह अपने कर्मियों / कर्मचारियों को स्पष्ट रूप से सूचित करे कि उनका बैंक के खिलाफ कोई दावा नहीं होगा और वे अपनी किसी भी सेवा शर्तों के संबंध में या अन्यथा, प्रत्यक्ष और/अथवा परोक्ष रूप से, बैंक के साथ या उसके विरुद्ध कोई औद्योगिक विवाद नहीं उठाएंगे। इसके अलावा, समवर्ती लेखापरीक्षक सदैव बैंक को उन सभी दावों के लिए क्षतिपूर्ति करेगा जो कर्मकार मुआवजा अधिनियम, या उसके तहत बनाए गए नियम या किसी भी कानून या मुआवजे के नियमों के तहत होंगे, जो इस करार के प्रयोजन के तहत



रोजगार के दौरान किसी भी व्यक्ति द्वारा की गई दुर्घटना या चोट के परिणामस्वरूप देय होगा। समवर्ती लेखापरीक्षक अपने कर्मचारियों के पारिश्रमिक और अन्य देय राशि के साथ-साथ उनके द्वारा की गई भूल-चूक के लिए भी पूरी तरह से जिम्मेदार होगा।

The Concurrent Auditor shall also keep the Bank indemnified against any claim from the staff of the Concurrent Auditor or agents /representatives and it shall be the duty of the Concurrent Auditor to clearly inform their own personnel/staff that they shall have no claim whatsoever against the Bank and they shall not raise any industrial dispute, either directly and/or indirectly, with or against the Bank in respect of any of their service conditions or otherwise. Further, the Concurrent Auditor shall at all times indemnify the Bank against all claims which may be made under the Workmen's Compensation Act, or rules framed thereunder or under any law or rules of compensation payable in consequence of any accident or injury sustained by any person in its employment for the purpose of this agreement. The Concurrent Auditor shall be solely responsible for the remuneration and other dues to its employees, as also for omissions/ commissions done by them.

10.1 गैर-प्रकटीकरण: समवर्ती लेखापरीक्षक इस करार के संबंध में अपने संविदात्मक दायित्वों को पूरा करने के दौरान ठेकदार को मिलने वाली कोई भी जानकारी, सामग्री तथा बैंक के बुनियादी ढांचा/सिस्टम/उपस्करों आदि के संबंध में मिलने वाली जानकारी का प्रत्यक्ष या अप्रत्यक्ष रूप से प्रकटीकरण किसी अन्य पक्षकार को नहीं करेगा तथा हमेशा इसे अतिगोपनीय बनाए रखेगा। समवर्ती लेखा परीक्षक, लागू कानून का अनुपालन करने या संविदा के अधीन अपने दायित्वों को पूरा करने के लिए आवश्यक होने की स्थिति को छोड़कर इस संविदा के ब्योरे को निजी दायरे में और गोपनीय बनाए रखेगा। समवर्ती लेखापरीक्षक, नियोक्ता की पूर्वलिखित अनुमति के बिना किसी व्यापारिक या तकनीकी पेपर में या अन्यत्र कार्य के विवरण को न तो प्रकाशित करेगा, नही प्रकाशन की अनुमति देगा और न ही इसका प्रकटीकरण करेगा। समवर्ती लेखापरीक्षक किसी गोपनीय जानकारी के प्रकटीकरण के परिणामस्वरूप बैंक को हुई हानि के लिए बैंक को क्षतिपूर्ति करेगा। समवर्ती लेखापरीक्षक द्वारा उपर्युक्त शर्तों का पालन न करना संविदा भंग माना जाएगा और बैंक संविदा की



समाप्ति के अलावा अपने विवेकानुसार हुई क्षति का दावा करने तथा कानूनी उपाय करने का हकदार होगा।

Non-Disclosure: The Concurrent Auditor shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure / systems/ equipment etc., which may come to the possession or knowledge of the Concurrent Auditor during the course of discharging its contractual obligations in connection with this agreement, to any third party and shall at all times hold the same in strictest confidence. The Concurrent Auditor shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under it or to comply with applicable laws. The Concurrent Auditor shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Concurrent Auditor shall indemnify the Bank for any loss suffered by the Bank as a result of disclosure of any confidential information. Failure to observe the above shall be treated as breach of contract on the part of the Concurrent Auditor and the Bank shall be entitled to claim damages and pursue legal remedies, apart from termination of contract, at its discretion.

समवर्ती लेखापरीक्षक इस करार के अधीन गोपनीय जानकारी का प्रकटीकरण न किए जाने के दायित्व को सुनिश्चित करने के लिए अपने कर्मचारियों से संबन्धित सभी उचित कार्रवाई करेगा। गैर-प्रकटीकरण और गोपनीयता के संबंध में समवर्ती लेखा परीक्षक के दायित्व इस करार की समाप्ति या किसी भी कारण से की गयी समाप्ति से परे रहेंगे।

The Concurrent Auditor shall take all appropriate actions with respect to its employees to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Concurrent Auditor's obligations with respect to nondisclosure and confidentiality will survive the expiry



or termination of this agreement for whatever reason.

11. जुर्माना / Penalty

सेवाओं में किसी भी कमी या किसी भी शिकायत पर ध्यान न देने की स्थिति में, बैंक निविदा दस्तावेज के नियम और शर्तों में निहित खंड संख्या (7) के अनुसार समवर्ती लेखा परीक्षक पर जुर्माना लगा सकता है।

In case of any deficiency in services or any complaint remaining unattended, the Bank may impose on the Concurrent Auditor penalty as clause number (7) contained in Terms and Conditions of the tender document.

करार की समाप्ति: TERMINATION OF AGREEMENT

12. इसमें ऊपर निहित से किसी पूर्वाग्रह के बिना, बैंक अपने एकमात्र और पूर्ण विवेक पर, बिना कोई कारण बताए और बिना किसी मुआवजे के भुगतान के लिखित नोटिस द्वारा इस समझौते को तुरंत समाप्त करने का हकदार होगा, यदि

Without prejudice to what is contained hereinabove, the Bank shall at its sole and absolute discretion, be entitled to terminate this agreement forthwith by written notice without assigning any reason and without payment of any compensation, if

क) बैंक की राय में (जिसपर समवर्ती लेखा परीक्षक द्वारा प्रश्न नहीं किया जाएगा और जो समवर्ती लेखा परीक्षक पर बाध्यकारी होगा) समवर्ती लेखा परीक्षक इस समझौते को बैंक की संतुष्टि के लिए लागू करने में विफल रहता है या इनकार करता है, और/या

in the opinion of the Bank (which shall not be called in question by the Concurrent Auditor and shall be binding on the Concurrent Auditor) the Concurrent Auditor fails or refuses to implement this agreement to the Bank's satisfaction, and/or

ख) समवर्ती लेखा परीक्षक इस अनुबंध/निविदा के किसी भी नियम और शर्तों का उल्लंघन करता है, और/या



the Concurrent Auditor commits a breach of any terms and conditions of this agreement / tender, and/or

ग) समवर्ती लेखापरीक्षक को दिवालिया घोषित किया जाता है या उसके द्वारा अपने लेनदारों के साथ समझौता किया जाता है या यदि आपात या निष्पादन या अन्य प्रक्रिया लागू होती है या समवर्ती लेखा परीक्षक की संपत्ति या संपत्ति के किसी भी हिस्से के लिए रिसीवर नियुक्त किया जाता है, और/या

the Concurrent Auditor is adjudged an insolvent or a compromise is entered by it with its creditors or if distress or execution or other process is levied upon or receiver is appointed for any part of the assets or property of Concurrent Auditor, and/or

घ) किसी भी कारण से, समवर्ती लेखा परीक्षक इस समझौते के तहत अपने दायित्वों को पूरा करने के लिए कानून में वंचित हो जाता है, और/या

for any reason whatsoever, the Concurrent Auditor becomes disentitled in law to perform its obligations under this agreement, and/or

ङ) बैंक के लिखित पूर्वानुमोदन के बिना समवर्ती लेखापरीक्षक या उसके व्यवसाय के स्वामित्व/साझेदारी या प्रबंधन में कोई भिन्नता है।

there is any variation in the ownership/ partnership or management of the Concurrent Auditor or its business without the prior approval in writing of the Bank to such variation

च) बैंक किसी भी समय फर्म द्वारा प्रदान की जाने वाली सेवाओं से संतुष्ट नहीं है तो बैंक एक कैलेंडर माह का नोटिस देकर संविदा समाप्त कर सकता है।

at any time the Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of one calendar month.

13. किसी भी कारण से इस करार के समाप्त होने की स्थिति में, समवर्ती लेखापरीक्षक/या उसके द्वारा नियोजित व्यक्ति या उसके एजेंट नुकसान के लिए मुआवजे के रूप में या अन्यथा बैंक से किसी भी राशि के लिए हकदार नहीं होंगे।



In the event of termination of this agreement for any reason whatsoever, the Concurrent Auditor /or persons employed by it or its agents shall not be entitled for any sum or sums whatsoever from the Bank by way of compensation for damages or otherwise.

मध्यस्थता ARBITRATION

14. यदि इस समझौते को बनाए जाने के संबंध में या इस समझौते में निहित या इससे उत्पन्न होने वाली किसी भी चीज के संबंध में या उक्त पार्टियों के अधिकारों, दायित्वों और कर्तव्यों के संबंध में पार्टियों के बीच किसी भी समय कोई विवाद, मतभेद या प्रश्न उठता है, इसे माध्यस्थता और सुलह अधिनियम, 1996 या उसके किसी भी वैधानिक संशोधन के प्रावधानों के तहत मध्यस्थता के लिए संदर्भित किया जाएगा और मध्यस्थ के निर्णय / मध्यस्थों के पैनल दोनों पक्षों के लिए अंतिम और बाध्यकारी होंगे। मध्यस्थता का स्थान शिमला, हिमाचल प्रदेश, भारत होगा। इसके अलावा ऐसे विवाद, मतभेद या प्रश्न, यदि कोई हों, को शिमला में उत्पन्न माना जाएगा और इसे निर्धारित करने का अधिकार केवल शिमला की अदालतों को होगा।

If any dispute, difference or question shall, at any time, arise between the parties as to the construction of this Agreement or concerning anything herein contained or arising out of this Agreement or as to the rights, liabilities and duties of the said parties, the same shall be referred to arbitration under the provisions of Arbitration and Conciliation Act, 1996 or any Statutory modification thereof and the decisions of the Arbitrator/ Panel of Arbitrators shall be final and binding on both the parties. The venue of arbitration shall be Shimla, Himachal Pradesh, India. Further such disputes, difference or questions, if any, shall be deemed to have arisen at Shimla and only courts in Shimla shall have jurisdiction to determine the same.

15. **कार्यस्थल पर महिलाओं के यौन उत्पीड़न (रोकथाम, निषेध और निवारण) अधिनियम, 2013 अधिनियम' के प्रावधानों का अनुपालन**

Abiding by the provisions of Sexual Harassment of Women (Prevention,



Prohibition and Redressal) Act, 2013 at workplace:

15.1 'कार्यस्थल पर महिलाओं के यौन उत्पीड़न (रोकथाम, निषेध और निवारण) अधिनियम, 2013 अधिनियम' के प्रावधानों के पूर्ण अनुपालन का उत्तरदायित्व पूरी तरह से समवर्ती लेखापरीक्षक का होगा। बैंक के परिसर के भीतर अपने किसी कर्मचारी के विरुद्ध यौन उत्पीड़न की किसी शिकायत की स्थिति में समवर्ती लेखापरीक्षक द्वारा गठित आंतरिक शिकायत समिति के समक्ष शिकायत दर्ज की जाएगी। उक्त अधिनियम के अंतर्गत शिकायत के संबंध में समवर्ती लेखापरीक्षक समुचित कार्रवाई सुनिश्चित करेगा।

The Concurrent Auditor shall be solely responsible for full compliance with the provision of 'Sexual Harassment for women at workplace (Prevention, Prohibition & Redressal) Act, 2013'. In case of any complaint of sexual harassment against its employee within the premises of the Bank, the complaint will be filed before the Internal Complaints Committee constituted by the Concurrent Auditor. The Concurrent Auditor shall ensure appropriate action under the said Act in respect of the complaint.

15.2 फर्म / कंपनी के किसी पीड़ित कर्मचारी से बैंक के किसी कर्मचारी के विरुद्ध प्राप्त यौन उत्पीड़न संबंधी शिकायत का संज्ञान बैंक द्वारा गठित क्षेत्रीय शिकायत समिति द्वारा लिया जाएगा।

Any complaint of sexual harassment from any aggrieved employee of the Firm/ Company against any employee of the Bank shall be taken cognizance of by the Regional Complaints Committee constituted by the Bank.

15.3 समवर्ती लेखापरीक्षा फर्म / कंपनी के कर्मचारियों की संलिप्तता की स्थिति में भुगतान किए जाने के लिए आवश्यक क्षतिपूर्ति के लिए समवर्ती लेखापरीक्षक उत्तरदायी होगा, उदाहरण के लिए यदि समवर्ती लेखापरीक्षा फर्म / कंपनी के किसी कर्मचारी द्वारा की गई यौन हिंसा प्रमाणित हो जाती है तो बैंक कर्मचारी को दी जाने वाली मौद्रिक राहत।

The Concurrent Auditor shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employee of the Concurrent



Audit Firm/ Company, for instance any monetary relief to Bank's employee, if sexual violence by the employee of the Concurrent Audit Firm/ Company is proved.

