

# ITNEX

FOR THE NEXT GENERATION OF CIOs



## THE ITNEX CASE BOOK 2019

About 120 enterprise IT teams toiled for two days each to solve six challenging business case studies and create technology solution frameworks, in the Technology Premier League contest 2019, in Delhi, Mumbai and Bengaluru, organized by ITNEX and CIO&Leader and presented by Google Cloud.

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# A Captain's Retreat



Kanak, a people's man to the core, was an exception in today's business scenario. He put people first in almost everything. And that was not driven by any management mantra. He genuinely and naturally got along with people—of any type, age and profession

**Shyamanuja Das**

**T**his issue is very different from the rest of our issues. It presents three case studies from our recently concluded 5th Technology Premier League (TPL). Case studies are a format most of you identify us with. Many of you are familiar with them too. They have been a regular feature in many of our events in the past few years.

But this is the first time that we are featuring the case studies along with the winning solutions in the magazine pages. The overwhelmingly positive response that we got for the format both inspire and humble us.

As our extended family members, I cannot but share with you an extremely saddening news at our end, the 9.9 Group. We have lost our founder and director, Kanak Ranjan Ghosh, the able captain of the B2B Tech team that I am part of.

Many of you would remember the ever smiling face of Kanak, his warm exchanges, his jokes and his ability to happily get into a conversation on any topic under the Sun. It is difficult to believe he is no more with us.

Kanak, a people's man to the core, was an exception in today's business scenario. He put people first in almost everything. And that was not driven by any management mantra. He genuinely and naturally got along with people—of any type, age and profession.

His ideas too would always revolve around people. Earlier this year, we celebrated the 20th year of CIO&Leader conference. While we all came out with many ideas to celebrate the occasion, Kanak's idea was simple—and powerful. "We exist because of the community. There can be no better way than to acknowledge them in an occasion like this," he said. That led to the CIO&Leader Samman, which every single member of the community present in the conference appreciated.

Yet, when it came to presenting the Samman, he asked me to deliver the welcome note. I rarely do that in conferences. But he was very clear. It had to be me.

When I came down, he told me, "Now you know why I had asked you to do it..." I had no clue. "It is the humility that was important in a situation like this, not great ideas, or oratory," he said. I still did not understand much.

It is only when at least three Samman recipients and a few CIO delegates pointed out to me, 'the humbleness', 'the humility' in my voice that I understood what Kanak meant.

He made fun of his own illness. He kept all of us in good humor even in tough, tense situations.

Unfortunately, he is no more with us physically. But his examples and his pure and genuine people orientation will, hopefully, guide us for a long time to come. ■

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Google Cloud

PRESENTS

## TECHNOLOGY PREMIER LEAGUE

SMART STRATEGIES  
WINNING TEAMS • 2019

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Contest



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**Kanak Ranjan Ghosh**

20th October 1963 - 14th October 2019



# *In Loving Memory*

Kanak was the quintessential people's man. It is rare to find someone in the corporate world who would genuinely put people first, even in tough situations.

His people-orientation was undiluted and sincere. He did not build it as a management skill, but his natural ability to focus on people gave him some distinct strengths. He exuded trust and instilled confidence in others. Clients, partners, peers, subordinates all trusted him.

His varied and wide experience—in manufacturing, operations, education, sales, and marketing—gave him a rare ability to think of out-of-box solutions.

The 9.9 Group employees would always remember him for his ability to get things done, his sincere interest in helping people (beyond their professional lives), his ever-lasting smile, his ability to laugh away difficulties (including his own illness) and last but not the least, his never-ending zeal about discovering, learning and advising about, and relishing good food. He was an out-and-out foodie, who enjoyed all kinds of food and knew exactly who can be relied upon when he (or someone else) wanted a particular type of food.

It will be an understatement to say we, at 9.9 Group, would miss him.

Kanak, wherever you are, keep smiling. The power of your smile is far greater than you realize. That will give us strength for a long time to come.



**9.9 Group Family**



*The key to staying ahead is learning new knowledge and networking with people*

## Gaining And Sharing

NEXT100 Winner 2016 **Sanjeev Lamba**, Head - IT GRC & PMO, Uno Minda Group shares his passion about acquiring knowledge on different aspects of life apart from technical, be it fitness, life sciences, social agenda, sports, etc.

**F**or long, I have been interacting with people to understand their thoughts on different aspects, not limited to technical, but on business, life, relationship, hurdles, social matters, etc. I perceive life as a journey where everyone has to keep learning new things to remain in the front row. I believe wherever I participate, I should do so actively and with proper knowledge. Many times, people/team members discuss about personal matters where they take my advice, which makes me feel valuable in their life and I cheerfully do it. Regularly interacting with

such people keeps me motivated. In turn, I get to learn so much from them.

For the past two years at UNO Minda Group, I was given the responsibility of IT GRC & PMO Function, which was totally new for me as well as the organization. Our new CIO introduced this concept in our organization to transform IT from a service function to an enabler function. After getting a brief idea on the subject, I started interacting with subject experts in the industry, consultants and service providers and participating in technical events. I began deploying knowledge by implementing different best practices in the business to create baseline by centrally controlled architecture.

In today's environment and business scenarios, skills and knowledge acquisition are key to staying ahead in competition. Networking and discussion with peers, industry experts and groups keep oneself to remain abreast with latest knowledge and trends. My advice to young people is to actively participate in events, discuss with experts, use video channels and apply it in both their professional and personal environment. ■

*As told to Dipanjan Mitra, Team ITNEXT*



### Sanjeev Lamba

Sanjeev Lamba is Head - IT GRC & PMO at Uno Minda Group. He is NEXT100 Winner 2016. He is a seasoned IT professional with more than 21 years of experience. Earlier,

### Snapshot

he was associated with Madhusudan Nippon as Officer - IT. He has done his BCom in Accounting & Finance from Chaudhary Charan Singh University.



# The Magic Of Motivation

NEXT100 Winner 2013 **Prem Rajpal**, Director - IT, Indeses Business Ventures shares his passion about motivating people besides ways of keeping himself motivated...

*It is very easy to defeat someone but it is very difficult to Win someone*  
- A.P.J. Abdul Kalam

Life of an IT professional is full of challenges and pressure. Every day brings a new business requirement and hidden-complicated issues are almost always guaranteed. But of course, there is no escape route and one has to solve them with tact and skill.

Challenges, today, have become a part and parcel of everybody's daily life. The only thing, according to me, that can help one triumph over these challenges is 'motivation'.

For instance, once my daughter, Simran, was very upset on not winning a fancy dress competition. She wanted to become a fairy but my wife wanted her to become a message-giving character of a child laborer. Together, we motivated her to dress so. So, she wore old, torn clothes, and enacted the part beautifully, but, she forgot her lines. The audience generously applauded the performance as it was unique in all respects. She did not win a prize that day. Upset, she came to me and said, "Papa, I am sorry I couldn't win. I forgot my lines." I hugged her and told her, "Kid, you are our happiness, we are very proud of you". That day, we both cried. This was when she was four years old. Surprisingly, after that year, she won every fancy dress competition. Human beings need motivation at every step. For her, this motivation led her to getting admission in a renowned college for B.Tech last year.

Motivating people is my passion. And it is rarely about improving work place productivity. Rather, it is always focused on bringing out the best in everybody. You do not require any stage or platform for motivating people. I keep motivating our office security guard to quit tobacco, my neighbors to save water and electricity, my friends



*Motivating others does not require a special platform, just your will to do something for others*

to take care of their parents, and my children to become good human beings.

In motivating people, you not only get a chance to help others achieve their dreams, but also create a positive environment of co-operation and love. In the process, you also experience internal peace, which helps you to stay calm and think logically even in the direst of situations.

I would like to thank my Living Master, Sant Rajinder Singh Ji whose blessings keeps me on ground, my wife, daughter and son for always keeping me motivated and giving me my passion and energy to help and motivate others.

Stay motivated! And keep motivating for a better, happier world! ■

**As told to Dipanjan Mitra, Team ITNEXT**



## Prem Rajpal

Prem Rajpal is Director - IT at Indeses Business Ventures. He is NEXT100 Winner 2013. Earlier, he was associated with Sistema Shyam Teleservices. He completed his PGDBA in Marketing

from Symbiosis Institute of Distance Learning and Electrical, Electronics & Communications Engineering from RIT Shivaji University, Kolhapur. He has certifications in ITIL, Prince2 and PMP.

## Snapshot



# THE ITNEXT CASEBOOK 2019

About 120 enterprise IT teams toiled for two days each to solve six challenging business case studies and create technology solution frameworks in the Technology Premier League contest 2019, in Delhi, Mumbai and Bengaluru, organized by ITNEXT and CIO&Leader and presented by Google Cloud. We present the three winning solutions-- the top one from each city—along with the corresponding case studies

By ITNEXT

9.9

**Group** runs a significant number of partner engagement programs with the community that are based on case

study solving format. This format makes a group of participants solve a business case study given to them while making use of the solution(s) presented by a single or group of partners. For the partners, it provides a way to make the delegates—decision makers and influencers in enterprise IT purchase—familiar with their offering who proactively seek more information about the finer aspects of the products and solutions as they apply those to solve real-life business problems. It also gives partners an insight into the common usage-related questions that often crop up later in a sales cycle, apart from giving new use case ideas.

For delegates, it is not just challenging and entertaining but also involves considerable learning in terms of collective thinking, ideating, strategizing, prioritizing, and planning—apart from teamwork and specific technologies presented.

The most challenging and keenly fought contest in this format is the Technology Premier League (TPL). It is unique in the sense that unlike in most other such engagements, enterprise IT departments participate as teams; i.e., one team represents one enterprise. It is the only such contest among enterprise IT teams in India.

The fifth edition of TPL was conducted recently in three cities—Delhi, Mumbai and Bengaluru. It was presented by Google Cloud for the second consecutive year. Close to 120 enterprises participated across three cities. The contents in

each city was independent. So, there were nine winners in total—a champion, a first runners up and a second runners up in each city.

### HOW IT ALL HAPPENED...

TPL 2019 was spread over two days in each city. Enterprise teams led by the CIO or a senior member of the enterprise IT team assigned by the CIO led each of the teams.

The teams listened to a guest speaker who spoke on the theme of the event—Building the Enterprise Next. This was followed by a short introduction to Google Cloud and presentations by Google Cloud engineers on infrastructure modernization, data management and analytics, productivity & collaboration and application modernization.

The teams, after familiarizing them with Google Cloud technologies, were distributed the case studies. There were six unique case studies—one each in banking, insurance, healthcare, manufacturing, media & entertainment and retail verticals. The distribution was done through a random draw of lots.

After the teams familiarized themselves with the case studies, the team members had the option of attending two tutorials on each of the above mentioned topics, as individuals. The tutorials were more interactive and were aligned with the case studies. Based on their possible application in the case study solving, the participants raised questions and clarifications were given by Google Cloud experts.

They had the night to work on the solutions to the case studies. However, life is usually not that simple, and not that planned.

