



Reserve Bank of India
ABCC, Human Resource Management Department
Chandigarh

E-Tender Notice

Appointment of Concurrent Auditors for the period October 01, 2025 to September 30, 2026 by Reserve Bank of India, Chandigarh

Reserve Bank of India, Chandigarh invites e-tender from eligible and willing firms for Appointment of Concurrent Auditors for the period October 01, 2025 to September 30, 2026. The estimated cost of work is **₹12.46 Lakh** (including GST) only.

2. It is an open e-tender. Only those firms which are categorized in Category-I (having their Registered Office in Chandigarh) by the Institute of Chartered Accountants of India are eligible to participate in this e-tendering process. The tender document is available on the Bank's website www.rbi.org.in for download.

3. E-Tender shall be submitted online in two parts. Part-I of the e-tender will contain the Bank's standard technical and commercial conditions, which must be agreed to by the tenderers. Part-II of the e-tender will contain the Bank's schedule of quantities and tenderer's price bid to be submitted online.

4. The firms fulfilling the eligibility criteria should upload all the required documents at <https://www.mstcecommerce.com/eprocn> on or before **11:00 AM on August 08, 2025** for consideration for the award of work.

5. Part-I of the e-tender will be opened on **August 08, 2025 at 11:30 AM** on MSTC website. The timeline of the e-tender is as follow:

(A)	E-Tender no	RBI/Chandigarh Regional Office/HRMD/2/25-26/ET/269
(B)	Mode of Tender	e-Procurement System (Online Part I - Techno-Commercial Bid and Part II - Price Bid through MSTC portal https://www.mstcecommerce.com/eprocn)
(C)	Estimated cost	₹12.46 Lakh (Rupees Twelve Lakh Forty Six Thousands only) (including GST)
(D)	Date of availability of E-Tender Document for download on RBI website	July 09, 2025
(E)	Starting Date of E-Tender for submission of Part-I (Techno- Commercial Bid) and Part-II (Price Bid) at https://www.mstcecommerce.com/eprocn	July 09, 2025 from 11:00 AM onwards

(F)	Earnest Money Deposit (Only through NEFT)	₹24,922/- (Rupees Twenty Four Thousand Nine Hundred Twenty Two Only) Beneficiary Name- Reserve Bank of India IFSC: RBIS0CGPA01 (5th and 10th being zero) Account No: 186003001
(G)	Date and time of pre-bid meeting	July 28, 2025 at 03:00 PM Venue: HRMD, 3 rd Floor, Main Office Building, Reserve Bank of India, Central Vista, Sector-17, Chandigarh
(H)	Last date to deposit EMD	August 07, 2025
(I)	Closing Date of e-tender for submission of Techno-Commercial Bid & Price Bid	August 08, 2025 till 11:00 AM
(J)	Date & time of opening of Part-I (Techno-Commercial Bid)	August 08, 2025 at 11:30 AM After reviewing the documents uploaded in Part-I, Part-II will be opened for only those bidders whose documents uploaded with Part-I are found acceptable after scrutiny. Date of opening of Part-II will be communicated to bidders through email.
(K)	Transaction Fee	Payment of transaction fee through MSTC payment gateway / NEFT in favour of MSTC Ltd

The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.

-SD-
Regional Director
Reserve Bank of India
Chandigarh



भारतीय रिज़र्व बैंक
एबीसीसी, मानव संसाधन प्रबंध विभाग
चंडीगढ़

**भारतीय रिज़र्व बैंक, चंडीगढ़ द्वारा 01 अक्टूबर 2025 से 30 सितंबर 2026 की अवधि के लिए
समवर्ती लेखा परीक्षकों की नियुक्ति हेतु ई-निविदा**

**Tender for appointment of Concurrent Auditors for the period October 01, 2025
to September 30, 2026 by Reserve Bank of India, Chandigarh**

RBI/Chandigarh Regional Office/HRMD/2/25-26/ET/269

भाग-I (टेक्नो-कमर्शियल बोली)

Part-I (Techno-Commercial Bid)

बोली पूर्व बैठक का समय एवं स्थान	28 जुलाई 2025 को अपराह्न 03:00 बजे स्थान: मानव संसाधन प्रबंध विभाग, तृतीय तल, मुख्य कार्यालय भवन, भारतीय रिज़र्व बैंक, सेंट्रल विस्टा, सेक्टर- 17, चंडीगढ़
बोली प्रस्तुत करने की अंतिम तिथि:	08 अगस्त 2025 को पूर्वाह्न 11:00 बजे तक
निविदा का भाग-I अर्थात तकनीकी बोली खोलने की तिथि:	08 अगस्त 2025 को पूर्वाह्न 11:30 बजे

Note: Signed & scanned Part-I of this tender document must be uploaded to MSTC Portal. Price must be quoted on the MSTC Portal only.

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अस्वीकरण / DISCLAIMER

भारतीय रिज़र्व बैंक, सम्पदा विभाग, चंडीगढ़ ने इच्छुक पक्षों को कार्य की पृष्ठभूमि की जानकारी देने के लिए यह दस्तावेज़ तैयार किया है। जबकि भारतीय रिज़र्व बैंक ने इसमें निहित जानकारी को तैयार करने में उचित सावधानी बरती है और इसे सटीक मानते हैं, न तो भारतीय रिज़र्व बैंक और न ही इसके किसी भी प्राधिकरण या एजेंसियों और न ही उनके संबन्धित अधिकारियों, कर्मचारियों, एजेंटों या सलाहकारों में से कोई भी इस दस्तावेज़ में निहित जानकारी की पूर्णता या सटीकता के संबंध में कोई वारंटी या नुमाइंदगी, व्यक्त या निहित प्रदान करता है।

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

इस दस्तावेज़ का प्रयोजन सम्पूर्ण जानकारी प्रदान करने का नहीं है। इच्छुक पार्टियों से अपनी स्वयं की पूछताछ करना अपेक्षित है। इस ई-निविदा के प्रत्यर्थी को अपनी स्वयं की पूछताछ करने की आवश्यकता है और उन्हें केवल खाली ई-निविदा दस्तावेज़ों / फार्मों में निहित जानकारी पर भरोसा नहीं करना चाहिए। यदि उत्तरदाताओं द्वारा सम्यक उद्यम का पालन नहीं किया जाता है तो भारतीय रिज़र्व बैंक ज़िम्मेदार नहीं होगा।

The information is not intended to be exhaustive. Interested parties are required to make their own inquiries. Respondents to this tender are required to make their own inquiries and they should not rely solely on the information contained in the blank tender documents / forms. The Reserve Bank of India is not responsible if no due diligence is performed by the Respondents.

यह जानकारी इस आधार पर प्रदान की जाती है कि यह भारतीय रिज़र्व बैंक या इसके किसी भी प्राधिकरण या एजेंसियों या उनके संबन्धित अधिकारियों, कर्मचारियों, एजेंटों या सलाहकारों पर बाध्यकारी नहीं है।

The information is provided on the basis that it is non-binding on Reserve Bank of India or any of its authorities or agencies or any of their respective officers, employees, agents or advisors.

भारतीय रिज़र्व बैंक परियोजना के साथ आगे बढ़ने या परियोजना के विन्यास को बदलने, इस दस्तावेज़ में परिलक्षित समय सारिणी को बदलने या लागू होने वाली प्रक्रिया को बदलने का अधिकार सुरक्षित रखता है। यह रूचि व्यक्त करने वाले किसी भी पक्ष के साथ मामले पर आगे चर्चा करने से इनकार करने का अधिकार भी सुरक्षित रखता है। रूचि व्यक्त करने वाले व्यक्तियों या संस्थाओं को किसी भी प्रकार की लागत की प्रतिपूर्ति का भुगतान नहीं किया जाएगा।

Reserve Bank of India reserves the right not to proceed with the Project or to change the configuration of the Project, to alter the time table 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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**भारतीय रिज़र्व बैंक
एबीसीसी, मानव संसाधन प्रबंध विभाग
चंडीगढ़**

ई-निविदा सूचना

**भारतीय रिज़र्व बैंक, चंडीगढ़ द्वारा 01 अक्टूबर 2025 से 30 सितंबर 2026 की अवधि के लिए
समवर्ती लेखा परीक्षकों की नियुक्ति हेतु ई-निविदा**

01 अक्टूबर 2025 से 30 सितंबर 2026 की अवधि के लिए समवर्ती लेखा परीक्षकों की नियुक्ति हेतु भारतीय रिज़र्व बैंक, चंडीगढ़, पात्र और इच्छुक फर्मों से ई-निविदाएं आमंत्रित करता है। कार्य की अनुमानित लागत **₹12.46 लाख मात्र** (जी. एस. टी. सहित) है।

2. यह एक खुली ई-निविदा है। केवल वे फर्म, जिन्हें इंस्टीट्यूट ऑफ चार्टर्ड अकाउंटेंट्स ऑफ इंडिया द्वारा श्रेणी-1 (जिनका कार्यालय चंडीगढ़ में पंजीकृत है) में श्रेणीबद्ध किया गया है, इस ई-निविदा प्रक्रिया में भाग लेने की पात्र हैं। ई-निविदा दस्तावेज बैंक की वेबसाइट www.rbi.org.in पर भी डाउनलोड के लिए उपलब्ध है।

3. ई-निविदा दो भागों में ऑनलाइन प्रस्तुत की जाएगी। ई-निविदा के भाग-1 में बैंक की मानक तकनीकी और वाणिज्यिक शर्तें होंगी, जिन पर निविदाकर्ता को सहमत होना होगा। ई-निविदा के भाग-2 में बैंक की मात्राओं की अनुसूची निर्धारित की गयी है और निविदाकर्ता द्वारा मूल्य बोली ऑनलाइन प्रस्तुत की जाएगी।

4. पात्रता मानदंड को पूरा करने वाली फर्मों को **08 अगस्त 2025 को पूर्वाह्न 11:00 बजे** तक या उससे पहले तक सभी आवश्यक दस्तावेजों को <https://www.mstcecommerce.com/eprocn> पर अपलोड करना होगा।

5. ई-निविदा के भाग-1 को **08 अगस्त 2025 को पूर्वाह्न 11:30 बजे** MSTC Portal पर खोला जायेगा। ई-निविदा की समय-सारणी निम्न अनुसार है:

(क)	ई-निविदा सं.	RBI/Chandigarh Regional Office/HRMD/2/25-26/ET/269
(ख)	निविदा प्रणाली	ई-प्रापण प्रणाली (ऑनलाइन https://www.mstcecommerce.com/eprocn पर भाग- I तकनीकी-वाणिज्यिक बोली तथा भाग-2 मूल्य बोली)
(ग)	अनुमानित लागत	₹12.46 लाख मात्र (रुपए बारह लाख छियालीस हजार मात्र) (जी. एस.टी. सहित)
(घ)	ई-निविदा दस्तावेज़ बैंक की वेबसाइट से डाउनलोड करने की प्रारम्भिक तिथि	09 जुलाई 2025
(ङ)	https://www.mstcecommerce.com/eprocn पर ई-निविदा (ऑनलाइन तकनीकी-	09 जुलाई 2025 को पूर्वाह्न 11:00 बजे से

	वाणिज्यिक बोली और मूल्य बोली) प्रारंभ होने की तारीख	
(च)	बयाना राशि (केवल NEFT के माध्यम से)	₹24,922/- (रुपए चौबीस हजार नौ सौ बाईस मात्र) लाभार्थी का नाम - भारतीय रिज़र्व बैंक IFSC Code: RBIS0CGPA01 (पंचवा तथा दसवां अंक शून्य है) खाता सं.: 186003001
(छ)	बोली पूर्व बैठक की तिथि एवं समय	28 जुलाई 2025 को अपराह्न 03:00 बजे स्थान: मानव संसाधन प्रबंध विभाग, तृतीय तल, मुख्य कार्यालय भवन, भारतीय रिज़र्व बैंक, सेंट्रल विस्टा, सेक्टर-17, चंडीगढ़
(ज)	बयाना राशि जमा करने की अंतिम तिथि	07 अगस्त 2025 तक
(झ)	ई-निविदा (तकनीकी-वाणिज्यिक बोली एवं मूल्य बोली) बंद होने की तिथि	08 अगस्त 2025 को पूर्वाह्न 11:00 बजे तक
(ञ)	ई-निविदा का भाग-I (अर्थात् तकनीकी-वाणिज्यिक बोली) खोलने की तारीख	08 अगस्त 2025 को पूर्वाह्न 11:30 बजे भाग-I में अपलोड किए गए दस्तावेजों की समीक्षा के बाद भाग-II केवल उन्हीं बोलीदाताओं का खोला जाएगा, जिनके भाग-I के साथ अपलोड किए गए दस्तावेजों की जांच के पश्चात स्वीकार्य पाया जाएगा। भाग-II के खुलने की तिथि बोलीदाताओं को ईमेल के माध्यम से सूचित की जाएगी।
(ट)	अंतरण फीस	अंतरण फीस का भुगतान एमएसटीसी भुगतान गेटवे / एनईएफटी माध्यम से एमएसटीसी लिमिटेड के पक्ष में किया जाएगा।

बैंक न्यूनतम निविदा को स्वीकार करने के लिए बाध्य नहीं है और किसी भी निविदा में पूर्ण या आंशिक रूप से स्वीकार करने का अधिकार सुरक्षित रखता है। बैंक बिना किसी कारण बताए सभी निविदाओं को अस्वीकार करने का अधिकार भी सुरक्षित रखता है।

कृते/-
क्षेत्रीय निदेशक
भारतीय रिज़र्व बैंक
चंडीगढ़



**Reserve Bank of India
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(K)	Transaction Fee	Payment of transaction fee through MSTC payment gateway / NEFT in favour of MSTC Ltd

The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.

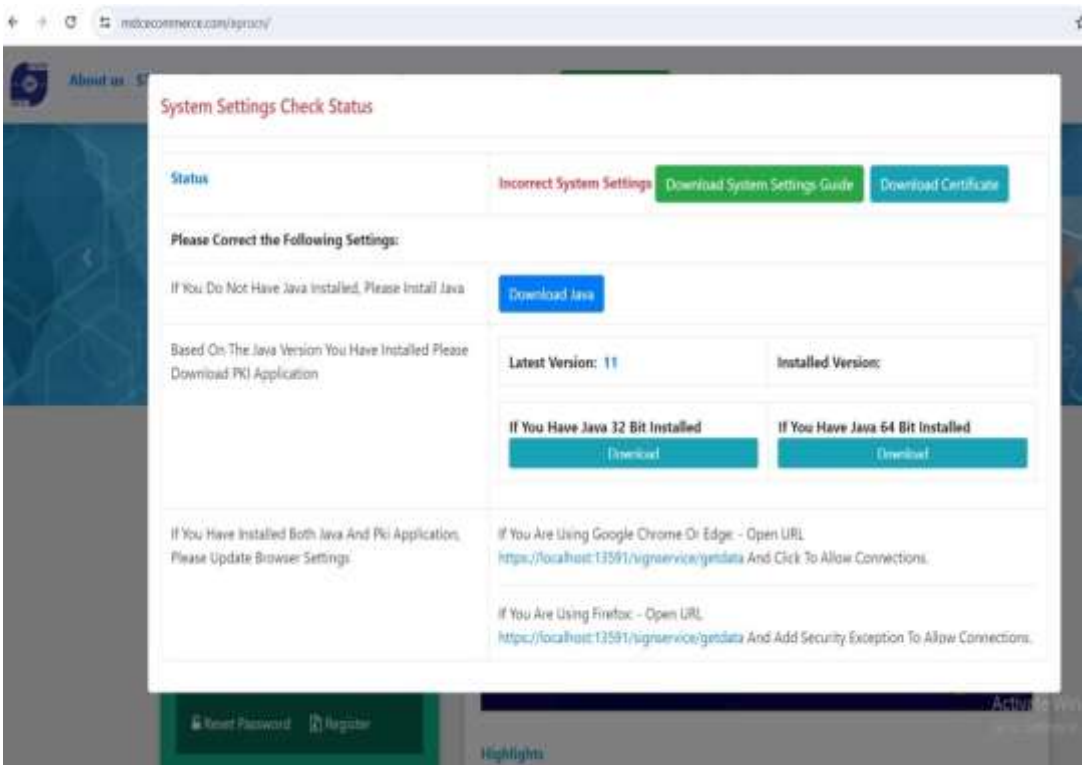
-SD-
Regional Director
Reserve Bank of India
Chandigarh

Important instructions regarding e-tender

This is an e-procurement event of Reserve Bank of India, Chandigarh. The e-procurement service provider is MSTC Limited.

You are requested to read and understand the Notice Inviting E-Tender and subsequent Corrigendum, if any, before submitting your online tender. Tenderers who do not comply with the conditions with documentary proof (wherever required) will not qualify in the Tender for opening of price bid.

1.	<p>Process of E-Tender:</p> <p>A) Registration: The process involves vendor's registration with MSTC e-procurement portal which is free of cost. Only after registration, the vendor(s) can submit his / their bids electronically. Electronic Bidding for submission of Techno-Commercial Bid as well as Price Bid over the internet will be done. The Vendor should possess Class III signing type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. MSTC / RBI, Chandigarh is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).</p> <p>SPECIAL NOTE: The price bid and the commercial bid has to be submitted on-line only at www.mstcecommerce.com/eprocn.</p> <p>1). Vendors are required to register themselves online with www.mstcecommerce.com → e-Procurement → PSU / Govt depts. → RBI Chandigarh → Register as Vendor Filling up details and creating own user id and password → Submit.</p> <p>2). Vendors will receive a system generated mail confirming their registration in their email which has been provided while filling the registration form.</p> <p>In case of any clarification, please contact MSTC / RBI, Chandigarh, (before the scheduled time of the e-tender).</p> <p>Contact details:</p> <p>a) <u>Contact person (MSTC Ltd.) for Vendors:</u></p> <p>(i) HO Central Help Desk:</p> <p>Phone Number :07969066600</p> <p>helpdeskho@mstcindia.in (Please mention "HO Helpdesk" as subject while sending emails)</p> <p><u>Availability</u></p> <p>9:30 AM to 5:00 PM on all working days for all Technical issues e-Tenders, System settings etc.</p> <p>ii) Mr Keshav Arora, Deputy Manager, Email - cdgopn1@mstcindia.in; M. No.- 9830430434,</p>
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	<p>iii) Mr Pankaj Kumar, Deputy Manager, Email - cdgopn2@mstcindia.in, M. No. - 7229068247</p> <p>Google hangout ID- (for text chat)- mstceproc@gmail.com.</p> <p>b) Contact person at RBI (RO/TE)</p> <p>(i) Shri Sagar Pandita (Assistant Manager), M. No. - 9419264373, Email- (sagarpandita@rbi.org.in / abccchandigarh@rbi.org.in)</p> <p>(ii) Shri Abhishek (Assistant Manager), M. No. - 9627016138, Email- (abhishek3@rbi.org.in)</p> <p>B) System Requirement:</p> <p>i) Windows XP-SP3 & above/Windows 7 Operating System</p> <p>ii) IE-7 and above Internet browser.</p> <p>iii) Signing type digital signature</p> <p>iv) JRE 7 update 9 and above software to be downloaded and installed in the system.</p> <p>To enable ALL active X controls and disable 'use pop up blocker' under Tools→Internet Options→ custom level</p> <p>For details, vendor may refer to the DOWNLOAD SYSTEM SETTING GUIDE available https://www.mstcecommerce.com/eprocn.</p> 
2.	<p>(A) Part I Techno-Commercial bid will be opened electronically on specified date and time as given in the NIT.</p>

	<p>(B) Part II Price bid will be opened electronically of only those bidder(s) whose Part I Techno-Commercial Bid is found to be Techno-Commercially acceptable by RBI, Chandigarh. Such bidder(s) will be intimated date of opening of Part II Price bid, through valid email confirmed by them.</p> <p>Note:</p> <p>The tenderers are advised to offer their best possible rates. There would generally be no negotiations hence please submit your most competitive prices while submitting the price bid. However, in case the lowest rate appears to be reasonable considering the prevailing market conditions, the order may be awarded to the lowest bidder and if the rate is still considered high, action as per prevailing instruction/guideline shall be taken.</p>
3.	All the entries in the e-tender should be entered in online Technical & Commercial Formats without any ambiguity.
4.	<p><u>Special Note towards Transaction fee:</u> The vendors shall pay the transaction fee using "Transaction Fee Payment" Link against the specific tender in the "Bid Floor"/through the "Pay Transaction fee" in "Event catalogue" through their login. Service Provider / Contractor / Vendor shall have the facility of making the payment either through NEFT or Online Payment. On selecting NEFT, Service Provider / Contractor / Vendor shall generate a challan by filling up a form. Service Provider / Contractor / Vendor shall remit the transaction fee amount as per the details printed on the challan without making change in the same. On selecting Online Payment, Service Provider / Contractor / Vendor shall have the provision of making payment using its Credit / Debit Card / Net Banking. Once the payment gets credited to MSTC's designated bank account, the transaction fee shall be auto authorized.</p> <p><u>Transaction fee is non-refundable.</u> A vendor will not have the access to online e-tender without payment of the transaction fee.</p> <p><u>NOTE:</u> 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.</p> <p>Vendors are advised not to deposit cash in bank as it becomes difficult to ascertain the details of the remitter from such cash transactions.</p> <p>Bidders may please note that the transaction fee should be deposited by debiting the account of the bidder only; transaction fee deposited from or by debiting any other party's account will not be accepted.</p> <p>In case of failure to make payment towards Transaction fee for any reason, the vendor, in term, will not have the access to online e-tender.</p>
5.	Vendors are instructed to use <i>Upload Documents</i> link in My menu to upload documents in document library. Multiple documents can be uploaded. Maximum size of single document for upload is 5 MB.

	Once documents are uploaded in the library, vendors can attach documents through Attach Document link against the particular e-Tender. Please note that if the documents are not attached to any e-Tender, the same cannot be downloaded by RBI Chandigarh and it will be deemed that the vendor has not submitted the documents. For further assistance please follow instructions of vendor guide.
6.	All notices and correspondence to the bidder(s) shall be sent by email only during the process till finalization of e-Tender by RBI, Chandigarh as well as by MSTC (e-procurement service provider). Hence the bidders are required to ensure that their email address provided is valid and updated at the stage of registration of vendor with MSTC (i.e., Service Provider). Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate).
7.	<p>(i) Please note that there is no provision to take out the list of parties downloading the e-tender document from the web site mentioned in NIT. As such, bidders are requested to see the web site once again before the due date of e-Tender opening to ensure that they have not missed any corrigendum uploaded against the said e-Tender after downloading the e-Tender document. The responsibility of downloading the related corrigenda, if any, will be of the bidders only.</p> <p>(ii) No separate intimation in respect of corrigendum to this NIT (if any) will be sent to tenderer(s) who have downloaded the documents from web site. Please see website www.mstcecommerce.com/eprocn of MSTC Ltd.</p>
8	E-tender cannot be accessed after the due date and time mentioned in NIT.
9.	<p><u>Bidding in E-tender:</u></p> <p>a) Bidder(s) need to submit necessary EMD, e-tender fees (If any) and Transaction fee separately for the e-tender. Transaction fees if any are non-refundable. No interest will be paid on EMD.</p> <p>b) The process involves Electronic Bidding for submission of Techno Commercial Bid as well as Price Bid.</p> <p>The bidder(s) who have submitted the above fees can only submit their Techno Commercial Bids and Price Bid through internet in MSTC website.</p> <p>Please Note: The vendor after successful remittance of the transaction fees and EMD details, will get the attach documents and common terms tab enabled in their login. Post successful completion of this step, the vendors will be allowed to save the lot specific terms and submit their price bid against the lot through the portal or download and upload the excel file for submitting price bids, as the case may be. In case the attach documents and/or saving common terms step is unsuccessful, the tabs for saving lot specific terms and submitting price bid would be disabled. The status of whether the same is successful/pending would be displayed in the bid status button.</p> <p>c) First the vendor needs to fill up the Commercial specification if any and save it. Then the vendor should fill up the Techno-commercial bid. After filling the Techno-Commercial Bid, bidder should click 'save' for recording their</p>

	<p>Techno-Commercial bid. Once the same is done, the Price Bid link becomes active and the same has to filled up and then bidder should click on “save” to record their price bid. Then once both the Techno-Commercial bid & price bid has been saved, the bidder can click on the “Final Submission” button to register their bid</p> <p>NOTE: - After clicking the final submission “Delete bid” option would be shown. If the vendor wants to delete the bid after final submission and re submit the bid, then he/she should click delete bid and resubmit the same and again click final submission.</p> <p>d) In all cases, bidder should use their own ID and Password along with Digital Signature at the time of submission of their bid.</p> <p>e) During the entire e-tender process, the bidders will remain completely anonymous to one another and also to everybody else.</p> <p>f) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above.</p> <p>g) 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 Buyer will form a binding contract between Buyer and the Bidder for execution of supply/work. Such successful tenderer shall be called hereafter SUPPLIER / CONTRACTOR.</p> <p>h) It is mandatory that all the bids are submitted with class III signing and encryption type of digital signature certificate otherwise the same will not be accepted by the system.</p> <p>i) 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.</p> <p>j) No deviation of the terms and conditions of the e-Tender document is acceptable. Submission of bid in the e-tender floor by any bidder confirms his acceptance of terms & conditions for the e-Tender.</p> <p>k) Unit of Measure (UOM) is indicated in the e-tender Floor. Rate to be quoted should be in Indian Rupee as per UOM indicated in the e-tender floor/tender document.</p> <p>l) All the above Eligibility criteria papers duly signed and sealed on all pages shall be uploaded on MSTC site and same will be downloaded at the time of opening Part-I of tender for examination by the Bank. Further, the contractor should submit the original of the documents to the Bank when demanded for further tendering process.</p> <p>m) The Bank will evaluate the said reports before evaluation of price bid of the tenders. If any tenderer is not found to possess the required eligibility for participating in the tendering process at any point of time, the Bank reserves the right to reject his offer even after opening of Part-I of the tender. The Bank is not bound to assign any reason for doing so</p>
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	n) The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason there for.
10.	Any order resulting from this open e-tender shall be governed by the terms and conditions mentioned therein.
11.	No deviation to the technical and commercial terms & conditions are allowed.
12.	RBI, Chandigarh has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
13	The online e-Tender should be submitted strictly as per the terms and conditions and procedures laid down in the website www.mstcecommerce.com/eprocn of MSTC Ltd.
14.	The bidders must upload all the documents required as per terms of NIT. Any other document uploaded which is not required as per the terms of the NIT shall not be considered.
15	The bid will be evaluated based on the filled-in technical & commercial formats.
16.	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.

