



**दि दमण एवं दीव राज्य सहकारी बँक मर्यादित.  
THE DAMAN & DIU STATE CO-OPERATIVE BANK LTD.**

(Registration No. ARCS/DMN/DDCBL/211/2015-16 dtd.17.11.2015)

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**RFP Ref No: DDSCBL/RFP/IT/56/Migration Audit/2024-25 dated 21<sup>st</sup> Nov 2024**  
**Request for Proposal (RFP) For Post Migration Audit of Core Banking System**  
**(CBS) from Dynamic Bank Soft (Version 3.2) To Turing 3.0**

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**About DDSCBL:**

The Daman & Diu State Co-operative Bank Ltd (DDSCBL) was formed on April 1st, 2017 by splitting from Goa State Co-operative Bank.

The Daman & Diu State Co-operative Bank Ltd. (DDSCBL) with Head Office at Nani Daman, Dadra & Nagar Haveli and Daman & Diu is operating in 2 Districts of Dadra & Nagar Haveli and Daman & Diu state with 9 Branches, 01 Regional Office and Head Office. The Bank has adopted New Core Banking Solution, Turing 3.0 on 25<sup>th</sup> February 2022.

**Objective of this RFP:**

Daman & Diu State Co-operative Bank Ltd Invites Request for Proposal (hereinafter referred to as "RFP") for Selection of Auditor for audit of Core Banking System (hereinafter referred to as "CBS") migration from Dynamic Bank Soft (Version 3.2) To Turing 3.0

**Overview of Requirements**

The Bank has recently implemented the Core Banking solution & as part of the technological process. Bank is planning to conduct "Post-migration Audit of new CBS system from the qualified and experienced firm/companies on the following terms and conditions.

**Eligibility Criteria**

The eligibility criteria to participate in bidding process are mentioned below. Only those bidders, who satisfy all the eligibility criteria as mentioned herein below, may respond. Document in support of all eligibility criteria is required to be submitted along with the Technical Bid. Offers received from the bidders who do not fulfil any of the following eligibility criteria are liable to be rejected.

Sl. No	Eligibility Criteria	Supporting Documents
1	<p>The bidder is registered as a Government Organization / PSU / PSE / LLP / Private or Public Limited company in India as per Companies Act, 1956 / Registered Partnership Firm (operating in the line of business) and should have been in operation for a period of at least 5 years as on date of RFP.</p> <p>In case the Bidding Company is the result of a merger / acquisition, at least one of the merging companies should have been in operation for at least 5 years as on date of submission of the bid.</p>	<p>The Certificate of Incorporation issued by the Registrar of Companies along with copies of Memorandum and Articles of Association/ partnership deed (in case of Partnership Firm) / LLP agreement (in case of LLP) are to be uploaded along with technical bid. (Documentary proof should be attached).</p>

	In case the Bidding Company is the result of a demerger / hiving off, at least one of the demerged company or resulting company should have been in operation for at least 3 years as on the date of submission of bid.	
2	<p>The Bidder should have positive net worth in each of the last three financial years In India.</p> <p>In case the Bidding Company is the result of a merger / acquisition, due consideration shall be given to the past financial results of the merging entity for the purpose of determining the net worth, minimum annual turnover and profit after tax for the purpose of meeting the eligibility criteria; should the Bidding Company be in operation for a period of less than 5 years. For this purpose, the decision of DDSCBL will be treated as final and no further correspondence will be entertained on this.</p> <p>In case the Bidding Company is the result of a demerger / hiving off, due consideration shall be given to the past financial results of the demerged company for the purpose of determining the net worth, minimum annual turnover and profit after tax for the purpose of meeting the eligibility criteria; should the Bidding Company be in operation for a period of less than 5 years. For this purpose, the decision of DDSCBL will be treated as final and no further correspondence will be entertained on this.</p>	Audited Financial statements for the financial year 2021-22, 2022-23 and 2023-24.
3	The bidder must be specialized in Data migration assurance services for at least 5 years in India as on RFP Issuance Date.	Experience certificate or letter from referenced client on client's letter head along with copy of Purchase Order.
4	The Bidder should have a pool of resources who possess qualifications such as: CISA / CISSP / CCNA/ CISM/ GIAC(SANS)	Documentary Proof to be attached
5	The bidder should have on its permanent rolls at least 5 professionals specialized in Data migration assurance or related activity in India.	A self-certified letter signed by the Authorized Signatory of the Bidder with resume and contact details of the professionals.

