

"Globalization has changed us into a company that searches the world, not just to sell or to source, but to find intellectual capital - the world's best talents and greatest ideas."

Jack Welch, former CEO, GE

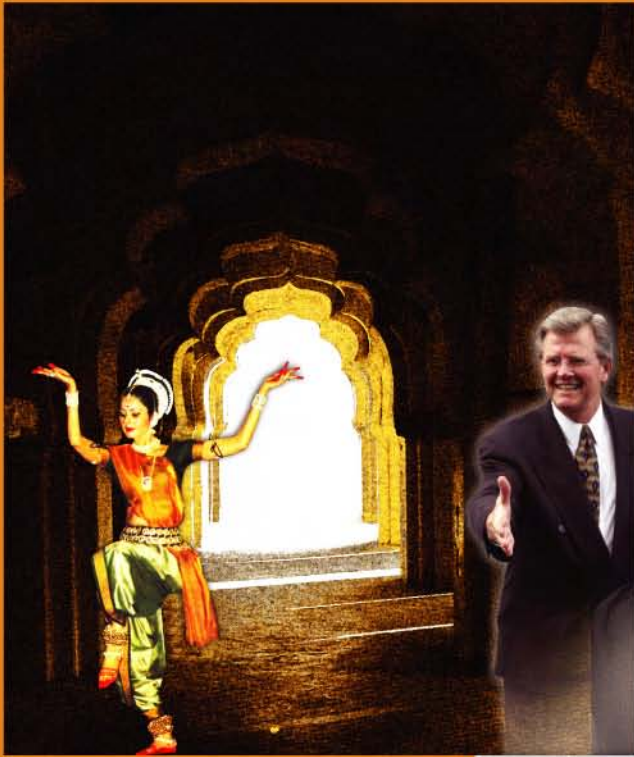
# INUVA INFO MANAGEMENT



**Global Outsourcing Solutions for the US Mortgage Banking Industry**



An ISO 9001-2000 Company



"India ranks the highest in an index of country attractiveness for offshoring Information Technology related outsourcing."

AT Kearney,  
Global management consultants

## India - Destination Smart Sourcing

India today has achieved a leadership position as a global destination for technology enabled services. For more than a decade US companies have benefited by outsourcing their software development activities to India. Today Business Process Outsourcing (BPO) is allowing companies in the service sector opportunity to reap similar benefits from outsourcing. India provides unmatched cost effectiveness and service quality mainly due to the availability of a large number of English trained college graduates. Encouraging government policies, tax breaks and good infrastructure also goes a long way in ensuring the success of your outsourcing venture.



## Inuva - Your Global Outsourcing Partner

Headquartered in Calcutta, India with our US subsidiary in Miami, Florida, Inuva specializes in outsourcing solutions for the US mortgage banking industry. With over 4 years of experience working with the US mortgage banking industry, we have developed strong fundamentals for future expansion and partnerships in the US market.

Inuva provides end-to-end mortgage outsourcing solutions for its US clients. Our services include transaction processing, voice services, business process reengineering, transition planning, custom software development, flexible staffing and ongoing management of your outsourcing interests. Some of the many benefits that your organization can achieve using our services are:

- Savings of 40 to 60% of your current process costs
- Management team with extensive experience in offshore mortgage outsourcing
- Guaranteed quality standards (ISO 9001-2000 company)
- Offering Errors and Omissions and Employee Fidelity Insurance
- Proven performance track record with excellent client references
- Highly secure infrastructure for physical and data security
- 24/7 operations with guaranteed turnaround time
- Offshore Strategy Advisory and Transition Planning assistance

"Businesses today need to respond to increased competition, increase agility, service customers more intimately, gain new competencies and reduce costs."

Gartner Outsourcing Report, 2003



*Initiate* > *Integrate* > *Enhance*

At Inuva we have combined many years of experience working with US mortgage banking organizations with an in-depth knowledge of the dynamics of offshore outsourcing to create an unique three step approach called **INvalue** - the Inuva approach to a successful outsourcing venture. **INvalue** allows you to constantly enhance the value of your business processes and realize the maximum benefit from outsourcing.

