



NOTICE INVITING TENDER

(Only through e-tender)

Re-Tender for appointment of Concurrent Auditor from October 01, 2026 to September 30, 2027 by Reserve Bank of India, Aizawl

E-Tender Number RBI/Aizawl/HRMD/1/26-27/ET-2026_RBI_283708_2

Reserve Bank of India (RBI), Aizawl (hereinafter referred to as the "Bank") invites for E-Tenders (on or before 02:00 PM, August 24, 2026) under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for RBI, Aizawl, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by the Bank.

The e-tender will be carried out by Central Public Procurement Portal (CPPP) <https://etenders.gov.in/eprocure/app> as third party on behalf of RBI. Therefore, interested firms are required to register on the CPP portal to participate in the tendering process. E-Tender shall be submitted online in two parts. Part-I of the e-tender will contain the technical conditions for the proposed work and Part-II of will contain the price bid. All required annexures along with documentary proofs will also be uploaded along with Part I of the tender. This is e-tender, bidders are not required to be present for opening. For Tender documents details please visit "Tender Section" on our website <https://www.rbi.org.in> or the CPP portal.

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

Place: Aizawl
Date: August 13, 2026

General Manager (Officer-in Charge)
RBI, Aizawl

Schedule of Tender

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

A.	e-Tender No.	RBI/Aizawl/HRMD/1/26-27/ET-2026_RBI_283708_2
B.	Name of Tender	E-Tender for appointment of Concurrent Auditor from October 01, 2026, to September 30, 2027 by Reserve Bank of India, Aizawl
C.	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through https://etenders.gov.in/eprocure/app)
D.	Date of Notice Inviting e-Tender available for download on RBI website	August 13, 2026, 05:00 PM
E.	Date of Pre-Bid meeting	August 18, 2026, 11:30 AM
F.	Venue of Pre-Bid meeting	House No- T30, VZ Building, Thakthing Veng, Aizawl, Mizoram - 796005
G.	Estimated value of tender	₹6,12,000/- (including all costs and excluding GST) @ ₹51,000/- per month (including all costs and excluding GST), and ₹7,22,160/- (including all costs and including GST), @60,180/- per month.
H.	Earnest Money Deposit	₹14,443/- (2% of Contract Value including GST) [To be deposited through NEFT in favour of Reserve Bank of India, Aizawl in the A/c No.- 186003001, IFSC – RBIS0AZPA01 (5 th and 10 th digit is zero) mentioning your Name/ Company Name/ Name of Tender in NEFT transaction remarks] <i>Micro and Small Enterprises having Udyam registration number (Udyog Aadhar Memorandum number) are exempted.</i>
I.	Retention Money	Retention Money @ 5% will be recovered from each on-account bill (including GST) till the total recovery amounts to 5% of the contract value. This amount shall be released after successfully completion of the contract period.
J.	Date of publication of minutes of the pre-bid meeting on RBI website	August 20, 2026

K.	Last Date of Submission of EMD	On or before 05:00 PM of August 21, 2026.
L.	Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at https://etenders.gov.in/eprocure/app	August 13, 2026, 05:00 PM onwards
M.	Last date of availability of e-Tender on website	November 23, 2026, 05:00 PM
N.	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid)	August 24, 2026, 02:00 PM
O.	Date and time of opening of Part-I (Technical Bid)	August 25, 2026, 03:00 PM
P.	Date of opening of Part-II (Financial Bid)	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Aizawl. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.



भारतीय रिज़र्व बैंक / Reserve Bank of India
लेखापरीक्षा, बजट और समन्वयन कक्ष / Audit, Budget and Coordination Cell
आइजोल / Aizawl

Re-Tender for appointment of Concurrent Auditor from October 01, 2026 to September 30, 2027 by Reserve Bank of India, Aizawl

E-Tender Number RBI/Aizawl/HRMD/1/26-27/ET-2026_RBI_283708_2

Reserve Bank of India (RBI), Aizawl (hereinafter referred to as the "Bank") invites for E-Tenders, **on or before 02:00 PM, August 24, 2026**, under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for RBI, Aizawl, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by the Bank.

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

Place: Aizawl
Date: August 13, 2026

General Manager (Officer-in Charge)
RBI, Aizawl

Schedule of Tender

Note: This is a limited tender enquiry through Central Public Procurement (CPP) portal. Only **Category- I/II/III/IV CA firms** of State of Mizoram are eligible to participate in this Tender. Bidders are advised to first visit “Tenders” link on our website <https://www.rbi.org.in> to check their eligibility. Eligible firms wishing to apply should register themselves with CPPP Portal <https://etenders.gov.in/eprocure/app> and apply online only.

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C.	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through https://etenders.gov.in/eprocure/app)
D.	Date of Notice Inviting e-Tender available for download on RBI website	August 13, 2026, 05:00 PM
E.	Date of Pre-Bid meeting	August 18, 2026, 11:30 AM
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G.	Estimated value of tender	₹6,12,000/- (including all costs and excluding GST) @ ₹51,000/- per month (including all costs and excluding GST), and ₹7,22,160/- (including all costs and including GST), @60,180/- per month.
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I.	Retention Money	Retention Money @ 5% will be recovered from each on-account bill (including GST) till the total recovery amounts to 5% of the contract value. This amount shall be released after successfully completion of the contract period.
J.	Date of publication of minutes of the pre-bid meeting on RBI website	August 20, 2026
K.	Last Date of Submission of EMD	On or before 05:00 PM of August 21, 2026.
L.	Date of Starting of online submission of e-Tender (Technical	August 13, 2026, 05:00 PM onwards

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M.	Last date of availability of e-Tender on website	November 23, 2026, 05:00 PM
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“This notice is being published for information only and is not an open invitation to quote in this limited tender. Participation in this tender is by invitation only and is limited to the selected Procuring Entity’s enlisted firms. Unsolicited offers are liable to be ignored. However, firms who desire to participate in such tenders in future may apply for enlistment with RBI as per procedure.”

DISCLAIMER

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

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

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

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Important Instruction for E-tender

This is an e-procurement event of RBI. The e- procurement Service Provider/Contractor is the Central Public Procurement Portal (CPPP). <https://etenders.gov.in/eprocure/app>

Process of E-tender: Bidder manual kit is available on home page.

Registration for new bidder: The process involves vendor's registration with CPP portal which is free of cost. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic Bidding for submission of Technical Bid as well as Price Bid over the internet will be done. The Vendor should possess Class III signing and encryption type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. RBI is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).

<https://etenders.gov.in/eprocure/app?page=BiddersManualKit&service=page>

For any technical related queries please call at 24 x 7 Help Desk Number

0120 - 4001 002

0120 - 4001 005

0120 - 4493395

International Bidders are requested to prefix +91 as country code **Email**

Support:

For any Issues or Clarifications relating to the published tenders, bidders are requested to contact the respective Tender Inviting Authority

Technical - support-eproc@nic.in

Policy Related - cppp-doe@nic.in

Contact person at RBI, Aizawl

Sl. No.	Contact Person	Email	Mobile
1	Smt. Ayesha Saikia, Manager, RBI, Aizawl	ayeshasaikia@rbi.org.in	8133085778
2	Shri Sumit Kumar Mandal, Manager, RBI, Aizawl	skmandal@rbi.org.in	9007882361
3	Shri Aniket Bagchi, Assistant Manager, RBI, Aizawl	aniketbagchi@rbi.org.in	8910042197

You are requested to read and understand the Notice Inviting Tender and subsequent corrigenda if any, before submitting your online tender.

System Requirement:

Operating System	Window 7 and above, BOSS Linux
Java	Java 8 Update 161 (Recommended version – available under Downloads section)
Browser	Firefox Google Chrome Microsoft Edge
Digital Signature	Class 3 – Signature Certificate Class 3 – Encipherment certificate
Internet Connectivity	Dedicated Internet Broadband Connection with minimum 1 MBPS speed and above
Others	MS Office, WinRAR, DSC Drivers, PDF Reader/ Creator

For details, vendor may refer to **Bidder manual kit, available on home page.**

<https://etenders.gov.in/eprocure/app?page=BiddersManualKit&service=page>

The vendors are required to ensure that their corporate email I.D. provided is valid and updated at the time of registration of vendor with the CPP portal. Vendors are also requested to ensure validity of their class III signing and encryption type of DSC (Digital Signature Certificate).

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

Bidding in e-tender:

- a) Earnest Money Deposit for a sum of ₹ 12,240/- (Rupees Twelve Thousand Two Hundred Forty only) shall be submitted to the Bank through NEFT in favour of Reserve Bank of India, Aizawl by all bidders.

The account details for NEFT transactions are as follows:

Beneficiary Name: Reserve Bank of India, Aizawl

IFSC: RBIS0AZPA01 (Fifth and Tenth character in IFSC is Zero)

Account No.: 186003001

Proof of remittance with transaction number (Scanned copy) shall be attached/uploaded (Exemption as applicable). A tender which is not accompanied by such EMD will not be considered. No interest will be paid on EMD. EMD of the unsuccessful vendor(s) will be refunded by the tender inviting authority in due course.

- b) The process involves Electronic Bidding for submission of Technical and Price Bid.
- c) In all cases, vendors are advised to use their own ID and Password along with Digital Signature at the time of submission of their bids.
- d) During the entire e-tender process, the vendors will remain completely anonymous to one another and also to everybody else.
- e) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above.
- f) All electronic bids submitted during the e-tender process shall be legally binding on the vendor. Any bid will be considered as the valid bid offered by that vendor and acceptance of the same by the Buyer will form a binding contract between Buyer and the Vendor for execution of work.
- g) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.
- h) 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.

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(Only through e-procurement)

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Place: Aizawl
Date: August 13, 2026

General Manager (Officer-in Charge)
RBI, Aizawl

निविदा आमंत्रण सूचना
(केवल ई-खरीद के माध्यम से)

भारतीय रिज़र्व बैंक, आइजोल द्वारा 01 अक्टूबर, 2026 से 30 सितंबर, 2027 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु पुनः ई-निविदा

ई-निविदा सं. RBI/ Aizawl/ HRMD/1/26-27/ ET-2026_RBI_283708_2

भारतीय रिज़र्व बैंक (आरबीआई), आइजोल (जिसे आगे "बैंक" कहा जाएगा) आरबीआई, आइजोल के लिए 01 अक्टूबर, 2026 से 30 सितंबर, 2027 की अवधि के लिए समवर्ती लेखा परीक्षक की नियुक्ति के लिए दो-बोली प्रणाली (तकनीकी और वित्तीय बोली) के तहत ई-निविदाएं (अपराह्न 02:00 बजे, 24 अगस्त, 2026 को या उससे पहले) आमंत्रित करता है, जिसमें बैंक द्वारा अनुबंध अवधि के अंत में मूल्यांकन प्रणाली के तहत संतोषजनक प्रदर्शन के अधीन, एक बार में एक वर्ष, अधिकतम दो वर्षों के लिए पुनर्नियुक्ति का प्रावधान है।

RBI की ओर से ई-टेंडरिंग का काम सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) <https://etenders.gov.in/eprocure/app> द्वारा एक थर्ड पार्टी के तौर पर किया जाएगा। इसलिए, टेंडरिंग प्रक्रिया में भाग लेने के लिए इच्छुक फर्मों को CPP पोर्टल पर रजिस्टर करना होगा। ई-टेंडर ऑनलाइन दो हिस्सों में जमा करना होगा। ई-टेंडर के पहले हिस्से (Part-I) में प्रस्तावित काम के लिए टेक्निकल शर्तें होंगी और दूसरे हिस्से (Part-II) में प्राइस बिड होगी। टेंडर के पहले हिस्से के साथ सभी ज़रूरी एनेक्ज़र (annexures) और दस्तावेज़ी सबूत भी अपलोड करने होंगे। यह एक ई-टेंडर है, इसलिए बोली लगाने वालों को टेंडर खोलने के समय मौजूद रहने की ज़रूरत नहीं है। टेंडर से जुड़े दस्तावेज़ों की जानकारी के लिए कृपया हमारी वेबसाइट <https://www.rbi.org.in> पर "टेंडर सेक्शन" देखें या CPP पोर्टल पर जाएँ।

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

स्थान: आइजोल

दिनांक: 13 अगस्त 2026

महाप्रबंधक (प्रभारी अधिकारी)
आरबीआई, आइजोल

निविदा अनुसूची/ Schedule of Tender

नोट: यह एमएसटीसी पोर्टल के माध्यम से एक सीमित निविदा पूछताछ है। केवल मिज़ोरम राज्य की **श्रेणी-I/II/III/IV** की सीए फर्मों ही इस निविदा में भाग लेने के लिए पात्र हैं। बोलीदाताओं को सलाह दी जाती है कि वे अपनी पात्रता की जाँच करने के लिए पहले हमारी वेबसाइट <https://www.rbi.org.in> पर "निविदाएँ" लिंक पर जाएँ। आवेदन करने की इच्छुक पात्र फर्मों को एमएसटीसी पोर्टल (<https://etenders.gov.in/eprocure/app>) पर अपना पंजीकरण कराना होगा और केवल ऑनलाइन आवेदन करना होगा।

Note: This is a limited tender enquiry through CPP portal. Only **Category- I/II/III/IV CA firms** of State of Mizoram are eligible to participate in this Tender. Bidders are advised to first visit "Tenders" link on our website <https://www.rbi.org.in> to check their eligibility. Eligible firms wishing to apply should register themselves with CPP Portal (<https://etenders.gov.in/eprocure/app>) and apply online only.

