



**STATE BANK OF INDIA**  
**INTERNAL AUDIT DEPARTMENT, HYDERABAD**

**ENGAGEMENT OF CHARTERED ACCOUNTANT FIRMS**  
**AS CONCURRENT AUDITORS**

**1. SELECTION AS CONCURRENT AUDITORS:**

Applications are invited from eligible Chartered Accountant Firms for empanelment as Concurrent Auditors in the Bank branches / outfits.

**2. ELIGIBILITY CRITERIA:**

Those firms which satisfy the following are eligible to apply:

- a) Grade 1, 2 and 3 firms as per RBI Grade as on the date of application. CA Firms with RBI grading IV are not eligible to apply.
- b) CA Firms having at least one year of experience of Concurrent Audit in any Commercial Bank. Firms with below 1 year experience will not be eligible to apply.
- c) CA Firms which have sufficient number of trained representatives of firm articled Clerk trained by ICAI on Concurrent Audit, Retired Officers of commercial Banks, qualified Chartered Accountants as Partner or Associate or as Staff, who will be available on all working days to attend to the Concurrent Audit.
- d) CA Firms chosen for engagement as Concurrent Auditors should be other than the ones selected for empanelment as Statutory Auditors for SBI to eliminate any room for conflict of interest.
- e) CA Firms who are already engaged as Concurrent Auditors in SBI are not eligible to apply.

**3. SUBMISSION OF APPLICATION:**

The duly filled in application form in a sealed cover superscribed as "Application for Empanelment of Chartered Accountant Firms for Concurrent Audit" should reach the respective Circle Audit Office on or before **29.05.2021 by 5.00 P.M.**

- i. The application and all correspondence and documents relating to this process must be written in English. The applicant must provide individual and factual replies

to specific questions asked in the application. Documents submitted should be complete in all respects as required.

- ii. Application as per **Annexure-A** needs to be submitted duly filled in with required particulars accompanied by copies of supporting documents i.e. Constitution of the Firm (Company / Partnership/ Proprietorship firm), RBI Grading certificate, Experience certificate etc. All supporting documents to Application must be self-attested by the authorized signatory for the applicant firm.
- iii. Incomplete application and application without required supportive documents will not be considered by the Bank.

#### **4. LAST DATE FOR SUBMISSION OF APPLICATION.**

i. The last date for receipt of application is **29.05.2021**. Please note that no application shall be accepted after 5.00 p.m. of the above date. Application submitted after due date or after the stipulated time of the due date or incomplete in any respect are liable to be rejected. The duly filled application along with the supporting documents should be submitted to the concerned General Manager (IA), Circle Audit Office (CAO) as per the Geographical location as per **Annexure-C**.

ii. SBI is not responsible for non-receipt of completed application within the specified date and time due to any reason including postal delays or otherwise.

#### **5. MODIFICATIONS AND / OR WITHDRAWAL OF APPLICATION**

Application once submitted will be treated as final and no further correspondence will be entertained. As no subsequent modification of application/documents are permissible, the firms are advised to exercise utmost care in preparation and submission of application / documents.

#### **6. OFFERS BY A THIRD-PARTY**

The applicants are not permitted to authorize their Agents/brokers etc. (including individuals and/or third-party firms/companies) to either collect or submit the application/documents on their behalf. The Bank will summarily reject such requests and arrangements. No sub-contracting of the engagement is permissible.

#### **7. SELECTION PROCESS:**

i) Applications received, complete in all respect and within the prescribed time, will be scrutinized on the basis of the basic eligibility criteria as given above at Para 2 by a Selection Committee formed for the said purpose. Applications not accompanied by all the required details and supporting documents would be liable for rejection.

- ii) The Bank reserves the right to disqualify any or all applications either on the basis of their responses without assigning any reasons, whatsoever. Those applicants who satisfy the requirements and specifications as determined by the Bank as per the terms and conditions of this document shall be short-listed.
- iii) Those applicants who fulfill all the basic eligibility criteria will be evaluated based on location of firm, residential status of partners, experience, reputation, availability of sufficient trained personnel (ICAI Trained article clerks/ retired commercial bank officers) with the firm and such other factors as the Bank may deem fit for its requirements.
- iv) The *prima facie* scrutiny of the applications will be done by a Screening Committee.
- v) The final selection of the CA firms will be approved by a Selection Committee at IAD.
- vi) Bank also reserves the right to make query with the firm or any other agency, ask for additional information, particulars, and submission of one, some or more undertakings from any firm at any point of time. None of such act shall be deemed as an offer of engagement as Concurrent Auditor by the Bank to the firm unless and until Bank intimates in writing to the firm regarding allocation of any branch / unit for concurrent audit.

## **8. SCOPE OF AUDIT:**

The broad areas to be covered in the Concurrent Audit are as indicated in **Annexure-B** and shall be revised from time to time based on the requirements of the Bank. Concurrent audit will be online as well as any other method / process to be adopted by the Bank.

## **9. TERMS & CONDITIONS:**

Details of Terms and Conditions in respect of empanelment are as per **Annexure-D**.

## **10. VALIDITY OF OFFER**

The successful applicants have to execute the Contract within 10 days of issuance of letter of selection by the Bank. The tenure of CA firms engaged as Concurrent Auditors shall not be more than 3 years on continuous basis, subject to satisfactory performance as reviewed periodically. Period of contract during the currency of the contract can be varied by the Bank based on its requirement.

## **11. DELIVERY, REPORTING AND REVIEWING SYSTEM**

The Concurrent Audits should be conducted in the branches / outfits as per the agreed time frame as per WBCAS / Bank's Concurrent Audit Manual, a copy / soft copy of which will be made available to selected firms after allotment of a branch / outfit.

The Concurrent Auditor has to prepare Audit reports as per specified standards/formats as given in the said manual and as will be required by the Bank from time to time.

## **12. REMUNERATION:**

Remuneration payable will be based on the business portfolio of the branch, category of the auditee unit (branch/CPC), specialized nature of work etc., as under:

### **Remuneration Payable**

<b>Business Level of Branches as on 31<sup>st</sup> March of previous Financial Year</b>	<b>Remuneration (Rs. per month)</b>
Deposit Rs 300 Crs & above and Advance < Rs 400 Crs	30000
Advances Rs 400 Crs & above	40,000 - 55,000
CCG Branches	45,000 - 65,000
LCPC / TFCPC / CPPC	30,000 - 35,000
RACPC / SMECC / RASMECCC	45,000 - 55,000

**Additionally** – Concurrent Auditors may be given Rs.500/- p.m. per CIF with fund-based and non-fund-based exposure of Rs.10 Crs. and above, with additional accountability for detailed scrutiny of these a/cs

## **13. PAYMENT TERMS:**

- i) The payment for the audit work done will be made on submission of invoices with required particulars on completion of each calendar month. No payment is to be made unless all the monthly / periodical concurrent audit reports are submitted by the firm. Payment will also be subject to recovery if any penalties, damages etc. from the firm.
- ii) TDS as applicable will be recovered from the bill amount while making payments and Form-16 will be issued as per law. In case of omission of any TDS by Bank, the same must be brought to the notice of the Bank and the firm has to return the amount to Bank towards TDS.

## **14. SECRECY ISSUES:**

- i) The empaneled firm and its employees will strictly undertake not to record by any means or to communicate or allow to be recorded by any means or communication to any person or divulge in any way any information relating to the conversations, events, ideas, concepts, know-how, techniques, data, facts, figures and all information, howsoever concerning or relating to the Bank and its affairs to which the audit firm /their employees etc. have access in the course of performance of the contract. The successful applicants will on award of contract will execute a non-disclosure agreement and declaration of fidelity and secrecy as per the Bank's standard format. All personnel of the Concurrent Auditor, before commencing the Audit have to execute a declaration of fidelity and

secrecy as per the format prescribed by the Bank and submit valid KYC documents at allotted branch / BPR outfit / Unit.

ii) No data in any name can be transferred or converted to any other media by the representative of firms under any circumstances. No public platform or social media or any media whatsoever name it may be known can be used for any matter and issues relating to concurrent audit and relation, rights, responsibilities and obligations of the firm or Bank.

iii) All the information contained in this document is solely for the purpose indicated in this process. Reproduction of all or any part of this process by any person for any purpose other than for the purpose of responding to this or for any other purpose expressly permitted by this shall be treated as unauthorized and illegal and the Bank reserve the right to take appropriate action in such circumstances.