15.4 कार्यस्थल पर यौन उत्पीड़न तथा संबंधित मामलों के संबंध में अपने कर्मचारियों को शिक्षित करने की जिम्मेदारी समवर्ती लेखापरीक्षक की होगी।

The Concurrent Auditor shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.

15.5 समवर्ती लेखापरीक्षक अपने उन कर्मचारियों की पूर्ण और अद्यतन सूची बैंक को उपलब्ध कराएगा जिन्हें बैंक परिसर में काम पर लगाया गया है।

The Concurrent Auditor shall provide a complete and updated list of its employees who are deployed within the Bank's premises.

कि इस संविदा को समवर्ती लेखा परीक्षक द्वारा पढ़ा गया है और समवर्ती लेखा परीक्षक द्वारा पूरी तरह से समझा गया है।

That this Contract have been read by the Concurrent auditor and fully understood by the concurrent auditor.

<p>यदि समवर्ती लेखा परीक्षक एक साझेदारी या स्वामित्व वाली संस्था है</p> <p>If the Concurrent Auditor is a Partnership or a Proprietary concern</p>	<p>जिसके साक्ष्य में बैंक और समवर्ती लेखापरीक्षक ने इन पर और दो डुप्लीकेट प्रतियों पर इसके ऊपर लिखित दिन और वर्ष को अपने हस्ताक्षर किए हैं</p> <p>IN WITNESS WHEREOF the Bank and the Concurrent Auditor have set their respective hands to these presents and two duplicates hereof the day and year first herein above written.</p>
<p>यदि समवर्ती लेखा परीक्षक एक कंपनी है</p> <p>If the Concurrent Auditor is a Company</p>	<p>जिसके साक्ष्य में बैंक ने अपने विधिवत प्राधिकृत अधिकारी के माध्यम से इन पर और इसकी ओर से निष्पादित की जाने वाली उक्त दो प्रतियों पर इसके ऊपर लिखित दिन और वर्ष को हस्ताक्षर किए हैं और समवर्ती लेखा परीक्षक ने अपनी सामान्य मुहर को लगाया है।</p> <p>IN WITNESS WHEREOF the Bank has set its hands to these presents through its duly authorized official and the Concurrent Auditor has caused its common seal to</p>



	be affixed hereunto and the said two duplicates hereof to be executed on its behalf, the day and year first hereinabove written.
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मैं/हम एतद्वारा कर्मचारियों के वेतन को सीधे उनके बैंक खाते में एनईएफटी के माध्यम से वितरित करने के लिए और उपरोक्त कार्यों के संबंध में एनईएफटी के माध्यम से हमारी फर्म/कंपनी को दिए जाने वाले भुगतान भी स्वीकार करने के लिए सहमत हैं और पुष्टि करते हैं।

I/we hereby agree and confirm to disburse the salary of the employees through NEFT directly into their Bank account and also accept the payment in respect of the above works, if awarded to our Firm/Company, through NEFT.

हस्ताक्षर खंड

Signature Clause:

भारतीय रिज़र्व बैंक, शिमला द्वारा हस्ताक्षरित एवं सुपुर्द

SIGNED AND DELIVERED by Reserve Bank of India, Shimla

(नाम और पदनाम)/ (Name and Designation)

इनकी उपस्थिति में हस्ताक्षर किये गए

साक्षी -

In the presence of -

Witnesses –

1. _____

पता Address _____

2. _____



पता Address _____

SIGNED AND DELIVERED by

_____ द्वारा हस्ताक्षरित एवं सुपुर्द



Annex-E

Concurrent Auditor Checklist – Shimla Regional Office

S.No.	Checklist Description
1	Whether sundry deposit a/c register is maintained in the prescribed format.
2	Whether any outstanding entries for more than 2 months noticed.
3	Whether suspense a/c register is maintained in the prescribed format
4	Whether any outstanding entries for more than 2 months noticed
5	Whether there is any outstanding balance as on end of the month?
6	Whether earnest money deposit a/c register is maintained in the prescribed format
7	Whether the amount is transferred to security deposit account after allotting the work to the successful bidder and EMD amount refunded to the remaining bidders.
8	Whether any outstanding entry for more than one year noticed.
9	Whether the security deposit a/c has been maintained and security deposit due for the refund is being realized in time
10	Whether retention money deducted from the contractor's bill at the time of payment of bills is credited to the security deposit account and retained till the defect liability period (DLP)
11	Whether security deposit due for refund is being refunded in time and there is no outstanding entries for more than 3 years noticed
12	Whether dead stock reconciliation for last completed year done.
13	Whether records of balances in respect of security deposits given to utility service providers (electricity, water etc.) are being properly maintained and being reconciled with the utility company at regular intervals (at least once in a year)
14	Whether the properties have been properly insured and the same is renewed on yearly basis in respect of dead stock, laptops, computers, cell phones etc.
15	Whether properties have been properly and adequately insured to see whether there is any omission and whether it is renewed periodically?
16	Whether the statement regarding items to be insured, sent to central office premises department
17	whether bills entered in the inward bills register are properly scrutinized and necessary pay orders obtained
18	whether "PAID" stamp is affixed on all copies of the bills including duplicates, sanction notes, etc. guard against payment/ presentation again
19	Whether contractual provisions for tender work are properly followed.
20	Verification of bills paid to private security agencies in respect of the security guards posted at various Bank's colonies.
21	Whether the stationery bills are passed for payment by the competent officer as per the RBI Expenditure Rules, 2023 without delay.



22	Whether the stationery bills are duly certified by AM and paid without delay
23	Whether TDS is deducted as per specified rate in income tax act, 1961 and credited to govt. account in time?
24	Whether payment of statutory dues (water tax, municipal tax etc.,) was correctly made
25	Whether income tax recovered wherever applicable.
26	Whether inward bills register, and outstanding bills register is maintained and put up to DGM/ GM
27	Whether Bank Guarantee register is maintained and updated
28	Whether sanction register is maintained properly and put up to the next higher authorities at prescribed time intervals
29	Whether property bill register is maintained up to date.
30	Whether the payment made towards property tax is in order.
31	Whether electricity bills of office/ VOF/ staff quarters and telephone bills of office are paid correctly and on time.
32	Whether renewal of lease agreement was done on time
33	Whether prior permission of GM/CGM is obtained for repairing kitchen equipment's in the employees' canteen as well as Officers' Lounge (OLDR) as per Central Office Circular PREM.No. PBC.06/81.06.01/96-97 dated September 7, 1996?
34	Whether Expenditure Rules 2023 as amended from time to time have been followed.
35	Whether reconciliation in respect of computer & printers is done between main inventory register & inventory register with DIT Cell.
36	Whether any project has been capitalized during the month and has been done as per the extent guidelines and whether the related project account has been closed
37	Whether diesel consumption register is maintained
38	Whether physical verification of stock of diesel is carried out during the month
39	Whether depreciation is provided or not.
40	Whether the asset has been capitalized on the date of it being ready/ available for intended use/ put to use or at least in the same month.
41	Whether any major construction project undertaken during the month
42	Whether periodical surprise checks are conducted
43	Whether recoveries towards income-tax are made from the contractors' running account bills at prescribed rates?
44	Whether any project account is live even after the project is completed
45	Project register
46	Register showing payments made to contractors
47	Subsidiary registers for recoveries effected from contractors' running bills
48	Variation Register
49	Hindrance Register
50	Register for issue of Measurement Books
51	Register for issue of drawings