Regional Director
Reserve Bank of India
Chandigarh

Important Instructions for bidders

1. The intending bidders should refer to the Scope of audit, Terms and conditions of the captioned tender before submitting their bids.
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 must sign on each page of the tender.
5. In the first stage, the Technical Bid (Part-I) will be opened **at 11:30 AM on August 08, 2025 at RBI, Chandigarh**. The bid of any bidder who has not complied with one or more of the conditions prescribed in the terms and conditions will be summarily rejected. Subsequently, the selected technical bids will be evaluated as per the methodology given in the Tender document. Decision in this regard will be at the sole discretion of Reserve Bank.
6. The Financial Bid (Part-II) of only those bidders, who have been short-listed, after evaluation of Technical bid (i.e. Part -I) will be opened. The shortlisted bidders will be intimated regarding date and time of opening the financial bids.
7. No deviations / conditions shall be stipulated by the CAs 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 of 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 ABCC, HRMD, RBI Chandigarh, at least ten days before submitting his / her 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 Bank shall be carried out in writing. Except for any such written clarification by the Bank which is expressly stated to be an addendum to the tender document issued by ABCC, HRMD, RBI Chandigarh, 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.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

TENDER DOCUMENT - CONTENTS

The Tender document comprises of:

- I. Form 1- Technical bid
 - II. Form 2- Financial bid (to be quoted on MSTC portal only)
 - III. Form 3- Details of Full-Time Partners
 - IV. Form 4- Details of Full Time CA Employed
 - V. Form 5- Details of the Experience of the Firm in Banks / RBI Audits
 - VI. Eligibility Criteria
 - VII. Evaluation Criteria
 - VIII. NEFT Details for depositing EMD
 - IX. Certified documents to be uploaded for determining eligibility criteria and evaluation of technical bids
 - X. Details of Firm's / Company's Banker
 - XI. Undertaking regarding cooling period: ([Annex-A](#))
 - XII. Terms and Conditions: ([Annex-B](#))
 - XIII. Indicative Scope of Work: ([Annex-C](#))
 - XIV. Undertaking regarding declaration of debarment by public institution(s)
 - XV. Undertaking regarding professional track record
 - XVI. Proforma of Performance Bank Guarantee (PBG)
 - XVII. Indicative / tentative checklist of departments
2. The bidder is expected to examine all instructions, Forms, Terms and Conditions and the Scope 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 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.

I. Form 1 - Technical bid

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(s)	
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 who were exclusively	

	<p>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 up to 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 up to 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 CAs 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.	<p>Number of Skilled Staff in the firm (Group 2 of CA Intermediate or above)</p>	
23.	<p>Number of completed years of experience of the CA firm in bank</p>	

	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	

	<p>it by RBI before completion of stipulated three years period, in the previous three years?</p> <p>If yes, the details thereof may be provided.</p>	
31.	<p>Have you currently applied for appointment as Concurrent Auditor in any other RBI Office/Department? If yes, details thereof</p>	
32.	<p>Any other relevant information, the firm wishes to indicate.</p>	

I / We declare as under:

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

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

Place:

Date:

Signature of Authorised Signatory with
the Seal of the CA Firm

II. Form 2: Part-II (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 Authorised Signatory with
the seal of the CA firm

NOTE:

- Form-2 above, is only for information / reference. Bidders are advised **NOT** to submit Form-2 (i.e 'Financial Bid' or Part-II) together with Form-I (i.e, 'Technical Bid' or Part-1) on the MSTC portal. ***If submitted along with the Part-I, such Financial bids will be summarily rejected.***
- Bidders must quote the 'Financial Bid' on the MSTC portal only.

III. Form 3: Details of Full Time Partners

Name of the Full Time Partner	Date of awarding		Date of joining the firm	Membership No.	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	From
Diploma in Information Systems (DISA)	ICAI
Certified Information System Auditor (CISA)	ISACA, USA
Certified Public Accountant (CPA)	AICPA, USA
Certified Internal Auditor (CIA)	IIA, USA
Certified Fraud Examiner (CFE)	ACFE, USA.
(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	ICAI

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

IV. Form 4: Details of Full Time Employed CA

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

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

V. 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

Place:

Date:

Signature of Authorised Signatory with
the seal of the CA firm

VI. Eligibility Criteria

- Only those CA firms belonging to **Category-I**, having their offices in **Chandigarh** are eligible for participation in the bidding process.
- The bids indicating less than the minimum monthly remuneration [i.e., ₹88,000/- only (excl. GST)] will be out-rightly rejected.
- The firm (or allied firms*) or no partner should have been debarred or blacklisted by any Government / Semi-Government organization / institution in India or abroad.

Note- 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 for this process. An undertaking to this effect in attached [Annex- A](#) is required to be submitted by the firm.

***Allied firm:** A firm would be termed as "allied firm" if the management is common, or substantial or majority shares are owned by the banned / suspended firm and by virtue of this it has a controlling voice. Further, all successor firms will also be considered as allied firms.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

VII. Evaluation Criteria

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 methodology given below:

a) 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.

b) Quality, competence and reliability of the firm is of paramount importance in this tender. The decision of appointment would be made as under:

c) Only those bidders securing 60 or more marks (out of 100) in the Technical bid, will be eligible for the next stage of financial evaluation. (Detailed in [Annex-1](#))

d) 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 the next part, i.e., opening of the financial bids. The notification will be sent by electronic mails.

e) The financial bids shall be opened publicly in the presence of the bidders authorised 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.

f) The maximum marks that can be secured under financial evaluation will be 100. For further details please refer to [Annex-2](#).

g) 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.

h) 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.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

Annex-1: Criteria for Technical Bid Evaluation

(The maximum points that can be secured under the technical evaluation are 100)

S. No.	Parameters	Scoring Scale	Remarks
1.	Experience of the CA Firm	Half point (0.5) for every calendar year. [Maximum 15 Points]	Establishment year as per the ICAI data
2.	Full Time Fellow Chartered Accountant (FCA) Partners	One and half (1.5) Point for each Full-Time FCAs. [Maximum 12 Points]	Number of Full Time FCA associated with the firm throughout the calendar year immediately preceding the year of empanelment.
3.	Association of Full-Time CA partners with the firm - Number of Partners	<ul style="list-style-type: none"> • One point (1.0) for each Full-Time CA partner associated with the firm for more than five years and up to seven years. • One and half point (1.5) for each Full-Time CA partner associated with the firm for more than seven years and up to ten years. • Two points (2.0) for each Full-Time CA partner associated with the firm for more than ten years. [Maximum 10 Points]	Completed years from the joining date of CA partner.
4.	Key Professional Staff - Full Time CA Employees	One point (1.0) each for Full Time CA employees. [Maximum 8 Points]	
5.	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy)	• One point (1.0) each for turnover of ₹100.00 lakh average turnover and its multiples in metro cities (Mumbai, Delhi, Chennai, Kolkata, Bengaluru and Hyderabad)	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

S. No.	Parameters	Scoring Scale	Remarks
		<ul style="list-style-type: none"> One point (1.0) each for completed ₹60.00 lakh and its multiples at other places. [Maximum 10 Points]	turnover would get seven points.
6.	Number of Skilled Staff - Qualified in Group 2 of CA Intermediate	Quarter point (0.25) each for Full Time Qualified Skilled Staff [Maximum 12 Points]	e.g., If a firm has 30 Full Time Qualified Skilled Staff, then 7.5 points would be awarded.
7.	Experience of the CA firm in bank audits as Concurrent Auditors / Statutory Central / Branch Auditor	Half point (0.5) each for completed one year of experience of the CA firm in bank audits as concurrent Auditors and / or Statutory Central Auditors and/or Branch Auditors. [Maximum 20 Points]	e.g., In case the CA firm has 17 years of experience in bank audits as Concurrent Auditor / Statutory Central / Branch Auditor, 8.5 points would be awarded.
8.	Number of Full Time Partners having eight or more years of Bank Statutory Audit experience.	One point (1.0) each for Full Time Partner having eight or more years of Bank Statutory Audit experience. [Maximum 4 Points]	e.g., if a firm has five Full Time Partners having more than 10 years of experience of Bank Statutory Audit, then four points would be awarded.
9.	Previous experience in RBI Audits as Concurrent Auditor / Statutory Central / Branch Auditors.	<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 3 Points]	In case of new firm having no prior audit engagement with RBI, no point would be awarded.
10.	Additional qualifications / continuous skill upgradation of the Full Time CA Partners.	<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 	One Full Time CA Partners will be awarded point only for one qualification.

S. No.	Parameters	Scoring Scale	Remarks
		<p>(CISA) from ISACA, USA (iii) Certified Public Accountant (CPA) from AICPA, USA (iv) Certified Internal Auditor (CIA) from IIA, USA (v) Certified Fraud Examiner (CFE) from ACFE, USA.</p> <p>• Quarter point (0.25) each for any of the certification courses from ICAI in viz. (i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance & Government Accounting (iv) Concurrent audit of Banks (v) Anti Money Laundering Law (vi) Forex and Treasury Management (vii) Goods and Service Tax.</p> <p>[Maximum 6 Points]</p>	
PROFESSIONAL TRACK RECORD			
11.	The CA firm or any of its CA partners reprimanded by National Financial Reporting Authority (NFRA) in previous three years.	<p>In case, in previous three years, the CA firm or any of its partners have been issued/ imposed an Advisory / Caution/ Penalty (Monetary) by NFRA – [Negative 10 points].</p> <p>[Maximum '0' Point]</p>	
12.	The CA firm or any of its CA partners reprimanded by Quality Review Board in previous three years.	<p>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.</p> <p>[Maximum '0' Point]</p>	
13.	Professional Misconduct by a member as per ICAI in the previous five years.	<p>The score of the firm will be reduced by 10 points, if the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/ were held guilty of professional misconduct during the previous five years</p>	

S. No.	Parameters	Scoring Scale	Remarks
		under the Chartered Accountants Act 1949. [Maximum '0' Point]	
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 '0' Point]	

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

Annex-2: Scoring Method under Financial Evaluation

S. No.	Particulars of the Bid	Formula*
1.	Lowest Bidder (L-1)	$L1 / L1$
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 up to two decimal points

Note: The bids indicating less than the minimum monthly remuneration (₹88,000/- including all costs and excluding GST) will be out-rightly rejected.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

VIII. NEFT details Reserve Bank of India, Chandigarh for depositing EMD

1.	Name of the Account Holder (as appearing in the Bank Account)	Reserve Bank of India, Chandigarh
2.	Account Number	186003001
3.	Type of Account (Savings, Current etc.)	Current
4.	PAN Number	AAIFR5286M
5.	Name of the Bank	RBI, Chandigarh
6.	Name of the Branch	Chandigarh
7.	Address of the Bank	Central Vista, Sector 17, Chandigarh
8.	NEFT / IFS Code	RBIS0CGPA01 (0 in the code represents ZERO)
9.	Name of the Account	NEFT Inward
10.	EMD value	₹24,922/-

NOTE- Kindly make the payment through NEFT only and enclose the transaction details evidencing the deposit of EMD on MSTC portal.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

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

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

S. No.	Particulars	Certified documents to be uploaded on MSTC Portal
13.	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than 10 years	ICAI Membership cards of CA partners and duly filled Form-3 with documentary evidence (Partnership Deed and/or similar other relevant document, etc.)
14.	Name and membership number of the qualified CAs employed in the firm	ICAI Membership cards of CAs along with letter of appointment
15.	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities, e.g. consultancy)	Turnover certificate
16.	Number of Skilled Staff in the firm (Group 2 of CA Intermediate or above)	ICAI Membership cards along with letter of appointment
17.	Number of completed years of experience of the CA firm in bank audits as Concurrent Auditors / Statutory Central / Branch Auditor	Letter of award of work by banks
18.	Name and membership number of Full Time Partners having eight or more years of Bank Statutory Audit Experience.	Self-declaration on letter head of the firm along with details of the audit
19.	Details of previous experience in RBI Audits as Concurrent Auditor / Statutory Central / Branch Auditors.	Letter of award of work by RBI
20.	Name and membership number of Full Time CA Partners who have acquired additional qualifications.	Duly filled Form-3 with relevant degree / diploma / certificates, etc.
21.	Whether the CA firm or any of its CA partners were reprimanded by National Financial Reporting Authority (NFRA) in the previous three years?	Communication received from NFRA OR self-declaration on letter head of CA firm
22.	Whether the CA firm or any of its CA partners were reprimanded by Quality Review Board in the previous three years?	Communication received from QRB OR self-declaration on letter head of CA firm

S. No.	Particulars	Certified documents to be uploaded on MSTC Portal
23.	Whether the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/were held guilty of professional misconduct during the previous five years under the Chartered Accountants Act 1949?	Communication received in this regard from ICAI OR self-declaration on letter head of CA firm
24.	Whether the CA firm had refused to take up the assigned concurrent audit or left the concurrent audit assigned to it by RBI before completion of stipulated three years period, in the previous three years?	Communication between CA firm and RBI in this regard from ICAI OR self-declaration on letter head of CA firm
25.	Have you currently applied for appointment as Concurrent Auditor in any other RBI Office / Department?	Provide details in this regard on letter head of the firm

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

X. The details of Firm's / Company's banker

S. No.	Particulars	To be filled by Bidder
1.	Name of the Bank	
2.	Branch Address	
3.	IFSC Code (cancelled Cheque may be enclosed)	
4.	Telephone and fax number	
5.	Name of the contact person	
6.	Amount of credit facility / overdraft facility enjoyed by firm from the Bank	
7.	The period from which the firm has been banking with Bank	
8.	Bank Account Number (must be a current account)	
9.	Type of A/c	
10.	Account Holder Full Name	
11.	Permanent Account Number (PAN).	

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.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

XI. Annex-A: Undertaking regarding cooling period

We, M/s (Name of the firm) having
registered office at
..... (Address of firm) are
NOT currently appointed as Statutory Central Auditors / Statutory Branch Auditors /
Concurrent Auditors of RBI and have **NOT** conducted such audits in RBI during FY
2023-24 and 2024-25.

2. Further, we are not currently appointed / were not appointed in the past as Statutory
Auditors / Concurrent Auditors in DICGC and NHB during the years 2023-24 and 2024-
25.

3. 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 September 30, 2025 had
been observed.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

XII. Annex-B: निबंधन एवं शर्तें / Terms and Conditions

1.	<p>भारतीय रिज़र्व बैंक, चंडीगढ़ की समवर्ती लेखापरीक्षा करने के लिए श्रेणी-I सीए फ़र्म, जिनके कार्यालय चंडीगढ़ में हैं, से निविदाएँ (तकनीकी तथा वित्तीय बोली) आमंत्रित की जाती है।</p> <p>Tenders (Technical and Financial bids) are invited from Category-I CA firms, having their Offices in Chandigarh, for conducting Concurrent Audit of Reserve Bank of India, Chandigarh.</p>
2.	<p>निविदा प्रक्रिया दो-स्तर पर निम्नलिखित रूप से की जाएगी:</p> <p>The two-stage tendering process would be as under:</p> <p>(क) आमंत्रित की गई निविदा के लिए दो स्तरीय प्रक्रिया होगी जिसमें दोनों स्तरों के लिए अलग-अलग मूल्यांकन के साथ तकनीकी तथा वित्तीय बोली होगी तथा तकनीकी मूल्यांकन में क्वालिफ़ाइंग मानदंड शामिल होंगे।</p> <p>Tender is invited comprising a two-stage process involving technical and financial bidding with separate evaluation for the two stages and qualifying criteria in the technical evaluation.</p> <p>(ख) पहले स्तर में तकनीकी बोलियों का मूल्यांकन किया जाएगा। अनुलग्नक-1 में तकनीकी मूल्यांकन के लिए ब्योरेवार मानदंड दिये गए हैं। तकनीकी मूल्यांकन के अंतर्गत प्राप्त किए जाने वाले अधिकतम अंक 100 होंगे। जिन फ़र्मों को 60 अंक या उससे अधिक प्राप्त होंगे, केवल वित्तीय बोली के अगले स्तर के लिए उन्हीं पर विचार किया जाएगा।</p> <p>The first stage will be evaluation of the technical bids. The detailed criteria for technical evaluation are given in Annex-1. The maximum marks that can be secured under technical evaluation will be 100. Firms securing 60 marks or more, only will be considered for the next stage of financial evaluation.</p> <p>(ग) द्वितीय स्तर में उन फ़र्मों की वित्तीय बोलियों को खोला जाएगा जिन्होंने तकनीकी मूल्यांकन में क्वालिफ़ाई किया है। वित्तीय मूल्यांकन के अंतर्गत अर्जित करने योग्य अधिकतम अंक 100 होंगे जैसा कि अनुलग्नक-2 में विवरण दिया गया है।</p> <p>The second stage will be the opening of the financial bids of the firms that have qualified in the technical evaluation. The maximum marks that can be secured under financial evaluation will be 100 as detailed in Annex-2.</p> <p>(घ) अंतिम मूल्यांकन को तकनीकी तथा वित्तीय मूल्यांकन के 70:30 के अनुपात में प्राप्त अंको को जोड़कर किया जाएगा, जिसमें वह बोलीकर्ता जिसके सबसे अत्यधिक कुल अंक होंगे समवर्ती लेखापरीक्षक के रूप में पात्र बनेगा।</p> <p>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.</p> <p>(ङ) अंतिम मूल्यांकन के बाद बराबरी की स्थिति में, तकनीकी मूल्यांकन के चार मापदंडों के आधार पर फ़र्म का मूल्यांकन करके बराबरी को हल किया जा सकता है नामतः</p>

	<ul style="list-style-type: none"> • बैंक ऑडिट में सीए फर्मों का अनुभव • फर्म का अनुभव • पूर्णकालिक एफसीए पार्टनर्स तथा • औसत कारोबार <p>इन मापदंडों पर क्रमिक रूप से विचार किया जाएगा, उदाहरण के लिए, यदि अंतिम मूल्यांकन के बाद फर्म 'ए' और 'बी' के बीच बराबरी होती है, तो सफल बोलीदाता का फैसला करने के लिए 'बैंक ऑडिट में अनुभव' पैरामीटर के तहत प्राप्त अंकों पर विचार किया जाएगा। उपरोक्त पैरामीटर के तहत भी बराबरी की स्थिति में, बाद के पैरामीटर के तहत प्राप्त अंकों, यानी फर्म के अनुभव पर विचार किया जा सकता है और इसी तरह आगे भी।</p> <p>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.</p> <ul style="list-style-type: none"> • Experience of the CA firms in bank audits • Experience of the firm • Full time FCA Partners and • Average Turnover <p>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.</p>
3.	<p>उपरोक्त प्रक्रिया के आधार पर चयनित फर्म प्रारंभ में 01 अक्टूबर 2025 से 30 सितंबर 2026 की अवधि के लिए समवर्ती लेखा परीक्षक के रूप में नियुक्ति के लिए पात्र होगी, जिसमें आरबीआई द्वारा वर्ष के अंत में मूल्यांकन प्रणाली के तहत संतोषजनक प्रदर्शन के अधीन अधिकतम दो वर्षों के लिए, एक बार में एक वर्ष के लिए, पुनर्नियुक्ति का प्रावधान होगा। कार्य के मूल्यांकन को जिन मानदंडों पर किया जाएगा उसमें काम की गुणवत्ता, सीए तथा कार्य पर नियुक्त अन्य कुशल / अर्ध-कुशल स्टाफ के पर्याप्त होने, रिपोर्टों की प्रस्तुति की टाइमलाइन तथा आरबीआई द्वारा जरूरी माने गए अन्य मानदंड शामिल होंगे।</p> <p>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 for reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the year by the RBI. The appraisal of performance will be done on parameters including quality of work, adequacy of CAs and other skilled / semi-skilled staff deployed, timeliness of submission of reports and such other parameters considered relevant by RBI.</p>
4.	<p>न्यूनतम मासिक पारिश्रमिक ₹88,000/- (रुपए अठ्ठासी हजार मात्र) होगा जिसमें जीएसटी शामिल नहीं होगा तथा इसमें चंडीगढ़ क्षेत्रीय कार्यालय की समवर्ती लेखापरीक्षा करने के लिए</p>

