

**बिड दस्तावेज़ / Bid Document**

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	12-06-2026 18:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	12-06-2026 18:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	90 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Ministry Of Housing & Urban Affairs (mohua)
विभाग का नाम/Department Name	Housing And Urban Development Corporation Ltd
संगठन का नाम/Organisation Name	Housing And Urban Development Corporation Ltd
कार्यालय का नाम/Office Name	Dimapur Regional Office
शिकायत निवारण के संपर्क विवरण/ Contact details of Grievance redressal	buyer4.hudc.nl@gembuyer.in
वस्तु श्रेणी /Item Category	Financial Audit Services - Review of Financial Statements, Financial Reporting Framework, Audit report; CA Firm, CAG Empaneled Audit or CA Firm
अनुबंध अवधि /Contract Period	10 Month(s) 3 Day(s)
बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का) /Minimum Average Annual Turnover of the bidder (For 3 Years)	4 Lakh (s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	5 Year (s)
इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required	Yes
टर्नओवर के लिए एमएसई को छूट प्राप्त है / MSE Relaxation for Turnover	Yes   Partial   Turn over value - 2 (in lakhs)
स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है /Startup Relaxation for Years of Experience and Turnover	No
विक्रेता से मांगे गए दस्तावेज़/Document required from seller	Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),Additional Doc 1 (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

<b>बिड विवरण/Bid Details</b>	
क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेजों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेनू है/ <b>Do you want to show documents uploaded by bidders to all bidders participated in bid?</b>	Yes (Documents submitted as part of a clarification or representation during the tender/bid process will also be displayed to other participated bidders after log in)
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/ <b>Bid to RA enabled</b>	No
बिड का प्रकार/ <b>Type of Bid</b>	Two Packet Bid
तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय / <b>Time allowed for Technical Clarifications during technical evaluation</b>	2 Days
अनुमानित निविदा मूल्य (सभी करों सहित) भारतीय रुपये में / <b>Estimated Bid Value in INR (Inclusive of all taxes)</b>	100000
<b>Payment Timelines</b>	Payments shall be made to the Seller within <b>10</b> days of issue of service delivery acceptance certificate (SDAC) and on-line submission of bills (This is in supersession of 10 days time as provided in clause 12 of GeM GTC)
<b>मूल्यांकन पद्धति/Evaluation Method</b>	Total value wise evaluation
मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है / <b>Financial Document Indicating Price Breakup Required</b>	Yes
<b>मध्यस्थता खंड/Arbitration Clause</b>	No
<b>सुलह खंड/Mediation Clause</b>	No

#### ईएमडी विवरण/EMD Detail

आवश्यकता/Required	No
-------------------	----

#### ईपीबीजी विवरण /ePBG Detail

आवश्यकता/Required	No
-------------------	----

बोली विभाजन लागू नहीं किया गया/ Bid splitting not applied.

#### एमआईआई अनुपालन/MII Compliance

एमआईआई अनुपालन/MII Compliance	Yes
-------------------------------	-----

#### एमएसई खरीद वरीयता/MSE Purchase Preference

एमएसई खरीद वरीयता/MSE Purchase Preference	Yes
सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं/सेवा प्रदाता को खरीद में प्राथमिकता, यदि उनका मूल्य L1+X% / Purchase Preference to MSE OEMs/ Service Provider available upto price within L1+X%	15

#### ट्रेड्स भुगतान संबंधी विवरण/TReDS Payment Details

**This Bid provides for Trade Receivables Discounting System (TReDS) as Preferred mode of payment. For MSME sellers, payments may be processed through a TReDS exchange in which the Buyer is registered, subject to applicable policy and regulatory guidelines. Accordingly, sellers intending to avail payment through TReDS are required to be registered with at least one TReDS exchange in which the buyer is registered.**

