PROPOSAL FOR EMPANELMENT OF CHARTERED ACCOUNTANT FIRMS FOR CONCURRENT AUDIT OF BANK'S VARIOUS BRANCHES, DEPARTMENT & ADMINISTRATIVE OFFICES

Central Internal Audit Division

HALDWANI

The Nainital Bank Limited

8th February, 2025

Proposal Reference No- **NTB/CIAD/CONCURRENT/2025/02/001**

PROPOSAL No. NTB/CIAD/CONCURRENT/2025/02/001

The Nainital Bank Limited
Head Office,
Seven Oaks Building,
Mallital, Nainital, Uttarakhand - 263001

Dated: 08-02-2025

The Nainital Bank Ltd. Invites Applications from eligible Chartered Accountant Firms which are valid for a period of 3 years from the last date of submission of Application date for **"**PROPOSAL FOR EMPANELMENT OF CHARTERED ACCOUNTANT FIRMS FOR CONCURRENT AUDIT OF BANK'S VARIOUS BRANCHES, DEPARTMENT"**.**

Scope of Work	EMPANELMENT OF PROPOSAL FOR EMPANELMENT OF CHARTERED ACCOUNTANT FIRMS FOR CONCURRENT AUDIT OF BANK'S VARIOUS BRANCHES, DEPARTMENT	
Application Money (Non-Refundable)	Rs. 1,000/-(Rupees One Thousand only) Plus GST	Application Money has to be deposited as DD / PO / NEFT at the time of Application submission. The NEFT should be sent on or before last date of Application submission as per account details mentioned below: Account Name -Pay Receipt Suspense Account Account Number - 999420920000025 IFSC Code - NTBL0NAI999
Last date and time of submission of queries		15/02/2025
Last date and time of submission of Application		28/02/2025 (17:00 Hrs.)

Interested parties may view and download the Empanelment Application containing the detailed terms & conditions, from the website

https://www.nainitalbank.co.in/english/tender.aspx

1. **Document Control Sheet**

Name of Organization	THE NAINITAL BANK LIMITED
Empanelment Category (Services/Goods/works/ Empanelment)	Empanelment
Type/Form of Contract (Work/Supply/Auction/Service/Buy / Empanelment)	Empanelment
Technical Evaluation (Yes/No)	Yes
Is Multi Currency Allowed	No (Only INR)
Payment Mode (Online/Offline)	Offline / Online
Empanelment Issuance Date	08-02-2025
Last date of submission of Empanelment Application response (Closing date) **And address for submission of Application**	28-02-2025 (By 17:00 Hrs.) The Nainital Bank Ltd., Central Internal and Audit Division, 4rd Floor, Opposite of Session Court, Nainital Road, Haldwani, District Nainital Uttarakhand - 263139
Mode of Submission of Application	Application shall send the Envelope through Courier / Registered Post / Speed Post at The Nainital Bank Ltd., Central Internal Audit Division, 4th Floor, Opposite of Session Court, Nainital Road, Haldwani, District Nainital Uttarakhand - 263139 on or before 28-02-2025 (By 17:00 Hrs.) (Application Submission Date). The date of dispatch of Courier / Registered Post / Speed Post receipt should be on or before last date of Application submission. The receipt of Courier / Registered Post / Speed Post for tracking purpose should be sent on email id of Audit Department mentioned in Document Control Sheet. However, if the said Application

	Envelope sent through Courier / Registered Post / Speed Post is lost in transit or is not delivered within 3 days from revised last date of Application submission in such circumstances the Bank shall not be liable, whatsoever, due such misplacement or non-delivery of said envelope. Further, the Applicant, whose envelope is misplaced in transit or is undelivered within 3 days from the last date of Application submission cannot resubmit his Application on the pretext of misplacement or non-delivery of the Application envelope.
Contract Type (Empanelment/Tender)	Empanelment
Multiple Technical Annexure(s)	Yes
Quoting for all Technical Annexures is compulsory	Yes
Application Validity days	3 years from the last date for submission of Application
Location for Submission of Application	The Nainital Bank Limited, Central Internal and Audit Division (CIAD), 4th Floor, Opposite of Session Court, Nainital Road, Haldwani, District Nainital, Uttarakhand - 263139
Validity of Contract	3 years from the date of Empanelment
Address or Communication	Mr. Deepak Sanwal The Nainital Bank Ltd., Central Internal and Audit Division (CIAD), 4th Floor, Opposite of Session Court, Nainital Road, Haldwani, District Nainital Uttarakhand – 263139 Mob. -705510627 Email : rbca@nainitalbank.co.in

2. Executive Summary of the Project

The Nainital Bank Limited was established in the year 1922 with the objective to cater banking needs of the people of the region. Bank of Baroda, a premier nationalized bank, is managing the affairs of The Nainital Bank Limited since 1973. The Bank is having 169 branches at present operating in five states i.e. Uttarakhand, Uttar Pradesh, Delhi, Haryana and Rajasthan. Bank's Head Office is at Nainital, Uttarakhand and -3- Regional Offices are functioning at Delhi, Dehradun and Haldwani. The Bank is running with a vision which states: "To emerge as a customer centric National Bank & become the most preferred bank for its product, services, technology, efficiency & financials."

3. Clarification

When deemed necessary, during the process, the Bank may seek clarifications or ask the applicant to make technical presentations on any aspect from any or all the applicant. However, that would not entitle the applicant to change or cause any change in the substance of the application submitted or price quoted.

THE NAINITAL BANK LTD. reserves the right to seek fresh set of documents or seek clarifications on the already submitted documents.

4. Evaluation of Eligibility Criteria

In this part, the application will be reviewed for determining the compliance of the general conditions of the contract and Eligibility Criteria as mentioned in the proposal. Any deviation from general conditions of the proposal and eligibility criteria will lead to rejection of the proposal.

The applicants are expected to meet all the general conditions of the contract and the eligibility criteria as mentioned below. Applicants failing to meet these criteria or not submitting requisite supporting documents / documentary evidence for supporting pre-qualification criteria are liable to be rejected summarily.

The Applicant must possess the requisite experience, strength and capabilities in providing the services necessary to meet the requirements, as described. The application must be complete in all respects and should cover the entire scope of work as stipulated in the proposal. The eligibility criteria are as follows:

S. No	Eligibility Criteria	Supporting Required	Complied (Yes/No)
1	The applicant firm should be a Chartered Accountant Firm (Partnership Firm or Limited Liability Partnership), registered with ICAI.	Certificate of Registration with ICAI, Partnership Deed in case of Partnership Firm and Registration Certificate of ROC (for LLPs).	

S. No	Eligibility Criteria	Supporting Required	Complied (Yes/No)
2	The applicant firm should have carried out Concurrent Audit of Branch of any scheduled commercial bank for at least -1- year during last five financial years. (Note: For the purpose of eligibility criteria compliance, 'scheduled commercial banks' in India excludes Regional Rural Banks, Co-operative Banks, Small Finance Banks & Payment Banks.)	Letter of engagements in the name of the applicant firm be submitted.	
3	The Applicant should have a minimum financial turnover of INR 50 Lacs & above. Positive net worth for each year in the last three years financial year 2021-22, 2022-2023 and 2023-24.	Audited Financial statement for the financial 2021-22,2022-2023 and 2023-24. Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification.	
4	The Applicant should have basic knowledge for Conducting Audit through Finacle CBS.	A self-declaration by applicant CA firm. (Performa Annexure B)	
5	The applicant firm should have minimum of -1- CISA/ DISA qualified CA partners/ CA Qualified permanent staff as per ICAI certificate of Registration.	CISA/ DISA qualified CA partners and Qualified Permanent staff– copy of CISA/ DISA certificate along with membership number of ICAI to be enclosed.	
6	The applicant firm should not have been black listed/ debarred by any Government Financial Institutions/ Banks/ RBI/ ICAI/ IBA/ Government/ Semi Government Departments/ PSUs in India/ NFRA.	A self-declaration by applicant CA firm. (Performa Annexure A)	
7	The applicant firm should not be owned or controlled by any Director or Employee of Nainital Bank, both present and those who have retired in the **last three – (3) years**, or by any of their relatives. Further, the applicant firm shall not engage any of the	A self-declaration by applicant	

S. No	Eligibility Criteria	Supporting Required	Complied (Yes/No)
	foregoing persons as partners, employees or contractors for any work whether connected with the "Assignment/ Job/ Engagement" nor shall they benefit directly or indirectly from the "Assignment/ Job/ Engagement" in any manner.	CA firm. (Performa Annexure B)	
8	As per Bank's Policy, Tenure of External Concurrent Auditor with Bank shall not be more than five years on continuous basis. Minimum one year cooling period will be applicable for same set of Branches after completion of three-year period and also on completion of five years. The firms which are under cooling period are not eligible to apply.	A self-declaration by applicant CA firm. (Performa Annexure B)	
9	The selected CA firm should furnish the name, qualification and skill set of the persons, who shall be conducting audit in the branch, to the Bank before commencing audit assignment and such persons will have to continue audit for Twelve (12) months.	A self-declaration by applicant CA firm. (Performa Annexure B)	
10	Selected CA firm will submit undertaking not to Sub contract / sub-assign the Audit Assignment.	A self-declaration by applicant CA firm. (Performa Annexure B)	
11	Applicant CA firm should not have conducted Statutory Central Audit or Statutory branch Audit of Nainital Bank in current or previous financial year.	A self-declaration by applicant CA firm. (Performa Annexure B)	

Note: Applicant must comply with all the above-mentioned criteria as specified above. Non-compliance of any of the criteria can entail rejection of the offer.

Photocopies of relevant documents / certificates duly stamp by the organization/institution should be submitted as proof in support of the claims made for each of the above-mentioned criteria and as and when the Bank decides, originals / certified copies should be shown for verification purpose. The Bank reserves the right to verify / evaluate the claims made by the applicant independently.

Any deliberate misrepresentation will entail rejection of the offer ab-initio.

5. Scope of Work:

Minimum Audit Programme for Concurrent Audit System	
S. No.	**Particulars**
A	**Cash Transactions-Verify**
(i)	Surprise physical verification of cash at branch 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. 10.00 lakh and above reported in CTR.
(viii)	That all cash transaction of Rs. 50,000.00 and above invariably indicate PAN No./Form 60.
(ix)	Abnormal Cash Transaction in newly opened accounts.
B	**Clearing Transactions-Verify**
(i)	Reconciliation with Bank's account at Clearing House and review of old outstanding entries for reconciliation.
(ii)	Drawings allowed against uncleared instruments - sanction by the controlling authority.
C	**Remittances/Bills for Collection-Verify**
(i)	Remittance of funds by way of DDs/TTs/MTs/TC/NEFT/RTGS any other mode in cash exceeding the prescribed limit.
(ii)	Documents of title (lorry receipts, railway receipts, etc.) obtained in favor of the Bank and the concerned transporters are on the IBA approved list.
(iii)	Outstanding balance in DP and other transit accounts pending payment beyond prescribed period.
D	**Deposits–Verify**
(i)	Adherence to KYC/AML guidelines in opening of fresh accounts and monitoring of transactions in such accounts.
(ii)	Large term deposits received and repaid including checking of repayment of term deposit in cash beyond permissible limit.
(iii)	Accounts opened and closed within a short span of time i.e., accounts with quick mortality.
(iv)	Activation and operations in inoperative accounts.
(v)	Value dated transactions.
(vi)	Settlement of claims of deceased customers and payment of TDRs against lost receipts and obtention of indemnities, etc. To check revival of dormant accounts and accounts with minimum activities.
(vii)	Examination of multiple credits to single accounts.
E	**Treasury/Investment Operations-Verify**

(i)	If branch has acted within HO instructions for purchase and sale of securities.
(ii)	Adherence to regulatory guidelines with respect to Treasury deals/structured deals.
(iii)	Controls around deal modification/cancellation/deletion, wherever applicable.
(iv)	Cancellation of forward contracts and passing/recovery of exchange gain/loss.
(v)	Gaps and OPL maintained in different currencies vis-à-vis prescribed limit for the same.
(vi)	Collection of underlying documents for Derivative & Forward contracts. Delays, if any.
(vii)	Instances of booking and cancellation of forward contracts with the same counterparty within a span of couple of days or a few days.
(viii)	Sample checks some of the deals and comment on the correctness of computation.
(ix)	Checking of application money, reconciliation of SGL account, compliance to RBI norms.
(x)	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.
(xi)	Operations and functions of Treasury Department including investments, funds managements, inter-bank borrowing, Repo transactions
(xii)	To ensure that the treasury operations of the Bank have been conducted in accordance with the instructions issued by the RBI from time to time.
F	**Loans & Advances-Verify**
(i)	Report Bills/cheques purchased, if in the nature of accommodation bills.
(ii)	Proper follow-up of overdue bills purchased/discounted/negotiated.
(iii)	Fresh loans and advances (including staff advances) have been sanctioned properly and in accordance with delegated authority.
(iv)	Reporting of instances of exceeding delegated powers to controlling/head office by the branch and have been confirmed or ratified by the competent authority.
(v)	Securities and documents have been received as applicable to particular loan.
(vi)	Securities have been properly charged/ registered and valued by competent person. Whether the same has been entered in the Bank's system.
(vii)	All conditions of sanction have been complied with.
(viii)	Master data relating to limit, rate of interest, EMI, moratorium period details have been correctly entered and updated/modified in the system.
(ix)	Value dated entries passed in advances accounts.
(x)	Post disbursement supervision and follow-up is proper, such as timely receipt of stock and book debt statements, QIS data, analysis of financial data submitted by borrower, verification of securities by third parties, renewal of limits, insurance, etc.
(xi)	Whether there is any Mis-utilisation 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)	Discretionary Powers: whether the transactions handled and approved are as per the