	<p>सभी खर्चे शामिल होंगे। पारिश्रमिक तीन वर्षों के लिए रहेगा तथा नवीकरण करने पर इसमें परिवर्तन नहीं किया जाएगा। पारिश्रमिक का भुगतान आयकर 1961 के खंड 194-जे तथा अन्य लागू करों के अनुसार स्रोत पर आयकर कटौती के बाद किया जाएगा। उद्धरित की गई पारिश्रमिक अंतिम और अपरिवर्तनीय होगी। फर्म द्वारा बिल की प्रस्तुति के बाद एक वाजिब अवधि के भीतर इसका भुगतान किया जाएगा। आरबीआई के नियंत्रण से बाहर के कारणों के लिए भुगतान में विलंब के लिए दंड के लिए आरबीआई ज़िम्मेवार नहीं होगा।</p> <p>The minimum monthly remuneration would be ₹88,000/- (Rupees Eighty Eight Thousand only) exclusive of GST and inclusive of all costs for undertaking the Concurrent Audit of Chandigarh RO. The remuneration would be for the period of three years and will not be changed on renewal. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961 and other applicable taxes. The quoted remuneration shall be final and irreversible. The payment shall be made electronically within a reasonable period after submission of bill by the firm. RBI shall not be liable for any penalty for delay in payment for reasons beyond its control.</p>
5.	<p>सीए फर्म को न्यूनतम निर्धारित किए स्टाफ (01 चार्टर्ड अकाउंटेंट + 1 कुशल स्टाफ + 2 अर्ध कुशल स्टाफ) को नियुक्त करना होगा। कुशल स्टाफ को सीए इंटरमीडिएट का ग्रुप 2 या आईपीसीसी (इंटीग्रेटेड प्रोफेशनल कंपिटेंस कोर्स) के समूह II में क्वालिफाइड होना आवश्यक है तथा अर्ध कुशल स्टाफ को कम से कम आईपीसीसी के समूह I में क्वालिफाई होना आवश्यक है तथा प्रशिक्षणाधीन हो। टीम के पास कम्प्यूटरों / प्रणालियों का कार्य साधक ज्ञान होना आवश्यक है।</p> <p>The CA firm has to deploy minimum prescribed complement of Staff (1 Chartered Accountant + 1 Skilled Staff + 2 Semi-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 the semi-skilled staff at least Group I of IPCC and undergoing article training. The team should have working knowledge of computers / systems.</p>
6.	<p>व्यवसाय निरंतरता सुनिश्चित करने के लिए कार्य समय के दौरान सभी कार्य दिवसों पर फर्म के चार्टर्ड अकाउंटेंट / पार्टनर की उपस्थिति अनिवार्य है। कर्मचारियों को आरबीआई के सभी कार्य दिवसों पर उपस्थित होना आवश्यक है और आरबीआई के काम के घंटों का पालन करना होगा। उपर्युक्त कर्मचारियों की उपस्थिति की निगरानी बैंक द्वारा की जाएगी। तैनात कर्मचारियों में से किसी एक या अधिक / उपयुक्त समान स्टाफ / समकक्ष स्थानापन्न कर्मचारियों की अनुपस्थिति पर प्रति दिन ₹4,000/- मात्र का जुर्माना देना होगा। फर्म को आर्टिकल क्लर्कों की नियुक्ति कम से कम 6 माह तक सुनिश्चित करनी होगी।</p> <p>In order to ensure Business Continuity, the presence of Chartered Accountant / Partner of the firm on all working days during working hours is mandatory. The staff has 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 Bank. Absence of any one or more of the deployed staff/ suitable similar/ equivalent substitute staff would attract a penalty of ₹4,000/- only per day. The firm has to ensure continuance of Article Clerks for at least 6 months.</p>
7.	<p>वे फर्म जो वर्तमान में आरबीआई की सांविधिक/ सांविधिक शाखा लेखा परीक्षक/ समवर्ती लेखापरीक्षक है तथा वे फर्म जिन्होंने आरबीआई में इससे पहले ऐसी लेखापरीक्षाएँ की हैं किन्तु</p>

	<p>30 सितंबर 2025 की स्थिति के अनुसार ऐसे कार्य की समाप्ति के बाद से कम से कम दो वर्ष पूरे नहीं हुए हैं वे आवेदन के पात्र नहीं हैं। बोलीकर्ताओं फर्म द्वारा इस संबंध में संलग्न अनुलग्नक-A में वचनबद्धता देनी होगी।</p> <p>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 to apply. An undertaking to this effect in attached Annex-A is required to be submitted by the bidding firm.</p>
8.	<p>इस लेखापरीक्षा के अंतर्गत कार्यों की संकेतात्मक सूची अनुलग्नक-C में दी गई है। समवर्ती लेखापरीक्षकों के लिए सारांश जानकारी तथा लेखापरीक्षा का विस्तार से कार्यक्षेत्र तथा लेखापरीक्षकों द्वारा पालन योग्य महत्वपूर्ण अनुदेशों को नियुक्ति पत्र में भेजा जाएगा। चंडीगढ़ कार्यालय के सभी विभाग समवर्ती लेखापरीक्षा के अंतर्गत आएंगे। फर्म सभी सांविधिक करें तथा उसके रिटर्नों के निर्धारण में बैंक के स्टाफ की सहायता करेंगी। फर्म निर्धारित अंतरालों पर बैंक के आयकर एवं जीएसटी रिटर्न (तथा अन्य संबंधित रिटर्न जो बाद में प्रभावी हो) तैयार व फाइल करेगा। बैंक अपनी आवश्यकता के अनुसार लेखापरीक्षा के क्षेत्रों को जोड़ने / हटाने का अधिकार सुरक्षित रखता है, जिसके लिए उद्धृत और सहमत मासिक पारिश्रमिक में कोई परिवर्तन नहीं होगा।</p> <p>An indicative Scope of Work covered under the audit is given in Annex-C. The 'Synopsis for Concurrent Auditors' as also detailed scope of audit and important instructions required to be followed by the Auditors will be communicated with the appointment letter. All the departments of Chandigarh office shall be covered under Concurrent Audit. The firm shall assist 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 also any other related return/s which may come in force subsequently) at the designated intervals. The Bank reserves the right to add/delete areas of audit as per its requirement for which there would be no change in the monthly remuneration quoted and agreed.</p>
9.	<p>भारतीय रिज़र्व बैंक बैठने के लिए उपयुक्त स्थान देने के अलावा कर्मचारियों को कोई अन्य सुविधा / शुल्क प्रदान नहीं करेगा। सीए या उसके कर्मचारी अपनी जिम्मेवारी से संबंधित कार्यों के अलावा किसी अन्य उद्देश्य के लिए आरबीआई परिसर के परिसरों, संपत्तियों, फिक्स्चर, फिटिंग, आदि का उपयोग नहीं करेंगे। सीए बैंक द्वारा प्रदान किए गए सभी उपकरणों और सामग्रियों को सही से संभालकर रखने के लिए जिम्मेदार होगा।</p> <p>RBI will not provide any other facility / charges to staff besides suitable sitting space. The CA or his staff shall not use the premises, properties, fixtures, fittings, etc., of the RBI premises for any purpose other than works related to his / her job. The CA shall be responsible for taking adequate care of all equipment and materials provided by the Bank.</p>
10.	<p>सीए अनुबंध अवधि के दौरान लागू कानूनों, विनियमों, दिशानिर्देशों के किसी भी उल्लंघन से उत्पन्न होने वाली क्षति, नुकसान या दावों के विरुद्ध तथा सीए द्वारा कदाचार, चूक और लापरवाही</p>

	<p>के कारण सीए द्वारा किए गए उल्लंघन के लिए रिज़र्व बैंक, उसके निदेशकों, अधिकारियों, कर्मचारियों और एजेंटों को क्षतिपूर्ति करेगा, बचाव और भरपाई करेगा।</p> <p>The CA shall indemnify and keep indemnified, defend and hold good the Reserve Bank, its directors, officers, employees and agents against loss, damages or claims arising out of any violations of applicable laws, regulations, guidelines during the contract period and for the breach committed by the CA on account of misconduct, omission and negligence by the CA.</p>
11.	<p>सीए बैंक के पूर्व लिखित अनुमोदन प्राप्त किए बिना किसी भी फर्म को संविदा या इसके किसी भाग की उप-संविदा नहीं करेगा, इसका हस्तांतरण नहीं करेगा और न ही इसे सौपेगा।</p> <p>The 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.</p>
12.	<p>समवर्ती लेखा परीक्षक अपने स्टाफ या एजेंट / प्रतिनिधियों के किसी भी दावे के खिलाफ बैंक को क्षतिपूर्ति भी करेगा और समवर्ती लेखापरीक्षक 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 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 परिश्रमिक और अन्य देय राशि के साथ-साथ उनके द्वारा की गई भूल-चूक के लिए भी पूरी तरह से जिम्मेदार होगा।</p> <p>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.</p>
13.	<p>सीए की यह जिम्मेवारी होगी कि वह यह सुनिश्चित करे कि इस संविदा के निबंधनों के अंतर्गत दायित्वों को विधिवत पूरा व पालन किया गया है। यदि सीए करारनामे के निबंधनों के अनुसार अपने दायित्वों / कर्तव्यों को पूरा करने में विफल रहता है या किसी सामान्य अनुदेश तथा विशेष शर्तों का उल्लंघन करता है तो बैंक द्वारा बिना कोई कारण बताए नियुक्ति को समाप्त किया जा सकता है।</p> <p>It shall be the 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</p>

	of his obligations / duties in terms of the Agreement or violates any general instructions and special conditions, the appointment may be terminated by the Bank without assigning any reason thereof.
14.	<p>सीए बैंक की आधारभूत संरचना या प्रणालियों या उपकरणों इत्यादि से संबंधित कोई भी ऐसी सूचना, सामग्री अथवा विवरण प्रत्यक्ष या अप्रत्यक्ष रूप से किसी तृतीय पक्ष को प्रकट नहीं करेगा जो इस करार से संबंधित उसके संविदागत दायित्वों को पूरा करने के दौरान उसे प्राप्त हो सकती हैं अथवा उसकी जानकारी में आ सकती है और वह सदैव पूर्ण गोपनीयता बनाए रखेगा। सीए उन परिस्थितियों को छोड़कर जिनके अंतर्गत लागू कानूनों के अनुपालन अथवा अन्य प्रतिबद्धताओं के लिए ऐसा करना आवश्यक हो, इस संविदा से संबंधित सभी विवरणों को निजी और गोपनीय मानेगा। सीए आरबीआई की पूर्व लिखित अनुमति के बिना कार्य से संबंधित किसी भी विवरण को किसी टेड अथवा तकनीकी पेपर या अन्यत्र प्रकाशित नहीं करेगा अथवा किसी को प्रकाशित करने की अनुमति नहीं देगा अथवा प्रकट नहीं करेगा। सीए यह सुनिश्चित करने के लिए अपने कर्मचारियों के संबंध में सभी उचित कार्रवाई करेगा कि इस समझौते के तहत गोपनीय जानकारी के गैर-प्रकटीकरण के दायित्वों का पूरा निर्वहन किया गया है। गैर-प्रकटीकरण और गोपनीयता के संबंध में सीए के दायित्व किसी भी कारण से इस करारनामे के समापन या समाप्ति के बाद भी रहेंगे।</p> <p>The CA 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 CA during the course of discharging contractual obligations in connection to this agreement, to any third party and shall, at all times hold the same in strictest confidence. The CA 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 CA 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 CA shall take all appropriate actions with respect to its employees to ensure that the obligations of nondisclosure of confidential information under this agreement are fully satisfied. The CA's obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.</p>
15.	<p>भारतीय रिजर्व बैंक न्यूनतम या किसी भी निविदा को स्वीकार करने के लिए बाध्य नहीं है तथा वह बिना कोई कारण बताए किसी भी या सभी निविदाओं को पूर्णतः या आंशिक रूप से स्वीकार या अस्वीकार करने का अधिकार अपने पास सुरक्षित रखता है।</p> <p>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.</p>
16.	<p>बैंक की प्रबंधन टीम / विभाग प्रमुखों और समवर्ती लेखापरीक्षकों के बीच एक तिमाही बैठक प्रत्येक तिमाही के बाद आयोजित की जाएगी जिसमें तिमाही में कार्यालय के कामकाज की समीक्षा होगी और कर नियमों / संरचनाओं में परिवर्तनों तथा बैंक पर उसके प्रभावों के बारे में चर्चा होगी।</p> <p>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</p>

	of the office in the quarter and discuss changes in the tax laws / structure and its impact on Bank.
17.	<p>समवर्ती लेखा परीक्षकों के चयन की प्रक्रिया ई-निविदा के माध्यम से पूरी की जाएगी। सभी चार्टर्ड अकाउंटेंट फर्मों को ई-निविदा प्रक्रिया के लिए www.mstcecommerce.com/eprocn पर स्वयं को पंजीकृत करना आवश्यक है। किसी भी तकनीकी / परिचालन मुद्दों पर मार्गदर्शन के लिए, उपयोगकर्ताओं को सेवा प्रदाताओं के निम्नलिखित अधिकारियों से संपर्क करना है :</p> <p>(i) श्री केशव अरोड़ा, उप प्रबंधक, मोबाइल नंबर- 9830430434 ई-मेल - cdgopn1@mstcindia.in</p> <p>(ii) श्री पंकज कुमार, उप प्रबंधक, मोबाइल- 7229068247, ई-मेल - cdgopn2@mstcindia.in</p> <p>The process of selection of concurrent auditors will be completed through e-tendering. All bidders are required to register themselves on https://www.mstcecommerce.com/eprocn for e-tendering process. For guidance on any technical / operational issues, users are required to contact the following officials of the service providers:</p> <p>(i) Shri Keshav Arora, Deputy Manager, Email - cdgopn1@mstcindia.in; M. No.- 9830430434,</p> <p>(iii) Shri Pankaj Kumar, Deputy Manager, Email - cdgopn2@mstcindia.in, M. No.-7229068247</p>
18.	<p>कृपया नोट करें कि ई-निविदा प्रक्रिया के तहत आवेदन करने के लिए, फर्म को एमएसटीसी पोर्टल पर पंजीकृत किया जाना चाहिए। इसलिए, आपसे अनुरोध है कि आप निविदा प्रक्रिया में भागीदारी के लिए वेंडर पंजीकरण पहले करें।</p> <p>Please note that for applying under the e-tendering process, a firm should be registered on MSTC portal. Therefore, you are requested to expedite vendor registration for participation in the tender process.</p>
19.	<p>निविदा का भाग-I दिनांक 08 अगस्त 2025 को पूर्वाह्न 11:30 बजे खोला जाएगा। निविदाओं के भाग-II को बाद की तारीख में पात्र निविदाकारों के लिए खोला जाएगा। फर्मों को सूचित किया जाता है कि वे केवल बैंक द्वारा आपूर्ति किए गए फॉर्मों का उपयोग करें और किसी भी अन्य फॉर्मों का उपयोग न करें। अपूर्ण निविदाएं अस्वीकृत कर दी जाएंगी। अपलोड किए गए निविदा फॉर्म को अंग्रेजी में भरना होगा। यदि कोई भी दस्तावेज गायब है या अहस्ताक्षरित है, तो बैंक के अपने विवेक अनुसार निविदा को अमान्य माना जा सकता है।</p> <p>Part-I of the tender will be opened on August 08, 2025 at 11:30 AM. Part-II of the tenders will be opened for eligible tenderers subsequently, on a later date. Firms are advised to use only the forms supplied by the Bank and not to use any other forms. Incomplete tenders are liable for rejection. The uploaded tender form must be filled in English. If any of the documents is missing or unsigned, the tender may be considered invalid by the Bank in its discretion.</p>
20.	निविदा भरते समय सभी काटे गए तथा परिवर्तनों पर निविदाकार के हस्ताक्षर द्वारा अधिप्रमाणित किए जाएं। संख्याओं पर ओवर राइटिंग की अनुमति नहीं होगी। इनमें से किसी एक शर्त का भी

	<p>पालन न करने पर बैंक के विचारानुसार यह निविदा अमान्य हो जाएगी। भाग-II निविदा खोलने के बाद पारिश्रमिक या शर्तों में किसी भी बदलाव के अनुरोध पर विचार नहीं किया जाएगा।</p> <p>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.</p>
21.	<p>अनुबंध के प्रस्ताव की स्वीकृति को सफल बोलीकर्ता द्वारा सूचित किया जाएगा इस तरह कि स्वीकृति रिज़र्व बैंक द्वारा प्रस्ताव जारी होने की तारीख से 7 दिनों के भीतर प्राप्त की जा सके। इस अवधि के भीतर प्रस्ताव को स्वीकार न करने और तदनुसार सूचित न कर पाने के परिणामस्वरूप प्रस्ताव रद्द हो जाएगा।</p> <p>The acceptance of offer of contract shall be communicated by the successful bidder such that the acceptance is received by the Reserve 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.</p>
22.	<p>बैंक के पास यह अधिकार सुरक्षित है कि वह निविदा दस्तावेज़ में संशोधन / आशोधन करें या बोली प्रक्रिया के किसी शुद्धिपत्र को जारी करें। बोलीदाता आरबीआई के उपर्युक्त अधिकार पर आपत्ति नहीं करेगा।</p> <p>The Bank reserves the right to amend / modify the tender document or issue any corrigendum to the bid process. The bidder shall not contest the right of the RBI to do the aforesaid.</p>
23.	<p>रिज़र्व बैंक के पास इस नियुक्ति पर प्रतिकूल प्रभाव डाले बिना किसी कार्य को जोड़ या घटा कर लेखापरीक्षा के विषय-क्षेत्र में परिवर्धन / परिवर्तन करने का अधिकार होगा। लेखापरीक्षा के क्षेत्र में इस प्रकार के परिवर्तन के आधार पर मासिक पारिश्रमिक में कोई भी परिवर्तन नहीं होगा।</p> <p>RBI reserves to itself 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.</p>
24.	<p>इस नियुक्ति से या इसके संबंध में उत्पन्न होने वाले किसी भी विवाद को चंडीगढ़ में घटित हुआ माना जायेगा और इस संबंध में निर्णय के लिए केवल चंडीगढ़ स्थित न्यायालयों के अधिकार-क्षेत्र ही होंगे।</p> <p>All disputes arising out of or in way connected with this appointment shall be deemed to have arisen at Chandigarh and only Courts in Chandigarh shall have the jurisdiction to determine the same.</p>
25.	<p>यदि लेखापरीक्षा फर्म किसी प्रकार के दिवालियापन का कृत्य करती है या दिवालिया घोषित की जाती है या कोई निगमित कंपनी इसके विरुद्ध कारोबार समाप्ति का आदेश रखती है या स्वैच्छिक रूप से या इस प्रकार के दिवालियेपन या कारोबार समाप्ति के कृत्य में न्यायालय या किसी आधिकारिक समनुदेशिनी या परिसमापक के पर्यवेक्षण में कारोबार समाप्ति का संकल्प पारित किया जाता है, जैसा भी मामला हो, ऐसा करने के लिए उन्हें सूचना मिलने के बाद सात दिनों के अंदर ऐसा करने में असमर्थ होगी, बैंक को यह व्यवहार्य संतुष्टि दर्शानी होगी कि फर्म</p>

	<p>अपना कार्य करने और नियुक्ति की प्रतिबद्धताओं को पूरा करने में सक्षम है और इसके लिए आवश्यकता होने पर बैंक को प्रतिभूति भी दे सकती है।</p> <p>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 requiring him to do so, to show to the reasonable satisfaction of Bank that the firm is able to carry out and fulfil the appointment and to give security therefor, if so required by Bank.</p>
26.	<p>फर्म द्वारा यह स्वीकार किया जाता है कि इस करार के संबंध में या इसके अंतर्गत कार्य-निष्पादन के दौरान प्राप्त सभी सामग्रियों एवं सूचनाएं जो इसको प्राप्त होती है चाहे उसमें गोपनीय या स्वामित्व वाले आंकड़े शामिल हो या नहीं, उसके संबंध में पूर्ण गोपनीयता बनाए रखी जायेगी और वह इनका अपनी प्रतिबद्धताओं को पूरा करने के अतिरिक्त कोई अन्य उपयोग नहीं करेगी और वह केवल ऐसे कर्मचारियों के समक्ष इस सूचना को प्रकट करेगी जिन्हें यहां वर्णित प्रतिबद्धताओं को पूरा करने के उद्देश्य से इसकी आवश्यकता है और अन्य किसी के समक्ष नहीं।</p> <p>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.</p>
27.	<p>समाप्ति खंड : यदि बैंक किसी भी समय फर्म द्वारा प्रदान की गई सेवाओं से संतुष्ट नहीं है तो वह तीन कैलेंडर माह का पूर्व नोटिस देकर इस करार को समाप्त कर सकता है। यदि फर्म अपनी सेवाओं को बंद करना चाहती है तो वह भी इसी प्रकार को नोटिस देकर ऐसा कर सकती है।</p> <p>Termination Clause: If at any time Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of three calendar months. The firm, if wishes to terminate the services, has to provide a similar notice to the Bank.</p>
28.	<p>वाणिज्यिक शर्तें और विवाचन के माध्यम से विवाद का निपटान- इस नियुक्ति से या इसके संबंध में उत्पन्न होने वाले सभी विवादों एवं झगड़ों को क्षेत्रीय निदेशक, भारतीय रिज़र्व बैंक, चंडीगढ़ को संदर्भित किया जायेगा और उसके द्वारा इनका निपटान किया जायेगा जो अपना निर्णय लिखित में पारित करेगा / करेगी। ऐसे निर्णय एक अंतिम प्रमाण-पत्र या अन्यथा किसी रूप में होंगे। यदि फर्म या भारतीय रिज़र्व बैंक इस मामले, प्रश्न या किसी भी प्रकार के विवाद के विषय में क्षेत्रीय निदेशक के निर्णय से अंसतुष्ट होते हैं या बैंक द्वारा किसी प्रमाण-पत्र को रोके रखे जाने जिसके लिए फर्म पात्र होने का दावा करती है तो ऐसी स्थिति में कोई भी पक्ष (नियोक्ता या फर्म) ऐसे निर्णय की प्राप्ति के 28 दिनों के अंदर दूसरे पक्ष को लिखित में नोटिस देकर सूचित करेगा कि इसका निर्णय विवाचन के माध्यम से किया जायेगा। ऐसे नोटिस में उन विवादों और झगड़ों के बारे में स्पष्ट रूप से बताया जायेगा जिसके लिए यह नोटिस दिया गया है और अन्य किसी मामले को विवाचन के लिए संदर्भित नहीं किया जायेगा और विवाचक द्वारा दिए अंतिम</p>

	<p>निर्णय को दोनों पक्षों द्वारा स्वीकार किया जायेगा अथवा एकल विवाचक की नियुक्ति के संबंध में असहमति की स्थिति में दो विवाचकों की नियुक्ति की जायेगी, दोनों पक्षों द्वारा एक-एक विवाचक की नियुक्ति की जायेगी जो निर्णय देने से पहले संदर्भ के लिए एक अंपायर की नियुक्ति करेंगे। विवाचन की समस्त प्रक्रिया भारतीय मध्यस्थता और सुलह अधिनियम, 1996 द्वारा अभिशासित होगी।</p> <p>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, Chandigarh 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.</p>
29.	<p>फर्म को श्रम अधिनियमों, पीपीएफ, ईएसआई, न्यूनतम मजदूरी इत्यादि से संबंधित देश के सभी कानूनों का पालन करना होगा। बैंक इन कानूनों का पालन नहीं करने के आधार पर प्राप्त किसी भी दावे के लिए उत्तरदायी नहीं होगा। फर्म को बैंक के सत्यापन के लिए नियुक्त किए जाने वाले अपने स्टाफ का विवरण देना होगा।</p> <p>The firm shall abide by all the laws of the land in respect of Labour Act, PPF, ESI, minimum wages etc. Bank shall not be responsible for any claim on any account for not abiding these laws. The firm shall give details of the staff going to be deployed for Bank's verification.</p>
30.	<p>कार्य स्थल पर महिलाओं के यौन उत्पीड़न (रोकथाम, निषेध एवं निवारण) अधिनियम 2013 के प्रावधानों के पूर्ण अनुपालन के लिए केवल फर्म उत्तरदायी होगी। यदि बैंक के परिसर के अंदर इसके किसी कर्मचारी के विरुद्ध यौन उत्पीड़न की कोई शिकायत प्राप्त होती है तो उसे फर्म द्वारा गठित आंतरिक शिकायत समिति के समक्ष प्रस्तुत किया जायेगा और फर्म को उक्त अधिनियम के अंतर्गत शिकायत के संबंध में उचित कार्रवाई सुनिश्चित करनी होगी।</p> <p>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 Complaints Committee constituted by the firm and the firm shall ensure appropriate action under the said Act in respect of the complainant.</p>

31.	<p>बैंक के किसी भी कर्मचारी / ग्राहक / आगंतुक के विरुद्ध फर्म के किसी पीड़ित कर्मचारी की यौन उत्पीड़न की शिकायत का बैंक द्वारा गठित क्षेत्रीय शिकायत समिति द्वारा संज्ञान लिया जायेगा।</p> <p>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.</p>
32.	<p>चयनित फर्म को नियुक्ति / नियुक्ति की अवधि के विस्तार के समय गैर-न्यायिक स्टाम्प पेपर (स्थानीय स्टाम्प अधिनियम के अनुसार मूल्य) पर एक शपथ-पत्र सह- क्षतिपूर्ति बांड प्रस्तुत करना होगा कि वे बैंक की प्रणालियों के बारे में जानकारी को गोपनीय और गुप्त बनाए रखेंगे और यह भी कि उसके द्वारा किसी भी सूचना के प्रकट करने के परिणामस्वरूप होने वाली हानि या नुकसान से उत्पन्न दावे के विरुद्ध बैंक को क्षतिपूर्ति रखेंगे। इसके अलावा, निबंधन एवं शर्तों की स्वीकृति को नियुक्ति / नियुक्ति की अवधि के विस्तार के समय गैर-न्यायिक स्टाम्प पेपर (स्थानीय स्टाम्प अधिनियम के अनुसार मूल्य) पर एक शपथ-पत्र सह- क्षतिपूर्ति बांड प्रस्तुत करना होगा।</p> <p>The selected firm is required to submit an affidavit-cum-indemnity bond on non-judicial stamp paper (value as per local stamp laws) at the time of appointment/ extension of the term of appointment, as to the maintenance of confidentiality and secrecy of the Bank's systems and procedures as also to indemnify the Bank against any claim due to loss or damage arising as a consequence of disclosure of any information by it. Also, Acceptance of Terms & Conditions is to be submitted on non-judicial stamp paper (value as per local stamp laws) at the time of appointment/ extension of the term of appointment.</p>

NOTE:

(क) दोनों भाषाओं (हिन्दी / अंग्रेजी) में किए गए शर्तों की व्याख्या में किसी भी तरह का विरोध होने की स्थिति में, अंग्रेजी में शर्तों की व्याख्या मान्य होगी।

In case of any conflict in interpreting the conditions made in both the languages (Hindi / English), the interpretation of conditions in English will prevail.

