बिड संख्या/Bid Number: GEM/2026/B/8067700
दिनांक /Dated: 22-09-2026

बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	03-10-2026 14:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	04-10-2026 14:00:00
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	Mathura
संगठन का नाम/Organisation Name	Mathura Zilla Sahakari Bank Ltd.
कार्यालय का नाम/Office Name	District Cooperative Bank Mathura
शिकायत निवारण के संपर्क विवरण/ Contact details of Grievance redressal	HOD Email id :hod40.cd.up@gembuyer.in Buyer Email id: buycon17.cdup.up@gembuyer.in
वस्तु श्रेणी /Item Category	Financial Audit Services - Concurrent Audit; CAG Empaneled Audit or CA Firm
अनुबंध अवधि /Contract Period	1 Year(s)
बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का) /Minimum Average Annual Turnover of the bidder (For 3 Years)	20 Lakh (s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	5 Year (s)
इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required	Yes
टर्नओवर पात्रता मानदंड/Turnover eligibility criteria	To be verified by the buyer at the time of technical evaluation
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

बिड विवरण/**Bid Details**	
विक्रेता से मांगे गए दस्तावेज़/**Document required from seller**	Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),Additional Doc 1 (Requested in ATC),Additional Doc 2 (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?**	No
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
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
न्यूनतम मूल्य/**Floor Price**	This bid has been created/published with floor price(minimum value) selected by the Buyer. Service Providers are advised to quote above the minimum floor value.
अनुमानित निविदा मूल्य (सभी करों सहित) भारतीय रुपये में / **Estimated Bid Value in INR (Inclusive of all taxes)**	500000
Payment Timelines	Payments shall be made to the Seller within **45** days of issue of service delivery acceptance certificate (SDAC) and on-line submission of bills (This is in supersession of 10 days time as provided in clause 12 of GeM GTC)
मूल्यांकन पद्धति/**Evaluation Method**	Total value wise evaluation
मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है / **Financial Document Indicating Price Breakup Required**	Yes

ईएमडी विवरण/EMD Detail

आवश्यकता/Required	No

ईपीबीजी विवरण /ePBG Detail

आवश्यकता/Required	No

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

एमआईआई अनुपालन/MII Compliance

एमआईआई अनुपालन/MII Compliance	Yes

1. The minimum average annual financial turnover of the bidder during the last three years, ending on 31st March of the previous financial year, should be as indicated above in the bid document. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid. In case the date of constitution / incorporation of the bidder is less than 3-year-old, the average turnover in respect of the completed financial years after the date of constitution shall be taken into account for this criteria.
2. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.
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.
4. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -
1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required

Number of Years of firm/company'sexistence as per ICAI certificate:15

Number of years of experience as on date of which at least XX years should be in internal/external audit of companies, PSUs and centrally funded institutions.:5

Number of full-time partners/experienced and qualified professionals in full time employment at senior level with experience in handling similar or relevant projects:5

Number of partners/ qualified professionals in full time employment with DISA/CISA qualification:3

Number of XX fulltime CA's required and YY professional audit staff:3 Fulltime Qualified, 10 Semi Qualified Staff

Price Breakup Format for the bidders to upload for providing break-up of overall project cost:1790063815.pdf

This Bid is based on Quality & Cost Based Selection (QCBS) . The parameter wise qualification requirement is as under:-

Parameter Name	Max Marks	Cutoff Marks	Qualification Methodology Document
Concurrent Audit for FY 25-26	100	60	View File

Buyer Defined Total Qualifying Marks for Technical Qualification: 60

QCBS Weightage(Technical:Financial):70:30

Financial Audit Services - Concurrent Audit; CAG Empaneled Audit Or CA Firm (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण/ Specification	मूल्य/ Values
कोर / Core	
Scope of Work	Concurrent Audit
Type of Financial Audit Partner	CAG Empaneled Audit or CA Firm
Type of Financial Audit	Concurrent Audit
Category of Work under Financial Audit	Compliance with law & regulations
Type of Industries/Functions	District Co-operative Bank
Frequency of Progress Report	Quarterly
MIS Reporting for Financial Audit support	Yes
Frequency of MIS reporting	Monthly
State	NA
District	NA
एडऑन /Addon(s)	
Post Financial Audit Support	NA

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

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

प्राचल/Parameter	मूल्य/Values
कोर / Core	200000

अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents

परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.No.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Sujeet Kumar	281001,Behind district hospital near bhagat singh park dampier nagar	Project / Lumpsum Based	N/A

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

1. **Generic**

   OPTION CLAUSE 25% : The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, the contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration.
   For lumpsum-based service contracts, the buyer may increase the scope of work and contract value up to 25 percent with the consent of the service provider

2. **Generic**

   1. The Seller shall not assign the Contract in whole or part without obtaining the prior written consent of buyer.
   2. The Seller shall not sub-contract the Contract in whole or part to any entity without obtaining the prior written consent of buyer.
   3. The Seller shall, notwithstanding the consent and assignment/sub-contract, remain jointly and severally liable and responsible to buyer together with the assignee/ sub-contractor, for and in respect of the due performance of the Contract and the Sellers obligations there under.

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 (other than EMD and signed Integrity Pact - which can be submitted within 5 days of bid opening) 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 शर्ते/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 शर्ते/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---

BID DOCUMENT

Selection of Auditing Firm for

Concurrent Audit

of

District Co-operative Bank Ltd. Mathura

Address: Dampier Nagar, near Bhagat Singh Park- Mathura U.P.

BID Document No:

<u>Last date for Online Submission: As specified in GEM Bid</u>

THE INFORMATION PROVIDED BY THE BIDDERS IN RESPONSE TO THIS BID DOCUMENT WILL BECOME THE PROPERTY OF MATHURA DISTRICT CO-OPERATIVE BANK LTD. AND WILL NOT BE RETURNED. BANK RESERVES THE RIGHT TO AMEND, RESCIND, OR REISSUE THIS BI 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)

Mathura Zila Sahkari Bank Ltd. Head Office

Schedule of Events

Sn.	Bid invitation for Selection of IS Auditing Firm/Vendor		
1	Purpose	Concurrent Audit of Head office and 19 branches	
2	Last Date and Time of Submission	As specified in GEM Bid document.	
3	Venue, Date and Time of Opening of Bids	Head office of Mathura District Co-operative Bank Ltd.	
4	Bid Validity	Three Months from the time of the Bid Closes on the Deadline.	
5	Address for submission	Address: Dampier Nagar, near Bhagat Singh Park Mathura 228001.	
6	**Contact Person Details:**		
	Name & Designation	Phone	Email
	Mr. Kurukshetra Singh	9690012454	dcb.mathura@gmail.com

1. General Information

I. The Tender Document is uploaded on GeM e-Portal. The bank reserves the right to change the requirements. However any such changes will be posted.

II. Bidders are advised to study the BID document carefully. Submission of bids shall be deemed to have been done after careful study and examination of the BID document with full understanding of its implications.

III. In case of any clarification required by the bank to assist in the examination, evaluation and comparison of bids, the Bank may, at its discretion, ask the bidder for clarification. The response/clarification shall be in writing and no change in the price of substance of the bid shall be sought, bided or permitted.

IV. Bids once submitted will be treated as final and no further correspondence will be entertained.

V. The bank may, in its absolute discretion, engage in discussion or negotiate with any respondent (or simultaneously with more than one respondent) after bid closes to improve clarify and responses. The bank has also the right to reject any or all Bids 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.

Head Office

2. Introduction

2.1 Purpose of Tender Document

The purpose of inviting Tender is to select the Auditing Firm/Vendor to carry out the Quarterly Concurrent Audit for the Financial year 2026-27. At present there are 18 branches operating at various locations of Mathura. Its head office is located at Dampier Nagar, near Bhagat Singh Park-Mathura UP. The concurrent Auditor will conduct & perform the auditing work as per standard concurrent Auditing norms, RBI and NABARD guidelines (Kindly refer to Annexure-2 & Annexure-3). The Audit shall be conducted on Quarterly basis and duly discussed Quarterly Audit Report shall be submitted to Branch and a copy to Head Office.

2.2 No legal relationship

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

2.3 Disqualification

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

2.4 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 the following circumstances:

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

2.5 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 Lucknow. In case any dispute arises between the bank and the auditing firm, the same shall be settled through arbitration as per the provision of UP Cooperative Socirties Act 1965 and Rule 1968. The decision of the arbitrator shall be binding to both the parties.

Mathura Zila Sahkari Bank Ltd. Head Office

3. Selection Criteria

3.1 Tender Methodolody & Evaluation Process

a) The technical evaluation would be done for only those bidders, who comply with the prequalification criteria, mentioned in-Minimum Eligibility Criteria/Pre-Qualification Criteria.

b) Quality and Cost Based selection (QCBS)- 70:30 (Technical: Financial)

c) Only those bids which have a minimum technical score of 60% to total marks as in table above shall be considered qualified. However, the buyer reserves the right to lower the minimum required marks.

d) Commercial Bids submitted by only those bidders, who have qualified both pre-qualification and technical evaluation, shall be eligible for further evaluation.

e) Financial Bids that are not as per the provided format shall be liable for rejection.

f) If Bidders quotes NIL charges, the bid shall be treated as unresponsive and shall not be considered for evaluation.

g) Bids sent by Fax or e-mail will not be considered for evaluation.

h) Participation in the tendering process implies giving consent to all the terms, conditions and other requirement contained in any part of the tender document.

The selected bidder shall not be declared till the detailed financial bid is not evaluated. During the evaluation if the Bank finds that the detailed financial bid is not in order or incomplete etc. then Bank shall be considered for further evaluation and so on till a bidder is selected.
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.

Important note: *In case of any conflict between the uploaded scope of work/T&C/PQ/TQ evaluation criteria and the selected GeM filters/details, then the respective criteria/clause of the uploaded scope of work/T&C/PQ TQ evaluation will supersede and considered as prevailing for final evaluation by Tender Committee.*

3.2 Format of Bids:

The bidders should use the formats prescribed by the bank. General Information about the firm should be submitted in Propforma-1. Financial Bids be submitted on GeM portal only.
Tender document will remain valid and open for evaluation according to the terms for a period of at least three (3) months from the time of online submission process closes on the deadlines given for uploading the bids.

3.3 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.

Head Office

4. 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.

4.1 Eligibility Criteria

The Bidder is required to meet the following 'minimum eligibility criteria' and provide adequate documentary evidence for each of the criteria stipulated below:

Sr. No.	Technical Evaluation Criteria		Maximum Points
1	Firm Strength and Presence	Full time CA Partners (3 points for each fulltime CA partners)	15
		Full time Qualified Staff(CA) as per ICAI Record (5 Point of each full time staff)	15
		Registered Article Staff (0.5 points for each article)	10
2	Experience of the firm	Concurrent Audit Experience of working in District Co-operative Bank/District Central Co-operative Bank including all branches (02 Point for each assignment)	10
		Other Financial Audit Experience with DCBs/ UCBs (Urban Co-operative Bank/ RRBs (Regional Rural Bank in past 3 years) 01 Point for each assignment	05
		Experience of the (1 Point for each year of experience above 30 years as per Firm Constitution Certificate)	10
3	Team strenth of Firm	CISA (ISACA,USA) or CFE (ICFE,USA) certified CA Pactner in Uttar Pradesh as per ICAI records (5 Points for each Partner)	10
		DISA Qualified CA Partners (2.5 Points for each DISA Certified Patner) in Lucknow as per ICAI Records)	10
	Methodology	Work plan along-with the team alignment, branch coverage plan & Tentative Quarterly completion plan.	10
4	Turnover	Average Turnover of Past 3 Years :- i. More Than 1 Crore :-5 Points ii. More Than 50 lakh to 1 crore: 2.5 Points iii. Upto 50 lakh: 1 points	5
	TOTAL		100

- Attach necessary supporting documents with respect to above points.
- Only those bids which have a minimum technical score of 60% of total marks as in table above shall be considered qualified

5. Terms and Conditions

The Bidder who wishes 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 the respondents such responses may be disqualified and may not be considered for the selection process.

