

PAC Note Templates
Template B
(For Review of processes)



IT Asset Acquisition and Procurement Process - Review Note

A.Executive Summary	<p>Please cover in brief the key aspects of the Review Note:</p> <p>a) Need for the review: As mandated by the ORMG for review of the PAC note in stipulated time.</p> <p>b) Key learning from the review: Defining of services levels, process improvements in the area of procurement</p> <p>c) Whether any modification is proposed in the existing process or carry on with the existing process</p> <p>d) In case of changes in the process, rationale behind the change:</p> <p>Following table captures the changes recommended in the current proposal and rationale for it.</p> <table border="1"> <thead> <tr> <th>Modifications</th><th>Rationale</th></tr> </thead> <tbody> <tr> <td>Recommendation from taxation team</td><td>This has been removed on account of GST coming into force</td></tr> <tr> <td>This note as raised earlier through workflow but was deferred hence re uploading the same the comments given by the control groups as mentioned below</td><td></td></tr> <tr> <td>PAC member : Ganesh Balasubramanian As discussed, please change the authorisation matrix, i.e., authorised signatories at level 1 and level 2 for PO/payment for Bank as well as the process to handle the PO/payments related to group companies.</td><td>Reply we will make the changes on appointment of new signatories by the CTDO</td></tr> </tbody> </table>	Modifications	Rationale	Recommendation from taxation team	This has been removed on account of GST coming into force	This note as raised earlier through workflow but was deferred hence re uploading the same the comments given by the control groups as mentioned below		PAC member : Ganesh Balasubramanian As discussed, please change the authorisation matrix, i.e., authorised signatories at level 1 and level 2 for PO/payment for Bank as well as the process to handle the PO/payments related to group companies.	Reply we will make the changes on appointment of new signatories by the CTDO
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	<p>PACCONTROLAML - Himaja Pednekar –</p> <p>Please follow the circular no. 12079 at time of onboarding the client/ vendor.</p>	<p>Reply</p> <p>This have been updated in this PAC note</p>
	<p>PACCONTROLBPRG - Pravin Kondvilkar –</p> <p>As we understand this note will not come under PRG purview.</p>	<p>Reply</p> <p>Thanks for the response</p>
	<p>PACCONTROLCAG - Pratik Thakkar</p> <p>- No comments</p>	<p>Reply</p> <p>Thanks for the response</p>
	<p>PACCONTROLCIOG_IIOG COPS CMS - Vidula Lad –</p> <p>As discussed we understand from the PAC Note that there is no role and impact on COG2 - COPS IBG Operation, Credit Operation, GBO Operation, Term Loan Operation, Cash Management Service (CMS), Corporate Internet Banking (CIB).</p>	<p>Reply</p> <p>Thanks for the response</p>
	<p>PACCONTROLCLG - Surabhi Gupta</p> <p>On behalf of Harsha Jeswani (390847). We have no comments on the budget for the acquisition of IT assets. Request you to run any agreements for IT assets past CLG.</p>	<p>Reply</p> <p>Confirmed and as per the current process all IT related agreements are reviewed by CLG</p>
	<p>PACCONTROLCMOG – Ankita Tambe</p> <p>As we understand from the note there is no role of CMOG including Central Support Group (CSG). Requesting you to confirm the same.</p>	<p>Reply</p> <p>Thanks for the response</p>
	<p>PACCONTROLGTSUSMSCQTREM- Shrikant Bijapure</p> <p>As we understand from the note, there is no role of TSRG - Remittances Unit (RU) in the</p>	<p>Reply</p> <p>Thanks for the response</p>



	process. RU comprises of Retail Domestic Remittances and International Geography - Retail Remittances Unit. Trust the understanding is in order.	
	PACCONTROLRMG – Nirav Shah – Page13, point 1.2.1: On what criteria is method for vendor/price finalisation adopted.	Reply As mentioned, the vendor finalization is primarily based on meeting RFP criteria, past user experience and best price offering. Further, this is formalized via a Process note.
	PACCONTROLRMG – Nirav Shah – Page20, point 3.1.4: Who approves shortlisted vendors.	Reply As mentioned in the note, for standard products the vendor finalization and reverse auction details are captured in a Process note and which is approved by TMG Head as well as concerned business
	PACCONTROLRMG – Nirav Shah – Page20, point 3.1.4: What are the parameters which are agreed internally.	Reply As these parameters vary from requirement to requirement, these are defined in consultation with concerned Business, Operations and IT teams
	PACCONTROLRMG – Nirav Shah – Page14 (1.2.4), 19 (2.1.5) and 21 (3.1.5): Please amend condition for Octroi papers, as it is no longer valid post GST implementation.	Reply Noted. The same has been be corrected
	PACCONTROLRMG – Nirav Shah Page64, Why are ICICI details still for March, 2006? Whilst the PAC	Reply Noted. The same has been be corrected



	was last reviewed in November, 2016.	
	<p>PACCONTROLRMG – Nirav Shah</p> <p>Page13, point 1.2.1: Who approves the method adopted for vendor/price finalisation..</p>	<p>Reply</p> <p>As mentioned in the note for standard products the method for vendor/price finalization is captured in the note. Further, as mentioned based on techno-functional, commercial and past performance the vendor is finalized is done by TMG and in consultation with the business team</p>
	<p>PACCONTROLSOX – Mohit Mehra</p> <p>Kindly share revised risk and control matrix and process flow chart with SOX team for review and give reference of path in SOAx toolkit where the same is documented.</p>	<p>Reply</p> <p>There is no change in the existing RCM documented in toolkit.</p>
	<p>PACCONTROLSOX – Mohit Mehra</p> <p>Controls for the below processes needs to be identified and documented in SOAx toolkit 1. Budget provisioning and tracking purchases with budget 2. Vendor selection, evaluation process 3. Disposal of IT assets 4. Risk from unauthorized purchases and payment process</p>	<p>Reply</p> <p>As discussed control for disposal for IT assets will be documented in RCM.</p>
	<p>PACCONTROLSOX – Mohit Mehra</p> <p>Kindly provide details of 5 controls which are deleted from the RCM due to change in the processes</p>	<p>Reply</p> <p>As discussed updated the annexure 3 with controls documented in toolkit</p>
e) How data is captured for Basel 3 capital adequacy computation: Basel 3 not applicable		



B.1 Groups involved in execution of process	Group	Group head	Team leader	FPR
	TMG	Munish Blaggan	Vivek Raval	Vivek Raval
	IT (e-Proc)	Madhivanan B	Sandeep Gaonkar	Vaibhav Salvi
	<p>The approval structure and decision making process for each category is highlighted in respected processes. A matrix summarizing the details of applicability of these process to various groups is mentioned below -</p> <p>Group - e-Proc Typical Asset Type - Desktop PCs, Laptops, Printers, scanners, etc. Process to be followed - Standard IT Asset</p> <p>Group - TSG/BTO/TIG/TMG Typical Asset Type - Packaged Application, Custom built Software etc. Process to be followed - Basic Evaluation Process/ RFP Based Evaluation Process</p> <p>Group - TIG Typical Asset Type - Servers, Storage, network equipment. Environmental software etc. Process to be followed - Basic Evaluation Process/ RFP Based Evaluation Process</p> <p>Group - ISG Typical Asset Type - Security Related Product/ Solutions Process to be followed - Basic Evaluation Process/ RFP Based Evaluation Process</p> <p>Group - TMG Typical Asset Type - All Acquisitions/ Procurement valued more than ₹10,000,000.00 Process to be followed - Basic Evaluation Process/ RFP Based Evaluation Process</p>			
B.2 (a) Whether the product/process is/would be applicable to any overseas branch(es)?	Yes; All			
B.2 (b) Whether the respective overseas branch(es) has approved the PAC note?	Covered as part of current approved PAC. No specific changes with respect to overseas branches.			
C.Operational Risk Rating	Medium			
D.Date of Initial Launch of product or process/last review	Date of last review 22/11/2016, TG-44/Nov 29, 2016/Cir.No.13838			



E.Target Date of launch of revised product or process	November 22, 2018
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F.Basic Information	
1.Nature of the Product	IT Asset Acquisition
2.Technology Development	<p>1.Whether any system development/procurement is envisaged in this product/process? (Yes/No): No. Current systems used:</p> <ul style="list-style-type: none"> • e-Procurement – For procurement process of all capex IT Assets. • i-Memo – For placing memo for all basic and RFP evaluation process • i-Process – For regularization of vendor name or vendor payments, late delivery charges waiver • SAP – For accounting of all spends/ payments & PO processing. • SAP MM - For procurement process of all opex IT Assets. <p>2.Whether BRS has been raised for the system requirement? (Yes/No): N.A.</p> <p>3.Date by which system requirement will be completed: N.A.</p>
3. Key Definition of the Product or Process	<p>The process defines how the technology procurement process including evaluation and selection of products and vendors will be conducted by ICICI Bank. The idea of formalizing a mutually agreed process is to see the complete evaluation process as a project, there by managing workflow, tracking and sequencing of tasks/milestones & process ownership related details.</p> <p>The technology evaluation is a process that normally involves multiple stakeholders including end user, internal technology teams, vendors & procurement team. The process will comprise of various stages including requirement elicitation for need of a product/solution, researching, exploring and evaluating various options to meet these requirements & also managing vendor relationships. Since all technology acquisitions and procurements are projects in themselves so they need to be managed as per project management guidelines and principles. The process will help us achieve all the aforementioned.</p> <p>External Customer -</p> <p>Business User – Based on the technology requirements of business users, particular product/ service/solution is</p>



	<p>procured.</p> <p>Internal Customer -</p> <p>These are business technology groups who will be responsible for day-to-day technology operations. Need for a particular product/service might be initiated with TIG in case of shared services requirement fulfillment, BTG/TSG for specific requirements of business, ISG for security related requirements or TMG for any technology initiatives or foreseen enterprise wide requirements.</p>
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G. Historical Background of the Product or Process:

1. Initial Approval Details:

Date of Approval	E-Circular No.	Approving Authority	Review Period	Operational Risk Rating
09/01/2009	PAC/09/01/2009	PAC committee	2009	

Subsequent Modification Details:

Nature of Modification	Date of Modification	E-Circular No.	Approving Authority	Operational Risk Rating
04/07/2012	TG-23/Jan 07, 2013/Cir. No. 10339	PAC committee	2014	Medium
22/11/2016	TG-44/Nov 29, 2016/Cir.No.13 838	PAC committee	2016	Medium

H. Need for Review:

- 1.As mandated by the ORMG for review of the PAC note in stipulated time.
- 2.Regulatory guidelines: NA
- 3.Others (Specify): NA

I Analysis of the process: Technology Procurement Process

1.Average transaction volume: As of today, on an average, ICICI Bank does around 60+ technology evaluations and around 1,000+ procurements per year across IT software and hardware

2.Nature and diversity of the transactional volumes handled in the current process: The project might be initiated by TMG, BTG, TSG, TIG or ISG for business specific requirement(s). This process will be followed for all technology acquisitions which includes



product evaluations and vendor finalization. The process followed in procurement differs based on the kind of product being evaluated i.e. standard products & non-standard products will have a different process flows.

3.Key features process: The technology evaluation is a process that normally involves multiple stakeholders including end user, internal technology teams, vendors & procurement team. The process will comprise of various stages including requirement elicitation for need of a product/solution, researching, exploring and evaluating various options to meet these requirements & also managing vendor relationships. Since all technology acquisitions and procurements are projects in themselves so they need to be managed as per project management guidelines and principles. The process will help us achieve all the aforementioned.

4.Process of data capture for Basel 3 capital adequacy computation process:
N.A.

J.Key learning from the product or process: (Number, amount, type, causes etc.)

1.Major operational loss events: N.A.

2.Legal, compliance & Reputation Risk issues: N.A.

3.Customer service issues/complaints: N.A.

4.Operational & control issues: N.A.

5.Information system issues: N.A.

6.Accounting & taxation issues: N.A.

7.Basel III capital adequacy data issues N.A.

8.Others:

K.Time bound action plan for the major areas identified above (If Any):

1. N.A.

L.Proposed modification (If any) in the product or process: (Please list down all the proposed process changes during this review)

1.Analysis of the changes:



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M. Applicable Statutory & Regulatory Requirements for the Product or Process (Act, circular, notification, guidelines etc.):
The details of specific regulations and their controls should be mentioned in the following table:

S.No.	Regulation	Sub-points	Control	Responsibility
1	The Indian Contract Act, 1872	Contract engagement	Agreements and PO terms	TMG/e-Proc
2	The Sale of Goods Act, 1930	Delivery of goods	PO terms	TMG/e-Proc
3	The Negotiable Instruments Act, 1881	Vendor payments	PO terms	TMG/e-Proc

N. List of documents enclosed with this note:

S. No.	Annexure No.	Document Name
1	Annexure A-1	Operational Risk Rating Rationale and Rating Questionnaire
2	Annexure A-2	Retail Banking CSBB related roles and responsibility(Applicable only for those processes where branch has to perform some activities)
3	Annexure A-3	Risk control matrix and flow chart approved by per SOCG
4	Annexure A-4	Process for capturing the data for Basel-III capital adequacy computation
5	Annexure A-5(1)	Format for accounting entries
6	Annexure A-5(2)	Format for request of change in accounting entries
7	Annexure A-6	Serviceability checklist
8	Annexure A-7	Management review and high level controls checklist
9	Annexure A-8	Compliance checklist
10	Annexure I.I	BRS Template (indicative)
11	Annexure I.II	RFP Template (Indicative)
12	Annexure I.III	RFP Scoring Sheet Template (Indicative)
13	Annexure I.IV	Standard Terms and Conditions-PO (indicative)
14	Annexure I.V	PO Processing Sheet
15	Annexure I.VI	Application Architecture Review Checklist (AARC)
16	Annexure I.VII	Investment approval format



17	Annexure I.VIII	Document Applicability Matrix	
18	Annexure I.IX	Process TATs	
19	Annexure I.X	e-Proc Authorised Signatories	
20	Annexure I.X1	PO and PRM Approval Grid	

O. (a) Details of usage of Spreadsheets and timelines for its automation (if any). : Not applicable

(b) Data Classification for the content of PAC note:- Please Indicate whether the data provided in the PAC note is classified as: Internal & Confidential

⤴ For details please refer ISG guidelines/policy on data classification hoisted on Intranet

P. Accounting, Taxation and Basel-III aspects:

1. Accounting:

For parking the data in the SAP system the normal accounting principles and policies are considered. Reference is Circular No. is 10417, Accounts Manual Chapter is 17.2.

Q. Record Retention Policy Compliance *(Mention the e-circular number of the record retention policy)*

1. As per E-circular no [TG-44/Nov 29, 2016/Cir.No.13838](#)

R. Updation of website of the Bank:

Whether any necessary modification is required to be done on the website on the basis of this product or process note? (Yes / No / Not applicable): Not Applicable
(If yes, please ensure the same is done before issue of e-circular)

S. Contact person for future queries regarding the product / process

- Employee Name : Vivek Raval
- Employee ID : 289827
- Contact No. : +91 22-66968037 / vivek.raval@icicibank.com

T. Detailed process note (End to End process including changes proposed in this review to be documented):

Abbreviations

AMC - Annual Maintenance Cost



BRS - Business Requirement Specs
BTG - Business Technology Group
CTDO – Chief Technology and Digital Officer
DFP - Delegation of Financial Powers
ISG - Information Security Group
PO - Purchase Order
PR - Purchase Requisition
PRM - Payment Request Memo
RFP - Request for Proposal
RFQ - Request for Quotes
RFI - Request for Information
TIG - Shared Services Technology Infrastructure Group
TAT - Turn Around Time
TMG - Technology Management Group
TSG - Technology Systems Group
CCTG – Corporate Center Technology Group

Process Details:

Depending on the type of the request, specific documents will be required in different stages of the process. To have a complete view on this we have divided the process according to the type of evaluation into three broad categories viz –

- I) Acquisition of Standard IT Assets
- II) Acquisitions based on basic evaluation process

Acquisitions based on RFP based evaluation process

1. Acquisition of Standard IT Asset

The following items will classify as standard hardware /software. Standard IT asset list will be modified as and when required by TMG with alignment of CTDO:

- 1. Desktop/ PCs
- 2. Laptops
 - a. Standard Configuration Laptops
 - b. Light Weight laptop (below 1.5kg) for Senior Management (JGM & above)
 - c. High end desktop/laptops for specific needs (such as development team)
- 3. Printers
- 4. Scanners
- 5. Standard Upgrades to PCs
- 6. Tablets



1.1. Budget provision and User Request handling

A. Budget provisions: ICICI Bank

1. Accounts teams shares approved budget details with TMG team. IT budget for PCs and Laptops is based on incremental head count advised by HR for each group and same will be frozen every year during the budgeting exercise. In case an employee is promoted or changed to another department/role then the IT asset will be procured accordingly on a case to case basis. For all other requirements the approvals are project based or taken on a case-to-case basis. Generally budget allocation for IT is based on individual business technology groups and the approvals are project based. User department would share requirements in the form of uploadable files and when the assets are capitalized, respective user department cost centers would be charged.
2. e-Proc team updates budget availability in e-Proc application against the respective group/subgroup. This would be an on-going exercise.
3. Though requests by users would be accepted in e-Proc application without any budget allocation, all requests could be approved only if sufficient budget is available. In respect of project based approvals, user teams would share uploadable request files for e-Proc team to handle.

B. Budget provisions: Group Companies

1. In respect of group companies, the budget details are shared by respective IT assets co-ordination teams and they handle internal financial approvals outside the E-Proc application.

C. User Request handling

- 1) Request is made through E-Proc application for Standard Items like PC, Laptop and standard Printers. Requests are either put in-e-Proc by respective user group coordinators or upload file is shared with e-Proc team by respective coordinators.
- 2) User validation is through NT Id with NT Password. Respective IT co-coordinators for various groups place indent for respective locations after ensuring no re-deployable surplus is available at their locations.
- 3) Users have access to put in request only for Standard Items.