(ख) उपर्युक्त अनुबंध की शर्तें एवं नियम केवल सांकेतिक हैं जो बैंक की आवश्यकता के अनुसार, विद्यमान नियमों एवं विनियमों के अनुसार थोड़ा भिन्न हो सकती हैं।

The terms and conditions of the contract mentioned above are only indicative which may slightly vary as per the requirement of the Bank, as per the extant rules and regulations.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

XIII. Annex-C: Information for bidders

A. Appointment related information

1. The Concurrent Audit team should comprise **One Chartered Accountant, One Skilled staff and Two Skilled staff**. The skilled staff should have qualified at least Group 2 of the CA Intermediate or Group II of Integrated Professional Competence Course (IPCC) and semi-skilled staff should have qualified at least Group 1 of the CA Intermediate or Group I of IPCC. 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 01, 2025 to September 30, 2026. Subsequently the same will be renewed for second- and third-year subject to annual review of the CA firm's performance by the Office.
4. All the bidders need to submit EMD through NEFT and submit proof of the same on MSTC portal as well as and intimate / forward the transaction details to abcccharo@rbi.org.in. If bidder fails to submit the EMD, tender may be cancelled, and the firm may be delisted / blacklisted from further tendering process. EMD should be interest free and shall be returned to unsuccessful bidders after awarding the work and EMD of successful bidder will be returned after submission of Performance Bank Guarantee (PBG) in prescribed format or amount equivalent to PBG through online mode (NEFT).
5. EMD shall be forfeited if the bidder:
 - a) makes misleading or false representations in the forms, statements and attachments submitted, has suppressed any material information, details of any legal proceedings pending in the court which might otherwise have created any impact on the eligibility criteria; or
 - b) withdraws his bid during the period of bid validity; or does not sign the contract after award of Contract.
 - c) has been blacklisted by any Government agency and the blacklisting is still in force
 - d) if successful bidder fails / refuses to start the work.
6. **Performance Bank Guarantee (PBG):** A Performance Bank Guarantee (@ 5% of the contract value) in prescribed format (see Annexure-D) / or amount equivalent to PBG through online mode (NEFT) shall be submitted **by the successful tenderer** for due fulfilment of the contractual obligations which will be released after completion of the contract.
 - (a) In case of delays in submission of unavoidable circumstances, charge for delay in submission of Performance Bank Guarantee shall be recovered from the bills of the contractor at Bank rate. The Bank will not pay any charges for issuance of PBG or extending the validity of PBG, if required.
7. The presence of the entire team along with Chartered Accountant / Partner of the audit firm at RBI's premises on a daily basis (working days) for the duration of Bank's

working hours is mandatory. The team should be in readiness to render service for additional hours and / Saturdays, Sundays other holidays whenever called upon to do so, on account of office exigency/ies. Absence of any one or more of the deployed staff / suitable similar/ equivalent substitute staff would attract a **penalty of ₹4,000/- only per day**.

8. The CA firm will ensure that qualification of Article Clerks engaged is as per latest ICAI guidelines. The firm also has to ensure continuance of Article Clerks for at least 6 months.

9. The CA firm will provide, at its own cost, Police Verification Reports of the Chartered Accountant / Partner and Article Clerks before their deployment in the Bank.

10. The CA firm will obtain insurance of the deployed Chartered Accountant / Partner and Article Clerks at its own cost before their deployment in the Bank and provide a copy of the insurance policy to the Bank.

11. The minimum monthly remuneration would be ₹88,000/- only (Rupees Eighty Eight Thousands Only) exclusive of GST. The quotation should clearly mention the total monthly remuneration for undertaking the audit of (Name of the Office). The remuneration would be for the period of three years and will not be changed on renewal.

12. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961.

B. Scope of Work

1. The Concurrent Audit will cover the following Departments of Chandigarh RO:

- a) Integrated Banking Department including DAD, DPSS and SG Cell
- b) Issue Department (Cash/Accounts/Claims)
- c) Estate Department
- d) Central Establishment Section
- e) HRMD
- f) Office of Banking Ombudsman
- g) Department of Supervision (DoS)
- h) Financial Inclusion and Development Department (FIDD)
- i) Centralised Receipt and Processing Centre
- j) Or any other department / section under RBI, Chandigarh which is not included here or may be added /come in force subsequently.

2. On an average the number of transactions to be checked by CAs on monthly basis would be around **980**. 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. It is pertinent to mention here that all financial transactions will be subjected to Concurrent Audit at pre-payment (post sanction) stage to ensure conformity to Expenditure Rules of RBI and SRCC norms which require a hundred percent check of financial transactions post sanction and also at the post payment stage to ensure accuracy of transactions. However, staff related routine bills pertaining to medical and other various reimbursements up to ₹30,000/- only shall be exempted from pre-payment (post sanction) audit and should be subjected to Concurrent Audit at the post payment stage to expedite payments. The payments will have to be scrutinized to

ensure that they adhere to relevant instructions / guidelines / procedures prescribed by the Bank and are in adherence to Bank's accounting policy / procedure.

3. 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.

4. CAs are expected to familiarize themselves with the application (i.e., 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. **The Concurrent Audit report of a given month is required to be uploaded in the AMS package within 10 working days of the succeeding month.**

5. The CAs are required to check monthly Statutory and Regulatory Compliance certificate and certify to the effect that there is 100% compliance with the relevant statutory and regulatory requirements prescribed by the authorities concerned.

6. The CAs shall assist Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare and file all GST returns of the Bank (and also any other related return/s which may come in force subsequently) at the designated intervals.

7. Scope of work related to filing of IT TDS:

- i. Quarterly filing of TDS (26Q) and TCS (27EQ) returns on behalf of RBI, Chandigarh and rectification thereof, if applicable.
- ii. Generation of Nil / Lower Deduction Certificate when intimation received from Income Tax portal.
- iii. Generation of Form 16A for all PAN nos. on which TDS is deducted.
- iv. To handle notices received (if any) from Income Tax Department.

8. The CAs should undertake the scrutiny of vouchers with particular reference to following aspects:

- a) Adherence to Bank's Expenditure Rule.
- b) Narration and accounting under the proper head of accounting
- c) Correct accounting of revenue and capital nature of expenditures.

9. Maintenance of all relevant accounts (Such as RBI Gen A/C, SFL, supporting records / Registers, etc.) as per prescribed norms.

- a) Inter office reconciliation/s, Adjustments A/c
- b) Reconciliation and monitoring of Charges A/c at monthly interval.
- c) Calculation of claims of agency commission

10. There is a comprehensive synopsis/ checklist for CAs which details the financial and non-financial areas that need to be looked into while conducting the audit. Concurrent audit as per checklist is mandatory. The checklist will be shared with the CAs at the time of appointment.

11. The CAs should take up audit of vouchers/records/registers on the agreed dates/ days in consultation with the Office.

12. The CAs are required to identify deficiencies, if any, noticed for spot rectification.

13. CAs are expected to verify and report that the financial transactions undertaken are in conformity with the laid down system and procedure of the Bank.

14. CAs would be required to verify reports related to the periodical Income Review Statement, certify the Weekly Statement of Affairs (WSA), Abstract WSA, Income Statement, carry forward provision report etc., as per the requirement of the office.

15. CAs would be required to audit / verify prescribed statements/Control Returns /Returns related to Closing of Bank's Accounts, suggested for audit check/verification. Any other audit area having financial implications specifically indicated for the audit by the Bank is also to be audited by CAs.

16. The Concurrent Audit Report for the month of March, June, September and December should include a certificate stating that the capitalization has been done on the date when the asset/s has/have been put to use.

17. The CAs functions as specified above may be enlarged at a future date as per the requirement of the Office.

C. Reporting requirements

1. The reporting requirements will be:

- a) Monthly audit report and certificate should be submitted in the format prescribed by the Bank.
- b) Monthly Audit Report should indicate item-wise action points on the financial and non-financial (major and other) paras.
- c) 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.
- d) Monthly Audit Report should highlight the reasons for inaction in respect of old outstanding entries in sensitive accounts, such as Suspense, Sundry etc.
- e) 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.
- f) Concurrent Audit Report should incorporate specific comments, wherever required, duly supported by facts and figures.
- g) Major irregularities / frauds / leakages in income, if any identified should be brought to the notice of in charge of auditee office, concerned Central Office Department and Inspection Department.

2. All Certifications, Audit Reports, etc. are to be mandatorily issued with UDIN (Unique Document Identification Number).

3. Concurrent Auditor will submit a Monthly Audit Report in the prescribed format and incorporate comments on the compliance position of the audit irregularities or otherwise in the subsequent report.

4. As per the extant instructions, Concurrent Audit checklist is reviewed bi-annually. A comprehensive review should be done to avoid overlap and redundancy in checklists of Concurrent Audit and Control Self-Assessment Audit, especially in cases of non-financial paras.
5. Concurrent Auditor will verify all the relevant records / registers and make specific observations / comments.
6. 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.
7. 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 Returns of the Bank (and also any other related return/s which may come in force subsequently) at the designated intervals.
8. 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.
9. The CAs functions as specified above may be enlarged at a future date as the requirements of the Bank. 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.
10. **Dead Stock - Purchase, capitalization & Maintenance of Registers:** Checking the date of capitalization of the asset/s to ensure that capitalization has been done on the date when the asset/s has / have been put to use and furnishing a quarterly certificate in this regard. Also, to ensure that the date of put for intended use and date of capitalization fall in the same month upon completion of project.

Place:
Date:

Signature of Authorised Signatory with
the seal of the CA firm

XIV. Undertaking regarding declaration of debarment by public institution(s)

(To be submitted by the tenderer on their letterhead)

Name of Work: Appointment of Concurrent Auditors for the period October 01, 2025 to September 30, 2026 by Reserve Bank of India, Chandigarh

1. I/We (Name of the bidder) declares that

a) I/we or any of our allied firm* is/ are not debarred/ suspended/ blacklisted by any public institution/ entity in India or any other country as on (last date of submission of bid).

b) I/ We or any of our allied firm* have not made any transgression in respect of the code of integrity (as mentioned in the tender) with any public institution/ entity in India or any other country in last three years as on (last date of submission of bid).

c) we will inform the Bank in writing, in case, I/we or any of our allied firm* is/are debarred / suspended / blacklisted by any public institution/ entity in India or any other country on or before award of work for the captioned work.

2. I/We (Name of the bidder) declare that I/we or our allied firm* (Name of the allied firm(s)) is/ are debarred / suspended / blacklisted by (Name and address of public institution in India or any other country) and the same effective up to (date). A copy of such letter is attached for your information and record.

Place:

Date:

Signature of Authorised Signatory with
the seal of the CA firm

(Note: strike out one of the above two declarations which is not applicable)

***Allied firm:** A firm would be termed as "allied firm" if the management is common, or substantial or majority shares are owned by the banned / suspended firm and by virtue of this it has a controlling voice. Further, all successor firms will also be considered as allied firms.

XV. Undertaking regarding professional track record

(To be submitted by the tenderer on their letterhead)

Name of Work: Appointment of Concurrent Auditors for the period October 01, 2025 to September 30, 2026 by Reserve Bank of India, Chandigarh

1. I/We (Name of the bidder) declares that

a) Neither the firm or any of its CA partners (previous or current) have been reprimanded by National Financial Reporting Authority (NFRA) in previous three years.

b) Neither the firm or any of its CA partners (previous or current) have been reprimanded by Quality Review Board in previous three years.

c) Neither the firm or any of its CA partners (previous or current) have been held guilty for professional misconduct by ICAI in the previous five years.

d) We did not refuse to conduct audit(s) allotted by RBI in the previous three years.

e) we will inform the Bank in writing, in case, the firm or any of its partners are reprimanded by National Financial Reporting Authority (NFRA) / Quality Review Board OR the firm or any of its partners are held guilty for professional misconduct by ICAI on or before award of work for the captioned work.

Place:

Date:

Signature of Authorised Signatory with
the seal of the CA firm

(Note: strike out the above declarations which are not applicable)

XVI. PROFORMA OF PERFORMANCE BANK GUARANTEE (PBG)

(On Non-Judicial Stamp Paper of appropriate value purchased in the name of the issuing bank)

Place:

Date:

The Regional Director
Reserve Bank of India,
Chandigarh

Madam / Dear Sir,

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

Bank Guarantee for PERFORMANCE SECURITY DEPOSIT

WHEREAS

Reserve Bank of India, having its Central Office at Shahid Bhagat Singh Road, Mumbai, (hereinafter called "the RBI") has awarded the Contract for the captioned project (hereinafter called the "Contract") to M/s _____ (Name of the Contractor) (hereinafter called "the said Contractor" which expression shall include its successors and assigns).

AND Whereas the Contractor is bound by the said Contract to submit to RBI a Performance Security for a total amount of ₹_____/-(Rupees_____ only) (Amount in figures and words) for the due fulfilment by the said contractor of the terms and conditions contained in the contract. We, _____, (Name of the Bank), (hereinafter called "the Bank"), at the request of M/s _____, the contractor, do hereby undertake to pay to the RBI an amount not exceeding ₹_____/ - as Performance Guarantee for due fulfilment of the terms and conditions of the contract.

NOW THIS GUARANTEE WITNESSETH

1. We _____ (Name of the Bank) do hereby agree with and undertake to RBI, their Successors, Assigns that in the event of the RBI coming to the conclusion that the Contractor has not performed his obligations under the said conditions of the contract or have committed a breach thereof, which conclusion shall be binding on us as well as the said contractor; we shall on demand by the RBI, pay without demur to the RBI, a sum of ₹_____/-(Rupees_____ only) or any lower amount that may be demanded by the RBI. Our guarantee shall be treated as equivalent to the Performance Guarantee Amount for the due performance of the obligations of the Contractor under the said Contract, provided, however, that our liability against such sum shall not exceed the sum of ₹_____/-(Rupees_____ only).

2. We also agree to undertake to and confirm that the sum not exceeding ₹_____/-(Rupees_____ only) as aforesaid

shall be paid by us without any demur or protest, merely on demand from the RBI on receipt of a notice in writing stating that the amount is due to them and we shall not ask for any further proof or evidence and the notice from the RBI shall be conclusive and binding on us and shall not be questioned by us in any respect or manner whatsoever. The Bank shall pay to RBI any money so demanded notwithstanding any dispute/disputes raised by the Contractor in any suit or proceedings pending before any Court, Tribunal or Arbitrator/s relating thereto and the liability under this guarantee shall be absolute and unequivocal. We undertake to pay the amount claimed by the RBI within a period of one week from the date of receipt of the notice as aforesaid.

3. We confirm that our obligation to the RBI under this guarantee shall be independent of the agreement or agreements or other understandings between the RBI and the Contractor.

4. This guarantee shall not be revoked by us without prior consent in writing of the RBI.

We hereby further agree that-

a) Any forbearance or commission on the part of the RBI in enforcing the conditions of the said agreement or in compliance with any of the terms and conditions stipulated in the said Contract and/or hereunder or granting of any time or showing of any indulgence by the RBI to the Contractor or any other matters in connection therewith shall not discharge us in any way and our obligation under this guarantee. This guarantee shall be discharged only by the performance by the Contractor of their obligations and in the event of their failure to do so, by payment by us of the sum not exceeding ₹ _____/- (Rupees _____ only).

b) Our liability under these presents shall not exceed the sum of ₹ _____/- (Rupees _____ only).

c) Our liability under this agreement shall not be affected by any infirmity or irregularity on the part of our said constituents/clients or their obligations thereunder or by dissolution or change in the constitution of our said constituents.

d) This guarantee shall remain in force up to _____ (60 days beyond the expiry of the contract) provided that if so desired by the RBI, this guarantee shall be renewed for a further period as may be indicated by them on the same terms and conditions as contained herein.

e) Our liability under these presents will terminate unless these presents are renewed as provided hereinabove on the _____ or on the day when our said constituents comply with their obligations, as to which a certificate in writing by the RBI alone is the conclusive proof whichever date is later. Unless a claim or suit or action is filed against us within _____ or any extended period, all the rights of the RBI against us under this guarantee shall be forfeited and we shall be released and discharged from all our obligations and liabilities hereunder.

In witness whereof, I / We of the Bank have signed and sealed this guarantee on the _____ day of _____ (Month) (2025) being herewith duly authorized.

For and on behalf of _____ (Name of the Bank)

Signature of authorized Bank official

Name:

Designation

Stamp / Seal of the Bank

Signed, sealed and delivered for and on behalf of the Bank by the above named in the
presence of:

Witness 1

Signature

Name:

Address:

(NB: This guarantee will require stamp duty as applicable in the state, where it is
executed and shall be signed by the official whose signature and authority shall be
verified).

XVII. Indicative / tentative checklist of departments

(including Financial and Non-financial paras)

CA Master Checklist Details for Banking		
Sr. No.	Checklist Section	Checklist Description
1	DAD	I. Banking Department – Accounts Management Division (erstwhile DAD) Part I: Transaction Audit 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. Note: The transaction checklist report (RTRNCHKLST) pertaining to the department is to be generated from CBS
2	DAD	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

CA Master Checklist Details for Banking		
Sr. No.	Checklist Section	Checklist Description
		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?
3	DAD	14. Financial Entry Request (FER) transactions (daily) Financial 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? (Note: RFERTRAN report from can be generated from CBS to ascertain the FER transactions)
4	DAD	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

CA Master Checklist Details for Banking		
Sr. No.	Checklist Section	Checklist Description
		<p>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?</p> <p>ix. Whether the confirmation of the balance showing 'NIL' balance as on the date of the closing of the account has been obtained?</p> <p>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?</p> <p>xi. 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. • 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?
5	DAD	<p>B. Maintenance of record of Authorized Signatories (Monthly) (Para 3.2.7 of BD Manual Vol I)</p> <p>i. Whether any specimen signature has been added or cancelled during the month?</p> <p>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?</p> <p>iii. Whether the addition of authorized signatories is based on proper documents submitted by the account holder?</p> <p>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</p>

CA Master Checklist Details for Banking		
Sr. No.	Checklist Section	Checklist Description
		under the signature of the Manager/AGM and the same has been updated in CBS? vi. Whether the list of authorized officials whose specimen signatures are operative is kept up-to-date in CBS? • 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?
6	DAD	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. • 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?
7	DAD	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. Whether the change in name of account holder has been processed after receipt of regulatory approval from the nodal COD? 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.
8	DAD	E. Inoperative Accounts (Annual) (Para 3.2.17 of BD Manual Vol I or extant instructions) • 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

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		referred to the nodal COD of the account concerned for instructions?
9	DAD	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?
10	DAD	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 10th 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.
11	DAD	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)
12	DAD	Part VI: 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

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		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. • 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?
13	DAD	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. Whether letter of Indemnity has been obtained? • 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. • 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)
14	DAD	C. Other aspects of DD i. Recording of Stop Payment of DDs (Para 6.20 of BD Manual Vol I) • 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) • 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

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		<p>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).</p> <p>• 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)</p> <p>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)</p> <p>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)</p>
15	DAD	<p>D. Monitoring Outstanding DD (Para 6.14 and 6.15 of BD Manual Vol I)</p> <p>i. Whether the total balance of draft outstanding agrees with the balance in the Drafts Payable A/c?</p> <p>ii. Whether the list of outstanding DDs has been put up to Manager / AGM and to HOD of BD at quarterly intervals?</p> <p>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</p>

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		provisions/ extant instructions issued by DGBA? (Para 6.15 of BD Manual Vol I)
16	DAD	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 issue of PO? Whether PO has been issued for the correct amount and beneficiaries name mentioned is as per the sanction note?
17	DAD	F. Issue of new PO in lieu of expired/lost PO i. Whether the original PO was outstanding? Whether a fresh PO issued is for the same amount and favoring the same beneficiary? ii. Whether the details of POs issued and POs cancelled are correctly updated in CBS?
18	DAD	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?
19	DAD	Part VII- 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? (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.)
20	DAD	B. Weekly checking Statement of Affairs (Para 2.10 of BD Manual Vol 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

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		DGBA as per the extant instructions? Whether weekly confirmations have been received from other sections/ departments on the correctness of their transactions? Following aspects must also be seen while verifying WSA: - • 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 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 • 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.
21	DAD	C. Monthly checking i. • 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

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		been reversed by remitting to the Government Account within the prescribed timeline?
22	DAD	D. Income Review Statement (IRS) i. Whether it is being prepared for period ended June, September, November, December and/or any other period specified by DGBA? ii. Whether the same is prepared and sent to DGBA within prescribed time i.e. by 5th of following month or within the time indicated by DGBA? 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 tallies. If not, whether the discrepancies have been identified and resolved? (Reference: Para 7.1.7, Volume I, Section II/ extant instructions issued by DGBA from time to time)
23	DAD	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?
24	DAD	Part VIII- 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

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		<p>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?</p>
25	DAD	<p>Part IX- 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)</p>

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		and the same is carried forward. v. Returns for Half yearly review should be verified and checked for its correctness.
26	PUBLIC ACCOUNTS DEPARTMENT	II. Government Banking Department 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?
27	PUBLIC ACCOUNTS DEPARTMENT	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

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		Department for his perusal and appropriate action as advised by the DGM/GM is taken?
28	PUBLIC ACCOUNTS DEPARTMENT	<p>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?</p>

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29	PUBLIC ACCOUNTS DEPARTMENT	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?
30	PUBLIC ACCOUNTS DEPARTMENT	6 Special Deposit A/c – 1975 (only applicable to ROs maintaining accounts under Special Deposit Scheme 1975) i To confirm that no interest has been paid for the accounts whose balances have not been confirmed. ii a) Whether interest claim was supported by payment scroll in the prescribed format? b) Whether interest applied at the appropriate prevailing rate? c) Whether a certificate was obtained from the claimant's internal auditor/statutory auditor regarding the correctness of the claims in respect of the amount of yearly interest paid to the Fund/Trust on the Special Deposit Scheme A/c? iii Whether the refunds in SDS A/c are made in accordance with Government Notification No. F 5(6) –ECB & PR/2003 dated May 01, 2003 and letter No.F.No.6(10)/2008-PR dated August 14, 2008? iv Whether withdrawals from SDS A/c to meet the obligatory payment was supported by the following documents (to be signed by at least two authorized signatories (Trustees): - a) Resolution passed with regard to withdrawal in the meeting of Board of Trustees. b) Wherever approval required from the concerned Regional Provident Fund Commissioner, EPFO, it was obtained before permitting such refund. v Whether the department is maintaining proper account-wise ledgers / registers for maintenance of SDS Direct Accounts and SDS Mirror Accounts? Whether entries with regard to payment of interest, withdrawals, etc. are properly recorded and authenticated by the officials handling the section? vi Whether Balance Confirmation is being taken from SDS Direct Account holders and SDS Mirror Account holders as at the end of March 31, every year and information forwarded to DGBA, C.O. by June 30, every year? vii Whether necessary SDS Statements are being sent to DGBA, CO and to Ministry of Finance as per timelines

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		given below: - (i) SDS Balances as on March 31 – to DGBA, CO by June 30 every year (ii) Withdrawal / closure / transfer / interest payment Report – to DEA, MoF, GoI by 10th of subsequent month. (iii) Revised Estimates/Budget Estimates of interest liability under SDS – to DGBA, CO by October 15 every year. viii Whether necessary approval has been taken from DGBA for transfer-in / transfer-out cases, involving SBI / RBI. ix Whether necessary approval has been taken from DGBA, CO for payment of interest pertaining to previous years?
31	PUBLIC ACCOUNTS DEPARTMENT	7 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?
32	PUBLIC ACCOUNTS DEPARTMENT	8 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? ii 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? iii 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? iv Whether the link/nodal branch of the Agency bank is sending separate daily advice/statements, one for reporting previous month's

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		transactions and the other for current month's transactions within 4th 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?
33	PUBLIC ACCOUNTS DEPARTMENT	9 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? iii 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?
34	Loans & Advances Section	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

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		<p>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)</p>
35	Loans & Advances Section	<p>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)</p>

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36	PUBLIC ACCOUNTS DEPARTMENT	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?
37	PUBLIC ACCOUNTS DEPARTMENT	10 Month end activities i Whether balance transfer for the month end has been carried out correctly? ii 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?
38	PUBLIC ACCOUNTS DEPARTMENT	11 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: - • 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. ii. 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

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Sr. No.	Checklist Section	Checklist Description
		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 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? 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".
39	PUBLIC ACCOUNTS DEPARTMENT	12 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?
40	PUBLIC ACCOUNTS DEPARTMENT	13 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

CA Master Checklist Details for Banking		
Sr. No.	Checklist Section	Checklist Description
		inspection, where applicable? ii Cross checking of recovery of agency commission/ penalty amount, if any.

