



THE WBSCARD BANK LTD.

THE WEST BENGAL STATE CO-OPERATIVE AGRICULTURE & RURAL DEVELOPMENT BANK LTD.

ICMARD Building, 6th Floor, 14/2, CIT Scheme- VIII (M), Kolkata-700 067

PBX : 033-2356-0028, 033-2356-0065

Email : wbscardb@gmail.com

Visit us at: www.wbscardb.com

Memo No: 129/Part-X/1450

Nov 06, 2025

Expression of Interest

Sealed Quotations are invited from the renowned Chartered Accountant Firms, quoting Professional Fees for conducting Statutory Audit of Accounts of "The WBSCARDB Ltd. Employees' Gratuity Fund" maintains Gratuity Fund with LIC for payment of Gratuity to the employees of The WBSCARDB Ltd. in the event of their Retirement or Resignation from the Service of the Bank or in the event of death and maintains Accounts of the Gratuity Fund, Number of Members of the Gratuity Trust is 72 and Corpus of the Fund is Rs. 6,29,62,815.77/- (lying at LIC) as on date 31.03.2025 for the consecutive last three [3] Financial Years i.e. 2022-23, 2023-24 & 2024-25.

The WBSCARDB Ltd. is an Apex Co-operative Society of the State of West Bengal, having its Head Office, One Training Institute (ICMARD) & Kolkata Branch located at ICMARD Building 14/2, C.I.T Scheme- VIII(M), Ultadanga, Kolkata-700067 & its 10 (ten) other Branches at Burdwan & different Districts of Darjeeling, Kalimpong & Purulia under the aegis of The WBSCARDB Ltd.

The last date for submission of the Sealed Quotations is November 21, 2025 up to 5 P.M. The Quotation should be supported with copies of PAN Card, GST, Registration Certificate of the Firm & documents in support of its credentials based on Annexure-A, B & C & Financial Bid.

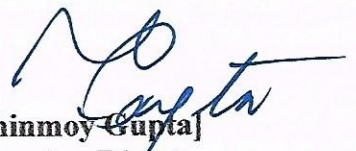

[Chinmoy Gupta]
Managing Director

Memo No: 129/Part-X/1450/1(12)

Nov 06, 2025

Copy forwarded for kind information to:-

1. The General Manager [BDD & Operation], The WBSCARD Bank Ltd.
2. Office Notice Board, Head Office / ICMARD/ All Branches of The WBSCARDB Ltd.
3. Sri Suman Bhar, DGM(BDD)-In-Charge of IT, The WBSCARD Bank Ltd. with a request to arrange for uploading the Notice in the Official Website of the Head Office [www.wbscardb.com]
4. Miss Sanchari Mitra, AGM & Assistant Faculty Member, ICMARD, with a request to arrange for uploading the Notice in the Official Website of the ICMARD [www.icmard.org]


[Chinmoy Gupta]
Managing Director



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Annexure A

Eligibility Criteria of Auditors

The eligibility criteria of the firm(s) are as follows:

A. Eligibility Criteria

Minimum no. of partners (FTP's) associated with the firm for a period of at least three (3) years preferable Note. 1	Minimum no of years Audit experience of the Firm Note. 3	Minimum no. of professional staff Note. 4
2	5	10

Note 1: There should be at least one-year continuous association of Partners with the Firm as on the date of shortlisting for considering them as full time Partners. * Further, for appointment as Auditors, at least two partners of the firm shall have continuous association with the firm for at least 10 years.

Note 3: Audit Experience:

Audit experience shall mean experience of the audit firm as Statutory Central / Branch Auditor of NBFCs. In case of merger and demerger of audit firms, merger effect will be given after 2 years of merger while demerger will be affected immediately for this purpose.

Note 4: Professional Staff:

Professional staff includes audit and article clerks with knowledge of book-keeping and accountancy and who are engaged in on-site audits but excludes typists/stenos/computer operators/secretaries/subordinate staff, etc. There should be at least one-year continuous association of professional staff with the firm as on the date of shortlisting for considering them as professional staff for the purpose.

B. Additional Consideration:

- The Audit Firm, proposed to be appointed as The WBSCARDB Ltd. Employees' Gratuity Fund, should be duly qualified for appointment as auditor of a company in terms of Section 141 of the Companies Act, 2013
- The Audit Firm should not be under debarment by any Government Agency, National Financial Reporting Authority (NFRA), the Institute of Chartered Accountants of India (ICAI), RBI or Other Financial Regulators.
- The appointment of The WBSCARDB Ltd. Employees' Gratuity Fund should be in line with the ICAI's Code of Ethics/any other such standards adopted and does not give rise to any conflict of interest.
- If any partner of a Chartered accountant firm is a director in a group Entity, the said firm shall not be appointed as SA of WBSCARDB Ltd. Employees' Gratuity Fund or any of its group entity.



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WBSCARDB Ltd. Employees' Gratuity Fund shall, as part of the process for selection of firms for appointment as SAs, obtain appropriate disclosures in this regard, including details of directorships in Group Entities*.

[*Group entities shall mean two or more entities related to each other through any of the following relationships, viz. Subsidiary- parent (defined in terms of AS 21), joint venture (defined in terms of AS 27), Associate (defined in terms of AS 23), Promoter-Promotee [as provided in the SEBI (Acquisition of Shares and Takeover) Regulations, 1997] for listed companies, a related party (defined in terms of AS 18), common brand name, and investment in equity shares of 20% and above.]

- v) SAs/Auditors should preferably have capability and experience in deploying Computer Assisted Audit Tools and Techniques (CAATTs) and Generalized Audit Software (GAS), commensurate with the degree/ complexity of computer environment of WBSCARDB Ltd. Employees' Gratuity Fund where the accounting and business data reside in order to achieve audit objectives.



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Annexure B

APPLICATION

Details of Chartered Accountant Firm for conducting Statutory Audit of The WBSCARDB Ltd.
Employees' Gratuity Fund for the last Financial Years Viz. 2022-23, 2023-24 & 2024-25

Sl No	Particulars	Details
1	Name of the Firm	
2	Address of the Registered / Head Office	
3	Telephone No and E-Mail address	
4	ICAI Registration No. with Region Name and Code No.	
5	Date of constitution of the Firm	
6	PAN No. of the Firm	
7	Number of Full Time Partners as on 01.04.2025	
8	Number of Part Time Partners if any, as on 01.04.2025	
9	Number of Full Time Chartered Accountant Employees as on 01.04.2025	
10	Number of Branches	
11	Turnover of the Firm (last 3 Financial years) ITR of last 3 (Three) years	



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Annexure –C (Form B)

Eligibility Certificate from (Name and Firm Registration Number of the Firm)

A. Particulars of the Firm:

Asset size of the Firm as on 31 st March of Previous Year	Minimum no. of partners (FTP's) associated with the firm for a period of at least three (3) years	No of partners / paid CAs with CISA/ ISA Qualification	Minimum no. of years Audit experience of the firm	Minimum no. of professional staff
# Details may be furnished separately for experience as /SAs				

A. Additional Information

- Copy of Constitutional Certificate.
- 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.
- 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/UCF in present financial year? If yes details thereof.
- Whether the firm has been debarred from taking up audit assignments by any regulator/ Government agency? If yes, Details thereof.
- Details of disciplinary proceedings etc. against firm by any Financial Regulator Government agency during last three years, both closed and pending.

B. Declaration from the Firm

The firm complies with all eligibility norms prescribed by RBI regarding appointment of SAs of NBFCs (as applicable). It is certified that neither I nor any of our partner 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 willful defaulter by any bank/ financial institution.

[# For the purpose of this declaration, the credit facilities available by companies where the partner of a firm has been appointed as non-executive director in a professional capacity having no financial interest shall not be included.]

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

Signature of the Partner
(Name of the Partner)

Date:



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FORMAT OF FINANCIAL BID (To be submitted on the Company's letterhead)

FINANCIAL BID

To,
The Chairman,
The WBSCARDB Ltd. Employees' Gratuity Trust,
6th Floor, ICMARD Building,
14/2, CIT Scheme, VIII(M), Ultadanga,
Kolkata-700067

Dear Sir,

We hereby offer to submit our request for Appointment of Statutory Auditor of The WBSCARDB Ltd. Employees' Gratuity Fund as per the Expression of Interest (EOI) dated..... We have read and understood the contents of the EOI and we unconditionally accept & agree to abide by the terms & conditions specified therein.

Sl. No	Particulars	Quote (Rs)
1.0	Statutory Audit Fees	
2.0	Applicable Taxes	
	Total	

We hereby certify that all particulars given above are correct and true to the best of my/our knowledge. In case at any stage, it is found that the information given by me/us is false/incorrect, The WBSCARDB Ltd. or The WBSCARDB Ltd. Employees' Gratuity Fund shall have the absolute right to take any action as deemed fit without any prior intimation to me/us.

Signature of authorized person for and on behalf designation/ Seal of agency:

Date: