

**Request for Proposal for
Gap Assessment and Internal Controls Adequacy (GAICA) Audit**

FOR

Janata Sahakari Bank Ltd., Satara.



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1. OVERVIEW OF REQUIREMENT

The THE JANATA SAHKARI BANK LTD. has implemented ASP based Core Banking solution & as part of the technological process Bank is planning to conduct "Gap Assessment and Internal Controls Adequacy (GAICA) Audit" from the qualified and experienced firm/companies on the following terms and conditions.

In this regard, we intend to invite tenders for conducting Gap Assessment and Internal Controls Adequacy (GAICA) Audit from CERT-In Empaneled vendors only.

2. DEFINITIONS

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

- i **"The Bank"** 'means Janata Sahakari Bank Ltd., Satara (JSBL) (including its offices and branches).
- ii **"Bid"** means the written reply or submission of response to this RFP.
- iii **"Vendor/Service Provider"** is the successful Bidder found eligible as per eligibility criteria set out as per Bank.
- iv **"Services"** means all services, scope of work and deliverables to be provided by a Bidder as described in the RFP.

3. INVITATION TO BID

Janata Sahakari Bank Ltd., Satara (hereinafter referred to as "JSBL"), having its Head Office at Satara, is a leading co-operative bank in Satara. JSBL has network of 17 branches including H.O. across the entire Satara District in the state of Maharashtra. This Request for Proposal (RFP) is being issued by the Bank for selection of vendors for conducting of Gap Assessment and Internal Controls Adequacy (GAICA) Audit.

1. In order to meet the service requirements, the Bank proposes to invite Bids from eligible Bidders as per details/scope of work mentioned under the head **"Scope of Work"** of this RFP.
2. The interested Bidders who agree to all the terms and conditions contained in this RFP may submit their Bids with the information desired in this RFP. Consortium bidding is not permitted under this RFP.
3. Address for submission of Bids and contact details are given under the head **"Schedule of Events"** of this RFP.
4. The purpose of JSBL behind this RFP is to seek a detailed scope of work and commercial proposal for procurement of the Services desired in this RFP.



5. This RFP document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.
6. Interested Bidders are advised to go through the entire RFP before submission of Bids to avoid any chance of elimination. The eligible Bidders are invited to submit the detailed scope of work i.e. Technical and Commercial proposal in a separate sealed envelope in response to this RFP. The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful Bidder will be entirely at Bank's discretion. This RFP seeks proposal from Bidders who have the necessary experience in Gap Assessment and Internal Controls Adequacy (GAICA) Audit of UCBs, capability and expertise to provide JSBL the proposed Services adhering to Bank's requirements outlined in this RFP.

4. SCHEDULE OF EVENT

Sr. No.	Particulars	Remarks
1	Contact details of issuing department.	Mrs.Asha Dashrath Jagdale. Manager- A/C & Data Center Mob-7499098292 Email- manager04datacenter@jsbsatara.com
2	Last date and time for Bid submission	Date. 08 June 2026 till 5:30 p.m
3	Address for submission of Bid in Person.	JANATA SAHAKARI BANK LTD SATARA 179,Bhavani Peth, Head Office Satara -415002.

5. BASIC DETIALS

Issuing Department	IT Department
Reference No	141/2026-27
Details Scope of work	Mentioned under the "Scope of Work"



Mode of Bid Submission	In Person in Two Separate Sealed Envelopes for Technical & Commercial BID at JANATA SAHAKARI BANK LTD SATARA 179, Bhavani Peth, Head Office Satara -415002..
Base currency	INR

6. DISCLAIMER

- a) The information contained in this RFP or information provided subsequently to Bidder(s) whether verbally or in documentary form/email by or on behalf of JSBL, is subject to the terms and conditions set out in this RFP.
- b) This RFP is not an offer by JSBL, but an invitation to receive responses from the eligible Bidders.
- c) The purpose of this RFP is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This RFP does not claim to contain all the information each Bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this RFP and wherever necessary obtain independent advices/clarifications. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.
- d) The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.
- e) The issue of this RFP does not imply that the Bank is bound to select a Bidder or to award the contract to the Selected Bidder, as the case may be, for the Project and the Bank reserves the right to reject all or any of the Bids or Bidders without assigning any reason whatsoever before issuance of purchase order and/or its acceptance thereof by the successful Bidder as defined in the criteria in this RFP.

7. INSTRUCTIONS TO BIDERS

1. BID should contain namely on technical SOW (Scope of Work) & Commercial proposal.
2. Bidder need to provide a separate sealed envelope each for technical SOW and commercial sheet.
3. Technical SOW proposal should be strictly in accordance with the scope mentioned under the head "Scope of Work"..



8. ELIGIBILITY AND TECHNICAL CRITERIA

- i. Bid is open to all CERT-In Empaneled Bidders only who meet the eligibility and technical criteria.
- ii. Vendor should be CERT-In Empaneled.
- iii. In Detail knowledge of RBI Cyber Security Framework.
- iv. Experience of Gap Assessment and Internal Controls Adequacy (GAICA) Audit of the UCBs.
- v. The decision of the Bank in regard to this RFP shall be final and binding on all the Bidders. All disputes or differences in connection with this RFP shall be subject to the jurisdiction of the Courts at Satara only.
- vi. Selected vendor needs to enter into NDA with the Bank.

9. SCOPE OF WORK

The auditor will perform a comprehensive assessment, including but not limited to:

- IT Governance: Assessment of IT policies, procedures, and risk management frameworks.
- Policy Review: Verify existence of Board-approved outsourcing policy covering vendor risk assessment, due diligence, and contractual safeguards.
- SLA & Vendor Oversight: Review service level agreements for audit rights, grievance redressal, and RBI inspection clauses.
- Third-Party Risk: Check background verification, NDAs, and compliance agreements for vendor staff.
- Monitoring: Ensure supervisory oversight and audit trails for outsourced activities.
- Technical Controls Assessment (Para 8 Compliance): Detailed assessment of technological controls prescribed in RBI Master Directions.
- Digital Banking Security: Assessment of digital channels, API security, and Data Center/DR site security.
- Outsourcing Risk Management: Review of controls over Third-Party Technology Service Providers (TSPs).
- Authentication & Monitoring: Assess implementation of multi-factor authentication, transaction monitoring, and fraud detection systems.
- Testing: Review periodic VAPT reports and remediation actions.
- Governance: Evaluate IT risk governance structures and Board/IT Committee oversight.
- Incident Response: Check existence of Cyber Crisis Management Plan (CCMP) aligned with CERT-In guidelines.
- Awareness: Review staff/customer/vendor cyber security awareness programs.
- Data Security: Verify confidentiality, integrity, and availability controls across lifecycle.
- System Review: Assess controls in legacy IT/telecom systems.
- Mitigation: Document risk measures for older infrastructure still in use.
- Secure Communication: Verify encryption and integrity of communication channels.
- Baseline Controls: verify Firewalls, intrusion detection, endpoint protection, patch management, and antivirus updates.
- Training: Staff cyber hygiene and phishing awareness programs.
- Incident Reporting: Verify reporting protocols to RBI and CERT-In.
- Gap Analysis: Conduct assessment against RBI's graded framework.



- **Certification:** Ensure GAICA report is certified by CERT-In empaneled auditors.
- **Risk-Based Controls:** Adopt controls proportional to bank size, exposure, and risk profile.
- **Gap Assessment – Verify level 1 Controls.**
- **Gap Remediation Support:** Recommend corrective actions and provide a roadmap for closing identified gaps.

11. DEADLINE FOR SUBMISSION OF BIDS

- Bids must be received in person only at the Bank's Head Office address of which is given above and by the date and time mentioned in the "Schedule of Events".
- In case the Bank extends the scheduled date of submission of Bid document, the Bids shall be submitted in person only at the above given address as mentioned in the "Basic Details" by the time and date scheduled. All rights and obligations of the Bank and Bidders will remain the same.
- Any Bid received after the deadline for submission of Bids prescribed in the RPF /at the portal, will be rejected.
- No modification in the Bid shall be allowed, after the deadline for submission of Bids.
- The Bank reserves the right to accept or reject any Bid in part or in full or to cancel the bidding process and reject all Bids at any time prior to contract.
- The vendor should submit the BID document in two separate sealed envelopes for Technical and Commercial respectively as mentioned above by hand at the address of the Bank given in the "Basic Details" above.

11. Deliverables

The deliverables for GAICA audit are as follows: -

1. **Inception Report:** Detailed audit plan and methodology.
2. **Draft GAICA Report:** Preliminary findings and gaps.
3. **Final GAICA Report (Certified):** Final report signed by a CERT-In empanelled auditor detailing gaps, risks, and recommended actions.
4. **Action Taken Report (ATR):** Verification of gap closure.



12.SERVICES

- i. Vendor should ensure that the quality of methodologies for delivering the services, adhere to the quality standards/timelines stipulated therefore.
- ii. Vendor's support staff should be well trained to effectively handle queries raised by the employees of the Bank.

13. CONFIDENTIALITY

Confidentiality obligation shall be as per Non-disclosure agreement.

14. EVALUATION

The evaluation of the BID will be done on the basis of criteria mentioned below.

- (1) The main factor of selection will be vendor's technical qualification, experience in GAICA audit conducted in UCBs, minimum skill set mentioned in "Eligibility Criteria" mentioned above in, and reputation of the vendor and knowledge of RBI Cyber Security Framework.

15.BANK'S IT Infrastructure

1. IT Setup at Branches and Offices

- Branches: 16
- ATMs: 1
- Head Office: 1

2. IT Assets of Bank

Asset	Qty
Desktops	83
Laptops	2
Clients	0
Router	1
Switches	27
Firewall	17



Servers	4
Printers	42
Scanners	21
UPS	18
Battery	115

3. Existing Software Running in the Bank

CBS	M/S. Netwin Systems and Software(I),Pvt.Ltd on ASP basis
CBS Modules currently implemented	AceBank
Operating Systems at DC	Windows Server 2012-R2,Win-8,sentos OS
Operating Systems at Branches	Windows 7 , 10
Delivery Channels	ATM,ECOM,POS .
Website	https://jsbsatara.com by Punewebdesigners

4. Payment System Infrastructure

Payment System	Particulars
RTGS	Host to Host ICICI Bank & IDBI Bank Ltd
NEFT	Host to Host ICICI Bank & IDBI Bank Ltd
CTS	IDBI Bank Ltd
ATM Switch	M/S Sarvatra Technologies Pvt.Ltd

5. Existing Network Connectivity in the Bank

Sr. No	Network	Primary	Secondary
1.	BSNL- Broadband - Head Office	-	-
2.	BSNL - FTTH - Broadband IP Sec VPN - 16	All Branches	
3.	BSNL - Internet Lease Line- 01	H.O.	



4.	BSNL - MPLS Lease Line - 01	H.O.	
5.	BSNL - Broadband CCTV - 01	H.O.	
6.	Neha Infonet - Secondary Line - 15 Branches	-	All Branche
7.	Joistar line secondary	-	City Branch

15.Payment terms

Payment 100% after completion of VAPT Audit & Submission of VAPT audit reports along with remediations..



Asha D Jagadale
Asha. D Jagadale
 Head Of Dept
 Account/Date Center Section
 Janata Sahakari Bank Ltd., Satara