

TENDER DOCUMENT THE JIND CENTRAL CO-OP BANK LTD

**E-Tender Document
For
Appointment of Chartered Accountant Firm for Concurrent Audit of the
Head Office and its All Branches
Of
“THE JIND CENTRAL CO-OPERATIVE BANK LTD”
Situated in JIND District.**

Date of Downloading Tender Form : 01.08.2024 from 17:30 Hrs to 13.08.2024 upto 16:30 Hrs

Last Date for Online Submission: Upto 16:30 Hrs on 13.08.2024 of Tender

Date of Opening of Technical Bid: 14.08.2024 At 13:00 Hrs

Date of Opening of Financial Bid: 14.08.2024 At 13:30 Hrs

**Venue for Opening of Bid : The JIND Central Co-operative Bank Ltd
Bays no. 1-4 District shopping centre Urban Estate
JIND, 126102, Haryana**

E-mail: cbjind.haryana@gmail.com

Website: www.jindccb.com

NOTICE INVITING E-TENDER

E-tenders are hereby invited on behalf of The JIND Central Co-operative Bank Ltd., undertwo Bid system i.e. Technical and Financial for Appointment of well- established and well- reputed Chartered Accountant Firm for 1 year for Concurrent Audit of the Head Office and **33 Branches** of this Bank.

Ref. No.	e-Tender/CA/Firm
Description	Appointment of Chartered Accountant Firm for 1 year for Internal Audit of the Head Office and 33 Branches of the Bank.
Estimated Value of the tender	Rs. 5,00,000.00/-
Earnest Money Deposit	Rs. 10000.00
Tender Fee(Non refundable)	Rs. 1000/-
E-service fees(Non refundable)	Rs. 1180/-
Start date & time of Bid preparation & online submission of tender	01.08.2024at 05.30 P.M.
Last dated & time for Bid preparation & submission by bidders.	13.08.2024at 16.30 P.M.
Date and time of opening Technical Bid	14.08.2024at 01.00 P.M.
Date & Time of opening Financial/Price Bid	14.08.2024at 01:30 P.M.

The complete bidding documents, fee details, technical specifications and key dates can be viewed/downloaded from the web sites <https://etenders.hry.nic.in> and www.jindccb.com Bid through any other mode shall not be entertained.

The General Manager, The JIND Central Co-operative Bank Ltd. reserves the right to accept or reject the tendering process at any stage without assigning any reason whatsoever

General Manager

The JIND Central Co-operative Bank Ltd.

OTHER DETAILS:-

Sr.No	Name of Work	EMD to be deposited	Tender Estimated Value	Tender Document Fee and E-Service Fees	Start Date & Time of Bid Preparation & Submission	Expiry Date & Time of Bid Preparation & Submission	Date of opening technical and financial bid
1	Appointment of Chartered Accountant Firm for 1 year for Concurrent Audit of the Head Office and 33 Branches of the Bank.	Rs.10,000/- (Rs. Ten Thousand Only)	Rs.5,00,000 (Rs. five Lakh Only)	Rs.1000+Rs.1180 = Rs.2180/- (Rs. Two Thousand one hundred eighty Only)	01.08.2024 At 17:30 Hrs	13.08.2024 At 1630 Hrs	Technical Bid Open 14.08.2024 At 1300 Hrs Financial Bid Open 14.08.2024 At 1330 Hrs

1. Bid documents can be downloaded online from the portal <https://etenders.hry.nic.in>.
2. The details of the Bid Document Cost / EMD are required to be uploaded at the time of Online Submission, the Bidders are therefore required to keep the scanned copies of prequalification and other documents of the above mentioned documents ready.
3. **SUBMISSION OF TENDER:** The tender shall be submitted online by the tenderer in the following three separate covers online:-
 - a) **Fee:** Scanned copy of Bid Document Cost / EMD.
 - b) **Prequal/Technical:** The cover shall contain scanned copies of the prequalification documents, technical parameter / technical bid to be submitted online & offline by the bidder.
 - c) **Financial:** This cover contains contract schedule of rates (BOQ) to be submitted online & offline by the bidder.

Duly signed and completed separate hard covers of Technical Bid and Price Bid are to be submitted for each proposal. The Technical Bid and Price Bid for the proposal should be enclosed in separate sealed envelopes and these two envelopes be placed in a single sealed envelope **and** submitted to

The General Manager

The JIND Central Co-operative Bank Ltd.,

Bays no. 1-4 District shopping centre Urban Estate

JIND-126102, Haryana

on or before 12.08.2024 upto 11:00 AM.

4. **OPENING OF BID :-** In the first instance, the cover of all the Bidders containing the Bid Document Cost / EMD shall be opened online as well as physically. If the Bid Document Cost / EMD is found proper and in order then the cover containing prequalification / Technical Bid shall be opened. The Financial cover shall be opened only of those tenderers who meet the Pre-Qualification / Technical Bid criteria as per these Bid documents. The date of opening of Financial Bid shall be fixed after the opening of Prequalification / Technical Bid.
5. The contractual agencies should submit their tender documents (Online and physical) strictly.
6. In case bid is submitted by a bidder online and technical bid, earnest money deposit or other documents as required as per the bid documents, are not submitted in physical form then the bid of the bidder would be rejected.
7. In case, the day of opening of tenders happens to be holiday, the tenders will be opened on the next working day. The time and place of receipt of tenders and other conditions will remain unchanged.
8. The tender of the bidder who does not satisfy the qualification criteria in the bid documents are liable to be rejected summarily without assigning any reason and no claim whatsoever on this account will be considered.
9. No definite volume of work to be performed during the currency of the contract can be guaranteed by The JIND Central Co-operative Bank Ltd; JIND No claim shall lie against Bankon this account.
10. The JIND Central Co-operative Bank Ltd; JIND reserves the right to accept / reject any/all the tenders without assigning any reason; the decision of the Bank shall be final and binding on tenderer.

TABLE OF CONTENTS

Instructions to Bidder on E-tender.....	6
Scope of Work	10
Eligibility Criteria for Bidders.....	14
Price Bid.	16
Vendor Assessment methodology	17
Opening of Tender	18
Interview and Acceptance of Tender	19
Period of Validity.....	19
<i>Annexure 1</i> <i>Service Agreement</i>	21
<i>Annexure 2</i> <i>Self-Declaration on not being blacklisted</i>	22
<i>Annexure 3</i> <i>Format of Net Worth and Annual Turnover</i>	23
<i>Annexure 4</i> <i>Technical Bid</i>	24-25
<i>Annexure 5</i> <i>Checklist to be enclosed with Technical bid (Eligibility Criteria)</i>	26-27
<i>Annexure 6</i> <i>Financial Bid</i>	28
<i>Annexure 7</i> <i>List of Branches</i>	33

1. INSTRUCTIONS TO BIDDER ON ELECTRONIC TENDERING SYSTEM

These conditions will over-rule the conditions stated in the tender documents, wherever relevant and applicable.

