



भारतीय रिज़र्व बैंक, भोपाल

मानव संसाधन प्रबंध विभाग

ई-निविदा सूचना

भारतीय रिज़र्व बैंक, भोपाल, 01 अक्टूबर 2026 से 30 सितंबर 2027 तक की अवधि, जिसे भारतीय रिज़र्व बैंक, भोपाल के मूल्यांकन प्रणाली के तहत संतोषजनक प्रदर्शन के अधीन अधिकतम दो और वर्षों के लिए, एक बार में एक वर्ष, के लिए बढ़ाया जा सकता है, के लिए समवर्ती लेखा परीक्षक की नियुक्ति हेतु दो-बोली प्रणाली (तकनीकी और वित्तीय बोली) के तहत ई-निविदाएं आमंत्रित करता है। निविदा प्रक्रिया सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) (<https://etenders.gov.in/eprocure/app>) के माध्यम से निष्पादित की जाएगी। इच्छुक निविदाकर्ताओं को निविदा प्रक्रिया में भाग लेने के लिए सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) के उपरोक्त वेबसाइट पर स्वयं को पंजीकृत करना होगा। ई-निविदा की अनुसूची:

A.	ई-निविदा सं.	E-Tender Number
		RBI/Bhopal/HRMD/1/26-27/ET Tender ID 2026_RBI_285868_1
B.	निविदा का नाम	भारतीय रिज़र्व बैंक, आइजोल द्वारा 01 अक्टूबर, 2026 से 30 सितंबर, 2027 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु ई-निविदा
C.	निविदा की प्रणाली	ई-प्रोक्यूरमेंट प्रणाली (https://etenders.gov.in/eprocure/app) के माध्यम से ऑनलाइन भाग। तकनीकी बोली और भाग-II वित्तीय बोली)
D.	आरबीआई वेबसाइट पर ई-निविदा डाउनलोड हेतु तिथि	31 जुलाई, 2026 (सुबह 11.30 बजे)
E.	बोलीपूर्व बैठक की तिथि	21 अगस्त 2026 (सुबह 11.30 बजे)
F.	बोलीपूर्व बैठक का स्थान	सम्मेलन कक्ष, तृतीय तल, भारतीय रिज़र्व बैंक, भोपाल कार्यालय

G.	निविदा का अनुमानित मूल्य	₹12.84 लाख (सभी लागतों सहित और जीएसटी को छोड़कर) @ ₹1,07,000/- प्रति माह (सभी लागतों सहित और जीएसटी को छोड़कर)
H.	बयाना राशि	₹25,680/- (रुपये पच्चीस हजार छः सौ अस्सी मात्र) एनईएफटी/बीजी/डीडी के माध्यम से भारतीय रिज़र्व बैंक, भोपाल के पक्ष में। एनईएफटी के लिए विवरण: लाभार्थी का नाम: आरबीआई <स्पेस> आपकी फर्म का नाम लाभार्थी खाता संख्या: 186003001 आईएफएससी -- RBIS0BLPA01
I.	बैंक गारंटी	निविदा के अनुमानित मूल्य का 5% अथवा कुल करार राशि का 5 % जमा किया जाना है (सफल बोलीदाता द्वारा जमा की जाएगी)
J.	ई-निविदा (तकनीकी बोली और वित्तीय बोली) की ऑन-लाइन प्रस्तुति की तारीख	24 अगस्त 2026 (अपराह्न 03:00 बजे से) https://etenders.gov.in/eprocure/app
K.	ईएमडी जमा करने की अंतिम तिथि	02 सितम्बर 2026 को दोपहर 01:00 बजे या उससे पहले।
L.	https://etenders.gov.in/eprocure/app पर ई-निविदा (तकनीकी बोली और वित्तीय बोली) ऑनलाइन जमा करने की तिथि	24 अगस्त 2026, सुबह 11:30 बजे से
M.	वेबसाइट पर ई-निविदा की उपलब्धता (देखने एवं डाउनलोड हेतु) की अंतिम तारीख	20 अगस्त 2026 (अपराह्न 02:00 बजे)
N.	ई-निविदा (तकनीकी बोली और वित्तीय बोली) की ऑन-लाइन प्रस्तुत करने की अंतिम तारीख एवं समय	02 सितम्बर 2026 (अपराह्न 02:00 बजे)

O.	भाग-1 (तकनीकी बोली) खोलने की तारीख	03 सितम्बर 2026 (अपराह्न 03:00 बजे)
P.	भाग-II (वित्तीय बोली) खोलने की तारीख	इलेक्ट्रॉनिक रूप से भाग-II (वित्तीय बोली) केवल उन्हीं बोलीदाताओं की खोली जाएगी जिनका भाग-I (तकनीकी बोली) आरबीआई, भोपाल द्वारा स्वीकार्य पाया जाता है। ऐसे बोलीदाताओं को भाग-II (वित्तीय बोली) के खोलने की तारीख के बारे में उनके द्वारा दी गई वैध ईमेल आईडी के माध्यम से उन्हें सूचित किया जाएगा।

क्षेत्रीय निदेशक
भारतीय रिज़र्व बैंक
भोपाल
31 जुलाई 2026



भारतीय रिज़र्व बैंक /RESERVE BANK OF INDIA
होशंगाबाद रोड पीबी सं. 32 /Hoshangabad Road, P.B. No. 32,
भोपाल /Bhopal – 462011

निविदा सं. Tender No. - RBI/Bhopal/HRMD/1/26-27/ET Tender ID
2026_RBI_285868_1

31 जुलाई 2026

भारतीय रिज़र्व बैंक, भोपाल द्वारा 01 अक्टूबर, 2026 से 30 सितंबर, 2027 तक की अवधि हेतु समवर्ती लेखा परीक्षक की नियुक्ति के संबंध में ई-निविदा

भारतीय रिज़र्व बैंक, भोपाल, 01 अक्टूबर 2026 से 30 सितंबर 2027 तक की अवधि, जिसे भारतीय रिज़र्व बैंक, भोपाल के मूल्यांकन प्रणाली के तहत संतोषजनक प्रदर्शन के अधीन अधिकतम दो और वर्षों के लिए, एक बार में एक वर्ष, के लिए बढ़ाया जा सकता है, के लिए समवर्ती लेखा परीक्षक की नियुक्ति हेतु दो-बोली प्रणाली (तकनीकी और वित्तीय बोली) के तहत ई-निविदाएं आमंत्रित करता है।

निविदा प्रक्रिया सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) के ई-निविदा पोर्टल (<https://etenders.gov.in/eprocure/app>) के माध्यम से निष्पादित की जाएगी। इच्छुक निविदाकर्ताओं को निविदा प्रक्रिया में भाग लेने के लिए CPPP के उपरोक्त वेबसाइट पर स्वयं को पंजीकृत करना होगा।

निविदा दस्तावेज भारतीय रिज़र्व बैंक की वेबसाइट www.rbi.org.in पर 'निविदाएं' शीर्ष और वेबसाइट <https://etenders.gov.in/eprocure/app> दोनों के माध्यम से डाउनलोड किया जा सकता है। निविदा जमा करने की अंतिम तिथि **02 सितम्बर 2026 को अपराह्न 02:00 बजे तक** है। उपरोक्त प्रक्रिया के लिए केवल पोर्टल के माध्यम से प्रस्तुत निविदाओं को स्वीकार किया जाएगा। निविदाएं, यदि उक्त तिथि और समय के बाद (किसी भी रूप में) प्राप्त होती हैं, तो बैंक द्वारा स्वीकार नहीं की जाएंगी।

निविदाकर्ता को बोली प्रस्तुत करने से पहले किसी भी संशोधन / शुद्धिपत्र / स्पष्टीकरण के लिए उपरोक्त वेबसाइट / ई-पोर्टल का अवलोकन करते रहना चाहिए। बैंक के पास निविदा को रद्द करने, संशोधित करने और निविदा प्रस्तुत करने की समय सीमा बढ़ाने का अधिकार होगा। इसके अलावा, बैंक किसी भी निविदा को पूर्ण या आंशिक रूप से स्वीकार करने और किसी भी या सभी निविदाओं को बिना कोई कारण बताए अस्वीकार करने का अधिकार सुरक्षित रखता है।

क्षेत्रीय निदेशक
भारतीय रिज़र्व बैंक
भोपाल

निविदा आमंत्रण सूचना (केवल ई-प्रोक्यूरमेंट के माध्यम से)

निविदा अनुसूची

नोट: सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) के माध्यम से यह एक सीमित निविदा सूचना है। मध्य प्रदेश की केवल श्रेणी 1 सीए फर्म इस निविदा में भाग लेने के लिए पात्र हैं। बोलीदाताओं को सूचित किया जाता है कि वे अपनी पात्रता सुनिश्चित करने हेतु पहले हमारी वेबसाइट <https://www.rbi.org.in> पर "निविदाएं" लिंक का अवलोकन करें। आवेदन हेतु इच्छुक पात्र फर्मों को सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) (<https://etenders.gov.in/eprocure/app>) पर स्वयं को पंजीकृत करना होगा और केवल ऑनलाइन आवेदन करना होगा।

A.	ई-निविदा सं.	E-Tender Number RBI/Bhopal/HRMD/1/26-27/ET Tender ID 2026_RBI_285868_1
B.	निविदा का नाम	भारतीय रिज़र्व बैंक, आइजोल द्वारा 01 अक्टूबर, 2026 से 30 सितंबर, 2027 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु ई-निविदा
C.	निविदा की प्रणाली	ई-प्रोक्यूरमेंट प्रणाली (https://etenders.gov.in/eprocure/app के माध्यम से ऑनलाइन भाग। तकनीकी बोली और भाग-II वित्तीय बोली)
D.	आरबीआई वेबसाइट पर ई-निविदा डाउनलोड हेतु तिथि	31 जुलाई, 2026 (सुबह 11.30 बजे)
E.	बोलीपूर्व बैठक की तिथि	21 अगस्त 2026 (सुबह 11.30 बजे)
F.	बोलीपूर्व बैठक का स्थान	सम्मेलन कक्ष, तृतीय तल, भारतीय रिज़र्व बैंक, भोपाल कार्यालय
G.	निविदा का अनुमानित मूल्य	₹12.84 लाख (सभी लागतों सहित और जीएसटी को छोड़कर) @ ₹1,07,000/- प्रति माह (सभी लागतों सहित और जीएसटी को छोड़कर)
H.	बयाना राशि	₹25,680/- (रुपये पच्चीस हजार छः सौ अस्सी मात्र) एनईएफटी/बीजी/डीडी के माध्यम से भारतीय रिज़र्व बैंक, भोपाल के पक्ष में। एनईएफटी के लिए विवरण: लाभार्थी का नाम: आरबीआई <स्पेस> आपकी

		फर्म का नाम लाभार्थी खाता संख्या: 186003001 आईएफएससी -- RBIS0BLPA01
I.	बैंक गारंटी	निविदा के अनुमानित मूल्य का 5% अथवा कुल करार राशि का 5 % जमा किया जाना है) (सफल बोलीदाता द्वारा जमा की जाएगी)
J.	ई-निविदा (तकनीकी बोली और वित्तीय बोली) की ऑन-लाइन प्रस्तुति की तारीख	24 अगस्त 2026 (अपराह्न 03:00 बजे से) https://etenders.gov.in/eprocure/app
K.	ईएमडी जमा करने की अंतिम तिथि	02 सितम्बर 2026 को दोपहर 01:00 बजे या उससे पहले।
L.	https://etenders.gov.in/eprocure/app पर ई-निविदा (तकनीकी बोली और वित्तीय बोली) ऑनलाइन जमा करने की तिथि	24 अगस्त 2026, सुबह 11:30 बजे से
M.	वेबसाइट पर ई-निविदा की उपलब्धता (देखने एवं डाउनलोड हेतु) की अंतिम तारीख	20 अगस्त 2026 (अपराह्न 02:00 बजे)
N.	ई-निविदा (तकनीकी बोली और वित्तीय बोली) की ऑन-लाइन प्रस्तुत करने की अंतिम तारीख एवं समय	02 सितम्बर 2026 (अपराह्न 02:00 बजे)
O.	भाग-1 (तकनीकी बोली) खोलने की तारीख	03 सितम्बर 2026 (अपराह्न 03:00 बजे)
P.	भाग-II (वित्तीय बोली) खोलने की तारीख	इलेक्ट्रॉनिक रूप से भाग- II (वित्तीय बोली) केवल उन्हीं बोलीदाताओं की खोली जाएगी जिनका भाग-I (तकनीकी बोली) आरबीआई, भोपाल द्वारा स्वीकार्य पाया जाता है। ऐसे बोलीदाताओं को भाग- II (वित्तीय बोली) के खोलने की तारीख के बारे में उनके द्वारा दी गई वैध ईमेल आईडी के माध्यम से उन्हें सूचित किया जाएगा।

RESERVE BANK OF INDIA
HUMAN RESOURCE MANAGEMENT DEPARTMENT

Hoshangabad Road, P.B. No. 32,

Bhopal – 462 011

NOTICE INVITING TENDER

E-Tender Number RBI/ Bhopal/HRMD/1/26-27/ET Tender ID 2026_RBI_285868_1

E-Tender for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 at Reserve Bank of India, Regional Office Bhopal

Reserve Bank of India (RBI), Bhopal (hereinafter referred to as the "Bank") invites E-tenders (on or before 02:00 PM, September 02, 2026) **from eligible Chartered Accountant firms (as defined in the tender document)** under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for the Bank, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the year by the Bank.

The e-tender will be carried out by Central Public Procurement Portal (CPPP) <https://etenders.gov.in/eprocure/app> as third party on behalf of the Bank. Therefore, interested firms are required to register on the CPP portal to participate in the tendering process. E-Tender shall be submitted online in two parts. Part-I of the e-tender will contain the technical conditions for the proposed work and Part-II of will contain the price bid. All required annexures along with documentary proofs will also be uploaded along with Part I of the tender. For Tender documents details please visit "Tender Section" on our website <https://www.rbi.org.in> or the CPP portal.

The Tenderer should check the above website / e-portal for any Amendment / Corrigendum / Clarification before submitting the bid. The Bank shall have the right to cancel, modify the Tender and extend the deadline for submission of Tender. Further, the Bank reserves the right to accept any Tender, either in full or in part and to reject any or all the Tenders without assigning any reason thereof.

Regional Director
Reserve Bank of India, Bhopal
Date: July 31, 2026

For all purposes, understanding and interpretation of any and all contents of this document, English version will prevail

Schedule of Tender

Note: This is a limited tender enquiry through Central Public Procurement (CPP) portal. Only **Category- I CA firms** of State of Madhya Pradesh are eligible to participate in this Tender. Bidders are advised to first visit “Tenders” link on our website <https://www.rbi.org.in> to check their eligibility. Eligible firms wishing to apply should register themselves with CPPP Portal <https://etenders.gov.in/eprocure/app> and apply online only.

A.	e-Tender no	E-Tender Number RBI/Bhopal/HRMD/1/26-27/ET Tender ID 2026_RBI_285868_1
B.	Name of Tender	Appointment of Concurrent Auditor s from October 01, 2026, to September 30, 2027 by Reserve Bank of India, Bhopal
C.	Mode of Tender	e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through https://etenders.gov.in/eprocure/app)
D.	Date of Notice Inviting e-Tender available for download on RBI website	July 31, 2026, 11:30 AM
E.	Date of Pre-Bid meeting	August 21, 2026, 11:30 AM
F.	Venue of Pre-Bid meeting	Conference Room, 3 rd floor, RBI Bhopal Office
G.	Estimated value of tender	2% of the estimated cost i.e. Total of ₹12.84 Lakh (excluding GST) @ ₹1,07,000/- per month (excluding GST) (12 Months X ₹1,07,000 = ₹12,84,000/-)
H.	Earnest Money Deposit	₹25,680/- (Rupees Twenty Five Thousand Six Hundred and Eighty only) through NEFT/BG/DD in favour of Reserve Bank of India, Bhopal. Details for NEFT: Beneficiary Name: RBI <space> Your Firm's name Beneficiary A/c No: 186003001 IFSC -- RBIS0BLPA01.
I.	Performance Bank Guarantee	5% of Estimated value of tender (to be submitted by the successful bidder) OR Contract Value (to be submitted by successful bidder for the contract period plus 30 days beyond that)

J.	Date of publication of minutes of the pre-bid meeting on RBI website	August 24, 2026
K.	Last Date of Submission of EMD	To be received on or before 01:00 PM of September 02, 2026.
L.	Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at https://etenders.gov.in/eprocure/app	August 24, 2026, 03:00 PM onwards
M.	Last date of availability of e-Tender on website for viewing/downloading	August 20, 2026, 02:00 PM
N.	Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid)	September 02, 2026, 02:00 PM
O.	Date and time of opening of Part-I (Technical Bid)	September 03, 2026, 03:00 PM
P.	Date of opening of Part-II (Financial Bid)	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by Bank. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through e-mails on the valid e-mail ID given by them.

“This notice is being published for information only and is not an open invitation to quote in this limited tender. Participation in this tender is by invitation only and is limited to the selected Procuring Entity’s enlisted firms. Unsolicited offers are liable to be ignored. However, firms who desire to participate in such tenders in future may apply for enlistment with RBI as per procedure.”

2. No quotation will be accepted with any condition quoted by the vendor whatsoever. Such quotation will be rejected at the discretion of the Bank.

3. Amendments / corrigendum to the tender, if any, issued in future will only be notified on the RBI Website and MSTC Website as given above and will not be published in newspapers.

DISCLAIMER

Reserve Bank of India, Audit, Budget, and Coordination Cell (ABCC), Bhopal, has prepared this document to give background information on the Contract to the interested parties. While Reserve Bank of India has taken due care in preparation of the information contained herein and believe it to be in order, neither Reserve Bank of India nor any of its authorities or agencies nor any of their respective officers, employees, agents, or advisors give any warranty or make any representations, express or implied as to the completeness or accuracy of the information contained in this document or any information which may be provided in association with it.

The information is not intended to be exhaustive. Interested parties are required to make their own inquiries and respondents will be required to confirm in writing that they have done so and they do not rely only on the information provided by Reserve Bank of India in submitting the e-tender. The information is provided on the basis that it is non – binding on Reserve Bank of India or any of its authorities or agencies or any of their respective officers, employees, agents or advisors.

Reserve Bank of India reserves the right not to proceed with the Contract or to change the configuration of the Contract, to alter the timetable reflected in this document or to change the process or procedure to be applied. It also reserves the right to decline to discuss the matter further with any party expressing interest. No reimbursement of cost of any type will be paid to persons or entities expressing interest.

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Important Instructions Regarding E-tender

Important Instruction for E-tender

This is an e-procurement event of RBI. The e- procurement Service Provider/Contractor is the Central Public Procurement Portal (CPPP). <https://etenders.gov.in/eprocure/app>

Process of E-tender: Bidder manual kit is available on home page.

Registration for new bidder: The process involves vendor's registration with CPP portal which is free of cost. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic Bidding for submission of Technical Bid as well as Price Bid over the internet will be done. The Vendor should possess Class III signing and encryption type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. RBI is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature). <https://etenders.gov.in/eprocure/app?page=BiddersManualKit&service=page>

For any technical related queries please call at 24 x 7 Help Desk Number

0120 - 4001 002

0120 - 4001 005

0120 - 4493395

International Bidders are requested to prefix +91 as country code **Email Support:**

For any Issues or Clarifications relating to the published tenders, bidders are requested to contact the respective Tender Inviting Authority

Technical - support-eproc@nic.in

Policy Related - cphp-doe@nic.in

Contact person at RBI, Bhopal

Sl. No.	Contact Person	Email	Mobile
1	Shri Gaurav Rawat, Manager, RBI, Bhopal	grawat@rbi.org.in	9755685373
2	Shri Jayant Wankhade, Assistant Manager, RBI, Bhopal	jdwanhade@rbi.org.in	7276253889
3	Shri Abhishek Bhonde, Assistant Manager, RBI, Bhopal	abhishekbhonde@rbi.org.in	9673080641

You are requested to read and understand the Notice Inviting Tender and subsequent corrigenda if any, before submitting your online tender.

System Requirement:

Operating System	Window 7 and above, BOSS Linux
Java	Java 8 Update 161 (Recommended version – available under Downloads section)
Browser	Firefox Google Chrome Microsoft Edge
Digital Signature	Class 3 – Signature Certificate Class 3 – Encipherment certificate
Internet Connectivity	Dedicated Internet Broadband Connection with minimum 1 MBPS speed and above
Others	MS Office, WinRAR, DSC Drivers, PDF Reader/ Creator

For details, vendor may refer to **Bidder manual kit, available on home page.**

<https://etenders.gov.in/eprocure/app?page=BiddersManualKit&service=page>

The vendors are required to ensure that their corporate email I.D. provided is valid and updated at the time of registration of vendor with the CPP portal. Vendors are also requested to ensure validity of their class III signing and encryption type of DSC (Digital Signature Certificate).

E-tender cannot be accessed after the due date and time mentioned in NIT (Notice inviting tender).

Bidding in e-tender:

- a) Earnest Money Deposit for a sum of ₹25,680/- (Rupees Twenty five Thousand Six Hundred Eighty only) shall be submitted to the Bank through NEFT in favour of Reserve Bank of India, Bhopal by all bidders.

The account details for NEFT transactions are as follows:

Beneficiary Name: Reserve Bank of India, Bhopal

IFSC: RBIS0BLPA01 (Fifth and Tenth character in IFSC is Zero)

Account No.: 186003001

Proof of remittance with transaction number (Scanned copy) shall be attached/ uploaded (Exemption as applicable). A tender which is not accompanied by such EMD will not be considered. No interest will be paid on EMD. EMD of the unsuccessful vendor(s) will be refunded by the tender inviting authority in due course.

- b) The process involves Electronic Bidding for submission of Technical and Price Bid.
- c) In all cases, vendors are advised to use their own ID and Password along with Digital Signature at the time of submission of their bids.
- d) During the entire e-tender process, the vendors will remain completely anonymous to one another and also to everybody else.
- e) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above.
- f) All electronic bids submitted during the e-tender process shall be legally binding on the vendor. Any bid will be considered as the valid bid offered by that vendor and acceptance of the same by the Buyer will form a binding contract between Buyer and the Vendor for execution of work.
- g) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.
- h) Buyer reserves the right to cancel or reject or accept or withdraw or extend the tender in full or part as the case may be without assigning any reason thereof.

NOTICE INVITING TENDER

(Only through e-procurement)

E-Tender for appointment of Concurrent Auditor from October 01, 2026 to September 30, 2027 by Reserve Bank of India, Bhopal

E-Tender Number RBI/ Bhopal/ HRMD/ 1/ 26-27/ ET Tender ID 2026_RBI_285868_1

Reserve Bank of India (RBI), Bhopal (hereinafter referred to as the "Bank") invites for E-Tenders **(on or before 02:00 PM, September 02, 2026)** under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for RBI, Bhopal, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the contract period by the Bank.

The e-tender will be carried out by Central Public Procurement Portal (CPPP) <https://etenders.gov.in/eprocure/app> as third party on behalf of RBI. Therefore, interested firms are required to register on the CPP portal to participate in the tendering process. E-Tender shall be submitted online in two parts. Part-I of the e-tender will contain the technical conditions for the proposed work and Part-II will contain the price bid. All required annexures along with documentary proofs will also be uploaded along with Part I of the tender. This is e-tender, bidders are not required to be present for opening. For Tender documents details please visit "Tender Section" on our website <https://www.rbi.org.in> or the CPP portal.

The Tenderer should check the above website /e-portal for any Amendment /Corrigendum /Clarification before submitting the bid. The Bank shall have the right to cancel, modify the Tender and extend the deadline for submission of Tender. Further, the Bank reserves the right to accept any Tender, either in full or in part and to reject any or all the Tenders without assigning any reason thereof.

Place: Bhopal
Date: July 31, 2026

Regional Director
RBI, Bhopal

निविदा आमंत्रण सूचना

(केवल ई-टेंडर के माध्यम से)

भारतीय रिज़र्व बैंक, भोपाल द्वारा 01 अक्टूबर, 2026 से 30 सितंबर, 2027 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु ई-निविदा

ई-निविदा सं. RBI/Bhopal/HRMD/1/26-27/ET Tender ID 2026_RBI_285868_1

भारतीय रिज़र्व बैंक (आरबीआई), भोपाल (जिसे आगे "बैंक" कहा जाएगा) आरबीआई, भोपाल के लिए 01 अक्टूबर, 2026 से 30 सितंबर, 2027 की अवधि के लिए समवर्ती लेखा परीक्षक की नियुक्ति के लिए दो-बोली प्रणाली (तकनीकी और वित्तीय बोली) के तहत ई-निविदाएं (**अपराह्न 02:00 बजे, 02 सितम्बर 2026 तक अथवा उससे पहले**) आमंत्रित करता है, जिसमें बैंक द्वारा अनुबंध अवधि के अंत में मूल्यांकन प्रणाली के तहत संतोषजनक प्रदर्शन के अधीन, एक बार में एक वर्ष, अधिकतम दो वर्षों के लिए पुनर्नियुक्ति का प्रावधान है।

RBI की ओर से ई-टेंडरिंग का काम सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) <https://etenders.gov.in/e procure/app> द्वारा एक थर्ड पार्टी के तौर पर किया जाएगा। इसलिए, टेंडरिंग प्रक्रिया में भाग लेने के लिए इच्छुक फर्मों को CPP पोर्टल पर रजिस्टर करना होगा। ई-टेंडर ऑनलाइन दो हिस्सों में जमा करना होगा। ई-टेंडर के पहले हिस्से (Part-I) में प्रस्तावित काम के लिए टेक्निकल शर्तें होंगी और दूसरे हिस्से (Part-II) में प्राइस बिड होगी। टेंडर के पहले हिस्से के साथ सभी ज़रूरी एनेक्ज़र (annexures) और दस्तावेज़ी सबूत भी अपलोड करने होंगे। यह एक ई-टेंडर है, इसलिए बोली लगाने वालों को टेंडर खोलने के समय मौजूद रहने की ज़रूरत नहीं है। टेंडर से जुड़े दस्तावेज़ों की जानकारी के लिए कृपया हमारी वेबसाइट <https://www.rbi.org.in> पर "टेंडर सेक्शन" देखें या CPP पोर्टल पर जाएं।

निविदाकर्ता को बोली जमा करने से पहले किसी भी संशोधन/ शुद्धिपत्र/ स्पष्टीकरण के लिए उपरोक्त वेबसाइट/ ई-पोर्टल की जांच करनी चाहिए। बैंक को निविदा को रद्द करने, संशोधित करने और निविदा जमा करने की समय सीमा बढ़ाने का अधिकार होगा। इसके अलावा, बैंक किसी भी निविदा को पूर्ण या आंशिक रूप से स्वीकार करने और बिना कोई कारण बताए किसी या सभी निविदाओं को अस्वीकार करने का अधिकार सुरक्षित रखता है।

स्थान: भोपाल
दिनांक: 31 जुलाई 2026

क्षेत्रीय निदेशक
भारतीय रिज़र्व बैंक, भोपाल

निविदा अनुसूची / SCHEDULE OF TENDER

नोट: सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) के माध्यम से यह एक सीमित निविदा सूचना है। मध्य प्रदेश की केवल **श्रेणी 1 सीए फर्म** इस निविदा में भाग लेने के लिए पात्र हैं। बोलीदाताओं को सूचित किया जाता है कि वे अपनी पात्रता सुनिश्चित करने हेतु पहले हमारी वेबसाइट <https://www.rbi.org.in> पर "निविदाएं" लिंक का अवलोकन करें। आवेदन हेतु इच्छुक पात्र फर्मों को सेंट्रल पब्लिक प्रोक्योरमेंट पोर्टल (CPPP) <https://etenders.gov.in/eprocure/app> पर स्वयं को पंजीकृत करना होगा और केवल ऑनलाइन आवेदन करना होगा।

Note: This is a limited tender enquiry through CPPP portal. Only **category 1 CA firms** of Madhya Pradesh are eligible to participate in this Tender. Bidders are advised to first visit "Tenders" link on our website <https://www.rbi.org.in> to check their eligibility. Eligible firms wishing to apply should register themselves with CPPP Portal (<https://etenders.gov.in/eprocure/app>) and apply online only.

A.	ई-निविदा सं. e-Tender No.	E-Tender Number RBI/ Bhopal/ HRMD/ 1/ 26-27/ ET Tender ID 2026_RBI_285868_1
B.	निविदा का नाम Name of Tender	भारतीय रिज़र्व बैंक, भोपाल द्वारा 01 अक्टूबर, 2026 से 30 सितंबर, 2027 तक समवर्ती लेखा परीक्षक की नियुक्ति हेतु ई-निविदा E-Tender for appointment of Concurrent Auditor from October 01, 2026, to September 30, 2027 by Reserve Bank of India, Bhopal
C.	निविदा का तरीका Mode of Tender	ई-प्रोक्योरमेंट सिस्टम (ऑनलाइन भाग I - तकनीकी बोली और भाग II - वित्तीय बोली https://etenders.gov.in/eprocure/app के माध्यम से) e-Procurement System (Online Part I – Technical Bid and Part II - Financial Bid through https://etenders.gov.in/eprocure/app)
D.	ई-निविदा आमंत्रण सूचना की तिथि आरबीआई वेबसाइट पर डाउनलोड के लिए उपलब्ध Date of Notice Inviting e-Tender available for download on RBI website	July 31, 2026, 11:30 AM
E.	बोली-पूर्व बैठक की तिथि Date of Pre-Bid meeting	August 21, 2026, 11:30 AM
F.	बोली-पूर्व बैठक का स्थान Venue of Pre-Bid meeting	तृतीय तल, सम्मेलन कक्ष, भारतीय रिज़र्व बैंक, भोपाल 3 rd Floor, Conference Room, RBI Bhopal Office

G.	निविदा का अनुमानित मूल्य Estimated value of tender	₹12.84 लाख (सभी लागतों सहित और जीएसटी को छोड़कर) @ ₹1,07,000,- प्रति माह (सभी लागतों सहित और जीएसटी को छोड़कर) ₹12.84 Lakh (including all costs and excluding GST) @ ₹1,07,000/- per month (including all costs and excluding GST)
H.	बयाना राशि Earnest Money Deposit	₹25,680/- (अनुमानित लागत का 2%) [भारतीय रिज़र्व बैंक, भोपाल के पक्ष में खाता संख्या -186003001, IFSC – RBIS0BLPA01 (5वां और 10वां अंक शून्य है) में NEFT के माध्यम से जमा किया जाना है, जिसमें NEFT लेनदेन टिप्पणी में आपका नाम/कंपनी का नाम/निविदा का नाम अंकित हो] ₹25,680/- (2% of Estimated Cost) [To be deposited through NEFT in favour of Reserve Bank of India, Bhopal in the A/c No.- 186003001, IFSC – RBIS0BLPA01 (5 th and 10 th digit is zero) mentioning your Name/ Company Name/ Name of Tender in NEFT transaction remarks]
I.	निष्पादन बैंक गारंटी Performance Bank Guarantee	(सफल बोलीदाता द्वारा अनुमानित लागत का 5% अथवा कुल करार राशि का 5 % जमा किया जाना है) (5% of Estimated Cost OR 5% of actual contract value to be submitted by the successful bidder)
J.	आरबीआई वेबसाइट पर बोली-पूर्व बैठक के कार्यवृत्त के प्रकाशन की तिथि Date of publication of minutes of the pre-bid meeting on RBI website	August 24, 2026
K.	ईएमडी जमा करने की अंतिम तिथि Last Date of Submission of EMD	02 सितम्बर 2026 को दोपहर 01:00 बजे या उससे पहले। On or before 01:00 PM of September 02, 2026.
L.	https://etenders.gov.in/eprocure/app पर ई-निविदा (तकनीकी बोली और वित्तीय बोली) ऑनलाइन जमा करने की तिथि Date of Starting of online submission of e-Tender (Technical Bid and Financial Bid) at https://etenders.gov.in/eprocure/app	August 24, 2026, 11:30 AM onwards
M.	वेबसाइट पर ई-निविदा की उपलब्धता की अंतिम तिथि	August 20, 2026, 02:00 PM

	Last date of availability of e-Tender on website for viewing/downloading	
N.	ई-निविदा (तकनीकी बोली और वित्तीय बोली) ऑनलाइन जमा करने की तिथि और समय Date & time of closing of online submission of e-Tender (Technical Bid and Financial Bid)	September 02, 2026, 02:00 PM
O.	भाग-I (तकनीकी बोली) खोलने की तिथि और समय Date and time of opening of Part-I (Technical Bid)	September 03, 2026, 03:00 PM
P.	भाग-II (वित्तीय बोली) खोलने की तिथि Date of opening of Part-II (Financial Bid)	भाग-II (वित्तीय बोली) केवल उन्हीं बोलीदाताओं की इलेक्ट्रॉनिक रूप से खोली जाएगी जिनकी भाग-I (तकनीकी बोली) आरबीआई, भोपाल द्वारा स्वीकार्य पाई जाएगी। ऐसे बोलीदाताओं को उनके द्वारा दिए गए वैध ईमेल के माध्यम से भाग-II (वित्तीय बोली) खोलने की तिथि के बारे में सूचित किया जाएगा। Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by RBI, Bhopal. Such bidder(s) will be intimated regarding date of opening of Part-II (Financial Bid) through valid email given by them.

RESERVE BANK OF INDIA

Hoshangabad Road, P.B. No. 32,

Bhopal – 462 011

TENDER NOTICE / Instructions for bidders

Inviting Tender for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for Reserve Bank of India, Bhopal Office

TENDER NOTICE

1. E-tenders are invited under Two-Bid system from Category-I Concurrent Audit Firms registered with ICAI for Madhya Pradesh State for **Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for Reserve Bank of India, Bhopal, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the year by RBI, Bhopal. .**
2. The intending bidders should refer scope of work, terms and conditions of the tender before submitting the bid.
3. Before submitting the tender, the bidders may satisfy themselves as to the eligibility and other criteria prescribed therein. It may also be noted that the terms and conditions specified herein are indicative in nature and the same shall not restrain the Bank from imposing or requiring the bidder to agree upon such further or other terms and conditions at the time of executing the agreement with the successful bidder, or to alter, modify or omit the terms and conditions contained herein, as are considered necessary for the due and proper execution of the work to be awarded under this tender.
4. Corrections, if any, in the quotation shall be duly authenticated with full signature of authorized person.
5. Bidder/authorized signatory of the bidder shall sign on each page of the tender.
6. EMD Can be submitted through DD, NEFT and Bank Guarantee Only. Intending

tenderer has to deposit a sum of **₹25,680/-** (Rupees Twenty Five Thousand Six Hundred Eighty only), as **Earnest Money Deposit** EMD in the form of Demand Draft/Banker's Cheque/Bank Guarantee in original to Assistant General Manager of HRMD, Reserve Bank of India, Hoshangabad Road, Bhopal – 462011 on or before the due date of submission of EMD given in NIT/SOT i.e. on or **before 1300 hrs on September 02, 2026.**

OR

Earnest Money Deposit (EMD) shall be deposited through NEFT in favour of Reserve Bank of India, Bhopal in the A/c 186003001 & IFSC – RBIS0BLPA01 (5th and 10th digits being zero) on or before the date given in NIT.

The EMD will be returned to the bidder if his/their tender is not accepted by the Bank, but without interest. The EMD of the successful bidder shall be returned on production of Performance Bank Guarantee. No interest shall be paid on this deposit. The Performance Bank Guarantee shall stand forfeited if the bidder modifies his offer or the terms and conditions thereof or fails to comply with any of the conditions of the contract and against any possible damage or loss caused to the property/equipment supplied to the personnel by the Reserve Bank of India, Bhopal.

7. In the first stage, the Technical Bid (Part-I) will be opened on **September 03, 2026, 03:00 pm at RBI, Bhopal Office**. The bid of any bidder who has not complied with one or more of the conditions prescribed in the terms and conditions will be summarily rejected. Subsequently, the selected technical bids will be evaluated as per the methodology given in the tender document. Decision in this regard will be at the sole discretion of the Reserve Bank of India, Bhopal.
8. The Financial Bid (Part-II) of only those bidders, who have been short-listed in first stage will be opened. The bidders who have been short-listed will be intimated regarding date and time of opening the financial bids.
9. No deviations/ conditions shall be stipulated by the Concurrent Auditor in both technical and financial bids. **Conditional tenders will not be accepted and will be summarily rejected.**

10. Tender would remain open for acceptance for 90 days from the date of opening Technical Bid (Part-I) of the tender or till the date of finalization of tender, whichever is earlier.
11. Falsification/suppression of information shall lead to disqualification of the bidder/ cancellation of contract even after award of work during the currency of the contract.
12. Canvassing or offer of an advantage or any other inducement by any person with a view to influencing acceptance of a bid will be an offence under relevant laws as applicable in the matter. Such action will result in the rejection of bid, in addition to other punitive measures.
13. Reserve Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender or to reject any or all the tenders received without assigning any reason thereof.
14. In case the bidder has any doubt about the meaning of anything contained in the tender document, he/ she shall seek clarification from Manager, ABCC, Human Resource Management Department (HRMD) before submitting his/her bid. Any such clarification, together with all details on which clarification had been sought, will also be forwarded to all bidders without disclosing the identity of the bidder seeking clarification. All communications between the bidder and the Bank shall be carried out in writing. Except for any such written clarification by the Bank which is expressly stated to be an addendum to the tender document issued by the Manager, ABCC, HRMD, RBI Bhopal, no written or oral communication, presentation, or explanation by any other employee of the Bank shall be taken to bind the Bank under the contract.

TENDER DOCUMENT - CONTENTS

1. The Tender Invitation Document has been prepared for the purpose of inviting tenders for **Appointment of Concurrent Auditors for the period October 01, 2026 to September 30, 2027 by Reserve Bank of India, Bhopal.**

The tender document comprises of:

- i. Form 1 (Technical Bid Form)
 - ii. Form 2 (Financial Bid Form)
 - iii. Form 3 (Details of Full Time Partners)
 - iv. Form 4 (Details of Full Time Employed CA)
 - v. Form 5 (Details of the Experience of the Firm in Banks/RBI Audits)
 - vi. Eligibility Criteria
 - vii. Evaluation Criteria (with [Annex I & II](#))
 - viii. Terms and Conditions
 - ix. Undertakings ([Annex-A](#))
 - x. Synopsis for Auditor ([Annex-B](#))
 - xi. Supporting Documents ([Annex-C](#))
 - xii. Draft Agreement ([Annex-D](#))
 - xiii. Proforma of Bank Guarantee
2. The bidder is expected to examine all instructions, forms, terms and conditions in the tender document. Failure to furnish all information required by the tender document or submission of a tender not substantially responsive to the tender document in every respect will be at the bidder's risk and may result in rejection of his/her/their bid.
 3. The bidder shall not make or cause to be made any alteration, erasure or obliteration to the text of the Tender document.

I. Form 1 (with Appendices 1 and 2)

Application for appointment as Concurrent Auditor:

Technical Bid Form

1	Name of the CA firm	
2	Constitution	
3	Complete Postal Address with PIN Code	
4	Number and places of branches of CA firm, if any	
5	Mobile Number	
6	Telephone Number	
7	Email Address	
8	Date of establishment of the CA firm [Documentary evidence may be submitted]	
9	Firm Registration Number with ICAI [Documentary evidence may be submitted]	
10	Unique Code Number - RBI	
11	Firm's RBI Category	
12	GST Number [Copy of the GST Registration may be submitted]	
13	Permanent Account Number (PAN) [Copy of the PAN may be submitted]	
14	Whether currently under cooling period for RBI Concurrent Audit?	
15	Whether previously worked as Statutory Central /Branch / Concurrent Auditor in RBI?	

16	Name and membership number of the Full Time Fellow Chartered Accountants (FCAs) Partners who were exclusively associated with the firm throughout the calendar year immediately preceding the year of empanelment. [Details of the partners may be provided in the Form-3]	
17	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than five years and upto seven years. [Details of the partners may be provided in the Form-3]	
18	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than seven years and upto 10 years. [Details of the partners may be provided in the Form-3]	
19	Name and membership number of the full time CA partner who were exclusively associated with the firm for more than 10 years. [Details of the partners may be provided in the Form-3]	
20	Name and membership number of the qualified CAs employed in the firm [Details of the CA employed may be provided in the Form-4]	
21	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other activities e.g. consultancy) [Documentary evidence may be submitted]	
22	Number of Skilled Staff in the firm (Group 2 of CA Intermediate or above)	
23	Number of completed years of experience of the CA firm in bank audits as Concurrent Auditors /Statutory Central/ Branch Auditor [Details of bank audit experience may be provided in the Form-5]	

24	Name and membership number of Full Time Partners having eight or more years of Bank Statutory Audit Experience.	
25	Details of previous experience in RBI Audits as Concurrent Auditor/Statutory Central/Branch Auditors.	
26	Name and membership number of Full Time CA Partners who have acquired additional qualifications. [Details of the additional qualifications may be provided in the Form-3]	
27	Whether the CA firm or any of its CA partners were reprimanded by National Financial Reporting Authority (NFRA) in the previous three years? If yes, the detail thereof may be provided.	
28	Whether the CA firm or any of its CA partners were reprimanded by Quality Review Board in the previous three years? If yes, the detail thereof may be provided.	
29	Whether the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/were held guilty of professional misconduct during the previous five years under the Chartered Accountants Act 1949? If yes, the detail thereof may be provided.	
30	Whether the CA firm had refused to take up the assigned concurrent audit or left the concurrent audit assigned to it by RBI before completion of stipulated three years period, in the previous three years? If yes, the details thereof may be provided.	
31	Have you currently applied for appointment as Concurrent Auditor in any other RBI Office/Department? If yes, details thereof	
32	Any other relevant information, the firm wishes to indicate.	

I/We declare as under:

- (1) I/We confirm that the information furnished above is true and correct and we have not been de-panelled / Blacklisted by any organization in the past and we fulfil all the conditions of eligibility for appointment with RBI as a Concurrent

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

- (2) The Earnest Money Deposit (EMD) for an amount of ₹25,680/- (Rupees Twenty Five Thousand Six Hundred Eighty only) shall be deposited with the Reserve Bank of India, Bhopal.
- (3) In case, I/We are awarded the contract, I/We am/are agreeable to furnish a Performance Bank Guarantee for an amount equal to 5% of the contract value. Should we fail to execute the contract or violate the terms thereof we agree that Reserve Bank shall have the right to forfeit the guaranteed sum. Once the performance bank guarantee is submitted and the contract with the Bank is executed, the EMD shall be refunded by the Bank. The Bank shall not be liable to pay any interest on the EMD.
- (4) I/We have read the terms and conditions stipulated for appointment 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.
- (5) We also agree that our tender will remain valid for acceptance by the Bank for 90 days from the date of opening of part I the tender and this period of validity can be extended for such period as may be mutually agreed between the Bank and us in writing. We agree to keep the Bank Guarantee towards Earnest Money Deposit valid during the entire period of validity of tender.

Place:
Date:

Signature of Authorised Signatory
with the Seal of the CA Firm

II. Form 2

Application for appointment as Concurrent Auditor:

Financial Bid Form

Name of the CA firm	
Complete Address	
Monthly remuneration for carrying our concurrent audit in RBI (including all costs and excluding applicable taxes) (Amount in Rupees - in words and figures)	

Place:

Signature of Authorised Signatory
with the Seal of the firm

Date:

Form-3: Details of Full Time Partners

Name of the Full Time Partners	Date of awarding		Date of joining of the firm	Membership Number	Other Qualifications *	Number of years of experience in Bank Statutory Audit
	ACA	FCA				

* Indicate only if the partner has acquired the following qualifications

Additional qualification

Diploma in Information Systems (DISA)

Certified Information System Auditor (CISA)

Certified Public Accountant (CPA)

Certified Internal Auditor (CIA)

Certified Fraud Examiner (CFE)

(i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance & Government Accounting

(iv) Concurrent audit of Banks (v) Anti Money Laundering Law (vi) Forex and Treasury Management

(vii) Goods and Service Tax

From

ICAI

ISACA, USA

AICPA, USA

IIA, USA

ACFE, USA.

ICAI

Place:

Date:

Signature of Authorised Signatory
with the Seal of the CA Firm

Form-4: Details of Full Time Employed CA

Name of the employed CA	Date of joining the firm	Membership Number	Other Qualifications	Experience

Place:

Date:

Signature of Authorised Signatory
with the Seal of the CA Firm

Form-5: Details of the Experience of the Firm in Banks/RBI Audits

Type of Audit *	Name of the Bank	Branch/ Office	Experience of the Firm in Banks/RBI Audits (from/to date)

* Statutory Central / Statutory Branch / Concurrent Audit

Place:

Date:

Signature of Authorised Signatory
with the Seal of the CA Firm

VI. Eligibility Criteria

Reserve Bank of India, Bhopal invites e-tenders under Two – Bid system (Technical & Financial Bid) for Appointment of Concurrent Auditor for the period October 01, 2026 to September 30, 2027 for Reserve Bank of India, Bhopal.

1. The applicant firm should be a category-I Concurrent Audit firm registered with ICAI for Madhya Pradesh State to be eligible for appointment as Concurrent Auditor. The applicant firm should have its Registered Office in Bhopal /Head Office in Madhya Pradesh and Branch Office in Bhopal with adequate manpower in Bhopal to take care of replacement, etc., in respect of manpower to be eligible for appointment as Concurrent Auditor.
2. The minimum monthly remuneration will be ₹1,07,000/- (Rupees One Lakh Seven Thousand only) exclusive of GST.
3. The applications indicating less than the minimum monthly remuneration will be rejected.
4. The documentary evidence must be uploaded with respect to each criterion. The type of documents have been listed in [Annex-C](#). The eligibility of the firm will be decided on the basis of the documents uploaded by the firm. If the required documents are not uploaded by the bidders, the bids submitted by the bidder concerned will be rejected and not processed further.
5. Please note that the firms which are currently Statutory/ Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment as on September 30, 2026 are NOT eligible. Additionally, the firms that were/ are appointed as Statutory Auditors in DICGC and NHB for the years 2024-25 and 2025-26 are not eligible to apply.
6. The firm or no partner should have been subjected to any disciplinary proceedings initiated by the ICAI.
7. The firm or partners of the firm should not have been debarred or blacklisted by any Government /Semi–Government organization/Institution in India or abroad.

VII. Evaluation Criteria

- (i) The appointment methodology comprises a two-stage process, involving technical and financial bidding, with separate evaluation for the two stages and a qualifying criterion in the technical evaluation. Bidders must note that a two-stage procedure will be adopted in evaluating the bids with the technical evaluation being completed prior to opening of financial bids.
- (ii) Firms securing 60 or more marks (out of 100) in technical bid only will be eligible for the next stage of financial evaluation.
- (iii) Technical Bids of applicants will be evaluated based on the eligibility criteria as mentioned earlier, after scrutinizing all the relevant documents as sought from the bidders and as per the methodology given below.
- (iv) Quality, competence, and reliability of the firm is of paramount importance in this tender. The decision of appointment would be made as under:
- (v) The Bank shall notify those bidders whose proposals do not meet the minimum qualifying marks or were considered non-responsive to the tender conditions. The Bank shall simultaneously notify the bidders who have secured the minimum qualifying marks, indicating the date and time set for opening of the financial bids. The notification will be sent by electronic mail.
- (vi) The financial bids shall be opened publicly in the presence of the bidders representatives who choose to attend (only one representative per bidder). The name of the bidder, the quality score and the offered prices shall be read aloud and recorded when the financial bids are opened. Financial Bids of applicants will be evaluated as per methodology given in [Annex-II](#).
- (vii) The second stage will be the opening of the financial bids of the firms that have qualified in the technical evaluation. It has been decided that instead of specific points for L1 to L5 bidders, the following formula may be used to normalise the scores considering L1 as base.

$$\text{Score under the financial evaluation}_x = \frac{\text{Lowest Financial Bid Amount}_{L1}}{\text{Financial Bid Amount}_x}$$

- (viii) The final evaluation will be done by combining the marks secured in the technical and financial evaluation in the ratio of 70:30 with the bidder obtaining the highest total marks becoming eligible for appointment.

- (ix) In the event of tie after final evaluation, the tie may be resolved by evaluating the firm based on four parameters of technical evaluation viz. (1) Experience of the CA firms in bank audits (2) Experience of the firm (3) Full time FCA Partners and (4) Average Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points obtained under the subsequent parameter i.e., experience of the firm may be considered and so on.

Appointment of Concurrent Auditors in RBI - Technical Bid Evaluation

Sr No	Parameters	Scoring Scale	Remarks	Score
1	Experience of the CA Firm	Half point (0.5) for every calendar year. [Maximum 15 Points]	Establishment year as per the ICAI data	
2	Full Time Fellow Chartered Accountant (FCA) Partners	One and half (1.5) Point for each Full-Time FCAs. [Maximum 12 Points]	Number of Full Time FCA associated with the firm throughout the calendar year immediately preceding the year of empanelment.	
3	Association of Full-Time CA partners with the firm - Number of Partners	- One point (1.0) for each Full-Time CA partner associated with the firm for more than five years and upto seven years. - One and half point (1.5) for each Full-Time CA partner associated with the firm for more than seven years and upto ten years. - Two points (2.0) for each Full-Time CA partner associated with the firm for more than ten years. [Maximum 10 Points]	Completed years from the joining date of CA partner.	
4	Key Professional Staff - Full Time CA Employees	One point (1.0) each for Full Time CA employees. [Maximum 8 Points]		
5	Average of annual turnover of previous three years of the firm from Audit Services only (as distinct from other	One point (1.0) each for turnover of ₹100 lakh average turnover and its multiples in metro cities (Mumbai, Delhi, Chennai,	e.g., If a firm is situated in Delhi having average turnover of ₹450 lakh, it would be awarded four	

Sr No	Parameters	Scoring Scale	Remarks	Score
	activities e.g. consultancy)	Kolkata, Bengaluru and Hyderabad) One point (1.0) each for completed ₹60 lakh and its multiples at other places. [Maximum 10 Points]	points. In non-metro centres, the firm with same turnover would get seven points.	
6	Number of Skilled Staff - Qualified in Group 2 of CA Intermediate	Quarter point (0.25) each for Full Time Qualified Skilled Staff [Maximum 12 Points]	e.g., If a firm has 30 Full Time Qualified Skilled Staff, then 7.5 points would be awarded.	
7	Experience of the CA firm in bank audits as Concurrent Auditors /Statutory Central/ Branch Auditor	Half point (0.5) each for completed one year of experience of the CA firm in bank audits as concurrent Auditors and/ or Statutory Central Auditors and/or Branch Auditors. [Maximum 20 Points]	e.g., In case the CA firm has 17 years of experience in bank audits as Concurrent Auditor/ Statutory Central /Branch Auditor, 8.5 points would be awarded.	
8	Number of Full Time Partners having eight or more years of Bank Statutory Audit experience.	One point (1.0) each for Full Time Partner having eight or more years of Bank Statutory Audit experience. [Maximum 4 Points]	e.g., if a firm has five Full Time Partners having more than 10 years of experience of Bank Statutory Audit, then four points would be awarded.	
9	Previous experience in RBI Audits as Concurrent Auditor/Statutory Central/ Branch Auditors.	- No Prior Experience of Audits in RBI - [Nil Point] - Prior Experience of Audits in RBI - [3.0 Points] [Maximum 3 Points]	In case of new firm having no prior audit engagement with RBI, no point would be awarded.	

Sr No	Parameters	Scoring Scale	Remarks	Score
10	Additional qualifications/ continuous skill upgradation of the Full Time CA Partners.	- Half point (0.5) each for any of these additional qualifications (i) Diploma in Information Systems (DISA) from ICAI (ii) Certified Information System Auditor (CISA) from ISACA, USA (iii) Certified Public Accountant (CPA) from AICPA, USA (iv) Certified Internal Auditor (CIA) from IIA, USA (v) Certified Fraud Examiner (CFE) from ACFE, USA. - Quarter point (0.25) each for any of the certification courses from ICAI in viz. (i) IND AS (ii) Forensic Accounting and Fraud Prevention (iii) Public Finance & Government Accounting (iv) Concurrent audit of Banks (v) Anti Money Laundering Law (vi) Forex and Treasury Management (vii) Goods and Service Tax. [Maximum 6 Points]	One Full Time CA Partners will be awarded point only for one qualification.	
PROFESSIONAL TRACK RECORD				
11	The CA firm or any of its CA partners reprimanded by National Financial Reporting Authority (NFRA) in previous three years.	In case, in previous three years, the CA firm or any of its partners have been issued/ imposed an Advisory / Caution/ Penalty (Monetary) by NFRA – [Negative 10 points]. [Maximum '0' Point]		

Sr No	Parameters	Scoring Scale	Remarks	Score
12	The CA firm or any of its CA partners reprimanded by Quality Review Board in previous three years.	The score of the firm, will be reduced by 10 points, in case, in previous three years, the CA firm or any of its partners have been issued an advisory by the Quality Review Board. [Maximum '0' Point]		
13	Professional Misconduct by a member as per ICAI in the previous five years.	The score of the firm will be reduced by 10 points, if the CA firm or any of its CA partner/s and/or any of the CA employee/s of the firm was/ were held guilty of professional misconduct during the previous five years under the Chartered Accountants Act 1949. [Maximum '0' Point]		
14	Refusal of Audit/s allotted by RBI in the previous three years.	The score of the firm, will be reduced by 10 points, in case, in the previous three years, the CA firm had refused to take up the assigned concurrent audit or left the concurrent audit assigned to it by RBI before completion of stipulated three years period. [Maximum '0' Point]		
		TOTAL		

Annex - II

Appointment of Concurrent Auditors in RBI, Bhopal - Criteria for Financial Bid Evaluation

Annex-2: Scoring Method under Financial Evaluation and Some Examples Under Different Scenarios

A. Methodology for Financial Evaluation

S no	Particular	Formula*
1	Lowest Bid (L1)	$L1 / L1$
2	L-2	$L1 / L2$
3	L-3	$L1 / L3$
4	L-4	$L1 / L4$
5	L-5	$L1 / L5$
6	L-6	$L1 / L6$
	L-n	$L1 / Ln$

* Value upto two decimal points

B. Example 1: Wide Variation in the Financial Bids

Financial Bids		Sorted Bids and Scoring				
Firm	Quote	L	Firm	Quote	Points	Formula
Firm A	1,00,000	L1	Firm E	98,500	100.00	$L1 / L1$
Firm B	1,20,000	L2	Firm A	1,00,000	98.50	$L1 / L2$
Firm C	1,50,000	L3	Firm D	1,15,000	85.65	$L1 / L3$

Firm D	1,15,000	L4	Firm B	1,20,000	82.08	L1 / L4
Firm E	98,500	L5	Firm F	1,32,000	74.62	L1 / L5
Firm F	1,32,000	L6	Firm C	1,50,000	65.67	L1 / L6

Example 2: Two Firms with Same Financial Bids

Financial Bids		Sorted Bids and Scoring				
Firm	Quote	L	Firm	Quote	Points	Formula
Firm A	1,00,000	L1	Firm E	98,500	100.00	L1 / L1
Firm B	1,20,000	L2	Firm A	1,00,000	98.50	L1 / L2
Firm C	1,20,000	L3	Firm D	1,15,000	85.65	L1 / L3
Firm D	1,15,000	L4	Firm B	1,20,000	82.08	L1 / L4
Firm E	98,500	L5	Firm C	1,20,000	82.08	L1 / L5
Firm F	1,32,000	L6	Firm F	1,32,000	74.62	L1 / L6

Note: "In case of identical financial bids, the same score is awarded. The 'L' numbering is for identification only and does not affect the score."

C. Example 3: Marginal Variation in the Financial Bids

Financial Bids		Sorted Bids and Scoring				
Firm	Quote	L	Firm	Quote	Points	Formula
Firm A	1,00,000	L1	Firm A	1,00,000	100.00	L1 / L1
Firm B	1,01,000	L2	Firm F	1,00,010	99.99	L1 / L2
Firm C	1,00,100	L3	Firm C	1,00,100	99.90	L1 / L3
Firm D	1,00,300	L4	Firm E	1,00,250	99.75	L1 / L4
Firm E	1,00,250	L5	Firm D	1,00,300	99.70	L1 / L5
Firm F	1,00,010	L6	Firm B	1,01,000	99.01	L1 / L6

The bids/applications indicating less than the minimum monthly remuneration (₹1,07,000/- excluding GST) will be out-rightly rejected.

VIII. Terms and Conditions

1. Tenders (Technical and Financial bids) are invited from Category-I Concurrent Audit (CA) firms registered with ICAI for Madhya Pradesh State for conducting Concurrent Audit of Reserve Bank of India, Bhopal.
2. The profile of the audit firm should include information of partners, staff strength (skilled and semi-skilled) and previous experience of similar auditing etc.
3. The two-stage tendering process would be as under:
 - a. Tender is invited comprising a two-stage process involving technical and financial bidding with separate evaluation for the two stages and a qualifying criteria in the technical evaluation.
 - b. The first stage will be evaluation of the technical bids. The detailed criteria for technical evaluation is given in Annex-1. The maximum marks that can be secured under technical evaluation will be 100. Firms securing 60 marks or more, only will be considered for the next stage of financial evaluation.
 - c. The second stage will be the opening of the financial bids of the firms that have qualified in the technical evaluation. The maximum marks that can be secured under financial evaluation will be 100 as detailed in Annex-2.
 - d. The final evaluation will be done by combining the marks secured in the technical and financial evaluation in the ratio of 70:30, with the bidder obtaining the highest total marks becoming eligible for appointment as Concurrent Auditor of RBI Bhopal.
 - e. In the event of tie after final evaluation, the tie may be resolved by evaluating the firm based on four parameters of technical evaluation viz.

(1) Experience of the CA firms in bank audits (2) Experience of the firm (3) Full time FCA Partners and (4) Average Turnover, with these parameters being sequentially considered e.g., if there is a tie between firm 'A' and 'B' after final evaluation then the points obtained under 'experience in bank audits' parameter may be considered for deciding the successful bidder. In the event of tie under the above parameter also, the points obtained under the subsequent parameter i.e., experience of the firm may be considered and so on.

4. The firm selected on the basis of the above process will be eligible for appointment as concurrent auditor initially for the period October 01, 2026 to September 30, 2027, with the provision of reappointment for a maximum of two more years, one year at a time, subject to satisfactory performance under a system of appraisal at the end of the year by the RBI. The appraisal of performance will be done on parameters including quality of work, adequacy of Chartered Accountants and other skilled staff deployed, timeliness of submission of reports, instances of non-reporting, issues flagged by Statutory Auditors which should have been pointed out by the concurrent audit and such other parameters considered relevant by RBI.
5. After selection and before commencement of work, the successful bidder shall execute (at his/her own expense) an agreement on a stamp paper of prescribed value with the Bank. The bidder shall also submit a Performance Bank Guarantee in favour of the Bank as a security deposit. The amount under the Performance Bank Guarantee shall be for an amount equal to 5% of the contract value. The Claim period of the Performance Bank Guarantee shall be at least 06 months beyond the date of expiry of the Bank Guarantee. No interest will be paid by the Bank on the Performance Bank Guarantee deposited. Further, RBI reserves the right to recover any part or the entire amount of the Performance Bank Guarantee in case of any loss, theft, damage, non-

payment of salary etc. The decision of RBI in respect of such losses shall be final and binding.

6. Payment Terms –

- a. The minimum monthly remuneration would be ₹1,07,000/- (Rupees One Lakh Seven Thousand only) exclusive of GST and inclusive of all costs for undertaking the Concurrent Audit of RBI Bhopal. The remuneration specified would be applicable for the period of three years and will not be changed on renewal. The remuneration would be paid after deduction of Income Tax at source in terms of Section 393 of the Income Tax Act 2025 and other applicable taxes.
 - b. The quoted remuneration shall be final and irreversible. The payment shall be made electronically within a reasonable period after submission of bill by the firm. RBI shall not be liable for any penalty for delay in payment for reasons beyond its control. The remuneration quoted shall be fixed and binding without any escalation whatsoever till one year or on extension of time or renewal.
 - c. No advance shall be paid. Bill for monthly remuneration may be raised by the Concurrent Audit firm on a monthly basis and the same shall be settled after deducting all applicable statutory taxes. The payment shall be made within 30 days through NEFT from the date of submission of complete bill.
7. The Concurrent Audit firm must deploy minimum prescribed complement of Staff (1 Chartered Accountant + 4 Skilled Staff). The Skilled Staff should have a least qualified in Group 2 of the CA Intermediate or Group II of IPCC and undergoing Article Training. The team should have working knowledge of computers/ systems.

8. **Penalty** - The presence of Chartered Accountant/ Partner of the firm on all working days during working hours is mandatory. The staff as indicated in point no. 7 have to be present on all working days of RBI and observe the working hours of RBI. The presence of the above staff would be monitored by the Bank. Absence of any one or more of the deployed staff/ suitable similar/ equivalent substitute staff would attract a penalty of ₹3,000/- per day. Under all circumstances, it should be ensured that each of the members are deployed in the Bank on a continuous basis for at least a period of eight months. In normal course, the team deployed by the firm should not be shuffled, but only under extreme exigencies, and even in such situations, it should be ensured that the entire team of four (04) skilled are replaced in a staggered manner with a minimum gap of one (01) month.
9. The firms which are currently Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment, as on September 30, 2026 are **NOT** eligible to apply. An undertaking to this effect in attached [Annex-A](#) is required to be submitted by the firm.
10. An indicative list of activities covered under the audit and 'Synopsis for Concurrent Auditors' is given in [Annex-B](#). All the departments of Bhopal office shall be covered under Concurrent Audit. The firm shall assist Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare, and file Income Tax/GST returns of the Bank (and any other related return/s which may come in force subsequently) at the designated intervals. The said list ([Annex-B](#)) is only tentative/indicative in nature and is subject to change based on the revisions done by the Bank from time to time. The Bank reserves the right to add/ delete areas of work by Concurrent Auditors (CA) as per its requirement for which there would be no change in the monthly remuneration quoted and agreed.
11. RBI will not provide any other facility/ charges to staff besides suitable sitting space.

12. The Reserve Bank of India does not bind itself to accept the lowest or any tender and reserves to itself the right to accept or reject any or all the tenders, either in whole or in part, without assigning any reason for doing so.

13. Scope of work –

- a. The scope of audit will include areas of work as mentioned in [Annex-B](#) of the tender document.
- b. The functions as specified in the scope and coverage may be enlarged from time to time depending upon the needs of the Bank without change in remuneration.
- c. The CA shall indemnify and keep indemnified, defend and hold good the Reserve Bank, its directors, officers, employees and agents against loss, damages or claims arising out of any violations of applicable laws, regulations, guidelines during the contract period and for the breach committed by the CA on account of misconduct, omission and negligence by the CA.
- d. The firm/CA will be responsible for any omission or commissions on its part in respect of any transactions seen by them. In case any serious act of omission and commission is noticed in the working of the audit firm, the Bank reserves the right to report to the Institute of chartered Accountants of India for such actions as they may deem fit.

14. A quarterly meeting with the Concurrent Auditors would be held with Bank's Management Team/HoDs after the end of every quarter to review the working of the office in the quarter and discuss changes in the tax laws/structure and its impact on Bank.

15. All erasures and alterations made while filling the tender must be attested by initials of the tenderer. Overwriting of figures is not permitted. Failure to comply with either of

these conditions will render the tender void at the Bank's option. No request for any change in remuneration or conditions after the opening of the part II tender will be entertained.

16. The process of selection of concurrent auditors will be completed through e-tendering. All chartered accountant firms are required to register themselves on CPPP Portal <https://etenders.gov.in/eprocure/app> for e-tendering process.
17. Please note that for applying under the e-tendering process, a firm should be registered on CPPP Portal. Therefore, you are requested to expedite vendor registration for participation in the tender process.
18. Part-I of the tender will be opened on **September 03, 2026, 03:00 pm**. Part-II of the tenders will be opened for eligible tenderers subsequently. Firms are advised to use only the forms supplied by the Bank and not to use any other forms. Incomplete tenders are liable for rejection.
19. RBI reserves the right of addition/alteration of the scope of audit by adding to or omitting any work without prejudice to this appointment. There would be no change in the monthly remuneration on account of this change in the areas of audit.
20. All disputes arising out of or in any way connected with this appointment shall be deemed to have arisen at Bhopal and only Courts in Bhopal shall have the jurisdiction to determine the same.
21. The firm/CA shall not sublet, transfer or assign the contract or any part thereof without the prior written approval of the Bank to any other firm. In case of breach of these conditions, the Bank may serve a notice in writing on the Auditor rescinding the contract, without prejudice to Bank's other remedies against the Auditor.
22. It shall be the firm/CA's responsibility to ensure that the obligations under the terms of this contract are duly performed and observed. If the CA fails to carry out any of his/her obligations/ duties in terms of the Agreement or violates any general instructions and

special conditions, the appointment may be terminated by the Bank without assigning any reason.

