

ANNEXURE I – List of Scope

(Annexed to the application for the IS audit assignment for 2020-21)

(IS Audit area to be covered)

Sl.No	Particulars	Description
1.	Name of the Core Banking Application (With Version) used by the Bank	Finacle – Version 7.0.25
2.	List of Modules Implemented	<ol style="list-style-type: none"> 1. Trade Finance 2. Foreign exchange 3. Savings Bank & Current A/C 4. Overdraft & Cash Credit 5. Term Loans 6. Bills/Documentary credits/ BGs 7. Clearing - CTS 8. Deposits 9. RTGS - SFMS 10. E-Banking 11. Mobile Banking 12. Tab Banking 13. Prepaid Payment Instruments 14. Whatsapp Banking
3.	Total No. of Branches / offices	<ul style="list-style-type: none"> - 509 branches [as on 31.03.2020] - HO,IBD,12 ROs & CPCs
4.	Number of branches / Offices under Core Banking	All branches and Offices as above.
5.	No. of instances of CBS application (eg., Production, quality, test, etc,..)	Live, Reports, TEST and DR-Site- Total= 4
6.	Details of documentation available (eg. Business Continuity Policy Blueprint, configuration document, Operation manuals for Administrators, Branch users, Data Centre users etc.)	<ol style="list-style-type: none"> 1. For branches – Help Site 2. Shift Officers – Operation manual 3. DR and Business Continuity Plan 4. IT Policy 5. IS Policy 6. IS Audit Policy
7.	Treasury / IBD Department	<ol style="list-style-type: none"> 1. Covering procedural aspects and verification of adherence to various Internal limits along with the routine IS-Audit. 2. Verification and IS audit on assurance of the “BOE settlement” process in IDPMS [As advised by RBI notification Ref.No.RBI/2016-17/212.A.P (DIR Series) Circular NO.27 dated 12.01.2017–Evidence of import under import data processing and monitoring systems] 3.Swift Operation and functionality

SI.No	Particulars	Description
8.	IS Audit Cell	Independent Quality Review as required by IS Audit policy.
9.	Compliance to observations of various earlier audit observations as regard to Information Technology and Information Security.	<ul style="list-style-type: none"> - RBI AFI / RBS - Management Audit - External IS audit
10.	Compliance with the provisions of the Information Technology Act, 2000 and rules thereof applicable to the bank	Independent review in compliance with the provisions of the Information Technology Act, 2000 and rules there of applicable to the bank. A separate report shall be submitted. [As specified in Annexure I –Point No.5 - Subjective parameter of RBI circular dated 06.10.2017- Cyber Security Posture – Quarterly submission of cyber questionnaire].
11.	ITD, Thoothukudi (CBS project office)	User / Help Desk / Parameter / Access / Back end corrections / Change Management
12.	IT security infrastructure and SOC	<ul style="list-style-type: none"> • IT Security Policy • Cyber Security Preparedness • Performance objectives • SOC infrastructure • Planning and Building strategies • Evaluation of Standards and Metrics SOC implementation and their effectiveness • Risk mitigation measures in outsourcing IT enabled services and Applications. • Incident Management • Privilege User Management • Road Map for Cyber Threats • SOC operations in DR • Security measures in Credit & Debit Card spoofing. • Risk analysis in Network • Security Training
13.	BCP and DR preparedness	Review of BCP and DR preparedness. Testing of DR and BCP and implementation of enterprise wide BCP as required by RBI guidelines.
14.	Security Operation Centre(SOC)Audit	SOC operations - Incident Management, Event Monitoring, Cyber Security Posture, Application Life cycle, Risk Assessment, Cyber Drill preparedness, monitor of Privilege Identity Management, ensure the controls and risk associated with Web Application and Data Base management
15.	VA & PT	Vulnerability assessment of Infrastructure relating to CBS Network, Data Centre, DR Site ,SOC and Penetration testing