1. If the bidder is a Micro or Small Enterprise (MSE) as per latest orders issued by Ministry of MSME, the bidder shall be relaxed from the eligibility criteria of "Bidder Turnover" as defined above subject to meeting of quality and technical specifications. If the bidder itself is MSE OEM of the offered products, it would be relaxed from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. The bidder seeking Relaxation from Turnover, shall upload the supporting documents to prove his eligibility for Relaxation.
2. 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.
3. 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.
4. **Purchase preference to Micro and Small Enterprises (MSEs):** Purchase preference will be given to MSEs having valid Udyam Certificate and whose credentials are validated online through Udyam Registration portal as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail themselves of the Purchase preference, the bidder must be the manufacturer / OEM of the offered product on GeM. In respect of bid for Services, the bidder must be the Service provider of the offered Service. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises and hence resellers offering products manufactured by some other OEM are not eligible for any purchase preference. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered product or service, and Buyer will decide eligibility for purchase preference based on documentary evidence submitted in case of product bids, whereas in case of services the eligibility is automatically validated. If L-1 is not an MSE and MSE Seller (s) has / have quoted price within L-1+ 15% (Selected by Buyer) of margin of purchase preference /price band defined in relevant policy, such MSE Seller shall be given opportunity to match L-1 price and contract will be awarded for % (selected by Buyer) percentage of total quantity. The buyers are advised to refer the [OM\\_No.1\\_4\\_2021\\_PPD\\_dated\\_18.05.2023](#) for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017. Benefits of MSE will be allowed only if seller is validated on-line in GeM profile as well as validated and approved by Buyer after evaluation of documents submitted.
5. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase



विवरण/ Specification	मूल्य/ Values
Frequency of Progress Report	90
MIS Reporting for Financial Audit support	Yes
Frequency of MIS reporting	90
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	No
----------------------------------------------------------------------------	----

**अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents**

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

क्र.सं./S.N o.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Gaidinlung Gangmei	797112,H.No. 221, United Colony Near Govt. Higher Secondary School Half Nagarjan	Project / Lumpsum Based	N/A

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

**1. Generic**

OPTION CLAUSE 25% : 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, the contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration.

For lumpsum-based service contracts, the buyer may increase the scope of work and contract value up to 25 percent with the consent of the service provider

**2. Payment**

**PAYMENT OF SALARIES AND WAGES:** Service Provider is required to pay Salaries / wages of contracted staff deployed at buyer location first i.e. on their own and then claim payment from Buyer alongwith all statutory documents like, PF, ESIC etc. as well as the bank statement of payment done to staff.

### 3. Buyer Added Bid Specific Scope Of Work(SOW)

File Attachment [Click here to view the file.](#)

### 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. Service & Support

AVAILABILITY OF OFFICE OF SERVICE PROVIDER: An office of the Service Provider must be located in the state of Consignee. DOCUMENTARY EVIDENCE TO BE SUBMITTED.

### 6. Service & Support

The Service Provider is required to have at least 10 % of the required manpower on service provider's payroll for at least one year. Necessary documents relating to such manpower will be uploaded by the bidder for verification of the buyer. Such manpower will be part of total manpower to be provided by the Service Provider in case he gets the contract against this bid.

### 7. Past Project Experience

**Proof for Past Experience and Project Experience clause:** For fulfilling the experience criteria any one of the following documents may be considered as valid proof for meeting the experience criteria:a. Contract copy along with Invoice(s) with self-certification by the bidder that service/supplies against the invoices have been executed.b. Execution certificate by client with contract value.c. Any other document in support of contract execution like Third Party Inspection release note, etc.**Proof for Past Experience and Project Experience clause:** For fulfilling the experience criteria any one of the following documents may be considered as valid proof for meeting the experience criteria:a. Contract copy along with Invoice(s) with self-certification by the bidder that service/supplies against the invoices have been executed.b. Execution certificate by client with contract value.c. Any other document in support of contract execution like Third Party Inspection release note, etc.

## अस्वीकरण/Disclaimer

The Additional Terms and Conditions (ATC) have been incorporated by the Buyer after approval of their Competent Authority. The Buyer ,is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any restriction arising in the bidding process due to these ATCs and including the modification of technical specifications and / or terms and conditions governing the bid.All representations / grievances pertaining to the ATC clauses shall be raised with the buyer organization directly and not with GeM.If any of the clause(s) is/are incorporated by the Buyer regarding the following, the bid & resultant contract shall be treated as null & void. Further, GeM reserves the right, at its sole discretion, to cancel the bid forthwith, without issuance of any prior notice or intimation :-

1. Publishing Custom / BOQ bids for items for which regular GeM categories are available (unless such Custom / BOQ item is bunched with the major regular product Category Item).
2. Mandating procurement of / from specific Brand / Make / Model / Manufacturer / Dealer except in case of Single Bid / Proprietary Article Certificate (PAC) Buying.
3. Inclusion of disqualification criteria related to suspension of seller / service provider, where such suspension period has already expired.
4. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
5. Publishing bids on GeM for procurement of works.
6. Procurement of Goods by creating a Service bid on GeM & vice-versa.
7. Seeking sample with bid or approval of samples during bid evaluation process. However, trial / sample, as

the case may be, shall be permitted in cases where trial / sample are allowed as per approved and published procurement policy of the Buyers' controlling Ministry / Department / State / Public Sector Enterprises Headquarters. If there is any violation of trial / sample clause with regard to approved policy of the Buyers' Ministry / Department / State / Public Sector Enterprises Headquarters, then this is to be determined and redressed by the concerned Buyer Organisation only.

