

Annexure-I

Scope of Work For Support Consultant-cum- Internal Auditor

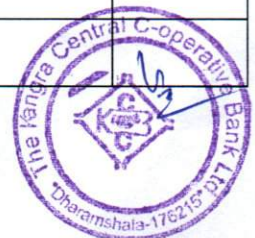
1. Review of Accounts of the Bank on quarterly basis including arriving at net profit/loss and preparation of Financial Statements with provisioning quantification.
2. Monitoring of bank Profit/loss and GL.
3. Streamlining of GL heads w.r.t. preparation of Financial Statements at branch level as well as Head office level as a whole.
4. Guidance on and monitoring of NPA.
5. To verify and comment on Bank Reconciliation Statement complied for different bank accounts.
6. Consultancy/Guidance/handling of matters relating to TDS/GST laws, advance tax computation and other Tax related matters inclusive of HO and branches. Representation & submission of reply of Income Tax/GST related matters pertaining to Head Office before Tax Authorities.
7. To report to the Bank any lacuna noticed in the existing procedures and suggest improvement.
8. Monitoring of TPM (Transfer Price Mechanism) for HO to Branches and vice-versa.
9. To review and help the management in implementing proper accounting procedures and internal check and control.
10. To suggest the measures for cost control to increase the revenue of the Bank.
11. To analysis and appraisal (Pre and post Sanction) of loan projects reports and cost benefit analysis for the loan proposal more than Rs 25.00 Lakh.
12. Participation in Loan Appraisal Committee and Audit Committee meeting of the bank.
13. Checking of various MIS reports generated along with statements and information being used and generated from system.
14. Review of Inter-Bank and Inter-branch reconciliation.
15. Sundry and suspense account monitoring.
16. Monitoring of borrowings including Interest application on borrowings.
17. Support in MIS development.
18. Support in developing the record of fixed assets.
19. All reporting statements to be submitted to outside agencies be checked before getting these certified, from any outside CA as per practice in vogue.
20. The basic statements and registers etc. shall be prepared and completed by the concerned section. The appointed CA will verify and authenticate the same on regular basis.
21. Preparation and registration of deeds/agreements relating to financial matters.
22. Guidance on compliance with RBI/NABARD/Govt. Directives w.r.t. loan and advance/IRAC classification and provisioning compliance etc.
23. To suggest / help for the finalization of Balance sheet & notes of accounts of the bank.
24. To conduct internal audit like stock audit, legal audit, forensic audit etc.
25. Monitoring / Assistance during Statutory Inspection & Audit.



Annexure - II

Terms & Conditions for Empanellment of Support Consultant – cum – Internal Auditor

Sr No	Parameters		Technical Marks (Max)	Max Marks	Marks Obtained
1	Regd. Office with in	Himachal Pradesh			
2	RBI Category	I (ONE) & Peer Reviewed of ICAI			
3	Standing of the firm as per ICAI record as on 1.1.2024	>10-20 years Marks-05			
		>20-25 years-Marks-08			
		>25-30 years Marks—10			
		>30 years Marks- 15	15		
4	No of Partners- minimum 08 (Branch in charge in HP should be a FCA partner of the firm)	FCA-1 marks each (associated with firm for more than 15 but less than 20 years) as per ICAI record as on 1.1.2024 FCA-2 marks each for associated with firm from last more than 20 years) As per ICAI record as on 1.1.2024	16		
5	No. of ACA partner/Paid CAs-as per ICAI records as on 1.1.2024	CA staff (Full Time) -1 mark each	05		
6	No. Audit/Other professional Staff	Staff strength as per MEF form 10-20 01 >20 04	04		
7	Turnover of the Firm Average in last three years (as per audited records)	100 Lakh to 200 lakh = Marks 03 201 Lakh- to 500 Lakh= Marks 05 501Lakh -800 Lakh = Marks-08 Above 800 Lakh = Marks 12	12		
8	Additional qualification	DISA ICAI- 3 for each partner (Maximum) 9 Certified Concurrent Auditors ICAI-1 marks for each partner (maximum 2 marks) Certified Forensic Auditor by ICAI-3 marks for each partner (Maximum 3)	14		
9	Experience	Statutory Central Auditors of Nationalized Scheduled Bank =	10		



		05 marks for each Bank- Years of audit not relevant) Statutory Central Auditors of State/District Central Co-operative Bank (Gramin/Agriculture banks not included) = 01 marks each for a Bank-Years of audit not relevant)			
10	Experience	Concurrent audit - 1 per Bank (Last two years)- Maximum 03 ISA- (each bank)-Marks-03 (in Last two years)Maximum 03 Statutory audit Scheduled/Co-operative Bank in last three years- 1 mark each (Maximum 03) Income tax/TDS/GST of Banks/Co-operative Banks /other Govt Companies/Authority/ Organization (other than tax audit) 1 mark each Maximum 03	12		
11		Single Clients with audit fee/Consultancy fee (GST/I.Tax etc) of Rs. 25.00 Lakh pa in last two years. Marks 04 per client	12		
12	Professional Fees & TA / DA/ Lodging	Fee Rs. 100000.00 (Rs. One Lakh) per month plus GST. One partners, shall be entitled to TA/DA/Lodging as per Bank rules, as per their attendance at HO. No TA/DA and boarding for full time staff deputed at HO including CA partner/CA staff)			
		Maximum Numbers	100		

1. Firms with less than 70 marks will not qualify technically
2. Technical evaluation will be of 80% weight age .
3. Financial evaluation will be of 20% weight age.
4. Firms who are Black listed by any organization/Bank/KCCB for whatsoever reason shall not be considered for appointment as support consultant.
5. **Those firms who were Statutory Auditors for last three year i.e 2021-22 , 2022-23 & 2023-24 are not eligible for appointment as support consultant.**
6. **Additional Information:**
 - i. Copy of the latest Constitution Certificate of the recommended audit firms.



- ii. Whether the firm has been debarred from taking up audit assignments by any regulator/Government agency? If yes, details thereof.
- iii. Details of disciplinary proceedings etc. against firm /any partner of the firm by any Financial Regulator/Government agency during last three years, both closed and pending.



Annexure -III

APPLICATION FORM

S.NO	PARTICULARS	DETAILS
1	Name of the Firm	
2	Address of the Firm in Himachal Pradesh	
3	Number of Branches / Offices with details thereof	
4	Number of full time Chartered Accountants	
5	Number of full time Partners (out of Sr. No. 4)	
6	Number of FCAs (out of Sr. No.4)	
7	Names of Partners with qualification and years of experience	
8	No. of Qualified Staff (Paid CAs)	
9	No. of professional trainees / audit staff	
10	Standing of the firm (in years)	
11	Experience as Statutory Central Auditor of Nationalised/State/DCCB Bank during last 5 years	
12	Annual turnover of last 3 years (please attach copy of annual audited financial statements)	
13	Details of Banks (under Core Banking Solution) audited with the name of CBS software	
14	Whether any of the partner(s) is Director of any Bank? If yes give details	
15	Whether any disciplinary action taken/pending proceedings against the firm by ICAI/ Black listed by KCCB at any point of time in last three years.	
16	Whether any of the clients of the firm is in legal battle with KCCB	
17	Whether Statutory Branch auditors with KCCB in last three years	
18	Monthly Fee Quote *(Minimum of Rs. /-plus taxes)	
	SINGLE POINT CONTACT	
	ADDITIONAL INFORMATION	



Annexure – IV

The Kangra Central Cooperative Bank Ltd. HO Dharamshala

**Invitation for Expression of Interest (EOI) for Empanellment of Support Consultant – cum-
Internal Auditor**

The bank invites “Expression of Interest” from reputed practicing Chartered Accountant firms for appointment as Support Consultant for a period of one year initially and further renewable on yearly basis, based on performance and eligibility criteria. The Terms & Conditions, Application Format and Scope of Work are hosted on Banks website www.kccb.in. Interested and eligible firms may submit their data/details/documents latest by 25.01.2025 through **Registered Post**.

**Sd/-
Managing Director**

