



भारतीय रिज़र्व बैंक, गुवाहाटी
लेखा परीक्षा, बजट और समन्वयन कक्ष
Reserve Bank of India, Guwahati
Audit Budget and Co-ordination Cell (ABCC)

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

Tender No. – RBI/Guwahati/HRMD/4/25-26/ET/262

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

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

Tender document can be downloaded from both the RBI website www.rbi.org.in under 'Tenders' section and from the website <https://www.mstcecommerce.com>. The last date for submission of tender is **July 28, 2025 11:00 AM**. Tenders submitted only through the portal, will be accepted for the captioned process. Tenders, if received (in any mode) after the said date and time, will not be accepted by the Bank.

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

Place: Guwahati

Date: July 07, 2025

Regional Director
RBI, Guwahati



SCHEDULE OF TENDER

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

A	e-Tender no	Tender No. – RBI/Guwahati/HRMD/4/25-26/ET/262
B	Name of Tender	E-Tender for Appointment of Concurrent Auditor from October 01, 2025 to September 30, 2026 by Reserve Bank of India, Guwahati
C	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through www.mstcecommerce.com)
D	Date of Notice Inviting e-Tender available for download on RBI website	July 07, 2025, 11:00 AM.
E	Date of Pre-Bid meeting	July 14, 2025, 03:00 PM.
F	Venue of Pre-Bid meeting	4 th Floor, Video Conference Room, Reserve Bank of India, Pan Bazaar, Station Road, Guwahati, Assam- 781 001
G	Estimated value of tender	₹9.84 Lakh (including all costs and excluding GST) @ ₹82,000 per month (including all costs and excluding GST)
H	Earnest Money Deposit	₹19,680/- (2% of Estimated Cost) [To be deposited through NEFT in favor of Reserve Bank of India, Guwahati in the A/c No. - 8692299, IFSC – RBIS0GWPA01 mentioning your Name/ Company Name/ Name of Tender in NEFT transaction remarks]
I	Performance Bank Guarantee	₹98,400/- (10% of Estimated Cost to be submitted by the successful bidder)
J	Transaction fees	Payment of Transaction fee as mentioned in the MSTC portal through MSTC payment gateway through/ NEFT/ RTGS in favour of MSTC LIMITED or as advised by M/s MSTC Ltd. Please do not transfer the transaction fee to the Reserve Bank of India, Guwahati. The fees charged by



		MSTC needs to be borne by the bidder only. Fees charged by MSTC Ltd. will not be refunded by the Bank in any case.
K	Date of publication of minutes of the pre-bid meeting on RBI website.	July 16, 2025.
L	Last Date of Submission of EMD	On or before 05:00 PM of July 27, 2025.
M	Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at www.mstcecommerce.com	July 07, 2025, 11:00 AM onwards
N	Last date of availability of e-Tender on website	August 17, 2025, 12:30 PM.
O	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid).	July 28, 2025, 11:00 AM.
P	Date & time of opening of Part-I (Technical Bid)	July 28, 2025, 03:00 PM.
Q	Date of opening of Part-II (Financial Bid)	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Guwahati. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.

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



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Date: July 07, 2025

Regional Director

RBI, Guwahati



DISCLAIMER

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

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

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



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Important Instructions Regarding E-Tender

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

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

A) Registration:

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

SPECIAL NOTE:

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

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

Contact person (MSTC Ltd):

MSTC Technical Help Desk – 07969066600 (for system settings)

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

Contact person (Reserve Bank of India, Guwahati):

Sl.No.	Contact Person	E-mail	Phone no.
1	Shri Nimeet Kumar Garg	nimeetgarg@rbi.org.in	9864730266
2	Shri Amardeep Bharali	amardeepbharali@rbi.org.in	8402979195

B) System Requirements:

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

Other Settings:

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

C) Process of E-Tender:

- The Technical Bid and the Financial Bid shall have to be submitted online at <https://www.mstcecommerce.com/eprochome/rbi>. Tenders will be opened electronically on specified date and time as given in the tender.



2. All entries in the tender should be entered in online technical & financial formats without any ambiguity.

3. Special note towards transaction fee:

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

Transaction fee is non-refundable.

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

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

4. Information about tender /corrigendum uploaded shall be sent by email only during the process till finalization of tender. Hence, the bidders are required to ensure that the corporate email-id provided is valid and updated at the time of registration of bidders with MSTC. Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate).

5. E-Tender cannot be accessed after the due date and time mentioned in the Notice inviting e-Tender (NIT).

6. Bidding in E-Tender:

- a) Bidders(s) need to submit necessary Earnest Money Deposit (EMD), Tender fees (if any) and Transaction fees (If any) to be eligible to bid online in the e-Tender. Tender fees and Transaction fees are non-refundable. No interest will



be paid on EMD. EMD of the unsuccessful bidder(s) will be refunded by the Tender inviting authority.

- b) The process involves Electronic Bidding for submission of Technical and Financial Bid.
- c) The bidder(s) who have submitted transaction fee can only submit their Technical Bid and Financial Bid through internet in MSTC website www.mstcecommerce.com → Common Portal → Vendor Login → Register → My menu → Auction Floor Manager → live event → Selection of the live event.
- d) The bidder should allow running JAVA application. This exercise has to be done immediately after opening of Bid floor. Then they have to fill up Common terms/Commercial specification and save the same. After that click on the Technical bid, if this application is not run, then the bidder will not be able to save/submit his Technical bid.
- e) After filling the Technical Bid, bidder should click 'save' for recording their Technical bid. Once the same is done, the Financial Bid link becomes active and the same has to be filled up and then bidder should click on "save" to record their Financial bid. Then once both the bids have been saved, the bidder can click on the "Final submission" button to register their bid.
- f) Bidders are instructed to use Attach Doc button to upload documents. Multiple documents can be uploaded.
- g) In all cases, bidder should use their own ID and Password along with Digital Signature at the time of submission of their bid.
- h) During the entire e-Tender process, the bidders will remain completely anonymous to one another and also to everybody else.
- i) The e-Tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above. All electronic bids submitted during the e-Tender process shall be legally binding on the bidder. Any bid will be considered as the valid bid offered by that bidder and acceptance of the same



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

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

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



NOTICE INVITING TENDER

(Only through e-procurement)

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Place: Guwahati

Date: July 07, 2025

Regional Director

RBI, Guwahati



भारतीय रिज़र्व बैंक, गुवाहाटी द्वारा 01 अक्टूबर 2025 से 30 सितंबर 2026 तक की अवधि हेतु समवर्ती लेखा परीक्षक की नियुक्ति के संबंध में ई-निविदा

निविदा सं. – RBI/Guwahati/HRMD/4/25-26/ET/262

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

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

निविदा दस्तावेज भारतीय रिज़र्व बैंक की वेबसाइट www.rbi.org.in पर 'निविदाएं' शीर्ष और वेबसाइट <https://www.mstcecommerce.com> दोनों के माध्यम से डाउनलोड किया जा सकता है। निविदा जमा करने की अंतिम तिथि **28 जुलाई 2025 को पूर्वाह्न 11:00 बजे तक** है। उपर्युक्त प्रक्रिया के लिए केवल पोर्टल के माध्यम से प्रस्तुत निविदाओं को स्वीकार किया जाएगा। उक्त तिथि और समय के बाद (किसी भी रूप में) प्राप्त होने वाली निविदाएं बैंक द्वारा स्वीकार नहीं की जाएंगी।

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

स्थान : गुवाहाटी

दिनांक: 07 जुलाई 2025

क्षेत्रीय निदेशक

आरबीआई, गुवाहाटी



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Q	Date of opening of Part-II (Financial Bid)	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Guwahati. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.

TENDER NOTICE/ Instruction for bidders

E-Tenders are invited under Two-Bid system from Category-I Concurrent Audit Firms registered with ICAI for State of Assam for **Appointment of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 for Reserve Bank of India (RBI), Guwahati** (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, Guwahati. .



1. The intending bidders should refer scope of work, terms and conditions of the tender before submitting the bid.
2. Before submitting the tender, the bidders may satisfy themselves as to the eligibility and other criteria prescribed therein. It may also be noted that the terms and conditions specified herein are indicative in nature and the same shall not restrain the Bank from imposing or requiring the bidder to agree upon such further or other terms and conditions at the time of executing the agreement with the successful bidder, or to alter, modify or omit the terms and conditions contained herein, as are considered necessary for the due and proper execution of the work to be awarded under this tender.
3. Corrections, if any, in the quotation shall be duly authenticated with full signature of authorized person.
4. Bidder/authorized signatory of the bidder shall sign on each page of the tender.
5. In the first stage, the Technical Bid (Part-I) will be opened on **July 28, 2025, 03:00 PM at RBI, Guwahati**. The bid of any bidder who has not complied with one or more of the conditions prescribed in the terms and conditions will be summarily rejected. Subsequently, the selected technical bids will be evaluated as per the methodology given in the tender document. Decision in this regard will be at the sole discretion of the Reserve Bank of India.
6. The Financial Bid (Part-II) of only those bidders, who have been short-listed in first stage will be opened. The bidders who have been short-listed will be intimated regarding date and time of opening the financial bids.
7. No deviations/ conditions shall be stipulated by the Concurrent Auditor in both technical and financial bids. **Conditional tenders will not be accepted and will be summarily rejected.**
8. Tender would remain open for acceptance for 90 days from the date of opening Technical Bid (Part-I) of the tender or till the date of finalization of tender, whichever is earlier.
9. Falsification/ suppression of information shall lead to disqualification of the bidder/



- cancellation of contract even after award of work during the currency of the contract.
10. Canvassing or offer of an advantage or any other inducement by any person with a view to influencing acceptance of a bid will be an offence under relevant laws as applicable in the matter. Such action will result in the rejection of bid, in addition to other punitive measures.
 11. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender or to reject any or all the tenders received without assigning any reason thereof.
 12. In case the bidder has any doubt about the meaning of anything contained in the Tender document, he / she shall seek clarification from ABC Cell, HRMD, RBI Guwahati not later than ten days before submitting his bid. Any such clarification, together with all details on which clarification had been sought, will also be forwarded to all bidders without disclosing the identity of the bidder seeking clarification. All communications between the bidder and the department shall be carried out in writing. Except for any such written clarification by the Bank which is expressly stated to be an addendum to the tender document issued by ABC Cell, HRMD, RBI Guwahati, no written or oral communication, presentation or explanation by any other employee of the Bank shall be taken to bind or fetter the Bank under the contract.



TENDER DOCUMENT - CONTENTS

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



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

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



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



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



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

I/We declare as under:

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

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

Place:

Date:

**Signature of Authorized Signatory
with the Seal of the CA Firm**



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

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

Place:

Date:

**Signature of Authorized Signatory
with the Seal of the CA Firm**



Form-3: Details of Full Time Partners

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

* Indicate only if the partner has acquired the following qualifications

Additional qualification

Diploma in Information Systems (DISA)

Certified Information System Auditor (CISA)

Certified Public Accountant (CPA)

Certified Internal Auditor (CIA)

Certified Fraud Examiner (CFE)

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

From

ICAI

ISACA, USA

AICPA, USA

IIA, USA

ACFE, USA

ICAI



Form-4: Details of Full Time Employed CA

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



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

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

* Statutory Central / Statutory Branch / Concurrent Audit



VI. Eligibility Criteria

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

1. The applicant firm should be a **Category-I** Concurrent Audit firm registered with ICAI for State of Assam to be eligible for appointment as Concurrent Auditor.
2. The minimum monthly remuneration will be **Rs.82,000/-** (Rupees Eighty-two thousand) inclusive of all costs and exclusive of GST.
3. The applications indicating less than the minimum monthly remuneration will be rejected.
4. The documentary evidence must be uploaded with respect to each criterion. The type of documents have been listed in [Annex-C](#). The eligibility of the firm will be decided on the basis of the documents uploaded by the firm. If the required documents are not uploaded by the bidders, the bids submitted by the bidder concerned will be rejected and not processed further.
5. Please note that the Firms which are currently Statutory/ Statutory Branch Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment as on September 30, 2025 are **NOT eligible**.
6. The firm or no partner should have been subjected to any disciplinary proceedings initiated by the ICAI.
7. The firm or partners of the firm should not have been debarred or blacklisted by any Government /Semi–Government organization/Institution in India or abroad.



VII. Evaluation Criteria

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



Partners and (4) Average Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points obtained under the subsequent parameter i.e., experience of the firm may be considered and so on.



Annex - I

Appointment of Concurrent Auditors in RBI - Technical Evaluation

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



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



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



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



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



Annex - II

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

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

* Value upto two decimal points

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



VIII. Terms and Conditions

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



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

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

5. **Payment Terms –**

- a. The minimum monthly remuneration would be **₹82,000/-** (Rupees Eighty-Two Thousand only) exclusive of GST and inclusive of all costs for undertaking the Concurrent Audit of RBI Guwahati. The remuneration specified would be applicable for the period of three years and will not be changed on renewal. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961 and other applicable taxes.
- b. The quoted remuneration shall be final and irreversible. The payment shall be made electronically within a reasonable period after submission of bill by the firm. RBI shall not be liable for any penalty for delay in payment for reasons beyond its control. The remuneration quoted shall be fixed and binding without any escalation whatsoever till one year or on extension of time or renewal.
- c. No advance shall be paid. Bill for monthly remuneration may be raised by the Concurrent Audit firm on a monthly basis and the same shall be settled after deducting all applicable statutory taxes. The payment shall be made within 30 days through NEFT from the date of submission of complete bill.



6. The Concurrent Audit firm must deploy minimum prescribed complement of Staff (1 Chartered Accountant + 4 Skilled Staff). The skilled staff should have at least qualified in Group 2 of the CA Intermediate or Group II of IPCC (Integrated Professional Competence Course) and undergoing Article Training. The team should have working knowledge of computers/ systems.
7. **Penalty** - The presence of Chartered Accountant/ Partner of the firm on all working days (including CTS working days) during working hours is mandatory. The staff as indicated in the aforementioned para (point no. 8) have to be present on all working days of RBI and observe the working hours of RBI. The presence of the above staff would be monitored by the Bank (physical/ electronic swipe card). Absence of any one or more of the deployed staff/ suitable similar/ equivalent substitute staff would attract a penalty of **₹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 four (04) skilled staff are replaced in a staggered manner with a minimum gap of one (01) month.
8. The firms which are currently Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment, as on September 30, 2025 are **NOT** eligible to apply. An undertaking to this effect in attached [Annex-A](#) is required to be submitted by the firm.
9. An indicative list of activities covered under the audit and 'Synopsis for Concurrent Auditors' is given in [Annex-B](#). All the departments of Guwahati Regional Office (GRO) and the associated Sub-Offices (Itanagar and Kohima Sub-Office), administratively attached to GRO shall be covered under Concurrent Audit. The firm shall assist the Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare, and file Income Tax/ GST returns of the Bank (and any other related return/s which may come in force subsequently) at the designated intervals. The said list



([Annex-B](#)) is only tentative/ indicative in nature and is subject to change based on the revisions done by the Bank from time to time. The Bank reserves the right to add/delete areas of work by Concurrent Auditors (CA) as per its requirement for which there would be no change in the monthly remuneration quoted and agreed.

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

12. Scope of work –

- a. The scope of audit will include areas of work as mentioned in [Annex-B](#) of the tender document.
- b. The functions as specified in the scope and coverage may be enlarged from time to time depending upon the needs of the Bank without change in remuneration.
- c. The CA shall indemnify and keep indemnified, defend and hold good the Reserve Bank of India, its directors, officers, employees and agents against loss, damages or claims arising out of any violations of applicable laws, regulations, guidelines during the contract period and for the breach committed by the CA on account of misconduct, omission and negligence by the CA.
- d. The firm/CA will be responsible for any omission or commissions on its part in respect of any transactions seen by them. In case any serious act of omission and commission is noticed in the working of the audit firm, the Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit.



13. A quarterly meeting with the Concurrent Auditors would be held with Bank's Management Team/ HoDs after the end of every quarter to review the working of the office in the quarter and discuss changes in the tax laws/ structure and its impact on Bank.
14. All erasures and alterations made while filling the tender must be attested by initials of the tenderer. Overwriting of figures is not permitted. Failure to comply with either of these conditions will render the tender void at the Bank's option. No request for any change in remuneration or conditions after the opening of the part II tender will be entertained.
15. The process of selection of concurrent auditors will be completed through e-Tendering. All chartered accountant firms are required to register themselves on <https://www.mstcecommerce.com> for e-Tendering process.
16. Please note that for applying under the e-Tendering process, a firm should be registered on MSTC portal. Therefore, you are requested to expedite bidder registration for participation in the tender process.
17. Part-I of the tender will be opened on **July 28, 2025, 03:00 PM** and Part-II of the tender will be opened for eligible tenderers subsequently. Firms are advised to use only the forms supplied by the Bank and not to use any other forms. Incomplete tenders are liable for rejection.
18. RBI reserves the right of addition/ alteration of the scope of audit by adding to or omitting any work without prejudice to this appointment. There would be no change in the monthly remuneration on account of this change in the areas of audit.
19. All disputes arising out of or in any way connected with this appointment shall be deemed to have arisen at Assam and only Courts in Assam shall have the jurisdiction to determine the same.
20. The firm/ CA shall not sublet, transfer or assign the contract or any part thereof without the prior written approval of the Bank to any other firm. In case of breach of these conditions, the Bank may serve a notice in writing on the Auditor rescinding the contract, without prejudice to Bank's other remedies against the Auditor.



21. It shall be the firm/ CA's responsibility to ensure that the obligations under the terms of this contract are duly performed and observed. If the CA fails to carry out any of his/ her obligations/ duties in terms of the Agreement or violates any general instructions and special conditions, the appointment may be terminated by the Bank without assigning any reason.
22. If the Auditor firm commits any act of insolvency or shall be adjudged an insolvent or being an incorporated company shall have an order for compulsory winding up made against it or pass an effective resolution for winding up voluntarily or subject to supervision of the Court and official Assignee or liquidator in such acts of solvency or winding up, as the case may be, shall be unable within seven days after notice of him//her/them requiring him/her/them to do so, to show to the reasonable satisfaction of the Bank that the firm is able to carry out and fulfil the appointment and to give security therefor, if so required by the Bank.
23. The firm would be deemed to have acknowledged that all materials & information which has or will come into its possession or knowledge in connection with this agreement or the performance hereof, whether consisting of confidential or proprietary data or not, will at all times be held by it in strictest confidence and it shall not make any use thereof, other than for the performance of its obligations and to release it only to employees requiring such information for the purpose of performing obligations described herein and not to any other.
24. **Termination Clause** - If at any time the Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of one calendar month. The firm, if it wishes to terminate the services, has to provide a similar notice to the Bank.
25. Commercial conditions and settlement of dispute by Arbitration - All disputes and differences of any kind whatever arising out of or in connection with this appointment shall be referred to Regional Director, Reserve Bank of India, Guwahati and settled by him/her who shall state his/her decision in writing. Such decision may be in the form of a final certificate or otherwise. If either the Employer or the firm be dissatisfied with the



decision of the Regional Director on a matter, question or dispute of any kind or as to withholding by the Bank of any Certificate to which the firm may claim to be entitled, then and in any such case either party (the Employer or the firm) may within 28 days, after receiving notice of such decision, give a written notice to the other party requiring that matters in dispute be arbitrated upon. Such written notice shall specify the matters which are in dispute or difference, of which such written notice has been given and no other shall be and is hereby referred to the arbitration and final decision of an arbitrator to be agreed upon by both the parties or, in case of disagreement as to the appointment of single arbitrator, to the appointment of two arbitrators, one to be appointed by each party, which arbitrators shall, before taking upon themselves the burden of reference, appoint an Umpire. The entire arbitration will be governed by the Indian Arbitration and Conciliation Act 1996.

26. The firm shall abide by all the laws of the land in respect of Labour Act, PPF, gratuity, ESI, minimum wages etc. The Bank shall not be responsible for any claim on any account for not abiding with these laws. The firm shall give details of the staff going to be deployed for the Bank's verification.

27. Prevention of Sexual Harassment Clause –

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



- d. The firm shall be responsible for any monetary compensation that may need to be paid in case the incidence involves the employees of the firm, for instance any monetary relief to the Bank's employee, if sexual violence by the employee of the firm is proved.
28. The monthly remuneration quoted shall be deemed to have excluded GST. If the applicant fails to exclude GST in the tender, no claim thereof will be entertained by the Bank afterwards. As per Indian laws, TDS will be deducted at source and a certificate for the same will be issued to the firm.
29. Financial bids shall contain remuneration in Indian Rupees (INR) only as per Form- 2, both in figures and words. No other enclosure is permitted with financial bid.
30. **Non-disclosure** –
- a. The Firm/Company shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure / systems/ equipment etc., which may come to the possession or knowledge of the Firm/ Company during the course of discharging contractual obligations in connection with this agreement to any third party and shall at all times hold the same in strictest confidence. The Firm / Company shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under the contract or to comply with applicable laws. The Firm/ Company shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Firm/ Company shall indemnify the Bank for any loss suffered by it as a result of disclosure of any confidential information.
 - b. Failure to observe the above shall be treated as breach of contract on the part of the Firm/ Company and the Bank shall be entitled to claim damages and pursue legal remedies. The Firm/ Company shall take all appropriate actions, as required, to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Firm's/ Company's



obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.

- c. The selected firm is required to submit an affidavit-cum-indemnity bond on non-judicial stamp paper (value as per local stamp laws) at the time of appointment/extension of the term of appointment, as to the maintenance of confidentiality and secrecy of the Bank's systems and procedures as also to indemnify the Bank against any claim due to loss or damage arising because of disclosure of any information by it.

31. Signing of Contract:

- a. General instructions to the bidders and special conditions hereinbefore referred to shall be the basis of the final contract to be entered into with the successful bidder.
- b. In case of partnership firms the Tender submitted on behalf of a firm shall be signed by the partner of the firm on its behalf.
- c. On receipt of intimation from RBI regarding acceptance of the Tender, the successful tenderer shall be bound to implement the Contract from the date specified therein. The successful tenderer shall sign an agreement/ contract in accordance with the extant provisions. The successful tenderer shall be liable to pay the appropriate and required stamp duty amount on the said agreement in accordance with the Stamp laws in force in Assam.
- d. The acceptance of offer of contract shall be communicated by the successful bidder such that the acceptance is received by the Bank within 7 days from the date of issue of the offer. Failure to accept the offer and communicate accordingly within this period shall result in revocation of the offer.
- e. Notwithstanding the signing of the agreement, the written acceptance by the Bank of a tender in itself shall not constitute a binding agreement between the Bank and the person so bidding, whether such contract is or is not subsequently executed.



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

Signature of the authorized person:

Name of the signatory (in block capital letters):

Name of the firm:



Annex-A

IX. Undertaking

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

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

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

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

Date:

Place:



X. SYNOPSIS FOR AUDITOR (Indicative List)

A. Appointment related information

1. The Concurrent Audit team should comprise of ONE Chartered Accountant, FOUR Skilled staff. The skilled staff should have atleast qualified in Group 2 of CA Intermediate or Group II of Integrated Professional Competence Course (IPCC) and undergoing article training. The team should have working knowledge of computers/ systems.
2. The profile of the audit firm should include information of partners, staff strength (skilled) and previous experience of similar auditing etc.
3. The appointment of the Concurrent Auditors (CAs) will be for a period of one year initially i.e. from October 1, 2025 to September 30, 2026. Subsequently the same will be renewed for second and third year subject to annual review of the CAs performance by the office.
4. The presence of the Chartered Accountant/Partner of the firm is mandatory and his /her presence along with the requisite complement of staff on a regular basis will be monitored by the Bank.
5. The minimum monthly remuneration would be **₹82,000/-** (Rs. Eighty Two Thousand only) exclusive of GST. The quotation should clearly mention the total monthly remuneration for undertaking the audit of RBI Guwahati Office. The remuneration would be for the period of three years and will not be changed on renewal.
6. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961.
7. The CAs will be allowed 'view only' access in various applications for auditing of financial transactions.
8. The CA firm's functions as specified in the scope and coverage may be enlarged at a future date depending upon the needs of this Office/Sub-Offices.



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



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

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

B. General:

1. An index of areas (Scope of Audit) on which Concurrent Audit (CA) firm may draw monthly audit scrutiny report will be given at the time of appointment. The CA firm will also include in the Index additional audit area/s assigned to them from time to time. The CAs will cover the following departments of Guwahati Regional Office (including **Itanagar and Kohima Sub-Offices**):
 - Rajbhasha Cell
 - Information & Technology Cell (IT Cell)
 - Protocol & Security Cell
 - Financial Inclusion & Development Department (FIDD)
 - Estate Department



- Foreign Exchange Department (FED)
 - Department of Statistical Information Management (DSIM)
 - Department of Supervision (DoS)
 - Human Resource Management Department (HRMD)
 - Issue Department (ID)
 - Office of Banking Ombudsman
 - Department of Economic Policy and Research (DEPR)
 - Central Establishment Section (Samadhan Cell)
 - Integrated Banking Department (IBD)
 - Consumer Education Protection Cell (CEPC)
 - **Itanagar Sub-Office:** HRMD, FIDD, CEPC and Market Intelligence Cell (and any new department/ cell opened subsequently)
 - **Kohima Sub-Office:** HRMD, FIDD, CEPC and Market Intelligence Cell (and any new department/ cell opened subsequently)
- a) On an average the number of vouchers to be checked by CAs monthly would be around 1000. However, the number is only indicative in nature and there may be increase/ decrease in the number of vouchers based on the requirement of the office/ department.
- b) CAs are expected to familiarize themselves with the system and procedures of the Office and expected to go through all the relevant circulars/ guidelines issued by the Bank from time to time, the provisions incorporated in the relevant manuals, Expenditure Rules etc.
- c) CAs are expected to familiarize themselves with the application - Audit Management System (AMS) developed by the Bank for audit purposes and submit the report/s and create action paras (including rectified paras) as required by the Bank.
- d) The CAs should undertake the scrutiny of vouchers with reference to the following aspects:
- i. Adherence to Bank's Expenditure Rule,



- ii. Narration and accounting under the proper head of accounting,
 - iii. Correct accounting of revenue and capital nature of expenditures.
 - iv. Maintenance of all relevant accounts (Such as RBI General A/C, SGL, supporting Records/ Registers etc.) as per prescribed norms.
 - v. Inter-office Auto Reconciliation A/c, Adjustments A/c.
 - vi. Reconciliation and monitoring of Charges A/c at monthly interval.
 - vii. Calculation of claims of agency commission.
 - viii. Checking processing and posting of depreciation of assets capitalised
- e) The detailed synopsis/ checklist for CAs is enclosed in [Annex E](#). The Checklist details the financial and non-financial areas that need to be looked into while conducting the audit. Concurrent audit as per checklist is mandatory.
- f) The CAs should take up audit of vouchers/ records/ registers on the agreed dates/ days in consultation with the respective department.
- g) The CAs required to identify deficiencies noticed, if any, for spot rectification.
- h) CAs are expected to verify and report that the financial transactions undertaken are in conformity with the laid down system and procedure/s of the Bank.
- i) The CAs would be required to verify reports related to the periodical Income Review Statement, certify the Weekly Statement of Affairs (WSA), Abstract WSA, Income Statement, carry forward provision report., as per the requirement of the Office.
- j) Vetting of all financial transactions by various departments. 100% checking of the applicable taxes, tax rates on the transactions by various departments and also proper credit of tax to the respective authorities, prior to payments being made and also 100 % verification of the returns



prior to them being filled.

k) The Concurrent Auditors / firm will prepare and file various GST/ Income Tax (IT-TDS)/ Professional Tax returns of the Bank (and also any other related return/s which may come in force subsequently) at prescribed / designated intervals. The Concurrent Auditors will also check and verify the tax related data prepared by the various departments. The departments will submit the data inputs through ABC Cell to the Concurrent Auditors for filing of Tax returns.

l) The CAs functions as specified above may be enlarged at a future date as per the requirement of the office.

2. The Concurrent Auditor will obtain and familiarize themselves with:

- a) All the items of audit areas of Inspection Department's checklist provided by the Guwahati Regional Office ([Annex –E](#)). The Checklist details the financial and non-financial areas that need to be looked into while conducting the audit. Concurrent Audit as per checklist is mandatory.
- b) Updated copy of General Administration Manual, Banking Department Manual, Issue Department Manual and Premises Department Manual available at the respective Departments/ Sub-Offices of the Bank to be audited.
- c) All the relevant copies of Master Circulars issued by the Human Resource Management Department (HRMD), Central Office and other Central Office Departments. The audit firm will also arrange to make reference to the Central Office circulars incorporated in the annexures attached to the respective master circular issued by Central Office at the Guwahati Regional Office.
- d) Bank's Expenditure Rules and Department of Government and Bank Accounts (DGBA), Central Office circulars issued on the eve of last Annual Closing of Bank's Accounts.