## **15. INDEMNITY TO THE BANK:**

i) The empaneled firm shall indemnify SBI and keep indemnified against any loss or damage that State Bank of India may sustain on account of any unprofessional act causing downtime of mission critical systems, disruption to business operations, data loss, third-party claims on account of violation of patents, trademark, designs and other intellectual property rights, etc.

ii) Bank's data, strategies, etc. should not be revealed or shared with any third parties including any other bank. The firm and its partners will remain liable to the Bank for any act of omission and commission during the period the period of concurrent audit which may come to light at any subsequent time by any agency including the Bank.

## **16. TERMINATION OF CONTRACT**

i) The performance of the selected empaneled firms will be continuously reviewed by the Bank in terms of various requirement specified in **Annexure-B** of this document, appointment letter, SLA, Concurrent Audit Manual/processes and RBI directives/notifications on concurrent and various communications by the Bank to the firms.. Based on the review, if the selected firm fails to satisfy / maintain their commitment with respect to timely conduct of the audit, quality and content of the audit reports, the contract may be terminated by Bank by giving one month's written notice to the firm. Regarding quality and content of the audit reports, banks decision is final and binding on the firm.

ii) Bank may terminate the contract by giving one months' notice in case of deletion of any branch from coverage of concurrent audit when relocation of the firm to another branch is not feasible.

iii) Firm has to give one months' prior written notice to bank to accept any assignment requiring relinquishing the present assignment.

iv) In case of any suppression of fact which the firm is required to disclose or intimate to the Bank within stipulated time during the period of contract, it will be treated as unethical act and the Bank can terminate the contract without giving any advance notice and the firm will be reported to RBI and ICAI for blacklisting. In addition, Bank will be entitled to indemnity and recovery of damages from the outgoing firm.

v) In addition to this, other circumstances leading to termination of contract, periodicity of notice, compensations have been incorporated in the Service Level Agreement (SLA) to be executed by the firms before taking up the concurrent audit at allotted branches.

In all other circumstances, contract may be terminated by either party giving one months' notice or payment of full amount of remuneration including service tax to the other party. Under no circumstance the one month periodicity for termination can be reduced.

vi) SBI's decision in this regard will be final. In case of termination of this contract, the SBI shall have the right to avail services of any other Audit firm to continue the process without any let or hindrance from de-paneled firm, whose services are to be terminated and outgoing firm also has to provide all necessary help, at their own cost, for smooth switch over.

vii) Any work done till such time, working papers and should be handed over to the Bank, without any demur. The work should not be disclosed to any other organization/bank.

## **17. DEPLOYMENT:**

The allotment of branches to the selected firms will be based on the suitability of the firm vis-a-vis the size, volume of business and criticality of the operations of the branches/ outfits to be decided by Circle Audit Office (CAO). The list of tentative Centres where the Concurrent Auditors are proposed to be engaged is provided under Concurrent Auditor Appointment Notification.

## **18. DISCLAIMER:**

There is no commitment or obligations, whatsoever on the part of the issuer of this process, or officials associated with it within the Bank, regarding the implementation for any future plans. Any assumptions made by bidders, on the basis of information shared herein, will be at their own risk and responsibility.

## **19. ADDRESS FOR COMMUNICATION:**

The Address for Communication to concerned Circle Audit Office (CAO) is as per the list enclosed as **Annexure - C**

**Last date for submission of application is 5.00 pm on 29.05.2021.**

**ANNEXURE – A**

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

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

13	Experience of Concurrent Audit with SBI (Please give details with supporting documents)	No. of Brs.	No. of years
14	Experience of Concurrent Audit with PSBs (Please give details with supporting documents)	No. of Banks	No. of years
15	Additional Qualifications (i.e. CISA/DISA/Con. Audit Course from ICAI)  (Please give details with supporting documents)		
16	Experience in specialized areas like Treasury/FOREX/CPCs & Big Corporate Branches (Please give details with supporting documents)		
17	Whether Statutory Auditor for SBI		
18	Preferred Centre		
19	Any other relevant data		

I/We confirm that the information furnished above is true and correct and we have not been de-paneled / Blacklisted by any organization in the past and we fulfill all the conditions of eligibility for empanelment with SBI as a Concurrent Auditor.

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

Place:

Date:

**Signature of the applicant with seal**

**Scope of Audit**

**A. Cash transactions –Verify**

- i) Surprise physical verification of cash at branch and ATM along with safekeeping and custody.
- ii) Daily cash transactions, particularly any abnormal receipts & payments.
- iii) Surprise verification of cash by an officer other than the joint custodian.
- iv) Proper accounting of and availability of insurance cover for inward and outward cash remittances.
- v) Accounting of currency chest transactions and delays/omission in reporting to RBI.

Reporting of Counterfeit Currency.

- vi) All cash transactions of Rs. 10 lakh and above reported in CTR.
- vii) That all cash transaction of Rs. 50,000 and above invariably indicate Pan No./Form 60.

**B. Clearing transactions –Verify**

- i) Reconciliation with bank's account at Clearing House and review of old outstanding entries for reconciliation.
- ii) Drawings allowed against uncleared instruments - sanction by the controlling authority.

**C. Remittances/Bills for Collection –Verify**

- i) Remittance of funds by way of DDs/TTs/MTs/TC/NEFT/RTGS any other mode in cash exceeding the prescribed limit.
- ii) Documents of title (lorry receipts, railway receipts, etc.) obtained in favour of the bank and the concerned transporters are on the IBA approved list.
- iii) Outstanding balance in DP and other transit accounts pending payment beyond prescribed period.

**D. Deposits –Verify**

- i) Adherence to KYC/AML guidelines in opening of fresh accounts and monitoring of transactions in such accounts.
- ii) Large term deposits received and repaid including checking of repayment of term deposit in cash beyond permissible limit.
- iii) Accounts opened and closed within a short span of time i.e., accounts with quick mortality.

- iv) Activation and operations in inoperative accounts.
- v) Value dated transactions.
- vi) Settlement of claims of deceased customers and payment of TDRs against lost receipts and obtention of indemnities, etc. To check revival of dormant accounts and accounts with minimum activities.
- vii) Examination of multiple credits to single accounts.

#### **E. Treasury operations –Verify**

- I) If branch has acted within HO instructions for purchase and sale of securities.
- ii) Periodic confirmation of Derivative contracts with counterparties.
- iii) Adherence to regulatory guidelines with respect to Treasury deals/structured deals.
- iv) Controls around deal modification/cancellation/deletion, wherever applicable.
- v) Cancellation of forward contracts and passing/recovery of exchange gain/loss.
- vi) Gaps and OPL maintained in different currencies vis-à-vis prescribed limit for the same.
- vii) Reconciliation of Nostro and Vostro accounts-balances in Nostro accounts in different foreign currencies are within the limits prescribed by the bank.
- viii) Collection of underlying documents for Derivative & Forward contracts. Delays, if any.
- ix) Instances of booking and cancellation of forward contracts with the same counterparty within a span of couple of days or a few days.
- x) Sample check some of the deals and comment on the correctness of computation.
- xi) Checking of application money, reconciliation of SGL account, compliance to RBI norms.
- xii) Checking of custody of unused BR Forms & their utilization in terms of Master Circular on Prudential Norms on Classification, Valuation and Operations of Investment Portfolio by banks.
- xiii) To ensure that the treasury operations of the bank have been conducted in accordance with the instructions issued by the RBI from time to time.

#### **F. Loans & Advances-Verify**

- i) Report Bills/cheques purchased, if in the nature of accommodation bills.
- ii) Proper follow-up of overdue bills purchased/discounted/negotiated.
- iii) Fresh loans and advances (including staff advances) have been sanctioned properly and in accordance with delegated authority.
- iv) Reporting of instances of exceeding delegated powers to controlling/head office by the branch and have been confirmed or ratified by the competent authority.
- v) Securities and documents have been received as applicable to particular loan.
- vi) Securities have been properly charged/ registered and valued by competent person. Whether the same has been entered in the bank's system.
- vii) All conditions of sanction have been complied with.
- viii) Master data relating to limit, rate of interest, EMI, moratorium period details have been correctly entered and updated/modified in the system.
- ix) Value dated entries passed in advances accounts.
- x) Post disbursement supervision and follow-up is proper, such as timely receipt of stock and book debt statements, QIS data, analysis of financial data submitted by borrower, verification of securities by third parties, renewal of limits, insurance, etc.
- xi) Whether there is any misutilization of the loans and whether there are instances indicative of diversion of funds.
- xii) Compliance of prudential norms on income recognition, asset classification and provisioning pertaining to advances.
- xiii) Whether monthly updating of drawing power in the computer system on the basis of stock statements/book debt statement/ other financial data received from the borrowers.
- xiv) Recovery in compromise cases is in accordance with the terms and conditions of the compromise agreement.
- xv) To check review and renewal of loans.

#### **G. LC/BG –Verify**

- i) LC/BG issued/amended as per the approved format/model guarantee prescribed and standard limitation clause incorporated. Whether counter indemnity obtained as prescribed.

- ii) Any deviation from the terms of sanction in regard to margin, security, purpose, period, beneficiary, collection of charges, commission/fee, etc.
- iii) Whether payment is made to the debit of party's account on due date without creating overdraft/debiting suspense, in case of deferred payment guarantee.

#### **H. Foreign Exchange Transactions-Verify**

- i) Recovery of charges as per HO Guidelines.
- ii) Packing credit released, whether backed by LC or confirmed export order.
- iii) Availability of ECGC cover and compliance with ECGC terms.
- iv) Submission of statutory returns on export/ import transactions, like BEF statements, XOS, write off of export bills, etc. Follow up of outstanding export bills and exchange control copy of bill of entry.
- v) Irregularities in opening of new accounts and operation in NRO, FCNR, NRE, EEFC, etc., and debits/credits entries permissible under the rules.
- vi) Whether operations in FCRA accounts are as permitted by MHA and FCRA guidelines.
- vii) Booking, utilization, extension and cancellation of forward contracts.

#### **I. House Keeping –Verify**

- i) Exceptional transaction reports are generated and verified by branch staff as prescribed.
- ii) Review of all balance sheet heads and outstanding entries in accounts, e.g., suspense, sundry and inter-bank accounts. Review of follow up of entries pending for reversal.
- iii) Scrutiny of daily vouchers with more emphasis on high value transaction including high value expenses and debit entries in Suspense account.
- iv) Debits in accounts where signatures are pending for scanning.
- v) Whether records related to KYC/vouchers and other critical areas are sent to specific places like archival center, record room as per stipulated periodicity.
- vi) Adherence to KYC/AML guidelines in opening fresh account and subsequent modifications of records and monitoring of transaction.

**J. Verification of Merchant Banking Business-Verify**

- i) Whether the instructions given by the controlling branch are properly followed where the branch acts as a collecting branch for issue business.
- ii) Whether daily collection position is advised to the controlling branch.
- iii) Whether recovery of the commission/fees and out of pocket expenses as agreed with the respective companies and whether the competent authority has duly authorized any waiver or reduction of such charges.
- iv) Whether the prescribed preventive vigilance measures are observed by the branch.
- v) Where data entry or data processing work is entrusted to outside agencies, the competent authority duly approves these and the prescribed stamped indemnity has been obtained from such agencies.
- vi) Whether dividend interest warrants/refund payment accounts of companies are funded prior to dispatch of the relative warrants by the companies and there is no misuse of the facility.
- vii) Whether Claims for reimbursement of amounts of paid warrants received from paying branches are processed and debited to the concerned company's account promptly.
- viii) Whether charge on security has been created, wherever debenture trustee activity is undertaken by bank.

**K. Verification of Credit Card/Debit card –Verify**

- i) Application for the issue of credit card has been properly examined and record of issue of the same has been maintained.
- ii) Whether overdraft/debits arising out of the use of credit cards are promptly recovered and informed to higher authorities.
- iii) Whether undelivered credit cards are properly kept as security items and followed up with credit card department for further instructions.
- (iv) Physical verification of ATM cards, debit cards, credit cards, passwords and PINS, control over issue & delivery, safe keeping and custody at all the locations. Report loss of any such items.

**L. SWIFT Transactions - Verify**

- i) Inward & Outward messages to be verified from CSIG / daily reports
- ii) Whether the amounts of financial messages / transactions are debited/ credited in the respective customer accounts / contra accounts.

#### **M. Transaction Verification**

- i) Verify the genuineness and authenticity of the vouchers uploaded
- ii) Verify whether transactions are correctly reflected in the respective customer accounts in CBS.

#### **N. Others –Verify**

- i) Compliance of provisions relating to Tax Deducted at Source, service tax, trade tax, other duties and taxes.
- ii) Physical verification of inventory, control over issue of inventory, safe keeping and custody of security forms. Report any loss of such items.
- iii) Physical verification of other deliverable items, control over issue, safe keeping and custody.
- iv) Physical verification of Gold coins, control over issue, safe keeping and custody. Checking of Gold sale transactions.
- v) Custody and movement of branch keys.
- vi) Locker keys and locker operations-linking of FDR as security for locker/operation of locker/inoperative lockers/ nomination/other issues.
- (vii) Safe custody of branch documents like death claim cases, issuance of duplicate DD/PO/FDR, checking of indemnities, etc. and verification of documents executed during the period under audit.
- (viii) Reporting of frauds
- (ix) Certification of documents / claims / Pre-disbursement check, compliance certificate etc

#### **O. Miscellaneous:**

- i) Any other need based work related to audit which may be entrusted by the bank from time to time.

Annexure - C

**Address and Contact Details of Circle Audit Offices (CAO)**

S. N	FULL ADDRESS FOR CORRESPONDANCE	STATE	Contact Details	Mobile No.	Email id
1	The General Manager, State Bank of India Circle Audit Office, Administrative Office Building, 6 <sup>th</sup> Floor, Sec- 10B, <b>GANDHINAGAR- 382010</b>	Gujarat	Sri Raj Kumar Tiwari	8800102266	Wbcas.caognr@s bi.co.in gm.ziognr@sbi.co. in
2	The General Manager, State Bank of India Circle Audit Office, Door No. 48-13-3-1/B VIJAYAWADA. First Floor, CNR Complex, Near Ayush Hospital Sri Ramachandranagar, <b>VIJAYAWADA - 520008</b>	Andhra Pradesh	Sri K Srinivasa Rao	8886775201	agmwebcas.ziovij @sbi.co.in gm.ziovij@sbi.co.i n
3	The General Manager, State Bank of India Circle Audit Office, 7 <sup>th</sup> Floor, State Bank Building, Mysore Bank Circle, K G Road, <b>BENGALURU - 560009</b>	Karnataka	Sri R. Nagesh	9448995569	agmwbcas.caoban @sbi.co.in <u>gm.caoban@sbi.c o.in</u> dgm.caoban@sbi. co.in
4	The General Manager, State Bank of India Circle Audit Office, SBI Complex, Opposite Central School No.-1, Arera Mills, <b>BHOPAL - 462011</b>	Madhya Pradesh & Chhatisgarh	Sri Pankaj Goel	7389915551 9993538494	agmwbcas.ziobho @sbi.co.in gm.ziobho@sbi.co .in
5	The General Manager, State Bank of India Circle Audit Office, Creative Plaza (1st Floor) , RASULGARH CHOWK, N.H.5, <b>BHUBANESWAR- 751010</b>	Orissa	Sri Shantanu Kumar	8118050433	agmwbcas.caobhu @sbi.co.in gm.ziobhu@sbi.co .in

6	The General Manager, State Bank of India Circle Audit Office, SBL Building, II nd Floor, Sec- 14, Panchkula, <b>CHANDIGARH- 134113</b>	Punjab, Haryana, Chandigarh, Jammu & Kashmir, Himachal Pradesh	Sri Kuldeepak Katyal	8837876827	webcas.ziochd@s bi.co.in gm.ziochd@sbi.co .in
7	The General Manager, State Bank of India Circle Audit Office, 157, 8th. Floor, State Bank Building, Anna Salai, <b>CHENNAI- 600002</b>	Tamil Nadu	Sri N. Lalith Kumar	7337262462	agmcas.zioche@s bi.co.in gm.zioche@sbi.co .in
8	The General Manager, State Bank of India Circle Audit Office, 3 <sup>rd</sup> Floor, LCPC Building, B-16, Sector-62, <b>NOIDA – 201 307</b> <b>(UP)</b>	<b>1. Delhi</b> <b>2. Uttarakhand</b> 3. Gurugram, Sonepat and Faridabad <b>Districts of</b> <b>Haryana.</b> 4. Agra, Aligarh, Bhagpat, Bulandshahar, Etah, Firozabad, GautamBudh Nagar, Ghaziabad, Hathras, Kanshi Ram Nagar, Mainpuri, Mathura, Meerut, Muzaffarnagar, Panchsheel Nagar (Hapur), Prabuddha Nagar (Shamli) & Saharanpur <b>Districts of</b> <b>Uttar Pradesh.</b>	Shri Joginder Singh Wadhwa	9729875534	cmwbcas.ziondl@s bi.co.in gm.ziondl@sbi.co .in
9	The General Manager, State Bank of India Circle Audit Office HYDERABAD <b>2nd Floor, CMP</b> <b>Building, Survey No.</b> <b>26, Opp. Hyderabad</b> <b>Central University,</b>	Telangana	Shri C. Sahasranama m	9000333811	agmwbcas.ziohyd @sbi.co.in gm.ziohyd@sbi.co .in

	<b>Lingampally P.O. HYDERABAD- 500019</b>				
10	The General Manager, State Bank of India Circle Audit Office JAIPUR CENTRAL SPINE, SECTOR-7 VIDYADHAR NAGAR, JAIPUR-302023	Rajasthan	Shri Yogendra Kumar Sharma	82838360088	<a href="mailto:agmwbcas.ziojai@sbi.co.in">agmwbcas.ziojai@sbi.co.in</a> <a href="mailto:gm.ziojai@sbi.co.in">gm.ziojai@sbi.co.in</a>
11	The General Manager, State Bank of India Circle Audit Office, Kankaria Centre (Ist Floor), 2/1, Russel Street, <b>KOLKATA- 700071.</b>	West Bengal	Sri Sbrata Mitra	9674713024	<a href="mailto:agmwbcas.ziokol@sbi.co.in">agmwbcas.ziokol@sbi.co.in</a> <a href="mailto:gm.ziokol@sbi.co.in">gm.ziokol@sbi.co.in</a>
12	The General Manager, State Bank of India Circle Audit Office C.P.-42, SAI Tower, Sector-E, Janakipuram, <b>LUCKNOW (U.P.) - 226 021</b>	Uttar Pradesh (Excluding areas mentioned under Delhi)	Shri Pratyush Mehrotra	7234009002	<a href="mailto:agmwebcas.zioluc@sbi.co.in">agmwebcas.zioluc@sbi.co.in</a> <a href="mailto:gm.zioluc@sbi.co.in">gm.zioluc@sbi.co.in</a>
13	The General Manager, State Bank of India Circle Audit Office 3rd Floor, Tara chambers, Old Mumbai- Pune Road, Wakadewadi, <b>PUNE -411003</b>	Maharashtra & Goa	Shri Sunil Kulkarni	7387898200	<a href="mailto:agmwbcas.ziopune@sbi.co.in">agmwbcas.ziopune@sbi.co.in</a> <a href="mailto:gm.ziopune@sbi.co.in">gm.ziopune@sbi.co.in</a> <a href="mailto:dgm.caopune@sbi.co.in">dgm.caopune@sbi.co.in</a>
14	The General Manager, State Bank of India Circle Audit Office, 2 <sup>ND</sup> Floor, Bakshish Plaza, Lokhra Road, Kalapahar, <b>GUWAHATI- 781018 ASSAM</b>	Assam Meghalaya Manipur Arunachal Pradesh Nagaland Mizoram Tripura	Shri Nicholas K	9402506982	<a href="mailto:agmwbcas.caoguw@sbi.co.in">agmwbcas.caoguw@sbi.co.in</a> <a href="mailto:gm.zioguw@sbi.co.in">gm.zioguw@sbi.co.in</a>

15	The General Manager, State Bank of India Circle Audit Office Sone Bhawan, 5th Floor Bir Chand Patel Marg R-Block, <b>PATNA - 800001</b>	Bihar Jharkhand	Shri Tanmay Pawan Malachi.	9155596199	agmwbcas.ziopat @sbi.co.in  gm.ziopat@sbi.co.in
16	The General Manager, State Bank of India Circle Audit Office 3 <sup>rd</sup> Floor, SBI Building, SS Kovil Road, Thampanoor, <b>THIRUVANANTHAPURAM - 695 001</b> <b>KERALA</b>	Kerala	Mr. V. Ajit Kumar	9895172544	agmwbcas.caotri @sbi.co.in  gm.ziotri@sbi.co.in

**ANNEXURE-D**

**STATE BANK OF INDIA**  
**INTERNAL AUDIT DEPARTMENT, HYDERABAD**

**TERMS & CONDITIONS FOR EMPANELMENT OF CHARTERED ACCOUNTANT  
FIRMS AS CONCURRENT AUDITORS**

- 1) Preference will be given to those firms which have ICAI trained Concurrent Auditors and those firms which have concurrent audit experience in State Bank of India (SBI).
- 2) Concurrent Auditors shall normally be positioned at the location where the selected Branches / BPR Outfits operate.
- 3) Concurrent audit to be done on daily basis. Trained representative of the firm (Articled Clerk trained by ICAI on concurrent audit) / retired commercial banks officers /qualified Chartered Accountants to be available on all days.
- 4) One of the Principal Partners or senior partner to visit the branch at least 2/3 times a week, minimum 8 times every month, depending on the business and risk profile of the branch/BPR Outfits. Number of visits may be increased depending upon the volume and need at the branch / outfit under concurrent audit.
- 5) Bank will impose financial penalty for unauthorized absence, non-detection of income leakage, major lacunae in conduct of account including reporting to RBI/ ICAI (as per **Annexure-E**).
- 6) Bank may impose non-financial penalty leading to termination of contract for instances of failure to comment on fraud, misappropriation of funds, any other serious irregularities which result in loss to the Bank.
- 7) If there is any change in the constitution of your firm or you suffer from any statutory disqualification, you must inform the Bank immediately.
- 8) CA firms to furnish personal details / comply with KYC norms, viz., proof of identity and address proof / contact numbers / contacts in case of emergency, etc., of all the representatives of the firm who visit the Branch / CPC, for security reasons.
- 9) The partners / representatives of CA firms who visit the Branch / CPC shall make their presence in a register maintained for the said purpose.
- 10) CA firms shall liaise with the Branch / CPC on a regular basis and provide their periodic audit plan and enable the Branch / CPC to furnish / provide documents without affecting loss of audit man days for CA firms and / or customer service is not affected in the Branch / CPC.

- 11) The representatives of the CA firms shall not enter prohibited / restricted areas, viz., IT server room, record room, strong room, locker room and / or any other security related areas without the prior approval from the Branch Manager.
- 12) CA firms shall not hold any documents overnight in their custody. Hence, all vouchers / books/ registers/ security document / title deeds / any other documents / vital correspondence etc., are to be returned to the officials of the Branch / CPC on each day.
- 13) Branch / CPC shall be advised to provide applicable " Enquiry" rights / access to the Bank's Core Banking System to the representatives of the CA firm.
- 14) CA firms shall not seek copies (hard / soft /photostat) of Bank's instructions / circulars / vital correspondence / study materials etc.
- 15) Branch / CPC will be providing reasonable level of stationary
- 16) CA firms shall submit their bill / invoice on a monthly basis.
- 17) CA firms to furnish their bank account details along with IFSC code to enable the Bank to credit the audit fee to the credit of their account on a monthly basis.
- 18) CA firms shall endeavor to maintain continuity of their Assistant / Articled clerk at the Branch / CPC, so that there will not be any compromise on the quality of assigned tasks due to frequent change of Assistant / Articled clerk.
- 19) The Concurrent Auditor will be fully responsible for the quality of the audit, timely completion of audit and submission of the audit reports and reporting to controllers.
- 20) Subject to the other provisions of this document, firm allocated to any branch can be reallocated to any other branch for any period as per the requirement of the Bank.
- 21) Documents will be executed by all the partners before taking up the assignment of current audit of allotted branch.
- 22) The auditors engaged for CA are authorized to have access to any documents and records considered necessary for the performance of their functions within the auditee unit. He can also request members of the staff and management of the auditee unit to supply such information and explanations, as may be needed in carrying out his work, which is to be provided within a reasonable period of time.
- 23) Any change in the name, address, constitution and partnership deed must be reported to bank within 15 days of such change with necessary supporting documents. Failing which, it will be treated as deliberate suppression of facts by the firm and thereby making them liable to compensate the bank for such change. In such eventualities, bank also reserves its right to terminate the contract with such firm without notice.

- 24) New partners are to sign documents within 15 days of joining and not doing so will attract the provision relating to deliberate suppression of facts.
- 25) Outgoing partner will remain liable to Bank to the extent and period as determined by the Bank on case-to-case basis
- 26) Firm when engaged as concurrent auditor cannot assign/subcontract the job in any sense of the term and in any form whatsoever it may be to any other person. Any assignment/subcontract of the job in some others favour either through operation of law or otherwise will deem the original contract as terminated.
- 27) In case any information furnished during the application process is found at any point of time, to be incorrect, SBI will not only summarily reject the application / terminate the contract without any notice, but also the applicant may be blacklisted from any future such process with the Bank.
- 28) SBI may share such information with ICAI, Reserve Bank of India (RBI) or Indian Bankers' Association (IBA) which is the voluntary representative body of all banking institutions in the country or any other organization, who, in turn, may share the information among its member institutions.
- 29) Any terms and conditions beyond the scope of this process added by the bidder, whether implicitly or explicitly stated in any of the responses, will be ignored.
- 30) Notwithstanding anything contained herein above, the Bank reserves its right to terminate the contract by giving 30 days prior notice to the other side without assigning any reason.
- 31) It is the responsibility of the CA Firm to inform the CAO immediately in case they are selected as statutory auditor.

Place:

Date:

**Signature of the applicant with seal**

ANNEXURE- E

PENALTY CLAUSES

SN	Coverage Area	Scope of work expected from Service Provider /CA Firm	Quantum of Measurement	Penalty to be imposed (For Service Provider / CA Firm)
1.	Attendance at the Work Area.	Attending branch/unit on daily basis, by Representative of the <b>Service Provider</b> / CA Firm, and 2-3 times a week by the Partner of the Firm.	Days of Absence in a month in attending the branch/unit. (i) by the representative of the <b>Service Provider</b> / Firm or (ii) by the Partner of the Firm	Twice the proportionate remuneration of the month on a pro-rata basis for the days of absence. <i>Eg.30 days in a month;</i> <i>Remuneration of Rs.30000/-p.m.</i> <i>with an absence of 2days: <b>Penalty</b> to be charged:</i> <i>Rs.2000x2= Rs.4000.</i>
2.	Detection of Income Leakage	On a day to day basis income leakage, if any detected, to be reported.	Non-detection/ non-reporting / short recovery of income leakage from the date it becomes due within a period of 2 weeks. The penalty to be levied is on account of opportunity loss for the Bank.	<b>For Non-detection/ non-reporting:</b> 1% of the amount, in the area of income Leakage not detected/ reported. i.e. (i) Processing Fee (ii) Upfront Fee (iii) BG/LC Comm. (iv) Locker rent etc., (Overall cap for both not to exceed 20% of monthly remuneration). <i>Eg. Processing Fee of Rs. 1 lac. is identified by an</i>

				<p><i>Auditor other than CA. after 2 weeks of its becoming due. Penalty will be Rs.1000 for one instance.</i></p> <p><i>If such instances are more, then overall cap of 20% of remuneration i.e.Rs.6000 (20% of 30000) to be charged.</i></p>
3.	Detection of Major lacunae in the conduct of the account, systems & procedures etc.,	Timely detection of major lacunae.	Non detection of major lacunae as enumerated in the CRM Value Statements of WBCAS.	Rs.250/- per major lacunae in an account with a maximum penalty of 5% of monthly remuneration.
4.	Failure to comment on Frauds, which may cause loss to the Bank.	Detection/ Reporting of Fraud.	Non detection/ not reporting of Fraud arising on account of failure in implementation of systems & procedures and security lapses.	10% of monthly remuneration per instance, with a cap of 25% of monthly remuneration.
5.	Detailed Scrutiny of Accounts and submission of observations.	Detailed Scrutiny of Accounts within a reasonable time and submission of observations online on a daily basis.	Detailed scrutiny of accounts by commenting as per Value Statements mentioned in WBCAS, if not done: <i>Eg. All accounts within 3 months and thereafter once, at the time of renewal/ review/ new sanction;</i>	Rs.250/ per account with an overall cap of 5% of the monthly remuneration.

6.	Submission of Monthly / Qly. Concurrent Audit Reports (Annexure-V, VI& VII as available in SBleTHIC) to the BM/ Head of the Unit/AGM (Audit)/ GM(NW) etc. a	Monthly Reports to be submitted within a week of the succeeding month to the BM/Head of the Unit. Thereafter, with their remarks to RM/DGM (BO) within 2 <sup>nd</sup> week of the succeeding month of report.	Non submission as per schedule.	<p><b>Non-Submission:</b> 10% of Audit Fee p.m.</p> <p><b>Non submission by over 3 months:</b> Termination of the Contract giving one month's notice.</p> <p><b>Delayed Submission:</b> Rs.250/ per day till submission. (With an overall cap of 10% of monthly remuneration p.m.)</p>
7.	Unacceptable delay in the performance of obligations.	Should be done in accordance with the time schedule specified in the Agreement.	<p>Identified areas of deficiency in performance:</p> <ul style="list-style-type: none"> <li>(i) Partner's not attending branch/ unit 2-3 times a week;</li> <li>(ii) Non-deputation of representative every day;</li> <li>(iii) Non-submission of Reports;</li> <li>(iv) Non-detection of Income leakage in time, resulting in opportunity loss; &amp;</li> <li>(v) Non-detection/reporting of Frauds.</li> <li>(vi) Poor Quality of Reports.</li> </ul>	Termination of Contract, by giving a month's notice, as per Service Level Agreement (SLA).
8	Overall Performance of the Concurrent Auditor	Should adhere to the Bank's instructions while performing Audit duties and function in accordance with the	Nodal Officers from the ZIOs and RFIA Auditors perform surprise checks by visiting the Concurrent	If the performance of the Concurrent Auditor is rated "Average" or "Below Average" for TWO

		Concurrent Audit Policy and manual.	Audit Branches once in a Half Year and verify the performance of Concurrent Auditors by selecting some sample Accounts. Based on the reports by the visiting officials I&MA/ZIO will rate the CAs.	consecutive Half Years, the Contract Agreement shall be reviewed/reconsidered, and Contract may also be terminated as per the terms and conditions in the SLA. ICAI will also be advised in this regard.
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LIST OF TENTATIVE VACANCIES AT BRANCHES / CENTRES				
SL NO	Br code	Branch Name	CAO	CENTRE NAME
1	819	Bijapur	Banglore	Bijapur
2	2212	SME Gokul Road Hubli	Banglore	Hubli
3	3024	Peenya Industrial Estate	Banglore	Bengaluru
4	3286	Jayanagar II Block	Banglore	Bengaluru
5	4118	SME Branch Mangalore	Banglore	Mangalore
6	4230	SME Rajajinagar Ind Estate	Banglore	Bengaluru
7	4330	SME Branch, Bellary	Banglore	Bellary
8	4426	MANIPAL BRANCH	Banglore	Manipal
9	5212	RASECC Mangalore	Banglore	Managlore
10	5214	RASECC Belgaum	Banglore	Belgaum
11	6866	SPBB Bangalore	Banglore	Bengaluru
12	6959	SME Branch Jayanagar	Banglore	Bengaluru
13	11349	SBI Incube Branch (SME Bangalore)	Banglore	Bengaluru
14	15477	SMECCC Hubli	Banglore	Hubli
15	15627	RACPC Koramangala Bangalore	Banglore	Bengaluru
16	15628	RACPC Banasawadi Bangalore	Banglore	Bengaluru
17	15628	RACPC Banasawadi Bangalore	Banglore	Bengaluru
18	17753	RACPC White Field Bangalore	Banglore	Bengaluru
19	17753	RACPC White Field Bangalore	Banglore	Bengaluru
20	18994	RACPC Yalhanka Bangalore	Banglore	Bengaluru
21	21014	SMECC, Banaswadi	Banglore	Bengaluru
22	40054	Ashoka Road Mysore	Banglore	Mysore
23	3945	Paradeep	Bhubaneshwar	PARADEEP
24	4414	Fortune Tower Bhubaneswar	Bhubaneshwar	BHUBANESWAR
25	4468	CPPC Bhubaneswar	Bhubaneshwar	BHUBANESWAR
26	4485	RACPC Bhubaneswar	Bhubaneshwar	BHUBANESWAR
27	7020	SME Branch Balasore	Bhubaneshwar	BALASORE
28	9678	SME Branch Rourkela	Bhubaneshwar	ROURKELA
29	5277	RACPC Ambala	Chandigarh	AMBALA
30	5279	RACPC KARNAL	Chandigarh	KARNAL
31	5697	SME IC BAHADURGARH	Chandigarh	BAHADURGARH
32	9530	SME MANDI GOVINDGARH	Chandigarh	MANDI GOBINDGARH
33	9926	CB CHANDIGARH	Chandigarh	CHANDIGARH
34	61191	RACPC, AMRITSAR	Chandigarh	AMRITSAR
35	63682	RACPC SHIMLA	Chandigarh	SHIMLA
36	827	COIMBATORE	Chennai	COIMBATORE
37	855	KARAIKUDI	Chennai	KARAIKUDI
38	869	MADURAI	Chennai	MADURAI
39	880	SME BRANCH NAGERCOIL	Chennai	NAGERCOIL
40	900	PONDICHERRY	Chennai	PONDICHERRY
41	958	NEYVELI	Chennai	NEYVELI
42	965	MYLAPORE	Chennai	CHENNAI
43	988	SME BRANCH MADURAI	Chennai	MADURAI
44	3595	SME BRANCH KURICHI COIMBATORE	Chennai	COIMBATORE
45	4033	SME BRANCH EKKADUTHANGAL CHENNAI	Chennai	CHENNAI
46	4060	SME BRANCH TIRUCHIRAPALLI	Chennai	TIRUCHIRAPALLI

47	4201	COMMERCIAL BRANCH TIRUPUR	Chennai	TIRUPUR
48	4279	NRI BRANCH ANNANAGAR CHENNAI	Chennai	CHENNAI
49	4487	RACPC CHENNAI	Chennai	CHENNAI
50	4487	RACPC CHENNAI	Chennai	CHENNAI
51	4899	VOC NAGAR (THANJAVUR)	Chennai	THANJAVUR
52	5008	SMECCC COIMBATORE	Chennai	COIMBATORE
53	5071	TRADE FINANCE CPC COIMBATORE	Chennai	COIMBATORE
54	7201	COMMERCIAL BRANCH SALEM	Chennai	SALEM
55	7536	COMMERCIAL BRANCH COIMBATORE	Chennai	COIMBATORE
56	7684	NRI BR. CHENNAI	Chennai	CHENNAI
57	10042	RACPC COIMBATORE	Chennai	COIMBATORE
58	10205	RACPC TIRUCHIRAPPALLI	Chennai	TIRUCHIRAPPALLI
59	10612	RA SME CCC-SARC VELLORE	Chennai	VELLORE
60	11654	NRI ADAYAR	Chennai	CHENNAI
61	12512	SME BRANCH P N ROAD TIRUPUR	Chennai	TIRUPUR
62	12776	SME BRANCH COIMBATORE	Chennai	COIMBATORE
63	12777	SME BRANCH ERODE	Chennai	ERODE
64	12806	SME BRANCH THANJAVUR	Chennai	THANJAVUR
65	13362	SME BRANCH VIRUDHUNAGAR	Chennai	VIRUDHUNAGAR
66	15440	RACPC- ANNA NAGAR	Chennai	CHENNAI
67	15441	RACPC OMR CHENNAI	Chennai	CHENNAI
68	15441	RACPC OMR CHENNAI	Chennai	CHENNAI
69	17193	RACPC MRC NAGAR CHENNAI	Chennai	CHENNAI
70	17938	RACPC AYYAPPANTHANGAL	Chennai	CHENNAI
71	50783	PUDUR PIRUVU TIRU	Chennai	TIRUPUR
72	61039	RACPC TAMBARAM	Chennai	CHENNAI
73	61040	RACPC COIMBATORE NORTH	Chennai	COIMBATORE
74	61068	SMEC TIRUCHIRAPPALLI	Chennai	TIRUCHIRAPPALLI
75	61074	SMEC SALEM	Chennai	SALEM
76	61075	SMEC MADURAI	Chennai	MADURAI
77	61171	SIRUTHOZHIL BRANCH, ARUPUKOTTAI	Chennai	ARUPUKOTTAI
78	61304	SME HOSUR	Chennai	HOSUR
79	62465	R-DB RACC KANCHEEPURAM	Chennai	KANCHEEPURAM
80	469	SANAND	Gandhinagar	SANAND (DIST: AHMEDABAD)
81	486	SIDDHPUR	Gandhinagar	SIDDHPUR (DIST: PATAN)
82	4152	CCG AHMEDABAD	Gandhinagar	AHMEDABAD
83	4199	SAMB AHMEDABAD	Gandhinagar	AHMEDABAD
84	5063	TRADE FINANCE CPC VADODARA	Gandhinagar	VADODARA
85	5150	HIGHWAY ROAD MEHSANA	Gandhinagar	MEHSANA
86	5744	GIDC WADHWAN	Gandhinagar	WADHWAN (DIST: SURENDRANAGAR)
87	6926	COMMERCIAL BRANCH AHMEDABAD	Gandhinagar	AHMEDABAD
88	9120	G I D C SACHIN	Gandhinagar	SACHIN (DIST: SURAT)
89	10191	SME MORVI	Gandhinagar	MORBI
90	11029	SPECIALISED COMMERCIAL BRANCH VAPI	Gandhinagar	VAPI (DIST: VALSAD)
91	12700	INFO CITY, GANDHINAGAR	Gandhinagar	GANDHINAGAR
92	13206	RASMECC CUM SARC JUNAGADH	Gandhinagar	JUNAGADH
93	13476	TRIMANDIR ADALAJ	Gandhinagar	GANDHINAGAR
94	13478	NRI BRANCH ANAND	Gandhinagar	ANAND

