

Inbox - shubhadippaul432@gmail.com Microsoft Teams meeting

teams.microsoft.com/v2/?meetingjoin=true#/l/meetup-join/19:meeting\_OGlyZjViMzgtMDFiNi00Nzc5LWJkNWQtODI3ZDY2ZjlxZjM0@thread.v2/0?context=%7b%22Tid%22%3a%223edc...

15:29 Chat People Raise React View More Camera Mic Share Leave

## Organisation Structure

Vertical Structure

AXIS BANK

Retail Liabilities & CRM  
Yogesh Negi

Customer Servicing  
Harshit Soni

Siddhi TBMS

CRM Locker

Sparsh

Talisma

Customer Onboarding & Maintenance  
Styrena D'silva

BYOD Finacle

TABSME/ Infiniti DQ

eForms TrackWiz

Channel Servicing  
Sameer Saigoankar

Retail Channels & QA

FASTAG

CBDC

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Harshit Soni (Unverified)

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31°C Haze ENG 14:13 14-10-2024

```
graph TD; Root["Retail Liabilities & CRM  
Yogesh Negi"] --- CS["Customer Servicing  
Harshit Soni"]; Root --- COM["Customer Onboarding & Maintenance  
Styrena D'silva"]; Root --- CServ["Channel Servicing  
Sameer Saigoankar"]; CS --- Siddhi["Siddhi"]; CS --- TBMS["TBMS"]; CS --- CRM["CRM"]; CS --- Locker["Locker"]; CS --- Sparsh["Sparsh"]; CS --- Talisma["Talisma"]; COM --- BYOD["BYOD"]; COM --- Finacle["Finacle"]; COM --- TABSME["TABSME/ Infiniti"]; COM --- DQ["DQ"]; COM --- eForms["eForms"]; COM --- TrackWiz["TrackWiz"]; CServ --- RCQA["Retail Channels & QA"]; CServ --- FASTAG["FASTAG"]; CServ --- CBDC["CBDC"]
```

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18:06 Chat People Raise React View More Camera Mic Share Leave

## CA Onboarding : BYOD / TABSME

**AXIS BANK**

- ❑ Accounts sourced through TABSME : Sole Prop, Company and Partnership
- ❑ Account sourced through BYOD : Savings (including Salary and NRI ) & CA individual.
- ❑ Instakit indenting by Sales Executive

```

graph LR
    A[Case initiation in BYOD/TAB by RM/BDE] --> B[Verf by BH / BOH/Cluster head sales]
    B --> C[Scrutiny By Ops (COBC - Maker /Checker)]
    C --> D[System Validation - Hunter / Dedupe]
    D --> E[Physical doc dispatch by branch]
    D -- "Discrepant cases raised back to Branch for rectification" --> B
    E --> F[Account activation in Finacle]
    
```

**Case initiation in BYOD/TAB by RM/BDE**

- ❑ Account details / Customer KYC
- ❑ FATCA/ Nomination
- ❑ PAN Validations & Declarations
- ❑ OCR based Data Extraction
- ❑ AI based Photo live & match service
- ❑ Field verification
- ❑ Customer consent

**Verf by BH / BOH/Cluster head sales**

- ❑ Negative Check /STR Failure
- ❑ PAN Verification / Name Mismatch
- ❑ Suspicious document / KYC Checks
- ❑ Initial Funding
- ❑ Customer Profile
- ❑ Second level field verification
- ❑ Photo match less than 60% (OVD vs Live Photo)

**Scrutiny By Ops (COBC - Maker /Checker)**

**System Validation - Hunter / Dedupe**

**Physical doc dispatch by branch**

**Account activation in Finacle**

**Discrepant cases raised back to Branch for rectification**

**Axis Bank Weekly Cadence - UAT Execution Microsoft Teams Meeting In 15 minutes**

Harshit Soni (Unverified) 1/6 < 1/6 >

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43:27 Chat People Raise React View More Camera Mic Share Leave Turn camera off (Ctrl+Shift+O)

## Siddhi - RM DILO

Execute end to end journey through Siddhi from planning his day, driving sales and service and logging interactions post meetings

**AXIS BANK**

Nudges Actions Outcomes

Time	Action	Notes
07:00 a.m.	Checks phone & gets ready	View upcoming meetings • Walks into the branch • Checks meeting schedule & activities
08:30 a.m.		Action on product deepening, client connects etc. • Views Customer 360 • Views products to sell, open service requests etc.
11:00 a.m.		Time taken to reach customer location Leaves for client meeting
12:20 p.m.		Pitches products/ process service requests
1:30 p.m.		View customer specific offers Leaves for client meeting
06:00 p.m.		Log interactions post meeting Submits interactions for supervisor review

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47:26 Chat People Raise React View More Camera Mic Share Leave

## CRM Sales

Seamless Customer Journey from Prospecting to Cross-Selling & beyond

AXIS BANK

**Prospecting**  
Prospecting the new customer through Market scoping

**Customer Interaction**  
Activity management & triumph workflow

**Customer Onboarding**  
New lead, customer welcome journey & deliverable tracking

**Cross Selling**  
Lead management for all products, SP certification check

**Dashboards & MIS**  
Daily & Live tracking

**Support**  
Dedicated Support Desk

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31°C Haze ENG 14:45 14-10-2024

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48:07 Chat People Raise React View More Camera Mic Share Leave

## CRM Sales

### Features & Functionalities

#### Customer 360

- Functionality to search customer basis Key Parameters
- Single view of customer with demographic details and interaction across all channel

#### Lead capturing and routing

- Workflow defined for capturing leads - Bulk / by users / from channels
- Auto assignment of leads
- Status updation of leads

#### Offers review and updation

- View of offer mapped to customer
- View of offer for mapped customer
- Provision updation and online lead creation

#### Reports/Dashboard

- Reports on key activities carried out in CRM - Lead / Activities/Offer updation
- Report for self / drill down for supervisors

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Calendar Meetings  
(Activities/Triumph/Regulator (T+7))

- Enabler for capturing connects, customer meeting
- Provision for updation of status of meeting
- Supervisory Review

Sales Governance

- Supervisory Review - Level 1 review at an activity level covering the 360 degree customer view as well
- Cross Functional Review - Detailed review between the different teams along with the KRA data parameters
- SMS to customer

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1 Reminder

Review with Harshit Sir [In-person] Microsoft Teams Meeting In 15 minutes

Snooze Dismiss

1/6

31°C Haze ENG 14:45 14-10-2024

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56:16 Chat People Raise React View More Camera Mic Share Leave Turn camera on (Ctrl+Shift+O)

## Axis Internet Banking – Start banking Online

**Key Features:**

- Account Management
  - Check balances
  - View transaction history
- Fund Transfers
  - NEFT, RTGS, IMPS
- Bill Payments
  - Utility bills
  - Mobile recharges
- Investments
  - Mutual funds
  - Fixed deposits
  - Recurring deposits
- Loans and Credit Cards
  - Apply for loans
  - Manage credit cards
- Security
  - User ID/ Pwd
  - Device fingerprinting (Security Q&A)
  - OTP verification

The screenshot shows the Axis Internet Banking website. The top navigation bar includes links for Axis Group, About Us, Customer Care, Find ATM/Branch, and English. Below the navigation is a login form with fields for Login ID / Customer ID and Password, along with links for Forget customer ID, Forget password, and Login directly to Dashboard. To the right of the login form is a welcome message: "Welcome to Axis Bank Internet Banking". Below this is a large image of a woman sitting in a pink armchair, smiling and holding a laptop. The main dashboard area displays account information such as Total Account Balance, Total Limit Utilized, Outstanding Liability, and Deposits. It also features sections for PAY NOW and JUST FOR YOU. A reminder notification at the bottom right says "1 Reminder: Review with Harshit Sir [In-person... Microsoft Teams Meeting In 6 minutes]".

Harshit Soni (Unverified)

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31°C Haze 14:54 14-10-2024 ENG

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01:05:10 Chat People Raise React View More Camera Mic Share Leave

## Whatsapp Banking - Convenient banking at your fingertips

**How to Get Started**

- Initiate Chat:** Send "Hi" to 7036165000 on WhatsApp.
- 24/7 Availability:** Access services anytime, anywhere.
- Security:** End-to-end encryption ensures secure transactions.

**Key Features:**

- Account Information**
  - Check account balance
  - View mini statements
- Fund Transfers**
  - Transfer funds easily
  - Manage transactions
- Credit and Debit Cards**
  - Get credit card summaries
  - Manage card limits
  - Block/unblock cards
- Fixed Deposits**
  - Book and renew fixed deposits
- Customer Support**
  - Get answers to queries
  - Locate nearest branch or ATM

WhatsBanking UAT Axis Bank  
Your Savings Account list  
A/c : XXXX5588 Balance : ₹13590.15  
A/c : XXXX4043 Balance : ₹0.0  
A/c : XXXX3032 Balance : ₹494752.04  
A/c : XXXX9591 Balance : ₹1050.45  
A/c : XXXX9077 Balance : ₹153667.01  
A/c : XXXX4022 Balance : ₹373750.00  
A/c : XXXX7122 Balance : ₹-207938.05  
Enter last 4 digits of your Savings Account which will be used to open your FD

2:36 PM 4022 8:04 PM Axis Bank  
Confirm your FD details  
Deposit Amount : ₹ 10000  
Tenure : 2 (Y) 0 (M) 0 (D)  
Interest rate : 5.40  
Maturity amount : ₹ 11132.00  
Maturity date : 07-06-2025  
Interest Payment : On Maturity  
Savings Account : XX4022  
Maturity instructions : Auto-renew  
Nominee : AHSUP N LETA  
Your FD will be auto-renewed after maturity. If you wish to change the maturity instructions/close FD/edit nominee, please login to mobile banking/internet banking application.  
Select Confirm to continue

1 Reminder Review with Harshit Sir [In-person] Microsoft Teams Meeting Now Join Snooze Dismiss

Harshit Soni (Unverified)

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31°C Haze 15:03 14-10-2024 ENG

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teams.microsoft.com/v2/?meetingjoin=true#/l/meetup-join/19:meeting\_OGlyZjViMzgtMDFiNi00Nzc5LWJkNWQtODI3ZDY2ZjlxZjM0@thread.v2/0?context=%7b%22Tid%22%3a%223edc...

01:09:13 Chat People Raise React View More Camera Mic Share Leave

## Axis AHA! - Your virtual banking assistant for instant support

**How to Get Started**

- Accessing Axis AHA!**: Visit Axis Bank's homepage and click on the Axis AHA icon.
- Interaction**: Use text or voice to interact with the chatbot.

**Key Features:**

- Instant Access**
  - Available directly on Axis Bank's homepage
  - No additional apps required
- 24/7 Availability**
  - Assistance available round the clock
- Multi-language Support**
  - Available in English and Hindi
- Banking Services**
  - Fund transfers
  - Bill payments and recharges
  - Manage card limits, block/unblock cards
- Information Repository**
  - Access information on Axis Bank products and services
- Customer Support**
  - Connect to customer service portal
  - Chat with a customer service executive

Debit Card block and replace request successful!  
BLOCKED CARD: Liberty Debit Card  
3000000000 8884  
NEW CARD: DILIGHT DEBIT CARD  
NEW CARD FEE: ₹270 (excl. of GST)  
REFERENCE NUMBER: n0M3n9w3yv9dP03  
DATE AND TIME: Sep 17 2024 3:02:48 PM

Thank you for using Axis AHA! I can also help you out with following:  
Card PIN Change Card Limit Change Manage Debit Card Connect with live Agent Report Fraud

1 Reminder  
Review with Harshit Sir [In-person... Microsoft Teams Meeting Now] Join Snooze Dismiss

Harshit Soni (Unverified)

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31°C Haze 15:07 14-10-2024 ENG

The screenshot shows a Microsoft Teams meeting in progress. The top bar displays the meeting title "Microsoft Teams meeting" and the URL "teams.microsoft.com/v2/?meetingjoin=true#/l/meetup-join/19:meeting\_OGlyZjViMzgtMDFiNi00Nzc5LWJkNWQtODI3ZDY2ZjlxZjM0@thread.v2/0?context=%7b%22Tid%22%3a%223edc...". Below the bar are standard Microsoft Teams controls for Chat, People, Raise, React, View, More, Camera, Mic, Share, and Leave. The main content area features a slide titled "Axis AHA! - Your virtual banking assistant for instant support" with sections on "How to Get Started" and "Key Features". A screenshot of the Axis Bank website is shown, demonstrating the AHA! chatbot's integration. A reminder overlay for a meeting with "Harshit Sir" is visible at the bottom right. The bottom of the screen shows the Windows taskbar with various pinned icons and system status indicators like weather and battery level.

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18:17 Chat People Raise React View More Camera Mic Share Leave

## Enterprise Function - BSG I Summary

### Role of Control Function

To manage various risks across various businesses, products, processes, the Bank has 'three lines of defense' risk governance model.

- The first line of defense is the line management / Business Units - **Functions that own & manage risks**
- Second lines of defense are the Compliance function, Risk and other Control functions- **Functions that oversee risks**
- Internal Audit is the third line of defense. -**Functions that oversee risks**

### Focus Areas for Project Execution

- Understanding the Regulatory requirement for the project
- Understanding the Business requirement
- Suggest sustainable/scalable solution based on four eye principal which meets the regulatory requirement.
- Timely Delivery

### Key activities handled

- Business Requirement Documentation
- Functional Specification Documentation (FSD) Review
- Functional User Acceptance Testing (UAT)
- New systems evaluation and finalization in partnership with IT process

### Systems used

• Power App/Share Point	• COSMOS
• CAMS	• DTM
• STAR	• RAMP
• LENS	• OAMFRMS
• FALCON	• Clari5

AXIS BANK

Jyoti Anil Acharee - +

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36:37 Chat People Raise React View More Camera Mic Share Leave

## F&A | Governance, Risk & Compliance | Regulatory Reporting | BU coverage Business

**AXIS BANK**

```

graph TD
    A[Financial reporting and Regulatory reporting] --- B[BU Head- Shrinivas Pendharkar]
    A --- C[Process - Financials Provisions Reg. Returns Control & Compliances]
    A --- D[Applications Oracle EBS F&A Portal Std Prov NPA int rev OFSAA-LLFP IndAS Lease Clause 49 ADF /CIMS Balance Sheet]
    E[CAPHUB / COT / CPT & VMT] --- F[BU Head- Shrinivas P / Bhuvnesh Sharma]
    E --- G[Process- Requisition PO Payments FA register Prepaids Lease]
    E --- H[Applications TAP P2P EGL – AP, AR, FA, Prepaid & Lease Traxx COS & CFOS AP Portal Sharepoint]
    I[F&A Tax] --- J[BU Head- Prosenjit Choudhuri]
    I --- K[Process – GST Compliances GST Invoicing GST Recon GST reports]
    I --- L[Applications Axis GST Application (Xelerate) Cygnet Invoicing Utility GST Recon Tool Compliance Tracker]
    M[F&A FP&A] --- N[BU Head- Pratik Shroff]
    M --- O[Process – OFSAA (EPM) NIM RAROC Calculator Budget tracking]
    M --- P[Applications OFSAA – EPM, ALM Hyperion RAROC Calculator Budget Management System]
    Q[OR / IFC-FRR / Compliance / OHC] --- R[BU Head- Nitesh Prasad / Vineet Agrawal / Anurjanan Kumar]
    Q --- S[Process- EGRC module - Issues & Actions, OR events, Compliance Dashboard, KCI / KRI]
    Q --- T[Applications SAS EGRC (GCM)]
    U[Non-Financial Regulatory reporting] --- V[BU Head- Gurudatta Pai / Others]
    U --- W[Process- Non-Financial Regulatory reporting]
    U --- X[Applications ADF Regulatory Compliance CIMS]
  
