GOING THE EXTRA MILE

TO TAKE THE

Relationship™

BEYOND THE CONTRACT

HCL Response to RFP for Long Term Strategic Supplier

Version Control

All information given under this version over rides all and any kind of offers, assumptions, deliverables and contracts, given under any previous version. All previous versions of the subject Proposal stand null and void.

www.hcl.com | $ 6.5 BILLION ENTERPRISE | 96,000 PROFESSIONALS | OPERATIONS IN 31 COUNTRIES

HCL

PROJECT :	**Long Term Strategic Partner**
CLIENT :	**Cathay United Bank**
BY :	*HCL*
RFP NO. :	**NA**

Company Name	
Contact Name	
Designation	
Mobile number	
Email	

TABLE OF CONTENTS

1. Open Questions

1.1. Talent acquisition and retention

At HCL we believe that a company is only as good as its employees. We ensure employees make the most of their stay by creating policies that will enable them to be productive and efficient, at the same time making HCL one of the best places to work.

Our belief of Value Centricity is dedicated to delivering more value for our clients, putting their interests ahead of ours. At HCL, we believe that this value comes from our employees. Hence, by offering a climate of Trust, Transparency and Flexibility, we seek to empower the employees, enabling them to develop in their professional and personal lives. We pioneered the Employees First paradigm, where the organizational pyramid was inverted, making the management accountable to the employees.

Figure: HCL's Core Beliefs

1.1.1. Differentiation

Q. How do you differentiate yourself in the market from both a hiring and retention perspective?

HCL is an Equal Opportunity Employer and we ensure equal opportunities irrespective of gender, nationality, disability, sexual orientation, religion or ethnicity in hiring while focusing on promoting workplace diversity. Our recruitment policies are based on meritocracy and ability to learn, adapt and assimilate change.

For any resource requirement, firstly the internal talent pool available within HCL is leveraged. The necessary technical skills required for a specific role are defined in advance by our recruitment team and the candidates who have those skills are selected through a rigorous selection process given below

HCL

enabled through technology and applications such as **Smart Recruit, ITAP** (**Ideapreneur Talent Acquisition Platform), Smart Assignation.**
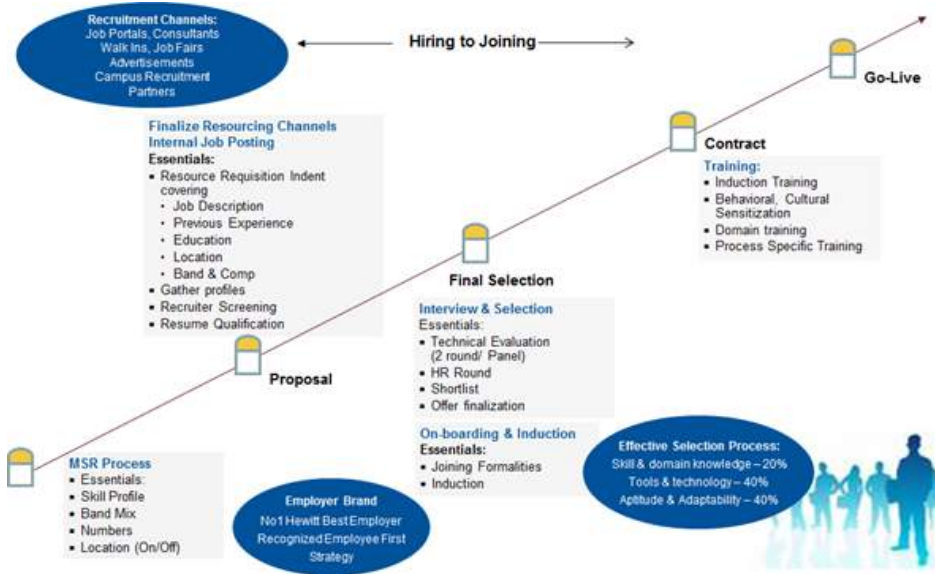
Figure: The hiring process in HCL

Following are some of the key parameters that differentiates HCL and makes it an employee friendly organization.

- **Competitive Compensation & Benefits –** HCL benchmarks its compensation and benefits practices on a regular basis to ensure that these are competitive and performance-based and in sync with the prevalent industry standards.

- **Career Development opportunities** – HCL's career management process, which is facilitated with Career Connect – a career management tool, empowers employees to manage their careers effectively in a structured manner by exploring, pursuing and advancing their career path within the organization.

- **Learning & Development –** The learning ecosystem supports holistic employee development through a combination of Technical Behavioral, Leadership and specialized Domain training. Technical Excellence (TEX) Academy, Leadership Academy, Professional Academy, Fresher Academy, Sales Academy and B-School Academy are the six academies that are woven together to offer holistic learning programs.

- **Ideapreneurship, Grass root Innovation –** HCL has created an inspiring workplace guided by human values with passion for innovation, creativity, seamless teamwork, and transformational leadership. By way of Ideapreneurship, the employees are given the license to ideate. Their ideas are welcomed and are seeded, nurtured and harvested.

HCL

- **Employee First Culture –** HCL's Employee First culture is focused at making the organization more accountable & transparent, and creating an environment that promotes employee development and empowerment. Various people processes such as performance appraisals, career development, rewards and recognition, etc. are executed with fairness, trust & transparency.
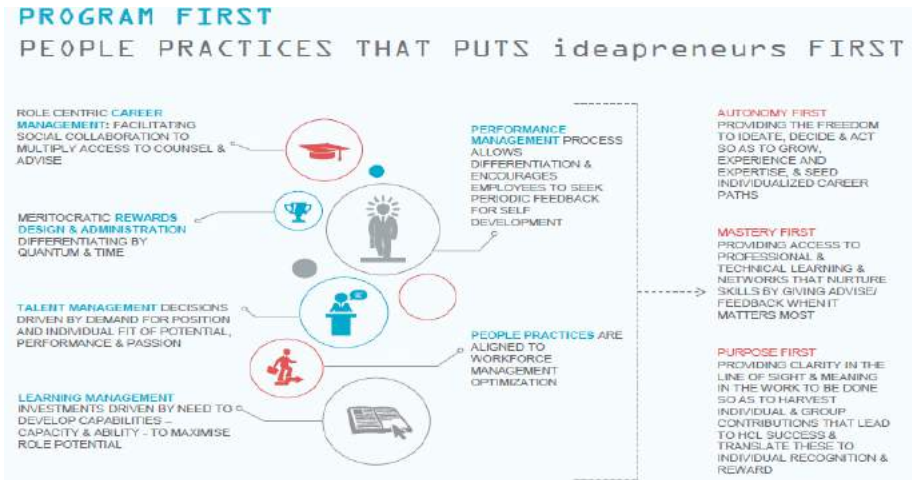
Figure: HCL's Program First

1.1.2.   Overall talent acquisition strategy

Q. What is the overall talent acquisition strategy? What type of experience and skill sets are required for team leaders? What is the typical role of an entry level employee on a team?

For hiring candidates externally with industry experience, the recruitment team identifies the appropriate sourcing channel for hiring talent. The sourcing channels include job portals, recruitment agencies, internal job postings, employee referrals, print advertisements, etc. our team has built a resource database that is networked across the globe in order to facilitate quick turnaround for any resource requirements.

For fulfilling CUB's resource requirement we will be tying up with local IT vendors (MiTAC, Azure technologies) and recruitment agencies (MGR Consulting, PTS consulting) for hiring any local resources in Taiwan.

Regional IT Vendors	MiTAC MITAC INTERNATIONAL CORP.
Regional Recruitment Partners	MGR Consulting

HCL requires a stringent background check for all resources at the time of hiring. At the time of joining formalities, consent is sought from the employee-to-be to conduct back ground verification for them to validate information shared in the resume and during the interview process. The standard background verification carried out by HCL includes a check on employment history, academic background, criminal history (if any) and so on.

When talent is not available internally the Talent Acquisition Group looks to the external market. Skills are divided into three broad categories- Vanilla Skills, Hard to get Skills and Niche Skills (With SLA's defined for each kind of skill). HCL also visits premier engineering institutes or has tie-ups with them to hire fresh graduates in the geo and location where HCL has a delivery center.

Team Leaders
Team Leaders fall in the category of next level of roles typically possessing 4 to 9 years of experience. Core job is to manage technology in projects and providing technical guidance / solutions for work completion. Key responsibilities include providing technical guidance / solutions, develop and guide the team members in enhancing their technical capabilities and increasing productivity, ensure process compliance in the assigned module and ensure submission of status reports for minimizing exposure and risks on the project or closure of escalations.

Entry Level

The job purpose of a typical entry level employee will be to develop and deliver codes for the work assigned in accordance with time, quality and cost standards. This will include responsibilities to develop codes for the project, resolve existing project issues and ensure complete documentation is in place.

1.1.3. Difficult to find skills

Q. What is your strategy for acquiring and retaining employees with "hot" or difficult to find skills?

Enter text here.

1.1.4. Equal employment policy

Q. What is your equal employment policy?

HCL is an Equal Employment Policy to treat employees without any discrimination. This policy governs all areas of employment at HCL Technologies Ltd including recruiting, hiring, training, promotions, compensation, benefits, discipline, and terminations.

- HCL makes the best effort to treat the candidates and employees without regard to their race, religion, sex, colour, age, national origin, pregnancy, sexual orientation and physical disability.

- HCL Technologies shall include equal opportunity in employment, upgrading, promotion or transfer, recruitment or recruitment advertising, layoff or termination, wages or other compensation, selection for training, including apprenticeship, pre-apprenticeship, and/ or on the job training.

HCL

- HCL shall ensure and maintain a work environment free of harassment and intimidation and coercion at all sites and in all facilities at which employees are assigned to work.

- HCL shall ensure adherence to the laws of the land with regard to employment norms and will not indulge in practices such as employing child labour (not less than 18 years), bonded labour, etc.

1.1.5. Talent management process

Q. Is talent management (succession planning, career development for high potentials) a separate process? Please describe your talent management processes.

In order to retain and keep our high potential employees engaged in their careers, HCL has created an in-depth program called Careers Live. The key audience for this program is high potential employees across roles who are further up-skilled and provided apt learning on four key competencies relevant to their roles: Thinking on your Feet, Customer Orientation, People Magician and Entrepreneurship. This program consists of program management, technical and behavioral skills relevant to employees aligned to this program.

A novel way of driving application and retention of behavioral learning coupled with a Reflective Learning Journal helps the learners to capture insights, ideas and implementation plans for the skills they are learning and aligning them to their actual work environments.

Employee successor's information is captured in the online portal called **iSuccess** which is a cloud based platform from SAP which has been deployed in HCL to integrate HR processes on a single platform.

1.1.6. Employee training

Q. What is the average number of hours per year spent by your employees on training and professional development?

Learning and Development (L&D) at HCL is one of the key business enablers which focuses at development of its employees. Job Based Certification (JBC) is an initiative that encourages employees to take proactive measures to manage their career in HCL. Talent Development has closely partnered with Academy Heads across HCL's service lines to craft targeted learning curricula for specific jobs.

Each employee spends about 180-240 hours every year in training sessions that include technical, functional, transition knowledge, behavioural and professional development. In addition to this, they have access to more than 3,000 Instructor Led Training programs and more than 5,500 online courses.

1.1.7. Annual training budget

Q. What was the annual training budget per employee for 2015?

HCL spent a total of USD 144 million (~2.4% of its revenue, and adhering to the industry norm) of its revenue in training its employees. Per employee the training budget ranges from USD 1000 to USD 1600.

HCL

1.1.8. Performance review

Q. How is your "Performance Review" process, including frequency?

In HCL performance management at done on two levels, i.e. individual level and account/BU level to ensure holistic performance assessment. Our performance management process promises timely clarity on expectations as per employee's role, it also "entrusts the target definition' to employees and their manager, thereby helping set the stage for an objective dialogue of their performance and capability gaps, if any.

Employees may review and modify their goals throughout the year by conducting multiple feedback exchanges with their managers. Ideally, there are mid-year and year-end feedback sessions scheduled in the process

The key tenets of the performance management framework are

The performance appraisal cycle happens once in a year for the period from 1st July to 30th June, which is known as the annual appraisal cycle. The complete process for appraising the employee happens on one single platform known as iSuccess. Any employee who joins the organization will have the first appraisal as a confirmation appraisal post which the employee will be aligned to the annual cycle.

Every employee have to fill up the iSuccess form to get their appropriate rating from the appraiser, reviewer, calibrator and the HR. HCL provides Bonuses and incentive payouts based on the performance of the individuals in the last year & their ratings. HCL follows a 5 point rating methodology as given below –

DISTINGUISHED PERFORMANCE
• Distinctive performance when replicated in a larger context creates competitive differentiation.

EXCEPTIONAL PERFORMANCE
• Performance contribution surpasses role expectations quite consistently.

GOOD PERFORMANCE
• Performance contribution in certain instances exceeds role expectation but by & large consistent.

THRESHOLD PERFORMANCE
• Performance just about meets work requirements and in some instances inconsistent with the role expectations.

PERFORMANCE NEEDS IMPROVEMENT
• Performance is in bottom end of the peer group.

1.1.9. Under-performance management

Q. How do you handle under-performing employees? On a yearly basis, how many employees are terminated for poor performance or violations of Firm policies? Please give numbers for each category.

HCL has a rigorous employee evaluation process, called the Performance Management Program. As a part of our Performance Management Program, we follow the practice of setting up the Key Responsibility Areas for each individual, which defines the expectations and performance criteria for them. The performance scale is defined as: "Needs Improvement, Threshold Performance, Good Performance, Exceptional Performance & Distinguished Performance. A performance rating of "Needs Improvement" indicates that the employee has not achieved the objectives despite needed resources being made available and needs substantial improvement.

The actions taken in such a case involves drafting a Performance Improvement Plan that addresses and manages employee performance issues. The employee's performance is then reviewed at the end of every month. Upon review at the end of three months, if there is an improvement in the performance, the Performance Improvement Plan is successfully concluded. In a scenario where the performance improvement is not achieved, the employee contract with the organization is terminated and the exit process is initiated. However, instances of such a case are limited. Numbers vary across verticals and projects.

1.1.10. Non-traditional work hours

Q. How do you manage attrition and recruiting for non-traditional work hours?

Retention management at HCL aims at ensuring that, in case of employees leaving the company, there is a seamless and efficient transfer of knowledge and minimized impact on the services provided to the customer. Retention in HCL is built around several approaches; some that are meant to directly help in retention and others that have retention as one of the considerations. These approaches focus on the key factors such as reward, career aspirations, and work – life balance that impact retention. HCL provides ample career opportunities and future prospects within the system for its employees ensuring high motivation levels that in-turn translate into higher retention rates

HCL has appropriate policies to recognize and incentivize efforts of employees who work in shifts or weekends or other festivals and holidays and provide on-call support. Some of the benefits or compensation provided are as follows –

- Employees working in non-traditional working hours can opt for company cab facility or claim conveyance.

- Employees are also compensated based on the work timing in the form of hardship allowance as per business requirements.

- If employee is working on a holiday as assigned by HCL or the customer, week off allowance is payable to the employee. For working on National holidays, employee is eligible for double wages. Meal Allowance for Working on Weekend/ National/ Festival Holiday is also paid to the employee for working in non-traditional working hours.

1.1.11. Malpractice management

Q. Can you confirm the process for handling staff fraud or malpractice? Are there any current/outstanding issues of this nature?

HCL

HCL continues to focus on good Corporate Governance, in line with local and global standards. Our primary objective is to create and adhere to a corporate culture of conscience and consciousness, integrity, transparency and accountability, for the efficient and ethical conduct of business for meeting its obligations towards shareholders and other stakeholders.

HCL's day to day operations and decisions are guided by a set of rules under the Code of Business Ethics principles and policies (COBEC); Anti-Bribery and Anti-Corruption (ABAC) Policy; and Business Gifts and Entertainment Policy (BGEP). We have also institutionalized an external ombudsman for looking into all complaints on the related subject. Although it is not possible to anticipate every business situation or decision we might face, these policies serve as a consistent guideline for working with our clients, colleagues, vendor partners and other communities.

- COBEC covers set of principles that govern and bring accountability and transparency in daily activities - all policies, practices, processes, business dealings are governed by the COBEC.

- Employees or members of their immediate families should not provide, solicit or accept cash or its equivalent, entertainment, favors, gifts or anything of substance to or from competitors, vendors, suppliers, customers, or others that do business or are trying to do business with HCL.

- Anti-Money Laundering Policy aims to set up a mechanism for identifying and screening all entities with whom HCL intends to do or does business to ensure transparency in all transactions.

1.2. Talent staffing

1.2.1. Resource ramp-up

Enter text here

1.2.2. Flexible staffing support

Enter text here

1.2.3. Key resources

Enter text here

1.3. Scale-up on lacking skill

Enter text here

1.3.1. Attrition rates across key roles

Q. What are your attrition rates across key roles (e.g., team leads, senior developers) and how will you minimize the impact of turnover at CUB.

LTM Voluntary attrition at HCL as of September 2015 for the last two years is given in the table below-

HCL

Band	Sep'14	Sep'15
E2	15.60%	15.20%
E3	10.58%	10.10%

1.4. Delivery management

1.4.1. Program performance

HCL has done large transformation programs for large banks in the US, UK and APAC regions. The transformation programs are normally managed by tight governance mechanism and measurable Key Performance Indicators. CUB and HCL will implement 'Key Performance Indicators' as part of the supplier governance framework. HCL will discuss with the CUB the KPIs we believe are appropriate to ensure project execution, estimation, deliverable timeframe accuracy and quality. For any engagement, there is a set of critical performance measures that have significant impact on the customer's business. These get translated to Service Level Agreements (SLAs) with associated penalties and rewards. In addition to these, there are other important performance measures which are tracked, reviewed and monitored as Key Performance Indicators (KPIs). Failure to meet these KPI indicators calls for reviews and corrective action.

