Headline: Generating Impact
In these volatile times, enterprises are being severely tested in multiple areas from management of cost structures, to growth, to compliance with stringent regulations.

The result of a recent 12-month study* showed that over 50% of large enterprises manifested significant volatility and adaptation events such as: missing financial guidance, being materially impacted by new compliance or other macro external factors, and requiring structural adjustments such as announcing a restructuring plan, changing top executives, or adopting inorganic strategies such as M&A and expanding geographically.

The magnitude of change requires significant re-thinking of business processes and operations, which are required to assume a more strategic role in the enterprise. The operating models of multiple functions must not only help them run more efficiently, but also enable smarter decisions to facilitate adaptation and innovation.

Luckily, increased availability of global talent, as well as advances in technology and process practices, have reshaped what global process operations can do. They can make enterprises more intelligent, globally effective, innovative and, ultimately, adaptive.

Advanced process operations increasingly separate leaders from laggards and enable the agility needed to thrive in this rapidly changing business environment.

* Genpact Volatility and Adaptation Index analysis
GENPACT:

Business process services that generate impact

Our experience demonstrates that advanced business processes and operations can generate material impact. They help our clients control cost and capital intensity, strengthen market engagement, support organizational transformation, and manage risk and compliance. In doing so, they make our clients more competitive. It is this focus that has enabled us to transform the business process services space in only a few years. Our mission is to help clients become more competitive by making their enterprises more intelligent.

Impact for sophisticated, complex enterprises

Genpact stands for Generating Impact through better management of costs, risks, regulations and growth for hundreds of long-term clients, including more than one-fourth of the Fortune Global 500. Through our experience with these clients, we have unlocked more than US $22 billion in business impact by rethinking and supporting the operating models of functions such as finance, supply chain, origination and client servicing, compliance, and risk—from simpler, more transactional processes such as accounts payable and routine client servicing, to increasingly challenging ones such as multichannel client engagement, inventory optimization, audit support and in general all deeply analytics-based processes.
Collaborative culture, distinctive approach

Genpact’s global operations span 25 countries, with key management and corporate offices in New York City. Our culture is uniquely flexible and collaborative, including a management team that takes a personal approach to drive client partnerships.

Our approach is unique, guided by our single-minded passion for process and operational excellence and the Lean and Six Sigma heritage of a former GE division that has served businesses for more than 16 years.

Today we are able to offer an unbiased, agile combination of smarter processes, crystallized in our Smart Enterprise Processes (SEPSM) proprietary framework, a distinctive and effective approach to process, technology and analytics, which limits upfront investments and enhances future adaptability.

Over the last 16+ years, we’ve **worked with 800 of the largest global enterprises**—first as a division of GE, then as a **67,900+ people-strong independent service provider**.

Since our inception, Genpact has generated **more than US $22 billion in business impact** for our clients globally.
Advanced operations models...

The pace of transformation in enterprise business processes and industry-specific core operations has accelerated in the last five years. Today, most large enterprises run processes, deploy operations and deliver services through a portfolio of shared services and outsourcing, often as part of a Global Business Services (GBS) vision.

A combination of targeted human resources and organizational design practices, advanced metrics and analytics—as well as focused, process-driven technology—enables unprecedentedly robust yet flexible execution of many enterprise processes.

The resulting advanced, sometimes called “industrialized,” operating models and business process operations can:

- Harness economies of scale and flexible resources
- Access global pools of labor
- Optimize end-to-end processes including those retained in the individual businesses, in rigorous ways and at massive scale

...power a virtuous circle of business impact

How does Genpact transform clients’ processes and operations? Through a “virtuous circle” that harnesses a combination of smart processes, analytics and technology.

We begin the journey by thinking about our client’s critical business outcomes, the performance metrics critical to their attainment, and the process practices required to improve those results. Our experience in running large-scale, complex operations provides us with the unique advantage of knowing what’s material, so we focus on what really matters.

We then help transform and, whenever appropriate, run those processes. Our reputation of unparalleled operational excellence stems from our use of specialized metrics, analytics and practices to continuously improve global operations, making them more transparent and predictable as well as cost-effective and adaptable. Running operations and analyzing the results then helps us improve the technology, analytics and process practices we use to design and improve business processes for our clients worldwide.

The results: unbiased solutions, more targeted interventions, and increased future agility.
The following diagram provides examples of the scope of process operations we design, transform and run for our clients. From rule-based transactions to complex case management to data-to-insight analytics, business process operations can make enterprises more competitive by:

- Optimizing cost, cash and asset intensity
- Enhancing market engagement
- Enabling organizational transformation
- Managing risk and compliance

SAMPLE / NON-EXHAUSTIVE
Generating industry impact

We have generated billions of dollars of business impact while maintaining the highest level of client satisfaction in the industry.*

That is what we have done for more than 800 global clients in 10 industries, as outlined in the snapshots on these pages.

Banking and Financial Services

US $1,500,000,000

Estimated yearly impact

**Clients:**
- 2 leading US retail banks
- 2 leading Australian banks
- 2 large UK financial institutions
- A Fortune 500 financial holdings company

**Strengths:**
- SEPSM suite covering mortgage, unsecured retail lending and servicing, commercial lending, and risk
- Lean Six Sigma practice generating 2-3x value beyond traditional arbitrage
- Proprietary, transformative BPaaS/SaaS solutions for mortgage, commercial lending

**Resources:**
- 19,000 professionals across 18 global delivery centers
- 1,500 risk management and analytics experts

**Impact on:**
- Over US $200 billion assets in commercial lending and
  US $130 billion in retail lending

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*I as measured by our frequent Net Promoter Score (NPS) surveys*
Capital Markets

US $700,000,000
Estimated yearly impact

Clients:
• 9 of top 10 investment banks
• 3 of top 5 asset managers
• 2 of top 3 derivatives exchanges

Strengths:
• 5,000+ consultants engaged on 600+ front-office, middle-office and back-office projects

Impact on:
• US $54 million annualized savings for top-10 investment bank by setting up a “virtual captive” global delivery model
• US $35 million savings for an investment bank by optimizing OTC collateral pool by 5 bps
• US $80 million impact for an investment bank by reengineering equity derivatives processing

Insurance

US $500,000,000
Estimated yearly impact

Clients:
• 6 Fortune 500 insurers
• Leading global reinsurer
• 5 leading US personal and commercial insurers
• Leading broker
• 5 leading global life insurers

Strengths:
• 4,500+ insurance professionals

Impact on:
• 13 million transactions processed annually for P&C insurance, 7 million for life insurance
• 3 million new business applications, 10 million claims processed annually

“Strong analytical skills for model validation and data management capabilities - Very responsive to our feedback.”

Operations and Lean Leader, financial services subsidiary of leading US conglomerate

“A strong, reliable organization with depth of capability in providing partnering services and a customer-focused approach.”

Executive General Manager, leading insurance provider
“They are very customer focused, very open to what we are asking them to do. ...They take real ownership.”

VP, Shared Services, global pharma major

“Strong shared services/BPO knowledge and experience. Strong hands-on professionals. Flexible and customer oriented. Active in developing and extending knowledge base. Vibrant, inspirational leadership.”

Program Director, large European life sciences company

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**Healthcare**

**US $200,000,000**

*Estimated yearly impact*

**Clients:**
- Top 4 US national payers
- Top 10 “Blues”
- Top 3 PBM and largest UK payer

**Strengths:**
- 8,000 healthcare professionals
- 600 special skill sets in physicians, RN, certified coders, bio-statisticians
- Knowledge of over 30 healthcare information systems
- ISO 9001 and BS-7799 certified processes meeting HIPAA and OIG compliance guidelines

**Impact on:**
- Over 35 million claims transactions handled annually
- Over 1 million claims adjudicated annually
- Over a million transactions handled annually for member and provider services

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**Life Sciences**

**US $500,000,000**

*Estimated yearly impact*

**Clients:**
- 8 of top 10 pharmaceutical companies
- 10 of top 15 life sciences companies

**Strengths:**
- “Virtual captive” delivery model
- Service over 80 client markets from 10 locations
- Ranked Pharmaceutical Social Media Analytics Leader by IDC*

**Resources:**
- Over 4,000 FTEs with strong skill sets across pharmacists/nurses/statisticians/modelers/chartered accountants
- Dedicated R&D and reengineering teams focused on driving innovation

* 2012
Infrastructure, Manufacturing and Services

US $1,500,000,000
Estimated yearly impact

Clients:
- 170 manufacturing and services organizations
- 3 of top 10 Forbes 2,000 conglomerates
- 2 of top 3 logistics providers
- 4 top auto OEMs and suppliers
- 4 global telecommunications providers

Strengths:
- 17+ years in manufacturing and service industries
- Recognized as top manufacturing/supply chain provider
- Partnerships with leading engineering, procurement, contract management, M2M, and Big Data players

Resources:
- Over 5,000 manufacturing industry professionals with access to more than 6,000 resources
- Highly experienced talent pool of 2,000 engineering, aftermarket and supply chain experts operating globally

Impact on:
- Over US $2 billion direct material spend
- US $1.6 billion of inventory annually
- Over 1,000 contracts with $500+ billion credit limits
- Freight of over $1 billion across 200,000 assets

Consumer Goods and Retail

US $500,000,000
Estimated yearly impact

Clients:
- Largest US drug retailing chain
- 4 of world’s largest beverage companies
- World’s largest office supply chain store
- One of world’s leading sport apparel/footwear companies

Resources:
- Close to 1,000 F&A professionals, 30+ clients, 25 languages
- About 500 Big Data and analytics professionals, 100+ analytics professionals

Strengths:
- Enterprise-wide view of processes across F&A, SCM, trade promotion management, and marketing

Impact on:
- Over 6 billion data transactions processed, 500,000+ SKUs managed, over 12,000 reports processed monthly

“The highlights of our long-term relationship: cost savings, customer focused, ability to customize and innovate on new challenges and opportunities, broad set of technology capabilities to reduce cost and improve processes, Lean quality initiatives, high-end analytical capabilities.”

CFO, diversified transportation services firm

“Their professionalism, ability to deliver best practice, and the quality of their staff have been impressive, enabling our finance transformation journey.”

Financial Director, global CPG company
“We have been able to develop a strong, positive relationship with Genpact and this has shown itself in the excellent business results that we are seeing.”

Outsourcing Leader, US-based multinational internet services and products company

High Tech

US $200,000,000

Estimated yearly impact

Clients:
20+ leading high tech clients, including:
• Leading security products company
• World’s largest domain name registrar
• Global imaging and photo equipment leader
• 2 of largest Internet advertisers
• Largest network equipment manufacturer
• One of the largest e-commerce platforms

Resources:
• 2,000+ professionals
• High tech industry related expertise—sales commission, customer service, quote-to-cash solutions, supply chain and reverse logistics

Strengths:
• Strategic sourcing, specialized category management and procurement expertise

Impact on:
• US $500 million direct spend under management
• US $400 million of sales commission being processed
• 400,000 product support transactions annually
• US $500 million cash collections annually

Media and Entertainment

US $150,000,000

Estimated yearly impact

Clients:
• Leading television broadcaster
• Global publishing leader
• Leading legal publisher
• Leading global advertising agency
• Digital cable TV leader
• Nonprofit scientific and educational organization

Strengths:
• Deep domain expertise in broadcasting, entertainment, advertising, printing and publishing
• 1,000+ professionals
Robust global capabilities

800+ global clients
70+ countries served
17 delivery countries
73 delivery centers
30 languages
67,900+ employees

1 Presence in 25 countries
2 As of 2014
A sustainable company

At Genpact, we focus on long-term business viability, embedding sustainability in our future-oriented strategy and daily decision-making.

Superior social, economic and environmental performance

We are a pure meritocracy and an attentive employer, committed to making our diverse and global workforce successful, irrespective of location, sex, age, race, color, religion, national origin, ancestry, citizenship, marital status, sexual orientation, physical or mental disability, medical condition, veteran status, or any other characteristic protected from discrimination.

We routinely adopt practices that reduce our environment and energy footprint by using our naturally “lean” approach to operations.

Additionally, we approach relations with our stakeholders—be they employees, clients or suppliers—with the unrelenting integrity inherited from GE, which allows us to safely run sensitive operations.

The A+ rating* of our sustainability report indicates the highest level of transparency and robust sustainability practices across people, economic and environmental dimensions.

A healthy history

Genpact began operations in 1997 as a captive business unit of GE to service its various global businesses, and was one of the first BPOs to use offshore delivery. By 2005, we became an independent entity and in 2007, a publicly traded company (NYSE: G). Our S&P ratings are currently BBB-**.

In 2012, General Atlantic and Oak Hill sold the majority of their shares to affiliates of Bain Capital Investors, LLC. As of December 31, 2012, Bain Capital owned approximately 26% of our outstanding equity.

Our origin as part of a client organization has profoundly shaped our culture - one that focuses on the most viable choices for the long-term success of our clients before the short-term benefit of our own company. Our history of healthy growth demonstrates the value of this approach.

* Following GRI standards assured by Ernst & Young
** As of April 15, 2014
Genpact’s financial strength and stability are illustrated by our most recent full-year performance statistics and by steady growth in key metrics over time, as illustrated in the chart above. Total revenues have increased by 433% in a mere seven-year span, with the non-GE-related portion of revenues (approximately 80%) increasing nearly five-fold. Our global workforce has doubled in that same time frame. Our free cash flow generation and our balance sheet are also extremely robust.

**Proven stability and growth**

Revenue CAGR: 16%

GC CAGR: 27%

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**Genpact fast facts**

- Spun off from GE in 2005
- Listed on NYSE in 2007 (‘G’)
- 67,900+ employees
- Global management team
- Stable margins and high free cash flow conversion
- 800+ clients (one-fourth Global Fortune 500)
- Strong Board of Directors
- Largest shareholder: Bain Capital
- S&P rating BBB-
- A+ sustainability rating by GRI

**GRI** = Global Reporting Initiative
About Genpact

Genpact (NYSE: G) stands for “generating business impact.” We design, transform, and run intelligent business operations including those that are complex and specific to a set of chosen industries. The result is advanced operating models that foster growth and manage cost, risk, and compliance across a range of functions such as finance and procurement, financial services account servicing, claims management, regulatory affairs, and industrial asset optimization. Our Smart Enterprise Processes (SEPSM) proprietary framework helps companies reimagine how they operate by integrating effective Systems of EngagementSM, core IT, and Data-to-Action AnalyticsSM. Our hundreds of long-term clients include more than one-fourth of the Fortune Global 500. We have grown to over 67,000 people in 25 countries with key management and a corporate office in New York City. Behind our passion for process and operational excellence is the Lean and Six Sigma heritage of a former General Electric division that has served GE businesses for more than 16 years.

For more information, visit www.genpact.com

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