THE KHAMGAON URBAN CO-OP. BANK LTD., KHAMGAON

(MULTISTATE SCHEDULED BANK) REG.No.MSCS/CR/107/2000

HEAD OFFICE : 'Dhanwardhini' Shriram Shaligram Plot,
KHAMGAON - 444303 Dist. Buldana

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Document Number :-KUCB\IT\Feb-2026\

REQUEST FOR PROPOSAL (RFP)

For Information Systems Audit and VAPT

I) Introduction:-The Khamgoan Urban Co-operative Bank Ltd.(Multi-State Schedule Bank) having its Head office at Khamgoan, Dist Buldhana. There are 37 Branches in Maharashtra and Madhya Pradesh state. We are seeking proposals from CERTIN Auditor Firm or Company for VAPT and IS Audit 2026

II) Objective of the RFP :-

The objective of this Tender is to call responses from vendors for:-
1. Information Systems Audit-2026
2. Information Systems Audit of Data Center & DR Site
3. Branch Environment Audit (for Selective 5 Branches)
4. VAPT of IT Infrastructure (Servers, Firewall, Switch, Router, ATM Machines, Public Ips etc)
5. VAPT of CBS Application and Other Applications like AML/CTS
6. VAPT of Website
7. VAPT of Mobile APP and API
8. Desktop Computers need to include in VAPT
9. Other Point mention in scope
10. 2 Times VA and 1 Time PT

III) Disclaimer: The information contained in this RFP document, or any information provided subsequently to the bidder(s) whether verbally or in documentary form by or on behalf of the Bank is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP is neither an agreement nor an offer and is only an invitation by the Bank to the interested parties for submission of bids.

The purpose of this RFP is to provide the bidder(s) with information to assist in the formulation of their proposals. While an effort has been made to include all information and requirements of the Bank with respect to the solution requested, this RFP does not claim to include all the information each bidder may require. Each bidder should conduct its own investigation and analysis and should check the accuracy, reliability, and completeness of the information in this RFP and wherever necessary obtain independent advice. The Bank makes no representation or warranty and shall incur no liability under any law, statute, rules, or regulations as to the accuracy, reliability, or completeness of this RFP. The Bank may in its absolute discretion, but without being under any obligation to do so, update, amend, or supplement the information in this RFP.

IV) Payment Terms and Conditions:

1)GST will be paid extra as applicable.

2)TDS will be deducted as applicable.

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Payment Term condition decided as per agreement

V) Negotiation:

The vendor has to submit a negotiable and appropriate cost.

The bank is under no obligation to accept the lowest offer received in response to this tender and reserves the right to split the order or reject any or all the offers including incomplete offers without assigning any reason whatsoever.

Branches + HO	37+1
DC	1
DR	1
Branches Need to Cover (Physical)	5
Level of Bank (I,II,III,IV)	II
Services Offered By Bank	RTGS, NEFT, ATM, ECOM, POS, Mobile Banking,UPI

IT Governance	Roles and Responsibilities and organizational framework *IT Organization structure and IT Team management *Alignment of IT objective with business objective *IT Policies and Procedures *IT Risk Assessment * Management commitment, Management review of monitoring, reporting and action taken.
Alignment of IT Strategy with Business Strategy	IT Governance related processes, Long term IT Strategy and Short term IT Plans, Information Security Governance, IT Security Policy and its implementation, IT Architecture.
IT Steering Committee & Governance Oversight	Evaluate constitution and effectiveness of IT Strategy Committee/IT Steering Committee, frequency of meetings, review of IT performance, approval of IT strategy, cybersecurity posture reporting to Board, and regulatory compliance tracking.
Previous IS Audit Compliance Verification	Review compliance status of previous IS Audit observations, validate closure evidence, identify repeat findings, and assess effectiveness of corrective actions implemented by management.
VAPT	2 Times VA and 1 Time PT as per separate VAPT Scope table

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Data Privacy & DPDP Compliance Readiness	Evaluate compliance readiness with data protection requirements including personal data inventory, data retention policy, consent management, breach notification mechanism, and privacy governance structure.
Application Security – Physical & Logical Access Control	Assessment of physical & logical access control mechanism for all applications. IT Asset inventory management
Acquisition and implementation of packaged software	Requirement Identification and Analysis Processes, Vendor Selection Processes, Contracts, Implementation and Post Implementation issues.
Policy, Procedures, Standard Practices & other regulatory requirements :	1. Bank's IT Security Policy & Procedures. Auditing the policy process involves examining various aspects of how policies are formulated, implemented, monitored, and evaluated within an organization or government entity.
	2. RBI guidelines on Information Security, & other legal requirements.
	3. Audit inventory of licenses purchased and number of licenses required as per the licensing policy of the OEM.
	4. Whether these licenses are under support from OEM (ATS Renewal has been done regularly), certificate from OEM to be submitted as supporting document.
	5. Any short fall in the licenses to be informed to the
	Bank to regularize the same.
Physical and Environmental Security	1. Access control systems
	2. Fire / flooding / water leakage / gas leakage etc.
	3. Assets safeguarding, Handling of movement of Man
	/Material/ Media/ Backup / Software/ Hardware / Information.
	4. Air-conditioning of DC/ DRC, humidity control systems
	5. Electrical supply, Redundancy of power level, Generator, UPS capacity.

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	6. Surveillance systems of DC / DRC
	7. Physical & environmental controls.
	8. Pest prevention (rodent prevention) systems
Operating Systems Audit of Servers, Systems and Networking Equipments	1. Microsoft Licensing Compliance verification
	2. Setup & maintenance of Operating Systems Parameters
	3. Updating of OS Patches
	4. OS Change Management Procedures
	5. Use of root and other sensitive Passwords
	6. Use of sensitive systems software utilities
	7. Vulnerability assessment & hardening of Operating systems.
	8. Users and Groups created, including all type of users" management ensuring password complexity, periodic changes etc.
	9. File systems security of the OS
	10. Review of Access rights and privileges.
	11. Services and ports accessibility
	12. Review of Log Monitoring, its" sufficiency, security, maintenance and backup.
tion-level Security Audit of CBS –Application	1. Authorization Control such as concept of maker checker, exceptions, overriding exceptions, and error conditions.
	2. Authentication mechanism.
	3. User Management & Password Management
	4. Parameter Maintenance
	5. Access rights;
	6. Access logs/ Audit Trail generation;
	7. Change management procedures including procedures for testing;
	8. Documentation of change management;

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	9. Review the implemented functionality of Core Banking solution & other applications in all the areas and to ensure correctness of functionality of each module and all modules in totality vis a vis availability of the functionality / features in the version currently implemented in the Bank.
	10. Review CBS & other applications for adequate
	input, processing and output controls and conduct
	various tests to verify existence and effectiveness of the controls.
	11. Review Revenue Loss if any from the point of view of effectiveness and efficiency of the Applications.
	12. Review of all controls including boundary controls, input controls, communication controls, database controls, output controls, and interfaces controls from security perspectives.
	13. Review of all Interface of application with other system OR interface of other system with applications for Security, accuracy, consistency and safety.
	14. Identifying critical risk areas, control weakness in application systems and recommended corrective actions from security perspective.
	15. Identify gaps in the application security parameter setup in line with the bank's security policies and leading best practices
	16. Audit of controls over operations including communication network, data preparation and entry, production, file library, documentation and program library, Help Desk and technical support, capacity planning and performance, Monitoring of
	outsourced operations.
Audit of DBMS and Data Security	1. Authorization, authentication and access control are in place.
	2. Audit of data integrity controls including master table updates.
	3. Confidentiality requirements are met.
	4. Logical access controls which ensure the access to data is restricted to authorized users.
	5. Database integrity is ensured to avoid concurrency problems.
	6. Separation of duties.

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	7. Database Backup Management.
	8. Security of oracle systems files viz. control files, redo log files, archive log files, initialization file, configuration file, Table space security etc.
	9. Password checkup of Systems and Sys Users (default password should not be there)
	10. Checking of database privileges assigned to DBAs
Network Security	1) Router Configuration and security
	2) Network access control
	3) Hardening of systems, switches and routers.
	4) Port based security controls
	5) Security incident and management
	6) access control for DMZ applications
	7) Content filtering for web access and data leakage
	8) Password cracking
	9) Intrusion detection system testing
	10) Network design review from security, integrity and availability point of view.
	11) Evaluation of Firewall policy and its implementation.
	12) VAPT compliance
Audit of ATM Switch, ATM Card Management, ATM & PIN management	IS Audit of ATM Center card operational processes with respect to
	1) PIN Management
	2) Card Management
	3) Delivery of ATM cards/ PINs to customers
	4) Hot listing of cards
	5) Customer dispute resolution
	6) Reconciliation within the Bank and with settlement agency/Banks
	7) ATM Network Security Architecture Analysis

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	8) ATM functionality audit,
	9) ASP ATM Switch Audit,
	10) ATM Switch Reconciliation,
	11) Vulnerability analysis of ATM Network,
	12) ASP Outsourcing arrangements,
	13) ATM Key Management
	14) Compliance to RBI guidelines for ATM Security
Backup & Recovery Testing	1. Audit of Backup & recovery testing procedures.
	2. Sufficiency checks of backup process.
	3. Audit of access controls, movement and storage of backup media.
	4. Security of removable media.
	5. Controls for Prevention of Data Leakage through removable media or other means.
	6. Media disposal mechanisms and Database archival
	& purging procedures.
RTGS/NEFT Operation	1) RTGS and NEFT System Hardware and Software
	2) Interface for NEFT and RTGS Server
	3) CBS Application RTGS\NEFT modules
Cyber Security Compliance	1) Cyber Security Compliance as per RBI/NABARD Guidelines
RBI Advisory	1. Compliance Verification as per RBI Advisory
Inventory and Licensing	1.1 UCBs should maintain an up-to-date business IT Asset Inventory Register containing the following fields, as a minimum: a. Details of the IT Asset (viz., hardware/software/network devices, key personnel, services, etc.)based on 'Configuration of IT assets control' as stated in the Bank IS Policy so that it will take care of facilitating the security measures at all times.

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	b. Details of systems where customer data are stored c. Associated business applications, if any d. Criticality of the IT asset (For example, High/Medium/Low) e. Minimum, Basic cyber security control framework shall be evaluated yearly to integrate risks that arise due to newer threats, product or processes. 1.2 Classify data/information based on sensitivity criteria of the information 1.3 Appropriately manage and provide protection within and outside UCB/network, keeping in mind how the data/information is stored, transmitted, processed, accessed and put to use within/outside the UCB's network, and level of risk they are exposed to depending on the sensitivity
Networking Infrastructure Audit	The scope of this audit is the complete review of the Local Area Network at Data Centre, Disaster Recovery Centre and Wide Area Network and is to conduct an intensive diagnostic and planning service designed to check the critical components of our network for Security, Reliability, Performance.
Outsourcing Audit	Covering audit of Information System, functional and operational aspects of Outsourced activities as per Guidelines of RBI. Outsourced activities/ vendor of DIT, ATM Dept., Call Centre, Financial Inclusion, Debit Card and other outsourced activities.
Business Continuity	The Auditor shall review the BCP and DRP of the bank and comment on its adequacy, effectiveness and efficiency. The Auditor shall also comment on the Mock Drills carried out by the bank and recommend areas of improvement. Evaluate periodic DR drill performance, RPO/RTO achievement validation, documented test results, restoration testing of backups, and management review of DR drill outcomes.

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Application Security and Controls	1.Review the application security setup supported by the Core Banking Solution and other applications to ensure: *Access level controls are appropriately built and implemented into the Application * Only authorized users should be able to edit, input or update data in the application or carry out activities as per their role and/or functional Requirements. * user maintenance and password policies being followed are as per Bank's Information security policy * Access on a "need-to-know" and "need to-do basis" 2.Identify gaps in the application security parameter setup in line with Bank's Information security policy and leading applicable practices 3.Review should include threat identification, assessment of threats, exposure analysis and control adjustment in respect of CBS application
Cyber Insurance	Cyber Insurance
Annual Maintenance Contract	a) Stamped agreements for maintenance contract are executed and available. b) Preventive maintenance Schedule is prepared and followed. b) Activities carried out during maintenance have been reported in the registers and duly authenticated. c) Contract renewal rates are maintained in the register. d) Access for maintenance purpose is granted only on verifying the identity of the service person. e) The maintenance staff support is available in time.
Vendor/Outsourcing Risk Management	13.1 All the outsourcing service level agreements (SLAs) signed with the vendors must clearly mention the responsibility of the UCB and vendor in case of any failure of services. Right to audit clause. Credentials of vendor/third-party personnel accessing and managing the UCB's critical assets Background checks. Non-disclosure and security policy compliance agreements. 13.2 The agreements must clearly mention the grievance redressal mechanism to resolve customer complaints 13.3 Vendors' service level agreements shall be periodically reviewed for performance in security controls. 13.4 A formal Risk Assessment for third party vendors/service providers and partners shall be carried out before entering into any

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	key/critical/high value contract by Procurement team. 13.5 Procurement department will yearly conduct effective due diligence, oversight and management of Third party vendors/service providers and partners.
Back up and Restoration of Data	The IS auditors should verify whether: a) All the External Drive/tapes, purchased, pertaining to the OS software, application software and utility programs, drivers etc. are recorded in a register and properly stored. b) Hardware, software, operating system, printer manuals are properly labelled and maintained .c) Latest user manuals of the application software and other end-user packages running on the system are available for guidance. d) Daily/weekly/monthly and quarterly back-up of data is taken without fail and is available(asper requirement). e) Backup tapes are properly labeled and numbered. f) Proper storage procedures and facilities are in place for backup copies. g) There is offsite storage of one set of the backup data. h) Backup tapes are verified/tested periodically by restoring the data and record maintained. i) Back up media is verified periodically for readability. j) Record is available in respect of such verification. k) Backup media are phased out of use after a specified period. l) Backup register is maintained wherein all the events pertaining to the backup including the procedure of backup are recorded. m) Physical and fire protection is provided to backup media. The IS auditors should verify whether: a) The instructions for restoration of the back-up data have been compiled. b) The data integrity is verified after the restoration work is over. c) Activities carried out during the restoration work are recorded indicating date, time, reason for restoration and size of the data restored.
Virus Protection	The IS auditors should verify whether: a) Anti virus software is loaded in the system. b) Anti virus software is regularly updated to cover software updates against the latest viruses. c) All extraneous devices are checked for virus including the devices carried by the ISauditors. d) Whether the patch management is automatic and that the Bank

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	monitors devices that are not patched
Organization and Administration	The IS auditors should verify whether: a) There is an Information Systems Security Programme for the entire organization, approved by the Board of Directors. b) There is a Corporate Information Systems Security Policy, well defined and documented and implemented including Information Systems Awareness Programme. c) There is an established hierarchy in the organization with a Senior Executive in charge of the implementation of the Corporate Security Policy with Information Systems Security Officialsat various levels in an Office. d) Identified System Administrator for each computerized Office / Department, as required. e) Job description for each level is prepared and implemented (including System Administrator). f) Training is imparted to all staff members in turn for better results and output. Emphasis on training pertaining to Cyber Security g) Dual control aspect is implemented for the important operations. h) The functions of initiating, authorizing, inputting, processing and checking of the data are separated to ensure that no person has complete control over a particular function. Therefore, abuse of that function is not possible without collusion betweentwoormoreindividuals. i) Rotation of duties is carried out at regular intervals. j) System Administrator is supervised and controlled with respect to the creation of user ids at the OS level and Application Software level. k) There are at least 2 persons for key functions of operations to take care of absenteeism. l) Department/Office ensures to bring up the servers into operation readiness sufficiently in advance before the commencement of the business hours. m) Computers are covered to keep them free from dust, rain water etc. n) Clear communication from the Management of the organization to the effect that each member of the staff is responsible for maintaining security in the organization, as per the Security Policy. o) DR - Drill plan and execution and deviations in the plan if any. What are the remedial steps taken by the Bank to ensure the deviations do not recur.

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Preventing access of unauthorized software	2.1 Maintain an up-to-date and preferably centralized inventory of authorized software(s)/approved applications/software/libraries, etc. 2.2 Put in place a mechanism to control installation of software/applications on end-user PCs, laptops, workstations, servers, mobile devices, etc. Also, put in place a mechanism to block/prevent and identify installation and running of unauthorized software/applications on such devices/systems. 2.3 The web browser settings should be set to auto update and consider disabling scripts like Java Script,Java and ActiveX controls when they are not in use. 2.4 Internet usage, if any, should be restricted to identified standalone computer(s) in the branch of a UCB which are strictly separate from the systems identified for running day to day business
Environmental Controls	3.1 Put in place appropriate controls for securing physical location of critical assets (as identified by the UCB under its inventory of IT assets), providing protection from natural and man-made threats. 3.2 Put in place mechanisms for monitoring of breaches/compromises of environmental controls relating to temperature, water, smoke, access alarms, service availability alerts (power supply, telecommunication, servers), access logs, etc. Appropriate physical security measures shall be taken to protect the critical assets of the UCB.

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Network Management and Security	4.1 Ensure that all the network devices are configured appropriately and periodically assessed to ensure that such configurations are securely maintained. 4.2 The default passwords of all the network devices/systems should be changed after installation. 4.3 Put in appropriate controls to secure wireless local area networks, wireless access points, wireless client access systems. 4.4 Critical infrastructure of UCB (viz., NEFT, RTGS, SWIFT, CBS, ATM infrastructure) should be designed with adequate network separation controls. 4.5 Conduct yearly security audit for all critical PCs/terminals which are used for * Accessing corporate Internet Banking applications of Scheduled Commercial Banks (SCBs), *CBS servers * Network perimeters 4.6. Network boundary defenses should be multi-layered with properly configured firewalls, proxies, De-Militarized Zone (DMZ) perimeter networks and network-based Intrusion Prevention System(IPS)/Intrusion Detection System (IDS). Mechanism to filter both inbound and outbound traffic shall be put in place. 4.7 Critical applications which are installed on a shared infrastructure of an Application Service Provider(ASP) shall get application including the infrastructure hosting it subjected to VA/PT through the ASP. 4.8 Security testing should be conducted after any major change in the web/mobile application before going live. The detected vulnerabilities to be remedied promptly in terms of the risk management/treatment framework, so as to avoid exploitation of such vulnerabilities. 4.9 VAPT to be carried out by professionally qualified teams. Findings of VA/PT and the follow up actions necessitated are to be monitored closely by the Information Security/Information Technology Audit team as well as Top Management.
Secure Configuration	5.1 The firewall configurations should be set to the highest security level and evaluation of critical device(such as firewall, network switches, security devices, etc.) configurations should be done periodically. 5.2 Systems such as Network, application, database and servers should be used dedicatedly for the purpose for which they have been set up. 5.3 Document and apply baseline security requirements/configurations for all critical devices(end-points/workstations, operating systems, databases, network devices, security devices, etc.) and yearly reviews to be carry out. 5.4 Provide Access to Internet websites/system after white listing on

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	security perimeter device.
Anti-virus and Patch Management	6.1 Put in place systems and processes to identify, track, manage and monitor the status of patchestoservers, operating system and application software running at the systems used by the UCB officials (end-users). 6.2 Implement and update antivirus protection for all servers and applicable end points preferably through a centralized system.
User Access Control / Management	7.1 Disallow administrative rights on end-user workstations/PCs/laptops and provide access rightsona'need to know' and 'need to do' basis. 7.2 Passwords should be set as complex and lengthy and users should not use same passwords for all the applications/systems/devices. 7.3 Remote Desktop Protocol (RDP) which allows others to access the computer remotely over a networkorover the internet should be always disabled and should be enabled only with the approval of the authorized officer of the UCB and shall be accessible securely using VPN (encryption) technology. Logs for such remote access shall be enabled and monitored for suspicious activities. 7.4 Implement appropriate (e.g. centralized) systems and controls to allow, manage, log and monitor privileged/super user/administrative access to critical systems (servers/databases, applications, network devices etc.) The solution should enforce strong password policy, separation of duties, multi faction of authentication, and access as per business requirement. 7.5 Enable restricted access to authorized users only from authorized client and severs of ATM/SWIFT application environments. 7.6 Endpoint security policies to white list/blacklist/restrict removable media use should be enforced through central policy system.
Secure mail and messaging systems	8.1 Implement secure mail and messaging systems, including those used by UCB's partners & vendors, that include measures to prevent email spoofing, identical mail domains, protection of attachments, malicious links etc. 8.2 Document and implement email server specific controls. All users shall use only Bank registered email ID/Domains (i.e. for citizencreditbank.com) for sending or receiving of all email messages. 8.3 Bank Email domain shall be enabled for anti-phishing and anti-malware, DMARC controls.

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Removable Media	9.1 As a default rule, use of removable devices and media should not be permitted in the banking environment unless specifically authorized for defined use and duration of use. 9.2 Secure the usage of removable media on workstations/PCs/Laptops, etc. and secure erasure/ deletion of data on such media after use 9.3 Get the removable media scanned for malware/anti-virus prior to providing read/write access
User/Employee/Management Awareness	10.1 Communicate to users/employees, vendors, partners &all levels of stakeholder including Board and Top Management, security policies covering secure and acceptable use of UCB's network/assets including customer information/data, educating them about cyber security risks and protection measures at their level. The awareness/familiarization will include but not limited to. • Reasons for Increased Cyber incidents • Major types of Cyber security threats • Misconception regarding Cyber attacks • Consequences/Impact of Cyber Attacks • Regulatory guidelines on Cyber Security • Recent Cyber Incident occurred • Do's and Don'ts on Cyber security (as per Annex I) 10.2 Conduct awareness/training for staff on basic information security controls (Do's/Don'ts), incident reporting, etc. 10.3 Board members may be kept updated on basic tenets/principles of IT risk/cyber security risk at least once a year. 10.4 The end-users should be made aware to never open or download an email attachment from unknown sources
Customer Education and Awareness	11.1 Improve and maintain customer awareness and education with regard to cyber security risks 11.2 Educate the customers on keeping their card, PIN etc. secure and not to share with any third party

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Application General Control	14.1 For critical system like CBS and digital banking applications connecting to the CBS shall be enabled for multi factor of authentication. 14.2 Appropriate and adequate checks and balance to be included in digital banking applications to ensure that customer is using genuine/authorized applications. Customer shall be authenticated centrally and securely. 14.3 Anti-phishing/anti-rogue services to be enabled critical web/browser base applications (like Email,Internet Banking, etc) 14.4 Procedure shall be developed to safeguard sensitive business and customer data/information using dataloss/leakages prevention strategy for in-house as well as outsourced services. 14.5 For critical applications obtain assurance certificate from the application provider periodically ,containing that the application is free from embedded malicious/fraudulent code. 14.6 Ensure following security requirement in the critical application at initial and on-going stages System access control, *Authentication, *Transaction authorization, * Data integrity, *System activity logging, *Audit trail, *Session management, * Security event tracking and exception handling * Layered security 14.7 Risk based transaction monitoring or surveillance process shall be implemented as part of fraud risk management system across all - delivery channels.
Change Management	15.1 Each change to business applications, supporting technology, service components and facilities should documented, studied for feasibility, approved and tracked till movement into production.
Crisis Management	Effective plan addresses the entire crisis management lifecycle with phases of Detection, Response ,Recovery and Containment. Each phase of this lifecycle presents opportunities to protect the Bank fromrisks, costs, and damage originating from an incident—and to strengthen the Bank defenses going forward: (i) Detection/ Technology Readiness: (ii) Response (iii) Recovery (iv) Containment / Remediation plan

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Privacy and Data Protection	Confidentiality of the Customer Data, Procedure of modification / deletion, media contents, authorized and un-authorized contents, Data Classification etc..
4 IT Operations Management	Capacity Management, Service continuity assurance to the business, Managed Services, Securing of Data, Backup Methods and its related maintenance, Vendor Management, Ticketing of user issues, System Maintenance, Release Management, Test and UAT, Development, Web facing applications – Internal & External, KRA and Segregation of duties. Data Centre Procedures, Change management Back-up and recovery procedures, Malware control procedures, IT Services outsourcing, Vendor/Service Provider management procedures, vendor service report monitoring, review and MIS. Asset/equipment maintenance, Network connectivity management, Patch management, Software license management, Purging of data, Help Desk
HR Controls	On Boarding and Termination Process, Background Checks, privacy and security statements, role based access controls

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DLP (Data Loss Prevention)	Data loss prevention (DLP) is a model that seeks to improve information security and protect sensitive information from data breaches. It prevents end-users from moving critical information outside the network. DLP also refers to tools that enable a network administrator to monitor data accessed and shared by end-users. DLP solutions encompass a set of tools and processes that help protect sensitive data from loss, misuse or unauthorized access. DLP enforces remediation with alerts, encryption, and other protective actions. DLP also refers to software products that help information security teams and administrators control what data end users can transfer. So, DLP product use business rules to classify and protect confidential and critical information, preventing data sharing by unauthorized parties, putting the organizational risk. IT team to use DLP tools to filter data streams on the corporate network and protect data in motion. The Bank's DLP implementation strategy should address the below mentioned: *** Identify sensitive information across multiple on-premises and cloud-based systems -** The DLP feature to be enabled to identify all sensitive information and outgoing traffic specifically https and smtp protocols wherein the Bank's domain and LAN subnets would be advertised. *** Prevent the accidental sharing of data -** Sharing of sensitive data via outgoing mails to be prohibited by identifying key words like IP addresses etc. and disabling of email IDs for outward traffic. *** Monitor and protect data -** Daily logs of DLP outgoing defined traffic to be triggered to specific email ID/s. The IT department to monitor outgoing traffic that has been prevented access due to defined rules and keywords. *** Educate users on how to stay compliant -** User departments to be made aware that sensitive data should not be sent through other platforms and the DLP features will scan all outgoing traffic to prevent data loss.

Organizational Arrangements	SOC (Security Operations Centre) to be setup to ensure continuous surveillance on Cyber-attacks/threats. IS Department to develop procedure for continuous monitoring, surveillance and managing cyber risk at real-time. The SOC to keep itself regularly updated on the latest nature of emerging cyber threats. Key Responsibilities of SOC should include: Monitor, analyze and escalate security incidents
	     Develop Response - protect, detect, respond, recover
	   Conduct Incident Management and Forensic Analysis
	    Co-ordination with contact groups (CERT-IN, IDRBT, etc)

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	Cyber security Incident to be reported to Director's Executive Committee (DEC) for guidance and oversight. Incident to be brought to the notice of concern department and MD immediately and an update with action taken to the DEC. In case of fraud, the same to be reported to RBI is asper Bank "Fraud" policy.
	All unusual cyber security incidents (whether they were successful or mere attempts) should report immediately to RBI, CERT-In and IB-CART by email, giving full details of the incident.
	* ATM & Electronic Channel Department
	* The scope of ATM Department Audit is as follows:
	1. Verification if the requisite regulatory requirements are adhered to by the bank in case of new ATMs installed and operations of ATM.
	2. Verify whether periodic visits are made by the Bank official other than Branch staff.
	3. Verify whether monitoring of uptime is done on a real time basis by the department.
	4. Verify whether online system for enabling immediate notification to vendor about break down is available.
	5. Verify whether system of periodic preventive maintenance is done by the Bank.
Supervisory reporting framework	6. Verify whether corrective actions are taken on the basis of root cause analysis. 7. Verify whether network penetration testing for ATMs is conducted to check that they are on network or not.
	8. Verify discrepancies in cash dispensation:
	i) Whether complaints related to cash dispensation are resolved within 7 days. ii) Whether online monitoring of ATMs having higher dispenser problemis done. 9. Check whether regular monitoring and forecasting of cash requirements is made.
	10. Verify whether cash levels are set and monitored at intervals? Whether the branch is informed to replenish cash immediately when cash in the machine falls below a pre-determined level?
	11. Verify whether the message regarding non-availability of cash in ATMs is displayed before transaction is initiated by the customer.
	12. Verify access to grievance redressal mechanism:
	i. Whether systems are in place to provide smooth access to grievance redressal mechanism forATM related complaints.
	ii. Whether the requisite circulars and grievance redressal procedure is displayed in the ATM premises.
	iii. Procedure of customer complaints redressal and whether time limits for redressals is adhered to by the department.
	13. Verify Security measures:
	i. Is the security measures adequate at the ATM centres and ATM machines? What are the internal checks and controls in place?

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ii. Analysis of complaints to identify complaint prone ATMs and monitoring transactions at the said ATMs.

iii. Customer awareness and education measure.

14. Are there backup power arrangements for the ATMs? If yes, for how long can ATM operations be supported by it.

15. Is the communication link being used for connecting the ATM and branch host server

with the ATM controller adequate?

16. Verify whether new ATM cards and PINs are mailed to customers at different time

Intervals? Verify the procedures in place for customer due diligence and its implementation.

17. Are the records of ATM cardholders, fee status, renewal of cards, hot/warmcards being properly documented?

18. Sanction from appropriate authority and requisite documentation is in place for issue of

duplicate, renewed cards and re issue of PIN mailers.

19. Is there a procedure in place for destruction of ATM cards and PIN mailers lying in the

branch uncollected beyond a certain period.

20. Verification of immediate blocking of ATM cards in case of loss of ATM card or closure of account by the ATM card holder.

21. Verification of documentation and recording maintained by the department for the

following:

i) Stock Records for ATM applications sent to the vendor form embossment of cards, receipt of theembossed cards from the vendor, dispatch of the embossed cards to the branches. ii) Stock Valuation and reconciliation of ATM/Debit Card Stock lying with the vendor

22. Verify if the ATMs of the Bank are adequately insured.

23. Verify the POS/ECOM,ATM and IMPS set up of the Bank with respect to adherence to regulatory requirements and bank's policy.

24. Verify if the reconciliation of the following is done by the branch on a regular basis:

i) ATM payable and receivable

ii) POS/ECOM payable and receivable

iii) IMPS payable and receivable.

25. Whether the Bank has put in place an online customer redressal mechanism in compliance to the RBI Circulars

1) RBI Circular No. UBD RBI/2020-21/74

DoS.CO.CSITE.SEC.No.1852/31.01.015/2020-21datedFebruary 18, 2021 on Master Direction on Digital Payment Security Controls

2) RBI Circular No. UBD RBI/2020-21/21-DPSS.CO.PD

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	No.116/02.12.004/2020-21datedAugust6, 2020 on Online Dispute Resolution (ODR) System for Digital Payments **All regulatory circulars and guidelines are adhered by the department. Compliance to the Advisories and Alerts issued by the RBI, CSITE, CERT-IN to be checked.** Kindly note the above scope is indicative and not exhaustive.
Digital Channels Security & Compliance (RTGS / NEFT / CTS / NACH / Mobile Banking / Internet Banking / UPI / IMPS)	Review design, implementation, and effectiveness of security controls governing digital payment channels including RTGS, NEFT, CTS, NACH, Mobile Banking, Internet Banking, UPI, IMPS, ATM, and other electronic delivery channels. The review shall include: System configuration and secure integration with Core Banking System (CBS) Authentication controls (2FA/OTP/MFA) and authorization mechanisms Transaction limits configuration and maker-checker enforcement Encryption of data in transit and at rest API security and third-party integration controls Reconciliation process and exception handling Fraud risk monitoring and suspicious transaction alerts Log monitoring, transaction traceability, and audit trail availability Incident management and reporting mechanism Patch management and vulnerability assessment of digital platforms Regulatory compliance validation and circular adherence Business continuity preparedness for digital channels User access management and segregation of duties Customer notification and alert mechanism (SMS/Email) Dispute resolution and failed transaction handling process
Payment Systems Security (UPI/IMPS/AEPS/ATM Switch)	Assess security controls over payment integrations including UPI, IMPS, AEPS, ATM switch operations, reconciliation controls, fraud monitoring mechanisms, transaction alert configuration, and compliance with applicable regulatory guidelines.

VI) **Scope of Work: -**

The mentioned requirements should be treated as the minimum requirement but not limited to

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Vulnerability Assessment and Penetration Testing (VAPT) of:		
Sr. No	**Device Types/ Assests**	**Count**
1	Web Application – CBS	1
2	Database and application server	3
3	Firewall	40
4	Router	1
5	RTGS Host Server	We are sub member of HDFC Bank
6	NEFT Interface Server	1
7	ATM Machines	11
8	Other Applications like AML/CTS	20
9	Mobile Banking App (Android)	1
10	Mobile Banking App (IOS)	1
11	Switches	40
12	Servers	19
13	Desktop Computers need to include in VAPT	295
14	Public Ips	2
15	Other Server Application if any	2
16	Bank Website	1

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Compliance verification of Vulnerability Assessment and Penetration Testing (VAPT)

Activity Description Mention:-

Forwarding Letter

(To be submitted on Vendor's letter head)

To,

The CEO,The Khamgaon Urban Co Opp Bank Ltd.

Head Office: - Dhanwardhini, Shriram Shaligram Plot,   Near A.K. National High School , In front of SBI(Main). Khamgaon, At-PO-Tq -Khamgaon (444303) Dist-Buldhana.

Dear Sir/Madam,

Sub: Proposal for IS and VAPT Audit

This is in reference to your tender for supplying products, services. Having examined the tender document, the receipt of which is hereby duly acknowledged, we the undersigned, hereby submit our proposal along with necessary supporting documents as desired by BANK.

Further, we agree to abide by all the terms and conditions as mentioned in the tender document. We have also noted that bank reserves the right to consider/ reject any or all applications without assigning any reason thereof.

Authorized Signatory Name:

Designation:

Organization Seal

Date:

Seal:

THE KHAMGAON URBAN CO-OP. BANK LTD., KHAMGAON

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Details of the Vendor

(To be submitted on company letterhead)

To

The CEO,The Khamgaon Urban Co Opp Bank Ltd.

Head Office: - Dhanwardhini, Shriram Shaligram Plot,   Near A.K. National

High School , In front of SBI(Main). Khamgaon, At-PO-Tq -Khamgaon (444303) Dist-Buldhana.

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information

SR. NO	DETAILS OF THE COMPANY	RESPONSE
A	Name of Company	
B	Company Head Office and registered office address	
C	Telephone and Fax numbers	
D	Details of incorporation. **(Please enclose Company Registration Certificate.)**	
E	Ownership structure (e.g. Proprietorship, Partnership, Pvt. / Pub. Ltd. Company)	
F	Company GST registration number.(GST Registration Certificate) **(Please enclose supporting document.)**	
G	Company PAN & TIN number. **(Please enclose supporting document.)**	

Place:

Date:

Signature:

Name:

Seal:

(Seal and Signature of the authorized signatory)

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FORMAT FOR SUBMISSION OF COMMERCIAL PROPOSAL

For VAPT and IS Audit 2026

(To be submitted on company letterhead)

To, The CEO,The Khamgaon Urban Co Opp Bank Ltd.

Head Office: - Dhanwardhini, Shriram Shaligram Plot,   Near A.K. National

High School , In front of SBI(Main). Khamgaon, At-PO-Tq -Khamgaon (444303) Dist-Buldhana.

Sr. No.	Audit Scope (2 Times VA and 1 Time PT)	Cost in INR	GST _%	Total Fees in INR
1	Information System Audit -2026			
2	Information System Audit for Data Center & DR Site			
3	Head Office & Branch IT Environment Audit (5 Branches)			
4	VAPT of IT Infrastructure(Servers, Firewall, Switch, Router, ATM Machines,Public Ips etc))			
5	VAPT of CBS Application Other Applications like AML/CTS			
6	VAPT of Website			
7	VAPT of Mobile Applications and API			
8	Desktop Computers need to include in VAPT			
8	Other Point mention in scope(Specify)			
Total Amount with GST				

Note:
   a) All the commercial value quoted is in Indian Rupees.
   b) Bank will deduct applicable TDS, if any, as per the law of the land.
   c) Further, we confirm that we will abide by all the terms and conditions mentioned in the Tender document.
   d) We hereby undertaking to the bank to comply with the secrecy provision pursuant to provision of Banking Regulation Act, 1949 and other applicable laws.

Place:

Date: Signature:

                                                         Name:

                                                         Seal:
                                                         Seal and Signature of the authorized signatory

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Submission Details:

Submission Date: Bidder submit quotation through below mention mail id with two format before Date-07-03-2026

1) Technical Detail and Company Detail with client list ,**Forwarding Letter and Details of the Vendor**

2) Commercial Detail (**FORMAT FOR SUBMISSION OF COMMERCIAL PROPOSAL**)

Mail Id for submit Bid :-

To Mail Id		CC Mail ID	
dadhich@khamgaon urban.bank.in	rushibhalerao@khamga onurban.bank.in	santoshjadhao@khamga onurban.bank.in	dnyaneshwarjadhav@kham gaonurban.bank.in
Assistant Manager	IT-Head	Chief Manager-IT	CEO / MD

General Terms and conditions:

1) Bank reserves rights to lower the quantity or to extend the quantity or to be procure or to cancel the complete requirement

2) Bank reserves rights to accept or reject quotation or change the configuration.

3) Bank will undergo both technical and commercial evaluation.

4) Bank reserves rights to change or extend period of Tender

5) Bank reserves all rights related Tender process under this project.

6) For other terms and conditions bidder should sign separate NDA and SLA .

7) Other technical terms and terms of implementation of complete Project will be discussed at the time of order and agreement.

The above date are likely to remain unchanged. However, Bidders should check the email from bank or website of bank for any changes/addendums to the above dates and/or any other changes to this RFP.

No further discussion/interface will be granted to bidders whose bids have been technically disqualified.

The Bank reserves the right to accept or reject in part or full any or all the offers without assigning any reasons whatsoever.

Date :26-02-2026   **The Khamgaon Urban Co-Opp. Bank Ltd.**