1. Registration of bidders on e-Procurement Portal:-

All the bidders intending to participate in the tenders processed online are required to get registered on the centralized e-Procurement Portal i.e. <https://etenders.hry.nic.in>. Please visit the website for more details.

2. Obtaining a Digital Certificate:

- 1) The Bids submitted online should be encrypted and signed electronically with a Digital Certificate to establish the identity of the bidder bidding online. These Digital Certificates should be issued by an Approved Certifying Authority, authorised by the Controller of Certifying Authorities, Government of India.
 - 2) A Digital Certificate is issued upon receipt of mandatory identity (i.e. Applicant's PAN Card) and Address proofs and verification form duly attested by the Bank Manager / Post Master / Gazetted Officer. Only upon the receipt of the required documents, a digital certificate can be issued. For more details please visit the website – <https://etenders.hry.nic.in>.
 - 3) The bidders may obtain Class-II or III digital signature certificate from any Certifying Authority or Sub-certifying Authority authorized by the Controller of Certifying Authorities.
 - 4) Bid for a particular tender must be submitted online using the digital certificate (Encryption & Signing), which is used to encrypt and sign the data during the stage of bid preparation. In case, during the process of a particular tender, the user loses his digital certificate (due to virus attack, hardware problem, operating system or any other problem) he will not be able to submit the bid online. Hence, the users are advised to keep a backup of the certificate and also keep the copies at safe place under proper security (for its use in case of emergencies).
 - 5) In case of online tendering, if the digital certificate issued to the authorized user of a firm is used for signing and submitting a bid, it will be considered equivalent to a no-objection certificate/power of attorney /lawful authorization to that User. The firm has to authorize a specific individual through an authorization certificate signed by all partners to use the digital certificate as per Indian Information Technology Act 2000. Unless the certificates are revoked, it will be assumed to represent adequate authority of the user to bid on behalf of the firm in the department tenders as per Information Technology Act 2000. The digital signature of this authorized user will be binding on the firm.
 - 6) In case of any change in the authorization, it shall be the responsibility of management / partners of the firm to inform the certifying authority about the change and to obtain the digital signatures of the new person / user on behalf of the firm / company. The procedure for application of a digital certificate however will remain the same for the new user.
 - 7) The same procedure holds true for the authorized users in a private/Public limited company. In this case, the authorization certificate will have to be signed by the directors of the company.
- 3. Set up of machine:** In order to operate on the electronic tender management system, the user's machine is required to be set up. The user's machine must be Java JRE 8 Update 151(32 bit), 161(32 bit), 171(32 bit), 181(32 bit), 191(32 bit), 201(32 bit) & DC setup and Internet explorer 10 and above/Mozilla Firefox 46.0.1 Version only. The link for downloading Java JRE 8 & DC setup are available on the Home page of the e-tendering Portal and a help file on setting up of the system can also be downloaded from the home page of the website - <https://etenders.hry.nic.in>

4. Online Viewing of Detailed Notice Inviting Tenders:

The contractors can view the detailed N.I.T and the time schedule (Key Dates) for all the tenders floated through the electronic tendering system on the government e-procurement website <https://etenders.hry.nic.in> or Bank's website <http://www.cbJIND.com/>

5. Download of Tender Documents:

The tender documents can be downloaded by the registered user from the Electronic Tendering System through the Portal <https://etenders.hry.nic.in>

6. Key Dates:

The contractors are strictly advised to follow dates and times as indicated in the Notice Inviting Tenders. The date and time will be binding on all contractors. All online activities are time tracked and the system enforces time locks that ensure that no activity or transaction can take place outside the start and end dates and the time of the stage as defined in the Notice Inviting Tenders.

7. Online Payment e-Service fee::

The online payment for eService fee can be done using the secure electronic payment gateway by bidders/ Vendors online directly through Debit Cards & Internet Banking Accounts. The secure electronic payments gateway is an online interface between contractors and Debit card / online payment authorization networks

8. Bid Preparation and Submission of Bids online:-

Detailed Tender documents may be downloaded from e-tender website (<http://etenders.hry.nic.in>) and tender mandatorily be submitted online.

The Payment for Tender document fee & Earnest Money Deposit (EMD) would be made online by the Bidder/ Contractor directly through debit card, credit card, Internet Banking etc. The Bidder have to submitted the scanned copies of document fee & EMD under Fee cover physically.

Scan copy of Documents to be submitted/uploaded for Prequalification or Technical bid under online Pre-equal/ Technical Cover: The required documents (refer to DNIT) shall be prepared and scanned in different file formats (in PDF /JPEG/MS WORD format such that file size is not exceed more than 10 MB) and uploaded during the on-line submission of PQQ or Technical Cover.

FINANCIAL or Price Bid PROPOSAL shall be submitted mandatorily online in the Excel Format under Commercial Cover

9. Submission of actual online bids:

Contactors have to submit their bids online and upload the relevant documents. The process is required to be completed within the date and time as stated in the Notice Inviting Tenders (Key Dates). The electronic bids of only those contactors who have submitted their bid within the stipulated time, as per the tender time schedule (Key Dates), will be accepted by the system. A contractor who does not submit his bid within the stipulated time will not be allowed to submit his bid by the E-Tendering System.

Note:- Bidders participating in e-tendering shall check the validity of his/her Digital Signature Certificate before bidding in the Tenders floated online at e-tendering website <https://etenders.hry.nic.in>

10. ASSISTANCE TO THE BIDDERS:

In case of any query regarding process of e-tender s , the helpdesk details are given in the e-tender website.

For any issues/ Clarification relating to the published tenders, Bidders are requested to contact the respective Tender Inviting Authority.

Tel: 0120-4001 002, 0120-4200 462

Mob. 8826246593

Email: - support-eproc@nic.in, eproc.nichry@yahoo.com

Special Instructions to the Contractors/Bidders for the e-submission of the bids online through this e-Procurement Portal

1. Bidder should do Online Enrolment in this Portal using the option Click Here to Enroll available in the Home Page. Then the Digital Signature enrollment has to be done with the e-token, after logging into the portal. The e-token may be obtained from one of the authorized Certifying Authorities such as eMudhraCA/GNFC/IDRBT/MtnlTrustline/SafeScripT/TCS.
2. Bidder then logs into the portal giving user id / password chosen during enrollment.
3. The e-token that is registered should be used by the bidder and should not be misused by others.
4. DSC once mapped to an account cannot be remapped to any other account. It can only be In-activated.
5. The Bidders can update well in advance, the documents such as certificates, purchase order details etc., under **My Documents** option and these can be selected as per tender requirements and then attached along with bid documents during bid submission. This will ensure lesser upload of bid documents.
6. After downloading / getting the tender schedules, the Bidder should go through them carefully and then submit the documents as per the tender document, otherwise, the bid will be rejected.
7. The BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for that tender. Bidders are allowed to enter the Bidder Name and Values only.
8. If there are any clarifications, this may be obtained online through the eProcurement Portal, or through the contact details given in the tender document. Bidder should take into account of the corrigendum published before submitting the bids online.
9. Bidder, in advance, should prepare the bid documents to be submitted as indicated in the tender schedule and they should be in PDF/XLS/RAR/DWF formats. If there is more than one document, they can be clubbed together.
10. Bidder should arrange for the EMD as specified in the tender. The original should be posted/couriered/given in person to the Tender Inviting Authority, within the bid submission date and time for the tender.
11. The bidder reads the terms and conditions and accepts the same to proceed further to submit the bids
12. The bidder has to submit the tender document(s) online well in advance before the prescribed time to avoid any delay or problem during the bid submission process
13. There is no limit on the size of the file uploaded at the server end. However, the upload is decided on the Memory available at the Client System as well as the Network bandwidth available at the client side at that point of time. In order to reduce the file size, bidders are suggested to scan the documents in 75-100 DPI so that the clarity is maintained and also the size of file also gets reduced. This will help in quick uploading even at very low bandwidth speeds.

14. It is important to note that, **the bidder has to click on the Freeze Bid Button, to ensure that he/she completes the Bid Submission Process. Bids which are not Frozen are considered as Incomplete/Invalid bids and are not considered for evaluation purposes.**
15. In case of Offline payments, the details of the Earnest Money Deposit(EMD) document submitted physically to the Department and the scanned copies furnished at the time of bid submission online should be the same otherwise the Tender will be summarily rejected
16. The **Tender Inviting Authority (TIA)** will not be held responsible for any sort of delay or the difficulties faced during the submission of bids online by the bidders due to local issues.
17. The bidder may submit the bid documents online mode only, through this portal. Offline documents will not be handled through this system.
18. At the time of freezing the bid, the eProcurement system will give a successful bid updation message after uploading all the bid documents submitted and then a bid summary will be shown with the bid no, date & time of submission of the bid with all other relevant details. The documents submitted by the bidders will be digitally signed using the e-token of the bidder and then submitted.
19. After the bid submission, the bid summary has to be printed and kept as an acknowledgement as a token of the submission of the bid. The bid summary will act as a proof of bid submission for a tender floated and will also act as an entry point to participate in the bid opening event.
20. Successful bid submission from the system means, the bids as uploaded by the bidder is received and stored in the system. System does not certify for its correctness.
21. The bidder should see that the bid documents submitted should be free from virus and if the documents could not be opened, due to virus, during tender opening, the bid is liable to be rejected
22. The time that is displayed from the server clock at the top of the tender Portal, will be valid for all actions of requesting bid submission, bid opening etc., in the e-Procurement portal. The Time followed in this portal is as per Indian Standard Time (IST) which is GMT+5:30. The bidders should adhere to this time during bid submission.
23. All the data being entered by the bidders would be encrypted at the client end, and the software uses PKI encryption techniques to ensure the secrecy of the data. The data entered will not be viewable by unauthorized persons during bid submission and not viewable by any one until the time of bid opening. Overall, the submitted bid documents become readable only after the tender opening by the authorized individual.
24. During transmission of bid document, the confidentiality of the bids is maintained since the data is transferred over secured Socket Layer (SSL) with 256 bit encryption technology. Data encryption of sensitive fields is also done.
25. The bidders are requested to submit the bids through online e-Procurement system to the TIA well before the bid submission end date and time **(as per Server System Clock)**

3. SCOPE OF WORK:

The JIND Central Co-operative Bank Ltd; JIND invites online E-tendering bids for Appointment of well- established and well-reputed Chartered Accountant Firm for a period of one year for conducting Concurrent Audit of the Head Office and 33 Branches of the Bank. The Concurrent Audit shall be conducted on regular basis as per guidelines of the RCS Haryana/NABARD/RBI and Audit firm will have to execute an agreement with bank containing all time lines and other services. Detailed report containing below points relating to each branch will be submitted by the Audit Firm to this Bank on quarterly Basis.

Scope of concurrent audit

Concurrent audit is an examination which is contemporaneous with the occurrence of transactions or is carried out as near thereto as possible.

1. It attempts to shorten the interval between a transaction and its examination by an independent person.
2. There is an emphasis in favour of substantive checking in key areas rather than test checking. The main role of concurrent audit is to supplement the efforts of the bank in carrying out simultaneous internal check of the transactions and other verifications and compliance with the procedures laid down.
3. The scope of concurrent audit will be wide enough/focused to cover certain fraud - prone areas such as handling of cash, deposits, advances, off-balance sheet items, credit-card business, internet banking, etc.
4. A concurrent auditor may not sit in judgment of the decisions taken by a branch manager or an authorized official. This is beyond the scope of concurrent audit. However, the audit will necessarily have to see whether the transactions or decisions are within the policy parameters laid down by the Head Office, they do not violate the instructions or policy prescriptions of the RBI/NABARD/ Head Office, and that they are within the delegated authority.
5. Concurrent audit at branches should cover at least 100% of the advances and 100% of deposits of a bank.
6. The findings of the concurrent auditors will be submitted to Head Office with in a month from the financial quarter for which the audit is conducted. The findings should be in a structured format prescribed by the bank.
7. Minor irregularities pointed out by the concurrent auditors shall be rectified on the spot. The major deficiencies/aberrations noticed during audit should be immediately brought to the notice of Head Office/Controlling Office of the concerned branch/business unit of the bank.
8. Whenever fraudulent transactions are detected, they should immediately be reported to Audit & Inspection Section (Head Office).
9. If firms appointed and any serious acts of omission or commission are noticed in their working, their appointments may be cancelled after giving them reasonable opportunity to be heard and the fact shall be reported to ACB/ LMC of the bank, RBI and ICAI.
10. To check implementation of KYC norms as per guidelines.
11. To verify all the foreclosed Term Deposits Accounts and ensure that interest has been correctly paid and also Income Tax has been deducted correctly as per Section 194(A) of 1.T. Act, 1961 on all Term Deposits.
12. To ensure compliance of instructions guidelines issued by RBI/NABARD and relevant provisions of Haryana Cooperative Societies Act, 1984, Rules & Bye-laws of the Bank.
13. To ensure that all books of accounts have been maintained as per instructions of RBI/NABARD and adequate Concurrent control system exists to prevent incidence of frauds, embezzlements and malfeasance etc.
14. To verify and ensure that all statutory returns are being submitted to concerned quarters in time.
15. To ensure that funds and limits borrowed from higher financing agencies are being utilized strictly for the purpose for which these are borrowed.
16. To ensure that terms & conditions of sanction of loans & advances to various

borrowers of the bank are complied with meticulously.

17. To ensure that prudential norms such as capital adequacy, assets classification, income recognition and provisioning etc. are being implemented in a proper manner. NPA mark in system.
18. To conduct test checking of interest applied and charged on loans/advances and deposits of various maturities and verify the non-interest income of the bank.
19. To check the interest on SB, FD, RITD and loan against deposits accounts on random basis.
20. To check cash credit limits with other institutions.
21. Checking of vouchers on daily basis.
22. To check and verify the investment portfolio, certification of holdings of the Bank on quarterly basis.
23. To check proper application of service tax norms, TDS norms, Income recognition norms like minimum balance charges.
24. To certify the monthly return of DEAF accounts with RBI.
25. Maintenance of asset classification/NPA register at the branch level and correctness of classification.
26. Concurrent audit of direct large advances, adherence to terms & conditions before release of loans etc.
27. Aspects related to income leakage.
28. Submission of returns by branches.
29. Checking in respect of Completion of Share Linkage.

Annexure II

Minimum Audit Programme for Concurrent Audit.

Sr. No.	Items
A	Cash transactions –Verify
(i)	Surprise physical verification of cash at branch and ATM along with safekeeping and custody.
(ii)	Daily cash transactions, particularly any abnormal receipts & payments.
(iii)	Surprise verification of cash by an officer other than the joint custodian.
(iv)	Proper accounting of and availability of insurance cover for inward and outward cash remittances.
(v)	Accounting of currency chest transactions and delays/omission in reporting to RBI.
(vi)	Reporting of Counterfeit Currency.
(vii)	All cash transactions of Rs. 10 lakh and above reported in CTR.
(viii)	That all cash transaction of Rs. 50,000 and above invariably indicate Pan No./Form 60.
B	Clearing transactions -Verify
(i)	Reconciliation with bank's account at Clearing House and review of old outstanding entries for reconciliation.
(ii)	Drawings allowed against uncleared instruments - sanction by the controlling authority.
C	Remittances/Bills for Collection -Verify
(i)	Remittance of funds by way of DDs/TTs/MTs/TC/NEFT/RTGS any other mode in cash exceeding the prescribed limit.
(ii)	Documents of title (lorry receipts, railway receipts, etc.) obtained in favour of the bank and the concerned transporters are on the IBA approved list.
(iii)	Outstanding balance in DP and other transit accounts pending payment beyond prescribed period.
D	Deposits -Verify
(i)	Adherence to KYC/AML guidelines in opening of fresh accounts and monitoring of transactions in such accounts.

(ii)	Large term deposits received and repaid including checking of repayment of term deposit in cash beyond permissible limit.
(iii)	Accounts opened and closed within a short span of time i.e., accounts with quick mortality.
(iv)	Activation and operations in inoperative accounts.
(v)	Value dated transactions.
(vi)	Settlement of claims of deceased customers and payment of TDRs against lost receipts and obtention of indemnities, etc. To check revival of dormant accounts and accounts with minimum activities.
(vii)	Examination of multiple credits to single accounts.
E	Treasury operations -Verify
(i)	If branch has acted within HO instructions for purchase and sale of securities.
(ii)	Periodic confirmation of Derivative contracts with counterparties.
(iii)	Adherence to regulatory guidelines with respect to Treasury deals/structured deals.
(iv)	Controls around deal modification/cancellation/deletion, wherever applicable.
(v)	Cancellation of forward contracts and passing/recovery of exchange gain/loss.
(vi)	Gaps and OPL maintained in different currencies vis-à-vis prescribed limit for the same.
(vii)	Reconciliation of Nostro and Vostro accounts-balances in Nostro accounts in different foreign currencies are within the limits prescribed by the bank.
(viii)	Collection of underlying documents for Derivative & Forward contracts. Delays, if any.
(ix)	Instances of booking and cancellation of forward contracts with the same counterparty within a span of couple of days or a few days.
(x)	Sample check some of the deals and comment on the correctness of computation.
(xi)	Checking of application money, reconciliation of SGL account, compliance to RBI norms.
(xii)	Checking of custody of unused BR Forms & their utilization in terms of Master Circular on Prudential Norms on Classification, Valuation and Operations of Investment Portfolio by banks.
(xiii)	To ensure that the treasury operations of the bank have been conducted in accordance with the instructions issued by the RBI from time to time.
F	Loans & Advances-Verify
(i)	Report Bills/cheques purchased, if in the nature of accommodation bills.
(ii)	Proper follow-up of overdue bills purchased/discounted/negotiated.
(iii)	Fresh loans and advances (including staff advances) have been sanctioned properly and in accordance with delegated authority.
(iv)	Reporting of instances of exceeding delegated powers to controlling/head office by the branch and have been confirmed or ratified by the competent authority.
(v)	Securities and documents have been received as applicable to particular loan.
(vi)	Securities have been properly charged/ registered and valued by competent person. Whether the same has been entered in the bank's system.
(vii)	All conditions of sanction have been complied with.
(viii)	Master data relating to limit, rate of interest, EMI, moratorium period details have been correctly entered and updated/modified in the system.
(ix)	Value dated entries passed in advances accounts.
(x)	Post disbursement supervision and follow-up is proper, such as timely receipt of stock and book debt statements, QIS data, analysis of financial data submitted by borrower, verification of securities by third parties, renewal of limits, insurance, etc.
(xi)	Whether there is any misutilisation of the loans and whether there are instances indicative of diversion of funds.
(xii)	Compliance of prudential norms on income recognition, asset classification and provisioning pertaining to advances.
(xiii)	whether monthly updating of drawing power in the computer system on the basis of stock statements/book debt statement/ other financial data received from the borrowers.
(xiv)	Recovery in compromise cases is in accordance with the terms and conditions of the compromise agreement.
(xv)	To check review and renewal of loans.
G	LC/BG -Verify

(i)	LC/BG issued/amended as per the approved format/model guarantee prescribed and standard limitation clause incorporated. Whether counter indemnity obtained as prescribed.
(ii)	Any deviation from the terms of sanction in regard to margin, security, purpose, period, beneficiary, collection of charges, commission/fee, etc.
(iii)	Whether payment is made to the debit of party's account on due date without creating overdraft/debiting suspense, in case of deferred payment guarantee.
H	Foreign Exchange transactions-Verify
(i)	Recovery of charges as per HO Guidelines.
(ii)	Packing credit released, whether backed by LC or confirmed export order.
(iii)	Availability of ECGC cover and compliance with ECGC terms.
(iv)	Submission of statutory returns on export/ import transactions, like BEF statements, XOS, write off of export bills, etc. Follow up of outstanding export bills and exchange control copy of bill of entry.
(v)	Irregularities in opening of new accounts and operation in NRO, FCNR, NRE, EEFC, etc., and debits/credits entries permissible under the rules.
(vi)	Whether operations in FCRA accounts are as permitted by MHA and FCRA guidelines.
(vii)	Booking, utilization, extension and cancellation of forward contracts.
I	House Keeping -Verify
(i)	Exceptional transaction reports are generated and verified by branch staff as prescribed.
(ii)	Review of all balance sheet heads and outstanding entries in accounts, e.g., suspense, sundry and inter-bank accounts. Review of follow up of entries pending for reversal.
(iii)	Scrutiny of daily vouchers with more emphasis on high value transaction including high value expenses and debit entries in Suspense account.
(iv)	Debits in accounts where signatures are pending for scanning.
(v)	Whether records related to KYC/vouchers and other critical areas are sent to specific places like archival center, record room as per stipulated periodicity.
(vi)	Adherence to KYC/AML guidelines in opening fresh account and subsequent modifications of records and monitoring of transaction.
J	Verification of Merchant Banking Business-Verify
(i)	Whether the instructions given by the controlling branch are properly followed where the branch acts as a collecting branch for issue business.
(ii)	Whether daily collection position is advised to the controlling branch.
(iii)	Whether recovery of the commission/fees and out of pocket expenses as agreed with the respective companies and whether the competent authority has duly authorized any waiver or reduction of such charges.
(iv)	Whether the prescribed preventive vigilance measures are observed by the branch.
(v)	Where data entry or data processing work is entrusted to outside agencies, the competent authority duly approves these and the prescribed stamped indemnity has been obtained from such agencies.
(vi)	Whether dividend interest warrants/refund payment accounts of companies are funded prior to dispatch of the relative warrants by the companies and there is no misuse of the facility.
(vii)	Whether Claims for reimbursement of amounts of paid warrants received from paying branches are processed and debited to the concerned company's account promptly.
(viii)	Whether charge on security has been created, wherever debenture trustee activity is undertaken by bank.
K	Verification of Credit Card/Debit card –Verify
(i)	Application for the issue of credit card has been properly examined and record of issue of the same has been maintained.
(ii)	Whether overdraft/debits arising out of the use of credit cards are promptly recovered and informed to higher authorities.
(iii)	Whether undelivered credit cards are properly kept as security items and followed up with credit card department for further instructions.
(iv)	Physical verification of ATM cards, debit cards, credit cards, passwords and PINS, control over issue & delivery, safe keeping and custody at all the locations. Report loss of any such items.

L	Others –Verify
(i)	Compliance of provisions relating to Tax Deducted at Source, GST, service tax, trade tax, other duties and taxes.
(ii)	Physical verification of inventory, control over issue of inventory, safe keeping and custody of security forms. Report any loss of such items.
(iii)	Physical verification of other deliverable items, control over issue, safe keeping and custody.
(iv)	Physical verification of Gold coins, control over issue, safe keeping and custody. Checking of Gold sale transactions.
(v)	Custody and movement of branch keys.
(vi)	Locker keys and locker operations-linking of FDR as security for locker/operation of locker/inoperative lockers/ nomination/other issues.
(vii)	Safe custody of branch documents like death claim cases, issuance of duplicate DD/PO/FDR, checking of indemnities, etc. and verification of documents executed during the period under audit.
(viii)	Reporting of frauds.

4. Eligibility Criteria for Bidders:

S.No.	Clause	Documents required
1.	Processing fee for Tender should have been submitted.	The payment of Tender Document Fee INR 1000/-(One Thousand Rupees Only) and eService Fee Rs. 1180/-(Rupees one thousand one hundred eighty only (Non-refundable) would be made by eligible bidders online.
2.	Earnest Money Deposit(EMD)	The Payment for EMD of Rs. 10,000 (Rs. Ten Thousand Only) would be made online by the bidders.
3.	The CA Firm should existing for more than past 5 years.	The bidder shall provide the Certificate of Incorporation for Registered Companies, Partnership Deed for Partnership Firms/GST Registration Certificate.
4.	The CA firm must be registered with the Institute of Chartered Accountants of India (ICAI). Firm must have DISA (Diploma in Information System Audit) qualified Partner/ Proprietor as on 01.04.2024	Signed photocopies with the CA firm's seal of supporting documents must be enclosed. Copy of DISA Certificate of Partner/Proprietors and Firm Registration proof in which name of such partner/proprietors is mentioned which must be prior to 01.04.2024.
5.	Bidders Firm must have Fellow Chartered Accountants (FCA) (FCA is chartered accountant who holds certificate of practice for more than 5 years)	Copy of certificate attached as proof thereof.
6.	The minimum Turn-over of the bidding company during last three audited financial years should be	Audited Balance sheet of the Bidder for each of the last 3 financial years.

	minimum Rs.10.00 Lac per year.	
7.	The Firm should have positive net worth (measured as paid-up capital plus free reserves) and should be profit making company for at least three years out of the last three audited financial years(FY2020-21, FY2021-22 FY2022-23)	Audited Balance sheet and Profit & Loss account statement of the Bidder for each of the last 3 audited financial years.
8.	Firm must have Experience of Concurrent Audit of Co-operative banks as mentioned in the Scope of work.	Signed photocopies with the CA firm's seal of work orders must be enclosed.
9.	Firm Should not have been black listed by any central/State Government Department/ Organization for breach of any applicable law or violation of regulatory prescriptions or breach of agreement as on date of submission of Bid.	An affidavit as per the Annexure-2 to be submitted by bidder.
10.	The CA firm should have its registered Head Office in JIND, Haryana.	Copy of firm constitution certificate.
11.	The Firm must have successfully conducted at least one Concurrent audit/statutory audit of any Cooperative Banks as on date of submission of financial offer during last 3 years.	Copy of the contract order/a certified letter from the concerned client confirming the date of engagement and successful completion of order.
12	The Firm must have successfully completed internal work like GST, returns etc of any Cooperative Banks as on date of submission of financial offer during last 3 years.	Copy of the contract order/a certified letter from the concerned client confirming the date of engagement and successful completion of order.

Any Bid failing to meet the above stated Qualification criteria shall be summarily rejected and will not be considered for Financial Evaluation.

