



QUOTATION INVITATION DOCUMENT

Conducting IS Audit & Cyber Security Gap Analysis Audit

At

**The Calicut Co-operative Urban Bank Ltd.
and
Its own Branches**



Document No. CCUB/Edp/Quotation-04 /2022-23 Dated: 20th March, 2023

ISSUED BY

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01.Bid Information Sheet

Document Description	Quotation invitation for Conducting Information Security Audit and Cyber Security Audit at Calicut Co- operative Urban Bank Ltd. and It's own branches
Quotation Document No.& Date	CCUB/Edp/Quotation-4/2022-23 Dt. 20-03-2023
Last date & Time of Submission of Response to Quotation Document	31-03-2023 (14:30 Hrs)
Technical Bid Opening	31-03-2023 (15:00 Hrs)
Declaration of bidders qualified for opening commercial bid	To be declared later
Validity of Quotation	90 (Ninety) days from the date of opening of Quotation
Cost of Quotation Document	Free-(Download from bank's web site or request on email)
Processing Fee	Nil
Bid Security/EMD	Nil
Name, Designation, Address and other details (For Submission of Response to Quotation Document)	General Manager, The Calicut Cooperative Urban Bank Ltd. Head Office, Kallai Road, Chalappuram P.O., Kozhikode – 673002. Tel. No. 495 – 2307200 & 20307225
<u>Important Note:</u> Prospective Bidders are requested to remain updated for any notices / amendments / clarifications etc. to the Quotation Document through phone and Email. So you are requested to provide the mobile number & Email ID in front of the cover.	



2. Introduction

The Calicut Co Operative Urban Bank is a Reserve Bank Licensed Co Operative Bank from Kerala. Which have 12 Branches and 1 Head Office located in Kozhikode Taluk and Part of Thamarassery Taluk. The bank was established in 1915 and which is celebrating its 108th Anniversary in the year 2023.

2.1. Objective:

The main objective of this project is to appoint third-party auditing agency for Information Security Audit and Cyber Security Audit as per Reserve Bank's Frame work and audit policy. The agency shall assist the Calicut Co Operative Urban Bank in identification of the threats and vulnerabilities during assessment & provide recommendations to cope with encountered vulnerabilities. This will be the stepping stone towards Cyber Safe Bank. The Cyber Security Gap Analysis Audit shall be conducted by CERTIN Empanelled Auditors vide RBI Circular dated 09.01.2023

3. SCOPE OF WORK

The security audit exercise to be undertaken at Calicut Co Operative Urban Bank should primarily aim at identifying major vulnerabilities of the hosted system from internal and external threats. Once the threats are identified the auditors should also suggest possible remedies from hardware, system software, applications and practices followed (Log in process, password allocation and change, process for adding & modifying users, process for online user log in id & password allocation and authentication). The exercise should also undertake a review of the Information security policy document, Cyber Security Policy Document and suggest additions and deletions in light of the implementation of project.

Sl. No.	Works to be completed
01.	Review and analysis of the current risks, systems and reporting
02.	Review of current set up of IT Systems, Data Center, Backup and GAP analysis with control recommendations.



03.	Information security policy and procedures development with management team and documentation
04.	Application controls review & assurance of report
05.	In house training for management, the process owners and resources, End user training
06	This audit shall cover the whole instructions issued by Reserve bank of India and other regulators in connection with Information security and Cyber Security policies and frame works.
07.	Undertake comprehensive audit of the Information security policy document and cyber security policy document. Such an audit must be all inclusive and must bring out policy issues pertaining to all systems under operation at Bank.
08.	This audit shall provide support for analyse gap in Cyber Security implementation at Bank on Cyber Security Frame work and circulars of Reserve Bank. And You should provide the solutions to fill the gaps by Bank.

3.1. Stages of Audit:

This audit is not a Re Validation of Previous audit. So this Audit shall be completed in 2 stages. Initially the successful bidder shall audit the whole details without previous report. After submission of First Report they will receive the previous audit report. And they shall do the Re Validation Audit (2nd Audit) by consolidating the both reports. In between this 2 audit, bank try to solve immediately solvable issues and the auditors shall consider this for audit.

3.2. Locations Covered under the Scope:

01.	Data Centre & Noc	Kallai Road, Kozhikode
02.	Head Office	Kallai Road, Kozhikode
03.	Main Branch	Kallai Road, Kozhikode
04.	Nadakavu Branch	Nadakavu, Kozhikode
05.	Mankavu Branch	Mankavu, Kozhikode
06.	Meenchanda Branch	Meenchanda, Kozhikode
07.	Medical College Branch	Medical College, Kozhikode



08.	Pavagad Branch	Pavangad, Kozhikode
09.	Beypore Branch	Beypore, Kozhikode
10.	Malaparamba Branch	Malaparamba, Kozhikode
11.	Pantheerankavu Branch	Pantheerankavu, Kozhikode
12.	Parappil Branch	Thamarassery, Kozhikode
13.	Poovattu Paramba Branch	Poovattu Paramba, Kozhikode
14.	Chelannur Branch	Chelannur, Kozhikode

4. Quotation Information and Instructions to Bidders

4.1. Obtaining Quotation Document.

4.1.1. The Quotation Document can be downloaded free of cost from the website of CCUB, www.calicuturbanbank.com from the date mentioned in the Quotation Information Sheet.

4.1.2. Prospective Bidders interested to participate in the bidding process are required to submit their Project proposals in response to this Quotation Document.

4.1.3. The bids submitted without any of the required documents shall not be considered for evaluation process.

4.2. Non-Disclosure Agreement

The bidder shall hold all information about this tender and / or information gathered about the bank through the process in strict confidence with the same degree of care with which the bidder protects its own confidential and proprietary information. The bidder shall restrict disclosure of the information solely to its customers, employees, agents, data, network and IT related information on a need to know basis and advise those persons of their obligations here under with respect to such information. To use the information only as needed for the purpose solely related to this project, except for the purpose of execution of this project, not disclose or otherwise provide such information or knowingly allow anyone else to disclose or otherwise provide such information.



The bidder shall not disclose any information to parties not involved in supply of the products, and in between your own employees and services forming part of this order and disclosure of information to parties not involved in this projects forming part of this order will be treated as breach of trust and invite legal action. This mean termination of the contract and disqualification of the bidder in any future tendering process of the bank. Any information considered sensitive must be protected by the bidder from unauthorized disclosure or access non-disclosure agreement to be accepted by the authoursed signatory at the time of submission of tender.

4.3. Minimum Eligibility Criteria

4.3.1. General Eligibility:

- i. The bidder must have completed not less than 3 years of experience/ operation in the field.
- ii. The bidder must have experience in audit of similar institutions in Kerala.
- iii. The bidder must have CERT-In empaneled Auditor to conduct a comprehensive assessment of compliance with Cyber Security Framework issued by RBI vide RBI Circular dated 09.01.2023

4.3.2. Basic documents:

- i. Letter of authorization in favor of the person to sign this Quotation and represent his/her company for this contract.
- ii. Duly signed and stamped Quotation Document (amendments if any) by the Authorized signatory
- iii. The bidder shall submit the Commercial bid and Technical details in Separate envelops. And Envelops shall be marked clearly 'Financial Bid' and 'Technical Bid'.

4.3.3. Documents in Support of Eligibility:

- i. Copy of VAT/Sales Tax/GST registration certificate, and PAN.
- ii. Documents related to prove your experiences.



- a. CCUB reserves the right to verify/confirm all original documentary evidence submitted by the bidder in support of above-mentioned clauses of eligibility criteria.

4.4. Validity of the Response to Quotation Document

The Bidder shall submit the response to Quotation Document which shall remain valid up to ninety (90) days from the date of opening of Quotation (“Bid Validity”). CCUB reserves the right to reject any response to Quotation Document which does not meet the aforementioned validity requirement. CCUB may solicit the bidders’ consent to an extension of the validity period of the bid. The request and the response shall be made in writing.

4.5. Selection of successful Bidder

Technical bids submitted by those Bidders shall be evaluated by CCUB on the basis of Minimum Eligibility Criteria and experience and other details submitted.

4.6. Non-Transferable Bid

Neither the contract nor any rights granted under the contract may be sold, leased/sublet, assigned, or otherwise transferred, in whole or in part, by the vendor, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect. The vendor shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the vendor under the contract.

4.7. Deviations

The bidder should clearly read and understand all the terms and conditions, specifications, etc. mentioned in the original Quotation documents. Bidders are advised not to make any corrections, additions or alterations in the original Quotation documents. If this condition is not complied with, Quotation is liable to be rejected.

4.8. Deadline for submission of bid



The bid duly filled must be received by CCUB at the address specified, not later than the date and time mentioned in the “Bid Information Sheet”. Bid received later than the deadline prescribed for submission of Quotation by CCUB will be rejected.

4.9. *Withdrawal of bid*

No Quotation can be withdrawn after submission and during Quotation validity period. Submission of a Quotation by a bidder implies that he had read all the Quotation documents including amendments if any, published in the website and has made himself aware of the scope and specifications of the job to be done, local conditions and other factors having any bearing on the required job.

4.10. *Clarification of the bid*

To assist the examination, evaluation and comparison of the Quotations, CCUB may at their discretion ask the bidders for any clarifications as considered essential. All such correspondence shall be in writing and no change in price or substance of the Quotation shall be either sought or permitted. Above clarification and their response shall form part of the Quotation and shall be binding on the bidder.

4.11. *Canvassing*

No bidder is permitted to canvass to CCUB on any matter relating to this Quotation. Any bidder found doing so may be disqualified and his bid may be rejected.

4.12. *Right to accept any bid or reject all bids*

CCUB reserves the right to accept, split, divide, negotiate, cancel or reject any bid or to annul and reject all bids at any time prior to the award of the contract without incurring any liability to the affected bidders or any obligation to inform affected bidder, the grounds of such action. If the bidder, as individual or as a partner of partnership firm, expires after the



submission of his bid but before award of services, the CCUB shall deem such bid as invalid.

4.13. Award of Contract

CCUB shall issue Purchase Order in duplicate to the successful bidder in writing. Duly signed and stamped duplicate copy of the letter has to be returned by the selected bidder within a week of receipt of letter as token of acknowledgment. Issuance of PO against an offer made shall constitute a legal and binding contract between CCUB and the selected bidder.

4.14. Method of Submission

The response to Quotation Document is to be in the following manner: -

4.14.1. “Covering Envelope” – Super scribed as **“Covering Envelope containing bids”** at the top of the Envelope; and **“Name & Address of the Bidder”** on the left hand side bottom;

It should be addressed to CCUB and shall contain:

- i. Covering Letter.
- ii. Technical Quotation
- iii. Commercial Quotation

4.14.2. The technical bid must be as - Super scribed as **“Technical Proposal in response to Quotation Document 04/2022-23** (Mention the Quotation Document No)” at the top of the Envelope; and **“Name & Address of the Bidder”** on the left-hand side bottom;

4.14.3. “Financial Envelope” - Super scribe as **“Financial Bid in response to Quotation Document 04/2022-23** (Mention the Quotation Document No)” at the top of the Envelope; and **“Name & Address of the Bidder”** on the left-hand side bottom;

It shall be sealed and shall contain:

- i. Quotation Document 04/2022-23
- ii. (Covering letter of Financial Proposal



Financial Envelope for<<item name>>.....” - Super scribed as “Financial Bid for<<item name>>..... in response Mention the Quotation Document No)” at the top of the Envelope.

Important Note: The Bidders shall not deviate from the naming and the numbering formats mentioned above, in any manner.

4.15. *No Commitment to Accept Lowest or Any Offer*

The Calicut Co Op. Urban Bank is under no obligation to accept the lowest or any other offer received in response to the quotation and reserves the right to reject any or all the offers including incomplete offers without assigning any reason whatsoever.

The Calicut Co Op. Urban Bank reserves the right to make any changes in the terms and conditions of the tender. Bank will not be obliged to meet and have discussions with any bidder or to entertain any representations.

4.16. *Right of CCUB to reject a Bid*

CCUB reserves the right to reject any or all of the responses to Quotation Document or cancel the Quotation Document without assigning any reasons whatsoever and without any liability.

4.17. *Cancellation of Contract*

The CCUB reserves the right to cancel the contract of the selected bidder and recover expenditure incurred by the CCUB on the following circumstances:

- i. The bidder has made misleading or false representations in the forms, statements, and attachments submitted in proof of the eligibility requirements.
- ii. The selected bidder commits a breach of any of the terms and conditions of the bid/contract.
- iii. The bidder goes into liquidation voluntarily or otherwise during the execution of contract.



- iv. The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory.
- v. After the award of the contract, if the 'selected bidder' does not perform satisfactorily or delays execution of the contract, the CCUB reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the 'selected bidder' is bound to make good the additional expenditure, which the CCUB may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is canceled.

4.18. *Instructions to Bidders*

- a. The Audit shall be conducted in 2 stages.
On receipt of valid confirmation from bank the selected bidder shall inform the diary (audit dates) report to the bank.
This audit is not a re validation of previous audit so the selected bidder shall initiate audit without receipt of previous audit report.
After submission of Audit Report the bank will provide the previous audit reports for verification.
On 2nd Audit the selected bidder shall audit their own report and bank's previous audit report and consolidated audit report should be provided.
- b. The Audit proposal shall be submitted to the address mentioned in bid information sheet.
- c. Sub-contracting will not be allowed in any conditions.
- d. Bidder should have a minimum of 3 years' experience information security audit. They shall produce the proof for the same.
- e. The bidder should have executed at least 3 orders of similar nature of jobs. They shall produce the proof for the same.
- f. The time schedule required for audit, shall be provided with the tender document.
- g. The Cyber Security Audit is purely related with RBI's Cyber security frame work and circulars. So the selected bidder shall submit the gaps along with recommendations needs to be taken to ratify the security gaps.



- h. After getting your report, bank try to solve the immediately solvable issues, after that a re-check shall be completed by the bidder and submit the final reports to bank.
- i. Any queries may be communicated through email and response to query will be return e-mail. (Email id : edp@calicuturbanbank.com)
- j. Addendum/Amendments/Corrigendum, if any, will be communicated through website only. The bank reserves the right to cancel the tender at any time without incurring any penalty or financial obligation to any bidder.
- k. A detailed and summary reports to be prepared and submitted by selected bidder.
- l. The Detailed Check list to be included with the technical bid.

5. Payment Terms

- 5.1.1.** Bank will not allow any Advance Amount
- 5.1.2.** 70% of the price of supplied items shall be paid by the bank on delivery of 1st audit report.
- 5.1.3.** Balance 20 % will be released on delivery of 2nd Verification Audit report
- 5.1.4.** Balance 10% will be released within 15 days after checking the report and required clarifications completed.
- 5.1.5.** Payment will be released only on submission of Invoice/Bills only.

6. Letter of Acceptance

Every bidder shall submit the attached statement in their letter head, with the Technical bid document submitted by them.

ACCEPTANCE OF CCUB'S QUOTATION CONDITIONS

1. The Quotation document has been received from CCUB, directly / website. I/We hereby unconditionally accept the terms and conditions mentioned in the quotation document.
2. I/We herewith submitting the Quotation documents with all eligible documents, as requested by CCUB.



3. Upon selection as the supplier we hereby undertake the responsibility of doing the job as per the instructions mentioned in the tender document
4. The Non-disclosure agreement is accepted with all responsibility and we will never disclose any details to any other persons including our staff who are not involved directly in this work.

Signature with Seal of bidder