```

**Financial reporting and Regulatory reporting**

- BU Head-** Shrinivas Pendharkar
- Process –** Financials Provisions Reg. Returns Control & Compliances
- Applications**
  - Oracle EBS
  - F&A Portal
  - Std Prov
  - NPA int rev
  - OFSA-LLFP
  - IndAS Lease
  - Clause 49
  - ADF /CIMS
  - Balance Sheet

**CAPHUB / COT / CPT & VMT**

- BU Head-** Shrinivas P / Bhuvnesh Sharma
- Process-** Requisition PO Payments FA register Prepaids Lease
- Applications**
  - TAP P2P
  - EGL – AP, AR, FA, Prepaid & Lease
  - Traxx
  - COS & CFOS
  - AP Portal
  - Sharepoint

**F&A Tax**

- BU Head-** Prosenjit Choudhuri
- Process –** GST Compliances GST Invoicing GST Recon GST reports
- Applications**
  - Axis GST Application (Xelerate)
  - Cygnet Invoicing Utility
  - GST Recon Tool
  - Compliance Tracker

**F&A FP&A**

- BU Head-** Pratik Shroff
- Process –** OFSAA (EPM) NIM RAROC Calculator Budget tracking
- Applications**
  - OFSA – EPM, ALM
  - Hyperion RAROC Calculator
  - Budget Management System

**OR / IFC-FRR / Compliance / OHC**

- BU Head-** Nitesh Prasad / Vineet Agrawal / Anurjanan Kumar
- Process-** EGRC module - Issues & Actions, OR events, Compliance Dashboard, KCI / KRI
- Applications**
  - SAS EGRC (GCM)

**Non-Financial Regulatory reporting**

- BU Head-** Gurudatta Pai / Others
- Process-** Non-Financial Regulatory reporting
- Applications**
  - ADF Regulatory Compliance CIMS

Pranit Mhapsekar (Unverified)

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Chat People Raise React View More Camera Mic Share Leave

01:28:53

## SFDC Bharat Banking

**AXIS BANK**

Name of the project	Description
SFDC Implementation for Bharat Banking	<p>Leveraging SFDC platform to achieve <b>Scalability, Architecture consolidation, and enabling business process improvements for Loan Origination journeys for Bharat Banking Core asset journeys.</b></p> <p>First two products in consideration:</p> <ol style="list-style-type: none"> <li>Farm equipments – New Tractor and Used Tractor Refinancing</li> <li>Nano Enterprise Loan – Secured &amp; Unsecured</li> </ol>

**Customer Interaction**

- KYC
- Income Assessment
- Consent
- Doc signing
- E-Nach, E Franking
- Customer Declared Information (application form)

**Systems of Engagement**

- DSA Partner - Web - Saathi - Channel Partner Application
- FoS / Branch - Bank App - Intune App - Siddhi
- Customer Interaction - Web - Maximus
- Query Resolution & Dashboard - SFDC

**Query Resolution & Dashboard**

- My Application Stats
- Team App Stats
- Respond to UW query
- Submit Docs

Onboarding Platforms, LOS (SFDC), Core, CRM CRM Nxt/SFDC, BRE Blaze, LMS FinnOne, DocMgmt S3/ OmniDocs

Sonal Jetly (Unverified) Search

15:22 16-10-2024 ENG IN

32°C Haze 15:22 16-10-2024 ENG

## What is Wholesale banking?

WB-BSG

- Corporate banking (also referred as Wholesale banking) refers to the banking services that are provided by a bank to large businesses and corporations
  - It is specialized area of banking that focuses on meeting the financial needs of corporate clients including companies, partnerships, and government entities with high value transactions and complex financial needs.
  - Corporate banking services can include lending, trade finance, cash management, foreign exchange and other financial solutions that are tailored to meet the unique needs of corporate clients.
  - The primary objective of the corporate banking is to provide financial solutions that help businesses manage their cash flow reduce risk and grow their operations



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A grid of five video call participants. The top row shows two participants: one with a green background and a microphone icon, and another with a white background and a microphone icon. The middle row shows three participants: one with a blue background and a microphone icon, one with a white background and a microphone icon, and one with a white background and a microphone icon. The bottom row shows two participants: one with a pink background and a microphone icon, and one with a yellow background and a microphone icon. Each participant has a name in a circle above them: AK, AA, KA, SM, and SA respectively. Below the grid, there is a navigation bar with arrows and the text "1/6 >".

## ♟ Type of Products in Wholesale Banking

### Fund Based

#### Cash Credit

A type of revolving credit facility that allows a business to borrow funds up to certain limit. Cash credit is ideal for the business that have a fluctuating cash flow needs



#### Over Draft

OD allows the business to overdraw its current account up to a certain limit. This facility is useful for managing short term cash flow needs such as paying for an unexpected expenses



#### Term Loan

TL is a fixed amount of credit that a business can borrow and must repay over a specified. With interest this facility is suitable for businesses that need one time lump sum of money for long term investments such as purchasing of property or equipment's



### Non-Fund Based

#### Letter of Credit

It is a letter from a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount. If the buyer is unable to make a payment on the purchase, the bank will be required to cover the full or remaining amount of the purchase.



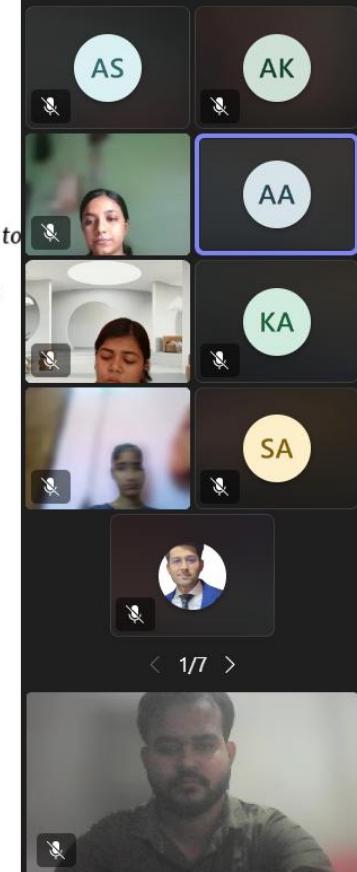
#### Bank Guarantee

A bank guarantee is a promise by a financial institution to meet the liabilities of a business or individual if they don't fulfill their obligations in a contractual transaction.



#### Bill Discounting

Bill discounting allows a business to obtain funds by selling its unpaid bills to a bank at discount.



