

# Global IBS Sales League Table 2021

## Ranks Intellect #1 in three categories of the Financial Sector



**Q1 FY 22 Results  
Earnings Announcement**

# 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

01

**Intellect**  
A Snapshot

02

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Overview

03

Financial  
Performance

04

Management  
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Business  
Highlights

# Intellect – A Snapshot



The world's largest cloud native, API led, microservices based multi-product FinTech platform powered by AI/ML

Full-spectrum banking and insurance technology products across Corporate, Retail, Wealth, Capital Markets and Insurance

Ranked #1 in the world for Retail and Transaction Banking and InsurTech by IBS Intelligence Sales League Table 2021

Trusted by over 260 financial institutions across the world

Pioneered Design Thinking to create cutting-edge products and platforms

FinTech 8012, the world's first design center for fintech reflecting its commitment to continuous and impactful innovation

# Intellect Products Overview



## Digital Transaction Banking

World's First Integrated Digital Transaction Banking Enterprise Platform delivering Omni-Channel Cash & Trade Product Processors

## Contextual Banking Experience

Composable, Contextual, Hyperscale Customer Experience  
Digital Platform to manage Corporate Cash & Trade

## Liquidity Management Solution

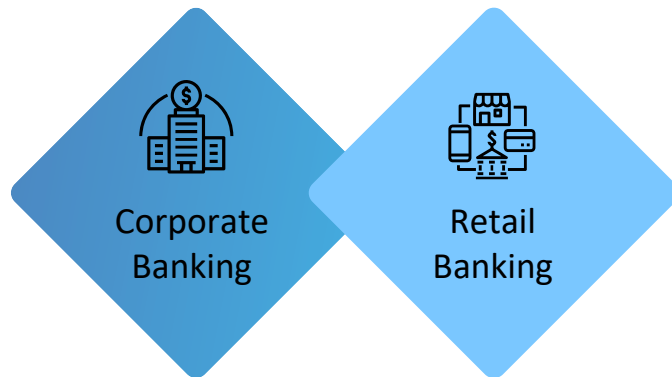
Cash unleashed with Full, Contextual, Real-Time Control.  
Far Beyond just the World's Best Cash Concentration, Notional Pooling and Investment Sweeps. Includes Deposit Management and Virtual Accounts for own money or client money. Born in the cloud.

## Payments Services Hub

Unified Payments Platform Optimising critical Business Interactions - Leveraging Context Aware operating system

## Trade & Supply Chain Finance

Fast Forward to Digital 360 Open Architecture Solution ready for Future Changing Ecosystems, with Best-Next Action Design, AI-powered Smart Paper Killers, Limits Management and Risk Distribution, on Cloud or on Premise. Enable Open Networking



**Ranked #1 in Retail Banking and Transaction Banking in Global IBS Sales League Table 2021**

## Digital Core

Digital 360, real-time, context-aware

## Digital Lending

Instant credit, micro-segmentation, risk optimisation

## Digital Cards

Full-stack digital payments platform

## Retail Banking (CBX Retail)

Driving contextual Digital experience

## Digital Wealth ( Wealth Qube)

Relationship-centric digital wealth management solution

## Central Banking

Designed for complexity reduction, real-time GL, liquidity, risk management & complex payment orchestration

# Intellect Products Overview



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## Brokerage Solution (Capital Alpha)

Broker in a box, multi-asset, multi-exchange

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## Treasury and ALM (Capital Cube)

Real time Optimizer & Risk Manager  
for the Bank's treasurer

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## Asset Servicing (Capital Sigma)

An end to end transaction platform for  
Custodians and Asset Managers

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Risk, Treasury  
& Capital  
Markets



Insurance

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## Underwriting (Xponent)

Pioneering deployment of Artificial Intelligence,  
Big Data and IoT to transform insurance

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## Risk Analyst

Integrating multiple data sources with Intelligence to  
guide the Underwriter

---

## Magic Submission

Reimagine Submissions with the magic of AI

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**CELENT**

Contextual ALM 2020 (CALM 20) rated  
among Top NextGen ALM and Balance Sheet  
Management solutions Worldwide.



Ranked #1 in Inaugural InsurTech Category in  
Global IBS Sales League Table 2021

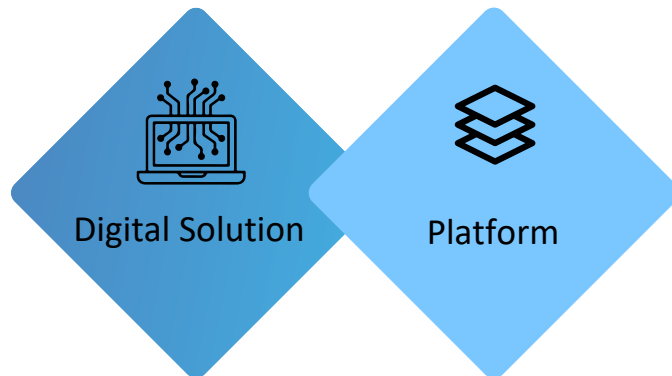
# Intellect Products Overview



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**I-GOV**  
Full Spectrum Digital for Public  
Sector Services

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## **I-Turmeric**

First-of-its kind enterprise integration and transformation platform for banks to progressively modernise to a API led, Cloud ready architecture

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## **IDX**

Fabric Data Platform powered with AI, ML-Intelligent Data Extraction, Validation and contextual synthesis

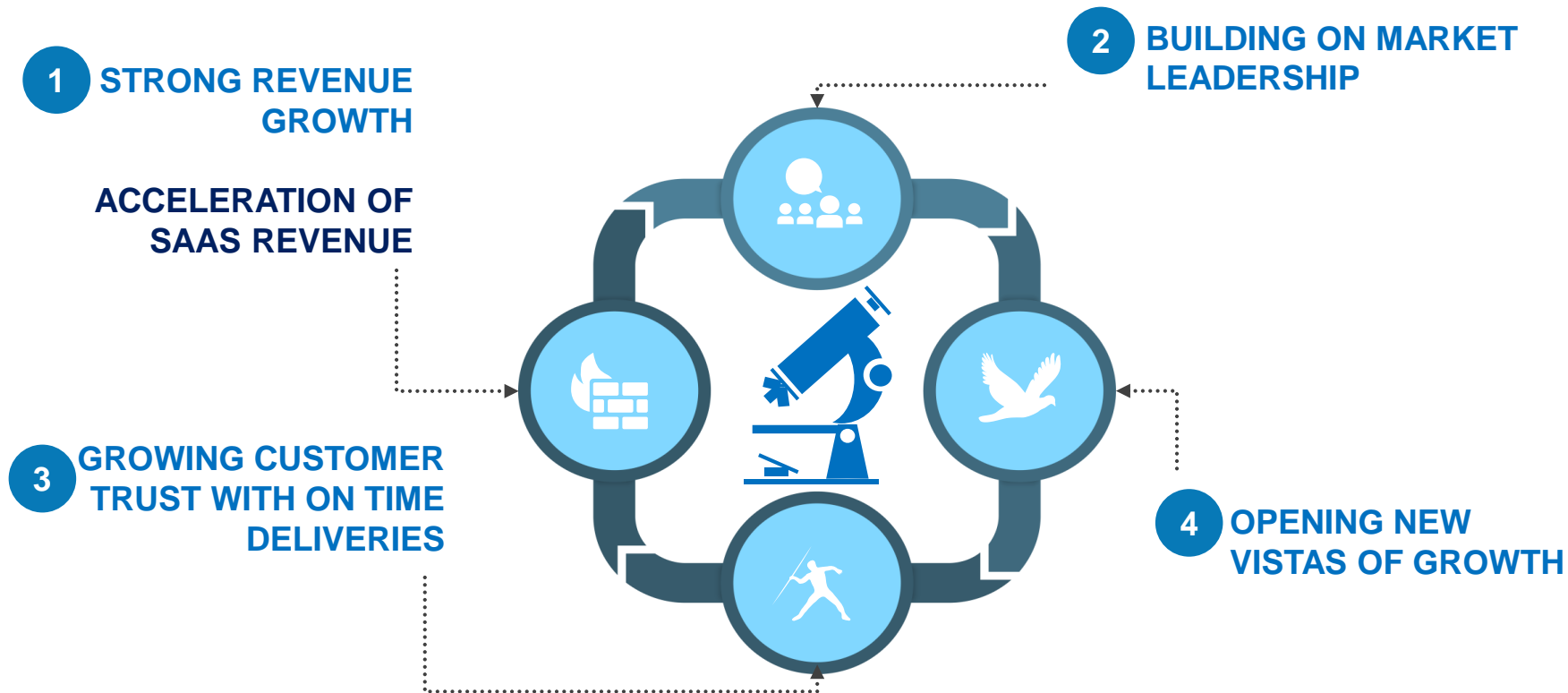
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# PERFORMANCE OVERVIEW



# Performance Delivered with Strong Foundation for Road Ahead

## Seventh consecutive quarter of growth in revenues and profits



1

# Strong Revenue Growth Acceleration of SaaS Revenues



Total Revenue \$55.38 Mn  
vs \$45.60 Mn in Q1FY21  
YoY Growth

21%

102%

SaaS and Subscription  
Revenue doubled  
at INR 777 Mn vs INR 386 Mn  
in Q1FY21

License Revenue INR 792 Mn  
vs INR 600 Mn in Q1FY21  
YoY Growth

32%

58%

License Linked Revenue  
(License + SaaS/Subscription + AMC)  
58% of Revenues as against 50% in Q1 FY 21

# 2

## Intellect: Turning the World Blue Building on Market Leadership



### 25

AMERICAS

#### Canada

Signed a significant deal in Canada for Payment Services Hub

**Europe:** St. James's Place signs 3 deals with Intellect for end-to-end Salesforce transformation and to lead the AI Transformation for Investment Management

### 23

EUROPE

### 54

APAC

#### APAC

Bagged a large deal with the second full-fledged Islamic bank in Malaysia for DTB Platform

#### Middle East

Signed 2 Deals in ME - A path breaking prestigious transformation deal win on Digital Banking CBOS Platform and a deal for Digital Lending

#### Africa:

QCBS deal win in one of the Central banks in Africa

### 250+

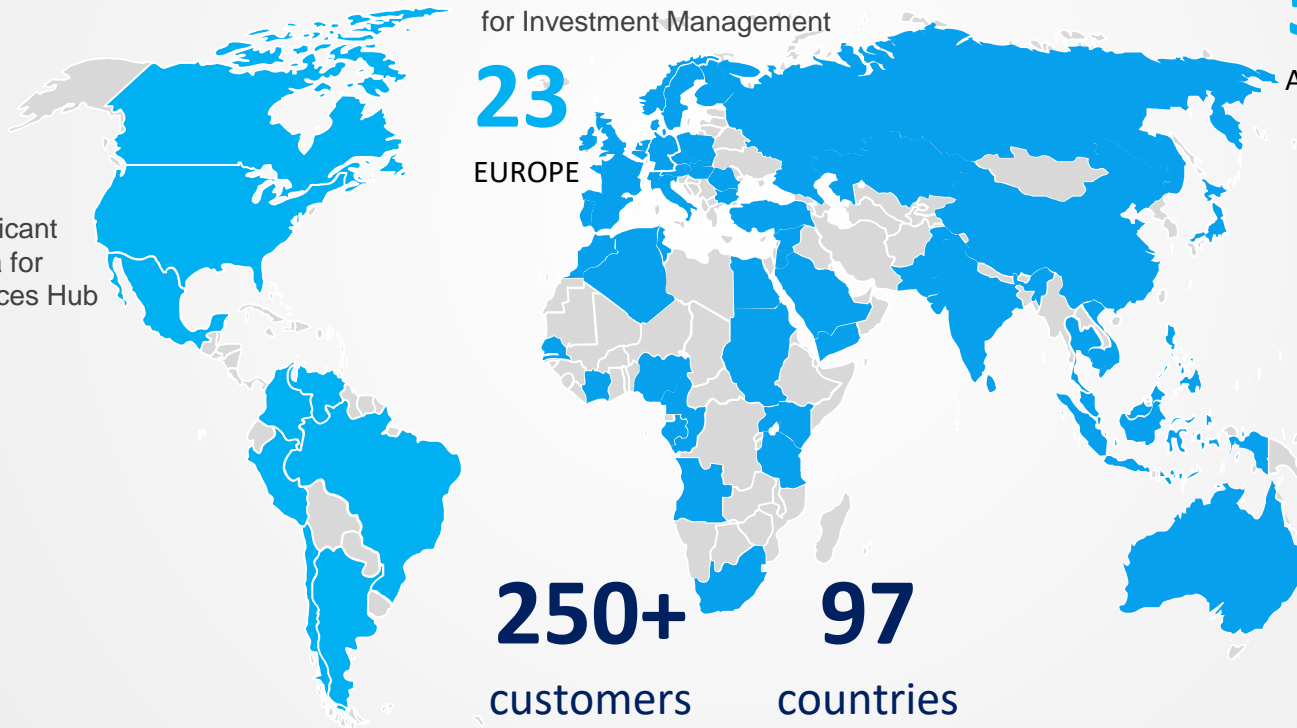
customers

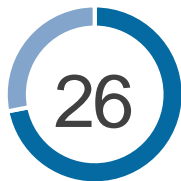
### 97

countries

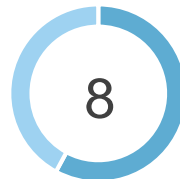
### 150+

IMEA

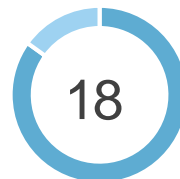




Intellect went live in 26 financial institutions across the world in Q1FY22 despite the impact of the second wave of Covid on Indian delivery centers



New Implementations in Q1FY22



Implementations with expanded product capabilities /additional Geographies in Q1FY22

- Project deliveries to customers are aligned with industry best practices of Agile Methodology, supported by Execution Accelerators such as Product User Journeys, Low-code Technology Platforms delivered through APIs, Domain packs and Model bank on cloud



## AMERICAS

- CBX – Composable & Contextual Hyperscale Digital Corporate Banking Operating System (CBOS)
- Digital Partnerships being developed along with leading SI Digital Labs
- PayCorp for Canada
- Intake & Routing (Xponent Lite) product in development which will be our lead product & a key differentiator
- Data partnerships being strengthened for deeper underwriting insights



## Europe

- Launched iKredit360 – A Curated Credit Solution for Europe
- Building Solution, Delivery and hosting capabilities in Germany and UK
- Fully Hosted IDC Solution in AWS Germany and UK



## IMEA

- Accelerating GMV in GeM in India
- Wealth Product getting traction
- Islamic Banking Capabilities in Trade in ME Region
- Intelligent Data Extraction (IDX) gaining momentum



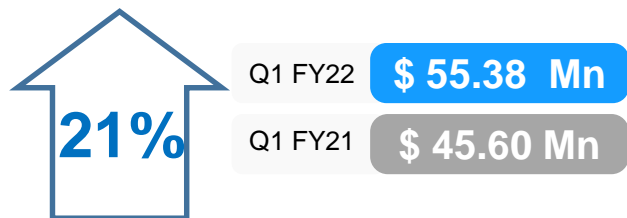
## APAC

- Islamic Banking Capabilities in Trade, Digital Core and Lending
- Progressive modernisation of Core Banking on iTurmeric Platform

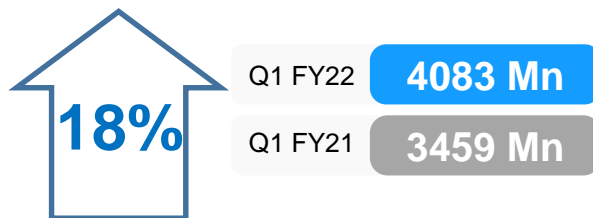


# **FINANCIAL PERFORMANCE**

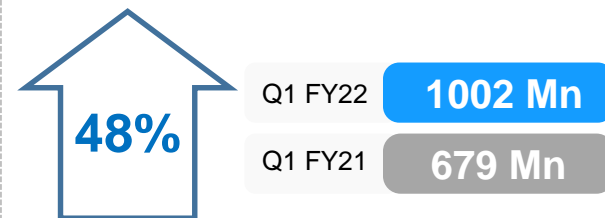
# Strong Revenue Growth and Acceleration of SaaS Revenues



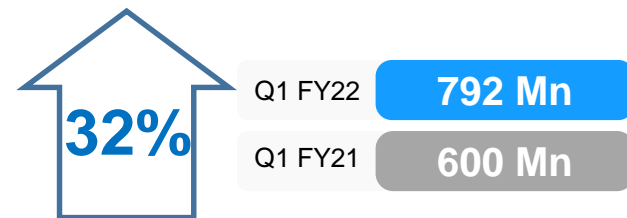
TOTAL REVENUE (US \$)



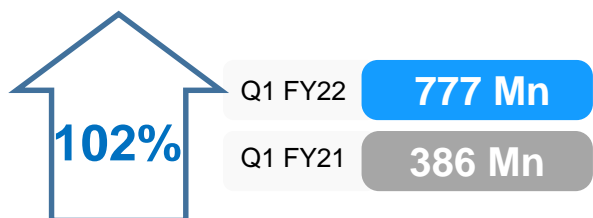
TOTAL REVENUE (INR)



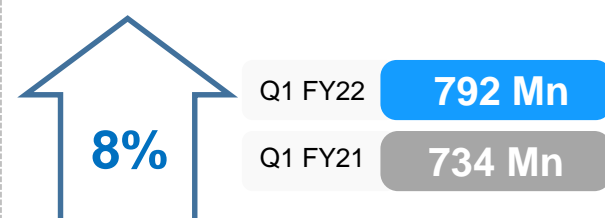
EBITDA (INR)



LICENSE (INR)

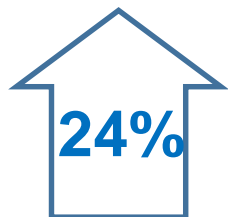


SAAS & SUBSCRIPTION  
REVENUE (INR)



AMC (INR)

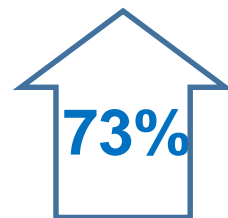
# Strong Revenue Growth and Operating Leverage



Q1 FY22 **2296 Mn**

Q1 FY21 **1846 Mn**

GROSS MARGIN (INR)



Q1 FY22 **737 Mn**

Q1 FY21 **426 Mn**

PAT (INR)

Q1 FY22 **56%**

Q1 FY21 **53%**

GROSS MARGIN %

Q1 FY22 **25%**

Q1 FY21 **20%**

EBITDA %

Q1 FY22 **3099 Mn**

COLLECTIONS (INR)

Q1 FY22 **131 Days**

NET DSO

Q1 FY22 **286.9 Mn**

INVESTMENT IN PRODUCT  
DEVELOPMENT -  
(CAPITALIZED) (INR)

Q1 FY22 **22.05**

ANNUALISED EPS

Q1 FY22 **10**

DEAL WINS

Q1 FY22 **26**

GO LIVES

Q1 FY22 **12.23 Mn**

CSR CONTRIBUTION  
(INR)

# Total Revenue

## INR 4083 Mn in Q1 FY22



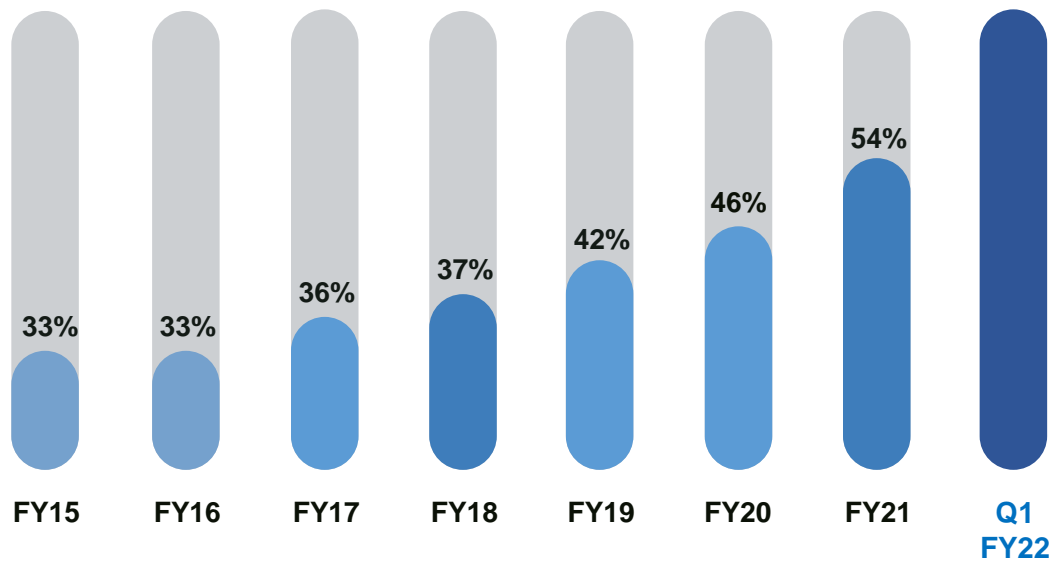
**18%** Y-o-Y  
*Growth in total revenues*



*Note : All figures are in INR Million unless otherwise mentioned*

# Steady growth in License linked revenue

Nearly  
doubling in  
6 years



## Q1 FY22 REVENUE PERFORMANCE

58%

### LICENSE LINKED REVENUE

(License + SaaS/Subscription + AMC) is at 58% of total revenues vs 50% of total revenues in Q1 FY21

32%

### LICENSE REVENUE

License Revenue is INR 792 Mn, registering 32% YoY growth

8%

### AMC REVENUE

AMC Revenue is INR 792 Mn, registering 8% YoY growth

102%

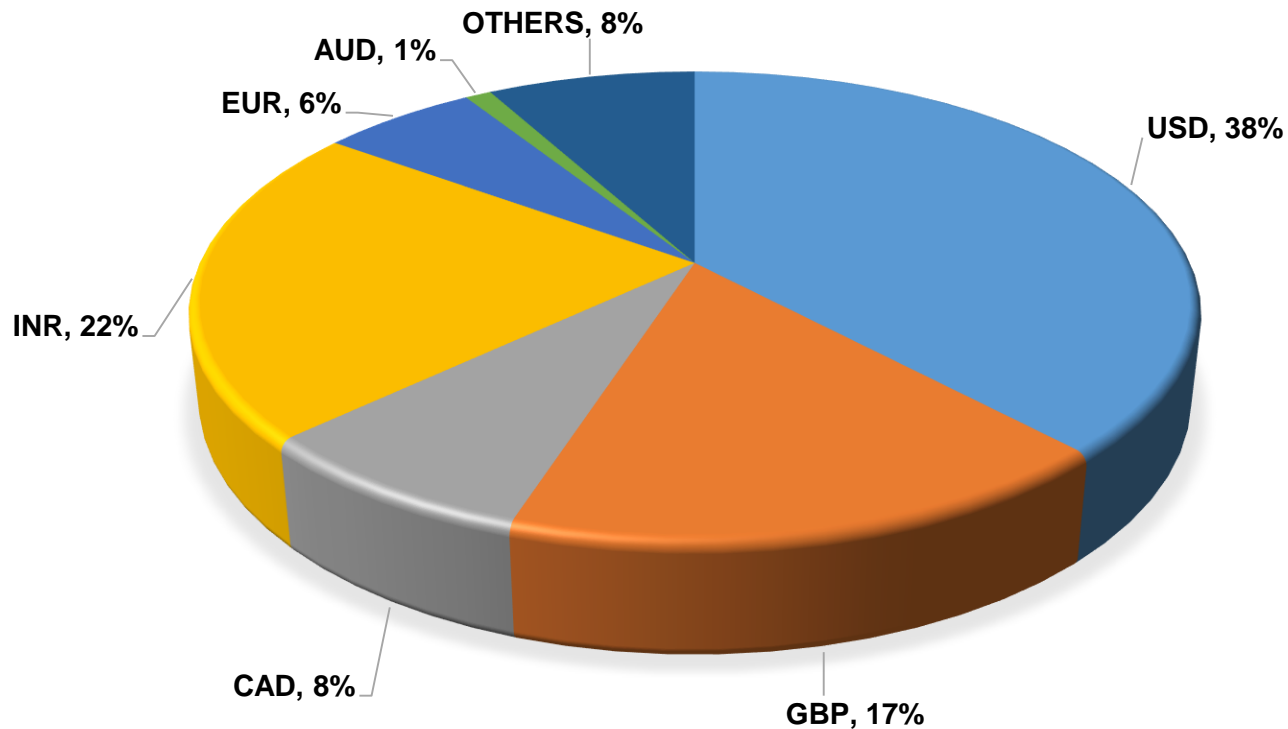
### SAAS & SUBSCRIPTION REVENUE

SaaS and Subscription revenue of Q1 FY22 is INR 777 Mn - grew 102% YoY

# Revenue Mix – Currency Wise



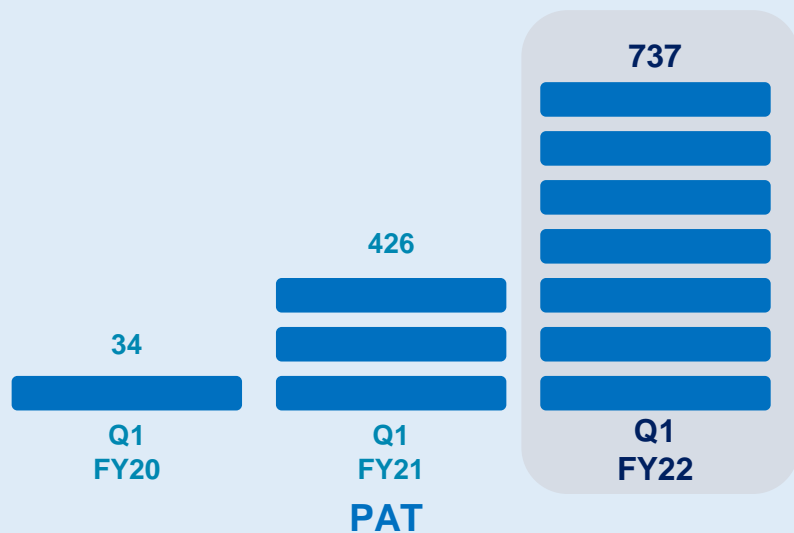
Q1 FY 22



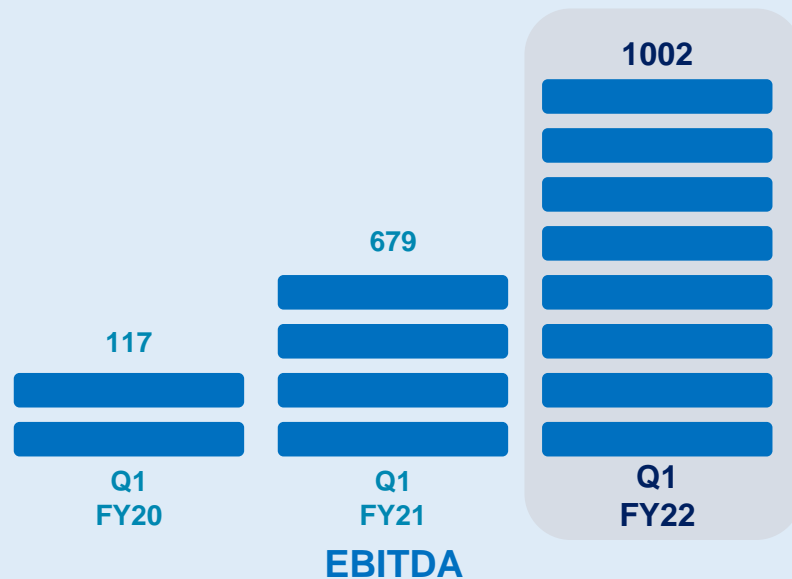
# PAT and EBITDA



**73%** YoY  
*Growth in PAT*

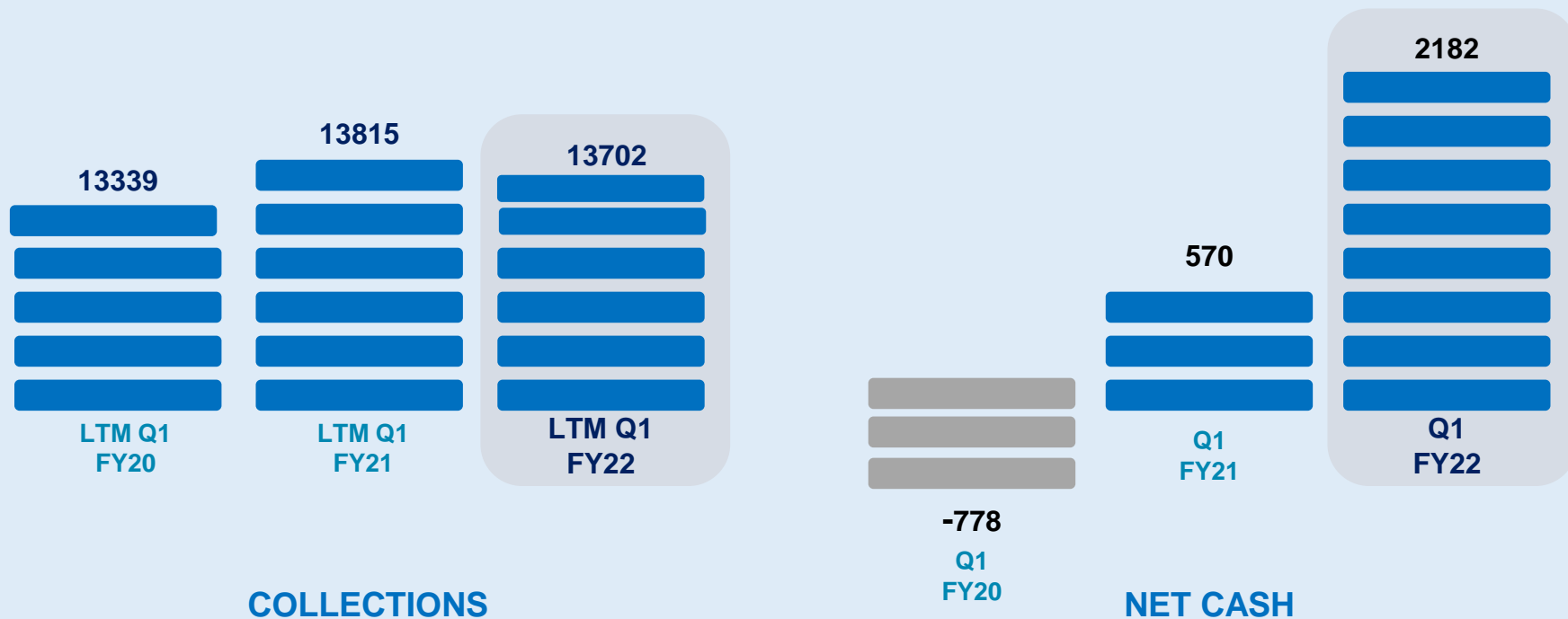


**48%** YoY  
*Growth in EBITDA*



*Note : All figures are in INR Million unless otherwise mentioned*

# Collections and Net Cash



Note : All figures are in INR Million unless otherwise mentioned



# Healthy Pipeline



The current funnel of Intellect (INR Mn)

**46,302 (\$628 Mn)**

Q1 FY22

38,118 (\$ 517 Mn)  
is accounted by **150**  
opportunities

**41,777 (\$573 Mn)**

Q4 FY21

33,028  
is accounted by 136  
opportunities

**40,200 (\$530 Mn)**

Q1 FY21

30,300  
is accounted by 119  
opportunities

## DESTINY DEALS

# OF DEALS

AVG DEAL SIZE  
INR (Mn)

% TO TOTAL  
OPPORTUNITIES

Q1 FY22

50

412 (\$ 5.6 Mn)

62%

Q4 FY21

43

408

53%

Q1 FY21

40

427

54%

# Active Pursuits



	Q1 FY21	Q4 FY21	Won	Lost	Added	Remarks	Q1 FY 22
High Value Active Pursuits	40	43	5	2	14	5 deals Won 2 deal Lost 36 deals from Q4 21 14 new deals added	50
> INR 50 Cr	8	8	1	-	2	1 deal Won 7 deal from Q4 21 2 new deals added	9
INR 30 Cr – INR 50 Cr	12	15	1	1	4	1 deal Won 1 deal Lost 13 deals from Q4 21 4 new deals added	17
INR 20Cr – INR 30Cr	20	20	3	1	8	3 deals Won 1 deal Lost 16 deals from Q4 21 8 new deals added	24

## Financial Results for the First Quarter Ended – June 30, 2021

Additional Information on function wise classification of statement of Profit and Loss of the Group (Consolidated Unaudited / Not Reviewed)

INR Millions

Particulars	QUARTER ENDED		YEAR ENDED	
	June 30, 2021 (Q1 FY 22)	June 30, 2020 (Q1 FY21)	March 31, 2021 (FY 21)	March 31, 2020 (FY 20)
<b>INCOME</b>				
Income from software product license and related services	4064	3492	14992	13509
Hedge Impact	19	(34)	(17)	(40)
Total Income	4083	3459	14975	13469
<b>EXPENDITURE</b>				
Software development expenses	1788	1613	6646	6987
Gross Margin	2296	1846	8329	6482
Gross Margin %	56%	53%	56%	48%
Selling and marketing & General and administrative expenses	1051	937	3836	4555
Research & Engineering expenses	242	230	933	1219
Total Expenditure	3081	2780	11416	12761
EBITDA	1002	679	3559	707
Depreciation & Amortisation	(227)	(188)	(767)	(690)
Finance Charges	(12)	(39)	(92)	(174)
Other Income / Expense	114	20	182	366
Profit / (Loss) before tax	877	471	2882	210
Provision for taxation	(140)	(45)	(255)	(51)
Profit / (Loss) after tax	737	426	2628	159

# **MANAGEMENT OBSERVATIONS**

# Management Observations



“ **Arun Jain**, *Chairman and Managing Director*

*Intellect has identified and adopted the five trends of technology- Technology ecosystem change, Micro services based Packaged Business Capabilities, API based architecture, Data as a new oil and Cloud as a scalable Fintech & Digital ecosystem. Our early investments of R & D of over INR 12000 Mn in the last five years provided us an early head start for winning deals in advanced markets. **The seventh consecutive quarter of growth in revenues and profits is a validation of our strategy.***”



“ **Venkateswarlu Saranu**, *Chief Financial Officer*

*The financial results are in line with our stated guidance. While the increased salience of SaaS deals results in short term cost commitments, these deals have a higher Total Contract value in the long term. We are focusing on achieving double digit growth for the year FY 2021-22.”*

# IN SUMMARY

# Performance Delivered with Strong Foundation for Road Ahead

## Seventh consecutive quarter of growth in revenues and profits



### STRONG REVENUE GROWTH

Deals and Pipeline assure us of continuing this trail

### ACCELERATION OF SAAS REVENUE

Our Technologies and Products are ready to leverage the Industry shift

### GROWING CUSTOMER TRUST WITH ON TIME DELIVERIES

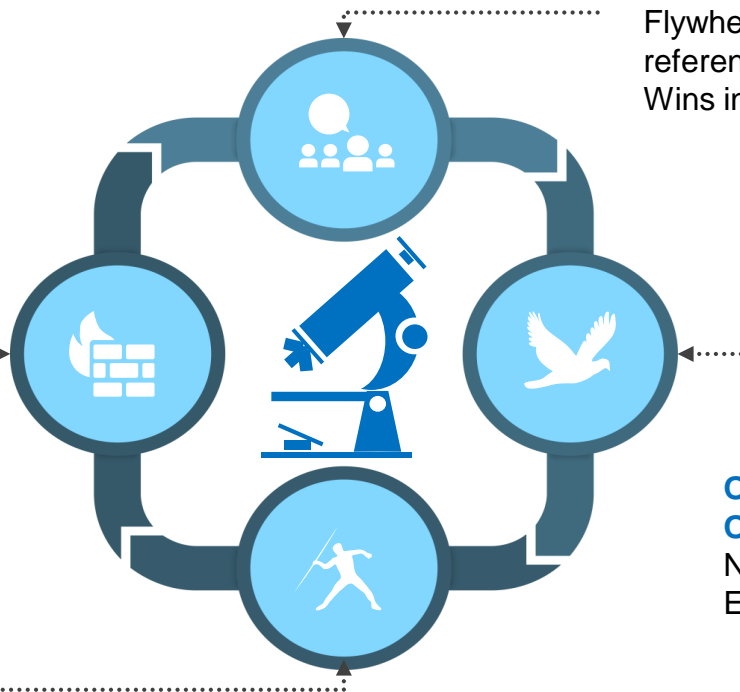
Our delivery performance enhances our Net Promoter Score and wins greater referenceability

### BUILDING ON MARKET LEADERSHIP

Flywheel effect - Wins get referenceability which get further Wins in existing Markets

### OPENING NEW VISTAS OF GROWTH

New Launches and Product Expansion



# Outlook



- Digital Acceleration is providing further more opportunities on the table as reflected in the increased Funnel
- To service the expanded funnel, we need to invest in additional talent
- Current demand for Digital talent is exploding. More investments are required to capacitize ourselves for servicing these opportunities



# **BUSINESS HIGHLIGHTS**

# iGTB BUSINESS HIGHLIGHTS

**Manish Maakan**  
Chief Executive Officer, iGTB

## Business Highlights – iGTB



Continuing the GCC leadership journey (8 out of Top 9 Banks) **a top 3 GCC Bank signed up for Cloud Native Digital Corporate Channel Modernization** renewal as part of their regional and global strategy with focus on UAE, KSA, Egypt, US and APAC



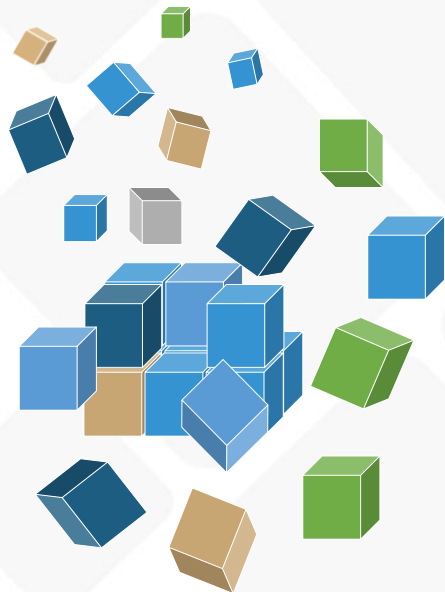
**A leading Canadian Bank has signed up for extension capabilities for their Payments Modernization Program.** Intellect is now trusted by leading in 9 Digital transformation programs



Intellect continues its Malaysia Leadership journey - a **leading Islamic bank in Malaysia signed up for Integrated Islamic Trade & Cash Platform.** Intellect is now leading 10 Digital transformation programs



# Business Highlights – iGTB



01

## **A Top 20 US bank went live with Liquidity Management**

Client Investment Sweeps with ability to produce early simulations to identify fund-wise subscriptions and redemptions enabling the fund manager to make early decisions

02

## **A Top 3 Australian bank went live with Virtual Accounts**

To extend its Cash Management leadership in the market and is now commercializing the in-house banking structures

03

## **9 existing customers went live with 14 module extension capabilities**

Across Liquidity, Digital, Payments & Digital Transaction Banking products

04

## **AITE recognized Intellect has a significant Payments Hub Canadian market presence**

AITE stated that Intellect is proactive in working with its bank clients to ensure compliance with the new payment rail standards

# Business Highlights – iGTB



## LMS 21.1

Market leading Liquidity Management product rearchitected with micro-services, cloud-native platform, with improved UI

## VA 21.1

Cloud-Native Virtual Account solution with open banking APIs with integrated POBO, COBO and In-House Banking capabilities, Front-to-Back. Contextual UX for Virtual Account Management user journeys



## TRADE 21.0

TRADE 21.0 launched with inbuilt risk distribution management, compliant with latest SWIFT industry messaging standards. Hosts a comprehensive limits management with more than 150 charge pricing models

## SCF 21.0

SCF 21.0 launched with new dashboards for buyer centric and seller centric analysis. Enhanced financing requests and fees and charges



# Reinventing and reimagining DTB Cash Management & Channel Technology Transformation with iGTB

## Customers as promoters



الإمارات الإسلامية  
EMIRATES ISLAMIC

business  
ONLINE



Mr. Miguel Rio Tinto, Group Chief Information Officer, Emirates NBD Group

*"We looked worldwide, for platforms that could serve corporates. If those platforms that actually existed, that could accelerate our time to market, in terms of bringing in capabilities for self-servicing corporates.*

*With Intellect, we found that platform. It is actually is a very rich platform, functionally. More importantly, from the user interface and user experience, its a completely that supports end-to-end journeys, not just transaction banking, but beyond. "*



How Vietcombank **accelerated Vietnam Roadmap 2025** by digitally transforming wholesale banking services?



Mr. Dao Minh Tuan  
Deputy General Director, Vietcombank

VCB's CashUp  
success story

[Download the report](#)

[Ask for a meeting](#)



launches VCB CashUp powered by  
**iGTB's Payments and Cash Management**



Full range of transaction banking services include:

- ▶ Digital Payments
- ▶ Collections & Receivables
- ▶ Supply Chain
- ▶ Liquidity Management
- ▶ Host-to-Host services
- ▶ Virtual Account Management



# Wednesdays with iGTB<sup>®</sup>

Topical and insightful webinars by industry experts

Wednesdays with **iGTB**

## Virtual Accounts: Context Matters

**Balaji Natarajan**  
Head of Payments &  
Cash Management, Asia, ANZ



**Robert Langley**  
Associate Director, Payments Lead,  
APAC, Accenture



**Balakrishnan Narasimhan**  
Senior Vice President &  
Head of Solution Consulting, iGTB



Special guest speakers



Wednesdays with **iGTB** | **Coalition Greenwich**

A division of **CRISIL**

## Transform liquidity management from zero-sum to win-win

How banks can offer liquidity management services without losing out

**Philippe Penichou**  
MD, Head of Payment & Cash Management  
International Network, Société Générale



**Philip Sasse**  
Vice President  
Treasury, Unilever



**Dr. Tobias Miarka**  
Co-Head of Banking,  
Coalition Greenwich



**Joshua Cohen**  
Head of Liquidity Management  
Solution, iGTB



Special guest speakers





# Led by **World Class Leaders**



**MANISH MAAKAN**  
Chief Executive Officer

32 YEARS  
INTELLECT, GE,  
WHIRLPOOL, E&Y, IBM



**ANDREW ENGLAND**  
Director, Head of Strategy

37 YEARS  
INTELLECT, MCKINSEY,  
LLOYDS, UNICREDIT, DB, CITI



**DAVE REVELL**  
Strategic Advisor

35 YEARS  
INTELLECT, CIBC, BMO,  
IBM



**TED MALLOCH**  
Strategic Advisor

35 YEARS  
INTELLECT, HENLEY BUSINESS SCHOOL, SAID  
BUSINESS SCHOOL, UNIVERSITY OF  
OXFORD



**VIKRAM SUD**  
Strategic Advisor

30 YEARS  
INTELLECT, DBS, KOTAK,  
CITI



**UPPILI SRINIVASAN**  
Business Head  
Digital, Payments & Liquidity

30 YEARS  
INTELLECT, CITI



**ATANU GANGULI**  
Business Head  
Digital Transaction Banking,  
Trade & Supply Chain Finance

30 YEARS  
INTELLECT, HP, OLIVETTI



**PHIL CANTOR**  
Chief Marketing  
Officer

43 YEARS  
INTELLECT, MISYS,  
SMARTSTREAM, BARCLAYS, TSB



**RAJESH MAKHIYA**  
Chief Technology  
Officer

35 YEARS  
INTELLECT, YES BANK, ORACLE,  
GODREJ

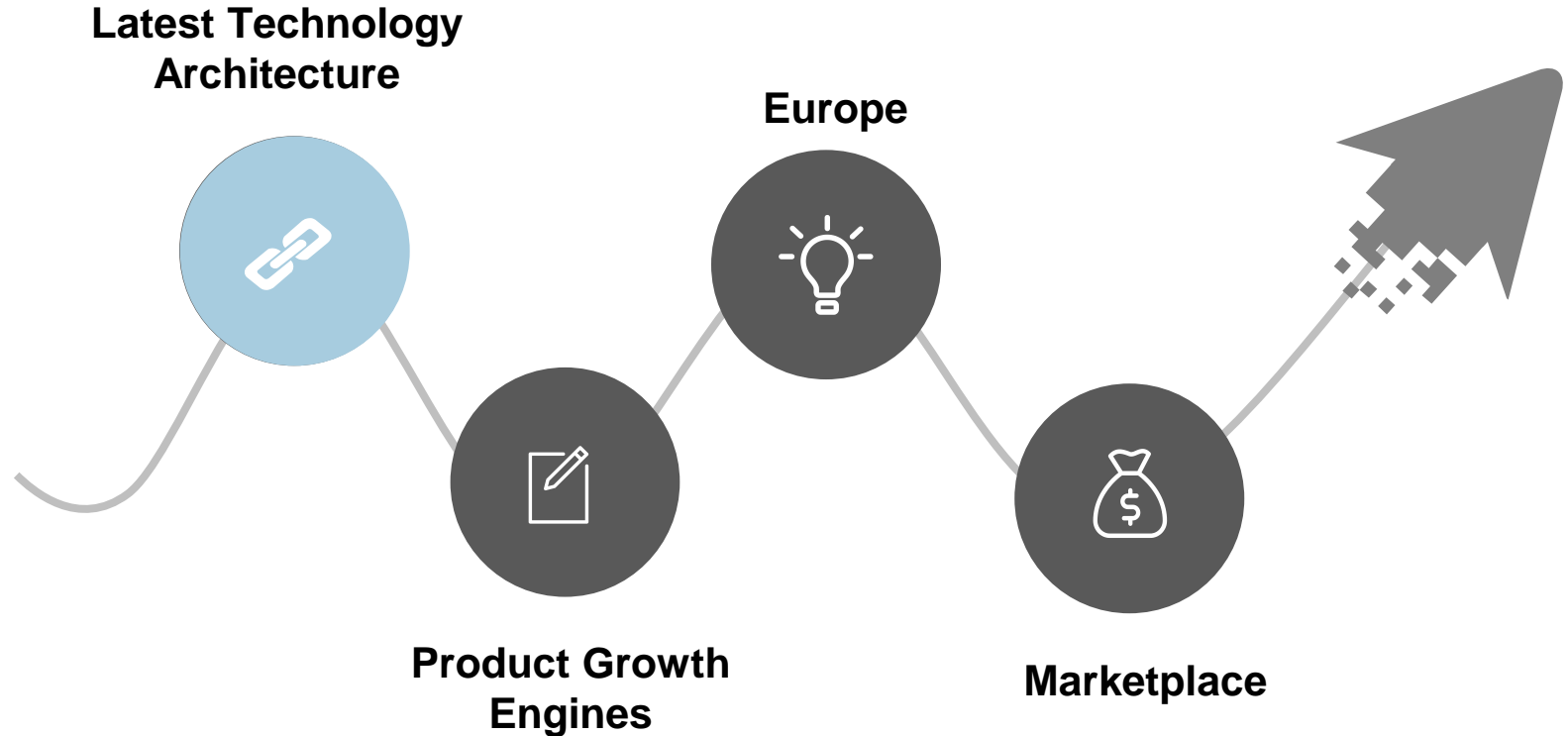


# iGCB

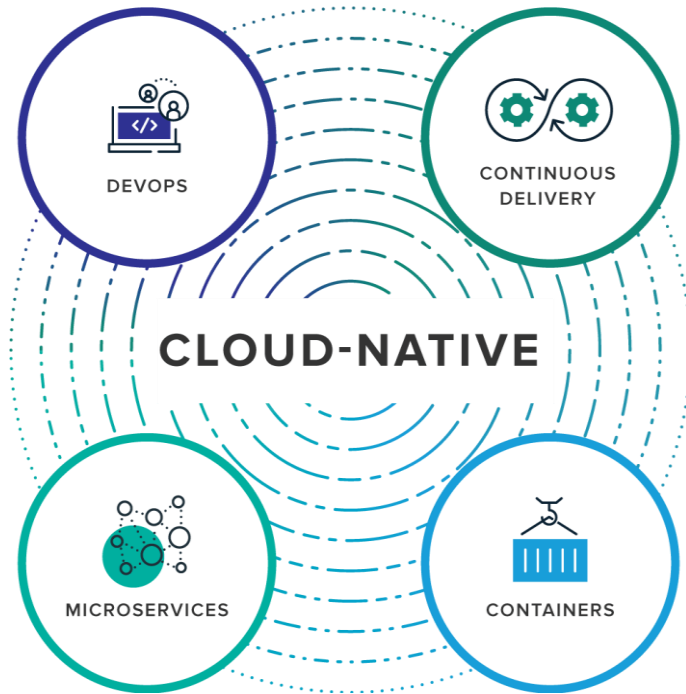
## BUSINESS HIGHLIGHTS

**Rajesh Saxena,**  
Chief Executive Officer,  
Intellect Global Consumer Banking

# Our Strategy for Growth - Retail Banking (Recap)

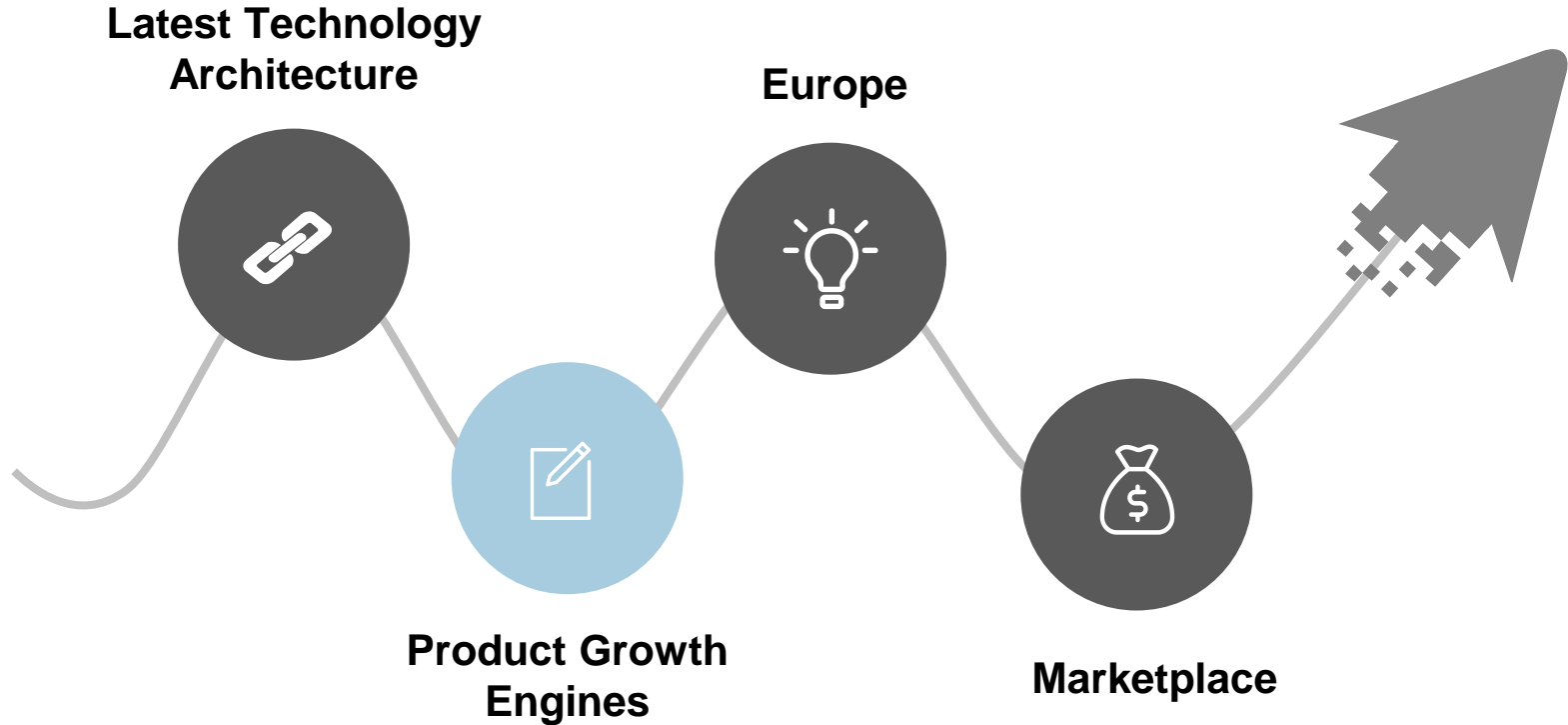


# Latest Technology **Architecture**



- **Microservices** architecture
- **Container technology** for deployment flexibility and scaling
- **Continuous delivery:**
- **DevOps culture**
- Cloud agnostic
- Private, Public and Hybrid cloud models

# Our Strategy **for Growth**



# Product Growth Engines



01

**IDC 21**

**Adding  
Islamic  
Banking  
capabilities**

02

**IDL 21**

**Added  
Islamic  
Banking  
capabilities**

03

**Digital Bank**

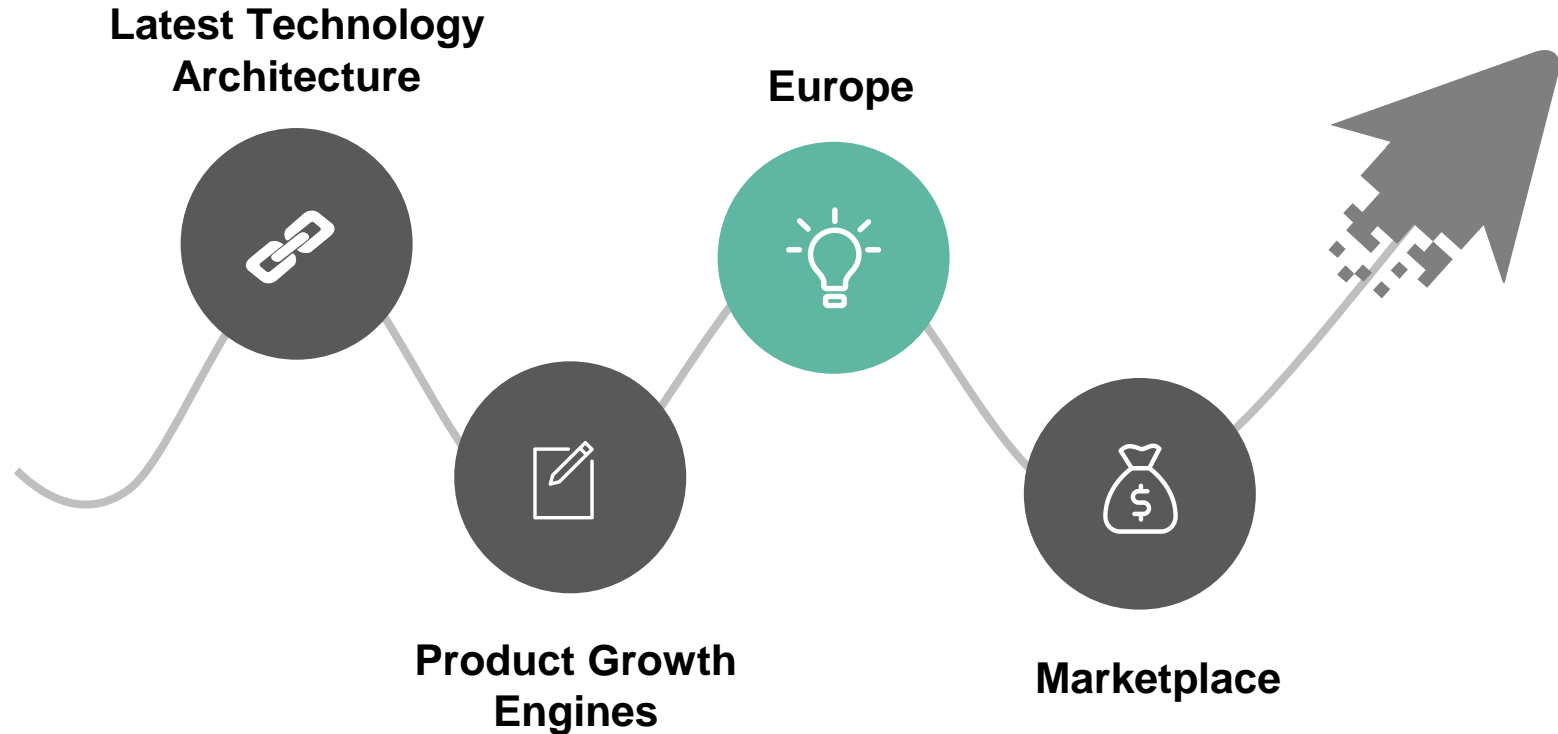
**Won ADCB  
Digital Bank  
Deal**

04

**Quantum  
Banking**

**In Last 2 in 5  
opportunities  
which will  
close in FY22**

# Our Strategy **for Growth**



# Europe Strategy



1

Building Solution, Delivery and hosting capabilities in Germany and UK

2

2 Marquee clients – Cater Allen and Otto. Last 2 in many deals

3

Fully Hosted IDC Solution in AWS Germany and UK

4

Regulatory, open Banking, PSD2 Compliance

5

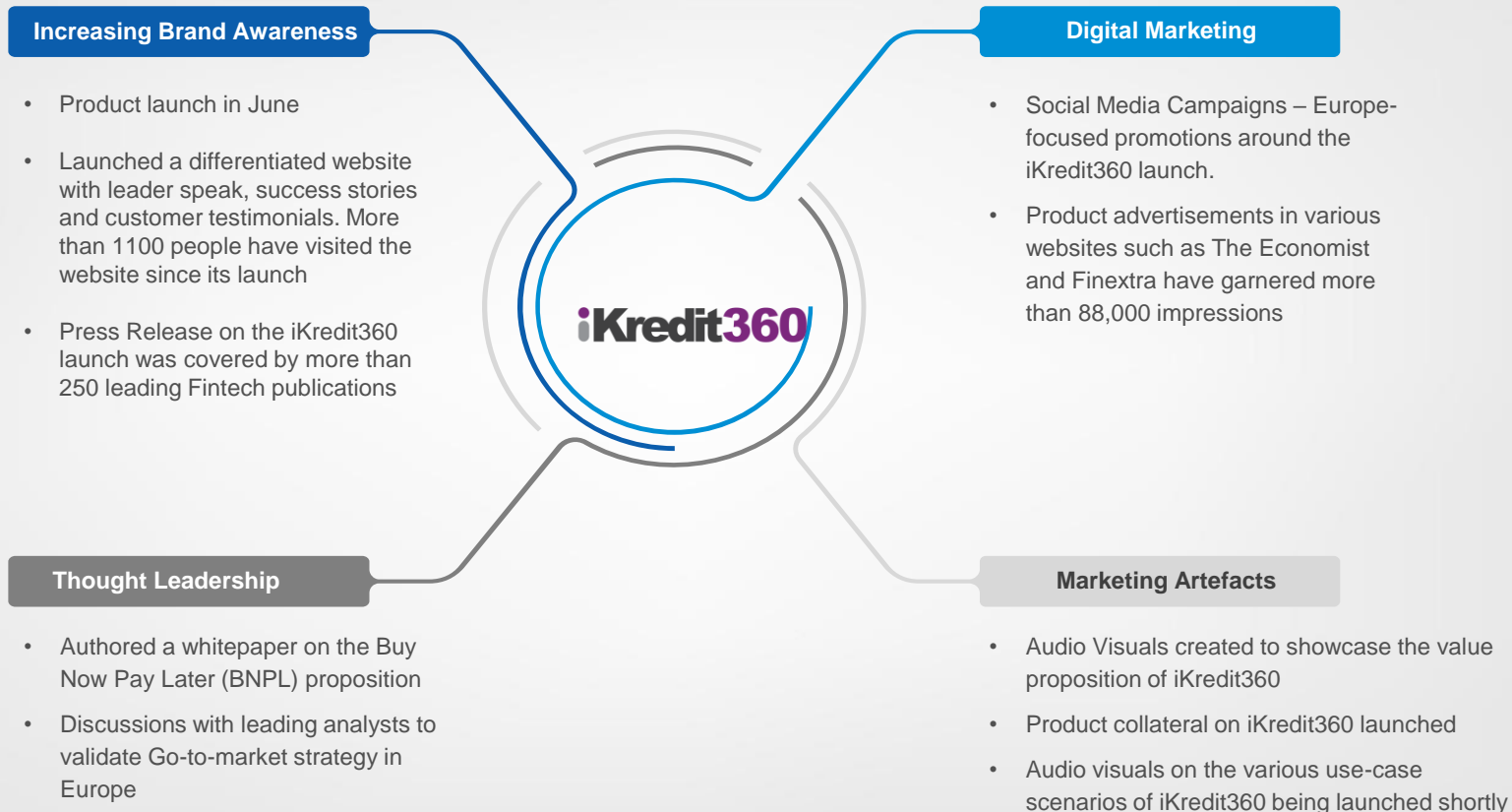
iKredit360 Launched in Europe

Europe



# LAUNCH OF iKREDIT360

## A CURATED CREDIT SOLUTION FOR EUROPE





# A DIFFERENTIATED WEBSITE TO CAPTURE THE VALUE PROPOSITION OF iKREDIT360



[Our Approach](#) [Our Thinking](#) **iKredit360** [Leadership](#) [About Us](#)



WRITE YOUR OWN  
**CREDIT SYMPHONY**  
Don't just change the credit game, own it!  
Get the iKredit360 Advantage

[Watch Now](#)

Unlock the power of Convergence **with iKredit360**

[Watch Now](#) [Request Demo](#)



**Rajesh Saxena,**  
Chief Executive Officer,  
Global Consumer Banking



**Harpreet Singh,**  
Business Head,  
iKredit360



**Viral Khadwal,**  
Head - Manufacturing,  
iKredit360



**Akash Gupta,**  
Global Head, Client  
Partner & Service Delivery



**Vivek Gautam,**  
Product Head,  
iKredit360

We have a good mix of technology and domain skills, new and homegrown talent, professionals with experience as well as fresh graduates with newer vision... **all united by a common purpose of accelerating the digital journeys of Banks and FIs.**

In conversation with Rajesh.

1


What does client-centricity mean to you?

In my opinion, client-centricity is keeping our Customer's customer at the center and deciding everything around that- both in letter and in spirit. To illustrate this point, if there is something that is right for my customer's customer, though it may be more expensive to me or the bank, as a true partner, we should go for it.



[Our Approach](#) [Our Thinking](#) **iKredit360** [Leadership](#) [About Us](#)

CURATED  
EXPERIENCES  
THAT ARE  
CATALYSED BY  
POWERFUL  
COMPOSABLE  
SOLUTIONS



Limitless credit solutions.  
**Built for a boundaryless world**



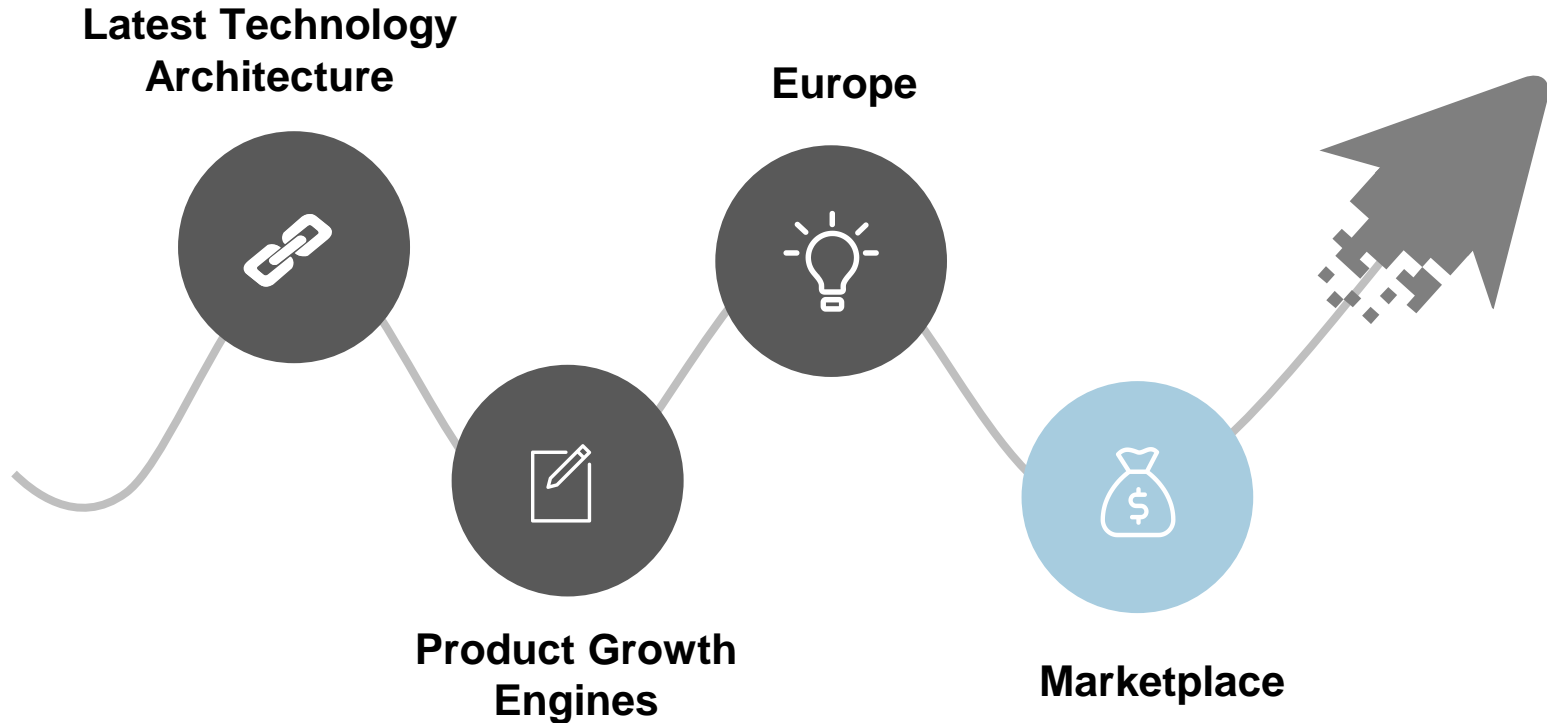
With Digital being the equaliser, disruptions have become the new normal. The world of credit and payments is undoubtedly one of the most disrupted domains in the financial world. Boundaries of ecosystems are blurring while redefining possibilities, whether it is a bank or a non-banking financial institution or an ecommerce player or a Fintech. But beneath all the trappings of products and experience, there is a new battlefield - to become the primary engagement point for the customer.



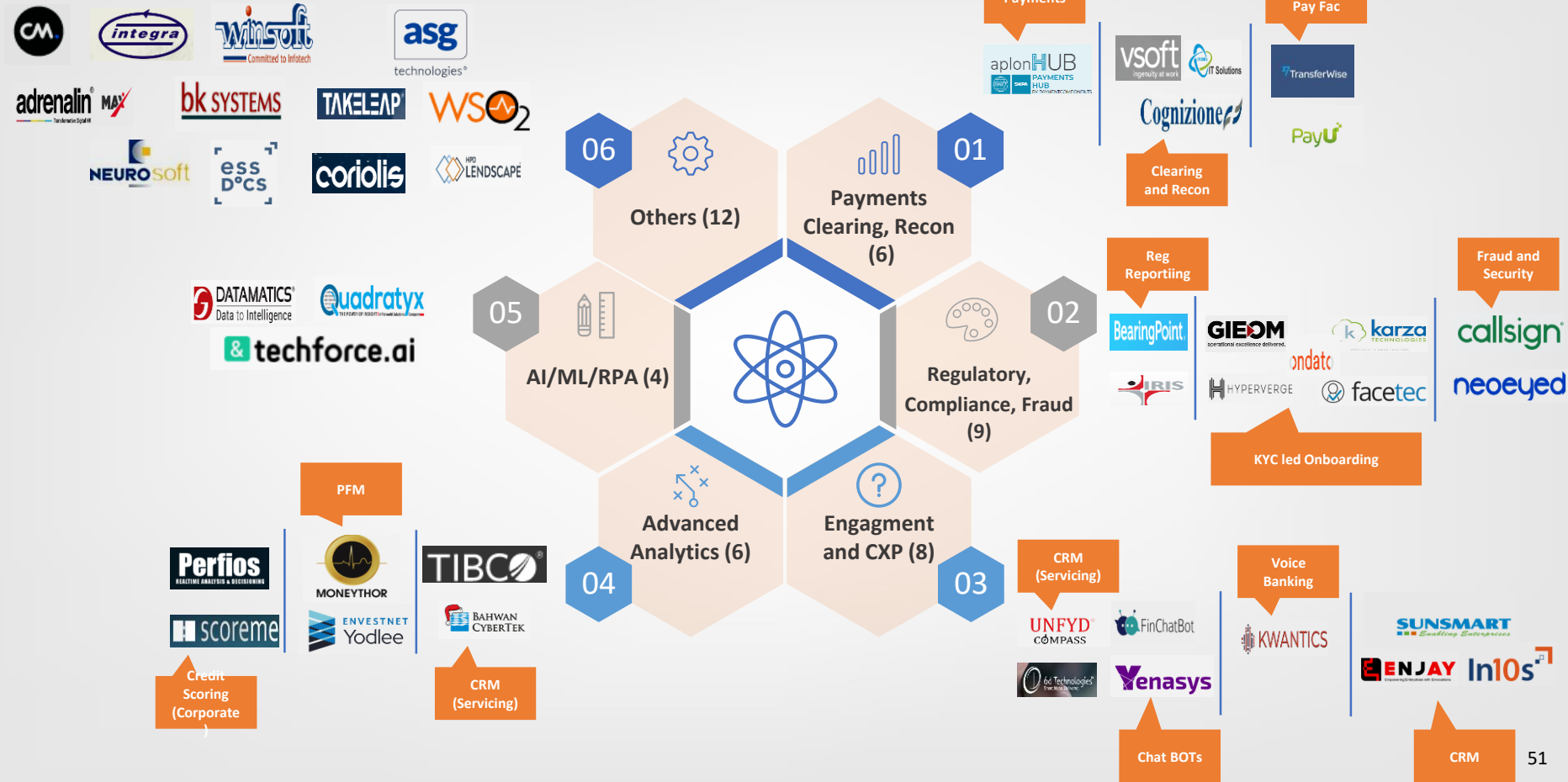
The customer, on the other hand seems to enjoy the ever widening spectrum of choices. The FAANG experience is now a hygiene ask - simplicity, seamlessness or instant gratification.

In the world of credit, we are seeing a huge convergence and that's exactly what our revolutionary iKredit360 platform is all about. Business is now a technology game. We connected the dots between the market perspective, the customer perspective.

# Our Strategy **for Growth**



# Marketplace - IDC



# Intellect SEEC BUSINESS HIGHLIGHTS

**Banesh Prabhu,**  
Chief Executive Officer,  
Intellect SEEC



## Technology

- Intake & Routing (Xponent Lite) product in development which will be our lead product & a key differentiator
- Adding prior carrier loss ingestion to Magic Submission MVP to double our average revenue; 2 pilots identified; Ameritrust and Liberty providing insights into development
- IDX.ai for non-insurance: Magic Aadhaar launched; MVP for Magic Invoice in progress; ESG, Banking and Audit/Contract in progress
- Data partnerships being strengthened for deeper underwriting insights

# Intellect SEEC - Business Highlights



## Markets

- Strong pipeline with major global insurance company looking for us to replace a competitor
- Cross sell with existing customers is effective: Amerisure & Ameritrust magic submission uptake
- IDX.ai gains good traction in APAC with 5 deals in P3+ stages
- St. James's Place signs three deals to partner with Intellect SEEC: end-to-end Salesforce transformation; lead the AI Transformation for Investment Management; and , build a world class Wealth Portal leveraging Salesforce experience, cloud and Intellect accelerators
- 50+ On Time deliveries with 100% SLAs met in Q1 for St. James's Place



# Intellect SEEC - Business Highlights



## Product Leadership Journey

- New strategy is resonating with marketplace – “A Modernization Partner”
- Fewer deals closed than anticipated but at higher average revenue size, and implementation fee revenue will be higher than anticipated (close to \$1M for two current deliveries)
- BPO opportunity is emerging with magic submission exception handling
- Positive discussion with potential partnerships for North America (Duck Creek, Guidewire, Salesforce)
- End to end user journeys with AI and ML capabilities resonating significantly with Customers and Analysts



# Intellect SEEC - Business Highlights



## Brand

- Shifted from a AI product company to a AI powered transformation partner for America and introducing Transformation Accelerators leveraging UK success
- Creating a cohesive overarching brand with geo specific content & messaging in website 2.0
- Marketing events and Thought Leadership Content are driving significant brand awareness and generating qualified leads (260+ new MQLs; 40 existing client interactions; 60+ new MQLs moved to SQL; 12 partnership opportunities)
- Magic Submission, an IDX product, was recognized by Celent in their Intelligent Automation in Wealth Management report for its use of cognitive RPA at St. James's Place.
- Analyst Relations providing good traction, positioning and prospects (RFI/RFP)





# Recent Analyst & Industry Awards and Recognition – Data & AI



2020



Winner of 2020 CELENT MODEL WEALTH MANAGER – EMERGING TECHNOLOGY  
St. James's Place

2020

**CELENT**

Intellect Risk Analyst cited among leading Directed Data Platforms providing answers to specific questions from an individual insurer for use in underwriting or other processes - 2020

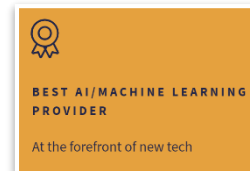
2020

 **NOVARICA**

Intellect Risk Analyst implementation at Liberty Mutual featured as a case study in the Data and Analytics category by Novarica in their 9th Annual case study - 2020

2020

**Technology Product Awards**  
2020



with Intellect Design Arena highly commended

2020



2020

**Aite**

Intellect SEEC recognized as a "Full AI Suite Provider" who can help carriers streamline their underwriting workflows

2020

 **NOVARICA**

Novarica rates Intellect SEEC's IDX as an Intelligent Text Ingestion solution for Advanced Underwriting with AI & ML playing a larger role.

2021

**CELENT**

Magic Submission, an IDX product, was recognized by Celent in their Intelligent Automation in Wealth Management report for its use of cognitive RPA at St. James's Place.

# **iRTM, iWealth and iGOV**

## **BUSINESS HIGHLIGHTS**



## Wins & Go Lives

- One of the largest private commercial bank in Vietnam upgraded Capital Cube treasury solution
- A leading financial services company went live with Capital Cube treasury
- A leading Stock Exchange upgraded Intellect's brokerage platform
- A reputed bank in UAE went live with Capital Cube treasury solution
- A leading global bank went live with Intellect Libor solution as part of their Libor transition

## Technology & Product Leadership Journey

- APIs for Trade Data & Market Data
- PostgreSQL Upgrade
- UI/UX modernization
- Risk Metrics- Brinson Model



## Product & Technology

- Platform to support Sustainable investment with ESG Analytics and Theme Based Investing
- Portfolio risk analytics using data science provides optimal investment portfolio strategies
- Portfolio attribution analysis to compare portfolio performance against benchmarks

## Product & Technology

- Digital signature enablement using DocuSign and workflow automation aids 100% digital investment journey
- Clicks Tracking Analytics using Google analytics helps gain insights on customer behaviour and interaction during the course of a campaign

## Brand

- Intellect's Wealth Ranked #2 in IBSI Leaderboard in Private Banking and Wealth Management



## Technology

- Technology Advancement and Procurement rich functionalities – BOQ based Bidding, Demand aggregation.

## Markets

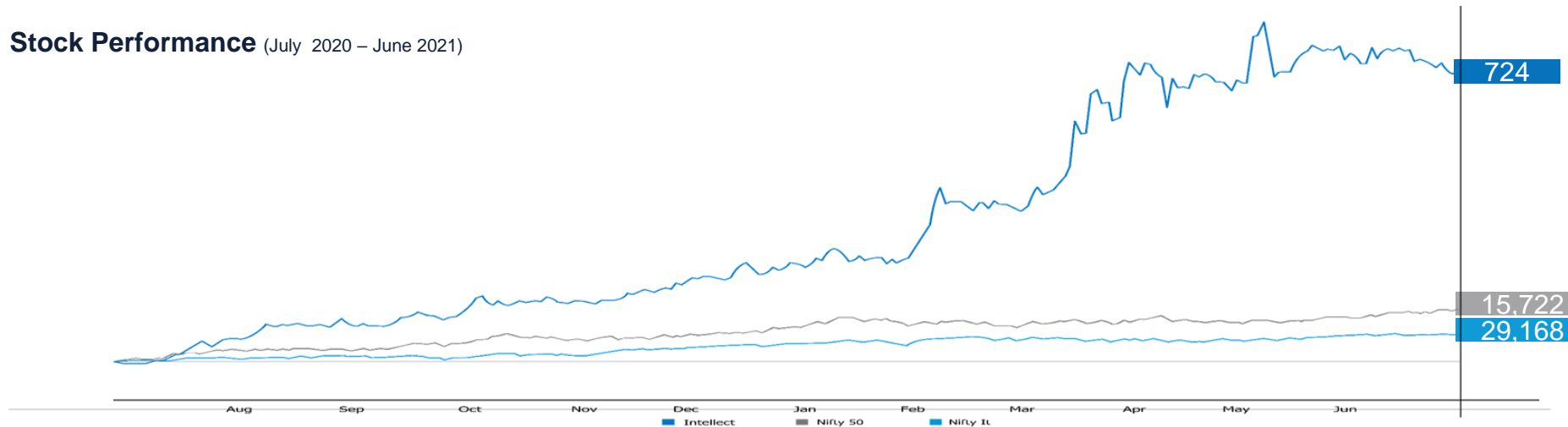
- Order received: USD 2.44 Billion.
- Order Volume: 0.46 Mn
- Sellers registered : 0.70 Mn
- Portal page view: 130 Mn.

## Brand






- Products Listed: 1.58 Mn
- Category Introduced: 519

# Stock Information

## Stock Performance (July 2020 – June 2021)

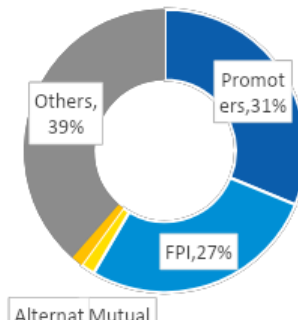


## Stock Data As on 30<sup>th</sup> June 2021

	Market Cap	9665 Cr.
	Stock Price	₹ 724
	52 Week (High / Low)	₹ 822.55/107.15
	NSE / BSE - Symbol	INTELLECT / 538835
	No. of Shares Outstanding	13,37,53,831
	Average Daily Volume (3Months) - NSE	4,72,495

## As on 30<sup>th</sup> June 2021

## Shareholding Pattern



# Contacts



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