C. Financial:



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. All financial transactions irrespective of their value will be covered under concurrent audit including the following:
 - a) Hospitalization bills of existing as well as ex-employees (Direct settlement/ Reimbursement Scheme).
 - b) Claims settled under Medical Assistance Fund A/c.
 - c) All Dental treatment and other medical claims.
 - d) Pension/Family pension /Ex-gratia/Family ex-gratia calculation in respect of Retirees/Family Pensioners, Compassionate Gratuity and package calculation in respect of deceased employees.
 - e) Re-fixation of pay of the staff as well as re-fixation of pension in respect of ex-employees, whenever Pay-Scale/ Pension Revision Orders are issued by Central Office.
 - f) Annual increment of staff/ re-fixation of pay in the promotional grade.
 - g) All foreign tour bills.
 - h) All payments of rents, taxes, water charges, etc.
 - i) All payments made (including pre sanction, post sanction and post payment) to vendors/ suppliers / service providers.
 - j) Recoveries of electricity bills made from staff members of the Bank.



- k) Arrear payments/ recoveries to be made on revision of minimum wages components such as ESIC, PF, base wages, etc.
 - l) Collection of rent of visiting officers flat (VOF), transit holiday home (THH), Holiday Homes and other recoveries.
3. Concurrent Auditor will certify the correctness of (i) maintenance of Statutory Liquidity Ratio (SLR)/ Cash Reserve 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.
 4. 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.
 5. 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.
 6. Any other audit area having financial implications indicated from time to time by Guwahati Regional Office/ Central Office is to be audited by the Concurrent Auditor.
 7. A certificate regarding the under noted instructions are to be furnished to our Inspection Department, Central Office, Mumbai on a monthly basis.
 - a) All financial sanctions will be subjected to Concurrent Audit. Excess/ irregularity in financial sanctions by the authority below the rank of Regional Director (RD) / Officer-In-Charge (O-i-C) will be reported to the RD / O-i-C and also to Inspection Department and all irregular sanctions by the RD / O-i-C will be reported to the Inspection Department directly by the Concurrent Auditor. In case no irregularity is observed, a "NIL"



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

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

D. Non-Financial:

1. Apart from carrying out 100% check of above transaction-based vouchers/claims/bills etc., Concurrent Auditor will examine/scrutinize the following but not limited to:
 - a) Surprise audit check of Cheque Books/Stamps and other valuables held under the joint custody of officials, as per Central Office guidelines/Manual provisions carried out by the auditee officials. Concurrent Auditor will undertake the same at least once in a half year.
 - b) Preservation of Housing Loan Account Documents, other documents, Agreements, Cheque Books, Stationery Items, Computer Consumables and Valuables and safe custody of Cheque Books and valuables.
 - c) Preparation and timely submission of correct monthly statements of Suspense A/c, Sundry Deposit A/c, etc. and other monthly statements to be forwarded to Department of Government & Bank Accounts (DGBA), Central Office. Lists of long and high value outstanding entries in these sensitive accounts beyond two months will be enclosed and commented in the reports.
 - d) Reconciliation, monitoring and certifying the correctness of balances in Charges A/c at monthly and quarterly Charges A/c review suggested as per the Corporate Strategy and Budget Department (CSBD) guidelines vis-a-vis approved budget allocation.



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



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

Taxation:

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

E. Confirmation of Balances:

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



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

F. Others:

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



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

G. Reporting requirements:

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



Annex C

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

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



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



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

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



Annex - D

XII. Draft Articles of Agreement

यह करार भारतीय रिज़र्व बैंक, जिसका कार्यालय भारतीय रिज़र्व बैंक, गुवाहाटी - 781001 (इसके बाद "बैंक" के रूप में संदर्भित है), (सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **पहला पक्षकार**

और

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

This Agreement made on this _____ day of _____ 2025 between Reserve Bank of India, having its office at Reserve Bank of India, Guwahati - 781001 (Hereinafter referred to as the "**Bank**") which expression shall unless it is repugnant to the context or meaning thereof deemed to include its affiliates, successors and assigns of the ONE part

and

M/s _____, having its office at _____ (herein after referred to as the "Concurrent Auditor") which expression shall



unless it is repugnant to the context or meaning thereof deemed to include his heirs, representatives, administrators and assigns of the OTHER part.

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

Whereas the Concurrent Auditor is carrying on the conducting of Concurrent Audit at Reserve Bank of India, Guwahati from the date specified in this contract;

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

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

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

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

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

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



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

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

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

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

3. निविदा दस्तावेज के नियम और शर्तों में निहित खंड संख्या (5) के अनुसार और इनवॉइस प्रस्तुति के अधीन, लागत को कवर करने वाली राशि रु. _____ के उद्धृत शुल्क मासिक आधार पर देय होंगे।

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

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



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

4. प्रतिनिधित्व Representations:

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

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

- 4.2 समवर्ती लेखापरीक्षक यह वचन देता है कि आरबीआई, गुवाहाटी के लिए तैनात की जाने वाली समवर्ती लेखा परीक्षा दल का नेतृत्व एक चार्टर्ड एकाउंटेंट द्वारा किया जाएगा और चार कुशल कर्मियों द्वारा सहायता प्रदान की जाएगी।

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

- 4.3 सभी समवर्ती लेखापरीक्षा कर्मचारियों को कंप्यूटर का कार्यसाधक ज्ञान होगा। कुशल कर्मचारियों को न्यूनतम सीए इंटरमीडिएट के ग्रुप 2 या आईपीसीसी के ग्रुप II की योग्यता होनी चाहिए और आर्टिकल ट्रेनिंग प्राप्त कर रहे होने चाहिए।



All Concurrent Audit staff will have working knowledge of computers. The Skilled Staff should have a least qualified in Group 2 of the CA Intermediate or Group II of IPCC and undergoing Article Training.

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

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

5. लेखापरीक्षा का दायरा **Scope of Audit:**

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

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

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

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



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

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

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

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

8. **वारंटी Warranties:**

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

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

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

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



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

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

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

- a. All financial transactions relating to staff and vendor payments.
 - b. All financial transactions should be subjected to Concurrent Audit (including pre sanction, post sanction and post payment) stage to ensure conformity to Expenditure Rule of the Bank as well as Statutory & Regulatory Compliance Certificate (SRCC) norms which requires a hundred percent check of financial transactions post sanction and also at the post payment stage to ensure accuracy of transactions
 - c. The Concurrent Auditor should certify that, they have carried out 100% check of transactions and there is 100% compliance with the Statutory and Regulatory requirements prescribed in relevant Statutes/Rules/Acts.
9. **क्षतिपूर्ति खंड:** समवर्ती लेखा परीक्षक बैंक और उसके अधिकारियों, कर्मचारियों, निदेशकों और प्रतिनिधियों को उनके द्वारा ऑडिट किए गए किसी भी लेनदेन के संबंध में और सभी दावों (तीसरे पक्ष के दावों सहित) कार्यों के संबंध में किसी भी भूल-चूक के लिए क्षतिपूर्ति करने और क्षतिपूरित बनाए रखने के लिए सहमत है, जिसमें नुकसान, क्षति, लागत, व्यय, कानूनी खर्च सहित शुल्क, जो बैंक को समवर्ती लेखा परीक्षक की निम्नलिखित कृत्यों के परिणामस्वरूप किसी भूल-चूक के कारण वहन करना पड़ सकता है:



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

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

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

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

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

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

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

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

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

10. समवर्ती लेखा परीक्षक अपने स्टाफ या एजेंट / प्रतिनिधियों के किसी भी दावे के खिलाफ बैंक को क्षतिपूर्ति भी करेगा और समवर्ती लेखा परीक्षक का यह कर्तव्य होगा कि वह अपने कर्मियों / कर्मचारियों को स्पष्ट रूप से सूचित करे कि उनका बैंक के खिलाफ कोई दावा नहीं होगा और वे अपनी किसी भी सेवा शर्तों के संबंध में या अन्यथा, प्रत्यक्ष और/अथवा परोक्ष रूप से, बैंक के साथ या उसके विरुद्ध कोई औद्योगिक विवाद नहीं उठाएंगे। इसके अलावा, समवर्ती



लेखापरीक्षक सदैव बैंक को उन सभी दावों के लिए क्षतिपूर्ति करेगा जो कर्मकार मुआवजा अधिनियम, या उसके तहत बनाए गए नियम या किसी भी कानून या मुआवजे के नियमों के तहत होंगे, जो इस करार के प्रयोजन के तहत रोजगार के दौरान किसी भी व्यक्ति द्वारा की गई दुर्घटना या चोट के परिणामस्वरूप देय होगा। समवर्ती लेखापरीक्षक अपने कर्मचारियों के पारिश्रमिक और अन्य देय राशि के साथ-साथ उनके द्वारा की गई भूल-चूक के लिए भी पूरी तरह से जिम्मेदार होगा।

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

- 10.1 **गैर-प्रकटीकरण:** समवर्ती लेखापरीक्षक इस करार के संबंध में अपने संविदात्मक दायित्वों को पूरा करने के दौरान ठेकदार को मिलने वाली कोई भी जानकारी, सामग्री तथा बैंक के बुनियादी ढांचाउपकरणों आदि के संबंध में मिलने वाली जानकारी का प्रत्यक्ष या/सिस्टम/अप्रत्यक्ष रूप से प्रकटीकरण किसी अन्य पक्षकार को नहीं करेगा तथा हमेशा इसे अतिगोपनीय बनाए रखेगा। समवर्ती लेखा परीक्षक, लागू कानून का अनुपालन करने या संविदा के अधीन अपने दायित्वों को पूरा करने के लिए आवश्यक होने की स्थिति को छोड़कर इस संविदा के ब्योरे को निजी दायरे में और गोपनीय बनाए रखेगा। समवर्ती



लेखापरीक्षक, नियोक्ता की पूर्वलिखित अनुमति के बिना किसी व्यापारिक या तकनीकी पेपर में या अन्यत्र कार्य के विवरण को न तो प्रकाशित करेगा, नही प्रकाशन की अनुमति देगा और न ही इसका प्रकटीकरण करेगा। समवर्ती लेखापरीक्षक किसी गोपनीय जानकारी के प्रकटीकरण के परिणामस्वरूप बैंक को हुई हानि के लिए बैंक को क्षतिपूर्ति करेगा। समवर्ती लेखापरीक्षक द्वारा उपर्युक्त शर्तों का पालन न करना संविदा भंग माना जाएगा और बैंक संविदा की समाप्ति के अलावा अपने विवेकानुसार हुई क्षति का दावा करने तथा कानूनी उपाय करने का हकदार होगा।

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

समवर्ती लेखापरीक्षक इस करार के अधीन गोपनीय जानकारी का प्रकटीकरण न किए जाने के दायित्व को सुनिश्चित करने के लिए अपने कर्मचारियों से संबंधित सभी उचित



कार्रवाई करेगा। गैर-प्रकटीकरण और गोपनीयता के संबंध में समवर्ती लेखा परीक्षक के दायित्व इस करार की समाप्ति या किसी भी कारण से की गयी समाप्ति से परे रहेंगे।

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

11. जुर्माना / Penalty

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

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

करार की समाप्ति: TERMINATION OF AGREEMENT

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

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

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



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

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

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

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

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

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

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

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

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

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



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

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

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

मध्यस्थता ARBITRATION

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

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



difference or questions, if any, shall be deemed to have arisen at Guwahati and only courts in Guwahati shall have jurisdiction to determine the same.

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

Abiding by the provisions of Sexual Harassment of Women (Prevention, Prohibition and Redressal) Act, 2013 at work place:

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

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

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

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



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

The Concurrent Auditor shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employee of the Concurrent Audit Firm/ Company, for instance any monetary relief to Bank's employee, if sexual violence by the employee of the Concurrent Audit Firm/ Company is proved.

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

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

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

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

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

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



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

मैं/हम एतद्वारा कर्मचारियों के वेतन को सीधे उनके बैंक खाते में एनईएफटी के माध्यम से वितरित करने के लिए और उपरोक्त कार्यों के संबंध में एनईएफटी के माध्यम से हमारी फर्म/कंपनी को दिए जाने वाले भुगतान भी स्वीकार करने के लिए सहमत हैं और पुष्टि करते हैं।

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



हस्ताक्षर खंड Signature Clause:

भारतीय रिज़र्व बैंक, गुवाहाटी द्वारा हस्ताक्षरित एवं सुपुर्द
SIGNED AND DELIVERED by Reserve Bank of India,
Guwahati

(नाम और पदनाम)
(Name and Designation)

इनकी उपस्थिति में हस्ताक्षर किये गए
साक्षी -
In the presence of -
Witnesses –

1. _____

पता Address _____

2. _____

पता Address _____

SIGNED AND DELIVERED by

_____ द्वारा हस्ताक्षरित एवं सुपुर्द



Annex – E

XIII. Concurrent Auditor Checklist – Guwahati Regional Office (including Kohima and Itanagar Sub-Office)

DIT - Guwahati Regional Office_ CA Checklist	
Checklist_Section/ Sub_Section	Checklist_Description
Particulars	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)
Particulars	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.
Computer Consumables	Trend analysis of expenditure on computer stationery may be done and commented. (In terms of Chapter 5 (5) of the IT Procurement Policy 2019, the Procuring Authority shall place the procurement plan to ITPC (to be constituted vide Annex-II of Chapter 3 (D) of the IT Procurement Policy 2019)



Computer Consumables	Whether the procurement of desktops, laptops /tablets/i-Pads and printers, etc. is as per the Para 6(B)(3), Chapter 4 of guidelines on Replacement of IT Systems in RBI 2019
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.
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).
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.
Physical security	Specific remarks on physical security at the computer room to be furnished by Concurrent Auditor.
Quotation Register	Verification and remarks on Quotation register maintained by the Cell.
BG Register	Verification and remarks on BG register maintained by the Cell

Checklist for Concurrent auditors – DoS	
Checklist_Section/ Sub_Section	Checklist_Description
Financial-Voucher Scrutiny	Scrutiny of the Vouchers along with supporting documents for the month of Audit and to verify that the procedure of sanctioning has been followed by the Department as per the RBI Expenditure Rules. All financial transactions are to be covered under Concurrent audit



Financial-Tax Deduction at Sources(TDS)	Whether statutory obligations like deduction of income tax and payment of Goods and Service tax etc. were invariably met (as per rules /rates in force) and remitted in time; filing of Income Tax and Goods and Service Tax Returns / Statements is done within due dates.
Financial-Tax Deduction at Sources(TDS)	Verifying all the Tax Deductions at Source to confirm that the tax deductions are made in accordance with the Incometax Rules for the payments made towards contractual and professional services availed by the department i.e. the tax liability in respect of vendor payments
Financial-Penalty for Non-Submission/Delayed submission of Return (UCB)	Whether all the returns are submitted on time and proper penalty imposed for delayed submission?
Financial-Sitting Fees and Other Expenses	Whether payments are made as per Expenditure Rules, 2023?
Financial-Sitting Fees and Other Expenses	If all bills have been entered in the Inward Bills Register?
Financial-Other Misc Expenses and Staff Related payments	Official entertainment, Advertisement expenses and Law charges.
Financial-Periodical Statements	Whether all sections have sent various quarterly/half yrly/annual statements on time including Budget estimates, budget quarterly reviews etc. in time.
NON-FINANCIAL - MAJOR-Printing Charges of stationary articles	Whether expenditure up to Charges of Major Rs.10,000/- is sanctioned stationery by Officer in Grade E?
NON-FINANCIAL - MAJOR-Printing Charges of stationary articles	Whether all the approvals and sanction as per departmental manuals and instructions issued by concerned central office department from time to time?
NON-FINANCIAL - MAJOR-Verification regarding regularization of leave	Verification of the regarding Major attendance records regularizati including CL/SSL of all on of Leave employees to confirm regularization of leave in the system.



