



Tender No. – RBI/Bangalore Regional Office/HRMD/3/25-26/ET/312[Appointment Concurrent Auditor]

Date of Notice Inviting e-Tender available for viewing/downloading on RBI website and MSTC portal	July 21, 2025, 11:00 AM
Date of Pre-Bid meeting	July 28, 2025, 03:00 PM
Date & time of closing of online submission of e-Tender	August 11, 2025, 11:00 AM

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

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

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

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

**Regional Director
Reserve Bank of India
Bengaluru**



भारतीय रिजर्व बैंक, बंगलुरु
लेखा परीक्षा, बजट और समन्वयन कक्ष
Reserve Bank of India, Bengaluru
Audit Budget and Co-ordination Cell (ABCC)

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

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Place: Bengaluru

Regional Director

Date: July 21, 2025

RBI, Bengaluru



DISCLAIMER

Reserve Bank of India, Audit, Budget, and Coordination Cell (ABCC), Bengaluru, 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.



Table of Content

SI No.	Title	Page No.
1.	Important Instructions Regarding e-Tender	5 -10
2.	Notice Inviting Tender (NIT)	11-12
3.	Schedule of Tender	13-14
4.	Tender Notice/ Instruction for bidders	15-17
5.	Tender Document- Contents	18
i	Form 1	19-23
ii	Form 2	24
iii	Form 3	25
iv	Form 4	26
v	Form 5	27
vi	Eligibility Criteria	28
vii	Evaluation Criteria (with Annex I & II)	29-37
viii	Terms and Conditions	38-47
ix	Annexure-A :- Undertaking	48
x	Annexure B :- Synopsis for Auditor (Indicative list)	49-75
xi	Annexure C:- Supporting Documents	76-78
xii	Annexure D:- Draft Agreement	79-95



Important Instructions Regarding E-Tender

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

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

A) Registration:

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

SPECIAL NOTE:

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

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

Contact person (MSTC Ltd):

1. Shri. J. Damodaran, Branch Manager:

080-22287356 / 9841002253 (jdamodaran@mstcindia.co.in)

2. Raveendranath, 76764 56095



3. Arnab Sarkar 9986036012

Google hangout ID- (for text chat)- mstceproc@gmail.com

MSTC central helpdesk no: 033-23400020/23400021/23400022

Email: helpdesk@mstcindia.co.in

Contact person (Reserve Bank of India, Bengaluru):

Sl.No.	Contact Person	E-mail	Phone no.
1	Shri Mukti Kanta Dash	mkdash@rbi.org.in	080-22180275/ 8691029640
2	Ms. Pradeepa M	pradeepam@rbi.org.in	080-22180276/ 9629361990

B) System Requirements:

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

Other Settings:

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



C) Process of E-Tender:

1. The Technical Bid and the Financial Bid shall have to be submitted online at <https://www.mstcecommerce.com/eprchome/rbi>. Tenders will be opened electronically on specified date and time as given in the tender.
2. All entries in the tender should be entered in online technical & financial formats without any ambiguity.
3. Special note towards transaction fee:

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

Transaction fee is non-refundable.

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

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

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



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

6. Bidding in E-Tender:

- a) Bidders(s) need to submit necessary Earnest Money Deposit (EMD), Tender fees (if any) and Transaction fees (If any) to be eligible to bid online in the eTender. Tender fees and Transaction fees are non-refundable. No interest will be paid on EMD. EMD of the unsuccessful bidder(s) will be refunded by the Tender inviting authority.
- b) The process involves Electronic Bidding for submission of Technical and Financial Bid.
- c) The bidder(s) who have submitted transaction fee can only submit their Technical Bid and Financial Bid through internet in MSTC website www.mstcecommerce.com → Common Portal → Vendor Login → Register → My menu → Auction Floor Manager → live event → Selection of the live event.
- d) The bidder should allow running JAVA application. This exercise has to be done immediately after opening of Bid floor. Then they have to fill up Common terms/Commercial specification and save the same. After that click on the Technical bid, if this application is not run, then the bidder will not be able to save/submit his Technical bid.
- e) After filling the Technical Bid, bidder should click 'save' for recording their Technical bid. Once the same is done, the Financial Bid link becomes active and the same has to be filled up and then bidder should click on "save" to record their Financial bid. Then once both the bids have been saved, the bidder can click on the "Final submission" button to register their bid.
- f) Bidders are instructed to use Attach Doc button to upload documents. Multiple documents can be uploaded.
- g) In all cases, bidder should use their own ID and Password along with Digital Signature at the time of submission of their bid.



- h) During the entire e-Tender process, the bidders will remain completely anonymous to one another and also to everybody else.
- i) The e-Tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above. All electronic bids submitted during the e-Tender process shall be legally binding on the bidder. Any bid will be considered as the valid bid offered by that bidder and acceptance of the same by the Tender inviting authority will form a binding contract between Tender inviting authority and the Tenderer for execution of work.
- j) It is mandatory that all the bids are submitted with Digital Signature Certificate, otherwise the same will not be accepted by the system.
- k) Buyer reserves the right to cancel or reject or accept or withdraw or extend the tender in full or part as the case may be without assigning any reason thereof.
- l) No deviation of the terms and conditions of the tender document is acceptable. Submission of bid in the e-Tender floor by any bidder confirms his acceptance of terms & conditions of the tender.
- m) Any order resulting from this e-Tender shall be governed by the terms and conditions mentioned therein.
- n) The Tender inviting authority has the right to cancel this e-Tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
- o) No deviation to the technical and commercial terms & conditions are allowed.
- p) Submission of bid in the e-Tender floor by any bidder confirms his acceptance of terms & conditions for the tender. Any order resulting from this tender shall be governed by the terms and conditions mentioned therein. The tender inviting authority has the right to cancel this e-Tender or extend the due date of receipt of bid(s) without assigning any reasons thereof.
- q) The bid will be evaluated based on the filled-in technical & financial formats.
- r) The documents uploaded by bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny, EMD of



defaulting bidder(s) will be forfeited. Punitive action including suspension and banning of business can also be taken against defaulting bidders.

- s) Bidders are requested to read the vendor guide and see the video in the page <https://www.mstcecommerce.com/eprochome/rbi/> to familiarize them with the system before bidding.

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



NOTICE INVITING TENDER

(Only through e-procurement)

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

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Place: Bengaluru

Regional Director

Date: July 21, 2025

RBI, Bengaluru



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

निविदा सं. – RBI/Bangalore Regional Office/HRMD/3/25-26/ET/312[Appointment Concurrent Auditor]

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

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

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

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

स्थान: बेंगलुरु

दिनांक: 21 जुलाई 2025

क्षेत्रीय निदेशक

आरबीआई, बेंगलुरु



SCHEDULE OF TENDER

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

A	e-Tender no	RBI/Bangalore Regional Office/HRMD/3/25-26/ET/312[Appointment Concurrent Auditor]
B	Name of Tender	E-Tender for Appointment of Concurrent Auditor from October 01, 2025 to September 30, 2026 by Reserve Bank of India, Bengaluru
C	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through www.mstcecommerce.com)
D	Date of Notice Inviting eTender available for download on RBI website and MSTC portal	July 21, 2025, 11:00 AM.
E	Date of Pre-Bid meeting	July 28, 2025, 03:00 PM.
F	Venue of Pre-Bid meeting	2 nd Floor, Conference Room, Reserve Bank of India, Nrupathunga Road, Bengaluru, Karnataka - 560001
G	Estimated value of tender	₹36,24,000 (including all costs and excluding GST) @ ₹1,42,000 (Bengaluru RO) and ₹1,60,000 (Samadhan) per month (including all costs and excluding GST)
H	Earnest Money Deposit	₹72,480 (2% of Estimated Cost) [To be deposited through NEFT Only] Beneficiary Details: Beneficiary Account No.: 8692299 IFS Code: RBIS0BGPA01 (fifth and tenth digit 0 is zero) Beneficiary Name: ABCC, Reserve Bank of India, Bengaluru Remarks: Appointment as Concurrent Auditor for 2025-26. Also mention your Name/ Company Name.



		The proof of having remitted the EMD has to be uploaded on MSTC portal.
I	Performance Bank Guarantee	10% of Contract Value to be submitted by the successful bidder.
J	Transaction fees	Payment of Transaction fee as mentioned in the MSTC portal through MSTC payment gateway through/ NEFT/ RTGS in favour of MSTC LIMITED or as advised by M/s MSTC Ltd. Please do not transfer the transaction fee to the Reserve Bank of India, Bengaluru. The fees charged by MSTC needs to be borne by the bidder only. Fees charged by MSTC Ltd. will not be refunded by the Bank in any case.
K	Date of publication of minutes of the pre-bid meeting on RBI website.	July 30, 2025.
L	Last Date of Submission of EMD	On or before 05:00 PM of August 10, 2025.
M	Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at www.mstcecommerce.com	July 21, 2025, 11:00 AM onwards
N	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid)	August 11, 2025, 11:00 AM.
O	Date & time of opening of Part – I (Technical Bid)	August 11, 2025, 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, Bengaluru. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.