The teams were given a twist; i.e., a drastic situation change—typically a merger, a high-

## SNAPSHOT OF JURY, CASE STUDY & WINNING TEAMS

**CITY**



**Delhi**

**JURY**



**Prabal Chakraborty**  
Managing Partner, Ikizi Advisors



**S C Mittal**  
former CIO, IFFCO



**Sugata Sircar**  
CFO, Schneider Electric



**Umesh Mehta**  
EVP & Global CIO, Jubilant Life Sciences



**WINNING CASE STUDY**



**Agrami Solei Life Insurance Co (Insurance)**

**WINNING TEAM**

**NIIT Ltd**

**PARTICIPANTS**

**Udai Singh**, Chief Strategy Officer  
**Vijay Srinivasan**, Sr VP - Digital Engineering  
**Sumit Nautiyal**, Sr Solutions Architect  
**Kamal Kant**, Lead - Cloud Hosting →



**CITY**



**Mumbai**

**JURY**



**Prashun Dutta**  
Management Consultant, Gia Smart Cities & Former CIO



**Abhinav Chaturvedi**  
Director, Deloitte Digital



**Kunal Pande**  
Partner, KPMG



**Aneel Gambhir**  
CFO, Blue Dart Express



**WINNING CASE STUDY**



**Urbane Essentials (Retail)**

**WINNING TEAM**

**Viacom 18 Media Pvt Ltd**

**PARTICIPANTS**

**Vishal Bhasin**, SVP - Technology  
**Jai Daga**, Head - Digital Brand Services  
**Bhupesh Taminaina**, Director - Engineering  
**Sajesh Sreejayan**, Director - IS →



**CITY**



**Bengaluru**

**JURY**



**Srinivas Potharaju**  
Partner, KPMG



**Anita Sanghi**  
CFO, NTT Data



**Balaji Venkataraman**  
Director, Deloitte Digital



**Ranganath Iyengar**  
Founder & Director, SIPL Consulting



**V Suryanarayan**  
EVP & Group CFO, Mphasis



**WINNING CASE STUDY**



**SmartPay Bank (Banking)**

**WINNING TEAM**

**Mahindra Asset Management**

**PARTICIPANTS**

**Santhosh Kumar KS**, GM - IT  
**Nithyanadam R**, Sr. Manager - IT  
**Jothish Kumar**, Sr. Manager - IT  
**Prasant Kumar Mishra**, Sr. Manager - IT →





impact security assignment, or a change in board decision on strategy or execution—that they had to incorporate into the solution. It was based on their reading of the situation change, as the change in execution plan because of the situation change was not very obvious, in most cases. Also, the change required depended on the path taken by a particular team.

Most teams worked overnight to solve the case study, as they had an early morning deadline—7.30 am or 8 am depending on the city—to meet. The access to the Google Cloud where they were making their presentations directly was cut-off at that time. There was no offline copy that was accepted. The presentations were taken directly from the Google Cloud.

Each team had to prepare two presentations and submit them by the deadline. One was a short two-minute one consisting of three-four slides that presented the big idea of business transformation using technology. The other was a detailed execution plan including the technology plan.

In the first round, each of the teams presented the big idea. The teams solving one particular case study presented one after another. The sequence of case studies presentation was done through draw of lots. Before the big idea presentations by teams solving a case study, a brief about the case study was given by the editor of 9.9 Group B2B Tech publications. The sequence of the presentation by the teams within a particular case study presentation too was decided by draw of lots.

The jury consisting of CXOs, CIOs and consultants rated each presentation individually and selected 15 teams for the second round—by consensus.

The second round consisted of six minutes of presentation time

and a maximum of two minutes of jury question and answer time. In this round, they presented the business strategy of bringing about tech-leveraged transformation and presented the solution framework, project planning with resources and timeline along with the technology plan using Google Cloud technologies.

In this round, the jury followed a similar process—of allotting score individually and adding them up—but in this round, there was audience voting too, which had a weightage of 25%, while the jury score accounted for 75% weightage.

Based on this, three teams were selected as the champion, first runners up and the second runners up.

This process was followed in each city, even though the number

of participating teams differed in each city. As mentioned earlier, the competition in each city was independent and three winning teams were selected in each city.

In this issue, we present the presentations from the top teams (champions) in each city. Interestingly, top teams in all cities had worked on a different case study, thus indicating that the allocation of case study had little to do with the winning chance.

For each city, we have included the text of the complete case study given to the winning team, the twist given to them in the evening and their final solution slides for second round, which also contains the big idea presented in the first round. Here is the city-wise list of jury, winning case studies, sectors, winning teams, and participants. ■

## What is the case study format?

- Usually the case study starts with description of a fictional organization. The size, type, vertical, etc are chosen keeping in mind the solution being presented.
- There is also direct/indirect hint about the values, the culture, decision-making matrix, etc for helping participants solve the case study.
- One or more business challenges are given. Sometimes, they are explicit; sometimes, they are not; sometimes, they are a bit vague which allows the participants to interpret in their own ways.
- Usually, some idea about current technology setup/IT organization is given, especially if it is a traditional organization.
- The participants are required to work out the technology solution/ create a tech roadmap or blueprint or create a long-term strategy (depending on the solution being pitched) using the products/ solutions pitched to them.
- While working out, they are encouraged to seek help of the people from the company presenting the solution. This immediately creates a pull situation. Rather than the sales guys chasing the CIOs, the CIOs chase the sales/solutions people.
- After they work out the solutions, one member from each team presents the solution/framework/strategy along with justifications for their decisions. Some groups may choose to distribute the presentation among multiple members.
- Usually, a jury panel judges the presentations. Sometimes, there is popular voting too, especially with a larger crowd. In TPL, there was a mix of both with jury score accounting for 75% of the weightage and audience score accounting for 25% of the weightage.

# TECHNOLOGY PREMIER LEAGUE 2019 DELHI



## Agrami Solei Life Insurance

**A**grami Solei Life Insurance (ASLI) company is an Indian life insurance company registered with Insurance Regulatory & Development Authority of India (IRDAI). A joint venture between INR 8000 crore Indian financial services company Agrami Financial Services (part of INR 75000 crore Srikrishna Group) and French insurance company, Groupe Solei, it has been operating since 2002, the early days of life insurance privatization.

ASLI is the seventh largest private life insurance company in India but is the fifth largest most profitable. In fact, its operating profit margin is highest among the top ten players.

Its claim settlement ratio of 98.4% is the highest among private insurers and in striking distance of market leader LIC. Its 13th month persistency rate, at 85%, is also in the highest bracket among the private life insurers.

### DIFFERENT PATH

The profitability of ASLI is because of a conscious differentiated path that it has taken. And that has been possible

by the vision of Agrami Financial Services' chairman Amod Aggarwal.

After the completion of the three-year stint of Solei nominee CEO, an India-born executive named Amit Bhargava, ASLI directors—like other peers—wanted to hire a CEO from Indian financial services industry or Indians serving in insurance industry in developed markets. Amod single-handedly vetoed the idea and in fact, convinced the board to go for someone strong in technology who also understood insurance. They found such a person in Suman Choudhury. Suman had a peculiar career. After working for a large European insurance company in Amsterdam, London and Paris—the last posting as the country head—Suman was convinced by his friend Ajay Ramakrishnan in 2000 to come to India and head a BPO in which Ramakrishnan and a few other investors had started. Suman has also invested in the company. In three years, Suman made it one of the top insurance-focused BPOs in India. In 2003, it was acquired by American IT services and platform company, ASC—strong on insurance—which not just retained Suman but made

him its global (non-US) head for both IT and BPO practice. After a couple of years in ASC, a top head-hunter found Suman for ASLI.

He has been an unconventional CEO in a highly regulated industry. Though he worked in Western insurance companies and then served them as a service provider, he thought, they were not innovative enough. He got the best thing from them—thorough processes—but created a completely different path for ASLI.

### DIFFERENTIATIONS

One thing ASLI avoided under Suman was falling for easier but riskier group insurance. He thought the market would mature in some time and group insurance could wait for that time. As a result, ASLI's share of group insurance is one of the lowest. He did that to have a sharper focus on building a consumer brand of trust—which shows in the claim settlement rates, grievance rate as well as the high persistency rate.

However, he understood that trust was a long-term game; so, he simultaneously emphasized on customer convenience. And that is

where ASLI really used technology. From simple applications like using WhatsApp and Twitter for customer service to identifying customer documents through OCR recognition, it created convenience for customers wherever it could.

One such application that others have not been able to replicate even after trying is, live video call with ASLI executive on agent's tablets when customer wants to clarify something. It did bring in four distinct advantages for ASLI. One, it built huge credibility and goodwill. Two, it closed the deal much faster as in such a case usually the agent visited a potentially large customer again with an executive. Three, this enhanced the productivity of executives, manifold. And finally, it managed to prevent revenue loss, because a postponement of the final contract signing often leads to changed decision.

Also, Suman aggressively promoted digital channel with attractive offers. As a result, ASLI's channel distribution shows a very significant share of direct sales at 24%. What is interesting to note is that this high share of direct (highest in the industry) has come as a significantly reduced dependency on agents (lowest in the industry), even as contribution of banks and corporate agency remain comparable with other life insurers. This shifting from agency to direct is one of the reasons behind high profitability of ASLI.

A significant digital focus also means that the product innovations and changes are made available to the customers much faster. But making that available through banks—the biggest channel—still remains a challenge. And that is one of the things that is worrying Suman.

## TOPLINE AND OPERATIONAL METRICS

As discussed, ASLI has charted a fairly differentiated path for itself. That shows in some of its operational metrics as well as in overall performance.

ASLI's asset under management (AUM) in FY 2019 was INR 63103

crore, which was 21% higher than what it managed in the previous year, with three-year CAGR being 27%—good by any standard.

Its first-year premium grew by 16% to reach INR 7201 crore. ASLI's individual policy focus is clearly visible with as much as 4-5th of it coming from individual segment. Its renewal premium was INR 17,812 crore. ULIPs account for 80% of its annualized premium equivalent. Protection plans are showing an impressive take-off in last 2-3 years. About half of its policies are sold by bank partners while about one-fourth is sold directly—the latter an industry benchmark.

The net profit of ASLI in FY 2018-19 was INR 721 crore, a growth of 13% over the last year.



Its customer focus is visible through its high claim settlement ratio of 98.4%—highest among private insurers—and falling rate of grievances, from 221 per 10000 new business policies to below 100 per 10000 new policies. Yet, it is still an item on CEO Suman's plate. He wants to bring it down further.

Its 13th month persistency rate (85%) shows customer stickiness. Its 49th month persistency rate is 57%. While this is among the best—if not the highest—in the industry, Suman thinks this needs a drastic change.

He is still grappling with how to dramatically increase it. He believed this 1-2% percentage point increase is a result of efficiency and maturity for a company and is nothing to be celebrated. To change it significantly, he thinks, should be every insurers' Holy Grail.

## THE NEXT CHALLENGES

ASLI's journey has been good so far. But there are gaps and areas of improvement. There are a few specifically identified by Suman and his team.

They feel, now, it is time to go for group insurance in a slightly more aggressive manner to enhance both profitability and predictability. The company has already established its brand among the consumers—the

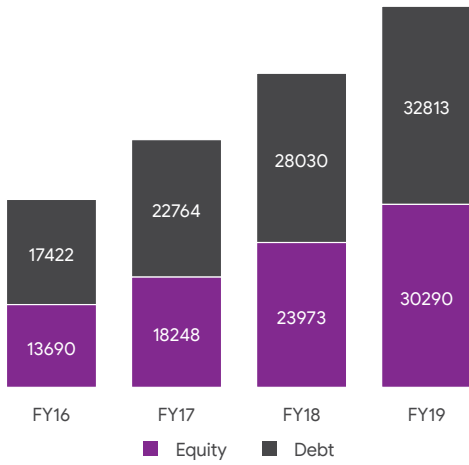
focus on which had led Suman to play down group insurance.

Secondly, though ASLI's direct channel is strong, indirect distribution is important. Agents are an important sales channel. And in many small towns and in certain age groups, they are the only way to reach prospective customers. They also act as a marketing channel for these customer segments and many others, who may buy directly but first get to know about the products from agents.