6	The Bidder should have carried out Data migration assurance in at least 2 commercial banks / PSU / RRB's in India covering over 250+ branches each.	Purchase Order/Completion certificate
7	The Bidder should not be an existing CBS or new Core Banking Solution provider in the Bank.	Self-declaration in bidder's letterhead to be submitted.
8	The bidder should not have been blacklisted or de-empaneled due to unsatisfactory service, by Daman & Diu State Co-operative Bank Ltd or in any Head Government / PSU / Banking / Insurance company / RBI / IBA in India within last one year as on date of the RFP.	Bidder to upload the Self Declaration certificate as per format provided in "Annexure E - Declaration for Clean Track Record" of the RFP along with the technical bid. (Documentary proof should be attached).

## Scope of Work:

### Post-Migration Audit:

It is highly recommended to engage a qualified information systems auditor to conduct a post-migration audit. It should focus on comparing the post-migration results to the original business. The deviations should be identified and measured to determine errors. Feedback should be taken from the key stakeholders and team members. The lessons learned from the migration project can be used to leverage process improvements to enhance future projects. The major post-migration audit steps are discussed below. The appropriateness and scope of these checks may vary from one migration event type to another.

#### A. Data integrity checks:

Data integrity checks should check the following data parameters:

- i. Raw data integrity
- ii. Business rules / configuration rules
- iii. Data relations, Data integrity may be checked by using tools or manually by using various techniques like check digits, batch input totals, etc.

#### B. Log Analysis for errors and mitigation:

The Information Systems auditor should review the migration logs from data upload / transfer tools to check for errors in data migration. The logs should be verified for successful completion of the data migration as well as for any error messages like data sets getting corrupted or omitted, etc. Configuration and user setting logs should be extracted and compared with those of the earlier systems / applications. If any errors had been noticed by the migration team, the auditor should ask for the action taken report to find out whether the errors were rectified, and also check the mitigation steps taken to minimize the impact of such errors.

### **C. Performance review:**

Post-migration audit should review the performance of the new environment. The performance of the database, servers, applications, operating system, etc. should be compared with the migration objectives as well as the pre- migration environment. Such an analysis assures the management that the migration objectives have been achieved.

### **Application Migration:**

Background:

In a complex business environment, organizations have to keep up with technological advancements. Businesses are constantly upgrading or moving to new state of the art applications written in latest programming languages. Applications may consist of databases, languages and different systems. A seamless migration into the new application environment calls for effective planning and professional support.

A business enterprise carries out an application migration with the objectives that are mentioned below. The IS auditor should take into account these objectives while carrying out an application migration audit:

- Reduction in overall cost
- Increased agility
- Faster processing
- Increased productivity
- Minimum disruption of business continuity
- Easily adaptable system
- Chance to explore new opportunities
- Increased security

### **Audit Procedure**

The IS auditor should consider the following checks for the pre- and post-migration activities:

- a) Verify whether a case for migration to the new application has been defined and documented with reasons and expected results.
- b) Check whether experts with adequate technical migration knowledge are engaged in the migration activity
- c) Check whether a proper migration plan has been prepared and key migration points have been identified. The plan should also include BCP and DR plans
- d) Check whether the security requirements are met in the new application
- e) Check whether all configurations in the old application have been implemented in the new application
- f) Verify whether backup of all the data in the previous application has been created and tested for restoration

- g) Verify whether the application has been tested and user acceptance has been received before the actual migration event
- h) Check whether the existing hardware is compatible with the new applications, and if not whether suitable procurement plans have been made
- i) Check whether the vendor of the new application has provided the company with adequate user and system documentation
- j) Check whether data integrity checks have been carried out

### **Annexure 1**

#### **Bank Branch Level CBS Migration Audit – Sample Checklist**

<b>Sl.No</b>	<b>Control Question</b>
1	Verify the balances from the Trial Balance in Branch GL on the date of migration to the Trial Balance from CBS. The balances may be verified at the GL level and adjusted for regroupings as required.
2	Verify Customer Information file (CIF), generation of new account number with old numbers. <ul style="list-style-type: none"> <li>• Whether multiple CIF exists for a single customer?</li> <li>• If so whether cleansing has been done prior to migration?</li> <li>• Whether CIF's have been created for all the joint account holders?</li> <li>• Whether address and all-important data have been input in the system or else kept blank?</li> </ul>
3	Verify the exception reports (errors/integrity error reports) generated during data migration procedure. Ensure that all the exceptions have been rectified and necessary sign off has been obtained.
4	Verify whether the pre-migration and post- migration reports (Trial Balances / General Ledger Balances etc,) have been approved / signed off by the Branch Manager and Officer, along with the personnel from conversion team. Whether these Conversion Reports are preserved after authentication as a permanent record for future reference?
5	Select a few balances for all products in CBS (the sample for which audit is being conducted may be used for testing the migration also) and verify the closing balance in the earlier system and ensure that the same has been carried forward to CBS.
6	Verify that the break up between principal and interest and the fields like term deposit and category has been correctly retained. In respect of sample selected, ensure that the date of last date of interest credit / accrual has been correctly entered in CBS, and confirm the same by manually computing interest for the same.
7	Verify for carryover of individual festival advance/ suspense debtors (staff accounts) etc.,

8	Verify for the carryover of locker caution deposit of all the lockers account wise. Check whether Reconciliation is in place for the account.
9	Whether outstanding OBC's are carried over to CBS system.
10	Verify 'Pay orders payable account' of all the outstanding pay orders have been carried over to the new system. Whether the Pay Orders Payable account has been reconciled on the day of conversion? If no, whether the A/C is now balanced? What are the plans of the branch / data center for this account into an automatic reconciliation type, to facilitating control on open entries? Also verify whether the Pay Orders Payable reconciliation, are done monthly after post conversion.
11	Verify carryover of Standing Instructions
12	Verify whether Stop payment Instructions for SB, Current, CCOD accounts have been migrated to the new CBS
13	Whether Interest rates for Deposit Accounts / Loan Accounts have been verified?
14	Whether cheque books issued to the account holders are carried over to the system? Also check for Cheque Book records maintained by the Branch prior to conversion.
15	Whether the entire Backup of Database up to the data of conversion is taken?
16	Whether a certificate is available at the Branch for having checked and authenticated all the Account balances under each Head of Account.
17	Whether stop payment instructions for Drafts have been carried over to new system accurately.
18	Whether special notes with regard to Lien, Deceased A/c, Stop Payment of cheques, attachment order, Garnishee order etc., have been carried over accurately in the new system.
19	Have signatures been scanned for all SB, CDCC accounts? Report the number of accounts for which signature has not been scanned.

#### Database Migration Audit – Sample Checklist

Sl. No	Control Question
1	Has the change management procedure of the organization been followed for the data migration?
2.	Have logs of the migration activity been captured and analyzed for errors? If any errors were found, has an action taken report been prepared?
3.	Has the performance of the new database been clocked and compared with the migration objectives?
4.	Are there signoffs from the business teams for successful migration and decommissioning of the legacy data
5.	Check whether the database security parameters of the legacy system been transported to the new database.



### Submission of Audit report

Submission of phase wise post-migration of CBS Audit report to Bank's IT Management.

### Bidder Information

Details of the Bidder				
1	Name of the Bidder (Prime)			
2	Address of the Bidder			
3	Constitution of the Company (Public Ltd/ Private Ltd)			
4	Details of Incorporation of the Company.	Date:		
		Ref#		
5	Valid Goods and Service Tax registration no.			
6	Permanent Account Number (PAN)			
7	Name & Designation of the contact person to whom all references shall be made regarding this tender			
8	Mobile number			
9	E-Mail of the contact person:			
10	Website			
Financial Details (as per audited Balance Sheets) (in Cr)				
	Year	2021-22 or 2022	2022-23 or 2023	2023-24 or 2024
11	Net worth			
12	Turn Over			
13	Profit After Tax			

**Note:** Bidder should attach the scanned copy of document as proof of details provided like GST Registration Certificate, PAN Card, Balance Sheet copies, Certificate of incorporation etc

## Format for Commercial Bid

### Commercial Bid

Ref: DDSCBL/RFP/IT/56/Migration Audit/2024-25 dated 20-11-2024

1. Name of Bidder :
2. Address of Corporate Office :

Sl. No	Details	Total cost of Audit for all line items mentioned in SoW
1	Migration Audit	

The price mentioned will be considered for selection of vendor if and only if the price quoted in all line items are valid and numerical. In case of invalid value or quote in any field, the form will be treated as invalid and may be rejected. In such case, Bank at its sole discretion may considered other vendor for awarding contract.

We certify that price quoted are inclusive of all costs towards all audit activities under scope of work mentioned in the RFP No. DDSCBL/RFP/IT/56/Migration Audit/2024-25 dated 20-11-2024. We also confirm that the price quoted meets all the specifications and scope of work mentioned in the RFP No. DDSCBL/RFP/IT/56/Migration Audit/2024-25 dated 20-11-2024.

Authorized Signatory:

Name and Designation:

Office Seal:

**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 Pre & Post Migration Audit of CBS, minimum skill set mentioned in "Eligibility Criteria" and reputation of the vendor and knowledge of RBI Cyber Security Framework.

**Payment terms**

Payment 100% after completion of Audit & Submission of audit reports.