



**RESERVE BANK OF INDIA**  
**Hoshangabad Road, P.B. No. 32,**  
**Bhopal – 462011**

**July 22, 2022**

**E-Tender for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 by Reserve Bank of India, Bhopal**

(Only through e-procurement)

Reserve Bank of India, Bhopal invites E-tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 for Reserve Bank of India, Bhopal.

The Tender process will be executed through the e-Tendering portal of MSTC Ltd. (<https://www.mstcecommerce.com/eprochome/rbi>). 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](http://www.rbi.org.in) under 'Tender' section and from the website <https://www.mstcecommerce.com>. The last date for submission of tender is **August 12, 2022 till 12:30 pm**. 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.

## SCHEDULE OF TENDER

Note: This is a limited tender enquiry through MSTC portal. Only category 1 CA firms of Madhya Pradesh are eligible to participate in this Tender. Bidders are advised to first visit our website <https://www.rbi.org.in> through “Tenders” link to check their eligibility. Eligible firms wishing to apply should register themselves with MSTC Portal (<https://www.mstcecommerce.com/eprochome/rbi/>) and apply online only.

A	e-Tender no	<b>Tender No. – RBI/Bhopal/HRMD/27/22-23/ET/223</b>
B	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through <a href="https://www.mstcecommerce.com/eprochome/rbi/">https://www.mstcecommerce.com/eprochome/rbi/</a> )
C	Date of Notice Inviting e-tender available for download on RBI website	July 22, 2022, 11:30 am
D	Date of Pre-Bid meeting (online)	July 28, 2022, 03:00 pm
E	Venue of Pre-Bid meeting	Online meeting (through WebEx)
F	Estimated value of tender	₹9.84 Lakh (excluding GST) annually @ ₹82,000 per month (excluding GST)
G	Transaction fees	Payment of transaction fee through MSTC payment gateway/NEFT/RTGS in favour of MSTC LIMITED
H	Date of Starting of online submission of e-tender (Technical Bid and Financial Bid) at <a href="https://www.mstcecommerce.com/eproc/home/rbi/">https://www.mstcecommerce.com/eproc/home/rbi/</a>	July 22, 2022, 11:30 am
I	Last date of availability of e-tender on website	August 12, 2022, 12:30 pm
J	Date & time of closing of online	August 12, 2022, 12:30 pm

	submission of e-tender (Technical Bid and Financial Bid).	
K	Date & time of opening of Part-I (Technical Bid)	August 12, 2022, 03:00 pm
L	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, Bhopal. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email IDs given by them.

Regional Director  
Reserve Bank of India  
Bhopal



**RESERVE BANK OF INDIA**

**Hoshangabad Road, P.B. No. 32,**

**Bhopal – 462 011**

**Tender No. – RBI/Bhopal/HRMD/27/22-23/ET/223**

**July 22, 2022**

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Regional Director  
Bhopal

## **DISCLAIMER**

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

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

Reserve Bank of India 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.

**SCHEDULE OF TENDER**

A	e-Tender no	<b>Tender No. – RBI/Bhopal/HRMD/27/22-23/ET/223</b>
B	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through <a href="http://www.mstcecommerce.com/eprochome/rbi">www.mstcecommerce.com/eprochome/rbi</a> )
C	Date of Notice Inviting e-tender available for download on RBI website	July 22, 2022, 11.30 am.
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E	Venue of Pre-Bid meeting	Online meeting (through WebEx)
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G	Transaction fees	Payment of transaction fee through MSTC payment gateway/NEFT/RTGS in favor of MSTC LIMITED
H	Date of Starting of online submission of e-tender (Technical Bid and Financial Bid) at <a href="http://www.mstcecommerce.com/eprochome/rbi">www.mstcecommerce.com/eprochome/rbi</a>	July 22, 2022, 11:30 am
I	Last date of availability of e-tender on website	August 12, 2022, 12:30 pm
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### **Important Instructions Regarding E-tender**

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

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

#### **A) Registration:**

The process involves vendor's registration with MSTC e-procurement portal which is free of cost. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic bidding for submission of Technical Bid as well as Financial Bid over the internet will be done. The vendor should possess Class III signing type digital certificate. Vendors are to make their own arrangement for bidding from a computer connected with internet. MSTC/ RBI, Bhopal is not responsible for making such arrangement. (bids will not be recorded without digital signature).

**NOTE:** The Technical Bid and Financial Bid have to be submitted online only at [http://www.mstcecommerce.com/eprochome/rbi/buyer\\_login.jsp](http://www.mstcecommerce.com/eprochome/rbi/buyer_login.jsp)

1) Vendors are required to register themselves online with [www.mstcecommerce.com](http://www.mstcecommerce.com) → e- Procurement→PSU / Govt.Depts→ RBI. Register as 'Vendor' by filling up details and creating own user id and password→ Submit.

2) Vendors will receive a system generated mail confirming their registration in their email which has been provided while filling the registration form.

3) In case of any clarification, please contact MSTC / RBI, Bhopal, (before the scheduled time of the e- tender).

#### **Contact person (MSTC):**

1. Shri Vijay Kala, Manager  
8179551100  
[vkala@mstcindia.co.in](mailto:vkala@mstcindia.co.in)
2. Shri. Shishupal Yadav, Deputy Manager  
8826562675  
([syadav@mstcindia.co.in](mailto:syadav@mstcindia.co.in))

3. Shri Neeraj Mathur, Deputy Manager

8871111473

[nmathur@mstcindia.co.in](mailto:nmathur@mstcindia.co.in)

4. MSTC Helpdesk-

033-23400020

[helpdesk@mstcindia.co.in](mailto:helpdesk@mstcindia.co.in)

(0755) 2552241 / (0755) 2570664

[mstcbpl@mstcindia.in](mailto:mstcbpl@mstcindia.in)

Contact person (RBI, Bhopal):

Smt. Chitra Harode (AGM),

Shri. Rajankumar Patel (Manager),

HRMD

Reserve Bank of India,

Hoshangabad Road, Bhopal - 462 011,

Tel: 0755-2519313

E-mail: [abccbhopal@rbi.org.in](mailto:abccbhopal@rbi.org.in)

**B) System Requirements:**

i) Windows 7 Operating System & above

ii) IE-7 and above Internet Explorer browser.

iii) Signing type digital signature

iv) Latest JRE software to be downloaded and installed in the system

To disable "Protected Mode" for DSC to appear in the signer - 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' use path : Tools→ Internet Options→ Security→ Custom level (Please run IE settings from the page [www.mstcecommerce.com](http://www.mstcecommerce.com) once)

For more details, vendor may refer to the Vendor Guide and FAQ available at <https://www.mstcecommerce.com/eprchome/>.

