

HARYANA STATE COOPERATIVE APEX BANK LTD
SCO 78-80, BANK SQUARE, SECTOR-17B, CHANDIGARH
Ph. 0172-2714520, 2704349 (FAX)
Email-harcobank@yahoo.com

NOTICE INVITING TENDERS

The e-tenders are hereby invited on behalf of Haryana State Cooperative Apex Bank Ltd under Two Bid System (Technical Bid and Financial Bid) for the following works to be carried out from the eligible parties as per details given below:-

Tender Ref. No.	
Description of Item	Information Systems Audit and Migration Audit of Branches of The Haryana State Cooperative Apex Bank (HARCO Bank) and the Branches of District Central Cooperative Banks in the State of Haryana which are migrated to CBS Platform (Finacle version -7.0.29)
Earnest Money	Rs. 2,00,000/-
Tender Fee (Non-refundable)	Rs. 1000/-
e-service Fees (Non -refundable)	Rs. 1000/-
Start date and time of Bid preparation & submission on e-procurement portal	18.09.2017
Last date and time for Bid preparation & submission by bidders	17.10.2017 (17:00 hrs)
Date and time of Tender Opening (Technical Bid Part-I)	18.10.2017 (14:00 hrs)
Date and time of Tender Opening (Financial Bid Part-II)	To be decided later on
Last date and time for Earnest Money Deposit (EMD) of Bid submission	13.10.2017 (17:00 hrs)
Pre-bid meeting	3.10.2017 (14:00 hrs)

The complete bidding documents, fee details, technical specifications and key dates can be viewed / downloaded from the web sites <https://haryanaeprocurement.gov.in> and www.harcobank.nic.in Bid through any other mode shall not be entertained. Please note that Managing Director, HARCO Bank reserves the right to accept or reject the tendering process at any stage without assigning any reason whatsoever.

Managing Director
Haryana State Cooperative Apex Bank Ltd.

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KEY DATES

Sr. No.	Department Stage	Bidder's Stage	Start date and Time	Expiry date and time
1		Tender Document Download and Bid Preparation/Submission	18.09.2017	17.10.2017 (17:00 hrs)
2		Manual submission of Technical Documents (Not mandatory)	18.10.2017 (10:00 hrs to 12:00 hrs)	
3	Technical Bid Opening		18.10.2017 (14:00 hrs)	
4	Financial Bid Opening		To be intimated later on	

Important Note:

Under this process, the Pre-qualification/ Technical online bid Application as well as online Price Bid shall be invited at single stage under two covers i.e. PQQ/Technical & Commercial Envelope. Eligibility and qualification of the Applicant will be first examined based on the details submitted online under first cover (PQQ or Technical) with respect to eligibility and qualification criteria prescribed in this Tender document. The Price Bid under the second cover shall be opened for only those Applicants whose PQQ/ Technical Applications are responsive to eligibility and qualifications requirements as per Tender document.

1. The Applicants/bidders have to complete 'Application / Bid Preparation & Submission' stage on scheduled time as mentioned above. If any Applicant / bidder failed to complete his / her aforesaid stage in the stipulated online time schedule for this stage, his / her Application/bid status will be considered as 'Applications / bids not submitted'.
2. Applicant/Bidder must confirm & check his/her Application/bid status after completion of his/her all activities for e-bidding.
3. Applicant/Bidder can rework on his/her bids even after completion of 'Application/Bid Preparation & submission stage' (Application/Bidder Stage), subject to the condition that the rework must take place during the stipulated time frame of the Applicant/Bidder Stage.

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- 12.1. In the first instance, the online payment details of tender document fee + e-Service and EMD & PQQ/Technical Envelope shall be opened. Henceforth financial bid quoted against each of the item by the shortlisted bidder/ Agency wherever required shall be opened online in the presence of such bidders/ Agency who either themselves or through their representatives choose to be present. The bidder can submit online their bids as per the dates mentioned in the schedule/Key Dates above.
- 12.2. **The payment for Tender Document Fee and e-Service Fee shall be made by eligible bidders online directly through Debit Cards & Internet Banking Accounts and the payment for EMD can be made online directly through RTGS/NEFT Please refer to 'Online Payment Guideline' available at the Single e-Procurement portal of GoH (Govt. of Haryana) and also mentioned under the Tender Document.**
13. Intending bidders will be mandatorily required to online sign-up (create user account) on the website <https://haryanaeprocurement.gov.in> to be eligible to participate in the e-Tender. **He / She will be required to make online payment of Rs. 2,00,000/- towards EMD fee in due course of time. The intended bidder fails to pay EMD fee under the stipulated time frame shall not be allow to submit his / her bids for the respective event / Tenders.**
14. The interested bidders must remit the funds at least T+1 working day (Transaction day + One working Day) in advance i.e. **on or before (16.10.2017 upto 1700hrs)and make payment via RTGS /NEFT to the beneficiary account number specified under the online generated challan. The intended bidder / Agency thereafter will be able to successfully verify their payment online, and submit their bids on or before the expiry date & time of the respective events/Tenders at <https://haryanaeprocurement.gov.in>.**

The interested bidders shall have to pay mandatorily e-Service fee (under document fee – Non refundable) of Rs.1000/- (Rupee One Thousand Only) online by using the service of secure electronic gateway. The secure electronic payments gateway is an online interface between bidders & online payment authorization networks.

The Payment for document fee/ e-Service fee can be made by eligible bidders online directly through Debit Cards & Internet Banking.

The Bidders can submit their tender documents (Online) as per the dates mentioned in the key dates above.

The bidders shall quote the prices in price bid format under Commercial Bid.

INSTRUCTIONS TO BIDDER ON ELECTRONIC TENDERING SYSTEM

These conditions will over-rule the conditions stated in the tender documents, wherever relevant and applicable.

18. Registration of bidders on e-Procurement Portal:-

All the bidders intending to participate in the tenders process online are required to get registered on the centralized e - Procurement Portal i.e. <https://haryanaeprocurement.gov.in>. Please visit the website for more details.

19. Obtaining a Digital Certificate:

18.1. The Bids submitted online should be encrypted and signed electronically with a Digital Certificate to establish the identity of the bidder bidding online. These Digital Certificates are issued by an Approved Certifying Authority, by the Controller of Certifying Authorities, Government of India.

18.2. A Digital Certificate is issued upon receipt of mandatory identity (i.e. Applicant's PAN Card) and Address proofs and verification form duly attested by the Bank Manager / Post Master / Gazetted Officer. Only upon the receipt of the required documents, a digital certificate can be issued. For more details please visit the website - <https://haryanaeprocurement.gov.in>.

18.3. The bidders may obtain Class-II or III digital signature certificate from any Certifying Authority or Sub-certifying Authority authorized by the Controller of Certifying Authorities or may obtain information and application format and documents required for the issue of digital certificate from.

18.4. The bidder must ensure that he/she comply by the online available important guidelines at the portal <https://haryanaeprocurement.gov.in> for Digital Signature Certificate (DSC) including the e-Token carrying DSCs.

18.5. Bid for a particular tender must be submitted online using the digital certificate (Encryption & Signing), which is used to encrypt and sign the data during the stage of bid preparation. In case, during the process of a particular tender, the user loses his digital certificate (due to virus attack, hardware problem, operating system or any other problem) he will not be able to submit the bid online. Hence, the users are advised to **keep a backup of the certificate** and also keep the copies at safe place under proper security (for its use in case of emergencies).

18.6. In case of online tendering, if the digital certificate issued to the authorized

user of a firm is used for signing and submitting a bid, it will be considered equivalent to a no-objection certificate /power of attorney / lawful authorization to that User. The firm has to authorize a specific individual

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through an authorization certificate signed by all partners to use the digital certificate as per Indian Information Technology Act 2000. Unless the certificates are revoked, it will be assumed to represent adequate authority of the user to bid on behalf of the firm in the department tenders as per Information Technology Act 2000. The digital signature of this authorized user will be binding on the firm.

20. In case of any change in the authorization, it shall be the responsibility of management / partners of the firm to inform the certifying authority about the change and to obtain the digital signatures of the new person / user on behalf of the firm / company. The procedure for application of a digital certificate however will remain the same for the new user.
 21. The same procedure holds true for the authorized users in a private/Public limited company. In this case, the authorization certificate will have to be signed by the directors of the company.
3. **Pre-requisites for online bidding:**

In order to operate on the electronic tender management system, a user's machine is required to be set up. A help file on system setup/Pre-requisite can be obtained from Nextenders (India) Pvt. Ltd. or downloaded from the home page of the website - <https://haryanaeprocurement.gov.in>. The link for downloading required java applet & DC setup are also available on the Home page of the e-tendering Portal.

4. **Online Viewing of Detailed Notice Inviting Tenders:**

The bidders can view the detailed N.I.T and the time schedule (Key Dates) for all the tenders floated through the single portal eProcurement system on the Home Page at <https://haryanaeprocurement.gov.in>.

5. **Download of Tender Documents:**

The tender documents can be downloaded free of cost from the eProcurement portal <https://haryanaeprocurement.gov.in>

6. **Key Dates:**

The bidders are strictly advised to follow dates and times as indicated in the online Notice Inviting Tenders. The date and time shall be binding on all bidders. All online activities are time tracked and the system enforces time locks that ensure that no activity or transaction can take place outside the start and end dates and the time of the stage as defined in the online Notice Inviting Tenders.

7. Online Payment of Tender Document Fee, eService fee , EMD fees & Bid Preparation & Submission (PQQ/ Technical & Commercial/Price Bid):

i) Online Payment of Tender Document Fee + e-Service fee:

The online payment for Tender document fee, eService Fee & EMD can be done using the secure electronic payment gateway. The Payment for Tender Document Fee and eService Fee shall be made by bidders/ Vendors online directly through Debit Cards & Internet Banking Accounts and the Payment for EMD shall be made online directly through RTGS / NEFT. The secure electronic payments gateway is an online interface between contractors and Debit card / online payment authorization networks.

ii) PREPARATION & SUBMISSION Of online APPLICATIONS/BIDS:

Detailed Tender documents may be downloaded from e-procurement website (<https://haryanaeprocurement.gov.in>) and tender mandatorily be submitted online.

Scan copy of Documents to be submitted/uploaded for Prequalification or Technical bid under online PQQ / Technical Envelope: The required documents (refer to DNIT) shall be prepared and scanned in different file formats (in PDF /JPEG/MS WORD format such that file size is not exceed more than 10 MB) and uploaded during the on-line submission of PQQ or Technical Envelope.

FINANCIAL or Price Bid PROPOSAL shall be submitted mandatorily online under Commercial Envelope and original not to be submitted manually)

8. ASSISTANCE TO THE BIDDERS:-

In case of any query regarding process of etenders and for undertaking training purpose, the intended bidder can also avail the following and can contact service provider as per below:

Office Timings of Help-desk support for Single e Procurement Portal of Government of Haryana- Technical Support Assistance will be available over telephone Monday to Friday (09:00 am. to 5:30 pm) & Training workshop will be conducted on every 1st, 2nd Wednesday (from 3:30 pm up-to 5:00 pm).

All queries would require to be registered at our official email-chandigarh@nextenders.com for on- time support (Only those queries which are sent through email along with appropriate screenshots or error

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description will be considered as registered with the Help-desk)

Important Note:-

1. Any intending bidder can contact the helpdesk on or before prior to 4 hours of the scheduled closing date & time of respective e-Auction/ Tender event.
2. For queries pertaining to e-Payment of EMD, please contact the helpdesk at least 2 business days prior to the closing date & time of e-Auction/Tender event.
3. Help-desk support will remain closed during lunch break i.e. from 1:30 PM up to 2:15 PM on each working day.

Schedule for Training:

<i>Training workshop will be held on 1st, 2nd Wednesday (from 3:30 pm upto 5:00 pm) of each month at following addresses:</i>		
Nextenders (India) Pvt. Ltd Municipal Corporation Faridabad, Near B.K.Chowk, Opp. B.K.Hospital, NIT, Faridabad Contact no. 9310335475	Nextenders (India) Pvt.Ltd. Public Health Division No. 2 Hisar, Model Town Opp. N.D Gupta Hospital, Hisar Contact: 9034357793	Nextenders (India) Pvt. Ltd., Nirman Sadan (PWD B&R), Plot No.- 01, Basement, Dakshin Marg, Sec- 33 A, Chandigarh -160020 For Support- 1800-180- 2097, 0172-2582008-2009

For Support Call - 1800-180-2097

**Haryana eProcurement Help Desk Office will remain closed on Saturday
Sunday and National Holidays**

NOTE:- Bidders participating in online tenders shall check the validity of his/her Digital Signature Certificate before participating in the online Tenders at the portal <https://haryanaeprocurement.gov.in>.

For help manual please refer to the 'Home Page' of the e-Procurement website at <https://haryanaeprocurement.gov.in>, and click on the available link 'How to...?' to download the file.

GUIDELINE FOR ONLINE PAYMENTS IN E-TENDERING

Post registration, bidder shall proceed for bidding by using both his digital certificates (one each for encryption and signing). Bidder shall proceed to select the tender he is interested in. On the respective Department's page in the e-tendering portal, the Bidder would have following options to make payment for tender document & EMD:

- A. Debit Card
- B. Net Banking
- C. RTGS/NEFT

Operative Procedures for Bidder Payments

A) Debit Card

The procedure for paying through Debit Card will be as follows.

- i. Bidder selects Debit Card option in e-Procurement portal.
- ii. The e-Procurement portal displays the amount and the card charges to be paid by bidder. The portal also displays the total amount to be paid by the bidder.
- iii. Bidder clicks on "Continue" button
- iv. The e-Procurement portal takes the bidder to Debit Card payment gateway screen.
- v. Bidder enters card credentials and confirms payment
- vi. The gateway verifies the credentials and confirms with "successful" or "failure" message, which is confirmed back to e-Procurement portal.
- vii. The page is automatically routed back to e-Procurement portal
- viii. The status of the payment is displayed as "successful" in e-Procurement portal. The e-Procurement portal also generates a receipt for all successful transactions. The bidder can take a print out of the same,
- ix. The e-Procurement portal allows Bidder to process another payment attempt in case payments are not successful for previous attempt.

B) Net Banking

The procedure for paying through Net Banking will be as follows.

- i. Bidder selects Net Banking option in e-Procurement portal.
- ii. The e-Procurement portal displays the amount to be paid by bidder.
- iii. Bidder clicks on "Continue" button
- iv. The e-Procurement portal takes the bidder to Net Banking payment gateway screen displaying list of Banks

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Bidder chooses his / her Bank

The Net Banking gateway redirects Bidder to the Net Banking page of the selected Bank

Bidder enters his account credentials and confirms payment

The Bank verifies the credentials and confirms with “successful” or “failure” message to the Net Banking gateway which is confirmed back to e-Procurement portal.

The page is automatically routed back to e-Procurement portal

The status of the payment is displayed as “successful” in e-Procurement portal. The e-Procurement portal also generates a receipt for all successful transactions. The bidder can take a print out of the same.

The e-Procurement portal allows Bidder to process another payment attempt in case payments are not successful for previous attempt.

1.9. RTGS/ NEFT

The bidder shall have the option to make the EMD payment via RTGS/ NEFT. Using this module, bidder would be able to pay from their existing Bank account through RTGS/NEFT. This would offer a wide reach for more than 90,000 bank branches and would enable the bidder to make the payment from almost any bank branch across India.

Bidder shall log into the client e-procurement portal using user id and password as per existing process and selects the RTGS/NEFT payment option.

Upon doing so, the e-procurement portal shall generate a pre-filled challan. The challan will have all the details that is required by the bidder to make RTGS-NEFT payment.

