



Dear Reader,

The BPO industry in India has been growing at a tremendous pace. In 2003-04, revenues for the industry were about USD 3.1 billion and in 2008-09 revenues are at nearly USD 13.6 billion. NASSCOM estimates that by 2020, the BPO industry will be nearly USD 65 billion. This industry has offered many young people the opportunity to start, grow and build their careers. The industry employs nearly a million people and as the Industry grows; this number is expected to grow.

What attracts these million plus people to this industry? And why should you consider the BPO industry as a serious career option? This guide answers these and many other questions about a career in this industry.

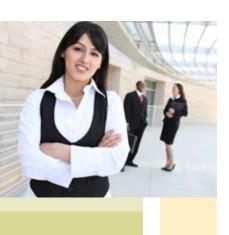
Choosing a career is one of the most important decisions of your life, and this guide will help you make an informed choice. It tells you about the industry, the verticals it operates in, how to get a job in this industry and what you need to do to build a successful career.

Career growth in the BPO industry is based on meritocracy, i.e. on your performance. Promotions, enhancement of skills (leadership and domain) and a plethora of opportunities are available to you if you choose to be a part of this industry. Besides these, there are several non-tangible benefits in this industry, such as mentoring by the leadership, international assignments and working with a young and vibrant population. And, as you grow in your career, the plethora of job profiles grow. You can choose to be in operations or develop subject matter expertise in a particular domain, or transitions or quality.

Good luck and much success in whichever career you choose.

Regards
Som Mittal
President, NASSCOM

## Building a Career in the BPO Industry



- A serious career option
- Career path in various verticals
- Advantages of the industry
- On-the-job expectations
- Dispel myths about the industry

The IT-BPO industry has emerged as one of the most exciting and challenging places for young people to begin and grow their careers. 'Young People Big Jobs' has been the mantra of this industry. The industry is now poised for greater growth and innovation. Leading this growth and innovation will be people like you who are about to embark on their careers. The opportunities are immense, and it is up to you to arm yourself with your educational and professional skills and seize them.

This guide will give you an insight into the industry, dispel myths, and highlight career paths and advantages of the same.

The Indian BPO industry has seen many young people build their careers and expertise. In 2009, the industry

employed about a million people, approximately 60% comes from Tier II and Tier III cities, 45% are women and 70% are less than 30-year olds. This industry continues to attract some of the best talent in India.

USA was the first country to outsource work to India and it remains the country where Indian organisations have a majority of clients. Europe is a close second. However, new markets in Asia, South America and the Middle East are being developed by the industry. The Indian market is also growing at a rapid pace. This relatively young industry contributed 1.5% to India's incremental GDP in the last decade.

### What is a BPO



- BPO means Business Process Outsourcing Due to IT enablement, most work can now be done from any location allowing businesses to access right skills at the right costs globally
- Major corporations in the developed countries are outsourcing their 'out source-able' non-core functions and operations to India to save costs, increasingly, organisations are focusing to only do their 'core' work or work mandated by law in their own country/more expensive location
  - E.g. Employee HR Support, Payroll, Customer service, Supply Chain Management, Healthcare Administration, IT Help desk Support, etc. are routinely supported and maintained in India for various organisations, customers and employees worldwide
- These jobs are usually not directly IT-related, however, are supported using technology to access and submit data and information

Business Process Outsourcing (BPO) is the contracting of a specific business task, which is not core to the business (anything that needs physical presence in the sending country – like across the counter sales) to a third-party service provider. It is usually done to reduce operating costs, improve accuracy and turnaround time to complete the work by the sending organisation and to leverage global expertise that most service providers now provide. This makes organisations that outsource more competitive than their competition and makes them provide better value to their customers and owners/shareholders.

Outsourced work can be divided into two categories: Back office outsourcing which includes internal business functions such as billing or purchasing, and Front office outsourcing which includes customer-related services such as customer service, marketing or technical support. There are numerous examples of work which is outsourced – Payroll and Benefits Administration, Travel and Expense Processing, Talent Acquisition, Talent Management

Services, Insurance Claims Processing, Accounts Payable and Receivable, Reconciliation of Accounts, Customer Care, Collection of Outstanding Dues, Banking and Credit Card Support, etc.

In the day-to-day functioning, BPOs are also known as IT-enabled services as the industry uses information technology like the internet in the delivery of services. This could be through email, fax, web-based data transfer or telephone-based customer service support.

Rapid development of information technology has contributed to the birth and fast growth of the BPO industry, and has made it possible for almost any kind of work to be performed faster – from any part of the world – at better quality and at lower costs. As organisations come under more and more pressure to reduce their operational costs (cost spent by the organisation to do its work in comparison to the money it earns), the BPO industry is only slated to grow bigger and bigger in the coming years.

## The BPO Work Environment



- 24/7 operations
- Young, smart and talented workforce
- World-class, state-of-the-art facilities
- World-class training to learn new skills, new knowledge and enable high performance
- Building global careers much faster than most other industries

In the globalised economy of today, a 24/7 environment is a reality. But this is not new to India or unique to the BPO industry. Our Manufacturing sector – Factories, Hospitals, Hotels, Airlines, Media, Armed forces, Transportation sector Trains, Buses, IT industry, etc. are some of the other industries which work in a 24/7 working environment, with people coming and working in different shifts. The BPO industry works in a similar way.

Your work hours will vary according to which part of the business you are in and the location of your client. If your client is based in New York City and you are working in collections or customer service process, you are more than likely to work in shifts, including a night shift. But, if your job entails paying insurance claims, you will probably be working during the day. With minor adjustments, it is possible to bring work-life balance and have a comfortable time in the BPO industry – just like any other industry which works 24/7. You can also change your work hours in a few years as you grow and build your career.

24/7 working environment provides various shift options and rotations. To keep things interesting and to provide ample opportunities for social interaction, organisations organise team outings, hobby classes, family days, festival celebrations, etc. To support the employees better, organisations also provide basic amenities like a

24-hour cafeteria, gym, ATM and advisory and counselling programmes to help you make the most of your career and life.

Nearly 70% of the workforce in a BPO is young and vibrant and bring new ideas and energy to the workplace. They work in state-of-the-art office complexes which you see now emerging all across India in various technology Parks and business Bubs. The industry is growing very rapidly and needs leaders at all levels continuously. BPO organisations believe in training and developing people to create leaders internally. Therefore, to help you succeed and grow in your career, organisations invest in several days of training at every stage of your career. They have structured training and mentoring programmes which are designed to bring out the best in you and fulfil your career aspirations. Several organisations have tieups with globally recognised educational institutions and universities to enable you to build skills and competencies in domains like Insurance, Accounting, Software and many others. Most organisations also have on-the-job learning schemes that allow you to pursue higher education while you work with them and provide postgraduate programmes and MBA programmes to its employees at subsidised costs or in some cases, even pay for higher education.

## **BPO** – Myths



- Impact on health and social life
- Workplace harassment
- Night work and security
- Dealing with diverse and irate customers

Similarly, workplace harassment can happen in any industry. All professional organisations, including BPOs have systems in place to check harassment of any kind and to provide fair and safe working conditions for their employees and strictly enforce such policies – with zero tolerance. Ombudspersons or Harassment Prevention Committees act to address such issues and maintain a professional culture and encourage diversity and meritocracy. In fact, the high number of women employees in the BPO industry is a good indicator of the importance, organisations put on harassment-free workplaces.

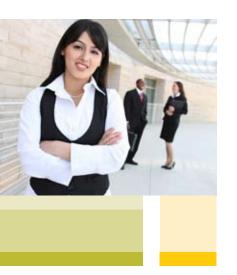
Keeping employees safe and secure is a high priority

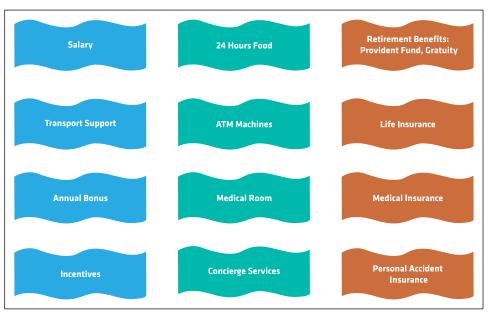
Keeping employees safe and secure is a high priority for organisations. Policies' regarding workplace security ensures a safe work environment. Organisations use professional management services and practices for the security of their employees in the office and in organisation – supported transport. Physical security measures include swipe card entry and access control, so only authorised employees of the organisation have access to the organisation premises and vehicles in almost all organisations.

In any customer-facing role, one will face irate customers. In the BPO industry, employees are trained not to take such behaviour personally, rather work towards resolving the customer's concerns. Such training and internal systems enable us to quickly turn irate customers into happy customers. As the BPO industry, we take pride in our world-class services. This also makes us very popular and helps the industry achieve the kind of rapid growth it is witnessing.

The rapid growth of the BPO industry in the last decade has generated a number of misconceptions about the industry, largely due to ignorance amongst most people about the industry - including the media. Many of these rumours that we have come across are - people who work in the BPO industry may face health issues which are associated with work shift, like sleep disorders, eyesight problems, depression, weight-related concerns, etc. Fact is, these can happen and do happen in any industry due to incorrect eating habits, lack of exercise and lack of rest or positive thinking. By maintaining healthy habits like getting regular sleep, sitting correctly, including exercise into your schedule, eating healthy and having regular preventive checkups, these problems can be avoided in every industry - including the BPO industry. Most BPO organisations encourage and help all employees face these common challenges; they also have in-house medical facilities, organise health checkup camps and encourage healthy routines in offices. They also advise employees on best ergonomical work practices and support safe environments for their staff.

## Compensation and Benefits





The Indian BPO industry provides very good salaries to starters and is known to be amongst the best pay – masters in the industry.

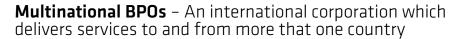
Entry – level salaries vary according to the complexity of the work done, location and the organisation. Most organisations have a fixed monthly salary, while many organisations provide monthly performance-based incentives and annual bonuses in addition to fixed salaries, thus, rewarding good work and high performance.

Organisations support safe transportation for their employees. This could be in the form of home pick-ups and

drops during the night and buses during the day. As public transport in India improves, organisation are working with city and state governments to encourage the use of public transport wherever feasible e.g., the Delhi Metro in the national capital.

Cafeteria, concierge services, medical rooms and ATM machines are some of the conveniences present in larger BPOs. All these help employees in managing their personal lives better. Full-time employees are also eligible for retirement benefits, provident fund, gratuity and medical, life and accident insurance.





**Captive Units** – MNC-owned units that undertake work for the parents' global operations & organisation-owned units of domestic organisations

**Integrated Organisations** – MNCs working in BPO, IT & Software Services, Engineering, Product and Platform and Consulting



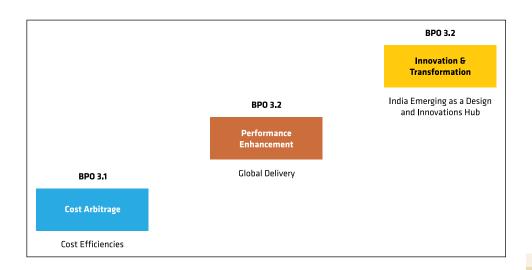
Like every other industry, the ownership structure of BPO organisations can be varied. Like any other sector, ownership of these organisations follow the entire continuum from sole proprietorship to multinational corporations. Some of the larger BPOs working in India are publicly listed organisation and are traded on NASDAQ in New York or the Sensex in Mumbai and have annual revenues of more than USD 500 million.

Some BPOs are standalone or pure play BPOs. This means that they use IT in the delivery of BPO services to their clients around the world. You will learn more of the work they do in subsequent pages. EXL, Aegis, FirstSource, 24/7 are amongst the larger organisations who are pure play BPOs.

On the other hand, there are organisations who have businesses in both IT and the BPO sectors. These services would include Consulting; IT & Software Services Engineering Services, and Product and Platform. IBM, Infosys, Genpact, TCS and Wipro are examples of integrated organisations.

And then there are other organisations which are called captives. These are owned by multinationals and can either be integrated players or pure BPOs. These organisations work for their parent organisation and deliver services to any or all of their units around the world (HSBC, Dell, JP Morgan, Bank of America). However, there are some captives operating in India who work for clients other than their parent organisation (Accenture, Syntel, Capgemini, HP).

## Evolution of the BPO Industry

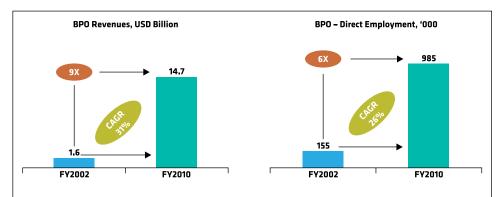


The BPO industry in India is young; it came into being in the early to mid 90s when organisations like American Express, GE Capital and British Airways shifted some of their work to India. In the early years, the industry was based on driving cost efficiencies for multinationals around the world. The majority of the work was from the lower-end of the value chain namely data entry and record keeping services, basic customer data management and service support, etc. During this period, organisation realised the wealth of India's talent pool of educated young people. This led to multinationals opening their own business support centres in India which opened the doors to higher-end work in Finance and Accounting, Supply Chain Management, Insurance Support, all kinds of IT and Software Services, Medical Support Services, Product Design centres and Business Analytics. Quality of service, adherence to service level agreements and world-class delivery of the work sent to India led to further growth in the business. Knowledge Services and Legal Services have been added to BPOs' portfolios as the industry has grown and today, more and more complex work is headed towards India leading to a lot of Chartered Accountants, MBAs in specialised subjects like Finance, Supply Chain Management, Doctors and Medical Professionals, Engineers, Software and Hardware Professionals, etc. being increasingly hired by the industry.

Besides opening new verticals, organisations have worked towards the enhancement of performance through reengineering of the way they do things and by using world-class quality management systems like Six Sigma, Lean, ISO, COPC, etc. Another innovation introduced was the global delivery of services. Some of the larger BPOs deliver services to multinational clients from multiple locations and in multiple languages.

As the industry continues to grow, it continues to innovate and design new products and services by continuously leveraging technology, and transforming the way the world does business. India is indeed the favourite outsourcing destination of the world and with our vast and educated manpower, we are well-poised to continue our growth story and provide great careers to our workforce, who have and will continue to grow with the industry. Indian BPO professionals are in great demand in all countries that want to now replicate India's success story in providing a large number of international jobs to its workforce. Indeed, BPO industries have contributed to the wealth generation for our country and to almost a million and growing workforce.

## Impact of the BPO Industry - India



- GDP 1.5% of India's incremental GDP in the last decade
- Exports 7% of the total Indian exports in FY2010
- Infrastructure 50 million square feet of office space created in over 50 cities/towns in India
- Creation of 4.5 million jobs (direct & indirect)

The economic impact of the BPO industry in India has been significant. The industry's contribution to India's exports stand at 7% of total exports, employing nearly one million people directly and nearly 3.5 million people indirectly in sectors such as Construction, Logistics, Entertainment, Housing, Retail, etc. 70% of these one million people are below 30 years, 45% of them are women and approximately 60% of new employees come from Tier II and Tier III cities in India. In the last decade, BPOs have been opening offices in Tier II and Tier III cities in India like Jaipur, Visakhapatnam, Chandigarh, Pune, Ahmedabad, and many others – in addition to Tier I cities like NCR (Delhi, Gurgaon, NOIDA), Kolkata, Mumbai, Chennai, Bengaluru, Hyderabad, etc. 16% of the total revenues of USD 16.7 million are from Tier II and III cities.

Along with the IT, the BPO industry has brought a great deal of change to India. Their impact on the revenues for Telecom, Entertainment, Consumer Durables, Healthcare, Textile and the Hotel & Restaurant businesses is estimated at ₹76,000 crore. These industries have created a meritocratic work environment, built professional and domain skills, encouraged work-life balance and given global opportunities to India's young people.

This industry is poised to grow and NASSCOM estimates that the BPO industry has the potential to be a USD 65 billion industry by 2020, of which one-fifth of this growth is expected to come from India. This growth will come from new markets, new verticals and new services.

### Starting your BPO Career



- College campus
- Referrals by current employees
- Walk in to an organisation's hiring office
- Company websites
- Internet sites
- Placement consultants
- Advertisements

Aptitude

Language

Subject Matter

Computer Skills

As the industry grows, so does the demand for the right people. NASSCOM envisages a double-digit growth for the BPO industry in India. BPOs hire Graduates, Engineers, Lawyers, Doctors, Chartered Accountants and many other professionals. However, at the entry-level, a graduate degree in any subject is most often sufficient. Engineers, Doctors, Chartered Accountants and Lawyers are hired for higher-end work and they use their education in their work.

There are several ways to find about openings in the BPO industry. Employee references, internet job sites, organisational portals, placement consultants, advertisements in the media and campus placements are some of the ways of learning about current openings.

Individual organisations have their own hiring processes, while most organisations will test you for all or some of the following – aptitude, language skills, computer knowledge and basic subject matter knowledge.

These tests can either be a pen and paper test or an online computer test. The tests will be followed by a face-to-face interview where you will be asked about yourself, your ambitions and your knowledge about the subject. The interviewer will also assess your attitude, your ability to communicate, whether you are a good team player and your commitment to creating excellence.

While applying for a job in a BPO, it is very important to be truthful in your curriculum vitae or resumé. Most organisations conduct background checks to verify your details. If your details do not match, either your job offer will be withdrawn or you will be asked to leave if you have already joined.

The National Skills Registry, the NASSCOM Assessment of Competence and Global Business Foundation Skills Training Programmes are the direct result of larger BPOs working together to facilitate skills development and hiring for the BPO industry.





NAC is a nationwide, standard industry entrance test to assess skills, identify skills gaps, assess industry suitability and certify suitable potential employees for the BPO industry

- Skills tested
- Listening & speaking
- Analytical ability
- Quantitative reasoning
- Writing skills
- Keyboard skills

The NASSCOM Assessment of Competence (NAC) test is a national test created by the BPO industry under the aegis of NASSCOM. It is a common, transparent process used across organisations in the BPO industry. A big advantage of this test is the acceptability of the scores across organisations, thereby reducing the number of entrance tests and interviews you will have to take.

The tests assess your listening and speaking skills, analytical ability, quantitative reasoning, and writing and keyboard skills. It helps you understand your strengths and weaknesses, and identifies areas where you need to improve. Armed with this knowledge, you have the option of getting some training to bridge the skills gap. There are several training organisations which offer these customised programmes to prepare you for working in the

BPO industry. Indeed, the skills required and imparted will help you succeed in any customer support/service jobs across many industries.

The BPO industry is working through NASSCOM to develop training curriculum for young people to be job-ready when they graduate from college. One such example is the 'Global Business Foundation Skills' course with various universities. This course was started with the University of Delhi. NASSCOM is in the process of starting similar courses with other universities in India. This experiential interactive course will help you understand the industry and learn skill sets to succeed in your career and prepare you for employment.





- A permanent and unique record of an individual's profile including personal, academic, work history and biometrics
- A standardised approach for conducting background checks to ensure an acceptable level of reliability
- Only objectively verifiable data of an individual is recorded to create a profile
- Complete rights to an individual to allow complete or restricted access

The National Skills Registry (NSR) is a verified, online database of employee background information. To facilitate the employment of young people in the IT-BPO industry more than 80 organisations in India enroll new employees into NSR.

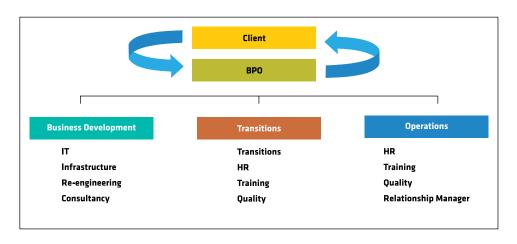
The NSR database is a factsheet of an individual containing personal information (Name, Nationality, Gender, Date of Birth, Father's Name, Present/Permanent Address, etc.), academic qualifications (Class X, Class XII, Graduation, etc. with details about Year of Passing, College Name, Course Name, Roll No., etc.), employment history (Record of Previous Jobs, Name of Organisation, Designation, Duration of Employment, etc.) and biometrics such as Photograph and Fingerprints.

The fingerprinting data is used to create distinct identities and is completely confidential and never shared.

Once you have been registered on NSR, you have the complete rights to allow or restrict access to your profile and you have password-controlled access to your data. This information can only be accessed by organisations subscribing to NSR, if and only if you give them the authorisation to do so.

The biggest advantage of registering yourself on NSR is the reduction of time lag between receiving an offer and joining an organisation.

## Understanding Roles in the BPO Industry



Let us understand the linkages between a process being outsourced and the job opportunities it generates. Once an organisation has made the decision to outsource a part of its non-core business, the next decision is who is going to be your outsource partner. This decision is based on a number of factors which include expertise, financial strength, location and service delivery. Greater the synergies in the delivery of business goals between the organisation outsourcing and the outsource partner, greater will be the benefits for both parties.

The business development or the marketing team's core function is to get new business either from new customers or from already existing customers. At the time of outsourcing any work (or process – as known in the industry), the customer signs a detailed Service Level Agreement with the BPO. This includes among other parameters – financials, number of employee, location of delivery, IT infrastructure, timelines and delivery metrics. These agreements sometime run into hundreds of pages.

Once a deal is won, the next step would be to transition the work/process from the parent organisation to the outsourced partner. At this point, the role of the transition team is crucial. They work with the parent organisation to understand the current workflow process, document standard operating procedures and in some cases begin working with the quality team to improve and transform

the process. At the same time, the HR team will begin hiring people into operations and the training team will determine the training requirements, create the training material and begin training the new employees.

After the process has been transitioned, the operation team takes over. They are responsible for the delivery of the service as per the agreement between the customer and the client. Supporting the operations team is the HR, training and quality teams. The HR team will support operations by building employee capacities, managing compensation, career growth, etc. The training team will continue mentoring and re-training employees to deliver the service. And, the relationship manager will manage the overall relationship between the customer and the BPO.

In the early part of your career, opportunities are largely in operations, but as you gain experience in the industry there are opportunities at every stage in the lifecycle of a process, depending on your ability and skills. Most of the BPO organisations are quite large and have internal support needs for Finance, HR, Training, Transitions, Client Relationship Management, Quality, etc, which are mostly staffed by people who have grown internally. In most cases, joining the industry is your passport to a great career in any of these areas as well.



## Building a Successful BPO Career

- Performance
- Adherence to process
- Attitude at work
- Ability to work in teams
- Willingness to learn
- People management skills

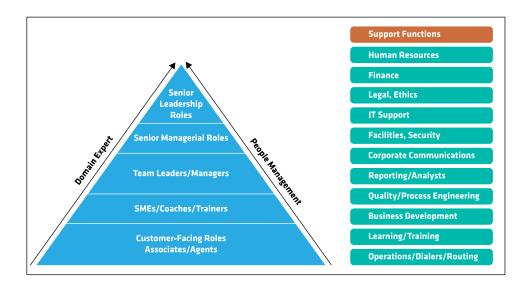
In the last 10 years, many young people in India have built great careers in the BPO industry, after joining organisations right after college. On-the-job performance is the key to a successful career in the BPO industry. As an employee, you will be given clear instructions by your manager on what your work is and what you are expected to deliver. To achieve this, you will be trained and assisted in the first few weeks to be successful. Constant feedback, coaching and mentoring are some of the other tools your managers will use to help you perform on the job. BPOs work in an environment of transparency and are metric-driven. You will be measured on your deliverables and be rewarded on the basis of your performance. Salary raises, promotions and incentives are directly related to your performance.

As you move from college life to work-life there are many skills you have which will serve you well in your professional

life. The ability to work in a team – a skill learnt on the playing field, the ability to learn – a skill learnt in your formal education and your attitude towards your work will have a major role to play in your career. Many organisations hire people based on their attitude i.e. attitude towards work, team and the organisation.

In such a people-intensive industry, people management skills will propel you to leadership positions. This includes the ability to manage time, motivate teams, delegate and empower, conflict resolution and emotional quotient. These skills will help you in your professional career, e.g. leading a team of people who were your peers or conflict within team members. In today's globalised economies, the environment is dynamic; your willingness and ability to learn, pick up new skills will be a key determinant of your success as a BPO professional.

### Career Growth in a BPO



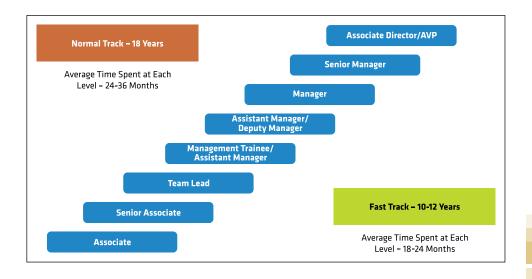
One of the questions you have in your mind is whether you can build a career in the BPO industry. This industry fulfils the aspiration for financial independence and career growth through rewarding meritocracy and a multicultural, global experience.

There are numerous examples of people who have joined the industry at the entry level, and after 8-10 years are now in middle and senior management roles. The BPO industry is a great place to learn, but, you must be an active participant in your learning. Learning and acquiring the relevant skills will lead to a successful career. BPOs have structured training programmes to train their employees at every level. It is estimated that BPOs in India

spend between USD 200-250 million a year on training their employees.

Larger BPOs give you the opportunity to change streams along the way. When there are openings in Human Resources, Quality or Training, these organisations believe in giving opportunities to their own employees first before going into the market to hire trained professionals. Besides operation roles, BPOs employ people in Human Resources, Logistics, Training, IT, Quality, etc. These people are hired based on specific skill sets, qualification and experience. Depending on your talents some organisations do give you the opportunity to move into these roles.

# Career Growth Entry Level to Middle Management



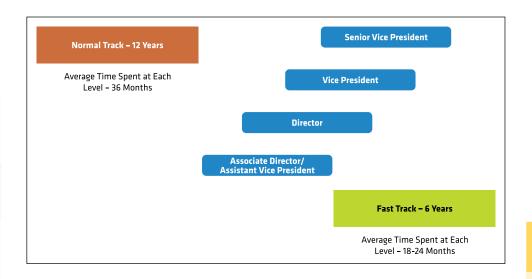
Associate/Senior Associate: As this will be your first job, keyboard skills, critical thinking skills and good command over English language will help you start your career. As a part of operations team your work will be determined by the process you are in. Depending upon the process, personal attributes such as customer service orientation, analysis (problem identification & issue resolution), resilience & flexibility, drive & persistence and learning & knowledge enhancement will help you grow.

**Team Lead:** As a team leader, you will be responsible for 15-30 associates, and will be the interface between Operations, IT, HR and Administration. On an average, you need about 5-6 years of experience. People handling skills, knowledge of quality tools, analytical, logical reasoning and numerical ability will help you succeed.

Management Trainee/Assistant Manager/Manager/Senior Manager: As your career grows, the ability to manage people, communicate with internal and external stakeholders and deliver on business goals become crucial for career advancement. At the same time, the number of people who you are responsible for also increases. Knowledge of quality, analytical skills, decision making skills, energy, drive, assertiveness and ability to motivate teams are skills which will serve you well.

It is at this time in your career you may choose to switch domains. You will learn more about this later.

## Career Growth - Middle to Upper Management

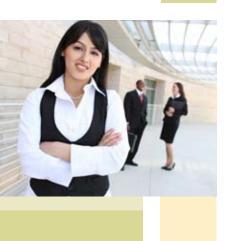


#### Assistant Vice President/Associate Director/Director:

These are middle management roles and once the number of people you manage increases, the quantum of responsibility increases and in some organisations you are also responsible for profit and loss of your process/vertical. The ability to manage people along with strong process/subject knowledge is critical for your success. The BPO industry is very result-oriented and ability to deliver on business goals will determine your success or failure.

