

Request for Proposal (RFP) for Selection of Auditors for Core Business Solution (CBS) Implementation Audit at Can Fin Homes Ltd.

CANFIN HOMES LTD
(Registered Office: BANGALORE)

Request for Proposal (RFP)
For
“Selection of Auditors for Core Business Solution (CBS) Implementation Audit at Can Fin Homes Ltd”

TENDER.REF. NO: RFP-IT/129/2025-26

Date of commencement of issue of RFP	: 14.11.2025
Last date for receipt of queries on RFP	: 21.11.2025 at 15:00 hrs.
Last date for Bid Submission of RFP	: 02.12.2025 at 16:00 hrs.
Date of Opening of Bids of RFP	: 02.12.2025 at 16:30 hrs.

ISSUED BY : Assistant Vice President & Head of IT
CANFIN HOMES LTD
REGISTERED OFFICE, 29/01, SIR M N KRISHNA RAO ROAD
BASAVANAGUDI
BANGALORE 560 004

=====
Contact Numbers : Tel - 080 42046075
Fax- 080 26565746
Email: it@canfinhomes.com

Request for Proposal (RFP) for Selection of Auditors for Core Business Solution (CBS) Implementation Audit at Can Fin Homes Ltd.

Bid Details: Selection of Auditors who will undertake the audit of the Core Business Solution (CBS) implementation for Can Fin Homes Ltd

Sl. No.	Description	Details
1.	RFP No. and date	TENDER.REF. NO.: RFP- IT/129/2025-26
2.	Brief Description of the RFP	Selection of Auditor to engage in providing audit services for the Core Business Solution (CBS) Implementation at Can Fin Homes Ltd.
3.	Company's Address for Communication and Submission of Tender	Assistant Vice President & Head of IT CAN FIN HOMES LTD REGISTERED OFFICE, 29/01, SIR M N KRISHNA RAO ROAD BASAVANAGUDI BANGALORE 560 004
		Tel - 080-42046075 Fax - 080-26565746 Email: it@canfinhomes.com
4.	Date of Issue	14.11.2025 (Friday)
5.	Last date for receipt of queries on RFP	21.11.2025 at 15:00 hrs. Email: it@canfinhomes.com
6.	Pre-bid Meeting Date & Time	1. Physical Pre-bid meeting will be held on 25.11.2025 at 16:00 hrs. Venue: Can Fin Homes Ltd, Registered Office, 29/01 Sir M N Krishna Rao Road, Basavanagudi, Bangalore - 560004. 2. Pre-bid queries should be submitted as per Appendix-D
7.	Last Date of submission of Bids	02.12.2025 at 16:00 hrs.
8.	Date and time opening of Part A, conformity to Eligibility criteria.	02.12.2025 at 16:30 hrs.
9.	Date and time opening of Part-B and commercial bid Part-C.	Will be intimated at later date.

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DISCLAIMER

The information contained in this Request for Proposal (“RFP”) document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of Can Fin Homes Ltd, 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 document is not an agreement and is not an offer or invitation by Can Fin Homes Ltd to any parties other than the applicants who are qualified to submit the bids (hereinafter individually and collectively referred to as “Bidder” or “Bidders” respectively). The purpose of this RFP is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. Can Fin Homes Ltd make 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 information contained in the RFP document is selective and is subject to updation, expansion, revision and amendment. It does not purport to contain all the information that a Bidder require. Can Fin Homes Ltd does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

Can Fin Homes Ltd (CFHL), reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and/or the bidding process, without assigning any reasons whatsoever. Such change will be communicated to the bidders and it will become part and parcel of RFP.

Can Fin Homes Ltd in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Can Fin Homes Ltd reserves the right to reject any or all the request for proposal received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Can Fin Homes Ltd shall be final, conclusive and binding on all the parties.

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1. Introduction:

Can Fin Homes Ltd, was incorporated in the year 1987, "The International Year of Shelter for the Homeless" (hereinafter referred to as "Company"). The main objective of setting up the company was, promoting home ownership and increasing the housing stock in the country. Company is having its Registered office at 29/1, Sir M N Krishna Rao Road, Basavanagudi, Bangalore 560004. The company has around 200+ branches/offices spread across various locations of the country and all these branches and satellite offices are linked to the Registered Office through a Core banking platform. Being a south based company, 70% of its branches are located in southern India and the remaining 30% in Northern India.

2. About RFP:

The Company intends to engage an experienced auditor by selecting a vendor with proven expertise in conducting Infrastructure, Application and Security audits. In this connection, the Company invites sealed offers ("Part-A Conformity to Eligibility Criteria", "Part-B Technical Scope", and "Part-C Commercial Bid") for undertaking a comprehensive audit of the Core Business Solution (CBS) implementation at Can Fin Homes Ltd., as per the Terms & Conditions, Requirements, and Scope of Work described elsewhere in this document.

Note: This RFP should not be considered as a statement of intent for availing the services, unless a purchase order or notification of award is published by Can Fin Homes if any, as an end result of this RFP process.

3. Objective:

The Company is seeking quotations from qualified and experienced auditors to conduct a comprehensive audit of the Core Business Solution (CBS) implementation at Can Fin Homes Ltd. The objective of this engagement is to evaluate the CBS infrastructure, application, and security framework to ensure its robustness, compliance, and operational effectiveness.

The CBS implementation, as outlined in RFP for Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Limited, RFP-IT-140/2024-2025 dated 26.08.2024 (available at <https://canfinhomes.com/Tenders/archivetender>), is being carried out through a System Integrator (SI) appointed by the Company. This audit aims to independently assess the adequacy of the implementation delivered by the SI, including the underlying infrastructure, application controls, integration layers, and data security measures.

4. Requirement Details

Company invites sealed offers ('Part-A Conformity to Eligibility Criteria', 'Part-B Scope ' and 'Part-C Commercial Bid') from eligible bidders to engage in providing contract staffing personnel to Can Fin Homes Limited as per the Terms & Conditions, Scope of Work as described elsewhere in this document. This RFP consists of the requirement as given below:

Sl. No	Item details
1	To assess the Core Business Solution (CBS) implementation at Can Fin Homes Limited from an infrastructure, application and security perspective, including performance, configuration, data integrity, access controls, cybersecurity, and compliance with regulatory and organizational requirements. Refer Annexure VI for detailed Scope of Work.

5. Eligibility Criteria:

- A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as the "Bidder", and the audit services related to Infrastructure, Application, and Security of the Core Business Solution (CBS) at Can Fin Homes Limited shall hereinafter be referred to as the "Services".
- Interested Bidders, who possess the requisite qualifications, experience, and expertise to conduct the audit as set forth in the Scope of Work at Can Fin Homes Limited, and who meet the Pre-Qualification Criteria as per ANNEXURE-III, may submit their proposals.

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- Can Fin Homes, reserves the right to verify/evaluate the claims made by the Bidder independently. Any deliberate misrepresentation will entail rejection/disqualification of the offer.

6. Scope of Work:

- 6.1 The Scope of work shall include but not limited to the details as mentioned in [ANNEXURE-VI](#). Bidder has to conform compliance to the Scope of Work as mentioned in ANNEXURE-VI. The bidders are required to go through the complete RFP document thoroughly. The obligation / responsibilities mentioned elsewhere in the document, if any, shall be the integral part of the scope.
- 6.2 Project Completion and Management: For smooth completion of project, the Bidder should identify at least one of its representatives at Bengaluru as primary point of contact for the Company.
- 6.3 As part of the engagement, the successful bidder will be provided access to relevant system documentation, implementation details, and hardware specifications hosted on the cloud environment to facilitate a comprehensive technical and security evaluation.
- 6.4 The bidder shall specify the tools and methodologies proposed to be used for conducting the audit, along with details of the team's competency, experience, and capability levels.

6.4 Scope of Onsite Support Personnel:

- The Bidder shall be fully responsible to conduct a comprehensive audit of the Core Business Solution (CBS) implementation covering Infrastructure, Application, and Security aspects at Can Fin Homes Limited. The audit shall include, but not be limited to, evaluation of performance, configuration, data integrity, access controls, cybersecurity, and compliance.
- Before onboarding of On-site resources, the Bidder must submit the background verification reports conducted by the Bidder's company.
- The SPOCs deployed should possess a minimum of 7 years of relevant experience with the required technical background in performing Infrastructure, Application, and Security audits.
- The Bidder shall provide a qualified backup resource in case the on-site resource is on leave. A penalty shall be levied on a pro-rata basis for non-availability of the on-site resource.
- Onsite resources should be made available at Registered office during office hours and on all working days of the company during the tenure of the project.

7. Bidding Process (Three Part Offer):

- Bid shall have the following 3 (Three) parts; Eligibility conformity, Technical Scope and Commercial proposal. The three parts must be submitted at the same time but in separate sealed covers, giving full particulars, addressed to the Assistant Vice President & Head of IT, Can Fin Homes Ltd, 29/01 - SIR M N Krishna Rao Road, Basavanagudi, BANGALORE - 560 004 and these covers should also indicate name, address and contacts of the bidder submitting the offers.

Part-A - Eligibility Conformity:

Indicating their compliance to Eligibility Criteria. The format for submission of Conformity to Eligibility Criteria is as per **APPENDIX-A**.

Part-B -Technical Scope:

Indicating the response to the Scope for selection of consulting staff at Can Fin Homes Limited. The format for submission of the Part-B Scope is as per **APPENDIX-B**. Part-B Scope will NOT contain any pricing or commercial information at all. Scope of the work is documented in [Annexure-VI](#).

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Part-C - Commercial Proposal:

Furnishing all relevant information as required as per Bill of Material as specified in [ANNEXURE-X](#). The format for submission of Commercial bid is as per **APPENDIX-C**.

In the first stage, only **Part-A** will be opened and evaluated. Those bidders satisfying the eligibility criteria as determined by the CFHL and accepting the terms and conditions of this document shall be short-listed for opening **Part-B**.

The offers should be hand delivered to the given address before the stipulated date and time. In case designated date of bid submission is declared to be public holiday, the bid shall be submitted on next working day at the same time.

The submissions to be made by the Bidders as provided in the Annexures/Appendices to this RFP should be in the Bidder's letter head duly signed by Authorized signatory of the Bidder's firm.

8. Evaluation Criterion:

Scoring matrix

Sl. No	Criteria	Weightage		Documents Required
	Sub-Criteria	Criteria Total	Sub criteria	
1.	Past experience of the bidder (track record)	30		
A	Experience in conducting Infrastructure, Application, and Security Audits of Core Business Solutions (CBS) or similar large-scale IT systems in Banking/Financial Institutions/NBFCs/Housing Finance Companies or other Critical Infrastructure Institutions: • More than 3 years - 15 marks • >2 years and ≤3 years - 10 marks • ≥1 year and ≤2 years - 05 marks • Less than 1 year - 0 marks		15	PO copies from the clients
B	Past Experience of conducting Infrastructure, Application, and Security Audits of CBS or similar large-scale IT systems in BFSI sector organizations / NBFCs / Scheduled Commercial Banks / Government Departments / PSU organizations / Housing Finance Companies in India. 3 projects in the last 2 years (5 marks each)		15	As per format enclosed at APPENDIX -E
2	Scope of work, Presentation, Approach	70		
A	Degree of compliance with CFHL's requirements as mentioned in the project scope of work		20	Annexure-VI
B	Quality of solution approach Methodology and timelines proposed for the project delivery along with support services.		20	Bid document covering mentioned points need to be submitted as part of PART-B submission
C	Bidder presentation		30	Presentation
	Total	100	100	

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8.1 Evaluation of Part-B Bids:

8.1.1 The Company's evaluation of the Part-B Bids will take into account the following factors and based on such evaluation the technically qualified bidders will be short-listed:

- Confirmation to pre-qualification criteria.
- Compliance of terms and conditions stipulated in the RFP duly supported by certified documentary evidence called for therein.
- Review of written reply, if any, submitted in response to the clarification sought by the Company, if any.

8.1.2 CFHL reserves the right to reject an offer under any of the following circumstances:

- Offer is incomplete and/or not accompanied by all stipulated documents.
- Offer is not in conformity with the terms and conditions stipulated in this document.
- The three parts as stated above should be placed in three separate envelopes super scribed with 'Part-A Conformity to Eligibility Criteria', 'Part-B Scope' and 'Part-C Commercial Bid' respectively and properly closed and sealed. Thereafter, all three envelopes shall be placed inside another envelope and properly closed and sealed. Failure to submit the same as above will result in bidder getting disqualified in the bidding process.
- CFHL reserves the right to reject any or all RFP response or cancel the RFP without assigning any reason whatsoever at any stage.
- If the Bidder does not secure a minimum of Seventy (70) marks out of the total Technical Evaluation score prescribed in Part B of this RFP. In such an event, the Bidder shall be deemed technically non-compliant and its Commercial Proposal shall not be opened or evaluated.

