



**भारतीय रिज़र्व बैंक / RESERVE BANK OF INDIA  
कोलकाता / KOLKATA**

**लेखापरीक्षा, बजट और समन्वयन कक्ष / Audit, Budget and Coordination Cell**

**E-Tender for Appointment of Concurrent Auditors for the period October 01,  
2025 to September 30, 2026 by Reserve Bank of India, Kolkata**

Reserve Bank of India (RBI), Kolkata (hereinafter referred to as the "**Bank**") invites tenders from eligible Category-1 Chartered Accountant firms (as defined in the tender document), for Appointment of Concurrent Auditors for RBI, Kolkata for a period of up to one year from October 01, 2025 to September 30, 2026 (extendable on annual basis for two more years subject to satisfactory performance to be evaluated by the Bank).

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 <https://website.rbi.org.in/web/rbi> under 'Tender' section and from the website <https://www.mstcecommerce.com>. The last date for submission of Application is August 08, 2025 till 05:00 PM. Tenders submitted only through the portal, will be accepted for the captioned process. Tenders, if received 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.

**Regional Director  
Reserve Bank of India  
Kolkata**



### Schedule of Tender

<b>A</b>	e-Tender no.	RBI/Kolkata Regional Office/HRMD/4/25-26/ET/309
<b>B</b>	Name of Tender	Appointment of Concurrent Auditors for the period October 01, 2025 to September 30, 2026 for Reserve Bank of India, Kolkata
<b>C</b>	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through <a href="https://www.mstcecommerce.com/eproc/">https://www.mstcecommerce.com/eproc/</a> )
<b>D</b>	Date of Notice Inviting e-Tender available for view/download on RBI website	July 18, 2025 at 05:00 PM
<b>E</b>	Date of Pre-Bid meeting	July 25, 2025 at 03:00 PM
<b>F</b>	Venue of Pre-Bid meeting	Auditorium, 11th Floor
<b>G</b>	Estimated value of tender i.e. Minimum Remuneration fees	₹21 Lakh (excluding GST) annually @ ₹1.75 Lakh per month (excluding GST)
<b>H</b>	Earnest Money Deposit (EMD)	₹42,000/- (i.e. 2% of the estimated cost) to be remitted through NEFT. The details of transaction will have to be furnished as evidence of deposit of EMD along with technical bid. Details for NEFT for EMD Payment of ₹42,000/- Beneficiary Name: Reserve Bank of India, Kolkata Beneficiary Ac No: 186003001 IFSC: RBIS0KLPA01 (5 <sup>th</sup> and 10 <sup>th</sup> digits are zeroes) Remarks/particulars to be mentioned while remitting EMD through NEFT: <b>EMD CA &lt;CA firm name&gt;</b> <b>No exemption from payment of EMD is admissible even for firms/ companies registered as MSEs for this contract.</b>
<b>I</b>	Date of publication of minutes of the pre-bid meeting on RBI website.	July 29, 2025
<b>J</b>	Last Date of Submission of EMD	On or before 05:00 PM of August 07, 2025
<b>K</b>	Transaction fee (Non-refundable)	Payment of transaction fee through MSTC payment gateway/NEFT/RTGS in favour of MSTC LIMITED



<b>L</b>	Date of Starting of online submission of E-tender (Technical Bid and Financial Bid) at <a href="https://www.mstcecommerce.com/eprocn">https://www.mstcecommerce.com/eprocn</a>	July 18, 2025, from 05:00 PM onwards
<b>M</b>	Last date of availability of e-Tender on website	August 25, 2025
<b>N</b>	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid) on the MSTC portal	August 08, 2025 at 05:00 PM
<b>O</b>	Date & time of opening of Part-I (Technical Bid) of the Tender	August 08, 2025 at 05:15 PM
<b>P</b>	Date of opening of Part-II (Financial Bid) of the Tender	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Kolkata. Such bidder(s) will be informed regarding date of opening of Part- II (Financial Bid) through valid e-mail IDs provided by them.

2. No quotation will be accepted with any condition quoted by the vendor whatsoever. Such quotation will be rejected at the discretion of the Bank.

3. Amendments / corrigendum to the tender, if any, issued in future will only be notified on the RBI Website and MSTC Website as given above and will not be published in newspapers.



**भारतीय रिज़र्व बैंक / RESERVE BANK OF INDIA  
कोलकाता / KOLKATA**

**लेखापरीक्षा, बजट और समन्वयन कक्ष / Audit, Budget and Coordination Cell**

**E-Tender for Appointment of Concurrent Auditors for the period October 01,  
2025 to September 30, 2026 by Reserve Bank of India, Kolkata**

Reserve Bank of India (RBI), Kolkata (hereinafter referred to as the "**Bank**") invites tenders from eligible Category-1 Chartered Accountant firms (as defined in the tender document), for Appointment of Concurrent Auditors for RBI, Kolkata for a period of up to one year from October 01, 2025 to September 30, 2026 (extendable on annual basis for two more years subject to satisfactory performance to be evaluated by the Bank).

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 <https://website.rbi.org.in> under 'Tender' section and from the website <https://www.mstcecommerce.com/>. The last date for submission of Application is August 08, 2025 till 05:00 PM. Tenders submitted only through the portal, will be accepted for the captioned process. Tenders, if received 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.

**Regional Director  
Reserve Bank of India  
Kolkata**



## **DISCLAIMER**

Reserve Bank of India, Audit, Budget and Coordination Cell (ABCC), Kolkata, has prepared this document to give background information on the Contract to the interested parties. While Reserve Bank of India has taken due care in the preparation of the information contained herein and believe it to be in order, neither Reserve Bank of India 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 Reserve Bank of India in submitting the e-tender. The information is provided on the basis that it is non – binding on Reserve Bank of India or any of its authorities or agencies or any of their respective officers, employees, agents or advisors.

Reserve Bank of India 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, Audit, Budget and Coordination Cell (ABCC), Kolkata Regional Office. The e-procurement service provider is MSTC Limited.

You 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 vendor's registration with MSTC e-procurement portal which is free of cost. Only after registration, the vendor(s) can submit their bids electronically. Electronic bidding for submission of Technical Bid as well as Financial Bid will be done over the internet. The Vendor/Tenderer should possess Class III signing type digital certificate. Vendors/Tenderer are to make their own arrangement for bidding from a computer connected with Internet. MSTC/ RBI, Kolkata is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).

**NOTE:** The Technical Bid and Financial Bid must be submitted online only at <https://www.mstcecommerce.com/eprocn>.

- 1) Vendors are required to register themselves online with [www.mstcecommerce.com](http://www.mstcecommerce.com)→e-Procurement→PSU/ Govt. Depts.→ RBI. Register as 'Vendor' by filling up details and creating own user id and password→ Submit.
- 2) Vendors will receive a system generated mail confirming their registration in their email which has been provided while filling the registration form.
- 3) In case of any clarification, please contact MSTC / RBI, Kolkata, (before the scheduled time of the e- tender).

### Contact persons (MSTC Ltd. – During Office Hours only):

Shri. Sabyasachi Mukherjee - 7278030407

Email id: [smukherjee@mstcindia.co.in](mailto:smukherjee@mstcindia.co.in)

Shri. Kranti Kumar– 9174009882

Email id: [kkkumar@mstcindia.co.in](mailto:kkkumar@mstcindia.co.in)

MSTC Help Line - 9499054101/2/3/4

Email id: [helpdesk@mstcindia.co.in](mailto:helpdesk@mstcindia.co.in)



**Contact person (RBI, Kolkata - During Office Hours only):**

Shri Krishna Kumar Meena, Manager  
Shri Pratik Labhane, Assistant Manager  
Reserve Bank of India,  
Audit, Budget & Co-ordination Cell (ABCC)  
15 N.S. Road, Kolkata - 700001  
Tel: 033-2220 4000 (6691)  
Email Id: [abcckolkata@rbi.org.in](mailto:abcckolkata@rbi.org.in)

**B) System Requirements:**

- i) Windows 7 or above Operating System
- ii) IE-7 and above Internet browser.
- iii) Signing type digital signature
- iv) JRE 8 (x86 Offline) software to be downloaded and installed in the system.

To disable “Protected Mode” for 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).

For more details, vendor may refer to the Vendor Guide and FAQ available at <https://www.mstcecommerce.com/eprocn>.

**C) Process of E-tender:**

1. The Technical Bid and the Financial Bid shall have to be submitted online at <https://www.mstcecommerce.com/eprocn>. 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 vendors shall pay the transaction fee using “Transaction Fee Payment” Link under “My Menu” in the vendor login. The vendors have to select the particular tender from the event dropdown box. The vendor shall have the facility of making the payment either through NEFT or Online Payment. On selecting NEFT, the vendor shall generate a challan by filling up a form. The vendor 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 vendor 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 vendor shall be receiving a system generated mail.

**Transaction fee is non-refundable.**

The vendor 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 vendors are required to ensure that the corporate email-id provided is valid and updated at the time of registration of vendor with MSTC. Vendors 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) Vendor(s) need to submit necessary Earnest Money Deposit (EMD), and Transaction fees to be eligible to bid online in the e-tender. Transaction fees



are non-refundable. No interest will be paid on EMD. EMD of the unsuccessful vendor(s) will be refunded by the tender inviting authority.

- b) The process involves Electronic Bidding for submission of Technical and Financial Bid (Part - I & Part - II).
- c) The vendor(s) who have submitted transaction fee can only submit their Technical Bid and Financial Bid through internet in MSTC website [www.mstcecommerce.com](http://www.mstcecommerce.com) → e- procurement → PSU/Govt. depts → Login under RBI → My menu → Auction Floor Manager → live event → Selection of the live event.
- d) The vendor should have 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 Technical bid. If this application is not running, then the vendor/tenderer will not be able to save/submit his/their Technical bid.
- e) After filling the Technical Bid, vendor should click 'save' for recording the Technical Bid. Once the same is done, the Financial Bid link becomes active and the same has to be filled up and then vendor should click on "save" to record the Financial Bid. Once both the Technical Bid & Financial Bid have been saved, the vendor can click on the "Final submission" button to register the bids.
- f) Vendors should use 'Attach Doc' button to upload documents. Multiple documents can be uploaded.
- g) In all cases, vendor should use their own ID and Password along with Digital Signature at the time of submission of their bids.
- h) During the entire E-tender process, the vendors/tenderers 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 and for as much duration as mentioned above.
- j) All electronic bids, submitted during the e-tender process, shall be legally binding on the vendor. Any bid will be considered as the valid bid offered by that vendor and acceptance of the same by the Bank will form a binding contract between Tender inviting authority and the Tenderer for execution of work.



- k) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.
  - l) The tender inviting authority 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.
  - m) No deviation from the terms and conditions of the tender document will be accepted. Submission of bid in the E-tender floor by any vendor/tenderer confirms his/her/their acceptance of the terms & conditions for the tender.
  - n) 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.
7. Any order resulting from this tender shall be governed by the terms and conditions mentioned therein.
8. No deviations from the technical and financial terms & conditions are allowed.
9. The Bank reserves the right to cancel partially or fully this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
10. Vendors are requested to read the vendor guide and see the video in the page <https://www.mstcecommerce.com/eprocn> to familiarize themselves with the system before bidding.
11. Vendors are requested to quote rates without GST. No change in quoted rates will be accepted.



### **SCHEDULE OF TENDER**

**Note:** This is a limited tender enquiry through MSTC portal. Only category 1 CA firms of Kolkata are eligible to participate in this Tender. Bidders are advised to first visit our website <https://website.rbi.org.in/web/rbi/> through “Tenders” link to check their eligibility. Eligible firms wishing to apply should register themselves with MSTC Portal ([www.mstcecommere.com](http://www.mstcecommere.com)) and apply online only.

<b>A</b>	e-Tender no.	RBI/Kolkata Regional Office/HRMD/4/25-26/ET/309
<b>B</b>	Name of Tender	Appointment of Concurrent Auditors for the period October 01, 2025 to September 30, 2026 for Reserve Bank of India, Kolkata
<b>C</b>	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through <a href="https://www.mstcecommerce.com/eproc/">https://www.mstcecommerce.com/eproc/</a> )
<b>D</b>	Date of Notice Inviting e-Tender available for view/download on RBI website	July 18, 2025 at 05:00 PM
<b>E</b>	Date of Pre-Bid meeting	July 25, 2025 at 03:00 PM
<b>F</b>	Venue of Pre-Bid meeting	Auditorium, 11th Floor
<b>G</b>	Estimated value of tender i.e. Minimum Remuneration fees	₹21 Lakh (excluding GST) annually @ ₹1.75 Lakh per month (excluding GST)
<b>H</b>	Earnest Money Deposit (EMD)	₹42,000/- (i.e. 2% of the estimated cost) to be remitted through NEFT. The details of transaction will have to be furnished as evidence of deposit of EMD along with technical bid.  Details for NEFT for EMD Payment of ₹42,000/-  Beneficiary Name: Reserve Bank of India, Kolkata  Beneficiary Ac No: 186003001 IFSC: RBIS0KLPA01 (5 <sup>th</sup> and 10 <sup>th</sup> digits are



		<p>zeroes)</p> <p>Remarks/particulars to be mentioned while remitting EMD through NEFT: <b>EMD CA &lt;CA firm name&gt;</b></p> <p><b>No exemption from payment of EMD is admissible even for firms/ companies registered as MSEs for this contract.</b></p>
<b>I</b>	Date of publication of minutes of the pre-bid meeting on RBI website.	July 29, 2025
<b>J</b>	Last Date of Submission of EMD	On or before 05:00 PM of August 07, 2025
<b>K</b>	Transaction fee (Non-refundable)	Payment of transaction fee through MSTC payment gateway/NEFT/RTGS in favour of MSTC LIMITED
<b>L</b>	Date of Starting of online submission of E-tender (Technical Bid and Financial Bid) at <a href="https://www.mstcecommerce.com/eprocn">https://www.mstcecommerce.com/eprocn</a>	July 18, 2025, from 05:00 PM onwards
<b>M</b>	Last date of availability of e-Tender on website	August 25, 2025
<b>N</b>	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid) on the MSTC portal	August 08, 2025 at 05:00 PM
<b>O</b>	Date & time of opening of Part-I (Technical Bid) of the Tender	August 08, 2025 at 05:15 PM
<b>P</b>	Date of opening of Part-II (Financial Bid) of the Tender	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Kolkata. Such bidder(s) will be informed regarding date of opening of Part- II (Financial Bid) through valid e-mail IDs provided by them.



**NOTICE INVITING TENDER**  
**(Only through e-procurement)**

**Inviting E-tender for Appointment of Concurrent Auditors for the year 2025-26 w.e.f. October 01, 2025 to September 30, 2026 by Reserve Bank of India, Kolkata**

**I. TENDER NOTICE**

1. E-tenders are invited under Two-Cover Bid from Category-I Chartered Accountants Firms registered with ICAI for West Bengal State for Appointment of Concurrent Auditors (CAs) for the year 2025-26 w.e.f. October 01, 2025 to September 30, 2026 by Reserve Bank of India, Kolkata (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, Kolkata.**
2. The intending bidders should refer to scope of work, terms and conditions of the tender before submitting the bid.
3. Before submitting the tender, the bidders/tenderers 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.
4. Corrections, if any, in the quotation shall be duly authenticated with full signature of authorized person.
5. Bidder/authorized signatory of the bidder shall sign on each page of the tender.
6. In the first stage, the Technical Bids (Part-I) will be opened **electronically on August 08, 2025 at 05:15 PM at RBI, Kolkata.** 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 Reserve Bank of India.

7. 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.
8. 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.**
9. 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.
10. **Earnest Money Deposit:** The Bidders shall deposit EMD of ₹42,000/- by NEFT by **August 07, 2025** till 05:00 PM and enclose a copy of transaction details with their Technical Bid. Bids not accompanied by EMD, shall be treated as non-responsive, and will be rejected by the Bank at its discretion. The EMD of unsuccessful Bidders shall be discharged/ returned by the Bank after award of work to successful Bidder.
11. **EMD shall be forfeited if the bidder:**
  - i. makes misleading or false representations in the forms, statements and attachments submitted, suppresses any material information, details of any legal proceedings pending in the court which might otherwise have created any impact on the eligibility criteria;
  - ii. withdraws his Bid during the period of Bid validity, or
  - iii. has been blacklisted by any Government agency and the blacklist is still in force
12. Falsification/suppression of information shall lead to disqualification of bidder/ cancellation of contract even after award of work during the currency of contract.
13. 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.

14. 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 of the tenders received without assigning any reason thereof.
15. In case the bidder has any doubt about the meaning of anything contained in the Tender document, he / she shall seek clarification from ABCC, RBI Kolkata 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 ABCC, RBI Kolkata, 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.
16. A pre-bid meeting will be held at 3.00 PM on July 24, 2025, at Reserve Bank of India, Kolkata to discuss/ clarify queries pertaining to the tender. No separate communication will be sent for this meeting. All the intending tenderers are advised to study the tender documents before attending the scheduled meeting.



## **TENDER DOCUMENT - CONTENTS**

1. The Tender Invitation Document has been prepared for the purpose of inviting tenders for **Appointment of Concurrent Auditors for the year 2025-26 w.e.f. October 01, 2025 to September 30, 2026 by Reserve Bank of India, Kolkata.**

The Tender document comprises of:

- I. Form-1 (Application for appointment as Concurrent Auditor: Technical Bid Form)
  - II. Form-2 (Application for appointment as Concurrent Auditor: 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
  - VIII. Annex-1: Scoring Method Under Technical Evaluation
  - IX. Annex-2 (Scoring Method Under Financial Evaluation)
  - X. Annex-3 (Certified documents to be uploaded for determining eligibility criteria and evaluation of technical bids)
  - XI. Terms and Conditions
  - XII. Annex-4 (Undertaking)
  - XIII. Scope of Work/Audit
  - XIV. Reporting Requirements
  - XV. Annex-5 (Indicative Checklists)
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 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 <b>[Documentary evidence may be submitted]</b>	
9	Firm Registration Number with ICAI <b>[Documentary evidence may be submitted]</b>	
10	Unique Code Number - RBI	
11	Firm's RBI Category	
12	GST Number <b>[Copy of the GST Registration may be submitted]</b>	
13	Permanent Account Number (PAN) <b>[Copy of the PAN may be submitted]</b>	
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 who were exclusively associated with the firm throughout the calendar year immediately preceding the year of empanelment.	



	<b>[Details of the partners may be provided in the Form-3]</b>	
17	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. <b>[Details of the partners may be provided in the Form-3]</b>	
18	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. <b>[Details of the partners may be provided in the Form-3]</b>	
19	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than 10 years. <b>[Details of the partners may be provided in the Form-3]</b>	
20	Name and membership number of the qualified CAs employed in the firm <b>[Details of the CA employed may be provided in the Form-4]</b>	
21	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy) <b>[Documentary evidence may be submitted]</b>	
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 <b>[Details of bank audit experience may be provided in the Form-5]</b>	
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. <b>[Details of the additional qualifications may be provided in the Form-3]</b>	
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 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:

Date:

Signature of Authorised Signatory  
with the Seal of the CA Firm



**Form-2: Application for appointment as Concurrent Auditor: Financial Bid Form**

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

Place:

Signature of Authorised Signatory

Date:

with the Seal of the 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**

<b>Name of the employed CA</b>	<b>Date of joining the firm</b>	<b>Membership Number</b>	<b>Other Qualifications</b>	<b>Experience</b>



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

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

\* Statutory Central / Statutory Branch / Concurrent Audit



## VI. Eligibility Criteria

Reserve Bank of India, Kolkata (hereinafter referred to as the "**Bank**") invites E-tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the year 2025-26 w.e.f. October 01, 2025 to September 30, 2026 for Reserve Bank of India, Kolkata.

1. The applicant firm should be a Category-I Chartered Accountant firm registered with ICAI for West Bengal State to be eligible for appointment as Concurrent Auditor
2. The minimum monthly remuneration will be ₹1,75,000/- (Rupees One Lakh Seventy-Five Thousand only) exclusive of GST.
3. The bids/applications indicating less than the minimum monthly remuneration will be rejected out-rightly.
4. The documentary evidence must be uploaded with respect to each criterion. The list of documents is as per Annex-3. 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 appointment methodology consists of two-stage process - technical and financial evaluation - with separate evaluation for the two stages and a qualifying-criteria in the technical evaluation. The firms passing the technical evaluation may be considered for the next stage of financial evaluation.
7. The firm or no partner should have been subjected to any disciplinary proceedings initiated by the ICAI.
8. 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

1. 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.
2. The first stage will be evaluation of the technical bids. The technical proposals of only the bidders complying with eligibility criteria as mentioned earlier, after scrutinizing all the relevant documents as sought from bidders and as per Methodology given below in Annex- I, will be evaluated by the Bank. The detailed criteria for technical evaluation are given in **Annex-1**. 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.
3. 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-2**.
4. Documentary evidence of EMD remitted (including UTR number) should be incorporated as part of Technical Bid.
5. 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 bidder's 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-2.

- 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-1

### Scoring Method Under Technical Evaluation

Sr No	Parameters	Scoring Scale	Remarks	Score
1	Experience of the CA Firm	Half point (0.5) for every calendar year. <b>[Maximum 15 Points]</b>	Establishment year as per the ICAI data	
2	Full Time Fellow Chartered Accountant (FCA) Partners	One and half (1.5) Point for each Full-Time FCAs. <b>[Maximum 12 Points]</b>	Number of Full Time FCA associated with the firm throughout the calendar year immediately preceding the year of empanelment.	
3	Association of Full Time CA partners with the firm - Number of Partners	<ul style="list-style-type: none"> <li>One point (1.0) for each Full-Time CA partner associated with the firm for more than five years and upto seven years.</li> <li>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.</li> <li>Two points (2.0) for each Full-Time CA partner associated with the firm for more than ten years.</li> </ul> <b>[Maximum 10 Points]</b>	Completed years from the joining date of CA partner.	
4	Key Professional Staff - Full Time CA Employees	One point (1.0) each for Full Time CA employees. <b>[Maximum 8 Points]</b>		
5	Average of annual turnover of previous three years of the firm from Audit Services only (as	<ul style="list-style-type: none"> <li>One point (1.0) each for turnover of ₹100 lakh average turnover and its multiples in metro cities (Mumbai, Delhi, Chennai,</li> </ul>	e.g., If a firm is situated in Delhi having average turnover of ₹ 450 lakh, it would be	



Sr No	Parameters	Scoring Scale	Remarks	Score
	distinct from other activities e.g. consultancy)	Kolkata, Bangaluru and Hyderabad) • One point (1.0) each for completed ₹ 60 lakh and its multiples at other places. <b>[Maximum 10 Points]</b>	awarded four points. In non-metro centres, the firm with same turnover would get seven points.	
6	Number of Skilled Staff - Qualified in Group 2 of CA Intermediate	Quarter point (0.25) each for Full Time Qualified Skilled Staff <b>[Maximum 12 Points]</b>	e.g., If a firm has 30 Full Time Qualified Skilled Staff, then 7.5 points would be awarded.	
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. <b>[Maximum 20 Points]</b>	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.	
8	Number of Full Time Partners having eight or more years of Bank Statutory Audit experience.	One point (1.0) each for Full Time Partner having eight or more years of Bank Statutory Audit experience. <b>[Maximum 4 Points]</b>	e.g., if a firm has five Full Time Partners having more than 10 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.	• No Prior Experience of Audits in RBI - [Nil Point] • Prior Experience of Audits in RBI - [3.0 Points] <b>[Maximum 3 Points]</b>	In case of new firm having no prior audit engagement with RBI, no point would be awarded.	
10	Additional qualifications/ continuous skill upgradation of the Full Time CA Partners.	• Half point (0.5) each for any of these additional qualifications (i) Diploma in Information Systems (DISA) from ICAI (ii)	One Full Time CA Partners will be awarded point only for one qualification.	



Sr No	Parameters	Scoring Scale	Remarks	Score
		<p>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.</p> <ul style="list-style-type: none"> <li>Quarter point (0.25) each for any of the certification courses from ICAI in viz. (i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance &amp; Government Accounting (iv) Concurrent audit of Banks (v) Anti Money Laundering Law (vi) Forex and Treasury Management (vii) Goods and Service Tax.</li> </ul> <p><b>[Maximum 6 Points]</b></p>		
	<b>PROFESSIONAL TRACK RECORD</b>			
11	The CA firm or any of its CA partners reprimanded by National Financial Reporting Authority (NFRA) in previous three years.	<p>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].</p> <p><b>[Maximum '0' Point]</b></p>		



Sr No	Parameters	Scoring Scale	Remarks	Score
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. <b>[Maximum '0' Point]</b>		
13	Professional Misconduct by a member as per ICAI in the previous five years.	The score of the firm will be reduced by 10 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. <b>[Maximum '0' Point]</b>		
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. <b>[Maximum '0' Point]</b>		
		<b>TOTAL</b>		



## Annex-2

### Scoring Method under Financial 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

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



### Annex-3

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

<b>Sr No</b>	<b>Particulars</b>	<b>Documents to be uploaded</b>
<b>1</b>	Proof of being Category-I Chartered Accountant (CA) Firm	ICAI Certificate
<b>2</b>	Bidder should be a company registered under Companies Act or an LLP registered under LLP Act or Partnership Firm or Proprietary firm	Copy of the Memorandum and Articles of Association / Certificate of Incorporation / Partnership Deed / Similar other relevant documents
<b>3</b>	Date of establishment of the CA firm	ICAI Firm card
<b>4</b>	Firm Registration Number with ICAI	ICAI Firm card
<b>5</b>	Experience of the Firm - No. of years	ICAI Firm card
<b>6</b>	Proof of GST Registration	Copy of the GST Registration
<b>7</b>	Proof of PAN registration	Copy of the PAN
<b>8</b>	Name and membership number of the Full Time Fellow Chartered Accountants (FCAs) Partners who were exclusively associated with the firm throughout the calendar year immediately preceding the year of empanelment	ICAI Membership cards of FCAs and duly filled Form-3 with documentary evidence
<b>9</b>	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than five years and up to seven years	ICAI Membership cards of CA partners and duly filled Form-3 with documentary evidence (Partnership Deed and/or similar relevant document, etc.)
<b>10</b>	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than seven years and up to 10 years	ICAI Membership cards of CA partners and duly filled Form-3 with documentary evidence (Partnership Deed and/or



		similar relevant document, etc.)
11	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than 10 years	ICAI Membership cards of CA partners and duly filled Form-3 with documentary evidence (Partnership Deed and/or similar relevant document, etc.)
12	Name and membership number of the qualified CAs employed in the firm	ICAI Membership cards of CAs along with letter of appointment
13	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy)	Turnover certificate
14	Number of Skilled Staff in the firm (Group 2 of CA Intermediate or above)	ICAI Membership cards along with letter of appointment
15	Number of completed years of experience of the CA firm in bank audits as Concurrent Auditors / Statutory Central/ Branch Auditor	Letter of award of work by banks
16	Name and membership number of Full Time CA Partners who have acquired additional qualifications	Duly filled Form-3 with relevant degree / diploma / certificates, etc.
17	Details of previous experience in RBI Audits as Concurrent Auditor /Statutory Central / Branch Auditors	Letter of award of work by RBI
18	Whether the CA firm or any of its CA partners were reprimanded by National Financial Reporting Authority (NFRA) in the previous three years?	Communication received from NFRA or self-declaration on letter head of CA firm



19	Whether the CA firm or any of its CA partners were reprimanded by Quality Review Board in the previous three years?	Communication received from QRB or self-declaration on letter head of CA firm
20	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?	Communication received in this regard from ICAI OR self-declaration on letter head of CA firm
21	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?	Communication between CA firm and RBI in this regard from ICAI OR self-declaration on letter head of CA firm
22	Have you currently applied for appointment as Concurrent Auditor in any other RBI Office /Department?	Provide details in this regard on letter head of the firm



## Terms and Conditions

1. Tenders (Technical and Financial bids) are invited from Category-I Chartered Accountant Audit firms for conducting Concurrent Audit of Reserve Bank of India, Kolkata (hereinafter referred to as the "**Bank**").
2. The two-stage tendering process would be as under:
  - a) Tender is invited comprising a two-stage process involving technical and financial bidding with separate evaluation for the two stages and a qualifying criterion in the technical evaluation.
  - b) The first stage will be evaluation of the technical bids. The detailed criteria for technical evaluation are given in **Annex-1**. 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.
  - c) 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-2**.
  - d) 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 Reserve Bank of India, Kolkata.
  - e) 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.



3. 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 year by the RBI. The appraisal of performance will be done on parameters including quality of work, adequacy of Chartered Accountants and other skilled/semi-skilled staff deployed, timeliness of submission of reports and such other parameters considered relevant by RBI.
4. The minimum monthly remuneration would be **₹1,75,000/- (Rupees One Lakh Seventy-Five Thousand Only), inclusive of all costs and exclusive of GST**, for undertaking the Concurrent Audit of RBI, Kolkata. 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. 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.
5. No advance shall be paid. Bill for monthly remuneration may be raised by the 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 has to deploy minimum prescribed complement of Staff (one Chartered Accountant, and eight 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. At least one skilled staff should have knowledge of various Goods and Services Tax (GST) filings/ returns and other tax related filings (IT-TDS/TCS returns), and Input Tax Credit (ITC) related works viz. invoice matching and reconciliation of ITC. The team should have working knowledge of computers/ systems.



7. **The presence of Chartered Accountant/ Partner of the firm on all working days during working hours is mandatory. The staff as indicated in point no. 6 have to be present on all working days of RBI and observe the working hours of RBI.** The firm should ensure that Article Clerks continue with the present assignment for at least six months and qualification of Article Clerks engaged is as per latest ICAI guidelines. The presence of the above staff would be monitored by the Bank. Absence of any one or more of the deployed staff / suitable similar / equivalent substitute staff would attract a penalty of ₹3,000/- 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 entire team of eight (08) skilled staff are replaced in a staggered manner with a minimum gap of one (01) month.
8. **The firms which are currently Statutory/ Statutory Branch Auditors in the Bank, DICGC and NHB/ or Concurrent Auditors / GST Auditors of the Bank and those firms which have conducted such audits in the Bank 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-4 is required to be submitted by the firm.**
9. An indicative list of activities covered under the audit is given in the 'Scope of Work/Audit' section of the document along with the department-wise checklist (**Annex-5**). All the departments of Reserve Bank of India, Kolkata and activities as indicated in the 'Scope of Work/Audit' section of the document shall be covered under Concurrent Audit. The firm shall assist Bank's staff in determination of all statutory taxes and returns thereof.
10. 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.



11. RBI will not provide any other facility/ charges to staff besides suitable sitting space in the office premises. The firm or his 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 firm shall be responsible for taking adequate care of all equipment and materials provided by the Bank.
12. 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.
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 and other matters as deemed fit by the Bank.
14. The process of selection of concurrent auditors will be completed through e-tendering. All the eligible chartered accountant firms are required to register themselves on <https://www.mstcecommerce.com> for e-tendering process. For guidance on any technical / operational issues, users are required to contact the following officials of the service providers (MSTC):
- (i) Shri. Kranti Kumar– 9174009882  
Email id: [kkkumar@mstcindia.co.in](mailto:kkkumar@mstcindia.co.in)
  - (ii) Shri. Sabyasachi Mukherjee - 7278030407  
Email id: [smukherjee@mstcindia.co.in](mailto:smukherjee@mstcindia.co.in)
  - (iii) MSTC Help Line - 9499054101/2/3/4  
Email id: [helpdesk@mstcindia.co.in](mailto:helpdesk@mstcindia.co.in)
15. Please note that for applying under the e-tendering process, a firm should be registered on MSTC portal. Therefore, you are requested to expedite vendor registration for participation in the tender process.
16. Part-I of the tender will be opened on **August 08, 2025 at 05:15 PM**. Part-II of the tenders will be opened for eligible tenderers subsequently, on a later date. 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. If any of the documents is missing or unsigned, the tender may be considered invalid by the Bank in its discretion.

17. All disputes arising out of, or in any way connected with this appointment shall be deemed to have arisen at Kolkata and only Courts in Kolkata City shall have the jurisdiction to determine the same.
18. 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/them requiring him/ them to do so, to show to the reasonable satisfaction of Bank that the firm is able to carry out and fulfil the appointment and to give security thereof, if so required by Bank.
19. 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.
20. **Termination Clause:** If at any time, Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of three calendar months. The firm, if it wishes to terminate the services, has to provide a similar notice of three calendar months to the Bank.
21. **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 the Regional Director, RBI Kolkata, 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 is



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.

22. 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 (along with the Pass certificates and ID proofs) going to be deployed for Bank's verification. Further, the firm shall carry out police verification of the personnel deployed at Bank's premises for security purposes.
23. The firm shall be solely responsible for full compliance with the provisions of the Sexual Harassment of women at work place (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 Complaints Committee constituted by the firm and the firm shall ensure appropriate action under the said Act in respect of the complaint.
24. 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.
25. 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 Bank's employee, if sexual violence by the employee of the firm is proved. The firm shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.

26. 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.
27. The acceptance of offer of contract shall be communicated by the successful bidder such that the acceptance is received by the Reserve Bank of India, Kolkata **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.
28. The firm shall indemnify and keep indemnified, defend and hold good the Reserve Bank, 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 firm on account of misconduct, omission and negligence by the firm.
29. The firm 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.
30. The firm 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.
31. The firm 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.



32. It shall be the firm's responsibility to ensure that the obligations under the terms of this contract are duly performed and observed. If the firm fails to carry out any of his 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.
33. The Bank reserves the right to amend/ modify the tender document or issue any corrigendum to the bid process. The bidder shall not contest the right of the RBI to do the aforesaid.
34. The firm 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 during the course of discharging contractual obligations in connection to this agreement, to any third party and shall, at all times hold the same in strictest confidence. The firm 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 firm 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.
35. 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 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 firm's obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.
36. 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 as a consequence of disclosure of any information by it.

37. 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.

38. 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.

**39. Signing of Contract Agreement:**

- (i) 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.
- (ii) 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.
- (iii) 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 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 Kolkata.
- (iv) Notwithstanding the signing of the agreement, the written acceptance by Reserve Bank of a tender in itself shall not constitute a binding agreement between the Reserve 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-4

### Undertaking

This is to certify that We, M/s ..... (Name of the firm) having registered office at ..... (Address of the firm) proposing to conduct the Concurrent Audit of the Reserve Bank of India, Kolkata, have **NOT** undertaken Statutory Central / Branch / Concurrent Audit / GST Audit of the RBI during the two years preceding September 30, 2025.

**(Signature of Authorised Signatory with the Seal of the firm)**

Date:

Place:



### **Appointment related information**

1. The Concurrent Audit firm has to deploy minimum one Chartered Accountant and eight 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. At least one skilled staff should have knowledge of various Goods and Services Tax (GST) filings/ returns and other tax related filings (IT-TDS/TCS returns), and Input Tax Credit (ITC) related works viz. invoice matching and reconciliation of ITC. The team should have working knowledge of computers/ systems.
2. The profile of the audit firm should include information of partners, staff strength and previous experience of similar auditing etc.
3. The appointment of the Concurrent Auditors will be for a period of one year initially i.e. from October 01, 2025 to September 30, 2026. Subsequently the same may be renewed for second and third year subject to annual review of the Concurrent Auditor's performance by the office.
4. The Concurrent Audit firm has to deploy minimum prescribed complement of Staff (1 Chartered Accountant + 8 skilled staff) in RBI premises on a daily basis. The firm should ensure that Article Clerks continue with the present assignment for at least six months and qualification of Article Clerks engaged is as per latest ICAI guidelines. The presence of the above staff would be monitored by the Bank. Absence of any one or more of the deployed staff / suitable similar / equivalent substitute staff would attract a penalty of ₹3,000/- per day
5. The minimum monthly remuneration would be ₹1,75,000/- (Rupees One Lakh Seventy-Five Thousand only) for Reserve Bank of India, Kolkata exclusive of GST. The quotation should clearly mention the total monthly remuneration for undertaking the audit of Reserve Bank of India, Kolkata. The remuneration would be for the period of three years and will not be changed on renewal after one year.
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 and GST TDS as per the applicable rates.



## Scope of Work/Audit

### I. General

1. Items to be covered under Concurrent Auditors' (CA's) Monthly Audit Report are Summary of Financial Irregularities, Summary of Major Irregularities and Common irregularities.
2. The detailed checklist for all departments is enclosed as **Annex-5**. 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. Kindly note that the checklist is indicative only and the Bank reserves the right to enhance/enlarge the functions of CAs at a future date as per the requirement of the Bank for which there would be no change in the monthly remuneration quoted and agreed. The CA should audit the transactions within this framework. No relaxation in the transactions to be verified will be made on any account.
3. The Concurrent audit will cover the following departments of RBI Kolkata:
  - (i) Integrated Banking Department (DAD, PAD and PDO)
  - (ii) Human Resource Management Department including Samadhan Cell
  - (iii) Central Establishment Section
  - (iv) Estate Department including Project Management Cell (Eastern Zone)
  - (v) Foreign Exchange Department
  - (vi) Issue Department
  - (vii) Department of Supervision
  - (viii) Department of Regulation
  - (ix) Financial Inclusion and Development Department
  - (x) Customer Education and Protection Cell
  - (xi) Department of Payment and Settlement System
  - (xii) Office of RBI Ombudsman I
  - (xiii) Office of RBI Ombudsman II
  - (xiv) Department of Statistics and Information Management
  - (xv) Department of Economic & Policy Research
  - (xvi) Zonal Training Centre, Kolkata
  - (xvii) Rajbhasha Cell



- (xviii) Information Technology Cell
  - (xix) Audit, Budget, and Coordination Cell
  - (xx) Protocol and Security Cell
  - (xxi) Legal Cell
  - (xxii) Enforcement Department
4. The Bank shall pay ₹1,75,000/- (Rupees One Lakh Seventy-Five Thousand Only) per month (exclusive of GST) on completion of assignment and submission of the report thereof on a monthly basis.
  5. Income Tax and Surcharge as applicable on remuneration will be deducted at source as per the Income Tax Act. Applicable Service Tax will be paid by the Bank.
  6. All financial transactions should be subjected to Concurrent Audit both at pre-payment (post sanction) stage and post-payment stage.
  7. Audit of all financial transactions done by various departments including 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.
  8. **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.**
  9. The Concurrent Audit as proposed will be on an on-going basis and for this purpose the supporting vouchers will be made readily available to the auditors. On an average, the number of vouchers to be checked by CAs on a monthly basis would be **1400** (approx.). 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.



10. Adherence to Bank's new fixed assets policy and verification of reconciliation of dead stock by Estate Department.
11. CA to periodically check the date of capitalization of the assets / transactions and furnish a quarterly certificate to the Estate Department / department concerned in this regard.
12. Checking of adequacy of provisions made at the time of half yearly/yearly closing of accounts.
13. Certifying half yearly/annual closing account statements to be submitted to Central Office by the Regional Office.
14. The work areas as specified in the scope and coverage may be enlarged at a future date depending upon the needs of this office.
15. The firm will take up audit of vouchers / Records / Registers of all (100%) financial transactions and 100% checking of the appropriate taxes, tax rates applied amount on which tax is calculated, proper credit of tax to the respective authorities, prior to payments being made and 100% verification of the returns prior to them being filed. While conducting the Check, focus may be on the bills paid by Estate Department, HRMD and Issue Department involving vendors' payments and all the payments to staffs by Establishment Section.
16. While conducting the scrutiny of vouchers, the CAs will ensure strict adherence to the Bank's prescribed guidelines / procedures with particular reference to the following:
  - (i) Adherence to Bank's Expenditure Rules.
  - (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 Ledger Accounts / Subsidiary General Ledger Accounts / Supporting Records /Registers etc.) as per prescribed norms.
  - (v) Inter office 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



- (ix) Sanctioning authority with reference to delegated powers – grade wise.
  - (x) Posting of the day's voucher in the Manual Prescribed Charges A/c. Register (DAD 081) and /or in the computer system duly checked / authenticated under the initials of dealing officers.
  - (xi) General Ledger Accounts / Subsidiary General Ledger Accounts / Supporting Records /Registers as prescribed are drawn and properly maintained under the signature/s of the dealing / supervising officials and
17. The CAs are expected to identify the problem areas at this office and offer suggestions to overcome them.
18. There should not be any delay in subjecting the transactions to concurrent Audit.
19. The CAs should take up audit of vouchers/records/registers on the agreed dates / days consultation with the RBI Kolkata.
20. The CAs are expected to verify and report that the financial transactions undertaken are in conformity with the laid down systems and procedures of the Bank.
21. The CA should also to verify and report whether transactions are properly recorded /documented and vouched.
22. The Concurrent Auditors are required to submit a daily report on deficiencies noticed for spot rectification. You are also required to submit a monthly report on major deficiencies to the competent authority within specified time frame.
23. The firm will have to furnish date wise and department wise list of deficiencies / discrepancies observed and got rectified during the course of audit along with monthly report.
24. 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 by the CA, should invariably be reported to concerned Central Office Departments and the Inspection department, along with the Action Taken Report.
25. The Audit Report should avoid making general and vague observations such as “reported”, “given to understand”, “Learnt” etc. instead, the CA should make it a



point to incorporate specific comments duly supported by reasons and the relevant statistical and other data.

26. 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.
27. The periodic Audit reports should invariably highlight details of action and / or reason of inaction in respect of old and high value outstanding entries in sensitive account, such as Suspense, Sundry, RBI General A/c, items-in-Transit A/c etc.
28. Certificate as furnished hereunder should be incorporated in Monthly audit report.
  - (i) “The financial operations in the Office were carried out in conformity with the systems and procedures as laid down by the Bank”
  - (ii) “The transactions were properly recorded, documented and vouched”
  - (iii) “All areas to be audited as per the terms and conditions have been audited by us”
29. 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 etc., as per the requirement of the Office/ Department.
30. The firm will incorporate all relevant sections/areas in their audit reports as and when required/specified by RBI Central Office or departments of Kolkata Regional Office.
31. The firm will conduct detailed audit of relevant sections/areas as and when required/specified by RBI Central Office or departments of Kolkata Regional Office.
32. The CAs are expected to familiarize themselves with the system and procedures of the RBI 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.



33. The CAs are expected to familiarize themselves with the application (i.e. AMS) of the Bank for the audit purposes and submit the report/s and create action paras (including rectified paras) as required by the Bank.
34. The CAs are required to identify deficiencies if any noticed for spot rectification.
35. The Concurrent Auditor will obtain and familiarize themselves with:
- All the items of audit areas of Inspection Department's checklist provided by the Kolkata Regional Office (Annex-5). 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.
  - Updated copy of General Administration Manual, Banking Department Manual, Issue Department Manual and Premises Department Manual available at the respective Departments of the Bank to be audited.
  - 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 refer to the Central Office circulars incorporated in the annexures attached to the respective master circular issued by Central Office at the Kolkata Regional Office.
  - 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.
36. Any adverse remarks on the facets of working of the Departments should be supported by reasons therefore.
37. 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.
38. The CAS functions as specified above may be enlarged at a future date as per the requirement of the Office / Department.



## II. Financial

1. 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. CA will take-up 100% audit / check of all financial transactions in Central Establishment section including the following:
  - (i) Hospitalization bills of existing as well as ex-employees (Direct settlement / Reimbursement scheme)
  - (ii) Claims settled under Medical Assistance Fund a/c
  - (iii) All dental treatment and other medical claims
  - (iv) Basic Pension, Commutation of Pension and other calculations related to pension, Gratuity Claims (including Compassionate Gratuity), Leave Encashment Claims, Guarantee Fund Claims (wherever applicable), Claims of Retiring employees in the audit period, tax calculation and Bank /Employee's share in the remittable tax liability on the superannuation dues payable, etc.
  - (v) 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.
  - (vi) Annual increment of staff / re-fixation of pay in the Promotional Grade
  - (vii) All Foreign Tour Bills
  - (viii) Any other claims / bills suggested for 100% audit check under the instructions of Central Office of the Bank, issued from time to time.
  - (ix) Supporting documents for sanction of consumer loans to the staff, all changes in the master data base and all transactions listed in the exception reports to be subjected to concurrent audit.



- (x) All payments of rents, taxes, water charges, etc.
  - (xi) All payments made (including pre sanction, post sanction and post payment) to vendors/ suppliers / service providers.
  - (xii) Recoveries of electricity bills made from staff members of the Bank.
  - (xiii) Arrear payments/ recoveries to be made on revision of minimum wages components such as ESIC, PF, base wages, etc.
  - (xiv) Collection of rent of visiting officers flat (VOF), transit holiday home (THH), Holiday Homes and other recoveries.
3. The CAs will be allowed 'view only' access in various applications for auditing of financial transactions.
  4. Concurrent Auditor will certify the correctness of (i) maintenance of Statutory Liquidity Ratio (SLR)/ Cash Reserve Ration (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.
  5. Concurrent Auditor will certify that the waiver of penalty, if any, under the 'Scheme of Incentives & Penalties' and 'Currency Distribution and Exchange Scheme' for bank branches, was done with the approval of Regional Director/ Officer In-Charge.
  6. Verification of calculations of currency verification and processing system (CVPS) incentives, Shredding and briquetting system (SBS) incentives, scheme of incentives and penalties and Currency Distribution and Exchange Scheme (CDES) in Issue Department.
  7. Any other audit area having financial implications indicated from time to time by Kolkata Regional Office/ Central Office is to be audited by the Concurrent Auditor.

### **III. 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:

- i. 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.

- ii. 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.
- iii. 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.
- iv. 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-à-vis approved budget allocation.
- v. Monthly balancing/ reconciliation of aggregate outstanding balances of Individual Staff Housing Loan Recovery Accounts Sheets with the GL and SGL a/c balances.
- vi. 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.
- vii. 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.
- viii. Any Central Office prescribed statements/ control returns suggested for audit check by the Office.
- ix. Concurrent Auditor will ensure that there is no leakage of interest, exchange, commission, discount etc. in the Bank's Income Account at Kolkata 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.

- x. Concurrent Auditor should verify the entries in the system with reference to the actual transactions/sanctions.
- xi. Checking of the insurance of Bank's properties.
- xii. Checking of the calculation of pension amount.
- xiii. Adherence to Bank's new fixed assets policy and verification of reconciliation of dead stock by Estate Department.

#### **IV. 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 firm shall 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 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.**

#### **V. Confirmation of Balances**

The firm of Concurrent Auditor will undertake—



- i. Concurrent Audit of books of accounts, records, registers, periodical Central Office prescribed control returns and statements etc. at the Kolkata Regional Office.
- ii. Registers to be verified by the auditor may include Sundry Register, Charges Register, Earnest Money Deposit/ Security Deposit Register, Bank Guarantee Register, etc.
- iii. The CAs should take up audit of vouchers/records/registers in physical/ digital mode in CBS/ e-Kuber on the agreed dates / days consultation with the RBI Kolkata.
- iv. General Ledger accounts/Subsidiary General accounts/ supporting records/ registers as prescribed are drawn and properly maintained in CBS/ e-Kuber.
- v. CA will bring to the notice of In-Charge of the department, in writing, any deviation / irregularity / lacunae noticed in (i) to (iv) above inconsistent with Bank's Expenditure Rules /Bank's General Administration Manual / Central Office prescribed instruction / guidelines and secure / arrange for immediate rectifications /corrections of the irregularity on the spot / without any undue delay.
- vi. Certify the correctness of Weekly Statement of Affairs generated on Friday of every week to be forwarded to DGBA, Central Office.
- vii. 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.
- viii. 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 months ended September, November, December, March and May.



## Reporting Requirements

1. CA will submit a Monthly Audit Report (in the format specified by the Bank) to the Regional Director of RBI, Kolkata within ten (10) working days of subsequent month and incorporate comments on the compliance position of the audit irregularities or otherwise in the subsequent report.
2. A certificate regarding the under noted instructions are to be furnished to our Inspection Department, Central Office, Mumbai on a monthly basis.
  - All financial sanctions will be subjected to Concurrent Audit. Excess/ Irregularity in financial sanctions by the authority below the rank of Regional Director will be reported to the Regional Director and also to Inspection Department and all irregular sanctions by the Regional Director will be reported to the Inspection Department directly by the Concurrent Auditors. In case no irregularity is observed, a “NIL” statement will be sent by the Concurrent Auditors to the Inspection Department.
  - Financial powers exercised by the Regional Director will be reported by the Concurrent Auditors to the Inspection Department.
  - The Concurrent Auditors should indicate whether the exercise of financial sanction/ financial powers by the Officers of the Bank and the Regional Director are as per the Reserve Bank of India Expenditure Rule (as applicable from time to time).
3. Monthly audit report and certificate should be submitted in the format prescribed by the Bank.
4. Monthly Audit Report should indicate item-wise action points on the financial and non-financial (major and other) action paras.
5. 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.
6. Monthly Audit Report should highlight the reasons for inaction in respect of old outstanding entries in sensitive accounts, such as Suspense, Sundry etc.



7. 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.
8. The Concurrent Audit Report should incorporate specific comments, wherever required, duly supported by facts and figures.
9. Major irregularities / frauds/ leakages in income, if any identified should be brought to the notice of In-charge of RBI, Kolkata.
10. The audit firm will be responsible for any omissions or commissions on their part in any data/ transactions seen by them.



### Indicative Checklists

#### CA Master Checklist Details for CES

Sr No	Checklist Section	Checklist Description
1	Statements for Return Submissions	Quarterly statement regarding the housing/ loans sanctioned to Individual/society and balances outstanding.
2	Salaries-Drawal & Disbursement	Whether recovery of professional tax and other taxes/dues is promptly credited and relevant returns/statements are dispatched in time.
3	Salaries-Drawal & Disbursement	Whether leave requests/ entries particularly in respect of extra-ordinary leave and sick/special leave on half/quarter pay are properly and timely entered in Samadhan by the Offices for salary processing consideration.
4	Payment of Gratuity	Whether in cases of payment of compassionate gratuity the payment is made upto the admissible extent and as per rules
5	Pension	Only the basic pension amount is calculated at the RO level. Pension amount is calculated and paid by Samadhan Pension Section as per extant instructions.
6	General-TA/HA etc (Para 11.2.1 yo 1.2.2)	Whether all bills are inwarded.
7	General-TA/HA etc	Whether all bills are passed by the officers authorized to pass the bills under Banks Expenditure Rules.
8	General-TA/HA etc	Whether the amount for which the bill is passed is correct.
9	General-TA/HA etc	Whether the advances and unspent balances have been correctly accounted for.
10	General-TA/HA etc	Whether the balance amount payable has been correctly worked out.
11	General-TA/HA etc	Whether references to Central Office, seeking instructions/interpretation for settlement of bills are properly followed up.
12	General-TA/HA etc	Whether the bills are submitted with in the period indicated in the undertaking.
13	Travelling/Halting Allowance (TA/HA)	Whether the bills are submitted within 15 days from the date of return from tour and the unspent



	Bills (Paras 11.2.1 to 11.2.2)	balance refunded immediately on return from tour/reporting for duty.
14	Travelling/Halting Allowance (TA/HA) Bills	Whether the fares are admitted by the entitled class and by the shortest route.
15	Travelling/Halting Allowance (TA/HA) Bills	Whether the fares are restricted for the distance by the shortest route only.
16	Travelling/Halting Allowance (TA/HA) Bills	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.
17	Travelling/Halting Allowance (TA/HA) Bills	Whether II A.C sleeper charge is paid only when I class accommodation is not available or the train does not have I class.
18	Travelling/Halting Allowance (TA/HA) Bills	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 or for sudden/serious illness of a close relative.
19	Travelling/Halting Allowance (TA/HA) Bills	Whether a declaration is furnished by the employee in respect of the rail journey.
20	Travelling/Halting Allowance (TA/HA) Bills	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 facts/documents (admissible to Class III employees) and the amount so paid taken into account for the purpose of calculation of Income-tax.
21	Travelling/Halting Allowance (TA/HA) Bills	Whether the fares, 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.
22	Travelling/Halting Allowance (TA/HA) Bills	Whether it is ensured that when the travel is performed by private airlines, the fare charged is not higher than that charged by national carrier.



23	Travelling/Halting Allowance (TA/HA) Bills	Whether the advances drawn at temporary headquarters, if any, were utilized in time.
24	Travelling/Halting Allowance (TA/HA) Bills	Whether for, officers stay in Hotels, VOFs, Dharmshalas etc., lodging, charges paid are as per the rates prescribed by CO.
25	Travelling/Halting Allowance (TA/HA) Bills	Whether incidentals @ $\frac{1}{4}$ of per diem H.A has been paid to the officers as per rules.
26	Travelling/Halting Allowance (TA/HA) Bills	Whether Hotel charges are paid as per rules by admitting tax/luxury tax/service charge etc whenever claimed.
27	Travelling/Halting Allowance (TA/HA) Bills	Whether officer is availing hotel facility regulating his stay in such a way that he is not required paying full additional day's charges for a part of the day not involving night stay.
28	Travelling/Halting Allowance (TA/HA) Bills	Whether advance towards HA is restricted to one week for longer tours where Banks offices are located.
29	Travelling/Halting Allowance (TA/HA) Bills	Whether an employee proceeding on tour to a place 50 K.ms 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 HA. (Mazdoor charges June be paid at the discretion of Competent Authority).
30	Mazdoor Charges	Whether Mazdoor charges are reimbursed at the appropriate rates as applicable at residence and station etc., or lump sum amount is payable under the declaration scheme.
31	Halting Allowance (Paras 11.2.1 to 11.2.2)	Whether halting allowance has been paid for the correct number of days.
32	Halting Allowance	Whether the rates are appropriate and according to the place of stay.
33	Halting Allowance	Whether any halting allowance is paid for the 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 certificate) availed of after completion of work.
34	Halting Allowance	Whether Sundays/holidays spent wholly outside temporary headquarters, if any, have been excluded and rounding off of the number of days is properly done.
35	Halting Allowance	Whether the halting allowance for the actual period of stay rounded off to the nearest day (12 hours or more to be taken as one day as and less than that to be ignored) is computed first and the remainder is treated as journey period.
36	Halting Allowance	Whether the sliding scales of halting allowance are applied, wherever applicable.
37	Halting Allowance	Whether proper deduction has been made when the employee is treated as guest by the concerned institution.
38	Transfer (TA) Bills	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.
39	Transfer (TA) Bills	Whether the fares have been claimed by the shortest route and by entitled class.
40	Transfer (TA) Bills	Whether the amounts not exceeding two months' pay to meet incidental expenses as admissible has been paid.
41	Transfer (TA) Bills	Whether the Octroi receipt is produced in support of the claim.
42	Transfer (TA) Bills	Whether the railway receipt for the container charges is produced when transportation is done by container service.
43	Transfer (TA) Bills	Whether the packing and crating, unpacking, clearing and forwarding, transportation and cartage, loading and unloading and Insurance etc., charges are admitted as per rules.
44	Transfer (TA) Bills	Whether the freight charges are admitted upto 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 upto 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).
45	Transfer (TA) Bills	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).
46	Transfer (TA) Bills	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.
47	Transfer (TA) Bills	Whether any demurrage charges have been reimbursed.
48	Halting Allowance on Transfer (Paras 11.2.1 to 11.2.2)	Whether halting allowance on transfer has been paid for a maximum period of 60 days or till the date of allotment of regular/transit accommodation. Hotel charges shall cease to be paid after third day next to the date of allotment of any kind of accommodation at the new center.
49	Halting Allowance on Transfer	Whether halting allowance has been paid for the number of days spent outside headquarters on leave/holidays.
50	Halting Allowance on Transfer	Whether halting allowance has been paid to an 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 effected at the request of the officer.
51	Medical Bills	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.
52	Medical Bills	Whether the claim is properly supported by documents such as doctor's receipted bills, prescriptions, chemist cash memo etc.
53	Medical Bills	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).
54	Medical Bills	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.
55	Medical Bills	Whether the dates of cash memo corresponds to the date of prescription.
56	Medical Bills	Whether the quantity purchased corresponds to the quantity prescribed.
57	Medical Bills	Whether any claim has been preferred in respect of dependent parents/brothers/sisters.
58	Medical Bills	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.
59	Medical Bills	Whether visit/consultation charges of general practitioners are restricted to admissible extent.
60	Medical Bills	Whether the specialist consultation is done only with BMO's prior permission, unless under emergency of which BMO is subsequently informed.
61	Medical Bills	: 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.



62	Medical Bills	Whether the maternity expenses and the charges for caesarean operation are reimbursed to the admissible extent. (No amount is reimbursable under MAF).
63	Medical Bills	Whether the stoppage charges in case of hospitalization are reimbursed within the ceilings prescribed.
64	Medical Bills	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 2022
65	Medical Bills	Whether the reimbursement in respect of treatment of gynaecological problems like leucorrhoea, menorrhagia, irregular bleeding/ cycle etc. is reimbursed to officers and workmen employees subject to specific diagnosis by the attending Gynaecologist and on recommendations of BMO.
66	Medical Bills	Whether the cost of hormones (except for thyroid), multivitamins, and 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).
67	Medical Bills	: Whether the registration fees/charges levied by the Trust/Charitable/Private hospitals/nursing homes for indoor treatment was reimbursed as per BMFS rate schedule provided the treatment was taken with prior permission of BMO
68	Medical Bills	The para to be modified as : Whether the claims for following ailments which are outside the BMFS has been admitted: i) Obesity (except for medical reasons) ii) Surgery done for cosmetic purpose(Acne, Hair Loss, Melasma etc) iii)Change of Sex iv)Allergy Tests
69	Medical Bills	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.



70	Medical Bills	Whether the cost of pace-maker 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.
71	Medical Bills	Whether the cost of crutches, cervical collar, corset belts and artificial limbs has been reimbursed keeping in view the extant instructions.
72	Medical Bills	Whether for CAT scan test prior approval/ recommendation is obtained.
73	Medical Bills	Whether in case of D&C operations histo-pathological report has been submitted.
74	Medical Bills	Whether the reimbursement of charges for medical termination of pregnancy was reimbursed only to admissible extent subject to fulfilment of prescribed conditions.
75	Medical Bills	Whether the expenditure on account of tubectomy/vasectomy operations was reimbursed correctly up to the prescribed limits in addition to the incentive amount.
76	Medical Bills	Whether the special nursing charges was reimbursed on fulfilment of certain conditions.
77	Medical Bills	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.
78	Medical Bills	Whether cost of allopathic medicines prescribed by a non-allopathic doctor was reimbursed (NOT REIMBURSABLE).
79	Medical Bills	Whether the bill was submitted once in quarterly basis within one year of the succeeding quarter, if the claim amount was less than 1000/-.
80	Medical Bills	Whether the prescription bears the Registration No. of the Doctor.
81	Medical Bills	(Note: Consultation charges of a Dentist and the cost of Bridges and Crowns/Caps are now reimbursable w.e.f. 1.8.2002.)
82	Medical Bills	Whether druggists' bills are paid promptly.
83	Medical Bills	Whether the stock register and prescription files are properly maintained?



84	Medical Bills	May be Modified as "Whether quarterly surprise check of all dispensaries has been carried out"?
85	Medical Bills	Whether verification and checking of stock of drugs and dead stock articles in the dispensary is arranged periodically.
86	Medical Bills	Whether the bottles of medicines are properly labelled to indicate their contents.
87	Medical Bills	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 Medclaim Policy for Retired Members of MAFs/Settlement of claims of Retired Executives.
88	Out-of-Pocket Expenses Bills (Paras 11.2.1 to 11.2.2)	Whether the place of duty is beyond 8 kms. from the normal place of work.
89	Out-of-Pocket Expenses Bills	Whether there is any lounge/canteen facility of the Bank available or any arrangements have been made by the Bank with any hotel or restaurant within a distance of 1.5 kms. from temporary place of work.
90	Out-of-Pocket Expenses Bills	Whether the minimum absence from the normal place of work is between 12.00 and 2.00 PM. (However, the time limit is not applicable to employee on remittance, inspection or cash verification duty).
91	Out-of-Pocket Expenses Bills	Whether out-of-pocket expenses are paid for intervening Sundays/holidays.
92	Out-of-Pocket Expenses Bills	Whether out-of-pocket expenses are correctly reimbursed at half the rate of halting allowance applicable to the place of work.
93	Out-of-Pocket Expenses Bills	Whether sliding scale of out-of-pocket expenses was applied after first 45 days except in the case of employees on remittance, inspection or cash verification duty.
94	Housing Loan	Whether the Document Register is properly maintained.? In case the housing loan liabilities in respect of two properties purchased by an employee are outstanding and the employee intends to repay entire housing loan of any of the properties, for any purpose, the documents in



		respect of the said property may be released on request of employee (In terms of Para 26 of Master Circular on RBI Employees Housing Loan Rules dated April 01,2024)
95	Maintenance of Subsidiary Ledgers	Whether subsidiary charges account ledger, suspense account sundry deposit ledger are maintained as per Manual provisions, entries are duly checked and authenticated by AM / Manager.
96	Maintenance of Subsidiary Ledgers	Whether weekly reconciliation of transitory account balances and monthly reconciliation of charges account balances was done with GL balances on regular basis.
97	Maintenance of Subsidiary Ledgers	Whether entries in the subsidiary ledgers were checked by the concurrent auditors vis – a – vis the supporting documents and the same were found in order. (DGBA Circular No. 19 dated 08.11.2005).
98	Maintenance of Subsidiary Ledgers	Whether payment made through ECS and EFT are reconciled for accuracy of amount and beneficiary with the ECS/EFT reports received from NCC through DAD/PAD. Now all payments to staff and outside parties are made by NEFT only and ECS has been discontinued.
99	Samadhan - Benefits	Whether the pay-out to employees by Samadhan under all benefits is as per respective eligibility.
100	Samadhan - Benefits	Leave encashment is carried out only after debiting the ordinary leave from leave module.
101	Samadhan - Benefits	Whether prescription and bill received in spectacles reimbursement is as per extant instructions.
102	Samadhan - Benefits	Other cases where reimbursement is made for relevant bills received as per extant instructions.
103	Samadhan - Benefits	Whether entries generated during offline run is accounted properly in CBS.
104	Samadhan - Funds	Whether advance/ withdrawals are carried out based on intimation from respective office.
105	Samadhan - Funds	Whether loans and advances are correctly accounted.
106	Samadhan - Funds	In case of PF advance, whether account is created in the advance module to ensure regular recovery from salary.



