

DRAFT NOTE TENDER DOCUMENT

For Selection of Concurrent Auditing Firm for

Concurrent Audit for the year 2025-26



BID Number – GEM/2025/B6564544 dated 14-08-2025.

Last date for Online submission: August, 25, 2025 upto 11.00 AM

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Zila Sahkari Bank Ltd. Bijnor

Sn.	Bid invitation for Selection of Concurrent Auditing Firm /Vendor		
1	Purpose	Concurrent Audit of Bank 49 Branches & one Head Office in district Bijnor, Uttar Pradesh.	
3	Earnest Money Deposit (EMD)	Rs.15000 /- (Rs.Fifteen Thousand) to be submitted as Demand Draft in favour of " Zila Sahkari Bank Ltd. Bijnor . , payable at Bijnor.	
4	Last Date and Time of Submission	25, August, 2025, upto 11.00 AM	
5	Venue, Date and Time of Opening of Bids	25 st August, -2025 at 11.30 AM Zila Sahkari Bank Ltd. Bijnor . Civil Lines II Kutchery Road Bijnor -246701 (UP) INDIA	
6	Bid Validity	Six Months from the time the Bid closes on the deadline.	
7	Address for submission	The Secretary/Chief Executive Officer Zila Sahkari Bank Ltd Bijnor., Civil Lines II Kutchery Road Bijnor – 246701 (UP)	
8	Contact Person Details:		
	Name & Designation	Phone	Email
	(a) Mr. Sanjeev Kumar Shakya Section Office (Accounts)	8191098257	soacc@dcbbijnor.org.in
	(b) Mr. Sanjay Gupta Dy. Gen. Manager (Accounts)	8279914600	dgmact@dcbbijnor.org.in

Civil Lines II Kutchery Road Bijnor-246701 (UP)

Schedule of Events

1. General Information

- i. The Tender Document is also posted on bank's website "www.dcbijnor.org.in". The bank reserves the right to change the requirements.
- ii. Bidders are advised to study the tender document carefully. Submission of bids shall be deemed to have been done after careful study and examination of the tender document with full understanding of its implications.
- iii. In case of any clarification required by the bank to assist in the examination, evaluation and comparison of bids, the Bank may, at its discretion, ask the bidder for clarification. The response /clarification shall be in writing and no change in the price of substance of the bid shall be sought, bided or permitted.
- iv. Bids once submitted will be treated as final and no further correspondence will be entertained.



- v. The bank may, in its absolute discretion, engage in discussion or negotiate with any respondent (or simultaneously with more than one respondent) after bid closes to improve clarity and responses. The bank has also the right to reject any or all tenders received without assigning any reason whatsoever.
- vi. The bank shall not be responsible for non-receipt/no delivery of the bid documents due to any reason, whatsoever.

2 Introduction

Purpose of Tender Document

The Purpose for Inviting Tender is to select Concurrent Auditor Firm whom have registered with ICAI for 05 years and at least 02 year Experience of Concurrent/Statutory Audit of DCCB.

3. Scope of Work:

An illustrative check list of broad items that will require to be kept in consideration in report to be provided to us (along with other relevant documents as required) is as mentioned below.

1. Your report should cover all transactions/ 100 percent vouching relating to deposits, loans and advances bills, cash and all other miscellaneous banking business conducted at the branch. The physical compliance of irregularities pointed out by you/ previous auditor in earlier reports should also be verified and covered in the present audit report. Whatever it is not rectified, or any irregularity commented in the previous audit report and the same type of irregularity is persisting during the subsequent period of the report such irregularities are also to be reported
2. Irregularities, which have a vigilance angle and which are of serious nature, must be reported immediately by way of "**Flash Report**" to Chief Executive Officer of the bank in a cover addressed to his personal name.
3. Income and Expenditure verification must be carried out on daily basis and final position of detection recovery and balance for recovery must be reported with details therein required. The following guidelines should be followed in conducting income and expenditure verification.
(A) Day to day slips/ transaction relating to all kinds of income and expenditure must be verified as to the correctness, reasonability and expenses are within the delegated powers of the branch head / competent authority.
(B) In case of interest paid on deposits, the correctness of the applicable rate of interest, period, principal and calculation must be verified with slips including system generated. Whenever, the deposits are under lien or charged as security to any loan account/liability, the payment/release of the interest is not allowed and such deposits including interest are adjusted only when the account is marked for recovery. Similarly where a deposit is charged to the bank as security for credit limits, no loan can be sanctioned against the security of such deposits. You should ensure that this is followed by the branch. Concurrent Auditor review HO Circular ie

