



Genpact:

Transforming Banking and Financial Services

Meeting the pressures of emerging market demands to transform business outcome.

As banking and financial services organizations emerge from unprecedented market turmoil, they are looking for transformational strategies aimed at growth, efficiency and greater risk management. Finding their footing in a changing marketplace requires a new approach to business process management. By providing the right mix of people, process, analytics and technology, combined with a history of innovation and process excellence, Genpact has developed the right solutions and methodologies to reshape the face of business operations and capitalize on market changing opportunities.

THE GENPACT DIFFERENCE

In the banking and financial services industry, business process management is often thought about in terms of back office operations. However, Genpact has always considered business process management as the key to driving results like customer satisfaction and retention, revenue generation, risk management and profitability. Improving these results requires a focus on process transformation and better process management.

With Six Sigma expertise and a history of process excellence, Genpact has the tools, methodologies and experience to increase revenue and capital while minimizing operational risk. Consider the case of a large retail banking client that initially limited business process management to back office functions such as accounts payable audits and the resolution of customer check disputes. Over a three year period, the bank partnered with Genpact to execute an innovative program of more than 30 re-engineering initiatives creating more efficient and effective ways to do everything from handling cross-organizational wire transfers to streamlining the new branch opening process – cutting more than 50% of the process time. This isn't just business process outsourcing, its business done smarter.

THE GENPACT APPROACH

Genpact is able to help client's achieve results like these through an approach to business process management that focuses on developing the right mix of process, people, analytics, and technology.

Process - Genpact can address processes at a granular level for results that improve efficiency and effectiveness of the entire chain of operations, resulting naturally in increased revenue and capital. This unique process focus is the result of our deep domain experience and over 10 years of helping banking and financial service organization improve business outcomes.

People - Genpact employs more than 14,000 people and has the largest pool of dedicated Lean and Six Sigma experts in the industry. Many clients remark on how effectively Genpact's people work as a part of the client's team and how well they execute a highly pragmatic approach to process management. At the end of each engagement, our client service teams leave behind an effective and efficient business operation that is already achieving results.

Analytics - Data and information are the lifeblood of the banking and financial services industry. With Genpact, firms can leverage the collective brainpower of our 2,000-plus global analytics delivery team to drive process efficiency and effectiveness.

Technology - Genpact looks at technology through a client's lens, basing recommendations on a solid return on investment and working to limit capital expenditures. Technology is the enabler, not the driver, of great processes. With that in mind, we have built technology expertise in on-premise software, Software as a Service (SaaS) platforms, process-driven IT services and process-oriented tools that enable an integrated end-to-end business-based process solution. Genpact is also a leading provider of both helpdesk and remote infrastructure management solutions.

ENTERPRISE BUSINESS PROCESS MANAGEMENT

Genpact's enterprise business process management is a proprietary methodology that combines process knowledge, solutions and execution, to link the most important business outcomes with even the most obscure drivers. As such, client's are able to identify and explain variations in performance, while also integrating operational rigor, targeted analytics and focused IT solutions to deliver better business outcomes. Financial institutions who avail themselves of this proprietary methodology realize 2 to 3 times better gains in efficiencies for results that translate into increased revenue, improved customer satisfaction and reduced operational risk.

Take for instance the global investment bank facing a level of unnecessary risk in its equities business because approximately 12 percent of their data for downstream functions was inaccurate, incomplete or not delivered in a timely fashion. This not only delayed the processing of equities but it significantly increased the risk exposure of business. The Genpact team used the principles of enterprise business process management to address logic deficiencies, develop a measurement dashboard to track system efficiency, and error-proof reference data selection. These efforts reduced data errors by one percentage point, which, in turn, reduced the bank's risk exposure by \$400MM.

SERVICING RETAIL AND COMMERCIAL BANKING

Genpact provides a comprehensive menu of business process management solutions designed to increase capital of financial institutions while addressing the issues of customer satisfaction and the need for increased revenue and minimal risk.

Retail Banking

Genpact stands apart from competitors by addressing process at a detailed level in order to manage the issues facing the retail banking industry today. With domain depth and expertise, we enhance the efficiencies and effectiveness of operations for better business outcomes and enhanced risk management.

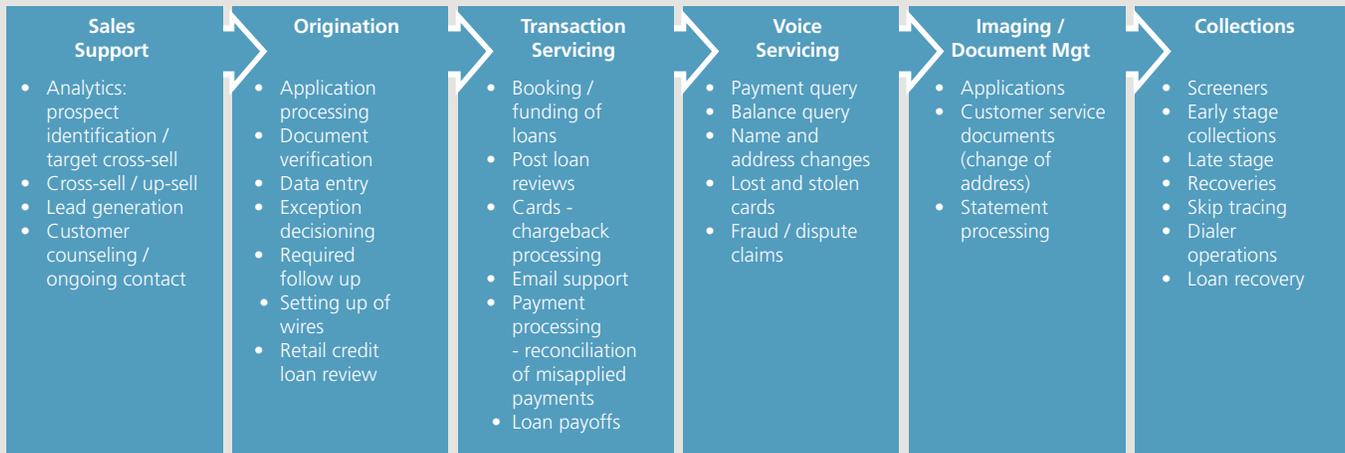
Our service offerings include:

- **Loans and Advances:** We offer domain depth, expertise and an end-to-end perspective on a wide variety of products including secured versus unsecured loans, personal loans, home loans, credit card processing and maintenance. We possess industry knowledge and experience in a multitude of activities like processing of credit card applications, card activation, account maintenance, resolving customer

queries and requests over the phone and via email, rectifying online payment errors and purchase discrepancies, researching and resolving disputed charges.

- **Deposits and Accounts:** Genpact has a complete understanding of different account types, financial instruments and their life cycles, as well as banking services and products, giving us the necessary expertise to handle the vast domain of retail deposits and accounts. We offer a wide range of services such as customer account set-up, account maintenance and management, providing error free reconciliation, resolving discrepancies and exceptions, end-to-end working of negotiable financial instruments, generating statements, certificates of audit and other products like debit cards and services such as online and over the phone customer query resolution.
- **Other Services:** In addition to core retail banking services, Genpact offers services specific to back end activities such as adjustments, balance reconciliation and control, teller balancing, remote proof capture and incoming returns.

SERVICING RETAIL BANKING



A leading mortgage lender worked with Genpact in developing a full retail business process management solution that included processing, underwriting, document preparation, funding, closing activities, post-closing activities, and quality control. Based on the client's needs and preferences, these processes were handled at both onshore (30%) and offshore (70%) locations to achieve a lower cost, more variable cost structure with shorter cycle times.

Commercial Banking

Genpact has been working with commercial banking clients for more than seven years. Genpact's key differentiator is the type of strategic partnership established with the client in defining multi-generation transformation programs to improve underwriting decisions, reduce platforms, integrate workflows and manage documents while reducing overall risk and write-offs.

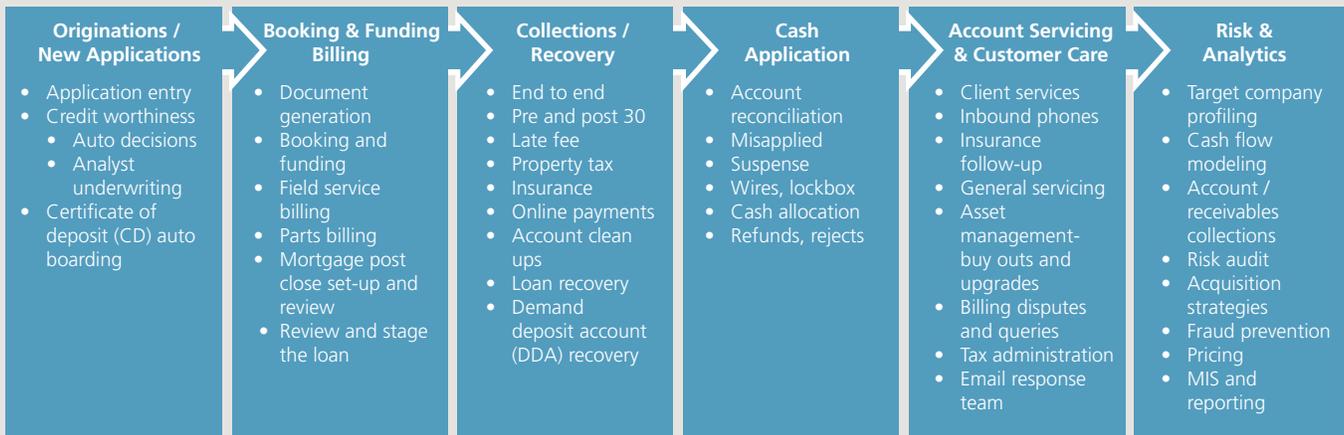
Our services include:

- **Loans and Advances:** Genpact supports the global and capital markets divisions of large commercial finance companies and banks with research and analysis tools. With the advantage of domain

expertise and innovative analytics, Genpact can help organizations make well-informed business decisions at every stage in the process and take strategic actions on their portfolio mix, sell, buy and hold decisions, credit decisions, and predictive reporting.

- **Off Balance Sheet:** Genpact has the advantage of 10 years of experience to help organizations make well-informed business decisions at every stage of the operations process. With advanced analytical tools and methodologies as well as Lean Six Sigma rigor in project execution we have the ability to deliver insightful analysis in support of international trade and trade finance, and derivatives marketing services.

SERVICING COMMERCIAL BANKING



After discovering that a global investment bank's middle office operations were dedicating 35% of full-time employee (FTE) costs to non-value-added activities, such as exception processing and query management, a Genpact team transformed the related processes. The transformed process allowed the team to track overall activity, to standardize processes and specify proper ownership of each process element, and to identify areas where digitization could eliminate manual intervention. As a result of these changes, full time employee costs decreased by 25% while full time employee capacity increased by 24%.

Investment Banking

Improving the ways in which businesses compete in a global market, Genpact provides for a wide range of investment banking services. With a process driven focus to address the core challenges facing institutions today, and professionals qualified with a rich mix of domain expertise and industry certifications such as Certified Public Accountant (CPA), Chartered Financial Analyst (CFA), and Risk Management from PRMIA, our solutions deliver enhanced efficiency and effectiveness for a tighter focus on cost, increased capital and greater risk management.

- **Advisory:** Genpact offers a complete range of services to support the Investment Banking activities at all stages from opportunity identification through deal execution.
- **Equity and Fixed Income Research:** A dedicated team of analysts helps provide complete equity and debt research support covering all stages from initiating coverage, sector and company tracking to custom reports covering special events and themes. Our process focus and experience delivers value that goes beyond back office operations, driving such front end results as revenue generation and profitability.

Investment Services and Wealth

Genpact's commitment to process excellence is backed by analytics, technology and providing the right people at the right time. Our team of professionals delivers rich and diverse experience in financial services, and professional qualifications in finance and accounting with relevant certifications in the banking and financial services domain.

Our service offerings include:

- **Retirement:** Retirement services range from enrollments, ongoing administration, contribution, loans, distributions and reconciliations to audits for 401K plan participants and trade processing.
- **Asset Management:** The Asset Management group provides support to mutual fund Asset Management Companies (AMC's) that include mutual fund operations such as new account set-up, shareholder services, compliance and in-house market research to support competitive market intelligence.
- **Wealth and Securities:** Genpact has worked with the leading banks and financial institutions across the globe and developed numerous tools, models and methodologies with proven capability. We understand the critical necessity of quality, accuracy and timeliness of output and provide operational support for activities ranging from originations and settlements, to customer transfers, reconciliation, research and analysis as well as reporting.

INVESTMENT SERVICES

Annuities Servicing

- Mail room
- Premium processing
- Account set-up
- Problem resolution
- Set-up notification
- Order taking
- Account maintenance

Mutual Fund Servicing

- New account and customer services
- Fund services
 - Lipper fund fact sheet review
 - Money movement & large trade reporting
- Transfer agency services

Mutual Fund Administration & Accounting

- Accounting oversight
- Preparing financials
- Statutory filings
- Board book
- Tax reporting
- Survey function
- Reconciliations
- Calculation of fund expenses ratios
- MIS reports

Institutional Sales Support

- Lead generation
 - Plan researches
 - Prioritizing sales prospect list
- RFI / RFP
- Consultant data base
- Client reporting
 - Generation and review of reports

Brokerage Operations

- Account set-up
- Client servicing
- NIGO call outs
- Account maintenance
- Rep. servicing
- Client servicing
- Maintenance
- Transactions
- Emerging capability: brokerage ACATs

Investment Banking

- Fixed income division - structuring controls
- Equity / fixed income research
- Risk assessment
- Investment monitoring
- Investments audit
- Analytics / collections
- Target company profiling
- Loan syndication

A PROCESS FOCUS AND A HISTORY OF INNOVATION

Providing process excellence has been at the core of Genpact philosophy for more than 10 years. Inspired by our roots with GE Capital, our dedication to improving process management is enhanced by innovative Lean and Six Sigma knowledge and experience. Expanding our focus to meet the challenges facing the industry today, our dedication to improved process efficiency and effectiveness continues. By impacting process, businesses can address key concerns and the need to increase customer satisfaction and loyalty while decreasing costs, enhancing capital and revenue and ensuring greater compliance and risk management.

Genpact's approach to business process management achieves impressive results because of our focus on the right combination of people, process, analytics and technology. We provide innovative insights for quickly optimized business outcomes and the experience, tools, and methodology to enable a smooth transition.

By leveraging Net Promoter Score (NPS) methodology, we continuously gauge not only client satisfaction, but just as importantly, clients' willingness to recommend Genpact to other organizations. This helps us determine our own efficiencies and strengths and what else we can do to help businesses succeed. Based on our latest full year results, Genpact ranks amongst the top scoring companies in the world.

FOR MORE INFORMATION, CONTACT:

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Genpact is a leader in managing business processes, offering a broad portfolio of enterprise G&A and industry-specific services, coupled with strong IT, analytics and reengineering capabilities.