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Empanelment Of Vendors

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Department,Hyderabad	EMPANELMENT OF CA FIRMS AS CONCURRENT AUDITORS	18-Apr-2026	31-May-2026

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Interest Rates

Home Loan

7.25%* p.a. onwards

we.f. 01.04.2026

*T&C Apply.

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**APPLICATION FOR EMPANELMENT OF CHARTERED ACCOUNTANT FIRMS
AS CONCURRENT AUDITORS**

1	Name of the Firm			
2	Constitution			
3	Address with PIN Code			
4	Contact Nos. 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 No. of the firm			
11	No. of Partners & Chartered Accountants Name of the Partners / Chartered Accountants / Contact Numbers	SNo	Name of the Partner/CA	Ph Number
12	Branches of C.A. firm with full address, if any	SNo	Branch	Full Address
13	Experience of Concurrent Audit with SBI (Please give details with supporting documents) (add rows if required)	Name of the Branch	Period worked (From – To--) with dates	No. of yrs & Mths
14	Experience of Concurrent Audit with PSBs (Please give details with	Name of the Bank & Branch	Period worked (From – To--) with dates	No. of yrs & Mths

	supporting documents) (add rows if required)				
15	Additional Qualifications possessed by Partners / Directors / Proprietor (i.e. CISA/DISA/Con. Audit Course from ICAI) (Please give details with supporting documents) (add rows if required)	Name of the person	Designation	Addl Qualf. possessed	Mth/year of the certificate
16	Experience in specialized areas like Treasury/FOREX/CPCs & Big Corporate Branches (Please give details with supporting documents) (add rows if required)	Area	Experience in years		
17	Whether appointed as Statutory Auditor / Stock Auditor / Forensic Auditor etc., for SBI	If 'Yes' give details, nature of audit, period of engagement, present position		1. 2. 3.	
18	If worked as Concurrent Auditor in SBI, whether under cooling period	Yes / No / Not applicable			
19	Names of the branch / CAO, where worked.	CAO	Br Code	Br name	
20	If any of the branch of the CA firm is already engaged as Concurrent Auditor, then name of the Branch / Branch code & CAO name. (add rows if required)	CAO	Br Code	Br name	
21	Preferred Centre	Name of CAO		Centre	
				1	
				2	
				3	
21A	Have you applied for any other CAO? If yes, CAO Name & Centre	Name of CAO		Centre	
				1	
				2	

22	Any other relevant data, if you wish to indicate.	
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i) 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 SBI as a Concurrent Auditor.

ii) 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 accept or 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.

iii) If Bank finds the details provided by us above are incorrect / not true at a later date, then the appointment may be cancelled.

iv) I/We confirm that we are not appointed as Statutory Auditors / Stock Auditors / Forensic Auditors etc., of the Bank and we undertake to inform the bank immediately if we are taking up any such assignments with SBI in future.

v) I/We confirm that we are not working as Concurrent auditors with SBI as on date and further confirm that we are not in cooling period (i.e within one year from last date of assignment as Concurrent Auditor with SBI), as on date.

Place:

Date:

Signature of the applicant with seal

Online Application Form

<https://forms.cloud.microsoft/r/thvx8wCQtv>



SOP- CA FIRMS

STATE BANK OF INDIA **INTERNAL AUDIT DEPARTMENT, HYDERABAD** **EMANELMENT OF CHARTERED ACCOUNTANT FIRMS** **AS CONCURRENT AUDITORS**

1. SELECTION AS CONCURRENT AUDITORS:

Applications are invited from eligible Chartered Accountant Firms for empanelment as Concurrent Auditors in the Bank branches / CPCs / special outfits.

2. ELIGIBILITY CRITERIA:

Those firms which satisfy the following are eligible to apply:

- a) Grade I, II III & IV firms as per RBI Grade as on the date of application.
- b) CA Firms having at least one year of experience of Concurrent Audit in any Commercial Bank. Firms with below 1 year experience will not be eligible to apply.
- c) CA Firms which have sufficient number of trained representatives of firm articled Clerk trained by ICAI on Concurrent Audit, Retired Officers of commercial Banks, qualified Chartered Accountants as Partner or Associate or as Staff, who will be available on all working days to attend to the Concurrent Audit.
- d) The minimum skill required that is required for the audit staff of CA firms for conducting Concurrent Audit is as under:
 - Should have completed minimum CA inter and should have a minimum work experience of six months in auditing area.
 - If the Audit Staff do not have minimum qualification of CA inter, should have a minimum work experience of 3 years in the Bank Audits.
 - In case, the Audit Staff who are deputed for conducting Concurrent Audit are Retired Bank Officials (Min: Scale II), the above requirement does not apply.
- e) CA Firms who are already engaged / appointed for any other assignment in SBI such as Statutory Auditors, Stock Auditors, Forensic Auditors, etc., are not eligible to apply, to eliminate any room for conflict of interest.
- f) CA Firms who are already deployed / posted as Concurrent Auditors in SBI are not eligible to apply.

- g) Existing CA firms in the wait list will be continued subject to the fulfilling the eligibility criteria as on the date of engagement & annual review. No changes in RBI grade, Constitution, not engaged for other works in our Bank as Stock & Receivables Auditor, Statutory Auditor etc.
- h) As on the date of advertisement, Chartered Accountant Firms which are **under cooling** period of one year after completing three years of Concurrent Audit in State Bank of India in any of the Circle Audit Office (CAO) **are not eligible** to apply.
- i) Where CA Firm is having more than one office in different geographical locations, such CA Firms can apply for empanelment separately for each office / location under each CAO subject to:
 - Should have at least one office under the jurisdiction of CAO.
 - Separate designated Chartered Accountant should be available for conducting Concurrent Audit.
 - Maximum of three branches / CPCs / Special Outfits shall be allotted to a single firm, irrespective of geographical location as per the vacancy position at the sole discretion of the Bank. **In case more than one RACC / CCV allotted under Cluster Audit, it will be treated as one branch.**

3. SUBMISSION OF APPLICATION:

The duly filled in application form in a sealed cover superscribed as "**Application for Empanelment of Chartered Accountant Firms for Concurrent Audit at Branches / CPCs/ Special Outfits**" should be submitted through online (MS Forms) and hard copies by post / courier / hand delivery and reach to respective Circle Audit Office (CAO).

The application and all correspondence and documents relating to this process must be written in English. The applicant must provide individual and factual replies to specific questions asked in the application. Documents submitted should be complete in all respects as required.

- i. Application as per **Annexure – I** needs to be submitted duly filled in with required particulars accompanied by copies of supporting documents i.e. Constitution of the Firm (Company / Partnership/ Proprietorship firm / LLP), RBI Grading certificate, Experience certificate, etc. All supporting documents to Application must be self-attested by the authorized signatory for the applicant firm.
- ii. Incomplete application and application without required supportive documents will not be considered by the Bank.
- iii. Submission of application online is mandatory. A printout of the application submitted online, duly signed to be attached to the relevant documents before sending to the CAO concerned.

4. MODIFICATIONS AND / OR WITHDRAWAL OF APPLICATION:

Application once submitted will be treated as final and no further correspondence will be entertained. As no subsequent modification of application / documents are permissible, the firms are advised to exercise utmost care in filling up and submission of application / documents.

5. OFFERS BY A THIRD-PARTY:

The applicants are not permitted to authorize their Agents/brokers, etc. (including individuals and/or third-party firms/companies) to either collect or submit the application/ documents on their behalf. The Bank will summarily reject such requests and arrangements. No sub-contracting of the empanelment is permissible.

6. SELECTION PROCESS:

i) Applications received online, complete in all respect and within the prescribed time, will be scrutinized on the basis of the basic eligibility criteria as given above at Para 2 by a Selection Committee formed for the said purpose. Then the **applications not accompanied by all the required details along with printout of online submission application and supporting documents would be liable for rejection.**

ii) The Bank reserves the right to disqualify any or all applications on the basis of their responses without assigning any reasons, whatsoever. Those applicants who satisfy the requirements and specifications as determined by the Bank as per the terms and conditions of this document shall be short-listed.

iii) Those applicants who fulfill all the basic eligibility criteria will be evaluated based on location of firm, residential status of partners, experience, reputation, availability of sufficient trained personnel (ICAI Trained article clerks/ retired commercial bank officers) with the firm and such other factors as the Bank may deem fit for its requirements.

iv) The prima facie scrutiny of the applications will be done by a Screening Committee appointed by competent authority.

v) The final selection of the CA firms will be approved by a Selection Committee at IAD and will be final. No further correspondence in this regard shall be entertained.

vi) Only selected CA firms will be intimated by email through respective CAOs.

vii) Bank also reserves the right to make query with the firm or any other agency, ask for additional information, particulars, and submission of one, some or more undertakings from any firm at any point of time. None of such act shall be deemed as an offer of empanelment as Concurrent Auditor by the Bank to the firm unless and until Bank intimates in writing to the firm regarding allocation of any branch / unit for concurrent audit.