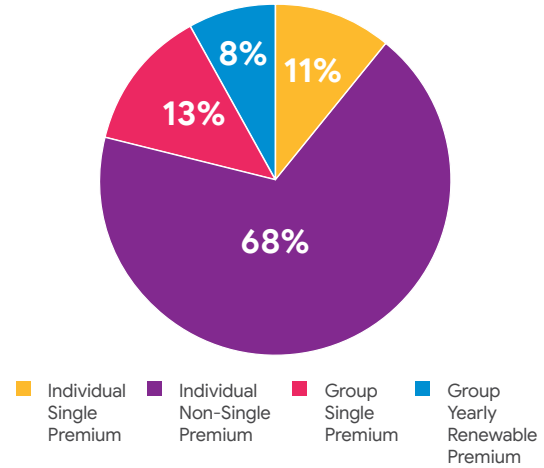
Three, the banks are a big channel. But very often they lag in terms

## Operational Metrics of ASLI

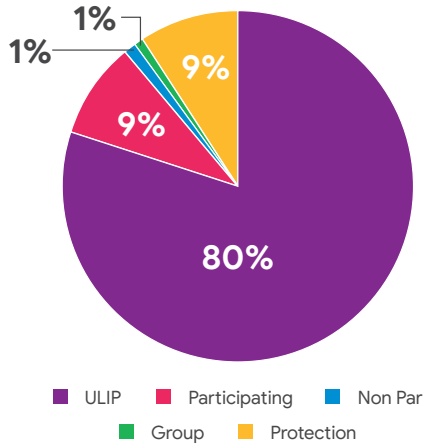
Assets Under Management



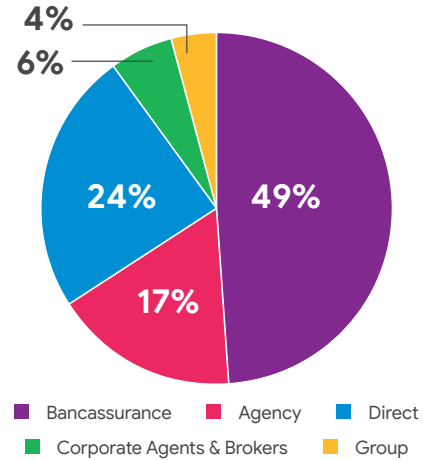
New Premium Break-up



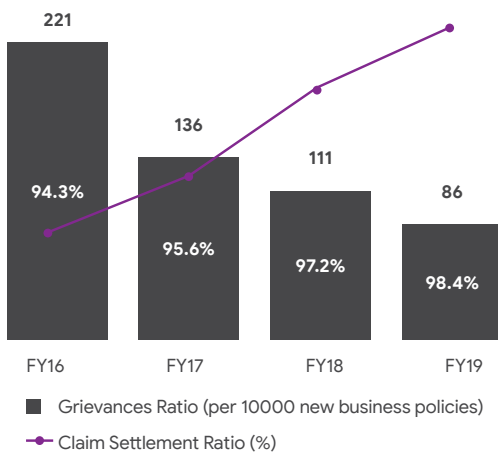
Annualized Premium Equivalent



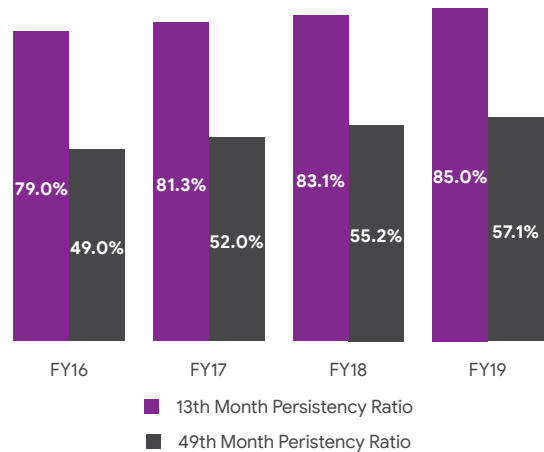
Distribution Mix



Grievances and Claim Settlement Ratio



Persistency Ratio





of updating themselves with new products, changes in features, etc. This is a challenge. The changes have to be seamless and almost on real-time.

Four, there is an increasing trend of customers buying health insurance policy from life insurance companies. These health insurance policies are still costlier/covers less and are sold purely on relationships by agents and on brand name. Further, claims processing, though outsourced to TPAs, is still a challenge. Life insurance companies are just not used to that kind of continuous claims. So, the entire focus goes towards selling, collecting premia and in case of ULIPs, managing the value of investments. Any enhancement in claims processing is just about settlement ratio. There is no grey area in claim decisions in a life insurance policy; health policies are far more complex.

Finally, competition is intensifying. When ASLI started, there were five-six private insurance companies. Now, there are 24. Also, the newer entrants come equipped with the learning from the older ones and are far nimbler and use technology far more effectively. They do not show on the radar because of their small value of business, but it is a matter of time before they catch up. Sustaining the leadership, going ahead, is also about competing with them, as much as it is about competing with the older. When ASLI started, it was considered a sort of enfant terrible. But today, it is a large incumbent. Can it continue to lead?

## ASLINXT

An ASLI internal team comprising selected executives from all levels was given the mandate to brainstorm and work out the contours of change needed to remain ahead. They were divided into seven groups, each focusing on one area: Either a business line or a business metric.

They came out with more than sixty impact points, as they called it. A senior team of two board members,

Suman and a couple of senior executives, combined them together to come out with a strategic change focus, called PIN CODE, where each letter corresponds to one specific big-ticket change item.

Here is a brief description of PIN CODE.

### Productivity

While ASLI has initiated many innovations to enhance productivity in the past, the newer players have come with completely different metrics. ASLI needed to match them, while leveraging its already-mature systems. For example, today, the agents can connect a prospective customer with company executives on a video call. But the video today is that of a talking head. It has to work on how the information can be presented to them simultaneously. Productivity of agents and banks as well as within the organization can be improved using technology.

### Innovation

ASLI understands that what has brought it here will not take it there, what with so many new players. For that, it needs continuous innovation. In an organization-wide contest, employees are asked for ideas. Three ideas that it has selected are—more effective underwriting process, using data analytics and AI; effective claim management; and automate part of customer service while enhancing customer experience. ASLI is clear that anything on the customer management side cannot be done only for efficiency. There is a blanket No for that.

### New Areas

As identified earlier, ASLI wants to grow its group policy thrust as well as health insurance. Both have their challenges, especially management of

health claims. The company wants to find out how it can leverage technology to make it better.

### Customer Convenience

While customer convenience has been one of the earliest mantras of ASLI, the company does not want leave anything that is needed to lead in this area. It is already using chatbots in interaction but more for handling more transactions and analyzing data than purely for efficiency enhancement. The term that it uses consciously is customer convenience and not customer experience, as the latter has, over time, acquired a meaning that is same as better customer service. It wants to go beyond that and is continuously looking for ways and means of bettering that convenience—product design to product mapping to of, course, policy servicing. ASLI is continuously looking for ideas to enhance this.



nience—product design to product mapping to of, course, policy servicing. ASLI is continuously looking for ideas to enhance this.

### Operational Efficiency

Operational efficiency is a must to compete with the newer nimbler competitors. It is working on several fronts to enhance operational efficiency. For example, the time between signing a new customer by an agent and that reflecting on the system has to reduce drastically, even for smaller locations. Also, with data analytics, it is possible to take decisions based on data, thus reducing redundancy and operational leakage.

## Current IT Environment @ASLI

**Software:** ASLI uses HP Ingenium policy administration, supported by DXC Technology. The cash management system, underwriting and document management have been developed in-house, based on some open source software. The company has a sizeable development team. It uses a software called CRMNext for customer relationship management and Tableau for business intelligence and visual analytics by the strategy and marketing teams. A digital marketing solution has been custom-developed recently. It also uses multiple security solutions for data protection, network security, endpoint security and identity management.

**Infrastructure:** The company has three data centers—two in Mumbai and one in Noida. The DR center in Noida is co-located with a third party while the two primary data centers are run by the company in its own premises—at different locations in Mumbai.

### Digital Effectiveness

Among the older players, no one comes close to ASLI when it comes to digital capability. But the newer players, born on digital era, have built all their processes on digital. It has to go extra miles to compete with them. Better mapping and recommendation of customers and products, multi-channel customer experience, personalized communications and purely digital versions of products are some areas it is working on.

Today, it has one app. It wants to build a dozen app to start with. One challenge is to not just build a large number of apps at one go but to update them regularly and retire older apps and build newer apps. A lot of focus on technology will have to go on this, CIO Animesh Shukla has been told.

### Ecosystem Enhancement

An insurance company thrives on its effective ecosystem management, especially the distributors. Today, ASLI faces multiple challenges on this front. Some of the initiatives on the anvil are an API-based connection with banks so that they can quickly, on real time, offer updated offerings, better agency management, customized offers for partners, and a big thrust on educat-

ing the distribution ecosystem.

The learning part is a special focus as it is planning to invest on a learning platform and make a new incentive plan that also embeds learning as a component, especially for smaller and individual agents.

ASLI intends to execute the strategic agenda PIN CODE in a period of three-eighteen months, with specific time frames for each actionable item.

### YOUR TASK

Your task is to translate each of these seven strategic focus areas into specific actionable items and then translate them into technology. Please

note that examples within each of the bouquets are just some of the ideas and ASLI is open to add more to them or discard any, if it is unviable. You need to:

- Suggest what is possible under each of the seven heads. As mentioned, only a few illustrative examples are given.
- While suggesting, you must mention the technologies that are needed to execute it.
- You must also present technology viability and plan for the ones that are already mentioned.
- You have to prioritize based on technology considerations alone. The board may or may not accept it, because there may be other considerations. But you have to give it anyway.
- You have to mention a clear business outcome associated with each tech-leveraged initiative in measurable terms.
- The tech plan should not be very elaborate but must be detailed enough to illustrate what are the components/solutions.
- There should be a roadmap—with timelines and priorities. Please justify your prioritization.
- It should only use the technologies presented to you today.
- Give budgets, resources, and challenges.
- Make suitable assumptions as long as they do not contradict any of the given facts. ■

## Twist

*A big merger has been announced between Agrami Solei Life Insurance and Regal India Life Insurance, subject to regulatory approvals. Regal India is one and half times the size of Agrami Solei but is fairly traditional in its business and technology approach. More details about operations and technology of Regal India are not available, except for some basic operational metrics, available at the regulator's site.*

*The board of ASLI has asked the operational leadership to keep the new development in mind while working out future plans—without spelling out what specifically to do—without halting any major plans.*

*All tech investments, hence, must be planned accordingly.*

Udai Singh, Chief Strategy Officer | Vijay Srinivasan, Sr VP, Digital Engineering |  
Sumit Nautiyal, Sr Solutions Architect | Kamal Kant, Lead - Cloud Hosting

## BUSINESS OVERVIEW

- Agrami Solei Life Insurance (ASLI) has an established brand & trusted position in the Life Insurance industry. Some highlights are:
  - Net profit of INR 721 Cr in FY19 with a YoY growth of 13%
  - Claim settlement ratio of 98.4% & 13th month persistency rate at 85%
  - 25% Direct to Consumer sales
- AUM in FY19 were INR 63,103 Cr with a 3 Year CAGR of 27%
- Has consciously stayed away from the riskier Group Insurance business, but is considering new areas of growth
- Also examining indirect sales channels especially for smaller towns and certain age groups
- Led by a technology savvy CEO, it has leveraged technology better than peers especially for customer convenience
- Would like to leverage the trend of customers buying Health Insurance from Life Insurance companies
- New tech savvy entrants are a threat that it is concerned about
- Impending business merger with Regal India Life Insurance subject to regulatory approvals

## OPPORTUNITIES & TECH INTERVENTIONS

<ol style="list-style-type: none"> <li>Productivity of Agent &amp; Partner thru App and Collaborative tools</li> <li>Operational efficiency with or without reliable internet access</li> </ol>	<ol style="list-style-type: none"> <li>Remote expert - Google Hangouts</li> <li>Agent review - Google sheets with collaborative review and comment with offline access</li> <li>PWA Apps for offline, faster and multi-channel engagement</li> </ol>
<b>Innovative Business Opportunity / Service Idea:</b> <ol style="list-style-type: none"> <li>B2C: Managing health policies with dynamic premiums</li> <li>Family Health Records Management &amp; On-Demand Access (With Security &amp; Privacy)</li> <li>Instant claim processing for small claims; 24 Hrs for rest</li> </ol>	<ol style="list-style-type: none"> <li>AI &amp; ML driven analytics to predict health parameters and proactive intimation to customers</li> <li>Long term family histories, correlations, and health counselling</li> <li>ML models and Big Data analytics</li> </ol>
<b>Digital Eco-system- Partnering with Hospital &amp; Wellness industry &amp; building a partner ecosystem</b>	<ol style="list-style-type: none"> <li>APIGEE for partner platform integration.</li> <li>Kubernetes platform with CI/CD</li> </ol>
<b>Customer Convenience - Location based on-demand emergency service</b>	<ol style="list-style-type: none"> <li>Google Maps, Google App maker</li> </ol>
<b>Digital effectiveness - For speed to market &amp; information dissemination across partner ecosystem; Wearable devices</b>	<ol style="list-style-type: none"> <li>Microservice architecture</li> <li>APIGEE for partner eco-system integration</li> </ol>