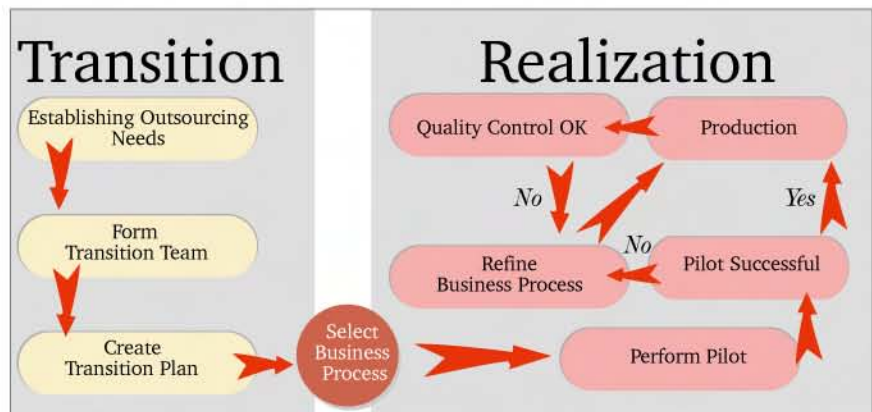
**Step 1 - Initiate:** We create a **Transition Plan\*\***, carry out a pilot project and then start by taking on the simplest and most suitable tasks in your organization. It is critical at this stage to make an early start, with a few tasks that are beneficial for your immediate needs but are also easily replicable and have low process complexity. The successes achieved in this step set the stage for a winning outsourcing venture.

**Step 2 - Integrate:** We extend value by taking on interrelated transactions by both forward and backward integration with the tasks of the Initiate step. The tasks at this stage have greater process complexity and require a more in depth understanding of your business. These higher value-add tasks are a continuation of those undertaken in the **Initiate** Step, which helps in smoother transition and ramp-up time.

**Step 3 - Enhance:** We work together to enhance and re-engineer your processes, upgrade or rewrite your current software and continue improving the value of the outsourcing process. Together, we can look at innovative ways to carry out your current tasks and help you expand to newer, more profitable business lines.

**\*\* Transition Plan**

A primary success factor in a successful outsourcing project is the transition process and the formation of a transition team which can govern the task of transferring business functions seamlessly to an outsourcer. This is a key activity of the **Initiate** step of the **INvalue** process. Our Outsourcing Advisory Service creates a Transition Plan that is specific to the unique needs of your company.



## Inuva Quality Initiative (IQi)

Inuva Info Management is committed to pursue the goal of acquiring the highest standards of service quality. Quality is at the core of all our initiatives as a back-office and technology service provider to the US mortgage banking industry.

Inuva's Quality Initiative (IQi) involves a three tier process designed to improve quality through:

- continuing training and education by the **Inuva School of Mortgage Banking (ISMB)**
- reduction of defects through quality control and process maturity through the **Inuva Quality Assurance (IQa) Center**.
- achievement of industry standard quality certifications such as **ISO 9001-2000** for process quality assurance, **ISO 17799\*** for Information Security, **Six Sigma\*** for continuous quality and process improvement

This three tier approach consisting of internal training, ongoing quality assurance programs and industry best practices and certifications allows Inuva to achieve efficiency, productivity and accuracy.

Our quality assurance program also offers **Errors and Omissions (E&O)** Insurance and **Employee Fidelity** Insurance.



\* In Process: expected date of completion December 2004.



## Technology and Physical Infrastructure

Quality infrastructure is an important component of any successful outsourcing venture. Inuva has invested extensively in a state of the art technology and physical infrastructure. Multiple levels of redundancies are built in to ensure 24/7 operations. We maintain a team of highly qualified and certified facility managers and system administrators to manage our physical infrastructure, network and computing resources.

