

Expression of Interest



Bank of Baroda invites Expression of Interest for empanelment of Chartered Accountant firms, having office in village/ town/ city / district of Bank of Baroda's identified branches/ units, for creation of pool of CA firms for carrying out Concurrent Audit for period of -3- years from 01.04.2024 to 31.03.2027.

Date: 19th February 2024

EOI Reference: EOI: CIAD: 116/1

Key Information on the EOI Response Submission:

Expression of Interest (EOI) for Appointment of Concurrent Audit Firms for creation of Pool of Chartered Accountant firms to carry out Concurrent Audits of Branches/CBOs/Other Units from 01-04-2024 to 31-03-2027.

Sr. No.	Particulars	Timeline
1.	EOI Issuance Date	19th February 2024
2.	EOI Co-ordinator Telephone E mail ID	1. Mr. Abhishek Kashyap Mo. +91-9953761136 2. Mr. Govind Parihar Mo. +91-9999432157 3. Mr. Gaurav Singh Mo. +91-7291981138 E-mail ID:- bobsupport@c1india.com Escalation level 1 1. Mr. Pankaj Kumar Varma Mo. +91-7291981138 e-Mail- pankaj.varma@c1india.com for more details visit 'contact us' section at https://bobtenders.eproc.in
3.	Last Date of Submission of EOI Response (Closing Date)	05.00 pm 11th March 2024 Mode:- Online on URL https://bobtenders.eproc.in
4.	Opening of Eligibility Cum Technical Bid	12th March 2024 onwards Mode: Online on URL https://bobtenders.eproc.in

Note: The above dates are tentative and subject to change without any prior notice or intimation. Applicants should check website www.bankofbaroda.in under Tender Section and <https://bobtenders.eproc.in> for any changes / addendums to the above schedule and/or any other changes to this EOI. Bank would not be responsible for any delayed/lack of update directly to the applicant.

Steps to participate in the e-Tenders

Online viewing of Detailed Notice Inviting Tenders

- The bidders can view the Detailed Tender Notice along with the Time Schedule (Key Dates) for all the Live Tenders released by Bank of Baroda on the home page of bank's e-Tendering Portal on <https://bobtenders.eproc.in>.

ACCESSING / PURCHASING OF BID DOCUMENTS:

- It is mandatory for all the bidders to have Class-III Digital Signature Certificate (With Both DSC Components, i.e. Signing & Encryption) from any of the licensed Certifying Agency under CCA, Ministry of Electronics and Information Technology, Government of India to participate in e-tendering portal of Bank of Baroda. Bidders can see the list of licensed CA's from the link www.cca.gov.in C1 India Pvt. Ltd. also facilitate Class III Digital Signature Certificate (With Both DSC Components, i.e. Signing & Encryption) to the bidders. Bidder may contact C1 India Pvt. Ltd. at mobile no. +91-8130606629 for DSC related queries or can email at vikas.kumar@c1india.com

- To participate in the e-bid, it is mandatory for the Applicants to get themselves registered with Bank of Baroda e-Tendering Portal (<https://bobbidders.eproc.in>) to have a user ID & Password.
- The amendments / clarifications to the tender, if any, will be posted on the Bank of Baroda tender section and at e-Tendering Portal (<https://bobbidders.eproc.in>).
- The Bidder may modify or withdraw their bid after submission prior to the Bid Due Date. No Bid shall be modified or withdrawn by the Bidder after the Bid Due Date and Time.
- Both 'EMD' and 'Tender Document Fee', if any, are mentioned in individual tender document published at Bank of Baroda e-Tendering Portal (<https://bobbidders.eproc.in>).
- For helpdesk, please contact e-Tendering Cell and Help Desk Support Monday to Friday
Ph: 0124-4302033/36/37, bobsupport@c1india.com.
- It is highly recommended that the bidders should not wait till the last date of bid submission to avoid complications like internet connectivity issue, network problems, system crash down, power failure, browser compatibility issue, system compatibility issue, improper digital signature certificate problem etc. In view of this context, neither Bank of Baroda nor C1 India Pvt. Ltd will be responsible for such eventualities.

Definition of Terms used in the EOI:

Following terms are used in the document interchangeably to mean:

1. "Appointment / Assignment / Job/ Engagement" means the work to be performed by the selected Applicant pursuant to the Contract
2. "Bank" or "BOB" means Bank of Baroda
3. "BCC" means Baroda Corporate Centre, Bandra Kurla Complex, Mumbai
4. "Day" means Business day
5. "EOI" means Expression of Interest
6. "ICAI" means Institute of Chartered Accountants of India
7. "Personnel/ Resources" means professionals and support staff provided by the selected Applicant
8. "Proposal/ Bid/ Tender" means Response to the EOI Document
9. "RBI" means Reserve Bank of India
10. "Recipient, Respondent, Consultant and Applicant" means interested and eligible applicants responding to this EOI for Concurrent Audit
11. "Successful/ Selected Applicant" means the applicant selected as the successful applicant by the Bank in accordance with this EOI who is also referred to as 'Chartered Accountant Firm / Concurrent Audit Firm'
12. "ZIAD" means Zonal Internal Audit Divisions in all the Zones.
13. C1 India Pvt. Ltd.: Service provider to provide the e-Tendering Software.
14. Bank of Baroda e-Procurement Portal: An e-tendering portal of Bank of Baroda introduced for the process of e-tendering which can be accessed on <https://bobtenders.eproc.in>

Clauses for Tenders as per the order no. 6/18/2019-PPD dated 23rd July 2020 issued by Ministry of finance - Department of expenditure

- I. Any applicant from a country which shares a land border with India will be eligible to participate in this tender only if the applicant is registered with the Competent Authority.
- II. "Applicant" (including the term 'tenderer', 'consultant' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of applicants stated hereinbefore, including any agency branch or office controlled by such person, participating in a procurement process.
- III. "Applicant from a country which shares a land border with India" for the purpose of this Order means :-
 - a. An entity incorporated, established or registered in such a country; or
 - b. A subsidiary of an entity incorporated, established or registered in such a country; or
 - c. An entity substantially controlled through entities incorporated, established or registered in such a country; or
 - d. An entity whose *beneficial owner* is situated in such a country; or

- e. An Indian (or other) agent of such an entity; or
 - f. A natural person who is a citizen of such a country; or
 - g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.
- IV. The *beneficial owner* for the purpose of (iii) above will be as under:
- 1. In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.
Explanation—
 - a. “Controlling ownership interest” means ownership of or entitlement to more than twenty-five per cent, of shares or capital or profits of the company;
 - b. “Control” shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
 - 2. In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
 - 3. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
 - 4. Where no natural person is identified under (1) or (2) or (3) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
 - 5. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- V. An Agent is a person employed to do any act for another, or to represent another in dealings with third person.
- VI. The successful applicant shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority.

Confidentiality:

This document is meant for the specific use by the Firm/ person/s interested to participate in the EOI process. This document in its entirety is subject to Copyright Laws. Bank of Baroda expects the Firms or any person acting on behalf of the Firms strictly adhere to the instructions given in the document and maintain confidentiality of information. The Firms will be held responsible for any misuse of information contained in the document, and are liable to be prosecuted by the Bank in the event that such a circumstance is brought to the notice of the Bank. By downloading the document, the interested party is subject to the confidentiality clauses.

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1 Introduction

1.1 Introduction and Disclaimer

This Expression of Interest (EOI) document has been prepared solely for the purpose of enabling Bank of Baroda ("the Bank") for creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/CBOs/Other Units for identified Bank of Baroda Branches/ Units, from 01-04-2024 to 31-03-2027.

The EOI document is not recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and any successful Firm identified by the Bank, after completion of the selection process as detailed in this EOI document.

The EOI document is intended solely for the information of the party to whom it is issued ("the Recipient" or "the Respondent") and no other person or organization.

Bank of Baroda hereby invites responses from competent and registered Chartered Accountant Firms registered with ICAI & RBI for creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/CBOs/Other Units for identified Bank of Baroda Branches/ Units, from 01-04-2024 to 31-03-2027.

1.1 Information Provided

The EOI document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with the Bank in relation to the provision of services. Neither the Bank nor any of its directors, officers, employees, agents, representative, contractors, or advisors gives any representation or warranty (whether oral or written), expressed or implied as to the accuracy, updating or completeness of any writings, information or statement given or made in this EOI document.

1.2 Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, the Bank and its directors, officers, employees, contractors, representatives, agents, and advisors disclaim all liability from any loss, claim, expense (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities, expenses or disbursements incurred therein or incidental thereto) or damage, (whether foreseeable or not) ("Losses") suffered by any person acting on or refraining from acting because of any presumptions or information (whether oral or written and whether express or implied), including forecasts, statements, estimates, or projections contained in this EOI document or conduct ancillary to it whether or not the losses arises in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of the Bank or any of its directors, officers, employees, contractors, representatives, agents, or advisors.

1.3 Costs Borne by Respondents

All costs and expenses (whether in terms of time or money) incurred by the Recipient/ Respondent in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by the Bank, will be borne entirely and exclusively by the Recipient/ Respondent.

1.4 Recipient Obligation to Inform Itself

The Recipient must apply its own care and conduct its own investigation and analysis regarding any information contained in the EOI document and the meaning and impact of that information.

1.5 Evaluation of Offers

Each Recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate, for the creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/CBOs/Other Units for identified Bank of Baroda Branches/ Units, from 01-04-2024 to 31-03-2027 not limited to those selection criteria set out in this EOI document.

The issuance of EOI document is merely an invitation to offer responses to this EOI and must not be construed as any agreement or contract or arrangement nor would it be construed as any investigation or review carried out by a Recipient. The Recipient unconditionally acknowledges by submitting its response to this EOI document that it has not relied on any idea, information, statement, representation, or warranty given in this EOI document.

1.6 Errors and Omissions

Each Recipient should notify the Bank of any error, fault, omission, or discrepancy found in this EOI document but not later than last date of submission of responses to this EOI.

1.7 Acceptance of Terms

A Recipient will, by responding to the Bank's EOI document, be deemed to have accepted the terms as stated in this EOI document.

1.8 No Legal Relationship

No binding legal relationship shall exist between any of the Applicant and the Bank until execution of a contract

2 Terms of the EOI Response

2.1 Registration of EOI Response

Registration of EOI response will be through <https://bibtenders.eproc.in>. The proposal must contain all documents, information, and details required by this EOI. If the submission to this EOI does not include all the documents and information required or is incomplete or submission is through e-mail, the EOI is liable to be summarily rejected.

All submissions, including any supporting documents, will become the property of the Bank. The Recipient shall be deemed to have licensed, and granted all rights to, the Bank to reproduce the whole or any portion of their submission for the purpose of evaluation.

2.2 EOI Validity period

EOI responses must remain valid and open for evaluation according to their terms for a period of at least 180 days from the EOI opening date.

2.3 Late EOI Submission Policy

On-time submission of responses is strongly encouraged and recommended. However, the Bank has no obligation to accept or act on any response received late / after due date and time. The Bank has no liability toward any respondent who lodges a late tender submission for any reason whatsoever.

2.4 Appointment period

Post the evaluation process, the selected firm would be initially appointed by the Bank for twelve months and may be extended annually for further two years (maximum upto -3- years) subject to satisfactory performance and at the sole discretion of the Bank. The appointment period will be governed by the extant RBI guidelines in this regard. Bank reserves the right to increase/decrease the number of auditable entities at any time.

2.5 Communication on the EOI

Recipients are required to address all communication/ clarifications/ queries if any relating to the EOI to EOI Co-ordinator. Any changes to the EOI will be communicated as Addendum to the EOI and will be published on the Bank's website under Tenders section. However, the Bank will not answer any communication initiated by the Respondents beyond the dates provided in **"Key Information on the EOI Response Submission"**.

The Bank may in its absolute discretion seek, but under no obligation to seek, additional information or material from any Respondents after the EOI closes and all such information and material provided must be taken to form part of that Respondent's response.

Respondents should invariably provide details of their email address as any clarifications required by the Bank against the response to the EOI will only be communicated to the Respondent via email. If Bank in its sole and absolute discretion deems that the originator of the query will gain an advantage by a response to a question, then Bank reserves the right to communicate such response to all Respondents.

The Bank may in its absolute discretion engage in discussion or negotiation with any Respondent (or simultaneously with more than one Respondent) after the EOI closes to improve or clarify any response.

2.5.1 Seeking additional information:

The Bank may, in its absolute discretion, seek any additional information/ clarification from any Applicant as part of the evaluation process and all such information and material provided must be taken to form part of that Applicant's Response to the EOI. The Bank reserves the right to ascertain information from the organizations with which the Respondents have rendered their services for execution of similar projects.

2.5.2 Grievance Rederssal:

Any applicant who claims to have a grievance against a decision or action with regards to the provisions of this EOI may file a request to the General Manager, CIAD at rbca.ciad@bankofbaroda.com. It may please be noted that the grievance can be filed by only that applicant who has participated in Procurement proceedings in accordance with the provisions of this EOI. All letters must be addressed to the following:

General Manager,
Central Internal Audit Division,
Baroda Bhavan, 4th Floor, Head Office
R.C. Dutt Road, Alkapuri, BARODA- 390007

2.6 Notification

The Bank will notify all the successful respondents in writing immediately, post completion of the EOI Evaluation on the outcome of the process. The Bank is not obliged to provide any reasons for any acceptance or rejection.

2.7 Disqualification

Any form of canvassing/lobbying/influence will result in disqualification at the sole discretion of the Bank.

2.8 Language

The EOI response prepared by the Firm, as well as all correspondence and documents relating to the EOI exchanged by the Firm and the Bank and supporting documents and printed literature shall be in the English language only.

2.9 Formats of Bids

The Firms should use the formats prescribed by the Bank in submission of the EOI Response. The Bank reserves the right to ascertain information from the banks and other institutions to which the Firms have rendered their services for execution of similar assignments.

2.10 Timeframe

The timeframe has been provided at the start of this document for the overall selection process. The Bank reserves the right to vary this timeframe at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be relayed to the affected Respondents during the process. The time schedule will be strictly followed. Interested parties are expected to adhere to these timelines. However, the Bank reserves the right to change the aforementioned timelines.

2.11 Guidelines for submission details and E-tendering

Application and other Annexures to contain the following (All the Documents should be digitally signed by authorized representative of bidder)

Section #	Section Heading	Proforma to be given
1.	The applicant firm should be a Chartered Accountant Firm (Partnership Firm or Limited Liability Partnership), registered with ICAI	Certificate of Registration with ICAI, Partnership Deed in case of Partnership Firm and Registration Certificate of ROC (for LLPs).
2.	The applicant firm should be Category –I, II or III as per RBI grade as available on Website www.meficai.org (latest). CA Firms with RBI grading IV are not eligible to apply.	Latest copy of category suggested by RBI in the name of the applicant firm. Copy of MEF certificate in the name of the applicant firm be submitted.
3.	The applicant firm should have carried out Concurrent Audit of Branch of any scheduled commercial bank for at least -1- year during last five financial years. (Note: For the purpose of eligibility criteria compliance, 'scheduled commercial banks' in India excludes Regional Rural Banks, Co-operative Banks, Small Finance Banks & Payment Banks.)	Letter of engagements in the name of the applicant firm be submitted.
4.	The applicant firm should have minimum of -1- CISA/ DISA qualified CA partners/ CA Qualified permanent staff as per ICAI certificate of Registration.	CISA/ DISA qualified CA partners and Qualified Permanent staff– copy of CISA/ DISA certificate along with membership number of ICAI to be enclosed
5.	The applicant firm should not have been black listed/ debarred by any Government Financial Institutions/ Banks/ RBI/ ICAI/ IBA/ Government/ Semi Government Departments/ PSUs in India/ NFRA	A self-declaration by applicant CA firm.
6.	The applicant firm should not be owned or controlled by any Director or Employee of Bank of Baroda, both present and those who have retired in the last two years, or by any of their relatives. Further, the applicant firm shall not engage any of the foregoing persons as partners, employees or contractors for any work whether connected with the "Assignment/ Job/ Engagement" nor shall they benefit directly or indirectly from the "Assignment/ Job/ Engagement" in any manner.	A self-declaration by applicant CA firm.
7.	As per Bank's Policy, Tenure of External Concurrent Auditor with Bank shall not be more than five years on continuous basis. Minimum one year cooling period will be applicable for same set of Branches after completion of three year period and also on completion of five years. The firms which are under cooling period are not eligible to apply.	A self-declaration by applicant CA firm.
8.	The selected CA firm should furnish the name, qualification and skill set of the persons, who shall be conducting audit in the branch, to the Bank before commencing audit assignment and such persons will have to continue audit for Twelve (12) months.	A self-declaration by applicant CA firm.
9.	Selected CA firm will submit undertaking not to Sub contract / sub-assign the Audit Assignment.	Undertaking by applicant CA firm.
10.	Applicant CA firm should not have conducted Statutory Central Audit or Statutory branch Audit of Bank of Baroda in current or previous financial year.	A self-declaration by applicant CA firm.
11.	Power Point Presentation (PPT), with maximum -5- PPT Slides, be submitted covering following points 1) Understanding of the Scope of Audit.	Power Point Presentation (PPT), with maximum -5- PPT Slides by CA firm

Section #	Section Heading	Proforma to be given
	2) Technical approach & Methodology 3) Approach towards concurrent audit of the Branch / unit using Audit Capabilities of CA partner / Audit staff, computer literacy, tech-savviness etc. to enhance overall audit effectiveness. 4) Experience of key personnel proposed /assigned (based on the Curriculum Vitae of the Team leaders, Subject Matter Experts for different facets of Banking, resource personnel etc). Key personnel should also be suitably qualified (CA/ CIA/ CISA/ DISA/ MBA). Proposed Team should have experience in the areas of audit execution for Banks in India.	
12.	Application for empanelment of Chartered Accountant Firms as Concurrent Auditors.	Annexure 1
13.	Letter of Authorization to Bid	Annexure 2
14.	Undertaking for Technical Evaluation	Annexure 3.1
15.	Team Profile	Annexure 4
16.	Proposed List of Key Personnel	Annexure 5
17.	Undertaking	Annexure 6
18.	Declaration for Conformity with Hardcopy Letter	Annexure 7
19.	Conformity Letter	Annexure 8
20.	Certification	Annexure 9A
21.	Declaration/ from applicant (applicability of restriction of boundaries)	Annexure 11
22.	Integrity Pact	Annexure 12

2.11.1: ELIGIBILITY CRITERIA:

Only Applicants that fulfil ALL the eligibility criteria as mentioned in **Annexure 3** are eligible to participate. The applicant should submit their responses along with documentary evidence and self-declaration, as required for the above eligibility criteria. Proposals of those applicants, who do not fulfil any of the eligibility criteria as stated in full, will be summarily rejected. Firms fulfilling the eligibility criteria as laid out above will proceed to the next stage of the Technical Evaluation. The Bank's discretion on 'Eligibility Criteria' is final.

Note- All the supporting documents need to be submitted/ uploaded, duly indexed / numbered sequentially in the above order with respective eligibility criteria.

2.12 Security Deposit

Security Deposit payable by the Successful Applicant – The Selected Firm has to deposit with the Bank an amount of Rs.50,000.00 towards security deposit for the entire period of the contract, within 15 days from the date of communication about selection of Firm by the Bank.

2.13 Remuneration

Category of Branch as per Branch advance Portfolio	Fixed monthly fees per Branch / unit (Rs.)
Category A Branch : Rs 500 crore and above	50,000.00
Category B Branch : Rs100 crore to Rs 500 crore	45,000.00
Category C Branch : Up To Rs 100 crore	35,000.00
CBO	35,000.00
RAAC Gandhinagar	35,000.00
RLBO (Retail Liability Back Office)	35,000.00

Contact Centre	35,000.00
HRCPC	35,000.00
Head Office	35,000.00
Corporate Office	35,000.00
Samanvay Cell	35,000.00
CPPC	35,000.00
CBODPO (Demat Cell)	35,000.00
NSSC OA	35,000.00

- This excludes GST which will be payable by the Bank based on the prevailing rate. The Bank shall not entertain any other claims over and above the fee specified in the Financial Proposal. No additional fee will be paid by the Bank for time over run.
- The payment would be made to the Firm by the Bank in the subsequent month post conduct of the concurrent audit as well as submission of the deliverables to the Bank.
- The fees payable to the Concurrent Auditors will be based on Category of the Branch/ Unit as per the Categorization of branch, which is based on the advances figure as of 31.12.2023.
- The Concurrent Audit fees once fixed, shall remain the same for -12- months from the allotment of the branch to the CA Firm.

3 Terms of Reference

3.1 Introduction and Overview

Bank of Baroda, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Corporate Office at C-26, G-Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051 (hereinafter referred to as the “Bank”) which expression unless repugnant to the context or meaning thereof shall mean and include its successors and assigns), intends to issue this bid document, hereinafter called EOI, to eligible Firms, hereafter called as “Applicants or Firms” to participate in the competitive bidding for Appointment of Concurrent Audit Firm to carry out Concurrent Audits of Branches/CBOs/Other Units For each Zone of Bank of Baroda.

Bank of Baroda is one of India’s largest banks with a strong domestic presence spanning 8100 + branches supported by self-service channels, as well as 100 + branches / offices overseas including branches of subsidiaries, distributed spanning 22 countries. The Bank has wholly owned subsidiaries such as BOB Financial Services and BOB Capital. Bank of Baroda also has joint ventures for life insurance with India First Life Insurance and for asset management with Baroda BNP Paribas Asset Management India Pvt Ltd. The Bank owns 98.57% in Nainital Bank. The Bank has also sponsored Regional Rural Banks. The Bank also holds stake in several companies which have been invested over the past few years.

BACKGROUND:

The Bank intends to go for this arrangement to:

1. Create a pool of Chartered accountant firms for concurrent Audit of our branches/ Units.
2. Streamline the variable quality of the work of Concurrent Auditors.
3. Scale on the part of Auditors to use technology in auditing and ensuring regulatory compliance.

OBJECTIVES OF FLOATING EOI:

1. To improve the effectiveness of concurrent audit for detecting violations and providing early warning signals about weaknesses and problems.
2. To keep all transactions of the branch under continuous review so as to supplement Bank's efforts to ensure a robust internal control system at the branch.
3. To ensure that violation, if any, in the system and procedures of the bank are brought to the notice of the management immediately “as near thereto as possible” so that timely corrective and remedial steps can be taken to avoid repetition.
4. To pick up and report early warning signals.
5. To report serious irregularities / fraudulent activities noticed at the branch.
6. To ensure the quality of credit portfolio with due focus on credit appraisal, sanction, disbursement, monitoring, and recovery aspects etc.
7. Identifying system lapses, irregularities of every type, income leakage, ensuring compliance of terms of sanction for advances, detecting frauds, pointing out symptoms of sickness in time etc.

3.2 Purpose

The Bank, for this purpose, invites applications from competent Firms who are interested in participating in this EOI and must fulfil the eligibility criteria mentioned under **Annexure-3** and also in a position to comply with the technical requirement mentioned and submit the required proposal as per the EOI. Apart from the above the Firm must also agree to all our terms & conditions mentioned under this EOI.

3.3 Project Scope

This EOI is floated for Creation of pool of Chartered Accountant Firms as concurrent Auditors of our branches/ units from 01-04-2024 to 31-03-2027. The project scope is mentioned in Audit Coverage (**Annexure-9**)

An eligible firm can apply for Concurrent Audit of Maximum -3- Districts only.

Bank of Baroda seeks to Create a of pool of Chartered Accountant Firms as concurrent Auditors of our branches/ units from 01-04-2024 to 31-03-2027, wherein -1- branch will be allotted to a single CA firm, however in cases where Category I, II, III CA firm is not available in a geographical area, more than -1- branch can be allotted (upto Maximum 3). Preference may be given to the CA firms which are in the same village, city of the Branch / unit, however, allocation of the branches / units will be at the sole discretion of the Bank.

It is expected that the selected Firm will have necessary expertise, experience, capabilities and knowledge in the area, which shall broadly cover the areas listed below. This listing is not exhaustive and should be regarded as an outline only. The objective is to provide '*best in class*' Concurrent Audit services to the Bank. Brief roles of the selected Concurrent Auditor are mentioned below:

- Conduct Concurrent Audit for the Bank covering branches/ operating units on daily basis as per audit plan decided by the Bank & Certification which is mentioned in Annexure **9, 9A & 10** of this EOI.
- Consolidation of audit findings across operating units / branches mentioned under Annexure 9, Annexure 9A & 10 of this EOI, to identify process improvement opportunities, control and system gaps.
- Provide suggestions addressing process improvement opportunities and controls and system gaps to the Management.

Deliverables:

The Concurrent Auditor shall provide the following minimum deliverables as per the indicated frequency as below.

Deliverables	Audience	Frequency
Daily Report (Soft Copy – Through E Mail)	Branch, Region, Zone & ZIAD	Daily, by EOD of next day.
Weekly Report (Soft Copy – Through E Mail)	Branch, Region, Zone & ZIAD	1 st Day of succeeding week.
Audit Reports for all the Branches and other units subjected to concurrent audit from time to time	Respective Branch / Auditee Unit, Region, Zone & Zonal Internal Audit Division (ZIAD),	Monthly, By 10 th of the succeeding month
Summary of Audit report of Branches and other units at Regional Office level	Zonal Internal Audit Division (ZIAD), Respective Region & Zone	Quarterly, By 15 th of the succeeding month
Summary of Audit report of Branches and other units at Zonal Office level	Zonal Internal Audit Division (ZIAD), Zone & CIAD	Quarterly, By 15 th of the succeeding month

- * The Audit Firm shall follow the time norms for completing the Audit and submitting the Audit Report to Branch / Other Unit, Controlling Office & ZIAD. If there is any delay in submission of the report, 10% of the monthly Audit Fee will be deducted without any further reference to the Auditor.

- * Over and above this, Audit Report is required to include immediate reporting of high-risk issues to the Bank and the corrective action initiated by the Bank in that regard.
- * Weekly & Monthly report of Branch / Other unit to be deliberated in person with Branch Head / In- Charge by Sr. Partner / Team Leader.
- * Audit Reports to also include review of Action Taken Reports (ATR) and escalation of delays in action taken, if any.
- * The Audit firm shall submit the Concurrent Audit reports in the web based Audit Package covering all the Audit areas as per the scope of the audit and amendments thereof advised from time to time and ensure Quality Audit of branches.
- * The audit firm shall own professional responsibility for concealment of facts / not reporting serious irregularities or losses on account of non-reporting / non-detection of early warning signals / frauds.
- * Minor Irregularities pointed out by Concurrent Auditors are to be rectified on the spot. The branch should ensure rectification of deficiencies without any loss of time so as to achieve the very purpose of Concurrent Audit.
- * Pending issues of previous reports shall be mentioned as persisting irregularities / deficiencies in subsequent reports.
- * Quality of Concurrent Audit is reflected in reducing number of Irregularities, absence of persisting Irregularities as RBI envisages that Auditor should also educate staff about hazards of deviation from System & Procedure.
- * If the Concurrent Audit is effective, it should result in up gradation of the Branch in annual inspection and / or maintaining higher level ratings obtained (Low- Medium Risk in RBIA)
- * If the RBIA rating of the Branch is downgraded, the performance of the Concurrent Auditor shall be critically examined and reviewed for deciding continuance of service or otherwise.

Attendance: Firm has to deploy, dedicated Audit Assistant for each Branch / Other Unit having suitable qualification and adequate knowledge & experience for carrying out Concurrent Audit. The Audit Assistant is required to visit the Branch / other unit on all working days for full day. Pro-rata fees shall be deducted, in case Audit Assistant has not attended Branch / Other Unit for more than -3- days during the month. Bank has right to interview the personnel, to decide to deploy for this assignment or not. Bank shall reserve the right to seek the change of resource/ personnel at any point of time during the engagement.

The ZIAD at any point of time is authorised to surprise check the attendance of the Audit Assistant/ CA Partner on any working day.

Concurrent Audit Coverage – As mentioned under Annexure 9 of this EOI

Concurrent Audit Certification– As mentioned under Annexure 9 A of this EOI

List of Branches, CBOs and other units – As mentioned under Annexure 10 of this EOI

4 Evaluation process

4.1 Preliminary Scrutiny

The Bank will scrutinize the Applications/ Documents/ Annexures to the application submitted to determine whether they are complete and as per EOI requirement, whether technical documentation as asked for and required, to evaluate the offer has been submitted, whether the documents have been properly signed and whether items are offered as per the EOI requirements.

The proposals received by the Bank will be technically evaluated to arrive at the technical scoring as per the scoring methodology specified under the TECHNICAL EVALUATION CRITERIA. The Bids which are securing the technical score of 70 or more marks out of a total of 100 marks are considered as technically qualified.

A list of the Proposed Team Leader and members to be deployed for the assignment to be furnished with details of Name, Age, Qualifications, Experience and location in Annexure 4. Kindly note that the team proposed will need to necessarily be made available to the Bank for delivery assignment. The Bank shall reserve the right to seek the change of Resource personnel in case of need. The Bank reserves the right to review the decision of appointment of the Concurrent Auditor at any point of time.

4.2 Methodology of Empanelment:

1. The eligible interested LLPs / Firms shall apply online on the website i.e., <https://www.bobtenders.eproc.in> within the stipulated period.
2. **The applicant should not send the hardcopy of the application / annexures to the Bank / branches without being called for.** No correspondence / communication from the applying firms will be entertained by the Bank whatsoever. Only the audit firm provisionally selected for empanelment will be communicated through e-mail.
3. At the time of application the audit firm should upload the soft copy of registration certificate issued by ICAI, proof of UCN registration issued by RBI, proof of documents in support of their other credentials such as CISA/DISA qualification; empanelment letters issued by banks regarding experience of audit, and others as specified under the eligibility Criteria.
4. **The applicant can opt for Districts / nearby districts where the CA Firm prefers to Audit.**
5. A **unique acknowledgement number / Application reference Number** for each completed application will be generated and the same will be displayed in the website immediately after submitting the application. This shall serve as a future reference number for the Bank / applicant. The applicant should take printout of the completed / submitted application along with the acknowledgement number for reference.
6. The Branch/ Unit will be allotted based upon the, geographical location of the Branch/Unit and the office of CA firm, Category/ Business of the Branch and the CA firm and other criteria mentioned in point no. 8 below.
7. Mere submission of application by the audit firms for appointment as Concurrent Auditor in Bank of Baroda **shall not entitle them automatically for assignment. The application will be processed and the applicants selected for empanelment will be communicated in due course.**
8. The appointment / allotment of branches shall be based on the availability of branches and number of audit firms in particular area. The Bank reserves the right to appoint any audit firm for Concurrent Audit. Category of Branch that can be allotted to a CA Firm is as follows:-
Category I CA Firm: - Category A/B/C/D of the Branch/ Unit.
Category II CA Firm: - Category B/C/D of the Branch/ Unit.
Category III CA Firm: - Category C/D of the Branch/ Unit.
9. Based on the above, the audit firm will be provisionally selected for empanelment.

