

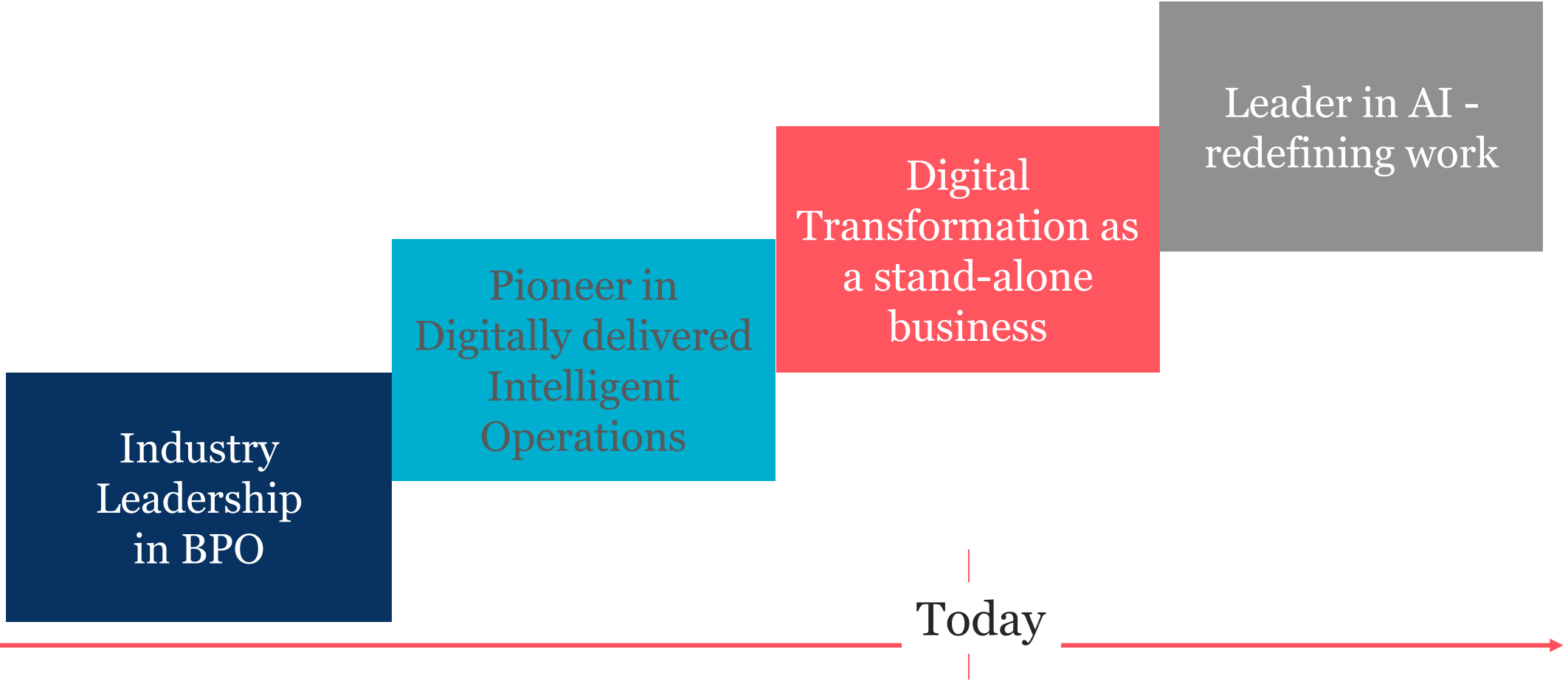


April 11, 2018

LendIt Financial AI Workshop

Vikram Mahidhar
Genpact

Genpact is on a significant digital transformation journey



Two ways Genpact creates value for our clients

Symbiotic relationship enables our ability to transformation at scale

Delivering Transformation with Domain + Insight + Digital

Intelligent Operations

Designing, transforming & running operations enabled by digital and analytics

- Billions of transactions in our chosen domains
- Embedded digital & analytics driving outcomes
- Efficiency through Automation