1. C-2630 dated 01-08-2009.

2. C-222 dated 27-09-2024.

(C) In case of recovery /debiting of interest on loans and advances, the correctness of applicable rate of interest as per sanction letters and subsequent HO circulars for changes from time to time and the calculation must be checked. Penal interest and/or additional interest charged wherever applicable should also be checked. Cases attracting penal/ additional interest but not changed are to be furnished separately.

(D) Since all the branches are computerized and CBS , correctness of the rate of interest , date of loan ,amount sanctioned, period, expiry date, interest start date and installment start date of the system vis a vis the documents must be checked. It should be ensured that changes in the rate of interest as per HO circulars issued from time to time are being taken care of and the branch has effected such changes by updating the system immediately on receipt of such HO circulars.

4. KYC Guidelines/AML Standards

You are advised to verify whether the branch is complying with KYC Guidelines/AML standards and specifically comment on following points in reports:-

- (i) **To confirm whether record of cash deposits and withdrawals for Rs 10.00 Lakhs and above are maintained by the branch.**
- (ii) To confirm whether STR reports are submitted within 3 days of the detection and proper records maintained at the branch.

(iii) **To check and certify adherence to HO circular No. C-184/ Lekha/ KYC Norms/ 2015-16 Date 07/01/2016, C-264/ Lekha/ KYC Norms/ 2017-18 Date 07/02/2018, C-138/ Lekha/ KYC Norms/ 2018-19 Date 10/09/2018 and subsequent circulars on KYC/AML adhered on any other information which may come up during the audit. Also Examine the KYC/AML/CKYC of branches in view of Circulars ie.**

- (a) C-387/ Lekha/KYC/2023-24/ dated 01/03/2024
- (b) C-274/ Lekha/KYC-CKYC/2024-25/ dated 16/11/2024
- (c) C-356/ Lekha/Risk management/2024-25/ dated 07/01/2025

5. Checks Credit related

You must carry out security/stock and unit inspection at least to the extent of not less than 25% of total number of eligible cases every quarter and ensure that 100% of inspection are covered /completed within the tenure of 12 months. The bank officials would accompany you while conducting security/stock and unit inspection. The bank reserves its right to withhold payment of fee, if this stipulation, inter alia, is not fulfilled by you.

* Concurrent Auditor review the loan policy implemented on date 25-11-2024.

*In case of loan and advances, please check unattended / irregularities still persisting and pointed out in inspection /LEAR/ NABARD inspection etc.

