

**The Bihar State Co-operative Bank Ltd**



**Head Office: Ashok Rajpath, Patna - 800004, Bihar**

**Request for proposal (RFP) for  
Empanelment of CERT-In Empaneled auditor(s) for Conducting Various IT related audits  
for Bihar State Co-operative Bank & its 23 DCCBs**

**For Five (5) years**

**REF NO.: Comp/109/Cyber Security/2552**

**Date: 04-12-2025**

<b>PARTICULARS</b>	<b>DEADLINE</b>
Last date for receiving queries through e-mail:	12-12-2025 up to 03-00 PM
Last date of submission of Bid	20-12-2025 up to 05-00 PM
Date of opening of the of Bid	22-12-2025 at 05-00 PM
Cost of the Tender document (non-refundable)	INR 10,000/- + INR 1,800/- (GST) = INR 11800/- (Rupees Eleven Thousand Eight Hundred Only) via DD / Banker's Cheque in favor of <b>"The Bihar state Cooperative Bank Ltd. (BSCB),"</b> payable at Patna, Bihar. Bidder can collect the tender document from the BSCB head office by paying the amount as in the medium directed above.
Last date of submission of the Prebid Query	12/12/2025 up to 5:00 PM Bank shall not accept any Prebid Query received after mentioned deadline time. Bank will respond to the queries by 15/12/2025. (Refer Annexure-7)
Communication Address	All communications, should be Addressed to: <b>To</b> <b>The Managing Director,</b> <b>The Bihar State Co-operative Bank Ltd.</b> <b>Ashok Rajpath, Patna - 800004, Bihar</b>

## **Disclaimer**

The information contained in this scope document, or any information provided subsequently to bidder(s) whether verbally or in documentary form by or on behalf of the Bank is provided to the bidder(s) on the terms and conditions set out in this scope document and all other terms and conditions subject to which such information is provided. This scope is neither an agreement nor an offer and is only an invitation by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. While effort has been made to include all information and requirements of the Bank with respect to the solution requested, this RFP does not claim to include all the information each bidder may require. Each bidder should conduct its own investigation and analysis and should check the accuracy, reliability, and completeness of the information in this RFP and wherever necessary obtain independent advice. The Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

The above dates are tentative and subject to change without any prior notice or intimation. Bidders should check website "<https://biharscb.co.in/>" for any changes/addendums to the above schedule and/or any other changes to this RFP.

Bank would not be responsible for any delayed/lack of update directly to the bidder.

## Contents

Disclaimer .....	2
<b>1. Introduction.....</b>	<b>4</b>
<b>2. Purpose of this RFP .....</b>	<b>4</b>
<b>3. Detailed Scope of Work .....</b>	<b>4</b>
<b>3.1 Information System Audit.....</b>	<b>5</b>
<b>3.2 Cyber Security Audit.....</b>	<b>5</b>
<b>3.3 Vulnerability Assessment and Penetration Testing Audit .....</b>	<b>6</b>
<b>3.4 Migration Audit (Pre and Post Migration Audit).....</b>	<b>6</b>
<b>4. Compliance Verification and Submission of Reports .....</b>	<b>7</b>
<b>5. Eligibility Criteria .....</b>	<b>7</b>
<b>6. Evaluation Procedure .....</b>	<b>9</b>
<b>7. Financial Proposal .....</b>	<b>9</b>
<b>8. Instructions to the Bidders .....</b>	<b>9</b>
<b>8.1. Bid System .....</b>	<b>9</b>
<b>8.2. Bidder's Liability .....</b>	<b>10</b>
<b>8.3. Limitation of Liability .....</b>	<b>11</b>
<b>8.4. Indemnity .....</b>	<b>11</b>
<b>8.5. Document to be submitted with Bid .....</b>	<b>11</b>
<b>8.6. Force Majeure .....</b>	<b>11</b>
<b>8.7. Bidder's Integrity .....</b>	<b>12</b>
<b>8.8. Bidder's Obligation.....</b>	<b>12</b>
<b>8.9. Information Ownership .....</b>	<b>12</b>
<b>8.10. No Legal Relationship.....</b>	<b>12</b>
<b>8.11. Errors and Omissions .....</b>	<b>12</b>
<b>8.12. Acceptance of Terms.....</b>	<b>12</b>
<b>8.13. Termination for Convenience .....</b>	<b>13</b>
<b>8.14. Applicable Law and Jurisdiction of Courts .....</b>	<b>13</b>
<b>8.15. Clarification of RFP .....</b>	<b>13</b>
Annexure - 1 Letter for RFP Participation.....	14
Annexure - 2 Bidder's Information .....	15
Annexure - 3 Confirmation to Eligibility Criteria.....	16
Annexure - 4 Non-Disclosure Agreement .....	18
Annexure - 5 Audit Engagement Experience .....	20
Annexure - 6 Audit Participation Wish List .....	21
Annexure - 7 Format for Pre-Bid Query.....	22

