

**APPLICATION FOR EMPANELMENT OF**  
**AUDIT FIRM FOR AUDIT OF**  
**BHUTANESE INCORPORATED**  
**COMPANIES**



**AJOYDEEP & ASSOCIATES**  
**Chartered Accountants**  
**H.NO-10, GEETA PATH, ODALBAKRA**  
**GUWAHATI, ASSAM- 781034**  
**Contact No:/Ph - 91010 15166**  
**E-mail : rsourav859@gmail.com**

# AJOYDEEP & ASSOCIATES

Chartered Accountants

H No.10, Geeta Path, Odalbakra, Guwahati-34



|  +91-9864270510

|  0361-2491613

|  ajoydeep.das@gmail.com |

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To  
The Chairman  
Audit Committee, Royal Audit Authority  
Thimphu Bhutan.

**Subject: Expression of Interest for empanelment for audit of Bhutanese incorporated companies.**

**Reference No. RAA/AC-01/2024-25/2977 Announcement dated. 27<sup>th</sup> September 2024.**

Dear Sir,

With reference to the above stated announcement for empanelment of Audit Firms In accordance with Chapter 8 of the Audit Rules and Regulations of the Kingdom of Bhutan 2020 for the period July 2025 to June 2028. We would like to request your good self to kindly consider our application for the said purpose.

We have herewith enclosed the following documents along with this application:

1. Information Fact Sheet, which is appended as Schedule – I.
2. Firm Profile as appended as Schedule-II.
3. Supporting Documents.

We hope you will choose our organization for the purpose of the above stated assignment and will provide us with the opportunity to provide our services for your esteemed organization. It will be great honor for us to serve you with our quality services and skills.

Yours sincerely.

For AJOYDEEP & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FRN: 327105E

-Sd/-

CA. AJOYDEEP DAS, PARTNER

-Sd/-

CA. SOURAV ROY, PARTNER

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## Schedule I: Information Fact Sheet

(For new empanelment)

Name of the Firm:	AJOYDEEP & ASSOCIATES,
Address:	H. No -10, Bandhu Niwas, Geeta Path, Odalbakra, Guwahati, PIN-781034, Assam.
Year of Establishment:	2010
Telephone No: 91010-15166	Email Address: <a href="mailto:ajoydeep.associates@gmail.com">ajoydeep.associates@gmail.com</a> and <a href="mailto:rsourav859@gmail.com">rsourav859@gmail.com</a>
Fax No: N.A.	Contact person ( <i>with mobile No. only if you wish</i> ): AOYDEEP DAS - 9864270510 SOURAV ROY - 9101015166
Empanelment Others: ICAI: 327105E CAG: CA-V/F/ 75-2012/SPA485 RBI: 0898026 Firm Profile: ( <i>Please enclose as per the schedule II</i> ) B/Sheets (2022 and 2023): attached.	Consultancy Works (Please tick) Management: [ <input checked="" type="checkbox"/> Tax: [ <input checked="" type="checkbox"/>  Acts: [ <input checked="" type="checkbox"/> IT: [ <input checked="" type="checkbox"/> Accounting Manuals: [ <input checked="" type="checkbox"/> Other Manuals: [ <input checked="" type="checkbox"/> Project Appraisals: [ <input checked="" type="checkbox"/> Others: [ <input checked="" type="checkbox"/> (Specify) <b>Knowledge &amp; Expertise:</b> (Please tick) <ul style="list-style-type: none"><li>International Standards on Auditing (ISAs): Yes [<input checked="" type="checkbox"/>/No</li><li>International Financial Reporting Standards: Yes [<input checked="" type="checkbox"/>/No</li></ul>
Constitution of Firm (Please tick) Partnership: [ <input checked="" type="checkbox"/> Proprietorship: Others:	

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General Information			
<i>Staff Strength (Insert numbers)</i>		Size of Firm	Medium
Partners:	2	Size of Office	Medium
Chartered:		Affiliation with Int. Firms	No
Cost Acct.:			
Non-Acct.:		<b>Competency to conduct (Please tick)</b>	
Others:	5	Financial Audit: <input checked="" type="checkbox"/>	<b>Other information:</b>

Support:	5	Proprietary Audit: <input checked="" type="checkbox"/>	Ongoing disciplinary action - No
<i>Total</i>	12	Compliance Audit: <input checked="" type="checkbox"/>	
(Other Staffs include 2 CA-Inter Qualified Staff and 3 CA Article Trainees)		Fraud Investigation: <input checked="" type="checkbox"/>	
		Evaluation of Internal Controls: <input checked="" type="checkbox"/>	
<b>Other Information</b>		<ul style="list-style-type: none"><li>• Litigation against Firm - No</li><li>• Peer Review - Not Applicable</li><li>• Special achievements/recognition</li><li>• International affiliation - No</li></ul>	

## To be completed by RAA only

General Impressions (meetings)	Poor/Good/Very Good
Descriptive Remarks by member of the Audit Committee of the RAA: Name of the Member:	

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Recommended/Not recommended for empanelment

Remarks by Chairman (Audit Committee)

Remarks by Hon'ble Auditor General of Bhutan

**Note: Attach separate sheet(s) if necessary.**

## Schedule II: Firm Profile

### 1. Firm Overview:

#### Introduction:

AJOYDEEP & ASSOCIATES, Chartered Accountants is reputed Auditing and Financial Consultancy Firm catering the North Eastern part of India since 2010. Our firm started its operation on 01.07.2010 and it has operated as a Sole Proprietorship Firm up to 30.11.2022 and on 01.12.2022, the Firm has been converted in a Partnership Firm.

#### Vision Statement

At Ajoydeep & Associates, our vision is to be recognized as a leading chartered accountancy firm, renowned for our commitment to excellence, integrity, and innovation. We aspire to empower businesses and individuals by providing exceptional financial services that drive growth, enhance performance, and foster sustainable development. Our goal is to be the trusted partner for our clients, facilitating their journey towards financial success while adhering to the highest ethical standards.

#### Mission Statement

Our mission at Ajoydeep & Associates is to deliver comprehensive accounting, auditing, tax, and advisory services tailored to meet the diverse needs of our clients. We strive to build long-term relationships based on trust, transparency, and mutual respect. Our dedicated team of professionals is committed to continuous learning and improvement, ensuring we stay ahead of industry trends and regulatory changes. We aim to provide insightful financial solutions that empower our clients to make informed decisions, optimize their resources, and achieve their strategic objectives.

#### Objectives

**1. Client-Centric Approach:** Our primary objective is to understand and address the unique needs of each client. We aim to provide personalized services that align with their business goals and financial aspirations. Through regular communication and feedback, we ensure that our clients feel valued and supported.

**2. Quality Service Delivery:** We are committed to delivering high-quality services that exceed client expectations. Our team adheres to rigorous standards of professionalism

and accuracy in all our work. Continuous training and development of our staff are fundamental to maintaining our service quality.

**3. Integrity and Ethics:** Upholding the highest ethical standards is at the core of our operations. We believe in transparency, honesty, and accountability, ensuring that our clients can trust us with their financial matters. We adhere to all regulatory requirements and professional guidelines.

**4. Innovation and Technology:** We recognize the importance of staying ahead in a rapidly evolving financial landscape. Our objective is to leverage cutting-edge technology and innovative solutions to enhance our service offerings. We aim to streamline processes, improve efficiency, and provide clients with real-time insights into their financial health.

**5. Sustainable Growth:** Ajoydeep & Associates is dedicated to fostering sustainable growth for our clients and our firm. We aim to provide strategic advisory services that help businesses navigate challenges and seize opportunities in a dynamic market. Our focus is on long-term success rather than short-term gains.

**6. Community Engagement:** We believe in giving back to the community and contributing to societal well-being. Our objective is to engage in corporate social responsibility initiatives that promote financial literacy, support local businesses, and enhance community development.

**7. Continuous Improvement:** We are committed to a culture of continuous improvement within our organization. Regular assessments of our services, processes, and client feedback are integral to refining our practices and achieving operational excellence.

**8. Employee Development:** Our team is our greatest asset. We aim to create a supportive and enriching work environment that encourages professional growth and personal development. We invest in our employees' training and career advancement to ensure they remain at the forefront of the industry.

In conclusion, Ajoydeep & Associates is dedicated to providing exceptional financial services, driven by our vision and mission. Our objectives guide us in fostering client success, maintaining integrity, and embracing innovation, all while making a positive impact on our community.

A brief introduction to the firm, including its history, mission, and vision. This section should provide a snapshot of who the firm is, its values, and its commitment to quality

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and client service.

## Founding and Establishment:

BASIC PROFILE		
Sl.	Particulars	Details
1	Name of the Firm	<b>AJOYDEEP &amp; ASSOCIATES</b>
2	Constitution	Partnership
3	Date of Establishment	01/07/2010
4	ICAI Registration Number (FRN)	327105E
5	RBI Registration Number (UCN)	0898026
6	RBI Category	III
7	CAG Registration No.	CA-V/F/ 75-2012/SPA485
8	PAN	ACAFA3748H
9	GSTN	18ACAFA3748H1ZG
10	Udyam Registration Number (MSME)	UDYAM-AS-03-0021123
11	Head Office Address	H.No -10, Bandhu Niwas, Geeta Path, Odalbakra, Guwahati, PIN-781034, Assam.
12	Branch Office Address	2 <sup>nd</sup> Floor, Manada Market, Near Hotel VIP, Kalapahar, Guwahati, Pin- 781018, Assam.
13	Phone Numbers and E-mail Id	91-9864270510 91-9101015166 ajoydeep.associates@gmail.com

EMPENALMENTS		
Sl. No	Particulars	Letter /Ref. No.
1	Comptroller & Auditor General of India (CAG) (Statutory Audit of PSUs)	No. CA-V/108-2022/SPA485 for the F.Y.2023-24.
2	Reserve Bank of India (Statutory Audit of Banks)	Unique Code Number 898026 was allotted on 31st December, 2012.
3	State Bank of India (Stock and receivables Audit)	CCO/2023-24/02/03 dated.30.03.2023.
4	UCO Bank (Stock and receivables Audit)	Ref. No. ZOG/CRM/2022-23/686 dated.20.03.2023

5	Indian Bank (Stock and Other Audit)	CO: Inspn : CA:600: 2023-24 dated. 07.11.2023
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## 2. Services Offered:

### 1. Audit and Assurance Services

- **Statutory Audits:** Statutory Audits of Banks, Government Organisations, Non-Profit Organisations (NGO), Companies under Companies Act, 2013 etc.
- **Internal Audits:** Statutory Audits of Banks, Government Organisations, Non-Profit Organisations (NGO), Companies under Companies Act, 2013 etc.
- **Tax Audits:** Tax Audits of Companies, Firms, Societies under the Income Tax and other indirect tax laws.
- **Forensic Audits:** Investigating financial discrepancies and fraud.
- **Agreed-Upon Procedures:** Performing specific procedures as per client requests. like Quarterly review, Compilation of Financial Statements etc.

### 2. Taxation Services

- **Income Tax Planning and Compliance:** Preparing and filing income tax returns.
- **Corporate Tax Advisory:** Providing guidance on corporate tax matters under the Companies Act, 2013.
- **Goods and Services Tax (GST) Compliance:** Assisting with GST registration and returns filling and certification works.
- **International Taxation:** Advising on cross-border taxation issues like UAE VAT etc.
- **Transfer Pricing:** Preparing documentation to comply with transfer pricing regulations.
- **Tax Litigation Support:** Representing clients in tax disputes and appeals under various laws like Income Tax and GST Laws, Companies Laws etc.

### 3. Accounting and Bookkeeping

- **Financial Statement Preparation:** Preparing balance sheets, income statements, and cash flow statements.

- **Monthly/Quarterly Book-keeping:** Maintaining books of accounts for businesses.
- **Management Accounting:** Providing insights and reports for management decision-making.
- **Payroll Services:** Handling payroll processing and compliance with labor laws. Like Provident Fund and ESI Return filings.

#### 4. Consulting Services

- **Financial Advisory:** Offering guidance on financial planning and investment strategies.
- **Business Valuation:** Assessing the value of a business for various purposes.
- **Mergers and Acquisitions Advisory:** Assisting with due diligence and deal structuring.
- **Start-up Advisory:** Providing support for business registration, compliance, and funding strategies.
- **Risk Management Consulting:** Identifying and mitigating financial and operational risks.

#### 5. Corporate Services

- **Company Registration and Compliance:** Assisting with the formation and registration of companies.
- **Secretarial Services:** Handling corporate governance and compliance requirements.
- **Shareholder Agreements:** Drafting and reviewing agreements among shareholders.
- **Liquidation and Insolvency Services:** Advising on winding up of companies and insolvency matters.

#### 6. Financial Management Services

- **Budgeting and Forecasting:** Assisting in the preparation of budgets and financial projections, majorly for Bank Finances or Subsidy etc.
- **Cash Flow Management:** Providing strategies for effective cash flow management.

- **Investment Analysis:** Evaluating investment opportunities and risks.

## 7. Specialized Services

- **NRI Services:** Catering to the financial needs of Non-Resident Indians.
- **Succession Planning:** Developing strategies for the transfer of wealth and business continuity.
- **Real Estate Advisory:** Providing insights on property investment and taxation.

## 8. Training and Workshops

- **Financial Literacy Programs:** Educating clients on financial management and accounting principles.
- **Taxation Workshops:** Conducting sessions on tax compliance and planning.

## 9. Technology and Automation Services

- **Accounting Software Implementation:** Assisting businesses in choosing and implementing accounting software.
- **Digital Transformation Consulting:** Advising on adopting technology for improved financial processes.

## 10. Compliance and Regulatory Services

- **Regulatory Filings:** Assisting with necessary filings with governmental authorities. Like FCRA Filings, ROC Filings etc.
- **Advisory on Regulatory Changes:** Keeping clients informed about changes in laws and regulations.

### 3. Team Composition and Key Personnel:

**Leadership Team:** Brief biographies of key partners, directors, and senior managers, including their qualifications, areas of expertise, and years of experience.

PARTNER PROFILE		
Sl. No.	Particulars	Details
1	Partners	<p><b>CA. AJOYDEEP DAS</b> Managing Partner <b>M.No.068906</b> <b>B. Com (H), FCA, DISA</b></p> <p><b>Role: Audit Partner, Quality Control Reviewer</b></p> <p><b>Brief Introduction:</b></p> <p>Mr. Ajoydeep Das, is the Founding Partner of the Organization, he has started this organization in 2010, Since then He is continuously involved in Bank Audits of Major Public Sector Banks, he has 15 years of experience in Bank Project Financing, Bank Statutory, Concurrent Audits etc.</p> <p>He is also a Qualified Information System Auditor.</p>



		<p><b>CA. SOURAV ROY</b> <b>Partner</b> <b>M.No. 318537</b> <b>B. Com (H), ACA, CCCAB</b> <b>(ICAI), SOCE (NISM), Social</b> <b>Auditor (ISAI).</b></p>  <p><b>Role: Audit Partner, Tax</b> <b>Litigation Specialist.</b></p> <p><b>Brief Introduction:</b></p> <p>Mr. Sourav Roy is one of the Partners of the Organization, he is a Qualified Chartered Accountant, Certified Social Auditor, Certified Concurrent Auditor of the Banks and currently perusing LLB.</p> <p>He is the head of Taxation Department of the Firm and also frequent speaker and writer at various webinars, articles etc.</p>
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**Audit Team Structure:** Description of the audit team structure, including roles such as engagement partners, audit managers, senior auditors, junior auditors, IT auditors, and specialists.

## 1. Audit Partner

Responsibilities: Overall responsibility for audit engagements, client relationship management, strategic oversight, and ensuring quality standards are met.

## 2. Audit Manager

Responsibilities: Manage audit planning, execution, and reporting. Serve as the primary point of contact for clients and oversee the audit team's performance.

### 3. Senior Auditor

Responsibilities: Lead audit fieldwork, supervise junior auditors, review work papers, and ensure compliance with auditing standards.

### 4. Staff Auditor

Responsibilities: Conduct fieldwork, gather evidence, perform tests of controls, and document findings. Support senior auditors in their tasks.

### 5. Audit Assistant (Intern)

Responsibilities: Assist with administrative tasks, documentation, and preliminary audit testing. Gain hands-on experience in audit processes.

### Specialized Roles

#### IT Auditor

- Focus on auditing information systems and technology controls.

#### Tax Specialist

- Provide expertise on tax-related matters within the audit process.

### Support Roles

#### Quality Control Reviewer

- Ensure compliance with auditing standards and internal policies.

#### Administrative Support

- Assist with scheduling, documentation, and communication.

### Communication and Reporting Structure

Regular Team Meetings: Weekly updates to discuss progress, challenges, and insights.

Performance Reviews: Annual evaluations to assess team performance and provide feedback.

This structure allows for clear delineation of responsibilities while fostering collaboration among team members, ensuring high-quality audit services for clients.

**Professional Staff:**

EMPLOYEE PROFILE		
Sl. No.	Name of the Employee	Qualification & Experience Details
1	JOYDEEP DAS	<b>Qualification:</b> CA-Inter, B.Com (Hons.) <b>Position:</b> Senior Auditor <b>Experience:</b> Mr. Joydeep Das has over 20 years of working experience of Banks, Govt. Organizations etc.
2.	RANOJIT DUTTA	<b>Qualification:</b> CA-Inter, B.Com (Hons.) <b>Position:</b> Audit Manager <b>Experience:</b> Mr. Ranojit Dutta has over 10 years of working experience of Banks, Govt. Organizations etc.
3.	SUBHRAJIT ROY	<b>Qualification:</b> CA-Article, B.Com (Hons.) <b>Position:</b> Audit Assistant (Intern) <b>Experience:</b> Mr. Subhrajit Roy is a young member of the Organization currently perusing Chartered Accountancy Course and has great adaptiveness and quick learning ability.
4.	ANUP ROY	<b>Qualification:</b> B.Com (Hons.) <b>Position:</b> Audit Assistant (Intern) <b>Experience:</b> Mr. Anup Roy has over 15 years of working experience of Govt. Organizations, Tax Audits etc.
5.	SUBHANKAR PAYNE	<b>Qualification:</b> B.Com (Hons.) <b>Position:</b> Staff Auditor <b>Experience:</b> Mr. Subhankar Payne has over 10 years of working experience of Govt. Organizations, Project Finance etc.
6.	GOURAB ROY	<b>Qualification:</b> CA-Article, B.Com (Hons.) <b>Position:</b> Audit Assistant (Intern) <b>Experience:</b> Mr. Gourab Roy is a young member of the Organization currently perusing Chartered Accountancy Course and has great adaptiveness and quick learning ability.

7.	SHUVAM SHILL	<b>Qualification:</b> CA-Article, B.Com (Hons.) <b>Position:</b> Audit Assistant (Intern) <b>Experience:</b> Mr. Shuvam Shill is the senior most CA Article of the Firm, have experience of Bank Audits, Tax Audits and Company law matters.
8.	SANDEEP BHATTACHARJEE	<b>Qualification:</b> B.Com (Hons.) <b>Position:</b> Audit Assistant (Intern) <b>Experience:</b> Mr. Sandeep Bhattacharjee has over 10 years of working experience of Bank Audits, book Keeping Services etc.
9.	KARTIK DEY	<b>Qualification:</b> B.Com (Hons.) <b>Position:</b> Staff Auditor <b>Experience:</b> Mr. Kartik Dey has over 8 years of working experience of Bank Audits, Book Keeping Services, Assurance Services etc.
10.	AMINUL HOQUE	<b>Qualification:</b> Graduate <b>Position:</b> Administrative Support <b>Experience:</b> Mr. Aminul Hoque sees the Administrative Support of the Organisation.

## Professional Development:

At Ajoydeep & Associates, we recognize that the rapidly evolving landscape of the accounting and auditing profession demands a commitment to continuous professional development (CPD) and training. Our approach is designed to ensure that our team remains at the forefront of industry knowledge, maintains relevant certifications, and continually enhances their skills.

### 1. Commitment to Ongoing Education

We prioritize ongoing education as a cornerstone of professional growth. Our CPD

programs include:

**Regular Training Sessions:** We conduct regular internal training sessions covering updates on accounting standards, regulatory changes, and best practices in auditing and financial management.

**Workshops and Seminars:** Our team participates in workshops and seminars led by industry experts, providing opportunities to learn about new trends and techniques.

### **3. Personalized Development Plans**

To foster individual growth, we implement personalized development plans for our staff:

**Career Pathing:** Each team member collaborates with management to outline their career goals and the skills required to achieve them. This personalized approach ensures targeted skill development.

**Mentorship Programs:** We pair less experienced professionals with seasoned mentors who provide guidance, support, and valuable insights into career advancement.

### **4. Skills Enhancement Programs**

We offer a variety of skills enhancement programs aimed at building both technical and soft skills:

**Technical Skills Training:** Regular training is provided on emerging accounting software, data analytics, and advanced auditing techniques to ensure our team remains proficient in the latest tools and technologies.

**Soft Skills Development:** We emphasize the importance of communication, teamwork, and leadership skills. Workshops on these topics are regularly conducted to help our team excel in client interactions and collaborative projects.

### **5. Access to Resources and Knowledge Platforms**

To facilitate continuous learning, we provide access to a wide range of resources:

**Online Learning Platforms:** Team members can access online courses and resources that cover various topics in accounting and finance, allowing for self-paced learning.

**Industry Publications:** We encourage our professionals to stay informed by subscribing to relevant industry journals, newsletters, and publications that provide

insights into the latest developments.

## 6. Performance Evaluation and Feedback

To ensure the effectiveness of our CPD initiatives, we implement a structured performance evaluation process:

**Regular Assessments:** We conduct regular performance reviews that assess individual progress in skill development and training participation, providing constructive feedback and identifying areas for improvement.

**Goal Setting:** Each team member is encouraged to set personal learning objectives, and progress towards these goals is monitored throughout the year.

### Quality Control Framework:

Ajoydeep & Associates is committed to maintaining the highest standards of audit quality and compliance with professional standards and regulations. Our quality control policies and procedures are designed in accordance with International Standard on Quality Control (ISQC) 1, ensuring that our audits meet the expectations of our clients and regulatory bodies. Below is an overview of our quality control framework:

#### 1. Leadership Responsibilities for Quality Control

Our leadership team is dedicated to fostering a culture of quality within the firm. The firm's partners and senior management actively promote the importance of audit quality and ensure that quality control policies are integrated into all levels of the organization. We regularly communicate the importance of adherence to professional standards and ethical behavior, setting a tone that emphasizes excellence in our audit practices.

#### 2. Ethical Requirements

We uphold strict ethical standards as outlined in the Code of Ethics for Professional Accountants. Our policies include:

**Independence:** We ensure that all personnel involved in audit engagements are independent of the clients we serve. Regular training and assessments are conducted to reinforce the importance of independence and objectivity.

**Conflicts of Interest:** A thorough conflict-of-interest policy is in place, requiring staff to disclose any potential conflicts before accepting assignments.

#### 3. Client Acceptance and Continuance

We have established rigorous procedures for client acceptance and continuance. This includes:

**Risk Assessment:** We assess the risks associated with new and existing clients, considering factors such as financial stability, integrity, and compliance history.

**Due Diligence:** Comprehensive background checks and due diligence procedures are implemented to ensure that clients align with our ethical standards.

#### **4. Engagement Performance**

To ensure consistent high-quality audit performance, we implement the following:

**Engagement Supervision:** Each audit engagement is supervised by experienced personnel who are responsible for reviewing the work performed and ensuring compliance with applicable standards.

**Quality Review:** We conduct internal reviews of audit files, focusing on compliance with auditing standards and the adequacy of documentation.

#### **5. Monitoring and Review**

We maintain an ongoing monitoring system to evaluate the effectiveness of our quality control policies. This includes:

**Regular Internal Inspections:** We perform periodic internal inspections to assess compliance with our quality control procedures and identify areas for improvement.

**Feedback Mechanisms:** We encourage feedback from staff and clients to continuously refine our processes and enhance service quality.

#### **6. Human Resources**

Our firm places great emphasis on recruiting and retaining skilled professionals. Our human resource policies include:

**Recruitment and Training:** We prioritize hiring qualified individuals and provide them with comprehensive training programs that focus on technical skills, professional standards, and ethical practices.

**Performance Evaluation:** Regular performance evaluations ensure that staff meet the required competencies and receive necessary support for their professional development.

## 7. Documentation

We maintain thorough documentation of our quality control policies and procedures. This documentation serves as a reference for all staff and is regularly updated to reflect changes in professional standards and regulatory requirements.

## 8. Continuous Improvement

We are committed to continuous improvement in our quality control practices. Our policies are periodically reviewed and updated based on feedback from internal inspections, changes in regulations, and developments in the audit profession.

### Regulatory Compliance:

Ajoydeep & Associates is committed to upholding the highest standards of audit quality and professionalism. Our compliance with relevant regulatory requirements, including the International Standards on Auditing (ISA), Generally Accepted Auditing Standards (GAAS), and other applicable standards, is integral to our operations and enhances our credibility as a reputable chartered accountancy firm.

### 1. Adherence to International Standards on Auditing (ISA) and Standard on Auditing issued by the Institute of Chartered Accountants of India.

Our audit methodologies are aligned with the SAs, which provide a global framework for conducting high-quality audits. Key components of our adherence to ISAs include:

**Standardized Audit Processes:** We employ a comprehensive audit framework that incorporates ISA guidelines throughout all phases of the audit process, from planning to execution and reporting.

**Regular Training and Updates:** Our team engages in continuous professional education to stay current with updates to ISAs, ensuring that our practices reflect the latest standards and interpretations.

In addition to ISAs, we adhere to GAAS, which outlines fundamental principles for conducting audits. Our compliance measures include:

**Quality Control Measures:** We have established robust quality control procedures to ensure that all audits are performed in accordance with GAAS, emphasizing due diligence and professional skepticism.

**Detailed Documentation:** We maintain comprehensive documentation for each audit

engagement, which serves as evidence of our compliance with GAAS and facilitates peer review.

### 3. Ethical Standards and Professional Conduct

Ethical integrity is at the core of our audit practice. We adhere to the following principles:

**Code of Ethics:** Our professionals follow the Code of Ethics for Professional Accountants, emphasizing integrity, objectivity, confidentiality, and professional behavior in all engagements.

**Independence Policies:** We enforce strict independence policies to avoid conflicts of interest, ensuring that our audit teams maintain impartiality and objectivity.

### 4. Regulatory Framework Compliance

Ajoydeep & Associates is dedicated to complying with both local and international regulatory frameworks:

**Local Laws and Regulations:** We ensure full compliance with the laws and regulations governing the accounting profession in our jurisdiction, as mandated by relevant regulatory bodies.

**International Compliance:** We actively monitor changes in international regulations, adapting our practices to align with best practices and ensure global compliance.

### 5. Monitoring and Quality Assurance

To ensure adherence to auditing standards, we have implemented a robust monitoring system:

**Internal Quality Reviews:** We conduct regular internal quality reviews to assess compliance with ISAs, GAAS, and our internal policies, identifying areas for improvement.

**Feedback Mechanisms:** We encourage input from clients and staff regarding our compliance practices, using this feedback to enhance our service delivery continuously.

### 6. Continuous Improvement and Adaptation

Understanding the dynamic nature of the auditing landscape, we are committed to ongoing improvement:

**Professional Development Programs:** We prioritize the continuous professional

development of our team, ensuring they are informed about the latest regulatory changes and auditing practices.

**Policy Updates and Reviews:** Our internal policies are regularly reviewed and updated to reflect changes in SAs, ISAs, GAAS, and other relevant standards.

**External Peer Reviews:** Details of any external peer reviews, quality inspections, or audits conducted by regulatory bodies or professional associations, and the outcomes or ratings received.

#### 4. Technology and Innovation:

##### Use of Technology:

At Ajoydeep & Associates, we leverage advanced technology and software tools to enhance our audit efficiency, improve data analytics, bolster cybersecurity, and deliver exceptional service to our clients. Our commitment to integrating innovative solutions allows us to maintain high standards of quality and responsiveness in our operations.

##### 1. Audit Software

We utilize leading audit software to streamline our audit processes:

**Audit Management Systems:** Our firm employs comprehensive audit management software that facilitates planning, execution, and reporting. This software allows us to standardize procedures, manage workflows efficiently, and ensure compliance with auditing standards.

**Automated Testing Tool:** We use automated testing tools that enhance the accuracy and speed of substantive testing. These tools help us identify anomalies and trends in financial data, improving the overall audit quality.

##### 2. Data Analytics Tools

Data analytics is a cornerstone of our audit approach, enabling us to provide deeper insights:

**Advanced Analytics Platforms:** We utilize sophisticated data analytics platforms to analyze large datasets, uncover patterns, and derive actionable insights. This enables us to enhance risk assessment and identify areas for further investigation.

**Visualization Software:** Our team employs visualization tools to present complex data in an understandable format, making it easier for clients to grasp key findings and trends.

### 3. Cybersecurity Measures

Protecting client data is paramount at Ajoydeep & Associates:

**Cybersecurity Software:** We implement robust cybersecurity solutions, including firewalls, intrusion detection systems, and encryption technologies, to safeguard sensitive information against unauthorized access and cyber threats.

**Regular Security Audits:** Our firm conducts regular security audits and vulnerability assessments to identify potential risks and ensure compliance with industry best practices in data protection.

### 4. Cloud Computing Solutions

Our adoption of cloud-based technologies enhances collaboration and accessibility:

**Cloud Storage and Collaboration Tools:** We utilize secure cloud storage solutions that allow our team to access and share documents in real time, facilitating seamless collaboration on audit engagements.

**Remote Access Technologies:** With secure remote access tools, our professionals can efficiently work from various locations, ensuring continuity of service and responsiveness to client needs.

### 5. Client Relationship Management (CRM) Software

To improve service delivery and client interactions, we employ CRM tools:

**CRM Systems:** Our CRM software helps us manage client relationships, track engagement history, and streamline communication. This ensures personalized service and timely follow-ups on client requests.

**Feedback Mechanisms:** We use our CRM to collect client feedback, enabling us to continually enhance our services based on client insights and preferences.

### 6. Training and Development Technologies

We prioritize ongoing professional development through technology:

**E-Learning Platforms:** Our team has access to e-learning platforms that offer a wide range of courses on accounting standards, audit techniques, and emerging technologies, fostering continuous learning.

**Webinars and Virtual Workshops:** We regularly participate in webinars and virtual

workshops to stay updated on industry trends and best practices, enhancing our team's expertise and service capabilities.

## 7. Project Management Tools

Efficient project management is crucial for timely service delivery:

**Project Management Software:** We utilize project management tools to plan, execute, and monitor audit projects. These tools help us manage deadlines, allocate resources effectively, and ensure accountability throughout the engagement process.

### Digital Transformation:

At Ajoydeep & Associates, we recognize that digital transformation is essential for maintaining our competitive edge and delivering exceptional value to our clients. Our strategic approach to digital transformation involves significant investments in technology and innovation, enabling us to stay ahead of industry trends and enhance our service offerings.

#### 1. Strategic Vision for Digital Transformation

Our vision for digital transformation is centered around leveraging technology to improve efficiency, accuracy, and client engagement. We aim to create a seamless digital ecosystem that integrates our services and enhances the overall client experience.

#### 2. Investments in Cutting-Edge Technology

To facilitate our digital transformation, we have made substantial investments in various technologies:

**Cloud Computing:** We have adopted cloud-based solutions that enhance collaboration and data accessibility. This allows our team to work remotely and share information securely, improving responsiveness to client needs.

**Artificial Intelligence (AI) and Machine Learning:** We are exploring AI-driven tools to automate repetitive tasks, analyze large datasets, and provide predictive insights. This enables us to focus on higher-value advisory services.

**Data Analytics Platforms:** Our investment in advanced data analytics tools allows us to derive meaningful insights from financial data, helping clients make informed decisions and identify opportunities for growth.

#### 3. Embracing Innovation in Service Delivery

Innovation is at the core of our service delivery model. We continually seek to enhance our offerings through:

**Digital Client Portals:** We have implemented secure online client portals that provide clients with real-time access to their financial information, enhancing transparency and communication.

**E-Invoicing and Automated Billing:** Our firm has adopted e-invoicing solutions that streamline billing processes, improving efficiency and reducing administrative burdens for our clients.

#### 4. Continuous Learning and Development

To foster a culture of innovation, we prioritize continuous learning and development:

**Training Programs:** We conduct regular training sessions on emerging technologies and digital tools, ensuring our team is equipped with the skills needed to leverage these advancements effectively.

**Innovation Workshops:** Our firm organizes workshops that encourage creative thinking and the exploration of new ideas, fostering an innovative mindset among our professionals.

#### 5. Client-Centric Approach

Our digital transformation efforts are driven by a commitment to adding value for our clients:

**Customized Solutions:** We use technology to tailor our services to meet the specific needs of each client, providing personalized insights and recommendations.

**Feedback Integration:** We actively solicit client feedback on our digital tools and services, using their input to refine our offerings and enhance the client experience.

#### 6. Monitoring Industry Trends

To stay ahead of industry trends, we continually monitor developments in the accounting and finance sectors:

**Market Research:** Our team conducts regular market research to identify emerging trends and technologies that could impact our services and client expectations.

**Partnerships with Tech Innovators:** We collaborate with technology providers and innovators to explore new solutions and integrate best practices into our operations.

#### 7. Future-Forward Initiatives

Looking ahead, we are committed to exploring additional areas of digital transformation:

**Blockchain Technology:** We are investigating the potential of blockchain for enhancing transparency and security in financial transactions.

**Enhanced Cybersecurity Measures:** As we embrace more digital solutions, we are committed to continually strengthening our cybersecurity protocols to protect client data and maintain trust.

## 5. Client Portfolio and References:

### Client Base and Industry Expertise.

WORK PROFILE	
Sl. No	
1.	<b>Statutory Branch Audit (Banks)</b> 1. United Bank of India for F.Y-2013-14; 2. United Bank of India for F.Y-2014-15; 3. United Bank of India for F.Y-2015-16; 4. United Bank of India for F.Y-2016-17; 5. Oriental Bank of Commerce for F.Y-2017-18; 6. Oriental Bank of Commerce for F.Y-2018-19; 7. Oriental Bank of Commerce for F.Y-2019-20; 8. Punjab National Bank for F.Y 2020-21. 9. State Bank of India for F.Y. 2023-24.
2.	<b>Concurrent Audit (Banks)</b> 1. Meghalaya Co-Operative Apex Bank Ltd., Williamnagar Br, FY-2023-24 2. Meghalaya Co-Operative Apex Bank Ltd., Chokpot Br, FY-2023-24 3. Meghalaya Co-Operative Apex Bank Ltd., Bajengdoba Br, FY-2023-24 4. Meghalaya Co-Operative Apex Bank Ltd., Hallydayganj Br, FY-2023-24 5. Meghalaya Co-Operative Apex Bank Ltd., Phulbari Br. FY-2023-24 6. Union Bank of India, Chandmari Br, FY-2024-25. 7. Indian Bank, Jawahar Nagar Br., FY-2024-25. 8. Central bank of India, Tizit, Talap, Kakopathar and Nagaon Br. FY-2024-25 9. IDBI Bank, Hojai Br. FY-2024-25
3.	<b>Stock and Credit Audit (Banks)</b> 1. Stock Audits of State Bank of India- a. Sabita Automobiles. b. Podder& Podder (Equipment's) Private Limited. c. Infinity Automobiles LLP.

# AJOYDEEP & ASSOCIATES

Chartered Accountants

H No.10, Geeta Path, Odalbakra, Guwahati-34



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		d. Purnam Deb e. R.L. Construction. f. Podder Auto India Pvt. Ltd.
4.	<b>Statutory Audit (Govt.)</b>	1. Samagra Siksha Axom (SSA) for the F.Y. 2023-24. 2. Dr. B Borooah Cancer Institute. For the F.Y.2023-24. 3. Army Public School, Basistha For the F.Y. 2023-24 to 2025-26.
5.	<b>Statutory Audit (Society)</b>	1. Bharat Sevashram Sangha (Shillong Br), FY-2022-23; 2. Bharat Sevashram Sangha (Shillong Br), FY-2023-24; 3. Viraj FY-2022-23; 4. Amri Helping Hands Society; 5. Assam Gramin Vikas Bank-RSETI; 6. Vibgyor NE Foundation; 7. Assam Skill Training Programme;
6.	<b>Internal Audit</b>	1. Ar.SRLM (Arunachal State Rural Livelihood Mission) FY-2023-24; 2. Assam Seed & Organic Certification Agency FY-2022-23; 3. Ramakrishna Mission (Aalo Br) FY-2021-22; 4. Ramakrishna Mission (Aalo Br) FY-2022-23; 5. Ramakrishna Mission (Aalo Br) FY-2023-24; 6. Internal Auditor of NRDS Management Private Limited under Assam State Rural Livelihood Mission; 7. Internal Auditor of Assam Bengal Carriers from 01/04/2011 onwards; 8. Internal Audit of Science College, Kokrajhar for the F.Y.2023-24; 9. Internal Audit of Fakiragram College, Kokrajhar for the F.Y.2023-24; 10. Internal Audit of Mazbat College, Udalguri for the F.Y.2023-24; 11. Internal Audit of Gyanpeeth Degree College, Baksa for the F.Y.2023-24; 12. Internal Audit of Salbari College, Baksa for the F.Y.2023-24; 13. Internal Audit of Basugaon College, Basugaon for the F.Y.2023-24;
7.	<b>Other Consultancy Services</b>	1. Consultancy of IIT-Guwahati Technology Innovation and development Foundation.

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		<ol style="list-style-type: none"><li>2. TDS and GST TDS work of IIT-Guwahati Technology Innovation and development Foundation.</li><li>3. TDS and GST TDS work of Central Public Works Department.</li><li>4. Book Keeping and Financial Statement Preparation work of Assam Fisheries Development Corporation Limited.</li><li>5. Income Tax Consultancy of Assam Seed &amp; Organic Certification Agency.</li></ol>
8.	<b>Litigation Consultancy</b>	<ol style="list-style-type: none"><li>1. Assam Seed &amp; Organic Certification Agency.</li><li>2. The Nagaland Livestock Development Board.</li></ol>
9.	<b>Statutory Audit (Companies)</b>	<ol style="list-style-type: none"><li>1. Softwide Techno Solutions Private Limited;</li><li>2. Arbor Vitae Health Initiatives Private Limited</li><li>3. Esymmetry Ventures Private Limited</li><li>4. Zakti Digital Services Private Limited</li><li>5. Hangul Boi-tech Private Limited</li><li>6. DZ Engineering Private Limited</li><li>7. Vibgyor Media Solutions Private Limited</li><li>8. Trans Institute of Technology Private Limited</li><li>9. Abensia Healthcare Private Limited</li><li>10. RS Road &amp; Building Constructions Private Limited</li><li>11. Biotrans Axom Private Limited</li><li>12. Bina Automobile Private Limited</li><li>13. Coral Services Private Limited.</li><li>14. Social Transformation of Rural India Foundation.</li></ol>
10.	<b>Special Assignments</b>	<ol style="list-style-type: none"><li>1. Guest Lecturer at "Induction Training for inspectors of CBIC conducted by NACIN, Shillong.</li></ol>

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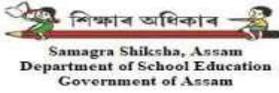


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## Key Cliental:

CLIENT	SERVICES PROVIDED
STATE BANK OF INDIA 	STATUTORY AUDIT SERVICES
PUNJAB NATIONAL BANK 	STATUTORY AUDIT SERVICES
SAMAGRA SIKSHA ASSAM 	STATUTORY AUDIT SERVICES
IIT-Guwahati Technology Innovation and development Foundation 	CONSULTANCY AND INTERNAL AUDITING SERVICES
UNION BANK OF INDIA 	CONCURRENT AUDIT SERVICES
INDIAN BANK 	CONCURRENT AUDIT SERVICES

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<p>IDBI BANK</p> 	<p>CONCURRENT AUDIT SERVICES</p>
<p>CENTRAL BANK OF INDIA</p> 	<p>CONCURRENT AUDIT SERVICES</p>
<p>THE MEGHALAYA CO-OPERATIVE APEX BANK LTD</p> 	<p>CONCURRENT AUDIT SERVICES</p>
<p>ARUNACHAL STATE RURAL LIVELIHOOD MISSION</p> 	<p>INTERNAL AUDIT SERVICES</p>
<p>DR. B BAROOAH CANCER INSTITUTE</p> 	<p>STATUTORY AUDIT SERVICES</p>

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<p>ARMY PUBLIC SCHOOL</p> 	<p>STATUTORY AUDIT SERVICES</p>
<p>ASSAM SEED &amp; ORGANIC CERTIFICATION AGENCY</p>  <p>ASSAM FISHERIES DEVELOPMENT CORPORATION LTD</p> 	<p>INTERNAL AUDIT SERVICES</p>
<p>CENTRAL PUBLIC WORKS DEPARTMENT</p> 	<p>INCOME TAX CONSULTANCY SERVICES</p>
<p>RAM KRISHNA MISSION</p> 	<p>INTERNAL AUDIT SERVICES</p>

**Client Testimonials or Case Studies:** Client testimonials or case studies that highlight successful engagements, positive outcomes, and the firm's value proposition. (Attach Evidence)

IIT GUWAHATI TECHNOLOGY INNOVATION AND DEVELOPMENT FOUNDATION

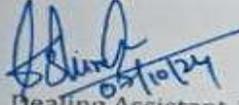
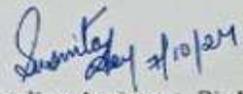
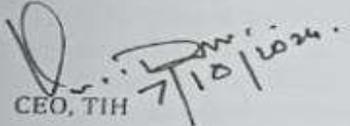
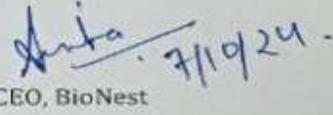
Ref: TIH/IITG/NOTE/24-25/117      NOTE SHEET      Date: 07-10-2024

Sub: Internal Auditor for the FY-24-25 Renewal Order

Dear Sir,

Reference to the subject cited above, M/s Ajoydeep & Associates Chartered Accountants has conducted the Internal Audit for the FY-23-24 for both the division TIH & BioNest. As M/s Ajoydeep & Associates has been serving as the Internal Auditor for the financial year 23-24, and their performance has been exemplary in terms of ensuring compliance, identifying risks, and enhancing the internal control processes. In light of their satisfactory performance and the benefits of maintaining consistency in the audit process, requesting your kind approval to renew the contract with M/s Ajoydeep & Associates, Chartered Accountants as the Internal Auditor for FY 2024-25.

Placed for your kind approval, please

 Dealing Assistant, TIH	 Dealing Assistant, BioNest
 CEO, TIH	 CEO, BioNest
 Project Director, TIH	 PI, BioNest

## 6. Ethical Standards and Independence:

**Code of Ethics:** Information on the firm's commitment to ethical standards, integrity, and professional conduct.

At Ajoydeep & Associates, our commitment to ethical standards, integrity, and professional conduct forms the foundation of our operations and client relationships. We believe that adherence to these principles is essential not only for maintaining our reputation as a trusted Chartered Accountants firm but also for fostering a culture of accountability and transparency.

### 1. Core Ethical Principles

We uphold the highest ethical standards, guided by the following core principles:

**Integrity:** We act with honesty and uphold the truth in all our professional dealings. Integrity is at the heart of our interactions with clients, colleagues, and stakeholders.

**Objectivity:** We maintain an impartial stance in our professional judgments, ensuring that personal biases do not influence our decisions or actions.

**Confidentiality:** We respect the confidentiality of all client information and do not disclose sensitive data without appropriate consent, except as required by law.

### 2. Adherence to Professional Standards

Ajoydeep & Associates strictly adheres to established professional standards, including:

**Code of Ethics:** Our team follows the Code of Ethics for Professional Accountants, which outlines the ethical requirements and responsibilities of professionals in the accounting industry.

**-Regulatory Compliance:** We are committed to complying with all applicable laws and regulations governing the accounting profession, ensuring that our practices meet or exceed regulatory expectations.

### 3. Robust Internal Policies

We have implemented comprehensive internal policies and procedures to promote ethical conduct:

**Ethics Training:** Regular training sessions are conducted to reinforce our ethical standards and educate staff on the importance of integrity in their work.

Whistleblower Policy: We maintain a clear whistleblower policy that encourages employees to report unethical behavior or violations of our code of conduct without fear of retaliation.

#### 4. Leadership and Accountability

Our leadership team sets the tone for ethical conduct within the firm:

Leading by Example: Partners and senior management demonstrate a strong commitment to ethical behavior, serving as role models for all employees.

Accountability Mechanisms: We have established mechanisms for accountability, ensuring that any breaches of ethical standards are addressed promptly and appropriately.

#### 5. Client Relationships

Our commitment to ethical standards extends to our client relationships:

Transparency: We maintain open and transparent communication with our clients, ensuring they are fully informed about our services, fees, and any potential conflicts of interest.

Professionalism: Our team conducts all client interactions with the utmost professionalism, treating clients with respect and ensuring their needs are prioritized.

#### 6. Continuous Improvement

We are dedicated to continually enhancing our ethical standards and practices:

Regular Reviews: We conduct periodic reviews of our policies and procedures to ensure they remain effective and relevant in promoting ethical conduct.

Feedback Mechanisms: We actively seek feedback from staff and clients regarding our ethical practices, using this input to improve and adapt our approach.

#### Independence Policy:

At Ajoydeep & Associates, we recognize that independence, impartiality, and objectivity are fundamental to our role as chartered accountants. Our independence policy is designed to uphold the integrity of our audit and advisory services, ensuring that we maintain the highest standards of professional conduct. Below is a comprehensive overview of our independence policy and the measures we implement to ensure impartiality and objectivity in all engagements.

#### 1. Independence Policy Framework

Our independence policy is grounded in the principles outlined in the Code of Ethics for Professional Accountants and relevant regulatory guidelines. Key elements of our policy

include:

**Definition of Independence:** We define independence as the freedom from situations that could impair our professional judgment or create conflicts of interest in our engagements.

**Scope of Independence:** Our policy applies to all partners, employees, and affiliates involved in providing audit and non-audit services.

## **2. Independence Assessments**

To ensure compliance with our independence policy, we conduct regular assessments:

**Pre-Engagement Independence Checks:** Before accepting a new client or engagement, we perform thorough independence checks to identify any potential conflicts of interest or relationships that may impair objectivity.

**Ongoing Monitoring:** Throughout the engagement, we continuously monitor our independence status, reassessing any potential threats that may arise.

## **3. Conflict of Interest Management**

We have established procedures to manage potential conflicts of interest effectively:

**Disclosure Requirements:** All staff members are required to disclose any personal or financial interests that may conflict with their responsibilities to clients. This includes relationships with clients, their affiliates, and other stakeholders.

**Independent Reviews:** In cases where potential conflicts are identified, an independent review is conducted to determine whether the engagement can proceed while maintaining objectivity.

## **4. Training and Awareness**

We prioritize training to reinforce the importance of independence among our staff:

**Regular Training Sessions:** Our team participates in regular training on independence and ethical standards, ensuring they understand the significance of impartiality in their roles.

**Awareness Campaigns:** We conduct awareness campaigns to keep independence considerations at the forefront of our professional practice.

## **5. Documentation and Reporting**

We maintain thorough documentation of our independence practices:

**Independence Documentation:** All independence assessments, disclosures, and conflict

management procedures are documented to provide a clear audit trail.

Reporting Mechanisms: Staff members are encouraged to report any concerns related to independence or ethical conduct, which are addressed promptly and confidentially.

## 6. Leadership Commitment

Our leadership plays a crucial role in promoting a culture of independence:

Leading by Example: Partners and senior management demonstrate their commitment to independence by adhering to our policy and emphasizing its importance in all engagements.

Accountability: We hold all team members accountable for maintaining independence, with clear consequences for violations of our policy.

## 7. Continuous Improvement

Ajoydeep & Associates is dedicated to continuous improvement in our independence practices:

Policy Review: Our independence policy is regularly reviewed and updated to reflect changes in regulations and best practices in the industry.

Feedback Mechanisms: We actively seek feedback from our team and clients to identify areas for enhancement in our independence measures.

## 7. Certifications and Accreditations:

### Professional Certifications:

1. **AJOYDEEP & ASSOCIATES** is Registered with The Institute of Chartered Accountants of India (ICAI) vide Registration No. 327105E
2. **AJOYDEEP & ASSOCIATES** is empaneled with Comptroller and Auditor General of India (CAG) vide Registration No. CA-V/F/ 75-2012/SPA485
3. **AJOYDEEP & ASSOCIATES** is empaneled with Reserve Bank of India (RBI) vide Registration No. 0898026

**Memberships:** Memberships in professional bodies and organizations, such as the International Federation of Accountants (IFAC), Institute of Chartered Accountants (ICA), or local accounting associations. (Attach Evidence)

<b>CA AJOYDEEP DAS</b>	<ol style="list-style-type: none"><li>1. Institute of Chartered Accountant of India vide Membership No. <b>068906</b>.</li><li>2. Diploma in Information System Audit (DISA) by ICAI.</li></ol>
<b>CA SOURAV ROY</b>	<ol style="list-style-type: none"><li>1. Institute of Chartered Accountant of India vide Membership No. <b>318537</b>.</li><li>2. Institute of Social Auditors of India vide Membership No. <b>ISAI/SA-079</b>.</li><li>3. Member of Tax Bar Association, Guwahati, Vide Membership No. <b>545</b>.</li><li>4. Certified Concurrent Auditor of Banks (ICAI)</li></ol>

## 8. Corporate Social Responsibility (CSR):

At Ajoydeep & Associates, we are committed to making a positive impact on society through our various corporate social responsibility initiatives. Our efforts focus on community development, sustainability, and enhancing the accounting profession.

### 1. Community Involvement

**Educational Support:** We sponsor scholarships for underprivileged students pursuing higher education in finance and accounting. Each year, we select a number of deserving candidates and provide them with financial assistance.

**Volunteer Programs:** Our employees regularly engage in volunteer activities, including organizing free workshops on financial literacy for local communities. We believe that educating the public on financial management can empower them to make better economic decisions.

**Partnership with NGOs:** We collaborate with non-governmental organizations to support various social causes, including health awareness campaigns and environmental conservation efforts.

## 2. Sustainability Efforts

**Eco-Friendly Practices:** Ajoydeep & Associates has implemented a paperless office initiative to minimize our environmental footprint. We encourage digital documentation and electronic communications to reduce paper usage.

**Green Initiatives:** We participate in tree-planting drives and support local environmental organizations that focus on conservation and sustainability. Our firm has committed to reducing waste and promoting recycling within our office.

**Sustainable Business Practices:** We strive to partner with environmentally responsible vendors and promote sustainability in all aspects of our operations.

## 3. Contributions to the Accounting Profession

**Continuous Professional Development:** Our firm emphasizes ongoing education for our team. We host training sessions and workshops on the latest accounting standards, tax laws, and ethical practices to enhance the skills of our professionals.

**Mentorship Programs:** We actively mentor aspiring accountants by providing internships and training programs. Our senior accountants offer guidance and support, helping the next generation of professionals to thrive in the industry.

**Thought Leadership:** We contribute articles and research papers to accounting journals and platforms, sharing our insights on emerging trends and best practices in the accounting field.

## 4. Societal Contributions

**Financial Literacy Campaigns:** Ajoydeep & Associates is committed to improving financial literacy across various demographics. We conduct free seminars in schools, colleges, and community centers to educate people on budgeting, saving, and investing.

**Support During Crises:** In times of natural disasters or health crises, our firm contributes to relief funds and participates in fundraising activities to support affected communities.

Evidence of Initiatives

Scholarship Programs: Annual reports on scholarship distributions can be provided upon request.

Workshop Documentation: Flyers and attendance records from our financial literacy workshops.

Environmental Initiatives: Photos and press releases from our tree-planting events and eco-friendly practices.

Professional Development Records: Certificates and training logs for internal workshops and mentorship programs.

## 9. Awards and Recognition:

### Awards and Honors:

1. Article written by Partner - CA. Sourav Roy got published in reputed website Taxguru.in - <https://taxguru.in/goods-and-service-tax/detailed-analysis-circular-no-193-05-2023-gst-dated-17th-july-2023.html>
2. CA Sourav Roy has been invited as Guest Lecturer at "Induction Training for inspectors of CBIC conducted by NACIN, Shillong. ( Invitation Letter Attached.)

## 10. Contact Information:

### Office Locations:

**Head Office** - H. No -10, Bandhu Niwas, Geeta Path, Odalbakra, Guwahati, PIN-781034, Assam.

**Branch Office** - 2nd Floor, Manada Market, Near Hotel VIP, Kalapahar, Guwahati, Pin-781018, Assam.

### Key Contacts:

CA. AJOYDEEP DAS - Contact No. 9864270510 , Email ID- [ajoydeep.associates@gmail.com](mailto:ajoydeep.associates@gmail.com)

Linkdin Profile: <https://www.linkedin.com/in/ca-ajoydeep-das-540ab431/?originalSubdomain=in>

CA SOURAV ROY - Contact No. 9864270510 , Email ID- [rsourav859@gmail.com](mailto:rsourav859@gmail.com)

Linkdin Profile: <https://www.linkedin.com/in/ca-sourav-roy-196802135/?originalSubdomain=in>

Taxguru.in Link Article Link - <https://taxguru.in/goods-and-service-tax/detailed->

[analysis-circular-no-193-05-2023-gst-dated-17th-july-2023.html](https://www.ajoydeep.com/analysis-circular-no-193-05-2023-gst-dated-17th-july-2023.html)

## 11. Why Choose Us:

### Unique Selling Proposition (USP):

At Ajoydeep & Associates, we combine expertise with personalized service to deliver tailored financial solutions. Our unique selling proposition lies in our commitment to understanding each client's specific needs, ensuring that our strategies are not only compliant but also strategically aligned with their business goals.

### Competitive Advantages:

1. **Expertise Across Industries:** Our team boasts diverse industry experience, allowing us to provide insights that are relevant and actionable across various sectors.
2. **Client-Centric Approach:** We prioritize building lasting relationships, offering proactive communication and customized solutions that evolve with your business.
3. **Innovative Solutions:** Leveraging the latest technology, we streamline processes and enhance accuracy, ensuring that clients benefit from efficient and effective services.
4. **Holistic Financial Management:** From tax planning to audit services, we offer a comprehensive suite of services that address all aspects of financial management.