23. If the Auditor firm commits any act of insolvency or shall be adjudged an insolvent or being an incorporated company shall have an order for compulsory winding up made against it or pass an effective resolution for winding up voluntarily or subject to supervision of the Court and official Assignee or liquidator in such acts of solvency or winding up, as the case may be, shall be unable within seven days after notice of him//her/them requiring him/her/them to do so, to show to the reasonable satisfaction of Bank that the firm is able to carry out and fulfil the appointment and to give security therefor, if so required by Bank.
24. The firm would be deemed to have acknowledged that all materials & information which has or will come into its possession or knowledge in connection with this agreement or the performance hereof, whether consisting of confidential or proprietary data or not, will at all times be held by it in strictest confidence and it shall not make any use thereof, other than for the performance of its obligations and to release it only to employees requiring such information for the purpose of performing obligations described herein and not to any other.
25. **Termination Clause** - If at any time the Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of one calendar month. The firm, if it wishes to terminate the services, has to provide a similar notice to the Bank.
26. The Bank may terminate the contract in the event the successful bidder fails to furnish the Performance Bank Guarantee for the prescribed value or fails to execute the agreement within specified period
27. Failure of the successful bidder to comply with the requirements of any of the clause shall constitute sufficient grounds for the annulment of the award and revoke Bank Guarantee submitted.

28. Commercial conditions and settlement of dispute by Arbitration - All disputes and differences of any kind whatever arising out of or in connection with this appointment shall be referred to Regional Director, Reserve Bank of India, Bhopal and settled by him/her who shall state his/her decision in writing. Such decision may be in the form of a final certificate or otherwise. If either the Employer or the firm be dissatisfied with the decision of the Regional Director on a matter, question or dispute of any kind or as to withholding by the Bank of any Certificate to which the firm may claim to be entitled, then and in any such case either party (the Employer or the firm) may within 28 days, after receiving notice of such decision, give a written notice to the other party requiring that matters in dispute be arbitrated upon. Such written notice shall specify the matters which are in dispute or difference, of which such written notice has been given and no other shall be and is hereby referred to the arbitration and final decision of an arbitrator to be agreed upon by both the parties or, in case of disagreement as to the appointment of single arbitrator, to the appointment of two arbitrators, one to be appointed by each party, which arbitrators shall, before taking upon themselves the burden of reference, appoint an Umpire. The entire arbitration will be governed by the Indian Arbitration and Conciliation Act 1996.
29. The firm shall abide by all the laws of the land in respect of Labour Act, PPF, gratuity, ESI, minimum wages etc. The Bank shall not be responsible for any claim on any account for not abiding with these laws. The firm shall give details of the staff going to be deployed for Bank's verification.
30. **Prevention of Sexual Harassment Clause –**
- a. The firm shall be solely responsible for full compliance with the provisions of the sexual harassment of women at workplace (Prevention, Prohibition and Redressal) Act, 2013. In case of any complaint of sexual harassment against its employees within the premises of the Bank, the complaint will be filed before the Internal Complaint Committee constituted by the firm

and the firm shall ensure appropriate action under the said Act in respect of the compliant.

- b. Any complaint of sexual harassment from any aggrieved employee of the firm against any employee/customer/visitor of the Bank shall be taken cognizance of by the Regional Complaints Committee constituted by the Bank.
- c. The firm shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.
- d. The firm shall be responsible for any monetary compensation that may need to be paid in case the incidence involves the employees of the firm, for instance any monetary relief to Bank's employee, if sexual violence by the employee of the firm is proved.

31. The monthly remuneration quoted shall be deemed to have excluded GST. If the applicant fails to exclude GST in the tender, no claim thereof will be entertained by the Bank afterwards. As per Indian laws, TDS will be deducted at source and a certificate for the same will be issued to the firm.

32. Financial bids shall contain remuneration in Indian Rupees (INR) only as per Form 2, both in figures and words. No other enclosure is permitted with financial bid.

33. Non-disclosure –

- a. The Firm/Company shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure / systems/ equipment etc., which may come to the possession or knowledge of the Firm/ Company during the course of discharging contractual obligations in connection with this agreement to any third party and shall at all times hold the same in strictest confidence. The Firm / Company shall treat the details of the contract as private and confidential, except to the extent

necessary to carry out the obligations under the contract or to comply with applicable laws. The Firm/ Company shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Firm/ Company shall indemnify the Bank for any loss suffered by it as a result of disclosure of any confidential information.

- b. Failure to observe the above shall be treated as breach of contract on the part of the Firm/ Company and the Bank shall be entitled to claim damages and pursue legal remedies. The Firm/ Company shall take all appropriate actions, as required, to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Firm's / Company's obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.
- c. The selected firm is required to submit an affidavit-cum-indemnity bond on non-judicial stamp paper (value as per local stamp laws) at the time of appointment/ extension of the term of appointment, as to the maintenance of confidentiality and secrecy of the Bank's systems and procedures as also to indemnify the Bank against any claim due to loss or damage arising because of disclosure of any information by it.

31. Signing of Contract:

- a. General instructions to the bidders and special conditions hereinbefore referred to shall be the basis of the final contract to be entered into with the successful bidder.

b. In case of partnership firms the Tender submitted on behalf of a firm shall be signed by the partner of the firm on its behalf.

c. On receipt of intimation from RBI regarding acceptance of the Tender, the successful tenderer shall be bound to implement the Contract from the date specified therein. The successful tenderer shall sign an agreement in accordance with the extant provisions. The successful tenderer shall be liable to pay the appropriate and required stamp duty amount on the said agreement in accordance with the Stamp laws in force in Madhya Pradesh. The successful bidder will be required to execute an agreement within a period of two weeks from the date of issue of Letter of Award. If the selected Agency fails to sign the formal agreement within two weeks of award of contract or fails to commence the work on due date, the letter awarding the work shall be treated as cancelled and EMD made by it shall be forfeited, the bidder shall also be liable to risk and cost. Further, the Bank reserves the right to debar such persons from participating in any tender/undertaking any work in the Bank for a period of three years. However, before doing so, the Bank may give seven days show cause notice (SCN) to the person and consider any reply submitted to the SCN before finally deciding on debarring the person. The decision of the Bank shall be final in this regard.

d. Notwithstanding the signing of the agreement, the written acceptance by Reserve Bank of a tender in itself shall not constitute a binding agreement between the Reserve Bank and the person so bidding, whether such contract is or is not subsequently executed.

e. The EMD of the successful bidder shall be refunded by the Bank once the successful bidder submits Performance Bank Guarantee and execute contract agreement with Bank, on which, the Bank shall not pay any interest.

EMD of the unsuccessful bidders will be returned within 30 days of the award of the contract without any interest. EMD shall be forfeited if the bidder withdraws his bid during the tender bid evaluation process.

I / We have read the above terms and conditions and the same are acceptable to me/us.

Signature of the authorized person:

Name of the signatory (in block capital letters):

Name of the firm:

Annex-A

IX (a). Undertaking

We, M/s(name of firm) having registered Office at (address of firm) are NOT currently Statutory/ Statutory Branch Auditors/ GST Auditors/ Concurrent Auditors of RBI and have NOT conducted such audits in RBI for the years 2024-25 and 202-26.

Further, we are not currently appointed / were not appointed in the past as Statutory Auditors in DICGC and NHB during the years 2024-25 and 2025-26.

We confirm that in the event of having rendered service in the past in the capacities mentioned above, the cooling period of two years prior to the 30th day of September 2026 had been observed.

(Signature of Authorized Signatory with the Seal of the firm)

Date:

Place:

IX(b). Undertaking regarding declaration of debarment by public institution (s)
(To be submitted by the tenderer on their letterhead)

Name of Work:

1. I/we (Name of bidder) declares
that:

a) I/we or any of our allied firm* is/ are not debarred/suspended/blacklisted by any public institution/entity in India or any other country as on (last date of submission of bid.)

b) I/We or any of our allied firm* have not made any transgression in respect of the code of integrity (as mentioned in the tender) with any public institution/entity in India or any other country in last three years as on (last date of submission of bid).

c) We will inform Bank in writing, in case, I/We or any of our allied firm* is/are debarred/suspended/blacklisted by any public institution/entity in India or any other country on or before award of work for the captioned work.

2. I/we (Name of the bidder) declares that I/We or any of our allied firm* (Name of the allied firm(s) is / are debarred / suspended / blacklisted by (Name and address of public institution in India or any other country) and the same effective up to..... (date). A copy of such letter is attached for your information and record.

(Seal and signature of the bidder)

Date

Place

(Note: strike out one of the above two declarations which is not applicable)

*Allied firm: A firm would be termed as “allied firm” if the management is common, or substantial or majority shares are owned by the banned/suspended firm and by virtue of this it has a controlling voice. Further all successor firms will also be considered as allied firms.

Annex-B

**IX (b). SYNOPSIS FOR CONCURRENT AUDITOR
TO UNDERTAKE AUDIT OF THE BANK**

A. General:

1. An index of areas (Scope of Audit) on which Concurrent Audit (CA) firm may draw monthly audit scrutiny report will be given at the time of appointment. The CAs will cover the following departments of Bhopal RO.

1. Rajbhasha Cell
2. Information & Technology Cell
3. Protocol & Security Cell
4. Financial Inclusion & Development Department
5. Estate Department
6. Foreign Exchange Department
7. Department of Statistical Information Management
8. Department of Supervision
9. Department of Regulation Cell
10. Human Resource Management Department & Establishment Section
11. Issue Department
12. Office of RBI Ombudsman
13. Department of Economic Policy and Research
14. Banking Department
15. Consumer Education Protection Cell

- a) On an average the number of vouchers to be checked by CAs monthly would be 500. However, the number is only indicative in nature and there may be increase/ decrease in the number of vouchers based on the requirement of the office/ department.
- b) CAs are expected to familiarize themselves with the system and procedures of the Office/ Department and expected to go through all the relevant circulars/ guidelines issued by the Bank from time to time, the provisions incorporated in the relevant manuals, Expenditure Rules etc.
- c) CAs are expected to familiarize themselves with the application - Audit Management System (AMS) developed by the Bank for the audit purpose and submit the report/s and create action paras (including rectified paras) as required by the Bank.
- d) The CAs should undertake the scrutiny of vouchers with reference to the following aspects:
 - i. Adherence to Bank's Expenditure Rule
 - ii. Narration and accounting under the proper head of accounting,
 - iii. Correct accounting of revenue and capital nature of expenditures.
 - iv. Maintenance of all relevant accounts (Such as RBI General A/C, SGL, supporting Records/ Registers etc.) as per prescribed norms.
 - v. Inter-office Auto Reconciliation A/c, Adjustments A/c.
 - vi. Reconciliation and monitoring of Charges A/c at monthly interval.
 - vii. Calculation of claims of agency commission.
 - viii. Checking processing and posting of depreciation of assets capitalised
- e) The CAs should take up audit of vouchers/ records/ registers on the agreed dates/ days in consultation with the respective department.

- f) The CAs required to identify deficiencies noticed, if any, for spot rectification.
- g) CAs are expected to verify and report that the financial transactions undertaken are in conformity with the laid down system and procedure/s of the Bank.
- h) The Concurrent Auditor's functions as specified above may be enhanced at a future date as per the requirement of the Office / Department.
- i) Vetting of all financial transactions by various departments. 100% checking of the applicable taxes, tax rates on the transactions by various departments and also proper credit of tax to the respective authorities, prior to payments being made and also 100 % verification of the returns prior to them being filled.
- j) The Concurrent Auditors / firm will prepare and file various GST/Income Tax (IT-TDS)/Professional Tax returns of the Bank (and also any other related return/s which may come in force subsequently) at prescribed / designated intervals. The Concurrent Auditors will also check and verify the tax related data prepared by the various departments. The departments will submit the data inputs to the Concurrent Auditors for filing of Tax returns.
- k) The CAs functions as specified above may be enlarged at a future date as per the requirement of the office.

2. The Concurrent Auditor will obtain and familiarize themselves with:

- a) All the items of audit areas of Inspection Department's checklist provided by the Bhopal Regional Office. The Checklist details the financial and non-financial areas that need to be looked into while conducting the audit. Concurrent Audit as per checklist is mandatory.

- b) Updated copy of General Administration Manual, Banking Department Manual, Issue Department Manual and Premises Department Manual available at the respective department of the Bank to be audited.
- c) All the relevant copies of Master Circulars issued by the Human Resource Management Department (HRMD), Central Office and other Central Office Departments. The audit firm will also arrange to make reference to the Central Office circulars incorporated in the annexures attached to the respective master circular issued by Central Office at the Bhopal Regional Office.
- d) Bank's Expenditure Rules and Department of Government and Bank Accounts (DGBA), Central Office circulars issued on the eve of last Annual Closing of Bank's Accounts.

B. Financial:

1. All financial transactions of all the departments including Office of Banking Ombudsman, irrespective of their value, will be covered under concurrent audit. The vouchers scrutinized will strictly adhere to the Bank's prescribed guidelines/procedures with particular reference to following:
 - a) Bank's Expenditure Rules.
 - b) Narration and Head of Account of Revenue/Capital (Dead Stock Account) A/c Expenditure.
 - c) Sanctioning authority with reference to cadre wise delegated powers.
 - d) Correctness of the postings of transactions in the respective accounting packages.
2. All financial transactions irrespective of their value will be covered under concurrent audit including the following:

- a) Hospitalization bills of existing as well as ex-employees (Direct settlement/ Reimbursement Scheme).
 - b) Claims settled under Medical Assistance Fund A/c.
 - c) All Dental treatment and other medical claims.
 - d) Pension/Family pension /Ex-gratia/Family ex-gratia calculation in respect of Retirees/Family Pensioners, Compassionate Gratuity and package calculation in respect of deceased employees.
 - e) Re-fixation of pay of the staff as well as re-fixation of pension in respect of ex-employees, whenever Pay-Scale/ Pension Revision Orders are issued by Central Office.
 - f) Annual increment of staff/ re-fixation of pay in the promotional grade.
 - g) All foreign tour bills.
 - h) All payments of rents, taxes, water charges, etc.
 - i) All payments made (including pre sanction, post sanction and post payment) to vendors/ suppliers / service providers.
 - j) Recoveries of electricity bills made from staff members of the bank.
 - k) Arrear payments/ recoveries to be made on revision of minimum wages components such as ESIC, PF, base wages, etc.
 - l) Collection of rent of visiting officers flat (VOF), transit holiday home (THH), Holiday Homes and other recoveries.
3. Concurrent Auditor will certify the correctness of (i) maintenance of Statutory Liquidity Ratio (SLR)/ Cash Reserve Ration (CRR) by Urban Co-operative Banks, State Co-operative Bank, District Central Co-operative Banks and Regional Rural Banks, and reported through Form I returns and (ii) calculation of penal interest on shortfall by DoS (for UCBs and DCCBs/St CB) and FIDD (for RRBs), if any.

4. Concurrent Auditor will certify that the waiver of penalty, if any, under the 'Scheme of Incentives & Penalties' and 'Currency Distribution and Exchange Scheme' for bank branches, was done with the approval of Regional Director/ Officer In-Charge.
5. Verification of calculations of currency verification and processing system (CVPS) incentives, Shredding and briquetting system (SBS) incentives, scheme of incentives and penalties and currency distribution and exchange scheme (CDES) in Issue Department.
6. Any other audit area having financial implications indicated from time to time by Bhopal Regional Office/ Central Office is to be audited by the Concurrent Auditor.
7. A certificate regarding the under noted instructions are to be furnished to our Inspection Department, Central Office, Mumbai on a monthly basis.
 - a) All financial sanctions will be subjected to Concurrent Audit. Excess/ irregularity in financial sanctions by the authority below the rank of Regional Director (RD) / Officer-In-Charge (O-i-C) will be reported to the RD / O-i-C and also to Inspection Department and all irregular sanctions by the RD / O-i-C will be reported to the Inspection Department directly by the Concurrent Auditor. In case no irregularity is observed, a "NIL" statement will be sent by the Concurrent Auditor to the Inspection Department.
 - b) Financial powers exercised by the Regional Director will be reported by the Concurrent Auditor to the Inspection Department.
 - c) The Concurrent Auditor should indicate whether the exercise of financial sanction /financial powers by the Officers of the Bank and the Regional

Director are as per the prevailing Reserve Bank of India Expenditure Rule.

C. Non-Financial:

1. Apart from carrying out 100% check of above transaction-based vouchers/claims/bills etc., Concurrent Auditor will examine/scrutinize the following :
 - a) Surprise audit check of Cheque Books/Stamps and other valuables held under the joint custody of officials, as per Central Office guidelines/Manual provisions carried out by the auditee officials. Concurrent Auditor will undertake the same at least once in a half year.
 - b) Preservation of Housing Loan Account Documents, other documents, Agreements, Cheque Books, Stationery Items, Computer Consumables and Valuables and safe custody of Cheque Books and valuables.
 - c) Preparation and timely submission of correct monthly statements of Suspense A/c, Sundry Deposit A/c, etc. and other monthly statements to be forwarded to Department of Government & Bank Accounts (DGBA), Central Office. Lists of long and high value outstanding entries in these sensitive accounts beyond their stipulated period will be enclosed and commented in the reports.
 - d) Reconciliation, monitoring and certifying the correctness of balances in Charges A/c at monthly and quarterly Charges A/c review suggested as per the Corporate Strategy and Budget Department (CSBD) guidelines vis-a-vis approved budget allocation.
 - e) Monthly balancing/ reconciliation of aggregate outstanding balances of Individual Staff Housing Loan Recovery Accounts Sheets with the GL and SGL a/c balances.

- f) Application of Annual Interest on the outstanding balances of Staff Housing Loan Accounts, and passing of accounting entries to the Commission Account, Exchange Account, Discount Account, Profit & Loss Account from sale or otherwise of Bank's assets, Depreciation and all other relevant Provisions Accounts and drawing up of Annual Closing Accounts etc. strictly in conformity with the DGBA Central Office guidelines etc.
- g) Examine/scrutinize the monthly balancing of Provident Fund accounts maintained in respect of NABARD employees, application of Half Yearly interest on PF balances, advance/ withdrawal from PF balances, refund of PF balances.
- h) Any Central Office prescribed statements/ control returns suggested for audit check by the Office.
- i) Concurrent Auditor will ensure that there is no leakage of interest, exchange, commission, discount etc. in the Bank's Income Account at Bhopal Regional Office audited and that the delegate/s at the Bank's concerned office does/ do not undertake any unilateral change/s in the Central Office prescribed circulars/ instructions/ guidelines on the various schemes and other facilities for staff. Any income leakage/deviations made, without specific prior approval of the concerned Central Office department, may be highlighted in the monthly Audit Report submitted to the concerned Regional Director for immediate action/ rectification.
- j) Concurrent Auditor should verify the entries in the system with reference to the actual transactions/sanctions.
- k) Checking of the insurance of Bank's properties.
- l) Checking of the calculation of pension amount in HRMD (CES).
- m) Adherence to Bank's new fixed assets policy and verification of reconciliation of dead stock by Estate Department.

Taxation:

1. The Concurrent Auditor should check and confirm the correctness of tax deducted at source (as to rate applied, time of deduction and time of remittance etc.) and also confirm the timely filing of returns by the office.
2. The Concurrent Auditor should assist Bank's staff in determination of all statutory taxes and returns thereof. The firm will prepare and file GST/ Income Tax /Professional Tax Returns of the Bank (and also any other related return/s which may come in force subsequently) at the designated intervals.
3. The Concurrent Auditor should consolidate data from various departments to enable the Bank to pay its tax liabilities.
4. The Concurrent Auditor should inform the Office on changes in GST rates/ rules/ laws, changes in the minimum wages (base rate, ESIC, PF etc.) as and when notified by the concerned Government Departments from time to time to enable the Office to effect immediate implementation of the changes.
5. The Concurrent Auditor should arrange for training session for staff of the Bank to impart working knowledge of taxation, various statutory requirements applicable to the bank etc. on half yearly basis.

D. Confirmation of Balances:

1. The firm of Concurrent Auditor will undertake—
 - a) Concurrent Audit of books of accounts, records, registers, periodical Central Office prescribed control returns and statements etc. at the Bhopal Regional Office of RBI.

- b) Registers to be verified by the auditor may include Sundry Register, Charges Register, Earnest Money Deposit/ Security Deposit Register, Bank Guarantee Register, etc.
- c) The Concurrent Auditor will take up the audit of vouchers/ records/ registers in physical/ digital mode in CBS/ e-Kubler on the agreed dates/ days in consultation with the Bhopal Regional Office.
- d) General Ledger accounts/Subsidiary General accounts/ supporting records/ registers as prescribed are drawn and properly maintained in CBS/ e-Kuber.
- e) Concurrent Auditor will bring to the notice of In-Charge of the Department, in writing, any deviation/ irregularity/ lacunae noticed in (a) to (d) above and inconsistent with Bank's Expenditure Rules/ Banks' General Administration Manual/Central Office prescribed instructions/ guidelines and secure/ arrange for immediate rectifications/ corrections of the irregularity on the spot/ without any undue delay.
- f) Certify the correctness of Weekly Statement of Affairs generated on Friday of every week to be forwarded to DGBA, Central Office.
- g) Certify the monthly confirmation of balances in income and expenditure accounts, dead stock accounts, loan accounts and any other account/ GL heads operated by Regional Office.
- h) Certify the correctness of the Income Review Statement which includes income accrued but not received / expenditure incurred but not paid along with the unutilized provisions for the previous year. The said statement is required to be forwarded to DGBA, Central Office for the months ended September, November, December, March and May.

E. Others:

1. Concurrent Auditor will submit a monthly Statutory and Regulatory compliances certifying that they have carried out 100% check of transactions and there is 100% compliance with Statutory and Regulatory requirements prescribed in relevant Statutes/ Rules/ Acts by RBI Bhopal.
2. Concurrent Auditor will submit a Monthly Audit Report to the Regional Director of the Bhopal Regional Office and incorporate comments on the compliance position of the audit irregularities pointed out in the previous report or otherwise in the subsequent report.
3. Concurrent Auditor are expected to familiarize themselves with the application - Audit Management & Risk Monitoring System (AMRMS) developed by the Bank for the audit purpose and submit the report/s and create action paras (including rectified paras) as required by the Bank.
4. Concurrent Auditor firm is advised to use red color pen while checking/ auditing the records and put a rubber stamp "checked/ audited" with the date and initials on the records subjected to scrutiny. Further, if audit is done in Sarthi, "Audit has been done by (Name of the CA/Article)" should be added.

F. Reporting requirements:

1. Monthly Audit Report and certificate should be submitted in the format prescribed by the Bank.
2. Monthly Audit Report should indicate item-wise action points on the financial and non-financial (major and other) action paras.

3. Monthly Audit Report should also indicate status of compliance in respect of action points pertaining to audit report which was rectified during the month and the reason for delay, of the outstanding compliances, if any.
4. Monthly Audit Report should highlight the reasons for inaction in respect of old outstanding entries in sensitive accounts, such as Suspense, Sundry etc.
5. Irregularities noticed in sensitive areas and/ or transactions of suspicious nature should be brought to the notice of Regional Director/ Officer-in-Charge by recording a special note.
6. Concurrent Audit report should incorporate specific comments, wherever required, duly supported by facts and figures.
7. Major irregularities/ frauds/ leakages in income, if any, identified should be brought to the notice of in charge of auditee office, concerned Central Office Department and Inspection Department.

Annex C**XI. Certified documents to be uploaded for determining eligibility criteria and evaluation of technical bids**

Sl. No.	Particulars	Certified documents must be uploaded
1	Proof of Chartered Accountant (CA) Firm	i. ICAI Certificate* ii. Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed/ Similar other relevant documents.
2	Proof of PAN registration	Copy of PAN Card
3	Proof of GST registration	Copy of GST Registration Certificate
4	Details of Partners	i. Partnership Deed and/or similar other relevant document and ii. ICAI Firm Card*
5	Experience of the Firm - No. of years	ICAI Firm card*
6	Number of Full time Fellow Chartered Accountant (FCA) Partners	ICAI Firm card*

7	Association with the same firm – No. of partners	i. ICAI Firm card* ii. Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed / similar other relevant documents.
8	Number of Full time CA employees presently deployed – Key professional staff	i. ICAI Firm card* ii. Letter of Appointment
9	Number of Skilled Staff - Qualified in Group I & II of IPCC	i. Certificate/ Marks sheet issued by ICAI in support of having passed the Group I & II IPCC exam and ii. Declaration by the firm
10	Details of experience of the firm in banks audits as i) System/ IS auditor ii) Concurrent Auditor/ Statutory Central/ Branch Auditor	i. For the purpose of experience, only the number of years will be considered and not the number of institutions. For example, if in a particular year the firm has conducted audit in three banks, the number of year of experience will be considered only one and not three. ii. The experience letters/ appointment letter should be uploaded year wise.

11	Details of past experience in RBI audits	The relevant experience of RBI audit and assessment of performance by RBI will have to be provided. Marks will not be awarded if above document/s is/are not uploaded by the bidder.
12	Solvency Certificate	Banker's solvency certificate

* ICAI Firm Card & ICAI Certificate shall be generated between July 01, 2026 and the last date of submission of bid.

Annex- D

IX. FORM OF BANKERS' SOLVENCY CERTIFICATE FROM A SCHEDULED COMMERCIAL BANK

This is to certify that to the best of our knowledge and information M/s. -----
----- having marginally noted address, a customer of our bank are/ is respectable
and can be treated as good for any engagement up to a limit of ₹----- (Rupees ----
-----). This certificate is issued without any
guarantee or responsibility on the Bank or any of the officers.

(Signature)

For the Bank

Note:

1. Bankers' certificate should be on letter head of the bank.
2. In case of partnership firm, certificate to include names of all partners as recorded with the Bank.

Annex - E**X. Draft Articles of Agreement**

यह करार भारतीय रिज़र्व बैंक, जिसका कार्यालय भारतीय रिज़र्व बैंक, भोपाल - 462011 (इसके बाद "बैंक" के रूप में संदर्भित है), (सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **पहला पक्षकार**

और

मेसर्स _____, जिसका कार्यालय _____ (इसके बाद (के रूप में संदर्भित है "समवर्ती लेखा परीक्षक") (सिवाय उन परिस्थितियों में, जहाँ इस शब्द का प्रयोग प्रतिकूल न हो, और इसमें उनके सहयोगी, उत्तराधिकारी और समनुदेशिनी भी शामिल हैं यथा **दूसरा पक्षकार** के बीच दिनांक..... 2026 को निष्पादित किया गया।

This Agreement made on this _____ day of _____ 2026 between Reserve Bank of India, having its office at Reserve Bank of India, Bhopal - 462011 (Hereinafter referred to as the "**Bank**") which expression shall unless it is repugnant to the context or meaning thereof deemed to include its affiliates, successors and assigns of the ONE part

and

M/s _____, having its office at _____

(herein after referred to as the " Concurrent Auditor ") which expression shall unless it is repugnant to the context or meaning thereof deemed to include his heirs, representatives, administrators and assigns of the OTHER part.

जबकि समवर्ती लेखापरीक्षक इस अनुबंध में निर्दिष्ट तिथि से भारतीय रिजर्व बैंक, भोपाल में समवर्ती लेखा परीक्षा निष्पादित कर रहा है;

Whereas the Concurrent Auditor is carrying on the Conducting of Concurrent Audit at Reserve Bank of India, Bhopal from the date specified in this contract;

और जबकि बैंक पत्र संख्या _____ दिनांक _____ में उल्लिखित ब्योरे के अनुसार उपरोक्त प्रयोजन हेतु समवर्ती लेखा परीक्षक की सेवाओं का लाभ प्राप्त के लिए इच्छुक है।

And whereas the Bank is desirous of availing services of the Concurrent Auditor for the above purposes as indicated in detail in letter No. _____ dated _____.

और जबकि बैंक और समवर्ती लेखा परीक्षक उन नियमों और शर्तों के अधीन इस कार्य हेतु इच्छुक हैं जिनके तहत समवर्ती लेखा परीक्षक द्वारा उक्त सेवाएं प्रदान की जानी हैं।

And whereas the Bank and Concurrent Auditor are desirous of recording the terms and conditions under or upon which the said services are to be rendered by the Concurrent Auditor.

अब एतद्वारा बैंक और समवर्ती लेखापरीक्षक द्वारा और उनके बीच इस प्रकार सहमति व्यक्त की जाती है

**NOW IT IS HEREBY AGREED BY AND BETWEEN THE BANK AND THE
CONCURRENT AUDITOR HERETO AS FOLLOWS**

1. निविदा दस्तावेज और उसके सभी अनुलग्नक/संलग्नक अनुबंध का भाग हैं। समवर्ती लेखापरीक्षक निविदा के नियमों और शर्तों की स्वीकृति की पुष्टि करता है।

The tender document and all its annexures / enclosures are part of the agreement. The Concurrent Auditor confirms his/their acceptance of the terms & conditions for the tender.

2. यह समझौता ----- से लागू होगा और ----- तक लागू रहेगा जब तक इसमें निहित शर्तों के अनुसार इसे समाप्त नहीं किया जाता है।

This agreement will come into effect from -----and will remain in force up to ----- or until it is terminated as per the terms herein after contained.

3. निविदा दस्तावेज के नियम और शर्तों में निहित खंड संख्या (5) के अनुसार और इनवॉइस प्रस्तुति के अधीन, लागत को कवर करने वाली राशि रु. _____ के उद्धृत शुल्क मासिक आधार पर देय होंगे।

The quoted charges of Rs. _____ covering the cost of shall be payable on monthly basis subject to submission of invoice and according to the clause number (5) contained in Terms and Conditions of the tender document.

- 3.1 बैंक के अधिकारी इस आशय से विधिवत प्रमाणित करेंगे कि सेवाएं संतोषजनक रूप से प्रदान की गई हैं और इसके पश्चात सभी सांविधिक देयों/करों आदि में कटौती करने के बाद उनका भुगतान किया जाएगा।

The payment thereon will be made after the same is duly certified by the Bank's officials to the effect that the services have been provided satisfactorily and after deducting all statutory dues/taxes, etc.

4. प्रतिनिधित्व Representations:

- 4.1 समवर्ती लेखा परीक्षक द्वारा प्रस्तुत है कि यह, कंपनी अधिनियम के तहत पंजीकृत कंपनी है या एलएलपी अधिनियम के तहत पंजीकृत एक एलएलपी है या साझेदारी अधिनियम के तहत विधिवत पंजीकृत साझेदारी विलेख के साथ साझेदारी फर्म या मालिकाना फर्म है। समवर्ती लेखा परीक्षक एक श्रेणी-I चार्टर्ड एकाउंटेंट है जो भारतीय सनदी लेखाकार संस्थान (आईसीएआई) के साथ विधिवत पंजीकृत है।

The concurrent auditor represent that it is a Company registered under Companies Act or an LLP registered under LLP Act or Partnership firm with partnership deed duly registered under Partnership Act or Proprietary firm. The concurrent auditor is a category I Chartered Accountant duly registered with The Institute of Chartered Accountants of India (ICAI).

- 4.2 समवर्ती लेखापरीक्षक यह वचन देता है कि आरबीआई, भोपाल के लिए तैनात की जाने वाली समवर्ती लेखा परीक्षा दल का नेतृत्व एक चार्टर्ड एकाउंटेंट द्वारा किया जाएगा और तीन कुशल और एक अर्ध-कुशल कर्मियों द्वारा सहायता प्रदान की जाएगी।

Concurrent Auditor undertakes that the Concurrent Audit Team to be deployed for the RBI, Bhopal shall be headed by one Chartered Accountant and assisted by four skilled personnel.

- 4.3 सभी समवर्ती लेखापरीक्षा कर्मचारियों को कंप्यूटर का कार्यसाधक ज्ञान होगा। कुशल कर्मचारियों को न्यूनतम आईपीसीसी के समूह- I और II की योग्यता होनी चाहिए और आर्टिकल ट्रेनिंग प्राप्त कर रहे होने चाहिए।

All Concurrent Audit staff will have working knowledge of computers. Skilled Staff should have a least qualified in Group 2 of the CA Intermediate or Group II of IPCC and undergoing Article Training.

- 4.4 समवर्ती लेखापरीक्षक इस बात से सहमत है कि लेखापरीक्षा दल बैंक के सभी कार्य दिवसों को कार्यालय समय के दौरान भारतीय रिजर्व बैंक, भोपाल में उपस्थित रहेगा। इसके अतिरिक्त, कार्यालय की आवश्यकतानुसार, यदि अपेक्षित हो, शनिवार और रविवार और अन्य अवकाश, को भी उपस्थित रहेंगे।

The Concurrent Auditor agrees that the Audit team shall be present at the RBI, Bhopal on all working days for the working hours of the Bank. Further, also Saturdays and Sundays and other holidays, if required due to office exigency.

5. लेखापरीक्षा का दायरा **Scope of Audit:**

- 5.1 लेखापरीक्षा के दायरे में निविदा दस्तावेज के अनुबंध-बी में उल्लिखित कार्य क्षेत्र शामिल होंगे।

The scope of audit will include areas of work as mentioned in [Annex- B](#) of the tender document.

- 5.2 बैंक की जरूरतों के आधार पर दायरे और कार्यक्षेत्र में निर्दिष्ट कार्यों को समय-समय पर पारिश्रमिक में बदलाव के बिना बढ़ाया जा सकता है।

The functions as specified in the scope and coverage may be enlarged from time to time depending upon the needs of the Bank without change in remuneration.

6. फर्म द्वारा संवेदनशील क्षेत्र/लेन-देन में देखी गई अनियमितताएँ, जो संदेहास्पद या धोखाधड़ी प्रकृति की हैं, को क्षेत्रीय निदेशक को रिपोर्ट करना आवश्यक है।

The firm is required to report the irregularities noticed in sensitive areas/transactions which are of suspicious or fraudulent nature to the Regional Director.

7. ऑडिटिंग फर्म किसी भी लेनदेन के लेखा परीक्षा के संबंध में किसी भी भूल-चूक के लिए जिम्मेदार होगी। इन मामलों में, बैंक के पास यह अधिकार सुरक्षित है कि वह ऐसे कार्यों, जैसा उचित समझे, के बारे में भारतीय सनदी लेखाकार संस्थान को सूचित करे।

The auditing firm will be responsible for any omissions or commissions in respect of any transactions audited. In such a case, Bank reserves the right to report to the Institute of Chartered Accountants of India for such actions as they may deem fit.

8. The Security Money Deposit or Performance Bank Guarantee deposited by the contractor shall be liable to be forfeited in the event of unsatisfactory performance of the contractor and/or loss/damage if any sustained by the Bank because of the failure or negligence of the contractor's personnel.

9. **वारंटी Warranties:**

9.1 समवर्ती लेखापरीक्षा का कार्य दैनिक आधार पर संपादित किया जाएगा। ऑडिट टीम को सहायक नोट आदि / अभिलेखों का ऑनलाइन एक्सेस सुगम तरीके से उपलब्ध कराया जाएगा। वित्तीय लेनदेन की समवर्ती लेखापरीक्षा करवाने में कोई देरी नहीं होनी चाहिए।

The Concurrent Audit will be on a daily basis. The supporting notes etc. /online access to records will be made readily available to the audit team. There should not be any delay in subjecting the financial transactions to Concurrent Audit.

9.2 समवर्ती लेखापरीक्षक निम्नलिखित के संबंध में शत प्रतिशत लेखापरीक्षा जांच करेंगे :-

- (a) स्टाफ और विक्रेता भुगतान से संबंधित सभी वित्तीय लेनदेन।
- (b) सभी वित्तीय लेनदेन समवर्ती लेखा परीक्षा (जिसमें स्वीकृति पूर्व, स्वीकृति उपरांत और भुगतान उपरांत के चरण शामिल हैं) के अधीन होना चाहिए ताकि बैंक की व्यय नियमावली और एसआरसीसी मानदंडों की अनुरूपता सुनिश्चित हो सके, जिसमें लेन-देन की सटीकता सुनिश्चित करने हेतु वित्तीय लेनदेन की स्वीकृति और भुगतान के बाद भी शत प्रतिशत जांच अपेक्षित है।
- (c) समवर्ती लेखा परीक्षक को प्रमाणित करना चाहिए कि उन्होंने लेनदेन की 100% जांच की है और संबंधित कानूनों/नियमों/अधिनियमों में निर्धारित वैधानिक और नियामक आवश्यकताओं का 100% अनुपालन किया गया है।

Concurrent Auditor will undertake 100% audit check in respect of following:-

- a. All financial transactions relating to staff and vendor payments.
- b. All financial transactions should be subjected to Concurrent Audit (including pre sanction, post sanction and post payment) stage to ensure conformity to Expenditure Rule of the Bank as well as Statutory & Regulatory Compliance Certificate (SRCC) norms which requires a

hundred percent check of financial transactions post sanction and also at the post payment stage to ensure accuracy of transactions

- c. The Concurrent Auditor should certify that, they have carried out 100% check of transactions and there is 100% compliance with the Statutory and Regulatory requirements prescribed in relevant Statutes/Rules/Acts.

10. **क्षतिपूर्ति खंड:** समवर्ती लेखा परीक्षक बैंक और उसके अधिकारियों, कर्मचारियों, निदेशकों और प्रतिनिधियों को उनके द्वारा ऑडिट किए गए किसी भी लेनदेन के संबंध में और सभी दावों (तीसरे पक्ष के दावों सहित) कार्यों के संबंध में किसी भी भूल-चूक के लिए क्षतिपूर्ति करने और क्षतिपूरित बनाए रखने के लिए सहमत है, जिसमें नुकसान, क्षति, लागत, व्यय, कानूनी खर्च सहित शुल्क, जो बैंक को समवर्ती लेखा परीक्षक की निम्नलिखित कृत्यों के परिणामस्वरूप किसी भूल-चूक के कारण वहन करना पड़ सकता है:

- 9.1 अनुबंध अवधि के दौरान सरकार या अन्य वैधानिक प्राधिकरणों द्वारा जारी किसी भी लागू कानूनों, विनियमों, दिशानिर्देशों का उल्लंघन; या
- 9.2 समवर्ती लेखा परीक्षक के नियमों और शर्तों का उल्लंघन या गैर-निष्पादन; या
- 9.3 समवर्ती लेखा परीक्षक द्वारा दी गई वचनबधता और वारंटी का उल्लंघन; या
- 9.4 समवर्ती लेखा परीक्षक या उनकी ओर से तीसरे पक्षकार की लापरवाही या धोखाधड़ीपूर्ण कृत्य या भूल-चूक;

Indemnity Clause: The Concurrent Auditor agrees to indemnify and to keep the Bank and its officers, employees, directors and representatives indemnified for any omissions or commissions in respect of any transaction audited by them and against all claims (including third party claims) actions, losses, damages, costs, expenses, charges including legal expenses which the Bank may suffer or incur on

account of any default, omission or commission on the part of the Concurrent Auditor due to:

- 9.1 Violations of any applicable laws, regulations, guidelines issued by the Government or other statutory authorities during the contract period; or
- 9.2 Breach or non-performance of the terms and conditions of the Concurrent Auditor; or
- 9.3 Breach of the representations and warranties made by the Concurrent Auditor; or
- 9.4 Negligent or fraudulent act or omission by the Concurrent Auditor; or any third party for reasons attributable to the Concurrent Auditor.

11. समवर्ती लेखा परीक्षक अपने स्टाफ या एजेंट / प्रतिनिधियों के किसी भी दावे के खिलाफ बैंक को क्षतिपूर्ति भी करेगा और समवर्ती लेखा परीक्षक का यह कर्तव्य होगा कि वह अपने कर्मियों / कर्मचारियों को स्पष्ट रूप से सूचित करे कि उनका बैंक के खिलाफ कोई दावा नहीं होगा और वे अपनी किसी भी सेवा शर्तों के संबंध में या अन्यथा, प्रत्यक्ष और/अथवा परोक्ष रूप से, बैंक के साथ या उसके विरुद्ध कोई औद्योगिक विवाद नहीं उठाएंगे। इसके अलावा, समवर्ती लेखापरीक्षक सदैव बैंक को उन सभी दावों के लिए क्षतिपूर्ति करेगा जो कर्मकार मुआवजा अधिनियम, या उसके तहत बनाए गए नियम या किसी भी कानून या मुआवजे के नियमों के तहत होंगे, जो इस करार के प्रयोजन के तहत रोजगार के दौरान किसी भी व्यक्ति द्वारा की गई दुर्घटना या चोट के परिणामस्वरूप देय होगा। समवर्ती लेखापरीक्षक अपने कर्मचारियों के पारिश्रमिक और अन्य देय राशि के साथ-साथ उनके द्वारा की गई भूल-चूक के लिए भी पूरी तरह से जिम्मेदार होगा।

The Concurrent Auditor shall also keep the Bank indemnified against any claim from the staff of the Concurrent Auditor or agents /representatives and it shall be the duty of the Concurrent Auditor to clearly inform their own personnel/staff that they shall have no claim whatsoever against the Bank and they shall not raise any industrial dispute, either directly and/or indirectly, with or against the Bank in

respect of any of their service conditions or otherwise. Further, the Concurrent Auditor shall at all times indemnify the Bank against all claims which may be made under the Workmen's Compensation Act, or rules framed thereunder or under any law or rules of compensation payable in consequence of any accident or injury sustained by any person in its employment for the purpose of this agreement. The Concurrent Auditor shall be solely responsible for the remuneration and other dues to its employees, as also for omissions/commissions done by them.

10.1 गैर-प्रकटीकरण: समवर्ती लेखापरीक्षक इस करार के संबंध में अपने संविदात्मक दायित्वों को पूरा करने के दौरान ठेकदार को मिलने वाली कोई भी जानकारी, सामग्री तथा बैंक के बुनियादी ढांचाउपकरणों आदि के संबंध में मिलने वाली जानकारी का प्रत्यक्ष या/सिस्टम/अप्रत्यक्ष रूप से प्रकटीकरण किसी अन्य पक्षकार को नहीं करेगा तथा हमेशा इसे अतिगोपनीय बनाए रखेगा। समवर्ती लेखा परीक्षक, लागू कानून का अनुपालन करने या संविदा के अधीन अपने दायित्वों को पूरा करने के लिए आवश्यक होने की स्थिति को छोड़कर इस संविदा के ब्योरे को निजी दायरे में और गोपनीय बनाए रखेगा। समवर्ती लेखापरीक्षक, नियोक्ता की पूर्वलिखित अनुमति के बिना किसी व्यापारिक या तकनीकी पेपर में या अन्यत्र कार्य के विवरण को न तो प्रकाशित करेगा, नही प्रकाशन की अनुमति देगा और न ही इसका प्रकटीकरण करेगा। समवर्ती लेखापरीक्षक किसी गोपनीय जानकारी के प्रकटीकरण के परिणामस्वरूप बैंक को हुई हानि के लिए बैंक को क्षतिपूर्ति करेगा। समवर्ती लेखापरीक्षक द्वारा उपर्युक्त शर्तों का पालन न करना संविदा भंग माना जाएगा और बैंक संविदा की समाप्ति के अलावा अपने विवेकानुसार हुई क्षति का दावा करने तथा कानूनी उपाय करने का हकदार होगा।

Non-Disclosure: The Concurrent Auditor shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure

/ systems/ equipment etc., which may come to the possession or knowledge of the Concurrent Auditor during the course of discharging its contractual obligations in connection with this agreement, to any third party and shall at all times hold the same in strictest confidence. The Concurrent Auditor shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under it or to comply with applicable laws. The Concurrent Auditor shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Concurrent Auditor shall indemnify the Bank for any loss suffered by the Bank as a result of disclosure of any confidential information. Failure to observe the above shall be treated as breach of contract on the part of the Concurrent Auditor and the Bank shall be entitled to claim damages and pursue legal remedies, apart from termination of contract, at its discretion.

समवर्ती लेखापरीक्षक इस करार के अधीन गोपनीय जानकारी का प्रकटीकरण न किए जाने के दायित्व को सुनिश्चित करने के लिए अपने कर्मचारियों से संबंधित सभी उचित कार्रवाई करेगा। गैर-प्रकटीकरण और गोपनीयता के संबंध में समवर्ती लेखा परीक्षक के दायित्व इस करार की समाप्ति या किसी भी कारण से की गयी समाप्ति से परे रहेंगे।

The Concurrent Auditor shall take all appropriate actions with respect to its employees to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Concurrent Auditor's obligations with respect to nondisclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.

12. जुर्माना / Penalty

सेवाओं में किसी भी कमी या किसी भी शिकायत पर ध्यान न देने की स्थिति में, बैंक निविदा दस्तावेज के नियम और शर्तों में निहित खंड संख्या (7) के अनुसार समवर्ती लेखा परीक्षक पर जुर्माना लगा सकता है।

In case of any deficiency in services or any complaint remaining unattended, the Bank may impose on the Concurrent Auditor penalty as clause number (7) contained in Terms and Conditions of the tender document.

करार की समाप्ति: TERMINATION OF AGREEMENT

13. इसमें ऊपर निहित से किसी पूर्वाग्रह के बिना, बैंक अपने एकमात्र और पूर्ण विवेक पर, बिना कोई कारण बताए और बिना किसी मुआवजे के भुगतान के लिखित नोटिस द्वारा इस समझौते को तुरंत समाप्त करने का हकदार होगा, यदि

Without prejudice to what is contained hereinabove, the Bank shall at its sole and absolute discretion, be entitled to terminate this agreement forthwith by written notice without assigning any reason and without payment of any compensation, if

क) बैंक की राय में (जिसपर समवर्ती लेखा परीक्षक द्वारा प्रश्न नहीं किया जाएगा और जो समवर्ती लेखा परीक्षक पर बाध्यकारी होगा) समवर्ती लेखा परीक्षक इस समझौते को बैंक की संतुष्टि के लिए लागू करने में विफल रहता है या इनकार करता है, और/या

in the opinion of the Bank (which shall not be called in question by the Concurrent Auditor and shall be binding on the Concurrent Auditor) the Concurrent Auditor fails or refuses to implement this agreement to the Bank's satisfaction, and/or

ख) समवर्ती लेखा परीक्षक इस अनुबंध/निविदा के किसी भी नियम और शर्तों का उल्लंघन करता है, और/या

the Concurrent Auditor commits a breach of any terms and conditions of this agreement / tender, and/or

ग) समवर्ती लेखापरीक्षक को दिवालिया घोषित किया जाता है या उसके द्वारा अपने लेनदारों के साथ समझौता किया जाता है या यदि आपात या निष्पादन या अन्य प्रक्रिया लागू होती है या समवर्ती लेखा परीक्षक की संपत्ति या संपत्ति के किसी भी हिस्से के लिए रिसीवर नियुक्त किया जाता है, और/या

the Concurrent Auditor is adjudged an insolvent or a compromise is entered by it with its creditors or if distress or execution or other process is levied upon or receiver is appointed for any part of the assets or property of Concurrent Auditor, and/or

घ) किसी भी कारण से, समवर्ती लेखा परीक्षक इस समझौते के तहत अपने दायित्वों को पूरा करने के लिए कानून में वंचित हो जाता है, और/या

for any reason whatsoever, the Concurrent Auditor becomes disentitled in law to perform its obligations under this agreement, and/or

ड) बैंक के लिखित पूर्वानुमोदन के बिना समवर्ती लेखापरीक्षक या उसके व्यवसाय के स्वामित्व/साझेदारी या प्रबंधन में कोई भिन्नता है।

there is any variation in the ownership/ partnership or management of the Concurrent Auditor or its business without the prior approval in writing of the Bank to such variation

च) बैंक किसी भी समय फर्म द्वारा प्रदान की जाने वाली सेवाओं से संतुष्ट नहीं है तो बैंक एक कैलेंडर माह का नोटिस देकर संविदा समाप्त कर सकता है।

at any time the Bank is not satisfied with the services provided by the firm, the Bank may terminate the contract after giving a notice of one calendar month.

14. किसी भी कारण से इस करार के समाप्त होने की स्थिति में, समवर्ती लेखापरीक्षक/या उसके द्वारा नियोजित व्यक्ति या उसके एजेंट नुकसान के लिए मुआवजे के रूप में या अन्यथा बैंक से किसी भी राशि के लिए हकदार नहीं होंगे।

In the event of termination of this agreement for any reason whatsoever, the Concurrent Auditor /or persons employed by it or its agents shall not be entitled for any sum or sums whatsoever from the Bank by way of compensation for damages or otherwise.

मध्यस्थता ARBITRATION

15. यदि इस समझौते को बनाए जाने के संबंध में या इस समझौते में निहित या इससे उत्पन्न होने वाली किसी भी चीज के संबंध में या उक्त पार्टियों के अधिकारों, दायित्वों और कर्तव्यों के संबंध में पार्टियों के बीच किसी भी समय कोई विवाद, मतभेद या प्रश्न उठता है, इसे माध्यस्थ और सुलह अधिनियम, 1996 या उसके किसी भी वैधानिक संशोधन के प्रावधानों के तहत मध्यस्थता के लिए संदर्भित किया जाएगा और मध्यस्थ के निर्णय / मध्यस्थों के पैनल दोनों पक्षों के लिए अंतिम और बाध्यकारी होंगे। मध्यस्थता का स्थान भोपाल, मध्य प्रदेश, भारत होगा। इसके अलावा ऐसे विवाद, मतभेद या प्रश्न, यदि कोई हों, को भोपाल में उत्पन्न माना जाएगा और इसे निर्धारित करने का अधिकार केवल भोपाल की अदालतों को होगा।

If any dispute, difference or question shall, at any time, arise between the parties as to the construction of this Agreement or concerning anything

herein contained or arising out of this Agreement or as to the rights, liabilities and duties of the said parties, the same shall be referred to arbitration under the provisions of Arbitration and Conciliation Act, 1996 or any Statutory modification thereof and the decisions of the Arbitrator/ Panel of Arbitrators shall be final and binding on both the parties. The venue of arbitration shall be Bhopal, Madhya Pradesh, India. Further such disputes, difference or questions, if any, shall be deemed to have arisen at Bhopal and only courts in Bhopal shall have jurisdiction to determine the same.

16. कार्यस्थल पर महिलाओं के यौन उत्पीड़न (रोकथाम, निषेध और निवारण) अधिनियम, 2013 अधिनियम' के प्रावधानों का अनुपालन

Abiding by the provisions of Sexual Harassment of Women (Prevention, Prohibition and Redressal) Act, 2013 at work place:

15.1 'कार्यस्थल पर महिलाओं के यौन उत्पीड़न (रोकथाम, निषेध और निवारण) अधिनियम, 2013 अधिनियम' के प्रावधानों के पूर्ण अनुपालन का उत्तरदायित्व पूरी तरह से समवर्ती लेखापरीक्षक का होगा। बैंक के परिसर के भीतर अपने किसी कर्मचारी के विरुद्ध यौन उत्पीड़न की किसी शिकायत की स्थिति में समवर्ती लेखापरीक्षक द्वारा गठित आंतरिक शिकायत समिति के समक्ष शिकायत दर्ज की जाएगी। उक्त अधिनियम के अंतर्गत शिकायत के संबंध में समवर्ती लेखापरीक्षक समुचित कार्रवाई सुनिश्चित करेगा।

The Concurrent Auditor shall be solely responsible for full compliance with the provision of 'Sexual Harassment for women at work place (Prevention, Prohibition & Redressal) Act, 2013'. In case of any complaint of sexual harassment against its employee within the premises of the Bank, the complaint will be filed before the Internal Complaints Committee constituted

by the Concurrent Auditor. The Concurrent Auditor shall ensure appropriate action under the said Act in respect of the complaint.

- 15.2 फर्म / कंपनी के किसी पीड़ित कर्मचारी से बैंक के किसी कर्मचारी के विरुद्ध प्राप्त यौन उत्पीड़न संबंधी शिकायत का संज्ञान बैंक द्वारा गठित क्षेत्रीय शिकायत समिति द्वारा लिया जाएगा।

Any complaint of sexual harassment from any aggrieved employee of the Firm/ Company against any employee of the Bank shall be taken cognizance of by the Regional Complaints Committee constituted by the Bank.

- 15.3 समवर्ती लेखापरीक्षा फर्म / कंपनी के कर्मचारियों की संलिप्तता की स्थिति में भुगतान किए जाने के लिए आवश्यक क्षतिपूर्ति के लिए समवर्ती लेखापरीक्षक उत्तरदायी होगा, उदाहरण के लिए यदि समवर्ती लेखापरीक्षा फर्म / कंपनी के किसी कर्मचारी द्वारा की गई यौन हिंसा प्रमाणित हो जाती है तो बैंक कर्मचारी को दी जाने वाली मौद्रिक राहत।

The Concurrent Auditor shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employee of the Concurrent Audit Firm/ Company, for instance any monetary relief to Bank's employee, if sexual violence by the employee of the Concurrent Audit Firm/ Company is proved.

- 15.4 कार्यस्थल पर यौन उत्पीड़न तथा संबंधित मामलों के संबंध में अपने कर्मचारियों को शिक्षित करने की जिम्मेदारी समवर्ती लेखापरीक्षक की होगी।

The Concurrent Auditor shall be responsible for educating its employees about prevention of sexual harassment at work place and related issues.

15.5 समवर्ती लेखापरीक्षक अपने उन कर्मचारियों की पूर्ण और अद्यतन सूची बैंक को उपलब्ध कराएगा जिन्हें बैंक परिसर में काम पर लगाया गया है।

The Concurrent Auditor shall provide a complete and updated list of its employees who are deployed within the Bank's premises.

कि इस संविदा को समवर्ती लेखा परीक्षक द्वारा पढ़ा गया है और समवर्ती लेखा परीक्षक द्वारा पूरी तरह से समझा गया है।

That this Contract have been read by the Concurrent auditor and fully understood by the concurrent auditor.

यदि समवर्ती लेखा परीक्षक एक साझेदारी या स्वामित्व वाली संस्था है If the Concurrent Auditor is a Partnership or a Proprietary concern	जिसके साक्ष्य में बैंक और समवर्ती लेखापरीक्षक ने इन पर और दो डुप्लीकेट प्रतियों पर इसके ऊपर लिखित दिन और वर्ष को अपने हस्ताक्षर किए हैं IN WITNESS WHEREOF the Bank and the Concurrent Auditor have set their respective hands to these presents and two duplicates hereof the day and year first herein above written.
यदि समवर्ती लेखा परीक्षक एक कंपनी है If the Concurrent Auditor is a Company	जिसके साक्ष्य में बैंक ने अपने विधिवत प्राधिकृत अधिकारी के माध्यम से इन पर और इसकी ओर से निष्पादित की जाने वाली उक्त दो प्रतियों पर इसके ऊपर लिखित दिन और वर्ष को हस्ताक्षर किए हैं और समवर्ती लेखा परीक्षक ने अपनी सामान्य मुहर को लगाया है। IN WITNESS WHEREOF the Bank has set its hands to these presents through its duly authorized official and the Concurrent Auditor has caused its common seal to be affixed hereunto and the

	said two duplicates hereof to be executed on its behalf, the day and year first hereinabove written.
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मैं/हम एतद्वारा कर्मचारियों के वेतन को सीधे उनके बैंक खाते में एनईएफटी के माध्यम से वितरित करने के लिए और उपरोक्त कार्यों के संबंध में एनईएफटी के माध्यम से हमारी फर्म/कंपनी को दिए जाने वाले भुगतान भी स्वीकार करने के लिए सहमत हैं और पुष्टि करते हैं।

I/we hereby agree and confirm to disburse the salary of the employees through NEFT directly into their Bank account and also accept the payment in respect of the above works, if awarded to our Firm/Company, through NEFT.

हस्ताक्षर खंड

Signature Clause:

भारतीय रिज़र्व बैंक, भोपाल द्वारा हस्ताक्षरित एवं सुपुर्द

SIGNED AND DELIVERED by Reserve Bank of India, Bhopal

(नाम और पदनाम)

(Name and Designation)

इनकी उपस्थिति में हस्ताक्षर किये गए

साक्षी -

In the presence of -

Witnesses –

1. _____

पता Address _____

2. _____

पता Address _____

SIGNED AND DELIVERED by

_____ द्वारा हस्ताक्षरित एवं सुपुर्द

XIII. Performance Bank Guarantee

(To be submitted on Non-judicial stamp paper of appropriate value purchased in the name of the issuing bank):

No. Date

To:

The Regional Director

Reserve Bank of India, Bhopal

Dear Sir,

In consideration of your agreeing to accept the security deposit of INR (INR only) furnish able to you by Messrs (hereinafter referred to as “the Contractor”) in terms of their contract with you for **“Contract for Appointment of Concurrent Auditors for the year 2026-27 w.e.f. October 01, 2026 to September 30, 2027 for Reserve Bank of India, Bhopal”** as per their Tender dated and your Conditions of Contract and other tender documents relating thereto subject to the conditions and alterations mutually agreed upon the set forth or referred to in your Contract dated in the form of guarantee from us in the manner hereinafter contained, we (Name of the Bank) do hereby covenant and agree with you as follows :

1. We undertake to indemnify you and keep you indemnified from time to time to the extent of Rs. _____ (Rupees _____ only) against any loss or damage caused to or suffered by or that may be caused to or suffered by you by reason of any breach or breaches on the part of the Contractor of any of the terms and

conditions contained in the said Contract and in the event of the Contractor making any default or default in carrying out any of the work under the said Contract or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding in total the said sum of Rs. _____ (Rupees _____ only) as may be claimed by you as your losses and/or damages, costs, charges or expenses by reason of such default on the part of the Contractor.

2. Notwithstanding anything to the contrary, your decision as to whether the Contractor has made any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under this Guarantee but will pay the same forthwith on your demand without any protest or demur.

3. This guarantee shall continue and hold good until it is released by you on the application by the Contractor after expiry of the relative guarantee period of the said Contract and after the contractor had discharged all his obligations under the said Contract and produced a certificate of due completion of the work under the said contract and submitted a "No Demand Certificate", provided always that this guarantee shall in no event remain in force after the day of without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of six months from the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

4. Should it be necessary to extend this guarantee on account of any reason whatsoever, we undertake to extend the period of this Guarantee on your request till such time as may be required by you. Your decision in this respect shall be final and binding on us.

5. You will have the fullest liberty without effecting this guarantee from time to time to vary any of the terms and conditions of the said contract or extend the time of performance of the Contractor or to postpone for any time or from time to time any of your rights or powers against the Contractor and either to enforce or forbear to enforce any of the terms and conditions of the said Contract and we shall not be released from our liability under this guarantee by the exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the Contractor or any other forbearance, act or omission on your part or any indulgence by you to the Contractor or by any variation or modification of the said contract or any other act, matter or things whatsoever, which under the law relating to sureties would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs.

_____ (Rupees only) as aforesaid.

6. This guarantee shall not in any way be affected by your taking or varying or giving up any securities from the Contractor or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be, of the Contractor.

7. In order to give full effect to the guarantee herein contained you shall be entitled to act as if we were your principal debtors in respect of all your claims against the Contractor hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety-ship and other rights, if any, which are in any way inconsistent with any of the provisions of this guarantee.

8. Subject to the maximum limit of our liability as aforesaid, this guarantee will cover all your claim or claims against the contractor from time to time arising out of or in relation to the said contract and in respect of which your claim in writing is lodged on us before expiry of six months from the date of expiry of this guarantee.

9. Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent by post, it shall be deemed to have been given when the same has been posted.

10. This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees heretofore given to you by us (whether jointly with others or alone) and now existing unconcealed and that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.

11. This guarantee shall not be affected by any change in the constitution of the contractor or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and enforceable by the absorbing or amalgamated company or concern.

12. Any forbearance, act or omission on the part of the Bank in enforcing any of the conditions of the said tender or showing of any indulgence by the Bank to the Tenderer shall not discharge the Surety in any way and the obligations of the Surety under this guarantee shall be discharged only on the intimation thereof being given to the Surety by the Bank.

13. This guarantee is irrevocable during the period of its currency and shall not be revoked without your previous consent in writing.

14. We further agree and undertake to pay you without demur the amount demanded by you in writing notwithstanding any difference or dispute or controversy that may exist or arise between you and contractor or any other person.

15. Notwithstanding anything contained herein above our liability under this guarantee is restricted to Rs._____ (Rupees_____ only). Unless a written claim is lodged on us for payment under this guarantee within six months from

the date of expiry, including extensions if any, of this guarantee all your rights under the guarantee shall be forfeited and we shall be deemed to have been released and discharged from all liabilities there under, irrespective of whether or not the original guarantee is returned to us.

16. We have power to issue this guarantee in your favor under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Guarantee under the Power of Attorney granted to him by the Bank.

SIGNED AND DELIVERED

(For & on behalf of the above named Bank)

BRANCH MANAGER

(Banker's Seal)

Address

PROFORMA OF BANK GUARANTEE FOR EARNEST MONEY DEPOSIT

(On Non-Judicial Stamp Paper of appropriate value)

Place: _____

Date: _____

The Regional Director

Regional Bank of India

Hoshangabad Road, Bhopal

Bhopal- 462011

Dear Sir,

Name of Work: _____

Ref.: NIT/Advt. No. _____ date

WHEREAS The Reserve Bank of India Bhopal, having its Central Office at Shahid Bhagat Singh Road, Mumbai (hereinafter called the „RBI“) has invited tenders for the captioned work (hereinafter called “the said tender”) on the terms and conditions mentioned in the said tender documents. It is one of the terms of invitation of tenders that the tenderer shall furnish a Bank Guarantee for a sum of Rs. _____ (Rupees only) as Earnest Money Deposit (EMD).

M/s. (Name of the Tenderer/Bidder) _____, (hereinafter called as “the Tenderer/ Bidder”), who are our Clients/Constituents intend to submit their tender/ Bid for the said work and have requested us to furnish Bank Guarantee to RBI in respect of the said sum of Rs. _____ (Rupees _____ only) in respect of EMD.

NOW THIS GUARANTEE WITNESSETH

1. We (Name of the Bank) do hereby agree with and undertake to RBI, their Successors, Assigns that in the event of the RBI coming to the conclusion that the Tenderer have not performed their obligations under the said conditions of the tender or have committed a breach thereof, which conclusion shall be binding on us as well as the said Tenderer; we shall on demand by the RBI, pay without demur to the RBI, a sum of Rs. _____ (Rupees _____ only) or any lower amount that may be demanded by the RBI. Our guarantee shall be treated as equivalent to the Earnest Money Deposit for the due performance of the obligations of the Tenderer under the said Conditions, provided, however, that our liability against such sum shall not exceed the sum of Rs. _____ (Rupees _____ only).

2. We also agree to undertake to and confirm that the sum not exceeding Rs. _____ (Rupees _____ only) as aforesaid shall be paid by us without any demur or protest, merely on demand from the RBI on receipt of a notice in writing stating that the amount is due to them and we shall not ask for any further proof or evidence and the notice from the RBI shall be conclusive and binding on us and shall not be questioned by us in any respect or manner whatsoever. We undertake to pay the amount claimed by the RBI within a period of one week from the date of receipt of the notice as aforesaid.

3. We confirm that our obligation to the RBI under this guarantee shall be independent of the agreement or agreements or other understandings between the RBI and the Tenderer.

This guarantee shall not be revoked by us without prior consent in writing of the RBI.

We hereby further agree that –

- a) Any forbearance or commission on the part of the RBI in enforcing the conditions of the said agreement or in compliance with any of the terms and conditions stipulated in the said tender and/or hereunder or granting of any time or showing of any indulgence by the RBI to the Tenderer or any other matters in connection therewith shall not discharge us in any way and our obligation under this guarantee. This guarantee shall be discharged only by the performance by the Tenderers of their obligations and in the event of their failure to do so, by payment by us of the sum not exceeding Rs. _____ (Rupees _____ only).
- b) Our liability under these presents shall not exceed the sum of Rs. _____ (Rupees _____ only).
- c) Our liability under this agreement shall not be affected by any infirmity or irregularity on the part of our said constituents/clients in tendering for the said work or their obligations there under or by dissolution or change in the constitution of our said constituents.
- d) This guarantee shall remain in force upto (six months from the last date of receipt of tender) provided that if so desired by the RBI, this guarantee shall be renewed for a further period as may be indicated by them on the same terms and conditions as contained herein.
- e) Our liability under these presents will terminate unless these presents are renewed as provided hereinabove on the or on the day when our said constituents comply with their obligations, as to which a certificate in writing by the RBI alone is the conclusive proof whichever date is later. Unless a claim or suit or action is filed against us within or any extended period, all the rights of the RBI against us under this guarantee shall be forfeited and we shall be released and discharged from all our obligations and liabilities hereunder.

Yours faithfully,

For and on behalf of _____ Bank.

Authorised Official (with seal)

(NB: This guarantee will require stamp duty as applicable in the state, where it is executed and shall be signed by the official whose signature and authority shall be verified).