8.2 Final Selection of the Bidder

The final selection of the Bidder will be based on technical and commercial evaluation process. The technical proposals will be allotted weightage of 70% while commercial proposals will be allotted weightage of 30%. A combined score "Score (S)" will be arrived at after considering the nominal commercial quote and the marks obtained in technical evaluation with relative weights of 30 % for commercial proposal and 70 % for technical Proposal according to the following formula:

Evaluation formula

$$S = (C_{min} / C_{quoted}) \times (W_{FIN}) + (T_{scored} / T_{max}) \times (W_{TECOM})$$

S = Final Score of the Bidder

C_{min} = Minimum quoted TCO amongst vendors for the entire scope of work covered in this RFP document.

C_{quoted} = TCO by the vendor for period of 1 year

T_{scored} = Marks scored by the vendor in the technical evaluation

T_{max} = Maximum marks scored amongst vendors in the technical evaluation

W_{FIN} = Weight of the commercial RFP Response for this RFP. W_{FIN} for this RFP is 30%

W_{TECOM} = Weight of the technical RFP Response for this RFP. W_{TECOM} for this RFP is 70%

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E.g.

$$\text{Combined Score of A} = \left[\begin{array}{c} \text{Technical Proposal Score of A} \\ 70 * \text{.....} \\ \text{Highest Technical Score among bidders} \end{array} \right] + \left[\begin{array}{c} \text{Lowest Commercial Proposal} \\ \text{among bidders} \\ 30 * \text{.....} \\ \text{Commercial Proposal of A} \end{array} \right]$$

9. Amendment of bidding documents:

- 9.1 At any time prior to the date for submission of Bids, the company may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the RFP by amendments.
- 9.2 Amendments, if any will be notified through website to all prospective Bidders, to whom RFP is shared for submission of bids and will be binding on them.
- 9.3 In order to provide, prospective Bidders, reasonable time to take the amendments, if any, into account for preparing their bid, the company may, at its discretion, extend the last date of submission of bid.

10. Period of validity of Bids

Bids shall remain valid for a period of 180 days from the date of opening of commercial bid (PART - C) or as may be extended from time to time. CFHL reserves the right to reject a bid valid for a period shorter than 180 days as non-responsive/non-compliant, without any correspondence.

11. RFP Requirements:

The Bidder shall comply with Scope of work narrated in [Annexure-VI](#) and adhere to the guidelines issued by Company, Reserve Bank of India (RBI), NHB (National Housing Bank) and other Regulatory bodies.

12. Timelines, Deliverables & Service Level Agreements (SLAs)

I. Project Timeline

The Company is seeking quotations from qualified and experienced vendors to conduct a comprehensive audit of the Core Business Solution (CBS) implementation at Can Fin Homes Ltd. The objective of this engagement is to assess the CBS infrastructure, application, and security framework with respect to performance, configuration, data integrity, access controls, cybersecurity, compliance, and alignment with industry best practices.

The selected bidder should commence the audit activities immediately post acceptance of the Purchase Order.

The bidder shall align the audit activities with the phase-wise delivery timelines which are currently in progress of the System Integrator (SI) as outlined in the Scope of Work. The overall audit engagement shall be completed with closure of all open items as per the audit findings and as per the concurrence of the Company within a maximum period of three (3) months from the date of completion of the CBS implementation project.

II. Security

- Bidder should take adequate security measures to ensure the confidentiality of the information.
- The selected bidder needs to execute NDA (Non-Disclosure Agreement) as per Appendix-F and contract with the Company.

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III. Penalties / Liquidated Damages:

- **Liquidated Damages for non-delivery of Services:** Delay in completion of activities beyond the agreed timelines, shall attract a penalty at the rate of Rs. 5000/- (excl GST) per day delay. However, the total penalty under this clause shall be restricted to 10% (excl GST) of the total project cost.
- **Penalties/ Liquidated Damages for non-performance:** If the bidder does not meet the requirements of the RFP during various assessments, the bidder shall rectify the same at bidder's cost to comply with the requirements immediately to ensure completion of the activity.
- If any act or failure by the bidder under the agreement, contravention of the terms and conditions stipulated herein or the terms of Confidentiality agreement executed by Bidder with the Company reserves the right to impose a penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.
- If the Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Company reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as and goodwill.
- Company may impose the penalty to the extent of damage to any of its equipment, if the damage was due to the actions directly attributable to the staff of the Bidder.
- All the above LDs are independent of each other and are applicable separately and concurrently.
- LD is not applicable for the reasons attributable to the Company and Force Majeure.

13. Payment Terms:

Serial #	Payment Milestone	Documents to be submitted
1.	70% of the milestone payment will be made for the audit report in phase manner as referred in the commercial proposal.	PDF and Excel copies, as well as two hard copies of the comprehensive audit reports prepared as per the scope of the audit, should be provided to CFHL.
2.	30% of the milestone payment will be made post fixing of the audit finding & sign off is received from the relevant stake holders in phase manner as referred in the commercial proposal.	PDF and Excel copies, along with two hard copies reflecting the closure or resolution of audit findings (with screenshots wherever applicable), should be provided to CFHL post obtaining sign-off from the relevant stakeholders, as aligned with CFHL.

- The bidder has to submit documentary proof for completion of activities.
- Email and Phone support till final closure report provided by the auditor.
- The Company shall finalize the Sign-off and Acceptance format mutually agreed with the bidder. The bidder shall strictly follow the mutually agreed format and submit the same while claiming payment. Sign offs to be obtained by the bidder from the concerned functional departments.
- All observations identified during the audit shall be fixed and verified before the final sign-off.
- Payment shall be released within 45 days from submission of relevant documents as per RFP terms.

14. Local Support:

The bidder should have resources at CFHL premises capable of meeting the service & support standards as specified in this RFP, Service support should be available as required by the company. All resources need to adhere to CFHL working hours (including Saturdays) and holidays or as and when required by CFHL. In case of leaves planned by any resources, the same should be approved by CFHL.

15. Documents, Standard Operating Procedures and Manuals:

All related documents, manuals, Standard Operating Procedures (SOPs), best practice documents and information furnished by the bidder shall become the property of the Company.

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16. Subcontracting:

The Bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the Bidder under the contract without prior written consent of CFHL. Subject to the foregoing, the Purchase Order and these Terms and Conditions shall inure to the benefit of and be binding upon the parties hereto and their respective successors and assigns.

17. Access to Audit:

Whenever any Government/Regulatory Authority, including but not limited to RBI/NHB requests for information from the Company for any compliance, regulatory or legal purpose relating to the proposal, then upon the Company's request, Bidder shall assist the Company in responding to such a request, by providing the required information to the Company/its authorized representatives, or such a Government/Regulatory authority.

18. Termination for Owner's Convenience

The Company, by written notice of at least 30 days prior, of its intention to terminate services without assigning any reasons shall send to the Bidder, to terminate the Agreement, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Company's convenience, the extent to which performance of the Bidder under the Agreement is terminated and the date upon which such termination becomes effective.

The Work that is complete and ready for commissioning as on the date of Bidder's receipt of notice of termination shall be accepted by the Company on the terms and prices mutually agreed at that time.

19. Settlement of disputes:

- 19.1 All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these tender documents or breach thereof shall be settled amicably.
- 19.2 If, however, the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the provisions of Arbitration and Conciliation Act 1996 or any statutory modifications or re-enactments thereof and the rules made there under and for the time being in force, shall apply to the arbitration proceedings. The sole arbitrator shall be appointed with the mutual consent of both the parties. The seat of the arbitration shall be Bangalore.
- 19.3 During the arbitration proceedings the bidder shall continue to work under the contract unless otherwise directed in writing by the company.

20. Legal Disputes:

The Company clarifies that the Company shall be entitled to file an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain bidder/prospective bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Company may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages. In addition, notwithstanding the foregoing, claims for preliminary injunctive relief, other pre-judgement remedies and claims for the Company's failure to pay for Service(s) in accordance with the Agreement, may be brought in a court of competent jurisdiction over the parties and the subject matter.

21. Governing Law and Jurisdiction:

This agreement shall be governed exclusively by the laws of India and the transaction contemplated herein shall be subject to the exclusive jurisdiction of the competent courts in Bangalore only.

22. Limitation of Liability

In no event shall Can Fin Homes Ltd. be liable for any proven consequential, special, punitive, incidental or indirect damages.

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23. Confidentiality:

Bidder acknowledges that it is, may be or will be privy to Confidential Information (as defined below). Bidder agrees it will use the Confidential Information only in furtherance of its work under this Purchase Order and shall not transfer or otherwise disclose the Confidential Information to any third party except as provided for herein. Bidder shall:

- (i) Give access to such Confidential Information solely to those of its employees with a need to have access thereto in furtherance of or in connection with this Purchase Order or as required by applicable law; and
- (ii) Take the same security precautions to protect against disclosure or unauthorized use of such Confidential Information that Bidder takes with its own confidential information, but in no event shall Bidder apply less than a reasonable standard of care to prevent such disclosure or unauthorized use. As used herein, "Confidential Information" means any and all information relating to Company and any of its respective affiliates that may be received by or be provided to Bidder from time to time, including, without limitation, equipment and business specifications, business records or data, trade secrets, and confidential planning or policy matters, business strategies, internal policies, and procedures, matters subject to attorney-client privilege, and any financial or accounting information, the existence of this or any other agreements or communications between Bidder and Company, and the terms of any such agreement, and all data, reports, interpretations, forecasts and records containing or otherwise reflecting information concerning any such person or entity, together with analysis, compilations, studies or other documents, whether prepared by Bidder or Company, which contain or otherwise reflect such information. Bidder shall not use the Company's name, or the names of its respective subsidiaries or affiliates, in any sales or marketing publication or advertisement, without the prior written consent of Company.

The Successful bidder shall execute separate NDA on the lines of the format provided in the Appendix-F.

24. Data Protection, Security and Use of Information:

Bidder hereby unequivocally agrees to undertake all measures, including security safeguards, to ensure that the information in the possession or control of the Bidder, as a result of operation of this engagement, is secured and protected against any loss or unauthorized access or use or unauthorized disclosure thereof. It is hereby mutually agreed between the parties that Company, assumes no responsibility or liability for any misuse of the Confidential Information and other data in the control of Bidder. This clause shall survive the termination or expiration of this order.

25. Directors and Employees of the Company Not Individually Liable:

No Director or official or employee of the Company shall in any way be personally bound or liable for the acts or obligations of the Company under the Contract or answerable for any default or omission in the observance or performance of any of the acts, matters or things which are herein contained.

26. Defense of Suits:

If any action in court is brought against the Company or an officer or agent of the Company, for the failure, omission or neglect on the part of the bidder to perform any acts, matters, covenants or things under the Contract, or damage or injury caused by the alleged omission or negligence on the part of the Bidder, his agents, representatives or his Sub-Contractor's, or in connection with any claim based on lawful demands of Sub-Contractor's workmen, suppliers or employees, the Bidder, shall in such cases indemnify and keep the Company and/or their representatives harmless from all losses, damages, expenses or decrees arising out of such action.

27. Indemnity:

The Bidder shall, at its own expense, defend and indemnify the Company against any third-party claims for infringement of patent, trademark, design or copyright arising from use of proposed product/products or any part thereof. Bidder will provide infringement remedies and indemnities for third party Products, on a pass-through basis. If the company is required to pay compensation to a third party resulting from such infringement, the Bidder shall be fully responsible to pay such compensation along with all costs, damages and attorney's fees and other expenses that a court may finally award, in the event of the matter being adjudicated by a court or that be included in a Bidder approved settlement. The Company will issue notice to the Bidder of any such claim without delay and provide reasonable assistance to the Bidder in disposal of

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such claim, and shall at no time admit to any liability for, or express any intent, to settle the claim. The Bidder shall also reimburse all incidental costs, which the Company may incur in this regard.