*Instead of first listing typical tech intervention areas and then going for specific solutions, team NIIT brings in specific Google solutions right at the beginning*

*Clearly opting for the new age digital approach, an all-encompassing end-to-end platform that is a soft first-step towards building a platform business model, not just a tech platform.*

## THE BIG IDEA

### Health & Wellness EcoSystem Orchestrator

#### Core Principles

- Customer Focussed
- Service Mindset
- Technology Led
- Platform Based
- Partner Friendly

#### Our Promise

Health & Wellness

- If you are fit, we will help you stay fit
- When you are unwell, we will help you get the right medical treatment so that you get well soon

#### Core Proposition

- Not just, Health & Life Insurance - A Lifelong Relationship

"Lets Live Long & Prosper Together"

## PROJECT OBJECTIVES

- Explore new business opportunity in health insurance to drive revenue growth leveraging current customer base
- Increase YoY Profit growth to 20% by FY22 and 49th month persistency to 70%+ by FY25
  - Transform transactional relationship to a value-adding lifelong relationship
- Offer innovative services based on digital solutions to engage existing customers & compete with new tech savvy entrants
- Create exit barriers by focussing on customer convenience & ease-of-partnering through digital solutions
- Platform architecture for continuous improvement and becoming the dominant player; Easy for 3rd parties to integrate & create value-added solutions

## PROJECT SCOPE AND RISKS

### Project Scope:

Launch Retail Health Insurance while continuing to grow our existing Life Insurance business with an Innovative & Disruptive business model

### Risks:

1. Customer retention and loyalty
2. Customer participation in health & wealth business model
3. Partner participation in building unified service eco-system
4. Regulatory risks related to data security & privacy

## KEY TECHNOLOGIES

### Distribution Mix

Location Support

Mobility

Health Advice

Claim Processing

Google Maps

PWA

### Agents

Training

Efficiency

AI based Support

Dialog Flow With NLP

G Suite

### Partners

Health Parameters

Service Request

Platform Integration

APIgee API Platform

### AI & Machine Learning

### Data Analytics

Google Kubernetes Engine  
Container Management with CI/CD for Agile and Responsive Application Management

Databases  
Cloud Spanner, Cloud SQL, Cloud Firestore



## TECHNOLOGIES & TOOLS

G Suite Stack	Sheet, Hangouts, Mail
Data Analytics Stack	Bigquery, Cloud Data Flow, Cloud Composer, Data Studio
AI and ML Stack	Full stack for Predictions, NLP, Data Studio
API Management	APIgee, Healthcare API, Apigee sense, API analytics
Compute Stack	Kubernetes, Anthos, Istio, App engine, Cloud functions
Database Stack	Cloud Spanner, Cloud Sql, Cloud Firestore

*What probably won the jury's confidence for the team NIIT is this: The articulation of a succinct tech adoption and migration strategy. The detailed timeline-based execution plan is the icing on the cake*

## GOOGLE TECHNOLOGY ADOPTION & MIGRATION STRATEGY

- Leverage quickly the disconnected tools that are not intertwined with the backend operations and workflow system for both ASLI and Regal
  - Adopt G suite stack for productivity and efficiency improvement
  - Data Analytics Stack for by ingesting data for Deep Insights.
- Leverage the ASLI Digital platforms for Google API integration
  - Maintain all product policies of both companies on the ASLI system
  - Unifying the ASLI and Regal key customer engagement process and systems aligning to microservices architecture and move onto Google cloud
- Wellness companies are startups on cloud and App, we will leverage early thru APIgee platform
  - Use Anthos for distributed (on-prem and Cloud) deployment and orchestration for managing the modern system and legacy systems (majorly Regal)
  - Medium term plan to re-architect rest of the critical system for modernization

## PROJECT PLAN - AGILE METHODOLOGY

Tasks	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 5	Qtr 6
Agent & Partner productivity and Expert Support	G Suite - sheets/ hangouts	NLP & BOT advisor	NLP for efficiency improvement			
Customer Health Advisory Mgmt		ASLI Data ingestion modelling	AI- based Personalized health predictions	App & Maps for on-demand 24*7 services	Coordinated health services with hospitals	Real-time monitoring with Wearable devices
Healthcare Service engagement		APIgee service integration with Healthcare system	APIgee integration - Top 20 institutes	Onboard Tier - 2 Cities	Onboard Tier - 2 Cities	Onboard Tier -3 Cities
Wellness Service Engagement			APIGEE with APP extensions			
Building Digital NXT Eco-system (includes merger)		BigQuery Analytics thru batch processing	Anthos deployment for cloud & on-prem	BIGQuery Real-time API data ingestion	Micro-service architecture for key legacy Apps	Container based deployment for scale

## RESOURCE PLANNING

- Our Technology team is already well staffed - Development as well as Operations
- However, reskilling on Full Stack development, DevOps, and Big Data Analytics will be critical - with emphasis on corresponding Google Cloud solutions
  - To release experienced team members for re-skilling, we propose to hire fresh entry level talent & train them for supporting existing operations
  - 2 waves of 12 people each in Q1 and Q3
- Team for each key Google stack
  - G Suite skilling & implementation ( 2 members)
  - API management ( 4 people for integration with partner systems and onboarding partners)
  - AI and ML Stack ( 4 people for data ingestion management and Customizing Insights for the stakeholders)
  - Compute Stack ( 2 people for kubernetes management for both ASLI and Regal)
  - 24 member digital engineering team of Fullstack developers & architects

## FINAL RECOMMENDATIONS

- Focus on new business opportunity in health insurance to drive revenue growth by leveraging current customer base
  - Prioritize applications & technology investments for customer acquisition for this segment initially
- Build partner ecosystem for end-to-end service ownership
  - Build platform over 4 quarters and onboard strategic anchor partners initially
  - Accelerate ramp-up from 5th quarter onwards
- Micro Service architecture with Continuous Integration/ Continuous Deployment (CI/CD) for agility
- Google cloud native solutions for Day 1 auto-scalability
- Proactive customer engagement with Google AI & ML for service excellence & business growth; Real-time location awareness & response
- G suite stack for collaboration, teamwork, effectiveness, and productivity

## BUSINESS IMPACT AND OUTCOMES

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>■ <b>Customer Focus</b> - <i>More customers, Staying Longer, Buying more</i> <ul style="list-style-type: none"> <li>■ 25% YoY growth in new policies &amp; first year premiums; Improvement of 9%</li> <li>■ Reduction in customer acquisition cost by upsell/cross-sell of Health insurance to existing customer base; Increase in Direct Sales to 40%</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>■ 49th month persistency goes up from 57% to 70% over 5 years</li> <li>■ Improved WOM and Customer referrals</li> <li>■ <b>Service Mindset</b> - <i>Continuously delivering value</i> <ul style="list-style-type: none"> <li>■ Claim settlement ratio: 98.4% → 99%+; TAT ≤ 24 Hrs</li> <li>■ Grievances Ratio: From 86 → 50 per 10,000 new policies</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>■ <b>Partner Friendly</b> - <i>Most sought after partner to work with</i> <ul style="list-style-type: none"> <li>■ Share of business through Agents: from 6% → 20%</li> <li>■ Pan-India coverage of Healthcare Providers; 20% YoY growth of Service provider</li> </ul> </li> <li>■ <b>Profit Improvement</b> - From 13% YoY in FY19 to 15% in FY22 to 18+% from FY25 onwards</li> </ul> |
|---|---|---|

*With the right mix of strategy, project planning, resource planning and linking it to clearly measurable, unambiguous business metrics saw team NIIT take the trophy at Delhi.*

# TECHNOLOGY PREMIER LEAGUE 2019 MUMBAI



## Urbane Essentials

**N**ew India Retail, operating under the brand name, Urbane Essentials, is one of the first new generation organized large format retail chains in India, with a current revenue of INR 4,900 crore in 2018-19. Started in 1996, by first-generation entrepreneur Nitin Kaushal, with just two stores, one each at Bandra East in Mumbai and South Extensions in Delhi, it has now 83 stores in India and one each in San Jose and Singapore.

The stores have been selling clothes and accessories, home products, cosmetics & personal care products, sports & fitness goods and accessories. Selected stores have added arts, crafts and ethnic accessories in the last six years.

For quite some time, Urbane Essentials was synonymous with Indian organized retail, as there were few other such businesses. At that time, it launched a loyalty program, UEdge which is often referred to as India's most successful loyalty program—ahead of similar programs from airlines and hotels. Currently, there are close to 3.5 million registered customers out of which about 40% are

active (buy once or more in six months).

By 2000, the chain had built a reputation for quality inventory, great customer service, right pricing and an overall great shopping experience. It had a very successful IPO in 2006. Though competition had intensified by 2010, Urbane Essentials held on to its leadership position and stood out from the crowd.

The period 2003-2010 was a period of growth, when revenue grew four-fold from INR 400 crore to INR 1950 crore. This was partially the result of physical expansion from just 14 stores to 63 stores. New India Retail also added both its overseas outlets during this period. Post IPO in 2006, the company also acquired two small companies, one of them was a small youth clothes and accessories brand, Seriously Casual, based in Bangalore, which had three outlets all in Bangalore. This helped New India Retail get into youth casuals. The second acquisition was a garment maker, which had a small presence in market under the brand name, Your Excellency, but was a B2B supplier to many large retail brands. This acquisition led New India to introduce

its private label, UX in 2008 and kidsweat brand, Little Honorable in the next year.

The going was great for Urban Essentials as a brand. As India got a lot of attention, Urban Essentials was considered the bellwether of Indian organized retail.

But the wave of online retail between 2010-2013 finally started impacting its business. As more and more customers took to e-commerce—what with heavy discount and top brands being available—for the first time in 2014, the company saw its margins getting impacted because of competition from online businesses.

Urbane Essentials tried to position itself as a super exclusive store but that backfired. Revenue was hit badly. It also tried to build its digital business by launching a website, UEssentialsl.com, in 2015 but without proper planning, it failed to take off. It started again with a changed focus in 2017, this time trying to integrate the stores experience with the digital experience but that too has met with limited success.

### FINANCIALS

In the last four years, the company's

revenue has been hovering around INR 4600-5100 crore.

In 2018-2019, the company recorded a consolidated turnover of INR 4893 crore, up 2% from INR 4701 crore in FY 2018 revenue, and still behind the all-time highest INR 5097 crore in FY17. On a standalone basis, its revenue was INR 4416 crore, the rest attributed to its two overseas subsidiaries, NIR Singapore Pte Ltd and NIR America, Inc.

The consolidated net profit was INR 69 crore, as compared to an all-time high of INR 183 crore in FY14. To its credit, New India Retail has never posted a loss still. Cash reserves are significant, if not high.

### URBANE ESSENTIALS 2.0

New India Retail company is now looking at reviving itself. No one has any doubt that it has to leverage digital—for selling, marketing, customer service, creating experiences...but the challenge is: it requires a broad-based change.

New India Retail board finally decided to take the challenge head on. The first decision was to appoint a new CEO.

The board chose S Sridharan, a 47-year old career retail executive who has worked with multiple retail chains across countries—the last two years with one of the top five Indian online retailers. He has tried his hand in entrepreneurship too by establishing a retail technology company.

Though Sridharan had long and varied experience in retail, he was told at the time of joining that his two years of entrepreneurship was the reason why he was hired. The message was not easy to miss—take risk, use tech; disrupt.

Sridharan started in an unusual way. He acquired a small data analytics company with just nine employees that had some top international clients for which they did consulting assignments; no annuity T&M based work. Then, he hired Paritosh Sen, a consultant from a top strategy firm with significant

experience in consulting retail companies in APAC and Europe. And he put them together. Paritosh was designated as Chief Data Officer. His brief was to combine internal data—sales, customer and inventories—and external data to discover opportunities for Urbane Essentials.