7. Types of Audit:

a. Regular Concurrent Audit (RCA): Regular Concurrent Audit is a full-time audit and to be conducted on daily basis.

b. Cluster Audit: Two or more branches are formed into cluster and audit to be conducted on weekly basis. Cluster Audit is mainly done at Currency Chest branches.

c. With regard to RACCs, bank at its discretion may allot more than one RACC with a maximum cap of three RACCs for one CA Firm. In case more than one RACC / CCV audit is allotted under Cluster Approach, it will be treated as one branch. Additional compensation of Rs.5000/- per month for each additional RACC shall be paid to the CA Firm. CA Firm shall conduct audit at least one day in a week at each RACC, where three RACCs are allotted under Cluster approach and at least two days in a week at each RACC, where two RACCs are allotted under Cluster approach.

8. SCOPE OF AUDIT:

The broad areas to be covered in the Concurrent Audit are as indicated in **Annexure-III** and shall be revised from time to time based on the requirements of the Bank. Concurrent audit will be online as well as any other method / process to be adopted by the Bank.

9. TERMS & CONDITIONS:

Details of Terms and Conditions in respect of empanelment are as per **Annexure- IV**.

10. VALIDITY OF OFFER:

The successful applicants will be placed in the Select list and respective CAOs shall be making offer as per the merit list to the CA Firms as & when the vacancy / need arises. On acceptance of the offer by CA firm, have to execute the Service Level Agreement within 10 days of issuance of offer letter. The tenure of CA firms engaged as Concurrent Auditors shall not be more than 3 years on continuous basis, subject to satisfactory performance as reviewed periodically. Period of contract during the currency of the contract can be varied by the Bank based on its requirement.

11. DELIVERY, REPORTING AND REVIEWING SYSTEM:

The Concurrent Audits should be conducted in the branches / CPCs / special outfits as per the agreed time frame as per WBCAS / Bank's Concurrent Audit Manual, a copy / soft copy of which will be made available to selected firms after allotment of a branch / special outfit.

The Concurrent Auditor has to prepare Audit reports as per specified standards/formats as given in the said manual and as will be required by the Bank from time to time.

12. REMUNERATION:

i. Regular Concurrent Audit (RCA): The Remuneration payable is based on the size of the branch ranging from Rs 40,000 to Rs 80,000 as under:

Branch Type	Range/ Remuneration	Remarks
Corporate Credit Branches	Rs 55,000 to Rs 80,000	Remuneration will be fixed based on the credit portfolio of the branches.
Credit CPCs	Rs 55,000 to Rs 65,000	
Retail Branches	Rs 45,000 to Rs 65,000	
Non-Credit CPCs	Rs 40,000 to Rs 45,000	
CAG & Special Outfits	Remuneration shall be based on the nature and criticality of the activities in the auditee unit, the size of the business audited, and the special skills required for CA Firm to conduct audit.	

ii. Cluster Audit:

Branch Type	Remuneration
Cluster Audit of CCV & Other cluster (Forex / FSLO, etc.)	For conducting Currency Chest Transaction Verification and Other Cluster Audit, the remuneration payable to CA firm is fixed as Rs. 3,000/-per visit to the branch.
Cluster Audit of RACCs	For each additional RACC, additional compensation of Rs.5000/- per month shall be paid to the CA Firm under Cluster Approach.

iii. Other Audits:

Branch / Outfit	Remuneration
Offsite audit of SWIFT /FSLO	The Concurrent Auditors conducting offsite SWIFT / FSLO audit shall be paid an additional remuneration of Rs. 6,000/- per branch and Rs. 6,000/- in case of offsite Swift / FSLO audit of more than one branch.

Note: Once the remuneration is fixed and Service Level Agreement (SLA) is executed, it has to be continued till the expiry of the SLA, notwithstanding there is increase / decrease in the advances level during the period covered under SLA. No review of the remuneration would be done during the SLA / contract period. However, Bank reserves a right to exclude any branch /unit out of the scope of Concurrent Audit, which will be communicated at least one month in advance.

13. PAYMENT TERMS:

i) The payment for the audit work done will be made on submission of invoices with required particulars on completion of each calendar month. No payment is to be made unless all the monthly / periodical concurrent audit reports are submitted by the firm. Payment will also be subject to recovery if any penalties, damages, etc., from the firm.

ii) TDS as applicable will be recovered from the bill amount while making payments and Form-16 will be issued as per law. In case of omission of any TDS by Bank, the same must be brought to the notice of the Bank and the firm has to return the amount to Bank towards TDS.

14. PENALTY PROVISIONS:

Penalty Provisions are given as per **Annexure – V**.

15. SECRECY ISSUES:

i) The select / empaneled firm and its employees will strictly undertake not to record by any means or to communicate or allow to be recorded by any means or communication to any person or divulge in any way any information relating to the conversations, events, ideas, concepts, know-how, techniques, data, facts, figures and all information, howsoever concerning or relating to the Bank and its affairs to which the audit firm /their employees, etc., have access in the course of performance of the contract. The successful applicants will on award of contract will execute a non-disclosure agreement and declaration of fidelity and secrecy as per the Bank's standard format. All personnel of the Concurrent Auditor, before commencing the Audit have to execute a declaration of fidelity and secrecy as per the format prescribed by the Bank and submit valid KYC documents at allotted branch / BPR outfit / Unit.

ii) No data in any name can be transferred or converted to any other media by the representative of firms under any circumstances. No public platform or social media or any media whatsoever name it may be known can be used for any matter and issues relating to concurrent audit and relation, rights, responsibilities and obligations of the firm or Bank.

iii) All the information contained in this document is solely for the purpose indicated in this process. Reproduction of all or any part of this process by any person for any purpose other than for the purpose of responding to this or for any other purpose expressly permitted by this shall be treated as unauthorized and illegal and the Bank reserve the right to take appropriate action in such circumstances.

16. INDEMNITY TO THE BANK:

i) The empaneled firm shall indemnify SBI and keep indemnified against any loss or damage that State Bank of India may sustain on account of any unprofessional act causing downtime of mission critical systems, disruption to business operations, data loss, third-party claims on account of violation of patents, trademark, designs and other intellectual property rights, etc.

ii) Bank's data, strategies, etc., should not be revealed or shared with any third parties including any other bank. The firm and its partners will remain liable to the Bank for any act of omission and commission during the period the period of concurrent audit which may come to light at any subsequent time by any agency including the Bank.

17. TERMINATION OF CONTRACT:

i) The performance of the selected empaneled firms will be continuously reviewed by the Bank in terms of various requirement specified in **Annexure-V** of this document, appointment letter, SLA, Concurrent Audit Manual / processes and RBI directives/notifications on concurrent and various communications by the Bank to the firms. Based on the review, if the selected firm fails to satisfy / maintain their commitment with respect to timely conduct of the audit, quality and content of the audit reports, the contract may be terminated by Bank by giving one month's written notice to the firm. Regarding quality and content of the audit reports, banks decision is final and binding on the firm.

ii) Bank may terminate the contract by giving one months' notice in case of deletion of any branch from coverage of concurrent audit when relocation of the firm to another branch is not feasible.

iii) Firm has to give one months' prior written notice to bank to accept any assignment requiring relinquishing the present assignment.

iv) In case of any suppression of fact which the firm is required to disclose or intimate to the Bank within stipulated time during the period of contract, it will be treated as unethical act and the Bank can terminate the contract without giving any advance notice and the firm will be reported to RBI and ICAI for blacklisting. In addition, Bank will be entitled to indemnity and recovery of damages from the outgoing firm.

v) In additions to this, other circumstances leading to termination of contract, periodicity of notice, compensations have been incorporated in the Service Level Agreement (SLA) to be executed by the firms before taking up the concurrent audit at allotted branches / CPCs / special outfits.

In all other circumstances, contract may be terminated by either party giving one months' notice or payment of full amount of remuneration including GST to the other party. Under no circumstance the one month periodicity for termination can be reduced.

vi) SBI's decision in this regard will be final. In case of termination of this contract, the SBI shall have the right to avail services of any other Audit firm to continue the process without any let or hindrance from de-paneled firm, whose services are to be terminated and outgoing firm also has to provide all necessary help, at their own cost, for smooth switch over.

vii) Any work done till such time, working papers and should be handed over to the Bank, without any demur. The work should not be disclosed to any other organization/bank.

18. DEPLOYMENT:

The allotment of branches / CPCs / special outfits to the selected firms will be based on the suitability of the firm vis-a-vis the size, volume of business and criticality of the operations of the branches/ CPCs / special outfits to be decided by Circle Audit Office (CAO).

Grade of CA Firms	Deployment
Grade I/II/III	At any of the identified branches
Grade IV	<p>i. At Retail Asset Credit Centres (RACC) situated mostly in semi urban centres (Regular Concurrent Audit).</p> <p>ii. At Currency Chest branches for conducting Currency Chest Transaction Verification (CCV) on cluster basis (Weekly audit).</p>

The list of tentative Centres where the Concurrent Auditors are proposed to be engaged is placed as **Annexure VI**.

Other than the centres mentioned in **Annexure VI**, vacancy may arise at other centres during the year on account of completion of tenure of Concurrent Auditors / resignation of CAs / identification of new branches / CPCs / special outfits. These branches / CPCs / special outfits will be allotted to the Concurrent Auditors from the Select / empaneled list in order of merit, as and when the need arises.

CAOs may allot branches / CPCs / special outfits to the selected CA firms in order of merit either Regular Concurrent Audit (RCA) branch or Cluster Audit branches or combination of both RCA & Cluster Audit branches, subject to not exceeding three branches / CPCs / special outfits to a CA firm, including if already doing concurrent audit of any of the SBI branch. In case more than one RACC / CCV audit is allotted under Cluster Approach, it will be treated as one branch.

On non-acceptance of offer made by CAO to CA firm for the preferred three centres, their name will be placed in the bottom of the wait list. In case of non-acceptance of offer for other than the preferred centres, the name will continue in the same order of the merit list.

19. DISCLAIMER:

There is no commitment or obligations, whatsoever on the part of the issuer of this process, or officials associated with it within the Bank, regarding the implementation for any future plans. Any assumptions made by bidders, on the basis of information shared herein, will be at their own risk and responsibility.

20. ADDRESS FOR COMMUNICATION:

The Address for Communication to concerned Circle Audit Office (CAO) is as per the list enclosed as **Annexure – II**.

Address and Contact Details of Circle Audit Offices (CAO)

S. N	FULL ADDRESS FOR CORRESPONDANCE	STATE	Contact Details	Mobile No.	Email id
1	The General Manager, State Bank of India Circle Audit Office, Administrative Office Building, 6 th Floor, Sec-10B, GANDHINAGAR- 382010	Gujarat	Sri Om Prakash Sinha AGM (WBCAS)	7045300245	agmwbcas.caognr@sbi.co.in gm.caognr@sbi.co.in
2	The General Manager, State Bank of India Circle Audit Office, Door No. 48-13-3/1B VIJAYAWADA. First Floor, CNR Complex, Near Ayush Hospital Sri Ramachandra Nagar, VIJAYAWADA - 520008	Andhra Pradesh	Sri D Srinivasa Rao, AGM (WBCAS)	7893898999	agmwebcas.caovij@sbi.co.in gm.ziovij@sbi.co.in
3	The General Manager, State Bank of India Circle Audit Office, 7th Floor, State Bank Building, Mysore Bank Circle, K G Road, BENGALURU - 560009	Karnataka	Sri Ranjit Kumar Shukla, AGM (WBCAS)	7070191968	agmwbcas.caoban@sbi.co.in gm.caoban@sbi.co.in dgm.caoban@sbi.co.in
4	The General Manager, State Bank of India Circle Audit Office, SBI Complex, Opposite Central School No.-1, Arera Hills, BHOPAL - 462011	Madhya Pradesh & Chhatisgarh	Sri P K Singh, AGM (WBCAS)	9827831535	agmwbcas.caobho@sbi.co.in gm.caobho@sbi.co.in
5	The General Manager, State Bank of India Circle Audit Office, Creative Plaza (1st Floor) , RASULGARH CHOWK, N.H.5, BHUBANESWAR-751010	Orissa	Sri Chandramani Barik, AGM (WBCAS)	7894907624	agmwbcas.caobhu@sbi.co.in gm.ziobhu@sbi.co.in
6	The General Manager, State Bank of India Circle Audit Office, SBLC Building, II nd Floor, Sec- 14, Panchkula, CHANDIGARH- 134113	Punjab, Haryana, Chandigarh, Jammu & Kashmir, Himachal Pradesh	Sri Shashikant, AGM (WBCAS)	9660030555	webcas.caochd@sbi.co.in gm.ziochd@sbi.co.in
7	The General Manager, State Bank of India Circle Audit Office, 157, 8th. Floor, State Bank Building, Anna Salai, CHENNAI- 600002	Tamil Nadu & Pondyicherry (UT)	Sri P Vijayanth, AGM (WBCAS)	8098802117	agmcas.caoche@sbi.co.in gm.caoche@sbi.co.in
8	The General Manager, State Bank of India	1. Delhi 2. Uttarakhand	Sri Sanjeev Nohbar,	7983591292	agmwbcas.caondl@sbi.co.in

	Circle Audit Office, 3 rd Floor, LCPC Building, B-16, Sector-62, NOIDA – 201 307 (UP)	3. Gurugram, Sonapat and Faridabad Districts of Haryana. 4. Agra, Aligarh, Bhagpat, Bulandshahar, Etah, Firozabad, GautamBudh Nagar, Ghaziabad, Hathras, Kanshi Ram Nagar, Mainpuri, Mathura, Meerut, Muzaffarnagar, Panchsheel Nagar (Hapur), Prabuddha Nagar (Shamli) & Saharanpur Districts of Uttar Pradesh.	AGM (WBCAS)		gm.caondl@sbi.co.in
9	The General Manager, State Bank of India Circle Audit Office HYDERABAD 2nd Floor, CMP Building, Survey No. 26, Opp. Hyderabad Central University, Lingampally P.O. HYDERABAD- 500019	Telangana	VPV Ramakrishna CM (WBCAS) Uma Mahesh CM (WBCAS)	9849798862 9440052382	agmwbcas.caohyd@sbi.co.in gm.caohyd@sbi.co.in
10	The General Manager, State Bank of India Circle Audit Office JAIPUR CENTRAL SPINE, SECTOR-7 VIDYADHAR NAGAR, JAIPUR-302023	Rajasthan	Sri Praveen Kumar Goyal, AGM (WBCAS)	9414034410	agmwbcas.caojai@sbi.co.in gm.caojai@sbi.co.in
11	The General Manager, State Bank of India Circle Audit Office, Kankaria Centre (1st Floor), 2/1, Russel Street, KOLKATA- 700071.	West Bengal	Sri Subrata Mitra, AGM (WBCAS)	9674713024	agmwbcas.caokol@sbi.co.in gm.caokol@sbi.co.in
12	The General Manager, State Bank of India Circle Audit Office C.P.-42, SAI Tower, Sector- E, Janakipuram, LUCKNOW (U.P.) - 226 021	Uttar Pradesh (Excluding areas mentioned under Delhi)	Sri Ambuj Mishra, AGM (WBCAS)	7572064556	agmwebcas.caoluc@sbi.co.in gm.caoluc@sbi.co.in

13	The General Manager, State Bank of India Circle Audit Office 3rd Floor, Tara chambers, Old Mumbai-Pune Road, Wakadewadi, PUNE -411003	Maharashtra & Goa	Sri Arvind Chury, AGM (WBCAS)	9834941084	agmwbcas.caopune@sbi.co.in gm.ziopune@sbi.co.in dgm.caopune@sbi.co.in
14	The General Manager, State Bank of India Circle Audit Office, 2 ND Floor, Bakshish Plaza, Lokhra Road, Kalapahar, GUWAHATI- 781018 ASSAM	Assam Meghalaya Manipur Arunachal Pradesh Nagaland Mizoram Tripura	Mrs. Sangita Dam, AGM (WBCAS)	9436700931	agmwbcas.caoguw@sbi.co.in gm.zioguw@sbi.co.in
15	The General Manager, State Bank of India Circle Audit Office Patna, 2 nd Floor, Shree Ratan Sharda Sadan, Gola Road, Danapur, PATNA – 801503	Bihar Jharkhand	Sri Vijay Kumar Lal Das, AGM (WBCAS)	9431404949	agmwbcas.caopat@sbi.co.in gm.ziopat@sbi.co.in
16	The General Manager, State Bank of India Circle Audit Office 3 rd Floor, SBI Building, SS Kovil Road, Thampanoor, THIRUVANANTHAPURAM - 695 001 KERALA	Kerala	Sri Shaji C S, AGM (WBCAS)	8848259648	agmwbcas.caotri@sbi.co.in gm.caotri@sbi.co.in

SCOPE OF AUDIT

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.

Reporting of Counterfeit Currency.

- vi) All cash transactions of Rs. 10 lakh and above reported in CTR.
- vii) 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 misutilization 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 / CPCs / special outfits 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. SWIFT Transactions - Verify

i) Inward & Outward messages to be verified from CSIG / daily reports

ii) Whether the amounts of financial messages / transactions are debited/ credited in the respective customer accounts / contra accounts.

L. Transaction Verification

i) Verify the genuineness and authenticity of the vouchers uploaded

ii) Verify whether transactions are correctly reflected in the respective customer accounts in CBS.

M. Others –Verify

i) Compliance of provisions relating to Tax Deducted at Source, 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

(ix) Certification of documents / claims / Pre-disbursement check, compliance certificate etc

N. Currency Chest Verification Audit (CCV audit under Cluster Approach)

i) Concurrent Auditors have to verify the opening Balance, closing balance and transactions of Currency Chest, Transactions related Registers, Currency Chest BGL ac with that of e-Kuber of RBI and confirm that they are tallying.

ii) The verification at present is **to be done** at weekly intervals as on Friday, on next working day.

iii) **The Concurrent Auditor shall issue a** Yearly certificate of balance as on last working day of Feb and Last working day of March each year.

iv) Number of days of working will be 4-5 per month with a maximum 6 days in the months of Feb and March.

v) As RBI has not yet provided the access to e-Kuber, the Branch joint custodians shall provide the printout of the e-Kuber to the Concurrent Auditor along with a printout of BGL account transactions and other Currency Chest transaction registers. No enquiry rights in CBS **will be necessary nor provided** to the Concurrent Auditors.

vi) Access to WBCAS will be provided and separate screens for recording the data and generation of certificates is under progress. Relevant value statements have already been provided for recording observations.