## 1. Introduction

The Bihar State Co-operative Bank Ltd. and its 23 Member district central / central cooperative banks presently doing the banking business in both Agriculture as well as in the non-agriculture sector across the state of Bihar. The branches and Head Offices of these 24 banks have been computerized operation using Core Banking Solution. The present Core Banking Solution is provided by M/S EdgeVerve (Finacle 7x) and the application is being managed by M/S Wipro Ltd in NABARD Opex model. The banks are undergoing CBS upgradation (Finacle 10x) in IaaS model hosting for the CBS and allied applications i.e. dedicated private cloud DC and DR. BSCB Bank implemented following range of customer centric and other solutions:

- Core Banking Solution from including deposits, advances, KCC etc.
- Payment & Settlement Systems like NEFT, RTGS, CTS, NFS, IMPS, BBPS etc.
- HRMS, Anti-Money Laundering Solution, Asset/Liability Management.
- Delivery Channels like ATM, ECOM, SMS Alerts, Micro ATMs etc.

Through its cooperative model, BSCB and its 23 DCCBs continues to play a crucial role in empowering rural communities and supporting the socio-economic development of Bihar.

## 2. Purpose of this RFP

The Bihar State Co-operative Bank Ltd. (BSCB) and its 23 DCCBs hereby invites responses from competent and CERT-In empaneled firms/organizations for the empanelment of auditors to conduct various IT-related audits on a need basis for a period of five (5) years.

This RFP has been issued solely for the purpose of identifying and empaneling qualified audit firms/organization. The empanelment does not guarantee the award of any specific scope of work. As and when audit requirements arise during the financial years within the contract period, BSCB will share the detailed scope of work with the empaneled firms/organizations. Based on the scope, commercial proposals will be invited, and the selected bidder will be assigned the specific audit engagement. BSCB reserves the right to determine the nature and extent of audit assignments to be offered under this empanelment. It is not obligated to allocate all audit scopes exclusively to empaneled firms. BSCB may, at its discretion, float separate tenders for specific audit requirements if deemed appropriate. Interested and eligible firms/organizations are encouraged to submit their responses in accordance with the terms outlined in this RFP.

## 3. Detailed Scope of Work

The empaneled auditor must strictly adhere to the guidelines prescribed by **CERT-In** for empaneled Information Security Auditing Organizations (Version 3.0) and such guidelines/directives as issued by CERT-In/Regulatory Authorities from time to time. This includes maintaining high ethical standards, ensuring confidentiality, using industry-standard methodologies, and avoiding high-risk or disruptive testing practices. Auditors must obtain prior approvals for penetration testing, ensure secure handling and disposal of auditee data, and refrain from unauthorized data sharing. All audit activities must be conducted transparently, with documented approvals and secure communication protocols. The auditor must also comply with reporting obligations and maintain data storage within India, as per CERT-In norms. The present Core Banking Solution (Finacle 7x) is provided by M/S EdgeVerve, and the application is being managed by M/S Wipro Ltd under NABARD Opex model. The bank is undergoing CBS transformation in IaaS model hosting for the CBS (Finacle 10.X) and allied applications i.e. dedicated private cloud DC and DR. Thus, audit contour not only includes the bank premises but also the DC and DR under IaaS model as well. The Audit should be conducted as per the guideline from NABARD and RBI. Security assessments under the IS, Cyber Security and VAPT audit shall be conducted in line with RBI-MEITY guidelines. Updated NABARD, RBI and MEITY guidelines should be used at the time of audit. An **individual Bank wise PO** shall be awarded to the selected auditor to perform the audit work as per scope of work defined by the Bank for this engagement.

The various audit engagements that may be required to perform by the empanelled Auditors are as follows:

### 3.1 Information System Audit

Empaneled auditor shall conduct the Information system audit to collect and evaluate evidence to determine whether the information system safeguards assets, maintains data integrity, achieves organizational goals effectively and efficiently keeping in view the IT policy of the bank. The Information Systems (IS) Audit shall encompass a broad range of technical and operational areas to ensure the integrity, security, and efficiency of IT systems and processes. Key focus areas may include logical access controls, antivirus and endpoint protection, data communication infrastructure as identified by bank (such as routers/switches), and disaster recovery planning. Auditors may assess the implementation and effectiveness of the bank's Information Systems Security Policy, internet and email usage policies, and long-term IT strategy. The audit may also cover system maintenance practices, management control systems, operating system configurations, list of packaged software as identified by bank as well as parameter settings. Additional areas of review may include peripheral devices, storage media, physical access controls, environmental safeguards, and overall security management. Segregation of duties, software license compliance, system conversion and reconciliation processes, and third-party/vendor service reviews may also be evaluated. Specific operational components such as transaction processing, utility programs, wireless network security, ATM and net banking operations, cheque truncation systems (CTS), and electronic banking platforms may be included. Furthermore, the audit may examine the bank's cyber security framework, Cyber Crisis Management Plan (CCMP), daily ATM transaction reconciliation, transaction record maintenance, and mechanisms for resolving transaction disputes. These areas are indicative and may be tailored based on the specific audit engagement and risk assessment based on regulatory/supervisory/statutory directives & guidelines in vogue. Risk assessment including Risk Categorization of the open observations are also required to be performed along with Gap Analysis with respect to present IT/IS infrastructure of the Bank. The scope of work for this engagement will be defined by the Bank based on operational needs and regulatory requirements. The IS audit scope during a FY shall be decided by the BSCB and its 23 DCCBs. Based on the SOW the commercials shall be submitted by the empaneled auditors. An **individual Bank wise PO** shall be awarded to the selected auditor to perform the audit work as per scope of work defined by the Bank for this engagement.