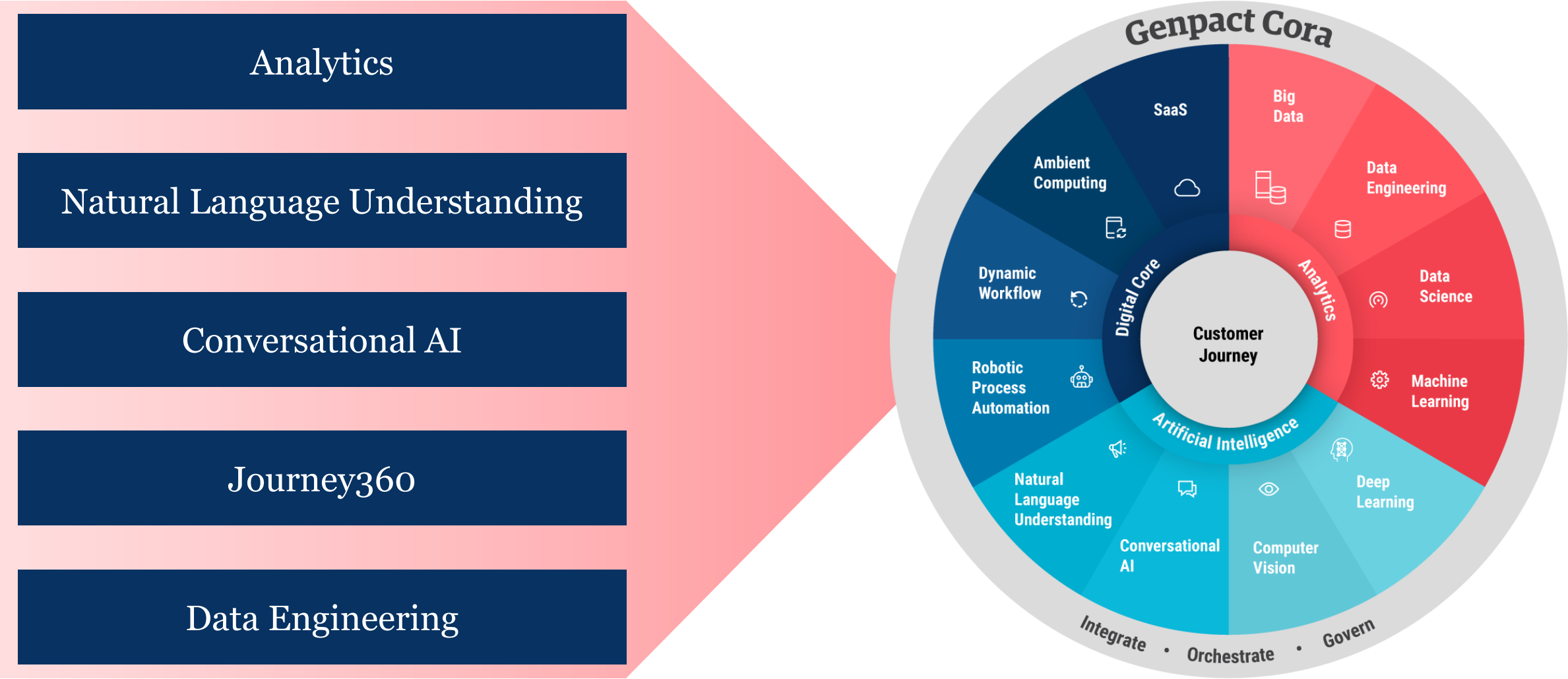
Digital Solutions

Driving digitally-led innovation and solutions enabled by domain expertise

- Digital led, transformational outcomes
- Digital and analytics consulting capability
- Products & Platform with specific use cases
- Repeatable, scalable, large addressable opportunity

Built on the foundation of LEAN DIGITAL

Our overall platform strategy is built on CORA where components come together to operationalize and solve business problems



