

**बिड दस्तावेज़ / Bid Document**

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	02-03-2026 18:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	02-03-2026 18:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	30 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Uttar Pradesh
विभाग का नाम/Department Name	Rae Bareli
संगठन का नाम/Organisation Name	Rae Bareli District Cooperative Bank Ltd.
कार्यालय का नाम/Office Name	District Cooperative Bank Ltd Raebareli
वस्तु श्रेणी /Item Category	Financial Audit Services - Concurrent Audit ho and 17 branches; CAG Empaneled Audit or CA Firm
अनुबंध अवधि /Contract Period	3 Month(s)
बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का) /Minimum Average Annual Turnover of the bidder (For 3 Years)	18 Lakh (s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	3 Year (s)
इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required	Yes
वर्षों के अनुभव के लिए एमएसई को छूट प्राप्त है / MSE Relaxation for Years Of Experience	Yes   Complete
वर्षों के अनुभव के लिए स्टार्टअप को छूट प्राप्त है / Startup Relaxation for Years Of Experience	Yes   Complete
विक्रेता से मांगे गए दस्तावेज़/Document required from seller	Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),Additional Doc 1 (Requested in ATC),Additional Doc 2 (Requested in ATC) *In case any bidder is seeking exemption from Experience / Turnover Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer
क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेज़ों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेन् है/Do you want to show documents uploaded by bidders to all bidders participated in bid?	No

बिड विवरण/Bid Details	
बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या। / <b>Minimum number of bids required to disable automatic bid extension</b>	1
दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / <b>Number of days for which Bid would be auto-extended</b>	3
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / <b>Number of Auto Extension count</b>	1
बिड से रिवर्स नीलामी सक्रिय किया/Bid to RA enabled	No
बिड का प्रकार/Type of Bid	Two Packet Bid
तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय /Time allowed for Technical Clarifications during technical evaluation	2 Days
न्यूनतम मूल्य/Floor Price	This bid has been created/published with floor price(minimum value) selected by the Buyer. Service Providers are advised to quote above the minimum floor value.
अनुमानित बिड मूल्य /Estimated Bid Value	450000
मूल्यांकन पद्धति/Evaluation Method	Total value wise evaluation

#### ईएमडी विवरण/EMD Detail

आवश्यकता/Required	No
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#### ईपीबीजी विवरण /ePBG Detail

आवश्यकता/Required	No
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बोली विभाजन लागू नहीं किया गया/Bid splitting not applied.

#### एमआईआई अनुपालन/MII Compliance

एमआईआई अनुपालन/MII Compliance	Yes
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1. If the bidder is a Micro or Small Enterprise as per latest orders issued by Ministry of MSME, the bidder shall be relaxed from the eligibility criteria of "Experience Criteria" as defined above subject to meeting of quality and technical specifications. The bidder seeking Relaxation from Experience Criteria, shall upload the supporting documents to prove his eligibility for Relaxation.
2. If the bidder is a DPIIT registered Startup, the bidder shall be relaxed from the the eligibility criteria of "Experience Criteria" as defined above subject to their meeting of quality and technical specifications. The bidder

seeking Relaxation from Experience Criteria, shall upload the supporting documents to prove his eligibility for Relaxation.

3. The minimum average annual financial turnover of the bidder during the last three years, ending on 31st March of the previous financial year, should be as indicated above in the bid document. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid. In case the date of constitution / incorporation of the bidder is less than 3-year-old, the average turnover in respect of the completed financial years after the date of constitution shall be taken into account for this criteria.

4. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.

5. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.

6. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -

1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

**This Bid is based on Quality & Cost Based Selection (QCBS) . The technical qualification parameters are :-**

Parameter Name	Max Marks	Cutoff Marks	Qualification Methodology Document
Firm Strengh	25	15	<a href="#">View File</a>
Experiance of the Firm (As per ATC)	30	18	<a href="#">View File</a>
Firm address (As per Atc)	5	3	<a href="#">View File</a>
Team Strength (As per Atc)	35	21	<a href="#">View File</a>
Turn Over (As per Atc)	5	3	<a href="#">View File</a>

**Total Minimum Qualifying Marks for Technical Score: 60**

**QCBS Weightage(Technical:Financial):70:30**

**Financial Audit Services - Concurrent Audit Ho And 17 Branches; CAG Empaneled Audit Or CA Firm ( 1 )**

**तकनीकी विशिष्टियाँ / Technical Specifications**

विवरण/ Specification	मूल्य/ Values
<b>कोर / Core</b>	
Scope of Work	Concurrent Audit ho and 17 branches
Type of Financial Audit Partner	CAG Empaneled Audit or CA Firm

विवरण/ Specification	मूल्य/ Values
Type of Financial Audit	Concurrent Audit ho and 17 branches
Category of Work under Financial Audit	Concurrent Audit ho and 17 branches
Type of Industries/Functions	Concurrent Audit ho and 17 branches
Frequency of Progress Report	Concurrent Audit ho and 17 branches
MIS Reporting for Financial Audit support	Yes
Frequency of MIS reporting	Concurrent Audit ho and 17 branches
State	NA
District	NA
<b>एडऑन /Addon(s)</b>	
Post Financial Audit Support	NA

**क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer**

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer	Yes
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प्राचल/Parameter	मूल्य/Values
कोर / Core	175000

**अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents**

**परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity**

क्र.सं./S.No.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Rananjai Singh	229001, District Co-Operative Bank Ltd., Raebareli Ram Kripal Chauraha Near Ghanta Ghar PIN 229001	Project / Lumpsum Based	N/A

**क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें/Buyer Added Bid Specific Terms and Conditions**

**1. Generic**

OPTION CLAUSE: The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration

## 2. **Generic**

**Consortium:** In case of Contracts, wherein the seller alone does not have necessary expertise, the seller can form consortium with other sellers for submission of the bid, with one of the consortium company as leader. However, each and every member of the consortium shall be equally responsible for the complete execution of the project contract. An undertaking to this effect is to be uploaded with bid.

## 3. **Service & Support**

Dedicated /toll Free Telephone No. for Service Support : BIDDER/OEM must have Dedicated/toll Free Telephone No. for Service Support.

## 4. **Certificates**

Bidder's offer is liable to be rejected if they don't upload any of the certificates / documents sought in the Bid document, ATC and Corrigendum if any.

## 5. **Buyer Added Bid Specific ATC**

Buyer uploaded ATC document [Click here to view the file.](#)

## अस्वीकरण/**Disclaimer**

The additional terms and conditions have been incorporated by the Buyer after approval of the Competent Authority in Buyer Organization, whereby Buyer organization is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any eccentricity / restriction arising in the bidding process due to these ATCs and due to modification of technical specifications and / or terms and conditions governing the bid. If any clause(s) is / are incorporated by the Buyer regarding following, the bid and resultant contracts shall be treated as null and void and such bids may be cancelled by GeM at any stage of bidding process without any notice:-

1. Definition of Class I and Class II suppliers in the bid not in line with the extant Order / Office Memorandum issued by DPIIT in this regard.
2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC.
3. Publishing Custom / BOQ bids for items for which regular GeM categories are available without any Category item bunched with it.
4. Creating BoQ bid for single item.
5. Mentioning specific Brand or Make or Model or Manufacturer or Dealer name.
6. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
7. Floating / creation of work contracts as Custom Bids in Services.
8. Seeking sample with bid or approval of samples during bid evaluation process. (However, in bids for [attached categories](#), trials are allowed as per approved procurement policy of the buyer nodal Ministries)
9. Mandating foreign / international certifications even in case of existence of Indian Standards without specifying equivalent Indian Certification / standards.
10. Seeking experience from specific organization / department / institute only or from foreign / export experience.
11. Creating bid for items from irrelevant categories.
12. Incorporating any clause against the MSME policy and Preference to Make in India Policy.
13. Reference of conditions published on any external site or reference to external documents/clauses.
14. Asking for any Tender fee / Bid Participation fee / Auction fee in case of Bids / Forward Auction, as the case may be.
15. Buyer added ATC Clauses which are in contravention of clauses defined by buyer in system generated bid template as indicated above in the Bid Details section, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by GeM GTC.
16. In a category based bid, adding additional items, through buyer added additional scope of work/ additional terms and conditions/or any other document. If buyer needs more items along with the main item, the

same must be added through bunching category based items or by bunching custom catalogs or bunching a BoQ with the main category based item, the same must not be done through ATC or Scope of Work.