NON-FINANCIAL - MAJOR- Photocopying/Binding of printed material required for meeting/seminars/conferences/workshops	Whether expenditure towards photocopying/ Binding of printed material required for meetings/ seminars/ conferences/workshops or other officials purpose are sanctioned by the following authorities as per limits indicated in RBI Expenditure Rules, 2023.
Non-Financial Others- Recording of Attendance	Whether a monthly report of attendance is generated after marking all the post sanctioned leave by 10th of the next month and put up to the DGM/GM in charge of administration as required in terms of para 2 (vii) and (viii) of HRMD, CO circular No. 18652/23.28.000/2010-11 dated June 16, 2011
Non-Financial Others- Scrutiny of Inward Letter Programmer	Whether there are any pending letters?
Non-Financial Others- Outstanding Bills	Whether there are any pending Bills?
Non-Financial Others- Leave	To check the same is updated on regular basis and whether there are no discrepancies in this regard.
Non-Financial Others- Maintenance of Subsidiary Ledgers	Whether subsidiary charges account ledger, suspense account, sundry deposit ledger are maintained in CBS, entries are duly checked and authenticated by Assistant Manager/Manager. Comment if entries are outstanding for more than two months.

Checklist for Concurrent auditors – Estate Department	
Checklist_Section/ Sub_Section	Checklist_Description
SUNDRY DEPOSIT ACCOUNT	i) Whether any outstanding entries for more than 6 months noticed as on the last day of the month.
SUSPENSE ACCOUNT	Whether any outstanding entries for more than 2 months noticed as on the last day of the month.
EARNEST MONEY DEPOSITS	i) Whether the amount is transferred to Security Deposit A/c after allotting the work to the successful bidder and EMD amount refunded to the remaining bidder?
	ii) Whether any outstanding entry for more than 1 year noticed?
SECURITY DEPOSITS	i) Whether the Security Deposit A/c has been maintained and the Security deposit due for refund is being realized in time.
	ii) 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).



	iii) Whether security deposit due for refund is being refunded in time? Whether any outstanding entries for more than three years noticed?
RECONCILIATIONS	i) 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? ii) Whether records of balances in respect of security deposit given to utility services providers (electricity, water, etc) are being properly maintained and being reconciled with the utility company at regular intervals(at least once a year)
INSURANCE OF THE BANK'S PROPERTIES	i) Whether all eligible properties / Deadstock have been properly and adequately insured in time? ii) Whether the statement regarding items to be insured, sent to Central Office Premises Department in time? 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?
PAID BILLS	i) Whether Bills entered in the CBS/SARTHI are properly scrutinized and audited before release of payment? ii) Whether ' PAID' stamp is affixed on all copies of the bills including duplicates, sanction notes, etc. to guard against payment/ presentation again. Whether contractual provisions for tender work are properly followed? GST in the bills included may be checked for accuracy.
INCOME TAX / OTHER TAXES	i)Whether the TDS is deducted as per the specified rate in Income Act, 1961 as amended from time to time and credited to Govt. A/c in time? ii) Whether payment of statutory dues (water tax, municipal tax etc.) was correctly made. Whether filing of Goods & Services Tax (GST) returns /payments of GST are being made in time? Whether TAN/PAN details are verified before payments Certification?
Inwarding of references/bills	Whether all references/bills are inwarded? Whether all outstanding references/bills are put up to DGM/GM on a regular basis?
BANK GUARANTEE(BG) REGISTER	Whether Bank guarantee register is maintained and updated in Suvidha Portal?
PROPERTY REGISTER	i) Whether property tax dues in respect of all the properties are paid and in order? ii) Whether electricity & water bills of office/staff quarters and telephone bills of office are paid correctly and on time?



	iii) Whether renewal of lease agreement, was done on time.
REPAIRS TO KITCHEN EQUIPMENT	i) Whether prior permission of Competent Authority is obtained for repairing kitchen equipment in the employee's canteen as well as officer's Lounge (OLDR) as per Central office circular.
	ii) Whether Expenditure Rule 2023 as amended from time to time have been followed.
IT CELL. It is required only in case of IT Cell AUDIT REPORT	Whether reconciliation in respect of computers and Printers is done between main Inventory Report in CBS and Inventory register with IT cell.
CAPITALISATION OF PROJECTS	Whether any project has been capitalized during the month and has it been done as per the extent guidelines and whether the related project account has been closed.
MAINTENANCE OF DIESEL CONSUMPTION REGISTER	i) Whether diesel Consumption register is maintained.
	ii) Whether physical verification of stock of Diesel is carried out during the month.
DEPRECIATION	i) Whether the depreciation is provided properly or not? Items capitalized which are due for depreciation are to be checked for accuracy.
	ii) 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.
MAJOR CONSTRUCTION PROJECTS	i) Whether any major construction project undertaken during the month.
	ii) Whether Periodical surprise checks are conducted?
	iii) Whether recoveries towards Income Tax are made from the contractors' running account bills at prescribed rates?
	iv) Whether any project account is live even after the project is completed.
WHETHER FOLLOWING REGISTERS ARE MAINTAINED AND UPDATED AS REQUIRED?(Only in case of major projects)	i) Project Register
	ii) Register showing payments made to contractors
	iii) Subsidiary registers for recoveries effected from contractors running bills
	iv) Variation Register
	v) Hindrance Register
	vi) Register for issue of Measurement Books
	vii) Register for issue of drawings
	viii) Site Inspection Book
	ix) Down time register
INSURANCE RECORDS	i) Whether Records on various insurance covers taken for construction work and on workers by contractors are maintained?



	<p>ii) Whether Payments against bills of the contractors are made after obtaining such insurance covers?</p> <p>iii) Whether insurance covers have been duly extended without any brakes till the period of completion of the project work?</p>
PROPER ESTIMATE MADE:	Whether proper estimate are prepared before awarding contracts.
BEFORE ALLOWING PAYMENT OF BILLS, WHETHER THE FOLLOWING ARE VERIFIED	<p>i) 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.</p> <p>ii) Running account/final bills. It is to be ensured that the percentage test checking of measurement are delegated to respective officials (Engineers) has been done or not.</p> <p>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.</p> <p>iv) The bill being processed is the minimum value stipulated in the tender ?</p> <p>v) The appropriate amount towards electricity, water, telephone, etc., is recovered from the bill payable to the contractor.</p> <p>vi) Proper accounting entries are passed, in particular, in regard to cement and steel on its purchase/consumption.</p>
Procurement of cement and steel	While inviting competitive offers for procurement of cement and steel whether norms prescribed are observed.
Maintenance of tender rates quoted by tenderer	Whether records to show high as well as low rates quoted by the tenderer maintained.
Test Certificate	Whether test certificates for major electro mechanical equipment's have been received before making payments?
MAINTENANCE OF RECORDS/CONTRACTS/RENEWAL. PERIODICAL REPORTS TO CO.	(i) Whether the Cell/Department is maintaining all prescribed records and furnishing periodic reports to Central Office?
DEAD STOCK	<p>i) Whether register of recurring expenditure on maintenance of machines is maintained and pursued by the appropriate authority at frequent/ Periodic intervals.</p> <p>ii) Whether new purchases (Rs 5000/- and above) have been inventorised and disposed of articles have been written off/ cancelled from inventory list in CBS System</p>
QUOTATION REGISTER	(i) Whether registers are maintained and opened on the due dates without any delay.



	(ii) Whether prescribed procedure has been followed while calling for quotation/tenders from the approved list of contractors/suppliers. 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?
MAINTENANCE OF SUBSIDIARY LEDGERS	i) Whether suspense account subsidiary ledger are maintained as per the manual provisions, entries are duly checked and authenticated by AM/Manager. ii) Whether weekly reconciliation of transitory account balances and monthly reconciliation of charges account balances was done with GL Balances on regular basis iii) Whether entries in the subsidiary ledgers were checked with the supporting documents and the same were found in order. 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?
ANNUAL MAINTENANCE CONTRACT	Whether AMC have been renewed and properly recorded/ updated Suvidha portal?
BUDGET ALLOCATION-EXPENDITURE REVIEW	i) Whether expenditure incurred for the quarter is as per the budget allocation? ii) Whether quarterly budget review regarding Premises related budget submitted to Premises Department iii) Whether quarterly budget review regarding non-premises related budget submitted to ABCC.
INCOME REVIEW STATEMENT OF DGBA	Provision made for expenses at the end of financial year and its utilization in the next year
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.
Whether these registers are maintained and updated	i) Register of annual maintenance contracts ii) AC Plant stock register iii) Movement Register iv) Measurement register v) Properties register vi) Electrical stock Book Register vii) Electrical Substation Log book Register
Return of documents	Whether hard copies of extant internal instructions/ manuals/ circulars which are relevant to the scope of concurrent audit are



	returned by the concurrent auditors after completion of their assignment/ tenure which are provided by the department.
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Checklist for Concurrent auditors – FED	
Checklist_Section/ Sub_Section	Checklist_Description
Calculation of Late Submission Fees	Whether the Late Submission Fee (LSF) for reporting delays is calculated as per the provisions of Part XIII of the Master Direction on “Reporting under FEMA, 1999” dated January 01, 2016 (as updated from time to time)?
Application fee for compounding and calculation of the amount levied under compounding	Whether the application fee of Rs. 5,000/- has been deposited in the Sundry Deposit Account, after receiving the Compounding Application complete in all aspects?
Application fee for compounding and calculation of the amount levied under compounding	Whether the application fee of Rs. 5,000/- deposited in the Sundry Deposit Account has been transferred to the Commission Account – FED, once the compounding order is passed?
Application fee for compounding and calculation of the amount levied under compounding	Whether the amount levied in compounding order has been calculated as per the provisions of Para 6.1 of the Administrative Guidelines on Compounding dated April 05, 2019 and Para 7.4 of the Master Direction on “Compounding of Contraventions under FEMA, 1999” dated January 01, 2016 (as amended from time to time)?
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?
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?
Expenditure incurred on advertisement, programmes/events and legal charges etc.	Whether the expenditure incurred on the advertisement on cancellation of license of FPMC/AD Category-II has been in compliance with the Circular No. 09/2014-15, January 19, 2015 issued by Rajbhasha Department, Central Office?



Expenditure incurred on advertisement, programmes/events and legal charges etc.	Whether payments made/ reimbursed are made without any delay and in accordance with the RBI Expenditure Rules? Whether the provisions relating to TDS/GST and Income Tax etc. have been adhered to, while making payments (any bill payment) pertaining to the Department?
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Checklist for Concurrent auditors – FIDD	
Checklist_Section/ Sub_Section	Checklist_Description
Financial-Verification of Transit Accounts	Whether there are any outstanding entries beyond the stipulated time limit (2 months) in the transit A/c: Suspense/ Sundry/ Intra Day account?
Financial-Payment of bills Whether all financial sanctions/ financial powers exercised by the Officers of the department are found in accordance with RBI E.R. 2023. Verification of all the bills and certifying the same before being sent to CAD for payment (post sanction/ prepayment) and verified post payment.	i) Printing and Stationery charges and Computer Consumables ii) Photo copying and Binding charges iii) Miscellaneous Expenses iv) Whether the statutory obligations like deduction of various taxes like GST, Income Tax/ TDS on GST etc. are being done and in conformity with the provision of the Act? v) Conferences/Seminars/Meetings etc
Financial-Reimbursement-Tea/ Lunch/ Dinner/ Conveyance Charges	Whether approval for late sitting/ early coming is taken?
Financial-Reimbursement-Tea/ Lunch/ Dinner/ Conveyance Charges	Whether the tea/ lunch/ dinner/ conveyance charges are sanctioned as per prescribed scales?
Financial-Reimbursement-Seminar/ Guest Lecture	Payment made in conformity with the instructions and as per ER 2023.



Financial-Financial Literacy Inclusion Programme	Scrutinizing of the bills post sanction and pre-payment and whether in conformity with ER, 2023.
Non-Financial Others-Inwarding of Bills	Whether bills are being inwarded in DMIS/SARTHI and the pending inward report is being put up to the Senior Officer on a monthly basis and also ensure that the bills are not kept outstanding for more than the prescribed period?
Non-Financial Others-Position of Outstanding Paragraphs from CAs previous audit Report	1. Whether any outstanding paras from previous CA report is pending with the Auditee Department? 2. Compliance for the same is submitted by the Department or not.
Non-Financial Others-Compliance for Master Circular on Statutory and Regulatory Compliance Cell (SRCC)	Whether submission of Half Yearly/ monthly SRCC certificate is sent to SRCC, HRMD, CO on time ?

Checklist for Concurrent auditors – HRMD	
Checklist_Section/ Sub_Section	Checklist_Description
ALLOTMENT OF FLATS	i) Whether rent in respect of Bank's accommodation occupied by Officers/Employees of other Officers of RBI, is being recovered as per instructions and the same are posted in the relevant registers under proper authentication?
ALLOTMENT OF FLATS	ii) Whether VOF/THH/HH/Medical Flat rent is recovered promptly.
ALLOTMENT OF FLATS	iii) Whether penal rent is recovered at appropriate time and rate?
ALLOTMENT OF FLATS	iv) Whether the record of recoveries to be made from the outgoing allottee is maintained and followed-up.
ALLOTMENT OF FLATS	v) Whether rent recoveries register is maintained and is there any cases in which rents have not been recovered.



