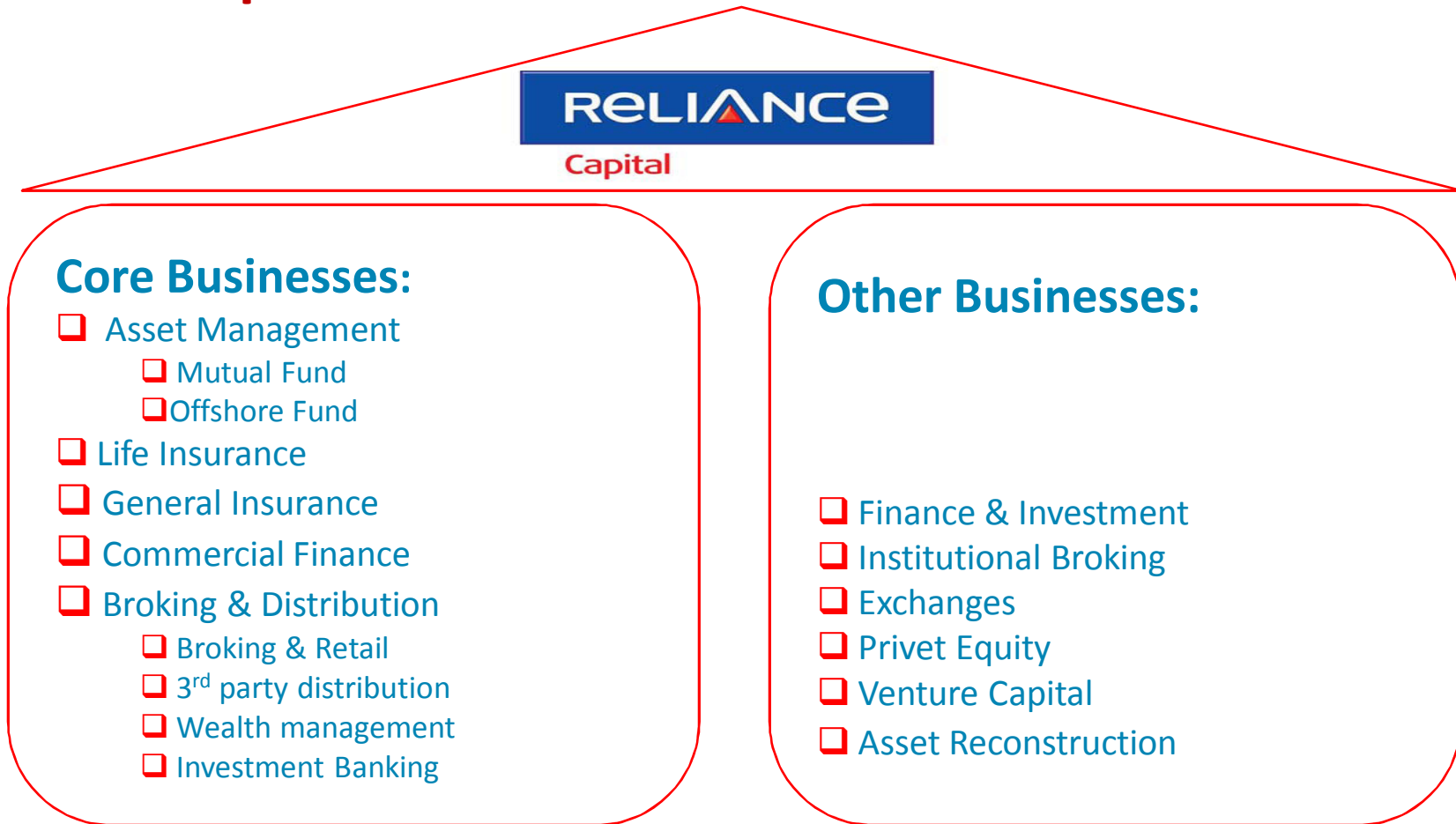


Information Insight Leads to Faster Decision & Increased Margins

Sandeep Phanasgoankar
President & Chief Technology Officer
Reliance Capital Ltd.

Reliance Capital – Business Mix



- Focus on core businesses - Increase their contribution in earning mix

India's Largest Non Banking Financial Company

RELIANCE

Capital**.... Targeting leadership in all its businesses**

- ❑ Largest Non Banking Financial company
- ❑ Over 21 Million Customer
- ❑ India's Number 1 Mutual fund
- ❑ Amongst leading private sector life insurers
- ❑ Amongst one of the leading private sector general insurers
- ❑ India's leading brokerage and distributor of financial products
- ❑ Amongst leading lenders in Indian non banking finance sector
- ❑ Pan India distribution network with over 6,800 outlets

'Most Valuable Financial Service Company' in India

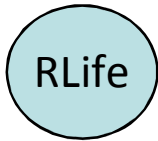
* BT1000 Industry Ranking by Business Today – October 2009

Reliance Life Insurance is an associate company of **Reliance Capital Ltd.**, a part of Reliance - Anil Dhirubhai Ambani Group. Reliance Capital has interests in asset management and mutual funds, stock broking, **life and general insurance**, proprietary investments, private equity and other activities in financial services.

7 Million Secured lives

Highest NOP
Sold in Private
Insurance Spec

No 4 in 2 Years
Private
Insurance Spec



~ 1150 Customer
Service Centers

~ 17000 Strong
Work Force

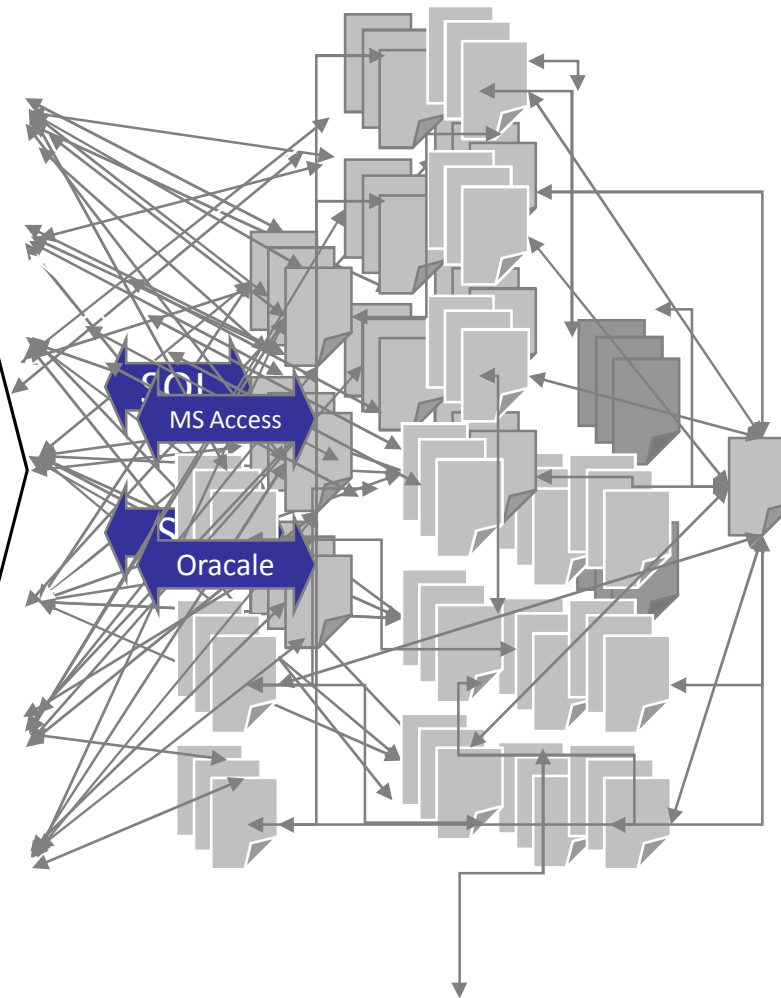
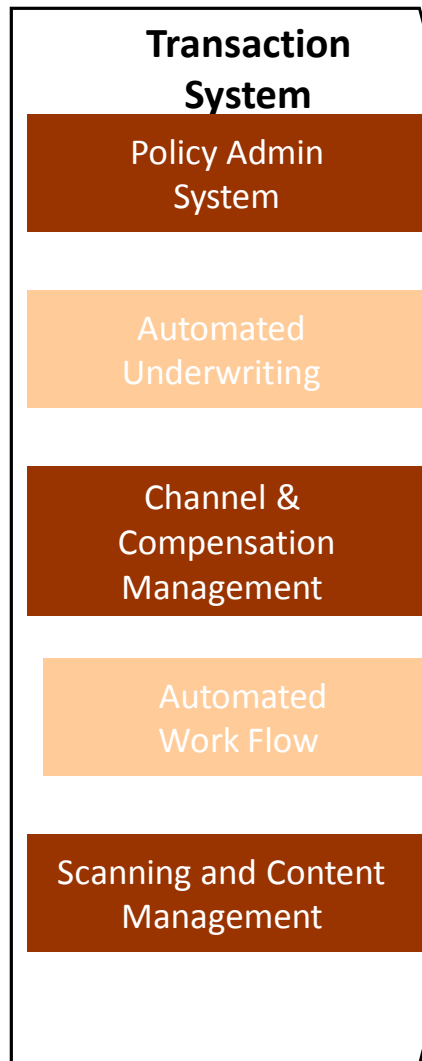
0.3 Million feet on the street (Advisors)

Information Visibility Leverages Skills and knowledge of People, Processes, Applications and technology to help management gain better insight into

- Area of strength
- weakness to be monitored and corrected
- Opportunities of vertical and horizontal growth
- Internal and external Challenges

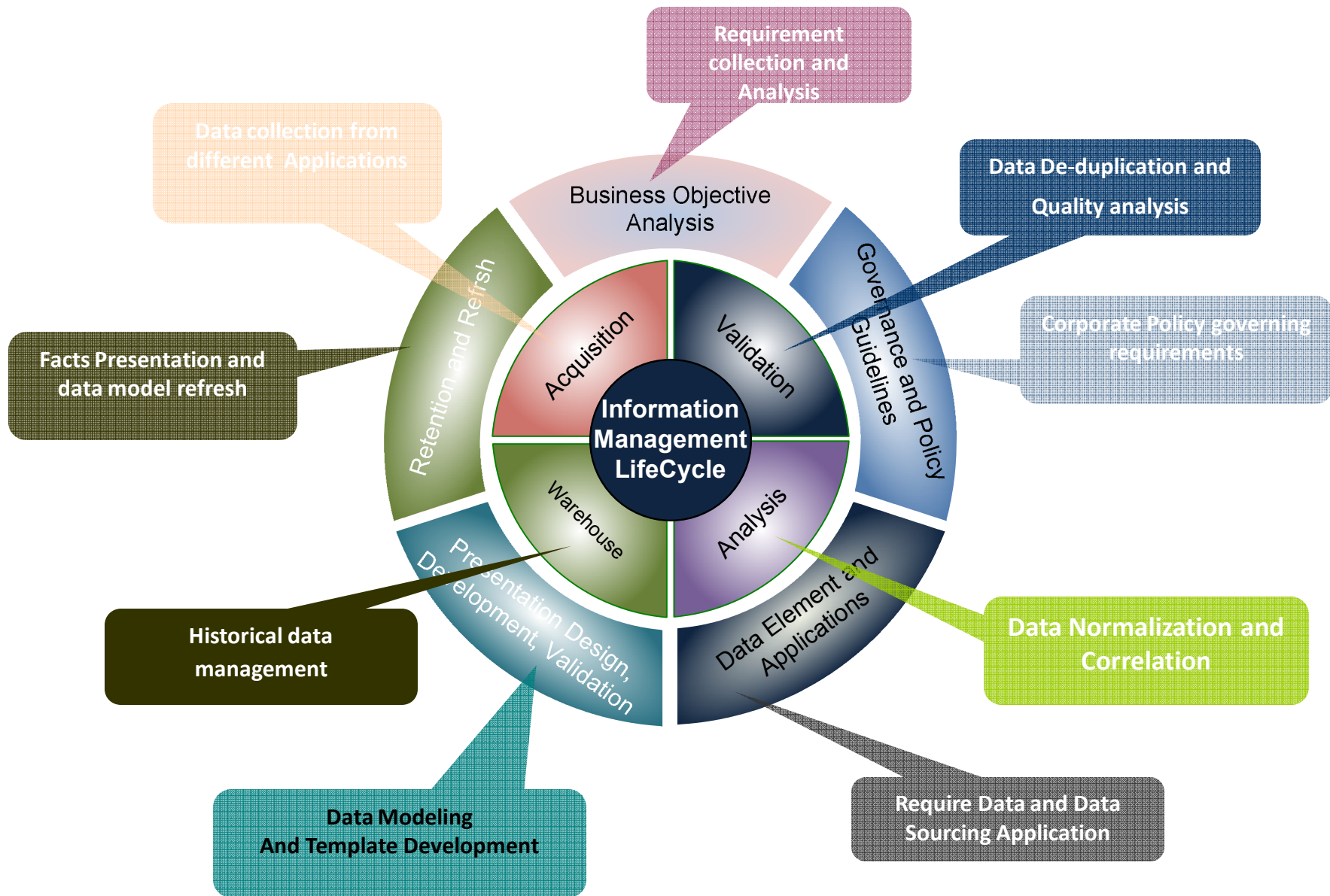
Which follows inform and calibrated decisions

Departmental Excel Spreadsheets



Challenges

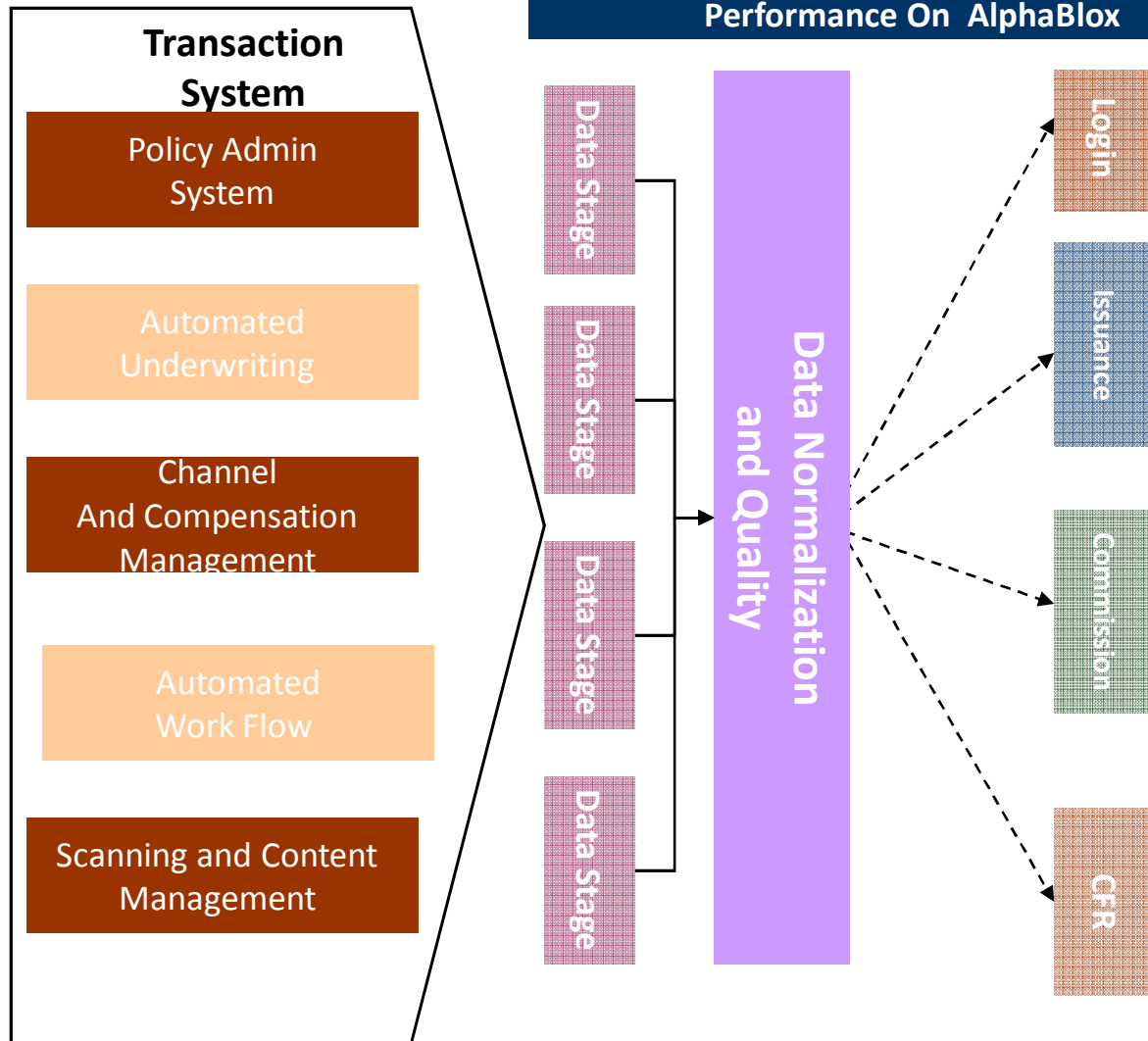
- No Single view of Business & Process performance
- Varying facts of Business Performance
- Data Download from multiple transaction system
- Varying way of Calculation
- Multiple Owner of Information system
- Duplication of data
- Risk of data leakage



A Journey – DB2 (ODS), Datastage (DIL), Alphablox(Reporting) & CDC (InfoSPEAR)

- ✓ Stakeholders Expectations analysis – CXO's to Sales Manager
- ✓ Process and Policy analysis
- ✓ Capability of application and system to cater stakeholders Requirement
- ✓ Gap Analysis – Capability VS Expectations
- ✓ Periodic Workshops with stakeholders on expectations clarity
- ✓ Data Integration & Integrity strategy from different Applications
- ✓ Data Security Framework in Data Exchange between source systems to ODS
- ✓ Define Complete road map to I-2-D (Information to Decision)

Branch/Sales Manager & Operations Executive Performance On AlphaBlox

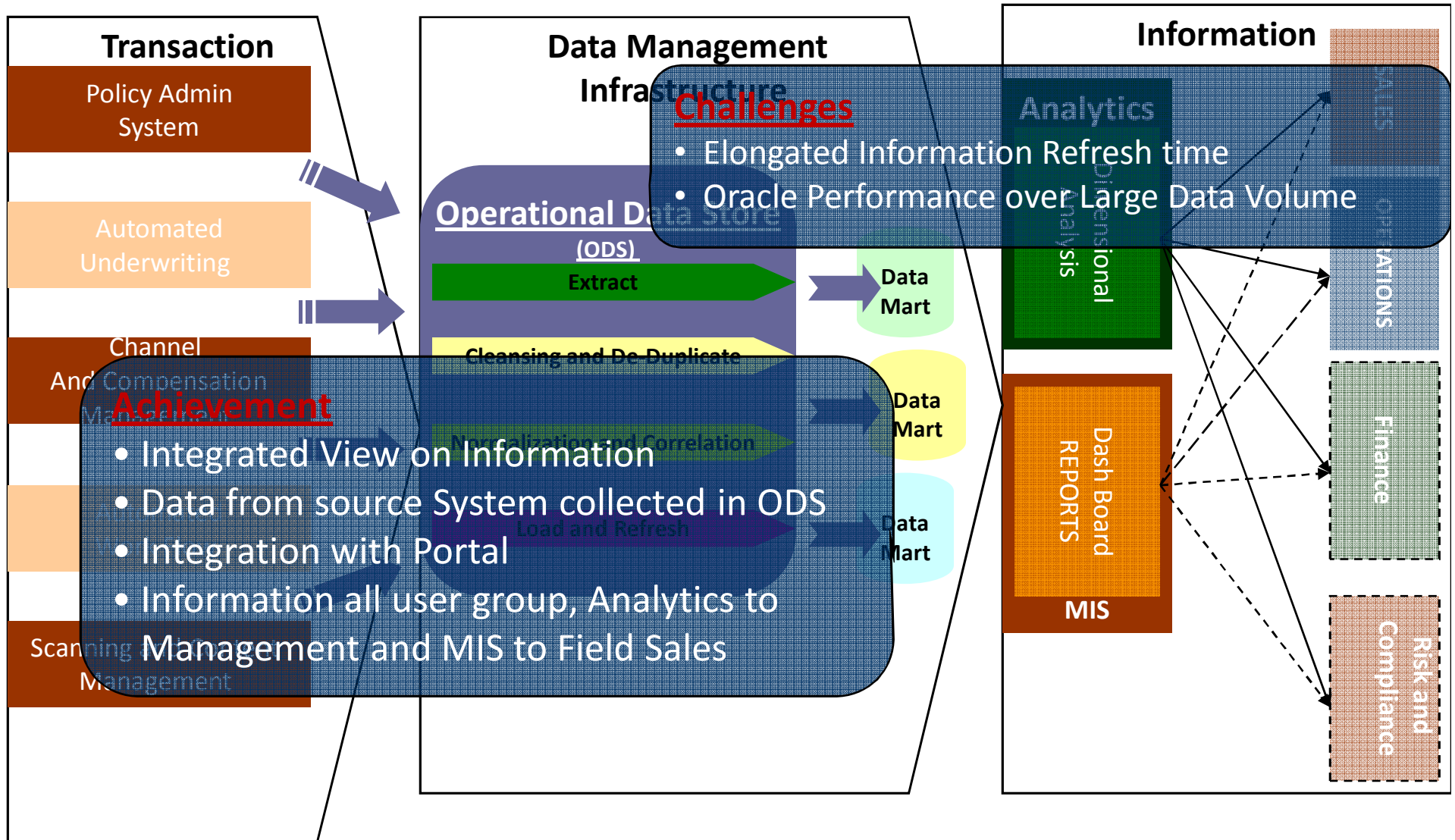


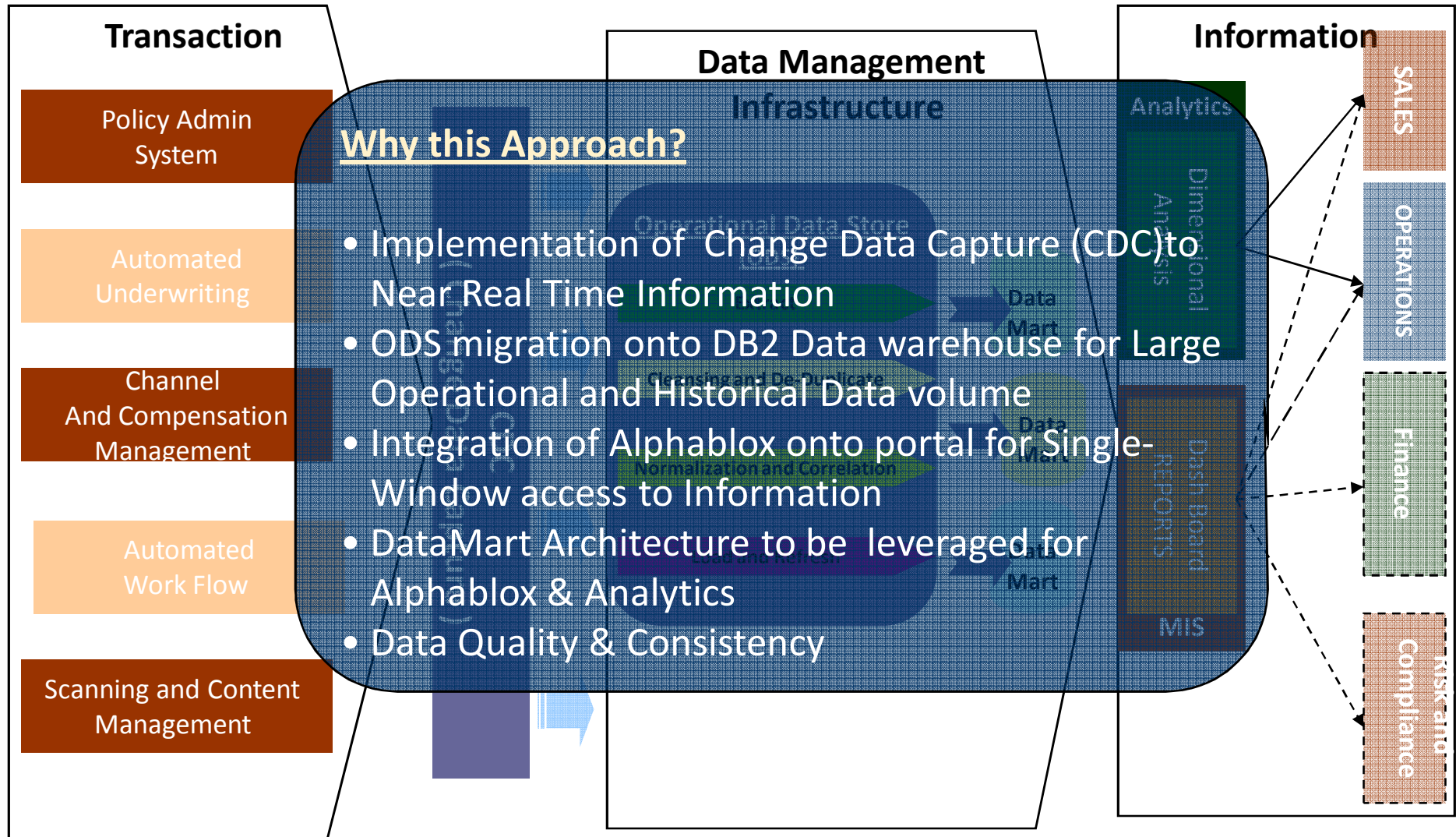
Why?

- Enterprise Licenses
- Large Mobile User Group
- Information Access over Low Bandwidth

Challenges

