

[illegible]

| Notes | <p>All the fields listed below can be organized into Sections, Subsections, and/or Tabs. The Admin should have the flexibility to add these structural elements to the form and position the fields accordingly.</p> <p>Example: Fields from Row 1 to Row 8 can be grouped under a section called Risk Information. This section should be editable only during the first stage of the workflow. In all subsequent stages, the entire section should be read-only for all stakeholders, even if those stages have update access to other parts of the form. Similarly other fields can be added in multiple other sections and can be editable to all stakeholders during their journey in workflow</p> | |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Field Names | Values | Mandatory |
| Risk ID | System Generated ID (e.g RISK- 0001 or Risk-year-0001) | |
| Workflow Status | Draft;Assigned to Risk Representative;Assigned to risk Champion;Assigned to Risk Approver; Assigned to CRO;Risk Approved (Autopopulated based on Workflow movement) | |
| Business Unit | Drop down list refer sheet BU | Yes |
| Level 1 Risk Category | Lookup list refer sheet Risk Classification | Yes |
| Level 2 Risk Type | Lookup list refer sheet Risk Type. Selection should filter as per selection in Risk Classification | Yes |
| Risk Description | Free Text Area | Yes |
| Impact Rating | Drop down list values==> Very Significant; Significant; Moderate; Minor | Yes |
| Impact Rating Justification | Free Text Area Field | |
| Likelihood Rating | Drop down list values==> Very Likely; Likely; Possible; Rare | Yes |
| Likelihood Rating Justification | Free Text Area Field | |
| Inherent Risk Level | Calculated field (Refer Inherent Risk Matrix in Demo PPT) | |
| Residual Risk Level | Calculated field (Refer Residual Risk Matrix and Control Effective matrix in Demo PPT) | |
| Design and Adequacy of Control | Drop down list values==> Yes; No ; Partially; N/A | Yes |
| Control Operating Effectively | Calculated with Drop down list values==> Yes; Needs minor improvement;Needs improvement;No; N/a (Refer Demo PPT for logic) | |
| Control documentation and up-to-date | Calculated with Drop down list values==> Yes; Needs minor improvement;Needs improvement;No; N/a (Refer Demo PPT for logic) | |
| Overall Control Effectiveness | Calculated field (Refer Demo PPT for logic) | |
| | overall | |
| Related Controls | Look up field(This field will look up controls from control application) User should be able to click on look up or Add new controls (Refer to controls sheet for control details... Details of Controls such as Control ID, Control Description, Control Frequency, Control Owner should be visible as a table in Risk form) | Yes |
| Created By | Auto Select user who creates records | |
| Risk Owner | Manual Select user who owns risk | |
| Risk Representative | Auto select Representative based on Business Unit i.e. If Business unit 1 then RR1 Business Unit 2 then RR2 and so on. If Automation is not possible then manual selection of user from user list drop down | |
| Risk Approver | Auto select Representative based on Business Unit i.e. If Business unit 1 then RA1 Business Unit 2 then RA2 and so on. If Automation is not possible then manual selection of user from user list drop down | |
| Risk Champion | Auto select Representative based on Business Unit i.e. If Business unit 1 then RC1 Business Unit 2 then RC2 and so on. If Automation is not possible then manual selection of user from user list drop down | |
| CRO | Auto select CRO | |
| Attachment | Field to Attach files | |
| Total Number of Controls | Calculated - Count of attached controls To Risk (Number e.g 3) | |
| Created Date | Date control is created | |
| Last Updated | System date when record is last updated | |

