



Date: 18.07.2025

TENDER NOTICE

**Sealed Quotations are invited for appointment of Concurrent Auditor,
DCCB Mahabubnagar**

Ref: CEO note order dated 10.07.2025

The District Co-operative Central Bank Ltd., Mahabubnagar invites sealed quotations from reputed chartered accountant firms/cost accountants/cost accountant firms for availing the services of concurrent of DCCB Mahabubnagar as per the specifications provided by the Bank for the F.Y.2025-26 for 22 branches. Quotations to be submitted at: The District Co-operative Central Bank Ltd., H No.1-6-144/5A, Post Box No. 14, District Court Road, Mahabubnagar.

- Chartered accountant firms/cost accountants/cost accountant firms may be quote based on bank business
- Least quote will accepted according to the bank's policies and procedures.
- Chartered accountant firms/cost accountants/cost accountant firms along with the quotation has to submit their forms profile, PAN No., GST No., latest ICAI/ICMAI registration No., details of experience in the banks concurrent audit and last three years work status.
- Start date for submission of bids/ quotations is **12.07.2025**, time: **10.00 AM**.
- Last date for submission of quotations is extended from **19.07.2025** to **23.07.2025**, time: **04.00 PM**.
- Sealed quotations opening date: **24.07.2025**, time: **04.00 PM**.
- For queries contact 9912222050
- Bank's decision will be final in the Tender process.
- Those who have already given the quotations need not to submit again.

Bank's branch wise business as on 31.05.2025 is as mentioned in below table

(amount in lakh)

S.No.	Name of the Branch	Deposits	Loans & Advances	Total Business
1	Head Office	3977.13	2692.07	6669.20
2	Achampet	1728.85	15389.32	17118.17
3	Alampur	2012.29	3447.75	5460.04
4	Amangal	1319.54	4483.47	5803.01
5	Atmakur	1109.24	3623.95	4733.19
6	Badepally	1441.25	2554.34	3995.59
7	Bijnapally	1108.02	3818.61	4926.63
8	Deverkadra	1201.68	3056.1	4257.78
9	Gadwal	2307.06	8903.16	11210.22
10	Kalwakurthy	2930.78	12028.06	14958.84
11	Kodangal	858.72	5930.02	6788.74
12	Kollapur	2857.56	10453.52	13311.08
13	Kothakota	1230.21	5583.84	6814.05
14	Makthal	1077.28	4690.27	5767.55
15	Nagarkurnool	3972.64	9992.59	13965.23
16	Narayanpet	881.25	3318.49	4199.74
17	Shadnagar	3035.64	8676.56	11712.20
18	Shanthinagar	1057.59	3635.72	4693.31
19	Town Branch	792.37	3236.78	4029.15
20	Wanaparthi	4628.19	10237.64	14865.83
21	Marikal	354.33	2287.85	2642.18
22	Yerravalli X Road	208.62	2785.15	2993.77
	Total	40090.24	130825.26	170915.50

Format of concurrent audit of the branch is given below



THE DISTRICT COOPERATIVE CENTRAL BANK LTD., MAHABUBNAGAR

Concurrent Audit Report

Name of the Branch :
Audit for the Month :
Audit conducted by :
Audit period :
Audit conduct date :

1. AUDITOR'S REPORT

This is to confirm that Concurrent Audit of District Cooperative Central Bank, _____ Branch for the month of _____ has been conducted by me and the report has been submitted to the Bank and deficiencies / irregularities observed are furnished in the report.

We further confirm that:

1. We have obtained all the information and explanation to the best of our knowledge and belief, were necessary for the purpose of audit.
2. The report has been finalized after discussions with the Manager and duplicate copy of the report has been handed over to him (By the Head office) for taking expeditious steps to set right the Irregularities mentioned in the report.

**Concurrent Auditor,
The District Cooperative Central Bank Ltd.,
Mahabubnagar-509 001.**

Date:

A. Verification of the compliance on previous Concurrent Audit/Inspection reports:

Sl. No.	Report for the period	Date of receipt of the Report	Date of submission of the compliance	Defects are fully rectified [or] not	Pending defects if any for rectification

