

**MYSORESALES INTERNATIONAL LIMITED  
MSIL HOUSE, # 36 Cunningham Road  
BENGALURU - 560 052**

Notification No.MSIL/F&A/002/2020-21 Date: 10.12.2020

**NOTICE**

**EMPANELMENT OF CA/CMA FIRMS FOR INTERNAL AUDIT  
ASSIGNMENT OF MSIL-HO UNITS FOR THE FINANCIAL YEAR  
2020-21 – 2022-23**

- 1) Mysore Sales Internal Limited invites application on the undernoted prescribed format from practicing Chartered/Cost Accountants Firms/LLP who fulfill the eligibility criteria mentioned in our website ([www.msilonline.com](http://www.msilonline.com)) and as per the empanelment documents.
- 2) The firms profile along with the requisite supporting documents should be uploaded in the prescribed format placed in e-portal website **on or before** 23.12.2020
- 3) The Company reserves the right to amend or modify the eligibility criteria as deemed fit to suit its requirement.

General Manager (F&A)  
Mysore Sales International Ltd

Place: Bangalore

Date:10.12.2020

**MYSORESALES INTERNATIONAL LIMITED**  
**MSIL HOUSE, 36 Cunningham Road**  
**BANGALORE 560 052**

**ELIGIBILITY CRITERIA FOR APPOINTMENT OF INTERNAL AUDITORS FOR  
THE FINANCIAL YEAR 2020-21 to 2022-2023**

1. The audit firm/concern should have minimum 3 years of previous experience as members of Institute of Chartered Accountants of India or the Institute of Cost Accountants of India (the firm should upload the certificate issued by the respective institute in this regard).
2. The Head Office of the CA/CMA firms/concern should be situated in Karnataka. Preference will be given to the local CA/CMA firms, having their office in the same or adjacent districts.
3. The audit firm/concern should be in existence for more than 3 years, registration certificate shall be submitted as proof.
4. The audit firm /concern should have a turnover of more than 10.00 lakhs per annum atleast in any of the previous three years (copy of the financials shall be uploaded) i.e. for the FY 2017-18 & 2018-19 & 2019-20
5. Minimum one partner of the audit firm/concern or proprietor should have studied Kannada as one of the subjects and must be well versed in writing and reading of Kannada language. (Proof of study of Kannada subject should be uploaded).
6. The existing audit firm/concern who have completed more than three years may not apply for the same place /district but can apply for other nearby/adjacent places/districts.
7. The Firm/concern should have experienced in carrying out internal audit of the following Business activities:-
  - a. Retail liquor outlets – once in two months
  - b. Pharmacy Retail outlet – quarterly Audit
  - c. Chit Fund Branches in Bangalore – quarterly audit
  - d. Branch audit in Karnataka ( Belgaum, Hubli, Mysore, Gulbarga, ) comprises of Chit Fund, Recovery of Hire Purchase, Stock audit of Paper Depot, except Belgaum - Quarterly Audit.

The scope of work is as follows:-

1. Karnataka branches (Ref. annex 1)
2. Liquor outlet (Ref. annex 2)
3. Chit Fund branches (Ref. annex 3)
4. Pharma outlet (Ref. annex 4)

Name and address of the audit to be carried out at various places in Karnataka is as follows:-

- a. Liquor outlet (Ref. annex 5)
- b. Pharma outlet (Ref. annex 6)
- c. Chit Fund branches(Ref. annex 7)
- d. Branches (Ref. annex 8)

8. The applicable audit fee plus out of pocket expenses paid, division wise, are as follows:

Divisions/ Branches	Period of Audit	Audit fee per outlet	Out of pocket expenses	Total audit fee plus app.taxes
Liquor outlets	Once in 2 months	Rs 1750.00	Rs 500.00	Rs. 2250.00
Pharma outlets	Quarterly	Rs.1750.00	Rs. 500.00	Rs. 2250.00
Chit Fund (Other branches) Cunningham Road	Quarterly	Rs. 7500.00 Rs.13200.00	Rs. 500.00	Rs. 8000.00 Rs.13200.00
Branches including paper depot	Quarterly	Rs. 5000.00	Rs. 500.00	Rs. 5500.00
Branch in Belgaum except paper depot	Quarterly	Rs. 4000.00	Rs. 500.00	Rs.4500.00

9. The audit firm/concern willing to carry out the audit for the above mentioned amount may apply.

10. The audit firm/concern may apply for any of the three districts for which they prefer to carry out the internal audit. The Management may allot the same or other nearby /adjacent districts in which the firm/concern has opted for preference.

11. The audit firm /concern should be registered with GST and should indicate GSTIN number

12. Each Chartered /Cost accountant's firm/concern will be allowed to audit maximum of 20 outlets of liquor along-with Pharmaoutlets in each district. Existing Chartered Accountants firm/concern who have completed 3 years of audit inMSIL may not apply for the same outlet/branch and they are eligible to apply for other shops / branches in nearby /adjacent districts.
13. Management reserves all the right to accept or reject any or all EOI without assigning any reasons.
14. MSIL shall not be responsible for technical problems encountered at the time of submitting EOI and auditors are requested to submit their applications well in time considering the process time involved.
15. Since all the applications will be evaluated strictly on the basis of selection criteria, please avoid uploading unsolicited information/documentation to process the application expeditiously.
16. EOI should be as per format 'B' and submitted/uploaded with details like profile of the firm/concern firm registration number, branch office details, experience in the field of internal audit with reference to PSU in Karnataka along with copies of appointment letters issued by PSU and staff strength along with eligibility criteria, to be uploaded in the e-procurement portal by 5.p.m. on or before 21.12.2020
17. The Internal auditor should carry out the audit at the location of MSIL assigned to them by the Company.
  - (i) The eligible firms fulfilling the criteria and conditions whose office is situated in Karnataka may submit their EOI on the e-portal on or before the due date.
  - (ii) The eligible firms fulfilling the criteria and conditions whose office/branch office is situated locally at place where MSIL is in the same /neighbouring districts may submit their EOI on the e-portal.
  - (iii) The internal audit firm/concern can apply if they are acceptable to the audit fee fixed by the Company for the respective divisions. The company may allot maximum 20 liquor outlets along-with pharma outlets to each audit firm.
  - (iv) The EOI shall remain open for acceptance for a maximum period of 15 days from the date of this publication.
  - (v) The auditors appointed through EOI shall not sub-assign the job to other firms/concerns. In case of such sub assignments, the company reserves its

rights to terminate the services of the chartered accountants/Cost Accountants firms/concerns without prior intimation.

**FORM 'A'**

*I/ We.....hereby agree to take up the Internal Audit of the following MSIL outlets / Branches at the audit fee and out of pocket expenses as per para No 8*

Divisions/ Branches	Period of Audit	Preference of district
Liquor outlets	Once in 2 months	a. b. c.
Pharma outlets	Quarterly	
Chit Fund (Other branches) Cunningham Road	Quarterly	a. b. c.
Branches including paper depot	Quarterly	
Branch in Belgaum except paper depot	Quarterly	

Signature of the firm with seal

## **B: FORM OF EOI**

### EXPRESSION OF INTEREST FOR APPOINTMENT OF INTERNAL AUDITORS FOR THE FINANCIAL YEAR 2020-21 TO 2022-2023

THE BELOW DETAILS SHOULD BE SUBMITTED IN THE FORMAT PRESCRIBED ONLY  
FAILING WHICH THE EOI WILL BE REJECTED OUTRIGHTLY

PARTICULARS	DETAILS
Name, address of firm/concern as per registration in ICAI/ICMAI institution & Phone/Mobile etc of Chartered Accountant/Cost Accountants Firms/LLP's and year of establishment	
Registration No. with respective institution of India and date of Registration (copy of Registration certificate to be enclosed)	
Details of Head Office	As detailed in C1
Details of partners in the firm/LLP and date of joining Fellow Membership - 5 years post qualification experience	Details of branches C2
	As detailed in C3
Details of Internal audit experience of the firm/LLP in the Public Sector Undertakings	As detailed in C4
Qualified CAs/CMAs employed with the firm	As detailed in C5
Semi qualified CAs/CMAs employed as assistants	As detailed in C5
	Documents to be enclosed as detailed C6
Financial Bid	As detailed in Form A
GST No. (copy of GST certificate to be enclosed)	

#### **DECLARATION**

Our firm/concern is not debarred/disqualified/black listed by any regulatory/statutory body /Government/PSU or any other entity. We confirm the acceptance of all the scope, terms and conditions. In case, if any information provided in this EOI /Form is incorrect, the Management of MSIL has the right to reject our / my application.

Note: The EOI and the attachments should be properly indexed/numbered/arranged in the order as per above format.

Signature & seal of the firm

C1. Details of Head Office

Address	Date of Establishment	Contact No	E-mail

C2. Details of Branch office

Address	Date of Establishment	Contact No	E-mail

C3. Details of proprietors/partners of the Firm/concern/Limited Liability Partnership:

Sl No	Name of the Partner	Membership No	Membership Status ACA/ACMA FCA/FCMA	CISA/DISA/ISA/ or equivalent qualification	Date of joining the firm as Partner

C4. Details of Internal Audit Experience in Public Sector Undertaking in Karnataka

Sl No	Name of the Company	Year of Audit	Type of Audit

C5. Qualified/Semi qualified/others (should mention the qualification)

Sl No	Name of the Personnel	Membership No (if qualified)	Qualified/Semi-qualified other qualification	Date of joining the firm

#### C6 Documents required for verification

Enclosures to be uploaded:-

1. Copy of the latest ICAI registration certificate of respective Institute
2. Copy of last three years financials of the firm/concern
3. Copy of experience on internal audit carried out in the relevant field
4. Registration certificate of GST and GSTIN number
5. Copy of class X Marks card of any partner where atleast one subject should be Kannada or medium of instruction is Kannada

## **ANNEXURE 1**

### **SCOPE OF WORK OF INTERNAL AUDIT OF BRANCHES - MYSORE, GULBARGA, HUBLI, AND BELGAUM (EXCEPT PAPER DEPOT AT BELGAUM)**

#### **PAPER & STATIONERY**

1. Report on physical verification of stock with excess / short statement
2. Physical verification of cash
3. Invoices with delivery challans and acknowledgements obtained from customers
4. Verification of stock ledger
5. Verification of debtors ledger
6. Verification of monthly bank reconciliation statement
7. Verification of adequacy of insurance cover of stock, cash and other assets
8. Verification of converters accounts, relating to issue and receipt of paper/books
9. Verification of journal vouchers, debit / credit notes / advices
10. Verification of discount offered to dealers and realization of outstanding if cash discount is offered
11. Verification of follow up outstanding collection and confirmation of balances of debtors / creditors

## **HIRE PURCHASE**

1. Verification of all receipt vouchers
2. Physical verification of cash balances

## **INDUSTRIAL / CONSUMER PRODUCTS**

1. Verification of follow up of outstanding collections and confirmation of balance of debtors

## **CHIT FUNDS**

1. Audit of receipts with reference to relevant acts, rules or orders which may be applicable to the particular receipts involved
2. Audit of payments to ensure that the claims are made in accordance with rules and in proper form
3. Documentation and compliance of chit act, standing orders etc
4. Default follow up of prized / non prized subscribers
5. To check the minutes books with reference to auction proceedings register and prized subscribers register
6. Scrutiny of surety application to ensure the genuineness verification / liability verification
7. To check the maintenance of documentation and other related books
8. Amount collected from defaulters during the month with quarterly verification of cash /embossed chit agreement
9. Verification of bank reconciliation statement

## **ANNEXURE 2**

### **BEVERAGE**

#### **SCOPE OF RETAIL OUTLET AUDIT**

The retail sale of liquor is purely on cash and carry basis. The credit card sales are provided at Boutique shops. The retail shop procure the stocks from the designated KSBCL godowns, receipt of the stocks is made through material inward slip through POS in the retail outlet. Sales are effected through the bills generated in mobile POS, the sale value is arrived by adding 10% MSIL margin to the purchase cost which tallies with the MRP value of the item purchased. Bills are raised for each item sold through POS and the total remittances collected is deposited to the Bank on the following day. The billing process through mobile POS has started in most of the outlets due to the technical problem if the Mobile POS are not operated, a cash bill is prepared manually at the outlet further products sold. The same has to be verified and confirmed.

#### **SCOPE**

The audit consists of stocks and Financial Audit.

#### **1) Stock Audit**

Physical stock verification of the retail outlets will be carried out once in two months at the closing hours or opening hours of the retail outlet, with the assistance of the retail outlet-in-charge and the staff.

List containing breakages occurred in transit along with sedimented stock

The report of the physical verification with that of stock registered maintained at the outlet will be jointly certified by the Audit teams as well as by the retail outlet incharge along with the date of the verification.

All Damaged Stocks should be destroyed in the presence of RIC, DEO. Detailed Certificate should be furnished along with Audit Report as per Format enclosed.

Any deviation noticed in the physical stock and the excise stock register maintained at the outlet shall be brought to the notice of the retail outlet in-charge in writing and compliance insisted.

Verification of adequacy of insurance coverage of stocks, cash-credit

The verification report along with retail in-charge compliance shall be sent to the HO.

Identification of slow moving and non-moving Stocks.

## **2) Financial Audit**

The petty cash receipts and payments are to be verified with the book POS maintained at the retail outlet. Imprest cash and collection cash balance to be verified and certified cash balance with details of the denomination to be given in the report.

Verify the day to day billing along with the sales collection report. Ensure that the value of daily collection tallies with the item wise sales quantity entered in the excise stock register maintained in the retail outlet. The entire collection of the day has to be remitted to the collection bank account with State Bank of India/ Syndicate Bank/ Bank of Baroda. The amount so collected and remitted to the Bank has to be checked with the bank remittance challan maintained at the Retail Outlet. Retail outlets which have been on-line with the use of POS mobile shall maintain the following reports:-

1. Imprest Cash Book
2. Daily collection statement
3. Stock & Sales Statement
4. Cash Vouchers
5. Excise Report
6. Damaged Stocks Register

## **ANNEXURE 3**

### **CHIT FUND DIVISION**

Scope/Area of Audit in Chit Fund Division

AUDIT REPORT FOR THE BRANCH : ( Name of the Branch )

**BUSINESS GROWTH**

**(Rs. in lakhs)**

Target fixed for the year	
Corresponding target for the month/quarter ending	
Achievement for the month/ quarter ending	
Achievement in % against target	%
Remarks on the performance of the Branch :	

**Details of chits terminated during the period**

**( Rs. in lakhs)**

Chits terminated during the month/quarter	
Chits terminated during the year	

ENROLLMENT OF CHITS : - Whether KYC norms followed.

<p>Whether the Branch has collected the following documents along with the chit application:</p> <p>a) Aadhar card Duly attested  b) PAN Card copy duly attested  c) Income proof  d) Any other document –pl specify</p> <p>Auditors to check whether the Branch is following guidelines issued vide ION No. CF/622/2019-20 dated 23.12.2019 while accepting the chit applications.</p>	<p>Yes / No.  Yes/No  Yes / No  Yes /No</p>
<p>Whether the Branch has maintained up to date auction proceedings register and minutes register</p>	<p>Yes /No</p>

**DOCUMENTATION**

<p>Payment files to be scrutinized with remarks whether the documentation and contents of Memorandum of Deposit of Title Deeds (MDTD) is correct or any deviation. Further they should also specify whether any deviation from legal opinion. While proper valuation report has been obtained. The valuer should give value of the site as per Govt valuation, market value, distress value and sketch of the property</p>	<p><u>List of files scrutinized to be given with reports.</u></p>
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valuation report has been obtained. The valuer should give value of the site as per Govt valuation, market value, distress value and sketch of the property

<p>Payment files to be scrutinized where the security offered is FD/LIC/KVP/BG or any other security with opinion whether security taken is as per norms of the</p>	<p>List of files scrutinized to be given with reports.</p>
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<p>company/approved.</p> <p>Auditors to check whether the Branch has followed guidelines issued vide ION No. CF/629/2019-20 dated 24.12.2019 while accepting securities in multiple chits.</p>	
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**Disbursal of the Chit payment**

<p>To check whether the Branch has followed proper guidelines in disbursal of the chit payment. Whether any deviation and if so proper approval has been obtained or not. Further it should be checked whether compliance if any has been met.</p>	<p>List of files scrutinized to be given With reports.</p>
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**RECOVERY OF DUES**

**Non –Prized chits**

<p>In case of defaulted non –prized chits, whether the branch has taken necessary action either to transfer or assign the chits.</p>	<p>Yes / No</p> <p>Whether suitable register has been maintained or not – to give a report.</p>
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**Prized but not paid chits.**

<p>Whether the Branch is conducting re-auction in time and if so whether there is any negative balance to be recovered. Further have they maintained separate register and recorded the above.</p>	<p>Yes / No</p>
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**PRIZED & PAID CASES**

<b>whether the Branch has taken all the recovery steps as detailed in our Manual to recover the dues. Whether they have issued necessary notices as detailed in our Manual. Is there any delay in taking recovery action.</b>	<b>List of files checked on random basis to be furnished with remarks.</b>
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**EXPENSE RATIOS****( Rs. in lakhs)**

<b>Total expenditure for the quarter</b>	
<b>Total income from chit auctions for the quarter</b>	
<b>Income /Loss for the quarter ending</b>	
<b>% of income /loss for the quarter</b>	<b>%</b>

**STATUS OF LEGAL CASES:**

<b>In this, the Auditors should check the status of the legal cases and give a report as to whether the Branch has maintained qualitative legal files as per our ION No.MSIL/GM-CF/750/2019-20 dated 5.02.2020</b>	<b>List of files verified with report on each case may be enclosed as annexure.</b>
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**STATUTORY REQUIREMENTS & WHETHER ANY DEVIATIONS.**

<b>Whether the Branch has registered under Shops &amp; Establishments Act and if so , they should display registration certificate in prominent place in the Branch.</b>	<b>Yes /No</b>  <b>Also state whether the Branch has periodically renewed the same.</b>
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## ACCOUNTS OF THE BRANCH

S.No.	Scope/ area of Audit
01.	<p><b>Monthly audit of accounts of Chit Funds Operations on 100% basis</b></p> <p>a) Verification of primary documents in the system –Receipts, payments &amp; transfers relating to all transactions and posting to relevant ledgers.</p> <p>b) Transfers from one ledger to other, Dividend allowed, interest waivers and approvals from Head Office.</p> <p>c) Cash balances as per scroll and physical cash.</p> <p>d) Physical verification of assets furnished as security by the chit subscribers and tallying with register.</p>
02.	Audit of receipts with references to relevant Acts, rules or orders which may be applicable to particular receipts involved.
03.	Audit of payments to ensure that the claims are made in accordance with rules and in proper form.
04.	Compliance of Chit Act standing orders etc., including documentation connected there of
05.	Analysis of default follow up of prized /non prized subscribers.
06.	To check the minutes books with reference to auction proceedings register.
07.	Amount collected from the defaulters during the month.
08.	Monthly verification of prize money payment files including security documents thereto.
09.	Compliance report for the observations made at the Head Office in the prize money payment files time of releasing payments.
10.	Verification of existing MIS reports.

11.	Making suggestions if any for innovations of internal audit of Chit Funds Division including system study.
12.	Monthly verification of cash.
13.	Monthly verification of Bank Reconciliation Statement.

#### CUSTOMER SERVICE & MAINTAINING CUSTOMER COMPLAINT REGISTER

<p>Whether the Branch has opened a separate cell for Customer Service and also opened a separate register wherein the customer can record his grievances if any and to check whether the foreman of the Branch has attended to the said grievances or not.</p> <p>Further Auditors should check whether the Branch is following up as per the circulars issued. Ref ION No. CF/590/2019-20 dated 19.12.2019.</p>	<p>The Auditor may go through the said Customer complaint register and offer their opinion whether it has attended the grievances of any customer properly or any deficiencies has been noted to improve.</p> <p>Customer feed back /suggestions If any may please be included in their report.</p>
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#### UPKEEP AND MAINTENANCE OF THE BRANCH

<p>During their inspection, the Auditors may check the whether the Branch has installed the following :</p> <ol style="list-style-type: none"> <li>1) CC TV Cameras</li> <li>2) Whether the security documents are kept in safe lockers &amp; custody</li> <li>3) Fire Extinguishers installed or not</li> <li>4) Whether the Branch has maintained in hygienic condition &amp; following guidelines as per COVID -19</li> </ol>	<p>Yes /no</p> <p>Yes / no</p> <p>Yes / no</p>
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	Yes /no
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## ANNEXURE 4

### PHARMA DIVISION

### SCOPE OF WORK- JANAUSHADHI KENDRA

1. Purchase & Sales: Verification of monthly purchase and sales and submit the cumulative statement of purchases and sales along with the audit report.
2. Sales, Collection and bank deposit: Verification of day to day sales and collection and details of bank remittance relating to the day of sale
3. Verification of bank remittance challan on monthly basis and furnish the details of the same along with the audit report.
4. Verification of closing Stock: Reconciliation of consolidated stock and sales statement, **physical verification of closing stock in comparison with book stock and variance. The detailed report has to be submitted in case any variation is found, and arrive at closing stock for the relevant quarter ending. The stock and sales statement should indicate opening stock, purchase, sales, damaged stock, expiry stock, shortage and closing stock quantity wise and value wise.**
5. Physical verification of cash in hand: Verification of cash in hand at the time of audit along with the denomination pertaining to sale, collection and petty cash.
6. Verification of tax related issues: Verification of statutory dues such as GST, percentage wise 0%, 5%, 12%, 18% & 28% if any.
7. Verification of schedule H1 Drugs register.
8. Verification of Expiry Stock and Damage Stock.
9. Any other work assigned to you from time to time.

**Annexure 5 – Details of liquor outlets in Karnataka**

Sl No	District	No of Outlets
1	Bagalkote	38
2	Bangalore Rural	11
3	Bangalore Urban	61
4	Belagavi	67
5	Bellary	38
6	Bidar	28
7	Bijapur	45
8	Chamarajanagar	12
9	Chikmagalur	25
10	Chikkaballapur	22
11	Chitradurga	20
12	DakshinaKannada	23
13	Davangere	28
14	Dharwad	28
15	Gadag	16
16	Gulbarga	34
17	Hassan	30
18	Haveri	27
19	Kodagu	12
20	Kolar	21
21	Koppala	18
22	Mandya	31
23	Mysore	33
24	Raichur	31
25	Ramnagar	16

26	Shimoga	32
27	Tumkur	48
28	Udupi	14
29	UttaraKannada	25
30	Yadgir	13

### ANNEXURE 6 – DETAILS OF PHARMA OUTLETS

<b>SL No.</b>	<b>NAME OF THE JAS KENDRAS</b>	<b>DISTRICT</b>
1	TALUK GENERAL HOSPITAL, K R PURAM	BANGALORE URBAN
2	TALUK GENERAL HOSPITAL, CHIKKODI	BELAGAVI
3	TALUK GENERAL HOSPITAL, KHANAPUR	
4	TALUK GENERAL HOSPITAL, BAILAHONGALA	
5	TALUK GENERAL HOSPITAL, HUKKERI	
6	SUB DIVISIONAL HOSPITAL, KOLLEGALA	CHAMARAJNAGARA
7	TALUK GENERAL HOSPITAL, GUNDLUPETE	
8	TALUK GENERAL HOSPITAL, YELANDUR	
9	TALUK GENERAL HOSPITAL, CHINTHAMANI	CHIKKABALLAPUR
10	TALUK GENERAL HOSPITAL, GUDIBANDE	
11	TALUK GENERAL GOVERNMENT HOSPITAL, SIDLAGATTA	
12	TALUK GENERAL HOSPITAL, GOWRIBIDHANUR	
13	TALUK GENERAL HOSPITAL, BAGEPALLI	
14	DISTRICT HOSPITAL, CHIKKABALLAPURA	CHIKKAMAGALUR
15	TALUK GENERAL HOSPITAL, KADUR	
16	TALUK GENERAL HOSPITAL, TARIKERE	
17	M.G.M. GENERAL HOSPITAL, MUDIGERE	
18	TALUK GENERAL HOSPITAL, NARSIMHARAJAPURA	
19	M.S.D.M GENERAL HOSPITAL, KOPPA	DAVANAGERE
20	TALUK GENERAL HOSPITAL, HARIHARA	
21	TALUK GENERAL HOSPITAL, HONNALLI	
22	TALUK GENERAL HOSPITAL, HARAPPANAHALLI	

23	TALUK GENERAL HOSPITAL, JAGALURU	
24	TALUK GENERAL HOSPITAL, CHANNAGIRI	
25	WOMEN AND CHILDREN HOSPITAL DAVANGERE	
26	COMMUNITY HEALTH CENTRE NYAMATHI	
27	CHIGATERI DISTRICT HOSPITAL, DAVANGERE	
28	TALUK GENERAL HOSPITAL, BANTVAL	DAKSHINA KANNADA
29	TALUK GENERAL HOSPITAL, BELTHANGADY	
30	TALUK GENERAL HOSPITAL, KHALGHATAGI	
31	TALUK GENERAL HOSPITAL, KUNDAGOL	DHARWAD
32	TALUK GENERAL HOSPITAL, NAVALGUND	
33	DUNDAPPA MANVI WOMEN AND CHILDREN HOSPITAL, GADAG	GADAG
34	SRI JAYACHAMARAJENDRA GENERAL HOSPITAL, ARASIKERE	
35	TALUK GENERAL HOSPITAL, ALUR	
36	TALUK GENERAL HOSPITAL, ARKALGUDU	
37	TALUK GENERAL HOSPITAL, BELUR	HASSAN
38	TALUK GENERAL HOSPITAL, CHANNARAYAPATNA	
39	TALUK GENERAL HOSPITAL, HOLENARASIPURA	
40	CRAWFORD GENERAL HOSPITAL, SAKALESH PURA	
41	TALUK GENERAL HOSPITAL, BYADAGI	
42	TALUK GENERAL HOSPITAL, HANAGAL	
43	TALUK GENERAL HOSPITAL, HIREKERUR	HAVERI
44	TALUK GENERAL HOSPITAL, RANEBENNUR	
45	TALUK GENERAL HOSPITAL, SAVANUR	
46	TALUK GENERAL HOSPITAL, MULBAGAL	KOLAR
47	GENERAL HOSPITAL, GANGAVATHI	
48	GENERAL HOSPITAL, KUSTAGI	KOPPAL
49	GENERAL HOSPITAL, YELBURGA	
50	TALUK GENERAL HOSPITAL, K R PETE	
51	TALUK GENERAL HOSPITAL, NAGAMANGALA	
52	SUB DIVISIONAL HOSPITAL, PANDAVAPURA	MANDYA
53	TALUK GENERAL HOSPITAL, MALAVALLI	

54	GURUSHANTAPPA GENERAL HOSPITAL, MADDUR	
55	TALUK GENERAL HOSPITAL, SRIRANGAPATNA	
56	TALUK GENERAL HOSPITAL, NANJANGUD	
57	TALUK GENERAL HOSPITAL, H.D.KOTE	
58	TALUK GENERAL HOSPITAL, T.NARSIPURA	MYSORE
59	TALUK GENERAL HOSPITAL, PIRIYAPATNA	
60	TALUK GENERAL HOSPITAL, K.R.NAGAR	
61	TALUK GENERAL HOSPITAL, SINDHANUR	
62	TALUK GENERAL HOSPITAL, LINGASUGUR	RAICHUR
63	TALUK GENERAL HOSPITAL, DEVADURGA	
64	TALUK GENERAL HOSPITAL, MANVI	
65	TALUK GENERAL HOSPITAL, CHANNAPATTANA	
66	TALUK GENERAL HOSPITAL, KANAKAPURA	RAMANAGARA
67	TALUK GENERAL HOSPITAL, MAGADI	
68	TALUK GENERAL HOSPITAL, BHADRAVATHI	
69	TALUK GENERAL HOSPITAL, HOSANAGARA	
70	TALUK GENERAL HOSPITAL, SHIKARIPURA	SHIMOGA
71	TALUK GENERAL HOSPITAL, SORABA	
72	SUB DIVISIONAL HOSPITAL, SAGARA	
73	SRI JAYACHAMARAJENDRA TALUK HOSPITAL, THIRTAHALI	
74	TALUK GENERAL HOSPITAL, CHIKKANAYAKANAHALLI	
75	TALUK GENERAL HOSPITAL, GUBBI	
76	TALUK GENERAL HOSPITAL, KORATAGERE	
77	TALUK GENERAL HOSPITAL, KUNIGAL	
78	TALUK GENERAL HOSPITAL, PAVAGADA	TUMKUR
79	TALUK GENERAL HOSPITAL, SIRA	
80	TALUK GENERAL HOSPITAL, TURUVEKERE	
81	TALUK GENERAL HOSPITAL, TIPTUR	
82	TALUK GENERAL HOSPITAL, BASAVANA BAGEWADI	
83	TALUK GENERAL HOSPITAL, MUDDEBIHAL	VIJAYAPURA
84	TALUK GENERAL HOSPITAL, INDI	
85	DISTRICT HOSPITAL, YADGIR	YADGIR
86	TALUK GENERAL HOSPITAL, SHAHAPUR	