TENDER NOTICE/ Instruction for bidders

E-Tenders are invited under Two-Bid system from Category-I Concurrent Audit Firms registered with ICAI for State of Karnataka for **Appointment of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 for Reserve Bank of India (RBI), Bengaluru** (hereinafter referred to as the "**Bank**"), with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by RBI, Bengaluru.

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 11, 2025, 03:00 PM at RBI, Bengaluru**. The bid of any bidder who has not complied with one or more of the conditions prescribed in the terms and conditions will be summarily rejected. Subsequently, the selected technical bids will be evaluated as per the methodology given in the tender document. Decision in this regard will be at the sole discretion of the Reserve Bank of India.



6. The Financial Bid (Part-II) of only those bidders, who have been short-listed in first stage will be opened. The bidders who have been short-listed will be intimated regarding date and time of opening the financial bids.
7. **Bidders are advised NOT to submit the 'Financial Bid' form (Part-II) together with Technical Bid form (Part-I) on the MSTC portal. 'Form-1: Application for appointment as Concurrent Auditor: Technical Bid Form' can be submitted under Technical Bid (Part-I) and 'Form-2: Application for appointment as Concurrent Auditor: Financial Bid Form' can be submitted under 'Financial Bid' form (Part-II). Bid will be summarily rejected if Financial bid is submitted along with Technical Bid (Part-I).**
8. 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.**
9. 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.
10. 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.
11. 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.
12. 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.
13. Bank Guarantee -The successful vendor shall furnish along with the execution of the contract, a Performance Bank Guarantee (PBG) @ 10% of Contract Value. The PBG shall be valid for a period of thirty (30) days after the expiry of contract period. Failure of the successful vendor to submit the Performance Bank Guarantee or



execute the work after award of work or to execute the Agreement shall constitute sufficient ground for the annulment of the award, forfeiture of the EMD and debarring such vendor from participating in any tender or from any business dealings with the Bank for a period of three years. The Performance Bank Guarantee shall be released without interest after two months of expiry of the contract period only after being satisfied of the successful completion of the contract and no liabilities from the successful vendor or its employees. In case of any complaint or pending dues, the Bank Guarantee shall be discharged only after adjusting all dues, liabilities, etc.

14. In case the bidder has any doubt about the meaning of anything contained in the Tender document, he / she shall seek clarification from ABC Cell, HRMD, RBI Bengaluru not later than ten days before submitting his bid. Any such clarification, together with all details on which clarification had been sought, will also be forwarded to all bidders without disclosing the identity of the bidder seeking clarification. All communications between the bidder and the department shall be carried out in writing. Except for any such written clarification by the Bank which is expressly stated to be an addendum to the tender document issued by ABC Cell, HRMD, RBI Bengaluru, no written or oral communication, presentation or explanation by any other employee of the Bank shall be taken to bind or fetter the Bank under the contract.



TENDER DOCUMENT - CONTENTS

1. The Tender Invitation Document has been prepared for the purpose of inviting tenders for Appointment **of Concurrent Auditor for the period October 01, 2025 to September 30, 2026 by Reserve Bank of India (RBI), Bengaluru** (hereinafter referred to as the "**Bank**"). The tender document comprises of:
 - I. Form 1 (Technical Bid Form)
 - II. Form 2 (Financial Bid Form)
 - III. Form 3 (Details of Full Time Partners)
 - IV. Form 4 (Details of Full Time Employed CA)
 - V. Form 5 (Details of the Experience of the Firm in Banks/RBI Audits)
 - VI. Eligibility Criteria
 - VII. Evaluation Criteria (with [Annex I](#) & [II](#))
 - VIII. Terms and Conditions
 - IX. Undertaking ([Annex-A](#))
 - X. Synopsis for Auditor ([Annex-B](#))
 - XI. Supporting Documents ([Annex-C](#))
 - XII. Draft Agreement ([Annex-D](#))
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 upto 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 upto 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 Concurrent Auditors 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 the Bank finds the details provided by us above are incorrect / not true at a later date, then the appointment may be cancelled.

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

Place:

Date:

Signature of Authorized Signatory

with the Seal of the CA Firm



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

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

Place:

Date:

Signature of Authorized Signatory
with the Seal of the CA Firm



Form-3: Details of Full Time Partners

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

* Indicate only if the partner has acquired the following qualifications

Additional qualification

Diploma in Information Systems (DISA)

Certified Information System Auditor (CISA)

Certified Public Accountant (CPA)

Certified Internal Auditor (CIA)

Certified Fraud Examiner (CFE)

(i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance &

Government Accounting (iv) Concurrent audit of Banks (v) Anti Money

Laundering Law (vi) Forex and Treasury Management (vii) Goods and Service Tax

From

ICAI

ISACA, USA

AICPA, USA

IIA, USA

ACFE, USA

ICAI



Form-4: Details of Full Time Employed CA

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



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

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

* Statutory Central / Statutory Branch / Concurrent Audit



VI. Eligibility Criteria

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

1. The applicant firm should be a **Category-I** Concurrent Audit firm registered with ICAI for State of Karnataka to be eligible for appointment as Concurrent Auditor.
2. The minimum monthly remuneration will be **₹1,42,000/-** (Rupees One Lakh Forty-two thousand) for Bengaluru RO and **₹1,60,000/-** (Rupees One Lakh Sixty thousand) for Samadhan 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 has been listed in [Annex-C](#). The eligibility of the firm will be decided on the basis of the documents uploaded by the firm. If the required documents are not uploaded by the bidders, the bids submitted by the bidder concerned will be rejected and not processed further.
5. Please note that the Firms which are currently Statutory/ Statutory Branch Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment as on September 30, 2025 are **NOT eligible**.
6. The firm or no partner should have been subjected to any disciplinary proceedings initiated by the ICAI.
7. The firm or partners of the firm should not have been debarred or blacklisted by any Government /Semi–Government organization/Institution in India or abroad.



VII. Evaluation Criteria

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



- d) In the event of tie after final evaluation, the tie may be resolved by evaluating the firm based on four parameters of technical evaluation viz. (1) Experience of the CA firms in bank audits (2) Experience of the firm (3) Full time FCA Partners and (4) Average Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points obtained under the subsequent parameter i.e., experience of the firm may be considered and so on.



Annex - I

Appointment of Concurrent Auditors in RBI, Bengaluru - Technical Evaluation

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



		[Maximum Points] 10		
4.	Key Professional Staff - Full Time CA Employees	One point (1.0) each for Full Time CA employees. [Maximum Points] 8		8
5.	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy)	<ul style="list-style-type: none"> One point (1.0) each for turnover of ₹100 lakh average turnover and its multiples in metro cities (Mumbai, Delhi, Chennai, Kolkata, Bangaluru and Hyderabad) One point (1.0) each for completed ₹ 60 lakh and its multiples at other places. [Maximum Points] 10	e.g., If a firm is situated in Delhi having average turnover of ₹ 450 lakh, it would be awarded four points. In nonmetro centres, the firm with same turnover would get seven points.	10
6.	Number of Skilled Staff - Qualified in Group 2 of CA Intermediate	Quarter point (0.25) each for Full Time Qualified Skilled Staff [Maximum Points] 12	e.g., If a firm has 30 Full Time Qualified Skilled Staff, then 7.5 points would be awarded.	12



7.	Experience of the CA firm in bank audits as Concurrent Auditors /Statutory Central/ Branch Auditor	Half point (0.5) each for completed one year of experience of the CA firm in bank audits as concurrent Auditors and/ or Statutory Central Auditors and/or Branch Auditors. [Maximum Points] 20	e.g., In case the CA firm has 17 years of experience in bank audits as Concurrent Auditor/ Statutory Central /Branch Auditor, 8.5 points would be awarded.	20
8.	Number of Full Time Partners having eight or more years of Bank Statutory Audit experience.	One point (1.0) each for Full Time Partner having eight or more years of Bank Statutory Audit experience. [Maximum Points] 4	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.	4
9.	Previous experience in RBI Audits as Concurrent Auditor/Statutory Central/ Branch Auditors.	<ul style="list-style-type: none"> No Prior Experience of Audits in RBI - [Nil Point] Prior Experience of Audits in RBI - [3.0 Points] [Maximum Points] 3	In case of new firm having no prior audit engagement with RBI, no point would be awarded.	3
10.	Additional qualifications/ continuous skill upgradation of the Full Time CA Partners.	<ul style="list-style-type: none"> Half point (0.5) each for any of these additional qualifications (i) Diploma in Information Systems (DISA) from ICAI (ii) Certified Information 	One Full Time CA Partners will be awarded point only for one qualification.	6



		<p>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.</p> <ul style="list-style-type: none"> Quarter point (0.25) each for any of the Certification courses from ICAI in viz. (i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance & Government Accounting (iv) Concurrent audit of Banks (v) Anti Money Laundering Law (vi) Forex and Treasury Management (vii) Goods and Service Tax. <p>[Maximum Points] 6</p>		
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PROFESSIONAL TRACK RECORD				
11.	The CA firm or any of its CA partners reprimanded by National Financial Reporting Authority (NFRA) in previous three years.	In case, in previous three years, the CA firm or any of its partners have been issued/ imposed an Advisory / Caution/ Penalty (Monetary) by NFRA – [Negative 10 points]. [Maximum '0' Point]		
12.	The CA firm or any of its CA partners reprimanded by Quality Review Board in previous three years.	The score of the firm, will be reduced by 10 points, in case, in previous three years, the CA firm or any of its partners have been issued an advisory by the Quality Review Board. [Maximum '0' Point]		
13.	Professional Misconduct by a	The score of the firm will be reduced by 10		
	member as per ICAI in the previous five years.	points, if the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/ were held guilty of professional misconduct during the previous five years under the Chartered Accountants Act 1949. [Maximum '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 Point] '0'		
		TOTAL		100



Annex - II

Appointment of Concurrent Auditors in RBI, Bengaluru - 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 upto two decimal points

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



VIII. Terms and Conditions

1. Tenders (Technical and Financial bids) are invited from Category-I Concurrent Audit (CA) firms registered with ICAI for State of Karnataka for conducting Concurrent Audit of Reserve Bank of India (RBI), Bengaluru (hereinafter referred to as the "**Bank**").
2. The profile of the audit firm should include information of partners, staff strength (skilled) and previous experience of similar auditing etc.
3. The two-stage tendering process would be as under:
 - i. Tender is invited comprising a two-stage process involving technical and financial bidding with separate evaluation for the two stages and a qualifying criterion in the technical evaluation.
 - ii. The first stage will be evaluation of the technical bids. The detailed criteria for technical evaluation are 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 Bengaluru.
 - v. In the eventuality of a tie in the final evaluation, the appointment may be made based on four parameters of technical evaluation viz. (1) Experience of the CA firms in bank audits (2) Experience of the firm (3) Full time FCA Partners and (4) Average Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points



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

4. The firm selected on the basis of the above process will be eligible for appointment as concurrent auditor initially for the period October 01, 2025 to September 30, 2026, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by the Bank. 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 the Bank.

5. **Payment Terms –**

- a. The minimum monthly remuneration would be **₹1,42,000/-** (Rupees One Lakh Forty-two thousand) for Bengaluru RO and **₹1,60,000/-** (Rupees One Lakh Sixty thousand) for Samadhan inclusive of all costs and exclusive of GST for undertaking the Concurrent Audit of RBI Bengaluru. The remuneration specified would be applicable for the period of three years and will not be changed on renewal. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961 and other applicable taxes. A certificate for the same will be issued to the firm. TDS certificate shall be issued every quarter in support of TDS deductions effected from the bills. Any additional surcharge/tax (as applicable from time to time) will also be deducted. Further, TDS on GST at the applicable rates will also be deducted by the Bank as per GST provisions while making payment of monthly remuneration.
- b. The quoted remuneration shall be final and irreversible. The payment shall be made electronically within a reasonable period after submission of bill by the firm. RBI shall not be liable for any penalty for delay in payment for reasons beyond its control. The remuneration quoted shall be fixed and



binding without any escalation whatsoever till one year or on extension of time or renewal.

- c. No advance shall be paid. Bill for monthly remuneration may be raised by the Concurrent Audit firm on a monthly basis and the same shall be settled after deducting all applicable statutory taxes. The payment shall be made within 30 days through NEFT from the date of submission of complete bill.
6. The Concurrent Audit firm must deploy minimum prescribed complement of Staff (1 Chartered Accountant + 5 Skilled Staff for Bengaluru RO and 1 Chartered Accountant + 5 Skilled Staff for Samadhan). The skilled staff should have at least qualified in Group 2 of the CA Intermediate or Group II of IPCC (Integrated Professional Competence Course) and undergoing Article Training. The team should have working knowledge of computers/ systems. The appointed Chartered Accountant Firm shall provide a complete and updated list of its employees deployed in various facilities of the Bank on quarterly basis (within 15 days from each quarter end or from the date of engagement/deployment).
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 staff would be monitored by the Bank (physical/ electronic swipe card). Absence of any one or more of the deployed staff/ suitable similar/ equivalent substitute staff would attract a penalty of **₹3,000/- per day**. Under all circumstances, it should be ensured that each of the members are deployed in the **Bank on a continuous basis for at least a period of six months**. In normal course, the team deployed by the firm should not be shuffled, but only under extreme exigencies, and even in such situations, it should be ensured that the entire team of (05 each for Samadhan and Bengaluru RO) skilled staff are replaced in a staggered manner with a minimum gap of one (01) month.



8. The firms which are currently Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment, as on September 30, 2025 are **NOT** eligible to apply. An undertaking to this effect in attached [Annex-A](#) is required to be submitted by the firm.
9. An indicative list of activities covered under the audit and 'Synopsis for Concurrent Auditors' is given in [Annex-B](#). All the departments of Bengaluru Regional Office and Samadhan 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 tentative/ indicative in nature and is subject to change based on the revisions done by the Bank from time to time. The Bank reserves the right to add/ delete areas of work by Concurrent Auditors (CA) as per its requirement for which there would be no change in the monthly remuneration quoted and agreed.
10. RBI will not provide any other facility/ charges to staff besides suitable sitting space. The CA or his/her staff shall not use the premises, properties, fixtures, fittings, etc., of the RBI premises for any purpose other than works related to his/ her job. The CA shall be responsible for taking adequate care of all equipment and materials provided by RBI.
11. The Reserve Bank of India does not bind itself to accept the lowest or any tender and reserves to itself the right to accept or reject any or all the tenders, either in whole or in part, without assigning any reason for doing so.
12. **Scope of work –**
 - a. The scope of audit will include areas of work as mentioned in [Annex-B](#) of the tender document.
 - b. The functions as specified in the scope and coverage may be enlarged from time to time depending upon the needs of the Bank without change in remuneration.



- c. The CA shall indemnify and keep indemnified, defend and hold good the Reserve Bank of India, its directors, officers, employees and agents against loss, damages or claims arising out of any violations of applicable laws, regulations, guidelines during the contract period and for the breach committed by the CA on account of misconduct, omission and negligence by the CA.
 - d. The firm/CA will be responsible for any omission or commissions on its part in respect of any transactions seen by them. In case any serious act of omission and commission is noticed in the working of the audit firm, the Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit.
13. A quarterly meeting with the Concurrent Auditors would be held with Bank's Management Team/ HoDs after the end of every quarter to review the working of the office in the quarter and discuss changes in the tax laws/ structure and its impact on Bank.
14. All erasures and alterations made while filling the tender must be attested by initials of the tenderer. Overwriting of figures is not permitted. Failure to comply with either of these conditions will render the tender void at the Bank's option. No request for any change in remuneration or conditions after the opening of the part II tender will be entertained.
15. The process of selection of concurrent auditors will be completed through e-Tendering. All chartered accountant firms are required to register themselves on <https://www.mstcecommerce.com> for e-Tendering process.
16. Please note that for applying under the e-Tendering process, a firm should be registered on MSTC portal. Therefore, you are requested to expedite bidder registration for participation in the tender process.
17. Part-I of the tender will be opened on **August 11, 2025, 03:00 PM** and Part-II of the tender will be opened for eligible tenderers subsequently. Firms are advised to use



only the forms supplied by the Bank and not to use any other forms. Incomplete tenders are liable for rejection.

18. RBI reserves the right of addition/ alteration of the scope of audit by adding to or omitting any work without prejudice to this appointment. There would be no change in the monthly remuneration on account of this change in the areas of audit.
19. All disputes arising out of or in any way connected with this appointment shall be deemed to have arisen at Karnataka and only Courts in Karnataka 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 three calendar months. The firm, if it wishes to terminate the services, has to provide a similar notice to the Bank.

25. All disputes and differences of any kind under the agreement shall be mutually referred to the sole arbitrator i.e. Regional Director, Reserve Bank of India, Bengaluru, and his decision in writing, shall be final and binding on the CA firm. The Award passed by the Arbitrator shall be final and binding on both the parties. However, for any dispute/issue, not settled through arbitration, the legal jurisdiction shall be Bengaluru only. Alternate settlement modes can be used for settling any legal dispute with mutual consent only.

