

THE ABC BANK

REQUEST FOR INFORMATION [RFI]

App Dev & Support Services

2/23/2018



TATA CONSULTANCY SERVICES

Experience certainty.

Request for Information: Strategic Sourcing for Application Dev and Support

RFI Release Date:	Feb 07 2018
Questions Due:	Anytime via email
Responses Due:	Feb 23 2018

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4.0 REQUEST FOR INFORMATION

4.1 Supplier Company Information

Item	Question	Response										
1.	Legal name of Supplier.	<p>Tata Consultancy Services(TCS)</p> <p>Mailing Address</p> <p>379 Thornall St., 4th & 11th Floor Edison, NJ 08837</p> <p>Ph Number: 732-590-2600</p> <p>Fax number: 732-321-9269</p> <p>Email: na.marketing@tcs.com</p> <p>Website: https://www.tcs.com/</p>										
2.	Form of organization: corporation; partnership; individual d/b/a; or other as applicable.	Tata Consultancy Services (TCS) is a subsidiary of Tata Sons and Tata Group as a Parent Company with headquarters located at Mumbai, Maharashtra, India.										
3.	Report on financial health of the company	<p>(For detailed FHA, please refer Section 4) Source: Wiki</p> <table><tr><td>Revenue</td><td>▲ US\$17.57 billion (2017)</td></tr><tr><td>Operating income</td><td>▲ US\$4.51 billion (2017)^l</td></tr><tr><td>Profit</td><td>▲ US\$3.92 billion (2017)</td></tr><tr><td>Total assets</td><td>▲ US\$16.24 billion (2017)</td></tr><tr><td>Total equity</td><td>▲ US\$13.67 billion (2017)</td></tr></table>	Revenue	▲ US\$17.57 billion (2017)	Operating income	▲ US\$4.51 billion (2017) ^l	Profit	▲ US\$3.92 billion (2017)	Total assets	▲ US\$16.24 billion (2017)	Total equity	▲ US\$13.67 billion (2017)
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		TCS (NSE) /BSE432540 ▲ INR 3042.35(+97.30,3.31%, Feb 2018)		
4.	Depth and breadth of service offerings in formulating IT strategy, developing architecture or improve IT delivery	IT Services Offered at TCS	Key Service Aspects	Technologies we are pioneering
		Application Development	Demand Forecasts, Innovative software Methodologies tailored to client requirements.	Artificial Intelligence
		Business Process outsourcing	Sales, Marketing & Service Analytics, Customer Satisfaction	ERP
		Capacity Planning	Capacity analytics Supply Chain Pricing analytics	Cloud Migration
		Consulting	Decision Support, Predictive Analytics	Big Data
		Hardware Sizing	Inventory Optimization, Assortment Planning	Implementing Cognitive Supply chain 4.0
		Payment Processing	Digitization, Enhanced Automation,	Cyber Security
5.	Report on company's performance with respect to competition	<ul style="list-style-type: none"> In quarter of 2018, TCS won 150 deals, that includes 22 in cloud services, 15 in Cyber Security and 10 in Internet of Things. In January, TCS secured a 2 billion order from Transamerica, a 		

		<p>pioneer of US Insurance Group.</p> <ul style="list-style-type: none">Over the years TCS have made 15 successful acquisitions in IT, IT enables Service Industries and Insurance Industry that includes Citi Group Global Services (2008), CMC Limited (2001) etc. The recent successful acquisition of TCS is Alti SA (2013) of France thus by extending the company’s services across Europe.												
6.	Service offerings, participation in Banking, number of employees supporting these services.	<p>Total years of Experience in Banking: More than 35 Years</p> <p>Total Number of Employees dedicated to Banking: 101,000</p> <table><tr><th>Few of our Happy Global Banking Customers</th><th>Game Changing Service Products delivered by TCS in Banking</th></tr><tr><td>Citi Bank</td><td>Improvise digital Banking</td></tr><tr><td>Axis Bank</td><td>Successful implementation of Greenfield TreDs Mode</td></tr><tr><td>ABN AMRO</td><td>BlockChain Technology to create distributed ledger for instant settlements,</td></tr><tr><td>WestPac</td><td>Overall Process Optimization and Effective Data Management</td></tr><tr><td>BNP Paribas</td><td>Delivered ‘Hello Bank” – mobile banking software and built a successful wealth management system.</td></tr></table>	Few of our Happy Global Banking Customers	Game Changing Service Products delivered by TCS in Banking	Citi Bank	Improvise digital Banking	Axis Bank	Successful implementation of Greenfield TreDs Mode	ABN AMRO	BlockChain Technology to create distributed ledger for instant settlements,	WestPac	Overall Process Optimization and Effective Data Management	BNP Paribas	Delivered ‘Hello Bank” – mobile banking software and built a successful wealth management system.
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BNP Paribas	Delivered ‘Hello Bank” – mobile banking software and built a successful wealth management system.													

4.2 Competencies

#	Application Services SUMMARY	Core Competency	Secondary Competency	For each area, provide details on vendor capabilities
1.	General IT Consulting Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Improved Process Automation with Machine Learning (RPA), Cost optimization.
2.	Staff Augmentation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	TCS Ignite, Performance Analytics
3.	Application Development	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Improved ERP Solutions, Cognitive Supply chain, Big Data Analytics
4.	Testing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Dev Ops, Business Agility
5.	Cloud Migration	<input checked="" type="checkbox"/>	<input type="checkbox"/>	ERP Insights

4.2.1 Vendor Capabilities:

Technical Skills:

- **Artificial Intelligence** <https://www.tcs.com/artificial-intelligence>
 - At TCS, we believe in the best for the greater good. While digitalization is sweeping the market in a click of a thumb, we pursue further to take it to the next level by the help of Robotic Process Automation (RPA).
 - As a part of TCS Global Trend Study, we find that more than 90% of companies use AI in 5 industries, most frequent user is the IT function and an average of 20% cost reduction and 25% increase in revenue is reported by the companies.
 - With all the cloud migration, digital tools of ERP solutions, RPA would be an efficient solution to achieve cost optimization as well as scalability in terms of

achieving productivity. For more details please refer to the [article on AI](#) written by one of our Global Managing Partner at TCS.

- **ERP** <https://www.tcs.com/enterprise-resource-planning>

- TCS aims to provide fully integrated ERP suite that reduces time and effort as well as accommodating in fully functional change management after redesigning the company's IT practice.
- TCS ERP on Cloud Platform provides a scalable, reliable secured cloud-based solution for your enterprise operations.
- Through our platform, we combine business process, stakeholder management, procurement management, helpdesk support, finance management, application and infrastructure all under one single accountability.

- **Cloud Computing** <https://www.tcs.com/cloud-technologies>

- Innovate More, Maintain Less is our motto of improving cloud technologies. Our cloud products deliver enhances scalability of IT resources, centralized platform that fuels business agility, data analytics, and equipment monitoring.
- Few of our proud [Cloud Customers](#) are Telia.inc (Improvised API development), BG Group(20% increased Hazard Prevention), Cell C(Integrated Training platform for the employees), and Cargotec(Real Time Data Collection).

- **Big Data** <https://www.tcs.com/big-data>

- We understand data like no other. And hence we bring personalized functional solutions resulting in improved performance from our exclusive consumer friendly data design centers where we perceive the data needs of the clients.
- As part of big data management, we extensively use Hadoob which simplifies mainframe batch processing resulting in flexible application upgrades, help increase Return on Investment(RoI) of a company and assures swift project delivery.

- Microsoft's unified platform to indicate and analyze device data, Voltas's Remote Chiller Monitoring System are some of our [Successful Big data Products](#) here at TCS.

Functional Skills:

- **Agile business** <https://www.tcs.com/agile>
 - Change is constant, and at TCS we adapt it better with our flexible agile business models. Our products stand out in all key areas of IT such as logistics, cognitive data analytics, machine learning, process automation, Mainframe Portfolio etc.
 - By merging development and operations to deliver fast with package TCS is moving forward in bounds on DevOps.
 - Companies such as ZIM Shipping, Banks such as BANCOLOMBIA are our [Proud Customers](#) who've successfully transformed to enhanced agile business models with TCS
- **Drive Governance** <http://sites.tcs.com/blogs/drive-governance/>
 - Not only keeping up with pace, with the generation D (digital), driving the market along the business goals is increasingly challenging.
 - In terms of banking, it become increasingly important to prevent Anti Money Laundering(AML) while we climb the ladder of Robotic Process Automation(RPA). Hence TCS concentrates more on best industrial practices that benefits lenders-borrower relationships leaving a sustainable lending, by building strong AML structures.
 - Control Monitoring, Leverage analytics, Robust technology set-up, Steering the team in the right direction by cohesive training process, Risk Management, Compliance to Service Level Agreements are some of the company's industrial practices. To understand more of it, please read the [article](#) written by one of our Managers of Fund Transfer Unit at TCS.

- **Digital Reimagination** <https://www.tcs.com/interactive>
 - To say to ‘Think out of the box’ would be a cliché at TCS as the company practice it for living. Our strategically designed digital solutions was rated top by the technology critics around the world.
 - TCS is one of the few pioneers to have a dedicated reimagination design studio where technology of the next world become possible right inside our cubicles.
 - By using the interactive mobile application designed and delivered from TCS, Cargotec is now experiencing an improved on the go service techniques resulting in 5times reduction of the efforts by the service technicians, the recent New York City Marathon(NYCM) where the [Virtual Assistant](#) from TCS(Technology Partner of NYCM) actively engaged about 50k runners with the blend of technology and a pinch of quick wit.
- **Enterprise Insights** <http://sites.tcs.com/blogs/enterpriseinsights/>
 - When our mobiles became more than a communication device, the digital market saw through the potential business dominance. While the concept of ‘Servitization’ is still a thing for many opponents, TCS adapted it so well that our projects now are resolving the complexities by successfully overcoming the challenges of it as we speak.
 - In this [article](#), One of our Vice President & Global head of Internet of Things(IOT) speaks about the impacts of ‘Servitization’ that the company is very much looking forward to.

Market Presence

- World famous ‘Brand Finance’s 2016 annual report, rated TCS as AA+ scoring 78.3 points as BSI (Brand Strength Index).
- The overall brand value of TCS is increased from \$2.34 billion in 2010 to \$9 billion in 2016 making it as top 4th position in the world with the growth rate of 256% in the last 6 years of the analysis (2010-2016)

- TCS is the proud Technology partner of New York City Marathon, and Amsterdam Marathon that earned it Best Digital Partner Awards in 2015.
- Forbes ranked TCS as one of the most innovative companies of the world while the company received 30+ awards around the world for its excellency in public relations, customer satisfaction, sponsorship maintenance
- For more of a detailed report of TCS brand service please visit [our website](#).

Company Financials

Based on financial dimensions such as Profitability, Cash Flow, Liquidity and Leverage, below is our FHA (financial Health Analysis) for the financial year 2018.