P. Miscellaneous:

- i) Any other need-based work related to audit which may be entrusted by the bank from time to time.
- ii) Looking Beyond Value Statements

STATE BANK OF INDIA
INTERNAL AUDIT DEPARTMENT, HYDERABAD

TERMS & CONDITIONS FOR EMPANELMENT OF CHARTERED
ACCOUNTANT FIRMS AS CONCURRENT AUDITORS

- 1) Preference will be given to those firms which have ICAI trained Concurrent Auditors and those firms which have concurrent audit experience in State Bank of India (SBI).
- 2) Concurrent Auditors shall normally be positioned at the location where the selected Branches / CPCs / special outfits operate.
- 3) Concurrent audit to be done on daily basis. Trained representative of the firm (Articled Clerk trained by ICAI on concurrent audit) / retired commercial banks officers /qualified Chartered Accountants to be available on all days.
- 4) One of the Principal Partners or senior partner to visit the branch at least once in a week, depending on the business and risk profile of the branch/BPR Outfits. Number of visits may be increased by CAO depending upon the volume and need at the branch / outfit under concurrent audit. At the areas, where the firm do not has its office but allotted Concurrent Audit, the partner should visit the branch at least once in a month.
- 5) Bank will impose financial penalty for unauthorized absence, non-detection of income leakage, major lacunae in conduct of account including reporting to RBI/ ICAI (as per **Annexure- V**).
- 6) Bank may impose non-financial penalty leading to termination of contract for instances of failure to comment on fraud, misappropriation of funds, any other serious irregularities which result in loss to the Bank.
- 7) If there is any change in the constitution of your firm or you suffer from any statutory disqualification, you must inform the Bank immediately.
- 8) CA firms to furnish personal details / comply with KYC norms, viz., proof of identity and address proof/ contact numbers / contacts in case of emergency, etc., of all the representatives of the firm who visit the Branch / CPC, for security reasons.
- 9) The partners / representatives of CA firms who visit the Branch / CPC shall make their presence in a register maintained for the said purpose.
- 10) CA firms shall liaise with the Branch / CPC on a regular basis and provide their periodic audit plan and enable the Branch / CPC to furnish / provide documents without affecting loss of audit man days for CA firms and / or customer service is not affected in the Branch / CPC.
- 11) The representatives of the CA firms shall not enter prohibited / restricted areas, viz., IT server room, record room, strong room, locker room and / or any other security related areas without the prior approval from the Branch Manager.

12) CA firms shall not hold any documents overnight in their custody. Hence, all vouchers / books/ registers/ security document / title deeds / any other documents / vital correspondence, etc., are to be returned to the officials of the Branch / CPC on each day.

13) Branch / CPC shall be advised to provide applicable " Enquiry" rights / access to the Bank's Core Banking System to the representatives of the CA firm.

14) CA firms shall not seek copies (hard / soft /photostat) of Bank's instructions / circulars / vital correspondence / study materials, etc.

15) Branch / CPC will be providing reasonable level of stationary.

16) CA firms shall submit their bill / invoice on a monthly basis.

17) CA firms to furnish their bank account details along with IFSC code to enable the Bank to credit the audit fee to the credit of their account on a monthly basis.

18) CA firms shall endeavour to maintain continuity of their Assistant / Articled clerk at the Branch / CPC, so that there will not be any compromise on the quality of assigned tasks due to frequent change of Assistant / Articled clerk.

19) The Concurrent Auditor will be fully responsible for the quality of the audit, timely completion of audit and submission of the audit reports and reporting to controllers.

20) Subject to the other provisions of this document, firm allocated to any branch can be reallocated to any other branch for any period as per the requirement of the Bank.

21) Documents will be executed by all the partners before taking up the assignment of current audit of allotted branch.

22) The auditors engaged for CA are authorized to have access to any documents and records considered necessary for the performance of their functions within the auditee unit. He can also request members of the staff and management of the auditee unit to supply such information and explanations, as may be needed in carrying out his work, which is to be provided within a reasonable period of time.

23) Any change in the name, address, constitution and partnership deed must be reported to bank within 15 days of such change with necessary supporting documents. Failing which, it will be treated as deliberate suppression of facts by the firm and thereby making them liable to compensate the bank for such change. In such eventualities, bank also reserves its right to terminate the contract with such firm without notice.

24) New partners are to sign documents within 15 days of joining and not doing so will attract the provision relating to deliberate suppression of facts.

25) Outgoing partner will remain liable to Bank to the extent and period as determined by the Bank on case-to-case basis.

26) Firm when engaged as concurrent auditor cannot assign/subcontract the job in any sense of the term and in any form whatsoever it may be to any other person. Any

assignment/subcontract of the job in some others favour either through operation of law or otherwise will deem the original contract as terminated.

27) In case any information furnished during the application process is found at any point of time, to be incorrect, SBI will not only summarily reject the application / terminate the contract without any notice, but also the applicant may be blacklisted from any future such process with the Bank.

28) SBI may share such information with ICAI, Reserve Bank of India (RBI) or Indian Bankers' Association (IBA) which is the voluntary representative body of all banking institutions in the country or any other organization, who, in turn, may share the information among its member institutions.

29) Any terms and conditions beyond the scope of this process added by the bidder, whether implicitly or explicitly stated in any of the responses, will be ignored.

30) Notwithstanding anything contained herein above, the Bank reserves its right to terminate the contract by giving 30 days prior notice to the other side without assigning any reason.

31) It is the responsibility of the CA Firm to inform the CAO immediately in case they are selected as Statutory Auditor / any other auditor in SBI.

32) Our Firm will take up Concurrent Audit assignment at not more than 3 branches / CPCs / special outfits across India. If Bank finds at a later stage that our firm has taken up assignment at more than 3 branches / CPCs / special outfits, Bank reserves the right to cancel all the assignments of the firm.

Place:

Date:

Signature of the applicant with seal

MAJOR & MINOR LAPSES

Sl. No	Major Lapses
1	RBI Penalty attributable to CCV.
2	Non-Detection of Income Leakage
3	Non-Scrutiny of Accounts, and failure in submission of observations. Breach of TAT beyond 10 days of TAT (more than 3 occasions in a quarter)
4	Divergence of Observations between, Special Audit of LCPC & CAS, RFIA & CAS (New)
5	Non detection of fraudulent activity and reporting of suspected Fraud
6	Non-scrutiny of SWIFT Messages within TAT (Regulatory requirement). (New)
7	Non-recording of observations in WBCAS (submitting observations Manually). (New)
8	Non-Deployment of Auditors/Partners.
9	Divergence found in veracity check by CAO Team during scrutiny of compliance closure (more than 3 occasions in a Quarter). (NEW)
10	Non-adherence to engagement related due diligence process (Police verification). New

Sl. No	Minor Lapses
1	Non-Attendance at work area Regular/ Cluster
2	Non-Submission of Monthly Reports (Performance Report along with Monthly observation report) to the BM / Head of the Unit/AGM (WBCAS).
3	Non-Scrutiny of Accounts, and failure in submission of observations within TAT up to 3 occasions in a quarter {TAT breach up to 10 days (TAT+10days)}. (New)
4	Divergence found in veracity check by CAO Team during scrutiny of Compliance closure (up to 3 occasions in a Quarter). (New)

1. MAJOR LAPSES (Levying of penalty amount or initiation of appropriate action): Aggregate penalty not to exceed 25% of monthly remuneration payable.

SN	Type of Lapse	Coverage Area	Scope of work expected from Service Provider / CA Firm / Retired Officer	Quantum of Measurement	Proposed Penalty for Concurrent Auditors (CA Firms & RO's)
1	Major	RBI Penalty attributable to CCV.	Penalties imposed by RBI on the Currency Chest Branch.	Penalty imposed by RBI in Currency Chest branches for the areas covered under the scope of Concurrent Audit.	10 % of the monthly remuneration with a maximum cap of Rs. 5000/-
2	Major	Non-Detection of Income Leakage.	On a day-to-day basis income leakage, if any detected, to be reported.	Non-detection/ non-reporting / short recovery of income leakage from the date it becomes due within a period of 2 weeks. The penalty to be levied is on account of opportunity loss for the Bank.	<p>For Non-detection/ non-reporting: 1% of the amount, in the area of income Leakage not detected/ reported. i.e.,</p> <p>(i) Processing Fee</p> <p>(ii) Upfront Fee.</p> <p>(iii) BG/LC Comm.</p> <p>(iv) Locker rent etc.,</p> <p><i>E.g., Processing Fee of Rs. 1 lac. is identified by an Auditor other than CA. after 2 weeks of it becoming due. Penalty will be Rs.1000 for one instance.</i></p>
3	Major	Non-Scrutiny of Accounts, and/ or failure in submission of	Detailed Scrutiny of Accounts within 7 days (TAT) from the date of upload in WBCAS and	Detailed scrutiny of accounts by commenting as per Value Statements mentioned in WBCAS, if not done within TAT+ 10 days from the date of	Rs. 500/- per account.

SN	Type of Lapse	Coverage Area	Scope of work expected from Service Provider / CA Firm / Retired Officer	Quantum of Measurement	Proposed Penalty for Concurrent Auditors (CA Firms & RO's)
		observations online as per Value Statements mentioned in WBCAS.	submission of observations online.	upload in WBCAS. In case of more than 3 such instances in a quarter, Penalty shall be levied for each delayed instance , beyond the 3rd instances in a quarter.	
4	Major	Divergence of Observations between Special Audit of LCPC & CAS, RFIA & CAS.	If the divergence in observations is more than 5 %.	<p>For example:</p> <p>Total number of value statements: 100</p> <p>Number of observations by Concurrent Auditor: 5</p> <p>Number of observations by RFIA (Internal Audit): 15</p> <p>Divergence Percentage= No. of Observations by RFIA (c) – No. of Observations by Concurrent Audit (b) / Total Number of Value Statements (a) × 100</p> <p>The divergence in this case is 10 %.</p>	<p>15% of monthly remuneration, irrespective of the number of accounts.</p> <p>(If monthly remuneration is 50000/- the reduction in the fee will be 50000*15%=7500/-)</p>
5	Major	Non-detection of fraudulent activity	Detection/ Reporting of Frauds in CAS	Non detection/ not reporting of Frauds within 15 days from the date	No Change.

