Product Overview

ICICI Bank's branch selection framework is designed to streamline decision-making and optimize branch placement. By leveraging structured evaluations, checklists, and stakeholder approvals, the bank ensures efficient property selection. The process includes location assessment, compliance checks, negotiation, and finalization.

Duration

4 Weeks

Role

UI Designer, UI Designer.

Tools used

Figma

Problem Statement

Finding the right location for a new branch is a complex process that requires balancing multiple factors such as accessibility, profitability, security, and compliance with regulatory guidelines. A structured approach is necessary to minimize risks, optimize operational efficiency, and ensure customer satisfaction.

Target Audience

- ICICI Bank's internal teams – Including IFM, RH, ZH, and ZIFH, who play key roles in decision-making.
- Property owners and Brokers – Engaged during negotiations.
- Regulatory Authorities – Ensuring compliance with banking and real estate regulations.
- Customers – Benefiting from strategically located branches for enhanced banking convenience.

User Persona

Ayush Ingle

Age	27
Gender	Male
Status	Married
Education	B.A Finance
Occupation	Accountant
Location	Pune

Background

Ayush has been working with ICICI Bank for over a decade, managing the identification and evaluation of potential branch locations. He has a deep understanding of banking infrastructure requirements, regulatory compliance, and market dynamics. His role involves collaborating with internal teams (IFM, RH, ZH, ZIFH) and external stakeholders (landlords, brokers, and regulatory authorities) to ensure smooth branch expansion.

Goals

- Identify profitable locations for new branches.
- Streamline the approval process to reduce delays.
- Ensure compliance with banking and real estate regulations.
- Negotiate cost-effective property deals.
- Optimize operational efficiency and customer accessibility.
- Fluctuations Delays in approvals, difficulty negotiating with property owners

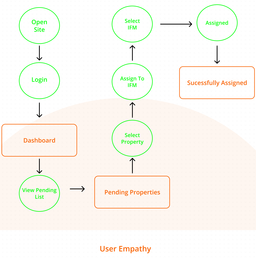
Pain points

- Lengthy approval processes involving multiple decision-makers.
- Challenges in negotiating with landlords and brokers for property deals.
- Pressure to meet expansion targets while ensuring cost-effectiveness.
- Difficulty in assessing the long-term viability of a selected location.

User Journey Map

Phase	Research	Evaluation	Decision-Making	Finalization
Actions	Identifies potential locations	Fills forms, checklists	Submits proposal for approval	Negotiates, arranges meetings
Task List	Conducts market analysis, collects customer insights	Completes proposal details, uploads images/videos	Collaborates with RH, ZH, and IFM for feedback	Meets with landlords, finalizes property deals
Feeling Adjective	Excited, but concerned about feasibility	Overwhelmed, tedious	Frustrated due to delays	Pressured, but determined
Improvement Opportunities	Implement AI-driven location suggestion tools	Automate data entry and introduce a mobile-friendly platform	Introduce a real-time tracking and approval system	Standardize negotiation criteria and provide virtual meeting options

User Task Flow



User Empathy

Says
- "We need a branch in a high-footfall area."

Thinks
- "Will this location bring profitability?"

Does
- Conducts site visits, evaluates locations

Feels
- Pressured to meet targets

Wireframes

High Fidelity

Thank you for your time :)

Feel free to provide your valuable suggestion and comments