25. The firm shall be solely responsible for compliance with the provisions of all central and state laws, various taxes (income tax, sales tax, service tax, etc.), labour and industrial laws, such as minimum wages, compensation, EPF, Bonus, Gratuity, ESI etc. relating to persons deployed for providing services to RBI. 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.

26. No Party (or any Person acting on its behalf) shall have any liability or responsibility for failure to fulfil any obligation (other than a payment obligation) under this Agreement so long as and to the extent to which the fulfilment of such obligation is prevented, frustrated, hindered or delayed as a consequence of circumstances of force majeure.

27. **Prevention of Sexual Harassment Clause –**

a. The firm shall be solely responsible for full compliance with the provisions of the sexual harassment of women at workplace (Prevention, Prohibition and Redressal) Act, 2013. In case of any complaint of sexual harassment against its



employees within the premises of the Bank, the complaint will be filed before the Internal Complaint Committee constituted by the firm and the firm shall ensure appropriate action under the said Act in respect of the complaint. The successful bidder shall confirm constitution of Internal Complaints Committee for the purpose, wherever applicable.

b. Any complaint of sexual harassment from any aggrieved employee of the firm against any employee/customer/visitor of the Bank shall be taken cognizance of by the Regional Complaints Committee constituted by the Bank.

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

d. The firm shall be responsible for any monetary compensation that may need to be paid in case the incidence involves the employees of the firm, for instance any monetary relief to the Bank's employee, if sexual violence by the employee of the firm is proved.

28. The monthly remuneration quoted shall be deemed to have excluded GST. If the applicant fails to exclude GST in the tender, no claim thereof will be entertained by the Bank afterwards. As per Indian laws, TDS will be deducted at source and a certificate for the same will be issued to the firm.

29. Financial bids shall contain remuneration in Indian Rupees (INR) only as per Form- 2, both in figures and words. No other enclosure is permitted with financial bid.

30. **Non-disclosure –**

a. The Firm/Company shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure / systems/ equipment etc., which may come to the possession or knowledge of the Firm/ Company during the course of discharging contractual obligations in connection with this agreement to any third party and shall at all times hold the same in strictest confidence. The Firm / Company shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations



under the contract or to comply with applicable laws. The Firm/ Company shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Firm/ Company shall indemnify the Bank for any loss suffered by it as a result of disclosure of any confidential information.

- b. Failure to observe the above shall be treated as breach of contract on the part of the Firm/ Company and the Bank shall be entitled to claim damages and pursue legal remedies. The Firm/ Company shall take all appropriate actions, as required, to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Firm's/ Company's obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.
- c. The selected firm is required to submit an affidavit-cum-indemnity bond on nonjudicial stamp paper (value as per local stamp laws) at the time of appointment/ extension of the term of appointment, as to the maintenance of confidentiality and secrecy of the Bank's systems and procedures as also to indemnify the Bank against any claim due to loss or damage arising because of disclosure of any information by it.

31. Signing of Contract:

- a. General instructions to the bidders and special conditions hereinbefore referred to shall be the basis of the final contract to be entered into with the successful bidder.
- b. In case of partnership firms, the Tender submitted on behalf of a firm shall be signed by the partners and or the authorised partner on behalf of the firm on its behalf.
- c. Thereafter, the agreement will be executed between the Bank and the successful bidder. It is mutually agreed that the original Agreement will be



retained by the Bank and certified copy of Agreement will be retained by the successful bidder.

- d. 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 Karnataka.
- e. 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.
- f. Notwithstanding the signing of the agreement, the written acceptance by the Bank of a tender in itself shall not constitute a binding agreement between the Bank and the person so bidding, whether such contract is or is not subsequently executed.

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

Signature of the authorized person:

Name of the signatory (in block capital letters):

Name of the firm:



Annex-A

IX. Undertaking

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

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

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

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

Date:

Place:



Annex-B

X. SYNOPSIS FOR AUDITOR (Indicative List)

A. Appointment related information

1. The Concurrent Audit team should comprise of ONE Chartered Accountant and FIVE Skilled staff for Samadhan and ONE Chartered Accountant and FIVE Skilled staff for Bengaluru RO. The skilled staff should have atleast qualified in Group 2 of CA Intermediate or Group II of Integrated Professional Competence Course (IPCC) and undergoing article training. The team should have working knowledge of computers/ systems.
2. The profile of the audit firm should include information of partners, staff strength (skilled) and previous experience of similar auditing etc.
3. The appointment of the Concurrent Auditors (CAs) will be for a period of one year initially i.e. from October 1, 2025 to September 30, 2026. Subsequently the same will be renewed for second and third year subject to annual review of the CAs performance by the Bank.
4. The presence of the Chartered Accountant/Partner of the audit 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 **₹1,42,000/-** (Rupees One Lakh Forty-two thousand) for Bengaluru RO and **₹1,60,000/-** (Rupees One Lakh Sixty thousand) for Samadhan, inclusive of all cost and exclusive of GST. The quotation should clearly mention the total monthly remuneration for undertaking the audit of RBI Bengaluru Office. The remuneration would be for the period of three years and will not be changed on renewal.
6. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961.



7. The CAs will be allowed 'view only' access in various applications for auditing of financial transactions.
8. The CA firm's functions as specified in the scope and coverage may be enlarged at a future date depending upon the needs of this Office.
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 transactions in the Bank are undertaken in conformity with the systems and procedures as laid down by the Bank.
13. The auditors have also to verify and report whether the transactions are properly recorded / documented and vouched.
14. The auditors are required to maintain a daily report/ maintain a log book on deficiencies noticed for spot rectification and submit them on a monthly basis. They are also required to submit a monthly report on major deficiencies noticed in our Office. Irregularities noticed in sensitive areas or transactions, which are of suspicious or fraudulent nature, should be brought to the notice of the Regional Director / Officer-in-Charge by name by means of a secret note. Major irregularities/frauds/shortages, if any, detected should invariably be reported to concerned Central Office Departments and the Inspection Department, along with the Action Taken Report.
15. Any adverse remarks on the facets of working of the Departments should be supported by reasons therefore.
16. The Audit Report should avoid making general and vague observations such as "reported" "given to understand" "Learnt" etc. Instead, CA should make



it a point to incorporate specific comments duly supported by reasons and the relevant statistical and other data.

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

B. General:

1. An index of areas (Scope of Audit) on which Concurrent Audit (CA) firm may draw monthly audit scrutiny report will be given at the time of appointment. The CA firm will also include in the Index additional audit area/s assigned to them from time to time. The CAs will cover the following departments of Bengaluru Regional Office:



- Rajbhasha Cell
- Department of Information & Technology (DIT)
- Protocol & Security Cell
- Financial Inclusion & Development Department (FIDD)
- Estate Department
- Foreign Exchange Department (FED)
- Department of Statistical Information Management (DSIM)
- Department of Supervision (DoS)
- Human Resource Management Department (HRMD)
- Issue Department (Including Cash Section)
- Office of RBI Ombudsman
- Department of Economic Policy and Research (DEPR)
- Central Establishment Section
- Integrated Banking Department (IBD)
- Department of Regulation (DoR)
- Fraud Monitoring Group (FMG)
- Legal Cell
- Consumer Education Protection Cell (CEPC)
- Any other department(s) as per need including any new department(s)/Cell(s) opened subsequently.

The CAs will cover the following sections of Samadhan:

- Loans and Advances
- Benefits
- Funds
- Income Tax
- Pension
- Banking
- Salary



- Any other section(s) as per need including any new section(s)/Cell(s) opened subsequently.

- a) On an average the number of vouchers to be checked by CAs monthly would be around 1300. However, the number is only indicative in nature and there may be increase/ decrease in the number of vouchers based on the requirement of the office/ department.
- b) CAs are expected to familiarize themselves with the system and procedures of the Office and expected to go through all the relevant circulars/ guidelines issued by the Bank from time to time, the provisions incorporated in the relevant manuals, Expenditure Rules etc.
- c) CAs are expected to familiarize themselves with the application - Audit Management System (AMS) of the Bank for audit purposes and submit the report/s and create action paras (including rectified paras) as required by the Bank.
- d) The CAs should undertake the scrutiny of vouchers with reference to the following aspects:
 - i. Adherence to Bank's Expenditure Rule,
 - ii. Narration and accounting under the proper head of accounting,
 - iii. Correct accounting of Revenue and Capital Nature of Expenditures.
 - iv. Maintenance of all relevant accounts (Such as RBI General A/C, SGL, supporting Records/ Registers etc.) as per prescribed norms.
 - v. Inter-office Auto Reconciliation A/c, Adjustments A/c.
 - vi. Reconciliation and monitoring of Charges A/c at monthly interval.
 - vii. Calculation of claims of agency commission.
 - viii. Checking processing and posting of depreciation of assets capitalised
 - ix. Verification of capitalisation transactions of dead stock items by the departments.



- e) The detailed synopsis/ index/ checklist for CAs will be given on appointment. The Checklist details the financial and non-financial areas that need to be looked into while conducting the audit. Concurrent audit as per checklist is mandatory. The CA firm will specifically indicate audit areas of Index not relevant for audit coverage in respect of the Office audited in their report.
- f) The CAs should take up audit of vouchers/ records/ registers on the agreed dates/ days in consultation with the respective department.
- g) The CAs required to identify deficiencies noticed, if any, for spot rectification.
- h) CAs are expected to verify and report that the financial transactions undertaken are in conformity with the laid down system and procedure/s of the Bank.
- i) The CAs would be required to verify reports related to the periodical Income Review Statement, certify the Weekly Statement of Affairs (WSA), Abstract WSA, Income Statement, carry forward provision report, etc., as per the requirement of the Office/Departments.
- j) Vetting of all financial transactions by various departments. 100% checking of the applicable taxes, tax rates on the transactions by various departments and also proper credit of tax to the respective authorities, prior to payments being made and also 100 % verification of the returns prior to them being filled.
- k) The Concurrent Auditors / firm will prepare and file various GST/ Income Tax (IT-TDS)/ Professional Tax returns of the Bank (and also any other related return/s which may come in force subsequently) at prescribed / designated intervals. The Concurrent Auditors will also check and verify the tax related data prepared by the various departments.
- l) CAs shall render their opinion and suggest the process to be adapted on taxation matters whenever required.
- m) The CAs functions as specified above may be enlarged at a future date as per the requirement of the Office/Departments.

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



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

C. Financial:

1. All financial transactions of all the departments including Office of RBI Ombudsman and Samadhan irrespective of their value, will be covered under concurrent audit. The vouchers scrutinized will strictly adhere to the Bank's prescribed guidelines/procedures with particular reference to following:
 - a) Bank's Expenditure Rules.
 - b) Narration and Head of Account of Revenue/Capital (Dead Stock Account) A/c Expenditure.
 - c) Sanctioning authority with reference to cadre wise delegated powers.
 - d) Correctness of the postings of transactions in the respective accounting packages.



2. All financial transactions irrespective of their value will be covered under concurrent audit including the following:
 - a) Hospitalization bills of existing as well as ex-employees (Direct settlement/ Reimbursement Scheme).
 - b) Claims settled under Medical Assistance Fund A/c.
 - c) All Dental treatment and other medical claims.
 - d) Pension/Family pension /Ex-gratia/Family ex-gratia calculation in respect of Retirees/Family Pensioners, Compassionate Gratuity and package calculation in respect of deceased employees.
 - e) Re-fixation of pay of the staff as well as re-fixation of pension in respect of ex-employees, whenever Pay-Scale/ Pension Revision Orders are issued by Central Office.
 - f) Annual increment of staff/ re-fixation of pay in the promotional grade.
 - g) All foreign tour bills.
 - h) All payments of rents, taxes, water charges, etc.
 - i) All payments made (including pre-sanction, post sanction and post payment) to vendors/ suppliers / service providers.
 - j) Recoveries of electricity bills made from staff members of the Bank.
 - k) Arrear payments/ recoveries to be made on revision of minimum wages components such as ESIC, PF, base wages, etc.
 - l) Collection of rent of visiting officers flat (VOF), transit holiday home (THH), Holiday Homes and other recoveries.
3. Concurrent Auditor will certify the correctness of (i) maintenance of Statutory Liquidity Ratio (SLR)/ Cash Reserve Ratio (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 concerned departments.
4. The Audit of expenditure incurred at Banking Ombudsman Offices of the Bank should be confined to the audit of bills of RBI staff and Banking Ombudsman only.



5. Concurrent Auditor will certify that the waiver of penalty, if any, under the 'Scheme of Incentives & Penalties' and 'Currency Distribution and Exchange Scheme' for bank branches, was done with the approval of Regional Director/ Officer InCharge.
6. Verification of calculations of currency verification and processing system (CVPS) incentives, Shredding and Briquetting System (SBS) incentives, scheme of incentives and penalties and Currency Distribution and Exchange Scheme (CDES) in Issue Department.
7. Any other audit area having financial implications indicated from time to time by Bengaluru Regional Office/ Samadhan/ Central Office is to be audited by the Concurrent Auditor.
8. Concurrent Auditors should verify the entries in the subsidiary book with reference to the actual transactions/sanctions. This would bring out if any fraudulent transaction has been sent to DAD and subsidiary books have been manipulated.
9. A certificate regarding the under noted instructions are to be furnished to our Inspection Department, Central Office, Mumbai on a monthly basis.
 - a) All financial sanctions will be subjected to Concurrent Audit. Excess/ irregularity in financial sanctions by the authority below the rank of Regional Director (RD) / Officer-In-Charge (O-i-C) will be reported to the RD / O-i-C and also to Inspection Department and all irregular sanctions by the RD / O-i-C will be reported to the Inspection Department directly by the Concurrent Auditor. In case no irregularity is observed, a "NIL" statement will be sent by the Concurrent Auditor to the Inspection Department.
 - b) Financial powers exercised by the Regional Director will be reported by the Concurrent Auditor to the Inspection Department.
 - c) The Concurrent Auditor should indicate whether the exercise of financial sanction /financial powers by the Officers of the Bank and the Regional Director are as per the prevailing Reserve Bank of India Expenditure Rule.



D. Non-Financial:

1. Apart from carrying out 100% check of above transaction-based vouchers/claims/bills etc., Concurrent Auditor will examine/scrutinize the following but not limited to:
 - a) Surprise audit check of Cheque Books/Stamps and other valuables held under the joint custody of officials, as per Central Office guidelines/Manual provisions carried out by the auditee officials. Concurrent Auditor will undertake the same at least once in a half year.
 - b) Monthly scrutiny of Petty Cash A/C and reversal of outstanding balance of Petty Cash A/C.
 - c) 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.
 - d) 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 one/two months will be enclosed and commented in the reports.
 - e) 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.
 - f) Monthly balancing/ reconciliation of aggregate outstanding balances of Individual Staff loans and advances recovery accounts sheet with the GL and SGL A/C balances. Half Yearly balancing of outstanding accrued interest balances of all staff loan/advances accounts with outstanding SGL/GL balance and 'C' Registers for Housing Loan Accounts.



- g) 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.
- h) Any Central Office prescribed statements/ control returns suggested for audit check by the Office.
- i) Check the PRAN related work whether the employees attached to RO and Samadhan have obtained PRAN.
- j) Check whether periodical visits of HDFC Bank's representative are arranged by the Office to attend NPS related issues of the bank employees.
- k) Concurrent Auditor will ensure that there is no leakage of interest, exchange, commission, discount etc. in the Bank's Income Account at Bengaluru Regional Office audited and that the delegate/s at the Bank's concerned office does/ do not undertake any unilateral change/s in the Central Office prescribed circulars/ instructions/ guidelines on the various schemes and other facilities for staff. Any income leakage/deviations made, without specific prior approval of the concerned Central Office department, may be highlighted in the monthly Audit Report submitted to the concerned Regional Director for immediate action/ rectification.
- l) Concurrent Auditor should verify the entries in the system with reference to the actual transactions/sanctions.
- m) Checking of the insurance of Bank's properties.
- n) Checking of the calculation of pension amount.
- o) Adherence to Bank's new fixed assets policy and verification of reconciliation of dead stock by Estate Department.



Taxation:

1. Pre-Payment Tax Verification

The Concurrent Auditor shall:

- i. Check and verify all tax-related transactions prior to any payment across all Departments/sections.
- ii. Conduct 100% verification of applicable tax (including GST), tax rates, and taxable amounts for all bills payable by the Office. Conduct 100% verification of applicable tax deductions under relevant sections of Income Tax Act, 1961 and Goods and Service Act 2017.
- iii. Stay updated with all tax-related instructions issued by the Government of India, guidelines issued by Central Tax Cell, Samadhan and provide relevant guidance to various units of the Office
- iv. Provide necessary guidance to Bank officials, as required, during the filing of statutory tax returns.

2. Income Tax Returns

The Auditor shall:

- A. Verify the correctness of Tax Deducted at Source (TDS) / Tax Collected at Source (TCS) including applicable rates, timing of deduction, and remittance.
- B. Ensure timely preparation, compilation, and filing of all applicable returns (e.g., 26Q/27Q) with concerned authorities based on inputs from Departments and perform necessary checks before monthly remittance of TDS to Income Tax Department and quarterly filing of IT TDS returns.
- C. Undertake the following specific tasks:
 - i. Verify data/statements submitted by Departments relating to IT-TDS deductions
 - ii. Generation of IT-TDS/TCS challans from the Income Tax Portal.
 - iii. Bulk generation of Forms 16/16A and 27A/27D in the name of the designated Tax Deductor (RBI Bengaluru).
 - iv. Forward PRN copies / acknowledgement receipts of TDS filing preferably on the same day of filing.
 - v. Dispatch TDS certificates within 15 days of filing.



