Headline:

Generating Impact

Architecting the Lean DigitalSM enterprise for Capital Markets

Reimagine business processes by extending digital’s power all the way through to the middle and back office where it can generate growth, cost efficiency, and business agility.
THIS YEAR THE BANKING AND CAPITAL MARKETS INDUSTRY WILL SPEND $85 BILLION ON DIGITAL.

$57 BILLION WILL BE WASTED*. 

The digital revolution is being slowed down by legacy process and technology.

* Source: Genpact Research Institute
Driving competitive advantage in uncertain times

In these volatile times, financial services institutions (FSI’s) are being severely tested in multiple areas from management of cost structures, to growth and compliance with stringent regulations. Simultaneously, digital technology and analytics can revolutionize how businesses run, and those that fail to embrace them will face increasing pressure.

Harnessing new technology is crucial to solving these challenges but has historically proven hard. This time is no exception.

The magnitude of change requires significant reimagination of business processes and operations. When technology, global talent and contemporary process design practices are harnessed from front office into the middle and back office, the resulting modern operating models of multiple functions assume a more strategic role in the enterprise. They not only help them run more efficiently, but also enable smarter decisions to facilitate adaptation and innovation.

They power Lean Digital enterprises.

67% of S&P 500 will churn within 10 years\(^1\), many of them displaced by more technology savvy competitors.

Only 33% of significant IT projects have been fully successful since 2000.\(^2\)

Thirty years after these types of technologies were launched, there are 53% cost and 72% duration overruns in ERP deployment\(^3\).

Only 35% of operational executives see strong benefits from digital technologies implemented so far\(^4\).

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1. Source: Innosight/Foster/S&P
2. June 2015, BCG Perspectives
4. Survey in collaboration with Shared Services Link - 100 executives responsible for business operations. 71% of companies participating have annual revenues of over US $1 billion.
We architect the Lean Digital℠ enterprise

We reimagine your business by extending digital’s power all the way through middle and back office where it can generate growth, cost efficiency and business agility.
We generate impact, by architecting the Lean Digital\textsuperscript{SM} enterprise

We put digital technology and analytics to work. 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.

**Impact for sophisticated, complex enterprises**

Genpact (NYSE: G) stands for “generating business impact.” We architect the Lean Digital\textsuperscript{SM} enterprise through a unique approach that reimagines our clients’ middle and back offices to generate growth, cost efficiency, and business agility. It combines advanced process-centric digital technology, design thinking, and lean principles.

Importantly, it is designed to help large enterprises with complex, often dated pre-existing operations, embrace the art of the possible. Indeed, our hundreds of long-term clients include approximately one-fifth of the Fortune Global 500—and of those, over 10 are in the top 25.
Unique Lean Digital\textsuperscript{SM} approach to business transformation

Going where others don’t, we reimagine our clients’ middle and back offices, not just their front-end, to generate growth, cost efficiency, and business agility.

<table>
<thead>
<tr>
<th>FRONT OFFICE</th>
<th>MIDDLE OFFICE</th>
<th>BACK OFFICE</th>
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<tbody>
<tr>
<td>Full understanding of sources of value</td>
<td>Aligned interventions, streamlined process, augmented by agile technology, actionable analytics, global delivery, continuous intelligent operations learning</td>
<td>Finance</td>
</tr>
<tr>
<td>Operations</td>
<td>Continuous learning</td>
<td>Additional data</td>
</tr>
<tr>
<td>Risk and compliance</td>
<td>Flexible deployment</td>
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Reimagining processes, building Intelligent Operations\textsuperscript{SM}

Through functional and industry domain + technology + analytics expertise

Our Smart Enterprise Processes (SEP\textsuperscript{SM}) proprietary framework helps companies combining effective Systems of Engagement\textsuperscript{TM}, core IT, and Data-to-Action Analytics\textsuperscript{SM} into Intelligent Operations\textsuperscript{SM} which are able to sense, act, and learn.

The result: An advanced operating foundation across repeatable and scalable processes such as F&A, procurement, financial services account servicing, claims management, regulatory affairs and industrial asset optimization.

Smart Processes

Design, transformation and operations support generate real impact by aligning tightly to measurable business outcomes thanks to proprietary SEP\textsuperscript{SM} framework

Data-to-Action Analytics\textsuperscript{SM}

Genpact Data-to-Action Analytics\textsuperscript{SM} leverage Intelligent Process Insight Engine\textsuperscript{SM} and advanced organizational delivery models

Effective Technology

Genpact Digital harnesses effective, agile technology including Genpact Systems of Engagement\textsuperscript{TM} and effective Core IT services

Genpact Intelligent Operations\textsuperscript{SM}
Advanced operating models...

The pace of transformation in enterprise business processes and industry-specific core operations has accelerated in the last five years. New business practices, technology, and availability of global talent have contributed to this trend.

Today, most large FSI’s 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 and digital technologies and analytics.

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 result: 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 Capital Markets impact

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

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

“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

* As measured by our frequent Net Promoter Score (NPS) surveys
Robust global capabilities

- 800+ global clients
- 70+ countries served
- 16 delivery countries
- 70+ delivery centers
- 30 languages
- 72,400+ employees

1 As of Q4 2015
A thriving internal and external ecosystem

- Hundreds of long-term clients include approximately one-fifth of Fortune Global 500
- Over 72,400+ people in 25 countries. Key corporate office in New York City
- A vibrant technology incubation and alliance program, managed from Silicon Valley
- Growth doesn’t dilute our flexible and collaborative approach. Management team drives client partnerships personally

A unique genome

- We generate rapid impact because our business domain expertise and unparalleled experience running large complex operations drive unbiased focus on what works, and facilitates digital technology enabled transformation
- Unique history and culture: Behind our passion for technology, process and operational excellence is the heritage of a former General Electric division that has served GE businesses since 1997
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
Proven stability and growth

Revenue CAGR: 14.7%
GC CAGR: 24.8%

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 199% in a mere eight-year span, with the non-GE-related portion of revenues (approximately 81.3%) increasing nearly five-fold. Our global workforce has also been augmented manifold in that same time frame. Similarly, our free cash flow generation and our balance sheet are extremely robust.

Genpact fast facts

- Spun off from GE in 2005
- Listed on NYSE in 2007 (‘G’)    
- 72,400+ employees
- Global management team
- Stable margins and high free cash flow conversion
- 800+ clients (one-fifth of Global Fortune 500)
- Strong board of directors
- Largest shareholder: Bain Capital
- S&P rating BBB-
- A+ sustainability rating by GRI*

*GRI = Global Reporting Initiative
Let’s generate your impact. Let’s make yours a Lean Digital℠ enterprise. Contact us today.

About Genpact

Genpact (NYSE: G) stands for “generating business impact.” We are a global leader in digitally-powered business process management and services. Our Lean Digital℠ approach and patented Smart Enterprise Processes℠ framework reimagine our clients’ operating models end-to-end, including the middle and back offices – to deliver growth, efficiency, and business agility. First as a part of GE and later as an independent company, we have been passionately serving strategic client relationships including approximately one-fifth of the Fortune Global 500, and have grown to over 70,000 people. The resulting domain expertise and experience running complex operations are unique and help us drive choices across technology, analytics, and organizational design.

For additional information, contact, capitalmarkets@genpact.com and visit www.genpact.com

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