**Vice President/Senior Vice President:** These are senior management roles and your span of work increases dramatically. You will have profit and loss responsibilities for your business. The number of people you are responsible for in your vertical will also increase.

### Other Benefits



- Global exposure
- Travel/On-the-job training
- Association with world-class brands
- Build competencies and skills
- Multiple domain options
- Training

In the last 10 years, BPO organisations based in India have gained a great deal of expertise in the BPO industry. Many organisations have 'best-in-class' processes which can be benchmarked with the best in the world.

BPOs give you the opportunity to work with world-class brands and learn how they function. Today, 75% of Fortune 500 companies outsource work to India either through their own captives or through third-party organisations. Captive units include both Multinational Corporation (MNC)-owned units that undertake work for the parents' global operations and the organisation-owned units of domestic organisations.

Working in these organisations will help you build competencies and skills in your domain and multiple domains too. For e.g., if you wanted to switch work from collections to insurance, some of the larger organisations facilitate the move.

Speaking and interacting with people from around the world is great exposure. Cultural gaps are bridged and you get a better understanding and appreciation of other cultures. From time-to-time, established BPO players send their employees overseas to learn about the client's processes. This gives you an opportunity to travel, learn and earn in foreign exchange.

BPOs deliver world-class training through trained professionals in process, soft skills and leadership training for its employees. According to NASSCOM, the industry invested 5% of the employee man hours each year to train its employees, thereby enhancing employability.

### **Continuing Education**

Continuing Education	Professional Growth	Domain
Management	Functional Programmes	Analytics
<ul><li>IIMs</li><li>XLRI</li><li>Other Premier Institutes</li></ul>	Certified Public     Accountant Programme     Certification in     Management Accounting     Certified Financial Analyst	<ul> <li>Basic Statistics, VB, SQL, UNIX, BMI</li> <li>Application of Stats, Financial Statement Analysis</li> </ul>
Languages	Project Management	Supply Chain
<ul><li>English</li><li>European Languages</li></ul>	<ul><li>PMP</li><li>Six Sigma</li><li>Consulting Skills</li></ul>	<ul> <li>Certificate in Production &amp; Inventory Management</li> <li>Basics of Supply Chain</li> </ul>
Software/Hardware	Behavioural/Development	IT Services
<ul> <li>Operating Systems – UNIX, Solaris, Linux, A+, MCSE, CCNA</li> <li>Basic Skills – Email, Excel</li> </ul>	<ul> <li>MBTI, etc.</li> <li>Strategic Thinking</li> <li>Time Management, Presentation</li> <li>Leadership Programmes</li> </ul>	<ul><li>Technical Acumen</li><li>Troubleshooting</li></ul>
		Finance
		Certified Financial Analyst

Most entry level employees join the BPO industry with a basic college degree. As employees career grows, the need to get work-related qualifications and domain-based certifications increase. Most of the larger organisations offer professional courses from globally recognised as well as premier educational institutions. This helps employees get certified in specific domain areas, part-time management and/or professional diplomas. The curriculum, methodology and assessments for these courses is determined by the education partner.

Courses offered can be broken down into three streams – continuing education, professional courses and domain-specific courses. Executive MBA programmes from the

Indian Institute of Managements (IIMs), or learning foreign languages can be classified as continuing education. Certifications in Six Sigma or project management can be classified as professional courses. And, UNIX, CCNA are some of the domain-specific certifications.

The classes for these courses are mostly held within the office premises and are organised around employee work schedules. Besides getting the opportunity to learn while you work, several BPOs subsidise the fees for their employees.

### **Lines of Business**



- Customer care
- Collections
- Finance & accounting
- Analytics
- IT services and network & infrastructure
- Supply chain management
- Transaction and data entry
- Others

The BPO industry in India began with the very basic data entry, collections and customer care processes. Today, they service many lines of businesses. In the last decade, Indian BPOs have gained a great deal of expertise in process management in several domains and industries. Always looking for new opportunities, these organisations are opening new lines of businesses.

Based on your education and skill sets, you can work in your areas of expertise or interest. This guide will help you identify your skill sets and help match your skills with the lines of business you are best suited for. Whether you are qualified to work in customer care; or what levels of accounting are you most qualified to perform? or is data entry the right fit for you? The opportunities are immense and the industry is here to stay.

Global macroeconomic megatrends and technology are expected to be the big drivers for the growth of this industry. Among the global megatrends in the world, the ageing population in the western world and young population in Asia are expected to be the main drivers of growth. Increased digital connectivity will drive further growth of this industry in India. These trends will lead to opportunities for organisations in new markets and new segments. According to NASSCOM Perspective 2020, the new verticals are going to be in the Government and Public Sector, Healthcare, Media and Utilities and the new geographies will be Brazil, India, Russia and China.

There are thousands of processes, Indian BPOs cater to, but this guide will take you through examples of the larger verticals.

### **Customer Care**



- All interactions between a customer and a product provider at the time of sale and thereafter
- Customer service adds value to a product and builds an enduring relationship

Customers are the heart of any business and organisations work hard to them happy by improving the customer experience. The level and depth of customer care varies with the product and industry. It will be different for a bank, a manufacturing organisation, an auto organisation, a telecom organisation and an airline. For e.g. for a manufacturing organisation, customers call for product knowledge, repair, discount schemes, etc. For a credit card or a bank, customer care looks at balance enquiry, change of address, statement discrepancies, payment queries, interest charge, etc. In other cases, customer care executives may be making outbound calls to take feedback from customers or sell a product.

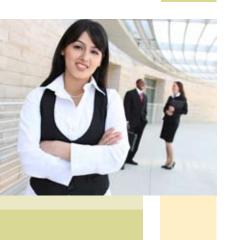
The scope of customer care changes depending on the industry and the customer. Collecting customer feedback, telemarketing and customer helpdesk are all part of customer care.

#### Job Description

- Resolve and answer customer objections/concerns
- Gather feedback
- Convert calls into sales
- Adhere to compliance norms while assisting customers

- Graduate/Postgraduate in any subject; some organisations accept undergraduates
- Good command over English language
- Computer & typing skills

### Collections



- Process of recovering amounts owed to an organisation by its customers
- Banking: Presentment of a cheque or draft for payment and, subsequently, receipt of its amount in cash or as a credit entry
- Transfer of delinquent or past-due accounts to a collection agency (or a special department set up for the purpose) for full or partial recovery of the amount

What is Collections? Every day millions of businesses and people buy products and services. Individuals buy the product through credit cards or cash and businesses buy products on credit. A majority of customers pay their bills on time, customers who are delinquent in their payments, i.e. their payments are more than 30 days overdue, are approached by the seller to collect the overdue payments. The importance of efficient collections of money due to any organisation/bank cannot be underestimated. Cash has a direct impact upon the working capital, the functioning and the profitability of a organisation.

The job is primarily about contacting customers, both individual and business vendors who have defaulted on their payments by telephone and/or by email.

#### **Job Description**

- Review customer accounts and call on delinquent accounts for the day
- Keep portfolios updated with payment status
- Resolve customer issues and try to get a commitment for payment by a particular day
- Provide financial advice to customers
- Handle incoming calls and customer queries

- Graduate/Postgraduate in any subject; some organisations accept undergraduates
- Good command over English language
- · Computer and typing skills

### Finance and Accounting



- Transaction management (Accounts payable/receivable)
- General accounting (Closing & reporting)
- Corporate finance (Treasury, risk & tax services)
- Financial planning, Reporting & analysis
- Compliance management and statutory reporting

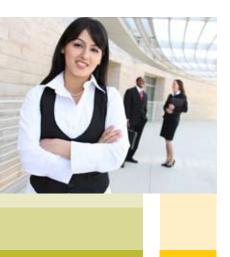
Finance & Accounting (F&A) BPO services can help clients achieve high performance by realising tangible top and bottom line benefits for their clients. Most of the work is done on ERP platforms like Oracle, PeopleSoft and SAP.

F&A includes activities such as general accounting, transaction management (account receivables and payables management), corporate finance (e.g. treasury and risk management and tax management); compliance

management and statutory reporting, etc. The complexity of the process determines the educational qualifications.

While a B Com Graduate can work in accounts payable and receivable, more complex work like closing and reporting will require you to be a Chartered Accountant. Complex processes will often require international certifications too, e.g. CPA, CIMA, MBA, CIPA.





### Accounts payable and receivable are part of the F&A vertical in a BPO

- Accounts payable is money a business owes to its creditors for buying goods or services. They are the unpaid invoices, bills or statements for goods or services rendered by outside contractors, vendors or suppliers
- Accounts receivable is money which is owed to an organisation by a customer for products and services provided on credit

Managing cash flow through accounts payable and receivable is the very basis of finance for a business. Agents in a BPO use ERP platforms, process invoices, and resolve disputes with vendors. Organisations generally train fresh entrants on the ERP system but a working knowledge of these systems is an asset.

#### Job Description

- Process invoices
- Dispute resolution with vendors (Accounts payable)

- Business-to-Business collections (Accounts receivable)
- Cash application (Accounts receivable)

- B Com/M Com/Chartered Accountants/ Cost Accountants
- Good command over English language
- Computer and typing skills
- Knowledge of ERP application will be an asset

### **Analytics**



- The field of data analysis. Analytics often involve studying past historical data to research potential trends
- To analyse the effects of certain decisions or events
- To evaluate the performance of a given tool or scenario
- The goal of analytics is to improve the business by gaining knowledge which can be used to make improvements or changes

Analytics is the science of analyses. Businesses arrive at an optimal or realistic decision based on the existing data. Business managers may choose to make decisions based on past experiences or there might be other qualitative aspects to decision making; but unless there are data involved in the process, it would not be considered analytics.

Common applications of analytics include the study of business data using statistical analysis in order to discover and understand historical patterns with an eye to predicting and improving business performance in the future. Mathematics, operational research, statistics and probability tools are used for statistical analysis and

data mining and require extensive computations. Some fields within the area of analytics are enterprise decision management, marketing analytics, predictive science, strategy science, credit risk analysis and fraud analytics.

#### **Job Description**

- Varies with process and complexity
- Build predictive models to predict future trends

- Any graduate with an aptitude for numbers
- BE (electronics, electrical, mechanical) CAD, Oracle, Embedded Systems

### Technical Support/ IT Helpdesk



#### IT infrastructure services include

- Planning and designing IT infrastructure
- Organisational IT strategies
- Managing mission-critical IT infrastructure for global clients

#### End-user computing services

 IT helpdesk services, desk side services, software imaging & distribution and IT asset management

#### IT Infrastructure Management services

 Enterprise computing services, database & middleware, network, and voice & security services

Agents troubleshoot and resolve technical glitches in a product remotely. They follow a logical, systematic search for the source of the problem so that it can be solved and the product can be made operational again. In the management of networks and servers, associates do configuration management, fault management, performance management, accounting management, and security management. IT services rigorously apply standardisation and simplification, documentation and controls, quality support and review. This combines Six Sigma, Lean and Root Cause Corrective Action (RCCA) methods to proactively eliminate defects in IT infrastructure for continuous process improvement.

#### **Job Description**

- Follow procedures, software, equipment and operations techniques to pre-empt and maintain critical IT infrastructure
- Handle customer calls and troubleshoot problems

- Engineers or candidates with IT certifications like CCNA, GNIIT, MCSE, MCP and CCN
- Good command over English language
- Computer and typing skills

### Supply Chain Management

- Management of material and information flow in a supply chain to provide the highest degree of customer satisfaction at the lowest possible cost
- Supply chain management requires commitment of supply chain partners to work closely to coordinate order generation, order taking, and order fulfillment, thus creating an extended enterprise spreading far beyond the producer's location



These days, BPOs offer a full range of services to help clients optimise their supply chain, generating competitive advantage and setting the stage for growth on the path to high performance. Having an efficient supply chain adds greatly to the reduction of operating costs and improving availability of working capital.

Today's supply chains are complex, especially for global enterprises operating in multiple countries and businesses. BPOs help these organisations to prepare for the new economic realities by enabling them to respond to near-term cost pressures, while adopting intelligent long-term approaches that support the entire business far into the future.

#### Job Description

The supply chain of an organisation can be broken up into parts or processes. Some of these processes are

outsourced to BPOs. The job description will directly depend upon which process you are working on. Your job could entail some of the following:

- Order generation
- · Order taking
- Collecting unpaid bills
- · Reviewing of customer payment and trends
- Dispatch follow-up
- Managing suppliers
- Managing inventories
- Procurement support

- Any graduate degree, BA, B Com, BSc
- Excellent communication skills
- Computer knowledge, including Excel and PowerPoint
- Negotiation skills

## Data Entry and Transaction Processes



#### Data entry and transaction processes

- High-volume transaction activities
- Frees managerial bandwidth

#### **Industries**

- Travel
- Banking and financial services
- Insurance
- Utilities
- Transportation

Businesses have to process large volumes of transactions on a daily basis; depending on the industry, it could be payment of utility bills, maintenance of bank accounts, airline reservations and insurance policy changes.

Efficient and effective transaction processing is very critical in achieving high level of customer satisfaction and financial targets. Several BPOs are performing these tasks for organisations around the world. They bring process expertise, customised solutions and improvements in process and decision making to the table. Outsourcing transaction work frees up managerial bandwidth and without sacrificing quality.

Transaction processing caters to most industries, some of which are Travel, Banking and Financial Services, Insurance, Utilities and Transportation.

#### **Job Description**

The job description will vary according to which part of the procurement process you are aligned to. Some of the work you may be asked to do is listed below:

- Updating records
- Adding new records
- Managing records

- Any graduate degree BA, B Com, BSc (some organisations hire Class XII graduates)
- Proficient in English
- Typing Speed 25-30 words per minute



## **BPOs Servicing Indian Business**

- I2I India-to-India
- Services
  - Collections, telemarketing, customer service and finance & accounting
- Locations
  - Tier II and III cities
  - Rural BPOs
- Language skills
  - Regional Indian languages

Telecommunication organisations in India were perhaps the first to outsource customer care to BPOs and this scenario has changed dramatically. Several organisations now outsource their non-core work in collections, Customer Service and Finance & Accounting. There is no difference between services outsourced by Indian clients and international clients, other than the location of the client. The quality of services offered to Indian clients is exactly the same as those offered to international clients.

