



**THE KOLAR AND CHIKBALLAPUR DISTRICT
CO-OPERATIVE CENTRAL BANK LIMITED**

**Request for Proposal / Tender
Document**

For

**Appointment of Auditor for conducting
Information System (IS) Audit and NFS-
OSG (National Financial Switch Operating
and Settlement Guidelines) Audit**

Tender Ref: KCDCCB/CBS/9543/2025-26 Dated 23-03-2026

**Last Date for Submission: 08-04-2026
Before: 4 PM**

The Kolar and Chikballapur District Co-operative Bank Limited., Kolar.

Post Box No.11, DCC Bank Road,

Kolar-563 101

PH- 08152-222042

Email: kolarccb@karnatakaapex.com



1. BID CONTROL SHEET:

Sr. No	Particulars	Details
1	Project Name	Information system (IS) audit and NFS-OSG audit
2	Tender Inviting Bank	The Kolar and Chikballapur District Co-Operative Central Bank Limited., Kolar
3	RFP Reference No. & Date	KDCCB/CBS/9543/2025-26 Dated 23-03-2026
5	Date of Issuance of RFP	25-03-2026
6	Last Date and Time for Bid submission (on or before)	08-04-2026 Up to 4 PM
7	Mode of Submission of Bids	<p>Hard copy shall be submitted to the above-mentioned Bank address either by hand delivery (Muddam) / Post / Courier. A copy of the Bid must be submitted on or before 08-04-2026 up to 4 PM.</p> <p>The Bank shall not be responsible for any delay in submission of the Bid due to postal or courier delays. Bids received after the stipulated date and time will not be accepted.</p> <p>Both the Technical Bid and Financial Bid shall be submitted in separate sealed envelopes, duly superscribed as:</p> <ul style="list-style-type: none"> • Technical Bid –KDCCB/CBS/9543/2025-26 -TB • Financial Bid – KDCCB/CBS/9543/2025-26- FB <p>These two sealed envelopes shall be placed inside a single outer sealed envelope, clearly mentioning the RFP title (Reference Number) and bidder's details.</p> <p>The Financial Bid envelopes of only those bidders who qualify in the Technical Evaluation will be opened. Bidders who do not meet the technical eligibility criteria will not be considered for Financial Bid evaluation.</p>
8	Bids Opening Date, Time	<p>09-04-2026 at 11 AM</p> <p>(The bidders are requested to be present at the Head Office of the Bank at the above-mentioned date and time. The bids will be opened in the presence of the Section Heads of the Bank and the representatives of the bidders who choose to attend.)</p>



Sr. No	Particulars	Details
9	Address for Submission of Bids	<p>The Chief Executive Officer, The Kolar and Chikballapur District Co-operative Bank Limited., Kolar. Post Box No.11, DCC Bank Road, Kolar-563 101 PH- 08152 222042 Email: kolardccb@karnatakaapex.com</p>
10	EARNEST MONEY DEPOSIT(EMD)	<p>An amount of Rs. 4,000/- (Rupees Four Thousand Only) shall be deposited by the bidder towards Earnest Money Deposit (EMD) through NEFT/RTGS to the account mentioned below.</p> <p>Proof of remittance (Including UTR number) must be enclosed along with the Technical Bid. Bids received without the prescribed EMD will be liable for rejection</p> <p><u>Account Details</u></p> <p>Account Number: 10011111050003001</p> <p>Bank Name: THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD</p> <p>Branch Name: HEAD OFFICE BRANCH, CHAMARAJPET, Bangalore</p> <p>IFSC CODE: KSCB0000001</p>



Sr. No	Particulars	Details
11	Eligibility And Client details	<ul style="list-style-type: none"> • The firm must be empanelled with CERT-In (Computer Emergency Response Team – India) and submit valid empanelment proof. • The lead auditor/team member must possess a valid CISA (Certified Information Systems Auditor) certification • The bidder must have prior experience in executing similar assignments. Details of such assignments along with client references and contact information (name, designation, phone number, and email ID) shall be provided • The bidder/firm should not have been blacklisted by any Government department, financial institution, or other organization. A self-declaration to this effect must be submitted on the firm's letterhead • The firm must have a valid GST registration. A copy of the GST Registration Certificate and GSTIN shall be submitted along with the bid. • Supporting Documents to be submitted <ul style="list-style-type: none"> ❖ Copy of CERT-In empanelment certificate ❖ Copy of CISA certification of the auditor ❖ Company/Firm registration certificate ❖ GST Registration Certificate ❖ PAN Card of the firm ❖ Work orders/Completion certificates of similar assignments ❖ Client reference details ❖ Self-declaration regarding non-blacklisting ❖ Authorized signatory details and authorization letter
12	Past Experience	<p>The bidder must have conducted IS Audit / NFS-OSG Audit at least once during the last three (3) years. Relevant documentary evidence (such as work order/completion certificate) shall be attached as proof.</p>