- 4) Requests for any other requirement for higher capacity printer/Scanner/PC, Laptop (higher configuration and does falls under Senior Management Type), network equipment, lease lines etc., would be made through concerned business technology team who support the application requirements of respective user groups. Any user of DGM and below grade requiring light laptop (below 1.5 kg), then user needs to provide approval from SGM and above capturing the justification and the cost & weight difference between standard and light weight laptop. The additional cost for the same will be recovered from the respective business cost center. In case individual users are placing request directly in system, then below process is applicable
- a) User can select the first level approver and final approver while placing requests in the e-Proc system.
 - b) First level approver receives a mail indicating that request is pending for his approval and the application link is also shared in the mail. First Level approver logs into e-Proc Application to view the request and then approves or rejects the request.
 - c) First level approved requests are then forwarded to Final Approver, who receives a mail as above. Final Approver again approves/rejects the request based on the details.
- 5) e-Proc team is supporting and handling all user queries and issues in the above areas.
- 6) Users can log into e-Proc application to query about the status of their requests.
- 7) In case of uploaded requests e-Proc team would approve the requests in application with relevant roles, since the files are validated by user teams and on the basis of financial approvals.

D. Financial Approval

1. Based on user request and details as collected by e-Proc team, TMG/e-Proc team would be initiating approval process as per DFP for sourcing Standard IT assets. In respect of other projects concerned Business Technology team would be initiating the approval process.
2. After receipt of financial clearance, requests are taken up for purchase order generation and further processing by e-Proc team. For Non-standard requests and other projects, since approvals are handled outside e-Proc team, e-Proc team starts



Purchase Order processing on receipt of respective financial approvals and details required for order processing.

1.2. Evaluation Procedure

The products under direct procurement are divided into standard and non-standard items. The standard items are items with standardized configuration which would be put on e-Proc for user to see before placing requisition. Any deviation from this standard configuration would be treated as non-standard item.

Following steps will be followed for both the evaluations:

1. Vendor/ Price Finalisation
2. Purchase Requisition
3. Purchase Order Release & Processing
4. Asset Receipt

1.2.1. Vendor/ Price Finalisation

For standard items TMG team takes up price discovery through the following methods –

- Reverse Auction for bulk requirements – Online System
- Multiple quotes and deciding a comparative quote – Online System
- Approved Rate List with specific vendor

The price discovery process depends on product configuration, number of vendors available and market scenario. Depending on the requirement any one of the above methods is adopted and final price approval is taken from respective business technology heads. Procurement team will identify Vendors for such procurements in the relevant product space based on the secondary research and past relationships with vendors. The configuration of the product will be periodically benchmarked with reference to our requirements and market standard. Procurement team will work with TMG for such activities. On the basis of the estimated volumes, procurement team will finalize vendors based either on reverse auction or negotiated price route. Once the configuration and price points are established, the e-Proc team can procure standard items at established prices. Approval for the same would be taken from TMG.

In cases where there is requirement for a nonstandard Desktop PC/ laptop/ high speed scanners or special printers or any other customised configuration, appropriate approval from respective business technology group would be required. Vendors will be finalised by concerned technology team along with procurement team and TMG.

The only exception being wherein the number of such devices being procured is less than 10 devices or overall acquisition cost is less than ₹500,000.00, in which case the business team can compare the price points on standard e-commerce sites (such as Flipkart, Snapdeal, Amazon etc.) and accordingly initiate required financial approval



(as per DFP) to procure such devices. In case there is only single vendor offering such product (such as Apple devices etc.), then it will be directly negotiated with the OEM or OEM recommended partner.

1.2.2. Purchase Requisition

Requisitions/ Indent will be made by e-Proc system on which requirements will be clearly defined by requisition maker, which will then be approved by the appropriate approving authority if requests are placed by users directly in system and requests are approved by eProc team for any other type of requests.

1.2.3. Purchase Order Release & Processing

Once approved, the indent will be released to the procurement team for generating purchase order. In respect of standard assets, due to supply constraints where the vendor mentioned in approval is unable to supply, order is placed on another vendor (sanction amount is not getting breached/product is a comparable equivalent). Decision regarding vendor/product change will be taken by e-Proc/TMG team head (Wherever required in consultation with TMG).

Once the PO is generated & approved by authorized signatory (List of Authorized Signatories is attached in annexure XIV), it will be dispatched to the Vendor. In case the request is not standard request, a memo (as per annexure I.V) and filled-in checklist will be required along with other required details to process PO.

In case the PO is being issued to channel partner instead of OEM, following confirmation to be taken from OEM:

- 1) OEM recommends to place order with Partner for this transaction.
- 2) During the period of agreement, OEM will provide required support and services to Partner.
- 3) OEM expresses inability to execute the order directly.

1.2.4. Asset Receipt

Delivery status will be subsequently tracked. Vendor will have to submit invoice and after satisfactory delivery. There will be a final closure in terms of preparation of a payment memo and submission of the same to accounts.

1.2.5. Reverse Auction through Online System

Before reverse auction, an i-Process approval is to be taken keeping the respective business, IT or relevant team in loop who have raised in the request. i-Process note to mention details about product, quantity, vendors participating, schedule, requesting department, base price for reverse auction. All the participating vendors are informed about the schedule. RFQ along with detailed specifications and standard terms & conditions, is shared. E-auction Service provider to provide login ID/password and required training to all the participating vendors. Service provider will conduct the auction event and after closure of the event, will share results. Final



decision on vendor, product selection and pricing would be finalised in consultation with TMG.

1.1. Detailed Process Steps – Standard items

1. e-Proc team takes up requests for which financial approvals are in place. The TAT for issue of Purchase Order for Standard Assets is within three Days from the date of receipt of approval.
2. Purchase orders are signed by authorized Signatories. List of Authorized Signatories is attached in annexure –XIV.
3. I-Memo details like validity expiry, amount of approval is linked in E Proc. PO issued would be against valid I Memo and system checks for validity and approval amount is not breached.
4. Purchase orders of value up to ₹2,500,000.00 are signed by single signatory, All POs with value above ₹2,500,000.00 is signed by two signatories.
5. After Purchase signed either physically or digitally the same is conveyed to the vendor either by physical copy or e-mail.
6. Expected delivery date is updated when purchase orders are generated and can be checked by users while querying the status of their requests.
7. Standard Assets involve a delivery TAT of generally six to eight weeks from the date of purchase orders, depending upon the delivery locations. Wherever possible E-Proc team would support users, in co-ordination with vendors for early delivery.
8. E-Proc team follows up with Vendors for delivery details and details are shared with user groups for delivery co-ordination.
9. After receipt of indented assets users log in a helpdesk call for installation to get the same installed at respective locations.
10. Delivery / installation confirmation is given by users / FM-AMC support team to the Vendors.
11. At the time of installation/delivery, details of users are shared with e-Proc stores team for updating the same in the E-Proc asset inventory. User teams share any change of user with E-Proc stores team for updation.
12. In case of Late delivery, vendor to be financially penalized upto 25% of the total billing value. In case of further delay, e-Proc team can cancelled the order for the same and report the same to TMG Head. TMG head will evaluate the case and may decide to penalize or waive off for the same.
13. At the time of vendor engagement, in case the existing vendor is bought out by an new entity, then the following needs to be implemented post successful vendor name screening of the vendor as per E-circular AML-42/Mar 20, 2015/Cir.No.12079 (amended from time to time)of new entity:-
 - i. E-Proc team (in case of common vendor across all TSGs) and respective initiating group (in case of specific TSG team) to prepare list of all the partially filled Purchase orders and get an iprocess approval for change in name of the vendor for the outstanding amount in the PO from SGM and above
 - ii. Accounts team to make the payment for the same based on the iprocess note.



1.2. AMC % Standardisation

AMC % to be fixed as per the below for Standard and Non Standard items:-

AMC capping (as % of original equipment cost)			
Sr No.	Category	Sub-category	AMC Rate (%)
1	End user devices	Desktop/ Laptops / Printers / Tablets	8
2	End user devices	Apple devices (iMac, MacBook, iPad etc.)	As per Apple rates prevailing at that point in time
3	End user devices	Scanners - entry level	20
4	End user devices	Scanners - high speed	8
5	End user devices	Other components (like finger print scanners, micro ATMs, HD cameras etc.)	8
6	Branch devices	Cash Acceptance Machines (including recyclers) and Note Sorting Machines	10
7	Branch devices	ATM	8
8	Server and storage	x86 servers/blades, IBM Power servers, storage	10
9	Server and storage	Oracle Solaris servers	12
10	Server and storage	Oracle engineered systems	16
11	Network	Routers and Switches	8
12	Appliance	Load balancer, proxy servers, firewall, intrusion prevention system, email gateway, network compression, anti DDoS, storage virtualisation etc.	15-22

1.3. Detailed Process Steps - Non-standard Items

1. Once the Financial Approval is obtained the same is shared with e-Proc team by respective technology group along with details required for processing the Purchase Order.



2. TAT for issue of Purchase Order is within 6 days from date of receipt of the approval and required details. Since clarifications from users/vendors is involved in the terms and conditions of these purchase orders higher TAT is required.

3. Other processes for signing the Purchase order, delivery of Purchase order to Vendors, follow up and installation would be similar to that of Standard items.

4. Process for group companies is on similar lines, with the exception that financial approval will be confirmed by respective technology teams.

Process for group companies is on similar lines, with the exception of Financial Approval is being confirmed by respective technology teams who are coordinating. The TATs for the complete process are attached in Annexure I.IX.

5. In case of Late delivery, vendor to be financially penalized up to 25% of the total billing value. In case of further delay, e-Proc team can cancelled the order for the same and report the same to TMG Head. TMG head will evaluate the case and may decide to penalize or waive off for the same.

6. At the time of vendor engagement, in case the existing vendor is bought out by an new entity, then the following needs to be implemented post successful name screening of new entity: -

- i. E-Proc team (in case of common vendor across all TSGs) and respective initiating group (in case of specific TSG team) to prepare list of all the partially filled Purchase orders and get an i-Process approval for change in name of the vendor for the outstanding amount in the PO from SGM and above
- ii. Accounts team to make the payment for the same based on the i-Process note.

2. Acquisition through Basic evaluation process

Business Solution Technology Groups will be responsible for acquisitions and procurement of these non-standard IT assets -

- Packaged Application Software
- Custom Built Software
- Additional Licenses

TIG will be responsible for acquisition and procurement of following IT Asset -

- Environmental Software (OS, application servers, DB servers)
- Enterprise Tools (Email/ Antivirus/ Antispam/ Landesk etc.)
- Servers
- Storage
- All network & server related equipment



- Datacenter hardware/ appliance

ISG will be responsible for acquisition and procurement of security related IT Assets.

2.1.1. Evaluation Process

The process will comprise of following stages –

1. Business Requirement Finalization
2. Vendor Evaluation
3. Memo Draft & PO Release
4. Project Closure

2.1.2. Business Requirement Finalization

A requirement document or indent detailing on existing solution (if any) and new requirements will be required while placing a new requisition.

2.1.3. Vendor Evaluation

Once the requirements are approved, [TSG/BTO/TIG/TMG](#) (ISG in case of security requirements) will do product sizing, identify vendors and seek a proposal as per these requirements. In case of TIG requirements, they would coordinate with the concerned [TSG/BTO/TIG/TMG](#) & vendors to freeze on the product sizing. In case the value of procurement is pegged at more than ₹10,000,000.00 technology teams will interface with TMG for a formal evaluation. The Requirement Specifications will be floated to the vendor(s) identified on the basis of vendor viability, market standing and product requirement match. If no pricing reconsideration or improvement in TAT for asset delivery is required, requirement specs will be floated to existing vendors.

Based on the vendor responses to the requirement specs (and demonstration of products and proof of concepts wherever required) and the initial quotes received from the vendors, the Business and BTG/TSG (TIG in case of shared services, ISG for security related product/services) will arrive at a rating for the evaluated solutions.

Selection of vendors will be based on various parameters, including functional, technical parameters and details of company, services and pricing as decided for a specific requirement. The BTG/ / TSG / TIG/ ISG (along with TMG in case of high value items valued more than ₹10,000,000.00) will do the product sizing and price finalization for their relevant product portfolio. After negotiations & Vendor, the agreement terms and conditions will also be worked out.

In case of any urgent business requirement which mandates deviation from the above process, the concerned business team to take required approvals (before initiating such



project) from CTDO.

2.1.4. Memo Draft & PO Release

Indent forms will be filled and forwarded to the procurement team. Procurement team will generate the Purchase Order (PO) -, after verification of the indent . After the authorized signatories, based on the DFP sign the memo, the PO is released and the same sent to vendor/user/stores.

2.1.5. Project Closure

Vendors will submit the invoice with delivery challan, if applicable, after satisfactory delivery/installation. There will be a final closure in terms of preparation of a payment memo and submission of the same to the accounts. In case of complex product requirements, required documents including project plan, statement of work will be submitted by the vendor (as per guidelines mentioned in Annexure I.VII & I.VIII) & maintained by respective groups for future reference.

3. Acquisitions based on RFP based evaluation process

For such procurements, the complete Asset Sourcing cycle has been divided in 6 steps as mentioned below. The template of the various documents used throughout the process has been defined as below:

1. BRS Preparation/ Purchase Requisition
2. Project Acceptance
3. RFP Generation
4. Vendor Evaluation, Selection and Negotiation
5. Memo Draft & PO Release

3.1.1. BRS

The BRS document along with the business case needs to be provided by the business team that desires the product/solution/service. The business team needs to provide the BRS to the relevant BTG/TSG. Where TMG is involved the BRS and business case is provided to TMG by BTG/TSG. In case of TMG initiated projects the BRS and business case will be prepared by TMG. The BRS document will consist of the current systems, the requirements of business and how the proposed product/solution/service will be put to use and how the ROI for the same will be achieved. The original business flow/context diagram and to be business flow/context diagram should be provided where-ever possible as this will ensure the collection of exact requirements.

3.1.2. BRS Acceptance Phase

Once the BRS is submitted, TMG/BTG will evaluate the BRS & business case and revert to all project owners for any clarification within a defined period, which currently is at 20 working days. Based on the responses & discussions from the relevant teams the project will either be taken forward or shelved. In cases where



TMG is not involved, BTG/TSG would follow a similar process.

3.1.3. RFP Generation

TMG/BTG/TSG will prepare an RFP document on basis of inputs from business requirement document given by business/BTG/TSG. RFP document will contain complete schedule of requirements, format of proposal and terms & conditions. Once the RFP draft is created the same will be shared with both business and BTG/TSG and after necessary modifications the same will be finalised.

3.1.4. Vendor Selection, Evaluation and Negotiation

Identification of a vendor is an important exercise and involves market research. It should involve following parameters -

1.Vendor viability parameters like

- Product/solution road map
- Company financials and history
- Geography or area of operations
- Support structure

2.Secondary market research in terms of product performance

3.Functionality & requirement match

Once the vendor list is finalized, RFP is dispatched to them. In case of investment above ₹2,000,000.00 we need to have at least three vendors with exception being in case of unique offerings. Usually 14 days are provided for vendors to submit their proposals; however, this can vary depending on the complexity of purchase. The selection process for sending the RFP to vendors is done by TMG/BTG/TSG in consultation with other stakeholders in the system. Vendors are shortlisted based on experience of bank with industry, primary and secondary research. TMG/BTG/TSG along with the relevant technology and/or business groups will evaluate the proposals and vendors scored on various parameters agreed upon internally. Further to the proposals, vendors may be asked for presentations, demonstrations, site-visits and/or written queries. On the bases of the above all vendors are rated and a final score arrived at.

Based on the scoring the leading vendors are invited for negotiations. The number of vendors who will be invited for negotiations is usually three however this will vary based on each project and the same will be decided in consultation with all the stakeholders. The final vendor is then selected based on both the technical and commercial suitability. It has to be noted that the lowest price vendor need not necessarily be given the order.

3.1.5. Memo Draft and PO Release

A Memo will be generated by incorporating all project details into a standard format & sent to all relevant people based on DFP. After approval of the memo details are



sent to the procurement department with all details including vendor's details and terms and conditions. On receipt of these details & memo, Procurement team will generate the Purchase Order (PO) .

After the authorised signatory signs the PO, it will be sent to the vendor/user/stores. The contract is discussed in parallel and agreed upon. The asset is delivered by supplier in fixed time interval as agreed with the vendor. Vendor will submit invoice with Delivery Challan, if applicable, after satisfactory delivery/installation.

The asset procured must be tracked throughout the life-cycle and for this purpose, it will be classified into category and sub category for CAPEX items. Each asset code will also be linked to technical details of the asset procured and hence must be part of asset management system.

In case of any urgent business requirement which mandates deviation from the above process, the concerned business team to take required approvals (before initiating such project) from CTDO.

4. Approvals

1. All approvals (capital expenditure or revenue expenditure) would be as per the Delegation of Financial Powers.
2. A memo would be prepared summarizing the vendor evaluation & recommendation.
3. All financial approvals above ₹2,500,000.00 (excluding taxes) needs to be routed through TMG, with only exception being standard AMCs. TMG needs to be addressed in 'Through' or 'To' in the financial approval and 'For Info' will not be considered as formal approval. In case the financial approval sought is budgetary in nature, it needs to follow with a Process note approval capturing the final Bill-Of-Material and negotiated prices, and based on which the PO will be issued.
4. All unbudgeted financial approvals need to be necessarily marked to Planning team. And in case of partially budgeted approvals, the approval needs to be marked as unbudgeted and memo body to capture the percentage spilt of budgeted and unbudgeted.
5. Financial approval to justify the price and with proper comparison between at least three solutions/vendors, with exceptions being AMC, ongoing customizations or unique offerings (i.e. wherein there are very limited players offering solution/products in said area) and in such cases required justification needs to be captured in the approval note.
6. Based on the approval, a purchase order would be released by the Procurement Cell.



5. Disposal of IT assets

User teams log disposal calls through FCRM, subsequently the central teams consolidate and share the list for disposal of unusable IT assets to e-Proc team. Approval as per DFP is obtained for disposal of unusable assets after excluding useable assets. Online auction is hosted to dispose these assets. Alternatively depending on exigencies, quotes are taken from different vendors and sale is made to the vendor who has quoted the highest. Sale proceeds would be handed over to FGARG team for updating Fixed Asset register and details of assets disposed would also be shared with FGARG team along with the approval. Whenever requests from needy institutions / NGOs are received for donation of PCs/Printers, any re-useable PC/Printer, if available as a surplus stock is donated after approval as per DFP. Details are shared with FGARG for updating in fixed asset register,

For more details please refer to a separate PAC Note for "Fixed Asset Handling" raised by FGARG team (PAC/ 21 / 03 / 2008).