52	Site inspection book
53	Down time register
54	Whether the instructions laid down in paragraph No.5.3.1 of the PD Manual regarding maintenance of Measurement Books were strictly followed?
55	Whether records on various insurance covers taken for construction work and on workers by the contractors are maintained?
56	Whether payments against bills of the contractors are made after obtaining such insurance covers?
57	Whether insurance covers have been duly extended without any break till the period of completion of the project work?
58	Whether proper estimates are prepared before awarding contracts?
59	Advance against material collected at site, incorporated/utilized in the work later on is scrutinized in the context of quality of material, rate aspects.
60	Running account/ final bills. It is to be ensured that the percentage test checking of measurement as delegated to the respective officials (Engineers) has been done or not.
61	It is to be ensured that the validity of the contract is not expired. In case of expiry of the contract, whether the contractor has made application for the extension and same have been recommended and forwarded to the central office by the local office.
62	The bill being processed is for the minimum value stipulated in the tender.
63	The appropriate amount towards electricity, water, telephone, etc., is recovered from the bill payable to contractor.
64	Proper accounting entries are passed, in particular, in regard to cement and steel on its purchase/ consumption.
65	While inviting competitive offers for procurement of cement and steel, whether norms prescribed are observed
66	Whether records to show high as well as low rate quoted by the tenderer maintained.
67	Whether test certificated for major electro mechanical equipment's have been received before making payments.
68	Whether excise duty, gate passes in original, have been submitted for various electro mechanical equipment's attracting excise duty before releasing RA/ final bills
69	Whether the cell is maintaining all prescribed records and furnishing periodic reports to CO
70	Whether maintenance contract of holiday home is renewed in time and for reasonable amount.
71	Whether register of recurring expenditure on maintenance of machines is maintained and pursued by the appropriate authority at frequent / periodic intervals
72	Whether capitalization of dead stock articles was correctly done.
73	Whether new purchases (Rs 5000 and above) have been inventorised and disposed off articles have been written off/ cancelled from inventory list in CBS system



74	Whether quotations register is maintained and opened on the due date without any delay.
75	Whether expenditure rule have been followed.
76	Whether prescribed procedures have been called for quotations/ tenders from the approved list of contractor / suppliers.
77	Whether AMC have been renewed and properly recorded in register.
78	Whether dead stock articles treated as unserviceable are recorded in the 'Register of Unserviceable Articles' and orders obtained from the Competent Authority for "write-off" for their disposal as per procedure laid down in Para.4.24 of the Revised PD Manual 2024
79	Sundry Deposit Account Register
80	Security Deposit Account Register
81	EMD Register
82	Register for inward bills
83	Quotation register
84	Register of annual maintenance Contract.
85	AC Plant stock Register
86	Movement Register
87	Dead stock Articles Register
88	Measurement Register
89	Whether capitalization of expenditure is correct, any wrong classification of dead stock articles, incorrect deduction of TDS etc., if any, to ensure that sanctioning power as per ER 2023 is diligently exercised by various functionaries.
90	Whether physical and financial reconciliation of dead stock articles / account had been done as per the new Fixed Asset policy.
91	Goods and services tax (GST) in the bills included checked for accuracy
92	Items capitalized which are due for charging depreciation are to be checked for accuracy
93	Whether property tax dues in respect of all the properties are paid or not.
94	Whether water bills in respect of all the properties are paid or not.
95	Bills to be entered in the Inward Bills Register
96	To be posted in Telephone Bill Register in form DAD 085 before effecting payment
97	Sanction for payment of bills to be obtained from the Competent Authority as per Expenditure Rules, 2023.
98	Whether the procedure adopted for procurement of hardware/software and renewal of AMCs is done as per CO instructions?
99	Whether the payment of bills is done within stipulated time.
100	Position of outstanding bills and reasons thereof if any
101	Whether all bills are inwarded



102	Whether all bills are passed by the officers authorized to pass the bills under Bank's Expenditure Rules
103	Whether the amount for which the bill is passed is correct
104	Whether the advances and unspent balances have been correctly accounted for.
105	Whether the balance amount payable has been correctly worked out
106	Whether references to Central Office, seeking instructions/interpretation for settlement of bills are properly followed up
107	Whether the bills are submitted within 15 days from the date of return from tour and unspent balance refunded immediately on return from tour/ reporting for duty.
108	whether the fares are admitted by the entitled class and by the shortest route
109	Whether the fares are restricted for distance by the shortest route only.
110	Whether there is specific approval of RD/Department in-charge for journey performed by air by an employee not ordinarily entitled to travel by air.
111	Whether II A.C sleeper charges is paid only when I class accommodation is not available or the train does not have I class.
112	Whether return journey fare is paid to the employee who returns to headquarters before completion of work or who returns after availing of leave (other than casual leave) after completion of work except when the absence is on medical grounds and for short period of for sudden / serious illness of a close relative.
113	Whether a declaration is furnished by the employee in respect of the rail journey.
114	Whether the compensation equal to the difference in fares for the actual class of travel and the entitled class is paid correctly after verifying the / documents (admissible to class III employees) and the amount so paid taken into account for the purpose of calculation of income tax.
115	Whether the fare, in case of travel by own car/ taxi are paid at stipulated rate subject to the ceiling limit of fare by rail as per entitlement for the distance by road (by direct route) or actual charges whichever is less.
116	Whether the advances drawn at temporary headquarters, if any were utilized in time.
117	Whether for officers stay in hotels VOFs, Dharamshala etc. lodging charges paid are as per rate prescribed by CO.
118	Whether incidentals @ 1/4 of diem H.A has been paid to the officer as per rules.
119	Whether Hotel charges are paid as per rule by admitting tax/ luxury tax/ service charges etc. whenever claimed.
120	Whether officer is availing facility regulating his stay in such a way that he is not required to pay full additional day's charges for a part of the day not involving night stay.
121	Whether advance towards HA is restricted to one week for longer tours where banks offices are located.
122	Whether an employee proceeding on tour to a place 50 km away from the HQ and returning on the same day but before midnight after staying outside for more than 8 hours is paid any other charges except H.A (Mazdoor charges paid at the discretion of competent authority).
123	Whether halting allowance has been paid for correct number of days.