| Filed Names | Values | Mandatory | |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----|
| Control ID | System Generated ID (e.g Control - 0001 or Control -year-0001) | | |
| Control Factor | Lookup list reffer sheet Control Factor & Sub factors | Yes | |
| Sub-Control Factor | Lookup list reffer sheet Control Factor & Sub factors. Selection should filter as per selection in Control Factor | Yes | |
| Control Description | Multi line text | Yes | |
| Control Frequency | Drop down (Daily; Weekly; Monthly;Quarterly;Half Yearly; Yearly) | | |
| Control Owner | Lookup fields for user list | Yes | |
| Created Date | Date control is created | | |
| Last Updated | System date when record is last updated | | |
| Business Unit | Fetch from Related Risk | Yes | |
| Created By | Person who created control | | |
| Related Risks | Lookup to Risks Application Details of Risk such as Risk ID, Risk Description, Risk Owner, Business Unit, Status etc etc should be visible as a table in Risk form) | Yes | |
| Control Operating Effectively | Drop down list values==> Yes; Needs minor improvement;Needs improvement;No; N/a (Reffer Demo PPT for logic) | Needs Impromen | 50% |
| Number of Samples Tested | Numeric Field | 10 | |
| Number of Samples tested where Objective is met | Numeric Field | 5 | |
| Control documentation and up-to-date | Drop down list values==> Yes; Needs minor improvement;Needs improvement;No; N/a (Reffer Demo PPT for logic) | Needs Minor Improvement | |
| Number of Samples Tested(Doc) | Numeric Field | 8 | 90% |
| Number of Samples tested where Objective is met(Doc) | Numeric Field | 7 | |
| Risk Owner | Reffer to Risk Form | | |
| Risk Representative | Reffer to Risk Form | | |
| Risk Approver | Reffer to Risk Form | | |
| Risk Champion | Reffer to Risk Form | | |
| CRO | Reffer to Risk Form | | |
| Attachment | Field to Attach the files | | |

| Level 1 Risk Category | Level 2 Risk Type |
|---------------------------------------|-----------------------|
| Legal, Regulatory & Reputational Risk | Communication & Brand |
| Legal, Regulatory & Reputational Risk | Corporate Governance |
| Legal, Regulatory & Reputational Risk | Financial Crime |
| Operational Risk | Business Continuity |
| Operational Risk | Claims |
| Operational Risk | Data Governance |
| Operational Risk | Underwriting |
| Sustainability Risk | Environmental |
| Sustainability Risk | Governance |
| Sustainability Risk | Social |
| Technology Risk | Cyber Security |
| | |
| | |
| | |
| Level1 Drop Down values | |
| Legal, Regulatory & Reputational Risk | |
| Operational Risk | |
| Sustainability Risk | |
| Technology Risk | |
| | |
| | |
| | |

| Business Unit Name | RR | RC | Ra | CRO |
|-------------------------------|----------|----------|----------|-----|
| Agency | AGENCYRR | AGENCYRC | AGENCYRA | CRO |
| Applied Intelligence | AIRR | AIRC | AIRA | CRO |
| Board Secretariat | | | | |
| Branch Services | | | | |
| Business Excellence | | | | |
| Business Office | | | | |
| Compliance | | | | |
| Consumer GI Operations | | | | |
| Contact Centre | | | | |
| Corporate Affairs | | | | |
| Customer Care Shared Services | | | | |
| Customer Engagement | | | | |
| Data Analytics | | | | |
| Digital Office | | | | |
| Distribution Middle Office | | | | |
| Technology Services | | | | |

| Control Factor | Sub-Control Factor |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Approval Process & Authorization Limits | Review of legal documents by Legal Team. |
| Approval Process & Authorization Limits | 2nd level review of scanned documents is done by another staff.(1) |
| Audit/Self-Assessment | Ad-hoc cash count to verify completeness and accuracy of cash recording |
| Audit/Self-Assessment | Ad-hoc mystery shopping to audit sales quality, product brochures, etc |
| System Access/ Controls | Privileged Access Management Solution have been implemented |
| System Access/ Controls | Privileged accounts (including administrative accounts) are managed via privileged account management system |
| System Access/ Controls | Remote Access |
| System Access/ Controls | Use of microservices on public cloud environment - Security measures such as OAuth client Credentials is used to secure access to partner application using specific APIs and changes to API are deployed via CICD pipeline are in place to ensure that use of external APIs is in line with recommended best practices. |
| System Access/ Controls | User Access Review is performed on a half yearly basis for all applications |
| System Access/ Controls | Vendor shall access to environment via VDI . |
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| | |
| Approval Process & Authorization Limits | |
| Audit/Self-Assessment | |
| System Access/ Controls | |