Each challan shall therefore include the following details that will be pre-populated:

Beneficiary account no: (unique alphanumeric code for e-tendering)

Beneficiary IFSC Code:

Amount:

Beneficiary bank branch:

Beneficiary name:

The Bidder shall be required to take a print of this challan and make the RTGS/NEFT on the basis of the details printed on the challan.

The bidder would remit the funds at least T + 1 day (Transaction + One day) in advance to the last day and make the payment via RTGS / NEFT to the beneficiary account number as mentioned in the challan.

Post making the payment, the bidder would login to the e-Tendering portal and go to the payment page. On clicking the RTGS / NEFT mode of

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payment, there would be a link for real time validation. On clicking the same, system would do auto validation of the payment made.

2.2. Over-the-Counter (OTC)

This solution shall allow the bidder having account with ICICI Bank, to make the payment from any CMS enabled Branch of ICICI Bank in India. Bidders can make the payment via cash (if amount is ≤ ₹ 49,999), Demand Draft or ICICI Bank Cheque.

The procedure for paying through OTC mode is as follows:

- 2.3. Bidder selects Over-the-Counter remittance option in e-Procurement portal.
- 2.4. The e-Procurement portal displays the amount to be paid. Bidder chooses the bank account no. for refund of the amount.
- 2.5. Bidder clicks on “Continue” button
- 2.6. The e-Procurement portal displays the details of payment. Bidders clicks on “print _challan” and prints the OTC challan.
- 2.7. Bidder submits the OTC challan at the counter of any designated branch of ICICI Bank with Cash / Demand Draft / ICICI Bank Cheque (Payment in cash is allowed upto Rs. 49,999/-)
- 2.8. ICICI Bank verifies the URN (format to be discussed and decided) and Amount with e- Procurement portal prior to accepting the payment
- 2.9. On successful verification from e-Procurement portal, ICICI Bank accepts the payment. In case of failure, ICICI Bank shall return back the OTC challan and payment to the Bidder.
- 2.10. ICICI Bank will commit the payment transaction (in case of successful verification from e- Procurement portal) and sends the Bank Transaction Number (I-Sure Reference Number) online against the URN and Amount.\
- ix. ICICI Bank will generate receipt for the payment transaction and issues the same to the Bidder.
3. The e-Procurement system updates the bank transaction number against the URN and Amount based on details sent by ICICI Bank online prior to generation of receipt.
4. The status of payment will be displayed as “verification successful” in e-Procurement portal, when the bidder clicks on verification option in the portal
5. Bidder would be required to upload the scan copy of receipt as received from ICICI Bank as part of proof in Nextender portal before submitting the tender

Sr. no.	Scenario	Do's / Don't's
1	In the event of making Payment through	<p>Do's</p> <p>It is the bidder's responsibility to ensure that RTGS/NEFT payments are made to the exact details as mentioned in</p>

HSPCB

NEFT/RTGS	<p>the challan which are:</p> <ol style="list-style-type: none"> 1) Beneficiary account no: <client code> + <random number> 3.1.1 Beneficiary IFSC Code: As prescribed by ICICI Bank (this shall remain same across all tenders) 3.1.2 Amount: As mentioned on the challan. It is specific for every tender/transaction 3.1.3 Beneficiary bank branch: ICICI Bank Ltd, CMS 3.1.4 Beneficiary name: As per the challan <p>2 For every tender, details in the challan are different and specific to that tender only. Bidder should not make use of a challan for making payment for another tenders' EMD</p> <p>It is advised that all the bidders make payment via RTGS/NEFT at least one day in advance to the last day of tender submission as certain amount of time is required for settlement and various parites are involved. The payment may not be available for the bidder validation. In such cases bidder may not be able to submit the tender</p> <p>Bidder has to make only single payment against a challan as per the amount mentioned on the challan.</p> <p>Bidder must do the payment before tender validity gets expired</p> <p>Don't's</p> <p>Bidder should not enter erroneous details while filling the NEFT/RTGS form at their bank. The following possibilities may arise:</p> <ol style="list-style-type: none"> 1) Incorrect IFSC code mentioned:- Transaction would be rejected and the amount would be refunded back in to the bidders account 2) Incorrect Beneficiary account number mentioned(<client code> + <random number>):-a) In case, the beneficiary account number mentioned is incorrect the transaction would be rejected and the bid would not be accepted. 3) Incorrect Amount mentioned: The amount would be rejected if the amount mentioned in while making the payment is incorrect. Such cases will be captured as unreconciled transactions and will be auto-refunded directly to bidder's account. In the event of any discrepancy, payment would not
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		<p>be considered and bidder would not be allowed to bid/ participate.</p> <p>Bidder is not supposed to use challan generated in one tender for payment against another tender since details in the challan are unique to the tender and bidder combination.</p> <p>Bidder must not make multiple or split payments against a particular challan. Any split payment received against the same challan will be refunded back to the bidder.</p> <p>Bidder would not be entitled to claim that he is deprived of participating in the tender because his funds are blocked with the division on account of incorrect payment made by the bidder</p>
2	<p>In the event of making Payment Through OTC</p>	<p>Do's</p> <p>3.10 It is the bidder's responsibility to ensure that OTC payments are made to the exact details as mentioned in the challan which are: Beneficiary account no: <client code> + <random number> Amount: As mentioned on the challan It is specific for every tender/transaction Beneficiary name: As per the challan Bidder has to make only single payment against a challan as per the amount mentioned on the challan</p> <ol style="list-style-type: none"> 1 Bidder must do the payment before tender validity gets expired 2 Bidder needs to mandatorily upload the scan copy of the payment receipt issued by ICICI Bank, in Nextender Portal before submitting the Tender

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		<p>Don't's</p> <p>If the bidding amount is greater than Rs49,999, then Bidder should not make payment in cash. In this case, Bidder should pay via Demand Draft/ICICI Bank Cheque</p> <p>It is bidders's responsibility to ensure that Demand draft should be valid and should not have discrepancies such as signature not found, stale DD, mutilated, material alteration, favouring third party etc., In the event of Demand Draft returned by bidder's Bank on account of such discrepancies, ICICI Bank shall ensure that such communication is sent to the Client within 3 days from the date of rejection by the Bidder's Bank</p> <p>For every tender, details in the challan are different and specific to that tender only. Bidder should not make use of a challan for making payment for another tenders' EMD</p>
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DETAILED NOTICE INVITING TENDER (DNIT) for
Information Systems Audit and Migration Audit of Branches of The
Haryana State Cooperative Apex Bank (HARCO Bank) and the
Branches of District Central Cooperative Banks in the State of Haryana
which are migrated to CBS Platform (Finacle version -7.0.29)

The Haryana State Cooperative Apex Bank Limited,
SCO- 78-80, Bank Square, P.B. No-07 Sector 17 B
Chandigarh-160017
Website: www.harcobank.nic.in

No: A&I/2016-17 Dated: 15-09-2017

The information provided by the bidders in response to this Tender Document will become the property of The Haryana State Cooperative Apex Bank Limited, and will not be returned.

The Haryana State Cooperative Apex Bank Limited, reserves the right to amend, rescind or reissue this Tender Document and all amendments will be advised to the bidders and such amendments will be binding on them.

(This document should not be reused or copied or used either partially or fully in any Form)

Objectives and Purpose of DNIT

The Haryana State Cooperative Apex Bank (HARCO Bank), a Scheduled Cooperative Bank head quartered at Chandigarh and 19 District Central Cooperative Banks (DCCBs) headquartered at District level in the State of Haryana have migrated their 15 branches and 594 branches respectively on CBS platform.

In order to leverage the centralized solution to support the growing business, improve operational efficiency across the counters and multi-delivery channels through the network of the branches of the HARCO Bank and 19 DCCBs, HARCO Bank wishes to verify that the data has been properly migrated to the CBS platform from the manual/ legacy software. The HARCO Bank also wishes to verify its Information System and that of DCCBs in the state. HARCO Bank is also interested to conduct Migration Audit and IS Audit of its 15 branches and 594 branches of DCCBs through a reputed Audit / IT firm. Related activities are defined in the scope of work. The scope of the Audit can be modified as per requirement of bank at any time prior to finalization of Audit. The purpose of DNIT is to solicit proposals from qualified bidders for Migration Audit of the branches migrated to CBS from manual/ various Legacy Softwares in use and the IS Audit thereof. This DNIT seeks to engage an Audit / IT Firm, which has the capability and experience, to conduct a comprehensive Migration Audit and IS Audit of the Branches migrated to CBS, to point out the deficiencies / gaps in the data migrated to CBS from the Manual/ Legacy Software in use in HARCO Bank, and 19 DCCBs and to make appropriate recommendations for rectification of Data, as covered under the Scope of Work.

HARCO Bank invites online 'Technical Bid' & 'Commercial Bid', from eligible bidders for Migration Audit and IS Audit Assignment of Cooperative Banks.

This tender is meant for the exclusive purpose of bidding as per the terms & conditions and specifications indicated. It shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

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Critical Information Summary

4. The DNIT is posted on HARCO Bank website www.harcobank.nic.in and <https://haryanaeprocurement.gov.in>. HARCO Bank reserves the right to change the audit requirements. However, any such changes will be posted on web site.
5. Bidders are advised to study the tender document carefully. Submission of bids shall be deemed to have been done after careful study and examination of the tender document with full understanding of its implications.
6. Any clarifications from bidder or any change in requirement, will be posted on website of THE HARCO Bank. Hence before submitting bids, bidder must ensure that such clarifications / changes have been considered by them. HARCO Bank will not have any responsibility in case some omission is done by any bidder.
7. In case of any clarification required by HARCO Bank to assist in the examination, evaluation and comparison of bids, HARCO Bank may, at its discretion, ask the bidder for clarification. The response / clarification shall be in writing and no change in the price of substance of the bid shall be sought, offered or permitted.
8. Please note that all the information required as per the bidding document needs to be provided. Incomplete information in these areas may lead to non-selection.
9. **Modification And/ Or Withdrawal of Bids:** Bids once submitted will be treated as final and no further correspondence will be entertained. No bid shall be modified after the deadline for submission of bids. No bidder shall be allowed to withdraw the bid, if bidder happens to be the successful bidder.
10. HARCO Bank has the right to reject any or all tenders received without assigning any reason whatsoever.
11. **NON-TRANSFERABLE TENDER:** This tender document is not transferable. Only the bidder, who has purchased this tender in its name or submitted the necessary DNIT price (for downloaded DNIT) will be eligible for participation in the evaluation process.
12. **ALTERNATIVE OFFERS:** The bidder should not submit more than one Bid.
13. **ERASURES OR ALTERATIONS:** The offers containing unauthenticated erasures or alterations will not be considered. Therefore, there should be no unauthenticated hand written material, corrections or alterations in the offer. If such unauthenticated erasures or alterations are present these should be signed in full by the person or persons authorized for signing the bid. Any deviation may lead to the rejection of the bid.
14. **CLARIFICATION OF DNIT:** A prospective bidder requiring any clarification of the DNIT

may notify HARCO Bank in writing or by fax/e-mail at HARCO Bank mailing address indicated in the Invitation for Bid (IFB). HARCO Bank will respond in writing to any request for clarification of the DNIT which it receives up to 2 (Two) working days prior to the date of Pre-Bid Meeting.

12. PRE-BID MEETING:

12.3. The prospective bidders who have purchased a copy of the DNIT or submitted the bid price (for downloaded DNIT) may like to attend a pre-bid meeting to be held as indicated in the Invitations for Bids after publication of DNIT and well before the last date for receipt of bids. Up to a maximum of 2 (two) representatives of each prospective bidder will be permitted to attend the pre-bid meeting. However HARCO Bank at its discretion, may permit any additional representative of any prospective bidder to attend the pre-bid meeting.

12.4. The purpose of the meeting is to clarify issues and to answer questions on any matter relating to DNIT that may be raised up to that stage. The issues / questions to be raised must be in writing. HARCO Bank will have liberty to invite its technical consultant or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the bidders in the meeting.

12.5. Any modification of the DNIT, which may become necessary as a result of the Pre-bid Meeting, shall be made by HARCO Bank exclusively on its Website prior to the last date for receipt of bids.

12.6. Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a bidder.

15. Faxed copies of any submission are not acceptable and will be rejected by the Bank.

16. All copies of DNIT and attachments must be provided online or sealed envelope.

17. If the submission does not include all the information required or is incomplete, the proposal is liable to be rejected.

18. All submissions, including any accompanying documents, will become the property of HARCO Bank. Recipients shall be deemed to license, and grant all rights to HARCO Bank to reproduce the whole or any portion of their submission for the purpose of evaluation and to disclose and/or use the contents of the submission as the basis for processing of DNIT, notwithstanding any copyright or other intellectual property right that may subsist in the submission or accompanying documents.

17. DNIT Validity Period

The proposal must remain valid and open for evaluation according to their terms for a period of at least 90 days from the time the DNIT closes on the deadline for lodgment of DNIT.

20. AMENDMENT OF DNIT:

- 18.1. At any time prior to the deadline for submission of bids, HARCO Bank for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the DNIT by addendum.
- 18.2. All prospective Bidders who have purchased the DNIT will be notified of the amendment through the website of bank or through addendum and will be binding on them.
- 18.3. In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bid, HARCO Bank, at its discretion, may extend the deadline for the submission of bid.

19. LANGUAGE OF BID:

The bid prepared by the Bidder, all correspondence and documents relating to the bid exchanged by the Bidder & HARCO Bank shall be written in English.

22. MODIFICATION AND WITHDRAWAL FOR BID:

- 20.1. The Bidder may modify or withdraw its bid after the bid's submission, provided that written notice of the modification including substitution or withdrawal of the bids is received by HARCO Bank prior to the deadline prescribed for submission of bids.
- 20.2. The Bidder's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of ITB Clause -15. A withdrawal notice may also be sent by fax/e-mail but followed by a signed confirmation copy, postmarked not later than the deadline for submission of bids.
- 20.3. No bid may be modified subsequent to the deadline for submission of Bids.
- 20.4. No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form.
- 20.5. Withdrawal of the bid during this interval may result in the Bidder's forfeiture of its Bid security.

NOTE:

HARCO BANK SHALL NOT BE RESPONSIBLE FOR NON-RECEIPT / NON-DELIVERY/NO-ONLINE SUBMISSION OF THE BID DOCUMENTS DUE TO ANY REASON, WHATSOEVER.

Schedule of Events:

Sr. No.	Bid Reference - A&I/2016-17/ Dated 15/09/2017		
1	Purpose	Migration Audit and Information Systems Audit	
2	Cost of Tender	Rs. 1000/-	
3	EMD	Rs. 2,00,000/- To be submitted and verified online on the portal (13.10.2017)	
4	No. of Envelopes (Non window,online, sealed) to be submitted	Two (2) Envelopes Envelope 1 containing: 1. Technical Bids as per Section 5. (Submit online) 2. online submission of cost of tender & EMD. Envelope 2 containing: Commercial Bid as per Section 6 (online).	
5	Last Date of Submission of Bids	17.10.2017 (17:00 hrs)	
6	Venue, Date and Time of opening of Bids, except Commercial Bids.	18.10.2017 (14:00 hrs)	
7	Pre-bid meeting	3.10.2017 (14:00 hrs)	
8	Response to clarification / pre-bid meeting to be put on website	9.10.2017	
9	Bid Validity	90 days from the last date of submission.	
10	Address for submission of Bids	Managing Director HARCO Bank SCO-78-80 Bank Square Sector 17 B Chandigarh-160022 Phone : 0172-2714520 Fax: (0172)2704349	
11	Contact Persons		
	Name & Designation	Phone	E-Mail
	Sh. Piyush Hooda, Manager (EDP)	09988191110	harcobank@yahoo.com cbsharcobank.haryana@gmail.com

1. Introduction and Disclaimers

1.1. Purpose of DNIT

The purpose of DNIT is to short list Auditor for conducting Migration Audit and Information Systems (IS) Audit for IT Control Review based on

- (1) Minimum Eligibility Criteria
- (2) Technical bid and
- (3) Commercial bid.

