Changing landscape: customer not just CIO

Business buyers increasingly driving technology decisions.

77% of business executives buy their own technology services, without involving IT vendor management.+

3 in 5 CFO’s believe that CIO as a position will cease to exist or merge with finance in next 3-5 years. 1 in 5 believes that CIO will be from non technical background.*

Source: + Forrester, * Getronics, an IT services subsidiary of Dutch Telco KPN for UK market
Business requirement of customer have changed

- Drive innovation from end customer point of view
- Focus on overall experience and service replacing product play in the customer value proposition
- Democratization of empowerment in customers and internal employees
- Real time insights and predictability through analytics
Customer expectation of technology has changed

Technology shifts from support to platform to business innovation

- Agility of business process and technology systems
- Performance management through analytics
- Industry specific solutions enabling differentiation
- Technology delivering measurable business value

Continue to drive productivity for business through traditional IT Services
What does it mean to the customer?

**Differentiation**
1. Reaching out to different economic buyers
2. Use of technology for differentiation in market space
3. Improve efficiency of front and middle office

**Standardization**
1. Drive predictable outcomes
2. Bring costs down
3. Standardization of processes, technology and platforms
Wipro: Built by design

Differentiation at the Front

Standardization at the Back
Differentiation at the front

CUSTOMER

Design

- **Innovation closer to customer** through Global Client Partners; focus on 138 accounts

- **Hunting org.** Dedicated ecosystem created

- **Geo Focus.** Dedicated country models for growing potential markets India/ME, Africa, APJ, Canada, France & Germany

Build / Differentiate

- **Deep industry focus** through Domain solutions and building cross industry /cross service solutions

- **Disruptive/Emerging technology leadership**
  - Cloud :Analytics: Mobility:
Differentiation at the Front

Changing Conversations: Sell Process

10% is Roadmap and 20% Customer

Increase to 60% on Joint Success Roadmap with Customer

70% is Us
What we could do
Standardization at the back

Process Standardization

Assets build*

Capability for high volume / multi tenant

Outcome based / Managed Services

Industrialized Services

Technology Accelerators

Non Linear Models

Automation

*IT based assets
In Summary

Business users shift from influencers to buyers

Technology shifts from support to platform for innovation

Strategy addressing shift in customer approach to Technology

Organization Structure aligned to the Strategy

Run Organization
- Accounts – Focused mining coupled with targeted hunting
- Industry Verticals
- Focus Geographies

Change Organization
- Front End Transformation
- Shift from capability to asset building
- Sharply reducing development costs
Thank You
Finance Solutions: Building a Bankable Future

Soumitro Ghosh
SVP & Global Head, Finance Solutions
Agenda

1. FS Business Overview
2. New Normal in the Industry
## Wipro Financial Services Business

| $1.5bn revenue with 100+ global customers | Addressing Banking, Securities and Capital Markets and Insurance Industries | Service portfolio: Applications, Infrastructure, Business Process Consulting, Solutions and Systems Integration | Over 2500 industry experts in the advisory group | Over 30,000 strong delivery team |
Challenges of the CIOs

- Flat or shrinking budget
- Changing mix of the budget
- Changing ownership of budget
We see the New Normal

Simplification

Evolution

New Global Operating Model

Analytics driven Insights

Growth driven by Digital Channels

Regulatory Compliance
Simplification

- 5-10% Synergistic productivity
- 10-15% Infrastructure Optimization
- 20-25% Process Optimization
- 15-20% Application Optimization

Cost Variablization
Capex to Opex
Asset Monetization
OUR EXPERIENCE

Large Insurance Group

Over 40 years, mergers and acquisitions resulted in over 1300 portfolio systems

600 systems decommissioned in 2 years. 25% savings delivered
OUR EXPERIENCE

One of the Top 5 Custodians

Delivering CLOUD solutions across infrastructure, application and processes

Time to Provisioned reduced from 52 days to few minutes
Fortune 100 Insurer

HBR covers our LEAN Journey:
4E methodology to institutionalise Lean

20% Cycle time Reduction for Products to Market
OUR EXPERIENCE

Leading Global Insurer

A highly manual compliance reporting system will be changed by the Solvency II Directive

100% compliance on time that avoided huge penalties.
DIGITAL is the CHANNEL
Digital Natives

their percentage is increasing steadily
Digital Channel

MOBILE HAS BECOME BUSINESS AS USUAL

SOCIAL MEDIA WILL BECOME BUSINESS AS USUAL
Leading Global Bank

Delivering digital branding transformation!

The bank will become the no 1. brand offering an UNIFIED multichannel customer experience as a result of this program.
OUR EXPERIENCE

Global Banking Major

Delivering mobility strategy implementation across 72 countries.

iPad Ready for 5 countries in 12 weeks
Hindsight, Insight and Foresight

Last 30 years

**HINDSIGHT**

insurers have created reporting systems around balanced scorecards to measure and report the past performance as soon as it happened.

Last 10 years

**INSIGHT**

significant efforts were made by Insurers to identify less known business drivers by converting massive amounts of raw data into actionable intelligence

Tomorrow… Today

**FORESIGHT**

financial institutions are trying to predict the future outcomes, given their current performance, resource constraints, competitor responses, changes in customer behavior
End to End Business Analytics

Front Office Analytics
for Cross Selling: Leading Bank in US

Middle Office Analytics
For Operational Risk: Leading Global Bank

Back Office Analytics
For process efficiency: Leading Insurer
OUR EXPERIENCE

Top 5 Global P&C Insurer

Wanted to significantly improve subrogation recovery yield

13% potential leakages identified
150mn Euro benefit in subrogation recovery!
Designed to Win

Contextual Proposition
Consultative approach
Business conversation
Disruptive Technologies

DIFFERENTIATION
AT THE FRONT

STANDARDIZATION
AT THE BACK
Standardized Processes
Tools for Efficiency
Flex Model
Predictable Outcome
## 10 Point Strategy - For the New Normal Growth

<table>
<thead>
<tr>
<th>Atomization</th>
<th>Large Deals</th>
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<tbody>
<tr>
<td>New Propositions</td>
<td>Emerging Markets</td>
</tr>
<tr>
<td>Deepen Existing Propositions</td>
<td>M&amp;A</td>
</tr>
<tr>
<td>Mega Gamma Growth</td>
<td>Stronger Domain &amp; Consulting</td>
</tr>
<tr>
<td>New Logos</td>
<td>Sales Enablement</td>
</tr>
</tbody>
</table>
Agenda

1. Introduction

2. Industry vertical perspective

3. Looking ahead
Who we are

Customers

4 of top 5 global pharma companies
3 of top 10 commercial health plans
2 of top 5 healthcare providers

Building on a strong foundation
Top 3 trends

Patent cliff, declining R&D productivity and growth of generics

Rapid strides in genome sequencing - Increased focus on accountable care and personalized care delivery

Pharmerging market focus
**CxO priorities**

**Foster innovation**
- R&D “big data” challenge
- Personalized Medicine
- R&D collaboration
- Outcome based pricing

**Grow markets**
- Insights from sales & marketing data
- Digital marketing & collaboration
- Prescription compliance
- Move to emerging markets

**Drive efficiencies**
- Integrated ERP
- Simplification & lean IT
- Smart work Place
Be relevant to customers. Win by design

1. Big Focus
   Customer
   - Differentiation from the front driving customer value
   - Focused Real Estate
     Client Partner Model
     Predictable Delivery

2. Big Priority
   Industry Solutions
   - Solutions that positively impact business outcomes
   - Data & Analytics
     Collaborative LS Eco-system
     Risk, Safety & Compliance

3. Big Investments
   Talent Demography
   - Talent to change conversations with customers
   - Industry Experts
     Enterprise Architects
     Sales Transformation
Solutions strategy

Big Focus | Market Size | Solution Assets
--- | --- | ---
Collaborative Life sciences eco-system | $3-4B | • Research Collaboration Platform
• Integrated Clinical Platform as SaaS
• LS Mobile App Store

Data driven insights | $5-7B | • Clinical Data Analytics
• Commercial Analytics
• Promax Trade Promotion solutions

Risk, safety & compliance | $2-3B | • COMPAS (Compliance as a Service)
• Signal detection platform & PV
Industry trends & implications

Growth & cost pressure
- Improve operational efficiencies
- Reduce cost of R&D
- Product differentiation

Growing emerging markets
- Reverse innovation
- Localization of product and compliance
- Local supply chain

Focus on prevention & wellness
- Disruptive innovation of products and business models

Stringent regulatory & compliance requirements
- Increased cost of compliance and remediation
CxO priorities

Product differentiation
- Miniaturization, look & feel, ease-of-use, connectivity & interoperability, value engineering