8. Seeking experience from specific organization / department / institute only or from foreign / export experience.
9. Creating bid for items from incorrect categories.
10. Reference of conditions published on any external site or reference to external documents/clauses.
11. Asking for any Tender fee / Bid Participation fee, as the case may be.
12. Buyer added ATC Clauses which are in contravention of clauses defined in bid detail section, including specifications, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by the applicable GeM GTC.
13. Any ATC clause in contravention with GeM GTC Clause 4 (xiii) (h) will be invalid. In case of multiple L1 bidders against a service bid, the buyer shall place the Contract by selection of a bidder amongst the L-1 bidders through a Random Algorithm executed by GeM system.
14. 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 catalogues 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. 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 General Terms and Conditions, conditions stipulated in Bid and Service Level Agreement specific to the Service, as the case may be, as provided in the Marketplace.**

**However, in case of Service, if any condition specified in General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement specific to said Service, then it will over-ride the conditions in the General Terms and Conditions.**

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---**

**Housing & Urban Development Corporation Limited**  
**(HUDCO) (A Government of India Enterprise)**

DIMAPUR REGIONAL OFFICE  
House No.221,United Clony,Half Nagarjan,  
Dimapur-797112, Nagaland.

Phone :

9436022712/9436026496

Ref.No. HUDCO/DMRO/CA-Appointment/2025-26/

Date: 22-05-2025

**Sub:- Notice inviting tender for Appointment of Chartered Accountant Firm as an Expert for carrying out Risk Based Internal Audit assignment including review and updation of Internal Financial Controls for the Financial Year 2026-27 in Dimapur Regional Office.**

**( To be applied through GEM portal only)**

Sir/Madam,

Housing and Urban Development Corporation Ltd. (HUDCO), a premier techno financing institution under the Ministry of Housing and Urban Affairs, Govt. of India is engaged in providing long term loans for financing of Housing and Urban Infrastructure Projects.

HUDCO, Dimapur Regional Office would like to appoint Chartered Accountant firm as an expert for carrying out Risk Based Internal Audit assignment including review and updation of Internal Financial Controls for the **Financial Year 2026-27** as per specifications and criteria described/detailed below. In case, you are interested, please submit your quotation/offer for the services listed below **by 03.06.2026** .

The following conditions are applicable with regard to submission of quotation for award of work by HUDCO Regional Office Dimapur :-

**Scope of Work:-**

The scope of work should broadly cover the points as given in Annexure – I

**Selection Procedure:-**

The appointment of CA firm shall be done by following procedure:-

1. Firms shall be first short listed on the basis of Technical Bid.
2. After short listing of firms on the basis of Technical Bid, Financial Bid shall be considered for the short listed firms.

**Terms and conditions:-**

The services would be provided to Dimapur Regional Office, Housing & Urban Development Corporation Limited, (HUDCO), **House No.221, United Colony, Half Nagarjan, Dimapur-797112, Nagaland** as well as any other location/office falling within the jurisdiction of HUDCO, Dimapur /North Eastern States. No travelling expenses shall be paid for visiting HUDCO office in relation to the said assignment.

1. Quotation should be submitted in two bid system , as per the details given below:-
  - i) First bid i.e. **Technical Bid** as **detailed at point no-3 below** should be submitted along-

with requisite details and supporting documents in the prescribed Performa **at Annexure- II** below. Technical Bid must be signed by authorized signatory on each page.

**ii)** Second Bid i.e. **Financial Bid** should be uploaded separately along with the signature of authorized signatory **as per Annexure-III.**

**iii)** Financial Bid shall be opened and considered only from those parties who fulfill the Hudco's criteria as specified in the Technical Bid and have adequate experience /staff strength and reputation in handling audit work as specified in the eligibility criteria below. The upper ceiling prescribed by HUDCO for audit and certification of different activities as per the prescribed scope of work shall be as per Point No-9 below. The same should be kept in mind while quoting minimum rates for different activities.

**iv)** Both Technical Bid and Financial Bid should be submitted before the specified date and time.

**2.** The **Eligibility Criteria** required for consideration for appointment are as under:-

**a)** The CA Firm should be a Partnership/Limited Liability Partnership (LLP) registered with the Institute of Chartered Accountants of India (ICAI) and should have minimum Five Years Standing. (To be verified from the Certificate of Registration issued by ICAI)

**b)** The bidder to produce copy of ICAI registration certificate, PAN and GST Registration Certificate, MSME certificate (If applicable along with the TREDIS registration Certificate – if not available , CA firm should comply with it before the contract is awarded)

**c)** The CA Firm should have carried out Internal Audit assignment/Statutory Audit in Branch Office/Head Office of at least two Public Sector Undertakings/ Public Sector Banks /Public Financial Institutions/Public Sector NBFCs in the last five Financial Years. (Assignment as stock Audit not to be considered).

**d)** CA Firm should have minimum three number of partners, minimum five numbers of paid assistants (qualified CA/CMA/ semi qualified CA/CMA-Inter).

**e)** CA Firm should have local office having minimum five working staff (including one partner and one qualified CA);

**f)** CA Firms presently appointed as consultant in the concerned Regional Office are not eligible for appointment at respective Regional Office.

**g)** CA Firm to give an undertaking -

**i)** That none of the partners has any relation with any employee of HUDCO and also none of them has any relationship within the meaning of Section 2(76) of the Companies Act, 2013 and also that none of them has any relationship with the Statutory Auditors or such related work of HUDCO which will have conflict of interest with the current assignment and also declare the compliance under section 184 and 188 of the Companies Act, 2013.

**ii)** Certified that we have not been appointed for carrying out certification/consultancy or such related work of the same Regional Office which will have conflict of interest with the current assignment.

**iii)** There has not been any disciplinary action initiated by ICAI or any regulatory authority against the firm during last five years. As on date, the disciplinary action should have been disposed off.

**iv)** The Firm has not been banned, delisted or debarred from business by any Regulatory Body/ Statutory Body/PSU/Govt. Department or any other institution.

**While evaluating the technical bid, CA Firm's capability to perform the assignment shall be assessed and inspection of their office will be carried out so as to establish the fact that the CA Firm has proper local office with adequate staff.**

3. The Audit team will consist minimum of one Chartered Accountant and one paid assistant {qualified (CA/CMA)/semi qualified (CA/CMA- inter)} headed by partner of the CA Firm.

4. CA firm is required to undertake 100% verification of all the activities prescribed in the scope of work. The scope of work should broadly cover the points as given in Annexure – (I).

5. In terms of GFR rule 170(iii), Bidders are not required to pay Bid Security i.e. Earnest Money Deposit (EMD), instead **Bid Security Declaration** in the prescribed format (**Annexure-IV**) is required to be submitted.

6. The Firm will be engaged initially for a period of one year for internal audit for F.Y. **2026-2027 (01-04-2026 to 31-03-2027**

7. ). However, the appointment may be renewed on yearly basis based on the satisfactory performance for a further period of two years on same terms and conditions including fees with slight modification in the scope of work as per requirement with the approval of H.O.

8. Copy of ICAI Registration Certificate, PAN Card, Local Address Proof, GST Registration Certificate and MSME Certification (if applicable along with the TREDIS registration Certificate – if not available ,CA firm should comply with it before the contract is awarded) may be submitted along with the Technical Bid.

9. The fees of CA Firm (excluding GST) should not exceed **Rs 1,00,000/-**(Rupees **One Lakh** Only) for the Financial Year 2025-2026.

10. The payment of fees shall be made to the firm on completion of assignment as per the Scope of Work as under -

- On submission of report of First quarter - 15%
- On submission of report of Second quarter - 20%
- On submission of report of Third quarter - 20%
- On submission of report of Fourth quarter - 25%

Balance 20% shall be released after audit of annual accounts by Statutory Auditors and issuance of Tax Audit Report.

11. The CA Firm is expected to submit the Audit Report in the prescribed format, to be issued by seventh of succeeding month from the end of the quarter.

12. Regional Office to take timely action for necessary rectification with a view to keep updated record. However, CA firm may include those observations in their report to Head Office where there is difference of opinion and which remain unattended / pending rectification. Further such observations should be reviewed and their compliance is to be reported in the subsequent Audit Reports until such time these are rectified.

13. Certificate is required to be submitted by the CA Firm (duly authenticated by Regional Chief) confirming that the audit has been carried out as per scope of work/checklist and audit reports have been prepared after discussion with the Regional Chief.

14. CA firm shall not disclose to any person the confidential information relating to the

assignment or HUDCO's business or operations without prior permission of Head, Internal Audit Department, Head Office, New Delhi.

**15.** In case of any dispute between HUDCO and the CA Firm regarding the present assignment given to the CA Firm at Regional Office, the decision of the CMD, HUDCO shall be final and binding on all the parties.

**16.** The quotation is invited for the whole assignment as per the scope of work in brief enclosed and no part assignment shall be considered.

**17.** Internal Audit Department, Head Office has the right to replace CA firm if it is found that the reporting / certification is not of required standard.

**18.** The Risk Based Internal Audit is to be conducted with the highest standard of professional, ethical competence and integrity.

**19.** HUDCO shall have the right to terminate the contract forthwith by giving notice of 30 days at the address mentioned herein on failure to provide satisfactory service. The decision of HUDCO regarding dissatisfaction of services/delay/damages caused by CA Firm shall be final. Further in such an event, HUDCO shall have the right to forfeit the compensation for the contract and also recover damages without any further notice to CA Firm.

**20.** The detailed break up of scope of work will be provided to the shortlisted bidder at the time of award of contract after approval by the competent authority.

**21.** Technical Bid part of the Quotation will be opened on **04-06-2026**. Post which the Financial Bids of the short listed firms on the basis of Technical Bids shall be opened as per GEM procedure.

**22.** All the disputes will be subject to Dimapur Jurisdiction only. Decision of Regional Head, HUDCO, Dimapur shall be final and binding on both the parties in respect of all matter of dispute arising out of this bid.

**23. All bidders to apply through GEM portal only . No bids in physical form shall be accepted.**

Thanking you.

**Yours faithfully**

**For & on behalf of HUDCO**

**Encl: as above**

**Annexure-IV**

**On Letter head of the Firm**

**FORMAT FOR BID SECURITY DECLARATION**

Whereas, I/We \_\_\_\_\_ (name of Bidder) have submitted bid for appointment of CA firm as an expert for carrying out Risk Based Internal Audit assignment including review and updation of Internal Financial Controls for Financial Year 2026-2027 at HUDCO Dimapur Regional Office (name of work). I/We hereby submit the following declaration in lieu of Bid Security.

(1) If after the opening of tender, I/we withdraw or modify my/our bid during the period of validity of tender (including extended validity of tender) as specified in the tender document,

Or

(2) If, after the award of work, I/we fail to sign the contract within 7 (seven) days of issuance of award letter,

I/we shall be suspended for one year and shall not be eligible to bid for tenders issued by HUDCO from date of issue of suspension order.

**( Authorized Signatory)**

## ANNEXURE-II

**Format of Technical Bid**

A.	Name and address of the Firm	:									
B.	Name and Detailed profile of Partners	:									
C.	Year of Establishment	:									
	<b><u>Eligibility Criteria</u></b>	:	<b><u>Documents Required</u></b>								
i)	The CA Firm should be a Partnership/Limited Liability Partnership (LLP) registered with the Institute of Chartered Accountants of India (ICAI) and should have minimum Five Years Standing.	:	Copy of the Certificate of Registration issued by ICAI								
ii)	(a) No. of Partners ( <b>Minimum three</b> )	:	Details of Partners and their profile and experience to be provided.								
	(b) No. of Paid Assistants {qualified (CA/CMA)/ semi qualified(CA/CMA-inter)}-( <b>minimum five</b> )	:	List of Paid CAs and other qualified/semi-qualified staff along with the qualification and experience to be provided.								
	(c) No. of other supporting /employed Staff.	:	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Name</th> <th style="width: 20%;">Qualified / Semi- Qualified</th> <th style="width: 20%;">Experience</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Name	Qualified / Semi- Qualified	Experience					
Name	Qualified / Semi- Qualified	Experience									
iii)	Audit assignment carried out { as per point 3 (c) of the eligibility criteria of NIT}  Details of assignment carried out-Internal Audit assignment/Statutory Audit in Branch Office/Head Office of at least two Public Sector Undertakings/ Public Sector Banks /Public Financial Institutions/Public Sector NBFCs <b>in the last five Financial Years.</b> (Assignment as stock Audit not to be considered).	:	Enclose copies of supporting documents/ assignment letters.								
iv)	(a) The Firm should have its Local office in Dimapur	:	Copy of address proof and other details.								
	(b) Name/list of Partner and working staff available at Local office (at Dimapur)- (minimum 5 working staff including one partner and one qualified CA)	:	Details of Partners and working staff with their qualification to be provided.								
v)	ICAI Registration Certificate, PAN Card, GST Registration Certificate and MSME Certification (if applicable along with the TREDIS registration Certificate – if not available ,CA firm should comply with it before the contract is awarded)	:	Copy to be provided.								
vi)	Undertakings/Declarations	:	On the letterhead of the firm as mentioned at point no. 3 (g) of NIT.								

