



Social Islami Bank PLC

Logistic Support Division
Level 29, City Center
90/1, Motijheel C.A, Dhaka

INVITATION OF TENDER (SWIFT CSP ASSESSMENT)

Tender ref. SIBL/HO/LSD/2024/2070

Date: 07/11/2024

Name of the bidder:

Address of the bidder:

Date & Time of Submission of proposal: 14.11.2024 from 10.00 am to 3.00 pm

Date & Time of Opening of Technical proposal: 14.11.2024 at 3.30 pm

Tender Security: Taka 25,000/- (Tk Twenty Five Thousand) only in the form of Payment Order favoring SIBL. (Refundable)

Tender Schedule Price: 500/- (Tk Five hundred) only in the form of Payment Order favoring SIBL (Not Refundable).

Senior Vice President & Head
Logistic Support Division
Social Islami Bank PLC
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90/1 Motijheel C/A, Dhaka-1000
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Invitation of Tender

1. Name of Tender:

Request for proposal of SWIFT CSP Assessment.

2. Eligibility Criteria of the Bidder:

- a) The bidder shall be enlisted in the 'Directory of CSP assessment providers' published by SWIFT to perform the assessment in Bangladesh.
- b) Bidder may participate in the bid jointly with other organization where assessment must be conducted by the organization which is enlisted in the SWIFT Directory of CSP assessment providers and all proposed Assessors must be physically present on site for the entire engagement.
- c) Bidder should have at least 2 SWIFT CSP Assessment work awarded by any Bangladeshi Bank in last 1 year (relevant evidence must be submitted).
- d) The bidder should be recognized audit and consultancy firm having experience in implementing information security framework.
- e) The bidder should be a company focusing on audit & assessment, and cyber security business with minimum 03 years of similar business experience.
- f) The bidder should have registered office in Bangladesh at least for last 3 years.
- g) The bidder having at least two technical resources of at least 5 years of banking IT security & IS Audit experience will get additional preference. (Provide experience certificate of the resources).
- h) Bidder must have the legal capacity to enter into the contract under the applicable law of Bangladesh.
- i) Bidder shall not be barred as per law of the land that may subject to legal proceedings of any kind.
- j) Entire Assessment (Planning, fieldwork, assessment, reporting etc) must be conducted onsite, No remote assessment will be allowed.

Social Islami Bank Ltd reserves the right to accept or reject any or all the tenders without assigning any reason whatsoever at any stage of the procurement process. The Bank shall not be bound under any obligation to accept the lowest quotation.

3. Project Scope and Description

The whole project is under single package. The scope of the project is to assess and validate the mandatory and advisory security controls in the latest version of the CSCF for SWIFT users following the SWIFT Customer Security Program (CSP) published by SWIFT. The assessment includes all components in scope of the SWIFT-related infrastructure as documented in the CSCF. Detailed scope has been elaborated in Annexure-A of this tender document. Bidder has to comply and complete the works as mentioned. If needed, the Bank may include necessary modification upon mutual consent with the vendor. However, such modification should not impact the financial part of the tender neither would it downgrade the scope or specification in any means. More details are given in the following parts.

4. Preparation of the tender

Offer will be of double envelope system i.e., one for “Technical Offer” and another one for “Financial Offer” both of which contained in a large sealed envelope for each item. Tender Name should be clearly marked on the envelope.

5. Technical Offer

Technical offer shall contain full technical information on each indicating performance characteristics in line with the guideline given in the technical specifications and schedules.

Bidder(s) may need to submit supporting documents if required by the Bank to evaluate the offer.

