

SVC Co-operative Bank Ltd.		Exhibit A
Policy / Evaluation criteria in respect of Appointment of Joint Statutory Auditors for FY 2025-26		
Sr. No.	Particulars	Prescribed
1.a	Please provide No. of Full Time Partners associated with the firm for a period of at least three (3) years having at least one-year continuous association of partners with the firm as on February 28, 2025.  Full Time Partner should not be partner in other firm(s); employed full time/part time elsewhere and should not practice in his/her name or engaged in practice otherwise or engaged in practice which would be deemed to be practice under Section 2(2) of the Chartered Accountants Act, 1949.	Minimum 5
b.	Please provide no. of Partners with continuous association with the firm for 10 years or more.	Minimum 2
2	Please provide no. of Fellow Chartered Accountants (FCA) out of Full Time Partners, associated with the firm for a period of 3 years or more.	Minimum 4
3	Please provide no. of Full Time Partners / Paid CAs with CISA / ISA Qualification having continuous association with the firm for at least one-year as on February 28, 2025.	Minimum 2
4	Please provide no. of years of audit experience of the firm; wherein audit experience shall mean experience as Statutory Central / Branch auditor of Commercial Banks / UCBs / NBFCs / AIFIs.	Minimum 15 years
5	Please provide no. of professional staff (which includes audit and article clerks and excludes typists, stenographers, computer operators, secretary(ies) and sub-ordinate staffs, etc.) of firm having continuous association with the firm of at least one-year as on February 28, 2025.	Minimum 18
6	Please confirm that the firm is duly qualified for appointment as auditor of a company in terms of Section 141 of the Companies Act, 2013. (Yes / No)	Yes
7	The firm is not under debarment by any Government Agency, National Financial Reporting Authority (NFRA), the Institute of Chartered Accountants of India (ICAI), RBI or Other Financial Regulators. Please confirm. (Yes / No.)	No

8.a	Whether the firm is eligible to appointed in line with the Code of Ethics of the Institute of Chartered Accountants of India. Please confirm. (Yes / No)	Yes
b.	Whether the appointment give rise to any conflict of interest. Please confirm. (Yes / No)	No
9.a	Whether any Partner of the firm is also a Partner of SVC Bank's other joint Statutory Audit firm. Please confirm. (Yes / No)	No
b.	Whether the firm is under the same network ie; operating, functioning under same brand name, trade name or common control as that of the other Statutory Audit firm of SVC Bank. Please confirm. (Yes / No)	No
10	Whether the firm is associated with SVC Bank as concurrent auditors. (Yes / No)	No
11	<p>Please confirm that no. of statutory audits handled by the firm is not more than 4 Commercial Banks [including not more than one PSB or one All India Financial Institution (NABARD, SIDBI, NHB, EXIM Bank) or RBI], 8 UCBs &amp; 8 NBFCs during a particular year.</p> <p>Note: As per RBI Circular, a group of audit firms having common partners and / or under the same network shall be considered as one entity.</p>	Maximum 8 UCBs
12	Please affirm that the firm is complying with all the prescribed conditions of the RBI Circular DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated 27 <sup>th</sup> April, 2021. (Yes / No)	Yes
13	Please inform firm's experience in deploying Computer Assisted Audit Tools and Techniques (CAATTs) and Generalised Audit Software (GAS).	Information to be provided
14.a	Please provide information in brief about the firm's experience of functioning of the cooperative sector.	Information to be provided
b	Also, please inform whether the firm possesses working knowledge of the language of states in which SVC Bank has presence. (Yes / No)	Yes
15a	Whether the firm has audit of any entity having large exposure on SVC Bank (funded / non funded) as per para 6.3 of RBI Circular dated April 27, 2021 for the F.Y. 2024-25 and / or F.Y. 2025-26. (Yes / No)	Yes/ No
b	If any entities having large exposure as per 15a above, please provide names of the entities.	Information to be provided
16	Please confirm whether the firm is empanelled under Sec.70 (2) of The Multi-State Co-operative Societies Act, 2002 (MSCS Act). If yes, provide the empanelment number.	Yes

17	Please confirm firm is qualified for appointment as an auditor of a Multi-State Co-operative Society under Sec. 72(1) of MSCS Act. (Yes / No)	Yes
18	Please confirm firm is not disqualified for appointment as an auditor of a Multi-State Co-operative Society under Sec. 72(2) of MSCS Act. (Yes / No)	No
19	Please confirm whether the firm has a partner who is officer/employee of SVC Bank (Yes / No)	No
20	Please confirm firm is not disqualified for professional or other misconduct as defined in Sec. 22 of the Chartered Accountants Act, 1949, revised (twelfth) edition of Code of Ethics or any other provisions as prescribed by the Institute of Chartered Accountants of India. (Yes / No)	No
21	Please confirm that there are no adverse remarks / disciplinary actions taken by the Institute of Chartered Accountants of India in respect of professional misconduct. (Yes / No)	No
22	Please confirm that there are no disciplinary actions taken by the National Financial Reporting Authority (NFRA). (Yes / No)	No
23	Please provide no. of audit and article clerks of the firm.	Information to be provided
24	Please provide no. of statutory bank audits handled by the firm on or after F.Y. 2009-10 & onwards (no. of auditees).	Information to be provided
25	No. of years since formation of firm.	Information to be provided
26	Please provide total no. of Peer Reviews of the firm from FY 2009-10 and onwards	Information to be provided
27	Whether location of offices / branches of firm is common with location of SVC Bank's branches? If yes, please provide no. of common locations.	Information to be provided
28	Please provide no. of employees of the firm who are ex- bankers.	Information to be provided
29	Please provide no. of statutory audits of Multi-State UCBs handled by the firm from FY 2009-10 and onwards	Information to be provided
30	Please provide no. of statutory bank audits handled as joint auditors from FY 2009-10 and onwards	Information to be provided
31	Please provide RBI empanelment No.	Information to be provided
32	Whether constitution of firm is partnership firm / Limited Liability Partnership.	Information to be provided
33	Please provide confirmation whether the Auditor / CA Firm will not enter into sub-contract of the Audit assigned to them by SVC Bank. Please specify.(Yes/No)	No