### 3.2 Cyber Security Audit

**Core Banking and other Business Software Audit:** The audit of the Core Banking Software (CBS) shall include a comprehensive review of the application's compliance with functional specifications, regulatory standards, contractual obligations, and user documentation. It will assess change management procedures, user training, feedback mechanisms, and the overall confidentiality, integrity, and availability of the CBS and its interfaces. Specific areas of focus will include authorization controls (e.g., maker-checker mechanisms, exception handling), authentication methods, user and password management, parameter maintenance, access rights, audit trail generation, and change management documentation. Additionally, the audit may cover data center operations, statutory and MIS reporting, and an overall operational review of the CBS.

**Core IT Operations:** This component will evaluate the bank's core IT operational controls, including application security, change management, incident and problem management, and IT operations governance. It will also cover internal and external system interfaces, bulk transaction posting, system-generated transactions, report generation, access controls, and infrastructure security. Compliance with regulatory requirements and data protection standards will be reviewed to

ensure robust operational resilience.

**IT Setup at Head Office & Branches:** The audit will assess network connectivity in branches and the head office as well as other areas like CBS user management, IT support mechanisms, anti-malware controls, physical security, and user awareness of information security practices. Additional areas include ATM management, environmental controls, business continuity arrangements, and governance of IT and cyber security policies, procedures, disaster recovery plans, and business continuity plans. The audit will also review IT outsourcing practices, including vendor management, SLAs, NDAs, risk mitigation strategies, and compliance monitoring.

**Cyber Security Control Review:** The audit will focus on the bank's overall cyber security architecture, including network, server and endpoint security. It will assess incident and fraud management capabilities, risk management frameworks, patch management, system hardening, encryption practices, and staff training and awareness programs. The objective is to ensure a resilient and secure IT environment aligned with industry best practices and regulatory expectations. Risk assessment including Risk Categorization of the open observations are also required to be performed along with Gap Analysis with respect to present IT/IS infrastructure of the Bank. The scope of work for this engagement will be defined by the Bank based on operational needs and regulatory requirements. The Cyber Security audit scope during a FY shall be decided by the BSCB and its 23 DCCBs. Based on the SOW the commercials shall be submitted by the empaneled auditors. An **individual Bank wise PO** shall be awarded to the selected auditor to perform the audit work as per scope of work defined by the Bank for this engagement

### 3.3 Vulnerability Assessment and Penetration Testing Audit

This audit will focus on various applications and systems used by BSCB such as but not limited to (*Mobile Banking Application, IMPS, CKYC, Micro ATM Application device at BANK and PACS, Micro ATM FI Application, Website of the Bank etc.*) in alignment with industry standards abiding the RBI-NABARD-MEITY guidelines. The VAPT exercise should include proof-of-concept (POC) screenshots and cover a wide range of security aspects including application design flaws, password vulnerabilities, backdoor detection, denial-of-service (DoS/DDoS) resilience, and network penetration risks etc. Auditors may assess vulnerabilities such as IP spoofing, buffer overflows, session hijacking, injection flaws, and cross-site scripting. The review should also include SSL certificate validation, firewall rule base configuration, intrusion detection systems (IDS), logical access controls, and remote server management. Additional focus areas include system patching, backup infrastructure, biometric authentication, proxy server configuration, and monitoring tools. Compliance with RBI and NABARD guidelines, data confidentiality, and legal and regulatory considerations must also be evaluated to ensure robust cyber security posture across the bank's digital assets. The detected vulnerabilities are also required to be categorized as per respective criticalities (with CVSS score) with recommended remediation measures. The scope of work for this engagement will be defined by the Bank based on operational needs and regulatory requirements. The VAPT audit scope during a FY shall be decided by the BSCB and its 23 DCCBs. Based on the SOW the commercials shall be submitted by the empaneled auditors. An **individual Bank wise PO** shall be awarded to the selected auditor to perform the audit work as per scope of work defined by the Bank for this engagement

### 3.4 Migration Audit (Pre and Post Migration Audit)

The empaneled auditors shall be required to conduct Migration Audit (Pre and Post Migration Audit) to assess integrity of data when transferred from critical checkpoint during transitions from one system, platform, or environment to another while dealing with financial systems, customer

data, or enterprise-wide IT upgrades. Migration audit shall be conducted keeping the systematic review during or after the process of moving data from one environment to another—such as from on-premises to cloud, or from one software platform to another

The aspects of Key Purposes of a Migration Audit shall be as listed below.

- Migration Plan and Readiness
- Data Quality Assessment
- Risk Assessment
- Data Reconciliation (Qualitative/Quantitative)
- Documentation & Reporting
- Reliability and Performance Checks

The scope of work for this engagement will be defined by the Bank based on operational needs and regulatory requirements. The Migration audit scope during a FY shall be decided by the BSCB and its 23 DCCBs. Based on the SOW the commercials shall be submitted by the empaneled auditors. An **individual Bank wise PO** shall be awarded to the selected auditor to perform the audit work as per scope of work for this engagement will be defined by the Bank

#### 4. Compliance Verification and Submission of Reports

For all audit engagements undertaken by the empaneled auditors, a structured reporting and compliance process shall be followed. Upon completion of the initial audit activities, the auditor will submit a Draft Observation Report to the Bank, highlighting preliminary findings, potential risks, and areas of concern. The Bank will then review the observations and provide a formal compliance response, detailing corrective actions taken, clarifications, or mitigation plans. Based on the Bank's response, the auditor will finalize the audit review and submit a Final Audit Report, incorporating validated findings, compliance status, and actionable recommendations for improvement. The final report shall include supporting evidence such as logs, screenshots, reconciliation statements, and relevant documentation. This process ensures transparency, accountability, and alignment with regulatory and operational standards. The Bank may also request follow-up reviews or verification audits to confirm the implementation of recommended measures, as deemed necessary.

#### 5. Eligibility Criteria

Sr. No.	Eligibility Criteria	Supporting Documents
<b>Mandatory Bidder Eligibility Criteria</b>		
1	The bidder should be a legal entity registered in India, under the Indian Companies Act 1956 or Partnership/LLP Act 2013 as per the Companies ACT and should be in existence for last 5 years from the date of RFP.	Certificate of Incorporation/Partnership deed. Copy of certificate of GST Registration and PAN card
2	The Bidder should have average annual turnover of 50 lakhs in the last three financial years, viz., 2022-23, 2023-24 and 2024-25.	Audited Financial Statements for the financial years 2022-23, 2023-24 and 2024-25.  If audited financial statements not available for 2024-25 then certified provisional financial statement for FY 2024-25 to be provided from Auditor with



Sr. No.	Eligibility Criteria	Supporting Documents
		UDIN.
3	The Bidder should have a positive profit before tax in each of the last three financial years, viz., 2022-23, 2023-24 and 2024-25.	Audited Financial Statements for the financial years 2022-23, 2023-24 and 2024-25.  If audited financial statements not available for 2024-25 then certified provisional financial statement for FY 2024-25 to be provided from Auditor with UDIN.
4	The Bidder should not have been blacklisted/debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs). Also, the Bidder has neither been convicted nor is any criminal case pending against it before any court in India.	Self-declaration by the competent authority of the Bidder.
5	The bidder should be empaneled by CERT-In as an Information Security Audit Organization at least for last 3 years as on RFP submission date.	Copy of Certificate. Proof of CERT-In empanelment of last three years.
6	<p>a. The bidder should have conducted <b>Cyber Security Audit</b> in <b>at least one (1)</b> in Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank (StCB/DCCB/UCB) in <b>last 3 years</b>.</p> <p>b. The bidder should have conducted <b>IS Audits</b> in at least one (1) Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank (StCB/DCCB/UCB) in last 3 years</p> <p>c. The bidder should have conducted <b>VAPT Audit</b> in at least one (1) Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank (StCB/DCCB/UCB) in last 3 years.</p> <p>d. The bidder should have conducted <b>Migration Audit</b> in at least one (1) Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank (Stcb/DCCB/UCB) in last 3 years.</p>	PO/ Credential letter from client mentioning the organization name, date of execution and scope of work. Multiple client letter accepted.
7	The Bidder should have at three (3) CISA Certified professional having three years of experience and ten (10) professionals having valid certification of CISSP/CISM/CA/CEH/OSCP etc. along with three or more years of Audit experience.	Self-Declaration of Bidder confirming at least 4 resources under its payroll. Resume/Profile of at least two (10) professionals, including copies of their relevant certifications (CISSP



Sr. No.	Eligibility Criteria	Supporting Documents
		/CISM/CA/CEH/OSCP etc.)  Resume/Profile of one (1) professional, including copies of their relevant certifications (CISA)

**Notes:**

- The eligibility criteria is made for empanelment of Audit only.
- Each Financial Year Bank will ask Empaneled auditors to submit:
  - Valid CERT-In empanelment certificate.
  - Non-Blacklisting Declaration.
  - Declaration for eligibility criteria 6.
  - Declaration for eligibility criteria 7.
  - Positive Profit Before tax of the previous financial year.
- Consortium is not allowed between two auditors for the empanelment.
- The bidder may participate in all four or any one scope of work (Refer Annexure 6).

## 6. Evaluation Procedure

- Bidder shall be disqualified if the DD / Banker's Cheque paid for the cost of tender in favor of "The Bihar state Cooperative Bank Ltd. (BSCB)," payable at Patna, Bihar have been dishonored.
- Eligibility Evaluation based on substantial evidence provided by the bidder
- Bank may empanel all the audit firms/organization based on the eligibility qualification of the Bidders.