- a) The Heading should be marked as: "Request for proposal of SWIFT CSP Assessment for Social Islami Bank Ltd".
- b) The Tender document should be submitted along with company letterhead pad mentioning participation in the tender process duly signed by the authorized signatory.
- c) Submission of declaration regarding bidder(s) has the legal capacity to enter into the contract under the applicable law of Bangladesh and bidder(s) shall not be barred as per law of the land that may subject to legal proceedings of any kind.
- d) Complete technical proposal aligned with the information (Annexure B) and documents (Annexure C) of this document.
- e) Company Name, Local address, Contact numbers and date of establishment of the firm, Trade license, Certificate of Incorporation, TIN certificate, up-to-date Income Tax Clearance certificate, BIN certificate etc.
- f) Last 03 (three) years financial report audited by reputed audit firm of Bangladesh.
- g) Company profile and business portfolio.
- h) Work plan for the assessment of SWIFT CSP.
- i) The bidder must have technical resources for similar service. For the proof of their competency, bidder need to submit onsite team members Name, designation, qualifications and experience of the technical and management personnel to be engaged with this project with Social Islami Bank.
- j) The assigned technical resources to SIBL must perform the entire Assessment on bank premises and no remote access will be allowed for them. During the assessment time they will not be able to serve other bank assessment.
- k) Time Schedule in the form of Gantt-Chart showing major activities and milestones for completion of work within the time as allowed by the Tender.

6. Project Timeline

- a) Bidder must provide detail timeline plan for phase-wise implementation of the project.
- b) Bidder must provide the detail time-line plan to complete the project not more than 02 (Two) months after receiving the work order from Social Islami Bank Ltd.
- c) Please consider timeline for completion of the project including time for gap mitigation.

7. Financial Offer

Financial offer shall contain the followings:

- a) Bidder should provide 1 year offer as per the format provided.
- b) The quoted rates both in figures and words as per schedule of items of work and Bill of Materials.
- c) Rates and total cost of all items in BDT as per schedule of Items.
- d) Bank will not bear any cost of additional items, if required by the bidder(s) to perform any additional work for certification purpose which is not included in bill of Materials.
- e) If required by the Bank, bidder has to submit detailed analysis of rated.
- f) In case of any discrepancy is found for the amount mentioned in figure and words, the amount mentioned in words will prevail.
- g) Only arithmetic error will be corrected by the Bank after opening of the Financial Offer and the final calculated result will be considered as financial offer by the bidder. Once the financial offer is opened, no inclusion or exclusion in any form will be governed.
- h) Taxes (at source), Duties, VAT and all other Govt. charges in Bangladesh shall be borne by the Bidder. Apart from this, the Bidder will help the Bank with all related works & formalities at no extra cost.
- i) Any claim for enhancement of rate shall not be entertained during the period of contractor or during an extended period of Contract, if any, for any price escalation or any other reason whatsoever.
- j) If there be any ambiguities between the quoted rate and amount due to computation mistake, the quoted rate shall be considered as valid and the total amount shall be corrected accordingly.

8. Terms & Conditions

Followings are the Terms & Conditions to be applicable for this tender:

- a) The tender shall be filled-in with permanent ink and shall not contain any stipulation, erasures or strike over, corrections or revisions may be made by neatly marking through the figures or words and writing the correction above.
- b) The person signing the tender shall legibly initiate all revisions. Any over writing, omission in quoting rate for any item will disqualify the tender.
- c) Tender, which contain illegible words, figures or names, will be liable for rejection.
- d) No addition, alteration shall be made by the Bidder in the Schedule of Item of Works & Bill of Materials. Separate sheet shall be used for any additional item, which may require for complete work. Alteration of tender document may lead to the cancellation of the submitted tender by the bidder.
- e) A Non-Disclosure Agreement (NDA) will be signed between supplier and Social Islami Bank Ltd. for implementation the project.
- f) The Bidders must sign and seal each and every page of the tender if the hard copy is required by the Bank.
- g) The tender amount shall include VAT, Tax etc. as per applicable rules.
- h) The Bidder will be completely responsible for all applicable taxes, duties, levies, charges and license fees in connection with delivery of products/service at site.

- i) The Bidder must provide the validity for the offered products/service for **90 days from** the date of opening of financial offer.
- j) **Social Islami Bank Ltd** reserves the right to ask for any modification, amendment, adjustment and/or alteration of the proposal submitted by a participant and in such case, the participant may be required to submit the proposal again.
- k) **Social Islami Bank Ltd** may seek clarification of Technical and/or Financial proposals from the respective participant for proper examination and evaluation of the proposals. The request for clarification by **Social Islami Bank Ltd** and the response from the participants shall be in writing or by E-mail.
- l) **Social Islami Bank Ltd** at its sole discretion shall have the right to accept or reject any part or entire proposal.
- m) The lowest bid will not automatically be awarded preferential consideration. Lead time will be critical and other factors remaining same, service provider with shortest Lead-time will be preferred.
- n) Bidder must provide summarized offer in their proposal which require to be aligned with tender requirement for the project.
- o) Bidder must provide requested information in their proposal mentioned in the tender document and provide their confirmation on the acceptance of requested deliverables.