10. Bank shall communicate the provisional selection to such firms by way of email / letter and call for hard copies of the application and letter of acceptance which are to be received by the Bank before the specified due dates.
11. Firms which are provisionally selected for empanelment will be communicated through e-mail and the acceptance to Bank's offer is to be confirmed by the audit firm by way of return e-mail within 3 days.
12. After scrutinizing the application; letter of acceptance from the firm; proof of other credentials; Certificates, etc. the Bank shall empanel the audit firm for Concurrent Audit for the period from 01.04.2024 to 31.03.2027. The empanelment letter shall be subject to correctness of the information furnished/declared in the application / annexures.
13. If the selected firm has not sent letter of acceptance duly signed by them within the due date and other details, the provisional selection will stand automatically cancelled. No separate intimation in this regard will be communicated.
14. In respect of firms which are not being selected, no communication will be sent by the Bank and no correspondence will be entertained.
15. Bank may conduct a day's workshop / handholding sessions for selected auditors through respective Zonal Internal Audit Divisions for familiarization of our terminologies before actual commencement of Concurrent Audit. No traveling / halting allowance or any such allowances will be payable for attending such workshops/ handholding sessions.
16. The following set of scanned documents are to be uploaded while applying, within the due dates as specified.
 - A. Self-attested Soft copies of:
 - a. Copy of Partnership deed; Supplementary deed;
 - b. Certificate of Registration with ICAI;
 - c. Certificate issued by the Registrar of Companies (showing LLPIN).
 - d. Copy of LLP Agreement signed by all the partners. (In case there is no LLP agreement, Schedule I of the LLP Act signed by all the partners).
 - e. Copy of DIN/DPIN of the designated partners in case of LLP.
 - f. Copy of CISA / DISA, Certificate of Certified Internal Auditor, Certificate of Concurrent Audit in Banks.
 - g. Copy of UCN Registration with RBI and gradation if any allotted to the Firm.
 - h. Copies of Letters received from Banks assigning the work of Concurrent Audit / Statutory Audit / other audits to audit firm, as reported in the application.
 - i. Any other report / enclosures / evidence which audit firm has mentioned in the application.
17. Once the documents are uploaded and application is submitted, the Bank shall scrutinize the same and verify the correctness of application / annexures. Thereafter, the Bank shall communicate the appointment by way of e-mail (to the email id given at the time of application). The offer letter for empanelment / appointment is purely provisional and shall be subject to the applicant taking up the audit assignment within the stipulated date.
18. Procedure relating to issue of Letter of Authority to enable the audit firm to verify relevant files/records at specific branch allotted to audit firm for conducting Concurrent Audit will be informed to audit firm separately while confirming the acceptance / appointment letter.

Based on the details submitted by the Firm/s, the Technical Evaluation of the eligible Firms will be carried out as furnished below:

No.	Particulars	Maximum Marks
1	Overall Profile of the firm	
1.1	Presence of Head Office / Branch Office ; 1) In the same City / Town where the applied Branch / unit is situated ----- 25 marks	25

	2) Other City /Town in the same "District" ----- 5 marks	
1.2	Establishment of Firm : (As on date of publication of EOI as per MEF certificate) 1. -10- Years and above : 10 Marks 2. Above -5- Years and less than 10 Years : 8 Marks 3. Above -3- Years and less than 5 years : 5 Marks 4. Less than 3 years : 0 Marks	10
1.3	RBI grade as available on Website www.meficai.org / Copy of MEF certificate latest. Category/ Grade – I : 10 Marks Category/ Grade – II : 8 Marks Category/ Grade – III : 5 Marks	10
2	Past Experience / qualification	
2.1	2-marks per branch per year (per Bank) for experience of Concurrent Audit of Branches of each scheduled Commercial Bank during the last five financial years.	10
2.2	2 Marks for each full time FCA Partner, 1.5 marks for each ACA Partner of the firm and -01- mark for full time CA employee. (As per certificate of registration with ICAI)	10
2.3	CISA / DISA Qualification & Certification course of ICAI by Partner / CA employee : a) -2- Marks to be awarded for each CISA/DISA/CAMS qualified Partner /CA employee. b) -1- Mark each for Certificate course on Anti Money Laundering Laws / Forex & Treasury Management / Concurrent Audit of Bank / Forensic Accounting and Fraud detection / Internal Audit (Partner / CA Employee as per certificate of registration with ICAI)	5
3	PPT (Max -5- slides) on Understanding of the scope, proposed approach & Team Profile	
3.1	PPT presentations (with maximum -5- PPT Slides) be submitted covering following points 1) Understanding of the Scope of Audit. 2) Technical approach & Methodology 3) Approach towards concurrent audit of the Branch / unit using Audit Capabilities of CA partner / Audit staff, computer literacy, tech-savviness etc. to enhance overall audit effectiveness. 4) Experience of key personnel proposed /assigned (based on the Curriculum Vitae of the Team leaders, Subject Matter Experts for different facets of Banking, Resource personnel etc). Key personnel should also be suitably qualified (CA/ CIA/CISA/ DISA/ MBA). Proposed Team should have experience in the areas of audit execution for Banks in India.	30
	Total :	100

Note: For the purpose of evaluation, 'scheduled commercial banks' in India excludes Regional Rural Banks, Co-operative Banks Small Finance Banks and Payment Banks

4.3 Eligibility cum Technical evaluation

Eligibility criteria for the applicant to qualify this stage is clearly mentioned in Annexure 3.

The Applicant would need to provide supporting documents as part of the eligibility proof. The Technical Qualifications will also be evaluated for technical suitability.

During evaluation of the Tenders, the Bank, at its discretion, may ask the Applicant for clarification in respect of its tender. The request for clarification and the response shall be in writing, and no change in the substance of the tender shall be sought, offered, or permitted.

The Bank reserves the right to accept or reject any tender in whole or in parts without assigning any reason thereof. The decision of the Bank shall be final and binding on all the Firms to this document and the Bank will not entertain any correspondence in this regard.

5 Terms and conditions

5.1 General

5.1.1 General Terms

The Bank expects the Firm to adhere to the terms of this EOI and would not accept any deviations to the same.

Unless expressly overridden by the specific agreement to be entered into between the Bank and the Firm, the EOI shall be the governing document for arrangement between the Bank and the Firm.

The Bank expects that the Firm appointed under the EOI shall have the single point responsibility for fulfilling all obligations and providing all deliverables and services required by Bank, preferably from a single point.

Unless agreed to specifically by the Bank in writing for any changes to the EOI issued, the Firm responses would not be incorporated automatically in the EOI.

Only one submission of response to EOI by each Respondent will be permitted.

The bidder shall undertake to provide appropriate human as well as other resources required, to execute the various tasks assigned as part of the project, from time to time.

5.1.2 Rules for Responding to this EOI

All responses received after the due date/time as mentioned in **“Key Information on the EOI Response Submission”** would be considered late and would be liable to be rejected.

All responses should be in English language. All responses by the Firm to this EOI shall be binding on such Firm for a period of 180 days after opening of the bids.

All EOI responses would be deemed to be irrevocable offers/proposals from the Firms and may be accepted by the Bank to form part of final contract between the Bank and the selected Firm. Unsigned responses would be treated as incomplete and are liable to be rejected.

The bids once submitted cannot be withdrawn/ modified after the last date for submission of the bids unless specifically permitted by the Bank.

The Firm may modify or withdraw its offer after submission, provided that, the Bank prior to the closing date and time receives a written notice of the modification or withdrawal prescribed for submission of offers. No offer can be modified or withdrawn by the Firm subsequent to the closing date and time for submission of the offers.

It is mandatory to submit duly filled in details in the formats provided along with this document. The Bank reserves the right not to allow/ permit changes in the technical requirements and not to evaluate the offer in case of non-submission of the technical details in the required form at or partial submission of technical details.

In case of discrepancy in soft copy and hard copy of the bids, the Firm agrees that Bank will consider 'ORIGINAL' hard copy as final and it will be binding on the Firm. The Bank in this case may also reject the offer outright.

The Firm at no point of time can excuse themselves from any claims by the Bank whatsoever for their deviations in conforming to the terms and conditions and other schedules as mentioned in the EOI circulated by the Bank. The Firm shall be fully responsible for deviations to the terms & conditions etc. as proposed in the EOI.

If related parties (as defined below) submit more than one application, then both /all applications submitted by related parties are liable to be rejected at any stage at the Bank's discretion:

- a) Bids submitted by the holding Firm and its subsidiary
- b) Bids submitted by two or more Firms/ Partnership firms/ LLPs having common partners
- c) Bids submitted by two or more firms in the same group of promoters/ management
- d) Any other bid in the sole discretion of the Bank is in the nature of multiple bids.

5.2 Others

Bank reserves the right to withdraw this EOI / cancel entire selection process at any time / stage without assigning any reason.

Bank also reserves the right to change/add any terms and conditions of the EOI by issuing addenda/corrigenda and putting it on its website.

If there are conflicting points in the EOI, the Bank reserves the right to take a position on the conflicting issue which will be binding on the selected Applicant any time during the period of contract. No appeal will be entertained.

Bank will not be obliged to meet and have discussions with any Applicant, and / or to listen to any representations in respect of the rejection.

Responses to this EOI should not be construed as an obligation on the part of the Bank to award a purchase contract for any services or combination of services. Failure of the Bank to select a Firm shall not result in any claim whatsoever against the Bank. The Bank reserves the right to reject any or all applications in part or in full, without assigning any reason whatsoever.

By submitting a proposal, the Firm agrees to promptly contract with the Bank for any work awarded to the Firm. Failure on the part of the awarded Firm to execute a valid contract with the Bank will relieve the Bank of any obligation to the Firm, and a different Firm may be selected based on the selection process.

The terms and conditions as specified in the EOI and addendums (if any which will be notified on the Bank's corporate website (www.bankofbaroda.com) / <https://bobtenders.eproc.in>) thereafter are final and binding on the Firms. In the event the Firm is not willing to accept the terms and conditions of the Bank, the Firm may be disqualified. Any additional or different terms and conditions proposed by the Firm would be rejected unless expressly accepted by the Bank in writing.

The selected Firm must strictly adhere to the delivery dates or lead times identified in their proposal and as agreed by the Bank. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the Firm's performance. In the event that the Bank is forced to cancel an awarded contract (relative to this EOI) due to the Firm's inability to meet the established delivery dates or any other reasons attributing to the Firm then that Firm will be responsible to compensate for any re-procurement costs suffered by the Bank.

The Firm represents that the annexures submitted for Technical evaluation to be submitted in response to this EOI shall meet the proposed EOI requirement. If any services, functions or responsibilities not specifically described in this EOI are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this EOI, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this EOI and shall be provided by the firm at no additional cost to the Bank.

The Firm also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Firm of responsibility for the performance of all provisions and terms and conditions of this EOI, the Bank expects the Firm to fulfil all the terms and conditions of this EOI. The modifications, which are accepted by the Bank, shall form a part of the final contract.

All terms and conditions, payments schedules, time frame for expected service levels as per this EOI will remain unchanged unless explicitly communicated by the Bank in writing to the Firm. The Bank shall not be responsible for any judgments made by the Firm with respect to any aspect of the Service. The Firm shall at no point be entitled to excuse themselves from any claims by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules, expected service levels etc. as mentioned in this EOI.

The Bank and the Firm covenants and represents to the other Party the following:

- a) It is duly incorporated, validly existing and in good standing under the laws of the state in which such Party is incorporated.
- b) It has the corporate power and authority to enter into Agreements and perform its obligations there under. The execution, delivery and performance of terms and conditions under Agreements by such Party and the performance of its obligations there under are duly authorized and approved by all necessary action and no other action on the part of such Party is necessary to authorize the execution, delivery and performance under an Agreement.

The execution, delivery and performance under an Agreement by such Party:

- a) Will not violate or contravene any provision of its documents of incorporation;
- b) Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound;
- c) Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever;
- d) To the best of its knowledge, after reasonable investigation, no representation or warranty by such Party in this Agreement, and no document furnished or to be furnished to the other Party to this Agreement, or in connection herewith or with the transactions contemplated hereby, contains or will contain any untrue or misleading statement or omits or will omit any fact

necessary to make the statements contained herein or therein, in light of the circumstances under which made, not misleading. There have been no events or transactions, or facts or information which has come to, or upon reasonable diligence, should have come to the attention of such Party and which have not been disclosed herein or in a schedule hereto, having a direct impact on the transactions contemplated hereunder.

The Firm shall undertake to provide appropriate experienced, well trained staff as well as other resources required, to execute the various tasks assigned as part of the assignment, from time to time.

The Bank would not assume any expenses incurred by the Firm in preparation of the response to this EOI and also would not return the proposal documents to the Firms

The Bank will not bear any costs incurred by the Firm for any discussion, presentation, demonstrations etc. on proposals or proposed contract or for any work performed in connection therewith.

5.3 Other EOI Requirements

This EOI may undergo change by either additions or deletions or modifications before the actual award of the contract by the Bank. The Bank also reserves the right to change any terms and conditions including eligibility criteria of the EOI and its subsequent addendums as it deems necessary at its sole discretion.

The Bank may revise any part of the EOI, by providing a written addendum at any stage till the award of the contract. The Bank reserves the right to issue revisions to this EOI at any time before the award date. The addendums, if any, shall be published on the Bank's website only.

The Bank reserves the right to extend the dates for submission of responses to this document.

Preliminary Scrutiny – The Bank will scrutinize the applications to determine whether they are complete, whether any errors have been made in the offer, whether required documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Bank may, at its discretion, waive any minor non-conformity or any minor deficiency in an application. This shall be binding on all Firms and the Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

Alterations – The offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. Details must be completely filled up. Filling up of the information using terms such as "OK", "accepted", "noted", "as given in brochure / manual" is not acceptable. The Bank may treat the offers not adhering to these guidelines as unacceptable.

Right to Alter Scope – The Bank reserves the right to alter the requirements specified in the EOI. The Bank also reserves the right to add/ modify/ delete one or more Branch / other units from the list of items specified as part of the requirements for the period of the contract. Further the Firm agrees that the prices quoted by the Firm would be proportionately adjusted with such additions/ modifications/ deletions in Branch / Other units.

If the Bank is not satisfied with the specifications as specified in the EOI and observes major deviations, the proposals of such Applicants will not be short-listed for further evaluation. No further discussions shall be entertained with such Applicants in respect of the proposal submission.

The Applicant shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any Patent, Trade Marks, Copyrights etc. or such other statutory infringements under all the prevailing laws in respect of deliverables/ output/ material supplied by them to the Bank from whatsoever

source, provided the Bank notifies the Applicant in writing as soon as practicable when the Bank becomes aware of the claim.

The selected Applicant shall perform its obligations under this EOI as an independent contractor to the Bank, and shall not be permitted to engage any subcontractors to perform any of the Deliverables or Services. Neither this EOI nor the Applicant's performance of obligations under this EOI shall create an association, partnership, joint venture, or relationship of principal and agent, master and servant, or employer and employee, between the Bank and the Applicant or its employees, subcontractor; and neither Party shall have the right, power or authority (whether expressed or implied) to enter into or assume any duty or obligation on behalf of the other Party.

The Applicant shall solely be responsible for all payments (including any statutory payments) to its employees and shall ensure that at no time shall its employees, personnel or agents hold themselves out as employees or agents of the Bank, nor seek to be treated as employees of the Bank for any purpose, including claims of entitlement to fringe benefits provided by the Bank, or for any kind of income or benefits. The Applicant alone shall file all applicable tax returns for all of its personnel assigned hereunder in a manner consistent with its status as an independent contractor of services; and the Applicant will make all required payments and deposits of taxes in a timely manner.

Debarment – The detailed guidelines issued by Department of Expenditure, Ministry of Finance vide office memorandum no. F.1/20/2018-PPD dated 02nd November 2021 w.r.t. debarment of firms from bidding shall be followed by the Bank. However, salient features of office memorandum are hereunder:-

- (i) An applicant shall be debarred if he has been convicted of an offence -
 - a) Under the Prevention of Corruption Act, 1988; or
 - b) the Indian Penal Code or any other law for the time being in force, for causing any loss of life or property or causing a threat to public health as part of execution of a public procurement contract.
- (ii) An applicant debarred under sub-section (i) or any successor of the applicant shall not be eligible to participate in a procurement process of any procuring entity for a period not exceeding three years commencing from the date of debarment. Department of commerce (DGS&D) will maintain such list which will also be displayed on the website of DGS&D as well as Central Public Procurement Portal.
- (iii) A procuring entity may debar an applicant or any of its successors, from participating in any procurement process undertaken by it, for a period not exceeding two years, if it determines that the applicant has breached the code of integrity. The Ministry /Department will maintain such list which will also be displayed on their website.

If the Bank is not satisfied with the specifications as specified in the EOI and observes major deviations, the proposals of such Applicants will not be short-listed for further evaluation. No further discussions shall be entertained with such Applicants in respect of the proposal submission.

The Applicant shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any Patent, Trade Marks, Copyrights etc. or such other statutory infringements under all the prevailing laws in respect of deliverables/ output/ material supplied by them to the Bank from whatsoever source, provided the Bank notifies the Applicant in writing as soon as practicable when the Bank becomes aware of the claim.

The selected Applicant shall perform its obligations under this EOI as an independent contractor to the Bank, and shall not be permitted to engage any subcontractors to perform any of the Deliverables or Services. Neither this EOI nor the Applicant's performance of obligations under this EOI shall create an association, partnership, joint venture, or relationship of principal and agent, master and servant, or employer and employee, between the Bank and the Applicant or its

employees, subcontractor; and neither Party shall have the right, power or authority (whether expressed or implied) to enter into or assume any duty or obligation on behalf of the other Party.

The Applicant shall solely be responsible for all payments (including any statutory payments) to its employees and shall ensure that at no time shall its employees, personnel or agents hold themselves out as employees or agents of the Bank, nor seek to be treated as employees of the Bank for any purpose, including claims of entitlement to fringe benefits provided by the Bank, or for any kind of income or benefits. The Applicant alone shall file all applicable tax returns for all of its personnel assigned hereunder in a manner consistent with its status as an independent contractor of services; and the Applicant will make all required payments and deposits of taxes in a timely manner

5.4 Contract Commitment

The Bank intends that the contract commitment, which is contemplated herein with the successful Firms, shall be for a period as defined by the Bank as per the specifications contained in this EOI.

5.5 Payment Terms

The payment would be made to the Firm by the Bank in the subsequent month post conduct of the concurrent audit as well as submission of the deliverables to the Bank.

5.6 Sub-contracting

Sub-contracting is not permitted.

6 General Terms and Conditions

6.1 Dispute Resolution

The Bank and the Firm shall make every effort to resolve amicably, by direct informal negotiation between the respective project managers of the Bank and the Firm, any disagreement or dispute arising between them under or in connection with the contract.

If the Bank's project manager/ Co-ordinator and the Firm project manager/ director are unable to resolve the dispute after thirty days from the commencement of such informal negotiations, they shall immediately escalate the dispute to the senior authorized personnel designated by the Firm and the Bank respectively.

If after thirty days from the commencement of such negotiations between the authorized personnel designated by the Firm and the Bank, the Bank and the Firm have been unable to resolve contractual dispute amicably, either party may require that the dispute be referred for resolution through formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a sole Arbitrator appointed by the Bank. The arbitration proceedings shall be conducted in English and a written order shall be prepared. The venue of the arbitration shall be Mumbai. The arbitration shall be held in accordance with the Arbitration and Conciliation Act, 1996. The decision of the Arbitrator shall be final and binding upon the Parties, provided that each Party shall at all times be entitled to obtain equitable, injunctive or similar relief from any court having jurisdiction in order to protect its intellectual property and confidential information.

6.2 Governing Laws

The EOI and subsequent contract shall be governed and construed and enforced in accordance with the laws of India, and both Parties shall agree that in respect of any dispute arising upon, over or in respect of any of the terms of this Agreement, only the courts in Mumbai shall have exclusive jurisdiction to try and adjudicate such disputes to the exclusion of all other courts.

6.3 Notices and other Communication

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be sent personally or by certified or registered post with acknowledgement due or overnight courier or email duly transmitted, facsimile/fax transmission (with hard copy to follow for email/fax), addressed to the other party at the addresses, email and fax number given in the contract.

Notices shall be deemed given upon receipt, except that notices sent by registered post in a correctly addressed envelope shall be deemed to be delivered within 5 working days (excluding Sundays and public holidays) after the date of mailing/ dispatch and in case the communication is made by facsimile transmission or email, on business date immediately after the date of successful facsimile / email transmission (that is, the sender has a hard copy of a confirmation page evidencing that the facsimile was completed in full to the correct fax number or email sent to correct email address) .

Any Party may change the address, email address and fax number to which notices are to be sent to it, by providing written notice to the other Party in one of the manners provided in this section.

6.4 Force Majeure

The Firm shall not be liable for forfeiture of its performance security, liquidated damages, penalties or termination for default, if any to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Firm and not involving the Firm's fault or negligence and not foreseeable. Such events are Acts of God or of public enemy, acts of Government of India in their sovereign capacity, strikes, political disruptions, bandhs, riots, civil commotions and acts of war.

If a Force Majeure situation arises, the Firm shall promptly notify the Bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the Bank in writing, the Firm shall continue to perform Firm's obligations under this Agreement as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

In such a case the time for performance shall be extended by a period(s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the Firm shall hold consultations in an endeavour to find a solution to the problem.

6.5 Assignment

The Firm agrees that the Firm shall not be entitled to assign any or all of its rights and or obligations under this EOI and subsequent Agreement to any entity including the Firm's affiliate without the prior written consent of the Bank.

If the Bank undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc., this EOI along with the subsequent Addendums published shall be considered to be assigned to the new entity and such an act shall not affect the rights of the Firm under this EOI.

6.6 Waiver

No failure or delay on the part of either party relating to the exercise of any right power privilege or remedy provided under this EOI document or subsequent agreement with the other party shall operate as a waiver of such right power privilege or remedy or as a waiver of any preceding or succeeding breach by the other party nor shall any single or partial exercise of any right power privilege or remedy preclude any other or further exercise of such or any other right power privilege or remedy provided in this EOI document all of which are several and cumulative and are not exclusive of each other or of any other rights or remedies otherwise available to either party at law or in equity.

6.7 Confidentiality

Separate Non-Disclosure Agreement (NDA) will be signed by successful applicant.

The confidentiality obligations shall survive the expiry or termination of the agreement between the Firm and the Bank.

The applicant acknowledges that in the course of performing the obligations under this EOI and subsequent Agreement, it shall be exposed to or acquire information of the bank, which the applicant shall treat as confidential.

- a) All BOB's product and process details, documents, data, applications, software, systems, papers, statements and business / customer information which may be communicated to or come to the knowledge of Applicant or applicant's employees during the course of discharging their obligations shall be treated as absolutely confidential and Applicant irrevocably agrees

and undertakes and ensures that applicant and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party without prior written permission of BOB. The applicant shall not use or allow to be used any information other than as may be necessary for the due performance by Applicant of its obligations hereunder.

- b) Applicant shall not make or retain any copies or record of any Confidential Information submitted by BOB other than as may be required for the performance of Applicant
- c) Applicant shall notify BOB promptly of any unauthorized or improper use or disclosure of the Confidential Information.
- d) Applicant shall return all the Confidential Information that is in its custody, upon termination / expiry of this Agreement. Also so far as it is practicable Applicant shall immediately expunge any Confidential Information relating to the projects from any computer, word processor or other device in possession or in the custody and control by Applicant or its affiliates.
- e) Applicant hereby unconditionally agrees and undertakes that it and its employees shall not disclose the terms and conditions of the Agreement/ Work Order or any other oral or written information which may contain, hold or bear confidential information or disclose the information submitted by BOB under any other Agreement to any third party unless such disclosure is mandatorily required by law or if it is required necessarily to be disclosed to any other agency/subcontractor or the like for the purpose of performing any of its obligations under the contract.

However the Confidential Information will not be limited to the information mentioned above but not include the following as Confidential Information:

- i. Without breach of these presents, has already become or becomes and/or hereinafter will become part of the public domain;
 - ii. Prior to the disclosure by BOB was known to or in the possession of the Applicant at the time of disclosure ;
 - iii. Was disclosed or parted with the prior consent of BOB;
 - iv. Was acquired by Applicant from any third party under the conditions such that it does not know or have reason to know that such third party acquired directly or indirectly from BOB.
- The Applicant agrees to take all necessary action to protect the Confidential Information against misuse, loss, destruction, deletion and/or alteration. It shall neither misuse or permit misuse directly or indirectly, nor commercially exploit the Confidential Information for economic or other benefit.
- In any dispute over whether information or matter is Proprietary Information or not mentioned herein, it shall be the burden of Applicant to show that such contested information or matter is not Proprietary Information within the meaning of this Agreement, and that it does not constitute violation under any laws for the time being enforced in India.

The confidentiality obligations shall survive the expiry or termination of the EOI / agreement between the applicant and the Bank.

6.8 Termination

Bank reserves the right to terminate this EOI at any stage without any notice or assigning any reason.

The Bank shall have the option to terminate subsequent agreement and/ or any particular order, in whole or in part by giving Firm at least 30 days prior notice in writing. It is clarified that the Firm shall not terminate this EOI & the subsequent Agreement for convenience.

However the Bank will be entitled to terminate any subsequent agreement, if Firm breaches any of its obligations set forth in this EOI and any subsequent agreement and

- Such breach is not cured within fifteen (15) Days after Bank gives written notice; or
- If such breach is not of the type that could be cured within fifteen (15) Days, failure by Firm to provide Bank, within fifteen (15) Days, with a reasonable plan to cure such breach, which is acceptable to the Bank.

This EOI and subsequent Agreement shall be deemed to have been terminated by either Party one day prior to the happening of the following events of default:

- The other Party becomes unable to pay its debt as they fall due or otherwise enters into any composition or arrangement with or for the benefit of its creditors or any class thereof;
- A liquidator or a receiver is appointed over all or a substantial part of the undertaking, assets or revenues of the other Party and such appointment continues for a period of twenty one (21) days;
- The other Party is subject of an effective resolution for its winding up other than a voluntary winding up for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the other Party; or
- The other Party becomes the subject of a court order for its winding up.

The Firm understands the strategic importance of this Assignment and that it would require tremendous commitment of technical resources for the same from the Firm for the tenure of this EOI and subsequent Agreement. The Parties therefore agree and undertake that an exit at any point in time resulting due to expiry or termination of this EOI and subsequent Agreement for any reason whatsoever would be a slow process over a period of three (3) months, after the completion of the notice period of three (3) months. During this period, the Firm shall continue to provide the Deliverables and the Services in accordance with this EOI and subsequent Agreement and shall maintain the agreed Service levels.

Immediately upon the date of expiration or termination of the EOI and subsequent Agreement, the Bank shall have no further obligation to pay any fees for any periods commencing on or after such date.

Without prejudice to the rights of the Parties, upon termination or expiry of this EOI and subsequent Agreement, the Bank shall pay to Firm, within thirty (30) days of such termination or expiry, of the following:

- All the undisputed fees outstanding till the date of termination;

Upon the termination or expiry of this EOI and subsequent Agreement: The rights granted to the Firm shall immediately be terminated.

- Upon the Bank's request in writing, the Firm shall be under an obligation to transfer to the Bank or its designee(s) the Deliverables being used by the Firm to perform the Services free and clear of all liens, security interests, or other encumbrances at a value calculated as stated.

6.9 Publicity

Any publicity by the Firm in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.

6.10 Solicitation of Employees

The Firm during the term of the contract shall not without the express written consent of the Bank, directly or indirectly: a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by the Bank in rendering services in

relation to the contract; or b) induce any person who shall have been an employee or associate of the Bank at any time to terminate his/ her relationship with the Bank.

6.11 Inspection of Records

All Firm records with respect to any matters covered by this EOI shall be made available to auditors and or inspecting officials of the Bank and/or Reserve Bank of India and/or any regulatory authority, at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. The said records are subject to examination accordingly.

6.12 Compliance with Laws

The Firm shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all the prevailing laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this EOI and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/ officers/ staff/ personnel/ representatives/ agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from. Compliance with all applicable laws shall be limited to laws which are directly/ indirectly affecting Bank's business due to the services provided as part of this EOI. However statutory compliance for providing the service mentioned in the EOI needs to be carried out by the Firm.

The Firm shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this assignment or for the conduct of their own business under any applicable Law, the Government Regulation/Guidelines and shall keep the same valid and in force during the term of the assignment, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to the Firm.

The Firm is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity shall exclude indirect, consequential and incidental damages.

6.13 Indemnity

The Firm shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of:

- The Bank's authorized / bona fide use of the Deliverables and /or the Services provided by the Firm under this EOI; and/or
- an act or omission of the Firm and/or its employees, in performance of the obligations under this EOI; and/or
- Claims made by employees who are deployed by the Firm, against the Bank; and/or claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the Firm to its employees. and / or

- Breach of any of the term of this EOI or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Firm under this EOI; and/or
- Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or
- Breach of confidentiality obligations of the Firm contained in this EOI; and/or
- Negligence or gross misconduct attributable to the Firm or its employees.

Indemnity would cover damages, loss or liabilities actually suffered by the Bank arising out of claims made by customer and / or regulatory authorities for reasons attributable to breach of obligations under this EOI and subsequent agreement by the Firm which is limited to the contract value /total fee quote.

In the event of applicant not fulfilling its obligations under this clause within the period specified in the notice issued by the BOB, Bank has the right to recover the amounts due to it under this provision from any amount payable to the successful applicant under this project.

The indemnities under this clause are in addition to and without prejudice to the indemnities given elsewhere in this EOI / subsequent agreement.

6.14 Corrupt and Fraudulent Practices

As per Central Vigilance Commission (CVC) directives, it is required that Firms observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

- “Corrupt Practice” means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND
- “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among Firms (prior to or after response submission) at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

The Bank reserves the right to reject a proposal for award if it determines that the Firm recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

The Bank reserves the right to declare a Firm ineligible, either indefinitely or for a stated period of time as per the Bank’s discretion, to be awarded a contract if at any time it determines that the Firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

The Applicants responding to this EOI need to sign the Integrity Pact (IP) as per attached Annexure -12 which will be also signed by Banks representative.

BOB has appointed Independent External Monitors (IEM) (hereinafter referred to as Monitors) for Integrity Pact in consultation with the Central Vigilance Commission. Name: Shri. Harishwar Dayal (email id: dayalagra@gmail.com) appointed competent and credible Independent External Monitor for this Integrity Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under the Integrity Pact.

Abide with the universal human rights and banks Code of Ethics-

Successful Vendor/Service Provider/Supplier/ Consultant/Contractor, who will be selected according to the service/work/project for which the proposal or quotation is invited shall comply

with the Bank's Code of Ethics which is available on the Bank's website>Shareholder's Corner>Policies/Codes> Our Code of Ethics.

The successful bidder shall comply ESG, BRSR and other related parameters including the Declaration of Human Rights, Inclusive of those in the International Bill of Rights and Declaration of Fundamental Rights at work (1998) as per the International Labour Organization as well as the United Nations Guiding Principles on Business and Human Rights and the National Guidelines on Responsible Business Conduct

6.15 Violation of Terms

The Bank shall be entitled to an injunction, restraining order, right for recovery, suit for specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Firm from committing any violation or enforce the performance of the covenants, obligations and representations contained in this EOI. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

6.16 Authorized Signatory

The selected Firm shall indicate the authorized signatories who can discuss and correspond with the Bank, with regard to the obligations under the contract. The selected Firm shall submit, at the time of signing the contract, a letter signed by all the partners, authorizing an official or officials of the Firm or a Power of Attorney copy to discuss, sign agreements/contracts with the Bank. The Firms shall furnish proof of signature identification for above purposes as required by the Bank.

6.17 Service Level Agreement & Non-Disclosure Agreement

The selected Firm shall execute a Non-Disclosure Agreement (NDA) and Service level agreement (SLA). The selected Firm shall execute the NDA & SLA within -15- days from the date of acceptance of letter of appointment.

6.18 Right to Reject Proposals

The Bank reserves the absolute and unconditional right to reject the response to this EOI if it is not in accordance with its requirements and no correspondence will be entertained by the Bank in the matter. Proposals received from Respondents are liable to be rejected if:

- It is not in conformity with the instructions mentioned in the EOI document.
- It is not properly or duly signed.
- It is received through e mail / fax.
- It is received after expiry of the due date and time.
- It is incomplete including non- furnishing the required documents.
- It is evasive or contains incorrect information.
- There is canvassing of any kind.
- It is submitted anywhere other than the place mentioned in the EOI.

6.19 Limitation of Liability

1. The Firm's aggregate liability, in connection with obligations undertaken as a part of this Assignment, whether arising under this assignment regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), other than the circumstances mentioned in the Para 2 of this clause, shall be limited to the total contract value / total fee quote.
2. The Firm's liability in case of claims against the Bank resulting from its wilful misconduct or gross negligence, or loss suffered by Bank due to damage to real or tangible or intangible property by Service Provider, its employees and/ or subcontractors or loss suffered by Bank, due to infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations committed by the Firm shall be actual.
3. Under no circumstances, Bank shall be liable to the Firm for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if Bank has been advised of the possibility of such damages.

6.20 Insurance & Penalties

The Firm should obtain Professional Liability Insurance to cover the risk of errors, omissions and/or negligence in conducting the concurrent audit activity. The policy should cover the total contract value/total fee quote.