The SLAs/KPIs are broadly divided into following categories with an aim to allow objective assessment of the health of the engagement from all aspects:

- **Costs**: Cost related SLA is not applicable for staff augmentation projects. For the measure to be effective, a change tracking and approval mechanism has to be in place
- **Capability**: Key measurements against critical parameters both in AD and ASM to ensure high quality outputs
- **Capacity**: Performance measurement with respect to the resources' allocations and retention to ensure timely deployment and continuity on the account
- **Quality**: Quality KPIs/SLAs across Application Delivery and Application Management
- **Engagement**: Performance measurement at a relationship level

SLA/KPI	Metrics	Definition	Measurement Window	Reporting Window	Remarks
Category: Delivery Parameters					
KPI	Completion within Budget	Total invoiced service charges are within the tolerance levels of the quoted price	On completion of project; Measured per project	Monthly	Projects executed within the budgeted cost
KPI	Completion within schedule	Project deliverables accepted on or before the delivery date	On completion of project; Measured per project	Monthly	Projects delivered within the scheduled time
KPI	Expected quality	Zero P1 incidents- Post production implementation and within warranty period. Zero P2 incidents- Post production implementation and	On completion of project; Measured per project	Monthly	Projects delivered at the expected quality levels

		within warranty period.			
Category: Capacity Parameters					
KPI	Resource Identification time	Total number of resources identified within the agreed timeline/Total number of resource requests	Monthly	Monthly	Resource Identification time is mutually agreed.
KPI	Resource on-boarding time	Total on-boarded/Total due for on-boarding	Monthly	Monthly	Resource on-boarding time is mutually agreed. It starts after the resource is identified.
KPI	Training Days in an year	At least 5 days of training in a year per employee	Monthly	Annually	Training can be technical, behavioral and domain based.
KPI	Employee retention	A = ((B-C)/B) A = Retention rate as a % B = ((Number of Service Provider personnel providing Services over a rolling 12 months) – (planned exits)) C = Number of staff lost from the customer Managed Service operation engagement over the same period.	Monthly	Monthly	% of staff continuously supporting customer projects on a quarterly basis, after accounting for unplanned exits. This is subject to the capacity for AD business and applicable only to the core team.
KPI	Capacity utilization-Offshore	Offshore Hours consumed/Offshore hours billed	Monthly	Monthly	This is applicable only to the base pool of resources (billed on take or pay basis)
KPI	Capacity utilization-Onshore	Onshore hours consumed /Onshore hours billed	Monthly	Monthly	This is applicable only for staff augmentation role
Category: Quality Parameters					
KPI	Defect detection rate	Total defects detected prior to UAT / Total number of defects identified (Pre-UAT + UAT + Warranty)	Project closure	Monthly	
KPI	Testing Efficiency	# of Test Cases Executed/Total # of test cases identified	End of phase	Monthly	

HCL

	Category: Engagement Parameters				
KPI	Transformation Initiative proposed		Bi-Annually	Bi-Annually	HCL provides Business Case for at least 2 transformation initiatives in a year
KPI	Business aligned KPIs		Quarterly	Quarterly	HCL works with the customer to define at least 2 KPIs to measure effectiveness of the delivered IT services to Business
KPI	Value addition	Value add to the engagement measured as a percentage of the Annual Contract Value (ACV)	Quarterly	Quarterly	
KPI	Customer Satisfaction Score – Engagement	Customer Satisfaction score	Annually	Annually	

1.4.2. Program Benefits

The realization of benefits is critical to any transformation program. HCL recognizes this and our benefits led approach to transformation has underpinned the delivery of £Bns of benefits for our clients in some of the most successful transformation programs across a wide range of industries and business functions. Some examples are shown below.

Client	Project Definition and Change Challenge	Benefits delivered
xerox	Centralization of European sales and customer services from 16 countries to 3 hubs on a single platform. Re-implementation of SAP	• £5M / year: Simplified pricing, service provision & logistics • $47 M / year: $4m resource efficiency, $18m compliance, $25m contract re-negotiation
Integrated Supply & Trading	Global Transformation for BP's finance, tax & back-office and mid office processes with a mandate of process standardisation globally	• >$100Ms of interest saving on Working Capital Reduction • Physical effort reduction of 20 – 30% • 98% standardisation of processes globally
Birmingham City Council	Full scope process transformation including back-office and front office services. Re-engineering of way all services are provided	• £1.56 Billion benefits target over 10 years • £942 M Cashable savings with > £646 M realised • MCA award for benefits delivered
SHS	SAP enabled IT refresh to support group consolidation and significant growth potential	• £4 M/yr cost savings – rebates, inventory, staff • Increase customer services
TXU Energy	SAP implementation including IS-U: benefits focus on Customer Management, Supply Chain & Finance Processes	• $250 M of benefits over 5 years • Customer Satisfaction of 90%
TWININGS	Transformation of global supply chain, finance and procurement functions. Development of template in for the UK business before global roll out	• £20M of benefits from UK implementation • Expected to rise to up to £100M from global deployment • Significant improvement to Customer Service level

HCL

Many organizations report that the actual benefits realized from IT investment is less than that predicted in their business case. We believe that this does not need to be the case and, from working with many clients on benefits realization, know that the opposite can be true – with the right approach, focus and tools, benefits can exceed those defined in the business case.

In our experience, the following are critical to the realization of benefits:

- Identified benefits are relevant to the organisation and achievable in terms of current performance and realistic target performance
- There is clear accountability for each identified benefit
- Ownership of the benefits is built through the programme lifecycle
- Benefits remain a focus through programme governance so that the solution delivered does enable the benefit
- Benefits are tracked and monitored in 'Business as Usual' after project implementation

Benefits Delivery requires a structured approach that is integrated into the program delivery lifecycle and must be embedded within business as usual post implementation. Active management of benefits is required and the following principles apply to any benefits realization program:
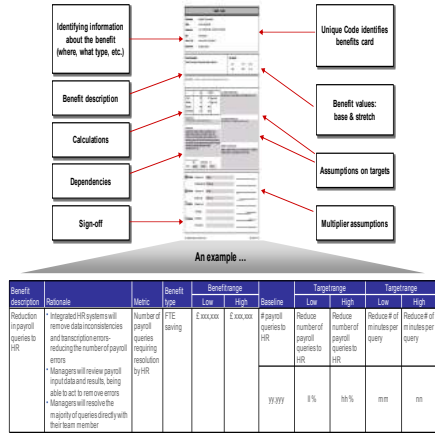
1. Benefits opportunities arise from the business doing something differently – that is a change in business process, the deployment of a new capability, stopping an existing activity or starting to do something new. The benefits opportunity will be enabled by the supporting technology but rarely delivered by it. The associated business change must take place and the necessary actions undertaken.
2. Transformation programmes are not quick fixes to business problems – the design, planning and execution of changes on this scale will normally run over 1 or more years. During this time, the business environment will change and requirements will evolve. Changes to the scope and nature of the programme are inevitable but should be managed with a reference to the impact on the expected benefits. This is essential to ensure the benefits are actually enabled by the programme and ownership and accountability can be established.
3. In most cases, benefits start to accrue once the project has gone live so, while some actions should be completed as part of the project, many more including monitoring and tracking the benefit outcomes must be undertaken as part of business as usual activity after this. As a consequence, ongoing governance needs to be established which will typically include building benefits metrics into individual and team performance objectives and possibly the establishment of a benefits board where results can be reported and remedial action agreed upon.

Benefits management is an integral part of programme management and should be clearly understood at the outset of a programme. The HCL approach to benefits realisation ensures that:-

- Benefits are clearly defined and aligned to your strategic outcomes
- The business case can support board approval of the financial justification for the programme
- During design cost benefit analysis of proposed process or solution changes are successfully evaluated and impacts analysed to support the change control governance
- The programme benefits are delivering the programme ROI.

HCL

A key element of our approach is to establish shared goals and targets, between the programme and operational management. These assist with breaking down barriers, creating joint ownership and accelerating performance based delivery. We achieve this through developing global and local **benefits dependency maps** and **benefits realisation plans**, which we will use, in conjunction with **benefits cards**, to establish clear ownership and accountability of activities and outcomes from the key stakeholders. We have a robust end-to-end approach which has been used to successfully drive the realisation of benefits across many transformation programmes across a wide range of industries and was core to the realisation of benefits at Birmingham City Council and the development of the CHAMPS2 methodology.

Benefits Cards

Benefits Realisation Plans

Benefits Dependency Maps
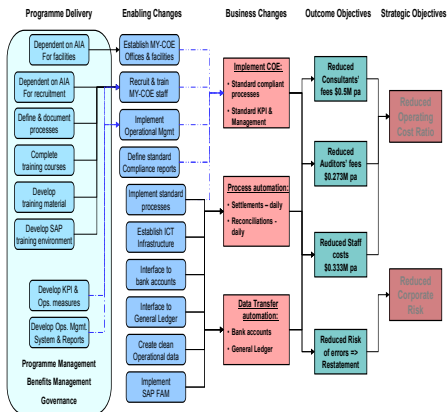
We use a 5 stage approach that is aligned to the overall delivery methodology:

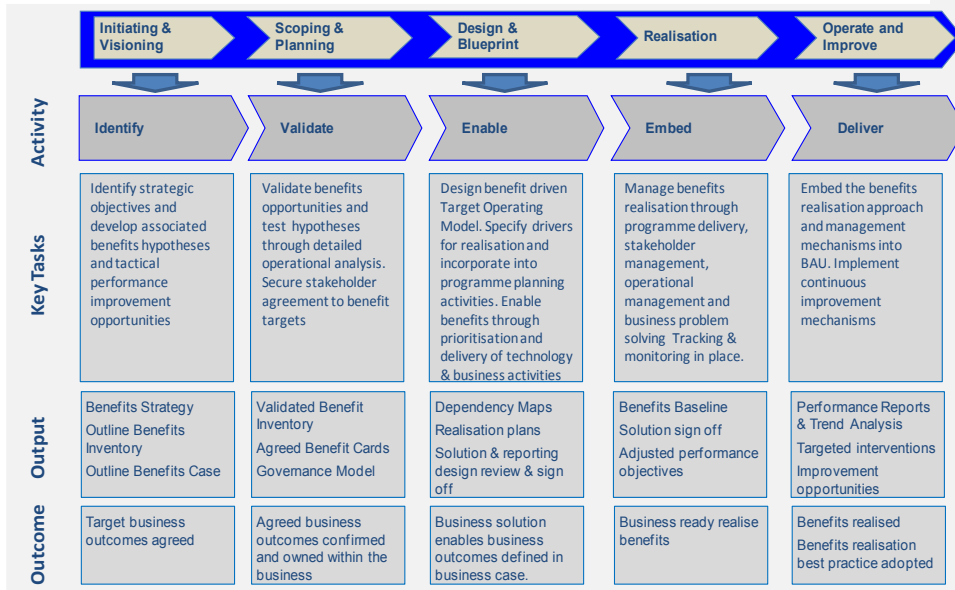|	Initiating & Visioning	Scoping & Planning	Design & Blueprint	Realisation	Operate and Improve
Activity	Identify	Validate	Enable	Embed	Deliver
Key Tasks	Identify strategic objectives and develop associated benefits hypotheses and tactical performance improvement opportunities	Validate benefits opportunities and test hypotheses through detailed operational analysis. Secure stakeholder agreement to benefit targets	Design benefit driven Target Operating Model. Specify drivers for realisation and incorporate into programme planning activities. Enable benefits through prioritisation and delivery of technology & business activities	Manage benefits realisation through programme delivery, stakeholder management, operational management and business problem solving Tracking & monitoring in place.	Embed the benefits realisation approach and management mechanisms into BAU. Implement continuous improvement mechanisms
Output	Benefits Strategy Outline Benefits Inventory Outline Benefits Case	Validated Benefit Inventory Agreed Benefit Cards Governance Model	Dependency Maps Realisation plans Solution & reporting design review & sign off	Benefits Baseline Solution sign off Adjusted performance objectives	Performance Reports & Trend Analysis Targeted interventions Improvement opportunities
Outcome	Target business outcomes agreed	Agreed business outcomes confirmed and owned within the business	Business solution enables business outcomes defined in business case.	Business ready realise benefits	Benefits realised Benefits realisation best practice adopted

1.4.3. Project delivery

Q. How do you manage projects to ensure that projects are finished on time, within budget and achieves their required quality?

The success of any project lies in effective tracking, risk monitoring and strong governance.

PMSmart is HCLs collaborative platform for managing IT projects and programs. It is web based and the site is secured with SSL user authentication. The tool provides a highly configurable, comprehensive software framework to facilitate the entire SDLC planning and execution and monitoring, providing each stakeholder with their own role-based portal view. PMSmart helps program managers encapsulate organization's successful processes and best practices into templates for instant re-use in executing similar projects in the future. All the day-to-day actions, issues, risks, and minutes of the meetings can be captured, tracked and accessed within the system. More importantly these can be linked to each other and to the business requirements and task initiatives based on relevance and context-based clusters of information.

PMSmart offers:
- Enterprise IT portfolio management
- Project management
- Business process management
- Software development lifecycle management
- OMS compliance discipline (HCL's Quality Management System)
- Collaboration and communication

HCL

To provide best security of information, it's all secured with SSL and LDAP user authentication as PMSmart has the ability to bring the project on a running platform very quickly.
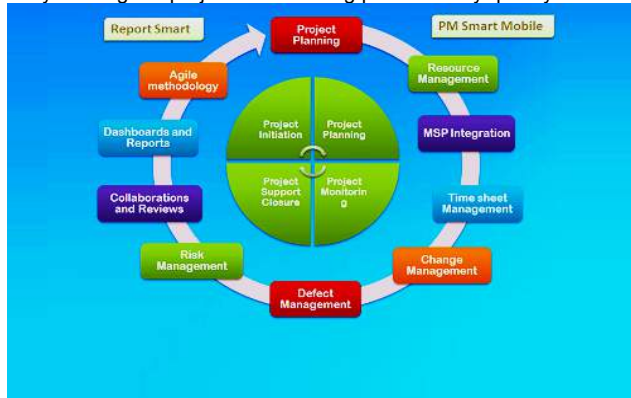
1.4.4.   Methodologies

Q. What are your experiences with waterfall versus agile methodologies? Can you provide case example where one of the methods were preferred, and reasons why?

HCL has expertise in several Software Development Lifecycle Models. The SDLC models supported within HCL are Waterfall, Agile, Iterative, RAD and RUP. These models are benchmarked and improved continually based on knowledge gained, best practices, and technology updates.

HCL's AD framework encapsulates all aspects related to Application Development, the current strengths and capabilities within HCL pertaining to AD and the various levers that can be utilized to further strengthen AD project deliveries from HCL.

Application development framework comprises the following building blocks:
- Project / Program Management of AD Project(s)
- Software development – Various methodologies (Ex: Waterfall, Agile, Iterative etc.)
- Tools and Frameworks available for AD
- Support process and Shared COEs within HCL to facilitate AD projects
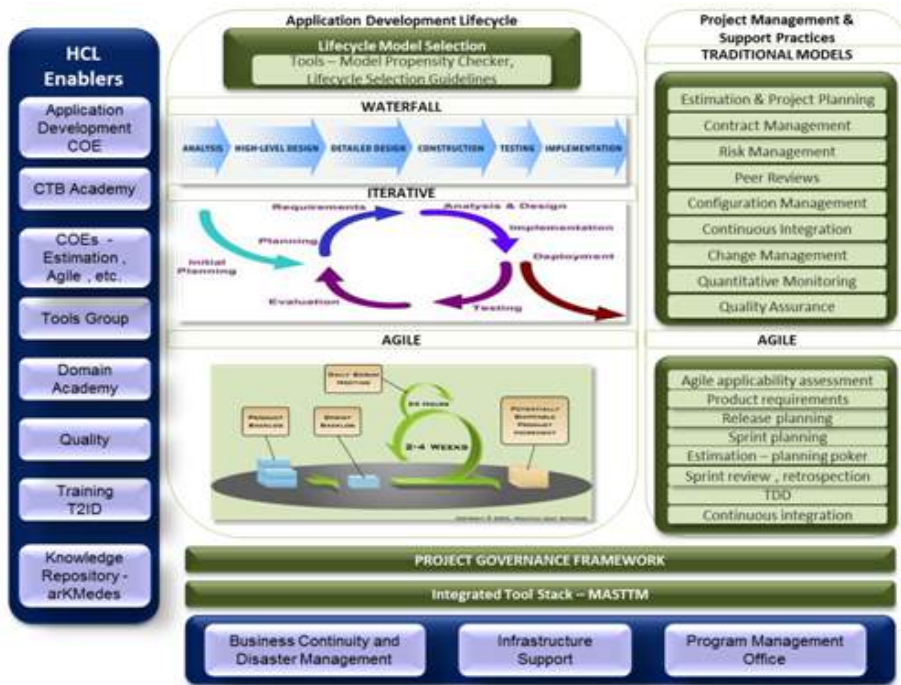
HCL

Figure: HCL's Application Development Framework

Agile Footprints at HCL

HCL brings a long track record of agile programed delivery and started its agile journey in 2005. Till date we have executed 150+ major agile projects from various domains and technologies. We have 1400+ staff trained in scrum delivery with around 75+ SME's on scrum.

Scrum is a popular methodology and is being used in 90% of the agile projects with few key engineering practices from XP like Continuous Integration, User Stories being seamlessly integrated with Scrum project management framework. HCL has deep experience of adopting a distributed scrum delivery model. 95% of HCL Agile projects having distributed teams with 75% of the total project work being delivered from offshore.

For the purpose of having a well-defined and mature agile practice which is updated from time to time as per the new trends, HCL invested in creating an **Agile Centre of Excellence (CoE)** way back in 2007.

The following case study demonstrates a scenario where agile was preferred waterfall model.