107	Samadhan - Funds	Whether half yearly/yearly/broken period interests are applied as per rates decided for applicable period.
108	Samadhan - Funds	In case of PF Final Settlement, whether PF balance with interest has been correctly transferred to the respective office and the account balance has been made nil.
109	Samadhan - Funds	Whether half yearly interest is applied as per rates decided by PF administrators.
110	Samadhan - Funds	Whether interest is applied for ineligible cases – balances held beyond 6 months after retirement/separation.
111	Samadhan - Funds	Whether differential interest payable to retired employees has been correctly computed.
112	Samadhan - Funds	Accounting entries are properly accounted in respect of accrued interest and interest paid.
113	Samadhan - Funds	Whether NPS contribution deducted in all deserving cases.
114	Samadhan - Funds	Comment on sundry balances of NPS contribution.
115	Samadhan - Funds	Number of cases where PRAN not received and PRAN received and not tagged to RBI.
116	Samadhan - Salary	Summary of employees for whom salaries are drawn, not drawn – whether salary drawn/ not drawn cases are proper.
117	Samadhan - Salary	Summary of closing balance of the number of employees of previous month, new hiring, retirements/ separations, closing balance for the current month.
118	Samadhan - Salary	Whether increments have been granted according to the pay scale.
119	Samadhan - Salary	Whether pay fixation details have been entered into Samadhan correctly.
120	Samadhan - Salary	Compare previous month payroll with the current payroll to identify whether any unusual/ abnormal changes have taken place in both pay and deductions and comments thereof.
121	Samadhan - Salary	Whether changes intimated by Regional Offices/ Central Office Departments have been carried out in the Samadhan application.
122	Samadhan - Salary	Whether retirees are still being paid salary.



123	Samadhan - Salary	Whether the impact of the leave module factored in for the purpose of drawing salary.
124	Samadhan - Salary	Whether the pay components and allowances are within the range prescribed for the grade of the employee. Other than arrears.
125	Samadhan - Salary	Whether DA has been properly calculated on the pay components.
126	Samadhan - Salary	Whether court orders are attended to promptly. Summary of court orders pending, received during the month, disposed of and closing balance.
127	Samadhan - Salary	Whether hiring/ separation cases have been properly accounted for during the month.
128	Samadhan - Salary	Whether recoveries of statutory requirements such as Professional Tax, Income Tax have been recovered and deposited promptly.
129	Samadhan - Salary	Comment on the monitoring of the transitory accounts such as Sundry Deposit and Suspense A/c.
130	Samadhan - Salary	Whether other recoveries deducted from payroll run have been transferred to the respective offices.
131	Samadhan - Salary	Whether perk value of accommodation has been correctly computed.
132	Samadhan - Salary	Whether any unusual values have been observed in SPA calculation.
133	Samadhan - Salary	Random check of 1-2% of the salary drawn cases to find out adherence to Administrative Circular.
134	Samadhan - Salary	Whether instructions on adherence to Income tax calculations on employees from North East has been correctly followed.
135	Samadhan - Salary	Whether entries generated during salary run are accounted properly in CBS.
136	Samadhan - Salary	Whether recovery of Income Tax, Professional Tax and other taxes/ dues on salary and perquisites and other income pertaining for payment made outside Samadhan and received through FERs from ROs are correctly captured and credited to Income Tax/ Government and relevant returns/ statements filed and submitted within prescribed time.
137	Samadhan - Loans & Advances	No. of category of loans sanctioned during the month.



138	Samadhan - Loans & Advances	Whether the pay-out to employees by Samadhan under all benefits is as per respective eligibility.
139	Samadhan - Loans & Advances	FERs received from ROs/CODs for loan closure/ prepayment have been updated in both Samadhan and IRS.
140	Samadhan - Loans & Advances	Proof of utilization to be checked only in cases where loan was actually disbursed and for future purchase cases only.
141	Samadhan - Loans & Advances	Calculation of accrued interest on loans in respect of separation/ prepayment of loans.
142	Samadhan - Loans & Advances	Whether IRS is updated based on salary run/ repayment/ EMO change properly.
143	Samadhan - Loans & Advances	Whether recovery of EMI on loans and advances takes place from the subsequent month of loan disbursement.
144	Samadhan - Loans & Advances	Whether entries generated during loan processing is accounted properly in CBS.
145	Samadhan - Loans & Advances	Whether recoveries in respect of employees from DICGC are transferred to DICGC.
146	Samadhan - Loans & Advances	Comment on Exception report of non-recovery of EMI and follow-up.
147	Samadhan - Loans & Advances	Compliance for the previous report
148	Samadhan - Pension	Whether the pension amount is captured and paid according to the basic pension as provided by the offices and the rate of dearness relief is calculated as conveyed by the Central Office from time to time.
149	Samadhan - Pension	Check the pension basic fixed by Samadhan system with that provided by the offices for discrepancies.
150	Samadhan - Pension	Check the commuted value of pension.
151	Samadhan - Pension	Random check of 1-2% of the pension drawn cases to find out adherence to Administrative Circular.
152	Samadhan - Pension	Check whether commuted pension is restored to full pension timely.
153	Samadhan - Pension	Check pensioners' count every month (i.e. closing balance of previous month plus additions during the month minus deletions during the month).



154	Samadhan - Pension	Whether income tax has been deducted from pension in accordance with the applicable rate from time to time.
155	Samadhan - Pension	Whether pension payment is stopped based on the information given by the offices in case of non-submission of life certificate by the pensioners before 30th November every year.
156	Samadhan - Pension	Whether any additional payment to/ recovery from pensioner is in order.
157	Samadhan - Pension	Summary of employees for whom pension are drawn, not drawn – whether pension drawn/ not drawn cases are proper.
158	Samadhan - Pension	Compare previous month payroll with the current payroll to identify whether any unusual/ abnormal changes have taken place in both pay and deductions and comments thereof.
159	Samadhan - Pension	Whether any CPF optee is being paid pension.
160	Samadhan - Pension	Whether any loans and balances are outstanding for the pensioner.
161	Samadhan - Pension	Whether entries generated during pension run is accounted properly in CBS.

#### CA Master Checklist Details for Consumer Education & Protection Cell

Sr No	Checklist Section	Checklist Description
1	Expenditure Within Budget	Whether the expenditure is under budgetary provision?
2	Payments of Bills	Whether the payments of bills are checked regularly?
3	Awareness & Training Programme	Whether Training Programme and awareness programme have been taken up on a periodical interval and expenses incurred are duly approved and spent accordingly.
4	Sanction of bills	Whether Bills have been properly sanctioned by the signing authority and all payments are made as per the provisions of Expenditure Rule, 2018 of RBI.



## CA Master Checklist Details for DAD

Sr No	Checklist Section	Checklist Description
1	Non-cash transactions (daily)	Accounts which have been debited and credited are same as those indicated on the supporting document. In case of inter office transaction (IOAR entries), it should be seen that the correct IAU code has been debited or credited.
2	Non-cash transactions (daily)	Necessary details may be verified from the office note specifically sanctions obtained are as per Expenditure Rules and relevant CO instructions.
3	Non-cash transactions (daily)	Debit in customer account is effected only after verifying the signatories of the instrument/advise.
4	Non-cash transactions (daily)	Batch number of transaction is recorded on the supporting document.
5	Non-cash transactions (daily)	Whether manual provisions/ extant instructions are followed in case of transfer cheque (Para 3.4.1, Vol I, Section II). Whether the cheques not found in order are returned unpaid along with an Objection Memo?
6	Non-cash transactions (daily)	Wherever, tax is applicable, the correctness of its amount must be verified and ensured that correct amount has been accounted for and remitted to Government within the prescribed time?
7	Cash transactions (daily)	Verify the transaction in terms of points A (i) to (iv) above. In case of cash transactions, other than withdrawal by a current account holder, there should not be an IOAR transaction.
8	Cash transactions (daily)	In case of cash payment against cheque, whether the details of the cheque are entered correctly in the system?
9	Cash transactions (daily)	Whether Cash received / paid stamp is there on the supporting / base document along with the date and signature?
10	Financial Entry Request (FER) transactions (daily)	Whether there are any outstanding / pending FER to be responded / authorized by the auditee office?
11	Financial Entry Request (FER) transactions (daily)	Whether the authorization of FER originated by other IAU has been done based on communication from the originating IAU/confirmation thereon and the resultant accounting entry passed is correct in terms of account and amount?



12	Financial Entry Request (FER) transactions (daily)	Whether there are any outstanding / pending FERs originated by the auditee office and pending authorization by the other (responding) IAU?
13	Current Account opening and closing (Weekly)	Whether any current account has been opened or closed?
14	Current Account opening and closing (Weekly)	Whether provisions contained in manual and /or additional instruction issued by the Central Office have been followed for opening (Para 4.2.5 to Para 4.2.7, Vol I, Section I)/ extant instructions and closing (Para 4.2.13, Vol I, Section I) / extant instructions of accounts.
15	Current Account opening and closing (Weekly)	Whether approval of the nodal Central Office Department (regulatory Department) has been obtained for opening or closing the current account?
16	Current Account opening and closing (Weekly)	Whether the new account has been opened with stipulated minimum balance i.e. the minimum balance was credited to the new current account on the same day on which the account was opened?
17	Current Account opening and closing (Weekly)	Whether on closure of a current account, unused cheques returned by the account holder has been recorded in CBS, the authorized signatories removed in CBS and the fact has been recorded on the physical signature cards with remark 'cancelled'.
18	Current Account opening and closing (Weekly)	Whether the unused cheque forms have been destroyed and whether certificate of destruction signed by the concerned official has been placed on record?
19	Current Account opening and closing (Weekly)	The closing balance in the current account, if any, has been transferred to the account indicated by the current account holder on closure of the account.
20	Current Account opening and closing (Weekly)	Whether the current account has been closed after ascertaining whether any loans and advances are outstanding in the name of the entity before processing the account closing application?
21	Current Account opening and closing (Weekly)	Whether the confirmation of the balance showing NIL balance as on the date of the closing of the account has been obtained?



22	Current Account opening and closing (Weekly)	Whether provisions contained in BD manual (Para 4.2.12, Vol I, Section I) and/or additional instruction issued by Central Office Departments have been followed by the Office while opening Current Accounts of Foreign Central Banks/ Institutions.
23	Current Account opening and closing (Weekly)	In terms of para 4.2.3.a (Vol. I Section I)/ extant instructions banks and financial institutions which are eligible to open account with the Bank can open only a single Current Account. However, in case of amalgamation, amalgamating entities are allowed to operate separate accounts from amalgamated entity for temporary periods. Whether such accounts were allowed to continue operations for specific purposes and for a temporary period with due approvals of Central Office Department concerned. Whether any such accounts were allowed to be continued even after prescribed period.
24	Current Account opening and closing (Weekly)	Whether there was any instance of a bank placed under moratorium/ all-inclusive directions? If so, whether the instance was referred to the concerned Central Office Department e.g. Department of Regulation etc. without delay and necessary instructions obtained, under advice to DGBA. Whether any restrictions placed by Court, Central Government on a bank for operating on their account(s) with the Bank was appropriately complied with.
25	Maintenance of record of Authorized Signatories (Monthly)	Whether any specimen signature has been added or cancelled during the month?
26	Maintenance of record of Authorized Signatories (Monthly)	In case of addition of signature, whether the specimen signature cards (form no BDF 4) are signed with date by Assistant Manager after verifying the signatures of attesting officials and uploaded in CBS?
27	Maintenance of record of Authorized Signatories (Monthly)	Whether the addition of authorized signatories is based on proper documents submitted by the account holder?



28	Maintenance of record of Authorized Signatories (Monthly)	Whether on receipt of requests for cancellation of any authorized signatory from the account holders, the specimen signature cards is branded with the remark 'Cancelled' in bold letters in red ink under the signature of the Manager/AGM and the same has been updated in CBS.
29	Maintenance of record of Authorized Signatories (Monthly)	Whether the list of authorised officials whose specimen signatures are operative is kept up-to-date in CBS?
30	Maintenance of record of Authorized Signatories (Monthly)	Whether the list of authorized signatories has been referred to the account holder in the prescribed form and confirmation obtained within prescribed timelines? Whether the date of expiry of authority of officials to operate on accounts, if any, is prominently noted on the specimen signature card and appropriately captured in CBS?
31	Power of attorney and Board resolutions (Weekly)	Whether any PoA and/or Board of Resolution has been registered in PoA register?
32	Power of attorney and Board resolutions (Weekly)	Whether the documents have been verified in terms of BD Manual Vol I and the circular/s/ instructions issued/ if any? Whether manual provisions have been followed for registration of power of attorney/board resolution? (Para 5.1, Vol I, Section I)/ extant instructions
33	Power of attorney and Board resolutions (Weekly)	Whether Power of Attorney has been stamped in accordance with Indian Stamp Act and the State Stamp Act in force?
34	Power of attorney and Board resolutions (Weekly)	If the powers granted to the official are operative for a specified period, the date on which the Power of Attorney/resolution will expire has been mentioned in the POA and also entered in CBS.
35	Power of attorney and Board resolutions (Weekly)	When the Power of Attorney lapses or is revoked, whether the signature is deleted from CBS and updated in the signature card and PoA register.
36	Request for Change in name of account holder (Weekly)	Whether there has been any request for change in the name of current account?
37	Request for Change in name of account holder (Weekly)	Whether the change in name of account holder has been processed after receipt of regulatory approval from the Central Office Department concerned along with a copy of the gazette



		notification in case of banks appearing in the Second Schedule in which such change has been published? (Para 4.2.18, Vol I, Section I).
38	Inoperative Accounts (Annual)	Whether a list of current accounts which have not been operated upon for three successive accounting years as at the close of accounting year has been taken from CBS, reviewed and referred to Central Office Department concerned for instructions? Whether the list as at close of accounting year has been forwarded to DGBA? (Para 4.2.20, Vol I, Section I).
39	Obtaining Balance Confirmation (quarterly)	Whether balance confirmation has been obtained from the current account holders as at the end of every quarter? (Para 4.2.16, Vol I, Section I or extant instructions.)
40	Court orders /Garnishee orders/attachment orders (Daily)	Whether any court orders /garnishee orders/attachment orders has been received with respect to any current account holder?
41	Court orders /Garnishee orders/attachment orders (Daily)	Whether legal cell/department was consulted for the same and timely action had been taken thereon?
42	Court orders /Garnishee orders/attachment orders (Daily)	Whether provisions contained in BD manual (Para 5.2, Vol I, Section I) and /or additional instruction / Standard Operating Procedure issued by DGBA have been followed by the Office.
43	Court orders /Garnishee orders/attachment orders (Daily)	Whether statement containing details of all pending court cases are sent to DGBA on quarterly basis by 5th of the month following the quarter?
44	Inventory Management (DD/PO/Cheque)	Whether stock of instruments (DD/PO/ cheque) are inventorised in CBS on receipt from the press? (Para 9.2.4, Vol I, Section II)
45	Inventory Management (DD/PO/Cheque)	Whether cheque leaves/books are issued based on request and after verification of signature of the applicant and also entered in CBS (Para 4.1, Vol I, Section II/ extant instructions)?
46	Inventory Management (DD/PO/Cheque)	Whether number of leaves/books in physical stock is verified on a half yearly basis and it matches with the inventory in CBS?



47	Inventory Management (DD/PO/Cheque)	Whether DDs (loose forms and used cheque books) in custody of Remittance section verified on monthly basis? (para 9.3(b), Vol I, Section II).
48	In case loans or advances has been extended	In case any loans and advances has been given to banks or Primary Dealer (PD), whether the correct account heads have been debited and credited?
49	In case loans or advances has been extended	Whether the loan was granted on submission and verifications of required documents? Whether instructions of the COD concerned have been followed for granting loans? (Para 6.2 and 6.3 of Vol I, Section II)
50	In case loans or advances has been extended	Whether the application for loan has been signed by the authorized official/s whose signature/s is/are on Banks record and is/are in accordance with the operational instructions? (Para 6.4.b.i, Vol I, Section II)
51	In case loans or advances has been extended	Whether the amount of advance applied for together with the outstanding balance, if any, is within the limit sanctioned for the bank / PD and does not exceed the ceiling limit or drawing limit, whichever is lower. (Para 6.4.b.ii, Vol I, Section II)
52	In case loans or advances has been extended	In case the promissory notes are to be renewed within 3 years (or any other specified period) of their date of execution, whether the DP note forming part of the required documents, is valid i.e. within due date/ within its validity period? (Para 6.9, Vol I, Section II)
53	In case loans or advances has been extended	Whether the total of outstanding balances in individual loan accounts in various categories agrees with the GL balance? (Para 6.8, Vol I, Section II)
54	In case loans or advances has been extended	In case of repayment of loan (in part or in full), whether the loan balance has got updated correctly and whether correct accounting entry for repayment was passed?
55	Interest on loans and advances	Whether the interest is being recovered at monthly rest? (If any other periodicity has been prescribed by the Central Office Department concerned, for interest recovery, interest calculation and recovery should be checked accordingly).



56	Interest on loans and advances	Whether the amount of interest is correctly calculated on the outstanding balance and at applicable rate?
57	Interest on loans and advances	Whether correct accounting entry has taken place for interest recovery?
58	Interest on loans and advances	In case of final repayment, whether interest has been recovered at the time of settling the outstanding loan balance? (Para 6.10 Vol I, Section II)
59	Interest on loans and advances	If a loan is repaid on the same day it is availed of, whether a day's interest has been recovered? (Para 6.10)
60	Interest on loans and advances	Whether the instructions of COD concerned are being followed for levy of penal interest? (Para 6.12)
61	Foreign Accounts Section Kolkata Office – Operations in Nepal Rashtra Bank (IDMD/ DEIO)	Whether the RO is following the necessary instructions issued by the Central Office Department concerned.
62	Remittance - Issue and payment of Demand Draft (DD)	Whether the passing official is subjecting applications to the prescribed verifications and subscribing initials on the application (Para 5.12.1, Vol I, Section II)?
63	Remittance - Issue and payment of Demand Draft (DD)	Whether the accounting entry passed for DD issue is correct? Whether the DD has been issued to correct beneficiary and for correct amount?
64	Remittance - Issue and payment of Demand Draft (DD)	In case of issue of DD against cash, it must be seen that DD for Rs 50,000/- and above has NOT been issued against cash? Whether the cash receipt stamp with date and signature of recipient is present in DD application form? (Para 5.10, Vol I, Section II)
65	Remittance - Issue and payment of Demand Draft (DD)	In case of issue of DD against cheque, whether the DD has been issued after realization of cheque?
66	Remittance - Issue and payment of Demand Draft (DD)	In case, the application is from Government department, whether the applicant signature has been verified?
67	Issue of new DD in lieu of expired / lost DDs	If the DD is payable at SBI bank branch, whether a non-payment certificate has been obtained from SBI? if the DD is payable at SBI associate bank



		branch (such DDs were issued till September 2017), whether a non-payment confirmation is obtained from CAS, Nagpur,
68	Issue of new DD in lieu of expired / lost DDs	In case DD is payable at any RBI Branch, whether it was verified from CBS that the DD was outstanding for payment?
69	Issue of new DD in lieu of expired / lost DDs	Whether letter of Indemnity has been obtained? Whether it is stamped as an agreement, in case the applicant is a customer (Para 5.13.2, pg 33, Vol I, Section II)? Whether it has been taken as a letter of undertaking, in case the applicant is an employee of the Bank?
70	Issue of new DD in lieu of expired / lost DDs	Whether the expired/lost DD is cancelled and fresh DD has been issued in its place for the same amount and favouring the same beneficiary? Whether the details of DDs issued and DDs cancelled are correctly updated in CBS? (Para 5.13.4, Vol I, Section II).
71	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Recording of stop payment of DDs	Whether the Stop payment has been recorded for DD issued by the office based on applications received from the applicant to stop payment and whether the DD was outstanding at the time of marking stop? (In case of drafts issued to Government Departments, offices may entertain requests for stop payment from the payees/endorsees thereof.)
72	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Payment of drafts by cancellation (Para 5.18, Vol I, Section II)	1)Whether the original draft as well as the duplicate, if any, issued has been surrendered? (The draft received for cancellation will itself be treated as the debit voucher). Whether application for cancellation has been received from the original applicant?
73	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Payment of drafts by cancellation (Para 5.18, Vol I, Section II)	2)Whether draft cancelled was outstanding? Whether the drafts are cancelled by offices who have drawn/ issued them?