Turn camera on (Ctrl+Shift+O)

## Wholesale banking journey

### Customer Request



CRM

- The loan approval process begins when a customer request a loan from the bank.
- The customer may submit an application online, in-person or through a third party platform

### Risk Analysis



Rating system

- After receiving the loan, the bank will conduct a risk analysis to determine whether the customer is creditworthy and to assess the risk associated with the loan.
- This process involves evaluating the customer's credit score & their history

### Underwriting



LOS

- Once the risk analysis is complete, the bank will assign an underwriter to review the loan application and supporting documentation.
- The underwriter will assess the customer's ability to repay the loan and will evaluate the risk associated with the loan

### Sanction



LOS

- If the loan application meets the banks' lending criteria, the underwriter will recommend the loan sanction
- The sanction process involves the bank's management approving the loan amount and terms

### On-boarding



Core banking

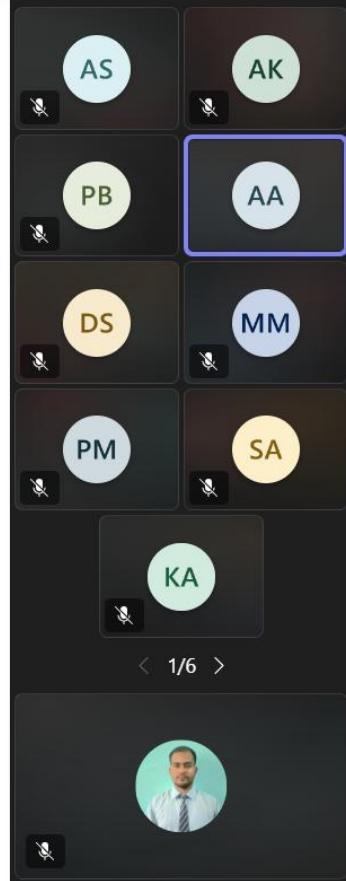
- After the loan is sanctioned, the customer will be required to complete the documentation process, including providing any additional documentation required by the bank.
- The customer may also be required to provide collateral depending on the type of loan

### Monitoring



LMS

Bank performs periodic credit reviews to assess the customer's creditworthiness and to identify any potential risk associated with the loan



Anish Lakhota

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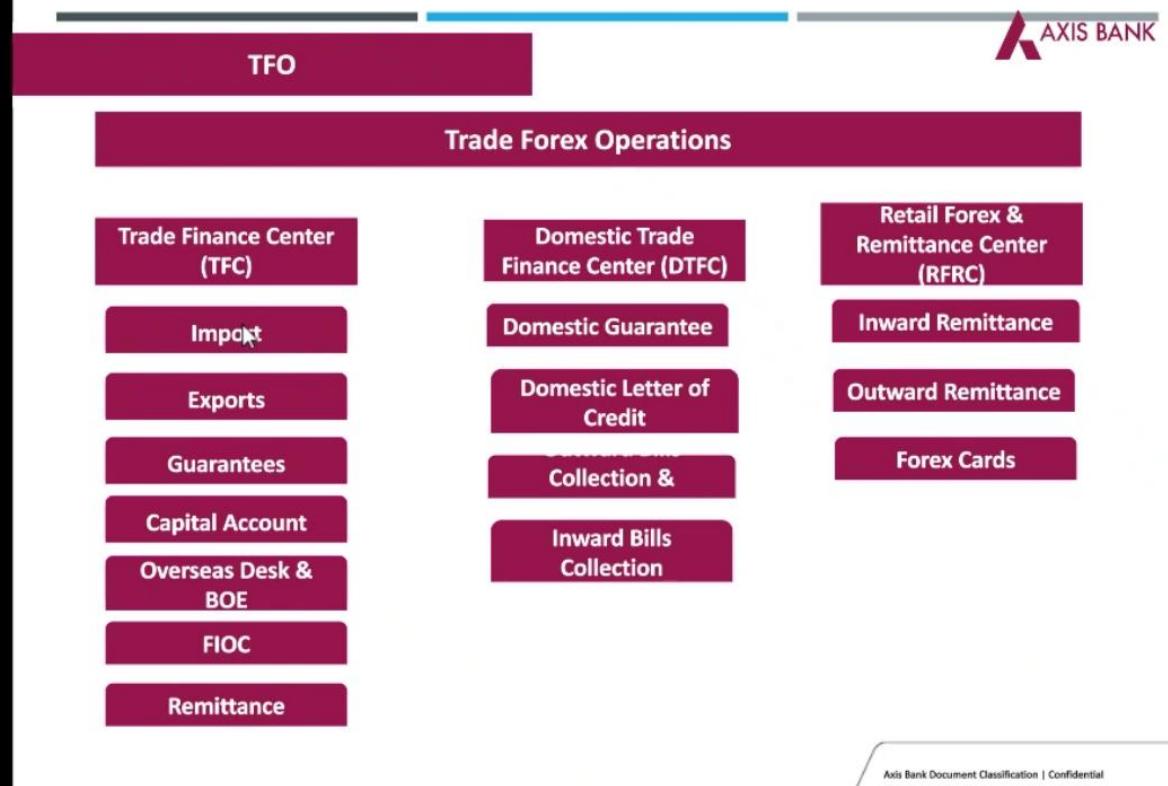
14:26  
18-10-2024

38:15

Take control Pop out Chat People 56 Raise React View More Camera Mic Share Leave

Mail - Neetu Pandey - Outlook | TFO Day 2 - Consol.1.pptx | TFO Day 1 - Consol..pptx

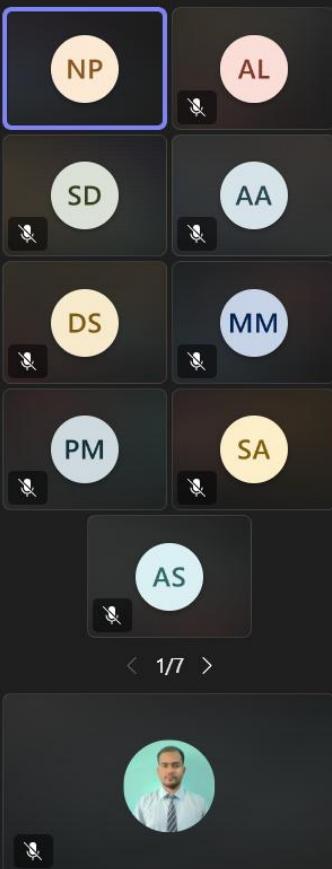
axisbank-my.sharepoint.com/:p/p/7696/EQ6\_5ihZ-YdDkqWJmyZBEq8BIHT5xMIPW1GFk87VIPdVAw?CID=7ababb01-0517-29d1-c208-6b0f00abf3db



The dashboard displays the following sections:

- TFO** (Top Left)
- AXIS BANK** (Top Right)
- Trade Forex Operations** (Main Title)
- Trade Finance Center (TFC)** (Left Column)
- Domestic Trade Finance Center (DTFC)** (Middle Column)
- Retail Forex & Remittance Center (RFRC)** (Right Column)
- Import**, **Exports**, **Guarantees**, **Capital Account**, **Overseas Desk & BOE**, **FIOC**, **Remittance** (Sub-options under TFC)
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- Inward Remittance**, **Outward Remittance**, **Forex Cards** (Sub-options under RFRC)

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Key Stakeholders & Applications/Channels

AXIS BANI

WBP- Trade      WBP- Supply Chain

TFO (TFC/DTCF/RFRC/SWIFT Centre)

CBG/CF-HUB

Digital Banking Team

Digital- WBP      Capital Market - CCMO

Retail Affluent Business -IRD

Trade Neo      Finacle Trade      TF Connect      TradAX

ARC/ARGO/ARD      SCFM      CredAble (NEO SCF)      Digital Under - writing

SWIFT      API Dev portal      TBML      eForex

Intellect      SCF Dynamic Discounting      FIRCO-SOFT      Traccs

Upcoming Engagement :

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TFO AXIS BANK

## Trade Forex Operations

Trade Finance Center (TFC)

Import

Exports

Guarantees

Capital Account

Overseas Desk & BOE

FIOC

Remittance

Domestic Trade Finance Center (DTFC)

Domestic Guarantee

Domestic Letter of Credit

Collection &

Inward Bills Collection

Retail Forex & Remittance Center (RFRC)

Inward Remittance

Outward Remittance

Forex Cards

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TFO AXIS BANK

## Trade Forex Operations

Trade Finance Center (TFC)	Domestic Trade Finance Center (DTFC)	Retail Forex & Remittance Center (RFRC)
Import	Domestic Guarantee	Inward Remittance
Exports	Domestic Letter of Credit	Outward Remittance
Guarantees	Collection &	Forex Cards
Capital Account	Inward Bills Collection	
Overseas Desk & BOE		
FIOC		
Remittance		