6. Payment Processing

Payment is done against the invoice, installation report or milestone achievement report submitted by the vendor, as per details agreed upon in the PO Terms and Conditions & standard agreement terms with vendor. These might differ from case to case basis depending on the negotiations. The payment release document would be signed off by the relevant technology owner, E-Proc (in case of Standard items), Technology owners (in case of Basic & RFP Evaluation Process), the business user & same is then recorded into E-Proc system. E-Proc is the SOX compliant system, since it's also an origination system for recording all such payments, all control structures for ensuring that there are no duplication of payments are built into the system. The capitalization and amortization of these payments is a separate process which would come under purview of the accounting process which is handled by FGARG team.

Every month E-Proc team shares details on capital commitments with accounts team, relating to pending payment for all POs released till date.

Generally, the payment terms are 100% on installation for standard items and for non-standard items:

- a) In case of Product procurement:



- 25% on PO issuance and subject to signing of License, Services & Scope-Of-Work
- 25% on delivery
- 25% on successful UAT signoff
- 25% 30 days post go-live.

There may be variations in the above terms in case of Phased delivery however, overall structure needs to be aligned.

- b) In case of License procurement, until unless not governed by separate User License Agreement:
 - 100% on delivery of license
- c) In case of payment towards Annual Maintenance Contract:
 - 100% on start of AMC period or on quarterly/half yearly basis
- d) In case of Services or Resources:
 - 100% on delivery of services. The payment can be on monthly basis or on completion of services.
- e) In case of Hardware procurements:
 - If case procurement is in USD: 80% on delivery and 20% on successful installation
 - If case procurement is in INR: 50% on delivery and 50% on successful installation

Any deviations in the payment terms need to be captured in the financial approval note or in a separate process note (as per DFP).

For standard items also depending on exigencies the terms are modified with approval from respective technology heads. E-Proc system has a basic check to ensure payments for respective assets are not made beyond the basic value for each asset.

Once the payment details like cheque number and account credit date etc are entered in the system, further payments for the asset are restricted.

- -
- Wherever the payment is against delivery, E-Proc Stores team is updating the delivery status of the asset in the application after which the E-Proc payment team is generating the payment memo.
- Wherever the payment is against installation, E-Proc stores team updates the installation status based on physical installation reports and E-Proc payment team is generating the payment memo. In respect of online installations, system updation happens automatically for delivery and installation status.

Authorization matrix for Payment Memo is similar to that of Purchase Order. Payment Memos up to ₹2,500,000.00 are signed by a single Authorised Signatory and two signatories need to sign for any value above this. Signed Payment memos are scanned and then sent to respective Accounts teams for payment handling. Upon receipt of cheque or payment advise relevant details of payment are updated in E-Proc application.



7. Changes to document templates or process

Changes to the document templates and the process finalized would be made by TMG only. TMG will take other technology group heads into confidence before making such changes.

8. Other guidelines

I) Acquisition cost above ₹10,000,000.00

All new purchases above ₹10,000,000.00 (excluding taxes) will be referred to Technology Management Group (TMG), which will evaluate solutions and put up the final recommendation. This amount may vary as per management decisions & business requirements in future. All IT related Purchase Order to be issued by IT Procurement team and act as a controlling team to ensure no Purchase Orders are issued wherein TMG approval is not there.

In case of any urgent business requirement which mandates deviation from the above process, the concerned business team to take required approvals (before initiating such project) from CTDO and respective Executive Director.

Any revision to this limit needs to be approved by CTDO via Process Note.

This does not cover change requests, customization or enhancement in existing products/solutions (wherein the effort estimation review and commercial discussion will be closed by respective TSG), but, whenever such requirements result in any procurement or acquisition of new products/solutions, the process defined as per this document will be followed.

II) Acquisition cost below ₹10,000,000.00

All new purchases below ₹10,000,000.00 (excluding taxes) will be referred to TSG/ISG, which will evaluate the solution and put up the final recommendation. Such acquisitions will be notified and such approvals to be routed via Head TMG. However, the amounts and procedures might change from time to time.

Note:

- 1) The limit so defined is including hardware cost for setup of the application.
- 2) The limit so defined is for overall expenditure (total cost of ownership) on the application for a period of two years and is set to avoid misuse of the limit. This total cost of ownership to include a) hardware cost, b) AMC, c) system enhancements (within two-year post go-live), d) licenses and e) any third party licenses; and exclude the cost resources to support the system.
- 3) This excludes procurement of software platform licenses and infrastructure software licenses.

III) Resource Management



TMG is also responsible for overall outsourced resource management for IT related activities wherein basis the yearly allocated budget, overall cap on the number of outsourced resources will be defined for individual BTGs. In order to ensure compliance, TMG team will publish the allocated resources on monthly/quarterly basis and adherence to the same to be governed by individual BTGs. For any additional manpower, embedded or outsourced resources, CTDO approval via Planning team and TMG is required. All payments towards such outsourced resources needs to be approved at the level of AGM or above for necessary control.

IV) Guidelines for acquisitions above ₹2,500,000.00

All financial approvals above ₹2,500,000.00 (excluding taxes) needs to be routed through TMG, with only exception being standard AMCs. TMG needs to be addressed in 'Through' or 'To' in the financial approval and 'For Info' will not be considered as formal approval. In case the financial approval sought is budgetary in nature, it needs to follow with a Process note approval capturing the final Bill-Of-Material and negotiated prices, and based on which the PO will be issued.

All unbudgeted financial approvals need to be necessarily marked to Planning team. And in case of partially budgeted approvals, the approval needs to be marked as unbudgeted and memo body to capture the percentage spilt of budgeted and unbudgeted.

Financial approval to justify the price and with proper comparison between at least three solutions/vendors, with exceptions being AMC, ongoing customizations or unique offerings (i.e. wherein there are very limited players offering solution/products in said area) and in such cases required justification needs to be captured in the approval note.

V) Recommendations for application architecture review

A guiding framework for application architecture review is being formalized and template to assist the same is documented in Annexure I.VI. This will be applicable in case of procurement of systems requiring grounds-up development.

VI) Recommendations from ORMG team

- a. One time name screening of the vendor as per E-circular AML-42/Mar 20, 2015/Cir.No.12079 (amended from time to time) to be done for all the active IT vendors handled by E-proc team. This should activity to be completed by 31st March 2017 and E-proc to ensure process note is raised for the same. Post completion of the above activity E-proc team name screening of the vendor as per E-circular AML-42/Mar 20, 2015/Cir.No.12079 (amended from time to time) will be conducted on a quarterly basis. The report needs to be



informed to the TMG, IT & Business Head and compliance team. Business should plan to migrate or replace the services/products in a year's time.

- b. Eproc system needs to have the following mandated fields :-
 - i. Name screening of the vendor with the feedback from AML team to be captured onto the system. The system should not allowed to generate the PO if the name screening is negative.

VII) Recommendations from ISG team

- a. Eproc system needs to have the following mandated fields :-
 - i. CAN id is required to be captured in the imemo approval - In case CAN id is not applicable, then the same needs to be captured in the justification column in the imemo.
 - ii. -

9) Recommendation

- (i) The Product & Process Approval Committee is requested to approve the following:
 - a. IT Asset procurement & acquisition - Changes in the document made in-line with IAD recommendations and other process improvements.



Annexure A-1

Operational Risk Rating Rationale (To be filled by Operational Risk Management Group)	
IT Asset Acquisition and Procurement Process	
Overall Risk Rating: (Medium)	
1. Summary of Key operational risk in the product/process	
Sr. No.	Key risks / Risk Description
1	Financial and Reputation risk emanating from unauthorised purchase and payment
2	Financial risk emanating from unauthorised payment due to erroneous amount or payee
3	Financial risk emanating from not tracking purchase with budget
4	Financial and Reputation risk emanating from wrong selection of vendor/ product
2. Summary of Assessment:	
Based on the summary of the assessment, the PAC note is rated as Medium	



Annexure A-1 (contd)
Operational Risk Rating Questionnaire

OPERATIONAL RISK RATING METHODOLOGY					
Name of the PAC Note:	IT Asset Acquisition and Procurement Process				
Meeting Date:	November 22, 2016				
Reviewed By:	YVS Reddy (283036)				
Date of assigning operational risk rating:	November 17, 2016				
Risk Category	Parameters	Measurement Unit	Possible Score	Answer	Details
People risk Possible Score-4	Whether training is required for implementation of this process	Y/N	Y=0, N =2,	0	On job training is provided to employees
	If yes, The extent of training provided/ planned	L/M/H	L=0, M=1, H=2	1	
	Whether execution of process requires people with specialised skill set	Y/N	Y=0, N=2	0	People required with IT/Procurement background
	If yes, to what extent people with required specialised skill sets are available in the market or in house (assessment would be based on the level of education and experience required for the job)	L/M/H	L=0, M=1, H=2	2	People with these skill sets are highly available
Process Risk Possible score-6	Extent of manual activity in the product or process (Including manual accounting entries, data uploading, dispatch of documents, use of multiple spreadsheets etc)	L/M/H	L=2, M=1, H=0	1	RFP activities, legal agreements and SOWs
	The product/product variant/product feature/process is	Number of years	>5years =2; 2 to 5	2	The IT Asset Acquisition and



	in existence in the bank for how many years		years=1;Up to 1 year=0		Procurement Process has been in place for more than 5 years.
	Operational risk loss amount (including fraud loss) pertaining to the product or process (Period ranging from last review date till current review date). Not applicable for new product/process	Amount	Less than ` 1.0 million = 2, ` 1.0 million and above = 0, NA=2	2	No losses
Technology/ Information Security Risk Possible score-4	Number of application software involved in process/transaction execution. (excluding spreadsheets) E.g. Icore, Finnore, Murex, Symbols, CTS etc	Number	>3=0, 3=1, Upto 2 =2	1	E Proc, imemo and SAP
	Does this process require exchange of information/data with external vendors?	Y/N	Y=0, N =1	0	RFP is sent to vendors
	If yes, is the exchange of information/data done through secured mode like data encryption, sftp etc	Y/N	Y=1, N =0	0	Sent through e-mail
	Does this process require exchange of information (Upload/download) between applications/interfaces?	Y/N	Y=0, N =1	0	Data is exchanged between E-Proc and imemo
	If yes, is the data/information exchanged using unprotected files like spreadsheet, csv and other text files.	Y/N	Y=0, N =1	1	There is no exchange of information between applications using unprotected files
Legal/ Regulatory Risk Possible score-4	Number of applicable regulatory guidelines on the product/process	Number	>3 =0; 3=1; Upto 2=2; NA=2	2	Working Group on Information security, Electronic Banking, Technology risk



					Management and Cyber Frauds The Indian Evidence Act, 1872
	Number of contractual agreements with external parties	Number	> 2 = 0; 1-2 = 1; 0 = 2; NA = 2	1	3i Infotech and Vikarta
Valuation Risk Possible score-2	Does the process involve valuation of position/portfolio etc? (e.g. valuation required for underlying transaction, financial instruments related, foreign exchange related, mortgage etc.)	Y/N	Y=0, N=2	2	No such valuation is applicable
Reporting Risk Possible score-2	To what extent defined, and tested key MIS & regulatory reports can be generated from the system? (Percentage of MIS/regulatory reports generated from the system to the total MIS/regulatory reports generated including manual reports)	<= 50%; <= 75%; > 75%	<= 50% = 0, <= 75% = 1, > 75% = 2, NA = 2	2	No key MIS or regulatory reports generated
Outsourcing Risk Possible score-2	Number of activities outsourced	Number	Not Applicable = 2, One Activity = 1, More than one activity = 0	2	The activities carried out by embedded resources are not considered as outsourcing.
External Event Risk Possible score-2	Whether the process or part of the process has been considered critical for inclusion in business continuity plan (BCP)	Y/N	Y=0, N=2	2	BCP not required
	If yes, whether business continuity plan has been successfully tested as per BCP test plan (during the previous financial year)	Y/N	Y=2, N=0		Not Applicable
Total score				21	
Maximum possible score				26	



Percentage score			81%	
Business Impact Factor Multiplier (0.75,1)				
Parameters	Measurement Unit	Possible Score	Answer	Details
a. Business Factor – Portfolio size/volume of business/product in monetary terms (based on latest available data/projections as on date/yearly) *	Upto 1% of Deposits/Advances/Investment/	1	1	Not Applicable
	More than 1% of Deposits/Advances/Investment	0.75		
	NA	1		
b. Process Implementation Factor - Number of locations from where the product/process is/would be rolled out	Upto 25% of all locations	1	0.75	All locations
	More than 25% of all locations	0.75		
c. Transaction Value Factor- Average transaction value (for new products, projected transaction value) *	Upto ` 10.0 million	1	0.75	Average transaction is above ` 10.0 million
	Above ` 10.0 million	0.75		
	NA	1		
Final Score			67%	Medium
* For values in foreign currency relevant FEDAI rates to be considered for currency conversion				

Risk Rating Scale		
Very High	0 - upto 25%	
High	>25% - upto 50%	
Medium	>50% - upto 75%	
Low	>75%	



Annexure A-2

Retail Banking CSBB related roles and responsibility

The process relating to the role of branch banking team has to be detailed in the below format along with clearly defined responsibility.

CSBB FPR# : _____

Sr. No.	Actionable (To start with handover of process from other department / customer / source)	Responsibility*	Remarks
1			
2			

* Customer Service Officer (CSO) / Branch Service Compliance Manager (BSCM) / Branch Operation Manager (BOM) / Branch Head (BH) / Branch Manager (BM) / Branch Service Manager (BSM) / Cluster Branch Manager (CBM) / Regional Head (RH) / Zonal Head (ZH) / CSBB Head / CSBB Process Team / CSBB Customer Service / CSBB Compliance / Senior Branch Head - Mega Branch (SBH) / Zonal Marketing Manager (ZMM) / Regional Marketing Manager (RMM) / Zonal Infra Manager (ZIM) / Regional Infra Manager (RIM) / Zonal Training Manager (ZTM) / Regional Training Manager (RTM) / Regional Quality Manager (RQM) / Zonal Risk Manager (ZRM) / Regional Risk Manager (RRM) / Regional Product Manager (RPM) / Regional Head Sales (RHS) / RLG Corporate office / Others (subject to additions / amendments)

Pre-discussion FPR as stakeholder

Note: The process to be divided separately for General Banking, Wealth Banking and Privilege Banking

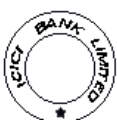
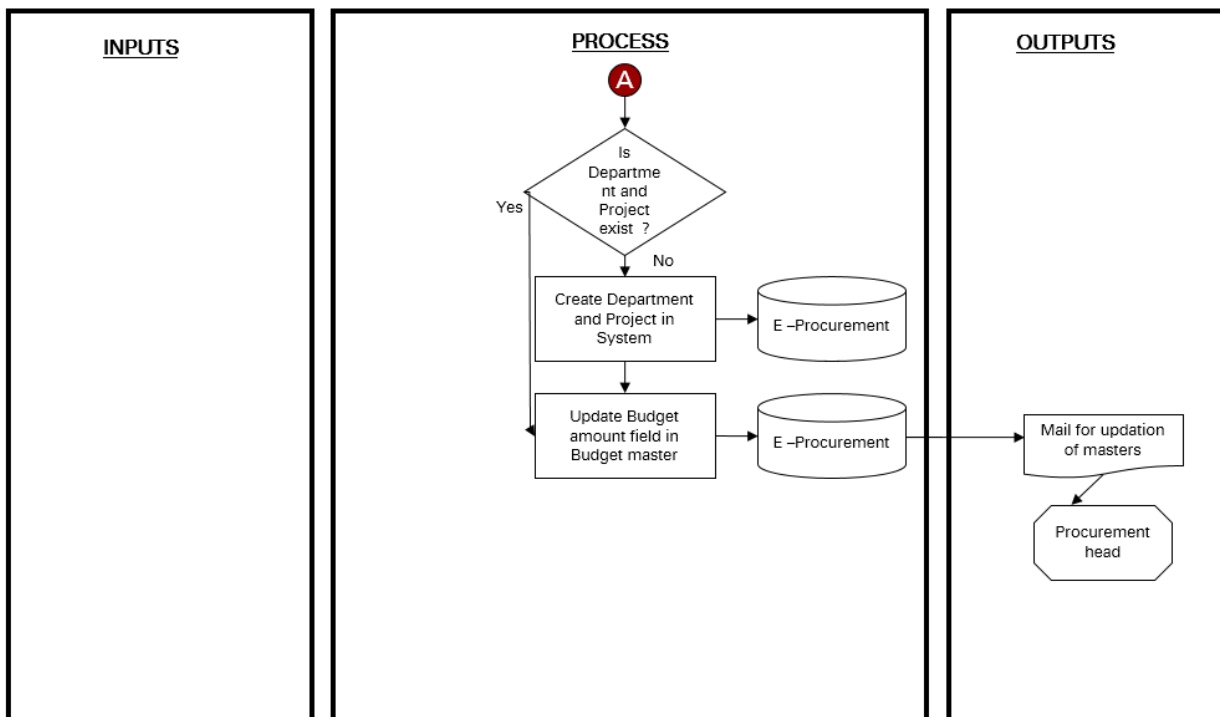
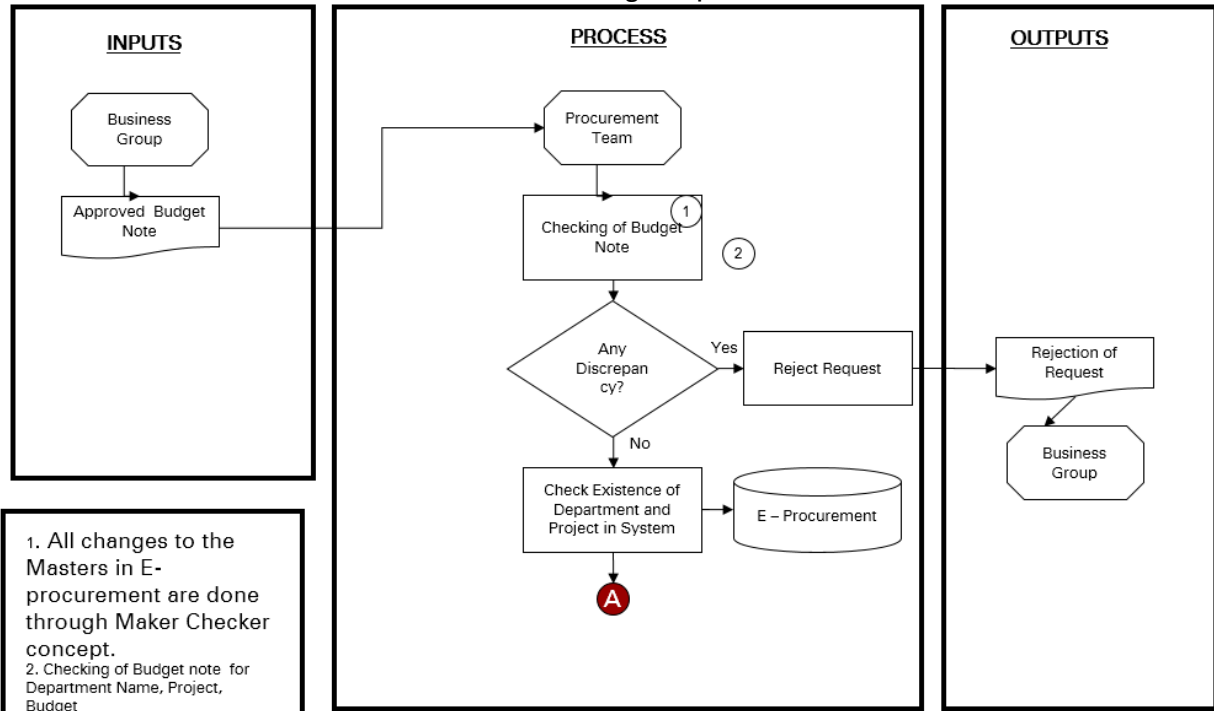


Annexure A-3

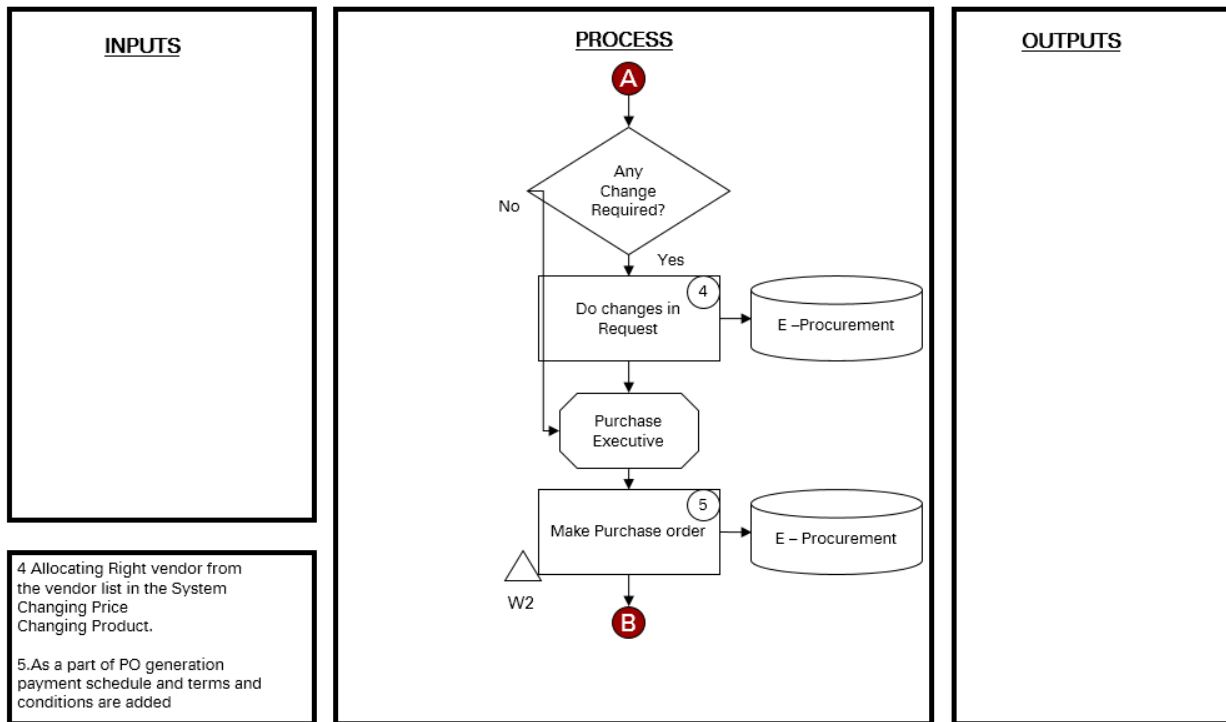
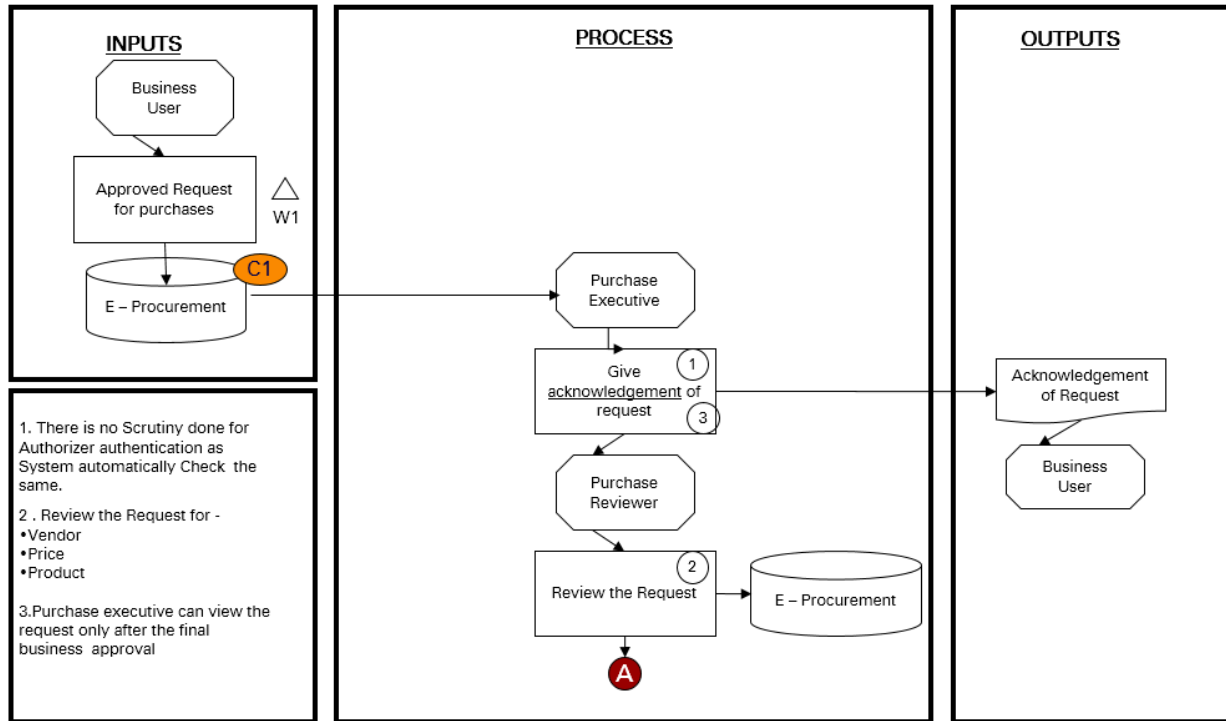
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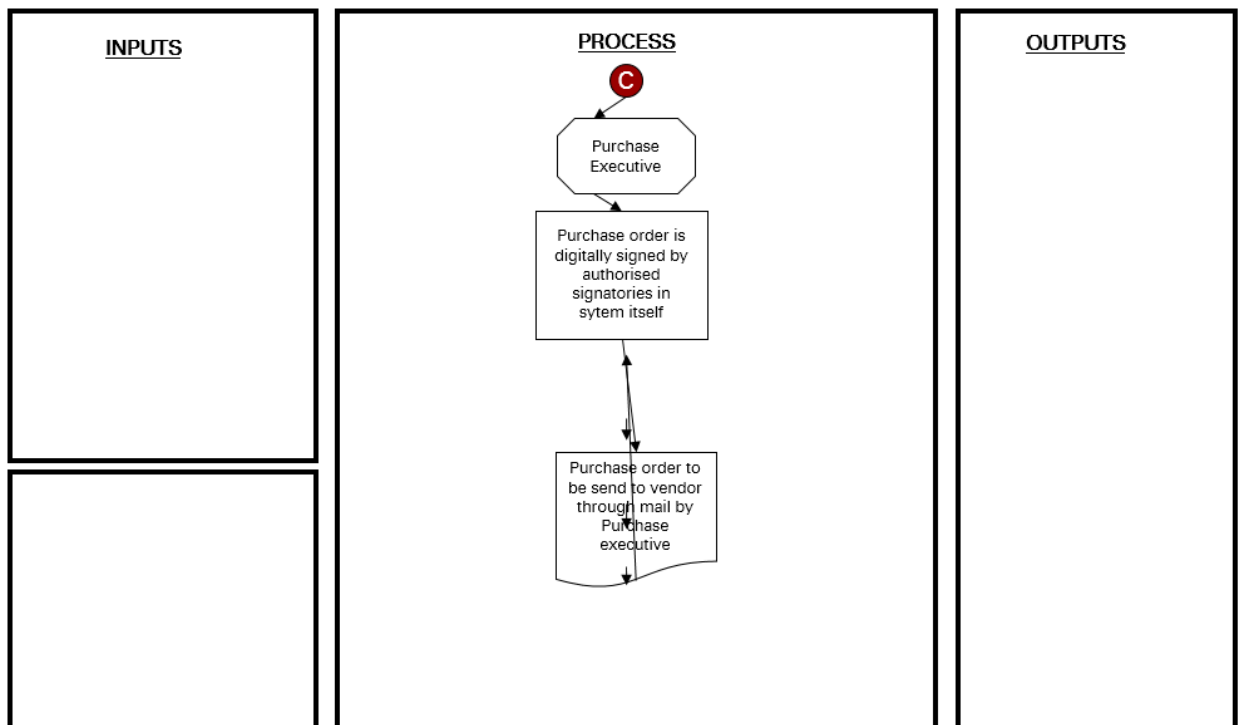
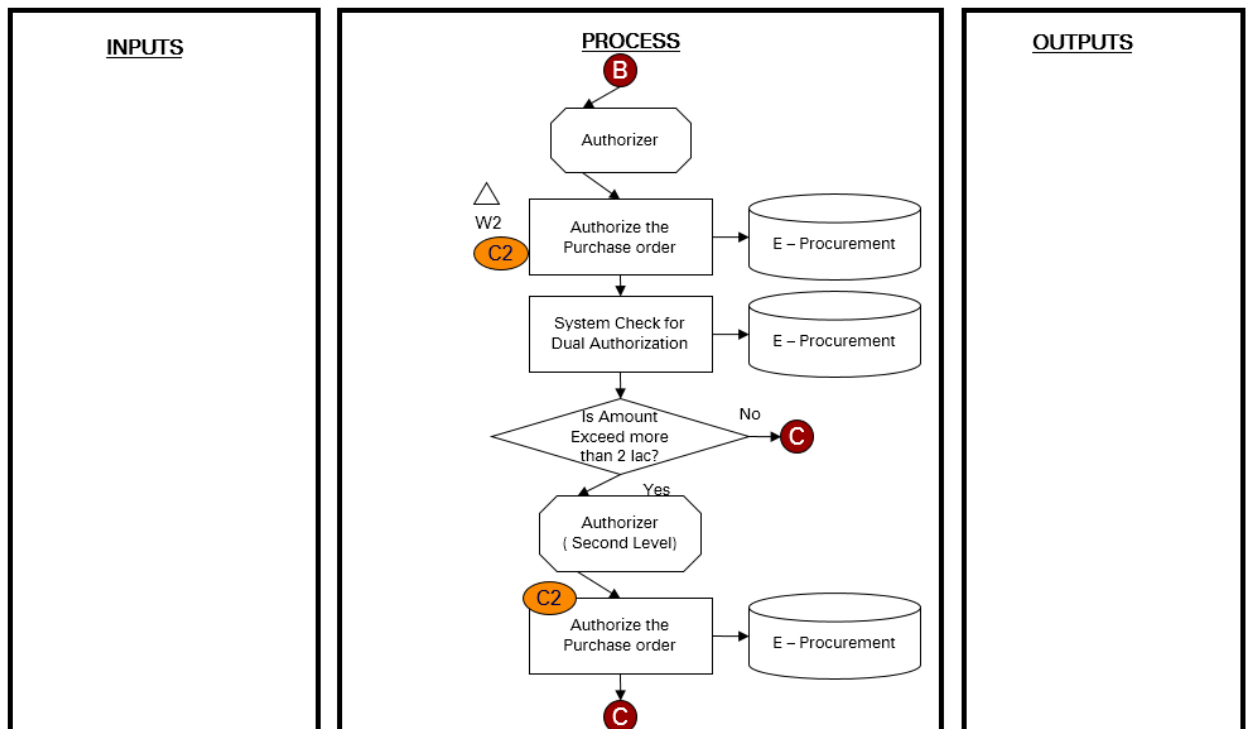
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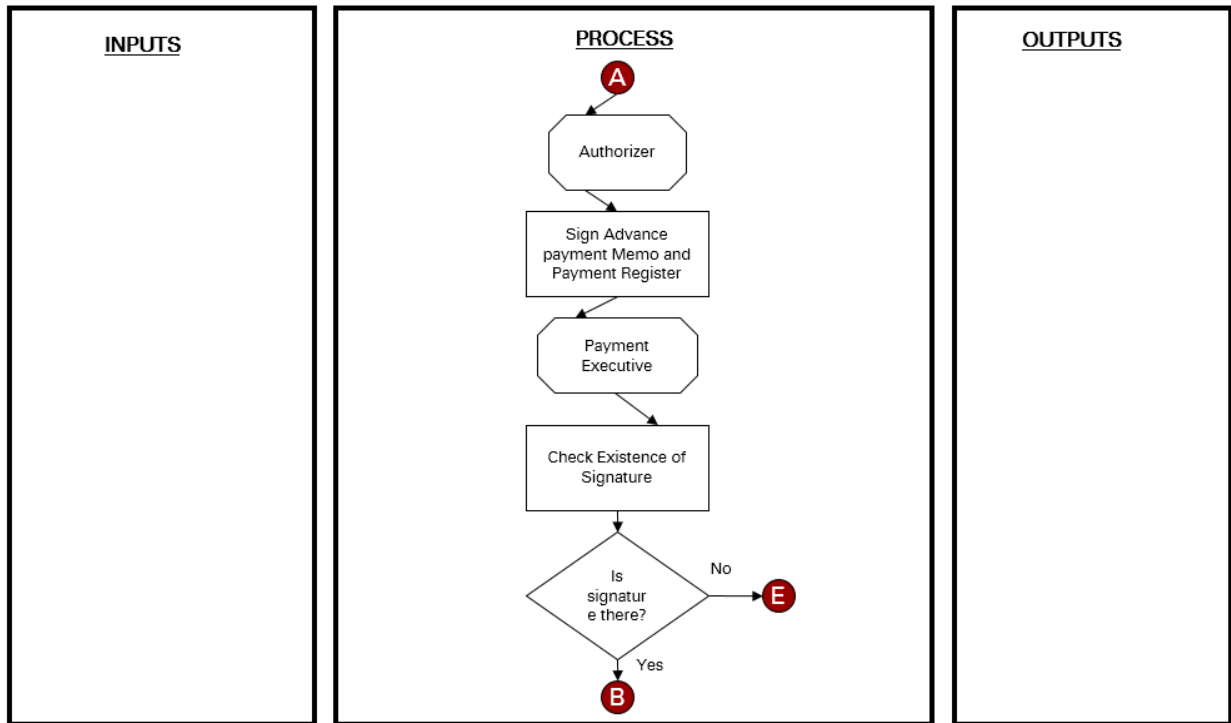
Process -Budget Update



Process -Purchase of Assets

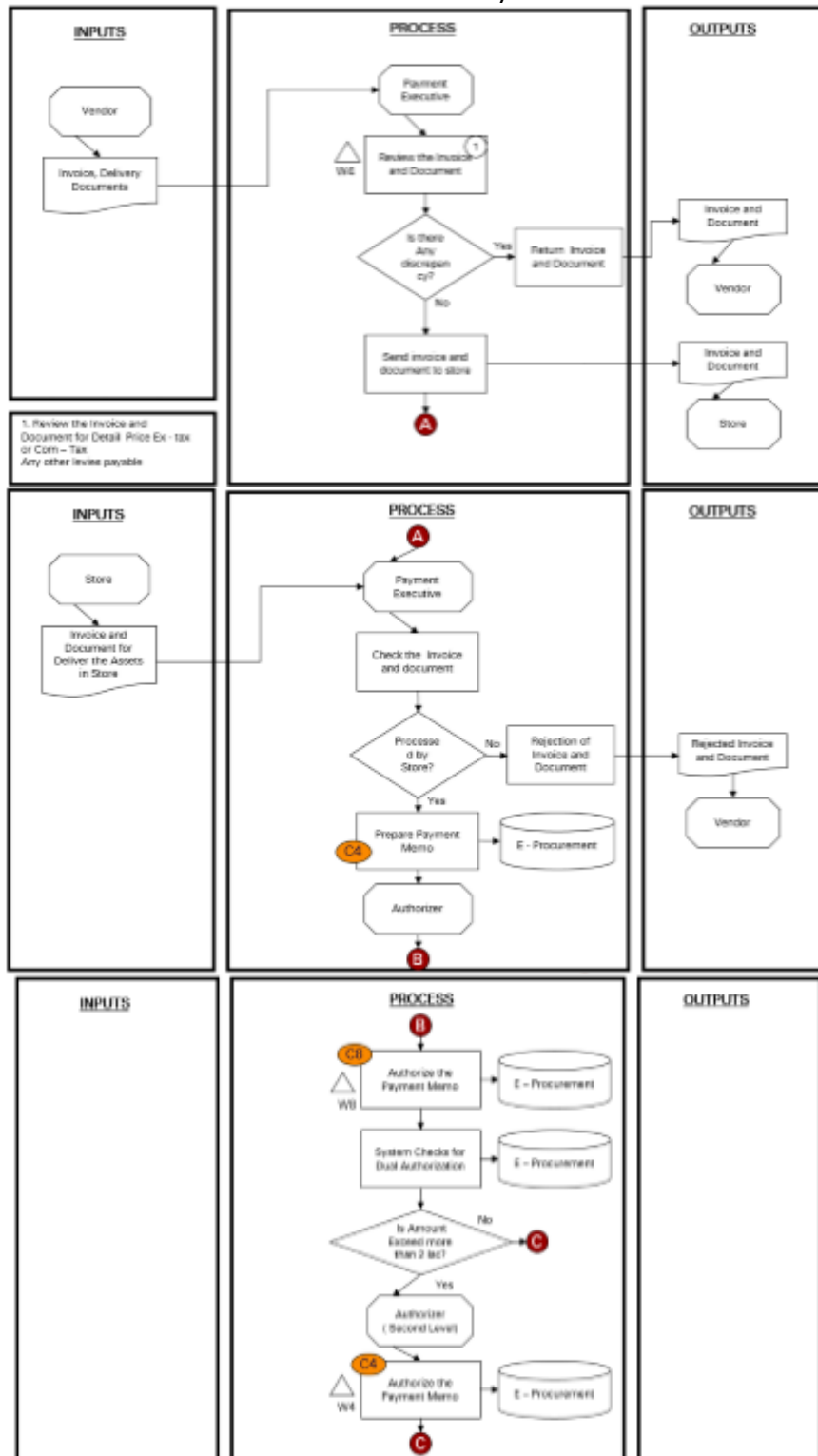




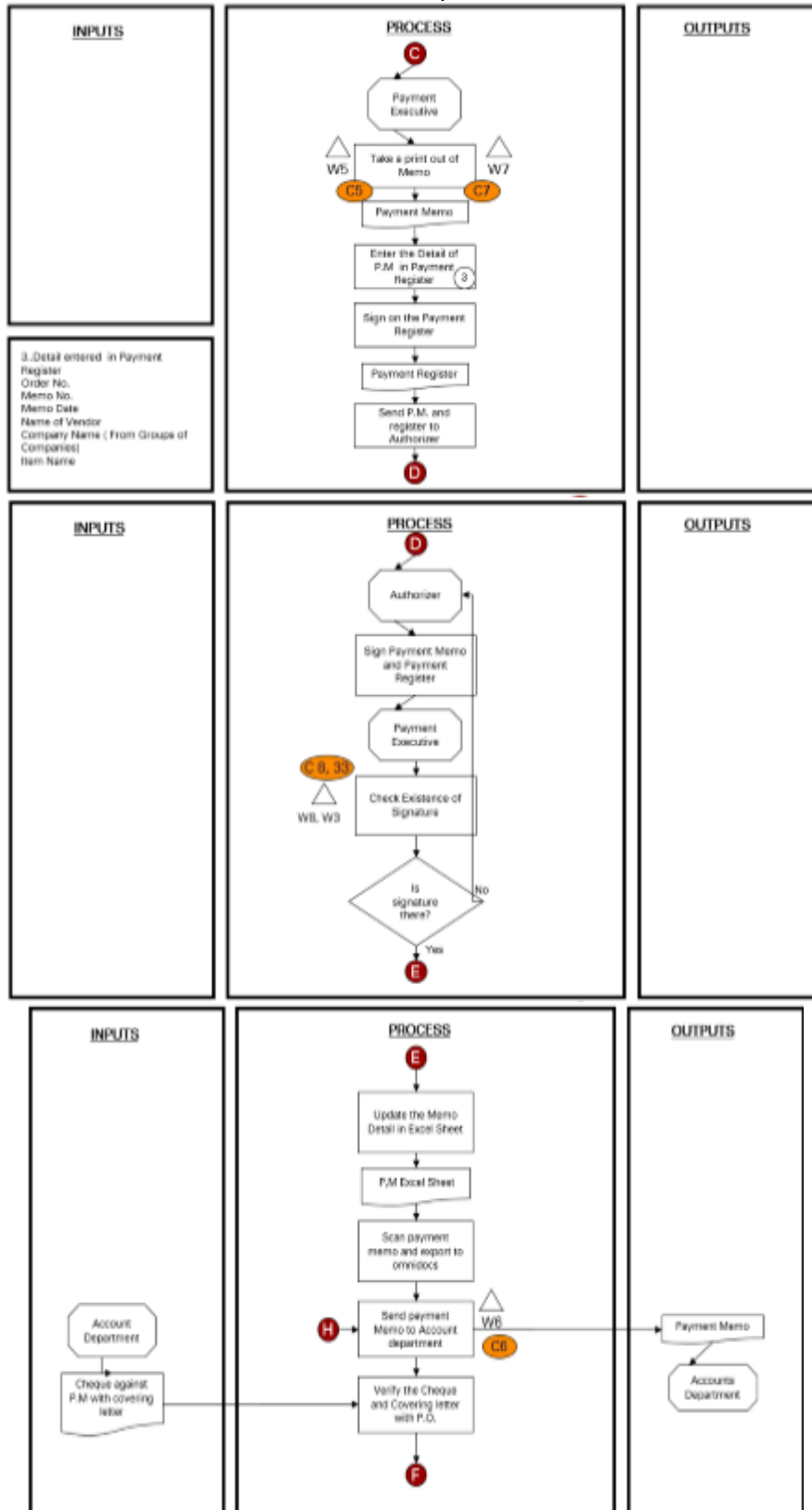




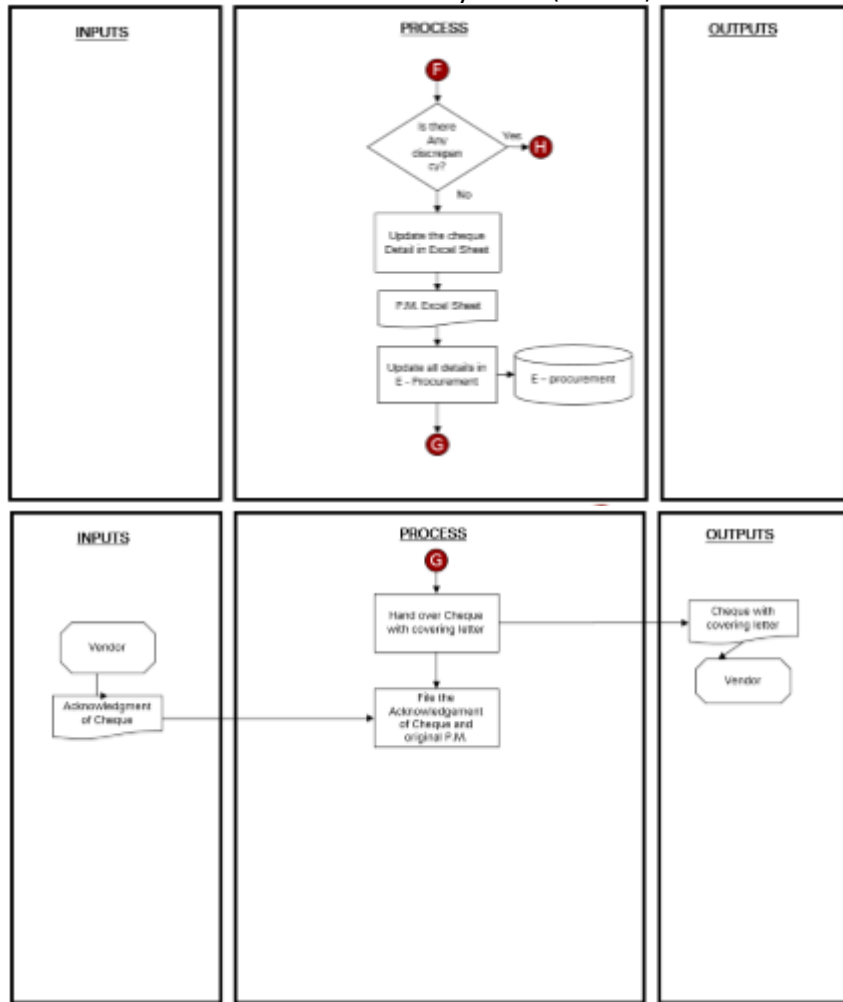
Process – Total Payment



Process – Total Payment (contd.)



Process – Total Payment (contd.)



Annexure A-3 (contd.)
Risk Control Matrix

Risks and Controls in the key processes have to be documented in the following Risks & Controls Matrix:

Sr. No	Risks / WCGWs	Data Collection Point	Sub-activity	Activity Owner	Likelihood	Assertions	Control Description
W1	Unapproved request is taken for processing Purchase Order	No	NA	Procurement Team	Unlikely	Occurrence	The work flow in e-Procurement system does not allow the unapproved purchase requisition to flow to purchase executive for further processing.
W2	PO generated with incorrect details / without authorization	No	NA	Procurement Team	Unlikely	Occurrence Completeness	Authorizer checks price, quantity, vendor details, terms & conditions before authorizing with reference to the negotiated price, approval notes.
W3	Wrong advance payment memo getting printed	No	NA	Procurement Team	Remote	Occurrence	System allows to print Advance Payment Memo on entering in PO the payment



							terms and conditions.
W4	Discrepant invoice and documents are accepted for payment	No	NA	Procurement Team	Feasible	Occurrence	Payment memo is generated based on the terms and conditions as entered and authorized at the time of PO creation. Delivery / Installation Payments can be processed in system only after stores updates the status in E-Procurement as delivered / installed against the asset code.
W5	Payment not in accordance with terms of the PO	No	NA	Procurement Team	Likely	Occurrence	The terms of the PO is changed & payment is made in exceptional cases when it is approved by the Procurement Head.



Sr. No	Preventive/ Detective	Manual / IT	COSO Component	Frequency	Anti Fraud / Authorisation	Key Control	Department
W1	Preventive	IT	Control Activity	Ongoing	Authorization	Yes	NA
W2	Preventive	IT	Control Activity	Ongoing	Authorization	Yes	NA
W3	Preventive	IT	Control Activity	Ongoing	Anti Fraud	Yes	NA
W4	Preventive	IT	Control Activity	Ongoing	Anti Fraud	Yes	NA
W5	Preventive	MANUAL	Control Activity	Ongoing	Authorization	Yes	NA



Annexure A- 4
Annexure on Basel III capital adequacy

	Data source	Data provider	Frequency of valuation	Frequency of reporting
Capital adequacy treatment as per Basel 2	NA			
Facility limit data	NA			
Exposure data	NA			
Eligible financial collateral data (by type)	NA			



Annexure A- 5 (1)

Format for accounting entries: Not Applicable

[illegible]

^ Please provide following additional information, if Schedule 13, 14, or 15 is mentioned under grouping of accounting entry in above format:

- 1. Activities/products***
- 2. Basel Business Line***
- 3. Rationale, justification and criteria for mapping of particular product/activity to relevant business lines***

* Please refer e-circular #10850 for guidance. The above information is given against the relevant SAP code in the e-circular. In case, SAP code is not available in the e-circular or requires clarification, please contact Operational Risk Management Group.



Annexure A- 5 (2)

Format for request of change in accounting entries:

Change request no		
Topic no. & name		
Chapter no. & name		
Rationale for Change		
	Existing details	Revised details
Changes in word chapter		
Changes in accounting entries	As per annexure	As per annexure
Note: Changes in accounting entries in word and excel with respect to above changes in excel and word have been accordingly made.		
	(Maker)	(Checker)
		Assistant General Manager (Super checker)
		(Approved by) Senior General Manager



Annexure A- 6

SERVICEABILITY CHECKLIST			(WRITE FINAL SCORE HERE)
<p style="text-align: center;">Scoring Methodology:</p> <p>a) All parameters must be scored as 1 if positive and zero if negative. Parameters not applicable must be tagged as 'NA'</p> <p>b) Formula: % of sum of all positive scores over total scores, excluding NA. (NA should be deleted from the numerator and denominator)</p>			
Onboarding - Sourcing		Score	
I	Application forms / formats and templates		
A	Design of form / online templates		
1	Application Form design and content approved by relevant stakeholders. Recommended to keep minimum number of pages & signatures, only mandatory fields without compromising on space provided to customer to fill details)		
2	Documentation Requirements/ Checklists provided to customer		
B	Important Customer information Incorporated		
1	Most Important Terms and Conditions (MITC), Schedule of charges, Terms and Conditions. Customer Acknowledgement with necessary details available in forms. (Forms and Formats to be made part of the note)		
II	Application processing		
1	Process defined for RPC and Non RPC locations , Over the counter (OTC) and Non OTC along with stepwise TAT		
2	Roles and Responsibilities of stake holders defined		
3	Segmented Process steps / Hand offs defined and approved by stakeholders		
4	End-to-End Onboarding MIS available to channels with stagewise status of application form		
Servicing/Transaction Handling			
I	Service Request forms / formats and templates		
A	Design of form / online templates		
1	Service Request Form design and content approved by relevant stakeholders (Recommended to keep minimum number of pages & signatures, only mandatory fields without compromising on space provided to customer to fill details)		
2	Documentation Requirements/ Checklists provided. Over the Counter (OTC)/ online Customer Acknowledgement with necessary details available in forms. (Forms and Formats to be made part of the note)		



II	Processing of Service Requests		
1	Channelwise and Segmented Customer Service Proposition and opportunities defined (eg: Waivers defined for Fees and Charges, Segregated Areas in Branch, OTC processing, Stepwise TAT, and escalation matrix defined and approved by stakeholders, etc.)		
2	Process defined for OTC / Non OTC process, RPC/Non RPC locations Waivers if any on certain procedures included.		
3	Stagewise status of request available to customer facing channels		
4	Status of request available on self help channel to customers - Internet Banking, Digital Channels		
5	Type of service failures (exceptional scenarios) identified and the action plan and BCP has been documented in the PAC note		
III	Tracking of Service Request		
1	Tracking methodology for service requests provided		
2	Turn Around Time (TAT) & Escalation matrix defined		
Account closure - Separation / Deceased Process			
I	Account Closure forms / formats and templates		
A	Design of form / online templates		
1	Form design and content approved by relevant stakeholders (Recommended to keep minimum number of pages & signatures, only mandatory fields without compromising on space provided to customer to fill details)		
2	Documentation Requirements/ Checklists provided		
3	Important Customer information along with applicable Charges included		
4	Over the Counter (OTC) / online Customer Acknowledgement with necessary details		
II	Request processing		
1	Segmented Process defined for each of these opportunities giving process steps/hand offs, TAT, FPRs,etc.		
2	Process defined for OTC / Non OTC process, RPC/Non RPC locations		
3	Fees and Charges Policy including Waivers and Delegation of Financial Powers (DFP) defined		
4	Channelwise process defined for Account closure / separation		
5	Service recovery process for different channels defined		
6	Stagewise status of request available to customer facing channels		



SERVICEABILITY CHECKLIST (Contd..)			
Scoring Methodology: a) All parameters must be scored as 1 if positive and zero if negative. Parameters not applicable must be tagged as 'NA' b) Formula: % of sum of all positive scores over total scores, excluding NA. (NA should be deleted from the numerator and denominator)			
	Customer Communication Plan	Score	
1	Service communication plan basis lifecycle (TAT info to be part of the communication)		
2	Approval of stake holders including content studio taken on all communication (Content Studio, Branding team on Forms/Formats/Alerts/Mailers)		
Exception Handling Process - All stages			
1	Rejection Handling (Empowerment-DFP, Call taking) process defined		
2	Service Recovery		
Customer Grievance handling			
1	Segmented Query / Complaint handling process defined		
2	Tracking and escalation matrix defined		
Deliverables Management			
1	End to End Tracking of despatch and delivery including RTO curing		
2	Process defined for tracking and updating status of all deliverables including welcome gifts, secured/unsecured deliverables, etc. System used for tracking mentioned		
4	POD Storage and retrieval process defined		
People			
1	Training plan defined		
2	Online repository of information related to product/process/system available for ready reference		
Process			
1	End to end documentation of process with respective FPRs and TAT		
2	Roll out Plan including Pilot & scale up		
3	Testing conducted at all Channels and Processing Units		
4	Post design testing plan along with results and conditions of testing and tested scenarios incorporated in PAC note		
5	Transferability of tested functionality/system in Live environment (large scale implementation -load testing plan)		
Technology			



1	Type of user rights and Process to take access rights defined in the process document		
2	BCP plan in case of system outages		
3	Name &/or Number of systems utilised / accessed for fulfilling a service request at any customer facing channel mentioned in the note		
Documentation Storage and Retrieval Process			
1	Document storage process defined		
2	Vendor SLA agreed upon and documented for every process step along with BCP and agreed Penalty clause in case of service lapse		
TOTAL SCORE		<i>Formula: % of sum of all positive scores over total scores, excluding NA. (NA should be deleted from the numerator and denominator)</i>	(SIGN OFF BY CMII & ABOVE)
Matrices for Existing Processes - Applicable only for Review PAC Notes			
For Existing Processes			
Sr. No	Data requirement (Volume for 3 months along with Average YTD volume)	Mon th	Averag e YTD
1	SR Volume		
2	CR Volume		
3	Transaction Volume		
4	CR to Transaction Ratio		
5	Escalated Complaints Total Volume		
i	(Mention top 5 complaint types here with their volumes)		
ii	(Mention top 5 complaint types here with their volumes)		
iii	(Mention top 5 complaint types here with their volumes)		



iv	(Mention top 5 complaint types here with their volumes)				
v	(Mention top 5 complaint types here with their volumes)				
6	Quality Score of SR				
7	Onboarding Rejections (gross and Net rejections)				
8	Service Rejections				
9	Deliverable Returned To Origin (RTO) %				



Annexure A-7

Management review controls: Not applicable

List of all checklists/job cards/Office guidelines/Operating guidelines, etc which are used by the maker-checker-reviewer for posting/modifying/deleting/reversing transactions and checklists used by reviewer for reviewing any reports

SI No	Name	Objective	Approved by	Date of last approval

High level controls

List of all reports (including MIS reports, Exception reports and Deviation reports) which are used for reviews

SI No	Name	Objective	Approved by	Date of last approval



Annexure A-8

Compliance Checklist for all PAC notes: Not applicable for this PAC

SI No	Particulars	Yes/ No	Remarks
1	Does the PAC note has regulatory matrix which contains the following details? Name of the Circular/ Guideline along with its actionable (a) Detailed regulation and sub regulation (b) Existing control in the Bank (c) Control to be implemented (d) Responsibility (e)	Y/N	
2	Does the past year AFI observation along with its closure comment and further RBI action incorporated in the PAC note?	Y/N	
3	Does the regulatory return affected by the product and status of automation of the return? If so please provide the details.	Y/N	
4	Does the PAC note contain separate sections regarding: (a) Details of all the MIS affected by the product and the responsibility and process for creation of the same (b) Details about calendar of reviews (c) Details of the system automation including details as to where the customer data is residing (d) Applicability of KYC guidelines for the product and carry reference of relevant KYC circulars (e) Process for monitoring of transactions from AML perspective (f) Transaction screening procedures (AMLOCK/CPCS) (g) Regulatory reporting under PMLA (cash transaction reports, non profit organization transaction report, suspicious transaction report)	Y/N	



5	Whether regulatory approval needs to be taken. If yes, whether it has been obtained (applicable to overseas locations)	Y/N	
6	Whether product/ features of the product are allowed as per RBI regulation (applicable to overseas locations)	Y/N	
7	Is the product/ features of the product permitted as per licensing condition. If yes, please specify the applicable overseas regulation (applicable to overseas locations)	Y/N	



Annexure I.I - BRS Template (indicative)



Business Requirement Document
For

<Name of the Project>



<Group>

Version Control

Version	Published Date	Author(s)	Description of Changes
<>	<Date>	<Name>	<Remarks>



Introduction

Aims to give an overall understanding of the existing system and give the reason for the document and the intended audience

1.1 Background

The background of the current system and process would need to be captured

1.2 Scope of the Document

Please describe the scope of the document and the users of the system

1.3 Definitions and Acronyms

All definitions and acronyms would need to be captured for easy reference

- a. High Level Business Requirement
This section will capture the business requirements that would need to be accomplished by the desired system
- b. High Level Process Description
Should give an overview on the functioning of the system. This section should also cover the current system and issues
- c. Process Flows and Requirements Description
Give detailed requirements of the system. All details of the functionality, interfaces, hardware, performance, operational and security requirements should be covered in detail in this section
- d. Business Metrics
The expected outcome and metrics from the proposed system need to be elaborated
- e. Other Information
Information on the stakeholders of the system (who all would be the users), support teams and dependencies should be elaborated

Annexure I.II – RFP Template (Indicative)







REQUEST FOR PROPOSAL

For

<Name of the Project>

www.icicibank.com

Proposal Submission Date:

Proposal Submission To:

This document is confidential to ICICI Bank and may be used by the addressee only in responding to this Request For Proposal. Proposals provided to ICICI Bank will be kept strictly confidential.

Version 1.0

<Note: 1 PDF & 1 MS Word copy should be sent to the Vendors>



Table of Contents

I. RFP Background	46
II. Project Objectives	46
III. Submission of RFP	46
I.ICICI Bank Background.....	47
I. Evaluation Process Overview	49
II. Right to terminate the RFP	49
III. Authorized Person	49
IV. Timelines	50
V. Pre-submittal Communication	51
VI. Selection Criteria	51
i. General	51
ii. Demonstration/ Oral Presentations	52
VII. Evaluation	53
VIII. Submission of Responses	53
I. Background	53
II. Scope.....	54
i. Objectives.....	54
ii. Additional Requirements (Not covered above)	55
III.ICICI Bank Project Execution Methodology	56
IV. Project Deliverables.....	57
V. Implementation & Support	59
I. Company Introduction.....	59
II. Executive Summary.....	59
III. Proposed Solution	60



IV. Assumptions.....	61
V. Commercials.....	61
VI. Reference Clients	62
VII. Key Personnel's	62
I. Pricing Overview	63
II. Payment to Vendors	63
Objectives.....	81
Analysis	81
Client Name	90
Background and Description	90
Reason for Closing the Project.....	90
Deliverables	90
Project Schedule	90
Project Team.....	90
Outstanding Risks	91
Budget and Financial Information	91
Action Plan	91
Ongoing Support	91
Next Steps	91
Project Closure Approval	91
Introduction.....	100
Project Definition Overview	100
Changes Since Project Definition Was Approved	100
Staffing Plan.....	100
Development Environment.....	100



High-Level Schedule	100
Deliverables and Milestones.....	100
Functional Requirements.....	101
Technical Requirements	101
Deployment Plan	101
Operations Plan	101
Training Plan.....	101
Risk Management Plan	101
Measurement Plan.....	101
Client Acceptance Criteria	101
Project Plan Approval.....	101
3.1 Inclusions	108
6.1 Staffing	109
6.2 Roles & Responsibilities Matrix	109
7.1 Deliverable Acceptance Management.....	111
7.2 Risk Management	111
7.3 Change Management.....	112
7.4 Issues & Problem Management	112
10.1 Forms and templates (customized for the project):.....	113
10.2 Other related and relevant documents.....	113



Introduction

I. RFP Background

< Provide a brief background on the Request for Proposal. The background should include the aim of the intended project along with the expectations from the participating vendors>

II. Project Objectives

< State the Project Objectives which ICICI Bank has set. This can also include the benefits which the Bank will be deriving from the project implementation.>

III. Submission of RFP

<Submission Details for the RFP to be added here>

The Deadline for the Submission of the RFP Response is *<14 Calendar Days from the issue of this RFP>*. Further submission details are discussed in Section 3.9.

Before the submission of the RFP, the vendor's should submit their "Intent to Bid" for this RFP as per the format in **Annexure – A** which should be sent via email to [<contact.person@icicibank.com>](mailto:contact.person@icicibank.com)



II. Background

I. ICICI Bank Background

<Revisions to be done on periodic basis>

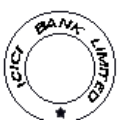
ICICI Bank Ltd (NYSE:IBN) is India's largest private sector bank with total consolidated assets of Rs. 11,242.81 billion (US\$ 172.5 billion) at March 31, 2018 and profit after tax of Rs. 67.77 billion (US\$ 1.0 billion) for the year ended March 31, 2018. ICICI Bank currently has a network of 4,867 Branches and 14,367 ATMs across India.

ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialized subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management.

ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. ICICI's shareholding in ICICI Bank was reduced to 46% through a public offering of shares in India in fiscal 1998, an equity offering in the form of ADRs listed on the NYSE in fiscal 2000, ICICI Bank's acquisition of Bank of Madura Limited in an all-stock amalgamation in fiscal 2001, and secondary market sales by ICICI to institutional investors in fiscal 2001 and fiscal 2002.

In March 2002, ICICI Limited was merged with ICICI Bank. The merger enhanced value for ICICI shareholders through the merged entity's access to low-cost deposits, greater opportunities for earning fee-based income and the ability to participate in the payments system and provide transaction-banking services. It enhanced value for ICICI Bank shareholders through a large capital base and scale of operations, seamless access to ICICI's strong corporate relationships built up over five decades, entry into new business segments, higher market share in various business segments, particularly fee-based services, and access to the vast talent pool of ICICI and its subsidiaries. Consequent to the merger, the ICICI group's financing and banking operations, both wholesale and retail, have been integrated in a single entity.

ICICI Bank today has employee strength of more than 75,000. The Bank has widespread



operations across India and a growing foray into international markets. More information about the Bank and its products and services can be obtained from its internet site www.icicibank.com.

ICICI Bank set up its international banking group in fiscal 2002 to cater to the cross border needs of clients and leverage on its domestic banking strengths to offer products internationally. ICICI Bank currently has subsidiaries in the United Kingdom, Canada and Russia, branches in Singapore and Bahrain and representative offices in the United States, China, United Arab Emirates, Bangladesh and South Africa.



III. Response Evaluation Process

I. Evaluation Process Overview

<Provide a brief overview of the Vendor selection process>

All the Proposals submitted by the participating vendors will undergo an evaluation process which will facilitate the identification of the Best-Fit proposal & the vendor for the intended project at ICICI Bank. The evaluation process and the details are described in the subsequent sections.

II. Right to terminate the RFP

<Suggested Sample for this section>

ICICI Bank reserves the right to terminate the RFP process at any time prior to awarding the bid and makes no commitments, either implied or otherwise, that this process will result in a new business transaction with any Respondent.

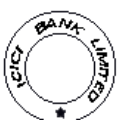
ICICI Bank reserves the right at anytime, in its sole discretion, to accept any or all proposals in whole or in part, negotiate with any Respondent, or cancel this RFP (in part or in its entirety) in the event ICICI Bank determines that it is in its best interest to do so.

III. Authorized Person

<Suggested Sample for this section>

If Respondent is a corporation, an authorized corporate representative must sign the proposal. All proposals must state that the person signing the proposal is authorized to sign for and bind Respondent to the response.

The Vendor will provide the name of point of contact, postal address, phone number, and email address for this RFP response, should any questions be required during the process. It is also expected that the Vendor should specify position of the Point of Contact in the Vendor Organization, his Reporting Manager. The Vendor should also specify the Name & Designation of the Authority who will be involved in the Contract Commercial negotiations with ICICI Bank.



IV. Timelines

The Timelines listed out in below table should be followed as a part of the Response Process.

Activity	Activity Description	Responsibility	Date
Issuance of RFP		ICICI Bank	
Questions Due from vendors in writing.	The Vendors need to submit their Questions pertaining to the RFP on the requirements. ICICI Bank will document answers to these questions and reply to the vendors within 7 working days.	All Vendors	
ICICI Bank Response to Written Questions	By this date, ICICI Bank will provide official written responses to all written questions submitted by vendors. All questions and responses will be provided to ALL vendors.	ICICI Bank	
Notice of Intent to Propose	Vendors who intend to submit a proposal should notify ICICI Bank. Notice of intent should arrive via electronic mail by 12:00 PM IST.	Vendor	
Proposals Due	To be considered, proposals must arrive at ICICI Bank by 12:00 PM IST. Late proposals will not be considered for any reason.	Vendor	
Proposal Evaluation and Selection of Winning vendor(s)	During this period, ICICI Bank will conduct a detailed evaluation of proposals that have complied with the RFP requirements and select a winning vendor(s). It is expected that oral presentations and site visits will occur during this time.	ICICI Bank	
Demonstration of the Product / Proof Of Concept (PoC)	The vendors will be asked to provide a demonstration of the product capabilities and/ or conduct a PoC as per the requirement	Vendor	
Vendor Notification.	ICICI Bank will notify the winning vendor(s).	ICICI Bank	
Contract Negotiations	During this period the contract will be negotiated and finalized.	ICICI Bank & Selected Vendor	
Definitive Agreement	ICICI Bank will finalize and execute an Agreement.	ICICI Bank & Selected Vendor	



Project Kick-off		ICICI Bank & Selected Vendor	
------------------	--	------------------------------------	--

V. Pre-submittal Communication

i. During the bidding process, all requests for clarification or requests for data related to this RFP shall be directed to the specified person below to facilitate and ensure fair distribution and record-keeping of information. Failure to comply with this requirement may be cause for disqualification.

ICICI Bank Contact Information for the RFP	
Name	
Address	
Work Phone	
E-mail	

ii. Response to queries will be delivered to all Respondents to this RFP.

iii. All the clarification Questions should be as per the Format specified in

Annexure - B

VI. Selection Criteria

i. General

Respondents will be evaluated on the basis of both the written proposal and oral presentations. However, ICICI Bank may use information other than that provided by the supplier in its evaluation.

Respondents will also be evaluated based on the following criteria,

(Inputs from the Vendor Evaluation Matrix to be included here)

In the case of Vendor suggesting a Product (Third Party Tool) to meet the requirements, the vendor should clearly specify the Name of the Product Company along with the following Information,



- Financial Position of the Product Company
- Market Share
- Market Growth Rate
- User References
- Major Installation Base Sites

In addition, the vendor should also furnish the following Commercial Details about the product in the “Commercials” section of the Proposal,

4. License Fees

5. Maintenance & Support Costs

6. Installation Costs

7. Infrastructure Costs (Hardware/ Supporting Software)

8. Cost of Future Upgrades

The Vendor should necessarily furnish all the Infrastructure Requirements for implementing the Proposed Product within ICICI Bank Environment.

ICICI Bank may undertake discussions with the Principal in order to get a fair understanding of the Product.

The Vendor can suggest more than ONE option for the proposed Solution as per the requirements.

ii. Demonstration/ Oral Presentations

ICICI Bank reserves the right to require, and each vendor must plan to conduct prior to the selection of a winning vendor(s), oral presentations on the content of its proposal. These oral presentations will be conducted by the vendor’s Project Manager and other key vendor personnel proposed for this project.

If it is determined by ICICI Bank that oral presentations are to be conducted, they will be held at a location to be determined by ICICI Bank.

A written summary of the oral presentations and vendor answers to issues raised by ICICI Bank will be prepared by the vendor. These summaries must be submitted to ICICI Bank and will become part of the vendor’s Technical Proposal. A list of vendor participants and copies of the agenda and all presentation materials including handouts should accompany the written summary. The inability of a vendor to schedule the oral



presentations within specified timelines as per the Section 3.5 above may result in the vendor's disqualification.

Proposals not meeting the above qualifying criteria may not be considered for inclusion in the full evaluation process.

VII. Evaluation

<Based on the Evaluation Parameters which will be arrived at, the broader level parameters will be included in this section>

VIII. Submission of Responses

Fully completed proposals must be received by *<End of Business Hours on _____, 2019>*.

One paper copy and one electronic copy (on CD and in a format acceptable to Open Office/ Microsoft Word 2000) of the Proposal, should be delivered to the point of Contact at ICICI Bank as described in Section 3.6 above.

Incomplete or unsigned proposals not conforming to the requirements of this RFP may not be considered.

Proposals will be reviewed at ICICI Bank in the presence of authorised Officers.

IV. Project Details

I. Background

<The background should include overview of functional & technical requirements of the business. >

II. Scope

<Include here in subsequent sections, the detailed scope expected out of the project.>

<In terms of an Application Development Project, the following can be added>

The scope of the project is to analyse requirements, design & construct and implement



the intended Application software system for ICICI Bank.

The selected vendor will be responsible for Analysis, Design, Construction, Implementation and post Implementation Warranty Support.

Based on the To-Be Process Map, the vendor will be undertaking the project work for successful completion of the project.

i. Objectives

<Detailed objectives of the Project>

<Activities to be undertaken for successful implementation of the project>

Functional Requirements

<Requirements catering to the business functionality>

This Section can have following sub-sections,

3.Requirement ID

4.Requirement Description

5.Flexibility to change the requirement (Whether the users are ready to adopt to any suggested change in the existing requirement which might improve the overall functionality)

<In case of Custom Application Development, the following Requirement Tracking Matrix should be used>

Category	Requirement Id	Description	Priority
Functional			(Must Have, Critical, Good to Have)
Technical			
Reporting			
Performance			
Networking & Connectivity			
Security			



Integration			
Organizational			

Each Category in the above table will contain the business requirements. A unique Requirement Id should be allocated for each of the requirement.

ii. Additional Requirements (Not covered above)

<Any other Requirements which are not covered in any of the sections above>



III. ICICI Bank Project Execution Methodology

ICICI Bank would encourage that its vendors follow the Project Management Methodology based on either PMBOK Standards by PMI or PRINCE2 Project Management Methodology.

It is expected that the entire Lifecycle of the Project would be based on the Processes defined as per the PMBOK or PRINCE2 methodology.

The vendors can suggest their own Project Management Methodology. However, ICICI Bank would prefer the selected vendor to follow the standard PMBOK or PRINCE2 PM Methodology.

The Proposal Evaluation will be also done based on the Project Management Methodology adopted by the Vendor.



IV. Project Deliverables

<The following are indicative of the deliverables expected from the project and are not intended to be a complete or prescriptive list. We anticipate that respondents will define the deliverables they deem appropriate and justify them as such.>

Suggestive Standard Deliverables in terms of Software Projects

<i>Business Requirement Study / Analysis Document</i>
<i>System Design Document</i>
<i>Physical Database Design & Data Dictionary</i>
<i>System Test Plan & System Test Cases</i>
<i>Software Programs (Code)/ Compiled code</i>
<i>User Acceptance Test (UAT) Plan</i>
<i>Training/ User Manuals</i>

Suggestive Standard Deliverables for Hardware Set-up

<Additional things to be added here>

<i>Infrastructure & Hardware Installation</i>
<i>Networking Setup</i>
<i>Connectivity Establishment</i>

In the Case of Software Services project, the Business Requirements Study/ Analysis Document will contain the Business Processes for the Project elaborated clearly after going through the To-Be Process document.

Based on the Requirements analysis document, the Vendor project team will come out with the System Design document. The design document should provide an architectural overview of the entire Application System along with the various components involved in the Design. The design document should clearly elaborate the Low Level intricacies of the Application design. The document should also contain the Database map which would depict the relationships between various entities.



Based on the Design document, System Test Plan & Test Cases should be prepared and be delivered to ICICI Bank.

Once the application system is developed and tested, the same shall be deployed for Quality Assurance by the Stakeholder (ICICI Bank Users) as UAT Phase. The vendor in it's UAT Plan should provide the schedule for the User testing and the required infrastructure for conducting the User Acceptance Testing.

The vendors, in their response should clearly mention the Deliverables at various Phases of the project.

At the end of each phase, the vendor will be submitting the deliverables and ICICI Bank will be providing a Sign Off, which will form an Entry Criteria for the next phase.

While estimating for the timelines for the Project, the vendors are advised to take into account the Sign Off Process also.



V. Implementation & Support

<This section should also include the BROADER level Project Plan with milestones. In case of the Support, timelines for Support in matrix format should be provided.>

<The Warranty Support for 3 Months for Software / 3 Year for Hardware for the implemented product/ System is expected from the Vendor>

During the Support phase, any defects will be resolved by the Vendor 'Free of Cost'. In case of the Change Request (CR), the formal Change Request Management Procedure should be followed.

The classification of a reported problem into either a 'Defect' or 'Change Request' will be done by a joint team of ICICI Bank representative & Vendor Project Manager.

V. Format of Response

Responses to this document must adhere to the following format and content,

I. Company Introduction

(Not More than 2 Pages)

<Set out the background, context and structure of the proposal.>

II. Executive Summary

(Not More than 5 Pages)

A summary of the whole proposal should be provided including the following,

- 1.1 An overview of the vendor's understanding of ICICI Bank's requirements
- 1.2 An outline company profile indicating the resources available to the Vendor (financial, staff, backup and ancillary services).
- 1.3 An overview of the resources which will be committed to the assignment;
- 1.4 A summary of the proposed approach to the assignment, including the project



management and quality control methods which will be applied

1.5An overview of project time scales, identifying total days input involved and anticipated elapsed time

III. Proposed Solution

(Not more than 10 pages)

For each of the requirements identified in Section 4 of this RFP, vendors should state whether / how they will comply with it and should also provide a Proposed Solution based on the ICICI Bank Requirements.

The solution must also provide a "Requirement Feasibility Matrix" as per the requirements on Section 4. The Matrix should talk about the feasibility of catering to a specific requirement. If a requirement cannot be fully catered to, then the vendor should provide the extent (in %) to which the requirement can be met. Any alternatives to meeting the requirement should also be suggested within the scope of the RFP.

The Format of the Requirement Feasibility Matrix should be as follows,

<The Vendor Evaluation Matrix should form part of this Section>

Category	Requirement Id	Description	1	2	3	4	5	Priority
Functional								(Must Have, Critical, Good to Have)
Technical								
Reporting								
Performance								
Networking & Connectivity								
Security								
Integration								
Organizational								

The Columns 4 to 9 represent the compliance to the requirements of the RFP as below,



- 1 Deliver as requested for
- 2 Deliver in a different form-requires customization efforts less than 1 month
- 3 Deliver - requires customization effort greater than 1 month
- 4 Deliver with additional efforts - requires development effort up to less than 6 months
- 5 Cannot be Delivered - requires development effort greater than 6 months OR the solution cannot be provided.

IV. Assumptions

(Not more than 1 Page)

List down all the Assumptions made while responding to this RFP.

The Assumptions should include the following,

1. Any technical assumptions
2. Assumption for any Listed Requirement which is not clear to the vendor
3. Assumptions on the Project execution approach

In addition to the Assumptions, the vendor must also specify the dependencies on the entire project execution from ICICI Bank's perspective.

All the INCLUSIONS & EXCLUSIONS from the Proposal should be specified in this section.

V. Commercial

The Vendor should specify the Commercial, Licensing Costs and Infrastructure Costs etc.

The Vendor shall provide Phase-wise distribution of the efforts required during the life cycle of the project. The Efforts should be provided in "Person Months".

Also, a Role-wise split up of the efforts will be welcomed.

A Broader level Project Plan (In MS Project or any compatible file) should be provided giving the time-lines for the entire project. The FTE Cost should be mentioned in the



response.

The Vendor shall also provide the rationale for the Costs mentioned in their Proposal. All costs must be specified in Indian Rupees (INR). In case of the Product Costing in USD, it should be converted into ₹ at the prevailing conversion rate and the same should be specified.

VI. Reference Clients

(Not more than 2 Pages)

A list of reference clients, in which the vendor has completed work similar to the proposed engagement.

Contact names and telephone numbers for any TWO REFERENCE CALLS should be provided for the assistance of the Proposal Evaluation team.

In addition to this, the Vendor should also provide 2 REFERENCE SITES for any visits by the ICICI Bank officials.

VII. Key Personnel's

(Not more than 2 Pages)

Please provide the name, background, contact information, and geographic location for all personnel who will be a part of the Project. In addition, please provide an organizational structure detailing the reporting relationships of each individual as well as the main roles and responsibilities of each resource.



VI. ICICI Bank Pricing Terms

I. Pricing Overview

The Vendor should provide pricing for the successful delivery of this project but not in lump sum form. It should clearly detail each element of the pricing proposal. The vendor should also provide the expected payment schedule against the specific deliverables aligning to the timelines of the project. ICICI Bank will not pay on a project plan basis. For example if the project is expected to take 3 months, yet certain deliverables are not provided to ICICI Bank, payment is not expected to be made.

In case of license purchase, vendor should provide the contract term in which ICICI bank can procure any additional licenses at the fixed rate for a given contract period.

In the due course, if there are decrease in terms of license usage at ICICI bank, vendor should reduce the support cost in lieu of active license. This shall be reviewed before two months on expiration of AMC cycle. The review mechanism can be mutually agreed between the bank and the vendor.

II. Payment to Vendors

Payment for the services covered by this RFP will be made on satisfactory completion of stages of the work, or on production of appropriate invoices. Invoicing arrangements will be discussed and agreed with the successful vendor.

ICICI Bank reserves the right to withhold payment where a vendor has failed to meet his/her contractual obligations in relation to the provision of services to an acceptable level of quality.





Annexure – A

Intent to Bid

(Due Date < ----- > - 12:00 A.M IST)

Instructions: complete the form below, and email a copy to
<contact.person@icicibank.com>

Company Name :

Contact Name:

Please state your intentions with regard to this RFP by checking one of the boxes below:

- ☐ We intend to respond to this RFP by the specified due date. In signing this Intent To Propose Services Form we are confirming that we have read and understood the statement of confidentiality and the general terms and conditions of this RFP and agree to abide by them.
- ☐ We are not responding to this RFP and have destroyed all electronic copies or printed copies of this document and associated materials.



Annexure – B

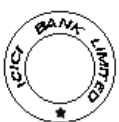
Format for RFP Clarification Questions

The Questions should be submitted in the following Format and the file should be saved as an Open Office Spreadsheet/ MS Excel file.

Sr. No	Section No	Sub-Section	Page No	Question

The Questions should be sent to ICICI Bank Contact Person as described in Section 3.6 of this RFP before the date suggested.

All the questions will be answered in writing and will be shared with all the vendors who are responding to this RFP.



Annexure I.III - RFP Scoring Sheet Template (Indicative)

Parameter s	Classification		Wei ghta ge	Vendor 1		Vendor 2		Vendor 3	
	Mandato ry (Y/N)	Criticality (High/Me dium/Low)		Score	Rema rk	Scor e	Rema rk	Scor e	Rema rk
Business requireme nt				9 - In case meets all expectations					
Technical requireme nts				3 - In case partially meets expectations					
Vendor capabilitie s				or with customizatio ns 0 - In case doesn't meet requirements					



Annexure I.IV - Standard Terms and Conditions-PO (indicative)

ICICI Standard Terms and Conditions

License – License term will be Perpetual. There will be no cap on the time frame or any sort of time limit.

Type of License – Enterprise license for ICICI Bank Limited and its Affiliates in India and abroad. The license includes all existing Affiliates and any other future Affiliate that the Bank may acquire during the course of its business in India or abroad. No restrictions on number of CPUs, Agents, Users, etc. For the purposes of such enterprise wide license, Affiliates of ICICI Bank shall mean and include:

- (i) Any company which is the holding company or subsidiary of ICICI Bank, or
- (ii) A person under the control of or under common control with ICICI Bank, or
- (iii) Any person, in more than 26% of the voting securities of which ICICI Bank has a direct or beneficial interest or control.

For the purpose of this definition of Affiliate and Agreement, “control” together with grammatical variations when used with respect to any Person, means the power to direct the management and policies of such Person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and “Person” means a company, corporation, a partnership, trust or any other entity or organisation or other body whatsoever.

Owner – ICICI Bank and Affiliates (Holding company, subsidiary, under common control of ICICI Bank, Company where ICICI Bank has direct or beneficial interest with >26% voting rights)

Blackout Period – No communication with other officials till finalization.

Indemnity – The Definitive Agreement will capture the right of ICICI Bank to be indemnified in case of any claim, suit or proceeding brought against ICICI Bank or its Affiliates alleging that the use of any products or services licensed under the Definitive Agreement by ICICI Bank or its Affiliates constitutes an infringement of any intellectual property, including copyright of trademark of any third party.

Escrow – The source code of the software shall be put in escrow as per the terms agreed upon in the Definitive Agreement.

Software License Agreement – Sign off within 1 month from date of PO release.

Service Level Agreement – Governs warranty & Support

Time : 24 X 7 support

Performance : 99.5% uptime per unit per quarter (or as per business requirement)

Response Time : Severity 1 (2 hours), Severity 2 (4 hours), Severity 3 (12 hours), Severity 4 (1 day), Severity 5 (3 days)

Sign off within 1 month from date of PO release.

Jurisdiction – Mumbai, India.



Payment Terms –

- a) In case of Product procurement:
 - 25% on PO issuance and subject to signing of License, Services & Scope-Of-Work
 - 25% on delivery
 - 25% on successful UAT signoff
 - 25% 30 days post go-live.

There may be variations in the above terms in case of Phased delivery however, overall structure needs to be aligned.
- b) In case of License procurement, until unless not governed by separate User License Agreement:
100% on delivery of license
- c) In case of payment towards Annual Maintenance Contract:
AMC advance to be paid on quarterly basis for the AMC period.
- d) In case of Services or Resources:
100% on delivery of services. The payment can be on monthly basis or on completion of services.
- e) In case of Hardware procurements:
 - a. If case procurement is in USD: 80% on delivery and 20% on successful installation
 - b. If case procurement is in INR: 50% on delivery and 50% on successful installation

(Any deviations in the payment terms need to be captured in the financial approval note or in a separate process note (as per DFP)).

All payments made shall be contingent upon the parties entering into the Software License Agreement and/or the Service Provider Agreement (the “**Definitive Agreement**”). In case the Definitive Agreement is not entered into, the vendor shall immediately return all payments made by ICICI Bank without any demur or protest within a period not exceeding 30 (thirty) days from the date on which ICICI Bank makes demand for such payment in writing. In case the Vendor has incurred any incidental costs, proved to the satisfaction of ICICI Bank, the same shall be set off against the amounts repayable to ICICI Bank as aforesaid.

Without prejudice to the foregoing, ICICI Bank reserves the right to initiate any other legal action for any non-payment by the Vendor of amounts due to ICICI Bank as aforementioned.

Delivery Terms – Delivery for hardware will be based on Cost Insurance and Freight (CIF) up to the Datacenter / DR Site.

Penalty Claims – Penalty for delay will be 1% of license fee per week of delay.

Commercial Terms and Conditions – (any deviations to be same need to be captured in the financial memo)

- **AMC** – Maximum AMC/Support prices will be 8% of the purchase price for hardware, 15% of the purchase price for domestic software products and 15-22% for international software products.
- For software products, AMC to be maximum of 15% of the overall development cost and fixed for life of the product.



- Any security vulnerability identified in the application will be fixed as part of the Annual Maintenance Contract (AMC) and is not chargeable to ICICI Bank
- The application will comply with the security guidelines defined by ICICI Bank and compliance to same is not chargeable to ICICI Bank
- The applications needs to be always enabled on supported environment (i.e. OS, Database, Application server etc.) and migration for same is not chargeable to ICICI Bank.
- Benchmarking test and results will be shared on periodical basis and any bottlenecks identified will be fixed free of cost.
- In case of application products, for any change request or product enhancement along with release note the vendor needs to submit self-certified report capturing that the code has been scanned using leading Application security testing (AST) products such as HP Fortify, IBM AppScan, Checkmarx etc. and the results of the scan.

Professional Service Fee – Blended Person month rate for domestic vendors will be ₹200,000 for customization, etc.

Professional Service Fee – Blended Person day rate for International vendors will be USD 750 for customization, etc.

Onsite Service Fee – Maximum Person Day rate for onsite delivery will not exceed ₹50,000 all-inclusive.

Hardware Warranty – Minimum 6months from date of installation.

Software Warranty – Minimum 3 months from date of installation.

Purchase Order – 1 week from date of confirmation. Subject to successful Proof of Concept (PoC) as applicable.





Annexure I.V - PO Processing Sheet



Details Required for processing Software/Licenses/implementation Purchase Orders				
Sno	Category	Sub-Category	Details	Remarks
1	Ownership			
	The asset is owned / licensed to the following Companies	ICICI Bank	Yes	
		ICICI Bank International Geographies	Yes	
		Affiliates	Yes	
2	IPR			
	The company which owns the IPR	Vendor Name	Yes	
		ICICI Bank	Yes	
3	License terms			
	Usage	Enterprise	Yes	
		Limited	Yes	
	Period	Perpetual	Yes	
		Term based	Yes	
4	Bill of Material			
5	Warranty			
	Hardware Warranty		-	
	Software Warranty		-	
6	Payment Terms			
	Advance on Signing Agreement			
	Delivery/ Installation			
	UAT Signoff (first App)			
	1 Month after Go Live			
7	Support			
	AMC			
	Percentage or Fixed	Percentage		
	AMC	Annual Payment paid in Advance on Renewal / Expiry of Warranty Period		
	AMC Renewal	Automatic Renewal of AMC Support on Expiry unless terminated in writing		
	AMC Base - License Fee	Included		
	AMC Base - Enhancements	Excluded		
	AMC Change Year 2 onwards	AMC cost escalation as a percentage of AMC Amount in a Year		
	AMC Ceiling	Additional AMC due to Enhancements / Cost Escalation are capped to a maximum of 20% of Current License Fee + Initial One time cost		
	AMC Support / Scope			
	Scope	Support & Upgrades		
	Support Type	Platinum		
	Service Window	24 Hrs		
	Service Days a Week	7 Days		
	Severity 1 - Business Down	Response 2 Hrs- Resolution 4 Hrs		



8	Other Commercial Terms & Conditions			
	Rate Card	International Man Day	Blended Rate of ConsultantS	
		Local Man Month	Blended Rate of ConsultantS	
		Additional License cost for Group Companies	List of Group companies	
		Additional License Cost of Acquisitions	Acquisition criteria / qualifier if any	
		Additional License cost for Additional Units	Define Unit	
	Taxes / Other prices	GST	Included	
	Invoicing	Vendor to raise Invoice to ICICI Bank On Completion of Milestone	Yes	
		Vendor to raise Invoice to ICICI Bank On renewal of AMC	Yes	
		Payment		
		Delayed Payment Penalty		
	Delivery/Installation Period		4 Weeks	
	Penalty Clause	Standard LD 1% of License Fee per week		
		Penalty Ceiling		
		Invoked if Delay is beyond 4 weeks from Delivery Period		
9	Demographic Details			



	Department /Cost Centre			
	Delivery Location	Exact Delivery Address along with Pin code Number - All software delivery would be at Hyderabad DR site only.		
	Contact Details of user	Name of the contact person along with Telephone Number, Email ID etc (Contact person should be other than TMG personnel)		
		TMG		
	PAN Number /Other details(of Vendor)	Applicable in case of new vendor/GSTN, GST		
	Contact Details of Vendor	Name of the contact person along with,complete address, Telephone Number, Email ID etc		
	Any other terms not covered as above			



Annexure I.VI – Application Architecture Review Checklist (AARC)

AARC helps in scoring various architecture parameters for an application in the following four key areas (application in case of grounds up development):

- a) Design Considerations
- b) Management
- c) Presentation Layer
- d) Security & Compliance

Summary score sheet:

Area	Sum of Weighted Score
Design Considerations	
Management	
Presentation Layer	
Security & Compliance	
Grand Total (out of 100)	

Details of the scoring criteria are listed below:

Application Architecture Review Checklist (AARC)									
Sr . N o.	Area	Sub-area	Checklist	Appli cable (Y/N)	We igh tag e	Scor e (out of 10)	Weig hted Score	Scorin g criteria	Remark s (if score is less than 5)
1	Design Considerations	Availabilit y & Scalability	System is horizontally and vertically scalable	Y	0.5 2		0.00	To be defined as per project 0 - N.A. 5 - Partiall y 10 - Fully	
2	Design Considerations	Availabilit y & Scalability	System supports Active-Active setup (Clustering, Oracle RAC etc.) for High Availability	Y	0.5 2		0.00		



3	Design Considerations	Availability & Scalability	In-built redundancy for critical components	Y	0.5 2		0.00		
4	Design Considerations	Availability & Scalability	None of the components are dependent on single server setup/environment for availability	Y	0.5 2		0.00		
5	Design Considerations	Caching	Volatile data is not cached.	Y	0.5 2		0.00		
6	Design Considerations	Caching	Data is cached in ready to use format	Y	0.5 2		0.00		
7	Design Considerations	Caching	Unencrypted sensitive data is not cached	Y	0.5 2		0.00		
8	Design Considerations	Caching	Transactional resource manager or distributed caching is used, if your application is deployed in Web farm.	Y	0.5 2		0.00		
9	Design Considerations	Communication	Support for Web-services (SOAP, WSDL, UDDI, REST) for all critical function	Y	0.5 2		0.00		
10	Design Considerations	Communication	Capability to integrate with 3rd part Mobile	Y	0.5 2		0.00		



			app/platforms						
11	Design Considerations	Communication	Support to interface with 3rd party applications	Y	0.52		0.00		
12	Design Considerations	Communication	Message-based communication is used when crossing process or physical boundaries	Y	0.52		0.00		
13	Design Considerations	Communication	Data types that cross physical boundaries are serializable	Y	0.52		0.00		
14	Design Considerations	Communication	Partially connected scenarios are supported by storing messages and sending them, when a connection becomes available	Y	0.52		0.00		
15	Design Considerations	Communication	Design appropriately handles a scenario when a message response is not received	Y	0.52		0.00		
16	Design Considerations	Communication	Acknowledgments are used, to force the	Y	0.52		0.00		



			correct sequencing of messages						
17	Design Considerations	Communication	A synchronous programming model is used, if message response timing is critical for your communication	Y	0.52		0.00		
18	Design Considerations	Communication	Custom communication channels are used, only if the default channel does not meet your requirement	Y	0.52		0.00		
19	Design Considerations	Communication	An asynchronous communication model is used, unless you must guarantee the order in which operations take place, or you use operations that depend on the outcome of previous operations	Y	0.52		0.00		