	discretionary powers vested with the Branch personnel and verification of necessary approvals thereof
(xvii)	Documentations, creation of security, mortgages, registration of charges, registration of MODTD relating to new credit approvals; disbursals, compliance to covenants and legal audit.
(xviii)	Inspection of borrowal units / go-downs / fixed assets / stocks under pledge / hypothecation with a limit of Rs. 50.00 Lacs and above to be done in such manner so that all the accounts are covered at least once in six months and reports to be submitted in the prescribed formats. The inspection shall cover maintenance of stock register, insurance register etc.
G	**LC/BG-Verify**
(i)	LC/BG issued/amended as per the approved format/model guarantee prescribed and standard limitation clause incorporated. Whether counter indemnity obtained as prescribed.
(ii)	Any deviation from the terms of sanction in regard to margin, security, purpose, period, beneficiary, collection of charges, commission/fee, etc.
(iii)	Whether payment is made to the debit of party's account on due date without creating overdraft/debiting suspense, in case of deferred payment guarantee.
H	**House Keeping-Verify**
(i)	Exceptional transaction reports are generated and verified by branch staff as prescribed.
(ii)	Review of all balance sheet heads and outstanding entries in accounts, e.g., suspense, sundry and inter-Bank accounts. Review of follow up of entries pending for reversal.
(iii)	Scrutiny of daily vouchers with more emphasis on high value transaction including high value expenses and debit entries in Suspense account.
(iv)	Debits in accounts where signatures are pending for scanning.
(v)	Verifying the statements, HO returns and statutory returns submitted by the Branch as to their adequacy and accuracy
(vi)	Checking and reporting of reconciliation in the outstanding in office accounts / impersonal accounts like Inter-Branch / Inter-Sol Accounts, Bankers' Cheque Outstanding (BCO), Clearing Cheque Outstanding (CCO), Suspense Accounts, Sundry Deposit Accounts, Inoperative Accounts and other receivable / payable accounts. Monitoring of opening of internal accounts.
(vii)	Ensuring that the Branch gives proper compliance to the RBIA and other audit reports.
(viii)	Whether records related to KYC/vouchers and other critical areas are sent to specific places like archival centre, record room as per stipulated periodicity.
(ix)	Adherence to KYC/AML guidelines in opening fresh account and subsequent modifications of records and monitoring of transaction.
(x)	Adherence to KYC / AML guidelines including monitoring of transactions in accounts, compliance with Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS), reporting of CTR/STR, maintenance of records as laid down under KYC/AML norms.
(xi)	Mis-Selling of Products
I	**Verification of Credit Card/Debit card–Verify**
(i)	Application for the issue of credit card has been properly examined and record of issue of the same has been maintained.
(ii)	Whether overdraft/debits arising out of the use of credit cards are promptly recovered

	and informed to higher authorities.
(iii)	Whether undelivered credit cards are properly kept as security items and followed up with credit card department for further instructions.
(iv)	Physical verification of ATM cards, debit cards, credit cards, passwords and PINS, control over issue & delivery, safe keeping and custody at all the locations. Report loss of any such items.
(v)	Reconciliation of debit card transactions in Data Centre
J	**Others–Verify**
(i)	Compliance of provisions relating to Tax Deducted at Source, service tax, trade tax, other duties and taxes.
(ii)	Physical verification of inventory, control over issue of inventory, safe keeping and custody of security forms. Report any loss of such items.
(iii)	Physical verification of other deliverable items, control over issue, safe keeping and custody.
(iv)	Physical verification of Gold coins, control over issue, safe keeping and custody. Checking of Gold sale transactions.
(v)	Custody and movement of branch keys.
(vi)	Locker keys and locker operations-linking of FDR as security for locker/operation of locker/inoperative lockers/ nomination/other issues.
(vii)	Safe custody of branch documents like death claim cases, issuance of duplicate DD/PO/FDR, checking of indemnities, etc. and verification of documents executed during the period under audit.
(viii)	Reporting of frauds.
K	**ZERO TOLERANCE AREA**
L	**Other Area**
(i)	Detection of Revenue Leakage and recovery of the same
(ii)	LAD due during the month
(iii)	Review due during the month
(iv)	Compliance of previous RBIA reports, Credit Audit, IS Audit, Concurrent Audit etc.
(v)	Root Cause Analysis and Remedial measure for further improvement

Locations for Audit:

Location of audit will be Uttrakhand, Uttar Pradesh, Delhi, Haryana & Rajasthan.

- **Note: Branch List Enclosed in "Annexure E"**

Role of Concurrent Auditor:

- Conduct Concurrent Audit of the branches/operating units allotted to them on an on-going basis. Concurrent Auditors should ensure that they are required to put in a minimum 12 man-days in a month such that every single transaction voucher is audited within a period of one week of its occurrence **(on a regular basis)**.
- Comply with the Bank's guidelines/policy on Concurrent Audit.

- Familiarize themselves with the Bank's policies, processes, systems and regulatory guidelines.
- Conduct the Concurrent Audit as per the checklist designed by the CIAD.
- Ensure compliance with audit coverage as per the checklist and timely submission of the audit reports within the defined timelines i.e. in 7 days. It is to be ensured that at least 2 to 4 unit visits per month in the eligible accounts should be done by the Concurrent Auditors and the reports of the same should be submitted to the CIAD during the submission of monthly audit reports. The Concurrent Auditors should conduct the audit in real time basis. For clarification- ***"Suppose any Concurrent Auditor is conducting the audit of a branch in the month of June 2025, then the detection/rectification (if found any) of irregularities shall be done on daily basis in the month of June 2025 and the report for the month of June 2025 shall be submitted to the Branch with a copy to concerned Regional Office and CIAD at the earliest but not later than July 07, 2025".***
- Identify irregularities and discuss them with the Branch/operating unit for immediate rectification. This should be done on regular basis. Also it is to be ensured that an EXIT meeting of Concurrent Auditor regarding major deficiencies detected and their status shall be conducted with the Branch Head on the final day of audit in a particular month and the copy of the minutes of the said meeting shall be submitted to the CIAD.
- Detect and report instances of frauds/major irregularities/revenue leakages to the CIAD.
- Recovery of short revenue detected during the concurrent audit.
- Adherence to KYC/AML guidelines including monitoring of transactions in accounts, compliance with Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS), reporting of CTR/STR, maintenance of records as laid down under KYC/AML norms. The Concurrent Auditor shall submit a separate report on **ZERO TOLERANCE AREAS**. These areas will be decided and amended/changed (as per the regulatory guidelines) by the CIAD from time to time.
- Review compliance certificate/evidence submitted by the branch/operating unit.
- Identify and report recurring irregularities to the CIAD and controlling authority and determine root cause for the recurring irregularities. The Concurrent Auditors shall submit the ROOT CAUSE ANALYSIS (RCA) for persisting or repetitive irregularities and provide suggestions/remedial measures for the same.
- Review exceptions generated by AML Cell communicate the same to the branches/operating

units and ensure rectification/ compliance with the same.

- Keep themselves up to date with changes in the Bank's policies / process and regulatory guidelines.
- Suggest changes/modifications in the audit checklist.
- Maintain audit working papers and submit the same, if required by the CIAD.
- Certification requirement of RBI and other Regulatory authorities.
- Compliance to RBI guidelines and Internal Policy guidelines issued from time to time.
- Verification of Credit Card/Debit Card business.
- Conduct of employee, mis-selling of products etc.
- **Flash Report**: If the auditors observe any serious irregularities, these are straight away reported to the controlling office/Regional Office and CIAD immediately by issuing a Flash Report. Major irregularities, if any, observed during verification of security forms be also brought to the notice of authorities by a Flash Report. Concurrent Auditor may specifically report, simultaneously to the MD & CEO of the Bank and the Regional Office of the RBI, Department of Banking Supervision, 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 lac or above, they may report such instances directly to the Central Office of RBI, Department of Supervision, Mumbai. Any deliberate failure on the part of Concurrent Auditors will render them liable for action. The closure of Flash Report will be authorized by the Head-Internal Audit.

The Scope of work is broadly as under:

1. **General Aspects in Scope**

   The scope of work shared above is only indicative and non-exhaustive. The bank and successful Applicant will prepare an exhaustive list of work to be conducted during the audit

2. **Bank's Right to Vary Scope of Contract at the time of Award**

   The Bank may at any time, by a written order given to the Applicant, make changes to the scope of the Contract as specified.

3. **Bank's Right to Accept Any Application and to Reject Any or All Applications**

   The Bank reserves the right to accept any Application and reject all Applications at any time prior to award of contract, without thereby incurring any liability to the affected Applicant or Applicants or any obligation to inform the affected Applicant or Applicants of the grounds for the Bank's action.

4. Notification of Award

The Bank will notify the successful Applicant in writing that its application has been accepted.

The successful Applicant shall execute the Non-Disclosure Agreement & Undertaking and return it within 15 days of allotment.