28. Performance Bank Guarantee:

The selected Bidder would be required to submit a Performance Bank Guarantee to CFHL for an amount equivalent to 10% of Total Cost of Ownership as mentioned in the Bill of Material in [ANNEXURE-X](#) within 30 (Thirty) days of purchase order acceptance date. The Performance Bank Guarantee(s) will be valid for 1 year with a claim period of 3 months from the date of expiry of the validity period of the Bank Guarantee (BG) and such other extended period which is co-terminus to the life of the work order. The Performance Bank Guarantee(s) should be issued by any Nationalized or Indian Scheduled Commercial Bank. A format for Performance Bank Guarantee will be shared with the successful Bidder. The Performance Bank Guarantee is required to protect the interest of purchaser against the risk of non-performance of the successful Bidder in respect of successful implementation of the project which may warrant the invoking of Performance Bank Guarantee (PBG), also if any act of the bidder results in imposition of Penalties/Liquidated Damages then CFHL reserves the right to invoke the submitted Performance Bank Guarantee.

29. Visit Rights:

CFHL and/or its authorized representatives, including auditors, consultants shall have the right to visit any of the Bidder's premises with prior notice. RBI or any regulatory body can conduct audit without notice. The Bidder will have to cooperate with the authorized representative/s of CFHL and/or regulators and will have to provide access to the Selected Bidder's IT infrastructure, applications, data, documents, and other necessary information/ documents given to, stored or processed by the Selected Bidder and/ or its Partners in relation to the contract with CFHL. The selected bidder has to facilitate audit of DC/DR sites as requested by CFHL as and when required by CFHL or its appointed representatives and/or regulators. The successful bidder has to provide access to locations relating to the scope of work defined in this RFP.

30. Compliances to Outsourcing Activities:

1. The selected bidder should ensure that they are compliant with the Latest Master Directions on Outsourcing of IT Services by Reserve Bank of India (Circular No: RBI/2023-24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24 dated April 10, 2023) and its amendments thereof from time to time during the entire tenure of the contract.
2. The selected bidder should ensure that they are compliant with the Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices by Reserve Bank of India (RBI/DoS/2023-24/107 DoS.CO.CSITEG/SEC.7/31.01.015/2023-24 dated November 07, 2023) and its amendments thereof from time to time during the entire tenure of the contract.

31. Order Cancellation/Termination of Contract:

The Company reserves its right to cancel the entire/unexecuted part of the service at any time by assigning appropriate reasons and recover expenditure incurred by the Company in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:

- Delay in Completion of Scope of work beyond the specified period by CFHL.
- Breaches in the terms and conditions of the Order.

32. Enforceability:

All the Terms & Conditions of this RFP, after acceptance, shall be binding on both the parties of this RFP and shall be enforceable as per the applicable laws of India.

33. Change in Constitution:

The prior information, in writing, to the Company shall be given before any change is made in the constitution of the Bidder. If prior information is not provided to Company, the Contract shall be deemed to have been

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allotted in contravention of Clause entitled "sub-contracting" hereof and the same action may be taken and the same consequence shall ensue as provided in the said clause.

34. Termination of insolvency:

The Company, may at any time, terminate the Contract by giving written notice of 30 days to the Bidder, without compensation to the Bidder, if the Bidder becomes bankrupt or otherwise insolvent, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Company.

35. Governance

The selected bidder shall ensure proper governance throughout the engagement. This includes active participation in all required meetings and reporting mechanisms as outlined below:

- i. **Weekly Governance Meetings:** The bidder shall participate in weekly governance meetings with system integrator, consultants and relevant stake holders to review progress, track issues, and discuss ongoing activities.
- ii. **Fortnightly Meetings:** The bidder shall attend fortnightly meetings with system integrator, consultants and relevant stake holders to ensure alignment on key deliverables and resolution of outstanding matters.
- iii. **Reporting and Presentations:** The bidder may be required to prepare and deliver presentations to the IT Strategy Committee (ITSC), Audit Committee of the Board, and the Board of CFHL on project status, audit findings, and other relevant matters.
- iv. **Documentation:** The bidder shall maintain records of all governance meetings, including minutes, action items, and follow-ups, to ensure transparency and accountability.

36. Force Majeure:

For purposes of this clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, wars or revolutions and epidemics. If a Force Majeure situation arises, the Bidder shall promptly notify the Company in writing of such condition and the cause thereof. Unless otherwise directed by the Company in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means of performance not prevented by the Force Majeure event.

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ANNEXURES

37. ANNEXURE-I: Checklist:

ANNEXURES (To be submitted with Part A- Conformity to Eligibility Criteria)		
	Details	
NA	Index of all documents submitted with page numbers	
NA	Power of Attorney/Authorization letter signed by competent authority with the seal of bidder's company/firm in the name of person signing the tender documents.	
I	Check List	
II	Bid Covering Letter Format	
III	Pre-Qualification (Eligibility) Criteria Declaration and all associated documents as per ANNEXURE-III	
IV	Bidders Information	
ANNEXURES (To be submitted with Part-B -Scope)		
V	PART-B Covering Letter format	
VI	Scope of Work - Compliance to scope as per Annexure-VI , document describing Quality of solution, approach Methodology and timelines proposed for the project delivery.	
VII	Undertaking of Authenticity	
VIII	KYE Undertaking	
NA	Number of years of experience in conducting Infrastructure, Application, and Security audits of CBS or similar large-scale IT systems in NBFCs/HFCs/BFSI, Scheduled Commercial Banks, Government Departments, PSUs, and/or other Critical Infrastructure Institutions.	
APPENDIX-E	Past experience of conducting Infrastructure, Application, and Security audits of CBS or similar large-scale IT systems in BFSI sector organizations / NBFCs / Scheduled Commercial Banks / Government Departments / PSU organizations / Housing Finance Companies in India	
ANNEXURES (To be submitted with Part-C -Commercial Bid)		
IX	Commercial Bid Covering Letter Format	
X	Bill of Material	

Bidders to verify the checkpoints and ensure accuracy of the same before submission of the bid.

Date

Signature with seal

Name:

Designation :

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38. ANNEXURE -II: Bid Covering Letter Format

Bid Covering letter

Reference No:

Date:

TO

The Assistant Vice President & Head of IT,
CAN FIN HOMES LTD,
REGISTERED OFFICE,
29/01, SIR MN KRISHNA RAO ROAD
BASAVANAGUDI
BANGALORE-560 004

Dear Sir,

SUB: Request for Proposal (RFP) for Selection of Auditors for Core Business Solution (CBS) Implementation Audit at CAN FIN HOMES LTD.

Ref: Your RFP (RFP - IT/129/2025-26) Dated 14/11/2025

Having examined the tender document including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer for subject items are in conformity with the said tender in accordance with the schedule of prices indicated in the commercial offer and made part of this offer.

If our offer is accepted, we undertake to provide services as documented in section "Scope of Work" mentioned in Annexure VI.

We agree to abide by this offer till 180 days from the date of opening of commercial bid and for such further period as mutually agreed between the Company and successful bidder, and agreed to in writing by the bidder. We agree to abide by and fulfil all the terms and conditions of the tender and in default thereof, to forfeit and pay to you or your successors, or Authorized nominees such sums of money as are stipulated in the conditions contained in tender together with the return acceptance of the contract.

We accept all the Instructions, Scope of work and Terms & Conditions of the subject RFP. We understand that the Company is not bound to accept the lowest or any offer the Company may receive without assigning any reason whatsoever.

Signature:

Authorized Signatory:

Seal of company

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39. ANNEXURE -III: Pre-Qualification Criteria (Eligibility) Declaration

- a) A Bidder submitting a proposal in response to this RFP, who will undertake the audit of the Core Business Solution (CBS) implementation for Can Fin Homes Ltd. and meets the following Eligibility Criteria, may respond.
- b) **Existing Vendors/Agencies who are associated anyway with the implementation of Core Business Solution are not eligible to participate in this bid.**

Sl. No.	Eligibility Criteria	Documents to be submitted with this RFP	Compliance (Yes/No)
1.	The Bidder should be a registered Company in India as per Indian Companies Act, 1956 or Indian Companies Act 2013 or Partnership firm or LLP and should have been in operation for last three years as on RFP date.	Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company. Certificate of incorporation in case of Private Limited Company, issued by the Registrar of Companies. In respect of Partnership / LLP, registered partnership deed or LLP agreement as the case may be. The registration no. of the firm /company along with GST No. / Valid IT Certificate /Certificate of Incorporation.	
2.	The Bidder should have conducted Infrastructure, Application, and Security audits of Core Business Solutions (CBS) or similar large-scale IT systems at least once during the period from 01/04/2023 to 31/03/2025 in BFSI sector organizations / NBFCs / Scheduled Commercial Banks / Government Departments / PSUs / Housing Finance Companies in India or in any listed company in India.	The Bidder is required to submit an order copy or reference letter in their name from a BFSI sector organization, NBFC, Scheduled Commercial Bank, Government Department, PSU, Housing Finance Company in India, or a listed company in India. The supporting evidence for Infrastructure Audit, Application Audit, and Security Audit shall be provided separately and need not pertain to the same engagement.	
3.	The Bidder should have a minimum average annual turnover of ₹1 crore from Implementation Audit Services for each of the last two financial years (2023-24 & 2024-25). In addition, the Bidder should have a minimum overall turnover of ₹20 crores during the last financial year (2024-25). The turnover figures must pertain to the individual company and not to any group of companies.	The Bidder shall submit audited Balance Sheet copies for the last two financial years, along with a certificate from the Company's Chartered Accountant confirming the turnover from Implementation Audit Services and the overall turnover. The certificate shall bear a Unique Document Identification Number (UDIN)	
4.	The Bidder should have their support offices / local representative in BANGALORE to support the activity.	The Bidders to furnish the address and contact details of their support office OR local representative in Bangalore to support this Activity.	
5.	The Bidder should not be a blacklisted/debarred company and not involved any legal case as on date of submission of RFP by any Government entity, Bank or Financial Institutions.	Bidder should submit self-declaration by authorized signatory to this effect in Company Letter Head.	

Signature:

Authorized Signatory:

Seal of company

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40. ANNEXURE -IV: Bidder's Information

Name _____

Constitution _____

Address _____

Names & Addresses of the Partners if applicable _____

Contact Person(s) _____

Telephone, Fax, e-mail _____

Number of years of experience in providing _____ (service name) services _____

Please give brief financial particulars of your firm for the last two years along with the volume of business handled.

(The information will be kept confidential)

Year	Financial year 2024-25	Financial year 2023-24
Operating Profit:		
Total Turnover:		

Dated at _____ this _____ day of _____ 2025.

Signature:

Name:

Date:

Seal of company:

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41. ANNEXURE - V: - PART-B Bid Covering Letter Format

To,
The Assistant Vice President & Head Of IT,
CAN FIN HOMES LTD,
REGISTERED OFFICE,
29/01, SIR MN KRISHNA RAO ROAD
BASAVANAGUDI
BANGALORE-560 004

Date:

SUB: Request for Proposal (RFP) for Selection of Auditors for Core Business Solution (CBS) Implementation Audit at CAN FIN HOMES LTD.

Ref: Your RFP (RFP - IT/129/2025-26) Dated 14/11/2025

We have carefully gone through the contents of the above referred RFP and furnish the following information relating to Technical Bid/Specification.

Sl No	Particulars	Details to be furnished by the Bidder
1	Scope of Work as per ANNEXURE-VI	
2	Name of the Bidder	
3	E-mail address of contact persons from bidder	
4	Details of: Description of business and business background Service profile & Client profile	
5	Approach and methodology for the proposed scope of work along with illustrative deliverables.	
6	Details of similar assignments executed by the bidder during the last 2 years in India (Name of the Company, time taken for execution of the assignments and documentary proof from the Company are to be furnished)	
7	List of applicant's customers in last 2 years and details as below may be taken: i) Name and complete postal Address of the customer. ii) Name, designation, Telephone, Fax, Telex Nos., e-mails and address of the contact person(customer) iii) Whether reference letter enclosed.	

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Declaration:

- a. We confirm that we will abide by all the terms and conditions contained in the RFP.
- b. We hereby unconditionally accept that Company can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in short listing of bidders.
- c. All the details mentioned by us are true and correct and if Company observes any misrepresentation of facts on any matter at any stage, Company has the absolute right to reject the proposal and disqualify us from the selection process.
- d. We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Company will have the right to disqualify us in case of any such deviations.

Date

Signature with seal

Name:

Designation :

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42. **ANNEXURE - VI: Scope of Work:**

a) **Scope of work:**

a) Scope of work for performing CBS Implementation audit:

The company is on Digital Transformation exercise. Currently System Integrator is engaged and implementation is in progress in multiple phases as mentioned in the below table.