Customer Description	A leading market Leader in aviation manufacturing sector
Business Needs	- Lack of visibility to the business users on the progress of the implementation of features resulting in many surprises during UAT - Delay cycle time impacting budget and schedule overruns - Frequent and early release of features identified as key to resolving current problem
HCL's	Leverage HCL's agile transition framework (PIPES) to transition the water fall model

Solution Approach	to Agile Model • Progressive scaling of agile teams using on-site/off-shore model • Implementation of build and test automation(Unit test, regression test) • Leveraging Agile best practices facilitated by HCL Agile Center of Excellence
Key Benefits	• 75% reduction in rework-effort, 35% reduction in project management effort, 55% reduction in PQA effort • Near Zero UAT defects with more than 90% Defect Removal Efficiency, and Rework Effort % improved from 58% to 76% post agile adoption

1.4.5. Subcontractors

Q. How do you plan to use subcontractors, if at all?

Udeet to answer

1.4.6. Capacity

Q. How much capacity will you be able to provide to support our program? Please detail according to roles.

HCL has, as a practice, a bench strength of approximately 10% across the organization to cater to demands from our customers.
Across all roles, HCL will be able to provide 10% of the total FTE count shared in the proposal with CUB for this program at short notice.

1.4.7. Relevant program risks

The following table summarizes the key risks that CUB may encounter during the transformation journey.

Potential Transformation Risk / Challenges / Issues	Possible Mitigation / Avoidance technique
Product Gaps/Complexity - Ambiguity between in-scope and out-of-scope items/features - Gaps between the business requirements and the COTS product. This could be because of uniqueness of the business done by CUB	• Adequate DD of features available in the COTS product and its applicability and usage in CUB • A detailed "Show and Tell" of Product features to drive towards adoption and acceptance. • Cost/Benefit assessment of the Product versus current scenario • Signed off by CUB Architects/ Business/Sponsor / Steering group
Employees Key employees / contractors leaving before or after transformation journey	• Joint workshop to educate the employees about the benefits • Up skill and cross skilling of the resources on the new technologies • Provide structured career plan and benefits
Managing Complexity - Increased complexity due to	• Share detailed transformation roadmap with clearly defined milestones and timelines with all the stakeholders

HCL

multiple release plans running in parallel tracks	▪ HCL will include Business Analysts along with technical team members to help understand complex domain functionalities ▪ HCL will deploy techno-functional analysis for the package applications.
Schedule Slippage - Delayed delivery of services or packages - Release Plans are not as per original plan - Dependencies on resources, inputs, sign-offs, decisions are not timely.	▪ Strong and Joint governance meetings on a regular basis to review the progress, issues, risks and challenges. ▪ Obtain commitment from the Vendors / TPs on the expected deliverables\outcomes. ▪ Reprioritisation and planning. ▪ Increased effort allocation to get back on track. ▪ Utilise the shadow or buffer resources.
Poor Quality of Deliverables	▪ Well defined acceptance criteria ▪ Toll-gates based sign-off from customer stakeholders/SMEs ▪ Metrics measurement and monitoring ▪ SLA /KPI based output
Scope Creep - Numerous Change requests to the baseline scope. - Inputs from various stakeholders which alters the original or base lined scope.	▪ Define Change Control Board (CCB) process and workflow ▪ Communication and Institutionalisation of CCB Structure to all the stakeholders.
Cultural Issues - Resistance to adopt to new ways of working (Onsite – Offshore). - Cultural Integration issues	▪ Increase Onsite presence during the initial stages of the commencement of projects ▪ Conduct periodic workshops to resolve cultural issues. ▪ Using HCL's standard communication framework which reduces chances of miscommunication between onsite and offshore teams.

1.5.   Partnership and relationship management

1.5.1.   Innovation and thought leadership

Q. What mechanisms do you employ to ensure that innovative solutions and thought leadership are brought forward to CUB?

HCL will in bring in the best in class services and thought leadership to develop innovative solutions for CUB via the following "**Structured Innovation Avenues**" –

HCL's Centres Of Excellence (COE)
HCL's CoE constitutes of a team of focused individuals who have both technical expertise on the specific technical domains and also possess experience in key verticals like Banking, Capital Markets and Insurance. The primary objective of the Center of Excellence is to develop methodologies and frameworks in as-is environment and the future improvements. The CoE's Offerings help customers

HCL

sustain their systems while the migration/ and modernization offerings help identify opportunities to migrate or extend and transform existing systems/applications for higher agility and flexibility - within budget and on schedule.

HCL's CoEs exist across service delivery lines (e.g. Testing COE, AD CoE, ASM CoE, Mobility CoE), product/partnership based CoEs (e.g. Mysis CoE, Fundtech CoE) or across business lines (e.g. Banking CoE). The expertise that is required for a specific product, business or a technical functionality is identified and chosen into the project team usually from the Centre of Excellence as it is considered to be pool of technical expertise.

Value Portal

Based on HCL's philosophy of "**Employees First**" and the culture of grassroots innovation, **Ideapreneurship™**, HCL has created a **value creation portal** which we have deployed across various customers to drive and capture continuous value adds that we have done across various clients. The Value Creation framework is benchmarked on a hierarchical approach where we scale up the value chain **from being a Service provider to a partner impacting the end users of CUB**. HCL typically commits to bring in 3% of TCV as value addition in the engagement. Value creation is reported as a KPI in the status reports and is discussed during the Strategic review meetings bi-annually.

Till date, 43,000 innovative ideas have been developed for our customers through 22500 HCLites delivering savings of **USD 1 Billion**.

HCL won the 2011 Forrester Groundswell Award for Value Portal in the Innovation category.

The most successful cost optimization idea at a Global Fortune 500 financial institution returned an **ROI of $21M**. The company had another successful cost optimization idea which had an ROI of $3.8M and a very successful tool development idea which had an ROI of $ 377,277. The total ROI was $ 26M and the investment was just over $178,500.

Transformation Board

HCL will implement a Transformation Board which brings in transformative ideas from within the organization as well as from market research. But the core to any transformation initiative is to define and get common agreement on what initiatives are most relevant for client and can create significant value to the business.
- The transformational board consists of experienced domain specialists, technical specialists in various technologies and enterprise architects which will be part of the "**solution think-tank**" for CUB
- The transformation ideas can come either from the CUB Value Portal and/or from the HCL team (Solution Groups, COEs, Industry connects) channelized through the transformation board.
- HCL solution groups remains on the cutting edge of industry practices, emerging technologies and provide research details to the transformation board.
- The SME's assigned to CUB then discusses relevant transformational ideas and case studies with CUB (Different Point of Contact from customer for different functional areas). Based on CUB's interest and IT strategy the ideas are planned for implementation

Co-Innovation Framework

A collaborative environment that systematically cultivates new ideas and possibilities by capitalizing niche talents that would involve both CUB and HCL, as well as external partners. It will be a consistent but flexible model that allows for speed of innovation and swift execution, by utilizing the "best" external expertise of HCL, and the in-depth knowledge of CUB by its SMEs.

This framework will accelerate ideation to execution by leveraging local and global partners and development of Proof of Concepts.
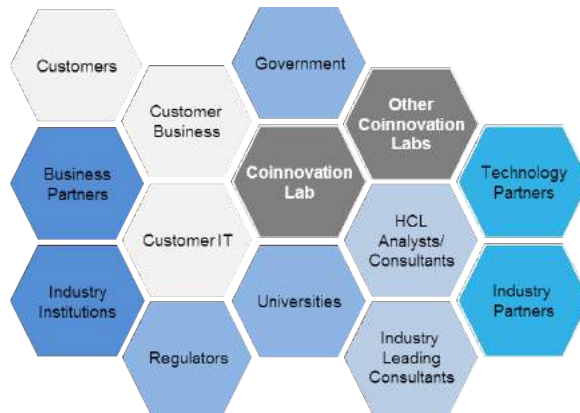
Figure: Co-Innovation Framework

One of the core-component of the Co-Innovation Framework is the **Co-Innovation Lab** – a vessel to create an ecosystem that would foster innovation from a a multidiscipline team comprising of industry leading talents from our customers, HCL, technology partners, Academia, Government and Regulators. HCL has setup a number labs for our customers –

- A Co-Innovation Lab in London with a Fortune 50 Investment bank
- Partnered with Singapore Government: MERLIN Co-Innovation Lab
- Co-Innovation Lab with a top US based multiline insurer
- In the process of creating a United Xperience Lab for a leading English football club
- A cXStudio (Digital Experience) Lab for a leading insurer based in Europe

1.5.2. Knowledge, skills and capabilities transferal
Enter text here

1.5.3. Technology trends

Q. How do you ensure that you stay ahead on the latest technologies for banking and finances? What mechanisms do you use to bring emerging technologies and solutions to CUB?

HCL has a number of practice groups that focus on developing capabilities and solutions relevant for supporting engagements in the banking and financial services vertical. Domain focused groups include practices for banking, capital markets and insurance. Technology focused groups include practices for digital technologies, analytics and enterprise applications. These practice groups comprise of individuals with extensive experience in the industry, usually across multiple geographies. One of the primary responsibilities of these groups is to keep abreast of the latest trends and gain an understanding of how the industry as a whole is responding to these trends. There are a number of sources that practice teams use to identify trends and keep track of the industry responses.

- Periodic discussions with leading industry analysts like Tower Group, Celent, Everest etc.
- Secondary research through analyst reports and newsfeeds
- Participate in industry wide conferences like SIBOS and Finovate
- Develop best practice documents via discussions with existing engagements

- Setup centers of excellence e.g. Risk COE which builds prototypes and solutions that address regulatory needs. E.g. FATCA; Lending COE created POCs for loan self-service, customer onboarding; Basel POCs to address the needs around Basel Compliance (e.g.- BCBS 239 etc.)

There are a number of mechanisms that can be used to ensure that CUB benefits from these emerging technologies.

- **Co-innovation Labs**: For some of our key engagements in the US and Europe, we have invested in co-innovation labs. These labs are designed to foster an environment of learning and research, where business stakeholders and end-users can engage directly with the design team, to develop next generation solutions. More details has been described in the section on Innovation and Thought Leadership.

- **Analyst Sessions**: For some of our engagements, we have organized workshops in collaboration with leading industry analysts on topics on transformation challenges that provide insights into how others in the industry have addressed them.

- **Value Portal**: HCL has deployed Value Portal across a number of engagements. Value Portal is a platform through which employees are empowered to seed, nurture and harvest ideas to create value for their respective engagements.

- **Training**: The various practice teams conduct regular training sessions on the latest trends and learnings from other engagements. These sessions are attended by teams from all engagements, which enable them to apply the learnings in their respective projects.

1.5.4. Vendor scorecards

Enter text here

1.5.5. Cultural fit

HCL strongly believes in the importance of focusing on the softer aspects of an engagement between HCL and the client. From our rich and considerable experience of partnering with Global 500 and other organizations from diverse industries across the globe, we have gained a deep understanding of the interplay and dynamics associated with the 'coming together' of two corporate cultures – the client organization and HCL.

HCL defines 'Cultural Fit' as the 'Creation of a zone of significant synergy' between our employees, called as HCLites, and the customer. The same is achieved by shared 'ways of working', aligned vision and complementary value systems, resulting in tangible 'Value Creation' within an engagement.

Every organization as well as every culture has its unique features. Each has its own set of values, beliefs and implicit 'ways of working'. Thus, to work harmoniously, the individual cultures need to be in alignment to create mutual synergy. The journey of the engagement from the 'As-Is' (minimal synergies) to the 'desired' state (maximized synergies) is facilitated by the HCL's **Cultural Alignment Framework**.

The framework is depicted in the picture below.
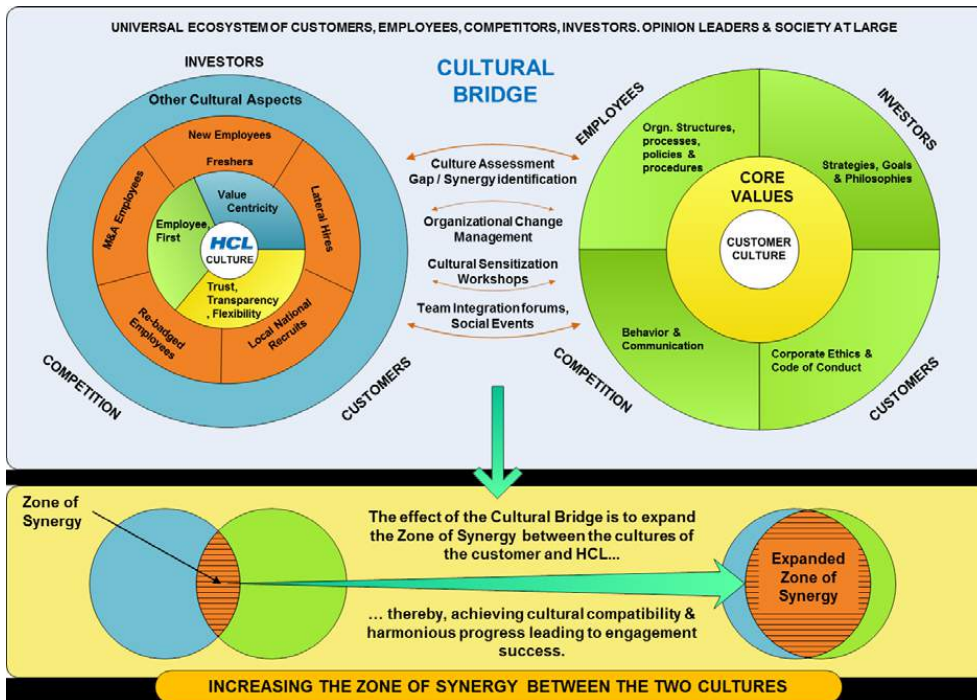
Figure: Cultural Alignment Framework

Whenever two distinct cultures and/ or organizations come together in a business relationship, a 'Zone of Synergy' will be created. The Cultural Alignment Framework aims at maximizing this 'Zone of Synergy'. It can be maximized through 'Cultural Alignment' efforts – assessment of Internal HCL culture, culture between different geographies, with the customer's culture, identification of gaps and synergies, organizational change management, cultural sensitization workshops, consistent and focused communication with all stakeholders (all depicted in the framework above).

1.5.5.1.   Critical Success Factors for 'cultural fit'

The absence of a cultural synergy and fitment can be reasons for poor engagement performance (disengaged team, poor quality and process adherence, high defect density, excessive project rework, missed deadlines, cost and time overruns, and so on) leading to deal stagnation, and to an extreme, deal failure. Therefore, it is crucial to understand the critical success factors in enabling and ensuring a 'Cultural Fit'.

- **Understanding each other's cultures**: Internalization and appreciation of cultural diversity and different practices associated with other organizations.

- **Development of cross-cultural competencies for outsourcing**: good communication, negotiation and mediation skills including the art of listening and the ability to adopt an open, receptive attitude.

- **Ability to lead cross-organizational and virtual teams**: individuals and teams with the skill to lead and work with dynamic, cross-cultural groups, and rise above and communicate across geographic and cultural boundaries.

- **Good Governance**: attention to strong governance of the outsourcing relationship. Care should be taken to interpret the master contract to allow for different cultural landscapes.

- **Senior Management commitment**: leadership involvement in understanding and resolving cultural crises, whenever they arise.

For every engagement HCL proposes to deploy a Customer – Academy, or in this case a CUB-HCL Academy, where HCL invests in establishing it. The academy will be used to train HCL resources on domain, technology and processes relevant to the customer. So HCL employees are trained on Customer Brands, Businesses and other processes. It helps the HCL resources to be engagement ready and enable them to embrace CUB's culture quickly.

1.5.6. Day 1 hypothesis

Enter text here

1.5.7. Company Profile and History

Founded in 1976, HCL today is a **$7.12 billion** leading global technology and IT enterprise comprising two companies listed in India, HCL Technologies and HCL Infosystems. The HCL team consists of over **111,500** professionals of diverse nationalities, who operate from 31 countries.

HCL TECHNOLOGIES
TECHNOLOGY LED BUSINESS TRANSFORMATION: R&D, IT APPLICATIONS, BPO, IT INFRASTRUCTURE

106,107 EMPLOYEES
REVENUE: USD 6BN

GLOBAL MARKET FOCUS
WWW.HCLTECH.COM

HCL INFOSYSTEMS
HARDWARE, SERVICES AND ICT SYSTEMS INTEGRATION, COMPUTING, STORAGE, NETWORKING, SECURITY, TELECOM, IMAGING AND RETAIL

5,459 EMPLOYEES
REVENUE: USD 1.12BN

INDIA AND EMERGING MARKET FOCUS
WWW.HCLINFOSYSTEMS.IN

111,566 EMPLOYEES   HCL ENTERPRISE   USD 7.12BN TOTAL REVENUE

* As of June 2015

Figure: HCL Corporate Overview

The History

HCL

HCL was founded initially to develop the first indigenous micro-computer at the same time as Apple and 3 years before IBM's PC – in 1978. This micro-computer virtually gave birth to the Indian computer industry. HCL's in-depth knowledge of UNIX led to the development of a fine grained multi-processor UNIX in 1988, three years ahead of Sun and HP. Along with the swiftly growing software technology industry, HCL, which was hitherto known as the pioneer in modern computing made the advent into software development. HCL Technologies was incorporated in 1991 with an IPO in 1999.

The graphic below provides a snapshot of HCL's history.
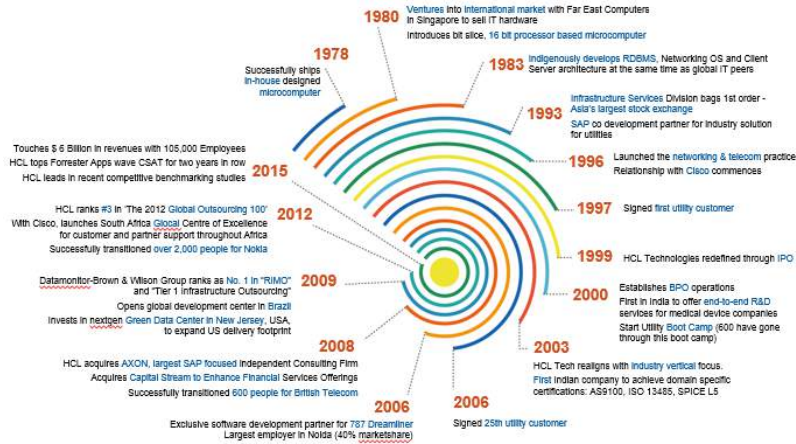
Revenue Mix

Since its emergence into the global landscape, HCL has focused on 'transformational outsourcing', underlined by innovation and value creation, and offers an integrated portfolio of services across four primary service lines – **Application Services, Infrastructure Services, Business Process Outsourcing Services** and **Engineering and Research Services**.

