Bank Comments on Pre Bid Queries

S.no.	RFP Reference / Page No.	Clause No. / Clause	Clarification / Query	Bank Comments
1	Page 9 of 9 – List of Documents	7- Copies of Registration Certificate of the applicant IS Auditor/proprietor/all partners with Institute of Chartered Accountants of India and Institute of Cost Accountants of India.	Kindly clarify if ICAI/ICMAI registration is mandatory for all applicants. As the empanelment is primarily for CERT-In approved IS Audit firms, which may not necessarily be CA firms, would submission of ICAI registration still be required? In case the firm is not a CA firm, will CERT-In empanelment certificate along with professional IS audit certifications be acceptable in lieu of ICAI registration?	Yes, it is mandatory to submit the ICAI / ICMAI registration as well as CERT-In empanelment certificate. Moreover, It is not necessary that the firm should be CA firm in that case the Professional IS Audit certification through ICAI will be acceptable for applicant IS Auditor / proprietor/ all or any partner.
2	Page 3 of 9 – Particulars of Proprietor/Partners	15 (15A, 15B, 15C, 15D) - RFP requires extensive personal/professional details of each Proprietor/Partner (family details, DOB, PAN, educational qualifications, memberships, work experience, empanelment status, etc.).	For LLPs/Private Limited Companies, where multiple partners/directors/stakeholders are involved, it is not feasible to provide such exhaustive details for all individuals. Request confirmation if submission of Company Incorporation Certificate, CERT-In Empanelment Certificate, and details of the Authorized Signatory (with Board Resolution/POA) will suffice instead of individual partner particulars.	Yes, we confirm if submission of Company Incorporation Certificate, CERT-In Empanelment Certificate, and details of the Authorized Signatory and Active Key Partners (with Board Resolution/POA) will suffice instead of individual partner particulars.
3	Page 8 of 9 Clause 4- Eligibility Criteria – Financial Years mentioned in Empanelment Form	General	Empanelment form specifies audited financials and CA certification for the last three financial years (2022-23, 2023-24, 2024-25). Request clarification whether it is acceptable to submit provisional CA certificate for FY 2024-25 in case the audited financials are not yet finalized, along with audited statements for FY 2022-23 and FY 2023-24.	Empanelment form specifies audited financials and CA certification for the last three financial years (2022-23, 2023-24, 2024-25). In case, if the firm do not have audited Financial statement of 2024-25 then we can accept CA certified Provisional statement.
4			The document does not specify the **count of infrastructure devices** (e.g., servers, firewalls, routers, switches, etc.) that are to be included in the audit.	This is solely the empanelment process. The count of infrastructure devices will be shared post successful empanelment, at the time of inviting financial and technical bids.
5			The document does not outline the **specific guidelines or standards** (e.g., RBI, NPCI, ISO 27001, NIST, CERT-In, etc.) against which the audit is to be conducted	Since we are inviting the Cert In teams so Bank will follow Cert in standard guidelines for Auditing procedures.

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6	Policies & Procedures	Project Scope	Are we expected to review only existing documented policies, or also assist in drafting/revising policies where gaps are found?	Yes, it is expected to review the same. More details will be will be shared post successful empanelment, at the time of inviting financial and technical bids.
7			Please confirm the total number of documents (policies, procedures, guidelines) expected to be reviewed as part of the IS Audit	More details will be will be shared post successful empanelment, at the time of inviting financial and technical bids.
8	Application Audit		Please confirm whether the ~30 applications listed in the RFP are the final and complete set, or if additional in-scope applications may be included during the engagement.	The 30 applications listed are not final. It may increase or decrease at the time of final allotment of task post successful empanelment process at the time of inviting financial and technical bids.
9			Please clarify whether third-party/vendor-hosted applications are included within the scope of audit.	Yes, it is included in Scope of Audit.
10			Will source code review be part of the engagement, or only black-box/grey-box VAPT?	Some applications require source code review some requires black box / grey box. Note: This is solely the empanelment process.
11	SOC Review		Please confirm whether the Bank has an existing in-house SOC or outsourced SOC arrangement.	Outsourced SOC arrangement.
12			What is the expected depth of SOC review? Are we required to perform SOC efficacy assessment	This is solely the empanelment process. This will be shared at the time of inviting financial and technical bids.
13	DC/ DRC/ NDR Audit		Please confirm whether the audit scope is limited to the Bank-owned DC, Near Site (Noida), and DRC (Mumbai), or if third-party/vendor-managed facilities are also included.	The scope includes all kinds of arrangements including third-party/vendor-managed facilities too.
14	Network & Cyber Security Audit		Please clarify the approximate number of network devices in scope for configuration review and frequency of the assessment	This is solely the empanelment process. This will be shared at the time of inviting financial and technical bids.
15			Please confirm the approximate number if devices to be included in the VA scope	

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16			Should the Vulnerability Assessment be limited to in-scope network devices or also extend to endpoints, servers, and middleware connected to the Bank's network?	
17	ATM Audit		Please confirm the total number of ATMs in scope for the audit, along with their locations	
18			Are mobile banking and UPI channels hosted in-house or via third-party service providers?	third-party service providers
19	Outsourcing & Vendor Risk Audit		Please provide the list of outsourced service providers/vendors in scope	This is solely the empanelment process. This will be shared at the time of inviting financial and technical bids.
20	VA & PT		What is the count of IP Address	
21			If the VAPT activity would be Internal or External testing	
22			Details of IP address (Asset type (Server/Network Device/ Access Point) along with hosting environment	
23			Credential or non-credential scan is required	
24			Total Number of APIs	
25			Type of APIs (SOAP / REST)	
26			Black box (unauthenticated) or Grey box (authenticated) scan to be performed?	
27			Number of different user 'levels' and is testing required for every user level?	
28			Please confirm whether to perform revalidation of vulnerabilities after remediation by the Bank/vendor.	
29	2	1. Document Control Sheet-Technical Evaluation (Yes/No)	Kindly provide the detailed technical criteria scoring with the following technical parameters, evaluation methodology, and corresponding weightages, if applicable.	This is solely the empanelment process. Currently you just need to suffice the Eligibility criteria and submit the Self attestation documents mentioned in application form with formats provide in main proposal annexures.
30	10	2) DC/ DRC/ NDR Audit	Kindly provide the physical locations of the Data Center (DC), Disaster Recovery (DR) site, and Near Line Data Center (NLDC) that are to be covered under the scope of IS Audit	Noida, Mumbai, Delhi, Haldwani & Nainital.

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S.no.	**RFP Reference / Page No.**	**Clause No. / Clause**	**Clarification / Query**	**Bank Comments**
31	8	Location of audit will be Noida, Mumbai, Delhi, Haldwani & Nainital. Site/ locations of Outsourced vendors will be provided separately to interested/ selected Applicant.	Kindly confirm the location of outsourced vendors as well	This is solely the empanelment process. This will be shared at the time of inviting financial and technical bids post successful empanelment.
32	-	-	Kindly clarify the bid evaluation methodology. Will the selection be based on the Lowest Quote (L1), Quality and Cost Based Selection (QCBS), or any other criteria? A detailed explanation of the evaluation process would be appreciated	This is solely the empanelment process. Currently you just need to suffice the Eligibility criteria and submit the Self attestation documents mentioned in application form with formats provide in main proposal annexures. Post successful empanelment we will invite Technical / Financial Bids.
33	8	Location of audit will be Noida, Mumbai, Delhi, Haldwani & Nainital. Site/ locations of Outsourced vendors will be provided separately to interested/ selected Applicant.	What is the count of vendors to be assessed? Will the assessments be onsite or remote? Please provide locations for onsite assessments	The preferred Location of audit will be Noida, Mumbai, Delhi, Haldwani & Nainital. Additionally, the critical outsourced vendors audit need to be done on physical visit at locations - (Noida, Mumbai, Chennai, Pune, Jaipur). Only for non-critical vendors we may allow to have meetings remotely.
34	9	Vendor risk assessment.	Does Bank already have checklist to be used for the vendor risk assessments? How many questions approx.?	No Bank do not have its checklist. We follow cert in guidelines and latest checklist provided by Cert In approved vendor.
35	9	Vendor risk assessment.	Does the consultant have to perform remediation testing once the assessment has been completed?	Yes
36	8	Location of audit will be Noida, Mumbai, Delhi, Haldwani & Nainital. Site/ locations of Outsourced vendors will be provided separately to interested/ selected Applicant.	For meetings with Bank stakeholders will the consultant be required to work out of Nainital office? Alternately is it possible to have meetings with Bank stakeholders in Delhi location, or remotely?	The preferred Location of audit will be Noida, Mumbai, Delhi, Haldwani & Nainital. Additionally, the critical outsourced vendors audit need to be done on physical visit at locations - (Noida, Mumbai, Chennai, Pune, Jaipur). Only for non-critical vendors we may allow to have meetings remotely.

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S.no.	RFP Reference / Page No.	Clause No. / Clause	Clarification / Query	Bank Comments
37	10	Vendor's NDA and contractual agreement review.	Will vendor contract be reviewed against RBI Master Directions on IT outsourcing? Please let us know if any other circular is to be considered for this activity?	This is solely the empanelment process. This will be shared at the time of inviting financial and technical bids post successful empanelment.
38	11	Outsourcing Audit: - Covering audit of Information System, functional and operational aspects Outsourcing activities as per Guidelines of RBI	Is there a requirement of Outsourcing Framework review, in line with the RBI directions?	
39	11	Outsourcing Audit: - Covering audit of Information System, functional and operational aspects Outsourcing activities as per Guidelines of RBI	Please let us know which RBI circulars are in scope with respect to Outsourcing	
40	11	Outsourced activities/ vendors of CBS, Finacle e-Banking, Finacle Treasury, Finacle Alert Services, ATM Switch, Financial Inclusion (FI), Debit Cards and other outsourced activities.	Please let us know if these vendors are to be assessed. If yes, please provide overall count of assessments to be performed so that effort estimation can be done accordingly.	
41	10	VAPT (Vulnerability Assessment & Penetration Testing)	Request you to confirm that VAPT is to be performed for all the applications mentioned in the RFP	
42	11	VAPT (Vulnerability Assessment & Penetration Testing)	Is confirmatory testing to be considered in-scope	
43	11	Network / Cyber Security Audit: -Network Infrastructure and Security Audit of entire Network infrastructure. The identified vendor will conduct Vulnerability Assessment (VA) of network infrastructure components to identify services in use and potential vulnerabilities present	Request you to confirm the count of network components to be considered in scope for VA	

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S.no.	RFP Reference / Page No.	Clause No. / Clause	Clarification / Query	Bank Comments
44	11	Configuration Audit: - Configuration audit of various devices, especially for network & network security devices. Every router/ Switches/ firewall at DC, DRC should be checked	Request you to confirm the count of devices for SCD Review	Approx. Figures mentioned below, the exact figures will be provided when inviting technical / financial bids on successful empanelment. OS-18 Firewall - 6 Router - 14 Switches - 36 Web App Firewall & load balancer- 20
45	11	Configuration Audit: - Configuration audit of various devices, especially for network & network security devices. Every router/ Switches/ firewall at DC, DRC should be checked	Request you to confirm if 100% coverage is to be done or compliance to be checked on sample devices	100% coverage
46	11	Configuration Audit: - Configuration audit of various devices, especially for network & network security devices. Every router/ Switches/ firewall at DC, DRC should be checked	Does the bank have defined SCD documents or assessment is as per CIS or STIG	This is solely the empanelment process. This will be shared at the time of inviting financial and technical bids post successful empanelment.
47	11	7) API- All payment system: API- Covering audit of Information System, functional and operational aspects Outsourcing activities as per Guidelines of RBI/NPCI.	is it expected to conduct VAPT of APIs? If yes, request you to confirm the count of API's to be considered in-scope	Approx. 90 API's
48	8	The Applicant should have a minimum financial turnover of INR 1.5 crore & above. Positive net worth for each year. in the last three years financial year 2022-23, 2023-24 and 2024-25.	We wish to highlight to the Bank that our audit ends only in the month of September and hence we can neither submit the audited balance sheets for FY25 nor submit the provisional balance sheets for FY25. We request the Bank to please accept the financial statements for FY22, FY23, and FY24	Empanelment form specifies audited financials and CA certification for the last three financial years (2022-23, 2023-24, 2024-25). In case, if the firm do not have audited Financial statement of 2024-25 then we can accept CA certified Provisional statement.

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49	Page no 22-26	Annexure 17.1, 17.2, 17.3, 17.4 & 17.5	Need clarification	The annexures need to be submitted along with Application form on company letter head as these are part of eligibility criteria.
50	Payment Details for submission of Application		Need clarification	Application Money- Rs. 1,000/- (Rupees One Thousand only) Plus GST which will be non-refundable Application Money has to be deposited as DD / PO / NEFT at the time of Application submission. The NEFT should be sent on or before last date of Application submission as per account details mentioned below: Account Name - APPLICATION MONEY & EMD Account Number - 999421390000001 IFSC Code - NTBL0NAI999 Note: MSEs are exempted from paying the application money but need to submit MSME certificate in Lieu for the same.