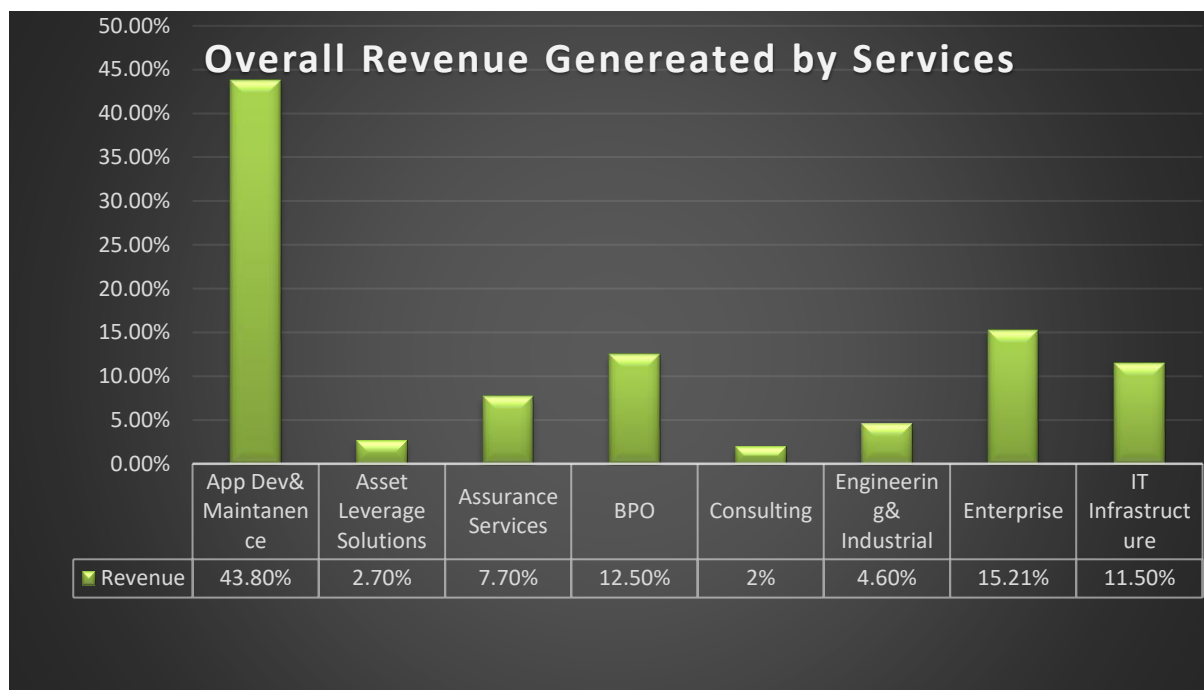


Figure 1 Revenue Report of TCS

In the Financial year 2018, TCS reported

- 1.2% increase of *QoQ in Consolidated Sales(FY2018)
- 1.2% increase in QoQ in Consolidated Net Profit
- 1.3% increase in QoQ in Revenue

- 6.2% increase in Other Income
- The Compound Annual Growth (CAGR) is at 15% in last 5 years with Return on Equity maintained constant rate.

Please see a detailed report of *Quarter on Quarter results of [TCS for the Financial Year 2018](#)

Products and Platforms

- TCS works on number of platforms serving industries across the globe.
- At TCS HealthCare, we work on ‘Advanced Drug Development’ and TCS Technology is dedicated to ‘ERP on Cloud’ and our new [HOBS](#) is designed for improving digital business based on demand and subscriptions. [CloudPlus](#) of TCS is developed to enhance the continuum of Business & technology based on independent platforms designed for Operation, Service & Governance.
- Below are few of the trade mark products of TCS and their respective technology. For more details about each product please click respective links or visit our website.

Product	Technology
CHROMA TM	Integrated Talent Management
ignio TM	Machine Learning & Automation
Jile TM	DevOps
TAP TM	Procure To Pay
TCS MasterCraft TM	Testing, Development & Automation

Partnerships & Alliances <https://www.tcs.com/alliances-partnerships>

- Teamwork is the company’s hashtag when it comes to partnerships. From Software developers to infrastructure vendors, TCS has a power packed network of partners.

- Amazon Web Services, Adobe, Hp, Bosch, Cloudera, Informatica, Intel, Google for Work, Oracle are to name a few. To see a complete list of partners, please visit [TCS Partners](#)

Projects

- The partnership of [TCS-DELPHI](#) is one of the successful projects of many projects delivered by TCS.
- Gained a diverse customer base that includes Suzuki, Honda, Bugatti, Audi.
- With critical Data Management and Enterprise Management as the success map, over the years between 2007-2011 the TCS- DELPHI has taken over 4 projects in 3 major divisions with plant locations in Mexico, India and Europe delivering brainstorming Forecast Transformation in the ERP Platform.
- To maintain efficient wealth management, compliance insurance, security, custody processing, payment management in retail banks, developers in the Financial Network Services of TCS developed a core banking suite called [TCSBaNCS](#) in the year 1983. In the following 35 years, number of banks used BaNCS banking suite and it's [Software Products](#) to digitally remodel their banking services and improvise its banking technologies. Recently in the year 2013 [Panzhihua Commercial Bank](#) in China that deployed its core banking using BaNCS thereby making it as the first Chinese city commercial bank to use the TCS banking suite.

4.3 Independent Research

Once a start-up company to now grown as an India's largest software provider TCS never ceases to expand its horizons. Like its parent company, Tata Group that established its brand value by capturing commodity markets from living room to kitchen, TCS has made its brand known for all the right reasons across the digital market over the span of 40 years. Ranked #1 as the trusted global financial provider in 2016 'IDCFinancial Insights FinTech Rankings' for the second year after 2015, TCS is also recognized as one of the top vendors of global digital market for consecutive 10 years.

When TCS touched its 12 billion revenue, something that exceeded in leaps and bounds of the forecast charts amidst the technology crisis that its opponents faced, Varun Sood of Economic Times put a spotlight for the CEO of TCS Mr. N Chandrasekaran by highlighting the key features of the company to achieve its target in an exceptional way. The first of its was with no surprise the 'customer centric' attitude of the company that not only earned the trust of its consumers but also built a concrete trust and impermeable loyalty. After the successful leadership of Mr Ramadourai who fondly recollected his journey with TCS in his famous autobiography 'TCS and Beyond', Mr Chandrasekaran boldly decentralized the organization. The decision making was never being easier and young minds at TCS was not only encouraged to express but to experiment. Some of the crucial decisions made by executives at the right time were nothing less than the game changer in the remarkable growth of TCS.

When TCS find itself crawling up the ladder swiftly but firmly, adapting to the geographical limits was something the company had to quickly learn. If steering the bunch of tremendously talented young minds of India to the global market was not challenging enough, it had to focus on breaking the business barriers in terms of geological verticals. Surya Kant, Head of TCS's business in North America, US and Europe followed a simple yet effective plan to attain the global attention for TCS. Thanks to his mind, 'Know your client strategy' is something that TCS holds on tight. Knowing your buyer will make your business not only easier but also will give you a fat chance of making him a regular is his mantra. . In 1980, when TCS first broke into Japanese market Mr Surya Kant was lauded for his strategic mind and his effective steps for understanding clients. Fast forwarding to now 4 decades under his leadership, the global business of TCS grown in a humongous manner on the international grounds where TCS offer their services in China, France, Columbia and still expanding.

In this exciting career growth of TCS, something that the company achieved on its way during the late 2014 was more than a milestone. In July 2014 became the defacto of Indian IT Sector by capturing the combined markets of its top 4 opponent companies namely Wipro, HCL, Infosys and Tech Mahindra. Amit Sharma from JP Morgan wittingly quoted the Market Capitalization of TCS as $1=2+3+4+5$. Following this

historic accomplishment, the CEO Mr Chandhrasekaran credited to the efforts that the company made in digitalizing application systems, designing integrated business models, and improvising process automation.

After the 2008 market crash, when the banks and insurance companies most needed the robust platform independent system TCS was one of the software providers to introduce flexible, reliable ERP business model. When most of the traditional banks saw it as a gigantic process of conversion of ledgers, TCS with its organic design ideas, made the conversion more of a gradual change for its customers. The company gained its attention in the world of BPO by improvising its CRM model, and automated most of its services thus reducing time and effort. All the products of TCS was well received especially the TCSBaNCs- first of its first product that technically revamped the business management systems of several banks in the country. With its straight and simple business strategies to its customer friendly business practice, it has become increasingly evident that the digital enterprise built by TCS is capturing the minds of generation D for greater good.

(The above piece is written based on the independent research and primarily referring to the article published in Economic Times(2014([Source1](#)), a column published in Bloomberg(2014) and an internet business blog([Source2](#))

4.4 Conclusion

Who are we?