The chart below shows the revenue mix across the service lines and key industry verticals of HCL Technologies.

Figure: HCL Technologies revenue split

HCL is one of the few IT global vendors that can provide clients with the full lifecycle of outsourcing services to both transform their business and run their IT operations across technology platforms. Our overall service spectrum covers the following:

1. **Enterprise Application Services**: HCL provides services for all major packaged enterprise applications from the major vendors, i.e. SAP, Oracle Universe (including PeopleSoft, Oracle Applications, and JDE etc.), Microsoft, IBM, JDA, Red etc. HCL's consultants focus on the delivery and integration of these solutions, providing services ranging from application maintenance to blue printing, development, deployment, global rollouts, data migration, interface development, Service desk support etc.

2. **Infrastructure Management Services**: HCL's Infrastructure division provides transformation and operations management services across the entire IT Infrastructure. The public, private, and hybrid cloud computing-based Service Delivery models is one of HCL's recent innovative service packages, which is a part of HCL's different models for delivering end-to-end infrastructure management services. Here, what the customer gets is optimized, flexible, centralized, and standardized business-aligned IT. Key service offering includes: End-User Computing, Datacenter and Mainframe Services, Integrated Operations Management Services, Cross Functional Services, Network & Security Services

3. **Custom Application Services**: HCL can deliver a comprehensive range of development services using any client selected development tool or programming language. We are able to develop new applications, enhance old ones, recode and transition and provide full ongoing application support and warranty. We have deep expertise across a variety of technology platforms such as .Net, VB etc., Java, Cobol, PL/SQL, C, C#, to name a few.

4. **Enterprise Transformation Services**: This business area has assisted HCL customers to develop a roadmap and execution plan for covering key facets of transformation namely IT Strategy, business processes, applications, data and information technology infrastructure. Some of our key services include: Advisory and execution Services across Business Consulting, IT

Strategy, Technology Consulting, Application Architecture, Process Consulting, Legacy Modernization Supply Chain Management, Data and Business Analytics

5. **Business Process Outsourcing**: HCL BPO has staff across the world focused on the delivery of a full range of business processes from thirteen delivery centres across the globe and offers 24X7 multi-channel, multi-lingual supports in eight European and eight APAC languages. HCL BPO supports the business processes for over 100 clients, including Office Depot, Safeway, Nestle, Barclays, B&Q, BT, AXA, Deutsche Bank, Cummins, and British Gas etc.

HCL Technologies has its headquarters in India and has offices in **31 Countries**: India, USA, United Kingdom, Sweden, Germany, Finland, Netherlands, Belgium, France, Poland, Italy, Israel, UAE, Saudi Arabia, China, Japan, Hong Kong, Malaysia, Singapore, Australia, New Zealand, Puerto Rico, Brazil and others. HCL Technologies does business at a company level in the above countries either through indirectly owned subsidiaries or branches.

Our Global Delivery capabilities based in our large Delivery Centres in India and around the world – enable us to offer "the best services at the most competitive rate in the right location". The diagram below depicts our geographical spread:
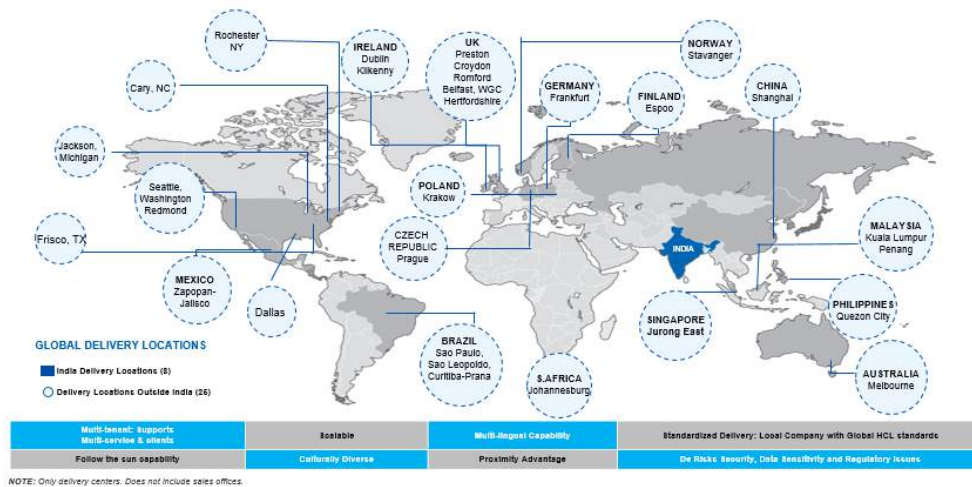
Figure: HCL's Global Delivery Centres

1.5.7.1.   HCL for Financial Services

HCL's Global Financial Services (FS) Practice is a growth leader for the organization and thus enjoys enviable focus and attention of HCL's top management. This practice has been built around the tenet of transforming technology and business operations for competitive advantage based on a value-centric approach, thought leadership and deep micro-vertical based domain knowledge across Retail and Corporate Banking, Capital Markets and Insurance.
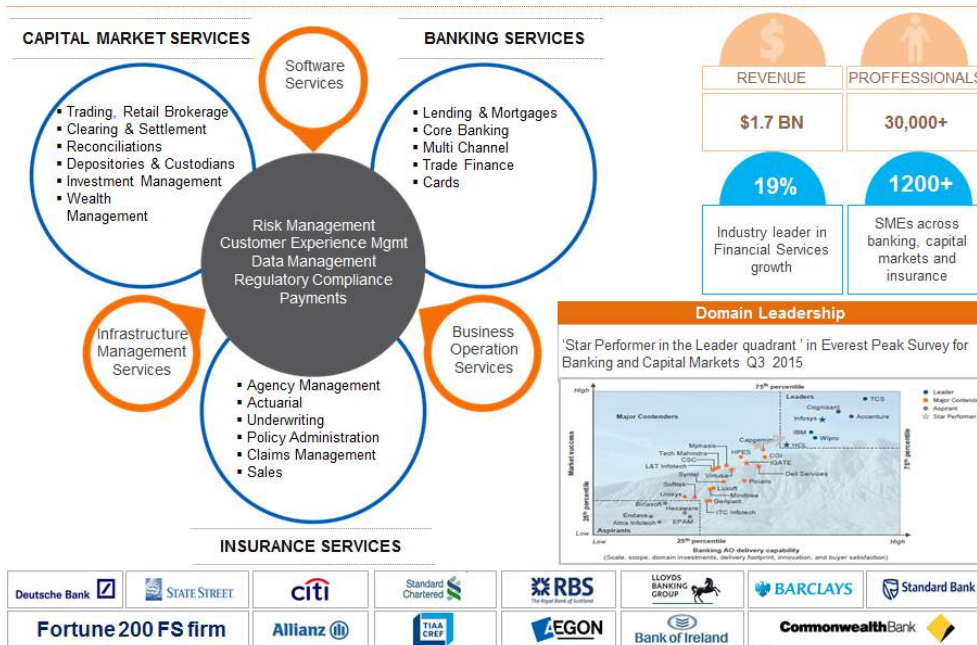
Figure: HCL's Financial Services snapshot

HCL has been acknowledged as one of the prominent thought leaders in the financial services domain by clients and analysts.

- HCL is the Fastest growing Indian Outsourcing Provider in the FS space as per Last Twelve Month Financial Reports

- HCL has been rated as a Leader and Star Performer r in the Everest Group PEAK Matrix for Banking and Capital Markets IT Outsourcing, 2015

- HCL is **one of the 25 largest Financial Services Technology** providers across the globe – FinTech Enterprise Ranking 2014

- HCL is **positioned as a Leader in Forrester Wave™** North American and EMEA Applications Outsourcing

- HCL is rated as "Fully Capable" in Retail Banking by Forrester Research

- HCL was rated as "Tier 1 Diversified Solution Provider" in Insurance by Novarica

1.5.8. Overview of financial performance over the last three years

HCL's strong financial performance and continued business growth reflect its success in helping its clients become high-performers. HCL has always demonstrated the ability to remain financially stable and

has never had a year where it has been cash negative. We have been achieving significant revenue growth and enjoyed growth in local currency across all our operating groups and geographies.

The figures alongside show HCL's financial performance over the last three financial years. Key metrics for the last 3 financial years are –

- Growth in revenue (CAGR) = **13%**
- Growth in EBIT (CAGR) = **26%**
- Growth in Net Income (CAGR) = **34%**

Please refer http://www.hcltech.com/investors/results-reports for Audited Annual Report and financial statements for last 3 years.

FY 15 Highlights

- Achieved broad-based growth of 15.1% in Revenues (in constant currency) and 12.2% rise in reported Net Income

- Signed 58 Transformational engagements with more than US$ 5bn of TCV in FY15

- Emerged as the top placed Indian Origin Provider in the first competitive report by an industry analyst on Digitalization

- Financial Services revenue exceed USD 1.5 billion.

1.5.8.1. HCL versus the competitors

As mentioned earlier HCL is the Fastest growing Indian Outsourcing Provider in the FS space as per Last Twelve Month Financial Reports. The snapshot give a perspective of HCL's growth in the Financial Services industry Vis-à-vis competition. HCL FS market share has moved up 98 bps from 5.74% in 2012-13 to 6.72% in 2014 – 15.
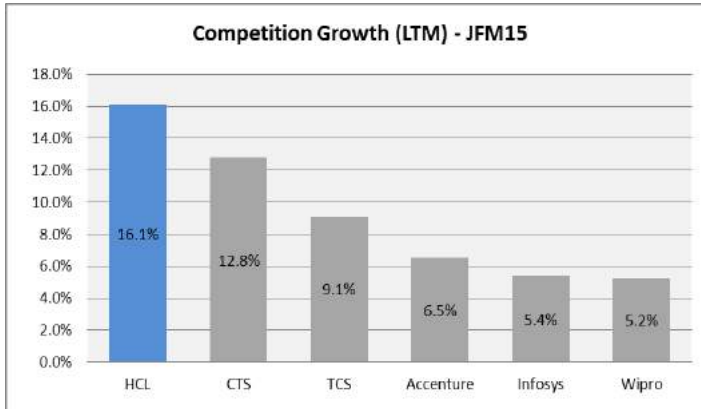
Figure: HCL's FS performance vs the competitors

1.5.9. Organization and size

The figure below shows how HCL Technologies is organized. The company is led by Shiv Nadar as the Chairman, and Anant Gupta as the Chief Executive Officer.
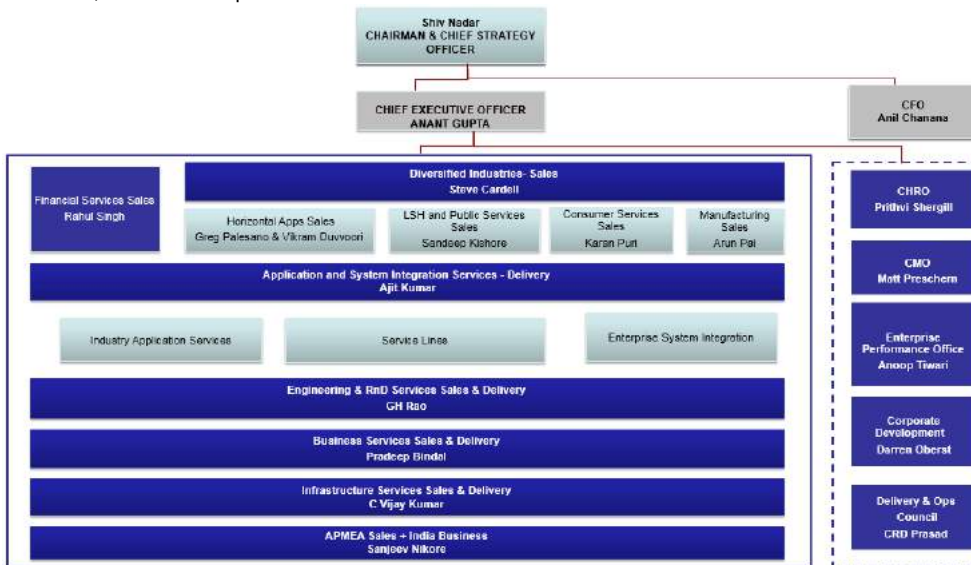
Figure: HCL's Organization

As of June 2015, HCL Technologies has over 106,000 employees spread across 31 countries.

1.5.10. Examples of completed projects

1.5.11. Examples of ongoing projects

1.5.12. Contact person

The details of the HCL representative for any communication between CUB and HCL are provided in the table below.

Contact Person Name	Mr. Udeet Bhagat
Designation	Senior Area Sales Director
Mobile Number	+85298525306
Email ID	udeetb@hcl.com

1.5.13. List of subcontractors

Inputs from Udeet required.

1.5.14. Geographic locations

The details of the geographic locations from which HCL can deliver services to CUB are listed down in the attachment "**HCL Response_ RFP_Vendor_Geographical_Locations(C).xlsx**".

1.5.15. Tax suggestion

Inputs from Udeet and BFC required

GOING THE **EXTRA MILE**

TO TAKE THE

Relationship ™

BEYOND THE CONTRACT

HCL 對長期戰略供應商的徵求建議書發表回應

賣方限制

本文件所含之各項資料，應加以保密。不論其目的為何，不得加以複製、使用或揭露本文件之全部或一部。有關各方若因提交此份資料而被授予一份合約，客戶或潛在客戶有權以合約爲依據，複製、使用或揭露合約相關資料。客戶或潛在客戶使用的相關資料，若是取自另一來源而沒有受到任何限制，有關資料之使用將不受相關保密條款的限制。所有帶有標記的頁面都含有受到保密提款限制的資料。

版本控管

此一版本所含之各項資訊，覆蓋先前版本所含之各項出價、假設、交付標的及合約。所有類此建議書之先前版本，應歸于無效。

PROJECT :	長期戰略合作夥伴

CLIENT :	國泰世華銀行　　　國泰世華銀行 Cathay United Bank

BY :	HCL

RFP NO. :	不適用

公司姓名	
聯絡人姓名	
名稱	
手機號碼	
電子郵件	

目錄

HCL

1. 開放式問題

1.1. 人才招募和慰留

在 HCL 科技有限公司(以下簡稱 HCL)，我們相信一家公司好，員工也會跟著好。我們確保員工在其駐留公司期間，爲公司創造各項政策，以提升其生產力及效率，幷同時將 HCL 提升爲最佳工作場所之一。

我們對價值導向的信念，使得我們更希望爲客戶傳遞更多的價值。我們更加看重客戶利益，而非我方利益。在 HCL，我們相信此一價值來自我們的員工。因此，我們創造一個充滿信任、透明和彈性的風氣，並試圖賦予員工各項權力，使其得以開展其專業和個人生活。我們首先為員工開創第一個典範，反轉組織的金字塔，幷讓員工負起管理責任。

圖：HCL 的核心信念

1.1.1. 差異化

問題. 您在市場上僱用和慰留員工時，有何特异之處？

HCL 是一個重視就業機會均等的雇主。我們確保在僱用員工時，極力確保求職者的就業機會均等及工作場所的多樣性。求職者的性別、民族、殘疾、性傾向、宗教或種族均非所問。我們的招募政策是以任人為才及學習、適應和接受變化等能力為基礎。

在各項資源需求方面，HCL 會優先運用公司內部的人才匯集池。招募團隊將預先定義特定角色所應具備的必要技能，而具備各項技能的人選將透過**智慧招募、ITAP (理想創業人才招募平臺)、智慧指派**等技術和應用程式組成的嚴峻選才流程獲得拔擢。
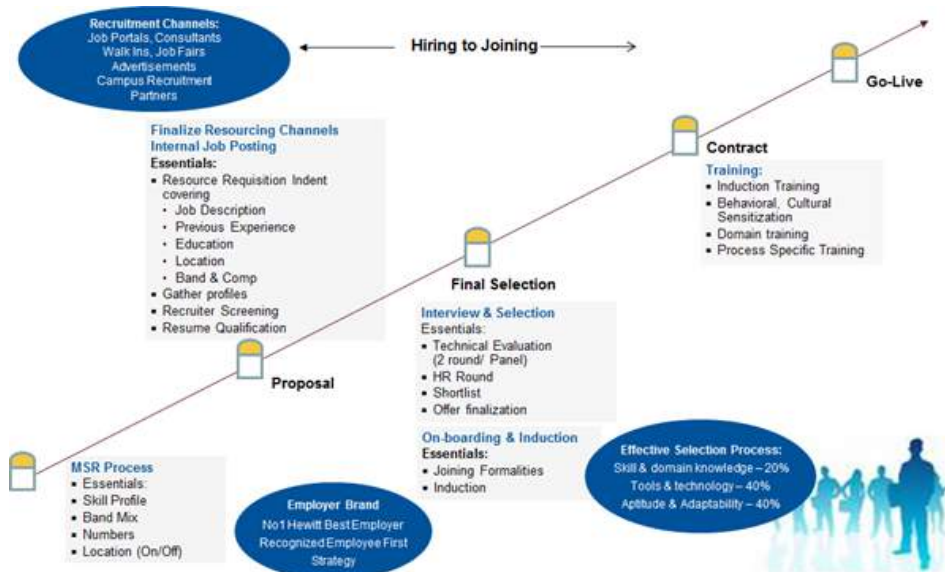
圖：HCL 內部的僱用流程

以下是讓 HCL 脫穎而出的一些關鍵參數。HCL 因為這些參數而得以成為一個對員工友善的組織。

- **具有競爭力的薪資福利 –** HCL 定期對其薪資福利進行標竿試驗，以確保其所提供的薪資福利是符合業界標準而以績效爲準並具有競爭力的薪資福利。

- **職涯發展契機 –** HCL 的職涯管理流程，因職涯聯繫而更加順暢 – 職涯聯繫是一項職涯管理工具。員工可藉此探索、追求和推進自己在組織內部的職涯，幷以此種結構化的方式有效管理自己的職涯。

- **學習和發展 –** 技術行為、領導能力和專業領域訓練等學習生態系統的組合，可爲員工的全面發展提供支援。卓越技術(TEX)學院、領導能力學院、專業學院、新人學院、銷售學院和商學院是執行全面學習計畫所需之六大交織機構。

- **理想創業，基層創新 –** HCL 在創新、創意、無縫銜接的團隊合作和轉型領導方面秉持熱忱，幷以人本價值創造了一個鼓舞人心的工作場所。在理想創業精神的支撐下，員工得以將其理想概念化。HCL 歡迎員工提出新的想法。員工可以散播和培植理想，並可因此有所收穫。

- **員工第一的企業文化 –** HCL 秉持員工第一的企業文化，幷專注讓組織變得更能負責和更加透明，以便爲員工創造一個可促進其發展和培力的環境。各個與人有關的作業流程，包括績效考核、職涯發展、獎勵和獎賞等，都將在公平而充滿信任和透明的環境下進行。
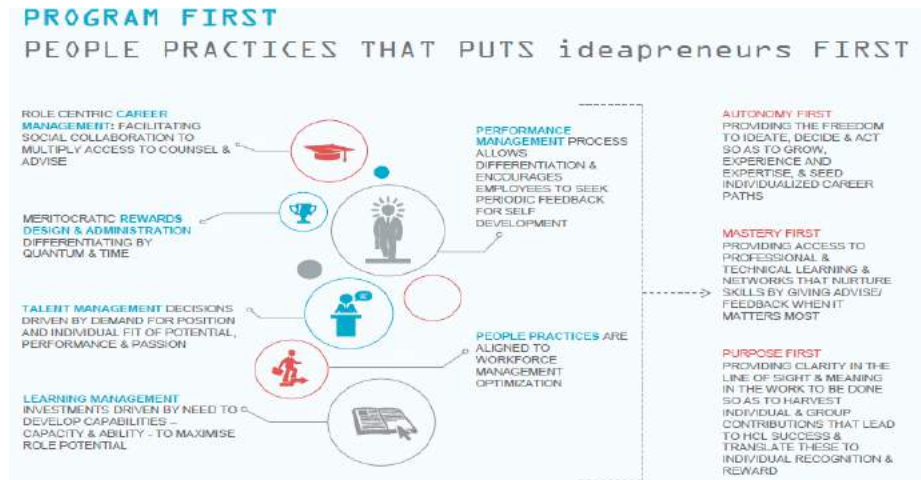
圖：HCL 的計畫第一

1.1.2. 人才招募的總體策略

問題. 人才招募的總體策略為何？團隊領袖需具備何種經驗和技能組合？一名在團隊中屬於入門級別的員工，其典型角色為何？

在對外徵求具有業界經驗的雇用人選方面，招募團隊可透過適當的徵詢管道來雇用人才。徵詢管道包括工作入口網站、招募機構、內部工作公告、員工工作指派、平面廣告等。我們的團隊已建立了一個在全球範圍內相互連結的資源資料庫，以便為資源需求提供迅速的週轉平臺。

為滿足國泰世華銀行對資源的需求，我們將與當地的 IT 廠商(MiTAC，Azure 科技公司)和招募機構 (MGR 諮詢公司，PTS 諮詢公司)合作，以便在台灣雇用當地的資源。

區域 IT 廠商	
區域招募合作夥伴	

HCL 將在雇用時對各項資源進行一項嚴格的背景審查。在加入手續進行時，HCL 將在準員工的同意下，對其進行背景核查，幷驗證其在履歷表和麵談流程中所分享的各項資訊。HCL 所爲之標準背景核查包括對其就業歷程、學術背景、犯罪歷程(如果有的話)等進行檢查。

當公司內部無法找到相關人才時，人才招募團隊便會向外界的市人力場尋求人才。在廣泛的意義上，技能可被分割為三大類別 – 一般技能、難得技能和特殊技能(以服務水平協議定義各項技能)。與此同時，HCL 還將造訪最著名的工程學院或與其建立合作關係，以便在 HCL 設有傳遞中心的地理位置僱用應屆畢業生。

團隊領袖

團隊領袖通常是由具備 4-9 年經驗的晉級角色擔任。他們主要的工作在管理專案所需技術并提供技術指導/解決方案,以利作業完工。其主要的責任包括提供技術指導/解決方案、開發和引導團隊成員加強其技術能力並增加產能、確保流程符合特定模組和確保其提交狀態報告,以便將專案保密的內容遭到揭露及其面臨的風險降至最低,或徹底阻止風險擴張。

入門級別

一名屬於入門級別的員工,其主要工作將是依據時間、品質和成本標準,開發和傳達指定工作的各項規範。其工作內容包括開發專案所需遵守之各項規範、解決現有專案問題和確保完整的文件記錄。

1.1.3. 難得技能

問題. 您對于招募和慰留具備「熱門」或難得技能的員工有何策略?

在此輸入文字.

1.1.4. 就業均等政策

問題. 您的就業均等政策為何?

HCL 秉持就業均等政策,亦即,員工不會受到任何帶有歧視意味的待遇。此一政策主導 HCL 一切與就業有關的流程,包括招募、僱用、訓練、晉升、薪酬、效益、紀律和終止僱用。

- 不論其種族、宗教、性別、膚色、年齡、民族、懷孕狀態、性傾向和肢體殘疾為何,HCL 將盡最大努力善待候選員工和現有員工。

- HCL 須將機會均等原則納入就業、晉升或調職、招募或招募廣告、解僱或終止僱用、工資或其他薪酬、學徒訓練和預科訓練選才和/或在職訓練。

- HCL 須確保員工在工作場所不受任何騷擾、恫嚇和脅迫影響。

- HCL 須確保就業規定符合當地法律,且不得做出僱用童工(員工年齡不得低於 18 歲)和抵債勞工等不良做法。

1.1.5. 人才管理流程

問題. 人才管理 (高潛力人才的接班計畫、職涯發展)是否為一項不同的流程? 請描述你們的人才管理流程。

為了慰留和保有我們的高潛力員工及其職涯發展,HCL 已創造出一項稱為職涯直播的深度計畫。此一計畫的主要觀眾是扮演各個角色的高潛力員工。他們將將進一步學習四種與其角色有關的關鍵能力并藉此提升他們的技能:反應機靈、顧客導向、領導魅力和創業精神。此一計畫包括計畫管理以及為參與此一計畫的

員工培訓相關技術和行為技能。

搭配一本反思性學習日志以推升行為學習的應用和記憶，此種全新的培訓方式可幫助學習者深入瞭解其所學習之各項技能並可在實際的工作環境中應用有關技能。

員工接班人的資訊可以在一個名為 **iSuccess** 的入口網站取得。**iSuccess** 是一個由 SAP 創建的雲端平臺。該平臺部署在 HCL 內部，以便在單一平臺上整合人力資源流程。

1.1.6. 員工訓練

問題. 你們的員工每年花在訓練和專業發展的平均時數為何？

在 HCL，學習和發展(L&D)是關注現有員工發展的關鍵業務實踐方法之一。職務本位認證(JBC)是鼓勵員工對其在 HCL 內部管理個人職涯採取積極措施的一項倡議。人才發展已和 HCL 各個服務綫上的學院院長建立密切合作的關係，以便爲特定職務開設目標學習課程。

每位員工每年都會在技術知識、業務知識、知識移轉、行為和專業發展等課程上花費 180-240 小時的時間。除此之外，他們還能參與超過 3,000 位講師主講的訓練計畫和超過 5,500 種線上課程。

1.1.7. 年度訓練預算

問題. 2015 年每位員工所能獲得的年度訓練預算為何？

HCL 在訓練員工方面花費了 1.44 億美元(約為其收入的 2.4%且符合業界標準)。每位員工所能獲得的訓練預算約為 1000 美元至 1600 美元不等。

1.1.8. 績效審核

問題. 我們想瞭解你們的「績效審核」流程資訊(包括審核頻率)？

在 HCL，績效管理包括兩個層次，亦即，個別層次和帳戶/業務單位層次，以確保整體績效評估能夠精確進行。我們的績效管理流程不僅可以即時澄清每位員工的角色期待，更可以讓員工和經理「自行定義目標」，從而幫助他們在績效和能力落差方面(如果有的話)設定客觀對話的舞臺。
員工可以和經理多次交換反饋意見，並藉此審核和修改其全年目標。理論上，此一流程將排定年中和年末反饋程序。
績效管理框架的關鍵原則包括

HCL

一年一度的績效考核周期將以當年的 7 月 1 日到明年的 6 月 30 日爲考核期間(又稱為年度考核周期)。考核員工的完整流程將在一個名為 iSuccess 的單一平臺上進行。參與組織的員工將歷經第一次考核，以確認有關員工的考核期限，使其得以符合年度週期。

每位員工必須填寫 iSuccess 的表單，以便從鑒定人、審查者、校驗者和人力資源方面取得適當評級。HCL 將依據個人在去年的績效和評級提供獎金和獎賞。HCL 將遵循 5 分評級法 –

DISTINGUISHED PERFORMANCE
- Distinctive performance when replicated in a larger context creates competitive differentiation.

EXCEPTIONAL PERFORMANCE
- Performance contribution surpasses role expectations quite consistently.

GOOD PERFORMANCE
- Performance contribution in certain instances exceeds role expectation but by & large consistent.

THRESHOLD PERFORMANCE
- Performance just about meets work requirements and in some instances inconsistent with the role expectations.

PERFORMANCE NEEDS IMPROVEMENT
- Performance is in bottom end of the peer group.

1.1.9. 績效不佳管理

問題. 你們如何處理績效不佳的員工？每年因為績效不佳或違反公司政策而被終止僱用的員工人數為何？請詳述各個類別的人數為何。

Mawshanlang Swer 9/11/15 9:25 PM
Comment [2]: Need 交付 inputs

HCL 有一項嚴格的員工評鑑流程(又稱為績效管理計畫)。我們的績效管理計畫，要求我們為每個人設立關鍵的責任領域，以便爲其定義期待和績效準則。績效量表的定義爲：「務須改善、績效門檻、優良績效、杰出績效和卓越績效。績效評級若被評為「務須改善」，表示儘管所需資源可供使用，員工仍未達到各項目標，因此仍須進行實質的改善。

在此情形下所採取之各項行動，需要起草一項績效改善計畫，以處理和管理員工績效問題。接著，員工績效將於月末進行審核。審核進行時，若其績效在三個月後改善，績效改善計畫即可成功總結。若其績效未能改善，員工與組織訂立的合約將終止，而退場流程也將啟動。然而，此類情形的實例有限。各個垂直整合類別和專案的數量亦不盡相同。

1.1.10. 非傳統工時

問題. 您如何管理員工離職和招募員工在非傳統工時下工作呢?

在 HCL，慰留員工管理致力于確保員工在離開公司時能够無縫而有效地轉移知識並將其對顧客服務造成的衝擊降至最低。在 HCL，慰留員工的方法有很多；有些方法爲慰留員工提供直接的幫助，有些方法則把慰留員工看成一個簡單的面向。各該方法專注于報酬、職涯抱負和工作-生活平衡等影響員工離職的關鍵因素。HCL 為其體制內的員工提供廣泛的職涯機會和未來的發展前景，以確保員工獲得較多激勵，并在最終轉變成較高的慰留率。

HCL 具備適當的政策，可為輪值員工以及在週末或其他佳節和假日工作的員工予以獎賞和勉勵，並可提供待命支援。其效益或薪資資訊如下所示 –

- 在非傳統工時下工作的員工，可使用公司提供的租車接送服務或交通工具。

- 與此同時，員工還能根據工作時間獲得艱苦津貼等勞動薪酬。

- 如果員工根據 HCL 或顧客指示必須在假日工作，須為員工提供週末勞動津貼。員工若在國定假日繼續工作，將有權取得兩倍工資。在非傳統工時下工作的員工，還可取得週末勞動/國定假日/佳節勞動的膳食津貼。

1.1.11. 瀆職管理

問題. 您可否證實公司是否具備一項處理員工詐欺或瀆職的流程? 目前公司有沒有此類問題呢?

HCL 持續專注于良好的公司治理，俾令其符合當地和全球標準。我們的主要目標在於創造一個具有良知和醒悟、誠實正直、透明度和可問責性等各項特質的企業文化，以便取得更具效率而符合道德規範的商業行爲，并藉此履行其對投資人擔負的承諾。

HCL 的日常營運和決策，都受到商業道德準則、原理和政策(COBEC)；反賄賂和反貪腐(ABAC)政策；和商務禮品和娛樂政策(BGEP)的主導。與此同時，我們還設有一名外部監察員探查顧客對相關主題的抱怨。僅管我們無法預測各種業務形勢和決策，有關政策却可以做爲我們與客戶、同事、廠商合作夥伴和其他社群合作的一貫原則。

- COBEC 包含有一組可支配和決定日常活動的可問責性和透明度的原則 – 各項政策、作法、流程、商務往來都受到 COBEC 的限制。

- 員工或其近親屬不得對與 HCL 進行商務往來的競爭對手、廠商、供應商、顧客或他人提供、索求或接受現金或等價物品、娛樂、利益、禮品或任何類似物質。

- 反洗錢政策致力于設立一項機制，以識別和篩選所有欲與 HCL 進行商務往來的實體，從而確保各項交易的透明度。

1.2. 人才編制

1.2.1. 善用資源，提升産能

HCL

在此輸入文字

1.2.2. 彈性編制支援

在此輸入文字

1.2.3. 關鍵資源

在此輸入文字

1.3. 在技能匱乏下向上擴展

在此輸入文字

1.3.1. 各個關鍵角色的離職率

問題. 您在各個關鍵角色方面的離職率為何(例如，團隊領袖、資深開發人員)？您將如何降低員工離職對國泰世華銀行人員調動的衝擊？

自 2015 年 9 月起，HC 過去 2 年在過去 12 個月自願離職方面的資訊如下-

範圍	9 月 14 日	9 月 15 日
E2	15.60%	15.20%
E3	10.58%	10.10%

1.4. 傳遞管理

1.4.1. 計畫績效

HCL 已在美國、英國和亞太地區為大型銀行完成大型的轉型計畫。正常來說，轉型計畫均受制于嚴格的治理機制及可測量的關鍵績效指標。國泰世華銀行和 HCL 將以「關鍵績效指標」作為部分的供應商治理框架。HCL 將與國泰世華銀行討論我們認為可確保專案執行、評估、傳遞時間精確和品質的關鍵績效指標。在聘用人員方面，我們具有一組可對顧客業務帶來重大衝擊的關鍵績效度量。我們並將其轉譯為附帶相關罰則和獎勵的服務水平協議。除此之外，還有其他重要的績效度量可被視為關鍵績效指標加以追蹤、審核和監控。未能符合各項關鍵績效指標者，須經過額外的審核和校正行動。

大體看來，若需從各個方面來對參與的健全性進行客觀的評估，服務水平協議/關鍵績效指標可區分為下列各項類別：

- **成本**：與成本有關的服務水平協議，不適用於人員擴充專案。該向度量若欲成為一項有效度量，追蹤和批准機制必須加以變更。
- **能力**：在AD和ASM中，與其關鍵參數有關的關鍵度量，可確保輸出品質提升。
- **產能**：與資源配置和慰留有關的績效度量，可確保其帳戶方面的即時部署和連續性。
- **品質**：在各個應用傳遞和應用管理方面與品質有關的關鍵績效指標/服務水平協議。

HCL

- **參與**：在關係層次上的績效度量。

服務水平協議/關鍵績效指標	衡量指標	定義	衡量窗口	報告窗口	備註
類別：傳遞參數					
關鍵績效指標	預算內完成	已開發票的服務費用總額，處於報價的界限範圍內	專案完成時；依其專案加以衡量	每月	在預算成本內執行的專案
關鍵績效指標	日程內完成	傳遞日期當天或之前已被接受的專案交付標的	專案完成時；依其專案加以衡量	每月	在排定時間內傳遞的專案
關鍵績效指標	預期品質	Zero P1事件 – 後期製作實作且於保固期間內。Zero P2事件 - 後期製作實作且於保固期間內。	專案完成時；依其專案加以衡量	每月	傳遞具有預期品質的專案
類別：產能 參數					
關鍵績效指標	資源識別時間	在雙方議定的時間內識別的資源總量/資源請求總量	每月	每月	資源識別時間由雙方議定。
關鍵績效指標	資源入職培訓時間	已接受入職培訓的總人數/入職培訓期間屆滿的總人數	每月	每月	資源入職培訓時間由雙方議定。從資源識別完成後開始計算。
關鍵績效指標	一年內的訓練天數	每位員工一年至少接受5天訓練	每月	每年	訓練包括技術、行為和專業領域的訓練。
關鍵績效指標	員工慰留	A = ((B-C)/B) A = 慰留率(以百分比%計算)B = ((在12個月內提供各項服務的服務提供人員人數) – (計劃退場)) C = 顧客托管服務營運參與在同一時期流失的人員數量。	每月	每月	在計算意外退場後，每季持續支援顧客專案的員工百分比。其受制于AD業務的產能且僅適用于核心團隊。
關鍵績效指標	產能利用率-離岸	所耗費的上岸時數/上岸時數列在帳單上	每月	每月	僅適用於資源集中池 (帳單開立將以提取或付費等基礎為準)
關鍵績效指標	產能利用率-離岸	所耗費的上岸時數/上岸時數列在帳單上	每月	每月	僅適用於人員擴充角色
類別：品質 參數					

