

बिड दस्तावेज़ / Bid Document

बिड विवरण / Bid Details	
बिड बंद होने की तारीख/समय / Bid End Date/Time	25-07-2026 19:00:00
बिड खुलने की तारीख/समय / Bid Opening Date/Time	25-07-2026 19:30:00
बिड पेशकश वैधता (बंद होने की तारीख से) / Bid Offer Validity (From End Date)	30 (Days)
मंत्रालय/राज्य का नाम / Ministry/State Name	Uttar Pradesh
विभाग का नाम / Department Name	Bijnor
संगठन का नाम / Organisation Name	Bijnor Jilla Sahakari Bank Ltd.
कार्यालय का नाम / Office Name	Zila Sahakari Bank Ltd Bijnor
शिकायत निवारण के संपर्क विवरण / Contact details of Grievance redressal	HOD Email id : hod2.cd.up@gembuyer.in Buyer Email id: caretaker@dcbbijnor.bank.in
वस्तु श्रेणी / Item Category	Financial Audit Services - Audit report; CA Firm, Audit Firm
अनुबंध अवधि / Contract Period	15 Day(s)
एमएसएमई के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है / MSE Relaxation for Years of Experience and Turnover	No
स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है / Startup Relaxation for Years of Experience and Turnover	No
विक्रेता से मांगे गए दस्तावेज़ / Document required from seller	Certificate (Requested in ATC) *In case any bidder is seeking exemption from Experience / Turnover Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer
क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेज़ों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेनू है / Do you want to show documents uploaded by bidders to all bidders participated in bid?	Yes (Documents submitted as part of a clarification or representation during the tender/bid process will also be displayed to other participated bidders after log in)
बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या / Minimum number of bids required to disable automatic bid extension	1

बिड विवरण/Bid Details	
दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / Number of days for which Bid would be auto-extended	3
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / Number of Auto Extension count	1
बिड से रिवर्स नीलामी सक्रिय किया/Bid to RA enabled	No
बिड का प्रकार/Type of Bid	Two Packet Bid
तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय /Time allowed for Technical Clarifications during technical evaluation	2 Days
अनुमानित निविदा मूल्य (सभी करों सहित) भारतीय रुपये में / Estimated Bid Value in INR (Inclusive of all taxes)	510000
मूल्यांकन पद्धति/Evaluation Method	Total value wise evaluation
मध्यस्थता खंड/Arbitration Clause	No
सुलह खंड/Mediation Clause	No

ईएमडी विवरण/EMD Detail

एडवाइजरी बैंक/Advisory Bank	AXIS BANK LTD
ईएमडी राशि/EMD Amount	15000

ईपीबीजी विवरण /ePBG Detail

आवश्यकता/Required	No
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(a). जेम की शर्तों के अनुसार ईएमडी छूट के इच्छुक बिडर को संबंधित कैटेगरी के लिए बिड के साथ वैध समर्थित दस्तावेज़ प्रस्तुत करने है। एमएसई कैटेगरी के अंतर्गत केवल वस्तुओं के लिए विनिर्माता तथा सेवाओं के लिए सेवा प्रदाता ईएमडी से छूट के पात्र हैं। व्यापारियों को इस नीति के दायरे से बाहर रखा गया है।/EMD EXEMPTION: The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GeM GTC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this Policy.

(b).ईएमडी और संपादन जमानत राशि, जहां यह लागू होती है, लाभार्थी के पक्ष में होनी चाहिए। / EMD & Performance security should be in favour of Beneficiary, wherever it is applicable.

(c).ईएमडी और संपादन जमानत राशि लाभार्थी के पक्ष में होनी चाहिए। / Earnest Money Deposit (EMD) shall also be accepted by the buyer in the form of a surety bond.

लाभार्थी /Beneficiary :

consignee
Zila Sahakari Bank Ltd Bijnor, Bijnor, Bijnor Jilla Sahakari Bank Ltd.,
(Puneet Kumar)

बोली विभाजन लागू नहीं किया गया/ Bid splitting not applied.

एमआईआई अनुपालन/MII Compliance

एमआईआई अनुपालन/MII Compliance	Yes
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एमएसई खरीद वरीयता/MSE Purchase Preference

एमएसई खरीद वरीयता/MSE Purchase Preference	Yes
सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं/सेवा प्रदाता को खरीद में प्राथमिकता, यदि उनका मूल्य $L1+X\%$ / Purchase Preference to MSE OEMs/ Service Provider available upto price within $L1+X\%$	15

1. Purchase preference to Micro and Small Enterprises (MSEs): Purchase preference will be given to MSEs having valid Udyam Certificate and whose credentials are validated online through Udyam Registration portal as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail themselves of the Purchase preference, the bidder must be the manufacturer / OEM of the offered product on GeM. In respect of bid for Services, the bidder must be the Service provider of the offered Service. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises and hence resellers offering products manufactured by some other OEM are not eligible for any purchase preference. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered product or service, and Buyer will decide eligibility for purchase preference based on documentary evidence submitted in case of product bids, whereas in case of services the eligibility is automatically validated. If L-1 is not an MSE and MSE Seller (s) has / have quoted price within $L-1+ 15\%$ (Selected by Buyer) of margin of purchase preference /price band defined in relevant policy, such MSE Seller shall be given opportunity to match L-1 price and contract will be awarded for % (selected by Buyer) percentage of total quantity. The buyers are advised to refer the [OM No.1 4 2021 PPD dated 18.05.2023](#) for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017. Benefits of MSE will be allowed only if seller is validated on-line in GeM profile as well as validated and approved by Buyer after evaluation of documents submitted.

2. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within $L-1+ 15\%$ of margin of purchase preference /price band as defined in the relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price.

3. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.

अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required

Financial Audit Services - Audit Report; CA Firm, Audit Firm (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण/ Specification	मूल्य/ Values
कोर / Core	
Scope of Work	Audit report

विवरण/ Specification	मूल्य/ Values
Type of Financial Audit Partner	CA Firm , Audit Firm
Type of Financial Audit	Concurrent Audit
Category of Work under Financial Audit	Audit of financial statements
Type of Industries/Functions	Bank Audit
Frequency of Progress Report	Yearly
MIS Reporting for Financial Audit support	Yes
Frequency of MIS reporting	Monthly
State	NA
District	NA
एडऑन /Addon(s)	
Post Financial Audit Support	Yes

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer	No
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अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents

परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.N o.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Puneet Kumar	246701,Zila Shakari bankl Ltd. Bijnor Civil Lines 2 Bijnor Uttar Pradesh	Project / Lumpsum Based	Number of Months for which Post Audit Support is required : 12

क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें/Buyer Added Bid Specific Terms and Conditions

1. Buyer Added Bid Specific ATC

Buyer uploaded ATC document [Click here to view the file.](#)

अस्वीकरण/Disclaimer

The Additional Terms and Conditions (ATC) have been incorporated by the Buyer after approval of their Competent Authority. The Buyer, is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any restriction arising in the bidding process due to these ATCs and including the modification of technical specifications and / or terms and conditions governing the bid. All representations / grievances pertaining to the ATC clauses shall be raised with the buyer organization directly and not with GeM. If any of the clause(s) is/are incorporated by the Buyer regarding the following, the bid & resultant contract shall be treated as null & void. Further, GeM reserves the right, at its sole discretion, to cancel the bid forthwith, without issuance of any prior notice or intimation :-

1. Publishing Custom / BOQ bids for items for which regular GeM categories are available (unless such Custom / BOQ item is bunched with the major regular product Category Item).
2. Mandating procurement of / from specific Brand / Make / Model / Manufacturer / Dealer except in case of Single Bid / Proprietary Article Certificate (PAC) Buying.
3. Inclusion of disqualification criteria related to suspension of seller / service provider, where such suspension period has already expired.
4. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
5. Publishing bids on GeM for procurement of works.
6. Procurement of Goods by creating a Service bid on GeM & vice-versa.
7. Seeking sample with bid or approval of samples during bid evaluation process. However, trial / sample, as the case may be, shall be permitted in cases where trial / sample are allowed as per approved and published procurement policy of the Buyers' controlling Ministry / Department / State / Public Sector Enterprises Headquarters. If there is any violation of trial / sample clause with regard to approved policy of the Buyers' Ministry / Department / State / Public Sector Enterprises Headquarters, then this is to be determined and redressed by the concerned Buyer Organisation only.
8. Seeking experience from specific organization / department / institute only or from foreign / export experience.
9. Creating bid for items from incorrect categories.
10. Reference of conditions published on any external site or reference to external documents/clauses.
11. Asking for any Tender fee / Bid Participation fee, as the case may be.
12. Buyer added ATC Clauses which are in contravention of clauses defined in bid detail section, including specifications, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by the applicable GeM GTC.
13. Any ATC clause in contravention with GeM GTC Clause 4 (xiii) (h) will be invalid. In case of multiple L1 bidders against a service bid, the buyer shall place the Contract by selection of a bidder amongst the L-1 bidders through a Random Algorithm executed by GeM system.
14. In a category based bid, adding additional items, through buyer added, additional scope of work/ additional terms and conditions/or any other document. If buyer needs more items along with the main item, the same must be added through bunching category based items or by bunching custom catalogues or bunching a BoQ with the main category based item, the same must not be done through ATC or Scope of Work.

Further, if any seller has any objection/grievance against these additional clauses or otherwise on any aspect of this bid, they can raise their representation against the same by using the Representation window provided in the bid details field in Seller dashboard after logging in as a seller. Buyer is duty bound to reply to all such representations and would not be allowed to open bids if he fails to reply to such representations.

All GeM Sellers/Service Providers shall ensure full compliance with all applicable labour laws, including the provisions, rules, schemes and guidelines under the four Labour Codes i.e. the Code on Wages, 2019; the Industrial Relations Code, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; and the Code on Social Security, 2020 as and when notified and brought into force by the Government of India.

For all provisions of the Labour Codes that are pending operationalisation through rules, schemes or notifications, the corresponding provisions of the pre-existing labour enactments (such as The Minimum Wages Act, 1948, The Payment of Wages Act, 1936, The Payment of Bonus Act, 1965, The Equal Remuneration Act, 1976, The Payment of Gratuity Act, 1972, etc. and relevant State Rules) shall continue to remain applicable.

The Seller/ Service Providers shall, therefore, be responsible for ensuring compliance under:

- All notified and enforceable provisions of the new Labour Codes as mentioned hereinabove; and
- All operative provisions of the erstwhile Labour Laws until their complete substitution.

All obligations relating to wages, social security, safety, working conditions, industrial relations etc. and any other statutory requirements shall be strictly met by the Seller/ Service Provider. Any non-compliance shall constitute a breach of the contract and shall entitle the Buyer to take appropriate action in accordance with the contract and applicable law.

This Bid is governed by the General Terms and Conditions, conditions stipulated in Bid and Service Level Agreement specific to the Service, as the case may be, as provided in the Marketplace.

However, in case of Service, if any condition specified in General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement specific to said Service, then it will over-ride the conditions in the General Terms and Conditions.

This Bid is governed by the [सामान्य नियम और शर्तें/General Terms and Conditions](#), conditions stipulated in Bid and [Service Level Agreement](#) specific to this Service as provided in the Marketplace. However in case if any condition specified in सामान्य नियम और शर्तें/General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

जेम की सामान्य शर्तों के खंड 26 के संदर्भ में भारत के साथ भूमि सीमा साझा करने वाले देश के बिडर से खरीद पर प्रतिबंध के संबंध में भारत के साथ भूमि सीमा साझा करने वाले देश का कोई भी बिडर इस निविदा में बिड देने के लिए तभी पात्र होगा जब वह बिड देने वाला सक्षम प्राधिकारी के पास पंजीकृत हो। बिड में भाग लेते समय बिडर को इसका अनुपालन करना होगा और कोई भी गलत घोषणा किए जाने व इसका अनुपालन न करने पर अनुबंध को तत्काल समाप्त करने और कानून के अनुसार आगे की कानूनी कार्रवाई का आधार होगा।/In terms of GeM GTC clause 26 regarding Restrictions on procurement from a bidder of a country which shares a land border with India, any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. While participating in bid, Bidder has to undertake compliance of this and any false declaration and non-compliance of this would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

---धन्यवाद/Thank You---

DRAFT NOTE TENDER DOCUMENT

For Selection of Cert-in empaneled Auditing Firm for

Concurrent Audit for the Year 2026-27



Bid Number

Last date for Online submission

THE INFORMATION PROVIDED BY THE BIDDERS IN RESPONSE TO THIS TENDER DOCUMENT WILL BECOME THE PROPERTY OF ZILA SAHKARI BANK LTD. BIJNOR, AND WILL NOT BE RETURNED. RESERVES THE RIGHT TO AMEND, RESCIND, OR REISSUE THIS TENDER DOCUMENT AND ALL AMENDMENTS WILL BE ADVISED TO BIDDERS AND SUCH AMENDMENTS WILL BE BINDING ON THEM (THIS DOCUMENT SHOULD NOT BE REUSED OR COPIED OR USED EITHER PARTIALLY OR FULLY IN ANY FORM)

Zila Sahkari Bank Ltd. Bijnor

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

Civil Lines II Kutchery Road Bijnor-246701 (UP)

Schedule of Events

1. General Information

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

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

2. Introduction

Purpose of Tender Document

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

3. Scope of Work:

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

- i. Your report should cover all transactions/ 100 percent vouching relating to deposits, loans and advances bills, cash and all other miscellaneous banking business conducted at the branch. The physical compliance of irregularities pointed out by you/ previous auditor in earlier reports should also be verified and covered in the present audit report. Whatever it is not rectified, or any irregularity commented in the previous audit report and the same type of irregularity is persisting during the subsequent period of the report such irregularities are also to be reported
- ii. Irregularities, which have a vigilance angle and which are of serious nature, must be reported immediately by way of "**Flash Report**" to Chief Executive Officer of the bank in a cover addressed to his personal name.
- iii. Income and Expenditure verification must be carried out on daily basis and final position of detection recovery and balance for recovery must be reported with details therein required. The following guidelines should be followed in conducting income and expenditure verification.

(A) Day to day slips/ transaction relating to all kinds of income and expenditure must be verified as to the correctness, reasonability and expenses are within the delegated powers of the branch head / competent authority.

(B) In case of interest paid on deposits, the correctness of the applicable rate of interest, period, principal and calculation must be verified with slips including system generated. Whenever, the deposits are under lien or charged as security to any loan account/liability, the payment/release of the interest is not allowed and such deposits including interest are adjusted only when the account is marked for recovery. Similarly where a deposit is charged to the bank as security for credit limits, no loan can be sanctioned against the security of such deposits. You should ensure that this is followed by the branch. Concurrent Auditor review HO Circular ie

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

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

(C) In case of recovery /debiting of interest on loans and advances, the correctness of applicable rate of interest as per sanction letters and subsequent HO circulars for changes from time to time and the calculation must be checked. Penal interest and/or additional

interest charged wherever applicable should also be checked. Cases attracting penal/ additional interest but not changed are to be furnished separately.

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

4. KYC Guidelines/AML Standards

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

(i) **To confirm whether record of cash deposits and withdrawals for Rs 10.00 Lakhs and above are maintained by the branch.**

(ii) To confirm whether STR reports are submitted within 3 days of the detection and proper records maintained at the branch.

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

(a) C-387/Lekha/KYC/2023-24/ dated 01/03/2024

(b) C-274/Lekha/KYC-CKYC/2024-25/ dated 16/11/2024

(c) C-356/Lekha/Risk management/2024-25/ dated 07/01/2025

5. Checks Credit related

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

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

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

1. Examine transaction in clearing suspense/adjustment accounts and ensure that no unauthorized /inappropriate transactions kept in account.

2. That the account modifications especially critical information like modification of Interest rates, limits, drawing powers, deposit accounts opened, closed, renewed, premature withdrawals etc. are initiated as per the changes permitted under HO circulars, sanction, and intimation etc. Consumer initiated modifications should be with proper mandate and modifications not supported by it should be rejected

3. That system generated transactions like standing instruction execution, Fixed Deposit, Monthly interest payments, interest slips in the matured accounts, accounts getting transferred to matured heads, interest charged on accounts coming from debit to credit balances, interest on saving bank

etc. are indeed for required/applicable amount, rates, frequency periods beneficiary account head and account number.

4. Each and every transaction in the inoperative accounts, balancing of inoperative accounts, through checking of interest transactions and other debit/credit transactions from and into the inoperative accounts are genuine and accurate.

5. That there are no extra user ID s prevailing in the system than what is required for the branch staff and the branch staff are fully complying with the password rules and the system is protected from unauthorized and illegal logins.

6. That the branch is generating, printing, checking and preserving important reports. All reports/printouts are retained/ made available wherever required for the applicable retention periods.

7. That transactions in the GL/PL heads in general and sensitive accounts in particulars are thoroughly checked to ensure transaction genuineness, accuracy, total match with corresponding calculations/reports supported vouchers and authentication by branch officials.

8. That the branch/PACS is complying circular of RCS issued from time to time-viz

a. C-188 date 21.04.1988

e. C-43 date 31.07.2007

i. C-24 Date 08/07/2013

b. C-149 date 18.11.1992

f. C-222 date 10.12.1992

j. C-82 Date 25/02/2016

c. C-156 date 21.01.1990

g. B/S of PACS as per CAS

k. C-50 date 28-12-2023

d. C-39 date 11.08.11

h. Preparation of B.D.P

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

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

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

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

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

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

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

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

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

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

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

16. Penalty for Delayed Submission of Reports

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

- If the half yearly report of 01/04/25 to 30/09/2025 not submitted up to 20, Nov 2025 and quarterly report for the period of 01/10/25 to 31/12/2025 is not submitted to the branch up to 20th of Feb 2026 and Fourth Quarter Report up to 15th April 2026, a penalty by way of 10% cut in the quarterly remuneration will be imposed.
- In case, no report is submitted even up to end of the above mentioned month of submission, a penalty by way of 25% cut in the quarterly remuneration will be imposed and the fees will be paid with duly explaining the reasons for inordinate delay.

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

18. If there are major income leakage and even fraudulent activities being interest application on saving bank, Term loans and advances, bills and Term deposits, pre-closure of term deposit and loans and advances after the concurrent audit has been done in that period of concerned concurrent audit the penalty by way of 25 % cut in the monthly remuneration or income leakage amount whichever is lower will be imposed for first occasion and after that occurring such type of income leakage bank has right to terminate your services of concurrent audit ,before the expiry of period of your assignment and you shall not be entitled to claim any compensation from the bank .

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

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

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

And

After on line submission the bidders are requested to put the hard copies of all the submitted documents along with the Demand Draft of Rs.25000/- in original in a duly sealed and signed envelope **super-scribed with "Documents & EMD - IS-cum Cyber Security Audit."** All the documents should be duly signed and stamped by the authorized person of the bidding firm.

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

- **Financial Bids be submitted on GeM portal in given format only.**

- Emailed copies of any submission are not acceptable and will be rejected by the bank.
- All submissions, including any accompanying documents, will become the property of Zila Sahkari Bank Ltd Bijnor

7. Bid Validity and Contract Period

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

8. Project/Work Completion Deadline

The Audit work to be completed within 3 weeks from the date of release of work order.

CONCURRENT AUDIT REPORT

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

9. Notification

The bank will notify to the shortlisted vendor/(s) through GeM portal as soon as practicable possible. The Bank is not obliged to provide any reasons for any such acceptance or rejection.

10. No legal Relationship

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

11. Disqualification

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

12. Cancellation of Contract and Compensation

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

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

13. Jurisdiction

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

14. Selection Criteria & Selection Process

Tender Methodology

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

All bids shall be evaluated by an Evaluation Committee or panel set up for this purpose by the Bank. The evaluation shall be on the basis of technical evaluation and the price quoted. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price

and quantity, the unit price shall prevail, and the total price shall be corrected. If the successful Bidder does not accept the correction of the errors, its Bid will be rejected, and its Bid security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.

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

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

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

15. Format of Bids:

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

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

Notification:

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

16. Technical Bid

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

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

17. Terms and conditions

Adherence to Terms and Conditions:

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

List of Branches

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

Zila Sahkari Bank Ltd, Bijnor

Bid Invitation for conducting concurrent Audit

General Information about bidding firm

1	Registered Name & Address of the Firm/bidder with Mobile/Telephone No. (as mentioned in registration certificate)	
2	Postal Address	
3	Year of Formation/Incorporation	
4	ICAI Registration Number	
5	UCN Number Allotted by RBI	
6	Name, Designation, Mobile No., and email address of contact person	
7	GST No, PAN Number of the firm	
8	Details of earnest money deposited. (Earnest money should be in the form of DD draw in favour of "Zila sahkari bank Ltd, Bijnor, Payable at Bijnor (UP) - Cheque will not be accepted - Ensure to upload scanned copy of the EMD on e-tender portal and provide its original copy with all other relevant documents in sealed envelope as prescribed in para 2.2 of this tender document.	DD/No Date Issuing Bank Amounts (Rs)
9	Mention Validity period of your offer (validity should not be less than three months)	
10	State whether the quoted prices are inclusive of all taxes and levies.	
11	The auditing firm should include one year continuous association of paid CAs with CISA/ISA/DISA qualification with the firm. Mention Name and qualification of such auditor.	1.

Place

Date

Signature of Bidder

Name

Seal



Zila Sahkari Bank Ltd, Bijnor

Item Rate BoQ

Tender inviting Authority:- Zila Sahkari Bank Ltd, Bijnor

Contact No. –

Name of work: Concurrent audit for the year 2025-26

			Name of the Bidder /Bidding/Firm/Company:-							
			PRICE SCHEDULE (This BDQ template must not be modified/Replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender, Bidders are allowed to enter the Bidder Name and Values only) (Amount in Rs.)							
Number	Description of work/Item(s)	Number of Qty.	Unit	Estimated Rate						
1	Concurrent audit		50	510000.00	Rate	Amount	Rate	Amount	Rate	Amount

Zila Sahkari Bank Ltd, Bijnor

Item Rate BoQ

Tender inviting Authority:- Zila Sahkari Bank Ltd, Bijnor

Contact No. –

Name of work: Concurrent audit for the year 2025-26

			Name of the Bidder /Bidding/Firm/Company:-							
			PRICE SCHEDULE (This BDQ template must not be modified/Replaced by the bidder and the same should be uploaded after filling the relevant columns, else the bidder is liable to be rejected for this tender, Bidders are allowed to enter the Bidder Name and Values only) (Amount in Rs.)							
Number	Description of work/Item(s)	Number of Qty.	Unit	Estimated Rate						
1	Concurrent audit		50	510000.00	Rate	Amount	Rate	Amount	Rate	Amount