To the outside world, it looked like an open-ended experiment. But strictly speaking, it was not. Sridharan himself sat with most of the functional heads to understand business—and provided some leads to Paritosh and his team. Only the contours were defined; there was no specific problem statement. While there were specific problems Sridharan had in mind and he knew they could be



solved through analytics, he did not want to start with that. He wanted the data team to come to him with ideas.

He also hired a new CIO, Arun Rath, designating him Chief Digital Officer and CIO. Rath came from a predominantly retail background, most of it in global IT services firms based in India where he worked for top retail clients in the US and Europe. He also worked with a French retail company in Singapore and had a brief six months stint in New India Retail itself, 12 years back.

Most of Sridharan's time was spent on charting out a technology and data strategy, for which he had got a more than emphatic mandate from the board.

He outlined some business tactics he believed would put New India Retail back in the growth path. The board was initially a bit skeptical about his growth-first approach (at the cost of margin). This, they thought could be detrimental for the stock of the company as shareholders would not like that. But founder chairman Kaushal backed the idea. He, in fact, had a more drastic idea, which he said he was contemplating for some time. He proposed that they took the company private with help of a private equity partner. After a lot of

deliberation, the board approved the plan, with certain milestone conditions.

Post the board decision, a consultant was given mandate to find a partner. After a lot of discussions and negotiations, one large PE firm Zebra Equity Partners, is in advanced stages of negotiations. Founded by ex-IT industry professionals, the firm is impressed by the basic intent of New India Retail to bet on technology for its transformation.

Since technology is the main lever



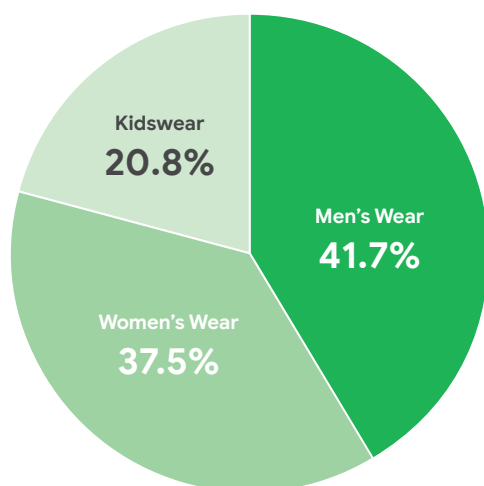
## Indian Apparel Retail Market

Apparels are the second largest category for retail—next only to food items. Indians spent USD 75 billion on buying clothes in 2018, almost three times of what they spent—USD 26 billion in 2010, according to CARE Ratings. The growth is a reflection of higher disposable incomes, greater migration to large cities, and brands opening up in non-metros. About 20% of these are still bought in India's top metros.

According to retail research firm, Technopak, the total apparel retail market is likely to reach USD 115 billion by 2026.

Men's apparels still account for the highest share while children wear is the fastest growing market, according to both CARE Ratings and Technopak

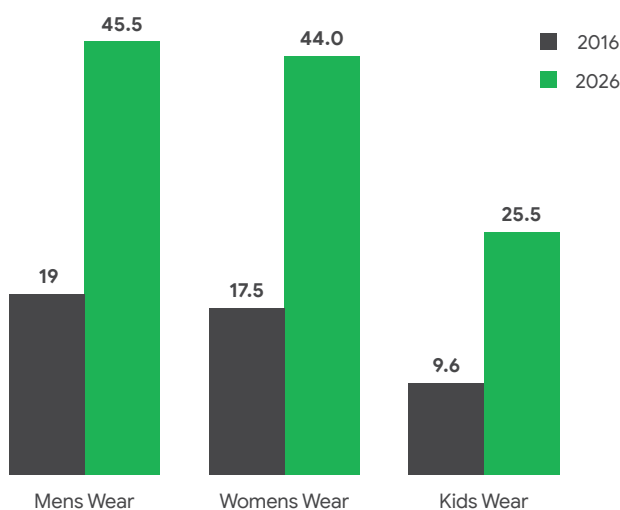
Breakup of Indian Apparel Market



Total: USD 56 billion

Source: Technopak

Growth Forecast of Indian Apparel Market



Source: Technopak

of transformation, Zebra Partners' partner, Rafiq Amir, in charge of this deal, wanted to get details of the technology plan. Sridharan, along with Paritosh, Arun, CFO Aneesh Dhawan, Head of Retail Operations, Revanta Arya, would make a presentation to Rafiq and his team in next two weeks.

Sridharan, along with the board, had finalized an outline of potential business outcomes that he wants to bring about to get the company back into the growth track. He reduced them to six easily comprehensible slogans, abbreviated PULLEY, that will figuratively pull the fortune of New India Retail by changing direction—as a pulley does:

- **Personalize the high end; automate the low-end.** That extended to all areas including marketing and customer service. A small team of retail operations, warehouse, tech and data guys are already working to measure and streamline the use of IoT in which New India Retail had already invested. Only the low hanging fruit of efficiency through automation was targeted so far. He wanted more out of the investment.
- **Use the power of data.** Analyze customer data to:
  - enhance customer loyalty
  - enhance quality of stock of merchandise
  - create potentially winner designs for its private label, UX, based on predictive analytics
- **Leverage the loyal.** Leverage New India Retail's successful loyalty program, UEdge, to push customized offers by studying their behavioral pattern and by creating multiple apps for engagement and selling (through storytelling, community leverage, and creating customer ambassadors)
- **Luxury is not a luxury.** The idea is to get into super luxury segment by creating store-in-stores for super luxury brands in selected outlets.
- **Experiment, fail, learn, repeat.** Rather than deliberating on

## Current IT Environment @ New India Retail

**Software:** Oracle Netsuite Warehouse Management System (Wms), Crm; Manthan Merchandise Analytics; Zoho Point-of-Sale System, Data Warehouse and BI Solution, Cad & Facilities Management Solution, Disaster Recovery & Business Continuity Solution, Oracle Hrms, Multiple It Security & Identity Management Tools, Locally Developed Web Portal Solution

**Infrastructure:** Primary data center in Mumbai, Backup & DR in Noida (hosted at a third party center). The POS applications and WMS run on local servers at stores and distribution centers. More than 70 virtual servers are used to run various applications. Company uses bar coding for product tracking and RFID for consignment tracking.

strategies for months and years, his plan was to create a model—of course, leveraging technology—that will enable experimentation without the fear of losing big. The idea is to quickly experiment and grow what works and reject what does not but learn from the process for the future. “It was not possible yesterday. Technology makes it possible today,” he says.

### ■ Youth is the opportunity.

While New India Retail enjoyed undisputed leadership in formal wear segment, despite its acquisition, it was still seen as lacking in the informal, youth segment. The plan includes not just targeting youth as a segment but creating completely differential experience for them—through a mix of experience centers and custom apps where users can listen to and interact with fashion experts live who will talk about latest trends and can provide advices. This will happen over both high definition video conferencing in the experience centers and apps where users can access this content. Apps will also include collaboration features among users.

The thrust on technology is evident from the above plan. Arun translated it to three tech thrusts which he

translated to slogans:

1. Cloud where you can
2. Apps drive the business
3. Data is the differentiator

Zebra Capital Partner’s Amir and team want to go through not just the business plans but also the detailed technology plans to execute the business plans.

Sridharan has already formed a core team of technology and business persons to work on the detailed technology plan. The tech team will work on those plans in close collaboration with the business and operations team members.

## YOUR TASK

In short, your task is to translate Sridharan’s business plans into technology in a language that would appeal to the new potential investor:

- The technology project plan should have a direct correlation with each of the identified business tactics of the company.
- It should be detailed enough to illustrate what are the components/ solutions and what technology(ies) will each of them use.
- Remain loyal to the topline slogans. There are more specific elaborations with each slogan. You can add/delete some of them. If you add, you must convince that they can be done with the same resource and time, without diluting others. If you remove, please give sufficient reasons why you do that.
- There should be a roadmap—with timelines and priorities. Please justify your prioritization.
- You should only use the technologies presented to you today.
- Give budgets, resources, and challenges.
- Make suitable assumptions as long as they do not contradict any of the given facts. ■

## Twist

*The potential investor Zebra Capital, though impressed by the tech-led transformation approach of Urban Essentials, is disappointed by the poor online presence of the company. Just two weeks before the meeting, they have communicated to the New India Retail board that they want to see a more aggressive online retail strategy.*

*To ensure that it does not become just another small agenda item, they have clearly mandated that the company should plan for 20% of its revenue from online retail in the next three years.*

*They would like to see the strategy to achieve that target—while still leveraging their thrust on data and analytics—to lead the overall strategy. The presentation to the investors should, hence, be led by how to make that transformation.*

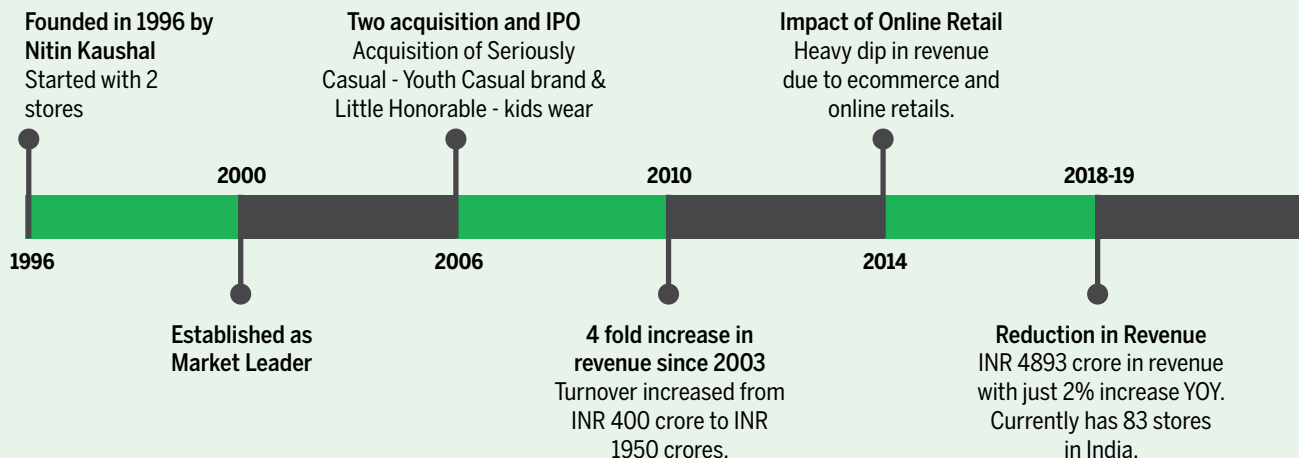
# SOLUTIONS

by Viacom18 Media Pvt. Ltd.

COVER STORY ■

Vishal Bhasin, SVP - Technology | Jai Daga, Head - Digital Brand Services | Bhupesh Taminaina, Director - Engineering | Sajesh Sreejayan, Director - Information Security

## BUSINESS OVERVIEW



**Target:** Transform the business to ride the wave of digital disruption by leveraging technology and data strategy maximizing online presence and taking New India Retail back to growth and profitability phase.

## OPPORTUNITIES & TECH INTERVENTIONS

**Digital Experience**  
(Only a website was built)  
Tech: Mobile App Experience, Agile Delivery, Leverage Data Points for Insights.

**Digital Marketing**  
(No specific digital strategy)  
Tech: Persona driven AI based marketing and customer service.

**In Store Experience**  
(Lack of Technology adoption in store)  
Tech: MR Experience zone, Centralized Digital POS Platform, AI driven merchandise replenishment.

**Scalable Infrastructure**  
(Lack of scalable infra)  
Tech: Leverage dynamic scaling with cloud for peak loads.

**Loyalty Program Expansion**  
(No specific agenda to Increase engagement with Loyal Customers)  
Tech: Integrate Loyalty Benefits across partner digital apps (Bookmyshow, swiggy etc)

*The timeline representation of the evolution of the company is not just a nice visual treat but tells the story far more effectively than simple words could have done.*

## THE BIG IDEA

**Transform Business with a seamless & engaging personalised omni channel experience**

by

consolidating data across digital & physical mediums and creating new experience with **Mixed Reality**

to

become the **most admired digital brand** with a **25% YoY growth** by 2022.

