

Solving Banking Challenges in Changing Times



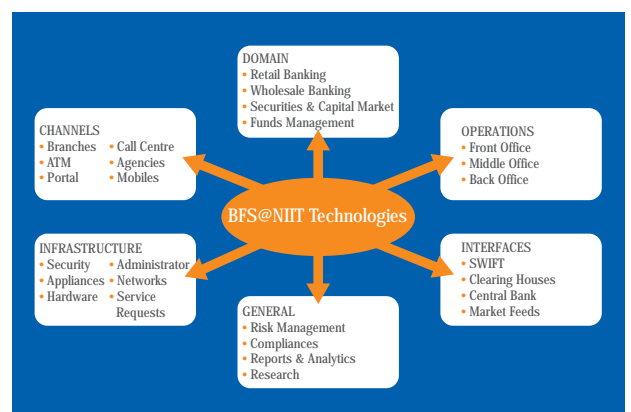
The Global Banking Industry: Facing Tough Times

The global banking industry is currently facing significant challenges. It has witnessed a fair amount of restructuring, both internally and through voluntary and forced mergers and acquisitions, externally. With the growth slowing down, banking firms are working under tremendous stress on the operating margins. In this scenario, banks are looking for value in their relationships. They are focusing on their single largest operational cost item—the operations and technology budget to cut costs and realise savings while continuing to leverage technology to improve customer satisfaction, improve efficiencies and reduce risk.

Bringing in World-Class Experience

NIT Technologies' vast pool of domain specialists understand the business needs of bankers and financial institutions. They have requisite knowledge and expertise to support them across functions. Over 500 dedicated resources provide our BFS customers with solutions for multiple domains, sub-domains and IT needs. They extract value in terms of improving operating efficiencies, reducing costs and enhancing customer satisfaction levels.

We provide solutions to customers with our Governance Risk and Compliance (GRC) offerings cutting across the entire BFS segment. NIT Technologies' banking business has been successfully delivering projects in this segment for over a decade now. We have a broad and deep expertise in a plethora of niche areas.



Based on our success in past engagements we bring the following advantages to our customers:





Operational Capabilities: The key to generate maximum efficiency for any domain is to have the optimal and most suitable set of processes. The BFS@NIIT framework caters to the specific processing requirements for the front, middle and back-office operations of various domain areas.

Channel Capabilities: To improve costs and efficiencies, the BFS framework at NIIT Technologies incorporates service offerings revolving around distribution, customer information and interactions. Our channel capabilities enable banks to evaluate and prioritise the channels as per banks' business goals encompassing redesigning the scope and functionality of services offered through these channels.

External Interfaces: "External interfaces" is another area of significant importance to financial institutions and the Framework addresses it in a focused manner. NIIT Technologies' banking practice offers skillsets centred around swift interfaces, the recent SEPA guidelines for EU, Automated Clearing House interfaces, connectivity and market feeds.

Certainty: NIIT Technologies has 15 years of experience in the Banking space. This gives us the confidence to guarantee delivery of projects on cost and on schedule, with a remarkable degree of certainty. This ensures that there is zero risk for our customers with regard to the success of projects taken on.

Predictability: Our extensive past experience in delivering complex banking projects in such specialised areas as Enterprise Risk Management (Basel II compliance, etc.), GRC (encompassing a gamut of non-financial risks such as Operational Risk, IT Risks, etc.) and Investment Management (Wealth Management, Trust Accounting, etc.) ensures that we meet the business objectives of our customers.

Efficiency: Our ability to reduce costs by building solutions off frameworks and platforms has rewarded our customers with remarkably efficient offerings at competitive prices lower than those offered by conventional development approaches. We have been able to demonstrate a reduction of about 40 percent in costs on an average for most of our customers through our modern approach.

NIIT Technologies' solutions umbrella for the banking industry We have built expertise in a wide variety of areas such as:

- Retail Banking
- Wholesale Banking
- Investment Banking

Retail Banking

NIIT Technologies has developed a strong expertise in Retail Banking that covers:

- Loan Origination and Processing Solutions
- Mortgage Processing Solutions
- Credit Card Processing Solutions
- E-banking
- Payments Clearing and Settlement Solutions

With a view to addressing challenges faced by lending and mortgage firms, we have developed a spectrum of lending, leasing and mortgage services. These cater to customer needs in areas such as Loan Origination, Collateral Management and Default Management.

We have skill sets in emerging areas such as Utility Bill Payments, Check21, Real Time Gross Settlement Systems (RTGS), Cash Management and Electronic Bill Presentment and Payment (EBPP) Systems.

Wholesale Banking

Our domain and technical expertise enables us to translate business problems into technical solutions and provide a distinct strategic advantage to our clients. We have built capabilities across the entire wholesale banking value chain covering the following:

- Corporate Finance
- Trade Finance Solutions
- Automated Treasury Operations
- Cross Border Payments
- Cash Management

NIIT Technologies is an experienced advisor to the trade finance business units of global financial institutions. We have helped clients improve efficiency and reduce working capital by following industry best practices and simplifying processes through the use of online technologies. We have worked with leading banks to develop solutions for their wholesale treasury operations.

Our range of corporate credit and deposit offerings cater to the functional areas of collateral management, risk assessment and loan servicing. Our team of dedicated banking professionals, domain consultants and technical architects has been instrumental in executing custom software development and modernisation and maintenance



of legacy systems for our clients at higher rates of efficiency and more economical costs than the original benchmarks created to justify the projects.

Investment Banking

We have over a decade's experience in Investment Banking. We offer solutions that cover areas such as Wealth Management, Asset Management, Private Banking and Investor Services. We also have expertise in developing solutions around third party products that cover Equity, Debt, Derivatives and Debt over the trade cycle.

Our wide experience in Front Office, Middle Office and Back Office operations has enabled us to offer customers solutions in Trading Applications, Risk Management and Exception Reporting, Reconciliation and Settlement and Regulatory Reporting. As part of our services offerings, we maintain legacy systems for our customers and have developed client-server (web and non-web based) systems for them in the areas of Investment Advisory, Private Banks and Trusts, Money Managers and Institutions.

Risk and Compliance Offerings

NII Technologies offers best-in-class risk management, measurement and compliance solutions for its global clients. These solutions are a blend of deep domain expertise, software engineering and solution design excellence and the proven capabilities of industry leading products.

We have a dedicated Compliance Solutions Centre that provides customers with an executable roadmap to meet their ever-increasing compliance requirements and helps them improve efficiency through the effective use of IT. We work closely with its clients in the following areas to deliver high impact solutions:

- Basel II Compliance
- Anti Money Laundering (AML) Solutions
- Sarbanes Oxley Compliance
- Security Incident Management Solutions (SIMS)
- Payment Card Industry Data Security Standard (PCI DSS) Compliance
- Risk Measurement and Management

IT Risk Management:

NII Technologies also offers high-end IT Risk Management solutions and services, which include:

- Gap analysis and roadmap preparation
- Software customisation to source systems, to meet multiple compliance needs
- Log monitoring
- Operational and compliance reporting

- Security incident monitoring
- Risk engine deployment and maintenance
- Deployment of enterprise security management and vulnerability software
- ETL layer development
- Data warehouse preparation, building & maintenance
- Business intelligence and custom report development

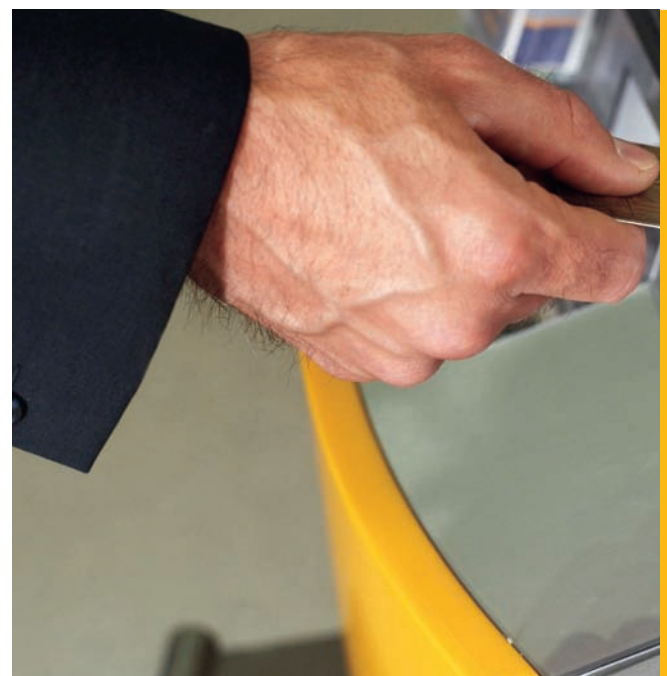
Banking's Horizontal Capabilities

Testing Frameworks: NII Technologies' Banking Testing Framework (BTF) provides a structured approach to testing the various business functions of the banking industry.

At the heart of the system are a set of common requirements and test cases developed by our domain specialists, which use their in-depth understanding of the industry as well as NII Technologies' vast experience of servicing customers in the banking arena for over 15 years. Our domain specialists have translated the business processes across all these functions into a set of requirements and related test scenarios and test cases. These abstracted requirements and related test assets can be quickly customised to the specific workflow of a client and rapidly put to use, thus bringing down the total time of the project significantly.

Further, we have set-up a dedicated Testing CoE (Centre of Excellence) with expert resources specialised in functional testing. To provide clients with functional testing services, we have developed in-house the following Business Testing Frameworks covering the following:

- Loan Origination Services (Wholesale Banking)
- Order Management (Wealth Management)
- Payments



Additional Horizontal Services

NIIT Technologies provides an entire spectrum of integrated IT and BPO services to the world's leading names in the banking industry. Some of our offerings include:

■ Application Development and Management

- Application Development
- Application Management
- Application Renewal
 - Migration
 - Modernisation
 - Decommissioning
- Testing services

■ Data Warehousing and Business Intelligence

■ Enterprise Solutions

- Package Implementation
- Managed Services

■ Business Process Management

■ Global Information Systems

The NIIT Technologies' Edge

NIIT Technologies has been making headway in the banking market owing to the following differentiators:

- **Domain Knowledge:** Our domain strengths, backed by a base of specialists and consultants, that enable clients to reduce knowledge transfer time, time-to-market of products and services and scale engagements quickly
- **Relationship Focus:** NIIT Technologies' focus on incubating deep, trust-based relationships with clients is demonstrated by our long-term and mature engagements across the world. We build an approach that ensures a strong relationship management orientation throughout the engagement

- **Quality Processes and Consulting Services:** Our strong commitment to quality is demonstrated by our adherence to global standards of software development processes, including SEI-CMMi level 5 version 1.2, ISO 27001 and ISO 20000

- **Global Delivery Model:** NIIT Technologies has offices across the globe to address the needs of its internationally dispersed customers. To cater to the outsourcing requirements of overseas clients, we have state-of-the-art offshore development centres situated in Delhi, Mumbai, Kolkata and Bangalore in India. Clients derive a significant cost advantage through our dual-shore execution model. We have set up ODC/DDCs for leading *Fortune 500* companies

About NIIT Technologies

NIIT Technologies is a global IT sourcing organisation, with a footprint that spans across North America, Europe, Asia, Middle East and Australia. We offer a wide range of IT Services, Outsourcing and Business Solutions to organisations in the BFSI, Travel, Transportation & Logistics (TTL) and Retail & Distribution space. Our experience and focus on select industry verticals has helped us create an edge through specialisation.

Our subsidiaries, NIIT SmartServe Limited and NIIT GIS Limited, offer Business Process Outsourcing and GIS Solutions respectively. NIIT Technologies employs close to 5,000 professionals and follows global standards of software development processes. We have been assessed at Level 5 of SEI-CMMi, version 1.2, the highest maturity level of the Software Engineering Institute's Capability Maturity Model as well as Level 5 of the People CMM Framework. We have certifications from KPMG, UK and also conform to the ISO 27001 information security management framework. Our Thailand facility conforms to international ISO 20000 IT management standards. NIIT SmartServe adheres to the highest quality standards such as COPC and Six Sigma.

NIIT Technologies has world-class development centres in New Delhi, Kolkata, Mumbai, Bangalore, Atlanta, London and Singapore. We also have a sound business continuity plan in place to address natural or accidental disasters at our development and operation centres.



Trust us to find the way

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