124	Whether the rates are appropriate and according to the place of stay.
125	Whether any halting allowance is paid for period of leave other than casual leave on medical ground duly supported by medical certificate and for the journey period when return journey is performed before completion of work at temporary headquarters or after completion of work but on expiry of leave (other than casual leave or ordinary leave for short period on medical ground supported by medical ground duly supported by medical certificate) availed of after completion of work.
126	Whether Sundays / holidays spent wholly outside temporary headquarters if any have been excluded and rounding off the number of days is properly done.
127	Whether the halting allowance for the actual period of stay rounded off nearest day (12 hours or more to be taken as one day as and less than that to be ignored) is computed first and remainder are treated as journey period.
128	Whether the sliding scales of halting allowance are applied wherever applicable.
129	Whether proper deduction has been made when the employee is treated as guest by the concerned institution.
130	Whether halting allowance on transfer has been paid for a maximum period of 60 days or the dated of securing accommodation plus maximum of 03 days following the date of allotment of any type of accommodation at the new Centre). Whichever is earlier?
131	Whether halting allowance has been paid for the number of days spend outside headquarter on leave/holidays.
132	Whether halting allowance has been paid to officer who has own accommodation not leased to the bank or belonging to joint Hindu family or has residential accommodation ready for occupation at the new Centre or the transfer was affected at the request of the officer.
133	Whether the application for accommodation has been made before reporting to the new center.
134	Whether any accommodation had been declined by the officer.
135	Whether the transfer bills are submitted within a period of six months from the date of transfer or within the extended period subject to a maximum of two years from the date of transfer.
136	Whether the fares have been claimed by the shortest route and by entitled class.
137	Whether the amount not exceeding two months' pay to meet incidental expenses as admissible has been paid.
138	Whether the Octroi receipt is produced in support of the claim.
139	Whether the railway receipt for the container charges is produced when transportation is done by container service.
140	Whether the packing and crating, unpacking, clearing and forwarding, transportation and cartage, loading and unloading and Insurance etc., charges are admitted as per rules.



141	Whether the freight charges are admitted up to a maximum of 60 quintals or one full four-wheeler wagon load by ordinary goods train. (If goods are transported by lorry or any other mode of transport, expenditure incurred up to 60 quintals of weight on actual terms not exceeding the amount charged by well-known transport companies having all India operations. Consignment note/challan in addition to the receipt for freight should be produced).
142	Whether the cost of transportation of motor car by passenger train (in a closed wagon) admitted. (If car is transported by road, the expenditure incurred towards cost of petrol, driver's charges, etc., can be reimbursed within the ceiling amount applicable for transportation of car by a passenger train (closed wagon) by the shortest route).
143	Whether, in cases where scooter/ motorcycle is transported separately, charges to the extent of two quintals at parcel (railway) rate as applicable only are paid.
144	Whether any demurrage charges have been reimbursed.
145	Whether the bill has been submitted within one year from the date of completion of treatment and if there is delay, whether the same has been condoned.
146	Whether the claim is properly supported by documents such as doctor's receipted bills, prescriptions, chemist cash memo etc.
147	Whether the claim is restricted only in respect of self, non-earning spouse and dependent children and whether necessary declaration/certificate is obtained in respect of earning spouse, in respect of whom the facility is claimed (Married female employee is eligible to claim medical facilities either for their dependent natural parents or parents-in-law by giving irrevocable option. In the case of dependent parents-in-law, the claim can be made only if her husband is no more or not earning)
148	Whether families of workmen employees who have not opted for dispensary facilities for the purpose of reimbursement of medical expenses under the PMT scheme have availed of dispensary facilities.
149	Whether the dates of cash memo correspond to the date of prescription.
150	Whether the quantity purchased corresponds to the quantity prescribed.
151	Whether any claim has been preferred in respect of dependent parents/brothers/sisters.
152	Whether cost of treatment taken by officers from a RMP under Homoeopathic/Ayurvedic treatment is reimbursed up to a period not exceeding three months and only one consultation charge is reimbursed during the period. If treatment exceeds three months at a time for the same ailment whether amount reimbursed only if treatment is taken from Govt. /Govt. recognized Trust/ Charitable hospitals/dispensaries. In the case of indoor hospitalization, whether the treatment has been taken in the hospital run/recognized by Central/State Government and after consultation with BMO.
153	Whether visit/consultation charges of general practitioners are restricted to admissible extent
154	Whether the specialist consultation is done only with BMO's prior permission, unless under emergency of which BMO is subsequently informed



155	Whether the charges for pathological/radiological tests, physiotherapy and dental treatments, dressing etc. are reimbursed as per the appropriate schedules, as applicable to officers and workmen staff Respectively.
156	Whether the maternity expenses and the charges for caesarian operation are reimbursed to the admissible extent. (No amount is reimbursable under MAF).
157	Whether the stoppage charges in case of hospitalization are reimbursed within the ceilings prescribed.
158	Whether the operation charges are reimbursed on the basis of respective schedule/rates applicable to their grade, depending on the nature of operation as per para 8.1.6 of BMFS 2025
159	Whether the reimbursement in respect of treatment of gynecological problems like leucorrhea, menorrhagia, irregular bleeding/ cycle etc. is reimbursed to officers and workmen employees subject to specific diagnosis by the attending Gynecologist and on recommendations of BMO.
160	Whether the cost of hormones (except for thyroid), multivitamins, tonics, drugs having nutritional food values, enzymes, advertised drugs, cosmetic medicating and medicated soaps is reimbursed. Whether cost of lotions/ointments, eye/ear drops etc. reimbursed only when they are required to be purchased in emergency/acute cases. (Cost of disposable syringes used during hospitalization treatment only can be reimbursed).
161	Whether the registration fees/charges levied by the Trust/Charitable/Private hospitals/nursing homes for indoor treatment was reimbursed in full provided the treatment was taken with prior permission of BMO.
162	Whether the claims for following ailments which are outside the BMFS has been admitted:
163	i) Obesity (except for medical reasons)
164	ii) Surgery done for cosmetic purpose (Acne, Hair Loss, Melasma etc)
165	iii) Change of Sex
166	iv) Allergy Tests
167	Whether the refraction test of eyes is allowed only once in two/three years and whether instructions regarding reimbursement of the cost of spectacles have been strictly adhered to.
168	Whether the cost of pacemaker in the case of an employee is reimbursed only once during the service on proper recommendations and payment is made directly to the authorized supplying agency.
169	Whether the cost of crutches, cervical collar, corset belts and artificial limbs has been reimbursed keeping in view the extant instructions.
170	Whether for CAT scan test prior approval/ recommendation was obtained.
171	Whether in case of D&C operations histopathological report has been submitted.
172	Whether the reimbursement of charges for medical termination of pregnancy was reimbursed only to admissible extent subject to fulfillment of prescribed conditions.
173	Whether the expenditure on account of tubectomy/vasectomy operations was reimbursed correctly up to the prescribed limits in addition to the incentive amount.



