



Deutsche Bank

Agile and AI – Rewriting global IT Delivery for Impact

With deep dedication.

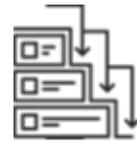
Offshoring & Waterfall: How it all started & where it reached its limits



The first era:

Offshoring + waterfall

-  Delivery model built for (perceived) predictability and scale
-  Work packaged, defined & handed over for remote coding
-  Sequential, document-heavy processes
-  Clear responsibilities, but slow cycles and high coordination overhead
-  Distance worked against feedback loops



Waterfall model reached its limits, couldn't effectively cope with changes, complexity, and evolving requirements



The shift to agile:

Autonomy + proximity + iteration

Agile introduced:

-  Team autonomy
-  Short, iterative cycles
-  Direct collaboration between requirements + engineering
-  Proximity and context-sharing as differentiators



Agile adoption focused on lower levels, often integrated into waterfall model of larger programs

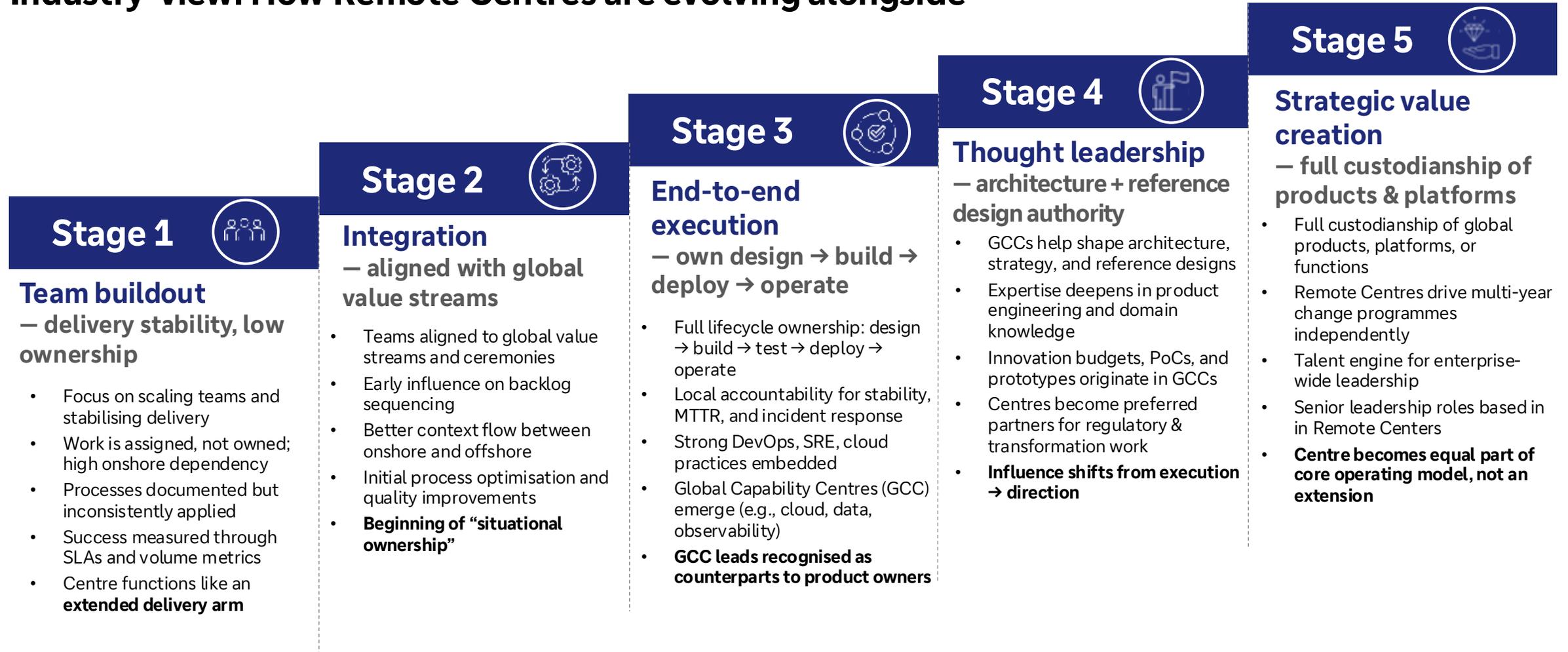


AI now amplifies these principles with

-  rapid prototyping
-  instant iteration
-  "vibe coding" and fast validation

The 5-stage maturity model

Industry-view: How Remote Centres are evolving alongside



Sources: ICAI GCC Maturity Journey (2025); ANSR GCC Growth Kit (2024); Inductus GCC Maturity Model (2024)

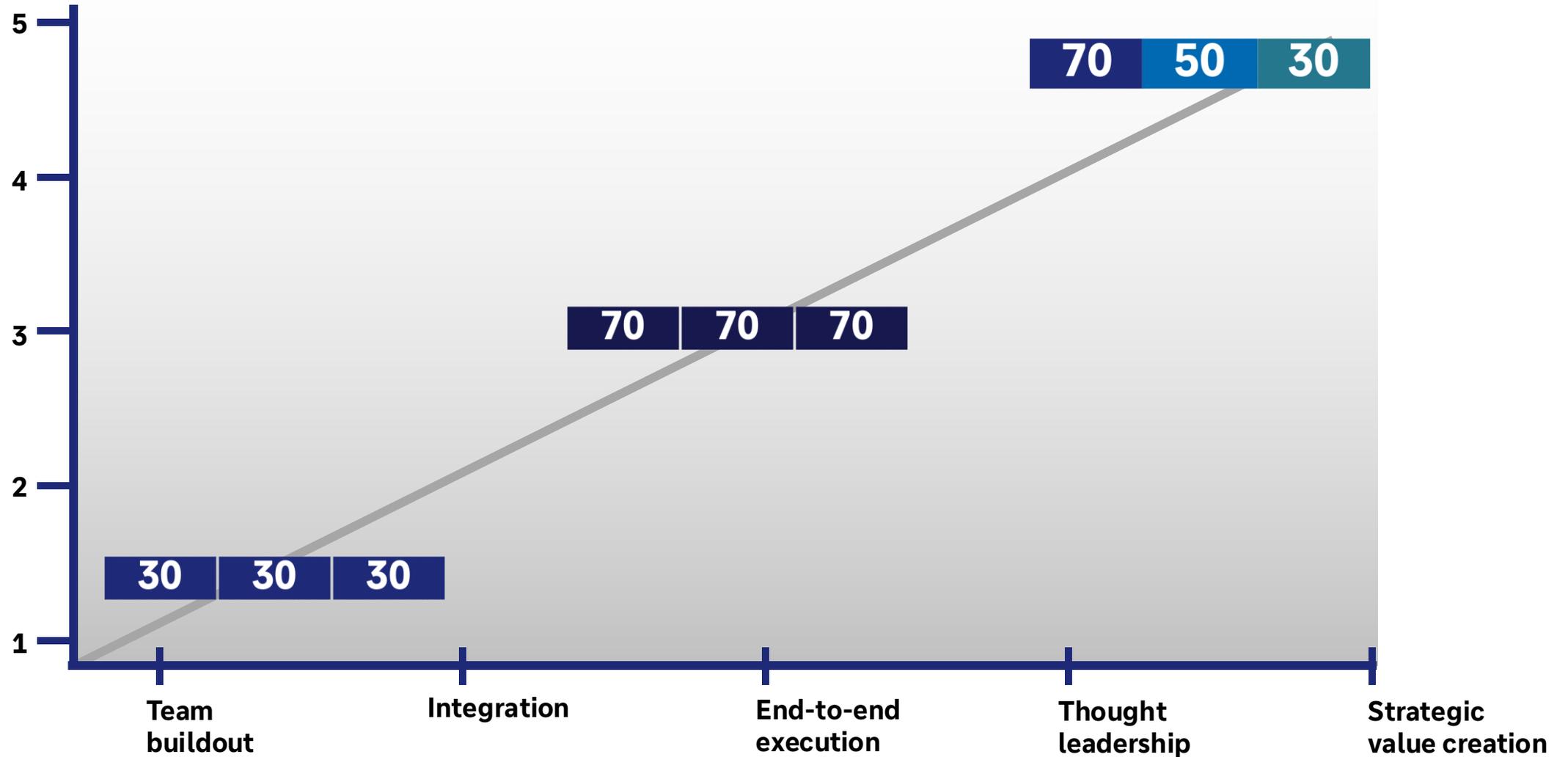


India (Bangalore & Pune)	Cary	Berlin	Bucharest (BEX)
 <p>Largest and most diverse Tech Centre footprint, a major hub for global engineering and innovation activities</p>  <p>Strong engine for innovation, learning, and enterprise-scale delivery</p>	 <p>Strong industry recognition for innovation</p>  <p>Deep university partnerships</p>	 <p>Strong footprint in Berlin tech scene</p>  <p>Vibrant AI/ML Community of Practice</p>	 <p>High engagement in bank-wide innovation activities</p>  <p>Active presence in local tech ecosystem</p>

Across All Tech Centres

<p>13,000+ employees across 5 locations; 65% of TDI internal workforce</p> 	<p>Lead signature innovation events: Bank on Tech, Innovation World Cup, Global Hackathon</p> 	<p>Strong learning culture: AI/ML CoPs, Tech Talks, Cloud Engineering programmes, leadership development initiatives (Fellowship, VP/D programmes)</p> 	<p>Robust CSR, Diversity & People engagement initiatives across all centres</p> 
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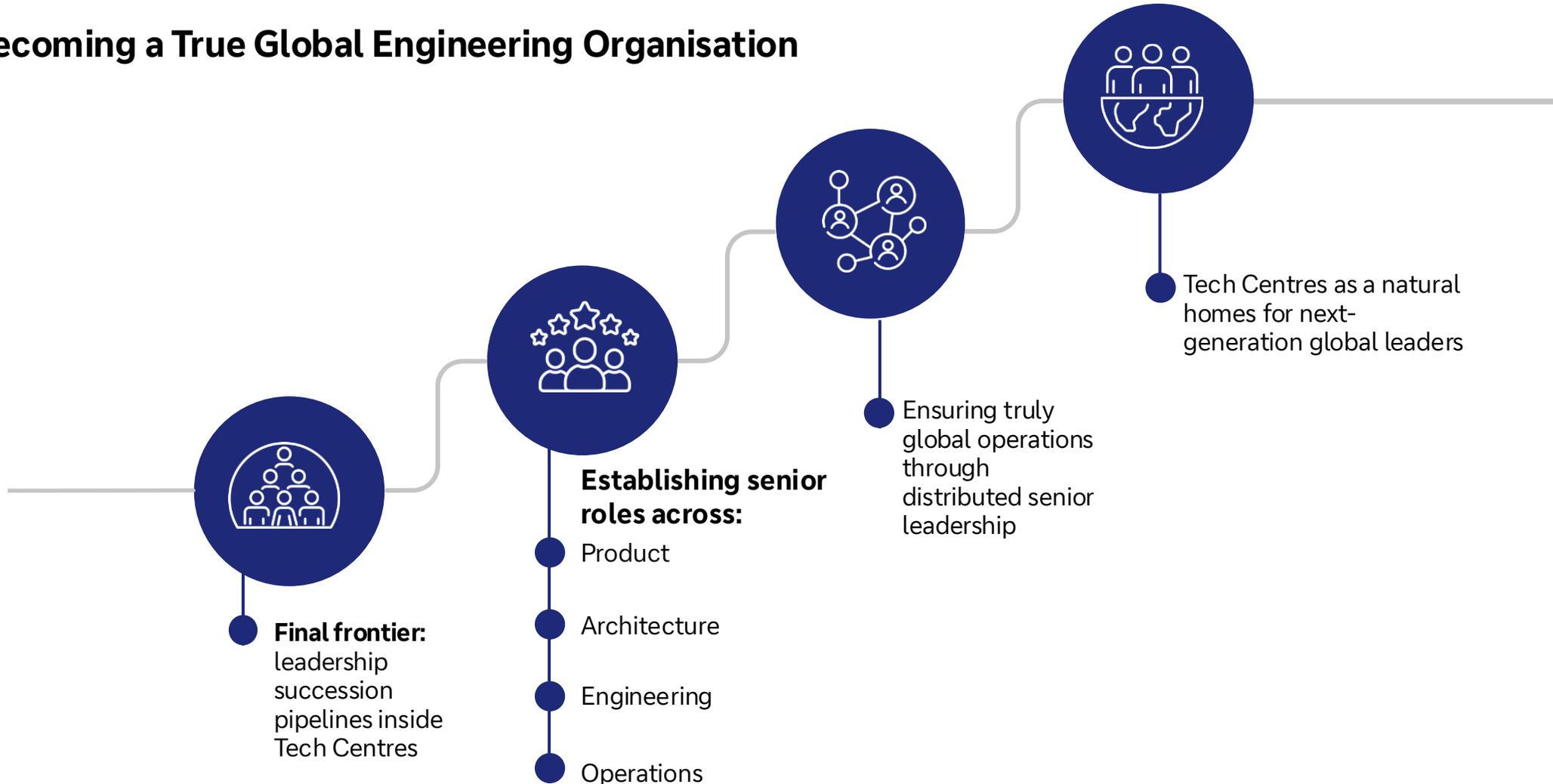
Tech Centre Journey - Capability to Ownership



The final step: Strategic Succession Planning



Becoming a True Global Engineering Organisation





With deep dedication.