9. Discrepancies

If any bidder find discrepancies or ambiguities or omissions in the tender documents or should be in doubt as to their meaning, they should notify the Bank within 05(five) working days from the date of publishing of the tender. Bank will send a written addendum simultaneously to all Bidders if the discrepancies are found to be worth rectification. The Bank will not be responsible for any oral instruction. Any clarification sought after the aforesaid period will not be entertained. All addenda to Bidders are to be incorporated in the Tender with notify the Bank.

10. Pre-bid meeting

No “Pre-bid Meeting” seems required for submitting proposals. However, if required an addendum will be published in bank’s website at least two days ahead of tender submission date for scheduling a pre-bid meeting.

11. Disqualification of the bidders

Any one of the following circumstances but not limited to these shall result in disqualification of the Bidders. Decision of the Bank in this regard shall be final.

- a) Any false statement or evidence of fraud,
- b) Failure to submit tender before the designated closing time,
- c) Failure to comply with specification,
- d) Failure to submit Bidder’s ‘Information’ and ‘Documents’ along with the Tender as per the annexure B, and annexure C,
- e) Any unbalance pricing

Banks right to accept or reject the tender: The Bank reserves the right to reject any or all the tenders or accept any tender in part or full without assigning any reason whatsoever to the Bidder.

13. Evaluation factors

Any award to be made pursuant to this RFP will be based upon the proposal with appropriate consideration given to operational, technical, support, cost, and management requirements. Evaluation of offers will be based upon the Bidder's responsiveness to the RFP and the total price quoted for all items covered by the RFP. The following elements will be the primary considerations in evaluating all submitted proposals:

- a) The bidder should be in existence for at least three (03) years in Information System (IS) Security Assessment area. Necessary proof to that effect is required such as Certificate of Constitution etc. issued by the appropriate authority.
- b) The bidder should be enlisted in directory of CSP assessment providers by SWIFT.
- c) The bidder should have recent (within twelve months) and relevant experience to execute a cyber security-oriented operational assessment to an industry standard such as PCI DSS, ISO 27001, NIST SP 800-53, the NIST Cyber security Framework or simply CSP/CSCF.
- d) IS Security Assessment as a core activity of the bidder or carried out through a regular departmental set up by the bidder will be given preference.
- e) The bidder should have experience in ISO ISO 27001 ISMS implementation project in at least one Bangladeshi financial organization.
- f) Extra weight age will be carried to bidder who has experience of PCI DSS compliance assessment & certification.
- g) The bidder should have executed orders for IS Security Assessment or IT Audit during last three years, out of which at least three (03) security assessment should be in financial institutes. Necessary certificates to that effect should be enclosed.
- h) The Bidder should not have been blacklisted by any institutions in regards to IS Security Assessment. Self-declaration to that effect should be submitted along with the technical bid.
- i) The Bidder's firm should hold at least one industry-relevant professional certification, e.g.:
 - I. PCI Qualified Security Assessor (QSA)
 - II. Certified Information Systems Security Professional (CISSP)
 - III. Certified Information Systems Auditor (CISA)
 - IV. Certified Information Security Manager (CISM)
 - V. ISO 27001 Lead AuditorBidder having multiple certification will get preference.
- j) The Lead Security Assessor must have at least ten (10) years' of hands-on experience in Information Security and Information System Audit
- k) The bidder will get extra weightage if they are PCI QSA firm with having at least one PCI QSA (necessary certificate should be enclosed).
- l) The Security Assessors possessing Experience of working in Bank's Information Security or Information System Audit/IT Audit will carry extra weight age in evaluation (necessary documents should be enclosed).
- m) The onsite team members experience of working in Bank's CSP assessment will carry extra weight age in evaluation (necessary documents should be enclosed).