74	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Payment of drafts by cancellation (Para 5.18, Vol I, Section II)	3)Whether the amount was refunded to the remitter with the approval of the Manager/AGM? (No refund will be made on a lost draft and the remitter will have to obtain a duplicate of the draft from the issuing office in such cases and receive the payment thereof through the payee at the drawee office).
75	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Payment of drafts by cancellation (Para 5.18, Vol I, Section II)	4)Whether the refund has been made as a transfer to the account only and not paid in cash?
76	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Payment of drafts by cancellation (Para 5.18, Vol I, Section II)	5)Whether the cancellation of the draft by issuing office has been effected by debit to the office to which the original credit was afforded under advice to that office and refund made to the remitter.
77	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Payment of drafts by cancellation (Para 5.18, Vol I, Section II)	6)In case of drafts drawn on SBI, whether a Non-Payment Certificate has been obtained from SBI stating that the draft is still outstanding in their records and a stop payment has been marked for the same. (Only then, the cancellation request will be entered in CBS and the funds will be transferred back to the account of the customer / account holder / applicant.)
78	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I, Section II) - Payment of lapsed drafts	Since lapsed drafts are transferred to Commission Account- Sundries, whether the payment against lapsed drafts has been made by debit to 'Commission account- Sundries' after obtaining approval of RD/CGM/ Officer in Charge? (Para 5.19, Vol I, Section II)
79	Other aspects of DD Recording of Stop Payment of DDs (Para 5.22, Vol I,	On receipt of application for revalidation of draft along with reasons for delay in encashment, the existing demand draft will be cancelled and a fresh demand draft of three months' validity will be



	Section II) - Revalidation of Drafts	issued for the same amount and favouring the same beneficiary after ensuring that no stop has been recorded against the draft and no duplicate draft has been issued for the original draft. (Para 5.21, Vol I, Section II)
80	Monitoring Outstanding DD (Para 5.17, Vol I, Section II)	Whether the total balance of draft outstanding agrees with the balance in the Drafts Payable A/c.
81	Monitoring Outstanding DD (Para 5.17, Vol I, Section II)	Whether the list of outstanding DDs has been put up to Manager / AGM and to CGM/GM at quarterly intervals.
82	Monitoring Outstanding DD (Para 5.17, Vol I, Section II)	Whether items outstanding for three consecutive years in the "Draft Payable Account" are transferred to the "Commission Account – Sundries" by the drawee office at the time of annual closing after obtaining due approval of RD/CGM/OIC as per the manual provisions/ extant instructions issued by DGBA
83	Issue of Payment Order (PO) / Banker's Cheque (BC)	Whether PO has been issued based on sanction note of the department concerned?
84	Issue of Payment Order (PO) / Banker's Cheque (BC)	Whether PO / BC Payable Account (8022007) has been credited by the department concerned before issue of PO?
85	Issue of Payment Order (PO) / Banker's Cheque (BC)	Whether PO has been issued for the correct amount and beneficiaries name mentioned is as per the sanction note?
86	Issue of Payment Order (PO) / Banker's Cheque (BC) - Issue of new PO in lieu of expired/lost PO	Whether the original PO was outstanding? Whether a fresh PO issued is for the same amount and favouring the same beneficiary? Whether the details of POs issued and POs cancelled are correctly updated in CBS?
87	Monitoring Outstanding PO	Whether the total of PO outstanding matches with the GL balance?
88	Monitoring Outstanding PO	Whether the Payment Orders outstanding for over three consecutive accounting years are transferred to the 'Commission A/c. – Sundries' at the time of annual closing as per the extant instructions issued by DGBA?



89	Monitoring of accounts - Daily checking	Whether exception transaction report, if any, is checked and put up to DGM/GM of Banking Department on the next business day? [(Para 7.1.6 Vol.I Section II)/ extant instructions.]
90	Monitoring of accounts - Daily checking	Cash scroll, transfer scroll, clean cash book, GL Summation, GL Posting is to be verified on daily basis and it must be seen that discrepancies, if any, in these reports are being promptly resolved?
91	Monitoring of accounts - Daily checking	Whether CHB account is being monitored on daily basis (if not feasible on a daily basis, then at designated regular intervals) and reconciliations are being attended to?
92	Monitoring of accounts - Weekly checking - Statement of Affairs (Para 7.1.1, Vol 1, Section II)	Whether Weekly Statement of affairs (WSA) for week ended Friday is verified and whether the confirmation of correctness of WSA has been sent to DGBA as per the manual provisions/ extant instructions?
93	Monitoring of accounts - Weekly checking	Whether weekly confirmations have been received from other sections/ departments on the correctness of their transactions.
94	Monitoring of accounts - Weekly checking	a. Whether WSA is balanced?
95	Monitoring of accounts - Weekly checking	b. 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?
96	Monitoring of accounts - Weekly checking	d. Whether the amount of notes, rupee coins and small coins matches with the physical cash register?
97	Monitoring of accounts - Weekly checking	e. Whether total of assets/liabilities matches with Grand total of each side in both WSA and WSA abstract.
98	Monitoring of accounts - Weekly checking - Weekly certificate	Whether weekly certificate has been regularly put up to DGM/GM as per the manual provisions/ extant instructions?
99	Monitoring of accounts - Weekly checking - Batch cancellation and	Whether there were any batch cancellation or any supplementary transaction passed during the week? Whether the same was carried out after taking approvals as indicated in Para 7.1.1.1, Vol I Section II/ extant instructions. Whether the WSA of



	supplementary transaction	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
100	Monitoring of accounts - Monthly checking	Whether the register for charges account has been confirmed by the departments concerned on monthly basis by 5th of next month. Whether the GL balance of Dead Stock/Fixed Asset tallies with total of inventory?
101	Monitoring of accounts - Monthly checking	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.
102	Monitoring of accounts - Monthly checking	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
103	Monitoring of accounts - Monthly checking	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.
104	Monitoring of accounts - Income Review Statement (IRS)	Whether it is being prepared for period ended June, September, November, December and/or any other period specified by DGBA?
105	Monitoring of accounts - Income Review Statement (IRS)	Whether the same is prepared and sent to DGBA within prescribed time i.e. by 5th of following month or within the time indicated by DGBA?
106	Monitoring of accounts - Income Review Statement (IRS)	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?
107	Monitoring of accounts - Income Review Statement (IRS)	Whether the GL balances reflected in IRS (System generated) is correct?
108	Monitoring of accounts - Income	Whether outstanding expenditure and accrued income have been considered in preparation of



	Review Statement (IRS)	IRS? Whether the proforma entries for the same has been passed in CBS?
109	Monitoring of accounts - Income Review Statement (IRS)	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.
110	Monitoring of accounts - Income Review Statement (IRS)	Whether the manually prepared IRS and CBS generated tallies. If not, whether the discrepancies have been identified and resolved?
111	Monitoring of accounts - Housekeeping (Half Yearly)	Whether instructions contained in circular issued by DGBA vide DGBA Acct. (AP) H. no. S1208/63.03.001/2021-22 dated December 23, 2021 and provisions of para 7.1.3 of BD manual provisions / extent instructions have been followed by the Office.
112	Monitoring of accounts - Housekeeping (Half Yearly)	Whether Housekeeping Statement has been prepared on half yearly basis in timely manner and relevant appendices has been submitted to concerned CODs as mentioned in DGBA circular dated December 23, 2021
113	Monitoring of accounts - Housekeeping (Half Yearly)	Whether steps have been taken for the reversal of outstanding entries.
114	Annual Closing	Whether instructions contained in annual closing circular issued by DGBA have been followed by the Office?
115	Annual Closing	Provisions (income & expenditure) may be verified for its correctness and accounting entries thereof may be verified.
116	Annual Closing	In case of outstanding payments, it must be seen that amount to be provided for includes TDS and GST, wherever applicable.
117	Annual Closing	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.
118	Annual Closing	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, re- provision of 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 manual provisions/ extant instructions in this regard?
119	Annual Closing	Whether approval of the RD/OIC has been obtained before making provision?
120	Annual Closing	Annual Closing returns must be verified for their correctness.
121	Half yearly review (September end)	Whether instructions issued by DGBA have been followed?
122	Half yearly review (September end)	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?
123	Half yearly review (September end)	Whether unutilised 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 manual provisions/ extant instructions?
124	Half yearly review (September end)	Correctness of Provision balance report (RPROVBAL) 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 the balance reflected in the report shows the unutilized provision to be utilized in the remaining six months (October to March).
125	Half yearly review (September end)	It must be verified whether the unutilized balances reflected in RPROVBAL report are transferred to adjusting account and then reversed on the first working day of October.
126	Half yearly review (September end)	Returns for Half yearly review should be verified and checked for its correctness.



### CA Master Checklist Details for DEPR

Sr No	Checklist Section	Checklist Description
1	Maintenance of Stock Register in physical or electronic form	Whether Stock Register in physical / electronic form is maintained for Books
2	Late Fee	Whether provision is complied for charging late fees
3	Library	Whether expenditure towards subscription to Newspapers/ financial journals etc. incurred in accordance with para 26.2 of RBI Expenditure Rules, 2023
4	Library	Whether a register in Form No. REG GEN MISC - 3 with separate folios for each journal, gazette etc. maintained to record their receipt
5	Library	What is the annual limit for purchase of books and how it is utilized?

### CA Master Checklist Details for DIT

Sr No	Checklist Section	Checklist Description
1	Preventive maintenance	A register should be maintained on the malfunctioning of different components and action taken by the maintenance engineer. Preventive maintenance should be taken up regularly. Special attention should be given for the preventive and corrective maintenance of the high cost and technologically advanced equipment. (As per HRMD circular CO.HRMD.No.Vig.3/ 14.05.004/ 2017-18 dated February 16, 2018 on "Asset and Contract Management (ACM)" solution for monitoring renewal of contracts, bank guarantees, insurance policies" etc., is required to be maintained)
2	System/Application Manuals	Manuals in respect of System Software (Operating System, Compilers, file handling utilities, terminal operation etc.) Standard packages, System Utilities (sort, copy etc.) should be properly maintained. Concurrent Auditor may comment on the systems and procedures in place.
3	Computer consumables	Trend analysis of IT procurement related expenditure may be done and commented. (In terms of paragraph 1.6.4 of IT Procurement



		Manual- July 2024, the ITPC shall render written advice to the Procuring Authority (i.e. CPO/RPO) on the proposed IT procurement and other related matters.
4	Computer consumables	Whether the procurement of desktops, laptops/tablets/i-Pads and printers, etc. is done as per IT Procurement Manual of DIT, CO.
5	Computer consumables	In terms of Para 5 of guidelines on "Replacement of IT Systems in RBI 2013", whether an inventory of IT assets in the Office along with a 'Replacement Calendar' is maintained.
6	Computer consumables	Whether the half-yearly physical verification of dead stock and sundry articles/IT equipment is carried out. (In terms of Para 4.12(vii) of Premises Department Manual, 2016 and circular Prem.PBC.No.16/ 81.06.01/ 2018-19 dated June 4, 2019).
7	Computer consumables	Whether the e-waste generated have been handed over only to the registered producer, refurbisher or recycler as stated in DIT, CO circular no. DIT.CO.INFHW.NO.S849/04-23- 046/2023-24 dated February 02, 2024 on "e-waste (Management) Rule, 2022 - Responsibilities of Bulk consumer"
8	Access to Computer	Access to computer: Access to computer should be restricted by implementation of passwords at various levels like at logon time, at entry to various application systems, at accessing various system/data files, for specific operations (reading, writing or deleting) etc. Comment on the systems and procedures in place.
9	Physical security	Physical security: Specific remarks on physical security at the computer room to be furnished by Concurrent Auditor.
10	Purchase & AMC Bills	Whether purchase and AMC bills are as per the approval of the Competent Authority and payment for the above are released after due checking and approval, through NEFT.
11	Maintenance of AMC files	Whether AMC files are maintained separately for every contracts entered into.



### CA Master Checklist Details for DOS-1(Banking Supervision)

Sr No	Checklist Section	Checklist Description
1	Inspection of NBFCs	Check number of NBFCs targeted for inspection in the quarter.
2	Inspection/No. of Companies	Number of companies for which inspection has been taken up and completed.
3	Inspection/Maintenance of control register	Check whether the department is maintaining Inspection control register to monitor the inspection programme and watch compliance.
4	Submission of returns/Certificates	Whether receipt of control returns/certificates from NBFCs etc. is in time?
5	Dispatching of control returns/MDO in time frame	Whether dispatch of control returns/MDO to be forwarded to CO and their error- free compilation is done with in time frame?
6	Submission of MDO to CO	Date of submission of MDO to CO for the month.
7	Submission of certificates/section 45 IA of the RBI Act, 1934	Furnish the list of companies that have not submitted certificate from their Statutory Auditors every year to the effect that they continued to undertake the business of NBFC requiring holding of COR under section 45 IA of the RBI Act, 1934.
8	Legal cases	In terms of LD CO's circular Cir.LD.No.135/01.15.008/2012-13 dated July 17, 2012, a consolidated statement indicating the details of the cases pertaining to each department as on June 30 each year is submitted to Vigilance Cell, HRMD, Kanpur.
9	XBRL/Submission of returns	Whether all category 'A' companies have submitted their returns on time?
10	XBRL/Submission of regulatory/supervisory returns	Whether all the NBFC –NDSI companies have submitted the regulatory/supervisory returns?
11	XBRL/Submission of returns	Whether analysis of data available on COSMOS (now in XBRL) is done month and follow up is being done with the companies who have not submitted the required return?
12	House Keeping and Record Maintenance	Check whether file register is updated and indexing/page numbering has been done?
13	House Keeping and Record Maintenance	Whether weeding out of old records have been done periodically?



14	House Keeping and Record Maintenance	Check whether Compliance reports regarding RBIA and CSAA and Statutory Audit Reports are submitted in a timely manner?
15	House Keeping and Record Maintenance	Furnish the details of budget and its utilization up to end of the month: MENE Law charges Advisement Financial Literacy and Inclusion Programmes Seminar Guest Lectures Conferences
16	CLB Orders Cases and Follow Up/ DoS.CO.PPG.HI. 01/11.01.005/2023-24 dated October 26, 2023	"Whether the list of Non-compliant NBFCs has been taken from XBRL/ CIMS system, and further action has been initiated as per DoS.CO.PPG.HI. 01/11.01.005/2023-24 dated October 26, 2023.
17	CLB Orders Cases and Follow Up	National Company Law Tribunal (NCLT) cases
18	Legal charges pertaining to court cases	Check whether the Legal Charges pertaining to court cases filed by or against the Bank are being verified?
19	Advertisement charges	Check whether Advertisement charges for Newspaper/ electronic media advertisements are being covered during the period under audit?
20	Payment of bills/MI unit	Check whether any bills are paid by MI unit in connection with Public Awareness Programme, MI activity and SLCC Meetings?
21	Verification of supporting documents	Check whether Verification/ Checking of supporting documents for sanction of above items are being carried during the period of audit?
22	RBI expenditure rule/scrutiny of the vouchers	Whether the Scrutiny of the vouchers along with supporting documents for the month of Audit and verification that the procedure of sanctioning have been followed by the Department as per RBI expenditure rule.
23	Any irregular sanctions	Whether exercise of powers for financial sanctions is as per Expenditure rule. Irregular sanctions by authorities below the rank of Regional Director/ OIC will be reported to Regional Director/OIC and by the Regional Director/ OIC to the Inspection Department directly by Concurrent Auditors, in this respect whether any Irregularities are observed?
24	DNBS/Verification of balances and entries	Verify balances and entries of Sundry, Suspense A/Cs maintained by DNBS.



25	Verification of financial transactions	Whether verification of all financial Transactions involving tax deductions and payment of statutory dues are being carried out during the period of audit?
26	Verification of the returns	Whether in respect of Tax deduction at source and timely filing of returns by departments, 100 % Checking of the appropriate taxes, tax rates applied, amount on which tax is calculated, proper credit of tax to the respective authorities, prior to payments being made and also 100% verification of the returns prior to being filled?
27	Assistance to all types of statutory taxes	Whether Assistance to the Bank in determination of all types of statutory taxes and in filing of various returns related to GST, TDS etc. has been provided?
28	Miscellaneous items of financial implications	Check the miscellaneous items of financial implications, if held by the department, like Petty Cash, Franking Machine, Cheques Books/ Loose Leaves, etc.
29	Other expanses followed by expenditure rule	Check the other financial transaction, if carried out by the department, like payment of Telephone bills, Postage & Telegraph, Newspapers and periodical expenses, Training and Tour expenses, Local Conveyance, Memento, Petrol, Diesel & car Hire Charges, Sitting fees & other expenses, etc. – are incurred in accordance with expenditure rule by the head of the department only.
30	Any other financial transactions	Whether any other financial transactions are being undertaken by the Department?
31	SLCC subcommittee quarterly meeting	Whether SLCC sub-committee quarterly meeting was held on time? Date of last SLCC subcommittee meeting conducted.
32	SLCC subcommittee meeting	Date and place of last SLCC meeting conducted.
33	MI visits/ incognito visits to NBFCs/unincorporated bodies	Whether the department has carried out MI visits/ incognito visits to NBFCs/unincorporated bodies for gathering the information in this month?
34	Details of complaints	Furnish the details of complaints received against companies/UIB during the month?



35	Departmental Meetings	Whether Departmental meetings are being conducted on monthly basis and ATR is being prepared?
36	Inspection of UCBs	Check number of UCBs targeted for inspection in the quarter.
37	Inspection/No. of UCBs	Number of UCBs for which inspection has been taken up and completed.
38	Inspection/Maintenance of control register	Check whether the department is maintaining inspection control register to monitor the inspection programme and watch compliance.
39	CIMS Submission of regulatory/supervisory returns	Whether all the UCBs have submitted the regulatory/supervisory returns?
40	TAFcUB Meeting	Whether TAFcUB meeting is being conducted on half yearly basis and ATR is being prepared?
41	Sub-Committee - TAFcUB Meeting	Whether Sub-Committee meeting of TAFcUB is being conducted on half yearly basis and ATR is being prepared?

#### CA Master Checklist Details for Department of Payment and Settlement Systems

Sr No	Checklist Section	Checklist Description
1	DPSS	Whether the balances in the Suspense/ Sundry deposit account and Charges Account maintained in DP&SS and the statement of accounts received from DAD are in agreement. Whether unadjusted items remain pending for long.
2	DPSS	Whether expenses incurred for e-BAAT programme is under proper budget provision
3	DPSS	Whether miscellaneous expenses are under proper budget provision
4	DPSS	Whether Legal expenses have been incurred under proper budget provision
5	DPSS	Whether expenses related to Printing and Stationery have been incurred under proper budget provision



### CA Master Checklist Details for Department of Statistics and Information Management

Sr No	Checklist Section	Checklist Description
1	DSIM	Whether the expenditure is under budgetary provision?
2	DSIM	Whether the payments of bills are checked regularly?
3	DSIM	Whether Inflation Expectations survey of Households (IESH) and Consumer Conference Survey(CCS) is done on bi-monthly basis?

### CA Master Checklist Details for ESTATE

Sr No	Checklist Section	Checklist Description
1	Sundry Deposits Account	Whether any outstanding entries for more than 6 months noticed as on last day of the month.
2	Suspense Account	Whether any outstanding entries for more than 2 months noticed as on last day of the month.
3	Earnest Money Deposits	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.
4	Earnest Money Deposits	Whether any outstanding entry for more than one year noticed.
5	Security Deposits	Whether the Security Deposit Account has been maintained and the Security Deposit due for refund is being realized in time.
6	Security Deposits	Whether Retention money deducted from the contractor's bills at the time of payment of bills is credited to the security deposit account and retained till the Defect Liability Period (DLP).
7	Security Deposits	Whether security deposit due for refund is being refunded in time? Whether any outstanding entries for more than three years noticed?
8	Reconciliations	Whether Dead stock reconciliation for last half-year ended June/December completed and certified by Concurrent Auditor? Whether the Certificate has been submitted to PDCO in time?
9	Reconciliations	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).
10	Insurance of Bank's Properties	Whether all eligible properties/Deadstock have been properly and adequately insured in time?
11	Insurance of Bank's Properties	Whether the statement regarding items to be insured, sent to Central Office Premises Department in time?
12	Insurance of Bank's Properties	Whether the data related to Broken Period Insurance is being submitted to the insurance company as per CO guidelines, as and when the assets were purchased?
13	Paid Bills	Whether Bills entered in the CBS/SARTHI are properly scrutinized and audited before release of payment?
14	Paid Bills	Whether 'PAID' stamp is affixed on all copies of the bills including duplicates, sanction notes, etc. to guard against payment / presentation again?
15	Paid Bills	Whether contractual provisions for tender work are properly followed?
16	Paid Bills	GST in the bills included may be checked for accuracy.
17	Income Tax / Other Taxes	Whether the TDS is deducted as per the specified rate in Income Tax Act, 1961 as amended from time to time and credited to Govt. Account in time.
18	Income Tax / Other Taxes	Whether payment of statutory dues (water tax, municipal tax etc.) was correctly made.
19	Income Tax / Other Taxes	Whether filing of Goods & Services Tax (GST) returns /payments of GST are being made in time?
20	Income Tax / Other Taxes	Whether TAN/PAN details are verified before payments Certification?
21	Inwarding of references/bills	Whether all references/bills are inwarded?
22	Inwarding of references/bills	Whether all outstanding references/bills are put up to DGM/GM on a regular basis?
23	Bank Guarantee (BG) Register	Whether Bank Guarantee register is maintained and updated in Suvidha Portal?
24	Property Registers are maintained	Whether property tax dues in respect of all the properties are paid and in order?
25	Property Registers are maintained	Whether electricity & water bills of office/staff quarters and telephone bills of office are paid correctly and on time?