Entry into emerging markets
- Concept to market

Disruptive innovation for product and business model
- Vertically integrated offerings – PES, Mobility, Analytics, Cloud, BPO
- Next-gen solutions - Remote disease management solutions
Cases in point

Re-engineering a ‘Cardiac Implant’ Monitoring System

- Next generation wireless capabilities
- BOM cost reduction of over 80%
- Form factor reduction of 70%
- Design cycle time reduction of over 50%

Building a next generation collaborative platform for cardiac event monitoring and diagnosis, anytime anywhere

- Vertical integration of product engineering, mobility, analytics, cloud

Post-market surveillance for class III medical devices

- Product complaint handling, investigation & analysis, medical information fulfillment and device tracking for all business units
Industry trends & implications

Demographic shift

- Aging population into Medicare
- Duals: 340 billion opportunity by payers
- Silver Tsunami: 1M+ baby boomers per year

Regulations – health care reforms

- Accelerating state level reforms: 32M more
- Medicaid expansion: 85M by 2020
- ICD-10, MLR, HIX
- Group to individual: sales paradigm shift

Integration of care delivery

- Vertical integration: focus on total health
- Care model innovation: ACO, PCMH

Consumerization of technology

- Re-platform & consolidation of core admin systems
- Empower & engage customers
- Big Data & cloud computing
## Solutions strategy

<table>
<thead>
<tr>
<th>Big Focus</th>
<th>Market Size</th>
<th>Solution Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medicare &amp; Medicaid platform</strong></td>
<td>$15B</td>
<td>• End-to-end platform addressing Medicare and Duals market</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Servicing 80+ Medicare advantage health plans</td>
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<td></td>
<td></td>
<td>• 18+ year of Medicaid experience – End-to-end state fiscal agent</td>
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<td></td>
<td></td>
<td>• IPs: Member360, Revenue360</td>
</tr>
<tr>
<td><strong>Integrated care management</strong></td>
<td>$10B</td>
<td>• SFDC-based platform to support patient-centric care models ACO, PCMH with ability for outcome measurement</td>
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<tr>
<td></td>
<td></td>
<td>• Virtual care through Remote Health Monitoring</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Member-focused care connectivity – Analytics, campaigns, workflow</td>
</tr>
<tr>
<td><strong>Infrastructure &amp; mobility</strong></td>
<td>$6B</td>
<td>• Mobility-focused, end-user computing</td>
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<tr>
<td></td>
<td></td>
<td>• Data center transformation for Big Data</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Improved collaboration through network transformation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Compliance-driven infrastructure services</td>
</tr>
<tr>
<td><strong>Health information system</strong></td>
<td>$1B+</td>
<td>• Emerging market-focused: Installed at 140+ sites</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cloud-based, end-to-end, HIS platform addressing revenue cycle management</td>
</tr>
</tbody>
</table>
**Cases in point**

<table>
<thead>
<tr>
<th>MEDICAID</th>
<th>Transforming a state Medicaid management information system</th>
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<tbody>
<tr>
<td></td>
<td>• Implemented ‘Point of Sale’ drug adjudication system</td>
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<tr>
<td></td>
<td>• Improved auto adjudication rate from 60% to 83%</td>
</tr>
<tr>
<td></td>
<td>• 99.5% of paperless claims management covering 95+ millions claims annually</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEDICARE</th>
<th>Enhancing efficiency through a SaaS platform-based solution with IPs Member360, R360 with BPO services</th>
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<tbody>
<tr>
<td></td>
<td>• Automation of 60% of Medicare revenue reconciliation processes resulting in 50% effort savings</td>
</tr>
<tr>
<td></td>
<td>• Improved enrolment processing time by 91.8%</td>
</tr>
<tr>
<td></td>
<td>• Improved CMS ‘Star Rating’ of quality and performance measures</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CLAIMS MANAGEMENT</th>
<th>Demonstrating care delivery, cost take-outs and pay-by- performance through mature claims management</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Savings of over $44M annually on claims operating costs</td>
</tr>
<tr>
<td></td>
<td>• Operational process improvements resulted in $9M worth of benefit</td>
</tr>
<tr>
<td></td>
<td>• Reduced cost per claims from $2.5 per claim to $0.88 per claim</td>
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   - Enterprise Architects
   - Sales Transformation
Thank You
Delivery Transformation

Bhanumurthy B. M.
Senior Vice President and Chief Business Operations Officer
Driving Customer Satisfaction