A.	ई-निविदा सं. e-Tender No.	E-Tender Number RBI/ Aizawl/ HRMD/1/ 26-27/ ET-2026_RBI_283708_2
B.	निविदा का नाम Name of Tender	भारतीय रिज़र्व बैंक, आइजोल द्वारा 01 अक्टूबर, 2026 से 30 सितंबर, 2027 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु ई-निविदा E-Tender for appointment of Concurrent Auditor from October 01, 2026, to September 30, 2027 by Reserve Bank of India, Aizawl
C.	निविदा का तरीका Mode of Tender	ई-प्रोक्योरमेंट सिस्टम (ऑनलाइन भाग I - तकनीकी बोली और भाग II - वित्तीय बोली https://etenders.gov.in/eprocure/app के माध्यम से) e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through https://etenders.gov.in/eprocure/app)
D.	ई-निविदा आमंत्रण सूचना की तिथि आरबीआई वेबसाइट पर डाउनलोड के लिए उपलब्ध Date of Notice Inviting e-Tender available for download on RBI website	August 13, 2026, 05:00 PM
E.	बोली-पूर्व बैठक की तिथि Date of Pre-Bid meeting	August 18, 2026, 11:30 AM
F.	बोली-पूर्व बैठक का स्थान Venue of Pre-Bid meeting	घर सं - टी 30, वी.जेड बिल्डिंग, थाकथिहङ्ग वेंग, आइजोल, मिज़ोरम – 796005

		House No- T30, VZ Building, Thakthing Veng, Aizawl, Mizoram - 796005
G.	निविदा का अनुमानित मूल्य Estimated value of tender	₹6,12,000/- (सभी खर्चों सहित और GST के बिना) @ ₹51,000/- प्रति माह (सभी खर्चों सहित और GST के बिना), और ₹7,22,160/- (सभी खर्चों और GST सहित) @ ₹60,180/- प्रति माह। ₹6,12,000/- (including all costs and excluding GST) @ ₹51,000/- per month (including all costs and excluding GST), and ₹7,22,160/- (including all costs and including GST), @₹60,180/- per month.
H.	बयाना राशि Earnest Money Deposit	₹14,443/- (GST सहित कॉन्ट्रैक्ट वैल्यू का 2%) [भारतीय रिज़र्व बैंक, आइजोल के पक्ष में खाता संख्या -186003001, IFSC – RBIS0AZPA01 (5वां और 10वां अंक शून्य है) में NEFT के माध्यम से जमा किया जाना है, जिसमें NEFT लेनदेन टिप्पणी में आपका नाम/कंपनी का नाम/निविदा का नाम अंकित हो] उद्यम पंजीकरण संख्या (उद्योग आधार ज्ञापन संख्या) वाले सूक्ष्म एवं लघु उद्यमों को छूट दी गई है। ₹14,443/- (2% of Contract Value including GST) [To be deposited through NEFT in favour of Reserve Bank of India, Aizawl in the A/c No.- 186003001, IFSC – RBIS0AZPA01 (5 th and 10 th digit is zero) mentioning your Name/ Company Name/ Name of Tender in NEFT transaction remarks] Micro and Small Enterprises having Udyam registration number (Udyog Aadhar Memorandum number) are exempted.
I.	रिटेंशन मनी Retention Money	हर 'ऑन-अकाउंट' बिल से 5% की दर से 'रिटेंशन मनी' तब तक काटी जाएगी जब तक कि कुल वसूली कॉन्ट्रैक्ट की कीमत के 5% के बराबर न हो जाए। कॉन्ट्रैक्ट की अवधि सफलतापूर्वक पूरी होने के बाद यह रकम जारी कर दी जाएगी। Retention Money @ 5% will be recovered from each on-account bill till the total recovery amounts to 5% of the contract value. This amount shall be released after successfully completion of the contract period.

J.	आरबीआई वेबसाइट पर बोली-पूर्व बैठक के कार्यवृत्त के प्रकाशन की तिथि Date of publication of minutes of the pre-bid meeting on RBI website	August 20, 2026
K.	ईएमडी जमा करने की अंतिम तिथि Last Date of Submission of EMD	21 अगस्त 2026 को शाम 05:00 बजे या उससे पहले। On or before 05:00 PM of August 21, 2026.
L.	https://etenders.gov.in/eprocure/app पर ई-निविदा (तकनीकी बोली और वित्तीय बोली) ऑनलाइन जमा करने की तिथि Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at https://etenders.gov.in/eprocure/app	August 13, 2026, 05:00 PM onwards
M.	वेबसाइट पर ई-निविदा की उपलब्धता की अंतिम तिथि Last date of availability of e-Tender on website	November 23, 2026, 03:00 PM
N.	ई-निविदा (तकनीकी बोली और वित्तीय बोली) ऑनलाइन जमा करने की तिथि और समय Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid)	August 24, 2026, 02:00 PM
O.	भाग-I (तकनीकी बोली) खोलने की तिथि और समय Date and time of opening of Part-I (Technical Bid)	August 25, 2026, 03:00 PM
P.	भाग-II (वित्तीय बोली) खोलने की तिथि Date of opening of Part-II (Financial Bid)	भाग-II (वित्तीय बोली) केवल उन्हीं बोलीदाताओं की इलेक्ट्रॉनिक रूप से खोली जाएगी जिनकी भाग-I (तकनीकी बोली) आरबीआई, आइजोल द्वारा स्वीकार्य पाई जाएगी। ऐसे बोलीदाताओं को उनके द्वारा दिए गए वैध ईमेल के माध्यम से भाग-II (वित्तीय बोली) खोलने की तिथि के बारे में सूचित किया जाएगा। Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Aizawl. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.

TENDER NOTICE/ Instruction for bidders

E-Tenders are invited under Two-Bid system from Category- I/II/III/IV Concurrent Audit Firms registered with ICAI for State of Mizoram for **Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for Reserve Bank of India (RBI), Aizawl with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by RBI, Aizawl.**

1. The intending bidders should refer scope of work, terms and conditions of the tender before submitting the bid.
2. Before submitting the tender, the bidders may satisfy themselves as to the eligibility and other criteria prescribed therein. It may also be noted that the terms and conditions specified herein are indicative in nature and the same shall not restrain the Bank from imposing or requiring the bidder to agree upon such further or other terms and conditions at the time of executing the agreement with the successful bidder, or to alter, modify or omit the terms and conditions contained herein, as are considered necessary for the due and proper execution of the work to be awarded under this tender.
3. Corrections, if any, in the quotation shall be duly authenticated with full signature of authorized person.
4. Bidder/authorized signatory of the bidder shall sign on each page of the tender.
5. In the first stage, the Technical Bid (Part-I) will be opened on **August 25, 2026, 03:00 PM** at RBI, Aizawl. The bid of any bidder who has not complied with one or more of the conditions prescribed in the terms and conditions will be summarily rejected. Subsequently, the selected technical bids will be evaluated as per the methodology given in the tender document. Decision in this regard will be at the sole discretion of the Bank.
6. The Financial Bid (Part-II) of only those bidders, who have been short-listed in first stage will be opened. The bidders who have been short-listed will be intimated regarding date and time of opening the financial bids.
7. No deviations/ conditions shall be stipulated by the Concurrent Auditor in both technical and financial bids. Conditional tenders will not be accepted and will be summarily rejected.

8. Tender would remain open for acceptance for 90 days from the date of opening Technical Bid (Part-I) of the tender or till the date of finalization of tender, whichever is earlier.
9. Falsification/ suppression of information shall lead to disqualification of the bidder/ cancellation of contract even after award of work during the currency of the contract.
10. Canvassing or offer of an advantage or any other inducement by any person with a view to influencing acceptance of a bid will be an offence under relevant laws as applicable in the matter. Such action will result in the rejection of bid, in addition to other punitive measures.
11. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender or to reject any or all the tenders received without assigning any reason thereof.
12. In case the bidder has any doubt about the meaning of anything contained in the Tender document, he / she shall seek clarification from ABCC, HRMD, RBI Aizawl not later than ten days before submitting his bid. Any such clarification, together with all details on which clarification had been sought, will also be forwarded to all bidders without disclosing the identity of the bidder seeking clarification. All communications between the bidder and the department shall be carried out in writing. Except for any such written clarification by the Bank which is expressly stated to be an addendum to the tender document issued by ABCC, HRMD, RBI Aizawl, no written or oral communication, presentation or explanation by any other employee of the Bank shall be taken to bind or fetter the Bank under the contract.

TENDER DOCUMENT – CONTENTS

1. The Tender Invitation Document has been prepared for the purpose of inviting tenders for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 by Reserve Bank of India (RBI), Aizawl. The tender document comprises of:
 - i. Form 1 (Technical Bid Form)
 - ii. Form 2 (Financial Bid Form)
 - iii. Form 3 (Details of Full Time Partners)
 - iv. Form 4 (Details of Full Time Employed CA)
 - v. Form 5 (Details of the Experience of the Firm in Banks/RBI Audits)
 - vi. Eligibility Criteria
 - vii. Evaluation Criteria (with [Annex I](#) & [II](#))
 - viii. Terms and Conditions
 - ix. Undertakings ([Annex-A](#))
 - x. Synopsis for Auditor ([Annex-B](#))
 - xi. Supporting Documents ([Annex-C](#))
 - xii. Draft Agreement ([Annex-D](#))
 - xiii. Indicative Checklists
2. The bidder is expected to examine all instructions, forms, terms and conditions in the tender document. Failure to furnish all information required by the tender document or submission of a tender not substantially responsive to the tender document in every respect will be at the bidder's risk and may result in rejection of his/her/their bid.
3. The bidder shall not make or cause to be made any alteration, erasure or obliteration to the text of the Tender document.

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

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

19.	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than 10 years. [Details of the partners may be provided in the Form-3]	
20.	Name and membership number of the qualified CAs employed in the firm. [Details of the CA employed may be provided in the Form-4]	
21.	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy). [Documentary evidence may be submitted]	
22.	Number of Skilled Staff in the firm (Group 2 of CA Intermediate or above)	
23.	Number of completed years of experience of the CA firm in bank audits as Concurrent Auditors /Statutory Central/ Branch Auditor. [Details of bank audit experience may be provided in the Form-5]	
24.	Name and membership number of Full Time Partners having eight or more years of Bank Statutory Audit Experience.	
25.	Details of previous experience in RBI Audits as Concurrent Auditor/Statutory Central/ Branch Auditors.	
26.	Name and membership number of Full Time CA Partners who have acquired additional qualifications. [Details of the additional qualifications may be provided in the Form-3]	
27.	Whether the CA firm or any of its CA partners were reprimanded by National Financial Reporting Authority (NFRA) in the previous three years? If yes, the detail thereof may be provided.	
28.	Whether the CA firm or any of its CA partners were reprimanded by Quality Review Board in the previous three years? If yes, the detail thereof may be provided.	
29.	Whether the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/were held guilty of professional	

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

I/We declare as under:

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

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

Place:
Date:

Signature of Authorised Signatory with
the Seal of the CA Firm

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

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

Form-3: Details of Full Time Partners

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

*Indicate only if the partner has acquired the following qualifications **Additional qualification**

Diploma in Information Systems (DISA)
 Certified Information System Auditor (CISA)
 Certified Public Accountant (CPA)
 Certified Internal Auditor (CIA)
 Certified Fraud Examiner (CFE)
 (i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii)
 Public Finance & Government Accounting (iv) Concurrent audit of
 Banks (v) Anti Money Laundering Law (vi) Forex and Treasury
 Management (vii) Goods and Service Tax

From
 ICAI
 ISACA, USA
 AICPA, USA
 IIA, USA
 ACFE, USA.
 ICAI

Form-4: Details of Full Time Employed CA

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

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

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

* Statutory Central / Statutory Branch / Concurrent Audit

VI. Eligibility Criteria

The Bank invites e-Tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2026, to September 30, 2027 for RBI, Aizawl.