- a) The Auditor / firms shall indemnify the Bank against all actions, omissions, proceedings, claims, suits, damages, liquidated damages, consequential damages and any other expenses for causes attributable to the Auditor / firm including any loss suffered on account of any breach of the terms and conditions of the offer of the appointment. Firm shall be liable for the penalty to the extent of actual loss suffered by the bank or the total professional fee payable/ total contract value whichever is lower.

6.21 Penalty & Liquidated Damages:

- a) If the selected Applicant Firm fails to complete the due performance of the contract in accordance with the specifications and conditions agreed during the final contract negotiation, the Bank reserves the right to recover penalty @ 10% a percentage of the contract value for non-performance / delayed performance / for the costs in respect of the uncovered trainings.
- b) If the performance is found wanting, then the services of the Auditors shall be terminated / blacklisted with due intimation at the discretion of the Bank and such Audit Firms shall stand de-empanelled. This is without prejudice to referring the issues to the professional body (ICAI and also to RBI) and also claim damages for such unsatisfactory service, whatsoever by the firm or any of its employees.
- c) The Audit Firm shall follow the time norms for completing the Audit and submitting the Audit Report to the Branch / Region / Zone / ZIAD. If there is any delay in submission of the report or the report is wanting in material aspect 10% of the monthly Audit Fee will be deducted without any further reference to the Concurrent Auditor till the deficiency continues. The decision of the Zonal Internal Audit Division (ZIAD) Heads shall be final in this regard.
- d) Firm has to deploy, dedicated Audit Assistant for each Branch / Other Unit having suitable qualification and adequate knowledge & experience for carrying out Concurrent Audit. The Audit Assistant is required to visit the Branch / other unit on all working days for full day. Pro-rata fees shall be deducted, in case Audit Assistant not attended Branch / Other Unit for more than -3- days during the month.
- e) Notwithstanding what so ever stated in para above, if the selected Applicant fails to adhere the time schedule or fails to complete the due performance of the obligations under this EOI as per Bank's satisfaction, then the Bank can repudiate the contract and recover 10% of the contract value as Liquidated Damages from the selected Applicant.

- f) The Penalty and Liquidated Damages as mentioned above shall be independent to each other and will be levied separately or jointly as the case may be as per discretion of the Bank.
- g) Penalty and Liquidated Damages are not applicable for reasons attributable to the Bank and Force Majeure. However, it is the responsibility of the Applicant to prove that the delay is attributed to the Bank or Force Majeure. The Applicant shall submit the proof authenticated by the Applicant and Bank's official that the delay is attributed to the Bank or Force Majeure along with the bills requesting payment. If the delay is attributable to the Bank, or Force Majeure, or any other circumstances beyond the control of the selected Applicant, then the bank will extend the period of contract to the extent of delay without charging any Penalty / Liquidated Damages

6.22 ABIDE WITH THE UNIVERSAL HUMAN RIGHTS AND BANKS CODE OF ETHICS

The successful bidder shall comply ESG, BRSR and other related parameters including the Declaration of Human Rights, Inclusive of those in the International Bill of Rights and Declaration of Fundamental Rights at work (1998) as per the International Labour Organization as well as the United Nations Guiding Principles on Business and Human Rights and the National Guidelines on Responsible Business Conduct.

7 Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, the Bank and its directors, officers, employees, contractors, representatives, agents, and advisors disclaim all liability from any loss, claim, expense (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities, expenses or disbursements incurred therein or incident al thereto) or damage, (Whether foreseeable or not) ("Losses") suffered by any person acting on or refraining from acting because of any presumptions or information (whether oral or written and whether express or implied), including forecasts, statements, estimates, or projections contained in this EOI document or conduct ancillary to it whether or not the Losses arises in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of the Bank or any of its directors, officers, employees, contractors, representatives, agents, or advisors.

Annexure 1

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

1	Name of the Firm	
2	Constitution	
3	Address with PIN Code	
4	Contact Nos. Mobile + Landline + Email	Mobile: Landline: e-Mail:
5	Date of Establishment	
6	PAN No. of the firm (Copy to be attached)	
7	Registration No. with ICAI (copy to be attached)	
8	Unique Code No. RBI (copy to be attached)	
9	Firm's RBI Category (copy to be attached)	
10	Service Tax Regd. No. of the firm	
11	No. of Partners & Chartered Accountants	
12	Branches of C.A. firm, if any	

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

13	Experience of Concurrent Audit with Scheduled Commercial Bank's (Please give details with supporting documents)	Name of Bank	No. of years
14	Additional Qualifications (i.e. CISA/DISA/Con. Audit Course from ICAI) (Please give details with supporting documents)		
15	Experience in specialized areas like Treasury/FOREX/CPCs & Big Corporate Branches (Please give details with supporting documents)		
16	Whether the CA firm has conducted Statutory Central Audit or Statutory branch Audit of Bank of Baroda in current or previous financial year	Name of the Branch	Year
17	No. of:- FCA Partner:- ACA Partner CA Employee		
18	Whether the applicant firm is owned or controlled by any Director or Employee of Bank of Baroda, both present and those who have retired in the last two years, or by any of their relatives.	Yes/No	
19	Whether the Firm/ Applicant is black listed/ debarred by any Government Financial Institutions/ Banks/ RBI/ ICAI/ IBA/ NFRA/ Government/ Semi Government Departments/ PSUs in India		
20	Name and Qualification of the person identified for conducting the audit		
21	Preferred District / Nearby District in which the applicant prefers to audit.		
22	Any other relevant data		

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 empanelment with BOB as a Concurrent Auditor.

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

(Note: For the purpose of eligibility criteria, 'scheduled commercial banks' in India excludes Regional Rural Banks, Co-operative Banks, Small Finance Banks & Payment Banks.)

Annexure 2 – Letter of Authorization to Bid

Date:

To

Central Internal Audit Division
Bank of Baroda,
Baroda Bhavan, 4th floor, Head Office
R. C. Dutt Road, Alkapuri,
Vadodara -390007

Madam/ Sir,

Sir,

SUB: Authorization Letter for submitting bid documents

This has reference to your invitation of application for Creation a pool of Chartered accountant firms as concurrent Auditors of our Branches/ Units from 01-04-2024 to 31-03-2027, Mr / Ms..... is hereby authorized to submit the bid documents and to sign the contract on behalf of our organization for all the services required by the Bank as called for vide the Bank's invitation of application on behalf of our organization. We confirm that the person so authorized above has digital signatures and confirm that all the prices quoted by him shall be binding on us. He/ She is also authorized to take decisions on behalf of the firm till the process is completed.

Certified photocopy of Power of Attorney (POA) of the person authorizing such person is duly submitted.

We hereby extend our full guarantee and warranty as per Clauses of Contract for the goods and services offered for supply by the Firm against Invitation of Application for creation of pool of CA firms.

The specimen signature is attested below:

Specimen signature of the Representative

Signature of the Authorizing Authority

Name of the Authorizing Authority (Certified Xerox copy of POA of authorized Signatory/authority is to be submitted)

Note: This letter of authority should be on the letterhead of the principal on whose behalf the proposal is submitted and should be signed by a person competent and having the power of attorney to bind the principal. It should be included by the Firm in its proposal

Annexure 3- Eligibility Criteria

1. One Firm is allowed to submit preference for -3- districts/ nearby districts.
2. If one firm applies for more than -3- districts, the application of the firm will be rejected.
3. The C. A. Firms engaged for carrying out Concurrent Audit in any other Zone / Group of our Bank and their engagement period is not coming to end on 31-03-2024 are not eligible to participate.
4. THE C.A Firm engaged for carrying out Concurrent Audit in any Zone/ Group is completing three year period in Zone / Group as on 31-03-2024, are not eligible to apply for same Districts.
5. As per Bank's Policy, Tenure of External Concurrent Auditor with Bank shall not be more than five years on continuous basis. Minimum one year cooling period will be applicable for same set of Branches after completion of three year period and also on completion of five years.

Sl. No.	Details	Supporting Documents to be submitted
1	<p>Applicant Chartered Accountant firm / LLP is allowed to apply for maximum of -3- Districts where the CA firm prefers to audit.</p> <p>Subject to the firm/LLP having their Head Office/ Branch Office situated in the same City / Town / District where the Branch / unit of Bank of Baroda is situated for which they are applying for Concurrent Audit.</p> <p>Bank will create pool of CA firms (City wise / District wise) and allot Concurrent Audit to any CA firm from said pool.</p> <p>Preference may be given to the CA firms which are in the same village, city, and district of the Branch / unit, however, allocation of the branches / units will be at the sole discretion of the Bank.</p>	Firm Constitution Certificate issued by ICAI / downloaded from ICAI website.
2	The applicant firm should be a Chartered Accountant Firm (Partnership Firm or Limited Liability Partnership), registered with ICAI	Certificate of Registration with ICAI, Partnership Deed in case of Partnership Firm and Registration Certificate of ROC (for LLPs).
3	<p>The applicant firm should be Category –I, II or III as per RBI grade as available on Website www.meficai.org (latest).</p> <p>CA Firms with RBI grading IV are not eligible to apply.</p>	<p>Latest copy of category suggested by RBI in the name of the applicant firm.</p> <p>Copy of MEF certificate in the name of the applicant firm be submitted.</p>
4	<p>The applicant firm should have carried out Concurrent Audit of Branch of any scheduled commercial bank for at least -1- year during last five financial years.</p> <p>Firms who have carried out more number of Concurrent Audits of scheduled commercial Banks, during last five financial years will be preferred.</p> <p>(Note: For the purpose of eligibility criteria compliance, 'scheduled commercial banks' in India excludes Regional Rural Banks, Co-operative Banks, Small Finance Banks & Payment Banks.)</p>	Letter of engagements in the name of the applicant firm be submitted.

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

5	The applicant firm should have minimum of -1- CISA/ DISA qualified CA partners/ CA Qualified permanent staff as per ICAI certificate of Registration.	CISA/ DISA qualified CA partners and Qualified Permanent staff– copy of CISA/ DISA certificate along with membership number of ICAI to be enclosed
6	The applicant firm should not have been black listed/ debarred by any Government Financial Institutions/ Banks/ RBI/ ICAI/ IBA/ NFRA/ Government/ Semi Government Departments/ PSUs in India	A self-declaration by applicant CA firm.
7	The applicant firm should not be owned or controlled by any Director or Employee of Bank of Baroda, both present and those who have retired in the last two years, or by any of their relatives. Further, the applicant firm shall not engage any of the foregoing persons as partners, employees or contractors for any work whether connected with the “Assignment/ Job/ Engagement” nor shall they benefit directly or indirectly from the “Assignment/ Job/ Engagement” in any manner.	A self-declaration by applicant CA firm.
8	As per Bank's Policy, Tenure of External Concurrent Auditor with Bank shall not be more than five years on continuous basis. Minimum one year cooling period will be applicable for same set of Branches after completion of three year period and also on completion of five years. The firms which are under cooling period are not eligible to apply.	A self-declaration by applicant CA firm.
9	The selected CA firm should furnish the name, qualification and skill set of the persons, who shall be conducting audit in the branch, to the Bank before commencing audit assignment and such persons will have to continue audit for Twelve (12) months.	A self-declaration by applicant CA firm.
10	Selected CA firm will submit undertaking not to Sub contract / sub-assign the Audit Assignment.	Undertaking by applicant CA firm.
11	Applicant CA firm should not have conducted Statutory Central Audit or Statutory branch Audit of Bank of Baroda in current or previous financial year.	A self-declaration by applicant CA firm.
12	Power Point Presentation (PPT), with maximum -5- PPT Slides, be submitted covering following points 1) Understanding of the Scope of Audit. 2) Technical approach & Methodology 3) Approach towards concurrent audit of the Branch / unit using Audit Capabilities of CA partner / Audit staff, computer literacy, tech-savviness etc. to enhance overall audit effectiveness. 4) Experience of key personnel proposed /assigned (based on the Curriculum Vitae of the Team leaders, Subject Matter Experts for different facets of Banking, resource personnel etc). Key personnel should also be suitably qualified (CA/ CIA/ CISA/ DISA/ MBA). Proposed Team should have experience in the areas of audit execution for Banks in India.	Power Point Presentation (PPT), with maximum -5- PPT Slides by CA firm
General Conditions		
1	The allocation of branches to the selected CA firm will be initially for one year, with quarterly review of performance and may be extended annually for further two years (i.e. for total maximum period of -3- years) on existing terms / conditions and payment terms subject to satisfactory performance	

	review and at the sole discretion of the Bank. Concurrent Audit assignment may be terminated even before the expiry of the term of assignment by giving one month notice in advance.
2	Incomplete Applications or Applications without requisite enclosures will not be entertained.
3	Only those applications which are submitted online, on the portal developed for this purpose, will be considered. Hard copies received through Post/ Courier / by Hand delivery or through email will not be entertained.

***Zone means:**

- Ahmedabad Zone: Ahmedabad- I Region, Ahmedabad - Iii Region, Anand Region, Kheda Region, Ahmedabad - Ii Region, Banas Kantha Region, Gandhinagar Region, Mehsana Region, Sabarkantha Region, Branch / Other Units Under Zone.
- Baroda Zone : Baroda City Region, Baroda City - Ii Region, Baroda District Region, Bharuch Region, Godhra Region, Godhra - Ii Region, Navsari Region, Surat City Region, Surat District Region, Surat City - Ii Region, Valsad Region, Branch / Other Units Under Zone & Centralized Units / Offices Under Zone.
- Bengaluru Zone: Bengaluru Central Region, Bengaluru North Region, Bengaluru Rural Region, Bengaluru South Region, Mandya Region, Mysuru Region, Branch / Other Units Under Zone.
- Bhopal Zone: Bhopal Region, Bilaspur Region, Dhamtari Region, Durg Region, Indore Region, Jabalpur Region, Raipur Region, Ratlam Region, Sagar Region, Branch / Other Units Under Zone.
- Chandigarh Zone: Amritsar Region, Chandigarh Region, Hissar Region, Jalandhar Region, Karnal Region, Ludhiana Region, Shimla Region/ Units Under The Zone
- Chennai Zone: Chennai Metro Region, Chennai Rural Region, Coimbatore Region, Madurai Region, Puducherry Region, Tiruchirapalli Region, Branch / Other Units Under Zone.
- Ernakulam Zone: Calicut Region, Ernakulam Region, Thrissur Region, Trivandrum Region Branch / Other Units Under The Zone
- Hyderabad Zone: Guntur Region, Hyderabad Metro Region, Rajahmundry Region, Telangana North Region, Telangana South Region, Tirupathi Region, Vijaywada Region, Vishakhapatnam Region Branch / Other Units Under Zone.
- Jaipur Zone : Ajmer Region, Alwar Region, Banswara Region, Bharatpur Region, Bhilwara Region, Bikaner Region, Jaipur Region, Jhunjhunu Region, Jodhpur Region, Kota Region, Sawai Madhopur Region, Udaipur Region, Branch / Other Units Under Zone.
- Kolkata Zone : Burdwan Region, Greater Kolkata Region, Guwahati Region, Jorhat Region, Kolkata Metro -2 Region, Kolkata Metro Region, Siliguri Region, Branch / Other Units Under Zone (West Bengal, Meghalaya, Assam, Nagaland, Manipur, Tripura, Mizoram, Arunachal Pradesh, Sikkim)
- Lucknow Zone : Ambedkar Nagar Region, Ayodhya Region, Fatehpur Region, Gorakhpur Region, Kanpur Dehat Region, Kanpur Metro Region, Lucknow District Region, Lucknow

Metro Region, Prayagraj - li Region, Prayagraj Region, Rae Bareli Region, Sultanpur Region, Varanasi - li Region, Varanasi Region, Branch / Other Units Under Zone.

- Mangaluru Zone : Gulbarga Region, Hassan Region, Hubballi Region, Mangaluru City Region, Mangaluru District Region, Udupi - li Region, Udupi Region, Branch / Other Units Under
- Meerut Zone : Agra Region, Aligarh Region, Bareilly City Region, Bareilly District Region, Dehradun Region, Haldwani - li Region, Haldwani Region, Meerut Region, Moradabad Region, Shahjahanpur Region, Branch / Other Units Under Zone.
- Mumbai Zone: Mumbai Metro Central Region, Mumbai Metro East Region, Mumbai Metro West Region, Mumbai Metro North Region, Mumbai Metro South Region, Navi Mumbai Region, Branch / Other Units Under Zone, Branch / Other Units Under Zone.
- New Delhi Zone : East Delhi Region, Gurgaon Region, Noida Region, North Delhi Region, South Delhi Region, West Delhi Region, Branch / Other Units Under Zone.
- Patna Zone : Bhubaneswar Region, Cuttack Region, Gaya Region, Jamshedpur Region, Muzaffarpur - li Region, Muzaffarpur Region, Patna Region, Purnea Region, Ranchi Region, Sambalpur Region, Branch / Other Units Under Zone (Bihar, Jharkhand, Odisha)
- Pune Zone Group I : Panaji Region, Pune City Region, Pune District Region, Solapur Region, Amravati Region, Aurangabad Region, Jalgaon Region, Kolhapur Region, Nagpur Region, Nashik Region, Branch / Other Units Under Zone.
- Rajkot Zone: Bhavnagar Region, Bhuj Region, Jamnagar Region, Junagadh Region, Rajkot Region, Surendranagar Region, Branch / Other Units Under Zone.

Annexure 3.1 Undertaking for Technical Evaluation

Date:

To

Central Internal Audit Division
Bank of Baroda,
Baroda Bhavan, 4th floor, Head Office
R. C. Dutt Road, Alkapuri,
Vadodara -390007

Madam/ Sir,

Sub: Undertaking for Technical Evaluation

Having examined the above document, including all Annexure, the undersigned submit following information and supporting document for technical evaluation.

1. Profile (As per certificate of registration with ICAI)	
No of Partners	
No of Full-time Employees (Qualified CA)	
No of Part-time Employees	
No of CISA / DISA certified Partner / Full time qualified employees	

Certificate of registration with ICAI & CISA / DISA Certificates of Partners / Full time qualified employees are attached herewith.

2. Experience – Concurrent Branch Audit (Last Five Years) of Schedule Commercial Bank		
Sr. No.	Bank & Branch	From – To Date
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

Engagement letter received from Bank for Concurrent Audit during last five years is attached herewith.

3. Experience – SBA (Last Five Years) of Schedule Commercial Bank		
Sr. No.	Bank & Branch	From – To Date
1.		
2.		
3.		
4.		
5.		

Engagement letter received from Bank for assignment of Statutory Branch Audit during last five years is attached herewith.

4. Experience – SCA (Last Five Years) of Schedule Commercial Bank		
Sr. No.	Bank	From – To Date
1.		
2.		
3.		

Engagement letter received from Bank & Signed copy of Balance sheet on year end is attached herewith.

Signature of the Authorized Signatory

Name:

Designation:

Name of the Firm:

Address:

Annexure 4 – Team Profile

Profile of Proposed Team Leader and team members

Name	
Present Designation	
Qualifications	
Nationality	
Present Location	
Total Work experience	
Language proficiency	
Areas of expertise relevant to the EOI	
Role in the proposed assignment	
Tasks assigned	

We hereby acknowledge that the information provided by us is true and to the best of our knowledge.

Signature of the Authorized Signatory

Name:

Designation:

Name of the Firm:

Address:

In each of the scope listed, if more than one professional is available then the indicative profile of each of such professional should be furnished.

Annexure 5 – Proposed List of Key Personnel

The list should include the team leader and key team members with their proposed role in the assignment

Sr. No.	Name	Age	Qualification	Present Location	Experience relevant to EOI	Proposed role in the Assignment

A list of key personnel to be deployed for the assignment to be furnished with details as per the Table above.

The Bank shall reserve the right to seek the change of resource personnel in case on need.

Signature of the Authorized Signatory

Name:

Designation:

Annexure 6 – Undertaking

(This letter should be on the letterhead of the applicant duly signed by an authorized signatory)

Date:

To

Central Internal Audit Division
Bank of Baroda,
Baroda Bhavan, 4th floor, Head Office
R. C. Dutt Road, Alkapuri,
Vadodara -390007

Madam/ Sir,

Sub: Undertaking

Having examined the all Annexure and Appendices, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, implement and commission ALL the terms mentioned” and the other schedules of requirements and services for Bank of Baroda in conformity with the said document.

- 1) If our application is accepted, we undertake to comply with the delivery schedule as mentioned.
- 2) This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
- 3) We certify that we have provided all the information requested by the Bank in the format requested for. We also understand that the Bank has the exclusive right to reject this offer in case the Bank is of the opinion that the required information is not provided or is provided in a different format.

Dated this.....by20

Yours faithfully,

Signature of the Authorized Signatory

Name:

Designation:

Name of the Firm:

Address:

Annexure 7 – Declaration for Conformity with Hardcopy Letter

(This letter should be on the letterhead of the applicant duly signed by an authorized signatory)

Date:

To

Central Internal Audit Division
Bank of Baroda,
Baroda Bhavan, 4th floor, Head Office
R. C. Dutt Road, Alkapuri,
Vadodara -390007

Madam/ Sir,

Sub: Declaration for Conformity with Hardcopy Letter

Further to our proposal dated, in response to the Invitation of applications

We hereby covenant, warrant and confirm as follows:

The soft-copies of the proposal submitted by us in response to our application and the related addendums and other documents including the changes made to the original document issued by the Bank, conform to and are identical with the hard-copies of aforesaid proposal submitted by us, in all respects.

Yours faithfully,

Signature of the Authorized Signatory

Name:

Designation:

Name of the Firm:

Address:

Annexure 8 –Conformity Letter

(This letter should be on the letterhead of the applicant duly signed by an authorized signatory)

Date:

To

Central Internal Audit Division
Bank of Baroda,
Baroda Bhavan, 4th floor, Head Office
R. C. Dutt Road, Alkapuri,
Vadodara -390007

Madam/ Sir,

Sub: EOI Reference No. EOI: CIAD: 116/1 Dated

Further to our proposal dated, in response to the Expression of Interest (Bank's tender No. hereinafter referred to as "EOI") issued by Bank of Baroda ("Bank") we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the EOI and the related addendums and other documents including the changes made to the original EOIs issued by the Bank shall form a valid and binding part of the aforesaid EOI document. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Yours faithfully,

Signature of the Authorized Signatory

Name:

Designation:

Name of the Firm:

Address:

Annexure 9 – Audit Coverage

Minimum Areas of Coverage for Branch:

In line with objective of Concurrent Audit & principal of “**detection of irregularities as near thereto as possible**”, Concurrent Auditor to verify & review all activities of Branch operation on a continuous basis to ensure accuracy, authenticity and due compliance with the internal systems, procedures and guidelines of the bank / other statutory and regulatory guidelines as issued from time to time. The Concurrent Audit should ensure coverage as per prevailing RBI guidelines conveyed vide circular no. DBS.CO.ARS.No.BC.01/08.91.021/2019-20 dated 18-09-2019 and advised by Bank from time to time. The broad area and scope of Audit are as under:

Minimum Areas of Coverage under Concurrent Audit (Branch)	
Sr. No.	Items
A	Cash transactions -Verify
(i)	Surprise physical verification of cash (Piece to piece) at branch and ATM along with safekeeping and custody. Verification of cash replenishment agency vault and agency account
(ii)	Daily cash transactions, particularly any abnormal receipts & payments.
(iii)	Surprise verification of cash by an officer other than the joint custodian.
(iv)	To verify Surprise Cash verification done by RO/ Other branch official
(iv)	Proper accounting of and availability of insurance cover for inward and outward cash remittances.
(v)	Accounting of currency chest transactions and delays/omission in reporting to RBI.
(vi)	Reporting of Counterfeit Currency.
(vii)	All cash transactions of Rs. 10 lakh and above reported in CTR.
(viii)	That all cash transaction of Rs. 50,000 and above invariably indicate Pan No. /Form 60.
B	Clearing transactions -Verify
(i)	Reconciliation with Bank's account at Clearing House and review of old outstanding entries for reconciliation.
(ii)	Drawings allowed against uncleared instruments - sanction by the controlling authority.
(iii)	Branch is following the guidelines of Positive Pay confirmation.
C	Remittances/Bills for Collection –Verify
(i)	Remittance of funds by way of DDs/TTs/MTs/TC/NEFT/RTGS any other mode in cash exceeding the prescribed limit.
(ii)	Documents of title (lorry receipts, railway receipts, etc.) obtained in favour of the bank and the concerned transporters are on the IBA approved list.
(iii)	Outstanding balance in DP and other transit accounts pending payment beyond prescribed period.
D	Deposits -Verify
(i)	Adherence to KYC/AML guidelines in existing accounts, opening of fresh accounts as well as walk in customer and monitoring of transactions in such accounts including staff accounts. Compliance with Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) including accounts opened through TAB Banking, V-CIP Channel or by RLBO.
(ii)	Large term deposits received and repaid including checking of repayment of term deposit in cash beyond permissible limit.
(iii)	Accounts opened and closed within a short span of time i.e., accounts with quick mortality.
(iv)	Activation and operations in inoperative/Dormant accounts.
(v)	Value dated transactions.
(vi)	Settlement of claims of deceased customers and payment of TDRs against lost receipts and obtention of indemnities, etc. To check revival of dormant accounts and accounts with minimum activities.
(vii)	Examination of multiple credits to single accounts.
(viii)	Reporting of STR.

(ix)	Transfer of unclaimed Deposits for 10 Years and above to RBI under DEA Fund.
(x)	Monitoring of transactions in new accounts and staff accounts .
(xi)	Whether additional interest rate to be paid to Senior Citizens is being paid to all the eligible Senior Citizens or not?
(xii)	Verification of Sr. Citizen Status of customer according to their date of birth available in branch records and application of Sr. Citizen Interest benefit.
(xiii)	Verification of Mis-match in title of account and Customer Name.
(xiv)	Verification of account Modification – i.e. Change of Address, bank Detail, Nomination, PAN, E mail Address, mobile No. etc. done as per guidelines.
E	Treasury operations –Verify
(i)	If branch has acted within HO instructions for purchase and sale of securities.
(ii)	Periodic confirmation of Derivative contracts with counterparties.
(iii)	Adherence to regulatory guidelines with respect to Treasury deals/structured deals.
(iv)	Controls around deal modification/cancellation/deletion, wherever applicable.
(v)	Cancellation of forward contracts and passing/recovery of exchange gain/loss.
(vi)	Gaps and OPL maintained in different currencies vis-à-vis prescribed limit for the same.
(vii)	Reconciliation of Nostro and Vostro accounts-balances in Nostro accounts in different foreign currencies are within the limits prescribed by the bank.
(viii)	Collection of underlying documents for Derivative & Forward contracts. Delays, if any.
(ix)	Instances of booking and cancellation of forward contracts with the same counterparty within a span of couple of days or a few days.
(x)	Whether branch is doing due diligence of import documents before making remittances viz., Invoice containing payment terms and shipping terms etc.; Source of the bills, Submission of Bill of Lading; Proper format of BoE; Credit report of overseas supplier; Any other documents etc.
(xi)	Whether Branch is doing follow up to obtain evidence of import and ascertain the age wise status of outstanding entries. In case the bill of entry is not submitted for more than 6 months whether the same has been reported to DOE and proper record is being maintained by the branch.
(xii)	Whether branch ensured that the goods being imported for which advance remittance request is received are in the line of business of the importer and verify the past record of transactions with the same overseas supplier and permissible under trade policy
(xiii)	Branch is following the guidelines for newly opened current account, there will be cooling period of initial six months for making advance remittance against Imports
(xiv)	Whether branch is vigorously follow up with the branch where evidence of import not received within one month from the date of remittance,
(xv)	Verification of entries in EDPMS/IDPMS
(x)	Sample check some of the deals and comment on the correctness of computation.
(xi)	Checking of application money, reconciliation of SGL account, compliance to RBI norms.
(xii)	Checking of custody of unused BR Forms & their utilization in terms of Master Circular on Prudential Norms on Classification, Valuation and Operations of Investment Portfolio by banks.
(xiii)	To ensure that the treasury operations of the bank have been conducted in accordance with the instructions issued by the RBI from time to time.
F	Loans & Advances-Verify
(i)	Report Bills/cheques purchased, if in the nature of accommodation bills.
(ii)	Proper follow-up of overdue bills purchased/discounted/negotiated.
(iii)	Fresh loans and advances (including staff advances) have been sanctioned properly and in accordance with delegated authority.
(iv)	Reporting of instances of exceeding delegated powers to controlling/head office by the branch and have been confirmed or ratified by the competent authority.
(v)	Securities and documents have been received as applicable to particular loan.
(vi)	Securities have been properly charged/ registered and valued by competent person. Whether the same has been entered in the bank's system – Verification of correctness of Security Values in Advance Accounts, including clean loan, entered in FINACLE.

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

(vii)	All conditions of sanction have been complied with.
(viii)	Master data relating to limit, rate of interest, EMI, moratorium period details have been correctly entered and updated/modified in the system.
(ix)	Value dated entries passed in advances accounts.
(x)	Post disbursement supervision and follow-up is proper, such as physical verification of securities, end use verification of funds, timely receipt of stock and book debt statements, QIS data, analysis of financial data submitted by borrower, verification of securities by third parties, renewal of limits, insurance, monitoring of accounts with excess drawing, monitoring of project etc.
(xi)	Whether there is any mutualisation of the loans and whether there are instances indicative of diversion of funds.
(xii)	Compliance of prudential norms on income recognition, asset classification and provisioning pertaining to advances.
(xiii)	Whether monthly updating of drawing power in the computer system on the basis of stock statements/book debt statement/ other financial data received from the borrowers.
(xiv)	Recovery in compromise cases is in accordance with the terms and conditions of the compromise agreement and as per Bank's guidelines.
(xv)	Whether OTS has been done as per the agreement and as per Bank's Guidelines, including those covered under special campaigns.
(xvi)	To check if any Digital loan has been opened manually by the Branch.
(xvii)	To check review and renewal of loans.
(xviii)	100 % verification of all fresh Sanctions and Review of facility during month and compliance of sanction terms.
(xix)	Recovery of Service Charges.
(xx)	<p>Limit Node is created in CBS in eligible cases & the Limit node is as per Sanction & all the sanctioned facilities are reflected correctly.</p> <ul style="list-style-type: none"> Limit Nodes have been defined for all the borrowers of the Branch in line with the latest sanction (including those limits which have been sanctioned on standalone basis) and sanction acceptance for the same is in place (pending disbursement). Every account with sanction limit (Fund Based / Non-fund based) has been linked to respective limit id defined in the limit node. No Duplicate limit nodes exists for the same Borrower. Each limit node has the prefix as Customer ID only. Limits should not include Treasury, International, Retail, Bills discounting under Bank LC, LABOD, Treds.
(xxi)	Random checking of accounts for CRILC reporting and verify that all the eligible accounts are correctly reported in CRILC.
(xxii)	To check all the fresh Loan Account are processed through LLPS system.
G	LC/BG –Verify
(i)	LC/BG issued/amended as per the approved format/model guarantee prescribed and standard limitation clause incorporated. Whether counter indemnity obtained as prescribed.
(ii)	Any deviation from the terms of sanction in regard to margin, security, purpose, period, beneficiary, collection of charges, commission/fee, etc.
(iii)	Whether payment is made to the debit of party's account on due date without creating overdraft/debiting suspense, in case of deferred payment guarantee.
(iv)	Letter of Credit extended by State Government is not enough in such cases and Bank should try for Escrow mechanism.
(v)	Whether Government Guarantee explored in cases of lending to State Government SPV's and ensure that the project is economically feasible and sufficient revenue flow is there.
(vi)	Branches to obtain the information on quarterly basis from borrower with regards to monitoring of performance projects for which Bank Guarantee is issued for accounts with aggregate exposure of Rs 10 Crores and above (Irrespective of BG Limits)
(vii)	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time.
H	Foreign Exchange transactions-Verify

(i)	Recovery of charges as per HO Guidelines.
(ii)	Packing credit released, whether backed by LC or confirmed export order.
(iii)	Availability of ECGC cover and compliance with ECGC terms.
(iv)	Submission of statutory returns on export/ import transactions, like BEF statements, XOS, write off of export bills, etc. Follow up of outstanding export bills and exchange control copy of bill of entry.
(v)	Irregularities in opening of new accounts and operation in NRO, FCNR, SNRR NRE, RFC, EEFC, etc., and debits/credits entries permissible under the rules.
(vi)	Whether operations in FCRA accounts are as permitted by MHA and FCRA guidelines.
(vii)	Margin, Booking, utilization, extension and cancellation of forward contracts.
(viii)	SWIFT Related Operational Control Measures – 100% verification of Logs generated for all Financial and Non-Financial Messages and matching with corresponding limit set and with entry passed in FINACLE
(ix)	Verification of pre shipment & post shipment finance – compliance of sanction terms and condition, documentation, Period, Disbursement, Liquidation, Monitoring.
(x)	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time.
I	House Keeping -Verify
(i)	Exceptional transaction reports are generated and verified by branch staff as prescribed.
(ii)	Review of all balance sheet heads and outstanding entries in accounts, e.g., suspense, sundry and inter-bank accounts. Review of follow up of entries pending for reversal. Report variance in Business figures / Instances of Window Dressing.
(iii)	Scrutiny of daily vouchers with more emphasis on high value transaction including high value expenses and debit entries in Suspense account.
(iv)	Debits in accounts where signatures are pending for scanning.
(v)	Whether records related to KYC/vouchers and other critical areas are sent to specific places like archival centre, record room as per stipulated periodicity.
(vi)	Adherence to KYC/AML guidelines in opening fresh account and subsequent modifications of records and monitoring of transaction.
(vii)	Reconciliation of Accounts, Monitoring of General Ledger / Subsidiary General Ledger / Parking Account and opening of Internal Accounts etc.
J	Verification of Merchant Banking Business-Verify
(i)	Whether the instructions given by the controlling branch are properly followed where the branch acts as a collecting branch for issue business.
(ii)	Whether daily collection position is advised to the controlling branch.
(iii)	Whether recovery of the commission/fees and out of pocket expenses as agreed with the respective companies and whether the competent authority has duly authorized any waiver or reduction of such charges.
(iv)	Whether the prescribed preventive vigilance measures are observed by the branch.
(v)	Where data entry or data processing work is entrusted to outside agencies, the competent authority duly approves these and the prescribed stamped indemnity has been obtained from such agencies.
(vi)	Whether dividend interest warrants/refund payment accounts of companies are funded prior to dispatch of the relative warrants by the companies and there is no misuse of the facility.
(vii)	Whether Claims for reimbursement of amounts of paid warrants received from paying branches are processed and debited to the concerned company's account promptly.
(viii)	Whether charge on security has been created, wherever debenture trustee activity is undertaken by bank.
K	Verification of Credit Card/Debit card/Mobile No./BOB World/Internet Banking –Verify
(i)	Application for the issue of Debit card / Credit card has been properly examined and record of issue of the same has been maintained.
(ii)	Whether overdraft/debits arising out of the use of credit cards are promptly recovered and informed to higher authorities.
(iii)	Whether undelivered credit cards are properly kept as security items and followed up with credit card department for further instructions.

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

(iv)	Physical verification of ATM cards, debit cards, credit cards, passwords and PINS, control over issue & delivery, safe keeping and custody at all the locations. Report loss of any such items.
(V)	Application/consent form for change of mobile no, activation/deactivation of BOB World, Internet Banking and other alternate delivery channel. Physical verification of record keeping of the same.
L	Others –Verify
(i)	Compliance of provisions relating to Tax Deducted at Source, GST, trade tax, Professional Tax, other duties and taxes. Check/ Verify all the bill/payments from the angle of TDS/TCS/GST.
(ii)	Physical verification of inventory, control over issue of inventory, safe keeping and custody of security forms. Report any loss of such items.
(iii)	Physical verification of other deliverable items, control over issue, safe keeping and custody.
(iv)	Physical verification of Gold packets, control over issue, safe keeping and custody.
(v)	Custody and movement of branch keys.
(vi)	Locker keys and locker operations-linking of FDR as security for locker/operation of locker/inoperative lockers/ nomination/other issues.
(vii)	Safe custody of branch documents like death claim cases, issuance of duplicate DD/PO/FDR, checking of indemnities, etc. and verification of documents executed during the period under audit.
(viii)	Reporting of frauds.
(ix)	Verification of modification in account and customer profile such as modification in Review Date, Drawing Power, Limit, Freezing / unfreezing of Account, A/c activation from Dormant to Active, change in Customer's Mobile No and seeding of Mobile No. first time in account, Interest table code change, modification in LAD Date, Change of customer ID in A/c, Re KYC etc.
(x)	Verification of compliance of guidelines and sanction terms in respect of Portfolio Purchase Account handle by Branch. Substantial verification of pay out records and asset classification with Originator's records. Certification for verification of pay out sheets.
(xi)	Submission of separate half yearly Internal Audit Report of Demat Authorized Branches.
(xii)	Verification of all currency Chest Transactions (deposits / Withdrawals / Remittances / Diversion / Opening – Closing Balance) in e-KUBER CC Portal on weekly basis (Applicable for all Currency Chest Branches or Currency Chest is linked with Branch)
(xiii)	Certify the Balance of the Currency Chest / Link Currency Chest of Branch as on the last working day of February & March of the each year or as and when required by regulator and issue duly signed Balance Certificate bearing seal of Firm & UDIN No. by 5 th day of succeeding month along with Balance confirmation certification. Balance Confirmation certificate is duly signed with proper seal and UDIN.
(xiv)	Conduct of employees, mis-selling of products etc.
(xv)	Monitoring of overdue statements (Bills Purchased / Discounted / negotiated etc.
(xvi)	Any other activity / checklist which may be included in future as per Bank's / RBI / Govt. Guidelines from time to time.
(xvii)	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time and certification if any required as per Regulatory Guidelines.
(xviii)	Certification of Regulatory Returns / Statements. Observance on accuracy and timeline.
(xix)	Verification of calculation of Interest Reversal by Branch for refund of excess interest charged in borrower account.

Substantial checking of all the process / activity / transaction undertaken by Branch or any other centralized units to be covered under Audit Program. The above scope of audit is to be covered under (a) Daily Activity (b) Weekly Activity (c) Fortnightly Activity and (d) Monthly Activity, the indicative list is as under:-

Daily Activity:

Area	Sub-Area	Frequency (Daily)
Control Report	Concurrent Auditor to verify that all daily Control reports viz. Supplementary, Day Book, Exceptional transaction Report, Offsol & Intersol Transaction Report, Mobile No. change report, Dormant to active Accounts, Transactions in newly opened accounts, AML suspect report are generated and checked and carry out substantial checking of related internal controls. (T + 1 Basis)	
Deposit Account	Concurrent Auditor to carry out examination of all newly opened SB & CA accounts (A/c opened at RLBO, BCs & Tab Banking. Viz. Review of AOF duly filled in, Compliance of KYC & AML norms & Enrichment of Customer profile in Finacle. (T + 1 Basis)	
Deposit Account	Review of compliance of newly opened accounts through V-CIP. (KYC Compliance) - (T + 1 Basis)	
Deposit Account	Concurrent Auditor to Review Closure & Modification carried out in any SB & CA – and verify that application & other required underlying documents from customer is obtained. (T + 1 Basis)	
Deposit Account	Review of all Term Deposit – Opened/Renewed / Closed. – KYC, TDS, Pay-out, Prepayment charge in applicable cases. (T + 1 Basis)	
Branch operation	Concurrent Auditor to verify Issuance of Cheque Book, ATM card, Due diligence by Branch in case of chq. Returned undelivered. (T + 1 Basis)	
Transaction verification	Review of Transaction – (Transfer, RTGS, NEFT, Cash) with focus on transactions appearing under Exceptional Transaction Report, Inter Sol Transaction, Transaction in newly opened accounts, staff Accounts. Sampling Criteria : Above – 25 Lacs – 100 % Between 10 Lacs to up to 25 Lacs – 10 % Between 1 Lac to up to 10 Lacs – 5 % Below one lac – Substantial checking as decided by concurrent Auditor.	
Transaction verification	Review of Transaction under Top -20- Asset Accounts.	
Transaction verification	Review of Transaction in Office Account viz. Intermediary A/c, RTGS, IBSA, BITTA, Banker's Chq, Suspense (Staff), Suspense (General), Clearing Adjustment.	
Transaction verification	Review of manual Debit transactions in P/L Income Heads & manual credit in P/L Expenses Head	
Transaction verification	Checking instances of manual debit transactions in NPA Accounts.	
Forex	Verification of 100 % Swift Transactions log.	
Transaction verification	Review of Debit & Credit to PROXY Accounts	

Weekly Activity: Entire activity is to be spread over all working days in a week in appropriate proposition so that by end of week, observation is concurrently made ready for formalization with Branch & submission.

Area	Sub-Area	Frequency (Maximum)
Operation	Modification	Weekly
	Concurrent Auditor to generate the report through menu option "AUDITRPT" for changes in parameters / modification effected by Branch such as Limit Change, LAD Date Change, Mobile Change, Freeze / Unfreeze etc. and verify that underlying documents are available	
Credit / Advances	Application Documents	T + 7 basis, T being the date of the sanction.
	To be done for all accounts sanctioned : Concurrent auditor is required to check the application documents, KYC , basic details of the customer, credit scores and any other parameters as defined by the Banks extant guidelines from time to time.	

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	Credit Appraisal	T + 7 basis, T being the date of the sanction.
	To be done for all a) new a/cs sanctioned & b) all existing a/cs reviewed and /or with increase during the month. Concurrent auditor is required to check credit appraisal, sanction as per authority defined by DLP and any other parameters as defined by the Banks extant guidelines from time to time. Observations to be highlighted as far as possible prior to disbursement and immediately after sanction to ensure that discrepancies, if any are rectified prior to disbursal.	
	Credit Sanction Reporting and its Review	T + 7 basis, T being the date of the sanction.
	To be done for all a) new a/cs sanctioned & b) all existing a/cs reviewed and/ or with increase during the month. Concurrent auditor is required to check PSR reporting requirements and any other parameters as defined by the Banks extant guidelines from time to time. Observations to be highlighted preferably prior to disbursement and immediately after sanction to ensure that discrepancies, if any are rectified prior to disbursal.	
	Documentation	To be checked minimum TAT of 5 – 7 days is maintained from the date of disbursement to the date of Audit
	To be done for all a) new a/cs disbursed & b) all existing a/cs reviewed with increase during the month & c) in all a/cs where fresh documents are obtained Auditor to review all loan related documents executed with the customer as per the formats and guidelines published by the bank from time to time.	
Credit / Advances	Disbursement	Weekly
	To be done for all a) new a/cs disbursed & b) all existing a/cs reviewed with increase during the month Concurrent auditor is required to check compliance to the pre and post disbursement requirements of the accounts, CERSAI Charge Creation for Movable & Immovable, Insurance Coverage of charged Securities and any other parameters as defined by the Banks extant guidelines from time to time.	
	Incorrect Security details in Unsecured Consumer Credit portfolio.	
Credit / Advances	Interest / other service charges	To be checked on a weekly basis such that minimum TAT of 5 – 7 days is maintained from the date of disbursement to the date of Audit
	To be done for all a) new a/cs disbursed & b) all existing a/cs reviewed with increase during the month c) all other accounts to be checked such that 1/ 12 th of the accounts are audited within the month For all new accounts disbursed and accounts reviewed during the month, concurrent auditor is required to check whether all processing charges, stamp duty charges and other onetime charges are collected and posting of the same has been correctly done. Interest rate set in the system is accurate etc. For all other existing accounts, checking of regular interest and other charges recovery as applicable to the account to be verified and reported as per Bank's extant guidelines from time to time.	
Para Banking Activities	Safe Deposit Locker	On a T + 2 basis for all new lockers hired out during the month For all others, Monthly 1/ 12 th of accounts of the branch such that all lockers of the branch are covered and reported upon during the financial year
	Auditor to check records of all lockers hired out in the current month (including lockers re-allocated) + 1/ 12 th lockers already hired out earlier thereby ensuring coverage for all lockers during the year. Auditor to verify KYC Compliances, maintenance of locker keys, recovery of locker rent, CBS records for the lockers as per banks' extant guidelines.	

Office A/c & Compliance	Examination of transaction as well as review of compliance of daily reports already submitted
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Fortnightly Activity:

Daily Activity : (T + 1 Basis)	
Cash	Surprise verification of Cash (Piece to piece) to be conducted by Concurrent Auditor on fortnightly basis.
Compliance Testing	Review of Compliance of all previous Audit Observation viz. Daily, weekly, Monthly etc.

Monthly Activity:

Area	Sub Area	Frequency
Credit / Advances	Security/ Charge Creation	Monthly
	Auditor to check charge creation and other formalities in such regard have been completed in all respects for a) new a/cs disbursed & b) all existing a/cs reviewed with increase during the month. Auditor to monitor such cases on a month on month basis to ensure compliance and follow up on the same.	
	Legal Compliance and Due Diligence	Monthly
	To be done for all a) new a/cs sanctioned & b) all existing a/cs reviewed with increase during the month. Concurrent auditor is required to check legal compliance and any other parameters as defined by the Banks extant guidelines from time to time.	
	Credit Monitoring	Monthly 1/ 12 th of accounts of the branch to be reviewed such that all accounts of the branch are covered and reported upon during the financial year
	To be done for Top -20- Accounts & 1/ 12 th Accounts of Branch on monthly basis. All fresh accounts disbursed and reviewed with increase to be covered as part of credit monitoring only after a quarter has elapsed since the disbursement. All existing accounts to be covered on a regular month on month basis. Concurrent auditor is required to check post disbursement monitoring aspects, submission of control reports, CERSAI Charge creation for Movable & Immovable assets, Insurance Coverage of charged securities, calculation of Drawing power, and updation of correct security value in system, SMA accounts and any other parameters as defined by the Banks extant guidelines from time to time.	
	Review/ Renewal of limits	Monthly
Credit / Advances	To be done for all accounts closed during the month Auditor to verify the collection of foreclosure charges in preclosed accounts, acknowledgement on hand over of documents and NOC issuance process as per the bank's extant guidelines.	
Loan Review Mechanism	Auditor to verify identified loan accounts of Rs. 10 lacs and above but below Rs. 10.00 crores under Loan Review Mechanism through as per checklist/ digital portal	
NPA Management	Accounts causing concern	Monthly
	Restructured /Rescheduled accounts	

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	To be covered for all NPA, restructured and rescheduled accounts. Auditor to check list of NPA accounts as per ASCROM and Finacle are matching, all necessary follow up in terms of issuance of legal notices, valuation, restructuring as per bank's extant guidelines, correct tagging of accounts as NPA and restructured in Finacle, ASCROM etc. has been carried out as per Bank's extant guidelines.	
Cash Management	Auditor to verify controls over cash management at branches, including but not limited to dual custody, physical balances of cash, surprise verifications by Branch Manager / Officer, maintenance of cash scrolls, retention limits on cash, maintenance of all related registers and any other cash management controls prescribed by bank's extant guidelines.	
Remittance	Auditor to verify the controls over remittances processed at the branches in terms of obtaining PAN/ authority letters of processing of transactions, compliance to guidelines in respect of RTGS/NEFT, cancellation of DDs / BCs, Issuing of duplicate DDs/BCs, Return of unsuccessful RTGS / NEFT within time norms, Recon of G/L RTGS / NEFT Sundry Deposit A/c on daily basis brought as NIL by the branch.	
Cheque/ Bills/ Collection / Purchase Clearing	Auditor to verify transactions pertaining to the clearing, collection, purchase, cheque with regards to lodging of the Inward Cheque / Bills, Outward Cheque / Bills received for collection in the system, collection of charges, monitoring of returned cheque etc.as per bank's extant instructions published from time to time.	
Government Business	Government Business	Monthly
	Auditor to verify all transactions pertaining to receipt of various taxes, time norms for remittance, processing of pension payments, monitoring of the G/L Sundry Creditors/ Sundry Deposits A/cs, claim and receipt of turnover/ agency commission on a quarterly basis	
Para Banking Activities	bancassurance /Baroda Health	Monthly
	Auditor to verify that premium collected for Bancassurance / Baroda Health are deposited promptly and application are forwarded to the concerned company promptly. Auditors' observation on marketing of the other products of the bank is observed.	
	Demat Accounts	Monthly
	All fresh Demat accounts opened during the month – only for authorized branches. Auditor to verify that TIFDs / DIS are issued only to customers who visit the branch personally, after obtaining approval of authorized officer. Proper record of loose TIFDs is maintained. (Not more than 10 loose TIFDs can be issued to a customer in a year as per NSDL / CDSL rules) as per NSDL / CDSL guidelines. There were no claims for failure of trade due to delay in processing TIFDs. Auditor to verify that there were no claims for failure of trade due to delay in processing TIFDs	
	Alternative Delivery Channel	Monthly
	Auditor to verify on a periodic basis whether Register for Debit Cards and PINs are maintained recording the date of receipt , related a/c no, date of delivery, signatures of a/c holders are verified before delivery to customers, all undelivered net banking pins, card related pins are recorded in register and kept in safe custody.	
Forex	Forex	Monthly
	For all the products pertaining to Foreign Exchange: Auditors to verify the process from issuance to closure, i.e., ➤ Sanction letter with the allocated limits assigned to the customer for the products requested. ➤ Issuance of the product to the customer after obtaining the required documents, i.e. customer request letter, authorized sanction letter, etc. ➤ Amendments to the non-fund based facility obtained by the customer on	

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	<p>account of changes in tenor, amount, address, etc.</p> <ul style="list-style-type: none"> ➤ Invocation of a bank guarantee involves the receipt of an intimation via SWIFT to invoke the guarantee by the overseas party ➤ Details of the product to be accurately fed into the system (FINACLE), generally initiated by the assistant and subsequently verified by the officer. ➤ Limit monitoring by means of preparation of a sanction letter upon utilization of a limit or sub-limit of a product. ➤ Closure of the product in the system and the outstanding as well as reinstatement of the limit for the concerned product. ➤ Validation of the nature of exposure for which the non-fund based facility is being utilized. <p>Concurrent auditor is required to check all the documents at the various phases, i.e., issuance, utilization and closure of a product.</p> <p>Auditor to also verify the sanction limits, appraisal, sanction as per authority defined by DLP and any other parameters as defined by the Banks guidelines from time to time. Auditor has to also verify accurate input of details into FINACLE, receipt of authentic communication from the overseas party's bank via SWIFT, margin maintenance, adherence of the sanction letter follow-up to close the outstanding accounts, etc.</p>	
Statutory Compliances	Statutory Compliances	Monthly, quarterly based on the returns to be submitted
	All checks pertaining to the submission of returns and reports as per statutory guidelines to be verified by the auditor for the month. Similarly all quarterly reports and returns may be checked at such frequency. Display of all necessary notices, certificates and compliances to BCSBI codes should be checked on an adhoc periodic basis and reported.	
Controls & Audits	Controls	Monthly
	Auditor to verify all debits to income accounts, outstanding entries in the sensitive accounts, reconciliation of all accounts with CBO/ RBO/ Other banks, posting of back dated transactions, monitoring of outsourcing activities like AMC contracts, compliances to the DAP for making payments, levy of service charges on a periodic basis.	
	Audits	Monthly for CEMU alerts Quarterly for all other audits
	Auditor to verify the status of compliance of audit reports for any type of audit conducted in the current financial year and compliance status of Qualified Rectification Certificates drawn up in reports for earlier periods which have not been converted to CRC on a quarterly basis. On a monthly basis. All errors reported by the CEMU unit as part of CIAD to be verified. All open issues may be reported by the concurrent auditors and frequent alerts raised to be probed further for investigation.	
Security & Administration	Security Items	Monthly
	Auditor to verify that the entire stock of security forms e.g. Cheque Books, DDs, BCs, FDR receipts etc.	
	<ul style="list-style-type: none"> ○ Are held in joint custody and stored in fireproof safe / vault. ○ All receipts and issues are recorded immediately in system. ○ Physical stocks tally with system stock ○ Loose / Floating stocks are also recorded and physical stocks tally with records. ○ GOLD packet to be tallied with system. 	
	Physical Security	Monthly

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	Auditor to verify that the security equipment installed in the branch are in working condition and Maintenance Contracts are renewed & valid e.g. Alarm System, CCTV (if installed), Armed Guard, Electrical Audit, Visit by the security officer etc. and data backup of CCTV for last 90 days available.	
	Token vending & display system Cheque Receipt machines Auditor to verify that the right type of Fire Extinguishers / Smoke Detectors are installed and are in working conditions.	
	Administration	Monthly
	Auditor to verify preparation of mandatory administration / staff MIS statements/reports, Certified by Branch Head and submitted in time, access to and retrieval of old records is authorized by Branch Head and proper record of the same is maintained, vouchers are properly authorized by at least two officials & P/L vouchers are authorized & countersigned by Branch Head, PL debit vouchers are authorized by two officers having sufficient delegated power, premises / electrical fittings / signage / notice boards etc. are maintained clean and tidy, lease deed is in force, copy of lease deed is kept in safe, verify that rent paid and taxes are paid as per agreement and TDS deducted as per rules, submission of returns and reports to RBI, verification of Fixed assets in branch with FASSET records, renewal of AMCs	
	Fraud Control	Monthly
Business Continuity plans and IT Security	Auditor to verify :	
	<ul style="list-style-type: none"> That all cases of suspected / detected Frauds are reported to controlling office immediately on detection and follow up action is taken e.g. filing of Police complaints, lodgement of insurance claim, examination of staff accountability etc. Fraud Monitoring Report is filed within 7 days of detection to RBI and a copy obtained and kept on record. 	
	IT	Quarterly
	Auditor to report on the access controls to server rooms, network equipment maintenance of hardware, working of UPS at branches, password sharing within the staff, anti-virus software are live and working on all PCs, maintenance of data cabling etc.	
	BCP	Quarterly
Customer Service	Verification of the conduct of BCP team based out of the branches and regular conduct of meetings, availability of all emergency contact numbers, AMC vendors etc. number are available readily, back up data maintenance and storage at the offsite locations and any other applicable guidelines on BCP prescribed by the bank from time to time.	
	Customer Service	Quarterly
Other Areas	Auditor to report on the maintenance of customer service at the branches and following of BCSBI code at the branches with regards to timely delivery of services, disposal of complaints at branches. Auditor to report on the last meeting of customer service committee held at the branch and whether implementation of accepted recommendations noticed at the branch.	
	Internal Control	Monthly
	<ul style="list-style-type: none"> ❖ Updation of Debtors, Creditors, Associate concerns & Subsidiaries (Menu : LOTPHD) – (ref : BCC:BR:112:504 Dated 26-08-2020) ❖ Comparative analysis of GL heads and PL heads and review the variance. ❖ The transactions and reconciliation position of internal office accounts and GLs transactions to be verified by the auditors in respect of branch / Zone / Administrative office and any deviation observed should be reported. ❖ Reversal of Charges / wrong interest as per DAP / Guidelines. ❖ Pay out to DSA / Business Correspondence / car dealer ❖ Reconciliation of GBM Accounts (PPF, SCSS) ❖ Transaction / Reconciliation of Inter Bank Account. 	

	<ul style="list-style-type: none"> ❖ Tracking of Audit Observation & reporting under persisting irregularity. ❖ Password sharing. ❖ Risk Classification of accounts and due diligence in High risk accounts. Ultra Violet ray machines are available and used for payment /. Transfer of high value cheques as per guidelines. ❖ TDR receipts are attached as security for LABOD / ODBOD. ❖ Sanction / Appraisal of Retail Loans & Agriculture Loans under LLPS and Account opening through LLPS. ❖ Periodical updation of KYC and KYC expired documents. ❖ Advance against Gold Loan is to be sanctioned after weighing and valuation of gold ornaments by assayer in Branch premises and in presence of BH / Officer. The jewel loan packets to be kept under joint custody immediately after pledge of ornaments by the borrower. Periodical verification of gold loan packets is carried out and norms for re assaying of gold ornaments is observed by Branch. Periodical verification of Gold loan packet and to be tallied with Finacle ❖ Details of casual/temporary workmen, if any, engaged by the branch without specific approval from controlling authority to be commented in Audit Report. ❖ Presence of any early warning signal, high value payment to unrelated party, large no. of inter firm transaction with inter connected companies, substantial related party / inter group transactions. ❖ PSR statement of advances, TOD/ Excess statements are submitted to Regional Office on monthly basis. For Retail loans all credit proposal Rs.5/- lacs and above and for other loans all credit proposal Rs. 25/- lacs submitted to Regional Office within 7 days of sanction. ❖ Complaint Redressal & Customer Service at Branch. ❖ Customer Service and Observations during the Branch level Customer Service Meeting ❖ Observations in respect of entries made by the branch / region / zone / vertical in "GL recon Tool" ❖ Verification of Sr. Citizen Status of customer according to their date of birth available in branch records and application of Sr. Citizen Interest benefit. ❖ Verification of Constitution of customers to avoid passing of undue Sr. Citizen Benefit to Non Individual / in eligible customers. ❖ Verification of Mis-match in Title of account and Customer name ❖ Check/ verify all the bills/payments from the angle of TDS/TCS ❖ Generate and verify eTDS Report (deductee records report generated from ETDSMENU menu-option no.5) and incorporate comments regarding:- <ul style="list-style-type: none"> a. TDS is being deducted under correct section at applicable rate b. Valid lower deduction certificate is present where tax has been deducted at less than applicable rate c. Valid nil deduction certificate or proper reason as provided under TDS provision has been noted where tax has not been deducted d. GST TDS has not been deducted at applicable rates e. Please note that GST TDS has not been deducted in case of vendors/suppliers which are Public Sector Undertakings
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Please note that the scope provided above is purely indicative but not limited to the points listed; additional aspects will necessarily need to be covered depending on the nature of business at the branch level and as per checklist applicable.

Minimum Areas of Coverage for CBO's (Service Branch / City Back Office):

Sr. No.	Coverage
1.	Checking month wise Variations on each Head of account under Asset & Liabilities and Income & Expenditure Account.
2.	Transactions in Suspense & Sensitive Accounts and reconciliation.
3.	Inward & Outward Clearing – Substantial Checking
4.	Electronic Clearing System (ECS), NACH Clearing.
5.	Transactions in Bankers Accounts & Reconciliation.
6.	Transactions in Internal Office Accounts and reconciliation
7.	Remittance Accounts
8.	Staff Salaries, Wages, Allowances, etc.
9.	Bill Desk.
10.	Government Business
11.	Central Board for Direct Taxes
12.	Sales Tax & Professional Tax
13.	Pension Claim, Turnover Commission claim on Govt. Business.
14.	Reconciliation
15.	Frauds & Misappropriation
16.	Observation on checklist items & other Bank's / RBI / Regulatory guidelines
17.	Any other activity / checklist which may be included in future.
18.	Verification of compliance of Persisting Irregularities
19.	Certification of Regulatory Returns / Statements. Observance of accuracy and timeline.
20.	Testing of control as per check list.
21.	Positive Pay Confirmation
22.	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time and applicable for Unit and required certification.
23.	Verification of Turnover Commission Claim.

Please note that the scope provided above is purely indicative but not limited to the points listed; additional aspects will necessarily need to be covered depending on the nature of business at the Unit level and as per checklist applicable.

Minimum Areas of Coverage for RLBO (Retail Liability Back Office):

RLBO is centralized Back office carrying out following activity on behalf of PAN India Branches.

Sr. No.	Coverage
1.	Account Opening Process
2.	Compliance of KYC, AML, CFT Guidelines
3.	Verify that Name, DOB/DOI, mailing address is as per KYC Document and details as per AOF / mandatory fields are correctly filled in.
4.	Verify that Mode of operation, Scheme code, Risk Perception is correct.
5.	Account Activation
6.	Issuance of Personalised Cheque Book
7.	Issue, Printing and Payment of FCNR Deposits
8.	Observation on checklist items & other Bank's / RBI / Regulatory guidelines
9.	Addressing customer queries / complaints
10.	Any other activity included as per operational guidelines / SOP
11.	Verification of compliance of Persisting Irregularities
12.	Quality Control Process
13.	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time and applicable for Unit and required certification.

Concurrent Auditor to cover 100 % Accounts opened at RLBO level as per operational guidelines / checklist and also verify compliance of persisting irregularity, if any.

Minimum Areas of Coverage for CPPC (Centralized Pension Processing Cell):

Sr. No.	Coverage
1.	Reviewing the effectiveness, adequacy and application of accounting, financial and other controls.
2.	Ascertaining the level of compliance with established policies, plans and procedures
3.	Verification of Master Data of Pension
4.	Turnover Commission Claim
5.	Conversion of Family Pension
6.	Updation of Critical parameters such as DA Rate, Medical Payments etc.
7.	Verification of payment of arrears
8.	Compliance of Bank's / RBI / Regulatory guidelines
9.	Checking month wise Variations on each Head of account under Asset & Liabilities and Income & Expenditure Account.
10.	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time and applicable for Unit and required certification.
11.	Any other activity which may be included in future.

Minimum Areas of Coverage for Contact Centre:

Sr. No.	Coverage
1.	Quality review of calls attended by callers.
2.	Call Recording & Data Back Up
3.	Customer Data Security
4.	Reviewing the effectiveness, adequacy and application of accounting, financial and other controls.
5.	Ascertaining the level of compliance with established policies, plans and procedures
6.	Quality of closure of complaints.
7.	TAT for closure of service request.
8.	Compliance of terms of agreement with Service Provider.
9.	Any other activity included as per operational guidelines / SOP.
10.	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time and applicable for Unit and required certification.

Concurrent Auditor to carry out substantial checking of calls attended by Contact Centre Team and verify their resolution as per operational guidelines.

Minimum Areas of Coverage for CBODPO (DEMAT CELL):

Scope of Audit as per CSDL Circular ref. No. CDSL/A.I&C/DP/POLICY/2018/205 Dated 18- 04- 2018:

Sr. No.	Coverage
1.	Demat Account Opening Process
2.	Account Modification – Change of Address, bank Detail, Nomination, PAN, E mail Address, mobile No. etc.
3.	Reviewing the effectiveness, adequacy and application of accounting, financial and other controls.
4.	Ascertaining the level of compliance with established policies, plans and procedures.
5.	KYC Confirmation/Reconfirmation Of Demat Account Holders
6.	Issue of Delivery Instruction slips (DIS)
7.	Execution of Instruction slips (DIS)
8.	Pledge / hypothecation instruction
9.	Investor Grievances received by the DP and Redressal.
10.	Client data modifications and Demat Closure
11.	Scanning of Delivery Instruction Slips (DIS) and Tamper proof storage of DIS images along with GAP Report
12.	Transmission of Securities(Death Claim settlement)
13.	Compliance under Prevention of Money Laundering Act, 2002 (PMLA)
14.	Audit certificate for deviations / observations noted in last NSDL inspection and internal / concurrent audit report.
15.	Billing
16.	Processing of Freezing Instructions as per Statutory Orders.
17.	Recovery of Service Charges
18.	Transaction Statement
19.	Submission of Risk Assessment Template (RAT), Internal and/or Concurrent Audit Report, Net worth Certificate
20.	Any other activity which may be included in future.

21.	Compliance to RBI Guidelines, other Regulatory guidelines or Bank's Internal policy guidelines issued from time to time and applicable for Unit and required certification.
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Minimum Areas of Coverage for Head Office – Office Administration, Baroda

- ❖ Verification of all the payments made by Office Administration Department, Estate Management Department on its behalf and on behalf of all other departments of the Bank located at Head Office / Corporate Office.
- ❖ Reviewing the effectiveness, adequacy and application of accounting, financial and other controls.
- ❖ Ascertaining the level of compliance with established policies, plans and procedures.
- ❖ Random verification of complaints closed by Customer Service Department.
- ❖ Compliance with applicable CVC guidelines.
- ❖ Verification of transfer entries between the heads of accounts
- ❖ Verification of GST related matters in all the income and expenditure.
- ❖ Check/ verify all the bill/payments from the angel of TDS/TCS/GST.
- ❖ Verification of provisions made during the month.
- ❖ Verification of penalty charges.
- ❖ Verification of all the other compliance related matter.
- ❖ Maintenance of appropriate records as per applicable policies.
- ❖ Audit of payments made by the Estate Management department.
- ❖ Adherence to the defined procedure for calling and selection of Tenders.
- ❖ Maintenance of appropriate records as per applicable policies.
- ❖ Certification of returns under Section 42 of RBI Act, 1934.
- ❖ Compliance with internal approval and reporting procedures.
- ❖ Maintenance of appropriate records as per applicable policies.
- ❖ Compliance with applicable Income Tax regulations on Tax to be deducted at source and submission of regulatory returns.
- ❖ Verification of GST related matters in all the income and expenditure and pointing out non-compliance / deviation, if any.
- ❖ Verification of Regulatory Returns submitted by different Departments.

Minimum Areas of Coverage for Baroda Corporate Centre – Office Administration Dept. Mumbai.

- ❖ Verification of all the payments made by Office Administration Department, Estate Management Department on its behalf and on behalf of all other departments of the Bank located at Head Office / Corporate Office.
- ❖ Reviewing the effectiveness, adequacy and application of accounting, financial and other controls.
- ❖ Ascertaining the level of compliance with established policies, plans and procedures.
- ❖ Compliance with applicable CVC guidelines.
- ❖ Verification of transfer entries between the heads of accounts
- ❖ Verification of GST related matters in all the income and expenditure.
- ❖ Check/ verify all the bill/payments from the angel of TDS/TCS/GST.
- ❖ Verification of provisions made during the month.
- ❖ Verification of penalty charges.
- ❖ Verification of all the other compliance related matter.
- ❖ Maintenance of appropriate records as per applicable policies.
- ❖ Audit of payments made by the Estate Management department.
- ❖ Adherence to the defined procedure for calling and selection of Tenders.
- ❖ Maintenance of appropriate records as per applicable policies.
- ❖ Certification of returns under Section 42 of RBI Act, 1934.
- ❖ Audit of payments made by the IT & Projects department.
- ❖ Compliance with internal approval and reporting procedures.
- ❖ Maintenance of appropriate records as per applicable policies.
- ❖ Compliance with applicable Income Tax regulations on Tax to be deducted at source and submission of regulatory returns.
- ❖ Verification of GST related matters in all the income and expenditure and pointing out non-compliance / deviation, if any.
- ❖ Verification of Regulatory Returns submitted by different Departments.

Minimum Areas of Coverage for HRCPC:

HR CPC & Operations based at Baroda handles the HR Operational activities for the bank's staff. The various activities to be audited at the HR CPC are as follows:

- 1) TA / DA Claims
- 2) LTC / LFC
- 3) Staff Loans
- 4) Salary / Payroll processing
- 5) Terminal Benefits

Scope and Conduct of Audit

1. TA / DA Claims: Monthly Concurrent auditor is required to check all new TA / DA claims paid during the month along with supporting documents such as travel bills, hotel bills, approval etc. for processing TA / DA claims and ageing of amount in suspense account.
2. LTC / LFC Claims / Reimbursement: Concurrent auditor is required to check all LTC / LFC claims paid during the month along with supporting documents such as travel bills, hotel bills, approval etc. for processing claims. Further, Concurrent auditor to check whether leave as per LTC / LFC matches with the leave record in the system.
3. Staff Loan Sanction: All staff loans sanctioned / disbursed during the month to be checked. Concurrent auditor is required to check the approval for staff loan, compliances to terms and conditions of sanction, auto transfer of salary to the overdraft account of the employee and EMI recovery.
4. Payroll : Concurrent auditor is required to check payroll processed for all employees for the month with respect to system integration and flow of data from HRMS to HRNes, reconciliations performed by the HR team, salary processed for resigned employee. Further, for new joiners during the month, concurrent auditor to check whether increment details are correctly captured as per policy.
5. Terminal Benefit Monthly Concurrent auditor is required to check terminal benefit amount processed for the month with respect to approval for processing, accuracy in calculation of terminal benefit amount and interest thereon and approval for withdrawal from PF
6. Reconciliation of Office Accounts, Accounting of NPS Contribution.
7. Verification of salary / perquisites paid to staff during sabbatical leave / unauthorized absence period, of any.
8. Reviewing the effectiveness, adequacy and application of accounting, financial and other controls.
9. Ascertaining the level of compliance with established policies, plans and procedures.

Minimum Areas of Coverage for Samanvay Cell (Paisa Lo Digital Limited):

1. Loan application is obtained in specified format along with KYC Document duly verified by PDL officials
2. Loans are sanctioned as per the approved scheme codes.
3. Documents as per scheme is completed and available under system (LDS) – digital copy.
4. CRIF Check- (Not older than 30 days) is carried out and CRIF score is compiling with minimum eligibility score, overdue of Rs. 1000.00 or more is not appearing under CRIF report
5. Loan appraisal is carried out within T+1 days from the date of receipt of proposal
6. Sanction letter is issued disclosing details of arrangement
7. Loan account is opened as Nodal branch and customer details/ repayment schedule is correctly entered
8. Disbursement of 80% share is credited to ESCROW account by Bank of Baroda & remaining 20% share by Paisa Lo Digital (PDL)
9. Observation on reconciliation of ESCROW account opened for disbursement and collection
10. Whether ESCROW account (Collection) balance is appropriated within Defined TAT (T+1) and observation report is available on record, collection proceeds are correctly credited to customer account.
11. Whether balance under ESCROW account(disbursement) is credited to individual customer accounts (SB account as described in application forms)
12. Whether reconciliation certificate by PDL is submitted within a week's time from end of each month.
13. Whether MIS records on weekly basis as per specified format is obtained from EMI/ instalment charges, DPD details (Monday before 12:00 noon)
14. Whether CA certificate for co-lending arrangement as priority sector is obtained on quarterly basis and kept on record.
15. Whether total exposure under the arrangement is within limit as approved from competent authority.
16. Observations of Concurrent Auditor on control put in place for stopping fresh disbursement under scenario, collection efficiency, 30+ DPD and nonstarter % is complied with policy/ SOP document.
17. Verification of minimum 25% of collection made by PDL during previous month

Minimum Areas of Coverage for RAAC, Gandhinagar:

- To scrutinize the loan application, documents, reports, papers, etc., submitted by SMS and relevant for sanctioning Retail Loans.
- To obtain Title Clearance Report/s and to ensure that the title of the properties are clear, marketable & unencumbered and enforceable under SARFAESI Act.
- To advise the SMS or the applicant/s about any missing paper, information, clarification immediately and follow up with them for completion of the requirements.
- To prepare Appraisal Note along with terms & conditions and process the proposal through LAPS (Lending Automation Processing System) in effective manner with speed & accuracy and sanction.
- After sanction of the proposal, to convey the sanction(along with set of documents to be executed) to the SMS, Branch (where account is to be parked) and customer over e-mail followed by hard copy.
- To convey the rejection to customer as well as to SMS/Branch with reasons.
- To take all necessary measures for avoiding flaw in credit in processing of the proposal & preparation of the Appraisal Note.
- If there is any deviation, beyond the powers of CPC Head, process the deviation with justifications and forward the same to the appropriate authority for its approval.
- To place the sanction/ deviation accorded by CPC Head, if any to Retail Banking Department, BCC for PSR. PSR Observation/s, if any, to be conveyed to the disbursing Branch for compliance and compliance from the Branch to be kept on record for internal inspection of CPC.
- To guide & support SMS for their inquiries regarding eligibility criteria, clarification on various Retail Loan Scheme guidelines and likely credit decision on case specific reference.
- To keep all records of loan application received, sanctioned, rejected, PSR cleared, etc.
- To consider all non-financial deviation powers for which powers vested with CPC Head.
- Processing /sanctioning Loan proposals related to enhancement in the existing limits/ review with increase/ subsequent loan under separate retail loan products (which is under purview of CPC) to existing customers to be done at CPC.

Concurrent Auditor to verify that all basic details, KYC and other requisite documents are obtained, Appraisal Note as per applicable product note, Sanction as per DLP, Post sanction Review and its compliance and compliance of other laid down procedures / Bank guidelines. (Coverage 100 % of Sanctions).

Concurrent Auditor to also verify that RBI Guidelines, other Regulatory guidelines or Bank's internal guidelines issued from time to time applicable for Unit are complied with and to carry out required certification.

Annexure 9A – Certification

- ❖ Limited review of branches for quarter ending June, September and December as per RBI guidelines and any other requirements stipulated by RBI.
- ❖ LFAR & other Certification for Quarter ending March as per RBI Guidelines.
- ❖ Other certifications as per Bank/RBI/Other Statutory/SEBI/ Government Guidelines / Requirement.

Please note that any additional fees for such Limited Review, LFAR and other certification as aforesaid will not be paid.

Annexure 10 – Audit Universe (List of Branches, CBOs & Other units)

Name of State	A	B	C	CBO	CBODPO (DEMAT CELL)	RETAIL CPC, CPPC, RLBO, CONTACT CENTRE, NSSC OA	SAMANVAY CELL (PAISA LO DIGITAL).	CORPORATE OFFICE/ HEAD OFFICE	HRCPC	GRAND TOTAL
Andhra Pradesh	1	27	4	--	--	--	--	--	--	32
Arunachal Pradesh	--	2	1	--	--	--	--	--	--	3
Assam	--	2	2	--	--	--	--	--	--	4
Bihar	--	6	16	1	--	--	--	--	--	23
Chandigarh	1	1	--	1	--	--	--	--	--	3
Chhattisgarh	2	13	7	--	--	--	--	--	--	22
Dadra and Nagar Haveli and Daman and Diu	--	3	--	--	--	--	--	--	--	3
Goa	--	4	3	--	--	--	--	--	--	7
Gujarat	10	150	86	4	--	5	1	1	1	258
Haryana	1	7	9	--	--	--	--	--	--	17
Himachal Pradesh	--	--	1	--	--	--	--	--	--	1
Jammu & Kashmir	--	--	2	--	--	--	--	--	--	2
Jharkhand	--	7	7	--	--	--	--	--	--	14
Karnataka	6	77	22	2	--	--	--	--	--	107
Kerala	2	10	13	1	--	--	--	--	--	26
Madhya Pradesh	2	25	9	2	--	--	--	--	--	38
Maharashtra	13	124	81	3	1	--	--	1	--	223
Manipur	--	--	1	--	--	--	--	--	--	1
Meghalaya	--	1	1	--	--	--	--	--	--	2
Nagaland	--	1	--	--	--	--	--	--	--	1
NCT Of Delhi	7	18	36	1	--	--	--	--	--	62
Odisha	1	5	10	--	--	--	--	--	--	16
Puducherry	--	1	--	--	--	--	--	--	--	1
Punjab	0	7	11	--	--	--	--	--	--	18
Rajasthan	3	62	6	1	--	--	--	--	--	72
Sikkim	--	1	--	--	--	--	--	--	--	1
Tamil Nadu	8	26	18	2	--	--	--	--	--	54
Telangana	2	21	1	1	--	--	--	--	--	25
Uttar Pradesh	5	45	59	6	--	--	--	--	--	115
Uttarakhand	--	8	10	--	--	--	--	--	--	18
West Bengal	6	12	25	1	--	--	--	--	--	44
Grand Total	70	666	441	26	1	5	1	2	1	1213

The Name of the branches in each category, CBO's and other units are provided in the subsequent pages. Data on Business volumes will be provided to the successful Applicant.

Number of Branches are subject to increase on quarterly basis or/ as an when decided by the Bank for fulfilling RBI criteria for coverage of branches under Concurrent Audit.

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

1. Andhra Pradesh

Sn	Alpha Code	Branch Name	Sol Id	District	Zone	Link Currency Chest	Category Of Branch/Unit A/B/C/CBO/Spl. Unit
1	VJKOVV	Kovvur	8448	East Godavari	Hyderabad	N	C
2	VJKAEG	Karapa	8261	Kakinada	Hyderabad	N	B
3	VJKNND	Jawahar Street Branch, Kakinada	7544	Kakinada	Hyderabad	N	B
4	MANGUN	Mangalagiri	5412	Guntur	Hyderabad	N	C
5	VJTIMA	Medaramitta, Tirumala	8118	Tirupati	Hyderabad	N	C
6	TIRUPA	Tirupati	1530	Tirupati	Hyderabad	Y	B
7	VJRAJM	T Nagar Branch, Rajamundry	7560	East Godavari	Hyderabad	Y	C
8	VJKURN	Bellary Road, Kurnool	7565	Kurnool	Hyderabad	Y	B
9	MVPVIS	Mvp Colony	2617	Visakhapatnam	Hyderabad		B
10	ASILME	Asilmetta	1270	Visakhapatnam	Hyderabad	Y	B
11	VJGOPU	Gopalapuram	8246	East Godavari	Hyderabad	N	B
12	RAMPET	Ramanayyapet	2786	Kakinada	Hyderabad	N	B
13	ELURU	Eluru	970	Eluru	Hyderabad	N	B
14	VJVISH	Maharanipeta	7555	Visakhapatnam	Hyderabad	N	B
15	VJMURA	Muramulla	8486	Dr. B.R. Ambedkar Konaseema	Hyderabad	N	B
16	RAMACH	Ramchandra P	973	Dr. B.R. Ambedkar Konaseema	Hyderabad	N	B
17	VENKAT	Venkatachalm	1340	Sri Potti Sriramulu Nellore	Hyderabad	N	B
18	GUNTUR	Guntur	517	Guntur	Hyderabad	N	B
19	DANRAJ	Danvaipet, Rajahmundry	3654	East Godavari	Hyderabad	N	B
20	VJONGO	M S M E, Ongole	7548	Prakasam	Hyderabad	N	B
21	TEKISE	Tekisettypalem	1160	Dr. B.R. Ambedkar Konaseema	Hyderabad	N	B
22	SATTEN	Sattenapalle	5938	Palnadu	Hyderabad	N	B
23	PEDANA	Pedanandipad	518	Guntur	Hyderabad	N	B
24	SAVSEE	Pbb-Seethamm	2747	Visakhapatnam	Hyderabad	N	B
25	VJGUNT	Arundelpet Branch, Guntur	7542	Guntur	Hyderabad	N	B
26	HUKUMP	Hukumpetta	1672	East Godavari	Hyderabad	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

27	KATERU	Kateru	2034	East Godavari	Hyderabad	N	B
28	VISAKH	Visakhapatnam Main	515	Visakhapatnam	Hyderabad	N	B
29	VJKUNC	Kunchanapalli	8218	Guntur	Hyderabad	N	B
30	KAKINA	Kakinada	513	Kakinada	Hyderabad	N	B
31	VADVIS	Vadalapudi	2423	Visakhapatnam	Hyderabad	N	B
32	BENVIJ	Benz Circle	2636	Krishna	Hyderabad	Y	A

2. Arunachal Pradesh

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	ITANAG	Itanagar	2974	Papumpare	Kolkata	N	C
2	VJNAHL	Naharlagun	6544	Papumpare	Kolkata	N	B
3	VJITAN	Itanagar Main	6545	Papumpare	Kolkata	N	B

3. Assam

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	GAUHAT	Guwahati Main	0001	Kamrup Metropolitan	Kolkata	N	B
2	DBJORH	Jorhat, Assam	9534	Jorhat	Kolkata	N	C
3	VJSILC	Shyamaprasad Road	7866	Cachar	Kolkata	N	C
4	ATROAD	A.T.Rd.Gauha	909	Kamrup Metropolitan	Kolkata	Y	B

4. Bihar

SN	ALPHA CODE	Branch Name	Sol Id	District	Zone	Link Currency Chest	Category Of Branch/Unit A/B/C/CBO/Spl. Unit
1	LOHIYA	Lohiya Nagar, Bihar	3981	Patna	Patna	N	C
2	SERPAT	Service Branch, Patna	6051	Patna	Patna	N	CBO
3	DBRAND	Randaha	9127	Vaishali	Patna	N	C
4	VJKHOP	Khopi	7997	Vaishali	Patna	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

5	KISBIH	Kishanganj	3334	Kishanganj	Patna	N	C
6	AGRHAJ	Safb Hajipur	2593	Vaishali	Patna	N	C
7	DARBHA	Darbhangha	1210	Darbhangha	Patna	N	C
8	SAMAST	Samastipur	3119	Samastipur	Patna	N	C
9	MOTIHA	Motihari	1229	Purbi Champaran	Patna	N	C
10	BHAGAL	Bhagalpur	1001	Bhagalpur	Patna	N	C
11	SITAMA	Sitamarhi	1211	Sitamarhi	Patna	N	C
12	DBPATN	Mauryalok Branch	8063	Patna	Patna	N	C
13	PBBPAT	PBB-Kankarbg	2763	Patna	Patna	N	B
14	VJHAJI	Hajipur	7999	Vaishali	Patna	Y	C
15	FORBES	Forbes Ganj	1214	Araria	Patna	Y	C
16	VJMKAD	M S M E-Kadam Kuan	7899	Patna	Patna	Y	C
17	MUZAFF	Muzaffarpur	5	Muzaffarpur	Patna	Y	C
18	GAYA	Gaya	1230	Gaya	Patna	Y	C
19	EXHPAT	Exhibition Road	4310	Patna	Patna	N	B
20	SARPTN	Regional SARB, Patna	6031	Patna	Patna	N	B
21	GULABB	Gulab Baug	13	Purnia	Patna	N	B
22	SRIKRI	Sri Krishnap	1863	Patna	Patna	N	B
23	PATNA	Patna Main	3	Patna	Patna	Y	B

5. Chandigarh

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	SERCHD	Service Branch, Chandigarh	4379	Chandigarh	Chandigarh	N	CBO
2	SECTOB	Chandigarh Main	109	Chandigarh	Chandigarh	Y	B
3	ARMCHD	Zonal SARB, Chandigarh	3775	Chandigarh	Chandigarh	N	A

6. Chhattisgarh

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
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EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

1	DBBASN	Basna	8726	Mahasamund	Bhopal	N	C
2	TARBAS	Tarapur	6052	Bastar	Bhopal	N	C
3	RAMANU	Ramanujanj	5811	Balrampur	Bhopal	N	C
4	NAWAGA	Nawagaon	3293	Raipur	Bhopal	N	C
5	PADPUR	Padmanabhpur	2353	Durg	Bhopal	N	C
6	AMBIKA	Ambikapur	1336	Surguja	Bhopal	N	B
7	DBBLAI	Sector-10 Bhilai	7274	Durg	Bhopal	Y	C
8	RAHNGI	Rahngi	3416	Bilaspur	Bhopal	Y	C
9	SMERAI	Sme Branch, Raipur	6592	Raipur	Bhopal	N	B
10	CHOUBE	Choubey Colony	4575	Raipur	Bhopal	N	B
11	KORBA	Korba	2481	Korba	Bhopal	N	B
12	RAJRAI	Rajnandgaon	2620	Rajnandgaon	Bhopal	N	B
13	BILASP	Bilaspur	640	Bilaspur	Bhopal	N	B
14	VIVEKA	Viveka Nand Nagar	2426	Raipur	Bhopal	N	B
15	BHILAI	Bhilai	509	Durg	Bhopal	Y	B
16	BHATAP	Bhatpara	3135	Balodabazar	Bhopal	N	B
17	DBJAWA	Jawahar Nagar Raipur	7090	Raipur	Bhopal	N	B
18	DHAMTA	Dhamtari	1346	Dhamtari	Bhopal	N	B
19	DURG	Durg	732	Durg	Bhopal	N	B
20	RAIPUR	Raipur	510	Raipur	Bhopal	N	B
21	PANRAI	Pandhari	1738	Raipur	Bhopal	N	A
22	WHLRAI	Mid Corporate, Raipur	3074	Raipur	Bhopal	N	A

7. DADRA AND NAGAR HAVELI AND DAMAN AND DIU

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	DBSILV	Silvassa	7234	Dadra & Nagar Haveli	Baroda	Y	B
2	SSIDAM	SSI Daman	2558	Daman	Baroda	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

3	SILVAS	Silvassa	2614	Dadra & Nagar Haveli	Baroda	N	B
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8. Goa

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	ALDONA	Aldona	869	North Goa	Pune	N	C
2	CALANG	Calangute	758	North Goa	Pune	N	C
3	MAPUCA	Mapuca	605	North Goa	Pune	N	C
4	VJPANA	Panaji H S Road	8396	North Goa	Pune	N	B
5	VASCOD	Vasco-Da-Gma	493	South Goa	Pune	N	B
6	MARGAO	Margao	486	South Goa	Pune	Y	B
7	PANAJI	SSI Panaji	482	North Goa	Pune	N	B

9. Gujarat

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	CORAHM	Icfs Branch, Ahmedabad	2538	Ahmedabad	Ahmedabad	N	A
2	SAMAHM	Stressed Assets Management Branch, Ahmedabad	6155	Ahmedabad	Ahmedabad	N	A
3	ARMAHM	Zonal SARB, Ahmedabad	2599	Ahmedabad	Ahmedabad	N	A
4	MIDAHD	Mid Corporate, Ahmedabad	6486	Ahmedabad	Ahmedabad	N	A
5	ASHRAM	Ashram Road	849	Ahmedabad	Ahmedabad	Y	B
6	VJBAHM	Sme Branch, Ahmedabad	7328	Ahmedabad	Ahmedabad	N	A
7	DBDESA	Deesa Main	7319	Banas Kantha	Ahmedabad	N	B
8	PALANP	Palanpur Main	174	Banas Kantha	Ahmedabad	N	B
9	DEESA	Highway Branch Deesa	958	Banas Kantha	Ahmedabad	N	B
10	MOTIPU	Motipura	3149	Sabar Kantha	Ahmedabad	N	B
11	DBPALN	Amir Road Palanpur	7087	Banas Kantha	Ahmedabad	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

12	KALOL	Kalol-N.G	150	Gandhinagar	Ahmedabad	N	B
13	INDMEH	I.E.Mehsana	2006	Mahesana	Ahmedabad	N	B
14	SGHAHM	S G Highway	3037	Ahmedabad	Ahmedabad	N	B
15	RADHAN	Radhanpur	175	Patan	Ahmedabad	N	B
16	BHADRA	Bhadra	322	Ahmedabad	Ahmedabad	N	B
17	DELHIC	Delhi Chakla	324	Ahmedabad	Ahmedabad	N	B
18	EXTANA	National Dairy Development Board Anand	9824	Anand	Ahmedabad	N	C
19	ANAND	Anand Main	294	Anand	Ahmedabad	N	B
20	DUDHSA	Radhanpur Char Rasta	3099	Mahesana	Ahmedabad	N	B
21	THARA	Thara	4952	Banas Kantha	Ahmedabad	N	B
22	VIJAPU	Vijapur	159	Mahesana	Ahmedabad	N	B
23	THARAD	Tharad Highway	4238	Banas Kantha	Ahmedabad	N	B
24	VJHIMM	Mahavirnagar,Himatnagar	8407	Sabar Kantha	Ahmedabad	N	B
25	SSICHH	Highway Road Branch	2553	Gandhinagar	Ahmedabad	N	B
26	GANAHM	Ahmedabad(M)	328	Ahmedabad	Ahmedabad	Y	C
27	VEJALP	Anand Nagar	2939	Ahmedabad	Ahmedabad	N	B
28	VALLAB	Vallabh Vidy	755	Anand	Ahmedabad	N	B
29	HIMATN	Himatnagar	1242	Sabar Kantha	Ahmedabad	Y	B
30	INDVAT	Industrial Estate, Vatva	1596	Ahmedabad	Ahmedabad	N	B
31	VIDHAN	Vidhan Sabha	2464	Gandhinagar	Ahmedabad	Y	B
32	NEWCLO	New Cloth Mk	1002	Ahmedabad	Ahmedabad	N	B
33	DHANSU	Dhansura	179	Aravalli	Ahmedabad	N	B
34	NANIKA	Nani Kadi	5534	Mahesana	Ahmedabad	N	B
35	SARGAS	Sargasan	4597	Gandhinagar	Ahmedabad	N	B
36	UNJHA	Unjha	157	Mahesana	Ahmedabad	Y	B
37	NADIAD	Nadiad Main	290	Kheda	Ahmedabad	N	B
38	KADI	Kadi	149	Mahesana	Ahmedabad	N	B
39	VJRELI	Relief Road	7796	Ahmedabad	Ahmedabad	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

40	SIDHPU	Sidhpur Main	153	Patan	Ahmedabad	N	C
41	TALOD	Talod	180	Sabar Kantha	Ahmedabad	Y	B
42	MARPAT	Market Yard	841	Patan	Ahmedabad	Y	C
43	VJNAV	Mithakhali Cross Road	7801	Ahmedabad	Ahmedabad	Y	C
44	NADASH	Ashram Road	1665	Kheda	Ahmedabad	Y	C
45	GIRDHA	Girdharnagar	330	Ahmedabad	Ahmedabad	N	C
46	DBGNAG	Sector-16, Gandhinagar	7283	Gandhinagar	Ahmedabad	N	C
47	SURAHM	S.M.Road	734	Ahmedabad	Ahmedabad	N	B
48	MANINA	SSI Maninagr	332	Ahmedabad	Ahmedabad	N	B
49	ANASTA	Amul Dairy	940	Anand	Ahmedabad	N	C
50	DBNAV	Nava Sachivalaya Gandhinagar	7758	Gandhinagar	Ahmedabad	N	C
51	ELLISB	Ellis Bridge	326	Ahmedabad	Ahmedabad	N	B
52	DBGSEC	Sector 22, Gandhinagar	7292	Gandhinagar	Ahmedabad	N	B
53	GANDHI	Gandhinagar	146	Gandhinagar	Ahmedabad	N	B
54	NAVRAN	Navrangpura	333	Ahmedabad	Ahmedabad	N	B
55	NARANP	Naranpura	795	Ahmedabad	Ahmedabad	N	C
56	USMANP	Usmanpura	933	Ahmedabad	Ahmedabad	N	B
57	SATAHM	Satellite Rd	2737	Ahmedabad	Ahmedabad	N	C
58	BHAIRA	Bhairavnath	1826	Ahmedabad	Ahmedabad	N	C
59	SARDAR	S.P.Colony	341	Ahmedabad	Ahmedabad	N	C
60	AMBAWA	Ambawadi	320	Ahmedabad	Ahmedabad	N	B
61	BOPALR	Bopal Road	2950	Ahmedabad	Ahmedabad	N	B
62	MEHSAN	Mehsana Main	152	Mahesana	Ahmedabad	N	C
63	FATAHM	Fatehpura	327	Ahmedabad	Ahmedabad	N	B
64	SOLAHM	Sola Road	2952	Ahmedabad	Ahmedabad	N	C
65	NRIAHM	Nri Ahmedabad	4419	Ahmedabad	Ahmedabad	N	C
66	VASTRA	Vastrapur	2536	Ahmedabad	Ahmedabad	N	B
67	COLLEG	College Road	1444	Kheda	Ahmedabad	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

68	KARAMS	Karamsad	305	Anand	Ahmedabad	N	C
69	SHARDA	Sharda Mandir Road	1655	Ahmedabad	Ahmedabad	N	C
70	MANEAS	Maninagar(E)	1497	Ahmedabad	Ahmedabad	N	C
71	CHANDK	Chandkheda	2953	Ahmedabad	Ahmedabad	N	B
72	MODASA	Modasa	721	Aravalli	Ahmedabad	N	B
73	ISANPU	Isanpur	2909	Ahmedabad	Ahmedabad	N	C
74	LAWAHM	Gen Next, Law Garden	2976	Ahmedabad	Ahmedabad	N	B
75	SCIAHM	Science City	3659	Ahmedabad	Ahmedabad	N	B
76	VJANAN	Pandit Nehru Road, Anand	7812	Anand	Ahmedabad	N	C
77	PETLAD	Petlad Main	296	Anand	Ahmedabad	N	C
78	UNIAHM	Uni Campus	342	Ahmedabad	Ahmedabad	N	C
79	VASNAR	Vasna Road	1825	Ahmedabad	Ahmedabad	N	C
80	JIVRAJ	Jivraj Park, Ahmedabad	4685	Ahmedabad	Ahmedabad	N	C
81	DHARMA	Dharmaj	299	Anand	Ahmedabad	N	C
82	MARMEH	Market Yard	151	Mahesana	Ahmedabad	N	C
83	SABARM	Sabarmati	338	Ahmedabad	Ahmedabad	N	C
84	KHEDBR	Khedbrahma	4180	Sabar Kantha	Ahmedabad	N	C
85	BHALAN	Bhalej Road, Anand	4195	Anand	Ahmedabad	N	C
86	SERAHM	Service Branch, Ahmedabad	1998	Ahmedabad	Ahmedabad	N	CBO
87	Other Unit	RBO	Other Unit	Gandhinagar	Ahmedabad	N	Other Unit
88	DUDHES	Dudheshwar	1225	Ahmedabad	Ahmedabad	N	C
89	SARAHM	Regional SARB, Ahmedabad	5995	Ahmedabad	Ahmedabad	N	B
90	DBKUNO	Kunol	6688	Aravalli	Ahmedabad	N	C
91	Other Unit	Samanvay Cell (Paisalo Digital) , Gift City	Other Unit	Gandhinagar	Ahmedabad	N	Other Unit
92	Other Unit	Contact Centre	Other Unit	Gandhinagar	Ahmedabad	N	Other Unit
93	Other Unit	RAAC Gandhinagar	Other Unit	Gandhinagar	Ahmedabad	N	Other Unit
94	Other Unit	NSSC OA Dept	Other Unit	Gandhinagar	Ahmedabad	N	Other Unit
95	Other Unit	CPPC	Other Unit	Gandhinagar	Ahmedabad	N	Other Unit

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

96	SERRAJ	Service Branch Rajkot	2518	Rajkot	Rajkot	N	CBO
97	MAHIKA	Mahika	1769	Morbi	Rajkot	N	C
98	DBPIPL	Pipaliya	9362	Morbi	Rajkot	N	C
99	SUKHPU	Sukhpur	4234	Kachchh	Rajkot	N	C
100	DBDAWN	Mokhdaji Circle, Bhavnagar	9169	Bhavnagar	Rajkot	N	C
101	KRISHN	Krishnanagar	349	Bhavnagar	Rajkot	N	C
102	DBPRAJ	Para Bazar, Rajkot	7016	Rajkot	Rajkot	N	C
103	JAGNAT	Jagnath Area Branch, Rajkot	362	Rajkot	Rajkot	N	C
104	PATELC	Patel Colony	770	Jamnagar	Rajkot	N	C
105	DBRACE	Racecourse Road Rajkot	7272	Rajkot	Rajkot	N	C
106	DBNAYA	Naya Anjar	9083	Kachchh	Rajkot	N	B
107	DIGVIJ	Digvijay Plot	368	Jamnagar	Rajkot	N	C
108	MANKUT	Mandvi	886	Kachchh	Rajkot	N	C
109	MANKUV	Mankuva	947	Kachchh	Rajkot	N	C
110	MIRKUT	Mirzapar	943	Kachchh	Rajkot	N	C
111	BALADI	Baladia	942	Kachchh	Rajkot	N	C
112	KERA	Kera	4059	Kachchh	Rajkot	N	C
113	MADHAP	Madhapar	946	Kachchh	Rajkot	N	B
114	MITHAP	Mithapur	370	Devbhumi Dwarka	Rajkot	Y	C
115	VJVERV	Tower Chowk Branch, Veraval	8992	Gir Somnath	Rajkot	N	C
116	DBDHEB	Dhebar Bhai Road	7188	Rajkot	Rajkot	Y	B
117	VJBHUJ	Vijay Nagar Bhuj	7816	Kachchh	Rajkot	Y	B
118	VERAVA	Veraval Main	357	Gir Somnath	Rajkot	N	B
119	VJGADH	Banking Circle, Gandhidham	7820	Kachchh	Rajkot	N	C
120	JAMNAG	Ranjit Road	367	Jamnagar	Rajkot	N	B
121	DBPATE	Patel Colony, Cross-Road Branch	7156	Jamnagar	Rajkot	N	B
122	SUREND	Surendranagar Main	371	Surendranagar	Rajkot	N	B
123	FREETR	Kandla F.T.Z	376	Kachchh	Rajkot	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