Mission Quality Themes

- Customer advocacy
- Mission Surety
- Process / Quality Competency development & management
- Process simplification
- Managed services
- Lean 2.0

Highlights

Customer Satisfaction Survey

530 basis points improvement in NPS
Improved ratings across all key parameters:
- Loyalty
- Value for money
- Overall satisfaction
Optimizing value from IT for customers

There are 4 key themes which are key aspects of our capabilities to increase and optimize value from IT to our customers:

- Solutions
- Technical Competency
- Customer Satisfaction
- Support & Development
- Supply Chain
...integrated approach to customer engagements

SBUs

Business Architecture & Transformation

Enterprise Architecture & Solutions

Application Support & Maintenance

Differentiated Competencies

Business Collaboration & Customer Experience

Enterprise Business Integration

Package Implantation (SAP, Oracle & Emerging Apps)

Enterprise Security Services

Testing Services

Agile, Efficient and Responsive Operations

Global Delivery Organization

Information Systems

Talent Supply Chain

Quality Systems
Differentiated Competencies
Differentiated Competencies

Creating Technical Depth

Competencies

- SAP
- Oracle
- Omni-Channel
- Internet & Mobile Tech
- Cloud Platforms
- Analytics & IM
- Testing
- Integration
- Security

Skill Pyramid

- Architects
- Program Management
- Technical Consultants

Academies

- Architecture
- Program Management
- Delivery / Project Management
Structural Re-alignment

SLs to focus on building technical depth and components

- Focus on creating solutions for strategic wins
- Create assets and tools for accelerated delivery
- Creating appropriate skill pyramid at right cost
Solutions
Solutions to drive high business impact

Transform Business Process

Process Assets
- L1-L2-L3 process maps
- Business Rules
- Use cases
- KPI Library

Technology Assets
- Applications
  - Build
  - Buy
  - Collaborate
- IP & Solutions

Data
- Business metrics
- & Intelligence
- Benchmarking
  - Internal
  - Industry
  - Competition
- Predictive Analytics

Direct and Derivative Business Results
Key Solutions

Industry Solutions

- Retail: DCXP (eCommerce), POS Testing
- Mfg: Campaign to Cash, Warranty Management
- E&U: Upstream Collaboration, Smart Metering
- HLS: HIPAA 5010 / ICD-10 Migration
- Telecoms – Telco in a Box, Assurance suite
- Banking & FS – Examen for SWIFT; Payments Integration

Technology IPs

- Easy U Upgrade Tool
- wSaaS Platform for Cloud
- eEnabler for rapid SOA compliance
- eFaces for Web 2.0
- OFiM for Advance 2 Fusion
- Data Obfuscation
- IDAM-in-a rack – Security Solution

Business Process Solutions

- Wipro Content Cloud
- eLearning
- Social Intelligence
- Integrated Digital Information Protection
- ENCORE – ecommerce solution
- Social Collaboration Platform

Platforms

- Source –to – Pay --- SAP Platform
- Simplify – HR Platform
- iSoVA – Integration Platform
- Wipro Reach – Digital Marketing Platform
- Microsoft Transformation Platform
- Cloud Trust Platform (Cloud Security); Mobile Trust Platform (Mobile Security)
Next Gen Application Support and Maintenance
Our Customer Spend Stack

Application Maintenance and Infrastructure Services account for the largest share of YOY fixed costs of services.

40% of Wipro’s Customer Spend is on Support & Maintenance

Bring Differentiation for Managed Services

- BPO: 20%
- Custom Application development: 15%
- Application (Package): 15%
- Infrastructure services: 15%
- Application Maintenance: 25%
- Infrastructure and hardware (products): 25%
Next Gen Application Support and Maintenance

- Business Level Agreements through Integrated Process, Application, Network and Infrastructure Management
- Reduce TCO

- Integrated services center for event monitoring
- Self Healing: Proactive resolution to auto fixes. Eliminate 30% - 60% of tickets
- Integrated Knowledge Management
- Predictive analytics
- Business service management
- Stakeholder Dashboards & KPIs – Mobile enabled
Supply Chain
Triple A Supply Chain

Agile
......responsive to demand

Adapt
......to change in environment

Align
......to organization priorities

Integrated Supply Chain

Supply Management
Fulfillment
Integrated to Demand Management

Talent Acquisition
Talent Transformation
Work Management Group
Projects

Analytics Driven

fulfillment at right cost, right time
Thank You