1.2. Information Provided

The Request for Proposal document contains statements derived from information that is believed to be relevant at the date but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with HARCO Bank Neither HARCO Bank nor any of its officers, employees, agents, contractors, or advisers gives any representation or warranty, express or implied, as to the accuracy or completeness of any information or statement given or made in this document. Neither HARCO Bank nor any of its officers, employees, agents, contractors, or advisers has carried out or will carry out an independent audit or verification exercise in relation to the contents of any part of the document.

1.3. Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, HARCO Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this DNIT document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of or any of its officers, employees, contractors, agents, or advisers.

1.4. Costs to be borne by Bidders

All costs and expenses incurred by Bidders in any way associated with the development, preparation and submission of responses including but not limited to; the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by HARCO Bank will be borne entirely and exclusively by the Bidders.

1.5. No Legal Relationship

No binding legal relationship will exist between any of the Respondents and HARCO Bank until execution of a contractual agreement.

1.6. Recipient Obligation to Inform Itself

The Recipient must conduct its own investigation and analysis regarding any information contained in the DNIT document and the meaning and impact of that information. The

Bidder is expected to examine all instructions, annexures, specifications terms and conditions in the Bidding Documents. Failure to furnish all information required by the DNIT or submission of a bid not substantially responsive to the DNIT in any aspect will be at the Bidder's risk and may result in the rejection of its bid.

1.8. Evaluation of Offers

Each Recipient acknowledges and accepts that HARCO Bank may in its absolute discretion apply selection criteria specified in the document for evaluation of proposals for short listing / selecting the eligible Audit firm(s). The DNIT document will not form part of any contract or arrangement, which may result from the issue of this document or any investigation or review, carried out by a Recipient.

1.8. Errors and Omissions

Each Recipient should notify HARCO Bank of any error, omission, or discrepancy found in this DNIT document.

1.10. Acceptance of Terms

A recipient will, by responding to HARCO Bank for DNIT, be deemed to have accepted the terms of this Introduction and Disclaimer.

2. Submission of DNIT

2.1. DNIT submission:

DNIT document submission is required to be done as under:-

Online submission of Technical Bids at <https://haryanaeprocurement.gov.in> or the following address in a single sealed envelope.

Managing Director,
HARCO Bank SCO
78-80, Bank
Square,
Sector 17 B Chandigarh-160017
Ph : 0172- 2714520 Fax: (0172)2704349

Copies of the DNIT response must be submitted before the aforementioned closing date and time mentioned in Critical Information Summary. In the event of the specified date for the submission of Bids being declared a holiday for HARCO Bank the bids will be received up to the appointed time on the next working day. Recipients are required to direct all communications related to this DNIT, through the Nominated Point of Contact person.

HARCO Bank will not answer any communication initiated by Bidders later than two business days prior to the due date for lodgment of DNIT. However, HARCO Bank may, in its absolute discretion, seek additional information or material from any Bidders after the DNIT closes and all such information and material provided must be taken to form part of that Respondent's response.

Bidders should provide details of their Fax, email and full address(s) to ensure that replies to DNIT could be conveyed promptly. If HARCO Bank in its absolute discretion, deems that the originator of the question will gain an advantage by a response to a question, then HARCO Bank reserves the right to communicate such response to all Bidders.

HARCO Bank may, in its absolute discretion, engage in discussion or negotiation with any Bidders (or simultaneously with more than one Bidders) after the DNIT closes to improve or clarify any response.

2.3. Notification

HARCO Bank will not notify in any form shortlisted respondents and not obliged to provide any reasons for any such acceptance or rejection.

2.11. Disqualification

Any form of canvassing/lobbying/influence/query regarding short listing, status, etc. will be a disqualification.

6. Bid Opening

3.1. Preliminary Examination:

- 3.1.1 HARCO Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether the bids are generally in order.
- 3.1.2 Bids from Agents without proper authorisation from the parent bidder shall be treated as non-responsive.
- 3.1.3 Arithmetical errors if any will be rectified on the following basis.
- a) If there is discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.
 - b) If there is a discrepancy between words and figures, the amount in words will prevail.
 - c) If the bidder does not accept the correction of errors, its bid will be rejected.
- 3.1.4 HARCO Bank at its discretion, may waive any minor informality, nonconformity or irregularity in a Bid, which does not prejudice or affect the relative ranking of any Bidder. This shall be binding on all bidders and HARCO Bank reserves the rights for such waivers.
- 3.1.5 Prior to the detailed evaluation, HARCO Bank will determine the substantial responsiveness of each bid to the DNIT. For purposes of these clauses, a substantially responsive bid is one, which conforms to all the terms & conditions of the DNIT without material deviations. Deviations from or objections or reservations to critical provisions such as those concerning Bid Security, Performance Security, Warranty, Force Majeure, Applicable Law and Taxes & Duties will be deemed to be material deviation. Other terms and conditions mentioned in DNIT can be discussed and mutually agreed upon during contract sign-off stage. HARCO Bank determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.
- 3.1.6 If a Bid is not substantially responsive, it will be rejected by HARCO Bank and may not subsequently be made responsive by the bidder by correction of the non-conformity.

3.2 HARCO Bank will open only the Technical Bids as per the schedule mentioned in DNIT. The Commercial bids for technically qualified bidders only will be opened on a later date subsequent to the technical evaluation. HARCO Bank will notify the date and time of opening of the Commercial bids to the technically qualified bidders.

3.3 Attendance of all the authorised representatives of the bidders who are present at Bid Opening will be taken in a register against name, name of the company and with full signature.

3.4 Each Bid will be numbered serially, signed and dated by the Officers of HARCO Bank, on the first page. Each page of the bid will also be initialed with date, by two Officers of the Bank.

3.5 If the outer packets are not sealed and marked, HARCO Bank will assume no responsibility for the bid's misplacement or premature opening.

3.6 If any inner envelope is found to contain both technical and commercial bids, then that bid will be rejected summarily. If the envelope marked as "Original Bid" contains "Copy Bid", it will be summarily rejected.

3.7 Telex, Cable, Facsimile or E-mail Bids will be rejected.

3.8 The following details will be announced at the bid opening:

- a. Bidder's names,
- b. Bid Modifications or withdrawals,
- c. Bid Prices & Discounts if any (in case of Commercial bid opening),
- d. Presence or absence of Bid Security (in case of Technical bid opening) and such other details as HARCO Bank, at its discretion, may consider appropriate.

3.9 Alterations in the bids, if any, made by the bidder / companies would be signed legibly to make it perfectly clear that such alterations were present on the bids at the time of opening. It would be ensured that alterations are signed by the bidder/company's executive who has signed the bid or by the bidder/company's representative authorised by the executive who has signed the bid.

3.9.1 Wherever any erasing or cutting is observed, the substituted words would be encircled and initialed by the bank officer singly and the fact that such erasing / cutting of the original entry were present on the bid at the time of opening should be recorded.

3.9.2 An "on the spot statement" giving details of the bids opened and other particulars as read out during the opening of the bids will be prepared.

3.11 Bids (and modifications sent) that are not opened and read out at Bid opening shall not be considered further for evaluation, irrespective of the circumstances. Such Bids will be returned unopened to the Bidders.

3.12 Commercial bids of those bidders who have not been technically qualified will not be opened for further evaluation.

4. HARCO Bank Right

- 4.1 HARCO Bank reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids at any time prior to award of Contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for HARCO Bank's action. Bank reserves the right to modify any terms, conditions and specifications of the DNIT.
- 4.2 Bank reserves the right to obtain revised price bids from the bidder with regards to changes in DNIT clauses or if the Bank is not satisfied with the price offered.
- 4.3 Bank reserves the right to accept any Bid in part or whole.
- 4.4 NO COMMITMENT TO ACCEPT LOWEST OR ANY TENDER:
 - 4.4.1 HARCO Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever.
 - 4.4.2 HARCO Bank will not be obliged to meet and have discussions with any vendor and/or to listen to any representations in context to submitted bids.
 - 4.4.3 HARCO Bank reserves the right to make any changes in the terms and condition of the DNIT. Changes so made shall be shared with the interested bidders.

5. Background

5.1. About HARCO Bank and DCCBs

HARCO Bank, a Scheduled Cooperative Bank head quartered at Chandigarh and 19 DCCB's headquarter at District level in the State of Haryana have migrated their 15 branches and 594 branches respectively on CBS platform.

5.2. Present IT setup

HARCO BANK has been using Information Technology (IT) extensively for its day to day business operations. CBS has been implemented by WIPRO in HARCO Bank and 19 DCCBs on Application Service Provider (ASP) Model. The CBS is hosted by WIPRO in its Data Center (DC) at Pune and maintained its Disaster Recovery (DR) Site at Gurgaon. DC and DR site are being managed and operated by WIPRO. AXIS Bank is our Sponsor Bank for providing RTGS/NEFT Services to the customers of bank by obtaining Sub Membership model. An interface has been developed between WIPRO DC and AXIS Bank DC to provide RTGS/NEFT Services. DBT and NACH transactions are being processed through NPCI in real time to provide direct benefits directly into the customer accounts. All branches of HARCO Bank and DCCBs are equipped with adequate hardware and networking items for smooth functioning of CBS.

6. Requirements

6.1. Objective

HARCO BANK plans to carry out following Information Systems (IS) Audit by outsourcing:

Project 1: IS Audit – Application Software Audit (ASA)

Project 2: IS Audit – IT Control Review (ITCR)

Project 3: IS Audit – Network & Security Audit (N&SA)

Project 4: Migration Audit

Project	Area to be covered	Locations
1	Application Software Audit (ASA)	Chandigarh, and across the State/ location of Branches as given in Annexure-I
2	IT Control Review (ITCR)	Chandigarh, and across the State/ location of Branches as given in Annexure-I
3	Network and Security Audit (N&SA) (for 2 locations per Bank)	Two branches per Bank.
4	Migration Audit	Chandigarh, and across the State/ location of Branches as given in Annexure-I

Application Software Audit (ASA), IT Control Review (ITCR) and Migration Audit has to be done for all 620 branches mentioned in Annexure I.

The detailed scope of work, terms and conditions, bid format etc. are part of this document. Accordingly, HARCO BANK invites proposal in two separate envelopes (One for technical bid and other for commercial bid) for the above projects.

6.2. Scope of Work

The audit firm will be required to submit technical and commercial quotation in separate envelopes for the audit exercise. The selected audit firm will be awarded the audit exercises as per DNIT Scope.

The scope of the proposed audit exercise is as given below:-

6.2.1. Scope of Application Software Audit (ASA)

- i. The Application Software Audit shall involve assessment of compliance with specifications, standards, contractual agreements, systems manual and user's manual, change management procedures, user training, user feedback, critical evaluation of confidentiality, integrity and availability of the applications and their interfaces which are under the purview of the audit.
- ii. Software audit of following applications are to be carried out.
 - a. **Finacle Application System (ver 7.0.29)**
 - b. **Fincraft (ver 2.08.04)**

Details of the above Applications implemented in branches is given in Annexure I

6.2.2. Scope of IT Control Review (ITCR)

ITCR will cover the following activities:

Sr. No.	Activity	Harco Bank	DCCBs
1	IT Management	Y	N
2	Branch IT Management Issues	Y	Y
3	Departmental setup	Y	N
4	Review of AMC and Facility Management Services, Help Desk	Y	Y
5	Physical access and Environmental controls	Y	Y
6	User id / password management and Logical access controls, Risk assessment of IT Infrastructure & Change Management Procedure, In house Application development & maintenance, application roll out and training.		
7	Backup Procedure wherever applicable User id / password management and Logical access controls, Review of IT Infrastructure operations - Hardware, IT Asset Management, Outsourced development / purchase of application software	YYYY	YYNN
8	Antivirus Measures, Backup Procedure wherever applicable, Risk assessment of IT Infrastructure, Change Management Procedure	YYYY	NYYY
9	End User Computing wherever applicable, Antivirus Measures, User id / password management and Logical access controls, Review of IT Infrastructure operations – Hardware and IT Asset Management	YYYY	YNYN
10	Call logging in DC Support, Problem escalation resolution, End User Computing wherever applicable, Backup Procedure wherever applicable, Risk assessment of IT Infrastructure	YYYY	YYYY
11	WAN Management and Network Administration – Issues at branch level, Call logging in DC Support, Problem escalation resolution, Antivirus Measures, User id / password management and Logical access controls	NYYY	NYNY
12	WAN Management and Network Administration – Issues at branch level, End User Computing wherever applicable, Backup wherever applicable	NYY	NYY
13	Call logging in DC Support, Problem escalation resolution Antivirus, Measures	NYY	NYN

Y: Indicates 'Applicable'

N: Indicates 'Not Applicable'

- A detailed Risk assessment of the IT infrastructure at Harco Bank and DCCBs is to be carried out in line with details given at Annexure II.
- Risk Assessment shall be done for all the branches given at Annexure I.

6.2.3. Scope of Network and Security Audit (N&SA):

Sr. No.	Activity	Pune	Gurgaon DR Site
1	Network issues – Performance monitoring of routers (CPU, Memory etc.), Latency measurement, CoS Implementation checking, Availability of Backup link, Network Availability, Capacity / Bandwidth utilization, Security – Encryption of data and physical security, Network documentation, Internet usage policy. Review the need for the stand by router at MDC and the DR site.	Y	N
2	Network monitoring, Bandwidth utilization and monitoring, Firewall Policy, Squid Proxy Server.	Y	N
3	Review of the configuration, administration, hardening, regular backups of Citrix servers. Review of the controls with respect to the application software patch management.	Y	N
4	Review of Lotus Notes Administration, backup and hardening including patch management of Lotus Notes software. Review of the DR setup for the Lotus Notes.	Y	N
5	Review of hardening, administration, analysis of logs and backup of Oracle databases including database level patches issued by Oracle. Review of the configuration document of the Oracle database, RMAN, ASM and Dataguard.	Y	Y
6	Review of the hardening of the Active Directory services and regular backup of the configuration.	Y	Y
7	Review of Enterprise backup system, backup policies including frequency of the backups, review of the backup documentation, day to day backup operations and keeping of the backup tapes in offsite locations.	Y	Y
8	<p>Review of the hardening of Unix servers (AIX, HP Ux, Solaris, Citrix Xen and Linux), Windows 2000 / 2003 / 2008 Servers including the Virtual servers running the Windows OS, Routers, Firewalls Ironport, switches (both Layer 2 and Layer 3), SAN Storage systems and web servers.</p> <p>Core activities to be reviewed are</p> <ol style="list-style-type: none"> 1. Logical controls including password controls, user accounts in each server, handling of the passwords of the administrator level users, documentation of the people in the possession of such user ids. 2. Services and daemons - Review of unnecessary / insecure services and daemons such as telnet, ftp, rlogin, rcp, tftp, rexec etc. in each server / device. 3. Logging and auditing - Review of the analysis of the server audit logs and resolution of the issues. 4. Review of the application of the OS patches issued by the vendors from time to time. 	Y	Y

Sr. No.	Activity	Pune	Gurgaon DR Site
	5. Review of the implementation of the host based firewalls at the OS level, if provided by the respective vendor and review of the restrictions of direct access to the database servers and Xen servers from all client PCs. 6. Hardening of the ILO ports including the restriction of the access to such ports from all PCs. 7. Review of the Antivirus (AV) engines used and the updation of the AV patches. 8. Review of the failover configuration / setup of all database, SAN, application servers (RAID configuration, network etc.).		
9	Review of middleware servers like (Websphere Portal Server, Oracle Application Server, MQ Series, Websphere Application Server, BO hosting reports, Tivoli Directory Services, Apache Server, etc.)	Y	N
10	Review of EMS Tools Server.	Y	N
11	Disaster Recovery Plan & effectiveness.	Y	Y
12	Vulnerability Analysis (VA) and Penetration Testing (PT) a. External network vulnerability analysis and Penetration Testing needs to be carried out for all servers and security devices. b. Penetration testing for enterprise intranet is to be carried out.	Y	N

Y : Indicates 'Applicable' N: Indicates ' Not Applicable'

The focus of the audit exercise will be on configuration, deployment, administration, access control, User id, Password management, performance tuning, Service pack / patch updation, logging and back up and security aspects.

6.2.4. Scope for Migration Audit:-

HARCO Bank and DCCBs have a rich assortment of Deposits, Credits (Loans & Advances), Remittances, Bills and other fee based products. Audit has to be conducted for all modules brought under CBS. **Some of which are given below:**

A. Deposit Products

- 1) Current Accounts
- 2) Savings Bank
- 3) Fixed Deposit
- 4) Recurring Deposits

B. Credit Products (Loans & Advances)

- 1) Overdraft Schemes
- 2) Clean Overdraft to Staff Schemes
- 3) Staff Vehicle Loans (Various)
- 4) Staff Housing Loan Schemes
- 5) Housing Loan for Public
- 6) Term Loan Agriculture (Farm Mechanisation / Tractor / Power Tiller / Other)
- 7) Term Loan (Allied Agriculture)
- 8) Rural Godown Schemes
- 9) Cash Credit Schemes
- 10) Kisan Credit Card Schemes
- 11) Educational Loans Schemes
- 12) Loans to Road Transport Operators (SRTO)
- 13) Vehicle Loan Public
- 14) Retail Trade Schemes
- 15) Consumer Loan / Personal Loans Schemes
- 16) SSI / SME / MSME
- 17) Loan against Deposits & Other Liquid Securities
- 18) SGSY Schemes
- 19) Self Help Group Schemes
- 20) Special Component Plan
- 21) KVIC / Mukhyamantri Rojgar Yojna
- 22) PMEGP Schemes

C. Remittances

- 1) Demand Draft – Issue/payment
- 2) Banker's Cheque/Pay Orders – Issue/Payment
- 3) RTGS/NEFT

D. Various Other impersonal Accounts in branches / offices.

Data Migration Validation

Data Migration validation is done to ensure and validate that data as extracted from the legacy system in the format as required by the new core banking solution have been migrated / uploaded accurately and completely to the new core banking solution.

As a part of this the firm will:

- a) Identify the fields to be validated for each of the upload files.
- b) Develop a mechanism to validate :

The data uploaded from the legacy system to the new CBS environment

The fields provided in the ASCII files with the ones uploaded in the new CBS environment

- c) Perform 100% validation of the identified fields with the reports generated from the CBS for the core banking branches migrated, which will ensure that all transactions details, customer personalized information, parameterized information etc. of legacy systems are fully migrated In CBS.
- d) Audit the Mapping of GL and Scheme heads
- e) Verification of different parameters at Account level and Master level
- f) Generate report on deviations
- g) Audit of **Migra Account** and report that this has been made Zero in a proper manner
- h) Use automated tools to compare the data uploaded from the ASCII files to the new CBS environment for the core banking branches migrated
- i) Conduct physical verifications where necessary at the branch level in the event all data cannot be compared and validated through an automated tool. It is expected that majority of the validation exercise be automated
- j) Post Migration – Checking of scanned signature with correct account
- k) Checking of the following sign off document
 - Call over checking certificate, duly signed off by branch manager
 - GL tally certificate sign off by the branch manager prior to migration
 - E-mail copy sent to project office for the branch staff creation
 - Sign off on scheme/GL mapping document
 - Soft copy/Hard copy of the last day branch data

Validation of rate of Interest, limit, parameter, SI, per A/c, per scheme:

It is important to note that the Rate of Interest, limit, parameter, SI, per A/c, per scheme as applicable has to be verified for data imported into CBS.

Any deviation in such parameter / limit/ SI/ has to be clearly brought into the audit report along with its impact on the interest/ charges / balances of the account and total per Head / GL /PL / various reports etc. for all concerned branches. This Impact analysis & report shall be part of Migration audit only and no extra payment will be considered in this respect. This report can be submitted only with in scheduled report submission.

Legacy Software Solutions at the Bank

At present we have some of the following Software solutions, running at computerized branches. The data to CBS Branches is migrated from following S/w through migration tools

1. V-Soft Technologies
2. Surya Infotech
3. Virmati Windows (WinBankerver 3.0)

4. Manual

6.3. Expected Deliverables

The selected audit firm will be required to submit the following documents after the audit exercise for each location / office, as mentioned below.

Deliverables

Sr. No.	Audit Projects	Report
1	Application software audit	1. Executive Summary
		2. Audit Report
		3. Check list
		4. Risk assessment report
2	IT Control Review	1. Executive Summary
		2. Audit Report
		3. Check list
		4. Risk assessment report on IT Infrastructure
3	Network & Security Audit	1. Executive Summary
		2. Audit Report
		3. Check list
		4. Risk assessment report
4	Migration Audit	1. Executive Summary
		2. Audit Report
		3. Check list
		4. Risk assessment report

- 1) The audit firm will submit detailed reports on the risk assessment and review of the projects undertaken both at Head Office and DCCB Head Offices as per the format annexed at II. One set of hard copy and soft copy (in CD format) of all audit reports including Executive Summary have to be submitted.
- 2) Audit firm will need to submit 4 reports (i.e. one report for each project) for each DCCB and 4 reports (i.e. one report for each project) for HARCO Bank.
- 3) Forms / checklists given at Annexure II will be used for all 620 branches. Audit firm will need to validate applicable controls for branches. Same may be discussed and clarified with HARCO bank before actual audit execution.
- 4) Audit will be conducted based on controls provided at Annexure II, scope defined in this DNIT, RBI guidelines and industry leading practices.

6.4. Terms and conditions

HARCO BANK reserves the right to modify them, if required, at time of issue of order. The audit firm must also submit specific suggestions/ recommendations and other detailed steps for enhancing the Facility Management Services, Environmental Controls, Logical Access Controls & End User Computing, based on the best industry practices.

6.5. Time frame of the deliverables

- The selected audit firm will be required to start the project within 15 days from the date of placing the order for the audit.
- The actual audit exercise (i.e. audit field work) must be completed within 9 months from

date of starting the audit.

- All the draft reports of the agreed deliverables should be submitted by the firm within 10 months of the commencement of the audit. After submission of the draft reports, a meeting with Audit Vertical/ITV officers will be held for discussing and finalizing the reports. The Project Leader along with key members of the audit team involved in the audit should attend the meeting at Chandigarh Office.
- The final reports of the deliverables should be submitted by the firm within two weeks of receiving feedback from HARCO BANK and DCCBs on draft reports. Bank will provide its responses within a period of 15 days after draft reports submission.
- The audit, as mentioned above, has to be completed within time frame specified. It is expected that the audit firm may deploy multiple teams to complete the audit projects within given time frame.
- The Audit period including Compliance will be for an initial period of one year starting from the date of commencement of Audit. **IS auditor will be required to send the final report to HARCO BANK and DCCBs for compliance.** Follow-up activity will be carried out by auditor till contract duration using normal mode of communication i.e. Letter/ e-mail/ phone/ fax etc. It is not required to visit branches for verifying compliance.
- Bank may ask selected bidder to do a revalidation review of closed observations in HARCO bank and all DCCBs, thus contract duration may be extended further for 1 year on the same terms and conditions.

7. Selection Criteria

7.1. Tender Methodology

- a) The tender methodology adopted is “Two Bid System” i.e., Technical Bid and Commercial Bid.
- b) The Technical Bid should be placed or online submission in a non-window sealed cover super-scribed with “DNIT No. ____ “Technical Bid for IS and Migration Audit“.
- c) The online submission of Rs.1000/- (Rupees One Thousand Only) and Rs. 2,00,000/- (Rupees Two Lakh Only). [Rs. 2,00,000/-towards EMD (refundable) and Rs. 1000/- towards Application Fee (Nonrefundable)]
- d) The online submission of tender fee and EMD“.
- e) The Commercial Bid should be placed in non-window sealed cover super-scribed with “DNIT No. ____ “ , “Commercial Bid for IS and Migration Audit“.

- f) All the covers, thus, prepared should also indicate clearly the Name and Address of the Audit firm.
- g) The bidder shall bear all the costs associated with the preparation and submission of the bid and HARCO BANK will in no case be responsible or liable for those costs, regardless of the conduct or the outcome of the tendering process.
- h) Bids sent by fax or e-mail will not be considered for evaluation.

7.2. Selection process

All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Bank. The evaluation shall be on the basis of Technical evaluation and the price quoted. The Technical and Commercial Assessment shall have weightage of 70% and 30%, respectively, for evaluation, and these weightage shall be taken into consideration for arriving at the L1 price. Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Successful Bidder does not accept the correction of the errors, its Bid will be rejected, and its Bid security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.

Phase I: Envelope I containing the technical bids will be opened and bidders meeting the eligibility criteria will be short-listed. The bidders need to explain their understanding of the project clearly in their Technical proposal. All bidders scoring more than 70 marks (in technical criteria) will be selected as the Technically Qualified Bidders. In case, less than three bidders get more than 70 marks in the technical criteria, the top three bidders getting the maximum marks in Technical Capability will be given preference, subject to them getting at least 60 marks.

Phase II: The Commercial Bids for short listed bidders after Phase I, will be opened. Based on overall assessment and calculation of L1 vendor given below, selection of L1 vendor will be done.

A. Vendor Assessment methodology

(1) Technical Assessment (70% weightage)

1. Full marks i.e. 100 (absolute value) will be awarded to the bidder scoring the highest marks as per Ranking methodology for Technical evaluation
2. Proportionate marks will be awarded to the other bidders as a percentage of the highest marks received in above.
3. Full 70 marks will be awarded to the bidder getting the highest marks.
4. Similarly proportionate marks will be awarded to the other bidders. (as per calculation (i))

shown under item A – Example)

(2) Commercial Assessment (30% weightage)

Full marks i.e. 100 (absolute value) will be awarded to the bidder quoting the lowest price i.e. Total Contract Value as per Commercial bid.

Proportionate marks will be awarded to the other bidders as a percentage (as per calculation (ii) shown under item B – Example) of the lowest quote.

Full 30 marks will be awarded to the bidder quoting the lowest price i.e. 30% of 100 i.e. 30. Similarly proportionate marks will be awarded to absolute value quoted by other bidders (as per calculation (iii) shown under item B– Example)

B. Overall Assessment for calculation of L1:

1. Marks scored in Technical Assessment and Commercial Assessment will be added.
2. The bidder scoring the highest marks will be L1.

Example:

Bidder	X	Y	Z
(A) Technical evaluation Marks	85	100	95
Base is 100% of the highest scoring bidder	85	100	95
Calculation(i)	$(85/100) \times 70 =$ 59.50	$(100/100) \times 70$ =70	$(95/100) \times 70 =$ 66.50
Marks (A) Out of 70	59.50	70	66.50
(B) Commercial evaluation Price in `	1000	1100	1200
Calculation (ii)	$(1000/1000) \times$ $100 =$ 100	$(1000/1100) \times$ $100 =$ 90.90	$(1000/1200) \times$ $100 =$ 83.33
Base is 100% of the lowest bidder	100	90.90	83.33
Calculation (iii)	$(100/100) \times 30 =$ 30	$(90.90/100) \times$ $30 =$ 27.27	$(83.33/100) \times 30 =$ 24.99
Marks (B) Out of 30	30	27.27	24.99
Total Marks (A+B) Out of 100	89.50	97.27	91.49
Ranking of Bidder	L3	L1	L2

Y is the L1 bidder with highest cumulative marks.

Evaluation process as decided by the Bank will be binding to the bidders.

HARCO BANK in its sole/absolute discretion can apply whatever criteria deemed appropriate in determining the responsiveness of the proposal submitted by the respondents. HARCO BANK may reject any / all proposal(s) at any stage without assigning any reason thereof.

8. Technical Bid

Firms meeting the eligibility criteria as described below will be considered for evaluation: The Bank reserves the right to change or relax the eligibility criteria.

8.1. Eligibility Criteria

Sr. No.	Requirements	Compliance	Details
1	The bidder should be a partnership firm / Limited Company/ Private Limited Company/ LLP firm having its Registered Office in India. (Documentary proof of the same is to be submitted.).	Yes/No	
2	The bidder should have existence in last 5 years and carrying out Information Systems Audit and Migration Audit services since then. (Provide necessary proof like certificate of Incorporation / Deed of partnership)	Yes/No	
3	The bidder should have a minimum turnover of Rs. 5.00 Crore annually, in the past 3 years (2014-15, 2015-16, 2016-17)*.	Yes/No	
4	The bidder should be maintaining / having positive net worth and cash profit in 2 years out of last 3 years.*	Yes/No	
5	The bidder should have no legal actions against it for any cause in any legal jurisdiction. If such an action exists and the bidder considers that it does not affect its ability to deliver the requirements as stated in this DNIT, an undertaking specifying the nature of the legal action and the reasons why this shall not affect the bidder's ability to deliver services shall be provided.	Yes/No	
6	The Bidder should not have been black-listed by any Public Sector Bank, RBI or IBA or any other Government agency. Bidder must certify to that effect.	Yes/No	
7	The Bidder must be having on its rolls, on permanent employment basis, a minimum of five (05 nos.) professionals who hold professional certifications like CISA/DISA/ CISM/CISSP/ CEH/ ACDA/ ISO 27001 LA. (Copies of valid certificates as a proof of certification should be attached).	Yes/No	
8	The bidder must warrant that all no part of this project shall be outsourced to any other agency / organization. An undertaking to this effect will be submitted along with bid.	Yes/No	
9	To ensure audit independence, the bidder should not have provided any IT services, including program management, systems integration, requirements specification, etc., excluding similar IS Audits, either directly, or indirectly through a consortium, in the past three years (ending March 2016) to any Bank to be covered under the scope of work given in this DNIT.	Yes/No	
10	The bidder should deploy at least 2 number of Technical manpower (CISA/ DISA/ CISM/CISSP/ ISO27001 LA) qualified professionals (who are regular employees of the firm) for the ITCR and N&SA Audits. (Proof of Certification should be attached).	Yes/No	
11	Experience of conducting similar IS Audit of at least 2 audit projects in Public sector Banks or Financial Institutions in India, having centralized Data Centre operations with network, database setup for IT Control review and Network & Security Audit	Yes/No	

Sr. No.	Requirements	Compliance	Details
	OR Minimum of 2 audit projects in Cooperative Banks under NABARD Project with Wipro or TCS as ASP other than Urban Cooperative Banks in India as proposed by HARCO BANK.		
12	Third Party IS Audit must either be a core activity of the firm or carried out by a regular departmental set up of the firm.	Yes/No	
13	Firm should be a valid member of Panel of IT Security Auditors empaneled by CERT-In (as per present list) Documentary evidence of the same should be attached / enclosed. (Documentary evidence for empanelment with Cert-In.).	Yes/No	
14	The tool used for migration / IS Audit should not have the capability of modifying the data stored in CBS and should be capable to perform 100% analytics of electronic data.	Yes/No	

* Provide audited financial statements (Balance sheet, Profit and Loss Statement) or CA certificate for last three years mentioning the turnover, net worth and cash profit.

