



समवर्ती लेखा परीक्षक की नियुक्ति- डीआईसीजीसी
के लिए

प्रस्ताव के लिए अनुरोध (आरएफपी)

कार्यालय: भारतीय रिज़र्व बैंक भवन, दूसरी मंजिल, (मुंबई सेंट्रल रेलवे स्टेशन के सामने) भायखला,
मुंबई-400008.

यह दस्तावेज़ डीआईसीजीसी की संपत्ति है। डीआईसीजीसी की लिखित अनुमति के बिना इसे किसी भी माध्यम, इलेक्ट्रॉनिक या अन्यथा पर कॉपी, वितरित या रिकॉर्ड नहीं किया जा सकता है। इस दस्तावेज़ में दी गई सामग्री का उपयोग, यहाँ तक कि अधिकृत कर्मियों / एजेंसियों द्वारा भी यहाँ निर्दिष्ट उद्देश्य के अलावा किसी अन्य उद्देश्य के लिए किया जाना सख्ती से निषिद्ध है क्योंकि यह कॉपीराइट उल्लंघन होगा और इसलिए दंडनीय होगा।



निक्षेप बीमा और प्रत्यय गारंटी निगम
Deposit Insurance and Credit Guarantee Corporation
www.dicgc.org.in

लघु निविदा: (निगम के समवर्ती लेखा परीक्षक के रूप में फर्म की नियुक्ति के लिए निविदा का सार)

निविदा सं.: डीआईसीजीसी/डिपॉजिट इंश्योरेंस एंड क्रेडिट गारंटी कॉर्पोरेशन
/एचआरएमडी/1/25-26/ईटी/1

निक्षेप बीमा और प्रत्यय गारंटी निगम (डीआईसीजीसी) कार्य के दिए गए दायरे के अनुसार समवर्ती लेखा परीक्षक के रूप में फर्म की नियुक्ति के लिए ई-निविदा आमंत्रित करता है।

2.1 बोलियाँ एमएसटीसी के पोर्टल अर्थात् www.mstcecommerce.com पर ई-निविदा के माध्यम से दो भागों अर्थात् तकनीकी और मूल्य बोली में आमंत्रित की गई हैं। तकनीकी बोली में प्रस्ताव के विभिन्न तकनीकी विवरणों के बारे में मांगी गई जानकारी शामिल होगी जिसमें फर्म के नाम और स्थान, स्थापना का वर्ष, उसके भागीदारों के नाम, कर्मचारी, उनकी योग्यता/अनुभव, फर्म की पंजीकरण संख्या जैसे फर्म के पहलुओं और **अनुबंध I (परिशिष्ट 1 और 2 के साथ)** में दिए गए अन्य सभी प्रासंगिक विवरण शामिल होंगे।

2.2 मूल्य बोली में **अनुबंध II और अनुबंध II (ए)** में दिए गए कार्य के दायरे के अनुसार विवरण शामिल होंगे और इसमें अनुबंध III में दिए गए प्रारूप में, करें को छोड़कर प्रस्ताव की वित्तीय बोली का विवरण शामिल होगा।

ई-निविदा ऑनलाइन प्रस्तुत करने की तिथि और समय 2 जून 2025 है। फर्मों द्वारा बोलियां **23 जून 2025 को अपराह्न 3.00 बजे** तक प्रस्तुत की जाएंगी।

3. उद्देश्य और स्कोप

अनुबंध II और अनुबंध II (ए) में दिए गए कार्य के दायरे के अनुसार मामलों की हैंडलिंग के लिए समवर्ती लेखा परीक्षक नियुक्त करने के उद्देश्य से आरएफपी आमंत्रित किया गया है।

4. किसी भी विसंगति के मामले में अंग्रेजी संस्करण को अंतिम माना जाएगा

दिनांक: 2 जून 2025

स्थान: मुंबई

मुख्य महाप्रबंधक
डीआईसीजीसी

महत्वपूर्ण बोली सूचना का सार:

उद्देश्य	ब्योरे
ई-निविदा सं.	डीआईसीजीसी/डिपॉजिट इश्योरेंस एंड क्रेडिट गारंटी कॉर्पोरेशन/एचआरएमडी/1/25-26/ईटी/1
बोली दस्तावेज़ की लागत	बोली दस्तावेज़ की कोई लागत निर्धारित नहीं की गई है
एमएसटीसी पोर्टल पर ई-निविदा (तकनीकी बोली और वित्तीय बोली) ऑनलाइन प्रस्तुति की प्रारंभिक तिथि और समय	2 जून 2025 को अपराह्न 6:00 बजे।
बोलियां जमा करने की अंतिम तिथि और समय	23 जून 2025 अपराह्न 3:00 बजे
बोली वैधता	प्रस्ताव आरएफपी बंद होने के समय से कम से कम तीस दिन (30 दिन) की अवधि के लिए आरएफपी के नियमों और शर्तों के अनुसार मूल्यांकन के लिए वैध और उपलब्ध रहना चाहिए।
बोलियां प्रस्तुत करने के लिए ऑनलाइन लिंक	www.mstcecommerce.com
भाग-I (तकनीकी बोली) खोलने की तिथि एवं समय	ई-निविदा का भाग-I (तकनीकी बोली) 24 जून 2025 को अपराह्न 03.00 बजे इलेक्ट्रॉनिक रूप से खोला जाएगा।
भाग-II (वित्तीय बोली) खोलने की तिथि	केवल उन बोलीदाताओं का भाग-II (वित्तीय बोली) इलेक्ट्रॉनिक रूप से खोला जाएगा जिनका भाग-I (तकनीकी बोली) डीआईसीजीसी द्वारा स्वीकार्य पाया जाएगा। ऐसे बोलीदाताओं को उनके द्वारा उपलब्ध कराए गए वैध ई-मेल आईडी पर भाग-II (वित्तीय बोली) खोलने की तारीख के बारे में सूचित किया जाएगा। उपर्युक्त किसी तिथि को अवकाश घोषित होने की स्थिति में, यहां उल्लिखित संबंधित प्रयोजन के लिए अगला कार्य दिवस प्रभावी होगा।
प्रस्तुत की जाने वाली बोलियों की संख्या	बोलियां एमएसटीसी के पोर्टल www.mstcecommerce.com के माध्यम से दो भागों अर्थात तकनीकी और मूल्य बोली में आमंत्रित की गई हैं। तकनीकी बोली में प्रस्ताव के विभिन्न तकनीकी विवरणों के बारे में मांगी गई जानकारी शामिल होगी जिसमें फर्म के नाम और स्थान, स्थापना का वर्ष, उसके भागीदारों के नाम, कर्मचारी, उनकी योग्यता/अनुभव, फर्म की पंजीकरण संख्या जैसे फर्म के पहलुओं और अनुबंध ।

	में दिए गए अन्य सभी प्रासंगिक विवरण शामिल होंगे। मूल्य बोली में अनुबंध II और अनुबंध II(ए) में दिए गए कार्य के दायरे के अनुसार विवरण शामिल होगा और इसमें अनुबंध III में दिए गए प्रारूप में, करों को छोड़कर प्रस्ताव की वित्तीय बोली का विवरण शामिल होगा। उपरोक्त बोलियां फर्मों द्वारा 23 जून 2025 को अपराह्न 3.00 बजे से पहले प्रस्तुत की जानी चाहिए।		
तकनीकी बोलियां खोलने की तिथि	24 जून 2025 अपराह्न 3:00 बजे		
वित्तीय बोलियां खोलने की तिथि	जैसा कि अलग-अलग फर्मों को भेजे गए ईमेल में बताया गया है		
तकनीकी बोली मूल्यांकन के लिए मानदंड	अनुबंध VI(ए)		
वित्तीय बोली मूल्यांकन के लिए मानदंड	अनुबंध VI(बी)		
निविदा दस्तावेज हमारी वेबसाइट www.dicgc.org.in पर 'नोटिस -> टेंडर नोटिस' लिंक से डाउनलोड किया जा सकता है, साथ ही www.mstcecommerce.com अर्थात एमएसटीसी पोर्टल से भी डाउनलोड किया जा सकता है। इस निविदा के संबंध में कोई भी संशोधन/शुद्धिपत्र/स्पष्टीकरण केवल वेबसाइट/ई-पोर्टल पर ही अपलोड किया जाएगा। आवेदक किसी भी संशोधन/शुद्धिपत्र/स्पष्टीकरण के लिए नियमित रूप से ऊपर बताई गई वेबसाइट/ई-पोर्टल पर विजिट करें।			
डीआईसीजीसी अधिकारियों का संपर्क विवरण			
नाम	पदनाम	फोन नंबर	ईमेल आईडी
श्री राजेश सतूर	प्रबंधक	9769121333	rsatoor@rbi.org.in
श्री संदीप कुमार	सहा. प्रबंधक	8847083816	ksandeep@rbi.org.in

नोट: कृपया ध्यान दें कि इस आरएफपी के तहत अपेक्षित सभी जानकारी प्रदान करना आवश्यक है। अधूरी जानकारी के साथ प्रस्तुत प्रस्ताव अस्वीकृत किया जा सकता है। इस संबंध में डीआईसीजीसी का निर्णय अंतिम एवं बाध्यकारी होगा।

1. परिचय और अस्वीकरण

1.1 आरएफपी का उद्देश्य

आरएफपी का उद्देश्य “डीआईसीजीसी में समवर्ती लेखा परीक्षक के रूप में एक चार्टर्ड अकाउंटेंट फर्म की नियुक्ति” करना है, ताकि अनुबंध II में दिए गए दायरे के अनुसार कार्य शुरू किया जा सके।

1.2 प्रदान की गई जानकारी

प्रस्ताव के लिए अनुरोध (आरएफपी) दस्तावेज़ में ऐसी जानकारी से प्राप्त कथन शामिल हैं जो उस तिथि पर प्रासंगिक मानी जाती है, लेकिन इसमें वह सभी जानकारी प्रदान करने का दावा नहीं किया गया है जो इच्छुक संविदा पक्ष को यह निर्धारित करने में सक्षम बनाने के लिए आवश्यक या वांछनीय हो सकती है कि डीआईसीजीसी के साथ संविदा या व्यवस्था में प्रवेश करना है या नहीं। न तो डीआईसीजीसी और न ही इसके किसी भी कर्मचारी, एजेंट, ठेकेदार या सलाहकार ने इस दस्तावेज़ में दी गई या बनाई गई किसी भी जानकारी या कथन की सटीकता या पूर्णता के बारे में कोई प्रतिनिधित्व या वारंटी, व्यक्त या निहित, दी है। न तो डीआईसीजीसी और न ही इसके किसी भी कर्मचारी, एजेंट, ठेकेदार या सलाहकार ने दस्तावेज़ के किसी भी हिस्से की सामग्री के संबंध में कोई स्वतंत्र ऑडिट या सत्यापन अभ्यास न तो किया है और न ही करेंगे।

1.3 अस्वीकरण

इसके विपरीत किसी भी कानून के अधीन, और कानून द्वारा अनुमत अधिकतम सीमा तक, डीआईसीजीसी और उसके अधिकारी, कर्मचारी, ठेकेदार, एजेंट और सलाहकार इस आरएफपी दस्तावेज़ या इसके सहायक आचरण में निहित पूर्वानुमानों, बयानों, अनुमानों या प्रक्षेपणों सहित किसी भी जानकारी के कारण कार्य करने या कार्य करने से परहेज करने वाले किसी भी व्यक्ति द्वारा उठाए गए किसी भी नुकसान या क्षति (चाहे पूर्वानुमानित हो या नहीं) के लिए सभी देयताओं से इनकार करते हैं, भले ही नुकसान या क्षति डीआईसीजीसी या उसके किसी भी अधिकारी, कर्मचारी, ठेकेदार, एजेंट या सलाहकार की ओर से किसी भी लापरवाही, चूक, भूल, ध्यान की कमी या गलत बयानी के संबंध में उत्पन्न हुई हो या नहीं।

1.4 प्रतिवादियों द्वारा वहन की जाने वाली लागतें

प्रतिवादियों द्वारा प्रतिक्रियाओं के विकास, तैयारी और प्रस्तुतिकरण से संबंधित किसी भी तरह से किए गए सभी लागत और व्यय, जिसमें बैठकों, चर्चाओं, प्रदर्शनों आदि में उपस्थिति और डीआईसीजीसी द्वारा आवश्यक कोई भी अतिरिक्त जानकारी प्रदान करना शामिल है, लेकिन इन्हीं तक सीमित नहीं है, पूरी तरह से और विशेष रूप से प्रतिवादी द्वारा वहन किए जाएंगे।

1.5 कोई कानूनी संबंध नहीं

संविदात्मक समझौते के निष्पादन तक किसी भी प्रतिवादी और डीआईसीजीसी के बीच कोई बाध्यकारी कानूनी संबंध मौजूद नहीं होगा।

1.6 उत्तरदाता की खुद को सूचित करने की जिम्मेदारी

उत्तरदाता को आरएफपी दस्तावेज़ में निहित किसी भी जानकारी और उस जानकारी के अर्थ और प्रभाव के संबंध में अपनी स्वयं की जांच और विश्लेषण करना चाहिए।

1.7 प्रस्तावों का मूल्यांकन

प्रत्येक उत्तरदाता मानता है और स्वीकार करता है कि डीआईसीजीसी अपने पूर्ण विवेक में प्रस्तावों के मूल्यांकन के लिए दस्तावेज़ में निर्दिष्ट चयन मानदंड लागू कर सकता है ताकि पात्र विक्रेता(ओं) को शॉर्टलिस्ट/चयन किया जा सके। आरएफपी दस्तावेज़ किसी भी संविदा या व्यवस्था का हिस्सा नहीं होगा, जो इस दस्तावेज़ के जारी होने या किसी प्राप्तकर्ता द्वारा की गई किसी भी जांच या समीक्षा के परिणामस्वरूप हो सकता है।

1.8 गुप्तता और गोपनीयता बनाए रखना

प्रतिवादी डीआईसीजीसी की सभी जानकारी/डेटा/संचालन आदि की गोपनीयता बनाए रखने के लिए उत्तरदायी होगा।

1.9 त्रुटियाँ और चूक

प्रत्येक प्रतिवादी को अपने आरएफपी दस्तावेज़ में पाई गई किसी भी त्रुटि, चूक या विसंगति के बारे में डीआईसीजीसी को सूचित करना चाहिए।

1.10 शर्तों की स्वीकृति

प्रतिवादी, आरएफपी के लिए डीआईसीजीसी को जवाब देकर, इस परिचय और अस्वीकरण की शर्तों को स्वीकार करने वाला माना जाएगा।