### Reasons to Choose Us:

**Proven Track Record:** Our successful partnerships with clients of all sizes showcase our ability to drive financial success and compliance.

**Dedication to Excellence:** We adhere to the highest standards of professionalism and integrity, ensuring that our clients receive reliable and trustworthy advice.

**Tailored Strategies:** We understand that no two businesses are the same, and we create strategies that are specifically designed to meet your unique challenges and objectives.

Choosing Ajoydeep & Associates means partnering with a firm that is committed to your success, offering the expertise and personalized attention necessary to navigate today's complex financial landscape.

## 12. Terms of Engagement:

## Engagement Process:

At Ajoydeep & Associates, we prioritize a structured and transparent engagement process to ensure that our clients receive exceptional service tailored to their unique needs. Below is an overview of our typical engagement process:

### 1. Initial Consultation

Objective: Understand the client's needs, objectives, and challenges.

Activities:

- Meet with key stakeholders to discuss business goals and specific requirements.
- Gather preliminary information about the client's financial situation and operations.

### 2. Proposal Development

Objective: Create a customized proposal that outlines our approach and services.

Activities:

- Analyze the information gathered during the consultation.
- Develop a detailed proposal, including scope of work, timelines, deliverables, and fee structure.
- Present the proposal to the client for review and feedback.

### 3. Engagement Agreement

Objective: Formalize the engagement with a clear understanding of expectations.

Activities:

- Finalize the proposal based on client feedback.
- Sign an engagement letter that outlines the terms, responsibilities, and confidentiality agreements.

### 4. Planning and Preparation

Objective: Ensure a thorough understanding of the client's operations for effective execution.

Activities:

- Conduct a kickoff meeting to align on objectives and timelines.

- Gather necessary documents and data from the client for analysis.

## 5. Audit Execution

Objective: Conduct the audit or service as per the agreed scope.

Activities:

- Perform fieldwork, including testing of transactions, compliance checks, and interviews with personnel.
- Maintain open communication with the client throughout the process to address any issues promptly.

## 6. Reporting

Objective: Deliver clear and actionable insights based on our findings.

Activities:

- Prepare a comprehensive report detailing the audit findings, recommendations, and areas for improvement.
- Present the report to the client, ensuring that all key points are understood.

## 7. Follow-Up

Objective: Ensure client satisfaction and address any remaining concerns.

Activities:

- Schedule a follow-up meeting to discuss the report and recommendations.
- Provide ongoing support for implementation of suggested improvements, if applicable.
- Solicit client feedback to enhance future engagements.

This structured engagement process ensures that our clients receive thorough, professional, and personalized service throughout their partnership with Ajoydeep & Associates.

**Fee Structure:** A general description of the firm's fee structure and billing practices, including any flexible pricing options or value-based pricing models.

At Ajoydeep & Associates, we strive to provide transparent and flexible fee structures that align with the unique needs of our clients. Our goal is to ensure that our pricing reflects the value we deliver while maintaining clarity throughout the engagement process.

## Fee Structure Overview

### 1. Hourly Rates:

- Our standard billing is based on hourly rates for specific services, allowing clients to pay for only the time and expertise utilized.
- Rates vary based on the level of expertise required and the complexity of the task.

### 2. Fixed Fees:

- For certain services, such as audits or tax preparations, we offer fixed fee arrangements. This provides clients with predictable costs and eliminates concerns about unexpected charges.

### 3. Retainer Agreements:

- Clients seeking ongoing support can opt for retainer agreements. This arrangement involves a monthly or quarterly fee that covers a set range of services, providing both flexibility and budget certainty.

### 4. Value-Based Pricing:

- In addition to traditional pricing models, we also offer value-based pricing options. This approach focuses on the outcomes and benefits delivered to the client rather than just the time spent, ensuring clients pay for the results achieved.

### 5. Custom Packages:

- We recognize that each client is unique. Therefore, we are open to creating customized packages that combine various services at a tailored price point, ensuring clients receive the support they need while managing costs effectively.

## Billing Practices

### Transparent Invoicing:

All invoices are detailed and clear, outlining the services provided, hours worked, and applicable rates. This transparency helps clients understand the value of the services

rendered.

#### Regular Updates:

- Clients receive regular updates on their account status and anticipated fees, ensuring there are no surprises when it comes time to bill.

#### Flexible Payment Terms:

- We offer flexible payment terms to accommodate our clients' financial situations, including installment options for larger projects.

By prioritizing clarity and flexibility in our fee structure and billing practices, Ajoydeep & Associates aims to foster long-term relationships built on trust and mutual success. Our commitment to providing value ensures that clients can focus on their business while we handle their financial needs efficiently.

### 13. Conclusion:

#### Call to Action:

Unlock your business's full potential with Ajoydeep & Associates, Chartered Accountants. Our expert team is ready to provide tailored financial solutions that drive success and ensure compliance. Whether you're looking for comprehensive audit services, strategic tax planning, or ongoing financial management, we are here to help.

**\*\*Don't wait—reach out today!\*\*** Contact us for a free consultation to discuss your specific needs and discover how our personalized approach can benefit your business. Call us at 91010-15166 or email us at [ajoydeep.associates@gmail.com](mailto:ajoydeep.associates@gmail.com). Let's take the first step toward achieving your financial goals together!

# AJOYDEEP & ASSOCIATES

Chartered Accountants

H No.10, Geeta Path, Odalbakra, Guwahati-34



 +91-9864270510

 0361-2491613

 ajoydeep.das@gmail.com

## SUPPORTING DOCUMENTS

SL.NO.	PARTICULARS
1.	Registration Certificate with Institute of Chartered Accountants of India (ICAI).
2.	Certificate of Practice and Membership and Other Certification.
3.	CAG Empanelment Certificate
4.	Partnership Deed.
5.	Profit & Loss Account and Balance Sheet.
6.	Appointment Letters of Various Works Performed.



## The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

### THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA (Decentralised Office)

ICAI BHAWAN382/A, Prantik Pally, Rajdanga (Near Acropolis Mall and Garden High School), Kasba, Kolkata - 700107

Tel.: 33-30840201, 30840203 FAX.:

E-Mail:ero@icai.in Website:<http://www.icai.org>

#### TO WHOMSOEVER IT MAY CONCERN

This is to certify that the undermentioned firm of chartered Accountants is registered under the Chartered Accountants Act,1949 and the Chartered Accountants Regulations 1988 made thereunder. The name/s of the Proprietor/Partner therein is/are given below:

<b>Regn. No.(F.R.N)</b>	327105E
<b>Name of the Firm</b>	M/s. AJAYDEEP & ASSOCIATES
<b>H.O. Address</b>	H NO 10 BANDHU NIWAS GEETA PATH LALGANESH ODALBAKRA GUWAHATI 781034
<b>Year of Establishment</b>	01/07/2010
<b>Date from which it is continuing as a Partnership Firm</b>	01/12/2022
<b>Constitution of the Firm as on</b>	19/10/2024
<b>Firm GSTIN ( Head Office )</b>	18ACAFA3748H1ZG
<b>Address of Second Office</b>	1. ROOM NO- G2,2ND FLOOR,MANADA MARKET, NEAR VIP HOTEL,AK AZAD ROAD,GUWAHATI,781018

#### Particulars of Partners/Proprietors:

No.	Member Name	Type	Membership Number	Admission Date as Partner/Proprietor	*Deemed Date	FCA Date	ACA Date	Individual Practice/Association with other firm/Occupation	Paid Assistant in the same Firm From To	
1	AJOYDEEP DAS	FCA	068906	01/07/2010	16/06/2010	29/06/2015	16/06/2010			
2	SOURAV ROY	ACA	318537	01/12/2022	01/08/2022		24/07/2022			

# Deemed date of joining in the Firm

( Anindita Kundu )  
Deputy Secretary

\* Deemed date of commencement of Firm

**Disclaimer :** "This is a system generated Card / Certificate. Please inform us with any discrepancy that you may notice before you submit it for any official use."



# The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

10/01/2023

## ICAI FIRM CARD

### PARTICULARS OF FIRM ON DATE FOR SEEKING CONFIRMATION THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA - KOLKATA FIRM CARD

Firm Regn. Number	327105E
Name of the Firm	M/s. AJOYDEEP & ASSOCIATES
Init Constitution	Partner
Date Cleared	16/06/2010
Date Constituted	01/07/2010

#### Head Office and Branch Details:

No.	BRANCH CODE	ADDRESS	OPEN_DATE	CLOSE_DATE	TOTAL INCHARGE	TELEPHONE	FAX	EMAIL/WEBSITE
1	HO 327105E	H NO 10 BANDHU NIWAS, GEETA PATH, LALGANESH, ODALBAKRA, GUWAHATI, ASSAM, INDIA, 781034	01/07/2010		1	9864270510		ajoydeep.das@gmail.com
2	Second Office	ROOM NO- G2, 2ND FLOOR, MANADA	01/12/2022			9101015166		rsourav859@gmail.com

		MARKET, NEAR VIP HOTEL, AK AZAD ROAD, GUWAHATI, ASSAM, INDIA, 781018						
--	--	--	--	--	--	--	--	--

**PROPRIETOR/PARTNERS:**

MRN	NAME	COP_STATUS	JOIN_DATE	LEFT_DATE	INCHARGE	STATUS	OTHER FIRMS	YR OF DISA QUALF
068906	AJOYDEEP DAS	FCA Full Time	01/07/2010		327105E			2012
318537	SOURAV ROY	ACA Full Time	01/12/2022					

**PAID ASSISTANTS:**

MRN	NAME	COP_STATUS	JOIN_DATE	LEFT_DATE	INCHARGE	STATUS	FULL/PART
-----	------	------------	-----------	-----------	----------	--------	-----------

M/S. AJOYDEEP & ASSOCIATES  
H NO 10 BANDHU NIWAS GEETA PATH  
LALGANESH ODALBAKRA  
GUWAHATI, ASSAM  
INDIA  
PINCODE: 781034

(Name in Block Letters and Membership Number)

Signature

Please return it immediately bearing correction for change in particulars of the firm.

THIS DOES NOT CONSTITUTE A CERTIFICATE

Note:

[1] The asterisk mark(\*) in the Partner indicates that the member is partner/proprietor of more than one firm or sole proprietor of one firm and is

also the partner in another firm.

[2] Any change in the constitution of the firm should be intimated within one month along with the form 18 duly by the proprietor/partners.

[3] Incase of retirement,a letter to that effect from the retiring partner/s should be submitted alongwith the form 18 signed by the remaining partners.

[4] The information regarding exact date(i.e. date,month & year) of joining/leaving of Paid Assistant(s) must be informed for necessary updation in our records.

[5] The hash mark (#) in the member number indicates it is deemed date of joining.

&nbsp;

**Disclaimer :** "This is a system generated Card. Please inform us with any discrepancy that you may notice before you submit it for any official use."

# The Institute of Chartered Accountants of India



## Certificate of Membership

This is to Certify that  
Ajoydeep Das  
Son of Jyotish Das  
Membership No. 068906 of Guwahati  
was admitted as a Fellow of the Institute  
on the Twenty ninth day of June, 2015 and  
he is entitled to use the letters F.C.A. after his name.

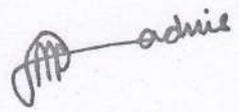
Given by the Council  
under the Common Seal of  
the Institute of Chartered Accountants of India,  
this Thirty first day of July, 2015.





068906

  
(V SAGAR)  
Secretary

  
(MANOJ FADNIS)  
President



# The Institute of Chartered Accountants of India



## Certificate of Practice

*This is to Certify that*

*Ajoydeep Das, ACA*

*Son of Jyotish Das*

*Membership No. 068906 of Guwahati*

*is entitled to practise as Chartered Accountant.*

*This Certificate is issued subject to the provision(s) of  
the Chartered Accountants Regulations, 1988,  
or amendment(s) thereof.*

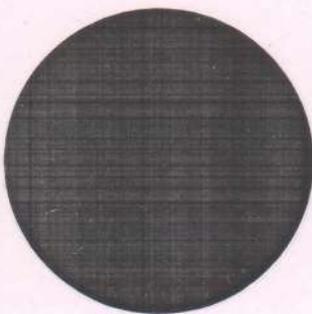
*The Certificate shall be effective from the  
Sixteenth day of June, 2010.*

*Given under the Common Seal of the  
Institute of Chartered Accountants of India,  
this Thirtieth day of June, 2010.*



*Ajoydeep Das*

068906



*(T KARTHIKEYAN)*

Secretary

*(AMARJIT CHOPRA)*

President

# The Institute of Chartered Accountants of India



## Post Qualification Course in Information Systems Audit (ISA)

*This is to certify that*

**AJOYDEEP DAS**

*Son of* **JYOTISH DAS**

*Membership No.* **068906**

*of* **GUWAHATI**

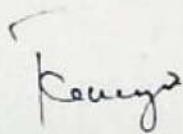
*has successfully completed practical training  
and has passed the*

**Information Systems Audit (ISA)**

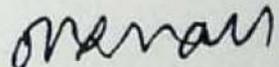
*Assessment Test conducted by*

*The Institute of Chartered Accountants of India  
in the month of* **December, 2012**

*Given under the Common Seal of  
The Institute of Chartered Accountants of India  
this* **21st day of January, 2013**

  
(T. Karthikeyan)  
SECRETARY



  
(Jaydeep Narendra Shah)  
PRESIDENT

# The Institute of Chartered Accountants of India



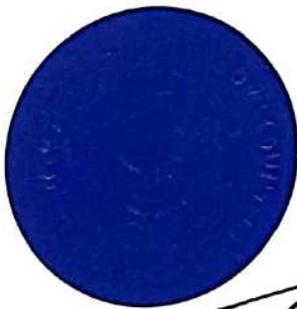
## Certificate of Membership

This is to Certify that  
Sourav Roy  
Son of Subrata Roy  
Membership No. 318537 of Guwahati  
was admitted as an Associate of the Institute  
on the Twenty fourth day of July, 2022 and  
he is entitled to use the letters A.C.A. after his name.

Given by the Council  
under the Common Seal of  
the Institute of Chartered Accountants of India,  
this Thirty first day of July, 2022.



  
318537





(JAI KUMAR BATRA)  
Secretary



(DEBASHIS MITRA)  
President



# The Institute of Chartered Accountants of India



## Certificate of Practice

This is to Certify that

Sourav Roy, A.C.A.

Son of Subrata Roy

Membership No. 318537 of Guwahati

is entitled to practise as Chartered Accountant.

This Certificate is issued subject to the provision(s) of  
the Chartered Accountants Regulations, 1988,  
or amendment(s) thereof.

The Certificate shall be effective from the

First day of August, 2022 and

Given under the Common Seal of the  
Institute of Chartered Accountants of India,  
this Thirty first day of August, 2022.



318537



(JAI KUMAR BATRA)

Secretary

(DEBASHIS MITRA)

President



Certificate No. : 89733-22678929-1666

Batch : XII / 2022

# THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

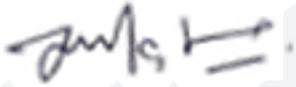
Certificate Course on Concurrent Audit of Banks

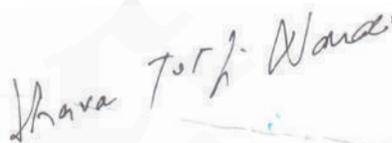


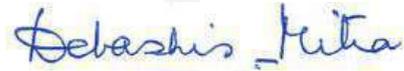
## Certificate

This is to certify that CA. SOURAV ROY,  
Membership No. 318537 has successfully completed the Certificate Course on  
**Concurrent Audit of Banks** conducted by the Internal Audit Standards Board of the Institute of  
Chartered Accountants of India, New Delhi.

New Delhi  
19<sup>th</sup> Jan, 2023

  
CA. (Dr.) Jai Kumar Batra  
Secretary, ICAI

  
CA. Charanjot Singh Nanda  
Chairman  
Internal Audit Standards Board, ICAI

  
CA. (Dr.) Debashis Mitra  
President, ICAI



# TAX BAR ASSOCIATION

GUWAHATI

## Certificate of Membership

*This is to certify that*

**SOURAV ROY**

( Chartered Accountant )

S/o. Subrata Roy

*has been admitted as a member of  
Tax Bar Association, Guwahati*

*on the 26th day of May, 2024*

*in testimony whereof this Certificate is issued  
by the Association under its common seal,*

*this 19th day of October, 2024*



Membership No. 545



Adv. Dinesh Kumar Sharma  
President

CA. Gopal Singhania  
Secretary

CA. Vijay Agarwal  
Chairman  
Membership Development Committee



भारत सरकार  
GOVERNMENT OF INDIA  
वित्त मंत्रालय: राजस्व विभाग  
MINISTRY OF FINANCE: DEPARTMENT OF REVENUE  
राष्ट्रीय सीमा शुल्क, अप्रत्यक्ष कर एवं नार्कोटिक्स अकादमी (नारिन)  
NATIONAL ACADEMY OF CUSTOMS, INDIRECT TAXES & NARCOTICS (NACIN)  
Meghalaya State Housing Financing Cooperative Society Ltd Bldg,  
Nongrim Hills, Shillong, Meghalaya-793003  
Email: nacin.shillong@gov.in PHONE: (0364) 2522218(ADG), (0364) 2522213

75  
Azadi Ka  
Amrit Mahotsav

पत्राचारसंख्या: NACIN/TRNG/INDC/INSP/14/2023-TRNG-O/o ADG-NACIN-ZC-SHILLONG/746(B) दिनांक: 31.05.2023

सेवा में,

Shri Sourav Roy,  
Chartered Accountant,  
Guwahati – 781005.

विषय/ Subject: Request to deliver lecture during the ongoing "Induction training for Inspectors of CBIC – 9<sup>th</sup> Batch" at NACIN Zonal Campus, Shillong - regarding.

महोदय,

The National Academy of Customs, Indirect Tax & Narcotics (NACIN), Shillong is conducting "Induction training for Inspectors of CBIC – 9<sup>th</sup> Batch" commencing from the 24<sup>th</sup> April, 2023 at NACIN Zonal Campus, Shillong.

In this regard, it is to request you to kindly grace the training as a faculty and deliver a lecture on the following subject on the date and time mentioned below:

Date	Time	Topic
05.06.23 (Monday)	02:00 PM to 04:45 PM (2- Session)	<b>Types of Audit:</b> Audit Department, Special Audit, CA Audit, CERA Audit etc. <b>Basic Provisions of Audit:</b> Basic legal and procedural provisions covering Audit under GST Law and Rules, <b>Risk Based Selection:</b> Audit process under GST and Audit Module <b>Brief discussion on various Areas (From the Auditor's point of view):</b> Supply Composite & Mixed Supplies and Rates made applicable Value of Supply, Time of Supply
06.06.23 (Tuesday)	02:00 PM to 04:45 PM (2- Session)	<b>Final Accounts-Profit &amp; Loss Account:</b> What is Profit & Loss A/C, Trading account, Adjustment of entries, Other income, Depreciation, Treatment of losses, Preparation of trading/manufacturing, P & L account <b>Final Accounts- Balance Sheet:</b> What is balance sheet, Assets and liabilities, Format of balance sheet, Preparation of balance sheet, Auditor's Report, Tax Audit Report (44AB of IT Act)
07.06.23 (Wed)	02:00 PM to 04:45 PM (2- Session)	Analyzing GST Returns for Audit (Theoretical and Hands-on sessions) Annex-I, Annex-II, GSTR 21, GSTR3B, Sahaj and Sugam, Annual Return 9 and 9C, ITC-04 and TRAN-1 Study of different annexures and preparation of working papers Dos and Don'ts Desirable Soft Skills for conducting Audit

This issues with the approval of the competent authority.

भवदीय/ Yours sincerely,

31/05/23  
(L. VANCHHAWNG)  
Superintendent (Trg.)



CA. SOURAV ROY &lt;rsourav859@gmail.com&gt;

## Welcome to Institute of Social Auditors of India (ISAI)

1 message

Institute of Social Auditors of India <isai@icai.in>  
To: "rsourav859@gmail.com" <rsourav859@gmail.com>

Fri, May 19, 2023 at 4:45 PM

**CA. SOURAV ROY**

Dear Member,

Greetings from the Institute of Social Auditors of India (ISAI)!

At the outset, we would like to express our sincere thanks for showing interest and applying for the membership of ISAI. This is to inform you that your application for enrolment as Social Auditors with ISAI has been accepted.

Your membership number is **ISAI/SA-079**

The Certificate of Membership shall be issued in due course of time.

**सादर,****Regards,****Institute of Social Auditors of India**

‘सातवीं मंजिल ,आई.सी.ए.आई. मीनार’, भूखंड संख्या सी-40, जी ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा पूर्व, मुंबई-51  
"7<sup>th</sup> Floor, ICAI TOWER", Plot No. C-40, 'G' Block, Bandra Kurla Complex Bandra (East)  
Mumbai – 400 051 [India]

कार्यालय दूरभाष/ Office Phone: 022 33671487, 553, 532

वेबसाइट/ Website: [www.isai.ca.in](http://www.isai.ca.in)**Institute of Social Auditors of India**

**OFFICE OF THE COMPTROLLER AND AUDITOR GENERAL OF INDIA  
10, BAHADUR SHAH ZAFAR MARG  
NEW DELHI – 110002.**

No. CA-V/108-2022/SPA485

TO  
AJOYDEEP & ASSOCIATES  
House No.10  
Geeta Path, Odalbakra, Lalganesh

GUWAHATI - ASSAM

Subject : Empanelment status of your firm for the year 2024-2025

Dear Sir(s),

With reference to your application for empanelment, it is informed that your firm stands empanelled with this office for the year 2024-2025 with empanelment No.SPA485 for the purpose of appointment of auditors of Companies as per Section 139(5) and 139 (7) of the Companies Act 2013 and of Statutory Corporations/Autonomous Bodies as per the provisions of their respective Acts. This number may invariably be quoted in all future correspondence with this office.

Any change in the constitution of the firm vis-a-vis the particulars submitted in online application should be intimated to this office within 30 days from the date of such changes.

Sr. Administrative Officer/CAV

(This is a Computer generated Letter)



---

**Fwd: TO WHOM IT MAY CONCERN**

1 message

---

**AJOYDEEP & ASSOCIATES** <ajoydeep.das@gmail.com>  
To: CA. SOURAV ROY <rsourav859@gmail.com>

Mon, Feb 13, 2023 at 12:03 PM

SIR,

This is to certify that **M/s. AJOYDEEP & ASSOCIATES (FRN 327105E; UCN 898026)** Chartered Accountants, GUWAHATI is appearing in the Bank Branch Auditors' Panel for the year 2022-2023 with **Category-IV**.

Further, we would like to inform that **Unique Code Number 898026** was allotted on **31<sup>st</sup> December, 2012**.

Please treat this email as "**Certificate of Unique Code Number & Category for the year 2022-2023**".

Thanks & Regards,

Manish Bhardwaj  
Professional Development Committee  
The Institute of Chartered Accountants of India  
'ICAI BHAWAN'  
Post Box Number 7100  
Indraprastha Marg  
NEW DELHI - 110 002  
India  
Telephone: 011 3011 0440 (Direct) / 9818906346 (M)

--  
**[AJOYDEEP & ASSOCIATES]**  
Chartered Accountants  
Call + Whatsapp: 91-9864270510  
H.No.10, Geeta Path, Odalbakra, Guwahati-781034, Assam

32824

V

2-6437



सत्यमेव जयते

INDIA NON JUDICIAL

Government of Assam

₹1,000

e-Stamp

**Certificate No.** : IN-AS30440826754272U  
**Certificate Issued Date** : 03-Dec-2022 03:04 PM  
**Account Reference** : SHCIL (FI)/ as-shcil01/ SRO DCKAM/ AS-KM  
**Unique Doc. Reference** : SUBIN-ASAS-SHCIL0155957077203170U  
**Purchased by** : SOURAV ROY  
**Description of Document** : Article 46 Partnership  
**Property Description** : NA  
**Consideration Price (Rs.)** : 0  
 (Zero)  
**First Party** : AJOYDEEP DAS  
**Second Party** : SOURAV ROY  
**Stamp Duty Paid By** : SOURAV ROY  
**Stamp Duty Amount(Rs.)** : 1,000  
 (One Thousand only)

₹1,000 ₹1,000 ₹1,000 ₹1,000



₹1,000

Please write or type below this line IN-AS30440826754272U

HB  
₹5000

Stamp (or exempted from stamp duty) under the Indian Stamp Act, 1899 (Act 11 of 1899) (Assam Amendment) Act 2004 Schedule Fees Paid

SLF  
NB

*[Signature]*  
Sr. Sub-Registrar  
Kamrup Metro...

AJOYDEEP DAS  
SOURAV ROY

PU 0005141345

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

Presented for Registration  
at ..... A, M (or P.M.)  
on the 04 day of Dec 2022  
in the Guwahati at Sub-Registrar  
office (or elsewhere) by  
executant (claimants)

*[Signature]*  
Sr. Sub-Registrar  
Kamrup (Metro)

AJOYDEEP DAS

Identified by : Bishu Kar  
Son of : .....  
Village : ..... Mouza .....  
P.S. : ..... District .....  
Profession : As a ready

*[Signature]*  
Sr. Sub-Registrar  
Kamrup Metro Guwahati

*Sourav Roy is son of Ajoydeep Das  
and  
Sourav Roy*

*[Signature]*

AJOYDEEP DAS  
SOURAV ROY.

0002141342

Identified by  
Bishu Kar  
Advocate  
799  
5/12/22

### DEED OF PARTNERSHIP

THIS INDENTURE for conversion of a proprietary firm AJOYDEEP & ASSOCIATES into a partnership firm by admission of a new partner is made this ~~15~~<sup>1</sup>~~T.~~<sup>ST.</sup> DAY OF DECEMBER 2022 between:

(1) Sri AJOYDEEP DAS, B.Com.(H), F.C.A., DISA, holding Certificate of Practice issued by The Institute of Chartered Accountants of India, son of Late Jyotish Das, residing at House No.10, Geeta Path, Odalbakra, Lalganesh, Guwahati, Assam, PIN-781034, hereinafter referred to as the "PARTY OF THE FIRST PART"; and

(2) Sri SOURAV ROY, B.Com.(H), A.C.A., holding Certificate of Practice issued by The Institute of Chartered Accountants of India, son of Late Subrata Roy, residing at House No.4, Lachit Path, Bishnupur, Gopinathnagar, Guwahati, Assam, PIN-781016, hereinafter referred to as the "PARTY OF THE SECOND PART";

WHEREAS the party of the First Part has been carrying on the practice of Chartered Accountancy with effect from 01.07.2010 as proprietary firm under the name and style of AJOYDEEP & ASSOCIATES, and whereas due to increase in work load & diverse areas of practice it has been decided by the party of the First Part to join hands with the party of the Second Part by admitting him as partner thereby converting the said Proprietary Firm into a Partnership Firm to continue the practice of Chartered Accountancy.

THAT ALL the parties hereto being the parties of the First Part and Second Part have agreed to practice as Chartered Accountants in Partnership with each other on the terms and conditions contained herein, and the parties hereto have desired to put in writing the terms and conditions of their said partnership.

NOW THIS INDENTURE WITNESSETH and it is hereby covenanted and finalised by and between the parties as follows:

AJOYDEEP DAS  
SOURAV ROY

- (1) **Firm Name:-** The Partnership shall carry on the practice of Chartered Accountancy under the present name and style of AJAYDEEP & ASSOCIATES;
- (2) **Firm Address:** - The Partnership shall have its Head office at H.No.10, Geeta Path, Odalbakra, Lalganesh, Guwahati, Assam, PIN-781034. The Partnership Firm may open its branches at any other place or places as mutually agreed upon and subject to the approval of the Council of ICAI;
- (3) **Practice of Chartered Accountancy:** - The profession of Partnership shall be all those activities that can be carried on by a Chartered Accountant within the meaning of The Chartered Accountants Act, 1949;
- (4) **Partners & Partnership:** -That all the parties hereof shall be the working partners and take active part in the day-to-day conduct of the business of the firm. The partnership shall be PARTNERSHIP AT WILL and shall continue until such time as its business continues or until mutually agreed among the partners;
- (5) **Capital:** - The initial capital shall be the proprietor's capital account balance of the party of the First Part as on 27.11.2022 and Rs.50,000/- of the party of the Second Part. Further capital required to carry on the Partnership shall be infused as mutually agreed upon;
- (6) **Interest on Capital:** - Such capital shall carry interest at such rate per annum as mutually agreed upon from time to time, which shall be credited to partners' capital account on the last day of accounting year before any division of profits. However in no case rate per annum shall exceed the maximum rate specified Under Section 40(b) of the Income Tax Act, 1961. Withdrawal of interest on capital is subject to the availability of sufficient liquidity;
- (7) **Partners' Remuneration:** -It has been mutually agreed among the partners that themonthly remuneration which shall be credited to partners' capital account on the last day of the month shall be as per below mentioned table. Withdrawal of remuneration is subject to the availability of sufficient liquidity;

Sl	Name of Partners	Remuneration per month
1	Sri Ajoydeep Das	Rs.15750/-
2	Sri Sourav Roy	Rs.6750/-

- (8) **Partners' Bonus & Commission:**-It has also been mutually agreed that the partners shall be further entitled to commission as percentage, of NPA\*after finalisation of the firm's annual accounts as under:

Sl	Name of Partners	Annual Commission
1	Sri Ajoydeep Das	70% of the NPA*
2	Sri Sourav Roy	30% of the NPA*

\*NPA is the abbreviation of Net Profit Apportioned. Net Profit Apportioned here means profit after all expenses, interest on capital of partners and partners' remuneration which is apportioned out of Net Profit for bonus & commission.

AJOYDEEP DAS  
SOURAV ROY.

(9) **Amendment of Terms & Condition of interest, remuneration, bonus & commission:** - The partners shall be entitled to modify the above terms relating to interest, remuneration, bonus & commission etc., payable to the partners by executing a supplementary deed, and any such deed when executed shall have effect, unless otherwise provided, from the first day of the accounting period in which such supplementary deed is executed and the same shall form part of this deed of partnership.

(10) **Profit/Loss Sharing Ratio:-** That the Profit or Loss of the firm after providing for all the expenses including interest, remuneration, bonus & commission to partners and taxes shall be shared by the partners in the following manner:

Sl	Name of Partners	Sharing %
1	Sri Ajoydeep Das	90%
2	Sri Sourav Roy	10%

(11) **Accounting Year:** - The first accounting year of the partnership shall be from 28<sup>th</sup> day November 2022 to 31<sup>st</sup> March 2023. Following accounting year of the partnership shall be from the first day of April of any year till the 31st day of March, of the year immediately succeeding.

(12) **Bank Accounts:** - Bank Account or Accounts shall be opened in the name of the Partnership Firm. All account/s shall be operated upon by either of the parties. All moneys or negotiable instruments received from and on behalf and/or on account of the Partnership profession shall be paid/deposited into such banking account or accounts in the name of the Partnership Firm.

(13) **Books of Accounts:** - Proper books of accounts shall be maintained by the Parties hereto in which all the transactions relating to the partnership business shall be entered into and recorded and such books together with all documents, letters, vouchers of and belonging to the partnership shall be kept at the place of business of the partnership or at such other place or places as the parties hereto may from time to time mutually decide in writing. Each partner shall have full and free right and liberty to inspect such books of accounts, documents, letters, vouchers and of making extracts or copies therefrom.

(14) **Admission of Partner:** - The parties hereto may admit a new partner or partners only with the consent of all the existing partners in writing and on such terms and conditions as may be mutually agreed upon subject to the approval of the Council of ICAI.

(15) **Retirement of Partner:** Any partner may retire from the firm on his free will by giving three months' notice in writing. On retirement of such partner the firms business will continue and the retiring partner will get his share of asset & liabilities of the partnership as per valuation done by partners mutually by themselves on date of retirement & the retiring partners share shall be taken over by the continuing partners as may be mutually determined. The purchasing party shall indemnify the outgoing party from all liabilities of the partnership & the outgoing party shall execute all such deeds & documents and do all acts necessary for effectually vesting in the purchaser the share purchased.

The retiring partner will hand over the property of the Partnership under his possession and/or any other books/documents etc. belonging to the Partnership or any of its clients to

AJOYDEEP DAS  
SOURAV ROY

the remaining Partners. On retirement, a retiring Partner shall not in any way interfere with the business of the Partnership.

- (16) **Death, Insanity or Insolvency of Partner:** -If any partner dies or become insane or is adjudged insolvent such partner will cease to be partner of the firm. Death, insanity or insolvency of any partner shall not dissolve the partnership.
- (17) **Partner in another Firm:-** No partner shall, without the previous consent of all the existing Partners in writing, become a partner of any other firm of Chartered Accountants and/or any other firm and/or person or persons carrying on a similar and/or competitive business/profession.
- (18) **Personal Liability of Partner:** - No partner or the Partnership firm shall be liable and/or responsible for the personal debt and/or liabilities of any other partner or partners.
- (19) **Division of Works among the Partners:** - It has been mutually agreed by the parties of the First Part and Second Part that party of the First Part Sri Ajoydeep Das will be exclusive in-charge of all Statutory Audit of Banks while party of the Second Part Sri Sourav Roy will be exclusive in-charge of CAG audit. It has also been further agreed upon that all other residual audit like statutory audit of companies, tax audit, internal audit, special audit etc. and other non-audit assignments/works etc. will be under taken based on mutual understanding.
- (20) **Use of Firm Name by Partners:-**
- (a) In case of dissolution:- If due to any reason the firm is dissolved the name of the firm AJOYDEEP & ASSOCIATES shall belong to party of the First Part Sri Ajoydeep Das & no other partner shall have right to claim the name of the firm for doing professional practice.
- (b) By Retiring Partner:- No retiring partner except the part of the First Part Sri Ajoydeep Das shall be entitled to use the name of the firm "AJOYDEEP & ASSOCIATES" for practicing the Chartered Accountancy profession.
- (21) **Duties of Partners:-** Each Partner shall :
- (a) Punctually pay his personal and separate debts and indemnify the other partners and the assets of the partnership against the same and pay all expenses on account thereof;
- (b) Forthwith pay all moneys, cheques, negotiable instruments received by him on account of the Partnership into the Partnership Bank Account or Accounts;
- (c) Be just and faithful to others and at all times give to each other full information and truthful explanations of all transactions relating to the Partnership business;
- (d) At all times give to the others a just and faithful account of the same and also upon every reasonable request furnish a full and correct explanation thereof;
- (e) Afford every assistance and co-operation in his power and to use his best skill and endeavor in the conduct, promotion and execution of the Partnership profession for their mutual advantage and benefit; and,
- (f) No partner shall divulge any information of the partnership or of its clients to any outsiders.

AJOYDEEP DAS  
SOURAV ROY.

(22) **Settlement of Disputes:-** Any dispute or difference arising between the parties hereto in relation to the affairs of the Partnership Firm or in regard to construction of any clause hereof in relation to the rights, duties and obligations of the parties hereto shall be referred to an arbitrator appointed by parties to this deed who shall enter upon the reference and decide the matter and award given by such arbitrator shall be final and binding on the parties hereto subject to the provisions of the Arbitration and Conciliation Act 1996.

IN WITNESSETH WHEREOF the parties to the above presents have hereunto set and subscribed their respective signatures and seals on the ~~1st~~ day of December 2022.

WITNESSES

1. *Ashma Ahmed*  
*Ach.*

**AJOYDEEP DAS**

**AJOYDEEP DAS**

Party of the FIRST Part

2. *Aishu Kar*  
*Advocate*  
*KAR.*

3.

**SOURAV ROY.**

**SOURAV ROY**

Party of the SECOND Part

Photograph and Finger Print of all the Parties

Document Deed Type : PARTNERSHIP

Document Registration Type : Office

Document Reference No. 32824/2022

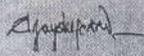
Picture	Name	Party/Witness Type	Thumb	Index	Middle	Ring	Little
	AJOY DEEP DAS	1st party					
	SOURAV ROY	2nd party					
	BISHU KAR	Drafter					
	BISHU KAR	Identifier					
	ASHMA AHMED	Witness					
	BISHU KAR	Witness					

**आयकर विभाग**  
**INCOME TAX DEPARTMENT**

**भारत सरकार**  
**GOVT. OF INDIA**

AJOYDEEP DAS  
 JYOTISH DAS  
 14/04/1982

Permanent Account Number  
**AIZPD5261B**

  
 Signature

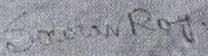




**आयकर विभाग**  
**INCOME TAX DEPARTMENT**

**भारत सरकार**  
**GOVT. OF INDIA**

SOURAV ROY  
 SUBRATA ROY  
 07/01/1997  
 Permanent Account Number  
**CFOPR1949L**

  
 Signature




**LAWYERS' ASSOCIATION, GUWAHATI**  
 GUWAHATI - 781 001, Phone No. : 0361-263106

**IDENTITY CARD**

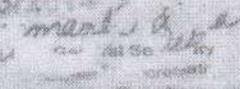
Name: **ASHMA AHMED**

Advocate No: **112** Year: **2006**

Bar Council Enrollment No: **1863** Dt: **31.5.13**

Membership No: **014**

Date of Issue of Card: **14/03/2014**

  
 Chairman




Bar Council of Assam, Nagaland, Mizoram,  
 Arunachal Pradesh And Sikkim  
 A statutory Body under Advocates Act, 1961  
 2nd Floor, Gauhati High Court, Guwahati - 781001.

**IDENTITY CARD**

SI No. : 312/GHY Date: 13/09/2013

Name: **BISHU KAR**

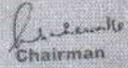
Designation: **ADVOCATE**

Enrolment No: **1217 of 2005 - 06**

Date of Enrolment: **01/03/2006**

Date of Birth: **26/12/1976**

Blood Group: **O +ve.**

  
 Chairman




<b>INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT</b>			Assessment Year 2024-25
[Where the data of the Return of Income in Form ITR-1(SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified] (Please see Rule 12 of the Income-tax Rules, 1962)			
PAN	ACAFA3748H		
Name	AJOYDEEP & ASSOCIATES		
Address	House No.10 , Geeta Path,Odalbakra S.O, Odalbakra , Guwahati,Kamrup , 04-Assam, 91-INDIA, 781034		
Status	Firm	Form Number	ITR-5
Filed u/s	139(1)-On or before due date	e-Filing Acknowledgement Number	679208290120724
Taxable Income and Tax Details	Current Year business loss, if any	1	0
	Total Income	2	94,640
	Book Profit under MAT, where applicable	3	0
	Adjusted Total Income under AMT, where applicable	4	94,640
	Net tax payable	5	29,528
	Interest and Fee Payable	6	0
	Total tax, interest and Fee payable	7	29,528
	Taxes Paid	8	1,12,136
	(+) Tax Payable /(-) Refundable (7-8)	9	(-) 82,610
Accreted Income and Tax Detail	Accreted Income as per section 115TD	10	0
	Additional Tax payable u/s 115TD	11	0
	Interest payable u/s 115TE	12	0
	Additional Tax and interest payable	13	0
	Tax and interest paid	14	0
	(+) Tax Payable /(-) Refundable (13-14)	15	0
Income Tax Return electronically transmitted on <u>12-Jul-2024 20:14:10</u> from IP address <u>103.24.85.80</u> and verified by <u>Ajoydeep Das</u> having PAN <u>AIZPD5261B</u> on <u>12-Jul-2024</u> using paper ITR-Verification Form /Electronic Verification Code <u>TU4ZZ2VI1I</u> generated through <u>Aadhaar OTP</u> mode			
System Generated Barcode/QR Code	 <b>ACAFA3748H05679208290120724f9b2021fce6856be51727df743cf4fa5d74cfad9</b>		
<b><u>DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU</u></b>			

**AJOYDEEP & ASSOCIATES**

H.No.10, Geeta Path, Odalbakra

Guwahati, PIN-781034, Assam

**Computation of Assessable Income**

Assesment Year	: 2024 - 2025	P.A.No.	ACAFA3748H
Accounting Year	: 2023 - 2024	D.O.B.	01/12/2022
Status	: PFAS		

			(Rs.)
<b>Income From Business or Profession</b>			
Whether AMT is applicable	Since deduction is not claimed u/s.10AA, u/s 35AD, 80H to 80RRB (not being Sec.80P), hence AMT not applicable		
	Regular Provision	AMT u/s.115JC	
Net profit/(Loss) as per PL Statement	94,635		
Add: Depreciation debited to PL Statement	1,66,197		
Add: Partners' salary debited to PL Statement	3,66,000		
	6,26,832		
Less: Depreciation permissible u/s 32	1,66,197		
Less: Partners' salary deductible u/s 40b	3,66,000		
	94,635		
Less: Unabsorbed Loss	-		
Less: Unabsorbed depreciation	-		
Net income	94,635		
Add: Amt claimed as deduction u/s 10AA, u/s 35AD, 80H to 80RRB (not being Sec.80P)	-		
Adjusted total income	-		
Tax Rate	0		
Tax	28,390		
Gross Total Income			94,635

Total Income	94,635
Tax Payable	28,392
Add Edu. Cess	1,136
Net Tax Payable	29,528
Add Int.+ LF	-
Total Tax Payable	29,528
Tax paid	1,12,136
Refundable	82,608

Paid	U/S	Bank/ Deductor	TAN	Date	Serial No.	Amount
TDS	194JB	State Bank Of India	MUMS86154F			66,936
TDS	194JB	Arunachal State Rural Livelihoods Mis	SHLA03875E			5,000
TDS	194JB	Coral Services Private Limited	SHLC02552E			7,100
TDS	194JB	IIT Guwahati Technology Innovation	SHLI01181F			5,000
TDS	194JB	Meghalaya Co-Operative Apex Bank	SHLM01374C			25,400
TDS	194JB	R S Cooling Appliances	SHLR02194D			2,700
IT	140A					-
Total Rs.						1,12,136

## AJOYDEEP & ASSOCIATES

H.N.10, Geeta Path, Odalbakra  
Guwahati, PIN-781034, Assam

### Balance Sheet as at 31<sup>st</sup> March 2024

Particulars	Note No.	Mar-2024	Mar-2023
<b><u>Capital &amp; Liabilities:</u></b>			
<b>Capital</b>			
Partner's Capital	2.1	11,18,292	3,95,221
		11,18,292	3,95,221
<b>Current Liabilities</b>			
Other current liabilities	2.2	21,124	15,945
		21,124	15,945
	<b>Total</b>	<b>11,39,416</b>	<b>4,11,166</b>
<b><u>II. Assets:</u></b>			
<b>Non-Current Assets</b>			
Fixed assets	2.3	6,45,920	2,74,535
		6,45,920	2,74,535
<b>Current assets</b>			
Trade receivables	2.4	3,25,034	24,680
Cash and cash equivalents	2.5	84,854	1,11,951
Other current assets	2.6	83,608	-
		4,93,496	1,36,631
	<b>Total</b>	<b>11,39,416</b>	<b>4,11,166</b>

Significant Accounting Policies & Notes to Financial Stmt

1 & 2

## AJOYDEEP & ASSOCIATES

H.N.10, Geeta Path, Odalbakra, Guwahati, Assam

Guwahati, PIN-781034, Assam

### Profit & Loss Statement for the year ended 31<sup>st</sup> March 2024

Particulars	Note No.	Mar-2024	Mar-2023
<b>Revenues</b>			
Revenue from operation	2.7	17,79,870	3,97,475
<b>Total Revenue</b>		<b>17,79,870</b>	<b>3,97,475</b>
<b>Expenses</b>			
Employee benefits expenses	2.8	6,99,450	96,000
Other Expenses	2.9	4,53,588	92,121
Depreciation and Amortization expenses	2.3	1,66,197	49,557
Partners' Salary		3,66,000	1,50,000
<b>Total Expenses</b>		<b>16,85,235</b>	<b>3,87,678</b>
<b>Surplus / (Deficit) before tax</b>		<b>94,635</b>	<b>9,797</b>
Tax Expenses		29,528	3,059
<b>Profit/(Loss) for the period</b>		<b>65,106</b>	<b>6,738</b>

Significant Accounting Policies & Notes to Financial Stmt

1 & 2

# AJOYDEEP & ASSOCIATES

H.N.10, Geeta Path, Odalbakra  
Guwahati, PIN-781034, Assam

## Significant Accounting Policies & Notes to Financial Statement

### Note- 1, Significant Accounting Policies

#### ICDS-I- Accounting Policies

- a) Going Concern (Fundamental Accounting Assumption-1): The accompanying financial statements have been prepared and presented under the historical cost convention assuming that the organization is a going concern.
- b) Accrual Basis (Fundamental Accounting Assumption-2): The firm has employed accrual system of accounting in recognising items of income & expenditure and assets & liabilities.
- c) Consistency (Fundamental Accounting Assumption-3): The accounting policies adopted in preparation and presentation of the financial statement have been consistently followed. However where any change is demanded by amendment of accounting standards or application of laws, same has been disclosed specifically in relevant schedule with their present and future effect in the financial statement.
- d) The significant accounting policies adopted and followed by the assessee are disclosed in general under Note-1 and more specifically in relevant Schedule attached with this financial statements.

#### ICDS II- Valuation of Inventories

- a) The assessee is engaged in professional service provisioning in the nature of accounting, auditing and taxation and has no inventory. Henceforth this ICDS is not applicable, accordingly disclosure requirement is not applicable.

#### ICDS III- Construction Contracts

- a) Since the assessee is not engaged in the activities of construction contracts, hence this ICDS is not applicable to assessee and consequently no disclosure is required under ICDS-III

#### ICDS IV- Revenue Recognition

- a) The assessee is engaged in professional service provisioning in the nature of accounting, auditing and taxation. Service contracts are less than 90 days and thus revenue is recognised on Project Completion Method. During the year, an amount of Rs.1779870 is recognised as revenue.

#### ICDS V- Tangible Fixed Assets

- a) The description of the block of assets, rate of depreciation, actual cost or written down value, depreciation allowable and written down value at the end of the year in respect of the tangible fixed assets are stated at relevant schedule annexed to this financial statement/ clause No. 18 to this form 3CD.
- b) Additions or deductions during the year with dates, in case of any addition of an asset, date put to use including adjustments on account of CENVAT claimed, change in rate of currency and subsidy or grant or reimbursement, are stated in relevant schedule annexed to this financial statements/ clause No. 18 to this form 3CD.

#### ICDS VII- Governments Grants

- a) The assessee has not received any government grant during the previous year, thus there is no disclosure required under ICDS-VII.

#### ICDS IX- Borrowing Costs

- a) The assessee is not required to capitalize any borrowing costs during the previous year.

#### ICDS X-Provisions, ContingentLiabilities and ContingentAssets

- a) Since no Contingent Liabilities and Contingent Assets have been recognized thus no disclosures are required in terms of the para 21(1) of ICDS-X.

## AJOYDEEP & ASSOCIATES

H.N.10, Geeta Path, Odalbakra  
Guwahati, PIN-781034, Assam

### Significant Accounting Policies & Notes to Financial Statement

#### Note- 2, Notes to Financial Statement

##### Note- 2.1, Partner's Capital

Particulars	Opening Balance	Capital Introduced	Interest	Salary	Profit/Loss for the year	Drawings	Closing Balance
Ajoydeep Das	3,04,099	1,30,728	-	3,66,000	58,596	-	8,59,423
Sourav Roy	91,122	1,61,237	-	-	6,511	-	2,58,869
	<b>3,95,221</b>	<b>2,91,965</b>	<b>-</b>	<b>3,66,000</b>	<b>65,106</b>	<b>-</b>	<b>11,18,292</b>

##### Note-2.2 Other Current Liabilities

Particulars	Mar-2024 in Rs.	Mar-2023 in Rs.
Provision for Income Tax	-	3,059
GST Payable	31,124	12,886
Other Current Liabilities	-10,000	-
	<b>21,124</b>	<b>15,945</b>

##### Note-2.3, Fixed Assets

Particulars	Opening WDV	Addition during the year		Deduction during the year	Total	Depreciation for the year	Closing WDV
		Addn before 4th Oct	Addn from 4th Oct				
<b>40% Block</b>							
Computers	1,61,600	92,937	30,976	-	2,85,513	1,08,010	1,77,503
<b>15% Block</b>							
Electrical Equipments	1,12,935	-	2,536	-	1,15,471	17,130	98,341
<b>10% Block</b>							
Furniture & Fixtures	-	4,10,000	1,133	-	4,11,133	41,057	3,70,076
	<b>2,74,535</b>	<b>5,02,937</b>	<b>34,645</b>	<b>-</b>	<b>8,12,117</b>	<b>1,66,197</b>	<b>6,45,920</b>

a) Depreciation is provided on written down value of the assets as per the rates prescribed under the Income Tax Act, 1961.

##### Note- 2.4, Trade Receivables

Particulars	Mar-2024 in Rs.	Mar-2023 in Rs.
Sundry Debtors	3,25,034	24,680
	<b>3,25,034</b>	<b>24,680</b>

## AJOYDEEP & ASSOCIATES

H.N.10, Geeta Path, Odalbakra  
Guwahati, PIN-781034, Assam

### Significant Accounting Policies & Notes to Financial Statement

<b>Note- 2.5, Cash and Cash Equivalents</b>		
Particulars	Mar-2024 in Rs.	Mar-2023 in Rs.
Cash-in-hand	20,672	56,585
Balances with Banks		-
a) Bank of India (Odalbakra Br, IFSC: BKID0005031, A/c No.503120110000396)	50,766	46,001
b) Indian Bank (Fatasil Br, IFSC: IDIB000F017, A/c No.7413449968)	13,417	9,364
	<b>84,854</b>	<b>1,11,951</b>

<b>Note-2.6, Other current assets</b>		
Particulars	March-2022 in Rs.	March-2021 in Rs.
Security Deposits	1,000	-
TDS Receivables (FY-2023-24)	82,608	-
	<b>83,608</b>	<b>-</b>

<b>Note- 2.7, Revenue from operation</b>		
Particulars	Mar-2024 in Rs.	Mar-2023 in Rs.
Professional Fees	17,79,870	3,97,475
	<b>17,79,870</b>	<b>3,97,475</b>

<b>Note- 2.8, Employee benefits expenses</b>		
Particulars	Mar-2024 in Rs.	Mar-2023 in Rs.
Salary	6,17,500	96,000
Bonus & Incentives	81,950	-
	<b>6,99,450</b>	<b>96,000</b>

<b>Note- 2.9, Other Expenses</b>		
Particulars	Mar-2024 in Rs.	Mar-2023 in Rs.
Bank Charges	858	472
Books & Periodicals	5,922	4,375
House Keeping Expenses	17,034	-
Lunch & Tea	17,323	1,995
Misc Expenses	1,862	-
Mobile & Internet	6,126	1,500
Office Expenses	17,121	5,321
Printing & Stationery	12,672	457
Professional Fees	1,48,800	1,661
Repair & Maintenance	6,667	20,015
Seminar & Conference	7,400	-
Conveyance	23,790	13,791

## AJOYDEEP & ASSOCIATES

H.N.10, Geeta Path, Odalbakra

Guwahati, PIN-781034, Assam

### Significant Accounting Policies & Notes to Financial Statement

DSC Expenses	.....	.....	.....	2,400	-
Electricity Expenses	.....	.....	.....	14,721	2,374
Rates & taxes	.....	.....	.....	539	-
Membership Fees	.....	.....	.....	14,200	-
Postage & Courier	.....	.....	.....	2,353	3,116
Rent	.....	.....	.....	1,44,000	32,000
Round Off	.....	.....	.....	0	25
Tender Expenses	.....	.....	.....	9,800	5,019
				<b>4,53,588</b>	<b>92,121</b>

<b>INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT</b>			Assessment Year 2023-24
[Where the data of the Return of Income in Form ITR-1(SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified] (Please see Rule 12 of the Income-tax Rules, 1962)			
PAN	ACAFA3748H		
Name	AJOYDEEP & ASSOCIATES		
Address	House No.10 , Geeta Path,Odalbakra S.O, Odalbakra, 04-Assam, Guwahati,Kamrup, 91-INDIA, 781034		
Status	Firm	Form Number	ITR-5
Filed u/s	139(1)-On or before due date	e-Filing Acknowledgement Number	251503640170623
Taxable Income and Tax Details	Current Year business loss, if any	1	0
	Total Income	2	9,800
	Book Profit under MAT, where applicable	3	0
	Adjusted Total Income under AMT, where applicable	4	9,800
	Net tax payable	5	3,058
	Interest and Fee Payable	6	0
	Total tax, interest and Fee payable	7	3,058
	Taxes Paid	8	3,058
	(+) Tax Payable /(-) Refundable (7-8)	9	(+) 0
Accreted Income and Tax Detail	Accreted Income as per section 115TD	10	0
	Additional Tax payable u/s 115TD	11	0
	Interest payable u/s 115TE	12	0
	Additional Tax and interest payable	13	0
	Tax and interest paid	14	0
	(+) Tax Payable /(-) Refundable (13-14)	15	0
Income Tax Return submitted electronically on <u>17-Jun-2023 16:37:42</u> from IP address <u>115.187.44.58</u> and verified by <u>Ajoydeep Das</u> having PAN <u>AIZPD5261B</u> on <u>17-Jun-2023</u> using paper ITR-Verification Form /Electronic Verification Code <u>7W5EB1RJSI</u> generated through <u>Aadhaar OTP</u> mode			
System Generated Barcode/QR Code	 <b>ACAFA3748H0525150364017062367e77a32e22e413c880f988bfb6b908ade1301ff</b>		
<b><u>DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU</u></b>			

Name of Assessee	Ajoydeep & Associates		
Address	House No.10, Geeta Path, Odalbakra, Odalbakra S.O, Guwahati, Kamrup, ASSAM, 781034		
Status	Firm	Assessment Year	2023-2024
Ward	ITO W-2(1), GUWAHATI	Year Ended	31.3.2023
PAN	ACAFA3748H	Partnership Deed	01/12/2022
Residential Status	Resident		
Nature of Business	PROFESSIONS-Tax consultancy(16003) , PROFESSIONS-Accounting, book-keeping and auditing profession(16002)		
Method of Accounting	Mercantile		
A.O. Code	SHL-W-2-1		
GSTIN No.	18ACAFA3748H1ZG		
Filing Status	Original		
Return Filed On	17/06/2023	Acknowledgement No.:	251503640170623

**Computation of Total Income**

<b>Income from Business or Profession (Chapter IV D)(Maximum Salary Rs.150000)</b>				<b>9797</b>
Profit as per Profit and Loss a/c			9797	
<b>Add:</b>				
Depreciation Debited in P&L A/c			49557	
Remuneration Paid to Partners			150000	
<b>Total</b>			209354	
<b>Less:</b>				
Depreciation as per Chart u/s 32	49557			
			49557	
			159797	
<b>Profit Before Remuneration</b>			159797	
Remuneration Allowable			150000	
			9797	
<b>Gross Total Income</b>				<b>9797</b>
<b>Total Income</b>				<b>9797</b>
Round off u/s 288 A				<b>9800</b>

Deduction u/s 10AA,35AD, 80H to 80RRB (except sec.80P) not claimed hence AMT not applicable.