B. Cash verification Report:

01.	Verification of Cash on Hand as on : (OB)	
02.	Verification of Cash Retention Limit (Mention the no of times Cash Balance Exceeded the retention Limit)	
03.	Whether Surprise verification of Cash done by officer other than the joint custodian Officer/Manager? (Please see Cash balancing book and report)	
04.	Whether cash is held under dual custody and signatures of dual custodians obtained in cash denomination register and on cash bundles	
05.	Whether Key movement register is maintained and is up to date.	
06.	Whether RTGS / NEFT/DD applications are signed by authorized persons with full particulars	
07.	Whether NEFT /DD transactions for Rs. 50,000 (inclusive of commission and exchange) and above are done only by debit to customer's account.	
08.	Comments on Cash Inward/Outward Register Maintenance and Deviation If Any	
09.	Verify Whether provisions of Section 194N – TDS on Cash Withdrawals has been complied properly	
10.	Physical Verification of Cash in ATM on	

C. Vouchers & Day Book verification Report:

1. Verification of Day Book/Transaction check list printing with vouchers is completed on daily basis:
2. To check whether all the manual entries entered in CBS are supported by the respective vouchers/ challans or not? (if any discrepancies noted, furnish the details below) ;

Date	Particulars of defect noticed			Batch No.	Remarks
	Amount	Cash/Transfer	Debit/Credit		

3. To verify whether Vouchers & Day Book are being authenticated and certified by an authorized Officer (or) Manager. *If any discrepancies identified please furnish the details here :*

Date	Particulars of defect noticed			Batch No.	Name of the Employee authenticated	Remarks
	Amount	Cash/Transfer	Debit/Credit			

Note :

To verify whether all the vouchers have been bundled and the serial numbers have been given the vouchers. The total number of vouchers should be noted on the overleaf the bundle authenticated by an authorized Officer and kept in safe custody.

D. KYC

S.NO	Type of Account	No of Accounts opened during the month	KYC (Yes/No)	Application signed By BM/AM

E. IN OPERATIVE/DORMANT ACCOUNTS

1	Whether the system is taking care of conversion of operative accounts to inoperative accounts in the event of non-operations in Savings Bank accounts & Current deposit account for a period of one year respectively	
2	Whether service charges are levied in SB/CD inoperative accounts once in a year	
3	Whether debits in inoperative accounts are authorized by Manager and concerned Departmental Officer? (check the entry and signature on the instrument with specimen signature card on record)	
4	Verify all the accounts that are transferred from inoperative to operative during the month and report and separate file should be maintained	
5	Whether KYC guidelines are implemented?	

Total number of Inoperative accounts at end of the month	How many Notices send to inoperative account holders during the month	Total number of Dormant accounts at end of the month	How many Notices send to dormant account holders during the month

1. Deposits verification report:

S.NO	Particulars	Remarks
01.	Verify Whether CASA accounts opened during the month are KYC complied ,mention the deviation if any in the form of an annexure containing Account No, Name of Account holder and defect noticed	
02.	Whether the scanning of signatures and photo tagging is completed in CBS.	
03.	Whether repayment of FDRs exceeding Rs.10,000 are made through the accounts /electronic payment for credit of the depositor only.	
04.	Verify Whether the request letter from the customer are obtained for activation of Inoperative account and fresh KYC and requisition have been obtained (or) not (To verify the no accounts become active	

	during the month generate the list of inoperative accounts at the beginning and end of the period	
05.	Verify whether any Waiver of Penal Interest has been allowed in case of pre closure of deposits and comment	
06.	Verify whether any deposit has been opened with Back date and comment	
07.	Whether Risk categorization has been done (or) not in all the accounts. (Refer circular No. Bkg/ALM/2019-20, dt.13.05.2019)	
08.	Is there any accounts opened and closed with in short span of time on monthly basis.	
09.	Any Death Claims settled during the audit period. Please verify whether required documents have been taken (or) not. If any violations furnish the details.	
10.	Whether Nominations are obtained and recorded properly in case of individuals deposits i.e. Savings, Current & Fixed Deposits & verify Auto renewal is applied (or) not in respect of FDRs [mention the deviations if any].	
11.	Verify Whether Register is maintained for Issue of Debit cards and mention the deviations if any including RuPay KCC Cards	
12.	To check whether the Branch is following the Income Tax Rules in case of INTEREST payment (Above Rs.40,000/- and Rs.50000/- in case of Senior citizen), TDS deductions, obtaining of 15 G / 15 H declarations from the depositors and uploading of 15G / 15H declarations and shall maintain a separate file with required columns need to fill in the forms.	
13.	Verify whether any FDR's are pre closed during the period of Audit (If any deficiencies are found, furnish the details)	

1.1. To verify whether any excess interest has been paid to the deposit holder by manually debiting the interest expenditure heads

S.No	Account No	Name of the Account	Remarks

1.2. Any Cash receipts & payments of Rs.50,000/- & above have been noticed without PAN (Deposits& All loans). If noticed, furnish the details:

Name of the Customer	A/c No. [Loan (or) Deposit]	Reasons for not obtaining the PAN	Form 60 obtained (or) not	Whether the Form 60 submitted to H.O

1.3. Verify the staff accounts those who are working in the branch during audit period, if any suspicious transactions identified furnish the details here and also intimate the same to head office.

Account No	Name of the employee	Date of Transaction	Suspicious Amount	Remarks

2. Advances verification report:

2.1 Verify whether the Branch is following the instructions of H.O. in Loans sanctioned during the Month end:

S. No	Product Code	GL HEAD Name	No. Mem	Amount Disbursed (in lakhs)	Overdue		Notice Issued		
					No of Accounts	Amount	1 st	2 nd	3 rd

2.2. Gold Loans:

S. No.	Particulars	(Yes / No)	Remarks
1	Identity proof and Address proof of the applicant is taken and kept on record		

2	Availability of security in the form of gold and jewel items – verify physically on rotation basis		
3	Application form duly signed and complete in all respects		
4	Appraiser valuation report obtained and loan disbursed as per the report		
5	Gold control register is maintained in good condition and verified		
6	Gold packets verified with the Gold Control Register		
7.	Whether Gold packets are properly sealed with signatures of the joint custodian and appraiser on the packet.		
8	B class share and Membership Fee is collected before disbursement of loan		
9	Advances recovered are promptly routed through the books and credits given in the borrower accounts		
10	Whether all the new loans sanctioned during the month are within the sanctioning powers of the sanctioning official? If not report such instances		

2.3. Gold loans sanctioned to the Staff during the audit period:

Sl. No.	Name of the Staff	Designation	A/C no.	Amount sanctioned [in lakhs]	Date of Sanction	Date of recovery	Overdue if any	Remarks

2.4. Gold Appraiser:

- a) Whether letter of appointment of appraiser is available with the Branch (Yes/No) :
- b) Whether appraiser deposit of Rs. 1,50,000/- is maintained by the branch/Ho (Yes/No) :
- c) Date of Maturity of the security Deposit :
- d) **Last Date of expiring the Gold Appraiser agreement:**

2.5. Whether checking of purity of Gold Loans have been done by second Appraiser & Nodal Officer: **(i.e., 100% Gold verification done by whom)**

2.6. If any Income leakages are noticed in the migrated accounts and renewals, mention the details and also **verify the setting of parameters i.e. rate of interest and instalment amount & due date etc. in the loans module** with reference to the sanction order during the Audit period (If any defects are noticed, mention the details) and also whether principle balances are tallied with ledger figure in case of LT Loans.

Type of Loan.	Loan No.	Name of the Loanee	Amount Rs.	Income Leakage (or) Defect Noticed.

2.7. In case of Repayment of SAO loans, whether the repayment entry was done to proper contract number of the concerned PACS

S.NO	Product Code	Loan Account and Contract Number	Defect Noticed

3. Verification of NPA Accounts:

3.1 Whether NPA accounts were Marked (or) not. If not, furnish the reasons.

All NPA accounts are marked as on 31.03.2024.

Type of loan A/c which has to be Marked	Account Number	Name of the loanee	Loan amount [in Rs.]	How much Interest amount was credited to P&L account due to Non freezing of loan A/c

4. Other Banking transactions verification Report:

4.1 Bills for collection:

1. To check whether Branch is maintaining the O.B.C. Register.: Yes
1. Bills sent for collection and pending for more than 1 month. (If any, give the details)

Date of sending the O.B.C.	Amount (Rs.)	To which Bank the O.B.C has been sent	Reasons for delay

4.2 Receivable Accounts:

Manual entries if any in the Receivable Accounts for the Audit period.
(furnish the details) Please Refer G.L. Codes.

Name of the G.L head & Code No:	Date of transaction	Amount of manual entry under Receivable A/c. (Rs.)	Outstanding under Receivable A/c. at the time of Audit.

4.3 Payable Accounts:

Manual entries if any in the payable Accounts – Please furnish the details.

Name of the G.L head & Code No:	Date of transaction	Amount of manual entry under Payable A/c. (Rs.)	Outstanding under Payable A/c. at the time of Audit.

4.4 Demand Drafts

Particulars		No.	Amount	Total Commission Received [in Rs.]
1.	Total Demand Drafts issued during Audit period:			
2.	Unclaimed Demand Drafts if any			
3.	Income Leakages if any, mention the details: :			

Note: To compete with the other local Banks, the Branch Managers are authorized to issue the Demand Drafts and Pay orders at a Concessional rate for regular customers and in some specific cases.

5. GST Details:

- i. To check whether the Branch is collecting the GST @ 18% from the customers properly? (If any deficiency is found, mention the details).

Name of the Service for which the GST was not collected	Name of the customer from whom the GST has not been collected	Customers account number (Deposit (or) any other account)	Actual amount of GST to be collected	Reasons for not collecting the GST

- ii. IF the GST has been collected from the Customers, whether the GST number has been obtained from the respective customers.

6. TDS Details:

Section Code	TDS On	Collected Amount	Rate as per IT Site	Remittance Date	Remittance before 7 th of succeeding month	Quarterly Filed (Yes/No)

- To verify whether the Branch is submitting the Monthly Returns in time i.e before 7th day of succeeding month [Deposit progress Report, Gold Loans Report, SHG & RMG Reports, LT Returns and other returns].
Comments if any, on submission of the Reports:

7. MFD Details:

Outstanding Balance/Opening Balance		During the Month		Adjusted		Balance		Remarks/ Action taken by BM
No of accounts	Amount	No of accounts	Amount	No of accounts	Amount	No of accounts	Amount	

8. UNCLAIMED/DEAF accounts details:

Particulars	No. of Accounts	Amt. [in Rupees]

a.	Total No. of Accounts & amount to be transferred to the DEAF for the Audit period		
b.	Actual No. of Accounts & amount transferred to the DEAF for that Audit period		
c.	Balance Pending accounts & amount if any		
d.	Reasons for pending		
e	Any action /struggle taken by the BM to trace out the customer		

9. Sundry Debtors Account: (Please verify the G.L Codes used by the branch relating to Debtors, Suspense Due To)

Name of the G.L Head & Code	Name of the Account holder	Date of Transaction	Amount Rs.	Reasons for keeping the amount	Action taken to recover the amount.

10. Sundry Creditors Account (GL Codes 32051 and 32058 used by the branch relating to creditors, Suspense Due by)

G.L Head	Name of the Account holder	Date of Transaction	Amount Rs.	Action taken for Reconciliation

11 Inter Bank Reconciliation (Reconciliation of Current Accounts with other Banks):

In which commercial Bank the Branch is having Current A/c.	Reconciliation has been done up to which date	Balance as per Pass Book / Account copy (Rs.)	Balance as per General Ledger (Rs.)	Difference if any (Credit / Debit balance) (Rs.)

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Long pending entries		Reasons for unreconciliation
No.	Amount (Rs.)	

12 Inter Branch Reconciliation (Pending IBR entries if any):

Long pending IBR entries if any during the Audit period		Reasons for Pending	Name of the Originating Branch	The Branch which has to respond
No.	Amount (Rs.)			

13 Transactions in the adjusting Heads G.L No.71701 & 71702.

any suspicious transactions are noticed, furnish the details.

Date of transaction	Amount adjusted [in Rs.]	From which A/c (or) GL head, the amount was debited	To which A/c (or) GL Head amount was transferred	If it is transferred to outside A/c, please furnish A/c details	Nature of transaction (or) Suspicious in nature

14 Reconciliation of Rupay cards & ATM transactions:

a.	Whether necessary vouchers have been passed for RuPay cards & ATM transactions [Refer circulars]	:	
b.	Whether ATM Cards has been generated by CBS on yearly basis.		

15 Expenditure Items:

- i. Expenditure items of above Rs.500/- during the Audit period (Without prior permission from H.O.)/ Bill

Date of Expenditure	Purpose	Amount (Rs.)	Permission has been obtained	If not, give the reasons
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			(or) not from H.O.	

ii. Any Expenditure amount of Rs.10,000/- & above has been paid in cash. If paid furnish the details.

Amount paid in cash [in Rs.]	Date of Payment	Purpose of Expenditure	To whom the amount was paid	Reasons for cash payment

16 Securities & Stock Verification:

Particulars	Number as per Register	Number as per Physical verification	Shortfall / Excess if any
Demand Draft Books			
Pay Order Books/BC			
Saving A/C Cheque Books			
Current A/c Cheque Books			
Fixed Deposit receipts			
Gold Bags			
ATM cards-2201			
ATM cards-2204			

17. Fixed assets:

S.NO	Particulars	YES / NO
1	Numbering of Assets	
2	Writing of Branch name on the asset	
3	Entry into Asset Maintenance Register	
4	Cash counting machine available at the branch	
5	Proper maintenance of branch general stationary	
6	Dead Stock Register	

18 Infrastructure verification Report

S.NO	Particulars	Number & Working condition/Yes or No	Tallied with the furniture Register. If any discrepancies noticed, furnish the details.
1.	RBI License is displayed (or) not in the Branch premises		
2.	Latest Balance Sheet & P&L Account is displayed (or) not		
3.	Number of Computers & working condition		
4.	Number of Printers & working condition		
5.	Number of Pass Book printers & working condition		
6.	No. of U.P.S & Working condition		
7.	No. of Cash Counting machines & Working condition		
8.	No of Routers ,Dongles port switches : working condition		
9.	No. of C.C. Cameras & Working condition		
10.	Backup is available for how many days		
11.	Working of Gold weighing machine & Stamped upto		
12.	Working condition Bio-Metric / Face recognition attendance		
13.	Furniture		
	a. Chairs		
	b. Plastic chairs		
	c. Visitor chairs		
	d. Tables		
	e. Almaras		
	f. Fans		
	g. Tube Lights		
	h. Chest		
	i. AC		
	j. Air coolers		

	k. Locker cabinet		
	l. Gold weighing machine		
	m. Bond printers		

19 : Registers

S.NO	Registers to be maintained:	Comments of the auditor on maintenance of Registers
1.	Key movement Register	
2.	Double lock Register	
3.	Cash denomination Register	
4.	Gold bags balancing Register	
5.	Cheque Book issue Register	
6.	ATM / Rupay cards issue Register	
7.	Inward / Outward Register (Dispatch)	
8.	Stock & Furniture Register	
9.	Supervisor Visit Register for PACS is maintained in the branch and kept up to date	
10	DV Files register	
11	B class register	
12	Due to/ due by registers	
13	Cash movement register	
14	Stationary register	

20) . Locker Facility: As on 30.08.2024

A) Locker facility available at the Branch: Yes

S. No.	Particulars	Types of Locker			
		Big	Medium	Small	Total
a)	No of lockers in the branch				
b)	No of lockers occupied				
c)	No of lockers vacant				
d)	No of lockers allotted during the month of inspection				
e)	Arrears of rent on lockers as on AUDIT PERIOD				

Cabinet No.	Total No. of lockers	No. of Let out lockers	No. of vacant lockers	Rent dues from operative lockers		Rent dues from inoperative lockers		Total rent dues amount
				No	Amount	No	Amount	

• **Action Plan for Arrears Amount:**

Notices issued	No. of lockers
1st Notice	
2nd Notice	
3rd Notice/Final Notice	

S.NO	Locker Operations	Remarks
1	Whether daily locker opening and closing register is maintained at the locker room? (locker visitor register)	
2	Whether the person operating the locker is signing the same	
3	Whether designated officials is initial the same on daily basis	
4	Details of locker rent dues as at month end	
5	Whether service tax is collected and remitted on locker rents?	
6	Whether the vacant locker keys are properly maintained	
7	Details of Break Open of Lockers if any during inspection period	

B) Whether contain the locker security deposits are in the custody of the BM:

Bellow mentioned lockers are in-operative and overdue above 10 years.

NAME OF THE CUSTOMER	LOCKER	SIZE	DUE DATE	RENT	3 Notice s issued (or) NOT	Action Taken by BM/Re marks
	NO					

a. In operative Lockers:

b. No of vacant lockers without Key (Due to various reasons):

c. No of lockers without operations for the last two years:

d. Reason if any for non-operation of lockers: NIL

C. Details of breaking open of lockers (if any) :

Name of the customer	Break opened Locker No.	Date of breaking open of the locker	Whether HO instructions were followed in the break open locker	Discrepancy if any, furnish the details

21. Overall performance of the Branch:

lakhs		Amount in		
Particulars	Position as on 31.03.2025	Target for the month	Position as on month end	Surplus/Deficit
Deposits				
Gold Loans				
Total Advances				
NPA				

Remarks/Observations/Defects

During the audit period i.e., from _____ to _____, the following observations have been made in _____ Branch.

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QUALITATIVE REPORT

1	Name of the CONCURRENT AUDITOR	
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We have personally gone through the current month reports and given suggestions for improvement of various Business Parameters,

taking the potentiality available in the Area,
comment on House Keeping, Customer Service
and achievement of Business targets.

Quality of Assets	
Quality of House Keeping	
Quality of Customer Service	
Overall performance of the Branch	
Whether Staff required any training (Please specify the area in which training is required)	

Signature of the Concurrent Auditor,
Dist. Co. operative Central Bank Ltd.,
Head Office, Mahabubnagar-509 001.

The bank may change or add any item in above format.

Sd/-
Chief Executive Officer