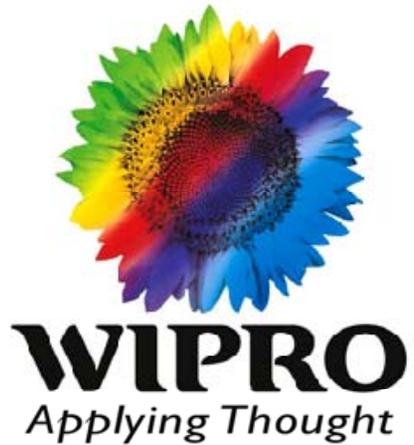# WIPRO
Applying Thought

Wipro Analyst Day Presentation

T K Kurien

CEO IT Business and Executive Director

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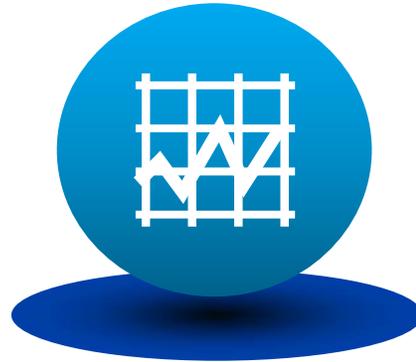
3 in 5 CFO's believe that CIO as a position will **cease to exist or merge with finance** in next 3-5 years. 1 in 5 believes that CIO will be from non technical background*

Source: + Forrester, * Getronics, an IT services subsidiary of Dutch Telco KPN for UK market

Business requirement of customer have changed
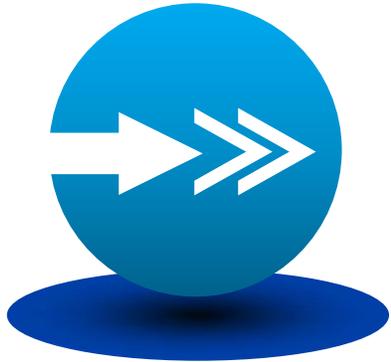
- Drive innovation from end customer point of view

- 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
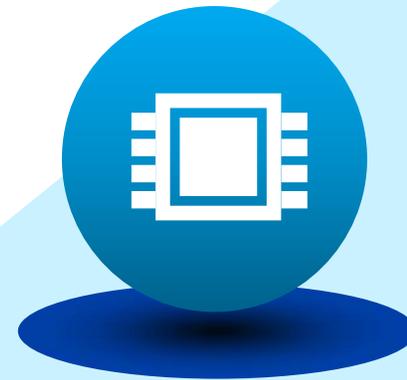
Standardization

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
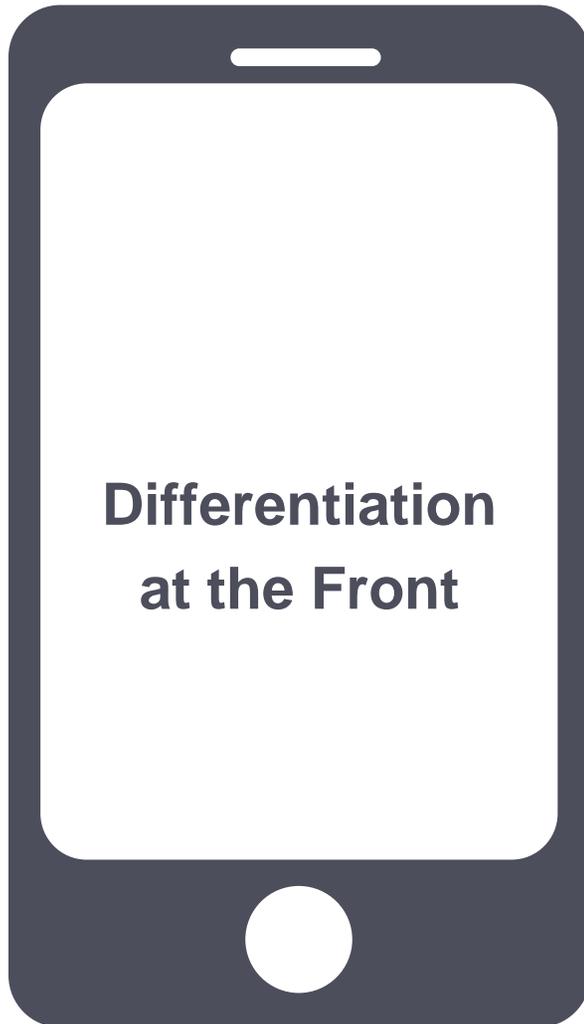
Differentiation at the front

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
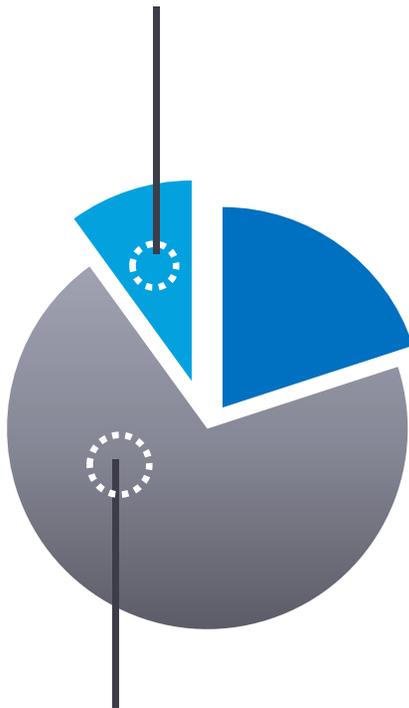
Build / Differentiate

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

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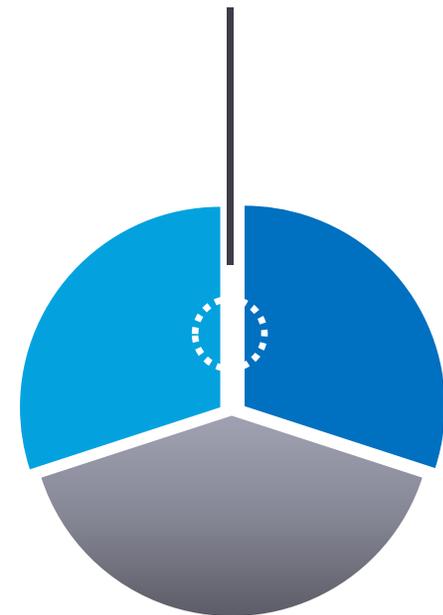
Differentiation at the Front

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
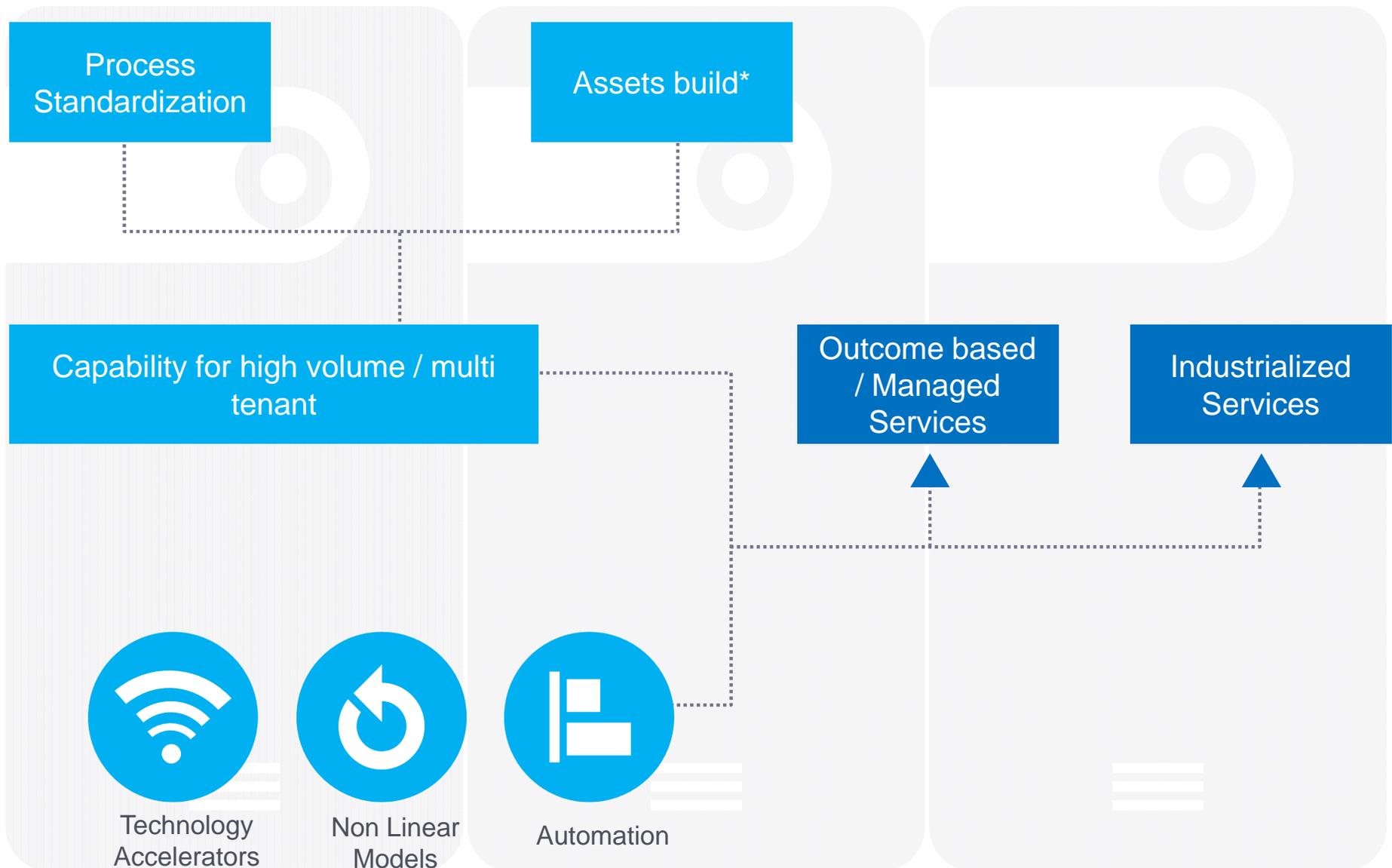
*IT based assets

In Summary

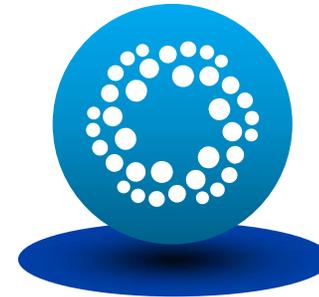| Business users shift from influencers to buyers | Technology shifts from support to platform for innovation |

Strategy addressing shift in customer approach to Technology

Organization Structure aligned to the Strategy
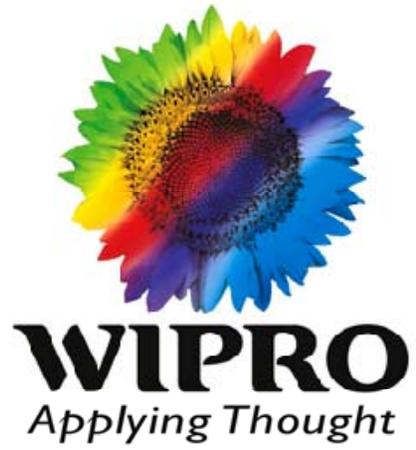
Run Organization

- Accounts – Focused mining coupled with targeted hunting

- Industry Verticals

- Focus Geographies

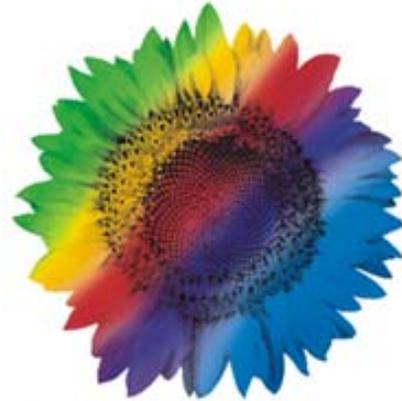## Change Organization

- Front End Transformation

- Shift from capability to asset building

- Sharply reducing development costs

Thank You

WIPRO
Applying Thought
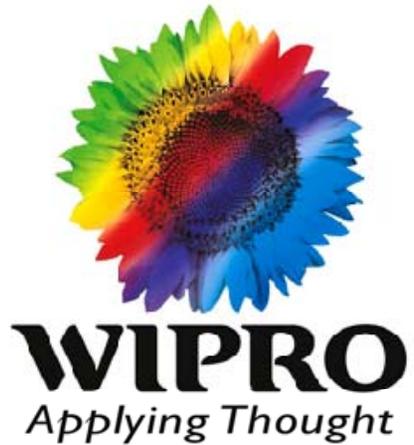
Finance Solutions: Building a Bankable Future

Soumitro Ghosh

SVP & Global Head, Finance Solutions

Agenda

1   **FS Business Overview**

2   **New Normal in the Industry**

3   **Strategy for 'New Normal' Growth**

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

Today

Tomorrow

Run The Bank
- 70%
- 40%

Change the Bank
- 25%
- 35%

Regulatory Compliance
- 5%
- 25%
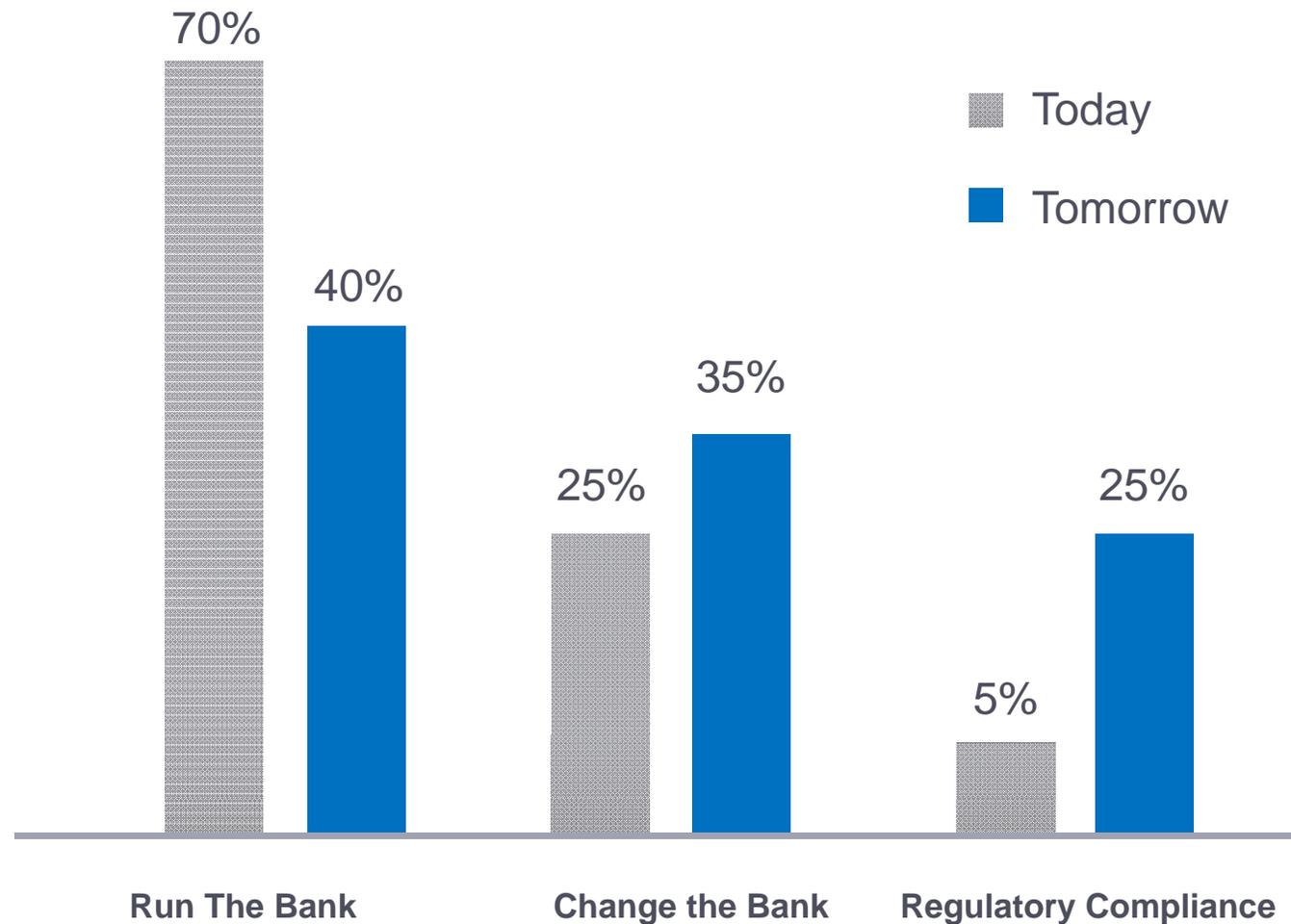
We see the New Normal

Simplification

Analytics driven Insights

Evolving New Global Operating Model

Regulatory Compliance

Growth driven by Digital Channels

Simplification

Savings (y-axis) / **Time** (x-axis)

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

+

- Cost Variablization
- Capex to Opex
- Asset Monetization
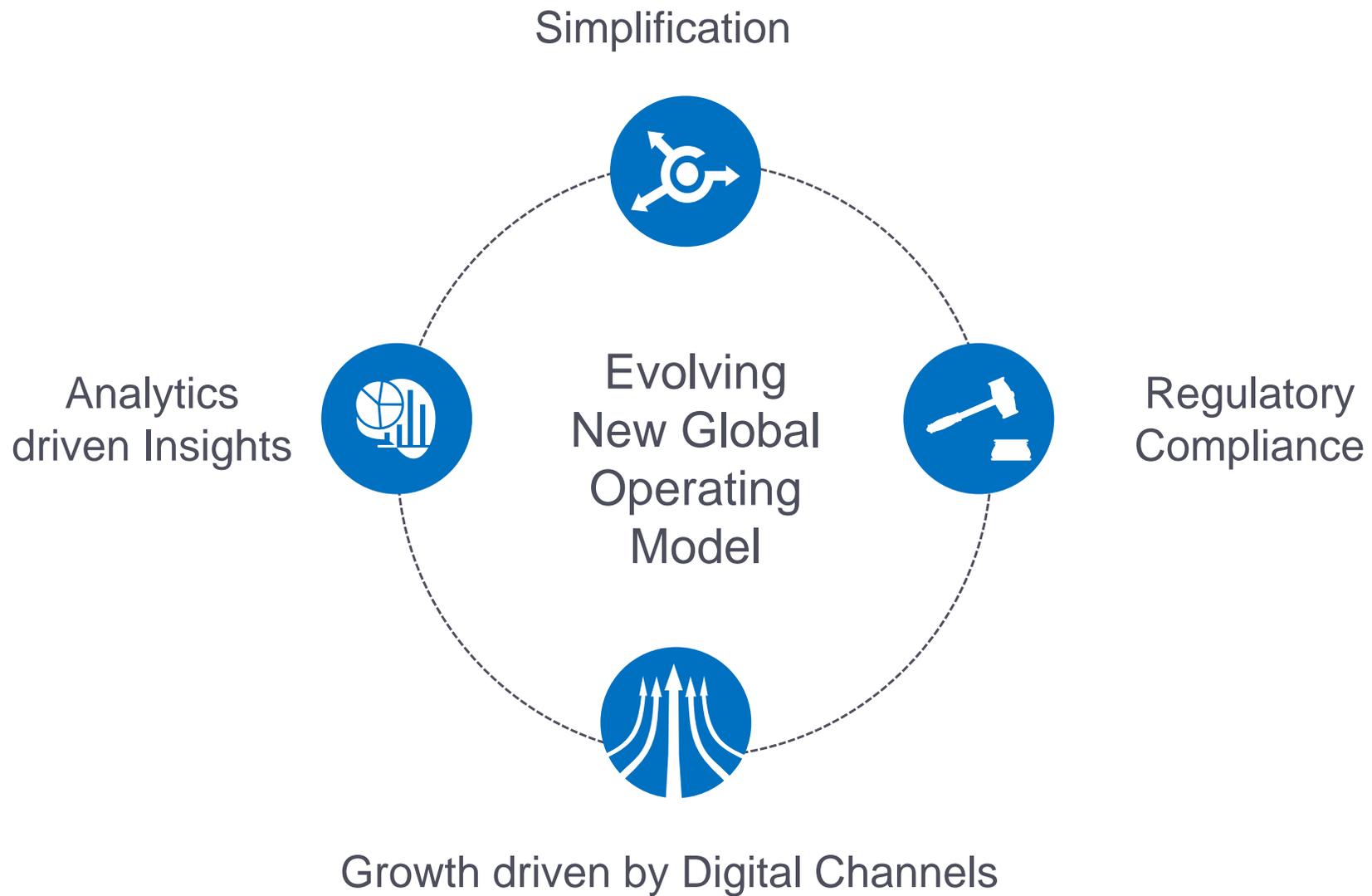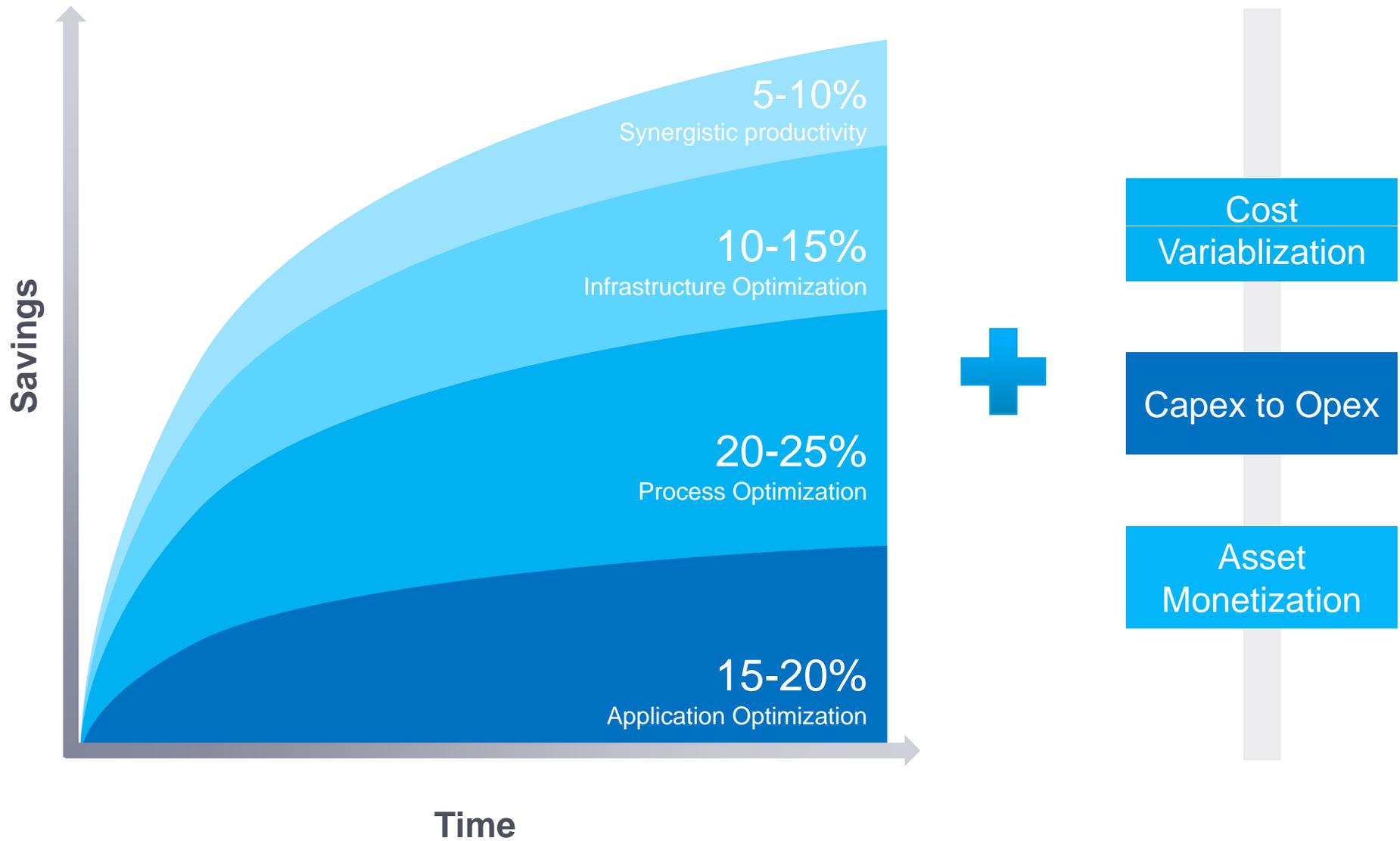
Large Insurance Group

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

600 systems decommissioned
in 2 years. 25% savings delivered
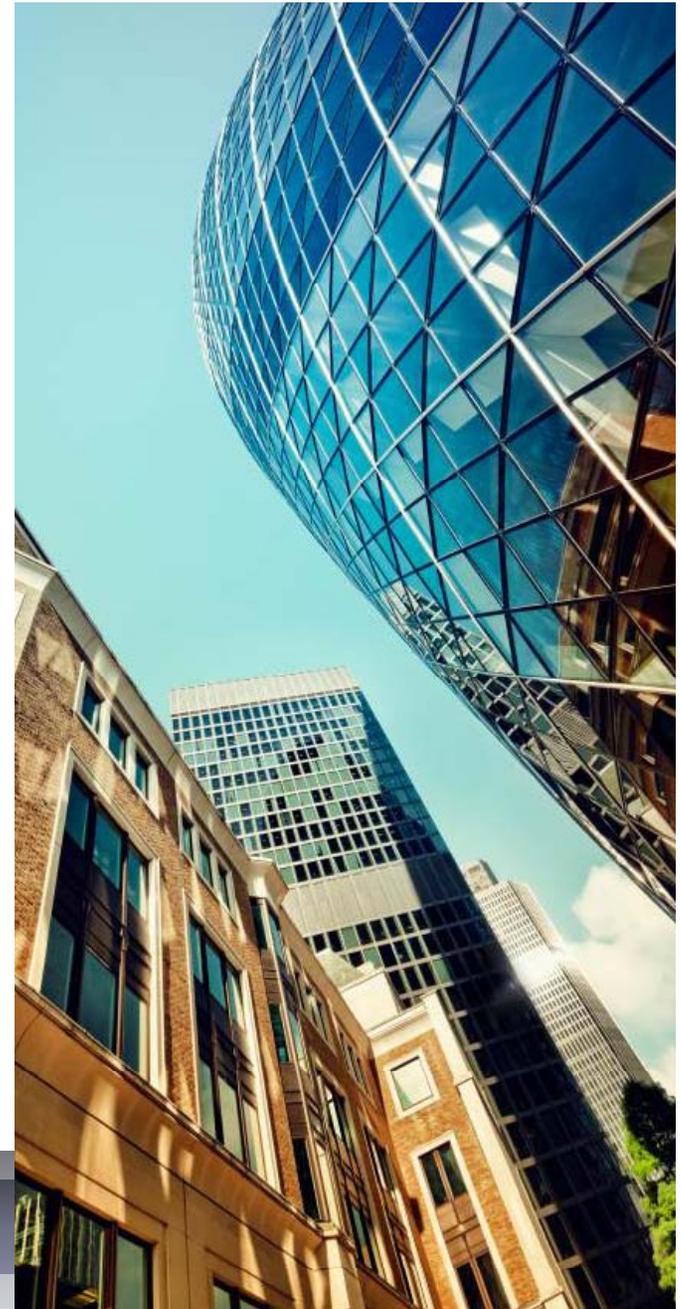
One of the Top 5 Custodians

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

Savings Directive

Financial Accounting Standards

International Financial Reporting Standards (IFRS)

Basel III

Insurance Merger Act

Financial Claims Scheme

Clearing & Settlement Framework

Code of Federal Regulations 21 Part 11

International Accounting Standards (IAS)

International Accounting Standards Board

European Company Statute Solvency 2 3rd Capital Adequacy Directive

$100B

FATCA

Cross-Border Mergers Directive

International Accounting Standards

Market Abuse Directive

7th Company Law Directive

California Senate Bill 1386

7th Company Law Directive

on

European Commission Privacy Law

Consumer Credit Directive

Takeovers Directive

Consumer Protections Co-Operations Regulations

International Accounting Standards (IAS)

Dodd Frank Act

3rd Money Laundering Directive

Transfer of Seat Directive

California Senate Bill 1386

Regulations!

Unfair Commercial Practices Directive

Insurance Industry Modernization and Consumer Protection Act

Statutory Audit Directive

Equal Treatment Directive

Clinical Laboratory Improvement Amendments Act

New Legal Framework for Payments

Federal Energy Regulatory Commission

Savings Directive

2nd Insurance Solvency Directive

Basel II

Conglomerates Directive

FOFA

The European Commissions Capital Adequacy Directive

Clearing & Settlement Framework

Distance Marketing Directive

Transparency Directive

Sarbanes-Oxley Act

23 Cross-Border Mergers Directive
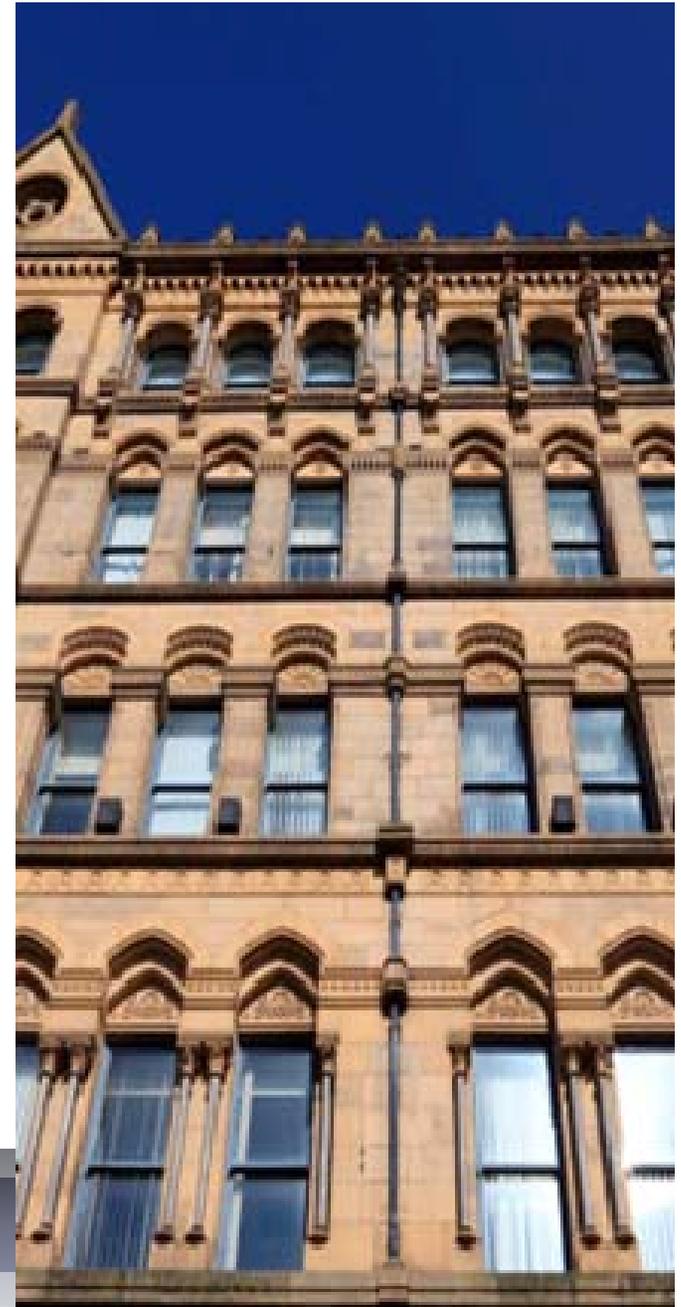
Leading Global Insurer

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

70%

2015

Digital Channel

MOBILE HAS BECOME

BUSINESS AS USUAL

SOCIAL MEDIA WILL BECOME

BUSINESS AS USUAL
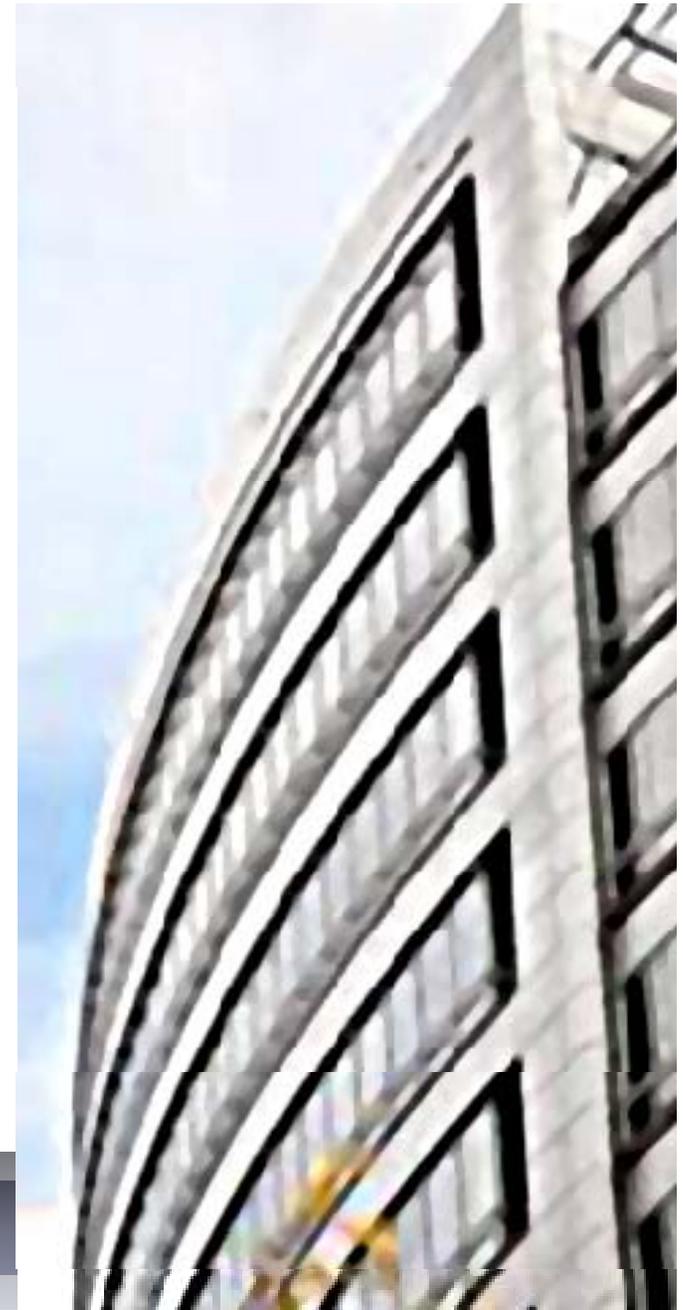
Leading Global Bank

Delivering digital branding transformation!

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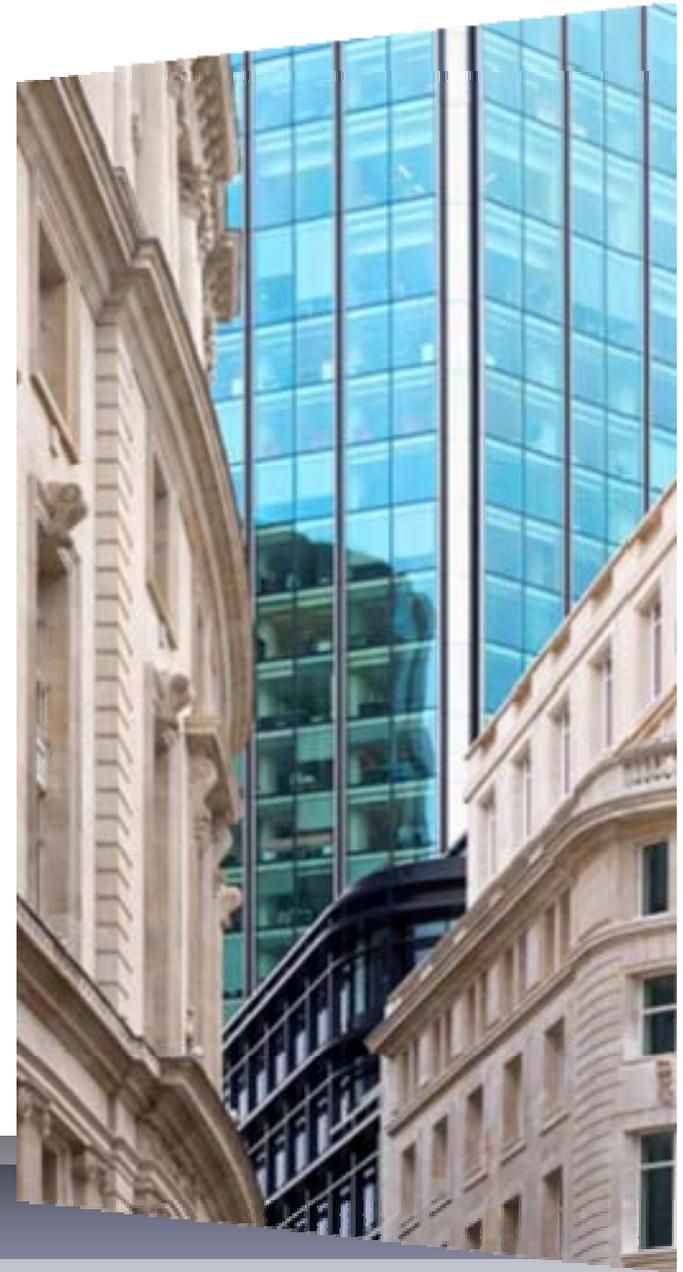UNIFIED multichannel customer experience
as a result of this program.

Global Banking Major

Delivering mobility strategy
implementation across 72 countries.

iPad Ready for 5 countries in 12 weeks

Hindsight, Insight and Foresight
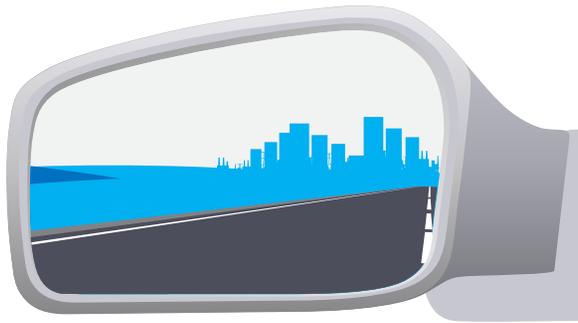
Last 30 years
HINDSIGHT

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**

Back Office Analytics
For process efficiency:
Leading Insurer

Middle Office Analytics
For Operational Risk:
Leading Global Bank
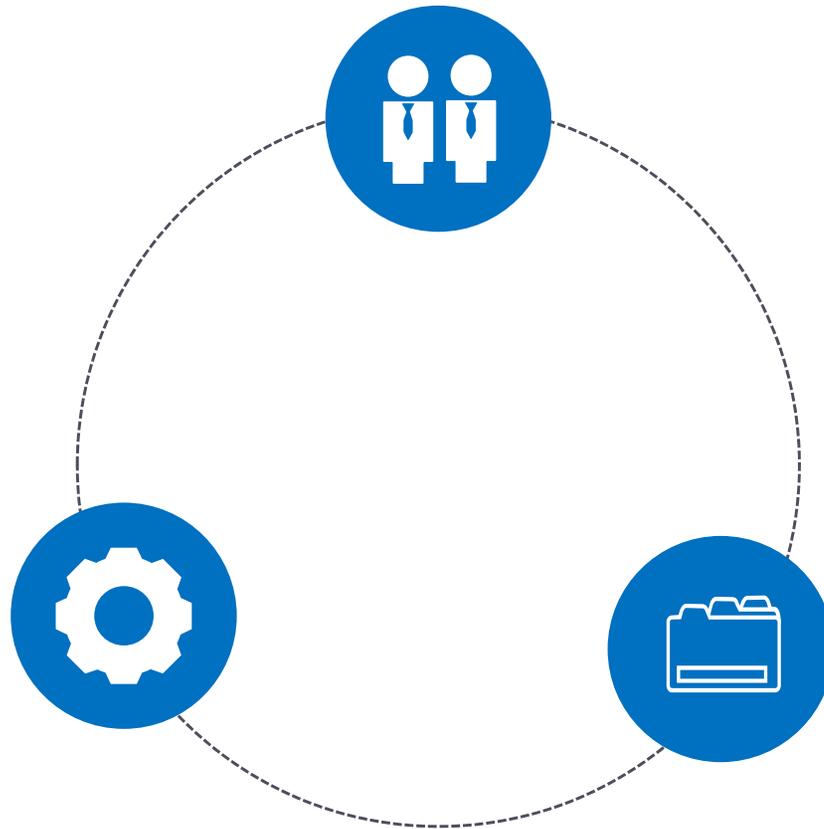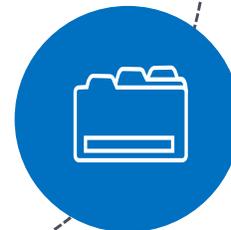
Top 5 Global P&C Insurer

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
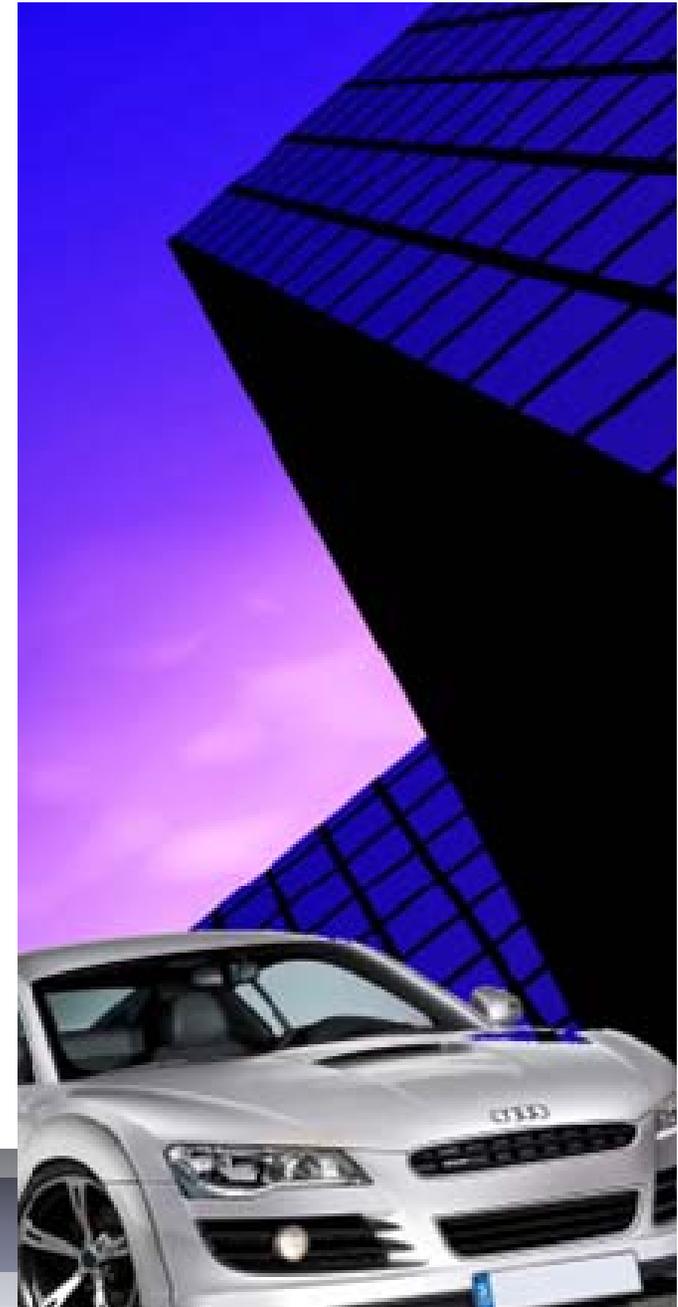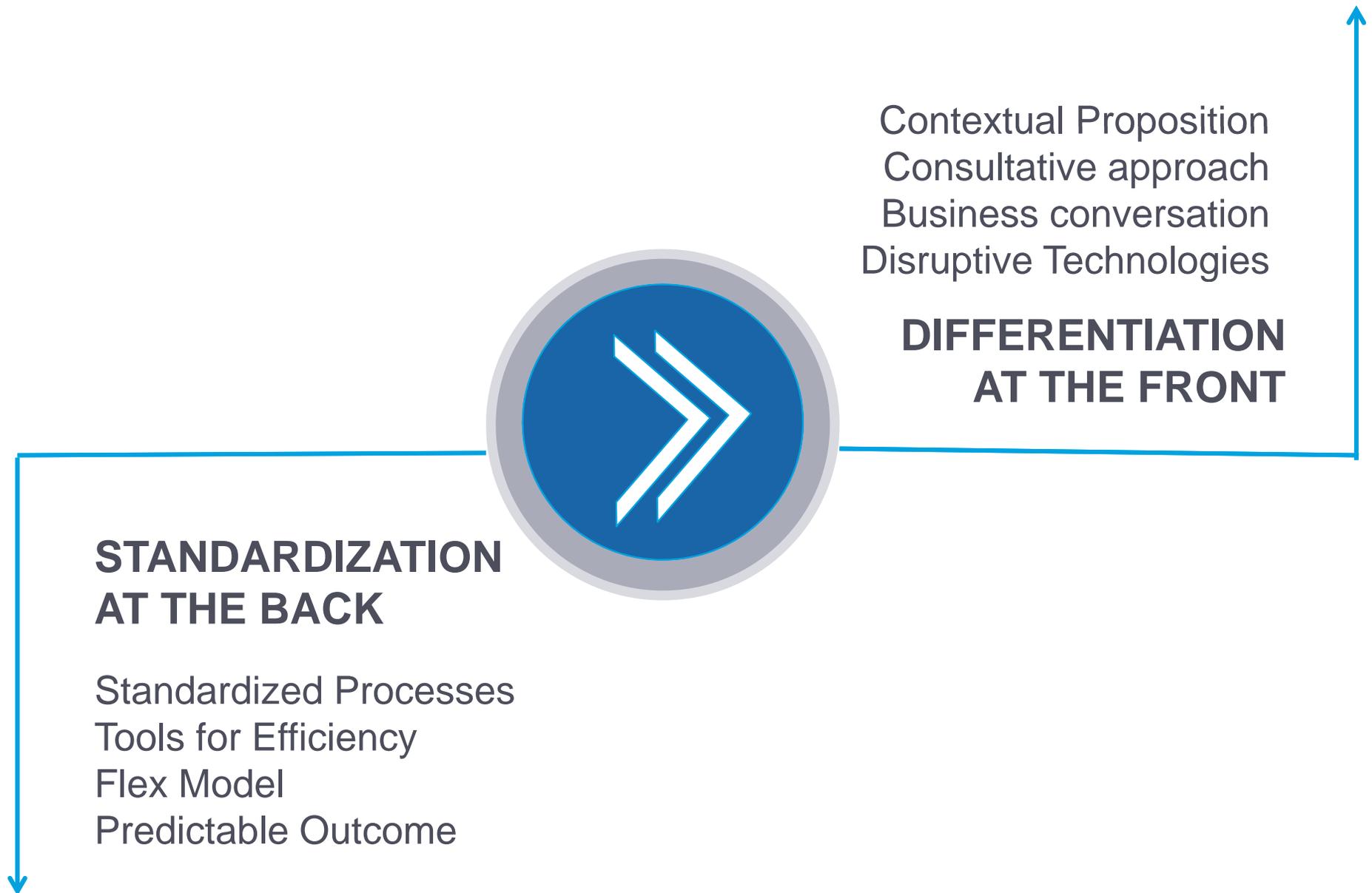
10 Point Strategy - For the New Normal Growth

- ✓ Atomization
- ✓ New Propositions
- ✓ Deepen Existing Propositions
- ✓ Mega Gamma Growth
- ✓ New Logos

- ✓ Large Deals
- ✓ Emerging Markets
- ✓ M&A
- ✓ Stronger Domain & Consulting
- ✓ Sales Enablement
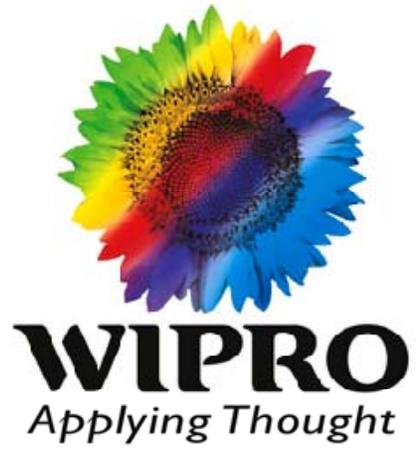
Thank You
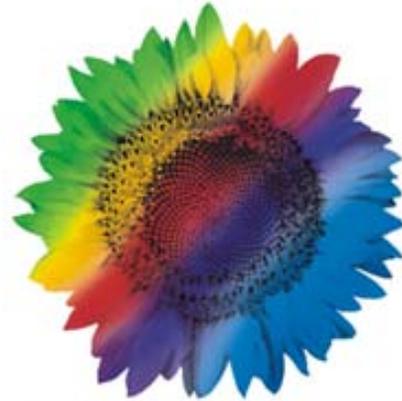
WIPRO

Applying Thought
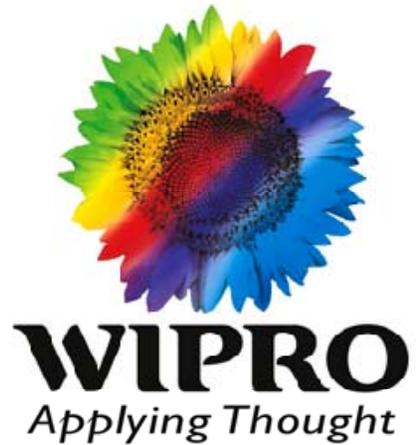
Healthcare & Life Sciences - Growth – 'By Design'

Sangita Singh

SVP Healthcare & Life Sciences

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

PHARMA

HEALTHCARE

DEVICES

Building on a strong foundation

Top 3 trends

Patent cliff, declining R&D productivity and growth of generics
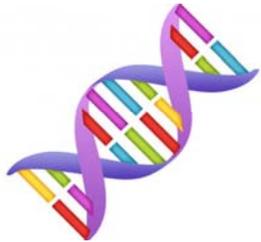
Rapid strides in genome sequencing - Increased focus on accountable care and personalized care delivery

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

Green Field

Drive efficiencies

- Integrated ERP
- Simplification & lean IT
- Smart work Place

Brown Field

Be relevant to customers. Win by design

1

Big Focus
Customer

2

Big Priority
Industry Solutions

3

Big Investments
Talent Demography

Differentiation from the front driving customer value

Solutions that positively impact business outcomes

Talent to change conversations with customers

Focused Real Estate
Client Partner Model
Predictable Delivery

Data & Analytics
Collaborative LS Eco-system
Risk, Safety & Compliance

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

PRODUCT DIFFERENTIATION

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%

DISRUPTIVE INNOVATION

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

- Vertical integration of product engineering, mobility, analytics, cloud Powered by joint innovation partnership between Wipro and IMEC

DIFFERENTIATED SERVICES

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
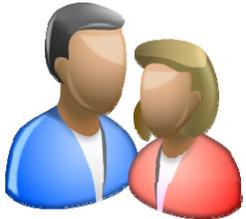
Demographic shift

- 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

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

Cases in point

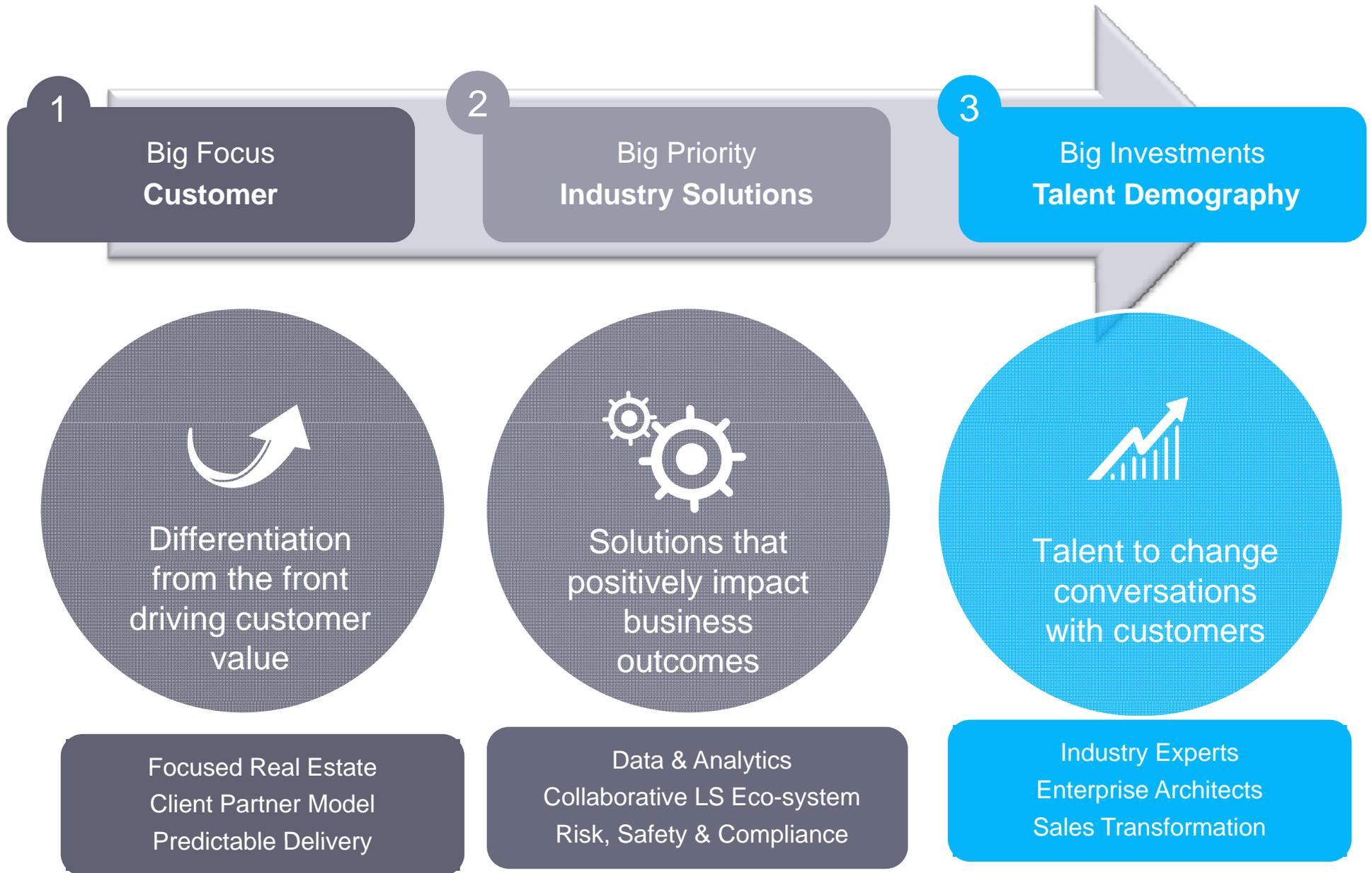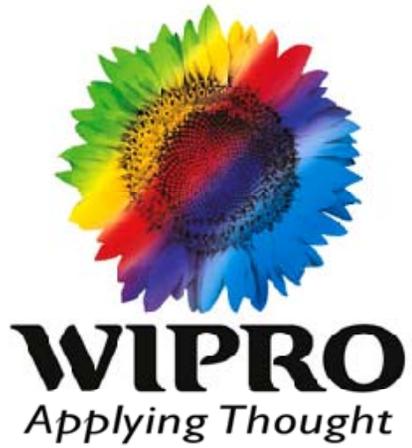|		
MEDICAID	**Transforming a state Medicaid management information system**	• Implemented 'Point of Sale' drug adjudication system • Improved auto adjudication rate from 60% to 83% • 99.5% of paperless claims management covering 95+ millions claims annually
MEDICARE	**Enhancing efficiency through a SaaS platform-based solution with IPs Member360, R360 with BPO services**	• Automation of 60% of Medicare revenue reconciliation processes resulting in 50% effort savings • Improved enrolment processing time by 91.8% • Improved CMS 'Star Rating' of quality and performance measures
CLAIMS MANAGEMENT	**Demonstrating care delivery, cost take-outs and pay-by- performance through mature claims management**	• Savings of over $44M annually on claims operating costs • Operational process improvements resulted in $9M worth of benefit • Reduced cost per claims from $2.5 per claim to $0.88 per claim

Be relevant to customers. Win by design

1
Big Focus
Customer

2
Big Priority
Industry Solutions

3
Big Investments
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Differentiation from the front driving customer value

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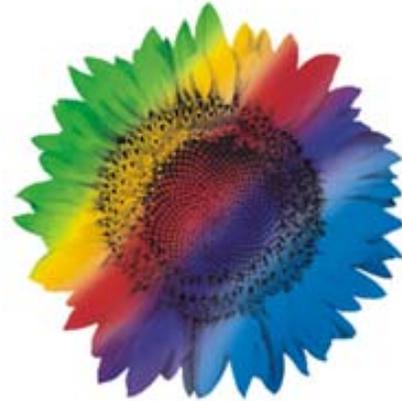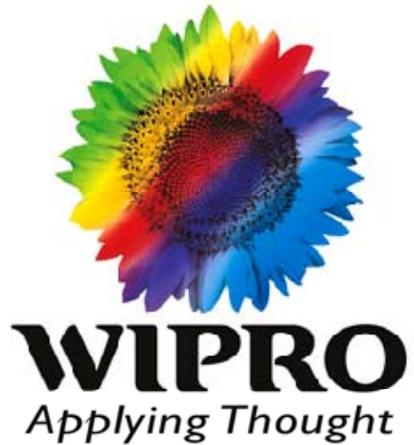Sales Transformation

Thank You

WIPRO
Applying Thought

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
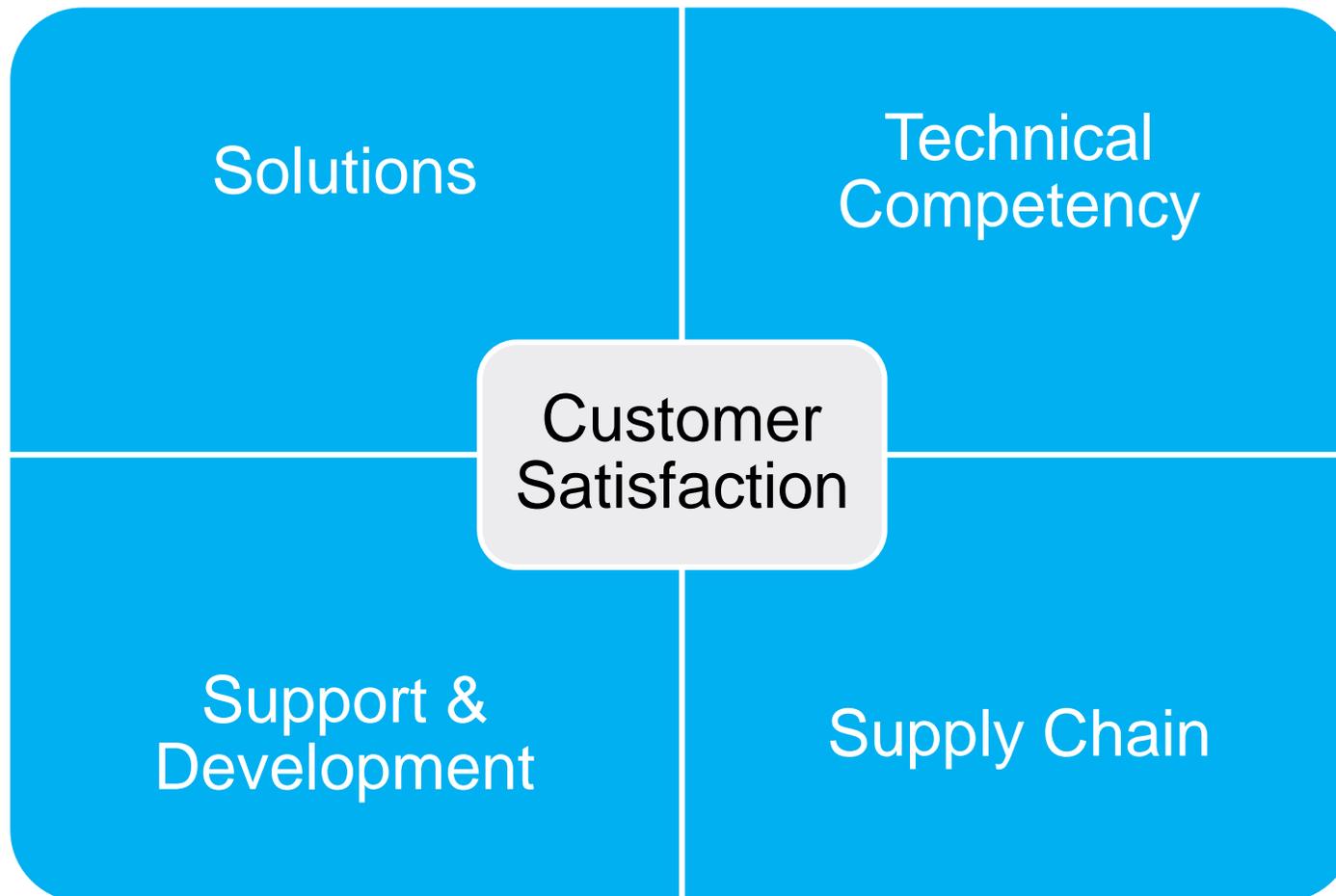
Highlights
Customer Satisfaction Survey

530 basis points improvement in NPS

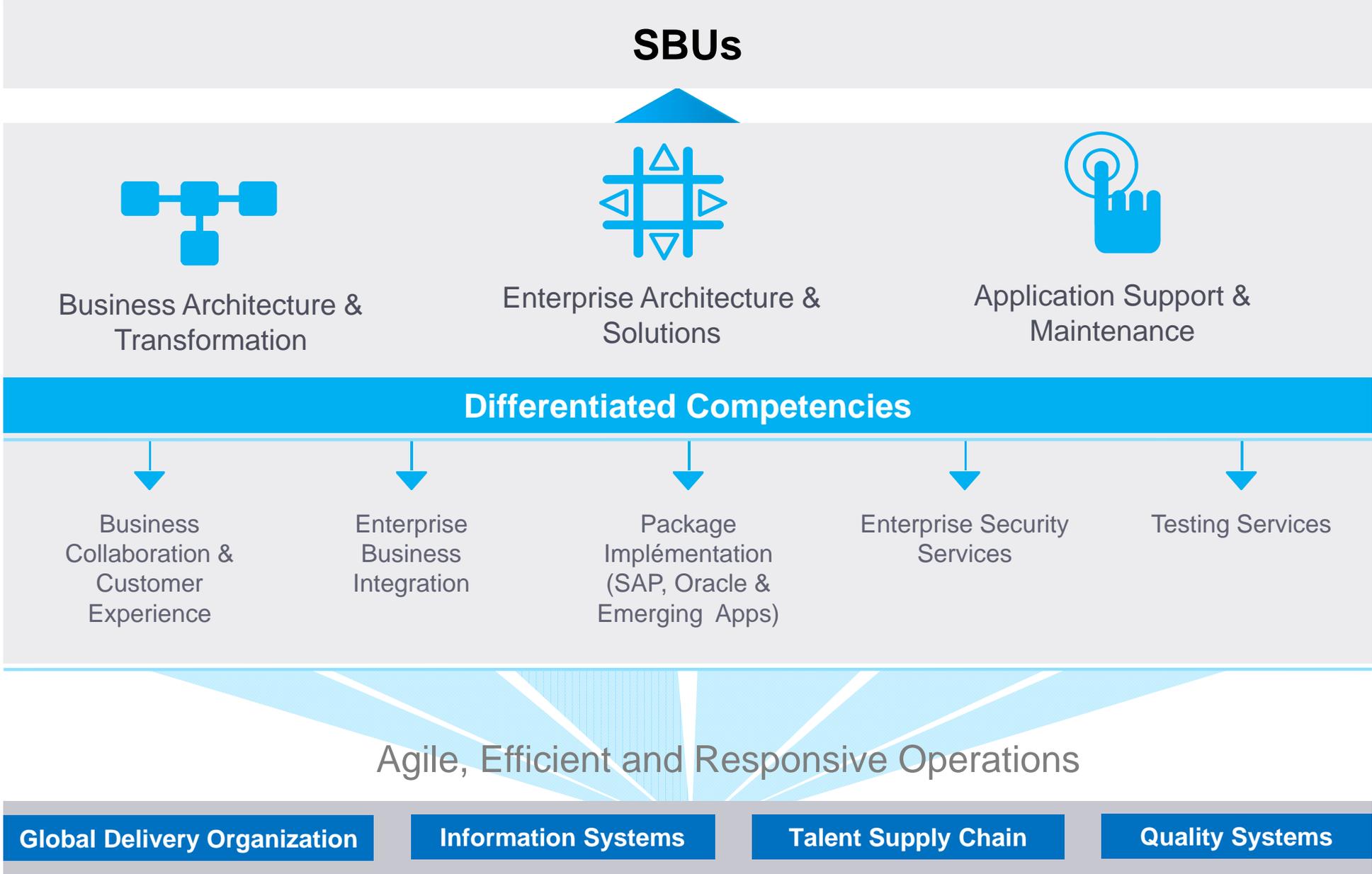Improved ratings across all key parameters:
- Loyalty
- Value for money
- Overall satisfaction

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 Implémentation (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

Internet & Mobile Tech

Cloud Platforms

Oracle

Analytics & IM

Testing

Integration

Omni-Channel

Security

Skill Pyramid

> Architects

> Program Management

> Technical Consultants
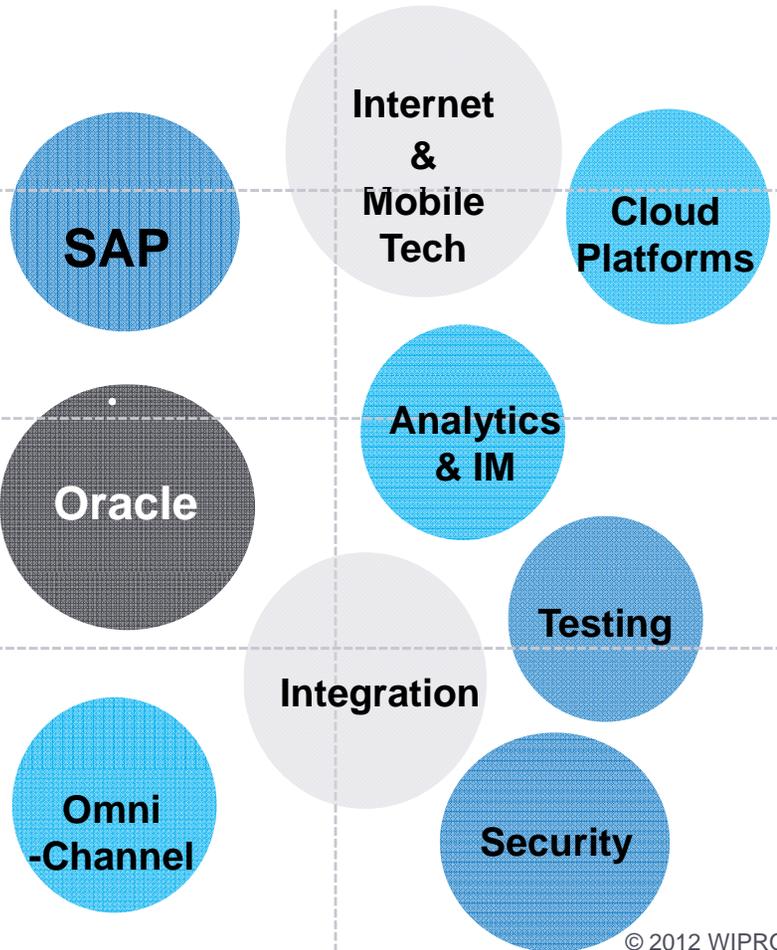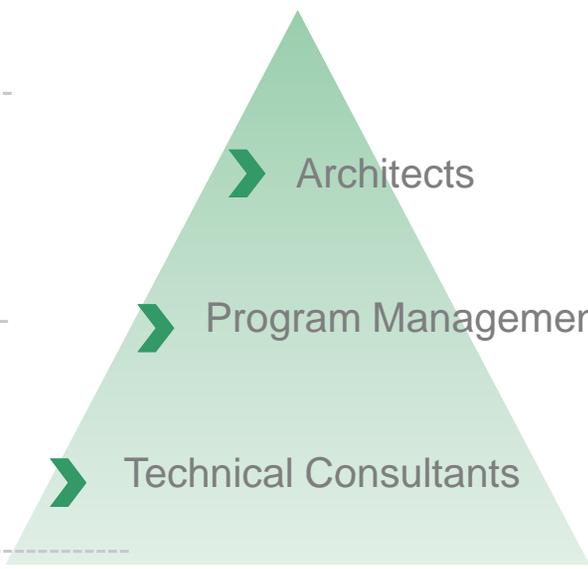
Academies

- Architecture

- Program Management
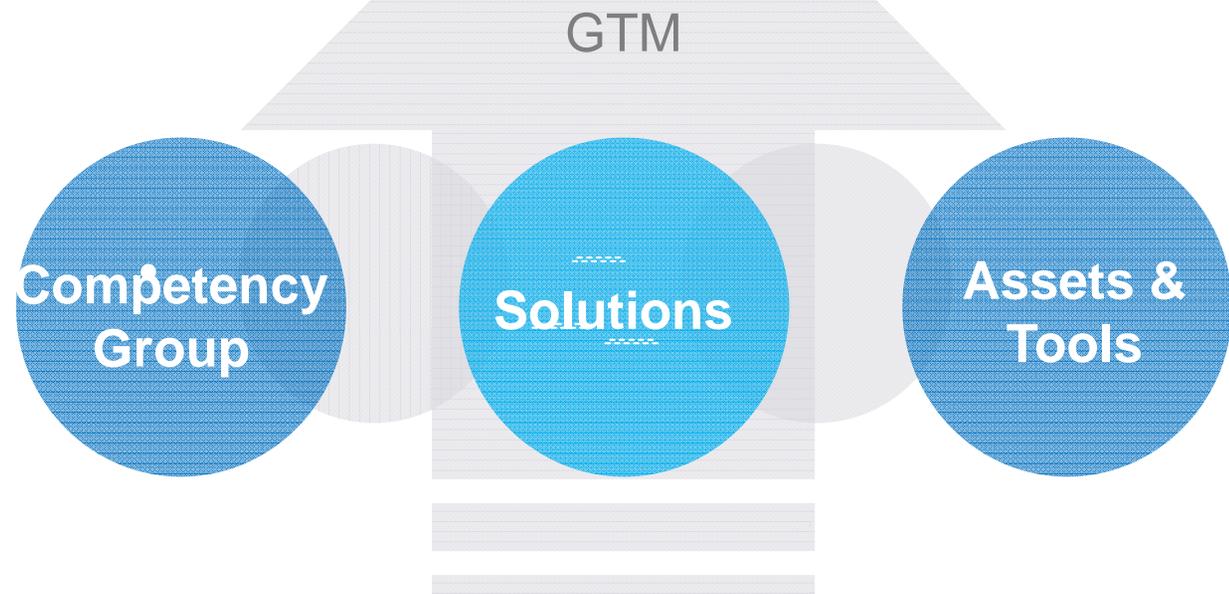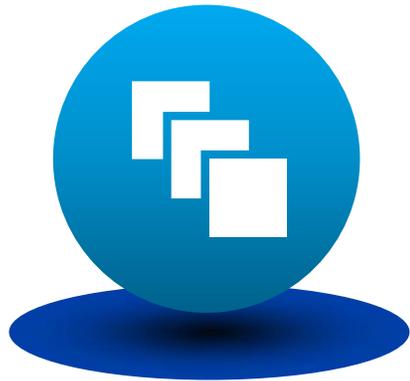
- Delivery / Project Management

Structural Re-alignment

Structural realignment of SBUs and SLs

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

GTM

Competency Group

Solutions

Assets & Tools

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

Business Process Solutions

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

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
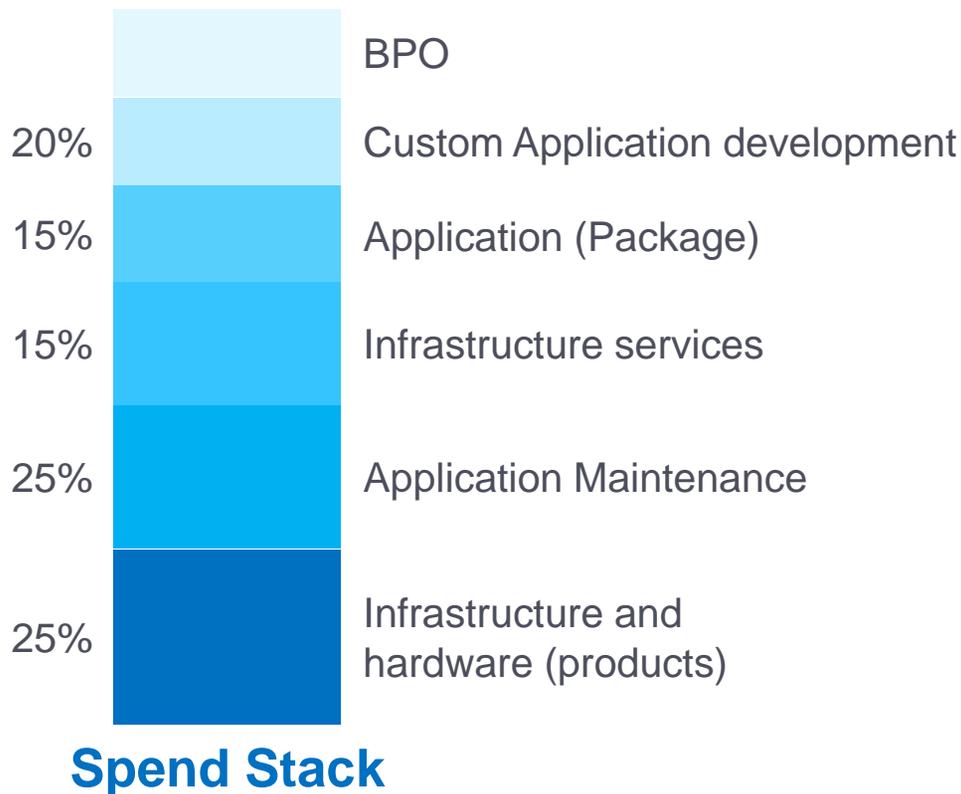- IDAM-in a rack – Security Solution

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

	BPO
20%	Custom Application development
15%	Application (Package)
15%	Infrastructure services
25%	Application Maintenance
25%	Infrastructure and hardware (products)

Spend Stack

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

Bring Differentiation for Managed Services

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
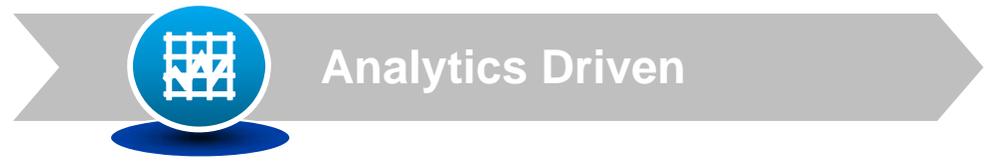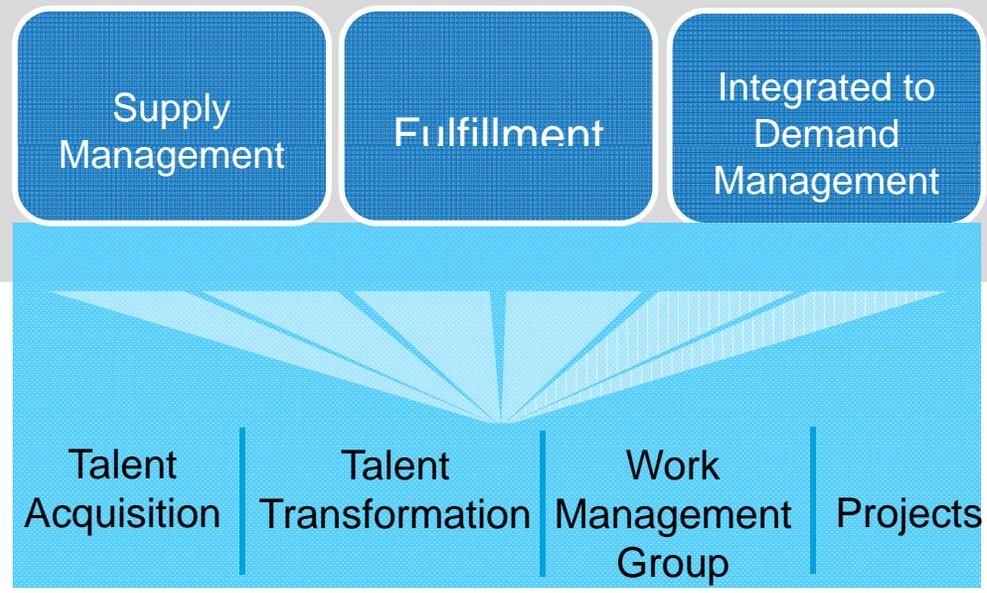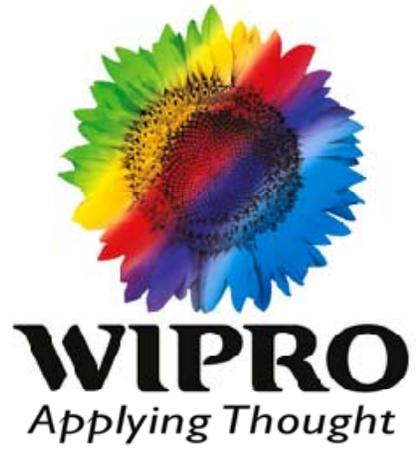
Supply Chain

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

fulfillment at right cost, right time

Talent Acquisition	Talent Transformation	Work Management Group	Projects

Analytics Driven

Thank You