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Chat People Raise React More Camera Mic Share Leave

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Take control Pop out Chat People Raise React View More Camera Mic Share Leave

# Testing Centre of Excellence (TCoE) & Governance - Overview

Business Solutions Group

Oct 21, 2024



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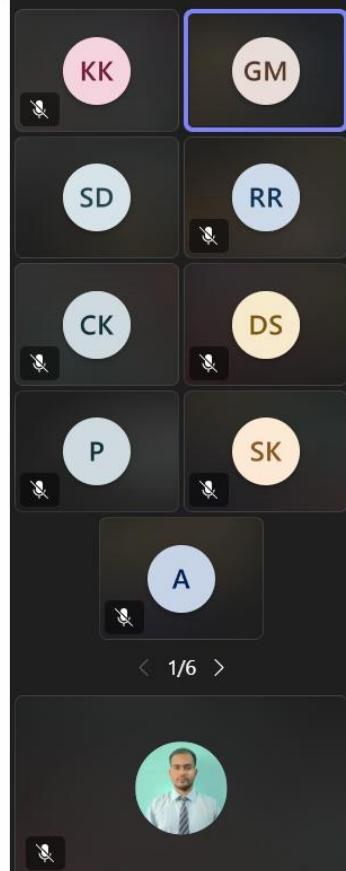
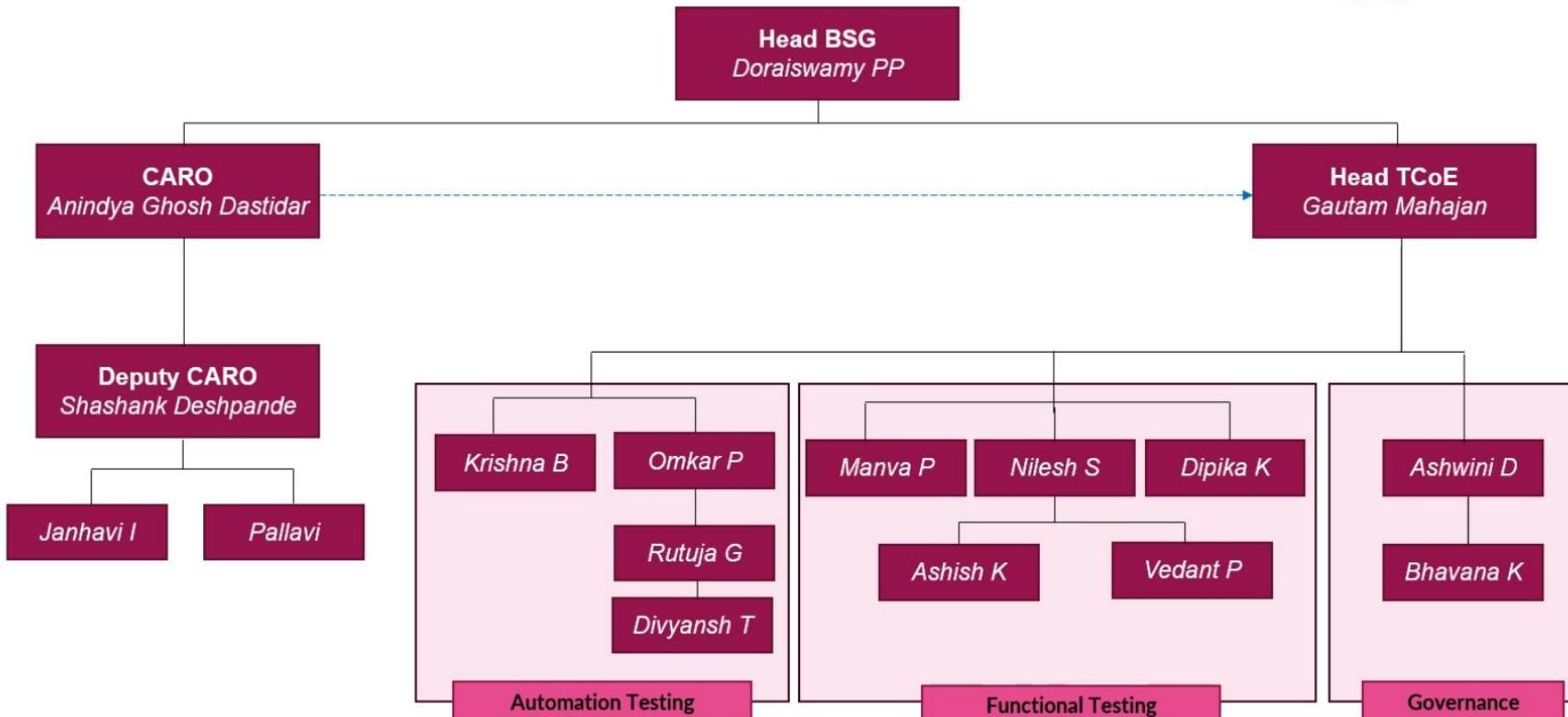
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# BSG | TCoE & Governance Team Structure



TCoE – Testing Centre of Excellence  
CARO – Compliance and Risk Officer  
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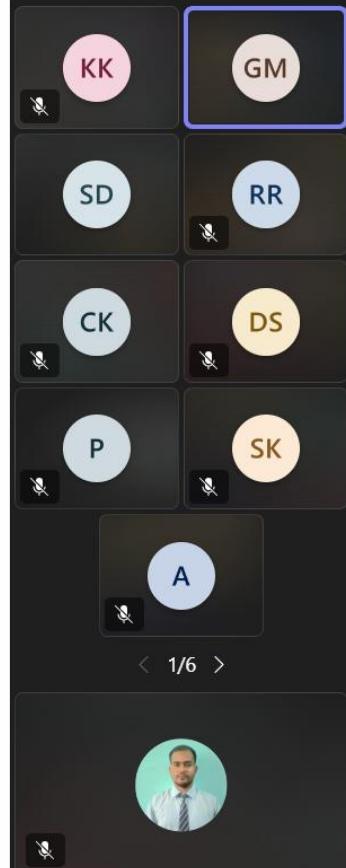
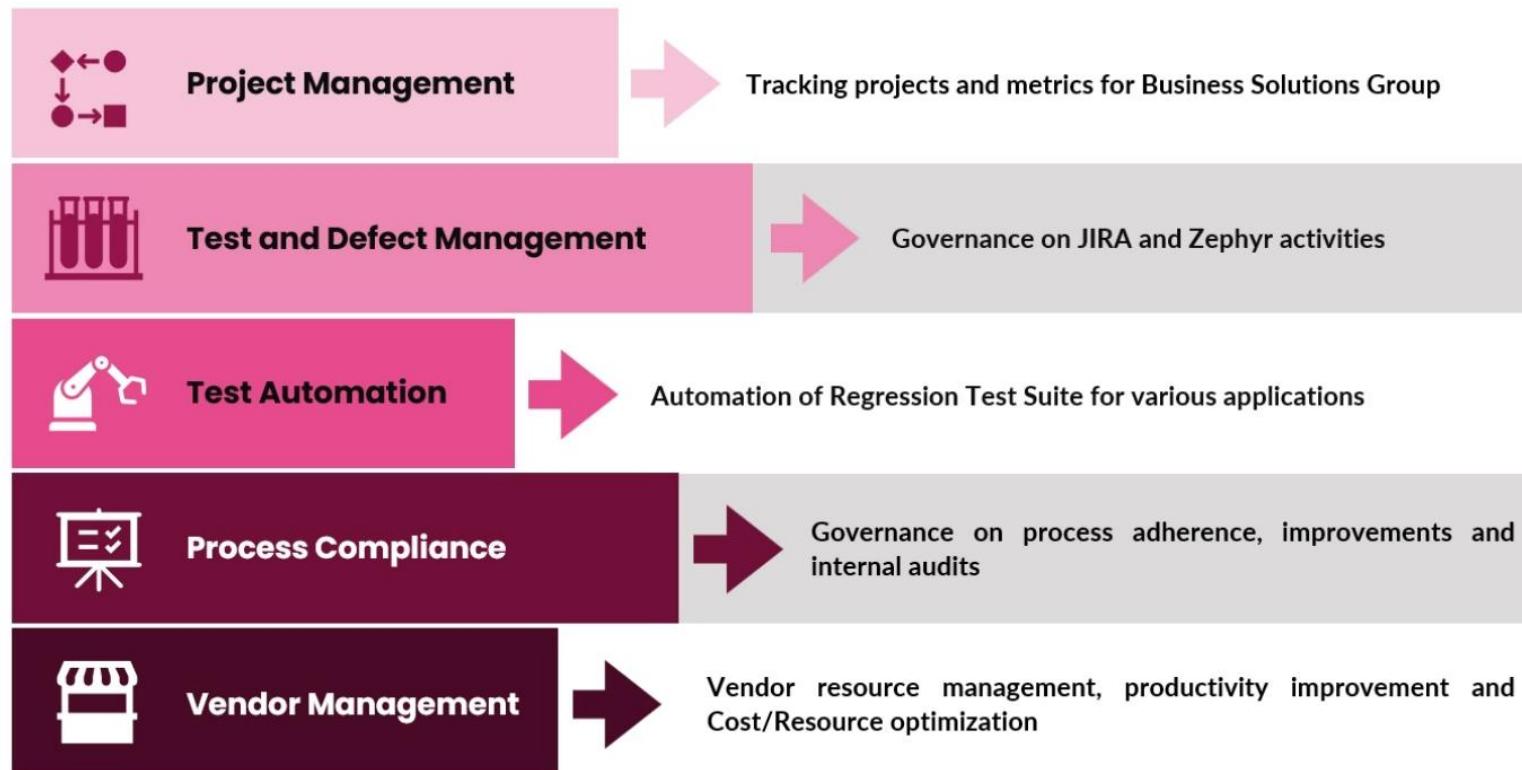
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## BSG | Testing Centre of Excellence



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## What is Wholesale banking?

- Corporate banking (also referred as Wholesale banking) refers to the banking services that are provided by a bank to large businesses and corporations
- It is specialized area of banking that focuses on meeting the financial needs of corporate clients including companies, partnerships, and government entities with high value transactions and complex financial needs.
- Corporate banking services can include lending, trade finance, cash management, foreign exchange and other financial solutions that are tailored to meet the unique needs of corporate clients.
- The primary objective of the corporate banking is to provide financial solutions that help businesses manage their cash flow reduce risk and grow their operations



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## ♟ Type of Products in Wholesale Banking

### Fund Based

#### Cash Credit

A type of revolving credit facility that allows a business to borrow funds up to certain limit. Cash credit is ideal for the business that have a fluctuating cash flow needs



#### Over Draft

OD allows the business to overdraw its current account up to a certain limit. This facility is useful for managing short term cash flow needs such as paying for an unexpected expenses



#### Term Loan

TL is a fixed amount of credit that a business can borrow and must repay over a specified. With interest this facility is suitable for businesses that need one time lump sum of money for long term investments such as purchasing of property or equipment's



### Non-Fund Based

#### Letter of Credit

It is a letter from a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount. If the buyer is unable to make a payment on the purchase, the bank will be required to cover the full or remaining amount of the purchase.



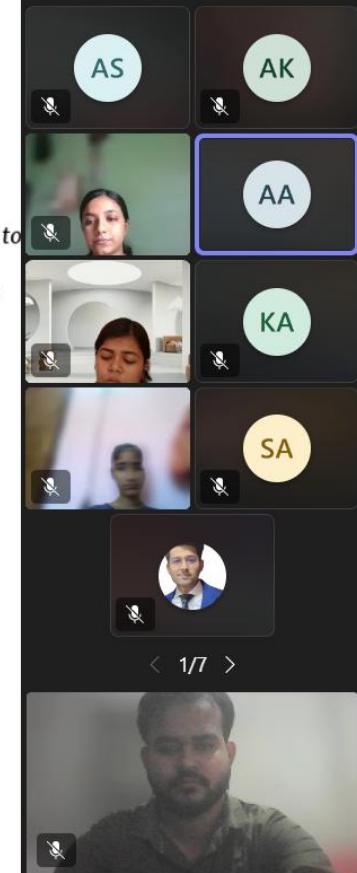
#### Bank Guarantee

A bank guarantee is a promise by a financial institution to meet the liabilities of a business or individual if they don't fulfill their obligations in a contractual transaction.



#### Bill Discounting

Bill discounting allows a business to obtain funds by selling its unpaid bills to a bank at discount.



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## Wholesale banking journey

### Customer Request



CRM

- The loan approval process begins when a customer request a loan from the bank.
- The customer may submit an application online, in-person or through a third party platform

### Risk Analysis



Rating system

- After receiving the loan, the bank will conduct a risk analysis to determine whether the customer is creditworthy and to assess the risk associated with the loan.
- This process involves evaluating the customer's credit score & their history

### Underwriting



LOS

- Once the risk analysis is complete, the bank will assign an underwriter to review the loan application and supporting documentation.
- The underwriter will assess the customer's ability to repay the loan and will evaluate the risk associated with the loan

### Sanction



LOS

- If the loan application meets the banks' lending criteria, the underwriter will recommend the loan sanction
- The sanction process involves the bank's management approving the loan amount and terms

### On-boarding



Core banking

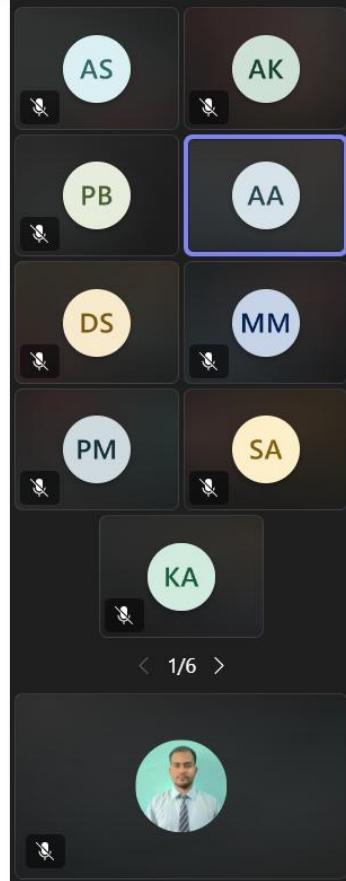
- After the loan is sanctioned, the customer will be required to complete the documentation process, including providing any additional documentation required by the bank.
- The customer may also be required to provide collateral depending on the type of loan

### Monitoring



LMS

Bank performs periodic credit reviews to assess the customer's creditworthiness and to identify any potential risk associated with the loan



Anish Lakhota

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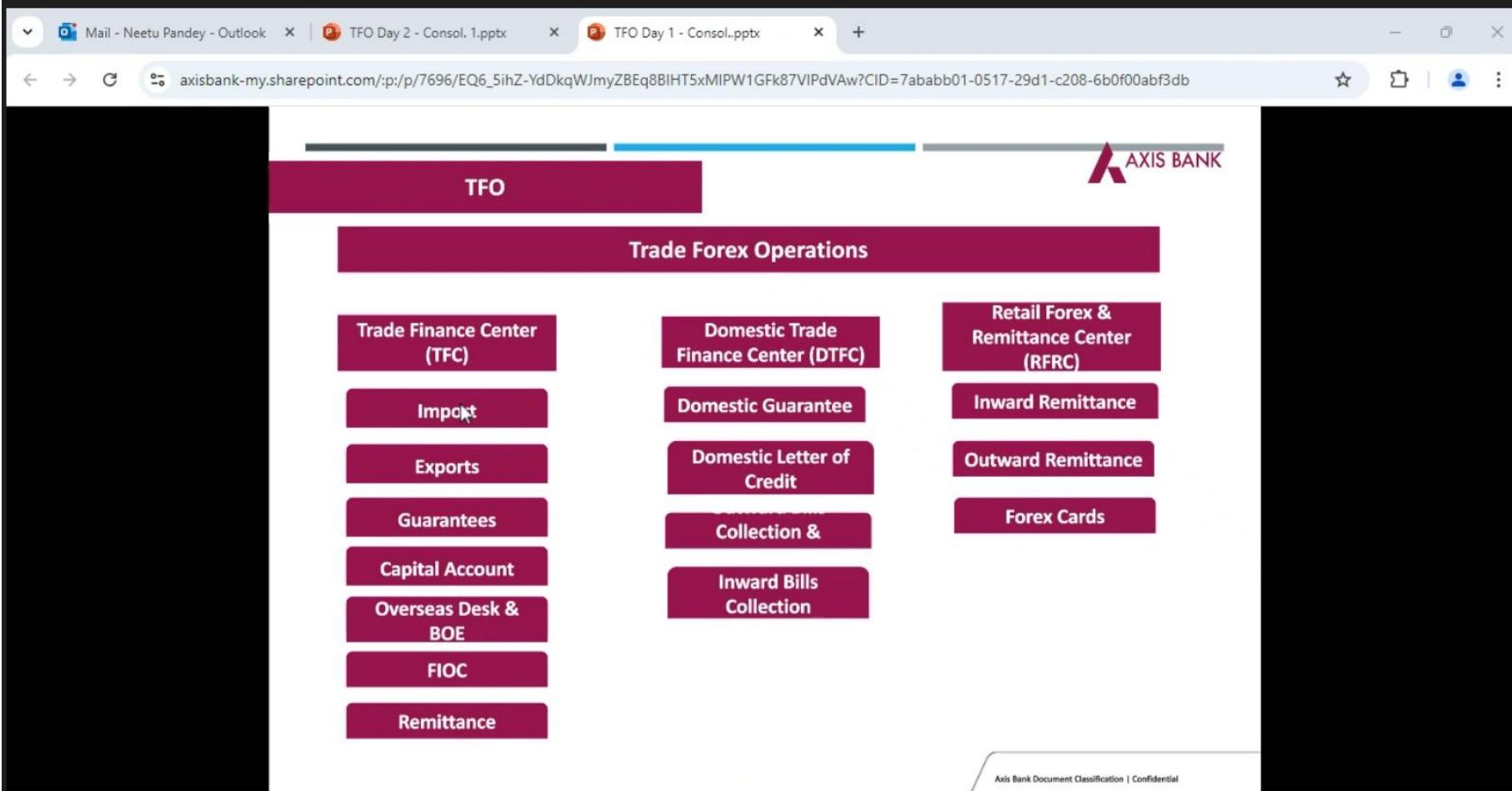
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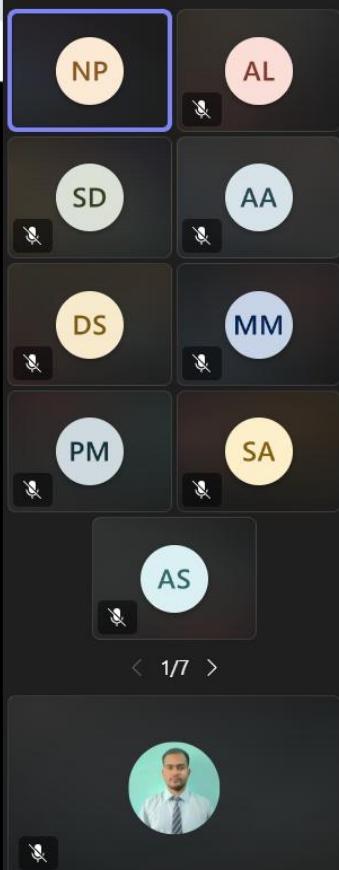
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The dashboard displays the following sections:

- TFO** (Top Left)
- AXIS BANK** (Top Right)
- Trade Forex Operations** (Main Title)
- Trade Finance Center (TFC)** (Left Column)
- Domestic Trade Finance Center (DTFC)** (Middle Column)
- Retail Forex & Remittance Center (RFRC)** (Right Column)
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Key Stakeholders & Applications/Channels

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CBG/CF-HUB

Digital Banking Team

Digital- WBP Capital Market - CCMO Retail Affluent Business -IRD

Trade Neo Finacle Trade TF Connect TradAX

ARC/ARGO/ARD SCFM CredAble (NEO SCF) Digital Under - writing

SWIFT API Dev portal TBML eForex

Intellect SCF Dynamic Discounting FIRCO-SOFT Traccs

Upcoming Engagement :

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TFO AXIS BANK

## Trade Forex Operations

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Inward Remittance

Outward Remittance

Forex Cards

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TFO AXIS BANK

## Trade Forex Operations

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Remittance		

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# BSG | TCoE | Project and Test Management



## Tracking and Monitoring



- JIRA Zephyr implemented at Enterprise level
- All projects (New implementation, enhancements, regulatory, defect fixes) across BSG being tracked in JIRA

## Test and Defect Management



- Process definition, setting of workflow and adherence
- Regular Trainings conducted for users
- Published User Manuals for ready reference

## Dashboards



- Vertical and app level dashboards available for better visualization of metrics
- Role based dashboards available across all verticals

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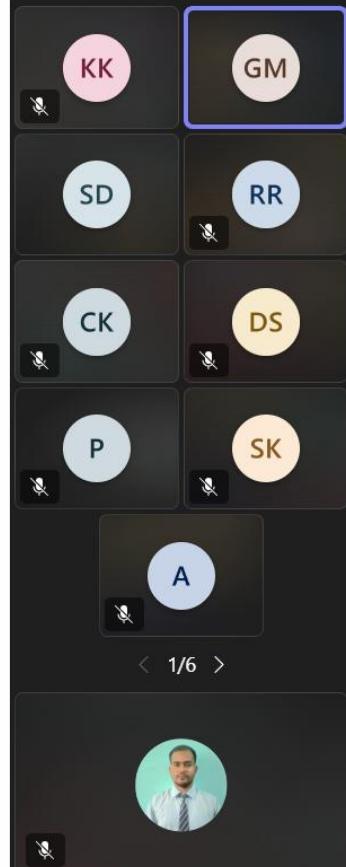
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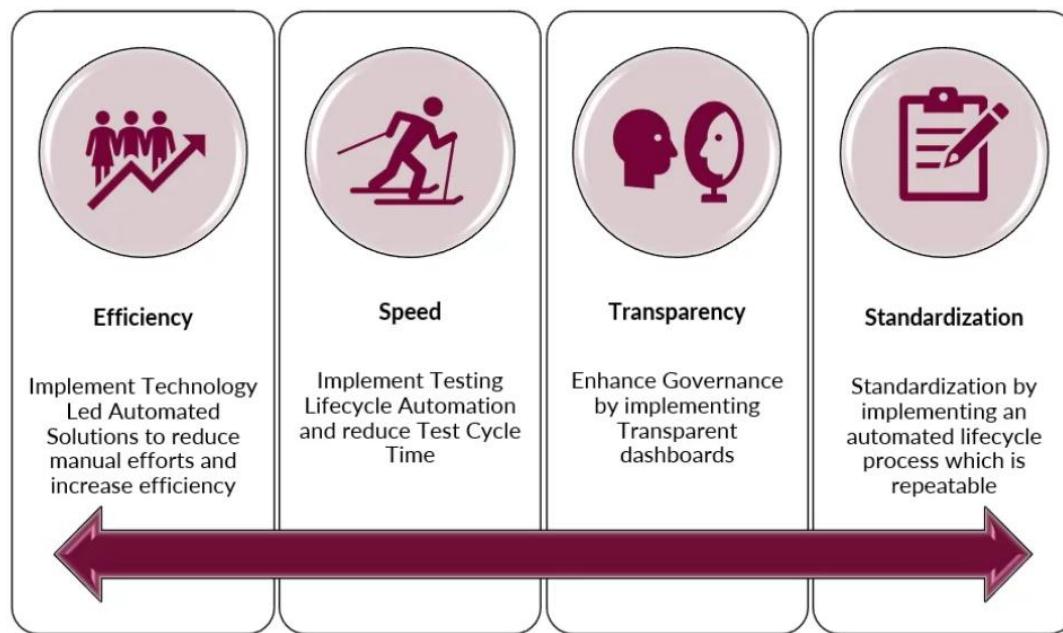
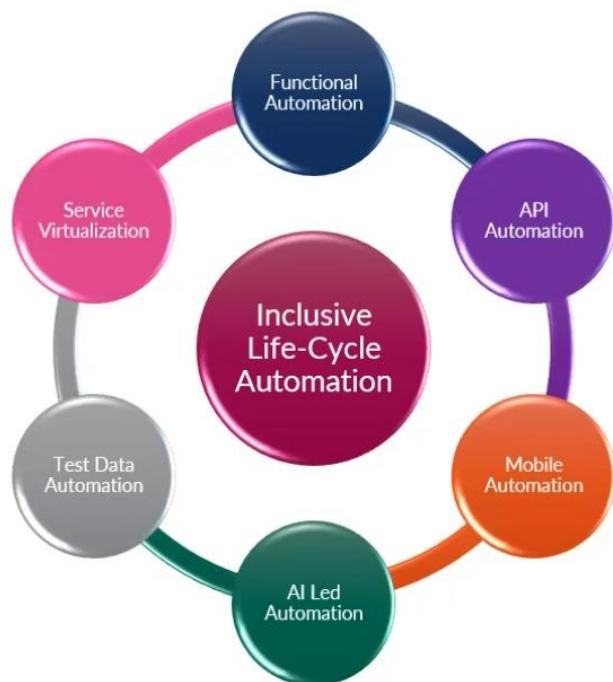
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## BSG | TCoE | Automation



A grid of 10 participant icons, each with an initial and name:

- KK
- GM
- SD
- RR
- CK
- DS
- P
- SK
- A
- Shashank Deshpande

Below the grid, a small video thumbnail of a man is shown, indicating he is currently speaking or has spoken recently.

# BSG | CARO Portfolio



## Risk

Ensuring timely tracking and closure of RAR and RMP points



## Audit

Ensuring timely tracking and closure of the audit points raised in internal and external audits

## Compliance

Complying to the rules and regulations set by government agencies and regulatory bodies and reporting to management in a timely manner

## Resourcing & Budgeting

Outsourced and internal resource management and budget management for BSG

RAR – Risk Assessment Report  
RMP – Risk Mitigation Plan

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# BSG | Risk & Control Self Assessment (RCSA) Framework



## BRD Coverage

- VP and above from BSG provides signoff (Checker) for all BRDs
- Signoff approval from VP and above from relevant stakeholders (Business/Product/Ops Team) is taken

## Requirement Coverage

Comprehensive Test cases covering both positive and negative flows are created. Reviewed and approved by BSG (VP & above)

## Lifecycle Coverage

Test cases covering both positive and negative flows are created for the upstream/downstream applications

## API Testing

Mandatory Testing of new/existing APIs and services basis new workflow



## Review Mechanism

Monthly review by BSG head and Vertical heads

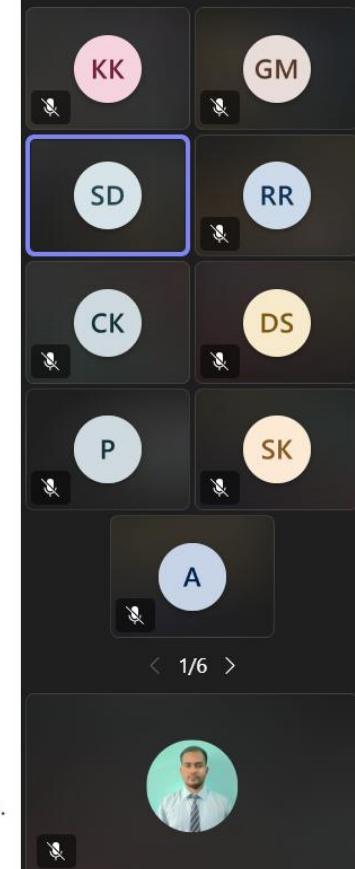
## CMC/PMC Approval

BSG SVP1 & above review and sign off all CMC/PMC

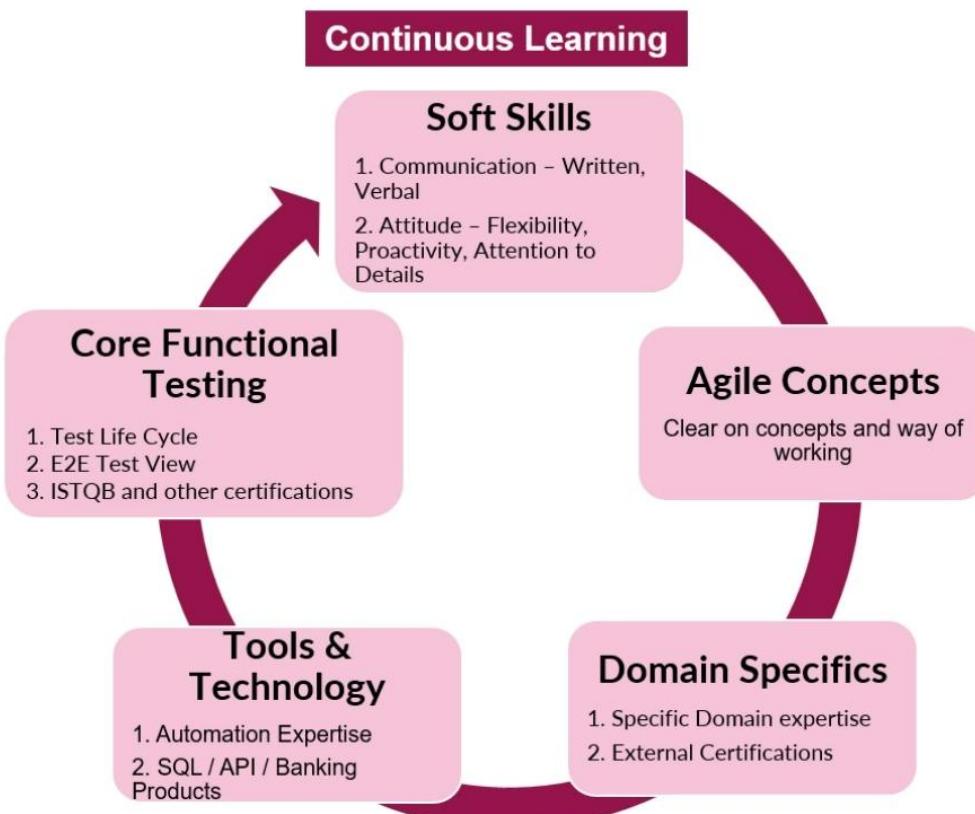
CMC- Change Management Committee  
PMC- Project Management Committee

## Regression Testing

Comprehensive Regression Testing covering lifecycle testing including financial attributes and their calculations.



## BSG | Essential Skills



### Ready Reckoner

- Axis bank website offers information on products, services and channels
- It is recommended to go through Axis bank website in depth