Tax Due @ 30%	2940
Health & Education Cess (HEC) @ 4.00%	118
	<hr/>
	3058
Round off u/s 288B	3058
Deposit u/s 140A	3058
	<hr/>
Tax Payable	0

Assessee come in existence 01/12/2022 hence no interest calculated for installment before this date  
Due Date for filing of Return July 31, 2023

**Prepaid taxes (Advance tax and Self assessment tax)26 AS Import Date:28 Apr 2023**

Sr.No.	BSR Code	Date	Challan No	Bank Name & Branch	Amount
1	0220002	15/06/2023	08141	Bank Of India Patna	3058
<b>Total</b>					<b>3058</b>

Certified Copy of Partnership Deed Is Enclosed

**Salary & Interest Allowable to Partners**

Name of Partner	Share % (Profit)	Share % (Loss)	Salary	Interest	Profit	Capital Balance
Ajoydeep Das	90.00	90.00	90000	0	6158	304193
Sourav Roy	10.00	10.00	60000	0	684	91132
Total			150000	0	6842	395325

**Details of Depreciation**

Particulars	Rate	Opening	More Than 180 Days	Less Than 180 Days	Total	Sales	Sales Less Than 180 days	Balance	Depreciation (Short Gain)	WDV Closing
Computer	40%	0	0	202000	202000	0	0	202000	40400	161600
Plant and Machinery	15%	0	0	122092	122092	0	0	122092	9157	112935
Total		0	0	324092	324092	0	0	324092	49557	274535

**Bank Account Detail**

S. No.	Bank	Address	Account No	MICR No	IFSC Code	Type
1	Bank Of India		503120110000396		BKID0005031	Current(Primary)
2	Indian Bank		7413449968		IDIB000F017	Current

**GST Turnover Detail**

S.No	GSTIN	Turnover
1	18ACAFA3748H1ZG	397475
Total		397475

**Details of Taxpayer Information Summary (TIS)**

S.No	Information Category	Derived Value (Rs.)	As Per Computation	Difference
1	GST turnover	397475		
2	GST purchases	125561		
	Business receipts		Trading Account->Sales/ Gross receipts of business	397475
				397475
				397475

**Maximum Allowable Salary to Partners**

Profit Before Remuneration	159797
Maximum Allowable Salary to Partners	
Rs. 1,50,000 or 90% of The First 3,00,000 of Book Profit, Whichever Is More	150000
Maximum Allowable Salary to Partners	150000

Signature  
(Ajoydeep Das)  
For Ajoydeep & Associates  
Date-17.06.2023

# AJOYDEEP & ASSOCIATES

Balance Sheet as at 31<sup>st</sup> March 2023

Particulars	Note No.	Mar-2023	Mar-2022
<b><u>Capital &amp; Liabilities:</u></b>			
<b>Capital</b>			
Partner's Capital	2.1	3,95,221	-
		3,95,221	-
<b>Current Liabilities</b>			
Other current liabilities	2.2	15,945	-
		15,945	-
<b>Total</b>		<b>4,11,166</b>	<b>-</b>
<b><u>II. Assets:</u></b>			
<b>Non-Current Assets</b>			
Fixed assets	2.3	2,74,535	-
		2,74,535	-
<b>Current assets</b>			
Trade receivables	2.4	24,680	-
Cash and cash equivalents	2.5	1,11,950	-
		1,36,630	-
<b>Total</b>		<b>4,11,166</b>	<b>-</b>

Significant Accounting Policies & Notes to Financial Stmt

1 & 2

## AJOYDEEP & ASSOCIATES

Profit & Loss A/c for the year ended 31<sup>st</sup> March 2023

Particulars	Note No.	Mar-2023	Mar-2022
<b>Revenues</b>			
Revenue from operation	2.6	3,97,475	-
<b>Total Revenue</b>		<b>3,97,475</b>	<b>-</b>
<b>Expenses</b>			
Employee benefits expenses	2.7	96,000	-
Other Expenses	2.8	92,121	-
Depreciation and Amortization expenses	2.3	49,557	-
Partners' Salary		1,50,000	-
<b>Total Expenses</b>		<b>3,87,678</b>	<b>-</b>
<b>Surplus / (Deficit) before tax</b>		<b>9,797</b>	<b>-</b>
Tax Expenses		3,059	-
<b>Profit/(Loss) for the period</b>		<b>6,738</b>	<b>-</b>

Significant Accounting Policies & Notes to Financial Stmt

1 & 2

**AJOYDEEP & ASSOCIATES**  
**Significant Accounting Policies & Notes to Financial Statement**

**Note- 1, Significant Accounting Policies**

**ICDS-I- Accounting Policies**

- a) Going Concern (Fundamental Accounting Assumption-1): The accompanying financial statements have been prepared and presented under the historical cost convention assuming that the organization is a going concern.
- b) Accrual Basis (Fundamental Accounting Assumption-2): The firm has employed accrual system of accounting in recognising items of income & expenditure and assets & liabilities.
- c) Consistency (Fundamental Accounting Assumption-3): The accounting policies adopted in preparation and presentation of the financial statement have been consistently followed. However where any change is demanded by amendment of accounting standards or application of laws, same has been disclosed specifically in relevant schedule with their present and future effect in the financial statement.
- d) The significant accounting policies adopted and followed by the assessee are disclosed in general under Note-1 and more specifically in relevant Schedule attached with this financial statements.

**ICDS II- Valuation of Inventories**

- a) The assessee is engaged in professional service provisioning in the nature of accounting, auditing and taxation and has no inventory. Henceforth this ICDS is not applicable, accordingly disclosure requirement is not applicable.

**ICDS III- Construction Contracts**

- a) Since the assessee is not engaged in the activities of construction contracts, hence this ICDS is not applicable to assessee and consequently no disclosure is required under ICDS-III

**ICDS IV- Revenue Recognition**

- a) The assessee is engaged in professional service provisioning in the nature of accounting, auditing and taxation. Service contracts are less than 90 days and thus revenue is recognised on Project Completion Method. During the year, an amount of Rs.397475 is recognised as revenue.

**ICDS V- Tangible Fixed Assets**

- a) The description of the block of assets, rate of depreciation, actual cost or written down value, depreciation allowable and written down value at the end of the year in respect of the tangible fixed assets are stated at relevant schedule annexed to this financial statement/ clause No. 18 to this form 3CD.
- b) Additions or deductions during the year with dates, in case of any addition of an asset, date put to use including adjustments on account of CENVAT claimed, change in rate of currency and subsidy or grant or reimbursement, are stated in relevant schedule annexed to this financial statements/ clause No. 18 to this form 3CD.

**ICDS VII- Governments Grants**

- a) The assessee has not received any government grant during the previous year, thus there is no disclosure required under ICDS-VII.

**ICDS IX- Borrowing Costs**

- a) The assessee is not required to capitalize any borrowing costs during the previous year.

**ICDS X-Provisions, ContingentLiabilities and ContingentAssets**

- a) Since no Contingent Liabilities and Contingent Assets have been recognized thus no disclosures are required in terms of the para 21(1) of ICDS-X.

**AJOYDEEP & ASSOCIATES**  
Significant Accounting Policies & Notes to Financial Statement

**Note- 2, Notes to Financial Statement**

**Note- 2.1, Partner's Capital**

Particulars	Opening Balance	Capital Introduced	Interest	Salary	Profit/Loss for the year	Drawings	Closing Balance
Ajoydeep Das	-	2,08,035	-	90,000	6,064	-	3,04,099
Sourav Roy	-	30,448	-	60,000	674	-	91,122
	-	<b>2,38,483</b>	-	<b>1,50,000</b>	<b>6,738</b>	-	<b>3,95,221</b>

**Note-2.2 Other Current Liabilities**

Particulars	Mar-2023 in Rs.	Mar-2022 in Rs.
Provision for Income Tax	3,059	-
GST Payable	12,886	-
	<b>15,945</b>	-

**Note-2.3, Fixed Assets**

Particulars	Opening WDV	Addition during the year		Deduction during the year	Total	Depreciation for the year	Closing WDV
		Addn before 4th Oct	Addn from 4th Oct				
<b>40% Block</b>							
Computers	-	-	2,02,000	-	2,02,000	40,400	1,61,600
<b>15% Block</b>							
Office Equipments	-	-	1,22,092	-	1,22,092	9,157	1,12,935
	-	-	<b>3,24,092</b>	-	<b>3,24,092</b>	<b>49,557</b>	<b>2,74,535</b>

a) Depreciation is provided on written down value of the assets as per the rates prescribed under the Income Tax Act, 1961.

**Note- 2.4, Trade Receivables**

Particulars	Mar-2023 in Rs.	Mar-2022 in Rs.
Softwide Techno Solutions Private Limited	24,680	-
	<b>24,680</b>	-

**AJOYDEEP & ASSOCIATES**  
**Significant Accounting Policies & Notes to Financial Statement**

<b>Note- 2.5, Cash and Cash Equivalents</b>		
Particulars	Mar-2023 in Rs.	Mar-2022 in Rs.
Cash-in-hand	56,585	-
Balances with Banks		-
a) Bank of India (Odalbakra Br, IFSC: BKID0005031, A/c No.503120110000396)	46,001	-
b) Indian Bank (Fatasil Br, IFSC: IDIB000F017, A/c No.7413449968)	9,364	-
	<b>1,11,950</b>	<b>-</b>

<b>Note- 2.6, Revenue from operation</b>		
Particulars	Mar-2023 in Rs.	Mar-2022 in Rs.
Professional Fees	3,97,475	-
	<b>3,97,475</b>	<b>-</b>

<b>Note- 2.7, Employee benefits expenses</b>		
Particulars	Mar-2023 in Rs.	Mar-2022 in Rs.
Salary	96,000	-
Bonus & Incentives	-	-
	<b>96,000</b>	<b>-</b>

<b>Note- 2.8, Other Expenses</b>		
Particulars	Mar-2023 in Rs.	Mar-2022 in Rs.
Bank Charges	472	-
Lunch & Tea	1,995	-
Mobile & Internet	1,500	-
Office Expenses	5,321	-
Printing & Stationery	457	-
Professional Fees	1,661	-
Repair & Maintenance	20,015	-
Books & Periodicals	4,375	-
Conveyance	13,791	-
Electricity Expenses	2,374	-
Postage & Courier	3,116	-
Rent	32,000	-
Round Off	25	-
Tender Expenses	5,019	-
	<b>92,121</b>	<b>-</b>

**INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT**

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-6, ITR-7  
filed and verified]  
(Please see Rule 12 of the Income-tax Rules, 1962)

Assessment Year  
2022-23

PAN	AIZPD5261B		
Name	AJOYDEEP DAS		
Address	House No.10 , Geeta Path,Odalbakra S.O. , Odalbakra, Lalganesh , Guwahati,Kamrup Metro , 04-Assam , 91-India , 781034		
Status	Individual	Form Number	ITR-4
Filed u/s	139(1) Return filed on or before due date	e-Filing Acknowledgement Number	784286910110722

Taxable Income and Tax details			
	Current Year business loss, if any	1	0
	Total Income		550010
	Book Profit under MAT, where applicable	2	0
	Adjusted Total Income under AMT, where applicable	3	0
	Net tax payable	4	23402
	Interest and Fee Payable	5	470
	Total tax, interest and Fee payable	6	23872
	Taxes Paid	7	23872
	(+) Tax Payable /(-) Refundable (6-7)	8	0
Accreted Income & Tax Detail			
	Accreted Income as per section 115TD	9	0
	Additional Tax payable u/s 115TD	10	0
	Interest payable u/s 115TE	11	0
	Additional Tax and interest payable	12	0
	Tax and interest paid	13	0
	(+) Tax Payable /(-) Refundable (12-13)	14	0

Income Tax Return submitted electronically on 11-07-2022 18:30:29 from IP address 45.64.226.69 and verified by Ajoydeep Das having PAN AIZPD5261B on 11-07-2022 18:30:29 using paper ITR-Verification Form /Electronic Verification Code XUA7XGPXZI generated through Aadhaar OTP mode

System Generated

Barcode/QR Code



AIZPD5261B04784286910110722336D6C11AEE5D8AF0E334FE0756C8F25223B7A67

**DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU**

**Ajoydeep Das**

S/o Lt Jyotish Das

**Computation of Assessable Income & Tax**

Assesment Year	: 2022 - 2023	P.A.No.	AIZPD5261B
Financial Year	: 2021 - 2022	D.O.B.	14/04/1982
Status	: Individual (01)		

1. Income Details			
<u>Income From Business or Profession</u>			6,61,563
Income from Profession (M/s Ajoydeep & Associates, Chartered Accountants)			
<u>Income From Other Sources</u>			69,661
Int on NSC	.....	2,95,139	
Int on Public Provident Fund	.....	32,464	
Int on Sukanya Samriddhi	.....	16,935	
Int on Fixed Deposits	.....	58,921	
Interest on Saving	.....	10,740	
		<u>4,14,199</u>	
Less: Int on NSC u/s 10(11)]	.....	2,95,139	
Less: Int on Public Provident Fund [Exmpt u/s 10(11)]	.....	32,464	
Less: Int on Sukanya Samriddhi [Exmpt u/s 10(11)]	.....	<u>16,935</u>	
<b>Gross Total Income</b>			<b>7,31,224</b>

2. Deduction Under Chapter -VI A				
Sec	Particulars	Actual	Permissible	Deductible
80C	Life Insurance Premium	53,469	1,50,000	53,469
80C-	Public Provident Fund	1,50,000	96,531	96,531
80C-	Sukanya Samriddhi	1,50,000	-	-
80D	Medical Ins+ Expenses	21,216	25,000	21,216
80TTA	Int. on SB A/c	10,740	10,000	10,000
<b>Total Deductions</b>				<b>1,81,216</b>

3. Tax Computation					
A. Minimum Tax Computation			B. Tax Payable/Refundable		
	Existing	New			
Total Income	5,50,008	7,31,224	Min. Tax Payable		22,502
Tax Payable	22,502	35,622	Add Edu. Cess		900
Rebate U/S 87A	-	-	Total Tax Payable		23,402
Net Tax Payable	22,502	35,622	Add Int+LF		470
			Total Payable		23,872
			Paid		23,872
			Refundable		-

4. Tax Payment Details						
Paid	U/S	Bank/Deductor	BSR Code/TAN	Date	Serial No.	Amount
TDS	194A	Punjab National Bank	SHLR00021A			3,976
IT	220	Bank of India	0222833	10-02-2022	04077	10,000
IT	140A	State Bank of India	0004329	11/07/2022	06756	9,896
<b>Total Rs.</b>						<b>23,872</b>

**Ajoydeep & Associates**

Prop:- Ajoydeep Das

Balance sheet as at 31st March 2022

Liabilities	Rs.	Assets	Rs.
<b>Capital Account</b>		<b>Business Capital Assets</b>	
Proprietor's Capital (Note-1)	4,92,101	Depreciable Assets (Note-2)	57,051
<b>Business Trading Liabilities</b>		<b>Business Trading Assets</b>	
Trade Advances (Note-1)	4,68,204	Trade Receivables (Note-3)	4,59,481
		<b>Cash &amp; Cash Equivalents</b>	
		Cash at Bank (Note-4)	78,580
		Cash in hand	3,65,192
	<u>9,60,305</u>		<u>9,60,305</u>

**Profit & Loss Statement for the year ended on 31st March 2022**

Expenditure	Rs.	Income	Rs.
To Staff Salary	2,90,900	By Gross Receipts	11,61,661
" Bank Charges	3,372		
" Books & Periodicals	6,420		
" Conference Fees	118		
" Electricity Expenses	12,105		
" Membership Fees	7,670		
" Miscellaneous Expenses	29,663		
" Mobile & Internet	13,872		
" Postage & Telegram	3,345		
" Photocopy expenses	2,886		
" Printing & Stationery	13,719		
" Conveyance	15,224		
" Travelling Expenses	5,977		
" Rent	72,000		
" DSC Registration Expenses	9,000		
" Repair & Maintenance	800		
" Depreciation	13,027		
" Net Profit carried to Balance Sheet	6,61,563		
	<u>11,61,661</u>		<u>11,61,661</u>

**Ajoydeep & Associates**  
Proprietor:- Ajoydeep Das  
Notes on Accounts as on 31st March 2022

<b>Note-1, Proprietor's Capital</b>		Rs.
Particulars		
Opening balance	....	7,15,405
(+) Capital introduced	....	20,19,357
(+) NP as per P/L A/c	....	6,61,563
		33,96,325
(-) Personal drawing	....	29,04,224
<b>Total</b>		<b>4,92,101</b>

<b>Note-2, Trade Advances</b>		Rs.
Particulars		
Advance from Clients	.....	4,68,204
		<b>4,68,204</b>

<b>Note-3, Fixed Assets</b>							
Particulars	Opening WDV as on 01-Apr-21	Addition during the year		Deduction during the year	Total	Depreciation for the Year	Closing WDV as on 31-Mar-22
		Addition on or before 3-Oct-21	Addition on or after 4-Oct-21				
<b>40% Block</b> Computer	6,146	6,147	15,175	-	27,468	7,952	19,516
<b>15% Block</b> Electrical Equipments	11,729	4,855	597	-	17,181	2,532	14,649
<b>10% Block</b> Office Furniture	25,430	-	-	-	25,430	2,543	22,887
	<b>43,305</b>	<b>11,002</b>	<b>15,772</b>	-	<b>70,078</b>	<b>13,027</b>	<b>57,051</b>

<b>Note-4, Trade Receivables</b>		Rs.
Particulars		
Sundry Debtors	.....	4,59,481
		<b>4,59,481</b>

**Ajoydeep & Associates**

Proprietor:- Ajoydeep Das

**Notes on Accounts as on 31st March 2022**

<b>Note-5, Cash at Bank</b>					
Bank	Branch Name	IFS Code	SB A/c No.	Type	Cl Bal
Punjab National Bank	Lalganesh	PUNB0145320	1453050003230	Current	18,649
Bank of India	Udalbakra	BKID0005031	503120110000396	Current	59,931
					<b>78,580</b>

# ARMY PUBLIC SCHOOL BASISTHA

GUWAHATI-781029



PHONE: 9387122322

CBSE AFFILIATION NO 280006

28/Ann Audit/APSB

29/03/2024

To

Ajoydeep & Associates  
Chartered Accountants  
H NO 10, Geeta Path  
Guwahati, Assam  
Pin 781034

Sub : Appointment for Three Years for Annual Audit of Army Public School Basistha

Sir,

The School is pleased to appoint your company as the official Chartered Accountants of the school for carrying out Annual Audit of the School.

Yours faithfully

( Mrs Purnima Mehra)

Principal

PRINCIPAL  
ARMY PUBLIC SCHOOL BASISTHA  
GUWAHATI-781029





M/s. Gopal Agarwalla & Associates  
RBI UCN No.- 0004144  
Add: Shree Ram Villa, Thana Road, Jorhat-1,(ASSAM)  
Contact Number  
(s):9435091346  
E-mail :-  
gopalagarwalla@yahoo.com

.Reg.: Offsite concurrent audit assignment of Branches under Upper Assam Region up to 31.03.2025.

Dear Sir/ Madam,

You have been assigned offsite (RO level) concurrent audit of Branches under Upper Assam Region. Accordingly, Branches were allotted to you for above assignment.

Now, we have reallocated branches for offsite concurrent audit assignment with effect from 16/07/2024-30/09/2024. Reallocation of Branches from 01/10/2024 to further period will be informed on due course.

Following Branches under Upper Assam region is assigned to you-

Branch Name	Br. Code
DIBRUGARH	0280005
NILBAGAN	0282114
BAKULIA(PHULONI)	0282183
TIRAPGATE	0282193

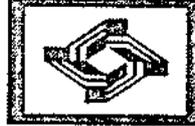
The scope of work for offsite concurrent audit as finalised by Central Office is attached herewith for your kind perusal & doing the needful.

You have to perform your duties from Regional Office Upper Assam as per SOP provided to you. We request you to start the assignment from 16/07/2024 as per SOP.

With regards,

(Sujit Kumar)

Chief Internal Auditor.



सेण्ट्रल बँक ऑफ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911  
ZONAL AUDIT OFFICE: GUWAHATI - 781005

M/s. ROY ATAL & ATAL

RBI UCN No.10555,

Add: 1<sup>ST</sup> FLOOR, NEAR IDBI BANK, MITHAPUKHURI ROAD, City/Dist.:-  
JORHAT,(ASSAM), PIN-785001

Contact Number (s) 9435091239.

E-mail :- atal\_sk@yahoo.com

Reg.: Offsite concurrent audit assignment of Branches under Upper Assam Region up to 31.03.2025.

Dear Sir/ Madam,

You have been assigned offsite (RO level) concurrent audit of Branches under Upper Assam Region. Accordingly, Branches were allotted to you for above assignment.

Now, we have reallocated branches for offsite concurrent audit assignment with effect from 16/07/2024-30/09/2024. Reallocation of Branches from 01/10/2024 to further period will be informed on due course.

Following Branches under Upper Assam region is assigned to you-

Branch Name	Br. Code
NUMALIGARH	0283220
KATHIATOLI	0283223
MISSA	0283224
ROWRIAH	0283227

The scope of work for offsite concurrent audit as finalised by Central Office is attached herewith for your kind perusal & doing the needful.

You have to perform your duties from Regional Office Upper Assam as per SOP provided to you. We request you to start the assignment from 16/07/2024 as per SOP.

With regards,

(Sujit Kumar)

Chief Internal Auditor.



M/s. SHARAD BAJAJ & ASSOCIATES  
RBI UCN No.: 40257,  
Add: CHAMBER ROAD, City/Dist.: -JORHAT,(ASSAM), PIN-785001  
Contact Number (s) 9435051237.  
E-mail :-  
SHARAD.AGARWALLA@GMAIL.COM

Reg.: Offsite concurrent audit assignment of Branches under Upper Assam Region up to 31.03.2025.

Dear Sir/ Madam,

You have been assigned offsite (RO level) concurrent audit of Branches under Upper Assam Region. Accordingly, Branches were allotted to you for above assignment.

Now, we have reallocated branches for offsite concurrent audit assignment with effect from 16/07/2024-30/09/2024. Reallocation of Branches from 01/10/2024 to further period will be informed on due course.

Following Branches under Upper Assam region is assigned to you-

Branch Name	Br. Code
DIPHU	0283231
LEPETKATA	0283588
DULIAJAN	0283589
DIGBOI	0283590

The scope of work for offsite concurrent audit as finalised by Central Office is attached herewith for your kind perusal & doing the needful.

You have to perform your duties from Regional Office Upper Assam as per SOP provided to you. We request you to start the assignment from 16/07/2024 as per SOP.

With regards,

(Sujil Kumar)

Chief Internal Auditor.



सेन्ट्रल बँक ऑफ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911

ZONAL AUDIT OFFICE: GUWAHATI – 781005

M/s. PURAB AGARWALLA & CO

RBI UCN No.: 954436

Add: A T ROAD, PO-MORAN, DIST-DIBRUGARH, AAROHI ELECTRONICS,

City/Dist.: -DIBRUGARH,(ASSAM), PIN-785670

Contact Number (s):-

9435756377

E-mail :-

caapurbagarwal@gmail.com

Reg.: Offsite concurrent audit assignment of Branches under Upper Assam Region up to 31.03.2025.

Dear Sir/ Madam,

You have been assigned offsite (RO level) concurrent audit of Branches under Upper Assam Region. Accordingly, Branches were allotted to you for above assignment.

Now, we have reallocated branches for offsite concurrent audit assignment with effect from 16/07/2024-30/09/2024. Reallocation of Branches from 01/10/2024 to further period will be informed on due course.

Following Branches under Upper Assam region is assigned to you-

Branch Name	Br. Code
LAKHIMPUR	0284165
DHEMAJI	0284166
KUBOLONG	0284439
PASSIGHAT	0284538

The scope of work for offsite concurrent audit as finalised by Central Office is attached herewith for your kind perusal & doing the needful.

You have to perform your duties from Regional Office Upper Assam as per SOP provided to you. We request you to start the assignment from 16/07/2024 as per SOP.

With regards,

(Sujit Kumar)

Chief Internal Auditor.



सेन्ट्रल बँक ऑफ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911

ZONAL AUDIT OFFICE: GUWAHATI – 781005

M/S Ajoydeep & Associates (RBI UCN No.: 898026)

Add: H No 10 Bandhu Niwas Geeta Path, Lalganesh Odalbakra, City/ Dist.: Guwahati, (Assam) PIN: 781034

Contact Number (s):- 9101015166, E-mail:- rsourav859@gmail.com

Reg.: Offsite concurrent audit assignment of Branches under Upper Assam Region up to 31.03.2025.

Dear Sir/ Madam,

You have been assigned offsite (RO level) concurrent audit of Branches under Upper Assam Region. Accordingly, Branches were allotted to you for above assignment.

Now, we have reallocated branches for offsite concurrent audit assignment with effect from 16/07/2024-30/09/2024. Reallocation of Branches from 01/10/2024 to further period will be informed on due course.

Following Branches under Upper Assam region is assigned to you-

Branch Name	Br. Code
NAGAON (NOWGONG)	0281348
KAKOPATHAR	0283221
TALAP	0283228
TIZIT	0284369

The scope of work for offsite concurrent audit as finalised by Central Office is attached herewith for your kind perusal & doing the needful.

You have to perform your duties from Regional Office Upper Assam as per SOP provided to you. We request you to start the assignment from 16/07/2024 as per SOP.

With regards,

(Sujit Kumar)

Chief Internal Auditor.



# Population Based Cancer Registry

(A Unit of N.E. Regional Cancer Registry Under National Cancer Registry Programme-ICMR)  
DR. B. BAROOAH CANCER INSTITUTE, GUWAHATI-16, ASSAM(INDIA)  
Phone: 6901262432/ 9085084530, E-mail: [pbcrkamrup@gmail.com](mailto:pbcrkamrup@gmail.com), [drdbarmon@gmail.com](mailto:drdbarmon@gmail.com)

No. BBCI/PBCR/ICMR/699/2024

Date : 19.04.2024

To,  
M/S Ajoydeep & Associates  
House No. 10, Geeta Path, Odalbakra, Guwahati-781034, Assam

Sub- Appointment of Statutory Auditor for the financial Year 2023-2024

Sir,

You have been appointed as Statutory Auditor of Dr. B. Borooah Cancer Institute vide letter No **BBCI-TMC/Accounts-105/1254/2024** dated 28/03/2024. In this context we are pleased to appoint you as Statutory Auditor to conduct audit of the accounts of the project Population Based Cancer Registry (PBCR) for the financial year 2023-2024 as per the terms & conditions stated below.

1. Audit is to be completed within 2 (two) months from the date of formal order of appointment. The completion of the audit before 2 months will however be preferred.
2. All the documents pertaining to the accounts of the project are to be verified and inspected in the office of the undersigned. No documents of this project will be allowed to take out of the office in any case in connection with the audit.
3. Audit fees will be Rs. 12,390/- (Rupees twelve thousand three hundred ninety only). as per last year.

We trust that M/S Ajoydeep & Associates will execute the order in right earnest. This issues with the approval of the complement Authority.

Thanking you.

Copy for information to:

- 1) Director, BBCI
- 2) Medical Superintendent, BBCI
- 3) Asst. Accounts Officer, BBCI
- 4) Accounts Section, BBCI
- 5) Concerned file

Yours faithfully

Principal Investigator  
Population Based Cancer Registry  
Dr. B. Borooah Cancer Institute  
Guwahati-16

**Dr. B. Borooah Cancer Institute**  
**(A grant -in Aid Institute of Dept. of Atomic Energy, Govt. of India and a**  
**Unit of Tata Memorial Centre, Mumbai)**  
**Gopinath Nagar, Guwahati – 16. Phone: +91-361-2472366**

No. BBCI-TMC/Accounts- / 1630 / 2024

Date: 24/4/24

To

**M/s Ajoydeep & Associates**

House No. 10, Geeta Path, Odalbakra,  
Guwahati-781034, Assam

Sub.: Appointment of statutory Auditor for the financial year 2023-24

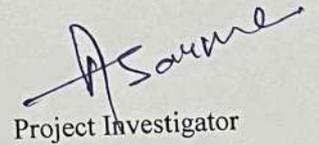
Sir,

You have been appointed as statutory auditor of Dr. B. Borooah Cancer Institute. We are therefore pleased to appoint you as a statutory Auditor to conduct audit of the account of the project entitled "Identification of HBOC Syndrome families with breast cancer and their BRCA1 & BRCA2 gene mutation profiling in NER population" for the FY 2023-24 as per the term and conditions stated below.

1. Audit is to be completed within 2 (two) months from the date of formal order of appointment. The completion of the audit before 2 months will however be preferred.
2. All the documents pertaining to the accounts of the Institute are to be verified and inspected in the office of the undersigned. No documents of this institute will be allowed to take out of the office in any case in connection with the audit.
3. Audit fees will be Rs.4240/- (Rupees four thousand two hundred and forty only).

We trust that **M/s Ajoydeep & Associates** will execute the order in right earnest. This issues with the approval of the Competent Authority.

Thanking You

  
Project Investigator

Dr. Anupam Sarma, MD, PhD

Professor & Head

Dept. of Onco Pathology

Dr. B. Borooah Cancer Institute

Copy of information to:

4. Director, BBCI
5. Medical Superintendent, BBCI
6. Deputy Head (IT), BBCI
7. Chief Administrative Officer, BBCI
8. Deputy Controller of Accounts, BBCI
9. Asst. Administrative Officer, BBCI
10. Accounts Section, BBCI
11. Concerned file

**Dr Anupam Sarma MD, PhD**  
**Professor and Head**  
**Department of Onco-Pathology**  
**Dr B Barooah Cancer Institute**  
**Guwahati-781016**

**Dr. B. Borooah Cancer Institute**  
**(A grant -in Aid Institute of Dept. of Atomic Energy, Govt. of India and a**  
**Unit of Tata Memorial Centre, Mumbai)**  
**Gopinath Nagar, Guwahati – 16. Phone: +91-361-2472366**

No. BBCI-TMC/Accounts- /1629/2024.

Date: 24/4/24

To  
**M/s Ajoydeep & Associates**  
House No. 10, Geeta Path, Odalbakra,  
Guwahati-781034, Assam

Sub.: Appointment of statutory Auditor for the financial year 2023-24

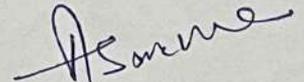
Sir,

You have been appointed as statutory auditor of Dr. B. Borooah Cancer Institute. We are therefore pleased to appoint you as a statutory Auditor to conduct audit of the account of the project entitled "The non-canonical estrogen receptor repertoire in breast cancer: towards refined disease classification and therapeutic decision" for the FY 2023-24 as per the term and conditions stated below.

1. Audit is to be completed within 2 (two) months from the date of formal order of appointment. The completion of the audit before 2 months will however be preferred.
2. All the documents pertaining to the accounts of the Institute are to be verified and inspected in the office of the undersigned. No documents of this institute will be allowed to take out of the office in any case in connection with the audit.
3. Audit fees will be Rs.4240/- (Rupees four thousand two hundred and forty only).

We trust that **M/s Ajoydeep & Associates** will execute the order in right earnest. This issues with the approval of the Competent Authority.

Thanking You



Project Investigator

Dr. Anupam Sarma, MD, PhD

Professor & Head

Dept. of Onco Pathology

Dr. B. Borooah Cancer Institute

Copy of information to:

1. Director, BBCI
2. Medical Superintendent, BBCI
3. Deputy Head (IT), BBCI
4. Chief Administrative Officer, BBCI
5. Deputy Controller of Accounts, BBCI
6. Asst. Administrative Officer, BBCI
7. Accounts Section, BBCI
8. Concerned file

Dr Anupam Sarma MD, PhD  
Professor and Head  
Department of Onco-Pathology  
Dr B Barooah Cancer Institute  
Guwahati-781016



## DR. BHUBANESHWAR BOROORAH CANCER INSTITUTE

(A grant-in-aid institute of Department of Atomic Energy, Government of India  
and a unit of Tata Memorial Centre, Mumbai)  
Gopinath Nagar, Guwahati-781016, India



No. BBCI/PC/EC/05/2024

Date: 25/04/2024

To,  
**M/s Ajoydeep & Associates**  
House no- 10, Geeta Path, Odalbakra  
Guwahati -781034, Assam

**Sub:** Appointment of Statutory Auditor for the project Integrated Hospital Based Continuity of Care (IHCC) supported by Cipla Foundation for the Financial Year 2023-24.

Sir,

As you have been appointed as Statutory Auditor of Dr B Borooh Cancer Institute, Guwahati, we are pleased to appoint you as Statutory Auditor to conduct audit of the accounts of the Cipla Foundation supported project – “**Integrated Hospital Based Continuity of Care**” for the FY 2023-24. You are requested to conduct the audit of FY 2023-24 as per the terms & conditions stated below.

- 1) Audited is to be completed within 1 month from the date of formal order of appointment. The completion of the audit before 1 month will however be preferred.
- 2) All the documents pertaining to the accounts of the project are to be verified and inspected in the office of the undersigned. No documents of this Institute will be allowed to take out of the office in any case in connection with the audit.
- 3) Audit fees will be Rs.8000 (Rupees eight thousand only).

We trust that M/s Ajoydeep & Associates will execute the order in right earnest.  
This issues with the approval of the Competent Authority.

Thanking you.

Yours faithfully,

Dr Kabindra Bhagabati  
Medical Officer& In-charge (Palliative Medicine)  
Department of Palliative Medicine  
Dr B Borooh Cancer Institute, Guwahati-16

Copy for information to:

1. Director, BBCI
2. Deputy Controller of Accounts, BBCI
3. Asst. Accounts officer, BBCI
4. Accounts section, BBCI

*Dr. K. Bhagabati*  
Medical Officer (Palliative Medicine)  
Dept. of Palliative Medicine  
Dr. B. Borooh Cancer Institute

# HOSPITAL BASED CANCER REGISTRY (NCRP-ICMR)

Phone : +91-361-2472366  
Fax : +91-361-2472636  
E-mail : hbcg\_guwahati@rediffmail.com  
Website : www.bbconline.org

DR. B. BOROOAH CANCER INSTITUTE, GOPINATH NAGAR, GUWAHATI - 781016

Ref. No. :

Date : .....

Ref. No: BBCI/HBCR/ICMR/ACC. 05/...324.....2024

Dated: 18-04-2024

To,

**M/s Ajoydeep & Associates**

House No 10, Geeta Path, Udalbakra, Guwahati-781034, Assam

Sub: Appointment of Statutory Auditor for Financial Year 2023-24

Sir,

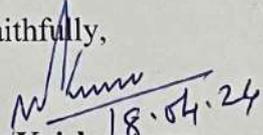
You have been appointed as Statutory Auditor of Dr. B. Borooah Cancer Institute. We have therefore pleased to appoint you as Statutory Auditor to conduct audit of accounts of the project titled "Setting up of Hospital Based Cancer Registry (HBCR) in Regional Cancer Centre/TCCC/SCI from Scheme of MoHFW" Under National Program for Prevention and Control of Cancer, Diabetes, Cardiovascular Disease and Stroke (NPCDCS) at Dr. B Borooah Cancer Institute for FY 2023-24 as per the terms & conditions stated below.

1. Audit is to be completed within 2 (two) months from the date of formal order of appointment. The completion of the audit before 2 months will however be preferred.
2. Audit Fees will be Rs.4,720/- (INR Four thousand Seven Hundred Twenty Only) (as per last year)

We trust that **M/s Ajoydeep & Associates** will execute the order in right earnest.  
This issue with the approval of the Competent Authority.

Thanking you

Yours faithfully,

  
**Dr. Manigreeva Krishnatreya**

Medical Officer E & In-Charge  
Department of Cancer Registry and Epidemiology  
Principal Investigator,  
Hospital Based Cancer Registry  
Dr. B. Borooah Cancer Institute, Guwahati-16

Copy for information to:

1. Director, BBCI
2. Medical Superintendent, BBCI
3. Deputy Head (IT) BBCI
4. Chief Administrative Officer, BBCI
5. Deputy Controller of Accounts, BBCI
6. Asst. Accounts Officer, BBCI
7. Accounts Section, BBCI
8. Accounts Section, HBCR
9. Concerned file



# Dr. Bhubaneswar Borooah Cancer Institute

## Department of Preventive Oncology

A Grant-in-Aid Institute of Department of Atomic Energy, Govt. Of India  
and a Unit of Tata Memorial Centre (Mumbai), Guwahati, Assam, India

No.BBCI-TMC/Accounts- 276/1589/2024.

19/04/2024.

To

M/s Ajoydeep & Associates

House NO.10, Greeta path, Odalbakra, Guwahati-781034

Sub: Appointment of Statutory Auditor for the financial year 2023-24

Ref: Your offer against our request for submission of EOI vide memo No.BBCI-TMC/Accts-105/EOI/1158/2024 dtd..

Sir,

You have been appointed as statutory audit for Dr. B.Borooah Cancer Institute. We are therefore please to appoint you as a statutory Audit to conduct to audit of the account of the Project National Tobacco Quit line service for the FY 2023-24 as per terms and condition stated below.

- 1) Audit is to be Completed within 2(two) moths from the date of formal order of appointment. The complete of the audit before 2 month will however be preferred.
- 2) All the documents pertaining to the account of the institute are to be verified and inspected in the office of the undersigned. No documents of the institute are allowed to take out of the office in any case in connection with the audit.
- 3) Audit Fees will be Rs.5900/- (Five thousand nine hundred only) we trust that M/s Ajoydeep & Associates will execute the order in right earnest. These issues with the approval of the company.

Dr. Srabana Misra Bhagabaty, MD

Associate professor cum in charge preventive Oncology

Dr.B.Borooah Cancer Institute, (BBCI)

Principal investigator National Tobacco Quitline Service, (BBCI)

Copy for Information to:

- 1) Director, BBCI
- 2) Medical Superintendent, BBCI
- 3) Deputy Head (IT), BBCI
- 4) Chief Administrative officer, BBCI
- 5) Deputy Controller of Accounts, BBCI
- 6) Asst. Account Officer, BBCI
- 7) Account Section, BBCI
- 8) Concerned File



# Dr. Bhubaneswar Borooah Cancer Institute

A Grant-in-Aid Institute of Department of Atomic Energy, Govt. of India  
and a Unit of Tata Memorial Centre (Mumbai), Guwahati, Assam, India

75  
Azadi Ka  
Amrit Mahotsav

Dated-26/4/2024.

M/s Ajoydeep & Associates  
House no-10, Geeta Path, Odalbakra  
Guwahati-781034, Assam

Sub- Appointment of Statutory Auditor for the project " Assessment of cancer antigen CA15.3 as predictive and prognostic marker of tumor burden and recurrence in breast cancer patients of North East India" supported by ICMR-NER for the Financial Year 2023-24.

Sir,

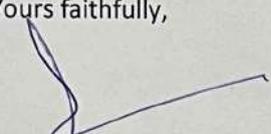
As you have been appointed as Statutory Auditor of Dr B Borooah Cancer Institute, Guwahati, we are pleased to appoint you as Statutory Auditor to conduct audit of the accounts of the ICMR-NER supported project " Assessment of cancer antigen CA15.3 as predictive and prognostic marker of tumor burden and recurrence in breast cancer patients of North East India" for the FY 2023-24. You are requested to conduct the audit of FY 2023-24 as per the terms & conditions stated below.

- 1) Audited is to be completed within 1 month from the date of formal order of appointment. The completion of the audit before 1 month will however be preferred.
- 2) All the documents pertaining to the accounts of the project are to be verified and inspected in the office to the undersigned. No documents of this Institute will be allowed to take out of the office in any case in connection with the audit.
- 3) Audit fees will be Rs 4720/-- (Rupees Four thousand seven hundred twenty only) including GST.

We trust that M/s Ajoydeep & Associates will execute the order in right earnest. This issues with the approval of the Competent Authority.

Thanking you,

Yours faithfully,

  
Dr Sawmik Das  
Professor (Biochemistry) and PI of the Project.  
Deptt of Oncopathology  
Dr B Borooah Cancer Institute, Guwahati-16

- cc to.
- 1) Director, BDCI.
  - 2) Deputy Controller of Accounts, BDCI
  - 3) Asst Accounts officer, BDCI
  - 4) Accounts Section, BDCI.

**DR SAWMIK DAS**  
Professor (Biochemistry)  
**DEPT. OF ONCO PATHOLOGY**  
Dr. B. Borooah Cancer Institute  
Guwahati-781016

Office of the Director

## Dr Bhubaneswar Borooh Cancer Institute

A Grant-in-Aid Institute of Department of Atomic Energy, Govt. of India  
And a Unit of Tata Memorial Centre (Mumbai)  
Gopinath Nagar : Guwahati-781016

\*\*\*

No. BBCE-TMC / Accounts – 105 / 12 5 4 / 2024

Date : 28/03/2024

To

**M/s Ajoydeep & Associates**

House No.10, Geeta Path, Odalbakra, Guwahati-781034, Assam

Sub: Appointment of Statutory Auditor for the Financial Year 2023-24

Ref: Your offer against our request for submission of EOI vide Memo No.BBCE-TMC/Accts-105/EOI/1158/2024 dtd.22.03.2024

*Sirs,*

Your offer against our EOI enquiry for engagement of Statutory Auditor at Dr B Borooh Cancer Institute has been accepted by the Institute. We are therefore pleased to appoint you as Statutory Auditor to conduct audit of the accounts of the Institute for the FY 2023-24 as per the terms & conditions stated below.

- 1) Audit is to be completed within 2 (two) months from the date of formal order of appointment. The completion of the audit before 2 months will however be preferred.
- 2) The work of audit will include the preparation of Final Accounts and other relevant statements including preparation of Income Tax Return etc. as per Income Tax Rule.
- 3) All the documents pertaining to the accounts of the Institute are to be verified and inspected in the office of the undersigned. No documents of this Institute will be allowed to take out of the office in any case in connection with the audit.
- 4) Auditor should attend physical stock, cash & FA verification which is to be conducted on 31/03/2024 for the financial year 2023-24.
- 5) Audit Fees will be Rs.42,000/- (Rupees forty two thousand only).

We trust that **M/s Ajoydeep & Associates** will execute the order in right earnest.

This issues with the approval of the Competent Authority.

Kindly sign the duplicate copy of this order as a token of your acceptance.

Thanking you.

Yours faithfully,

**Assistant Administrative Officer**  
Dr B Borooh Cancer Institute  
Guwahati-16

Copy for information to :

- 1) Director, BBCE
- 2) Medical Superintendent, BBCE
- 3) Deputy Head (IT), BBCE
- 4) Chief Administrative Officer, BBCE
- 5) Deputy Controller of Accounts, BBCE
- 6) Asst. Accounts Officer, BBCE
- 7) Accounts Section, BBCE
- 8) Concerned file



**DR. BHUBANESWAR BOROOAH CANCER INSTITUTE**  
**TATA MEMORIAL CENTRE**  
A GRANT-IN-AID INSTITUTE OF DEPARTMENT OF ATOMIC ENERGY, GOVT. OF INDIA  
GOPINATH NAGAR, GUWAHATI- 781016  
ASSAM, INDIA

No.BBCI-TMC/Aca/Pt-III/ 88 /2024

Date: 09/05/2024

To,  
**M/s Ajoydeep & Associates**  
House No.10,Geeta Path,Udalbakra,Guwahati-34  
Assam

**Sub: Appointment of statutory Auditor for Financial Year 2023-2024**

Sir,

You have been appointed as Statutory Auditor of Dr B Borooah Cancer Institute. We have therefore pleased to appoint you as Statutory Auditor to conduct audit of accounts of BBCI Academia (Teaching & Training) at Dr B Borooah Cancer Institute for FY 2023-2024 as per the terms and conditions stated below:

1. Audit is to be completed within 2 (two) months from the formal order of appointment. The completion of the audit before 2 months will however be preferred.
2. Audit fees will be Rs.16520/- (Rupees sixteen thousand five hundred and twenty only) as per last year.

We trust that M/s Ajoydeep & Associates will execute the order in right earnest.  
This issue with the approval of the Competent Authority.

Thanking you,

Yours faithfully,

**(Dr. Debabrata Barmon)**  
Deputy Director (Academics)  
Dr.B.Borooah Cancer Institute  
Guwahati-16

Copy for information to :

1. Director,BBCI
2. Medical Superintendent ,BBCI
3. DCA,BBCI
4. File copy

**Fwd: CONCURRENT AUDIT ASSIGNMENT 2024-25**

1 message

**AJOYDEEP & ASSOCIATES** <ajoydeep.das@gmail.com>

Sat, Aug 31, 2024 at 6:16 PM

To: Jaydeep Das &lt;joydeepdas.india@gmail.com&gt;, "CA. SOURAV ROY" &lt;rsourav859@gmail.com&gt;

Partner,

**AJOYDEEP & ASSOCIATES**

H NO 10, BANDHU NIWAS, GEETA PATH Kamrup Assam

9101015166

Dear Sir/Madam,

**Concurrent Audit Assignment**

1. With reference to the above, we wish to inform you that IDBI Bank has identified your firm for the Concurrent Audit assignment. The brief particulars of the assignment are as under:

<b>Sr.No.</b>	<b>Particulars</b>	<b>Details</b>
1	Branch Name	Hojai
2	Branch SOL ID & Vertical	Sol - 2147, Vertical - RBG
3	Branch Address	J K Kedia Road,,Opposite ICICI Bank Limited,,P O : Hojai, District : Hojai,Hojai,782435
4	Contact person Name	Shri Ashif Rana Haque
5	Contact person Ph.no	9678948499
6	Monthly Fee – (Excluding Service Tax)	Rs.25000 /-(Rs. Twenty Five Thousand Only)
7	Concurrent Audit Tenure	01 <sup>st</sup> September 2024 to 30 <sup>th</sup> November 2024

2. **You are advised to give your confirmation by email on or before September 02, 2024.**

3. The assignment will be for 3 months only i.e. from **01<sup>st</sup> September 2024 to 30<sup>th</sup> November 2024**. However, please note that the bank is at liberty to terminate and withdraw the assignment at any time without assigning any notice and/or reasons thereof, based on the Bank's requirement and performance of the CA Firm.

The firm whose assignment is being terminated will be paid remuneration only on completion of the Concurrent Audit cycle i.e. release of the reports and vetting of compliance submitted by the Auditee Unit.

4. Please note that IDBI Bank reserves the right to cancel the assignment anytime during the course of the engagement, *inter alia* on refusal to take up the allotted Assignment; due to changes or modifications in the extant internal or external guidelines, non-compliance of Terms & Conditions of assignment; unsatisfactory and/ or delayed performance by you; any operational issues/ impediments faced by the Bank; or any other reasons whatsoever at the sole discretion of the Bank. IDBI Bank shall not be bound to give any reasons or explain the rationale for its actions/ decisions to annul or abandon or cancel the assignment work. Any decision of IDBI Bank in this regard or any other matter including method of selection of auditor/ branch shall not be questioned/ challenged in any Court of Law or any other forum whatsoever.

5. We wish to further inform you that please treat this email as your letter of appointment. No separate communication will be sent regarding audit assignment. You are advised to commence the assignment immediately after give your acceptance for audit assignment.

6. After confirmation for accepting the audit assignment, kindly return the copy along with attached declarations and "Do's & Don'ts" as per the table below:

Sr. No.	Followings documents to be printed on Firms Letter Head & duly signed by partner of the firm
1.	Acceptance of the CA assignment on letter head along with acceptance of operational guidelines as given in <b>Appendix I</b> (signed on all pages).
2.	Annexure I - Declaration of Fidelity and Secrecy
3.	Annexure II - Declaration for any disciplinary Proceedings
4.	Annexure III - Declaration about work papers
5.	Annexure IV - Declaration of Credit Facilities Availed
6.	Annexure-V - Declaration to avoid conflict of interest (The CA firms to give a confirmation that they do not have any professional or commercial relationship with the customer of the branch/ department which they are auditing.)
7.	Do's and Don'ts for Concurrent Auditors

7. The above documents should be on letterhead of the firm and duly signed by the authorized signatory of the firm. You are requested **to send the scanned copy of the Acceptance of the assignment along-with operational guidelines and other Annexures over the mail (size not**

**exceeding 10 MB**). All the original documents are to be sent to the concerned Zonal Audit Offices at the address mentioned in point no. 8.

8. Zonal Audit Office (ZAO) of IDBI Bank Ltd. will be monitoring / reviewing the Concurrent Audit assignments. Concurrent Audit scope / format is available in our online Audit Management System. Any changes in the scope will be intimated to you suitably by ZAO / Head Office. The contact detail of the reporting ZAO is as below:

**Zonal Audit Office Details:**

Name	Shri Shailendra Kumar
Designation	Deputy General Manager
Address	44, Shakespeare Sarani, PB No 16102, Kolkata Pin :700017
Contact No.	8877939077
Email ID	<a href="mailto:shailendra.k@idbi.co.in">shailendra.k@idbi.co.in</a>

9. On commencement of the audit, separate User ID and Passwords (Finacle/ ALPS/ Email) would be arranged by the Bank for accessing the system for verification.

10. You are required to login into Audit Management System (AMS) (link: [http://10.144.18.135/AMS\\_IDBI\\_Bank/](http://10.144.18.135/AMS_IDBI_Bank/)) using the User ID and Password that have received at the time of applying for concurrent Audit Online. You shall require the same for submitting the Concurrent Audit Reports online. The above link is accessible ONLY from our branch network.

11. All the process and procedure related to concurrent audit is given in Appendix I and that related to AMS login, Report writing, Vetting of Compliance in AMS is attached as in Appendix II attached along-with this mail (Appendix-Operational guidelines).

12. For further assistance on AMS, kindly contact:

Sr No.	Name	Mail ID	Contact Details
1	Shri Manish Srivastava	<a href="mailto:srivastava.manish@idbi.co.in">srivastava.manish@idbi.co.in</a>	022-66552619
2	Shri Saradindu Roy	<a href="mailto:saradindu.roy@idbi.co.in">saradindu.roy@idbi.co.in</a>	022-66552601

13. Kindly note that all the **Concurrent Audit Reports are compulsorily to be submitted in the Audit Management System (AMS) every month**. The timelines for submission of Audit reports is as under:

- Concurrent Audit Report to be released in AMS by 10<sup>th</sup> of the following month.

- Auditee Units to give the **compliances** to the Concurrent Audit Report by **20<sup>th</sup> in AMS**.
  - After submission of the compliances in AMS by the Auditee Unit, the Concurrent Auditor is required to submit the final copy of the **vetted compliance Audit report in AMS by 30<sup>th</sup>**.
  - **Please Note that if the report is delayed without any proper justification beyond 10th of the following month, 5% of the fees payable will be deducted for every 05 days or any part thereof for further delay.**
- 14.** All concerned, may please adhere to the timelines for submission of the audit reports & compliance thereof. Also **ensure that all the Concurrent Audit Reports are submitted online in AMS only.**
- 15.** A copy of the mail has been endorsed to the Auditee Unit Head and Zonal Audit Office of the above mentioned branch for information.

**Kindly acknowledge receipt by return email, retaining the Subject line. Acknowledgement of this mail would be considered as your acceptance to the above terms & conditions.**

Regards,  
Internal Audit Department  
Concurrent Audit Team,  
IDBI Bank Ltd.  
022 6655 / 2394/ 2619/3126  
 My Image

[Disclaimer](#)



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 **Attachments.zip**  
105K



**HEAD OFFICE**  
66, Rajaji Salai, CHENNAI - 600001

Phone 044-25278717 / 8732  
e-mail [hoinspection@indianbank.co.in](mailto:hoinspection@indianbank.co.in)  
Website [www.indianbank.in](http://www.indianbank.in)

**INSPECTION DEPARTMENT**

Inspn:CA:2024-25:519

Dated: 30.09.2024

**M/s. AJOYDEEP & ASSOCIATES**

Mobile No.: 9864270510  
Mail: [ajoydeep.das@gmail.com](mailto:ajoydeep.das@gmail.com)

Madam/ Dear Sir,

**SUB:** Concurrent Audit of **GUWAHATI JAWAHARNAGAR (CBS: 5512)** Branch

We have pleasure in appointing you, as one of the Concurrent Auditors of our Bank to conduct the Concurrent audit of our **GUWAHATI JAWAHARNAGAR Branch (CBS 5512)** for the period from **01.10.2024 to 30.09.2025**. While submitting your application Online for empanelment of Concurrent Audit, you have already accepted the Scope, Terms & conditions & types of activities to be covered.

1. The appointment of your firm as Concurrent auditor is subject to the condition that your firm shall consist of at least one competent Chartered Accountant, with experienced Assistant / Assistants, who should attend the branch continuously throughout the period of assignment. **The presence of the Chartered Accountant Firm at the branch must be ensured for minimum of 15 days in a calendar month.** The Concurrent audit fee will be **Rs 20000/- (Rupees Twenty Thousand only)** per month plus GST applicable. Professional Fees will be paid subject to deduction of tax at source at the rate applicable from time to time as per provisions of Income Tax Act. No Travelling Allowance / Halting Allowance is payable by the Bank. You should ensure that your firm has adequate number of Chartered Accountants and other qualified / experienced staff to undertake the assignment of Concurrent audit.

2. You should submit your monthly bill of Concurrent audit fees along with the HARD COPY of Executive Summary, Discussion & Attendance report together with two certificates signed by the Auditor with name, membership number & seal along with the signature of the Branch Manager to the Inspection Centre concerned after REPORT RELEASE in the e-audit system for that month, so as to receive the payment from them. The payment will be made by way of NEFT, to the Firm's account.

We furnish below the address, phone no & email of the Branch, Zonal Office and Inspection Centre allotted to you, under whose jurisdiction the Branch falls and from whom you may seek assistance / guidance, if any, required.