Drop 1	Drop 2	Drop 3
1. Risk Management & ALM 2. Company Borrowing & Investments 3. Finance & Accounts including Fixed Assets (F&A) 4. Mailing and Collab (incl. Directory Services, Desktop Management System, AV, DLP, PIM, PAM, DAM) 5. API Manager 6. Ticketing, Change Management & Project Management Tool 7. Infrastructure & Network Security (Firewall/NGFW, WAF, IDS, IPS, End Point Security, DDOS) 8. SD WAN 9. VM Storage 10. SOC 11. Database 12. General Requirements	13. Adhaar Data Vault 14. API Manager 15. NOC 16. Hardware Security module (HSM) 17. Backup Solution 18. Virtual NW and Load Balancer 19. DNS (Domain Name System) 20. HRMS	21. Loan Origination System (LOS) 22. Loan Management System (LMS) 23. Deposits 24. Document Management System 25. Reporting

For each item listed in the table below, the bidder must indicate the number of audit engagements undertaken and may include any relevant remarks or references demonstrating their experience. Supporting documents or client references may be requested during the evaluation process.

Sl. No.	Item	Total Implementation Experience(in years)	Audit
1	Loan Origination System		
2	Loan Management System including Collection Module		
3	Deposits		
4	Finance & Accounts including Fixed Assets		
5	Document Management System		
6	Company Borrowing and Investments		
7	Risk Management and ALM		
8	API Manager		
9	Aadhaar Data Vault		

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10	HRMS	
11	Reporting Requirements	
12	VM Storage & Platform	
13	Database	
14	Virtual NW and Load Balancer	
15	Infrastructure & Network Security (Firewall/NGFW, WAF, IDS, IPS, End Point Security, DDOS)	
16	DNS (Domain Name System)	
17	Backup Solution	
18	Hardware Security module (HSM)	
19	Mailing and Collaboration (incl. Directory Services, Desktop Management System, AV, DLP, PIM, PAM, DAM)	
20	Network Operations Center (NOC)	
21	Security Operations Center (SOC)	
22	SD-WAN	
23	Ticketing, Change Management & Project Management Tool	
24	Disaster Recovery Drill	
25	General Requirements	

Proposed Audit Evaluation Matrix

- The matrix below outlines, but is not limited to, the key focus areas for the CBS Implementation Audit. These parameters will serve as the basis for evaluation to ensure that the system complies with the defined performance, security, and regulatory benchmarks.
 - i. Performance & scalability Matrix
 - ii. Availability & fault tolerance
 - iii. Security & Access Control
 - iv. Robustness & maturity
 - v. Confirmation to standards & interoperability

As of 31st March, 2025, the current employees are 1108, and loan book size 38,217 Cr, deposits 187.36 Cr, customer base 2.77 lakhs, branches 234 with a projected growth for seven years YOY CAGR as detailed in RFP-IT/140/2024-25 dated 26/08/2024.

The company intends to perform CBS Implementation Audit. In the view of above the scope of work includes but is not limited to below mentioned detailed scope of work and as per agreed business requirements.

- The selected bidder should carry out an assessment of the vulnerabilities, threats and risks in Hardware, Applications, software tools, integrations/interfaces, APIs, configurations, customizations, file interfaces and Security components of CBS. This will include identifying existing threats if any and suggests remedial solutions and recommendations for implementation of the same to mitigate all identified risks, with the objective of enhancing the security of the systems.
- The Company intends to call upon the selected bidder, on placement of the order, to provide demonstration and/or walk-through of all specific aspects of the assessment at the Company's desired location. All the expenses for the above will be borne by the concerned bidder.
- The Assessment plan should be shared with the Company including the methodology, tools being used and prerequisites for conducting the assessment.
- Only licensed version of reputed software/ tools should be used for conducting the assessments.

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- The schedule of the assessment to be provided prior to the start of activity along with the team members details. A dedicated Project Manager shall be nominated, who will be the single point of contact for the activity.
- Bidder to ensure that only certified and experienced professionals should be deployed for carrying out activity during the contract period.
- Bidder should also share artifacts like logs, screenshot on vulnerabilities reported and mitigation/fixes made (if any).

The selected bidder shall clarify the integration mechanism between the CBS and the SaaS applications, including details on the interfaces, data exchange methods (such as APIs or middleware), and the security controls governing the interaction.

b) Methodology:

- Identify and classify all components in use across environments (Dev, SIT, UAT, Pre-Production, and Production) and map them against third-party integrations.
- Security and Compliance assessment
- Conduct testing as per Scope of work, Evaluate and submit preliminary reports on findings and submission of final report.

c) Project Completion and Management

- For smooth completion of project, the Bidder should identify one or two of its representatives at Bengaluru as primary point of contact for the Company.
- Project Management team should be conversant with local rules and conditions to resolve the issues, if any

d) Detailed scope of work:

The Company intends Vendor to perform CBS Implementation audit and the scope of work shall include but not limited to a comprehensive review of the security, functionality, infrastructure and performance of infrastructure, application and security components. This shall involve identifying all components, assessing their security controls (authentication, authorization, encryption), and testing for vulnerabilities. The audit shall also examine data handling, logging mechanisms, and compliance with relevant standards and regulations.

The overall scope of work has been structured into three key sections: Generic Audit, Delivery Audit, and Security Audit. Each section focuses on distinct aspects of the engagement to ensure a comprehensive evaluation. The following provides the detailed Scope of Work to be performed by the selected bidder for each sections:

a) Generic Audit Section:

Sl. No	Details	Bidder Response (Yes/No)	Remarks
1	Cloud Architecture review for completeness		
2	Enterprise Architecture (EA) review for completeness		
3	Release Checklist Verification		
4	DC DR set up document review for completeness		
5	Cloud infra document review for completeness		
6	Environment Setup as per architecture doc		
7	Complied as per Outsourcing guidelines. Overall deployment as per guidelines		
8	Drop wise app check in line with EA		
9	CBS component Discovery and Inventory: Identify all CBS components getting implemented. Documenting components with details. Mapping component dependencies and interactions.		
10	Ensure that the testing from the System Integrator covers:		

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	Components Functionality: Verify the test results of all components to ensure they function as intended. Components Performance: Assessing response times and scalability of various components. Error Handling: Verify the test results on how component level various error conditions. Concurrency Testing: Verify the test results on how multiple concurrent requests are handled		
11	Compliance with RBI Master Directions and adherence to applicable regulatory guidelines on IT outsourcing, risk governance, control, and assurance practices.		
12	Data Handling and Logging: Data Sanitization: Ensuring proper data sanitization to prevent information leaks. Logging: Reviewing logging mechanisms to ensure sensitive information is not logged in plaintext and that logs are secure. Incident Response: Evaluating the system's ability to detect and respond to security incidents.		
13	The auditor should be CERT-In-empanelled and, in case of application hosted on cloud, the auditor and should have the capability for carrying out cloud security audit as per the empanelment details available on CERT-In's website.		
14	Reporting, Support, and Submission of Reports: - On completion of the assessment, the auditor should inform relevant stakeholders on findings and remedial measures to be taken for closure of the observations. - A detailed report of the vulnerabilities along with evidence and mitigation/ recommendations should be furnished by the Vendor. - The vulnerabilities should be scored following the latest Common Vulnerability Scoring System (CVSS). - The report should include but not limited to Executive Summary, Project Scope, Methodology, Environment testing, findings, severity, impact of vulnerabilities and tools used for test etc., - Each individual finding should include Reference Number, Severity/Risk Factor, Title, Common Vulnerability Scoring System (CVSS) vector and score, Common Weakness Enumeration (CWE) ID, Proof of Concept for the vulnerability, Recommendations with literature references, link to references etc. - Auditor should support over call/ in person for any queries from CFHL during the closure of vulnerabilities / for any clarifications sought by CFHL. - Re-assessment API Audit Report to be provided with closure of all the vulnerabilities observed. - All the reports submitted should be signed by technically qualified persons and he/she should take ownership of document and he/she is responsible and accountable for the document/report submitted to CFHL.		

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	i) Re-assessment API Audit Report to be provided with closure of all the vulnerabilities observed. j) All the reports submitted should be signed by technically qualified persons and he/she should take ownership of document and he/she is responsible and accountable for the document/report submitted to CFHL.		
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b) Delivery Audit Section: (Please refer to Exhibit A, Sl. No. A-K for compliance)

Sl. No	Details	Bidder Response (Yes/No)	Remarks
1	Document delivery (To verify that all project documents, deliverables, and reports have been formally submitted by the System Integrator (SI) as per contractual obligations. This includes design documents, configuration manuals, SOPs, and security policies that serve as the baseline for audit and implementation validation. The overall provisions shall include sub-provisions for various applications, security appliances, security services, and other services such as backup, database, operating systems, and other tools and software, in accordance with the RFP requirements as referred to in Clause 3.)		
2	Actual Configuration in environment (To confirm that the configurations and implementations in the production and related environments align with the approved design documents, security standards, and project requirements. The auditor shall validate deployed settings, system parameters, and controls for compliance and consistency.)		

c) Security Audit Section: (Please refer to Exhibit A, Sl. No. L-W for compliance)

Sl. No	Details	Bidder Response (Yes/No)	Remarks
1	Document delivery The purpose of this item is to ensure that the auditor verifies whether all relevant project documents, deliverables, and reports have been formally provided by the System Integrator. This includes design documents, configuration manuals, standard operating procedures, security policies, security-related documents, reports, artefacts, test results, VA/PT reports, IS audit findings, process audit reports, and source code review reports, as applicable and any other agreed deliverables. Document delivery serves as evidence of compliance with contractual requirements and forms the baseline for assessing implementation quality, traceability, and audit readiness		
2	Actual Configuration in environment (The purpose of this item is to validate that the configurations and implementations carried out in the production and		

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	related environments align with the approved design documents, security standards, and project requirements. The auditor is expected to cross-check the Vulnerability Assessment (VA), Penetration Testing (PT), IS Audit, Process Audit, and review of source code audit results, deployed configurations, system settings, and controls against the documented design to ensure accuracy, completeness, and compliance. This step prevents gaps between documented intent and actual execution, ensuring that the solution is implemented securely and as per defined specifications.)		
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EXHIBIT A

SL No.	Description	Bidder Response (Yes/No)
A	Source Code Assessment (SAST) Source code assessment should be performed for all in- scope applications (including web applications and mobile applications) and API's	
A.1	Planning and Information Gathering To determine whether application deployment and security architecture is documented and depicts at minimum the following: - Servers Applications (incl. web & mobile apps) - API's - IP schema details - interfaces with database(s) - PII data flow	
A.1.1	Identify the application testing scope and review the testing methodology.	
A.1.2	Guidance for certain minimum checks include the following:	
	a) Deployment architecture documented plan depicting (Servers, applications, APIs, IP Schema details and interfaces that access the database) should be made available.	
	b) Inspect the page source for sensitive PII info. Manually explore the site and Review the web Contents	
	c) Check whether only web Interface or both Mobile and Web Interface is available	
	d) Check the caches of major search engines for publicly accessible sites	
	e) Identify technologies used and Identify user roles	
	f) Identify application entry points and Identify client-side code	
	g) Identify multiple versions/channels (e.g. web, mobile web, mobile app, web services)	
	h) Identify co-hosted and related applications	
	i) Identify all hostnames and ports	
	j) Identify third-party hosted content	
	q) Check and examine the permission of read & write folder	
B	Secure Application Development / Coding practices	
B.1	Check whether there is separate development / staging environment and production environment.	