5. Price Bid:

1. Price Bid PROPOSAL shall be submitted online in the Excel Format under Commercial Cover
2. Prices should be quoted in Indian Rupees and indicated in figures only.
3. Financial proposal mentioning lump sum/consolidated fees plus GST and any other taxes should be quoted for Internal Audit as mentioned in the 'SCOPE OF WORK'. TDS at applicable rate will be deducted by the Bank at the time of payment of fees.
4. Payment will be given by the Bank to the Firm after end of every Quarter.
5. GST will be paid by the Bank as per prevailing rate and any increase in the same during the period of appointment will be borne by the Bank.
6. The payment during the entire period of appointment shall be made in accordance with the fees quoted by the selected CA firms and accepted by The JIND Central Co-op. Bank Ltd., JIND. No price variation would be allowed during the contract period.
7. Hard copies of Technical Bids and Financial Bids in sealed covers be also sent separately up to **12.08.2024 at 11:00 AM** in the Head office of the bank.

Format for Price Bid/ Financial Bid:-

Sr. No.	Description	Yearly Fees (in Rs.)		
		Fees(per year)	GST (at prevailing rate)	Total Fees (per year)
1	Appointment of CA Firm for conducting Concurrent Audit as mentioned in "Scope of Work"			

Authorized Signatory

Name:

Seal:

Place:

Date:

7. Vendor Assessment Methodology:**(1) Technical Assessment (70% weightage)**

- i. Full marks i.e. 100 (absolute value) will be awarded to the bidder scoring the highest marks as per Ranking methodology for Technical evaluation.
- ii. Proportionate marks will be awarded to the other bidders as a percentage of the highest marks received in above.
- iii. Full 70 marks will be awarded to the bidder getting the highest marks.
- iv. Similarly proportionate marks will be awarded to the other bidders. (as per calculation (i) shown under item A - Example)

(2) Commercial Assessment (30% weightage)

- i. Full marks i.e. 100 (absolute value) will be awarded to the bidder quoting the lowest price i.e. Total Contract Value as per Commercial bid.
- ii. Proportionate marks will be awarded to the other bidders as a percentage (as per calculation (ii) shown under item B - Example) of the lowest quote.
- iii. Full 30 marks (30% of 100=30) will be awarded to the bidder quoting the lowest price. Similarly proportionate marks will be awarded to absolute value quoted by other bidders (as per calculation (iii) shown under item B- Example)

Overall Assessment for calculation of L1:

- a) The maximum score in the technical evaluation is 100.
- b) Bidders scoring 70 or more marks will be short listed for opening of commercial Bid (Phase II).
- c) In case, less than three bidders get more than 70 marks in the technical evaluation criteria, the top three bidders getting the maximum marks will be short listed, subject to their getting at least 60 marks.
- d) Marks scored in Technical Assessment and Commercial Assessment will be added.
- e) The bidder scoring the highest marks will be L1.

Example:

Bidder	X	Y	Z
(A) Technical evaluation Marks	85	100	95
Base is 100% of the highest scoring Bidder	85	100	95
Calculation(i)	$(85/100) \times 70$ =59.50	$(100/100) \times 70$ =70	$(95/100) \times 70$ =66.50
Marks (A) Out of 70	59.50	70	66.50
(B) Commercial evaluation Price in `.	1000	1100	1200
Calculation (ii)	$(1000/1000) \times 100$ =100	$(1000/1100) \times 100$ = 90.90	$(1000/1200) \times 100$ = 83.33

Base is 100% of the lowest bidder	100	90.90	83.33
Calculation (iii)	$(100/100) \times 30$ =30	$(90.90/100) \times 30$ =27.27	$(83.33/100) \times 30$ =24.99
Marks (B) Out of 30	30	27.27	24.99
<hr/>			
Total Marks (A+B) Out of 100	89.50	97.27	91.49
Ranking of Bidder	L3	L1	L2
Y is the L1 bidder with highest cumulative marks.			

Evaluation process as decided by the Bank will be binding to the bidders.

The JIND Central Co-operative Bank Ltd; JIND in its sole/absolute discretion can apply whatever criteria deemed appropriate in determining the responsiveness of the proposal submitted by the respondents. The Bank may reject any / all proposal(s) at any stage without assigning any reason thereof.

- (a) The bids of such tenderers who do not pay the cost of tenders and / or do not pay the Earnest Money Deposit shall not be taken cognizance of.
- (b) The technical bid shall be opened on the due date and time as specified in tender. The price bid of only such tenderers, whose technical bid is found to be qualified, shall be opened. The time and date of opening of price bid shall be fixed and intimated to the qualified parties only.

8. Evaluation of Financial Bids

The Financial Bids of only those Bidders who short listed from the Technical Bids will be opened in the presence of their representatives on a specified date and time to be intimated to the respective Bidders by Tender Process Section.

Lowest Quoting Bidder will be selected.

No enquiry shall be made by the bidder(s) during the course of evaluation of the tender, after opening of bid, till final decision is conveyed to the successful bidder(s). However, the Bank can make any enquiry/seek clarification from the bidders, which the bidders must furnish within the stipulated time otherwise bid of such defaulting bidders will be rejected.

9. Opening of tenders :

The tenders will be opened in the The JIND Central Co-operative Bank Ltd., Circular Road, Near Jhajjar Chowk, JIND, Haryana on the scheduled time and date. In the event of the specified date of Bid opening being declared a holiday for the Authority, the bids shall be opened at the same time and location on the next working day.

- Total transparency shall be observed and ensured while opening the Bids. All Bids shall be opened in the presence of the bidder's representatives who choose to attend the bid opening sessions on the specified date, time and address.
- The Authority reserves the rights at all times to postpone or cancel a scheduled Bid opening.

10. Corrupt Practices : Any bribe, commission and advantage offered or promised by the tenderer or on his behalf to any officer or servant of the Bank shall (in addition to any criminal liability which the tenderer may incur) debar his tender from being considered. Canvassing on the part or on behalf of the tenderer will also make his tender liable to rejection.

11. Interviews and Acceptance of tender:- The tenderer should be prepared to proceed to The JIND Central Co-operative Bank Ltd; Head Office, JIND or at designated place at their own expenses and without any obligation, if called upon to do so for interview by the General Manager or an officer authorized to act on his behalf as the case may be.

General Manager, The JIND Central Co-operative Bank Ltd., JIND or an officer acting on his behalf reserves the right to reject any or all the tenders without assigning any reason and does not bind himself to accept the lowest or any tender. The successful tenderer will be informed about the acceptance of his tender through a letter/Mail. The agency shall submit the joining report within ten days of the acceptance of tender.

12. Period of Validity: The contract shall be valid for 1 (One) year from the scheduled date of opening of the bids. If any bidder withdraws his tender before the scheduled time or makes any modifications in the terms & conditions of the tenders which are not acceptable to Bank, without prejudice to any other right or remedies, Bank shall be at liberty to forfeit the entire Earnest Money Deposit.

13. Terms and Conditions:

Financial Bid: As per **Annexure-5**.

Services period by the vendor: This contract will remain valid for 1 (One) year.

Technical Bid:-As per **Annexure-3** and Checklist to be submit along with as per **Annexure-4**.

