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ಅವಾಜ್‌ಶ್ರವಣಕ್ಕೆ ಸಿದ್ಧವಾಗಿರುವ, ಅಧಿಕಾರವಹಿಷ್ಕಾರಕ್ಕೆ ಒಳಪಟ್ಟಿರುವ
ಉಪನಿರ್ದೇಶಕರು, ಅವಾಜ್‌ಶ್ರವಣಕ್ಕೆ -577 501.

The Chitradurga District Co-Operative Central Bank Ltd.,
Chitradurga -577 501

Ref No.DCCB:Audit/ 2095

2024-25

Date: 10.02.2025

E – TENDER NOTIFICATION

The Chitradurga District Central Co Operative Bank Ltd Chitradurga having its Head Office at Chitradurga District engaged in banking business operating through 1 Head office and 22 branches inviting Tender for Appointment of reputed firm of Chartered accountants for conducting Concurrent Audit for the year 2025-26 and 2026-27. Tenders are advised to note the qualification criteria specified in the E-Portal to qualify for award of contract. The Bank will not be held responsible for any type of website problems at tenderes end. The details of the Notification, schedule of event and specification can be had, by visiting the link www.tenderwizard.com/etenders, there by registering with E-Tender platform. Last date & time for receipt of Tender is **25/02/2025 @ 4.00PM**. All vendors are requested to get updated with corrigendum/addendum(if any) issued online at the following **E – TENDER NOTIFICATION**

Sd/-

Managing Director

Appointment of Concurrent Auditors for the year 2025-26 &2026-27



ಅವಿಷ್ಕಾರಿತ್ವದ ಒಂದು ಸಂಸ್ಥೆಗೆ ಸೇವೆ ಸಲ್ಲಿಸುವುದು
ಅವಿಷ್ಕಾರಿತ್ವದ ಒಂದು ಸಂಸ್ಥೆಗೆ ಸೇವೆ ಸಲ್ಲಿಸುವುದು -577 501.

**The Chitradurga District Co-Operative Central Bank Ltd.,
Chitradurga -577 501**

Ref No.DCCB:Audit/2095

2024-25

Date: 10.02.2025

NOTIFICATION

The Chitradurga DCC Bank Ltd, Chitradurga having its Head Office at Chitradurga district engaged in banking business operating through it 14 branches, inviting Tender for Appointment of reputed firm of Chartered Accountants for Conducting Concurrent Audit For the Year 2025-26 &2026-27

TERMS AND CONDITIONS:

I.MANDATORY CONDITIONS FOR APPOINTMENT:

1. The applicant Should be a partnership firm with ' A' Categorization having empanelled with Director of Co operative Audit Karnataka state, Bangalore.
2. CA firms should have at least 3 years of experience of Concurrent Audit in any Co operative Bank/Commercial banks. Firms with below 3 years experience will not be eligible to apply.
3. The empanelment and allocation of branches to the audit will be purely the prerogative of the bank, such empanelment shall be initially for a period of twelve months and can be extended for a period of one year (twice) based on satisfactory performance of the auditor, subject to condition that maximum period of empanelment is not more than three years (36 months).
4. The Audit Firm should have at least 2 fellow members of ICAI.
5. The firm should empaneled with RBI Controller & Audit General of India
6. At least one partner of the firm should have completed DISA (CISA) (ISACA) qualification.
7. At least two partner of the firm should have completed the certification course on concurrent audit of banks (conducted by ICAI)

8. The firm should have conducted concurrent Audit/ statutory audit of District Central Co operative Bank in any of the previous 3 years. Experience in concurrent audit of DCC Bank is preferable.
- 9 The firm should have experience in concurrent audit of any Co operative bank or Commercial Bank or Rural Bank having advance of Rs.500.00 Crore in any of the previous 3 years up to 31.03.2024
10. The turnover of the firm for the past 3 years ie. FY 2021-22, 2022-23 ,2023-24 should not be less than Rs.50.00 lakhs per anum.
11. The Bank reserves its right to terminate the contract by giving 30 days prior notice to the other side without assigning any reason.
12. The concurrent auditor will be fully responsible for the quality of the audit, timely completion of audit and submission of the audit reports to concerned section.
- 13.The concurrent auditor shall ensure cent percent vouching of day to day transaction at branch
14. CA. firms shall not hold any documents overnight in their custody. Hence, all vouchers/ books /registered/ security document/ title deeds/ any other documents/vital correspondence, etc, are to be returned to the officials of the branch on each day.
15. No travelling / halting allowance or any such allowances will be paid.
16. The firm shall have registered office/Head office in Karnataka.
17. The audit firm will be responsible for not reporting serious irregularities/discrepancies /frauds/gross negligence/malafide intention (with or without financial loss). Bank reserves the right to terminate the audit assignment besides notifying such deficiencies and incompetence to the Council of ICAI / RBI / IBA.
18. The concurrent audit is to be carried out in a professional manner as per guidelines issued by ICAI/RBI/GOI and our bank from time to time. In any case of misconduct & negligence, the Bank is free to report the matter to ICAI/RBI under the guidelines from time to time.
19. The Audit Firm should undertake that they will not subcontract the audit assignment.
20. The firm should have necessary office set up and adequate personnel to ensure proper deployment and timely completion of the assignment.

21. While accepting the assignment, the firm should execute undertaking of fidelity and secrecy on its letterhead in the format prescribed by the Bank.
22. A declaration to be furnished by the firm that credit facilities availed by the firm or the partners or firms in which they are partners or directors including any facility availed by a third party for which the firm or its partners are guarantors have not turned or are existing as nonperforming assets as per the prudential norms of RBI. In case the declaration is found incorrect, the assignment would get terminated besides the firm being liable for any action as per ICAI/RBI guidelines.
23. The firm/any partners should not have any disciplinary matters pending with ICAI/RBI and they should not have suffered any disqualification including section 143 of the companies Act.
24. The audit firm provisionally **selected only, will be intimated**. However, no individual intimation shall be sent to Un-selected applicants.
25. A qualified Chartered Accountant has to visit the Branch at least once a week to supervise the audit work. The Audit firm is required to conduct the audit work for a minimum of 21 working days in a month.
26. Bank reserves the right to terminate the assignment by giving one month's notice in writing, if it is found that the quality of the audit is not satisfactory. In case the auditors choose to resign, one –month prior notice should be given to the Head office and in such a case the assignment will get terminated only after the head office issues communication accepting the resignation.
27. Concurrent Audit also includes short inspection. Short inspections to be conducted as per the directions of administrative office and the report should be submitted to the concerned head office department.
28. As a part of concurrent audit, any additional assignment as warranted by the Bank/GOI/RBI shall be entrusted.(Certification of DEAF a/c's etc.,)
29. The Bank shall always have the right to cancel the allotment, at any time during the Currency of concurrent audit.
30. Concurrent audit has to be carried out on a daily basis, covering transactions of all the working days of the calendar month as per Risk Based concurrent audit (RBCA). The reporting of audit is to be done and to be submitted **quarterly** as specified.
31. Concurrent audit extends to all other areas of branch operations without exception

Including ATMs attached to the branch etc. Concurrent Auditor may also report on any other relevant aspects, which may come across during the course of the Audit without restricting yourself to structured format of reporting.

32. Fee will be paid upon submission of audit report.

33. The selection is based on requirement and at the sole discretion of Bank.

34. More submission of application does not confer any right to the audit firm for allotment of concurrent audit by the Bank.

Required Supporting Documents with mandatory attachments should be in www.tenderwizard.com/etenders PORTAL

SI No.		Supporting Documents
1	Applicant should be a partnership firm with minimum two as FCAs having minimum 3 years experience.	ICAI certificate
2	The audit firm having CISA/ DISA qualified partners.	CISA/ DISA certificates of partners.
3	Firm having partners completed certificate course in Concurrent Audit of Bank, conducted by Institute of Chartered Accountants of India.	Concurrent Audit certification course certificates of partners.
4	The firm shall be empanelled with CAG and eligible for major Audits.	CAG empanelment letter/Appointment letters of audits of PSU-major audits.
5	The firm shall be empanelled with RBI with unique code number and under category 1	RBI unique code number
6	The audit firm shall be empanelled with Director, Karnataka state co-operative societies Audit and must be eligible to audit 'A' category Bank/societies.	empanelment ref no.
7	Concurrent Audit of DCC Banks for a minimum of 2 years would have preference.	Appointment letters
8	The firm should have minimum annual turnover of Rs. 50.00 lakhs per annum in last three years.	Certified Profit and loss statement for the last three years..
9	The firm shall have registered office/Head office in Karnataka.	ICAI certificate

II. METHODOLOGY OF EMPANELMENT:

1. The eligible interested firms shall apply in the prescribed format posted the application with mandatory attachments should be in www.tenderwizard.com/etenders Portal latest with in 25.02.2025 04.00 PM.

Self attested soft copies to be uploaded:

- a) Copy of partnership deed :supplementary deed:
 - b) Certificate Of Registration with ICAI:
 - c) Any other report/ enclosures/evidence audit firm has mentioned in the application.
2. The prima facie scrutiny of the applications and final selection of the CA firm will be done by the board of management or the authority vested with such.
 3. The bank reserves the right to appoint /reject any audit firm for concurrent audit.
 4. The minimum Audit fees for this concurrent audit assignment will be Rs.8.00 lakh per annum including GST
 5. The audit firm which is provisionally selected for empanelment will communicated through appointment letter and the acceptance to the bank's offer is to be confirmed by the audit firm immediately.

website	www.tenderwizard.com/etenders
Date of commencement of tender & operative period	From 12.02.2025 to 25.02.2025
Submission of Vendor Queries	From 12.02.2025 to 24.02.2025
Address for vendor Queries	md_cdccb@yahoo.co.in
Last date for submission of tender	On 25.02.2025 with in 04.00 PM
Date of opening of technical tender part-1	On 27.02.2025 at 02.30 PM onwards
Date of opening of commercial tender part-2	On 27.02.2025 at 03.30 PM onwards
EMD FEE	Rs.15,000/- (Rs. Fifteen thousand only) in the form of E-Payment

The details of the EMD/Processing fee and tender terms & conditions are available in e tender portal (www.tenderwizard.com/etenders) for verification.

Annexure-I

APPLICATION FOR EMPANELMENT OF CONCURRENT AUDITORS

1	Name of the firm	
2	Constitution	
3	Address with PIN Code	
4	Contact No's Mobile+Landline+Email	Mobile Landline E mail:
5	Date of establishment	
6	PAN No. Of the firm (copy to be attached)	
7	Registration No. with ICAI (copy to be attached)	
8	Unique Code No.RBI (copy to be attached)	
9	Firm's RBI Category (copy to be attached)	
10	GST Registration of the firm (copy to be attached)	
11	Details of CAG Empanelment number (copy to be attached)	
12	No.of partners & Chartered Accountants (details to be attached)	

13	Experience of Concurrent Audit with co operative bank s (Please give details with supporting documents).	No.of banks	No of Years
14	Additional qualification (i.e CISA/DISA/Con.audit Course from ICAI)		
15	Experience of statutory Audit of CO Operative bank s (Please give details with supporting documents).	No.of banks	No of Years
16	Any other relevant data		

I/We confirm that the information furnished above is true and correct and we have not been de-paneled/ blacklisted by any organization in the past and we fulfill all the conditions of eligibility for empanelment with Chitradurga DCC bank Ltd , Chitradurga as a concurrent auditor.

I/We have read the terms and conditions stipulated for empanelment as concurrent auditors of the bank and I/We also understand that the bank has reserved its right to reject the application without assigning any reasons. If selected for empanelment as concurrent auditor of the bank and the offer is accepted I/We will execute Service Level Agreement with the Bank.

Place:

Signature of the applicant with seal

Date:

THE CHITRADURGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD
HEAD OFFICE, D.C. OFFICE ROAD, CHITRADURGA -577 501
Email: md_cdccb@yahoo.o.in

Telephone: 08194-222546/222834

E-Tender Notice

Tender No.DCCB: Audit/ 2095

2024-25

Dated:10.02.2025

Tender for Appointment of reputed firm of Chartered accountants for conducting concurrent Audit for the year 2025-26 and 2026-27.
(E-Tendering mode)

The Chitradurga District Central Co-Operative Bank Ltd., Chitradurga inviting tender for Appointment of reputed firm of Chartered accountants for conducting concurrent Audit for the year 2025-26 and 2026-27.

The tender should be submitted on or before **25.02.2025 by 4:00 PM.**

The details of e-tender notification and Blank Tender document can be downloaded at www.tenderwizard.com/etenders

For further details on e-Tender participation, please contact KEONICS Help desk on Ph: 080-49352000 / 9686196760/9686196765

E-mail:raghavendra.vg@antaressystems.com / harishkumar.kb@etenderwizard.com

Date:10.02.2025

The Chitradurga District central co-operative Bank
Ltd.,Chitradurga

Sd/-
Managing Director

TENDER EVENTS:

1	Tender inviting date	12.02.2025
2	Tender No/Ref No/NIT No	DCCB: Audit/2095/2024-25 Dated:10.02.2025
3	E-Tender processing fee payable to KEONICS through e-Payment mode using Credit/Debit/Net-banking mode	Will be collected by M/s. Keonics
4	EMD	Rs.15,000/-
5	Remittance of e-Tender processing fee	12.02.2025 10.30 am to 25.02.2025 4.00 pm
6	Tender Closing Date and Time	25.02.2025 4.00 pm
7	Technical Bids Opening Date and Time	27.02.2025 2.30 pm
8	Financial Bids Opening Date and Time	27.02.2025 3.30 pm

E-Tendering Guidelines to Vendors

1. Vendors must have Class 3 Digital Signature Certificate to participate in the tender (To obtain DSC, please contact KEONICS help desk)
Phone: 08040482100
Email id: dsc@antaressystems.com

Note: If Vendors already having Digital Signature Certificate then no need to buy the digital signature again.
2. Bidders should be register themselves in the website www.tenderwizard.com/etenders To activate the user ID and password, kindly pay the Registration fee of Rs.2000 plus tax by paying online payment through credit card/Debit card /Net banking in the website.
3. Tenders –Financial bid should be submitted only through e-Tender portal and obtain the Tender Acknowledgement Token as proof of successful submission.
4. Tender will not be accepted after the date and time fixed for receipt of tenders as set in Tender notice or subsequent extensions if any.
5. Relevant documents in proof have to be uploaded wherever required.

To get in touch with one of our customer service representatives, please refer the help desk numbers provided on the homepage or call the following number:

Bangalore: 080 40482100

1. Prabhuswamy :9686196760 / raghavendra.vg@antaressystems.com
2. HarishKumar : 9686196765/ harishkumar.kb@etenderwizard.com

Communication Address

New Address :

Karnataka State Electronics Development Corporation Limited (KEONICS)

1st Floor, 59, Railway Parallel Road, 4th Block Kumara Park West, Seshadripuram, Bengaluru – 560020

Phone # 080-22225645

Email : info@keonics.com

(To be furnished on the letter head of the firm / Company on receipt of Offer through e-mail)

ANNEXURE III - Compliance of DO's AND DON'Ts

From	To:

Sub: Empanelment as Concurrent Auditor – Compliance of DO's AND DON'Ts.

We undertake to ensure compliance of the Dos and Don'ts as furnished below and undertake not to deviate from any of the issues contained therein.

Dos: The Auditor shall

1. Conduct pre- concurrent audit study of the branch / department by getting all relevant information of the auditee branch / office (as stated in the agreement letter)
2. Prepare proper audit plan based on 1 above, covering all the areas of the scope, keeping in the view the time lines stipulated.
3. Have a structured introductory meeting with the auditee branch office and seek all the information required in advance with proper time Schedule.
4. Introduce the audit team to the officials of the auditee branch /office.
5. Constitute Audit team with senior and experienced member's as required.
6. Display team spirit and avoid misunderstandings/ arguments in the presence of audited branch / office officials.
7. Ensure that findings are factual to the point, complete in detail and clear.
8. Be precise and comprehensive without missing links while preparing thereport.
9. Be practical in his approach and view things in properperspective.
10. Present a qualitative report rather than a bulky report. (Bulky report is not the criterion for judging one's performance. It is the quality of report that matters)
11. Be competent and possess high degree of integrity to command respect from auditee branch /office.
12. Discuss findings with branch officials on daily basis and try to rectify the defects thenand thereitself.
13. Give auditee branch / office officials, a chance to express their opinion while discussing the issues. Getting proper explanation in a co-operative atmosphere will save precious time.
14. First discuss with the leader of his team in case of difference of opinion with audited branch / office officials. Further discussion on a higher level may be made, if required.
15. Report the matter to the leader of the team immediately in case, he comes across any information which causes him to suspect any element of fraud, gross negligence, gross incompetence or similar unfavorable actions or tendencies.
16. Maintain utmost secrecy of the information/ audit observations/ issues etc. relating to the auditee.
17. Shall be punctual and observe the office timings of the branch /office.
18. Be courteous, cooperative andprofessional.
19. Ensure that there is no conflict ofinterest.

Don'ts: The Auditor shall

1. Not have any professional or commercial relationship either direct or indirect with borrowers/ beneficiaries of the branch / department which he is auditing and also will not have such relationship in future as far as possible for a minimum period of three years.
2. Not take advantage of his association as Concurrent Auditor with the branch/ department of the bank and canvas for any client/ business with the bank either directly or indirectly.
3. Not represent on behalf of any client/ customer of the bank for a minimum period of as far as possible three years after the completion of term of the audit.
4. Not share/ pass on / discuss any audit related observations / issues/ findings with anyone other than concerned in the bank.
5. Not jump to conclusions without documentary evidence & sensationalize the issues.
6. Not use offensive language during discussions or in the reports.
7. Not offer general comments on internal control as "good / satisfactory / needs improvement etc., but substantiate with detailed observations.
8. Not direct the branch / office to follow a procedure which is not in our Manual of Instructions/Circulars.
9. Not act overly reserved or unfriendly in order to maintain his independence as an auditing officer. A forbidding attitude on his part may well cause others to adopt the same attitude towards him. This can adversely affect the work entrusted to the inspecting officer.
10. Not get involved in heated argument with audit fee branch/ office officials.
11. Not give orders to audit fee branch / office officials, but seek requirements from the officer assigned to assist him on a particular job. The concerned officer would issue the necessary orders to their employees if he accepts inspector's suggestions and recommendations.
12. Not delay the submission of audit report.

(Signature of the Authorized Signatory with seal)

PLACE:

DATE: