



TENDER DOCUMENT
For Selection of Cert-in empaneled
Auditing Firm for
Information Security (IS)-cum Cyber
Security Audit & Migration Audit

Last date for Online submission: 02.05.2026 up to 5.00 PM

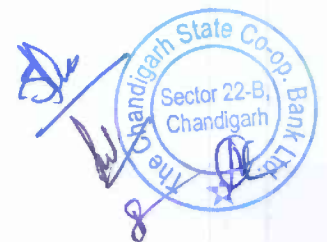
The Chandigarh State Cooperative Bank Ltd.
Head Office: S.C.O. 1088-89 Sector 22 B Chandigarh

**Website: www.cscbapex.com Email Id:cscbapex@gmail.com
it.secion@cscbapex.com Contact No 0172-5025328, 0172-5024969**



**Schedule of events for Bid invitation for Selection of CERT-IN
empaneled IS Auditing Firm /Vendor**

SN	Particulars	Details
1	Project Name	Information Security (IS)- cum-Cyber Security Audit of 18 Branches + HO
2	Tender/RFP Reference No.	CSCB/IS-CYBER SECURITY-AUDIT/2026-27/01
3	Earnest Money Deposit (EMD)	Rs.25000 /- (Rs. Twenty five thousand) to be submitted as Demand Draft in favour of "The Chandigarh State Cooperative Bank Ltd. , payable at Chandigarh
4	Last Date and Time of Submission	02.05.2026, up to 5:00 pm
5	Venue, Date and Time of Opening of Bids	04.05.2026 at 11.30 AM The Chandigarh State Cooperative Bank Ltd, SCO 1088-89, Sector 22 B, Chandigarh U.T. 160022
6	Bid Validity	Six Months from the time the Bid closes on the deadline.
7	Address for submission	Managing Director The Chandigarh State Cooperative Bank Ltd, SCO 1088-89, Sector 22 B, Chandigarh U.T. 160022.
8	Contact Person Details:	1. Pardeep Singh, Manager-IT 9464989069 It.section@cscbpaex.com 2. Birjesh Kumar, Assistant Manager - IT 9988506951 atm.section@cscbapex.com



Brief Profile of the Bank

The Chandigarh State Coop. Bank Ltd., Chandigarh, Registered Office: SCO 1088-89, Sector 22 B, Chandigarh UT was registered on 2.11.1966 under the Punjab Coop. Societies Act, 1961. The area of operation of the Bank with 18 branches in Union Territory of Chandigarh comprising of 371 Coop. Societies, and 3990 Individuals shareholders of the bank. The main emphasis of the bank is to improve the living conditions of service providers functioning as individuals in the city by organizing them into urban cooperative groups. Their empowerment through these cooperative self-help groups will help them to achieve economic independence and self-respect.

Current Banking Software:

The Bank is currently operating on **Finacle Core Banking Solution, version (10.2.25)**, implemented and managed by **M/s Dyancons Systems and Solutions**, M/s Xtranet Technologies Private Ltd & BBSSL (Consortium Partners) as an **Application Service Provider (ASP)** under the NABARD project.

All the **18 branches of the Bank are fully integrated and functioning under the CBS platform**, ensuring centralized and real-time banking operations.

Services being provided by the Bank:

- Core Banking Solution
- Aadhaar Based Payment System (ABPS) services
- Adhaar based Government subsidies to the customers
- RTGS/NEFT
- Exclusive Website of the Bank and domain E-mail
- Cheque Truncation System (CTS)
- ATM Facility (Acquirer Mode)
- ATM Facility (Issuer Mode)
- SMS Alert Facility
- EMV Rupay-cum-Debit Card
- IMPS (Immediate Payment Service)
- UPI Services
- Insurances PMJBY/PMSBY
- 7 ATM Machines installed in the branches of the Bank.
- 18 Micro ATM Machines installed in all branches.



1 General Information

1.1 Disclaimer:

The information contained in this Tender document or subsequently provided to interested parties, whether verbally or in documentary form by or on behalf of Bank by any of their authorized employees or advisors or consultants, is provided to the Bidders based on the terms and conditions set out in this tender document only and any other terms and conditions subject to which such Information is provided.

This Tender document is not an agreement and is not an offer by the BANK to any other party. The purpose of this Tender document is to provide the Bidders with information to assist the formulation of their bid for short listing and final selection for appointment of IS Auditors for three years i.e. FY 2025-26, 2026-27, 2027-28 which would be renewed annually subject to satisfaction of the allotted work. If the allotted work is not satisfactory to the bank, conducting an IS Audit for further/next period would not be allotted to the firm.

The BANK may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the Information including the qualification process in this tender document at any time including prior to submission of the bids.

The BANK reserves the right to accept or reject any or all Applications and qualify or disqualify any or all applicants without giving any reasons. The BANK will not entertain any claim for expenses in relation to the preparation of tender submissions.

- i. The Tender Document is also posted on bank's website (www.cscbapex.com) The bank reserves the right to change the requirements.
- ii. Bidders are advised to study the tender document carefully. Submission of bids shall be deemed to have been done after careful study.
- iv. Bids once submitted will be treated as final and no further correspondence will be entertained.
- vi. The bank shall not be responsible for non-receipt/no delivery of the bid documents.



2. Contents of the Tender Document

The Tender Document is divided into following sections:

1. Section I - Invitation for Bids
2. Section II - Instructions for Bid submission
3. Section III Broad Guidelines for Information System Audit/Cyber Security Audit & Migration Audit
4. Section IV - Scope of Work (Annexure B)
5. Section V – Technical Eligibility Criteria
6. Section VI – Financial Bid Submission Format

Section I - Invitation for Bids

The purpose of the Bank for inviting Tender is to select the CERT-IN certified/empanelled Auditing Firm/Vendor to carry out audit for three consecutive financial years (FY 2025-26, 2026-27, and 2027-28), along with a Migration Audit since the Bank has upgraded from Finacle 7x to Finacle 10x (version 10.2.25).

The Information System (IS)-cum-Cyber Security Audit, together with Vulnerability Assessment and Penetration Testing (VAPT), will examine and verify the Bank's CBS/IT infrastructure, including applications, network, and digital channels.

At present, the Bank has 18 branches operating at various locations in Chandigarh, with its Head Office located at SCO 1088-89, Sector 22 B, Chandigarh UT.

The Bank's CBS is Finacle version 10x (10.2.25) product of Infosys managed by M/s Dyancons Systems and Solutions as an ASP (Application Service Provider) under the NABARD project. All 18 branches are fully functional under CBS.

The auditing firm will conduct and perform the auditing work strictly in line with standard IS/Cyber Security Auditing norms and guidelines issued by RBI, MeitY/Cert-In, and NABARD, including:

- **Circular Ref No. NB. DoS. HO. Pol./3634/J-1/2014-15 dated 25.02.2015**



- **Circular Ref No. NB. DoS. Pol. HO/794/J-1/2019-20 dated 21.05.2019**
- NABARD EC circular no. 193 / DoS-22/2022 dated 23 August, 2022.

Section II - Instructions for Bid submission

The proposal document shall be submitted as under:

Two-Bid System: The bidding process shall be conducted under a **Two-Bid System**, comprising of **Technical Bid** and **Financial Bid**, to ensure fair and transparent evaluation. Bidders are required to submit both Technical and Financial Bids separately on the GeM Portal as per the instructions provided.

Technical Bid:

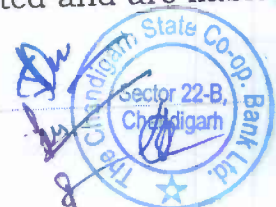
- The Technical Bid shall contain all details relating to the bidder's eligibility, experience, technical capability, methodology, and compliance with the requirements specified in this tender document.
- The bidder shall submit all supporting documents, credentials, and relevant information as prescribed in the tender.
- The Technical Bid shall be submitted on the **GeM Portal**, along with all required documents.

Financial Bid:

- The Financial Bid shall contain only the **commercial quote** and shall be submitted strictly in the prescribed format on the **GeM Portal**
- No financial information shall be disclosed in the Technical Bid. Any such disclosure may lead to **disqualification of the bid**.

General Conditions:

- The bidder shall submit the online bid on the GeM Portal, and the quoted rates shall be inclusive of all applicable taxes and levies.
- Successful bidder has to submit the original Demand Draft of Rs. 25,000/- (Rupees Twenty-Five Thousand only) towards EMD, in a duly sealed and signed envelope superscribed as: "EMD - IS-cum Cyber Security Audit".
- All documents must be duly signed and stamped by the authorized signatory of the bidding firm.
- Emailed or offline submissions will not be accepted and are liable to be rejected.



- All submissions, including supporting documents, shall become the property of The Chandigarh State Cooperative Bank Ltd.

Section III Broad Guidelines for Information System Audit/Cyber Security Audit & Migration Audit

1. Bid Validity and Contract Period

The proposal shall remain valid and open for evaluation for a period of **six (6) months** from the date of closure of bid submission.

2. Project / Work Completion Timeline

The audit work shall be completed within **3 weeks** from the date of issuance of the work order.

3. Notification

The Bank shall notify the shortlisted bidder(s) through the **GeM Portal**. The Bank reserves the right to accept or reject any bid without assigning any reason thereof.

4. No Legal Relationship

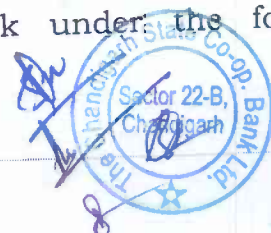
No binding legal relationship shall exist between any of the bidders and the Bank until the execution of a formal contract agreement.

5. Disqualification

Any form of canvassing, lobbying, or influence, directly or indirectly, regarding the tender process or selection shall lead to **disqualification of the bidder**.

6. Cancellation of Contract and Compensation

The Bank reserves the right to cancel the contract of the selected bidder and recover any expenditure incurred by the Bank under the following circumstances:



- If the selected bidder commits a breach of any terms and conditions of the bid/contract.
- If, after award of the contract, the bidder fails to perform satisfactorily.

7. Jurisdiction

The contract shall be governed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of courts at Chandigarh.

In case of any dispute between the Bank and the auditing firm, the same shall be resolved through arbitration as per applicable provisions of the Cooperative Societies Act and relevant rules applicable in the Union Territory of Chandigarh, and the decision of the arbitrator shall be binding on both parties.

8. Format of Bids

Bidders shall submit their proposals strictly in accordance with the formats prescribed by the Bank.

- The **General Information about the firm** shall be submitted in the prescribed **Proforma-1**.
- The **Financial Bid shall be submitted only through the GeM Portal** in the prescribed format.

The Tender Document shall remain valid and open for evaluation for a period of **six (6) months** from the date of closure of the online submission process as specified in the bid schedule.

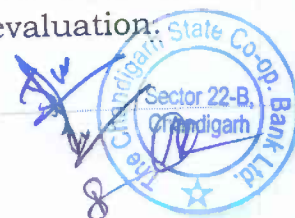
9. Notification

Bidders are advised to regularly check the **GeM Portal** for updates, corrigenda, and notifications related to this tender.

The Bank shall communicate with the bidders primarily through the GeM Portal. The Bank is **not bound to notify the successful bidder by any other means** and reserves the right to accept or reject any bid without assigning any reason.

10. Technical Bid

Only those bidders who meet the **eligibility criteria** as specified in this tender document shall be considered for technical evaluation.



The Bank reserves the right to **modify, relax, or amend the eligibility criteria**, if deemed necessary, in the interest of the Bank.

11. Selection Process

Based on the responses received, the **Authorized Committee of the Bank** shall evaluate and finalize the selection of the audit firm in accordance with procurement norms.

The Bank reserves the absolute and unconditional right to **accept or reject any or all RFP responses**, either wholly or in part, **at its sole discretion and without assigning any reason whatsoever**. The decision of the Bank in this regard shall be **final, binding, and not subject to any challenge or dispute**.

12. Performance Security

The successful bidder shall be required to furnish a Performance Security for due performance of the contract.

- The Performance Security shall be submitted in the form of a Bank Guarantee / Demand Draft issued by a scheduled commercial bank, in favour of "The Chandigarh State Cooperative Bank Ltd.", payable at Chandigarh.
- The amount of Performance Security shall be 10% of the total contract value. (The estimated Bid Value is Rs 3,00,000/- for consecutively audit for three years)
- The Performance Security shall be submitted within 7 days from the date of issuance of the Work Order / Letter of Award.
- The Performance Security shall remain valid for the entire contract period.
- In case of failure to comply with contractual obligations, delay in execution, or unsatisfactory performance, the Bank reserves the right to invoke or forfeit the Performance Security, either in part or in full, without prejudice to any other rights available under the contract.
- The Performance Security shall be released after successful completion of the contract, subject to satisfactory performance and submission of all deliverables.

13. Penalty Clause

- In the event of delay in completion of the audit work beyond the stipulated timeline, a penalty of 1% of the total contract value per *day* ~~week~~ (or part thereof) shall be levied, subject to a maximum of 10% of the total contract value



- If the delay exceeds the permissible limit or if the services are not completed within the extended period, the Bank reserves the right to cancel the contract and may get the work executed from alternate sources at the risk and cost of the bidder.
- In case of deficiency in services, including but not limited to incomplete audit coverage, inaccurate reporting, or non-compliance with regulatory guidelines (RBI/NABARD/CERT-In), the Bank may impose suitable penalties, including deduction from payments.
- For failure to adhere to agreed timelines, non-submission of reports, or repeated deficiencies, the Bank reserves the right to invoke the Performance Security in addition to levying penalties.
- The decision of the Bank regarding imposition of penalties shall be final and binding on the bidder.
- The imposition of penalty shall be without prejudice to the Bank's right to terminate the contract or take any other action as deemed fit.

14. Confidentiality, Data Security and Non-Disclosure Agreement (NDA)

- The selected bidder shall maintain strict confidentiality of all information, data, documents, records, systems, and processes of the Bank that come into its possession or knowledge during the course of the assignment.
- The bidder shall ensure that such information is used solely for the purpose of execution of the contract and shall not be disclosed, shared, published, or transferred to any third party without the prior written consent of the Bank.
- The selected bidder shall execute a Non-Disclosure Agreement (NDA) with the Bank prior to commencement of the assignment. The NDA shall be binding on the bidder, its employees, agents, and representatives.
- The bidder shall implement and maintain adequate data security controls, including but not limited to access controls, encryption, secure storage, and protection against unauthorized access, in compliance with applicable RBI, NABARD, CERT-In, and IT Act guidelines.
- The bidder shall ensure that all its personnel engaged in the assignment are bound by confidentiality and non-disclosure obligations, and any breach by them shall be deemed as a breach by the bidder.
- In the event of any data breach, loss, or unauthorized disclosure, the bidder shall immediately notify the Bank and take all necessary corrective measures. The bidder shall be fully liable for any loss, damage, or reputational impact caused to the Bank due to such breach.



- The Bank reserves the right to impose penalties, invoke Performance Security, terminate the contract, and initiate legal action in case of any violation of confidentiality, data security, or NDA provisions.
- The obligations under this clause, including the NDA, shall survive the termination or expiry of the contract.

Section IV - Scope of Work- The broad scope of work is given below:

The selected firm shall be required to carry out Information System-cum Cyber Security Audit of Bank in Head Office and its 18 branches and Migration Audit (upgraded from Finacle 7x to Finacle 10x on 27.10.2025) **and compliance activities**, including but not limited to those outlined below.

The scope shall cover the following infrastructure:

At Branch Level (per branch):

- 3 to 5 Desktop PCs
- 3 to 5 KVA UPS
- 1 Switch
- 1 Router/Network Device

At Head Office:

- 30 to 35 Desktop PCs
- Bank Website
- Mobile Application
- The audit

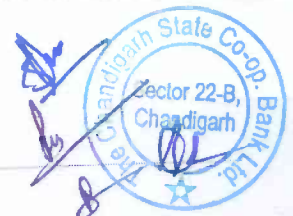
a. Comprehensive Information Systems (IS) Audit:

- Audit of CBS environment
- Review of IT infrastructure
- Assessment of network security
- Evaluation of ATM switch and Mobile Banking Applications
- Evaluation of UPI Services
- Review of access controls and IT governance framework

b. Vulnerability Assessment & Penetration Testing (VAPT):

- Review of Security testing of internal and external networks
- Assessment of website and review of VAPT report of Mobile Banking Applications

c. Cyber Security Compliance Audit :



- Verification of secure configurations
- Review of patch management practices
- Assessment of antivirus controls
- Evaluation of endpoint security mechanisms

d. IT Policy & Governance Review:

- Review of IT and Information Security (IS) policies
- Assessment of cyber security framework
- Verification of data retention policies
- Review of password policies and access controls
- Evaluation of incident response and crisis management mechanisms

e. Compliance Reporting:

- Preparation of detailed audit reports
- Development of compliance matrices
- Preparation of non-compliance worksheets
- Submission of Action Taken Report (ATR) formats as per regulatory requirements

f. Follow-up / Validation Audit:

- Verification of compliance closure
- Re-testing of previously identified vulnerabilities
- Validation of corrective actions implemented by the Bank

g. OutSourcing & Vendor Risk Management – Gap analysis & preparedness

The audit should cover all baseline guidelines given by RBI/NABARD/UIDAI/NPCI etc.

- 1) Environmental Security
- 2) Data Security
- 3) Uninterrupted Power Supply
- 4) Electrical Lines



- 5) Data Cables & Networking Products
- 6) Fire Protection
- 7) Insurance of Assets
- 8) Annual Maintenance Contract
- 9) Logical Security & Access Control

h. Deliverables To ensure audit coverage against:

- Reserve Bank of India Cyber Security Framework guidelines
- NABARD Cyber Security & IS Audit guidelines (for RRBs/Cooperative Banks)
- Indian Computer Emergency Response Team (CERT-In) Directions
- Applicable Data Protection and Privacy requirements as per DPDP ACT 2023 and latest amendments if any.

i. Governance & Compliance Reports

- IT related Policies Review Report
- Compliance Matrix, Gap Analysis as per RBI/NABARD format
- Migration Audit Report
- Follow-up/Re validation Audit Report (Post-Audit Closure)

The above points are suggestive only and the ultimate scope of the audit is not restricted to above mentioned suggestions. The auditing firm should also decide the scope at it's own in tune with guidelines issued by supervisory authorities viz. RBI, NABARD, MeitY/Cert-in from time to time for Cooperative Banks.

Section V – Technical Eligibility Criteria

Sr No	Eligibility Criteria	Documents to be submitted with this RFP
1	The bidder firm must be CERT-IN	Provide relevant



	empanelled firm	documentary proof
2	The bidder should be registered legal entity in India in the form of Private Limited Company / Public Limited Company / any other Company / LLP company / Partnership Firm registered under relevant Indian acts. The existence of the company should be minimum 5 years as on 31/03/2025.	Provide relevant registration document against the requirement
3	The Bidder should have five Should have 5 years experience in conducting all the Audits mentioned under scope for Banks or Financial Institutions, preferably Cooperative Banks.	Provide Audited report or Certificate from the Statutory Auditor of the Company.
4	The Bidder should be individual organization. Consortium is not allowed	Self-declaration should be submitted duly signed by the Authorized signatory (Bank may verify the same, if deemed necessary)
5	The Bidder should have a valid PAN and GST.	Copy of PAN and GST document needed to be submitted
6	The Bidder should not have been blacklisted by any PSU/State or central government department/ministries etc. "No-Conviction Certificate" should be submitted by the firm for non-blacklisting by any central / State Govt. departments/Public Sector Banks / Financial Institutions in India during the last 5 years.	The Bidder should provide declaration
7	The Bidder organization should be ISO 9001 or ISO 27001 certified company/firm	Certification to be provided.
8	Bidder should have a local support in Chandigarh. Bidder should provide a fulltime local support at the client site for entire project period.	Self-declaration on company letterhead should be submitted duly signed by the Authorized signatory
9	Bidder should possess professional certifications such as CISA / CISSP or equivalent.	CISA/CISSP or Equivalent Certification to be provided.

Technical Eligibility Criteria

Sr	Criteria	Evaluation Criteria	Document
----	----------	---------------------	----------



No			Required
1	CERT-In Empanelment	Valid CERT-In empanelment - 10 marks	Relevant certificate/Proof
2	Number of years of relevant experience working with State Co-Operative Banks / Multi State Schedule Urban Co-Operative Banks / District Co-Operative Banks for similar services as on date of publishing of RFP.	(1) 5 years or more - 10 marks (2) Less than 5 years - 5 marks Total 10 Marks	Relevant Purchase Order or Work order
3	The Bidder should have successfully undertaken IS Audit/Cyber Security Audit as on date of publishing of RFP.	(1) Level 4 State Co-Operative Banks/ Urban Co-Operative Banks / District Co-Operative Banks. Per Bank - 5 Marks. Max 10 Marks (2) Other Co-Operative Bank Per Bank - 2 Marks. Max 10 Marks Total 20 Marks	Relevant Purchase Order or Work order
4	Financial Strength of company	Turnover > 50 Lakh -20 Marks Turnover > 30 Lakh - 15 Marks Turnover > 20 Lakh -10 marks Turnover > 10 Lakh - 5 Marks Total 20 Marks	Relevant Documents/certificate /Proof
5	The Bidder should have successfully undertaken	1. Gap Assessment of CSRF/VICS/LOC/LOE as per RBI/NABARD	Relevant Documents/certificate /Proof



	mentioned Scope of Work.	guidelines - 5 marks (2) Baseline Secure Configuration Audit for Servers and Networking devices- 5 marks (3) Information System Audit - 5 marks (4) VAPT - 5 marks Total 20 Marks	
6	Profitability of the Company	Profit making in the last 5 years -20 Marks Profit making in the last 3-4 Years -10 Marks Profit making in 2 years -5 marks Total - 20 Marks	Relevant Documents/ certificate/Proof
Minimum Qualification 60 Marks			

Performa 1

Bid Invitation for conducting Information System (IS)-cum Cyber Security Audit & Migration Audit

General Information about bidding firm

Sr. No	Registered Name & Address of the Firm/bidder	
1	Mobile No./ Telephone No. (as mentioned in registration certificate)	
2	Address	
3	Year of Formation/Incorporation	
4	Name, designation, Mobile No., and email address of Contact Person	
5	GSTIN and PAN Number of the bidding firm	
6	Details of Earnest Money Deposit (EMD): The Earnest Money Deposit (EMD) shall be submitted in the form of a Demand Draft (DD) drawn in favour of " The Chandigarh State Cooperative Bank Ltd. ", payable at Chandigarh. <ul style="list-style-type: none"> • Cheques shall not be accepted under any circumstances. • Bidders must upload a scanned copy of the EMD along with all 	



	<p>relevant documents on the GeM Portal.</p> <ul style="list-style-type: none"> The original Demand Draft must be placed in a duly sealed and signed envelope and submitted as per the instructions specified in the relevant clause of this tender document. 	
7	Mention validity period of your offer (validity should not be less than six months)	
8	State whether the quoted prices are inclusive of all taxes and levies. (Yes/No)	

Seal and Signature of Bidder

List of Branches Enclosure 1



SN	Name Of Branch	Branch Code	Complete Address
1	Head Office	0001	SCO. No. 1088-89, Sector 22-B, Chandigarh
2	Sector 17 B	0002	Shop No. 4, 30 Bays Building Sector 17, Chandigarh
3	Burail	0003	SCO 1960 Near Singh Sabha Gurudwara, Saini Mohalla, Burail, Sector 45 B, Chandigarh 8437881313
4	Mani Majra	0004	SCF 29, Motor Market, Mani Majra, Chandigarh
5	Hallo Majra	0005	Village Hallo Majra, Chandigarh
6	Dadu Majra	0006	Village Dadu Majra, Chandigarh
7	Badheri	0007	VPO Badheri, Sector 41-D Chandigarh
8	Mauli jagran	0008	SCO 1, Singh Sabha Gurdwarwa, Mauli Jagran, Chandigarh
9	Maloya	0009	Plot No. 104, Village Maloya Chandigarh
10	MRC Mani Majra	0010	Bay No. 51-52, MHC Mani Majra, Chandigarh
11	Sector 22 B	0011	SCO. No. 1088-89, Sector 22-B, Chandigarh
12	Kaimbwala	0012	Plot No 94/1, Village Kaimbwala, UT Chandigarh
13	Sector 61	0013	Shop No 13, Sector 61, Chandigarh
14	Dhanas	0014	VPO Dhanas, Chandigarh
15	Khuda lahora	0015	Gurudwara Sahib, Village Khuda Lahora, Chandigarh
16	NAC Manimajra	0016	SCO 702, NAC Manimajra, Chandigarh
17	Sector 49	0017	Booth No 16-17 Sector 49 B, Chandigarh
18	Kishangarh	0018	94/1, Village Kaimbwala, Chandigarh
19	Sector 51	0019	SCO 1-2 Sector 51 Chandigarh

Section VI – Financial Bid Submission Format



Format for Commercial Prices-Per Year

Sr. No	Task	Particulars	Price (In Rs) Per Year/Yearly Basis	GST (In Rs)	Total Price (In Rs)
1	IS-cum-Cyber Security Audit & Migration Audit	18 Branches & Head Office			

Sd/-
Managing Director

**The Chandigarh State Cooperative Bank Ltd,
Chandigarh**