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C	Version Management and Release Management Review the application code version and the major/minor changes committed in the version management tool (e.g. SVN, BitBucket, Gitlab etc.)	
C.1	2. Check for the release management process and approvals workflow. Check if approvals are provided by Change Control Approval Committee (CCAC) or authorized personnel from senior management in change of application security. Check for approval records. Check if source code handling is limited to authorized users only.	
D	Secure Code Review and Static Application Security Testing (SAST)	
D.1	Utilize the SAST tool to identify and prioritize high risk vulnerabilities (refer OWASP testing guide and CERT-In guidelines).	
D.2	Verify that the SAST tools are configured to check for compliance with coding standards and security policies.	
D.3	Review the results of automated scans to ensure comprehensive coverage of the codebase (Assessment should be performed as per OWASP Testing Guide and CERT- In Guidelines for Secure Application Design, Implementation and Analysis).	
E	Network Vulnerability Assessment (including regarding whether an inventory exists of computers, network and software components and URLs, along with details of authorized asset user and IP, AMC, patch management, antivirus, software license, asset version and corresponding end of life/support particulars; whether centralized platform exists for pushing patch updates and antivirus and there is centralized visibility of assets; and whether periodic review has been undertaken to remove/replace obsolete assets and remove unused URLs)	
E.1	Network Security Architecture Review (Review the network security architecture design and determine the following: - Whether application, databases and underlying infrastructure is protected for external network attacks (i.e. through use of Zero Trust Network Architecture, Firewalls, IPS/IDS, Anti-DDoS) - Whether the network segmentation and network zoning is implemented to protect the application hosting environment. - Whether critical databases hosting sensitive / PII data is not exposed over internet).	
	a) Verify that authorization, security controls and access controls are in place, protecting and restricting network access to authorized personnel only.	
E.2	Network Security Patches (Review network asset inventory to determine whether inventory is updated and reviewed periodically. Review the patch management process to determine that critical security patches are implemented on vulnerable network equipment. Review the Network devices for their end of life and security operations support).	
	a) Check the existence of an up-to-date inventory detailing computers, network components, software, and authorized	

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	asset details including users, IPs, AMCs, patch management, antivirus, and software licenses.	
	b) Confirm the presence of a centralized platform for patch updates / deployment, ensuring centralized visibility of all assets	
	c) Inquire whether asset versions and corresponding end-of-life/support details are documented, up-to-date in the inventory and periodically reviewed.	
	d) Check that security patches and updates are implemented periodically (as per their release) and tested before deployment.	
	e) Check that latest security patches have been installed.	
	f) Check that there are no end-of-life / obsolete network devices that are vulnerable to security threats.	
E.3	Network Monitoring (Review the Network operations and monitoring process to determine whether the network traffic is monitored for unauthorized access and usage).	
	a) Check the adequacy of network monitoring tools and technologies to detect and respond to potential network security incidents.	
	b) Check the network performance and network security incident logs.	
E.4	Auditing Business Continuity and Disaster Recovery (BCP/DR)	
	a) Has the organization performed a comprehensive asset inventory and assigned business owners to all assets?	
	b) Has the Project specific Business Impact Analysis (BIA) performed as a part of their BCP/DR plans?	
	c) Have all the organization's personnel been trained in their role in the BCP/DR process? Are all BCP/DR plans tested and kept up-to-date on a regular basis?	
	d) Is the organization regularly backing up their information systems onsite and offsite in light of their BCP/DR plans?	
F	Network and Device Configuration Review	
F.1	Device Configuration Review(Perform configuration review of network and security devices in accordance with industry standards and security guidelines such Center for Internet Security (CIS) benchmark, National Institute of Standards and Technology (NIST) etc.).	
	a) Check the access controls, encryption protocols, and authentication mechanisms for robust network security.	
	b) Check the firewall rules, intrusion prevention systems, anti-malware and proper network segmentation.	
	c) Check the VPN configuration and user accesses	
	d) Check the wireless network configurations, remote management configurations and verify the use of strong, unique passwords and the absence of default credentials.	
	e)Verify that only necessary services, protocols, and ports are allowed.	
	f) Assess the use of role-based access controls (RBAC) for administrative access.	
	g) Check network devices are running the latest firmware or software versions.	

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	h) Review SNMP configurations and ensure they use secure versions (e.g., SNMPv3). Implement strong community strings and restrict access to SNMP management.	
	i) Verify syslog configurations for logging critical events.	
	j) Verify network segmentation to contain and minimize the impact of potential breaches. Ensure that VLANs are appropriately configured and isolated.	
	k) Check port security, Quality of Service (QoS) and Network Time Protocol (NTP) synchronization.	
F.2	Network Redundancy (Review the network redundancy for single point of failures. Review whether the network redundancy tests were performed by organization to check the failover mechanism).	
	a) Check the implementation of redundancy, failover mechanisms, and secure routing.	
F.3	Logging and Monitoring (Review whether network logs are maintained and monitored by network operations team. Check for log retention and archival policy).	
	a) Check for NOC reports	
	b) Check for log retention and archival policy	
	c) Review the configuration of Security Information and Event Management (SIEM) tools. Assess the performance and scalability of SIEM solutions to handle the volume of logs generated.	
	d) Does Devices being used in reverse proxy mode such as WAF, LB have enabled requisite header format for web hosting. Ensure that Sensitive PII data is masked/hashed/encrypted.	
G	Identity and Access Management (IAM) Controls Review	
G.1	IAM Policy, Procedure and Access controls (Review the existence and effectiveness of IAM policy and procedures. Review whether IAM, PIM/PAM tool is integrated for applications, databases and other hosting system components. Review whether workflow is defined for IAM tool for user access approval).	
	a) Check for integration and use of IAM/PIM/PAM tool for user access management.	
	b) Check for privileged access management controls, regular policy updates and check documentation, communication, and monitoring of IAM policies and activities.	
G.2	IAM Security Controls and Authentication Mechanism (Review the authentication mechanism and third-party access controls on IAM tool).	
	a) Check for the use of Single Sign-On (SSO) and multi-factor authentication and evaluate encryption methods for IAM data and credentials.	
	b) Check for IAM controls for third-party access, cloud applications, and integrations.	
H	Review of logs, backup and archival data for access to personal data (including whether personal data not in use / functionally required is available online rather than archived offline; and whether logs of all its ICT systems are maintained securely within Indian jurisdiction for a rolling period of 180 days, or	

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	such other period as CERT-In may require through directions issued by it in exercise of powers vested in it by law)	
H.1	Log management and backup policies (Review the application transaction and security log management process).	
	a) Check for existence and effectiveness of application transaction and security logs.	
H.2	Log Backup, Retention and Archival (Review the log backup/retention and archival process).	
	a) Check for backup and retention policies and archival procedures.	
I	Comprehensive audit should cover the entire application, including the following:	
	a) web application (both thick client and thin client);	
	b) mobile apps;	
	c) APIs (including API whitelisting);	
	d) databases;	
	e) hosting infrastructure and obsolescence;	
	f) cloud hosting platform and network infrastructure	
	g) network and device configuration review	
	h) application hosting configuration review	
	i) review of logs, backup and archival data for access to personal data (including whether personal data not in use / functionally required is available online rather than archived offline; and whether logs of CBS systems are maintained securely within Indian jurisdiction for a rolling period of 180 days, or such other period as CERT-In may require through directions issued by it in exercise of powers vested in it by law);	
	j) review of key management practices (including secure storage and exchange of encryption keys, configuration and use of Aadhaar Data Vault as detailed in the Aadhaar Authentication Application Security Standard available on UIDAI's website).	
J	API Standards: API Specifications: Reviewing APIs against OpenAPI (Swagger) specifications.	
K	Audit should ensure that the implementation is as per the requirement mentioned in the attached spreadsheet and deliverables mentioned in relevant sections of Annexure II of the RFP-IT/140/2024-25 dated 26/08/2024.	
L	Application Hosting Configuration Review	
L.1	Hosting Environment Security (Review the hosting system security configurations for Applications and critical databases to determine the following: - Adherence to secure hosting standards, encompassing secure protocols, encryption, hosting platform/system access controls, authentication mechanisms, and proper segmentation for hosted applications and databases. - Application and Database hosting servers are segregated and access is established through zero trust mechanism (micro-segmentation, least privilege access, and identity-based network access enforcement). - Servers hosting critical databases is access controlled, is not accessible on internet.	

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	- Hosting systems are integrated with SOC/SIEM solutions and monitored for access and changes).	
	a) Check that Application and Database hosting servers are segregated and access is established through zero trust mechanism.	
	b) Check adherence to secure hosting standards, encompassing secure protocols, encryption, hosting platform/system access controls, authentication mechanisms, and proper segmentation for hosted applications.	
	c) Check that server hosting critical database / PII information is not accessible on internet. Check that user access to critical database / PII data / underlying servers is restricted to authorized users only. Privilege access is restricted and monitored.	
	d) Check that Application Server and Critical Database Servers hosting PII information are integrated for security monitoring with SOC / SIEM solution. Check that access and transaction logs are secured and retained.	
	e) Check that server hosting application and critical database is updated for latest security patches. Check that server hosting application, critical database, middleware and load- balancer etc. is hardened and benchmarked against security standards such as CIS, DISA, STIGs.	
L.2	Security Monitoring of Hosting Environment (Review whether hosting systems, EDR/XDR solutions, and other security solutions are integrated with SOC/SIEM solutions and monitored for access and changes. Review whether effective security monitoring, and application isolation in case of virtualization is configured).	
	a) Check the effectiveness of intrusion detection, monitoring, validation of correlation rules, use cases, log tamper protection and logging mechanisms in the hosting environment.	
	b) Check that hosting servers have antivirus/anti-malware and data loss protection software are installed and security threat signatures/definitions are updated.	
	c) Check the security monitoring of hosted applications, databases and associated user access to servers / Operation System.	
	d) Check the use of containerization or virtualization for secure application isolation.	
L.3	Security Assurance on Third Party Cloud Service Provider (CSP) (In-case of applications and / or critical databases hosted on external / third party cloud service provider (CSP), review the hosting environment security assurance reports based on SOC2 Type 2 Examination issued to auditee organization by CSP, to determine the following: - Independent auditor opinion - management assertions / statement on CSP security control environment - security control deficiencies - user entity controls applicable for security governance and management by user organization / auditee organization. - clear responsibility between CSP, SI, OEM and client controls	

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	- validate cloud security posture or cloud security certificate is in-place - verification of compliance with DPDP Act, RBI guidelines, and UIDAI data localization norms.	
	a) Check the CSP hosting environment SOC2 Type2 report for detailed security controls and their effectiveness status. Enquire with auditee management on controls that are ineffective or qualified by CSP's auditors in the SOC2 Type2 report and assess the compensating controls.	
L.4	Backup and System Resilience (Review the data backup and archival process. Review whether backup testing was performed and its effectiveness). - ransomware resilience checks, immutability of backups, restoration drills - Verify encryption of backup data in transit and at rest	
	a) Check the data backup and archival policy and procedures and Check the backup testing reports	
M	Information Security Organisation and Governance	
M.1	a) Check for the 3rd party information security policy. Check for 3rd party information security risks and compliances documentation / reports for open / critical risks and issues.	
	b) Check processes and procedures for monitoring adherence to established information security requirements for each type of supplier and level of access, including third-party reviews and product validation/certification by recognized authority. Check for standardized process and lifecycle for managing supplier relationships (such as NDA signing) with each of the supplier	
N	Application Security Assessment (both Black Box and Grey Box)	
N.1	Application Security Testing(Perform application security testing using reliable open-source or proprietary application security tools and assess for vulnerabilities (in accordance with OWASP Testing Guide and CERT-In guidelines for secure application design, implementation and analysis).	
	a) Check for application authentication, authorization session management, etc.	
	b) Examine error messages for application sensitive information disclosure or internal server leakage details	
N.2	Application and API Hosting Security Configurations, Data Transmission (Review the application security configurations including secure data transmission (TLS, SSL) and encryption configurations to protect sensitive information / data to determine that latest / secure encryption protocols have been deployed. Review the application access and authentication configurations / parameters and test whether user authentications can be bypassed or leveraged for admin/privileged users. Review the application features, functionality and test for potential misuse of application business logic and denial of service. Review the application/ API whitelisting and secure API linkages to determine whether access to applications and API's is limited to authorized users and systems only.)	
	a) Check for the following authentication configurations:	
	i) Check for user enumeration	

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	ii) Check for authentication bypass	
	iii) Check for brute force protection	
	iv) Check password security controls such as quality rules, autocomplete on password forms/input, change process, reset and/or recovery, password is salted hashed (e.g. SHA256, SHA512)	
	v) Check remember me functionality	
	vi) Check integrity and security of CAPTCHA	
	vii) Check multi factor authentication	
	viii) Check for logout functionality presence	
	ix) Check for cache management on HTTP	
	x) Check for default logins	
	xi) Check for user-accessible authentication history	
	xii) Check for out of channel notification of account lockouts and successful password changes	
	xiii) Check for consistent authentication across applications with shared authentication schema / SSO	
	xiv) Check whether Salt is generated at client side or server side	
	xv) Check for clipboard data stealing attack	
	b) Check for the following Session Management configurations:	
	i) Establish how session management is handled in the application (e.g. tokens in cookies, token in URL)	
	ii) Check session tokens for cookie flags (HTTP Only and secure)	
	iii) Check session cookie scope (path and domain)	
	iv) Check session cookie duration (expires and max-age)	
	v) Check session termination after a maximum lifetime	
	vi) Check session termination after relative timeout	
	vii) Check session termination after logout	
	viii) Check to see if users can have multiple simultaneous sessions	
	ix) Check session cookies for randomness	
	x) Confirm that new session tokens are issued on login, role change and logout	
	xi) Check for consistent session management across applications with shared session management	
	xii) Check for session puzzling	
	xiii) Check for CSRF and clickjacking	
	c) Check for the following data validation configurations:	
	i) Check for Reflected, Stored, DOM based Cross Site Scripting and Cross Site Flashing	
	ii) Check for Injections related vulnerabilities such as HTML injection, SQL Injection, LDAP injection, ORM Injection, XML, XXE, SSI Injection, IMAP/SMTP injection, code, command injection, host header injection etc.	
	iii) Check for Front end web interface (as per OWASP top 10)	
	iv) Check for Overflow (Stack, Heap and Integer)	
	v) Check for Format String	
	vi) Check for incubated vulnerabilities	
	vii) Check for HTTP Splitting/Smuggling	
	viii) Check for HTTP Verb Tampering	
	ix) Check for Open Redirection	
	x) Compare client-side and server-side validation rules	

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	xi) Check for NoSQL injection	
	xii) Check for HTTP parameter pollution	
	xiii) Check for auto-binding	
	xiv) Check for Mass Assignment	
	xv) Check for NULL/Invalid Session Cookie	
	xvi) Check for Server-side request forgery	
	xvii) Check for maximum character limit in Input box / Field	
	d) Check for authorization vulnerabilities	
	i) Check for path traversal	
	ii) Check for bypassing authorization schema	
	iii) Check for vertical Access control problems (a.k.a. Privilege Escalation	
	iv) Check for horizontal Access control problems (between two users at the same privilege level)	
	v) Check for missing authorization	
	e) Check for application configurations to prevent denial of service attacks	
	i) Check for anti-automation	
	ii) Check for account lockout	
	iii) Check for HTTP protocol DoS	
	iv) Check for SQL wildcard DoS	
	v) Check for OTP Flooding	
	vi) Check for Captcha used cannot be replayed after getting validated	
	f) Check for business logic misuse	
	i) Check for feature misuse	
	ii) Check for lack of non-repudiation	
	iii) Check for trust relationships	
	iv) Check for integrity of data	
	v) Check segregation of duties	
	vi) Check for business logic flaw for complete application workflow	
	vii) Check for proper input validation	
	viii) Check for concurrent user login misuse	
	ix) Check for application session timeout	
	x) Check that acceptable file types are whitelisted	
	xi) Check that file size limits, upload frequency and total file counts are defined and are enforced	
	xii) Check that file contents match the defined file type	
	xiii) Check that all file uploads have Anti-Virus scanning in-place.	
	xiv) Check that unsafe filenames are sanitized	
	xv) Check that uploaded files are not directly accessible within the web root	
	xvi) Check that uploaded files are not served on the same hostname/port	
	xvii) Check that files and other media are integrated with the authentication and authorization schemas	
	xviii) Open file upload may be avoided	
	g) Check for Application API whitelisting	
	i) Check for API Security (as per OWASP top 10 and any directions related to application security as issued by UIDAI)	
	ii) Check how external APIs consumed are handled properly	

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	iii) Check how APIs released are handled	
	iv) For mobile apps, check for mobile app secure API linkages	
	v) For HTML5 based apps, check for web messaging, web storage SQL injection, CORS implementation (refer CERT-In guidance) and offline web application misuse.	
N.3	Assess whether the application is transmitting the information in an encrypted format based on leading encryption standard such as TLS 1.3. Check that deprecated/ obsolete encryption protocols / TLS protocols are not configured.	
N.4	Check if there are potential man-in-the-middle attack related vulnerabilities in application data transmission.	
N.5	Check for the following cryptography and secure transmission configurations:	
	a) Check for randomness functions	
	b) Check SSL/TLS Version, Algorithms, Key length, weak ciphers	
	c) Check for Digital Certificate Validity (Duration, Signature and CN)	
	d) Check credentials only delivered over HTTPS	
	e) Check that the login form is delivered over HTTPS	
	f) Check session tokens only delivered over HTTPS	
	g) Check if HTTP Strict Transport Security (HSTS) in use	
	h) Check how Sensitive/PII Data at rest is stored	
	i) Check how Sensitive/PII Data in transit (like Aadhaar Card, PAN, Credit/Debit Card Number, Password etc.) is handled and stored (check that deprecated encryption protocols is not used)	
	j) Check how Sensitive/PII Data in use (i.e. Back-end data) is handled	
N.6	Security of Sensitive Data	
	a) Check if sensitive data at rest and in transit encryption is done properly	
	b) Check for wrong algorithms usage depending on context	
	c) Check for weak algorithms usage	
	d) Check for proper use of salting	
O	Penetration Testing	
O.1	Penetration Testing Scope and Coverage (Review the network penetration testing policy to determine the periodicity and coverage of network penetration tests. Review the past penetration testing reports to determine whether penetration tests covered the critical assets and network segments. Review whether automated and manual penetration testing was performed.)	
	a) Check for the existence of a comprehensive network penetration testing policy and assess the regularity and comprehensiveness of penetration tests.	
	b) Check the scope of penetration tests covers critical assets and network segments and assess if both automated and manual testing were conducted.	
P	Database Security Assessment (including whether personal data is being encrypted at rest and in motion, or used in tokenized form, or obfuscated/masked; and whether the access privileges to the back-end data segment of the application are limited to the minimum necessary set of authorized users and are protected with multi-factor authentication)	

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P.1	Access control, Authentication and Monitoring(Review the access management and monitoring controls, including multi-factor authentication (MFA) mechanism for secure access to critical database.).	
	a) Check for access controls, encryption, monitoring mechanisms for database security and confirm secure configuration settings, including proper authentication methods and multi-factor authentication.	
P.2	Database Encryption(Review if the PII data information in database is encrypted.)	
	a) Check the data base encryption configuration for protecting PII data.	
P.3	Database Updates and Patch Management Review (Review the patch management process and update of security patches on database servers.)	
	a) Check for regular reviews and updates of the database management system software. Review timely implementation of patches and updates for the database.	
P.4	Database Activity Monitoring (Review whether Database Activity Monitoring (DAM) tool is implemented to monitor user and privilege access to databases. Review the DAM rules to determine whether logics have been implemented to prevent privilege access escalation attacks.)	
	a) Check for DAM implementation and its rule sets.	
	b) Check for DAM's logs being integrated with SIEM solution	
Q	User Access Controls (including privilege access management) and access reconciliation review.)	
Q.1	User Access Management Policy and Controls (Review user access controls, access management policies and mechanism that are implemented for access to applications, databases, hosting environment (operating system), active directory / LDAP, network devices and security equipment.)	
	a) Check existence and effectiveness of documented user access control policies, user authentication mechanisms and adherence to strong password policies.	
	b) Check for periodic user access reviews performed by management. Verify if user access were revoked in timely manner for terminated or inactive users.	
Q.2	Privileged user controls and Segregation of Duties / Roles (Review whether the privileged accounts are protected and segregation of duties have been defined.)	
	a) Check for role-based access controls, use of multi-factor authentication and verify proper segregation of duties and implementation of least privilege principles.	
	b) Check the implementation of account lockout mechanisms and privileged access controls.	
Q.3	User Credentials Management (Review the management and storage of users credentials.)	
	a) Check for secure storage, transmission, and recovery of user credentials. Check the password management policy and how it is enforced in system. Check whether user credentials are not stored in clear text.	

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R	Data Protection Controls Review (inter alia, with reference to advisories issued by CERT-In from time to time regarding prevention of data leaks, including “Preventing Data Breaches / Data Leaks [CIAD-2021-0004]”)	
R.1	Data Protection Policies (Review the Data Protection Policies and Procedures in place to identify and protect PII / Critical Data in the auditee organization. Review if PII Data Flow is documented. Review if the Data Protection Impact Assessment (DPIA) has been performed by auditee organization.)	
	a) Check for Data Protection Policies and Procedures.	
	b) Check where data flow and data classification has been performed to identify and protect critical / PII data.	
	c) Check whether data protection impact assessment (DPIA) has been performed to assess the impact to organization in event of data loss / leakage.	
	d) Evaluate mechanisms for obtaining user consent for data storage and usage. (as per DPDP Act 2023)	
	e) Organizations must ensure that individuals provide informed consent for the processing of their personal data. This means individuals should be aware of the purposes for which their data is being processed	
R.2	DLP Tools Implementation (Review whether DLP tool has been implemented for all critical data assets and systems.)	
	a) Check for comprehensive coverage of DLP tool implementation. Check the DLP reports and incidents reports for efficacy of DLP rules.	
R.3	Data Storage and Encryption Review	
	a) Check for encrypted storage and transmission of critical / personal data / PII data. Check the encryption and security measures for data transferred to third parties.	
	b) Ensure that encryption standards used for data storage align with industry best practices and legal requirements. Utilize strong encryption algorithms for both data in transit and data at rest.	
	c) Review and enforce access controls to restrict unauthorized access to personal data.	
	d) Implement the principle of least privilege, ensuring individuals have access only to the data necessary for their role.	
	e) Confirm that personal data is stored in locations compliant with data protection laws. Be aware of restrictions on cross-border data transfers and ensure compliance with those regulations.	
	f) Review and document data retention policies.	
	g) Implement procedures for the secure disposal/archival of personal data that is no longer needed.	
	h) Ensure that Sensitive PII data is masked/hashed/encrypted.	
S	Security Operations and Monitoring Review (including maintenance of security logs, correlation and analysis)	
S.1	Security Operations and Monitoring Policy (Review Security Operations Centre (SOC) policy and procedures)	
	a) Check for existence and effectiveness of security operations, monitoring policy, vulnerability management process, and incident response plans.	

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	b) Check if SOC monitors network and endpoint security controls, including privileged user monitoring and check for conduct of incident reports and periodic security drills.	
S.2	SOC monitoring for Incidents (Review SOC/SIEM coverage for devices integration, log correlations and security incident alert notifications.)	
	a) Check for SOC/ SIEM utilization for log management and analysis. Check the SOC/ SIEM correlation rules and check if they adequately cover the security requirements.	
	b) Check for the device coverage and number of devices integrated with the SIEM solution.	
S.3	a) Check for the effectiveness of the security operations center (SOC) and use of security automation, orchestration tools, access controls, sensitive data monitoring, and documentation of procedures.	
	b) Check for integration and availability of threat feeds in SOC. Check if SOC team performs security analytics for anomaly detection.	
T	Comprehensive audit should cover the entire application, including the following:	
	a) Aadhaar security compliance as mandated under the Aadhaar Act, 2016, the regulations made thereunder and Aadhaar Authentication Application Security Standard available on UIDAI's website (irrespective of whether or not the application owner/administrator is a requesting entity under the Act, the cybersecurity compliance for Aadhaar use should be benchmarked against the said standards as the relevant information security best practice, including, in particular, use of Aadhaar Data Vault for storage of Aadhaar number and Hardware Security Module for management of encryption keys)	
	b) Information Security Organization and Governance	
	c) source code assessment;	
	d) application security assessment (both Black Box and Grey Box testing), including as per OWASP Testing Guide and CERT-In's Guidelines for Secure Application, Design, review Implementation and Analysis	
	e) network vulnerability assessment (including regarding whether an inventory exists of computers, network and software components and URLs, along with details of authorized asset user and IR AMC, patch management, antivirus, software license, asset version and corresponding end of life/support particulars; whether centralized platform exists for pushing patch updates and antivirus and there is centralized visibility of assets; and whether periodic review has been undertaken to remove/replace obsolete assets and remove unused URLs);	
	f) database security assessment (including whether personal data is being encrypted at rest and in motion, or used in tokenized form, or obfuscated/masked; and whether the access privileges to the back-end data segment of the application are limited to the minimum necessary set of authorized users and are protected with multi-factor authentication);	
	g) user access controls (including privilege access management) and access reconciliation review;	
	h) identity and access management controls review	

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	i) data protection controls review (inter alia, with reference to advisories issued by CERT-In from time to time regarding prevention of data leaks, including "Preventing Data Breaches / Data Leaks);	
	k) security operations and monitoring review (including maintenance of security logs, correlation and analysis);	
U	Security Assessment: • Vulnerability Assessment & Penetration Testing • API Security Review • Configuration Review ○ Server Hardening (OS settings, unnecessary services disabled) ○ Firewall Rules (ingress/egress, least privilege) ○ Web Application Firewall (WAF) settings ○ Database Security (encryption, access control) ○ Cloud Configuration (security groups, buckets, IAM roles, EC2 instances) • Web Application Security Testing • Mobile Application Security Testing • Container & Microservices Security Review • ITGC controls (covering access control, change management, backup & recovery, and IT operations) • Regulatory compliances • Mobile Application Management (MAM) and Mobile Device Management (MDM)	
V	Audit should ensure that the implementation is as per the requirement mentioned in the attached spreadsheet and deliverables mentioned in relevant sections of Annexure II of the RFP-IT/140/2024-25 dated 26/08/2024.	
W	• API keys may not be directly embedded in the code as exposure/sharing of the code without removing the keys may lead to accidental exposure of the keys. • API keys should not be stored in files inside the application's source tree • Use of API keys should be restricted (for example to the IP addresses, verified referrer URLs, mobile apps etc.,) to reduce the impact of a compromised API key and unnecessary needed API keys should be deleted • API keys should be regenerated periodically, and applications should be updated to use the newly generated keys.	

Yours faithfully,

Name:

Signature:

Seal of Company:

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43.ANNEXURE - VII: Undertaking of Authenticity

(LETTER OF UNDERTAKING ON COMPANY LETTER HEAD)

To

The Assistant Vice President & Head Of IT,
CAN FIN HOMES LTD,
REGISTERED OFFICE,
29/01, SIR MN KRISHNA RAO ROAD
BASAVANAGUDI
BANGALORE-560 004

Sir / Madam,

SUB: Request for Proposal (RFP) for Selection of Auditors for Core Business Solution (CBS) Implementation Audit at CAN FIN HOMES LTD.

Ref: Your RFP (RFP - IT/129/2025-26) Dated 14/11/2025

We submit our Bid Document herewith. We understand that you are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.

If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Company to do so, a contract in the prescribed form. Until a formal contract is prepared and executed, this bids together with your written acceptance thereof shall constitute a binding contract between us.

You may accept or entrust the entire work to one vendor or divide the work to more than one vendor without assigning any reason or giving any explanation whatsoever.

If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract.

Vendor means the bidder who is decided and declared so after examination of commercial bids.

Dated at _____ this _____ day of _____ 2025

Yours faithfully,

Name:

Signature:

Seal of Company:

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44. ANNEXURE - VIII: KYE Undertaking

(To be submitted by all bidders on their letter head)

To,

The Assistant Vice President & Head of IT,
CAN FIN HOMES LTD,
REGISTERED OFFICE,
29/01, SIR MN KRISHNA RAO ROAD
BASAVANAGUDI
BANGALORE-560 004

UNDERTAKING

1. We _____ (name of the company) hereby confirm that all the resources (on-site) deployed/to be deployed on Company's project for _____ (Request for Proposal (RFP) for Engagement of Auditors for Core Business Solution (CBS) Implementation Audit FOR CAN FIN HOMES LTD) have undergone KYE (Know Your Employee) process and requisite checks have been performed prior to employment of said employees as per our policy.
2. We further undertake and agree to save defend and keep harmless and indemnified the Company against all loss, cost, damages, claim penalties expenses, legal liability because of non-compliance of KYE and of misconduct of the employee deployed by us to the Company.

Signature of Competent Authority with company seal _____

Name of Competent Authority _____

Company / Organization _____

Designation within Company / Organization _____

Date _____

Name of Authorized Representative _____

Designation of Authorized Representative _____

Signature of Authorized Representative _____

Verified above signature

Signature of Competent Authority _____

Date _____

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45. ANNEXURE - IX - Commercial Bid Covering Letter Format

Covering letter format for Commercial Bid

[Note: This Covering letter should be on the letter head of Bidder and should be signed by an Authorized Signatory with Name and Seal of the Company]

Reference No:

Date:

To

The Chief Manager & Head Of IT,
CAN FIN HOMES LTD,
REGISTERED OFFICE,
29/01, SIR MN KRISHNA RAO ROAD
BASAVANAGUDI
BANGALORE-560 004

Dear Sir,

SUB: Request for Proposal (RFP) for Selection of Auditors for Core Business Solution (CBS) Implementation Audit at CAN FIN HOMES LTD.

Ref: Your RFP (RFP - IT/129/2025-26) Dated 14/11/2025

We thank you for providing us an opportunity to participate in the subject RFP. Please find our commercial offer as per **ANNEXURE-X** Commercial bid format of the subject RFP along with this covering letter.

We also confirm that we are agreeable to the payment schedule mentioned in the subject RFP.

Date

Signature with seal

Name:

Designation:

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46. ANNEXURE - X - Bill of Material

(Bill of Material/ Price Schedule)

Amount in Rs

Section	Milestone	Deliverable	Group A		Group B		Group C				Total Price (Including Tax) (INR)
			Unit Price (INR)	Tax	Unit Price (INR)	Tax	Unit Price (INR)	Tax	Total Unit Price	Total Tax	
Generic Audit	Milestone 1	Final Audit Report									
	Milestone 2	Final Audit report completed with Observations Addressed									
Delivery Audit	Milestone 1	Final Audit Report(Document Delivery and Configuration in environment)									
	Milestone 2	Final Audit report completed with Observations Addressed (Document Delivery and Configuration in environment)									
Security Audit	Milestone 1	Final Audit Report(Document Delivery and Configuration in environment)									
	Milestone 2	Final Audit report completed with Observations Addressed (Document Delivery and Configuration in environment)									
Total											

Total Cost (Months) = Rs _____ (In words Rs _____)

Authorized Signatories

(Name & Designation, seal of the company)

Date:

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47. ANNEXURE- XI Integrity Pact

Pre-Contract Integrity Pact

(This has to be submitted in the non-judicial Stamp Paper of requisite value in Bangalore, Karnataka)

1. GENERAL

1.1. This pre-bid contract Agreement (herein after called the Integrity Pact) is made on____ day of the month____, 20____, between, M/s Can Fin Homes Ltd., a company incorporated under the Companies Act, 1956, and having its Registered office at 29/1, Sir M N Krishna Rao road, Basavanagudi, Bangalore 560004, with branches spread over India (hereinafter referred to as BUYER which expression shall unless it be repugnant or contrary to the context or meaning thereof, mean and include its, successors and permitted assigns) acting through Shri_____, Can Fin Homes Limited, RO, Bengaluru representing Can Fin Homes Limited, of the BUYER, of the FIRST PART

AND

M/s._____ represented by Shri _____ Chief Executive Officer/Authorised Signatory (hereinafter called the "BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER", which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns), of the SECOND PART

1.2. WHEREAS the BUYER proposes to procure (Name of the Stores/Equipment/Item) /engage the services and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is willing to offer/has offered the stores/services and

1.3. WHEREAS the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is a private company/public company/Government undertaking/ partnership/ LLP/registered export agency/service provider, duly constituted in accordance with the relevant law governing its formation/incorporation/constitution and the BUYER is a body corporate constituted under Companies Act, 1956.

1.4. WHEREAS the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER has clearly understood that the signing of this agreement is an essential pre-requisite for participation in the bidding process in respect of Stores/Equipment/items/Services proposed to be procured by the BUYER and also understood that this agreement would be effective from the stage of invitation of bids till the complete execution of the agreement and beyond as provided in clause 13 and the breach of this agreement detected or found at any stage of the procurement process shall result into rejection of the bid and cancellation of contract rendering BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER liable for damages and replacement costs incurred by the BUYER.

2. NOW, THEREFORE, the BUYER and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER agree to enter into this pre-contract integrity agreement, hereinafter referred to as Integrity Pact, which shall form part and parcel of RFP as also the contract agreement if contracted with BIDDER, in the event that the BIDDER turns out to be successful bidder, and it is intended through this agreement to avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealings prior to, during and subsequent to the Contract to be entered into with a view to:-

2.1. Enabling the BUYER to obtain the desired Stores/Equipment/Work/Service/Materials at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and

2.2. Enabling BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to refrain from bribing or indulging in any corrupt practices in order to secure the contract, by providing assurance to them that the BUYER shall not be influenced in any way by the bribery or corrupt practices emanating from or resorted to by their competitors and that all procurements shall be free from any blemish or stain of corruption and the BUYER stays committed to prevent corruption, in any form, by its officials by following transparent procedures.

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The parties hereto hereby agree to enter into this integrity Pact and agree as follows:

3. COMMITMENTS OF THE BUYER

The BUYER commits itself to the following: -

- 3.1. The BUYER represents that all officials of the BUYER, connected whether directly or indirectly with the procurement process are duty bound by rules and regulations governing their service terms and conditions not to demand, take promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation, contracting or implementation process related to the contract.
- 3.2. The BUYER will, during the pre-contract stage, treat all BIDDERS/SELLERS/CONTRACTORS/SERVICE PROVIDERS alike, and will provide to all BIDDERS/SELLERS/CONTRACTORS/SERVICE PROVIDERS the same information and will not provide any such information to any particular BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER which could afford an advantage to that particular BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER in comparison to the other BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDERS.
- 3.3. The BUYER shall report to the appropriate Government Regulators/Authorities any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach, as and when the same is considered necessary to comply with the law in force in this regard.

In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER with the full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case, while an enquiry is being conducted by the BUYER, the proceedings under the contract would not be stalled.

4. COMMITMENTS OF BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDERS

The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following: -

- 4.1. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
- 4.2. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage, or inducement to any official of the BUYER or otherwise for procuring the Contract or for forbearing to do or for having done any act in relation to the obtaining or execution of the contract or any other contract with the BUYER or for showing or forbearing to show favour or disfavour to any person in relation to the contract or any other contract with the BUYER.
- 4.3. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER further confirms and declares to the BUYER that the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is the original Manufacturer/Integrator/Authorized government sponsored export entity of the stores/Authorized Service Provider having necessary authorizations, intellectual property rights and approvals from the intellectual property right owners of such materials/services and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, nor has any amount been paid, promised or

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intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.

- 4.4. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payment he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.
- 4.5. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.
- 4.6. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities emanating from other competitors or from anyone else.
- 4.7. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall not use improperly, for purpose of competition or personal gain, or pass on to others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposal and business details, including information contained in any electronic data carrier. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER also undertakes to exercise due and adequate care lest any such information is divulged.
- 4.8. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 4.9. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall not instigate or cause to instigate any third person to commit any of the acts mentioned above.

4.10. PREVIOUS TRANSGRESSION

- 4.11. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Bank, Public Sector Enterprise/Undertaking in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.
- 4.12. If the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER makes incorrect statement on this subject, BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER can be disqualified from the tender/bid process or the contract, if already awarded, can be terminated for such reason.

5. EARNEST MONEY

- 5.1. Every BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER while submitting commercial bid, shall deposit an amount as specified in RFP/Tender Documents as Earnest Money, with the BUYER through any of the instruments as detailed in the tender documents.
- 5.2. The Earnest Money will be valid for period of one year from Bid Submission date and must be extended as required by CFHL (till the onboarding of successful bidder and submission of PBG).
- 5.3. In the case of successful BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
- 5.4. No interest shall be payable by the BUYER to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER on Earnest Money/Security Deposit for the period of its currency.

6. SANCTIONS FOR VIOLATIONS

- 6.1. Any breach of the provisions herein contained by the BIDDER/SELLER /CONTRACTOR/SERVICE PROVIDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall entitle the BUYER to take all or any one of the following actions, wherever required: -
 - i. To immediately call off the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. However, the proceedings with the other BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER(s) would continue.

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- ii. To forfeit fully or partially the Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/Performance Bond (after the contract is signed), as decided by the BUYER and the BUYER shall not be required to assign any reason thereof.
 - iii. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
 - iv. To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, in order to recover the payments, already made by the BUYER.
 - v. To cancel all or any other contracts with the BIDDER /SELLER/CONTRACTOR/SERVICE PROVIDER and the BIDDER/SELLER /CONTRACTOR/SERVICE PROVIDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
 - vi. To recover all sums paid in violation of this Pact by BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER(s) to any middlemen or agent or broker with a view to securing the contract.
 - vii. In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, the same shall not be opened.
 - viii. Forfeiture of The Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
 - ix. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER, and if he does so, the BUYER shall be entitled forthwith to rescind the contract and all other contracts with the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The BIDDER/SELLER/CONTRACTOR shall be liable to pay compensation for any loss or damage to the BUYER resulting from such rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
- 6.2. The BUYER will be entitled to take all or any of the actions mentioned at para 7.1 (i) to (xi) of this Pact, also in the event of commission by the BIDDER/ SELLER/CONTRACTOR/SERVICE PROVIDER or anyone employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.
- 6.3. The decision of the BUYER to the effect that a breach of the provisions of this pact has been committed by the BIDDER/SELLER/ CONTRACTOR shall be final and conclusive on the BIDDER/SELLER /CONTRACTOR. However, the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER can approach the Independent External Monitor(s) appointed for the purposes of this Pact.