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
1	Remittance	Monitoring of Security Deposit Account
2	Remittance	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.
3	Remittance	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
4	Admin	Position of Outstanding Paragraphs from CA'S previous audit report
5	Claims	100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:- i. Whether mandate and date of payment are recorded. ii. 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. iii 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 iv Whether forged notes detected are recorded properly. v. 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
6	Claims	vi. Check whether physical inventory of Claim section is matching with system inventory in CyM. vii. 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.

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
		viii. 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. ix. 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. x. Whether exchange value for fully paid notes is credited to Exchanged Good Notes account.
7	Claims	xi. For notes adjudicated as half value, whether unpaid portion of Half Paid notes is credited to Sundry Deposit- Unpaid Half value account. xii. Whether CL 5 Register is maintained and whether CL 8 Register is put up to GM/DGM on daily basis? xiii. 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 xiv. 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 xv. 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.
8	Claims	xvi. Whether necessary recovery and adjustment in case of incorrect adjudication has been done as per Para 3.11, Chapter-5, ID Manual. xvii 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. xviii. 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? xix. Whether

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
		outstanding balance in half value paid account is credited to Commission Account? xx Whether stipulated timelines for transfer of balances to Commission Account have been followed in respect of the above?"
9	Claims	xxi 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 xxii 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 xxiii. 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 xxiv 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 xxv 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.
10	Claims	xxvi 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 xxvii 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. xxviii 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) xxix Whether FICN impounded are accounted for properly in claims section? xxx (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

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
		single transaction, whether consolidated reporting to police is done on monthly basis?
11	Claims	3 Exchange Good Notes(EGN) i Whether the balances of EGN account in CyM are agreeable to the EGN in CBS.
12	Claims	4 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.
13	Claims	5 Important Registers Registers CL-5, CL-9 and CL-15 need to be checked thoroughly with reference to source of posting, their day-to-day posting at each stage as also cross-checking of day-to-day balances. The check may be confined to entries relating to all working days in a month for the period under audit. Whether entries relating to these transactions have been checked during the month for the above mentioned registers on random basis.
14	Claims	6 Accounting System Claims i. A check should be conducted of accounts maintained in the section right from CL-5 register to CL-15 register, to see if the accounting system in vogue conforms to the one prescribed in Issue Department Manual, as amended by subsequent circulars on the subject e.g. defective notes adjudicated under Rule 9(3) of Note Refund (Amendment) Rules 2018. ii. Whether the balancing of forged notes received/ sent to Police/CBI/ CID etc. are being carried out periodically?
15	Res I	7 Resource Section SCD Transactions i Whether RES-8 are maintained properly and posted with reference to the depot slip in Form TA 51 received from SCDs."
16	Inspection	ii Verification of penalty scrutiny sheets pertaining to discrepancies/deficiencies observed during inspection

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
		/ incognito visits / Senior Officer's visit etc. to currency chests/bank branches.
17	Res I	iii Whether the monthly statements in forms RES 10 and RES 11 are being sent to Central Office by 15th of the following month
18	Res I	iv Whether payments are made to the banks as and when the statements are received from SCDs
19	Res II	v Verifying the GST-TDS statement for the payments done during the month.
20	Res II	vi Verify whether GST payment on incentives is to be released to banks / vendors is paid after receipt of GST-Invoice from banks / Vendors.
21	Inspection	vii Whether Penalty on CCs is levied in timely manner and waiver, if any, is done by appropriate authority viii. To check whether the accuracy of various incentives paid by IOs to the banks are as per guidelines.
22	CANCELLED / RETIRED NOTE VAULT SECTION	i 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. ii Notes dealt with under Special Procedure - Preservation/Destruction thereof
23	CANCELLED / RETIRED NOTE VAULT SECTION	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 report

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
24	CANCELLED / RETIRED NOTE VAULT SECTION	b Whether the paid defective notes taken over from the Consolidation-Cum-Verification Section (CCVS) are being preserved in the Claims Section Vault for 15 days and thereafter destroyed by the joint custodians after verification of 10% of the preserved notes on a random basis
25	CANCELLED / RETIRED NOTE VAULT SECTION	c 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.
26	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.
27	Irregularities detected in CCVS	Irregularities detected and entered in V-5 have actually been copied in CD-91 register.
28	Irregularities detected in CCVS	Whether unusual delays occur in rectifying irregularities recorded in V-5 register.
29	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.
30	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

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
31	Irregularities detected in C CVS	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.
32	Remittance	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:
33	Remittance	Whether the contract has been awarded in accordance with Central Office instructions;
34	Remittance	As per Circular DCM (RM MT) 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
35	Remittance	Whether the certificates given on the bills by the officials viz. Station Duty Officer, Vaults in-Charge, etc., supervising the operations are specific/ proper and in accordance with the terms and conditions of the contract and not furnished in a casual manner;
36	Remittance	Whether the bills clearly specify the various activities performed and correct rates have been applied;
37	Remittance	Whether the bills have been correctly scrutinized by officials after verifying independently the record available in Remittance Section, Vaults, SDO and bills are settled without any delay
38	Remittance	Whether the bills receipt/payment registers are put up to General Manager/Deputy General Manager periodically
39	Remittance	Whether the payment towards extra-ordinary/special item of work is done with the approval of General Manager/Deputy General Manager;

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
40	Remittance	Verify the contract agreement and the process for engaging transport operator for coin remittances. Whether it is ensured that the Bank Guarantee is current and covers the remittances.
41	Remittance	Analyse the expenditure on coin transport operator and labour/transport contractor over a period to check unusual features, if any.
42	Remittance	Budgetary provision for remittance related expenditure and deviation there from – analysis may be made.`
43	Remittance	100% of the coin transport contractors' paid bills may be verified in conjunction with related records evidencing the work performed and agreed rates as per the contract.
44	Remittance	Whether independent record of the work performed by the contractor is maintained by Joint Custodians and SDOs.
45	Remittance	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
46	Remittance	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
47	Remittance	Overtime expenditure on remittances – Analyse over a period.
48	Remittance	Whether discrepancies in fresh note remittances are adjusted as per prescribed procedure.
49	Remittance	Whether the reimbursement of bills received from banks, Railways, Police Dept., office of the AG etc., on account of diversions/remittances (consequent to decentralisation since 1st April, 2003) are being settled promptly.

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
50	Remittance	100% of the bills so received should be checked to ensure against any irregularity.
51	Remittance	Total expenditure incurred on the above, over a period and bank-wise, may be analysed.
52	Remittance	Whether the amount collected towards the sale of scrap is as per the agreement entered into with the scrap purchaser and applicable taxes are applied over the amount complying with the prevalent laws.
53	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.
54	Remittance	Uncurrent coins, if any, will have to be checked by yellow tags and commented as to how long they have been kept in the vault. Matter to be pursued with the Mint
55	Remittance	Potdar's Advance/Bills Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects - i. Whether advances to Potdar's are recorded properly in RS-7. ii. In case of additional advances drawn by Potdars at chests, whether the same are properly accounted for. iii Whether there is delay in returning/reporting of Potdars accompanying remittances? Whether the bills are settled without delay? iv Whether permission to stay outside temporary headquarters was granted in large number of cases? v 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.
56	Remittance	vi Comment on pending bills giving age-wise details, amount involved and whether delay is justified. vii Unusual detention of Bank's Potdar is monitored. viii. Overtime bills of Potdars on remittance duty are settled as per current instructions.

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
57	Remittance	Preliminary/Final Receipts i Check whether preliminary/final receipts have been received. Carry out test checks. ii Non-receipt of preliminary receipts/ final receipts/ delays, if any.
58	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.
59	Remittance	Police Bills i. 100% checking of bills to be done. ii. Payments are made in accordance with Central Office instructions with certificate from Security Officers. iii. Bills in respect of police escort for accompanying remittances are settled expeditiously and in accordance with current instructions. iv. Comment on the unusual features observed in the bills received from Police Department. v. Whether remittance bills/ claims received from chest banks/ STOs (through Government) are being settled promptly vi. Whether claims in respect of police escort charges submitted by the currency chests are supported by the copy of remittance order/ diversion order issued by RBI and the following documents are submitted- (i) A copy of requisition letter issued by the chest officer for obtaining police escort (ii) Police escort bill in original attested by a competent authority (iii) A certificate issued by the Superintendent of Police stating that the bill is prepared as per existing State Government Rules and has not been claimed earlier. (Arithmetical or other discrepancies in respect of the claims to be verified and (iv) Proof of payment in original
60	Remittance	Air Remittance bills Analyse the expenditure on air transport operator over a period to check unusual features, if any.
61	Remittance	General i 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 ii Whether TDS etc. has been recovered from the bill and credited to Government iii TA Bills and Police Advance recovery. iv Whether the coins received from

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
		other Issue offices or from mint are accounted for on the correct date?
62	Accounts	Whether the balances of EGN account in CyM tally with the EGN in CBS.
63	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.
64	Accounts	Whether the GL Balance of Chest Notes Account and Chest Coins Account are reconciled with that of their respective Inventory Reports.
65	Accounts	Whether the GL Balance of Chest Notes Account and Chest Coins Account tally with that of their respective Inventory Reports
66	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)
67	Accounts	Whether the remittances and diversions are monitored for unacknowledged entries are monitored and put up to GM/DGM on daily basis.
68	Accounts	Whether the remittances and diversions are monitored for unacknowledged entries and same are being put up to GM/DGM on daily basis.
69	Accounts	Check all calculations made with regard to penal interest / penalty charged/collected in respect of delayed/wrong reporting of currency chest transactions.
70	Accounts	Whether the coins received from other Issue offices or from mint are accounted for on the correct date?

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
71	Accounts	Whether Chest Balance Confirmation Certificate for end February and March obtained from currency chests match with Currency Chest denomination wise balances – RCYMTBCCCLOBAL report
72	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.
73	Box Balance	CASH DEPARTMENT Box Balance I Whether in terms of para 8.2 of Chapter III of ID Manual 2021, the balances agree with CD-21 and CD-22. ii Each disbursement from the box is recorded in CD-25 with Receiving Officials signature for disbursement from Box Balance. iii CD-21 and CD-25 to be cross-tallied on a test check basis. iv Whether the Box Balance is subjected to monthly surprise verification by an Officer deputed by General Manager /DGM. The number of packets and bundles or bags, as the case may be, should agree with the total denomination-wise details with the balance as per the accounts in form CD 21/22, and also as per balances in CyM. The balance should further be checked in detail as indicated below: • Chit packets in any denomination Fully • ₹500 and above Fully • Below ₹500, and any other denomination in excess of ₹50 5% , • ₹50, and lower denomination notes 1%
74	General	To check whether balances in CD-53 tallies with the inventory reports provided by respective vault/section.
75	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.

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
76	Remittance	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.
77	Cash	Whether satisfactory arrangements are in place to receive/accept coins and notes through exchange counters for both bulk and small value. Reverse flow of coins: Features observed.
78	Fresh Notes Vault	Physical Verification CD-3 balances to be tallied with CD-5 (Fresh Notes) and CD-11 (Re-issuable Notes) and both individually with CD-53
79	Coin Vault	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.
80	Coin Vault	Whether small coins are maintained and accounted properly.
81	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
82	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).
83	Fresh Notes Vault	Whether balances of CD3 and CD9 tallies with bin books/stack books in FNV/CNV/DTDV
84	Fresh Notes Vault	Whether Joint Custodians conduct periodical check of balances in the vault and put up report to DGM/ GM,

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
		Issue Department. Para 4.2.8 of Chapter 3 of ID Manual, 2021
85	Remittance	Outward Remittances - Remittance Section (Applicable to coins too) RS-2 register is maintained under Remittance section.
86	Remittance	The number of remittances effected from the Vault may be totalled and counter-checked with Remittance Section.
87	CNV	Invoiced Notes Vault CD-3 balance to be tallied with CD-9; and CD-9 with CD-88.
88	CNV	Whether Joint Custodians conduct periodical check of balances in the vault and put up report to DGM/ GM, Issue Department in terms of Para 4.2.8 of Chapter 3 of ID Manual
89	CNV	Fidelity Guarantee Insurance All losses involving amount exceeding Rs.500/- may be notified to Insurance provider without delay.
90	Records	RECORDS SECTION Dispatch Whether surprise verification of unspent balances in Franking Machine, if any has been done.
91	Remittance	Subsidiary Registers Suspense account and Sundry Deposit account - balances verified with IBD every month. Whether CBS generated sundry Deposit and Suspense account statements are in order? Whether it is tallied with IBD? Whether any discrepancies observed?"
92	Remittance	Verify whether the wiping out of outstanding entries in Sundry/Suspense a/c have been done within the stipulated time period.
93	Remittance	Any Delay in settling bills. Are they settled in accordance with current instructions?
94	Admin	Inward register for bills/ letters maintained Whether these are properly maintained and marking off done.

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
		Instances of unusual delay in dealing with bills/ letters may be brought out.
95	Admin	Note Banding / Bundling / Counting / Coin Dispensers / Coin Sorting/ Counting Machines And Scales i. Are the machines installed in working condition? ii. Whether any assets were purchased during the month under audit. iii. Have laid down procedures been followed in purchase of such machines. iv. Whether there is disposal of assets during the month under audit.
96	Records	Annual Maintenance Contract (AMC) i. 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. ii. Action taken in case of unacceptable delays, invoking of penalty etc., may be verified.
97	Remittance	General - Administration/ In-House Accounts i Suspense and Sundry Deposit A/C - Comment on the nature of entries, delay in reversing entries, unusual features, if any, etc. ii 100% scrutiny of various bills settled to ensure that they are in order. iii 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.
98	Records	Tax Deducted at Source (TDS/VAT/service Tax Calculation) Whether statutory obligations like deduction of various taxes/payments, etc. were invariably met (as per rules /rates in force) and remitted in time on all bills/AMCs payments.
99	Records Section	i. Whether AMC entered into on time and are in force and payments made as specified by Central Office. ii. Bills in respect of armed police guards provided by the State Government are being paid regularly.
100	CVPS	The incentives payable to the Note Processing Teams to be checked with reference to the basic records of number of notes processed.

CA Master Checklist Details for Cash		
Sr. No.	Checklist Section	Checklist Description
101	Record Section	Whether calculation of payments for AMC and charges for downtime, if any, are correctly done.
102	Record Section	Whether calculation for sale of briquettes are correctly done
103	General	Additional items of check i. The CAs before finalizing the report may discuss the same with the Department concerned and ensure that the observations were based on facts. ii 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. iii. Whether confirmation is received from the banks for existing (valid) Bank Guarantees? Whether Bank Guarantee has been received when entered into a new contract? iv. Whether all transaction entailing deduction or collection of taxes are being carried out through Fixed Assets (FA) module?
104	General	RBI Museum i Whether all items displayed in the Museum are subject to bimonthly verification.
105	General	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
106	General	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200) PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) MORE THAN 1 YEAR MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS TOTAL

CA Master Checklist Details for Cash Department		
Sr. No.	Checklist Section	Checklist Description
1	Claims Section	1. CLAIMS SECTION Non-financial (a). 100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following: i. Whether all the notes received in the tender are accounted for. ii. Whether “pay” and “reject” orders are recorded appropriately. iii. Whether date and mode of payment are recorded. iv. In case of discrepancy cases/unsigned covering letters, whether laid down procedure has been complied with. v. Average time taken for adjudication of notes and remittance of exchange value to customers. vi. Whether there has been delay in remitting the exchange value of defective notes. Indicate the minimum and maximum time taken in normal course, with reference to date of receipt of a claim as also with reference to date of final adjudication of a claim and remittance of exchange value. vii. Whether facility of receipt of TLR covers is provided up to 1 hour after closing and an Officer is available to sign on the TLR covers, issue receipts and guide customers. viii. Check the volume of notes tendered-denomination-wise-over a period & comment on unusual features observed, if any tendered in a day ix. Whether rejected and half value paid notes are destroyed after the prescribed preservation period of 4 months after making relevant entries.
2	Claims Section	Exchanged Good Notes (EGN): The balances in the EGN Account shall be verified by the concurrent auditors on a monthly basis by jotting down the particulars from CL-9 Register and confirm the figure from DAD where these balances are actually held. i. The dates of the oldest entries outstanding in EGN may be checked to see if there is undue delay in remittance of proceeds. ii. Half-value Paid Notes and notes adjudicated under Special Procedure: The concurrent auditor shall verify only the case papers related therewith to ensure that the notes have been accounted for properly.
3	Claims Section	b). Receipts by Post Non-financial i. To check whether CL-8 register is being maintained and put up to Deputy General Manager/GM on regular basis, as required. Further, check to see if the insured covers containing notes collected from post office have actually been posted in CL 5 register and their IR number recorded in CL 8 register.

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Sr. No.	Checklist Section	Checklist Description
4	Claims Section	c). Important Registers Non-financial i. The following registers need to be checked thoroughly with reference to source of posting, their day-to-day postings at each stage as also cross-checking of day-to-day balances, as recorded in CD-39 register maintained by Asst. Treasurer (Claims). CL-5, CL-8, CL-9, CL-21, CL-17 was checked. The check may be confined to entries relating to all working days in a month for the period under audit. ii. Maintenance of Claim Sundry Register.
5	Claims Section	d). Accounting System Non-financial A check should be conducted of accounts maintained in the section right from CL-5 register to CL-44 register, to see if the accounting system in vogue conforms to the one prescribed in Appendix B of 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. i. Whether unclaimed balances in Re.1/- notes and Rs.2/- notes and above are transferred to Government of India Account and Commission Account respectively in time. ii. Whether outstanding balance in half value paid account is credited to Commission Account on monthly basis, each year. iii. Is there any case of refund from Unclaimed Account? If so, to check whether the procedure has been followed. iv. Whether the balancing of forged notes received / sent to CBI / CID etc. are being carried out periodically.
6	Claims Section	2. (a) SCD Transactions Non-Financial i. Whether statistics of small coins in RES-9, RES-10, RES-11 and are compiled and submitted as laid down in ID Manual. ii. Whether balances and transactions in chests/ SCDs as per the record maintained by Accounts and Resource Sections match. iii. Assess the status of non-banking STOs over a period - action taken by RO for ensuring their closure/conversion to banking treasuries. iv. Comment on the proactive monitoring and management of resource position across the chests. Whether remittances to chests in line with the stock position, allotment, indent etc. v. Whether annual indent for notes/coins is forwarded to CO after receipt of consolidated indent of chests through their Link Offices and realistic assessment thereof including the expected issues over the counters of the office. vi. Checking of payment of incentives

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		to currency chest. vii. Reimbursement of Capital Cost to Currency Chests for installation of Coin Vending Machines.
7	Claims Section	b) Physical Verification Non-Financial 1) Whether surprise check of stock is carried out half- yearly.
8	Cancelled Note Vault	3. Cancelled Note Vault Non-Financial 1.i) Preserved Note Packets/cases Whether proper record thereof is maintained in CNV-13 register 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 therefore. The accuracy of the entries in this register should be checked with reference to cross-references in CNV-1 register and vice versa. ii) Notes dealt with under Special Procedure - Preservation/Destruction thereof Whether SP applications are received as per CL-4 format. Whether proper records thereof are being maintained in CL-19 register. The total of SP covers awaiting audit/destruction should be verified with reference to the outstanding entries. Verification may be done to see if the Special Procedure covers were destroyed after the prescribed period and completion of audit. In case of covers due for destruction, appropriate comments need to be recorded in the report iii) 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. iv) Whether the paid defective notes and non-reusable notes taken-over from the Consolidation-cum-verification section are destroyed on the same day in accordance with instructions.
9	Claims Section	Irregularities detected in CCVS :- forged Non-Financial i. Whether register for recording the irregularities as indicated in Annexure to Central Office letter DCM (NPD) No. 762/09.39.00/2003-04 dated DECEMBER 17, 2004 is being maintained. ii. Irregularities detected and entered in V-5 have actually been copied in CD-91 register. iii. Whether unusual delays occur in rectifying the irregularities recorded in V-5 register. iv. 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. v. If balances are

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		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.
10	Remittance Section	4. Remittance Section Non-Financial A).Mazdoor/Transport Contractor 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: i. Whether the proper rate analysis was done and the rates quoted for the operations handled frequently (connected with inward remittance) are not disproportionately high as compared to the rates quoted for the operations done less frequently as also no extra amount is payable towards detention, etc., on account of late running of train. ii. Whether the items of work/rates shown in the contract are not too many and are not vague; iii. 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; iv. Whether the bills clearly specify the various activities performed and correct rates have been applied; v. Whether the bills have been correctly scrutinized by both the Assistant Manager and passing official after verifying independently the record available in Remittance Section and the bills are settled without any delay vi. Whether the bills receipt/payment registers are put up to General Manager/Deputy General Manager periodically; vii. Whether the payment towards extra-ordinary/special item of work is done with the approval of General Manager/Deputy General Manager; viii. Whether record of names and addresses of Contractor, contractor's Mazdoor maintained and their antecedents verified from police. ix. 100% of the paid bills for Labour/ transport contractor should be checked with related records to ensure that bills are paid correctly. x. 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. xi. Analyse the expenditure on coin transport operator and Labour/transport

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		contractor over a period to check unusual features, if any. xii. Budgetary provision for remittance related expenditure and deviation there from – analysis may be made. xiii. 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. xiv. Whether independent record of the work performed by the contractor is maintained by Joint Custodians and SDOs. xv. Whether intimations with regard to inward and outward remittances are issued to Mazdoor contractor/Railway/Police authorities in time and in the Forms prescribed in Issue Department Manual) xvi. Examine the use of Bullion Van (where available) for remittance work vis-à-vis contractor truck, etc., for the purpose. Whether Bullion Van, where available, is utilized fully. xvii. As per revised procedure, chests have to take-over notes up to Rs.50 denominations by counting of packets and bundles and only if desired, Rs.500/1000 by detailed examination @ 3 lacs pieces per day using note counting machines. Compliance to be observed and also compared with the duration of stay of potdars in some sample cases.
11	Remittance Section	Non-Financial i. Whether RS-1 and RS-2 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 2004. ii. Whether advances are given to accompanying potdars keeping in view, the extant instructions for taking-over of the remittances by chests. iii. Overtime expenditures on remittances – Analyse over a period. iv. Whether discrepancies in fresh note remittances are adjusted as per prescribed procedure. v. Whether the reimbursement of bills received from banks, Railways, Police Dept., office of the AG etc., on account of iversions/remittances (consequent to decentralization since 1stMay, 2003) are being settled promptly. vi. 100% of the bills so received (as at xxvi) should be checked to ensure against any irregularity. Financial vii. Total expenditure incurred on the above, over a period and bank-wise, may be analyzed. viii. Examining of security arrangements with regard to dispatch of notes.
12	Remittance Section	b).Potdar's Advance/Bills Non-Financial Auditor should scrutinize the Potdar's bills etc. keeping in view the following aspects - i. Advances to Potdars are judiciously granted -

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		RS-11 is maintained properly. ii. Additional advances drawn by Potdars at chests are properly accounted for. iii. Potdars are prompt in submitting bills on return to headquarters. iv. Whether the bills are settled without delay? Whether unspent balances are refunded by CNEs promptly? Whether permission to stay outside temporary headquarters was granted in large number of cases? v. 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. vi. Comment on pending bills giving age-wise details, amount involved and whether delay is justified. vii. Unusual detention of Bank's Potdar is monitored. viii. Overtime bills of Potdars on remittance duty are settled as per current instructions. ix. Delay in returning/ reporting of CNEs accompanying remittances.
13	Remittance Section	c).Preliminary/Final Receipts Non-Financial i. Check whether preliminary/final receipts have been received. Carry out test checks. ii. Trace the remittances in chest slips. Carry out checks in respect of 100% of outward remittances. iii. Non-receipt of preliminary receipts/ final receipts/ delays, if any.
14	Remittance Section	d). Discrepancies in Chest Remittances Non-Financial i. Entries in regard to discrepancies detected in local tenders/chest remittances are being passed promptly under advice to all concerned. ii. Discrepancies in the remittances sent to chest are being attended to promptly and correctly.
15	Remittance Section	e). Police Bills Non-Financial i. Whether 100% checking of bills has been done. ii. Bills in respect of armed police guards provided by the State Government are being paid regularly. iii. Payments are made in accordance with Central Office instructions with certificate from Officers. iv. Bills in respect of police escort for accompanying remittances are settled expeditiously and in accordance with current instructions. v. Comment on the unusual features observed in the bills received from Police Department. vi. Whether remittance bills/ claims received from chest banks/ STOs (through Government) are being settled promptly. vii. Rates charged by police for remittance duty – verification with Government approved rates. MAY be amended as Whether claims in respect of police escort charges submitted by the Currency

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		Chests are supported by the copy of remittance order/diversion order issued by RBI and the following documents: i) A copy of the Invoice in form TR64 giving particulars of the remittance ii) A copy of the requisition letter issued by the chest officer for obtaining police escort 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. Cf: Insp.AMC.NO. 3174/05.01.01/2005-06 dated 3.3.2006)
16	Remittance Section	f). Railway Bills Non-Financial i. Check whether the bills received from Railways are in order. Carry out 100% checking of bills. ii. Whether freight is paid correctly and empty boxes are charged @ $\frac{1}{4}$ of parcel rate? iii. Check whether these bills are being paid regularly without delay. iv. Whether Railway Credit Notes are issued correctly and proper care is exercised in issuing them and paying them.
17	General	g). General i. Whether proper account of Nashik Note Cases is maintained and unserviceable items like Nashik Note Cases, steel strap pings, tin sheets etc. are being disposed of on rates approved on annual basis. Amount realized there from is properly accounted for. ii. Outstanding entries in Sundry and Suspense Accounts - Reasons for delay in respect of entries for more than 2 months. Figures to be tallied with DAD statement. iii. Whether Income tax etc. has been recovered from the bill and credited to Government. iv. TA Bills and Police Advance recovery.
18	Accounts Section	5. Accounts Section Currency Transfer Transactions Financial i. Whether transactions undertaken by Currency Chests are reported in E-kuber CyM-CC portal within stipulated timeline and are accounted for on the same day in QCyM" ii. Consolidated statements are subjected to quick scrutiny for arithmetical accuracy before being accounted for. iii. Telegraphic currency transfer messages from treasury agencies received through Fax are accounted for on the same day. iv. Statements to be subjected to detailed scrutiny to examine whether there is any tendency among link offices to report transactions, (especially withdrawals) late. v. Daily checking of vouchers.