### **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 vendors shall pay the transaction fee using "Transaction Fee Payment" Link under "My Menu" in the vendor login. The vendors have to select the particular tender from the event dropdown box. The vendor shall have the facility of making the payment either through NEFT or Online Payment. On selecting NEFT, the vendor shall generate a challan by filling up a form. The vendor 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 vendor shall have the provision of making payment using its Credit/ Debit Card/ Net Banking. Once the payment gets credited to MSTC's designated bank account, the transaction fee shall be auto authorized and the vendor shall be receiving a system generated mail.

#### **Transaction fee is non-refundable.**

The vendor 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 vendors are required to ensure that the corporate email-id provided is valid and updated at the time of registration of

vendor with MSTC. Vendors 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.

#### **6. Bidding in E-tender:**

a) The process involves Electronic Bidding for submission of Technical and Financial Bid (Part - I & Part - II).

b) The vendor(s) who have submitted transaction fee can only submit their Technical Bid and Financial Bid through internet in MSTC website [www.mstcecommerce.com](http://www.mstcecommerce.com) → e- procurement → PSU/Govt. depts → Login under RBI → My menu → Auction Floor Manager → Live Event → Selection of the live event.

d) The vendor should have 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 Technical Bid. If this application is not run then the vendor will not be able to save/submit his/their Technical bid.

e) After filling the Technical Bid, vendor 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 vendor should click on "save" to record their Financial Bid. Once both the Technical Bid & Financial Bid have been saved, the vendor can click on the "Final submission" button to register their Bid.

f) Vendors should use 'Attach Doc' button to upload documents. Multiple documents can be uploaded.

g) In all cases, vendor 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 vendors 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.

j) All electronic bids, submitted during the e-tender process, shall be legally binding on the vendor. Any bid will be considered as the valid bid offered by that vendor and

acceptance of the same by the Bank will form a binding contract between the Bank and the vendor for execution.

k) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.

l) The Bank reserves the right to cancel or reject or accept or withdraw or extend the tender as the case may be without assigning any reason thereof.

m) No deviation from the terms and conditions of the tender document will be accepted. Submission of bid in the e-tender floor by any vendor confirms his/their acceptance of the terms & conditions for the tender.

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

8. No deviations from the technical and financial terms & conditions are allowed.

9. The Bank reserves the right to cancel partially or fully this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.

10. Vendors are requested to read the vendor guide and see the video in the page [www.mstcecommerce.com/eprhome](http://www.mstcecommerce.com/eprhome) to familiarize themselves with the system before bidding.

**भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA**  
**होशंगाबाद रोड पीबी सं. 32 Hoshangabad Road, P.B. No. 32,**  
**भोपाल Bhopal – 462011**

**निविदा सं. Tender No. – RBI/Bhopal/HRMD/27/22-23/ET/223**

**22 जुलाई, 2022**

**भारतीय रिज़र्व बैंक, भोपाल द्वारा वर्ष 2022-23 के लिए 01 अक्टूबर, 2022 से 30 सितंबर, 2023 तक की अवधि हेतु समवर्ती लेखा परीक्षक की नियुक्ति के संबंध में ई-निविदा E-Tender for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 by Reserve Bank of India, Bhopal**

भारतीय रिज़र्व बैंक, भोपाल वर्ष 2022-23 के लिए 01 अक्टूबर 2022 से 30 सितंबर 2023 तक की अवधि हेतु समवर्ती लेखा परीक्षक की नियुक्ति के लिए दो-बोली प्रणाली (तकनीकी और वित्तीय बोली) के तहत ई-निविदाएं आमंत्रित करता है।

Reserve Bank of India, Bhopal invites E-tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 for Reserve Bank of India, Bhopal.

निविदा प्रक्रिया एमएसटीसी लिमिटेड के ई-निविदा पोर्टल (<https://www.mstcecommerce.com/eprochome/rbi>) के माध्यम से निष्पादित की जाएगी।

इच्छुक निविदाकर्ताओं को निविदा प्रक्रिया में भाग लेने के लिए एमएसटीसी लिमिटेड के उपरोक्त वेबसाइट पर स्वयं को पंजीकृत करना होगा।

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

निविदा दस्तावेज भारतीय रिज़र्व बैंक की वेबसाइट [www.rbi.org.in](http://www.rbi.org.in) पर 'निविदा' शीर्ष और वेबसाइट <https://www.mstcecommerce.com> दोनों के माध्यम से डाउनलोड किया जा सकता

है। निविदा जमा करने की अंतिम तिथि **12 अगस्त 2022 को अपराह्न 12:30 बजे तक** है। उपरोक्त प्रक्रिया के लिए केवल पोर्टल के माध्यम से प्रस्तुत निविदाओं को स्वीकार किया जाएगा। निविदाएं, यदि उक्त तिथि और समय के बाद (किसी भी रूप में) प्राप्त होती हैं, तो बैंक द्वारा स्वीकार नहीं की जाएंगी।

Tender document can be downloaded from both the RBI website [www.rbi.org.in](http://www.rbi.org.in) under 'Tender' section and from the website <https://www.mstcecommerce.com>. The last date for submission of tender is August 12, 2022 till 12:30 pm. 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.

निविदाकर्ता को बोली प्रस्तुत करने से पहले किसी भी संशोधन / शुद्धिपत्र / स्पष्टीकरण के लिए उपरोक्त 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।

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.

क्षेत्रीय निदेशक Regional Director

भोपाल Bhopal

**निविदा आमंत्रण सूचना (केवल ई-प्रोक्यूरमेंट के माध्यम से)**  
**NOTICE INVITING TENDER (Only through e-procurement)**

**निविदा अनुसूची SCHEDULE OF TENDER**

नोट: एमएसटीसी पोर्टल के माध्यम से यह एक सीमित निविदा सूचना है। मध्य प्रदेश की केवल श्रेणी 1 सीए फर्म इस निविदा में भाग लेने के लिए पात्र हैं। बोलीदाताओं को सूचित किया जाता है कि वे अपनी पात्रता सुनिश्चित करने हेतु पहले हमारी वेबसाइट <https://www.rbi.org.in> पर "निविदाएं" लिंक का अवलोकन करें। आवेदन हेतु इच्छुक पात्र फर्मों को एमएसटीसी पोर्टल (<https://www.mstcecommerce.com/eprochome/rbi/>) पर स्वयं को पंजीकृत करना चाहिए और केवल ऑनलाइन आवेदन करना चाहिए।

Note: This is a limited tender enquiry through MSTC portal. Only category 1 CA firms of Madhya Pradesh are eligible to participate in this Tender. Bidders are advised to first visit our website <https://www.rbi.org.in> through "Tenders" link to check their eligibility. Eligible firms wishing to apply should register themselves with MSTC Portal (<https://www.mstcecommerce.com/eprochome/rbi/>) and apply online only.

A	ई-निविदा सं. e-Tender no	<b>Tender No. – RBI/Bhopal/HRMD/27/22-23/ET/223</b>
B	निविदा की प्रणाली Mode of Tender	ई-प्रोक्यूरमेंट प्रणाली ( <a href="https://www.mstcecommerce.com/eprochome/rbi/">https://www.mstcecommerce.com/eprochome/rbi/</a> के माध्यम से_ऑनलाइन भाग I तकनीकी बोली और भाग-II वित्तीय बोली) e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through <a href="https://www.mstcecommerce.com/eprochome/rbi/">https://www.mstcecommerce.com/eprochome/rbi/</a> )
C	आरबीआई वेबसाइट पर डाउनलोड हेतु उपलब्ध ई-निविदा Inviting e-tender available for	22 जुलाई, 2022 (सुबह 11.30 बजे) July 22, 2022, 11:30 am

	download on RBI website	
D	बोलीपूर्व बैठक की तिथि (ऑनलाइन) Date of Pre-Bid meeting (online)	28 जुलाई, 2022 (अपराहन 03:00 बजे) July 28, 2022, 03:00 P.M.
E	बोलीपूर्व बैठक का स्थान Venue of Pre-Bid meeting	वर्चुअल मीटिंग (WebEx के माध्यम से) Online meeting (through WebEx)
F	निविदा का अनुमानित मूल्य Estimated value of tender	₹82,000 प्रति माह (जीएसटी छोड़कर) की दर पर वार्षिक ₹9.84 लाख (जीएसटी छोड़कर) ₹9.84 Lakh (excluding GST) annually @ ₹82,000 per month (excluding GST)
G	लेन-देन शुल्क Transaction fees	एमएसटीसी लिमिटेड के पक्ष में एमएसटीसी पेमेंट गेटवे/एनईएफटी/आरटीजीएस के माध्यम से लेन-देन शुल्क का भुगतान Payment of transaction fee through MSTC payment gateway/NEFT/RTGS in favour of MSTC LIMITED
H	ई-निविदा (तकनीकी बोली और वित्तीय बोली) की ऑन-लाइन प्रस्तुति की तारीख Date of Starting of online submission of e-tender (Technical Bid and Financial Bid) at <a href="https://www.mstcecommerce.com/ep&lt;br/&gt;rochome/rbi/">https://www.mstcecommerce.com/ep rochome/rbi/</a>	22 जुलाई, 2022 (सुबह 11.30 बजे) July 22, 2022, 11:30 am
I	वेबसाइट पर ई-निविदा की उपलब्धता की अंतिम तारीख Last date of availability of e-tender on website	12 अगस्त, 2022 (अपराहन 12:30 बजे) August 12, 2022, 12:30 pm
J	ई-निविदा (तकनीकी बोली और वित्तीय बोली) की ऑन-लाइन प्रस्तुत करने की अंतिम तारीख एवं समय Date & time of closing of online submission of e-	12 अगस्त, 2022 (अपराहन 12:30 बजे) August 12, 2022, 12:30 pm

	tender (Technical Bid and Financial Bid).	
K	भाग-1 (तकनीकी बोली) खोलने की तारीख Date & time of opening of Part-I (Technical Bid)	12 अगस्त, 2022 (अपराह्न 03:00 ) August 12, 2022, 03:00 pm
L	भाग-II (वित्तीय बोली) खोलने की तारीख Date of opening of Part-II (Financial Bid)	इलेक्ट्रॉनिक रूप से भाग- II (वित्तीय बोली) केवल उन्हीं बोलीदाताओं की खोली जाएगी जिनका भाग-I (तकनीकी बोली) आरबीआई, भोपाल द्वारा स्वीकार्य पाया जाता है। ऐसे बोलीदाताओं को भाग- II (वित्तीय बोली) के खोलने की तारीख के बारे में उनके द्वारा दी गई वैध ईमेल आईडी के माध्यम से उन्हें सूचित किया जाएगा।  Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Bhopal. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email IDs given by them.



**RESERVE BANK OF INDIA**

**Hoshangabad Road, P.B. No. 32,**

**Bhopal – 462 011**

**E-Tender for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 for Reserve Bank of India, Bhopal**

Reserve Bank of India, Bhopal (hereinafter called “the Bank”), invites E-tender under Two Bid System (Technical & Financial Bid) for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 for Reserve Bank of India, Bhopal.

The appointment of the Concurrent Auditor will be for a period of one year initially i.e. from October 2022 to September 2023. However, the same may be renewed for the second and the third year subject to satisfactory performance as per annual review of the Concurrent Auditor’s performance.

The applicants should submit their proposal on MSTC portal ([www.mstcecommerce.com](http://www.mstcecommerce.com)), as per the instructions regarding E-tender, along with all supporting documents complete in all respects as per the prescribed formats on or before 12:30 pm on August 12, 2022.

Part-I (Technical Bid) will be opened electronically on **August 12, 2022, 03:00 pm**. In the event of any date indicated above being declared a holiday, the next working day shall become operative for the respective purpose mentioned herein.