<b>INDIAN BANK, GUWAHATI JAWAHARNAGAR BRANCH (CBS: 5512)</b>		
HEMLATA MARKET, CHARALI, BELTOLA, BASHITHA PO BELTOLA BASISTHA GUWAHATI KAMRUP METROPOLITAN ASSAM PIN -781029	PHONE: MAIL:	9864052650 JAWAHARNAGAR.G663@indianbank. co.in
<b>INDIAN BANK, GUWAHATI ZO</b> G L PUBLICATION BUILDING 3RD FLOOR ULUBARI ULUBARI GUWAHATI KAMRUP ASSAM PIN -781007	PHONE: MAIL:	7550931257 zoguwahati@indianbank.co.in
<b>INDIAN BANK, INSPECTION CENTRE, GUWAHATI</b> 2nd FLOOR, SHARMA & SHARMA MARKET R G BARUA ROAD, OPP GUWAHATI COMMERCE COLLEGE BUS STOP GUWAHATI KAMPRUP ASSAM PIN -781003	PHONE: MAIL:	9435532993 ICGUWAHATI@indianbank.co.in

**3.a.** Please note that the Bank at its discretion may allot any other branch to you for Concurrent audit during the currency of the assignment period. In case of any fraud at the branch, which the Concurrent auditor has failed to take note of, the present contract will stand terminated with immediate effect besides reporting as per extant guidelines.

**b.** Notwithstanding anything contained herein, the Bank reserves the right to terminate the assignment at its sole discretion by giving one month's notice without assigning any reason whatsoever.



**4. a. Please note that your appointment as Concurrent auditor is effective only on your submitting the declaration / undertaking documents (enclosed) along with the Duplicate copy of this assignment letter duly signed by all the partners confirming your acceptance to the branch, in original and copies to the respective Inspection Centre.**

**b.** On receipt of mail, please send your formal acceptance by return mail and submit the requisite declarations before commencement of the audit. If we do not receive your consent (along with the above documents) for the assignment by **08.10.2024**, it will be construed that you / your Firm is not interested in the same and the offer will be automatically cancelled. In case your firm is not in a position to accept the offer of assignment, the same may please be conveyed by return mail.

5. As you may be aware, Concurrent Audit is an examination, which is contemporaneous with the occurrence of transaction or is carried out as near there to as possible. It attempts to shorten the interval between a transaction and its examination by an independent person not involved in its execution. There is an emphasis in favour of substantive checking in key areas rather than test checking. This audit is essentially a management process integral to the establishment of sound internal accounting functions and effective controls and setting the tone for a vigilant internal audit to preclude the incidence of serious errors and fraudulent manipulations.

**a.** Concurrent Audit is, thus, a systematic examination of all financial transactions at a branch on a continuous basis to ensure accuracy and due compliance with the internal systems, procedures and guidelines of the bank, as issued from time to time.

**b.** To achieve the aforesaid objectives, you have to acquaint yourselves with the practice / guidelines / instructions of the Bank issued from time to time through various manuals of instructions, circulars, etc., which highlights some of the activities from the viewpoints of Audit.

6. In order to facilitate the reporting of concurrent audit in a uniform manner, we have designed a comprehensive format in e-audit software. You may get your user ID & Password from the respective Inspection Centres after sending the declarations as referred in **4a** above.

7. Concurrent auditor has to give comments mandatorily on all loans sanctioned / disbursed during the month and Persisting Irregularities with account number, name of the borrower, facility & sanctioned limit.

8. Jewel Loan & LOD also to be covered. In Jewel Loan, KYC, Documentation, Loan disbursement as per HO guidelines to be verified. In LOD, whether Lien is created on deposit and correct ROI is applied in CBS.

**The monthly concurrent audit reports should be released in e-audit application within 07 days and latest by 10th of succeeding month. Otherwise 10% or 20% of audit fees will be deducted, if the report is submitted beyond 10th or 15th respectively. No fee will be paid on submission of report after 20th.**

**The Bank reserves the right to change the reporting formats at any time.**

**Concurrent Audit Firm must login in eTHIC for 03 days in a week and at least 15 days per month which includes minimum of 03 days login by the Main Auditor/ Senior Partner through Biometric process to enable "Report Release". In case the condition is not complied, auditor will not be able to "Release Report" for the month.**

The Bank reserves the right of revising / modifying the areas and instructions for coverage of Concurrent audit. You will be required to cover all the areas of functioning of the Branch giving due weightage to the risk involved. Auditors may feel free to report on any additional important information / serious irregularities noticed at the branch not covered in the format.

**9.a.** The senior partner of the auditing firm should spell out clear supervision, check controls / guidelines for auditing of the branch. **A Senior Partner / Proprietor shall visit the branch and attend briefing sessions on the Concurrent Audit with the Branch Manager in order to ensure effective follow-up of the rectification of the irregularities and also attend periodical review meetings as and when convened by the Bank at your own cost.**

**b.** Please also intimate to the concerned branch the name of the Assistant/s and the Chartered Accountant/s who may be visiting the branch duly attesting their signatures to enable the branch to allow them to conduct the audit. Branch management has duly been advised to provide total co-operation to you in conducting the audit. However, in case of any difficulty you may feel free to contact the Head of the respective Inspection Centre and/or the undersigned at Corporate Office.

### **SCOPE OF CONCURRENT AUDIT FOR BRANCHES**

- A. Balances, Cash transactions including physical verification of cash, etc.
- Transactions in staff accounts in general, with special attention on cash transactions of Rs.1 lakh & above and transfer transactions of Rs.2 lakh & above should be monitored.
  - All High value transactions of Rs.25 lakh and above of customers to be verified in depth; Non-compliance to KYC, deficiency in due diligence and risk categorization, suspicious nature of transactions, etc. if any should be reported.



- iii. If any transaction is suspected to be fraud or fraudulent activity or act of exercising powers beyond MDL unreasonably or indication of any foul play in any transactions of fraudulent nature warranting the attention of Top Management is observed, immediately the same should be submitted by way of Special Report to GM (I&A), CVO under copy to Head of IC. As per extant guidelines of RBI, any deliberate failure on the part of the auditor would render himself liable for action.
  - iv. Transactions should be verified with respect to risk profile of the customer / due diligence and advise the Branch to modify risk profile of the customer, if necessary.
  - v. Surprise physical verification of cash at branch ATM and BNA along with safekeeping, custody and reconciliation thereof.
  - vi. Reporting of Counterfeit Currency.
  - vii. All cash transactions of Rs. 10 lakh and above reported in CTR.
  - viii. All cash transaction of Rs. 50,000 and above invariably indicate Pan No./Form 60.
  - ix. Review of staff transactions which are beyond their boundary check based on their monthly/ annual net income for its correctness and acceptance.
  - x. Compliance of FEMA guidelines ensuring that NRE account is not used for Direct Benefit Transfer purposes.
  - xi. Verify large idle balances amount and period with other banks to ensure that details of transactions in account are obtained, recorded, and reconciled by branch.
  - xii. Teller's cash Verification periodically and reconciliation.
  - xiii. Maintenance of C3R Report and ATM cash book to be verified and commented.
- B. Loans & Advances including physical verification of securities, delegation of Powers for sanction, Security Charge Creation, end use verification of funds, monitoring of accounts with excess drawings, monitoring of projects, etc.**
- i. Verify the application forms, back papers, documents etc. of all loans sanctioned during the month, and record their comments. Jewel Loan & LOD also to be covered. In Jewel Loan, KYC, Documentation, Loan disbursement as per HO guidelines to be verified. In LOD, whether Lien is created on deposit and correct ROI is applied in CBS.
  - ii. Verify documentation in respect of all loans sanctioned during the month and shall also submit end use certificate in respect of all new loans (excluding JL & LOD) by verifying the mode of release of loan in the system. Deviations observed in Opening, closure, pre-closure, remittance of proceeds, pledge or loan against deposits should be reported / commented in the Executive summary.
  - iii. Report the irregularities / deviations in the documentation / transactions / stock audit & legal audit details.
  - iv. Mandatorily inspect at least five units every month jointly with Bank Officials. Preference to be given to all new sanctions / high value advances, accounts showing symptoms of stress and units that were not inspected by Branch during the last 6 months. Unit Visit Report should form part of the Concurrent Auditor's Monthly Report. The Unit Visit Reports should include an End Use Certificate by Concurrent Auditor. Geo-Tagging of the mortgaged properties to be included in the report.
  - v. Ensure verification of obtention of genuineness certificate and enforceability of documents of title including SARFAESI compliance submitted as security for all loans sanctioned during the month.

- vi. To ensure that all irregularities / deviations in Zero Tolerance areas observed are rectified by the Branch and status shall be included before final submission of the Report.
- vii. Comment on compliance on negative remarks made in the Statutory / Branch / Credit / Stock / Legal Audits/ OSM Alerts of the account or borrower so as to ensure that the transactions in the accounts of the borrower are satisfactory.
- viii. Verify whether Solvency Certificate issued by Branches are backed by sanction from competent authorities and relevant charges are recovered as per HO norms.
- ix. Check and verify master data entered in CBS system both for Deposit and Loan accounts. Ensure that all terms and conditions including product code, interest rate, repayment schedule etc. for each loan account sanctioned during the month in CBS system are as per latest sanction letter. Wherever finer rate of interest is sanctioned, the same should be verified.
- x. Any spurt in advances both in number and amount to be verified and reported. In cases where increase of 10% and above from previous quarter should be analyzed and details to be included in the report.
- xi. All Project loans under implementation to be visited Quarterly.
- xii. Borrowers with Working Capital Limit Rs.5.00 Crore & above to be visited Quarterly.
- xiii. Revenue Leakage- all areas of revenue leakages to be identified and reported if not recovered.
- xiv. Jewel loan accounts closed within one month to be verified for charging minimum of one-month interest as per HO norms.
- xv. Ensure sanction of fresh loans and advances during the review period has been sanctioned properly with adequate customer supporting documents and in accordance with delegated authority.
- xvi. Reporting of instances of exceeding delegated powers to controlling/head office by the branch and have been confirmed or ratified by the competent authority.
- xvii. Compliance of prudential norms on income recognition, asset classification pertaining to advances.
- xviii. Whether there is any misutilization of the loans or funds and whether there are instances indicative of diversion of funds.
- xix. Verify the GST filing details of the borrower to assess the production happened for the current/previous month and compare it with the project /QIS/CMA data submitted at the time of sanction/renewal of limits (Financial Information Provider under Account Aggregate Framework).
- xx. Encompass a general overview of the borrowing unit's operation, stock and receivable by checking stock insurance, validity, appropriateness, valuation, adequacy and timeliness.
- xxi. Verify advances under Consortium Arrangement with compliance and confirmation thereof
- xxii. Verify Audited financial statement. In case of Company, CARO (Companies Auditor Report Order) reports to be verified and also review the auditor's observations/ qualifications.
- xxiii. Stock statement of March end to be verified with the audited financial statement figures.
- xxiv. Turnover in working capital accounts to be verified and commented.
- xxv. During the review of LFAR, it is observed that many observations are common/ repetitive in nature such as Charge registration, end use of funds, insurance, stock

- statement, security visit etc.. In order to avoid these type of observations, Concurrent Auditor (CA) should ensure the compliance of all the items which are mandatory in nature and covered under ZTA on month to month basis. Concurrent Auditor has to report all pending noncompliance items on quarterly basis.
- xxvi. During the audit of Jan, Feb and March, Concurrent Auditor must have to ensure that all noncompliance items should be minimal / nil to minimize the LFAR reporting by Statutory Auditors.
  - xxvii. Concurrent Auditor should ensure that extension of operational review/ renewal of account should not be more than two times of three months each. If so, verify the reasons for the same and report accordingly.
  - xxviii. Verify that all Certificates taken from the Auditors/ CA firms on behalf of the borrowers are in conformity with the guidance note on certification issued by the ICAI with UDIN.
  - xxix. Verify/ report that the turnover in the account and GST Returns are commensurate with the CC limit.
  - xxx. Verification of "Red KRIs" on non compliance and compliance within time lines.
  - xxxi. Verification of Non creation of charge over securities- CERSAI registration, including modified CERSAI with secured amount.
  - xxxii. Verification of availability of Insurance coverage for entire stock (not limited to sanctioned limit or outstanding balance), verification of insurance coverage for all assets charged to the Bank with Bank clause.
  - xxxiii. Verify EWS (Early Warning Signals) Portal and ensure that the alerts are closed with proper justification. Deviations if any, should be reported.
  - xxxiv. Whether Satisfaction of charge is done within 30 days of closure of accounts.
  - xxxv. Undelivered Jewel Register is maintained (Jewel packets need not be verified).
  - xxxvi. It should be ensured that all units having exclusive Fund based & Non-Fund Based sanctioned limits of Rs.1 crore and above, are visited at least once in a half year.
  - xxxvii. For Fresh/Enhancement sanction, status of compliance of pre-release sanction terms and post release terms including completion of mortgage formalities/charge creation with ROC, CERSAI in respect of all eligible accounts to be verified.
  - xxxviii. Ensure that DeVA approval is obtained for all Fresh/Enhancement sanctions before disbursement of loan and report any irregularity.
  - xxxix.
    - a) Verify the accounts with exposure of Rs 1 Crore and above, and ensure Legal audit is conducted before disbursement where mortgage of property is involved and periodical legal audit is conducted once in three years for accounts with exposure of Rs 5 Crore and above, till the loan is repaid. Concurrent auditor to report the pending cases with details in the monthly report.
    - b) Concurrent Auditors are to verify that the Legal Audits are conducted and qualifications, if any, are rectified and placed for closure in the respective committee within the timeline.
- C. Adherence to KYC / AML guidelines including monitoring of transactions in accounts, compliance with Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS), monitoring of transactions in new accounts / staff accounts, reporting of genuineness of transactions, etc.
- i. Verify whether Branch is following Fair Lending Practices, Privacy Policy, AML / KYC (including CTS, STR and Counterfeit Currency Report (CCR)).

- ii. Ensure audit unit (Branch/Processing Centre as appropriate) has performed appropriate customer due diligence and risk assessment whether eKYC/ VKYC/ Offline KYC / CKYC / OSM / ATOM / Signature Scanning / CGRS compliance to be reported.
- iii. Verify KYC / AML guidelines complied with CA / SB accounts opened during the month
- iv. Verify whether all FCNR / NRE / NRO accounts opened on or after 01.11.2015 are with new application forms with FATCA / CRS details.
- v. For Tab opened accounts, hard copies from CDC Reports to be maintained with ABM's Authentication.

#### D. Deposits

- i. Verify Account opening forms and nomination forms for compliance with KYC/AML guidelines and process of recording / capturing the details from Account Opening Form to CBS Account Master including signature scanning and if any deviation from card rate.
- ii. Ensure inoperative/ dormant accounts are properly segregated and marked in CBS and separate control on the transactions in such accounts is exercised
- iii. Verify procedure of settlement of claim to deceased customer, TDRs, lost receipts, and legal documents
- iv. Scrutinize newly opened deposit accounts/ staff accounts for abnormal transactions and report thereof.
- v. Whether deposit receipts / Demand Drafts are issued with printed or handwritten.
- vi. Whether opening of court deposits including Motor Accident Claim Tribunal (MACT) Deposits are done as per procedure
- vii. Whether transactions in court / MACT deposits are as per approved guidelines
- viii. Whether payment of claims relating to court / MACT deposits is processed as per stipulated guidelines
- ix. Whether reconciliation of court / MACT deposits is done periodically
- x. Whether closure of court / MACT deposits is proper

#### E. Debit/Credit Card

- i. Verify custody of undelivered credit/debit/tab cards, if branch appropriate in safekeeping, and whether frauds reported in Credit/ Debit card

#### F. Remittances / Bills for Collection including SWIFT transactions, monitoring of overdue statements (Bills Purchased / Discounted / Negotiated, etc.)

- i. Any remittances, including SWIFT, without charges / fees, overdue etc. should be verified.
- ii. Verify whether the Branch has verified every Bill of Entry, online through [www.icegate.gov.in](http://www.icegate.gov.in) or otherwise before Negotiating / Discounting relevant bills.

#### G. House Keeping including reconciliation of accounts, monitoring of BGL / Parking Accounts, opening of internal accounts, etc.

- i. Reconciliation of Capital subsidy account i.e. SRF account.

- ii. Routing of any unrelated transactions in BGL a/c viz., Sundry Deposit, SR-II, Routing account, other non-customer transactions etc., should be verified and reported
  - iii. Verify if Exceptional transaction report is generated and verified by branch staff
  - iv. Scrutiny of daily vouchers with more emphasis on high value transaction including high value expenses and debit entries in Suspense account.
- H. Non-Fund Based Business
- i. Processing charges for Bank Guarantees / LCs where 100% cash margin is not available to be recovered as per sanction terms.
  - ii. Commission on Guarantee / LC / Bills to be verified and commented
  - iii. Legal vetting of guarantees before issuing to be verified.
  - iv. Timely reversal of expired BGs / LCs
  - v. Timely payment / default of BGs invoked
- I. Foreign Exchange Transactions
- i. Verify the Guarantees / LCs issued vis-à-vis related accounting entries in BANCS / EXIM BILLS. Also, the issue of Guarantees / LCs should be verified to assess whether they are backed by sanction from competent authorities or otherwise 100% secured.
  - ii. Legal vetting of guarantees before issuing to be verified.
  - iii. Any deviation from the terms of sanction of BG/LCs regarding margin, security, purpose, period, beneficiary, collection of charges, commission/fee, etc.
  - iv. Besides the following also to be ensured
    - a. Recovery of Processing Charges and Commission for BGs / LCs.
    - b. Comment on timely performance of projects for which BGs issued (Actual vs. Projected) and likely invocation of BGs / LCs, if any.
    - c. Timely reversal of expired BGs / LCs
    - d. Timely payment / default of BGs invoked
  - v. Ensure that imports / exports outstanding beyond the permissible period, as per FEMA guidelines are checked and commented upon
  - vi. 100% verification of EDPMS, IDPMS, Form 15CA / 15CB and other FOREX operations. Quantum of EDPMS and IDPMS pending for the branch to be commented.
  - vii. In view of the directions given by RBI Vide A.P (DIR Series) Circular No 27 dated 12.01.2017, Concurrent Auditors of authorized branches should verify outward remittance against imports and appropriation of Bill of Entry in the Import Data Processing and Monitoring System (IDPMS). Concurrent Auditor should check and verify the original documents kept at base branches related to Forex transactions
  - viii. Compliance in booking, utilization, extension, and cancellation of forward contracts.
  - ix. Packing credit, availability of ECGC cover, etc.
  - x. Post Shipment guarantee to be ensured which is paid by Bank.
- J. Conduct of employees, mis-selling of products, etc.
- i. Observe and report any mis-selling of products etc. by any staff / employees of the Product Company / outsourced employees viz. FBC, DSA etc. within the bank premises / outside the Bank.

- ii. Verifying marking of attendance through bio-metric authentication for both 'IN and OUT'.
  - iii. In case the Concurrent Auditors come across any gross negligence on the part of BM / other staff or any act of fraudulent nature or suspected to be fraud, the same has to be informed by way of Special Reports to GM (I&A), CVO and respective IC Head.
- K. Compliance to RBI guidelines and internal Policy guidelines issued from time to time.
- i. Pre-Release Audit shall be carried out as per the extant guidelines. In case pre-release audit gives a qualified report for a particular sanction, pending compliance of certain conditions, verification of progress in compliance of pending terms and conditions will be taken up by Concurrent Auditor till full compliance. Also, permission from sanctioning authority obtained or not, to be confirmed for qualified pre-release audit report. If the Branch is under Concurrent Audit and a loan is disbursed without pre-release audit, the same should be reported in the executive summary of the month.
  - ii. All types of customer complaints received by the Branch which is not addressed fully and pending should be reported. Serious complaints which require immediate attention of controlling authorities are to be escalated.
- L. Monitoring of NPA
- i. The process of identification of NPA is system-driven and auto flagging is done on monthly basis. Accordingly, the Concurrent Auditors are advised to verify the following aspects of the auditee branch on:
    - a. NPA identification (on CIF basis)
    - b. Any manual flagging / de-flagging / up-gradation of NPAs should be reported. Further there is no manual intervention in the IRAC norms.
    - c. Ensure Red Flagged Accounts have been tagged in CBS for better monitoring and for MIS.
    - d. Recovery mechanism– Process of SARFAESI, NCLT, Suit Filed, Lok Adalat etc.
    - e. To verify from master data that all terms & conditions of restructuring and movement in Restructured Advances, as per latest sanction letter, has been incorporated by Branch in CBS system and to ensure that the process of NPA identification and other issues are as per guidelines of IRAC norms.
    - f. Verify whether the Authorized Officer is strictly following the procedures laid down with timelines for dealing with SARFAESI accounts and follow up for realization of our dues.
    - g. Even if one Bill is classified as NPA, the entire BP a/c and all the other credit facilities of the borrower are to be classified as NPA. Auditors to ensure that all Bills Purchased / Negotiation Transactions are routed through EXIM BILLS module to ensure system-based identification of all overdue Bills.
  - ii. To observe and comment on Early Warning Signals in respect of accounts with balance of Rs.50.00 Crore and above as per the guidelines of RBI to enable the Bank to take a view on Red Flagging of those accounts
  - iii. Review of classification of accounts - (a) Cash Credit accounts where no credits are there for 90 days or more (b) Cash Credit accounts where the credits are not more than the Interest Debited in the last 90 days (c) Cash Credit accounts where

Drawing Power is arrived based on the Stock Statement submitted by the borrower which is more than 3 months (d) which are not reviewed / renewed for 90 days.

- iv. Verify audit trial for areas of manual intervention that override the system-based asset classification process.
- v. Suit filed register maintained to be verified with details of suit filed accounts – For all suit filed accounts, details of dealing advocate, court OA number, next hearing date, legal fees paid etc.

#### M. Staff awareness and fraud reporting

- i. Report on quality of deliverable of branch staff in customer handling, compliance, and ethical behavior
- ii. Report if there are any software / systems (manual or otherwise) used at the branch which are not integrated with the CBS

#### N. General Areas

- i. Visit minimum of 5 SHG groups per month in Microsate branches and other branches having SHG business of Rs.10 crores and above as on previous March and the visit report should form part of the monthly Concurrent Audit Report.
- ii. Verify whether RTI and Ombudsman cases are properly diarized, and reply sent to the respective departments in time.
- iii. Verify whether e-VVR checking is up to date, numbers are marked in the vouchers and missing vouchers are recorded in a separate register (Audit Book) as per the guidelines of the Bank.
- iv. The monthly audit report should contain a review of the compliances to the observations in the previous reports. Irregularities pending compliance should be carried over.
- v. Verify the claim filed by the Branch to various authorities such as ECGC / NCLT / DICGC / CGTMSE etc.
- vi. Accounts reflected as SMA by the system itself should be observed carefully so that it may not slip to NPA. Other accounts, which are not reflected as SMA by system, should also be seen for non-reflection in SMA list.
- vii. Concurrent Auditor also to ensure/ report that there should not be fishing in the account in the year end closing.
- viii. Scrutinise whether Branch incumbent is complying with OSMC alerts for prompt closure/ resolution.
- ix. More than 20% hike in Income and Expenditure (Head wise) in comparison with previous year balance for the same relevant period to be verified and commented.

#### O. Certification and verification of compliance on Internal Control over Financial Reporting (ICFR)

P. In terms of latest RBI guidelines, LFARs and other certifications done earlier by SBAs will henceforth be submitted by the Concurrent auditors in respect of branches not covered under Statutory audit.

Q. Any other Audit/assignment given by the Bank from time to time (within the purview of RBI) should also be conducted.

Undertake functions of Quarterly Limited Review and Half Yearly Revenue audit, not of the same branch, to be assigned by respective ICs against suitable remuneration.

Apart from daily checking of transactions, the Concurrent Auditor has to undertake the following:

- i. Quarterly ATM audit. Monthly IT audits & Branch implementation of back-up procedures and retrieval.
- ii. Concurrent Audit is risk based where irregularities of various areas like Advances, Deposits, NPA Management, Housekeeping etc. are described in Check List and Auditor has to feed check list at the moment he observes any deviation.
- iii. Verify the LFAR observations made / reported by Statutory Auditor of that Branch for the previous FY, i.e., 31st March and rectified by the Branch. No additional fee will be payable for this assignment.
- iv. Verify the limit/DP for all Working capital accounts.
- v. Arrival of Drawing Power to be checked and commented for all working capital accounts.

**Q. OTS Monitoring:**

The following details to be verified and commented:

- i. OTS sanction
- ii. Issuance of No Due Certificate with six months loan statement
- iii. Customer Acknowledgement for receipt of No Due Certificate.
- iv. Maintenance of write off register.

**If BUSINESS CORRESPONDENTS attached with the Branch:**

Bank Mitras / BCs are extended arm of the Branch and they are engaged in SB account opening, transaction in SB accounts & other accounts through AEPS, Micro ATMs & Biometric authentication, funds transfer, Aadhar seeding, mobilization of premium / contribution under PMJJBY / PMSBY / APY, Recovery in NPA accounts, Mobilization of small credit proposals and other activities. Operations / workings of BCs are to be verified wherever BCs are engaged.

The Concurrent Auditor shall verify and report the following details in a given format every quarter.

- On the Spot Incognito Field Inspection of BC Location (along with Branch Official only). 60% of total number of BCs of the Branch to be selected at random.
- On the spot field inspection, perusal of records and devices / infrastructure maintained at the BC points and interaction also with customers, Officials of Branch.
- Interaction with a few customers of different type (PMJDY / Women / DBT / Social security scheme beneficiaries etc. (a minimum of 5 customers are to be contacted.)
- Concurrent Auditor to furnish his observations and any influence from customers, Bank officials should not be taken into account; Factual Report is to be submitted.

**SCOPE OF CONCURRENT AUDIT FOR BRANCHES ATTACHED WITH CURRENCY CHEST:**

In addition to the scope relating to branches, the following scope also to be covered for Currency Chest attached branches.

Reporting system for currency chests has been migrated to E-kuber CC Portal and accounting of transactions through the same is now on real time basis. RBI has directed all Currency Chest holding Banks to ensure that posting of Currency Chest's transactions in E-kuber is correct.

In this regard, RBI advised all Chest holding Banks that

- While the chests should take care of posting each transaction under Deposits / Withdrawals / Remittances / Diversions / Reclassification correctly, specific care should be taken to enter denomination-wise and series-wise details of notes & coins.
- All daily currency chest transactions i.e. Deposit, Withdrawal, Remittance, Diversion and denomination wise opening & closing balances of chests should be verified by Concurrent Auditors of the banks on a weekly basis.
- Hence, you have to visit the Currency Chest of the Branch every first working day of a week @10.00am (i.e. before the beginning of business) and verify the transactions of the Currency Chest at the end of previous week (physical verification of cash NOT necessary) and issue the certificate on the closing balance of last day of previous week, in the format as given. One copy of the certificate is to be submitted to the Currency Chest in Charge immediately.

In addition to the above, you have to visit the Currency Chest on the first working day of March & April and verify the closing cash position as of the last working day for the months of February & March and issue the certificate. One copy of the certificate is to be submitted to the Currency Chest in Charge immediately.

The certificate is to be issued in your Firm's letterhead duly signed by Currency Chest in Charge and the Chartered Accountant with membership no. & seal of the CA firm in the given format.

Please note that your performance will be closely monitored, particularly with reference to the norms of attendance, inspection of units, quality of reports, timely submission of reports, improvement in rating of the branch etc.

We would like to inform you that quarterly review meeting will be conducted by the respective Zonal Offices and Inspection Centres. All the aspects like performance, feedback, inputs, shortcomings etc would be discussed in the review meeting.

Apart from this, the performance of Concurrent Auditors would be evaluated annually by the respective Zonal Offices and Inspection Centres based on the feedback received from the branches, the quality of reports / findings submitted by your firm / yourself. The benchmark criteria fixed for renewal of Concurrent Audit assignment for the next year is 65 marks. The renewal of the assignment of Concurrent Audit would not be considered whoever scores less than 65 marks.

The evaluation format also contains the negative marking in the following areas:

1. Serious irregularities pointed out during regular inspection which had not been brought out in the Concurrent Audit report
2. Leakage of income not detected by Concurrent Auditor but reported by RBIA, OMU etc.
3. Fraud not identified by Concurrent Auditor but detected subsequently by inspector during RBIA / other Audit.
4. Downgrading of Branch Risk Profile

The evaluation review format is enclosed for your reference and we expect quality of audit and findings from you so that the Bank will ensure that the internal controls are in place and the branches are following the systems and procedures as required.

Soliciting the robust control measures and effective Audit.

**PLEASE NOTE YOUR EARLIER ASSIGNMENT OF CONCURRENT AUDIT OF BRANCH (IF ANY) STANDS CANCELLED.**

Yours faithfully,



**DEPUTY GENERAL MANAGER (I&A)**



**Encl.:** As above.

**Copy to:** 1. **Inspection Centre** GUWAHATI  
2. **Zonal Office** GUWAHATI ZO  
3. **Branch** GUWAHATI JAWAHARNAGAR

- I. Branches, Zonal Offices & Inspection Centres are advised to contact the Concurrent auditor and get their acceptance and declarations at the earliest.
- II. Branches are requested to obtain the 2 copies of declarations & assignment letter duly signed by all the partners before commencement of the audit and forward one copy to Inspection Centre. ICs and Branches are requested to file it (preferably save a soft copy) separately and may warrant a copy at any point of time.
- III. On receipt of declarations from the Branch / Concurrent Auditor, respective ICs/ RICs are requested to provide User ID & Create / Reset Password to the auditor in the e-audit system.
- IV. The branch should nominate a Nodal Officer and ensure provision of all books and circulars to Concurrent Auditor for smooth conduct of Concurrent Audit. Branch should also take effective steps for rectification of the irregularities and recovery of Income Leakage reported by the Auditors then and there and to submit point-wise reply within 7 days to Zonal Office.
- V. In-Charge of Currency Chest is advised to remind the Concurrent auditor well in advance for the weekly verification & certification.
- VI. On getting the certificate of the week, Currency Chest in Charge should scan the certificate and send to HO:CGT (hocgt@indianbank.co.in) through email immediately. The certificate copies are to be filed in a separate file in order to enable for verification by any inspecting authorities.
- VII. Inspection Centres are requested to ensure that the Currency chest certificates of the month are received before making the payment of fees to the auditor.

## DO'S AND DON'TS

### Do's:

1. Pre Concurrent audit study of the branch/ department should be done getting all relevant information and off site surveillance reports of the auditee as stated in the engagement letter.
2. Prepare proper audit plan based on 1 above, covering all the areas of the scope, keeping in view the time lines
3. Have a structured introductory meeting with the auditee and seek all the information required in advance with proper time schedule. Introduce the audit team to the auditee officials.
4. Audit team should have accompanied by senior and experienced members.
5. Auditors to display team spirit and avoid misunderstandings/ arguments in the presence of auditees.
6. Discuss his findings with branch officials on daily basis and try to rectify the defects then and there itself.
7. Give auditees a chance to express their opinion while discussing the issues. Getting proper explanation in a co-operative atmosphere will save precious time.
8. In case of difference of opinion with auditee, the auditor should first discuss with the leader of his team. Further discussion on a higher level may be made, if required.
9. In case, auditor comes across any information which causes him to suspect any element of fraud, gross negligence, gross incompetence or similar unfavorable actions or tendencies, he should report the matter to the leader of the team immediately.
10. Auditor should keep utmost secrecy of the information/ audit observations / issues etc. relating to the auditee.
11. Be courteous, cooperative and professional.

### Don'ts:

1. Auditor should not have any professional or commercial relationship either directly or indirectly with borrowers / beneficiaries of the branch / department which they are auditing and also will not have in future as far as possible for a minimum period of three years.
2. Auditor should not take advantage of his association as concurrent auditor with the branch/ department of the bank and canvas for any client/ business with the bank either directly or indirectly.
3. Auditor should not represent on behalf of any client / customer of the bank for a minimum period of as far as possible three years after the completion of term of the audit.
4. Auditor should not share/ pass on/ discuss any audit related observations / issues / findings with anyone other than concerned in the bank.
5. Auditor need not act overly reserved or unfriendly in order to maintain his independence as an auditing officer. A forbidding attitude on his part may well cause others to adopt the same attitude towards him. This can adversely affect the work entrusted to the auditing officer.
6. Auditor should not get involved in heated argument with auditee.
7. Auditor should not give orders to auditee and seek requirements from the officer assigned to assist him on a particular job. The concerned officer would issue the necessary orders to their employees if he accepts Auditor's suggestions and recommendations.
8. Auditor should not delay the submission of audit report.

(To be submitted in your letter head)

To  
INDIAN BANK  
HEAD OFFICE  
INSPECTION DEPARTMENT  
66, RAJAJI SALAI,  
CHENNAI 600 001

Dear Sir,

**DECLARATION**

**Sub:** Assignment of Concurrent Audit of **GUWAHATI JAWAHARNAGAR** Branch (**CBS: 5512**)

**Ref:** Your letter dated **30.09.2024**

Anent the above, we confirm that

1. Our partners are not common partners in any other firm that has been assigned concurrent audit by the bank.
2. Neither our firm nor the associate firm or sister concern have been allotted statutory audit (central or branch) for the year 2023-2024 by the bank.
3. None of the partners or proprietor of the firm is a Director of the bank.
4. None of the disqualification contained in Section 226 of the Companies Act, 1956, applies to our firm and as such we are qualified for appointment as Concurrent Auditor. That we continue to qualify to act as Concurrent Auditor of the Bank under Section 226 of the Companies Act, 1956.
5. Our audit firm / proprietor / any of our partners do not suffer from one or more of the disqualifications stipulated in Section 141 of the Companies Act, 2013 or under any other law for the time being in force.
6. Any change in name / constitution or postal address of the firm will be intimated to the Bank immediately.
7. Ours is a Proprietary firm and the sole Proprietor of the firm is a full time practicing Chartered Accountant not employed elsewhere and that we do not have any other business interest.  
(Note: Chartered Accountant in professional service and engaged in part-time teaching Vocation can be considered as in full time practice).
8. The firm or their partners / proprietor have not been subjected to inquiries in the past for misconduct by the Institute of Chartered Accountants of India as per provision of Section 21 of the Chartered Accountants Act, 1949. Similarly, no such inquiries are pending initiated or contemplated by the Institute till date.
9. We will not sub-contract the assignment of concurrent audit to another firm / persons in any manner whatsoever.
10. None of the partners or proprietor of the firm is related to any of the Directors / Executives / Staff of the Bank.
11. The proprietor / partner(s) of the firm are not defaulter(s) of any bank directly or indirectly for any liability / loan or obligation. Credit facilities availed by the firm or partners or firms in which they are partners or directors including any facility availed by a third party for which the firm or its partners are guarantor/s have not turned or are existing as non-performing assets as per the prudential norms of RBI

Place :

Date :

Signature:

Membership No.:

Seal with address:



(To be submitted in your letter head)

To  
INDIAN BANK  
HEAD OFFICE  
INSPECTION DEPARTMENT  
66, RAJAJI SALAI,  
CHENNAI 600 001.

Dear Sir,

**Assignment of Concurrent Audit of GUWAHATI JAWAHARNAGAR Branch (CBS:5512)  
DECLARATION OF FIDELITY & SECRECY**

We, \_\_\_\_\_, Chartered Accountants, do hereby declare that we will faithfully, truly and to the best of our skill and ability, execute and perform the duties required of us as Concurrent Auditors of INDIAN BANK and which properly relate to the office or position in the said INDIAN BANK held by us.

We further declare that we will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of INDIAN BANK or the affairs of any person having any dealing with INDIAN BANK nor will we allow any such person to inspect or have access to any books or documents belonging to or in the possession of INDIAN BANK relating to the business of INDIAN BANK or to business of any person having any dealing with INDIAN BANK.

We also undertake

That the audit of the branches would be carried out by our own staff and that we would not sub-contract the work.

That neither we nor any partner of our firm are subject to any of the disqualification referred to under Section 141(3) of the Companies Act, 2013 for appointment as Auditors of your Bank.

Place :

Date :

Signature:

Membership No.:

Seal with address:



QUESTIONNAIRE TO BE FILLED-IN BY THE CHARTERED ACCOUNTANTS / FIRM  
FOR ALLOTMENT OF CONCURRENT AUDIT

1	Whether Partnership Firm	Yes / No (Certificate from the ICAI for having registered)
2	Name of the Firm and its full address	
3	Date of formation of the firm	
4	Details of Partners / Proprietor	
(i)	Partners engaged in any other work than that of firm	
	a) Name	
	b) Membership No.	
	c) FCA / ACA	
	d) Date of becoming FCA /ACA	
(ii)	Partners engaged in Independent Practice (Auditing, taxation, Management Services etc., and/or employed) full time or part time with a firm	
	a) Name	
	b) Particulars of independent practice, etc.,	
(iii)	Partners engaged in work of this firm and other partnership firm/firms but not any other work	
	i) Name	
	ii) Name of other firms	
5	Particulars of paid Chartered Accountants employed full time with the firm (not engaged in Independent practice as sole proprietor of a firm, not partner of another firm and not engaged in any other work)	
6	Number of Audit Staff	
7	Particulars of branches, if any	
8	Details of audit work with the firm including Government Companies (mention only	

	important audits) in hand and handled in the previous two years.	
	a) Banks	
	b) Government companies	
	c) Other companies	
9	Page No., Registration and Serial No., reference of the firm as per the list of firms issued by Institute of Chartered Accountants of India. (Attach a copy of the certificate issued by Institute of Chartered Accountants of India)	
10	Whether the firm / individual partner/s is/are doing statutory central / branch audit of Indian Bank, if so from which year	
11	Any other particulars	

Yours faithfully,

Place :

Date :

Signature:

Membership No.:

Seal with address:



**Format for evaluation of Business Correspondents**

Basic Data		
1	Name of the Base Branch	
2	Name of the Zone	
3	Name of the BC	
5	BC KO Code / Agent ID	
6	Gender of the BC	Male / Female
7	Date of deployment of BC	
8	Mobile No. of BC	
9	Name of BC Location	
10	Type of BC model	Mobile BC Model / Fixed Kiosk Point
11	Nature of BC Location	Rural / Semi-Urban / Urban / Metro
12	Category of the location	SSA (Sub-Service Area) / Non-SSA
13	Date of commencement of the BC point / Location	
14	Name of the Service Provider	
15	Name of Technology Service Provider	

Sl. No.	SUBJECT	Auditor's Observations (Yes/No/NA)	Score assigned	Applicable Risk Weighted Score
<b>I</b>	<b>BC Identity</b>			
1	Whether BC is wearing ID card	Yes - 4 No - 0		4
2	Whether BC is wearing uniform	Yes - 4 No - 0		4
3	Signage Board is available at the BC / CSP Point, indicating working hours and days, timings, details of link / base branch, contact details of Base Branch BM etc.	Yes - 6 No - 0		6
<b>II</b>	<b>BC Location</b>			
1	Whether BC is working as per the RBI guidelines, considered as <b>Banking outlet</b> reg. working days & Working hours.	Fixed Kiosk Point Yes - 6 No - 0 Mobile unit with Micro-ATM NA		6
2	Whether BC is not working inside the branch premises and working only in SSA	Yes - 6 No - 0		6
3	Whether BC is visiting other Villages of SSA regularly in a week	Yes - 6 No - 0		6
<b>III</b>	<b>BC Point Infrastructure</b>			
1	Official Business Atmosphere at BC point A) Clean, B) Adequate Space for Customer Interaction, C) No access for the public to Cash, D) Customer Information & E) BC Devices, Records etc.	Yes - 6 No - 0		6
2	Whether Micro ATM (for Mobile BC model) & Lap top and other devices (for Fixed Kiosk Model) are in working condition?	Yes - 6 No - 0		6
3	Whether BC is using application software as per the specification by the bank?	Fixed Kiosk Model Yes - 6 No - 0 Mobile unit with Micro-ATM NA		6
4	Whether adequate anti-virus protection is available with	Fixed Kiosk Model Yes - 5 No - 0		5

Sl. No.	SUBJECT		Auditor's Observations (Yes/No/NA)	Score assigned	Applicable Risk Weighted Score
	current updated versions in the system used by CSP	Mobile unit with Micro-ATM	NA		
5	Whether UPS / battery backup of adequate capacity has been installed and functional? (UPS for Fixed Kiosk Model / battery backup -Micro-ATM model)		Yes - 5 No - 0		5
6	NO suspicious machine, attachment noted at the outlet close to m-ATM (Micro ATM ), PINPAD, LAPTOP, Bio-metric Scanner etc.		Yes - 6 No - 0		6
7	CSP is not using other Bank's Portal from same premises or into similar business with other banks for financial products?	Fixed BC Model	Yes - 6 No - 0		6
		Mobile unit with Micro-ATM	NA		
8	Cash is kept in Vault & Almirah are as per Insurance Requirements	Fixed BC Model	Yes - 6 No - 0		6
		Mobile unit with Micro-ATM	NA		
9	Whether Fake note Detection Machine & CC TV are in working condition	Fixed BC Model	Yes - 6 No - 0		6
		Mobile unit with Micro-ATM	NA		
<b>IV</b>	<b>Records Maintenance</b>				
1	Whether all Registers are maintained by BCs to record the transactions and enrolments (as prescribed in FI Policy 2020-21 of the Bank)		Yes - 6 No - 0		6
<b>V</b>	<b>Job Knowledge / Customer Handling</b>				
1	In general, BC has adequate job knowledge and extend banking services effectively		Yes - 6 No - 0		6
2	Whether the behaviour of the BC towards customers is polite & courteous and redresses customer complaint made, if any, properly.		Yes - 6 No - 0		6
<b>VI</b>	<b>Banking Transactions by BC</b>				
1	Whether adequate precautions are taken to ensure that only BC log in the Micro - ATM machine / system		Yes - 5 No - 0		5
2	Whether transactions are done through micro ATM / System only		Yes - 5 No - 0		5
3	Whether BC is providing receipt generated out of Micro - ATM / system for financial transactions to customers		Yes - 5 No - 0		5
	Voice message is working in Micro-ATM for informing customers about nature of transaction (debit / Credit) & amount transacted				
4	The receipt / payment transactions as manually recorded by the BC in the Daily Transactions Register are actually put through in the respective accounts of the customers. <b>(Sample Check)</b>		Yes - 6 No - 0		6
5	BC is not providing any manual / unauthorised receipt for financial transactions to customers		Yes - 5 No - 0		5
6	BC is not doing split transactions which is against our Bank's guidelines		Yes - 5 No - 0		5
7	No suspicious financial transactions noted - debits / credits other than the specified transactions (any unauthorised commission etc.) in the BC OD account of the branch.		Yes - 6 No - 0		6
8	Whether BC OD account & Settlement account (in case of Fixed Kiosk Point) is brought to Zero Balance in every alternative day? & BC remits excess cash to the branch immediately.		Yes - 6 No - 0		6
9	Account Opening Form , KYC documents of Customers etc. are not retained by BC for a long time, without submitting to the branch		Yes - 5 No - 0		5



Sl. No.	SUBJECT	Auditor's Observations (Yes/No/NA)	Score assigned	Applicable Risk Weighted Score
10	Customer's ATM Debit Card or Passbook are not lying with CSP (Customer Service Point) ? Is the CSP not involved in delivery process of ATM Card through BC?	Yes - 5 No - 0		5
11	BC is not using unauthorised Bank's stationery items like - Deposit Slip, Withdrawal Slip, and Transfer Vouchers etc.?	Yes - 5 No - 0		5
12	No misuse of our Bank's Logo by the BC	Yes - 4 No - 0		4
13	No instance of extra charges collected by CSP / BC Point from Bank's customers	Yes - 6 No - 0		6
14	No manual entry in the passbook by the Bank Mitra /BC, including transaction updates in passbook, nomination, sign on the 1st page of SB/RD/FDR passbook noted at CSP outlet / BC Point?	Yes - 6 No - 0		6
15	All registers (old and new) are kept under lock and Key by the BC	Yes - 5 No - 0		5
16	No KYC / photo, other copy of Customer's Documents retained by BC in personal file	Yes - 5 No - 0		5
17	Financial Transaction details & complete customer account details are not stored in electronic form by BC	Yes - 5 No - 0		5
18	Whether CSP / BC point premises is used for any other business or commercial purpose?	Yes - 5 No - 0		5
<b>VII</b>	<b>Customer Feedback on Services rendered by the BC</b>			
1	Customers' Feedback about Services from BC (feedback to be obtained from minimum of 5 (Five) various type of customers - OAP / PMJDY / women / social security customer scheme etc.)	Yes - 6 No - 0		6
2	No complaints on malpractice / accepting bribe from public etc.	Yes - 6 No - 0		6
<b>VIII</b>	<b>Feedback from the Base branch</b>			
1	ZM's Permission letter is available with the branch to engage BC and it is in force.	Yes - 6 No - 0		6
2	Record of periodic visit by Base Branch officials / other branch officials is held with the branch as per the periodicity suggested by the bank	Yes - 6 No - 0		6
3	Whether BC Grievances Mechanism Display Board is maintained at the branch?	Yes - 5 No - 0		5
4	Overall Feedback from the Officials of Link Branch / Base Branch about BC & BC's Services & Business mobilized for the branch	Good / Satisfactory / Not Satisfactory		
	<b>Total Score</b>	Fixed Kiosk Point	225	<b>225</b>
		Mobile BC Unit with Micro ATM	190	<b>190</b>
<b>X</b>	<b>Concluding Remarks of the Auditor</b>			
1	Any other areas of concern			
2	OVERALL OBSERVATIONS / VIEWS / SUGGESTIONS			
3	Risk Categorization on Services rendered by the BC (Based on the above observations & findings made & Scoring model)		<b>HIGH / MEDIUM / LOW</b>	

**Branches handling Government Business**

.....BRANCH

CBS CODE:

DATE:

**CONCURRENT AUDIT REPORT FOR THE MONTH OF .....- Indian Bank**

BRANCH PROFILE							
BRANCH MANAGER:;		SR No:	Since				
PREVIOUS BM:		SR NO:	Since:				
STAFF STRENGTH:							
	No	CM	SM	MANAGER	ASST MANAGER	SPECIAL ASSISTANT	
OFFICER						-	
CLERKS							
SUB STAFF							
TOTAL							
Latest Office Order Date :-							
S No	PARTICULARS						AUDITOR OBSERVATIONS
1	<b>Collection and Payments of Dept, of Posts</b>						
	Whether branch is handling accounts of Post Office? If yes then furnish details						
	Whether separate Drawing account and Deposit accounts are maintained in the Specific Product Codes?						
	Whether Receipts are transferred to GBSB on Same Day?						
	In case of Payments, Claims are made to GBSB on the same Day?						
	Is there any delay in remittance of funds in last three Months? If Yes, Reasons						
	Penalty paid by the Branch on Postal Transactions if any? (Date of Penalty, Amount, Date of Payment, Amount paid)						
	Whether Monitoring Mechanism is in place to Monitor Remittances and Claims on daily Basis to GBSB?						
	Whether all transactions are routed through GBTRS Portal?						
2	<b>COLLECETION OF DIRECT TAXES</b>						
	Whether paper tokens in acknowledgement of cheques presented are invariably given by the tax collecting branches.						
	Whether the challans are stamped giving bank's BSR code and Challan Identification Number (CIN) clearly						
	Whether all such records are kept in the custody of bank's staff and preserved alongwith respective Challans						
3	<b>GST COLLECTION</b>						
	Whether paper tokens in acknowledgement of cheques presented are invariably given by the tax collecting branches.						
	Whether the challans are stamped giving bank's BSR code and Challan Identification Number (CIN) clearly						
	Whether all such records are kept in the custody of bank's staff and preserved alongwith respective Challans						
5	<b>PENSION PAYMENTS</b>						
	Whether there is delay in payment of pension, revision of pension, revision in dearness relief etc to any pensioner. Whether pension paying branches deduct income tax at source from pension payments wherever applicable.						

	Whether the branch manager has structured interaction with a cross section of pensioners serviced at the branch on quarterly basis, where the number of pensioners of all governments and departments exceeds a fixed number, say, 100 or 200.	
	Whether Branch is creating awareness about modes available for submission of Life Certificate in Pensioner Meetings?	
	Whether nominations have been obtained for all pension accounts.	
	Whether pension accounts have been converted into joint accounts wherever applicable.	
	Whether the bank branch has an effective complaint redressal mechanism and the complaints of pensioners are attended promptly and their grievances redressed expeditiously.	
	Whether the pension is credited to pensioner's account during the last four working days of the month except for the month of March for which pension is to be credited on or after first working day of April.	
	Whether the pension paying branch obtains Life Certificate/ Non-employment certificate/ Employment Certificate from the pensioners in the month of November every year.	
	<b>SMALL SAVINGS SCHEME</b>	
	Whether Accounts are opened in accordance with the eligibility rules and guidelines of Small Saving Schemes?	
	Whether Branches are obtaining relevant Small Saving Schemes forms of NSI from customers as per circulated guidelines and records are preserved?	
	Whether Receipts are transferred to GBSB on Same Day?	
	In case of Payments on Maturity/Premature closure of SCSS/PPF/SSY and other schemes, Claims are made to GBSB on the same Day?	
	Is there any delay in remittance of funds in last three Months? If Yes, Reasons	
	Penalty paid by the Branch on Small Saving Scheme Transactions if any? (Date of Penalty, Amount, Date of Payment, Amount paid)	
	Whether Monitoring Mechanism is in place to Monitor Remittances and Claims on daily Basis to GBSB?	
	Whether SR-II Entries are pending since long due to delay in submission of claims to GBSB?	
	What is the monitoring Mechanism in place to Clear SR-II entries related to Small Saving Scheme Payment Claims?	
	Whether BGLs are related to Small Saving Schemes are reconciled and restricted for respective Small Saving Schemes only?	
	<b>SPECIAL DEPOSIT SCHEME 1975</b>	
	Are there any accounts of Special Deposit Scheme at the Branch?	
	Whether all records are preserved and interest is calculated as per scheme guidelines?	
	Whether Manual Ledger is maintained at branches for every account?	
	Whether Interest is disbursed only to those account holders who have confirmed the balances as on March 31st of preceding year ?	
	Is there any delay in submission of claim to RBI?	
	Whether there is pendency in submission of claims to RBI which needs to be submitted within 31st Jan of year?	
	Are there any SR-II Entries outstanding related to Special Deposit Scheme?	
	Whether Claims are submitted for these entries?	
	<b>STATE GOVT. BUSINESS</b>	
	Whether Branch is handling State Govt Business ? If Yes then	
	Whether Receipts are transferred to respective Focal Point Branch on Same day?	
	In case of Payments, Claims are made to Focal Point Branch on the same Day?	
	Is there any delay in remittance of funds in last three Months? If Yes, Reasons	

	Penalty paid by the Branch on State Govt Transactions if any? (Date of Penalty, Amount, Date of Payment, Amount paid)	
	Whether Monitoring Mechanism is in place to Monitor Remittances and Claims on daily Basis to Focal Point Branch?	
	Whether all transactions are routed through GTT Portal?	
	Whether all challans related to State Govt Treasury/other transactions are retained along with voucher and properly preserved?	
	Whether DMS is submitted to Focal Point Branch promptly?	
	Whether Funds remitted are tallying with DMS?	
	Whether all records are reconciled with Focal Point Branch? Any Monthly confirmation obtained in this respect from Focal Point Branch?	

Date:

Branch Manager

Concurrent Auditor

**Focal Point Branches**

CBS CODE:

DATE:

**CONCURRENT AUDIT REPORT FOR THE MONTH OF .....- Indian Bank .....**

BRANCH PROFILE							
BRANCH MANAGER:;		SR No:	Since				
PREVIOUS BM:		SR NO:	Since:				
STAFF STRENGTH:							
	No	CM	SM	MANAGER	ASST MANAGER	SPECIAL ASSISTANT	
OFFICER						-	
CLERKS							
SUB STAFF							
TOTAL							
Latest Office Order Date :-							
S No	PARTICULARS					AUDITOR OBSERVATIONS	
1	<b>Collection and Payments of Dept, of Posts</b>						
	Whether branch is handling accounts of Post Office? If yes then furnish details						
	Whether separate Drawing account and Deposit accounts are maintained in the Specific Product Codes?						
	Whether Receipts are transferred to GBSB on Same Day?						
	In case of Payments, Claims are made to GBSB on the same Day?						
	Is there any delay in remittance of funds in last three Months? If Yes, Reasons						
	Penalty paid by the Branch on Postal Transactions if any? (Date of Penalty, Amount, Date of Payment, Amount paid)						
	Whether Monitoring Mechanism is in place to Monitor Remittances and Claims on daily Basis to GBSB?						
	Whether all transactions are routed through GBTRS Portal?						
2	<b>SPECIAL DEPOSIT SCHEME 1975</b>						
	Are there any accounts of Special Deposit Scheme at the Branch?						
	Whether Manual Ledger is maintained at branches for every account?						
	Whether Interest is disbursed only to those account holders who have confirmed the balances as on March 31st of preceding year?						
	Is there any delay in submission of claim to RBI?						
	Whether there is pendency in submission of claims to RBI which needs to be submitted within 31st Jan of year?						
	Are there any SR-II Entries outstanding related to Special Deposit Scheme?						
	Whether Claims are submitted for these entries?						
3	<b>STATE GOVERNEMENT TRANSACTIONS</b>						
	Whether Branch is handling State Govt. Business ? If Yes then						
	Whether Receipts are transferred to respective Focal Point Branch on Same Day?						
	In case of Payments, Claims are made to Focal Point Branch on the same Day?						
	Is there any delay in remittance of funds in last three Months? If Yes, Reasons						
	Penalty paid by the Branch on State Govt Transactions if any? (Date of Penalty, Amount, Date of Payment, Amount paid)						
	Whether Monitoring Mechanism is in place to Monitor Remittances and Claims on daily Basis to Focal Point Branch?						
	Whether all transactions are routed through GTT Portal?						



	Whether all challans related to State Govt Treasury/other transactions are retained along with voucher and properly preserved?	
	Whether DMS IS submitted to Focal Point Branch promptly?	
	Whether Funds remitted are tallying with DMS?	
	Whether all records are reconciled with Focal Point Branch? Any confirmation obtained in this respect from Focal Point Branch?	
5	<b>AS A FOCAL POINT BRANCH</b>	
	whether Monitoring mechanism is in place for avoiding any delay from Link Branches in reporting Transactions?	
	Is there any delay in submission of claim to RBI?	
	Whether there is pendency in submission of claims to RBI which needs to be submitted?	
	Are there any SR-II Entries outstanding related to State Govt Transactions?	
	Whether Claims are submitted for these entries? Reasons for Pendency?	
	Whether online reporting file (luggage file) uploaded to e-kuber by agency bank contains all relevant details of the receipts on daily basis?	
	Or Reported through Physical Scroll ?	
	Whether VDMS certified by Treasury Office is tallying with the figures that bank has reported to RBI ?	
	Whether Branch is submitting reconciled monthly statement of branch-wise receipts for the reporting month to RBI within 10th of every month?	
	Whether Monitoring Mechanism is in place to reconcile all Govt Funds received and paid?	
	Whether RBI Inspection happened in last one year?	
	Details to be submitted for last RBI Inspection.	
	Date of RBI Inspection, Period, No of Major and Minor Para's, Compliance Status, Report Closure date	
	In case Report not closed, reasons for pending para	
	Whether Compliance sent within time-line i.e. within One month of RBI Inspection Date?	
	Whether Zonal Office and Corporate Office informed about the RBI Inspection?	
	Whether VDMS is submitted on monthly basis within 5th of next month	
	Whether Acknowledgement of Treasury obtained on VDMS	
	Whether DMS Is submitted on Monthly Basis within 5th of every month	
	Whether every challan is preserved with voucher passed for Govt transaction at Branch	
	Whether Daily Reconciliation is done for Govt Business Transactions	
	Whether reconciliation is done before sending DMS	
	Whether any event of delayed reporting of Govt Transactions in last one year	
	Any discrepancies pending at Branch in Govt Business Transactions	
	Details of Penal Interest/Penalties levied by Govt in last one year?	
	Details of Penal Interest/Penalties levied by RBI in last one year? *	
	Whether Root Cause of such risk events is done? *	
	Actions taken for avoiding such risk events in future? *	
	Whether all treasury transactions are routed through Govt Treasury Portal?	
	Whether Major Head Codes are properly selected in GTT Portal?	
	Whether proper records are maintained at branches as regards government business and agency commission claims (wherever the branch has a role in making such claims).	
	In case of penalties by Govt. State and Central Depts/RBI/NPCI etc, whether branch has reported to respective Zonal Offices under copy to CO CGT?	
	Any Penalty paid by Branch without taking approval from competent authority?	

	Whether any event of Short or excess remittances of funds happened in last one year?	
	Any incident of Wrong calculation of interest/pension/maturity amount etc?	
	Any event of frauds in Govt Accounts/Transactions?	
	Any breach of systems and procedures during last one year in Govt Scheme implementation?	
	No of customer complaints registered during last one year for Govt Business?	
	No of customer complaints pending at the time of inspection?	

Date:

Branch Manager

Concurrent Auditor

**LINK CELL NAGPUR**

CBS CODE:

DATE:

CONCURRENT AUDIT REPORT FOR THE MONTH OF .....

**- Indian Bank Link Cell Nagpur**

BRANCH PROFILE							
BRANCH MANAGER: ,		SR No:		Chief Manager since			
PREVIOUS BM:		SR NO:		SINCE:			
STAFF STRENGTH:							
	No	CM	SM	MANAGER	ASST MANAGER	SPECIAL ASSISTANT	
OFFICER						-	
CLERKS							
SUB STAFF							
TOTAL							
Latest Office Order Date :-							
S No	PARTICULARS				AUDITOR OBSERVATIONS		Branch Rectification Comments
1	<b>Functioning of Link Cell Nagpur</b>						
	Whether consolidation and remittance of Govt. Business Receipts(both offline and online) to RBI, CAS Nagpur in respect of CBEC, Small Savings Schemes, other Central/State Govt. Schemes, RBI Bonds etc						
	Whether Link Cell Nagpur is remittance of Funds and mandates are done within the stipulated timeframes given by RBI						-
	Whether Payment of presentation and settlement of Payment claims in respect of Small Savings Schemes and other various State Govt. Departments are done within timeline?						-
	Whether Quarterly Turnover Commission claim for Central Government transaction is done within 60days of previous quarter?						-
	Whether distribution of Turnover Commission claim is in the ratio of 25:75 among GBSB and Collecting branches respectively is maintained ?						-
	Whether MIS is maintained for GBSB and CO:CGT in respect of Claim settlement?						-
	Whether Reconciliation of data with the help of Dashboard and e-kuber is done on regular basis?						-
	Whether Link cell Nagpur is providing Reconciliation statement to CO:CGT on monthly basis or as and when required by dept.?						-
	Whether Link cell Nagpur is following up with Nodal/Focal Point Branches regularly for timely submission of DMS and remittance of funds?						
	Whether Link cell Nagpur attends meetings as and when called by RBI and sharing the minutes of meeting to GBSB and CO:CGT?						
	Whether Link cell Nagpur is uploading reports and files on E-kuber/NSDL portals?						
	Whether reporting of any events leads to delay in reporting within timeframes as defined by RBI?						
2	<b>GENERAL</b>						
	Whether all the required reports at the GBSB are enabled for printing and reports are taken and preserved wherever necessary for future reference.						

	Whether Officers are trained to handle various Government modules with necessary secondary line for business continuity.						
	Whether GL Balance tally with breakup of pending details. Discrepancy if any to be specified						
	<b>Comments on pending entries in Parking Accounts/Pooling Accounts/BGL accounts / Other suspense accounts as on</b> (Rs. In Actual with two Decimal)					•	
	Date of Entry	Particulars	Amount	Reason			
3	<b>Monitoring of Expenditure</b>						
	Revenue Expenditure Budget sanctioned for the year						
	Total Revenue Expenditure incurred up to the month of ....____ <b>(NINS) (Rs)</b>						
	Whether expenditure incurred for individual items are within sanctioned budget? If not, give details of such items and amount						
	Whether expenditure incurred for individual items are within the powers of the Branch Manager						
	If not, give details of such expenditure indicating whether confirmation obtained from appropriate authorities						
	Verification of petty cash register						
	Details of Expenditure: (Rs. In Actual with two Decimal)						
	S No	Expenditure Head	Budget FY__ -	Amt. incurred during the month	Cumulative from 01.04.____ to	Excess over the Budget, if any	Auditor's Comments
	1	TA					
	2	Telephone					
	3	Residual					
	4	Stationery					
	5	Furnishing, Lighting					
	6	Maintenance of office equipment					
	7	Other Expenses					
		Total					

4	<b>INCOME</b>																																																																																																																																																												
	Turnover commission claimed last month /quarter as applicable.	Amount (Rs in Lakhs)	Date of claim	Date of receipt	<b>Extent of compliance/Auditor's Comments</b>																																																																																																																																																								
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	Whether any eligible claim in respect of all eligible payments / receipts / pension schemes/ other schemes is not claimed. If so, transaction details with action taken.																																																																																																																																																												
	Income earned (Rs. In Lakh with two Decimal) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="3">PRODUCT</th> <th colspan="8">TURN OVER COMMISSION</th> </tr> <tr> <th colspan="2">Month/Year</th> <th colspan="2">Month/Year</th> <th colspan="2">Month/Year</th> <th colspan="2">Month/Year Cumulative for the Qtr</th> </tr> <tr> <th>T/O</th> <th>COMM</th> <th>T/O</th> <th>COMM</th> <th>T/O</th> <th>COM</th> <th>T/O</th> <th>COMM</th> </tr> </thead> <tbody> <tr><td>CBDT</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>CBEC</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>GEPG Receipts</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>GEPG Payments</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>RRC</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Postal Receipts</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Postal Payments</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>SCSS Receipts</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>SCSS Payments</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>PPF Receipts</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>PPF Payments</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>SSA Receipts</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>MSSC Receipts</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>MSSC Payments</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>						PRODUCT	TURN OVER COMMISSION								Month/Year		Month/Year		Month/Year		Month/Year Cumulative for the Qtr		T/O	COMM	T/O	COMM	T/O	COM	T/O	COMM	CBDT									CBEC									GEPG Receipts									GEPG Payments									RRC									Postal Receipts									Postal Payments									SCSS Receipts									SCSS Payments									PPF Receipts									PPF Payments									SSA Receipts									MSSC Receipts									MSSC Payments								
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	<b>KVP/NSC Receipts</b>									
	<b>KVP/NSC Payments</b>									
	<b>SSA Payments</b>									
	<b>STATE GOVT</b>									
5	<b>Comments on Computer Security</b>									
	Whether any unauthorized installation of software / internet? How many PCs have access to internet									
	Whether biometric authentication is functional?									
	Whether all nodes performed its intended function?									
	Whether screen lock after specified time is functional?									
	Whether application permits multiple login of same user									
	Whether application permits multiple user login in same node?									
	Whether users are forced to change password in GBSB system after specific number of days?									
	Whether user is getting disabled after 3 unsuccessful attempts									
	Comments on password security									
	Whether System Audits are done on regular basis. Both application/Hardware?									
	Whether AMC is in force? When it is due for renewal?									
	Whether the service provider is checking all the nodes for virus scanning									
	Date of the last updating of virus definitions.									
	Comments on the application software									
	Whether satisfactory service provided by vendor?									
	Whether insurance is in force for all Software/Hard ware? When it is due for renewal?									
	Whether any violation noticed in observing CO security management policy guidelines (Manual of Instructions) by the branch? Instances, if any, to be mentioned with date.									
	Whether access to Server room is restricted?									
	Whether server room is locked over night?									
	Whether backups are taken on regular basis?									
	Whether BCP is in place?									



	Whether DR set up available?		
	Date of last DR Drill and observation if any.		
	Whether control registers as stipulated by CO maintained?		
	Whether user ID of persons on leave / transfer deactivated?		
	Whether UPS is utilized for computers only? Whether capacity of UPS is sufficient to give backup?		
	Whether UPS / Battery room is kept neat and tidy?		
	Whether the systems room temperature is maintained below 24 degree centigrade		
	Whether eatables / drinks restricted in the server room?		
	Whether the transactions in the branch are following maker / checker concept		
	Comments on maintenance of Secrecy of password		
	Whether vouchers are verified daily e-VVRs are checked properly & signed by the officer		
	Verification of Exceptional / supervisory override, etc., are done.		
	Whether user ID/password provided to download the files from various Government websites are maintained secretly.		
	Whether required updates are made in the various applications existing in the branch.		
	Whether proper back up is maintained in respect of all files/records/data/reports of the branch? What is the frequency?		
	Whether detailed BCP/data backup, network backup, safety and security of data is maintained.		
	Whether proper audit trail and record keeping is maintained as per Govt. and other organizations requirements for future reference.		
	House Keeping - Maintenance of vouchers (Refer O&M Circular PRNL 93/2005-06 dated 30.09.05)		
	Are the Vouchers arranged section-wise/account-wise, kept stitched daily and kept entered in a register recording date and number of vouchers & preserved under the control of an officer		
	Whether authentication for having checked is done by signing / initialing.		
	Are the voucher bundles kept in record room under proper care and custody and entered in Register of old records.		
	Has the Concurrent Auditor verified vouchers relating to transactions, Sundries Receivable Account, Routing Account, Parking account/ pooling accounts etc, on daily basis? Is there any adverse comments/observations.		
6	<b>MAINTENANCE OF GL</b>		

	Is there any negative balance in A&L and Income & Expenditure heads? If so, from which date and what is the action taken.																																			
	Days of the month where GLIF difference noticed and the date of rectification.																																			
	Balancing of various BGL heads are carried out as per guidelines under O&M Cir.GENL 35/2005-06 dated 23 06 06.																																			
7	<b>Details of difference in Critical GL Heads/BGLs/Pooling accounts/ other intermediary accounts balances</b>																																			
	No of books remaining unadjusted at the time of inspection																																			
	<table border="1"> <tr> <td>Name of the book</td> <td>Unadjusted since</td> </tr> <tr> <td></td> <td></td> </tr> </table>	Name of the book	Unadjusted since																																	
Name of the book	Unadjusted since																																			
8	<b>Grievance Redressal mechanism Details of long pending customer complaints / grievances and action taken.</b>																																			
	<table border="1"> <thead> <tr> <th rowspan="2">Name of the scheme</th> <th rowspan="2">No. of complaints received during the month</th> <th rowspan="2">No of complaints disposed</th> <th colspan="3">No. of pending complaints</th> </tr> <tr> <th>&lt; 3 Months</th> <th>3-6 Months</th> <th>&gt;6 Months</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Name of the scheme	No. of complaints received during the month	No of complaints disposed	No. of pending complaints			< 3 Months	3-6 Months	>6 Months																										
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		< 3 Months	3-6 Months	>6 Months																																
9	<b>PERISITING IRREGULARITIES</b>																																			
	Is there any other serious observations and/or Persisting irregularities in the branch (or) reported during previous months not complied.																																			
10	<b>Compliance:</b>																																			
	Compliance status of the previous Concurrent Audit Report complied/not complied. If not complied, details of pending matters to be complied and proposed action plan with time limit.  Long pending items:(Rs. In Actual with two Decimal)	Complied																																		
	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Date of entry</th> <th>Amount</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Particulars	Date of entry	Amount	Balance																														
Particulars	Date of entry		Amount	Balance																																
	Compliance status of Previous RBI Inspection Report?	Done																																		
	Compliance status of Previous Inspection by Govt. Agency if any? Last Inspection Date-.....; <b>Report issued on .....</b> <b>Pending/closed:.</b>																																			

Date:

Nagpur

Concurrent Auditor

Head of Vertical Link Cell

Name:

S.R No.



## EVALUATION OF PERFORMANCE OF CONCURRENT AUDITORS

<b>Period</b>	
<b>Name of Inspection Centre</b>	
Name of the Branch	
Name of the Zone	
Branch category (Scale, Specialised etc.)	
<b>Name of the Concurrent Auditor</b>	
Assignment since	

	Particulars	Comments	Marks	
			Max.	Awarded
<b>1</b>	<b>Approach</b>			
a	Whether approach to the issues are proper, positive, objective and analytic.		4	
b	Is the auditor attending the Interface Meeting whenever called for?		3	
c	Helping the branch towards statutory compliance of GOI, RBI, as well as internal guidelines.		3	
<b>2</b>	<b>Coverage and Quality of report</b>			
a	Whether reported under prescribed format highlighting all shortcomings / deviations /irregularities with details.		3	
b	Whether documentation for fresh / renewal / sanction made for advance limits were verified and certified for each month.		4	
c	Is the auditor ensuring that the defects pointed out are got rectified then and there (Spot rectification), wherever possible.		3	
d	Instances of having pointed out anything of special importance/ value addition during the review period.		3	
	Any serious irregularities pointed out during Regular Inspection which had not been brought out in the Concurrent Audit Report?		-5	
e	<b>Unit Inspections</b> Total no. of units to be inspected: No. of units visited during the review period: Whether all the units have been inspected during the review period with a minimum of 5 units per month		5	
f	<b>Pre- Release Audit</b> Significant comments of Auditor		5	
<b>3</b>	<b>Scrutiny of A&amp;L / P&amp;L, CBS reports &amp; records</b>			

	Particulars	Comments	Marks	
			Max.	Awarded
a	Whether scrutiny of transactions / operations under all GL Heads, accounts with other Banks, are properly made and reported.		4	
b	Whether scrutiny of all Nominal accounts/ Parking accounts etc., are properly done and long pending / deviations reported		3	
c	Comments on Stock Audit report, whether Stock statements scrutinized effectively and shortcomings reported.		5	
d	Comments of Auditor on: Credit Audit Report Legal Audit Report		3 3	
e	KYC norms in respect of newly opened accounts & beneficial owners of accounts were subject to scrutiny and properly reported.		5	
f	Submission of Concurrent Auditor certificates and scrutiny of Control Returns		5	
4	Whether Article Clerks / Audit Assistant attended on all working days and qualified Chartered Accountant/ Partners not less than 03 days each month during the review period (Max. 10) 1. Article Clerks / Audit Assistant 5 marks 2. CA 03 days 5 marks <03 days 2 marks		5 5 2	
5	Whether the Audit Reports were submitted within the stipulated date (Max. 5). a. Within 10 days b. 10 - 15 days c. More than 15 days		5 2 0	
6	Quantum of leakage of income detected by the Auditor during the review period (not partial reporting) Quantum of leakage of income <b>NOT</b> detected by the Auditor during the review period but reported by RBIA, OMU etc.		5 -5	
7	Level of supervision by Concurrent / Internal Auditor with regard to identification/ rectification of ZTA irregularities during the review period (viz. End use verification / Asset creation)		5	
a	Reporting of suspicious transactions, fraud pointers by Concurrent Auditor.		5 -5	

	Particulars	Comments	Marks	
			Max.	Awarded
	Any Fraud not identified by Concurrent Auditor but detected subsequently by Inspector during RBIA / Other Audit			
b	<b>Credit Monitoring:</b> Reporting of irregularities in Borrowal accounts Reporting of Probable SMA/ NPA accounts		2 2	
8	Movement in Branch Risk Profile: (Max. 5) a. Upgraded b. Stable c. Downgraded		5 3 -2	
9	Whether the Assignment to the Concurrent auditor be continued.	YES / NO	XX	XXXX
10	Specific reason(s) for Continuation or Termination of the assignment		XX	XXXX
		<b>TOTAL</b>	<b>100</b>	
	<b>Zonal Manager</b>	<b>IC HEAD</b>		



**THE NAGALAND LIVESTOCK DEVELOPMENT BOARD**

REGD.NP.HOME/SRC/6010 DT.13.12.2010

Dairy Farm Complex, Lerie,

Kohima – 797001 : Nagaland.

E-mail : nldb2010kohima@yahoo.com

Ref. No. NLDB/I-Tax/2024-25/1773

Date:12.08.2024

**ORDER**

Chartered Accountant Firm Ajoydeep & Associates is hereby approved to be engaged for comply to income tax show cause notice **ITBA/AST/F/148A(SCN)/2024-25/1067441169(1)** issued by income tax department u/s 148A for the Assessment Year 2018-19.

The professional charges to be paid to the said Chartered Accountant for the service would be Rs. 50,000/- (Rupees Fifty Thousand) only excluding GST and any other applicable taxes.

The up-to-date compliance reports with all the relevant documents should be submitted to the Managing Director, Nagaland Livestock Development Board (NLDB) for official purpose, failing to which shall be lead to automatic cancellation of the appointment and shall be sponsored fresh appointment.

Sd/-

(DR. KHRIEKUOLIE LINYÜ)

Managing Director

Nagaland Livestock Development Board

Kohima : Nagaland.

Ref. No. NLDB/I-Tax/2024-25/

Date:12.08.2024

Copy to :-

1. Managing Director, NLDB
2. Chartered Accountant Firm (Ajoydeep & associates.
3. Office copy.



*(Handwritten signature)*  
2/09/24

(DR. KHRIEKUOLIE LINYÜ)

Managing Director

Nagaland Livestock Development Board

Kohima : Nagaland.

Managing Director  
Nagaland Livestock Development Board  
Kohima : Nagaland

Office of the Director

## Dr Bhubaneswar Borooh Cancer Institute

A Grant-in-Aid Institute of Department of Atomic Energy, Govt. of India  
And a Unit of Tata Memorial Centre (Mumbai)  
Gopinath Nagar : Guwahati-781016

\*\*\*

No. BBCI-TMC / Accounts – 105 / 1254 / 2024

Date : 28/03/2024

To

**M/s Ajoydeep & Associates**

House No.10, Geeta Path, Odalbakra, Guwahati-781034, Assam

Sub: Appointment of Statutory Auditor for the Financial Year 2023-24

Ref: Your offer against our request for submission of EOI vide Memo No.BBCI-TMC/Accts-105/EOI/1158/2024 dtd.22.03.2024

Sirs,

Your offer against our EOI enquiry for engagement of Statutory Auditor at Dr B Borooh Cancer Institute has been accepted by the Institute. We are therefore pleased to appoint you as Statutory Auditor to conduct audit of the accounts of the Institute for the FY 2023-24 as per the terms & conditions stated below.

- 1) Audit is to be completed within 2 (two) months from the date of formal order of appointment. The completion of the audit before 2 months will however be preferred.
- 2) The work of audit will include the preparation of Final Accounts and other relevant statements including preparation of Income Tax Return etc. as per Income Tax Rule.
- 3) All the documents pertaining to the accounts of the Institute are to be verified and inspected in the office of the undersigned. No documents of this Institute will be allowed to take out of the office in any case in connection with the audit.
- 4) Auditor should attend physical stock, cash & FA verification which is to be conducted on 31/03/2024 for the financial year 2023-24.
- 5) Audit Fees will be Rs.42,000/- (Rupees forty two thousand only).

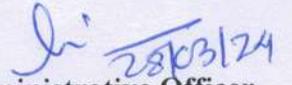
We trust that **M/s Ajoydeep & Associates** will execute the order in right earnest.

This issues with the approval of the Competent Authority.

Kindly sign the duplicate copy of this order as a token of your acceptance.

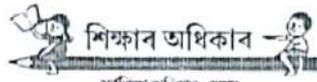
Thanking you.

Yours faithfully,

  
**Assistant Administrative Officer**  
Dr B Borooh Cancer Institute  
Guwahati-16

Copy for information to :

- 1) Director, BBCI
- 2) Medical Superintendent, BBCI
- 3) Deputy Head (IT), BBCI
- 4) Chief Administrative Officer, BBCI
- 5) Deputy Controller of Accounts, BBCI
- 6) Asst. Accounts Officer, BBCI
- 7) Accounts Section, BBCI
- 8) Concerned file



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সৰ্বশিক্ষা অভিযান, অসম  
সৰ্বশিক্ষাৰ পঢ়া সৰ্বশিক্ষাৰ আগবঢ়ো

OFFICE OF THE MISSION DIRECTOR  
**SAMAGRA SHIKSHA AXOM**  
KAHILIPARA, GUWAHATI-781 019, ASSAM

No. SSA/Audit/Statutory Audit/ 2023-24/07/2024/ 11097

Dated the 15th March, 2024

From: **Dr. Om Prakash, IAS**  
Mission Director  
Samagra Shiksha Axom

To,  
M/S AJOYDEEP & ASSOCIATES  
Chartered Accountants  
H.NO.-10, GEETA PATH, ODALBAKRA,  
GUWAHATI, ASSAM-781034(HO),BO-NAGAON.

Sub:- **Offer cum engagement for Annual Audit -2023-24 under Samagra Shiksha Axom – reg.**  
Ref: EOI vide No. SSA/Audit/Statutory Audit/ 2023-24/07/2024/9959 dtd.11.01.2024

Madam/Sir,

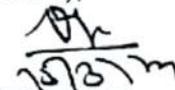
In inviting a reference to the subject cited above and EOI vide No. SSA/Audit/Statutory Audit/ 2023-24/07/2024/9959 dtd.11.01.2024 under reference, it is to inform you that your firm has been shortlisted and therefore engaged under Samagra Shiksha Axom for conducting annual audit for the financial year -2023-24 at State/district & sub-district level Offices/ selected School bodies (SMCs/SMDCs) subject to acceptance of this Offer and compliance of the following conditions.

- b) The audit of the allotted Unit (i.e. State/ District/ School bodies) will have to be conducted as per TOR and timeline attached herewith as **Annexure-I & II** respectively.
- c) The audit fee will be admissible as per SSA norms for audit of State Unit/district/SMCs/SMDCs.
- d) A Deed of Agreement has to be executed by the CA Firm with the Mission Authority before commencement of audit work.
- e) Submission of Audit Report within the prescribed timeline must be ensured by the CA Firm failing of which penalty will be deducted from the admissible audit Fee as per provision.
- f) On submission of your acceptance, the list of Schools Bodies will be provided accordingly.
- g) The acceptance of Offer must be submitted in the letter head of the CA firm. If do not response within the specified time period, than it will be presumed that the CA firm is not interested and the Offer of assignment will be cancelled automatically.
- h) Allotted District/Unit : **Samagra Shiksha (EE,SE &TE), Karimganj District**

You are, therefore, requested to submit your acceptance **within three days** from the date of receipt of this letter through email ID- [auditcell.assam2010@gmail.com](mailto:auditcell.assam2010@gmail.com) (scanned coy of the signed acceptance in the letter head) pending receipt of hard copy. If your firm do not response within the specified time, than it will be presumed that your firm is not interested and the Offer cum engagement will be cancelled automatically.

Enclo: As stated above.

Yours faithfully,

  
(Dr. Om Prakash, IAS)

Mission Director

Samagra Shiksha Axom



**Government of Arunachal Pradesh  
Arunachal State Rural Livelihoods Mission  
Itanagar**



**E-mail :: srlmceo@gmail.com / www.arsrlm.in**

ArSRLM-Accts/12/2013(Audit) vol-I

Dated Itanagar the 18<sup>th</sup> July '2023

**Order**

Ajoydeep & Associates Chartered Accountant is hereby approved to be engaged Internal Audit for accounts of ArSRLM at State Unit and District Unit along with to provide Consultancy Services (GST & TDS) quarterly of ArSRLM for the year 2023-24, 2024-25 & 2025-26.

**Terms and Conditions: -**

1. The Chartered Accountant (CA) shall verify the books of accounts of ArSRLM & prepare
  - a. Income & Expenditure accounts
  - b. Receipts & Payment accounts
  - c. Balance Sheet
  - d. Audit Certificates of the Chartered Accountant and give his observations in the Audit Report.
2. The Chartered Accountant should keep in view the following aspects: -
  - I. Provision of Guidelines of the Government of India under each programme is known to the Chartered Accountant.
  - II. Guidelines containing procedures of ArSRLM are being followed in keeping Books of Accounts. If not, the ArSRLM officials should be guided.
  - III. The receipts of ArSRLM should be shown indicating the Central and State Share received separately with Sanction Order no. and Date.
  - IV. Assets register has been maintained up-to-date.
  - V. No advances has been shown as expenditure and details of item wise advance and advance adjusted should be reflected in a separate schedules.
3. The Professional charges to be paid to the Chartered Accountant for Internal Audit & Consultancy Services (GST & TDS) will be Rs. 60,000/- (Rupees Sixty Thousand) only **per quarter**, thus Rs. 2,40,00,00/- (Rupees Two Lakhs Forty Thousand) only **per annum**. (TA / DA will be borne by the appointed Chartered Accountant and GST will be charged as per applicable rate).
4. After completion of Audit, the Report should be submitted within 15 days and three copies of the Audit Report along with related statement of accounts should be submitted to ArSRLM within above date, if any failure from the Auditor, then the appointment shall automatically cancelled and shall be sponsored fresh appointment.

**\* This Order supersedes previous Order no. ArSRLM-Accts/12/2013(Audit) vol-I Dated Itanagar the 18<sup>th</sup> July '2023**

Sd/-  
(Duyu Ribya)  
CEO-cum-State Mission Director  
Arunachal State Rural Livelihoods Mission  
Itanagar: Arunachal Pradesh

Memo No. ArSRLM-Accts/12/2013(Audit) vol-I  
Copy to:-

Dated Itanagar the ... September '2023

1. CEO-cum-SMD, for information.
2. COO(P), for information.
3. Ajoydeep & Associates for information and compliance.
4. Office Copy.

  
(Techi Meera)  
State Mission Manager (FM)  
Arunachal State Rural Livelihoods Mission  
Itanagar: Arunachal Pradesh



ভাৰতীয় ষ্টেট বেংক  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

Letter No.: Audit/ 2023-24/ SBA/027

Date: 24.03.2024

To,  
AJOYDEEP & ASSOCIATES  
H NO 10 BANDHU NIWAS GEETA PATH LALGANESH ODALBAKRA  
KAMRUP METROPOLITAN, ASSAM

Madam/ Dear Sir,

**APPOINTMENT LETTER**  
**FOR STATUTORY BRANCH AUDIT**  
**FINANCIAL YEAR: 2023-24**

We are pleased to inform you that you have been appointed as one of the Branch Auditors of our Bank, as per the information received from our Corporate Centre, for auditing the accounts for the accounting year ending 31st March 2024 and the following branch/ branches have been allotted to you for this purpose.

Branch	Branch Code	Module	Region	District & State	Scoped for IFCoFR (YES/ NO)
PATHSALA	2099	GUWAHATI	GUWAHATI RURAL	Dist: BARPETA, ASSAM	NO
BALAGAON SAB	7379	GUWAHATI	BONGAIGAON	Dist: KOKRAJHAR	NO

The names, addresses and contact details of the previous auditors (CAs) are as under:

Branch	Last Audited By	Contact
PATHSALA (2099)	N R & ASSOCIATES	Mob: 9910567960 E-mail: mahua.ca@gmail.com
BALAGAON SAB (7379)	S N V & CO	Mob: 9435733899 E-mail: SHWETA.SNVCO@GMAIL.COM

2. Some of the branches allotted to you may be linked to the Central Processing Cells (CPCs) established at the same/other Centre. The documents relating to the advances of such branch would be available at the CPCs. You may visit the concerned CPC for scrutinizing the documents, if required, as per the schedule finalized by the CPC in consultation with the branch concerned.

bank.sbi

0361 22 37 699/ 695

agmaudit.lhogu@sbi.co.in

হিচাপ পৰীক্ষণ বিভাগ  
স্থানীয় প্রধান কার্যালয়, ৮ম মহলা,  
উত্তর-পূর্ব মণ্ডল, জি.এচ. রোড,  
পোঃ অসম সচিবালয়, দিশপুৰ,  
গুৱাহাটী - ৭৮১ ০০৬

লেখা পরীক্ষা বিভাগ  
স্থানীয় প্রধান কার্যালয়, ৮বি মনজিল,  
উত্তর পূর্বা মন্ডল. জি. এস. রোড,  
পো: অসম সচিবালয়, দিশপুৰ  
গুৱাহাটী - ৩৮১ ০০৬

Audit Department  
Local Head Office, 8th Floor,  
North Eastern Circle, G.S. Road,  
P.O. : Assam Sachivalaya, Dispur,  
Guwahati - 781 006

3. In this connection, please also arrange to confirm us your acceptance and send us the scanned copy of the Acceptance Letter and Declarations (as per formats AUD-1 to AUD-12), duly signed, through e-mail at **agmaudit.lhogu@sbil.co.in**, immediately and the physical copies of the same are to be submitted to this office through courier.

4. As all the closing returns are required to be signed digitally by you, please ensure that you have a valid e-token before commencement of the audit exercise.

5. Additionally, the contact number of the Branch Manager/ Branch Head of the allotted branch (es) and their controllers are given below. You may contact them for chalk out your audit plan.

**6. In case, the branches allotted to you has been scoped for Internal Financial Control over Financial Reporting (IFCoFR), please ensure as under: (\*)**

7. You are requested to complete the audit of the above noted branches latest by 12th April 2024. Further, you are also requested to raise your bill of audit fees and expenses to this office for processing. Please incorporate our GST No. **18AAACS8577K1ZO** in the bill otherwise GST will not be payable.

Yours faithfully,



Assistant General Manager  
Audit Support Department  
State Bank of India, Local Head Office  
Guwahati

Branch	Branch Manager	Controller
PATHSALA	Mob: 9435465823	Mob: 8452823001
BALAGAON SAB	Mob: 7319167280	Mob: 7637004749

**(\*) Applicable for IFCoFR scoped Branches only**

*"RBI has mandated that Statutory Central Auditors (SCAs) of the Bank are required to report in their 'Independent audit report' on the adequacy of the internal financial control systems over financial reporting and the operating effectiveness of such controls from 31st March 2021.*

*For this purpose, the branches that are required to be covered for reporting on IFCoFR have been determined and scoped in by the SCAs. For the current year i.e., FY 2023-24, the branch allotted to your firm is covered for reporting on IFCoFR.*

*In this connection, RW 24C – Annexure A to the Independent Branch Auditor's Report is required to be provided by your firm as to whether the branch has in all material aspects, internal financial controls over financial reporting was operating effectively as of 31st March 2024.*

*At branches, the design of control is not required to be tested since the controls are designed centrally, whose design and implementation will be tested centrally by the SCAs. Accordingly, the SBAs would be required to test only the operating effectiveness of IFCoFR at the branches on a sample basis."*

# AJOYDEEP & ASSOCIATES

Chartered Accountants

H No.10, Geeta Path, Odalbakra, Guwahati-34



|  +91-9864270510

|  0361-2492871

|  ajoydeep.das@gmail.com

Date: 15/02/2014

**To**  
**The General Manager**  
**(TIBA & GT)**  
**United Bank of India**  
**Head Office**  
**11, Hemanta Basu Sarani**  
**Kolkata – 700001**

Dear Sir,

**Sub: Acceptance of offer for considering appointment as  
Statutory Branch Auditor of the Bank for 2013-14**

In response to your e-mail dated 15/02/2014 in connection to the above, we hereby accept the offer of the Bank to carry out Branch Statutory Audit for the year 2013-14 subject to eligibility and approval by Reserve Bank of India and we hereby declare that-

- Our acceptance of the offer is valid for the year-2013-14
- We will accept the statutory branch audit task for the branches as may be allotted by the Bank and Bank's decision in this regard will be final.
- We have not given consent to any other Public Sector Bank (PSB) for statutory branch audit assignment for the year 2013-14 and the consent so furnished to United Bank of India is irrevocable.
- In terms of extant RBI instructions, no request will be made by us for change of the consent so furnished to United Bank of India for the year 2013-14

Yours faithfully,

For **M/s Ajoydeep & Associates**

Chartered Accounts

RBI Unique Code No.:898026

**CA Ajoydeep Das**

Proprietor

Membership No.: 068906

Full Address: House No.10, Geeta Path  
Odalbakra, Lalganesh,  
Guwahati-781034, Assam  
Land Line No: 0361-2492871  
Mobile No.:9864270510  
Email: ajoydeep.das@gmail.com

# Ajoydeep & Associates

Chartered Accountants

H No.10, Geeta Path, Odalbakra, Guwahati-34



+91-9864270510

0361-2491613

ajoydeep.das@gmail.com

ANNEXURE-I

## LETTER OF ACCEPTANCE

To,  
The Assistant General Manager  
United Bank of India,  
Corporate Accounts Department,  
Head Office,  
11, Hemanta Basu Sarani, Kolkata-700 001

Dear Sir,

**Sub: Audit of your Airkata, Bharalumukh & Dhubri Branches  
for the year ended on 31.03.2015**

We have the pleasure in accepting the appointment as Branch Auditors of your **Airkata, Bharalumukh & Dhubri** Branches for the year ended on 31.03.2015 on the terms and conditions mentioned by you in the mail dated 27/03/2015 and enclosures thereto.

We are contemplating to take up the audit work immediately and complete the same in time as stipulated by you.



Yours faithfully,  
For, **M/s Ajoydeep & Associates**

Place: Guwahati

Date : 29/03/2014

Ajoydeep Das

Proprietor

Name of the Firm	: <b>Ajoydeep &amp; Associates</b>
Address	: House No.10, Geeta Path, Odalbakra, Guwahati-781034, Assam
Telephone	: 0361-2492871                      Mobile No.: 9864270510
Permanent Account No. (IT)	: <b>AIZPD5261B</b>
Service Tax Registration No And	: Not Applicable
Accounting Code	
Bank A/c. No. (NEFT/RTGS	: <b>1453050003230</b>
Payment)	
Bank and Branch Name	: <b>United Bank of India</b> , Lalganesh Branch, Lalganesh Tiniali, Lokhra Main Road, Guwahati-781034, Assam
IFSC Code No.	: <b>UTBIOLGAH58</b>



ANNEXURE-II

## DECLARATION OF FIDELITY AND SECRECY

We **M/s Ajoydeep & Associates** do hereby declare that we will faithfully, truly and to the best of our skill and ability execute and perform the duties required of us as Branch Auditors of UNITED BANK OF INDIA and which properly relates to the office or position in the said UNITED BANK OF INDIA held by us.

We, further declare that we will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of UNITED BANK OF INDIA or to the affairs of any person having any dealing with UNITED BANK OF INDIA nor will we allow any such person to inspect or have access to any books or documents belonging to or in the possession of UNITED BANK OF INDIA and relating to the business of UNITED BANK OF INDIA or to the business of any person having any dealing with UNITED BANK OF INDIA.



Yours faithfully,

For, **M/s Ajoydeep & Associates**

Ajoydeep Das

Proprietor

Place: Guwahati

Date : 29/03/2015

# Ajoydeep & Associates

Chartered Accountants

H No.10, Geeta Path, Odalbakra, Guwahati-34



+91-9864270510

0361-2491613

ajoydeep.das@gmail.com

ANEXURE-III

To,  
The Assistant General Manager  
United Bank of India,  
Corporate Accounts Department,  
Head Office,  
11, Hemanta Basu Sarani, Calcutta 700 001

Dear Sir,

**Re: Audit of your Bank for the year ending 31st March, 2015**

With reference to our appointment as Branch Auditors for your Bank for the year ending 31st March, 2015 we hereby declare that:

- We are not disqualified for appointment as Auditor(s) of the Bank under Sec.141 of Companies Act, 2013.
- Neither our firm nor the proprietor of the firm owe any debt to the Bank and/or executed any guarantee in favour of the Bank on behalf of a third party.
- We also undertake that the Bank's Audit works will be carried out by our own staff and we will not subcontract the Audit work to any other Auditors/Audit Firm, etc.

Please also note that there is no change in the Constitution of our Firm after 1st January, 2015.



Yours faithfully,

For, **M/s Ajoydeep & Associates**

Place: Guwahati

Date : 29/03/2015

Ajoydeep Das

Proprietor



+91-9864270510

0361-2491613

ajoydeep.das@gmail.com

ANNEXURE-IV

**FOR SOLE PROPRIETORSHIP FIRM ONLY**

To,  
The Assistant General Manager  
United Bank of India,  
Corporate Accounts Department,  
Head Office,  
11, Hemanta Basu Sarani, Calcutta 700 001

Dear Sir,

**Re: Audit of your Bank for the year ending 31st March, 2015**

With reference to your appointing our firm as one of the Branch Auditor(s) of your bank for the year ending 31st March, 2015, I, Ajoydeep Das, proprietor of M/s. Ajoydeep & Associates, Chartered Accountants, of House No.10, Geeta Path, Odalbakra, Guwahati-781034, Assam do hereby declare that I am exclusively engaged in practice as Chartered Accountants and I am not engaged or appointed as any employee in any other concern.



Yours faithfully,  
For, **M/s Ajoydeep & Associates**

Place: Guwahati

Date : 29/03/2015

Ajoydeep Das

Proprietor

**AJOYDEEP & ASSOCIATES**

UCN No: 898026

H.No.-10, Bandhu Niwas Geeta Path Lalganesh Odalbakra – Guwahati

Tel: 2491613

Dear Sirs,

**Re: Statutory Branch Audit of the Bank – 2015-16**

We have pleasure in offering you appointment as one of the Statutory Branch Auditors of the Bank for auditing the accounts of the following branch for the year ended 31st March 2016 to be conducted under the direct supervision of the Proprietor/Partner.

In your capacity as the statutory branch auditor, besides certifying / authenticating the Balance Sheet and Profit & Loss A/c of the branch, you are required to undertake the following jobs:

- a) Authentication of Statement relating to Capital to Risk Weighted Asset Ratio (CRAR) under Basel II & III Norm;
- b) Authentication of Statement relating to compliance of the recommendations of Ghosh Committee on frauds and malpractices in Branch;
- c) Authentication of Statement relating to compliance of the recommendations of Jilani Committee on internal control and inspection / audit system of the Branch / Bank;
- d) Certification of Annexure of Book Debt Statement of the Branch including NPA provisioning requirement;
- e) Verification of Fixed Assets and Certification on Impairment Fixed assets.
- f) Issuance of Memorandum of Changes (MOC) even if "NIL";
- g) Preparation of Long Form Audit Report (LFAR) & Tax Audit Report simultaneously with audit of the Branch; while filling up the Tax Audit report please ensure that it does not contain incomplete/partial data as the same will not be taken in to consideration at the time of compilation at HO level. Further ensure that for Annexure III and IV PAN is compulsory. In case Branch does not provide PAN and tax is not deducted @20%, the Branch is to substantiate the reason there of.
- h) Auditing the items pertaining to DICGC and issuance of certificates thereof.
- i) All other certificates as are necessary for concluding branch audit as per Guidelines of Branch Audit of the Bank.

Besides while conducting audit, if any serious irregularities / frauds etc. comes to your notice, you are required to report the same simultaneously to the CMD of the Bank and the Department of Banking Supervision, RBI, DBS, Kolkata. If the amount of fraud is Rs. 100 lac & above, you are required to report such instances directly to the Department of Banking Supervision, RBI, Central Office, Mumbai.

Name of the Allocated Branch with Address & Contact No

**1. LANKA**

BM: Dilip Sarma, Mobile No. 09435067930

Lanka, Nagaon, bmlan@unitedbank.co.in

**2. LAHARIGHAT**

BM: Mukti Gogoi, Mobile No. 08720974265

Laharighat, Marigaon, bmlah@unitedbank.co.in

AJOYDEEP&ASSOCIATES  
H NO 10 BANDHU NIWASGEETA PATH LALGANESH ODALBAKRA - GUWAHATI  
9864270510  
0361-2492871

Dear Sirs,

**Re: Statutory Branch Audit of the Bank – 2016-17**

We have pleasure in offering you appointment as one of the Statutory Branch Auditors of the Bank for auditing the accounts of the following branch for the year ended 31st March 2017 to be conducted under the direct supervision of the Proprietor/Partner.

LUMDING  
Lumding, Nagaon,  
03674-264883

In your capacity as the statutory branch auditor, besides certifying / authenticating the Balance Sheet and Profit & Loss A/c of the branch, you are required to undertake the following jobs:

- a) Authentication of Statement relating to Capital to Risk Weighted Asset Ratio (CRAR) under Basel II & III Norm;
- b) Authentication of Statement relating to compliance of the recommendations of Ghosh Committee on frauds and malpractices in Branch;
- c) Authentication of Statement relating to compliance of the recommendations of Jilani Committee on internal control and inspection / audit system of the Branch / Bank;
- d) Certification of Annexure of Book Debt Statement of the Branch including NPA provisioning requirement;
- e) Certification on impairment of fixed assets;
- f) Issuance of Memorandum of Changes (MOC) even if “NIL”;
- g) Preparation of Long Form Audit Report (LFAR) & Tax Audit Report simultaneously with audit of the Branch; while filling up the Tax Audit report please ensure that it does not contain incomplete/partial data as the same will not be taken in to consideration at the time of compilation at HO level. Further ensure that in Tax Audit report under Annexure III and IV PAN is compulsory. In case Branch does not provide PAN and tax is not deducted @20%, the Branch is to substantiate the reason there of.
- h) **All other certificates as are necessary for concluding branch audit as per Guidelines of Branch Audit of the Bank enclosed under Annexure “A”**

**Other Guidelines**

Besides while conducting audit, if any serious irregularities / frauds etc. comes to your notice, you are required to report the same simultaneously to the CMD of the Bank and the Department of Banking Supervision, RBI, DBS, Kolkata. If the amount of fraud is Rs. 100 lac & above, you are required to report such instances directly to the Department of Banking Supervision, RBI, Central Office, Mumbai.

As per programme drawn by us in consultation with the SCAs of the Bank, the audit of the allotted branch should be completed within 13th April 2017. All certified/authenticated statements as aforesaid must be signed by both Branch Manager and Branch Auditor which may please be kept in mind. All audited copies of Balance Sheet, P/L A/c and other statements (in required copies) should be handed over to the Branch Manager for onward submission to us and you are not needed to submit any of them to us directly.

As regards, expenses for carrying out the audit, it may be noted that all such expenses are to be kept at bare minimum as per advice of RBI. In this respect RBI Circular No.DBS.ARS.No.BC.8/08.092.001/2012-13 dated June 25, 2013 to be followed meticulously. Basic Audit fees will be paid on the Post MOC balance of the total Advance of the Branch

Bank's instructions to branches on closing related activities (Closing Circular), Guidelines for conducting statutory branch audit, Fees & Expenses structure as prescribed by RBI, Specimen of MOC, LFAR, Tax Audit MIS Confirmation report etc. as well as the Specimen copy of Branch Auditor's Report will be mailed to you separately soon. **External Audit Completion Certificates to be positively handed over to the branches upon conclusion of audit (Required for settlement of Audit Bill),**

Please send your acceptance to the undersigned by return mail (hoaudit@unitedbank.co.in/cmact@unitedbank.co.in) followed by Hard Copy so as to reach within 31<sup>st</sup> March 2017 latest us as per specimen (**Annexure I,II,III& IV**) given below.

BIJAYBAGARIA&ASSOCIATES  
SBI BUILDING 3RD FLOOR ABOVE STATE BANK OF INDIA A T ROAD BHARALUMUKH  
- GUWAHATI  
9864020014  
0

Yours faithfully,

Assistant General Manager  
(Corporate Accounts)

ओरियंटल बैंक ऑफ कॉमर्स

( भारत सरकार का एक उपक्रम )

क्लस्टर मॉनिटरिंग कार्यालय:पूर्वी भारत

शाखा कारोबार

डीडी11-सेक्टर 1-, साल्ट लेक, कोलकाता 700064-

दूरभाष: 2337-5881/9560/5813/9554/9567

फैक्स: 2337-5834/5807

ईमेल: cmo\_bb\_east@obc.co.in



ORIENTAL BANK OF COMMERCE

(A Government of India Undertaking)

Cluster Monitoring Office : Eastern India

Branch Business

DD-11, Sector-1, Salt Lake ,Kolkata-700064

Telephone : 2337-5881/9560/5813/9554/9567

Fax : 2337-5807/2337-5834

E-mail : cmo\_bb\_east@obc.co.in

Ref: CMO/ /2017-18

Date: 27.03.2018

AJOYDEEP & ASSOCIATES

(Chartered Accountants)

H NO 10 BANDHU NIWASGEETA PATH

LALGANESH ODALBAKRA - GUWAHATI

e-mail:: ajoydeep.das@gmail.com

Dear Sir,

**STATUTORY AUDIT OF ACCOUNTS OF BRANCHES FOR THE FINANCIAL YEAR 2017-18**

We are pleased to inform you that as approved by the Reserve Bank of India, it has been decided to appoint you as statutory branch auditor for conducting statutory audit of the following branch(es) for the financial year 2017-18 :-

S.no.	Name & Address of Branch(es)	Telephone nos. of branches	Advances as on 26.03.2018 (Rs. in crore)	Name & address of previous auditor	Telephone nos. of previous auditor
(1)	(2)	(3)	(4)	(5)	(6)
1.	GUWAHATI PAN BAZARBRANCH, HEM BARUA ROAD, ASSAM	0361-2606555, 9435240078	22.85	-	-
2.	G.S. Road, Guwahati, 1st Floor Aditya Plaza, Christian Basti, G.S. Road, Guwahati, Pin Code - 781005	0361-2132688, 8822177772	16.1	-	-
3.	Jagi Road, H.R. Mazumdar Complex, Marigaon Road, Jagi Road, Distt- Marigaon, Assam, Pin Code- 782410	03678-244826, 9679477755	5.36	-	-

Name & Address and contact no. of Statutory Central Auditors of the Cluster Monitoring Office

M/s V K Dhingra & co,  
Chartered Accountants,  
1-E/15, Jhandewalan extn.,  
New Delhi-110055,  
Mobile-09810125778



ओरियंटल बैंक ऑफ कॉमर्स

( भारत सरकार का एक उपक्रम )

मण्डल कार्यालय : कोलकाता

डीडी11-सेक्टर 1-, साल्ट लेक, कोलकाता 700064-

दूरभाष: 2337-5881/9560/5813/9554/9567

फैक्स: 2337-5834/5807

ईमेल: co.kol@obc.co.in



ORIENTAL BANK OF COMMERCE

(A Government of India Undertaking)

Circle Office : Kolkata

DD-11, Sector-1, Salt Lake ,Kolkata-700064

Telephone : 2337-5881/9560/5813/9554/9567

Fax : 2337-5807/2337-5834

E-mail : co.kol@obc.co.in

Ref: CO/ /2018-19

Date: 28.03.2019

AJOYDEEP & ASSOCIATES

(Chartered Accountants)

H NO 10 BANDHU NIWAS

GEETA PATHLALGANESH

ODALBAKRA - GUWAHATI,

KAMRUP, ASSAM

Tel. no.: 9864270510

e-mail:: ajoydeep.das@gmail.com

Dear Sir,

**STATUTORY AUDIT OF ACCOUNTS OF BRANCHES FOR THE FINANCIAL YEAR 2018-19**

We are pleased to inform you that your firm has been approved by the Reserve Bank of India as Statutory Branch Auditor (SBA) for the year 2018-19. Accordingly, it has been decided to appoint you as Statutory Branch Auditor for conducting statutory audit of the following branch(es) for the financial year 2018-19:

**Table-1**

S.no.	Name & Address of Branch(es)	Telephone nos. of branches	Advances as on 27.03.2019 (Latest date) (Rs. in crore)	Name & address of the Circle Office(s) where audited statements are to be sent by the SBAs	Telephone nos. of concerned Circle Office
(1)	(2)	(3)	(4)	(5)	(6)
1.	Zoo Road, Guwahati, Hatigarh, Chariali, Zoo Narangi Road, Guwahati Pin Code - 781024	361-2411949, 7870082076	23.05	Oriental Bank Of Commerce, Circle Office Guwahati, M C Road, Near St. Mary's School, Guwahati Club, Guwahati – 781003	7303782084, 9602856000
2.	KOLKATA-SALT LAKE ,CA-51, SALT LAKE CITY, SEC-I KOLKATA-700064	033 23372132, 9073985834	19.18	Oriental Bank Of Commerce, Circle Office Kolkata, Oriental Bank House, DD-11, Sector-1, Salt Lake, Kolkata – 700064 West Bengal	8953800583, 7303723504



**ओरियंटल बैंक ऑफ कॉमर्स**

( भारत सरकार का एक उपक्रम )

मण्डल कार्यालय : कोलकाता

डीडी11-सेक्टर 1-, साल्ट लेक, कोलकाता 700064-

दूरभाष: 2337-5881/9560/5813/9554/9567

फ़ैक्स: 2337-5834/5807

ईमेल: co.kol@obc.co.in

**ORIENTAL BANK OF COMMERCE**

(A Government of India Undertaking)

Circle Office : Kolkata

DD-11, Sector-1, Salt Lake ,Kolkata-700064

Telephone : 2337-5881/9560/5813/9554/9567

Fax : 2337-5807/2337-5834

E-mail : co.kol@obc.co.in

Table-2

S.no.	Name of the branch (es)	Name & address of previous auditor	Telephone nos. of previous auditor	Name of the present Statutory Central Auditor (SCA)	Contact no. of SCA
(1)	(2)	(3)	(4)	(5)	(6)
1.	GUWAHATI - ZOO ROAD( SOL ID-1999)	R S MALPANI & ASSOCIATES, RESIDENTIAL 201 RADHIKA COMPLEXS C ROAD ATHGAON - GUWAHATI, KAMRUP, ASSAM	9832462935	M/s S P Chopra & Co,	011-23313495/6/7, 9810277251
2.	KOLKATA-SALT LAKE ( SOL ID-0363)	KKGHOSH&ASSOCIATES AMBAGANBHIRINGEE - DURGAPUR, BARDDHAMAN, WEST BENGAL.	2588656	M/s S P Chopra & Co,	011-23313495/6/7, 9810277251

Name & Address and contact no. of Statutory Central Auditors of the Circle Office

M/s S P Chopra & Co,  
Chartered Accountants,  
31-F, Connaught Place,  
Radial Road no. 7,  
New Delhi-110001,  
Contact no.- 011-23313495/6/7,  
9810277251



PP

<p><b>ओरियन्टल बैंक ऑफ़ कामर्स</b> (भारत सरकार का उपक्रम)</p> <p><b>केन्द्रीय लेखा कार्यालय, कॉरपोरेट कार्यालय,</b> तृतीय तल, एनेक्सी भवन, प्लॉट सं.-5, से.-32, इंस्टीट्यूशनल एरिया, गुरुग्राम, हरियाणा-122001. दूरभाष सं.-0124-4126430,857,406 ई-मेल-cao@obc.co.in</p>	<p><b>Oriental Bank of Commerce</b> (A Government Of India Undertaking)</p> <p><b>Central Accounts Office, Corporate Office</b> 3<sup>rd</sup> Floor, Annexe Building, Plot No.5, Sector-32, <a href="#">Institutional Area,</a> <a href="#">Gurugram, Haryana-122001.</a> Tel.No.- 0124-4126430,857,406 <a href="mailto:Email-cao@obc.co.in">Email-cao@obc.co.in</a></p>
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Ref: SBA Appt. letter /2019-20

Date: 31.03.2020

**M/s AJAYDEEP & ASSOCIATES**

UCN No. 898026

(Chartered Accountants)

H No 10 Bandhu Niwas Geeta Path Lalganesh Odalbakra

Tel. no.: 9864270510

e-mail: [ajaydeep.das@gmail.com](mailto:ajaydeep.das@gmail.com)

Dear Sir,

**STATUTORY AUDIT OF ACCOUNTS OF BRANCHES FOR THE FINANCIAL YEAR 2019-20**

We are pleased to inform you that your firm has been approved by the Reserve Bank of India as Statutory Branch Auditor (SBA) for the year 2019-20. Accordingly, it has been decided to appoint you as Statutory Branch Auditor for conducting statutory audit of the following branch(es) for the financial year 2019-20:

**Table-1 (Details of Branch Allocated)**

S.n o.	Name of the Branch(es) allocated (SOL ID)	Address of Branch(es)	Email ID of the Branch(es)	Telephone nos. of Branch(es)	Advances as on 30.03.2020 (Rs. in crore)
(1)	(2)	(3)	(4)	(5)	(6)
1.	BARPETA ROAD, DISTT BARPETA (2142)	Barpeta Road, Hussain Complex, Ward No. 10, Barpeta Road, Opp. Dilip Cinema Hall, Assam-781315	<a href="mailto:BM2142@obc.co.in">BM2142@obc.co.in</a>	9051285853 , 03666-262323	6.4699999999999998
2.	GOLAGHAT (2173)	Golaghat ,Near Life Line Nursing Home, Ward-10, Opp. Bezbaruah Govt. Secondary School, Golaghat-785621, Assam.	<a href="mailto:BM2173@obc.co.in">BM2173@obc.co.in</a>	7477777727 / 9475558963 , 03774-282023	4.21
3.	NA	N/A	N/A	NA	NA

**Table -2 (Details of Circle Office of branch Allocated)**

S. no .	Name of the branch (es)	Name of the Circle Office(s) where audited statements are to be sent by the SBAs	Address of the Circle Office(s)	Email ID of the COs	Telephone nos. of concerned Circle Office
(1)	(2)	(3)	(4)	(5)	(6)
1.	BARPETA ROAD, DISTT BARPETA (2142)	Guwahati (9117)	Club Road, <u>M C Road, Guwahati, Assam, 781003</u>	<a href="mailto:ch.gwh@obc.co.in">ch.gwh@obc.co.in</a> , <a href="mailto:co.gwh@obc.co.in">co.gwh@obc.co.in</a>	7903122471, 9955993105, 7303782085, 0361-2660071
2.	GOLAGHAT (2173)	Guwahati (9117)	Club Road, <u>M C Road, Guwahati, Assam, 781003</u>	<a href="mailto:ch.gwh@obc.co.in">ch.gwh@obc.co.in</a> , <a href="mailto:co.gwh@obc.co.in">co.gwh@obc.co.in</a>	7903122471, 9955993105, 7303782085, 0361-2660071
3.	NA	NA	NA	NA	NA

**Table-3 (Details of the Previous Year Auditor)**

S. no .	Name of the branch (es)	Name of previous auditor	Address of previous auditor	Email ID of the Previous Auditor	Telephone nos. of previous auditor
(1)	(2)	(3)	(4)	(5)	(6)
1.	BARPETA ROAD, DISTT BARPETA (2142)	NA	NA	NA	NA
2.	GOLAGHAT (2173)	NA	NA	NA	NA
3.	NA	NA	NA	NA	NA

**Table-4 (Details of the SCAs)**

S. no .	Name of the branch (es)	Name of the <u>present</u> Statutory Central Auditor (SCA)	Address of the Present SCA	Email ID of the SCA	Contact no. of SCA
(1)	(2)	(3)	(4)	(5)	(6)
1.	BARPETA ROAD, DISTT BARPETA (2142)	M/s B C JAIN & Co.	<u>16/77 A, CIVIL LINES, KANPUR-208001</u>	<a href="mailto:ranjeetsingh@rediffmail.com">ranjeetsingh@rediffmail.com</a> , <a href="mailto:mail@bcjc.in">mail@bcjc.in</a>	0512-2311380, 2311843
2.	GOLAGHAT (2173)	M/s B C JAIN & Co.	<u>16/77 A, CIVIL LINES, KANPUR-208001</u>	<a href="mailto:ranjeetsingh@rediffmail.com">ranjeetsingh@rediffmail.com</a> , <a href="mailto:mail@bcjc.in">mail@bcjc.in</a>	0512-2311380, 2311843
3.	NA	NA	NA	NA	NA

**Table-5 (Details of the COs to whom acceptance documents and invoice for audit fees/TA etc. to be sent)**

Name of the Circle office  (Address and contact details as mentioned in Table 2)	Guwahati (9117)
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**FINANCE DIVISION, CORPORATE OFFICE**

**SECTOR -10, DWARKA, NEW DELHI-110075**

**PH NO. 28044423, E -mail: [finsa@pnb.co.in](mailto:finsa@pnb.co.in)**

Ref: FD/AUDIT/SBA/2020-  
21/1847

Date:26.03.2021

Firm Name: AJOYDEEP & ASSOCIATES  
UCN NO:898026

Dear Sir/Madam,

The competent authority has approved your appointment as Statutory Branch Auditor for the following Branches in our Bank for the F.Y. ending 31<sup>st</sup> March,2021.

The terms & Conditions of appointment as given in “Guidelines for Statutory Branch Auditors” and Manual for annual accounts containing operational guidelines are e-mailed separately.

Name of the Branch	Dist No.	Zonal Office	Zone Contact No.	Circle Office	Circle Contact No.
ZAO GUWAHATI	817600	ZO-GUWAHATI	8252423469 / 8794191236	0	0
DANAPORE CANTTPATNA	14200	ZO-PATNA	8578001570 / 0612-2506730	CO-PATNA - NORTH	9523590700,9771464811, 9771464813
PNB LOAN POINT RAM SILCHAR	806500	ZO-GUWAHATI	8252423469 / 8794191236	CO-SILCHAR	7008067382,9537449808, 9706543100

Please send scanned copy of **irrevocable consent on your firm’s letter head along with seal of the firm** (as per Annexure F-1) along with Declaration of Indebtedness in terms of RBI guidelines as per Annexure F-2 & F-4 (if applicable) on our E-mail: [finsa1@pnb.co.in](mailto:finsa1@pnb.co.in) by return mail to enable us to proceed further. In case we do not receive your confirmations within 24 hours of receipt of this mail, we will presume that you are not available for taking up the above assignment.

Further, please note the following points before giving the irrevocable consent to us:-

1. Do not disclose to anybody that your firm is selected as one of the for Statutory Audit by our Bank. This would be kept absolutely secret till the approval is received from RBI.
2. One audit firm can take up audit assignment in one Public Sector Bank only
3. As you are aware, any Director of a Bank or a Firm in which such directors is a partner, is not eligible for appointment as statutory auditor or as an internal auditor of that Bank.
4. Audit firms should not undertake statutory audit assignment while they are associated with any type of internal assignments / special assignments in the Bank or its subsidiaries during the same year, In case the firms are associated with internal assignments it should be ensured that they relinquish the internal assignment before accepting the statutory audit assignment during the year.
5. Audit firms, at the time of accepting the assignment, to give an undertaking to the Banks that the audit will be carried out by their own staff and that they would not sub-contract the work, except with the prior approval (to be obtained by the concerned Bank) of Reserve Bank of India.
6. Disqualification under section 141 of Companies act,2013, in regard to indebtedness, the spouse , dependent children and wholly or mainly dependent parents, brothers, sisters or any of them , of any

of the partners/proprietors of the firm or the firm/company in which they are partners/directors are not indebted to the bank and not doing any assignment of PNB or its subsidiaries.

7. Associate firms or sister concerns should also be disqualified for any special assignments when their main firm/partner is allotted statutory branch audit in a particular year.

8. Any change in the constitution and name of your firm with or without change in date of establishment of the firm after 01.01.2020 requires prior concurrence of RBI. Therefore, in case of any such changes in your firm after 01.01.2020, please inform us by email immediately to enable us to take up the matter with RBI for approval.

9. Provisions of Section 66B of the Finance Act, 1994 a service is taxable only when it is provided or agreed to be provided in the taxable territory. Further, as per Section 64 of the act *ibid*, the provisions of Goods & Service Tax are applicable to the whole of India.

10. We request you to commence the audit on **4<sup>th</sup> April, 2021 and complete by 15<sup>th</sup> April, 2021**. In case, on account of some reasons, it is not possible to meet the deadline, please let us know the details of pending branches immediately so that these can be re-allocated to some other Statutory Branch Auditors

11. Statutory Auditors may be advised to specifically report, to the Chief Executive Officer of the Bank, any matter suspected to be a fraud or fraudulent activity or any foul play in any transaction. In cases where the amount of fraud involved is Rs.100.00 Lakh or above.

12. This letter serves as Authority letter for commencement of audit. Names & Addresses of previous auditors of branches allotted is given in Annexure-F-3.

The consent given by an audit firm will be treated as irrevocable and requests if any, from the audit firms for changing the Bank, after giving the consent to the Bank concerned **will not be entertained.**

Thanking You,  
Chief Manager  
Punjab National Bank  
Finance Division, HO,  
New Delhi  
Encl: As above

Audit & Inspection Department

Central Office, 7<sup>th</sup> Floor, Maker Towers, F Wing, Cuffe Parade, Mumbai 400005

[e-mail id: caid.rbca@unionbankofindia.bank](mailto:caid.rbca@unionbankofindia.bank)

संदर्भ क्रमांक: लेपनि/समवर्ती लेखापरीक्षा/A&I:CCA:Fresh /1059-329/2023-24

दिनांक: DATE: 07.03.2024

प्रति / To :

AJOYDEEP & ASSOCIATES

H NO 10 , BANDHU NIWAS

GEETA PATH,LALGANESH, ODALBAKRA

KAMRUP,ASSAM,781034

Email: rsourav859@gmail.com

Ph No. 9101015166

प्रिय महोदय,

नया	FRESH
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विषय: की समवर्ती लेखा-परीक्षा (शाखा/इकाई का आईबीआर कोड: Chandmari, Guwahati 584134

Sub: Concurrent Audit of (IBR Code of the Branch/Unit: Chandmari, Guwahati 584134

हमारे बैंक की 584134 समवर्ती लेखा परीक्षक के रूप में आपकी नियुक्ति से संदर्भित सूचीकरण एवं हमारे नियुक्ति पत्र के संदर्भ में हमें यह सूचित करते हुए प्रसन्नता है कि आपके कार्यकाल को बैंक द्वारा दिनांक 01.04.2024 से 31.03.2025 तक निम्न शर्तों व निबंधनों के अधीन बढ़ा दिया गया है अथवा नयी नियुक्ति की गई है:

प्रारंभिक तौर पर समवर्ती लेखा परीक्षा का कार्यकाल चालू वित्तीय वर्ष के लिए है, चाहे नियुक्ति की तारीख कुछ भी हो। समवर्ती लेखा परीक्षक का अधिकतम लेखापरीक्षा कार्यकाल 3 वित्तीय वर्षों के लिए है, जो नीति दिशानिर्देशों के अनुसार समय-समय पर जेडएओ द्वारा प्रस्तुत सीए फर्मों की प्रदर्शन समीक्षा के अधीन है। सीए फर्मों को पैनेल में शामिल करने/नियुक्ति/नवीकरण/समाप्त करने का विवेकाधिकार बैंक के सक्षम प्राधिकारी यानी मु.प्र./म.प्र. (ले.प. एवं नि.) के विवेक पर है।

आपकी फर्म को देय पारिश्रमिक रू.30000 - (रुपये THIRTY THOUSAND ONLY मात्र) प्रति माह + सेवा कर होगा, जो स्रोत पर लागू कर कटौती के अधीन है। यह एक समेकित पारिश्रमिक होगा। बैंक यात्रा, होटल, खानपान, विराम, लेखन सामग्री तथा अन्य विविध व्यय जैसे व्ययों आदि का भुगतान नहीं करेगा। समवर्ती लेखापरीक्षा करार समाप्त होने की दशा में अपूर्ण माह हेतु पारिश्रमिक का भुगतान नहीं किया जाएगा। उक्त शाखा तथा संबंधित अंचलीय लेखापरीक्षा कार्यालय के पते निम्नानुसार हैं। क्षेत्रीय कार्यालयों के पते शाखा/अंचलीय लेखापरीक्षा कार्यालय से प्राप्त किये जा सकते हैं।

With further reference to empanelment and our appointment letter, appointing you as Concurrent Auditor at Chandmari, Guwahati 584134, We are glad to inform you that your term is extended or appointed a fresh from 01.04.2024 to 31.03.2025 on following terms & conditions.

Concurrent Audit tenure is initially for the current financial year irrespective of appointment date. Maximum audit tenure of concurrent auditor is for 3 Financial years, subject to performance review of CA firms submitted by ZAOs periodically as per the Policy guidelines. The discretion of empanelment/appointment/renewals/termination of CA firms is at the sole discretion of the competent authority of Bank i.e., CGM/GM ( A&I).

The remuneration payable to your firm shall be Rs.30000 /- (Rupees THIRTY THOUSAND ONLY ) per month + GST, subject to the deduction of applicable TDS. It is a consolidated remuneration.The Bank shall not pay any other expenses, such as travelling, lodging, boarding, halting, conveyance, stationery and other miscellaneous expenses, etc. In case of termination of the Concurrent Audit assignment, the remuneration for the incomplete month shall not be paid. The addresses of the Branch and respective Zonal Audit Office are given hereunder. The addresses of Regional Offices can be obtained from the Branch/Zonal Audit Office

शाखा का नाम Name of the Branch	संबंधित लेखापरीक्षा कार्यालयों के नाम / पते Name / Addresses of respective Audit Offices
यूनियन बैंक ऑफ इंडिया / Union Bank of India, शाखा/ Branch Chandmari, Guwahati 584134	यूनियन बैंक ऑफ इंडिया / Union Bank of India, अंचलीय कार्यालय/Zonal Audit Office - KOLKATA अं.ले.का. का मेल आईडी/ZAO Mail ID: zao.kolkata@unionbankofindia.bank
<p>यह लेखापरीक्षा 01.04.2024 से आरंभ होगी। इस लेखापरीक्षा समनुदेशन की अवधि 01.04.2024 से 31.03.2025 तक होगी, जो इस पत्र में उल्लिखित समाप्ति शर्त के अधीन होगी।</p> <p>आपको लेखापरीक्षा स्वीकार्य होने की सूचना इस पत्र की प्राप्ति के 7 (सात) दिन के भीतर संबंधित क्षेत्रीय कार्यालय, अंचलीय लेखापरीक्षा कार्यालय को देनी होगी, ऐसा न होने की दशा में यह समझा जाएगा कि आप उपर्युक्त समनुदेशन हेतु इच्छुक नहीं हैं तथा इस संबंध में अन्य कोई पत्राचार के बिना इसे स्वतः समाप्त समझा जाएगा।</p> <p>आपकी समवर्ती लेखापरीक्षा टीम का प्रमुख ऐसा सनदी लेखाकार होना चाहिए जिसे बैंकों के लेखापरीक्षा कार्य का अनुभव हो तथा उसके साथ ऐसे योग्य सहायक हों जो समवर्ती आधार पर लेखापरीक्षा का कार्य कर सकें। लेखापरीक्षा फर्म के अन्य भागीदार शाखा दौरे के दौरान समवर्ती लेखापरीक्षा का व्यक्तिगत रूप से पर्यवेक्षण करें। संबंधित सनदी लेखाकार (भागीदार) सप्ताह में कम से कम दो बार शाखा का दौरा करें। आप लेखापरीक्षा हेतु पर्याप्त संख्या में व्यक्ति / लेखापरीक्षा सहायकों की प्रतिनियुक्ति करें।</p> <p>लेखापरीक्षा सहायक/सीए (पार्टनर) की उपस्थिति दर्ज करने के लिए सिस्टम संचालित उपस्थिति रिपोर्ट लागू की जा रही है।</p> <p>आपको समवर्ती लेखापरीक्षा करने वाले, रिपोर्ट / विवरण / प्रमाणपत्र पर हस्ताक्षर करने वाले व्यक्तियों के नाम, उनके आद्याक्षर तथा नमूना हस्ताक्षर संबंधित शाखा, क्षेत्रीय कार्यालय तथा अंचलीय लेखापरीक्षा कार्यालय को प्रेषित करना होगा। भविष्य में किसी परिवर्तन की सूचना भी संबंधित शाखा, क्षेत्रीय कार्यालय तथा अंचलीय लेखापरीक्षा कार्यालय को प्रेषित की जानी चाहिए।</p> <p>आपको व्यक्तिगत खातों के लिए अपनी टिप्पणियों को नोट करना होगा और समवर्ती लेखापरीक्षा के लिए ईटीएचआईसी (eTHIC) मॉड्यूल में बिना किसी विलंब के तत्काल इसे अधिकृत करना होगा। प्राधिकृत करने के बाद, टिप्पणियों को तत्काल उनके अनुपालन के लिए शाखा/इकाई में भेजा जाएगा। एक बार शाखा अनुपालन पूरा हो जाने के बाद, अनुपालन की स्वीकृति/अस्वीकृति के लिए, वह टिप्पणी तत्काल लेखापरीक्षक के पास उपलब्ध होगी। लेखापरीक्षक को दैनिक आधार पर यह जांच करनी है कि उनके द्वारा प्राधिकृत अनुपालनों पर तत्काल कारवाई की जाती है।</p> <p><b>लेखा-परीक्षा के अनुपालन और समापन के लिए विस्तृत प्रक्रिया प्रवाह पहले से ही ईटीएचआईसी (eTHIC) में उपलब्ध है, लेखापरीक्षक अपने सुलभ संदर्भ के लिए प्रति डाउनलोड कर सकते हैं।</b></p> <p>आपसे अपेक्षित है कि जहां तक संभव हो, अनियमितताओं का तत्काल निराकरण सुनिश्चित किया जाए।</p> <p>समवर्ती लेखापरीक्षक को शाखा / इकाई प्रमुख के साथ विधिवत चर्चा करते हुए नीति दिशानिर्देशों के अनुसार निर्धारित निर्दिष्ट समय सीमा (अगले महीने की 10 तारीख) के भीतर लेखापरीक्षा के अनियमितताओं के समापन करना तथा रिपोर्ट जारी करना सुनिश्चित करनी होगी।</p> <p>रिपोर्ट जारी होने के बाद [अर्थात्. अगले महीने का 10वां दिन], शाखा को रिपोर्ट जारी होने के 15 दिनों के भीतर लेखापरीक्षा रिपोर्ट की लंबित टिप्पणियों का अनुपालन करना</p>	<p>The audit shall commence from 01.04.2024. The term of audit assignment will be for a period from 01.04.2024 to 31.03.2025 subject to the withdrawal clause stated in this letter.</p> <p>You are required to intimate the acceptance of audit assignment to the respective Regional office and Zonal Audit Office within 7 (seven) days of receipt of this letter failing which, it shall be presumed that you are not interested in the aforesaid assignment and the same shall stand cancelled automatically without any further correspondence in the matter.</p> <p>A Chartered Accountant, who has the experience of the audit work of banks, should head your Concurrent Audit team, along with qualified assistants to attend to the audit work concurrently. The partner(s) of the audit firm should supervise the Concurrent Audit of the branch during their visits to the branch, in person. The Chartered Accountant (partner) should visit the branch at least twice a week. You should daily depute sufficient number of persons / audit assistants for the audit.</p> <p>System driven attendance report is being implemented to record the attendance of Audit assistant/CA(partner)</p> <p>You are required to furnish the names, initials and specimen signatures of the persons who will be conducting the Concurrent Audit, signing the reports / statements / certificates to the concerned branch, Regional Office and Zonal Audit Office. Any change in future should also be furnished to the concerned branch, Regional Office, Zonal Audit Office.</p> <p>You are required to note your observations for individual accounts and immediately authorise the same without delay in eTHIC module for Concurrent Audit. After authorisation, the remarks will be moved to the Branch/Unit for their compliances on a real time basis. Once Branch compliances are completed, the remarks will be available with auditor immediately for his acceptance/rejection of the compliances. Auditor on daily basis has to check the compliances to be authorised by him has to be attended immediately.</p> <p><u>The detailed process flow for compliance and closure of audit already available in eTHIC, Auditors can download the copy for their ready reference.</u></p> <p>You are required to ensure that, as far as possible, the irregularities are complied by the Branch within the possible shortest time.</p> <p>Concurrent Auditor to ensure wrap up of the audit and report release within the specified timelines prescribed in policy (10<sup>th</sup> of the succeeding month) duly discussing with the Head of the Branch/Unit. At any point of time report release shall not be kept pending.</p> <p>After report release [i.e. 10<sup>th</sup> Day of succeeding month], Branch to comply the pending observations of Audit report within 15 days of report release. Auditor has to sensitise</p>

होगा। लेखापरीक्षक को रिपोर्ट जारी होने के 15 दिनों के भीतर सभी टिप्पणियों का पालन करने हेतु शाखा को संवेदनशील बनाना होगा। यदि शाखा द्वारा 15 दिनों के भीतर 100% अनुपालन नहीं दिया गया, तो क्षेत्रीय कार्यालय अगले 15 दिनों के भीतर ऐसे सभी ओपन आइटम का अनुपालन सुनिश्चित करेगा [अर्थात रिपोर्ट जारी होने की तारीख से 30 दिन]। शाखा द्वारा अनुपालन के बाद, लेखापरीक्षक अनुपालन की जांच सुनिश्चित करेगा।

जहां कहीं भी बैंक या लेखापरीक्षक द्वारा पूर्व सूचना पर लेखापरीक्षा असाइनमेंट वापस ले लिया जाता है, लेखापरीक्षक को सभी पहलुओं, यानी अनुपालन और क्लोजर में उक्त अवधि तक लेखापरीक्षा से संबंधित कार्य पूरा करना होता है।

उपरोक्त मामले में किसी भी शिकायत के लिए मु.म.प्र./म.प्र. (लेप एवं नि.) सक्षम प्राधिकारी हैं।

समवर्ती लेखापरीक्षक हमारे विभाग (अर्थात, लेखापरीक्षा एवं निरीक्षण विभाग) की लिखित सहमति प्राप्त किए बिना शाखा/विभाग की ओर से कोई अन्य गतिविधि संचालित करने का उत्तरदायित्व नहीं लेंगे।

**नवनियुक्त समवर्ती लेखापरीक्षक को बैंक के समवर्ती लेखापरीक्षा समनुदेशन को स्वीकार करने से पहले बैंक को केंद्रीय सांविधिक लेखापरीक्षकों/सांविधिक शाखा लेखापरीक्षकों के चयन की स्थिति का प्रकटन करना है। उपरोक्त तथ्य का प्रकटन करने में विफल रहने पर मामले को आईसीएआई/आरबीआई के पास भेजा जाएगा।**

**कार्यकाल के नवीनीकरण के मामले में, लेखा परीक्षक को समवर्ती लेखापरीक्षा के कार्यभार के नवीनीकरण को स्वीकार करने से पहले बैंक को सूचित करना होगा।**

लेखापरीक्षक यूनियन बैंक ऑफ इंडिया का कोई अन्य लेखापरीक्षा नहीं करेंगे, जैसे एएसएम आदि। लेखापरीक्षक समवर्ती लेखापरीक्षा कार्य को स्वीकार करने से पहले बैंक को पूर्व सूचना देंगे।

**संबंधित लेखापरीक्षक क्या करें तथा क्या न करें विवरण पर हस्ताक्षर करेंगे तथा उसे संबंधित शाखा/ लेखापरीक्षा किए जाने वाले कार्यालय तथा उपर्युक्त अंचलीय लेखापरीक्षा कार्यालय को प्रस्तुत करेंगे।**

आपको रिपोर्टिंग प्रारूपों में न्यूनतम लेखापरीक्षा कार्यक्रम (अनुबंध-1) के अलावा दिशानिर्देश / जाँचकर्ताओं के आधार पर अपनी टिप्पणियाँ प्रस्तुत करनी होंगी। आपको निम्नलिखित जानकारी भी प्रस्तुत करनी होगी:

1. त्वरित सुधार और साथ ही प्रभावित सुधार हेतु शाखा को जारी ज्ञापन का विवरण।
2. एसएमए-1, एसएमए-2, एसएमए और पुनर्गठित संवर्ग खातों के यथोचित वर्गीकरण को सत्यापित/ प्रमाणित करें।
3. आंतरिक लेखा परीक्षण/ भारिबै निरीक्षण/ सांविधिक लेखा परीक्षण रिपोर्ट और पूर्व समवर्ती लेखा परीक्षण रिपोर्ट में दर्शायी गई गंभीर अनियमितताओं की वर्तमान स्थिति को मासिक समवर्ती लेखा परीक्षण रिपोर्ट का भाग बनाया जाए।
4. रु. 1.00 करोड़ और उससे अधिक के बड़े उधारकर्ता खातों की तिमाही स्थिति रिपोर्ट निदेशक मण्डल की लेखापरीक्षा समिति (एसीबी) के निदेशानुसार, बड़े उधारकर्ता खातों पर स्थिति रिपोर्ट को भी निम्नानुसार अग्रेषित किया जाना चाहिए:

अग्रिम स्वीकृतकर्ता प्राधिकारी  
Advances sanctioned by

ऋण अनुमोदन समिति - 1 (सी ए सी - 1)  
Credit Approval Committee I (CAC I)

the Branch to comply all the observations within 15 days of report release. If 100% compliances were not given by the Branch within 15 days, Regional Office to ensure compliance of all such open items within another 15 days [i.e. 30 days from report release date]. After compliance by the branch, auditor shall ensure vetting of compliance.

Wherever the audit assignment is withdrawn, either by the Bank or by the auditor on prior intimation, the auditor has to complete the audit related work up to the said period in all aspects, i.e compliance and closure.

CGM/GM (A&I) is the competent authority for any grievances in the above matter.

Concurrent Auditors shall not undertake any other activities on behalf of the Branch/Department without obtaining the concurrence of our Department (i.e., Audit & Inspection Department) in writing.

Concurrent Auditors freshly appointed to disclose the status on selection of Central Statutory Auditors/ Statutory Branch Auditor well in advance to the Bank, before accepting Concurrent Audit Assignment of the Bank. Failure to disclose the above fact will be referred to ICAI/RBI.

In case of renewal of the tenure, the auditor has to inform the Bank well before accepting the renewal of the Concurrent Audit assignment.

The Auditors shall not be doing any other audit of Union Bank of India, such as ASM etc. Auditors shall give prior intimation to the bank before accepting their Concurrent Audit Assignment.

The Auditors shall sign the Do's and Don'ts statement and submit the same to the Branch / Auditee Office and to above Zonal Audit Office.

You are required to submit your observations based on the guidelines / checklists in addition to Minimum Audit Program (Annexure - I) in reporting formats. You are required also to submit the following:

1. Statement showing memoranda issued to the branch for spot rectification and also the rectification effected;
2. Verify/Certify correctness of classification of SMA-1, SMA-2, SMA and Restructured category accounts.
3. Present status of the serious irregularities reflected in Internal audit / RBI inspection / Statutory Audit reports and previous Concurrent Audit reports, should form part of the monthly Concurrent Audit reports;
4. The Quarterly Status reports on large borrowal accounts with exposure of Rs.1.00 crore and above. As per the directives of the Audit Committee of the Board of Directors (ACB), the copies of the Status Reports on large borrowal accounts should also be forwarded as under:-

स्थिति रिपोर्ट निम्नलिखित को अग्रेषित की जाए: Status Reports to be forwarded to:

महाप्रबंधक (एमएसएमई)  
General Manager (MSME)

<p>ऋण अनुमोदन समिति - 2 (सी ए सी -2) Credit Approval Committee II (CAC II)</p>	<p>यूनियन बैंक ऑफ इंडिया Union Bank of India 4थी मंजिल / 4th floor, 239, विधान भवन मार्ग/ Vidhan Bhavan Marg, नरीमन पॉइंट / Nariman Point, मुंबई / Mumbai - 400 021</p>
<p>अंचल स्तरीय ऋण समिति Zonal level Credit Committee</p>	<p>क्षेत्र महाप्रबंधक कार्यालय / Office of Field General Manager/</p>
<p>क्षेत्र स्तरीय ऋण समिति / Regional level Credit Committee</p>	<p>संबन्धित क्षेत्रीय कार्यालय Respective Regional Office</p>
<p>5. ऋण सुविधा प्राप्त/मंजूरी वाले खातों सहित विभिन्न खातों में परिचायक का सत्यापन कर लिए जाने का प्रमाणपत्र जारी किया जाए। साथ ही आपको बैंक की आवश्यकतानुसार बगैर किसी प्रमाणन शुल्क के विभिन्न प्रमाणपत्र जैसे एनपीए प्रावधान, बीमा कवरेज, पीएण्डएल खाते, एएलएम, सीआरएआर, डीआईसीजीसी, एएफएआर, टेक्स लेखापरीक्षा के संबंध में प्रमाणन अथवा बिना किसी प्रमाणन शुल्क के बैंक द्वारा मांगा गया अन्य कोई प्रमाण पत्र उपलब्ध कराने होंगे। सभी आवश्यक प्रमाणपत्र जिसमें बहियों की तिमाही, अर्ध- वार्षिक, वार्षिक लेखाबंदी शामिल है, जो आडिट फर्म के समवर्ती लेखा परीक्षण का एक भाग है, बगैर किसी अतिरिक्त प्रमाणन शुल्क के अपने पत्र शीर्ष पर देना होगा। सांविधिक/अधिदेशी आवश्यकताओं के अनुसार कोई अन्य प्रमाण पत्र बिना किसी अतिरिक्त प्रमाणन शुल्क के समवर्ती लेखा परीक्षक द्वारा प्रस्तुत किया जाना है।</p> <p>6. समवर्ती लेखा परीक्षकों को उनकी समनुदेशन अवधि के दौरान बैंक की किसी भी शाखा हेतु ऋण संबंधी प्रस्ताव प्राप्त करने / संग्रहित करने की अनुमति नहीं दी जाएगी।</p> <p>7. यदि समवर्ती लेखा परीक्षकों द्वारा कोई गंभीर अनियमितताएँ अथवा कुप्रथाएँ पायी जाती हैं, जिसके परिणाम स्वरूप बैंक को हानि अथवा जोखिम बढ़ने की संभावना होती है तो ऐसे मामलों में उनके द्वारा 'प्राथमिक रिपोर्ट' शाखा प्रमुख/ आडिट विभाग के प्रमुख की टिप्पणी सहित, लेखा परीक्षा एवं निरीक्षण विभाग, मुंबई को प्रस्तुत की जाएगी। विभाग द्वारा संदर्भित रिपोर्ट की जांच की जाएगी और यदि आवश्यक हुआ तो समवर्ती लेखा परीक्षक को इस मामले में सम्पूर्ण टिप्पणी के साथ 'विशेष रिपोर्ट' केंद्रीय लेखा परीक्षा एवं निरीक्षण विभाग, मुंबई व संबन्धित क्षेत्र/अंशका को प्रतिलिपि देते हुए प्रस्तुत करने हेतु सलाह दी जाएगी।</p> <p>8. दिशानिर्देशों में कवर किए गए सभी बिंदु आपकी रिपोर्ट में भी शामिल किए जाने चाहिए।</p> <p>9. दिशानिर्देशों के अनुसार अवैयक्तिक खातों के सत्यापन और अवैयक्तिक खातों में लंबित बकाया प्रविष्टियाँ और उनके औचित्य पर विस्तृत रिपोर्ट प्रस्तुत करें। रुपये 50000/- एवं अधिक की प्रविष्टियों के संबंध में विशेष रूप से इन प्रविष्टियों के समायोजन हेतु शाखा द्वारा की गई कार्रवाई पर अपनी टिप्पणी के साथ रिपोर्ट करें।</p> <p>10. आपकी ओर से अनियमितताओं का पता लगाने में किसी प्रकार के दुराचरण/ लापरवाही/ अनुचित प्रथा/कमी पाए जाने पर बैंक को अधिकार है कि वह समय-समय पर जारी दिशानिर्देशों के अनुसार इस मामले को आईसीएआई/ भारिबैं को रिपोर्ट करे और नियामक संस्था के समक्ष आपके विरुद्ध शिकायत दर्ज करे।</p> <p>11. आपके द्वारा प्रस्तुत प्रमाणपत्र को समय-समय पर हमारे द्वारा निर्णय लेने इनपुट के रूप में उपयोग किया जाएगा। हम उल्लेख करना चाहेंगे कि यदि आपके द्वारा प्रस्तुत प्रमाणपत्र असत्य और तथ्यहीन पाए जाने के कारण बैंक को किसी प्रकार का नुकसान होता है तो हमारे द्वारा आवश्यकतानुसार मामले की छानबीन करने और ज़िम्मेदारी तय करने हेतु स्पष्टीकरण प्राप्त किया जा सकता है। यदि इस मामले में आपकी ओर से कोई लापरवाही अथवा किसी व्यक्ति के साथ कोई साठ-गांठ के कारण बैंक को आर्थिक क्षति/नुकसान होता है भारिबैंक से प्राप्त सूचना के अनुसार सभी सदस्य बैंकों के बीच परिचालित करने हेतु आपका नाम भारिबैंक को सावधानी सूची में शामिल करने हेतु अनुशंसित किया जा सकता है। भारिबैंक द्वारा भारिबैंक को ऐसा करने के लिए अनिवार्य किया गया है।</p> <p>12. सीए फर्म द्वारा प्रस्तुत सभी मासिक / त्रैमासिक / अर्ध-वार्षिक रिपोर्ट और दिए गए आवश्यक प्रमाण पत्र पर विशिष्ट दस्तावेज पहचान संख्या (यूडीआईएन) दिये जाने चाहिए।</p>	<p>5. A Certificate to the effect that the introductions in various accounts, including the accounts which have been sanctioned / granted credit facilities, have been verified. Further, you have to provide various certificates to the Bank like NPA provisioning, insurance coverage, P&amp; L Accounts, ALM, CRAR, DICGC, LFAR, Certification regarding Tax Audit or any other certificates as desired by Bank without any certification fees. All necessary certificates including quarterly, half-yearly, annual closing of Book of Accounts that need to be given by audit firm as a part of Concurrent Audit Assignment shall be given under its letter head without any additional certification fee. Any other certificates as per statutory/mandatory requirements are to be submitted by the Concurrent Auditor without any additional certification fee.</p> <p>6. Concurrent Auditors shall not be permitted to mobilize any credit related proposals to any of the Branches of the Bank during their period of assignment.</p> <p>7. In case you observe any abnormal/serious irregularities or mal-practices, which may result in loss or jeopardize interest of the Bank, you will submit 'Preliminary Report' to Central Audit &amp; Inspection Dept, after incorporating views of the Branch Head/Head of Auditee Department. The Department shall vet the report and, if deemed fit, advise Concurrent Auditor to submit special report with all observations to concerned branch under copy to Audit &amp; Inspection Dept. and concerned RO/ZAO for further course of action.</p> <p>8. All the points covered in the Guidelines should be covered in your reports.</p> <p>9. Guideline also calls for the verification of impersonal accounts and submitting detailed report on long outstanding entries in impersonal accounts and its genuineness. The same should be reported /submitted, preferably for entries of Rs.50000/- &amp; above, with observations on the steps taken by the branch to liquidate the same.</p> <p>10. In case of misconduct / negligence / unfair practice/lacuna in detecting irregularities on your part, Bank has the right to report the matter to ICAI/RBI as per the guidelines from time to time and lodge complaint against you before regulatory bodies.</p> <p>11. Your certificates are being used as an input for our decision making from time to time. We would like to state that in the event your certificate turns out to be untrue and factually incorrect causing loss to the Bank, we may seek such clarification as may be required to investigate the matter and fix the responsibility. In the event, it is established that there was gross negligence on your part or you had colluded with anybody in causing pecuniary damage/loss to the Bank, we may recommend your name for including in the caution list being maintained by the IBA for circulation amongst member banks as per the advice received from RBI. IBA has been mandated by RBI to do so.</p>

13. समवर्ती लेखापरीक्षा फर्म को समवर्ती लेखापरीक्षा का संचालन करते समय प्रासंगिक मानक लेखा-परीक्षा (एसए) का पालन करना सुनिश्चित करना है।

आपसे अपेक्षित है कि रुपये 10.00 लाख से अधिक ऋण सीमा / बकाया वाले खातों के संबंध में स्टॉक/ प्राथमिक प्रतिभूतियों का शाखा के प्राधिकारियों के साथ नगर निगम सीमा के भीतर प्रत्येक तिमाही में एक बार सत्यापन करें। शहर सीमा के बाहर स्थित गोदामों के मामलों में जब कभी भी आपको ऐसा प्रतीत हो कि बैंक के हितों को सुरक्षित करने हेतु स्टॉक/ प्राथमिक प्रतिभूतियों का निरीक्षण आवश्यक है तो आप ऐसे मामलों में तुरंत संबंधित शाखा, क्षेत्रीय कार्यालय व लेखा परीक्षा कार्यालय से संपर्क कर सकते हैं।

आपके द्वारा प्रतिवर्ष यथा 31 दिसंबर की स्थिति को इस आशय से भी सत्यापित किया जाना अपेक्षित है कि 'जिलानी एवं घोष समितियों' की संस्तुतियों का शाखा स्तर पर अनुपालन किया जा रहा है अथवा नहीं। समेकन के उद्देश्य से संबंधित क्षेत्रीय कार्यालय को प्रस्तुत की जाने वाली आपकी दिसंबर तिमाही की रिपोर्ट के साथ पूर्ण रूप से भरा हुआ रिपोर्टिंग फॉर्म भी प्रस्तुत किया जाना चाहिये। उक्त रिपोर्टिंग फॉर्म की प्रति संबंधित अंचलीय लेखापरीक्षा कार्यालय को भी सूचनार्थ भेजी जानी चाहिये।

चूंकि बैंक की शाखाओं द्वारा विदेशी विनिमय का कारोबार भी किया जाता है, अतः शाखा के लेखापरीक्षा के लिये चुने गये अधिकारी को विदेशी विनिमय का ज्ञान भी होना आवश्यक है।

भारतीय रिज़र्व बैंक के दिशानिर्देशों के अनुसार, शाखा में पाये जाने वाले किसी भी धोखाधड़ीपूर्ण क्रियाकलाप, संदिग्ध एवं गड़बड़ लगने वाले संव्यवहार या किसी प्रकार की धोखाधड़ी के मामले की रिपोर्ट मुख्य महाप्रबंधक, केंद्रीय लेखापरीक्षा एवं निरीक्षण विभाग, केंद्रीय कार्यालय (सैफाबाद, पट्टभि भवन, हैदराबाद, तेलंगाना - 500004) भारतीय रिज़र्व बैंक को साथ साथ विनिर्दिष्ट रिपोर्टिंग की जानी अपेक्षित है। जानबूझकर की गयी लापरवाही या धोखाधड़ी को अनदेखा करने पर उक्त का दायित्व लेखापरीक्षक पर होगा।

कृपया नोट करें कि, जब भी संबंधित राशि रुपये 100.00 लाख या उससे अधिक हो, तो उक्त की रिपोर्ट भारतीय रिज़र्व बैंक के केंद्रीय कार्यालय, मुंबई स्थित बैंकिंग पर्यवेक्षण विभाग को की जानी चाहिये तथा शेष मामलों में रिपोर्टिंग भारतीय रिज़र्व बैंक के संबंधित क्षेत्रीय कार्यालय, कफे परेड मुम्बई तथा तथा बैंक के लेखापरीक्षा एवं निरीक्षण विभाग, सीओ अनेक्स, सैफाबाद, हैदराबाद को की जानी चाहिये।

कृपया उपरोक्त को नोट करें एवं सम्यक सावधानी बरतें तथा सुनिश्चित करें कि उक्त रिपोर्टिंग तथ्यों पर आधारित है।

लेखापरीक्षक द्वारा यथासंभव लेखापरीक्षा के दायरे में आने वाली सभी मदों की जांच की जानी चाहिये। आपकी रिपोर्ट में ग्राहकों से स्टाफ का व्यवहार, असामान्य संव्यवहार, पासवर्ड तथा आई डी का परस्पर लेन-देन तथा अन्य ऐसे संवेदनशील मामले जो लेखापरीक्षक को बैंक प्रबंधन को सूचित करने आवश्यक प्रतीत होते हों, आदि स्पष्टतया उल्लिखित होने चाहियें।

यह भी अपेक्षा की जाती है कि आपकी चालू माह की रिपोर्ट में यह भी वर्णन होना चाहिये कि पिछली लेखापरीक्षा /पिछली लेखापरीक्षा रिपोर्टों तथा चालू माह में जारी मेमोरैंडों में वर्णित अनियमितताओं को किस हद तक दूर कर लिया गया है या सुधारने/नियमित करने के प्रयास किये गये हैं।

मासिक/त्रैमासिक/छमाही रिपोर्टें, रुपये 1.00 करोड़ एवं उससे अधिक के अग्रिम खातों की तिमाही स्टेटस रिपोर्टों की प्रतियां निम्नानुसार अगले माह के 10वें दिनों के भीतर प्रस्तुत कर दी जानी चाहिये।

12. All monthly/quarterly/half-yearly reports submitted and necessary certificates given by CA firm should carry Unique Document Identification Number (UDIN).

13. Concurrent Audit firm must ensure to follow relevant Standard on Auditing (SA) while conducting Concurrent Audit.

You are required to carry out verification of stocks / prime securities along with the branch officials once in a quarter within the municipal limits, in respect of accounts with limit / outstanding exceeding Rs.10 lacs. In case of outstation godowns, whenever you feel that an inspection / verification of stocks / prime securities is necessary to safeguard the interest of the Bank, you shall immediately take up the matter with respective Branch, Regional Office & Zonal Audit Office.

You are also required to verify, as of 31st December every year, the implementation, at the branch level, of the recommendations made by the 'Jilani and Ghosh Committees'. The duly filled in reporting format should be submitted along with your quarterly report for December to the respective Regional Office for consolidation. A copy of the reporting format should also be endorsed to the respective Zonal Audit Office for information.

Since Bank's branches also have forex business, the persons undertaking branch audit should possess knowledge to audit forex transactions.

In terms of the directives from RBI you are advised to specifically report, simultaneously, to the Chief General Manager, Audit & Inspection, CO-Annex, (World Trade Centre, Mumbai, Maharashtra - 400005) of the Bank and the Reserve Bank of India, any matter susceptible to be fraud or fraudulent activity or any foul play in any transactions. Any deliberate failure on the part of the Auditor should render himself liable for action.

Please note, only when the amount involved is Rs 100.00 lacs and above, the reporting should be done to the Reserve Bank of India, Department of Banking Supervision, Central Office, Mumbai and the remaining cases may be reported to Department of Banking Supervision at the concerned Regional Office of Reserve Bank of India, Cuffe Parade Mumbai & A&I, CO Annex, Mumbai, Maharashtra of the Bank.

Please take note of the above, exercise due diligence and ensure that such reports are based on statements of facts.

The Auditor should adhere to the audit coverage strictly as per the scope of the audit. Your report should bring out in clear terms any other observation viz. staff behaviour with customers, abnormal transactions, sharing of password & IDs, other sensitive matters which you feel are necessary for information of the Bank's Management.

It is also desired, your report for current month should reveal the extent to which audit irregularities reported in previous / earlier audit reports and memoranda issued during current month/ previous months have been rectified and / or steps initiated by the branch for rectification / regularization.

Copies of Monthly / Quarterly / Half-yearly reports, Quarterly status reports on advances accounts with exposure of Rs.1.00 crore & above shall be submitted by 10<sup>th</sup> day of the succeeding month as under.

शाखा श्रेणी	रिपोर्टें प्रस्तुत की जानी है	Branch Category	Reports are to be submitted to -----
लार्ज कॉर्पोरेट शाखाएँ (एलसीबी)	एल सी बी, संबन्धित अंचलीय लेखापरीक्षा कार्यालय, लार्ज कॉर्पोरेट वर्टिकल एवं डीएफबी	LCBs	LCBs, Respective Zonal Audit Office, Large Corporate Vertical and DFB
मिड कॉर्पोरेट शाखाएँ (एमसीबी)	एमसीबी, संबन्धित अंचलीय लेखापरीक्षा कार्यालय एवं क्षेत्रीय कार्यालय, मिड कॉर्पोरेट वर्टिकल (एमसीबी) एवं 'बी' संवर्ग एमसीबी के मामलों में डीएफबी	Mid Corporate Branches (MCB)	MCBs, Respective Zonal Audit Office and Regional office, Mid Corporate Vertical (MCV) and DFB in case of 'B' category MCBs
'बी' संवर्ग शाखाएँ	'बी' संवर्ग शाखा, संबन्धित अंचलीय लेखापरीक्षा कार्यालय, क्षेत्रीय कार्यालय एवं डीएफबी	'B' Category branches	'B' Category branch, Respective Zonal Audit Office, Regional office and DFB
ट्रेजरी	ट्रेजरी, डीएफबी, लेप. एवं नि.	Treasury	Treasury, DFB, A&I
वोस्ट्रो शाखा	वोस्ट्रो शाखा मुंबई, अंचलीय लेखापरीक्षा कार्यालय मुंबई, क्षेत्रीय कार्यालय मुंबई (दक्षिण) एवं डीएफबी	Vostro branch	Vostro branch Mumbai, Zonal Audit Office Mumbai, Regional Office Mumbai (south) and DFB
एम एल पी	एम एल पी, संबन्धित अंचलीय लेखापरीक्षा कार्यालय, क्षेत्रीय कार्यालय एवं एमएसएमई विभाग	MLPs	MLPs, Respective ZAO, Regional Office & MSME Department
अन्य सभी शाखाओं के संबंध में	शाखा, संबन्धित अंचलीय लेखापरीक्षा कार्यालय एवं क्षेत्रीय कार्यालय	In respect of all other branches	Branch, Respective Zonal Audit Office and Regional Office
डाटा सेंटर एवं स्वीफ्ट प्रक्रिया लेखापरीक्षा	डीआईटी एवं आईएस लेखापरीक्षा, लेप. एवं नि का प्रभारी	Data Centre and Swift Process audit	DIT and In-charge IS Audit, A&I
के का वर्टिकल अथवा इनके प्रभाग	इकाई के का का संबन्धित विभाग एवं अंचलीय लेखापरीक्षा कार्यालय	CO Vertical or its Section/s	Unit / concerned Department at CO and Zonal Audit Office
सेवा शाखा	सेवा शाखा, संबन्धित अंचलीय लेखापरीक्षा कार्यालय एवं क्षेत्रीय कार्यालय	Service Branch	Service Branch, Respective RO, Respective Zonal Audit Office
आर एल पी	आर एल पी, संबन्धित अंचलीय लेखापरीक्षा कार्यालय, क्षेत्रीय कार्यालय एवं सीआरबीडी, के. का.	RLPs	RLPs, Respective ZAO, Regional Office & CRBD, CO
यू एस के	यू एस के, संबन्धित अंचलीय लेखापरीक्षा कार्यालय, क्षेत्रीय कार्यालय एवं ग्रामीण कृषि, केंद्रीय कार्यालय	USKs	USKs, Respective ZAO, Regional Office & Agri Business, CO
चुनिदा क्षेत्रीय कार्यालय	क्षेत्रीय कार्यालय, एफ जी एम मो, संबन्धित अंचलीय लेखापरीक्षा कार्यालय & लेखापरीक्षा एवं निरीक्षण	Select Regional Offices	RO, FGMO, Respective ZAO & A&I
मुद्रा तिजोरी	मुद्रा तिजोरी, संबंधित के. का., संबंधित आंचलिक लेखापरीक्षा कार्यालय	Currency Chest	Currency Chest, Respective RO, Respective Zonal Audit Office
एस ए एम बी	एस ए एम बी, संबन्धित अंचलीय लेखापरीक्षा कार्यालय, एफ जी एम मो एवं एस ए एम वि, सी ओ	SAMBs	SAMBs, Respective ZAO, FGMO & SAMV, CO
ए आर बी	ए आर बी, संबन्धित अंचलीय लेखापरीक्षा कार्यालय, संबन्धित क्षेत्रीय कार्यालय, एस ए एम वि, सी ओ	ARBs	ARBs, Respective ZAO, Regional Office & SAMV, CO

यदि किसी महीने की 10वीं तारीख तक लेखा परीक्षा शुरु नहीं होता है एवं लेखापरीक्षा रिपोर्ट समय पर प्रस्तुत नहीं की जाती है तो बैंक को अधिकार होगा कि दंड स्वरूप वह

If the audit does not start within 10<sup>th</sup> of particular month and the Audit report is not submitted in time, Bank will be entitled to take penal action against you including

<p>आपका आर्थिक भुगतान रोक सके, दिये गये कार्य को वापस ले ले, अथवा आपका नाम विनियमनकारी संस्थाओं और भारतीय बैंक संघ, भारतीय रिज़र्व बैंक को रिपोर्ट करे।</p> <p>लेखापरीक्षा फर्म महीने के प्रथम दिन पर लेखापरीक्षा शुरू करने के लिए और मासिक / तिमाही / छमाही के पूरा होने के निर्धारित अवधि के भीतर अर्थात् 10 दिनों के भीतर, संरचित प्रारूपों में मासिक / त्रैमासिक / अर्धवार्षिक रिपोर्ट प्रस्तुत करेगी। सीए फर्म की समीक्षा के समय किसी भी लगातार देरी को नकारात्मक रूप से देखा जायेगा और बैंक को यहां नीचे वर्णित के अनुसार भुगतान के रूप में जुर्माना लगाने का अधिकार भी है:</p> <p>रिपोर्ट प्रस्तुत करने में देरी को गंभीरता से देखा जाएगा और यदि रिपोर्ट अगले महीने की 10 तारीख के बाद प्रस्तुत की जाती है तो 10% का जुर्माना काटा जाएगा। यदि 15वें दिन के बाद रिपोर्ट प्रस्तुत की जाती है, तो देय शुल्क से 20% का दंड काट लिया जाएगा।</p> <p>शाखा के स्टाफ द्वारा लेखापरीक्षकों को पूर्ण सहयोग दिया जाना चाहिये तथा उन्हें यथावश्यक रिकार्ड/परिपत्र/शाखा को दिये गये दिशानिर्देश तथा नियमित लेखापरीक्षा को सफल बनाने हेतु शाखा का एक प्रतिनिधि उपलब्ध कराया जाना चाहिये। शाखा की ओर से किसी प्रकार का असहयोग अथवा किसी कठिनाई को संबंधित नियंत्रक कार्यालय/अंचलीय लेखा परीक्षा कार्यालय के ध्यान में लाया जाना चाहिये।</p> <p>आपसे अनुरोध किया जाता है कि अपने प्रतिनिधि को कड़े निर्देश दें कि नियमित लेखापरीक्षा के समय आपके प्रतिनिधि द्वारा अग्रिमों से संबंधित किसी प्रतिभूति दस्तावेज़ पर न तो हस्ताक्षर किये जायें और न ही किसी प्रकार का निशान, आद्याक्षर आदि किये जायें। ऐसा करने से इन दस्तावेज़ों की न्यायालय के समक्ष वैधता नहीं होती है। शाखा छोड़ने से पहले सभी प्रतिभूति दस्तावेज़ शाखा के स्टाफ को सौंपे जाने चाहिये।</p>	<p>nonpayment of the remuneration, termination of the assignment and reporting your name to professional /regulatory bodies and IBA, RBI etc.</p> <p>Audit firms to start the audit on 1<sup>st</sup> day of the month and shall submit monthly/quarterly/half-yearly reports in structured formats within stipulated period i.e. within 10 days of the completion of month /quarter /half-year. Any persistent delay shall be viewed negatively at the time of review of the CA firm &amp; Bank also reserves the right to levy penalty as specified hereunder:</p> <p>Delayed submission of reports will be viewed seriously and a penalty of 10% will be deducted if the report is submitted after 10<sup>th</sup> of the succeeding month. In case the report is submitted after 15<sup>th</sup>, penalty of 20% will be deducted from the fees payable.</p> <p>The Branch officials shall extend full co-operation and make available all the records and necessary circulars / guidelines to you / your representatives for smooth conduct of the Concurrent Audit. The difficulties, if any, or non-cooperation by the staff should be brought to the notice of controlling office/Zonal Audit Office under whose jurisdiction the branch falls.</p> <p>You are requested to strictly instruct your representatives not to mark / sign / initial the security documents, pertaining to advances, during the course of the Concurrent Audit. Any such marking / initialing / signing may render these documents not enforceable at the Court of Law. The security documents should be properly handed over to the Branch officials before leaving the Branch.</p>
<p>हक विलेखों/उधारकर्ताओं/गारंटर्स की वास्तविकता को जानने के उद्देश्य से आप द्वारा अग्रिम खातों की औचक रूप से जांच की जानी चाहिये। तीसरे पक्ष की प्रतिभूतियों पर विशेष ध्यान दिया जाना चाहिये। आपसे यह भी अपेक्षा की जाती है कि आप क्रेडिट कार्ड/ए टी एम/डेबिट कार्ड से संबंधित नियमों की अनुपालना की भी जांच करें।</p> <p>लेखापरीक्षा रिपोर्ट में शाखा के सभी पहलुओं/अंचलीय लेखापरीक्षा कार्यालय की कार्यशैली के साथ-साथ विस्तार पटल के संव्यवहारों/विदेशी विनिमय प्रभाग/ यदि शाखा से कोई अन्य प्रभाग संलग्न हो, उन सभी का विस्तृत वर्णन होना चाहिये।</p> <p>आप द्वारा कैलेंडर माह के आधार पर अपने खर्च का बिल इस प्रमाणपत्र के साथ, कि सभी रिपोर्टें शाखा तथा नियंत्रक कार्यालयों, यथा अंचलीय लेखापरीक्षा कार्यालय, क्षेत्रीय कार्यालय को प्रस्तुत कर दी गयी हैं, शाखा प्रबंधक के समक्ष प्रस्तुत किया जाना चाहिये। कृपया नोट करें कि रिपोर्टों का देर से प्रस्तुत किया जाना नियमित लेखापरीक्षा के उद्देश्य को विफल कर देता है। अतः सक्षम प्राधिकारी द्वारा शाखाओं को सलाह दी गयी है कि रिपोर्ट देर से प्रस्तुत किये जाने की स्थिति में वे बिलों का भुगतान न करें।</p> <p>आपकी फर्म उस किसी भी गलती को न पकड़ पाने के लिये, जो कि लेखापरीक्षा के दौरान निकाली जा सकती थी, तथा उससे बैंक को किसी प्रकार का नुकसान हो सकता था, उत्तरदायी एवं जिम्मेदार होगी। समवर्ती लेखा परीक्षा के दौरान हुए लेन देनों से संबंधित कृत्य- अकृत्य, जिनके सत्यापन की अपेक्षा की जाती है, के लिए भी आपकी फर्म उत्तरदायी होगी।</p> <p>समवर्ती लेखा परीक्षक को निम्नलिखित सुनिश्चित करना है:</p> <p>सदैव ग्राहक डेटा/सूचना की गोपनीयता, यहां तक कि अनुबंध की समाप्ति या समाप्त किए जाने के बाद भी और यदि सुरक्षा का कोई उल्लंघन और ग्राहक से संबंधित जानकारी का रिसाव होता है, तो समवर्ती लेखा परीक्षक ऐसी चूक के लिए उत्तरदायी है।</p>	<p>You are required to check the borrowal accounts on random basis to verify the genuineness of title deeds, borrowers and guarantors. Particular attention may be given to third party securities. You are also required to comment on adherence to the rules of credit cards and ATM/Debit cards.</p> <p>The audit reports should cover the entire gamut of branch/audit office functioning as well as the transactions of the Extension Counters / Foreign Exchange Division / other divisions, if any, attached to the Branch.</p> <p>You shall submit your remuneration bill, on calendar month basis, to the Branch Manager together with the Certificate that the reports have been submitted to the branch and the controlling offices, i.e. Regional Office, Zonal Audit Office. Please note, delay in submission of the reports defeats the very purpose of Concurrent Audit. Therefore, the competent authority has advised the branch, not to release the remuneration to the Concurrent Auditor in case of delayed submission of reports.</p> <p>Your firm will be held responsible and accountable for any lapse that could have been detected in the normal course of audit and / or which may result in a loss of any kind to the Bank. Your firm shall also be responsible for any act of omission or commission, in respect of transactions, required to be verified normally during the course of Concurrent Audit.</p> <p>Concurrent Auditor to ensure to maintain -</p> <p>Confidentiality of customer data/information all the time, even after the contract expires or gets terminated and if any breach of Security and leakage of customer related information, Concurrent Auditor is liable for such lapses.</p>

बैंक द्वारा आपके कार्य-निष्पादन का गहन अनुश्रवण किया जायेगा। आपके फर्म के कार्य-निष्पादन का रेटिंग चार्ट के आधार पर त्रैमासिक मूल्यांकन किया जायेगा। 'डी' ग्रेड/रेटिंग वाली समवर्ती लेखापरीक्षा फर्म की सेवाएं एक वर्ष की लेखापरीक्षा अवधि पूरी होने से पहले ही छः माह के अंत में समाप्त कर दी जायेंगी। बिना कोई कारण आपकी सेवाएं 7 दिन की नोटिस पर समाप्त करने का अधिकार बैंक के पास सुरक्षित होगा। इसके विपरीत आपके द्वारा 15 दिन की पूर्व सूचना पर संविदा समाप्त किया जा सकेगा। किसी भी पक्ष द्वारा संविदा समाप्त किये जाने पर शेष माह के लिए बैंक द्वारा पारिश्रमिक का भुगतान नहीं किया जायेगा लेकिन रिपोर्ट प्रस्तुत करना होगा।

विभिन्न सरकारी योजनाओं में ब्याज की गणना की शुद्धता का सत्यापन/ प्रमाणन करने एवं आवश्यकता-नुसार अन्य सत्यापन/ प्रमाणन भी करने की आपसे अपेक्षा की जाती है। आपसे यह भी अपेक्षा होगी कि आवश्यक होने पर 30 जून, 30 सितम्बर तथा 31 दिसम्बर को भी खातों की तिमाही समीक्षा करें, यदि ऐसी समीक्षा के लिए शाखा का चयन किया जाता है। आपसे इस प्रकार की समीक्षा की अपेक्षा किये जाने पर समीक्षा की कार्य प्रणाली तथा इस हेतु आपको दिये जाने वाले अतिरिक्त शुल्क की जानकारी आपको दी जायेगी।

बोर्ड की लेखा परीक्षा समिति समवर्ती लेखा परीक्षकों द्वारा प्रस्तुत किसी भी समवर्ती लेखा परीक्षा रिपोर्ट की जांच हेतु स्वैच्छिक एवं क्रमरहित रूप से चयन करने के लिए अधिकृत है।

विषयगत शाखा की लेखा परीक्षा प्रारम्भ करने से पूर्व आपको उपर्युक्त अंचलीय कार्यालय में निम्नलिखित घोषणा-पत्र प्रस्तुत करने होंगे :

1. आवेदन की प्रति
2. स्वीकृति पत्र (परिशिष्ट ए)
3. कार्मिकों की समुचित सावधानी संबंधी घोषणा/वचनपत्र (परिशिष्ट-बी)
4. लेखापरीक्षा फर्म/सलाहकार के अपात्र न होने का पुष्टि पत्र (परिशिष्ट सी)
5. क्या करें और क्या न करें (परिशिष्ट-डी)
6. विश्वसनीयता एवं गोपनीयता का घोषणा पत्र (परिशिष्ट-ई)
7. समवर्ती लेखापरीक्षा फर्म/लेखापरीक्षक द्वारा वचनपत्र (परिशिष्ट -एफ)
8. समवर्ती लेखापरीक्षा फर्म / लेखापरीक्षक द्वारा घोषणा (परिशिष्ट -जी)
9. आईसीएआई द्वारा जारी पंजीकरण प्रमाण पत्र की प्रति
10. आईसीएआई द्वारा समवर्ती लेखापरीक्षा पर होने वाले कोर्स के प्रमाणपत्र की प्रति
11. सीआईएसए, डीआईएसए के प्रमाणपत्र की प्रति
12. अनुभव /नियुक्ति पत्र के प्रमाणपत्र की प्रतियाँ

यह नियुक्ति दस्तावेजों की सत्यता के सत्यापन के अधीन है। प्रस्तुत दस्तावेजों /सूचनाओं में किसी भी प्रकार असत्यता पाये जाने पर बैंक किसी भी समय नियुक्ति रद्द करने का अधिकार सुरक्षित रखता है।

उपर्युक्त दिशानिर्देश/ अनुदेश तथा लेखा परीक्षा कार्यालयों द्वारा लेखापरीक्षा फार्मेट के साथ दिये गये निर्देश व्याख्यात्मक स्वरूप के हैं, व्यापक नहीं। दिये गये फार्मेट में मांगी गई जानकारी न्यूनतम अपेक्षित है। लेखा परीक्षा के दौरान शाखा की कार्यप्रणाली के विषय पायी गई अन्य अनियमितताओं/ कमियों के विषय में भी विस्तृत ब्यौरा एवं रिपोर्ट प्रस्तुत करने की आपसे अपेक्षा होगी।

The Bank shall monitor your performance closely. Performance of your firm will be evaluated quarterly on the basis of a rating chart. At the end of six months, services of concurrent audit firms securing grading /rating as 'D' will be discontinued before completion of audit term of one year. We reserve the right to terminate the assignment, without assigning any reason, by giving seven days notice. Conversely, the contract may be terminated from your side with fifteen days prior notice. In case of termination of assignment, by either side, the remuneration for the incomplete month shall not be payable by the Bank but report will have to be submitted

You will be required to verify/certify correctness of interest calculation on various government schemes and any other verification/certification as & when needed. You will be also required to carry out Quarterly Review of the accounts, as on 30th June, 30th September and 31st December as and when required, if the branch is selected for such review. The modalities of the review and the additional fees as applicable, payable to you for carrying out the review will be intimated to you, if you are required to carry out such review.