ALLOTMENT OF FLATS	vi) Verification of bills paid to private security agencies in respect of the security guards posted at various Bank's colonies.
LIVERIES	i) Whether scrutiny of bills in respect of purchase / stitching of liveries, purchase of monsoon equipments, shoes etc, is correct and paid without delay.
SPORTS CLUB	1) Whether grants paid to the Sports Club is as per instructions contained in Central Office Circular HRMD. No. G-107/7002/20.34.01/2011-12 DATED April 11,2012.
SPORTS CLUB	2) Whether Sports Club run by welfare Associations of staff quarters submits necessary financial statements for claiming Bank's assistance.
LIBRARY	i) Whether expenditure towards subscriptions to News paper / financial journals etc, incurred in accordance with para 26.2 of RBI Expenditure Rules 2023.
LIBRARY	ii) Whether a register in Form Gen. 066 with separate folios for each journal, gazette etc, maintained to record their receipt.
LIBRARY	iii) What is the annual limit for purchase of books and how it is utilized?
LIBRARY	iv) The sale of Bank's Publications. The details of amount realized, the date of realisation and the date of credit to the respective head of account etc. should be checked and correctness verified.
BANK'S CAR	i) Bills regarding purchase of petrol, repairs to Bank's car etc, to be scrutinized.
BANK'S CAR	ii) Verification of bills paid to the travel agency in respect of cars hired by the office
STATIONERY SECTION	i) Verify whether lowest quoted rate accepted and wherever the higher rate has been approved, reason therefore are recorded and approval of the competent authority obtained (para 4)
STATIONERY SECTION	ii) Whether the stationery bills are passed for payment by the competent officer as per the RBI Expenditure Rules, 2023 without delay.
STATIONERY SECTION	iii) Whether the stationery bills are certified by A.M and paid without delay (para 7 (a))



CENTRAL RECEIPT & DESPATCH SECTION: (a) Dispatch of Letters	1) Whether the Departments maintained a combined outward letters and postage register in Form No. Gen. 043 or the register in form No Gen 0.44 and postage registration in Form No 045 (Para 7.40)
CENTRAL RECEIPT & DESPATCH SECTION: (b) Use of Stamps instead of Franking Machine.	(i) 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).
MAINTAINENCE OF SUBSIDIARY LEDGERS	i) 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.
MAINTAINENCE OF SUBSIDIARY LEDGERS	ii) Whether weekly reconciliation of transitory account balances & monthly reconciliation of charges account balances was done with GL balances on regular basis.
MAINTAINENCE OF SUBSIDIARY LEDGERS	iii) Whether entries in the Subsidiary registers 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)
MAINTAINENCE OF SUBSIDIARY LEDGERS	iv) Whether it was ensured that all payments to staff and outside parties were made by ECS/ NEFT. Whether NEFT credit was given the correct account.
THH/VOF	1) Whether cash received on account of THH/VOF was duly accounted for

I. Banking Department – Accounts Management Division (erstwhile DAD)

Sr. No.	Part I: Transaction Audit ¹ <i>¹ The transaction checklist report (RTRNCHKLST) pertaining to the department is to be generated from CBS.</i>
A.	Non-cash transactions (daily) Presently, vouchers are not prepared and instead posting is done on the basis of supporting document which includes office notes, challan, applications in prescribed



	format, instruments, etc. On daily basis, the transaction checklist report pertaining to the respective department is to be generated from CBS and the same is to be verified as follows: -
i.	Accounts which have been debited and credited are same as those indicated on the supporting documents. In case of inter-office transactions (IOAR entries), it should be ensured that the correct IAU code has been debited or credited.
ii.	Necessary details may be verified from the office notes, specifically, sanctions obtained are as per Expenditure Rules and relevant CO instructions.
iii.	Debit in customer account is effected only after verifying the signatories of the instrument/advice.
iv.	Batch number of transaction along with date of transaction is recorded on the supporting document.
v.	Whether manual provisions (Para 5.6 and 5.7 of BD Manual Vol I) / extant instructions are followed in case of transfer cheque? Whether the cheques not found in order are returned unpaid along with an Objection Memo?
vi.	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.
B.	Cash transactions (daily) Cash will be received either for funding an outward remittance (Demand Drafts/Payment Order/NEFT/RTGS) or for deposit into an account. Also, Cash payment is made based on supporting/base document. This document will either be an application in prescribed format/pay in slip/challan/cash voucher/cheque. (Para 2.3 of BD Manual Vol I)/ extant instructions.
i.	Verify the transactions 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.
ii.	In case of cash payment against cheque, whether the details of the cheque are entered correctly in the system?
iii.	Whether "Cash received / Paid" stamp is affixed on the supporting/base document along with the date and signature?



C.	Financial Entry Request (FER) transactions (daily) (Note: RFERTRAN report can be generated from CBS to ascertain the FER transactions)
i.	Whether there are any outstanding/pending FER to be responded/authorized by the auditee office?
ii.	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?
iii.	Whether there are any outstanding/pending FERs originated by the auditee office and pending authorization by the other (responding) IAU?
Part II: Current Account Management	
A.	Current Account opening and closing (Weekly)
i.	Whether any current account has been opened or closed?
ii.	Whether provisions contained in manual and/or additional instructions issued by the Central Office have been followed for opening (Para 3.2.4 & 3.2.5 of BD Manual Vol I) /extant instructions and closing (Para 3.2.10 of BD Manual Vol I) /extant instructions of accounts?
iii.	Whether approval of the nodal Central Office Department has been obtained for opening or closing the current account?
iv.	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? (Para 3.2.3.9 of BD Manual Vol I)
v.	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'?
vi.	Whether the unused cheque forms have been destroyed and whether certificate of destruction signed by the concerned official has been placed on record?
vii.	Whether 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?
viii.	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?
ix.	Whether the confirmation of the balance showing 'NIL' balance as on the date of the closing of the account has been obtained?
x.	Whether provisions contained in BD Manual (Para 3.2.9 of BD Manual Vol I and/or additional instructions issued by Central Office Departments have been followed by the Office while opening Current Accounts of Foreign Central Banks/ Institutions?
xi.	<p>In terms of provisions contained in Para 3.2.3.1 of BD Manual Vol 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 a temporary period.</p> <ul style="list-style-type: none"> • Whether such accounts were allowed to continue operations for specific purposes and for a temporary period with due approval of nodal Central Office Department/s concerned? • Whether any such accounts were allowed to be continued even after prescribed period? (Para 3.2.3.5 of BD Manual Vol I)
xii.	<ul style="list-style-type: none"> • 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?
B.	Maintenance of record of Authorized Signatories (Monthly) (Para 3.2.7 of BD Manual Vol I)
i.	Whether any specimen signature has been added or cancelled during the month?
ii.	In case of addition of signature, whether the specimen signature cards (BDF 4) are signed with date by officials after verifying the signatures of attesting officials and uploaded in CBS?
iii.	Whether the addition of authorized signatories is based on proper documents submitted by the account holder?
iv.	Whether on receipt of requests for cancellation of any authorized signatory from the account holders, the specimen signature card is affixed 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?
v.	Whether the list of authorized officials whose specimen signatures are operative is kept up-to-date in CBS?
vi.	<ul style="list-style-type: none"> Whether the list of authorized signatories has been referred to the account holder in the prescribed form (by February 15) 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?
C.	Power of attorney and Board Resolutions (Weekly) (Para 8.1.1 of BD Manual Vol I)
i.	Whether any PoA and/or Board of Resolution has been registered in PoA register?
ii.	<ul style="list-style-type: none"> Whether the documents have been verified in terms of BD Manual Vol I / circulars / instructions issued/if any? Whether BD manual provisions have been followed for registration of power of attorney/board resolution?
iii.	Whether Power of Attorney has been stamped in accordance with Indian Stamp Act and the State Stamp Act in force?
iv.	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.
v.	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?
D.	Request for Change in name of account holder (Weekly) (Para 3.2.15 of BD Manual Vol I or extant instructions)
i.	Whether there has been any request for change in the name of current account?
ii.	<p>Whether the change in name of account holder has been processed after receipt of regulatory approval from the nodal COD?</p> <p>In case of banks appearing in the Second Schedule, a copy of the gazette notification in which such change has been published shall mandatorily be obtained.</p>
E.	Inoperative Accounts (Annual) (Para 3.2.17 of BD Manual Vol I or extant instructions)



	<ul style="list-style-type: none"> 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 the nodal COD of the account concerned for instructions?
F.	Obtaining Balance Confirmation (quarterly) (Para 3.2.13 of BD Manual Vol I or extant instructions) Whether balance confirmation has been obtained from the current account holders as at the end of every quarter?
G.	Court orders /Garnishee orders/attachment orders (Daily)
i.	Whether any court orders/garnishee orders/attachment orders have been received with respect to any current account holder?
ii.	Whether legal cell/department was consulted for the same and timely action had been taken thereon?
iii.	Whether provisions contained in BD manual (Para 8.2 of BD Manual Vol I) and/or additional instruction/Standard Operating Procedure issued by DGBA have been followed by the Office?
iv.	Whether statement containing details of all pending court cases are sent to DGBA on quarterly basis by 10 th of the month following the quarter? (Para 8.3 of BD Manual Vol I)
v.	Ascertain, if any balances are lying in Sundry Deposit - legal/ litigation account or any other Sundry Deposit account in connection with Garnishee/ Attachment Order received from Statutory authorities for a period of more than 3-4 working days and the reasons thereof.
	Part III: Inventory Management (DD/PO/Cheque)
i.	Whether stock of instruments (DD/PO/cheque) are inventorized in CBS on receipt from the press? (Para 5.1.1 of BD Manual Vol I)
ii.	Whether cheque leaves/books are issued based on request and after verification of signature of the applicant and also entered in CBS? (Para 5.6.1 of BD Manual Vol I/extant instructions)?
iii.	Whether number of leaves/books in physical stock is verified on a half-yearly basis and it matches with the inventory in CBS? (Para 5.4 of BD Manual Vol I)
iv.	Whether paid instruments in custody of remittance section are verified on monthly basis? (Para 5.4.2 of BD Manual Vol I)



Part IV: Loans & Advances (daily)	
A.	In case loans or advances has been extended, following will be verified: -
i.	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?
ii.	Whether the loan was granted on submission and verification of required documents? Whether instructions of the COD concerned have been followed for granting loans? (Para 7.2 and 7.3 of BD Manual Vol I)
iii.	Whether the application for loan has been signed by the authorized official/s whose signature/s is/are on Bank's record and is/are in accordance with the operational instructions? [Para 7.4 (b) (i) of BD Manual Vol I]
iv.	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 7.4 (b) (ii) of BD Manual Vol I]
v.	In case the promissory notes are to be renewed within 3 years (or any other specified period) of their date of execution, whether the Demand Promissory Note forming part of the required documents, is valid i.e., within due date/ within its validity period? (Para 7.9 of BD Manual Vol I)
vi.	Whether the total of outstanding balances in individual loan accounts in various categories agree with the GL balance? (Para 7.8 of BD Manual Vol I)
vii.	In case of repayment of loan (in part or in full), whether the loan balance was updated correctly and whether correct accounting entry for repayment was passed? (Note: Instruction on loans and advances are issued by nodal CODs concerned)
B.	Interest on loans and advances
i.	Whether the interest is being recovered monthly? (If any other periodicity has been prescribed by the Central Office Department concerned, for interest recovery, interest calculation and recovery should be checked accordingly).
ii.	Whether the amount of interest is correctly calculated on the outstanding balance and at applicable rate?
iii.	Whether correct accounting entry has taken place for interest recovery?
iv.	In case of final repayment, whether interest has been recovered at the time of settling the outstanding loan balance? (Para 7.10 of BD Manual Vol I)



v.	If a loan is repaid on the same day it is availed of, whether a day's interest has been recovered? (Para 7.10 of BD Manual Vol I)
vi.	Whether the instructions of COD concerned are being followed for levy of penal interest? (Para 7.12 of BD Manual Vol I)
Part V: Remittance	
A. Issue and payment of Demand Draft (DD)	
i.	Whether the passing official is subjecting applications to the prescribed verifications and subscribing initials on the application? (Para 6.9 of BD Manual Vol I)
ii.	Whether the accounting entry passed for DD issue is correct? Whether the DD has been issued to correct beneficiary and for correct amount?
iii.	<ul style="list-style-type: none"> 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 6.9 of BD Manual Vol I)
iv.	In case of issue of DD against cheque, whether the DD has been issued after realization of cheque?
v.	In case, the application is from Government department, whether the applicant's signature has been verified?
B. Issue of new DD in lieu of expired / lost DDs	
i.	If the DD is payable at SBI bank branch, whether a non-payment certificate/email confirmation has been obtained from SBI? (Para 6.17.1 of BD Manual Vol I)
ii.	In case DD is payable at any RBI Branch, whether it was verified from CBS that the DD was outstanding for payment?
iii.	<p>Whether letter of Indemnity has been obtained?</p> <ul style="list-style-type: none"> Whether it is stamped as an agreement in case the applicant is a customer? (Para 6.17.1.2 of BD Manual Vol I) Whether it has been taken as a letter of undertaking in case the applicant is an employee of the Bank?
iv.	<ul style="list-style-type: none"> Whether the expired/lost DD is cancelled, and fresh DD has been issued in its place for the same amount and favoring the same beneficiary? Whether the details of DDs issued, and DDs cancelled are correctly updated in CBS? (Para 6.17.1.4 of BD Manual Vol I)