關鍵績效指標	瑕疵偵測率	使用者接受測試前所偵測到的瑕疵總數/ 已識別的瑕疵數量 (使用者接受測試前 + 使用者接受測試 + 保固)	專案結束	每月	
關鍵績效指標	檢測效率	已執行的測試案例數量/已識別的測試案例總數	階段結束	每月	
類別：參與 參數					
關鍵績效指標	所提出的轉型倡議		每兩年	每兩年	HCL在一年內至少為2項轉型倡議提供商業案例
關鍵績效指標	達到關鍵績效指標的業務		每季	每季	HCL與顧客合作定義至少2項關鍵績效指標，以測量所提供的IT服務對業務的有效性
關鍵績效指標	增加價值	參與增值，以年度合約價值的百分比 (ACV) 加以計算	每季	每季	
關鍵績效指標	顧客滿意度得分 – 參與	顧客滿意度得分	每年	每年	

1.4.2. 計畫效益

實現效益是各項轉型計畫的關鍵。有鑑於此，HCL 已在一些最為成功的轉型計畫中，在各個產業和業務功能的轉型計畫之間，為我們的客戶傳遞數十億英鎊的效益。一些範例如下所示。

Client	Project Definition and Change Challenge	Benefits delivered
xerox	Centralization of European sales and customer services from 16 countries to 3 hubs on a single platform. Re-implementation of SAP	• £5M / year: Simplified pricing, service provision & logistics • $47 M / year: $4m resource efficiency, $18m compliance, $25m contract re-negotiation
Integrated Supply & Trading	Global Transformation for BP's finance, tax & back-office and mid office processes with a mandate of process standardisation globally	• >$100Ms of interest saving on Working Capital Reduction • Physical effort reduction of 20 – 30% • 98% standardisation of processes globally
Birmingham City Council	Full scope process transformation including back-office and front office services. Re-engineering of way all services are provided	• £1.56 Billion benefits target over 10 years • £942 M Cashable savings with > £646 M realised • MCA award for benefits delivered
SHS	SAP enabled IT refresh to support group consolidation and significant growth potential	• £4 M/yr cost savings – rebates, inventory, staff • Increase customer services
TXU Energy	SAP implementation including IS-U: benefits focus on Customer Management, Supply Chain & Finance Processes	• $250 M of benefits over 5 years • Customer Satisfaction of 90%
TWININGS	Transformation of global supply chain, finance and procurement functions. Development of template in for the UK business before global roll out	• £20M of benefits from UK implementation • Expected to rise to up to £100M from global deployment • Significant improvement to Customer Service level

許多組織聲稱，IT 投資實現的效益少於其在業務案例中的預測值。我們相信，情況並非總是如此。而從我們與許多客戶合作實現效益來看，我們知道相反的情況也有可能發生 – 只要採取正確的途徑、關注正確的焦點和工具，效益將可超過業務案例所定義的效益。

在我們的經驗中，以下是實現各項效益的關鍵：

- 已識別的效益與組織有關，而以現有績效和現實的目標績效來看，是可以達成的
- 每一項已識別的效益都具有清晰的可問責性
- 效益的所有權將由計畫生命週期加以建立
- 效益仍為計畫治理的焦點，因此其所傳遞的解決方案，確實能夠帶來效益
- 在專案實作後，效益在「照常營業」中受到追蹤和監控

效益傳遞必須採取某種與計畫傳遞生命週期相互整合的結構化途徑 ，且必須嵌入業務之中，作為某種後期執行作業，因此必須積極的管理效益。以下各項原則適用於各種效益實現計畫：

1. 效益機會來自做點不同事情的業務 – 其中包括業務流程變更、某種新的能力部署、停止一項現有活動或開始做一些新的事情。支援技術雖可提供效益機會，但卻鮮少帶來效益機會。相關的業務變更必須進行，而必要的行動也需要一併採取。
2. 轉型計畫並非解決業務問題的特效藥 – 其設計、規劃和執行此種規模的變化通常需要 1 年以上的時間。在此期間，業務環境將發生變化，而各項需求也將發生逐步演進。計畫範疇和性質的變化是無可避免的，但仍須管理其對預期效益帶來的衝擊。這是確保有關計畫能□帶來效益和建立其所有權和可問責性的關鍵。
3. 在多數的情況下，在專案正式上線後，效益變會開始累積。而某些行動應已完成並可成為專案的一部分。此後，監控和追蹤效益成果等行動必須展開並成為其業務的一部分。因此，仍在進行的治理必須加以建立──一般包括在個人和團隊績效目標□建置效益度量指標，並且建立一個效益委員會來報告結果和議定所能採取的補救行動。

效益管理是計畫管理不可分割的一部分，且應於計畫開始時確實理解效益管理的內容。HCL 在效益實現方面采取的方法可確保：-

- 效益有清楚的定義，幷且符合您的戰略成果
- 業務案例可作為委員會為有關計畫批准其採取特定金融手段的正當理由
- 在成本效益分析方面，其所提出的流程或解決方案變更已成功通過評鑑，而根據分析顯示，其衝擊亦可支援變更管控治理
- 計畫效益可帶來計畫投資報酬率

HCL

我們的方法有一項關鍵要素，就是在計畫和營運管理之間建立共享目標和標的。如此一來，我們即可破除障礙、創造共同的所有權和加速以績效為基礎的傳遞。我們將透過開發全球和當地的**效益依存關係圖**和**效益實現計畫**來達到此一目的。我們將一併使用**效益卡**來建立清晰的所有權、各類活動的問責制並從關鍵的利害關係人取得成果。我們具有一種已在各個產業之間成功地促使效益在許多轉型計畫間獲得實現的強大的點對點方法，而這種方法不僅已經為伯明翰城市議會帶來效益，甚至還推進了 CHAMPS2 方法的進展。

Benefits Cards

Identifying information about the benefit (where, what type, etc.)

Benefit description

Calculations

Dependencies

Sign-off

Unique Code identifies benefits card

Benefit values: base & stretch

Assumptions on targets

Multiplier assumptions

An example …

Benefit description	Rationale	Metric	Benefit type	Benefit range		Baseline	Target range		Target range	
				Low	High		Low	High	Low	High
Reduction in payroll queries to HR	• Integrated HR systems will remove data inconsistencies and transcription errors - reducing the number of payroll errors • Managers will review payroll input data and results, being able to act to remove errors • Managers will resolve the majority of queries directly with their team member	Number of payroll queries requiring resolution by HR	FTE saving	£ xxx,xxx	£ xxx,xxx	# payroll queries to HR	Reduce number of payroll queries to HR	Reduce number of payroll queries to HR	Reduce # of minutes per query	Reduce # of minutes per query
						yy,yyy	ll %	hh %	mm	nn

Benefits Dependency Maps

Programme Delivery | Enabling Changes | Business Changes | Outcome Objectives | Strategic Objectives

Dependent on AIA For facilities
Dependent on AIA For recruitment
Define & document processes
Complete training courses
Develop training material
Develop SAP training environment
Develop KPI & Ops. measures
Develop Ops. Mgmt. System & Reports

Establish MY-COE Offices & facilities
Recruit & train MY-COE staff
Implement Operational Mgmt
Define standard Compliance reports
Implement standard processes
Establish ICT Infrastructure
Interface to bank accounts
Interface to General Ledger
Create clean Operational data
Implement SAP FAM

Implement COE:
• Standard compliant processes
• Standard KPI & Management

Process automation:
• Settlements – daily
• Reconciliations - daily

Data Transfer automation:
• Bank accounts
• General Ledger

Reduced Consultants' fees $0.5M pa
Reduced Auditors' fees $0.273M pa
Reduced Staff costs $0.333M pa
Reduced Risk of errors => Restatement

Reduced Operating Cost Ratio
Reduced Corporate Risk

Programme Management
Benefits Management
Governance

Benefits Realisation Plans

HCL

我們使用的是符合總體傳遞方法的 5 階段方法 ：

Initiating & Visioning	Scoping & Planning	Design & Blueprint	Realisation	Operate and Improve

Activity	Identify	Validate	Enable	Embed	Deliver
Key Tasks	Identify strategic objectives and develop associated benefits hypotheses and tactical performance improvement opportunities	Validate benefits opportunities and test hypotheses through detailed operational analysis. Secure stakeholder agreement to benefit targets	Design benefit driven Target Operating Model. Specify drivers for realisation and incorporate into programme planning activities. Enable benefits through prioritisation and delivery of technology & business activities	Manage benefits realisation through programme delivery, stakeholder management, operational management and business problem solving Tracking & monitoring in place.	Embed the benefits realisation approach and management mechanisms into BAU. Implement continuous improvement mechanisms
Output	Benefits Strategy Outline Benefits Inventory Outline Benefits Case	Validated Benefit Inventory Agreed Benefit Cards Governance Model	Dependency Maps Realisation plans Solution & reporting design review & sign off	Benefits Baseline Solution sign off Adjusted performance objectives	Performance Reports & Trend Analysis Targeted interventions Improvement opportunities
Outcome	Target business outcomes agreed	Agreed business outcomes confirmed and owned within the business	Business solution enables business outcomes defined in business case.	Business ready realise benefits	Benefits realised Benefits realisation best practice adopted

1.4.3. 專案傳遞

問題. 您如何管理專案以確保專案可在預算內即時完成並達到所需品質？

任一項專案的成功，取決于有效追踪、風險控管和強而有力的治理。

PMSmart 是 HCL 管理 IT 專案和計畫的協作平臺。PMSmar 是一個以網站為基礎的平臺，且網站受到 SSL 使用者認證加密技術的保護。此一工具提供的全面性軟體框架具有高度的可配置性，而能夠促進 SDLC 的整體規劃、執行和監控，從而可為每一位利害關係人提供符合其角色的入口網站視野。PMSmart 幫助計畫經理將組織的成功流程和最佳實踐包裝成可在未來執行類似專案時可立即重複使用的樣板。所有的日常動作、問題、風險和會議紀錄都能夠在系統內加以捕捉、追蹤和存取。更重要的是，所有的日常動作、問題、風險和會議紀錄還能彼此連結，並可以根據相關性和以語境為基礎的匯聚資訊與相關的業務規範及任務倡議相互連結。

PMSmart 可提供：
- 企業 IT 投資組合管理
- 專案管理
- 業務流程管理
- 軟體發展生命週期管理
- 符合規範的業務管理系統(HCL 的品質管理系統)
- 協作和溝通

由於 PMSmart 能夠非常迅速地將專案帶上一個執行平臺，因此 PMSmart 仍採用了 SSL 和 LDAP 使用者任證機制來提高有關資訊存取的安全性。
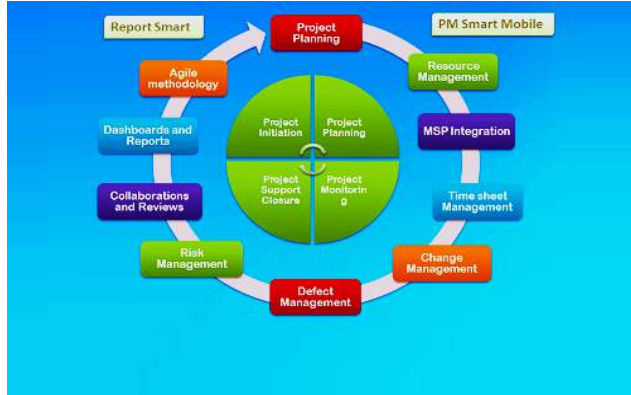
1.4.4. 各項方法

問題. 您在使用瀑布方法和敏捷方法方面有何經驗？ 您是否可以提供一個某一方法較受歡迎的範例，並解說其較受歡迎的原因？

HCL 在各種軟體發展生命週期模式方面具備專業知識。HCL 內部受到支援的 SDLC 模式包括瀑布、敏捷、可反覆使用、快速應用開發和統一開發流程。各該模式均為基準，且不斷地根據所得知識、最佳實踐和技術更新等方式持續地接受改良。

HCL 的 AD 框架將與應用發展有關的各項面向、現有優勢和能力包裝起來，並有各種杠杆可進一步用來加強 HCL 傳遞 AD 專案的能力。

應用發展框架包含以下幾個重要的基石：
- AD 專案的專案/計畫管理
- 軟體發展 – 各項方法 (例如：瀑布，敏捷，可反覆使用等方法)
- 可供 AD 運用的各項工具和框架
- 在 HCL 內支援流程和共享卓越中心，以促進 AD 專案

HCL
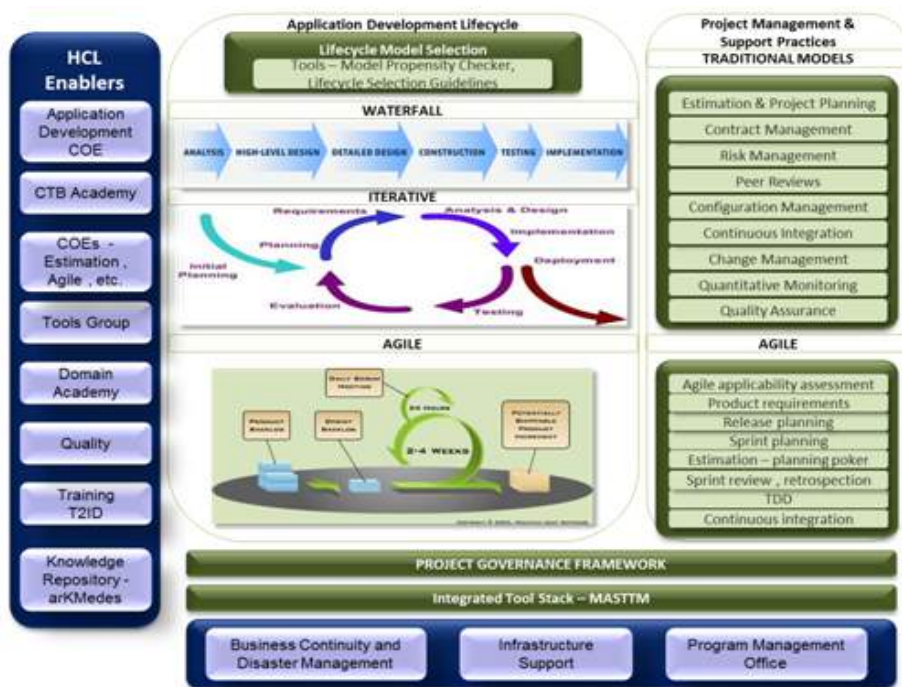
圖：HCL 的應用發展框架

HCL 的敏捷足跡

HCL 自 2005 年起便展開了敏捷傳遞計畫。時值今日，我們已為各個專業領域和技術經執行了超過 150 項重大的敏捷專案。我們有超過 1400 名接受過敏捷開發訓練的員工在大約超過 75 個中小企業中傳授敏捷開發的技巧。

敏捷開發是一種備受歡迎的方法，並且在 90%的敏捷專案備受使用，另外還從 XP 系統汲取了一些關鍵工程實踐(例如持續整合)，其中還把使用者故事無縫整合到敏捷開發的專案管理框架之中。HCL 在採用一項分散式敏捷開發傳遞模式方面具備深層的經驗。95%的 HCL 敏捷專案都具備有可從離岸交付 75%專案工作的分散式團隊。

爲了擁有一個定義良好且能夠根據新的趨勢進行更新的成熟敏捷實踐，HCL 在 2007 年投資創立了一所**敏捷卓越中心**。

以下的案例研究顯示出敏捷模式優於瀑布模式的情境。

顧客描述	航空製造業主要市場的領袖
業務需求	▪ 有關功能生效後因缺乏透明度，導致使用者在接受測試期間發生許多驚喜 ▪ 延後影響預算和日程的超支週期時間 ▪ 被認為是關鍵功能的特色經常或提早發布，以解決現有問題
HCL 的解決方案途徑	▪ 運用 HCL 的敏捷移轉框架 (PIPES)將瀑布模式移轉成為敏捷模式 ▪ 運用現場/離岸模式逐步推列敏捷團隊

	▪ 實施組建和測試自動化 (單元測試、回歸測試) ▪ 運用 HCL 敏捷卓越中心推動的敏捷最佳實踐
關鍵效益	▪ 減少 **75%** 的重工作業、減少 **35%** 的專案管理作業、減少 **55%** 的產品品質保證作業 ▪ 使用者接受測試時幾乎沒有發現瑕疵，缺陷排除效率超過 **90%**。採用敏捷模式後，重工效率從 **58%** 提升到 **76%**

1.4.5. 分包商

問題. 如果真會發生的話，您預計將如何運用分包商**?**

由 Udeet 回答.