174	Whether the special nursing charges was reimbursed on fulfillment of certain conditions.
175	Whether only those part-time employees in Class IV whose hours of work exceeded 13 hours per week has availed of dispensary facility for their family members.
176	Whether cost of allopathic medicines prescribed by a non-allopathic doctor was reimbursed (not reimbursable)
177	Whether the bill was submitted once in quarterly basis within one year of the succeeding quarter, if the claim amount was less than 1000/-.
178	Whether the prescription bears the Registration No. of the Doctor.
179	Whether druggists' bills are paid promptly
180	Whether the stock register and prescription files are properly maintained?
181	Whether quarterly surprise check of all dispensaries has been carried out?
182	Whether verification and checking of stock of drugs and dead stock articles in the dispensary is arranged periodically.
183	Whether the bottles of medicines are properly labeled to indicate their contents
184	Whether the name and telephone number of nominated nodal officer has been advised to all the retired executives/employees in the area for any help/information required by them for settlement under Group Mediclaim Policy for Retired Members of MAFs/Settlement of claims of Retired Executives.
185	Whether all employees covered under NPS have obtained PRAN, got it tagged to RBI and the details been communicated to Samadhan i) No. of employees covered under NPS, who are yet to obtain PRAN/get it tagged to RBI as at the beginning of month:ii) No of employees who have obtained PRAN/tagged to RBI, during the month iii):No. of employees who are yet to obtain PRAN/get it tagged to RBI as at the end of the month (age wise details as per annexure A)
186	Whether periodical visits of ICICI representative (POP) is being arranged by the office to attend to the NPS related issues of the employees.
187	No. of meetings arranged with the POP during the month:
188	List of employees covered under NPS, where PRAN has not been tagged/obtained to RBI as on January 31, 2025.
189	No. of vendors registered under MSME Act.
190	Whether Payments made to vendor within prescribed period of 45 days
191	If, delay in payment any interest paid during the month.
192	Whether Current A/c Ledgers DAD –06 are maintained properly
193	Whether prescribed Manual Provisions are followed while writing Current A/c Ledgers
194	Whether the operational instructions are properly recorded and authenticated in the ledger folio. Whether particulars such as incorporation/ commencement, names of authorized officials, details of cheque books issued incorporated
195	Whether, in respect of existing current accounts, the account-opening forms, etc. are held in proper custody and a parallel set of files maintained for general correspondence



196	Whether opening/maintenance of Current A/cs conforms to Manual Provisions contained in Para 5.1 to 5.16 of BDM – Volume I
197	While opening Accounts, whether formalities/requirements of Para 5.17 to 5.19 of BDM – Volume I have been complied with and documents scrutinized as per provisions of Para 5.21 & 5.22– Volume I
198	Whether Power of Attorney/Board Resolutions duly examined
199	Whether changes relating to bank's transactions in the Power of Attorney/Resolution entered in the Register maintained in the System
200	Whether the specimen signatures of A/c holders are obtained on sheets in form DAD 241.
201	Whether the specimen signature cards are signed with date by Manager/Asst. Manager after verifying the signatures of attesting officials
202	Whether the signatures of authorized officials have been captured and kept in current data base created in the System for the purpose
203	Whether the specimen signature cards of A/c holders, after capturing in the System, are kept in a binder and handed over to Manager/AGM for safe custody
204	Whether an account of these cards is maintained, and the binder is sealed and kept in the vault or fire proof safe. Whether an entry has been made in this regard in the Document Register in form DAD-014
205	Whether any Current A/c is allowed to be overdrawn
206	Whether the System of charging penal interest in case of debit balances and deficit in minimum balances is in vogue (cf. DGBA. Cir. Accts. No.9/AP/DM/1- 67/88 dated 8.4.88 and Cir.No.12 dated 4.1.91. Whether daily statement of Accounts in Form DAD-244 issued to the Current A/c holders wherever necessary
207	Whether there is any Current A/c which has not been operated for 3 successive accounting years
208	If any A/c has been closed, whether due procedure followed
209	In case of transfer of A/c, whether due procedure was followed
210	Whether the following Registers/Books of Accounts are maintained properly
211	Whether Manual Provisions are followed in case of payment of cash cheques
212	Whether Manual Provisions are strictly adhered to in case of transfer/clearing cheques
213	Whether the cheques found not in order are returned unpaid promptly along with an Objection Memo in form DAD 015
214	Whether vouchers for posting are forwarded by all departments with a list in duplicate indicating the number of debit and credit vouchers and the amount involved under debit and credit separately. The receiving section should acknowledge the receipt of vouchers after verifying all the details
215	Whether the vouchers are sorted out account-wise, i.e. vouchers pertaining to dead-stock, charges, suspense etc. accounts are further sorted out according to sub-heads. Whether Banking Department vouchers are separated from Issue Department vouchers



216	Whether the vouchers are properly signed by the officials with names/PF. No., quoting Expenditure Rules, CO instructions/references, date of passing, - 29 discharge on the reverse are properly furnished under authentication
217	Whether instructions contained in Para 4.32 of B.D.Manual – Volume I are followed and the period of preservation for vouchers is adhered to as per CO letter: ACCTS No.1423/AP/M/31-82-83 dated 15th December 1983.
218	Whether the day's vouchers duly stitched – debit / credit separately are being submitted to AGM/Mgr. for scrutiny the next day, i.e. the following morning. vi) Whether the vouchers are put up to GM/DGM daily through register in Form DAD 007 for his scrutiny and his initials obtained in the register
219	Whether the Voucher Register and Record Register of vouchers are maintained properly and up to date
220	Whether it was ensured that all payments to staff and outside parties were made by ECS/EFT/NEFT. Whether NEFT credit was given to the correct account
221	Whether signatures of all officials passing vouchers in different departments were obtained and updated on quarterly basis
222	Whether it is ensured that password of officers posted to DAD on day to day basis remain valid only for the period of their posting in department
223	Whether the following areas are looked into by DGM/GM during his visit to IBD and the same are incorporated in the monthly certificate on the working of IBD in this regard furnished to Regional Director: a) implementation of access control. b) Level of customer service in IBD. c) Verification of Systems Audit compliance. d) Checking of intra-day overdraft in current account. e) TT information follow up and; - 30 f) Presence of unauthorized persons in the Department
224	Whether credit and debit summation for all accounts in the BASIS package are generated daily. This summation should tally with the total summation for the individual account generated from the beginning of the year
225	General
226	Issue of Drafts
227	Outstanding Drafts
228	Encashment of Drafts
229	Payment of Drafts without Advice by cancellation
230	Payment of Lapsed Drafts
231	Revalidation of Drafts
232	Alteration in the name of payee – Drafts
233	Stopped Drafts
234	Maintenance of books
235	Interest
236	PAYMENT ORDERS/BANKERS' CHEQUE:
237	Whether Agency Transaction is posted up to date?
238	Whether expenditure incurred for the quarter is as per budget allocation & the same has been submitted to ABCC.