NASSCOM has identified the India-to-India (I2I) market, as a huge growth area for the industry; the size of the domestic market is projected at USD 15-17 billion by 2020. Economic growth in India will be the major driver of this

growth. Half the growth is expected to come from Indian organisations looking for support in Customer Care, Banking and Financial Services and in the Finance and Accounting processes verticals.

Servicing Indian clients from Tier II and III cities is the preferred option for most BPOs. This is creating jobs for young people in their hometowns. Clients in India are looking for employees who can connect and communicate with their customers in regional languages. This has led to the creation of jobs for young people who can speak in their mother tongues. As BPOs establish themselves in smaller cities, they will become growth engines for Tier II and III cities.

## Opportunities Outside the BPO Industry

#### Finance and **Collections and** Procurement Transaction Accounting **Supply Chain Processing Customer Care** Auto Retail Logistic • Insurance Banking Purchase Hospitality Travel Consumer Aviation Any Industry Banking Durables Any Customer- Utilities Any Industry facing Role

These are only some of the options available

A majority of people join this industry right after college. Some make this industry their career and others gain skills and expertise and move into other industries.

Experience gained while working in the BPO industry will equip you for lateral movements into other industries, as the nature of the work does not change significantly as you move into other industries. Finance and Accounting, Customer Care, HR is the same in different organisations with small adjustments to accommodate organisation-

specific requirements. For e.g., whether you are doing accounting for an auto client for a BPO or whether you are doing it for an auto major, accounting principles do not change.

Just as you can move into other industries after having worked in a BPO, people can move into the BPO industry from other industries too. BPOs hire people at all levels, which include team lead, managers and vice presidents.

### Career Path - Options



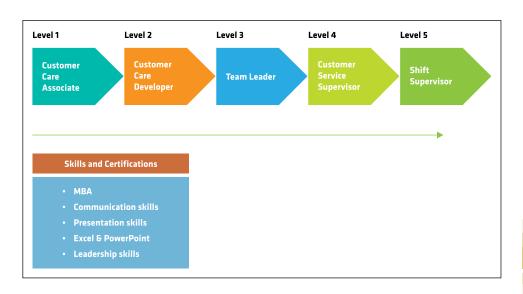
Given your area of interest, your education and skill sets, you can build your career. The next few pages are career paths you can achieve if you make BPO your career option. These are only indicative career paths and the duration spent at each level and opportunities offered will vary between organisations.

In the early part of your career, you may choose one of the following career paths:

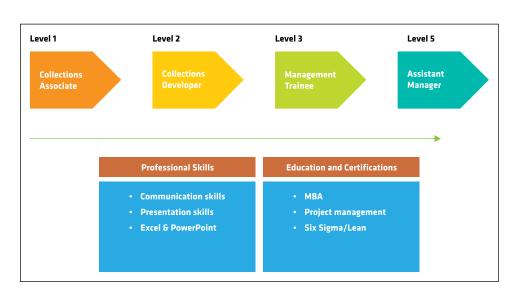
- Operations
- Subject matter experts
- Domain change

As people grow in their careers and acquire knowledge and skills, they may choose to switch careers. Following are the career-paths to aid such a switch.

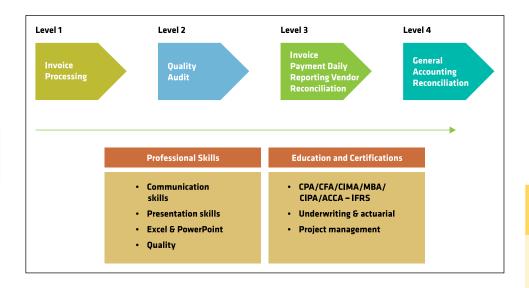
### Career Growth – Customer Care Operations



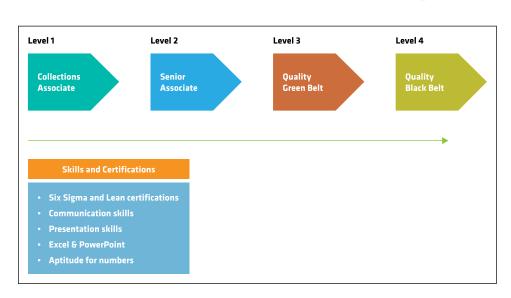
## Career Growth – Collections



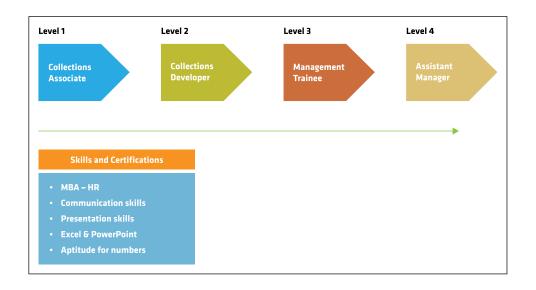
# Career Growth - Accounts Payable: General Accounting



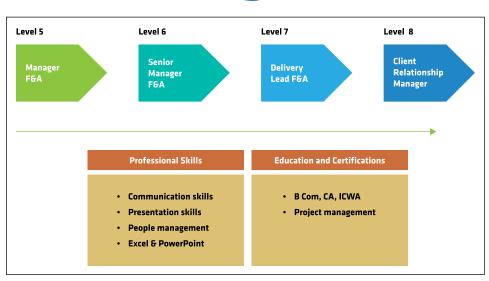
## Career Growth – Collections to Quality



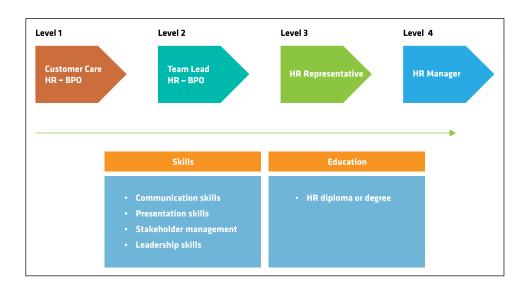
## Career Growth – Customer Care to HR



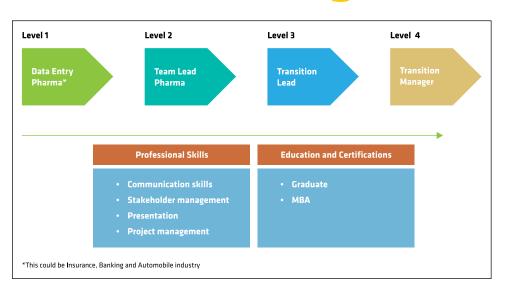
## General Accounting - Client Management



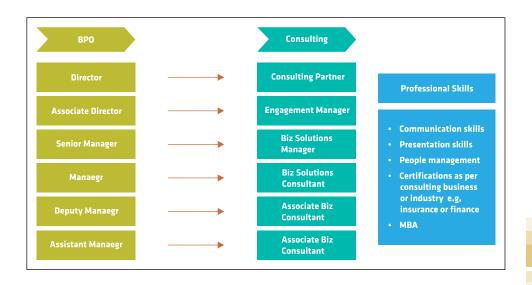
# Career Growth HR Services – HR Business Partner



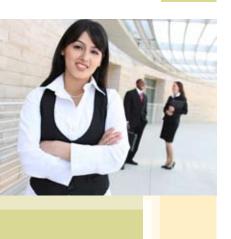
## Data Entry Associate – Transition Manager



## Career Growth Operations - Consulting



## Top 15 BPO Exporters in India for the Year 2010-11



Rank	Company
1	Genpact India Pvt. Ltd.
2	Tata Consultancy Services BPO
3	WNS Global Services (P) Ltd.
4	Aegis Ltd.
5	Wipro BPO
6	Firstsource Solutions Ltd.
7	Infosys BPO
8	Aditya Birla Minacs Worldwide Ltd.
9	exl Service.com (India) Pvt. Ltd.
10	Hinduja Global Solutions Ltd.
11	Intelenet Global Services Ltd.
12	HCL Technologies Ltd Business Services
13	HOV Services Ltd.
14	3i Infotech Ltd.
15	MphasiS Ltd.

This list does not include some companies whose corporate headquarters are located outside India, but have significant India-based delivery capabilities, and have not shared their India-based revenue figures. Had they been ranked based on their India revenues, companies such as Convergys, IBM Daksh and Sutherland Global Services would have also appeared in this list.

### **BPO Success Stories**



It has been truly an interesting journey and a great experience to see myself grow to a Vice President's role in the last 11 years. In my current role as Business HR Leader, I am responsible for 4,000 employees across Hyderabad, Delhi and Kolkata.

My journey with Genpact began in the year 2000. My role was in transition for GE Businesses and my responsibilities were to identify and offshore F&A processes. Here, I learned project management and it gave me the opportunity to interact with different people around the world. Soon, I moved into the Quality team as a black belt. Here, I did 20 projects, including improving the voice of customer and reducing cycle time. These projects helped me further enhance my knowledge in Lean and Six Sigma and I became a certified Black Belt.

I then moved to operations as an Assistant Vice President, managing a team of nearly 150 people. Managing people became easy and I had a great time. In the year 2006,

I was able to realise my dream of being involved in a people function role – HR.

I have spent more than a decade at Genpact in various roles, environments, cultures. I have grown immensely both personally and professionally. Though I have learnt varied skills but specifically I would like to mention that my ability to adapt to changing environments, decisiveness, constant learning orientation, accepting feedback and standing by my team has really helped me achieve success.

Genpact is an ideal workplace for young people starting their careers. It's a place that rewards meritocracy, promotes and respects diversity but also empowers its employees to pursue careers of their choice as they grow within the organisation.

V. Indu Vice President, Human Resources Genpact

### **BPO Success Stories**



I have been with Genpact for a little over 12 years and I am currently the Operating Leader for five accounts spread over Gurgaon, Jaipur, Hyderabad, Dehradun, Kolkata and Bengaluru. My journey at Genpact has been exciting and it's the place where I started my career. Genpact groomed me and today I am responsible for 2,500 people!

I joined Genpact in July 1999 as an associate and feel proud to be a part of the organisation and its growth story. My first role was in the collection process, where I used to call customers in the US for credit card payments. Within a short span of time, we got another process-'skip tracing'. This required me to trace people who had defaulted on their payments. I was in the first batch of the process and it was extremely exciting to start something new so early in my career.

One of the most memorable moments at that time was when I won a Maruti car in a collections contest. During those days having a car and winning it by your hard work was a big deal! To think about it, I guess it's a big deal even today.

At Genpact, quality or Six Sigma/Lean is a part of our DNA and I always wanted to play a quality role. In fact, I did my quality Green Belt project as a Process Developer and eventually moved to a Black Belt role and got certified. And, this remains a significant milestone in my career.

I have learnt a great deal during my entire 12+ years at Genpact. I have been fortunate to work in operations, quality, transitions and solutions roles. And through these roles I have learned many skills including managing client relationships, people management and I have become stronger in execution. The list is endless.

My mantra of success as I grew from an associate level to a Vice President in Genpact is to stay focused and disciplined, be a little patient and take pride in whatever you do.

Needless to say that this industry has established itself and continues to grow at a steady pace, we are working in an organisation which pushes us to think differently and our leaders constantly challenge us to stay ahead of the curve.

I would highly recommend Genpact as a place to work. It's an organisation that keeps you grounded with the right set of values; it offers multiple career opportunities and invests in developing your skills through training. And above all, you get to work with some of the best people in the industry.

Manorajan Mohanty Vice President, Operations Genpact

### **BPO Success Stories**



It is heartening to see where I have reached today; I am responsible for Operations for Genpact Guatemala, directing a crosscultural team of more than 200 employees, servicing 25 different processes for three global customers.

My Genpact journey started in the summer of 2002. I still remember going for the walkin interview on a Sunday at New Era Public School in North Delhi. I started as a Customer Support Representative in 2002 with Genpact for a GE account and that was the beginning of a great career which has now taken me halfway across the world to Genpact Guatemala.

I will soon complete 10 years (it may sound like 'not a lot of years', however, at the age of 29 that's more than one third of my life) and I could not have asked for anything more for my career and life than what I have got here in this wonderful organisation.

Waking up at 1 am, getting to work in Gurgaon, having morning tea with bread and butter at the tea stall outside the office gate, catching up on lost sleep at the ATM room and being woken up by the manager asking me to get to the floor, the amazing cab rides are just a few memorable moments. There is so much to share, however, there have been some moments in these years that stand out in my memory and are the moments I cherish the most.

- When I cleared the Management Trainee Assessment in my first attempt in 2004
- Having the opportunity to facilitate my first leadership training programme in 2006 – to be able to do this at 24 felt so amazing
- In 2007, I had the privilege of leading

- a training for 2,000+ people on site in Mexico.
- Got Six Sigma Green Belt certified in 2008
- In November 2008, at just 26, I was promoted to an Assistant Vice President
- In 2009, moved in as a Service Delivery Leader for Genpact Guatemala
- Received the Best Business Impact award for one of the processes I managed
- Recently, I was selected as one of the 48 Eagles for the first batch of LEAP (Leadership Excellence Acceleration Programme)

WOW!! I feel nothing but pride, excitement and gratitude for an organisation that has helped me get where I am and in more ways than one. It has enabled me to create an identity for myself. Genpact trusted in me, gave me opportunities to travel around the world, to learn and evolve into a leader.

I know that the next few lines might sound almost like an Oscar ceremony speech, however, this journey would not have been complete and as fruitful without few people at Genpact and outside Genpact.

Of course I could not have done this without the love and support of my family and several mentors and leaders at Genpact.

I am really proud to be **A PART OF GENPACT.** 

Hemanshu Ruparel Assistant Vice President, Operations Genpact

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