## PROJECT OBJECTIVES

Data Consolidation	Unified Microservices	Digital Native Apps	Scale Infrastructure	Better Insights	Culture Transformation
Leverage Google Cloud database, warehouse, and storage capabilities to consolidate data across channels.	Leverage Anthos, GKE to build unified microservices platform servicing applications across all channels	Leverage App Engine and Firebase to quickly develop applications and deploy seamlessly to the customers.	Migrate to GCP for flexible storage & powerful computing with an ability to scale instantly to cater to dynamic surge in traffic.	Leverage Contact Center AI and BigQuery with custom AI/ML Models executing petabytes of data across various channels	Infuse agility with increased collaboration and productivity using G-Suite Platform while ensuring security during data sharing across the org

## PROJECT SCOPE AND RISKS

### Scope

- Identify and Establish Data sources
- Establish Data Engineering Pipeline for seamless ingestion of data across various sources
- Build a centralized Big Data Platform on the Cloud
- Unified Microservices Architecture servicing omni channel platforms
- Create digital native app providing personalized

experience based on big data insights








- Create Mixed Reality Zone in-store
- Deploy and configure G-Suite Apps for increased collaboration

### Risks

- Resistance to change
- Availability of Talent
- Privacy considerations while providing personalized experience

*The team goes technical, right at the project objective stage; no beating around the bush. And that left the jury impressed.*

## TECHNOLOGIES & TOOLS

Personalization	Seamless Experience	Mixed Reality	Culture
<p>Data Collection, Processing and Analysis</p>  <p>Big Query Pub/Sub Dataflow</p>  <p>Dataproc Datalab</p> <p><b>Big Data</b></p>	<p>Infra on the Cloud and Mobile First Applications</p>  <p>App Engine Compute Engine Container Engine</p>  <p>Cloud Datastore</p> <p><b>Virtualization</b></p>	<p>Real Time Data and Image Processing</p>  <p>Vision API Machine Learning</p>  <p>Bigtable Cloud Storage Cloud SQL</p> <p><b>ML SDKs</b></p>	<p>Agility with enhanced Collaboration and Transparency</p>  <p><b>G-Suite</b></p>
Security at the Core			

## PROJECT PLAN

Projects	Q1' 20	Q2' 20	Q3' 20	Q4' 20	Q1' 21	Q2' 21
Data Consolidation	■	■	■			
Unified Microservices		■	■	■		
Digital Native Apps		■	■	■		
Scale Infrastructure	■	■	■			
Better Insights				■	■	■
Culture Transformation					■	■

## BUSINESS IMPACT AND OUTCOMES

## Impact

- Achieve 25% YoY growth in Revenue
- Increase NPS for the brand across all channels

## Success Measure

- Increase in Digital Close Rate by 25%
- 15% Increase in # of Unique Digital Users Month over Month
- 5% Increase in ARPU every Quarter across Channels
- Increase in footfall in stores by 10%

*Simple and effective: Revenue growth, getting digital and finally the metric that encompasses all metrics – NPS – what more do you need?*

## FINAL RECOMMENDATIONS

## Invest in transforming technology landscape of New India Retail enabling -

- Faster time to market
- Improved NPS for the brand
- Data driven insights
- Personalized experience for the customer



# TECHNOLOGY PREMIER LEAGUE 2019 BENGALURU



## Jagruti Finance Ltd/ SmartPay Bank

**J**agruti Finance Ltd (JFL), a subsidiary of diversified Indian company, INR 86000 crore Pune-based Jagruti Group, is one of the largest Non-Banking Financial Company (NBFC) in India, which has been operating since 1999. Started as a consumer finance company to fund the purchases made by the consumers in the large format stores operated by its parent company, JFL soon got into education loans, after its parent company diversified into education area. Since then, it has also got into vehicle finance and travel finance, in tie-up with three of India's largest travel agencies. In fact, it is the largest travel finance NBFC in India. It has also got into commercial finance in the last six years. It got into limelight when it became one of the first Indian finance companies to get into a trade-finance blockchain pilot with automobile major, Mudra Suave Ltd.

JFL's 2018-19 turnover was INR 7200 crore, with a net profit of INR 972 crore. The revenue growth was 16%, while the net profit grew by 22%.

In 2013, JFL took a license to offer e-wallet services, after acquiring a technology company, which was

working on the payment space. Branded SmartPay, JFL's payment services started well by offering one of the best experiences, but it fell behind in the post demonetization period as cashbacks and wider reach propelled other brands to leadership positions. It is still among the top five payment players, largely driven by bill payment and by operating the loyalty wallet of its parent company's four branded retail chains.

JFL forayed into Payment Bank business by obtaining an approval from RBI in 2015. Called SmartPay Bank (SB), the new entity started operations in February 2017. It is also headquartered in Pune.

JFL hired Shashi Bhushan Pandey, a banking industry veteran to head SmartPay Bank as CEO. Interestingly, after CEO and CFO Nikhil Jain, the third executive hired by the bank was its Chief Technology Officer. CTO Vinay Bhushan has worked in both the industry side—in the payment domain—and in user companies—as CIO in two leading banks, one payment startup and an NBFC.

### OPERATIONS & RATIOS

SmartPay Bank was one of the first

Payment Banks to become operational. It has now operated for two full financial years.

SmartPay Bank operates in twelve locations in Maharashtra and Gujarat with 23 branches and is supported by 36 ATMs. It also has a tie-up with Marathwada-Konkan National Bank (MKNB), an Old Private Sector Bank, whose ATMs can be used by SmartPay Bank's users. It also distributes some products of MKNB. Since a Payment Bank cannot accept deposits for more

#### SmartPay Bank: Key Financials

Metrics	Amount (INR Cr.)
Total Capital Reserve	46
Deposits	11
Cash & Balance with RBI	9
Balances with Banks & Money Markets	30
Investments	65
Fixed Assets	7
Other Assets	18

than INR 1,00,000, SmartPay Bank has tied up with MKNB to provide its customers the facilities to do that with MKNB.

Like all other Payment Banks, SmartPay Bank is operating at a loss. In the year 2018-19, it earned an interest income of INR 7 crores and other income of INR 33 crores. Net Interest Income was around INR 5 crores. While Operating Loss was INR 14 crores, it made a Net Loss of INR 12 crores.

It has mustered a total deposit of INR 11 crores so far.

Almost all the ratios, though still worrying, have improved. In FY 19, Return on Asset (RoA) of SmartPay Bank improved to -6.6% from -9.2%, while Return on Equity changed to -18.2% from -21.2%. Net Interest Margin as well as Cost-Income Ratio have also shown improvements.

From the initial set of payment banks which were given approval by RBI, four backed out even before beginning. Out of the rest, two were struggling to start. From the rest, one has already declared this year that it would cease operations, calling the business unviable.

SmartPay Bank is one of the few payment banks who are still holding on. Good news is that their operational metrics are improving; bad news is that, they still have a



long way to go for profitability. But SmartPay Bank is willing to play for the long-term.

## CHALLENGES & OPPORTUNITIES

The choice before payment banks to earn is limited. Digital payments, while growing fast, is only a limited option. Both Scheduled Commercial Banks (SCB) on one side and payment providers—from small FinTechs to Google and Amazon—on the other, everyone is targeting a slice of the pie. Large payments are still happening over the NEFT and RTGS route where there is a significant advantage enjoyed by SCBs. A payment bank can accept deposits worth only one lakh rupees; so, payment over NEFT cannot be too high.

Cross-selling of other financial products like insurance, bonds and mutual funds has been touted as a great opportunity. But selling of insurance and mutual funds are highly regulated by IRDA and SEBI respectively, with distribution and sales commission capped. Secondly, they require highly trained manpower who understands those products. Hiring better quality manpower and training them without adequate volume of business is a risky proposition. SmartPay Bank distributes insurance products of two life insurance and one general

insurance companies. But with small deposit and limited mandate, customers see payment banks as just another set of payment provider and hence always look out for better pricing on transactions. As a result, there is hardly any deeper engagement with customers. Typically, cross-selling works best when a service provider has very deep relationship with the customer. With the absence of that, payment banks still struggle to cross-sell.

While SmartPay Bank has seen some good traction in specific categories of general insurance—especially travel and vehicle—owing to its parent company's strengths, life insurance distribution has been a non-starter.

It has done much better in distribution of credit products though. It has managed to sell loans from its own parent JFL as well as from MKNB. In fact, it is the No 1 among payment banks in this category—by a big margin.

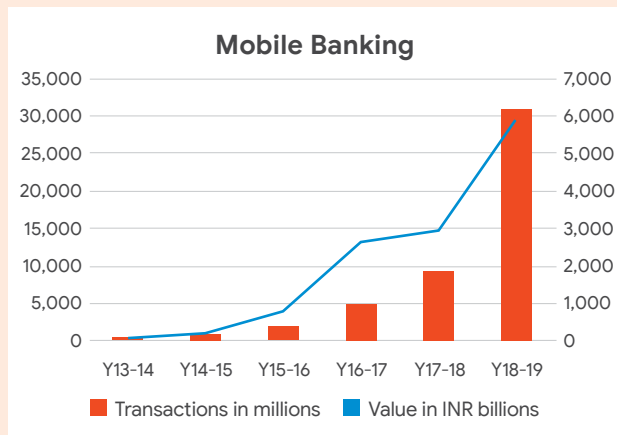
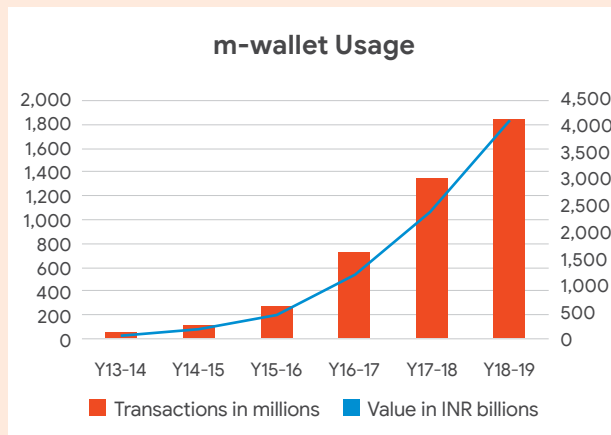
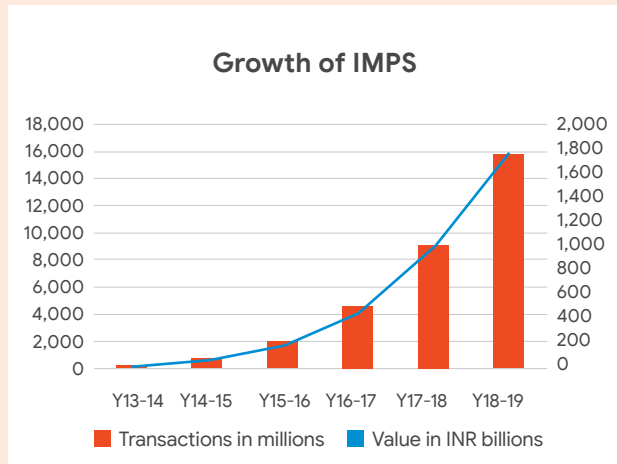
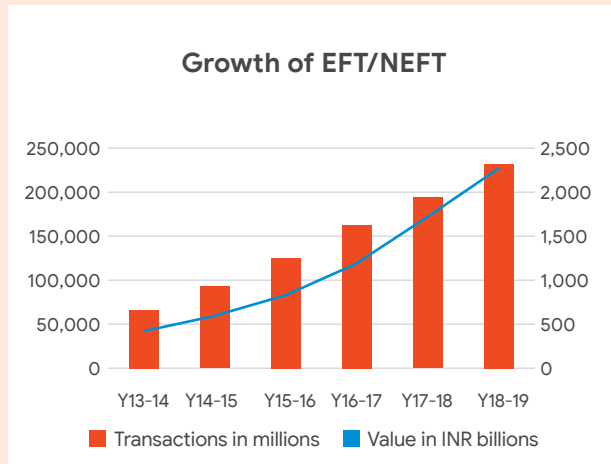
To provide safety nets to customers, RBI has stipulated that payments banks should invest 75% of their Current Account Savings Account (CASA) balances in Statutory Liquidity Ratio (SLR) eligible government bonds or T-Bills. It severely restricts their ability to optimize utilization of the money.

**SmartPay Bank: Key Ratios**

Ratio	Value (%) (2019)
Return on Assets	-6.6
Return on Equity	-18.2
Investments to Total Assets	50.1
Net Interest Margin	6.5
Efficiency (Cost-Income Ratio)	122.2
Operating Profit to Working Funds	-10.7
Profit Margin	-36.4

## Payment Trends in India\*

How various payment modes have grown in India in the last five years



\*Data source: RBI

But the most profitable area for commercial banks are working capital loans, business loans and credit cards, which payment banks are barred from providing because they are not permitted to lend at all.

Also, with Aadhaar becoming voluntary, KYC cost has risen up substantially. For the segment of users that payment banks target, it is even costlier. That is pinching the payment banks.

In short, payment banks are struggling to even survive. Maybe, RBI will eventually allow them to broaden their portfolio. But they have to first survive now to see that day.

Shashi B Pandey, the CEO of SmartPay Bank is hopeful, though. He points to the potential opportunities.

India has huge unbanked population. Many Jan Dhan account holders have not done any transaction other than cashing out their benefits. A large number of them do not even use the accounts. It is these bottom-of-pyramid segments that he sees huge opportunity in.

Of course, digital payments are growing rapidly. In the last five years, IMPS payment has grown 150 times by value while m-wallet payment has grown 55 times! There is a huge opportunity to try out innovative payment products.

### SMARTPAY MARKET STRATEGY

"It is only by reducing the cost of transactions (that) we

can reach all," the famous comment of Raghuram Rajan, the erstwhile governor of RBI, is framed in SmartPay Bank CEO Pandey's office.

"The cost structure in the banking system despite use of all the information technology is still significantly high. We can see the effect of the IT revolution everywhere in the banking system, except on the expenses side. Why aren't the expenses coming down?" Rajan used to ask many a times.

Pandey says that precisely should be the Holy Grail of every Payment Bank—reducing the cost of transaction and making banking affordable.

He has a four-point strategy for driving SmartPay Bank's growth.

Acronymed CLUE, they spell out what SmartPay Bank should do in the initial phases of growth.

They are:

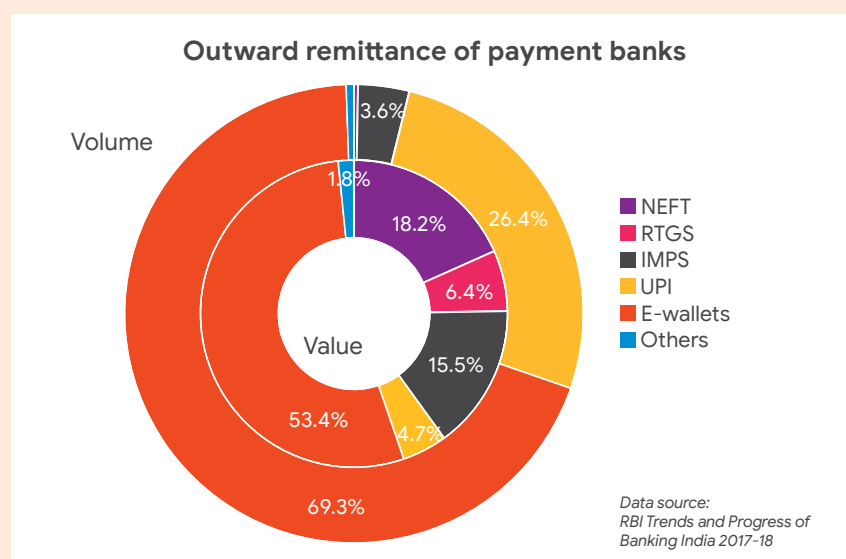
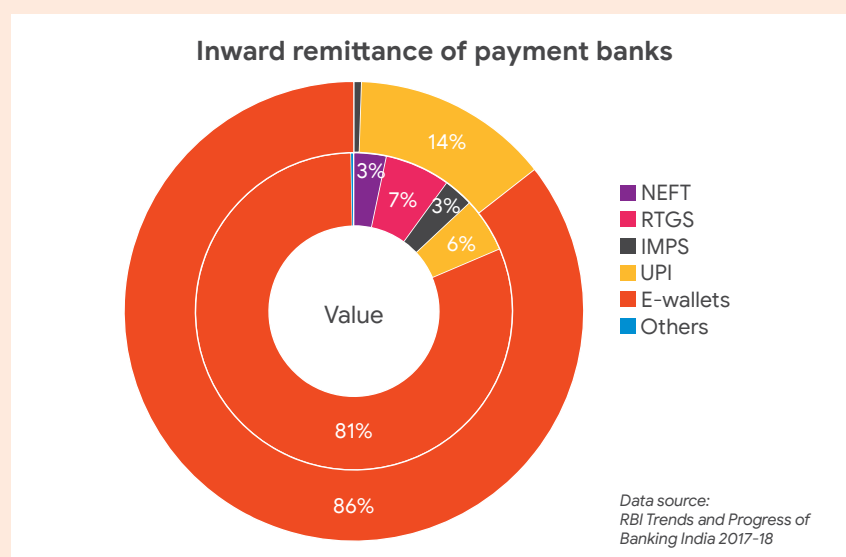
- **Cross-selling:** Identifying the right array of services to cross-sell. SmartPay's success in selling general insurance products has been a result of this thrust.
- **Lower Cost of Transaction:** The most important element of his strategy is to use various means—most importantly technology—to lower the cost of transaction.
- **Urban low-income user as a target segment:** While most commercial banks are after the high- and middle-income customers and policy initiatives are mostly targeted at benefitting the rural customers, Pandey's commissioned research has found that there is a huge opportunity in low-income urban consumers. They use most of the services, especially payment services, and yet the transaction value is low. They are ideal customers for payment banks, he thinks.
- **Experience:** "We are a bank, not an apology," says Pandey. He says despite RBI restricting the portfolio of services and despite their's being a low-cost operation, they can still provide an experience, especially to the low-income urban users who do not get that anywhere.

Pandey believes once the bank reaches a critical mass, many of the other handicaps would automatically be removed. That is a chicken-and-egg story. The JFL board backs Pandey solidly and wants to stay in the game long-term.

## TECH IS THE ANSWER

"The payments bank is expected to leverage technology to offer low cost banking solutions," said RBI's guidelines on payment banks. Despite a lot of constraints, most payment banks are trying to leverage technology to compete.

The hiring of a CTO by SmartPay Bank even when its business model



was not finalized is a testimony to this reliance on technology.

While the payment banks are allowed to offer only a limited range of services, many of the compliance requirements for scheduled commercial banks and small finance banks are also applicable for payment banks. For example, RBI says that while offering internet banking services, "the payments bank will be required to comply with RBI instructions on internet banking; and information security, electronic banking, technology risk management and cyber frauds," applicable to other banks as well.

"The operations of the (payment)

bank should be fully networked and technology driven from the beginning, conforming to generally accepted standards and norms; while new approaches (such as for data storage, security and real-time data updation) are encouraged, a detailed technology plan for the same should be furnished to RBI," says the guidelines explicitly.

Further, rules such as data residency (all data should stay on Indian soil) applicable to commercial banks are also applicable to payment banks.

SmartPay has invested in a version of Finacle core banking solution specially designed for payment banks. It runs from a data center co-located



## Current IT Environment @ SmartPay Bank

**Software:** Finacle Core Banking System (CBS) for payment banks; Crm and Marketing Solution, a local Business Intelligence System, Document Management System, Fraud Detection and Surveillance Solutions, an Asset Management Solution, HR System.

**Infrastructure:** A data center co-located with its another commercial bank, MKNB's data center in Mumbai. A small DR center in Pune.

with its partner scheduled commercial bank, MKNB's data center in Mumbai. It has a small DR center in its premises in Pune.

The payment solution designed in-house by parent, JFL, is used by SmartPay Bank. The integration of core banking and the digital wallet solution are still not complete.

It has also invested in a homegrown CRM system that runs in premise for part of its operations and on a SaaS model for other parts. It is critical to its distribution (cross selling of other financial products) business.

SmartPay Bank provides Internet banking facilities and also supports most of its services through a single mobile app. Some of the basic transactions like balance enquiry, last five transactions and ATM locations can be done on SMS too.

### NEXT TARGET

CEO Pandey has mandated CTO Bhushan to divide the tech strategy—the priority, the resources, and the investments—into three buckets. They are:

1. Tech required to run the basic business and to meet RBI's compliance requirement
2. Tech needed to drive the four-point strategy
3. Tech that can help bring in small differentiations, competitive advantages, even if tactical

In its tech adoption cycle, the first bucket is by and large stable, though the integration of payment and core banking is still to be completed due to

which a single view of customer is a challenge.

For cross-selling, SmartPay wants to get an analytics-leveraged platform and AI-based customer relationship management that should be simple, manageable and low-cost, if not feature rich.

The most important component in the strategy is continuously lowering the cost of operations. Bhushan is working on shifting to cloud but wants to be doubly sure about security and compliance. Of course, data has to stay in India.

The third strategy—differentiation for urban low-income customers—is the biggest challenge for Bhushan and his team. Quite a few of the targeted users use smartphone, but some do not. While specific apps are an obvious idea, the facilities, should be made available to non-smartphone users in some way. That is a big challenge.

As far as experience is concerned, the reliance is heavy on technology. Apps, especially that incorporate video conferencing, have been actively

discussed, even though they know that reach of smartphone in targeted user segments is limited. But looking at the falling data rates and growing smartphone penetration, SmartPay Bank is betting on apps and is putting a lot of energy into differentiated apps. It would like to keep the cost of development really low.

Beyond these, two specific areas are priorities for SmartPay Bank. The first is a cost-effective and flexible data management platform that can scale easily, even though the bank can expect limited returns from such a system at present. Two, SmartPay is investing significantly on security solutions and even talks about it explicitly.

### YOUR TASK

Your brief is to do a tech assessment and create a tech project plan that should be in sync with the three broad buckets of technology plans of SmartPay Bank. You should explicitly translate the strategies into tech plans.

The plan should have:

- Insights from current need assessment
- There should be a roadmap—with timelines and priorities. Please justify your prioritization.
- It should only use the technologies presented to you today.
- It should have budgets, resources, and challenges.
- Make suitable assumptions as long as they do not contradict any of the given facts. ■

## Bengaluru

*RBI has changed its regulation regarding payment banks. Now, they can lend, up to INR 10 lakhs. But if they choose to lend, they cannot distribute credit products from other commercial banks. They can, however, distribute products like insurance and mutual funds.*

*As SmartPay wants to get into providing loans, it must sever its ties with its partner SCB, as far as loans are concerned. The technology platform should be able to accommodate this change.*

# SOLUTIONS

by Mahindra Asset Management

COVER STORY ■

Santhosh Kumar KS, GM - IT | Nithyanadam R, Sr.Manager - IT | Jothish Kumar, Sr.Manager - IT | Prasant Kumar Mishra, Sr.Manager - IT

## BUSINESS OVERVIEW

### BUSINESS OPERATIONS/ PRODUCTS

- M-Valets/CASA
- Insurance and Mutual Funds
- Loan (Upto 10 Lacs)

### COMPETITIVE ADVANTAGES

- Leading Payment for credit products
- Parent company strength (Travel & vehicle insurance)

### INDUSTRY TRENDS

- Increased digital transactions
- Multiple channel for customers
- Increased the presence and maximized the revenue

### COMPANY STRENGTH

- Cross selling products
- Improved operational metrics

### WEAKNESS

- YOY net loss is increasing
- Competition from

## BUSINESS CHALLENGES

Integration of payment bank and core banking

Absence of 360 degree of customer profile

Limited product offerings

Unavailability of collaborative platform for untapped markets

## OPPORTUNITIES AND TECH INTERVENTIONS

Tapping rural and low income urban customers by using multilingual & multi channel platform

Cross selling using analytics

Creating awesomeness with better UX

Regulatory changes enabling new business opportunities

## BIG IDEA



Cloud based Multilingual platform enabling banking to all

*The problem of this company is very different from other companies in other companies: It is survival, not growth or transformation. BTW, both can help it survive. What better way than to go all out beyond 'India'? Well, do not get confused – it is not beyond borders, it is the journey to its heart – Bharat, that is.*

## PROJECT OBJECTIVES

### Cross selling using analytics

- Migrating transaction to low touched digital challenges
- Data monetization
- Agile apps for new product offering

### Financial objectives

- Increasing the profitability index
- Reducing operational and transactional cost
- Quick loan offerings
- Scaling up cross selling revenue

### Operational objectives

- Penetration in new geography
- Real time data (Data matters)
- Ease of use UX

## PROJECT SCOPE AND RISKS

### Project scope

- Future ready digital apps (AI & ML)
- Migration of legacy to cloud
- Integration of core applications

### Stakeholders

- Customers
- Regulatory body
- Internal stakeholders

### Project Risk / Challenges

- Legacy applications compatibility
- User acceptance
- Increase in CAPX cost
- Regulatory changes

### Risk Mitigation

- Modernizing in cloud in phased manner
- Training and awareness to end-users via Gram Pradhans
- Progressive investment budgeting
- Adhering Regulatory changes

## TECHNOLOGIES & TOOLS



### Big Query

Automatic data delivery and realtime insights for customer 360 degree views



### Dialogflow

IVRS based transaction for feature phone customers



### Cloud SQL

Migration of legacy application to cloud for reducing OPEX cost



### APIGEE

For 3rd party integration for Scheduled Commercial Bank / KYC partners



### Firebase

Improving application quality and enhancing user experience

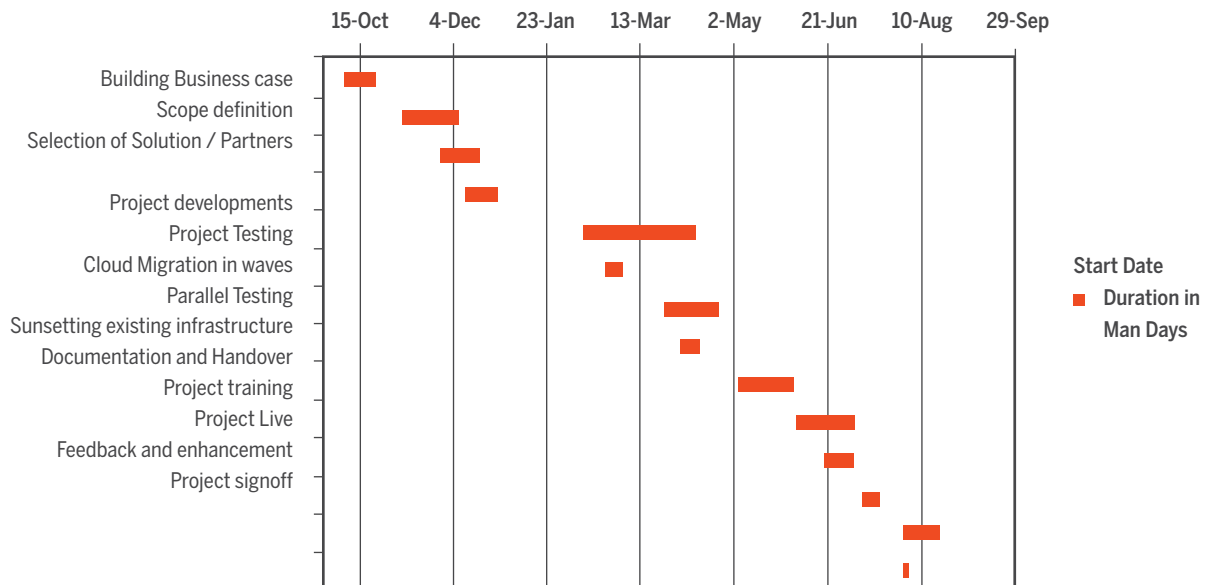


### Google play

For seamless transactions and increased reachability

*How all new technologies can help companies struggling to survive... by bringing down cost of operations drastically.*

## PROJECT PLAN



## PROJECT SCOPE AND RISKS

### Business Impact

- Creating customer delight
- Keeping up with digital trend in the industry
- Improved brand value

### Business Outcome

- Increased the market share by 30%
- Geographical presence in pan India
- Tapping unbanked population of India

### Measures and Metrics

- Cost Income ratio
- Revenue growth
- PAT
- Customer Satisfaction index

### Technical

- Improved TAT
- Reduction in latency
- AI & ML empowered data for quick decision making

## FINAL RECOMMENDATIONS



State of the art technology that meets end user requirements and compliance



Improved platform availability for future product offerings



Competitive edge over other payment banks



ROI over 3-5 years with assured future growth

*If the recommendations look very different from other recommendations, they are. The core challenge is different. And they take the challenge head on.*



# TPL 2019: A Close Contest

The three-city event held in Delhi, Mumbai, Bengaluru was a keenly fought competition. We present the winners...



Capital gains: Winning in the National Capital City is no mean feat –

**Winner: NIIT**

**Winning Team Members:** Udai Singh, Chief Strategy Officer; Vijay Srinivasan, Sr. VP - Digital Engineering; Sumit Nautiyal, Sr. Solutions Architect; Kamal Kant, Lead - Cloud Hosting)



Running neck-to-neck with the best –

**1st Runner Up: HCL Healthcare**

**1st Runner Up Team Members:**

Kapil Mehrotra, Head - IT; Arpit Lal, Dy. Manager; Mahesh R, Manager - IT; Shehzad Ali, Team Lead



We made it tougher to win –

**2nd Runner Up: Absolutdata**

**2nd Runner Up Team Members:**

Rahul Monie, CTO & CISO; LK Sharma, Director - Technology Service; Kunal Soni, Manager - Technology; Pankush Kapoor, Business Consultant



Winning the West –  
**Winner: Viacom18 Media**

**Winning Team**

**Members:** Vishal Bhasin, SVP - Technology; Jai Daga, Head - Digital Brand Services; Bhupesh Taminaina, Director - Engineering; Sajesh Sreejayan, Director - Information Security



We made the winners sweat –  
**1st Runner Up: Asian Paints**

**1st Runner Up Team Members:**

Deepak Bhosale, GM - IT; Sunil Nair, Sr. Manager - IT; Shailendra Sharma, Sr. Manager - IT; Sumit Guha, Sr. Manager - IT



A close second– **2nd Runner Up: ICICI Bank**

**2nd Runner Up Team Members:**

Munish Blaggan, Head - Technology Management Group; Debashish Barai, Assistant General Manager; Prachi Joshi, Chief Manager-II; Praveen Nair, Chief Manager-II





BENGALURU



Top of the class –  
**Winner: Mahindra  
Asset Management Co**

**Winning Team  
Members:** Santhosh  
Kumar KS, GM - IT;  
Nithyanadam R, Sr.  
Manager - IT; Jothish  
Kumar, Sr. Manager - IT;  
Prasant Kumar Mishra,  
Sr. Manager - IT



A near miss –  
**1st Runner Up: Freshworks**

**1st Runner Up Team Members:**  
Shivanath Somanathan, CISO; Ravi  
Madabhushi, Sr. Manager - Products;  
Mayank Dixit, Lead Software Engineer



Close on the heels - **2nd Runner Up: Rapido**

**2nd Runner Up Team Members:**  
Shivalik Sen, Head - Product/Data Scientist;  
Chethan C, Software Engineer; Amith Reddy, Site  
Reliability Engineer; Rishikesh SR, Founder/CTO

LAUNCHING



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Two times  
the revelation



**Mallikarjuna Sarma B**

Head - IT, Jubilant Motorworks

MY FAVORITE GADGET WHICH I USE  
FREQUENTLY

Smartphone

MY PEER IN THE IT  
COMMUNITY

Prathap S,  
Head - IT, Electrono  
Solutions



**Prathap S**

Head - IT, Electrono Solutions

MY FAVORITE ACTOR

Kamal Haasan



MY TECH GURU

Kalyan Ram



MY FAVORITE GETAWAY

Goa

A SPORTSPERSON I  
ADMIRE

MS Dhoni



MY FAVORITE DRESS

T-Shirt & Jeans



MY FAVORITE AUTHOR

Amish Tripathi



A TECH ICON I WOULD  
LOVE TO MEET

N.R. Narayana Murthy



A TECH PROGRAM I LOVE WATCHING

TEDx Program on IoT

MY FAVORITE CAR

Tata Nexon





TO FOLLOW THE LATEST IN TECH,  
**FOLLOW US ON...**

The Facebook logo, consisting of the word "facebook" in white lowercase letters with a registered trademark symbol, is centered within a blue rounded rectangle. The rectangle has a glowing blue border.

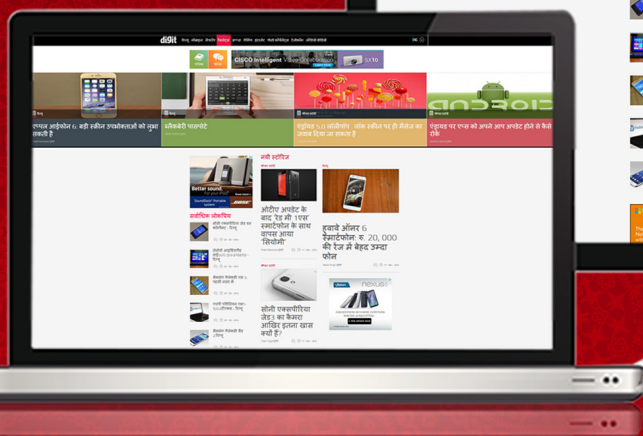
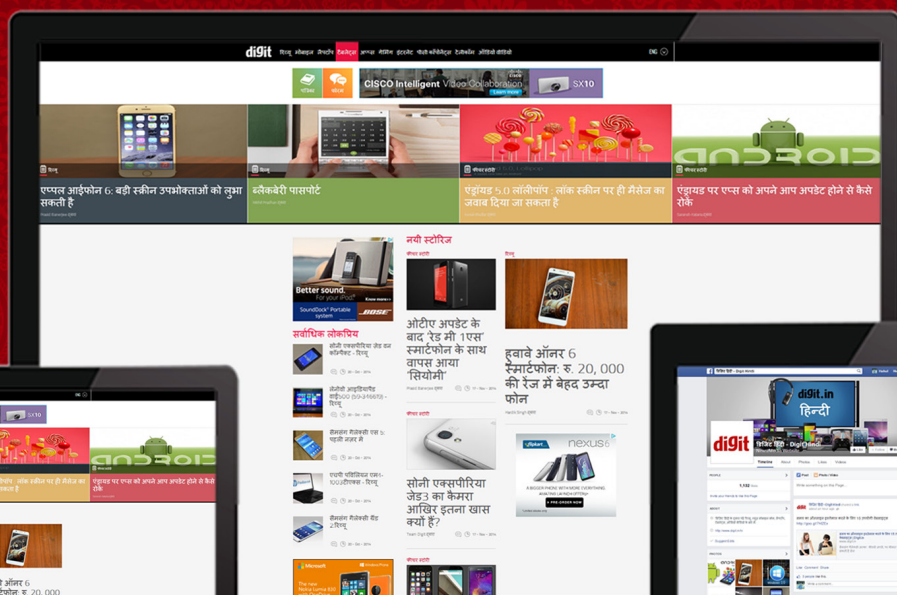
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# डिजिट अब हिंदी में

देश का सबसे लोकप्रिय और विश्वसनीय टेक्नोलॉजी वेबसाइट डिजिट अब हिंदी में उपलब्ध है। नयी हिंदी वेबसाइट आपको टेक्नोलॉजी से जुड़े हर छोटी बड़ी घटनाओं से अवगत रखेगी। साथ में नए हिंदी वेबसाइट पर आपको डिजिट टेस्ट लैब से विस्तृत गैजेट रिव्यू से लेकर टेक सुझाव मिलेंगे। डिजिट जल्द ही और भी अन्य भारतीय भाषाओं में उपलब्ध होगा।

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