Audit committee of Board is empowered to pick up on random basis any of the Concurrent Audit Reports submitted by Concurrent Auditor for scrutiny.

You will be required to submit following declarations to above Zonal Audit Office before you commence the audit of the subject branch.

1. Copy of Application
2. Letter of Acceptance (Annexure A)
3. Declaration/Undertaking of Due Diligence of employees (Annexure-B)
4. Letter of confirmation regarding non - disqualification of audit firms/Consultant (Annexure C)
5. Do's & Don'ts (Annexure- D)
6. Declaration of Fidelity & Secrecy (Annexure- E)
7. Undertakings by Concurrent Audit Firm/Auditor (Annexure- F)
8. Declaration by Concurrent Audit Firm/Auditor (Annexure- G)
9. Copy of Certificate of Registration issued by ICAI.
10. Copy of Certificate of ICAI, for having undergone Course on Concurrent Audit.
11. Copy of Certificate for DISA, CISA
12. Copies of Certificate of experience/appointment letters

This appointment is subject to verification of correctness of the documents. The bank reserves the right to cancel the appointment at any point of time if the information/documents submitted is found to be incorrect.

The above guidelines/ instructions and the guidelines provided separately along with the audit formats by the audit offices are illustrative in nature and not exhaustive. The information required in the structured format is minimum requirement. You will be required to convey your detailed observations and report on any other

यहां वर्णित शर्तों एवं निबंधनों की स्वीकृति स्वरूप अपने स्वीकृति पत्र के साथ इस पत्र की एक प्रति (प्रत्येक पृष्ठ पर आपके हस्ताक्षर सहित) उपर्युक्त अंचलीय लेखापरीक्षा कार्यालय को प्रस्तुत की जाए।

आपकी फर्म के संतोषजनक कार्य निष्पादन की हम आशा करते हैं।

irregularities / shortcomings which are observed during the course of audit about the functioning of the Branch.

A copy of this letter (signed by you on each page) along with your letter of acceptance, as an acceptance of the terms and conditions mentioned herein shall be submitted to above Zonal audit office.

We look forward to satisfactory performance of your firm.

In case of any discrepancy in Hindi and English version, the English version will prevail.

भवदीय Yours faithfully,

उप महाप्रबंधक Deputy General Manager

संलग्नक(Encl): As Above.

प्रतिलिपि c.c.: कृपया सी.ए. फर्म से इस पत्र की पावती के साथ उपर्युक्त घोषणापत्र तथा 'क्या करें और क्या न करें' की प्रति के साथ इसकी पुष्टि प्रेषित करना सुनिश्चित करें। कृपया शाखा से यह भी पुष्टि प्राप्त करें कि सी.ए. फर्म से उन्होंने 'क्या करें और क्या न करें' की पुष्टि प्राप्त करनी है।

अंचलीय लेखा परीक्षा कार्यालय: कृपया उपर्युक्त सी.ए. फर्म से सम्पर्क कर समवर्ती लेखा परीक्षा संबंधी दिशा निर्देशन/प्रारूप की सॉफ्ट प्रति उन्हें प्रदान करें।

Zonal Audit Office: - KOLKATA Please ensure and confirm receipt of copy of above declarations, copies of Do's & Don'ts along with copy of this letter acknowledged by C A firm. Please also obtain confirmation from the Branch that they have received copy of Do's & Don'ts from C A firm. Please contact the above C A firm and submit soft copy of guidelines/format of concurrent audit to them.

प्रतिलिपि : c.c.: कृपया शाखा को नीचे दिये गये निर्देशों की अनुपालना सुनिश्चित कराएं। कृपया मासिक लेखापरीक्षा रिपोर्ट की समय से प्राप्ति हेतु लेखापरीक्षा फर्म से अनुवर्तन करें और आशोधन प्रमाण पत्र की प्राप्ति सहित लेखापरीक्षा रिपोर्ट में दर्शाई गई अनियमताओं/कमियों में सुधार सुनिश्चित करें।

क्षेत्रीय कार्यालय / Regional Office Please ensure compliance as advised to the branch below. Please follow up with audit firm for timely receipt of monthly audit report as also ensure rectification of irregularities/shortcomings mentioned in the report together with receipt of COR promptly.

प्रतिलिपि : c.c.: कृपया सुनिश्चित/पुष्टि करें कि सी.ए. फर्म ने उपर्युक्त परिशिष्ट संख्या 1 से 10 तक प्रस्तुत कर दिया है और उसकी पावती प्रति उपर्युक्त अंचलीय लेखा परीक्षा कार्यालय को आपकी शाखा की समवर्ती लेखा परीक्षा शुरू करने से पहले प्रेषित करें। कृपया यह भी सुनिश्चित करें कि आपने सी.ए. फर्म से विधिवत हस्ताक्षरित 'क्या करें और क्या न करें' की प्रति उनके पत्र शीर्ष (लेटर हेड) प्राप्त कर ली है और इसकी पुष्टि लेखा परीक्षा कार्यालय को प्रेषित करें: ए) कठोर अनुपालन की पुष्टि की सलाह बी) संबंधित अंचलीय लेखा परीक्षा/क्षेत्रीय लेखा परीक्षा कार्यालय को इस पुष्टि की सलाह के साथ कि शाखा में समवर्ती लेखा परीक्षा करने वाले तथा रिपोर्ट/विवरण/प्रमाणपत्रों पर हस्ताक्षर करने वाले व्यक्तियों के नाम एवं नमूना हस्ताक्षर प्राप्त कर लिए गए हैं।

शाखा / Branch° Please ensure/confirm that the C A firm has submitted above annexure No 1 to 10 and acknowledged copy of this letter to above Zonal Audit Office before they start your branch/office concurrent audit. Please also ensure that you have received copies of Do's & Don'ts duly signed by C A firm on their letter head and confirm the same to above audit office. A) - With an advice to confirm strict compliance; B) - With an advice to confirm to the respective ZAO of having obtained the names & specimen signatures of the persons who shall be undertaking the Concurrent Audit at the branch and signing the reports / statements/ certificates.

Chandmari, Guwahati 584134

## Minimum Audit Programme for Concurrent Audit System

Concurrent Auditors have to ensure that Branches are complying with RBI guidelines and internal Policy guidelines issued from time to time.

### Verify

#### **A. Cash transactions**

- 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.
- vi. Reporting of Counterfeit Currency.
- vii. All cash transactions of Rs. 10 lakhs and above reported in CTR.
- viii. That all cash transaction of Rs. 50,000 and above invariably indicate Pan No. /Form 60.
- ix. To verify all daily currency chest transactions (deposit /withdrawal/ remittance diversion / opening-closing balance) on a weekly basis.

#### **B. Clearing transactions**

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

#### **C. Remittances/Bills for Collection**

- 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**

- 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**

- 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 comments 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**

- 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 misutilisation 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.
- xvi. Short inspection for each disbursement in Term Loans of a limit of Rs. 3 Crore and above.
- xvii. Early Warning Signals (EWS) - for loan accounts of Rs. 50 Cr & above as per RBI Circular DBS.CO.CFMC.BC.No.007/ 23.04.001/2014-15 dated 07<sup>th</sup> May, 2015.

#### **G. LC/BG**

- 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**

- 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.
- viii. Verification of SWIFT related transactions & reconciliation.

#### **I. House Keeping**

- 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.
- vii. Concurrent Auditors to make their observations on compliance with Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS).
- viii. Concurrent Auditors to comment on Monitoring of transactions in new accounts/staff accounts, reporting of CTR/STR etc.

#### **J. Verification of Merchant Banking Business**

- 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**

- 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. Others**

- 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. That there is no income leakage under any activity.
- ix. Reporting of frauds.
- x. Verification of DMAT transactions.
- xi. Conduct of employees, mis-selling of products, etc.
- xii. Certification of documents / claims / Compliance Certificate etc.
- xiii. Compliance Audit of Risk Based Internal Audit (RBIA) after closure of audit report.

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

# IIT GUWAHATI TECHNOLOGY INNOVATION AND DEVELOPMENT FOUNDATION

(A COMPANY INCORPORATED UNDER SECTION 8 OF THE COMPANIES ACT 2013)  
Research Building, IIT GUWAHATI, GUWAHATI- 781039 (ASSAM)  
CORPORATE IDENTITY NUMBER: U73100AS2020NPL020425

IITG TIDF  
Guwahati-781039, India  
Phone : 9957570612  
Email : gkrishna@iitg.ac.in

To,  
Ajoydeep & Associates  
Chartered Accountants  
Room No.-G-2, 2<sup>nd</sup> Floor, Manada Market, Near  
Hotel VIP, A.K Azad Road, Guwahati-781018  
Mobile No. 9101015166  
Email ID: rsourav859@gmail.com

Date: 09/01/2024

Work Order No.: 002/IITGTIDF/2023-24

GSTIN: 18AAFCI7860J1Z3

With reference to the quotation submitted by you (for the year 2023-24), please arrange to supply us the following:

Sl. No.	Description of Work	Monthly rate(INR)	GST (18%)	Total Amount (INR)
1	Consultation Fees (Incl. TA/DA)	10,000.00	1,800.00	11,800.00
2	TDS Return Filing	1,500.00	270.00	1,770.00
3	GST Consultancy Charges	2,000.00	360.00	2,360.00
4	Per UC preparation Charges	1,000.00	180.00	1,180.00

**Note:** Serial nos. 2,3,4 mentioned above will be on ad-hoc basis and the payment shall be done accordingly.

## Terms: -

- Reference for Correspondence:** Our W.O. No. 002/IITGTIDF/2023-24 indicated above, must be mentioned invariably in all future Correspondences such as Order Acknowledgement, Bank Guarantee, Proforma Invoice, Challan, Final Bill, Money receipt, Packages, etc. relating to this Order.
- Vendor Profile:** The service provider is requested to fill in form VP (1), enclosed herewith, and submit the same along with the bills/invoice. This is mandatory as payment will be made by ECS only.
- Price:** Price inclusive of all duties and taxes and F.O.R., IIT Guwahati Technology Innovation and Development Foundation [Attn: Vice Chairperson, Contact No. 9957570612], IIT Guwahati TIDF.

**4. Delivery:**

- a. **Time Limit:** Work allotted like internal audit should be done within the time limit as agreed upon in the Scope of Work and ad-hoc-basis services to be completed within the time as given by management or any company authority.
- b. **Responsibility of service provider:** The service provider needs to visit the organization as and when required by the Finance division for any checking of records, study of the recording system, doubt solving and all other details mentioned in the scope of work agreed upon within the aforesaid period for which appointed.
- c. **Part Completion:** Part completion of work allotted is not allowed.

**5. Payment: 100% payment within 45 days of successful completion of work in favour of Ajoydeep & Associates, Chartered Accountants, Room No.-G-2, 2<sup>nd</sup> Floor, Manada Market, Near Hotel VIP, A.K Azad Road, Guwahati-781018, Mobile No. 9101015166, Email ID:rsourav859@gmail.com.**

**6. GST Deduction:** GST Deduction at source as per Order/ notification of the Govt.

All Bank and other charges to the service provider's account.

**7. Termination for default:** Default is said to have occurred

- a. If the supplier fails to deliver any or all of the services within the time period(s) specified in the work order or any extension thereof granted by IITG TIDF.
- b. If the supplier fails to perform any other obligation(s) under the contract.

**2. Applicable Law:**

- a) The contract shall be governed by the laws and procedures established by Govt. of India and subject to exclusive jurisdiction of Competent Court and Forum in Guwahati only.
- b) Any dispute arising out of this service shall be referred to the Chairperson, IIT Guwahati Technology Innovation and Development Foundation, and if either of the parties hereto is dissatisfied with the decision, the dispute shall be referred to the decision of an Arbitrator, who should be acceptable to both the parties, to be appointed by the Vice-Chairperson IITG TIDF. The decision of such Arbitrator shall be final and binding on both the parties.

## Scope of Work

1. To ensure accounting of all Income and Expenditure of the Organization has been maintained.
2. To ensure proper maintenance of Books of accounts of the Organization (Cash Book, Bank Book, Journal Book etc.) and to ensure that vouchers and Journals are properly numbered and entered in the Books of accounts.
3. The Chartered Accountant should ensure that all the expenses are booked under the proper Head of accounts and scrutiny of all assets and liabilities accounts to ensure their correctness.
4. To ensure that all the sales are recorded with proper GST and other applicable taxations and invoices are properly prepared and documented for future references. A monthly reconciliation statement should also be prepared by him consolidating the sales of the various divisions of the organization.
5. Chartered Accountant shall prepare the Income & Expenditure Account, Balance Sheet and other statements as required on Quarterly Basis. And he shall have to prepare the Annual Accounts of the Organization on yearly Basis by the end of 31<sup>st</sup> March of the financial year under purview.
6. The Chartered Accountant should ensure that the Bank Reconciliation Statement is prepared every month and to assist the concerned person in preparing the same.
7. The Firm shall have to attend the Board Meeting, Audit Meetings and other meetings as and when called by the organization, at their own cost.
8. To address issues raised by Statutory Auditor/C&AG.
9. The Chartered Accountant shall ensure compliance to the provisions of all the statutory laws applicable to the Organization. He should ensure that the central, state and local laws/Acts viz GST, TDS, GST TDS, Income Tax, Professional Tax, EPF, ESI, Labour Act etc. are properly executed and necessary advice are to be given in connection of the same. The Chartered Accountant should also ensure that there are no pending dues like Income Tax, GST, etc. He/She should ensure that proper entry of TDS is made and he should prepare the monthly reconciliation of TDS. He/She also ensure that proper TDS is deducted from respective parties and deposited to the Income Tax Department.
10. The Chartered Accountant shall have to guide the accountants of the organization in filing the GST returns properly by providing them reports and formats of ITC computation and ITC to be claimed in each month by consolidating and reconciling the purchases of each division of the organization.
11. The Chartered Accountant shall have to file quarterly IT-TDS returns of the organization.
12. The Chartered Accountant Firm should visit the Organization as and when required by the Management subject to minimum 4 days in a Quarter.
13. The Chartered Accountant Firm shall submit their findings to the Management in a Proper Format on Quarterly Basis.
14. The Chartered Accountant shall provide Consultancy on various Statutory and Legal Matters from time to time and should also assist in filling various Statutory Forms as and when required.
15. To provide advice on issues relating to Finalization of Accounts and other accounting works.
16. To provide specific advice/guidelines, including updates on accounting and taxation matters and advice on Accounting Standards issued by ICAI.
17. Review of accounting and internal control systems for particular type of financial transactions and suggestions for improvements where weak lacunae in accounting and internal control systems are observed.
18. Checking and verification of Government Grants received (Central/State) and utilized and their quarterly

reconciliation.

19. Detection of system flaws and suggestions for adopting the corrective measures.
20. The finalization of the financial statements for IIT Guwahati Technology Innovation and Development Foundation i.e 1<sup>st</sup> April from the end of the financial year.
21. The Chartered Accountant may also be allotted any other work from time to time by the Management as and when required.
22. The Chartered Accountant may also be required to prepare UCs for different grant money of the organization and/or put their sign and seal on it whenever required.
23. The Chartered Accountant shall also be required to visit various statutory departments on behalf of the organization if any notices, hearings are received by the organization.

**Note: The Management may at any time reduce the scope of work as and when decided.**

Copy to:

1. Vice-Chairperson
2. Concerned File



**Vice Chairperson**



2. **Vendor Profile:** The vendor is requested to fill in form VP (1), enclosed herewith, and submit the same along with the bills/invoice. This is mandatory as payment will be made by ECS only.
3. **Price:** Price inclusive of all duties and taxes and F.O.R., IIT Guwahati Technology Innovation and Development Foundation [Attn: Vice Chairperson, Contact No. 9957570612], IIT Guwahati TIDF.
4. **Delivery:**
  - a. **Time Limit:** Work allotted should be completed within 4 days after receipt of Work Order.
  - b. **Responsibility of service provider:** The service provider needs to visit the organization as and when required by the Finance division for any checking of records, study of the recording system, doubt solving, commenting of GST Provisions, helping in preparation of GST Returns and various GST return forms and helping in replying to various notices/scrutiny proceedings issued against the organization from GST departments within the aforesaid period for which appointed.
  - c. **Part Completion:** Part completion of work allotted is not allowed.
5. **Payment:** 100% payment within 45 days of successful completion of work in favour of Ajoydeep & Associates, Chartered Accountants, Room No.-G-2, 2<sup>nd</sup> Floor, Manada Market, Near Hotel VIP, A.K Azad Road, Guwahati-781018, Mobile No. 9101015166, Email ID:rsourav@gmail.com.
6. **GST Deduction:** GST Deduction at source as per Order/ notification of the Govt.  
  
All Bank and other charges to the service provider's account.
7. **Termination for default:** Default is said to have occurred
  - a. If the supplier fails to deliver any or all of the services within the time period(s) specified in the work order or any extension thereof granted by IITG TIDF.
  - b. If the supplier fails to perform any other obligation(s) under the contract.

**2. Applicable Law:**

- a) The contract shall be governed by the laws and procedures established by Govt. of India and subject to exclusive jurisdiction of Competent Court and Forum in Guwahati only.
- b) Any dispute arising out of this service shall be referred to the Chairperson, IIT Guwahati Technology Innovation and Development Foundation, and if either of the parties hereto is dissatisfied with the decision, the dispute shall be referred to the decision of an Arbitrator, who should be acceptable to both the parties, to be appointed by the Vice-Chairperson IITG TIDF. The decision of such Arbitrator shall be final and binding on both the parties.

Copy to:

1. Vice-Chairperson
2. Purchase file
3. Concerned File

  
Vice Chairperson



2. **Vendor Profile:** The vendor is requested to fill in form VP (1), enclosed herewith, and submit the same along with the bills/invoice. This is mandatory as payment will be made by ECS only.
3. **Price:** Price inclusive of all duties and taxes and F.O.R., IIT Guwahati Technology Innovation and Development Foundation [Attn: Vice Chairperson, Contact No. 9957570612], IIT Guwahati TIDF.
4. **Delivery:**
  - a. **Time Limit:** Quarterly Balance Sheet preparation should be completed within 30 days after receipt of Work Order and TDS return filing should be completed before the due date.
  - b. **Responsibility of service provider:** The service provider needs to visit the organization as and when required by the Finance division for any checking of records, study of the recording system and take access of any other information as needed for preparation of quarterly balance sheet and TDS return filing.
  - c. **Part Completion:** Part completion of work allotted is not allowed.
5. **Payment:** 100% payment within 45 days of successful completion of work in favour of Ajoydeep & Associates, Chartered Accountants, Room No.-G-2, 2<sup>nd</sup> Floor, Manada Market, Near Hotel VIP, A.K Azad Road, Guwahati-781018, Mobile No. 9101015166, Email ID:rsourav@gmail.com.
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Copy to:

1. Vice-Chairperson
2. Purchase file
3. Concerned File

  
Vice Chairperson



# THE MEGHALAYA CO-OPERATIVE APEX BANK LTD.

A Scheduled Bank

Head Office : M. G. Road, Shillong, Meghalaya - 793001

Ref No : MCAB/HO/I&A/ CA / 2023-24/

3367

Date:-21-06-2023

Ajoydeep & Associates,  
Chartered Accountants,  
House No 10, Geeta Path,  
Odalbakra,  
Guwahati-781034

**Subject : Assignment as Concurrent Auditor**

Dear Sirs,

We are glad to inform that your application in response to RFP No: MCAB/RFP/Audit/ dated 3.3.2023 for empanelment as Concurrent Auditors of our Bank has been accepted. You have been allotted to conduct Concurrent Audit of our following branches and ATMs / CRMs, if any, attached to these branches for the period 1<sup>st</sup> April, 2023 to 31<sup>st</sup> March, 2024 on the following terms and conditions:

This offer/assignment is subject to the condition that your firm or your sister/associate concerns or your network firm should not be / will not be conducting statutory audit of our Bank or any of our branches, during the period 1.4.2023 to 31.3.2024. Concurrent Audit Fees payable **per quarter** exclusive of Taxes as applicable are as below:-

	<b>Branch (Branch code in brackets)</b>	<b>Fees per quarter</b>
1.	Phulbari (05)	Rs 25,000/- (Rupees twenty five thousand) only.
2.	Williamnagar (12)	Rs 25,000/- (Rupees twenty five thousand) only.
3.	Chokpot (19)	Rs 30,000/- (Rupees thirty thousand) only.
4.	Bajengdoba (27)	Rs 25,000/- (Rupees twenty five thousand) only
5.	Hallyidayganj (45)	Rs 22,000/- (Rupees twenty two thousand ) only.

The above mentioned fees are all inclusive and no other amount by way of incidentals, travelling expenses, etc., will be payable. The fees will be payable on your raising the quarterly bills. Fees will not be revised during the tenure of the assignment. The audit assignment will be subject to satisfactory conduct of audit and reporting.

The main role of concurrent audit is to supplement the efforts of the Bank in carrying out simultaneous internal checks of transactions and other verifications and compliance with the procedures laid down. Also, it should be seen that the transactions are properly recorded/documented and vouched. The scope of work is as detailed below **and** checklist as attached, and is only indicative.

P.T.O



**GOVT. OF ASSAM**  
**ASSAM SEED & ORGANIC CERTIFICATION AGENCY**  
**RAMKRISHNA MISSION ROAD, ULUBARI, GUWAHATI - 07**  
(E-mail: [dirassca@yahoo.com](mailto:dirassca@yahoo.com))

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No.ASOCA/A-78(Pt.)/2022-2023/ 760

Date: 9-2-23

From: Sri Mowsam Hazarika,  
Director, ASOCA

✓ To M/S Ajoy Deep & Associates, C.A.  
Room No. G-2, 2<sup>nd</sup> Floor, Manda Market,  
Near Hotel VIP, A.K. Azad Road, Ghy-01.

Sub: Engagement of Internal Auditor for the financial year 2022-23 to 2024-25.

Sir,

With reference to the subject cited above, I am to inform you that as per decision of the selection committee, Your Firm is selected for Internal Audit of Assam Seed & Organic Certification Agency (ASOCA) with a fees of Rs. 10,000.00 (Rupees Ten Thousand) only including GST for a financial year as quoted from your end.

Hence you are requested to submit your willingness within 10 (Ten) days of receipt of this letter.

Yours Faithfully

*M.M.* 08.02.23

Director

*M.M.* Assam Seed & Organic Certification Agency  
R. K. Mission Road, Ulubari, Guwahaati-7

Memo No. ASOCA/A-78(Pt.)/2022-2023/

Date:.....

Copy to:

- i. Office Manager, ASOCA, for information and necessary action.
- ii. Accounts Officer/Accountant of ASOCA for information and necessary action.

*sd/*

Director

Assam Seed & Organic Certification Agency  
R. K. Mission Road, Ulubari, Guwahaati-7



भारत सरकार

GOVERNMENT OF INDIA

केन्द्रीय लोक निर्माण विभाग

CENTRAL PUBLIC WORKS DEPARTMENT



कार्यपालक अभियंता का कार्यालय  
असम विमानन मंडल, एयरपोर्ट कॉलोनी  
बोरजहार, गुवाहाटी-781015

O/o the Executive Engineer  
Assam Aviation Division, Airport Colony  
Borjhar, Guwahati-781015



दूरभाष नं/Telephone No.-0361-2842764/2840277, ई-मेल/E-mail eeaawdcpwd@nic.in/eeaawdcpwd@gmail.com

No. 72(1)/Cash/AAD/2022-23/३५१

Dated : 24/03/2023

To,

✓ THEAJYDEEP & ASSOCIATES,  
Chartered Accountants,  
Room No. G-2, 2<sup>nd</sup> Floor, Manada Market,  
Near Hotel VIP, A.K. Azad Road,  
Guwahati-781018.

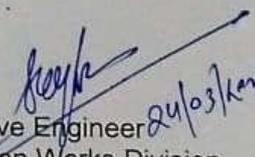
Subject : Tax Consultant and Filing of TDS return on quarterly basis and GST return on monthly basis.

Reference : Your quotation No. NIL dated 28-02-2023

Sir

With reference to the subject and reference cited above, your quotation has been accepted and appointed as Tax Consultant and for filling of TDS return on quarterly basis and GST return on monthly basis in respect of Office of the Executive Engineer, CPWD, Assam Aviation Division, Airport Colony, Borjhar, Guwahati-781015.

This is for kind information and necessary action please .

  
Executive Engineer  
Assam Aviation Works Division  
CPWD, Guwahati-15

Ref. AGVB-RSETI Kamrup (M)33/03/2023-24

Date: 05.02.2024

To  
Ajoydeep & Associates  
Chartered Accountants  
H.No-10, Bandhu Niwas, Odalbakra  
Lalganesh, Guwahati, Assam - 781034.

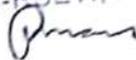
**Sub: To Conduct Annual Audit at our RSETI, Kamrup(M)**

Dear Sir,

With reference to the subject cited above, We request you to kindly conduct Annual Audit of the Financial Year 2022-2023. Previously it was allocated to S.K. Bharatiya & Co vide letter no AGVB - RSETI Kamrup(M) 33/01/2023-24 dated. 04-07-2023, However due to non completion of the audit within the reasonable time by the auditor, we are hereby assigning the audit work to your firm by canceling the earlier work order given to previous auditor.

Yours faithfully,

For & on behalf of  
AGVB-RSETI, KAMRUP (M)



**Director,**  
AGVB RSETI Kamrup (M)

**Director**

Copy to: ( 1 ) To the HOD,P& D for necessary information



भारत सरकार  
GOVERNMENT OF INDIA  
वित्त मंत्रालय: राजस्व विभाग  
MINISTRY OF FINANCE: DEPARTMENT OF REVENUE  
राष्ट्रीय सीमा शुल्क, अप्रत्यक्ष कर एवं नार्कोटिक्स अकादमी (नारिन)  
NATIONAL ACADEMY OF CUSTOMS, INDIRECT TAXES & NARCOTICS (NACIN)  
Meghalaya State Housing Financing Cooperative Society Ltd Bldg,  
Nongrim Hills, Shillong, Meghalaya-793003  
Email: nacin.shillong@gov.in PHONE: (0364) 2522218(ADG), (0364) 2522213

75  
Azadi Ka  
Amrit Mahotsav

पत्राचारसंख्या: NACIN/TRNG/INDC/INSP/14/2023-TRNG-O/o ADG-NACIN-ZC-SHILLONG/746(B) दिनांक: 31.05.2023

सेवा में,

Shri Sourav Roy,  
Chartered Accountant,  
Guwahati – 781005.

विषय/ Subject: Request to deliver lecture during the ongoing "Induction training for Inspectors of CBIC – 9<sup>th</sup> Batch" at NACIN Zonal Campus, Shillong - regarding.

महोदय,

The National Academy of Customs, Indirect Tax & Narcotics (NACIN), Shillong is conducting "Induction training for Inspectors of CBIC – 9<sup>th</sup> Batch" commencing from the 24<sup>th</sup> April, 2023 at NACIN Zonal Campus, Shillong.

In this regard, it is to request you to kindly grace the training as a faculty and deliver a lecture on the following subject on the date and time mentioned below:

Date	Time	Topic
05.06.23 (Monday)	02:00 PM to 04:45 PM (2- Session)	<b>Types of Audit:</b> Audit Department, Special Audit, CA Audit, CERA Audit etc. <b>Basic Provisions of Audit:</b> Basic legal and procedural provisions covering Audit under GST Law and Rules, <b>Risk Based Selection:</b> Audit process under GST and Audit Module <b>Brief discussion on various Areas (From the Auditor's point of view):</b> Supply Composite & Mixed Supplies and Rates made applicable Value of Supply, Time of Supply
06.06.23 (Tuesday)	02:00 PM to 04:45 PM (2- Session)	<b>Final Accounts-Profit &amp; Loss Account:</b> What is Profit & Loss A/C, Trading account, Adjustment of entries, Other income, Depreciation, Treatment of losses, Preparation of trading/manufacturing, P & L account <b>Final Accounts- Balance Sheet:</b> What is balance sheet, Assets and liabilities, Format of balance sheet, Preparation of balance sheet, Auditor's Report, Tax Audit Report (44AB of IT Act)
07.06.23 (Wed)	02:00 PM to 04:45 PM (2- Session)	Analyzing GST Returns for Audit (Theoretical and Hands-on sessions) Annex-I, Annex-II, GSTR 21, GSTR3B, Sahaj and Sugam, Annual Return 9 and 9C, ITC-04 and TRAN-1 Study of different annexures and preparation of working papers Dos and Don'ts Desirable Soft Skills for conducting Audit

This issues with the approval of the competent authority.

भवदीय/ Yours sincerely,

(L. VANCHHAWNG)  
Superintendent (Trg.)



Ref. No.: ZOG/CRM/2022-23/686

Date: 20.03.2023

To,  
M/S AJOYDEEP & ASSOCIATES  
H. NO. 10, GEETA PATH, ODALBAKRA, GUWAHATI-781034  
9101015166  
rsourav859@gmail.com

Dear Madam/Sir

**Re: Empanelment Advice- Your listing on the Bank's Panel of Stock Auditors.**

1. We refer to your application under reference above, bio data of individual partners/directors and enclosures seeking empanelment as Stock Auditor on the Bank's Panel.
2. We are pleased to inform you that your name has been approved for enlistment on Bank's Panel of Stock Auditors of our Zonal Office at **Guwahati**.
3. Your empanelment has been made solely on the basis of information furnished in your application and other related papers submitted and without having ground to suspect your involvement either in misconduct in carrying out professional assignments entrusted or de-paneling other Bank's, FIs, Courts, Government departments, other organization, etc, including punitive action imposed on you for the negligence/lapses/deficiencies in the service rendered by you.
4. The terms and conditions of empanelment are as follows:
  - a. This is merely an empanelment advice and does not tantamount to appointment and/or does not confer any right to disappointment in the Bank to you or to any of your employees.
  - b. The Bank is at liberty to employ the services of any other person/firm/company of its choice for undertaking stock audit from time to time.
  - c. You shall not scout/source any business/lead on your own.
  - d. You cannot claim entrustment of any audit assignment solely to you and/or as matter of right. Assignment of jobs of audit shall be at sole and absolute discretion of the Bank.
  - e. The Bank neither guarantees nor makes any commitment regarding availability and allotment of audit work and/or payment of any retainer ship/stipend to you.
  - f. You will be paid fee as per Bank's own schedule of fees that shall be subject to further negotiation for payment of lesser amount. Payment of fee and reimbursement of other incidental charges shall be made by the Bank only upon your satisfactory completion of job entrusted and submission of report acceptable to Bank.





- g. You shall not use Bank's name and its logo in any manner and/or for any purpose whatsoever and in no way project yourself as an employee of the Bank.
- h. You shall at all times strictly abide by the code of conduct for stock auditors prescribed and as amended or revised by the Bank from time to time.
- i. You shall not sub-contract the work to any other Stock Auditor but shall carry out the work yourself.
- j. You shall discharge your duties with due diligence and care. And, you shall be responsible for the findings/suggestions/ implications of your report on audit of stock & receivables that shall be entrusted to you from time to time.
- k. You shall complete the assignment of audit and submit your audit report on stock & receivables that shall be assigned to you by the Bank from time to time within the timeframe stipulated by the bank normally 10 (ten) days from the date of assignment.
- l. The audit report in respect of stock & receivables that shall be entrusted to you by the Bank from time to time must be signed and authenticated by the care/key/lead stock auditor of your firm/company and the report must be submitted directly to the authority that assigning works to you.
- m. You shall maintain confidentiality of works that may be assigned to you by the Bank from time to time and shall not disclose information to any other person official other than the Bank's official who shall assigned the work to you. You shall ensure that your employees also follow the policy of confidentiality and non-disclosure.
- n. You shall incorporate in each and every audit report that you shall submit to the Bank a declaration of having no interest in the subject stock & receivables entrusted to you for audit by the Bank from time to time.
- o. You shall submit to the Bank a Declaration-cum-undertaking prescribed by the Bank (format enclosed, marked as annexure-3), duly executed by you/all the partners of firm/lead stock Auditors of company both in their representative and personal capacity on non-judicial stamp paper of requisite value.
- p. Duration of empanelment and re-empanelment:  
You are empanelled for a period of five years from the date of this letter and the empanelment is subject to annual review of your performance and service quality. Three months before expiry of the term, you shall make an application afresh to the concerned Zonal Office for renewal/re-empanelment failing which, it will be construed that you are not interested for continuing to remain on the Bank's panel and you shall automatically stand delisted there from.
- q. Removal/De-panelment:  
Bank reserve its right to delist your name from its panel at any stage/time if it finds that you have deviated from the prescribed code of conduct





- and/or your performance is not satisfactory and does not meet its requirement, and/or for deficiency in service quality, lapses and negligence in discharge of your duties and/or for any reason whatsoever, at the sole discretion of the Bank without assigning any reasons there for.
- r. If any adverse feature is observed in your performance and/or you are found to be involved in some fraudulent activities/conspiracy with the borrower in over-audit, the Bank shall report your name to the Indian Bank's Association (IBA) for placing it on the IBA's Caution list of Third Party Entities (TPEs) involved in fraud and also to other related Professional bodies and institutions.
- s. This empanelment advice is being issued to you in duplicate. Your empanelment shall become effective only upon receipt of the following from you within 15 days hereof i.e. by 05.04.2023.
- One copy of this empanelment advice duly signed by you/all partners/all directors in both representative capacity in token of perusal and unconditional acceptance of all the terms and conditions of empanelment stipulated herein before.
  - Declaration-cum-Undertaking as per format prescribed by the Bank.

Thanking You

  
Zonal Head



Encl: As Above.

प्र का : निरीक्षण व लेखा परीक्षा विभाग  
**CO : Inspection & Audit Department**

CO: Inspn: CA:600: 2023-24

07.11.2023

M/s AJOYDEEP & ASSOCIATES

Chartered Accountants

Contact Name: AJOYDEEP DAS

Mobile No.: 9864270510

Mail: ajoydeep.das@gmail.com

Madam/Dear Sir,

Sub: Empanelment of your firm for Stock and Other Audit Assignments.

In response to your application for Stock and other Audits, your firm has been empanelled for conducting Audit for the period from 01.10.2023 to 30.09.2024 for the Bank. The Audit assignment will be entrusted to you by the respective Inspection Centre functioning in the Bank where your office is situated / command area of Inspection Centre. The allocation would be made only when there is a necessity and all the terms and conditions given in the application would apply.

This letter is a formal letter of information only and no special right is bestowed on the firm owing to this letter.

Yours faithfully,

Deputy General Manager (I & A)

M/S AJAYDEEP & ASSOCIATES  
H No 10, Bandhu Niwas,  
Geeta Path, Lalganesh,  
Odalbakra, Guwahati 781034

30-03-2023

CCO/2023-24/02/03

Dear Sir,

**EMPANELMENT AS STOCK AND RECEIVABLE AUDITOR**

**STATE BANK OF INDIA NORTH EAST CIRCLE**

With reference to your application for empanelment of STOCK & RECEIVABLE AUDITOR, we are pleased to advise that you have been empanelled as approved Stock and Receivable Auditor to carry out stock audit work for branches/offices falling under the jurisdiction of State Bank of India, North East Circle, for a period of three years w.e.f 01.04.2023 to 31.03.2026. The empanelment will be reviewed annually subject to conditions that the name of the applicant/firm/partners /constituents does not figure as defaulter in CIBIL report and cautionary list of IBA. The review will be based on recommendations from RBO/Administrative Office in regards to satisfactory performance/services provided to the bank as and when need arises subject to following terms and conditions.

- Stock and Receivable audit should be conducted diligently and report should reflect the factual position of the unit /stock/Receivables.
- You will be responsible for the findings /suggestions /implications of your report on the assignment allotted to you.
- Report should be submitted in time as per Bank's extant instructions.
- Auditor has to conduct Stock & Receivable Audit outside his state if required.
- If the services provided by your firm are not found satisfactory or reports are found defective, the bank reserves the right to de-panel your firm's name from the empanelment list without prior notice. Further the bank may also lodge complaint to Institute of Chartered Accountants regarding professional misconduct on your part.
- Stock & Receivable Audit format will be provided to you as per bank's extant instructions at time of assigning stock audit.
- For each assignment fee payable will be negotiated on case-to-case basis and finally agreed by the bank. Fee will be paid only after satisfactory completion of assignment allotted to you.

bank.sbi  
Tel : 0361-2237602  
E-mail : cco.lhoguw@sbi.co.in

মণ্ডল কৃষ্ণ লিয়ঙ্গা নিভাগ,  
স্থানীয় প্রধান কার্যালয়,  
উত্তর-পূর্ব মণ্ডল, জি.এচ. রোড  
ডাক : অসম সচিবালয়, মিশপুৰ  
গুৱাহাটী : ৭৮১০০৬, অসম

মণ্ডল কৃষ্ণ অধিকাৰী বিভাগ,  
স্থানীয় প্রধান কার্যালয়  
উত্তর পূর্বে মণ্ডল, জি.এস. রোড  
ডাক : অসম সচিবালয়, দিশপুৰ  
গুৱাহাটী : ৩৮১০০৬, অসম

Department of Circle Credit Officer  
Local Head Office,  
North Eastern Circle, G.S. Road,  
P.O.- Assam Sachivalaya, Dispur,  
Guwahati-781006, Assam



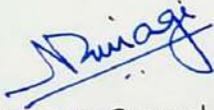
- You will maintain secrecy of the business given to you by the bank.
- Any change in your contact details, nature of constitution of firm, mailing address or any other material changes to be informed to the bank immediately.
- The bank shall have the right to terminate your empanelment at any time without assigning any reason.

2. You are advised that under no circumstances you should use any legend containing Bank name or symbol in your letterhead, signboards, name plates, etc.

3. Approval for empanelment on the panel does not amount to an appointment to be made by the bank and the bank is free to employ services of any Stock Auditor of its choice and no rights exist for an empanelled Stock Auditor to claim that they should be entrusted with bank's works. You may also be asked for submission of updated profile /documents by the concerned branch at time of allocation of work.

4. Kindly acknowledge receipt of letter by returning photocopy of letter signed and stamped as a token of acceptance of above-mentioned terms and conditions within a week of its receipt falling which this offer letter stands withdrawn.

Yours faithfully,



Deputy General Manager & Circle Credit Officer



# ASSAM BENGAL CARRIERS

Regd. Office : P-10, NEW C. I. T. ROAD, KOLKATA - 700 073  
Phone : (033) 2237-8562, Fax : (033) 2461-4193

Ref No. ....

Date .....

Date: 16-08-2011

M/s. Ajoydeep & Associates  
H. No. 10, Geeta Path,  
Odalbakra,  
Lalganesh,  
Guwahati -781034  
Assam

Dear Sir,

Sub.: **Appointment as Internal Auditor for our Guwahati Branch.**

We are pleased to inform you that you have been appointed as Internal Auditor at Guwahati office for Assam Bengal Carriers branch w.e.f. 01-04-2011.

You are requested to kindly go through the attached "Scope of Audit".

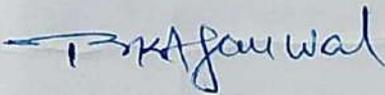
Your professional fees has been decided as all inclusive for Rs. 1500/- p. m.

In Guwahati office Mr. Rohatash - 9435112329 is supervising to you for Audit purpose.

In case of any difficulty you are requested to contact Mr. Binod Kumar Agarwal, Senior accountant, at Kolkata - 9331878800.

Thanking you,

Yours faithfully,  
For Assam Bengal Carriers



Authorized Signatory

# ASSAM BENGAL CARRIERS

Regd. Office : P-10, NEW C. I. T. ROAD, KOLKATA - 700 073

Phone : (033) 2237-8562, Fax : (033) 2461-4193

Ref No. ....

Date .....

## Scope of Internal Audit.

1. Vouching of all expenses (Cash/Bank) with detail checking of all supporting.
2. Checking of all Receipts with proper supporting documents.
3. Physical verification of Diesel/Mobil in every 3 months (Quarterly).
4. Preparation of monthly BRS.
5. Collection of all records and entering data into Tally Net in online system of Tally.ERP9.
6. Random checking of daily sale slip of Diesel/Mobil sale into monthly statement. This monthly statement will then be required for entering sales data into Tally.
7. Internal Audit Report needs to be send at the Head Office every half yearly.
8. Checking and reconciliation of balances with statement of Indian Oil Corporation Ltd.



Date: 28/02/2018

To,  
Sri Ajoydeep Das  
M/s Ajoydeep & Associates  
H.No.10, Geeta Path, Odalbakra  
Guwahati, Pin: 781034, Assam

**Sub. : Appointment of your firm as Internal Auditors of the company.**

Dear Sir,

We are pleased to convey you that the Board of Directors of the Company has appointed your firm **M/s Ajoydeep & Associates** as an Internal Auditor of the Company for the Financial Year 2018-19 & 2019-20 at its meeting held on 16/02/2018. A certified True copy of the Resolution passed in this regard is attached herewith for your needful reference.

Your appointment as Internal Auditor has been made pursuant to the provisions of Section 138 of the Companies Act, 2013 read with Rule no. 13 of the Companies (Accounts) Rules, 2014.

Kindly acknowledge the receipt of the same.

Thanking you,

Yours Truly,

For **Abensia Healthcare Private Limited**

Abensia Healthcare Pvt. Ltd.  
*Subhendu Deb Roy*  
(Subhendu Debroy)  
Director Director

Encl.: As above

# Assam Fisheries Development Corporation Limited

( A Govt. of Assam Undertaking)

Chachal, V.L.P. Road, Guwahati-781036, email : [afdc1977@gmail.com](mailto:afdc1977@gmail.com) web : [www.minnigam.in](http://www.minnigam.in)  
No. AFDC/145/2022 / 10764 Date: 04/02/2023

To,

M/S Ajoydeep & Associates  
Chartered Accountant  
H No. 10, Bandhu Niwas, Geeta Path, Lalganesh  
Odalbakra, Guwahati, Assam, India, 781034

Sub: Preparation of Balance Sheet, Profit & loss A/C, Data entry with BRS and Budget

Ref: Your Expression of Interest dtd. 17-01-2023

Sir,

With reference to the subject cited above, the expression of interest for the above noted work has been selected for acceptance as per the quoted rate of M/S Sumit Chordia & Associates Chartered Accountant as L1. Due to some personal reasons, the said firm is unable to accept the offer which was served by the Corporation.

Therefore, your EOI has been accepted as per your quoted rate as L2. As such you are requested to sign the terms and conditions which is enclosed herewith and submit the same to the office of the undersigned within 3 (three) days from the issue of this letter and execute the work accordingly. If you fail to sign the terms and conditions within the stipulated time, the work will be allotted to other bidder.

Enclosed:

1. Copy of Terms and Conditions.

Yours faithfully



Managing Director

Assam Fisheries Development Corporation Ltd.

Guwahati-36

Date:

Memo No. AFDC/145/2022/

Copy to:

1. Hon'ble Chairman, AFDC Ltd. for kind information.
2. Hon'ble Vice Chairman, AFDC Ltd. for kind information.
3. General Manager, AFDC Ltd. for information.
4. Finance and Accounts Officer, AFDC Ltd for information.
5. Project Director, AFDC Ltd. for information.
6. Accounts Officer (I/C), AFDC Ltd. for information & necessary action.
7. Internal Auditor, AFDC Ltd. for information & necessary action.

Managing Director

Assam Fisheries Development Corporation Ltd.

Guwahati-36

# Assam Fisheries Development Corporation Limited

( A Govt. Of Assam Undertaking)

Chachal, VIP Road, Guwahati-781036 ; email: [afdc1977@gmail.com](mailto:afdc1977@gmail.com) ; web: [www.afdc.gov.in](http://www.afdc.gov.in)

## Terms and conditions for preparation of Balance sheet etc, and Tally data entry:

1. The selected CA firm/Consultant will perform his/her service in the office of the undersigned.
2. Necessary books/registers etc will be provided by the Corporation for execution of the Job.
3. Tally data entry will be performed from manual cashbook properly for preparation of Balance sheet etc, as per provisions of The Companies Act, 2013 as amend from time to time including bank reconciliation of various bank account of the Corporation.
4. The balance sheet etc will be prepared as per provisions of The Companies Act, 2013 as amend from time to time.
5. If any observations raised by the Statutory and CAG auditor in previous year as per their audit report, necessary adjustment entry/rectification entry will be added in the accounts for the year 2021-22 to meet the observations.
6. The balance sheet etc will have to be completed within 15 days from the date of allotment of work.
7. Preparation for the budget for the year 2023-24 to be completed within March 2023.
8. After completion of Balance sheet etc; the firm/consultant will submit the same with a forwarding letter to the Corporation.
9. Any work other than the EOI which may arise in due course of time shall be undertaken by the CA firm/individual and additional fees will be paid for such type of works at a reasonable negotiation.
10. The payment will be made after duly satisfactorily completed of the work as per requirement of the Corporation.
11. No advance payment will be made for the said job.
12. Initially the CA firm/individual will be engaged for 1 (one) year and it may be extended for another 2 (two) years subject to satisfaction of the Corporation.

The work must be started within 7 (seven) days from the date of issue of work order and signing the above mentioned Terms & Conditions by the firm/individual.

*Sourav Roy.*

Signature of Firm/Consultant with seal



*[Handwritten Signature]*

Managing Director  
Assam Fisheries Development Corporation Ltd.  
VIP Road, Chachal, Ghy -36.

**GOVT. OF ASSAM**  
**ASSAM SEED & ORGANIC CERTIFICATION AGENCY**  
**RAMKRISHNA MISSION ROAD, ULUBARI, GUWAHATI - 07**  
(E-mail: [dirassca@yahoo.com](mailto:dirassca@yahoo.com))

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No.ASOCA/A-78(Pt.)/2022-2023/ 760

Date: 9-2-23

From: Sri Mowsam Hazarika,  
Director, ASOCA

✓ To M/S Ajoy Deep & Associates, C.A.  
Room No. G-2, 2<sup>nd</sup> Floor, Manda Market,  
Near Hotel VIP, A.K. Azad Road, Ghy-01.

Sub: Engagement of Internal Auditor for the financial year 2022-23 to 2024-25.

Sir,

With reference to the subject cited above, I am to inform you that as per decision of the selection committee, Your Firm is selected for Internal Audit of Assam Seed & Organic Certification Agency (ASOCA) with a fees of Rs. 10,000.00 (Rupees Ten Thousand) only including GST for a financial year as quoted from your end.

Hence you are requested to submit your willingness within 10 (Ten) days of receipt of this letter.

Yours Faithfully

*M.M.* 08.02.23

Director

*M.M.* Assam Seed & Organic Certification Agency  
R. K. Mission Road, Ulubari, Guwahaati-7

Memo No. ASOCA/A-78(Pt.)/2022-2023/

Date:.....

Copy to:

- i. Office Manager, ASOCA, for information and necessary action.
- ii. Accounts Officer/Accountant of ASOCA for information and necessary action.

*sd/*

Director

Assam Seed & Organic Certification Agency  
R. K. Mission Road, Ulubari, Guwahaati-7



OFFICE OF THE

Contract No. : 9859955148

**ASSAM SKILL TRAINING PROVIDER (ASTP)**

NABHAGRAHA ROAD, P.O. SILPUKHURI

GUWAHATI -781003, ASSAM

Email : astp.skills@gmail.com

Ref. No. ASTP/DOL-302/23

Date. 17/03/2023

To,

**M/S AJOYDEEP & ASSOCIATES**

H.No.10, Bandhu Niwas, Geeta Path, Lalganesh

Odalbakra, Guwahati, Assam, India, PIN-781034

Subject: Engagement of Internal Auditor for the Financial Year 2022-23.

Sir,

With reference to the subject cited above, I am to inform you that as per the decision of our selection committee, your firm has been selected for Internal Audit of Assam Skill Training Provider (ASTP).

Hence you are requested to submit your willingness within 7 (Seven) days of the receipt of this letter.

Yours Faithfully

President  
Assam Skill Training Provider

(Assam Skill Training Provider (ASTP))

(H No.1, Nabagraha Road,

Silpukhuri, Guwahati, Assam, 781003)



Office of the  
**NRDS MANAGEMENT Pvt. Ltd.**

Mobile No. 9864741860  
9577530849

**A Group of Institutions**

Regd. & H.O. - Silpukhuri, Nabagraha Road, House No.1, Guwahati-781003  
Website - nrdsindia.com, Email ID - nrds.ho@nrdsindia.com

Ref. No. ....

Date.....