1.4.6. 產能

問題. 您可以提供多少產能來支援我們的計畫**?** 請跟具相關角色做出詳細描述。

作為一種實踐，HCL 具備的後備實力約佔整合組織的 **10%**，因此可迎合我們顧客的各項需求。
在各個角色之中，HCL 將可在短時間內為此一計畫提供其在國泰世華銀行的建議書中所分享的 FTE 總數的 **10%**。

1.4.7. 相關的計畫風險

以下表格總結國泰世華銀行可能在轉型期間遇到的關鍵風險。

潛在轉型 風險／挑戰／問題	可行的緩解／迴避技巧
產品落差/複雜性 - 範疇之內和範疇之外的產品/功能定義不夠明確 - 商業需求和商用現貨之間的落差。其可能的原因是，國泰世華銀行所進行的業務是獨一無二所致。	▪ 可供商用現貨運用的功能充足，以及其在國泰世華銀行內的可應用性和可利用性 ▪ 具有「顯示和告知」功能的產品，可促使其採納和接受。 ▪ 產品在現有情境下的成本/效益評估 ▪ 由國泰世華銀行的建築師/ 業務/贊助商/指導小組簽收
員工 在轉型前或轉型後離開的關鍵員工／承包商	▪ 聯合舉辦研討會，可教育員工有關效益的 ▪ 以新的技術提升各項資源的技能和跨越技能 ▪ 提供結構化職涯計畫和效益
管理複雜性 - 由於多重發布計畫同時進行，因此複雜度大增	▪ 與所有的利害關係人分享細緻的轉型藍圖，並且標記定義清晰的里程碑和時間軸 ▪ HCL 將納入商業分析師和技術團隊成員，以幫助瞭解複雜的專業領域功能 ▪ HCL 將為包裝應用部署技術功能分析

HCL

日程逾期 - 服務或套件的傳遞延遲 - 發布計畫未如原本計畫進行 - 各項資源、輸入、簽收之間的依存關係。決策並未即時決定。	▪ 定期舉辦強大的共同治理會議，以審核進度、問題、風險和挑戰 ▪ 取得廠商 / TP 對預期交付標的\成果的承諾 ▪ 優先次序的調整和規劃 ▪ 增加工作量配置，力圖回歸正軌 ▪ 運用影子或緩衝資源
交付標的的品質欠佳	▪ 定義良好的驗收準則 ▪ 以收費站作為顧客利害關係人/中小企業簽收的依據 ▪ 度量指標衡量和監控 ▪ 以服務水平協議/關鍵績效指標作為輸出依據
範疇蔓延 - 各項要求基準範疇變更的請求。 - 各個利害關係人的輸入，改變了原有或基準範疇。	▪ 定義變更管理委員會 (CCB)流程和工作流程 ▪ 與所有的利害關係人溝通變更管理委員會結構制度化過程
文化問題 - 抗拒採納新的工作方式(現場–離岸). - 文化整合問題	▪ 在專案開始的初期階段增加現場的到場率。 ▪ 定期舉辦研討會，以解決文化問題。 ▪ 運用 HCL 的標準溝通框架，減少現場和離岸團隊的溝通不良的機會。

1.5. 合夥關係和關係管理

1.5.1. 創新和思維領導

問題. 您採用何種機制來確保國泰世華銀行創可實施新的解決方案和思維領導?

HCL 將引進等級最佳的服務和思維領導，以透過以下「結構化創新收益」為國泰世華銀行開發創新的解決方案—

HCL 的卓越中心 (卓越中心)
HCL 的卓越中心將由在特定的專業領域方面擁有專業知識並同時在銀行業務、資本市場和保險等領域中擁有關鍵的垂直整合能力的專才組成一個團隊。卓越中心的主要目標是要在現有環境中開發出有利於未來改進的各項方法和框架。卓越中心的專案可幫助顧客繼續使用其系統，而其移轉和現代化則可以幫助顧客識別在特定的預算和日程內轉換和延伸現有系統/應用以取得更大的敏捷度和彈性的相關機會。

HCL 在各個服務傳遞線設有卓越中心 (例如：測試卓越中心，AD 卓越中心，ASM 卓越中心，行動卓越中心)和以產品/合夥關係為基礎的卓越中心 (例如 Mysis 卓越中心，Fundtech 卓越中心)。另外，HCL 還會在各個業務線之間設有卓越中心(例如：銀行業務卓越中心)。由於卓越中心被視作各項技術和專業知識的匯集池，因此，一項特定的產品、業務或技術功能所需的專業知識，通常會由來自卓越中心的專案團隊加以識別和選定。

HCL

價值入口網站

根據 HCL「**員工第一**」的經營哲學和基層創新文化—**理想創業™**，HCL 已創造出一個**價值創造的入口網站**。我們已透過此一入口網站為各個顧客部署推進持續增值的框架。價值創造框架以階層化架構為其基礎，並**從一名服務供應商到一名可對國泰世華銀行的終端使用者造成影響的合作夥伴向上擴展其價值鏈**。 一般來說，HCL 承諾將帶來 3%的技術交叉資本，作為其參與的增值策略。價值創造在狀態報告中被譽為一項關鍵績效指標，並且在每兩年舉辦一次的戰略審核備受討論。

時值今日，我們已透過 22500 個 HCLite 為我們的顧客開發出 43,000 個創新的理念，並因此而省下了 **10 億美元。**

HCL 因價值入口網站而贏得了 2011 年的福雷斯特為創新類別設立的風潮獎項。

在全球前 500 大富有的金融機構中，最為成功的成本最佳化理念，其投資報酬率為 **2100 萬美元**。該公司還有另一項成功的成本最佳化理念，其投資報酬率為 380 萬美元，而其極為成功的工具發展理念，投資報酬率則為 37 萬 7,277 美元。投資報酬率總額高達 260 萬美元，投資僅僅超過 17 萬 8,500 美元。

轉型委員會

HCL 將設立一個轉型委員會。其將在組織內從事市場研究並帶入轉型理念。但是，各項轉型倡議的核心理念在對對於客戶來說最為重要的倡議加以定義並取得共識，並為其業務創造重要的價值。

- 轉型委員會含有經驗老到的專業領域專才、各項技術專才和企業建築師。他們將作為國泰世華銀行「**解決方案的智庫**」。
- 轉型理念可來自國泰世華銀行的價值入口網站和/或 HCL 團隊 (解決方案小組，卓越中心，產業連接)，並以透過轉型委員會做為理念溝通管道。
- HCL 解決方案小組仍將瞭解最新的產業實務、新興技術並為轉型委員會提供研究細節
- 國泰世華銀行負責的中小企業將與國泰世華銀行討論相關的轉型理念和案例研究(顧客可利用不同的接觸點來瞭解不同的功能領域)。各種理念將根據國泰世華銀行的利益和 IT 策略加以規劃和實作。

共同創新框架

一個協作的環境可藉由國泰世華銀行和 HCL，以及外部合作夥伴為特殊人才提供資金等方式，有系統地培養新的想法和可能。，其將運用 HCL「最佳的」外部專業知識，和國泰世華銀行的深度知識，為中小企業提供一個可拉升創新速度和迅速執行的連貫彈性模式。

此一框架將藉由運用當地和全球合作夥伴和發展概念性驗證來加速構思和執行。
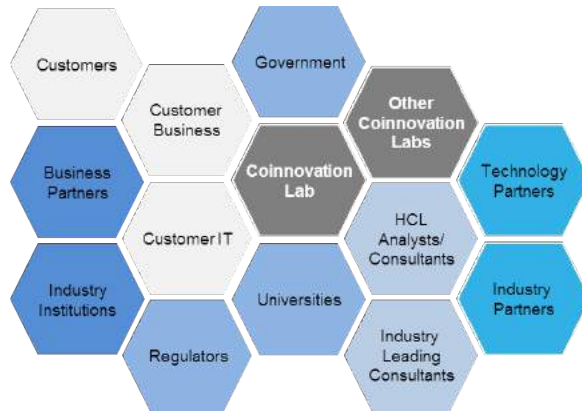
圖：共同創新框架

共同創新框架的核心組件之一為**共同創新實驗室** – 此一實驗室將創造一個生態系統，並由我們的顧客、HCL、技術合作夥伴、學術機構、政府和監管機構等業界領先的人才組成一個跨科際整合團隊，以培養創其新能力。HCL 已為我們的顧客設立一些實驗室 –

- 在倫敦為一間被 Fortune 評為前 50 名之一的投資銀行設立一個共同創新實驗室
- 與新加坡政府合夥：梅林共同創新實驗室
- 為一間設在美國的多行保險公司設立一個共同創新實驗室
- 正在為一流的英格蘭足球俱樂部創設一個 United Xperience 實驗室
- 為一家位于歐洲的一流保險公司設立 cXStudio (數位體驗) 實驗室

1.5.2. 知識、技能和能力移轉

在此輸入文字

1.5.3. 技術趨勢

問題. 您如何確保您可以為銀行業務和金融業務提供最新技術呢？您有哪些機制可以為國泰世華銀行帶來新興技術和解決方案呢?

HCL 設有一些專注於能力和解決方案開發以支援銀行業務和金融服務參與的實務小組。專業領域聚焦小組包括銀行業務、資本市場和保險實務。技術聚焦小組包括數位科技、分析工具和企業應用等實務作法。各個實務小組的成員都通常在各自地理區域內的產業界具有廣泛經驗。各個小組的主要責任之一是留意最新趨勢並了解業界對最新趨勢有何回應。實務團隊用來識別趨勢和追蹤業界反響的方式包括：

- 定期與 Tower Group，Celent，Everest 等一流的產業分析師進行討論
- 透過分析師報告和新聞資訊匯流進行次級研究
- 參與 SIBOS 和 Finovate 等業界會議
- 透過與現有參與的討論，開發最佳實務文件
- 設置例如風險卓越中心等卓越中心，以建立起可處理監管機構需求的原型和解決方案。例如 FATCA；放款卓越中心為貸款自助服務創造了概念驗证 、顧客人員入職管理；巴塞尔概念驗证則可以處理符合巴塞尔規範的各項需求(例如- BCBS 239 等)

有些機制可被用來確保國泰世華銀行能從最新技術獲得益處。

- **共同創新實驗室**：我們在美國和歐洲的關鍵參與方面，為共同創新實驗室投入了資金。這些實驗室的設計，旨在培養一個有利於學習和研究的環境，以便讓商業利害關係人和終端使用者得以直接參與設計團隊、以開發出新一代的解決方案。創新和思維領導的篇章對其細節有更多地描述。

- **分析師照會**：我們在一些參與方面，與一流的業界分析師合作，組織研討會，專門討論轉型可能面臨的挑戰，以便讓業界的其他人了解相關的處理辦法。

- **價值入口網站**：HCL 已為各項參與部署價值入口網站。員工可透過價值入口網站，培植和收割理念，並藉此為其參與創造價值。

- **訓練**：各個實務團隊對最新趨勢舉辦定期訓練，並藉由其他參與展開學習。藉由其他參與，各個團隊將參與相關訓練，並可將其學習到的知識應用在其各自的專案上。

1.5.4. 廠商計分卡

在此輸入文字

1.5.5. 文化適配

HCL 強烈相信，專注於 HCL 和客戶之間參與的軟性面向有其重要的一面。從我們與全球 500 和全球其他跨足不同產業的組織合作的大量豐富的經驗看來，我們已對兩種企業文化(客戶組織和 HCL)的匯集所產生的交互作用和動向 有了更加深入的了解。

HCL 將「文化適配」定義為在我們的員工和顧客之間「創造一個協同作用顯著的領域」(又稱做 HCLites)。共享「運作方式」、調整眼界和互補的價值體系可達成文化適配，從而使個別參與產生獨特的「價值創造」。

每一個組織和每個文化有其獨特之處。每個組織和文化都有各自的價值關、信念和隱含的「運作方式」。因此，為了讓彼此協調運作，個別文化必須彼此協調以創造相互的協同作用。HCL 的**文化認同框架**可將參與歷程從「現狀」狀態(最小的协同作用) 引導到「所求」狀態(最大的协同作用)。

此一框架，如下圖所示。

HCL
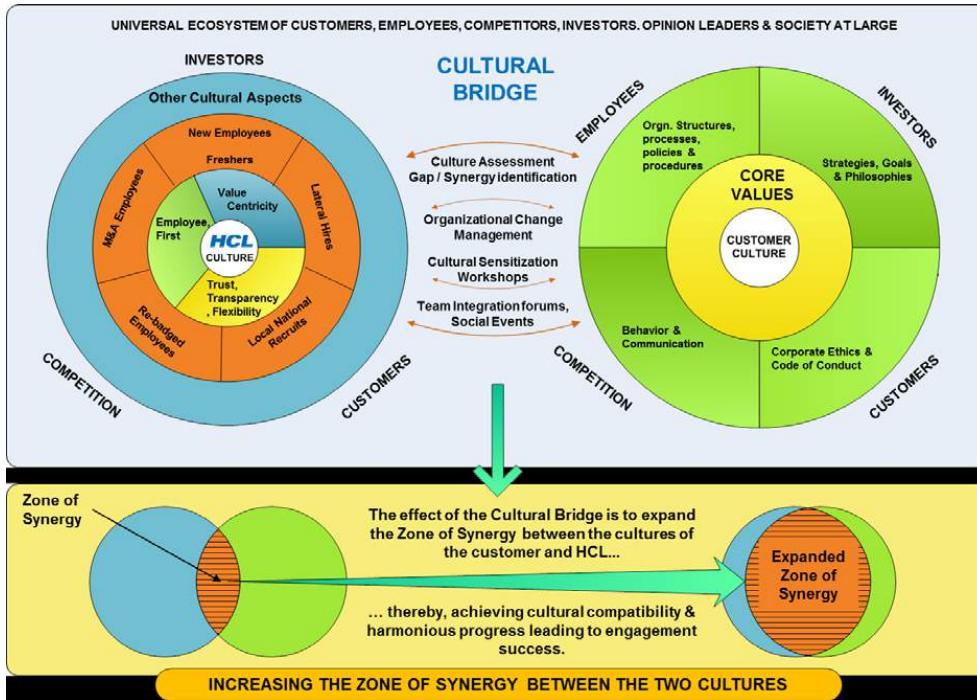
圖：文化認同框架

當兩種截然不同的文化和/或組織因業務關係而匯集時，即可創造一個「協同效果可發生作用的區域」。文化認同框架致力於極大化此一「協同效果可發生作用的區域」。「文化認同」 – 包括評估HCL內部文化、不同地理區域之間的文化、顧客文化、落差和協同效果識別、組織變更管理、文化宣傳講習班、持續與所有的利害關係人進行溝通 (全部都如上述框架所述)—將極大化協同效果。

1.5.5.1. 「文化適配」等關鍵成功因素

文化無法發揮協同效果，可能是參與績效欠佳的原因(團隊離散、品質欠佳和未確實遵守流程、瑕疵密度極高、專案過度重工、錯过期限、成本和時間超支等)，從而導致交易停滯和交易失敗。因此，了解關鍵的成功因素，才能促進和確保「文化適配」。

- **了解彼此的文化**：欣賞文化多樣性和其他組織採用的不同實務，並加以內化。

- **為外包業務發展其跨文化能力**：良好的溝通、協調和调解技能，包括聆聽的藝術和採取一種開放穩重態度的能力。

- **領導跨組織虛擬團隊的能力**：有能力領導並可跨越不同的地理區域和文化界限與跨文化小組合作的個人和團隊。

- **良好的治理**：強力關注外包關係。解讀主要合約時須格外小心，以免因為文化不同而產生誤解。

- **資深管理承諾**：了解和解決文化危機，不論發生的時間和地點為何，須有領導階層介入。

針對每次參與，HCL都會提議部署一名顧客 – 學院，或在此案例中，一個國泰世華銀行-HCL學院(由HCL投資成立)。其學院將為HCL資源訓練專業領域、技術和與顧客有關的流程。因此，HCL員工須接受顧客品牌、業務和其他流程等訓練。其可幫助HCL資源做好參與的準備，並可讓他們迅速地迎接國泰世華銀行的文化。

1.5.6. 第 1 天假設

在此輸入文字

1.5.7. 公司簡介和歷程

HCL 成立於 1976 年，如今已成為 **71.2 億美元** 的一流全球技術和 IT 企業。HCL 已在印度上市兩家公司，分別為 HCL Technologies 和 HCL Infosystems。HCL 團隊有超過 **111,500** 名國籍不同並在世界 31 個國家中工作的專才。

HCL TECHNOLOGIES
TECHNOLOGY LED BUSINESS
TRANSFORMATION: R&D, IT APPLICATIONS,
BPO, IT INFRASTRUCTURE

106,107 EMPLOYEES
REVENUE: USD 6BN

GLOBAL MARKET FOCUS
WWW.HCLTECH.COM

HCL INFOSYSTEMS
HARDWARE, SERVICES AND ICT SYSTEMS
INTEGRATION, COMPUTING, STORAGE,
NETWORKING, SECURITY, TELECOM,
IMAGING AND RETAIL

5,459 EMPLOYEES
REVENUE: USD 1.12BN

INDIA AND EMERGING MARKET FOCUS
WWW.HCLINFOSYSTEMS.IN

111,566 EMPLOYEES

HCL ENTERPRISE

USD 7.12BN TOTAL REVENUE

* As of June 2015

圖：HCL 的公司簡介

有關歷程

HCL 最初在 1978 年成立的目的是要開發本土的微型電腦。當時，Apple 在同一時間問世，而 IBM 的 PC 則在三年後問世。此一微型電腦最終讓印度的電腦產業誕生。HCL 對 UNIX 具備的深度知識，促使一台具有細粒度處理器的 UNIX 在 1988 出現。Sun 和 HP 則是在三年後才首次亮相。如今被譽為現代電腦運算先鋒 HCL，不僅成為增長迅速的軟體技術產業，更迎來了軟體開發。HCL 在 1991 年成立公司並在 1999 年首次公开募股。

以下圖表可讓您迅速地了解 HCL 的歷程。

1980 Ventures into international market with Far East Computers in Singapore to sell IT hardware
Introduces bit slice, 16 bit processor based microcomputer

1978 Successfully ships in-house designed microcomputer

1983 Indigenously develops RDBMS, Networking OS and Client Server architecture at the same time as global IT peers

1993 Infrastructure Services Division bags 1st order - Asia's largest stock exchange
SAP co development partner for industry solution for utilities

1996 Launched the networking & telecom practice
Relationship with Cisco commences

1997 Signed first utility customer

1999 HCL Technologies redefined through IPO

2000 Establishes BPO operations
First in India to offer end-to-end R&D services for medical device companies
Start Utility Boot Camp (600 have gone through this boot camp)

2003 HCL Tech realigns with industry vertical focus.
First Indian company to achieve domain specific certifications: AS9100, ISO 13485, SPICE L5