7. FALL CLAUSE

- 7.1. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.

8. INDEPENDENT EXTERNAL MONITORS

- 8.1. The BUYER has appointed two Independent External Monitors (hereinafter referred to as Monitors) for this Pact in accordance with the recommendations and guidelines issued by Central Vigilance Commission.
- 8.2. The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.
- 8.3. The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently.

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- 8.4. Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings. The Monitors shall on receipt of any complaint arising out of tendering process jointly examine such complaint, look into the records while conducting the investigation and submit their joint recommendations and views to the Management and Chief Executive of the BUYER. The MONITORS may also send their report directly to the CVO and the commission, in case of suspicion of serious irregularities.
- 8.5. As soon as any event or incident of violation of this Pact is noticed by Monitors, or Monitors have reason to believe, a violation of this Pact, they will so inform the Management of the BUYER.
- 8.6. The BIDDER(s) accepts that the Monitors have the right to access without restriction to all Project /Procurement documentation of the BUYER including that provided by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will also grant the Monitors, upon their request and demonstration of a valid interest, unrestricted and unconditional access to his documentation pertaining to the project for which the RFP/Tender is being /has been submitted by BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The same is applicable to Subcontractors. The Monitors shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractors () with confidentiality. The BUYER will provide to the Monitors sufficient information about all meetings among the parties related to the Project provided such meetings could have an Impact on the contractual relations between the parties. The parties may offer to the Monitors the option to participate in such meetings.
- 8.7. The Monitors will submit a written report to the BUYER at the earliest from the date of reference or intimation to him by the BUYER/BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER and submit proposals for correcting problematic situations.

9. FACILITATION OF INVESTIGATION

In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall provide necessary information of the relevant documents and shall extend all possible help for the purpose of such examination.

10. LAW AND PLACE OF JURISDICTION

This Pact is subject to Indian Law and the place of jurisdiction is Bangalore.

11. OTHER LEGAL ACTIONS

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the any other law in force relating to any civil or criminal proceedings.

12. VALIDITY

The validity of this Integrity Pact shall be from the date of its signing and extend up to 6 years or contract period as mentioned in RFP/Contract or the complete execution of the contract as per the scope defined in this RFP whichever is later. In case BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is unsuccessful, this Integrity Pact shall expire after three months from the date of the signing of the contract.

12.1. If one or several provisions of this Pact turn out to be invalid; the remainder of this Pact shall remain valid. In such case, the parties will strive to come to an agreement to their original intentions.

13. The parties hereby sign this Integrity Pact at on

BUYER

Name of the Officer

Designation

Can Fin Homes Limited

Witness

1)

2)

BIDDER

CHIEFEXECUTIVEOFFICER/AUTHORISED SIGNATORY

Witness

1)

2)

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APPENDIX -A - Part A- Conformity to Eligibility Criteria

Instructions to be noted while preparing/submitting Part A- Conformity to Eligibility Criteria

The Proposal should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the Authorized signatory.

- 1) Index of all the documents submitted with page numbers.
- 2) Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the tender documents.
- 3) Checklist as per [ANNEXURE-I](#).
- 4) Bidder's Covering letter as per [ANNEXURE-II](#).
- 5) Pre-Qualification (Eligibility) Criteria declaration as per [ANNEXURE-III](#) with documentary proof in support of the Eligibility Criteria.
- 6) Bidder Information as per [ANNEXURE-IV](#)

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APPENDIX-B - Instructions for Part B- Scope

Instructions to be noted while preparing/submitted Part B- Scope

The Part-B Scope should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the Authorized signatory. Technical Offer for this RFP shall be made as under:

- 1) Index of all the documents submitted with page numbers.
- 2) Bid Covering Letter Format as per [ANNEXURE-V](#).
- 3) Required documents as per the Part-B scoring matrix under [clause 8](#) (Evaluation Criteria)
- 4) Scope of work [ANNEXURE-VI](#)
- 5) Undertaking of Authenticity as per [ANNEXURE-VII](#).
- 6) KYE Undertaking as per [ANNEXURE-VIII](#).
- 7) Project Details as per [APPENDIX-E](#).

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APPENDIX-C - Instruction for Part C- Commercial Bid

Instruction to be noted while preparing/submitting **Part C-Commercial Bid**

The commercial Bid should be made in an organized, structured, and neat manner. Brochures / leaflets etc., should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the Authorized signatory.

The suggested format for submission of commercial Offer for this RFP is as follows:

1. Commercial Bid Covering letter as per [ANNEXURE-IX](#).
2. Bill of Materials (Indicative) as per [ANNEXURE-X](#).

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APPENDIX-D- Prebid query format

PRE-BID QUERY FORMAT

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	Response to query (to be left blank for company by the vendor)

Company Seal and Signature

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APPENDIX-E - Project Details

Project Details

Sl. No	Items	Mandatory (Y/N)	Bidders Response
1	Client Name	Y	
2	Location of the client along with contact person, contact no and email id	Y	
3	Date of Purchase Order received for the project Date of Commencement of Contract: Number of implementations per year conducted: Status of the implementation of Project (whether Completed / On-going etc.):	Y	
4	Nature of project for the Clients (Please list the activities handled by the bidder)		
5	Tools & Technologies used in providing services.		
6	Team Size	Y	

Company Seal and Signature

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APPENDIX-F (NDA)

Confidentiality and Non-Disclosure Agreement

This **CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT** (herein referred as “**Agreement**”) is made on this ___ day _____ (Month) 2024 (herein referred as ‘**Effective Date**’) between

M/s. Can Fin Homes Ltd, was incorporated in the year 1987, Registered office at 29/1, Sir M N Krishna Rao Road, Basavanagudi, Bangalore 560 004. (Hereinafter referred to as the “**Disclosing Party**”) which expression shall, unless repugnant to or inconsistent with the context or meaning thereof and mean include their successors and assigns of the **FIRST PART**;

AND

_____ a company incorporated under the provisions of the Companies Act, 1956, having its registered office at (hereinafter referred to as “**Receiving Party**”) which expression shall, unless repugnant to or inconsistent with the context or meaning thereof mean and include its successors and permitted assigns), of the **SECOND PART**.

The Disclosing Party and Receiving Party are hereinafter individually referred to as “**Party**” and collectively as “**Parties**”

WHEREAS:

- A. Disclosing Party is engaged in the business of Housing Finance Company having its business across various locations of India.
- B. Receiving Party is engaged in providing contract staffing personnel.
- C. Disclosing Party has called for submitting the Request for Proposal from interested and eligible parties to engage in providing contract staffing personnel. Receiving Party has submitted its proposal to render the services, and the Disclosing Party, after duly considering the financial and technical credentials of the Receiving Party, has agreed to engage the Receiving Party for providing contract staffing personnel to Can Fin Homes Ltd
- D. In the process of availing the said services by Receiving Party the Disclosing Party shall be disclosing certain confidential information to Receiving Party in respect of their business.

NOW, THEREFORE, in consideration for the mutual promises and covenants hereunder the Parties agree as follows:

1. DEFINITIONS

- A. “**Confidential Information**” means the information disclosed or submitted to the Receiving Party by the disclosing Party, in written, representation, electronic, verbal or other form and includes but not limited to all data, materials, products, technology, computer programs, specifications, manuals, business plans, software, marketing plans, financial information, human resource information and any other information disclosed or submitted from the Effective Date of this Agreement or thereafter including without limitation, the information on the contents and existence of this Agreement and analysis, compilations, studies and other documents which contain any Confidential Information. Confidential Information disclosed orally shall be considered Confidential Information only if: (i) identified as confidential, proprietary or the like at the time of disclosure, and (ii) confirmed in writing within three (3) days of disclosure by the disclosing Party.
- B. “**Representative**” of a Party means any employee, director, advisor, affiliate, investor, potential financing source or any other person concerned or acting on their behalf.

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2. **NON-DISCLOSURE**

- A. The Confidential Information divulged by the Disclosing Party to the Receiving Party will be received and treated by the Receiving Party as confidential and the Receiving Party shall not, without the prior consent of the Disclosing Party or as expressly permitted herein, disclose or make available to any other person, or use or allow others to disclose or use, the Confidential Information in any manner whatsoever other than for the sole purpose as described in clause 2(B) below.
- B. Notwithstanding the provisions of clause 2(A) above, the Receiving Party may disclose the Confidential Information disclosed under this Agreement to its Representatives on a "need to know" basis, for the sole purpose of executing the contract awarded to them by disclosing party.
- C. The Receiving Party and its Representatives shall exercise no lesser security or degree of care than it applies to its own Confidential Information of an equivalent nature, but in any event not less than the degree of care which a reasonable person with knowledge of the confidential nature of the information would exercise.
- D. The Confidential Information shall not be copied or reproduced by the Receiving Party or its Representatives at any time except on a "need basis" for the purpose of executing the contract awarded to them by disclosing party.
- E. Notwithstanding anything to the contrary contained herein, the Receiving Party and any of its Representatives shall be entitled to disclose Confidential Information if required by law, rule, regulation (including the regulations of any relevant securities exchange), court order or any order from a regulatory, statutory or governmental authority of any jurisdiction or other legal or judicial process of any jurisdiction.

3. **EXCEPTIONS**

The Receiving Party's obligations in this Agreement, shall not apply to any information, which:

- A. at the time of its disclosure, is in public domain or which after disclosure becomes part of public domain through no fault of the Receiving Party or its Representatives; or
- B. prior to its disclosure to the Receiving Party in connection with the Transaction was already in the possession of the Receiving Party or thereafter becomes known to the Receiving Party on a non-confidential basis from a source other than the disclosing Party; or
- C. is or has been developed independently by the Receiving Party without reference to or reliance on the disclosing Party's Confidential Information.
- D. The Party using or disclosing any information with reference to any of these exceptions bears the burden of proof to establish that the relevant exception applies.

4. **TERM**

This Agreement shall remain valid and binding on the Parties even after termination of the contract or end of tenure from the Effective Date of this Agreement.

5. **MISCELLANEOUS**

- A. Subject to express deviations in this agreement, all other terms and conditions including but not limited to Settlement of disputes, Penalties and Liquidated damages, subcontracting etc. shall be co terminus to the conditions stipulated in Request for Proposal issued by Disclosing Party dated

Request for Proposal (RFP) for Selection of Auditors for Core Business Solution (CBS) Implementation Audit at Can Fin Homes Ltd.

- _____ to engage in providing contract staffing personnel requirements for Can Fin Homes Ltd. at Registered Office of the company at Basavanagudi Bangalore.
- B. If the Disclosing Party determines not to proceed with Recipient in connection with the discussions between them, upon the Disclosing Party's written request Recipient shall deliver to the Disclosing Party, or with the permission of the Disclosing Party will destroy, all written material constituting the Confidential Information and will not retain any copies, extracts or other reproductions in whole or in part of such written material, except as may be required by applicable law, regulation or legal process or as requested by any examiner or other regulatory authority.
 - C. Recipient shall use the same degree of care and protection to protect the Confidential Information received from the Disclosing Party as it uses to protect its own Confidential Information of a like nature, and in no event such degree of care and protection shall be of less than a reasonable degree of care.
 - D. The Recipient acknowledges that damages are not a sufficient remedy for the Disclosing Party for any breach of any of the Recipients undertakings herein provided and the Recipient further acknowledges that the Disclosing Party is entitled to specific performance or injunctive relief (as appropriate) as a remedy for any breach or threatened breach of those undertakings by the Recipient, in addition to any other remedies available to the Disclosing Party in law or in equity.
 - E. This Agreement shall be governed by and construed in accordance with the laws of India without regard to its conflicts of law principles. Any action brought in connection with this Agreement shall be brought in the courts of Bengaluru, and the parties hereto hereby irrevocably consent to the jurisdiction of such courts.
 - F. This Agreement supersedes all prior agreements and understandings of the parties hereto with respect to the subject matter hereof and may only be amended, modified or changed, or a provision hereof waived, by a written instrument signed by the parties hereto.

IN WITNESS WHEREOF, this Agreement has been executed by the duly authorized representatives of Disclosing Party and RECEIVING PARTY

Signed and delivered by
M/s _____
Signed by:
Name.....
Designation.....

Signed and delivered by
Can Fin Homes Ltd
Signed by:
Name.....
Designation.....

In the presence of

1.

2

in the presence of

-----End of the Document-----