Developing AI capabilities in four foundational areas

Text

Numbers

**Pictures/
Videos**

Speech

Computational
Linguistics

Machine Learning

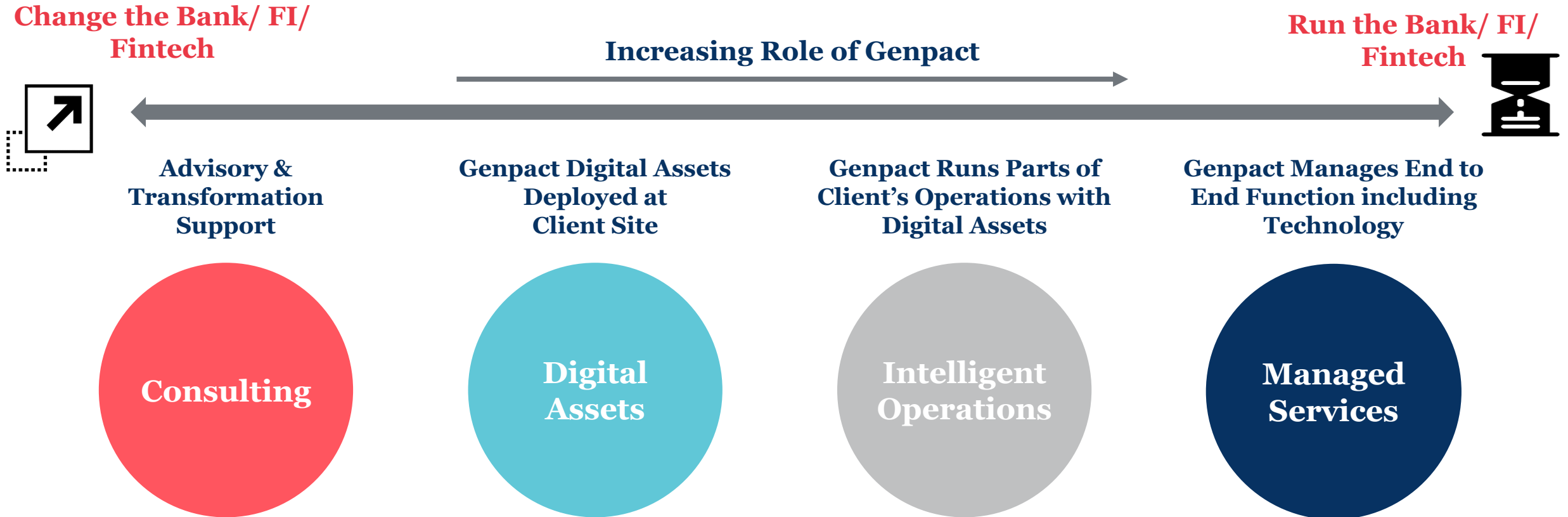
Computer Vision

Conversational AI

Machine Learning – supervised and unsupervised

Deep learning – neural networks

Spectrum of our Small Business & Commercial Lending Offerings



Illustrative AI assisted use cases in small business & commercial lending

- Automated Financial Spreading
- Credit Memo Generation
- Real Time Analysis
- Predictive Covenant Monitoring
- Credit Agreement Mining
- Collateral Monitoring for varying asset classes – ABL, Real Estate

AI transforms financial spreading: Cora LiveSpread™

An out-of-the-box product, built using components from Genpact's AI-based platform, which is successfully used by a number of commercial banks.



Manual financial statement is a lengthy process and is error prone. Cora LiveSpread automates spreading with AI technologies, improving efficiency, accuracy, and consistency. This drives higher revenue through a **50% reduction in cycle time** and **improves Underwriter's productivity by 30-40%**.



- 100% regulatory compliance through AI accuracy & consistency
- 50% reduction in time-to-decision enables higher revenue
- Reduced processing time by 66%; costs lowered by 30-40%

Bank # 1 –

Worldwide implementation: 200K spreads across 10 different markets

Bank # 2 –

Operational in US and Mexico. Expanding to Asia and Latin America

Potential benefits

<15 minutes*

Time to spread company financials from multiple forms (vs >1 hour manually)

>95%

Accuracy (vs ~80% accuracy for manual processes)

100%

Process consistency period over period, across the portfolio

75%

Reduction in the turnaround time

30-40%

Overall reduction in the cost of operations

Thank you.