Further, if any seller has any objection/grievance against these additional clauses or otherwise on any aspect of this bid, they can raise their representation against the same by using the Representation window provided in the bid details field in Seller dashboard after logging in as a seller within 4 days of bid publication on GeM. Buyer is duty bound to reply to all such representations and would not be allowed to open bids if he fails to reply to such representations.

**All GeM Sellers/Service Providers shall ensure full compliance with all applicable labour laws, including the provisions, rules, schemes and guidelines under the four Labour Codes i.e. the Code on Wages, 2019; the Industrial Relations Code, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; and the Code on Social Security, 2020 as and when notified and brought into force by the Government of India.**

**For all provisions of the Labour Codes that are pending operationalisation through rules, schemes or notifications, the corresponding provisions of the pre-existing labour enactments (such as The Minimum Wages Act, 1948, The Payment of Wages Act, 1936, The Payment of Bonus Act, 1965, The Equal Remuneration Act, 1976, The Payment of Gratuity Act, 1972, etc. and relevant State Rules) shall continue to remain applicable.**

**The Seller/ Service Providers shall, therefore, be responsible for ensuring compliance under:**

- **All notified and enforceable provisions of the new Labour Codes as mentioned hereinabove; and**
- **All operative provisions of the erstwhile Labour Laws until their complete substitution.**

**All obligations relating to wages, social security, safety, working conditions, industrial relations etc. and any other statutory requirements shall be strictly met by the Seller/ Service Provider. Any non-compliance shall constitute a breach of the contract and shall entitle the Buyer to take appropriate action in accordance with the contract and applicable law.**

This Bid is governed by the [सामान्य नियम और शर्तें/General Terms and Conditions](#), conditions stipulated in Bid and [Service Level Agreement](#) specific to this Service as provided in the Marketplace. However in case if any condition specified in सामान्य नियम और शर्तें/General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

जेम की सामान्य शर्तों के खंड 26 के संदर्भ में भारत के साथ भूमि सीमा साझा करने वाले देश के बिडर से खरीद पर प्रतिबंध के संबंध में भारत के साथ भूमि सीमा साझा करने वाले देश का कोई भी बिडर इस निविदा में बिड देने के लिए तभी पात्र होगा जब वह बिड देने वाला सक्षम प्राधिकारी के पास पंजीकृत हो। बिड में भाग लेते समय बिडर को इसका अनुपालन करना होगा और कोई भी गलत घोषणा किए जाने व इसका अनुपालन न करने पर अनुबंध को तत्काल समाप्त करने और कानून के अनुसार आगे की कानूनी कार्रवाई का आधार होगा।/In terms of GeM GTC clause 26 regarding Restrictions on procurement from a bidder of a country which shares a land border with India, any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. While participating in bid, Bidder has to undertake compliance of this and any false declaration and non-compliance of this would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

---धन्यवाद/Thank You---

## BID DOCUMENT

Selection of Auditing Firm for

## Concurrent Audit

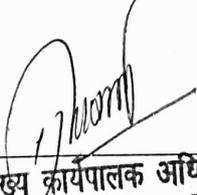
OF

## ZILA SAHKARI BANK LTD.,RAEBARELI

Address: Kaiperganj, near Ghanta Ghar, Raebareli - 229001 (U.P)

THE INFORMATION PROVIDED BY THE BIDDERS IN RESPONSE TO THIS BID DOCUMENT WILL BECOME THE PROPERTY OF ZILA SAHKARI BANK LTD.,RAEBARELI AND WILL NOT BE RETURNED. BANK RESERVES THE RIGHT TO AMEND, RESCIND, OR REISSUE THIS BID DOCUMENT AND ALL AMENDMENTS WILL BE ADVISED TO BIDDERS AND SUCH AMENDMENTS WILL BE BINDING ON THEM. (THIS DOCUMENT SHOULD NOT BE REUSED OR COPIED OR USED EITHER PARTIALLY OR FULLY IN ANY FORM)



  
सचिव/मुख्य कार्यपालक अधिकारी  
जिला सहकारी बैंक लि०  
रायबरेली

## Schedule of Events

Sn.	Bid invitation for Selection of Concurrent Auditing Firm/Vendor		
1	Purpose	Concurrent Audit of Head office and 17 branches	
2	Last Date and Time of Submission	As mentioned on Gem	
3	Venue, Date and Time of Opening of Bids	As mentioned on Gem	
4	Bid Validity	Three Months from the time of the Bid Closes on the Deadline.	
5	Address for submission	Kaiperganj, near Ghanta Ghar, Raebareli - 229001 (U.P)	
6	<b>Contact Person Details:</b>		
	Name & Designation	Phone	Email
	Mr. S.N YADAV SECTION OFFICER (ACCOUNT SECTION )	8052015555	dcbrbl@gmail.com

### 1. General Information

- I. The Tender Document is uploaded on GeM Portal. The bank reserves the right to change the requirements. However any such changes will be posted.
- II. Bidders are advised to study the BID document carefully. Submission of bids shall be deemed to have been done after careful study and examination of the BID document with full understanding of its implications.
- III. In case of any clarification required by the bank to assist in the examination, evaluation and comparison of bids, the Bank may, at its discretion, ask the bidder for clarification. The response/clarification shall be in writing and no change in the price of substance of the bid shall be sought, bided or permitted.
- IV. Bids once submitted will be treated as final and no further correspondence will be entertained.
- V. The bank may, in its absolute discretion, engage in discussion or negotiate with any respondent (or simultaneously with more than one respondent) after bid closes to improve clarify and responses. The bank has also the right to reject any or all Bids received without assigning any reason whatsoever.
- VI. The bank shall not be responsible for non-receipt/no delivery of the bid documents due to any reason, whatsoever.



## **2. Introduction**

### **2.1 Purpose of Tender Document**

The purpose of inviting Tender is to select the Auditing Firm/ Vendor to carry out the half yearly Concurrent Audit for the Financial year 2025-26. At present there are 34 branches + H.O operating at various locations of Amethi (only Teloi Tehseel) and Raebareli District. Its head office is located at Kaiperganj, near Ghanta Ghar, Raebareli 229001 (U.P). The concurrent Auditor will conduct & perform the auditing work as per standard Concurrent Auditing norms of RBI and NABARD guidelines (Kindly refer to Annexure-2 & Annexure-3). The Audit shall be conducted on half yearly basis and duly discussed half yearly Audit Report shall be submitted to Branch and a copy to Head Office.

### **2.2 Validity of the rate/fees**

The L-1 bidder would have to agree that if the Bank is satisfied with the audit work of the firm, the Bank may continue the concurrent audit work for next 2 years at the same rate.

### **2.3 No legal relationship**

No binding legal relationship will exist between any of the respondents and bank until execution of a contractual agreement.

### **2.4 Disqualification**

Any form of canvassing/lobbying/influence/query regarding short listing status etc. will be a disqualification.

### **2.5 Cancellation of Contract and Compensation**

The bank reserves the right to cancel the contract of selected bidder and recover expenditure incurred by the bank on the following circumstances:

- The selected bidder commits a breach of any of the terms and conditions of the bid/contract
- After the award of contract, if the selected bidder does not perform satisfactorily.

### **2.6 Jurisdiction**

The contract with the selected bidder shall be governed in accordance with the laws of India and will be subject to the exclusive jurisdiction of court at Raebareli. In case any dispute arises between the bank and the auditing firm, the same shall be settled through arbitration as per the provision of UP Cooperative Societies Act 1965 and Rule 1968. The decision of the arbitrator shall be binding to both the parties.

## **3. Selection Criteria**

### **3.1 Tender Methodology & Evaluation Process**

- a) The technical evaluation would be done for only those bidders, who comply with the pre qualification criteria, mentioned in-Minimum Eligibility Criteria/Pre-Qualification Criteria.