### Technology Infrastructure

- Extended LAN connectivity of over 150 desktop computers with dual monitors
- Powerful servers with RAID storage devices
- 100 MBPS/ 1 GBPS network with high-end Cisco routers and switches
- Linux proxy and Cisco PIX firewall for enhanced security
- Multiple dedicated T-1 lines for fail proof Internet connectivity
- 100% UPS backup with standby generators to facilitate 24x7 uninterrupted operations
- VOIP call centre using multiple private leased circuits.

### Physical Infrastructure

- Fully scalable and flexible infrastructure to take on additional capacity at a short notice
- Two locations in Calcutta, India and one in New Delhi, India to maintain facility redundancy
- Physically separate work zones available on request
- Ergonomically designed workstations to increase staff efficiency
- Closed Circuit TV's with 100 day recording backup for both internal and external monitoring
- Well equipped training center, café and library

"As technology becomes increasingly tied to business processes, companies must understand these linkages and invest in the most future-proof and cost effective solutions."

Bayrise World Technology Report, 2004

## Our Services

Inuva's core focus is on the US mortgage banking industry. This dedicated focus has allowed our team to build a depth of knowledge in the various functions of mortgage banking which is unmatched by other offshore outsourcers. We are known in the industry for our high quality work, service excellence, technology edge and competitive prices.

## Mortgage BPO Services

We offer a hybrid outsourcing approach to provide you the benefits of:

- capacity augmentation and cost savings using offshore resources
- domain knowledge and local presence support from our operations center in the US

All work that can be coordinated and performed over telephone, fax and the Internet is done at our India operations center. Work that needs access to physical documents or is location dependant gets performed in the US. Our US office is staffed with domain experts, with many years of experience in the mortgage banking industry, who assist in project transitioning, quality control and client communications.

## Loan Production and Post Closing Services

- Loan Officer Services
- Loan Processor Services
- Post-Closing Services

## Title, Closing and Settlement Services

- Title Agency BackOffice Services
- Closing/ Settlement, Escrow Agent Backoffice Services
- Title Underwriter Services
- Title Plant Services

## Loan Servicing BackOffice

- Customer Service
- Escrow Administration
- Accounting
- Quality Control
- Default Administration

## Mortgage Technology Services

Our technology and software consulting arm InuvaSoft, was formed to cater to the software and technology needs of our BPO customers. Today, InuvaSoft has become a company that independently executes and delivers custom and packaged solutions to a diverse set of mortgage banking clients. The company combines extensive domain knowledge of the mortgage banking industry with its vast range of software development skills to create solutions, which reduce cost and increase efficiency. The developers and analysts excel in designing, developing and deploying solutions in the following areas:

- Custom Software Development
- Reengineering, customization and migration of legacy applications
- Upgrades and enhancements in functionality of existing applications
- Application porting to new technologies and platforms
- Technical Documentation Writing and Quality Assurance

"The banking and financial sector in America has saved \$8 billion in the last four years by outsourcing its requirements."

NASSCOM,  
([www.nasscom.org](http://www.nasscom.org))



# Next Steps

- To learn more about us visit our website at [www.inuva.com](http://www.inuva.com)
- Call or email us for a online demo and presentation
- Complete a no obligation pilot project with our team
- Request a Proposal and Service Level Agreement

**At Inuva, we derive our service excellence from our excellent teamwork.**



## Contact Information

### Calcutta, India (Corporate Office)

Inuva Info Management Pvt. Ltd.  
202, SDF Bldg  
Block EP-GP  
Salt Lake, Sector - V  
Calcutta - 700091, India  
Tel: 91-33-2357-4000  
Fax: 91-33-2358-9762  
Email: [info@inuva.com](mailto:info@inuva.com)

### New Delhi, India

Inuva Info Management Pvt. Ltd.  
C 1/D 1st Floor,  
Green Park Extension  
New Delhi - 110016, India  
Tel: 91-11-2653-6084  
Fax: 91-11-2656-6086  
Email: [delhi@inuva.com](mailto:delhi@inuva.com)

### Miami, USA

Inuva Info Management Inc.  
2550 Coral Way, Suite 402  
Miami, FL 33145-3404, USA  
Phone: (786) 348-5595  
Fax: (954) 252-4275  
Email: [usa@inuva.com](mailto:usa@inuva.com)