26	Property Registers are maintained	Whether renewal of lease agreement was done on time?
27	Repairs to Kitchen Equipment	Whether prior permission of competent authority is obtained for repairing kitchen equipment in the employees' canteen as well as Officers' Lounge (OLDR) as per Central Office Circular.
28	Repairs to Kitchen Equipment	Whether Expenditure Rules 2023 as amended from time to time have been followed.
29	IT Cell (only in case of IT cell AUDIT REPORT)	Whether reconciliation in respect of Computers & Printers is done between Inventory report in CBS & Inventory register with IT Cell?
30	Capitalization of Project	Whether any project has been capitalized during the month, and has it been done as per the extant guidelines and whether the related project account has been closed.
31	Maintenance of Diesel Consumption Register	Whether Diesel Consumption Register is maintained.
32	Maintenance of Diesel Consumption Register	Whether physical verification of stock of diesel is carried out during the month.
33	Depreciation	Whether the depreciation is provided properly or not? Items capitalized which are due for depreciation are to be checked for accuracy.
34	Depreciation	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?
35	Major Construction Projects	Whether any major construction project undertaken during the month.
36	Major Construction Projects	Whether periodical surprise checks are conducted.
37	Major Construction Projects	Whether recoveries towards income-tax are made from the contractors' running account bills at prescribed rates.
38	Major Construction Projects	Whether any Project Account is live even after the project is completed
39	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Project Register.



40	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Register showing payments made to contractors.
41	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Subsidiary registers for recoveries affected from contractors' running bills.
42	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Variation Register.
43	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Hindrance Register.
44	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Register for issue of Measurement Books.
45	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Register for issue of drawings.



46	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Site inspection book.
47	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)	Down time register.
48	Insurance Records	Whether records on various insurance covers taken for construction work and on workers by the contractors are maintained?
49	Insurance Records	Whether payments against bills of the contractors are made after obtaining Insurance covers?
50	Insurance Records	Whether insurance covers have been duly extended without any break till the period of completion of the project work?
51	Estate	Whether proper estimates are prepared before awarding contracts?
52	Before allowing payment of bills, whether the following are verified?	Advance against material collected at site, incorporated/utilized in the work later on is scrutinized in the context of quality of material, quantity of material, rate aspects.
53	Before allowing payment of bills, whether the following are verified?	Running account / final bills. It is to be ensured that the percentage test checking of measurement as delegated to respective officials (Engineers) has been done or not
54	Before allowing payment of bills, whether the following are verified?	It is to be ensured that the validity of the contract has not expired. In case of expiry of the contract, whether the contractor has made application for the extension and the same has been processed/approved by Competent Authority before expiry of contract period.
55	Before allowing payment of bills, whether the following are verified?	The bill being processed is for the minimum value stipulated in the tender



56	Before allowing payment of bills, whether the following are verified?	The appropriate amount towards electricity, water, telephone, etc., is recovered from the bill payable to the contractor.
57	Before allowing payment of bills, whether the following are verified?	Proper accounting entries are passed, in particular, in regard to cement and steel on its purchase/consumption.
58	Estate	While inviting competitive offers for procurement of cement and steel, whether norms prescribed are observed?
59	Estate	Whether records to show high as well as low rates quoted by the tenderer are maintained?
60	Estate	Whether test certificates for major electro mechanical equipment's have been received before making payments?
61	Maintenance of records/contracts/ renewal. Periodical reports to CO	Whether the Cell/ Department is maintaining all prescribed records and furnishing periodic reports to Central Office?
62	Dead Stock	Whether register of recurring expenditure on maintenance of machines is maintained and perused by the appropriate authority at frequent/periodic intervals.
63	Dead Stock	Whether new purchases (₹ 5000/- and above) have been inventorised and disposed of articles have been written off / cancelled from inventory list in CBS system?
64	Quotation Registers	Whether Quotations registers are maintained and opened on the due dates and time without any delay.
65	Quotation Registers	Whether the refund of Earnest Money Deposit (EMD) to unsuccessful tenderers was in terms of Para 4.27 (ii) of PD Manual in Quotation Register?
66	Quotation Registers	Whether prescribed procedure has been followed while calling for quotations/tenders from the approved list of contractors/suppliers?
67	Maintenance of Subsidiary Ledgers	Whether Suspense Account Sundry Deposit ledger is maintained as per Manual provisions, entries are duly checked and authenticated by AM / Manager.



68	Maintenance of Subsidiary Ledgers	Whether weekly reconciliation of transitory account balances and monthly reconciliation of charges account balances was done with GL balances on regular basis.
69	Maintenance of Subsidiary Ledgers	Whether entries in the subsidiary ledgers were checked with the supporting documents and the same were found in order.
70	Maintenance of Subsidiary Ledgers	Whether in terms of Para 3(IV)(iv) of PD Manual 2024 Administrative Closure Report was prepared in prescribed format by the department for each work costing ₹ 25 lakh and above with the approval of Competent Authority?
71	Annual Maintenance Contracts	Whether AMC have been renewed and properly recorded/ updated in Suvidha portal?
72	Budget allocation – Expenditure Review	Whether expenditure incurred for the quarter is as per the budget allocation?
73	Budget allocation – Expenditure Review	Whether quarterly budget review regarding Premises related budget submitted to Premises Department?
74	Budget allocation – Expenditure Review	Whether quarterly budget review regarding non-premises related budget submitted to ABCC?
75	Income Review Statement to DGBA	Provision made for expenses at the end of financial year and its utilization in the next year
76	Disposal of Unserviceable Articles	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 PD Manual?
77	Whether these Registers are maintained and updated	Register of annual maintenance Contracts
78	Whether these Registers are maintained and updated	AC Plant stock register
79	Whether these Registers are maintained and updated	Movement Register



80	Whether these Registers are maintained and updated	Measurement register
81	Whether these Registers are maintained and updated	Properties register
82	Whether these Registers are maintained and updated	Electrical stock Book Register
83	Whether these Registers are maintained and updated	Electrical Sub Station Log Book Register
84	Estate	Whether hard copies of extant internal instructions / manuals / circulars which are relevant to scope of concurrent audit are returned by the concurrent Auditors after completion of their assignment / tenure which are provided by the department.

### CA Master Checklist Details for Enforcement Department

Sr No	Checklist Section	Checklist Description
1	Newspapers & periodicals	Whether expenditures incurred towards procuring copies of important Acts eg. (BR Act, RBI Act) and binding of the same are in accordance with paras 25.1 and 19.2 (b) of RBI Expenditure Rules, 2018 respectively?
2	STATIONERY purchase	Whether orders were placed with the approved vendors as advised by Stationery Section, KRO?
3	STATIONERY purchase	Whether the stationery bills are passed for payment by the competent officer as per the RBI Expenditure Rules, 2018 without delay?
4	Recovery of TDS/GST	Whether GST-TDS is being deducted as per extent rules
5	Recovery of TDS/GST	Whether GST is being deducted as required?
6	Budget Allocation – Expenditure Review	Whether the Quarterly Expenditure Review for the Quarter has been forwarded to ABCC?



7	Expenditure Within Budget	Whether the expenditures w.r.t organizing seminars/conferences/workshops are in accordance with budgetary provision?
8	Reconciliation of penalty receipt	Is reconciliation of penalty amount in Commission Account undertaken in a time bound manner upon receipt of penalty from Regulated Entity?
9	Miscellaneous Payments	Whether miscellaneous payments are incurred according to the Expenditure Rules, 2018?
10	Receipt of Penalty imposed amount	Whether Regulated Entities have deposited the penalty amount within the timeline indicated by the Bank / Department during the last six months?

### CA Master Checklist Details for FED

Sr No	Checklist Section	Checklist Description
1	TDS	Whether deduction of tax is as per rule of the Finance act in respect to the payments of legal bills?
2	Others	Whether bills for other payments are verified.
3	Calculation of Late Submission Fee	Whether the Late Submission Fee is calculated as per the provisions of Part IV Para B of the Master Direction on "Reporting under FEMA, 1999" dated January 01, 2016 (as updated from time to time)?
4	Application fee for compounding and calculation of the amount levied under compounding order	Whether the application fee of Rs. 10,000/- (plus GST) has been transferred to Commission Account within the timelines prescribed in 'Administrative Guidelines on compounding' dated October 04, 2024, as amended from time to time?
5	Application fee for compounding and calculation of the amount levied under compounding order	Whether the amount levied in compounding order has been calculated as per the provisions of Para 5 of the Administrative Guidelines on Compounding dated October 04, 2024, and Para 5.4 of the guidelines issued vide A.P (DIR Series) Circular.No.17/2024-25- Directions – 'Compounding of Contraventions under FEMA, 1999' dated October 1, 2024?
6	Application fee for compounding and calculation of the amount levied under compounding	Whether the amount levied in compounding order has been received within 15 days from the date of order and the same has been transferred/credited into the account of Pay & Accounts Office, Ministry of Finance, D/O Revenue under the Major Head 0047.00.800.09?



7	Penalty imposed on the Authorised Persons	Whether, the penalty, if any, imposed on the Authorised Person was in compliance to the Section 11(3) of FEMA, 1999?
8	Expenditure incurred on advertisement, programmes/events and legal charges etc.	Whether the expenditure incurred on the advertisement on cancellation of license of FFMC/AD Category-II has been in compliance with the Circular No. 09/2014-15, January 19, 2015 issued by Rajbhasha Department, Central Office?
9	Expenditure incurred on advertisement, programmes/events and legal charges etc.	Whether the provisions relating to TDS/GST and Income Tax etc. have been adhered to, while making payments towards (i) organising events (ii) legal charges paid to the Bank's advocate (iii) advertisements and any other payment relating to the Department?

#### CA Master Checklist Details for FIDD

Sr No	Checklist Section	Checklist Description
1	Financial Inclusion	i) Whether bills along with supporting vouchers are properly accounted for while conducting programme?
2	Financial Inclusion	ii) Whether the same has been properly authenticated by competent authority?
3	Other Area	Any other area covered or observations.

#### CA Master Checklist Details for HRMD

Sr No	Checklist Section	Checklist Description
1	Leave	Payment of Encashment of Leave to retiree was based on last drawn gross pay and ordinary leave balance as per the service sheet.
2	Allotment of Flats	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?
3	Allotment of Flats	Whether penal rent is recovered at the appropriate time and rate?
4	Allotment of Flats	Verification of bills paid to private security agencies in respect of the security guards posted at various Bank's colonies'



5	Liveries	Whether scrutiny of bills in respect of purchase/stitching of liveries, purchase of monsoon equipments, shoes etc. is correct and paid without delay?
6	Officer's Lounge and Dining Room	Whether monthly statements of accounts in form Gen. No. 302 is prepared and subsidy debited to Charges A/c. - Estt. Misc-Expenditure incurred on a/c. of Officers Lounge as stipulated in Para 10.14 (h) of Expenditure Rules 2018
7	Newspaper	Whether expenditure towards distribution of Newspapers incurred in accordance with para 26.2 of RBI Expenditure Rules, 2023?
8	Officer's Lounge and Dining Room	Whether all payments made to the suppliers pertaining to OLDR are checked
9	Sports Club	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.
10	Sports Club	Whether Sports Club run by Welfare Associations of staff quarters submits necessary financial statements for claiming Bank's assistance.
11	Museum Cell	Whether all items displayed in the Museum are subject to bimonthly verification?
12	Library	iv) The sale of Bank's publications, the details of amount realized, the date of realization and date of credit to the respective head of account etc. should be checked and correctness verified.
13	Bank's Car	Whether bills are duly certified and approval has been obtained from Competent Authority as per ER Rules before payment
14	Stationery Section - Please Refer to Appendix in Vol II Of DAD Manual	Verify whether lowest quoted rate accepted and wherever the higher rate has been approved, reasons therefore are recorded and approval of the competent authority obtained (para 4).
15	Stationery Section- Please Refer to Appendix in Vol II Of DAD Manual	Whether the stationery bills are passed for payment by the competent officer as per the RBI Expenditure Rules, 2018 without delay.
16	Stationery Section - Please Refer to Appendix in Vol II Of DAD Manual	Whether the stationery bills are duly certified by AM and paid without delay [para 7(a)]



17	Central Receipt and Despatch Section (CRDS)	Despatch of letters – Whether the Department maintains a combined outward letters and postage register in Form No. REG GEN HK 5 to record the particulars of letters issued and amount of postage incurred (In terms of para 6.3.3 of GAM Manual 2019)
18	Central Receipt and Despatch Section (CRDS)	Franking Machine -Whether franking prepaid postage facility is obtained. (Para 6.3.11)
19	Central Receipt and Despatch Section (CRDS)	Whether the franking of covers done as per the provisions. (Para 6.3.12).
20	Central Receipt and Despatch Section (CRDS)	Whether cross checking of balance as per the register of postal franking with the machine readings is carried out every day (Para 6.3.13).
21	Central Receipt and Despatch Section (CRDS)	Whether defective franking is properly accounted for (Para 6.3.15).
22	Central Receipt and Despatch Section (CRDS)	Whether eligible rebate receivable from post office is promptly claimed and accounted.
23	Central Receipt and Despatch Section (CRDS)	Use of Stamps instead of Franking Machines : 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 (Para 6.3.16). (Verification of the procedure according to Para 6.3.16)
24	Maintenance of Subsidiary Ledgers	Whether entries in the subsidiary ledgers were checked by the concurrent auditors vis- a-vis the supporting documents and the same were found in order. (DGBA Circular No. 19 dated 08.11.2005).
25	Maintenance of Subsidiary Ledgers	Whether it was ensured that all payments to staff and outside parties were made by NEFT.
26	Maintenance of Subsidiary Ledgers	THH/VOF: Whether cash received on account of THH/VOF was duly accounted for.
27	Sanction of Bills	Money is spent in accordance with Bank's expenditure rules and proper budgetary provisions are made.
28	Bank Guarantee Register	Whether Bank Guarantee Register is maintained by the department?



## CA Master Checklist Details for ID-1

Sr No	Checklist Section	Checklist Description
1	Admin	Petty Cash Balance - (May be deleted for those ROs not maintaining petty cash) - Expenditure done through petty cash and balance amount shown in the register are verified by Concurrent Auditor at the end of the month. Balance should be NIL at the end of the month
2	Remittance	Monitoring of Security Deposit Account
3	Remittance	Entries made in the subsidiary books maintained by the Sections / Departments are to be verified with reference to the actual transactions / sanctions and comments to be made
4	Remittance	Whether outstanding entries in all the transit accounts are cleared before the prescribed time limit. If not, whether permission of appropriate authority is taken for continuance
5	Admin	Position of Outstanding Paragraphs from CA's previous audit report
6	Claims	100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:- Whether mandate and date of payment are recorded.
7	Claims	Whether laid down procedure complied with, in respect of irregularities detected in receipts of defective notes in terms of ID Manual para 3.6 of chapter 5. i.e. In case of discrepancy cases/unsigned covering letters, the number of such cases observed during the month of audit and the action taken by the Department should be commented upon.
8	Claims	Whether rejected and half value paid notes are destroyed after the prescribed preservation period of 3+1 months after making relevant entries (Para 3.10.2 and para 3.13 of Chapter 5 of ID Manual, 2021)
9	Claims	Whether forged notes detected are recorded properly.
10	Claims	To check whether the laid down procedures in terms of Para 3.4.7 of Chapter 5 of ID Manual is complied with for Destruction of disposed TLR and postal covers



11	Claims	Check whether physical inventory of Claim section is matching with system inventory in CyM.
12	Claims	In terms of ID Manual Para 5.5 of Chapter 5 and DCM letters DCM (NE) No. 181/ 08.03.020/ 2021-22 dated August 27, 2021 and DCM (NE) No. 204794/ 08.01 .002/ 2021-22 dated March 2, 2022 to check whether the notes received for adjudication/ audit/ special procedure are not pending for more than one month
13	Claims	Check whether NE 1 / NE 2 statement on adjudication and audit of notes are sent to Central Office within 15 days after the end of every quarter.
14	Claims	To check whether the laid down procedures in terms of Para 3.2 of Chapter 5 of ID Manual is complied i.e. For notes which have been rejected: whether rejection advice is issued to the tenderer, after retaining a copy of the same with the department.
15	Claims	Whether exchange value for fully paid notes is credited to Exchanged Good Notes account.
16	Claims	For notes adjudicated as half value, whether unpaid portion of Half Paid notes is credited to Sundry Deposits/Other Deposit- Unpaid Half value account
17	Claims	Whether CL 5 Register is maintained and whether CL 8 Register is put up to GM/DGM on daily basis?
18	Claims	In the case of Deliberately cut notes and Build-up notes, whether details of the case have been reported to DGM/GM, ID. If large number of notes were present, whether the same has been reported to local police in terms of Para 3.8 of Chapter 5 of ID Manual
19	Claims	Whether notes adjudicated for Full value have been preserved for 15 days and destroyed after verification of 10% of notes selected on random basis in terms of Para 3.10 of Chapter 5 of ID
20	Claims	Whether Rejected notes have been preserved for 4 months (excluding the month of adjudication). In cases where legal proceedings have been initiated, whether the notes have been preserved till the suit is disposed of (or six more months if suit



		is not materialized) in terms of Para 3.13 of Chapter 5 of ID Manual is complied.
21	Claims	Whether necessary recovery and adjustment in case of incorrect adjudication has been done as per Para 3.11, Chapter-5, ID Manual.
22	Claims	Whether surprise check of the notes adjudicated is carried out by DGM/GM of ID, and in cases of undue liberal exercise the matter has been reported to Regional Director in terms of ID Manual para 3.18 of Chapter 5.
23	Claims	Whether undelivered payments have been transferred to Sundry Deposits/ Other Deposits/ Unclaimed Govt. of India Re.1 Notes and Rs.2/- & above notes are transferred to Government of India Account and Commission Account respectively?
24	Claims	Whether outstanding balance in half value paid account is credited to Commission Account?
25	Claims	Whether stipulated timelines for transfer of balances to Commission Account have been followed in respect of the above?
26	Claims	To check whether the audit of paid notes has been carried out as per the laid down procedures in terms of para 5.5 of Chapter 5 of ID manual
27	Claims	Whether file and report pertaining to application in Forms CL 18 are submitted to the General Manager/DGM for his information every fortnight as per ID Manual para 6.1.3 of Chapter 5
28	Claims	Whether there are instances of adjudication of notes under SP beyond stipulated limits of 10 Lacs, 5 Lacs and 2 Lacs. Whether approval of DCM CO for such cases exceeding limits are on record as per ID Manual para 6.2, 6.3 and 6.4 of Chapter 5
29	Claims	To check whether particulars of Rejected notes are entered in the Register of rejected notes in terms of ID Manual para 6.4.5 of Chapter 5
30	Claims	In the case of Unclaimed Notes, whether amounts have been credited to corresponding Sundry Deposits/Other Deposits as per extant instructions. In the case of one rupee note,



		whether “Unclaimed Government of India ₹1 Notes” has been credited.
31	Claims	Whether refund of any value on account of unclaimed notes has been done as per the laid down procedures in terms of ID Manual para 7.4 of Chapter 5
32	Claims	Whether the half-yearly surprise verification of forged notes is being carried out in terms of CO circular DCM (FNVD) 630/16.13.01/2004-05 dated June 21, 2005.
33	Claims	Whether any partially or fully rejected tenders of Specified Bank Notes submitted by RI/NRI category during the Grace Period are still pending for destruction? (Circular No. DCM SBN (No.) 4161/ 10.27.00/ 2017-18 dated May 22, 2018)
34	Claims	Whether FICN impounded are accounted for properly in claims section?
35	Claims	(i) For the cases of detection of FICN in five (05) or more pieces in a single transaction, whether FIR filing is done immediately? (ii) For the cases of detection of FICN upto four (04) pieces in a single transaction, whether consolidated reporting to police is done on monthly basis?
36	Claims	Exchange Good Notes(EGN) - Whether the balances of EGN account in CyM are agreeable to the EGN in CBS.
37	Claims	Receipts by Post - To check whether insured covers containing notes received from post office have been posted in CL-5 register with IR number and whether the entries are properly marked off after payment. Check whether CL-8 Register is being put up to GM/DGM on regular basis.
38	Claims	Important Registers - Registers CL-5, CL-9 and CL-15 need to be checked thoroughly with reference to source of posting, their day-to-day posting at each stage as also cross-checking of day-to-day balances. The check may be confined to entries relating to all working days in a month for the period under audit. Whether entries relating to these transactions have been checked during the month for the above mentioned registers on random basis.