20	Design Considerations	Communication	Platform features are used for asynchronous in-process method calls	Y	0.52		0.00		
21	Design Considerations	Communication	Existing asynchronous calls are wrapped in a component that performs synchronous communication to support synchronous communication	Y	0.52		0.00		
22	Design Considerations	Communication	Local caches or message queues are used, to store messages for later delivery in case of system or network interruption	Y	0.52		0.00		
23	Design Considerations	Communication	The design can detect and manage messages that arrive more than once (idempotency)	Y	0.52		0.00		
24	Design Considerations	Communication	The design can detect and manage multiple messages	Y	0.52		0.00		



			that arrive out of order (commutativity)						
25	Design Considerations	Communication	If performance is important, custom objects are used to pass data between tiers and to handle serialization	Y	0.52		0.00		
26	Design Considerations	Communication	The design considers the scenario when target systems might be protected by firewalls that block some protocols	Y	0.52		0.00		
27	Design Considerations	Communication	Chatty interfaces are not used for cross-process and cross-machine communication	Y	0.52		0.00		
28	Design Considerations	Communication	Network roundtrips are minimized by passing data as a single unit, for example by using the Data Transfer	Y	0.52		0.00		



			Object pattern						
29	Design Considerations	Communication	The design minimizes the volume of data sent to remote methods	Y	0.5 2		0.00		
30	Design Considerations	Communication	Application supports common message standards like ISO8583, ISO20022	Y	0.5 2		0.00		
31	Design Considerations	Data Access	Connections are opened as late as possible and released quickly	Y	0.5 2		0.00		
32	Design Considerations	Data Access	Business decisions are made in the business layer, not the data access layer	Y	0.5 2		0.00		
33	Design Considerations	Data Access	In the application, database is not directly accessed; database access is routed through the data access layer	Y	0.5 2		0.00		
34	Design Considerations	Data Access	Resource gateways are used to access resources	Y	0.5 2		0.00		



			outside the application						
35	Design Considerations	Design & Architecture	Support for SOA	Y	0.52		0.00		
36	Design Considerations	Design & Architecture	In case the application is having UI, same should support for portlet (like JSR 168, JSR 286)	Y	0.52		0.00		
37	Design Considerations	Design & Architecture	The design includes a consistent navigation experience. For example, composite patterns for the look-and-feel, and controller patterns such as MVC, Supervising Controller, and Passive View, for UI processing.	Y	0.52		0.00		
38	Design Considerations	Design & Architecture	Each page or section is focused on a specific task.	Y	0.52		0.00		
39	Design Considerations	Design & Architecture	Similar UI components have consistent behaviour across the application. For example, a grid used to display	Y	0.52		0.00		



			data should be displayed and used consistently throughout the application.						
40	Design Considerations	Platform Support	Application should be tied up to a specific Operating System, Database or Application/ Web server	Y	0.5 2		0.00		
41	Design Considerations	Purging & Archival	System to have capability to define process/product wise retention period	Y	0.5 2		0.00		
42	Design Considerations	Purging & Archival	System to have defined policy for purging & archival of data, logs and upload/download/reports	Y	0.5 2		0.00		
43	Design Considerations	Purging & Archival	Appropriate mechanisms should be built to ensure retention of logs as per relevant compliance/regulatory requirements	Y	0.5 2		0.00		



44	Design Considerations	Validation	System has the capability to de-dupe masters/transactions on defined variables/fields	Y	0.5 2		0.00		
44	Design Considerations	Workflow	Workflow management requirements are well understood	Y	0.5 2		0.00		
45	Design Considerations	Workflow	There is a strategy for handling workflow exceptions	Y	0.5 2		0.00		
46	Design Considerations	Workflow	Service interfaces are used to interact with external workflow providers	Y	0.5 2		0.00		
47	Design Considerations	Workflow	Designers and metadata are used, where possible, to define workflow	Y	0.5 2		0.00		
48	Management	Availability & Scalability	System to have performance benchmark results on supported system	Y	0.6 3		0.00		
49	Management	Availability & Scalability	Performance benchmark results to be at least 50% more than the expected	Y	0.6 3		0.00		



			business volumes						
50	Management	Bandwidth	Frequently used application pages should not be lighter than 100 kb	Y	0.63		0.00		
51	Management	Bandwidth	Application should support compression (gzip etc.) at web layer	Y	0.63		0.00		
52	Management	Bandwidth	Application should not throttle bandwidth during access	Y	0.63		0.00		
53	Management	Configuration Management	Least-privileged process and service accounts are used.	Y	0.63		0.00		
54	Management	Configuration Management	All the configurable application information is identified.	Y	0.63		0.00		
55	Management	Configuration Management	Sensitive information in the configuration is encrypted.	Y	0.63		0.00		
56	Management	Configuration Management	Access to configuration information is restricted.	Y	0.63		0.00		
57	Management	Configuration Management	If there is a configuration UI, it should be provided	Y	0.63		0.00		



			as a separate administrative UI.						
58	Management	Deployment	System should support deployment using automated deployment tools (like ANT, InterWoven OpenDeploy etc.)	Y	0.63		0.00		
59	Management	Deployment	The deployment process should take backup of existing sources (with proper naming convention) and archive them.	Y	0.63		0.00		
60	Management	Deployment	The deployment process should not require for complete site redeployment	Y	0.63		0.00		
61	Management	Documentation	Should have well defined Use Manual, Operational Manual, Technical Architecture document & benchmarking results on	Y	0.63		0.00		



			various platforms						
62	Management	Documentation	System to have well defined Data Dictionary, capturing data structure, data elements, data flow diagram (DFD), interlink ages, process linked field values	Y	0.63		0.00		
63	Management	Exception Management	Exceptions are only caught where they can be handled	Y	0.63		0.00		
64	Management	Exception Management	Exceptions are displayed to end user with required error code and description	Y	0.63		0.00		
65	Management	Exception Management	There is option to configure the placing of error messages	Y	0.63		0.00		
66	Management	Exception Management	There are defined error codes for caught exceptions	Y	0.63		0.00		



			and end user has the option to change the narration/details for exception codes						
67	Management	Exception Management	Sensitive information is not included in exception messages or log files.	Y	0.63		0.00		
68	Management	Exception Management	There is a design for exception propagation.	Y	0.63		0.00		
69	Management	Exception Management	There is a strategy for handling unhandled exceptions.	Y	0.63		0.00		
70	Management	Exception Management	There is a strategy for logging exception information.	Y	0.63		0.00		
71	Management	Exception Management	Users are notified when there are critical errors and exceptions.	Y	0.63		0.00		
72	Management	Logging	Standard loggers (e.g. log4j 2.0, Logback etc.) are used in the application	Y	0.63		0.00		
73	Management	Logging	There is option to define logging level	Y	0.63		0.00		



			module & sub-module wise						
74	Management	Logging	In case of database objects also, the system should follow the logging guidelines	Y	0.63		0.00		
75	Management	Logging	The configuration allows to define the path of logs (and different from root path of application deployment folder)	Y	0.63		0.00		
76	Management	Logging	The configuration allows to rotate the logs on date-time & size basis	Y	0.63		0.00		
77	Management	Logging	There is a centralized logging and instrumentation mechanism	Y	0.63		0.00		
78	Management	Logging	System events and critical business events are instrumented	Y	0.63		0.00		
79	Management	Logging	In case of multi-entity supported	Y	0.63		0.00		



			application, there should be option to capture entity wise logs						
80	Management	Logging	Sensitive information is not stored in log files	Y	0.63		0.00		
81	Management	Logging	The design includes a strategy for passing audit and log information across tiers	Y	0.63		0.00		
82	Management	Logging	Any critical user/transactional activity which could have fraud risk associated should create appropriate audit logs. The audit log at minimum should contain the details of the activity (earlier and new value), initiator user ID, activity timestamp, IP address of the initiator	Y	0.63		0.00		
83	Management	Platform Support	Application needs to be always enabled on supported	Y	0.63		0.00		



			environment (i.e. OS, Database, Application server etc.						
84	Management	System Testing	System to have well defined Module, Functional & System Integration test cases and same to be shared with bank	Y	0.63		0.00		
85	Management	System Testing	Available scripts for Load Testing with preferred testing tools (Load Runner)	Y	0.63		0.00		
86	Management	Watchdog	System to have required watchdog programs to monitor critical processes and alert/exception handle in case of exception	Y	0.63		0.00		
87	Management	Watchdog	System to have a Operation console to monitor critical system processes and highlight	Y	0.63		0.00		



			any exception						
88	Presentation Layer	Presentation Layer	Capability for end-user to design UI for operational screens	Y	2.08		0.00		
89	Presentation Layer	Presentation Layer	UI technology choice is based on application requirements and constraints	Y	2.08		0.00		
90	Presentation Layer	Presentation Layer	Relevant presentation layer patterns such as Template View pattern are identified and used in the design	Y	2.08		0.00		
91	Presentation Layer	Presentation Layer	The application is designed to separate rendering components from components that manage presentation data and process	Y	2.08		0.00		
92	Presentation Layer	Presentation Layer	Organizational branding guidelines are well understood and addressed	Y	2.08		0.00		



			by the design						
93	Presentation Layer	Presentation Layer	If you are designing a web application, Cascading Style Sheets (CSS) are used wherever possible for layout	Y	2.08		0.00		
94	Presentation Layer	Presentation Layer	Long running requests are identified in the design and optimized for UI responsiveness	Y	2.08		0.00		
95	Presentation Layer	Presentation Layer	Standard frameworks (AJAX, STRUCTS2 etc.) are used if you are building a web application and user responsiveness is important	Y	2.08		0.00		
96	Presentation Layer	Validation	The application constrains, rejects and sanitizes all input that comes from the client	Y	2.08		0.00		
97	Presentation Layer	Validation	Server-side validation is	Y	2.08		0.00		



			used to validate input for security purposes						
98	Presentation Layer	Validation	Client-side validation is used to validate input for user experience purposes, for instance to give the user error messages after receiving poor input	Y	2.08		0.00		
99	Presentation Layer	Validation	Validation routines are centralized, where possible, to improve maintainability and reuse	Y	2.08		0.00		
100	Security & Compliance	Authentication	System allows to seamlessly integrate with LDAP / Active Directory for authentication	Y	1.19		0.00		
101	Security & Compliance	Authentication	Single sign-on is used	Y	1.19		0.00		
102	Security & Compliance	Authentication	System doesn't allow the same user to login from	Y	1.19		0.00		



			two different machines						
103	Security & Compliance	Authentication	System has the option to display last successful and unsuccessful login date and time	Y	1.19		0.00		
104	Security & Compliance	Authentication	Trust boundaries have been identified, and users are authenticated across trust boundaries	Y	1.19		0.00		
105	Security & Compliance	Authentication	Passwords are stored as a hash, not plain text	Y	1.19		0.00		
106	Security & Compliance	Authentication	Passwords are not transmitted in plain text	Y	1.19		0.00		
107	Security & Compliance	Authentication	Strong session management is maintained while moving from one page to another	Y	1.19		0.00		
108	Security & Compliance	Authentication	System to have the capability to integrate with in-house Logical Access Management	Y	1.19		0.00		



			(LAM) System for: 1) Creation/Del etion/Modific ation/De- activation of User, User Role & Access 2) Creation/Del etion/Modific ation/De- activation of roles						
109	Security & Compliance	Authentic ation	System to have capability to required audit logs, with timestamp, menu accessed, IP of the access machine, Login, Logout time etc.	Y	1.19		0.00		
110	Security & Compliance	Authorizat ion	System has the capability to define roles, group of roles and role-of-roles	Y	1.19		0.00		
111	Security & Compliance	Authorizat ion	Access control is governed by role/s assigned to individuals	Y	1.19		0.00		
112	Security & Compliance	Authorizat ion	Any change in the role should	Y	1.19		0.00		



			percolate down to individuals/role.						
113	Security & Compliance	Authorization	System should have the capability to restrict access on individual screens to View, Modify, Create, Authorize	Y	1.19		0.00		
114	Security & Compliance	Authorization	Role-based authorization is used for business decisions	Y	1.19		0.00		
115	Security & Compliance	Authorization	Resource-based authorization is used for system auditing	Y	1.19		0.00		
116	Security & Compliance	Compliance	System to use defined standards (ASE128, AES256, SSH2, PKI etc.) of security algorithms	Y	1.19		0.00		
117	Security & Compliance	Privileges	Whether application requires privilege ids like root/dba/admin etc. for system functioning	Y	1.19		0.00		



118	Security & Compliance	Security	Should comply to the security guidelines defined by ICICI Bank	Y	1.19		0.00		
119	Security & Compliance	Security	Should implement iterative threat modelling used to identify vulnerabilities of the software being built when faced with threat scenarios	Y	1.19		0.00		
120	Security & Compliance	Security	Vendor confirms that a combination of penetration testing, source code review, exception testing and compliance review will be conducted to identify errant coding practices and systems vulnerabilities by an independent team at vendor location	Y	1.19		0.00		



			using manual and automated with the objective of finding defects that are due to coding errors, poor coding practices or malicious attempts.						
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Annexure I.VII – Investment approval format

Project Name			
Raised By		Approved By	
Name		Name	
Employee Id		Employee Id	
Designation		Designation	
Business Group			
Name of Business Sponsor (if any)			
Technology Owner (if any)			
Expected project cost (in INR)			
Brief Description			
Business Benefits			
<ul style="list-style-type: none">• <i>Please provide a scenario covering five years.</i>• <i>In calculations, cost should include all components like s/w, h/w, services, AMC etc.</i>			



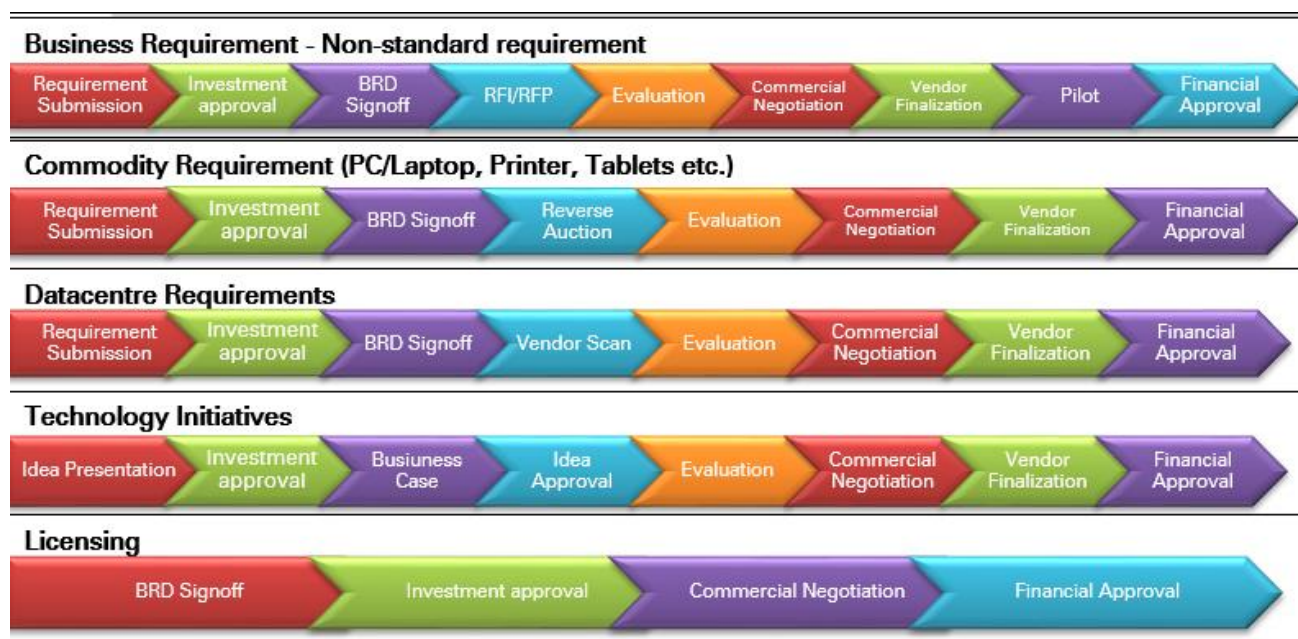
Annexure I.VIII: Document Applicability Matrix

Sr. No	Documents	Std. IT Asset	Basic Evaluation	RFP Evaluation
1	BRS Template	Indent	BRS/ Indent	<input type="checkbox"/>
2	RFP Template	NA	NA	<input type="checkbox"/>
3	RFP Scoring Sheet Template	NA	NA	<input type="checkbox"/>
4	PO Processing Sheet Template	NA	NA	<input type="checkbox"/>
5	Standard Terms and Conditions - PO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Annexure I.IX: Process TATs

Steps involved in TMG evaluation process, based on project categorization:



Turn Around Time for TMG actionable:

Sr. No.	Process Step	TAT (working days)	Remarks
1	BRD Signoff Date	10	
	RFP Submission date		
2	Techno Functional Evaluation criteria submission date	15 to 30	Based on the system complexity and number of vendors, the phase may vary from 10 days (small project) to 30 days (large project)
	Techno Functional Evaluation closure date		
3	Negotiation Start date	10 to 15	10 - For simple (expense less than ₹10 million) 15 - For complex (expense more than ₹10 million)
	Financial Approval submission date		
4	Pilot Start	10 to 30	Based on system availability and project scope, same may vary
	Pilot End		



Annexure I.X: e-Proc Authorised Signatories

- I) Ms. Madhavi Purandhare, JGM – IT
- II) Mr. Ganesh Balasubramanian, GM - IT
- III) Mr. Sandeep Gaonkar, IT
- IV) Ms. Deepa Balasubramanian, IT
- V) Mr. Melwyn Menezes, IT
- VI) Mr. Munish Blaggan, IT

Any other Signatory authorised by CTDO from time to time.

Annexure I.XI: Purchase Order and Payment Request Memo approval matrix

Sr. No.	Systems	Amount	First Level Approver	Second Level Approval
Purchase Order (PO)				
1	e-Proc / SAP	PO amount < ₹ 2.5 million	AGM/DJM	N.A.
2	e-Proc / SAP	PO amount ≥ ₹ 2.5 million	AGM/DJM	JGM & above
Payment Request Memo (PRM)				
1	e-Proc / SAP	PRM amount < ₹ 1.0 million	M-II & above	N.A.
2	e-Proc / SAP	PRM amount ≥ ₹ 1.0 million	M-II & above	JGM & above

