



JHARKHAND RAJYA GRAMIN BANK

**REQUEST FOR PROPOSAL BY CHARTERED ACCOUNTANT FIRMS
FOR
CONDUCTING AUDIT OF CUSTOMER SERVICE POINT(CSP)
LOCATED AT VARIOUS LOCATION
ALL OVER JHARKHAND**

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RFP No. : FI/035/2023-24

Dated : 16th January, 2024

JHARKHAND RAJYA GRAMIN BANK
HEAD OFFICE
MARKET COMPLEX, 3rd FLOOR, ZILZ PARISHAD OFFICE PREMISES,
KUTCHERY ROAD, RANCHI – 834001

NOTICE FOR INVITATION OF
REQUEST FOR PROPOSAL BY CHARTERED ACCOUNTANT FIRMS
FOR
CONDUCTING AUDIT OF CUSTOMER SERVICE POINT(CSP)
LOCATED AT VARIOUS LOCATION
ALL OVER JHARKHAND

1. Proposals are invited from Chartered Accountant Firms having sufficient experience of Audit to conduct Audit of CSP of 804 (Eight hundred four) Centres run by Corporate BCs engaged by Jharkhand Rajya Gramin Bank in the state of Jharkhand. Pursuant to this RFP, the proposal must incorporate the rate of **fees** to be charged by the Audit Firm from the Bank.

Last Date for Submission of Proposal : 19th **February 2024, 1600 hrs.**

Address for submission : Jharkhand Rajya Gramin Bank, F I Department,
Head Office: *Market Complex, 3rd Floor, Zila Parishad*
Office Premises, Kutchehry More, Ranchi-834001.

This RFP document contains details of eligibility criteria, submission requirement, scope of work.

The Bank reserves the right to accept or reject summarily any or all the proposals without assigning any reason whatsoever.

GENERAL MANAGER

2. Fact Sheet

S. No.	Particulars	Details
1	Publishing of RFP/ Tender on website	January 30, 2024
2	Period of downloading and Submission of tender	Start date: January 30, 2024 to End date, February 19, 2024, 04:00 PM
3	Technical proposal opening	February 20, 2024, 3.30 PM
4	Financial Bid Opening	February 20,2024 at 04:30 PM
5	Cost of Tender	INR 500/- in Form of Demand Draft in favour of Jharkhand Rajya Gramin Bank, Ranchi (to be submitted physically latest by 04.00 PM on 19 February, 2024)
6	Earnest Money Deposit (EMD)	INR 1,00,000/- (Rupees One Lakh only) in form of Demand Draft in favour of Jharkhand Rajya Gramin Bank, Ranchi by 04.00 PM on 19 February, 2024)
7	Website for downloading Tender Documents	www.jrgbank.in
8	Mode of submission of Tender	Offline
9	Address	Jharkhand Rajya Gramin Bank, F I Department Head Office: <i>Market Complex,</i> <i>3rd Floor, Zila Parishad</i> <i>Office Premises, Kutchehry More,</i> <i>Ranchi-834001(Jharkhand)</i>

3.SCOPE OF WORK

- a)** The selected Chartered Accountant Firm will conduct physical verification cum Audit of 804 CSPs located at various locations of Jharkhand.
- b)** Standard format for Audit report of CSPs will be provided by the Bank which has to be diligently filled in by the visiting Auditor. Separate report for each CSP point will be submitted by the selected Firm.
- c)** The CA Firm have to visit every BC/ CSP and will conduct Audit as per the standard format provided by the Bank. A Selfie with the Banking Correspondent (BC/CSP) having CSP Board in the background containing Latitude and Longitude of the respective CSP point has to be taken by the vising Auditor and to be submitted along with the audit report. Payment will be made for those CSPs whose audit report is accompanied with selfie.
- d)** The selected Firm will also submit complied Audit Report in excel in addition of hard copies of Audit Report. Format of excel will provided by Bank.
- e)** Last date for completion and submission of audit report will be March, 15 2024. EMD will be forfeited in case the selected Firm not able to complete work on time.

4. Eligibility

The minimum eligibility criteria will be as below along with submission of all annexure attached with proper indexing and serial number herewith:

- a) The applicant CA Firm empaneled with the Comptroller and Auditor General of India (C&AG).(Latest empanelment certificate for FY 2022-23 required)
- b) The bidder should have a minimum experience of 05 (FIVE) years as a practicing firm and should have its Head Office in Ranchi. Proof of firm constitution certificate should be attached.
- c) The bidding Firm must have at least 5 full time Qualified Chartered Accountants associated with the firm.
- d) The bidder should be registered with GST and Income Tax authority. GST Certificate and PAN card to be submitted to us.
- e) The bidder Firm will not sublet the said task to any other firm. **A declaration to this regard must be annexed with RPF papers.**
- f) The firm should not be blacklisted by any entity in India. A self-declaration on letter head of the firm is to be attached with the proposal.

5) **PERIOD OF CONTRACT** : The successful firm to complete the Audit of all the firms latest by 25th March,2024.

6) **BIDDING**

Initially, the technical BID will be opened. The Financial BID will be opened in presence of technically qualified bidders. The evaluation committee or its authorized representative will open the tenders. Sequence of opening tender is as follows : -

- a) Technical BID
- b) Financial BID

7) **MODE OF SUBMISSION** : Bid/Tender will be submitted physically at address as mentioned in fact sheet. The Tender Fee and EMD will be submitted along with Technical BID. Any technical BID without Tender document fee and EMD will be rejected. EMD amount of unsuccessful Bidders will be returned within 30 days from Tender opening date without any interest on the request of Bidder.