- vi. File rectification requests or revised returns, wherever applicable.

3. GST Return Filing

The Auditor shall

- A. Compile data for GST returns based on inputs from Departments and perform necessary checks before monthly filings.
- B. File the following GST returns GSTR-7, GSTR-1, GSTR-3B, GSTR-9, and GSTR-9C, of the Bank and any other related returns that may come in force subsequently at designated intervals covering the following aspects:
 - i. Interpret and ensure compliance with GST rules, laws, CTC guidelines, timelines, notifications, and amended provisions.
 - ii. Cross-verify Department data with E-Kuber GL statements.
 - iii. Verify data/statements submitted by Departments in connection with GSTR1, GSTR7, GSTR-3B.
 - iv. Validate each invoice for accuracy in GST rate, HSN code, SGST/CGST/IGST applicability, intra/interstate classification, GSTIN, and ITC eligibility. Each invoice must be authenticated by the auditor with signature and stamp.
 - v. Generate challan on GST portal and provide copies to Estate Department for remittance through NEFT with at least one day in advance of last date of filing such return.
 - vi. Upload accurate GST data on GST portal of the Government for each return
 - vii. Ensure all returns are filed without delay (prior to last date and not on Saturday/Sunday/Holiday) to avoid penalties. Any such penalty if levied by the Government due to delay or error will be borne by the auditor.
 - viii. Provide copies of returns filed/acknowledgements to the Estate Department.
 - ix. Submit monthly and yearly reports highlighting completed activities and areas of concern.
 - x. Lodge grievances on the IT/GST portal, if required, and follow up for resolution.
 - xi. Ensure compliance with any modification in filing returns, new rules, notifications by Government, addition of returns etc.



4. GST Input Tax Credit (ITC) Reconciliation

The Auditor shall assist the Office in monthly reconciliation and matching exercise pertaining to GST Input Tax Credit to be claimed by the Office every month covering the following aspects:

- i. Monitoring Suspense ITC GLs to ensure that only eligible reconciled amounts are present in it at the end of every month
- ii. Reconciling Departmental submissions (in prescribed format) with GSTR-2B generated from the GST portal.
- iii. Preparing workings related to permanent and temporary reversals for arriving at the ITC claimable in GSTR-3B every month

5. Handling Tax Notices and Appeals

The Auditor shall:

- (i) Provide consultancy services to RBI, Bengaluru in cases of receipt of any tax notice, clarifications sought, intimations for IT/GST Audits etc
- (ii) Represent RBI Bengaluru before authorities such as Income Tax Department, Income Tax Appellate Tribunals, CBIC, CBDT, GST Department, GST Appellate Authority or any other Authority for hearings, assessments proceedings on Income Tax and TDS Return, Direct & Indirect tax matters in connection with assessment proceedings, penalty proceedings, appeals, personal hearings and other matters including existing/ongoing appeals/writs etc. Take timely action for disposal of pending matters from previous assessment years if any.
- (iii) Draft and file appeals before appropriate authorities including Income Tax Commissioner, Income Tax Appellate Authority, GST Commissioner, GST Appellate Authority, Customs Excise and Service Tax Appellate Tribunal (CESTAT) etc., and represent RBI, Bengaluru for hearings of such appeals.
- (iv) Draft replies to letters, queries, demand notices, show cause notices, etc., issued by any tax authorities.
- (v) Assist in providing data or information to Tax Authorities required during GST/Income Tax audits or assessments.



6. Miscellaneous

- (i) Provide on-site support for data compilation, checks, and e-invoice generation.
- (ii) All works must be conducted on-site; no data will be shared via email or in physical form.
- (iii) Provide training sessions to Bank staff at least once per quarter on latest GST provisions, returns, and compliance practices.
- (iv) During the period of contract, assess all requirements to be fulfilled on behalf of RBI, Bengaluru.
- (v) Bank may not give any specific permission to work on non-working Saturday/Sunday/Holiday. The activities must be completed on working days before the deadline set by the Government.
- (vi) *There should not be any delay with respect to the statutory provisions relating to GST returns, as prescribed under GST Act 2017. Any late reporting or wrong reporting of GST/Income Tax return filings and any penalty arising therefrom, will not be borne by the Bank and the penalty and responsibility on such cases will lie solely on the Auditor.*
- (vii) The Bank shall retain ownership of all data.
- (viii) The Auditor shall keep the Office informed about changes in GST rates/laws, and updates on ESIC, PF, minimum wages, etc., as and when notified by the concerned Government Department to enable the Office to effect immediate implementation of the changes.
- (ix) Any other matter incidental to ensuring adherence to GST/IT Act/regulations and/or statutory/regulatory permissions related to it.

7. The Concurrent Auditor should arrange for training sessions for staff of the Bank to impart working knowledge of taxation, various statutory requirements applicable to the Bank etc. on time to time (as desired by the Bank).

E. Confirmation of Balances:

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



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

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, Bengaluru.



2. Concurrent Auditor will submit a Monthly Audit Report to the Regional Director of the Bengaluru Regional Office and CGM, Samadhan on or before 10th of every month and incorporate comments on the compliance position of the audit irregularities pointed out in the previous report or otherwise in the subsequent report.
3. Concurrent Auditors are expected to familiarize themselves with the application - Audit Management System (AMS) developed by the Bank for the audit purpose and submit the report/s and create action paras (including rectified paras) as required by the Bank.
4. Concurrent Auditor firm is advised to use red color pen while checking/ auditing the records and put a rubber stamp "checked/ audited" with the date and initials on the records subjected to scrutiny.

G. Reporting requirements:

1. The Monthly Audit Report and certificate should be submitted in the format prescribed by the Bank by 10th of subsequent month. The monthly audit report shall be drawn from the scope of audit shared at the time of offer of appointment.
2. The Monthly Audit Report should indicate item-wise action points on the financial and non-financial (major and other) action paras.
3. The Monthly Audit Report should also indicate status of compliance in respect of action points pertaining to audit report which was rectified during the month and the reason for delay, of the outstanding compliances, if any.
4. The Monthly Audit Report should highlight the reasons for inaction in respect of old outstanding entries in sensitive accounts, such as Suspense, Sundry etc.
5. Irregularities noticed in sensitive areas and/ or transactions of suspicious nature should be brought to the notice of Regional Director/ Officer-in-Charge by recording a special note.
6. The Concurrent Audit report should incorporate specific comments, wherever required, duly supported by facts and figures.



7. Major irregularities/ frauds/ leakages in income, if any, identified should be brought to the notice of in charge of auditee office (Bengaluru Regional Office), concerned Central Office Department and Inspection Department.
8. Compliance to Statutory and Regulatory Compliance by the Departments along with documentary evidence and to bring to light any Statutory compliance that the Bank needs to comply.

In addition to the above, CAs will cover the following areas pertaining to Samadhan,

LOANS & ADVANCES

Sl.no	Particulars
1	No. of category of loans sanctioned during the month?
2	Whether entries generated during loan processing is accounted properly in CBS?
3	Whether recovery of EMI on loans and advances takes place from the subsequent month of loan disbursement?
4	Whether changes in EMI have been carried out in Samadhan?
5	Whether related IRS and Samadhan, records are updated as and when FERs are responded to, for all types of repayment of loans?
6	Whether IRS is updated based on salary run/repayment/EMI change properly?
7	Whether recoveries for employees on deputation/ Special Hardship Leave are duly transferred by the ROs to Samadhan and are duly accounted for?
8	Whether monthly recoveries are not more than 25% of total emoluments at the time of sanction of loans?
9	Whether minimum service / remaining service criteria of employee for various loans are adhered to at the time of sanction?
10	Check the loan sanctioned through portal and submission of proof of utility by the employee.



11	a) Verification of accrued interest balance of employees in respect of separation /prepayment of loans b) Checking whether the system has opened accrued interest loan type for all loans where principal has ended loans and c) Whether accrued interest repaid by the employees has hit the correct GL in CBS.
12	Calculation of accrued interest for half-yearly and Annual closing.
13	Compliance for the previous report.
14	Outstanding loan balances of retired employees
15	Correctness of calculation of monthly accrued interest for all interest-bearing loans.
16	Outstanding loan balances of all category of loans tally with CBS balances always?
17	Whether unspent balance of loans if any is returned by the employee?
18	Whether personal loan is not availed for more than three times in a year?
19	For housing loans, whether principal is first recovered and then interest recovery starts, irrespective of the number of loans?
20	For personal loans, whether interest recovery commences immediately after end of principal recovery, irrespective of the number of principal instalments?

BENEFITS

Sl.no	Particulars
1	Whether the pay-out to employees (both serving and retired) through Samadhan under all benefit heads is as per their respective eligibilities and in accordance with the extant guidelines of reimbursement?



2	Whether accounting sheet and pay-out in each of the benefit as per Samadhan tallies with CBS?
3	Leave encashment is carried out only after debiting the ordinary leave from leave module?
4	Cases where reimbursement is made for relevant bills received as per extant instructions?
5	Whether entries generated during offline run (payments/recoveries) is accounted properly in CBS?
6	Whether payments made to the deputed employees of RBI (DICGC, IIBM etc) are properly reimbursed?
7	Whether the consolidated TDS amount in respect of OL Encashment and LFC is transferred in time to Income Tax Section?
8	Verification and authentication of all transactions during both the pre-closure and post-closure stages of the Half yearly/Annual Closing of Bank Accounts.
9	Monitoring of all LFC advance cases and to ensure timely bill settlement and reversal of Suspense Account thereof as per the extant instructions in the matter.
10	Whether relevant entries in SAP are made for payment of arrears and recovery of benefits?
11	Whether benefits in respect of the staff/officers who were promoted/transferred have been paid benefits as per their new eligibility?



FUNDS

Sl. No	Particulars
1	Whether advance/withdrawals are carried out based on intimation from respective office/ as per application in the advance portal.
2	Whether Withdrawals and advances are correctly accounted in the individual PF accounts?
3	In case of PF advance, whether a loan module is created to ensure regular recovery from salary?
4	In case of PF Final Settlement, whether half-yearly/broken period interests are applied correctly as per rates decided for applicable period?
5	Whether Total Interest Paid or accrued is transferred from Interest on Earmarked Securities Account to Administrator to PF Account?
6	Whether half yearly interest is applied as per rates decided by PF administrators?
7	In case of PF Final Settlement, check whether PF Balance with interest has been correctly transferred to the respective office and the account balance has been made nil.
8	In cases of employees whose PRAN is on record, whether employee's and employer's contribution are being transferred to POP?
9	Number of cases where PRAN not received and PRAN received and not tagged to RBI?
10	Whether differential interest payable to retired employees has been correctly computed and disbursed?
11	Whether NPS contribution deducted in all deserving cases?
12	Comment on sundry balances of NPS contribution?



13	Payment of Quarterly CRA charges bill received from Service provider (Protean e-Gov Technologies Ltd formerly NSDL)
14	Whether interest is applied for ineligible cases – balances held beyond 6 months after retirement/separation?
15	Whether bank's contribution of PF has been credited to Gratuity and Superannuation Fund account in case of pension optees?

INCOME TAX

Sl. No	Particulars
1	Whether income tax on Salary, Pension, Final Settlement, Perquisites and payments made outside Samadhan is deducted at the correct rate?
2	Whether payments made outside Samadhan and TDS thereof, if any, is correctly captured in the Samadhan system?
3	Whether TDS is remitted to the appropriate Government account within the due date every month?
4	Whether quarterly returns in Form No.24 Q is filed within the due date?
5	Whether the annual return in Form 24 Q Annexure II is filed within the due date?
6	Whether the amount of TDS mentioned in the challan tallies with the Salary, Final settlement and Pension dump received from Samadhan Banking.
7	Whether the challans for remitting the monthly TDS to the Government account is correct in all respects? (viz. TDS amount, TAN, assessment year, type of payment, date, tax payers details etc.)



8	Whether quarterly returns in Form 24 Q are correct in all respects (viz. Assesse name, PAN, amount credited, TDS, challan number, challan date etc).
9	Whether the annual return in Form No 24Q, Annexure II is correct in all respect (viz. Assesse name, PAN, gross salary, exemptions, deductions, taxable income, tax payable, tax paid etc).
10	Uploading of Quarterly Form 24Q returns through TIN Facilitator
11	Certification of Form No. 26A (if any, on need basis only)
12	Whether instructions on adherence to Income tax calculations on employees working in North-Eastern Region of India has been correctly followed?

PENSION

Sl.no	Particulars
1	<ul style="list-style-type: none"> a) Whether the pension amount is captured and paid according to the basic pension as provided by the RO's and the rate of dearness relief is calculated as conveyed by the Central Office from time to time. b) Check the Pension fixed by Samadhan for new pension hiring cases (superannuation, Voluntary retirement cases) is as per extant guidelines. (before payment) c) Check the family pension fixed by Samadhan for new hiring cases is as per extant guidelines. (before payment) d) Random check of 1-2% of the pension drawn cases to find out adherence to Administrative Circular. (Salary?) e) Check whether commuted pension is restored to full pension timely.
2	Whether Income-Tax has been deducted from the Pension payments in accordance with the applicable rate from time to time.



3	Whether pension payment is stopped based on the information given by the RO's in case of Non-submission of Life Certificate by the pensioners before DECEMBER 30 every year.
4	Check pensioners' count every month (i.e. closing balance of previous month <i>plus</i> additions during the month <i>minus</i> deletions during the month)
5	Whether any additional payment to/recovery from pensioner is in order.
6	Summary of employees for whom pension are drawn, not drawn – whether pension drawn/not drawn cases are proper?
7	Compare previous month payroll with the current payroll to identify whether any unusual/abnormal changes have taken place in both pay and deductions and comments thereof.
8	Whether any CPF optee is being paid pension?
9	Whether any loans and balances are outstanding for the pensioner?
10	Whether entries generated during pension run is accounted properly in CBS?
11	Whether the exemption is provided as per extant instructions in case of (a) Gratuity/Compassionate Gratuity (b) OL Encashment (c) Commuted Value of Pension (d) Compassionate Package
12	Whether, the payment of below mentioned final settlement components is made as per extant guidelines, before releasing the payment. (a) Gratuity/Compassionate Gratuity (b) OL Encashment (c) Commuted Value of Pension



	(d) Compassionate Package
13	Whether Income tax (employee and bank portion) on Final settlement payments has been correctly calculated.
14	Summary of employees retired for whom the final settlement was completed/not completed – reasons thereof.
15	Whether bank's tax on tax on bank portion of gratuity has been computed properly in all Final Settlement cases
16	Whether Final Settlement has been completed within the stipulated time period?

BANKING

Sl. No	Particulars
1	Comment on the monitoring of the transitory accounts such as Sundry Deposit and Suspense A/c.
2	Checking of periodical statements (weekly/quarterly/half yearly/annual to be sent to DGBA
3	Comment on the outstanding FER's, originated as well as to be responded.
4	Whether entries in subsidiary ledgers have been checked with reference to accounting sheets and verified?
5	Manual payments made through NEFT has been checked for amount and accuracy?



SALARY

Sl.No	Particulars
1	Summary of employees for whom salaries are drawn, not drawn – whether salary drawn/not drawn cases are proper?
2	Summary of closing balance of the no. of employees of previous month, new hiring, retirements/separations, closing balance for the current month?
3	Whether Increments have been granted according to the pay scale?
4	Whether pay fixation details have been entered in Samadhan, correctly?
5	Compare previous month payroll with the current payroll to identify whether any unusual/abnormal changes have taken place in both pay and deductions and comments thereof
6	Whether changes intimated by Regional Offices/Central Offices have been carried out in the Samadhan, application
7	Whether retirees are still being paid salary?
8	Whether the impact of the leave module factored in for drawing salary?
9	Whether the pay components and allowances are within the range prescribed for the grade of the employee? Other than arrears
10	Whether DA has been properly calculated on the pay components?
11	Whether hiring /separation cases have been properly accounted for during the month?
12	Whether other recoveries deducted from payroll run have been transferred to the respective offices?



13	Random check of 1-2% of the salary drawn cases to find out adherence to Administrative Circular?
14	Whether recovery of, professional Tax is as per prescribed rates of different states and whether the amount has been remitted promptly?
15	Compliance for the previous report.
16	Confirmation that employees on LPR, if any, do not draw more or less salary than their last drawn salary and are also not granted increment.
17	Employees in Special Hardship Leave who are drawing salary for various reasons should be checked for its correctness.
18	Certain Wage Types are mutually exclusive like SI and PSI and WT1455, WT1060, WT1435 has to be checked if any employee is getting both, inadvertently.
19	House Rent Allowance and Non-Monetary Perks for allotment for a particular month are mutually exclusive. Concurrent Auditor may verify whether other than Regional Senior Officer, any other staff has got both in a month and why.

Notwithstanding any of the above the Concurrent Auditors may have to take up audit for any of the new modules getting added to Samadhan.



Annex C

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

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



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



		<p>be considered only one and not three.</p> <p>ii. The experience letters/appointment letter should be uploaded year wise.</p>
11	Details of past experience in RBI audits	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, 2025 and the last date of submission of bid.



Annex - D

XII. Draft Articles of Agreement

यह करार भारतीय रिज़र्व बैंक, जिसका कार्यालय भारतीय रिज़र्व बैंक, बेंगलुरु – 560001 (इसके बाद "बैंक" के रूप में संदर्भित है), (सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **पहला पक्षकार**

और

मेसर्स _____, जिसका

कार्यालय

(इसके बाद

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

This Agreement made on this _____ day of _____ 2025 between Reserve Bank of India, having its office at Reserve Bank of India, Bengaluru – 560001 (Hereinafter referred to as the "**Bank**") which expression shall unless it is repugnant to the context or meaning thereof deemed to include its affiliates, successors and assigns of the ONE part

and

M/s _____, having its office at



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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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



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

4. प्रतिनिधित्व **Representations:**

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

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

- 4.2 समवर्ती लेखापरीक्षक यह वचन देता है कि आरबीआई, बेंगलुरु के लिए तैनात की जाने वाली समवर्ती लेखा परीक्षा दल का नेतृत्व एक चार्टर्ड अकाउंटेंट द्वारा किया जाएगा और पाँच कुशल कर्मियों द्वारा सहायता प्रदान की जाएगी। इसी प्रकार, समाधान के लिए तैनात किए जाने वाले समवर्ती लेखा परीक्षा दल का नेतृत्व एक चार्टर्ड अकाउंटेंट द्वारा किया जाएगा और पाँच कुशल कर्मियों द्वारा सहायता प्रदान की जाएगी।

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



Audit Team to be deployed for the Samadhan shall be headed by one Chartered Accountant and assisted by five skilled personnel.

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

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

- 4.4 समवर्ती लेखापरीक्षक इस बात से सहमत है कि लेखापरीक्षा दल बैंक के सभी कार्य दिवसों को कार्यालय समय के दौरान भारतीय रिज़र्व बैंक, बेंगलुरु 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, Bengaluru on all working days for the working hours of the Bank. **Further, they will also be present on Saturdays and Sundays and other holidays, if required due to office exigency.**

5. लेखापरीक्षा का दायरा Scope of Audit:

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

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



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

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

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

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

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

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

8. वारंटी Warranties:

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

The Concurrent Audit will be on a daily basis. The supporting notes etc. /online access to records will be made readily available to the audit team.



There should not be any delay in subjecting the financial transactions to Concurrent Audit.

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

- (a) स्टाफ और विक्रेता भुगतान से संबंधित सभी वित्तीय लेनदेन।
- (b) सभी वित्तीय लेनदेन समवर्ती लेखा परीक्षा (जिसमें स्वीकृति पूर्व, स्वीकृति उपरांत और भुगतान उपरांत के चरण शामिल हैं) के अधीन होना चाहिए ताकि बैंक की व्यय नियमावली और एसआरसीसी मानदंडों की अनुरूपता सुनिश्चित हो सके, जिसमें लेन-देन की सटीकता सुनिश्चित करने हेतु वित्तीय लेनदेन की स्वीकृति और भुगतान के बाद भी शत प्रतिशत जांच अपेक्षित है।
- (c) समवर्ती लेखा परीक्षक को प्रमाणित करना चाहिए कि उन्होंने लेनदेन की 100% जांच की है और संबंधित कानूनों/नियमों/अधिनियमों में निर्धारित वैधानिक और नियामक आवश्यकताओं का 100% अनुपालन किया गया है।

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

- a. All financial transactions relating to staff and vendor payments.
 - b. All financial transactions should be subjected to Concurrent Audit (including pre-sanction, post sanction and post payment) stage to ensure conformity to Expenditure Rule of the Bank as well as Statutory & Regulatory Compliance Certificate (SRCC) norms which requires a hundred percent check of financial transactions post sanction and also at the post payment stage to ensure accuracy of transactions
 - c. The Concurrent Auditor should certify that, they have carried out 100% check of transactions and there is 100% compliance with the Statutory and Regulatory requirements prescribed in relevant Statutes/Rules/Acts.
9. **क्षतिपूर्ति खंड:** समवर्ती लेखा परीक्षक बैंक और उसके अधिकारियों, कर्मचारियों, निदेशकों और प्रतिनिधियों को उनके द्वारा ऑडिट किए गए किसी भी लेनदेन के संबंध में और सभी



दावों (तीसरे पक्ष के दावों सहित) कार्यों के संबंध में किसी भी भूल-चूक के लिए क्षतिपूर्ति करने और क्षतिपूर्ति 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 प्राधिकारों द्वारा जारी किसी भी लागू कानूनों, विनियमों, दिशानिदेशों 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 वचनबद्धता और वारंटी का उल्लंघन; या
- 9.4 समवर्ती लेखा परीक्षक या उनकी ओर से तीसरे पक्षकार की लापरवाही या धोखाधड़ीपूर्ण कृत्य या भूल-चूक;

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

- 9.1 Violations of any applicable laws, regulations, guidelines issued by the Government or other statutory authorities during the contract period; or
- 9.2 Breach or non-performance of the terms and conditions of the Concurrent Auditor; or
- 9.3 Breach of the representations and warranties made by the Concurrent Auditor; or
- 9.4 Negligent or fraudulent act or omission by the Concurrent Auditor; or any third party for reasons attributable to the Concurrent Auditor.



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

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

- 10.1 **गैर-प्रकटीकरण:** समवर्ती लेखापरीक्षक इस करार के संबंध में अपने संविदात्मक दायित्वों को पूरा करने के दौरान ठेकदार को मिलने वाली कोई भी जानकारी, सामग्री तथा बैंक के



बुनियादी ढांचाउपस्करों आदि के संबंध में मिलने वाली जानकारी का प्रत्यक्ष या/सिस्टम/अप्रत्यक्ष रूप से प्रकटीकरण किसी अन्य पक्षकार को नहीं करेगा तथा हमेशा इसे अतिगोपनीय बनाए रखेगा। समवर्ती लेखापरीक्षक, 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, न ही प्रकाशन की अनुमति देगा और न ही इसका प्रकटीकरण करेगा। समवर्ती लेखापरीक्षक किसी गोपनीय जानकारी के प्रकटीकरण के परिणामस्वरूप बैंक को हुई हानी के लिए बैंक को क्षतिपूर्ति करेगा। समवर्ती लेखापरीक्षक द्वारा उपयुक्त शर्तों का पालन न करना संविदा भंग माना जाएगा और बैंक संविदा की समाप्ति के अलावा अपने विवेकानुसार हुई क्षति का दावा करने तथा कानूनी उपाय करने का हकदार होगा।

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



to claim damages and pursue legal remedies, apart from termination of contract, at its discretion.

समवर्ती लेखापरीक्षक इस करार के अधीन गोपनीय जानकारी का प्रकटीकरण न किए जाने के दायित्व को सुनिश्चित करने के लिए अपने कर्मचारियों से संबंधित सभी उचित कर्वाई करेगा। गैर-प्रकटीकरण और गोपनीयता के संबंध में समवर्ती लेखापरीक्षक 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, बीना कोई कारण बताए और बिना किसी मुआवजे के भुगतान के लिखित नोटिस द्वारा इस समझौते को तुरंत समाप्त करने का हकदार होगा, यदि

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



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

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

12.2 समवर्ती लेखापरीक्षक इस अनुबंध/नीविदा के किसी भी नियम और शर्तों का उल्लंघन करता है, और/या

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

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

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

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

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

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



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

- 12.6 बैंक किसी भी समय फर्म द्वारा प्रदान की जाने वाली सेवाओं से संतुष्ट नहीं है तो बैंक तीन 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 three calendar months.

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

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

मध्यस्थता ARBITRATION

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

If any dispute, difference or question shall, at any time, arise between the parties as to the construction of this Agreement or concerning anything



herein contained or arising out of this Agreement or as to the rights, liabilities and duties of the said parties, the same shall be referred to arbitration under the provisions of Arbitration and Conciliation Act, 1996 or any Statutory modification thereof and the decisions of the Arbitrator/ Panel of Arbitrators shall be final and binding on both the parties. The venue of arbitration shall be Bengaluru, Karnataka, India. Further such disputes, difference or questions, if any, shall be deemed to have arisen at Bengaluru and only courts in Bengaluru shall have jurisdiction to determine the same.

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

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

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

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



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

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

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

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

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

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

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

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

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



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

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 लेखा परीक्षक 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.

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 फ़र्म /कंपनी को दिए जाने वाले भुगतान भी स्वीकार करने के लिए सहमत हूँ/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, बेंगलुरु द्वारा हस्ताक्षरित एवं सुपुर्द
SIGNED AND DELIVERED by Reserve Bank of India,
Bengaluru

(नाम और पदनाम)
(Name and Designation)

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

1. _____

पता Address _____

2. _____

पता Address _____

SIGNED AND DELIVERED by

_____ द्वारा हस्ताक्षरित एवं सुपुर्द