SF 8.9 A

Letter No: NRDS/DDUGKY/ASRLMS/071218

Date: 24<sup>th</sup> Jan' 2018

To,  
The State Mission Director  
Assam State Rural Livelihood Mission Society  
Siva Nath Gogoi Path, Panjabari  
Guwahati, Assam -781037

Sub: Declaration from NRDS MANAGEMENT PVT. LTD. and M/S AJAYDEEP & ASSOCIATES (Periodical) auditor for undertaking audit as per the SOP.

Dear Sir / Madam,

I would like to inform you that CA Ajoydeep Das has been appointed as **Periodical Auditor** w.e.f. 26<sup>th</sup> Dec 2017 for DDU-GKY project, having Sanction Order No. **ASRLMS/DDU-GKY/735(Pt-1)/2016-17/309-310** dated **11/07/2017**, **Project ID AS2015CR674720170428053334** is being implemented in the state of Assam by our organization.

It is to confirm that the SOP is completely understood by the above appointed auditor and he would verify and audit the accounts of the project as per procedures prescribed in the SOP.

Further, I also undertake that any new auditor would be appointed only after issuing a fresh declaration that the auditor is capable of verifying and auditing project accounts as per SOP.

Yours truly,

NRDS Management Pvt. Ltd.

*Subir Sarkar*

(Mr. Subir Sarkar) **Director**  
Authorized Signatory of PIA

I have understood the financial monitoring processes prescribed in SOP and I undertake to verify and audit the project accounts as per the processes prescribed in the SOP.

For, M/S AJAYDEEP & ASSOCIATES  
FRN.327105E

*[Signature]*  
CHARTERED ACCOUNTANTS  
Membership No: 068906



Phones : Office Hours  
Central Office +91 6033974185  
Higher Secondary +91 6033974186  
E-mail : aalo@rkmm.org  
Web Site : www.ramakrishnamissionaalo.org



RAMAKRISHNA MISSION  
P. O. VIVEKNAGAR : AALO  
DISTRICT WEST SIANG  
ARUNACHAL PRADESH 791001  
INDIA

( A branch of the Ramakrishna Mission, Belur Math, Howrah 711 202 West Bengal, India )

Ref.: RKM/SO/62

5.8.2021

Respected Shri Ajoydeep Das,

This is to inform you that M/s. Ajoydeep & Associates, Chartered Accountants House No 10, Geeta Peth, Odalbakara, Lalganesh, Guwahati 781 034 have been appointed as Internal Auditors of Ramakrishna Mission, Aalo for the financial 2021-22.

With love and best wishes,

Yours in the Lord,

*Swami Yogishwarananda*

Swami Yogishwarananda  
Secretary

Phones : Office Hours  
Central Office +91 6033974185  
Higher Secondary +91 6033974186  
E-mail : aalo@rkmm.org  
Web Site : www.ramakrishnamissionaalo.org



RAMAKRISHNA MISSION  
P. O. VIVEKNAGAR : AALO  
DISTRICT WEST SIANG  
ARUNACHAL PRADESH 791001  
INDIA

( A branch of the Ramakrishna Mission, Belur Math, Howrah 711 202 West Bengal, India )

Ref.: RKM/SO/78

01.06.2022

Respected Shri Ajoydeep Das,

This is to inform you that M/s. Ajoydeep & Associates, Chartered Accountants House No 10, Geeta Peth, Odalbakara, Lalganesh, Guwahati 781 034 have been appointed as Internal Auditors of Ramakrishna Mission, Aalo for the financial year 2022-23.

With love and best wishes,

Yours in the Lord,

*Yogishwarananda*

Swami Yogishwarananda  
Secretary

Date: 14/02/2015

To,  
Sri Ajoydeep Das  
M/s Ajoydeep & Associates  
Address: H.No.10, Geeta Path, Odalbakra  
City: Guwahati, Pin Code: 781034  
State: Assam

**Sub. : Appointment of your firm as Internal Auditors of the company.**

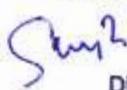
Dear Sir,

We are pleased to convey you that the Board of Directors of the Company has appointed your firm **M/s Ajoydeep & Associates** as an Internal Auditor of the Company for the Financial Year 2015-16 at its meeting held on 10/02/2015. A certified True copy of the Resolution passed in this regard is attached herewith for your needful reference.

Your appointment as Internal Auditor has been made pursuant to the provisions of Section 138 of the Companies Act, 2013 read with Rule no. 13 of the Companies (Accounts) Rules, 2014.

Kindly acknowledge the receipt of the same.

Thanking you,  
Yours Truly,  
For **Softwide Techno Solutions Private Limited**

  
SOFTWIDE TECHNO SOLUTIONS PRIVATE LIMITED  
Director

(Surja Swargiary)  
Director

Encl.: As above



OFFICE OF THE PRINCIPAL  
**SCIENCE COLLEGE, KOKRAJHAR**

P.O & Dist : Kokrajhar- 783370  
B.T. C., ASSAM, INDIA

Ph.No : +91 3661796091 (O)  
E-mail ID: [sciencecollege95@gmail.com](mailto:sciencecollege95@gmail.com)  
Website : [www.sciencecollege.ac.in](http://www.sciencecollege.ac.in)

Ref. No: Sc/Admn/Misc(A)/29/Pt-III/2020-21/12486

Date: 21/03/2023

To,

**M/S AJOYDEEP & ASSOCIATES**  
H.No.10, Bandhu Niwas, Geeta Path, Lalganesh  
Odalbakra, Guwahati, Assam, India, PIN-781034

Sub: Engagement of Internal Auditor for the Financial Year 2023-24 under UGC & Govt. grants

Sir,

With reference to the subject cited above, I am to inform you that as per the decision of our Governing Body, your firm has been selected for CA Audit of Science College, Kokrajhar.

Hence you are requested to submit your willingness within 7 (Seven) days of the receipt of this letter.

Yours Faithfully

Principal  
Science College, Kokrajhar  
Principal  
Science College, Kokrajhar

OFFICE OF THE PRINCIPAL  
**FAKIRAGRAM COLLEGE**

P.O.- Fakiragram, Dist.- Kokrajhar, B.T.A.D (Assam)

Pin : 783345

Phone No.: 03661/283443, Email-fakiragramcollege@rediffmail.com

Date : 21/03/2023

Memo No.: FC/Audit/197/2021-22/112  
From : President/Secretary/Principal

To,

M/S AJOYDEEP & ASSOCIATES  
H.No. 10, Bandhu Niwas, Geeta Path, Lalganesh  
Odalbakra, Guwahati, Assam, India, PIN-781034

Sub. : Engagement of Internal Auditor for the Financial Year 2023-24 under UGC  
& Govt. grants.

Sir,

With reference to the subject cited above, I am to inform you that as per the decision of our Governing Body, your firm has been selected for CA Audit of Fakiragram College, Fakiragram.

Hence, you are requested to submit your willingness within 7 (seven) days of the receipt of this letter.

Yours faithfully



Principal  
Fakiragram College

Principal  
Fakiragram College, Fakiragram

Office of the Principal

# MAZBAT COLLEGE

MAZBAT: UDALGURI, B.T.A.D. ASSAM

PIN-784507

E-mail: [collegemazbat@gmail.com](mailto:collegemazbat@gmail.com)

Web: [www.mazbatcollege.com](http://www.mazbatcollege.com)

Fax: 03711 246469



Dr. Pradip Kr. Sarma

Principal

Phone: 94358 01930

Memo No: MCM/182/2020-21/199

Date: 21/03/2023

To,

M/S AJOYDEEP & ASSOCIATES  
H.No. 10, Bandhu Niwas, Geeta Path, Lalganesh  
Odalbakra, Guwahati, Assam, India, PIN-781034

Sub. : Engagement of Internal Auditor for the Financial Year 2023-24 under UGC  
& Govt. grants.

Sir,

With reference to the subject cited above, I am to inform you that as per the decision of our Governing Body, your firm has been selected for CA Audit of Mazbat College, Mazbat.

Hence, you are requested to submit your willingness within 7 (seven) days of the receipt of this letter.

Yours faithfully

  
PRINCIPAL  
MAZBAT COLLEGE  
Mazbat, Udalguri, B.T.A.D.  
Principal  
Mazbat College, Mazbat



Office of the Principal

# GYANPEETH DEGREE COLLEGE

Under Section 2(f), 12 (B), UGC Act. 1956

**NIKASHI :: BAKSA :: B.T.A.D. (ASSAM) :: PIN- 781 372**

Website: [www.gyanpeethdegreecollege.org](http://www.gyanpeethdegreecollege.org)

E-mail: [gyanpeethdegreecollegenikashi@rediffmail.com](mailto:gyanpeethdegreecollegenikashi@rediffmail.com)

Phone: 03624 - 292995 (Office)

Fax: 03624 - 292995

GDCN/Pt-I/Accounts/144/2021-22/310

Memo No.GDC/.....

Date.....21/03/2023.....

To,

M/S AJOYDEEP & ASSOCIATES  
H.No. 10, Bandhu Niwas, Geeta Path, Lalganesh  
Odalbakra, Guwahati, Assam, India, PIN-781034

Sub. : Engagement of Internal Auditor for the Financial Year 2023-24 under  
UGC  
& Govt. grants.

Sir,

With reference to the subject cited above, I am to inform you that as per the decision of our Governing Body, your firm has been selected for CA Audit of Gyanpeeth Degree College, Nikashi.

Hence, you are requested to submit your willingness within 7 (seven) days of the receipt of this letter.

Yours faithfully

Principal  
Gyanpeeth Degree College, Nikashi  
Nikashi



OFFICE OF THE PRINCIPAL / SECRETARY  
**SALBARI COLLEGE**

**DIST. BAKSA, B.T.C. (ASSAM)**

Regd. No. RS/BAG/260/A/18 of 2006 (Act. XXI of 1860)  
Affiliated to Gauhati University. Recognised by the U.G.C. New Delhi  
under 12 (B) of U.G.C. Act. 1956

Ph. No. 03666-244033, Fax. No. 03666-244033, PIN-781318  
E-mail ID - salbaricollege@gmail.com

Ref. SC/F-22B/Misc/20-21/24413

Date : 21/03/2023

To,

M/S AJOYDEEP & ASSOCIATES  
H.No. 10, Bandhu Niwas, Geeta Path, Lalganesh  
Odalbakra, Guwahati, Assam, India, PIN-781034

Sub.: Engagement of Internal Auditor for the Financial Year  
2023-24 under UGC & Govt. grants.

Sir,

With reference to the subject cited above, I am to inform you  
that as per the decision of our Governing Body, your firm has been selected  
for CA Audit of Salbari College, Salbari.

Hence, you are requested to submit your willingness within 7  
(seven) days of the receipt of this letter.

Yours faithfully

Principal  
Salbari College, Salbari

Principal  
Salbari College, Salbari

BASUGAON COLLEGE  
BASUGAON  
Dist. Kokrajhar (Assam)  
**BASUGAON COLLEGE**

P.O. : Basugaon Pin - 783372  
Dist. - Kokrajhar (B/C) Assam



Ref. No. BCB/Acctt/17.7/2021-22/225

Date.....21/03/2023.....

From :

Principal / Secretary  
Basugaon College

To,

M/S AJOYDEEP & ASSOCIATES  
H.No. 10, Bandhu Niwas, Geeta Path, Lalganesh  
Odalbakra, Guwahati, Assam, India, PIN-781034

Sub. : Engagement of Internal Auditor for the Financial Year 2023-24 under UGC  
& Govt. grants.

Sir,

With reference to the subject cited above, I am to inform you that as per the decision of our Governing Body, your firm has been selected for CA Audit of Basugaon College, Basugaon.

Hence, you are requested to submit your willingness within 7 (seven) days of the receipt of this letter.

Yours faithfully

Principal  
Basugaon College  
Basugaon

**GOVT. OF ASSAM**  
**ASSAM SEED & ORGANIC CERTIFICATION AGENCY**  
**RAMKRISHNA MISSION ROAD, ULUBARI, GUWAHATI - 07**  
**Email: dirasoca@gmail.com**

No. ASOCA/A-78/2023-24/ 765

Date: 11-12-23

From : Director,  
ASOCA.

To : ✓ M/s Ajoydeep & Associates. C.A.  
R/No.- G - 2, 2<sup>nd</sup> Floor, Manada Market  
Near Hotel VIP, Lakhra Road,  
Guwahati - 781018

Subject : Process of filing application for u/s 10(46) of Income Tax Act,1961.

Sir,

With reference to the subject cited above, I am to request you to process the filing of application u/s 10(46) for exemption of Income Tax. After completion of the work, please submit negotiable bill in duplicate to the undersigned for necessary payment.

This is for your kind information and necessary action.

Yours faithfully

  
Director

Assam Seed & Organic Certification Agency  
K. Mission Road, Ulubari, Guwahati -07



GOVT. OF ASSAM  
ASSAM SEED & ORGANIC CERTIFICATION AGENCY  
RAMKRISHNA MISSION ROAD, ULUBARI, GUWAHATI - 07  
(E-mail: [dirasoca@gmail.com](mailto:dirasoca@gmail.com))

---

No. ASOCA/A-78(Pt)/2023-24/. 28.1 A

dt...18.07.23

From: Director,  
ASOCA.

To: M/s Ajoydeep & Associates, C.A.  
R/No- G-2, 2<sup>nd</sup> Floor, Manada Market  
Near Hotel VIP, Lakhra Road,  
Guwahati-781018.

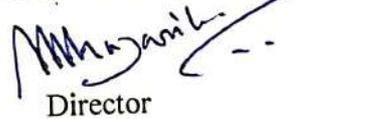
Sub: Regarding Income Tax Return Filling & miscellaneous work.

Sir,

With reference to the subject cited above, I request you to do the Filling of Income Tax Return and also do related miscellaneous work and submit your bill to this office for necessary payment.

This is for your information and necessary action.

Yours faithfully,

  
Director

Assam Seed & Organic Certification Agency  
R. K. Mission Road, Ulubari, Guwahati -07.

  
18.07.23

**GOVT. OF ASSAM**  
**ASSAM SEED & ORGANIC CERTIFICATION AGENCY**  
**RAMKRISHNA MISSION ROAD, ULUBARI, GUWAHATI - 07**  
**Email: dirasoca@gmail.com**

No. ASOCA/A-421/2023-24/ 1160

Date : 15.03.24

From : Director,  
ASOCA.

To : ✓ M/s Ajoydeep & Associates. C.A.  
R/No.- G - 2, 2<sup>nd</sup> Floor, Manada Market  
Near Hotel VIP, Lakhra Road,  
Guwahati - 781018

Subject : Regarding the reply of notices u/s 148 of Income Tax Act,1961.

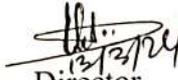
Sir,

With reference to the subject cited above, I request you to take necessary step to reply the notice u/s 148 of Income Tax Act 1961 as early as possible. After completion of work, please submit your bill in duplicate to the undersigned for necessary payment.

This is for your kind information and necessary action.

Encl : Photocopy of Notice

Yours faithfully

  
Director

Assam Seed & Organic Certification Agency  
R. K. Mission Road, Ulubari, Guwahati -07

  
15/03/24



GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
INCOME TAX DEPARTMENT  
OFFICE OF THE INCOME TAX  
OFFICER  
WARD 2(3), EXEMP, Guwahati

To,  
ASSAM STATE SEED CERTIFICATION AGENCY  
ASSCA, R.K MISSION ROAD ULUBARI  
KAMRUP 781007, Assam  
India

PAN: AAAJA2436L	A.Y: 2019-20	Dated: 04/03/2024	DIN & Notice No: ITBA/AST/S/148_1/2023-24/1061971942(1)
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**Notice under section 148 of the Income-tax Act, 1961**

Sir/Madam/ M/s.

1. I have the following information in your case or in the case of the person in respect of which you are assessable under the Income tax Act, 1961 (here in after referred to as "the Act") for Assessment Year 2019-20
  - information in accordance with the risk management strategy formulated in this regard

suggesting that income chargeable to tax has escaped assessment within the meaning of section 147 of the Act. Order under sub-section (d) of section 148A of the Act has been passed in such case vide DIN ITBA/AST/F/148A/2023-24/1061969811(1) dated 04/03/2024 and annexed herewith for reference,

2. I, therefore, propose to assess or reassess such income or recompute the loss or the depreciation allowance or any other allowance or deduction for the Assessment Year 2019-20 and I, hereby, require you to furnish, within 90 days from the service of this notice, a return in the prescribed form for the Assessment Year 2019-20.

BIBHUTI KARMAKAR  
WARD 2(3), EXEMP, Guwahati

(In case the document is digitally signed please refer Digital Signature at the bottom of the page)

Note: If digitally signed, the date of digital signature may be taken as date of document.

,AAYAKAR BHAWAN, CHRISTIANBASTI, G.S. ROAD, GUWAHATI, GUWAHATI, Assam, 781005  
Email: GUWAHATI.ITO.EXMP2.3@INCOMETAX.GOV.IN,

This document is digitally signed

Signer: BIBHUTI KARMAKAR  
Date: Monday, March 11, 2024 6:45 PM  
Location: DIRECTORATE, India

Note - The website address of the e-filing portal has been changed from [www.incometaxindiaefiling.gov.in](http://www.incometaxindiaefiling.gov.in) to [www.incometax.gov.in](http://www.incometax.gov.in).

\* DIN-Document identification No.



GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
INCOME TAX DEPARTMENT  
OFFICE OF THE INCOME TAX OFFICER  
WARD 2(3), EXEMP, Guwahati

To, ASSAM STATE SEED CERTIFICATION AGENCY ASSCA , R.K MISSION ROAD ULUBARI KAMRUP 781007 , Assam India	
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PAN: AAAJA2436L	A.Y: 2019-20	Dated: 04/03/2024	DIN & Notice No: ITBA/AST/F/148A/2023-24/1061969811(1)
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Name of the assessee	ASSAM STATE SEED CERTIFICATION AGENCY
Address of the assessee	ASSCA , R.K MISSION ROAD ULUBARI KAMRUP 781007 , Assam India
Email of the assessee	
Resident/ Not Ordinarily Resident/ Non-Resident	
Date of order	04/03/2024
Name and Designation of Specified Authority	MOHANISH VERMA PCCIT (EXEMPTION), DELHI
Specified Authority approval date	04/03/2024

**Order under clause (d) of section 148A of the Income-tax Act,1961**

In the instant case, information has been flagged through Insight portal in accordance with Risk Management Strategy (RMS) formulated by CBDT under the category of "RMS" - Non-Filing of Return – PAN Cases" for FY 2018-19. It is observed from the given information that the assessee, ASSAM STATE SEED CERTIFICATION AGENCY, PAN – AAAJA2436L, has made Time Deposits during the F.Y. 2018-19 relevant to AY 2019-20.

As per details of the information flagged, the assessee is a non-filer for the A.Y. 2019-20, despite having taxable income. The assessee had made the time deposits during the financial year 2018-19 relevant to the A.Y. 2019-20 as under:

Note: If digitally signed, the date of digital signature may be taken as date of document.  
AAYAKAR BHAWAN, CHRISTIANBASTI, G.S. ROAD, GUWAHATI, GUWAHATI, Assam, 781005  
Email: GUWAHATI.ITO.EXMP2.3@INCOMETAX.GOV.IN,

Sl. No.	Information Code	Information Description	Source	Information (Rs.)	Value
1	SFT-005	Time deposits (other than a time deposit made through renewal of another time deposit)	AXIS BANK LIMITED	90000000/-	
Grand Total				90000000/-	

In the instant case, the necessary conditions laid out for issuance of notice u/s 148 is satisfied as the Jurisdictional Assessing Officer is in possession of information as mentioned in the above table amounting to escapement of income worth Rs. 90000000/-. Inquiry u/s 148A(a) of the Act was conducted after obtaining the necessary approval from the competent authority.

Further, a show-cause Notice under section 148A(b) of the Income Tax Act, 1961 was issued on 20/02/2024 and served on the assessee electronically. Through this show-cause notice, the opportunity was provided to the assessee to explain the above transactions undertaken and non-filing of return. The assessee was asked to furnish its reply on or before 27/02/2024, as to why above-mentioned transactions (total value, Rs. 90000000/-) should not be treated as Income chargeable to tax for the Assessment year 2019-20, as the same has escaped assessment within the meaning of provision of section 147 of the Income Tax Act, 1961. In response to the said show-cause notice, assessee has not submitted any reply so far. As such, it is presumed that assessee has nothing to explain in this regard.

As per section 149(1)(b) of the Income tax Act, 1961, the books of account or documents or evidence which reveal that the income chargeable to tax, represented in the form of "an asset" or "expenditure in respect of a transaction or in relation to an event or occasion" or "an entry or entries in the books of accounts", which has escaped assessment amounts to or is likely to amount to Rs. 50 lakh rupees or more. The same has been satisfied in the instant case. The assessee has been unable to explain as why despite having taxable income it has not filed return of income for A.Y. 2019-20.

In view of the above facts and circumstances it is evident that the escaped assessment amount(s) is likely to amount to Rs. 50 lakh rupees or more within the

meaning of section 148/147 of the Income Tax Act, 1961 and it is a fit case for initiation of proceeding u/s 148/147 of the Income Tax Act, 1961.

This order is being passed u/s 148A(d) and notice u/s 148 of I.T. Act is issued with the prior approval of the specified competent authority.

BIBHUTI KARMAKAR  
WARD 2(3), EXEMP, Guwahati

(In case the document is digitally signed please refer Digital Signature at the bottom of the page)

This document is digitally signed

Signer: BIBHUTI KARMAKAR  
Date: Monday, March 11, 2024 6:21 PM  
Location: DIRECTORATE, India



GOVT. OF ASSAM  
ASSAM SEED & ORGANIC CERTIFICATION AGENCY  
RAMKRISHNA MISSION ROAD, ULUBARI, GUWAHATI - 07  
(E-mail : [dirasoca@gmail.com](mailto:dirasoca@gmail.com))

No. ASOCA/A-78/2023-24/ 356

Date : 24/8/23

From: Director,  
ASOCA

To: ✓ M/s Ajoydeep & Associates, C.A.  
R/No. - G - 2, 2<sup>nd</sup> Floor, Manada Market  
Near Hotel VIP, Lakhra Road,  
Guwahati - 781018

Sub : Providing of consultancy service related to petition u/s 119(2)(b) of Income Tax Act 1961

Sir,

With reference to the subject cited above, I am to inform you that you are hereby authorized with the consultancy service related to petition u/s 119(2)(b) of Income Tax Act 1961 on behalf of ASOCA. After completion of the work, please submit your bill in duplicate to the undersigned for necessary payment.

This is for your kind information and necessary action.

Yours faithfully

 23.08.23

Director

Assam Seed & Organic Certification Agency  
R. K. Mission Road, Ulubari, Guwahati -07

 23.08.23



আঞ্চলিক ব্যবসায় কার্যালয় (ক্ষেত্র -১)  
২য় তল, এসবিআই শিলচর শাখা, পার্ক রোড, শিলচর - ৭৮৮০০১  
आञ्चलिक व्यवसाय कार्यालय (क्षेत्र - १)  
दुसरी मंजील, एसबिआइ शिलचर शाखा, पार्क रोड, शिलचर - ७८८००१  
Regional Business Office (Region - I)  
2nd Floor, SBI Silchar Branch, Park Road, Silchar - 788001

TEL : 03842-262134, 261798, 261272

FAX : 03842-261429, 263155

E-mail : agmr4.rosilchar@sbi.co.in  
cmadmin.rbosilc3@sbi.co.in

RMSME/SIL/2023-24/04

Date: 12/04/2023

M/S Ajoydeep and Associates  
H-10, Bandhu Niwas,  
Geeta Path, Lalganesh,  
Odalbakra, Guwahati,  
Assam, PIN- 781034

**STOCK AND RECEIVABLE AUDITOR (SRA)**  
**ACCOUNT: INFINITY AUTOMOBILES LLP**

We have entrusted you to carry out Stock and Receivables Audit (SRA) of the captioned borrower and terms of reference are as under:-

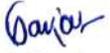
- I. SRA is to be conducted as on 12/04/2023.
- II. The Audit should be completed and report should be submitted within 15 days from the date of acceptance of Bank's offer for conduct of SRA.
- III. Physical verification of unit's inventories at factory sites, Godowns etc. are to be ensured.
- IV. A study on inventory Control practices, proper up-keep and requisite records/ books thereof.
- V. The collection mechanism in force for recovery of receivables.
- VI. Insurance of stocks and other assets of the Unit.
- VII. Status of Registration of charges with ROC etc.
- VIII. Status of Statutory Approvals such as Pollution Control Board / Special Licenses etc.
- IX. Status of Statutory Dues / overdoes.
- X. Any other relevant factor considered essential during audit.

2. We request you to submit the SRA report directly to this Branch along with your fee invoice. Please ensure that all aspects mentioned in SRA format (enclosed as annexure to this letter) are covered satisfactorily. Further in case of aberrations /deviations, suitable comments should be furnished.

3. The Bank has the option to seek additional clarifications on SRA (if warranted).

4. The details of contact person are as follows:

Sl.No	Borrower	Name	Designation	Contact No.
1	Infinity Automotive LLP	Shri Harish Jindal and Shri Rishabh Kumar Jindal	Partners	9435071239

Yours faithfully, 

For, STATE BANK OF INDIA

সংযুক্ত প্রবন্ধক (এস.এম.ই)  
Relationship Manager (SME)  
Regional Business Office, Silchar



আঞ্চলিক ব্যবসায় কার্যালয় (ক্ষেত্র -১)  
২য় তল, এসবিআই শিলচর শাখা, পার্ক রোড, শিলচর - ৭৮৮০০১  
आञ्चलिक व्यवसाय कार्यालय (क्षेत्र - १)  
दुसरी मंजील, एसबिआइ शिलचर शाखा, पार्क रोड, शिलचर - ७८८००१  
Regional Business Office (Region - I)  
2nd Floor, SBI Silchar Branch, Park Road, Silchar - 788001

TEL : 03842-262134, 261798, 261272

FAX : 03842-261429, 263155

E-mail : agmr4.rosilchar@sbi.co.in  
cmadmin.rbosilc3@sbi.co.in

RMSME/SIL/2023-24/03

Date: 12/04/2023

M/S Ajoydeep and Associates  
H-10, Bandhu Niwas,  
Geeta Path, Lalganesh,  
Odalbakra, Guwahati,  
Assam, PIN- 781034

**STOCK AND RECEIVABLE AUDITOR (SRA)**  
**ACCOUNT: PODDER & PODDER (EQUIPMENT & PROJECT) PVT LTD**

We have entrusted you to carry out Stock and Receivables Audit (SRA) of the captioned borrower and terms of reference are as under:-

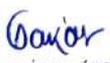
- I. SRA is to be conducted as on 12/04/2023.
- II. The Audit should be completed and report should be submitted within 15 days from the date of acceptance of Bank's offer for conduct of SRA.
- III. Physical verification of unit's inventories at factory sites, Godowns etc. are to be ensured.
- IV. A study on inventory Control practices, proper up-keep and requisite records/ books thereof.
- V. The collection mechanism in force for recovery of receivables.
- VI. Insurance of stocks and other assets of the Unit.
- VII. Status of Registration of charges with ROC etc.
- VIII. Status of Statutory Approvals such as Pollution Control Board / Special Licenses etc.
- IX. Status of Statutory Dues / overdoes.
- X. Any other relevant factor considered essential during audit.

2. We request you to submit the SRA report directly to this Branch along with your fee invoice. Please ensure that all aspects mentioned in SRA format (enclosed as annexure to this letter) are covered satisfactorily. Further in case of aberrations /deviations, suitable comments should be furnished.

3. The Bank has the option to seek additional clarifications on SRA (if warranted).

4. The details of contact person are as follows:

Sl.No	Borrower	Name	Designation	Contact No.
1	Podder & Podder (Equipment & Project) Pvt Ltd	Shri Vivekananda Podder	Director	9954086007 / 9365974152

Yours faithfully, 

For, STATE BANK OF INDIA

সংর্ক প্রবন্ধক (এস.এম.ই)

Relationship Manager (SME)

Relationship Manager (SME)

Regional Business Office, Silchar



আঞ্চলিক বাণিজ্য কার্যালয় (ক্ষেত্র -১)  
২য় তল, এসবিআই শিলচর শাখা, পার্ক রোড, শিলচর - ৭৮৮০০১  
आञ्चलिक व्यवसाय कार्यालय (क्षेत्र - १)  
दुसरी मंजील, एम्.आइ.आइ. शिलचर शाखा, पार्क रोड, शिलचर - ७८८००१  
Regional Business Office (Region - I)  
2nd Floor, SBI Silchar Branch, Park Road, Silchar - 788001

TEL : 03842-262134, 261798, 261272

FAX : 03842-261429, 263155

E-mail : agmr4.rosilchar@sbi.co.in  
cmadmin.rbosilc3@sbi.co.in

RMSME/SIL/2023-24/

Date: 20/03/2024

To,  
**M/S AJOYDEEP AND ASSOCIATES,**  
**2<sup>nd</sup> Floor, Manada Market, Near Hotel VIP,**  
**Guwahati, PIN: 781018**

**STOCK AND RECEIVABLE AUDITOR (SRA)**  
**ACCOUNT: M/S PODDER AUTO INDIA PVT LTD**

We have entrusted you to carry out Stock and Receivables Audit (SRA) of the captioned borrower and terms of reference are as under:-

- SRA is to be conducted as on 29/02/2024
- The Audit should be completed and report should be submitted within 20 days from the date of acceptance of Bank's offer for conduct of SRA.
- Physical verification of unit's inventories at factory sites, Godowns etc. are to be ensured.
- A study on inventory Control practices, proper up-keep and requisite records/ books thereof.
- The collection mechanism in force for recovery of receivables.
- Insurance of stocks and other assets of the Unit.
- Status of Registration of charges with ROC etc.
- Status of Statutory Approvals such as Pollution Control Board / Special Licenses etc.
- Status of Statutory Dues / overdue.
- Any other relevant factor considered essential during audit.

- We request you to submit the SRA report directly to this Branch along with your fee invoice. Please ensure that all aspects mentioned in SRA format (enclosed as annexure to this letter) are covered satisfactorily. Further in case of aberrations /deviations, suitable comments should be furnished.
- The Bank has the option to seek additional clarifications on SRA (if warranted).
- The details of contact person are as follows:

Sl.No	Borrower	KEY OFFICIAL	Designation	Contact No.
1	PODDER AUTO INDIA PVT LTD	Shri Vivekananda Podder	Director	9954086007 9865974152

Yours faithfully,



Relationship Manager (SME)

**Minutes of Pre –Audit Meeting with the stock auditor dated 20/03/2024**

M/S **AJOYDEEP & ASSOCIATES** has been appointed to conduct stock and receivables audit of M/S Podder Auto India Pvt Ltd, having total working capital facility (Cash Credit) of Rs. 4.90 Cr, with our Bank. Minutes of the meeting are as under:

- We have advised the auditor to take 29/02/2024 as cut-off date for audit.
- For Cash Credit limit, the Margin of stocks is 25% and receivables is 40% with cover period of 90 days for Cash Credit. **For e-DFS facility, margin on stock & receivables is NIL**
- We have shared the sanction details and conditions to Auditor and advice to see the compliance.
- We have advised to auditor to see the position of the statutory payments and copies of approvals.
- SRA should, inter alia, entail verification of debtors and creditors as under:-

a) 75 % of the value of debtors to be verified with a minimum of 10 debtors. In case number of debtors are less than 10, the entire list of debtors to be verified i.e.100 % of debtors in terms of amount involved.

Similarly, 75 % of the value of creditors to be verified with a minimum of 10 creditors. In case number of creditors are less than 10, the entire list of creditors to be verified i.e.100 % of creditors in terms of amount involved.

b) Where outstanding of individual receivables is Rs.50.00 lacs & above, a certificate from the Stock & Receivables Auditor about genuineness of receivables is to be submitted at yearly interval.

d) SRA audit report shall cover verification of all creditors with overdue of Rs.1cr & above comprising the following:

Specific comments on  the borrowing unit's compliance with the payment terms.

Comments on Age-wise  analysis of creditors and confirmation of its genuineness.

e) Verification of charges registered with ROC and subsisting in favour of bank is also to be done, if applicable.

We have advised the auditor to complete the audit within 30 days of appointment and agreed to assist if any problem faced during the course of audit.

  
Relationship Manager (SME)

Stock Auditor



**Minutes of Pre –Audit Meeting with the stock auditor dated 12.03.2024**

MSKD & Associates have been appointed to conduct stock and receivables audit and Bank Guarantee Audit of **R L Constructions** having total working capital facility of Rs. 2.00 Cr and Non Fund Based limit of Rs. 6.50 crore. Minutes of the meeting are as under:

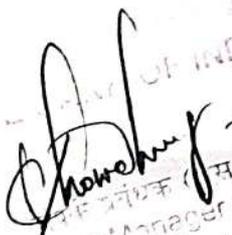
- We have advised the auditor to take 29.02.2024 as cut-off date for audit.
- The Margin of stocks is 50% and receivables is 40% with cover period of 120 days for Cash Credit
- We have shared the sanction details and conditions to Auditor and advice to see the compliance.
- We have advised to auditor to see the position of the statutory payments and copies of approvals.
- SRA should, inter alia, entail verification of debtors and creditors as under:-

a) 75 % of the value of debtors to be verified with a minimum of 10 debtors. In case number of debtors are less than 10, the entire list of debtors to be verified i.e.100 % of debtors in terms of amount involved.

Similarly, 75 % of the value of creditors to be verified with a minimum of 10 creditors. In case number of creditors are less than 10, the entire list of creditors to be verified i.e.100 % of creditors in terms of amount involved.

b) Where outstanding of individual receivables is Rs.50.00 lacs & above, a certificate from the Stock & Receivables Auditor about genuineness of receivables is to be submitted at yearly interval.

We have advised the auditor to complete the audit within 15 days of appointment and agreed to assist if any problem faced during the course of audit.

  
Relationship Manager (SME)  
OF, S... OF INDIA  
... (SME)  
... (SME)  
... Silchar

Stock Auditor

**Post- Audit discussion with the audit dated**

We convey sincere thanks to the stock auditor for successful completion of the stock audit of R L Constructions within the stipulated time frame.

The auditor M/s Ajoydeep and Associates has expressed that he has not found any major irregularity in the stock and receivables position. The working of the unit has been satisfactory.

For, STAI  
Relationship Manager (SME)  
Relationship Manager (SME)  
Relationship Manager (SME)

**Stock Auditor**



আঞ্চলিক ব্যবসায় কার্যালয় (ক্ষেত্র -১)  
২য় তল, এসবিআই শিলচর শাখা, পার্ক রোড, শিলচর - ৭৮৮০০১  
আঞ্চলিক ব্যবসায় কার্যালয় (ক্ষেত্র - ১)  
দুসরী মঞ্জীল, এসবিআই শিলচর শাখা, পার্ক রোড, শিলচর - ৭৮৮০০১  
Regional Business Office (Region - I)  
2nd Floor, SBI Silchar Branch, Park Road, Silchar - 788001

TEL : 03842-262134, 261798, 261272

FAX : 03842-261429, 263155

E-mail : agmr4.rosilchar@sbi.co.in  
cmadmin.rbosilc3@sbi.co.in

RMSME/SIL/2023-24/05

Date: 12/04/2023

M/S Ajoydeep and Associates  
H-10, Bandhu Niwas,  
Geeta Path, Lalganesh,  
Odalbakra, Guwahati,  
Assam, PIN- 781034

**STOCK AND RECEIVABLE AUDITOR (SRA)**  
**ACCOUNT: M/S SABITA AUTOMOBILES**

We have entrusted you to carry out Stock and Receivables Audit (SRA) of the captioned borrower and terms of reference are as under:-

- I. SRA is to be conducted as on 12/04/2023.
- II. The Audit should be completed and report should be submitted within 15 days from the date of acceptance of Bank's offer for conduct of SRA.
- III. Physical verification of unit's inventories at factory sites, Godowns etc. are to be ensured.
- IV. A study on inventory Control practices, proper up-keep and requisite records/ books thereof.
- V. The collection mechanism in force for recovery of receivables.
- VI. Insurance of stocks and other assets of the Unit.
- VII. Status of Registration of charges with ROC etc.
- VIII. Status of Statutory Approvals such as Pollution Control Board / Special Licenses etc.
- IX. Status of Statutory Dues / overdoes.
- X. Any other relevant factor considered essential during audit.

2. We request you to submit the SRA report directly to this Branch along with your fee invoice. Please ensure that all aspects mentioned in SRA format (enclosed as annexure to this letter) are covered satisfactorily. Further in case of aberrations /deviations, suitable comments should be furnished.

3. The Bank has the option to seek additional clarifications on SRA (if warranted).

4. The details of contact person are as follows:

Sl.No	Borrower	Name	Designation	Contact No.
1	M/S Sabita Automobiles	Shri Bibhabasu Nath and Shri Borun Kumar Nath	Partners	9678457320

Yours faithfully,  
For, STATE BANK OF INDIA

সংর্ক প্রবন্ধক (এস.এম.ই)

Relationship Manager (SME)

Regional Business Office, Silchar



# THE MEGHALAYA CO-OPERATIVE APEX BANK LTD.

## A Scheduled Bank

Head Office : M. G. Road, Shillong, Meghalaya - 793001

Ref No : MCAB/HO/I&A/ CA / 2024-25/

Date:-27-06-2024

Ajoydeep & Associates,  
Chartered Accountants,  
House No 10, Geeta Path,  
Odalbakra,  
Guwahati-781034

**Subject : Assignment as Concurrent Auditor**

Dear Sirs,

We are glad to inform that your engagement as Concurrent Auditors of our Bank has been extended for one(1) year. You have been allotted to conduct Concurrent Audit of our following branches and ATMs / CRMs, if any, attached to these branches for the period 1<sup>st</sup> April, 2024 to 31<sup>st</sup> March, 2025 on the following terms and conditions:

This offer/assignment is subject to the condition that your firm or your sister/associate concerns or your network firm should not be / will not be conducting statutory audit of our Bank or any of our branches, during the period 1.4.2024 to 31.3.2025. Concurrent Audit Fees payable **per quarter** exclusive of Taxes as applicable are as below:-

	<b>Branch (Branch code in brackets)</b>	<b>Fees per quarter</b>
1.	Phulbari (05)	Rs 25,000/- (Rupees twenty five thousand) only.
2.	Williamnagar (12)	Rs 25,000/- (Rupees twenty five thousand) only.
3.	Chokpot (19)	Rs 35,000/- (Rupees thirty five thousand) only.
4.	Bajengdoba (27)	Rs 25,000/- (Rupees twenty five thousand) only
5.	Hallidayganj(45)	Rs 22,000/- (Rupees Twenty two thousand) on;y

**The above mentioned fees are all inclusive and no other amount by way of incidentals, travelling expenses, etc., will be payable. The fees will be payable on your raising the quarterly bills. Fees will not be revised during the tenure of the assignment.** The audit assignment will be subject to satisfactory conduct of audit and reporting.

The main role of concurrent audit is to supplement the efforts of the Bank in carrying out simultaneous internal checks of transactions and other verifications and compliance with the procedures laid down. Also, it should be seen that the transactions are properly recorded/documented and vouched. The scope of work is as detailed below **and** checklist as attached , and is only indicative.



## A. Cash

- i. Daily cash transactions with particular reference to any abnormal receipts and payments.
- ii. **Physical verification of cash-in-hand, cash-in-counter and cash-in-vault on the days of visit. The Cash verification will be carried out either before the transactions starts for the day or after the transactions is over for the day.**
- iii. Proper accounting of inward and outward cash remittances.
- iv. Expenses incurred by cash payments involving sizeable amount.
- v. Clean note policy is properly followed.
- vi. Checking of the compliance of insurance coverage of cash-in-counter, cash-in-transit and proper maintenance of cash-in-counter, cash-in-transit and cash-in-vault Registers and insurance documents and files.
- vii. Verification of ATM cash and vault.
- viii. Check whether cash as per system and ledger tally.

## B. Deposits

- i. Check the daily receipt and payment vouchers of the Branch and whether VVRs are checked by the Branch.
- ii. Check the interest paid on deposits, including calculation of interest on large deposits. (Test checking).
- iii. Check new accounts opened. Operations in new Current/Saving accounts may be verified in the initial period itself to see whether there are any unusual operations. Also examine whether the formalities connected with the opening of new accounts have been followed as per regulatory instructions.
- iv. Interest payable accounts.
- v. Checking of vouchers relating to Demand Drafts, Call Deposits, Government Cheques, etc. of the Branch.
- vi. KYC and AML norms compliance.
- vii. PAN / Form 60 obtained/ verified.

## C. Advances

- i. Ensure that loans and advances have been sanctioned properly (i.e. after due scrutiny at the appropriate levels).
- ii. Checking of vouchers relating to all types of loans and advances including overdraft, cash credit, loans against FD/RD, NSC, etc.
- iii. Verification of classification of NPA loans and advances including credit, overdrafts and NPA recovery. **To also ensure that application of interest is made on NPA loans at the time of recovery. Check marking and unmarking of NPA, unmarking and thereafter marking back of NPA Accounts where applicable to be checked.**
- iv. Verify whether the sanctions are in accordance with delegated authority/powers.



- xvi. Checking of vouchers and registers relating to LCC, OCC, IBC, IBR etc. of the Branch.
- xvii. Checking of the receipt and payment vouchers relating to the charges, furniture and fixtures, suspense account, T.A. Advances, Printing and Stationery, Books and Periodicals, etc.
- xviii. Checking of TDS, form 15G and 15H
- xix. Whether cash remittance limits have been adhered to.

#### **E. Other items**

- i. Ensure that the Branch gives proper compliance to the internal inspections/audit reports besides verifying the Head Office Statements and statutory returns.
- ii. Ensure that customer complaints are dealt with promptly.
- iii. Checking if any employee / staff has logged on to the Bank's Core Banking Solution System while on leave.
- iv. Checking if the Branch compliances including security measures issued by H.O., RBI, NABARD, etc., including security guards, arms and ammunitions, office premises, etc.
- v. Checking whether job rotation has been carried out in the Branch and whether the Branch manager has issued orders for the same.
- vi. Change of password at given interval, password is shared or not and its mechanism.

#### **Other Terms & Conditions, etc.:**

1. Concurrent auditors may themselves identify problem areas at the Branch level/Bank and offer their suggestions to overcome them.
2. Each point is to be addressed and commented upon by the respective concurrent auditors.
3. In order to maintain uniformity of reporting in case of all branches, the seriality in observation must not be disturbed by the concurrent auditor.
4. The Bank reserve the right to advice on any changes, addition, alteration in the concurrent audit procedure over time.
5. The scope *inter alia* also covers the RBI/NABARD/regulatory guidelines issued and various internal circulars and instructions issued by Bank from time to time.
6. Please note that the Bank may revise the scope periodically to include new areas to be covered and to modify the coverage and reporting style of existing areas from time to time..
7. The Branch will make necessary arrangements for providing you with CBS user-IDs. Your audit team would be guided by the Branch/ Central Team on how to view or print information from our Core Banking Solution.
- 8. Quarterly Audit Reports should be submitted within twenty (20) calendar days from the end of the quarter.**
9. On Commencement of the audit assignment you will be required to provide to the Branch on the letterhead of the firm a list containing the names, photographs and contact numbers of the officials deputed for the audit . Likewise on change/ inclusion of a new member to the audit team the same process would be required to be followed.



- vi. Ensure that post disbursement, supervision and follow-up is proper, such as receipt of stock statement, installments, renewal of limits, etc.
- vii. Verify whether there is any mis-utilisation of the loans and advances and whether there are instances indicative of diversion of funds.
- viii. Check the bank guarantees issued, whether they have been properly worded and recorded and whether they have been promptly renewed on the due dates.
- ix. Verify whether the classification of advances has been done as per extant norms.
- x. Instances of exceeding delegated powers are to be promptly reported to Head Office by the concurrent auditor.
- xi. Checking and maintenance of Registers, like document register, etc.
- xii. Verify the frequency and genuineness of exercise of authority beyond the delegated powers by the officials concerned.

#### **D. Housekeeping**

- i. Ensure prompt reconciliation of entries outstanding in the inter-branch and inter-bank accounts, Suspense Accounts, Sundry Deposits Accounts, Draft Accounts, etc. Ensure early adjustment of large value entries.
- ii. Carry out a percentage check of calculations of interest, discount, commission and exchange.
- iii. Check whether debits in income account have been permitted by the competent authorities.
- iv. Check the transactions of employee / staff accounts for any unusual entries.
- v. In case of difference in clearing, there is a tendency to book it in an intermediary suspense account instead of locating the difference. Examine the day book to verify as to how the differences in clearing have been adjusted. Such instances should be reported to Head Office in case the difference persists.
- vi. Detection and prevention of revenue leakages through close examination of income and expenditure accounts/transactions.
- vii. Check cheques returned/bills returned register and look into reasons for return of those instruments.
- viii. Check of inward and outward remittances (DDs, RTGS, NEFT & IMPS).
- ix. Checking of ATM cards and pins in stock.
- x. Checking of key register and whether duplicate keys lodgement done at prescribed intervals by the Branch.
- xi. Checking of CCTV working and ensuring that the Branch Manager is aware of the password.
- xii. Checking whether the generator is started / run weekly as prescribed.
- xiii. Check stock of Demand Drafts, Bankers' Cheques, Withdrawal Slips, Pass Books, and customers' personalised cheques.
- xiv. Maintaining of despatch register and postage register is recorded properly.
- xv. Checking whether UV ray machine is in working condition and whether the same is being used.



- ii. The audit team should preferably be headed by a qualified Chartered Accountant/ Experienced Banker with experience in performing Concurrent audit of Banks+ semi qualified assistants.
- iii. Personnel having adequate knowledge and experience should only be deputed for the audit work.
- iv. **Before commencement of each concurrent audit of a branch for every quarter, you are requested to submit the name of the person(s) along with Official Valid Document in support of identity with photograph (scanned copy to be attached) who will conduct the concurrent audit through email to [headoffice@megcab.com](mailto:headoffice@megcab.com) with a copy to [pdia@megcab.com](mailto:pdia@megcab.com).**
- v. **The Concurrent Audit will be carried out during the office hours of the Branches .**

**13. Certificates/ other information to be part of Audit Report:**

- i. Discussion-cum-attendance certificate (which will be issued by the Branch to CA firm's on the Bank letterhead).
  - ii. Information in respect of verification of Account Opening Forms.
  - iii. Reconciliation of accounts maintained with other banks.
  - iv. Status of income leakage.
  - v. Areas covered under concurrent audit.
  - vi. Certificate on coverage of concurrent audit.
14. You are requested to comment on the performance of the Branch, based on judgmental consideration, on any other areas/ matters, which though not included in scope/ checklist but have bearing on safety/ quality of Operations. Bank's assets and or affects its image/reputation.
15. At the commencement of the audit, you may carry out process walk-through to understand the processes/ systems of the Bank. It is also recommended to carry out such process walk through at periodic intervals, more particularly after the introduction of a new product/ process in the bank.
16. As you are well aware, income due to the Bank, if not recovered by the Branch, will affect the bottom-line of the Bank. You are, therefore, requested to thoroughly check and comment whether the income (commission/exchange/ interest/discount/charges etc.) due to the Bank has been correctly recovered by the branch along with applicable tax. You may please ensure that the income leakages detected by you are recovered by the Branch then and there.
17. You are also required to verify the expenditure sanctioned/ incurred by the Branch and comment whether the same is as per delegation of financial powers.
18. All information acquired/obtained(whether in soft format or otherwise) and made available to the firm/ firm's audit staff during the course of the audit assignment is private and confidential and should not be transmitted, disclosed or shared with anyone/third party/ outsiders without the permission of the Bank, except if required by any regulatory/ statutory authority. Any breach of confidentiality would



10. The Bank will evaluate the performance of the auditors at periodic intervals based on the following parameters:

- i. Attendance at the branch by audit staff and proprietor/ partner
- ii. Quality in reporting
- iii. Depth and coverage in reporting of audit areas
- iv. Understanding of regulatory guidelines and the Bank's systems and procedures
- v. Consistency and clarity in reporting
- vi. Timely submission of Quarterly audit report.
- vii. Timely reporting of serious irregularities/ early warning signals
- viii. Verification of branch rectification and compliance to the audit issues
- ix. Contribution in improvement in overall control/ improvement in the rating of the branch.
- x. Failure to detect and report any leakage of income as well as serious irregularities.
- xi. If the attendance of the Partner/Proprietor of the firm or staff is found to be poor/ unsatisfactory, the services are liable to be terminated without any notice.
- xii. The Bank will review the reports on Quarterly basis and if quality of reporting is not up to the expectation it reserve the right to conclude the audit assignment without giving notice and without assigning any reason whatsoever.

#### **11. Rectification of Irregularities:**

The idea behind concurrent audit is to effect on the spot rectification of the irregularities in the operations of the Branch. The deficiencies or lapses in the normal working shall be intimated to the branch. Since the stress is on spot rectification, a register shall be maintained at the branches to record the irregularities observed and the date on which the same have been rectified by the branch.

Irregularities observed should be recorded on daily basis and the signature of the Branch Manager should be obtained in token of the irregularities brought to his notice. The register should be maintained in the custody of the Branch Manager and he should register the rectification of the irregularities with date and obtain signature of the concurrent auditor after bringing the same to his notice. The irregularities recorded in the particular month and not rectified within a period of one month will be reported to Head Office. However, the concurrent auditor should undertake all efforts for removal/rectification of irregularities on the spot.

The concurrent auditor should report immediately to the Bank's higher authorities wherever any serious irregularity or transactions involving malafide, corrupt practices and gross misconduct or any fraudulent transaction is detected by them.

#### **12. Concurrent Audit Team:**

- i. A Senior Partner/ Proprietor of the firm should be present for one or two days of the quarter under audit to finalise and discuss the issues with the Branch Head.



render the firm liable to be and the assignment terminated which would also include making a reference of the same to ICAI.

19. The staff conducting the audit should not photograph and / or record video footage and / or carry voice recordings of any aspect at the Branch / unit pertaining to the concurrent audit assignment without prior consent of the Inspection & Audit Division of the Bank at Head Office. Any such incident, if brought to the Bank's attention, will be viewed seriously and would lead to concluding the concurrent audit assignment and also making a reference to the Institute of Chartered Accountants of India (ICAI).
20. The audit finding should be shared with the Branch to facilitate on the spot rectification of the irregularities. You will be required to submit the final audit report along with all mandatory certificated with 100% acceptance/ agreement by the branch on all issues reported to the Branch Head. The hard copies of the final audit report should be submitted to the Branch Manager and the General Manager, Inspection & Audit of the Bank separately within twenty days from the report release date. It should be ensured that there is no delay in submission of the quarterly reports.  
The reports received would be subject to quality checks by the Head Office of the Bank. Necessary clarifications to issues raised/ required by the Bank in this regard should be provided within three working days from the date on which clarification was sought.
21. The quarterly report should consist of two parts- **Part A and Part B** . **Part A** will consist of audit findings of the *current quarter* and **part B** will consist of the *unrectified irregularities* of the previous Quarters. **The unrectified irregularities of the previous Quarters , should be reported in Part B till such time they are rectified.** Please note that if any information is furnished in a consolidated manner, the detailed breakup of the same be furnished by was of a separate **Annexure**.
22. You will be reporting to us in respect at all matters connected with your assignment.
23. Your appointment is subject to there being no adverse remarks / disciplinary proceedings pending in respect of professional conduct, etc., on the records of the Institute of Chartered Accountants of India or any statutory/ regulatory authority from time- time. If during the tenure of the assignment it comes to the attention of the Bank that adverse remarks/ disciplinary proceedings are pending in respect of professional conduct, etc., in respect of any partner/ proprietor/ employee of the firm on the records of the Institute of Chartered Accountants of India or any statutory/ regulatory authority, the Bank reserves the right to conclude the appointment forthwith.
24. Serious irregularities should be straightaway reported to the Head Office for immediate action. Major deficiencies/ aberrations noticed during audit should be highlighted in a special note and given immediately to the Bank's General Manager, I/c , Inspection & Audit Division at Head Office on email id



[ashok@megcab.com](mailto:ashok@megcab.com) with a copy marked to [headoffice@megcab.com](mailto:headoffice@megcab.com). Whenever fraudulent transactions are detected, they should immediately be reported to the persons at Para. 16 above as well the Branch Manager concerned (unless the Branch Manager is involved).

25. You are also required to furnish :-

- i. Letter of Acceptance.
- ii. Declaration of Fidelity, secrecy and no sub-contracting
- iii. Non-Disclosure agreement as per enclosed proforma on your firm's letter head.
- iv. Copies of Registration Certificate issued by ICAI, Copy of PAN, Copy of GST registration certificate duly countersigned.
- v. Copies of certificate evidencing that the partner/s of the firm is /are CISA/DISA qualified duly countersigned.
- vi. A declaration that your firm has not been disqualified by any Bank, IBA, RBI, ICAI while taking up audit work on earlier occasions on your firm's letter head.
- vii. Furnish certificate on your firm's letterhead and signed by the authorized signatories as under:  
*"No disciplinary proceedings are pending/ being contemplated against us by the Institute of Chartered Accountants of India/ Reserve Bank of India or any other regulator and our appointment may be terminated forthwith if the certificate is found to be false".*
- viii. A declaration that no credit facilities are availed by your firm or partners of your firm or any other firm in which any of you are partners or directors or any facility availed by a third party for which your firm or any of the partners of your firm has furnished guarantee have turned NPA or are existing as NPA as per Reserve Bank of India Prudential norms .
- ix. An undertaking that neither you nor any of the partners of the firm will have any professional or commercial relationship with the borrower/s of the branch which you are auditing.

Please note that in case you are not in a position to continue with the audit assignment for any reason whatsoever, a minimum of three months' prior notice should be given to the Bank.

In case this offer is acceptable to you, kindly return to us a copy of this letter duly signed on all pages by an authorised signatory of the firm under the firm's official seal in token of your acceptance of the terms and conditions mentioned herein along with the necessary declarations, certificates and information within seven days from the date of receipt of this letter.

This is issued with the approval of the competent authority.

  
**General Manager**



**Copy for information to:**

1. The Managing Director of the Bank.
2. The Branch Managers Phulbari/Williamnagar/Chokpot/Bajengdoba/Hallidayganj., for necessary coordination with the Concurrent Audit team for smooth conduct of Audit.
3. The Manager o/c Area Office, Tura

  
General Manager.