1. The applicant firm should be a Category-I/II/III/IV Concurrent Audit firm registered with ICAI for State of Mizoram to be eligible for appointment as Concurrent Auditor.
2. The minimum monthly remuneration will be Rs.51,000/- (Rupees Fifty-One thousand) inclusive of all costs and exclusive of GST.
3. The applications indicating less than the minimum monthly remuneration will be rejected.
4. The documentary evidence must be uploaded with respect to each criterion. The type of documents have been listed in [Annex-C](#). The eligibility of the firm will be decided on the basis of the documents uploaded by the firm. If the required documents are not uploaded by the bidders, the bids submitted by the bidder concerned will be rejected and not processed further.
5. Please note that the Firms which are currently Statutory/ Statutory Branch Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment as on September 30, 2026 are NOT eligible.
6. The firm or no partner should have been subjected to any disciplinary proceedings initiated by the ICAI.
7. The firm or partners of the firm should not have been debarred or blacklisted by any Government / Semi–Government organization/ Institution in India or abroad.

VII. Evaluation Criteria

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

Appointment of Concurrent Auditors in RBI - Technical Evaluation

Sl. 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	• 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 upto 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 lakh average turnover and its multiples in metro cities (Mumbai, Delhi, Chennai, Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other. • One point (1.0) each for completed ₹ 60 lakh and its multiples at other places. [Maximum 10 Points]	e.g., If a firm is situated in Delhi having average turnover of ₹ 450 lakh, it would be awarded four points. In non-metro centres, the firm with same turnover would get seven points.
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.	• 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.	• Half point (0.5) each for any of these additional qualifications (i) Diploma in Information Systems (DISA) from ICAI (ii) Certified Information System Auditor (CISA) from ISACA, USA (iii) Certified Public Accountant (CPA) from AICPA, USA (iv) Certified Internal Auditor (CIA) from IIA, USA (v) Certified Fraud Examiner (CFE) from ACFE, USA. • Quarter point (0.25) each for any of the certification courses from 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	One Full Time CA Partners will be awarded point only for one qualification.

		Management (vii) Goods and Service Tax. [Maximum 6 Points]	
Professional Track Record			
11.	The CA firm or any of its CA partners reprimanded by National Financial Reporting Authority (NFRA) in previous three years.	In case, in previous three years, the CA firm or any of its partners have been issued/ imposed an Advisory / Caution/ Penalty (Monetary) by NFRA – [Negative 10 points]. [Maximum '0' Point]	
12.	The CA firm or any of its CA partners reprimanded by Quality Review Board in previous three years.	The score of the firm, will be reduced by 10 points, in case, in previous three years, the CA firm or any of its partners have been issued an advisory by the Quality Review Board. [Maximum '0' Point]	
13.	Professional Misconduct by a member as per ICAI in the previous five years.	The score of the firm will be reduced by 10 points, if the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/ were held guilty of professional misconduct during the previous five years under the Chartered Accountants Act 1949. [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]	
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**Appointment of Concurrent Auditors in RBI, Aizawl - Criteria for Financial Bid
Evaluation**

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

* Value up to two decimal points

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

VIII. Terms and Conditions

1. Tenders (Technical and Financial bids) are invited from Category- I/II/III/IV Concurrent Audit (CA) firms registered with ICAI for State of Mizoram for conducting Concurrent Audit of Reserve Bank of India (RBI), Aizawl.
2. The profile of the audit firm should include information of partners, staff strength (skilled) and previous experience of similar auditing etc.
3. The two-stage tendering process would be as under:
 - i. Tender is invited comprising a two-stage process involving technical and financial bidding with separate evaluation for the two stages and a qualifying criteria in the technical evaluation.
 - ii. The first stage will be evaluation of the technical bids. The detailed criteria for technical evaluation is given in [Annex-I](#). The maximum marks that can be secured under technical evaluation will be 100. Firms securing 60 marks or more, only will be considered for the next stage of financial evaluation.
 - iii. The second stage will be the opening of the financial bids of the firms that have qualified in the technical evaluation. The maximum marks that can be secured under financial evaluation will be 100 as detailed in [Annex-II](#).
 - iv. The final evaluation will be done by combining the marks secured in the technical and financial evaluation in the ratio of 70:30, with the bidder obtaining the highest total marks becoming eligible for appointment as Concurrent Auditor of RBI Aizawl.
 - v. In the eventuality of a tie in the final evaluation, the appointment may be made based on four parameters of technical evaluation viz. (1) Experience of the CA firms in bank audits (2) Experience of the firm (3) Full time FCA Partners and (4) Average Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points obtained under the subsequent parameter i.e., experience of the firm may be considered and so on.
4. The firm selected on the basis of the above process will be eligible for appointment as concurrent auditor initially for the period October 01, 2026 to September 30, 2027, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by the RBI. The appraisal of performance will be done on parameters including quality of work, adequacy of Chartered Accountants and other skilled staff

deployed, timeliness of submission of reports and such other parameters considered relevant by RBI.

5. Payment Terms –

- a. The minimum monthly remuneration would be ₹51,000/- (Rupees Fifty-One Thousand only) exclusive of GST and inclusive of all costs for undertaking the Concurrent Audit of RBI Aizawl. The remuneration specified would be applicable for the period of three years and will not be changed on renewal. The remuneration would be paid after deduction of Income Tax at source in terms of Section 393(1) Table Sl. No. 6(iii). D(b) (Payment Code – 1027) of the Income Tax Act, 2025 and other applicable taxes.
 - b. The quoted remuneration shall be final and irreversible. The payment shall be made electronically within a reasonable period after submission of bill by the firm. RBI shall not be liable for any penalty for delay in payment for reasons beyond its control. The remuneration quoted shall be fixed and binding without any escalation whatsoever till one year or on extension of time or renewal.
 - c. No advance shall be paid. Bill for monthly remuneration may be raised by the Concurrent Audit firm on a monthly basis and the same shall be settled after deducting all applicable statutory taxes. The payment shall be made within 30 days through NEFT from the date of submission of complete bill.
6. The Concurrent Audit firm must deploy minimum prescribed number of Staff (1 Chartered Accountant + 2 Skilled Staff). The skilled staff should have at least qualified in Group 2 of the CA intermediate or Groups II of IPCC (Integrated Professional Competence Course) and undergoing Article training. The team should have working knowledge of computers/ systems.
7. Penalty - The presence of Chartered Accountant/ Partner of the firm on all working days (including CTS working days) during working hours is mandatory. The staff as indicated in the aforementioned para (point no. 6) have to be present on all working days of RBI and observe the working hours of RBI. The presence of the above-mentioned staff would be monitored by the Bank (physical/ electronic swipe card). Absence of deployed staff/ suitable similar/ equivalent substitute staff would attract a penalty of ₹510/- per day. Under all circumstances, it should be ensured that the members are deployed in the Bank on a continuous basis for at least a period of six months. In normal course, the team deployed by the firm should not be shuffled, but only under extreme exigencies, and even in such situations, it should be ensured that the Chartered accountant and skilled staffs are replaced in a staggered manner with a minimum gap of one (01) month.

8. The firms which are currently Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment, as on September 30, 2026 are NOT eligible to apply. An undertaking to this effect in attached [Annex-A](#) is required to be submitted by the firm.
9. An indicative list of activities covered under the audit and 'Synopsis for Concurrent Auditors' is given in [Annex-B](#). All the departments of RBI Aizawl Office shall be covered under Concurrent Audit. The firm shall assist the Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare, and file Income Tax/ GST returns of the Bank (and any other related return/s which may come in force subsequently) at the designated intervals. The said list ([Annex-B](#)) is only tentative/ indicative in nature and is subject to change based on the revisions done by the Bank from time to time. The Bank reserves the right to add/ delete areas of work by Concurrent Auditors (CA) as per its requirement for which there would be no change in the monthly remuneration quoted and agreed.
10. RBI will not provide any other facility/ charges to staff besides suitable sitting space. The CA or his/her staff shall not use the premises, properties, fixtures, fittings, etc., of the RBI premises for any purpose other than works related to his/ her job. The CA shall be responsible for taking adequate care of all equipment and materials provided by RBI.
11. The Reserve Bank of India does not bind itself to accept the lowest or any tender and reserves to itself the right to accept or reject any or all the tenders, either in whole or in part, without assigning any reason for doing so.
12. **Scope of work –**
 - i. The scope of audit will include areas of work as mentioned in [Annex-B](#) of the tender document.
 - ii. The functions as specified in the scope and coverage may be enlarged from time to time depending upon the needs of the Bank without change in remuneration.
 - iii. The CA shall indemnify and keep indemnified, defend and hold good the Reserve Bank of India, its directors, officers, employees and agents against loss, damages or claims arising out of any violations of applicable laws, regulations, guidelines during the contract period and for the breach committed by the CA on account of misconduct, omission and negligence by the CA.

- iv. The firm/ CA will be responsible for any omission or commissions on its part in respect of any transactions seen by them. In case any serious act of omission and commission is noticed in the working of the audit firm, the Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit.
13. A quarterly meeting with the Concurrent Auditors would be held with Bank's Management Team/ HoDs during every quarter to review the working of the Office in the quarter and discuss changes in the tax laws/ structure and its impact on Bank.
14. All erasures and alterations made while filling the tender must be attested by initials of the tenderer. Overwriting of figures is not permitted. Failure to comply with either of these conditions will render the tender void at the Bank's option. No request for any change in remuneration or conditions after the opening of the part II tender will be entertained.
15. The process of selection of concurrent auditors will be completed through e-Tendering. All chartered accountant firms are required to register themselves on Central Public Procurement Portal (CPPP) <https://etenders.gov.in/eprocure/app> for e-Tendering process.
16. Please note that for applying under the e-Tendering process, a firm should be registered on CPPP portal. Therefore, you are requested to expedite bidder registration for participation in the tender process.
17. Part-I of the tender will be opened on **August 25, 2026, 03:00 PM** and Part-II of the tender will be opened for eligible tenderers subsequently. Firms are advised to use only the forms supplied by the Bank and not to use any other forms. Incomplete tenders are liable for rejection.
18. RBI reserves the right of addition/ alteration of the scope of audit by adding to or omitting any work without prejudice to this appointment. There would be no change in the monthly remuneration on account of this change in the areas of audit.
19. All disputes arising out of or in any way connected with this appointment shall be deemed to have arisen at Mizoram and only Courts in Mizoram shall have the jurisdiction to determine the same.
20. The firm/ CA shall not sublet, transfer or assign the contract or any part thereof without the prior written approval of the Bank to any other firm. In case of breach of these

conditions, the Bank may serve a notice in writing on the Auditor rescinding the contract, without prejudice to Bank's other remedies against the Auditor.

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

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

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

27. Prevention of Sexual Harassment Clause –

- i. The firm shall be solely responsible for full compliance with the provisions of the sexual harassment of women at workplace (Prevention, Prohibition and Redressal) Act, 2013. In case of any complaint of sexual harassment against its employees within the premises of the Bank, the complaint will be filed before the Internal Complaint Committee constituted by the firm and the firm shall ensure appropriate action under the said Act in respect of the compliant.
- ii. 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.
- iii. The firm shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.
- iv. The firm shall be responsible for any monetary compensation that may need to be paid in case the incidence involves the employees of the firm, for instance any monetary relief to the Bank's employee, if sexual violence by the employee of the firm is proved.

28. The monthly remuneration quoted shall be deemed to have excluded GST. If the applicant fails to exclude GST in the tender, no claim thereof will be entertained by the Bank afterwards. As per Indian laws, TDS will be deducted at source and a certificate for the same will be issued to the firm.
29. Financial bids shall contain remuneration in Indian Rupees (INR) only as per Form- 2, both in figures and words. No other enclosure is permitted with financial bid.
30. **Non-disclosure –**
- i. The Firm/ Company shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure/ systems/ equipment etc., which may come to the possession or knowledge of the Firm/ Company during the course of discharging contractual obligations in connection with this agreement to any third party and shall at all times hold the same in strictest confidence. The Firm/ Company shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under the contract or to comply with applicable laws. The Firm/ Company shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Firm/ Company shall indemnify the Bank for any loss suffered by it as a result of disclosure of any confidential information.
 - ii. Failure to observe the above shall be treated as breach of contract on the part of the Firm/ Company and the Bank shall be entitled to claim damages and pursue legal remedies. The Firm/ Company shall take all appropriate actions, as required, to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Firm's/ Company's obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.
 - iii. The selected firm is required to submit an affidavit-cum-indemnity bond on non-judicial stamp paper (value as per local stamp laws) at the time of appointment/ extension of the term of appointment, as to the maintenance of confidentiality and secrecy of the Bank's systems and procedures as also to indemnify the Bank against any claim due to loss or damage arising because of disclosure of any information by it.

31. Signing of Contract –

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

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

Signature of the authorized person:

Name of the signatory (in block capital letters):

Name of the firm:

IX(a). Undertaking

We, M/s(name of firm) having registered Office at (address of firm) are NOT currently Statutory/ Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and have NOT conducted such audits in RBI since September 30, 2024.

Further, we are not currently appointed / were not appointed in the past as Statutory Auditors in DICGC and NHB during since September 30, 2024.

We confirm that in the event of having rendered service in the past in the capacities mentioned above, the cooling period of two years prior to the 30th day of September 2026 had been observed.

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

Date:

Place:

IX(b). Undertaking regarding declaration of debarment by public institution (s)
(To be submitted by the tenderer on their letterhead)

Name of Work:

1. I/we (Name of 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 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) declares that I/We or any of 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.

(Seal and signature of the bidder)

Date

Place

(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.

A. Appointment related information

1. The Concurrent Audit team should comprise of **ONE Chartered Accountant and TWO skilled staff**. The skilled staff should have at least at least qualified in Group 2 of the CA intermediate or Groups II of IPCC (Integrated Professional Competence Course) and undergoing Article training. The team should have working knowledge of computers/ systems.
2. The profile of the audit firm should include information of partners, staff strength (skilled) and previous experience of similar auditing etc.
3. The appointment of the Concurrent Auditors (CAs) will be for a period of one year initially i.e., from October 01, 2026, to September 30, 2027. Subsequently the same will be renewed for second and third year subject to annual review of the CAs performance by the office.
4. The presence of the Chartered Accountant/Partner of the firm is mandatory and his /her presence along with the requisite complement of staff on a regular basis will be monitored by the Bank.
5. The minimum monthly remuneration would be ₹51,000/- (Rs. Fifty-One Thousand only) exclusive of GST. The quotation should clearly mention the total monthly remuneration for undertaking the audit of RBI Aizawl Office. The remuneration would be for the period of three years and will not be changed on renewal.
6. The remuneration would be paid after deduction of Income Tax at source in terms of Section 393(1), Table Sl. No. 6(iii). D(b) (Payment Code – 1027) of the Income Tax Act, 2025.
7. The CAs will be allowed 'view only' access in various applications for auditing of financial transactions.
8. The CA firm's functions as specified in the scope and coverage may be enlarged at a future date depending upon the needs of this Office.
9. The auditors are expected to identify the problem areas at the Office and offer their suggestions to overcome them.
10. The Concurrent Audit as proposed would be on an on-going basis and for this purpose the supporting vouchers would be made readily available to them.
11. There should not be any delay in subjecting the transactions to Concurrent Audit.

12. The auditors have to verify and report whether the Financial Operations in the Bank are carried out in conformity with the systems and procedures as laid down by the Bank.
13. The auditors have also to verify and report whether the transactions are properly recorded / documented and vouched.
14. The auditors are required to maintain a daily report/ maintain a logbook on deficiencies noticed for spot rectification and submit them on a monthly basis. They are also required to submit a monthly report on major deficiencies noticed in our Office. Irregularities noticed in sensitive areas or transactions, which are of suspicious or fraudulent nature, should be brought to the notice of the Officer-in-Charge by name by means of a secret note. Major irregularities/ frauds/ shortages, if any, detected should invariably be reported to concerned Central Office Departments and the Inspection Department, along with the Action Taken Report.
15. Any adverse remarks on the facets of working of the Departments should be supported by reasons therefore.
16. The Audit Report should avoid making general and vague observations such as "reported" "given to understand" "Learnt" etc. Instead, CA should make it a point to incorporate specific comments duly supported by reasons and the relevant statistical and other data.
17. Monthly Audit Report should invariably indicate item-wise Action Points on the Financial, Non-Financial and other Major irregularities observed and state in clear terms that transactions / vouchers audited have been properly recorded/ documented and vouched. The up-to-date status of compliance position of Audit irregularities of earlier reports should be incorporated in the Audit Reports.
18. The periodic Audit Reports should invariably highlight details of action and / or reasons of inaction in respect of old and high value outstanding entries in sensitive accounts, such as Suspense, Sundry Accounts etc.
19. Certificates as furnished hereunder should be incorporated in the Monthly Audit Report.
 - i. "The financial operations in the Office were carried out in conformity with the Systems & Procedures as laid down by the Bank"
 - ii. "The transactions were properly recorded, documented and vouched"
 - iii. "All areas to be audited as per the terms and conditions have been audited by us".

20. The audit firm will be responsible for any omissions or commissions on their part in respect of any transactions seen by them. In case, any serious act of omission or commission is noticed in the working of the audit firm, the Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit. The audit firm will have to sign an affidavit cum indemnity to protect information relating to the Bank and its data.

B. General –

1. An index of areas (Scope of Audit) on which Concurrent Audit (CA) firm may draw monthly audit scrutiny report will be given at the time of appointment. The CA firm will also include in the Index additional audit area/s assigned to them from time to time. The CAs will cover the following departments of Aizawl Regional Office:
 - i. Human Resource Management Department (HRMD)
 - ii. Banking Section
 - iii. Premises Section
 - iv. Consumer Education Protection Cell (CEPC)
 - v. Department of Information Technology (DIT)
 - vi. Samadhan
 - vii. Market Intelligence Unit (MIU)
 - viii. Financial Inclusion and Development Department (FIDD)
 - ix. Rajbhasha Section
 - x. Protocol and Security Section
- i. On an average the number of vouchers to be checked by CAs monthly would be around 200. However, the number is only indicative in nature and there may be increase/ decrease in the number of vouchers based on the requirement of the Office/ department.
- ii. 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.
- iii. CAs are expected to familiarize themselves with the application - Audit Management System (AMS) developed by the Bank for audit purposes and submit the report/s and create action paras (including rectified paras) as required by the Bank.

- iv. The CAs should undertake the scrutiny of vouchers with reference to the following aspects -
 - a. Adherence to Bank's Expenditure Rules
 - b. Narration and accounting under the proper head of accounting,
 - c. Correct accounting of revenue and capital nature of expenditures,
 - d. Maintenance of all relevant accounts (Such as RBI General A/C, SGL, supporting Records/ Registers etc.) as per prescribed norms,
 - e. Inter-office Auto Reconciliation A/c, Adjustments A/c,
 - f. Reconciliation and monitoring of Charges A/c at monthly interval,
 - g. Calculation of claims of agency commission,
 - h. Checking processing and posting of depreciation of assets capitalised.
- v. A CA Checklist will be provided with details of financial and non-financial areas that need to be looked into while conducting the audit. Concurrent audit as per checklists is mandatory.
- vi. The CAs should take up audit of vouchers/ records/ registers on the agreed dates/ days in consultation with the respective department.
- vii. The CAs required to identify deficiencies noticed, if any, for spot rectification.
- viii. CAs are expected to verify and report that the financial transactions undertaken are in conformity with the laid down system and procedure/s of the Bank.
- ix. The CAs would be required to verify reports related to the periodical Income Review Statement, certify the Weekly Statement of Affairs (WSA), Abstract WSA, Income Statement, carry forward provision report., as per the requirement of the Office.
- x. Vetting of all financial transactions by various departments. 100% checking of the applicable taxes, tax rates on the transactions by various departments and also proper credit of tax to the respective authorities, prior to payments being made and also 100% verification of the returns prior to them being filled.
- xi. **The Concurrent Auditors / firm will prepare and file various GST/ Income Tax (IT-TDS)/ Professional Tax returns of the Bank (and also any other related return/s which may come in force subsequently) at prescribed / designated intervals. The Concurrent Auditors will also check and verify the tax related data prepared by the various departments. The departments will submit the data inputs through ABC Cell to the Concurrent Auditors for filing of Tax returns.**

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

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

- i. The CA Checklists containing details the financial and non-financial areas will be provided while conducting the audit. Concurrent Audit as per checklist is mandatory.
- ii. Updated copy of General Administration Manual, Banking Department Manual and Premises Department Manual available at the respective Departments of the Bank to be audited.
- iii. All the relevant copies of Master Circulars issued by the Human Resource Management Department (HRMD), Central Office and other Central Office Departments. The audit firm will also arrange to make reference to the Central Office circulars incorporated in the annexures attached to the respective master circular issued by Central Office at the Aizawl Regional Office.
- iv. Bank's Expenditure Rules and Department of Government and Bank Accounts (DGBA), Central Office circulars issued on the eve of last Annual Closing of Bank's Accounts.

C. Financial –

- 1. All financial transactions of all the departments, irrespective of their value, will be covered under concurrent audit. The vouchers scrutinized will strictly adhere to the Bank's prescribed guidelines/procedures with particular reference to following -
 - a. Bank's Expenditure Rules.
 - b. Narration and Head of Account of Revenue/Capital (Dead Stock Account) A/c Expenditure.
 - c. Sanctioning authority with reference to cadre wise delegated powers.
 - d. Correctness of the postings of transactions in the respective accounting packages.
- 2. All financial transactions irrespective of their value will be covered under concurrent audit including the following –
 - i. Hospitalization bills of existing as well as ex-employees (Direct settlement/ Reimbursement Scheme).
 - ii. Claims settled under Medical Assistance Fund A/c.
 - iii. All Dental treatment and other medical claims.

- iv. Pension/Family pension /Ex-gratia/Family ex-gratia calculation in respect of Retirees/Family Pensioners, Compassionate Gratuity and package calculation in respect of deceased employees.
 - v. Re-fixation of pay of the staff as well as re-fixation of pension in respect of ex-employees, whenever Pay-Scale/ Pension Revision Orders are issued by Central Office.
 - vi. Annual increment of staff/ re-fixation of pay in the promotional grade.
 - vii. All foreign tour bills.
 - viii. All payments of rents, taxes, water charges, etc.
 - ix. All payments made (including pre sanction, post sanction and post payment) to vendors/ suppliers / service providers.
 - x. Recoveries of electricity bills made from staff members of the Bank.
 - xi. Arrear payments/ recoveries to be made on revision of minimum wages components such as ESIC, PF, base wages, etc.
 - xii. Collection of rent of visiting Officers flat (VOF), transit holiday home (THH), Holiday Homes and other recoveries.
 - xiii. Arrear payments/ recoveries to be made on revision of minimum wages components such as ESIC, PF, base wages, etc.
 - xiv. Collection of rent of visiting Officers flat (VOF), transit holiday home (THH), Holiday Homes and other recoveries.
3. Concurrent Auditor will certify the correctness of (i) maintenance of Statutory Liquidity Ratio (SLR)/ Cash Reserve Ration (CRR) by Urban Co-operative Banks, State Co-operative Bank, District Central Co-operative Banks and Regional Rural Banks, and reported through Form I returns and (ii) calculation of penal interest on shortfall by DoS (for UCBs and DCCBs/St CB) and FIDD (for RRBs), if any.
 4. Any other audit area having financial implications indicated from time to time by Aizawl Regional Office/ Central Office is to be audited by the Concurrent Auditor.
 5. A certificate regarding the under noted instructions are to be furnished by the Concurrent Auditor on a monthly basis.
 - a. All financial sanctions will be subjected to Concurrent Audit. Excess/ irregularity in financial sanctions by the authority below the rank of Officer-In-Charge (O-i-C) will be reported to the O-i-C and also to Inspection Department and all irregular sanctions by the O-i-C will be reported to the Inspection Department directly by the

Concurrent Auditor. In case no irregularity is observed, a “NIL” statement will be sent by the Concurrent Auditor to the Inspection Department.

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

D. Non-Financial –

1. Apart from carrying out 100% check of above transaction-based vouchers/claims/bills etc., Concurrent Auditor will examine/scrutinize the following but not limited to:
 - i. Surprise audit check of Cheque Books/Stamps and other valuables held under the joint custody of officials, as per Central Office guidelines/Manual provisions carried out by the auditee officials. Concurrent Auditor will undertake the same at least once in a half year.
 - ii. Preservation of Housing Loan Account Documents, other documents, Agreements, Cheque Books, Stationery Items, Computer Consumables and Valuables and safe custody of Cheque Books and valuables.
 - iii. Preparation and timely submission of correct monthly statements of Suspense A/c, Sundry Deposit A/c, etc. and other monthly statements to be forwarded to Department of Government & Bank Accounts (DGBA), Central Office. Lists of long and high value outstanding entries in these sensitive accounts beyond two months will be enclosed and commented in the reports.
 - iv. Reconciliation, monitoring and certifying the correctness of balances in Charges A/c at monthly and quarterly Charges A/c review suggested as per the Corporate Strategy and Budget Department (CSBD) guidelines vis-a-vis approved budget allocation.
 - v. Monthly balancing/ reconciliation of aggregate outstanding balances of Individual Staff Housing Loan Recovery Accounts Sheets with the GL and SGL a/c balances.
 - vi. Application of Annual Interest on the outstanding balances of Staff Housing Loan Accounts, and passing of accounting entries to the Commission Account, Exchange Account, Discount Account, Profit & Loss Account from sale or otherwise of Bank's assets, Depreciation and all other relevant Provisions

Accounts and drawing up of Annual Closing Accounts etc. strictly in conformity with the DGBA Central Office guidelines etc.

- vii. Examine/ scrutinize the monthly balancing of Provident Fund accounts maintained in respect of NABARD employees, application of Half Yearly interest on PF balances, advance/ withdrawal from PF balances, refund of PF balances, if any.
- viii. Any Central Office prescribed statements/ control returns suggested for audit check by the Office.
- ix. Concurrent Auditor will ensure that there is no leakage of interest, exchange, commission, discount etc. in the Bank's Income Account at RBI Aizawl Office audited and that the delegate/s at the Bank's concerned office does/ do not undertake any unilateral change/s in the Central Office prescribed circulars/ instructions/ guidelines on the various schemes and other facilities for staff. Any income leakage/deviations made, without specific prior approval of the concerned Central Office department, may be highlighted in the monthly Audit Report submitted to the concerned Officer-In-Charge for immediate action/ rectification.
- x. Concurrent Auditor should verify the entries in the system with reference to the actual transactions/sanctions.
- xi. Checking of the insurance of Bank's properties.
- xii. Checking of the calculation of pension amount.
- xiii. Adherence to Bank's new fixed assets policy and verification of reconciliation of dead stock by Premises / Estate section.

Taxation –

1. The Concurrent Auditor should check and confirm the correctness of tax deducted at source (as to rate applied, time of deduction and time of remittance etc.) and also confirm the timely filing of returns by the Office.
2. The Concurrent Auditor should assist Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare and file GST/ Income Tax /Professional Tax Returns of the Bank (and also any other related return/s which may come in force subsequently) at the designated intervals.
3. The Concurrent Auditor should consolidate data from various departments to enable the Bank to pay its tax liabilities.

4. The Concurrent Auditor should inform the Office on changes in GST rates/ rules/ laws, changes in the minimum wages (base rate, ESIC, PF etc.) as and when notified by the concerned Government Departments from time to time to enable the Office to effect immediate implementation of the changes.
5. **The Concurrent Auditor should arrange for training session for staff of the Bank to impart working knowledge of taxation, various statutory requirements applicable to the Bank etc. on half yearly basis.**

E. Confirmation of balances –

1. The firm of Concurrent Auditor will undertake—
 - i. Concurrent Audit of books of accounts, records, registers, periodical Central Office prescribed control returns and statements etc. at the Aizawl Regional Office.
 - ii. Registers to be verified by the auditor may include Sundry Register, Charges Register, Earnest Money Deposit/ Security Deposit Register, Bank Guarantee Register, etc.
 - iii. The Concurrent Auditor will take up the audit of vouchers/ records/ registers in physical/ digital mode in CBS/ e-Kuber on the agreed dates/ days in consultation with the Aizawl Regional Office.
 - iv. General Ledger accounts/Subsidiary General accounts/ supporting records/ registers as prescribed are drawn and properly maintained in CBS/ e-Kuber.
 - v. Concurrent Auditor will bring to the notice of In-Charge of the Department, in writing, any deviation/ irregularity/ lacunae noticed in (a) to (d) above and inconsistent with Bank's Expenditure Rules/ Banks' General Administration Manual/Central Office prescribed instructions/ guidelines and secure/ arrange for immediate rectifications/ corrections of the irregularity on the spot/ without any undue delay.
 - vi. Certify the correctness of Weekly Statement of Affairs generated on Friday of every week to be forwarded to DGBA, Central Office.
 - vii. Certify the monthly confirmation of balances in income and expenditure accounts, dead stock accounts, loan accounts and any other account/ GL heads operated by Regional Office.
 - viii. Certify the correctness of the Income Review Statement which includes income accrued but not received / expenditure incurred but not paid. The said statement

is required to be forwarded to DGBA, Central Office for the months ended September, November, December, March and May.

F. Others –

1. Concurrent Auditor will submit a monthly Statutory and Regulatory compliances certifying that they have carried out 100% check of transactions and there is 100% compliance with Statutory and Regulatory requirements prescribed in relevant Statutes/ Rules/ Acts by RBI, Aizawl.
2. Concurrent Auditor will submit a Monthly Audit Report to the General Manager (Officer-in-Charge) of the Aizawl Regional Office on 10th working day of every month and incorporate comments on the compliance position of the audit irregularities pointed out in the previous report or otherwise in the subsequent report.
3. Concurrent Auditor are expected to familiarize themselves with the application - Audit Management System (AMS) developed by the Bank for the audit purpose and submit the report/s and create action paras (including rectified paras) as required by the Bank.
4. Concurrent Auditor firm is advised to use red colour pen while checking/ auditing the records and put a rubber stamp "checked/ audited" with the date and initials on the records subjected to scrutiny.

G. Reporting Requirements –

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

7. Major irregularities/ frauds/ leakages in income, if any, identified should be brought to the notice of in charge of auditee office (Aizawl Regional Office), concerned Central Office Department and Inspection Department.

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

Sl. No.	Particulars	Certified documents must be uploaded
1.	Proof of Chartered Accountant (CA) Firm	i. ICAI Certificate* ii. Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed/ Similar other relevant documents.
2.	Proof of PAN registration	Copy of PAN Card
3.	Proof of GST registration	Copy of GST Registration Certificate
4.	Details of Partners	i. Partnership Deed and/or similar other relevant document and ii. ICAI Firm Card*
5.	Experience of the Firm - No. of years	ICAI Firm card*
6.	Number of Full time Fellow Chartered Accountant (FCA)	ICAI Firm card*
7.	Association with the same firm – No. of partners	i. ICAI Firm card* ii. Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed / similar other relevant documents.
8.	Number of Full time CA employees presently deployed – Key professional staff	i. ICAI Firm card* ii. Letter of Appointment
9.	Number of Skilled Staff - qualified in Group 2 of the CA intermediate	i. Certificate/ Marks sheet issued by ICAI in support of having passed the Group 2 of the CA intermediate and ii. Declaration by the firm

Sl. No.	Particulars	Certified documents must be uploaded
10.	Details of experience of the firm in banks audits as i) System/ IS auditor ii) Concurrent Auditor/ Statutory Central/ Branch Auditor	i. For the purpose of experience, only the number of years will be considered and not the number of institutions. For example, if in a particular year the firm has conducted audit in three banks, the number of years of experience will be considered only one and not three. ii. The experience letters/appointment letter should be uploaded year wise.
11.	Details of past experience in RBI audits	The relevant experience of RBI audit and assessment of performance by RBI will have to be provided. Marks will not be awarded if above document/s is/are not uploaded by the bidder.

* ICAI Firm Card & ICAI Certificate shall be generated between July 01, 2026 and the last date of submission of bid.

XII. Draft Articles of Agreement

यह करार भारतीय रिज़र्व बैंक, जिसका कार्यालय भारतीय रिज़र्व बैंक, जो रिज़र्व बैंक ऑफ़ इंडिया एक्ट, 1934 के तहत गठित एक वैधानिक निगम हैं, और जिसका कार्यालय हाउस नंबर- T30, VZ बिल्डिंग, थकथिंग वेंग, आइजोल, मिजोरम - 796005 में स्थित है (इसके बाद "बैंक" के रूप में संदर्भित है), के बीच में, सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **पहला पक्षकार**

और

मेसर्स _____, जिसका कार्यालय _____ (इसके बाद समवर्ती "लेखा परीक्षक" के रूप में संदर्भित है) सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **दूसरा पक्षकार** के बीच दिनांक 2026 को निष्पादित किया गया।

This Agreement made on this _____ day of _____ 2026 between Reserve Bank of India, a statutory Corporation, constituted under the Reserve Bank of India Act, 1934 and having its office at, House No- T30, VZ Building, Thakthing Veng, Aizawl Mizoram - 796005 (Hereinafter referred to as the "**Bank**") which expression shall unless it is repugnant to the context or meaning thereof deemed to include its affiliates, successors and assigns of the ONE part

and

M/s _____, having its office at _____ (herein after referred to as the "Concurrent Auditor") which expression shall unless it is repugnant to the context or meaning thereof deemed to include his heirs, representatives, administrators and assigns of the OTHER part.

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

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

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

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

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

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

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

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

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

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

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

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

2. यह यह समझौता ----- से लागू होगा और ----- तक या इसके बाद बताए गए संबंधित अनुच्छेद(अनुच्छेदों) के अनुसार इसे समाप्त किए जाने तक प्रभावी रहेगा।

This agreement will come into effect from -----and will remain in force up to ----- or until it is terminated as per the relevant article(s) mentioned hereafter.

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

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

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

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

4. प्रतिनिधित्व Representations:

कंकरेंट ऑडिटर ने विधिवत रूप से यह यह स्थापित किया है कि वह कंपनीज़ एक्ट के तहत रजिस्टर्ड कंपनी, LLP एक्ट के तहत रजिस्टर्ड LLP, पार्टनरशिप एक्ट के तहत विधिवत रजिस्टर्ड पार्टनरशिप डीड वाली पार्टनरशिप फर्म या प्रोप्राइटरी फर्म है। कंकरेंट ऑडिटर, 'द इंस्टीट्यूट ऑफ़ चार्टर्ड अकाउंटेंट्स ऑफ़ इंडिया' (ICAI) के साथ विधिवत रजिस्टर्ड कैटेगरी I/II/III/IV का चार्टर्ड अकाउंटेंट है।

The concurrent auditor has duly represented that it is a Company registered under Companies Act or an LLP registered under LLP Act or Partnership firm with partnership deed duly registered under Partnership Act or Proprietary firm.

The concurrent auditor is a **Category I/II/III/IV** Chartered Accountant duly registered with The Institute of Chartered Accountants of India (ICAI).

- 4.1 समवर्ती लेखा परीक्षक यह वचन देता है कि भारतीय रिज़र्व बैंक, आइजोल के लिए तैनात की जाने वाली समवर्ती लेखा परीक्षा टीम का नेतृत्व एक चार्टर्ड एकाउंटेंट द्वारा किया जाएगा तथा दो कुशल/ अर्ध-कुशल कार्मिकों द्वारा सहायता प्रदान की जाएगी।

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

- 4.2 सभी समवर्ती लेखापरीक्षा कर्मचारियों को कंप्यूटर का कार्यसाधक ज्ञान होगा। कुशल कर्मचारियों को न्यूनतम आईपीसीसी के समूह- I और II की योग्यता होनी चाहिए और अर्ध-कुशल कर्मचारियों को आईपीसीसी के समूह-I या II की योग्यता होनी चाहिए और आर्टिकल ट्रेनिंग प्राप्त कर रहे होने चाहिए।

All Concurrent Audit staff will have working knowledge of computers. Skilled staff shall have at least qualified Group 2 of the CA intermediate or Groups II of IPCC (Integrated Professional Competence Course) and undergoing Article training.

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

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

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

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

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

5.2 स्कोप और कवरेज में बताए गए कामों को बैंक की ज़रूरतों के हिसाब से समय-समय पर बढ़ाया या बदला जा सकता है, लेकिन इसके लिए मेहनताने में कोई बदलाव नहीं किया जाएगा।
The functions as specified in the scope and coverage may be enlarged/ altered from time to time depending upon the needs of the Bank without change in remuneration.

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

The firm is required to report the irregularities noticed in sensitive areas/transactions which are of suspicious or fraudulent nature to the General Manager (Officer-in charge).