124	GANPOR	M.G.Road	866	Porbandar	Rajkot	N	B
125	INDRAJ	SSI Rajkot	359	Rajkot	Rajkot	N	B
126	MAHUVA	Mahuva	2520	Bhavnagar	Rajkot	N	B
127	KESJUN	Ambawadi,Keshod Branch	2509	Junagadh	Rajkot	N	B
128	JHANJH	Jhanjharda Road	5739	Junagadh	Rajkot	N	B
129	DHRANG	Dhrangadhra	2513	Surendranagar	Rajkot	N	B
130	UNIRAJ	University Road , Rajkot	3672	Rajkot	Rajkot	N	B
131	BHAVNA	Bhavnagar(M)	348	Bhavnagar	Rajkot	Y	B
132	JUNAGA	Junagadh (M)	355	Junagadh	Rajkot	N	B
133	GANKUT	Gandhidham	1008	Kachchh	Rajkot	N	B
134	BHUJ	Bhuj	373	Kachchh	Rajkot	Y	B
135	AMRELI	Amreli	353	Amreli	Rajkot	N	B
136	KALAWA	Kalawad Road	1501	Rajkot	Rajkot	N	B
137	TAGORE	Tagore Marg	361	Rajkot	Rajkot	N	B
138	MORVI	Morvi	363	Morbi	Rajkot	N	B
139	RAJKOT	Rajkot Main	360	Rajkot	Rajkot	Y	A
140	Other Unit	Head Office- OA Dept	Other Unit	Baroda	Baroda	N	Other Unit
141	Other Unit	HRCPC	Other Unit	Baroda	Baroda	N	Other Unit
142	SARSUC	Regional SARB, Surat	6002	Surat	Baroda	N	B
143	WAGBAR	Waghodia Road, Vadodara	5602	Vadodara	Baroda	N	C
144	GOHARB	Gohar Baug	751	Navsari	Baroda	N	B
145	KOTHI	Kothi	191	Vadodara	Baroda	N	C
146	INDBAR	Industrial Estate, Gorwa	189	Vadodara	Baroda	N	B
147	SERBAR	Service Branch, Baroda	2168	Vadodara	Baroda	N	CBO
148	CORBAR	Mid Corporate, Baroda	2616	Vadodara	Baroda	N	A
149	CFSSUR	Mid Corporate, Surat	4189	Surat	Baroda	N	A
150	ARMSGZ	Zonal SARB, Baroda	5815	Vadodara	Baroda	N	A
151	INDANK	Industrial Estate, Ankleshwar	895	Bharuch	Baroda	Y	A

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

152	DBBHSU	Sme Branch, Ring Road	7316	Surat	Baroda	N	B
153	SURMAN	Man Darwaja	1653	Surat	Baroda	N	B
154	SERSUR	Service Branch, Surat	2418	Surat	Baroda	N	CBO
155	SAVBAR	Savli	1982	Narmada	Baroda	N	C
156	VJMSUR	M S M E, Surat	8991	Surat	Baroda	N	B
157	DBPUNA	Puna, Surat	7138	Surat	Baroda	N	B
158	INDVAP	Industrial Estate, Vapi	238	Valsad	Baroda	Y	B
159	LHROAD	Lh Road	5889	Surat	Baroda	N	B
160	ALKAPU	Baroda Bhavan Branch	188	Vadodara	Baroda	N	B
161	UDHNA	Udhana	281	Surat	Baroda	Y	B
162	KHATOD	Khatodra	913	Surat	Baroda	N	B
163	INTSUR	Ibb Surat	2595	Surat	Baroda	N	B
164	INDBRO	In. E. Bharuch	991	Bharuch	Baroda	N	B
165	KHASUR	Khand Bazar	739	Surat	Baroda	N	B
166	KAMREJ	Char Rasta	3467	Surat	Baroda	N	B
167	DOHAD	Dohad	184	Dohad	Baroda	N	B
168	CENPOI	Centre Point	3386	Bharuch	Baroda	N	B
169	KADODA	Kadodara	3706	Surat	Baroda	N	B
170	DUDHIA	Dudhia Talav	587	Navsari	Baroda	N	B
171	VAPIGI	Gidc liivapi	1833	Valsad	Baroda	N	B
172	INDPAN	IE. Pandesara	842	Surat	Baroda	N	B
173	KATARG	Katargam, Surat	4270	Surat	Baroda	N	B
174	MOTSUR	Mota Varachha	2496	Surat	Baroda	N	B
175	POR	SSI Por	1140	Vadodara	Baroda	N	B
176	BHAILI	Bhaili	206	Vadodara	Baroda	N	B
177	GHODOD	Ghod Dod	4190	Surat	Baroda	N	B
178	MSUNIV	University Campus, Baroda	201	Vadodara	Baroda	N	B
179	SUFIBA	Sufibaug	743	Surat	Baroda	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

180	PARSIS	Parsi Sheri	261	Surat	Baroda	N	B
181	PANJAR	Gandhi Chowk	183	Panch Mahals	Baroda	N	B
182	RAOPUR	Raopura	198	Vadodara	Baroda	N	B
183	ZAMPAB	Zampa Bazar	1110	Surat	Baroda	N	B
184	ANKLES	Anklesh Main	221	Bharuch	Baroda	N	B
185	BHAGAT	Surat Main	259	Surat	Baroda	N	B
186	GOTHAN	Gothan	4024	Surat	Baroda	N	B
187	HONEYP	Gen Next, Honey Park	3305	Surat	Baroda	N	B
188	OVEBAR	Ibb Baroda	2479	Vadodara	Baroda	N	B
189	VESU	Vesu	3375	Surat	Baroda	N	B
190	SACHIN	Sachin	277	Surat	Baroda	N	B
191	GODHRA	Godhra Main	182	Panch Mahals	Baroda	Y	B
192	STABRO	Station Road	1243	Bharuch	Baroda	Y	B
193	NANPUR	Nanpura	2185	Surat	Baroda	N	B
194	HALOL	Halol-Pms	776	Panch Mahals	Baroda	N	B
195	SAYEDP	Sayedpura	637	Surat	Baroda	N	B
196	PUNSUR	Puna Kumbharia, Surat	3564	Surat	Baroda	N	B
197	FERTIL	Fertilizer	209	Vadodara	Baroda	N	B
198	BULSAR	Bulsar Main	233	Valsad	Baroda	N	B
199	DBALKA	Alkapuri Branch, Baroda	7233	Vadodara	Baroda	N	B
200	GNFCOM	Gnfc Bharuch	1314	Bharuch	Baroda	N	B
201	PANCHH	Panch Hatdi	231	Navsari	Baroda	N	C
202	MAINOF	Baroda Main	193	Vadodara	Baroda	Y	C
203	TALSAT	Talsat	5704	Vadodara	Baroda	N	B
204	CITYLT	City Light Area	2949	Surat	Baroda	Y	B
205	ALIBAR	Alipura	1677	Chhotaudepur	Baroda	Y	C
206	GOTRI	Gotri	1980	Vadodara	Baroda	Y	C
207	BILIMO	Jawahar Road	235	Navsari	Baroda	Y	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

208	AHWA	Ahwa	288	Dangs	Baroda	Y	C
209	DBSANT	Santrampur	9353	Mahisagar	Baroda	Y	C
210	DBMANV	Mandvi Surat	9324	Surat	Baroda	Y	C
211	KHANDE	Khanderao Mk	190	Vadodara	Baroda	N	B
212	SAYAJI	Sayajiganj	200	Vadodara	Baroda	N	B
213	ATHWAL	Athwa Lines	258	Surat	Baroda	N	B
214	KARELI	Karelibag	1698	Vadodara	Baroda	N	B
215	MAJALP	Manjalpur	194	Vadodara	Baroda	N	C
216	PADBAR	Old Padra Rd	1870	Vadodara	Baroda	N	B
217	ATMAJY	Atma Jyoti	1479	Vadodara	Baroda	N	B
218	NEWVIP	New Vip Rd, Baroda	3698	Vadodara	Baroda	N	B
219	KRITOW	Kribhcotowns	1867	Surat	Baroda	N	C
220	BHULKA	Bhulka Bhavn	2738	Surat	Baroda	N	B
221	JETALP	Jetapur	1773	Vadodara	Baroda	N	B
222	RANSUR	Navyug Colle	740	Surat	Baroda	N	B
223	PANIGA	Panigate	1283	Vadodara	Baroda	N	C
224	NRINAV	Nri Lunsikui Branch	5902	Navsari	Baroda	N	B
225	SUBHAN	Subahnpura	3344	Vadodara	Baroda	N	C
226	HARNI	Harni Road	2652	Vadodara	Baroda	N	C
227	BROACH	Bharuch Main	220	Bharuch	Baroda	N	B
228	BARDOL	Bardoli Main	266	Surat	Baroda	N	B
229	PARDI	Pardi	236	Valsad	Baroda	N	C
230	VYARA	Vyara	269	Tapi	Baroda	N	C
231	TITHAL	Tithal Road	1741	Valsad	Baroda	N	B
232	DBRAMN	Ramnagar	7742	Surat	Baroda	N	C
233	SURBHA	Bhatar Road	2526	Surat	Baroda	N	B
234	PRABAR	Pratapnagar	196	Vadodara	Baroda	N	C
235	LUNAWA	Lunawada	596	Mahisagar	Baroda	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

236	CHIKHL	Chikhli	243	Navsari	Baroda	N	B
237	INDMAK	SSI Makarpur	573	Vadodara	Baroda	N	B
238	CHHABA	Nava Yard	968	Vadodara	Baroda	N	C
239	AKOTA	Akota	676	Vadodara	Baroda	N	B
240	PARLEP	Parle Point	2000	Surat	Baroda	N	C
241	LAHERI	Laheripura	192	Vadodara	Baroda	N	C
242	DUMSUR	Apmc-Dumbhal	2669	Surat	Baroda	N	B
243	STABUL	Station Road, Bulsar	878	Valsad	Baroda	N	B
244	BRODAN	Mohammedpura	2552	Bharuch	Baroda	N	C
245	SALABA	Salabatpura	262	Surat	Baroda	N	B
246	ZADESH	Zadeshwar Road	3304	Bharuch	Baroda	N	B
247	KALOLA	Kalol-Pms	597	Panch Mahals	Baroda	N	C
248	JAMBUS	Jambusar	222	Bharuch	Baroda	N	C
249	DIWALI	Diwalipura	5828	Vadodara	Baroda	N	C
250	TEXTIL	Textile Mkt.	642	Surat	Baroda	N	B
251	VJNAVS	Navsari	7805	Navsari	Baroda	N	B
252	DBUDHA	Udhna, Surat	7060	Surat	Baroda	N	C
253	DBHALO	Halol	7246	Panch Mahals	Baroda	N	C
254	LIMSUR	Limbayat, Surat	4910	Surat	Baroda	N	C
255	SANTRO	Sant Road	1163	Panch Mahals	Baroda	N	C
256	SINDHR	Sindhrot	3347	Vadodara	Baroda	N	C
257	KAVAS	Kavas	1460	Surat	Baroda	N	C
258	UKHREL	Ukhreli	2202	Mahisagar	Baroda	N	C

10. Haryana

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	VJMBAL	M S M E-Ballabgarh	7879	Faridabad	New Delhi	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

2	SECFAR	Farida-Sec-4	787	Faridabad	New Delhi	N	C
3	DLFGUR	Dlf Golf Course Road	3029	Gurugram	New Delhi	N	B
4	VJGURG	Sector 14, Gurgaon	7877	Gurugram	New Delhi	N	C
5	FARIDA	Faridabad	108	Faridabad	New Delhi	N	B
6	GURGAO	Gurgaon Main	107	Gurugram	New Delhi	N	B
7	CFSGUR	Cfs Branch, Gurgaon	6001	Gurugram	New Delhi	N	A
8	SANOLI	Sanoli Road, Panipat	5432	Panipat	Chandigarh	N	C
9	VJKAIT	Kaithal Ambala Road	7883	Kaithal	Chandigarh	N	C
10	KURUKS	Sector-13, Kurukshetra	2970	Kurukshetra	Chandigarh	N	C
11	DBHAUH	Hariyana Agriculture University, Hissar	9620	Hisar	Chandigarh	N	C
12	GRMKAR	Grain Market	4006	Karnal	Chandigarh	Y	C
13	VJMPAN	Jawa Complex, Railway Road Gtr Panipat	8995	Panipat	Chandigarh	N	C
14	PANIPA	Gtr Panipat, Adjacent Kishore Cinema	772	Panipat	Chandigarh	N	B
15	BLYPAN	Sector-8	2721	Panchkula	Chandigarh	N	B
16	VJHISS	Red Square Market , Hissar	7881	Hisar	Chandigarh	N	B
17	PANKAL	Panchkula Main	2488	Panchkula	Chandigarh	N	B

11. Himachal Pradesh

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	EXTSIM	Kasumpti	9836	Shimla	Chandigarh	N	C

12. Jammu & Kashmir

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	JAMMU	Jammu Main	0112	Jammu	Chandigarh	N	C
2	DURGAN	Durganagar	1891	Srinagar	Chandigarh	N	C

13. Jharkhand

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
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EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

1	SARJAM	Regional Sarb, Ranchi	5992	Ranchi	Patna	N	B
2	CHAS	Chas	3035	Bokaro	Patna	N	C
3	VJMJA	Bank More Dhanbad	7892	Dhanbad	Patna	N	B
4	HARMU	Harmu	3274	Ranchi	Patna	N	B
5	HAZARI	Hazaribag	2923	Hazaribag	Patna	N	C
6	BARIRD	Bariyatu	3583	Ranchi	Patna	N	C
7	HESAG	Hesag	3273	Ranchi	Patna	N	C
8	BOKARO	Bokaro Steel	14	Bokaro	Patna	N	B
9	BIRSAC	Birsa Chowk	5633	Ranchi	Patna	N	C
10	DHANBA	Dhanbad	15	Dhanbad	Patna	N	C
11	RANCHI	Ranchi	17	Ranchi	Patna	N	B
12	MIDJAM	Mid Corporate, Jamshedpur	6975	Purbi Singhbhum	Patna	N	C
13	SSIBIS	SSI Sakchi	2667	Purbi Singhbhum	Patna	N	B
14	JAMSHE	Jamshedpur M	19	Purbi Singhbhum	Patna	Y	B

14. Karnataka

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	LADYHI	Ladyhill	1274	Dakshin Kannad	Mangaluru	N	C
2	VJMANV	Manvi- Karnataka	6341	Raichur	Mangalore	N	C
3	VJAVAT	Avathi	6369	Chikkamagaluru	Mangalore	N	C
4	VJKAKO	Kakotuparambu	6409	Kodagu	Mangalore	N	C
5	VJNIVA	Nivargi	8456	Vijayapura	Mangalore	N	C
6	VJKANS	Kansur	6459	Uttar Kannad	Mangalore	N	C
7	VJKABI	Kalkeri	6331	Vijayapura	Mangalore	N	C
8	VJYEPU	Yellapur	6460	Uttar Kannad	Mangalore	N	C
9	VJDHMA	Ramnagar Dharwad	8933	Dharwad	Mangalore	N	B
10	VJSUBR	Subramanya	7057	Dakshin Kannad	Mangalore	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

11	VJSHUD	Shirva	8180	Udipi	Mangalore	N	C
12	VJBEND	Bendoor	7365	Dakshin Kannad	Mangalore	N	C
13	VJASDA	Ashoknagar	7360	Dakshin Kannad	Mangalore	N	C
14	SHABEL	Shahapur, Belgaum	2754	Belagavi	Mangalore	N	C
15	UDIPI	Udupi Court Road Branch	922	Udipi	Mangalore	N	C
16	BELGAU	Belgaum	523	Belagavi	Mangalore	N	C
17	DHARWA	Dharwad	1909	Dharwad	Mangalore	N	B
18	VJBIJA	Bijai	7413	Dakshin Kannad	Mangalore	N	B
19	VJTORA	Toranagallu	8958	Ballari	Mangalore	N	C
20	VJBRHU	Broadway Hubli	8929	Dharwad	Mangalore	N	B
21	VJMADI	Madikeri	6421	Kodagu	Mangalore	N	B
22	VJGULB	Kalaburgi Main	7376	Kalaburagi	Mangalore	N	B
23	VJBIJP	Vijayapura Main	8928	Vijayapura	Mangalore	N	B
24	VJVIDA	Vidyanagar, Davangere	7466	Davangere	Mangalore	N	B
25	VJKUNP	Kundapura	8202	Udipi	Mangalore	N	B
26	SURATH	Surathkal	3253	Dakshin Kannad	Mangalore	N	B
27	VJSHBH	B H Road Shimoga	7397	Shivamogga	Mangalore	N	B
28	VJKESH	Sarvodaya Circle, Hubli	8950	Dharwad	Mangalore	N	B
29	VJDAPU	Darbe Puttur	7082	Dakshin Kannad	Mangalore	Y	C
30	VJLAMI	Lamington Road	8930	Dharwad	Mangalore	Y	C
31	HASSAN	Hassan Main	3059	Hassan	Mangalore	Y	B
32	VJUDUP	Udupi K M Marg Branch	7401	Udipi	Mangalore	Y	B
33	VJKARW	Karwar	6454	Uttar Kannad	Mangalore	N	C
34	VJMMAN	M S M E-Manipal	7452	Udipi	Mangalore	N	B
35	VJKARK	Karkala	8201	Udipi	Mangalore	N	B
36	BELLAR	Bellary	2995	Ballari	Mangalore	N	B
37	VJBRAH	Brahmavar	7368	Udipi	Mangalore	N	B
38	VJDAVA	P. B Road Davangere	8932	Davangere	Mangalore	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

39	VJMDHA	M S M E,Hubli	7430	Dharwad	Mangalore	N	B
40	HUBLI	Hubli	779	Dharwad	Mangalore	N	B
41	VJSHSR	S R Raste	8927	Shivamogga	Mangalore	Y	B
42	MANGAL	Mangalore	525	Dakshin Kannad	Mangalore	N	B
43	VJFOUN	Founder's Br	7386	Dakshin Kannad	Mangalore	Y	B
44	VJDHDA	Dharmasthala	7129	Dakshin Kannad	Mangalore	N	A
45	VJPEEN	Peenya 2nd Stage	8941	Bengaluru Urban	Bengaluru	N	B
46	VJSMYS	Service Branch, Mysore	8545	Mysuru	Bengaluru	N	CBO
47	SERBAN	Service Branch, Bengaluru	2151	Bengaluru Urban	Bengaluru	N	CBO
48	ALIKOL	Alipur	1168	Chikkaballapura	Bengaluru	N	C
49	VJBILE	Bilekahalli	7920	Bengaluru Urban	Bengaluru	N	C
50	VJSNGR	Sanjaynagar	8934	Bengaluru Urban	Bengaluru	N	B
51	VJRABA	Rajajinagar Main	8942	Bengaluru Urban	Bengaluru	N	B
52	VJDOML	Domlur	7372	Bengaluru Urban	Bengaluru	N	B
53	VJHSRL	H S R Layout,Bangalore	8960	Bengaluru Urban	Bengaluru	N	B
54	VJSABA	Sarakki	7415	Bengaluru Urban	Bengaluru	N	B
55	VJDEBA	Devanahalli	6715	Bengaluru Rural	Bengaluru	N	B
56	VJMUSU	Bangalore-MSRs Nagar	8963	Bengaluru Urban	Bengaluru	N	B
57	VJGANG	Ganganagar	7375	Bengaluru Urban	Bengaluru	N	B
58	MALLES	Malleswaram Main	520	Bengaluru Urban	Bengaluru	N	B
59	VJSANK	Sankey Road	7395	Bengaluru Urban	Bengaluru	N	C
60	VJSHAN	Shanthinagar	7396	Bengaluru Urban	Bengaluru	N	B
61	VJRCRO	Race Course Road	7392	Bengaluru Urban	Bengaluru	N	B
62	VASNAG	Vasanth Nagar	5908	Bengaluru Urban	Bengaluru	N	B
63	VJMAWA	10th Cross, Malleswaram	8939	Bengaluru Urban	Bengaluru	Y	B
64	VJKGHA	Sme Branch, Bengaluru	7459	Bengaluru Urban	Bengaluru	N	B
65	VJBASA	Basaveshwara Nagar-Bangalore	7469	Bengaluru Urban	Bengaluru	N	B
66	KOLAR	Kolar	4035	Kolar	Bengaluru	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

67	VJRANA	Ramamurthy Nagar	7461	Bengaluru Urban	Bengaluru	N	B
68	VJNSPU	New Saraswathipuram	8952	Mysuru	Bengaluru	N	B
69	KRPURM	K P Puram	3496	Bengaluru Urban	Bengaluru	N	B
70	MYSORE	Mysore	522	Mysuru	Bengaluru	N	B
71	VJATTI	Attibele	6711	Bengaluru Urban	Bengaluru	N	B
72	VJMABL	Outer Ring Road, Marathahalli	7453	Bengaluru Urban	Bengaluru	N	B
73	VJMBIA	M S M E, Bangalore	7431	Bengaluru Urban	Bengaluru	N	B
74	VJHBRL	H B R Layout	8959	Bengaluru Urban	Bengaluru	N	B
75	VJHAL	Hal Iii Stage	8957	Bengaluru Urban	Bengaluru	N	B
76	VJJAHA	Jalahalli	8955	Bengaluru Urban	Bengaluru	N	B
77	VJMUDA	Muda, Mysore	8926	Mysuru	Bengaluru	N	B
78	BANGBS	Indiranagar 100ft Road	2874	Bengaluru Urban	Bengaluru	N	B
79	VJSAPE	Santhepet	8943	Mysuru	Bengaluru	N	B
80	VJSARJ	Sarjapura	6712	Bengaluru Urban	Bengaluru	N	B
81	VJMAYO	Mayo Hall	7389	Bengaluru Urban	Bengaluru	N	B
82	WHITEF	White Field	5879	Bengaluru Urban	Bengaluru	N	B
83	VJHOSK	Hoskote	6716	Bengaluru Rural	Bengaluru	N	B
84	VJMSRI	Msrit, Bangalore	8925	Bengaluru Urban	Bengaluru	N	B
85	BTMBAN	Btm Layout -lind Stage	2960	Bengaluru Urban	Bengaluru	N	B
86	VJGABZ	Gandhi Bazar	8949	Bengaluru Urban	Bengaluru	N	B
87	HSRBAN	Hsr Layout	2959	Bengaluru Urban	Bengaluru	N	B
88	VJRESI	Residency Road	7394	Bengaluru Urban	Bengaluru	N	B
89	NANJAN	Nanjangud	4036	Mysuru	Bengaluru	N	B
90	PBBBAN	Bangalore	2637	Bengaluru Urban	Bengaluru	N	B
91	VJVIMY	Vijayanagar, Mysore	7440	Mysuru	Bengaluru	N	B
92	VJOBAN	Overseas, Bangalore	6763	Bengaluru Urban	Bengaluru	N	B
93	VJWHIT	Whitefield	8951	Bengaluru Urban	Bengaluru	N	B
94	JPNAGA	J.P.Nagar	2750	Bengaluru Urban	Bengaluru	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

95	VJVIJB	Hosahalli, Vijayanagar	8945	Bengaluru Urban	Bengaluru	N	B
96	VJSOUT	South End Road	7398	Bengaluru Urban	Bengaluru	N	B
97	VJINBA	Indiranagar Main	8924	Bengaluru Urban	Bengaluru	N	B
98	SARJAP	Sarjapur Road	5789	Bengaluru Urban	Bengaluru	N	B
99	JAYANA	Jayanagar	764	Bengaluru Urban	Bengaluru	N	B
100	STJOHN	John Nagar	521	Bengaluru Urban	Bengaluru	N	B
101	VJPAOR	Palace Orchards	7411	Bengaluru Urban	Bengaluru	N	B
102	MARTHA	Marathahalli Main	3193	Bengaluru Urban	Bengaluru	N	B
103	MIDBEN	Mid Corporate, Bengaluru	6481	Bengaluru Urban	Bengaluru	N	A
104	BANGAL	K G Road	519	Bengaluru Urban	Bengaluru	N	A
105	ARMBAN	Zonal Sarb, Bengaluru	2594	Bengaluru Urban	Bengaluru	N	A
106	BRIGAD	Brigade Road	665	Bengaluru Urban	Bengaluru	Y	A
107	CORBAN	Icfs Branch, Bangalore	2528	Bengaluru Urban	Bengaluru	N	A

15. Kerala

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	TRIVAN	Fort, Thiruvananthapuram	0557	Thiruvananthapuram	Ernakulam	N	C
2	SARERN	Regional Sarb, Ernakulam	6014	Ernakulam	Ernakulam	N	B
3	VJSERN	Service Branch, Kochi	8518	Ernakulam	Ernakulam	N	CBO
4	CHAVAK	Chavakkad	4159	Thrissur	Ernakulam	N	B
5	VJCHOT	Chottanikkara	6266	Ernakulam	Ernakulam	N	C
6	VJMGRO	M G Road	7480	Ernakulam	Ernakulam	N	C
7	VJPALA	Railway Station Branch	7481	Palakkad	Ernakulam	N	B
8	CANNAN	Cannanore	844	Kannur	Ernakulam	N	C
9	TIRALL	Tiruvalla	917	Pathanamthitta	Ernakulam	N	C
10	ERNAKU	Ernakulam	560	Ernakulam	Ernakulam	N	B
11	MAVELI	Mavelikara	1209	Alapuzha	Ernakulam	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

12	KOTTAY	Kottayam	685	Kottayam	Ernakulam	N	B
13	IRINJA	Irinjalkuda	563	Thrissur	Ernakulam	N	B
14	QUILON	Kollam	558	Kollam	Ernakulam	N	B
15	VJKUND	Kundotty	6892	Malappuram	Ernakulam	Y	C
16	VJNETT	Nettoor	6264	Ernakulam	Ernakulam	Y	C
17	AMBTRI	Ambalathara	4408	Thiruvananthapuram	Ernakulam	Y	C
18	VADAKA	Vadakara	4897	Kozhikode	Ernakulam	Y	C
19	VJKLAM	Vadayattukotta Road, Kollam	7482	Kollam	Ernakulam	N	C
20	CALICU	Calicut	671	Kozhikode	Ernakulam	N	C
21	ERNPOR	Ernakulam(N)	965	Ernakulam	Ernakulam	Y	B
22	VJTHIR	Thiruvananthapuram Main	7484	Thiruvananthapuram	Ernakulam	N	B
23	KOTMAN	Kothamangalam	2507	Ernakulam	Ernakulam	N	B
24	TRICHU	Trichur	835	Thrissur	Ernakulam	N	C
25	MIDERN	Mid Corporate, Ernakulam	6480	Ernakulam	Ernakulam	N	A
26	PALAYA	Palayam	1267	Thiruvananthapuram	Ernakulam	N	A

16. Madhya Pradesh

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	AIRPOR	Airport Road	3537	Bhopal	Bhopal	N	B
2	KOTRAS	Kotra Sultanbad	2171	Bhopal	Bhopal	N	B
3	SERBHO	Service Branch, Bhopal	6061	Bhopal	Bhopal	N	CBO
4	SERIND	Service Branch, Indore	2415	Indore	Bhopal	N	CBO
5	VJITAR	Nehru Ganj, Itarsi	6808	Narmadapuram	Bhopal	N	C
6	KURANA	Kurana	4670	Bhopal	Bhopal	N	C
7	NEELBA	Neelbad	4476	Bhopal	Bhopal	N	C
8	MAHCHH	Maharajpur	507	Chhatarpur	Bhopal	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

9	VJJABA	M S M E-Jabalpur	7851	Jabalpur	Bhopal	N	B
10	BHOPAL	Bhopal	496	Bhopal	Bhopal	N	B
11	SALAIY	Salaiyya	5916	Bhopal	Bhopal	N	C
12	JHAGWA	Jhansi Road	5753	Gwalior	Bhopal	Y	C
13	DHAMNO	Dhamnod	3890	Dhar	Bhopal	Y	C
14	NIPANY	Nipaniya	3219	Indore	Bhopal	Y	C
15	DBSOUT	South Tukoganj, Indore	7186	Indore	Bhopal	Y	C
16	DBNMAK	Roshanpura Naka. Bhopal	8823	Bhopal	Bhopal	Y	B
17	MIDBHP	Mid Corporate, Bhopal	6603	Bhopal	Bhopal	N	A
18	PIPHOS	Pipariya	4048	Narmadapuram	Bhopal	N	B
19	SENDHW	Sendhwa	3741	Barwani	Bhopal	N	B
20	GOYALN	Goyal Nagar	3322	Indore	Bhopal	N	B
21	ADAJAB	Adarsh Nagar, Jabalpur	3715	Jabalpur	Bhopal	N	B
22	TRANSP	Transport	1859	Indore	Bhopal	N	B
23	KHETIA	Khetia	3942	Barwani	Bhopal	N	B
24	COLIND	A.B.Road	1201	Indore	Bhopal	N	B
25	RATLAM	Ratlam	504	Ratlam	Bhopal	N	B
26	INDIND	Industrial Estate, Indore	500	Indore	Bhopal	N	B
27	BURHAN	Burhanpur	921	Burhanpur	Bhopal	N	B
28	KATNI	Katni	1972	Katni	Bhopal	Y	B
29	ARERAC	Arera Colony	2921	Bhopal	Bhopal	N	B
30	SIYAGA	Siyaganj	502	Indore	Bhopal	N	B
31	HABIBG	Habibaganj	1860	Bhopal	Bhopal	N	B
32	JABALP	Jabalpur Main	498	Jabalpur	Bhopal	N	B
33	NAVLAK	Navlakha Are	826	Indore	Bhopal	Y	B
34	GWALIO	Gwalior Main	506	Gwalior	Bhopal	N	B
35	HOSHRD	Hoshangabad Rd, Bhopal	3716	Bhopal	Bhopal	N	B
36	MIDIND	Mid Corporate, Indore	6528	Indore	Bhopal	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

37	ARMBJA	Zonal Sarb, Jabalpur	5577	Jabalpur	Bhopal	N	A
38	TATYAT	Tatyatope	1223	Bhopal	Bhopal	N	B

17. Maharashtra

SN	ALPHA CODE	Branch Name	Sol Id	District	Zone	Link Currency Chest	Category Of Branch/Unit A/B/C/CBO/Spl. Unit
1	MARDI	Mardi Solapur	1302	Solapur	Pune	N	C
2	DBNPSO	Navipeth, Solapur	9862	Solapur	Pune	N	C
3	DBDECC	Deccan Gymkhana	7062	Pune	Pune	N	B
4	RINGRO	Ringroad, Jalgaon	1958	Jalgaon	Pune	N	B
5	DBAHMA	Ahmednagar Chitale Road	9770	Ahmadnagar	Pune	N	C
6	DBNAND	Anand Nagar Nanded	7886	Nanded	Pune	N	C
7	DBMIDC	Midc Amravati	7331	Amravati	Pune	N	B
8	DBAKOL	M G Road Akola	7247	Akola	Pune	N	C
9	SARNAS	Regional Sarb, Nasik	6030	Nasik	Pune	N	B
10	SARNAG	Regional Sarb, Nagpur	5991	Nagpur	Pune	N	B
11	SERPUN	Service Branch, Pune	2177	Pune	Pune	N	CBO
12	SERNAG	Service Branch, Nagpur	2404	Nagpur	Pune	N	CBO
13	DBMUDK	Mudkhed	7106	Nanded	Pune	N	C
14	SHRIRA	Shrirampur	458	Ahmadnagar	Pune	N	C
15	AMALNE	Amalner	1228	Jalgaon	Pune	N	C
16	VJNASI	M G Road, Nashik	7613	Nasik	Pune	N	B
17	BHAPUN	Bhandarkar Rd, Pune	4616	Pune	Pune	N	B
18	NANNAG	Nandanvan Rd	2762	Nagpur	Pune	N	C
19	HADAPS	Hadapsar Vaiduwadi	2483	Pune	Pune	N	B
20	VJSHIR	Shirdi	7974	Ahmadnagar	Pune	N	C
21	GANNAS	Gangapur Rd.	2785	Nasik	Pune	N	B
22	LALBAH	Lbs Marg	1532	Pune	Pune	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