- b) Quality and Cost Based selection (QCBS)- 75:25 (Technical: Financial) However, the buyer reserves the right
- c) Only those bids which have a minimum technical score of 60% to total marks in each parameter as in table shall be considered qualified. However, the buyer reserves the right to lower the minimum required marks.
- d) Commercial Bids submitted by only those bidders, who have qualified both pre-qualification and technical evaluation, shall be eligible for further evaluation.
- e) Financial Bids that are not as per the provided format shall be liable for rejection.
- f) If Bidders quotes NIL charges, the bid shall be treated as unresponsive and shall not be considered for evaluation.
- g) Bids sent by Fax or e-mail will not be considered for evaluation.
- h) Participation in the tendering process implies giving consent to all the terms, conditions and other requirement contained in any part of the tender document.

The selected bidder shall not be declared till the detailed financial bid is not evaluated. During the evaluation if the Bank finds that the detailed financial bid is not in order or incomplete etc. then Bank shall be considered for further evaluation and so on till a bidder is selected.

The proposal should be prepared in English. Complete postal address with e-mail address and mobile number of the bidder firm should also be indicated on the sealed envelope.

*Important note: In case of any conflict between the uploaded scope of work/T&C/PQ/TQ evaluation criteria and the selected GeM filters/details, then the respective criteria/clause of the uploaded scope of work/T&C/PQ/TQ evaluation will supersede and considered as prevailing for final evaluation by Tender Committee.*

### **3.2 Format of Bids:**

The bidders should use the formats prescribed by the bank. General Information about the firm should be submitted in Propforma-1. Financial Bids be submitted on GeM portal only.

Tender document will remain valid and open for evaluation according to the terms for a period of at least three (3) months from the time of online submission process closes on the deadlines given for uploading the bids.

### **3.3 Notification:**

The bidders are advised to check the GeM portal for latest updates and notifications. The Bank is not bound to notify the successful bidder by any other mean. Bank is also not obliged to provide any reasons for any acceptance or rejection.

### **4. Technical Bid**

The Vendor meeting the eligibility criteria as described in the following sections will be considered for evaluation. The Bank reserves the right to change or relax the eligibility criteria to ensure exclusivity.



S.No.	Techinical Evaluation Criteria		Maximum Points
1	Firm Strength and Presence	Full time CA Partners (05 points for each full time CA Partner)	25
2	Experience of the firm	Experience of Concurrent/ Statutory audit in UPCB/ DCB in last 4 Year (05 point for each assignment per year)	20
		CAG Empanelled firm (1 Point for each year of experience above 20 Years)	10
3	Firm Address	Firms having their Head Office within 100 km of the Bank's Head Office	5
4	Team Strength of Firm	DISA Qualified fulltime CA Partner (05 Points for each such DISA Qualified Partner)	5
		Forensic audit course Qualified fulltime CA Partner (05 Points for each such FAFD course Qualified Partner)	5
		Concurrent Audit certificate course fulltime Qualified CA Partner (05 Points for each such Concurrent audit course Qualified Partner)	5
		CA Partner having fulltime association with the firm for more than 10 years v b (05 Points for each such partner)	20
5	Turnover	Average Turnover of Past 3 Years i.e. 2022-23, 2023-24, 2024-25 should be more than 35 Lakhs (Above 35 Lakhs- 5 points, below 35 Lakhs- Nil point)	5
<b>Total</b>			<b>100</b>



## GENERAL INFORMATION ABOUT BIDDING FIRM



1	Registered Name & Address of the Firm/Bidder with Mobile/Telephone no. (as mentioned in registration certificate)	
2	Registered Address of Firm	
3	Year of Formation/Incorporation	
4	Name, designation, Mobile No. and email address of Contact Person	
5	GST Registration and PAN Number of the Firm	
6	Details of firm Partners (Name, Qualification and contact details) Attach supporting documents	
7	Detail of Firm Auditing Experience in 20 DCB/UCB Banks (Detail of Assignment and supporting)	
8	Detail of CIS, CFE, DISA Qualified Partner Attach supporting documents	
9	Average Audited Turnover of the Firm in Past 03 Years Attach Turnover Certificate from CA & Audited Financial Statements	

Place:

Date:

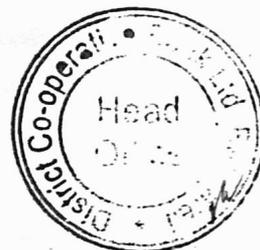
Signature of Bidder

Name:

Seal:

**List of Branches**

SL.	BRANCH NAME
1	HEAD OFFICE
2	MAIN BRANCH
3	UNCHA HAR
4	EVENING
5	MAHILA
6	LALGANJ
7	BACHHRAWA
8	SOOCHI
9	DALMAU
10	GADAGANJ
11	MUNSHIGANJ
12	UMRAN
13	JAGATPUR
14	GHURWARA
15	SALON
16	RAGHURAJ SINGH CHAURHA
17	FURSHAT GANJ
18	TILOI



## TERMS OF REFERENCE FOR CONCURRENT AUDIT - BRANCH LEVEL

Annexure-2

1. The Auditor is expected to verify all vouchers i.e. cent per cent vouchers are to be done preferably a quarterly.
2. The Concurrent Auditor shall conduct the physical verification of:
  - a) Cash
  - b) Stamps in hand
  - c) All securities forms ( Blank cheques etc)
3. The Concurrent Auditor shall verify that proper per month bank reconciliation are made and the balance confirmation are obtained with regard to the balance kept with other banks. Special attention to be paid for long pending Appearing in bank reconciliation statement.
4. Verify that the branch is looping the cash within its cash retention limits. Report the number of time the cash exceeded its retention limit during the period under report. Comment about the status of maintenance of liquid cover register at the branch.
5. Analysis and report the variance in major items of income and expenditure compared with previous year. Comment about the position of posting in dead stock register regarding new dead stock, if any.
6. Confirm that all the subsidiary book are tallying with the general ledger, the differences need to be reported in the following format :

Account heads	Reconciled without any difference up to	Total arrear in months	GL Balance as on the year end	Subsidiary ledger Balance as on the year end	Difference	Remark
1	2	3	4	5	6	7

Test checking of interest application and interest provisioning.

### 7. Deposits:

- i. Verify the newly opened savings and current account and check whether there are unusual operation and incomplete documentation noticed in newly opened current /SB accounts in initial periods report the account -wise details of such unusual operations.
- ii. Test check the inoperative SB and current accounts and check whether there are unusual operations noticed in inoperative current/SB accounts.
- iii. Check all compliance of KYC Norms in the SB and Current Account opened during the year.
- iv. Comment on composition and the growth of deposit.
- v. Whether there were any unusual large movement in aggregate deposits at the year-end and window dressing.
- vi. Report the overdue Term Deposits and the status of interest provision thereon.
- vii. Report the debit balances in deposit accounts.
- viii. Verify on test basis the movement in staff deposit and loan accounts.
- ix. Test checking of interest application and interest provisioning.

### 8. Advance:

- I. Comment on new borrowable accounts sanctioned during the period under report.
- II. Comments on the irregularities noticed in the existing borrowable accounts and the follow up action take up by the management.



- III. Report the defects noticed in the documentation of advances.
- IV. Report on the maintenance of documentation register.
- V. Report the overdue matured pledged FDs/NSC's and KVPs continuing against individual loans.
- VI. Report all such cases in which fresh loans were disbursed to defaulting/NPA societies. Taken by branches to reduce the existing defaulting accounts of such societies.
- VII. Whether Stock statements and insurance cover on stock were taken by the branches.
- VIII. Comments on the levy of demands and levy of interest thereon checking of interest rates with Head office instructions.
- IX. Comment on the position of PACS imbalances, loan and recoveries.
- X. Report all the NPA cases at the branch along with categorization as per IRAC norms.
- XI. Comment about the date of NPA and securities availability NPA accounts.
- XII. Report the interest charged on NPA Accounts.
- XIII. Report on fresh NPA during the period under report.
- XIV. Comment on the NPA accounts requiring action from the branch officials.
- XV. Suggestions for the up gradation of NPA Accounts.
- XVI. Report all the potential NPA cases.
- XVII. Report about the NPA movement during the period under report.
- XVIII. Verification of non-agricultural loans and documentation.