5. Proposal Related Condition

The Applicant should confirm unconditional acceptance of full responsibility of completion of job and for executing the 'Scope of Work' of this proposal. This confirmation should be submitted as part of the Eligibility and Application form. The Applicant shall also be the sole point of contact for all purposes of the empanelment.

The Applicant should not be involved in any major litigation/arbitration that may have an impact of affecting or compromising the delivery of services as required under this contract. If at any stage of Tendering process or during the currency of the Contract, any suppression / falsification of such information is brought to the knowledge of the Bank, the Bank shall have the right to reject the Application or terminate the contract, as the case may be, without any compensation to the Applicant and claim damages before the court of law, resulting from such rejection/termination as the case may be.

General Conditions of Contract and Service Levels Agreement.

- **Quality:** Material/solution/services not conforming to given specifications will be rejected & it will be replaced by the firm, free of cost. The material/solution/services must be as per the detailed specifications listed out in Tender document and shall be as per standard engineering practice, relevant IS/ Imitational code of practice, and shall be as per the Specifications as mentioned in Proposal.
- **Statutory Laws:** Firm shall bide by all applicable rules and regulations regarding taxes, duties, labor etc., which are in force and from time to time enforced by the Government of India, also registration, labor laws, payments, ESIC, PF, insurance etc. Firm shall coordinate for all these matters with concerned authorities directly.
- **Confidential Information:** All information exchanged between the parties will be confidential. If the implementation project requires disclosure of, or receipt of, confidential information, such disclosure or receipt will be made with mutual agreement and may be with a separately executed MoU / Non-Disclosure agreement with Firm by the Bank.
- **Extra Deviated Items:** Any extra item like variation in quantity, deviated item should be executed only after getting the appropriate approvals with written confirmation, from the bank. At the time of submitting the invoice, all the documentary evidence of appropriate approvals for Extra / deviated Items / Variation in Quantities should be attached. Payments will not be made without scrutiny of aforesaid approvals.
- **Force Majeure:** Bank shall not be responsible for delays or non-performance of any or all obligations, contained in this proposal or agreement thereafter, caused by war, revolution, insurrection, civil commotion, riots, mobilizations, strikes, blockade, acts of God, Plague, epidemics or pandemics, fire, flood, obstructions of navigation by ice of Port of dispatch, acts of government or public enemy or any other event beyond the control of the bank, which directly, materially and adversely affect the performance of any or all such

obligations. However, the applicant shall continue to perform its obligations as contained in this proposal thereafter.

- **Arbitration:** The Bank and the Applicant shall make every effort to resolve amicably, by direct negotiation between the respective Designated Officials of the Bank and the Applicant, any disagreement or dispute arising between them under or in connection with the Tender and or contract thereafter.
- If the designated official of the Bank and the Applicant are unable to resolve the dispute within -30- days from the commencement of such informal negotiations, they shall immediately escalate the dispute to their Senior Authorized Person.
- If within -30- days from the commencement of such negotiations between the Senior Authorized Person designated by the Applicant and Bank, are unable to resolve their dispute amicably, in such case the dispute shall be settled finally by arbitration in Nainital, Uttarakhand, India under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. The right to appoint arbitrator shall lie with the bank only.
- **Jurisdiction:** The Jurisdiction for all disputes will be in the city of Nainital (Uttarakhand), India.
- **Safety:** All the safety codes and the preventive measure for this type of work shall be strictly followed. In case of any mishap which causes injury, disability or death of any personnel and staff either on site or offsite during or after the duration of the project due to negligence of the staff of the Firm, shall be sole responsibility of firm, this shall not be responsibility of Bank in any case. No Claims in this regard shall be paid by Bank.

6. Payment Terms and Schedule

The Firm’s request(s) for payment shall be made to “The Nainital Bank Ltd.” in writing (Invoice) accompanied by Service Level Requirements compliance reports for which payment is being claimed.

All the payments to the Firm shall be subject to the report of satisfactory accomplishment of the concerned task. Penalties, if any, on account of liquidated damages and non-compliance of Service Level Requirements, shall be deducted from the invoice value. Payments will be released only on satisfactory acceptance of the deliverables for each Task.

All Payments shall be made in Indian Rupees Only and shall be released by the Bank against the invoices raised by Applicant within 30 calendar days given all the relevant documents are submitted timely and are complete in all reference.

Note:

- All payments will be made through electronic mode only.
- Payments should be subject to deductions of any amount for which the Applicant is liable under the tender conditions. Further, all payments shall be made subject to deduction of TDS (Tax deduction at Source) as per the applicable Income-Tax Act.
- No advance payment will be made.
- The Audit Firm shall follow the time norms for completing the Audit and submitting the

Audit Report to Branch / Other Unit, Controlling Office, Regional Office & CIAD. If there is any delay in submission of the report, 10% of the monthly Audit Fee will be deducted without any further reference to the Auditor.

7. Service Level Agreement & Targets

The selected Firm has to sign a detailed SLA before the issuance of Purchase Order. The SLA will be prepared jointly by the Bank & the selected Firm and will be based on

- The scope of the application and any amendment done in the application before submission of the Application.
- The solution / services offered by the Firm in response to the Application.
- The SLA will be binding on the firm for the entire period of term of contract.
- The Penalty clause shall be defined in SLA.

8. Terms and Conditions of Applicants

Printed terms and conditions of the Applicants will not be considered as forming part of their Applications. The terms and conditions mentioned the Application will solely prevail.

APPLICATION FOR EMPANELMENT OF CHARTERED ACCOUNTANT FIRMS FOR CONCURRENT AUDIT OF BANK'S VARIOUS BRANCHES, DEPARTMENT & ADMINISTRATIVE OFFICES

Sr.	Information required	Information to be filled by the Firm
1.	Name of the Firm	
2.	Date of Establishment	
3.	Constitution of the Firm, i.e., Partnership or Limited Company, Private Limited Company, Partnership, Sole Proprietorship, or any other type.	
4.	Registration No. with ICAI (Submit certificate of Registration with ICAI, Partnership deed in case of partnership firm & Registration certificate of ROC as per eligibility criteria pint no 4.1)	
5.	Address with Pin Code	
7.	Service Tax Regd. No. of the firm	
8.	Address (es) of partner(s), if applicable	
9.	No. of Partners & Chartered Accountants (Attach their Profiles as evidence)	
10.	E-mail address (es) of authorized representative(s)	
11.	Names & Phone nos. of authorized representative(s)	1- 2- 3-
12.	E-mail id of authorized representative(s)	1- 2-

<table>
<tr><td></td><td></td><td colspan="3">3-</td></tr>
<tr><td></td><td></td><td>During FY
2021-22</td><td>During FY
2022-23</td><td>During FY
2023-24</td></tr>
<tr><td>13.</td><td>Net Profit (Rs. In lac) (Evidence Required to be submitted for last 3 F.Y. as per eligibility criteria point no. 4.3)</td><td></td><td></td><td></td></tr>
<tr><td>14.</td><td>Total Turnover (Rs. In lac) (Evidence Required to be submitted for last 3 F.Y. as per eligibility criteria point no. 4.3)</td><td></td><td></td><td></td></tr>
<tr><td>15.</td><td>Experience of Concurrent Audit with Scheduled Commercial Bank's

(Please give details with supporting documents as per eligibility criteria point no 4.2)</td><td colspan="3"><table>
<tr><td>Name of Bank</td><td>No Of Years</td></tr>
<tr><td>1.</td><td></td></tr>
<tr><td>2.</td><td></td></tr>
<tr><td>3.</td><td></td></tr>
</table></td></tr>
<tr><td>16.</td><td>Additional Qualifications (i.e. CISA/DISA/Con. Audit Course from ICAI)

(Please give details with supporting documents)</td><td colspan="3"></td></tr>
<tr><td>17.</td><td>Whether the CA firm has conducted Statutory Central Audit or Statutory Branch Audit of Nainital Bank in current or previous financial year.</td><td colspan="3">Yes / No (If yes which Year and branch / Office)</td></tr>
<tr><td>18.</td><td>No. of:-
1. FCA Partner
2. ACA Partner
3. CA Employee / Article</td><td colspan="3"></td></tr>
<tr><td>19.</td><td>Whether the applicant firm is owned or controlled by any Director or Employee of Nainital Bank, both present and those who have retired in the last three years, or by any of their relatives.</td><td colspan="3">Yes / No</td></tr>
<tr><td>20.</td><td>Whether the Firm/ Applicant is black listed/ debarred by any Government Financial Institutions/ Banks/ RBI/ ICAI/ IBA/ NFRA/ Government/ Semi Government Departments/ PSUs in India.</td><td colspan="3">Yes / No</td></tr>
<tr><td>21.</td><td>Preferred City / District / Nearby District in which the applicant prefers to audit.</td><td colspan="3"></td></tr>
</table>

	Note:- 1. Preference may be given to the CA firms which are in the same Village, City, and District of the Nainital Bank Branches / Offices. (Refer to Annexure E for Bank Branch Locations) 2. However, allocation of the branches / Offices will be at the sole discretion of the Bank.	
22.	Enclosure Submitted 1. Eligibility Criteria Evidences & Supporting Documents 2. Annexure A - Declaration for Non-Blacklisting 3. Annexure B - Undertaking by the Applicant 4. Annexure C - Undertaking for No Deviation 5. Annexure D - NEFT Details for Application Submission	Yes / No

Annexure A: Declaration for Non-Blacklisting

<u>To be provided on letter head of the Applicant's Company</u>

To,
The Chief Operating Officer,
The Nainital Bank Limited,
Head Office – Mallital, Nainital-263001 (Uttarakhand)

Madam/Dear Sir,

<u>Reg.: Proposal Reference No: NTB/CIAD/CONCURRENT/2025/02/001</u>

We M/s ____________________, a company incorporated under the company's act, 1956/2013 with its headquarters at ____, do hereby confirm that we have not been blacklisted/ debarred by the Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) or Private Banks or Financial Institutions in India during last 3 years.

This declaration is being submitted and limited to, in response to the tender reference mentioned in this document

Thanking You,

Yours faithfully,

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

Annexure B: Undertaking by the Applicant

To be provided on letter head of the Applicant's Company

To,
The Chief Operating Officer,
The Nainital Bank Limited,
Head Office – Mallital, Nainital-263001 (Uttarakhand)

Madam/Sir,

Reg.: Proposal Reference No: NTB/CIAD/CONCURRENT/2025/02/001

It is certified that the information furnished here in and as per the document submitted is true and accurate and nothing has been concealed or tampered with. We have gone through all the conditions of Application and are liable to any punitive action for furnishing false information / documents. Dated this _____ day of ____________________ 2024.

Moreover, we also declare / undertake that If we are selected then:

1. We are very well aware with basic knowledge of Finacle CBS for conducting audit.
2. We will not Sub Contract / Sub Assign the Audit Assignment.
3. We have not conducted any Statutory Central Audit or Statutory Branch Audit of Nainital Bank in current or previous years.
4. We are not owned or controlled by any Director or Employee of Nainital Bank, both present and those who have retired in the last three years, or by any of their relatives.
5. We declare that we are not under the cooling period for Nainital Bank Branches / offices as guided under eligibility criteria in Point 4 under Serial no. 8.
6. We will comply with the delivery schedule of monthly reports as mentioned in proposal.
7. We will furnish only those Auditors Name, qualifications with skill sets who will continue monthly regular audit for 12 Months.

Authorized Signatory

Name:

Designation:

Firm Name

Address

Email and Phone #

Annexure C: Undertaking for No Deviation

<u>To be provided on letter head of the Applicant's Company</u>

To,
The Chief Operating Officer,
The Nainital Bank Limited,
Head Office - Mallital, Nainital-263001 (Uttarakhand)

Madam/Sir,

<u>Reg.: Proposal Reference No: NTB/CIAD/CONCURRENT/2025/02/001</u>

Further to our proposal dated ………………………………, in response to the Request for Proposal Ref. No <u>NTB/CIAD/CONCURRENT/2025/02/001</u> hereinafter referred to as "Empanelment" issued by Bank, we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the Tender and the related addendums and other documents including the changes made to the original tender documents if any, issued by the Bank. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Firm Name

Address

Email and Phone #

Annexure D: NEFT Details for Application Submission

To be provided on letter head of the Applicant's Company

To,
The Chief Operating Officer,
The Nainital Bank Limited,
Head Office - Mallital, Nainital-263001 (Uttarakhand)

Madam/Sir,

Reg.: Proposal Reference No: NTB/CIAD/CONCURRENT/2025/02/001

Further to our proposal dated ………………………………, in response to the Request for Proposal Ref. No NTB/CIAD/CONCURRENT/2025/02/001 hereinafter referred to as "Empanelment" issued by Bank, we herewith submit the NEFT details for sending Application Money pertaining to this Proposal.

(Submit Separate details of each NEFT)

1. Account Number of Sender - Please mention the account name from which NEFT is sent pertaining to Application Money.
2. Date – Date of sending NEFT.
3. Bank Name – Name of Bank from which NEFT sent.
4. Transaction Number - Transaction / UTR number generated after sending the NEFT
5. Amount (In Rs.) – Amount of NEFT sent.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Firm Name

Address

Annexure E: Branch Locations

SOL ID	Branch Name	Address
1	001-MALL ROAD NAINITAL-[001]	G. B. Pant Road, Mall Road, Nainital-263001
2	002-ALMORA-[002]	L. R. Sah, Road, Almora-263601
3	003-HALDWANI-[003]	Railway Bazar, Haldwani-263139
4	004-RANIKHET-[004]	Herbert House, P.O.-Sadar Bazar, Ranikhet-263645
5	005-RAMNAGAR-[005]	Bajaja Lane, Ramnagar-244715
6	006-KASHIPUR-[006]	Ramnagar Road, Kashipur-244713
7	007-PITHORAGARH-[007]	Bank Road, Siltham, Pithoragarh-262501
8	008-KICHHA-[008]	Yadav Foods Limited Compound, Rudrapur Road, Kichha-263148
9	009-BAZPUR-[009]	Ramraj Road, Bazpur-262401
10	010-BHIMTAL-[010]	Mallital, Bhimtal-263136
11	011-RAMGARH-[011]	Malla Ramgarh, Nainital-263137
12	012-BAGESHWAR-[012]	Dhapola Building, Station Road, Bageshwar-263642
13	013-LOHAGHAT-[013]	Hanuman Mandir Road, Lohaghat-262524
14	014-KILAKHERA-[014]	Gadarpur-Kashipur Road, Near Ami Chand Petrol Pump, Kilakhera-263150
15	015-CHAMPAWAT-[015]	Hotel Mount View, Bus Station, Champawat-262523
16	016-LALKUAN-[016]	Kothari Building, Main Market, Lalkuan-262402
17	017-T N ROAD LUCKNOW-[017]	T.N. Road, Near Hazratganj, Lucknow-226001
18	018-BAHERI-[018]	Nagar Palika Compound, Baheri-243201
19	019-BAILPARAO-[019]	Ramnagar Road, P.O.-Bailparao-263140
20	020-SHAHJAHANPUR-[020]	285, Chandra Building, Sadar Bazar, Shahjahanpur-242001
21	021-PILIBHIT-[021]	Triveni Market, Station Road, Pilibhit-262001
22	022-BAREILLY-[022]	46, Civil Lines, Bareilly-243001
23	023-KANPUR-[023]	18/54, The Mall, Opposite Phool Bagh, Kanpur - 208001
24	024-NAGLA-[024]	Nagla, P.O.-Nagla Dairy Farm-263149
25	025-SITAPUR-[025]	14, Jail Road, Hasan Ali Chauraha, Sitapur-261001
26	026-GHAZIABAD-[026]	35, Additional Sihani Gate Scheme, Near Navyug Market, Ghaziabad-201001
27	027-MEERUT-[027]	First Floor, City Plaza, Bachha Park, Begum Bridge Road, Meerut-250001
28	028-PAHARPANI-[028]	Mornaula Road, Paharpani-263132
29	029-BARA-[029]	Kichha-Sitarganj Road, Bara-263148
30	030-DEVIDHURA-[030]	Jagdamba Market, Devidhura-262580
31	031-MORADABAD-[031]	C-36, Gandhi Nagar, Moradabad - 244001
32	032-P K ROAD-NEW DELHI-[032]	33, First Floor, Panchkuian Road, New Delhi-110001
33	033-MUZAFFAR NAGAR-[033]	Opposite Of Sandeep Cinema, Court Road, Muzaffarnagar-251001