- Founded in 1968, then called as Tata Sons Limited, TCS is now the subsidiary of Tata Group with Tata Sons as its Parent Company.
- As of February 2017, TCS operates as a leading Multinational IT Service, Consulting and Business Solution Company from 46 countries, with its Headquarters located at Mumbai, Maharashtra, India. Its global presence extends with 114 manufacturing facilities and 15 global technical centers with 3.87 lakh employees.
- With ABC Bank, we'd offer our Services from TCS New Jersey Office located at New York, USA.

What's our brand Value?

- TCS went public in August 2004, and by 2008 TCS was already generating annual revenues of more than US\$500 Million.
- By the last trading day of 2011, TCS was the first Indian based Company to gross the highest market capitalization by generating revenue of \$16 billion.
- By 2012, TCS touched its first US\$10 billion annual revenue and by the end of July 2014, it was the first Indian Company with over 5 Lakh crore market capitalization.
- Being ranked as 64th of world's most innovative company by Forbes in 2015, about 70% of the overall dividends of the parent company, Tata Sons is solely generated by TCS.

Who are our employees?

- TCS is an equal opportunity employer and have a zero-tolerance policy on Race, Ethnic, Cultural and gender discrimination.
- Through a team of world class SME's and faculties, the company provides an intense learning program called TCS ignite to its science graduate employees of diverse backgrounds where they get tuned to the IT world and corporate practices.
- With 387,000 Employees, TCS is the fourth largest employer in India with 31% of its employees as women. TCS spends an average of 38% of its revenue on employee costs while the age of average TCS employee is 28 years.

How we do it?

- **Commitment**
- Yes, the legacy Mantra of TCS is that simple. TCS honors its commitment towards our employers, customers, partners and faculties. Along with our state of the art products, we also deliver trust to our partners that makes us stand out in the market for more than 4 decades.
- Please feel free to read the [testimonial](#) from one of our global customers, vice president of BANCOLOMBIA speak about the customer centric, infrastructure oriented, methodological practice of TCS.

What we Offer?

- In this digital world, Data is the new natural resource and TCS understands it very well. From Data Management to Data Optimization, Information is well handled (Descriptive Analysis) and transformed (Predictive Modelling) at TCS that enhances the overall business value by delivering sophisticated solutions that successfully answers to all our client's IT needs.
- From our Design Centers, we consistently build, create and deliver innovative methodologies to serve across the sectors as we embark and experiment brainstorming ideas towards a promising market.
- At TCS, we not only cater to client needs by providing end to end analytics we also do that responsibly. TCS has proven records of saving 50% of in client service execution time and a 30% improvement in Cycle time, which brings us to the below question.

Why Us?

- Because we do it right, always.
- From a 400\$ Million company to India's largest software Exporter with 5trillion Market Capitalization, in a span of 2 decades, TCS has established its remarkable career in Financial, Banking & IT Solutions delivering nothing more than high standards to its clientele. Believing in 'Quest for the Quality & Quantity' TCS has always 2 steps ahead of its goal.
- With our outstanding subject matter experts, extraordinary young minds from our own design centers, our trusted partners we simply transform your business.

Why we'd like to offer our Services to ABC Bank?

Below are the top five reasons for which we extend our response to ABC Bank.

- ABC Bank is one of the leading bankers in the North America and TCS would be happy to become one of ABC Bank's Technology Vendor.
- With our proven track of enhanced automation process resulting in reduced time, more sustainability and improved scalability we would satisfy the business needs of ABC bank.

- While TCS offers a portfolio various flexible delivery models that suits multifarious business needs across industry horizons we design exclusive models based on customer needs.
- With our trade mark products, Changes in IT infrastructure of ABC business model and migration to newer platform will be made with improved scalability and reliability.
- With TCS's award winning cost-effective IT products and methodologies, both ABC Bank and TCS would reap the best of our practices where the elements of time, trust and commitment will be met above the expectations.

End of Section C