

Banking on Intellect

Innovative products driving digital transformation in banking

Investors & Analysts Meet
31st July 2015



Safe Harbor Statement

Certain statements in this release concerning our future prospects are forward-looking statements. Forward-looking statements by their nature involve a number of risks and uncertainties that could cause actual results to differ materially from market expectations. These risks and uncertainties include, but are not limited to our ability to manage growth, intense competition among Indian and overseas IT Products companies, various factors which may affect our cost advantage, such as wage increases or an appreciating Rupee, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Intellect Design Arena has made strategic investments, withdrawal of governmental fiscal incentives, political instability, legal restrictions on raising capital or acquiring companies outside India, unauthorized use of our intellectual property and general economic conditions affecting our industry.

Intellect Design Arena may, from time to time, make additional written and oral forward-looking statements, including our reports to shareholders. These forward-looking statements represent only the Company's current intentions, beliefs or expectations, and any forward-looking statement speaks only as of the date on which it was made. The Company assumes no obligation to revise or update any forward-looking statements.



Agenda

Business overview by Mr. Arun Jain, Chairman & Managing Director

- Understanding Intellect
- Strong pillars of sustainable growth
- Strategy for growth

intellect[™] Fact Sheet

Rs 6.1bn FY15 Revenue

Over 50% Gross Margins

Rs 2.0bn Cash, Zero debt

47% Revenue from
Advanced markets in
FY15

200 Live installs across 100
customers in 30
countries

20 IPR portfolio



Intellect - A Digital Product Powerhouse

'Made in India' design-focussed global banking products company



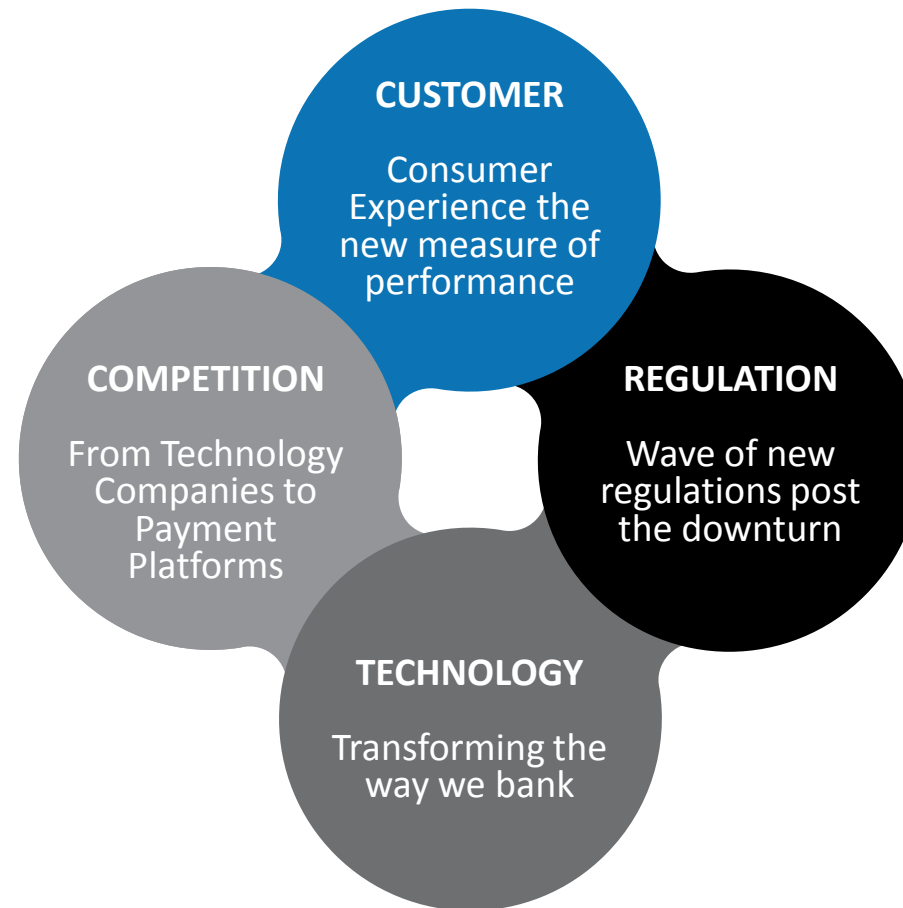
“Design is not just what it looks like and feels like. Design is how it works.”

Steve Jobs



The way the world is banking has changed

Banks facing disruption on all fronts, digital transformation has emerged as “NEED OF THE DAY”

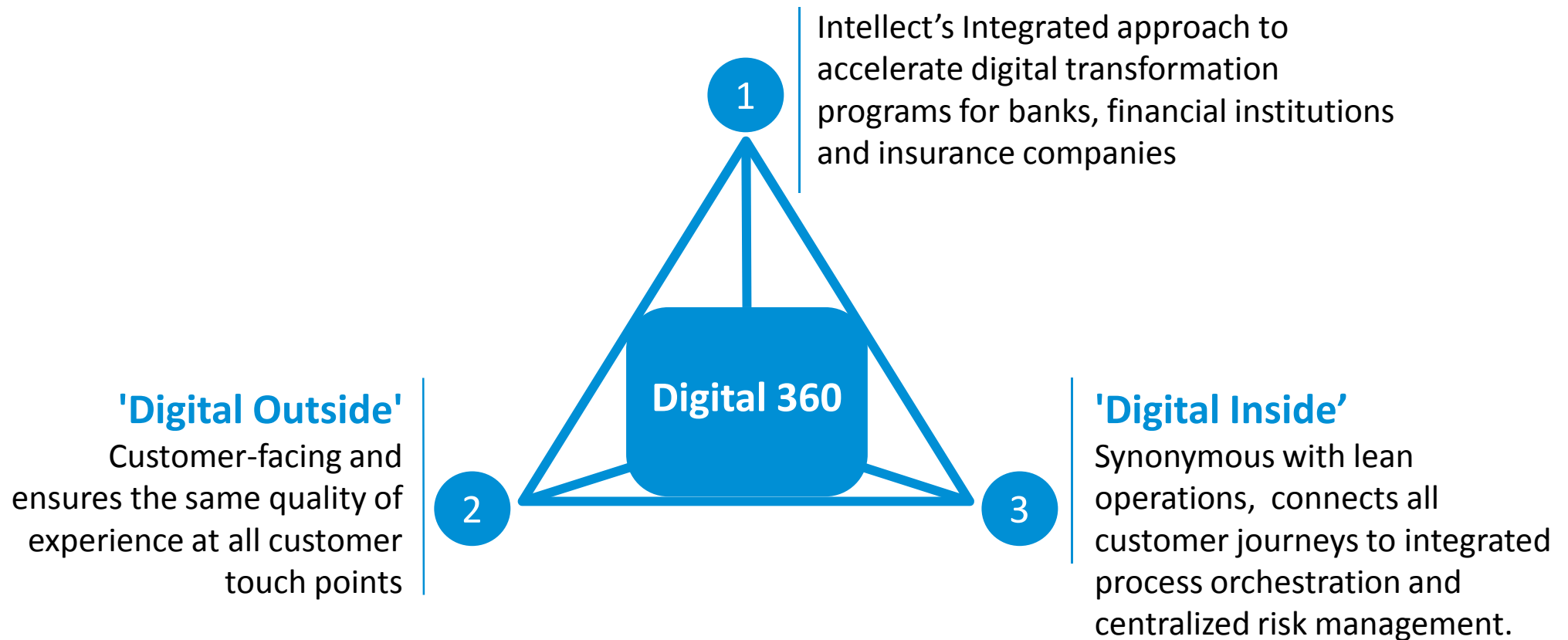


Translates into a \$50bn opportunity



And so have we...BORN TO BE DIGITAL!

At Intellect, we are AHEAD OF THE CURVE given our domain expertise and design edge

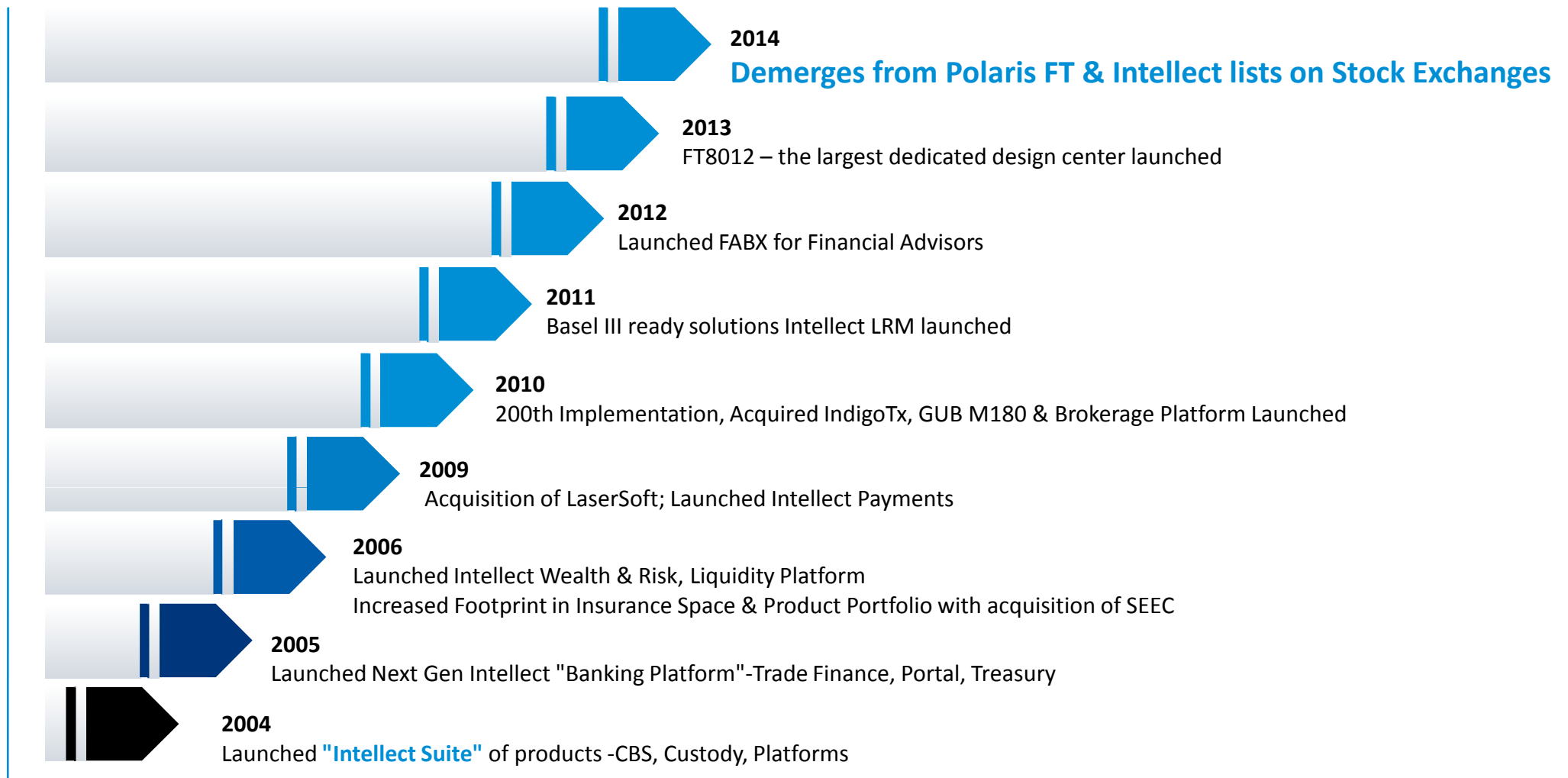


Products built in digital for digital: 3 tier SOA architecture built in the current decade not legacy overlaid with digital



New age digital products: IP developed over a decade

Sustained investment of \$20mn every year





With a distinctive design edge

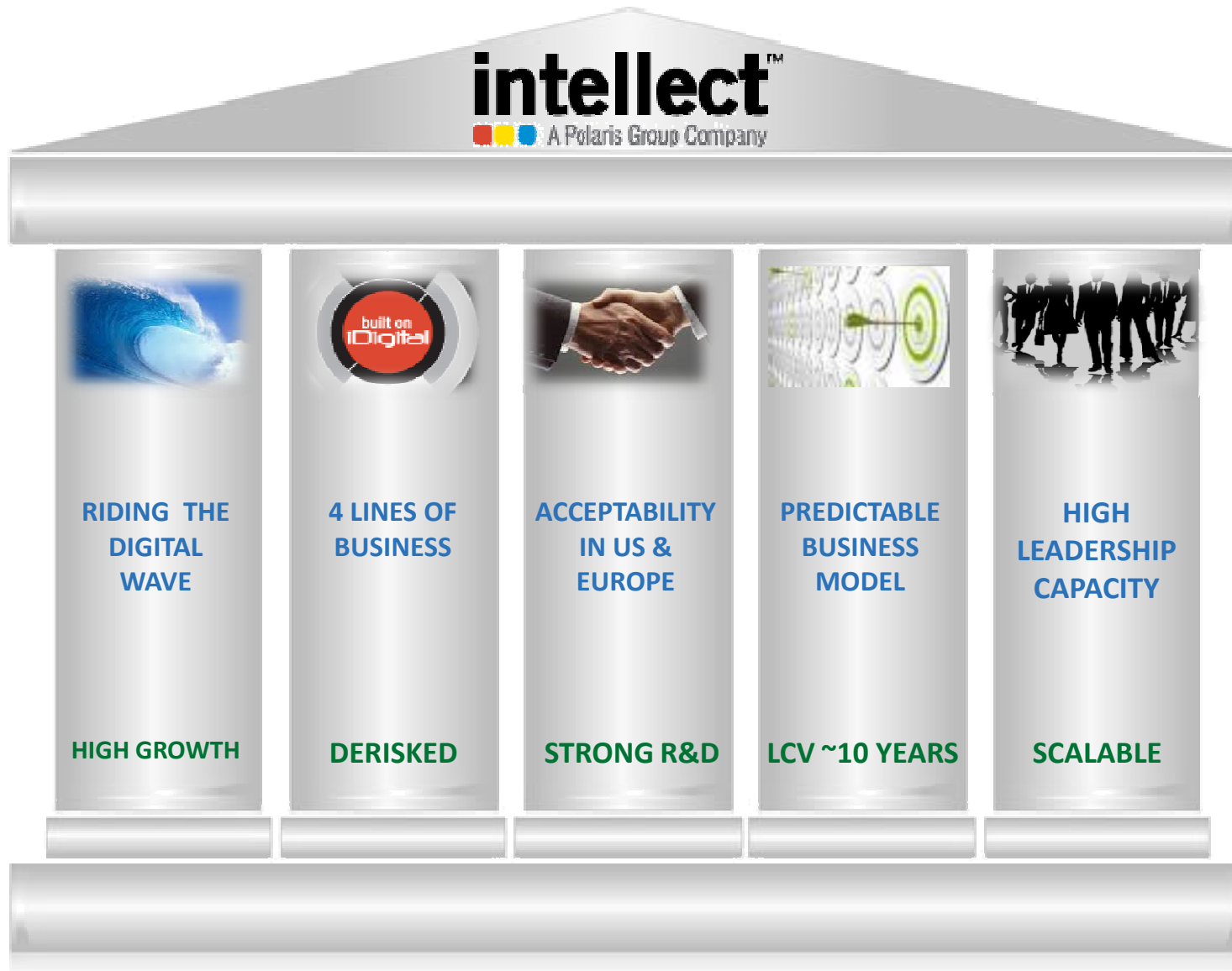
8012 Design Center - next big game changer for financial technology and BFSI



- Transforming value by connecting the dots between Business, technology and operations
- Providing financial institutions the design differentiation required to reduce complexity
- Design center allows customers to experience their digital vision in real time

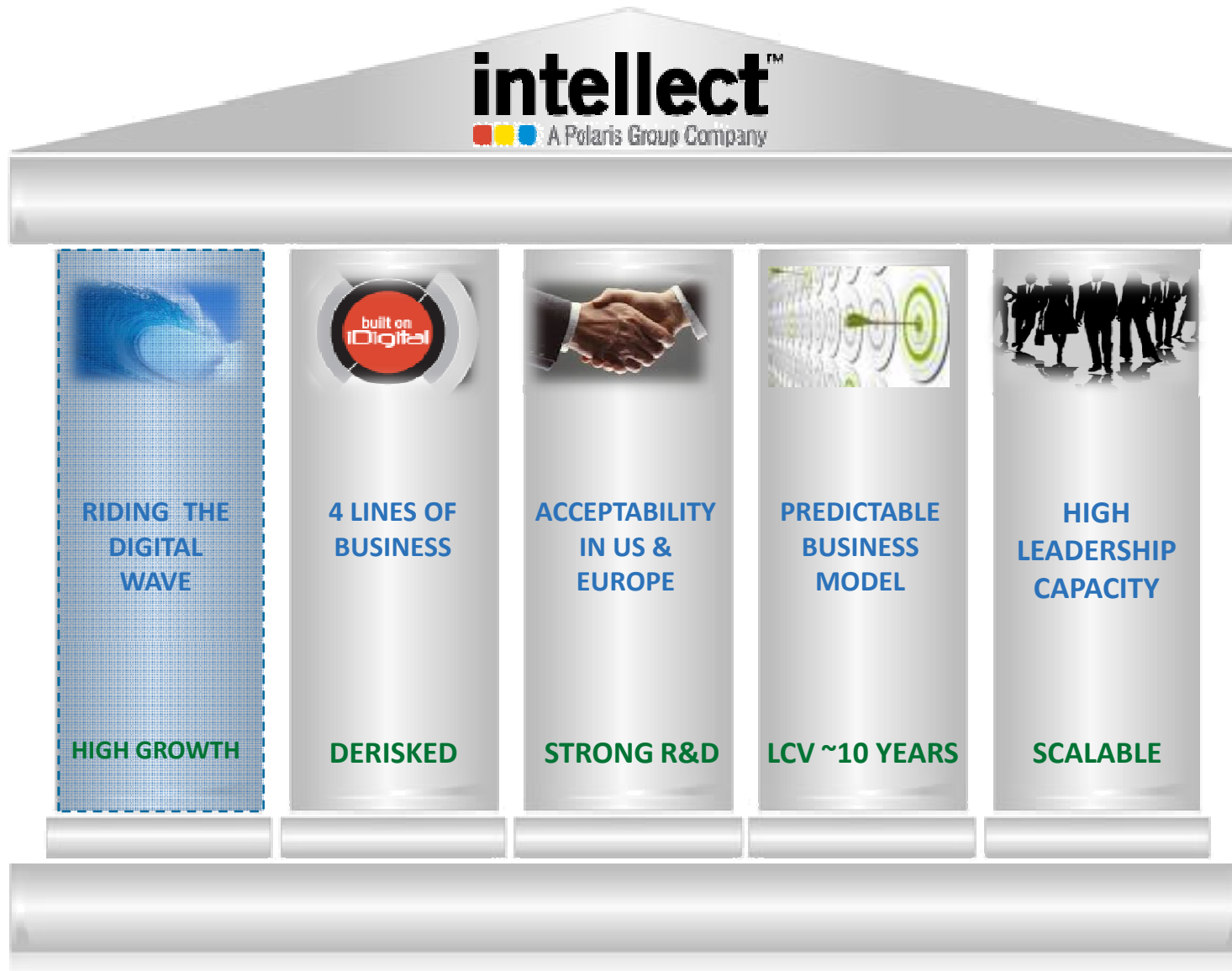


Strong pillars for sustainable growth



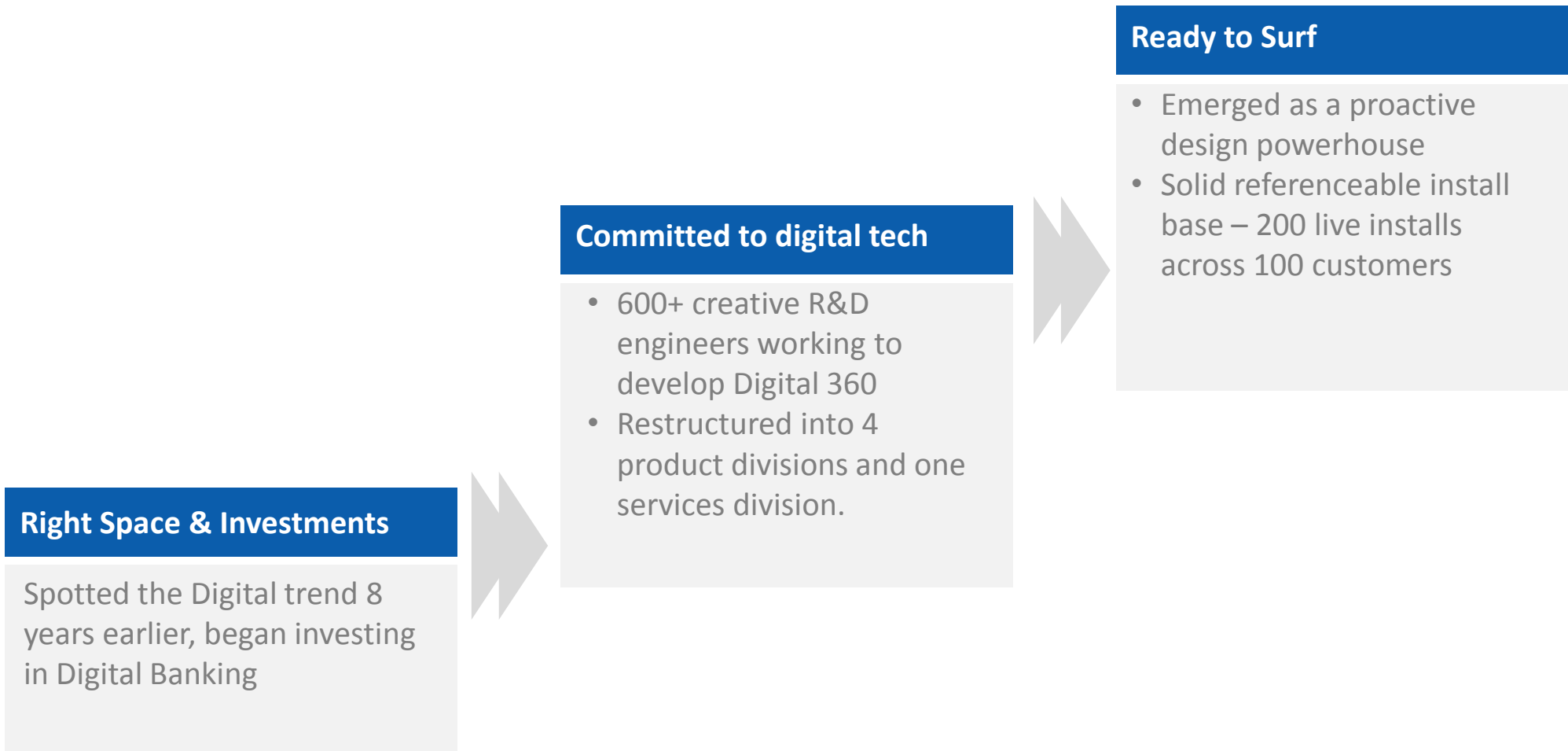


Strong pillars for sustainable growth



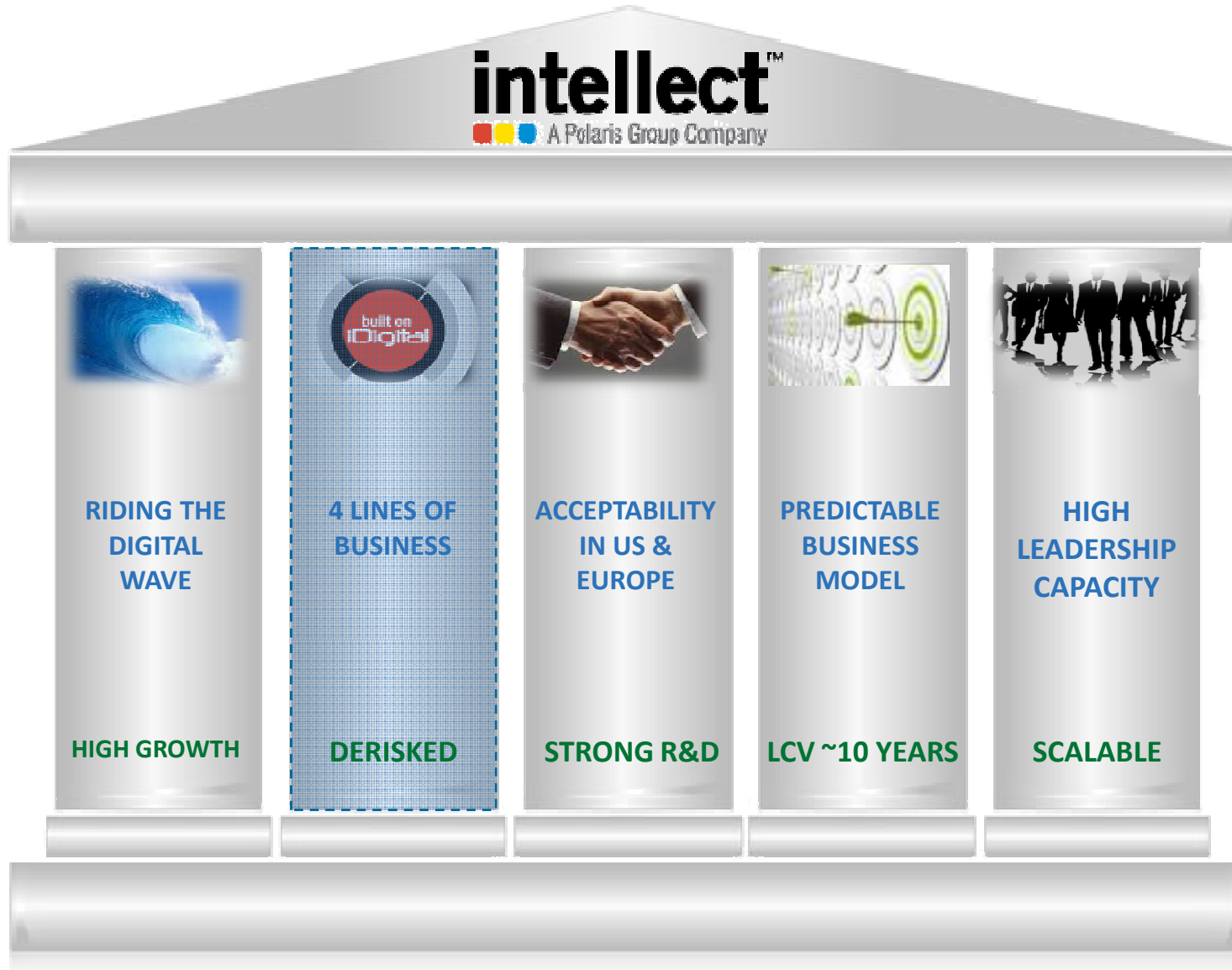


Digital disruption : Riding the \$50 Bn digital wave





Strong pillars for sustainable growth





De-risked business model – four business lines

iGCB

Global Consumer Banking



- Seamless Omnichannel banking

iGTB

Global Transaction Banking



- World's first complete global transaction banking platform

iRTM

Integrated Risk & Treasury Mgt



- Running the largest treasury operations in the world

**intellect
SEEC**

Insurance



- Reduces time to market by upto 60%



Winning Industry Accolades

Top analysts cite Intellect as a leader in its space



“Global Pursuer” for new deals & “Global Player” for combined deals

Intellect Risk Hub - leading vendors to Support Credit, Market & Liquidity Risk



“Best Single Country core implementation” both in Middle East & Africa and “Best Multi- Channel Implementation” in Middle East at Asian Banker Awards 2015



Won 2 XCelent awards ‘Advanced Technology’ and ‘Breadth of functionality’



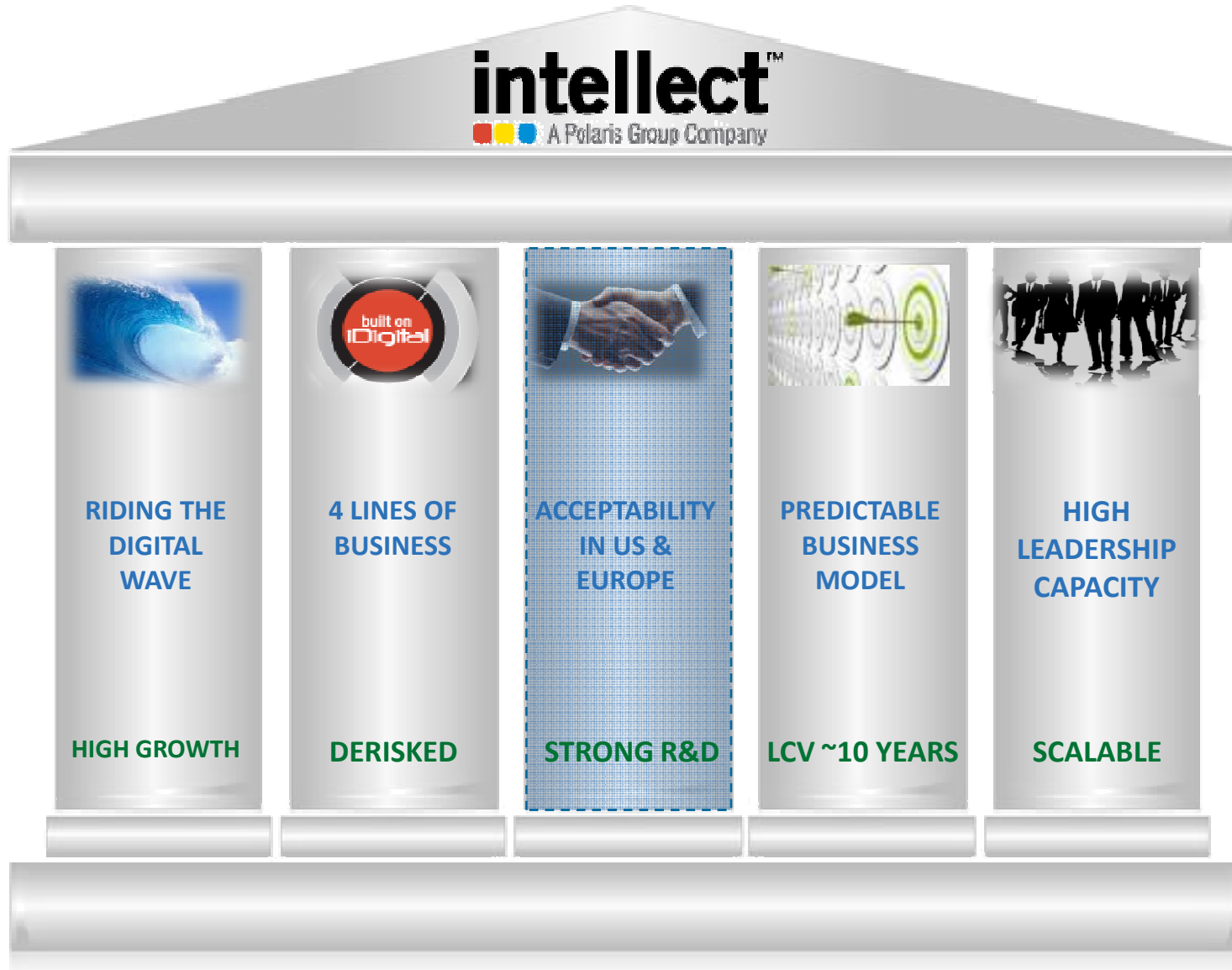
“Technology Provider of the Year” Intellect’s “remarkable technology” was lauded as the common innovator in Central Banks across four countries



Intellect’s Octopus lauded as “Years’ Most Credible Innovative Product” at Technoviti 2015



Strong pillars for sustainable growth





Penetration and acceptance in Advanced Markets

- 47% of revenues in FY15 come from the most sophisticated markets – Americas and Europe
- References include major global banks and financial institutions across Advanced Markets

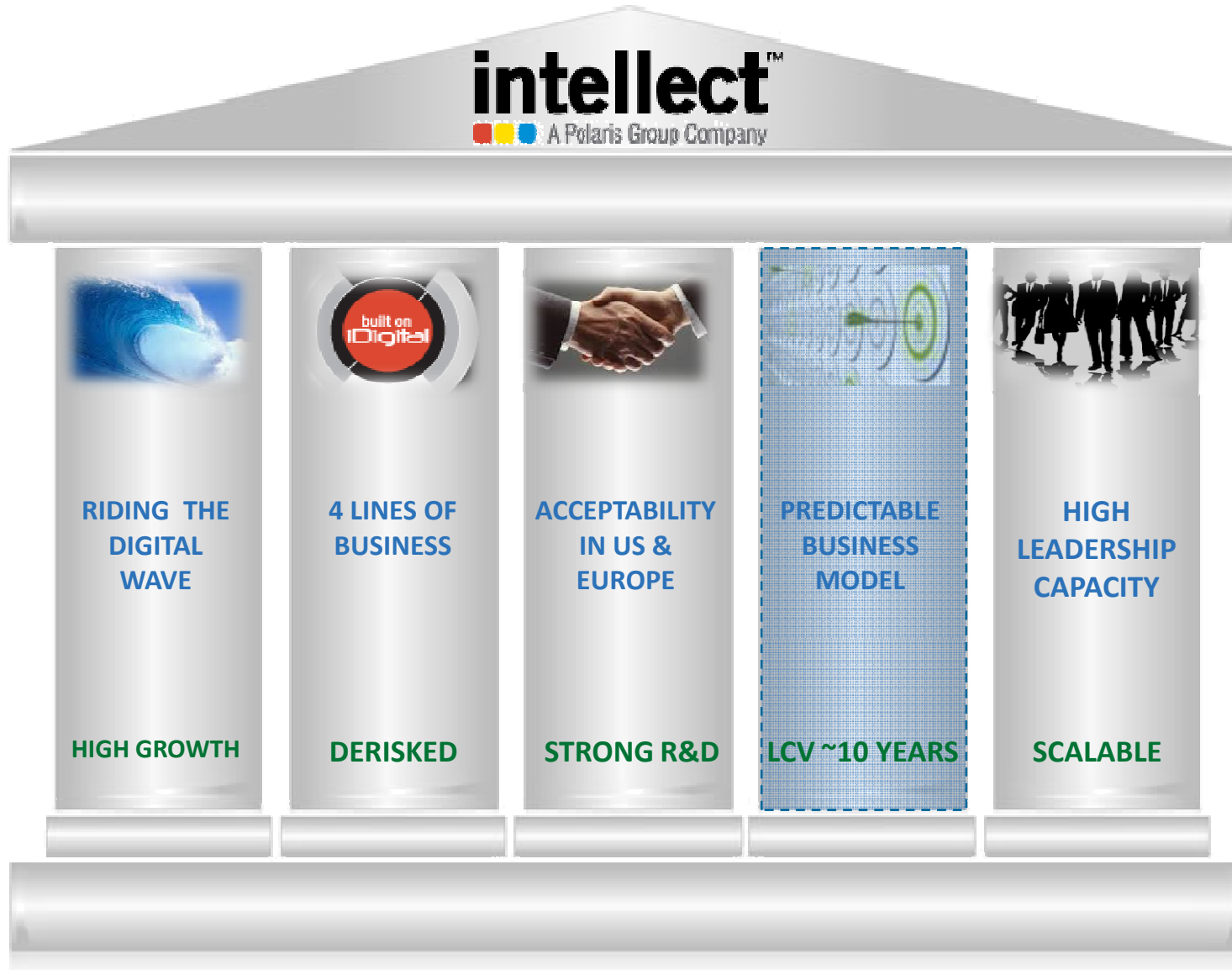
KEY DEALS

- One of the largest Bank and Insurance Companies in **North America** selected Intellect SEEC
- One of the **largest Insurance companies from Canada** chose Intellect to be their platform for digital transformation.
- One of **top Canadian banks** chose Digital Payment Platform against all global competition.
- **Swedish Central bank** chose Intellect Central Banking core
- **A top American bank** chose intellect for Transaction Risk Management

Cutting edge products with consistent investments in new age technology like Digital, Mobile, Cloud, Big data and Artificial Intelligence

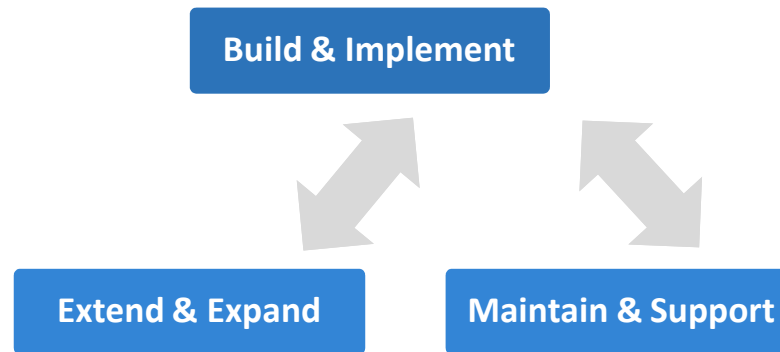


Strong pillars for sustainable growth

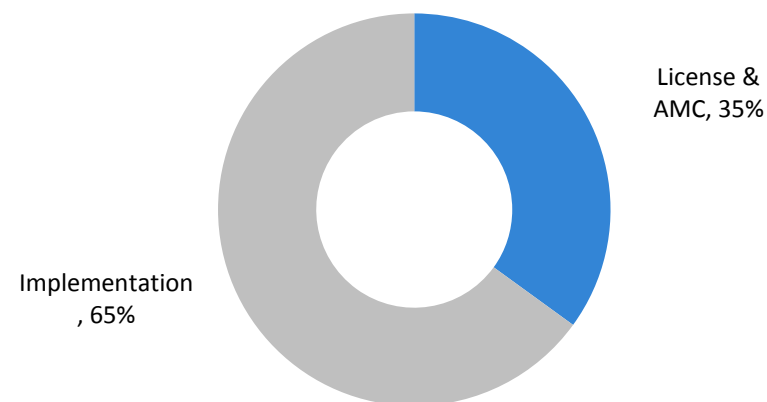




Scalable and predictable business model



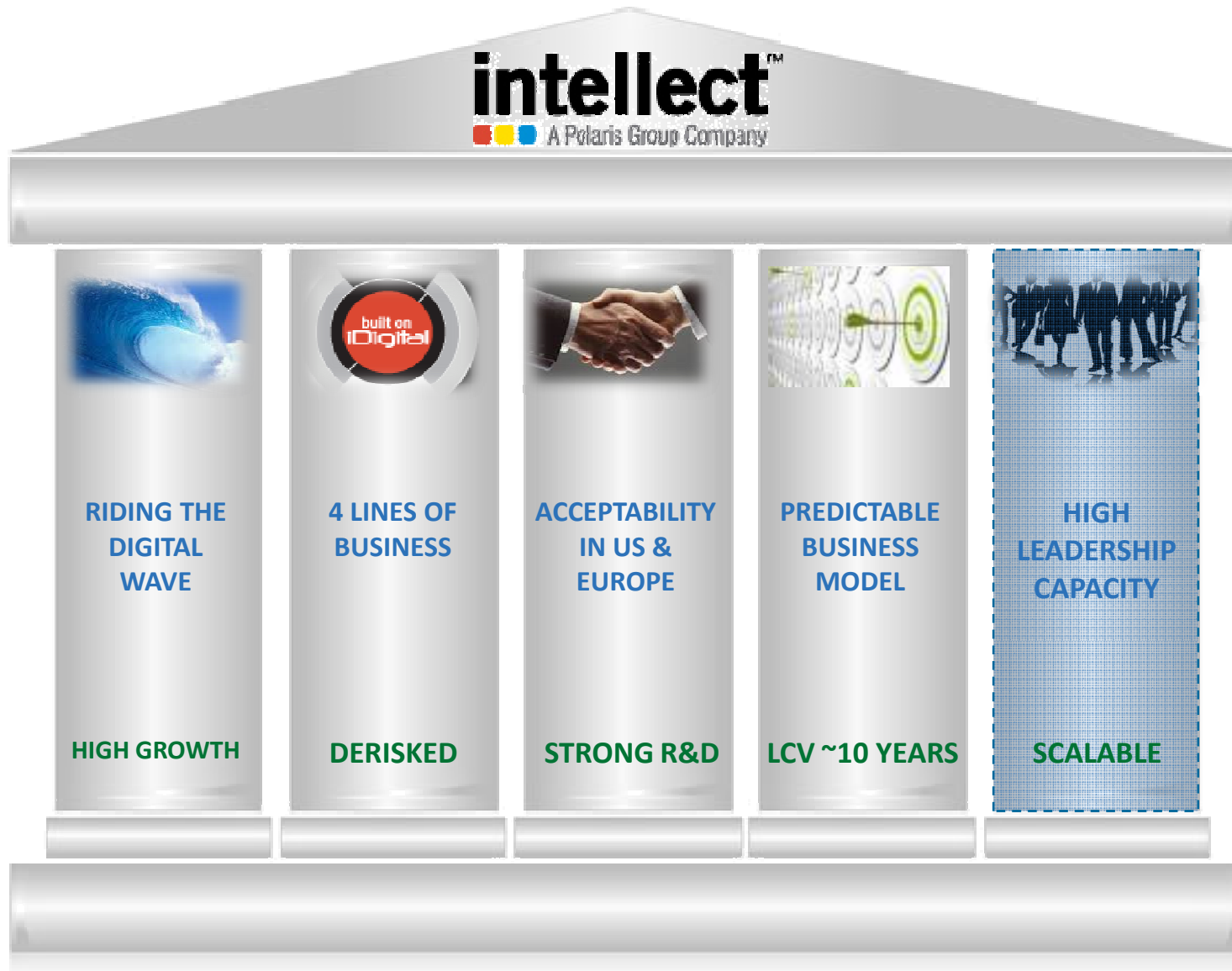
Q1FY16 Revenue Mix



- Average life-cycle revenue runs over 10 years from initial contract
- Recurring revenue model with assured stickiness



Strong pillars for sustainable growth





Led by a team focused on results

Mr. Arun Jain
Chairman & Managing Director



A leading proponent of 'Design Thinking' & recipient of prestigious accolades including the 'Indo-ASEAN Business Initiative Award' and the 'ICICI Venture- CII Connect Entrepreneur Award'.

Mr. S Swaminathan
Chief Financial Officer



Mr. Swaminathan brings over 30 years experience in finance, cost management, business planning and process orientation.

Mr. Jaideep Billa
CEO iGCB



Mr. Billa have 25 years of experience predominantly in the field of FT business. Performed role of Chief Technology Officer as well as Strategic Advisor to CEO in Polaris .

Mr. Manish Maakan
CEO iGTB



Business Leader and Technology Strategist, drives worldwide Positioning, Sales and Implementation of Global Transaction Banking solutions.

Mr. Venkatesh Srinivasan
CEO iRTM



Bring 15 years of banking technology experience in Tata Consultancy Services, Citigroup and Polaris, member of the ICAI & GARP.

Mr. Pranav Pasricha
CEO Intellect SEEC



Brings deep Insurance industry experience from his association with QBE Insurance Group and consulting firms such as Booz Allen Hamilton and A.T.Kearney.



...and upfront investment in human capital

- Top talent supplement through induction from client organizations and global competition
- Independent CEOs for each of the businesses
- Sales leadership aligned to four main geographies
 - Americas
 - Europe
 - APAC
 - IMEA



...already built scale up team of industry veterans

Mr. K. Srinivasan
Business Head, IMEA



Mr. Alfred J. Carpetto
Business Head, Americas



Mr. Mark S. Wilson
Business Head, Europe



Mr. Reid Warren
Business Head, Asia Pacific



Mr. Rajesh Saxena
Chief Strategy Officer



Mr. Rajesh Kuppuswamy
Chief Design Officer



Mrs. Padmini Sharathkumar
Chief Marketing officer



Mr. Govind Singhal
Group Enablement Officer

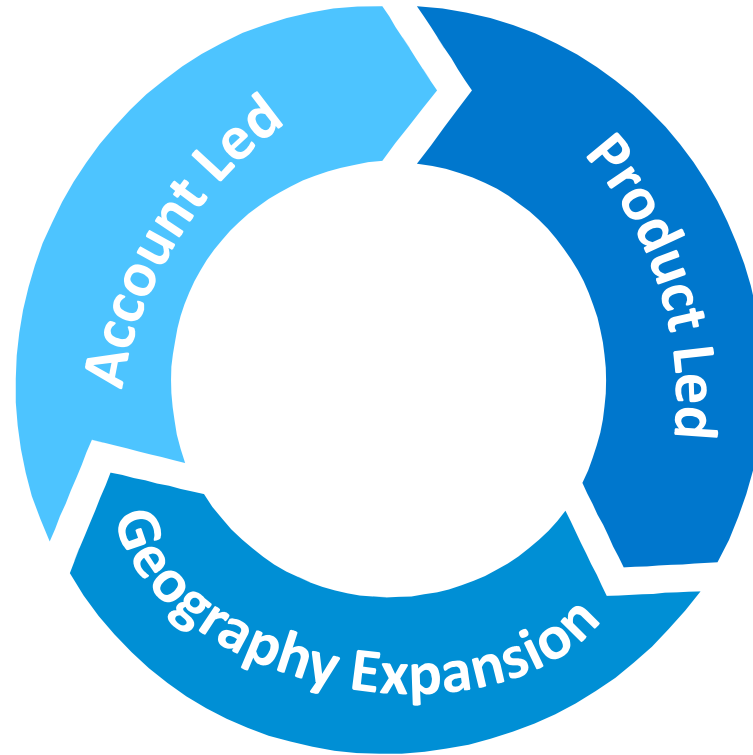


Mr. Vinodh Chelambathodi
Chief HR officer





Growth Vectors

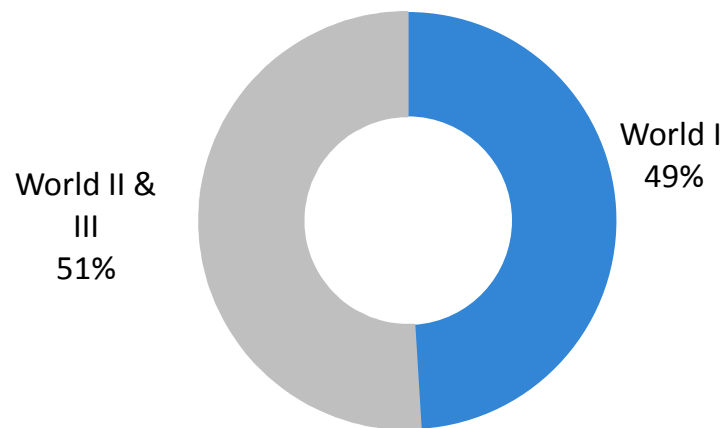




Targeting most profitable segment

To generate 60% revenue from Advanced markets with 60% operating margin in 3 years

Q1FY16 Geographical Revenue Mix



- Aggressively targeting Tier I banks of World I market
- Advanced Markets constitutes 49% in Q1 FY16 of revenue with 65% margins
- Scope for margin improvement with increased share of revenue from Advanced Markets



intellect™

DESIGN FOR DIGITAL DOMINANCE

EXPERIENCE DIGITAL 360

OPERATIONAL
EXCELLENCE

CUSTOMER
EXPERIENCE