34	034-RANIBAGH-[034]	House no.-1-184 (near purani chungi), Malla Kathgodam, Distt. - Nainital, Uttarakhand.
35	035-BANLEKH-[035]	Village & P.O.-Banlekh Via Dophadh, Banlekh-263634
36	036-RAMPUR-[036]	Hathikhana Chauraha, Shahbad Gate, Near Nagar Palika, Rampur-244901
37	037-TALLITAL NAINITAL-[037]	Hotel Empire Annexe, Tallital, Nainital-263002
38	038-LAJPAT NAGAR-[038]	40-41, Pushpa Market, Central Market, Lajpat Nagar, New Delhi-110024
39	039-SHALIMAR BAGH-DELHI-[039]	B.H. Block, Bhagwati Sadan, Near Shalimar Bagh Police Station, Shalimar Bagh, New Delhi-110088
40	040-TILAK NAGAR-DELHI-[040]	8/33, Chaukhandi Road, Tilak Nagar, New Delhi-110018
41	041-MAHANAGAR LUCKNOW-[041]	M-6, Gole Market, Mahanagar, Lucknow-226006
42	042-CHAUMEL-[042]	Village Chhatoli, Chaumel Bazar, Chaumel-262525
43	043-BHINGRARA-[043]	Village & P.O.-Bhingrara-262528
44	044-SRIPURBICHWA-[044]	Village & P.O.-Sripurbichwa Tehsil Khatima-262308
45	045-RUDRAPUR-[045]	D-1,D-2, Viiib, Near Janta Inter College, Civil Lines, Rudrapur-263153
46	046-JASPUR-[046]	Mohalla Bhoop Singh, Pt. Poorananad College Road, Jaspur, Us Nagar-244712
47	047-PATPARGANJ DELHI-[047]	A-1/1, Acharya Niketan,Mayur Vihar Phase – I, Delhi – 110091
48	048-BULANDSHAHAR-[048]	H. No. – 1032, Opposite Of Janta Inter College, Adjacent Of Raja Babu Park, Civil Lines, Bulandshshar-203001
49	049-PITAMPURA-NEW DELHI-[049]	Plot No.-03, Shatabdi House, Commercial Complex, Rohit Kunj, Pitampura (West), New Delhi-110034
50	050-K D ROAD HALDWANI-[050]	Near Kapil Dharamshala, Kaladhungi Road, Pilikothi, Haldwani-263139
51	051-GURGAON-[051]	S.C.O.-13, Sector-15, Part-Ii, Gurgaon-122001
52	052-GADARPUR-[052]	Grover Market, Near Guru Nanak Market, Gadarpur-263152
53	053-IP EXTENTION-DELHI-[053]	112 & 114, First Floor, R. G. Square, Near Max Balaji Hospital, I.P. Extension, Delhi-110092
54	054-VAISHALI GHAZIABAD-[054]	Sector-04, Plot No.-04, Commercial Centre, Main Road, Vaishali, Ghaziabad-201010
55	055-KOTDWAR-[055]	Jain Mandir, Near Malviya Udyan, Badrinath Road, Kotdwar-246149
56	056-MBPGCOLLEGE HALDWANI-[056]	M. B. G. P. G. College Campus, Nainital Road, Haldwani-263141
57	057-DEHRADUN-[057]	15-B, Rajpur Road (Near Universal Petrol Pump), Dehradun-248001
58	058-ASHIANA-LUCKNOW-[058]	D-3/447, Sector-H, Lda Colony, Kanpur Road, Ashiana, Lucknow-226012
59	059-PAPPANKALA NEW DELHI-[059]	29/2, Ground Floor, Vijay Enclave, Palam Dabari Road, Pappankalan, New Delhi-110045
60	060-SAHARANPUR-[060]	2a, Church Compound, Bajoria Road, Saharanpur-247001
61	061-NAJIBABAD-[061]	Mohalla-Maqbara, Gurudwara Road, Najibabd-246763

62	062-PANIPAT-[062]	Behind Gaushala Mandi, Gohana Road, Panipat, Haryana – 132103
63	063-SECTOR 50 NOIDA-[063]	B-1/42, Central Market, Sector-50, Noida-201301
64	064-FARIDABAD-[064]	D.S.S.-10, Hudda Market, Shopping Center, Sector-29, Faridabad-121008
65	065-VIKAS MARG-NEW DELHI-[065]	04, Jagrati Enclave, Vikas Marg, New Delhi-110092
66	066-NEWASHOK NAGAR-DELHI-[066]	B-1/63-64, New Kondli, Kirana Market, Delhi-110096
67	067-HARIDWAR-[067]	Shree Chetan Jyoti Ashram, Bhupatwala, Haridwar-249401
68	068-NADAN MAHAL LUCKNOW-[068]	Near M.D. Shukla College, Nadan Mahal Road, Lucknow-226003
69	069-JAIPUR - BANI PARK -[069]	A-78/79, Shubhash Nagar, Shopping Center, Bani Park, Jaipur-302016
70	070-NOIDA SECTOR 18-[070]	N-26, Near Lal Pathology Lab, Sector-18, Noida-201301
71	071-RAMPUR ROAD HALDWANI-[071]	Prem Bhawan, Near Transport Nagar, Manpur West, Rampur Road, Haldwani-263139
72	072-AGRA-[072]	Bansal Complex, Kendriya Hindi Sansthan Road, Near Ganpati Apartments, Khandari By-Pass, Agra-282005
73	073-ROHINI -NEW DELHI-[073]	E-4, Jain Bharti Model School, Sector-16, Rohini, Delhi-110089
75	075-PRABHAT NGR BAREILLY-[075]	02, Prabhat Nagar, Bareilly-243122
76	076-ROHTAK ROAD DELHI-[076]	M-127, Guru Har Kishan Nagar, Paschim Vihar, Rohtak Road, Delhi-110087
77	077-ROORKEE-[077]	100/1, Nehru Nagar, Opposite Of Sub-Jail, Roorkee-247667
78	078-VIKASNAGAR-DEHRADUN-[078]	Main Road, Near Sbi, Vikasnagar-248198
79	079-GOMTI NAGAR-LUCKNOW-[079]	1/8 Vikram Khand, Bhatia Plaza, Patrakarpuram, Gomtinagar, Lucknow-226010
81	081-BILASPUR RAMPUR-[081]	Near Shivbagh Mandi, Bilaspur-244921
82	082-LOWER MALL RD-ALMORA-[082]	Pant Sadan, Lower Mall Road, Almora-263601
83	083-SRI NAGAR-[083]	Near Dalmiya Dharamshala, Badrinath Road, Srinagar-246174
84	084-BHOOR MOH KHATIMA-[084]	Shah Sadan, Sitarganj Road, Bhoor Maholia, Khatima-263208
85	085-DHARCHULA-[085]	Tehsil Road, Dharchula-262545
86	086-JOSHIMATH-[086]	Shailja Guest House, G.M.V.N. Road, Gandhi Ground, Joshimath-246443
87	087-KARNAPRAYAG-[087]	Geeta Bhawan, Karnprayag-246444
88	088-NEW TEHRI-[088]	F&G-03, Open Market, College Road, Baurari, New Tehri-249001
89	089-KAPKOT-[089]	Near Tehsil Date, Tehsil Road, Kapkot-263632
90	090-BHOWALI-[090]	Ramgarh Road, Bhowali-263132
91	091-SIDCUL PANTNAGAR-[091]	Opposite Lic Building, Awas Vikas, Rudrapur-263153
92	092-Doiwala-[092]	Rishikesh-Haridwar Road, Doiwala-248140
93	093-RUDRAPRAYAG-[093]	Municipal Board Commercial Complex, Near New Bus Stand, Rudraprayag-246171