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

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

8. वारंटी Warranties:

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

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

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

a. स्टाफ और विक्रेता भुगतान से संबंधित सभी वित्तीय लेनदेन।

b. सभी वित्तीय लेन-देन का 'कंकरेंट ऑडिट' (जिसमें मंजूरी से पहले, मंजूरी के बाद और भुगतान के बाद) किया जाना चाहिए। इसका मकसद यह पक्का करना है कि लेन-देन बैंक के खर्च के नियमों और समय-समय पर अपडेट होने वाले 'स्टैच्यूटरी एंड रेगुलेटरी कंप्लायंस सर्टिफिकेट' (SRCC) के नियमों के मुताबिक हों। इन नियमों के तहत, लेन-देन की सटीकता पक्का करने के लिए मंजूरी के बाद और भुगतान के बाद के चरणों में सभी वित्तीय लेन-देन की 100% जांच ज़रूरी है।

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

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

- a. All financial transactions relating to staff and vendor payments.
- b. All financial transactions should be subjected to Concurrent Audit (including pre sanction, post sanction and post payment) stage to ensure conformity to Expenditure Rule of the Bank as well as Statutory & Regulatory Compliance Certificate (SRCC) norms, as updated from time to time, which requires a hundred percent check of financial transactions post sanction and also at the post payment stage to ensure accuracy of transactions
- c. The Concurrent Auditor should certify that, they have carried out 100% check of transactions and there is 100% compliance with the Statutory and Regulatory requirements prescribed in relevant Statutes/ Rules/ Acts.

9. **क्षतिपूर्ति खंड:** समवर्ती लेखा परीक्षक बैंक और उसके अधिकारियों, कर्मचारियों, निदेशकों और प्रतिनिधियों को उनके द्वारा ऑडिट किए गए किसी भी लेनदेन के संबंध में और सभी दावों (तीसरे पक्ष के दावों सहित) कार्यों के संबंध में किसी भी भूल-चूक के लिए क्षतिपूर्ति करने और क्षतिपूरित बनाए रखने के लिए सहमत है, जिसमें नुकसान, क्षति, लागत, व्यय, कानूनी खर्च सहित शुल्क, जो बैंक को समवर्ती लेखा परीक्षक की निम्नलिखित कृत्यों के परिणामस्वरूप किसी भूल-चूक के कारण वहन करना पड़ सकता है:

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

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

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

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

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

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

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

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

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

10. समवर्ती लेखा परीक्षक अपने स्टाफ या एजेंट / प्रतिनिधियों के किसी भी दावे के खिलाफ बैंक को क्षतिपूर्ति भी करेगा और समवर्ती लेखा परीक्षक का यह कर्तव्य होगा कि वह अपने कर्मियों / कर्मचारियों को स्पष्ट रूप से सूचित करे कि उनका बैंक के खिलाफ कोई दावा नहीं होगा और वे अपनी किसी भी सेवा शर्तों के संबंध में या अन्यथा, प्रत्यक्ष और/अथवा परोक्ष रूप से, बैंक के साथ या उसके विरुद्ध कोई औद्योगिक और/या श्रम विवाद the Workmen's Compensation नहीं उठाएंगे। इसके अलावा, समवर्ती लेखापरीक्षक सदैव बैंक को उन सभी दावों के लिए क्षतिपूर्ति करेगा जो कर्मकार मुआवजा अधिनियम, या वेतन संहिता, 2019, या उसके तहत बनाए गए नियम या किसी भी कानून या मुआवजे के नियमों के तहत होंगे, जो इस करार के प्रयोजन के तहत रोजगार के दौरान किसी भी व्यक्ति द्वारा की गई दुर्घटना या चोट के परिणामस्वरूप देय होगा। समवर्ती लेखापरीक्षक अपने कर्मचारियों के पारिश्रमिक और अन्य देय राशि के साथ-साथ उनके द्वारा की गई भूल-चूक के लिए भी पूरी तरह से जिम्मेदार होगा।

The Concurrent Auditor shall also keep the Bank indemnified against any claim from the staff of the Concurrent Auditor or agents /representatives and it shall be the duty of the Concurrent Auditor to clearly inform their own personnel/staff that they shall have no claim whatsoever against the Bank and they shall not raise any Industrial

and/ or Labour 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 the Code on Wages, 2019, or rules framed thereunder or under any law or rules of compensation payable in consequence of any accident or injury sustained by any person in its employment for the purpose of this agreement. The Concurrent Auditor shall be solely responsible for the remuneration and other dues to its employees, as also for omissions/ commissions done by them.

10.1 गैर-प्रकटीकरण: समवर्ती लेखापरीक्षक इस करार के संबंध में अपने संविदात्मक दायित्वों को पूरा करने के दौरान ठेकदार को मिलने वाली कोई भी जानकारी, सामग्री तथा बैंक के बुनियादी ढांचासिस्टम/उपस्करों आदि के संबंध में मिलने वाली जानकारी का प्रत्यक्ष या/ अप्रत्यक्ष रूप से प्रकटीकरण किसी अन्य पक्षकार को नहीं करेगा तथा हमेशा इसे अतिगोपनीय बनाए रखेगा। समवर्ती लेखा परीक्षक, लागू कानून का अनुपालन करने या संविदा के अधीन अपने दायित्वों को पूरा करने के लिए आवश्यक होने की स्थिति को छोड़कर इस संविदा के ब्योरे को निजी दायरे में और गोपनीय बनाए रखेगा। समवर्ती लेखापरीक्षक, नियोक्ता की पूर्वलिखित अनुमति के बिना किसी व्यापारिक या तकनीकी पेपर में या अन्यत्र कार्य के विवरण को न तो प्रकाशित करेगा, नहीं प्रकाशन की अनुमति देगा और न ही इसका प्रकटीकरण करेगा। समवर्ती लेखापरीक्षक किसी गोपनीय जानकारी के प्रकटीकरण के परिणामस्वरूप बैंक को हुई हानि के लिए बैंक को क्षतिपूर्ति करेगा। समवर्ती लेखापरीक्षक द्वारा उपर्युक्त शर्तों का पालन न करना संविदा भंग माना जाएगा और बैंक संविदा की समाप्ति के अलावा अपने विवेकानुसार हुई क्षति का दावा करने तथा कानूनी उपाय करने का हकदार होगा।

Non-Disclosure: The Concurrent Auditor shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure / systems/ equipment etc., which may come to the possession or knowledge of the Concurrent Auditor during the course of discharging its contractual obligations in connection with this agreement, to any third party and shall at all times hold the same in strictest confidence. The Concurrent Auditor shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under it or to comply with applicable laws. The Concurrent Auditor shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or

elsewhere without the previous written consent of the Bank. The Concurrent Auditor shall indemnify the Bank for any loss suffered by the Bank as a result of disclosure of any confidential information. Failure to observe the above shall be treated as breach of contract on the part of the Concurrent Auditor and the Bank shall be entitled to claim damages and pursue legal remedies, apart from termination of contract, at its discretion.

समवर्ती लेखापरीक्षक इस करार के अधीन गोपनीय जानकारी का प्रकटीकरण न किए जाने के दायित्व को सुनिश्चित करने के लिए अपने कर्मचारियों से संबन्धित सभी उचित कार्रवाई करेगा। गैर-प्रकटीकरण और गोपनीयता के संबंध में समवर्ती लेखा परीक्षक के दायित्व इस करार की समाप्ति या किसी भी कारण से की गयी समाप्ति से परे रहेंगे।

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

11. जुर्माना / Penalty

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

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

करार की समाप्ति: TERMINATION OF AGREEMENT

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

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

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

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

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

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

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

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

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

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

ड) बैंक के लिखित पूर्वानुमोदन के बिना समवर्ती लेखा परीक्षक या उसके व्यवसाय के स्वामित्व/साझेदारी या प्रबंधन में कोई भिन्नता है।

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

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

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

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

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

14. मध्यस्थता ARBITRATION

14.1 यह एग्रीमेंट भारतीय कानूनों के तहत लागू और समझा जाएगा। कॉन्करेंट ऑडिटर और बैंक के बीच इस एग्रीमेंट के अर्थ, कामकाज या असर को लेकर या इसके उल्लंघन से जुड़े किसी भी तरह के विवाद या मतभेद को आपसी बातचीत से सुलझाया जाएगा।

This Articles of Agreement shall be governed by and construed according to the Indian Laws. All dispute or differences whatsoever which may arise between the Concurrent Auditor and the Bank out of or in relation to the construction, meaning and operation or effect of this Agreement, with the Concurrent Auditor, or breach thereof shall be settled amicably.

14.2 अगर पार्टियां ऊपर बताए गए किसी भी विवाद या मतभेद को आपसी सहमति से सुलझाने में असमर्थ रहती हैं, तो वे विवाद/मतभेद की प्रकृति का साफ़ तौर पर ज़िक्र करते हुए दूसरी पार्टी को 30 दिन का लिखित नोटिस देने के बाद, मामले को RBI, आइजोल के रीजनल डायरेक्टर/इन-चार्ज द्वारा तय किए गए एकमात्र मध्यस्थ (Sole Arbitrator) के पास भेज सकती हैं। यह मध्यस्थता की कार्यवाही और विवाद/मतभेद का निपटारा बैंक और कॉन्करेंट ऑडिटर के बीच हुए खरीद अनुबंध (purchase contract) की शर्तों और नियमों के तहत सख्ती से किया जाएगा। मध्यस्थता की कार्यवाही 'आर्बिट्रेशन

एंड कंसिलिएशन एक्ट, 1996' के प्रावधानों के अनुसार होगी। मध्यस्थता का स्थान आइजोल, मिजोरम, भारत होगा और मध्यस्थता अंग्रेज़ी भाषा में की जाएगी।

If the parties are not able to resolve any dispute or difference aforementioned amicably, they may refer the dispute, after issuance of 30 days' notice in writing to the other clearly mentioning the nature of the dispute / differences, to the Sole Arbitrator identified by the Regional Director / In-Charge of RBI, Aizawl, for initiation of arbitration proceedings and settlement of the dispute/s and difference/ strictly under the terms and conditions of the purchase contract, executed between the Bank and the Concurrent Auditor. The arbitration shall be governed by the provisions of the Arbitration and Conciliation Act, 1996. The venue of arbitration shall be at Aizawl, Mizoram, India and the arbitration shall be conducted in English.

14.3 आर्बिटर का फैसला दोनों पक्षों के लिए अंतिम और बाध्यकारी होगा। आर्बिट्रेशन की कार्यवाही के दौरान कॉन्करेंट ऑडिटर एग्रीमेंट के तहत अपना काम जारी रखेगा, जब तक कि बैंक लिखित रूप में कोई अन्य निर्देश न दे या मामला ऐसा न हो कि आर्बिटर का फैसला आने तक काम जारी रखना संभव न हो। एग्रीमेंट में साफ़ तौर पर बताई गई बातों के अलावा, चल रही आर्बिट्रेशन कार्यवाही (यदि कोई हो) के कारण कॉन्करेंट ऑडिटर को बैंक द्वारा देय किसी भी भुगतान को रोका नहीं जाएगा, सिवाय तब जब वह भुगतान ही आर्बिट्रेशन का विषय या विषयों में से एक हो। ऊपर दी गई शर्त के अधीन, इस एग्रीमेंट से जुड़े या इससे उत्पन्न होने वाले सभी विवादों, मतभेदों या दावों पर केवल आइजोल, मिजोरम की अदालतों का अधिकार क्षेत्र होगा।

The award shall be final and binding on both the parties. Work under the Agreement shall be continued by the Concurrent Auditor during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator, as the case may be, is obtained and save as those which are otherwise explicitly provided in the Agreement, no payment due or payable by the Bank, to the Concurrent Auditor shall be withheld on account of the on-going arbitration proceedings, if any, unless it is the subject matter or one of the subject matters of the arbitration. Subject to the clause above, all disputes, controversies or claims arising out of or relating to this Agreement shall be subject to the exclusive jurisdiction of the courts at Aizawl, Mizoram.

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

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

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

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

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

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

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

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

sexual violence by the employee of the Concurrent Audit Firm/ Company is proved.

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

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

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

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

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

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

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

	said two duplicates hereof to be executed on its behalf, the day and year first hereinabove written.
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मैं/हम एतद्वारा कर्मचारियों के वेतन को सीधे उनके बैंक खाते में एनईएफटी के माध्यम से वितरित करने के लिए और उपरोक्त कार्यों के संबंध में एनईएफटी के माध्यम से हमारी फर्म/कंपनी को दिए जाने वाले भुगतान भी स्वीकार करने के लिए सहमत हैं और पुष्टि करते हैं।

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

हस्ताक्षर खंड

Signature Clause:

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

(नाम और पदनाम)
(Name and Designation)

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

1. _____

पता Address _____

2. _____

पता Address _____

SIGNED AND DELIVERED by

_____ द्वारा हस्ताक्षरित एवं सुपुर्द

XIV. Indicative Checklists

1. HRMD

Sl. No.	Checklist Section/ Sub-	Checklist Description
1	LEAVE	Payment of Ordinary Leave Encashment (OLE) to retiree is being processed by Samadhan Pension Section based on the OL Balance as confirmed by the respective Offices.
2	ALLOTMENT OF FLATS	Whether penal rent is recovered at the appropriate time and rate?
3	LIVERIES	Whether scrutiny of bills in respect of purchase/stitching of liveries, purchase of monsoon equipments, shoes etc. is correct and paid without delay.
4	OFFICER'S LOUNGE AND DINNING ROOM	Whether all bills pertaining to purchases of tea/coffee/snacks etc. are in order?
5	CENTRAL RECEIPT AND DESPATCH SECTION (CRDS)	Whether the Department maintained a combined outward letters and postage register in Form No.Gen.030 (Para 9.51)?
6	MAINTENANCE OF SUBSIDIARY LEDGER	Whether it was ensured that all payments to staff and outside parties were made by NEFT. Whether NEFT credit was given to the correct account.?
7	GROUP SAVINGS LINKED INSURANCE SCHEME/ MAF	Whether check cards are properly maintained, names of nominees properly recorded, contributions duly entered. (Annually cards are updated in the month of October and entries are checked and verified by the CAs)?
8	PROVIDENT FUND – ADVANCES/WITHDRAWALS	Whether appropriate application has been filled in with all relevant particulars/ documents?
9	PROVIDENT FUND – ADVANCES/WITHDRAWALS	Whether the advance/withdrawal has been established prima-facie?
10	PROVIDENT FUND – ADVANCES/WITHDRAWALS	Whether the Bank's dues are properly recovered from the final payments?
11	PROVIDENT FUND – ADVANCES/WITHDRAWALS	Delay in settlement has resulted in certain cases payment of additional interest?
12	PENSION	Whether photographs of pensioners/nominees are fixed properly on relevant forms and filed in a separate spring file along with pension sanction papers?
13	PENSION	Whether before making family pension payment prescribed undertaking from the widow or widower or child has been obtained?
14	PENSION	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?

Sl. No.	Checklist Section/ Sub-Section	Checklist Description
15	PENSION	Whether all pensioners have submitted 'Life Certificate' in the prescribed format before November 30 every year. Whether pension payment is stopped in case of non-submission of the same?
16	PENSION	Whether pensioners are issued a passbook on request?
17	MEDICAL BILLS	Whether consultation charges of a Dentist and the cost of Bridges and Crowns/ Caps are reimbursed?
18	MEDICAL BILLS	Whether druggists' bills are paid promptly?
19	MEDICAL BILLS	Whether the stock register and prescription files are properly maintained?
20	MEDICAL BILLS	Whether quarterly surprise check of all dispensaries has been carried out?
21	MEDICAL BILLS	Whether verification and checking of stock of drugs and dead stock articles in the dispensary is arranged periodically?
22	MEDICAL BILLS	Whether the bottles of medicines are properly labeled to indicate their contents?
23	MEDICAL BILLS	Whether the name and telephone number of nominated nodal officer has been advised to all the retired executives/ employees in the area for any help/ information required by them for settlement under Group Mediclaim Policy for Retired Members of MAFs/ Settlement of claims of Retired Executives?
24	CONVEYANCE BILLS	Whether Conveyance Bills are settled according to the extant instructions?
25	OUT-OF-POCKET EXPENSES BILLS	Whether Out-Of-Pocket Expenses bills are settled according to the extant instructions?
26	TEA/LUNCH/DINNER/ CONVEYANCE CHARGES BILLS	Calculation of extra hours work rendered by employee should not be wholly dependent on Clock in and Clock out of ID card. It should be monitored administratively at offices.
27	Housing Loan	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)
28	CLEANING MATERIALS	Whether cleaning materials are being procured and their stock maintained by the department?

Sl. No.	Checklist Section/ Sub-Section	Checklist Description
29	TAX DEDUCTED AT SOURCE (TDS)	For tax deduction at source, whether 100% checking of the appropriate taxes, tax rates applied, amount of which tax is calculated and proper credit of tax to the respective authorities are checked?
30	TAX DEDUCTED AT SOURCE (TDS)	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?
31	QUOTATION REGISTER	Whether Quotations registers are maintained and opened on the due dates without any delay?
32	QUOTATION REGISTER	Whether Exp. Rules have been followed correctly in respect of various items of expenditure?
33	QUOTATION REGISTER	Whether prescribed procedure has been called for quotations/ tenders from the approved list of contractors/suppliers?
34	GENERAL ADMINISTRATION	Whether 100% scrutiny (pre and post payment audit) of bills settled to ensure that they are in order?
35	GENERAL ADMINISTRATION	Whether all financial sanctions are subjected to Concurrent Audit? The Concurrent Auditors should indicate whether the exercise of financial sanction/ financial powers by the Officers of the Bank and the Regional Director are as per the revised Reserve Bank of India Expenditure Rule, 2018?
36	GENERAL ADMINISTRATION	Whether it is ensured that all payments to staff and outside parties were made by EFT/NEFT etc. Whether EFT credit was given to the correct account?
37	IT cell-Maintenance Register of	A register should be maintained on the malfunctioning of different components and action taken by the maintenance engineer. Preventive maintenance should be taken up regularly. Special attention should be given for the preventive and corrective maintenance of the high cost and technologically advanced equipment. (As per HRMD circular CO.HRMD.No.Vig.3/ 14.05.004/ 2017-18 dated February 16, 2018 on "Asset and Contract Management (ACM)" solution for monitoring renewal of contracts, bank guarantees, insurance policies" etc., is required to be maintained)

Sl. No.	Checklist Section/ Sub-Section	Checklist Description
38	IT cell-Maintenance of Manuals	Manuals in respect of System Software (Operating System, Compilers, file handling utilities, terminal operation etc.) Standard packages, System Utilities (sort, copy etc.) should be properly maintained. Concurrent Auditor may comment on the systems and procedures in place.
39	IT consumables cell-Computer	Trend analysis of expenditure on computer stationery may be done and commented. (In terms of Chapter 5 (5) of the IT Procurement Policy 2019, the Procuring Authority shall place the procurement plan to ITPC (to be constituted vide Annex-II of Chapter 3 (D) of the IT Procurement Policy 2019))
40	IT consumables cell-Computer	Whether the procurement of desktops, laptops/tablets/i-Pads and printers, etc. is as per the Para 6(B)(3), Chapter 4 of guidelines on Replacement of IT Systems in RBI 2019
41	IT consumables cell-Computer	In terms of Para 5 of guidelines on "Replacement of IT Systems in RBI 2013", whether an inventory of IT assets in the Office along with a 'Replacement Calendar' is maintained.
42	IT consumables cell-Computer	Whether the half-yearly physical verification of dead stock and sundry articles/IT equipment is carried out. (In terms of Para 4.12(vii) of Premises Department Manual, 2016 and circular Prem.PBC.No.16/ 81.06.01/ 2018- 19 dated June 4, 2019).
43	IT consumables cell-Computer	Whether the E-waste Statement is submitted annually. (In terms of circular DIT.CO.IT.Infra.No.867/ 04.23.010/ 2017-18 dated March 26, 2018 read with the E-waste Management Rule, 2016.)
44	IT consumables cell-Computer	Access to computer: Access to computer should be restricted by implementation of passwords at various levels like at logon time, at entry to various application systems, at accessing various system/data files, for specific operations (reading, writing or deleting) etc. Comment on the systems and procedures in place.
45	IT consumables cell-Computer	Physical security: Specific remarks on physical security at the computer room to be furnished by Concurrent Auditor.

2. Banking

Sl. No.	Checklist Section	Section/Sub-Section	Checklist Description
1	IBD/Transaction Audit-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 from CBS is to be taken and the same is to be verified as follows:
2	IBD/Transaction Audit-Non-cash transactions (daily)		Accounts which have been debited and credited are same as those indicated on the supporting document. In case of inter office transaction (IOAR entries), it should be seen that the correct IAU code has been debited or credited.
3	IBD/Transaction Audit-Non-cash transactions (daily)		Necessary details may be verified from the office note, specifically whether sanctions obtained are as per Expenditure Rules and relevant CO instructions.
4	IBD/Transaction Audit-Non-cash transactions (daily)		Debit in customer account is effected only after verifying the signatories of the instrument/advise.
5	IBD/Transaction Audit-Non-cash transactions (daily)		Batch number of transaction is recorded on the supporting document.
6	IBD/Transaction Audit-Non-cash transactions (daily)		Wherever, tax is applicable, the correctness of its amount must be verified and ensured that correct amount has been accounted for and remitted to Government within the prescribed time.
7	IBD/Transaction Audit-Cash transactions (daily)		Verify the transaction in terms of points A (i) to (iv) above. In case of cash transactions other than withdrawal by a current account holder, there should not be an IOAR transaction.
8	IBD/Financial Entry Request (FER) transactions (daily)		Whether there are any outstanding / pending FER to be responded to / authorized by the auditee office?
9	IBD/Financial Entry Request (FER) transactions (daily)		Whether the authorization of FER originated by other IAU has been done based on communication from the originating IAU/ confirmation thereon and the resultant accounting entry passed is correct in terms of account and amount?
10	IBD/Financial Entry Request (FER) transactions (daily)		Whether there are any outstanding / pending FERs originated by the auditee office and pending authorization by the other (responding) IAU?
11	IBD/Monitoring of accounts-Daily checking		Whether exception transaction report, if any, is checked and put up to DGM/GM of Banking Department on the next business day (Para 2.12.5 of BD Manual Vol I / extant instructions)?
12	IBD/Weekly checking Statement of Affairs (Para 2.10 of BD Manual Vol I)		Whether Weekly Statement of affairs (WSA) for week ended ending on Friday is verified and whether the confirmation of correctness of WSA has been sent to DGBA as per the manual provisions/ extant instructions?
13	IBD/Weekly checking Statement of Affairs (Para 2.10 of BD Manual Vol I)		Whether weekly confirmations have been received from other sections/ departments on the correctness of their transactions?

Sl. No.	Checklist Section	Section/Sub-Section	Checklist Description
14	IBD/Weekly checking Statement of Affairs (Para 2.10 of BD Manual Vol I)		a. Whether WSA is balanced?
15	IBD/Weekly checking Statement of Affairs (Para 2.10 of BD Manual Vol I)		b. Whether figures reported under various heads in the statement of affairs report and weekly abstract of statement of affairs report are tallying with the respective GL Balance?
16	IBD/Weekly checking Statement of Affairs (Para 2.10 of BD Manual Vol I)		e. Whether total of assets/liabilities matches with Grand total of each side in both WSA and WSA abstract?
17	IBD/Weekly certificate		Whether weekly certificate has been regularly put up to DGM/GM as per the manual provisions/ extant instructions?
18	IBD/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
19	IBD/Monthly checking		Whether the register for charges account has been confirmed by the departments concerned on monthly basis by 5th of next month. Whether the GL balance of Dead Stock/ Fixed Asset tallies with total of inventory?
20	IBD/Monthly checking		Whether the items outstanding in all transit accounts as is at the end of every month has been put up to Regional Director/ Officer in Charge.
21	IBD/Monthly checking		Whether confirmation regarding the outstanding entries in sundry, suspense, security deposit and Earnest money deposit has been obtained from the departments concerned on monthly basis ?
22	IBD/Monthly checking		Whether entries in transit internal account heads carrying statutory balances like Sundry Deposit- TDS/ GST/ TCS etc., has been reversed by remitting to the Government Account within the prescribed timeline?
23	IBD/Income Statement (IRS)	Review	Whether it is being prepared for period ended June, September, December and/or any other period specified by DGBA?
24	IBD/Income Statement (IRS)	Review	Whether the same is prepared and sent to DGBA within prescribed time i.e. by 5th of the following month or within the time indicated by DGBA?
25	IBD/Income Statement (IRS)	Review	Whether the 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?
26	IBD/Income Statement (IRS)	Review	Whether the GL balances reflected in IRS (System generated) are correct?

Sl. No.	Checklist Section	Section/Sub-Section	Checklist Description
27	IBD/Income Statement (IRS)	Review	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?
28	IBD/Income Statement (IRS)	Review	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?
29	IBD/Income Statement (IRS)	Review	Whether the manually prepared IRS and CBS generated tallies? If not, whether the discrepancies have been identified and resolved?
30	IBD/Housekeeping Yearly)	(Half	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?
31	IBD/Housekeeping Yearly)	(Half	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?
32	IBD/Housekeeping Yearly)	(Half	Whether steps have been taken for the reversal of outstanding entries?
33	IBD/Annual Closing		Whether instructions contained in annual closing circular issued by DGBA have been followed by the Office?
34	IBD/Annual Closing		Provisions (income & expenditure) may be verified for its correctness and accounting entries thereof may be verified.
35	IBD/Annual Closing		In case of outstanding payments, it must be seen that amount to be provided for includes TDS and GST, wherever applicable.
36	IBD/Annual Closing		In case of Income Accrued but Not Received, it must be seen that separate liability has been booked for GST while making provision for income, wherever GST is applicable on outward supply of services in terms of DGBA Instruction No.009/ 2022-23 CO.DGBA.DBA.No.S1527/57.01.001/ 2022-23 dated March 29, 2023.
37	IBD/Annual Closing		It may be verified whether unutilized provision for expenditure incurred but not defrayed and income accrued but not received, if any, is to be carried forward for next accounting year or written back. If it is to be carried forward, reprovision of the same has been done correctly and if the same is not required to be carried forward, it has been transferred to specific Provision No longer required GL as per the manual provisions/ extant instructions in this regard?
38	IBD/Annual Closing		Whether approval of the RD/OIC has been obtained before making provision?
39	IBD/Annual Closing		Annual Closing returns must be verified for their correctness.

Sl. No.	Checklist Section	Section/Sub-Section	Checklist Description
40	IBD/Annual Closing		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?
41	IBD/Half yearly (September end)	review	Whether instructions issued by DGBA have been followed?
42	IBD/Half yearly (September end)	review	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?
43	IBD/Half yearly (September end)	review	Whether unutilised provision made in previous March (annual closing) and it is certain that the same will not be required to be used in the second half of the year (October to next March) has been transferred to Provision no longer required as per the manual provisions/ extant instructions?
44	IBD/Half yearly (September end)	review	Correctness of Provision balance report (RPROVBAL) at September end must be seen to ensure that provisions utilized have been marked off , amount transferred to provision no longer required has been marked off and the balance reflected in the report shows the unutilized provision to be utilized in the remining six months (October to March).
45	IBD/Half yearly (September end)	review	It must be verified whether the unutilized balances reflected in RPROVBAL report are transferred to adjusting account and then reversed on the first working day of October.
46	IBD/Half yearly (September end)	review	Returns for Half yearly review should be verified and checked for its correctness.

3. Premises

Sl. No.	Checklist Section/Sub-Section	Checklist Description
1	Sundry Deposits Account.	Whether any outstanding entries for more than 6 months was noticed as on last day of the month?
2	Suspense Account.	Whether any outstanding entries for more than 2 months was noticed as on last day of the month?
3	Earnest Money Deposits.	Whether the amount is transferred to Security Deposit Account after allotting the work to the successful bidder and the EMD amount is refunded to the remaining bidders?
4	Earnest Money Deposits.	Whether any outstanding entry for more than one year is noticed?
5	Security Deposits.	Whether the Security Deposit Account has been maintained and the Security Deposit due for refund is being realized on time?
6	Security Deposits.	Whether Retention money deducted from the contractor's bills at the time of payment of bills is credited to the security deposit account and retained till the Defect Liability Period (DLP)?
7	Security Deposits.	Whether security deposit due for refund is being refunded in time? Whether any outstanding entries for more than three years noticed?
8	Reconciliations.	Whether Dead stock reconciliation for last half-year ended June/December completed and certified by Concurrent Auditor? Whether the Certificate has been submitted to PDCO in time?
9	Reconciliations.	Whether records of balances in respect of security deposits given to utility service providers (electricity, water, etc.) are being properly maintained and being reconciled with the utility company at regular intervals (at least once in a year)?
10	Insurance of Bank's Properties.	Whether all eligible properties/Deadstock have been properly and adequately insured in time?
11	Insurance of Bank's Properties.	Whether the statement regarding items to be insured, sent to Central Office Premises Department in time?
12	Insurance of Bank's Properties.	Whether the data related to Broken Period Insurance is being submitted to the insurance company as per CO guidelines, as and when the assets were purchased?
13	Paid Bills.	Whether Bills entered in the CBS/SARTHI are properly scrutinized and audited before release of payment?
14	Paid Bills.	Whether 'PAID' stamp is affixed on all copies of the bills including duplicates, sanction notes, etc. to guard against repayment/ representation ?
15	Paid Bills.	Whether contractual provisions for tender work are properly followed?

Sl. No.	Checklist Section/Sub-Section	Checklist Description
16	Paid Bills.	GST in the bills included may be checked for accuracy.
17	Income Tax / Other Taxes	Whether the TDS is deducted as per the specified rate in Income Tax Act, 1961 as amended from time to time and credited to Govt. Account in time?
18	Income Tax / Other Taxes	Whether payment of statutory dues (water tax, municipal tax etc.) were correctly made?
19	Income Tax / Other Taxes	Whether filing of Goods & Services Tax (GST) returns /payments of GST are being made in time?
20	Income Tax / Other Taxes	Whether TAN/PAN details are verified before payments Certification?
21	Inward Bills Register	Whether all references/bills are inwarded?
22	Inward Bills Register	Whether all outstanding references/bills are put up to DGM/GM on a regular basis?
23	Bank Guarantee (BG) Register.	Whether Bank guarantee register is maintained and updated in Suvidha Portal?
24	Property Registers are maintained.	Whether property tax dues in respect of all the properties are paid and in order?
25	Property Registers are maintained.	Whether electricity & water bills of office/staff quarters and telephone bills of office are paid correctly and on time?
26	Property Registers are maintained.	Whether renewal of lease agreement was done on time?
27	Repairs to Kitchen Equipment.	Whether prior permission of competent authority is obtained for repairing kitchen equipment in the employees' canteen as well as Officers' Lounge (OLDR) as per Central Office Circular?
28	Repairs to Kitchen Equipment.	Whether Expenditure Rules 2023 as amended from time to time have been followed?
29	IT Cell. (only in case of IT cell AUDIT REPORT)	Whether reconciliation in respect of Computers & Printers is done between Inventory report in CBS & Inventory register with IT Cell?
30	Capitalization of Project.	Whether any project has been capitalized during the month and it has been done as per the extant guidelines and whether the related project account has been closed?
31	Maintenance of Diesel Consumption Register.	Whether Diesel Consumption Register is maintained?
32	Maintenance of Diesel Consumption Register.	Whether physical verification of stock of diesel is carried out during the month?
33	Depreciation	Whether the depreciation is provided properly or not? Items capitalized which are due for depreciation are to be checked for accuracy.
34	Depreciation	Whether the asset has been capitalized on the date of it being ready/available for intended use/put to use or at least in the same month?

Sl. No.	Checklist Section/Sub-Section	Checklist Description
35	Depreciation	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)
36	Depreciation	Whether the following registers are maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS)
37	Major Construction Projects	Whether any major construction project is undertaken during the month?
38	Major Construction Projects	Whether periodical surprise checks are conducted?
39	Major Construction Projects	Whether recoveries towards income-tax are made from the contractors' running account bills at prescribed rates?
40	Major Construction Projects	Whether any Project Account is live even after the project is completed?
41	Maintenance of Register	Whether the Project Register maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
42	Maintenance of Register	Whether the Register showing payments made to contractors maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
43	Maintenance of Register	Whether the Subsidiary registers for recoveries affected from contractors' running bills maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
44	Maintenance of Register	Whether the Variation Register maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
45	Maintenance of Register	Whether Hindrance Register the maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
46	Maintenance of Register	Whether the Register for issue of Measurement Books maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
47	Maintenance of Register	Whether the Register for issue of drawings maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
48	Maintenance of Register	Whether the Site inspection book maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
49	Maintenance of Register	Whether the Down time register maintained and updated as required. (ONLY IN RESPECT OF MAJOR PROJECTS).
50	Insurance Records	Whether records on various insurance covers taken for construction work and on workers by the contractors are maintained?

Sl. No.	Checklist Section/Sub-Section	Checklist Description
51	Insurance Records	Whether payments against bills of the contractors are made after obtaining Insurance covers?
52	Insurance Records	Whether insurance covers have been duly extended without any break till the period of completion of the project work?
53	Verification before allowing payment of bills	Whether proper estimates are prepared before awarding contracts?
54	Verification before allowing payment of bills	Advance against material collected on site, incorporated/ utilized in the work later on is scrutinized in the context of quality of material, quantity of material, rate aspects.
55	Verification before allowing payment of bills	Running account / final bills. It is to be ensured that the percentage test checking of measurement as delegated to respective officials (Engineers) has been done or not.
56	Verification before allowing payment of bills	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.
57	Verification before allowing payment of bills	The bill being processed is for the minimum value stipulated in the tender.
58	Verification before allowing payment of bills	The appropriate amount towards electricity, water, telephone, etc., is recovered from the bill payable to the contractor.
59	Verification before allowing payment of bills	Proper accounting entries are passed, in particular, in regard to cement and steel on its purchase/ consumption.
60	Adherence to norms while inviting competitive offers	While inviting competitive offers for procurement of cement and steel, whether norms prescribed are observed?
61	Maintenance of records of quoted rate	Whether records to show high as well as low rates quoted by the tenderer are maintained?
62	Receipt of test certificates	Whether test certificates for major electro mechanical equipments have been received before making payments?
63	Maintenance of records/contracts/renewal. Periodical reports to CO	Whether the Cell/Department is maintaining all prescribed records and furnishing periodic reports to Central Office?
64	Dead Stock	Whether register of recurring expenditure on maintenance of machines is maintained and perused by the appropriate authority at frequent/ periodic intervals?

Sl. No.	Checklist Section/Sub-Section	Checklist Description
65	Dead Stock	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?
66	Quotation Registers.	Whether Quotations registers are maintained and opened on the due dates and time without any delay?
67	Quotation Registers.	Whether the refund of Earnest Money Deposit (EMD) to unsuccessful tenderers was in terms of Para 4.27 (ii) of PD Manual in Quotation Register?
68	Quotation Registers.	Whether prescribed procedure has been followed while calling for quotations/tenders from the approved list of contractors/suppliers?
69	Maintenance of Subsidiary Ledgers.	Whether Suspense Account Sundry Deposit ledger is maintained as per Manual provisions, entries are duly checked and authenticated by AM / Manager?
70	Maintenance of Subsidiary Ledgers.	Whether weekly reconciliation of transitory account balances and monthly reconciliation of charges account balances was done with GL balances on regular basis?
71	Maintenance of Subsidiary Ledgers.	Whether entries in the subsidiary ledgers were checked with the supporting documents and the same were found in order?
72	Administrative Closure Report.	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?
73	Annual Maintenance Contracts.	Whether AMC have been renewed and properly recorded/ updated in the Suvidha portal?
74	Budget allocation – Expenditure Review.	Whether expenditure incurred for the quarter is as per the budget allocation?
75	Budget allocation – Expenditure Review.	Whether quarterly budget review regarding premises related budget is submitted to Premises Department?
76	Budget allocation – Expenditure Review.	Whether quarterly budget review regarding non-premises related budget is submitted to ABCC?
77	Income Review Statement to DGBA	Provision made for expenses at the end of financial year and its utilization in the next year
78	Disposal of Unserviceable Articles	Whether dead stock articles treated as unserviceable are recorded in the 'Register of Unserviceable Articles' and orders obtained from the Competent Authority for "write-off" for their disposal as per procedure laid down in PD Manual.
79	Maintenance of Register	Whether the Register of annual maintenance Contracts is maintained and updated
80	Maintenance of Register	Whether the AC Plant stock register is maintained and updated

Sl. No.	Checklist Section/Sub-Section	Checklist Description
81	Maintenance of Register	Whether the Movement Register is maintained and updated
82	Maintenance of Register	Whether the Measurement register is maintained and updated
83	Maintenance of Register	Whether the Properties register is maintained and updated
84	Maintenance of Register	Whether the Electrical stock Book Register is maintained and updated
85	Maintenance of Register	Whether the Electrical Sub Station Log Book Register is maintained and updated
86	Adherence to return of extant internal instructions / manuals / circulars	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?