C.	Other aspects of DD
i.	Recording of Stop Payment of DDs (Para 6.20 of BD Manual Vol I) <ul style="list-style-type: none"> Whether the Stop payment has been recorded for DD issued by the office based on application received from the applicant to stop payment 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)
ii.	Payment of drafts by cancellation (Para 6.18 of BD Manual Vol I) <ul style="list-style-type: none"> 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? Whether draft cancelled was outstanding? Whether the drafts are cancelled by offices who have drawn/ issued them? 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). Whether the refund has been made as a transfer to the account only and not paid in cash? 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? In case of drafts drawn on SBI, whether a Non-Payment Certificate/email confirmation 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)
iii.	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 6.15 of BD Manual Vol I)
iv.	Revalidation of Drafts: 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 issued for the same amount and favoring 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 6.19 of BD Manual Vol I)
D.	Monitoring Outstanding DD (Para 6.14 and 6.15 of BD Manual Vol I)
i.	Whether the total balance of draft outstanding agrees with the balance in the Drafts Payable A/c?
ii.	Whether the list of outstanding DDs has been put up to Manager / AGM and to HOD of BD at quarterly intervals?
iii.	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? (Para 6.15 of BD Manual Vol I)
E.	Issue of Payment Order (PO) / Banker's Cheque (BC)
i.	Whether PO has been issued based on sanction note of the department concerned?
ii.	Whether PO/ BC Payable Account (8022007) has been credited by the department concerned before the issue of PO?
iii.	Whether PO has been issued for the correct amount and beneficiaries name mentioned is as per the sanction note?
F.	Issue of new PO in lieu of expired/lost PO
i.	<ul style="list-style-type: none"> Whether the original PO was outstanding? Whether a fresh PO issued is for the same amount and favoring the same beneficiary? Whether the details of POs issued, and POs cancelled are correctly updated in CBS?
G.	Monitoring Outstanding PO
i.	Whether the total of PO outstanding matches with the GL balance?
ii.	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?
	Part VI- Monitoring of accounts
A.	Daily checking
i.	Whether exception transaction report, if any, is checked and put up to DGM/GM of Banking Department on the next business day (Para 2.12.5 of BD Manual Vol I / extant instructions)?
ii.	Whether cash scroll, transfer scroll, clean cash book, GL Summation, GL Posting is verified on daily basis and discrepancies observed, if any, are being promptly resolved?
iii.	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?
	<i>(Note: The Concurrent Auditors should not only give the status of above but also comment on the reasons for discrepancy and the action / inaction of the Department.)</i>
B.	Weekly checking
	Statement of Affairs (Para 2.10 of BD Manual Vol I)
i.	Whether Weekly Statement of affairs (WSA) for every week as of Friday is verified and whether the confirmation of correctness of WSA has been sent to DGBA as per the extant instructions?
ii.	Whether weekly confirmations have been received from other sections/ departments on the correctness of their transactions?
iii.	<p>Following aspects must also be seen while verifying WSA: -</p> <ul style="list-style-type: none"> • Whether WSA is balanced? • Whether figures reported under various heads in the statement of affairs report and weekly abstract of statement of affairs report are tallying with the respective GL Balance, Trial Balance? • Whether figures reported under Central and State Government accounts are tallying with the DP report of CAS Nagpur? (For CAS Nagpur) • Whether the amount of notes, rupee coins and small coins matches with the physical cash register? • Whether total of assets/liabilities matches with Grand total of each side in both WSA and WSA abstract?
	Weekly certificate
	Whether weekly certificate has been regularly put up to DGM/GM as per the extant



	instructions?
	Batch cancellation and supplementary transaction <ul style="list-style-type: none"> Whether there were any instances of batch cancellation or supplementary transaction passed during the week? Whether the same was carried out after taking approvals as indicated in Para 2.10.1 read with Annex B, of BD Manual (Vol I)? Whether the WSA of the current week or any of the previous week/s was changed due to the said transaction/cancellation? In case of change in WSA, the same has to be checked again and it must be ensured that a confirmation of correctness of WSA has been sent by the office to DGBA.
C.	Monthly checking
i.	<ul style="list-style-type: none"> Whether the register for charges account has been confirmed by the departments concerned on monthly basis? Whether the GL balance of Dead Stock/Fixed Asset tallies with total inventory? Whether monthly confirmation is furnished to the HOD of the Banking Department regarding the current signatures of users who are authorized to issue DDs/POs? Whether paid instruments have been verified on monthly basis? Whether the list of outstanding DDs has been put up to Manager/AGM on monthly basis?
ii.	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?
iii.	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?
iv.	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?
D.	Income Review Statement (IRS)
i.	Whether it is being prepared for period ended June, November, December and/or any other period specified by DGBA?
ii.	Whether the same is prepared and sent to DGBA within the time limit indicated by DGBA?
iii.	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?
iv.	Whether the GL balances reflected in IRS (System generated) is correct?
v.	Whether outstanding expenditure and accrued income have been considered in preparation of IRS? Whether the proforma entries for the same has been passed in CBS?
vi.	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?
vii.	Whether the manually prepared IRS and CBS generated IRS tallies? If not, whether the discrepancies have been identified and resolved?
E.	Housekeeping (Half Yearly)
i.	Whether instructions contained in circular issued by DGBA Instruction No.02/2024-25 dated August 01, 2024 and provisions of para 1.2 (4) (iii) of BD Manual Vol I/ extant instructions have been followed by the Office?
ii.	Whether Housekeeping Statement has been prepared on half-yearly basis in timely manner and relevant appendices has been submitted to the concerned CODs as mentioned in DGBA circular dated August 01, 2024?
iii.	Whether steps have been taken for the reversal of outstanding entries?
	Part VII- Annual Closing
i.	Whether instructions contained in annual closing circular issued by DGBA have been followed by the Office?
ii.	Provisions (income & expenditure) may be verified for its correctness and accounting entries thereof may be verified.
iii.	In case of outstanding payments, it must be seen that amount to be provided for, includes TDS and GST (ineligible ITC portion), wherever applicable.
iv.	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.
v.	It may be verified whether unutilized provision for expenditure incurred but not defrayed and income accrued but not received, if any, is to be carried forward for next accounting



	year or written back. If it is to be carried forward, the same has been done correctly and if the same is not required to be carried forward, it has been transferred to specific Provision No longer required GL as per the extant instructions in this regard
vi.	Whether approval of the RD/O-i-C has been obtained before making provision?
vii.	Annual Closing returns must be verified for their correctness.
viii.	It must be verified that Prior period transactions and utilization of global provision has been correctly reported in the format prescribed by DGBA. Whether prior period transaction reported as part of annual closing returns also matches with CBS?
	Part VIII- Half-Yearly Review of Income Statement (September end)
i.	Whether instructions contained in Half-Yearly Review circular issued by DGBA have been followed by the Office?
ii.	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?
iii.	Whether unutilized provision made in previous March (annual closing) and it is certain that the same will not be required to be used in the second half of the year (October to next March), has been transferred to 'Provision no longer required' as per the extant instructions?
iv.	Correctness of Provision Balance Report (RPROVBAL) as at September end must be seen to ensure that provisions utilized have been marked off, amount transferred to provision no longer required has been marked off and the positive balance reflected in the report shows the unutilized provision to be utilized in the remaining six months (October to March) and the same is carried forward.
v.	Returns for Half yearly review should be verified and checked for its correctness.

II. Government Banking Department

Sr. No.	Checkpoints
1	Receipts - Cash / Clearing / Transfer
i	Whether scrutiny of challans is done as per prescribed procedure laid down in Para 2.3.3 of GBD manual (Vol – II)?



ii	For cash receipts, whether a proper receipt generated from CBS/manual receipt is given to the customers depositing cash into Govt. accounts?
iii	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?
iv	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?
v	Whether receipted challans are handed over to the depositors after realization of cheques in clearing?
vi	Whether the instruments returned by Drawee banks are returned back to the depositors and proper record of the same is kept in the department?
vii	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?
viii	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)?
ix	Whether it is ensured that credit is given to the correct head of account of the State Government?
2	Short Credits
i	Whether instruments received under Short Credits are entered and dispatched to the concerned Regional Offices on the same/next day of receipt?
ii	In respect of Short Credits pertaining to other Regional Offices, whether entries are made in Short Credit Module in CBS?
iii	Whether outstanding pay-in slips/challans/credit vouchers are tallied with outstanding items in the register of short credits dispatched to the outstation Offices at fortnightly intervals; whether suitable remark is made against the last entry in the register by the AM?
iv	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 is taken?
3	Payments – Cash / Clearing / Transfer
i	Whether the specimen signatures of authorized 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 instruments are verified before passing?
ii	Whether the cheque book series intimated by the Govt. Departments are properly entered in CBS and authorized?



iii	Whether the department is taking telephonic/e-mail confirmation from the drawers of the instruments if the value is more than 5.00 lakh?
iv	Whether payment cheques are passed at various levels of authorities based on their amounts? (for e.g. if the value of the instrument is more than Rs. 25.00 lakh, then the same should be passed/paid by AGM)?
v	Whether the confirmation of balance was obtained from the Personal Ledger A/c. holders periodically?
vi	Whether STOP payment instructions properly signed by the authorized signatories of the accounts are properly recorded in CBS and reviewed periodically? Whether STOP Revocation instructions received from authorized signatories are verified and then entered in CBS?
vii	Whether paid Interest Warrants are sent to PDO for preservation at PDO as per PDO Manual provisions?
viii	Whether the Date-wise Monthly Statement (DMS) mentioning the settlement date is timely sent to the accounting authorities?
ix	Paid cheques should be checked with the respective payment scroll in GBD 7 generated from the system.
x	Whether paid instruments are properly verified and sent to respective Government Departments on the same day or next working day?
xi	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? 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) c. Whether Cheque/ debit mandate is signed by authorized signatory?
4	Demand Draft Received for Realization A/c / Cheque for Collection A/c
i	Whether large numbers of entries are pending for reversal? If so, reasons thereof.
ii	Whether proper efforts are made to reconcile/mark-off entries outstanding for a longer period?
iii	Whether the outstanding items parked in the Demand Draft received for realization account are reconciled and tallied with the figures available in DAD?
iv	Whether Cheques for collection a/c is operated by the department and balance reconciled?
5	Reimbursement of claims for payment in respect of LC/BG
i	Whether proper debit mandate from the Government to reimburse the concerned commercial banks towards LC/BG is on record?



ii	Whether reimbursement has been made as per the debit mandate received from the Government?
iii	Whether proper records are maintained for all the LCs / BGs for which reimbursements have been made?
iv	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?
6	Safe Custody of Articles
i	Whether Safe Deposit Register in form GBD 21 and relevant files are maintained properly under the initials of the officer in charge of the section?
ii	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' Co-operative Credit Society may avail the facility of safe deposit only for depositing duplicate keys in their official capacity.
iii	Whether annual verification of articles in safe custody is being carried out by an officer deputed by the Regional Director?
7	Agency transactions on account of State Government
I	Whether in respect of Agency Charges A/c, Agency Bank-wise Ledger and State Govt.-wise Ledger are maintained in CBS?
li	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? Whether the Agency Transaction Day Book and List of agency transactions are sent to Treasury Office, Finance Department without any delay?
lii	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?
lv	Whether the link/nodal branch of the Agency bank is sending separate daily advice/statements, one for reporting previous month's transactions and the other for current month's transactions within 4 th day of every month?
V	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?
8	Payment of Agency Commission



I	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.
ii	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?
lii	Whether the agency commission claims are submitted by the banks in the format prescribed in DGBA Master Circular DGBA.GBD.No.S2/31-12-010/2024-2025 dated April 01, 2024, (as updated/revised from time to time)?
Iv	Whether the turnover amount on which the commission is payable is checked with reference to the records of GBD (before making payment of agency commission)?
V	Whether the data pertaining to agency commission is entered in CBS and the commission calculated by the system? Whether correct Head of Account is debited for payment of agency commission i.e., Agency Charges A/c – Turnover Commission (payable on account of Govt. turnover)?
Vi	Whether TDS under GST has been deducted as per applicable rate for the applicable category of the banks?
vii	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)
viii	Whether GST has been paid correctly on the applicable rate along with agency commission for transactions done w.e.f. July 1, 2019 by ROs?
9	Month end activities
I	Whether balance transfer for the month end has been carried out correctly?
li	Whether DMS, including for those State Government accounts that are opened for the purpose of integration, has been sent to the concerned Treasury, Finance Department and AG's Office and VDMS has been received within the prescribed time?
10	Integration of State Government portal with e-Kuber
I	Whether QPX Monitoring Screen access has been obtained by GBD officials for monitoring of transactions under e-payments and e-receipts and is being used by RO for below:- <ul style="list-style-type: none"> • For replying to queries of Government before escalating matter to DGBA or e-Kuber QPX support team • For adhering to SOP for Role of Regional Offices for sending list of Debit Notifications and Return Notifications.
li	Whether the following reports are mandatorily sent by GBDs to the concerned officials/authorities in a timely manner as mentioned in para 2.7 of BD Manual Vol II: -



a. For agency transactions: -

S. No	Report	Frequency	Source and Report Format	Recipient
1	Form D: Agency Transaction Day Book	Daily	e-Kuber, pdf	Treasury & Finance Department
2	List of Agency Transactions (Agency Bank-wise)	Daily	e-Kuber, pdf	Treasury & Finance Department
3	Form I & J: Agencies Transaction account	Monthly	e-Kuber, pdf	AG Office, Finance Department & Treasury
4	Monthly statement of Agency Banks	Monthly	Link office of Agency Banks (preferably pdf)	AG Office, Finance Department & Treasury

b. For transactions done directly at RBI (applicable where State Government has account with RBI):

Whether following reports are sent in a timely manner to State Government/ AG Office as mentioned in para 2.7 of BD Manual vol II:-

S. No.	Report	Frequency	Source & Report Format	Recipient
1.	Receipt Scrolls: DAD Portion Account Wise Summary	Daily	e-Kuber, pdf	Treasury & Finance Department
2.	Payment Scrolls: DAD Portion Account Wise Summary	Daily	e-Kuber, pdf	Treasury & Finance Department
3.	PSB 1 to 5: SG account statements	Monthly	e-Kuber, pdf	AG Office, Finance Department & Treasury



	<p>c. If any of the above reports are not sent to the Government/accounting authority or in cases where such practice has been discontinued by the RO, whether confirmation on the same was obtained from the Government/accounting authority?</p> <p>d. Any other reports sent by the RO, based on the request from the State Government, that involve banking transactions or otherwise, which are not generated from e-kuber / not provided by agency bank, are sent with a disclaimer that “the reports are only for information/MIS requirement of the State Government and the same may not be used as primary sources for reconciliation purpose”.</p>
11	KYC status of accounts
I	Whether the KYC documents for the newly opened accounts have been obtained and verified?
II	Whether KYC documents are obtained periodically (once in every eight years) or whenever any change in incumbency of the authorized officials of the government accounts is reported to RBI?
III	Whether newly opened government accounts have been mapped correctly?
IV	Whether there are any inoperative accounts? Whether the status of inoperative accounts is reviewed yearly?
V	Whenever there is no change in the KYC information of the Legal Entity Customer, whether a self-declaration in this regard is obtained from the Government Department?
VI	Whether notice period of three months have been given to the concerned Government departments before closing an inoperative account?
12	Inspection of HO/branches of agency banks
I	Whether RO is adhering to instructions contained in DGBA circular dated April 01, 2016, regarding periodical HO/branch inspection, where applicable?
II	Cross checking of recovery of agency commission/ penalty amount, if any.

Checklist for Concurrent auditors – ID (Cash)	
Checklist_Section/ Sub_Section	Checklist_Description
Coin Balances	Whether physical verification is carried out by number of bags, denomination-wise. The total to be tallied with CD-6. The respective totals will have to be tallied with CD-53 for the day of checking.
Coin Balances	Whether small coins are maintained and accounted properly.



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
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 2.3.2 Ch.II revised IDM).
Invoiced Note Vault	Whether balances of CD3 and CD9 tallies with bin books/stack books in FNV/CNV/DTDV
Invoiced Note Vault	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
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
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.
Box Balance	Each disbursement from the box is recorded in CD-25 with Receiving Officials signature for disbursement from Box Balance.
Box Balance	CD-21 and CD-25 to be cross-tallied on a test check basis.
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: <ul style="list-style-type: none"> • 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%
Cash-General	To check whether balances in CD-53 tallies with the inventory reports provided by respective vault/section.
Cash-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.