Tender document can be viewed/downloaded from the ‘Tenders’ link on our website [www.rbi.org.in](http://www.rbi.org.in) and [www.mstcecommerce.com](http://www.mstcecommerce.com) i.e. MSTC portal. Any Amendment(s) / Corrigendum / Clarification(s) with respect to this tender shall be uploaded on the website / e-portal only. The applicants should regularly check the above website / e-portal for any Amendment(s) / Corrigendum / Clarification(s) on the above website.

Regional Director  
Bhopal

**NOTICE**

**Inviting Tender for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 for Reserve Bank of India, Bhopal**

**TENDER NOTICE**

1. E-tenders are invited under Two-Bid system from Category-I Concurrent Audit Firms registered with ICAI for Madhya Pradesh State for **Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 for Reserve Bank of India, Bhopal.**
2. The intending bidders should refer scope of work, terms and conditions of the tender before submitting the bid.
3. 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.
4. Corrections, if any, in the quotation shall be duly authenticated with full signature of authorized person.
5. Bidder/authorized signatory of the bidder shall sign on each page of the tender.
6. In the first stage, the Technical Bid (Part-I) will be opened on **August 12, 2022, 03:00 pm at RBI, Bhopal.** 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.

7. 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.
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. Reserve 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. In case the bidder has any doubt about the meaning of anything contained in the tender document, he/ she shall seek clarification from Assistant General Manager, ABCC, HRM Department at least 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 Bank shall be carried out in writing. Except for any such written clarification by the Bank which is expressly stated to be an addendum to the tender document issued by the Assistant General Manager, ABCC, HRM Department, RBI Bhopal, 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 year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 by Reserve Bank of India, Bhopal**. The tender document comprises of:
  - I. Form 1 (with Appendices 1 & 2)
  - II. Form 2
  - III. Eligibility Criteria
  - IV. Evaluation Criteria (with [Annex 1](#) & [2](#))
  - V. Terms and Conditions
  - VI. Undertaking ([Annex-A](#))
  - VII. Synopsis for Auditor ([Annex-B](#))
  - VIII. Supporting Documents ([Annex-C](#))
  - IX. Banker's solvency certificate ([Annex-D](#))
  - X. Draft Agreement ([Annex-E](#))
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/their bid.
3. The bidder shall not make or cause to be made any alteration, erasure or obliteration to the text of the Tender document.

**I. Form 1 (with Appendices 1 and 2)****Application for appointment as Concurrent Auditor:**  
**Technical Bid Form**

1)	Name of the Firm	
2)	Complete Postal Address	
3)	Telephone number	
4)	E-mail address	
5)	Date of opening of the Firm	
6)	GSTIN	
7)	Firm registration no.	
8)	Unique Code No.	
9)	Permanent Account Number (PAN)	
10)	Number of full time FCA partners	
11)	Details of the partners (as per Appendix 1)	
12)	No. of qualified CAs employed	
13)	No. of skilled staff- qualified in Group II of IPCC	
14)	No. of Semi-skilled staff - qualified in Group I - IPCC	
15)	No. of other assistants	
16)	Details of experience of the firm in audits in banks/RBI (as per Appendix 2)	

I declare that :

- (a) The firm or no partner of the firm has been subjected to any disciplinary proceedings initiated by the ICAI.
- (b) The firm or no partner has been debarred or blacklisted by any Government /Semi –Government organization/institution in India or abroad.

Signature of Authorized Signatory with  
Seal of the firm

<b>Appendix 1 (to Form 1)</b>						
<b>Details of the Partners</b>						
<b>Name of the Partner</b>	<b>Date of Becoming</b>		<b>Date of joining the firm</b>	<b>Membership No.</b>	<b>Educational Qualifications</b>	<b>Experience</b>
	<b>ACA</b>	<b>FCA</b>				

**Signature of Authorized Signatory with the Seal of the firm**

<b>Appendix 2 (to Form 1)</b>				
<b>Details of experience of the firm in Audit in banks/RBI</b>				
<b>Type of Audit *</b>	<b>Name of the Bank</b>	<b>Branch (es)</b>	<b>No. of years engaged</b>	<b>Period of Engagement (From date - to date)</b>

\*(Statutory Central Audit/ Statutory Branch Audit/ Concurrent Audit/ IS Audit)

**Signature of Authorized Signatory with the Seal of the firm**

**II. Form 2**

**Application for appointment as Concurrent Auditor:**

**Financial Bid Form**

**1 Name of the Firm :**

**2 Complete Postal Address :**

**3. Monthly Remuneration for carrying out Concurrent Audit in RBI :**

*(including all costs but **excluding applicable Taxes**)*

*(Amount in rupees - in words)* -----

*(Amount in rupees - in figures)* -----

**Signature of Authorized Signatory with the  
Seal of the firm**



### III. Eligibility Criteria

Reserve Bank of India, Bhopal invites e-tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the year 2022-23 w.e.f. October 01, 2022 to September 30, 2023 for Reserve Bank of India, Bhopal.

1. The applicant firm should be a category-I Concurrent Audit firm registered with ICAI for Madhya Pradesh State to be eligible for appointment as Concurrent Auditor.
2. The minimum monthly remuneration will be Rs.82,000/- (Rupees Eighty-two thousand) exclusive of GST.
3. The applications indicating less than the minimum monthly remuneration will be out-rightly rejected.
4. Certified documentary evidence must be uploaded with respect to each criterion. Type of documents have been listed in [Annex-C](#). The eligibility of the firm will be decided on the basis of the documents uploaded by the firm. If the required documents are not uploaded by the bidders, the bids submitted by the bidder concerned will be summarily rejected and not processed further.
5. Please note that the firms which are currently Statutory/ 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, 2022 are NOT eligible. Additionally, the firms that were/ are appointed as Statutory Auditors in DICGC and NHB for the years 2020-21 and 2021-22 are not eligible to apply.
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.

#### **IV. 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.
- (iv) Quality, competence, and reliability of the firm is of paramount importance in this tender. The decision of appointment would be made as under:
- (v) 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 electronic mail.
- (vi) 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.
- (vii) The final evaluation will be done by combining the marks secured in the technical and financial evaluation in the ratio of 60:40 with the bidder obtaining the highest total marks becoming eligible for appointment.
- (viii) In case of tie, it may be resolved by giving additional weightage to the firm that has higher number of years of experience, or more number of FCA partners or longer association of partners with the firms, or more number of key professional staff/skilled staff or more number of years of experience in the bank and /or RBI audits, with these parameters been sequentially considered in order of which they have been listed out under the technical evaluation criteria.

**Annex - 1**

**Appointment of Concurrent Auditors in RBI - Criteria for Technical Bid Evaluation**

	Parameters	Marks	Max
1	Experience of the firm - No. of years		15
	less than 10 years	0	
	10 to 15 years	10	
	Above 15 years	15	
2	Full Time Fellow Chartered Accountant (FCA) Partners		15
	Less than 4	0	
	4 to 6	10	
	Above 6	15	
3	Association with the same firm - No. of Partners		10
	None	0	
	One partner associated for 10 years or more	5	
	More than one partner associated for 10 years or more	10	
4	Key professional staff -Full time CA employees		15
	Less than 2 CAs	0	
	2 to 5 CAs	5	
	6 to 10 CAs	10	
	More than 10 CAs	15	
5	Skilled Staff- Qualified in both the Groups of IPCC - No of staff		15
	Less than 10	0	
	10 to 15	5	
	16 to 20	10	
	More than 20	15	
6	Experience of the firm in bank audits		20
	a) As System/IS auditor		
	Less than 3 years	0	
	3 to 6 years	5	
	More than 6 years	10	
	b) As Concurrent Auditor/Statutory Central/ Branch Auditor		
	Less than 3 years	0	
	3 to 6 years	5	
	More than 6 years	10	
7	Past experience in RBI audits* and performance assessment by RBI		10
	As Concurrent Auditor /Statutory Central/Branch Auditor		
	Unsatisfactory	up to (-) 10	
	Satisfactory/Good	5	
	Excellent	10	
	<b>Maximum Marks</b>		<b>100</b>
<p><i>*Firms which are currently Statutory/ 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, 2022 are <b>NOT</b> eligible.</i></p>			

**Annex - 2****Appointment of Concurrent Auditors in RBI, Bhopal - Criteria for Financial Bid Evaluation**

<b>Sl. No.</b>	<b>Particulars of the Bid</b>	<b>Marks</b>
1	L-1(Lowest Bid)	100
2	L-2	90
3	L-3	80
4	L-4	70
5	L-5	60
6	Above L-5	0

**The bids/applications indicating less than the minimum monthly remuneration (Rs. 82,000/- excluding GST) will be out-rightly rejected.**

## V. Terms and Conditions

1. Tenders (Technical and Financial bids) are invited from Category-I Concurrent Audit (CA) firms registered with ICAI for Madhya Pradesh State for conducting Concurrent Audit of Reserve Bank of India, Bhopal.
2. The profile of the audit firm should include information of partners, staff strength (skilled and semi-skilled) and previous experience of similar auditing etc.
3. The two-stage tendering process would be as under:
  - a. Tender is invited comprising a two-stage process involving technical and financial bidding with separate evaluation for the two stages and a qualifying criteria in the technical evaluation.
  - b. The first stage will be evaluation of the technical bids. The detailed criteria for technical evaluation is given in [Annex-1](#). The maximum marks that can be secured under technical evaluation will be 100. Firms securing 60 marks or more, only will be considered for the next stage of financial evaluation.
  - c. The second stage will be the opening of the financial bids of the firms that have qualified in the technical evaluation. The maximum marks that can be secured under financial evaluation will be 100 as detailed in [Annex-2](#).
  - d. The final evaluation will be done by combining the marks secured in the technical and financial evaluation in the ratio of 60:40, with the bidder obtaining the highest total marks becoming eligible for appointment as Concurrent Auditor of RBI Bhopal.
  - e. In the eventuality of a tie in the marks, the same would be resolved by giving additional weightage to the firm that has higher number of years of experience, or more number of FCA partners, or longer association of partners with the firms, or more number of key professional staff/skilled staff, or more number of years of experience in bank and/ or RBI audits, with these parameters being sequentially considered in the order in which they have been listed out under the technical evaluation criteria in [Annex-1](#).

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, 2022 to September 30, 2023, 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 year by the RBI. The appraisal of performance will be done on parameters including quality of work, adequacy of Chartered Accountants and other skilled/semi-skilled staff deployed, timeliness of submission of reports and such other parameters considered relevant by RBI.
5. **Payment Terms –**
  - a. The minimum monthly remuneration would be ₹82,000/- (Rupees Eighty-Two Thousand only) exclusive of GST and inclusive of all costs for undertaking the Concurrent Audit of RBI Bhopal. 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.
  - 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 + 3 Skilled Staff + 1 Semi-skilled Staff). The skilled staff should have at least qualified in both the Groups of IPCC (Integrated Professional Competence Course) and the semi-skilled staff at least Group I of IPCC and undergoing article training. The team should have working knowledge of computers/ systems.

7. **Penalty** - The presence of Chartered Accountant/ Partner of the firm on all working days during working hours is mandatory. The staff as indicated in 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. 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 eight 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 three (03) skilled and one (01) semi-skilled 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, 2022 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 Bhopal office shall be covered under Concurrent Audit. The firm shall assist Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare, and file Income Tax/GST returns of the Bank (and any other related return/s which may come in force subsequently) at the designated intervals. The said list ([Annex-B](#)) is only tentative/indicative in nature and is subject to change based on the revisions done by the Bank from time to time. The Bank reserves the right to add/ delete areas of work by Concurrent Auditors (CA) as per its requirement for which there would be no change in the monthly remuneration quoted and agreed.
10. RBI will not provide any other facility/ charges to staff besides suitable sitting space.
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, 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. For guidance on any technical / operational issues, users are required to contact the following officials of the service providers:
- Shri. Shishupal Yadav – 8826562675 ([syadav@mstcindia.co.in](mailto:syadav@mstcindia.co.in); [mstcbhopal@mstcindia.com](mailto:mstcbhopal@mstcindia.com))



Shri Neeraj Mathur, Deputy Manager – 8871111473 – ([nmathur@mstcindia.co.in](mailto:nmathur@mstcindia.co.in))

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 vendor registration for participation in the tender process.
17. Part-I of the tender will be opened on **August 12, 2022, 03:00 pm**. Part-II of the tenders 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 Bhopal and only Courts in Bhopal shall have the jurisdiction to determine the same.
20. The acceptance of offer of contract shall be communicated by the successful bidder such that the acceptance is received by the Reserve Bank within 7 days from the date of issue of the offer. Failure to accept the offer and communicate accordingly within this period shall result in revocation of the offer.
21. 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.
22. 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 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.
23. 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/them requiring him/them to do so, to show to the reasonable satisfaction of Bank that the firm is able to carry out and fulfil the appointment and to give security therefor, if so required by Bank.

24. 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.
25. **Termination Clause** - If at any time the Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of one calendar month. The firm, if it wishes to terminate the services, has to provide a similar notice to the Bank.
26. Commercial conditions and settlement of dispute by Arbitration - All disputes and differences of any kind whatever arising out of or in connection with this appointment shall be referred to Regional Director, Reserve Bank of India, Bhopal and settled by him/her who shall state his/her decision in writing. Such decision may be in the form of a final certificate or otherwise. If either the Employer or the firm be dissatisfied with the decision of the Regional Director on a matter, question or dispute of any kind or as to withholding by the Bank of any Certificate to which the firm may claim to be entitled, then and in any such case either party (the Employer or the firm) may within 28 days, after receiving notice of such decision, give a written notice to the other party requiring that matters in dispute be arbitrated upon. Such written notice shall specify the matters which are in dispute or difference, of which such written notice has been given and no other shall be and is hereby referred to the arbitration and final decision of an arbitrator to be agreed upon by both the parties or, in case of disagreement as to the appointment of single arbitrator, to the appointment of two arbitrators, one to be appointed by each party, which arbitrators shall, before taking upon themselves the burden of reference, appoint an Umpire. The entire arbitration will be governed by the Indian Arbitration and Conciliation Act 1996.

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

**28. 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 compliant.
- 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 Bank's employee, if sexual violence by the employee of the firm is proved.

29. 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.

30. 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.

**31. 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 non-judicial stamp paper (value as per local stamp laws) at the time of appointment/ extension of the term of appointment, as to the maintenance of confidentiality and secrecy of the Bank's systems and procedures as also to indemnify the Bank against any claim due to loss or damage arising because of disclosure of any information by it.

32. Signing of Contract Agreement:

- 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 partner of the firm on its behalf.
- c. 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 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 Madhya Pradesh.
- d. Notwithstanding the signing of the agreement, the written acceptance by Reserve Bank of a tender in itself shall not constitute a binding agreement between the Reserve 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**

**VI. 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 for the years 2020-21 and 2021-22.

Further, we are not currently appointed / were not appointed in the past as Statutory Auditors in DICGC and NHB during the years 2020-21 and 2021-22.

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 30<sup>th</sup> day of September 2022 had been observed.

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

Date:

Place:

**Annex-B**

**VII. SYNOPSIS FOR CONCURRENT AUDITOR  
TO UNDERTAKE AUDIT OF THE BANK**

**A. 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 CAs will cover the following departments of Bhopal RO

- Rajbhasha Cell
- Information & Technology Cell
- Protocol & Security Cell
- Financial Inclusion & Development Department
- Estate Department
- Foreign Exchange Department
- Department of Statistical Information Management
- Department of Supervision
- Human Resource Management Department
- Issue Department
- Office of Banking Ombudsman
- Department of Economic Policy and Research
- Central Establishment Section
- Banking Department
- Consumer Education Protection Cell

- a) On an average the number of vouchers to be checked by CAs monthly would be 500. 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/ Department 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 & Risk Monitoring System (AMRMS) 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.
- 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.
- e) The CAs should take up audit of vouchers/ records/ registers on the agreed dates/ days in consultation with the respective department.
- f) The CAs required to identify deficiencies noticed, if any, for spot rectification.
- g) 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.
- h) The Concurrent Auditor's functions as specified above may be enhanced at a future date as per the requirement of the Office / Department.
- i) 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.
- j) The Concurrent Auditors / firm will prepare and file various GST/Income Tax



(IT-TDS) returns of the Bank (and also any other related return/s which may come in force subsequently) at prescribed / designated intervals. The Concurrent Auditors will also check and verify the tax related data prepared by the various departments. The departments will submit the data inputs to the Concurrent Auditors for filing of Tax returns.

- k) The CAs functions as specified above may be enlarged at a future date as per the requirement of the office.

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

- a) All the items of audit areas of Inspection Department's checklist provided by the Bhopal 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 department 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 Bhopal 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.

**B. Financial:**

1. All financial transactions of all the departments including Office of Banking Ombudsman, 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, pre release of funds, 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 Ration (CRR) by Urban Co-operative Banks, State Co-operative Bank, District Central Co-operative Banks and Regional Rural Banks, and reported through Form I returns and (ii) calculation of penal interest on shortfall by DCBS (for UCBs and DCCBs/St CB) and FIDD (for RRBs), if any.
4. 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 In-Charge.
5. 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.
6. Any other audit area having financial implications indicated from time to time by Bhopal Regional Office/ Central Office is to be audited by the Concurrent Auditor.
7. 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.

**C. Non-Financial:**

1. Apart from carrying out 100% check of above transaction-based vouchers/claims/bills etc., Concurrent Auditor will examine/scrutinize the following :
  - 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) 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.
  - c) Preparation and timely submission of correct monthly statements of Suspense A/c, Sundry Deposit A/c, etc. and other monthly statements to be forwarded to Department of Government & Bank Accounts (DGBA), Central Office. Lists of long and high value outstanding entries in these sensitive accounts beyond two months will be enclosed and commented in the reports.
  - d) Reconciliation, monitoring and certifying the correctness of balances in Charges A/c at monthly and quarterly rests Charges A/c review suggested as per the Corporate Strategy and Budget Department (CSBD) guidelines vis-a-vis approved budget allocation.
  - e) Monthly balancing/ reconciliation of aggregate outstanding balances of Individual Staff Housing Loan Recovery Accounts Sheets with the GL and SGL a/c balances.
  - f) 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.

- g) Examine/scrutinize the monthly balancing of Provident Fund accounts maintained in respect of NABARD employees, application of Half Yearly interest on PF balances, advance/ withdrawal from PF balances, refund of PF balances.
- h) Any Central Office prescribed statements/ control returns suggested for audit check by the Office.
- i) Concurrent Auditor will ensure that there is no leakage of interest, exchange, commission, discount etc. in the Bank's Income Account at Bhopal 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.
- j) Concurrent Auditor should verify the entries in the system with reference to the actual transactions/sanctions.
- k) Checking of the insurance of Bank's properties.
- l) Checking of the calculation of pension amount in HRMD (CES).
- m) Adherence to Bank's new fixed assets policy and verification of reconciliation of dead stock by Estate Department.

**Taxation:**

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

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

**D. 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 Bhopal Regional Office of RBI.
  - 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-Kubler on the agreed dates/ days in consultation with the Bhopal Regional Office.
  - d) General Ledger accounts/Subsidiary General accounts/ supporting records/ registers as prescribed are drawn and properly maintained 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 September, November, December, March and May.

**E. 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 Bhopal.
2. Concurrent Auditor will submit a Monthly Audit Report to the Regional Director of the Bhopal Regional Office and incorporate comments on the compliance position of the audit irregularities pointed out in the previous report or otherwise in the subsequent report.
3. Concurrent Auditor are expected to familiarize themselves with the application - Audit Management & Risk Monitoring System (AMRMS) 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.

**F. Reporting requirements:**

1. Monthly Audit Report and certificate should be submitted in the format prescribed by the Bank.
2. Monthly Audit Report should indicate item-wise action points on the financial and non-financial (major and other) action paras.
3. 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. 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. 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, concerned Central Office Department and Inspection Department.



**Annex C****VIII. Certified documents to be uploaded for determining eligibility criteria and evaluation of technical bids**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Certified documents must be uploaded</b>
1	Proof of being Category-I Chartered Accountant (CA) Firm	ICAI Certificate
2	Proof of PAN registration	Copy of PAN Card
3	Proof of GST registration	Copy of GST Registration Certificate
4	Bidder should be a company registered under Companies Act or an LLP registered under LLP Act or Partnership Firm or Proprietary firm	Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed/ Similar other relevant documents
5	Details of Partners	i. Partnership Deed and/or similar other relevant document and ii. ICAI Firm Card
6	Experience of the Firm - No. of years	ICAI Firm card
7	Number of Full time Fellow Chartered Accountant (FCA) Partners	i. ICAI Firm card ii. Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed deed/ Similar other relevant documents
8	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.

9	Number of Full time CA employees presently deployed – Key professional staff	<p>i. Membership number &amp; related ICAI certificate</p> <p>ii. Letter of Appointment</p>
10	Number of Skilled Staff - Qualified in Group II of IPCC	<p>i. Degree certificate/ Marks sheet issued by ICAI in support of having passed the Group II IPCC exam and</p> <p>ii. Appointment letters issued by the firm</p>
11	<p>Details of experience of the firm in banks audits as</p> <p>i) As System/ IS auditor</p> <p>ii) As Concurrent Auditor/ Statutory Central/ Branch Auditor</p>	<p>For the purpose of experience, only the number of years will be considered and not the number of institutions.</p> <p>For example, if in a particular year the firm has conducted audit in three banks, the number of year of experience will be considered only one and not three. The experience letters should be uploaded year wise.</p>
12	Details of past experience in RBI audits and performance assessment by RBI as Concurrent Auditor/ Statutory Central/ Branch Auditor	The relevant appointment letters and performance assessment report issued by RBI with respect to RBI Audits.
13	Number of semi-skilled staff qualified in Group I-IPCC	Appointment Letters issued by the firm
14	Number of other assistants	Appointment Letters issued by the firm
15	Solvency Certificate	Banker's solvency certificate

**Annex- D**

**IX. FORM OF BANKERS' SOLVENCY CERTIFICATE FROM A SCHEDULED COMMERCIAL BANK**

This is to certify that to the best of our knowledge and information M/s. -----  
----- having marginally noted address, a customer of our bank are/ is respectable and can  
be treated as good for any engagement up to a limit of ₹ ----- (Rupees -----  
-----). This certificate is issued without any guarantee or  
responsibility on the Bank or any of the officers.

(Signature)

For the Bank

Note:

1. Bankers' certificate should be on letter head of the bank.
2. In case of partnership firm, certificate to include names of all partners as recorded with the Bank.

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**Annex - E****X. Draft Articles of Agreement**

यह करार भारतीय रिज़र्व बैंक, जिसका कार्यालय भारतीय रिज़र्व बैंक, भोपाल - 462011 (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..... 2022 को निष्पादित किया गया।

This Agreement made on this \_\_\_\_\_ day of \_\_\_\_\_ 2022 between Reserve Bank of India, having its office at Reserve Bank of India, Bhopal - 462011 (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 रिजर्व बैंक, भोपाल 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, Bhopal 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 एतदद्वारा 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।

The tender document and all its annexures / enclosures are part of the agreement.

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. 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.

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

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

#### 4. प्रतिनिधित्व Representations:

4.1 समवर्ती लेखा परीक्षक द्वारा प्रस्तुत है कि यह, कंपनी अधिनियम के तहत पंजीकृत कंपनी है या एलएलपी अधिनियम के तहत पंजीकृत एक एलएलपी है या साझेदारी अधिनियम या साझेदारी अधिनियम के तहत विधिवत पंजीकृत साझेदारी विलेख के साथ साझेदारी फर्म या मालिकाना फर्म है। समवर्ती लेखा परीक्षक एक श्रेणी-1 चार्टर्ड एकाउंटेंट 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, भोपाल के लिए तैनात की जाने वाली समवर्ती लेखा परीक्षा दल का नेतृत्व एक चार्टर्ड एकाउंटेंट द्वारा किया जाएगा और तीन कुशल और एक अर्ध-कुशल कर्मियों द्वारा सहायता प्रदान की जाएगी।

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

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

All Concurrent Audit staff will have working knowledge of computers. Skilled staff shall have at least qualified in Group II of IPCC and the semi-skilled staff should have at least qualified in Group I 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 रिजर्व बैंक, भोपाल 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, Bhopal on all working days for the working hours of the Bank. Further, also Saturdays and Sundays and other holidays, if required due to office exigency.

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

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

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

5.2 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, 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, निधि प्रेषण 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, pre release of funds, 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 क्षतिपूरित बनाए रखने के लिए सहमत है, जिसमें नुकसान, क्षति, लागत, व्यय, कानूनी खर्च सहित शुल्क, जो बैंक को समवर्ती लेखा परीक्षक की निम्नलिखित कृत्यों के परिणामस्वरूप किसी भूल-चूक के कारण वहन करना पड़ सकता है:

- 9.1 अनुबंध अवधि के दौरान सरकार या अन्य वैधानिक प्राधिकरणों द्वारा जारी किसी भी लागू कानूनों, विनियमों, दिशानिर्देशों का उल्लंघन; या
- 9.2 समवर्ती लेखा परीक्षक के नियमों और शर्तों का उल्लंघन या गैर-निष्पादन; या
- 9.3 समवर्ती लेखा परीक्षक द्वारा दी गई वचनबधता और वारंटी का उल्लंघन; या
- 9.4 समवर्ती लेखा परीक्षक या उनकी ओर से तीसरे पक्षकार की लापरवाही या धोखाधड़ीपूर्ण कृत्य या भूल-चूक;

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

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

10. समवर्ती लेखा परीक्षक अपने स्टाफ या एजेंट / प्रतिनिधियों के किसी भी दावे के खिलाफ बैंक को क्षतिपूर्ति भी करेगा और समवर्ती लेखा परीक्षक का यह कर्तव्य होगा कि वह अपने कर्मियों /

कर्मचारियों को स्पष्ट रूप से सूचित करे कि उनका बैंक के खिलाफ कोई दावा नहीं होगा और वे अपनी किसी भी सेवा शर्तों के संबंध में या अन्यथा, प्रत्यक्ष और/अथवा परोक्ष रूप से, बैंक के साथ या उसके विरुद्ध कोई औद्योगिक 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 ढांचा/सिस्टम/उपस्करों आदि के संबंध में मिलने वाली जानकारी का प्रत्यक्ष या अप्रत्यक्ष रूप से प्रकटीकरण किसी अन्य पक्षकार को नहीं करेगा तथा हमेशा इसे अतिगोपनीय बनाए रखेगा। समवर्ती लेखा परीक्षक, लागू कानून का अनुपालन करने या संविदा के अधीन अपने दायित्वों को पूरा करने के लिए आवश्यक होने की स्थिति को छोड़कर इस संविदा के ब्योरे को निजी दायरे में और गोपनीय बनाए रखेगा। समवर्ती लेखापरीक्षक, नियोक्ता की पूर्वलिखित अनुमति के बिना किसी व्यापारिक या तकनीकी पेपर में या अन्यत्र कार्य के

विवरण को न तो प्रकाशित करेगा, नही प्रकाशन की अनुमति देगा और न ही इसका प्रकटीकरण करेगा। समवर्ती लेखापरीक्षक किसी गोपनीय जानकारी के प्रकटीकरण के परिणामस्वरूप बैंक को हुई हानि के लिए बैंक को क्षतिपूर्ति करेगा। समवर्ती लेखापरीक्षक द्वारा उपर्युक्त शर्तों का पालन न करना संविदा भंग माना जाएगा और बैंक संविदा की समाप्ति के अलावा अपने विवेकानुसार हुई क्षति का दावा करने तथा कानूनी उपाय करने का हकदार होगा।

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

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

The Concurrent Auditor shall take all appropriate actions with respect to its employees to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Concurrent Auditor's

obligations with respect to nondisclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.

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

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

### **करार की समाप्ति: TERMINATION OF AGREEMENT**

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

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

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

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

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

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

- ग) समवर्ती 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 लेखा परीक्षक की संपत्ति या संपत्ति के किसी भी हिस्से के लिए रिसीवर नियुक्त किया जाता है, और/या

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

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

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

- ङ) बैंक के लिखित पूर्वानुमोदन 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

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

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

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

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

### **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 माध्यस्थता 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 भोपाल, मध्य प्रदेश, भारत होगा। इसके अलावा ऐसे विवाद, मतभेद या प्रश्न, यदि कोई हों, को भोपाल में उत्पन्न माना जाएगा और इसे निर्धारित करने का अधिकार केवल भोपाल 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 Bhopal, Madhya Pradesh, India. Further such disputes, difference or questions, if any, shall be deemed to have arisen at Bhopal and only courts in Bhopal 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.

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

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

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

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

<p>यदि समवर्ती लेखा परीक्षक एक साझेदारी या स्वामित्व वाली संस्था है</p> <p>If the Concurrent Auditor is a Partnership or a Proprietary concern</p>	<p>जिसके साक्ष्य में बैंक और समवर्ती लेखापरीक्षक ने इन पर और दो डुप्लीकेट प्रतियों पर इसके ऊपर लिखित दिन और वर्ष को अपने हस्ताक्षर किए हैं</p> <p>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.</p>
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<p>यदि समवर्ती लेखा परीक्षक एक कंपनी है</p> <p>If the Concurrent Auditor is a Company</p>	<p>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।</p> <p>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.</p>
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मैं/हम एतद्वारा कर्मचारियों के वेतन को सीधे उनके बैंक खाते में एनईएफटी के माध्यम से वितरित करने के लिए हैं और उपरोक्त कार्यों के संबंध में एनईएफटी के माध्यम से हमारी फर्म/कंपनी को दिए जाने वाले भुगतान भी स्वीकार करने के लिए सहमत हैं और पुष्टि करते हैं।

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

हस्ताक्षर खंड

Signature Clause:

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

\_\_\_\_\_  
(नाम और पदनाम)  
(Name and Designation)

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

1. \_\_\_\_\_  
\_\_\_\_\_

पता Address \_\_\_\_\_  
\_\_\_\_\_

2. \_\_\_\_\_  
\_\_\_\_\_

पता Address \_\_\_\_\_  
\_\_\_\_\_

SIGNED AND DELIVERED by

\_\_\_\_\_ द्वारा हस्ताक्षरित एवं सुपुर्द