Zila Sahkari Bank Ltd, Bijnor

Letter No. Head Office, Civil Lines II, Bijnor-246701
/Admn. Section/ 2025-26

Date-

Format of Covering of Half yearly/Quarterly Concurrent Audit Report

Name of Branch-Zila Sahkari Bank Ltd, Half year/Quarter Ended:
Name and Address of The Audit Firm:
Name of Concurrent Auditor:
Name of the Branch Manager:
Since When
Period of Audit : From.....to.....(Mention Half/Quarter)
Duration of Concurrent Auditor: From.....to..... (Full Particulars of days attended at Branch)
Date of Submission of the Report to the Branch : Date of Submission of the Report to the Head Office :
<u>Irregularities Observed :</u> 1. 2. 3. 4. 5. 6.

Seal and Signature of Branch Manager

Signature of Concurrent Auditor

Seal

F R N
M.N



Zila Sahkari Bank Ltd, Bijnor

Letter No. -

Head Office, Civil Lines II, Bijnor-246701
/Admn. Section/ 2025-26

Date-

Format of Audit Certificate to be submitted with half yearly/Quarterly Concurrent Audit Report on letter of Concurrent Auditor to Bank.

Audit Certificate

We have audited the books of accounts of branch.....of Zila Sahkari bank Ltd, Bijnor for the Quarter/Half Year ended on.....in terms of your letter no. 8129/Con-Audit/2023-24 datedand certify that we have conducted Concurrent Audit in terms of the check list provided list provided by the Bank.

We certify that:

- Weather all accounts opened of depositors & Loans and Advances during the Quarter are KYC compliant. (Give detail).
- Weather any pseudo account has been opened in the system or not.
- Weather any junk PAN Number/Aadhar Card Number entered in system.
- Weather Calculation of interest, commission & exchange has been correctly done and realized.
- Weather Applicable rate of interest in all borrower accounts as per bank circularized instruction is being charged.
- Weather any revenue leakage detected. If any give details in annexure.
- Sanctions details entered in the system are verified with physical loan documents and fund correct.
- Weather the branch officials are checking the day end reports viz. supplementary /long book, day book Daily Reports with the vouchers and preserving them as branch records on daily basis and G/L reports on periodic basis as monthly.

We also certify that:

Weather any frauds, Embezzlements, misappropriation and financial irregularities detected since last Audit. If so, it must be reported immediately by way of "Fiash Report" to Chief Executive Officer of the bank in a cover addressed to his personal name and also give details in audit report also.

Weather there were any losses to the bank though theft, burglary of hold up etc. since last Audit. If so, give details.

We further certify that the discrepancies as stated in the enclosed report have been discussed with the branch manager of the branch and these have been rectified.

All the discrepancies stated in our earlier reports have also been rectified by the branch.

Seal and Signature of Branch Manager

Signature of Concurrent Auditor

Seal

FRN



Zila Sahkari Bank Ltd, Bijnor

Letter No.

Head Office, Civil Lines II, Bijnor-246701
/Admn. Section/ 2025-26

Date-

DECLARATION OF FIDELITY AND SECRECY

We

Do hereby declare that we will faithfully truly and to the best of our skill and ability execute and perform the duties required of us as auditors of Zila Sahkari Bank Ltd, Bijnor and which properly relate to the office or position held by us in the said bank.

We further declare that we will not communicate or allow to be communicated to any person not legally entitled there to any information relating to the affairs of the Zila Sahkari Bank Ltd, Bijnor or to the affairs of any person having any dealing with Zila Sahkari Bank Ltd, Bijnor nor will we allow any such person to inspect or have access to any books or documents belonging to, or in the possession of Zila Sahkari Bank Ltd, Bijnor and relating to the business of Zila Sahkari Bank Ltd, Bijnor or to the business of any person having any dealing with Zila Sahkari Bank Ltd, Bijnor.

CHARETERD ACCOUNTANT

Place

Date