Cash-General	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.
Note Banding / Bundling / Counting / Coin Dispensers / Coin Sorting/ Counting Machines And Scales	Are the machines installed in working condition?
Note Banding / Bundling / Counting / Coin Dispensers / Coin Sorting/ Counting Machines And Scales	Whether any assets were purchased during the month under audit.
Note Banding / Bundling / Counting / Coin Dispensers / Coin Sorting/ Counting Machines And Scales	Have laid down procedures been followed in purchase of such machines.
Note Banding / Bundling / Counting / Coin Dispensers / Coin Sorting/ Counting Machines And Scales	Whether there is disposal of assets during the month under audit.
Irregularities detected in 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.
Irregularities detected in CCVS	Irregularities detected and entered in V-5 have actually been copied in CD-91 register.
Irregularities detected in CCVS	Whether unusual delays occur in rectifying irregularities recorded in V-5 register.
Irregularities detected in 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.
Irregularities detected in 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



Irregularities detected in 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.
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.
Preserved Note Packets/cases	Notes dealt with under Special Procedure - Preservation/Destruction thereof a) 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 reportb)Whether the paid defective notes taken over from the ConsolidationCum-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 basisc) If balances are held in Cancelled Note 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 and the entries in CD-9 Register tally with those posted in CD-88 Register. Further, he 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.
Invoiced Notes Vault	CD-3 balance to be tallied with CD-9; and CD-9 with CD-88.
Invoiced Notes Vault	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



Checklist for Concurrent auditors – ID (Operation)	
Checklist_Section/ Sub_Section	Checklist_Description
Accounts	Whether the balances of EGN account in CyM tally with the EGN in CBS.
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.
Accounts	Whether the GL Balance of Chest Notes Account and Chest Coins Account are reconciled with that of their respective Inventory Reports.
Accounts	Whether the GL Balance of Chest Notes Account and Chest Coins Account tally with that of their respective Inventory Reports
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)
Accounts	Whether the remittances and diversions are monitored for unacknowledged entries are monitored and put up to GM/DGM on daily basis.
Accounts	Whether the remittances and diversions are monitored for unacknowledged entries and same are being put up to GM/DGM on daily basis.
Accounts	Check all calculations made with regard to penal interest / penalty charged/collected in respect of delayed/wrong reporting of currency chest transactions.



Accounts	Whether the coins received from other Issue offices or from mint are accounted for on the correct date?
Accounts	Whether Chest Balance Confirmation Certificate for end February and March obtained from currency chests match with Currency Chest denomination wise balances – RCYMTBCCCLOBAL report
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.
Inspection-Resource Section	Verification of penalty scrutiny sheets pertaining to discrepancies/deficiencies observed during inspection / incognito visits / Senior Officer's visit etc. to currency chests/bank branches.
Inspection-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.
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.
RESOURCE SECTION	SCD Transactions Whether RES-8 are maintained properly and posted with reference to the depot slip in Form TA 51 received from SCDs."



RESOURCE SECTION	Whether the monthly statements in forms RES 10 and RES 11 are being sent to Central Office by 15th of the following month
RESOURCE SECTION	Whether payments are made to the banks as and when the statements are received from SCDs
RESOURCE SECTION	Verifying the GST-TDS statement for the payments done during the month.
RESOURCE SECTION	Verify whether GST payment on incentives is to be released to banks / vendors is paid after receipt of GST-Invoice from banks / Vendors.
RESOURCE SECTION	Whether Penalty on CCs is levied in timely manner and waiver, if any, is done by appropriate authority
RESOURCE SECTION	To check whether the accuracy of various incentives paid by IOs to the banks are as per guidelines.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Whether the contract has been awarded in accordance with Central Office instructions;
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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



REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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;
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Whether the bills clearly specify the various activities performed and correct rates have been applied;
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Whether the bills receipt/payment registers are put up to General Manager/Deputy General Manager periodically



REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Whether the payment towards extra-ordinary/special item of work is done with the approval of General Manager/Deputy General Manager;
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Analyse the expenditure on coin transport operator and labour/transport contractor over a period to check unusual features, if any.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Budgetary provision for remittance related expenditure and deviation there from – analysis may be made.'



REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Whether independent record of the work performed by the contractor is maintained by Joint Custodians and SDOs.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Whether RS-1 registers on scheduled inward/ outward remittances maintained properly and are scrutinized to ensure that they are complete in all respect in terms of ID Manual 2021
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	In case advances are given to the potdar, whether it is given keeping in view, the extant instructions for taking-over of the remittances by chests



REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Overtime expenditure on remittances – Analyse over a period.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Whether discrepancies in fresh note remittances are adjusted as per prescribed procedure.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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 1 st April, 2003) are being settled promptly.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	100% of the bills so received should be checked to ensure against any irregularity.



REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	Total expenditure incurred on the above, over a period and bank-wise, may be analysed.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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.
REMITTANCE SECTION-Concurrent Auditor should check the Labour and Transport Contract Agreement of each Issue Office and also 100% of the paid bills. The following aspects may be seen:	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
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	Whether advances to Potdar's are recorded properly in RS-7.
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	In case of additional advances drawn by Potdars at chests, whether the same are properly accounted for.
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills	Whether there is delay in returning/reporting of Potdars accompanying remittances?



etc. keeping in view the following aspects	
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	Whether the bills are settled without delay?
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	Whether permission to stay outside temporary headquarters was granted in large number of cases?
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	100% of bills paid during the period under audit to be scrutinized to ensure that they are in accordance with Central Office instructions issued from time to time.
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	Comment on pending bills giving age-wise details, amount involved and whether delay is justified.
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	Unusual detention of Bank's Potdar is monitored.
Potdar's Advance/Bills -Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects	Overtime bills of Potdars on remittance duty are settled as per current instructions.
Preliminary/Final Receipts	Check whether preliminary/final receipts have been received. Carry out test checks.
Preliminary/Final Receipts	Non-receipt of preliminary receipts/ final receipts/ delays, if any.
Police Bills	100% checking of bills to be done.
Police Bills	Bills in respect of armed police guards provided by the State Government are being paid regularly.



Police Bills	Payments are made in accordance with Central Office instructions with certificate from Security Officers.
Police Bills	Bills in respect of police escort for accompanying remittances are settled expeditiously and in accordance with current instructions.
Police Bills	Comment on the unusual features observed in the bills received from Police Department.
Police Bills	Whether remittance bills/ claims received from chest banks/ STOs (through Government) are being settled promptly
Police Bills	<p>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-</p> <p>(i) A copy of requisition letter issued by the chest officer for obtaining police escort</p> <p>(ii) Police escort bill in original attested by a competent authority</p> <p>(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</p> <p>(iv) Proof of payment in original</p>
Air Remittance bills	Analyse the expenditure on air transport operator over a period to check unusual features, if any.
General	Whether TDS etc. has been recovered from the bill and credited to Government
General	TA Bills and Police Advance recovery.
General	Whether the coins received from other Issue offices or from mint are accounted for on the correct date?



General	Whether CD-59 statements giving instances of discrepancies observed in coin bags forwarded to CO every quarter. Comment on unusual features, if any, observed as well as follow-up action taken with Mints etc.
Outward Remittances - Remittance Section (Applicable to coins too)	RS-2 register is maintained under Remittance section.
Outward Remittances - Remittance Section (Applicable to coins too)	The number of remittances effected from the Vault may be totalled and counter-checked with Remittance Section.
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?"
Subsidiary Registers	Verify whether the wiping out of outstanding entries in Sundry/Suspense a/c have been done within the stipulated time period.
Subsidiary Registers	Any Delay in settling bills. Are they settled in accordance with current instructions?
General - Administration/ In-House Accounts	Suspense and Sundry Deposit A/C - Comment on the nature of entries, delay in reversing entries, unusual features, if any, etc.
General - Administration/ In-House Accounts	100% scrutiny of various bills settled to ensure that they are in order.
General - Administration/ In-House Accounts	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.
Valuables Petty Cash Balance	Position of Outstanding Paragraphs from CA'S previous audit report



Valuables Petty Cash Balance	Remittance 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
Valuables Petty Cash Balance	Monitoring of Security Deposit Account
Valuables Petty Cash Balance	Entries made in the subsidiary books maintained by the Sections / Departments to be verified with reference to the actual transactions / sanctions and comments to be made.
Valuables Petty Cash Balance	Whether outstanding entries in all the transit accounts are cleared before the prescribed time limit. If not, permission of appropriate authority is taken for continuance
Fidelity Guarantee Insurance	All losses involving amount exceeding Rs.500/- may be notified to Insurance provider without delay.
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.
CURRENCY VERIFICATION AND PROCESSING SYSTEM (CVPS) AND SHREDDING & BRIQUETTING SYSTEM (SBS)	Whether AMC entered into on time and are in force and payments made as specified by Central Office.
CURRENCY VERIFICATION AND PROCESSING SYSTEM (CVPS) AND SHREDDING & BRIQUETTING SYSTEM (SBS)	The incentives payable to the Note Processing Teams to be checked with reference to the basic records of number of notes processed.
CURRENCY VERIFICATION AND PROCESSING	Whether calculation of payments for AMC and charges for downtime, if any, are correctly done.



SYSTEM (CVPS) AND SHREDDING & BRIQUETTING SYSTEM (SBS)	
CURRENCY VERIFICATION AND PROCESSING SYSTEM (CVPS) AND SHREDDING & BRIQUETTING SYSTEM (SBS)	Whether calculation for sale of briquettes are correctly done
Additional items of check	As regards payments against articles received, the Concurrent Auditors should verify that certificates from the concerned Sections that" the articles have been received in good condition and conforms to approved samples" have been obtained and record the deficiencies, if any, in their reports.
RBI Museum	Whether all items displayed in the Museum are subject to bimonthly verification.
CLAIM SECTION- 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.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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.



CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Whether forged notes detected are recorded properly.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Check whether physical inventory of Claim section is matching with system inventory in CyM.



CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	In terms of ID Manual para 5.6 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.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Whether exchange value for fully paid notes is credited to Exchanged Good Notes account.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular	For notes adjudicated as half value, whether unpaid portion of Half Paid notes is credited to Sundry Deposit- Unpaid Half value account.



reference to the following:-	
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Whether CL 5 Register is maintained and whether CL 8 Register is put up to GM/DGM on daily basis?
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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.



CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Whether necessary recovery and adjustment in case of incorrect adjudication has been done as per Para 3.11, Chapter-5, ID Manual.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Whether undelivered payments have been transferred to Sundry Deposits/ Unclaimed Govt. of India Re.1 Notes and Rs.2/- & above notes are transferred to Government of India Account and Commission Account respectively?
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Whether outstanding balance in half value paid account is credited to Commission Account?
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular	Whether stipulated timelines for transfer of balances to Commission Account have been followed in respect of the above?"



reference to the following:-	
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	To check whether the audit of paid notes has been carried out as per the laid down procedures in terms of para 5.6 of Chapter 5 of ID manual
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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



CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	In the case of Unclaimed Notes, whether amounts have been credited to corresponding Sundry Deposits as per extant instructions. In the case of one rupee note, whether "Unclaimed Government of India ₹1 Notes" has been credited.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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.
CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	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)



CLAIM SECTION- 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:-	Whether FICN impounded are accounted for properly in claims section? (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?
Exchange Good Notes(EGN)	Whether the balances of EGN account in CyM are agreeable to the EGN in CBS.
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.
Important Registers	Registers CL-5, CL-9, CL-35 and CL-38 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.
Accounting System Claims	A check should be conducted of accounts maintained in the section right from CL-5 register to CL-38 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.



Accounting System Claims	Whether the balancing of forged notes received/ sent to Police/CBI/ CID etc. are being carried out periodically?
RECORD SECTION-Dispatch	Whether surprise verification of unspent balances in Franking Machine, if any has been done.
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.
Annual Maintenance Contract (AMC)	Action taken in case of unacceptable delays, invoking of penalty etc., may be verified.
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.

Checklist for Concurrent auditors – Itanagar SO	
Checklist_Section/ Sub_Section	Checklist_Description
Itanagar Sub-Office	Whether transactions carried out by the Sub-Office are verified and are in conformity with the applicable extant instructions, systems laid down by the Reserve Bank of India from time to time.

Checklist for Concurrent auditors – Kohima SO	
Checklist_Section/ Sub_Section	Checklist_Description
Kohima Sub-Office	Whether transactions carried out by the Sub-Office are verified and are in conformity with the applicable extant instructions, systems laid down by the Reserve Bank of India from time to time.

Checklist for Concurrent auditors – ORBIO	
Checklist_Section/ Sub_Section	Checklist_Description



VERIFICATION OF FINANCIAL STATEMENTS	Whether payments were verified and found to be: a. in accordance with the relevant Expenditure Rules b. approved by appropriate authorities
TDS COMPLIANCE	Whether department has made compliance of TDS: a. Under GST b. Under Income Tax Act, 1961

Checklist for Concurrent auditors – Samadhan Cell	
Checklist_Section/ Sub_Section	Checklist_Description
Whether the following statements/returns are promptly submitted to Central Office:	(i) Annual Medical Report
Whether the following statements/returns are promptly submitted to Central Office:	(ii) Monthly statement to HRMD, CO regarding Housing loans recommended/processed by HDFC in previous month vide para 20 of Master Circular 2023 on RBI Employees Housing loan since process has been taken over by samadhan and verification part given to HDFC, Bank.
SALARIES - DRAWAL & DISBURSEMENT	i) Whether recovery of professional tax and other taxes /dues is promptly credited and relevant returns / statements are dispatched in time.
SALARIES - DRAWAL & DISBURSEMENT	ii) Whether court attachment orders are promptly attended to.
SALARIES - DRAWAL & DISBURSEMENT	iii) Whether leave requests/ entries particularly in respect of extraordinary leave and sick/special leave on half/quarter pay are properly and timely entered in Samadhan by the Offices for salary processing consideration.
OVERTIME PAYMENT	i) Whether the monthly statement regarding payment is filed along with the monthly reviews of overtime payments. Offices have to upload the status of overtime of the respective employees duly approved by HOD in Samadhan. Overtime module and overtime payment is being done on a monthly basis in salary to the employees. Process can be deleted from check list of CODs/ ROs/ TEs as it has been taken over by Samadhan.
GROUP SAVINGS LINKED INSURANCE SCHEME (GSLI)	i) Whether check cards are properly maintained, names of nominees properly recorded, contributions duly entered. (Annualy cards are updated in the month of october and enteries are checked and verified by the CAs.)



PROVIDENT FUND	1) Whether Provident Fund subscriptions are promptly credited to the Administrators A/c on the same day.
PROVIDENT FUND	2) Whether individual Provident Fund A/cs are properly maintained.
PROVIDENT FUND	3) In case of advances / withdrawal from PF and final payments, whether the correct amount has been paid and payment is made in accordance with the rules.
PROVIDENT FUND - ADVANCES & WITHDRAWALS	i) Whether appropriate application has been filled in with all relevant particulars/ documents.
PROVIDENT FUND - ADVANCES & WITHDRAWALS	ii) Whether prima-facie the advance/withdrawal has been established.
PROVIDENT FUND - ADVANCES & WITHDRAWALS	iii) Whether the Bank's dues are properly recovered from the final payments.
PROVIDENT FUND - ADVANCES & WITHDRAWALS	iv) Delay in settlement has resulted in certain cases payment of additional interest.
PAYMENT OF GRATUITY	1) Whether in the cases of payments of compassionate, gratuity, the payment is made up to the admissible extent and as per the rules?.
PENSION	i) 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.
PENSION	ii) Whether photographs of pensioners / nominees are fixed properly on relevant forms and filed in a separate spring file along with pension sanction papers.
PENSION	iii) Whether before making family pension payment prescribed undertaking from the widow or widower or child has been obtained.
PENSION	iv) Whether the pensioners who desire to have their monthly pension by credit to their local bank account have furnished the prescribed undertaking from their nominee / joint account holder.
PENSION	v) Whether all pensioners have submitted 'Life Certificate' in the prescribed format before November 30 every year. Whether pension payment is stopped in case of non-submission of the same.
PENSION	vi) Whether all the pensioners are issued a pass book.
GENERAL - TA/ HA ETC.	i) Whether all bills are inwarded.
GENERAL - TA/ HA ETC.	ii) Whether all bills are passed by the officers authorized to pass the bills under Bank's Expenditure Rules.
GENERAL - TA/ HA ETC.	iii) Whether the amount for which the bill is passed is correct.



GENERAL - TA/ HA ETC.	iv) Whether the advances and unspent balances have been correctly accounted for.
GENERAL - TA/ HA ETC.	v) Whether the balance amount payable has been correctly worked out.
GENERAL - TA/ HA ETC.	vi) Whether references to Central Office, seeking instructions/interpretation for settlement of bills are properly followed up.
GENERAL - TA/ HA ETC.	vii) Whether the bills are submitted within the period indicated in the undertaking.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	i) Whether the bills are submitted within 15 days from the date of return from tour and the unspent balance refunded immediately on return from tour/reporting for duty.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	ii) Whether the fares are admitted by the entitled class and by the shortest route.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	iii) Whether the fares are restricted for the distance by the shortest route only.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	iv) 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.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	v) Whether II A.C. sleeper charges are paid only when 1 class accommodation is not available or the train does not have 1 class.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	vi) 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 not on medical grounds and for short period or for sudden/ serious illness of a close relative.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	vii) Whether a declaration is furnished by the employee in respect of the rail journey.



TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	viii) 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.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	ix)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.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	x) Whether it is ensured that when the travel is performed by private airlines, the fare charged is not higher then that charged by national carrier
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	xi) Whether the advances drawn at temporary headquarters, if any, were utilized in time.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	xii)Whether for, officer's stay in Hotels, VOFs, Dharmshalas etc., lodging, charges paid are as per the rates prescribed by CO.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	xiii) Whether incidentals @1/4 of per diem H.A has been paid to the officers as per rules.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	xiv) Whether Hotel charges are paid as per rules by admitting tax / luxury tax / service charges etc whenever claimed.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	xv)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.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	xvi) Whether advance towards HA is restricted to one week for longer tours where Banks officers are located.
TRAVELLING/ HALTING ALLOWANCE(TA/HA) BILLS	xvii)Whether an employee proceeding on tour to a place 50 Kms 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 may be paid at the discretion of Competent Authority).



MAZDOOR CHARGES	1) 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.
HALTING ALLOWANCE	i) Whether halting allowance has been paid for the correct number of days.
HALTING ALLOWANCE	ii) Whether the rates are appropriate and according to the place of stay.
HALTING ALLOWANCE	iii) 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.
HALTING ALLOWANCE	iv) Whether Sundays / holidays spent wholly outside temporary headquarters, if any, have been excluded and rounding off of the number of days is properly done.
HALTING ALLOWANCE	v) 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.
HALTING ALLOWANCE	vi) Whether the sliding scales of halting allowance are applied, wherever applicable.
HALTING ALLOWANCE	vii) Whether proper deduction has been made when the employee is treated as guest by the concerned institution.
TRANSFER (TA) BILLS	i) 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.
TRANSFER (TA) BILLS	ii) Whether the fares have been claimed by the shortest route and by entitled class.
TRANSFER (TA) BILLS	iii) Whether the amount not exceeding two months pays to meet incidental expenses as admissible has been paid.
TRANSFER (TA) BILLS	iv) Whether the Octroi receipt is produced in support of the claim
TRANSFER (TA) BILLS	v) Whether the railway receipt for the container charges is produced when transportation is done by container service.
TRANSFER (TA) BILLS	vi) Whether the packing and crating, unpacking, clearing and forwarding, transportation and cartage, loading and unloading and Insurance etc., charges are admitted as per rules.



TRANSFER (TA) BILLS	vii) Whether the freight charges are admitted up to a maximum of 60 quintals or one full four wheeler wagon load by ordinary goods train. (If goods are transported by lorry or any other mode of transport, expenditure incurred up to 60 quintals of weight on actual terms not exceeding the amount charged by well- known transport companies having all India operations Consignment note/ challan In addition to the receipt for freight should be produced).
TRANSFER (TA) BILLS	viii) Whether the cost of transportation of motorcar by passenger train (In a closed wagon) admitted. (If car is transported by road, the expenditure incurred towards cost of petrol, driver's charge, etc., can be reimbursed within the ceiling amount applicable for transportation of car by a passenger train (closed wagon) by the shortest route).
TRANSFER (TA) BILLS	ix) Whether, in case where scooter/ motorcycle is transported separately, charges to the extent of two quintals at parcel (railway) rate as applicable only are paid.
TRANSFER (TA) BILLS	x) Whether any demurrage charges have been reimbursed.
HALTING ALLOWANCE ON TRANSFER	i) 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 the third day next to the date of allotment of any kind of accommodation at the new center.
HALTING ALLOWANCE ON TRANSFER	ii) Whether halting allowance has been paid for the number of days spent outside headquarters on leave/holidays.
HALTING ALLOWANCE ON TRANSFER	iii) 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 center or the transfer was effected at the request of the officer.
HALTING ALLOWANCE ON TRANSFER	iv) Whether the application for accommodation has been made before reporting to the new center.
HALTING ALLOWANCE ON TRANSFER	v) Whether any accommodation has been declined by the officer.
MEDICAL BILLS	1) 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.



MEDICAL BILLS	2) Whether the claim is properly supported by documents such as doctor's receipted bills, prescriptions, chemist cash memo, etc.
MEDICAL BILLS	3) 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 a 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).
MEDICAL BILLS	4) 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.
MEDICAL BILLS	5) Whether the dates of cash memo corresponds to the date of prescriptions.
MEDICAL BILLS	6) Whether the quantity purchased corresponds to the quantity prescribed.
MEDICAL BILLS	7) Whether any claim has been preferred in respect of dependent parents/ brothers/sisters.
MEDICAL BILLS	8) 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 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.
MEDICAL BILLS	9) Whether visit/ consultation charges of general practitioners are restricted to admissible extent.
MEDICAL BILLS	10) Whether the specialist consultation is done only with BMO's prior permission, unless under emergency of which BMO is subsequently informed.
MEDICAL BILLS	11) 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.



MEDICAL BILLS	12) Whether the maternity expenses and the charges for caesarian operation are reimbursed to the admissible extent. (No amount is reimbursable under MAF).
MEDICAL BILLS	13) Whether the stoppages charges incase of hospitalization are reimbursed within the ceilings prescribed.
MEDICAL BILLS	14) 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. –
MEDICAL BILLS	15)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.
MEDICAL BILLS	16) Whether the cost of hormones (except for thyroid), multivitamins, tonics, drugs having nutritional food values, enzymes, advertised drugs, cosmetic medicating and medicated soaps is reimbursed. Whether cost of lotions/ ointments, eye/ ear drops, etc., reimbursed only when they are required to be purchased in emergency/ acute cases. (Cost of disposable syringes used during hospitalization treatment only can be reimbursed).
MEDICAL BILLS	17) Whether the registration fees/ charges levied by the Trust/ Charitable/ Private hospitals/ nursing homes for indoor treatment were reimbursed only to the extent of ` 50/- provided the treatment was taken with prior permission of BMO.
MEDICAL BILLS	18)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
MEDICAL BILLS	19) Whether the refraction test of eyes is allowed only once in two/ three years and whether instruction regarding reimbursement of the cost of spectacles have been strictly adhered to
MEDICAL BILLS	20)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.



MEDICAL BILLS	21) Whether the cost of crutches, cervical collar, corset belts and artificial limbs has been reimbursed keeping in view the extent instructions.
MEDICAL BILLS	22) Whether for CAT scan test prior approval/ recommendation was obtained.
MEDICAL BILLS	23) Whether in case of D&C operations histopathological report has been submitted.
MEDICAL BILLS	24) Whether the reimbursement of charges for medical termination of pregnancy was reimbursed only to admissible extent subject to fulfillment of prescribed conditions.
MEDICAL BILLS	25) Whether the expenditure on account of tubectomy/ vasectomy operations was reimbursed correctly up to the prescribed limits in addition to the incentive amount.
MEDICAL BILLS	26) Whether the special nursing charges was reimbursed on fulfillment of certain conditions.
MEDICAL BILLS	27) 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.
MEDICAL BILLS	28) Whether cost of allopathic medicines prescribed by a non-allopathic doctor was reimbursed (not reimbursable).
MEDICAL BILLS	29) Whether the bill was submitted once in quarterly basis within one year of the succeeding quarter, if the claim amount was less than 1000/-.
MEDICAL BILLS	30) Whether the prescription bears the Registration No. of the Doctor.
MEDICAL BILLS	31) Note: Consultation charges of a Dentist and the cost of Bridges and Crowns/ Caps are now reimbursable w.e.f. 1.8.2002).
MEDICAL BILLS	32) Whether druggist's bills are paid promptly.
MEDICAL BILLS	33) Whether the stock register and prescription files are properly maintained?
MEDICAL BILLS	34) Whether quarterly surprise check of all dispensaries have been carried out?-
MEDICAL BILLS	35) Whether verification and checking of stock of drugs and dead stock articles in the dispensary is arranged periodically.
MEDICAL BILLS	36) Whether the bottles of medicines are properly labeled to indicate their contents.



MEDICAL BILLS	37) Whether the name and telephone number of nominated nodal officer has been advised to all the retired executives 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
CONVEYANCE BILLS	1) Whether the distance stated in conveyance bill is correct, the point of deviation in order, the mode of transport used appropriate from the point of view of eligibility and the amount claimed and admitted is proper.
CONVEYANCE BILLS	2) Whether the officers who are claiming reimbursement of conveyance expenses either for maintaining vehicle or on monthly-consolidated basis have claimed conveyance expenses separately for officials trips of less distance than 8 kms. at headquarters.
CONVEYANCE BILLS	3) Whether officers who are claiming reimbursement of salary for personal driver have claimed reimbursement of expenses on local trips for official purpose.
CONVEYANCE BILLS	4) Whether, in cases where employees travel in groups of two or more, endeavor is made, to the extent possible to share the same conveyance, so as to keep the expenditure within the limits of necessity.
OUT-OF-POCKET EXPENSES BILLS	1) Whether the place of duty is beyond 8 kms. from the normal place of work.
OUT-OF-POCKET EXPENSES BILLS	2) 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.
OUT-OF-POCKET EXPENSES BILLS	3) 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).
OUT-OF-POCKET EXPENSES BILLS	4) Whether the officers from Mumbai/ Chennai going to BTC/ Staff College to deliver talks are reimbursed out-of pocket expenses.
OUT-OF-POCKET EXPENSES BILLS	5) Whether out-of-pocket expenses are paid for intervening Sundays/ holidays.
OUT-OF-POCKET EXPENSES BILLS	6) Whether out-of pocket expenses are correctly reimbursed at half the rate of halting allowance applicable to the place of work.
OUT-OF-POCKET EXPENSES BILLS	7) Whether sliding scale of out-of-pocket expenses was applied after first 45 days except in the case of employees on reimbursement, inspection or cash verification duty.



TEA/ LUNCH/ DINNER/ CONVEYANCE CHARGES BILLS	1) Whether late sitting/ early coming is for approved items of work.
TEA/ LUNCH/ DINNER/ CONVEYANCE CHARGES BILLS	2) Whether the tea/ lunch/ dinner charge are admitted as per the prescribed scales and on the basis of the number of hour of detention/ early coming.
TEA/ LUNCH/ DINNER/ CONVEYANCE CHARGES BILLS	3) Whether reimbursement of tea/ snacks/ breakfast charges for officers attending to protocol duties are as per prescribed rates.
TEA/ LUNCH/ DINNER/ CONVEYANCE CHARGES BILLS	4)Whether the prescribed register is maintained for this purpose.
TEA/ LUNCH/ DINNER/ CONVEYANCE CHARGES BILLS	5) Whether the monthly statement regarding payment is filed along with the monthly reviews of overtime payments.
HOUSING LOAN	i)Whether 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 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 17(IV) of Master Circular on RBI employees Housing Loan Rules dated April 01,2022 above para has been modified)
TDS	1) Whether statutory obligations like deduction of various taxes/payments, etc. were invariably met (as per rules/rates in force) and remitted in time;filing of returns/statements, wherever called for, may also be checked.
MAINTAINANCE OF SUBSIDIARY LEDGERS	1) Whether Subsidiary Charges A/C ledger, suspense account sundry deposit ledger are maintained as per Manual Provisions, entries are duly checked and authenticated by AM/ Manager.
MAINTAINANCE OF SUBSIDIARY LEDGERS	2)Whether Weekly reconcialition of transitory a/c balances & monthly reconcialition of charges a/c done with G/L balances on regular basis.



MAINTAINANCE OF SUBSIDIARY LEDGERS	3) Whether entries in the subsidiary ledgers were checked by the concurrent auditors vis-à-vis the supporting documents and the same were found in order. (DGBA Circular No.19 dated 08.11.2005).
MAINTAINANCE OF SUBSIDIARY LEDGERS	4) 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.