95	15802	SMECCC BHAVNAGAR	Gandhinagar	BHAVNAGAR
96	16287	SPECIALISED NRI BRANCH NAVSARI	Gandhinagar	NAVSARI
97	18952	SP NRI BRANCH SURAT	Gandhinagar	SURAT
98	31755	College Road Mehsana	Gandhinagar	MEHSANA
99	60012	DARBARGADH MAHUA	Gandhinagar	MAHUVA (DIST:BHAVNAGAR)
100	60087	JAMNAGAR D P	Gandhinagar	JAMNAGAR
101	60344	SME GONDAL ROAD RAJKOT	Gandhinagar	RAJKOT
102	60376	SSI, SHANALA ROAD, MORBI	Gandhinagar	MORBI
103	60387	VADODARA SSI	Gandhinagar	VADODARA
104	60399	C G ROAD BRANCH	Gandhinagar	AHMEDABAD
105	60921	RASECC BHAVNAGAR	Gandhinagar	BHAVNAGAR
106	61132	RACPC, ASHRAM ROAD, AHMEDABAD	Gandhinagar	AHMEDABAD
107	63751	SME NATUBHAI CIRCLE BRANCH	Gandhinagar	VADODARA
108	63758	SME BRANCH RAJKOT	Gandhinagar	RAJKOT
109	63759	SME BRANCH MAHUVA	Gandhinagar	MAHUVA (DIST:BHAVNAGAR)
110	63762	SME BRANCH BHAVNAGAR	Gandhinagar	BHAVNAGAR
111	83	Golaghat	Guwhati	Golaghat
112	181	Shillong	Guwhati	Shillong
113	3232	Naharlagun	Guwhati	Guwahati
114	4418	CB Guwahati	Guwhati	Guwahati
115	4471	C Pension Proc Centre Guwahati	Guwhati	Guwahati
116	4488	RACPC Guwahati	Guwhati	Guwahati
117	4488	RACPC Guwahati	Guwhati	Guwahati
118	5320	Manipur University Campus	Guwhati	Jorhat
119	9945	Khanpara	Guwhati	Guwahati
120	10389	CCPC Guwahati	Guwhati	Guwahati
121	11160	RASMEC Johrat	Guwhati	Jorhat
122	12259	G S Road Guwahati	Guwhati	Guwahati
123	15150	Liabilitiy Central Processing Centre Guwahati	Guwhati	Guwahati
124	1921	OVERSEAS BRANCH HYDERABAD	Hyderabad	HYDERABAD
125	3098	NACHARAM SME BR. HYDERABAD	Hyderabad	HYDERABAD
126	4071	NRI BRANCH HYDERABAD	Hyderabad	HYDERABAD
127	4168	COMMERCIAL BRANCH HYDERABAD	Hyderabad	HYDERABAD
128	4187	HI-TEC CITY BRANCH MADHAPUR	Hyderabad	HYDERABAD
129	4266	CMPOC HYDERABAD	Hyderabad	HYDERABAD
130	5055	TRADE FINANCE CPC HYDERABAD	Hyderabad	HYDERABAD
131	9103	IFB HYDERABAD	Hyderabad	HYDERABAD
132	10104	SME HYDERABAD	Hyderabad	HYDERABAD
133	10476	CCPC HYDERABAD	Hyderabad	HYDERABAD
134	13039	CCG BRANCH HYDERABAD	Hyderabad	HYDERABAD
135	13765	KOHINOOR BANJARA PREMIUM BANKING CENTRE	Hyderabad	HYDERABAD
136	15330	RACPC MADHAPUR	Hyderabad	HYDERABAD
137	17894	RACPC HIMAYATNAGAR HYDERABAD	Hyderabad	HYDERABAD
138	20076	SANATHNAGAR HYDERABAD	Hyderabad	HYDERABAD
139	20149	NIT Warangal	Hyderabad	WARANGAL
140	20537	EDDU MAILARAM ORDNANCE FACTORY	Hyderabad	HYDERABAD
141	20684	SME BRANCH SOMAJUGUDA	Hyderabad	HYDERABAD
142	21088	RASMECC NIZAMABAD	Hyderabad	NIZAMABAD
143	21118	R A C P C BANJARA HILLS	Hyderabad	HYDERABAD

144	21118	R A C P C BANJARA HILLS	Hyderabad	HYDERABAD
145	21122	S M E C C HYDERABAD	Hyderabad	HYDERABAD
146	22005	RASMECCC KHAMMAM	Hyderabad	KHAMMAM
147	744	SME BR JAIPUR SOUTH	Jaipur	JAIPUR
148	4081	SME JODHPUR	Jaipur	JODHPUR
149	31209	CHETAK CIRCLE UDAIPUR	Jaipur	UDAIPUR
150	31510	JAIPUR TILAK MARG	Jaipur	JAIPUR
151	31878	CPPC JAIPUR	Jaipur	JAIPUR
152	63	DARJEELING	Kolkata	SILIGURI
153	74	DURGAPUR(DISTT BURDWAN)	Kolkata	BURDWAN
154	156	PORT BLAIR	Kolkata	SOUTH24 PARGANAS
155	1054	CHOWRINGHEE	Kolkata	KOLKATA
156	4288	SME EXIM BRANCH KOLKATA	Kolkata	KOLKATA
157	5052	TFCPC-KOLKATA	Kolkata	KOLKATA
158	5237	LCPC KOLKATA	Kolkata	KOLKATA
159	6284	NRI BRANCH KOLKATA	Kolkata	KOLKATA
160	10263	RACPC HOWRAH	Kolkata	HOWRAH
161	10263	RACPC HOWRAH	Kolkata	HOWRAH
162	10266	RASMEC DURGAPUR	Kolkata	burdwan
163	14523	KOLKATA HIGH COURT SPB BRANCH	Kolkata	KOLKATA
164	15743	SMECC BALLYGUNGE	Kolkata	South 24Parganas
165	15745	SMECCC BIDHANNAGAR KOLKATA	Kolkata	BIDHANNAGAR
166	16286	RACPC SOUTH KOLKATA	Kolkata	South 24Parganas
167	16286	RACPC SOUTH KOLKATA	Kolkata	South 24Parganas
168	50271	KOLKATA CAMAC STREET	Kolkata	South 24Parganas
169	107	Kanpur Main Branch, Kanpur	Lucknow	KANPUR
170	4491	RACPC Lucknow	Lucknow	LUCKNOW
171	8069	Korwa	Lucknow	AMETHI
172	15194	Specialized NRI Branch, Lucknow	Lucknow	LUCKNOW
173	17613	Specialized NRI Branch, Allahabad	Lucknow	ALLAHABAD
174	18632	HAL Indira Nagar, Lucknow	Lucknow	LUCKNOW
175	687	NAINITAL	New Delhi	NAINITAL
176	727	SME BRANCH OKHLA I. E. N DELHI	New Delhi	DELHI
177	1067	DELHI UNIVERSITY	New Delhi	DELHI
178	1361	SME RAILWAY ROAD, SAHARANPUR	New Delhi	SAHARANPUR
179	3066	MAHARAJPUR	New Delhi	GHAZIABAD
180	3786	SME NARAINA IND AREA	New Delhi	DELHI
181	4077	SME SECTOR-18 NOIDA	New Delhi	NOIDA
182	4298	CB NEHRU PLACE, NEW DELHI	New Delhi	DELHI
183	4499	SMECCC DELHI	New Delhi	DELHI
184	5235	LCPC NOIDA	New Delhi	DELHI
185	5714	SME BRANCH WAZIRPUR IND ESTATE	New Delhi	DELHI
186	9298	SME NAVYUG Market GHZ	New Delhi	GHAZIABAD
187	9950	SME FARIDABAD	New Delhi	FARIDABAD
188	10049	RACPC GHAZIABAD	New Delhi	GHAZIABAD
189	10161	SMECCC DEHRADUN	New Delhi	DEHRADUN
190	10553	UDYOG SADAN	New Delhi	DELHI
191	13913	SME BRANCH SOUTH EXT. DELHI	New Delhi	DELHI
192	14702	RACPC CUM SARC, NOIDA	New Delhi	NOIDA

193	15051	SME RUDRAPUR	New Delhi	RUDRAPUR
194	15711	SMECCC NARAINA	New Delhi	DELHI
195	18985	SBI CCPC II	New Delhi	DELHI
196	30497	NRI BRANCH NOIDA	New Delhi	NOIDA
197	40321	NAYA BAZAR DELHI	New Delhi	DELHI
198	50270	KUNDLI	New Delhi	KUNDLI
199	50771	FARIDABAD-COMMERCIAL	New Delhi	FARIDABAD
200	61251	SMECC BHOLA NATH NAGAR	New Delhi	DELHI
201	138	MUZAFFARPUR	Patna	MUZAFFARPUR
202	4493	RACPC, PATNA	Patna	PATNA
203	6449	SME GIRIDIH	Patna	GIRIDIH
204	6541	SME DHANBAD	Patna	DHANBAD
205	10015	RASMECC BOKARO	Patna	BOKARO
206	10022	RACPC, RANCH	Patna	RANCHI
207	10022	RACPC RANCH	Patna	RANCHI
208	16231	NRI PATNA	Patna	PATNA
209	303	AHMEDNAGAR	Pune	Ahmednagar
210	510	PEDDAR ROAD	Pune	South Mumbai
211	513	MAPUCA	Pune	Mapuca, North Goa
212	533	CHEMBUR	Pune	Central Mumbai
213	548	LINKING ROAD, BANDRA	Pune	Western Mumbai
214	1196	Ojhar	Pune	Nasik
215	1593	BACKBAY RECLAMATION	Pune	South Mumbai
216	1632	HINGNA IND. EST.	Pune	Nagpur
217	1916	INTERNATIONAL SERVICES BRANCH.	Pune	South Mumbai
218	3439	UDYAMNAGAR IND. EST. KOLHAPUR	Pune	Kolhapur
219	3473	S.E.E.P.Z. MUMBAI	Pune	Western Mumbai
220	3667	PARBHANI	Pune	Parbhani
221	4114	HINDU COLONY	Pune	Central Mumbai
222	4115	CB VILE PARLE	Pune	Western Mumbai
223	4116	CB. VASCO-DA-GAMA	Pune	Vasco, South Goa
224	4174	MIDC SATARA	Pune	Satara
225	4205	SPECIALISED PBB, MUMBAI	Pune	South Mumbai
226	4495	SME CITY CREDIT CENTRE Mumbai	Pune	BKC Mumbai
227	4496	SMECCC PUNE	Pune	Pune
228	4732	IFB ANDHERI-EAST	Pune	Western Mumbai
229	4791	OB MUMBAI.	Pune	South Mumbai
230	5939	INDUSTRIAL ESTATE CHANDRAPUR	Pune	Chandrapur
231	6945	NARIMAN POINT-MUMBAI	Pune	South Mumbai
232	8586	MADAME CAMA ROAD BRANCH	Pune	South Mumbai
233	8964	NRI BRANCH MUMBAI	Pune	South Mumbai
234	8965	IFB MUMBAI	Pune	BKC Mumbai
235	8966	IFB PUNE	Pune	Pune
236	10287	RACPC - I, PUNE	Pune	Pune
237	10288	RACPC, NAGPUR	Pune	Nagpur
238	10290	RASECC, PANAJI	Pune	Panaji, North Goa
239	10518	RASECC, NASIK	Pune	Nasik
240	11777	SBI Capital Market	Pune	South Mumbai
241	12957	SME NAGPUR	Pune	Nagpur

242	15520	NRI VILE PARLE (WEST)	Pune	Western Mumbai
243	16755	SME BRANCH AMRAVATI	Pune	Amravati
244	17910	RACPC III BANER PUNE	Pune	Pune
245	21775	RASMECCC NANDED	Pune	Nanded
246	61077	RACPC NANDED	Pune	Nanded
247	802	ALAPPUZHA	Thiru'Puram	ALAPPUZHA
248	1891	KOTTAYAM	Thiru'Puram	KOTTAYAM
249	2279	THUMBA	Thiru'Puram	THIRUVANANTHAPURAM
250	4063	COMMERCIAL BRANCH KOLLAM	Thiru'Puram	KOLLAM
251	4494	RACPC TRIVANDRUM	Thiru'Puram	THIRUVANANTHAPURAM
252	5066	TCFCPC ERNAKULAM	Thiru'Puram	ERNAKULAM
253	7854	VALIYAMALA	Thiru'Puram	NEDUMANGAD
254	8591	ANGAMALI TOWN	Thiru'Puram	ANGAMALI
255	9485	CEPZ KAKKANAD	Thiru'Puram	THRIKKAKARA
256	10158	RACPC ERNAKULAM	Thiru'Puram	ERNAKULAM
257	10158	RACPC ERNAKULAM	Thiru'Puram	ERNAKULAM
258	10209	RACPC KOZHIKODE	Thiru'Puram	KOZHIKODE
259	10210	RASMECCC KANNUR	Thiru'Puram	KANNUR
260	10210	RASMECCC KANNUR	Thiru'Puram	KANNUR
261	10724	RASMECC CHANGANACHERRY	Thiru'Puram	CHANGANACHERRY
262	15424	RASMECCC ALUVA	Thiru'Puram	ALUVA
263	15784	KALPETTA TOWN	Thiru'Puram	KALPETTA
264	16997	RACPC KOTTAYAM	Thiru'Puram	KOTTAYAM
265	61038	GLOBAL NRI CENTRE	Thiru'Puram	ERNAKULAM
266	61044	RASMECCC PATHANAMTHITTA	Thiru'Puram	PATHANAMTHITTA
267	61049	RASMEC KUNNAMKULAM	Thiru'Puram	KUNNAMKULAM
268	61064	SMECCC KOTTAYAM	Thiru'Puram	KOTTAYAM
269	63308	RACC (R-DB) THODUPUZHA	Thiru'Puram	THODUPUZHA
270	70081	CHERTHALA	Thiru'Puram	CHERTHALA
271	70089	MAVELIKKARA TOWN	Thiru'Puram	MAVELIKARA
272	70188	KANNUR ROAD KOZHIKODE	Thiru'Puram	KOZHIKODE
273	70192	KALPETTA	Thiru'Puram	KALPETTA
274	70230	CHANGANASSERY- INDUSTRIAL ESTATE	Thiru'Puram	CHANGANACHERRY
275	70318	HIGHWAY AROOR	Thiru'Puram	AROOR
276	70902	RASMECCC PALA	Thiru'Puram	PALA
277	70903	RACPC II ERNAKULAM	Thiru'Puram	ERNAKULAM
278	70904	RASMECCC IRINJALAKKUDA	Thiru'Puram	IRINJALAKUDA
279	578	PATAMATA	Vijayawada	VIJAYAWADA
280	788	GIDDALUR	Vijayawada	GIDDALUR
281	836	ELURU	Vijayawada	ELUGU
282	841	GUDIWADA	Vijayawada	GUDIVADA
283	844	GUNTUR	Vijayawada	GUNTUR
284	883	NANDYAL	Vijayawada	NANDYAL
285	933	TIRUPATI	Vijayawada	TIRUPATI
286	1902	YERRAMUKKAPALLI (CUDDAPAH)	Vijayawada	CUDDAPAH
287	1982	SRIHARIKOTA	Vijayawada	SRIHARIKOTA
288	4157	N R I BRANCH BENZ CIRCLE, VJA	Vijayawada	VIJAYAWADA
289	4246	CB, ONGOLE	Vijayawada	ONGOLE
290	5016	SMECCC, VISAKHAPATNAM	Vijayawada	VISAKHAPATNAM

291	5251	RACPC1, VISAKHAPATNAM	Vijayawada	VISAKHAPATNAM
292	5254	RASMECCC & SARC, RAJAMUNDRY	Vijayawada	RAJAHMUNDRY
293	6318	VSP. STEEL PLANT, BALACHERUVU	Vijayawada	VISAKHAPATNAM
294	6830	SME BRANCH, GUNTUR	Vijayawada	GUNTUR
295	7796	SAMANASA	Vijayawada	SAMANASA
296	8974	OB VISAKHAPATNAM	Vijayawada	VISAKHAPATNAM
297	8999	TOWN BRANCH (BMC BR), ONGOLE	Vijayawada	ONGOLE
298	10077	SARB, VISAKHAPATNAM	Vijayawada	VISAKHAPATNAM
299	11105	RAMA LAXMAN NAGAR SKLM	Vijayawada	SRIKAKULAM
300	13483	IFB, GUNTUR	Vijayawada	GUNTUR
301	13517	NRI BRANCH VISAKHAPATNAM	Vijayawada	VISAKHAPATNAM
302	14407	CB, VISAKHAPATNAM	Vijayawada	VISAKHAPATNAM
303	15158	LCPC, VIJAYAWADA	Vijayawada	VIJAYAWADA
304	15546	RASMECC (RACPC), NELLORE	Vijayawada	NELLORE
305	16292	SME BRANCH, TIRUPATI	Vijayawada	TIRUPATI
306	16442	SME BRANCH, NELLORE	Vijayawada	NELLORE
307	16576	CB, VIJAYAWADA	Vijayawada	VIJAYAWADA
308	17981	SME, NANDYAL	Vijayawada	NANDYAL
309	18200	SME BHIMAVARAM	Vijayawada	BHIMAVARAM
310	18241	RACPC2, VISAKHAPATNAM	Vijayawada	VISAKHAPATNAM
311	21017	RACPC2 (RASECC), VIJAYAWADA	Vijayawada	VIJAYAWADA
312	21596	SMECC (RASMECCC), GUNTUR	Vijayawada	GUNTUR
313	21666	VAJRALAPETA BRANCH, PENUKONDA	Vijayawada	PENUKONDA
314	61056	RASMECC, VIZIANAGARAM	Vijayawada	VIZIANAGARAM
315	61057	RASMECC, KURNOOL	Vijayawada	KURNOOL
316	61058	RASMECC, ANANTPUR	Vijayawada	ANANTPUR
317	63640	SME, BESANT ROAD, VIJAYAWADA	Vijayawada	VIJAYAWADA
318	63649	SME, SIRIPURAM JUNCTION	Vijayawada	VISAKHAPATNAM
319	63655	SME, TENALI	Vijayawada	TENALI