1. BANK INTRODUCTION:

The Kolar and Chikaballapura District Cooperative Central Bank Ltd., located at Kolar-563 101, was officially registered on April 20, 2012, with registration number ARK 492/26-12-1954. It received its RBI license during the fiscal year 2011-12, marked by license number RPCD. (BG)DCCB.37/2011-12, dated April 20, 2012. Presently, it boasts 1128 cooperative member societies

Our bank diligently serves the district through its network of 13 branches. Each branch operates within the Core Banking system, offering a range of advanced banking services including ATM debit cards, RTGS/NEFT, SMS facilities, mobile banking, IMPS and the PPS (Positive Pay System), all aimed at providing exceptional service to our valued customers.

2. Objectives of RFP:

The Bank wishes to appoint auditor for conducting an IS and NFS-OSG Audit of its IT Security architecture and Information System resources and infrastructure with the major objectives of evaluation of internal system and control for

- Review the security, integrity, confidentiality and availability of information system and infrastructure
- Maintenance of Data Integrity, Reliability and Confidentiality Maintenance System Effectiveness.
- Ensure compliance with RBI, NABARD, NPCI and other regulatory guidelines
- Identify vulnerabilities, risks and control gaps in IT system and applications

3. Scope of RFP:

Information System (IS) Audit and NFS-OSG (National Financial Switch Operating and Settlement Guidelines) Audit should be based on globally accepted standards and NABARD, NPCI and RBI guidelines/ circulars.

Information System Audit should cover the following areas:

A. Review of Core Banking System (CBS), Servers, Databases and network Infrastructure.

Audit of CBS includes

- Financial and non-financial transaction control,
- User administration and maintenance
- User access control
- Parameterization/Configuration control
- Exception report monitoring



B. Hardware, Software & Network Components

- Branch Network
- CBS Software Architecture
- Computer Network For data transmission
- Operating System
- Power Backup
- Infrastructure Ownership

C. Detailed IS Audit Report as per RBI's Checklist for IS Audit:

1. IT Security Policy
2. Implementation of Security Policy
3. IS Audit Guidelines
4. Acquisition and Implementation Of packaged Software
5. Physical Access Control
6. Operating System Control
7. Application System Control
8. Database Controls
9. Network Management

D. IS Audit Certification and Risk Score Sheet. The Risk rating must clearly define risk as low, medium, high and very high for every control tested and checked by auditor as per RBI and NABARD guidelines. The report shall include control-wise observations, risk justification, and specific recommendations for remediation.

E. The auditor shall conduct onsite audit at the Head Office and each of the 13 branches to assess the Information Systems, IT infrastructure, security controls, applications, and related processes.



Audit of NPCI products as per NFS OSG (National Financial Switch Operating and Settlement Guidelines) guidelines.

- a) Compliance with NPCI guidelines
- b) Review of SLA compliance with NPCI and service providers
- c) verification of certification status and renewal requirements
- d) Review of connectivity between bank CBS and NPCI switch
- e) Review on NPCI circulars and TD and BD maintain rate
- f) Review on implementation of ODR (**Online Dispute Resolution**) for NPCI products as per the NPCI guidelines
- g) Reconciliation process between CBS, Sponsor bank and NPCI
- h) Dispute management system

Payment Terms:

- The payment shall be made to the selected bidder only after successful completion of the IS Audit / NFS-OSG Audit and submission of the final audit report to the Bank
- No advance payment shall be made
- The Bank shall not provide any lodging, boarding and travel allowance. All such expenses shall be borne by the bidder.

Confidentiality:

The selected auditor shall maintain strict confidentiality of all bank data and information and shall not disclose any information without prior written consent of the Bank.

BANK Ltd.