1. Examine transaction in clearing suspense/adjustment accounts and ensure that no unauthorized /inappropriate transactions kept in account.
2. That the account modifications especially critical information like modification of Interest rates, limits, drawing powers, deposit accounts opened, closed, renewed, premature withdrawals etc are initiated as per the changes permitted under HO circulars, sanction, and intimation etc. Consumer initiated modifications should be with proper mandate and modifications not supported by it should be rejected
3. That system generated transactions like standing instruction execution, Fixed Deposit, Monthly interest payments, interest slips in the matured accounts, accounts getting transferred to matured heads, interest charged on accounts coming from debit to credit balances, interest on saving bank etc. are indeed for required/applicable amount, rates, frequency periods beneficiary account head and account number.
4. Each and every transaction in the inoperative accounts, balancing of inoperative accounts, through checking of interest transactions and other debit/credit transactions from and into the inoperative accounts are genuine and accurate.
5. That there are no extra user ID s prevailing in the system than what is required for the branch staff and the branch staff are fully complying with the password rules and the system is protected from unauthorized and illegal logins.
6. That the branch is generating, printing, checking and preserving important reports. All reports/printouts are retained/ made available wherever required for the applicable retention periods.
7. That transactions in the GL/PL heads in general and sensitive accounts in particulars are thoroughly checked to ensure transaction genuineness, accuracy, total match with corresponding calculations/reports supported vouchers and authentication by branch officials.
8. That the branch/PACS is complying circular of RCS issued from time to time-viz
 - a. C-188 date 21.04.1988
 - b. C-149 date 18.11.1992
 - c. C-156 date 21.01.1990
 - d. C-39 date 11.08.11
 - e. C-43 date 31.07.2007
 - f. C-222 date 10.12.1992
 - g. B/S of PACS as per CAS
 - h. Preparation of B.D.P
 - i. C-24 Date 08/07/2013
 - j. C-82 Date 25/02/2016
 - k. C-50 date 28-12-2023



9. Examine carefully **interest subvention claims submitted by branch to HO also examine (ISS PORTAL) submission** of each branch for year 2025-26.

10. Certain issues to be looked into the computerized areas/branches:

A. That the branches officials are **checking the day end reports viz. Supplementary/Long Book , Day Book etc along with the vouchers and preserving them as branch records** on daily basis, without any complacency.

B. That the Branch Manager is verifying on a daily basis important reports like long book/ supplementary report, day book etc.

C. That the accounts opened in the names of the Hardware/Software vendors of the bank or their relatives/friends/employees are strictly monitored any suspicion, irregularity immediately to be reported.

D. That the transactions represented in the supplementary report/day book are supported by vouchers duly prepared and authenticated by branch officials and are on account of genuine by way of interest slip, standing instructions etc. Other than such transactions, if any transaction which is not valid (a spurious/manipulated entry) is found , it should be immediately take it up with the Branch Manager and get it investigated and rectified.

11. You are also review to check and comment that all the rules and regulation specially Tax laws should completely adhered.

12. If any other irregularity/ concern is noticed it should immediately be brought into the knowledge of Branch Manager / Chief Executive Officer.

13. Periodical discussion once in a quarter will be held by you with the Chief Executive Officer /Audit Committee in respect of your report, rectifications, recoveries, follow-ups, etc., of branches allotted to you in order to enhance the efficiency and effectiveness in the working of the branches. This will also help the Chief Executive Officer /Audit Committee to assess your performance for continuation of your assignment.

14. Though the assignment is given to you for a period of twelve months. It is subject to review every quarter and bank shall be at liberty to terminate the assignment at any time, if your performance/conduct of audit is not satisfactory as mentioned as above.

15. Your appointment as concurrent auditor of the bank for 2025-26 is subject to any change or terms and condition laid down by Board of Director of the Bank/Registrar, co-operative societies U P Lucknow.

16. Penalty for Delayed Submission of Reports

Duration	Submission Date
01/04/2025 to 30/09/2025	20/11/2025
01/10/2025 to 31/12/2025	20/02/2026
01/01/2026 to 31/03/2026	15/04/2026

- If the half yearly report of **01/04/25 to 30/09/2025** not submitted up to 20,Nov 2025 and quarterly report for the period of **01/10/25 to 31/12/2025** is not submitted to the branch up to 20th of Feb 2026 and Fourth Quarter Report up to 15th April 2026, a penalty by way of 10% cut in the quarterly remuneration will be imposed.

- In case, no report is submitted even up to end of the above mentioned month of submission, a penalty by way of 25% cut in the quarterly remuneration will be imposed and the fees will be paid with duly explaining the reasons for inordinate delay.