## 7. Financial Proposal

The financial quotes are not required to be submitted at the time of RFP submission by the Auditor Firms/Organizations. Financial quotations will be invited by the bank from empaneled Auditor during the period of empanelment based on bank's requirements/Scope of Work. Bank reserves the discretion to seek the financial proposal for the actual scope of work from all empaneled auditors/or selective auditors. Bank as a part of closed tendering process may ask the empaneled auditor to submit their commercials only for the specified scope of work shared with them. The lowest bidder may be awarded all the work orders for the specific scope of work (IS/CS/VAPT/Migration) commercial pertaining to each scope of work (IS/CS/VAPT/Migration). Bank may also ask the remaining bidder to match the commercial of the lowest bid as Bank reserves the discretion to distribute the work order among all the auditors or to one auditor which is applicable to specific scope of work as well. However, Bidder to note that no advance payment will be made for any audit work. The payment will be made only after completion of each specific scope of work assigned to them. In case of **tie up in commercial quotation** between two or more bidders the preference shall be given based on the number of credentials in Annexure-5).

## 8. Instructions to the Bidders

### 8.1. Bid System

The Bidders shall submit the hardcopy of Bid in a **sealed envelope**. The bid envelope shall be marked as **"Request for proposal (RFP) for Empanelment of CERT-In Empaneled auditor(s) for Conducting Various IT related audits for Bihar State Co-operative Bank & its 23 DCCBs For Five (5) years"**

- i. Bidders are required to submit the bid in physical form as per the submission timeline. The Language of Bid should be in English.
- ii. The bidder will take care of submitting the Bid properly filed so that the papers are not loose. The Bids, which are not sealed as indicated above, may be liable for rejection for all purposes.
- iii. The bid not submitted in the prescribed format or incomplete in any aspect is liable for rejection for all purposes. The Bank is not responsible for non-receipt of bid within the specified date and time due to any reason including postal delays or Holidays.
- iv. The Bid must not contain any price information.
- v. The bidder will submit a copy of the RFP duly stamped and signed on each page by the authorized official of the bidder's company.
- vi. The bidder should submit the required documents with proper index and page number on each page
- vii. The bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorised to bind the Bidder to the Contract. All pages of the Bid except for un-amended printed literature shall be numbered serially and initialled and stamped by the person or persons signing the bid.
- viii. The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the bidder, in which case such corrections shall be initialled by the person or persons signing the bid.
- ix. In addition to the above marking, each envelope must be super-scribed with the following information:

**RFP Reference Number:**

**Name and Address of Bidder:**

- x. This will enable the Bank to return the bid unopened in case it is declared unacceptable for any reason whatsoever.
- xi. All the inner and outer envelopes shall be addressed to the Bank at the address given below:

**The Managing Director,  
The Bihar State Co-operative Bank Ltd.  
Ashok Rajpath, Patna - 800004, Bihar**

## **8.2. Bidder's Liability**

- i. The Language of RFP should be in English.
- ii. The RFP not submitted with the eligibility information or incomplete in any aspect is liable for rejection. The Bank is not responsible for non-receipt of bid within the specified date and time due to any reason including Holidays.

### 8.3. Limitation of Liability

The aggregate liability of the vendor in connection with this RFP, will be the services provided by the bidder for the specific scope of work document, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including all liability shall be the actual limited to the extent of the total contract value.

### 8.4. Indemnity

The bidder shall, at its own cost and expenses, defend and indemnify the bank against all third-party claims including those of the infringement of intellectual property rights, including patent, trademark, logo, copyright, trade secret or industrial design rights, arising from the performance of the contract.

The bidder shall expeditiously meet any such claims and shall have full rights to defend itself therefrom. If the bank is required to pay compensation to a third party resulting from such infringement etc., the bidder will bear all expenses including legal fees.

Bank will give notice to the bidder of any such claim and shall provide reasonable assistance to the Bidder in disposing of the claim.

The bidder shall also be liable to indemnify the bank, at its own cost and expenses, against all losses/damages, which bank may suffer on account of violation by the bidder of any or all applicable national/ international trade laws. This liability shall not ensue if such losses/ damages are caused due to gross negligence or willful misconduct by the bank or its employees.

### 8.5. Document to be submitted with Bid

The Bidders shall submit the following documents along with Bid in PDF file.

Sr.No.	Particulars	Annexure / Document
1	Letter for RFP Participation	Annexure – 1
2	Bidder's Information	Annexure – 2
3	Confirmation to Eligibility Criteria	Annexure – 3
4	Non-Disclosure Agreement	Annexure – 4
5	Audit Engagement Experience	Annexure – 5
6	Audit Participation Wish List	Annexure – 6

### 8.6. Force Majeure

The bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if any to the extent that its delays in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event beyond the control of the bidder and not involving the bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, and quarantine restrictions.

If a Force Majeure situation arises, the bidder shall promptly notify the Bank in writing of such

condition and the cause thereof within fifteen calendar days. Unless otherwise directed by the Bank in writing, the bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

#### 8.7. Bidder's Integrity

The bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the contract.