94	094-SITARGANJ-[094]	Kichha Road, Sitarganj-262405
95	095-TANAKPUR-[095]	501/2, G. B. Pant Marg, Ward No.-01, Tanakpur-262309
96	096-DWARAHAT-[096]	Om Bhawan, Ranikhet-Badrinath Road, Dwarahat-263653
97	097-JWALAPUR HARIDWAR-[097]	46, Vivek Vihar, Ranipur More, Jwalapur, Haridwar-249407
98	098-PAURI GARHWAL-[098]	Upper Bazar, Pauri-246001
99	099-RISHIKESH-[099]	46/1, Tilak Road, Rishikesh-249201
100	100-HARIDWAR RD DEHRADUN-[100]	Near City Banquet Hall, Haridwar Road, Dehardun-248001
101	101-SAHARANPUR ROAD DDN-[101]	02, Preeti Enclave, Shimla By-Pass, Saharanpur Road, Majra, Dehradun-248171
102	102-MUSSORIE-[102]	Shop No. 08, Clock Tower, Landhaur Bazar, Mussoorie-248179
103	103-Arjunpur Haldwani-[103]	Bareilly Road, Gaoraparao, P.O.-Arjunpur, Haldwani-263139
104	104-MAHESHPURA BAZPUR -[104]	Mahespura-Doraha, Bazpur-262401
105	105-SURHERA DELHI -[105]	Village & P.O.-Surhera, Nazafgarh, New Delhi-110043
106	106-FARIDPUR BAREILLY-[106]	The Nainital Bank Limited, Near Kunwar Plaza, Axis Bank, Faridpur, Bareilly
107	107-KOTPUTLI JAIPUR-[107]	Near Main Chauraha, L.B.S. College Road, N.H.-08, Kotputli-303108, Jaipur, Rajasthan
108	108-LOHARIYASAL HALDWANI-[108]	Lohariasal Malla, Kathgharia, Haldwani-263139
109	109-BARRA KANPUR-[109]	Hig-07, Near Kabir Hospital, Barra-Ii, Barra-208027
110	110-DWARKA NEW DELHI -[110]	G-9, Ground Floor, Plot No.-01, Pocket-07, Krishan Tower - Ii, Sector-12, Dwarka, New Delhi-110075
111	111-KAMALUAGANJA-[111]	Village Narsingh Talla, P.O.-Kamaluwaganja, Kamaluwaganja Road, Haldwani-263139
112	112-I I M ROAD-LUCKNOW-[112]	41/42, Raipur, I.I.M. Road, Lucknow-226013
113	113-VASANT VIHAR DDN-[113]	First Floor, Commercial Complex, 49, Indira Nagar, Vasant Vihar, Dehradun-248001
114	114-DILSHAD GARDEN-[114]	C-16, Dilshad Colony, Near Mrignayani Chowk, Dilshad Garden, Delhi-110095
115	115-AMBALA-[115]	02, Opposite New Grain Market, Hissar Road, Ambala City, Ambala-133001
116	116-KARNAL-[116]	S.C.O. 31,32,33, Mughal Canal Market, Karnal-132001
117	117-BARHANI BAZPUR-[117]	Anand Farm, Village & P.O.-Barhani, Bazpur-262401
118	118-CHAKRATA RD DEHRADUN-[118]	Chagan Lal Building, Panditwari, Chakrata Road, Dehradun-248001
119	119-BIJNOR-[119]	Ankur Heights, Civil Lines, Kiratpur Road, Bijnor-246701
120	120-GREATER NOIDA-[120]	Ns-48, Sector P-4, Builder Area, Near Jalvayu Vihar, Greater Noida-201308
121	121-JAGATPUR GAULAPAR-[121]	Village Jagatpur, P.O.-Kunwarpur, Haldwani-263139
122	122-TAPOVAN - RISHIKESH	Village-Tapovan, Badrinath Road, Opposite Ganga Hotel, P.O.–Sarai, Rishikesh-249192

123	123-DHAMPUR BIJNOR-[123]	Om House, Near Pir Teachers Colony,Nh – 74, Dhampur, Distt. Bijnor, Uttar Pradesh-246761
124	124-DAMUADHUNGA HALDWANI-[124]	Krishna Kunj, Opp. Inspiration School,Village - Damuadhunga Bandobasti, Kathgodam, Haldwani, Distt. Nainital, Uttarakhand - 263139
125	125-RAJA PARK JAIPUR-[125]	D-67, Govind Marg, Raja Park, Ice Factory, Adarsh Nagar, Jaipur, Rajasthan-302004
126	126-SANJAY NAGAR GHAZIABAD-[126]	D11, Sanjay Nagar, Ghaziabad, Uttar Pradesh – 201002
127	127-BANBASA CHAMPAWAT	Petrol Pump Compound, Khatima Road, Banbasa, Distt. Champawat, Uttarakhand - 262310
128	128-PUROLA UTTARKASHI	Hotel Shubham Palace, Main Market, Kumola Road, Purola, Distt. Uttarkashi, Uttarakhand - 249185
129	129-MORADABAD ROAD KASHIPUR-[129]	Ashoka Complex, Moradabad Road, Near Bank Of Baroda, Kashipur, Distt. Udham Singh Nagar, Uttarakhand – 244713
130	130-KANKAR KHERA MEERUT-[130]	489, Om Nagar, North Sardhana Road, Opp. Canara Bank, Kankar Khera – Meerut, Uttar Pradesh-250001
131	131-KANTH ROAD MORADABAD-[131]	A-6, Deendayal Nagar, Phase-I, Sai Mandir Road, Kanth Road - Moradabad, Distt. Moradabad, Uttar Pradesh– 244001
132	132-BALLABHGARH-FARIDABAD-[132]	Fca – 54, Near Idbi Bank, 100 Ft. Road, Shyam Colony, Ballabhgarh – Faridabad, Haryana - 121004
133	133-SOHNA ROAD-GURUGRAM-[133]	Shop No. 5, Well Don Tech Park, Sohna Road – Gurugram, Haryana-122018
134	134-BHURARANI-RUDRAPUR-[134]	Bhura Rani Road, Near H.P. Gas Agency, Bhurarani – Rudrapur, Distt. Udham Singh Nagar, Uttarakhand-263153
135	135-NAGINA-BIJNOR-[135]	Near Bank Of India, Station Road, Nagina, Distt. Bijnor, Uttar Pradesh-246762
136	136-VIKRAMPUR-BAZPUR-[136]	Village – Vikrampur, Keshowala Mod, Bazpur, Distt. Udham Singh Nagar, Uttarakhand-262401
137	137-SHIMLA PISTORE-RUDRAPUR-[137]	Village – Kotha, Shimla Pistore, P.O. Lalpur, Tehsil – Rudrapur, Distt. – Udham Singh Nagar, Uttarakhand - 263148
138	138-SATWAN BUJURG-SHAHJAHANPUR-[138]	Village – Satwan Bujurg, P.O. – Shahbaznagar, Tehsil – Sadar, Distt. – Shahjahanpur, Uttar Pradesh - 242001
139	139-DINESHPUR-RUDRAPUR-[139]	Main Bazar, Gular Bhoj Road, Dineshpur – Rudrapur, U. S. Nagar, Uttarakhand - 263160
140	140-NANAKMATTA-RUDRAPUR-[140]	Shri Gyan Ganga Bhawan, Near Police Station, Sitarganj Road, Nanakmatta, Distt. - Udham Singh Nagar - 232311
141	141-PAWAN VIHAR-BAREILLY	2-A,Pawan Vihar Colony,Near Pnb Circle Office,Pilibhit Bypass Road,Distt. Bareilly,Up-243006
142	142-CANAL ROAD DEHRADUN-[142]	28/5 Jakhan,Canal Road,Dehradun,Uttarakhand-248001
143	143-PERUMADARA RAMNAGAR	Adjacent To Allahabad Bank,Main Road,Main Market,Peerumadara,Ramnagar,Distt. Nainital,Uttarakhand-244715