8.2. Ranking methodology for Technical evaluation

8.2.1. Experience and Financial Strength of Bidder

Sr. No.	Particulars	Score Criteria	Score	Max score
1	Number of Information Systems Audit project done for Public Sector / Private Sector Banks /Public Financial Institutions in India or Cooperative Banks under NABARD project. (Self-declaration certificate to be enclosed for projects done in the last 5 years ending March 2015)	End to End IS Audit > 5	15	15
		End to End IS Audit 3 to 5	10	
		End to End IS Audit 1 to 2	5	
2	Total Number of on roll professionals in the area of IT audit, IT infrastructure review, System review, Application security audit, data migration review and Datacenter audit as on the date of bid submission. (Bidder to share HR Certificate along with bid)	More than 100 Employees	15	15
		Between 50 – 100 Employees	10	
		Below 50 Employees	5	
3(a)	Expertise / Skill Set – Number of CISA / DISA /CISM / CEH / ISO 27001 LA certified professionals be on the Payroll of the company as on bid submission date. (Bidder to share HR Certificate along with bid)	Above 20 professionals	10	20
		Between 6 – 20 professionals	5	
		Upto 5 professionals	3	
3(b)	Expertise / Skill Set – Number of CISSP/ACDA professionals on the Payroll of company as on bid submission date. (Copies of CISSP/ACDA Certificates to be shared with bid)	Above 10 professionals	10	
		Between 6 – 10 professionals	5	
		Upto 5 professionals	3	

Sr. No.	Particulars	Score Criteria	Score	Max score
4	The Audit firm on the panel of the NABARD/Government of Haryana for conducting of IT /IS audit of Cooperative Banks / Haryana government departments. If yes, the firm will get 5 marks or else 0.			15
5	Financial Strength of company	Turnover > 50 Cr in past 3 years ending March 31, 2016.	15	15
		Turnover Between 20 – 50 Cr in past 3 years ending March 31, 2016.	10	
		Turnover Between 5 – 20 Cr in past 3 years ending March 31, 2016.	5	
		Turnover equals to 5 Cr in past 3 years ending March 31, 2016.	3	
6	Profitability of the Company Positive net worth and cash profit (i.e. no cash loss)	Profit making in the last 5 years ending March 31,2016	10	10
		Profit making in the last 3-4 years ending March 31,2016	5	
		Profit making in 2 years out of last 3 years ending March 31, 2016.	3	
Total				90

8.2.2. Technical Presentation

Sr. No.	Particulars	Marks
1	Technical Presentation Covering: a. Understanding of the scope of work b. Approach and Methodology	10

- a) **The maximum score in the technical evaluation is 100.**
- b) **Bidders scoring 70 or more marks will be short listed for opening of commercial Bid (Phase II).**
- c) In case, less than three bidders get more than 70 marks in the technical evaluation criteria, the top three bidders getting the maximum marks will be short listed, subject to their getting at least 60 marks.
- d) Bidders would need to make a presentation before HARCO Bank after bid submission. Schedule of presentation will be confirmed by HARCO bank to bidders separately.

8.3. Audit Firm Details

Sr. No.	Description	Vendor Response
1	Name of the IS Audit Firm / Company.	
2	Year of establishment of the audit firm.	
3	Year of starting IS Audit Activity. No. of years of IS Audit.	

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Sr. No.	Description	Vendor Response
4	Contact details: (indicate contact person name, Telephone No., Fax No., e-mail address, etc.)	
5	No. of employees in the Firm/Company	No. of CISA / DISA / CISM / CISSP / ISO 27001 LA / BS7799LA / ISO27001 LA) : Others:-
6	Technical Manpower (CISA/ CISM/ CISSP/ ISO 27001 LA/ BS 7799LA/ ISO27001 LA) to be deployed for HARCO BANK IS Audit project.	No. of CISA / DISA / CISM / CISSP / ISO 27001 LA / BS7799LA / ISO27001 LA) : Others:-
7	Describe Project Management clearly indicating about the composition of various teams.	
8	Describe Audit Methodology and Standards to be used.	
9	Indicate Project Plan with milestones and the time frame of completion of different activities.	
10	List of deliverables vis-à-vis the time frame of the deliverables as per the scope of the project in Section 3.	
11	Role and responsibility of HARCO BANK and the Audit firm. Explain other requirements from HARCO BANK, if any.	
12	Briefly mention about a minimum of 2 IS audit projects with details of scope, duration & size (in the order of size/duration) related to the above project carried out in Banks / Financial Institutions in India since last five years.	
13	Include job / experience / qualifications profile of the Project Manager and other key personnel to be involved in the project. (Involvement of CISA/ CISSP / CEH/ ISO 27001 LA professionals is a must in each project team).	
14	Any other related information, not mentioned above, which the audit firm wish to furnish including work experience with HARCO BANK.	
15	Declaration of commercial terms and conditions, if any. It is expected that the firm will accept the conditions as stipulated by HARCO BANK in this DNIT. In case, some conditions are not acceptable or any additional conditions stipulated, the same may be indicated here.	

Note: All the relevant details & documentary evidence are to be furnished.

Additional Information: IS Audit Firm Experience in		
a.	Wide Area Network (IP based network with CISCO router, switch etc.)	Yes/No
b.	Security assessment: - Firewall , IDS, IPS, using network such as MPLS, leased lines, ISDN , dialups etc.	Yes/No
c.	Operating Systems (Unix, Windows 2000 / 2003 etc.)	Yes/No
d.	Database (Oracle, MS SQL etc.)	Yes/No
e.	Centralized Data Centre operations with network, database setup	Yes/No
f.	Penetration Testing	Yes/No

8.4. Contact Details

Sr. No.	Particulars	Bidder's Response
1	Name of the company	
2	Company's address in India	
3	Contact person	
4	Telephone no.	
5	Fax	
6	E-mail address	

8.5. Details of IS Audit Projects done in previous 3 years in Banking domain

Sr. No.	Client Name	Contact Person	Contact No.	E-mail	Scope of Audit	Audit Period

Declaration

We hereby declare that the information submitted above is complete in all respect and true to the best of our knowledge and belief. We understand that in case any discrepancy or inconsistency or incompleteness is found in the information submitted by us, our application is liable to be rejected.

Date:

Authorised Signatory.

10. Terms & Conditions

10.1. Special Terms & Conditions

- 1) The audit firm will offer commercial quote with cost plus applicable taxes.
- 2) Payment terms will be as follows:
 - a) **50% after Migration Audit and IS Audit of all branches of DCCBs/Harco Bank and submission of detailed reports approved by DCCBs/Harco Bank**
 - b) **50% after submission of compliance report approved by DCCBs/Harco Bank**

TDS will be deducted at source for any payment made by HARCO Bank/ DCCB as per applicable provisions of Income Tax Act / Rules.

- 3) HARCO Bank/DCCB will neither provide nor reimburse expenditure towards any type of accommodation, travel ticket, airfares, train fares, halting expenses, transport, lodging, boarding etc.
- 4) HARCO Bank/DCCB may impose penalty, in case of delay of any deliverables at the rate of 1% per week delay, either for completion of audit exercises or submission of final draft report, subject to a maximum of 5% of the total cost, for all delays attributable solely and directly to the Audit firm.
- 5) The audit firm will not sub contract part or complete assignment to any other agency or individual. In case of such unavoidable circumstances, the audit firm has to take prior written permission from HARCO Bank for engaging such agency or individual.
- 6) The audit firm shall keep information related to HARCO Bank/DCCB confidential for the entire contract period and will not divulge to outside agencies without written consent from HARCO BANK.
- 7) The audit firm upon selection shall sign the declaration as given in the Annexure III, before commencement of the audit.

10.2. General Terms and Conditions:

(These terms and conditions are generic in nature, which have been mentioned for the knowledge of the Audit firms and may be changed to specific terms and conditions with necessary changes with each Work Order as and when applicable).

i. Definitions

In this Contract, the following terms shall be interpreted as indicated:

- a) "The HARCO Bank " means THE HARYANA STATE COOPERATIVE BANK LIMITED, CHNADIGARH
- b) "The Contract" means the agreement entered into between the Bank, represented by its Head Office / Regional Offices and the Supplier of goods and services, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein;
- c) "The Contract Price" means the price payable to the Supplier under the Contract for the full and proper performance of its contractual obligations;

- d) "The Goods" means all of the materials which the Supplier is required to supply to the Bank under the Contract;
- e) "The Services" means IT and IT related services, provision of technical assistance, training and other such obligations of the Supplier as applicable under the Contract;
- f) "TCC" means the Terms and Conditions of Contract contained in this section;
- g) "The Supplier" or "the Vendor" or "the Audit Firm" means the individual or firm supplying or intending to supply the Goods and Services under this Contract; and
- h) "The Project Site" means various Head Office/Branches of Harco Bank/DCCBs.
- i) "The Solution/ Services" means the **MIGRATION AUDIT SERVICES**, which the vendor is required to provide to HARCO Bank in terms of the contract between the vendor and Harco Bank/DCCBs under the Contract.

ii. Use of Contract Documents and Information

The Supplier shall not, without the HARCO Bank's prior written consent, disclose the Contract, or furnish any provision thereof, or any specification, plan, drawing, pattern, sample or information, website contents, applications furnished by or on behalf of the Bank in connection therewith, to any person other than a person employed by the Supplier in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

The Supplier will treat as confidential all data and information about the HARCO Bank, obtained in the execution of his responsibilities, in strict confidence and until the contract period will not reveal such information to any other party without the prior written approval of the HARCO Bank. The obligations imposed by this clause 10.2 (ii) shall survive the termination of this Contract for a period of one (1) year.

iii. Commercial Terms

All Payments will be made to the Audit firm in Indian rupee only.

The Audit firm must accept the payment terms proposed by the HARCO Bank. The financial bid submitted by the Audit firm must be in conformity with the payment terms proposed by the HARCO Bank. Any deviation from the proposed payment terms would not be accepted. The HARCO Bank shall have the right to withhold any payment due to the Audit firm, in case of delays or defaults on the part of the Audit firm. Such withholding of payment shall not amount to a default on the part of the HARCO Bank.

Once a contract price is arrived at, the same must remain firm and must not be subject to escalation during the performance of the contract due to fluctuation in foreign currency, change in the duty/tax structure, changes in costs related to the materials and labour or other components or for any other reason.

iv. Applicable laws

The Contract shall be interpreted in accordance with the laws prevalent in India.

Compliance with all applicable laws: The Audit firm shall undertake to observe, adhere to, abide by, comply with all laws in force or as are or as made applicable in future during the term of Supplier's services, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this DNIT and shall indemnify, keep

indemnified, hold harmless, defend and protect the HARCO Bank and its employees/ officers/ staff/ personnel/ representatives/ agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising therefrom.

Compliance in obtaining approvals/ permissions/ licenses: The Audit firm shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the HARCO Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising therefrom and the HARCO Bank will give notice of any such claim or demand of liability within reasonable time to the Audit firm.

v. Patent Rights

In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc. arising from the use of the Goods or any part thereof in India, the Supplier shall act expeditiously to extinguish such claim. If the Supplier fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Supplier shall be responsible for the compensation including all expenses, court costs and lawyer fees. The Bank will give notice to the Supplier of such claim, if it is made, without delay.

vi. Force majeure

If the performance as specified in this order is prevented, restricted, delayed or interfered by reason of fire, explosion, cyclone, floods, war, revolution, acts of public enemies, blockage or embargo, any law, order, proclamation, ordinance, demand or requirements of any Government or authority or representative of any such Government including restrict trade practices or regulations, strikes, shutdowns or labour disputes which are not instigated for the purpose of avoiding obligations herein, or any other circumstances beyond the control of the party affected, then notwithstanding anything here before contained, the party affected shall be excused from its performance to the extent such performance relates to prevention, restriction, delay or interference and provided the party so affected uses its best efforts to remove such cause of non-performance and when removed the party shall continue performance with utmost dispatch.

vii. Forfeiture of performance security

The bid security [EMD] may be forfeited:

- if an Audit firm withdraws its bid during the period of bid validity specified by the Audit firm on the Bid Form;
- Or
- if the successful Audit firm fails to accept the order / sign the Contract Or furnish Performance Guarantee.

The Bank shall be at liberty to set off/adjust the proceeds of the performance security towards

the loss, if any, sustained due to the supplier's failure to complete its obligations under the contract. This is without prejudice to the HARCO Bank's right to proceed against the Supplier in the event of the security being not enough to fully cover the loss/damage.

Viii NOTICES:

- a) Any notice given by one party to the other pursuant to this Contract shall be sent to the other party in writing or by cable /fax/email and confirmed in writing to the other party's address specified under critical information.
- b) A notice shall be effective when delivered or on the notice's effective date, whichever is later.

IX PERFORMANCE SECURITY:

- a) The selected vendor has to furnish performance security to DCCB's /HARCO Bank for an amount of **Rs. 2.00 Lac only (Rupees Two Lac Only)** at the time of signing the contract.
- b) The performance security should be furnished online to the Head Office of HARCO Bank.
- c) The performance security is required to protect HARCO Bank against risk of selected vendors conduct during the Contract period.
- d) The performance security shall be denominated in INDIAN RUPEES only and shall be any one of the following forms.
- e) A bank guarantee issued by a Scheduled Indian Bank or a Foreign bank located in India in the Form provided in the DNIT. 33
- f) The Performance Security will valid for 24 months from the date of signing the agreement. However, depending upon the requirement of the Bank the vendor has to extend the period of performance security.
- g) The Performance Security of the vendor may be invoked in case of failure of the vendor to meet the requirements of the Bank under the DNIT. The format of the said Performance Security is enclosed as **Annexure V** of section V (Schedule of requirements).

10.3. Vendor's Integrity:

The vendor 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.

10.4. Vendor's Obligations:

- a) The vendor is obliged to work closely with HARCO Bank and DCCBs staff, act within its own authority and abide by directives issued by HARCO Bank during the MIGRATION AUDIT activities.
- b) The vendor is responsible for managing the activities of its personnel and will hold itself responsible for any misdemeanors.
- c) **The vendor will treat as confidential all data and information about HARCO Bank and DCCBs, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of HARCO Bank.**

10.5. Project Management:

The HARCO Bank and the vendor will nominate a Project Manager immediately on acceptance of the order, who will be the single point of contact for the project. However, for escalation purpose, details of other persons will also be given.

10.6. Use of Contract Documents And Information:

- 10.6.1 The selected Vendor till completion of contract period shall not, without HARCO Bank prior written consent, disclose the Contract or any provision thereof or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of HARCO Bank in connection therewith, to any person other than a person employed by the Vendor in the performance of the Contract. Disclosure to any such employed person shall be made in confidence & shall extend only as far as may be necessary for purposes of such performance.
- 10.6.2 The Vendor shall not, without HARCO Bank prior written consent, make use of any document or information except for purposes of performing the Contract.
- 10.6.3 Any document, other than the Contract itself, shall remain the property of HARCO Bank and shall be returned (in all copies) to HARCO Bank on completion of the Vendor's performance under the Contract if so required by HARCO Bank. Bidder shall be allowed to retain a copy of final deliverables and related documents for their archival purpose.
- 10.6.4 The audit firm shall keep information related to HARCO Bank/DCCB confidential for the duration of this project and during this period will not divulge project related confidential information to outside agencies without written consent from HARCO BANK

11. Patent Right

- 11.1 The Vendors shall indemnify HARCO Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Software package or any part thereof in India and abroad; provided that this indemnity shall not apply in the following cases: (a) the modification of the Vendor's deliverables by any person other than the Vendor or its personnel (b) HARCO Bank's failure to use any modification to the Vendor' deliverables made available by the Vendor where use of such modification would have avoided the infringement; (c) information, materials instructions or specifications that are themselves infringing which are provided by or on behalf of HARCO Bank or which HARCO Bank requests or requires the Vendor to use; or (d) the use of the Supplier's deliverables in a manner not agreed to hereunder; Provided that HARCO Bank gives the Supplier sole control over the defense of any such claim.
- 11.2 In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the solution or any part thereof in India and abroad, the Vendor shall act expeditiously to extinguish such claims. If the Vendor fails to comply and HARCO Bank is required to pay compensation to a third party resulting from such infringement, the Vendor shall be responsible for the compensation including all expenses, court costs and lawyer fees. HARCO Bank will give notice to the Vendor of such claims, if it is made, without delay.

12. Force Majeure

- 12.1 The vendor shall not be liable for forfeiture of its performance Security, liquidated

damages or termination for default, if and to the extent that it's delay in performance or other failure to perform its obligations under the contract is the result of an event of force Majeure.

- 12.2 For purposes of this clause, "Force Majeure" means an event beyond the control of the vendor and not involving the Vendor's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of HARCO Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions and freight embargoes.
- 12.3 If a Force Majeure situation arises, the Vendor shall promptly notify HARCO Bank in writing of such condition and the cause thereof. Unless otherwise directed by HARCO Bank in writing, the Vendor 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.

13. Termination for Convenience

- 13.1 HARCO Bank, by written notice sent to the vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for HARCO Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.
- 13.2 Bidder shall have a right to terminate the contract for any situation arise out of change in laws, regulations making our services unlawful or illegal or for change in HARCO Bank's management such that Bidder shall be having a conflict of interest or independence impairment. In the events of termination for above grounds, fees as agreed between both the parties shall be paid to the selected Bidder.

14. Resolution of Disputes

- 14.1 HARCO Bank and the vendor shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute arising between them under or, in connection with the Contract.
- 14.2 If, after thirty (30) days from the commencement of such informal negotiations, HARCO Bank and the vendor have been unable to resolve amicably a Contract dispute, either party may require that the dispute be referred for resolution to the formal mechanisms . These mechanisms may include, but are not restricted to, conciliation mediated by a third party, adjudication in an agreed national forum and/or national arbitration.

15. Contract Amendment

No variation in or modification of the terms of the Contract shall be made except by written amendment signed by both the parties.

16. Assignment

The vendor shall not assign, in whole or in part, its obligations to perform under the Contract, except with HARCO Bank's prior written consent.

17. Corrupt or Fraudulent Practices

It is required that Bidders/Suppliers/Contractors observes the highest standard of ethics during the procurement and execution of such contracts. In pursuance of this policy;

(i) “ Corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution;

And

(ii) “ Fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of HARCO Bank and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive HARCO Bank of the benefits of free and open competition;

(iii) HARCO Bank will reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question;

(iv) HARCO Bank will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing a contract.

18. Terms of Payment

18.1 The Vendor’s request(s) for payment shall be made to HARCO Bank and to the DCCBs in writing, accompanied by an invoice clearly mentioning the total number of branches subjected to MIGRATION AUDIT and IS AUDIT, all the requisite documents in support and upon fulfilment of other obligations stipulated in the Contract.

18.2 Payments shall be made promptly by HARCO Bank on submission of an invoice/claim supported by all required documents by the Vendor.

18.3 Payment will be made to the Vendor in Indian Rupees, strictly on the basis of actual number of branches subjected to Migration Audit at the contracted rate per branch.

18.4 Payment Schedule: -

Payment will be made on completion of following milestones:

- I. **50% after Migration Audit and IS Audit of all branches of DCCB’s/Harco Bank and submission of detailed reports approved by DCCBs/Harco Bank**
- II. **50% after submission of compliance certificate approved by DCCBs/Harco Bank**

**** TDS would be deducted at source for any payment made by the BANK as per the prevailing Rules of Government of India.**

19. Change of Order

19.1 HARCO Bank may at any time, by written order given to the vendor make changes within the general scope of the purchase order in any one or more of the following:

- a) The Place(s) of **Migration Audit and IS Audit**
- b) The Services to be provided by the vendor.

If any such changes causes an increase or decrease in the cost of, or the time required for the vendors performance of any provisions under the contract, an equitable adjustment shall be made in the contract price or delivery schedule, or both the contract and **DNIT for Migration Audit of Branches of Harco Bank/DCCBs Migrated to CBS Platform**, shall be accordingly be amended. Any claims by the vendor for adjustment under this clause must be asserted within 30 days from the date of the vendor's receipt of HARCO Bank's change order.

20. Delay in Vendors' Performance

- 20.1 Performance of the services shall be made by the vendor in accordance with the time schedule specified by HARCO Bank.
- 20.2 If at any time during performance of the purchase order, the vendor should encounter conditions impeding timely performance of the services, the vendor shall promptly notify HARCO Bank in writing of the fact of the delay, its likely duration and its causes. As soon as practicable after receipt of the vendors notice, HARCO Bank shall evaluate the situation and may at its discretion extend the vendors time for performance, with or without liquidated damages in which case the extension shall be ratified by the parties by amendment of the contract.
- 20.3 Except as provided under CVS clause 11, a delay by the vendor in its performance of delivery obligations, shall render the vendor liable for imposition of liquidated damages, unless an extension of time is agreed upon without the application of liquidated damages.

21. Liquidated Damage

If the vendor fails to deliver or perform the services within the time period(s) specified in the contract, HARCO Bank shall, without prejudice to its other remedies under the contract, deduct from the contract price, as liquidated damages, a sum equivalent to 0.5% of the delivered price of the contract or under-performed services for each week or part thereof of delay until actual delivery or performance up to a maximum deduction of 10% of the contract price. Once the maximum is reached HARCO Bank may consider termination of the contract and the Performance Security submitted may be invoked.

22. Taxes & Duties:

- 22.1 The vendor will be entirely responsible to pay all taxes including corporate tax, income tax, license fees, duties etc. except Service Tax in connection with delivery of the services at site.
- 22.2 Wherever the laws and regulations require deduction of such taxes at the source of payment, HARCO Bank shall effect such deductions from the payment due to the vendor. The remittance of amount so deducted and issue of certificate for such deductions shall be made by HARCO Bank as per the laws and regulations in force.
- 22.3 Service Tax if any, which will be applicable, should be clearly mentioned separately which will be paid by the Bank on actual basis, on production of proof.

- 22.4 Nothing in the contract shall relieve the vendor from his responsibility to pay any tax that may be levied in India on income and profits made by the vendor in respect of this contract.

23. Site Readiness

The vendor may perform a site inspection at its own cost to verify the appropriateness of the sites/facilities before start of the Audit.

24. Publicity

Any publicity by the vendor in which the name of HARCO Bank is to be used should be done only with the explicit written permission of HARCO Bank.

Annexure - I**List of Branches.****1. Ambala Central Coop. Bank**

Sr. No.	Name of Branch
1	Ambala City
2	Ambala Cantt.
3	Barara
4	Mulana
5	Matheri
6	Nanyola
7	Saha
8	Naraingarh
9	Karasan
10	Dosarka
11	Jansui Head
12	Shahzadpur
13	Baknour
14	Binjalpur
15	Ugala
16	Nahouni
17	Chhapra
18	Bullana
19	Kesri
20	Mohra
21	Badhouli
22	MaheshNagar
23	Baldev Nagar
24	New Grain Mkt.
25	Ambli
26	Laha
27	Patvi
28	Nagawan
29	Extn.counter

2. Bhiwani Central Coop. Bank

Sr. No.	Name of Branch
1	Siwani
2	Badhra
3	Kalinga
4	Manheru
5	Mundhal
6	Bawani Khera
7	Jamalpur
8	Bhiwani
9	Ranila
10	Biran
11	Kungar
12	Patodhi
13	Bidhwan
14	Leghan
15	Chhappar
16	Kari dharni
17	Bearla
18	Dadi bana
19	Edu.Board Bhiwani
20	Ch. Dadri
21	Bond Kalan
22	Morwala
23	Jhojhu Kalan
24	Kairu
25	Dighawa
26	Milkpur
27	Tosham
28	Miran
29	Behal
30	Loharu
31	Atela
32	Misri
33	Bhageshwari
34	Jui
35	Chang
36	Kadma

3. Faridabad Central Coop. Bank

Sr.No.	Name of Branch
1	F/Bad Old
2	F/Bad NIT
3	Ballabgarh
4	Bata
5	Chinssa
6	Tigan
7	Bhagpur
8	Pirthala
9	Palwal
10	Chandhat
11	Alawalpur
12	Dathir
13	Mandkola
14	Hathin
15	Bahin
16	Uttawar
17	Hodal
18	Hassanpur
19	Barroli
20	Bammnikhera
21	Head Office br.
22	F.P. Biloch
23	Gehlab
24	S.M. Palwal
25	Aherwan
26	Amarpur
27	Sarai khwaja
28	Banchari
29	Ghori
30	Jawan
31	Kheri kallon
32	Sondh
33	Jatoli
34	D.C.Office Extn.counter
35	J.C. Extn.counter

4. Fatehabad Central Coop. Bank

Sr.No.	Name of Branch
1	Bhattukalan
2	Jandwala Bagar
3	Daryapur
4	Nagpur
5	Alawalwas
6	Rattia
7	Tohana
8	Jakhal
9	Dharsul
10	Bhuna
11	Fatehabad
12	beghar
13	Ayalki
14	Kukran wali
15	Bhuthan kalan
16	Kirdhan
17	Hanspur
18	Badopal
19	Saniyana
20	Jhallania
21	Himmat pur
22	Chander kalan
23	Smain
24	Jamal pur
25	Rattan garh
26	Pirthala
27	Lahriyn
28	Nehla
29	Gorakh pur
30	Extn.counter

5. Gurgoan Central Coop. Bank

Sr.No.	Name of Branch
1	Gurgoan
2	Jharsa
3	Wazirabad
4	Dundahera
5	Manesar
6	Pataudi
7	Basai
8	Bilaspur
9	Haily mandi
10	Sancholi
11	S.P. majri
12	kameda
13	Biwan
14	Raoli
15	Ujina
16	Malab
17	Ghasera
18	Jamalgarh
19	Bisru
20	Singar
21	Tigaon
22	F.P. Jhirka
23	Nuh
24	Sohna
25	Punhana
26	Farukhnagar
27	Nagina
28	Jamalpur
29	Taoru
30	Badshahpur
31	Pinangwan
32	Indri
33	Nawada F.Pur
34	Rathiwas
35	Sikrawa
36	Mandi Khera
37	Kherli Nuh
38	Kalwari

6. Hisar Central Coop. Bank

Sr.No.	Name of Branch
1	Balsamand
2	Kherilochib
3	Bhatla
4	Chamar Khera
5	Datta
6	Gabipur
7	Ghirai
8	Kuleri
9	Kohli
10	Kirtan
11	Kinala
12	Kumba
13	Kharbala
14	Khanda Kheri
15	Lohari Ragho
16	Mangali
17	M/ at Garhi
18	Madha
19	Matloda
20	Niyana
21	Nangthala
22	Rakhi Shahpur
23	Nara
24	Agroha
25	Aryanagar
26	Barwala
27	Bass
28	H.A.U. Hissar
29	M.T. Hissar
30	Hansi
31	Hansi NGM
32	Hisar DAC Branch
33	Kharakpunia
34	Mandi Adampur
35	Mayar
36	Narnaound
37	NGM Hisar
38	Pabra
39	Siswal
40	Sisai
41	Sarsod

Sr.No.	Name of Branch
42	Saharaw
43	Uklana
44	Umra
45	Hisar Branch
46	Neoli Kalan

7. Jhajjar Central Coop. Bank

Sr.No.	Name of Branch
1	Jhajjar
2	Dulhera
3	Bupania
4	Bahadurgarh
5	Ashoda
6	Badli
7	Dadri Toe
8	Machhroli
9	Subana
10	Matanhail
11	Sahlawas
12	Silani
13	Dubaldhan
14	Beri
15	Dighal
16	Chhara
17	Chuchhakwas
18	Deverkhana
19	Dakla
20	Khanpur Khurd
21	Kharar
22	Pataudha
23	Sasroli
24	Mini Sec.
25	H.O. Branch
26	Extn.counter.Bha.
27	Extn.counter.bhau.
28	Extn.counter.majra

8. Jind Central Coop. Bank

Sr.No.	Name of Branch
1	Jind City
2	Narwana
3	Safidon
4	Julana
5	Uchana
6	Pilukhera
7	Alewa
8	Shamlo Kalan
9	Gandhi Nagar Jind
10	P.C. Jind
11	Danoda Kalan
12	Kakrod
13	Ujhana
14	Dhamtan Sahib
15	Baroda
16	Nagura
17	Muwana
18	Hatt
19	Sindhvi Khera
20	H.O. Jind
21	Dhanori
22	Pipaltha
23	Bibi pur
24	S.M. Jind
25	Khokhri
26	Peggan
27	Dharodhi
28	Amar gahrh
29	Jamni
30	Morkhi
31	Karkrsoal
32	Barah kurrd
33	Singhwal

9. Karnal Central Coop. Bank

Sr.No.	Name of Branch
1	Karnal
2	S.M. Karnal
3	Sabzi Mandi Knl
4	Gharaunda
5	Taraori
6	Nigdhu
7	Jalmana
8	Kunjapura
9	Indri
10	Assandh
11	Chirao
12	Nissing
13	Madhuban
14	Garhi Birbal
15	Biana
16	Kherisarafali
17	Sanghowa
18	Ballah
19	Barsat
20	Munak
21	Nilokheri
22	Jundla
23	Popran
24	Salwan
25	Kaithal R Knl
26	Ardana
27	Barthal
28	Brass
29	Chochra
30	Dadlana
31	Dhakwala
32	Garhi jattan
33	Gheer
34	R.K. puram
35	Khchhwa
36	Kheri naru
37	Kohand
38	Kutail
39	Moondh
40	Narina
41	New garin mkt.karnal

Sr.No.	Name of Branch
42	Raipur roran
43	Samaura
44	Shamgarh
45	Thari
46	Uncha siwana

10. Kaithal Central Coop. Bank

S.No.	Name of Branch
1	Kaithal
2	Main B.Kaithal
3	S.M. Kaithal
4	Cheeka
5	Kalyat
6	Dhand
7	Pundri
8	Siwan
9	Nouch
10	L/baba
11	K/motour
12	Guhla
13	Arnouli
14	Habri
15	Khurana
16	Teek
17	Bhagal
18	Ramthali
19	Kangthali
20	Padala
21	Keorak
22	Titram
23	Jakhauli
24	Kithana
25	Rajaund
26	Serdha
27	Pai
28	Barsana
29	Rasina
30	Kaul

11. Kurukshetra Central Coop. Bank

Sr.No.	Name of Branch
1	Ishaq
2	Lukhi
3	Jhansa
4	Ismailabad
5	Babain
6	Thol
7	Amin
8	Dhurala
9	kaulapur
10	Bhakali
11	Gajjana
12	Kharkali
13	Morthali
14	Malikpur
15	Thana
16	Ram garh ror
17	Thanewar
18	Thanewar City
19	3rd Gate K.U.K.
20	Pipli
21	Pehowa
22	Sandholi
23	Ladwa
24	kirmach
25	S.M. Shahabad Br.
26	Shahabad Br.
27	Kalsani
28	Gumthala Garhui

12. Mahendergarh Central Coop. Bank

Sr.No.	Name of Branch
1	Mahendergarh
2	Narnaul
3	Ateli
4	N.Chaudhary
5	Kanina
6	City Branch
7	khatodra
8	Akoda
9	Gudha
10	Sihna
11	Bhojwas n
12	Bawania
13	Nasib pur
14	Bachhod
15	Nangal dargu
16	Sirohi
17	Balah kalan
18	Nizampur
19	Bhojwas k
20	Sehlang
21	Satnali
22	Dongra Ahir
23	Dhani mam raj

13. Panipat Central Coop. Bank

Sr.No.	Name of Branch
1	Panipat
2	Sanauli
3	Dikadla
4	S.Mandi Panipat
5	Bapauli
6	Samalkha
7	Shera
8	Naraina
9	Kabri
10	Mandi
11	Naultha
12	Beholi
13	Sutana
14	Khot pura
15	Israna
16	Buana Lakhu
17	Ahar
18	Madlauda
19	Urlana Kalan
20	S.Mill Panipat
21	R .R , Panipat
22	Jalmana
23	Mahawati

14. Rewari Central Coop. Bank

Sr.No.	Name of Branch
1	Rewari
2	Massani
3	Dharuhera
4	Bolni
5	Bawal
6	Sulkha
7	Kund
8	Khori
9	Palhawas
10	Jatusana
11	Guryani
12	Kosli
13	Dahina
14	M .T Rewari
15	Qutabpur
16	Nahar
17	Gharoda
18	Motla kalnn
19	Muse pur
20	Mumdi
21	Saharanwas
22	Bhagwan pur
23	Sangwari
24	Nangliersapur
25	Madndhia khurd
26	Jonawas
27	Kakoria
28	Ganj bazar
29	Jalia was

15. Rohtak Central Coop. Bank

Sr.No.	Name of Branch
1	S.Mill Rohtak
2	M.T. Rohtak
3	Head Office
4	S.Mill Meham
5	m.d.u Rohtak
6	Assan
7	Ballab
8	Behalba
9	Basan pur
10	Chandi
11	Khidwali
12	Kahnaur
13	Kiloi
14	Ishmaila
15	Bahu akbar pur
16	City Br. Rohtak
17	Sonepat Road Rohtak
18	Meham
19	Lakhan Majra
20	Madina
21	Kalanaur
22	Jssia
23	Bhalout
24	Kharawar
25	Sampla
26	Sec.1 Rtk.
27	Sampla
28	Sec.1 Rtk.

16. Sirsa Central Coop. Bank

Sr.No.	Name of Branch
1	Head Office
2	City Branch
3	New Mandi Br.
4	Rania
5	Ludesar Chopta
6	Kalanwali
7	Rori
8	M.Dabwali
9	Ellenabad
10	Alikan
11	Bansudhar
12	Dabwali village
13	Desu jodha
14	Dharpura
15	Khokar
16	Nathusaraikalnan
17	Ottu
18	Panihari
19	Panjuwana
20	Rupawas
21	Shahpur begu
22	Barnala road Br.
23	Keharwala
24	Bani
25	Damdama
26	Santnagar
27	Jamal
28	Ding
29	Suchan
30	Mallekana
31	Madhosinghana
32	Kharian
33	Panniwalamotta
34	Odhan
35	Baragudha
36	Goriwala
37	Aboobshahar
38	Bijjuwali
39	Kuranganwali
40	Chautala
41	Kagdana

17. Sonipat Central Coop. Bank

Sr.No.	Name of Branch
1	Sonepat
2	M.T. Sonepat
3	S.M. Sonepat
4	Kharkhoda
5	Nahra
6	Rai
7	Farmana
8	Ganaur
9	Khubru
10	Purkhas
11	Murthal
12	Mohana
13	Mori Majri
14	Gohana
15	Mundlana
16	Butana
17	Kathura
18	Rukhi
19	Bhainswal
20	Khanpur Kalan
21	Barotra
22	Rohat
23	Khanda
24	Bhatgaon
25	Hullahera
26	shahpurtega
27	khizarpur ahir
28	Bhigan
29	Shehzadpur
30	Bajana kala
31	Palri kalan
32	Silana
33	Jakholi
34	S.M.ahulana
35	Khandrai
36	Sec.23 sonipat
37	Akbarpur barota
38	Sabzi mandi sonipat

18. Yamunanager Central Coop. Bank

Sr.No.	Name of Branch
1	Jagadhri
2	Head Office
3	Y/Ngar
4	I.T.I. Y/Nagar
5	Buria
6	Radaur
7	Naggal;
8	Jathlana
9	Kherilakha Singh
10	Damla
11	Chhachrauli
12	Bilaspur
13	Ledi
14	Khizrabad
15	Sadhaura
16	Gundiana
17	Rampur Bihta
18	Dadupur Head
19	Mustfabad
20	Harnoul
21	Chamrori
22	Sandhali
23	Rasul pur
24	Sarawan
25	Odhri
26	Kapoori kalna
27	Piru wala
28	Kathgarh
29	Sipionwala
30	Ismailpur
31	Pabnikalan
32	Kalawar

19. Panchkula Central Coop. Bank

Sr.No.	Name of Branch
1	Panchkula
2	Kalka
3	Pinjor
4	Barwala
5	Raipur Rani
6	Ganauli
7	Ramgarh
8	Morny
9	Mouly
10	Kakar Majra
11	Sec-2 Panchkula
12	Sec.12 Panchkula

20. The Harayana State Coop. Bank

Sr.No.	Name of Branch
1	Sector 17-b Chd
2	Sector 15 Chd
3	Sector 19 Chd
4	Sector 20 Chd
5	Sector 28 Chd
6	Sector 32 Chd
7	Sector 44 Chd
8	Hry Civil Sectt.
9	Extn Counter Sec 17 Chd
10	Mani Majra Chd
11	Sector 2 Pkl
12	Sector 4 Pkl
13	Sector 11 Pkl
14	Sector 15 Pkl
15	Extn Counter Sec 4 Pkl

Annexure II

INFORMATION SYSTEM (IS) AUDIT CHECKLIST FOR CBS BRANCHES

I. BASIC DATA SHEET

1. BRANCH PROFILE

A. Name of the Branch (With Branch Code)	
if EC Parent Branch name	
a) Date of Opening of the Branch	
b) Size:	
c) Category	
d) Date of Migration to CBS	
e) Migrated from ALPM / TBA/Manual	
f) Additional Services (ATM, RTGS/NEFT	
g) Total Deposits as on date of Audit	
h) Total Advances as on date of	
Audit i)Date of Present IS Audit	
j) Name of the Auditor	
k) Name and design. of the Branch Incharge	
B. DETAILS OF HARDWARE:	
a) Total number of Terminals	
b) Back up Nodes/ Standalone PCs/Wipro	
c) Printers	
d) UPS	
e) Routers	
f) Switches	
g) Obsolete Hardware (Numbers/ Types)	
h) Name/ Address of Vendor	
i) A.M.C for & valid upto	
C. DETAILS OF SOFTWARE:	
a) Operating System, its version	
b) Application Software, its version	
c) Name/Address of Vendor :	
d) Unauthorized Software	
e) A.M.C. for & valid upto :.	
D. DETAILS OF SPECIALIZED ACTIVITIES (IF ANY INSTALLED)	

II. EXECUTIVE SUMMARY

The IS Audit has been conducted as per the Scope/Coverage, Checklists and the extant guidelines issued in the matter by the RBI from time to time as well as Dr. Burman Working Group Recommendations on IS Audit in banks.

The summary of the Significant Findings/ Serious irregularities observed during the course of the Audit are listed as under.

OBSERVATION	IMPLICATION / RISK	PROPOSED RECOMMENDATION FOR RECTIFICATION
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
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18.		
19.		
20.		
21.		
22.		

Signature of the Auditor

Name:

Place:

Date:

Note: If required, additional sheets may be used.

III. RISK RATING SHEET

Sr.No.	PARTICULARS	MAX. SCORE (M)	ELIGIBLE SCORE(E)	BRANCH SCORE(B)	REMARKS
IV.A	ENVIRONMENT	45			
IV.B.I	FIRE SAFETY & INSURANCE	42			
IV.B.II	COMPUTER HARDWARE	18			
IV.B.III	UPS	33			
IV.B.IV	AMC	18			
IV.B.V	IMPLEMENTATION OF CONTROLS	183			
IV.C.I	OPERATIONAL CONTROLS	132			
IV.C.II	NETWORK MANAGEMENT	87			
IV.D	FINANCIAL INCLUSION	6			
IV.D.IV	INCIDENT MANAGEMENT	57			
IV.E	BCP	54			
	TOTAL	999			
	BRANCH SCORE OUT OF 100 (B/E*100)				
	RISK RATING OF BRANCH LOW <50 MEDIUM >=50<75 HIGH >=75				

IV.A: SAFEGUARDING OF COMPUTER ASSETS

IV.B.I: ENVIRONMENT

Sr. No.	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE	RECTIFIED BY THE BRANCH			100%	>= 75%	<75%		
IV.B.I.1.	Have an officer been identified to look after legacy Systems viz. ALPM / BOSS (TBA) /ORG / ESPL etc. and to look after the Computerized System and general security and controls? if yes, Name and Designation of the officer/s: NAME: DESIG:	2						
IV.B.I.2	Is the legacy system server, if any kept in a separate cabin provided with locking arrangements so as to reduce the risk of unauthorized access?	1						
IV.B.I.3	Is equipment entered in a register before it can be removed from the site?	1						
IV.B.I.4	Is Power supply to computer equipment properly controlled as per manufacturer's specifications?	3						
IV.B.I.5	Are the machines kept too close to the wall? If no, W=1 else W=2	1						
IV.B.I.6	Is the layout of machines and other equipment convenient?	1						
IV.B.I.7	Is the electrical wiring Independent & direct from the mains?	1						
IV.B.I.8	Is separate earthing provided for?	3						
IV.B.I.9	Are all points properly grounded?	1						
IV.B.I.10	Is only an extension board used & not a multipoint plug?	1						
TOTAL	MAX. SCORES ALLOTTED:	45	ELIGIBLE SCORE				BRANCH SCORE	

IV.B.II: FIRE SAFETY & INSURANCE:

S.N. TO BE BRANCH	PARTICULARS / IRREGULARITIES RECTIFIED BY THE	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			0	1	2	3		
			NA	LOW	MED	HIGH		
			100%	>=75%	<75%			
IV.B.II.1.	Whether sufficient no. of Carbon Dioxide gas type fire-extinguishers are provided?	3						
IV.B.II.2	Is everyone aware of what type of fire extinguishers are to be used on computer hardware equipment in case of fire?	1						
IV.B.II.3	Are these being serviced and tested periodically?	3						
IV.B.II.4	Whether smoke/heat/water alarms are provided?	1						
IV.B.II.5	Whether suitable communication media (Intercom etc.) are provided for communication with the other staff members ?	1						
IV.B.II.6	Whether all computer related equipment is insured and the policy is in force?	3						
IV.B.II.7	Whether the machines are dusted everyday ?	1						
IV.B.II.8	Is pest control being implemented?	1						
TOTAL	MAX. SCORES ALLOTTED:	42	ELIGIBLE SCORE:			BRANCH SCORE		

IV.B.III COMPUTER HARDWARE

S.N.	PARTICULARS / IRREGULARITIES	RISK IMPACT	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH		(I)		100 %	>=75 %	<75%		
IV.B.III.1	Whether terms & conditions as stipulated in the purchase order/sanction have been complied with ?	1						
IV.B.III.2	Whether Hardware/ Software register as per prescribed format has been maintained ?	1						
IV.B.III.3	Whether the total cost of hardware in the above register tallies with cost of computers in GL slip ?	1						
IV.B.III.4	Is maintenance and servicing of systems supervised?	1						
IV.B.III.5	Whether Hardware items are numbered as per fixed assets register ? Comments for difference, if any.	1						
IV.B.III.6	Whether Post Delivery Inspection of the Hardware delivered during the last 12 months has been done? If YES LOW else HIGH	1						
TOTAL	MAX. SCORES ALLOTTED:	18	ELIGIBLE SCORE:		BRANCH SCORE			

Note: Details of computer hardware items installed as well as obsolete in the branch (item, date of purchase, name of the vendor etc.) should be annexed to the report.

IV.B.IV: UNINTERRUPTED POWER SUPPLY (UPS):

S.N. TO BE BRANCH	PARTICULARS / IRREGULARITIES RECTIFIED BY THE	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
			100%	>=75 %	<75%			
IV.B.IV.1	Has U P S been installed	3						
IV.B.IV.2	Is the power supply to all the computer related equipment through UPS ?	3						
IV.B.IV.3	Is there separate cabin for UPS?	1						
IV.B.IV.4	Does the cabin has proper ventilation?	1						
IV.B.IV.5	Are the batteries of the UPS kept outside the cabin ?	1						
IV.B.IV.6	Whether provisions for switching over to stabilizer/standby UPS in case of UPS break down is available?	1						
IV.B.IV.7	Whether the UPS (if provided) is used only for the system and no other power consuming equipment is connected to it ?	1						
TOTAL	MAX. SCORES ALLOTTED:	33	ELIGIBLE SCORE:		BRANCH SCORE			

IV.B.V: ANNUAL MAINTENANCE CONTRACT (AMC):

S.N. TO BE RECTIFIED BY THE BRANCH	PARTICULARS / IRREGULARITIES	RISK IMPACT (i)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
			100 %	>=75 %	<75%			
IV.B.V.1	Whether Annual Maintenance Contract has been entered into for the maintenance of i. Computer Systems? ii. U.P.S. ?	3						
IV.B.V.2	Are the AMCs current ? for - i. Computer Systems ii.U.P.S.	2						
IV.B.V.3	Does the vendor's representative visit the installation periodically for preventive maintenance i.System Equipment ii.U.P.S	1						
TOTAL	MAX. SCORES ALLOTTED:	18	ELIGIBLE SCORE:		BRANCH SCORE			

IV.C: SOFTWARE (DATA INTEGRITY)**IV.C.I: IMPLEMENTATION CONTROLS:**

Sr. No.	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>=75%	<75%		
IV.C.I.1.	Whether operating system software i.e. MS Windows xp migrated to Windows 7?	3						
IV.C.I.2	Whether all the staff of the branch have working knowledge of the Application Software? If YES LOW else HIGH	3						
IV.C.I.3	Whether Pre and Post Migration Audit of the branch has been conducted? If YES LOW else HIGH	3						
IV.C.I.4	List of application softwares with version nos. installed in the branch	1. 2. 3. 4.						
IV.C.I.5	Whether all the softwares installed in the branch/ office are duly authorized & approved by HO IT?	3						
IV.C.I.6	Whether the latest version of application softwares (other than CBS application) released by HO IT are loaded at the branch/ office?	2						
IV.C.I.7	Whether Biometric device is installed. ?	3						
IV.C.I.8	If yes, has it been bypassed for any user and its record is being maintained in a register?	3						
IV.C.I.9	Whether each user (operator/ officer/Manager) has his individual User-Id and password? List of users to be annexed to the report.	3						
IV.C.I.10	Whether User-ID allocation Register is being maintained?	1						
IV.C.I.11	Whether users have awareness about importance of keeping the password confidential and they are maintaining the secrecy of password?	3						
IV.C.I.12	Whether Users are changing	2						

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Sr. No.	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
	the passwords periodically?							
IV.C.I.13	Whether the passwords are used only by the relevant password holders?	2						
IV.C.I.14	Whether the branch disables the user immediately on transfer / retirement / resignation / VRS etc. of the employee and informs ZO as well HO?	2						
IV.C.I.15	Does the branch ensure that the inventory if any, pending with the employee is transferred to another staff member before the employee is relieved from the branch or proceeding on leave / official duty / training etc.?	1						
IV.C.I.16	Whether password of the system administrator / Manager / officer in case of legacy applications are kept in a sealed envelope with the branch in-charge?	1						
IV.C.I.17	Are certain chronological mandatory operations marked down and made compulsory before day end is allowed?	1						
IV.C.I.18	Whether deletion or modification of transaction is done by voucher posting which is authorized in writing.	3						
IV.C.I.19	Whether interest rates are stored in each account record?	1						
IV.C.I.20	Are interest calculation correctly done?	3						
IV.C.I.21	While opening an account, is the number generated by the system?	1						
IV.C.I.22	Whether threshold limit and Risk profile of customers is being updated regularly? If No give details separately.	2						
IV.C.I.23	Whether, a report on the closed accounts can be generated?	1						
IV.C.I.24	Whether the system calculated interest due till	1						

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Sr. No.	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
	date before closing the account?							
IV.C.I.25	Whether accounts can be closed without debiting or crediting interest due?	1						
IV.C.I.26	Whether warning is given for minimum balances?	1						
IV.C.I.27	Whether all workstations have folders Finaclereports and Finaclermi folders in C drive?	1						
IV.C.I.28	Whether shortcuts of Finacle server, Finacle report server and E helpline server are at Desktop and added to favourites?	1						
IV.C.I.29	Whether Migra parking office a/cs (99999 GL sub head) is NIL)?	2						
IV.C.I.30	Whether Balance in System Proxy A/C (98003 GL sub head) is nil?	1						
IV.C.I.31	Whether there is any GL/PL mismatch in any a/c? If yes give details separately.	2						
IV.C.I.32	Whether all A/Cs have been made KYC compliant? If no give details.	3						
IV.C.I.33	Has the branch introduced Aadhaar Based Know Your Customer (E-KYC) Services of Unique Identification Authority of India (UIDAI).	1						
TOTAL	MAX. SCORES ALLOTTED:	183	ELIGIBLE SCORE				BRANCH SCORE	

IV.C.II OPERATIONAL CONTROL:

S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
IV.C.II.1.	Does the system allow a user to log on two different terminals simultaneously?	2						
IV.C.II.2	Are updation/modifications to accounts subjected to dual control out of which one is of supervisory category?	3						
IV.C.II.3	Whether scanning of signature card is done by an authorized personnel?	3						
IV.C.II.4	Whether the officer who authenticates the signature card signs at the bottom of each card?	2						
IV.C.II.5	Whether the branch is aware of procedures existing for identifying and reporting both attempted and actual breaches of security?	1						
IV.C.II.6	Is there any list of internal and external personnel authorized to access computer resources available with the branch?	1						
IV.C.II.7	Is automatic screen blanking and log out/ terminal lock after a certain period of inactivity exists?	2						
IV.C.II.8	Does adequate Procedures exist for ensuring errors are corrected quickly and accurately and the branch is maintaining a register of errors?	1						
IV.C.II.9	It is to be verified that no unauthorized software is loaded on the system.	2						
IV.C.II.10	Whether Register for carrying details of daily role / work class changes done at branch level is being maintained?	1						
IV.C.II.11	Whether the branch in charge is ensuring that all mandatory reports are being printed and monitored and filed properly?	1						
IV.C.II.12	Whether print-outs of transactions/Check- List /	1						

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S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
	reports are being cross checked and authenticated by the supervisor/officer with source vouchers/ documents/ registers ?							
IV.C.II.15	Whether Exception Statement is being printed, seen and signed by the Branch In-charge?	1						
IV.C.II.16	Whether proper record has been kept for the differences in the balances of various ledgers, which were frozen as such, while migrating to CBS?	3						
IV.C.II.17	Whether Cheque Books issued are recorded on system daily?	1						
IV.C.II.18	Whether vendor's representative is allowed access to the system only in the presence of a responsible officer?	3						
IV.C.II.19	Whether vendor's representative / EDP Officer is asked to record the purpose of his visit to the branch in the complaint / Visit Register and asked to give details of his visit?	1						
IV.C.II.20	Whether vendor is allowed an access to the live data?	3						
IV.C.II.21	Is anti-virus software installed in all the nodes and standalone PCs?	3						
IV.C.II.22	Is anti-virus software being updated daily?	3						
IV.C.II.23	Are outside floppies / pen-drives etc. banned from being used unless properly authorized and scanned for virus?	2						
IV.C.II.24	Whether permanent staff posted at the branch has received training on Information System Security awareness?	1						
IV.C.II.25	Is the operator enters complete particulars of transaction in accounts?	1						
IV.C.II.26	Does the branch ensure that	2						

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S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE I x W
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
	it collects complete and authentic data from the customers and feed the same in the system? Necessary updation of the existing data is carried out at regular intervals so that any information derived from the system is accurate and up to date?							
TOTAL	MAX. SCORES ALLOTTED:	132	ELIGIBLE SCORE			BRANCH SCORE		

IV.D NETWORK MANAGEMENT

IV.D.I. DATA CABLES & NETWORKING PRODUCTS

S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
IV.D.I.1	Whether LAN Switch / Hubs / Router etc. are installed securely in a rack with proper ventilation, glass Front door and locking facility and with adequate protection from environmental threats like fire etc.??	3						
IV.D.I.2	Whether Router and Switch are under warranty / AMC?	3						
IV.D.I.3	Whether keys of both the boxes are in the custody of authorized officials?	1						
IV.D.I.4	Whether Networking equipment namely Router, Switches, Modems etc. are kept powered on 24x7 and connected to a UPS which is also kept on 24x7?	3						
IV.D.I.5	Whether LAN connections are through structured cabling?	1						
IV.D.I.6	Whether Data cables are visible in the open? If no W=1 else W=2	1						
IV.D.I.7	Are data cables passing from outside the building? If no W=1 else W=2	1						
IV.D.I.8	LAN points are labeled as per points from SWITCH / HUB	1						
IV.D.I.9	Whether IOs are properly fixed to a firm surface e.g. Wall and not left dangling?	1						
IV.D.I.10	Are all the workstations connected to the IO connection through factory cramped patch cords and not directly?	1						
IV.D.I.11	Are all Electricalcables properly grounded?	1						
IV.D.I.12	Are Electric & data cables crossing each other? If no W=1 else W=2	1						
IV.D.I.13	Data and Electric Cable diagram/ map is available in the branch & kept in a	1						

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S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
	secured place							
IV.D.I.14	Primary Connectivity through Radio Frequency (RF)/Leased Line /ISDN/V-SAT etc.	1						
IV.D.I.15	Is Secondary Connectivity through ISDN etc. available?	1						
IV.D.I.16	Whether PC having IP address 10.x.x.2 is kept switched on all the time?	1						
IV.C.I.17	Whether i-link is installed on all the workstations?	1						
IV.D.II RTGS / NEFT / SFMS / E-FUND/SWIFT								
IV.D.II.1	Whether the branch is enabled for RTGS / NEFT /SWIFT?	YES/NO						
IV.D.II.2	Name of the officers who have been authorized operate RTGS?	NAME					DESIG.	
		1.	2.	3.				
IV.D.II.3	Are the inward messages being checked regularly?	1						
IV.D.II.4	Whether the branch is Maintaining following registers: a. Inward Message Register b. Outward Message Register	1						
IV.D.II.5	Any Penalty for late credit or returning imposed by RBI during the period of audit, If no W=1 else W=2	1						
IV.D.II.6	Is RTGS/NEFT suspense a/c is reconciled up to date?	1						
IV.D.II.7	Is the branch sending certificate to the affect that no entry older than 7 days Is outstanding in RTGS/NEFT suspense a/c to HO on quarterly basis?	1						
IV.D.III INTERNET / WEBMAIL:								
IV.D.III.1	Whether the branch has installed broadband internet connection?	YES/NO						
IV.D.III.2	Whether the internet connection is Authorized in writing by HO?	1						
IV.D.III.3	Whether any officer in the branch has been authorized by the branch in charge to	1						

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S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
	operate webmail and Internet? if yes, Name: Desig:							
IV.D.III.4	Are the branch personnel aware about the E-mail policy of the bank?	1						
TOTAL	MAX. SCORES ALLOTTED:	87	ELIGIBLE SCORE				BRANCH SCORE	

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IV.E. INCIDENT HANDLING								
S.N.	PARTICULARS / IRREGULARITIES TO BE RECTIFIED BY THE BRANCH	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
			100 %	>=75 %	<75%			
IV.E.1	Whether employees posted in the branch are aware of the IT Security Policy of the bank?	1						
IV.E.2	Any incident involving unauthorized access or damage to the systems reported during the period of audit? If yes, give details separately.	2						
IV.E.3	Any incident involving unauthorized disclosure of sensitive information by the staff reported during the period of audit? If yes, give details	3						
IV.E.4	Any incident resulting in denial of service to the customers reported during the period of audit? If yes, give details	3						
IV.E.5	Any incident involving theft of IT resources reported during the period of audit? If yes, give details	3						
IV.E.6	Any incident resulting in financial or reputational loss to the bank reported during the period of audit? If yes, give details	3						
IV.E.7	Any violation having legal / regulatory implications reported during the period of audit? If yes, give details	3						
IV.E.8	Are all the incidents escalated to higher authorities?	1						
TOTAL	MAX. SCORES ALLOTTED:	57	ELIGIBLE SCORE:			BRANCH SCORE		

IV.F BUSINESS CONTINUITY PLAN

S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
IV.F.1	Whether documented business continuity plan / disaster recovery plan is available at the site?	3						
IV.F.2	Whether Official / System Administrator / Key Personnel / other staff Branch is familiar and trained about the plan to be followed in case of disaster?	1						
IV.F.3	Whether the plan has been tested? If yes, when it was last tested?	1						
IV.F.4	If any problems/ difficulties were faced while testing, please elaborate separately.							
IV.F.5	Whether print-out for daily Balance report being taken out and bound properly?	2						
IV.F.6	Whether any major/ frequent-minor business disruptions at the branch / office occurred during the period under audit (All major disruptions occurred are to be reported separately).	3						
IV.F.7	If back-up is stored off-site (for applications other than CBS)?	3						
IV.F.8	Are telephone numbers and addresses of hardware & software vendor available?	1						
IV.F.9	Whether the backup tapes /pen drives (other than CBS) have been labeled clearly and kept in the custody of concerned officers?	1						
IV.F.10	Whether all backups (other than CBS, namely ALPM, BOSS, ORG etc.) are available since installation of packages?	1						
IV.F.11	If not, Backups for which period are not available at branch?							
IV.F.12	Whether the branch encourages its Customers to							

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S.N	PARTICULARS / IRREGULARITIES	RISK IMPACT (I)	RISK WEIGHT (W)				If rectified on spot W=1	SCORE IxW
			NA	LOW	MED	HIGH		
			0	1	2	3		
TO BE RECTIFIED BY THE BRANCH				100%	>= 75%	<75%		
	opt for Internet and Mobile Banking? (It can be ascertained from the no. of customers who have opted for these)							
IV.F.13	Has the Branch Incharge ensured that all staff working in his branch should be provided with Net Banking/Mobile Banking facilities and should inculcate the habit of transaction electronically through Net Banking?							
TOTAL	MAX. SCORES ALLOTTED:	54	ELIGIBLE SCORE				BRANCH SCORE	

**Harco Bank and DCCB
B/O**

Certificate

Certified that Information System (IS) Audit Report dated _____ of B/O _____ has been discussed by Sh. _____ with the undersigned prior to its submission. The undersigned has noted the contents of the report and agrees with the observations of the Auditor. Some of the irregularities (as reported in the report) rectifiable on the spot have been rectified. The Final Rectification Certificate (FRC) of this Information System (IS) Audit Report will be submitted within the prescribed time frame detailed in H.O. Inspection Dept. Circular No. 73/2002 dated 08.04.2002.

Signature of the Auditor

Name:

Designation:

Place:

Date:

Signature of the Auditee

Name:

Designation:

Name of the BO:

Annexure III

**Declaration to be signed by the
third party vendors / service provider**

(to be filled in by authorised signatory of the vendor
/ service provider while accepting the order)

In case of a limited company

I, Shri _____, son / daughter of Shri _____, aged about ____ years, Indian inhabitant residing at _____, do hereby solemnly declare and state as follows:

(i) I am a Director/ the Managing Director / _____ (designation) of _____ Ltd., a Company within the meaning of the Companies Act, 1956 and having its Registered Office at _____ (hereinafter called "the Company") and I am duly authorised by the Company to make this declaration for and on behalf of the Company.

In case of a partnership firm.

We,

1. Shri _____, son / daughter of Shri _____, aged about ____ years, Indian inhabitant residing at _____,
2. Shri _____, son / daughter of Shri _____, aged about ____ years, Indian inhabitant residing at _____,
3. Shri _____, son / daughter of Shri _____, aged about ____ years, Indian inhabitant residing at _____,
the partners of _____, a partnership firm carrying on its business at _____ (hereinafter referred to as "Firm") do hereby solemnly declare and state as follows:

(i) We say that we are the partners of the firm.

In case of a proprietary concern.

I, Shri _____, son / daughter of Shri _____, aged about ____ years, Indian inhabitant residing at _____ do hereby solemnly declare and state as follows :

(i) I say that I carry on business in the name and style as M/s _____ as a Sole Proprietary Concern at _____,

(ii) I / We will keep information related to THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH confidential and will not divulge to any outside agency or person without written consent from THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH. This shall

DNIT for IS and Migration Audit of HARCO Banks and DCCBs

include passwords, access codes, pass phrases used by the personnel of my company. I / We will ensure that any user ids / manuals / THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH related information in printed / soft form / hardware items used by the personnel of my company shall be returned / handed over to the concerned person in THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH upon the completion of the task assigned to the company or as per the guidelines issued by THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH.

(iii) I / We shall also indemnify and keep THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH indemnified against all losses, damages, costs, claims and expenses whatsoever which THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH may suffer, pay or incur by reason of or in connection with any such default on the part of the

_____ (firm /company).

Signature

Date:

Place:

Annexure IV

**Declaration to be signed by employees
of the third party vendor / service provider**

(to be filled in by each vendor / service provider personnel)

I _____, representative / service engineer of M/s _____ do hereby declare that I will faithfully, truly and to the best of my knowledge and ability, execute and perform the duties required by me for Small Industries Development Bank of India (THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH) as per the terms & agreement of THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH entered into with the vendor / service provider - M/s _____ .

I further declare that I will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH and its affiliates. I will hand over any user ids / manuals / THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH related information in printed / soft form in my possession / hardware items used by me to the concerned person in THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH upon the completion of my task. I will not divulge passwords, access codes, pass phrases used for discharging my duties to any person not legally entitled thereto.

I also do hereby declare that I agree to abide by the instructions / guidelines given by THE HARYANA STATE COOPERATIVE APEX BANK LIMITED, CHANDIGARH from time to time.

Signature

Date:

Place:

Annexure V

PERFORMANCE SECURITY FORM

(FORMAT OF BANK GUARANTEE (BG) FOR EMPANELMENT SECURITY) (ON A NON-JUDICIAL STAMP PAPER OF RS. 100.00)

To
The Haryana State Cooperative Apex Bank Limited
SCO-78-80
Bank Square
Sector 17B Chandigarh.

WHEREAS _____ (hereinafter called "the Bidder") has submitted its bid dated _____ (**date of submission of bid**) for providing services of Migration Audit and IS Audit _____ (**name and/or description of goods**) (hereinafter called "the Bid").

KNOW ALL PEOPLE by these presents that WE _____ (**name of bank**) of _____ (**name of country**) having our registered office at _____ (address of bank) (hereinafter called "the Bank") are bound unto The Haryana State Cooperative Apex Bank Limited

(hereinafter called "the Purchaser") in the sum of _____ for which payment well and truly to be made to the said Purchaser, the Bank binds itself, its successors and assigns by these presents. Sealed with the common seal of the said Bank this _____ day of _____, 2015.

THE CONDITIONS of this obligation are:

1. If the Vendor, having been notified as selected for providing MIGRATION AUDIT IS Audit SERVICES to the Purchaser, during the period of contract fails to perform obligations as vendor and fulfil requirements as specified in the contract up to the desired level.

We undertake to pay the Purchaser up to the above amount upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due to it owing to the occurrence of the above condition, specifying the occurred condition or conditions.

This guarantee will remain valid for a period of **24 months** from the date of signing of the contract i.e. from _____ to _____, and any demand in respect thereof should reach the Bank not later than the above date.

Place:

SEAL

Code No.

SIGNATURE

NOTE:

1. THE VENDOR SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG.
2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.