#### 8.8. Bidder's Obligation

The bidder is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank and implementation activities.

The bidder is responsible for managing the activities of its personnel or its representatives and will hold itself responsible for any misdemeanors. The bidder is under obligation to provide consultancy services as per the contract.

The bidder will treat as confidential all data and information about the Bank, obtained in the execution of their responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of the Bank.

#### 8.9. Information Ownership

All information processed, stored, or transmitted by Vendor equipment belongs to the Bank. By having the responsibility to maintain the equipment, the vendor does not acquire implicit access rights to the information or rights to distribute the information. The vendor understands the civil, criminal, or administrative penalties may for failure or protect information appropriately.

#### 8.10. No Legal Relationship

No binding legal relationship will exist between any of the Respondents and BSCB(parties here in) until execution of a contractual agreement.

#### 8.11. Errors and Omissions

Each Recipient should notify BSCB of any error, omission, or discrepancy found in this RFP document.

#### 8.12. Acceptance of Terms

A recipient will, by responding to BSCB for RFP, be deemed to have accepted the terms of the Instruction and Disclaimer. If the submission does not include all the information required or is incomplete, the proposal is liable to be rejected for all purposes.

All submissions, including any accompanying documents, will become the property of BSCB. Recipients shall be deemed to license, and grant all rights to BSCB to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission

to other Recipients and to disclose and/or use the contents of the submission as the basis for processing of RFP, notwithstanding any copyright or other intellectual property right that may subsist in the submission or accompanying documents.

#### 8.13. Termination for Convenience

The Bank reserves the right to terminate the empanelment of auditors, in whole or in part, at its sole discretion and for its convenience, by providing a written notice of fifteen (15) days to the concerned empaneled auditor(s). The notice shall explicitly state that the termination is being affected for the Bank's convenience.

Additionally, the Bank may terminate the empanelment with immediate effect in the event of any credible information or reports indicating:

- A breach or failure in audit responsibilities in any organization associated with the auditor, or
- Debarment or blacklisting of the auditor by the Indian Computer Emergency Response Team (CERT-In) or any other competent authority not withstanding as contained in clause 5 and 6.

#### 8.14. Applicable Law and Jurisdiction of Courts

The Contract with Bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts in Patna / Honourable High Court at Patna (with the exclusion of all other Courts).

#### 8.15. Clarification of RFP

A prospective bidder requiring any clarification of the RFP may notify the Bank in writing, by e - mail at the Bank's mailing address indicated in the Request for Proposal (RFP). The Bank will respond in writing to any request for clarification of the RFP which it receives prior to the date of RFP Submission only.

Annexure - 1 Letter for RFP Participation

REF NO.: HO/MD/XXXXX

Dated XX/XX/2025

To,  
The Managing Director,  
The Bihar State Co-operative Bank Ltd.  
Head Office: Ashok Rajpath, Patna - 800004, Bihar

Sub:

**Request for proposal (RFP) for Empanelment of CERT-In Empaneled auditor(s) for Conducting Various IT related audits for Bihar State Co-operative Bank & its 23 DCCBs For Five (5) years**

Having examined the Request for Proposal including all annexure, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver services in conformity with the said RFP.

We undertake, if our proposal is accepted and if we get empaneled, then we agree to deliver the services as and when Scope of Work is given by Bank.

We agree to abide by this bid for the period of 5 years if selected and it shall remain binding upon us and may be accepted at any time before the expiration of the period.

We undertake that, in competing for (and, if the award is made to us, in executing) the Letter of Intent, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that the bank is not bound to accept the proposal even if eligibility qualified until formal Letter of Intent is given to the Auditor Firm/Organization.

Place:

Dated: this    day of 2025.

.....  
.....Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of

## Annexure - 2 Bidder's Information

Name of the Bidder	
Constitution & Year of Establishment	
Registered Office/Corporate office Address	
GST Registration No. & PAN	
Mailing Address	
Name and designations of the persons authorized to make commitments to the Bank against the RFP Response	
Telephone e-mail	
Name & Addresses of Directors/Promoters	
Net Profit Based on the Audited Financial Statement of the Bidder: FY 2022-23: FY 2023-24: FY 2024-25:	
CERT-IN Empanelment Details	
Turnover of the Bidder Financial Statement of the Bidder: FY 2022-23: FY 2023-24: FY 2024-25:	



Annexure - 3 Confirmation to Eligibility Criteria

Sr. No.	Eligibility Criteria	Supporting Documents	Documents Attached (Yes/No)
<b>Mandatory Bidder Eligibility Criteria</b>			
1	The bidder should be a legal entity registered in India, under the Indian Companies Act 1956 or Partnership/LLP Act 2013 as per the Companies Act and should be in existence for last 5 years from the date of RFP.	Certificate of Incorporation/Partnership deed. Copy of certificate of GST Registration and PAN card	
2	The Bidder should have average annual turnover of 50 lakh in the last three financial years, viz., 2022-23, 2023-24 and 2024-25.	Audited Financial Statements for the financial years 2022-23, 2023-24 and 2024-25.  If audited financial statements not available for 2024-25 then certified provisional financial statement for FY 2024-25 to be provided from Auditor with UDIN.	
3	The Bidder should have a positive profit before tax in each of the last three financial years, viz., 2022-23, 2023-24 and 2024-25.	Audited Financial Statements for the financial years 2022-23, 2023-24 and 2024-25.  If audited financial statements not available for 2024-25 then certified provisional financial statement for FY 2024-25 to be provided from Auditor with UDIN.	
4	The Bidder should not have been blacklisted/debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs). Also, the Bidder has neither been convicted nor is any criminal case pending against it before any court in India.	Self-declaration by the competent authority of the Bidder.	
5	The bidder should be empaneled by CERT-In as an Information Security Audit Organization at least for last 3 years as on RFP submission date.	Copy of Certificate. Proof of CERT-In empanelment of last three years.	
6	a. The bidder should have conducted <b>Cyber Security Audit</b> in <b>at least one (1)</b> in Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank	PO/ Credential letter from client mentioning the organization name, date of execution and scope of work. Multiple client letter accepted.	

Sr. No.	Eligibility Criteria	Supporting Documents	Documents Attached (Yes/No)
	<p>(StCB/DCCB/UCB) in <b>last 3 years</b>.</p> <p>b. The bidder should have conducted <b>IS Audits</b> in at least one (1) Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank (StCB/DCCB/UCB) in last 3 years</p> <p>c. The bidder should have conducted <b>VAPT Audit</b> in at least one (1) Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank (StCB/DCCB/UCB) in last 3 years.</p> <p>d. The bidder should have conducted <b>Migration Audit</b> in at least one (1) Public Sector Bank / Private Bank / Small Finance Bank / Regional Rural Bank / Cooperative Bank (Stcb/DCCB/UCB) in last 3 years.</p>		
7	<p>The Bidder should have at three (3) CISA Certified professional having three years of experience and ten (10) professionals having valid certification of CISSP/CISM/CA/CEH/OSCP etc. along with three or more years of Audit experience.</p>	<p>Self-Declaration of Bidder confirming at least 4 resources under its payroll.</p> <p>Resume/Profile of at least two (10) professionals, including copies of their relevant certifications (CISSP /CISM/CA/CEH/OSCP etc.)</p> <p>Resume/Profile of one (1) professional, including copies of their relevant certifications (CISA)</p>	

#### Annexure - 4 Non-Disclosure Agreement

(Duly stamped on stamp paper INR XX/-)

This Non-Disclosure Agreement ("Agreement") effective from **XX/XX/2025** ("Effective Date") is formed between The Bihar State Co-operative Bank Ltd. , having head office at The Bihar State Co-Operative Bank, Head Office: Ashok Rajpath, Patna - 800004, Bihar ("Customer") and.....("Company") having its Registered office at.....to share Confidential Information for the purpose of assessing potential business relationships ("Purpose").

Parties agree as follows:

1. The party disclosing Confidential Information is a Discloser and the party receiving Confidential Information is Recipient.
2. Confidential Information means information of a party that is identified with either a restrictive legend, or where the circumstances surrounding disclosure indicate the information is confidential. Confidential Information includes proprietary information, personal data and sensitive personal data of individuals, and other information relating to financing strategies, organizational strategies, trade secret information, financial information, pricing policies, operational methods, marketing information and other business affairs of Company relating to the business. oral, visual or written communication made to each other shall be considered to be Confidential.
3. The Recipient may disclose Confidential Information only to (a) its employees, agents, subcontractors, majority owned affiliates; (b) those having a need to know the Confidential Information for the Purpose or otherwise for the benefit of the Discloser, where the above persons/entities are bound by confidentiality obligations as stringent as those contained herein.
4. Information disclosed under this Agreement will be governed by this Agreement for five (5) years following the initial date of disclosure. Upon the request of the Discloser, all Confidential Information, in possession of the Recipient and other items which contain, disclose and/or embody any Confidential Information (including, without limitation, all copies, reproductions, summaries and notes of the contents thereof), shall be returned to Discloser or destroyed by the Recipient, and the Recipient will certify that the provisions of this paragraph have been complied with.
5. The Recipient will use at least the same care, but no less than reasonable care, to avoid disclosure of the Discloser's Confidential Information as it uses with its own Confidential Information and will use the Discloser's Information only for the purpose for which it was disclosed.
6. This Agreement will not apply to any information that (a) is or becomes publicly available without breach of this Agreement; (b) is known by the Recipient without any confidentiality obligation, (c) is rightfully received from a third party who did not acquire such information by a wrongful or tortuous act; (d) is independently developed by the Recipient or (e) is authorized by the Discloser for release. Notwithstanding anything to the contrary, this section will not apply to any personal data or sensitive personal data processed by either party arising out of the relationship by the parties, unless permitted by law.
7. If a governmental entity or legal authority requires the Recipient to disclose Confidential Information, the Recipient will give the Discloser prompt written notice sufficient to allow the Discloser to seek a protective order. The Recipient will also use reasonable efforts to obtain confidential treatment for any such Confidential Information.
8. No rights are granted to use the Confidential Information except for the express limited rights stated in this Agreement. The Confidential Information remains the exclusive property of the Discloser.
9. This Agreement shall be governed by the laws of India, and both parties further consent to jurisdiction by the courts in **Patna, India**.
10. Either party may terminate this Agreement by providing thirty (30) days written notice to the other party. Any terms of this Agreement, which by their nature extend beyond its termination remain in effect until fulfilled and apply to respective successors and assignees.
11. The parties will comply with all applicable export and import laws and regulations to the extent they apply to the Confidential Information.
12. All right, title and interest (and associated intellectual property rights) in the Confidential Information and