- n) Winning bidder should arrange instructor led knowledge sharing workshop on CSCF security controls for 20-25 persons in bank premises. Bidder has to arrange necessary logistics support associated with the workshop.
- o) Winning bidder shall be responsible for all kind of costs and expenses during the project period.
- p) IS Security Assessor should ensure that all the policies, procedures, processes, plans, templates, frameworks, business continuity and risk management aligns with Bangladesh Bank, PCI DSS, SWIFT CSP and ISO 27001.
- q) Bidders should submit all the necessary documents based on evaluation criteria and according to Annexure - B & C.

14. Payment Terms

- a) The full payment will be made after audit assessment as per SWIFT CSP Guideline and final report submission as per SWIFT template and audit certification.
- b) All the payment against work done shall be made in Bangladeshi Currency (in Taka) on submission of bill properly approved by the Bank as mentioned in the Schedule of Items and Bill of Quantity under the Financial Proposal.

15. Precautionary measures

During execution of work, the Bidder shall take all precautionary measures against any kind of damages and if damaged it shall be replaced or made good by the Bidder at his own cost. Special precautionary measures have to be taken by the Bidder not to hamper normal activities of Social Islami Bank Ltd.

16. Conclusive evidence

The submission of the tender shall be conclusive evidence that the Bidder has examined fully and carefully the contents of the drawings, specifications and all documents and information forming the contract and that he has examined the site and has fully acquainted with the character, quality and quantity of the work to be performed and conditions to be encountered further. She/He is ready and competent to enter into the agreement and complete the work in all respect in accordance with the specifications and drawings and within the time specified herein.

17. Force Majeure

In the event of Force Majeure as employed herein shall be taken as an event beyond the control of the Bidder and not involving the Bidder's fault or negligence such as civil disturbances, war, strikes, freight embargoes, abnormal flood and devastating cyclone in the country and such natural climatic which is not within the control of either party, the Contract shall remain suspended till such time as normal conditions are restored. The tenure of the Contract shall be extended by length of period during which the Contract was in suspension. During the period of suspension neither party shall accept any liability for suspension.

18. **Point of Contact:** Please contact with the following personnel for further clarification:

| Name and Designation | Email ID | Cell Number |
|---|--|---|
| Md. Shakhawat Hossain, PO, LSD, SIBL Md. Abdus Sahid, FAVP, ICTD | chspd@sibl-bd.com | Phone: 09612001122 Ext.: 50292 & 50299 Mobile- 01933225494 01687364651 |

Annexure-A

SWIFT Customer Security Control Framework (CSCF)

| Security Controls | Control Type |
|--|---------------------|
| 1.Restrict Internet Access and Protect Critical Systems from General IT Environment | |
| 1.1 SWIFT Environment Protection | Mandatory |
| 1.2 Operating System Privileged Account Control | Mandatory |
| 1.3 Virtualisation Platform Protection | Mandatory |
| 1.4 Restriction of Internet Access | Mandatory |
| 1.5A Customer Environment Protection | Advisory |
| 2.Reduce Attack Surface and Vulnerabilities | |
| 2.1 Internal Data Flow Security | Mandatory |
| 2.2 Security Updates | Mandatory |
| 2.3 System Hardening | Mandatory |
| 2.4 A Back-Office Data Flow Security | Advisory |
| 2.5A External Transmission Data Protection | Advisory |
| 2.6 Operator Session Confidentiality and Integrity | Mandatory |
| 2.7 Vulnerability Scanning | Mandatory |
| 2.8A Critical Activity Outsourcing | Advisory |
| 2.9 Transaction Business Controls | Mandatory |
| 2.10 Application Hardening | Mandatory |
| 2.11A RMA Business Controls | Advisory |
| 3.Physically Secure the Environment | |
| 3.1 Physical Security | Mandatory |
| 4.Prevent Compromise of Credentials | |
| 4.1 Password Policy | Mandatory |
| 4.2 Multi-factor Authentication | Mandatory |
| 5. Manage Identities and Separate Privileges | |