#### 9. Other:

- i. Verify that proper system for the locker operations is followed and report all the cases of locker rent arrears. Comment that whether the locker operations are frozen in the cases in which locker rent is in arrears.
- ii. Detailed review of the balances continuing In suspense accounts/ sundry creditors accounts. Check the authenticity of all the entries cleared and added in sundry creditors accounts during the period under report.
- iii. The Concurrent Auditor shall examine that whether the expenditures incurred by the branch are supported by proper authorization and are duly supported by properly approve supporting vouchers.
- iv. Verify all the additions of assets and the depreciation charged thereon.
- v. Comment about any case of money laundering noticed by the concurrent auditor.
- vi. Comments about no deduction of TDS.
- vii. Comment on the uniformity of systems and procedures in conformity with various guidelines.
- viii. Information System audit of computerized branches.
- ix. Any other matter which require attention by the bank management/
- x. Checking of OBC and cheque issue register/
- xi. To check the entries recorded in society member form register and cross linkage with shares.
- xii. Verify the compliance of concurrent audit, statutory audit and NABARD audit
- xiii. To confirm the uniformity in the maintenance of society loan ledger vis a vis other branches.
- xiv. Procedure for the applying of recoveries amount towards interest and principal and cost of management etc.
- xv. Sample checking of cheques of societies related to cost of management and comment about abnormal increase or any changes during the year.
- xvi. Comment about the loaning and recoveries of salary earner societies and critically review the balance sheet and all other financial records of such societies.
- xvii. Comment about diversified direct loans and securities and documentation recovery thereof/
- xviii. Verification of Non – operation deposit A/C & Operation therein.
- xix. Categorization of deposit A/C a per rick profile
- xx. Overdraft fraud & embezzlement cases comment on.
- xxi. Head office A/c reconciliation.
- xxii. Suggestion for improvement of the working of the bank.



## Fraud Detection

### Some special Conditions for Concurrent Auditor :

In this audit, the Concurrent Auditor is specifically tasked with identifying and addressing potential fraudulent activities within the bank branches. The focus will be on detecting and reporting any irregularities or misrepresentations in financial transactions, documentation, and compliance, with an emphasis on ensuring that all operations adhere to established standards and regulatory requirements.

- Auditor should verify that interest income and other revenues are accurately recorded in their respective heads and accounts. Any misclassification or channelization of such income must be promptly identified and reported.
- Auditor should ensure that all expenses are correctly categorized and charged to the appropriate expense heads. Scrutinize entries to detect any potential mischannelization or misrepresentation of expenditures.
- Auditor should conduct thorough checks to identify any fictitious or non-existent loans. Cross-verify loan documentation, approvals, and disbursements to ensure all loans are legitimate and properly accounted for.
- Auditor should review loan files for completeness and compliance with the bank's policies and regulatory requirements. Ensure that loan documentation is authentic and that loan disbursements are properly authorized.
- Auditor should regularly review all suspense accounts to ensure that entries are properly cleared and transferred to the correct accounts. Investigate and resolve any long-standing or unusual suspense entries.
- Auditor should ensure that suspense entries are resolved promptly and accurately. Report any discrepancies or delays in clearing suspense entries to the relevant authorities.
- Auditor should verify that bank statements are reconciled with the bank's books of accounts on a regular basis. Ensure that all reconciling items are properly accounted for and discrepancies are investigated and resolved.
- Auditor should conduct reconciliations of internal accounts, including inter-branch and inter-office transactions, to ensure accuracy and consistency. Report any discrepancies and ensure they are addressed in a timely manner.
- Auditor should provide detailed reports on findings related to the above areas, including any instances of fraud, misclassification, or irregularities. Ensure that reports are clear, comprehensive, and submitted within the stipulated deadlines.
- Auditor should maintain thorough documentation of all audit procedures, findings, and evidence. Ensure that all records are complete and accessible for review by regulatory authorities and senior management.



- Auditor should ensure that the audit is conducted in accordance with applicable auditing standards and regulatory requirements. Adhere to the bank's internal audit policies and procedures.
- Auditor should verify compliance with all relevant legal and regulatory requirements related to banking operations. Report any non-compliance or regulatory breaches to the appropriate authorities.
- Auditor should maintain open communication with branch management to facilitate the audit process. Address any issues or concerns raised by branch staff and ensure that corrective actions are implemented.
- Auditor should regularly report audit findings and progress to the head office or central audit team. Ensure that all significant issues are escalated promptly for further action.

सचिव/मुख्य कार्यपालक अधिकारी  
जिला सहकारी बैंक लि.  
रायबरेली