derivatives shall belong to Discloser and its licensors (as case maybe).

13. The receipt of Confidential Information under this Agreement will not limit the Recipient from providing or developing products or services which may be competitive with products or services of the Discloser or assigning responsibilities to its employees, agents or subcontractors provided the Recipient does not breach any of the terms of this Agreement.
14. In case of breach, the affected party shall have the right to seek injunctive relief, which relief shall not exclude any other recourse provided by law.
15. This Agreement is the entire agreement regarding the use and disclosure of Confidential Information and replaces any prior oral or written communications between us regarding these disclosures. By signing below, each party agrees to the terms of this Agreement. This Agreement may only be altered or modified by written instrument duly executed by both parties. Once signed, any reproduction of this Agreement made by reliable means (for example, photocopy facsimile or digital image) is considered an original. All waivers shall be in writing. If any provision(s) hereunder is unenforceable, the remaining provisions shall be held valid and enforceable. Notices shall be in writing and to the addresses captured herein or notified by the other party. The undersigned represent that they are duly authorized representatives of the parties and have full authority to bind the parties. This Agreement will be effective as of the Effective Date.

<Bidder's Name>	The Bihar State Co-operative Bank Ltd.
Sign:	Sign:
Name:	Name:
Designation:	Designation:
Date:	Date:
Seal:	Seal:

Annexure - 5 Audit Engagement Experience

REF NO.: HO/MD/XXXXX

Dated XX/XX/2025

To,  
The Managing Director,  
The Bihar State Co-operative Bank Ltd.  
Head Office: Ashok Rajpath, Patna - 800004, Bihar

**Sub: Request for proposal (RFP) for Empanelment of CERT-In Empaneled auditor(s) for Conducting Various IT related audits for Bihar State Co-operative Bank & its 23 DCCBs For Five (5) years**

Having examined the Request for Proposal including all annexure, the receipt of which is hereby duly acknowledged, below list states the list of our past engagements.

Audit Engagement History of <Bidder's Name>			
Sr. No.	Name of the Audit	Experience	Name of the Auditee Organizations
1	IS Audit	Yes/No	
2	Cyber Security Audit	Yes/No	
3	VAPT	Yes/No	
4	Pre CBS-Migration Audit	Yes/No	
4	Post CBS Migration Audit	Yes/No	

Place:

Dated: XX/XX/2025.

.....Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of

Annexure - 6 Audit Participation Wish List

REF NO.: HO/MD/XXXXX

Dated XX/XX/2025

To,  
The Managing Director,  
The Bihar State Co-operative Bank Ltd.  
Head Office: Ashok Rajpath, Patna - 800004, Bihar

**Sub: Request for proposal (RFP) for Empanelment of CERT-In Empaneled auditor(s) for Conducting Various IT related audits for Bihar State Co-operative Bank & its 23 DCCBs For Five (5) years**

Having examined the Request for Proposal including all annexure, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver below audit services.

**Audit Engagement History of <Bidder's Name>**

Sr. No.	Name of the Audit	Participation
1	IS Audit	Yes/No
2	Cyber Security Audit	Yes/No
3	VAPT	Yes/No
4	Pre CBS-Migration Audit	Yes/No
5	Post CBS Migration Audit	Yes/No

Place:

Dated: XX/XX/2025

.....  
.....Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of

REF NO.: HO/MD/XXXXX

Dated XX/XX/2025

To,  
The Managing Director,  
The Bihar State Co-operative Bank Ltd.  
Head Office: Ashok Rajpath, Patna - 800004, Bihar

**Sub: Request for proposal (RFP) for Empanelment of CERT-In Empaneled auditor(s) for Conducting Various IT related audits for Bihar State Co-operative Bank & its 23 DCCBs For Five (5) years.**

**Bidder to share the Pre-Bid Queries on [-itcell@biharscb.co.in](mailto:itcell@biharscb.co.in)**

There shall be no physical Prebid meeting. All questions received within the last date of receiving Pre-bid queries mentioned in the RFP will be formally responded to and questions/points of clarification and the responses shall be published on the website of the bank. Bank would not be responsible for any delayed/lack of update directly to the bidder.

<Bidder's Name>					
Section Number	Page Number	Point Number	Original Clause	Query	BSCB Bank Response
P I a					

Dated: XX/XX/2025

.....

.....Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of