Bidder need to be submit their details with the annexure given below:

PROFORMA-I

GENERAL INFORMATION ABOUT BIDDING FIRM

1	Registered Name & Address of the Firm/Bidder with Mobile/Telephone no. (as mentioned in registration certificate)	
2	Registered Address of Firm	
3	Year of Formation/Incorporation	
4	Name, designation, Mobile No. and email address of Contact Person	
5	GST Registration and PAN Number of the Firm	
6	Details of firm Partners (Name, Qualification and contact details) Attach supporting documents	
7	Detail of Firm Auditing Experience in 20 DCB/UCB Banks (Detail of Assignment and supporting)	
8	Detail of CIS, CFE, DISA Qualified Partner Attach supporting documents	
9	Average Audited Turnover of the Firm in Past 03 Years (FY 2022-23, 2023-24 & 2024-25) Attach Turnover Certificate from CA & Audited Financial Statements	

Place:
Date:

Signature of Bidder
Name:
Seal:

Head Office

Annexure-1

List of Branches

SL.	BRANCH NAME
1	Mathura
2	Mandiyard
3	Vrindavan
4	Goverdhan
5	Sonkh
6	Farah
7	Chaumuha
8	Chhata
9	Kosikalan
10	Nandgaon
11	Raya
12	Mant
13	Nauhjheel
14	Bajana
15	Baldev
16	Bisawar
17	Sadabad
18	Sahpau

Mathura Zila Sahkari Bank Ltd.
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Annexure-2

TERMS OF REFERENCE FOR CONCURRENT AUDIT

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1. लेखा परीक्षक द्वारा सभी वाउचरों का सत्यापन किया जाना अपेक्षित है, अर्थात् **शत-प्रतिशत** वाउचरों की जाँच, अधिमानतः प्रत्येक तिमाही में की जानी चाहिए।

2. समवर्ती लेखा परीक्षक द्वारा निम्नलिखित का भौतिक सत्यापन किया जाना चाहिए:

(क) नकद राशि।
(ख) हाथ में उपलब्ध स्टाम्प/टिकट।
(ग) सभी प्रतिभूति प्रपत्र, जैसे ब्लैंक चेक आदि।

3. समवर्ती लेखा परीक्षक यह सत्यापित करे कि प्रत्येक माह बैंक समाधान (Bank Reconciliation) विधिवत् किया जा रहा है तथा अन्य बैंकों में रखी गई शेष राशि के संबंध में **बैलेंस कन्फर्मेशन** प्राप्त किया जा रहा है। बैंक समाधान विवरण में लंबे समय से लंबित मदों पर विशेष ध्यान दिया जाए।

4. यह सत्यापित किया जाए कि शाखा अपनी नकदी को निर्धारित **Cash Retention Limit** के भीतर रख रही है। रिपोर्ट अवधि के दौरान कितनी बार नकदी निर्धारित सीमा से अधिक रही, इसकी संख्या रिपोर्ट की जाए। शाखा में **Liquid Cover Register** के रख-रखाव की स्थिति पर टिप्पणी की जाए।

5. पिछले वर्ष की तुलना में आय एवं व्यय की प्रमुख मदों में हुए अंतर (Variance) का विश्लेषण कर रिपोर्ट किया जाए। यदि कोई नया डेड स्टॉक खरीदा गया है, तो उसके **Dead Stock Register** में दर्ज किए जाने की स्थिति पर टिप्पणी की जाए।

6. यह सुनिश्चित किया जाए कि सभी सहायक बही **(Subsidiary Books)** का जनरल लेजर **(General Ledger)** से मिलान हो रहा है। यदि कोई अंतर है, तो निम्नलिखित प्रारूप में रिपोर्ट किया जाए:

क्रमांक	विवरण
1	खाता शीर्ष (Account Head)
2	बिना किसी अंतर के समाधान की गई अवधि
3	कुल लंबित अवधि (माह में)
4	वर्षांत पर GL शेष
5	वर्षांत पर Subsidiary Ledger का शेष
6	अंतर
7	टिप्पणी

इसके अतिरिक्त, ब्याज के आवेदन तथा ब्याज प्रावधान **(Interest Provisioning)** की टेस्ट चेकिंग की जाए।

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7. □□□ (Deposits)

i. नये खोले गए बचत एवं चालू खातों का सत्यापन किया जाए तथा यह जाँचा जाए कि नये खुले चालू/बचत खातों में प्रारंभिक अवधि के दौरान कोई असामान्य लेन-देन अथवा अपूर्ण दस्तावेज पाए गए हैं या नहीं। ऐसे असामान्य लेन-देन का खाता-वार विवरण रिपोर्ट किया जाए।

ii. निष्क्रिय (Inoperative) बचत एवं चालू खातों की टेस्ट चेकिंग की जाए तथा यह जाँचा जाए कि निष्क्रिय चालू/बचत खातों में कोई असामान्य लेन-देन तो नहीं हुआ है।

iii. वर्ष के दौरान खोले गए बचत एवं चालू खातों में **KYC** मानदंडों के अनुपालन की पूर्ण जाँच की जाए।

iv. जमा की संरचना (Composition) एवं उसमें हुई वृद्धि पर टिप्पणी की जाए।

v. यह जाँचा जाए कि वर्ष के अंत में कुल जमा में कोई असामान्य रूप से बड़ी वृद्धि/कमी अथवा **Window Dressing** तो नहीं की गई है।

vi. अतिदेय सावधि जमा (Overdue Term Deposits) की रिपोर्ट तथा उन पर किए गए ब्याज प्रावधान की स्थिति रिपोर्ट की जाए।

vii. जमा खातों में उपलब्ध डेबिट शेष **(Debit Balances)** की रिपोर्ट की जाए।

viii. कर्मचारी जमा एवं ऋण खातों में हुए लेन-देन की टेस्ट बेसिस पर जाँच की जाए।

ix. ब्याज के आवेदन एवं ब्याज प्रावधान की टेस्ट चेकिंग की जाए।

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8. □□□□□□□/□□ (Advances)

I. रिपोर्ट की जा रही अवधि के दौरान स्वीकृत नए ऋण खातों पर टिप्पणी की जाए।

II. मौजूदा ऋण खातों में पाई गई अनियमितताओं तथा प्रबंधन द्वारा की गई अनुवर्ती कार्रवाई पर टिप्पणी की जाए।

III. ऋणों से संबंधित दस्तावेजों में पाई गई कमियों की रिपोर्ट की जाए।

IV. Documentation Register के रख-रखाव की स्थिति पर रिपोर्ट की जाए।

V. व्यक्तिगत ऋणों के विरुद्ध लगातार रखी गई अतिदेय/परिपक्व **Pledged FDs, NSCs** एवं **KVPs** की रिपोर्ट की जाए।

VI. ऐसे सभी मामलों की रिपोर्ट की जाए जिनमें डिफॉल्टर/NPA सोसायटियों को नए ऋण वितरित किए गए हैं। साथ ही ऐसी सोसायटियों के मौजूदा डिफॉल्ट खातों को कम करने के लिए शाखाओं द्वारा की गई कार्रवाई की रिपोर्ट की जाए।

VII. यह जाँचा जाए कि शाखाओं द्वारा स्टॉक स्टेटमेंट तथा स्टॉक पर पर्याप्त बीमा कवर प्राप्त किया गया है या नहीं।

VIII. डिमांड की वसूली/निर्धारण तथा उस पर ब्याज लगाए जाने की प्रक्रिया पर टिप्पणी की जाए तथा ब्याज दरों का मुख्यालय के निर्देशों से मिलान किया जाए।

IX. PACS के असंतुलन, ऋण एवं वसूली की स्थिति पर टिप्पणी की जाए।

X. शाखा के सभी **NPA खातों** की रिपोर्ट **IRAC Norms** के अनुसार उनके वर्गीकरण सहित की जाए।

XI. NPA खातों में NPA बनने की तारीख तथा उपलब्ध प्रतिभूतियों (Securities) की स्थिति पर टिप्पणी की जाए।

XII. NPA खातों पर लगाए गए ब्याज की रिपोर्ट की जाए।

XIII. रिपोर्ट की जा रही अवधि के दौरान नए बने NPA खातों की रिपोर्ट की जाए।

XIV. ऐसे NPA खातों पर टिप्पणी की जाए जिनमें शाखा अधिकारियों द्वारा कार्रवाई किया जाना आवश्यक है।

XV. NPA खातों के उन्नयन (Upgradation) हेतु सुझाव दिए जाएँ।

XVI. सभी संभावित NPA खातों (Potential NPA Accounts) की रिपोर्ट की जाए।

XVII. रिपोर्ट की जा रही अवधि के दौरान NPA में हुए बदलाव/आवागमन (NPA Movement) की रिपोर्ट की जाए।

XVIII. गैर-कृषि ऋणों (Non-Agricultural Loans) एवं उनसे संबंधित दस्तावेजों का सत्यापन किया जाए।

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9. □□□□ (Other)