No. of enclosures:

Date:

Signature: Name of Authorized  
Person with Stamp

**Financial Bid/Quotation**

<b>Activities</b>	<b>Professional Charges (Rs.)</b>	<b>GST as applicable</b>	<b>Total Annual Fee ( inclusive of GST)</b>
As per Scope of Work at Annexure-I indicated in the NIT			
<p><b>Notes:</b></p> <p>1. The fees quoted should be both in figures &amp; words.</p> <p>2. The payment of fees shall be made to the firm on completion of assignment as per the Scope of Work as under -</p> <ul style="list-style-type: none"> <li>- On submission of report of First quarter - 15%</li> <li>- On submission of report of Second quarter - 20%</li> <li>- On submission of report of Third quarter - 20%</li> <li>- On submission of report of Fourth quarter - 25%</li> </ul> <p>Balance 20% shall be released after audit of annual accounts by Statutory Auditors and issuance of Tax Audit Report.</p> <p>3. Payment shall be made after deduction of TDS/applicable taxes, if any.</p> <p>4. GST and other statutory taxes, if any, shall be payable as applicable over and above the fee quoted above.</p> <p>5. The fee quoted above is all inclusive and no out of pocket of expenses shall be paid over and above . Further, no travelling expense shall be paid for visiting HUDCO's office in relation to the said assignment.</p>			

**Signature: Name of Authorized Person with Stamp**

**RISK BASED INTERNAL AUDIT PLAN FOR THE FINANCIAL YEAR 2026-27****PART-I****1. RISK BASED INTERNAL AUDIT TO BE CARRIED OUT ON QUARTERLY BASIS****A. Lending Operations****Sanction and Disbursements**

- (a) Verify that Loan is sanctioned after receiving proper application, and due process of sanction is followed at RO and HO. (b) Verify that all statutory and regulatory compliances applicable to HUDCO as per the laid down policy have been undertaken, concerning with the loan sanctioned.
- (c) Verify that applicable charges and rate of interest is charged as per the guidelines and financing pattern, and the same are recovered during the course of repayment period or prior as per the applicability.
- (d) Verify that GST was correctly charged, as applicable, on various charges collected from borrower.
- (e) Verify that all legal documents are executed at the time of sanction.
- (f) Verify that releases are done after verifying the compliance of sanction conditions, obtaining financial & physical progress reports, site inspection reports, utilization certificates etc, as applicable, and ensuring that due process of release is followed as per the laid down procedure.
- (g) Verify that, waiver of loan documentation condition, Corporate Debt Restructuring/ Deferment/ Re-scheduling etc was done after obtaining the approval of Competent Authority.
- (h) Verify the calculation of demand dues of principal, interest & penal charges computed for the agencies, and also verify that the same was communicated timely and confirmation of balances were obtained at periodic intervals regularly.
- (i) Verify that valuation report of security was received timely from the borrowers and required steps including top up of security were taken timely in case of deterioration in value of security. Further, in case top up is not done, than necessary provision for unsecured/differential amount is done.
- (j) Verify that comprehensive implementation of, deferment/ amendment/ waiver in the loan card/ loan ledger, with respect to OTS/ DRP/ Decree of DRT/ DRAT/ CDR/ and reschedulement/ Curtailment of loan, was done as per amendment letter issued by RO in IGL and LMS module.
- (k) Verify that the ECL provisioning is done as per norms of HUDCO.
- (l) Verify that default/ NPA cases are being reviewed and followed up regularly by Default wing.
- (m) Verify that calculation for OTS has been done correctly as per the guideline and OTS was done only after obtaining the final approval of the Board.
- (n) Verify that the data extracted from the General Ledger module matches with the project loan accounting module at the end of each quarter and ensure that the calculation of interest income and interest accrued is correct.
- (o) Verify that income accrued on NPA accounts is excluded from total income and income on NPA accounts is booked on actual/ realization basis.
- (p) Verify compliance in respect of Fair Practices Code, Most Important Terms & Conditions, Grievance Redressal Mechanism.

**B. Cash and Bank**

- a) Vouching of all payments, receipts and Journal Vouchers pertaining to Regional Offices, third parties, employees and borrowers.
- b) Review that all accounting records required to be maintained, are maintained in the prescribed form, and the accounts are compiled accurately within time.
- c) Review of financial statements, accounting system, transactions, bank reconciliation statements, accounting practices, to ensure accuracy and compliance with applicable standards and regulations.