1.11 आरएफपी का लॉजमेंट

1.11.1 आरएफपी प्रस्तुत करना: कृपया इस दस्तावेज़ का पृष्ठ 3 और 4 देखें।

1.11.2 आरएफपी वैधता अवधि: कृपया इस दस्तावेज़ का पृष्ठ 3 देखें।

1.11.3 बोली दस्तावेज की लागत

बोली दस्तावेज के लिए कोई लागत निर्धारित नहीं की गई है।

1.11.4 प्रति बोलीदाता से एक बोली

डीआईसीजीसी में समवर्ती लेखा परीक्षक के रूप में नियुक्ति के लिए प्रत्येक बोलीदाता केवल एक बोली प्रस्तुत करेगा।

1.12 आरएफपी से संबंधित प्रश्नों के संबंध में पत्राचार

डीआईसीजीसी, अपने पूर्ण विवेक से, आरएफपी की अंतिम तिथि के बाद किसी भी प्रत्यर्थी से अतिरिक्त जानकारी या सामग्री प्राप्त कर सकता है और प्रदान की गई ऐसी सभी जानकारी और सामग्री को उस प्रत्यर्थी की प्रतिक्रिया का हिस्सा माना जाएगा।

प्रत्यर्थियों को अपने संपर्क व्यक्तियों, फैक्स, टेलीफोन नंबर, ईमेल और पूर्ण पता/पते का विवरण प्रदान करना चाहिए ताकि यह सुनिश्चित किया जा सके कि आरएफपी के उत्तरों को तुरंत सूचित किया जा सकता है।

यदि डीआईसीजीसी, अपने पूर्ण विवेक से, यह मानता है कि प्रश्न के प्रवर्तक को किसी प्रश्न के उत्तर से लाभ मिलेगा, तो डीआईसीजीसी के पास सभी प्रत्यर्थियों को ऐसा उत्तर संप्रेषित करने का अधिकार सुरक्षित है।

डीआईसीजीसी, अपने पूर्ण विवेक से किसी भी प्रतिक्रिया को बेहतर बनाने या स्पष्ट करने के लिए आरएफपी बंद होने के बाद किसी भी प्रत्यर्थी (या एक से अधिक प्रत्यर्थियों के साथ) के साथ चर्चा या बातचीत कर सकता है।

1.13 अधिसूचना

आरएफपी के परिणाम के बारे में व्यावहारिक होते ही डीआईसीजीसी लिखित रूप में सफल बोलीदाता को सूचित करेगा। डीआईसीजीसी ऐसी किसी भी स्वीकृति या अस्वीकृति के लिए कोई कारण देने के लिए बाध्य नहीं है। तकनीकी और वित्तीय दोनों बोलियों में समवर्ती लेखा परीक्षक द्वारा कोई विचलन/शर्तें निर्धारित नहीं की जाएंगी। सशर्त निविदाएं स्वीकार नहीं की जाएंगी और उन्हें सरसरी तौर पर खारिज कर दिया जाएगा।

1.14 अयोग्यता

शॉर्ट लिस्टिंग, स्टेटस आदि के बारे में किसी भी रूप में अनुयाचना/लॉबिंग/प्रभाव/क्वैरी, अयोग्यता का आधार मानी जाएगी। सूचना को गलत बताने/छिपाने पर बोलीदाता को, संविदा की अवधि के दौरान कार्य सौंपे जाने के बाद भी, अयोग्य घोषित कर दिया जाएगा/संविदा रद्द कर दी जाएगी।

1.15 कार्यकाल

क) प्रारंभिक नियुक्ति, डीआईसीजीसी के पूर्ण विवेकाधिकार पर वार्षिक समीक्षा और संतोषजनक प्रदर्शन के अधीन दो वर्षों की अतिरिक्त अवधि के लिए पुनर्नियुक्ति के प्रावधान सहित, एक वर्ष की अवधि के लिए होगी।

ख) सभी मामलों यथा ऐसे चरणों में पात्रता जाँच के लिए प्रस्तुत किए जाने वाले दस्तावेज, असाइनमेंट प्रदान करना और इस अधिसूचना से संबंधित किसी अन्य मामले, में डीआईसीजीसी का निर्णय अंतिम

और आवेदकों पर बाध्यकारी होगा। इस संबंध में डीआईसीजीसी द्वारा किसी पत्राचार या व्यक्तिगत पूछताछ पर विचार नहीं किया जाएगा।

1.16 चयन प्रक्रिया

इस आरएफपी का आकलन निम्नलिखित चयन प्रक्रिया पर किया जाएगा:-

चरण-1: तकनीकी मूल्यांकन:

क) पात्रता मानदंड:

- (i) आवेदक फर्म को भारत के आईसीएआई के साथ पंजीकृत श्रेणी-1 चार्टर्ड अकाउंटेंट फर्म होना चाहिए और 01 जनवरी, 2025 की स्थिति के अनुसार पिछले पंद्रह वर्षों से भारत में लगातार कार्यरत होना चाहिए।
- (ii) फर्म का मुंबई में मुख्यालय या शाखा कार्यालय होना चाहिए, जिसकी पूर्णकालिक भागीदार द्वारा अध्यक्षता की जाती हो।

ख) अनिवार्य मानदंड:

- (i) 1 मार्च 2025 को समाप्त पिछले 4 वित्तीय वर्षों के दौरान फर्म को डीआईसीजीसी / भारतीय रिज़र्व बैंक या किसी भी राज्य / केन्द्र सरकार विभाग / संस्थानों या किसी राज्य / केन्द्र सरकार द्वारा वित्त पोषित तथा/अथवा नियंत्रित किसी भी स्वायत्त निकाय सहित किसी भी केन्द्रीय / राज्य पीएसयू द्वारा जारी निविदाओं में भाग लेने से ब्लैकलिस्ट / वंचित नहीं किया गया हो।
- (ii) फर्म / फर्म के साथ जुड़े भागीदारों को अनुशासनिक कार्यवाही के लिए दंडित नहीं किया गया होना चाहिए तथा फर्म द्वारा आवेदन किये जाने की तिथि को उन पर कोई अनुशासनिक कार्यवाही लंबित नहीं होनी चाहिए।
- (iii) फर्मों जो वर्तमान में आरबीआई / निक्षेप बीमा और प्रत्यय गारंटी निगम (डीआईसीजीसी)/ भारतीय रिज़र्व बैंक नोट मुद्रण प्राइवेट लिमिटेड (बीआरबीएनएमपीएल)/ रिज़र्व बैंक सूचना प्रौद्योगिकी प्राइवेट लिमिटेड (आरबीआईटी)/ भारतीय वित्तीय प्रौद्योगिकी और संबद्ध सेवाओं (आईएफटीएस) के सांविधिक लेखापरीक्षक / सांविधिक शाखा लेखापरीक्षक/समवर्ती लेखापरीक्षक हैं और अतीत में थे परंतु 31 मार्च 2025 को उनके इस तरह के असाइनमेंट को पूरा होकर न्यूनतम दो वर्ष का समय भी नहीं बीता है, वे पात्र नहीं हैं।

यह आवश्यक है कि, समवर्ती लेखापरीक्षक के रूप में नियुक्ति किए जाने के पात्र होने के लिए निर्धारित किए गए सभी मानदंडों को पूरा किया जाए। मूल्यांकन के समय पात्रता/अनिवार्य मानदंडों को पूरा करना होगा और फर्म समझौते के पूरे कार्यकाल में मानदंडों को पूरा करना जारी रखेगी। फर्म/भागीदारों को डीआईसीजीसी के किसी भी निदेशक के साथ संबंध, यदि कोई हो, का खुलासा करना चाहिए। इस संबंध में डीआईसीजीसी का निर्णय अंतिम होगा।

आवेदक फर्म को माल और सेवा कर अधिनियम, 2017 के तहत पंजीकृत होना चाहिए और उसे पैन, जीएसटी पंजीकरण प्रमाणपत्र की एक प्रति प्रस्तुत करनी होगी।

तकनीकी मूल्यांकन के अंतर्गत अधिकतम 100 अंक प्राप्त किए जा सकेंगे। 60 या इससे अधिक अंक प्राप्त करने वाली फर्मों पर ही वित्तीय मूल्यांकन के अगले चरण के लिए विचार किया जाएगा।

इस संबंध में डीआईसीजीसी का निर्णय अंतिम होगा।

चरण – 2: वित्तीय बोली मूल्यांकन:

केवल तकनीकी रूप से योग्य बोलीदाताओं की वित्तीय बोलियां ही व्यक्तिगत फर्मों को भेजे गए ईमेल में बताए गए समय पर खोली जाएंगी।

समवर्ती लेखा परीक्षक का अंतिम चयन एक फार्मूले पर आधारित होगा, जिसमें तकनीकी (60% वेटेज) और वित्तीय (40% वेटेज) मूल्यांकन दोनों में प्राप्त अंकों का योग होगा।

टाई (बराबरी) की स्थिति में, उस फर्म को अतिरिक्त वेटेज देकर इसका समाधान किया जाएगा जिसके पास अधिक वर्षों का अनुभव है, या अधिक संख्या में एफसीए साझेदार हैं, आदि।

डीआईसीजीसी के पास किसी भी कारण को बताए बिना किसी भी प्रस्ताव को स्वीकार करने या अस्वीकार करने का अधिकार है। इस संबंध में डीआईसीजीसी का निर्णय अंतिम होगा।

वित्तीय बोलियां उन बोलीदाताओं के प्रतिनिधियों की उपस्थिति में (आभासी रूप से) खोली जाएंगी जो इसमें भाग लेना चाहते हैं (प्रत्येक बोलीदाता के लिए केवल एक प्रतिनिधि)। वित्तीय बोलियां खोले जाने पर बोलीदाता का नाम, गुणवत्ता स्कोर और प्रस्तावित कीमतें ऊंची आवाज में पढ़कर सुनाई जाएंगी और दर्ज की जाएंगी।

दिशा-निर्देश और अनुदेश

(i) डीआईसीजीसी ने सभी संबंधित जानकारी आरएफपी में उपलब्ध कराने का प्रयास किया है। निविदा अवधि के दौरान किसी भी अधिक जानकारी या स्पष्टीकरण के लिए, **केवल** ऊपर नामित संपर्क अधिकारी से संपर्क किया जा सकता है। यदि बोलीदाता को निविदा दस्तावेज में निहित किसी भी बात के अर्थ के बारे में कोई संदेह है, तो उसे अपनी बोली प्रस्तुत करने से कम से कम पांच दिन पहले ऊपर उल्लिखित संपर्क अधिकारियों से स्पष्टीकरण प्राप्त करना होगा। ऐसा कोई भी स्पष्टीकरण, जिस पर स्पष्टीकरण मांगा गया है, सभी विवरणों सहित, स्पष्टीकरण मांगने वाले बोलीदाता की पहचान का खुलासा किए बिना, सभी बोलीदाताओं को भेजा जा सकता है। बोलीदाता और निगम के बीच सभी संचार लिखित रूप में किए जाएंगे। एक्सप्रेस अनुमति के अलावा, बोलीदाता को इस आमंत्रण से संबंधित कार्य में शामिल किसी अन्य डीआईसीजीसी कर्मियों के साथ सीधे संवाद नहीं करना चाहिए। इस अपेक्षा का अनुपालन करने में विफलता के परिणामस्वरूप फर्म को इस प्रतियोगिता के लिए अयोग्य ठहराया जा सकता है।

(ii) **पारिश्रमिक:** न्यूनतम मासिक पारिश्रमिक ₹80,000/- (अस्सी हजार रुपये मात्र) होगा, जिसमें जीएसटी शामिल नहीं होगा और निगम की समवर्ती लेखा परीक्षा के लिए सभी लागतें शामिल होंगी। पारिश्रमिक में बिना किसी अतिरिक्त शुल्क के प्रति माह 10 दावा प्रमाणपत्रों की लेखापरीक्षा शामिल होगी तथा प्रति माह 10 से अधिक अतिरिक्त दावा प्रमाणपत्रों के लिए 3,000/- रुपये प्रति प्रमाणपत्र का भुगतान किया जाएगा। निर्दिष्ट पारिश्रमिक तीन वर्ष की अवधि के लिए लागू होगा तथा नवीकरण पर इसमें कोई परिवर्तन नहीं किया जाएगा।

पारिश्रमिक का भुगतान आयकर अधिनियम 1961 की धारा 194-जे के अनुसार स्रोत पर आयकर और अन्य लागू करों की कटौती के बाद किया जाएगा। उद्धृत पारिश्रमिक अंतिम और अपरिवर्तनीय होगा। फर्म द्वारा बिल प्रस्तुत करने के बाद उचित अवधि के भीतर भुगतान इलेक्ट्रॉनिक रूप से किया जाएगा। डीआईसीजीसी अपने नियंत्रण से परे कारणों से भुगतान में देरी के लिए किसी भी दंड के लिए उत्तरदायी नहीं होगा। कोई अग्रिम भुगतान नहीं किया जाएगा।

(iii) सरकारी कर- बोलीदाता भारत सरकार को अप्रत्यक्ष कर, उपकर आदि सहित किसी भी सरकारी कर के प्रयोजन के लिए सेवाओं की स्थिति स्थापित करने के लिए उत्तरदायी हैं। किसी भी लागू कर को वित्तीय प्रस्ताव में शामिल और दिखाया जाना चाहिए।

(iv) निविदाओं के साथ पत्र और घोषणा- बोली के साथ फर्म के लेटर हेड पर पत्र की स्कैन की गई कॉपी होनी चाहिए जिसमें बोलीदाता का पूरा पंजीकृत नाम और पंजीकृत कार्यालय का पता दिखाया गया हो। इसे बोलीदाताओं को बाध्यकारी संविदा हेतु प्रतिबद्ध करने के लिए उपयुक्त प्राधिकार के व्यक्ति द्वारा हस्ताक्षरित किया जाना चाहिए।

(v) निविदा प्रस्तुत करना - बोलियाँ www.mstcecommerce.com पर प्रस्तुत की जाएंगी। वेंडरों द्वारा ई-निविदा प्रस्तुत करने की प्रक्रिया संबंधी विस्तृत दिशा-निर्देश **अनुबंध IV** में दिए गए हैं।

(vi) हितों का टकराव- बोलीदाताओं को अपनी बोली में व्यक्तिगत, वित्तीय और व्यावसायिक गतिविधियों सहित किसी भी परिस्थिति के विवरण का खुलासा करना होगा जो हितों के टकराव को जन्म देगा या उत्पन्न कर सकता है। जहां बोलीदाताओं को किसी भी संभावित टकराव की पहचान होती है, उन्हें यह बताना चाहिए कि वे ऐसे टकरावों से कैसे बचना चाहते हैं। डीआईसीजीसी किसी भी बोली को अस्वीकार करने का अधिकार सुरक्षित रखता है, जो डीआईसीजीसी की राय में, हितों के टकराव को जन्म देती है, या संभावित रूप से उत्पन्न कर सकती है।

(vii) वचनबद्धता/प्रस्तुति- बोलीदाताओं को वचनबद्धता/प्रस्तुति देनी होगी कि:

क) अस्तित्व/स्थापना के बाद से आईसीएआई/डीआईसीजीसी या अन्य नियामक/सांविधिक प्राधिकरण द्वारा इकाई/फर्म के विरुद्ध कोई अनुशासनात्मक कार्रवाई शुरू नहीं की गई है या उस पर विचार / व्यवसाय निलंबन नहीं किया गया है।

ख) किसी भी भागीदार/कर्मचारी को नैतिक अधमता से जुड़े किसी भी अपराध या आर्थिक अपराध का दोषी नहीं पाया गया है।

ग) व्यवसाय के अस्तित्व/व्यवसाय जारी रखने के अधिकार के संबंध में भारत के किसी भी न्यायालय में कोई अपील/अनसुलझा विवाद/वाद/मामला/आवेदन लंबित नहीं है।

घ) फर्म/कंपनी को श्रम अधिनियम, पीपीएफ, ग्रेच्युटी, ईएसआई, न्यूनतम मजदूरी आदि के संबंध में देश के सभी कानूनों का पालन करना होगा (निगम इन कानूनों का पालन न करने के किसी भी दावे के लिए जिम्मेदार नहीं होगा।)।

ड) विधिवत भरा हुआ और हस्ताक्षरित “निविदा प्रपत्र” (अनुबंध-V) प्रस्तुत किया जाएगा।

(viii) क्षतिपूर्ति- सफल बोलीदाता असाइनमेंट के निष्पादन में उचित कौशल, देखभाल और परिश्रम का प्रयोग करेगा और डीआईसीजीसी को क्षतिपूर्ति करेगा और संविदा के तहत प्रदान की जाने वाली सेवाओं के निष्पादन या अन्यथा के संबंध में फर्म या उसके कर्मचारियों, एजेंटों या उप-ठेकेदारों द्वारा संविदा के उल्लंघन, वैधानिक कर्तव्य या लापरवाही से उत्पन्न होने वाले किसी भी नुकसान, क्षति या दावे के संबंध में डीआईसीजीसी, उसके अधिकारियों और अन्य कर्मचारियों को क्षतिपूर्ति रखेगा।

(ix) दूसरों को कार्य सौंपना-सफल बोलीदाता, चाहे वास्तव में या अधिग्रहण, विलय या विशेषज्ञों की पहचान या चरित्र के अन्य परिवर्तन के परिणामस्वरूप डीआईसीजीसी की पूर्व लिखित सहमति के बिना, संविदा के तहत इसके अधिकार या दायित्वों या किसी भी भाग या हितों को आवंटित या हस्तांतरित या साझा नहीं करेगा। ऐसे किसी भी असाइनमेंट या हस्तांतरण पर यह संविदा डीआईसीजीसी द्वारा तत्काल समाप्त की जा सकती है।

(x) संसाधनों का परिनियोजन: फर्म को प्रतिदिन (कार्य दिवसों में) निगम में एक सीए, एक कुशल सहायक (आईपीसीसी परीक्षा के ग्रुप II में उत्तीर्ण) और एक अर्ध-कुशल कार्मिक (कम से कम आईपीसीसी का ग्रुप I और आर्टिकल प्रशिक्षण प्राप्त) को तैनात करना चाहिए। इस प्रकार नियुक्त व्यक्ति/टीम सामान्य कार्यालय समय के दौरान कार्यालय में कार्य करेंगे और समय-समय पर निर्णयानुसार प्रबंधक या निगम के किसी अन्य अधिकारी को नोट/सूचना प्रोसेस तथा प्रस्तुत करेंगे। सामान्यतः, फर्म द्वारा तैनात टीम में फेरबदल नहीं किया जाना चाहिए, परंतु केवल अत्यंत आवश्यक होने पर ही ऐसा किया जा सकता है, और ऐसी स्थितियों में भी, यह सुनिश्चित किया जाना चाहिए कि दो (02) कुशल और एक (01) अर्ध-कुशल स्टाफ की पूरी टीम को न्यूनतम एक (01) महीने के अंतराल के साथ चरणबद्ध तरीके से प्रतिस्थापित किया जाए। फर्म/कंपनी अपने सभी कर्मचारियों या एजेंटों को पहचान पत्र उपलब्ध कराएगी जो निगम के परिसर में संबंधित कार्य करेंगे। सभी कर्मचारियों और एजेंटों को निगम परिसर में कार्य करते समय हर समय पहचान पत्र धारण करना होगा। फर्म/कंपनी को निगम के परिसर में ड्यूटी पर रखने से पहले अपने कार्मिकों के चरित्र और पूर्ववृत्त के बारे में पुलिस सत्यापन रिपोर्ट तथा आयु, शैक्षिक योग्यता, नाम, आधार कार्ड और स्थायी पते से संबंधित अन्य विवरण, साथ ही उनके पासपोर्ट आकार के फोटोग्राफ जो इस संविदा के तहत प्रदान किए जाने हैं, प्राप्त करने होंगे। निगम उपयुक्त बैठने की जगह के अलावा कर्मचारियों को कोई अन्य सुविधा/शुल्क प्रदान नहीं

करेगा। निगम की प्रबंधन टीम/विभागाध्यक्षों के साथ समवर्ती लेखा परीक्षकों की आवधिक बैठकें आयोजित की जाएंगी, ताकि संबंधित अवधि में निगम के कामकाज की समीक्षा की जा सके और किसी भी परिवर्तन और निगम पर उसके प्रभाव पर चर्चा की जा सके।

(xi) यौन उत्पीड़न निवारण खंड: फर्म/कंपनी कार्यस्थल पर महिलाओं के यौन उत्पीड़न (रोकथाम, निषेध और निवारण) अधिनियम, 2013 के प्रावधानों के पूर्ण अनुपालन के लिए पूरी तरह से जिम्मेदार होगी। यदि, फर्म के कर्मचारी/कर्मचारियों के खिलाफ डीआईसीजीसी के कार्यस्थल पर यौन उत्पीड़न की कोई शिकायत दर्ज की जाती है, तो शिकायत को फर्म द्वारा गठित आंतरिक शिकायत समिति द्वारा निपटाया जाएगा और फर्म उक्त अधिनियम के तहत उचित कार्रवाई सुनिश्चित करेगी।

फर्म/कंपनी के किसी भी पीड़ित कर्मचारी द्वारा डीआईसीजीसी के किसी भी कर्मचारी/ग्राहक/आगंतुक के खिलाफ यौन उत्पीड़न की किसी भी शिकायत पर निगम द्वारा गठित क्षेत्रीय शिकायत समिति द्वारा संज्ञान लिया जाएगा। यदि घटना में सेवा प्रदाता के कर्मचारी शामिल हैं तो फर्म/कंपनी किसी भी मौद्रिक मुआवजे के लिए जिम्मेदार होगी, जिसका भुगतान करना आवश्यक हो सकता है, उदाहरण के लिए, यदि सेवा प्रदाता के कर्मचारी द्वारा यौन हिंसा साबित हो जाती है, तो निगम के कर्मचारी को कोई मौद्रिक राहत।

फर्म/कंपनी अपने कर्मचारियों को कार्यस्थल पर यौन उत्पीड़न की रोकथाम और संबंधित मुद्दों के बारे में शिक्षित करने के लिए जिम्मेदार होगी। फर्म/कंपनी अपने उन कर्मचारियों की पूरी और अद्यतन सूची प्रदान करेगी जो निगम के परिसर में तैनात हैं। इस आरएफपी के तहत निगम के समवर्ती लेखा परीक्षक के रूप में चयनित सीए फर्म के साथ हस्ताक्षरित औपचारिक करार में इस आशय का एक खंड भी शामिल किया जाएगा।

(xii) समाप्ति- डीआईसीजीसी अपने विवेकाधिकार पर और किसी भी समय एक महीने का नोटिस देकर संविदा समाप्त कर सकता है, और इस आशय के लिखित निर्देश द्वारा डीआईसीजीसी के निर्णय को फर्म को सूचित कर सकता है। संविदा समाप्त होने की स्थिति में, फर्म लागत प्रभावी, समयोचित और व्यवस्थित तरीके से सेवाओं को समाप्त करने के लिए आवश्यक कदम उठाएगी (फर्म द्वारा रखे गए किसी भी उप- संविदाओं को समाप्त करने सहित)।

किसी भी कारण से इस संविदा की समाप्ति की स्थिति में, सफल बोलीदाता/या उसके द्वारा नियोजित व्यक्ति या उसके एजेंट निगम से मुआवजे, क्षति या अन्यथा के रूप में किसी भी राशि या राशियों के लिए हकदार नहीं होंगे।

(xiii) वाणिज्यिक शर्तें और मध्यस्थता द्वारा विवाद का निपटारा- इस नियुक्ति से उत्पन्न या इसके संबंध में सभी विवाद और किसी भी प्रकार के मतभेद मुख्य महाप्रबंधक, डीआईसीजीसी, मुंबई को भेजे जाएंगे और

उनके द्वारा निपटाए जाएंगे, जो कि लिखित रूप में अपना निर्णय बताएंगे। ऐसा निर्णय अंतिम सर्टिफिकेट के रूप में या अन्यथा हो सकता है। यदि नियोक्ता या फर्म किसी भी प्रकार के मामले, प्रश्न या विवाद पर या निगम द्वारा किसी सर्टिफिकेट को रोके रखने के संबंध में जिसके लिए फर्म हकदार होने का दावा कर सकती है, मुख्य महाप्रबंधक, डीआईसीजीसी के निर्णय से असंतुष्ट हैं, तो ऐसे किसी भी मामले में कोई भी पार्टी (नियोक्ता या फर्म) ऐसे निर्णय की सूचना प्राप्त करने के 28 दिनों के भीतर दूसरी पार्टी को लिखित नोटिस दे सकता है कि विवादित मामलों पर मध्यस्थता की आवश्यकता है। इस तरह के लिखित नोटिस में उन मामलों को निर्दिष्ट किया जाएगा जो विवाद या मतभेद में हैं, जिनके बारे में ऐसा लिखित नोटिस दिया गया है और कोई अन्य मामला मध्यस्थता के लिए नहीं भेजा जाएगा और मध्यस्थ का अंतिम निर्णय दोनों पार्टियों द्वारा सहमत किया जाएगा अथवा, एकल मध्यस्थ की नियुक्ति के बारे में असहमति की स्थिति में, दो मध्यस्थों की नियुक्ति की जाएगी, जिनमें से प्रत्येक पार्टी द्वारा एक नियुक्त किया जाएगा, तथा मध्यस्थों को, संदर्भ का भार स्वयं लेने से पहले, एक अंपायर की नियुक्ति करनी होगी। संपूर्ण मध्यस्थता भारतीय मध्यस्थता और सुलह अधिनियम 1996 द्वारा शासित होगी।

(xiv) विवादों का समाधान- इस नियुक्ति से उत्पन्न या किसी भी तरह से इससे जुड़े सभी विवाद मुंबई में उत्पन्न माने जाएंगे और केवल मुंबई स्थित न्यायालयों को ही उनका निपटारा करने का क्षेत्राधिकार होगा।

(xv) संविदा करार पर हस्ताक्षर: साझेदारी फर्मों के मामले में फर्म की ओर से प्रस्तुत निविदा पर फर्म के भागीदार द्वारा हस्ताक्षर किए जाएंगे। निविदा की स्वीकृति के संबंध में निगम से सूचना प्राप्त होने पर, सफल निविदाकर्ता संविदा को उसमें निर्दिष्ट तिथि से कार्यान्वित करने के लिए बाध्य होगा। वह मौजूदा प्रावधानों के अनुसार एक करार पर हस्ताक्षर करेगा। वह महाराष्ट्र में लागू स्टाम्प कानूनों के अनुसार उक्त करार पर उचित और आवश्यक स्टाम्प शुल्क राशि का भुगतान करने के लिए भी उत्तरदायी होगा।

सामान्यतः उठाए जाने वाले प्रश्न और स्पष्टीकरण

क्र.सं.	अपेक्षित स्पष्टीकरण की प्रकृति	डीआईसीजीसी का उत्तर / स्पष्टीकरण
1.	क्या संचार का माध्यम अर्थात् कार्य निष्पादित करने के लिए डेटा/विवरण/कामकाज/दस्तावेजों का प्रावधान ई-मेल पर होगा; इसी तरह, क्या अंतिम डिलिवरेबल्स/रिपोर्ट को ई-मेल पर उपलब्ध कराया जाना होगा या फिजिकल (मैनुअल) हस्ताक्षरित रिपोर्ट की हर महीने आवश्यकता होगी?	आवश्यक डेटा ईमेल के माध्यम से सॉफ्ट कॉपी में प्रदान किया जाएगा। अंतिम रिपोर्ट हार्ड कॉपी और सॉफ्ट कॉपी में सौंपी जाएगी।
2.	क्या डेटा निष्कर्षण और सिस्टम से परितुलन डीआईसीजीसी द्वारा किया जाएगा।	हाँ। फर्म को ऑडिटर की तर्ज पर डेटा देखने के अधिकार दिए जा सकते हैं ताकि डेटा का सत्यापन आसान हो सके।
3.	जबकि निविदा 1 जुलाई, 2025 से 30 जून, 2026 तक के लिए प्रतीत होती है, आरएफपी के बिंदु 2 ("कार्यकाल") में विशेष रूप से उल्लेख किया गया है कि नियुक्ति तीन साल के लिए वैध होगी। तदनुसार, क्या वित्तीय बोली 1 वर्ष या 3 वर्ष की अवधि को कवर करेगी। यदि कार्यकाल 3 वर्ष के लिए है, तो क्या फीस (पारिश्रमिक) प्रत्येक वर्ष के लिए अलग से प्रदान की जाएगी या 3 वर्षों के लिए एक समेकित राशि होगी।	फीस एक वर्ष के लिए निर्दिष्ट की जानी चाहिए। यह अनुबंध अवधि में सभी वर्षों के लिए समान होगा।
4.	क्या देश के अन्य हिस्सों में सेवाएं प्रदान करने के लिए किए गए किसी भी प्रकार के आउट ऑफ पॉकेट खर्च जैसे कि आउटस्टेशन यात्रा, आवास या कोई अन्य खर्च (यदि लागू हो) की डीआईसीजीसी द्वारा अलग से प्रतिपूर्ति की जाएगी।	बाहरी यात्रा की कोई आवश्यकता नहीं है क्योंकि निगम का एकमात्र कार्यालय मुम्बई में ही स्थित है।
5.	व्यावसायिक सेवाओं (मासिक/त्रैमासिक) के लिए चालान देने और डीआईसीजीसी द्वारा इन चालानों के प्रसंस्करण के लिए समय-सीमा।	मासिक चालान।
6.	जबकि हम समझते हैं कि डीआईसीजीसी एक महीने का नोटिस देकर संविदा को समाप्त कर सकता है, क्या यही बोली लगाने वाले के लिए भी लागू होगा।	नहीं। कृपया आरएफपी (पृष्ठ 14) के पैरा 4 (ix) का संदर्भ लें जिसमें यह कहा गया है कि डीआईसीजीसी अपने विवेकाधिकार पर और किसी भी समय एक महीने का नोटिस देकर संविदा समाप्त कर सकता है और इस आशय के लिखित निर्देश द्वारा फर्म को डीआईसीजीसी के निर्णय से अवगत करा सकता है।

Annexure I

Annexure 1 (with Appendices 1 (A) and 1 (B))		
	Application for appointment of Concurrent Auditor: Technical Bid Form	
1	Name of the firm	
2	Complete postal Address	
3	Telephone numbers	
4	Email address	
5	Date of opening of the Firm	
6	Goods and Services Tax Identification Number (GSTIN)	
7	Firm Registration No.	
8	Unique Code No.	
9	Permanent Account Number (PAN)	
10	Number of Full time FCA partners	
11	Details of the Partners (as per Appendix 1)	
12	No of qualified CA employed	
13	No. of skilled staff-qualified in Group II - IPCC	
14	No. of semi-skilledstaff-qualified in Group I - IPCC	
15	No. of other Assistants	
16	Detailsof Experience of the Firm in audits in banks/RBI (as per Appendix 2)	
	I declare that:	
	(a) neither the firm nor any partner has been subjected to any disciplinary proceedings initiated by the ICAI	
	(b) neither the firm nor any partner has been debarred or blacklisted by any Government / Semi-Government organisation/Institution in India or abroad.	
		Signature of Authorised Signatory with the Seal of the firm

Appendix 1 (to Annexure I)

Details of the Partners						
Name of the Partner	Date of becoming		Date of joining the Firm	Membership Number	Educational Qualification	Experience
	ACA	FCA				

(Signature of Authorised Signatory with Seal of the firm)

Appendix 2 (to Annexure I)

Details of experience of the firm in audit in banks / RBI (Appointment letter from the concerned bank to be enclosed)				
Type of Audit (*Statutory Central Audit / Statutory Branch Audit / Concurrent Audit / IS Audit / GST matters)	Name of the Bank	Branch (es)	No of years of engagement	Period of engagement [From (date) to (date)]

(Signature of Authorised Signatory with Seal of the firm)

UNDERTAKING

- (i) We, M/s.(name of firm) having registered office at
..... (address of firm),
proposing to conduct the Concurrent Audit of DICGC, Mumbai are currently NOT Statutory Branch Auditors / Concurrent Auditors of any other Office / Central Office Department of RBI, Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL) / Reserve Bank Information Technology Private Limited (ReBIT) / Indian Financial Technology and Allied Services (IFTAS)/DICGC and have NOT undertaken Statutory Central / Branch/ Concurrent Audit in any other Office / Central Office Department of these entities in the past but at least two years have not lapsed since the completion of such assignment as on March 31,2025 are 'Not eligible'
- (ii) There has not been any disciplinary action initiated or contemplated/suspension of business against the entity/ firm by ICAI/DICGC or other regulatory / statutory authority since existence / inception.
- (iii) None of the partner/employees have been convicted of any offence involving moral turpitude or has been found guilty of economic offence.
- (iv) No appeal/unresolved dispute/suit/case/application has been pending at any court in India regarding the existence of the business / right to carry on practice.
- (v) The firm/ company shall abide by all the laws of the land in respect of Labour Act, PPF, gratuity, ESI, minimum wages, etc *(The Corporation shall not be responsible for any claim on any account for not abiding with these laws.)*

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

Date:

Place:

Certified documents to be uploaded for determining eligibility criteria and evaluation of technical bids:

Sr No.	Particulars	Certified documents to be uploaded
1.	Bidder should be a company registered under Companies Act or an LLP registered under LLP Act or Partnership Firm or Proprietary firm.	Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed/ Similar other relevant documents.
2.	Proof of being Category 1 Chartered Accountant (CA) Firm	ICAI Certificate
3.	Proof of PAN registration	Copy of PAN Card
4.	Proof of GST registration	Copy of GST Registration Certificate
5.	Experience of the Firm - No. of years	ICAI Firm card
6.	Details of Partners	i. Partnership Deed and/or similar other relevant document and ii. ICAI Firm Card
7.	Number of Full time Fellow Chartered Accountant (FCA) Partners	i. ICAI Firm card ii. Copy of the Memorandum and Articles of Association/ Certificate of Incorporation/ Partnership Deed deed/ Similar other relevant documents
8.	Association with the same firm – No. of partners	i. ICAI Firm card ii. Copy of the Memorandum and Articles of Association/ Certificate of Incorporation/ Partnership Deed/ similar other relevant documents.
9.	Number of Full time CA employees presently deployed – Key professional staff	i. Membership number & related ICAI certificate ii. Letter of Appointment
10.	Number of Skilled Staff - Qualified in Group II of IPCC	i. Degree certificate/ Marks sheet issued by ICAI in support of having passed the Group II IPCC exam and ii. Appointment letters issued by the firm
11.	Details of experience of the firm in banks audits as i) As System/ IS auditor	For the purpose of experience, only the number of years will be considered and not the number of institutions. For example, if in a

	ii) As Concurrent Auditor/ Statutory Central/ Branch Auditor	particular year the firm has conducted audit in three banks, the number of years of experience considered will only be one and not three. The experience letters should be uploaded year wise.
12.	Details of past experience in DICGC/RBI audits and performance assessment by RBI as Concurrent Auditor/ Statutory Central/ Branch Auditor	The relevant appointment letters and performance assessment report issued by DICGC/RBI with respect to RBI Audits.
13.	Number of semi-skilled staff qualified in Group I-IPCC	Appointment Letters issued by the firm
14.	Number of other assistants	Appointment Letters issued by the firm

Scope of work - Concurrent Audit

The Deposit Insurance and Credit Guarantee Corporation (DICGC) is a wholly owned subsidiary of Reserve Bank of India (RBI) set up under the DICGC Act, 1961 and is principally in the business of deposit insurance. The Corporation maintains three separate funds viz 1. Deposit Insurance Fund 2. Credit Guarantee Fund and 3. General Fund. The Deposit Insurance Fund receives the moneys by way of premium from insured banks and pays out towards Deposit Insurance claims of liquidated / merged banks etc. As there is no fresh credit guarantee business at present, there is limited activity in Credit Guarantee Fund. The General Fund is meant for establishment overheads of the Corporation. The Corporation invests the surplus funds in Central Govt. Securities and is liable to pay income tax. The Corporation also pays Professional Tax as per the extant guidelines. The scope of work of Concurrent Auditor of the Corporation is detailed as below:

(A) Department of Accounts (DAT)

S.No.	Scope of Work	Department
1	Daily vouchers (payments and receipts) passed by Departments/Sections and their posting.	DAT
2	Verification of inward stamp/date on the invoices.	All Departments
3	Verification of vouchers after posting.	All Departments
4	Verification of timely payment to MSME registered vendors. Reporting of delayed payment in the monthly audit report.	All Departments
5	Day Books / Scroll Books / Ledgers.	DAT
6	Daily Trial Balance.	DAT
7	Compliance with approved accounting procedures.	DAT
8	RBI Current Account Reconciliation – Accounting for Receipts and Payments	DAT
9	Compliance with requirements of tax laws.	DAT
10	Reimbursement to/from RBI.	DAT
11	Compliance with RBI Expenditure Rules.	DAT
12	Checking of TDS at applicable rate/s, TDS deposits & Filing of tax returns	DAT
13	All payments including Statutory Payment, advance income tax.	DAT

14	Monitoring Opening and Closing of Accounts in IASS	DAT
15	Monthly verification of reconciliation of Trial Balance heads	DAT
16	Verification of all statutory payment whether paid on or before due date and verification of statutory returns.	DAT
17	Verification of GSTR1 with books of accounts (trial balances/ledgers/P&L statement) on a monthly basis.	IOD
18	Reconciliation between GSTR1 and GSTR3B on a monthly basis.	DAT
19	Verification of eligible Input tax credit (ITC) booked and reconciliation of books of accounts with GST returns (GSTR2B/GSTR3B).	All Departments
20	Identification and reporting of pending ITC and any loss incurred due to ineligible or unclaimed ITC. Preparation of department-wise pending ITC report to be included in the monthly audit report.	All Departments
21	Verification of Statutory returns filed within timeline.	DAT
22	Verification of 26Q (quarterly) with challans and TDS working.	DAT
23	Verification of year end entries including outstanding expenses booked for the year.	All Departments
24	Monitoring of pending tax matters related to Direct tax and Indirect tax.	DAT
25	Verification of depreciation working on a quarterly/half yearly/Nine- month/yearly basis.	HRMD and DIT

(B) Treasury Dealing Room (TDR)

1. Investment Accounting / Investment Registers.
2. Compliance with Treasury Manual / approved procedures.
3. Compliance with set parameters / ratios.
4. Rate reasonability Test.
5. Reconciliation of investment holdings with PDO Statements.
6. Deal confirmations.
7. Inter-fund deals.
8. Timeliness of receiving coupons / redemption proceeds.
9. Deployment of surplus funds / maintaining Funds position.
10. Transactions with CCIL.

(C) Insurance Operation Department (IOD)

1. Timeliness of receipt of premiums and their accounting
2. Correctness of computation / appropriation of premium remittance
3. Checking of premium amount and assessable deposits accounted for with DI Returns submitted.
4. Actual comparison of Balance as per Assessment Advice with Ledger (apart from the AA vs GL report)

5. Test checking of interest charged on delayed payment of premium and adjustment of credit/ debit balances.
6. Updates in status of banks in BRC module
7. Verification of GST data with books.
8. Refund of credit balances in excess of Rs 1000 to insured banks.

(D) Credit Guarantee Department & Recovery Management Cell (CGD & RMC)

1. Accounting and reconciliation of assets and liabilities related to credit institutions.
2. Appropriation of recoveries
3. Accounting of all Value Free Transfers and related vouchers
4. Accounting of all recovery repayments and associated vouchers
5. Processing of all payments (including those related to seminars/workshops conducted by RMC and excess repayments received)
6. Ensuring compliance with RBI Expenditure Rules
7. Monthly verification of reconciliation of Trial Balance heads
8. Maintenance and verification of Registers/Ledgers

(E) Human Resource Management Department (HRMD) & SAMADHAN

1. Overtime payment.
2. Bills - TA/HA, Medical, Transfer Bills, Reimbursement of Conveyance charges, Out of pocket expenses, payments to vendors and service providers, payments related to staff welfare etc.
3. All financial transactions will be subjected to Concurrent Audit at pre-payment (post sanction) stage and post payment stage to ensure conformity with Expenditure Rule of the Bank as well as Statutory & Regulatory Compliance norms. This will require a hundred percent check of financial transactions.
4. Service Sheets (e.g. date of increment, etc.)
5. Dead Stock-Purchase, Capitalization & Maintenance of Register.
6. Stationery.
7. Compliance with CVC Guidelines.
8. Compliance with RBI Expenditure Rules.
9. Insurance of dead stock, laptops, computers etc.
10. The Concurrent Auditor should also submit a monthly Statutory and Regulatory Compliance Certificate confirming that they have carried out 100% check of transactions and there is 100% compliance with Statutory and Regulatory requirements, prescribed by the authorities.
11. Compliance to MSMED Act 2006.
12. Compliance with Professional tax rules
13. Monthly CA report

(F) Department of Information Technology (DIT)

1. Purchase and buy back of computer hardware
2. Purchase of software/stationery and consumables
3. All payments regarding to above purchase/ buybacks/ write offs

4. Accounting policy relating to capitalization/depreciation of computer software/hardware and electronic items
5. Obtaining and managing Bank Guarantees (BGs)
6. Maintenance of AMCs
7. Monthly reconciliation of Trial Balance items

(G) Claims Settlement Department (CSD):

Pre-sanction of Deposit Insurance Claims Settlement: Verification of Main and Supplementary claims found admissible for payment by Claims Settlement Department and issuing a certificate thereof certifying amount of admissible claim and recording their observations, if any, in a timely manner.

(H) Legal Cell

1. Compliance with requirements of tax laws.
2. Compliance with RBI Expenditure Rules.
3. Daily vouchers (payments and receipts) passed by Departments/Sections and their posting.

Annexure II(A)

List of Registers/Records/Subsidiary books to be checked by CAs firm

Sl. No.	Details
1.	Deposit Insurance Fund Investment Register
2.	Credit Guarantee fund Investment Register
3.	General Fund Investment Register
4.	Dead Stock Register
5.	Inventory Register
6.	Stationary Register
7.	Officers Lounge & dining room coupon Register
8.	Consolidated Payment Register
9.	Imprest Cash Register
10.	Franking Machine Register
11.	Suspense Register
12.	Sundry Deposit Register
13.	Sundry Debtors Encashment Register
14.	Sundry Debtors Register
15.	Sundry Creditors Register
16.	Any other Register/Scroll Book connected with the areas covered in the Concurrent Audit Guidelines

Other verification/audit work to be undertaken by the CAs

1.	Auditing of Deposit Insurance Claims
2.	Auditing of leave binders
3.	Auditing of Recovery Sheets of Advances
4.	Auditing of Chartered Accounts' Bills
5.	Auditing of Advocates' Bills
6.	Auditing of Day Book of General Fund
7.	Auditing of Day Book of Deposit Insurance Fund
8.	Auditing of Day Book of Credit Guarantee Fund
9.	Auditing of Increments
10.	Auditing of Credit Guarantee Cheque Deposit Registers
11.	Auditing of Deposit Insurance Premium Lots
12.	Cumulative Recovery Register of CGD
13.	Provision Register for Traceable Depositors of CGD
14.	Provision Register for Untraceable Depositors of CGD

Annexure III

	Application for appointment as Concurrent Auditors : Financial Bid Form	
1	Name of the Firm	
2	Complete Postal Address	
3	Monthly remuneration for carrying out Concurrent Audit in DICGC (including all costs and excluding applicable taxes)	(Amount in rupees -in words and figures)
		Signature of Authorised Signatory with the Seal of the firm.

Important instructions regarding e-tender

This is an e-procurement event of Deposit Insurance and Credit Guarantee Corporation (**DICGC**). The e-procurement service provider is MSTC Limited.

You are requested to read and understand the Notice Inviting E-Tender and subsequent Corrigendum, if any, before submitting your online tender. Tenderers who do not comply with the conditions with documentary proof (wherever required) will not qualify in the Tender for opening of price bid.