144	144-UDAYLALPUR HALDWANI	Udaylalpur Nayak,Near Pal Engg College,Madhopuram,Haldwani,Distt Nainital,Uttarakhand-263139
145	145-SAHASTRADHARA ROAD DEHRADUN	Village, Adhoiwala, Sahastradhara Road Dehradun,Uttarakhand-248013
146	146-JAIL ROAD HALDWANI	Jail Road Chauraha,Kaladhungi Road,Haldwani,Distt Nainital,Uttarakhand-263139
147	147-DANPUR RUDRAPUR	Bindukhera Mod,S.P.T Petrol Pump Office,Opp. Danpur Village,Danpur,Rudrapur,Distt U S Nagar,Uttarakhand-263153
148	148-GOVINDPURAM,GHAZIABAD	142,Vishnu Enclave(Har Sao Village),Opp.Anaj Mandi,Govindpuram,Main Hapur Road,Ghaziabad,Uttar Pradesh-201013
149	149-BHANIYAWALA,DEHRADUN	First Floor,Near Ugb,Durga Chowk,Opp. Hdfc Bank,Bhaniyawala,Dehradun,Uttarakhand-248140
150	150-BHAUWALA DEHRADUN	The Nainital Bank Limited,Near Union Bank Of India,Rampur Bhauwala, Tehsil Vikasnagar,Dehradun,Uttarakhand-248007
151	151-CHIDDERWALA DEHRADUN	The Nainital Bank Limited,Village & Po-Chidderwala,Dehradun,Uttarakhand-249204
152	152-NATHUAWALA,DEHRADUN	The Nainital Bank Limited,Gujarawala,Main Market,Nathuawala,Dehradun,Uttarakhand-248008
153	153-JHAJRA,SUDDHOWALA,DEHRADUN	The Nainital Bank Limited,Jhoora,Nh-72,Jhajra,Hill Grover School,Suddhowala,Dehradun,Uttarakhand-248007
154	154-THAKURDWARA,MORADABAD	The Nainital Bank Limited,Main Market, Ward No 20, Fatehullha Ganj, Thakurdwara, Moradabad, Uttar Pradesh-244601
155	155-RAJESHWARIPURAM JOGIWALA DDN	Mauja Mafi, Pargana Parva Doon,Near Rajeshwari Puram, Hardiwar Road, Dehradun, Uttarakhand-248005
156	156-TALLI BAMORI HALDWANI	The Nainital Bank Limited,Khatri Complex,Mukul Vihar,P O Talli Bamori, Bhotiya Parao,Laldanth Road, Haldwani,Distt Nainital, Uttarakhand-263139
157	157-BHARATPUR KUNDA JASPUR	The Nainital Bank Limited,Main Chauraha,Village Bharatpur,Kunda,Tehsil Jaspur, Distt. U S Nagar,Uttarakhand-244713
158	158-PRATAPPUR KASHIPUR	The Nainital Bank Limited,Village Dhanauri Patti,P.O-Pratappur,Tehsil Kashipur,U S Nagar,Uttarakhand-244713
159	159-SHYAMPUR KANGRI HARIDWAR	The Nainital Bank Limited,Village & P.O.-Shyampur,Haridwar,Uttarakhand-249408
160	160-BERIA DAULAT BAZPUR	The Nainital Bank Limited, Main Chauraha, Beria Daulat, Near Baba Sweets, Bazpur,Distt Udham Singh Nagar,Uttarakhand-263401
161	161-SECTOR-14 ROHTAK	The Nainital Bank Limited,Sco No-10,Sector-14,
162	162-AFZALGARH BRANCH, BIJNOR-[162]	Rohtak,Haryana-124001
163	163-RAJPUR JASPUR	Main Market, Pnb Road, Distt Bijnor, Uttar Pradesh-246722

164	164-SAKENIYA GADARPUR	The Nainital Bank Limited,Village Rajpur, Jaspur,Distt Udham Singh Nagar, Uttarakhand-244717
165	165-RANIPUR BRANCH, NAJIBABAD-[165]	The Nainital Bank Limited,Village Sakeniya,Gadarpur,District U S Nagar,Uttarakhand-263152
166	166-DALIGANJ BRANCH, LUCKNOW-[166]	Ranipur Village, Tehsil Najibabad,Distt Bijnor, Uttar Pradesh-246749
167	167-VIKASNAGAR BRANCH, LUCKNOW-[167]	The Nainital Bank Limited, Main Market, Daliganj, Lucknow- 226020
168	168-GANGAPUR ROAD RUDRAPUR	The Nainital Limited, 1/241, Infront Of Lekhraj Commercial Complex, Vikas Nagar, Lucknow- 226022
169	169-LONI GHAZIABAD	Vijay Laxmi Colony, Fulsunga, Opp. Jaycess Public School, Gangapur Road, Rudrapur-263153
170	170-BHAGWANPUR ROORKEE	Central Walk, Bharat City, Indraprastha Yojna, Ghaziabad, Uttar Pradesh
171	DOHRA ROAD BRANCH	Khasra No 162 Bhagwanpur, Raipur, Roorkee, Haridwar
172	mathura, Uttar Pradesh	Opposite Rudraksh Apartment, Ram Ganga Pariyojna Road, Bareilly
173	Chharayal, Gas Godam Road	Giriraj Complex, Baldev Ashram Junction Road, Near Canara Bank Mathura-281001
174	Lamachaur, Haldwani	Village-Chharayal Suyal, Near Birla School,Haldwani-263139
175	Hardoi, Uttar Pradesh	Near Galla Mandi, Circular road, Hardoi, Uttar Pradesh
176	Palwal, Haryana	4037/3, G.T. Road, Opp. Saraswati School, Palwal, Haryana-121102
177	Deori Road, Agra	80, Defence Estate, Phase-2, Deori road, Agra, Pin no.-282001