| Security Controls | Control Type |
|---|---------------------|
| 5.1 Logical Access Control | Mandatory |
| 5.2 Token Management | Mandatory |
| 5.3A Staff Screening Process | Advisory |
| 5.4 Physical and Logical Password Storage | Mandatory |
| 6. Detect Anomalous Activity to Systems or Transaction Records | |
| 6.1 Malware Protection | Mandatory |
| 6.2 Software Integrity | Mandatory |
| 6.3 Database Integrity | Mandatory |
| 6.4 Logging and Monitoring | Mandatory |
| 6.5A Intrusion Detection | Advisory |
| 7. Plan for Incident Response and Information Sharing | |
| 7.1 Cyber Incident Response Planning | Mandatory |
| 7.2 Security Training and Awareness | Mandatory |
| 7.3A Penetration Testing | Advisory |
| 7.4A Scenario Risk Assessment | Advisory |

Overview of SWIFT Infrastructure

- a) Number of AD Branch: 23
 - b) In Scope Division /Business functions: ICT Division, SWIFT Department,
 - c) Number of personnel in company: 5000 +
 - d) Number of personnel to be covered by the assessment: 100
 - e) Number of personnel involved in SWIFT operation: 100
 - f) Number of Workstation: 75
 - g) Number of System and Network Device in scope of SWIFT Infrastructure
 - a. Router:
 - b. Firewall: 2
 - c. Switches: 1
 - d. Server: 5
 - e. Web application: (If any)
- Bidder must conduct assessment onsite for Head office and at least 5 major AD Branches of the Bank throughout Bangladesh.
 - Upon completion, Bidder should provide a) a formal report describing the assessor's confirmation of compliance for each control, along with documentation of observed implementation defects and b) a completion letter as per defined format provided by SWIFT confirming the work was done with the required objectivity and independence and with sufficient security.
 - Assessment must be conducted based on SWIFT provided Independent Assessment Framework and CSCF (Latest version as applicable).

Annexure - B

Bidder's Information

1. Name of Company
2. Contact Person(s):
3. Constitution and year of establishment
4. Registered Office/Corporate office/Mailing Address
5. Names & Addresses of the Partners if applicable
6. Name, designation, qualifications and experience of the technical and management personnel to be engaged with this project
7. Trade License;
8. Letter of GIR/ TIN Certificate;
9. Letter of Income Tax certificate;
10. Other licenses/certificates as may be applicable;
11. List of deliverables with detailed timeline;
12. Number of Security Assessors who would be involved in the information security assessment, gap assessment, and remediation processes, also a brief description of them comprising names, valid vendor certificates, academic and professional experience.
13. Any other related information, not mentioned above, if the bidder wish to share.

Annexure - C

List of Supporting Document

1. Documents of experience years in IS Security Assessment area.
2. Documents of both national and international experience years in Information System Security Assessment area
3. Documents of type of Business the bidder performs
4. Documents of successfully completed IS / IT Audit, ISO 27001 Implementation, PCI DSS assessment of Bangladesh Company.
5. IS/IT Security Assessment of financial Institutes.
6. A copy of last three financial years' relevant audited balance sheets and profit and loss statements
7. Self-declaration of not being black listed anywhere
8. All vendor certifications of Information Security (IS) Assessors
9. All experience certificates of IS Assessors
10. Complete Project Plan (including but not limited to project approach, methodology and management – gap assessment, implementation and final reporting)
11. IS Assessment strategies and methodology (including but not limited to assessment approach, including but not limited to; assessment procedures and methodology, project management style, deliverables management, scheduling management, reporting, IS Assessor / Practitioner team structure.)
12. Briefly describe how the engagement proceeds from beginning to end. Include the method and approach used to manage the overall project and client correspondence
13. References- Provide at least 3 (Three) current corporate references of which min 03 (three) must be Financial Institutes in Bangladesh (where similar services are offered) that can be contacted to complete an assessment questionnaire for which you have performed identical services.

Note: Bidder should submit all the documents as per Annexure B and Annexure C and rest of the document should be attached after the Annexures.

Annexure - D

Financial Offer

| Particulars | Before VAT Price (BDT) |
|----------------------|------------------------|
| SWIFT CSP Assessment | |
| Others (If any) | |
| Total Price | |

Signature, Name & Address of the bidder

Email address of the bidder:

Contact person's Name-

Contact person's Mobile No.

Contact person's Email address-