



The Citizens' Cooperative Bank Ltd.,

Adm. Office : 68 B/D Gandhi Nagar, Jammu

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PH: 2432058, 2432036

Ref.no. Adm/ 1236.

Dated 15 JUN 2026

INVITATION FOR BIDS FOR APPOINTMENT OF STATUTORY AUDITOR FOR THE FINANCIAL YEAR 2026-27

The Citizens' Cooperative Bank Ltd., Jammu invites bid applications from eligible Chartered Accountant Firms for appointment as Statutory Auditor of the Bank for the financial year 2026-27 in accordance with the guidelines issued by the Reserve Bank of India and the Bank's Policy on Appointment of Statutory Auditors.

The Policy on Appointment of Statutory Auditors is available on the Bank's website. Interested and eligible Chartered Accountant Firms may submit their bid applications in a sealed cover at the Administrative Office of the Bank within seven days from the date of this notice.

The Statutory Auditor shall be required to conduct the Statutory Audit of the Head Office, all eleven Branches and four Extension Counters of the Bank and shall, inter alia, undertake certification/verification/reporting of the following:

- Long Form Audit Report (LFAR) of the Bank as a whole and of each Branch.
- Form 3CD.
- Form 3CA.
- Statement of Annual NPA after incorporation of Memoranda of Changes (MOCs).
- Certificate to be submitted to DICGC (Deposit Insurance and Credit Guarantee Corporation).
- Certificate to be submitted to RBI in respect of Deposit Education and Awareness Fund (DEAF).
- Audit of the Balance Sheet and Profit & Loss Account along with Notes to Accounts.
- Certification of lending to Priority Sector and Weaker Sections.
- Certification, verification and reporting requirements as prescribed under Annexure-I and Annexure-II of the applicable RBI guidelines.

Professional Fee

The upper ceiling of professional fee to be paid to the CA Firm appointed as Statutory Auditor shall be Rs. 75,000/- (Rupees Seventy-Five Thousand only) plus applicable GST.

Eligibility

The applicant firms are requested to carefully refer to the Reserve Bank of India Circular No. RBI/2021-22/25 DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated 27.04.2021 titled "Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks, UCBs and NBFCs (including HFCs)" and ensure that they fulfill all eligibility criteria prescribed therein for appointment as Statutory Auditor of Urban Cooperative Banks.

Documents to be Submitted

The interested firms shall submit the following documents along with their application:

- Profile of the firm, including experience in conducting Statutory Audits of Banks and a declaration regarding familiarity with the functioning of the Cooperative Banking Sector.
- Details of professional staff in the prescribed format attached.
- Form-B in the prescribed format attached.
- Copy of the Registration Certificate issued by the Institute of Chartered Accountants of India (ICAI).
- Any other document/information considered relevant by the applicant firm in support of its eligibility.

Note: The appointment of the Statutory Auditor shall be subject to the approval of the Reserve Bank of India and fulfillment of all applicable regulatory requirements.



MANAGING DIRECTOR

The Citizens' Cooperative Bank Ltd., Jammu

DETAIL OF PROFESSIONAL STAFF

| S.no. | Name of Professional staff | Qualification | Date of Association with the firm | Job profile | Work experience in the firm |
|-------|----------------------------|---------------|-----------------------------------|-------------|-----------------------------|
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |
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| 7. | | | | | |
| 8. | | | | | |

Note: Minimum requirement is 08 as per RBI guidelines.

A. Particulars of the firm:

| Asset Size of Entity as on 31 st March of Previous Year | Number of Full-Time partners (FTPs) associated* with the firm for a period of three (3) years | Out of total FTPs, Number of FCA Partners associated with the firm for a period of three (3) years | Number of Full Time Partners/ Paid CAs with CISA/ISA Qualification | Number of Years of Audit Experience# | Number of Professional staff |
|--|---|--|--|--------------------------------------|------------------------------|
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#Details may be furnished separately for experience as SCAs/SAs and SBAs

B. Additional Information:

(i) Copy of Constitution Certificate.

(ii) Whether the firm is a member of any network of audit firms or any partner of the firm is a partner in any other audit firm? If yes, details thereof. :

(iii) Whether the firm has been appointed as SCA/SA by any other Commercial Bank (excluding RRBs) and/or All India Financial Institution (AIFI)/RBI/NBFC/UCB in the present financial year? If yes, details thereof. :

(iv) Whether the firm has been debarred from taking up audit assignments by any regulator/Government agency? If yes, details thereof. :

(v) Details of disciplinary proceedings etc. against firm by any Financial Regulator/Government agency during last three years, both closed and pending. :

C. Declaration from the firm

The firm complies with all eligibility norms prescribed by RBI regarding appointment of SCAs/SAs of Commercial Banks (excluding RRBs)/UCBs/NBFCs (as applicable). It is certified that neither I nor any of our partners / members of my / their families (family will include besides spouse, only children, parents, brothers, sisters or any of them who are wholly or mainly dependent on the Chartered Accountants) or the firm / company in which I am / they are partners / directors have been declared as wilful defaulter by any bank / financial institution.

It is confirmed that the information provided above is true and correct.

Signature of the Partner

(CA.)

Date: