



**TRIPURA GRAMIN BANK**  
INSPECTION DEPARTMENT, HEAD OFFICE,  
ABHOYNANAGR, AGARTALAPIN- 799 005

Notice for engagement of Retired Officers from own bank (TGB) as Empanelled Retired Officer- (EROs)

Tripura Gramin Bank invites application from Retired Officers in Scale II, III & above from own Bank (TGB) for engagement as Empanelled Retired Official on contract basis to conduct Concurrent Audit & Revenue Audit in identified branches (Bank may add or delete branches as per requirement).

Retired Officers who are willing to conduct audit have to apply on the prescribed application form enclosed vide Annexure I. Duly filled & signed application along with necessary documents should reach us **latest by 17.05.2022 by 5.00 PM:**

By post at: The General Manager, Tripura Gramin Bank, Head Office, Abhoynagar, Agartala, PIN- 799 005

By email at: hodinsp@tripuragraminbank.co.in

Guidelines and Terms & Condition of the empanelment as ERO are as under:

| Sr. No. | Parameter          | Particulars / Remarks   |
|---------|--------------------|---|
| 1.      | Scope of Work      | Concurrent Audit & Revenue Audit of identified branches of the Bank as Empanelled Retired Officer (ERO)   |
| 2.      | Eligibility        | <ol style="list-style-type: none"><li>Retired honourably from Tripura Gramin Bank after superannuation / completing his or her full tenure in the services of the Bank, in <u>Scale II, III &amp; above.</u></li><li>An experience of 20 years and above in the Bank with satisfactory record.</li><li>Branch experience of 5 years or above as an Officer.</li><li>Worked either as an Incumbent In-charge for a period of minimum 2 years &amp;/or Handled credit portfolio of a branch as an officer for a period of 2 years. &amp;/or Handled credit at RO/HO level as an officer for a period of 2 years.</li><li>An empanelled Retired Official may be utilized as Concurrent Auditor in a branch up to the age of 65 years or till the completion of last quarterly audit assignment.</li><li>A sound health, i.e. he/she must be medically fit to carry out the assignment of concurrent audit (A certificate from a MBBS Doctor be submitted).</li></ol> |
| 3       | Terms & Conditions | <ol style="list-style-type: none"><li>The tenure of the concurrent audit would be initially for one year and would be given two extensions of one year each.(overall three years), or up to the age of 65 years based on the Performance of the auditor in the first / previous year.</li><li>Assignment will be subject to review on quarterly basis as on the last day of the March, June, Sept., &amp; December by General Manager/ HOD of Inspection department.</li><li>In case of unsatisfactory performance for 2 consecutive Quarters, the assignment will be cancelled, even before completion of the period of assignment. GM will be the Competent Authority for such cancellation.</li><li>Name of an empanelled retired Official (ERO) may also be struck-off from the</li></ol>   |



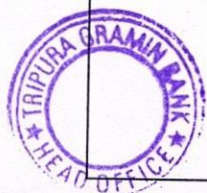


Bank's panel of EROs in case he/she expresses his inability to continue on the panel even before attaining the age of 65 years due to genuine personal grounds or upon his/her resignation. General Manager will be competent authority for such delisting of an ERO.

5. Retired Officer engaged as ERO will carry out the Concurrent audit related activities as advised by Bank including verification of securities, cash transactions & high risk / high value transactions, insurance cover of cash, **all transactions of 10 lakh & above**, counterfeit note, inter-branch reconciliation / clearing difference, nominations, remittance, KYC/AML adherence, value dated trans, Claims, multiple credit in single account, compliance of RBI/NABARD /Gol guidelines / norms, Prudential norms on classification, loan documentation & post disbursement supervision, mis- utilization of loans, DP & stock, bank charges etc.
6. The assignment shall include the Revenue Audit of the Branch for the Concurrent Audit period. The Auditors will scrutinize application of interest on all deposit and advance accounts, provision made, commission and other charges realized by the Branch and satisfy themselves that all charges realized / revenue expenses incurred are as per H.O. Circulars / Directives.
7. The eligible retired officer engaged for concurrent audit as ERO (Empanelled Retired Officers) will be given audit assignment of 2 to 5 branches depending upon volume/category of branch. However, an ERO (from TGB) must not have worked in the branch of concurrent audit assignment during the period of five years immediately preceding the date of his/her retirement.
8. An ERO must attend the Branch for at least 10 days in a month as per schedule given by the Bank. He /she must not abstain from duty without prior information to/approval of the Competent Authority viz. GM. However, being an individual person, unlike a CA Firm, a request of an ERO for an absence from the Branch, in case of any exigencies &/or genuine grounds such as health, etc. may be allowed by the competent authority viz. GM.
9. The selection of retired bank officials as ERO (concurrent auditors) will be made on the basis of interview.
10. Cooling period of 3 months from the date of retirement will be considered for selection of the ERO which can be reduced on request by the GM
11. (i) Proposed Fee structure for EROs: The fee for selected branches of Concurrent Audit only :-
  - a) For Category 'A' and Category 'B' branches = Rs.6,000/- (plus GST/SGST applicable)per month.
  - b) For Category 'C' and Category 'D' branches = Rs.7,000/- (plus GST/SGST applicable)per month.
  - c) For Category 'E' branches = Rs.8,000/- (plus GST/SGST applicable)per month.

[No other expenses like Halting Allowance, Travelling Allowance, Local Conveyance or other pocket expenses including cost of stationary will be paid by the bank]

- 11.(ii) Proposed Fee structure for EROs ( selected branches of Revenue Audit only ):-





- d) For Category 'A' and Category 'B' branches = Rs.3,000/- (plus GST/SGST if applicable)per year.
- e) For Category 'C' and Category 'D' branches = Rs.4,000/- (plus GST/SGST if applicable)per year.

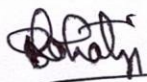
[No other expenses like Halting Allowance, Travelling Allowance, Local Conveyance or other pocket expenses including cost of stationary will be paid by the bank]

12. During the concurrent audit assignment, the ERO will not undertake any other assignment.

13. **SCHEDULE OF SUBMISSION OF AUDIT REPORTS:** Auditors should submit their reports in the prescribed audit format which will be made available to them from our office.

| Report Name  | Periodicity | Time Schedule                     | To whom to be submitted                                    |
|--|-------------|-----------------------------------|--|
| Monthly Concurrent Audit Report                                    | Monthly     | Within 7 days of following month  | 1. General Manager<br>2. HOD (Insp.)<br>3. Branch Manager. |
| Flash Report   | Monthly     | Within 10 days of following month | 1. General Manager<br>2. HOD (Insp.)<br>3. Branch Manager. |
| Quarterly concurrent audit Report(along with Revenue Audit Report) | Quarterly   | Within 10 days of the Quarter end | 1. General Manager<br>2. HOD (Insp.)<br>3. Branch Manager. |

14. Refusal to take allocated branch/es / non commencement of audit work as per schedule will attract de-empanelment of the candidature and which no appeal shall be considered.
15. Applicant should be ready to travel to any place for Stock Inspection/ Insurance/Security Inspection etc of the allocated branch.
16. Bank reserves the right to cancel the selection process or engagement at any time without giving prior notice to the applicants.
17. Selected applicants for engagement shall sign a contract agreement and non-disclosure agreement as devised by bank.
18. ERO will maintain secrecy of the bank's internal matter / on branch working related issues / on customer related information & data and will not disclose any such matter in public or publish in news, will do his duty without negative or biased activities and in case of any diversion to above is observed, Bank can terminate contract and may take suitable / legal action.
19. On the job training/workshop of 2-3 days will be given to the selected candidates on the concurrent audit concept & process.

  
General Manager





Annexure-I

**Application for Empanelment of Retired Officers (ERO) in Tripura Gramin Bank**  
**(SCALE II, III and above)**  
**For conducting Concurrent Audit of allocated Branches**

The General Manager  
 Tripura Gramin Bank  
 Head Office, Abhoynagar,  
 Agartala.

Date:.....

Latest  
 Photograph

I hereby submit my application requesting for my empanelment as Empanelled Retired Official (Concurrent Auditor) for conducting concurrent audit & Revenue Audit of allocated branches of the Bank in terms of notice displayed in the Bank's website [www.tripuragraminbank.org](http://www.tripuragraminbank.org)

My complete bio-data is as under:-

| Sr. No. | Particulars  | Detail |
|---------|--|--------|
| 1.      | Name   |        |
| 2.      | PPO NO.  |        |
| 3.      | Address  |        |
| 4.      | Landline No/s. (with STD Code)                                     |        |
| 5.      | Mobile No.   |        |
| 6.      | E-mail address   |        |
| 7.      | Date of Birth  |        |
| 8.      | Age  |        |
| 9.      | Date of Appointment in Tripura Gramin Bank                         |        |
| 10.     | Total experience as an officer                                     |        |
| 11.     | Date of Superannuation   |        |
| 12.     | Whether cooling period of 3 months (after retirement) is completed |        |
| 13.     | Total Service in Tripura Gramin Bank                               |        |





|     |  |  |
|-----|--|--|
| 14. | Designation and scale at the time of superannuation  |  |
| 15. | Branch Experience in years   |  |
| 16. | Period of experience as Branch Incumbent   |  |
| 17. | Period of experience as In-charge of Credit Portfolio in a branch                                    |  |
| 18. | Period of experience as officer in Credit Portfolio at RO/HO.  |  |
| 19. | Period of experience as internal Auditor/ internal concurrent Auditor in the Bank                    |  |
| 20. | Whether Medical Certificate from MBBS Doctor is attached   |  |
| 21. | Minor / Major Penalty imposed 5 years prior to date of superannuation, if any, with details thereof. |  |
| 22. | CBI case proceedings, if any, and conviction by the Court with details thereof.                      |  |
| 23. | Qualification – Academic   |  |
| 24. | Qualification – Professional   |  |
| 25. | Any Other Qualification  |  |
| 26. | Other detail if any  |  |
| 27. | Detail of PPO attached from competent authority regarding date of joining, date of retirement        |  |

**26. Certificate/s:**

- a) I hereby confirm and undertake that the details/information furnished above is true and correct to the best of my knowledge. In case, any information is found otherwise or incorrect later on, the Bank has the right to de-panel / terminate the assignment, without giving any notice to me.
- b) I undertake that I shall not sub contract / sub assign the audit assignment given to me.
- c) I hereby declare that I will not intermediary / lobby directly or indirectly for consideration of any credit proposals of friends / relatives / clients / non-clients to the Bank.
- d) I also declare that if my name is empanelled for concurrent audit assignment, I shall perform the tasks/assignments entrusted to me in the best interest of the Bank.
- e) I shall also abide by the rules and regulations of the Bank in force from time to time and will not indulge in any act detrimental to the interest of the Bank.

**Signature of Applicant:** \_\_\_\_\_