SI.No	Particulars	Description
16.	Internet Banking infrastructure audit	The Auditors shall certify that the security architecture of the Bank for Internet banking fulfils the criteria set by Reserve Bank of India.
17.	Source Code Audit	Critical Application such as ATM, Mobile banking, CTS & Treasury.
18.	Process audit of minimum 3 CBS branches (along with onsite and offsite ATMs, CVMs, CDK, BNA, E-Lobby, etc.. attached to the identified Branches)	With focus on critical areas like password controls, control of user ids, operating system security, anti-malware controls, maker checker controls, segregation of duties, rotation of personnel, physical security, wireless network connection, review of exception reports/ audit trails, BCP policy and testing etc.
19.	ATM Systems Audit	<ul style="list-style-type: none"> • Application Audit • Network Security Audit • Switch Functionality Audit • Interface Audit • Audit Trails • Transmission Security • Authorization • Review of fallback/ fail over procedures • DR site audit for ATM.
20.	ATM Process Audit	<ul style="list-style-type: none"> • ATM Operational controls • Consortium issues • Reconciliation/ Functional Managerial activities • Card / PIN Management cum Security Review • RACS with reference to ATM Cash Management
21.	CTS Clearing	<ul style="list-style-type: none"> • Application Audit • Network Security Audit • Switch Functionality Audit • Interface Audit • Audit Trails • Transmission Security • Testing of peak load conditions • Authorization • Privileged access for CTS process • Review of fallback/ fail over procedures • DR site audit for CTS
22.	Network	<ul style="list-style-type: none"> • Network security architecture review • Network administration • User administration and access management on DC / DR and critical network components • Privileged access to DC / DR network components • Network / device redundancy

SI.No	Particulars	Description
		<ul style="list-style-type: none"> • Network monitoring, security event identification • Firewall and security component configuration • Security in Mobile & Internet Application gateways • Remote access management • Patch management • Auditing and logging • Network utilization • .Access to Network resources and control
23.	DR Site Audit (ATM / CBS / Net banking)	<ul style="list-style-type: none"> • Verification of systems/controls at the DR site • Assessment of management parameters • Emergency management • Adequacy of infrastructure (capacity to handle full traffic) • Review of fallback procedures • Process audit to be carried out during DR drill
24.	DC & DR – physical & environmental review	<ul style="list-style-type: none"> • DC perimeter and physical access security design & processes • DC material inward / outward security • Power and backup • Safety systems – fire & smoke detection and suppression systems • Rack, cabling and earthing • DC access surveillance and monitoring • Housekeeping & vendor management
25.	Record Management and media handling	<ul style="list-style-type: none"> • Policies for media handling, disposal and transit • Periodic review of Authorisation levels and distribution lists • Procedures of handling, storage and disposal of information and media • Storage of media backups • Protection of records from loss, destructions and falsification in accordance to statutory, regulatory, contractual and business requirement
26.	IS audit of Bank's website etc	<ul style="list-style-type: none"> • Bank's website, Mail, other web applications facing internet
27.	Details of Information Technology Infrastructure and other peripheral applications used by the bank.	As listed below

Information Technology Infrastructure of the Bank

IT Application List 2020-21

S.No	Application	Description
1	Finacle 7.0.25	Core Banking Solution
2	Symantec Client Security	Antivirus
3	Fraud Risk Monitoring Solution	FRM Application
4	Data De-Dup Application	Customer de-duplication
5	SOC Application	Security Operation Center
6	Corporate Mail (E-Interact)	Mail Application
7	CISCO	Router
8	Firewall (HW or SW based) & IDS /IPS	Software based for Desktops
9	Internet Banking	E-Banking server
10	Access Control System	DR and DC and other IT offices
11	ATM CMS	Card Management System
12	ATM MIS	ATM reports
13	E-Lobby	Technical Implementation
14	Cash Deposit Kiosk	Technical Implementation
15	Cheque Deposit Kiosk	Technical Implementation
16	Coin Vending Machine	Technical Implementation
17	Passbook kiosk	Technical Implementation
18	Daily Savings Deposit	Technical Implementation
19	Financial Inclusion	Technical Implementation
20	SMS Alerts	SMS Server
21	ATM Switch	ATM Transaction Processing
22	NPA	Non Performing Asset Management
23	EAS	Early Alert System
24	LAPS	Lending Automation Processing System
25	ALM	Asset Liability Management
26	HCM	Human Capital Management
27	AMLOCK	KYC/Anti Money Laundering
28	SFMS	RTGS payment gateway
29	E-Treasury	Electronic Treasury Operation
30	SWIFT	Society for Worldwide Interbank Financial Telecommunication
31	E-Circular	Electronic Circular Publishing
32	Internet Banking Security Log Server	McAfee Log Server
33	Internet Banking Checkpoint Server	Checkpoint Management Server
34	OFSA	Transfer Pricing (Risk Management)
35	SAS	Integrated Risk Management
36	CRESS,RAM	CRISIL Rating Modules - RMD
37	SAS-MIS	Automated Data Flow - MIS Dept
38	DP Secure / ASBA	DP Cell Application
39	Veracious CTS	CTS Application
40	TMB M-connect	Mobile Banking Application
41	Active Directory	Domain Controller
42	EJ Pulling	ATM Electronic Journal Pulling Application
43	Intereco	Reconciliation Application

44	ATM Card Limit Setting	Setting Customized limit within the bank over all limit by the customer himself through TMB store application
45	TMB Store	Mobile based application for various SMS / Missed call service
46	SMS Pull Service	Keyword based SMS service
47	Epassbook	Mobile application to show the passbook in electronic form
48	Missed call service	Banking service through missed call from customer's registered mobile number
49	Institution fees payment	Institution fees payment for college / school
50	TMB Wallet	TMB Mobile wallet for customers
51	TMB Career	In house application for TMB career portal
52	IMPS	IMPS outward from ATM,Internet Banking and Mobile Banking
53	Emandate	Account debit mandate in electronic forms
54	EWS	Early Warning System
55	Aadhaar Pay	Aadhaar based payment application
56	UPI & UIDAI	Mobile based Universal Payment Interface
57	TAB banking	Account opening through tab by market executives
58	Saral TDS	Centralised TDS application
59	GST	Centralised GST application
60	ETHIC	E-audit System
61	CKYC - iflow	Centralised KYC application
62	Ekyc	Aadhaar based KYC application
63	CoRMS	Banks Fitting and Furniture maintenance
64	RBI MIS	MIS Application for RBI
65	Bio-metric	Biometric Application
66	Credit Card Payment	Credit card Payment Application
67	Prepaid card Topup	Prepaid Topup Application
68	Demographic authentication	Aadhar authentication Application
69	TNEB payment	EB payment through core banking
70	CCPT payment	Chennai corporation property tax payment
71	SCCM	System Center Configuration Manager
72	eRemittance	eRemittance
73	CPC-Foreign Exchange	CPC-Foreign Exchange
74	Digi Lobby	TMB Digital Lobby
75	FI Gateway	Financial Inclusion
76	AePS	Aadhar enabled Payment System(BC)
77	NACH	National Automated Clearing House
78	Investor Services Package	Investor Services Package
79	Me2G	Board Meeting Application
80	Digital Banking	Digital Banking
81	Automatic Data Flow	Centralised Flow Application
82	Signing tool - Digital signer	Centralised signer Application
83	Loan Management System	Loan Management Application
84	Knowledge Management Tool	Circulars from regulatory bodies Application

85	RBI Reporting application	RBI Reporting application
86	FX credit limit checking module	FX credit limit checking module
87	Online account opening	Online SB opening Application
88	online Deposit opening	Online Deposit opening Application
89	VAPT compliance	VAPT Portal
90	RBS Compliance	RBS Compliance Application
91	Issue Tracking system	Issue Tracking System
92	Service Desk - Core Banking OTRS	Centralised Desk Application
93	Card Personalization - Delight card	Card Personalization Application
94	NDSOM	Centralised NDSOM Application
95	RTGS (CCIL)	RTGS CCIL Application
96	ACL	Inspection ACL
97	PAM	Centralised PAM Application
98	Zabbix	Centralised Zabbix Application
99	Fastag	Fastag Software
100	APEX-CENTRAL	Antivirus
101	Aadhaar Vault	Centralised Aadhaar Vault Application
102	ATM TSS	Terminal Security Solution
103	NTP	NTP Application - Clock Synch
104	DCIM	Centralised DCIM Application
105	GLPI-OCS	Inventory Application
106	TMB WEB	WEB Application
107	WSUS	WSUS Patch Management Application
108	Mail Archive(Emergic Mail Array)	Email Archive Application
109	OTRS SOC	Ticketing Application
110	Internal Inventory Tools (OCS)	Centralised OCS) Application
111	Internal Monitoring Tools (Zabbix)	IT Monitoring Application
112	Whatsapp Banking	Whatsapp Banking
113	BBPS	Bharat Bill Payment System
114	Veeam Backup Solution	Centralised Backup Solution Application
115	Web Application Firewall (WAF)	Centralised WAF Application
116	Database Activity Monitoring	Centralised Database Monitoring lication
117	Infosec Portal	Information Security Cell Portal
118	E-Learning	Digital Learning Application
119	Positive Pay	CTS Positive Pay Application
120	DESS Digital Meeting	Board Meeting Application
121	Security Information & Event Management (SIEM)	SOC- SIEM Application
122	AD Certificate Authority	Certificate Management