i. यह सत्यापित किया जाए कि लॉकर संचालन के लिए निर्धारित प्रक्रिया का उचित रूप से पालन किया जा रहा है तथा लॉकर किराये के सभी बकाया मामलों की रिपोर्ट की जाए। यह भी टिप्पणी की जाए कि जिन लॉकरों का किराया बकाया है, क्या उन लॉकरों का संचालन फ्रीज/निलंबित किया गया है।

ii. Suspense Accounts/Sundry Creditors Accounts में लंबे समय से चल रहे शेषों की विस्तृत समीक्षा की जाए। रिपोर्ट की जा रही अवधि के दौरान Sundry Creditors Accounts में समायोजित एवं जोड़ी गई सभी प्रविष्टियों की प्रामाणिकता की जाँच की जाए।

Head Office

iii. समवर्ती लेखा परीक्षक यह जाँच करे कि शाखा द्वारा किए गए सभी व्यय उचित प्राधिकरण से किए गए हैं तथा उनके समर्थन में विधिवत् अनुमोदित सहायक वाउचर उपलब्ध हैं।

iv. परिसंपत्तियों में की गई सभी नई वृद्धि तथा उन पर लगाए गए मूल्यह्रास (Depreciation) का सत्यापन किया जाए।

v. समवर्ती लेखा परीक्षक द्वारा संज्ञान में लाए गए किसी भी मनी लॉन्ड्रिंग के मामले पर टिप्पणी की जाए।

vi. TDS की कटौती न किए जाने से संबंधित मामलों पर टिप्पणी की जाए।

vii. विभिन्न दिशा-निर्देशों के अनुरूप बैंक की प्रणालियों एवं प्रक्रियाओं में एकरूपता (Uniformity) पर टिप्पणी की जाए।

viii. कम्प्यूटरीकृत शाखाओं का **Information System Audit (IS Audit)** किया जाए।

ix. बैंक प्रबंधन के ध्यान में लाए जाने योग्य किसी अन्य महत्वपूर्ण विषय की रिपोर्ट की जाए।

x. **OBC (Outward Bills for Collection)** एवं चेक इश्यू रजिस्टर की जाँच की जाए।

xi. Society Member Form Register में दर्ज प्रविष्टियों की जाँच की जाए तथा उनका Shares के साथ **Cross-Linkage** सत्यापित किया जाए।

xii. समवर्ती लेखा-परीक्षण, वैधानिक लेखा-परीक्षण (Statutory Audit) एवं **NABARD Audit** से संबंधित अनुपालनों का सत्यापन किया जाए।

xiii. विभिन्न शाखाओं में Society Loan Ledger के रख-रखाव में एकरूपता की पुष्टि की जाए।

xiv. वसूली गई राशि को ब्याज, मूलधन तथा प्रबंधन लागत आदि के विरुद्ध समायोजित करने की प्रक्रिया की जाँच की जाए।

xv. सोसायटियों के Management Cost से संबंधित चेकों की नमूना जाँच की जाए तथा वर्ष के दौरान इसमें हुई असामान्य वृद्धि अथवा किसी परिवर्तन पर टिप्पणी की जाए।

xvi. **Salary Earner Societies** के ऋण वितरण एवं वसूली पर टिप्पणी की जाए तथा ऐसी सोसायटियों की Balance Sheet एवं अन्य सभी वित्तीय अभिलेखों की गहन समीक्षा की जाए।

xvii. विविध प्रत्यक्ष ऋणों (Diversified Direct Loans) एवं प्रतिभूतियों तथा उनसे संबंधित दस्तावेजों एवं वसूली की स्थिति पर टिप्पणी की जाए।

xviii. **Non-Operating Deposit Accounts** तथा उनमें हुए संचालन/लेन-देन का सत्यापन किया जाए।

xix. जोखिम प्रोफाइल (Risk Profile) के अनुसार जमा खातों का वर्गीकरण किया जाए।

xx. ओवरड्राफ्ट, धोखाधड़ी (Fraud) एवं गबन (Embezzlement) के मामलों पर टिप्पणी की जाए।

Head Office

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xxi. Head Office Accounts का बैंक समाधान (Reconciliation) किया जाए।

xxii. बैंक के कार्य-प्रणाली में सुधार हेतु आवश्यक सुझाव दिए जाएँ।