7.1 **SUBMISSION OF RFP:** RFP will be submitted in two separate sealed envelopes headed as Technical BID and Financial BID. Both the envelopes will be sealed in another envelope headed as Request for Proposal for Audit of CSP's of Jharkhand Rajya Gramin Bank.

8) **EVALUATION**

Technical Bid

Initially, the technical BID will be opened bidders satisfying all the Criteria as mentioned in Eligibility Criteria will be declared as successful Technical BID Qualifiers.

Financial BID

The Financial BID will be opened for only those Bidders who qualify technically. The Bidder has to quote an **all-inclusive price per CSP (Excluding applicable GST). No separate reimbursement of any form in relation to Travelling allowance, halting allowance, Printing allowance or in any other form/stationary etc will be quoted/reimbursed by the bank.** The firm quoting the lowest amount will be awarded the contract.

9) **PAYMENT**

No running Bills will be entertained by Bank. Final Bill will be payable after submission of all Audit Reports of allotted CSP's and evaluation of Audit report by Bank authorities. Applicable TDS (Income Tax/GST) will be deducted by Bank.

10) **DISCLAIMER**

The bank reserves the right to accept or reject any or all responses and to request for additional submission of clarification from applicant(s) or any other concerned organization at any stage or to cancel the process entirely without assigning any reason.

GENERAL MANAGER

JHARKHAND RAJYA GRAMIN BANK

HO, RANCHI

VISIT REPORT TO CUSTOMER SERVICE POINTS (CSPs) OF BUSINESS CORRESPONDENTS (BCs)

(A) General Information:

1.	Name of the official visiting CSP:	
2.	Designation & where posted :	
3.	Date & time of Visit:	
4.	Name of CSP:	
5.	CSP Code :	Mobile No.
6.	Place of CSP center (village)	
7.	Name of BC (Entity)	
8.	Name of Link Branch & Code	

OBSERVATIONS:

			If answer is "No", Please furnish reasons and since when
Infrastructure Available			
1.	a) Whether Standard sign boards displayed b) Whether BC Certificate & Branch Authorization Letter displayed c) Whether Uniform items provided to BC with PMJDY logo.	Yes /No Yes/No Yes/No	
2.	a) Whether banner for Services offered / available products displayed at CSP center b) Whether banner for Do's and Don'ts displayed: c) Whether Rate Chart for various facilities displayed d) Whether Complaint Redressal address and mobile number displayed e) Whether Helpline Numbers for KO are displayed	Yes /No Yes /No Yes /No Yes /No Yes /No	
3.	Whether the CSP is located /working at designated place or else where	Yes /No	
4.	Whether adequate stationary / publicity material are available	Yes /No	
Transaction Details			
5.	Is there any instance of single day transaction in an account exceeded maximum limit of? Rs. 20000/-	Yes /No	
6.	Is transaction / remittances happened daily	Yes /No	
7.	a) Number of accounts with CSPs b) Number of Tiny RD & STDR accounts opened		
8.	Is adequate Cash available at CSP	Yes /No	

9.	Whether Suraksha Bima products viz PMJBY, PMSBY, APY are made available to customers No of enrolments: PMJBY..... PMSBY..... APY.....		
10.	Is Standard Registers viz. (i) Account Opening Register (ii) Daily transaction register (iii) Customer Complaint register (iv) Visiting Officers Register (v) Loan application received disposal register	Yes /No Yes /No Yes /No Yes /No Yes /No	
11.	Whether Pass Books have been issued by branch	Yes/No	
12.	Are system generated receipts given to customers	Yes /No	
13.	Is statement of accounts printed and issued on demand	Yes /No	
14.	Whether remuneration being paid regularly to CSP by National / Circle BC.	Yes /No	
15.	How long does it take to activate a new account?		
16.	a) Whether link branch official visits CSP periodically at monthly interval b) Whether link branch official furnish their comments in the visit register at CSP center	Yes/No Yes/No	
17.	Is Business Continuity Plan (BCP) in place	Yes / No	
18.	Whether CSP trained by Bank/BC	Yes /No	
19.	Is any complaint received	Yes /No	
20.	Whether CSP is AEPS enabled	Yes/No	
21.	Whether financial literacy material available at CSP	Yes/No	
22.	Whether BC is aware about e-KYC	Yes/No	
23.	Whether all account opening forms, Consent-cum-Declaration forms are handed over to link branches.	Yes/No	
24.	Efforts made by CSP to reduce Zero-balance accounts		
25.	Feedback on RuPay Card PINs delivered to customers.		
26.	Date of last meeting organized by CSP regarding Financial Literacy attended by Mukhiya/Sarpanch/BM/District Coordinator of BC:	Yes/No	

	(If Yes, date of meeting and copy of the minutes)		
27	Availability of Micro ATM.	Yes/No	
	If Yes, whether found working	Yes/No	
28	Whether CSP is IIBF qualified for NPA recovery and services being used by RBC for renewal of KCC	Yes/No	
29	Other observations:		

Name and account number of 5 customers met during CSP visit who have done transactions.

Sr. No.	Customer Name	Account Number	Mobile Number

Jharkhand Rajya Gramin Bank

Place:

Date:

Signature: _____

Name :

Designation :

Place of Posting:

Mobile Number: