



# Changing the DNA of BFSI

Investor Day | September 2016



# 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.



# WHO ARE WE?



# GLOBAL FINTECH LEADER FOR BFSI



# UNIQUELY FOCUSED PRODUCTS BUSINESS



# DESIGN PHILOSOPHY PROVIDING DIFFERENTIATION

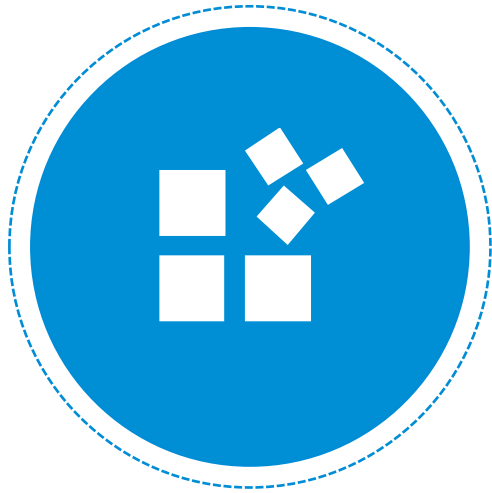
EXPERIENCE DIGITAL 360

OPERATIONAL  
EXCELLENCE



CUSTOMER  
EXPERIENCE

# Key Differentiators



DIGITAL



CONTEXTUAL



REAL TIME



# 192

## Marquee Banks Partnering with Intellect



**CUSTOMERS**





# 14

Comprehensive Product suite  
covering entire gamut of  
financial services



**PRODUCT PORTFOLIO**



# 92%

Ahead of schedule;  
testimony of strong  
execution



**IMPLEMENTATION**



# Rs 811 Crores

On course to double the  
revenue from listing (2015)  
by 2018



**REVENUE**



**50%+**  
Consistent margins



**GROSS MARGIN**



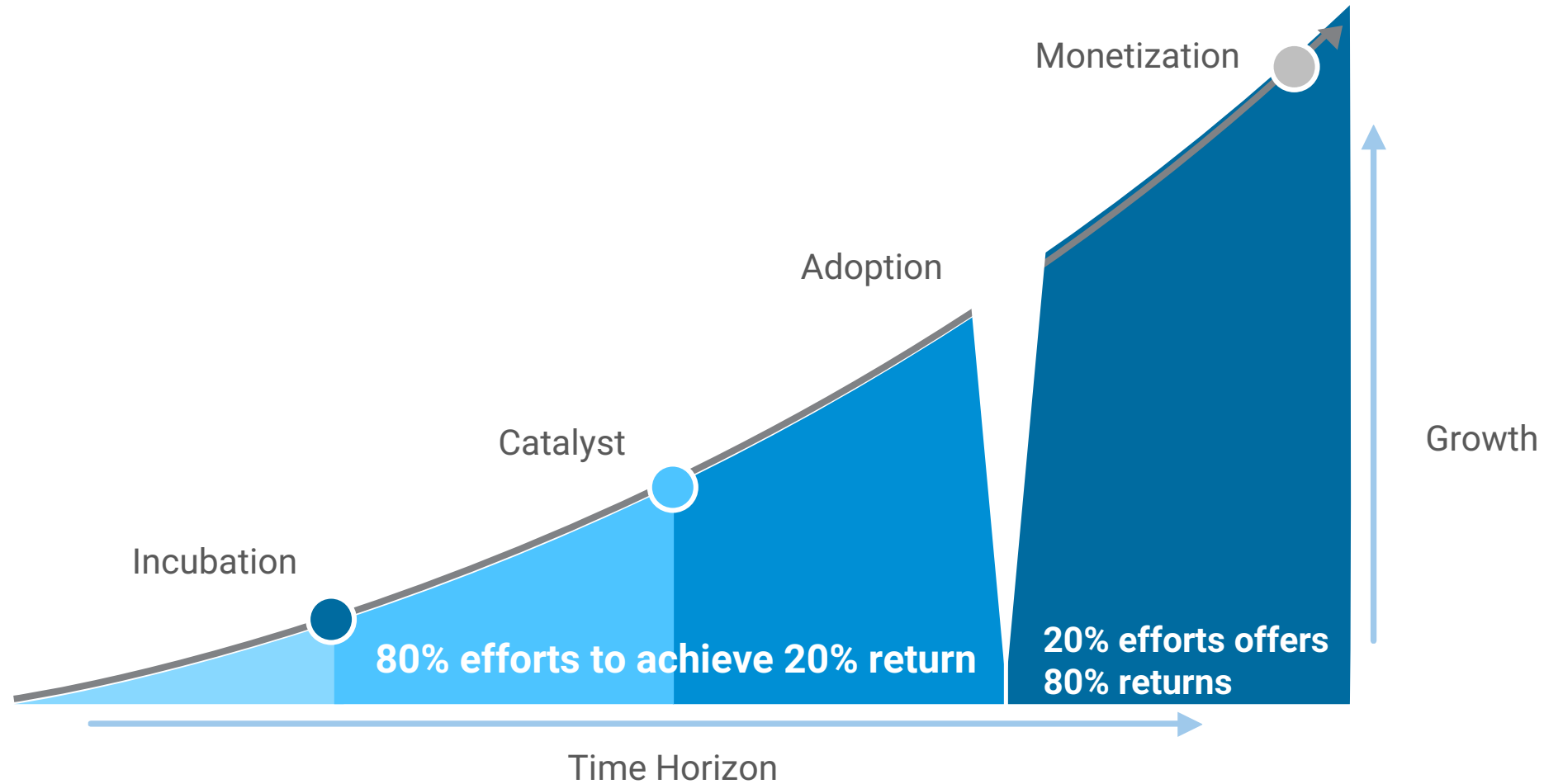
# 4,000+

Global workforce driving  
innovation



**EMPLOYEES**

# Business lines in various maturity stages



# Significant investment in R&D has provided a head start



**iGTB™**

**iGCB™**

**iRTM™**

**intellect  
SEEC™**

**Others**

**Incubation**

One Markets

Xponent  
(Risk Analyst)

iPay  
(Card/Wallet)

**Catalyst**

Trade SCF

Central Banks  
Wealth

One LRM

**Adoption**

Payments

Lending  
Digital Core

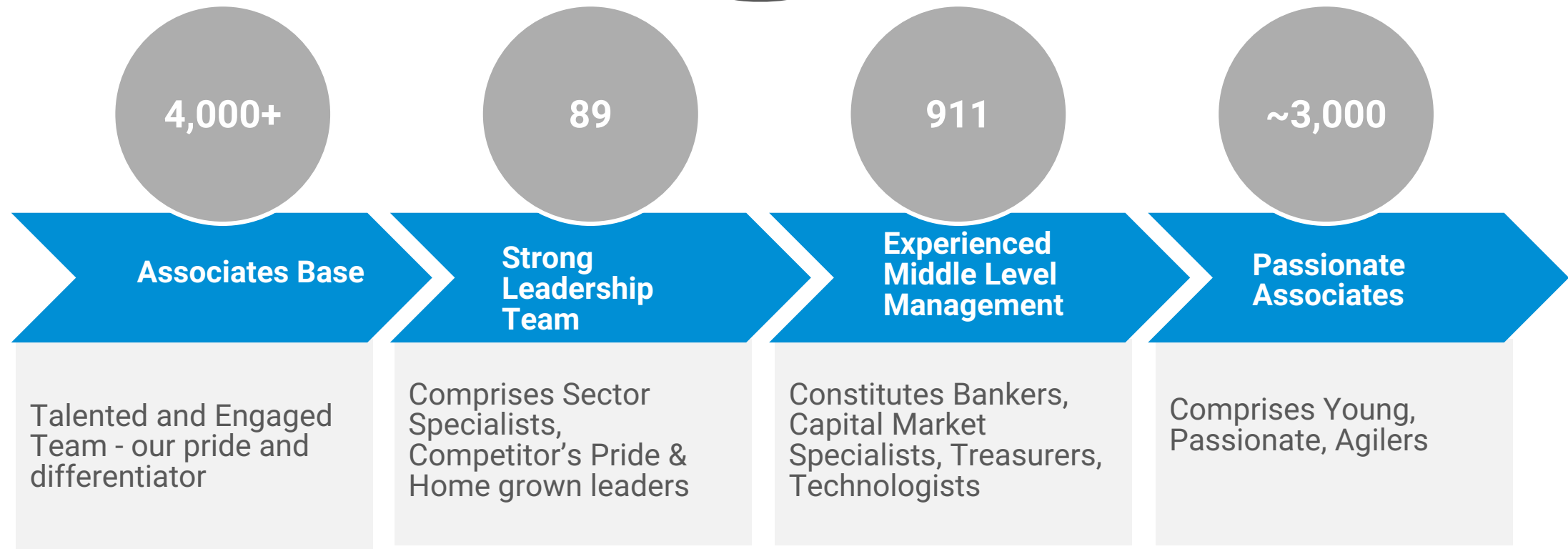
One Treasury

Distribution

**Monetization**

Liquidity  
DTB

# Global human capital driving growth





# Led by a world class management team



**Arun Jain**

Chairman & Managing  
Director



**S Swaminathan**

Chief Financial Officer



**Jaideep Billa**

Chief Executive Officer,  
iGCB



**Manish Maakan**

Chief Executive Officer,  
iGTB



**Venkatesh Srinivasan**

Chief Executive Officer,  
iRTM



**Pranav Pasricha**

Chief Executive Officer,  
iSEEC



**Rajesh Saxena**

Chief Executive Officer,  
Intellect Payments



**Michel Jacobs**

Head - New Market  
Strategy



**Herber De Ruijter**

Head – Product Council,  
Digital



**Govind Singhal**

Chief Administrative  
Officer



**Sudha Gopalakrishnan**

Head – Product Quality,  
Governance and Compliance



**Balaji Ganesh**

Chief Technology Officer

# Led by a world class management team



**K Srinivasan (KS)**  
Business Head – IMEA



**Alfred J. Carpetto**  
Business Head – Americas



**Mark S. Wilson**  
Business Head – Europe



**Reid Warren**  
Business Head – Asia Pacific

# On way to achieve highly profitable business

DETAILS	FY 14-15	FY 15-16	5th year of Listing FY 19-20
	Actual	Actual	Forecast
<b>Revenue Mix</b>			
Licence & AMC	32%	33%	43%
Implementation Revenue	68%	67%	57%
<b>GM (%)</b>	50%	52%	60%
S&M (%)	32%	31%	23%
G&A (%)	10%	10%	6%
R&E (%)	20%	13%	5%
Others (%)	1%	1%	1%
<b>Operating Margin (%)</b>	(13%)	(3%)	26%