239	Whether inward bill register, and outstanding bills register is maintained and put up to DGM/GM
240	Whether renewal of lease agreement was done in time
241	Whether rent in respect of Bank's accommodation occupied by Officers/ Employees of RBI is being recovered as per instructions and the same are posted in relevant registers under proper authentication?
242	Whether penal rent is recovered at the appropriate time and rate?
243	Whether scrutiny of bills in respect of purchase/stitching of liveries, purchase of monsoon equipment's, shoes etc. is correct and paid without delay.
244	Whether grants paid to the Sports' Club is as per instructions contained in Central Office Circular CO. HRMD. No. G-107/ 7002/ 20.34.01/ 2011-12 dated April 11, 2012
245	Whether Sports' Club run by Welfare Associations of Staff Quarters submit necessary financial statements for claiming Bank's assistance.
246	Whether expenditure towards subscriptions to Newspapers/financial journals etc. incurred is in accordance with Paras 26.2 of RBI Expenditure Rules, 2023.
247	Whether a register in Form Gen.066 with separate folios for each journal, gazette etc. maintained to record their receipt.
248	What is the annual limit for purchase of books and how it is utilized.
249	Bills regarding purchase of petrol, repairs to Bank's car, etc. to be scrutinized. Also Whether bills are duly certified and approval has been obtained from competent Authority as per ER Rules before payment.
250	Verification of bills paid to the travel agency in respect of the cars hired by the office. Also, Whether bills are duly certified and approval has been obtained from competent Authority as per ER Rules before payment.
251	Verify whether lowest quoted rate accepted and wherever the higher rate has been approved, reasons therefor are recorded, and approval of the competent authority obtained
252	Whether franking prepaid postage facility is obtained
253	Whether the franking of covers done as per the provisions
254	Whether cross checking of balance as per the register of postal franking with - 4 the machine readings is carried out every day
255	Whether defective franking is properly accounted for
256	Whether eligible rebate receivable from Post Office is promptly claimed and accounted.
257	Whether cash received on account of THH/VOF was duly accounted for.
258	Whether verification of the value of postage stamps on hand and unspent amount, custody of closing balance in cash and postage stamps on hand and surprise check by AGM are properly done with reference to Manual Provision
259	Whether exception transaction report, if any, is checked and put up to DGM/GM of Banking Department on the next business day (Para 2.12.5 of BD Manual Vol I / extant instructions)?



260	Whether cash scroll, transfer scroll, clean cash book, GL Summation, GL Posting is verified on daily basis and discrepancies observed, if any, are being promptly resolved? (Note: The Concurrent Auditors should not only give the status of above but also comment on the reasons for discrepancy and the action / inaction of the Department.)
261	Whether Weekly Statement of affairs (WSA) for every week as of Friday is verified and whether the confirmation of correctness of WSA has been sent to DGBA as per the extant instructions?
262	Whether weekly confirmations have been received from other sections/ departments on the correctness of their transactions?
263	Whether WSA is balanced?
264	Whether figures reported under various heads in the statement of affairs report and weekly abstract of statement of affairs report are tallying with the respective GL Balance, Trial Balance?
265	Whether total of assets/liabilities matches with Grand total of each side in both WSA and WSA abstract?
266	Whether weekly certificate has been regularly put up to DGM/GM as per the extant instructions?
267	Whether there were any instances of batch cancellation or supplementary transaction passed during the week?
268	
269	Whether the same was carried out after taking approvals as indicated in Para 2.10.1 read with Annex B , of BD Manual (Vol I)?
270	Whether the WSA of the current week or any of the previous week/s was changed due to the said transaction/cancellation? In case of change in WSA, the same has to be checked again and it must be ensured that a confirmation of correctness of WSA has been sent by the office to DGBA.
271	Whether the register for charges account has been confirmed by the departments concerned on monthly basis?
272	Whether the GL balance of Dead Stock/Fixed Asset tallies with total inventory?
273	Whether the items outstanding in all transit accounts as at the end of every month has been put up to Regional Director/ Officer in Charge?
274	Whether confirmation regarding the outstanding entries in sundry, suspense, security deposit and earnest money deposit has been obtained from the departments concerned on monthly basis?
275	Whether entries in transit internal account heads carrying statutory balances like Sundry Deposit- TDS/ GST/ TCS etc., has been reversed by remitting to the Government Account within the prescribed timeline?
276	Whether it is being prepared for period ended June, November, December and/or any other period specified by DGBA?
277	Whether the same is prepared and sent to DGBA within the time limit indicated by DGBA?



278	Whether provision utilized has been marked off in CBS before submitting IRS to DGBA for the month for which IRS is prepared and the provision balance (unutilized) shown in the RPROVBAL report is correct?
279	Whether the GL balances reflected in IRS (System generated) is correct?
280	Whether outstanding expenditure and accrued income have been considered in preparation of IRS? Whether the proforma entries for the same has been passed in CBS?
281	In case of prepaid expenditure, whether the portion of expenditure pertaining to period after the month ended for which IRS is to be prepared has been excluded in manual IRS and proforma entry for the same has been passed in CBS?
282	Whether the manually prepared IRS and CBS generated IRS tallies? If not, whether the discrepancies have been identified and resolved?
283	Whether instructions contained in circular issued by DGBA Instruction No.02/2024-25 dated August 01, 2024 and provisions of para 1.2 (4) (iii) of BD Manual Vol I/ extant instructions have been followed by the Office?
284	Whether Housekeeping Statement has been prepared on half-yearly basis in timely manner and relevant appendices has been submitted to the concerned CODs as mentioned in DGBA circular dated August 01, 2024?
285	Whether steps have been taken for the reversal of outstanding entries?
286	Whether instructions contained in annual closing circular issued by DGBA have been followed by the Office?
287	Provisions (income & expenditure) may be verified for its correctness and accounting entries thereof may be verified.
288	In case of outstanding payments, it must be seen that amount to be provided for, includes TDS and GST (ineligible ITC portion), wherever applicable.
289	In case of Income Accrued but Not Received, it must be seen that separate liability has been booked for GST while making provision for income, wherever GST is applicable on outward supply of services in terms of DGBA Instruction No.009/ 2022-23 - CO.DGBA.DBA.No.S1527/57.01.001/ 2022-23 dated March 29, 2023.
290	It may be verified whether unutilized provision for expenditure incurred but not defrayed and income accrued but not received, if any, is to be carried forward for next accounting year or written back. If it is to be carried forward, the same has been done correctly and if the same is not required to be carried forward, it has been transferred to specific Provision No longer required GL as per the extant instructions in this regard
291	Whether approval of the RD/O-i-C has been obtained before making provision?
292	Annual Closing returns must be verified for their correctness.
293	It must be verified that Prior period transactions and utilization of global provision has been correctly reported in the format prescribed by DGBA. Whether prior period transaction reported as part of annual closing returns also matches with CBS?
294	Whether instructions contained in Half-Yearly Review circular issued by DGBA have been followed by the Office?



295	Provisions (income & expenditure) may be verified for its correctness. Further, it must be verified whether the provision made was reversed on the first working day of October?
296	Whether unutilized provision made in previous March (annual closing) and it is certain that the same will not be required to be used in the second half of the year (October to next March), has been transferred to 'Provision no longer required' as per the extant instructions?
297	Correctness of Provision Balance Report (RPROVBAL) as at September end must be seen to ensure that provisions utilized have been marked off, amount transferred to provision no longer required has been marked off and
298	the positive balance reflected in the report shows the unutilized provision to be utilized in the remaining six months (October to March) and the same is carried forward.
299	Returns for Half yearly review should be verified and checked for its correctness.
300	Whether in respect of Agency Charges A/c, Agency Bank-wise Ledger and State Govt.-wise Ledger are maintained in CBS?
301	Whether all State Govt. transactions reported by the agency banks are accounted for in the CBS System on the same day? If the reporting is manual, whether the same are authorized by an officer without any delay?
302	Whether the Agency Transaction Day Book and List of agency transactions are sent to Treasury Office, Finance Department without any delay?
303	Whether bank-wise, monthly statements known as monthly closing statements are received from the Link/ Nodal Offices of the banks authorized to conduct State Govt. transactions and whether the same are forwarded to AG's Office and Finance Department?
304	Whether the link/nodal branch of the Agency bank is sending separate daily advice/statements, one for reporting previous month's transactions and the other for current month's transactions within 4th day of every month?
305	Whether FORM I generated from the e-Kuber is matched with the DMS submitted by the agency banks? Whether Form I/J are sent to AG's Office and Finance Department without any delay?
306	Whether agency commission payment has been made as per the revised applicable rates and instructions for the transactions? Calculation for all cases to be verified.
307	Whether the claim for agency Commission is received within the stipulated period from agency banks. If there is a delay, whether there was proper follow up by the department?
308	Whether the agency commission claims are submitted by the banks in the format prescribed in DGBA Master Circular DGBA.GBD.No.S2/31-12-010/2024-2025 dated April 01, 2024, (as updated/revised from time to time)?
309	Whether the turnover amount on which the commission is payable is checked with reference to the records of GBD (before making payment of agency commission)?



310	Whether the data pertaining to agency commission is entered in CBS and the commission calculated by the system? Whether correct Head of Account is debited for payment of agency commission i.e., Agency Charges A/c – Turnover Commission (payable on account of Govt. turnover)?
311	Whether TDS under GST has been deducted as per applicable rate for the applicable category of the banks?
312	Whether TDS deducted has been remitted within the stipulated time frame to the government and all returns relating to TDS under GST deduction have been complied and submitted to the government within the time period given in the CGST Act, 2017? (This will be applicable only if the activity is done by GBD at ROs)
313	Whether GST has been paid correctly on the applicable rate along with agency commission for transactions done w.e.f. July 1, 2019 by ROs?
314	Whether balance transfer for the month end has been carried out correctly?
315	Whether DMS, including for those State Government accounts that are opened for the purpose of integration, has been sent to the concerned Treasury, Finance Department and AG's Office and VDMS has been received within the prescribed time?
316	Whether QPX Monitoring Screen access has been obtained by GBD officials for monitoring of transactions under e-payments and e-receipts and is being used by RO for below: - <ul style="list-style-type: none"> • For replying to queries of Government before escalating matter to DGBA or e-Kuber QPX support team • For adhering to SOP for Role of Regional Offices for sending list of Debit Notifications and Return Notifications.
317	For replying to queries of Government before escalating matter to DGBA or e-Kuber QPX support team
318	For adhering to SOP for Role of Regional Offices for sending list of Debit Notifications and Return Notifications.
319	Whether the following reports are mandatorily sent by GBDs to the concerned officials/authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: - <p>a. For agency transactions: -</p> <p>S. No Report Frequency Source and Report Format Recipient</p> <p>1 Form D: Agency Transaction Day Book Daily e-Kuber, pdf Treasury & Finance Department</p> <p>2 List of Agency Transactions (Agency Bank-wise) Daily e-Kuber, pdf Treasury & Finance Department</p> <p>3 Form I & J: Agencies Transaction account Monthly e-Kuber, pdf AG Office, Finance Department & Treasury</p> <p>4 Monthly statement of Agency Banks Monthly Link office of</p>



	<p>Agency Banks (preferably pdf) AG Office, Finance Department & Treasury</p> <p>b. For transactions done directly at RBI (applicable where State Government has account with RBI): Whether following reports are sent in a timely manner to State Government/ AG Office as mentioned in para 2.7 of BD Manual vol II:- S. No. Report Frequency Source & Report Format Recipient</p> <p>1. Receipt Scrolls: DAD Portion Account Wise Summary Daily e-Kuber, pdf Treasury & Finance Department</p> <p>2. Payment Scrolls: DAD Portion Account Wise Summary Daily e-Kuber, pdf Treasury & Finance Department</p> <p>3. PSB 1 to 5: SG account statements Monthly e-Kuber, pdf AG Office, Finance Department & Treasury</p> <p>c. If any of the above reports are not sent to the Government/accounting authority or in cases where such practice has been discontinued by the RO, whether confirmation on the same was obtained from the Government/accounting authority?</p> <p>d. Any other reports sent by the RO, based on the request from the State Government, that involve banking transactions or otherwise, which are not generated from e-kuber / not provided by agency bank, are sent with a disclaimer that “the reports are only for information/MIS requirement of the State Government and the same may not be used as primary sources for reconciliation purpose”.</p>
320	Whether the KYC documents for the newly opened accounts have been obtained and verified?
321	Whether KYC documents are obtained periodically (once in every eight years) or whenever any change in incumbency of the authorized officials of the government accounts is reported to RBI?
322	Whether newly opened government accounts have been mapped correctly?
323	Whether there are any inoperative accounts? Whether the status of inoperative accounts is reviewed yearly?
324	Whenever there is no change in the KYC information of the Legal Entity Customer, whether a self-declaration in this regard is obtained from the Government Department?
325	Whether notice period of three months have been given to the concerned Government departments before closing an inoperative account?
326	Whether RO is adhering to instructions contained in DGBA circular dated April 01, 2016, regarding periodical HO/branch inspection, where applicable?
327	Cross checking of recovery of agency commission/ penalty amount, if any.