- Management of Multiple Information System
- Multiple time Data extraction
- Development Duplication on Multiple Information System
- Increased resource cost





Business and Sales Planning

- ✓ Review of Performance against Business Plan
- ✓ Branch Network Rationalization
- ✓ Channel Rationalization

Sales Development

- ✓ Hourly New Business Login Update
- ✓ Agent Activation and their consistency
- ✓ Agent promotions and shortfall for Promotion Qualification
- ✓ International Norms and Club Membership

Contact Center (Call Center)

- ✓ Login above certain ticket size to avoid mis-Sale
- ✓ Conversion of Premium-Due to Premium-Paid
- ✓ Reinstated laps and withdrawn Policies

Business Information Technology

- ✓ WAN Link Band Width Cost Allocation of
- ✓ Provisioning of PC and Laptop to a branch
- ✓ ROI of portal directly linked to the Renewal Premium collected
- ✓ Decentralized Issuance

Proposal Quality

- ✓ Login-to-Issuance Conversion Rate
- ✓ Persistency Review and Solvency Requirement
- ✓ Cheque Bounce and Free look Cancellation

Finance

- ✓ Branch Profitability
- ✓ Provisioning of PC and Laptop to a branch directly linked to their Business Volume

Forecasting & Predictive Analysis

- ✓ Transform Operational Data Store (ODS) to Insurance Industry Data model (IIDM)
- ✓ Predictive Persistency modeling
- ✓ Customer Pocket share on Insurance by Upsale
- ✓ Forecasting Business Plan
- ✓ Customer Profile Base Servicing
- ✓ 360⁰ Customer View

Distribution

- ✓ Anytime & Anywhere Customer Servicing with M Commerce
- ✓ Diverse and Distributed Customer Touch Points
- ✓ Collaboration

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Thanks

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