1.	<p>Process of E-tender:</p> <p>A) Registration: The process involves vendor's registration with MSTC e-procurement portal which is free of cost. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic Bidding for submission of Techno-Commercial Bid as well as Price Bid over the internet will be done. The Vendor should possess Class III signing and encryption type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. MSTC/DICGC is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).</p> <p>SPECIAL NOTE: THE PRICE BID AND THE COMMERCIAL BID HAS TO BE SUBMITTED ON-LINE ONLY AT www.mstcecommerce.com/eproc (Version 3)</p> <p>1) Vendors will receive a system generated mail confirming their registration in their email which has been provided during filling the registration form. In case of any Clarification, please contact DICGC, MSTC, (before the scheduled time of the e- tender).</p> <p>Contact person (MSTC):</p> <p>HO Central Help Desk: (For vendors)</p> <p>Phone Number :07969066600</p> <p>helpdeskho@mstcindia.in (Please mention "HO Helpdesk" as subject while sending emails)</p> <p>Availability</p> <p>Mr. Tanmoy Sarkar, Deputy Manager: 7651915418/8349894664 – wroopn11@mstcindia.in</p> <p>9:30 AM to 5:00 PM on all working days for all Technical issues e-Tenders, System settings etc.</p> <p>Contact person (DICGC):</p> <ul style="list-style-type: none"> • Shri Rajesh Satoor, Manager, HRMD
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	<p>Mobile No: 9769121333 Email id: rsatoor@rbi.org.in</p> <ul style="list-style-type: none"> Shri Sandeep Kumar, AM Mobile No: 8847083816 Email id: ksandeep@rbi.org.in <p>Vendors are required to register themselves online with www.mstcecommerce.com/eproc</p> <p>Register as Vendor -- Filling up details and creating own user id and password Submit. For further details, go to System Settings (on dashbar) Download Guide / Video / Registration Guide.</p> <p>B) System Requirement:</p> <ul style="list-style-type: none"> i) Windows XP-SP3 & above/Windows 7 Operating System ii) IE-7 and above Internet browser. iii) Signing type digital signature iv) JRE 7 update 9 and above software to be downloaded and installed in the system. <p>To enable ALL active X controls and disable 'use pop up blocker' under Tools→Internet Options→ custom level</p> <p>For more details, vendor may refer to the Vendor Guide and FAQ available www.mstcecommerce.com/eproc</p>
2.	<p>(A) Part I Techno-Commercial bid will be opened electronically on specified date and time as given in the NIT.</p> <p>(B) Part II Price bid will be opened electronically of only those bidder(s) whose Part I Techno-Commercial Bid is found to be Techno-Commercially acceptable by DICGC. Such bidder(s) will be intimated date of opening of Part II Price bid, through valid email confirmed by them.</p> <p>Note:</p> <p>The tenderers are advised to offer their best possible rates. There would generally be no negotiations hence please submit your most competitive prices while submitting the price bid. However, in case the lowest rate appears to be reasonable taking into account the prevailing market conditions, the order may be awarded to the lowest bidder and if the rate is still considered high, action as per prevailing instruction/guideline shall be taken. The Corporation is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender or to reject any or all of the tenders received without assigning any reason thereof.</p>
3.	All entries in the e-Tender should be entered in online Technical & Commercial Formats without any ambiguity.
4.	<p><u>Special Note towards Transaction fee:</u></p> <p><u>PAYMENT Of Transaction fee is online on MSTC site</u></p> <p>For the payment of transaction fee, the vendor should pay the transaction fee using the "Transaction Fee" Link in the vendor login. Here the vendor may select the particular e-Tender in which they want to participate.</p>

	<p>NOTE: The bidders should submit the transaction fee well in advance before the last date of submission of e-Tender as they will be activated for bid submission only after receipt of transaction fee by MSTC.</p> <p>Bidders may please note that the transaction fee should be deposited by debiting the account of the bidder only; transaction fee deposited from or by debiting any other party's account will not be accepted. Transaction fee is non-refundable.</p> <p>In case of failure to make payment towards Transaction fee for any reason, the vendor, in term, will not have the access to online e-tender.</p>
5.	<p>Vendors are instructed to use Upload Documents link in My menu to upload documents in document library. Multiple documents can be uploaded. Maximum size of single document for upload is 5 MB.</p> <p>Once documents are uploaded in the library, vendors can attach documents through Attach Document link against the particular e-Tender. Please note that if the documents are not attached to any e-Tender, the same cannot be downloaded by DICGC and it will be deemed that the vendor has not submitted the documents. For further assistance please follow instructions of vendor guide.</p>
6.	<p>All notices and correspondence to the bidder(s) shall be sent by email only during the process till finalization of e-Tender by DICGC as well as by MSTC (e-procurement service provider). Hence the bidders are required to ensure that their email address provided is valid and updated at the stage of registration of vendor with MSTC (i.e. Service Provider). Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate).</p>
7.	<p>(i) Bidders are requested to see the web site once again before the due date of e-Tender opening to ensure that they have not missed any corrigendum uploaded against the said e-Tender after downloading the e-Tender document. The responsibility of downloading the related corrigenda, if any, will be of the bidders only.</p> <p>(ii) No separate intimation in respect of corrigendum to this NIT (if any) will be sent to tenderer (s) who have downloaded the documents from web site. Please see website www.mstcecommerce.com/eproc of MSTC Ltd.</p>
8.	<p>E-tender cannot be accessed after the due date and time mentioned in NIT.</p>
9.	<p><u>Bidding in e-tender</u></p> <p>a) Bidder(s) need to submit necessary EMD, E-Tender fees (If ANY) and Transaction fees separately for the e-tender. Transaction fees are non-refundable. No interest will be paid on EMD. EMD of the unsuccessful bidder(s) will be refunded by DICGC.</p> <p>b) The process involves Electronic Bidding for submission of Techno Commercial Bid as well as Price Bid.</p> <p>c) The bidder(s) who have submitted the above fees can only submit their Techno Commercial Bids and Price Bid through internet in MSTC website</p>

	<p>www.mstcecommerce.com → e-procurement → Common Portal → Bid Floor Manager → live event → Selection of the live event → Techno Commercial Bid.</p> <p>d) The bidder should allow to run an application namely en Applt. by accepting the risk and clicking on run. This exercise has to be done twice immediately after reaching the bid floor. If this application is not run, then the bidder will not be able to save/submit his bid. (for details refer vendor guide & FAQ).</p> <p>e) First the vendor needs to fill up the Commercial specification if any and save it. Then the vendor should fill up the Techno-commercial bid. After filling the Techno-Commercial Bid, bidder should click 'save' for recording their Techno-Commercial bid. Once the same is done, the Price Bid link becomes active and the same has to be filled up and then bidder should click on "save" to record their price bid. Then once both the Techno-Commercial bid & price bid has been saved, the bidder can click on the "Final Submission" button to register their bid</p> <p>NOTE: - After clicking the final submission "Delete bid" option would be shown. If the vendor wants to delete the bid after final submission and re submit the bid, then he/she should click delete bid and resubmit the same and again click final submission.</p> <p>f) In all cases, bidder should use their own ID and Password along with Digital Signature at the time of submission of their bid.</p> <p>g) During the entire e-tender process, the bidders will remain completely anonymous to one another and also to everybody else.</p> <p>h) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above.</p> <p>i) All electronic bids submitted during the e-tender process shall be legally binding on the bidder. Any bid will be considered as the valid bid offered by that bidder and acceptance of the same by the Buyer will form a binding contract between Buyer and the Bidder for execution of supply/work. Such successful tenderer shall be called hereafter SUPPLIER/CONTRACTOR.</p> <p>j) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.</p> <p>k) Buyer reserves the right to cancel or reject or accept or withdraw or extend the tender in full or part as the case may be without assigning any reason thereof.</p> <p>l) No deviation of the terms and conditions of the e-Tender document is acceptable. Submission of bid in the e-tender floor by any bidder confirms his acceptance of terms & conditions for the e-Tender.</p> <p>m) Unit of Measure (UOM) is indicated in the e-tender Floor. Rate to be quoted should be in Indian Rupee as per UOM indicated in the e-tender floor/tender document.</p>
10.	Any order resulting from this open e-tender shall be governed by the terms and conditions mentioned therein.
11.	No deviation to the technical and commercial terms & conditions are allowed.

12.	DICGC has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
13.	The online e-Tender should be submitted strictly as per the terms and conditions and procedures laid down in the website www.mstcecommerce.com/eproc
14.	The bidders must upload all the documents required as per terms of NIT. Any other document uploaded which is not required as per the terms of the NIT shall not be considered.
15.	The bid will be evaluated based on the filled-in technical & commercial formats.
16.	The documents uploaded by bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny, EMD of defaulting bidder(s) will be forfeited. Punitive action including suspension and banning of business can also be taken against defaulting bidders

FORM OF TENDER

Place:
Date:

Chief General Manager
DICGC
2nd Floor, RBI Building,
Opp Mumbai Central Rly. Stn.
Mumbai- 400008

Tender for appointment of Concurrent Auditors for Deposit Insurance and Credit Guarantee Corporation (DICGC), Mumbai from July 1, 2025 till June 30, 2026

Sir/ Madam,

Having examined the requirements, conditions and schedule of quantities relating to the captioned work and having visited and examined the site of the work and also having acquired the requisite information relating thereto as involving the tender, I/ We hereby offer to take up the contract for conducting Concurrent Audit at the rates mentioned in the attached schedule of quantities and in accordance with the conditions of the tender and conditions of contract attached hereto.

2. We also agree that our tender will remain valid for acceptance by the Corporation for 21 days from the date of opening of Part I (Technical Bid) of the tender and this period of validity can be extended for such period as may be mutually agreed between the Bank and us.

3. Should this Tender be accepted, I/ We hereby agree to abide by and fulfil all the terms and conditions of the Tender and in the event of any default thereof, pay to you or your successors, or assignees or nominees such sums of money as are stipulated in the conditions contained in the tender document and the Articles of Agreement read with the written acceptance of the Contract.

4. I/ We understand that you reserve the right to accept or reject any or all the tender either in full or in part without assigning any reason therefor.

Dated this _____ day of _____ 2025

For and on behalf of M/s

(Signature with seal)

Name : _____

Designation : _____

Place : _____

Date : _____

(Certified true copy of the Power of Attorney of the above signatory should be enclosed).

Witnesses :

(1) Signature with name,
address and date

(2) Signature with name,
address and date

Annexure VI(A)

Appointment of Concurrent Auditors in DICGC- Criteria for Technical Bid Evaluation Parameters

Sl No.	Parameters	Marks	Max
1.	1. Experience in the firm – No. of years		15
	Less than 10 years 0	0	
	10 to 15 years 10	10	
	Above 15 years 15	15	
	Full Time Fellow Chartered Accountants (FCA) Partners		15
	Less than 4	0	
	4 to 6	10	
	Above 6	15	
	Association with the same firm – No. of parameters		10
	None	0	
	One partner associated for 10 years or more	5	
	More than one partner associated for 10 years or more	10	
	Key professional staff – Full time CA employees		15
	Less than 2 CAs	0	
	2 to 5 CAs	5	
	6 to 10 CAs	10	
	More than 10 CAs	15	
	Skilled Staff – Qualified in both the Groups of IPCC - No. of		15
	Less than 10	0	
	10 to 15	5	
	16 to 20	10	
	More than 20	15	
	Experience of the firm in bank audits		20
	(i) As System/ IS auditor		
	Less than 3 years	0	
	3 to 6 years	5	
	More than 6 years	10	
	(ii) As Concurrent Auditor/ Statutory Central/ Branch Auditor		
	3 to 6 years	5	
	More than 6 years	10	
	Past experience in RBI/DICGC audits* and performance assessment as Concurrent Auditor/ Statutory Central/ Branch Auditor		10
	Unsatisfactory	Up to (-10)	
	Satisfactory/ Good	5	
	Excellent	10	
	Maximum Marks		100

*Firms which are currently Statutory/ Statutory Branch Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment as on March 31, 2025 are NOT eligible

Annexure VI(B)

Appointment of Concurrent Auditors in RBI - Criteria for Financial Bid Evaluation			
Sl. No.	Particulars of the BID	Marks	
1	L-1 (lowest Bid)	100	
2	L-2	90	
3	L-3	80	
4	L-4	70	
5	L-5	60	
6	Above L-5	0	



**Request for Proposal (RfP)
for**

Appointment of Concurrent Auditor - DICGC

Office: Reserve Bank of India Building, Second Floor, (Opp. Mumbai Central Railway Station) Byculla, Mumbai – 400008.

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निक्षेप बीमा और प्रत्यय गारंटी निगम
Deposit Insurance and Credit Guarantee Corporation
www.dicgc.org.in

Short Tender: (Brief about the tender for appointment of firm as Concurrent Auditor of the Corp.)

Tender No.: DICGC//HRMD/1/25-26/...../.....)

Deposit Insurance & Credit Guarantee Corporation (DICGC) invites e-tender for appointment of firm as Concurrent Auditor as per the given scope of work.

2.3 The bids are invited through e-tender on portal of MSTC i.e., www.mstcecommerce.com in two parts viz., Technical and Price Bid. The Technical Bid shall contain details sought regarding various technical particulars of the proposal covering aspects of the firm like name and location, year of establishment, names of its partners, staff, their qualification / experience, registration number of the firm and all other such relevant particulars given in **Annexure I (with Appendices 1 and 2)**

2.4 The Price Bid shall contain details as per the Scope of Work given in **Annexure II and Annexure II(A)** and contain the details of the financial bid of the proposal exclusive of taxes, in the format given in Annexure III.

The date and time of commencement of online submission of e-tender is_____. The bids shall be submitted by the firms not later than **3.00 pm on June 23, 2025.**

3. Objective & Scope

The RfP is invited with a view to appoint a Concurrent Auditor for handling matters as per the given scope of work in **Annexure II and Annexure II(A).**

Date: May 30, 2025

Place: Mumbai

Chief General Manager
DICGC

Important Bidding Information Summary:

Purpose	Particulars
E-Tender No.	DICGC.....
Cost of Bidding Document	No cost has been prescribed for the bidding document
Date & time of Commencement of online submission of e-tender (Technical Bid and Financial Bid) on the MSTC portal	
Last Date and time of Submission of Bids	June 23, 2025 at 15.00 hrs
Bid Validity	The proposal must remain valid and open for evaluation according to the terms and conditions of the RFP for a period of at least thirty days (30 days) from the time the RFP closes .
Online Link for submission of Bids	www.mstcecommerce.com
Date & time of opening of Part – I (Technical Bid)	Part-I (Technical Bid) of the e-tender will be opened electronically on June 24, 2025 at 03.00 PM.
Date of opening of Part - II (Financial Bid)	Part-II (Financial Bid) will be opened electronically of only those bidder(s) whose Part-I (Technical Bid) is found acceptable by DICGC. Such bidder(s) will be intimated regarding date of opening of Part- II (Financial Bid) on valid e-mail Ids provided by them. In the eventuality of any afore-mentioned date being declared as a Holiday, the next working day shall become operative for the respective purpose mentioned herein.
Number of bids to be submitted.	The bids are invited through the portal of MSTC i.e., www.mstcecommerce.com in two parts viz., Technical and Price Bid. The Technical Bid shall contain details sought regarding various technical particulars of the proposal covering aspects of the firm like name and location, year of establishment, names of its partners, staff, their qualification / experience, registration number of the firm and all other such relevant particulars given in Annexure I . The Price Bid shall contain details as per the Scope of Work given in Annexure II and Annexure II(A) and contain the details of the financial bid of the proposal exclusive of taxes, in the format given in Annexure III. The above bids shall be submitted by the firms not later than 3.00 pm on June 23, 2025

Date of opening Technical Bids	June 24, 2025 at 3:00 PM		
Date of opening Financial Bids	as indicated in email to individual firms		
Criteria for Technical Bid Evaluation	Annexure VI(A)		
Criteria for Financial Bid Evaluation	Annexure VI(B)		
The tender document can be downloaded from the ‘Notices ->Tender Notices’ link on our website www.dicgc.org.in as well as from www.mstcecommerce.com i.e., MSTC portal. Any amendment(s)/ corrigendum/ clarification(s) with respect to this tender shall be uploaded on the website/ e-portal only. The applicants should regularly visit the above-stated website/ e-portal for any Amendment/ Corrigendum/ Clarification.			
Contact Details of DICGC Officials			
Name	Designation	Phone Number	Email Id
Shri Rajesh Satoor	Manager	9769121333	rsatoor@rbi.org.in
Shri Sandeep Kumar	Asst. Manager	8847083816	ksandeep@rbi.org.in

Note: Please note that all the information as required under this RfP needs to be provided. Proposal submitted with incomplete information is liable to be rejected. DICGC's decision in this regard will be final and binding.

1. Introduction and Disclaimer

1.1 Purpose of RfP

The purpose of RfP is to “**appoint a Chartered Accountant firm as Concurrent Auditor in DICGC**” to undertake work as per scope given in Annexure II.

1.2 Information Provided

The Request for Proposal (RfP) document contains statements derived from information that is believed to be relevant at the date but does not purport to provide all the information that may be necessary or desirable to enable an intending contracting party to determine whether to enter into a contract or arrangement with DICGC. Neither DICGC nor any of its employees, agents, contractors, or advisors give any representation or warranty, express or implied, as to the accuracy or completeness of any information or statement given or made in this document. Neither DICGC nor any of its employees, agents, contractors, or advisors has carried out or will carry out an independent audit or verification exercise in relation to the contents of any part of the document.

1.3 Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, DICGC and its officers, employees, contractors, agents, and advisors disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RfP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of DICGC or any of its officers, employees, contractors, agents, or advisors.

1.4 Costs to be borne by Respondents

All costs and expenses incurred by Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to the attendance at meetings, discussions, demonstrations etc. and providing any additional information required by DICGC, will be borne entirely and exclusively by the Respondent.

1.5 No Legal Relationship

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

1.6 Respondent Obligation to Inform Itself

The Respondent must conduct its own investigation and analysis regarding any information contained in the RfP document and the meaning and impact of that information.

1.7 Evaluation of Offers

Each respondent acknowledges and accepts that DICGC may in its absolute discretion apply selection criteria specified in the document for evaluation of proposals for short listing / selecting the eligible vendor(s). The RfP document will not form part of any contract or arrangement, which may result from the issue of this document or any investigation or review, carried out by a recipient.

1.8 Maintaining Secrecy and Confidentiality

The respondent shall be liable to maintain secrecy and confidentiality of all the information / data / operations, etc. of DICGC.

1.9 Errors and Omissions

Each respondent should notify DICGC of any error, omission, or discrepancy found in its RfP document.

1.10 Acceptance of Terms

A respondent will, by responding to DICGC for RfP, be deemed to have accepted the terms of this Introduction and Disclaimer.

1.11 Lodgement of RfP

1.11.1 RfP Submission: Please refer to Page 3 & 4 of this document.

1.11.2 RfP Validity period - Please refer to Page 3 of this document.

1.11.3 Cost of Bidding Document

No cost has been prescribed for the bidding document.

1.11.4 One bid per bidder

Each bidder shall submit only one bid for appointment as Concurrent Auditor - DICGC.

1.12 Communication in respect of queries relating to RfP

DICGC may, in its absolute discretion, seek additional information or material from any respondents after the RfP closes and all such information and material provided must be taken to form part of that respondent's response.

Respondents should provide details of their contact persons, fax, telephone number, email and full address(s) to ensure that replies to RfP could be conveyed promptly.

If DICGC, in its absolute discretion, deems that the originator of the question will gain an advantage by a response to a question, then DICGC reserves the right to communicate such response to all respondents.

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

1.13 Notification

DICGC will notify the successful bidder in writing as soon as practicable about the outcome of the RfP. DICGC is not obliged to provide any reasons for any such acceptance or rejection. No deviations/ conditions shall be stipulated by the Concurrent Auditor in both technical and

financial bids. Conditional tenders will not be accepted and will be summarily rejected.

1.14 Disqualification

Any form of canvassing / lobbying / influence / query regarding short listing, status, etc. will be considered as a ground for disqualification. Falsification/ suppression of information shall lead to disqualification of the bidder/ cancellation of contract even after award of work during the currency of the contract.

1.15 Tenure

a) The initial appointment will be for a period of one year with provision for reappointment for a further period of two years subject to yearly review and satisfactory performance at the DICGC's sole discretion.

b) Decision of DICGC in all matters as eligibility in such stages of eligibility is to be undertaken at which such scrutiny to the documents to be produced, award of assignment and any other matter relating to this notification will be final and binding on the applicants. No correspondence or personal enquiries shall be entertained by the DICGC in this regard.

1.16 Selection Process

This RfP will be assessed on the following selection process: -

Phase – 1: Technical Evaluation:

a) Eligibility Criteria:

(i) The applicant firm must be a Category-1 Chartered Accountant Firm registered with ICAI of India and practicing continuously in India for the last fifteen years as on January 01, 2025.

(ii) The firm must have Head office or branch office in Mumbai headed by a full-time partner.

b) Mandatory Criteria:

(iv) The firm should not have been blacklisted/debarred anytime during last 4 Financial years ended 31st March 2025 from participation in a tender floated by any central/state PSU including DICGC / RBI or any State/Central Government Department/Institutes or any autonomous body funded and/or controlled by any state/central government.

(v) The firm/partner associated should not been penalized for any disciplinary proceedings and no disciplinary proceedings should be pending against them as on the date of application.

(vi) Firms which are currently Statutory / Statutory Branch Auditors / Concurrent auditors of RBI / Deposit Insurance and Credit Guarantee Corporation of India (DICGC) / Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL) / Reserve Bank Information Technology Private Limited (ReBIT) / Indian Financial Technology and Allied Services (IFTAS) in the past but at least two years have not lapsed since the completion of such assignment as on March 31, 2025 are 'Not eligible'.

It is essential that, all the above criteria prescribed are fulfilled to be eligible for appointment as concurrent audit. The eligibility / mandatory criteria shall have to be met at the time of evaluation and the firm shall continue to meet the criteria throughout the currency of the agreement. Firm/ Partners should disclose relationship, if any, to any director of the Corp.

The applicant firm should be registered under the Goods and Services Tax Act, 2017 and must submit a copy of PAN, GST Registration certificate.

The maximum marks that can be scored under Technical Evaluation will be 100. Firms securing 60 marks or more only will be considered for the next stage of financial evaluation.

The decision of DICGC will be final in this regard.

Phase – 2: Financial Bid Evaluation:

The financial bid of technically qualified bidders alone will be opened on indicated time in the email to individual firms.

Final Selection of the Concurrent Auditor would be based on a formula, summing up the marks received in both Technical (60% weightage) and Financial (40% weightage) evaluation.

In case of a tie, the same would be resolved by giving additional weightage to the firm that has higher number of years of experience, or more number of FCA partners, etc.

DICGC reserves all rights to accept or reject any or all proposals at any stage without assigning any reasons thereof. The decision of DICGC will be final in this regard.

The financial bids shall be opened in the presence (virtual) of the bidders representatives who choose to attend (only one representative per bidder). The name of the bidder, the quality score and the offered prices shall be read aloud and recorded when the financial bids are opened.

Guidelines & Instructions

(xiii) DICGC has made an endeavour to make available all relevant information in the RfP. For any further information or clarification during the tender period, **only** the Contact Officers named above may be contacted. In case the bidder has any doubt about the meaning of anything contained in the tender document, he/ she shall seek clarification from Contact Officers mentioned above at least five days before submitting his/ her bid. Any such clarification, together with all details on which clarification had been sought, may also be forwarded to all bidders without disclosing the identity of the bidder seeking clarification. All communications between the bidder and the Corporation shall be carried out in writing. Except with express permission, the bidder should not communicate directly with any other DICGC personnel involved in work concerning this invitation. Failure to comply with this requirement may result in the disqualification of the firm from this competition.

(xiv) Remuneration: The minimum monthly remuneration would be ₹80,000/- (Rupees eighty thousand only) exclusive of GST and inclusive of all costs for undertaking the Concurrent Audit of the Corporation. The remuneration shall cover audit of 10 claim certificates per month at no additional charge and ₹ 3,000/- per certificate for additional claims certificates beyond 10 per month. The remuneration specified would be applicable for the period of three years and will not be changed on renewal. The remuneration would be paid after deduction of Income Tax at source in terms of Section 194-J of the Income Tax Act 1961 and other applicable taxes. The quoted remuneration shall be final and irreversible. The payment shall be made electronically within a reasonable period after submission of bill by the firm. DICGC shall not be liable for any penalty for delay in payment for reasons beyond its control. No advance shall be paid.

(xv) Government Tax – Bidders are responsible for establishing the status of the services for the purpose of any government tax including Indirect tax, CESS, etc. to Gol. Any applicable taxes should be included and shown in financial proposal.

(xvi) Letters and Declaration to Accompany Tenders - The bid must be accompanied by scanned copy of a letter on firm's letter head showing the full registered name (s) and registered office address of the bidder. It should be signed by a person of suitable authority to commit the bidders to a binding contract.

(xvii) Submission of Tenders - Bids must be submitted on www.mstcecommerce.com. Detailed guidelines on the process to submit e-Tender by the vendors have been mentioned in **Annexure IV**.

(xviii) Conflict of Interest - Bidders must disclose in their bid details of any circumstances, including personal, financial and business activities that will, or might, give rise to a conflict of interest. Where bidders identify any potential conflicts, they should state how they intend to avoid such conflicts. DICGC reserves the right to reject any bid which, in DICGC's opinion, gives rise, or could potentially give rise to, a conflict of interest.

(xix) Undertaking/ Submission- Bidders must give an undertaking/ submission that:

- a)** There has not been any disciplinary action initiated or contemplated/suspension of business against the entity/ firm by ICAI/DICGC or other regulatory / statutory authority since existence / inception.
- b)** None of the partner/employees have been convicted of any offence involving moral turpitude or has been found guilty of economic offence.
- c)** No appeal/unresolved dispute/suit/case/application has been pending at any court in India regarding the existence of the business / right to carry on practice.
- d)** The firm/ company shall abide by all the laws of the land in respect of Labour Act, PPF, gratuity, ESI, minimum wages, etc (*The Corporation shall not be responsible for any claim on any account for not abiding with these laws.*)
- e)** Duly filled and signed "FORM OF TENDER" (Annexure- VI) to be submitted.

(xx) Indemnity - The successful bidder shall exercise reasonable skill, care and diligence in the performance of the assignment and indemnify and keep DICGC, its officers and other staff indemnified in respect of any loss, damage or claim howsoever arising out of or related to breach of contract, statutory duty or negligence by the firm or its staff, agents or sub-contractors in relation to the performance or otherwise of the services to be provided under the Contract.

(xxi) Assigning to Others - The successful bidder shall not, without the prior written consent of DICGC, assign or transfer or cause to be assigned or transferred, whether

actually or as the result of takeover, merger or other change of identity or character of the Experts, any of its rights or obligations under the Contract or any part, share or interest therein. Upon any such assignment or transfer, this engagement may forthwith be terminated by DICGC.

(xxii)Deployment of resources: The firm should deploy one CA, one skilled assistant, (passed group II of the IPCC examination) and one semi-skilled personnel (at least Group I of IPCC and undergoing Article training) to the Corporation daily (working days). The persons/team so deputed will work in the office during normal office hours, process and put up the notes/information to the Manager or any other officer of the Corporation as decided from time to time. In normal course, the team deployed by the firm should not be shuffled, but only under extreme exigencies, and even in such situations, it should be ensured that the entire team of two (02) skilled and one (01) semi-skilled staff are replaced in a staggered manner with a minimum gap of one (01) month. The Firm/ Company shall provide identity cards to all its employees or agents who shall be doing the subject job at the Corporation's premises. All the employees and agents should bear the identity card at all the times they are working in the Corporation's premises. The Firm/ Company shall obtain Police Verification Report on character and antecedents of its personnel and other details pertaining to age, educational qualification, name, Aadhaar card and permanent address to be provided under this contract along with their passport size photograph before engaging them for duty in the Corporation's Premises. The Corporation will not provide any other facility/ charges to staff besides suitable sitting space. Periodical meetings with the Concurrent Auditors would be held with the Corporation's Management Team/ HoDs to review the working of the Corporation in the period concerned and discuss any changes and its impact on the Corporation.

(xxiii) Prevention of Sexual Harassment Clause: The firm/ company shall be solely responsible for full compliance with provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. In case, any grievance of sexual harassment is filed against employee/s of the firm at workplace of DICGC, the complaint will be dealt by the Internal Complaint Committee constituted by the firm and the firm shall ensure appropriate action under the said Act.

Any complaint of sexual harassment from any aggrieved employee of the firm/ company against any employee/ customer/ visitor of DICGC shall be taken cognizance of by the Complaints Committee constituted by the Corporation/Corporation is a part of.

The firm/ company shall be responsible for any monetary compensation that may be required to be paid in case the incident involves the employees of the Service Provider, for instance any monetary relief to the Corporation's employee, if sexual violence by the employee of the Service Provider is proved.

The firm/ company shall be responsible for educating its employee about prevention of sexual harassment at workplace and related issues. The firm/ company shall provide a complete and updated list of its employees who are deployed within the Corporation's premises. A clause to such effect shall also be incorporated in the formal agreement to signed with the CA firm selected as Concurrent Auditor of Corporation under this RfP.

(xxiv) Termination - DICGC may, at its sole discretion and at any time terminate the Contract by giving a month's notice and inform the firm of DICGC's decision by written instruction to that effect. In the event of the Contract being so terminated, the firm shall take such steps as are necessary to bring the services to an end, (including terminating any sub-contracts placed by the firm) in a cost effective, timely and orderly manner.

In the event of termination of this contract for any reason whatsoever, the Successful Bidder/ or persons employed by it or its agents shall not be entitled for any sum or sums whatsoever from the Corporation by way of compensation, damages or otherwise.

(xiii) Commercial conditions and settlement of dispute by Arbitration- All disputes and differences of any kind whatever arising out of or in connection with this appointment shall be referred to Chief General Manager, DICGC, Mumbai and settled by him/ her who shall state his/ her decision in writing. Such decision may be in the form of a final certificate or otherwise. If either the Employer or the firm be dissatisfied with the decision of the Chief General Manager, DICGC, on a matter, question or dispute of any kind or as to withholding by the Corporation of any Certificate to which the firm may claim to be entitled, then and in any such case either party (the Employer or the firm) may within 28 days, after receiving notice of such decision, give a written notice to the other party requiring that matters in dispute be arbitrated upon. Such written notice shall specify the matters which are in dispute or difference, of which such written notice has been given and no other shall be and is hereby referred to the arbitration and final decision of an arbitrator to be agreed upon by both the parties or, in case of disagreement as to the appointment of single arbitrator, to the appointment of two arbitrators, one to be appointed by each party, which arbitrators shall, before taking upon themselves the burden of reference, appoint an Umpire. The entire arbitration will be governed by the Indian Arbitration and Conciliation Act 1996.

(xiv) Dispute resolution- All disputes arising out of or in any way connected with this appointment shall be deemed to have arisen at Mumbai and only Courts in Mumbai shall have the jurisdiction to determine the same.

(xv) Signing of the Contract Agreement: In case of partnership firms the Tender submitted on behalf of a firm shall be signed by the partner of the firm on its behalf. On receipt of intimation from the Corporation regarding acceptance of the Tender, the successful tenderer shall be bound to implement the Contract from the date specified therein. He/ She shall sign an agreement in accordance with the extant provisions. He/ She shall also be liable to pay appropriate and required stamp duty amount on the said agreement in accordance with the Stamp laws in force in Maharashtra.

Commonly raised queries and clarification

Sl. No	Nature of clarification required	Response / Clarification of DICGC
1.	Whether the mode of communication i.e., provision of the data /details /workings /documents for executing the work would be on e-mail; similarly, whether the final deliverables/ reports to be provided on e-mail or physical (manual) signed reports would be required every month	Necessary data will be provided in soft copy through email Final report to be handed over in hard as well as soft copy.
2.	Whether the data extraction and collation from the system would be undertaken by DICGC.	Yes. The firm may be given viewing rights on the lines of the auditor so that verification of data will be easier.
3.	While the tender appears to be for July 1, 2025 to June 30, 2026, Point 2 ("Tenure") of the RFP specifically mentions that the appointment will be valid for three years. Accordingly, whether the financial bid would cover a period of 1 year or 3 years. If the tenure is for 3 years, whether the fees (remuneration) is to be provided separately for each year or a consolidated amount for 3 years.	The fees must be specified for one year. It will be the same for all years in the contract period.
4.	Whether any out-of-pocket expenses incurred for providing the services in other parts of the country such as outstation travelling, accommodation or any other expenses (if applicable) would be reimbursed by DICGC separately.	There is no requirement for outstation travel as the sole office of Corporation is located in Mumbai itself.
5.	Timelines for raising of invoices towards professional services (monthly/ quarterly) and processing of these invoices by DICGC.	Monthly invoices.
6.	While we understand that the DICGC may terminate the contract by giving a month's notice, whether the same would also be applicable to the bidder.	No. Please refer to Para 4 (ix) of the RfP (Page 14) wherein it has been stated that DICGC may, at its sole discretion and at any time terminate the Contract by giving a month's notice and inform the firm of DICGC's decision by written instruction to that effect.

Annexure I

	Annexure 1 (with Appendices 1 (A) and 1 (B))	
	Application for appointment of Concurrent Auditor: Technical Bid Form	
1	Name of the firm	
2	Complete postal Address	
3	Telephone numbers	
4	Email address	
5	Date of opening of the Firm	
6	Goods and Services Tax Identification Number (GSTIN)	
7	Firm Registration No.	
8	Unique Code No.	
9	Permanent Account Number (PAN)	
10	Number of Full time FCA partners	
11	Details of the Partners (as per Appendix 1)	
12	No of qualified CA employed	
13	No. of skilled staff-qualified in Group II - IPCC	
14	No. of semi-skilledstaff-qualified in Group I - IPCC	
15	No. of other Assistants	
16	Detailsof Experience of the Firm in audits in banks/RBI (as per Appendix 2)	
	I declare that:	
	(a) neither the firm nor any partner has been subjected to any disciplinary proceedings initiated by the ICAI	
	(b) neither the firm nor any partner has been debarred or blacklisted by any Government / Semi-Government organisation/Institution in India or abroad.	
		Signature of Authorised Signatory with the Seal of the firm

Appendix 1 (to Annexure I)

Details of the Partners						
Name of the Partner	Date of becoming		Date of joining the Firm	Membership Number	Educational Qualification	Experience
	ACA	FCA				

(Signature of Authorised Signatory with Seal of the firm)

Appendix 2 (to Annexure I)

[illegible]

(Signature of Authorised Signatory with Seal of the firm)

UNDERTAKING

- (vi) We, M/s.(name of firm) having registered office at
..... (address of firm),
proposing to conduct the Concurrent Audit of DICGC, Mumbai are currently NOT Statutory Branch Auditors / Concurrent Auditors of any other Office / Central Office Department of RBI, Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL) / Reserve Bank Information Technology Private Limited (ReBIT) / Indian Financial Technology and Allied Services (IFTAS)/DICGC and have NOT undertaken Statutory Central / Branch/ Concurrent Audit in any other Office / Central Office Department of these entities in the past but at least two years have not lapsed since the completion of such assignment as on March 31,2025 are 'Not eligible'
- (vii) There has not been any disciplinary action initiated or contemplated/suspension of business against the entity/ firm by ICAI/DICGC or other regulatory / statutory authority since existence / inception.
- (viii) None of the partner/employees have been convicted of any offence involving moral turpitude or has been found guilty of economic offence.
- (ix) No appeal/unresolved dispute/suit/case/application has been pending at any court in India regarding the existence of the business / right to carry on practice.
- (x) The firm/ company shall abide by all the laws of the land in respect of Labour Act, PPF, gratuity, ESI, minimum wages, etc *(The Corporation shall not be responsible for any claim on any account for not abiding with these laws.)*

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

Date:

Place:

Certified documents to be uploaded for determining eligibility criteria and evaluation of technical bids:

Sr No.	Particulars	Certified documents to be uploaded
15.	Bidder should be a company registered under Companies Act or an LLP registered under LLP Act or Partnership Firm or Proprietary firm.	Copy of the Memorandum and Articles of Association/Certificate of Incorporation/ Partnership Deed/ Similar other relevant documents.
16.	Proof of being Category 1 Chartered Accountant (CA) Firm	ICAI Certificate
17.	Proof of PAN registration	Copy of PAN Card
18.	Proof of GST registration	Copy of GST Registration Certificate
19.	Experience of the Firm - No. of years	ICAI Firm card
20.	Details of Partners	i. Partnership Deed and/or similar other relevant document and ii. ICAI Firm Card
21.	Number of Full time Fellow Chartered Accountant (FCA) Partners	i. ICAI Firm card ii. Copy of the Memorandum and Articles of Association/ Certificate of Incorporation/ Partnership Deed deed/ Similar other relevant documents
22.	Association with the same firm – No. of partners	i. ICAI Firm card ii. Copy of the Memorandum and Articles of Association/ Certificate of Incorporation/ Partnership Deed/ similar other relevant documents.
23.	Number of Full time CA employees presently deployed – Key professional staff	i. Membership number & related ICAI certificate ii. Letter of Appointment
24.	Number of Skilled Staff - Qualified in Group II of IPCC	i. Degree certificate/ Marks sheet issued by ICAI in support of having passed the Group II IPCC exam and ii. Appointment letters issued by the firm
25.	Details of experience of the firm in banks audits as i) As System/ IS auditor ii) As Concurrent Auditor/ Statutory Central/ Branch Auditor	For the purpose of experience, only the number of years will be considered and not the number of institutions. For example, if in a particular year the firm has conducted audit in three banks, the number of years of

		experience considered will only be one and not three. The experience letters should be uploaded year wise.
26.	Details of past experience in DICGC/RBI audits and performance assessment by RBI as Concurrent Auditor/ Statutory Central/ Branch Auditor	The relevant appointment letters and performance assessment report issued by DICGC/RBI with respect to RBI Audits.
27.	Number of semi-skilled staff qualified in Group I-IPCC	Appointment Letters issued by the firm
28.	Number of other assistants	Appointment Letters issued by the firm

Scope of work - Concurrent Audit

The Deposit Insurance and Credit Guarantee Corporation (DICGC) is a wholly owned subsidiary of Reserve Bank of India (RBI) set up under the DICGC Act, 1961 and is principally in the business of deposit insurance. The Corporation maintains three separate funds viz 1. Deposit Insurance Fund 2. Credit Guarantee Fund and 3. General Fund. The Deposit Insurance Fund receives the moneys by way of premium from insured banks and pays out towards Deposit Insurance claims of liquidated / merged banks etc. As there is no fresh credit guarantee business at present, there is limited activity in Credit Guarantee Fund. The General Fund is meant for establishment overheads of the Corporation. The Corporation invests the surplus funds in Central Govt. Securities and is liable to pay income tax. The Corporation also pays Professional Tax as per the extant guidelines. The scope of work of Concurrent Auditor of the Corporation is detailed as below:

(I) Department of Accounts (DAT)

S.No.	Scope of Work	Department
1	Daily vouchers (payments and receipts) passed by Departments/Sections and their posting.	DAT
2	Verification of inward stamp/date on the invoices.	All Departments
3	Verification of vouchers after posting.	All Departments
4	Verification of timely payment to MSME registered vendors. Reporting of delayed payment in the monthly audit report.	All Departments
5	Day Books / Scroll Books / Ledgers.	DAT
6	Daily Trial Balance.	DAT
7	Compliance with approved accounting procedures.	DAT
8	RBI Current Account Reconciliation – Accounting for Receipts and Payments	DAT
9	Compliance with requirements of tax laws.	DAT
10	Reimbursement to/from RBI.	DAT
11	Compliance with RBI Expenditure Rules.	DAT
12	Checking of TDS at applicable rate/s, TDS deposits & Filing of tax returns	DAT
13	All payments including Statutory Payment, advance income tax.	DAT
14	Monitoring Opening and Closing of Accounts in IASS	DAT
15	Monthly verification of reconciliation of Trial Balance heads	DAT

16	Verification of all statutory payment whether paid on or before due date and verification of statutory returns.	DAT
17	Verification of GSTR1 with books of accounts (trial balances/ledgers/P&L statement) on a monthly basis.	IOD
18	Reconciliation between GSTR1 and GSTR3B on a monthly basis.	DAT
19	Verification of eligible Input tax credit (ITC) booked and reconciliation of books of accounts with GST returns (GSTR2B/GSTR3B).	All Departments
20	Identification and reporting of pending ITC and any loss incurred due to ineligible or unclaimed ITC. Preparation of department-wise pending ITC report to be included in the monthly audit report.	All Departments
21	Verification of Statutory returns filed within timeline.	DAT
22	Verification of 26Q (quarterly) with challans and TDS working.	DAT
23	Verification of year end entries including outstanding expenses booked for the year.	All Departments
24	Monitoring of pending tax matters related to Direct tax and Indirect tax.	DAT
25	Verification of depreciation working on a quarterly/half yearly/Nine- month/yearly basis.	HRMD and DIT

(J) Treasury Dealing Room (TDR)

11. Investment Accounting / Investment Registers.
12. Compliance with Treasury Manual / approved procedures.
13. Compliance with set parameters / ratios.
14. Rate reasonability Test.
15. Reconciliation of investment holdings with PDO Statements.
16. Deal confirmations.
17. Inter-fund deals.
18. Timeliness of receiving coupons / redemption proceeds.
19. Deployment of surplus funds / maintaining Funds position.
20. Transactions with CCIL.

(K) Insurance Operation Department (IOD)

9. Timeliness of receipt of premiums and their accounting
10. Correctness of computation / appropriation of premium remittance
11. Checking of premium amount and assessable deposits accounted for with DI Returns submitted.
12. Actual comparison of Balance as per Assessment Advice with Ledger (apart from the AA vs GL report)
13. Test checking of interest charged on delayed payment of premium and adjustment of credit/ debit balances.
14. Updates in status of banks in BRC module

15. Verification of GST data with books.
16. Refund of credit balances in excess of Rs 1000 to insured banks.

(L) Credit Guarantee Department & Recovery Management Cell (CGD & RMC)

9. Accounting and reconciliation of assets and liabilities related to credit institutions.
10. Appropriation of recoveries
11. Accounting of all Value Free Transfers and related vouchers
12. Accounting of all recovery repayments and associated vouchers
13. Processing of all payments (including those related to seminars/workshops conducted by RMC and excess repayments received)
14. Ensuring compliance with RBI Expenditure Rules
15. Monthly verification of reconciliation of Trial Balance heads
16. Maintenance and verification of Registers/Ledgers

(M) Human Resource Management Department (HRMD) & SAMADHAN

14. Overtime payment.
15. Bills - TA/HA, Medical, Transfer Bills, Reimbursement of Conveyance charges, Out of pocket expenses, payments to vendors and service providers, payments related to staff welfare etc.
16. All financial transactions will be subjected to Concurrent Audit at pre-payment (post sanction) stage and post payment stage to ensure conformity with Expenditure Rule of the Bank as well as Statutory & Regulatory Compliance norms. This will require a hundred percent check of financial transactions.
17. Service Sheets (e.g. date of increment, etc.)
18. Dead Stock-Purchase, Capitalization & Maintenance of Register.
19. Stationery.
20. Compliance with CVC Guidelines.
21. Compliance with RBI Expenditure Rules.
22. Insurance of dead stock, laptops, computers etc.
23. The Concurrent Auditor should also submit a monthly Statutory and Regulatory Compliance Certificate confirming that they have carried out 100% check of transactions and there is 100% compliance with Statutory and Regulatory requirements, prescribed by the authorities.
24. Compliance to MSMED Act 2006.
25. Compliance with Professional tax rules
26. Monthly CA report

(N) Department of Information Technology (DIT)

8. Purchase and buy back of computer hardware
9. Purchase of software/stationery and consumables
10. All payments regarding to above purchase/ buybacks/ write offs
11. Accounting policy relating to capitalization/depreciation of computer software/hardware and electronic items
12. Obtaining and managing Bank Guarantees (BGs)
13. Maintenance of AMCs
14. Monthly reconciliation of Trial Balance items

(O) Claims Settlement Department (CSD):

Pre-sanction of Deposit Insurance Claims Settlement: Verification of Main and Supplementary claims found admissible for payment by Claims Settlement Department and issuing a certificate thereof certifying amount of admissible claim and recording their observations, if any, in a timely manner.

(P) Legal Cell

4. Compliance with requirements of tax laws.
5. Compliance with RBI Expenditure Rules.
6. Daily vouchers (payments and receipts) passed by Departments/Sections and their posting.

List of Registers/Records/Subsidiary books to be checked by CAs firm

Sl. No.	Details
1.	Deposit Insurance Fund Investment Register
2.	Credit Guarantee fund Investment Register
3.	General Fund Investment Register
4.	Dead Stock Register
5.	Inventory Register
6.	Stationary Register
7.	Officers Lounge & dining room coupon Register
8.	Consolidated Payment Register
9.	Imprest Cash Register
10.	Franking Machine Register
11.	Suspense Register
12.	Sundry Deposit Register
13.	Sundry Debtors Encashment Register
14.	Sundry Debtors Register
15.	Sundry Creditors Register
16.	Any other Register/Scroll Book connected with the areas covered in the Concurrent Audit Guidelines

Other verification/audit work to be undertaken by the CAs

1.	Auditing of Deposit Insurance Claims
2.	Auditing of leave binders
3.	Auditing of Recovery Sheets of Advances
4.	Auditing of Chartered Accounts' Bills
5.	Auditing of Advocates' Bills
6.	Auditing of Day Book of General Fund
7.	Auditing of Day Book of Deposit Insurance Fund
8.	Auditing of Day Book of Credit Guarantee Fund
9.	Auditing of Increments
10.	Auditing of Credit Guarantee Cheque Deposit Registers
11.	Auditing of Deposit Insurance Premium Lots
12.	Cumulative Recovery Register of CGD
13.	Provision Register for Traceable Depositors of CGD
14.	Provision Register for Untraceable Depositors of CGD

	Application for appointment as Concurrent Auditors : Financial Bid Form	
1	Name of the Firm	
2	Complete Postal Address	
3	Monthly remuneration for carrying out Concurrent Audit in DICGC (including all costs and excluding applicable taxes)	(Amount in rupees -in words and figures)
		Signature of Authorised Signatory with the Seal of the firm.

Annexure IV

Important instructions regarding e-tender

This is an e-procurement event of Deposit Insurance and Credit Guarantee Corporation (**DICGC**). The e-procurement service provider is MSTC Limited.

You are requested to read and understand the Notice Inviting E-Tender and subsequent Corrigendum, if any, before submitting your online tender. Tenderers who do not comply with the conditions with documentary proof (wherever required) will not qualify in the Tender for opening of price bid.

1.	<p>Process of E-tender:</p> <p>A) Registration: The process involves vendor's registration with MSTC e-procurement portal which is free of cost. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic Bidding for submission of Techno-Commercial Bid as well as Price Bid over the internet will be done. The Vendor should possess Class III signing and encryption type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. MSTC/DICGC is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).</p> <p>SPECIAL NOTE: THE PRICE BID AND THE COMMERCIAL BID HAS TO BE SUBMITTED ON-LINE ONLY AT www.mstcecommerce.com/eproc (Version 3)</p> <p>1) Vendors will receive a system generated mail confirming their registration in their email which has been provided during filling the registration form. In case of any Clarification, please contact DICGC, MSTC, (before the scheduled time of the e- tender).</p> <p>Contact person (MSTC):</p> <p>HO Central Help Desk: (For vendors)</p> <p>Phone Number :07969066600</p> <p>helpdeskho@mstcindia.in (Please mention "HO Helpdesk" as subject while sending emails)</p> <p>Availability</p> <p>Mr. Tanmoy Sarkar, Deputy Manager: 7651915418/8349894664 – wroopn11@mstcindia.in</p> <p>9:30 AM to 5:00 PM on all working days for all Technical issues e-Tenders, System settings etc.</p> <p>Contact person (DICGC):</p> <ul style="list-style-type: none">• Shri Rajesh Satoor, Manager, HRMD
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	<p>Mobile No: 9769121333 Email id: rsatoor@rbi.org.in</p> <ul style="list-style-type: none"> Shri Sandeep Kumar, AM Mobile No: 8847083816 Email id: ksandeep@rbi.org.in <p>Vendors are required to register themselves online with www.mstcecommerce.com/eproc</p> <p>Register as Vendor -- Filling up details and creating own user id and password Submit. For further details, go to System Settings (on dashbar) Download Guide / Video / Registration Guide.</p> <p>B) System Requirement:</p> <ul style="list-style-type: none"> i) Windows XP-SP3 & above/Windows 7 Operating System ii) IE-7 and above Internet browser. iii) Signing type digital signature iv) JRE 7 update 9 and above software to be downloaded and installed in the system. <p>To enable ALL active X controls and disable 'use pop up blocker' under Tools→Internet Options→ custom level</p> <p>For more details, vendor may refer to the Vendor Guide and FAQ available www.mstcecommerce.com/eproc</p>
2.	<p>(A) Part I Techno-Commercial bid will be opened electronically on specified date and time as given in the NIT.</p> <p>(B) Part II Price bid will be opened electronically of only those bidder(s) whose Part I Techno-Commercial Bid is found to be Techno-Commercially acceptable by DICGC. Such bidder(s) will be intimated date of opening of Part II Price bid, through valid email confirmed by them.</p> <p>Note:</p> <p>The tenderers are advised to offer their best possible rates. There would generally be no negotiations hence please submit your most competitive prices while submitting the price bid. However, in case the lowest rate appears to be reasonable taking into account the prevailing market conditions, the order may be awarded to the lowest bidder and if the rate is still considered high, action as per prevailing instruction/guideline shall be taken. The Corporation is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender or to reject any or all of the tenders received without assigning any reason thereof.</p>
3.	All entries in the e-Tender should be entered in online Technical & Commercial Formats without any ambiguity.
4.	<p><u>Special Note towards Transaction fee:</u></p> <p><u>PAYMENT Of Transaction fee is online on MSTC site</u></p> <p>For the payment of transaction fee, the vendor should pay the transaction fee using the "Transaction Fee" Link in the vendor login. Here the vendor may select the particular e-Tender in which they want to participate.</p>

	<p>NOTE: The bidders should submit the transaction fee well in advance before the last date of submission of e-Tender as they will be activated for bid submission only after receipt of transaction fee by MSTC.</p> <p>Bidders may please note that the transaction fee should be deposited by debiting the account of the bidder only; transaction fee deposited from or by debiting any other party's account will not be accepted. Transaction fee is non-refundable.</p> <p>In case of failure to make payment towards Transaction fee for any reason, the vendor, in term, will not have the access to online e-tender.</p>
5.	<p>Vendors are instructed to use Upload Documents link in My menu to upload documents in document library. Multiple documents can be uploaded. Maximum size of single document for upload is 5 MB.</p> <p>Once documents are uploaded in the library, vendors can attach documents through Attach Document link against the particular e-Tender. Please note that if the documents are not attached to any e-Tender, the same cannot be downloaded by DICGC and it will be deemed that the vendor has not submitted the documents. For further assistance please follow instructions of vendor guide.</p>
6.	<p>All notices and correspondence to the bidder(s) shall be sent by email only during the process till finalization of e-Tender by DICGC as well as by MSTC (e-procurement service provider). Hence the bidders are required to ensure that their email address provided is valid and updated at the stage of registration of vendor with MSTC (i.e. Service Provider). Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate).</p>
7.	<p>(i) Bidders are requested to see the web site once again before the due date of e-Tender opening to ensure that they have not missed any corrigendum uploaded against the said e-Tender after downloading the e-Tender document. The responsibility of downloading the related corrigenda, if any, will be of the bidders only.</p> <p>(ii) No separate intimation in respect of corrigendum to this NIT (if any) will be sent to tenderer (s) who have downloaded the documents from web site. Please see website www.mstcecommerce.com/eproc of MSTC Ltd.</p>
8.	<p>E-tender cannot be accessed after the due date and time mentioned in NIT.</p>
9.	<p><u>Bidding in e-tender</u></p> <p>n) Bidder(s) need to submit necessary EMD, E-Tender fees (If ANY) and Transaction fees separately for the e-tender. Transaction fees are non-refundable. No interest will be paid on EMD. EMD of the unsuccessful bidder(s) will be refunded by DICGC.</p> <p>o) The process involves Electronic Bidding for submission of Techno Commercial Bid as well as Price Bid.</p> <p>p) The bidder(s) who have submitted the above fees can only submit their Techno Commercial Bids and Price Bid through internet in MSTC website</p>

	<p>www.mstcecommerce.com → e-procurement → Common Portal → Bid Floor Manager → live event → Selection of the live event → Techno Commercial Bid.</p> <p>q) The bidder should allow to run an application namely en Applt. by accepting the risk and clicking on run. This exercise has to be done twice immediately after reaching the bid floor. If this application is not run, then the bidder will not be able to save/submit his bid. (for details refer vendor guide & FAQ).</p> <p>r) First the vendor needs to fill up the Commercial specification if any and save it. Then the vendor should fill up the Techno-commercial bid. After filling the Techno-Commercial Bid, bidder should click 'save' for recording their Techno-Commercial bid. Once the same is done, the Price Bid link becomes active and the same has to be filled up and then bidder should click on "save" to record their price bid. Then once both the Techno-Commercial bid & price bid has been saved, the bidder can click on the "Final Submission" button to register their bid</p> <p>NOTE: - After clicking the final submission "Delete bid" option would be shown. If the vendor wants to delete the bid after final submission and re submit the bid, then he/she should click delete bid and resubmit the same and again click final submission.</p> <p>s) In all cases, bidder should use their own ID and Password along with Digital Signature at the time of submission of their bid.</p> <p>t) During the entire e-tender process, the bidders will remain completely anonymous to one another and also to everybody else.</p> <p>u) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above.</p> <p>v) All electronic bids submitted during the e-tender process shall be legally binding on the bidder. Any bid will be considered as the valid bid offered by that bidder and acceptance of the same by the Buyer will form a binding contract between Buyer and the Bidder for execution of supply/work. Such successful tenderer shall be called hereafter SUPPLIER/CONTRACTOR.</p> <p>w) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.</p> <p>x) Buyer reserves the right to cancel or reject or accept or withdraw or extend the tender in full or part as the case may be without assigning any reason thereof.</p> <p>y) No deviation of the terms and conditions of the e-Tender document is acceptable. Submission of bid in the e-tender floor by any bidder confirms his acceptance of terms & conditions for the e-Tender.</p> <p>z) Unit of Measure (UOM) is indicated in the e-tender Floor. Rate to be quoted should be in Indian Rupee as per UOM indicated in the e-tender floor/tender document.</p>
10.	Any order resulting from this open e-tender shall be governed by the terms and conditions mentioned therein.
11.	No deviation to the technical and commercial terms & conditions are allowed.

12.	DICGC has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
13.	The online e-Tender should be submitted strictly as per the terms and conditions and procedures laid down in the website www.mstcecommerce.com/eproc
14.	The bidders must upload all the documents required as per terms of NIT. Any other document uploaded which is not required as per the terms of the NIT shall not be considered.
15.	The bid will be evaluated based on the filled-in technical & commercial formats.
16.	The documents uploaded by bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny, EMD of defaulting bidder(s) will be forfeited. Punitive action including suspension and banning of business can also be taken against defaulting bidders

FORM OF TENDER

Place:

Date:

Chief General Manager
DICGC
2nd Floor, RBI Building,
Opp Mumbai Central Rly. Stn.
Mumbai- 400008

Tender for appointment of Concurrent Auditors for Deposit Insurance and Credit Guarantee Corporation (DICGC), Mumbai from July 1, 2025 till June 30, 2026

Sir/ Madam,

Having examined the requirements, conditions and schedule of quantities relating to the captioned work and having visited and examined the site of the work and also having acquired the requisite information relating thereto as involving the tender, I/ We hereby offer to take up the contract for conducting Concurrent Audit at the rates mentioned in the attached schedule of quantities and in accordance with the conditions of the tender and conditions of contract attached hereto.

2. We also agree that our tender will remain valid for acceptance by the Corporation for 21 days from the date of opening of Part I (Technical Bid) of the tender and this period of validity can be extended for such period as may be mutually agreed between the Bank and us.

3. Should this Tender be accepted, I/ We hereby agree to abide by and fulfil all the terms and conditions of the Tender and in the event of any default thereof, pay to you or your successors, or assignees or nominees such sums of money as are stipulated in the conditions contained in the tender document and the Articles of Agreement read with the written acceptance of the Contract.

4. I/ We understand that you reserve the right to accept or reject any or all the tender either in full or in part without assigning any reason therefor.

Dated this _____ day of _____ 2025

For and on behalf of M/s

(Signature with seal)

Name : _____

Designation : _____

Place : _____

Date : _____

(Certified true copy of the Power of Attorney of the above signatory should be enclosed).

Witnesses :

(1) Signature with name,
address and date

(2) Signature with name,
address and date

Annexure VI(A)**Appointment of Concurrent Auditors in DICGC- Criteria for Technical Bid Evaluation Parameters**

SI No.	Parameters	Marks	Max
1.	1. Experience in the firm – No. of years		15
	Less than 10 years 0	0	
	10 to 15 years 10	10	
	Above 15 years 15	15	
	Full Time Fellow Chartered Accountants (FCA) Partners		15
	Less than 4	0	
	4 to 6	10	
	Above 6	15	
	Association with the same firm – No. of parameters		10
	None	0	
	One partner associated for 10 years or more	5	
	More than one partner associated for 10 years or more	10	
	Key professional staff – Full time CA employees		15
	Less than 2 CAs	0	
	2 to 5 CAs	5	
	6 to 10 CAs	10	
	More than 10 CAs	15	
	Skilled Staff – Qualified in both the Groups of IPCC - No. of		15
	Less than 10	0	
	10 to 15	5	
	16 to 20	10	
	More than 20	15	
	Experience of the firm in bank audits		20
	(i) As System/ IS auditor		
	Less than 3 years	0	
	3 to 6 years	5	
	More than 6 years	10	
	(ii) As Concurrent Auditor/ Statutory Central/ Branch Auditor		
	3 to 6 years	5	
	More than 6 years	10	
	Past experience in RBI/DICGC audits* and performance assessment as Concurrent Auditor/ Statutory Central/ Branch Auditor		10
	Unsatisfactory	Up to (-10)	
	Satisfactory/ Good	5	
	Excellent	10	
	Maximum Marks		100

*Firms which are currently Statutory/ Statutory Branch Auditors/ Concurrent Auditors of RBI and those firms which have conducted such audits in RBI in the past but at least two years have not elapsed since the completion of such assignment as on March 31, 2025 are NOT eligible

Annexure VI(B)

Appointment of Concurrent Auditors in RBI - Criteria for Financial Bid Evaluation			
Sl. No.	Particulars of the BID	Marks	
1	L-1 (lowest Bid)	100	
2	L-2	90	
3	L-3	80	
4	L-4	70	
5	L-5	60	
6	Above L-5	0	