Forfeiture of Earnest Money:

- i) If the Bidder withdraws his bid before the expiry of validity or after the acceptance of the bid, the Earnest Money Deposited by the bidder will be forfeited.
- ii) If the Bidder fails to comply with any of the terms, conditions or requirement of order and the technical specifications of the tender document. The Earnest Money deposited by the Bidder will be forfeited.
- iii) In case successful bidder fails to comply with the delivery period as specified the earnest money deposit will be forfeited.

Annexures

SERVICE AGREEMENT

This agreement of to conduct the concurrent audit of the JIND Central Co-operative Bank Ltd; made on between M/s having its office at through its Proprietors /partner (Who is authorized to sing the agreement) herein after of called 2nd party The JIND Central co-op Bank Ltd., JIND through its General Manager authorized representative herein after called the 1st party.

The JIND Central co-op Bank Ltd., JIND, acting through the General Manager, herein after referred to as the other part whereas the said firm has agreed with the Bank, for conducting the concurrent audit of the JIND Central Co-operative Bank Ltd; in conformity with the scope of concurrent audit and minimum Audit Programme for concurrent Audit such as per annexure.

Now this indenture witness that in consideration of the promise, it is mutually agreed and declared between parties hereto as follows:-

1. Both the parties are competent to sign this agreement.
2. The firm has agreed to conduct the concurrent audit of the JIND Central Cooperative Bank Ltd. as mention in Tender no. e-tender as per the scope of proof mentioned in the tender. This is in respect to their bid letter no..... dated..... at the rates quoted by Firm, transport, Repairing, Replacing, shifting charges etc.
3. This contract shall be effective from..... to.....
The contract may be extended with the same terms and conditions and rates with the consent of both the parties.
4. TDS shall be deducted from Firm bill and certificate would be issued by the Bank.
5. The total charges for conducting concurrent audit one year are Rupees.....
The charges are to be paid by the First Party to the Second Party in advance only on quarterly basis. No extra Bill will be entertained except the agreed consolidated remuneration.
6. That the duties & responsibilities of second party will be as per guidelines of the Registrar, Cooperative Societies, Haryana and as per Annexure 'A' enclosed.
7. That the Concurrent Audit shall be conducted by the second party on concurrent basis according to terms and conditions as per the guidelines of the Registrar, Cooperative Societies, Haryana vide letter No. 2/5/2009/Audit 5794866 dated 05.06.2017 and No. 5471-84 dated 17.03.2015 / Harco bank and Annexure 'B' enclosed. Report pertaining of every branch will be submitted by the 2nd party to the first party within one month from the end of quarter.
8. The said conditions shall be read and be treated as forming part of this agreement and the parties hereto will respectively be bound hereby and to abide by and submit themselves to the conditions and stipulations and perform the same on their parts to be respectively observed and preferred.
9. That the above terms and conditions can be amended / modified with the consent of both parties at any time.
10. That if terms and conditions mentioned above are breached by any of the party the agreement shall stand cancelled and the loss will be borne by the party who breaches the contract.
11. Any dispute arising under this agreement shall be referred to a sole arbitrator appointed as per the provisions of Arbitration and Conciliation Act, 1996 with consent of the Bank and the Contractor. The award of the arbitration shall be final and binding on both parties.
12. All disputes shall be settled within JIND District jurisdiction.

Signature of the authorized person of the Firm
.....

General Manager
The JIND DCCB

Name and Address of the Firm
Seal of the Firm
(Second Party)

(First Party)

Annexure 2

Self-Declaration on not being blacklisted

Date: _____

From

To
The General Manager,
The JIND Central Co-op Bank
JIND-126102, Haryana

I, _____ son of Sh. _____
resident of _____ Sole
Proprietor/Partner/Director of M/s _____ do hereby solemnly
affirm and declare as under:-

That we M/s _____ hereby confirm
that we M/s _____ do not stand blacklisted
& have not been blacklisted by any State Government/ Central Government/ Public Sector
Undertakings during the last three years and further confirm that our EMD/SD/Performance
bank guarantee has not been forfeited by any State Government / Central Government / Public
Sector Undertakings during the last three years due to our non-performance, non-compliance
with the tender conditions etc.

That we M/s _____ hereby declare
that all the particulars furnished by us in this Tender are true to the best of my/our knowledge
and I/We understand and accept that if at any stage, the information furnished is found to be
incorrect or false, I/We am/ are liable for disqualification from this tender and also are liable
for any penal action that may arise due to the above.

That in case of violation of any of the conditions above, We M/s _____ understand
that We M/s _____ are liable to be blacklisted by the Bank for a period of
three years from participating any tender published by Haryana Government.

DEPONENT

Verification:

Verified that the contents of the above affidavit of mine are true and correct to the best of my
knowledge and nothing has been concealed therein.

DEPONENT

Annexure 3

Format of Net Worth and Annual Turnover

The Net Worth of Mr./Ms./M/s..... for last Financial Yearis Rs.....Lacs as per his/her/their books of Accounts.

(Note: Net Worth means sum total of paid up share capital plus free reserves. Further any debit balance of Profit and Loss Account and Misc. Expenses to the extent not adjusted/or written off, if any, shall be reduced from Reserves and Surpluses).

Requirements: The Annual Turnover to be provided in the following format for the last 3 Financial Years (2020-21,2021-22 & 2022-23).

Financial Information			
Financial Year	2020-2021	2021-2022	2022-23
Annual Turnover (in INR)			
Note: Annual turnover should be certified by CA/Statutory Auditors.			

Signature of Chartered Accountant:-

Name:-

Membership No.:-

Seal:-

Technical Bid**Annexure 4**

Sr.No.	BIDDER INFORMATION	SCORE CRITERIA	MAXIMUM SCORE	DETAILS	REMARK (YES/NO)
1	<i>Name of the Chartered Accountant firm</i>	---	---		
2	<i>Year of Establishment</i>	---	---		
3	<i>Complete postal address with PIN Code of the Main Office/Branch Office</i>	---	---		
4	<i>Contact Number & Email of Head office</i>	---	---		
5	<i>Status of Firm (whether Pvt. Ltd. Company/Public Ltd Company/Partnership Firm/Proprietorship Firm(Attach Proof)</i>	---	---		
6	<i>Number of Partners/Proprietor (mentiontheir Names)</i>	----	----		
7	<i>Details of EMD</i>	---	---		
8	<i>Details of cost of Tender document</i>	---	---		
9	<i>Whether assessee of Income Tax. Mention PAN Number, furnish copy of income tax return for last three years.(Attach)</i>	5 marks	5 marks		
10	<i>Registration No. of ICAI</i>	5 marks	5 marks		
11	<i>DISA Qualified partners/proprietors as on 01.04.2024(Attach Copy of DISA Certificate of Partner/Proprietors and Firm Registration proof in which name of such partner/proprietors is mentioned which must be prior to 01.04.2024.)</i>	10 marks	10 marks		
12	<i>Certificate of Fellow Chartered Accountant (FCA). (Attach Proof)</i>	5 marks	5 marks		

TENDER DOCUMENT THE JIND CENTRAL CO-OPERATIVE BANK LTD, JIND, HARYANA

13	The CA firm should have its registered Head Office in JIND, Haryana.(copy of firm constitution certificate)	20 marks	20 marks		
14	<i>Affidavit of Non-blacklisting during last three financial years (Attach Proof)</i>	5 marks	5 marks		
15	<i>Certificate of at least 3 years' Experience in Business.(Attach Proof)</i>	1.5 mark foreach completed year	15 marks		
16	<i>Audited Balance Sheet/ P&L Statement for last 3 years(Attach Proof)</i>	5 marks	5 marks		
17	<i>Proof of Successful Conducting the Concurrent Audit in any Bank.</i>	10 marks	10 marks		
18	The Firm must have successfully completed internal work like GST, returns etc of any Cooperative Banks as on date of submission of financial offer during last 3 years. (Copy of the contract order/a certified letterfrom the concerned client confirming the date of engagement and successful completion of order)	10 marks	10 marks		
19	<i>Annual Turnover for last three Financial Years FY-2020- 21,2021-22 & 2022-23(Attach Proof)</i>	1 mark each for each 1 Lac of turnover for the last two Financial Years	10 marks		

Note: Visible Photocopies of all necessary documents duly self attested must be attached for verification of the information provided.

(Signature of the bidder)

Name and Address (with seal)

Annexure 5**Eligibility Criteria for Technical Bid**

(Checklist to be enclosed with Technical bid)

We M/s _____ have enclosed documentary evidence for fulfilling the Eligibility in the Technical Bid and other requirement laid in the tender document.

S.No.	Clause	Documents required
1.	Processing fee for Tender should have been submitted.	The payment of Tender Document Fee INR 1000/- (One Thousand Rupees Only) and eService Fee Rs. 1180/- (Rupees one thousand one hundred eighty only (Non-refundable) would be made by eligible bidders online.
2.	Earnest Money Deposit(EMD)	The Payment for EMD of Rs. 10,000 (Rs. Ten Thousand Only) would be made online by the bidders.
3.	The CA Firm should existing for more than past 5 years.	The bidder shall provide the Certificate of Incorporation for Registered Companies, Partnership Deed for Partnership Firms/GST Registration Certificate.
4.	The CA firm must be registered with the Institute of Chartered Accountants of India (ICAI). Firm must have DISA (Diploma in Information System Audit) qualified Partner/ Proprietor as on 01.04.2024	Signed photocopies with the CA firm's seal of supporting documents must be enclosed. Copy of DISA Certificate of Partner/Proprietors and Firm Registration proof in which name of such partner/proprietors is mentioned which must be prior to 01.04.2024.
5.	Bidders Firm must have Fellow Chartered Accountants (FCA) (FCA is chartered accountant who holds certificate of practice for more than 5 years)	Copy of certificate attached as proof thereof.
6.	The minimum Turn-over of the bidding company during last two audited financial years should be minimum Rs.10.00 Lac per year.	Audited Balance sheet of the Bidder for each of the last 3 financial years.
7.	The Firm should have positive net worth (measured as paid-up capital plus free reserves) and should be profit making company for at least two years out of the last three audited financial years(FY2020-21, FY2021-22 & FY2022-23)	Audited Balance sheet and Profit & Loss account statement of the Bidder for each of the last 3 audited financial years.

8.	Firm must have Experience of statutory Audit of Co-operative banks as mentioned in the Scope of work.	Signed photocopies with the CA firm's seal of work orders must be enclosed.
9.	Firm Should not have been black listed by any central/State Government Department/ Organization for breach of any applicable law or violation of regulatory prescriptions or breach of agreement as on date of submission of Bid.	An affidavit as per the Annexure-2 to be submitted by bidder.
10.	The CA firm should have its registered Head Office in JIND, Haryana.	copy of firm constitution certificate attached.
11.	The Firm must have successfully conducted at least one Concurrent audit of any Bank as on date of submission of financial offer during last 3 years.	Copy of the contract order/a certified letter from the concerned client confirming the date of engagement and successful completion of order.
12.	The Firm must have successfully completed internal work like GST, returns etc. of any Cooperative Banks as on date of submission of financial offer during last 3 years.	Copy of the contract order/a certified letter from the concerned client confirming the date of engagement and successful completion of order.

Any Bid failing to meet the above stated Qualification criteria shall be summarily rejected and will not be considered for Financial Evaluation

Yours faithfully,

Authorized Signatory [In full and initials]: _____

Name and Title of Signatory: _____

Name of Bidding Company/Firm: _____

Address: _____ (Affix the Official Seal of the Bidding Company)

Annexure 6

Financial Bid

Financial proposal mentioning lump sum/consolidated fees plus GST and any other taxes should be quoted for Internal Audit as mentioned in the ‘SCOPE OF WORK’. TDS at applicable rate will be deducted by the Bank at the time of payment of fees. GST will be paid by the Bank as per prevailing rate and any increase in the same during the period of appointment will be borne by the Bank and payment will be done after end of every quarter.

Financial Proposal

Sr. No.	Description	Yearly Fees (in Rs.)		
		Fees(per year)	GST (at prevailing rate)	Total Fees(per year)
1	Appointment of CA Firm for Internal Audit as mentioned in “Scope of Work”			

In words :(Rupees only)

I have gone through the quotation paper thoroughly and clearly understood the specifications, terms and conditions mentioned in the **Financial Proposal**. My quoted Fees is inclusive/exclusive of all taxes (GST).

Signature: Name of the Authorized Person

Designation:

Seal of the firm:

Annexure-7

List of all Branch & Head Office

Sr. No.	NAME OF BRANCHES	BRANCH MANAGER	TELEPHONE NO
1	H.O. Branch		
2	Gandhi Nagar		
3	Jind City		
4	Patiala Chowk		
5	Sugar Mills		
6	Baroda		
7	Uchana		
8	Kakrod		
9	Narwana		
10	Amargarh		
11	Dharodhi		
12	Dhamtan Sahib		
13	Ujhana		
14	Dhanouri		
15	Pipaltha		
16	Singhwal		
17	Peggan		
18	Naguran		
19	Alewa		
20	Jamni		
21	Pillukhera		
22	Muwana		
23	Safidon		
24	Hatt		
28	Sindhvi Khera		
26	Brah khurd		
27	Shamlo Kalan		
28	Bibipur		
33	Khokhri		
30	Julana		
31	Danoda Kalan		
32	Karsola		
33	Morkhi		

Tender was