Malda District Central Co-operative Bank Ltd.

(West Bengal Government Partnered Bank)

HO: Sarju Prasad Road, Malda-732101
Phone: 03512-257013 E-mail: maldadccbltd@maldadccb.bank.in
E-mail CEO: ceo@maldadccb.bank.in
www.maldadccb.org

Ref. No. HO/CEO/MIGRATION AUDIT/ 846 Date: 13.08.2026

Notice Inviting Quotation for Migration Audit

Malda District Central Co-operative Bank invites applications from practicing firms of Chartered Accountants within India, in the prescribed format, for Migration Audit of the Bank.

Eligibility Criteria for Empanelment

a. Chartered Accountant firm, should preferably be a partnership concern having experience in the field. The Bank may also consider the sole proprietorship concerns and in that case they should be required to submit a declaration that they are full time practicing Chartered Accountants and are not employed elsewhere and do not have any other business interest.

b. The Patterners of the CA Firm shall be CISA / DISA /Cert-in qualified.

c. Audit firm should not have been disqualified by any Bank IBA /RBI /NABARD /CAI, while taking-up audit work on earlier occasions.

d. Weightage would be given to the CA firms where the partners themselves are ex-bankers or the firm(s) has got tie-up with ex-bankers with requisite experience and exposure.

e. It is to be ensured that the audit firm or any associate concern / network firm is not conducting the statutory audit of the Bank or any of its branches.

f. Weightage will be given to a firm having exposure in conducting audit of the Bank branches for public sector / major private sector/ district central co-operative banks.

g. The firm should have necessary office set up and adequate personnel to ensure proper deployment and timely completion of the assignments.

h. The assignment should be carried out in a professional manner and in case of any misconduct or negligence, the Bank is free to report the matter at any time to ICAI/IBA/RBI/NABARD. This will be in addition to the disengagement from the Audit assignment.

i. The firm will not be allowed to sub-contract the audit work assigned to any outside firm or other persons even though such persons are qualified chartered accountants.

j. A declaration to be furnished by the firm that credit facilities availed by the firm or partners of firm 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 non-performing asset or are existing non-performing assets, as per the prudential norms of RBI. In case the declaration is found incorrect, the assignment would be immediately terminated, besides the firm being liable for any action under ICAI/ RBI/NABARD/IBA guidelines.

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k. The firm should execute undertaking of fidelity and secrecy on its letter head in the format prescribed by the Bank.

l. Any other terms and conditions of the assignment as decided by the Bank from time to time.

Migration Audit - Scope of Work

1. Scope of work

As part of System migration audit, the migration audit should broadly cover review of the data quality post migration.

The scope would be further detailed as follows:

1.1. Type of Data

Only the financial data that is migrated from the legacy systems to new systems should be subjected to review. The scope of work should include review of the migration process and the data quality for the following data that is being migrated at the Head Office and other Branches of the Bank.

1.1.1. Master Data

The audit should cover master data such as:

- Chart of Accounts
- Customer Master
- Account Opening Master
- Advances Details Master
- Term deposit Master
- NPA Master

1.1.2. Transaction Balances

The audit should cover transaction balances such as:

- Deposit Account Balances
- Advances Account Balances
- Inventory Opening Balance
- Asset Values
- Accounts Receivable Balances
- Accounts Payable Balances
- General Ledger Balances

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1.1.3. Other Items

The audit should cover open items such as:

- Pricing conditions such as interest rates for Deposit and Advances, Commission and other charges, etc.
- TDS, GST, etc.
- Accounts Receivable Items
- Accounts Payable Items
- General Ledger Items
- Reconciliation of accounts
- Review of suspense accounts

1.2. Point of review

The review of quality (of data), post the migration process should be done as at the date of migration.

1.3. Bifurcation of the scope

The scope of the work that should be generally undertaken in data migration audit to be bifurcated under two broad categories as follows:

1.3.1. Under the financial audit scope:

The work that should be done within the financial audit scope should involve:

- Comparing the account balances from the new system with the balances in the legacy system
- Matching the totals
- Comparing the processes in EOD and BOD from the new system with the processes in the legacy system to ensure that no critical functional process is missed out.
- Verifying the sign offs.

1.3.2. Work beyond the financial data migration audit scope:

The work that should be done over and above the financial data scope should involve the following key activities:

- Review data migration strategy and adherence to plan
- Identify critical data elements migrated from legacy systems to new systems
- Design data test strategy and plan
- Assess data quality testing based on test scenarios

2. Desired Approach

The audit plan should be largely based on the approach that was being adopted by the bank while migrating the data to new systems. The quality of data migrated will be crucial to reliability of financial data and ability of business functions to transition to the new application.

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2.1. Review Data Migration Strategy and Adherence to Plan

The audit should cover review of Bank's data migration strategy and validate whether the process as defined in the data migration strategy has been followed. The audit should cover the review of the controls implemented in the process to ensure validity, accuracy and confidentiality of the data during the migration process.

Some of the key areas of the data migration process review should be:

- Whether steps defined in the data migration strategy were authorized and adequately documented
- Whether the procedures adopted for mapping the masters and transaction data were as per the plan and have been documented
- Whether checks and balances to ensure accuracy of data before migrating to new system were defined and implemented
- Review of the data validation and error handling procedures adopted during the data conversion process
- Review of checks performed to ensure completeness during migration – data reconciliation
- Whether incident reporting and escalation procedures were identified and implemented

2.2.Analyze Quality of Data Migration

This phase is expected to analyse the quality of data migrated into new system and evaluate the effectiveness of controls implemented during the Data Migration process. The audit should cover focus on some of the key data elements for the review of quality of data. Key stages identified in this phase are as follows:

2.2.1. Stage 1: Identify Critical Data Elements

In this stage the audit is expected to identify the critical data elements as part of the implementation of new system. Based on past experience and on our understanding of the business and data flows, some of the key master and transaction data elements should be reviewed for validity and completeness. Based on these data elements and data migration strategy data migration tests are determined in the next steps.

2.2.2. Stage 2: Design Data Testing Strategy

In this stage, the audit is expected to identify the data quality owners, develop the data quality work plan and the time lines, design the tests to be performed to review the quality of data migrated. Data testing strategy should include tests based on live business scenarios.

Testing strategy should fall in the following categories:

- Data conversion mapping
- Analysis of master data
- Reconciliation of account balances

2.2.3. Stage 3: Assess Data Quality Testing Based on Test Scenarios

In this stage the audit is expected to perform checks on the quality of data based as per the test scenarios.

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- Some of the key findings expected at this stage are:
  - Whether there are instances of duplicate master entries
  - Whether critical information has been captured in definition of master data elements
  - Whether the account balances/ open items (e.g. customers/ vendor accounts, general ledgers, inventory, assets, etc.) had been accurately captured in new system

2.3. Reporting

In this step, the audit is expected to document the results from the earlier phases. It is further expected that the audit should identify weaknesses, if any, in the data migration process and discuss the same with the identified role holders. Instances of data inconsistencies, if any, should also be shared with the management.

Note:

- The data migration audit should be conducted for all the modules (and all products of bank) which are converted by the bank to new system
- Financial and non-financial fields should be checked for accuracy of conversion
- New data collection, if any, should be checked on sample basis.

Terms and Conditions:

(a) Empanelment:

Applications received from the Chartered Accountant firms in response to the notification, within the given time limit and in the given format fulfilling the prescribed eligibility criteria shall be empanelled by the Bank.

(b) Engagement of Migration Auditors & other conditions

i. Suitable firms would be identified for each assignment and be approved taking into account their experience and exposure, similar activity carried out for the Bank or other banks, availability of adequate trained resources, location of the audit unit etc. Such approved Audit firms would be issued letters of engagement by the Head Office of the Bank.

ii. The auditors should adhere to the audit coverage strictly as per the scope and as may be decided by the Bank from time to time.

iii. The auditors should not undertake any other activities / assignment on behalf of the branch or unit, other than the activities for which they are engaged, without obtaining the concurrence of the Head Office, in writing.

(c) Period of Audit/Assignment:

The Period of Audit / Assignment is only for one time appointment.

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(d) Performance Review:

The performance of the empanelled firm will be review after completion of the migration audit.

(e) De-empanelment:

The empanelled firm may be de-empanelled at the Bank's sole discretion. If the performance of the auditor is found unsatisfactory or any serious act of omission or commission is noticed in their working, their engagement may be cancelled at any point of time. If felt necessary, the matter may be reported to ICAI and/or RBI/IBA/ NABARD for necessary action.

(f) Time Limit, Address for Submission and opening of the Quotations:

The application has to be submitted to the following address within **5 p.m. of 05.09.2026.**

Addressed to:
The Chief Executive Officer,
Malda District Central Cooperative Bank Ltd.
Head Office: Sarju Prasad Road, P.O. & District – Malda,
Pin – 732101, West Bengal.

Opening of the Quotation will be on **08.09.2026** at afore-stated address at **12.30 p.m.** and the participants may remain present at the time of opening.

(g) Documents to be submitted with the application.

The eligible Firms / Sole Proprietors are required to furnish an application duly signed by the authorised person, self-attested photocopies of all documents in support of their credentials including firm registration certificate.

In case any of the information furnished by the Firm in application found to be inconsistent, the selection of the Firm will be cancelled forthwith. Further, if any such inconsistency(ies) noticed subsequent to engagement even post verification of documents, the engagement will be discontinued with appropriate reporting of Firm's name to RBI/NABARD/IBA/ICAI etc.

The Bank shall send engagement letter to the selected Chartered Accountant firm / Sole Practitioner. However, CA firm which do not get our letter of engagement are to be treated as ***'not selected'*** and ***no further correspondence shall be entertained in respect of fate of their application.***

THE BANK RESERVES THE RIGHT TO ACCEPT OR REJECT ANY APPLICATION AND ANNUL THE PROCESS AT ANY TIME WITHOUT ANY LIABILITY AND ASSIGNING ANY REASON THEREOF.

(h) Selection of Auditor:

The applications received by the Bank would be screened by the Bank, which will consider empanelment of CA firm based on their experience, CISA/DISA qualifications, number of partners, seniority, CA firms having tie-up with Ex-Bankers etc. and any other factor considered necessary by the Committee for which the decision of the Committee shall be final.

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Merely meeting the eligibility criteria shall not automatically entitle the firm for empanelment. After empanelment, the work will be allotted as and when need arises at the sole discretion of the Bank. The empanelment will not give any right to the empanelled firms for carrying out the assignments. The Bank reserves its right to cancel any or all the offers without assigning any reason whatsoever. Selection of Auditors shall be made from among the applications received from the chartered accountant firms by the Management of the Bank.

Terms of Payment:

The audit fees shall be paid to the firm as decided by the Bank from time to time and mentioned in offer letter for allotment of assignment, on submission of the relevant audit reports and the relevant bill along with supporting documents.

No out of pocket expenses or travelling allowance/ halting allowance would be paid to the Auditors.

However, Goods & Service Tax etc. would be paid as applicable in addition to the Audit Fees. The payment to the Auditors would be subject to deduction of TDS at the applicable rates.

13/08/2026

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MALDA DISTRICT CENTRAL CO-OP BANK LTD. ESTD. 1916