**📑 Context of the Organization Document**

**Organization:** ABC Bank Ltd.  
**Project Title:** ISO/IEC 27001:2022 Certification Program  
**Version:** 1.0  
**Date:** 21/9/2025  
**Owner:** CISO

**1. Purpose**

The purpose of this document is to define the internal and external context of ABC Bank Ltd. in relation to information security, identify stakeholders and their requirements, and establish the boundaries of the ISMS.

**2. Understanding the Organization & Its Context (Clause 4.1)**

ABC Bank operates as a mid-sized financial institution headquartered in Mumbai, India, with multiple branches and a strong focus on digital banking.  
The following factors influence its ISMS:

**External Factors:**

* **Regulatory & Legal:** RBI Cybersecurity Framework, IT Act 2000 & amendments, DPDP Act 2023, PCI DSS, GDPR (for EU customers).
* **Industry & Market:** Growing cybersecurity threats targeting financial institutions; competitive banking landscape.
* **Technological:** Adoption of cloud computing, mobile banking apps, AI fraud detection.
* **Socio-Economic:** Rising digital adoption among Indian consumers; high trust expectation from banking customers.

**Internal Factors:**

* **Organizational Structure:** Centralized IT & Security function under CIO.
* **Processes:** Core banking, digital channels, ATMs, payment gateways.
* **Capabilities:** Skilled IT/security team, existing SOC and DLP solutions.
* **Culture:** Risk-aware but needs stronger security ownership at branch level.
* **Constraints:** Legacy IT systems, budget limitations, high dependency on vendors.

**3. Understanding the Needs & Expectations of Interested Parties (Clause 4.2)**

ABC Bank has identified the following interested parties:

| **Interested Party** | **Needs & Expectations** | **Compliance Requirement?** |
| --- | --- | --- |
| **Customers** | Confidentiality of personal & financial data; secure transactions; 24x7 availability | Yes – RBI, DPDP Act |
| **Regulators (RBI, CERT-In)** | Compliance with RBI Cybersecurity Framework, timely incident reporting, audit readiness | Yes |
| **Employees** | Secure HR/payroll data, training on security policies | Yes – labor laws, ISMS |
| **Vendors & Service Providers** | Secure integration, contract compliance | Yes – contractual |
| **Shareholders** | Risk reduction, reputation protection | No (but strategic) |
| **Auditors & Certification Body** | Access to accurate records, evidence of ISMS implementation | Yes |

**4. Determining the Scope of the ISMS (Clause 4.3)**

**ISMS Scope Statement:**  
The ISMS at ABC Bank Ltd. covers the **management, processing, storage, and transmission of customer and organizational information** related to:

* Core Banking System (CBS)
* Mobile & Internet Banking platforms
* ATM Switch & associated services
* Primary Data Center and DR site
* IT Security Operations (SOC, DLP, SIEM)
* Supporting functions: HR, Legal, Compliance

**Exclusions:**

* Marketing activities not handling customer data.
* Physical security at branch premises (except IT/server rooms).

**Justification for Exclusions:** Functions excluded do not impact the confidentiality, integrity, or availability of information within ISMS scope.

**5. ISMS & Its Processes (Clause 4.4)**

The ISMS will follow a **PDCA (Plan-Do-Check-Act)** cycle, with the following processes:

* **Plan:** Context analysis, risk assessment, risk treatment, policy & control design.
* **Do:** Implementation of security policies, procedures, and controls.
* **Check:** Monitoring, internal audits, incident tracking, compliance checks.
* **Act:** Corrective actions, continual improvement, management review.

**Interfaces & Dependencies:**

* Dependent on vendor services for cloud hosting, telecom, ATM operations.
* Interfaces with regulators (RBI, CERT-In) for compliance.
* Relies on HR for employee training and compliance reporting.

**6. Approval**

**Prepared By:** ISMS Lead -   
**Reviewed By:** CISO -   
**Approved By:** CIO -