**C. Assets**

- a) Review of asset classification, book recording in system, disclosure in financial statements, impairment loss, credit loss if any, provisioning, etc of receivables and its evaluation if it is as per policy. Further, review that the ledger was scrutinized timely for corrective actions.
- b) Review the methodology, calculation and correctness for provisioning.
- c) Review the categorization of derivative contracts/ derivative financial instruments at fair value, valuation and recognition and de- recognition as per Ind As, Agreements and other practices for entering into the contract, are as per policy.
- d) Review of all advances, their recovery, and long pending entries.

**D. Fixed Assets**

- a) All purchases are as per regulatory directions (GFR rules 2017) and as per laid down policies, with safeguarding of assets (timely renewal of insurance) and real time record maintenance in the FAR.

- b) Review of fixed assets (tangible and intangible) along with their capitalization on correct time/date, depreciation/amortization of assets and their disposal, lease rental against the leasehold properties, is as per policy and companies act 2013, wherever applicable.

**E. Investments**

- a) Review that the investment policy was timely reviewed, and the investments in equity/mutual funds/fixed deposits, sale of securities, valuation of securities, dividend/interest income, are made in its accordance after due diligence and as per regulatory requirements.
- b) Proper record maintenance, timely payments and risk measures are taken and ensured.

**F. Liabilities**

- a) Examine/review the timely payment, provisioning, accounting of all liabilities including MSME payments and interest on borrowings.
- b) Verify that payments are made in accordance with the rules and orders governing them and the arithmetical calculations are correct.
- c) Final claims of employees are correctly paid and over payment, if any, are dealt promptly to regularize the same. Recoveries/deductions wherever necessary are made from the bills and they are in order.
- d) Verification of administration expenditure bills, staff advances, Festival Advances, Vehicle Advance, bills and other payments, receipts are checked and physical progress is ascertained, wherever required, before releasing payment.

**G. Borrowings**

- a) Evaluate the effectiveness of resource mobilization, better options available, analyzation methodologies adopted.
- b) Review the assessment of fund requirement and issuance of Bonds/Commercial Paper, foreign borrowings, servicing of borrowings in accordance with HUDCO policy and other standards and regulations
- c) Verify that the regulatory requirements are adhered and complied timely.

**H. Corporate Taxation**

- a) Review the computation of advance tax/ deferred tax as per regulations/latest amendments, its timely payment and adjustments.
- b) Review the TDS, GST TDS and other overall tax compliances and statutory obligations.

**I. Income**

Review that all sources of income (rental income, fees and commission income, sale of services, other income) have been accounted for as per laid down policy and agreements executed.

**J. Expenses**

- a) Asses that the CSR expenditure is done as per the Companies Act 2013 and HUDCO policy. Also review that every year the funds are earmarked for the same and unspent amount is transferred as per directives of companies act 2013. Further, wherever applicable the returns are timely filed.
- b) Review that all contracts for repairs & maintenance, legal and professional fees (Independently of HUDCO and other incurred on behalf of borrower), advertisement, publicity & sponsorship, are awarded as per latest regulatory directions (GFR rules 2017) and as per laid down policies, to eligible agencies and payment was regulated as per the job order and compliance of contract agreement along with certifications wherever required.
- c) Review that the due procedure was laid and followed and wherever required empanelment for services was done. Also review that the budget expenditure was framed timely and actual expenditure was done accordingly and as per approval of the competent authority.

**K. Statutory Compliances**

- a) Ensure compliances with industry regulations, legal requirements, Income Tax Act'1961, GST Act 2017, Ind As, Companies Act '2013, Registrar of Companies – Annual and Event Based Compliance, SEBI (LODR) regulations.
- b) Verification of Quarterly/Half yearly/Annual Certificates to be submitted as per prescribed formats.
- c) Review all reports and compliances as per RBI Master Directions have been complied with.

**L. Payroll**

- a) Review that the payroll master is maintained as per the latest policies.
- b) Ensure the timely deposition of statutory deductions.
- c) Review the compliance of provisions of employee benefits, TA/DA, loans and advances as per policy.

**2. RISK BASED INTERNAL AUDIT TO BE CARRIED OUT ON HALF YEARLY BASIS**

**M. Human Resources**

- a) Ensure the effectiveness of manpower (hiring of personnel), its assessment, and standards of hiring, record maintenance, background verification as per policy and as per industry standards.
- b) Review that the timely pay fixation, employee separation, employee transfer, employee training, performance appraisal, empanelment of hospitals/health centers and medical reimbursements, is in accordance with policy of HUDCO.

**N. Information Technology**

- a) Review of information security systems and infrastructure to ensure data security, integrity, access control management, data protection, physical security, business continuity, disaster recovery plan, logical security, software and application management and availability.
- b) Review that various audit policies and committees are framed and review is done timely and measures suggested are taken in robust manner, in accordance with the IT policy of RBI and HUDCO.

**O. Risk Management**

- a) Assess the risk management framework/methodologies and identify the potential risks that could impact the organization.
- b) Evaluate and monitor the risk management strategies, risk mitigation efforts, risk categorization and their effectiveness.
- c) Ensure the formation of committees, as per applicable regulatory requirements for review of deviations, if any from the policy and changes in business environment.

**P. Fraud Monitoring**

Review the framework and timely monitoring and submission of returns of frauds, FIR registration, etc as per policy and regulatory requirements.

**3. RISK BASED INTERNAL AUDIT TO BE CARRIED OUT ON YEARLY BASIS**

**Q. EQUITY AND OTHER EQUITY**

- a) Verify that the disclosures regarding equity and other reserves, declaration of dividend is, as stipulated in Companies Act, 2013, Guidance Note issued by ICAI. Further, verify that requirements of Articles of Association and other regulatory requirements in respect of Share Capital have been appropriately made in the financial statements.
- b) Verify that relevant disclosures pertaining to quarterly shareholding statements etc are timely filed on stock exchange.
- c) Verify that shares and unclaimed dividend have been reconciled and transferred to IEPF within statutory timelines.

**PART-II**

**INTERNAL FINANCIAL CONTROLS**

- (a) To update the internal control flow charts as per updated policies.
- (b) Review of existing Internal Control Systems prevailing in HUDCO in order to evaluate the requirements of Companies Act 2013/Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India.
- (c) Review/Testing of all controls mentioned in the IFC Control Master/Risk based Internal Audit Plan maintained by HUDCO for the internal control over financial reporting.
- (d) To independently review and appraise the system of control throughout the year and recommend improvement to internal control in order to facilitate in following good practice in managing risks efficiently.
- (f) Updating/Modification of existing Risk Control Matrix and Flow Charts, wherever applicable.
- (g) Creation and preparation of Risk Matrices and flow charts for departments and controls not covered earlier.
- (h) Issuance of Annual report on the adequacy and operating efficiency and effectiveness of current processes, control activities along with suggested course of action within 15 days of the close of the financial year.
- (i) To give necessary guidance in response to statutory/government auditors' queries in regard to Internal Financial Controls and suggesting corrective action on the part of HUDCO.
- (j) To give necessary guidance in presentation of Internal Financial Controls to the Management/Audit Committee if required.
- (k) Any other activity review/reporting necessary in connection with Internal financial Control or RBI master directions not specified above.

**PART-III**

**OTHER MATTERS**

- (a) 100% verification of all the activities/checkpoints as mentioned in Part-I and Part-II
- (b) Compliance status of outstanding observations of previous audit reports and monitoring of prior audit issues along with action taken report in the prescribed format.
- (c) The points mentioned in the scope are indicative in nature.
- (d) To suggest any addition in the areas required to be covered in the Risk Based Internal Audit Plan.

**Financial Bid/Quotation**

<b>Activities</b>	<b>Professional Charges (Rs.)</b>	<b>GST as applicable</b>	<b>Total Annual Fee ( inclusive of GST)</b>
As per Scope of Work at Annexure-I indicated in the NIT			
<p><b>Notes:</b></p> <p>1. The fees quoted should be both in figures &amp; words.</p> <p>2. The payment of fees shall be made to the firm on completion of assignment as per the Scope of Work as under -</p> <ul style="list-style-type: none"> <li>- On submission of report of First quarter - 15%</li> <li>- On submission of report of Second quarter - 20%</li> <li>- On submission of report of Third quarter - 20%</li> <li>- On submission of report of Fourth quarter - 25%</li> </ul> <p>Balance 20% shall be released after audit of annual accounts by Statutory Auditors and issuance of Tax Audit Report.</p> <p>3. Payment shall be made after deduction of TDS/applicable taxes, if any.</p> <p>4. GST and other statutory taxes, if any, shall be payable as applicable over and above the fee quoted above.</p> <p>5. The fee quoted above is all inclusive and no out of pocket of expenses shall be paid over and above . Further, no travelling expense shall be paid for visiting HUDCO's office in relation to the said assignment.</p>			

**Signature: Name of Authorized Person with Stamp**