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19	Accounts Section	b). Posting of Ledgers Non-Financial i. Error – Whether listing, Updating and check listing have been carried out after data entry. ii. Whether staff Officer (Computer Cell) authenticates the Statement A-15 before sending it to Accounts Section for further reconciliation. iii. Whether Bank-wise control ledgers has been initialled by Staff Officer(Computer Cell). iv. See whether all the chests report details of soiled notes in currency chest slips.
20	Accounts Section	c). Accounts, Journals and Ledger Financial i. Registers in A1, A3, A4, A6, A7, A8, A9, and A10 are checked / authenticated by Staff Officer (Accounts section). ii. Whether circulation notes register in A15 is agreed with Chest Notes/Coin Accounts at the month end. iii. Whether monthly certificate regarding agreement of consolidated total as per chest ledgers with balances in Chest Notes Account and Chest Coins Account in the Trial Balance is submitted by the GM/DGM to the RD. iv. Whether relevant records such as Link Office statements and other records relevant for reconciliation of accounts is being maintained till the reconciliation process has been completed.
21	Accounts Section	d). Inter-circle/Inter-chest transactions/ Recovery of Penal Interest: Financial i) Check all calculations made with regard to Penal Interest charged/collected in respect of delayed/wrong reporting of currency chest transactions. ii) Whether quarterly list of Banks/Currency chests on whom the penalties were levied, as prepared by the issue department has been checked by the Concurrent Auditors.
22	General	E). General Non-Financial i. Verification statement in TE-4 is compared with balances in A-2 and discrepancies are settled with satisfactory explanation from the chest officer. ii. 5% check of chest slip is conducted and record kept by Assistant Manager in A-18. iii. No account other than the ones permitted by the Issue Department Manual/ Central Office is opened / operated by the department. iv. To ensure that the consolidated balances held in the chests in the circle as per register in Form A-15 (as laid down in Para 20 of Chapter X of ID Manual) should be agreed with the balances under the heads Chest Notes Account and Chest Coins Account in the Note and Rupee Coin Account as reflected in the trial

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		balance (Register in Form A-5) and see whether these accounts are reconciled in a time bound manner.
23	Accounts Section	f). Percentage check of certain items Non-Financial i. One day's transaction in a month in Exchange Branch to be checked. ii. Chest slips received from chests in the circle to ensure that chests are following all current instructions scrupulously iii. Month-end chest account ledger balances to be checked with chest slips/Chest Balance Confirmation Certificates
24	Accounts Section	g). Computer Room Non-Financial i. 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. ii. 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.
25	Accounts Section	h). Computer Consumables Trend analysis of expenditure on computer stationery May be done and commented
26	Accounts Section	Access to Computer Non-Financial i. 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.
27	Accounts Section	j). Physical Security Non-Financial Specific remarks on physical security at the computer room to be furnished by Concurrent Auditor.
28	Records Section	6. RECORDS b).SUBSIDIARY REGISTERS Financial i. Charges Account Ledger for ID - Posted up to date and tallied with DAD. Analyse the expenditure pattern and trend. ii. Suspense account and Sundry Deposit account – balances verified with DAD every month. iii. Outstanding

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		entries in Suspense/SD a/c. being wiped out. A list thereof submitted to DGM/GM periodically iv. Correctness of posting - entries outstanding for longer than 2 months to be commented with reasons therefore. v. Whether RD's approval for entries outstanding in Sundry Deposit/ Suspense Account for more than three months taken. vi. Any Delay in settling bills. Are they settled in accordance with current instructions? vii. Whether it was ensured that all payments to staff and outside parties were made by ECS/EFT. Whether EFT credit was given to the correct account.
29	General	C). Note Banding/ Bundling / Counting / Coin Dispensers / Coin Sorting / Counting Machine and Scales.S Financial i. Are the machines installed in working condition? ii. Have laid down procedures been followed in purchase of such machines. iii. Is the expenditure on repairs of machines on high side? Examine and comment iv. Comment on disposal of Punching/ Stitching machines. v. Comments on sale of Scrap material
30	General	D). Annual Maintenance Contract (Amc) Non-Financial i. Is it entered into in time and is in force in respect of various machines in use sin cash department viz. Note Counting Machines, note bundling machines, CVPS Machines, SBS machines etc. ii. Action taken in case of unacceptable delays, invoking of penalty etc., may be verified and commented upon.
31	General	E). General - Administration/ In- House Accounts Non-Financial i. 100% scrutiny of various bills settled to ensure that they are in order. ii. Whether chest slips are sorted chest-wise/ date-wise/ bank-wise and proper record kept month-wise. iii. Whether list of outstanding bills beyond 15 days is generated and put up to DGM/GM for perusal on fortnightly basis.
32	General	8. Tax Deducted at Source (TDS) i. 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.

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33	Cash Department	1. Box Balance Financial i. The balance to agree with CD-21&22 and CD-47&48. ii. Each disbursement from the box is recorded in CD-25&26 with Receiving Officials signature for disbursement from Box Balance. iii. CD-21&22 and CD-25&26 to be cross-tallied on a test check basis. iv. Whether the Box Balance is verified by Asst. Treasurer on each day at different times. v. Whether the Box Balance is subjected to monthly surprise verification by an Officer deputed by General Manager – Issue Department Manual Para 8.5 Ch.II (Rs.500/1000 fully; Rs.50/100 5%; Rs.20 and below 1%) vi. Whether records are being maintained for issuance of fresh bank note (MG new series) in the denomination of Rs.500/- and Rs.2000/- for exchange over the counters, in the prescribed format. (Ref. DCM (Plg) No. 1729/10.27.00/2016-17 dated January 13,2016)
34	Cash Department	2. Petty Cash i. Maintenance of Register in forms DAD 082. ii. Physical verification of balance is carried out. iii. Regularity of monthly verification of the balance to be checked. iv. Accounting entries at the end of each month to be verified. v. Preparation of vouchers as per Expenditure Rules to be ensured.
35	Cash Department	3. General Financial i. All balances to be checked with reference to Vault Registers CD-3, the respective subsidiary register and then Daily Position register CD-53 ii. In case of storage of treasure in more than one vault, balances of each vault's CD-3 to be totaled for a few days chosen at random and tallied with the main vault Register CD-3 reflecting the consolidated figure. iii. Whether surprise / of at least 10 bins having chest notes of above Rs.50 denomination is arranged by GM/ DGM, Issue Department on a weekly basis. iv. 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. v. Efforts made by the Department to discourage resorting to Guarantee Note deposits may be commented.
36	Cash Department	4. Physical Verification Non-Financial i. CD-3 balances to be tallied with CD-5 (Fresh Notes) and CD-11 (Re-issuable Notes) and both individually with CD-88.

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37	Cash Department	5. Coin Balances Non-Financial i. 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-88 (now replaced by CD-53) for the day of checking. ii. 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. If pre-production samples are kept, accounting thereof strictly as per Central Office instructions.
38	Cash Department	6. Vaults i. Orderly maintenance of Registers, CD-17 and CD-23 in particular (CD-23 being maintained by box balance section), apart from Vault Register CD-3 and subsidiary register CD-5, to be verified and commented. Whether First in First out (FIFO) is being followed has to be checked up (Para 2.7 Ch.II, revised IDM). ii. Whether every month, balances according to stock book/bin books are agreed with the CD-3/Subsidiary Register and the statement put up to DGM/GM (Para 2.3.2 Ch.II revised IDM) iii. Whether there is equitable issue of different denominations of notes and coins over counters in line with the stock position. iv. Whether minimum 2 months' consumption requirements of fresh notes and coins are built-up as buffer stock. v. Whether PV of fresh note remittances is carried-out expeditiously and there is no undue detention of Press representative. vi. Whether discrepancies, if any, in fresh note remittances recorded in CD-17 register and put-up to GM/DGM, Issue Department with follow-up details on a fortnightly basis. A quarterly statement of such discrepancies should also be forwarded to CO. vii. Whether deployment of contractor's Mazdoor is as per CO instructions.
39	Cash Department	7. Outward Remittances (Applicable to Coins to) Cd-49 Non-Financial (i) To be checked for posting of dates of receipt of preliminary and final receipts in appropriate columns. (ii) In case of delay/non-receipt of Preliminary/Final receipts - proper follow-up at appropriate time by Remittance Section. (iii) Entries not marked off to be taken separately on return of the Potdar and submission of Final Receipt to be checked. (iv) The number of remittances affected from the Vault may be totaled and counter-checked with Remittance Section. (v) In case of remittances of coins through trucks without accompanying Potdar, whether the instructions in the matter

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		have been followed? How the final receipt is obtained and remittances marked off - to be examined.
40	Cash Department	Invoiced Notes Vault (i) CD-3 balance to be tallied with CD-9; and CD-9 with CD-88. (ii) Unusual features, if any, in the statistics of receipt and disposal of notes to be covered. (iii) Whether Joint Custodians conduct periodical check of balances in the vault and put up report to DGM/ GM, Issue Department.
41	Cash Department	8. Agreements / Surety Agreements Non-Financial i. Staff agreement forms to be entered in G2 Register - Surety agreements to be recorded in G-3.
42	Cash Department	Disposal of Cash Security. Points to Bear in Mind/To Be Checked: Financial i) Collection of correct amount; deposit in Post Office; pledge in Favour of General Manager. ii) Entries properly made in G-1 Register. iii) Pledgement clause incorporated in the passbook. iv) To be held in the joint custody of Treasurer and the Manager concerned. v) Refunds made in proper manner.
43	Cash Department	Fidelity Guarantee Insurance Non-Financial i) To check the policy to see if the same has been obtained in the prescribed format, the amount of insurance is in order, the premia are paid regularly, the conditions governing the policy are duly complied with and that the policy is renewed annually. ii) Whether all the cases of loss involving amount in excess of Rs. 300/- are promptly notified to insurance companies and all claims are made within prescribed periods. iii) Analyse the expenditure on premia paid vis-à-vis the claims made as well as settled.
44	Cash Department	9. Currency Verification and Processing System (Cvps) And Shredding & Briquetting System (Sbs) Financial i. Whether an inventory of essential spare parts of the machine is maintained and monitored to ensure against avoidable downtime. ii. Verify the arrangement for disposal of briquettes. iii. Whether Downtime Register is maintained. Downtime register may be analysed to cover aspects such as type/ frequency of such instances, adverse effect on output, preventive maintenance schedule and their adherence etc. iv. Whether AMC entered into on time and

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		are in force and payments made as specified by Central Office. v. Whether consistency checks for machines are conducted periodically. vi. Whether proper record of chip cards issued to NPT is maintained. vii. Checking of payments for performance under incentive linked schemes (CVPS, SBS, FNV, CNV) viii. Recovery of interest on shortage forged notes detected in CVPS in soiled notes remittance checking of accuracy
45	Cash Department	10. Customer Service/ Public Counters Non-Financial i. Whether counters open on time and close only at the stipulated time. ii. Whether single window concept has been introduced and is in vogue. iii. Whether 'May I help you' counter is available and is staffed during banking hours. iv. Whether the bank staff and security staff treat the public courteously. v. Whether adequate number of Note Counter, Coin Counting Machines has been installed and is in working condition. vi. Whether Coin Dispensers have been installed in the Banking Hall and are in working condition. vii. Whether signboards have been fixed on the counters mentioning the services available to the public. viii. Whether pasting material is provided at a separate table as per Central Office instructions and a suitable signboard has been put up for the benefit of public. ix. Whether counters work continuously without any break for lunch.
46	Cash Department	11. Other Comments Non-Financial I). Comment on voucher sent to accounts section. II). Payment of bills
47	General	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
48	General	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200) PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) MORE THAN 1 YEAR MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS TOTAL

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49	Admin	Petty Cash Balance May be deleted for those ROs not maintaining petty cash. Expenditure done through petty cash and balance amount shown in the register are verified by Concurrent Auditor at the end of the month. Balance should be NIL at the end of the month
50	Remittance	Monitoring of Security Deposit Account
51	Remittance	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.
52	Remittance	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
53	Admin	Position of Outstanding Paragraphs from CA'S previous audit report
54	Claims	100% of cases handled in the section during the period under audit should be subjected to scrutiny with particular reference to the following:- i. Whether mandate and date of payment are recorded. ii. 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. iii 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 iv Whether forged notes detected are recorded properly. v. 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
55	Claims	vi. Check whether physical inventory of Claim section is matching with system inventory in CyM. vii. 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/

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		audit/ special procedure are not pending for more than one month. viii. 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. ix. 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. x. Whether exchange value for fully paid notes is credited to Exchanged Good Notes account.
56	Claims	xi. For notes adjudicated as half value, whether unpaid portion of Half Paid notes is credited to Sundry Deposit-Unpaid Half value account. xii. Whether CL 5 Register is maintained and whether CL 8 Register is put up to GM/DGM on daily basis? xiii. 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 xiv. 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 xv. 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.
57	Claims	xvi. Whether necessary recovery and adjustment in case of incorrect adjudication has been done as per Para 3.11, Chapter-5, ID Manual. xvii 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. xviii. 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? xix. Whether outstanding balance in half value paid account is credited to Commission Account? xx Whether stipulated timelines for transfer of balances to

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		Commission Account have been followed in respect of the above?"
58	Claims	xxi 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 xxii 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 xxiii. 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 xxiv 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 xxv 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.
59	Claims	xxvi 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 xxvii 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. xxviii 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) xxix Whether FICN impounded are accounted for properly in claims section? xxx (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?
60	Claims	3 Exchange Good Notes(EGN) i Whether the balances of EGN account in CyM are agreeable to the EGN in CBS.
61	Claims	4 Receipts by Post To check whether insured covers containing notes received from post office have been posted

CA Master Checklist Details for Cash Department		
Sr. No.	Checklist Section	Checklist Description
		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.
62	Claims	5 Important Registers Registers CL-5, CL-9 and CL-15 need to be checked thoroughly with reference to source of posting, their day-to-day posting at each stage as also cross-checking of day-to-day balances. The check may be confined to entries relating to all working days in a month for the period under audit. Whether entries relating to these transactions have been checked during the month for the above mentioned registers on random basis.
63	Claims	6 Accounting System Claims i. A check should be conducted of accounts maintained in the section right from CL-5 register to CL-15 register, to see if the accounting system in vogue conforms to the one prescribed in Issue Department Manual, as amended by subsequent circulars on the subject e.g. defective notes adjudicated under Rule 9(3) of Note Refund (Amendment) Rules 2018. ii. Whether the balancing of forged notes received/ sent to Police/CBI/ CID etc. are being carried out periodically?
64	Res I	7 Resource Section SCD Transactions i Whether RES-8 are maintained properly and posted with reference to the depot slip in Form TA 51 received from SCDs."
65	Inspection	ii Verification of penalty scrutiny sheets pertaining to discrepancies/deficiencies observed during inspection / incognito visits / Senior Officer's visit etc. to currency chests/bank branches.
66	Res I	iii Whether the monthly statements in forms RES 10 and RES 11 are being sent to Central Office by 15th of the following month
67	Res I	iv Whether payments are made to the banks as and when the statements are received from SCDs
68	Res II	v Verifying the GST-TDS statement for the payments done during the month.

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Sr. No.	Checklist Section	Checklist Description
69	Res II	vi Verify whether GST payment on incentives is to be released to banks / vendors is paid after receipt of GST-Invoice from banks / Vendors.
70	Inspection	vii Whether Penalty on CCs is levied in timely manner and waiver, if any, is done by appropriate authority viii. To check whether the accuracy of various incentives paid by IOs to the banks are as per guidelines.
71	CANCELLED / RETIRED NOTE VAULT SECTION	i 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. ii Notes dealt with under Special Procedure - Preservation/Destruction thereof
72	CANCELLED / RETIRED NOTE VAULT SECTION	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 report
73	CANCELLED / RETIRED NOTE VAULT SECTION	b Whether the paid defective notes taken over from the Consolidation-Cum-Verification Section (CCVS) are being preserved in the Claims Section Vault for 15 days and thereafter destroyed by the joint custodians after verification of 10% of the preserved notes on a random basis
74	CANCELLED / RETIRED NOTE VAULT SECTION	c 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.

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Sr. No.	Checklist Section	Checklist Description
75	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.
76	Irregularities detected in CCVS	Irregularities detected and entered in V-5 have actually been copied in CD-91 register.
77	Irregularities detected in CCVS	Whether unusual delays occur in rectifying irregularities recorded in V-5 register.
78	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.
79	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
80	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.
81	Remittance	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:
82	Remittance	Whether the contract has been awarded in accordance with Central Office instructions;
83	Remittance	As per Circular DCM (RMMT) No. 3352/11.01.01/2017-18 dated March 20, 2018, proper rate analysis for payment of treasure transportation bills is done on historical data on distance of currency chests from RBI Offices

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Sr. No.	Checklist Section	Checklist Description
84	Remittance	Whether the certificates given on the bills by the officials viz. Station Duty Officer, Vaults in-Charge, etc., supervising the operations are specific/ proper and in accordance with the terms and conditions of the contract and not furnished in a casual manner;
85	Remittance	Whether the bills clearly specify the various activities performed and correct rates have been applied;
86	Remittance	Whether the bills have been correctly scrutinized by officials after verifying independently the record available in Remittance Section, Vaults, SDO and bills are settled without any delay
87	Remittance	Whether the bills receipt/payment registers are put up to General Manager/Deputy General Manager periodically
88	Remittance	Whether the payment towards extra-ordinary/special item of work is done with the approval of General Manager/Deputy General Manager;
89	Remittance	Verify the contract agreement and the process for engaging transport operator for coin remittances. Whether it is ensured that the Bank Guarantee is current and covers the remittances.
90	Remittance	Analyse the expenditure on coin transport operator and labour/transport contractor over a period to check unusual features, if any.
91	Remittance	Budgetary provision for remittance related expenditure and deviation there from – analysis may be made.
92	Remittance	100% of the coin transport contractors' paid bills may be verified in conjunction with related records evidencing the work performed and agreed rates as per the contract.
93	Remittance	Whether independent record of the work performed by the contractor is maintained by Joint Custodians and SDOs.
94	Remittance	Whether RS-1 registers on scheduled inward/ outward remittances maintained properly and are scrutinized to

CA Master Checklist Details for Cash Department		
Sr. No.	Checklist Section	Checklist Description
		ensure that they are complete in all respect in terms of ID Manual 2021
95	Remittance	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
96	Remittance	Overtime expenditure on remittances – Analyse over a period.
97	Remittance	Whether discrepancies in fresh note remittances are adjusted as per prescribed procedure.
98	Remittance	Whether the reimbursement of bills received from banks, Railways, Police Dept., office of the AG etc., on account of diversions/remittances (consequent to decentralisation since 1st April, 2003) are being settled promptly.
99	Remittance	100% of the bills so received should be checked to ensure against any irregularity.
100	Remittance	Total expenditure incurred on the above, over a period and bank-wise, may be analysed.
101	Remittance	Whether the amount collected towards the sale of scrap is as per the agreement entered into with the scrap purchaser and applicable taxes are applied over the amount complying with the prevalent laws.
102	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.
103	Remittance	Uncurrent coins, if any, will have to be checked by yellow tags and commented as to how long they have been kept in the vault. Matter to be pursued with the Mint
104	Remittance	Potdar's Advance/Bills Auditor should scrutinize Potdar's bills etc. keeping in view the following aspects - i. Whether advances to Potdar's are recorded properly in RS-7. ii. In

CA Master Checklist Details for Cash Department		
Sr. No.	Checklist Section	Checklist Description
		case of additional advances drawn by Potdars at chests, whether the same are properly accounted for. iii Whether there is delay in returning/reporting of Potdars accompanying remittances? Whether the bills are settled without delay? iv Whether permission to stay outside temporary headquarters was granted in large number of cases? v 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.
105	Remittance	vi Comment on pending bills giving age-wise details, amount involved and whether delay is justified. vii Unusual detention of Bank's Potdar is monitored. viii. Overtime bills of Potdars on remittance duty are settled as per current instructions.
106	Remittance	Preliminary/Final Receipts i Check whether preliminary/final receipts have been received. Carry out test checks. ii Non-receipt of preliminary receipts/ final receipts/ delays, if any.
107	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.
108	Remittance	Police Bills i. 100% checking of bills to be done. ii. Bills in respect of armed police guards provided by the State Government are being paid regularly. iii. Payments are made in accordance with Central Office instructions with certificate from Security Officers. iv. Bills in respect of police escort for accompanying remittances are settled expeditiously and in accordance with current instructions. v. Comment on the unusual features observed in the bills received from Police Department. vi. Whether remittance bills/ claims received from chest banks/ STOs (through Government) are being settled promptly vii. Whether claims in respect of police escort charges submitted by the currency chests are supported by the copy of remittance order/ diversion order issued by RBI and the following documents are submitted- (i) A copy of requisition letter issued by the chest officer for obtaining police escort (ii) Police escort bill in original attested by a competent authority (iii) A certificate issued by the Superintendent of Police stating that the bill is prepared as per existing State Government Rules and has not been

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Sr. No.	Checklist Section	Checklist Description
		claimed earlier. (Arithmetical or other discrepancies in respect of the claims to be verified and (iv) Proof of payment in original
109	Remittance	Air Remittance bills Analyse the expenditure on air transport operator over a period to check unusual features, if any.
110	Remittance	General i 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 ii Whether TDS etc. has been recovered from the bill and credited to Government iii TA Bills and Police Advance recovery. iv Whether the coins received from other Issue offices or from mint are accounted for on the correct date?
111	Accounts	Whether the balances of EGN account in CyM tally with the EGN in CBS.
112	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.
113	Accounts	Whether the GL Balance of Chest Notes Account and Chest Coins Account are reconciled with that of their respective Inventory Reports.
114	Accounts	Whether the GL Balance of Chest Notes Account and Chest Coins Account tally with that of their respective Inventory Reports
115	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)
116	Accounts	Whether the remittances and diversions are monitored for unacknowledged entries are monitored and put up to GM/DGM on daily basis.

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Sr. No.	Checklist Section	Checklist Description
117	Accounts	Whether the remittances and diversions are monitored for unacknowledged entries and same are being put up to GM/DGM on daily basis.
118	Accounts	Check all calculations made with regard to penal interest / penalty charged/collected in respect of delayed/wrong reporting of currency chest transactions.
119	Accounts	Whether the coins received from other Issue offices or from mint are accounted for on the correct date?
120	Accounts	Whether Chest Balance Confirmation Certificate for end February and March obtained from currency chests match with Currency Chest denomination wise balances – RCYMTBCCCLOBAL report
121	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.
122	Box Balance	CASH DEPARTMENT Box Balance I Whether in terms of para 8.2 of Chapter III of ID Manual 2021, the balances agree with CD-21 and CD-22. ii Each disbursement from the box is recorded in CD-25 with Receiving Officials signature for disbursement from Box Balance. iii CD-21 and CD-25 to be cross-tallied on a test check basis. iv Whether the Box Balance is subjected to monthly surprise verification by an Officer deputed by General Manager /DGM. The number of packets and bundles or bags, as the case may be, should agree with the total denomination-wise details with the balance as per the accounts in form CD 21/22, and also as per balances in CyM. The balance should further be checked in detail as indicated below: • Chit packets in any denomination Fully • ₹500 and above Fully • Below ₹500, and any other denomination in excess of ₹50 5% , • ₹50, and lower denomination notes 1%

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Sr. No.	Checklist Section	Checklist Description
123	General	To check whether balances in CD-53 tallies with the inventory reports provided by respective vault/section.
124	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.
125	Remittance	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.
126	Cash	Whether satisfactory arrangements are in place to receive/accept coins and notes through exchange counters for both bulk and small value. Reverse flow of coins: Features observed.
127	Fresh Notes Vault	Physical Verification CD-3 balances to be tallied with CD-5 (Fresh Notes) and CD-11 (Re-issuable Notes) and both individually with CD-53
128	Coin Vault	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.
129	Coin Vault	Whether small coins are maintained and accounted properly.
130	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
131	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).

CA Master Checklist Details for Cash Department		
Sr. No.	Checklist Section	Checklist Description
132	Fresh Notes Vault	Whether balances of CD3 and CD9 tallies with bin books/stack books in FNV/CNV/DTDV
133	Fresh Notes 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
134	Remittance	Outward Remittances - Remittance Section (Applicable to coins too) RS-2 register is maintained under Remittance section.
135	Remittance	The number of remittances effected from the Vault may be totalled and counter-checked with Remittance Section.
136	CNV	Invoiced Notes Vault CD-3 balance to be tallied with CD-9; and CD-9 with CD-88.
137	CNV	Whether Joint Custodians conduct periodical check of balances in the vault and put up report to DGM/ GM, Issue Department in terms of Para 4.2.8 of Chapter 3 of ID Manual
138	CNV	Fidelity Guarantee Insurance All losses involving amount exceeding Rs.500/- may be notified to Insurance provider without delay.
139	Records	RECORDS SECTION Dispatch Whether surprise verification of unspent balances in Franking Machine, if any has been done.
140	Remittance	Subsidiary Registers Suspense account and Sundry Deposit account - balances verified with IBD every month. Whether CBS generated sundry Deposit and Suspense account statements are in order? Whether it is tallied with IBD? Whether any discrepancies observed?"
141	Remittance	Verify whether the wiping out of outstanding entries in Sundry/Suspense a/c have been done within the stipulated time period.
142	Remittance	Any Delay in settling bills. Are they settled in accordance with current instructions?

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Sr. No.	Checklist Section	Checklist Description
143	Admin	Inward register for bills/ letters maintained Whether these are properly maintained and marking off done. Instances of unusual delay in dealing with bills/ letters may be brought out.
144	Admin	Note Banding / Bundling / Counting / Coin Dispensers / Coin Sorting/ Counting Machines And Scales i. Are the machines installed in working condition? ii. Whether any assets were purchased during the month under audit. iii. Have laid down procedures been followed in purchase of such machines. iv. Whether there is disposal of assets during the month under audit.
145	Records	Annual Maintenance Contract (AMC) i. 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. ii. Action taken in case of unacceptable delays, invoking of penalty etc., may be verified.
146	Remittance	General - Administration/ In-House Accounts i Suspense and Sundry Deposit A/C - Comment on the nature of entries, delay in reversing entries, unusual features, if any, etc. ii 100% scrutiny of various bills settled to ensure that they are in order. iii 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.
147	Records	Tax Deducted at Source (TDS/VAT/service Tax Calculation) Whether statutory obligations like deduction of various taxes/payments, etc. were invariably met (as per rules /rates in force) and remitted in time on all bills/AMCs payments.
148	Admin	Whether AMC entered into on time and are in force and payments made as specified by Central Office.
149	CVPS	The incentives payable to the Note Processing Teams to be checked with reference to the basic records of number of notes processed.

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Sr. No.	Checklist Section	Checklist Description
150	Admin	Whether calculation of payments for AMC and charges for downtime, if any, are correctly done.
151	Admin	Whether calculation for sale of briquettes are correctly done
152	General	Additional items of check i. The CAs before finalizing the report may discuss the same with the Department concerned and ensure that the observations were based on facts. ii 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. iii.Whether confirmation is received from the banks for existing (valid) Bank Guarantees? Whether Bank Guarantee has been received when entered into a new contract? iv. Whether all transaction entailing deduction or collection of taxes are being carried out through Fixed Assets (FA) module?
153	General	RBI Museum i Whether all items displayed in the Museum are subject to bimonthly verification.
154	General	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
155	General	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200) PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) MORE THAN 1 YEAR MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS TOTAL

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
1	Establishment	1. Whether the Statement/Returns Are Promptly Submitted to Central Office: Non-Financial MONTHLY Statement regarding Housing Loans sanctioned to individual/ society.
2	Establishment	2. Salaries –Drawl & Disbursement(Paras 3.1 To 3.10) Financial Whether court attachment orders are promptly attended to.
3	Establishment	3. Payment of Compassionate Package Financial Whether in cases of payment of compassionate package the payment is made upto the admissible extent and as per rules.
4	Establishment	4. Group Savings Linked Insurance Scheme/ Maf 3.204 Non-Financial Whether check cards are properly maintained, names of nominees properly recorded, contributions duly entered
5	Establishment	5. PROVIDENT FUND (paras 3.120 to 3.154) Financial i. Whether PF subscriptions of Non-transferable staff of NABARD are promptly credited to Administrators A/c. Non-Financial ii. Whether individual Provident Fund A/Cs of NTS of NABARD are properly maintained. Financial iii. In cases of advances/withdrawal from PF and final payments, whether the correct amount has been paid and payment is made in accordance with the rules. Non-Financial iv. Whether the balances in the Administrators A/c and the balances of NABARD-NTS {Shimla & Chandigarh (including Punjab and Haryana)} maintained with RBI, Chandigarh are reconciled properly.
6	Establishment	6. Provident Fund - Advances/Withdrawals Non-Financial i. Whether appropriate application has been filled in with all relevant particulars/documents. ii. Whether the application has been in warded. iii. Whether prima-facie the advance/withdrawal has been established. iv. Whether all relevant particulars are filled in the letters of authority and they contain the stamped receipt of the employee. Whether the signatures of the employees are duly verified. v. Whether the admissible amount is correctly worked out and sanctioned by the appropriate authority. vi. Whether the Bank's dues are properly recovered from the final payments. vii. Whether the individual P.F. accounts and

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		temporary advances recovery accounts are properly maintained. viii. Accounting aspect – whether procedure is full proof. If not, what are the suggestions? ix. Delay in settlement has resulted in certain cases payment of additional interest.
7	Establishment	7. Payment Of Gratuity (paras 3.161 to 3.167 Financial Whether Gratuity/Compassionate Gratuity is paid without delay after properly recovering Bank's dues.
8	Establishment	8. Pension (3.168 to 3.186) (Master Circular DAPM No G.24 dated 31.8.2001) Non-Financial i. Whether photographs of pensioners/nominees are fixed properly on relevant forms and filed in a separate spring file along with pension sanction papers. Financial ii. Whether before making family pension payment prescribed undertaking from the widow or widower or child has been obtained. iii. 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. iv. Whether all pensioners have submitted 'Life Certificate' in the prescribed format before 30thDecember every year. Whether pension payment is stopped in case of non-submission of the same.
9	Establishment	9. General - Ta/Ha Etc. (paras 3.15 to 3.26) Non-Financial i. Whether all bills are inwarded. Financial ii. Whether all bills are passed by the officers authorized to pass the bills under Bank's Expenditure Rules. Non-Financial iii. Whether the amount for which the bill is passed is correct. iv. Whether the advances and unspent balances have been correctly accounted for. v. Whether the balance amount payable has been correctly worked out. vi. Whether references to Central Office, seeking instructions/interpretation for settlement of bills are properly followed up. vii. Whether the bills are submitted with in the period indicated in the undertaking.
10	Establishment	9. A). Travelling/Halting Allowance (Ta/Ha) Bills Non-Financial 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. Financial ii. Whether the fares are admitted by the entitled

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		<p>class and by the shortest route. Non-Financial iii. Whether the fares are restricted for the distance by the shortest route only. Financial 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. v. Whether II A.C sleeper charge is paid only when I class accommodation is not available or the train does not have I class. 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 on medical grounds and for short period or for sudden/serious illness of a close relative. Non-Financial vii. Whether a declaration is furnished by the employee in respect of the rail journey. Financial 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. ix. Whether the fares, in case of travel by own car are paid as per the rate stipulated in Master Circular for travelling and halting allowances and for travel by Taxi without prior approval, claims are restricted up to the ceiling limit of fare by rail as per their entitlement for the distance by road (by shortest route) or actual charges, whichever is less. x. Whether it is ensured that when the travel is performed by private airlines, the fare charged is not higher than that charged by national carrier. xi. Whether the advances drawn at temporary headquarters, if any, were utilized in time. xii. Whether for, officers stay in Hotels, VOFs, Dharmshala etc., lodging, charges paid are as per the rates prescribed by CO. xiii. Whether incidentals @ ¼ of per diem H.A has been paid to the officers as per rules. Financial xiv. Whether Hotel charges are paid as per rules by admitting tax/luxury tax/service charge etc whenever claimed. xv. Whether officer is availing hotel facility regulating his stay in such a way that he is not required to pay full additional day's charges for a part of the day not involving night stay. xvi. Whether advance towards HA is restricted to one week for longer tours where Banks offices are located. 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</p>

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		any other charges except HA. (Mazdoor charges may be paid at the discretion of Competent Authority).
11	Establishment	10. Financial Whether Mazdoor charges are reimbursed at the appropriate rates as applicable at residence and station etc., or lump sum amount is paid under the declaration scheme?
12	Establishment	11. HALTING ALLOWANCE (Master Circular CO.HRMD.No.G.24/S77/17.02.08/2023- 2024dated April 03, 2023 Financial i. Whether halting allowance has been paid for the correct number of days. ii. Whether the rates are appropriate and according to the place of stay. 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. 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. 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 are treated as journey period. vi. Whether the sliding scales of halting allowance are applied, wherever applicable. vii. Whether proper deduction has been made when the employee is treated as guest by the concerned institution.
13	Establishment	12. Transfer (Ta) Bills (Master Circular HRMD. No. G20/S41/09.01.10/ 2023-24) Financial 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. ii. Whether the fares have been claimed by the shortest route and by entitled class. iii. Whether the amount not exceeding two months pays to meet incidental expenses as admissible has been paid. iv. Whether the railway receipt for the container charges is produced when transportation

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		is done by container service. v. Whether the packing and crating, unpacking, clearing and forwarding, transportation and cartage, loading and unloading and Insurance etc., charges are admitted as per rules. vi. 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). vii. Whether the cost of transportation of motor car by passenger train (in a closed wagon) admitted. (If car is transported by road, the expenditure incurred towards cost of petrol, driver's charges, etc., can be reimbursed within the ceiling amount applicable for transportation of car by a passenger train (closed wagon) by the shortest route). viii. Whether, in cases where scooter/ motorcycle is transported separately, charges to the extent of two quintals at parcel (railway) rate as applicable only are paid. ix. Whether any demurrage charges have been reimbursed.
14	Establishment	13. Halting Allowance On Transfer (Master Circular HRMD. No. G20/S41/09.01.10/ 2023-24) Financial i. Whether halting allowance on transfer has been paid for a maximum period of 60 days or the date of securing accommodation whichever is earlier. (Halting allowance will cease to be paid from the day next to the date of allotment of accommodation at the new centre). ii. Whether halting allowance has been paid for the number of days spent outside headquarters on leave/holidays. 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 centre or the transfer was effected at the request of the officer. iv. Whether the application for accommodation has been made before reporting to the new centre. v. Whether any accommodation has been declined by the officer.
15	Establishment	14. Financial LFC BILLS AND LEAVE FARE ACCOUNTS (Master Circular HRDD No. G.13/91/17.04.00/2007-08 dated 02.07.2007) (paras 3.79 to 3.89 of GA manual vol. 1)

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
16	Establishment	15. Medical Bills (Master Circulars CO.HRMD Nos. S 46/1.01.000 2023-24 Of April 03, 2023 Financial i. In terms of para 14 of BMFS Master Circular CO.HRMD.EHS.No. Nos. S 46/1.01.000 2023-24Of April 03, 2023, herein after referred to as Circular, 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. ii. Whether the claim is properly supported by documents such as doctor's receipted bills, prescriptions, chemist cash memo etc. iii. Whether the treatment is taken at headquarters and if not, whether the reasons for not taking the treatment at headquarters are furnished and the same are justified. iv. Whether the claim is restricted only in respect of self, non-earning spouse and dependent children and whether necessary declaration/certificate is obtained in respect of earning spouse, in respect of whom the facility is claimed (Married female employee is eligible to claim medical facilities either for their dependent natural parents or parents-in-law by giving irrevocable option. In the case of dependent parents-in-law, the claim can be made only if her husband is no more or not earning). v. Whether the dates of cash memo corresponds to the date of prescription. vi. Whether the quantity purchased corresponds to the quantity prescribed. vii. Whether any claim has been preferred in respect of dependent parents/brothers/sisters.
17	Establishment	Financial 1. Whether cost of treatment taken by officers from a RMP under Homoeopathic/Ayurvedic treatment is reimbursed up to a period not exceeding three months and only one consultation charge is reimbursed during the period. If treatment exceeds three months at a time for the same ailment whether amount reimbursed only if treatment is taken from Govt./Govt. recognized Trust/ Charitable hospitals/dispensaries. In the case of indoor hospitalization, whether the treatment has been taken in the hospital run/recognized by Central/State Government and after consultation with BMO. 2. Whether visit/consultation charges of general practitioners are restricted to admissible extent. 3. Whether the specialist consultation is done only with BMO's prior permission, unless under emergency of which BMO is subsequently informed. In terms of para 7.4.7 – i) indoor hospitalization treatment wherever necessary for a period of one month with the prior approval of the BMO/BMC is allowed. Treatment beyond one month may

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		be referred to CO. ii) Counselling sessions would be reimbursed for six sessions, spread across three months in a year. Any claims towards cost of psychotherapy beyond this should be referred to Central Office.
18	Establishment	Financial i. Whether the maternity expenses and the charges for caesarean operation are reimbursed to the admissible extent. (No amount is reimbursable under MAF). ii. Whether the stoppage charges in case of hospitalization are reimbursed within the ceilings prescribed. iii. 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-Schedule of medical rates 2022- Metro/Non-metro. iv. 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. v. Whether the cost of hormones (except for thyroid), multivitamins, and tonics, drugs having nutritional food values, enzymes, advertised drugs, cosmetic medicating and medicated soaps is reimbursed. Whether cost of lotions/ointments, eye/ear drops etc. reimbursed only when they are required to be purchased in emergency/acute cases. (Cost of disposable syringes used during hospitalization treatment only can be reimbursed). vi. Whether the registration fees/charges levied by the Trust/Charitable/Private hospitals/nursing homes for indoor treatment was reimbursed as per BMFS rate schedule provided the treatment was taken with prior permission of BMO.
19	Establishment	Financial 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
20	Establishment	Financial i. Whether the refraction test of eyes is allowed every alternate year depending on the age of the patient with prior permission of BMO. ii. Whether the cost of pace-maker in the case of an employee is reimbursed only once during the service on proper recommendations and

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		<p>payment is made directly to the authorized supplying agency. iii. Whether the cost of crutches, cervical collar, corset belts and artificial limbs has been reimbursed keeping in view the extant instructions. iv. Whether for CAT scan test prior approval/ recommendation was obtained. v. Whether in case of D&C operations histopathological report has been submitted. vi. Whether the reimbursement of charges for medical termination of pregnancy was reimbursed only to admissible extent subject to fulfilment of prescribed conditions. vii. Whether the expenditure on account of tubectomy/vasectomy operations was reimbursed correctly up to the prescribed limits in addition to the incentive amount. viii. Whether the special nursing charges was reimbursed on fulfilment of certain conditions. ix. 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. x. Whether cost of allopathic medicines prescribed by a non-allopathic doctor was reimbursed (not reimbursable).</p>
21	Establishment	<p>Financial i. Whether claims for amount of Rs.1,000/- and less incurred in respect of medical treatment taken during a period of three months may be submitted by clubbing them together, once on a quarterly basis within three months from the close of the relative quarter. ii. Whether the prescription bears the Registration No. of the Doctor. (note : consultation charges of a dentist and the cost of bridges and crown/caps are now reimbursable w.e.f 1.8.2002) iii. Whether druggists' bills are paid promptly iv. Whether the stock register and prescription files are properly maintained? v. Whether the bottles of medicines are properly labelled to indicate their contents. vi. Whether the name & telephone no. 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 Mediclaim Policy for retired members of MAFS/settlement of claims of retired executives. vii. Whether in t/o para 13 of Master Circular on BMFS dated 03.04.2023, Annual Review of Medical Expenditure has been submitted to the Regional Director. viii. Whether in t/o Para 8 of Master Circular on 'MAF' dated 03.04.2023, an updated master file in respect of all the existing members of MAFS is being maintained. ix. Whether in t/o para 8.1 of Master Circular on 'MAF' dated 03.04.2023 addition/deletion/ change of office/updation of</p>

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		<p>records in master file of members in MAFS is being reported to Central office on monthly basis. x. Whether in t/o para 9 of Master Circular on 'MAF' dated 03.04.2023, all the retired members of MAFS who are getting pension from this office/retired from this office in case of CPF optees have been paid amount towards Annual Health Check-up for self / spouse along with the pension for the month of AUGUST. xi. Whether in t/o para 10.3 of Master Circular on 'MAF' dated 03.04.2023, certificates have been issued in the month of June under REMS (Retired Executive's Medical Scheme) to the retired executives and his/her spouse separately, to take the treatment in hospital of their choice. xii. Whether in t/o para 13.2(f) of Master Circular on 'MAF' dated 07.07.2020, at the end of each calendar quarter, balances in MAF subsidiary accounts are being transferred to the 'Fund Account' born in the books of CSBD, Central Office Mumbai.</p>
22	Establishment	<p>Financial i. Whether in t/o para 13.2(e) of Master Circular on 'MAF' dated 01.07.2020, the quarterly statement compiled in revised Form 'C' is being forwarded to HRMD, CO. ii. Whether in t/o para 13.8 of Master Circular on 'MAF' dated 07.07.2020, in AUGUST/Aug every year the Annual Statement in respect of dispensary facility, including cost of credit slips issued, availed by MAF members is being sent to HRMD, Central Office. iii. Whether at the end of each calendar quarter REMS (Retired Executive's Medical Scheme) Statement is being sent to CSBD, CO. iv. Whether all the DSS bills and other bills of amount more than Rs.1 lakh are being audited by the concurrent auditors. v. Whether in t/o para 8.7.1(ix) of Master Circular on BMFS dated 01.07.2020 RD's approval is being sought for issuance of authorization to hospitals under the DSS. vi. Whether the case/s has/have been referred to CO if the admissible amount of hospitalization bill is more than the prescribed monetary ceiling. vii. Whether in t/o para 8.7.1(vi) of Master Circular on 'MAF' dated 03.07.2017 under DSS, in case of hospitalization for more than one month permission of RD/OIC is obtained and that the Central Office has been informed viii. Whether any complaint has been received against any of the empaneled hospitals. ix. Whether recoveries in respect of medical advances to the employees are being monitored. Non-Financial x. Whether the bill was submitted once in quarterly</p>

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		basis within one year of the succeeding quarter, if the claim amount was less than 1000/-. Financial xi. 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.
23	Establishment	16. Conveyance Bills (paras 3.31 to 3.35) Financial i. 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. ii. Whether officers who are claiming reimbursement of conveyance expenses either for maintaining vehicle or on monthly-consolidated basis have claimed conveyance expenses separately for official trips of less distance than 8 kms. At headquarters. iii. Whether officers who are claiming reimbursement of salary for personal driver have claimed reimbursement of expenses on local trips for official purpose. iv. Whether, in cases where employees travel in groups of two or more, endeavour is made, to the extent possible to share the same conveyance, so as to keep the expenditure within the limits of necessity.
24	Establishment	17. Out-Of-Pocket Expenses Bills (Para 3.30) Financial i. Whether the place of duty is beyond 8kms. From the normal place of work. ii. 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 1.5kms from temporary place of work. iii. 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). iv. Whether out-of-pocket expenses are paid for intervening Sundays/holidays. v. Whether out-of-pocket expenses are correctly reimbursed at half the rate of halting allowance applicable to the place of work. vi. Whether sliding scale of out-of-pocket expenses was applied after first 45 days except in the case of employees on remittance, inspection or cash verification duty.
25	Establishment	18. Tea/Lunch/Dinner/ Conveyance Charges Bills (Paras 3.27 To 3.29) Financial i. Whether late sitting/early coming

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
		is for approved items of work. ii. Whether the tea/lunch/dinner charges are admitted as per the prescribed scales and on the basis of the number of hours of detention/early coming.
26	Establishment	19. Housing Loan (Paras 3.90 To 3.99) Non-Financial 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)
27	Establishment	20. Tax Deducted At Source (TDS) Financial 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.
28	Establishment	22. Maintenance of Subsidiary Ledger Financial 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 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 by the concurrent auditors vis-à-vis the supporting documents and the same were found in order iv) Whether payment made through ECS & EFT are reconciled for accuracy of amount & beneficiary with the ECS/EFT reports received from NCC through DAD/PAD. Non-financial v) Suspense Account (to comment on entries pending for more than 2 months) vi) Sundry Deposit Account – (to comment on entries pending for more than 2 months) Whether RD's approval for entries outstanding in Sundry Deposit/ Suspense Account for more than three months taken.

CA Master Checklist Details for Central Establishment Section		
Sr. No.	Checklist Section	Checklist Description
29	Establishment	23. Other Comments Financial i) Payment of Bills ii) The information desired relates to the 3 periods i.e. monthly, quarterly & yearly, hence it is suggested that all the relevant questions should be bifurcated under the three heads for further action iii) The payment of emoluments, perks, advances and recoveries etc. is being controlled by the Samadhan, Bengaluru though the documentation is being prepared & uploaded by the RO, Chandigarh. All the relevant questions on these issues should relate to the documentation, which can be verified and commented upon by the concurrent auditors.
30	Establishment	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
31	Establishment	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200) PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) MORE THAN 1 YEAR MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS TOTAL

CA Master Checklist Details for DIT		
Sr. No.	Checklist Section	Checklist Description
1	Department of Information Technology	Non-Financial Whether the procedure adopted for procurement of hardware/software and renewal of AMCs is done as per CO instructions?
2	Department of Information Technology	Non-Financial Whether the payment of bills is done within stipulated time?
3	Department of Information Technology	Financial Position of outstanding bills and reasons thereof, if any?
4	Department of Information Technology	Non-Financial Comment on deduction of TDS
5	Department of Information Technology	Financial Outstanding Entries in Sundry deposit & Suspense Account.
6	Department of Information Technology	Non-Financial Whether a register is maintained on the malfunctioning of different components and action taken by the maintenance engineer? Special attention should be given for the preventive and corrective maintenance of the high cost and technologically advanced equipment.
7	Department of Information Technology	Non-Financial Whether Enterprise Contract Management (ECM) solution is being used for monitoring renewal of contracts, bank ---guarantees, insurance policies" etc.
8	Department of Information Technology	Non-Financial Whether the E-waste Statement is submitted annually?

CA Master Checklist Details for DIT		
Sr. No.	Checklist Section	Checklist Description
9	Department of Information Technology	Non-Financial Whether access to computer is 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.
10	Department of Information Technology	Non-Financial Remarks on physical security at the computer room.
11	Department of Information Technology	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
12	Department of Information Technology	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200) PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) MORE THAN 1 YEAR MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS TOTAL

CA Master Checklist Details for Department of Supervision		
Sr. No.	Checklist Section	Checklist Description
1	DEPARTMENT OF SUPERVISION - BANKING	Penalties levied Financial Whether calculations of penalties levied under section 24 (4) & section 24 (5) of Banking Regulations Act 1949 for default in maintenance of SLR & default in maintenance of CRR under section 42 of RBI Act by banks are checked.
2	DEPARTMENT OF SUPERVISION - CO-OPERATIVE BANKS	Penalties levied Financial Whether calculations of penalties levied under section 18, section 24 (4) & section 24 (5) of Banking Regulations Act 1949 for default in maintenance of SLR & default in maintenance of CRR under section 42 of RBI Act by banks are checked.
3	DEPARTMENT OF SUPERVISION - CO-OPERATIVE BANKS	CRR/SLR Financial Submission of CRR/SLR – Form B for Scheduled State Cooperative Banks and Form I for Non-Scheduled State Cooperative Banks.
4	DEPARTMENT OF SUPERVISION - CO-OPERATIVE BANKS	CRR/SLR Financial Submission of CRR/SLR Form I for District Central Cooperative Banks.
5	DEPARTMENT OF SUPERVISION - CO-OPERATIVE BANKS	Statement showing returns to be submitted by Urban Cooperative Banks: - S. No. No. of Urban Cooperative Banks which have submitted their returns on or before due date No. Of Urban Cooperative Banks which have submitted their returns after due date No. of Urban Cooperative Banks which have not submitted their returns
6	DEPARTMENT OF SUPERVISION - CO-OPERATIVE BANKS	Statement showing returns to be submitted by State Cooperative Banks: - S. No. CRR/SLR No. of State Cooperative Banks which have submitted their returns on or before due date No. of State Cooperative Banks which have submitted their returns after due date No. of State Cooperative Banks which have not submitted their returns
7	DEPARTMENT OF	Statement showing returns to be submitted by District Central Cooperative Banks: - S. No. No. of District Central

CA Master Checklist Details for Department of Supervision		
Sr. No.	Checklist Section	Checklist Description
	SUPERVISION - CO-OPERATIVE BANKS	Cooperative Banks which have submitted their returns on or before due date No. of District Central Cooperative Banks which have submitted their returns after due date No. of District Central Cooperative Banks which have not submitted their returns
8	DEPARTMENT OF SUPERVISION - NON-BANKING	SLR by taking Deposit NBFCs are checked. NON-FINANCIAL Whether calculations of penalties levied under Section 45IB of RBI Act, 1934 for default in maintenance of SLR by Deposit taking NBFCs are checked.
9	DEPARTMENT OF SUPERVISION - NON-BANKING	Statement showing returns to be submitted by NBFC: - Name of the Return No. of NBFC required to submit their returns for the Quarter ending 31th DECEMBER, 2023 No. of NBFC which have submitted their return No. of NBFC which have not submitted their return No. of NBFC on which supervisory action is under process
10	DEPARTMENT OF SUPERVISION	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
11	DEPARTMENT OF SUPERVISION	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200) PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) MORE THAN 1 YEAR MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS TOTAL

CA Master Checklist Details for Estate		
Sr. No.	Checklist Section	Checklist Description
1	Estate Department	Sundry Deposit Account Financial Whether any outstanding entries for more than 6 months noticed as on last day of the month.
2	Estate Department	Suspense Account Financial Whether any outstanding entries for more than 2 months noticed as on last day of the month.
3	Estate Department	Earnest Money Deposit Financial i. Whether the amount is transferred to Security Deposit Account after allotting the work to the successful bidder and EMD amount refunded to the remaining bidders. ii. Whether any outstanding entry for more than one year noticed.
4	Estate Department	Security Deposit i. Whether the Security Deposit A/c has been maintained and the security deposit due for Refund is being realized in time. ii. Whether the amount of retention money deducted from the contractors bill 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?
5	Estate Department	Reconciliations Non- Financial 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 deposits given to utility service providers (electricity, water, etc.) are being properly maintained and being reconciled with the utility company at regular intervals (at least once in a year)?
6	Estate Department	Insurance of the Bank's properties Financial i. Whether all eligible properties/deadstock have been properly and adequately insured in time? ii. Whether the statement regarding items insured, sent to Central Office Premises Department? iii. 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?
7	Estate Department	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 as per the provisions of Para 5.3.10(vi) of the PD Manual on all copies of the bills

CA Master Checklist Details for Estate		
Sr. No.	Checklist Section	Checklist Description
		including duplicates, covering notes, sanction notes, etc. to guard against payment / presentation again. iii. Whether contractual provisions for tender work are properly followed. iv. GST in the bills included may be checked for accuracy.
8	Estate Department	Income- tax/Other Taxes 1). Whether TDS is deducted as per the specified rate in Income Tax Act, 1961 as amended from time to time and credited to Govt. A/c in time. 2.) Whether payment of statutory dues (Water Tax, Municipal Tax etc.) was correctly made. 3.) Whether filing of Goods & Services Tax (GST) returns /payments of GST are being made in time? 4.) Whether TAN/PAN details are verified before payments Certification?
9	Estate Department	Inwarding of references/bills i. Whether all references/bills are inwarded? li. Whether all outstanding references/bills are put up to DGM/GM on a regular basis?
10	Estate Department	Bank Guarantee (BG) Register Whether Bank Guarantee register is maintained and updated in Suvidha Portal?
11	Estate Department	Property Register 1.) Whether payment made towards property tax is in order. Financial 2.) Whether electricity bills of office/staff quarters and telephone bills of office are paid correctly and on time. 3.) Whether renewal of lease agreement, wherever required, was done on time.
12	Estate Department	Repairs to Kitchen Equipment Whether prior permission of competent authority is obtained for repairing kitchen equipment in the employees' canteen as well as Officers' Lounge (OLDR) as per Central Office Circular. Whether Expenditure Rules 2023 as amended from time to time have been followed.
13	Estate Department	IT Cell Whether reconciliation in respect of Computers & Printers is done between Inventory report in CBS & Inventory register with IT Cell.
14	Estate Department	Capitalisation of project Whether any project has been capitalized during the month, and has it been done as per the extant guidelines and whether the related project account has been closed.

CA Master Checklist Details for Estate		
Sr. No.	Checklist Section	Checklist Description
15	Estate Department	Maintainance of Diesel Consumption Register i. Whether Diesel Consumption Register maintained. li. Whether Physical verification of stock of diesel is carried out during the month
16	Estate Department	Depreciation i. Whether the depreciation is provided properly or not? Items capitalized which are due for depreciation are to be checked for accuracy. li. 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.
17	Estate Department	Major Construction Project 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.
18	Estate Department	Whether the following Registers are maintained and updated as required (ONLY IN CASE OF MAJOR PROJECTS) S. no. Name of the Register Indicate in Yes/No 1. Project Register 2. Register showing payments made to contractors 3. Subsidiary registers for recoveries effected from contractors' running bills 4. Variation register 5. Hindrance Register 6. Register for issue of measurement books 7. Register for issue of drawings 8. Site inspection book 9. Down time register
19	Estate Department	Insurance Records I) Whether Records on various insurance covers taken for construction work and on workers by the contractors are maintained? ii) Whether Payments against bills of the contractors are made after obtaining such insurance covers? iii) Whether such insurance covers have been duly extended without any brake till the period of completion of the project work?
20	Estate Department	Whether proper estimates are prepared before awarding contracts?
21	Estate Department	Before allowing payment of bills, whether the following are verified; 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. ii) Running account / final bills. It is to be ensured

CA Master Checklist Details for Estate		
Sr. No.	Checklist Section	Checklist Description
		that the percentage test checking of measurement as delegated to respective officials (Engineers) has been done or not. iii) 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? iv) The bill being processed is for the minimum value stipulated in the tender e) The appropriate amount towards electricity, water, telephone, etc., is recovered from the bill payable to the contractor f) Proper accounting entries are passed, in particular, in regard to cement and steel on its purchase/consumption
22	Estate Department	While inviting competitive offers for procurement of cement and steel, whether norms prescribed are observed or not?
23	Estate Department	Whether records to show high as well as low rates quoted by the tenderer maintained or not?
24	Estate Department	Whether test certificates for major electro mechanical equipments have been received before making payments?
25	Estate Department	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?
26	Estate Department	Dead Stock i. Whether register of recurring expenditure on maintenance of machines is maintained and perused by the appropriate authority at frequent/periodic intervals. 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.
27	Estate Department	Quotations Register i. Whether Quotations registers are maintained and opened on the due dates without any delay. ii. 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? iii. Whether prescribed procedure has been calling for quotations/tenders from the approved list of contractors/suppliers.

CA Master Checklist Details for Estate		
Sr. No.	Checklist Section	Checklist Description
28	Estate Department	Maintenance of Subsidiary Ledgers - i) Whether Suspense A/c Sundry Deposit Ledger is maintained as per 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. (DGBA Circular No. 19 dated 08.11.2005). iv) 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?
29	Estate Department	Annual Maintenance of Contracts Whether AMC have been renewed and properly recorded/updated in the Suvidha Portal.
30	Estate Department	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.
31	Estate Department	Income Review Statement to DGBA Provision made for expenses at the end of financial year and its utilization in the next year.
32	Estate Department	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 Para.4.24 and 4.28 of Revised PD Manual 2016.
33	Estate Department	Whether these Registers are maintained and updated S. No. Register Name Yes/ No 1. Register of Annual Maintenance Contracts 2. AC Plant stock Register 3. Movement Register 4. Measurement Register 5. Properties Register 6. Electrical Stock Book Register 7. Electrical Sub Station Log Book Register

CA Master Checklist Details for Estate		
Sr. No.	Checklist Section	Checklist Description
34	Estate Department	Whether hard copies of extant internal instructions/ manuals/ circulars which are relevant to scope of concurrent audit are returned by the concurrent auditors after completion of their assignment/ tenure which are provided by the department.

CA Master Checklist Details for FIDD		
Sr. No.	Checklist Section	Checklist Description
1	FINANCIAL INCLUSION and DEVELOPMENT DEPARTMENT	Penalties levied Financial Whether calculations of penalties levied under section 24 (4) & section 24 (5) of Banking Regulations Act 1949 for default in maintenance of SLR & default in maintenance of CRR under section 42 of RBI Act by banks are checked.
2	FINANCIAL INCLUSION and DEVELOPMENT DEPARTMENT	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
3	FINANCIAL INCLUSION and DEVELOPMENT DEPARTMENT	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200) PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) MORE THAN 1 YEAR MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS TOTAL

CA Master Checklist Details for HRMD		
Sr. No.	Checklist Section	Checklist Description
1	HUMAN RESOURCE MANAGEMENT DEPARTMENT	1. Allotment of Flats Financial i. Whether rent in respect of Bank's accommodation occupied by Officers/ Employees of other Offices of RBI is being recovered as per instructions and the same are posted in relevant registers under proper authentication? ii. Whether penal rent is recovered at the appropriate time and rate? Allotment: Leased accommodation to staff Financial i. Whether Security Deposit Paid / Rent Deposit Paid is maintained and Whether the account balance tallies with the available documents? ii. Whether the register is updated When the deposit is refunded. (The entry and Register to be checked along with the refund receipt / any other document).
2	HUMAN RESOURCE MANAGEMENT DEPARTMENT	2. Liveries Non- Financial Whether scrutinise of bills in respect of purchase/stitching of liveries purchase of monsoon equipment, shoes etc. is correct and paid without delay?
3	HUMAN RESOURCE MANAGEMENT DEPARTMENT	3. Sports Club Non- Financial i. Whether grants paid to the Sports Club is as per instructions contained in Central Office Circular CO HRMD. No. G-107/7002/20.34.01/ 2011-12 dated May 11, 2012. ii. Whether Sports Club run by Welfare Associations of staff quarters submits necessary financial statements for claiming Bank's assistance.
4	HUMAN RESOURCE MANAGEMENT DEPARTMENT	4. Library Financial i. Whether expenditure towards subscriptions to Newspapers/financial journals etc. Incurred in accordance with Para 26.-26.2 of RBI Expenditure Rules 2023 Non- Financial ii. Whether a register in Form Gen.066 with separate folios for each journal, gazette etc. maintained to record their receipt. Financial iii. What is the annual limit for purchase of books and how it is utilized? iv. The sale of Bank's publications, the details of amount realized, the date of realisation and date of credit to the respective head of account etc. should be checked and correctness verified.
5	HUMAN RESOURCE MANAGEMENT DEPARTMENT	5. Bank's Car Financial Whether bills are duly certified, and approval has been obtained from Competent Authority as per ER Rules before payment.

CA Master Checklist Details for HRMD		
Sr. No.	Checklist Section	Checklist Description
6	HUMAN RESOURCE MANAGEMENT DEPARTMENT	6. Stationery Section Financial i. Verify whether lowest quoted rate accepted and wherever the higher rate has been approved, reasons therefore are recorded and approval of the competent authority obtained (Para 4). ii. Whether the stationery bills are passed for payment by the competent officer as per the RBI Expenditure Rules, 2018 without delay. iii. Whether the stationery bills are duly certified by A.M. and paid without delay (Para 7(a))
7	HUMAN RESOURCE MANAGEMENT DEPARTMENT	7. Central Receipt And Despatch Section (Crds) (A) Despatch Of Letters Non- Financial 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)
8	HUMAN RESOURCE MANAGEMENT DEPARTMENT	8. Central Receipt And Despatch Section (Crds) (B) Franking Machine Financial i. Whether franking prepaid postage facility is obtained (Para 6.3.11) Non-Financial ii. Whether the franking of covers done as per the provisions (Para 6.3.12) iii. Whether cross checking of balance as per the register of postal franking with the machine readings is carried out every day (Para 6.3.13) Financial iv. Whether defective franking is properly accounted for (Para 6.3.15) v. Whether eligible rebate receivable from Post Office is promptly claimed and accounted. (C) Use Of Stamps Instead Of Franking Machines Non- Financial vi. 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).
9	HUMAN RESOURCE MANAGEMENT DEPARTMENT	9. NPS (National Pension Scheme) Financial (a) Whether all the employees covered under NPS have obtained PRAN (Permanent Retirement Account Number), got it tagged to RBI and the details have been communicated to Samadhan (i) No. of Employees covered under NPS, who are yet to obtain PRAN/ get it tagged to RBI as at the beginning of the month (ii) No. of employees who have obtained PRAN/ tagged to RBI, during the month (iii) No. of employees who are yet to obtain PRAN/ get it tagged to RBI as at the end of the month (age-wise details as per

CA Master Checklist Details for HRMD		
Sr. No.	Checklist Section	Checklist Description
		annexure 3 attached) 2. Whether periodical visits of the SHCI representatives (POP) is being arranged by the office to attend to the NPS related issues of the employees. No. of meetings arranged with the POP during the month Non- Financial (a) Whether all the employees covered under NPS have obtained PRAN, got it tagged to RBI and the details have been communicated to Samadhan (i) No. of Employees covered under NPS, who are yet to obtain PRAN/ get it tagged to RBI as at the beginning of the month (ii) No. of employees who have obtained PRAN/ tagged to RBI, during the month (iii) No. of employees who are yet to obtain PRAN/ get it tagged to RBI as at the end of the month (age-wise details as per annexure 3 attached) 2. Whether periodical visits of the SHCI representatives (POP) is being arranged by the office to attend to the NPS related issues of the employees. No. of meetings arranged with the POP during the month.
10	HUMAN RESOURCE MANAGEMENT DEPARTMENT	Financial i. 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) ii. Whether it was ensured that all payments to staff and outside parties were made by EFT/NEFT etc. Whether NEFT credit was given to the correct account. iii. THH/VOF: whether cash received on account of THH/VOF was duly accounted for iv. Suspense Account & Sundry Deposit Account – (to comment on entries pending for more than 2 months & LFC – 6 Months) Whether RD's approval for entries outstanding in Sundry Deposit/ Suspense Account for more than three months taken.
11	HUMAN RESOURCE MANAGEMENT DEPARTMENT	10. Miscellaneous Non-Financial i. Whether quarterly verification and checking of stock of drugs and dead stock articles in the dispensary is arranged and carried out periodically. ii. Whether surprise checks for attendance is being conducted monthly in the RBI dispensaries. iii. Whether quarterly verification and checking of stock of drugs and dead stock articles in the dispensary is arranged and carried out periodically. iv. Whether surprise checks for attendance is being conducted monthly in the RBI dispensaries.

CA Master Checklist Details for HRMD		
Sr. No.	Checklist Section	Checklist Description
12	HUMAN RESOURCE MANAGEMENT DEPARTMENT	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: PERIOD OUTSTANDING NO. OF ENTRIES AMOUNT (IN RS.) ABOVE 2 YEARS ABOVE 1 YEAR BUT BELOW 2 YEAR ABOVE 6 MONTHS BUT BELOW 1 YEAR ABOVE 3 MONTHS BUT BELOW 6 MONTH ABOVE 2 MONTHS BUT BELOW 3 MONTHS TOTAL
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CA Master Checklist Details for Office of Banking Ombudsman																								
Sr. No.	Checklist Section	Checklist Description																						
1	BANKING OMBUDSMAN	Audit of Bills Non-Financial Whether the Audit of expenses incurred at Banking Ombudsman office of the Bank are confined to the audit of bills of RBI staff and BO.																						
2	BANKING OMBUDSMAN	ANNEXURE- 1 SUSPENSE ACCOUNT OUTSTANDING: <table border="1"> <thead> <tr> <th>PERIOD OUTSTANDING</th> <th>NO. OF ENTRIES</th> <th>AMOUNT (IN RS.)</th> </tr> </thead> <tbody> <tr> <td>ABOVE 2 YEARS</td> <td></td> <td></td> </tr> <tr> <td>ABOVE 1 YEAR BUT BELOW 2 YEAR</td> <td></td> <td></td> </tr> <tr> <td>ABOVE 6 MONTHS BUT BELOW 1 YEAR</td> <td></td> <td></td> </tr> <tr> <td>ABOVE 3 MONTHS BUT BELOW 6 MONTHS</td> <td></td> <td></td> </tr> <tr> <td>ABOVE 2 MONTHS BUT BELOW 3 MONTHS</td> <td></td> <td></td> </tr> <tr> <td>TOTAL</td> <td></td> <td></td> </tr> </tbody> </table>		PERIOD OUTSTANDING	NO. OF ENTRIES	AMOUNT (IN RS.)	ABOVE 2 YEARS			ABOVE 1 YEAR BUT BELOW 2 YEAR			ABOVE 6 MONTHS BUT BELOW 1 YEAR			ABOVE 3 MONTHS BUT BELOW 6 MONTHS			ABOVE 2 MONTHS BUT BELOW 3 MONTHS			TOTAL		
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3	BANKING OMBUDSMAN	ANNEXURE- 2 SUNDRY DEPOSIT OUTSTANDING A/C (SDR 200)																						

CA Master Checklist Details for Office of Banking Ombudsman				
Sr. No.	Checklist Section	Checklist Description		
		PERIOD OUTSTANDING	NO. OF ENTRIES	AMOUNT (IN RS.)
		MORE THAN 1 YEAR		
		MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR		
		MORE THAN 3 MONTHS BUT LESS THAN 6 MONTHS		
		MORE THAN 2 MONTHS BUT LESS THAN 3 MONTHS		
		TOTAL		

CA Master Checklist Details for Centralised Receipt and Processing Centre																								
Sr. No.	Checklist Section	Checklist Description																						
1	Scrutiny of Vouchers	Whether 100% audit check/scrutiny of all the vouchers of the period of audit report is undertaken.																						
2	Maintenance of Subsidiary Ledgers	Whether it was ensured that all payments to staff and outside parties were made by ECS/EFT.																						
3	Maintenance of Subsidiary Ledgers	Whether EFT credit was given to the correct account.																						
4	Maintenance of Subsidiary Ledgers	Whether quarterly Charges A/c is reviewed vis- a-vis approved budget allocation as per the guidelines.																						
5	Maintenance of Subsidiary Ledgers	Suspense Account Outstanding: <table border="1"> <thead> <tr> <th>Period Outstanding</th> <th>No. of Entries</th> <th>Amount (In Rs.)</th> </tr> </thead> <tbody> <tr> <td>Above 2 Years</td> <td></td> <td></td> </tr> <tr> <td>Above 1 Year but below 2 years</td> <td></td> <td></td> </tr> <tr> <td>Above 6 months but below 1 year</td> <td></td> <td></td> </tr> <tr> <td>Above 3 Months but below 6 months</td> <td></td> <td></td> </tr> <tr> <td>Above 2 months but below months</td> <td></td> <td></td> </tr> <tr> <td>TOTAL</td> <td></td> <td></td> </tr> </tbody> </table>		Period Outstanding	No. of Entries	Amount (In Rs.)	Above 2 Years			Above 1 Year but below 2 years			Above 6 months but below 1 year			Above 3 Months but below 6 months			Above 2 months but below months			TOTAL		
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6	Maintenance of Subsidiary Ledgers	Sundry Deposit Account Outstanding: <table border="1"> <thead> <tr> <th>Period Outstanding</th> <th>No. of Entries</th> <th>Amount (in Rs.)</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Period Outstanding	No. of Entries	Amount (in Rs.)																		
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CA Master Checklist Details for Centralised Receipt and Processing Centre				
Sr. No.	Checklist Section	Checklist Description		
		More than 1 year		
		More than 6 months but less than 1 year		
		More than 3 months but less than 6 months		
		More than 2 months but less than 3 months		
		TOTAL		
7	Annual Maintenance Contracts	Whether AMC Contracts are renewed & payment is made properly.		
8	Tax Deducted at Source	Whether TDS is deducted as per the provisions of the Income Tax Act, 1961		
9	Reply to queries received under RIA	Whether any replies to queries are furnished under RIA.		
10	Reply to queries received under RIA	Whether there is any pending case.		
11	Reply to queries received under RIA	Whether monthly statement is sent to the CEPD, CO.		
12	GST Deduction	Goods and Service Tax (GST) in the bills included may be checked for accuracy.		

CA Master Checklist Details for Centralised Receipt and Processing Centre		
Sr. No.	Checklist Section	Checklist Description
13	Contact Centre	Whether necessary reports regarding various aspects of the Contact Centre including number of total calls received, calls answered, vernacular calls received, etc. are generated on a daily basis.
14	Contact Centre	Whether sample call recordings at Contact Center are being played and audited regularly for improving the quality of staff working for Contact Center.
15	Compliance of Previous Report	Whether compliance to previous report is received and Action Para are duly complied.