17. A Chartered Accountant, who has experience of audit work of banks, should head your concurrent audit team, along with qualified assistant to attend the audit work concurrently. The partners/ proprietor of the firm should supervise the concurrent audit of the branch during their visit branch, in person for every reports and attendance should be verified by the branch manager along with every reports .If there is no proof of visit of partners/ proprietor of the firm for concern branch then no conveyance charges will be paid for the month/ quarter.

18. If there are major income leakage and even fraudulent activities being interest application on saving bank, Term loans and advances, bills and Term deposits, pre-closure of term deposit and loans and advances after the concurrent audit has been done in that period of concerned concurrent audit the penalty by way of 25 % cut in the monthly remuneration or income leakage amount whichever is lower will be imposed for first occasion and after that occurring such type of income leakage bank has right

to terminate your services of concurrent audit ,before the expiry of period of your assignment and you shall not be entitled to claim any compensation from the bank .

19. The payment of audit fee for the year 2025-26 as given below after receiving the concurrent audit report on half year and Quarter basis.

6. Proposal document submission is required to be done as under:

- The bidder will have to submit online bids on GeM Portal. Quoted rate should be inclusive of all taxes and levies.

and
After on line submission the bidders are requested to Put the hard copies of all the submitted documents along with the Demand Draft of Rs.15000/- in original in a duly sealed and signed envelope super-scribed with "Documents & EMD – Concurrent Audit 2025-26". All the documents should be duly signed and stamped by the authorized person of the bidding firm.

The bidders are requested to submit above documents at Bank's Head Office situated at Civil line-2 Bijnor at least one day prior to the opening of Bids notified in this tender document.

- **Financial Bids be submitted on GeM portal in given format only.**
 - Emailed copies of any submission are not acceptable and will be rejected by the bank.
 - All submissions, including any accompanying documents, will become the property of District Cooperative Bank Ltd, Bijnor.

7. Bid Validity and Contract Period

- The proposal must remain valid and open for evaluation according to their terms for a period of at least 6 months from the time the Bid closes on the deadline.

8. Project/Work Completion Deadline

The Audit work to be completed within the time frame given the table after the realese of work order.

CONCURRENT AUDIT REPORT

Duration	Submission Date
01/04/2025 to 30/09/2025	20/11/2025
01/10/2025 to 31/12/2025	20/02/2026
01/01/2026 to 31/03/2026	15/04/2026

9. Notification

The bank will notify to the shortlisted vendor/(s) through GeM portal as soon as practicable possible.

The Bank is not obliged to provide any reasons for any such acceptance or rejection.

10.No legal Relationship

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

11. Disqualification

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

12. Cancellation of Contract and Compensation

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

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



13. Jurisdiction

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

14. Selection Criteria & Selection Process

Tender Methodology

- a) The tender methodology adopted is "Two Bid System" i.e., Technical Bid and Financial bid.
- b) Bids submitted without DDs of EMD will not be considered for evaluation.
- i) Bids sent by e-mail will not be considered for evaluation.
- (j) Participation in the tendering process implies giving consent to all the terms, conditions and other requirement contained in any part of the tender document.

All bids shall be evaluated by an Evaluation Committee or panel set up for this purpose by the Bank. The evaluation shall be on the basis of technical evaluation and the price quoted. If there is a discrepancy between the per branch price and the total price that is obtained by multiplying the per branch price and Number of branches, the per branch price shall prevail, and the total price shall be corrected. If the successful Bidder does not accept the correction of the errors, its Bid will be rejected, and its Bid security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.

Phase I (Technical Offer): The documents submitted online on GeM portal as well as the scanned copies provided by the bidders in sealed envelope will be opened and evaluated for short listing the eligible bidders meeting the eligibility criteria. In case any discrepancy is noticed, the documents upload on GeM portal by the bidder firm shall finally be considered for evaluation.

Phase II (Financial Offer): The Financial bids submitted online on GeM portal by the bidders shall be opened and evaluated after Phase 1. Based on overall assessment and calculations the bank reserves the right to arrive at final conclusion.

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

15. Format of Bids:

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

Tender Document' will remain valid and open for evaluation according to the terms for a period of at least six (6) months from the time the online submission process closes on the deadline given for uploading the bids.

Notification:

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

16. Technical Bid

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

Sr. No	Criteria	Documents to be submitted	Please Tick
1	Bids should be submitted by a single Bidder/Firm (No consortium)	Self Certification	YES/NO
2	The Bidder should be registered firm/company and should have been operation for at least registered with ICAI for 05 years.	Copy of registration/certificate of commencement of business.	YES/NO
3	The Bidder must have at least 02 years of experience of concurrent/Statutory Audit of DCCB.	Documentary Evidence to be provided	YES/NO
4	Firm constitution Certificate downloaded from ICAI website (less than 03 month old)	Documentary Evidence to be provided	YES/NO
5	The Bidder must have at least one year continuous association of paid CAs with CISA/ISA/DISA qualification with the firm.	Documentary Evidence to be provided	YES/NO
6	The Bidder firm shall not be considered for appointment in the bank as Concurrent Auditor for F.Y. 2025-26 immediately after completion of tenure of Two years continuously for concurrent audit of the Bank.	Self Certification	YES/NO

17. Terms and conditions

Adherence to Terms and Conditions:

The bidders who wish to submit responses to this 'Tender Document' should note that they should abide by all the terms and conditions contained in the 'Tender Document'. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process.

List of Branches

1. Afjalgarh	2. Badhapur	3. Bijnor Main	4. Bijnor eve	5. Barooki
6. Basta	7. Chini mil Road Bijnor	8. Chandok	9. Chandpur Main	10. Chandpur eve
11. Dhampur Main	12. Dhampur eve	13. Gohawar	14. Dhampur ext	15. Kotwali
16. Haldor	17. jhalu	18. Jalalabad	19. Keeratpur	20. Dara Nagar ganj
21. Nehtor Main	22. Mandawar	23. Mandawali	24. Maujam Pur Narayan	25. Nagina
26. Najibabad Main	27. Najibabad ext	28. Najibabad Chinimil	29. Khanpur	30. Nangal Soti.
31. Noorpur	32. Pheena	33. Puraini	34. Raipur Sadat	35. Sahaspur
36. Seohara	37. Sherkot	38. Swahedi	39. Tajpur	40. Morna
41. Aanku	42. Sisona	43. Nehtor Haldor chauraha	44. Head Office	45. Chakrajmal
46. Budhanpur	47. Fazalpur	48. Kadrabad	49. shergarh	50. Umrikhas

Zila Sahkari Bank Ltd, Bijnor

Bid Invitation for conducting Concurrent Audit

General Information about bidding firm

1	Registered Name & Address of the Firm/bidder with Mobile/ Telephone No. (as mentioned in registration certificate)	
2	Postal Address	
3	Year of Formation / Incorporation	
4	ICAI Registration Number	
5	UCN Number Alloted by RBI	
6	Name, Designation, Mobile No, and email address of Contact Person	
7	GST No, PAN Number of the firm	
8	Details of earnest money deposited.(Earnest money should be in the from of DD draw in favour of " Zila Sahkari Bank Ltd, Bijnor, Payable at Bijnor (UP) <ul style="list-style-type: none">Cheques will not be acceptedEnsure to upload scanned copy of the EMD on e-tender portal and provide it's original copy with all other relevant documents in sealed envelope as prescribed in para 2.2 of this tender document.	DD/No.....Date..... Issuing Bank..... Amounts (Rs).....
9	Mention Validity period of your offer (validity should not be less than three months)	
10	State whether the quoted prices are inclusive of all taxes and levies.	
11	The auditing firm should include one year continuous association of paid CAs with CISA/ISA/DISA qualification with the firm. Mention Name and qualification of such auditor	1.

Place.....

Date.....

Signature of Bidder

Name.....

Seal