39	Claims	Accounting System Claims - A check should be conducted of accounts maintained in the section right from CL-5 register to CL-15 register, to see if the accounting system in vogue conforms to the one prescribed in Issue Department Manual, as amended by subsequent circulars on the subject e.g. defective notes adjudicated under Rule 9(3) of Note Refund (Amendment) Rules 2018.
40	Claims	Accounting System Claims - Whether the balancing of forged notes received/ sent to Police/CBI/ CID etc. are being carried out periodically?
41	Claims	Preserved Note Packets/cases - Whether a proper record thereof is maintained in vault register CD 3 and whether such cases are reviewed at quarterly intervals. Examine whether any packets/cases have been preserved for unduly longer periods, say more than one year, and if so, ascertain the reasons thereof.
42	Claims	CANCELLED / RETIRED NOTE VAULT SECTION - Preserved Note Packets/cases - Whether a proper record thereof is maintained in vault register CD 3 and whether such cases are reviewed at quarterly intervals. Examine whether any packets/cases have been preserved for unduly longer periods, say more than one year, and if so, ascertain the reasons thereof.
43	Claims	Notes dealt with under Special Procedure – Whether proper records thereof are being maintained in form CL 18 prescribed for the purpose. The total of SP covers awaiting audit/destruction should be verified with reference to the outstanding entries of form CL 18. Verification may be done to see if the Special Procedure covers were destroyed after the prescribed period and completion of audit. In case of covers due for destruction, appropriate comments need to be recorded in the report.
44	Claims	Whether the paid defective notes taken over from the Consolidation-Cum-Verification Section (CCVS) are being preserved in the Claims Section Vault for 15 days and thereafter destroyed by the



		joint custodians after verification of 10% of the preserved notes on a random basis.
45	Claims	If balances are held in Retired Note Vault / Claims Vault, the concurrent auditor may ensure on a monthly basis that the entries in CD-3 balances as on the date of audit tallies with CD-9 Register. Further, CAs may also ensure that the Joint Custodians conduct a monthly check and furnish a certificate to the GM/DGM of Issue Department of the balances held under custody.
46	Resource I	SCD Transactions - Whether RES-8 are maintained properly and posted with reference to the depot slip in Form TA 51 received from SCDs.
47	Inspection	Verification of penalty scrutiny sheets pertaining to discrepancies/deficiencies observed during inspection / incognito visits / Senior Officer's visit etc. to currency chests/bank branches.
48	Resource I	Whether the monthly statements in forms RES 10 and RES 11 are being sent to Central Office by 15th of the following month
49	Resource I	Whether payments are made to the banks as and when the statements are received from SCDs
50	Resource II	Verifying the GST-TDS statement for the payments done during the month.
51	Resource II	Verify whether GST payment on incentives is to be released to banks / vendors is paid after receipt of GST-Invoice from banks / Vendors.
52	Inspection	Whether Penalty on CCs is levied in timely manner and waiver, if any, is done by appropriate authority
53	Inspection	To check whether the accuracy of various incentives paid by IOs to the banks are as per guidelines.
54	CCVS	Whether register for recording the irregularities as indicated in Annexure to Central Office letter DCM (NPD) No. 762/09.39.00/2003-04 dated January 17, 2004 is being maintained.
55	CCVS	Irregularities detected and entered in V-5 have actually been copied in CD-91 register.
56	CCVS	Whether unusual delays occur in rectifying irregularities recorded in V-5 register.
57	CCVS	Whether the irregularities recorded in V-5 register have been posted in CD-91 register and



		appropriate action taken against the employees at fault in cases of serious irregularities or repeated lapses.
58	CCVS	Whether the non-reissuable notes taken-over from the Consolidation-cum-verification Section (CCVS) are destroyed on the same day in accordance with instructions and paid defective notes are handed over to Claims Section for preservation upto 15 days from the date of adjudication (DCM No.487/08.02.01/2016-17 dated August 26, 2016)
59	CCVS	Observe the functioning/records of Consolidation-cum-Verification Section (CCVS) to verify whether the notes are taken-over from public counters and Claims Section as per the laid down quality/quantity checks for different denominations.
60	Remittance	Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills.
61	Remittance	Whether the contract has been awarded in accordance with Central Office instructions;
62	Remittance	As per Circular DCM (RMMT) No. 3352/11.01.01/2017-18 dated March 20, 2018, proper rate analysis for payment of treasure transportation bills is done on historical data on distance of currency chests from RBI Offices
63	Remittance	Whether the certificates given on the bills by the officials viz. Station Duty Officer, Vaults in-Charge, etc., supervising the operations are specific/ proper and in accordance with the terms and conditions of the contract and not furnished in a casual manner.
64	Remittance	Whether the bills clearly specify the various activities performed and correct rates have been applied.
65	Remittance	Whether the bills have been correctly scrutinized by officials after verifying independently the record available in Remittance Section, Vaults, SDO and bills are settled without any delay



66	Remittance	Whether the bills receipt/payment registers are put up to General Manager/Deputy General Manager periodically
67	Remittance	Whether the payment towards extraordinary/special item of work is done with the approval of General Manager/Deputy General Manager.
68	Remittance	Verify the contract agreement and the process for engaging transport operator for coin remittances. Whether it is ensured that the Bank Guarantee is current and covers the remittances.
69	Remittance	Analyse the expenditure on coin transport operator and labour/transport contractor over a period to check unusual features, if any.
70	Remittance	Budgetary provision for remittance related expenditure and deviation there from – analysis may be made.
71	Remittance	100% of the coin transport contractors' paid bills may be verified in conjunction with related records evidencing the work performed and agreed rates as per the contract.
72	Remittance	Whether independent record of the work performed by the contractor is maintained by Joint Custodians and SDOs.
73	Remittance	Whether RS-1 registers on scheduled inward/outward remittances are maintained properly and are scrutinized to ensure that they are complete in all respect in terms of ID Manual 2021.
74	Remittance	Overtime expenditure on remittances – Analyse over a period.
75	Remittance	Whether discrepancies in fresh note remittances are adjusted as per prescribed procedure.
76	Remittance	Whether the reimbursement of bills received from banks, Railways, Police Dept., office of the AG etc., on account of diversions/remittances (consequent to decentralisation since 1st April, 2003) are being settled promptly.
77	Remittance	100% of the bills so received should be checked to ensure against any irregularity.
78	Remittance	Total expenditure incurred on the above, over a period and bank-wise, may be analysed.



79	Remittance	Whether the amount collected towards the sale of scrap is as per the agreement entered into with the scrap purchaser and applicable taxes are applied over the amount complying with the prevalent laws.
80	Remittance	Whether the penalty to be levied to various Currency Chest under the scheme of penalties is calculated as per Master Circular – Scheme of Penalties for bank branches including Currency Chests based on performance in rendering customer service to the members of public.
81	Remittance	Uncurrent coins, if any, will have to be checked by yellow tags and commented as to how long they have been kept in the vault. Matter to be pursued with the Mint
82	Remittance	Whether permission to stay outside temporary headquarters was granted in large number of cases?
83	Remittance	Unusual detention of Bank's Potdar is monitored.
84	Remittance	Overtime bills of Potdars on remittance duty are settled as per current instructions.
85	Remittance	In terms of Para 6 (iv) of Master Direction on 'Receipt and Remittance of Treasurer', PR/FR is required to be reported by CC in CyM only.
86	Remittance	In terms of Para 6 (iv) of Master Direction on 'Receipt and Remittance of Treasurer', PR/FR is required to be reported by CC in CyM only.
87	Inspection	Discrepancies in Chest Remittances - Whether entries in CyM portal with regard to discrepancies detected in soiled note remittances of currency chests are verified with vouchers issued by CVPS.
88	Remittance	Police Bills - 100% checking of bills to be done.
89	Remittance	Bills in respect of armed police guards provided by the State Government are being paid regularly.
90	Remittance	Payments are made in accordance with Central Office instructions with certificate from Security Officers.
91	Remittance	Bills in respect of police escort for accompanying remittances are settled expeditiously and in accordance with current instructions.
92	Remittance	Comment on the unusual features observed in the bills received from Police Department.



93	Remittance	Whether remittance bills/ claims received from chest banks/ STOs (through Government) are being settled promptly
94	Remittance	Whether claims in respect of police escort charges submitted by the currency chests are supported by the copy of remittance order/ diversion order issued by RBI and the following documents are submitted- (i) A copy of requisition letter issued by the chest officer for obtaining police escort (ii) Police escort bill in original attested by a competent authority (iii) A certificate issued by the Superintendent of Police stating that the bill is prepared as per existing State Government Rules and has not been claimed earlier. (Arithmetical or other discrepancies in respect of the claims to be verified and (iv) Proof of payment in original
95	Remittance	Air Remittance bills - Analyse the expenditure on air transport operator over a period to check unusual features, if any.
96	Remittance	General - Outstanding entries in Sundry and Suspense Accounts - Reasons for delay in reversal of entries within the prescribed period as stipulated from time to time. Figures to be tallied with IBD statement
97	Remittance	Whether TDS etc. has been recovered from the bill and credited to Government
98	Remittance	TA Bills and Police Advance recovery.
99	Remittance	Whether the coins received from other Issue offices or from mint are accounted for on the correct date?
100	Accounts	Whether the balances of EGN account in CyM tally with the EGN in CBS.
101	Accounts	Whether GL balances (other than those in respect of Chest Notes Account and Circulation Notes Account; and Coins Account and Chest Coins Accounts) tally with the balances under the respective heads with reference to the Inventory Position Report received from the Treasurer.
102	Accounts	Whether the GL Balance of Chest Notes Account and Chest Coins Account are reconciled and tallied with that of their respective Inventory Reports.



103	Accounts	Whether the following certified reports are put up to the GM/DGM on the following day: a. CD – 53 (certified by Treasurer section) b. Trial Balance (certified by accounts section) c. GL and Denomination Reconciliation Report (certified by accounts section)
104	Accounts	Whether the remittances and diversions are monitored for unacknowledged entries and whether the same is being put up to GM/DGM on daily basis.
105	Accounts	Check all calculations made with regard to penal interest / penalty charged/collected in respect of delayed/wrong reporting of currency chest transactions.
106	Accounts	Whether the coins received from other Issue offices or from mint are accounted for on the correct date?
107	Accounts	Whether Chest Balance Confirmation Certificate for end February and March obtained from currency chests match with Currency Chest denomination wise balances – RCYMTBCCCLOBAL report
108	Accounts	Whether transit account for remittances is monitored and daily position of unreconciled entries put up to DGM/GM. In terms of DCM (CD) No.1518 / 04.06.003 / 2019-20 dated February 03, 2020, the accounts section has to put up the daily position to DGM/GM of ID with reasons for pendency and also take necessary steps to clear the unreconciled entries. Concurrent auditors may check the details of the transactions with respect to transit account and offer comments.
109	BOX Balance	Whether in terms of para 8.2 of Chapter III of ID Manual 2021, the balances agree with CD-21 and CD-22.
110	BOX Balance	Each disbursement from the box is recorded in CD-25 with Receiving Officials signature for disbursement from Box Balance.
111	BOX Balance	CD-21 and CD-25 to be cross-tallied on a test check basis.
112	BOX Balance	Whether the Box Balance is subjected to monthly surprise verification by an Officer deputed by



		General Manager /DGM. The number of packets and bundles or bags, as the case may be, should agree with the total denomination-wise details with the balance as per the accounts in form CD 21/22, and also as per balances in CyM. The balance should further be checked in detail as indicated below: • Chit packets in any denomination: Fully • ₹500 and above: Fully • Below ₹500, and any other denomination in excess of ₹50: 5% • ₹50, and lower denomination notes: 1%
113	General	To check whether balances in CD-53 tallies with the inventory reports provided by respective vault/section.
114	General	In case of storage of treasure in more than one vault, balances of each vault's CD-3 to be totalled for a few days chosen at random and tallied with the main vault Register CD-53 reflecting the consolidated figure.
115	Remittance	Whether CD-59 statements giving instances of discrepancies observed in coin bags are forwarded to CO every quarter. Comment on unusual features, if any, observed as well as follow-up action taken with Mints etc
116	Cash	Whether satisfactory arrangements are in place to receive/accept coins and notes through exchange counters for both bulk and small value. Reverse flow of coins: Features observed.
117	Fresh Notes Vault	Physical Verification : CD-3 balances to be tallied with CD-5 (Fresh Notes) and CD-11 (Re-issuable Notes) and both individually with CD-53
118	Coin Vault	Whether physical verification is carried out by number of bags, denomination-wise. The total is to be tallied with CD-6. The respective totals will have to be tallied with CD-53 for the day of checking.
119	Coin Vault	Whether small coins are maintained and accounted properly.
120	Fresh Notes Vault	Whether discrepancies, if any, in fresh note remittances are recorded in CD-17 register and put up to GM/DGM, Issue Department with follow-up details on a fortnightly basis. Whether First in First Out (FIFO) is being followed, has to be checked. A half yearly statement of such discrepancies should



		also be forwarded to DCM, CO As per circular dated June 11, 2004
121	Fresh Notes Vault	Whether every month, balances according to stack book/bin books are agreed with the CD3/Subsidiary Register and the statement put up to DGM/GM (Para 2.11 of 2 Ch.3 of IDM).
122	Fresh Notes Vault	Whether balances of CD3 and CD9 tallies with bin books/stack books in FNV/CNV/DTDV
123	CNV	Whether Joint Custodians conduct periodical check of balances in the vault and put up report to DGM/ GM, Issue Department. Para 4.2.8 of Chapter 3 of ID Manual, 2021
124	Remittance	Outward Remittances - Remittance Section (Applicable to coins too): RS-2 register is maintained under Remittance section.
125	Remittance	The number of remittances effected from the Vault may be totalled and counter-checked with Remittance Section.
126	CNV	Invoiced Notes Vault - CD-3 balance to be tallied with CD-9; and CD-9 with CD-88.
127	CNV	Whether Joint Custodians conduct periodical check of balances in the vault and put up report to DGM/ GM, Issue Department in terms of Para 4.2.8 of Chapter 3 of ID Manual
128	Fidelity Guarantee Insurance	All losses involving amount exceeding Rs.500/- may be notified to Insurance provider without delay.
129	Remittance	Subsidiary Registers - Suspense account and Sundry Deposit account - balances verified with IBD every month. Whether CBS generated sundry Deposit and Suspense account statements are in order? Whether it is tallied with IBD? Whether any discrepancies observed?
130	Remittance	Verify whether the wiping out of outstanding entries in Sundry/Suspense a/c have been done within the stipulated time period.
131	Remittance	Any Delay in settling bills. Are they settled in accordance with current instructions?
132	Admin	Inward register for bills/ letters maintained - Whether these are properly maintained and marking off done. Instances of unusual delay in dealing with bills/ letters may be brought out.



133	Admin	Note Banding / Bundling / Counting / Coin Dispensers / Coin Sorting/ Counting Machines And Scales - Are the machines installed in working condition?
134	Admin	Whether any assets were purchased during the month under audit.
135	Admin	Have laid down procedures been followed in purchase of such machines.
136	Admin	Whether there is disposal of assets during the month under audit.
137	Records	Annual Maintenance Contract (AMC) - Is it entered into in time and is in force in respect of various machines in use in cash department viz. Note Counting Machines, note bundling machines etc.
138	Records	Action taken in case of unacceptable delays, invoking of penalty etc., may be verified.
139	Remittance	Suspense and Sundry Deposit A/C - Comment on the nature of entries, delay in reversing entries, unusual features, if any, etc.
140	Remittance	100% scrutiny of various bills settled, to ensure that they are in order.
141	Remittance	Whether List of bills outstanding for more than 15 days is prepared and submitted regularly to GM/DGM who will ensure that there is no avoidable delay in the settlement of bills.
142	Records	Tax Deducted at Source (TDS/VAT/service Tax Calculation) - Whether statutory obligations like deduction of various taxes/payments, etc. were invariably met (as per rules /rates in force) and remitted in time on all bills/AMCs payments.
143	Admin	CURRENCY VERIFICATION AND PROCESSING SYSTEM (CVPS) AND SHREDDING & BRIQUETTING SYSTEM (SBS) - Whether AMC entered into are on time and in force and payments made as specified by Central Office
144	CVPS	The incentives payable to the Note Processing Teams to be checked with reference to the basic records of number of notes processed.
145	Admin	Whether calculation of payments for AMC and charges for downtime, if any, are correctly done.
146	Admin	Whether calculation for sale of briquettes are correctly done



147	Admin	The CAs before finalizing the report may discuss the same with the Department concerned and ensure that the observations were based on facts.
148	Admin	With regard to payments made against articles received, Concurrent Auditors should verify whether the concerned Sections have obtained certificates stating that "the articles have been received in good condition and conforms to approved samples" and whether the deficiencies, if any, has been recorded in their reports".
149	Admin	Whether confirmation is received from the banks for existing (valid) Bank Guarantees? Whether Bank Guarantee has been received when entered into a new contract?
150	Admin	Whether all transaction entailing deduction or collection of taxes are being carried out through Fixed Assets (FA) module?

#### CA Master Checklist Details for Legal Cell

Sr No	Checklist Section	Checklist Description
1	Expenditure Within Budget	Whether the expenditure is under budgetary provision?
2	Petty Cash	Whether petty cash is maintained with the department?
3	Payments	Whether all payments are properly approved?

#### CA Master Checklist Details for PRSO

Sr No	Checklist Section	Checklist Description
1	Protocol and Security Cell	Whether any bill register is maintained for recording the incoming bills for payments.
2	Protocol and Security Cell	On what criteria the suppliers are selected?
3	Protocol and Security Cell	How the indent is placed and whether it is proper and adequate?
4	Protocol and Security Cell	How are vendor payments made?
5	Protocol and Security Cell	Whether the bill for the items purchased are as per the approval.



6	Protocol and Security Cell	Whether all expenses for procurement of cleaning materials are within the budget.
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### CA Master Checklist Details for Public Accounts Department (PAD)

Sr No	Checklist Section	Checklist Description
1	Receipts- Cash / Clearing / Transfer	Whether scrutiny of challans is done as per prescribed procedure laid down in para 2.3.3 of GBD manual (Vol – II).
2	Receipts- Cash / Clearing / Transfer	For cash receipts, whether a proper receipt generated from CBS/manual receipt is given to the customers depositing cash into Govt. accounts
3	Receipts- Cash / Clearing / Transfer	Whether cheques drawn on other banks and received for credit to Govt. Accounts are presented in the same day's CTS clearing within the cut off time.
4	Receipts- Cash / Clearing / Transfer	Whether receipted challans along with receipt scrolls are forwarded to the Govt. departments the next working day and in case of cheque, the third day after realization of cheques in clearing
5	Receipts- Cash / Clearing / Transfer	Whether receipted challans are handed over to the depositors after realization of cheques in clearing
6	Receipts- Cash / Clearing / Transfer	Whether the instruments returned by Drawee banks are returned back to the depositors and proper record of the same is kept in the department
7	Receipts- Cash / Clearing / Transfer	Whether instruments returned by Drawee banks due to technical reasons (or) fault from RBI such as not affixing clearing stamp, etc. are presented again in the same day's CTS clearing within the cut off time
8	Receipts- Cash / Clearing / Transfer	Whether balancing of cash receipts with the relevant challans is done at the end of the day before closure of Banking Cash (if done by GBD).
9	Receipts- Cash / Clearing / Transfer	Whether it is ensured that credit is given to the correct head of account of the state government.
10	Short Credits	Whether instruments received under Short Credits are entered and dispatched to the respective banks / Regional Offices on the same/next day of receipt?
11	Short Credits	In respect of Short Credits pertaining to other Regional Offices, whether entries are made in Short Credit Module in CBS



12	Short Credits	Whether outstanding pay-in slips/challans/credit vouchers are tallied with outstanding items in the register of short credits dispatched to the outstation Offices/banks at fortnightly intervals; whether suitable remark is made against the last entry in the register by the AM.
13	Short Credits	Whether a list of outstanding entries is prepared at fortnightly intervals and put up to DGM/GM of Banking Department for his perusal and appropriate action as advised by the DGM/GM taken.
14	Short Credits	A letter is to be sent on fortnightly basis to the head of controlling offices of banks providing details of short credit entries which are pending. The auditors may examine whether the same was dispatched in time by the Department.
15	Payments –Cash / Clearing/Transfer	Whether the specimen signature of authorised signatories are properly scanned and tagged to the respective accounts in CBS? Whether date of expiry of such signatures is properly entered in the system? Whether the signatures on instrument are verified before passing?
16	Payments –Cash / Clearing/Transfer	Whether the cheque book series intimated by the Govt. Departments are properly entered in CBS and authorised.
17	Payments –Cash / Clearing/Transfer	Before dishonouring cheques whether they are recorded in the Register meant for the same and orders of HOD obtained?
18	Payments –Cash / Clearing/Transfer	Whether the department is taking telephonic/e-mail confirmation from the drawers of the instruments if the value is more than 5.00 lakh?
19	Payments –Cash / Clearing/Transfer	Whether payment cheques are passed at various levels of authorities based on their amounts? (for eg. if the value of the instrument is more than `25.00 lakh, then the same should be passed/ paid by Manager and above)
20	Payments –Cash / Clearing/Transfer	Whether the confirmation of balance was obtained from the Personal Ledger A/c. holders periodically
21	Payments –Cash / Clearing/Transfer	Whether STOP payment instructions properly signed by the authorised signatories of the accounts are properly recorded in CBS and reviewed periodically? Whether STOP Revocation



		instructions received from authorised signatories are verified and then entered in CBS?
22	Payments –Cash / Clearing/Transfer	Whether paid Interest Warrants are sent to PDO for preservation at PDO as per PDO Manual provisions.
23	Payments –Cash / Clearing/Transfer	Whether the Date-wise Monthly Statement (DMS) are sent in time to accounting authorities.
24	Payments –Cash / Clearing/Transfer	Paid cheques should be checked with the respective payment scroll in GBD 8 generated from the system
25	Payments –Cash / Clearing/Transfer	Whether paid instruments are properly verified and sent to respective Government Departments on the same day or next working day.
26	Payments –Cash / Clearing/Transfer - Checks for uploading of files manually for e-payment–	a. Whether payment file is uploaded based on confirmation of payment by Government through cheque/ debit mandate?
27	Payments –Cash / Clearing/Transfer - Checks for uploading of files manually for e-payment–	b. Whether total payment amount mentioned in cheque/ debit mandate are cross-checked against the total amount mentioned in e-payment file, date of payment may also be verified?
28	Payments –Cash / Clearing/Transfer - Checks for uploading of files manually for e-payment–	c. Whether Cheque/ debit mandate is signed by authorized signatory?
29	Demand Draft Received for Realization A/c / Cheque for Collection A/c	Whether large numbers of entries are pending for reversal; if so, reason thereof
30	Demand Draft Received for Realization A/c / Cheque for Collection A/c	Whether proper efforts are made to reconcile/wipe out entries outstanding for a longer period
31	Demand Draft Received for Realization A/c /	Whether the outstanding items parked in the Demand Draft received for realization account are reconciled and tallied with the figures available in DAD.



	Cheque for Collection A/c	
32	Demand Draft Received for Realization A/c / Cheque for Collection A/c	Whether Cheques for collection a/c is operated by the department and balance reconciled
33	Reimbursement of claims for payment in respect of LC/BG	Whether proper debit mandate from the Government to reimburse the concerned commercial banks towards LC /BG is on record.
34	Reimbursement of claims for payment in respect of LC/BG	Whether reimbursement has been made as per the debit mandate received from the Government.
35	Reimbursement of claims for payment in respect of LC/BG	Whether proper records are maintained for all the LCs / BGs for which reimbursements have been made.
36	Reimbursement of claims for payment in respect of LC/BG	Whether the specimen signatures of the Govt. Officials issuing debit mandates are properly maintained in GBD for verification and whether the same are duly verified before making payments? Whether the signatures are scanned and uploaded in CBS package?
37	Special Deposit A/c. – 1975	To confirm that no interest has been paid for the accounts whose balances have not been confirmed.
38	Special Deposit A/c. – 1975	a). Whether interest claim was supported by payment scroll in the prescribed format
39	Special Deposit A/c. – 1975	b). Whether interest applied at the appropriate prevailing rate.
40	Special Deposit A/c. – 1975	c). Whether a certificate was obtained from the claimant's internal auditor/statutory auditor regarding the correctness of the claims in respect of the amount of yearly interest paid to the Fund/Trust on the Special Deposit Scheme A/c
41	Special Deposit A/c. – 1975	Whether the refunds in SDS A/c are made in accordance with Government Notification No. F 5(6) –ECB & PR/2003 dated May 01, 2003 and letter No.F.No.6(10)/2008-PR dated August 14, 2008.
42	Special Deposit A/c. – 1975	Whether for withdrawals from SDS A/c to meet the obligatory payment was supported by the following



		documents (to be signed by at least two authorized signatories (Trustees):
43	Special Deposit A/c. – 1975	a) Resolution passed with regard to withdrawals in the meeting of Board of Trustees.
44	Special Deposit A/c. – 1975	b) Where ever approval required from the concerned Regional Provident Fund Commissioner, EPFO, it was obtained before permitting such refund
45	Special Deposit A/c. – 1975	Whether the department is maintaining proper account-wise ledgers / registers for maintenance of SDS Direct Accounts and SDS Mirror Accounts? Whether entries with regard to payment of interest, withdrawals, etc. are properly recorded and authenticated by the officials manning the section?
46	Special Deposit A/c. – 1975	Whether Balance Confirmation is being taken from SDS Direct Account holders and SDS Mirror Account holders as the end of March 31, every year and information forwarded to DGBA, C.O. by June 30, every year?
47	Special Deposit A/c. – 1975	Whether necessary SDS Statements are being sent to DGBA, CO and to Ministry of Finance as per timelines given below: (i) SDS Balances as on March 31 – to DGBA, CO by June 30 every year
48	Special Deposit A/c. – 1975	Whether necessary SDS Statements are being sent to DGBA, CO and to Ministry of Finance as per timelines given below: (ii) Withdrawal / closure / transfer / interest payment Report – to DEA, MoF, GoI by 10th of subsequent month.
49	Special Deposit A/c. – 1975	Whether necessary SDS Statements are being sent to DGBA, CO and to Ministry of Finance as per timelines given below: (iii) Revised Estimates/Budget Estimates of interest liability under SDS – to DGBA, CO by October 15 every year.
50	Special Deposit A/c. – 1975	Whether necessary approval has been taken from DGBA for transfer-in / transfer-out cases, involving SBI / RBI.
51	Safe Custody of Articles	Whether Safe Deposit Register in form GBD 22 and relevant files are maintained properly under the initials of the officer in charge of the section.
52	Safe Custody of Articles	Whether articles are accepted from Government Ministries/ Departments of Central/State



		Governments/Union Territories who are banking with the Bank, and such other parties as may be specifically permitted by Central Office. Heads of Department of the Bank at its Regional Offices may deposit articles in their official capacity. The employees'/officers' cooperative credit society may avail the facility of safe deposit only for depositing duplicate keys in their official capacity.
53	Safe Custody of Articles	Whether Annual verification of articles in safe custody is being carried out by an Officer deputed by the Regional Director?
54	Agency transactions on account of State Government	Whether in respect of Agency Charges A/c. Agency Bank-wise Ledger and State Govt.-wise Ledger are maintained in CBS
55	Agency transactions on account of State Government	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. And whether the Agency Transaction Day Book and List of agency transactions are sent to Treasury Office, Finance Department without any delay.
56	Agency transactions on account of State Government	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.
57	Agency transactions on account of State Government	'Whether the link/ nodal branch of the Agency bank is sending separate daily advices/statements, one for reporting previous month's transactions and the other for current month's transactions' within 10th day of month?
58	Payment of Agency Commission	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
59	Payment of Agency Commission	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



60	Payment of Agency Commission	Whether the agency commission claims are submitted by the banks in the format prescribed in DGBA Circular DGBA.GBD.No.115/31.12.010(C)/2018- 19 dated July 16, 2018..
61	Payment of Agency Commission	Whether the turn-over amount on which the commission is payable is checked with reference to the records of GBD (before making payment of agency commission).
62	Payment of Agency Commission	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 – Turn- over Commission (payable on account of Govt. turnover).
63	Payment of Agency Commission	Whether TDS under GST has been deducted as per applicable rate for the applicable category of the banks.
64	Payment of Agency Commission	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
65	Payment of Agency Commission	Whether GST has been paid correctly on the applicable rate along with TOC for transactions done w.e.f July 1, 2019 by ROs.
66	Month end activities	Whether balance transfer for the month end has been carried out correctly.
67	Month end activities	Whether DMS, including for those State Government accounts that are opened for the purpose of integration, has been sent concerned Treasury, Finance Department and AG's Office and VDMS has been received within the prescribed time.
68	Integration of State Government portal with e-Kuber	Whether receipt/payment scrolls generated from CBS for the previous day have been sent to respective accounting authorities (Concerned Treasury, Finance Department) in a timely manner?



69	Integration of State Government portal with e-Kuber	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?
70	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: (a) For agency transactions: SI No./ Report/ Frequency/ Source & Report Format/ Recipient 1./ Form D: Agency Transaction Day Book/ Daily/e-Kuber, pdf/Treasury & Finance Department
71	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: a) For agency transactions: SI No./ Report/ Frequency/ Source & Report Format/ Recipient 2./ List of Agency Transactions (Agency Bank-wise)/ Daily/e-Kuber, pdf/Treasury & Finance Department
72	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: a) For agency transactions: SI No./ Report/ Frequency/ Source & Report Format/ Recipient 3./ Form I & J: Agency Transaction account/ Monthly/e-Kuber, pdf/AG Office, Finance Department & Treasury
73	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: a) For agency transactions: SI No./ Report/ Frequency/ Source & Report Format/ Recipient 4./ Monthly Statement of Agency Banks/Monthly/Link office of Agency Banks (preferably pdf)/ AG Office, Finance Department & Treasury
74	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: 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 volume II. SI No./ Report/ Frequency/ Source & Report Format/ Recipient 1./ Receipt Scrolls: DAD Portion Account Wise Summary/ Daily/ e-Kuber, pdf/ Treasury & Finance Department
75	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: 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 volume II. SI No./ Report/ Frequency/ Source & Report Format/ Recipient 2./ Payment Scrolls: DAD Portion Account Wise Summary/ Daily/ e-Kuber, pdf/ Treasury & Finance Department
76	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: 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 volume II. SI No./ Report/ Frequency/ Source & Report Format/ Recipient 3./ PSB 1 to 5: SG Account Statements/ Monthly/ e-Kuber, pdf/ AG Office, Finance Department & Treasury
77	Integration of State Government portal with e-Kuber	Whether the following reports are mandatorily sent by GBDs to concerned Officials/ authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: c. Any other reports sent based on the request from State Governments, that involve banking transactions or otherwise that are not generated from eKuber/ provided by Agency Bank are provided always 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”.
78	KYC status of accounts	For the newly opened accounts whether the KYC documents have been obtained and verified?
79	KYC status of accounts	Whether KYC documents are obtained whenever any change in incumbency of the authorized officials of the government accounts is reported to RBI?
80	KYC status of accounts	Whether newly opened government accounts has been mapped correctly.
81	KYC status of accounts	Whether there are any inoperative accounts? Whether the status of inoperative accounts is reviewed yearly?
82	Inspection of HO/branches of agency banks	Whether RO is adhering to instructions contained in DGBA circular dated April 1, 2016 regarding periodical HO/branch inspection, where applicable.
83	Inspection of HO/branches of agency banks	Cross checking of recovery of agency commission/ penalty amount, if any

#### CA Master Checklist Details for Public Debt Office (PDO)

Sr No	Checklist Section	Checklist Description
1	Warrant Writing Section	Whether the Sectional Balance Book is maintained properly.
2	Warrant Writing Section	Whether the securities are examined in terms of Para 4.3.of PDO Manual
3	Warrant Writing Section	Whether time-barred (after 6 years) interest payments are to be processed in terms of Para 4.1.3 of PDO Manual (Edition 5)Volume
4	Warrant Writing Section	Whether, on random checking, the calculation of income tax deducted on non- Government Securities has been correctly calculated.
5	Warrant Writing Section	Whether paid warrants are duly marked off in the Warrant Register. Whether there is any backlog. (The concept of interest warrants and warrant register exists as per 4.11.4.1 of PDO Manual (Edition 5) Volume I.)



6	Warrant Writing Section	Whether day book is maintained and the receipt particulars are entered regularly and authenticated by AM concerned. (Under R&D counter)
7	Warrant Writing Section	Whether reminders are sent to the parties in respect of Bonds/Pay orders/warrant/s lying at the counter undelivered and transferred to Unclaimed account as per prescribed procedure laid down in Para 4.10.5.1 of PDO Manual (Edition 5) Volume I.
8	Correspondence Section	i) Whether the transit account register in PDO 168 is properly maintained to ensure that; a. the entries in the register are checked and watched for the return of the securities by the section. b. The Officer-in-charge scrutinizes the register at least once every quarter to see that no securities sent out through the transit account are overdue and to ensure that cases of overdue securities are properly pursued (Para 4.10.1.6 of PDO Manual (Edition 5) Volume I).
9	Correspondence Section	Whether maintenance of 8905014 is done on a half-yearly basis.(In term of approval of CGM.IDMD as communicated vide mail dated 08.11.2023
10	Book-Debt Section	Whether letters are being issued in case of Warrants returned undelivered by postal authorities. In case of no reply, whether the warrants are transferred to the "Unclaimed Account" and entered in the "Register of Unclaimed Stock Warrants" maintained in Form PDO 79. Whether the warrants which are received back undelivered or returned by banks owing to the death of registered holders are transferred to "Unclaimed Account" and entered in the "Register of Unclaimed Stock Warrants" on the date of their receipt in the PDO. Whether suitable remarks were made against relative entry in stock interest register and warrant dispatch register. (As per para 4.1.4 of PDO Manual (Edition 5) Volume I )
11	Book-Debt Section	Whether progressive total is accorded throughout the year in the Issue Register; whether the balance struck as on December 31st each year is tallied with GL and in token of having tallied



		whether Asst. Manager has certified in the Issue Register (Para 9.6.8 of PDO Manual (Edition 5) Volume I).
12	Book-Debt Section	Whether the Cancelled Securities Register-PDO124 are maintained and updated properly as per Para 4.11.3.1 PDO Manual (Edition 5) Volume- I
13	Book-Debt Section	Whether cancellations on account of repayment are checked/authenticated by Officer Grade 'B' (paragraph 156).
14	Accounts Section	Whether the General Ledger is maintained
15	Accounts Section	Whether there was any case of writing off of unclaimed securities. If so, whether Govt. Orders were received through the CDD in terms of Para 6.1 of PDO Manual (Edition 5) Volume I.
16	Accounts Section	Whether reminders are sent to the parties in respect of Bonds/Pay orders/warrant/s lying at the counter undelivered and transferred to Unclaimed account as per prescribed procedure laid down in Para 4.10.5.1 of PDO Manual (Edition 5) Volume I.
17	Accounts Section	Whether the cancelled securities are punched and authenticated as indicated in Paragraph 4.11.3.1 and a Certificate regarding punching and entered in the Index Register of cancelled securities maintained in Form PDO 219 under the initials of the Assistant Manager.
18	Accounts Section	Checking of all periodical statements prepared on monthly /quarterly basis.
19	Loan Balancing Section	In case of Compensation Bonds whether the outstanding balances of discharged loans are tallied with General Ledger balance as contemplated in Para 9.6.8 (b) (iv) of the PDO Manual (Edition 5) Volume I.
20	Records Section	Whether paid warrants and vouchers are arranged as per paragraphs 4.11.4.1, 4.11.4.2 and 4.11.5 of PDO Manual (Edition 5) Volume I respectively and destroyed after preservation of six years from the year of payment by shredding in the presence of the AGM/Manager and an Asst. Manager after obtaining formal sanction of the DGM/ GM as per Para 18.11 of PDO Manual (Edition 5) Volume I.



21	Records Section	Whether a certificate of destruction is recorded in the relative registers as per Para 4.11.7 of PDO Manual (Edition 5) Volume I).
22	Records Section	Whether the balance arrived at in Index Register of cancelled securities tallies with General Balance Book as per Para 4.11.3.1 of PDO Manual (Edition 5) Volume I.
23	Voucher Audit Section	Whether there was delay in posting of vouchers in Check Registers.
24	Voucher Audit Section	Whether paid vouchers received from treasuries are entered in PDO 214 [Para 4.11.4.2 of PDO Manual 2018]
25	Voucher Audit Section	Whether precautionary remarks in check registers in respect of deceased holders are made as per Para 4.5.3 of PDO Manual (Edition 5) Volume I
26	New Loan Section	Whether bill for Floatation Charges (PDO 263) from e-Kuber and send it to respective State Governments for recovery of the same (as per para 3.4 of PDO Manual (Edition 5) Volume I).
27	New Loan Section	Whether the quarterly statement of expenditure for managing Land Tenure Abolition Bonds as required in terms of para 9.6.10 of PDO Manual (Edition 5) Volume- I was prepared and forwarded to the State Government concerned for claiming recovery of the expenditure incurred.
28	Relief Bond Section	Whether all the bank branches nominated to accept subscription towards Relief Bonds are submitting monthly statement with the particulars of Bond Ledger A/cs. opened in form given in Appendix IV of the Scheme .
29	Relief Bond Section	Whether the Section was scrutinizing the monthly statement received from bank branches with reference to statement of credit/credit advices received from CAS, Nagpur and matching the entries to ensure that the subscriptions received by bank branches have reached CAS, Nagpur. Whether discrepancies were found due to retention of the collections at the branch without remitting the same for credit to Govt. A/c. at CAS Nagpur and if so whether the bank's a/c. with DAD was debited.



30	Relief Bond Section	Whether vouchers for subscriptions received by agency banks passed each month and record thereby kept in Register of Bond Ledger A/Cs (Appendix ix- paragraph 3.2 of Memorandum of procedure).
31	Relief Bond Section	Whether quarterly statement of subscriptions received (including from agency banks) sent to C.O in prescribed form (Ref: CO.DT.13.01.251/6564/2000-01 dated 25.06.01).
32	Relief Bond Section	Whether the Reconciliation of various relief bond schemes is in arrears or up-to-date.
33	Relief Bond Section	Whether the following Registers are maintained properly : i. Issue Register/Ledger Bond Account Register. ii. Repayment Register.
34	Relief Bond Section	Whether paid interest warrants are marked off. Whether there is huge backlog in this.
35	Relief Bond Section	In respect of issue of Relief/Saving Bonds(Computer Division) and Servicing of Relief/Saving Bonds-Whether procedure prescribed in the PDO Manual is followed and due dates as per citizens' Charter is adhered to in respect of: i) Deletion, ii) Transfer, iii) Nomination, iv) Revaluation of Interest Warrants, v) Change of Enfacement. Whether recoverable Central/State Govt. Expenses Register has any outstanding balances.
36	Repayment of Relief Bonds	Whether time schedule laid down in the Citizens' charter is followed up in respect of payment of bonds?
37	Repayment of Relief Bonds	Verify the record of Cancelled Bonds/Payment Orders sent to Record Section?
38	Debt Section	Whether cancellations on account of repayment are checked/ authenticated by Officer Grade B (paragraph 156).
39	General	Whether test check of important Registers by AM/AGM carried out and particulars thereof recorded in a scroll book [Para 2.29(b) of PDO Manual].
40	General	Whether Statistics Register in PDO15 maintained properly (Para 4.10.10 of PDO Manual (Edition 5) Volume I).



41	General	Whether Register for Spoilt Interest Warrant Forms (PDO 39) entered under the initials of Asst. Manager and put up to the Officer-in-Charge of the PDO for his initials along with the General Balance Book whenever a Warrant form is spoilt as per Para 4.10.3.5 of PDO Manual (Edition 5) Volume I.
42	General	CAs should verify the amount drawn and debit of correct account Head.
43	General	Reconciliation of PDO Loans with CAS figures, the balances checked on a particular day should be indicated in the report instead of commenting that no discrepancy was observed.
44	General	Monthly balancing of GL with e-Kuber.
45	General	Reconciliation of Charges Account with DAD.
46	General	Marking off of paid instruments.

#### CA Master Checklist Details for Rajbhasha

Sr No	Checklist Section	Checklist Description
1	Awareness & Training Programmes	Whether awareness programmes/ training programmes bestowed to this department have been adhered to.
2	Expenditure	Whether expenditure are properly spent and booked.
3	Expenditure within budget	Whether the expenditure is under budgetary provision.
4	Authorization of bills	Whether bills relating to the expenditures are checked and authorized by the competent authority.

#### CA Master Checklist Details for ZTC

Sr No	Checklist Section	Checklist Description
1	Payment of Expenditure Bills	Whether all bills are inwarded
2	Payment of Expenditure Bills	The major expenditure of the unit includes payment of breakfast and dinner (at the trainee quarters at Salt Lake and Dum Dum) and lunch at the center.



3	Payment of Expenditure Bills	Honorarium payment
4	Payment of Expenditure Bills	Newspaper and periodical bills payment
5	Payment of Expenditure Bills	Other miscellaneous payments
6	Payment of Expenditure Bills	Tax deducted at source and NEFT payment
7	Payment of Expenditure Bills	Regarding lunch coupons for employees working at the center.