2006 Signed 25th utility customer

2006 Exclusive software development partner for 787 Dreamliner
Largest employer in Noida (40% marketshare)

2008 HCL acquires AXON, largest SAP focused Independent Consulting Firm
Acquires Capital Stream to Enhance Financial Services Offerings
Successfully transitioned 600 people for British Telecom
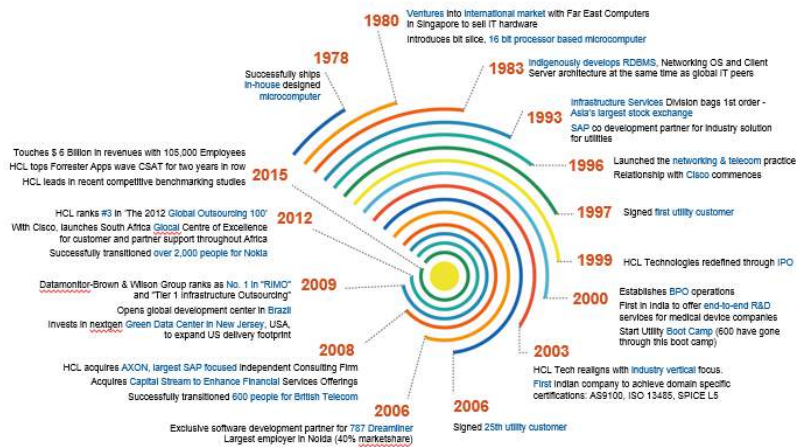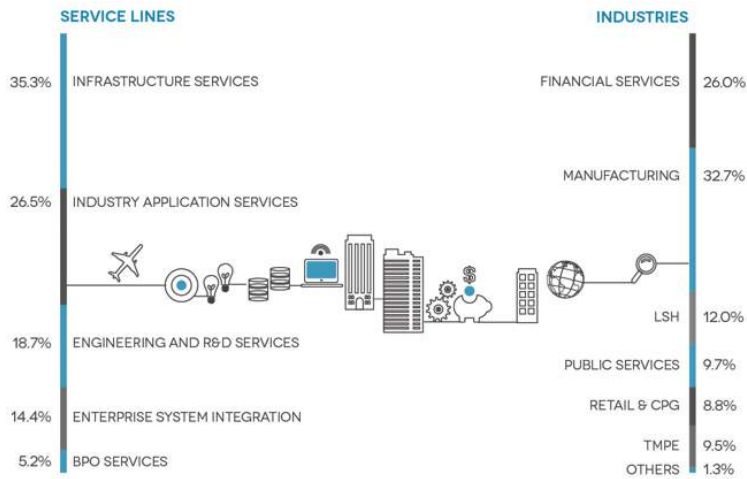
2009 Datamonitor-Brown & Wilson Group ranks as No. 1 in "RIMO" and "Tier 1 infrastructure Outsourcing"
Opens global development center in Brazil
Invests in nextgen Green Data Center in New Jersey, USA, to expand US delivery footprint

2012 HCL ranks #3 in 'The 2012 Global Outsourcing 100'
With Cisco, launches South Africa Glocal Centre of Excellence for customer and partner support throughout Africa
Successfully transitioned over 2,000 people for Nokia

2015 Touches $ 6 Billion in revenues with 105,000 Employees
HCL tops Forrester Apps wave CSAT for two years in row
HCL leads in recent competitive benchmarking studies

收益結構

自從 HCL 擠進全球 IT 產業版圖以來，HCL 已開始專注於以創新和價值創造為基礎的「轉型外包」，並在四大主要服務線上 — **應用服務、基礎設施服務、業務流程外包服務和工程和研究服務**—提供整合式服務務。

下圖顯示出 HCL 在各個服務線上的收益結構和關鍵產業的垂直領域。

SERVICE LINES

35.3% INFRASTRUCTURE SERVICES
26.5% INDUSTRY APPLICATION SERVICES
18.7% ENGINEERING AND R&D SERVICES
14.4% ENTERPRISE SYSTEM INTEGRATION
5.2% BPO SERVICES

INDUSTRIES

FINANCIAL SERVICES 26.0%
MANUFACTURING 32.7%
LSH 12.0%
PUBLIC SERVICES 9.7%
RETAIL & CPG 8.8%
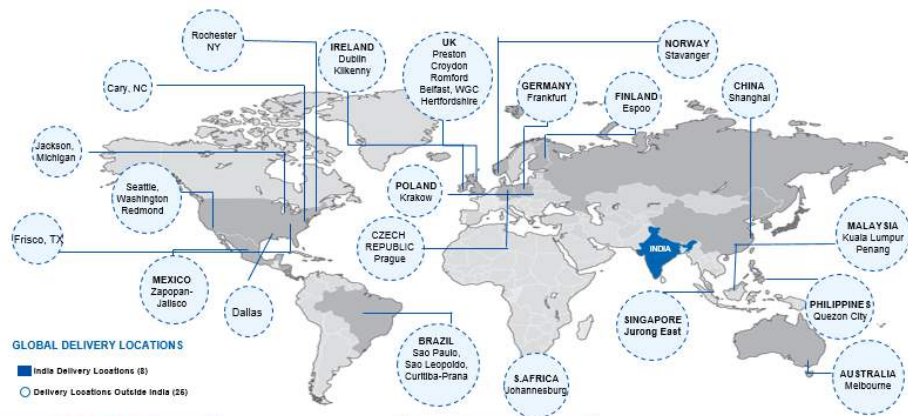TMPE 9.5%
OTHERS 1.3%

* As of June 2015

圖：HCL 的收益成分

HCL 是少數幾個可為客戶提供具有完整生命週期的外包服務以改變其業務並在各個技術平台上進行其 IT 營運的 IT 全球廠商之一。總體來說，我們的服務包括：

HCL

1. **企業應用服務**：HCL 為各個主要廠商(亦即，SAP、Oracle Universe (包括 PeopleSoft、Oracle Applications 和 JDE 等)、Microsoft、IBM、JDA、Red 等)提供的企業成套應用提供服務。HCL 的顧問專注於各項解決方案的傳遞和整合，提供的服務包括應用維護、蓝色印刷、開發、部署、全球首展、資料搬遷、介面開發、服務桌面支援等。

2. **基礎設施管理服務**：HCL 的基礎設施部門可為整個 IT 基礎設施提供轉型和營運管理服務。大眾、私人和混合雲端的電腦運算服務傳遞模式是 HCL 在近期創新的服務套件之一，大眾、私人和混合雲端的電腦運算服務傳遞模式是 HCL 用來傳遞點對點基礎設施管理服務的不同模式之一。在這裡，顧客取得的一切都經過最佳化而具有彈性，並且是受到中央管控和標準化的商業 IT 技術。我們的關鍵服務包括：終端使用者電腦運算、資料中心和大型电脑服務、整合營運管理服務、跨功能服務、網路和安全服務等。

3. **自訂應用服務**：HCL 可運用客戶所選的開發工具或程式語言，傳遞廣泛的開發服務。我們能夠開發新的應用、加強舊有應用、重新編碼和轉換並為仍在使用的應用提供完整支援和保固。我們對於由.Net，VB etc.，Java，Cobol，PL/SQL，C，C#等語言編寫而成的技術平台有著深入的專業技能。

4. **企業轉型服務**：此一業務領域已幫助 HCL 顧客開發出一項涵蓋關鍵轉型面向(IT 策略、業務流程、應用、資料和資訊技術的基礎設施)的藍圖和執行計畫。我們的關鍵服務包括：為個別業務諮詢提供咨詢和執行服務、IT 策略、技術諮詢、應用架構、流程諮詢、传统现代化供应链管理，資料和業務分析工具等。

5. **業務流程外包**：HCL 的业务流程外包在全世界均僱有員工。他們在全球 13 個傳遞中心傳遞各類業務流程，並全天候提供多管道、多語言支援，包括八種歐洲語言和八種亞大地區語言服務。HCL 的业务流程外包可為超過 100 名客戶(其中包括 Office Depot，Safeway，Nestle，Barclays，B&Q，BT，AXA，Deutsche Bank，Cummins,和 British Gas 等)支援業務流程。

HCL 在印度設有總部，並在 **31 個國家**設有辦公室：印度、美國、英國、瑞典、德國、芬蘭、荷蘭、比利時、法國、波蘭、義大利、以色列、阿拉伯聯合大公國、沙烏地阿拉伯、中國、日本、香港、馬來西亞、新加坡、澳大利亞、紐西蘭、波多黎哥、巴西等。HCL Technologies 在上述國家中透過間接擁有子公司或分支機構執行公司層次的業務。

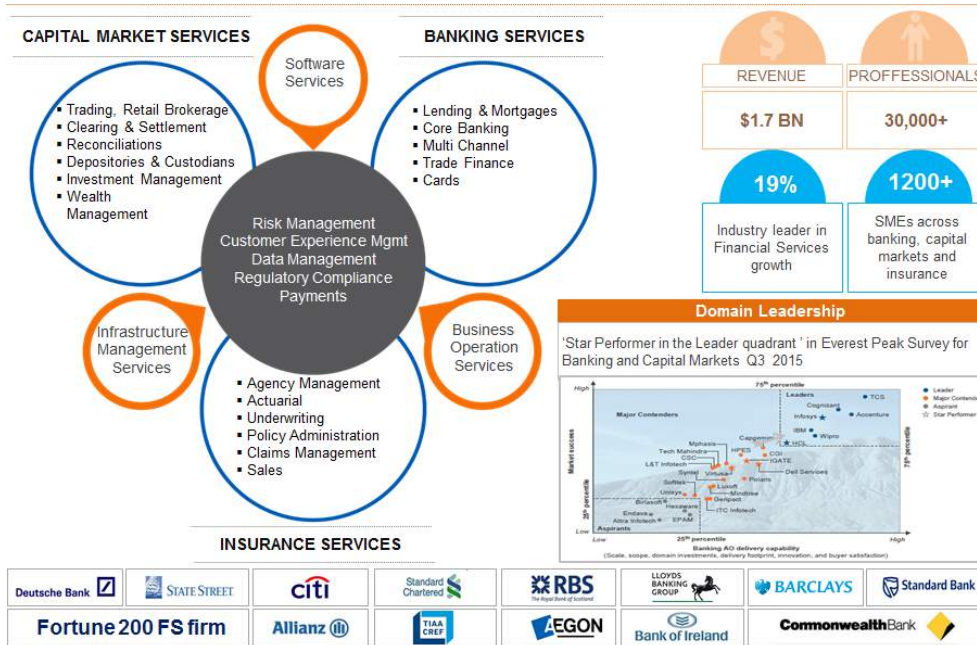我們在印度和全球各地建造的傳遞中心定義了我們在全球範圍內的傳遞能力 – 我們因此而得以「在對的地點以最具競爭力的價格提供最佳服務」。下圖顯示出我們在世界各地的地理位置：

圖：HCL 的全球傳遞中心

1.5.7.1.　HCL 提供的金融服務

HCL 的全球金融服務(FS)實踐是帶動組織增長的主要業務，因此其享有 HCL 頂級管理階級的青睞。此一實踐以其在零售和企業銀行、資本市場和保險方面的價值導向、思維領導和縱向細分的專業領域知識爲基礎，建構出一套有利於競爭優勢的轉型技術和業務運營法則。

CAPITAL MARKET SERVICES

- Trading, Retail Brokerage
- Clearing & Settlement
- Reconciliations
- Depositories & Custodians
- Investment Management
- Wealth Management

Software Services

BANKING SERVICES

- Lending & Mortgages
- Core Banking
- Multi Channel
- Trade Finance
- Cards

Risk Management
Customer Experience Mgmt
Data Management
Regulatory Compliance
Payments

Infrastructure Management Services

Business Operation Services

- Agency Management
- Actuarial
- Underwriting
- Policy Administration
- Claims Management
- Sales

INSURANCE SERVICES

REVENUE $1.7 BN

PROFFESSIONALS 30,000+

19% Industry leader in Financial Services growth

1200+ SMEs across banking, capital markets and insurance

Domain Leadership

'Star Performer in the Leader quadrant ' in Everest Peak Survey for Banking and Capital Markets Q3 2015

Deutsche Bank | STATE STREET | citi | Standard Chartered | RBS The Royal Bank of Scotland | LLOYDS BANKING GROUP | BARCLAYS | Standard Bank

Fortune 200 FS firm | Allianz | TIAA CREF | AEGON | Bank of Ireland | Commonwealth Bank

圖：HCL 金融服務的簡要說明

HCL 已被客戶和分析師認可為金融服務專業領域中最為出色的幾家公司之一。

- 以過去十二月的財務報表來看，HCL 是金融服務空間中增長最為快速的印度外包供應商
- HCL 在 2015 年的銀行業務和資本市場 IT 外包方面，已被評為埃弗萊斯集團 PEAK Matrix 中一名表現最佳的領袖
- HCL 是全球 **25 大金融服務技術**供應商之一 – FinTech 企業排名 2014
- HCL 在 **Forrester Wave™** 北美、**歐洲**、**中東**和**非洲**應用外包中被定位成一名領袖
- HCL 被弗雷斯特研究公司評為「完全有能力」進行零售銀行業務的公司
- HCL 被 Novarica 評為「一類多樣化解決方案的供應商」

1.5.8. 過去三年來的金融績效概況

HCL 強而有力的金融績效和持續性的業務增長，反映其在幫助客戶成為高績效員工方面有多麼地成功。HC 一直展現出其維持金融運作穩定的能力，且沒有一年有過負現金流的狀況。我們已達到重大的收入增長並在各個營運團體和地理區內享受當地貨幣的收入增長。

下圖顯示出 HCL 在過去三年內的金融績效。過去三年內的關鍵度量指標分別為 –

- 收入增長率 (年均複合增長率) = **13%**
- 息稅前收益增長率 (年均複合增長率) = **26%**
- 淨收入增長率 (年均複合增長率) = **34%**

請參照 *http://www.hcltech.com/investors/results-reports* ，以查詢過去三年內的審計年度報告和財務報表。

第 15 個財政年度的亮點

- 收入達到 15.1%的廣泛增長(在貨幣不變的情況下)和 12.2%的淨收入增長
- 在第 15 個財政年度簽署 58 項轉型參與，有持有超過技術交叉資本的 50 億美元
- 在第一份競爭力報告中，一名產業分析師將其數位化評為頂級的印度裔供應商
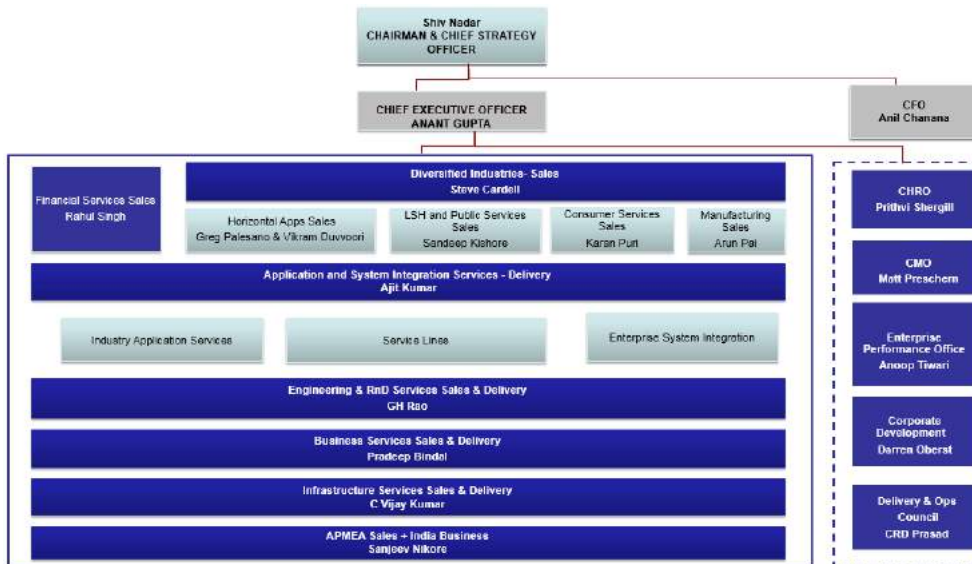- 金融服務收入超過 15 億美元

1.5.8.1. HCL vs. 競爭對手

如前所述，以過去十二月的財務報表來看，HCL 是金融服務空間中增長最為快速的印度外包供應商。此一簡要說明可讓我們對 HCL 在金融服務業充滿競爭的環境中增長一窺究竟。 HCL 的金融服務市場已從 2012-13 的 5.74%爬升到 2014-15 的 6.72%，共上升了 0.98%。
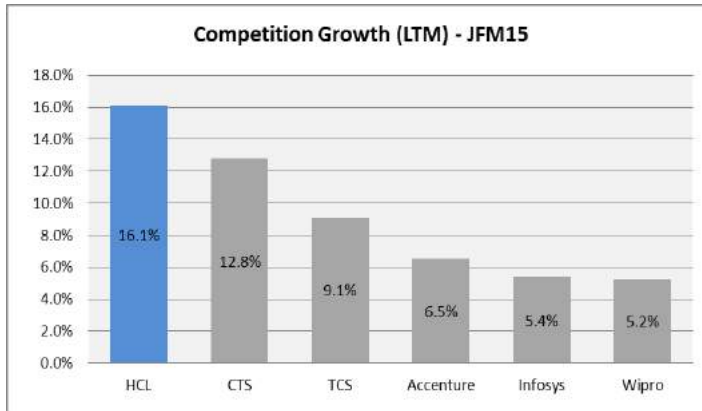
圖：HCL 的金融服務績效 vs. 競爭對手的金融服務績效

1.5.9. 組織和規模

下圖為 HCL 的組織。該公司的領袖包括 Shiv Nadar 主席和 Anant Gupta 執行長。

HCL

<div align="center">**圖：HCL 的組織**</div>

截至 2015 年 6 月為止，HCL 在 31 個國家之間雇有超過 10 萬 6 千名員工。

1.5.10. 已完成的專案範例

1.5.11. 仍在進行的專案範例

1.5.12. 聯絡人

負責在國泰世華銀行和 HCL 之間進行溝通的 HCL 代表，其細部資訊如下所示。

聯絡人姓名	Udeet Bhagat 先生
名稱	資深區域銷售總監
手機號碼	+85298525306
電子郵件	udeetb@hcl.com

1.5.13. 分包商清單

須由 Udeet 輸入相關資料。

1.5.14. 地理位置

HCL 可為國泰世華銀行傳遞各項服務的地理位置細節，如附件「**HCL 回應_ 徵求建議書_廠商_地理_位置(C).xlsx**」所示。

1.5.15. 稅務建議

須由 Udeet 和 BFC 輸入相關資料。