23	SAHPUN	Sahakarnagar	4422	Pune	Pune	N	B
24	NANDED	Nanded Main	860	Nanded	Pune	N	C
25	NASIKR	Nasik Road	475	Nasik	Pune	N	C
26	AMRAVA	Amravati Main	468	Amravati	Pune	N	B
27	KOTHRU	Kothrud	3215	Pune	Pune	N	B
28	PIMPAL	Midc Satpur, Nashik	1136	Nasik	Pune	N	B
29	AKURDI	Pcntda Akurdi	5981	Pune	Pune	N	C
30	SADASH	Pune Vidhyarthi Gruh	450	Pune	Pune	N	C
31	SUBHAS	Subhas Nagar	791	Pune	Pune	N	B
32	DEOLAL	Deolali	474	Nasik	Pune	N	C
33	SATARA	Satara	442	Satara	Pune	N	C
34	AMBAZA	Laxminagar, Nagpur	604	Nagpur	Pune	N	B
35	SHIPOO	Shivaji Nagr	451	Pune	Pune	N	B
36	STAPOO	Station Road	452	Pune	Pune	N	C
37	ASHOKN	Ashok Nagar	1742	Pune	Pune	N	B
38	KARVEN	Karvenagar, Pune	3861	Pune	Pune	N	C
39	ICHALK	Ichalkaranji	436	Kolhapur	Pune	N	B
40	POOSEN	Senapati Bapat Road	691	Pune	Pune	N	B
41	NASIKC	Nasik City	473	Nasik	Pune	N	B
42	DRCCHI	Pcmc Premises	3106	Pune	Pune	N	B
43	DBMCAM	Malegaon Camp	9754	Nasik	Pune	Y	C
44	RASPOO	Rastapeth	1051	Pune	Pune	Y	C
45	DBPCMP	M G Road	7011	Pune	Pune	N	B
46	POOCAM	Pune Camp	449	Pune	Pune	N	B
47	MALEGA	Malegaon Main	472	Nasik	Pune	N	B
48	BARAMA	Baramati Main	881	Pune	Pune	N	B
49	KALPUN	Kalyaninagar	3171	Pune	Pune	N	B
50	PRANAG	Pratap Nagar	3359	Nagpur	Pune	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

51	GANNAG	Gandhibag Na	466	Nagpur	Pune	N	B
52	PIMPLE	Pimple Saudagar, Pune	3758	Pune	Pune	N	B
53	VJCHIN	Hal Chinchwad	8972	Pune	Pune	N	B
54	AUNDH	Aundh, Pune	3860	Pune	Pune	N	B
55	VJSADP	Sadashivpeth	8974	Pune	Pune	N	C
56	GOLFCL	Golf Club	1766	Nasik	Pune	Y	B
57	AURANG	Aurangabad Main	460	Aurangabad	Pune	N	B
58	INDAHM	I.E.Ahmednag	1394	Ahmadnagar	Pune	N	B
59	DHULIA	Dhulia	477	Dhule	Pune	N	B
60	GENPUN	Gen Next, Pune	3011	Pune	Pune	N	B
61	SITABU	Sitabuldi	467	Nagpur	Pune	N	B
62	KARVER	Karve Road	447	Pune	Pune	N	B
63	PAUDRO	Paud Road	2002	Pune	Pune	N	B
64	CHINCH	Pimpri Chinchwad Main	723	Pune	Pune	N	B
65	KHARAD	Kharadi	3705	Pune	Pune	N	B
66	SSIPIIM	Chakan	2580	Pune	Pune	N	B
67	HINGAN	Hinganghat	928	Wardha	Pune	N	B
68	GARAUR	Garkheda	2781	Aurangabad	Pune	N	B
69	ITWARI	Itwari, Nagpur	707	Nagpur	Pune	N	B
70	SHOLAP	Sholapur Main	437	Solapur	Pune	N	B
71	UDGAON	Akiwate Udyamnagar	1449	Kolhapur	Pune	N	B
72	GULTEK	Gultekdi	1515	Pune	Pune	N	B
73	PANDHA	Pandharpur	438	Solapur	Pune	N	B
74	JALGAO	Jalgaon	480	Jalgaon	Pune	N	B
75	LATUR	Latur	990	Latur	Pune	N	B
76	VJWAKA	Wakad, Pune	8399	Pune	Pune	N	B
77	AKLUJ	Akluj	885	Solapur	Pune	N	B
78	SANGLI	Sangli	441	Sangli	Pune	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

79	MAHRAT	Ratnagiri	1013	Ratnagiri	Pune	N	B
80	SHAHUP	Shahupuri Ko	435	Kolhapur	Pune	N	B
81	SANGAM	Sangamner	457	Ahmadnagar	Pune	N	A
82	SHIKOL	Shivaji Chok	434	Kolhapur	Pune	N	B
83	DHARAM	Dharampeth	465	Nagpur	Pune	Y	A
84	MIDPNE	Mid Corporate, Pune	6484	Pune	Pune	N	A
85	ARMPUN	Zonal Sarb, Pune	5612	Pune	Pune	N	A
86	CORPUN	Cfs Branch, Pune	2534	Pune	Pune	N	A
87	DBKALI	Cst Road, Kalina	9946	Mumbai Suburban	Mumbai	N	C
88	DBTHEN	Vashi Sec 6	9902	Thane	Mumbai	N	B
89	DBMONT	Sardar V P Road Mount Poincur	9948	Mumbai Suburban	Mumbai	N	C
90	Special unit - Other	BCC - OA Dept	Special Unit - Other	Mumbai	Mumbai	N	Other Unit
91	Special unit - Other	CBODPO	Special Unit - Other	Mumbai	Mumbai	N	Other Unit
92	SERBOM	Service Branch, Mumbai	1995	Mumbai	Mumbai	N	CBO
93	SHIHU	Shihu	5147	Raigad	Mumbai	N	C
94	DBKLAM	Kalamb	9982	Raigad	Mumbai	N	C
95	DBDIGA	Digashi	9895	Thane	Mumbai	N	C
96	DBVGAO	Vangaon	9887	Palghar	Mumbai	N	C
97	NALASO	Nallasopara	3190	Palghar	Mumbai	N	C
98	VASHID	Vashind	3688	Thane	Mumbai	N	C
99	BHITHA	Bhivandi	3394	Thane	Mumbai	N	C
100	VJSANW	North Avenue Road, Santacruz West	7600	Mumbai Suburban	Mumbai	N	C
101	DOMWES	Dombivali(W)	2787	Thane	Mumbai	N	C
102	DAHEAS	Dahisar East	4042	Mumbai Suburban	Mumbai	N	B
103	DBBORE	Sukurwadi Borivali East	9944	Mumbai Suburban	Mumbai	N	C
104	DBVWST	Dj Road Branch Vile Parle West	9945	Mumbai Suburban	Mumbai	N	C
105	DBZAVE	Zaveri Bazar	7013	Mumbai	Mumbai	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

106	VJCHEM	R C Marg Branch, Chembur	8971	Mumbai Suburban	Mumbai	N	C
107	TISGAO	Tisgaon Naka	2769	Thane	Mumbai	N	C
108	CHEBOM	Govandi	1847	Mumbai Suburban	Mumbai	N	C
109	CHUNAB	Chunabhatti	916	Mumbai Suburban	Mumbai	N	B
110	VJVASH	Vashi Sec 10	8976	Thane	Mumbai	N	C
111	DBYOGI	Yoginagar	9968	Mumbai Suburban	Mumbai	N	C
112	SAIULH	Ulhasnagar Sec 5	3628	Thane	Mumbai	N	C
113	PRABHA	Prabhadevi	1253	Mumbai	Mumbai	N	C
114	MAJIWA	Majiwada	427	Thane	Mumbai	N	B
115	DBMULE	Mahatma Phule Road, Mulund East	9970	Mumbai Suburban	Mumbai	N	C
116	CHARKO	Charkop K(W)	2641	Mumbai Suburban	Mumbai	N	C
117	DBMULW	M.G Road, Mulund West	9963	Mumbai Suburban	Mumbai	N	C
118	MIRARO	Mira Road	3014	Thane	Mumbai	N	C
119	AMBOLI	Amboli, Andheri (W)	4086	Mumbai Suburban	Mumbai	N	C
120	JACOBC	Jacob Circle	2448	Mumbai	Mumbai	N	C
121	DBKANW	M.G Road Kandivali West	9973	Mumbai Suburban	Mumbai	N	C
122	THAVIL	Thakur Village	3077	Mumbai Suburban	Mumbai	N	B
123	JOGWES	Jogeshwari (W)	3226	Mumbai Suburban	Mumbai	N	C
124	SANPAD	Sanpada	3298	Thane	Mumbai	N	C
125	MAHAVI	Mahavir Nagar Kandivli(W)	3412	Mumbai Suburban	Mumbai	N	B
126	DBVEST	Nehru Road, Vile Parle East	9971	Mumbai Suburban	Mumbai	N	B
127	KURLA	Kurla-Bail B	1975	Mumbai Suburban	Mumbai	N	C
128	MULEAS	Mulund(East)	3617	Mumbai Suburban	Mumbai	N	B
129	MARINE	Marine Drive	405	Mumbai	Mumbai	N	B
130	POINSU	Mountpoinur	2289	Mumbai Suburban	Mumbai	N	B
131	MANDVI	Mandvi, Mumbai	403	Mumbai	Mumbai	N	C
132	WADALA	Wadala	421	Mumbai	Mumbai	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

133	LALBAU	Lalbaug	3338	Mumbai	Mumbai	N	C
134	BOREAS	Borivali (E)	1621	Mumbai Suburban	Mumbai	N	B
135	BHAEAS	Bhayander-East	2532	Thane	Mumbai	N	C
136	WALKES	Walkeshwar	613	Mumbai	Mumbai	N	C
137	DAHISA	Dahisar	712	Mumbai Suburban	Mumbai	N	C
138	POWBOM	Powai-Mumbai	2414	Mumbai Suburban	Mumbai	N	B
139	TARDEO	Tardeo Road	1246	Mumbai	Mumbai	N	C
140	ULHASN	Ulhasnagar Sector-2	425	Thane	Mumbai	N	C
141	SANEAS	Pushpakunj Branch , Santacruz East	413	Mumbai Suburban	Mumbai	N	C
142	THAKUR	Thakurdwar	418	Mumbai	Mumbai	N	C
143	BHULAB	Bhulabhai Rd	670	Mumbai	Mumbai	N	B
144	JOGESH	Jogeshwari	966	Mumbai Suburban	Mumbai	N	C
145	DBWORL	Dr Annie Beasant Road, Worli Naka	9916	Mumbai	Mumbai	N	B
146	MCPALI	Pali Road, Bandra(W)	3602	Mumbai Suburban	Mumbai	N	C
147	SION	Sion	416	Mumbai	Mumbai	N	B
148	NEPEAN	Nepean Sea Road	408	Mumbai	Mumbai	N	C
149	DOMBIV	Dombivali	733	Thane	Mumbai	N	C
150	VPROAD	V P Road, Mumbai	1310	Mumbai	Mumbai	N	B
151	BALBOM	Ballard Estate	383	Mumbai	Mumbai	N	B
152	VEEBOM	Veenanagar	2007	Mumbai Suburban	Mumbai	N	B
153	ALTAMO	Altamount Rd	379	Mumbai	Mumbai	N	C
154	CHEMBU	Chembur	669	Mumbai Suburban	Mumbai	N	B
155	AKURLI	Kandivli (E)	2004	Mumbai Suburban	Mumbai	N	B
156	KHETWA	Khetwadi	401	Mumbai	Mumbai	N	C
157	SHIBOR	Shimpoli	2026	Mumbai Suburban	Mumbai	N	C
158	CUFFEP	Cuffe Parade	695	Mumbai	Mumbai	N	C
159	MALAD	Malad-West	402	Mumbai Suburban	Mumbai	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

160	MULUND	Mulund	407	Mumbai Suburban	Mumbai	N	B
161	FORTUN	Fort University, Mumbai	696	Mumbai	Mumbai	N	C
162	DBKYAN	Shivaji Chowk, Kalyan West	9914	Thane	Mumbai	N	C
163	GAMDEV	Gamdevi	394	Mumbai	Mumbai	N	B
164	MALEAS	Malad-East	1247	Mumbai Suburban	Mumbai	N	B
165	VJBAND	Hill Road Bandra	8970	Mumbai Suburban	Mumbai	N	B
166	HARKNE	Malbar Hill	603	Mumbai	Mumbai	N	B
167	SANWES	Santacruz(W)	414	Mumbai Suburban	Mumbai	N	B
168	KALINA	Kalina	672	Mumbai Suburban	Mumbai	N	B
169	KHAR	Khar	399	Mumbai Suburban	Mumbai	N	C
170	COLABA	Colaba	391	Mumbai	Mumbai	N	B
171	THAEAS	Thane-East	1248	Thane	Mumbai	N	C
172	KANDIV	Kandivali(W)	397	Mumbai Suburban	Mumbai	N	B
173	NERUL	Nerul	2741	Thane	Mumbai	N	C
174	DBKAMB	Kalamboli Steel Market	9900	Raigad	Mumbai	Y	C
175	DBBMMO	Mumbai Main Office	7008	Mumbai Suburban	Mumbai	Y	C
176	VJDRAM	Sme Branch, Jogeshwari	7633	Mumbai Suburban	Mumbai	N	C
177	NRIMUM	Nri Mumbai	2792	Mumbai	Mumbai	N	C
178	KALYAN	Kalyan	426	Thane	Mumbai	N	B
179	BACKBA	Backba Recla	382	Mumbai	Mumbai	N	B
180	KHANDB	Khandbazar	398	Mumbai	Mumbai	N	B
181	GULALW	Gulalwadi	1439	Mumbai	Mumbai	N	B
182	GOREAS	Goregao-East	1758	Mumbai Suburban	Mumbai	N	B
183	VILEAS	Vile Parle (E)	419	Mumbai Suburban	Mumbai	N	B
184	ZAVERI	Zaveri Bazar	423	Mumbai	Mumbai	N	B
185	GHAELAS	Ghatkopar(E)	1378	Mumbai Suburban	Mumbai	N	B
186	SHIBOM	Shivaji Park	415	Mumbai	Mumbai	N	B
187	VJANDH	Andheri(W)	8975	Mumbai Suburban	Mumbai	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

188	BANDRA	Bandra-West	384	Mumbai Suburban	Mumbai	N	B
189	GHATKO	Ghatkopar(W)	395	Mumbai Suburban	Mumbai	N	B
190	CHANDA	Chandavarkar Road, Matunga	406	Mumbai	Mumbai	N	B
191	VJBORW	Premnagar Borivali West	8977	Mumbai Suburban	Mumbai	N	B
192	VERSOV	Dn Nagar Branch, Versova	1705	Mumbai Suburban	Mumbai	N	B
193	THANA	Thane-West	424	Thane	Mumbai	N	B
194	VJGORE	Goregaon(W)	8973	Mumbai Suburban	Mumbai	N	B
195	GOREGA	Jawahar Nagar Goregaon West	816	Mumbai Suburban	Mumbai	Y	B
196	SIRPMR	Sir P.M.Road	417	Mumbai	Mumbai	N	B
197	PANVEL	Panvel	432	Raigad	Mumbai	N	B
198	CRAWFO	Crawford Market	392	Mumbai	Mumbai	N	B
199	BANEAS	B.K. Complex	2904	Mumbai Suburban	Mumbai	Y	B
200	PBBMUM	Pbb-Mumbai	2794	Mumbai	Mumbai	N	B
201	BORIVL	Borivali (W)	386	Mumbai Suburban	Mumbai	N	B
202	LOKHAN	Lokhandwala Complex	3122	Mumbai Suburban	Mumbai	N	B
203	SARMMS	Regional Sarb, Mumbai	6004	Mumbai	Mumbai	N	B
204	VILWES	Vile Parle West	420	Mumbai Suburban	Mumbai	N	B
205	OPERAH	Opera House	409	Mumbai	Mumbai	N	B
206	VASHI	Vashi	1043	Thane	Mumbai	N	B
207	DBSUN	Sunmill Compound	9929	Mumbai	Mumbai	N	A
208	BHABOM	Bhandup	762	Mumbai Suburban	Mumbai	Y	B
209	SAKINA	Sakinaka	412	Mumbai Suburban	Mumbai	N	B
210	DBJUHU	Jvpd Juhu	7124	Mumbai Suburban	Mumbai	Y	B
211	BULLIO	Mulji Jetha	387	Mumbai	Mumbai	N	B
212	CHAKAL	Chakala	588	Mumbai Suburban	Mumbai	N	B
213	ANDHER	S.V.Road Andheri West	380	Mumbai Suburban	Mumbai	N	B
214	INTMUM	Ibb Kandivali	2611	Mumbai Suburban	Mumbai	N	B
215	FORTAP	Mumbai Main	381	Mumbai	Mumbai	Y	A

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

216	VJEXCE	Sme Branch -1, Nariman Point	7591	Mumbai	Mumbai	N	A
217	NARIMA	Nariman Point	1292	Mumbai	Mumbai	N	B
218	MIDBOM	Mid Corporate, Nariman Point	4275	Mumbai	Mumbai	N	A
219	WORLI	Worli	422	Mumbai	Mumbai	N	B
220	ARMBOM	Zonal Sarb, Mumbai	2585	Mumbai	Mumbai	N	A
221	SAMMUM	Stressed Assets Management Branch, Mumbai	6154	Mumbai	Mumbai	N	A
222	CFBSBAL	lcfs Branch, Mumbai	2910	Mumbai	Mumbai	N	A
223	MIDBDR	Cfs Branch, Bandra	4276	Mumbai Suburban	Mumbai	N	A

18. Manipur

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	IMPHAL	Imphal	1016	Imphal West	Kolkata	N	C

19. Meghalaya

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	SHILLO	Shillong	2	East Khasi Hills	Kolkata	N	B
2	VJSHIL	Jail Road	7900	East Khasi Hills	Kolkata	N	C

20. Nagaland

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	DIMAPU	Dimapur	1017	Dimapur	Kolkata	N	B

21. New Delhi

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
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EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

1	DBNAWA	Nawada Village	7312	West Delhi	New Delhi	N	C
2	SADARB	Sadar Bazar	91	Central Delhi	New Delhi	N	C
3	SERDEL	Service Branch, New Delhi	1997	New Delhi	New Delhi	N	CBO
4	MUKDEL	Dr. Mukherjee Nagar	3629	North Delhi	New Delhi	N	C
5	VJPAVI	Paschim Vihar, New Delhi	7686	West Delhi	New Delhi	N	C
6	VJGRKA	Greater Kailash-II	7674	South Delhi	New Delhi	N	C
7	DCJANA	Janakpuri West	2760	West Delhi	New Delhi	N	C
8	PASVIH	Paschim Vihar B Block	3196	West Delhi	New Delhi	N	C
9	MUNIRK	Munirka	2928	South Delhi	New Delhi	N	C
10	TRDBHA	Bharat Nagar	2132	South-East Delhi	New Delhi	N	C
11	MODEL T	Model Town	90	North Delhi	New Delhi	N	C
12	SHADEL	Shalimarbagh	2744	North-West Delhi	New Delhi	N	C
13	PUNJAB	Punjabi Bagh Club Road	1299	West Delhi	New Delhi	N	C
14	TRDNAH	Naharpur	2118	North-West Delhi	New Delhi	N	C
15	VJMLON	M S M E, Loni Road	8984	Shahdara	New Delhi	N	C
16	MANDAO	Mandoli	643	Shahdara	New Delhi	N	C
17	VJKARO	Padam Singh Road, Karolbagh	7663	Central Delhi	New Delhi	N	C
18	BLYROH	Sec-9 Rohini	2720	North-West Delhi	New Delhi	N	C
19	VISDEL	Vishakha Enclave	1941	North-West Delhi	New Delhi	N	C
20	VJRADE	Raja Garden	7676	West Delhi	New Delhi	N	C
21	TRDAZA	Bharola	2142	North Delhi	New Delhi	N	C
22	PAHARG	Pahargunj	98	Central Delhi	New Delhi	N	C
23	KAIDEL	East Kailash	963	South-East Delhi	New Delhi	N	C
24	CHANAK	Chanakyapuri	94	New Delhi	New Delhi	N	C
25	TRDNAW	Nawada, Delhi	2125	West Delhi	New Delhi	N	C
26	VJKRPA	Krishna Park	7666	West Delhi	New Delhi	N	B
27	GREATE	Greater Kailash-I	96	South Delhi	New Delhi	N	C
28	DAWARK	Dwarka Main, Vardhman Plaza	3030	South-West Delhi	New Delhi	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

29	TRDCHW	Chowkbara	2135	East Delhi	New Delhi	N	C
30	RAMDEL	Dr.Lohia Hospital	2602	New Delhi	New Delhi	N	B
31	JAWAHA	Jawaharnagar	2175	North Delhi	New Delhi	N	C
32	SHAKAR	Shakarpur	1652	East Delhi	New Delhi	N	C
33	SOUTHE	Defence Colony Block A	99	South-East Delhi	New Delhi	N	C
34	TRDPAT	Patparganj	2129	East Delhi	New Delhi	N	C
35	PREETV	Preet Vihar	4154	East Delhi	New Delhi	N	C
36	SAFEC	Safdarjung Hospital	2640	South Delhi	New Delhi	N	C
37	NIRDEL	Nirman Bhava	2603	New Delhi	New Delhi	N	C
38	INDNAR	Naraina Ind.	792	South-West Delhi	New Delhi	N	B
39	VJCAND	Cantonment Delhi	8980	New Delhi	New Delhi	N	B
40	VJBCPL	Bhikaji Cama Place	8983	South Delhi	New Delhi	N	C
41	VJRAM	Ramnagar	7670	Central Delhi	New Delhi	Y	C
42	MAUDEL	Maurya Encla	1904	North-West Delhi	New Delhi	Y	C
43	DARYAG	Daryaganj	824	Central Delhi	New Delhi	Y	B
44	BLYDEF	Vikas Marg	2717	East Delhi	New Delhi	N	B
45	JANAKP	Janakpuri	1287	West Delhi	New Delhi	N	B
46	NRIDEL	Nri New Delhi	2638	New Delhi	New Delhi	N	B
47	PUSARO	Rajendra Place, Delhi	686	Central Delhi	New Delhi	N	B
48	VJCCWK	Town Hall, Chandni Chowk	8979	Central Delhi	New Delhi	N	B
49	VJDEFE	Defence Colony Block F	7662	South-East Delhi	New Delhi	N	B
50	KAROLB	Karolbaug	97	Central Delhi	New Delhi	N	B
51	KARDEL	Karkardooma	2609	Shahdara	New Delhi	N	B
52	INDHAU	Hauz-Khas	2275	South Delhi	New Delhi	N	B
53	DELWAZ	Ashok Vihar	713	North Delhi	New Delhi	N	B
54	CURZON	Kasturba Gandhi Marg	623	New Delhi	New Delhi	N	B
55	PARLIA	Parliament	586	New Delhi	New Delhi	Y	A
56	NEHRUP	Nehru Place	1059	South Delhi	New Delhi	N	A

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

57	VJODEL	Mid Corporate, New Delhi	6210	New Delhi	New Delhi	N	A
58	OVERSE	Sme Branch, Delhi	2100	New Delhi	New Delhi	N	A
59	ARMDEL	Zonal Sarb, New Delhi	2639	New Delhi	New Delhi	N	A
60	CONNAU	B-3 Conought	95	New Delhi	New Delhi	N	B
61	SAMDEL	Stressed Assets Management Branch, New Delhi	6152	New Delhi	New Delhi	N	A
62	INDEL	Icfs Branch, New Delhi	2158	New Delhi	New Delhi	N	A

22. Odisha

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	BHIMAT	Bhimatangi	6146	Khurda	Patna	N	C
2	NAMANG	Paralakhemud	2347	Gajapati	Patna	N	C
3	CHHATR	Chhatrapur	3505	Ganjam	Patna	N	C
4	SONEPU	Sonepur	3428	Sonepur	Patna	N	C
5	ANGUL	Angul	2635	Anugul	Patna	N	C
6	SWARGD	Pu.Swargdwar	2429	Puri	Patna	N	C
7	BERGAN	Berhampur	1459	Ganjam	Patna	N	B
8	BARIPA	Baripada	2962	Mayurbhanj	Patna	N	C
9	BARBIL	Barbil	48	Keonjhar	Patna	N	C
10	ATHARB	Paradip	2607	Jagatsinghpur	Patna	N	C
11	SAMBAL	Sambalpur	2559	Sambalpur	Patna	N	B
12	VJBHUB	Bhubaneswar	7830	Khurda	Patna	Y	C
13	CUTTAC	Cuttack	47	Cuttack	Patna	Y	B
14	SARBHU	Regional Sarb, Bhubaneswar	6012	Khurda	Patna	N	B
15	BHUBAN	Bhubaneswar	688	Khurda	Patna	N	B
16	CFSBHU	Mid Corporate, Bhubaneswar	6150	Khurda	Patna	N	A

23. Puducherry

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	PONDIC	Pondicherry	564	Puducherry	Chennai	N	B

24. Punjab

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	GIDAR	Gidar Pindi	1840	Jalandhar	Chandigarh	N	C
2	DBAMRI	New Market, Amritsar	7094	Amritsar	Chandigarh	N	C
3	TAGLUD	Tagore Nagar	1688	Ludhiana	Chandigarh	N	C
4	HOSHIA	Hoshiarpur	960	Hoshiarpur	Chandigarh	N	C
5	PHAGWA	Phagwara	810	Kapurthala	Chandigarh	N	C
6	PAULUD	Punjab Agriculture University	2938	Ludhiana	Chandigarh	N	C
7	SAMLUD	Samrala Road	1959	Ludhiana	Chandigarh	Y	C
8	KENNED	Kennedy Aven	797	Amritsar	Chandigarh	Y	C
9	NEHJUL	Nehru Garden	1462	Jalandhar	Chandigarh	Y	C
10	DBCHLU	Chandigarh Road, Ludhiana	8591	Ludhiana	Chandigarh	Y	C
11	AMRITS	Town Hall	101	Amritsar	Chandigarh	N	C
12	MIDLDH	Mid Corporate, Ludhiana	6511	Ludhiana	Chandigarh	N	B
13	JULLUN	G.T.Road	102	Jalandhar	Chandigarh	N	B
14	MILLER	Millerganj	3185	Ludhiana	Chandigarh	N	B
15	LU DHIA	Clock Tower	103	Ludhiana	Chandigarh	N	B
16	VJMAFA	M S M E-Mandi Govingarh	6615	Fatehgarh Sahib	Chandigarh	N	B
17	MOHALI	Sasnagar	2780	Sahibzada Ajit Singh Nagar	Chandigarh	N	B
18	PATIAL	Patiala Main	100	Patiala	Chandigarh	N	B

25. Rajasthan

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
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EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

1	SERJAI	Service Branch, Jaipur	2195	Jaipur	Jaipur	N	CBO
2	VJRAJS	Rajsamand	6778	Rajsamand	Jaipur	N	C
3	ALIKOT	Aligarh	3809	Tonk	Jaipur	N	C
4	MAYAJM	Mayo College	3021	Ajmer	Jaipur	N	C
5	DURJAI	Durgapura	3392	Jaipur	Jaipur	N	B
6	BEAWAR	Beawar	662	Ajmer	Jaipur	N	B
7	MULJAI	Msa Jaipur	1436	Jaipur	Jaipur	N	B
8	MANJAI	Sec6.Mansar	2459	Jaipur	Jaipur	N	B
9	POWERH	Power House	114	Jaipur	Jaipur	N	B
10	MALJAI	Malavianagar	2911	Jaipur	Jaipur	N	B
11	UNIJOD	Uni.Jodhpur	571	Jodhpur	Jaipur	N	B
12	NATHDW	Nathdwara	1030	Rajsamand	Jaipur	N	B
13	VAISHA	Vaishali Nagar	1737	Ajmer	Jaipur	N	C
14	JAICOM	Udyog Bhavan	1463	Jaipur	Jaipur	N	C
15	VIDJAI	Vidyadharng	2920	Jaipur	Jaipur	N	B
16	BARMER	Barmer	1235	Barmer	Jaipur	N	B
17	SAMBIK	Samta Nagar	4204	Bikaner	Jaipur	Y	C
18	STAJAI	Station Road	1026	Jaipur	Jaipur	Y	B
19	RAIAJM	Rly. Campus	1285	Ajmer	Jaipur	Y	B
20	ALWDEL	Delhi Road, Alwar	2150	Alwar	Jaipur	Y	B
21	CHURU	Churu	130	Churu	Jaipur	Y	B
22	DAUSA	Dausa	2548	Dausa	Jaipur	Y	B
23	TRIPOL	Tripolia Bazar	1286	Jaipur	Jaipur	N	B
24	JOHARI	Johri Bazar	115	Jaipur	Jaipur	N	B
25	AJMER	Ajmer Main	123	Ajmer	Jaipur	N	B
26	KANUDA	SSI Kankroli	1692	Rajsamand	Jaipur	N	B
27	UDARAJ	Market Yard	1620	Udaipur	Jaipur	N	B
28	JAISAL	Jaisalmer	852	Jaisalmer	Jaipur	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

29	STASIK	Sikar	1029	Sikar	Jaipur	N	B
30	SUDSAR	Sudsar	1384	Bikaner	Jaipur	N	B
31	NAGAU	Nagaur	1028	Nagaur	Jaipur	N	B
32	BHAHAN	Bhadra	2913	Hanumangarh	Jaipur	N	B
33	SRIGAN	Sriganga Nag	815	Ganganagar	Jaipur	N	B
34	PHAJOD	Phalodi	3528	Jodhpur	Jaipur	N	B
35	GNBHIL	Gandhi Nagar	3951	Bhilwara	Jaipur	N	B
36	TALWAN	Talwandi,Kota	5465	Kota	Jaipur	N	B
37	TALERA	Talera	144	Bundi	Jaipur	N	B
38	SARCHU	Sardar Shahr	1216	Churu	Jaipur	N	B
39	BORANA	Sez Boranada	3173	Jodhpur	Jaipur	N	B
40	SITJAI	Sitapura	3078	Jaipur	Jaipur	N	B
41	NATHUS	Nathusar Gate	2657	Bikaner	Jaipur	N	B
42	CHITTO	Chittor Garh	140	Chittaurgarh	Jaipur	N	B
43	INDBAI	Bais Godam Industrial Area, Jaipur	2522	Jaipur	Jaipur	N	B
44	NIMBAH	Nimbahera	778	Chittaurgarh	Jaipur	N	B
45	ALWAR	Alwar	668	Alwar	Jaipur	N	B
46	VAIJAI	Vaishalinagar	2961	Jaipur	Jaipur	N	B
47	BANSWA	Banswara	139	Banswara	Jaipur	N	B
48	HANUMA	Hanumangarh	2583	Hanumangarh	Jaipur	N	B
49	BUNDI	Bundi	143	Bundi	Jaipur	N	B
50	JODHPU	Jodhpur Main	136	Jodhpur	Jaipur	N	B
51	BIKANE	Bikaner	135	Bikaner	Jaipur	N	B
52	MAKOTA	Mahaveer Nagar, Kota	3192	Kota	Jaipur	N	B
53	BARAN	Baran	2556	Baran	Jaipur	N	B
54	SSIBHI	SSI Bhilwara	2579	Bhilwara	Jaipur	N	B
55	INDMAD	Industrial Area	4121	Ajmer	Jaipur	N	B
56	KISAJM	Kishan Garh	661	Ajmer	Jaipur	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

57	BHILWA	Bhilwara	122	Bhilwara	Jaipur	N	B
58	NEHJAI	Nehru Place	2160	Jaipur	Jaipur	N	B
59	PALI	Pali	979	Pali	Jaipur	N	B
60	KOTRAJ	Kota Jhalawar Road	837	Kota	Jaipur	Y	B
61	ARMJAI	Regional Sarb, Jaipur	5475	Jaipur	Jaipur	N	B
62	VJTONK	Sme Branch, Jaipur	7708	Jaipur	Jaipur	N	B
63	INDJAI	SSI Jaipur	710	Jaipur	Jaipur	Y	B
64	SRIDUN	Sri Dungargarh	1429	Bikaner	Jaipur	N	B
65	INDSUK	SSI Sukher	2437	Udaipur	Jaipur	N	B
66	INDJOD	I.E.Marudhar, Jodhpur	1872	Jodhpur	Jaipur	Y	B
67	JAIINT	Ibb Jaipur	2475	Jaipur	Jaipur	N	B
68	UDAIPU	Udaipur Main	137	Udaipur	Jaipur	Y	B
69	DBBLWD	Sme Branch, Bhilwara	9230	Bhilwara	Jaipur	N	A
70	MIDJPR	Mid Corporate, Jaipur	6505	Jaipur	Jaipur	N	A
71	MIROAD	M.I.Road	113	Jaipur	Jaipur	N	B
72	MIDBHI	Mid Corporate, Bhilwara	6537	Bhilwara	Jaipur	N	A

26. Sikkim

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	GANGTO	Gangtok	2495	Gangtok	Kolkata	N	B