### **Annexure 7 – Details of Chit Fund branches in Bangalore & other Districts Except branches**

SI No	Location of branches
<b>MSIL CHIT FUND BANGALORE BRANCHES</b>	
1	72, Kareem Towers, Civil Station, Cunningham Road Bangalore 560 052
2	16, Nanjundeshwara Complex, 2nd Floor, 10 Cross Sampige Road, Malleshwaram, Bangalore 560 003
3	26/9 2nd floor, 29th Cross, Yadiyuru, Jayanagar 7th Block Bangalore
4	2 CHBS, 1st Layout 5th Main Vijayanagar, Bangalore -40
5	764/328, 1st Floor, Sai Ram, LJR Complex, 1st Main Road Yeshwanthpur, Bangalore 560 022
6	024/1, 8th Cross 1st Main Road, Chamarajpet Bangalore 560 018
7	778/A Chinnaswamy Chambers, Double Road, 2nd Floor Indira Nagar, Bangalore 560 038
8	ATM Counter, VysyaBvank Colony, BTM 2nd stage Above ICICI Bank ATM Counter Bangalore 560 076
9	20, V J JayadeviO;d No 619 P 36th Cross 2nd Block Rajajinagar Bangalore 560 010
10	32, 9th Cross Sector 9, Opp Sub Registrar Officer Yelahanka New Town, Bangalore 560 064
11	Shriram Plaza, 157 Dr D V G Road, Basavanagudi Bangalore 560 004
12	2, 1st Floor, HB Plaza R T Nagar Main Road Rahmathnagar Opp Axis Bank Bangalore 560 032
13	15, 2nd Floor 5th Corss (Near Motimahal Hotel) Gandhinagar, Bangalore 560 009
14	167/7, 4th Cross, Wilson Garden, Bangalore 560 027

15	44, Chowdeshwari Complex, Opp BMTC Bus depot Kamakya Layout Banshankari 3rd stage Bangalore
<b>OTHER DISTRICTS</b>	
16	No 3072/946, Vinayaka Nagar, B H Road, Tumkur
17	398/362/A 1st Floor GRN Complex, OppGovt Junior College, B B Road Chikballapur
18	Gokul Complex 2nd floor M B Road, Kolar
19	Ayya Arcade, Opp Deepak Petrol Bunk, B H Road, Shivamoga

### **Annexure 8 – Details of branches situated in Karnataka**

1	Asian Plaza, 3rd Floor, Thimmapuri Circle Main Road Gulbarga 585 101
2	CTS No 477/1K-2 R RMahalakshmi Mansion Desai Circle, Deshpandenagar, Pinto Road, Hubli 580020
3	1st Floor Mujawar Arcade, Mujawar Compound P B Road, Nehru Nagar, Belgaum 10
4	Mysore Trade Centre, 3rd Floor, Opp KSRTC Bus Stand' Above BhimaJewellers Mysore 570001