SN	Type of Lapse	Coverage Area	Scope of work expected from Service Provider / CA Firm / Retired Officer	Quantum of Measurement	Proposed Penalty for Concurrent Auditors (CA Firms & RO's)
		and reporting of Suspected Fraud.		of uploading of account in WBCAS in spite of clear indicator exists.	
6	Major	Non scrutiny of SWIFT Messages beyond TAT.	Verification of entries in TRUST portal on daily basis as per TAT norms.	Non verification of SWIFT messages in TRUST portal within the prescribed timelines.	Rs.100/- per message
7	Major	Non recording of observations in WBCAS (submitting observations manually)	CA should not share the observations outside the WBCAS.	During the Officers surprise visits from IAD/CAO, RFIA auditors found that sharing of observations outside the WBCAS.	Rs.5000/- per instance.
8	Major	Non-Deployment of Auditors/Partners.	Should be done in accordance with the time schedule specified in the Agreement.	Identified areas of deficiency in performance: i) Continuous absence of the audit assistant / article clerk more than a week ii) Partner's not attending branch/ Units once in 15 days minimum 2 times every month. iii) Frequent change of audit assistant / article clerks (Minimum one year Tenure).	Termination of Contract, by giving a notice of not less than 30 days, as per Service Level Agreement (SLA).

SN	Type of Lapse	Coverage Area	Scope of work expected from Service Provider / CA Firm / Retired Officer	Quantum of Measurement	Proposed Penalty for Concurrent Auditors (CA Firms & RO's)
				iv) If the Concurrent Auditor (CCV) does not verify and report consecutively for two weeks. or False certification like TE 1 Register, weekly certificate, etc.,	
9	Major	Divergence found in veracity check by CAO Team during scrutiny of compliance closure.	CA shall ensure accurate verification and closure of compliance observations.	If divergence observed by CAO Team in compliance closure on more than 3 instances in a quarter.	15% of monthly remuneration, irrespective of the number of accounts.
10	Major	Non-adherence to engagement related due diligence process (police verification)	CA firm shall ensure strict compliance with all engagement related due diligence requirements including police verification for all partners and audit staff deployed at the branch.	The CA firm shall submit proof of completed police verification before commencement of audit and ensure that any change in audit personnel is supported by updated due diligence documentation must be provided within 90 days.	If the delay exceeds 90 days, a penalty of Rs.100/- per day. If delays exceed 120 days Termination by giving one month notice as per SLA agreement.

Aggregate penalty not to exceed 25% of monthly remuneration payable.

2. MINOR LAPSES (Paying Less or reduced fee to Concurrent Auditors): Aggregate reduced fee not to exceed 15% of monthly remuneration payable.

SN	Type of Lapse	Coverage Area	Scope of work expected from Service Provider / CA Firm / Retired Officer	Quantum of Measurement	Proposed paying Less or Reduced fee to Concurrent Auditors (CA Firms & RO's)
1.	Minor	Non-Attendance at the Work Area Regular/cluster	Not attending to the duties.	Non deputation of representative of the CA Firm up to 7 days for regular branches on a continuous basis. For not conducting Currency Chest Verification for one week inputting the data and recording observations in WBCAS as per SLA.	No change. 5% of monthly remuneration.
2	Minor	Non-Submission of Monthly Reports (Performance Report along with Monthly observation report) to the BM / Head of the Unit/AGM (WBCAS)	Monthly Reports to be submitted within a week of the succeeding month to the BM/Head of the Unit, AGM(WBCAS) / RM.	Delayed submission of reports.	Delayed Submission: Rs.250/ per day till submission.
3	Minor	Non-Scrutiny of Accounts, and/ or failure in submission of observations online as per Value Statements	Detailed Scrutiny of Accounts within 7 days (TAT) from the date of upload in WBCAS and submission of observations online.	Detailed scrutiny of accounts by commenting as per Value Statements mentioned in WBCAS, if not done within TAT+ 10 days from the date of upload in WBCAS. Penalty shall be levied for each such delayed instance, maximum up to 3	Rs.250/- per account.

		mentioned in WBCAS.		instances in a quarter. From the 4 th instance onwards, the lapse will be treated as Major penalty area.	
4	Minor	Divergence found in veracity check by CAO Team during scrutiny of compliance closure (up to 3 occasions in a Quarter).	CA shall ensure accurate verification and closure of compliance observations.	If divergence observed by CAO Team in compliance closure. Penalty shall be levied for each such instance, maximum up to 3 instances in a quarter. From the 4 th instance onwards, the lapse will be treated as Major penalty area.	Rs.500/- per account.

Aggregate reduced fee not to exceed 15% of monthly remuneration payable.

SI No	CAO	Circle	Centre	District	State
1	Bengaluru	BENGALURU	BENGALURU URBAN	BENGALURU URBAN	KARNATAKA
2	Bengaluru	BENGALURU	KOLAR	KOLAR	KARNATAKA
3	Bengaluru	BENGALURU	MYSURU	MYSURU	KARNATAKA
4	Bengaluru	BENGALURU	KODAGU	KODAGU	KARNATAKA
5	Bengaluru	BENGALURU	CHAMARAJANAGARA	CHAMARAJANAGARA	KARNATAKA
6	Bengaluru	BENGALURU	MANDYA	MANDYA	KARNATAKA
7	Bengaluru	BENGALURU	DAKSHINA KANNADA	DAKSHINA KANNADA	KARNATAKA
8	Bengaluru	BENGALURU	DAVANGERE	DAVANGERE	KARNATAKA
9	Bengaluru	BENGALURU	CHIKKAMAGALURU	CHIKKAMAGALURU	KARNATAKA
10	Bengaluru	BENGALURU	SHIVAMOGGA	SHIVAMOGGA	KARNATAKA
11	Bengaluru	BENGALURU	DHARWAD	DHARWAD	KARNATAKA
12	Bengaluru	BENGALURU	HAVERI	HAVERI	KARNATAKA
13	Bengaluru	BENGALURU	UTTARA KANNADA	UTTARA KANNADA	KARNATAKA
14	Bengaluru	BENGALURU	BIDAR	BIDAR	KARNATAKA
15	Bengaluru	BENGALURU	VIJAYAPURA	VIJAYAPURA	KARNATAKA
16	Bengaluru	BENGALURU	BAGALKOTE	BAGALKOTE	KARNATAKA
17	Bengaluru	BENGALURU	BELAGAVI	BELAGAVI	KARNATAKA
18	Bhopal	BHOPAL	INDORE	INDORE	MADHYA PRADESH
19	Bhopal	BHOPAL	RATLAM	RATLAM	MADHYA PRADESH
20	Bhopal	BHOPAL	MANDSAUR	MANDSAUR	MADHYA PRADESH
21	Bhopal	BHOPAL	NEEMUCH	NEEMUCH	MADHYA PRADESH
22	Bhopal	BHOPAL	BHOPAL	BHOPAL	MADHYA PRADESH
23	Bhopal	BHOPAL	SEHORE	SEHORE	MADHYA PRADESH
24	Bhopal	BHOPAL	SAGAR	SAGAR	MADHYA PRADESH
25	Bhopal	BHOPAL	GWALIOR	GWALIOR	MADHYA PRADESH
26	Bhopal	BHOPAL	JABALPUR	JABALPUR	MADHYA PRADESH
27	Bhopal	BHOPAL	SHAHDOL	SHAHDOL	MADHYA PRADESH
28	Bhopal	BHOPAL	RAIPUR	RAIPUR	CHATTISGARH
29	Bhopal	BHOPAL	BASTAR	BASTAR	CHATTISGARH
30	Bhopal	BHOPAL	BILASPUR	BILASPUR	CHATTISGARH
31	Bhopal	BHOPAL	GAURELA-PENDRA-MA	GAURELA-PENDRA-MARW	CHATTISGARH
32	Bhopal	BHOPAL	JASHPUR	JASHPUR	CHATTISGARH

33	Bhopal	BHOPAL	SURGUJA	SURGUJA	CHATTISGARH
34	Bhopal	BHOPAL	SURAJPUR	SURAJPUR	CHATTISGARH
35	Bhubaneshwar	BHUBANESWAR	KHURDA	KHURDA	ODISHA
36	Bhubaneshwar	BHUBANESWAR	PURI	PURI	ODISHA
37	Bhubaneshwar	BHUBANESWAR	CUTTACK	CUTTACK	ODISHA
38	Bhubaneshwar	BHUBANESWAR	JAGATSINGHPUR	JAGATSINGHPUR	ODISHA
39	Bhubaneshwar	BHUBANESWAR	KENDRAPARA	KENDRAPARA	ODISHA
40	Bhubaneshwar	BHUBANESWAR	JAJPUR	JAJPUR	ODISHA
41	Bhubaneshwar	BHUBANESWAR	MAYURBHANJ	MAYURBHANJ	ODISHA
42	Bhubaneshwar	BHUBANESWAR	DHENKANAL	DHENKANAL	ODISHA
43	Bhubaneshwar	BHUBANESWAR	ANGUL	ANGUL	ODISHA
44	Bhubaneshwar	BHUBANESWAR	GANJAM	GANJAM	ODISHA
45	Bhubaneshwar	BHUBANESWAR	GAJAPATI	GAJAPATI	ODISHA
46	Bhubaneshwar	BHUBANESWAR	KANDHAMAL	KANDHAMAL	ODISHA
47	Bhubaneshwar	BHUBANESWAR	KORAPUT	KORAPUT	ODISHA
48	Bhubaneshwar	BHUBANESWAR	MALKANGIRI	MALKANGIRI	ODISHA
49	Bhubaneshwar	BHUBANESWAR	NOWRANGPUR	NOWRANGPUR	ODISHA
50	Bhubaneshwar	BHUBANESWAR	RAYAGADA	RAYAGADA	ODISHA
51	Bhubaneshwar	BHUBANESWAR	KALAHANDI	KALAHANDI	ODISHA
52	Bhubaneshwar	BHUBANESWAR	NAWAPARA	NAWAPARA	ODISHA
53	Bhubaneshwar	BHUBANESWAR	BALANGIR	BALANGIR	ODISHA
54	Bhubaneshwar	BHUBANESWAR	SONEPUR	SONEPUR	ODISHA
55	Bhubaneshwar	BHUBANESWAR	BARGARH	BARGARH	ODISHA
56	Bhubaneshwar	BHUBANESWAR	SAMBALPUR	SAMBALPUR	ODISHA
57	Bhubaneshwar	BHUBANESWAR	DEOGARH	DEOGARH	ODISHA
58	Bhubaneshwar	BHUBANESWAR	JHARSUGUDA	JHARSUGUDA	ODISHA
59	Bhubaneshwar	BHUBANESWAR	SUNDARGARH	SUNDARGARH	ODISHA
60	Chandigarh	CHANDIGARH	ROHTAK	ROHTAK	HARYANA
61	Chandigarh	CHANDIGARH	BAHADURGARH	JHAJJAR	HARYANA
62	Chandigarh	CHANDIGARH	HISAR	HISAR	HARYANA
63	Chandigarh	CHANDIGARH	SIRSA	SIRSA	HARYANA
64	Chandigarh	CHANDIGARH	KARNAL	KARNAL	HARYANA
65	Chandigarh	CHANDIGARH	PANIPAT	PANIPAT	HARYANA

66	Chandigarh	CHANDIGARH	AMBALA	AMBALA	HARYANA
67	Chandigarh	CHANDIGARH	PANCHKULA	PANCHKULA	HARYANA
68	Chandigarh	CHANDIGARH	KAITHAL	KAITHAL	HARYANA
69	Chandigarh	CHANDIGARH	KURUKSHETRA	KURUKSHETRA	HARYANA
70	Chandigarh	CHANDIGARH	AMRITSAR	AMRITSAR	PUNJAB
71	Chandigarh	CHANDIGARH	GURUDASPUR	GURDASPUR	PUNJAB
72	Chandigarh	CHANDIGARH	HOSHIARPUR	HOSHIARPUR	PUNJAB
73	Chandigarh	CHANDIGARH	PATIALA	PATIALA	PUNJAB
74	Chandigarh	CHANDIGARH	BATHINDA	BATHINDA	PUNJAB
75	Chandigarh	CHANDIGARH	CHANDIGARH	CHANDIGARH	CHANDIGARH
76	Chandigarh	CHANDIGARH	MOHALI	SAHIBZADA AJIT SINGH NA	PUNJAB
77	Chandigarh	CHANDIGARH	SHIMLA	SHIMLA	HIMACHAL PRADESH
78	Chandigarh	CHANDIGARH	KINNAUR	KINNAUR	HIMACHAL PRADESH
79	Chandigarh	CHANDIGARH	LAHUL AND SPITI	LAHUL AND SPITI	HIMACHAL PRADESH
80	Chandigarh	CHANDIGARH	SIRMAUR	SIRMAUR	HIMACHAL PRADESH
81	Chandigarh	CHANDIGARH	SOLAN	SOLAN	HIMACHAL PRADESH
82	Chandigarh	CHANDIGARH	UNA	UNA	HIMACHAL PRADESH
83	Chandigarh	CHANDIGARH	CHAMBA	CHAMBA	HIMACHAL PRADESH
84	Chandigarh	CHANDIGARH	JAMMU	JAMMU	JAMMU AND KASHMIR
85	Chandigarh	CHANDIGARH	BUDGAM	BUDGAM	JAMMU AND KASHMIR
86	Chennai	COMMERCIAL CLIENT GROUP (CCG)	CHENNAI	CHENNAI	TAMIL NADU
87	Chennai	CHENNAI	CHENGALPATTU	CHENGALPATTU	TAMIL NADU
88	Chennai	CHENNAI	PONDICHERRY	PONDICHERRY	PUDUCHERRY
89	Chennai	CHENNAI	Villupuram	Villupuram	TAMIL NADU
90	Chennai	CHENNAI	KALLAKURICHI	KALLAKURICHI	TAMIL NADU
91	Chennai	CHENNAI	CUDDALORE	CUDDALORE	TAMIL NADU
92	Chennai	CHENNAI	KARAIKAL	KARAIKAL	PUDUCHERRY
93	Chennai	CHENNAI	NAGAPATTINAM	NAGAPATTINAM	TAMIL NADU
94	Chennai	CHENNAI	TIRUCHIRAPALLI	TIRUCHIRAPALLI	TAMIL NADU
95	Chennai	CHENNAI	DINDIGUL	DINDIGUL	TAMIL NADU
96	Chennai	CHENNAI	THENI	THENI	TAMIL NADU
97	Chennai	CHENNAI	VIRUDHUNAGAR	VIRUDHUNAGAR	TAMIL NADU
98	Chennai	CHENNAI	KANCHIPURAM	KANCHIPURAM	TAMIL NADU

99	Chennai	CHENNAI	Krishnagiri	Krishnagiri	TAMIL NADU
100	Chennai	CHENNAI	TIRUPATHUR	TIRUPATHUR	TAMIL NADU
101	Chennai	CHENNAI	SALEM	SALEM	TAMIL NADU
102	Chennai	CHENNAI	NAMAKKAL	NAMAKKAL	TAMIL NADU
103	Chennai	CHENNAI	ERODE	ERODE	TAMIL NADU
104	Chennai	CHENNAI	KARUR	KARUR	TAMIL NADU
105	Chennai	CHENNAI	COIMBATORE	COIMBATORE	TAMIL NADU
106	Chennai	CHENNAI	TIRUPPUR	TIRUPPUR	TAMIL NADU
107	Gandhinagar	GANDHINAGAR	RAJKOT	RAJKOT	GUJARAT
108	Gandhinagar	GANDHINAGAR	JASDAN	RAJKOT	GUJARAT
109	Gandhinagar	GANDHINAGAR	GONDAL	RAJKOT	GUJARAT
110	Gandhinagar	GANDHINAGAR	DHARAJI	RAJKOT	GUJARAT
111	Gandhinagar	GANDHINAGAR	GIR SOMNATH	GIR SOMNATH	GUJARAT
112	Gandhinagar	GANDHINAGAR	SURENDRANAGAR	SURENDRANAGAR	GUJARAT
113	Gandhinagar	GANDHINAGAR	MORBI	MORBI	GUJARAT
114	Gandhinagar	COMMERCIAL CLIENT GROUP (CCG)	BHAVNAGAR	BHAVNAGAR	GUJARAT
115	Gandhinagar	GANDHINAGAR	BABRA	AMRELI	GUJARAT
116	Gandhinagar	GANDHINAGAR	GANDHIDHAM	KACHCHH	GUJARAT
117	Gandhinagar	GANDHINAGAR	AHMEDABAD	AHMEDABAD	GUJARAT
118	Gandhinagar	GANDHINAGAR	GANDHINAGAR	GANDHINAGAR	GUJARAT
119	Gandhinagar	GANDHINAGAR	MAHESANA	MAHESANA	GUJARAT
120	Gandhinagar	GANDHINAGAR	GODHRA	PANCH MAHALS	GUJARAT
121	Gandhinagar	GANDHINAGAR	Dahod	Dahod	GUJARAT
122	Gandhinagar	GANDHINAGAR	VADODARA	VADODARA	GUJARAT
123	Gandhinagar	GANDHINAGAR	SURAT	SURAT	GUJARAT
124	Guwahati	GUWAHATI	KAMRUP METROPOLIT	KAMRUP METROPOLITAN	ASSAM
125	Guwahati	GUWAHATI	RI BHOI	RI BHOI	MEGHALAYA
126	Guwahati	GUWAHATI	KAMRUP	KAMRUP	ASSAM
127	Guwahati	GUWAHATI	NAGAON	NAGAON	ASSAM
128	Guwahati	GUWAHATI	KOKRAJHAR	KOKRAJHAR	ASSAM
129	Guwahati	GUWAHATI	EAST KHASI HILLS	EAST KHASI HILLS	MEGHALAYA
130	Guwahati	GUWAHATI	WEST KHASI HILLS	WEST KHASI HILLS	MEGHALAYA
131	Guwahati	GUWAHATI	EASTERN WEST KHASI H	EASTERN WEST KHASI HILL	MEGHALAYA

132	Guwahati	GUWAHATI	SOUTH WEST KHASI HIL	SOUTH WEST KHASI HILLS	MEGHALAYA
133	Guwahati	GUWAHATI	EAST JAINTIA HILLS	EAST JAINTIA HILLS	MEGHALAYA
134	Guwahati	GUWAHATI	DIMAPUR	DIMAPUR	NAGALAND
135	Hyderabad	HYDERABAD	HYDERABAD	0	0
136	Hyderabad	HYDERABAD	MEDCHAL-MALKAJGIRI	MEDCHAL-MALKAJGIRI	TELANGANA
137	Hyderabad	HYDERABAD	RANGAREDDI	RANGAREDDI	TELANGANA
138	Hyderabad	HYDERABAD	SANGAREDDY	SANGAREDDY	TELANGANA
139	Hyderabad	HYDERABAD	KARIMNAGAR	KARIMNAGAR	TELANGANA
140	Hyderabad	HYDERABAD	HANUMAKONDA	HANUMAKONDA	TELANGANA
141	Hyderabad	HYDERABAD	WARANGAL	WARANGAL	TELANGANA
142	Hyderabad	HYDERABAD	NALGONDA	NALGONDA	TELANGANA
143	Hyderabad	HYDERABAD	MAHBUBNAGAR	MAHBUBNAGAR	TELANGANA
144	Jaipur	JAIPUR	ALWAR	ALWAR	RAJASTHAN
145	Jaipur	JAIPUR	BHIWADI	Khairthal ? Tijara	RAJASTHAN
146	Jaipur	JAIPUR	RAJGARH	ALWAR	RAJASTHAN
147	Jaipur	JAIPUR	BEHROR	Kotputli - Behror	RAJASTHAN
148	Jaipur	JAIPUR	JAIPUR	JAIPUR	RAJASTHAN
149	Jaipur	JAIPUR	BASSI	JAIPUR	RAJASTHAN
150	Jaipur	JAIPUR	DAUSA	DAUSA	RAJASTHAN
151	Jaipur	JAIPUR	TONK	TONK	RAJASTHAN
152	Jaipur	JAIPUR	AJMER	AJMER	RAJASTHAN
153	Jaipur	JAIPUR	BHILWARA	BHILWARA	RAJASTHAN
154	Jaipur	JAIPUR	Beawar	Beawar	RAJASTHAN
155	Jaipur	JAIPUR	PALI	PALI	RAJASTHAN
156	Jaipur	JAIPUR	SIROHI	SIROHI	RAJASTHAN
157	Jaipur	JAIPUR	CHITTORGARH	CHITTORGARH	RAJASTHAN
158	Jaipur	JAIPUR	PRATAPGARH	PRATAPGARH	RAJASTHAN
159	Jaipur	JAIPUR	UDAIPUR	UDAIPUR	RAJASTHAN
160	Jaipur	JAIPUR	SALUMBAR	Salumbar	RAJASTHAN
161	Jaipur	JAIPUR	RAJSAMAND	RAJSAMAND	RAJASTHAN
162	Jaipur	JAIPUR	KHERWARA	UDAIPUR	RAJASTHAN
163	Jaipur	JAIPUR	DUNGARPUR	DUNGARPUR	RAJASTHAN
164	Jaipur	JAIPUR	BHARATPUR	BHARATPUR	RAJASTHAN

165	Jaipur	JAIPUR	BUNDI	BUNDI	RAJASTHAN
166	Jaipur	JAIPUR	KOTA	KOTA	RAJASTHAN
167	Jaipur	JAIPUR	BARAN	BARAN	RAJASTHAN
168	Jaipur	JAIPUR	JHALAWAR	JHALAWAR	RAJASTHAN
169	Jaipur	JAIPUR	RAMGANJ MANDI	KOTA	RAJASTHAN
170	Jaipur	JAIPUR	BANSWARA	BANSWARA	RAJASTHAN
171	Jaipur	JAIPUR	DHOLPUR	DHOLPUR	RAJASTHAN
172	Jaipur	JAIPUR	CHURU	CHURU	RAJASTHAN
173	Jaipur	JAIPUR	BIKANER	BIKANER	RAJASTHAN
174	Jaipur	JAIPUR	SIKAR	SIKAR	RAJASTHAN
175	Jaipur	JAIPUR	GANGANAGAR	GANGANAGAR	RAJASTHAN
176	Jaipur	JAIPUR	ANUPGARH	GANGANAGAR	RAJASTHAN
177	Jaipur	JAIPUR	HANUMANGARH	HANUMANGARH	RAJASTHAN
178	Jaipur	JAIPUR	NAGAU	NAGAU	RAJASTHAN
179	Jaipur	JAIPUR	DIDWANA	Didwana ? Kuchaman	RAJASTHAN
180	Jaipur	JAIPUR	JODHPUR	JODHPUR	RAJASTHAN
181	Jaipur	JAIPUR	Phalodi	Phalodi	RAJASTHAN
182	Kolkata	KOLKATA	KOLKATA	KOLKATA	WEST BENGAL
183	Kolkata	KOLKATA	NORTH 24 PARGANAS	NORTH 24 PARGANAS	WEST BENGAL
184	Kolkata	KOLKATA	SOUTH 24 PARGANAS	SOUTH 24 PARGANAS	WEST BENGAL
185	Kolkata	KOLKATA	PASCHIM BARDHAMAN	PASCHIM BARDHAMAN	WEST BENGAL
186	Kolkata	KOLKATA	PASCHIM MEDINIPUR	PASCHIM MEDINIPUR	WEST BENGAL
187	Kolkata	KOLKATA	PURBA MEDINIPUR	PURBA MEDINIPUR	WEST BENGAL
188	Kolkata	KOLKATA	BANKURA	BANKURA	WEST BENGAL
189	Kolkata	KOLKATA	PURULIA	PURULIA	WEST BENGAL
190	Kolkata	KOLKATA	MALDAH	MALDAH	WEST BENGAL
191	Kolkata	KOLKATA	DARJEELING	DARJEELING	WEST BENGAL
192	Kolkata	KOLKATA	ALIPURDUAR	ALIPURDUAR	WEST BENGAL
193	Kolkata	KOLKATA	COOCH BEHAR	COOCH BEHAR	WEST BENGAL
194	Kolkata	KOLKATA	EAST SIKKIM	EAST SIKKIM	SIKKIM
195	Kolkata	KOLKATA	NORTH SIKKIM	NORTH SIKKIM	SIKKIM
196	Kolkata	KOLKATA	SOUTH SIKKIM	SOUTH SIKKIM	SIKKIM
197	Kolkata	KOLKATA	NADIA	NADIA	WEST BENGAL

198	Kolkata	KOLKATA	MURSHIDABAD	MURSHIDABAD	WEST BENGAL
199	Kolkata	KOLKATA	SOUTH ANDAMAN	SOUTH ANDAMAN	ANDAMAN AND NICOBAR ISLANDS
200	Lucknow	LUCKNOW	KANPUR	KANPUR NAGAR	UTTAR PRADESH
201	Lucknow	LUCKNOW	PRAYAGRAJ	PRAYAGRAJ	UTTAR PRADESH
202	Lucknow	LUCKNOW	VARANASI	VARANASI	UTTAR PRADESH
203	Lucknow	LUCKNOW	AYODHYA	AYODHYA	UTTAR PRADESH
204	Lucknow	LUCKNOW	LUCKNOW	LUCKNOW	UTTAR PRADESH
205	Lucknow	LUCKNOW	SONBHADRA	SONBHADRA	UTTAR PRADESH
206	Lucknow	LUCKNOW	GHAZIPUR	GHAZIPUR	UTTAR PRADESH
207	Lucknow	LUCKNOW	UNNAO	UNNAO	UTTAR PRADESH
208	Lucknow	LUCKNOW	BAREILLY	BAREILLY	UTTAR PRADESH
209	Lucknow	LUCKNOW	MORADABAD	MORADABAD	UTTAR PRADESH
210	Lucknow	LUCKNOW	MAU	MAU	UTTAR PRADESH
211	Lucknow	LUCKNOW	AZAMGARH	AZAMGARH	UTTAR PRADESH
212	Lucknow	LUCKNOW	JHANSI	JHANSI	UTTAR PRADESH
213	New Delhi	NEW DELHI	NEW DELHI	NEW DELHI	NCT OF DELHI
214	New Delhi	NEW DELHI	FARIDABAD	FARIDABAD	HARYANA
215	New Delhi	NEW DELHI	GURUGRAM	GURUGRAM	HARYANA
216	New Delhi	NEW DELHI	MEWAT	NUH	HARYANA
217	New Delhi	NEW DELHI	GHAZIABAD	GHAZIABAD	UTTAR PRADESH
218	New Delhi	NEW DELHI	NOIDA	GAUTAM BUDDHA NAGAR	UTTAR PRADESH
219	New Delhi	NEW DELHI	BULANDSHAHR	BULANDSHAHR	UTTAR PRADESH
220	New Delhi	NEW DELHI	NAINITAL	NAINITAL	UTTARAKHAND
221	New Delhi	NEW DELHI	PAURI GARHWAL	PAURI GARHWAL	UTTARAKHAND
222	New Delhi	NEW DELHI	KOTDWAR	PAURI GARHWAL	UTTARAKHAND
223	New Delhi	NEW DELHI	RUDRAPRAYAG	RUDRA PRAYAG	UTTARAKHAND
224	New Delhi	NEW DELHI	CHAMOLI	CHAMOLI	UTTARAKHAND
225	New Delhi	NEW DELHI	SAHARANPUR	SAHARANPUR	UTTAR PRADESH
226	New Delhi	NEW DELHI	HARIDWAR	HARIDWAR	UTTARAKHAND
227	New Delhi	NEW DELHI	SHAMLI	SHAMLI	UTTAR PRADESH
228	New Delhi	NEW DELHI	DEHRADUN	DEHRADUN	UTTARAKHAND
229	New Delhi	NEW DELHI	TEHRI GARHWAL	TEHRI GARHWAL	UTTARAKHAND
230	New Delhi	NEW DELHI	UTTARKASHI	UTTAR KASHI	UTTARAKHAND

231	New Delhi	NEW DELHI	RISHIKESH	DEHRADUN	UTTARAKHAND
232	New Delhi	NEW DELHI	MEERUT	MEERUT	UTTAR PRADESH
233	New Delhi	NEW DELHI	PITHORAGARH	PITHORAGARH	UTTARAKHAND
234	New Delhi	NEW DELHI	CHAMPAWAT	CHAMPAWAT	UTTARAKHAND
235	New Delhi	NEW DELHI	UDHARMSINGH NAGAR	UDHAM SINGH NAGAR	UTTARAKHAND
236	New Delhi	NEW DELHI	BAGESHWAR	BAGESHWAR	UTTARAKHAND
237	New Delhi	NEW DELHI	ALMORA	ALMORA	UTTARAKHAND
238	New Delhi	NEW DELHI	AGRA	AGRA	UTTAR PRADESH
239	New Delhi	NEW DELHI	FIROZABAD	FIROZABAD	UTTAR PRADESH
240	Patna	PATNA	PATNA	PATNA	BIHAR
241	Patna	PATNA	BHOJPUR	BHOJPUR	BIHAR
242	Patna	PATNA	NALANDA	NALANDA	BIHAR
243	Patna	PATNA	BHAGALPUR	BHAGALPUR	BIHAR
244	Patna	PATNA	GIRIDIH	GIRIDIH	JHARKHAND
245	Patna	PATNA	SAHEBGANJ	SAHEBGANJ	JHARKHAND
246	Patna	PATNA	KAIMUR	KAIMUR	BIHAR
247	Patna	PATNA	GAYA	GAYA	BIHAR
248	Patna	PATNA	DHANBAD	DHANBAD	JHARKHAND
249	Patna	PATNA	EAST SINGHBHUM	EAST SINGHBHUM	JHARKHAND
250	Patna	PATNA	WEST SINGHBHUM	WEST SINGHBHUM	JHARKHAND
251	Patna	PATNA	RANCHI	RANCHI	JHARKHAND
252	Patna	PATNA	MUZAFFARPUR	MUZAFFARPUR	BIHAR
253	Patna	PATNA	SITAMARHI	SITAMARHI	BIHAR
254	Patna	PATNA	PASHCHIM CHAMPARA	PASHCHIM CHAMPARAN	BIHAR
255	Patna	PATNA	PURBI CHAMPARAN	PURBI CHAMPARAN	BIHAR
256	Patna	PATNA	DARBHANGA	DARBHANGA	BIHAR
257	Patna	PATNA	SAMASTIPUR	SAMASTIPUR	BIHAR
258	Patna	PATNA	BEGUSARAI	BEGUSARAI	BIHAR
259	Patna	PATNA	KHAGARIA	KHAGARIA	BIHAR
260	Patna	PATNA	KATIHAR	KATIHAR	BIHAR
261	Patna	PATNA	PURNIA	PURNIA	BIHAR
262	Pune	CAOU-II, MUMBAI(KOLKATTA)	MUMBAI	MUMBAI	MAHARASHTRA
263	Pune	MUMBAI METRO	MUMBAI SUBURBAN	MUMBAI SUBURBAN	MAHARASHTRA

264	Pune	MUMBAI METRO	THANE	THANE	MAHARASHTRA
265	Pune	MUMBAI METRO	PALGHAR	PALGHAR	MAHARASHTRA
266	Pune	MUMBAI METRO	RAIGAD	RAIGAD	MAHARASHTRA
267	Pune	MUMBAI METRO	NORTH GOA	NORTH GOA	GOA
268	Pune	MUMBAI METRO	SOUTH GOA	SOUTH GOA	GOA
269	Pune	MAHARASHTRA	PUNE	PUNE	MAHARASHTRA
270	Pune	MAHARASHTRA	AHMENDNAGAR	AHILYANAGAR	MAHARASHTRA
271	Pune	MAHARASHTRA	AHMEDNAGAR	AHILYANAGAR	MAHARASHTRA
272	Pune	MAHARASHTRA	SATARA	SATARA	MAHARASHTRA
273	Pune	MAHARASHTRA	KHANAPUR	SANGLI	MAHARASHTRA
274	Pune	MAHARASHTRA	SANGLI	SANGLI	MAHARASHTRA
275	Pune	MUMBAI METRO	RATNAGIRI	RATNAGIRI	MAHARASHTRA
276	Pune	MAHARASHTRA	KOLHAPUR	KOLHAPUR	MAHARASHTRA
277	Pune	MAHARASHTRA	NASIK	NASIK	MAHARASHTRA
278	Pune	MAHARASHTRA	CHHATRAPATI SAMBHA	CHHATRAPATI SAMBHAJIN	MAHARASHTRA
279	Pune	MAHARASHTRA	DHULE	DHULE	MAHARASHTRA
280	Pune	MAHARASHTRA	JALNA	JALNA	MAHARASHTRA
281	Pune	MAHARASHTRA	PARBHANI	PARBHANI	MAHARASHTRA
282	Pune	MAHARASHTRA	BEED	BEED	MAHARASHTRA
283	Pune	MAHARASHTRA	NANDED	NANDED	MAHARASHTRA
284	Pune	MAHARASHTRA	NAGPUR	NAGPUR	MAHARASHTRA
285	Pune	MAHARASHTRA	BHANDARA	BHANDARA	MAHARASHTRA
286	Pune	MAHARASHTRA	CHANDRAPUR	CHANDRAPUR	MAHARASHTRA
287	Pune	MAHARASHTRA	BULDHANA	BULDHANA	MAHARASHTRA
288	Pune	MAHARASHTRA	AMRAVATI	AMRAVATI	MAHARASHTRA
289	Thiru'Puram	THIRUVANANTHAPURAM	KANNUR	KANNUR	KERALA
290	Thiru'Puram	THIRUVANANTHAPURAM	KOZHIKODE	KOZHIKODE	KERALA
291	Thiru'Puram	THIRUVANANTHAPURAM	MALAPPURAM	MALAPPURAM	KERALA
292	Thiru'Puram	THIRUVANANTHAPURAM	PALAKKAD	PALAKKAD	KERALA
293	Thiru'Puram	THIRUVANANTHAPURAM	THRISSUR	THRISSUR	KERALA
294	Thiru'Puram	THIRUVANANTHAPURAM	ERNAKULAM	ERNAKULAM	KERALA
295	Thiru'Puram	THIRUVANANTHAPURAM	IDUKKI	IDUKKI	KERALA
296	Thiru'Puram	THIRUVANANTHAPURAM	KOTTAYAM	KOTTAYAM	KERALA

297	Thiru'Puram	THIRUVANANTHAPURAM	ALAPPUZHA	ALAPPUZHA	KERALA
298	Thiru'Puram	THIRUVANANTHAPURAM	PATHANAMTHITTA	PATHANAMTHITTA	KERALA
299	Thiru'Puram	THIRUVANANTHAPURAM	KOLLAM	KOLLAM	KERALA
300	Thiru'Puram	THIRUVANANTHAPURAM	THIRUVANANTHAPURA	THIRUVANANTHAPURAM	KERALA
301	Vijayawada	AMARAVATI	CHITTOOR	CHITTOOR	ANDHRA PRADESH
302	Vijayawada	AMARAVATI	TIRUPATI	TIRUPATI	ANDHRA PRADESH
303	Vijayawada	AMARAVATI	GUNTUR	GUNTUR	ANDHRA PRADESH
304	Vijayawada	AMARAVATI	PRAKASAM	PRAKASAM	ANDHRA PRADESH
305	Vijayawada	AMARAVATI	NELLORE	SRI POTTI SRIRAMULU NE	ANDHRA PRADESH
306	Vijayawada	AMARAVATI	VISAKHAPATNAM	VISAKHAPATNAM	ANDHRA PRADESH
307	Vijayawada	AMARAVATI	ANAKAPALLI	ANAKAPALLI	ANDHRA PRADESH
308	Vijayawada	AMARAVATI	SRIKAKULAM	SRIKAKULAM	ANDHRA PRADESH
309	Vijayawada	AMARAVATI	AMALAPURAM	KONASEMA	ANDHRA PRADESH
310	Vijayawada	AMARAVATI	ELURU	ELURU	ANDHRA PRADESH
311	Vijayawada	AMARAVATI	BHIMAVARAM	WEST GODAVARI	ANDHRA PRADESH