27. Tamil Nadu

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	VJRED	Red Hills	6965	Thiruvallur	Chennai	N	C
2	VJSCOI	Service Branch, Coimbatore	8512	Coimbatore	Chennai	N	CBO
3	SERMAS	Service Branch, Chennai	1996	Chennai	Chennai	N	CBO
4	VJNENM	Nenmeli	6957	Chengalpattu	Chennai	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

5	DBTLAM	Thandalam	8651	Kancheepuram	Chennai	N	C
6	SSITIR	SSI Tirupur	2655	Tiruppur	Chennai	N	B
7	DHADHA	Dharmapuri	548	Dharmapuri	Chennai	N	B
8	SENJER	Senjerimalaiadipalayam	1114	Coimbatore	Chennai	N	B
9	KODAMB	Kodambakkam	4951	Chennai	Chennai	N	C
10	STTHOM	Thomas Mount	534	Chengalpattu	Chennai	N	C
11	CHENBS	West Mambala	2873	Chennai	Chennai	N	C
12	COLMAD	Siet.College	531	Chennai	Chennai	N	C
13	SITHAL	Sithalapakkam	5328	Chengalpattu	Chennai	N	C
14	PURASA	Purasawakkam	641	Chennai	Chennai	N	B
15	MRCNAG	M.R.C.Nagar	1969	Chennai	Chennai	N	C
16	RKNAGA	Ramkrishna Nagar	814	Chennai	Chennai	N	B
17	KKNAGA	K.K.Nagar	1885	Chennai	Chennai	N	B
18	ECSTRE	E C Street	526	Chennai	Chennai	N	B
19	VJTUTI	Tuticorin Damodharan Nagar Branch	7038	Toothukudi	Chennai	N	C
20	VJVARO	Venkatnarayana Road	7512	Chennai	Chennai	Y	C
21	PERUND	Perundurai	551	Erode	Chennai	Y	C
22	VJMADU	Madurai West Masi Street Branch	7493	Madurai	Chennai	Y	C
23	MANACH	Manachanallu	541	Tiruchirapalli	Chennai	Y	C
24	MADAKU	Chokkikulam	554	Madurai	Chennai	Y	B
25	VJNARO	Nanjappa Road	8966	Coimbatore	Chennai	Y	B
26	SMECOI	Sme Branch, Coimbatore	6589	Coimbatore	Chennai	N	C
27	SMECHE	Sme Branch, Chennai	6910	Chennai	Chennai	N	C
28	VJARUM	Arumbakkam	6942	Chennai	Chennai	N	C
29	THILLA	Thillai Nagar	2748	Tiruchirapalli	Chennai	N	C
30	DBNUNG	Sterling Road Branch Nungambakkam	7194	Chennai	Chennai	N	B
31	POONME	Ponmeni	555	Madurai	Chennai	N	B
32	TUTICO	Tuticorin	708	Toothukudi	Chennai	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

33	RAJAPA	Rajapalayam	1731	Virudhunagar	Chennai	N	B
34	POLLAC	Pollachi	1031	Coimbatore	Chennai	N	B
35	TAMBAR	Tambaram	2632	Chengalpattu	Chennai	N	B
36	NUNGAM	Nungam Banka	804	Chennai	Chennai	N	B
37	CMRABS	Ramnagar	2876	Coimbatore	Chennai	N	B
38	THEAGA	T Nagar	532	Chennai	Chennai	N	B
39	AMBATT	Ambattur	533	Thiruvallur	Chennai	N	B
40	KARUR	Karur Main	2519	Karur	Chennai	N	B
41	NORTHB	Rajaji Road	529	Chennai	Chennai	N	B
42	KOLATH	Kolathur	1968	Chennai	Chennai	N	B
43	COIMBA	Coimbatore(M)	547	Coimbatore	Chennai	Y	B
44	MADOVE	Ibb Chennai	2169	Chennai	Chennai	N	B
45	MOUNTR	Mount Road	528	Chennai	Chennai	N	A
46	ARMMAS	Zonal Sarb, Chennai	2631	Chennai	Chennai	N	B
47	COTTON	Cotton Market	1893	Tiruppur	Chennai	N	B
48	EGMORE	Egmore	1273	Chennai	Chennai	N	A
49	ERODE	Erode Main	763	Erode	Chennai	N	A
50	MYLAPO	Mylapore	527	Chennai	Chennai	Y	A
51	MIDCMB	Mid Corporate, Coimbatore	6472	Coimbatore	Chennai	N	A
52	MIDCHN	Mid Corporate, Chennai	6476	Chennai	Chennai	N	A
53	SAMCHE	Stressed Assets Management Branch, Chennai	6153	Chennai	Chennai	N	A
54	INFIMA	Cfs Branch, Chennai	2403	Chennai	Chennai	N	A

28. Telangana

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	TARNAK	Tarnaka	3326	Medchal-Malkajgiri	Hyderabad	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

2	SERHYD	Service Branch, Hyderabad	2180	Hyderabad	Hyderabad	N	CBO
3	BOINPA	Boinpally	2473	Medchal-Malkajgiri	Hyderabad	N	B
4	HIMHYD	Himayat Nagar	3390	Hyderabad	Hyderabad	N	B
5	BARKAT	Barkatpura	644	Hyderabad	Hyderabad	N	B
6	VJSOMA	Somajiguda Branch	7550	Hyderabad	Hyderabad	N	C
7	MARRED	Marredpally	1262	Hyderabad	Hyderabad	N	B
8	GADDIA	Gaddiannaram	2539	Rangareddi	Hyderabad	Y	B
9	VJBASS	Bank Street	7536	Hyderabad	Hyderabad	N	B
10	KHAMMA	Gandhi Chowk Branch, Khammam	2499	Khammam	Hyderabad	N	B
11	VJNARA	Sme Branch, Hyderabad	7563	Hyderabad	Hyderabad	N	B
12	TILHYD	Tilaknagar	2420	Hyderabad	Hyderabad	N	B
13	VJVCHY	Vijayanagar Colony	7554	Hyderabad	Hyderabad	N	B
14	VJCHAN	Chandanagar	8969	Rangareddi	Hyderabad	N	B
15	KHAIRA	Khairatabad	954	Hyderabad	Hyderabad	N	B
16	SERILI	Serilingampalli	4622	Rangareddi	Hyderabad	N	B
17	PBBHYD	Pbb-Hyderabad	2661	Hyderabad	Hyderabad	N	B
18	KUKATP	Kukatpally, Hyderabad	3056	Medchal-Malkajgiri	Hyderabad	N	B
19	HYDERA	Hyderabad Main	511	Hyderabad	Hyderabad	Y	B
20	CYBHYD	Gen Next, Hi-Tech City	2753	Rangareddi	Hyderabad	N	B
21	JUBILE	Jubilee Hills, Hyderabad	1809	Hyderabad	Hyderabad	N	B
22	VJNAKU	Nallakunta	7545	Hyderabad	Hyderabad	N	B
23	ARMHYD	Zonal Sarb, Hyderabad	2736	Hyderabad	Hyderabad	N	A
24	SECUND	M.G.Road Secunderabad	512	Hyderabad	Hyderabad	N	B
25	INDHYD	Mid Corporate, Hyderabad	2521	Hyderabad	Hyderabad	N	A

29. Uttar Pradesh

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	NEWARY	New Arya Nagar, Ghaziabad	3821	Ghaziabad	New Delhi	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

2	ABHAYK	Abhay Khand, Ghaziabad	4272	Ghaziabad	New Delhi	N	C
3	GENOID	Gen Next, Noida	3372	Gautam Buddha Nagar	New Delhi	N	B
4	TRDSUR	Suryanagar	2127	Ghaziabad	New Delhi	N	C
5	VIJGHA	Vijaynagar	3158	Ghaziabad	New Delhi	N	C
6	VJNOID	Noida Complex	7003	Gautam Buddha Nagar	New Delhi	N	B
7	RAJNAG	Rajnagar	2186	Ghaziabad	New Delhi	N	B
8	YEIDA	Yamuna Expressway Ind'l Dev Authority	4996	Gautam Buddha Nagar	New Delhi	N	C
9	NOIDA	Sec-29 Noida	2629	Gautam Buddha Nagar	New Delhi	N	B
10	GAMNOI	Sector Gamma 2	9825	Gautam Buddha Nagar	New Delhi	N	C
11	MODINA	Modinagar	1291	Ghaziabad	New Delhi	Y	C
12	GHAZIA	Ghaziabad	80	Ghaziabad	New Delhi	N	B
13	SSIGAZ	Sme Noida	2562	Gautam Buddha Nagar	New Delhi	N	B
14	SERVAR	Service Branch, Varanasi	2471	Varanasi	Lucknow	N	CBO
15	SERALL	Service Branch, Allahabad	2461	Prayagraj	Lucknow	N	CBO
16	SERKAN	Service Branch, Kanpur	2322	Kanpur Nagar	Lucknow	N	CBO
17	SERLUC	Service Branch, Lucknow	2416	Lucknow	Lucknow	N	CBO
18	CHAMAN	Chamanganj	3986	Ayodhya	Lucknow	N	C
19	SITLUC	Sitapur Road	5597	Lucknow	Lucknow	N	C
20	CHANDL	Chandauli	3440	Chandauli	Lucknow	N	C
21	KAMNAG	Kamala Nagar	2247	Prayagraj	Lucknow	N	C
22	BISWAN	Biswan	3789	Sitapur	Lucknow	N	C
23	KHAGA	Khaga	1421	Fatehpur	Lucknow	N	C
24	KUNDA	Kunda	716	Pratapgarh	Lucknow	N	C
25	ALLKAT	Katra	1033	Prayagraj	Lucknow	N	C
26	BLYLUC	Gautam Buddha Marg	2733	Lucknow	Lucknow	N	B
27	KIDKAN	Kidwainagar	1964	Kanpur Nagar	Lucknow	N	B
28	HARDOI	Hardoi	2517	Hardoi	Lucknow	N	C
29	GORAKH	Gorakhpur	72	Gorakhpur	Lucknow	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

30	BIRHAN	Kanpur Main	61	Kanpur Nagar	Lucknow	N	B
31	UNNAO	Unnao	1205	Unnao	Lucknow	N	C
32	CSUKAN	Csjm Uni.	2940	Kanpur Nagar	Lucknow	N	C
33	COLKAN	Collectorgan	1914	Kanpur Nagar	Lucknow	N	C
34	VJBELI	Beli Road	7002	Prayagraj	Lucknow	N	B
35	VJRSMN	R S M Nagar	7729	Lucknow	Lucknow	N	B
36	ALLAHA	Allabad Main	64	Prayagraj	Lucknow	N	B
37	LUCALI	Aligunj Extn	1902	Lucknow	Lucknow	N	B
38	NISHAT	Nishatgunj	684	Lucknow	Lucknow	N	C
39	VJHAZR	Sapru Marg , Lucknow	7714	Lucknow	Lucknow	N	C
40	UNIGOR	University Road	3985	Gorakhpur	Lucknow	N	C
41	BHUVAR	Bhu Campus	2779	Varanasi	Lucknow	N	B
42	AVALUC	Vinay Khand	3186	Lucknow	Lucknow	N	B
43	JOPLIN	Jopling Road, Lucknow	4703	Lucknow	Lucknow	N	C
44	NARHI	Narhi Park R	870	Lucknow	Lucknow	N	B
45	TILAKN	Tilak Nagar	822	Kanpur Nagar	Lucknow	N	C
46	AMINAB	Aminabad	51	Lucknow	Lucknow	N	C
47	VARGUR	Gurudham Colony	2439	Varanasi	Lucknow	N	C
48	SAVLUC	Alambagh	2742	Lucknow	Lucknow	N	C
49	ALLALL	Allahpur	1685	Prayagraj	Lucknow	N	C
50	LUCKNO	Lucknow Chow	645	Lucknow	Lucknow	N	C
51	VIKLUC	Vikas Nagar	3650	Lucknow	Lucknow	N	C
52	ROBERT	Robertsganj	2516	Sonbhadra	Lucknow	N	B
53	LUXABS	Luxa Road	2860	Varanasi	Lucknow	N	C
54	LDALUC	Lda Colony	3187	Lucknow	Lucknow	N	B
55	GODVAR	Godowlia	1527	Varanasi	Lucknow	N	C
56	FATEHP	Fatehpur	566	Fatehpur	Lucknow	N	C
57	RAMKAT	Ramkatora	903	Varanasi	Lucknow	N	B

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

58	NIYFAI	Faizabad-Niyawan	2419	Ayodhya	Lucknow	N	B
59	GEETAP	Geeta Press	1892	Gorakhpur	Lucknow	Y	C
60	GAURIG	Gaurigunj	782	Amethi	Lucknow	Y	C
61	NIRALA	Nirala Nagar	5681	Lucknow	Lucknow	Y	C
62	PRATAP	Pratapgarh	568	Pratapgarh	Lucknow	Y	C
63	GUMTI	Gumti No.5	1282	Kanpur Nagar	Lucknow	Y	C
64	DEOKAL	Deokali, Faizabad	3785	Ayodhya	Lucknow	Y	C
65	VISHES	Visheshwarganj	1233	Varanasi	Lucknow	Y	C
66	KHULDA	Khuldabad	1363	Prayagraj	Lucknow	Y	B
67	FAIZAB	Faizabadmain	67	Ayodhya	Lucknow	Y	B
68	SULTAN	Sultanpur	569	Sultanpur	Lucknow	Y	B
69	BHADOH	Bhadohi	984	Sant Ravidas Nagar	Lucknow	N	C
70	INTVAR	Ibb Varanasi	2630	Varanasi	Lucknow	N	B
71	MALLRO	Ibb Mall Road	1846	Kanpur Nagar	Lucknow	N	B
72	INDVBS	Industrial E	2856	Varanasi	Lucknow	Y	B
73	VJVIKH	Vishalkhand	7738	Lucknow	Lucknow	N	B
74	RAEBAR	Rae Bareli	52	Rai Bareli	Lucknow	N	B
75	PANKI	SSI Panki	962	Kanpur Nagar	Lucknow	N	B
76	SAVGOM	Vipul Khand	2670	Lucknow	Lucknow	N	B
77	VIBHUT	Vibhutikhand Gomtinagar	3430	Lucknow	Lucknow	Y	A
78	MIDKNP	Mid Corporate, Kanpur	6497	Kanpur Nagar	Lucknow	N	A
79	ARMALL	Zonal Sarb, Allahabad	3711	Prayagraj	Lucknow	N	A
80	LANKA	Lanka	1927	Varanasi	Lucknow	N	B
81	HAZARA	Lucknow Main	50	Lucknow	Lucknow	N	A
82	SERBLY	Service Branch, Bareilly	3249	Bareilly	Bareilly	N	CBO
83	SERAGR	Service Branch, Agra	3364	Agra	Bareilly	N	CBO
84	BLYUJH	Ujhani	2683	Budaun	Bareilly	N	C
85	SIDDHA	Fatehbad Road	3159	Agra	Bareilly	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

86	BIJNOR	Bijnor	818	Bijnor	Bareilly	N	C
87	VJMATH	Bsa College Road, Mathura	7745	Mathura	Bareilly	N	C
88	BLYETA	Saidwara	2724	Etawah	Bareilly	N	C
89	HAKIKT	Hakikatnagar	2427	Saharanpur	Bareilly	N	C
90	MALKHA	Malkhannagar	2161	Aligarh	Bareilly	N	C
91	AGSHAH	Shahganj	1684	Agra	Bareilly	N	C
92	BLYBUD	Halwai Chowk	2682	Budaun	Bareilly	N	C
93	LAWERS	Lawyer's Colony	2239	Agra	Bareilly	N	C
94	SHAMEE	Shastrinagar	2656	Meerut	Bareilly	N	C
95	SHACAN	Govindganj	1047	Shahjahanpur	Bareilly	N	C
96	SANJAY	Sanjay Place	2204	Agra	Bareilly	N	A
97	NARKUL	Narkulaganj	1748	Bareilly	Bareilly	N	B
98	BAREIL	Civil Lines, Bareilly	74	Bareilly	Bareilly	Y	B
99	PILIBH	Pilibhit	73	Pilibhit	Bareilly	N	B
100	INTMOR	Ibb Moradabad	2566	Moradabad	Bareilly	N	B
101	BLYRAJ	Rajendra Nagar, Bareilly	2677	Bareilly	Bareilly	N	B
102	INAGRA	Ibb Agra	2549	Agra	Bareilly	N	B
103	MULBAR	Msa-Bareilly	744	Bareilly	Bareilly	N	B
104	MATHUR	Mathura	747	Mathura	Bareilly	N	B
105	BLYPUN	Punjabi Mark	2678	Bareilly	Bareilly	N	B
106	RAMPUR	Rampur	585	Rampur	Bareilly	Y	B
107	AGRA	Agra	78	Agra	Bareilly	Y	B
108	SHAHJA	Shahjahanpur Chowk	646	Shahjahanpur	Bareilly	N	B
109	PURANP	SSI Puranpur	697	Pilibhit	Bareilly	N	B
110	NAWABG	Nawabgunj	76	Bareilly	Bareilly	Y	C
111	ALIGAR	Aligarh	583	Aligarh	Bareilly	N	C
112	MEERUT	Meerut	79	Meerut	Bareilly	N	C
113	SAHARA	Sahranpur	81	Saharanpur	Bareilly	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

114	POWAYA	Powayan	77	Shahjahanpur	Bareilly	Y	C
115	STAMOR	Station Road	1402	Moradabad	Bareilly	Y	C

30. Uttarakhand

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	PBBHAL	Pbb-Haldwani	2773	Nainital	Bareilly	N	C
2	BHOTIA	Bhotia Parao	5825	Nainital	Bareilly	N	C
3	DOONSC	Doon-School	2241	Dehra Dun	Bareilly	N	C
4	TRADEH	Transport Nagar	3998	Dehra Dun	Bareilly	N	C
5	KRIDEH	Krishnanagar	1736	Dehra Dun	Bareilly	N	C
6	ROOSAH	Roorkee	912	Haridwar	Bareilly	N	C
7	BLYKAS	Kashipur	2693	Udham Singh Nagar	Bareilly	N	B
8	BLYHAR	Chandra Charya Chowk	2711	Haridwar	Bareilly	N	B
9	BLYRUD	Bhagat Singh Chowk	2695	Udham Singh Nagar	Bareilly	N	B
10	RAMNAI	Ramnagar	981	Nainital	Bareilly	N	B
11	SIDPAN	Sidcul-Pant Nagar	3092	Udham Singh Nagar	Bareilly	Y	C
12	KHATIM	Khatima	85	Udham Singh Nagar	Bareilly	Y	C
13	HALNAV	Navin Mandi	1849	Nainital	Bareilly	Y	C
14	DEHRAD	Dehradun	88	Dehra Dun	Bareilly	N	C
15	HALDWA	Haldwani	967	Nainital	Bareilly	N	B
16	SITTAR	Sittargunj	86	Udham Singh Nagar	Bareilly	N	B
17	RUDRAP	Rudrapur	2498	Udham Singh Nagar	Bareilly	N	B
18	KASNAI	Kashipur	805	Udham Singh Nagar	Bareilly	N	B

31. West Bengal

SN	ALPHA CODE	BRANCH NAME	SOL ID	District	Zone	Link Currency Chest	Category of branch/Unit A/B/C/CBO/Spl. Unit
1	TALAPA	Talapark	1981	Kolkata	Kolkata	N	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

2	SERCAL	Service Branch, Kolkata	2012	Kolkata	Kolkata	N	CBO
3	CANNIN	Canning	4224	South 24 Parganas	Kolkata	N	C
4	DBBHOW	A M Road, Bhowanipore	7215	Kolkata	Kolkata	N	C
5	BURRAB	Burrabazar	27	Kolkata	Kolkata	N	C
6	DURHAL	Durgachak	2764	Purba Medinipur	Kolkata	N	C
7	CASERA	G.T.Road	2450	Hugli	Kolkata	N	C
8	BAGNAN	Bagnan	42	Haora	Kolkata	N	C
9	PRICAL	Prince Anwar	2332	Kolkata	Kolkata	N	C
10	SALT LA	Salt Lake Ct	1970	North 24 Parganas	Kolkata	N	C
11	BELIAG	Beliaghata	23	Kolkata	Kolkata	N	C
12	GHUGUD	Ghugudanga	1945	North 24 Parganas	Kolkata	N	C
13	BALLYG	Ballygunj	21	Kolkata	Kolkata	N	B
14	JODCAL	Jodhpur Park	856	Kolkata	Kolkata	N	C
15	BARRAC	Barrackpore	2454	North 24 Parganas	Kolkata	N	C
16	DURGAP	Durgapur	44	Paschim Bardhaman	Kolkata	N	B
17	MGROAD	Mg Rd.Kolcat	32	Kolkata	Kolkata	N	C
18	CHAHOO	Chandannagar	1041	Hugli	Kolkata	N	C
19	BEHALA	Behala	920	Kolkata	Kolkata	N	B
20	BARANA	Baranagar	37	North 24 Parganas	Kolkata	N	C
21	BELGHO	Belghoria	1062	North 24 Parganas	Kolkata	N	B
22	SALCAL	S.L.Sect-III	2946	North 24 Parganas	Kolkata	N	B
23	ASANSO	Asansol	43	Paschim Bardhaman	Kolkata	N	B
24	VJCHAV	Chittaranjan Avenue	8353	Kolkata	Kolkata	Y	C
25	JATIND	J.M.Avenue	1489	Kolkata	Kolkata	Y	C
26	PANMUR	Panchantala	2777	Murshidabad	Kolkata	Y	C
27	BURDBU	G T Road, Burdwan	5119	Purba Bardhaman	Kolkata	Y	C
28	DUMDUM	Dumdum	39	North 24 Parganas	Kolkata	Y	C
29	DHACAL	Dharmatalla	629	Kolkata	Kolkata	Y	C

EOI for Creation of Pool of Chartered Accountant Firms to carry out Concurrent Audit of Branches/ Other units of the Bank

30	VJBRAB	R N Mukherjee Road	7778	Kolkata	Kolkata	N	C
31	PATIPU	Patipukur	30	North 24 Parganas	Kolkata	N	C
32	VJPARK	Park Street Branch	7774	Kolkata	Kolkata	N	C
33	VJNSRO	N S Road Branch	8989	Kolkata	Kolkata	N	B
34	SODEPU	Sodepur	40	North 24 Parganas	Kolkata	N	B
35	INTCAL	Ibb Kolkata	1152	Kolkata	Kolkata	N	B
36	INDIAE	Indiaexchang	29	Kolkata	Kolkata	N	B
37	SILIGU	Siliguri Main	780	Darjiling	Kolkata	N	B
38	VJOKOL	Sme Branch, Kolkata	6595	Kolkata	Kolkata	N	B
39	ARMCAL	Zonal Sarb, Kolkata	2658	Kolkata	Kolkata	N	A
40	MIDKLK	Mid Corporate, Kolkata	6501	Kolkata	Kolkata	N	A
41	CAMACS	Camac Street	902	Kolkata	Kolkata	N	A
42	BRABOU	Brabourne Road	26	Kolkata	Kolkata	N	A
43	SAMKOL	Stressed Assets Management Branch, Kolkata	6151	Kolkata	Kolkata	N	A
44	WHLKOL	Cfs Branch, Kolkata	3417	Kolkata	Kolkata	N	A

Annexure - 11

Declaration/ Undertaking from applicant regarding applicability of restrictions on procurement from an applicant of a country which shares a land border with India as per the order no. 6/18/2019-PPD dated 23rd July 2020 issued by Ministry of finance department of expenditure

(This letter should be on the letterhead of the Applicant duly signed by an authorized signatory)

To

Central Internal Audit Division
Bank of Baroda,
Baroda Bhavan, 4th floor, Head Office
R. C. Dutt Road, Alkapuri,
Vadodara -390007

Madam/ Sir,

We, M/s ----- are a private/public limited company/LLP/Firm <strike off whichever is not applicable> incorporated under the provisions of the Companies Act, 1956/2013 Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at (Referred to as the "Applicant") are desirous of participating in the Process in response to your captioned Invitation of Application and in this connection we hereby declare, confirm and agree as under:

We, the Applicant have read and understood the contents of the document and Office Memorandum & the Order (Public Procurement No.1) both bearing no. F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/procurement of goods and services, of any Applicant from a country which shares a land border with India and / or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we the Applicant hereby declare and confirm that:

Please strike off whichever is not applicable

1. "I/ we have read the clause regarding restrictions on procurement from an applicant of a country which shares a land border with India; I/ we certify that ___ is not from such a country."
2. "I/ we have read the clause regarding restrictions on procurement from an applicant of a country which shares a land border with India; I/ we certify that ___ is from such a country. I hereby certify that ___ fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached.]"

Further In case the work awarded to us, I/ we undertake that I/ we shall not subcontract any of assigned work under this engagement without the prior permission of bank.

Further we undertake that I/we have read the clause regarding restrictions on procurement from an applicant of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify that our subcontractor is not from such a country or, if from such a country, has been registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our subcontractor fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached herewith.]"

2. We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and we are eligible to participate in the process.

We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its right to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits provided by us and also recover from us the loss and damages sustained by the Bank on account of the above.

This declaration cum undertaking is executed by us through our Authorized signatory/ies after having read and understood the Office Memorandum and Order including the words defined in the said order

Dated this.....by..... 20

Yours faithfully,

Signature of the Authorized Signatory

Name:

Designation:

Name of the Firm:

Address:

Annexure 12 – INTEGRITY PACT (Draft)
(TO BE STAMPED AS AN
AGREEMENT)

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on day of month, 20_____, between, on one hand, **BANK OF BARODA**, a body corporate constituted under the provisions of Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and having its Head Office at Mandvi, Vadodara and Corporate Office at Baroda Corporate Centre, C-26, G- Block, Bandra-Kurla Complex, Bandra East, Mumbai 400051 (hereinafter referred to as "**BOB**"; which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include its successors and assigns); and.....hereinafter referred to as "The Applicant/Applicant"

Preamble :

This notification for Invitation of Application is issued by BOB for creation of Pool of CA firm for carrying out Concurrent Auditor of Branches / other units. The BOB intends to appoint / select, under laid down organizational procedures, contract/s for..... The BOB values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / Transparency in its relations with its Applicant(s) and / or Applicant(s).

In order to achieve these goals, the BOB will appoint Chartered Accountant Firm for carrying out Concurrent Auditor of Branches / other units as per scope of work outlined.

Section 1 - Commitments of BOB

1. The BOB commits itself to take all measures necessary to prevent corruption and to observe the following principles: -
 - a) No employee of the BOB, personally or through family members, will in connection with the tender for, or the execution of a contract, demand; take a promise for or accept, for self or third person, any monetary or non- monetary benefit which the person is not legally entitled to.
 - b) The BOB will, during the tender process treat all Applicant(s) with equity and reason. The BOB will in particular, before and during the tender process, provide to all Applicant(s) the same information and will not provide to any Applicant(s) confidential /additional information through which the Applicant(s) could obtain an advantage in relation to the tender process or the contract execution.
 - c) The BOB will make endeavour to exclude from the selection process all known prejudiced persons.
2. If the BOB obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if the re Beas substantive suspicion in this regard, the BOB will inform the Chief Vigilance Officer and in addition can initiated is disciplinary actions.

Section 2 - Commitments of the Applicant(s)/ Applicant(s)

- a) The Applicant(s) / Applicant(s) commit themselves to take all measures necessary to prevent corruption. The Applicant(s) / Applicant(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.
- b) The Applicant(s) / Applicant(s) will not, directly or through any other person or firm, offer, promise or give to any of the BOB's employees involved in the tender process or

- the execution of the contract or to any third person any material or other benefit which he/ she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
- c) The Applicant(s) / Applicant(s) will not enter with other Applicants into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to specifications, certifications, subsidiary contracts, submission or non- submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the process.
 - d) The Applicant(s)/ Applicant(s) will not commit any offence under the relevant IPC/ PC Act; further the Applicant(s) / Applicant(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the BOB as part of the business relationship, regarding plans, and business details, including information contained or transmitted electronically.
 - e) The Applicant(s) / Applicants(s) of foreign origin shall disclose the name and address of the Agents/ representatives in India, if any, similarly the Applicant(s) /Applicants(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Applicant(s) / Applicant(s). 6-7}
 - f) The Applicant(s) / Applicant(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
 - g) Applicant(s) / Applicant(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.
3. The Applicant(s) / Applicant(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 - Disqualification from tender process and exclusion from future contracts

If the Applicant, before contract award has committed a transgression through a violation of Section 2 or in any other form such as to put his reliability or credibility as Applicant into question, the Principal is entitled to disqualify the Applicant from the tender process or to terminate the contract, if already signed, for such reason .

Section 4 - Compensation for Damages

- (1) If the BOB has disqualified the Applicant(s) from the tender process prior to the award according to Section 3, the BOB is entitled to demand and recover the damages.
- (2) If the BOB has terminated the contract according to Section 3, or if the BOB is entitled to terminate the contract according to Section the BOB shall be entitled to demand and recover from the Applicant liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 - Previous transgression

- (1) The Applicant declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti- corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
- (2) If the Applicant makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

Section 6 - Equal treatment of all Applicants I Applicants I Sub Applicants

- (1) The BOB will enter into agreements with identical conditions as this one with all Applicants and Applicants.
- (2) The BOB will disqualify from the tender process all applicants who do not sign this Pact or violate its provisions.

Section 7 - Criminal charges against violating Applicant(s)/ Applicant(s) / Sub Applicant(s)

If the BOB obtains knowledge of conduct of an Applicant, Applicant or Sub Applicant, or of an employee or a representative or an associate of an Applicant, Applicant or Sub Applicant which constitutes corruption, or if the BOB has substantive suspicion in this regard, the BOB will inform the same to the Chief Vigilance Officer.

Section 8 - Independent External Monitor

- (1) The BOB has appointed Independent External Monitors (hereinafter referred to as monitors) for this Pact in consultation with the Central Vigilance Commission. Name: Shri Harishwar Dayal dayalagra@gmail.com appointed competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
- (2) The Monitor is not subject to instructions by the representatives of the parties and performs his/ her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / Her to treat the information and documents of the Applicants/Applicants as confidential.
- (3) The Applicant(s) / Applicant(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BOB including that provided by the Applicant. The Applicant will also grant the Monitor, upon his/ her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-Applicants.
- (4) The Monitor is under contractual obligation to treat the information and documents of the Applicant(s) / Applicant(s) / Sub-Applicant(s) with confidentiality. The Monitor has also signed 'Non-Disclosure of Confidential Information'. In case of any conflict of interest arising during the selection period or at a later date, the IEM shall inform BOB and recuse himself / herself from that case.
- (5) The BOB will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the BOB and the Applicant. The parties offer to the Monitor the option to participate in such meetings.
- (6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/ she will so inform the Management of the BOB and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
- (7) The Monitor will submit a written report to the BOB officials within 15 days from the date of reference or intimation to him by the BOB and, should the occasion arise, submit proposals for correcting problematic situations.
- (8) If the Monitor has reported to the BOB, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the BOB has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
- (9) The word 'Monitor' would include both singular and plural.

Section 9 Facilitation of Investigation

In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the APPLICANT and the APPLICANT shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination

Section 10 - contract has been awarded. Any violation of the same would entail disqualification of the Pact Duration

This Pact begins when both parties have legally signed it. It expires for the selected Applicant till the contract period, and for all other Applicants 6 months after the applicants and exclusion from future business dealings.

If any claims made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by BOB.

Section 11 - Other provisions

- (1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Corporate Office of the BOB, i.e. Mumbai.
- (2) Changes and supplements as well as termination notices need to be made in writing.
- (3) If the Applicant is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
- (4) Should one or several provisions of this agreement turn out to be valid, the remainder of this agreement remains valid, In this case, the parties will strive to come to an agreement to the original intentions.
- (5) Issues like scope of work, Warranty/ Guarantee etc. shall be outside the purview of IEMs.
- (6) In the event of any contradiction between the Integrity Pact and RFQ/ RFQ/ tender documents and its Annexure, the Clause in the Integrity Pact will prevail.

(For & On behalf of the BOB)

(For & On behalf of Applicant / Applicant)

(Office Seal)

(Office Seal)

Place
Date

Witness1:
(Name & Address)

Witness2:
(Name & Address)