

BANKING ON INTELLECT

Investor and Analyst Summit | September 20, 2017

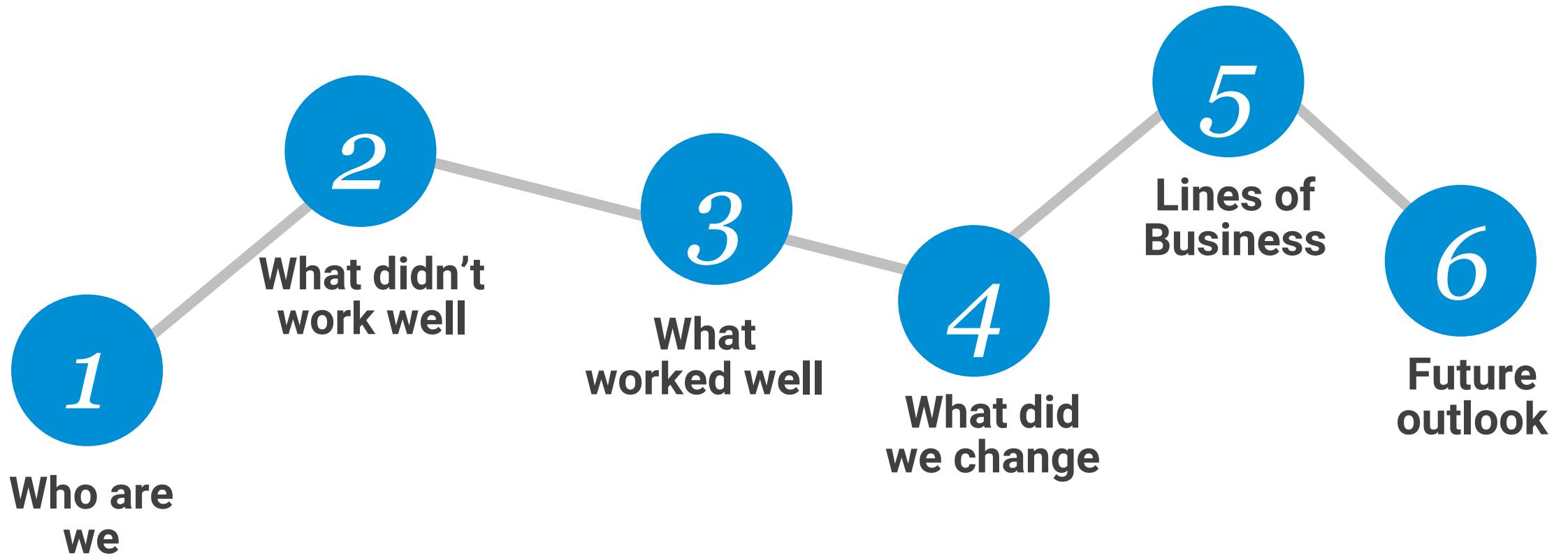


Safe Harbor Statement

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.

Structure of Presentation



1



WHO ARE WE?



Intellect is World #2 in Digital Banking



DIGITAL CHOSEN WELL AHEAD OF TIME



Global FinTech Leader for BFSI

iGTB™
THE WORLD'S FIRST COMPLETE GLOBAL
TRANSACTION BANKING PLATFORM

**intellect
SEEC™**
WE INNOVATE TO SIMPLIFY INSURANCE

iGCB™
SUPERIOR DIGITAL ARCHITECTURE .
TOTAL CUSTOMER 360

iRTM™
INTEGRATED RISK, TREASURY &
MARKETS PLATFORM RUNNING
THE LARGEST TREASURY OPERATIONS
IN THE WORLD



LED BY INDEPENDENT LEADERSHIP TEAMS



WHAT DIDN'T WORK WELL

What Didn't Work Well

Our Guidance in 2016 failed to deliver

1

2

Unexpected Global events like Brexit jerked the guidance

Delay in Fund raising by 2 quarters

3

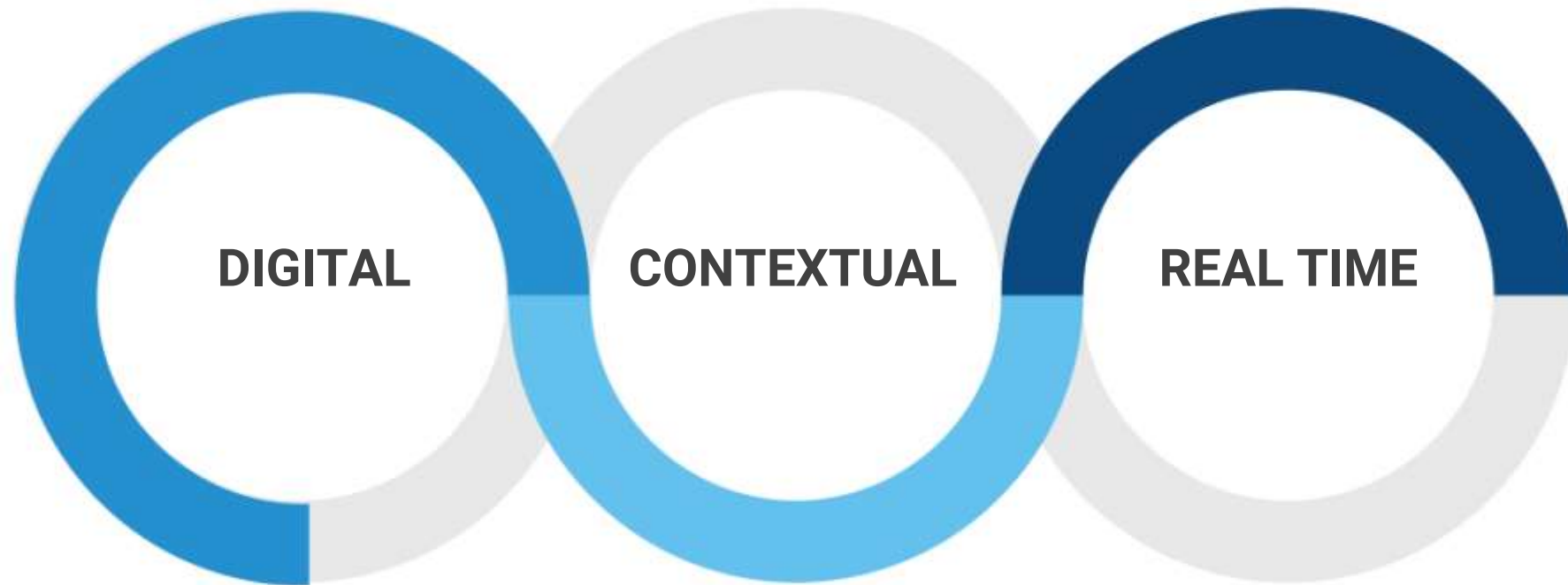
4

DSO went up to 180 days and now corrected to 157 days in last 2 quarters



WHAT WORKED WELL

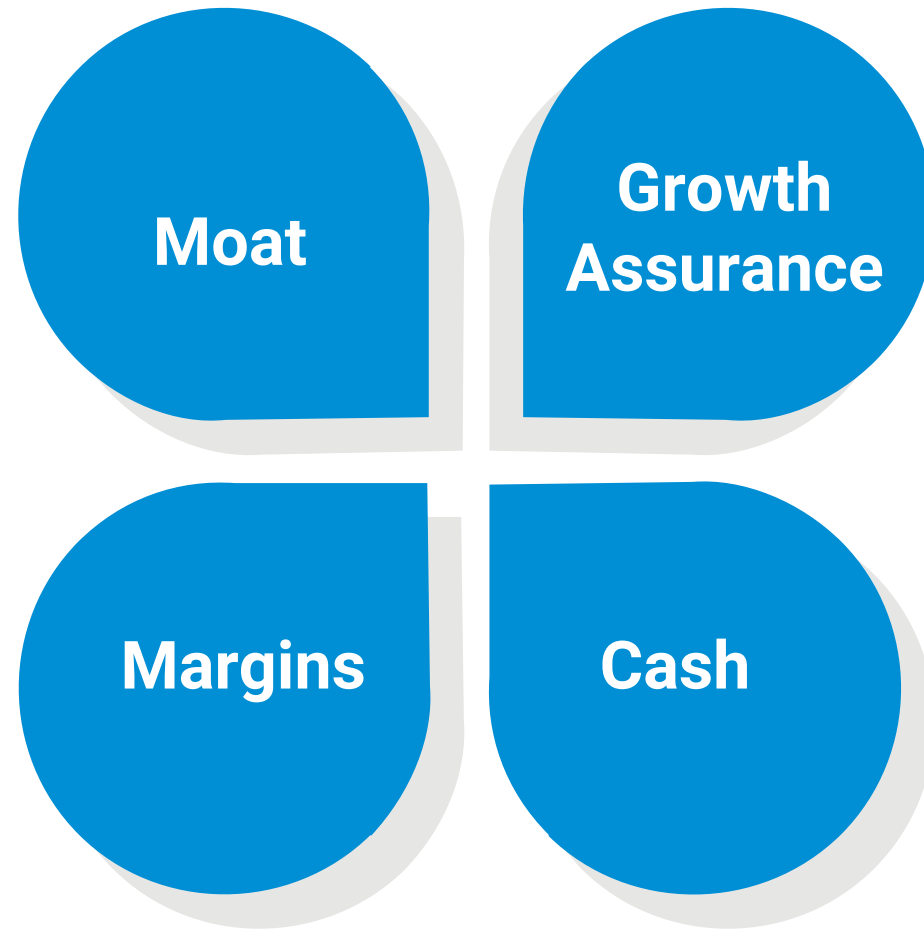
Intellect Strategy



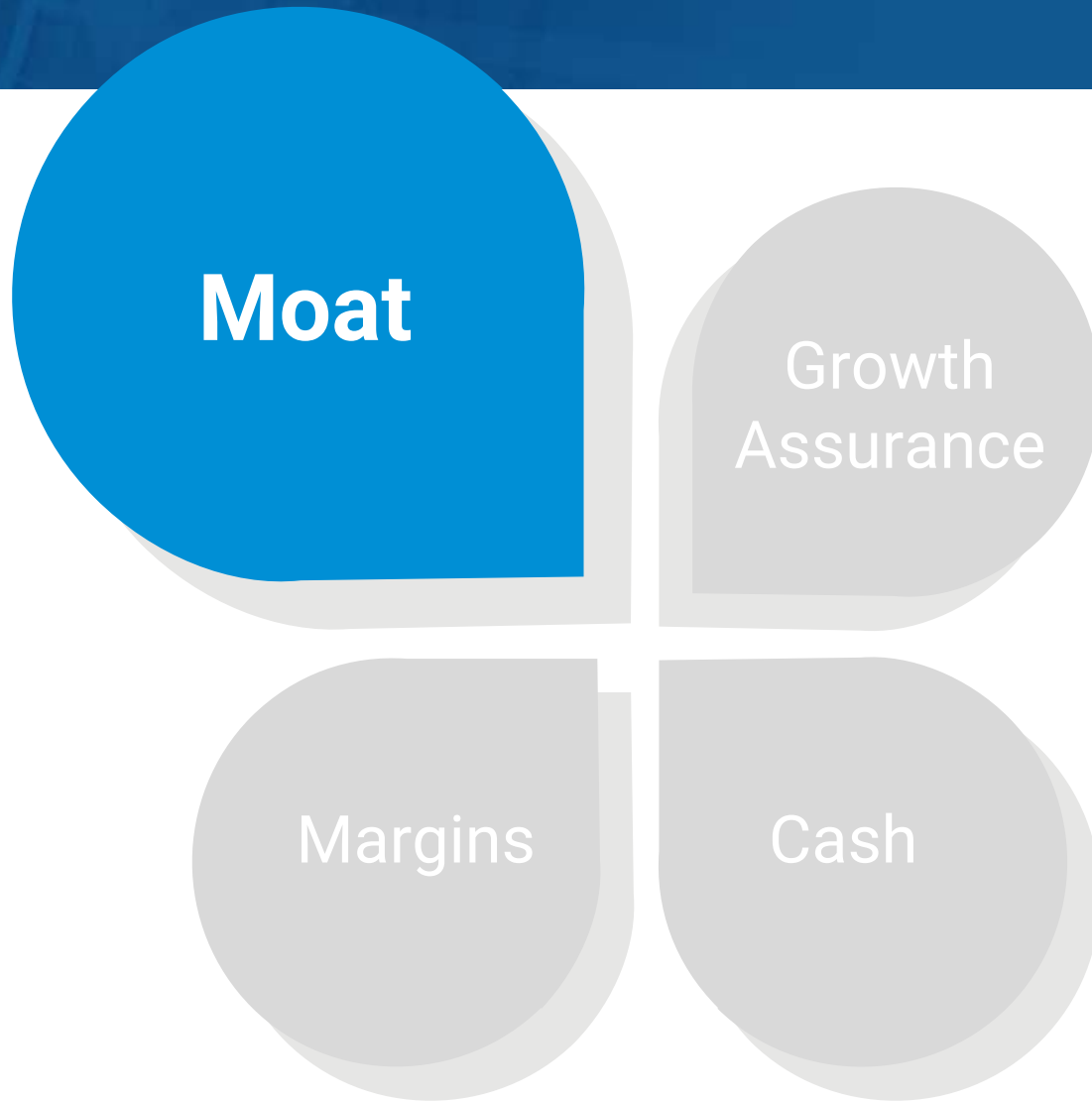
Intellect Journey



Four Elements



Four Elements



Economic Moat

Intangible Assets	Cost Advantage	Switching Cost to customer	Network Effect
Brand Awareness to Brand call for RFP to Brand Pull	Cost of Engineering and Delivery – 2 times effective than competition	Early Start	Early Start
Technology – Complete DIGITAL 3.0 stack (Digital + ML + Big data + Cloud)	Right mix of Global talent in US and India	Difficult to Enter and Difficult to Displace	Succeeding in Network effect in one of the 4 chosen businesses



Last 2% = 200%





Digital 3.0

CX, API Services, Contextual
(ML, Bigdata, Cloud Native)



DIFFERENTIATED IP STRATEGY



DIGITAL TRANSFORMATION DEALS



DIGITAL TRANSFORMATION DEALS



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA



DIGITAL TRANSFORMATION DEALS



ST. JAMES'S PLACE
WEALTH MANAGEMENT



DIGITAL TRANSFORMATION DEALS



DIGITAL TRANSFORMATION DEALS



Utkarsh Small Finance Bank

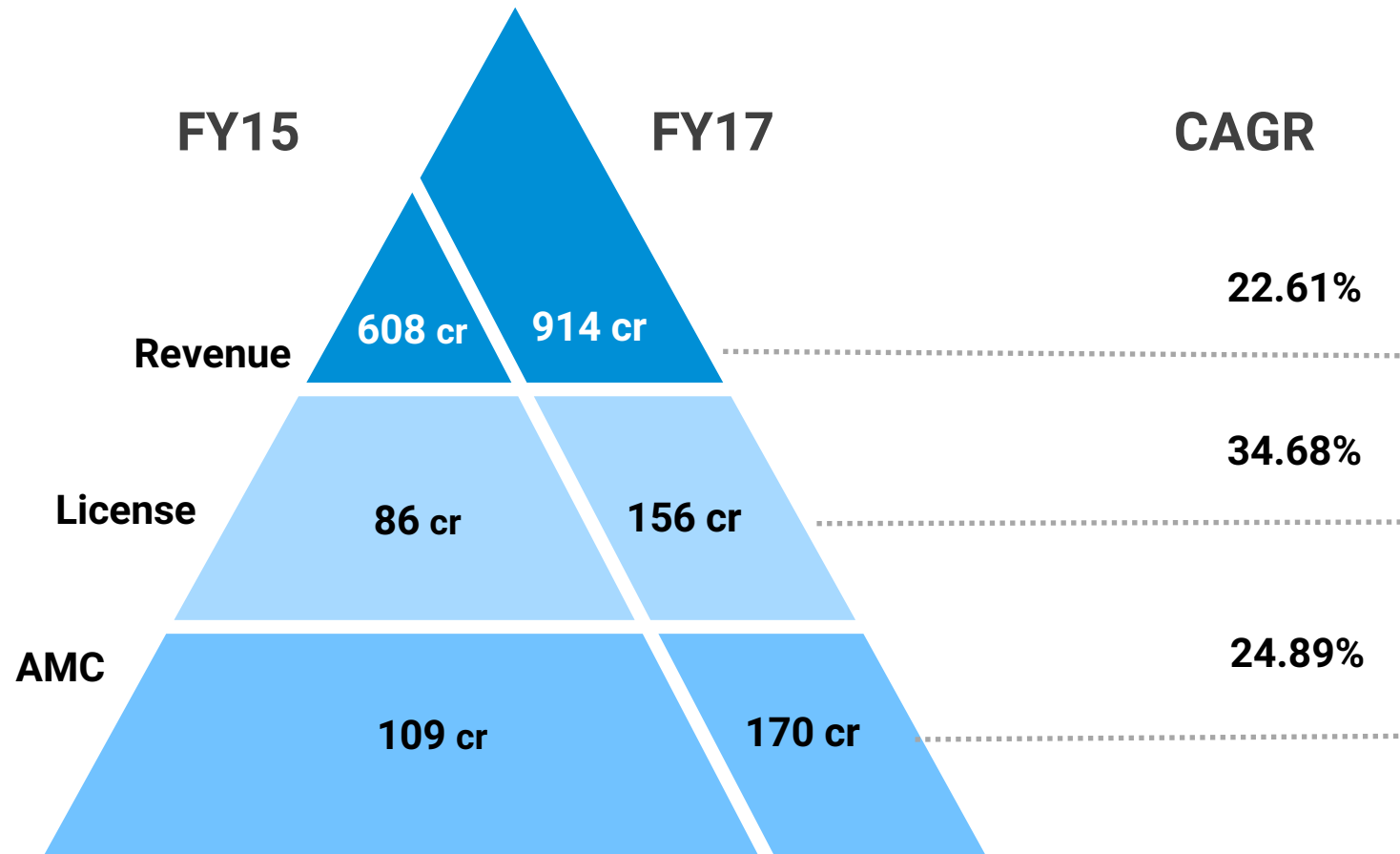


DIGITAL TRANSFORMATION DEALS

Four Elements



CONSISTENT GROWTH





**EBITDA and Net
Profit Positive**
since Q4 FY 17

50%
Consistent
margins





WHAT DID WE CHANGE

What did we change

Focus on License
Value from Deal
Value

Sharpening the
Closure Process

**Deal as a Project vs
Deal as a Process**

Focus on
Collections

Principal
Solution Provider



FOUR LINES OF BUSINESS

Four Revenue Streams



iGTB™ | GLOBAL TRANSACTION BANKING

Digital Corporate Online Cash Management

Contextual Payments

Digital Liquidity

Digital Supply Chain Finance

Trade Finance

Invested in business to drive dominant position in Global markets

Premium Brand and Premium Pricing

Very Healthy pipeline - **15** deals in Finals

Marquee wins **71** of Total Customers
20 Wins in last 4 quarters



intellect SEEC™

INSURANCE

Digital
Distribution

Xponent
ML based
intelligent
underwriting
workstation

Risk Analyst

Entering US market with
Disruptive technologies
for technology lazy
customers

4 Customers
signed on Cloud in
US (Most difficult
fort to crack)

Digital
transformation
deals with
3 giants – LIC,
SJP and a leading
Canadian Insurer

Marquee wins
17 of Total Customers
4 Wins in last 4 quarters



iGCBTM | **GLOBAL
CONSUMER
BANKING**

Intellect
Digital Core

Intellect
Digital lending

Intellect
Quantum for
Central banks

Intellect
Credit cards

Large Market with sharp focus on Tier 2 and Tier 3 banks.

Most comprehensive Digital platform with Built-in Bots

Central banking product – Quantum – A leader in the segment

Marquee wins
116 of Total Customers
23 Wins in last 4 quarters



RISK, TREASURY & MARKETS

One Treasury
(BASEL III based
Treasury)

One Markets

Trust Banking
& Wealth

Wealth is a big
market and great
pipeline

WestPac, Citi,
RBI – marquee
customers

Digital Equity
Portal

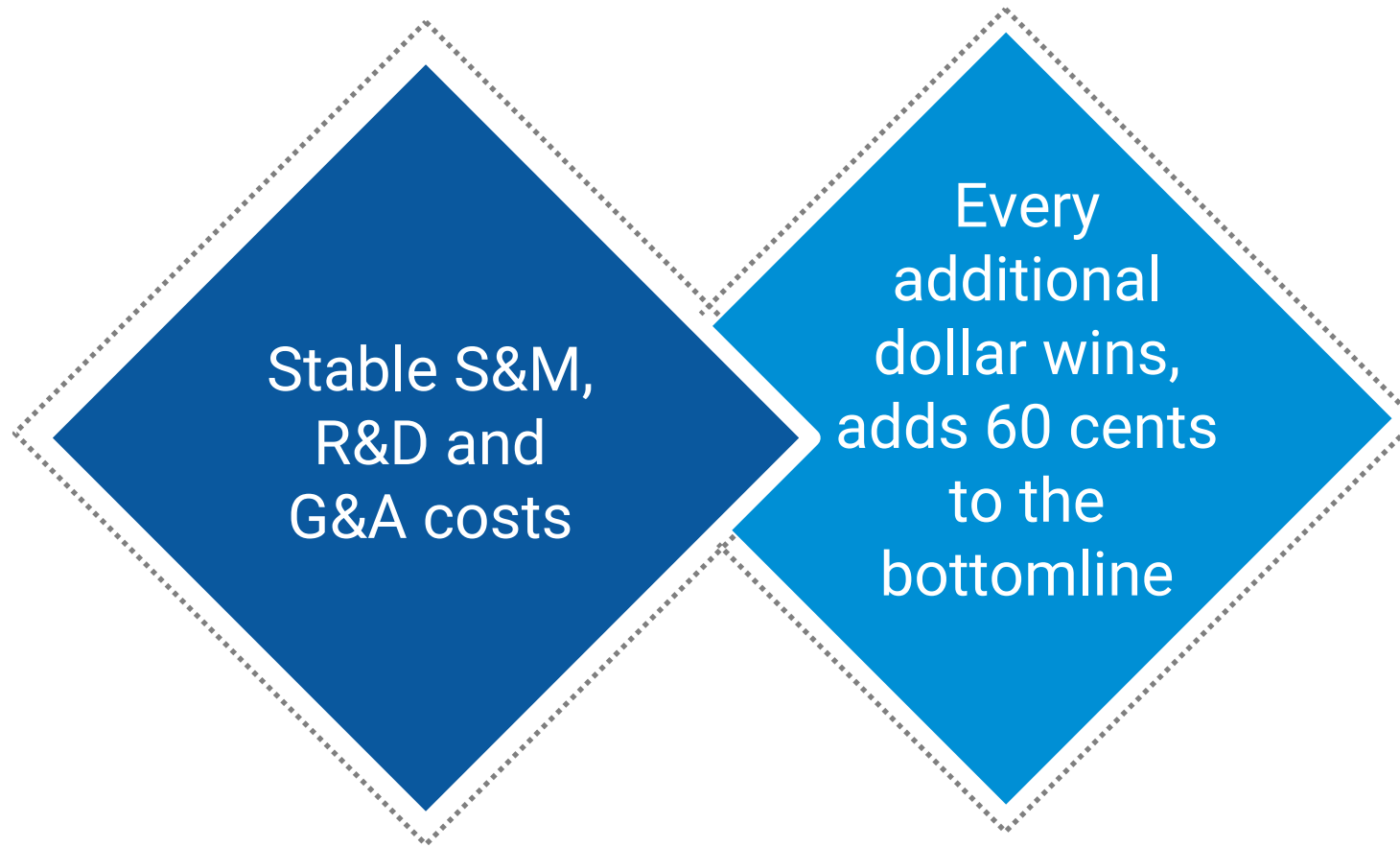
Trust Banking is
a sharp market

Marquee wins
74 of Total Customers
16 Wins in last 4 quarters

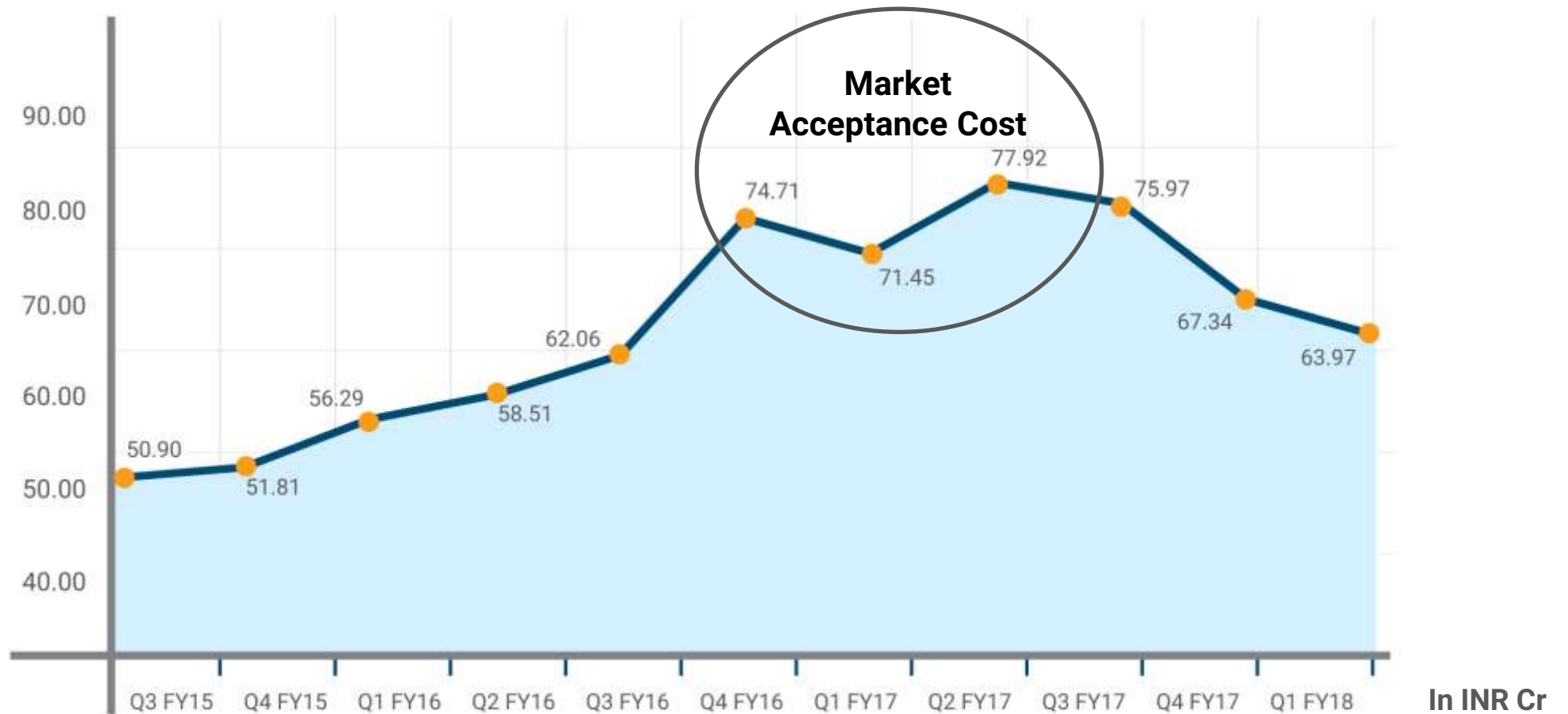
Four Elements



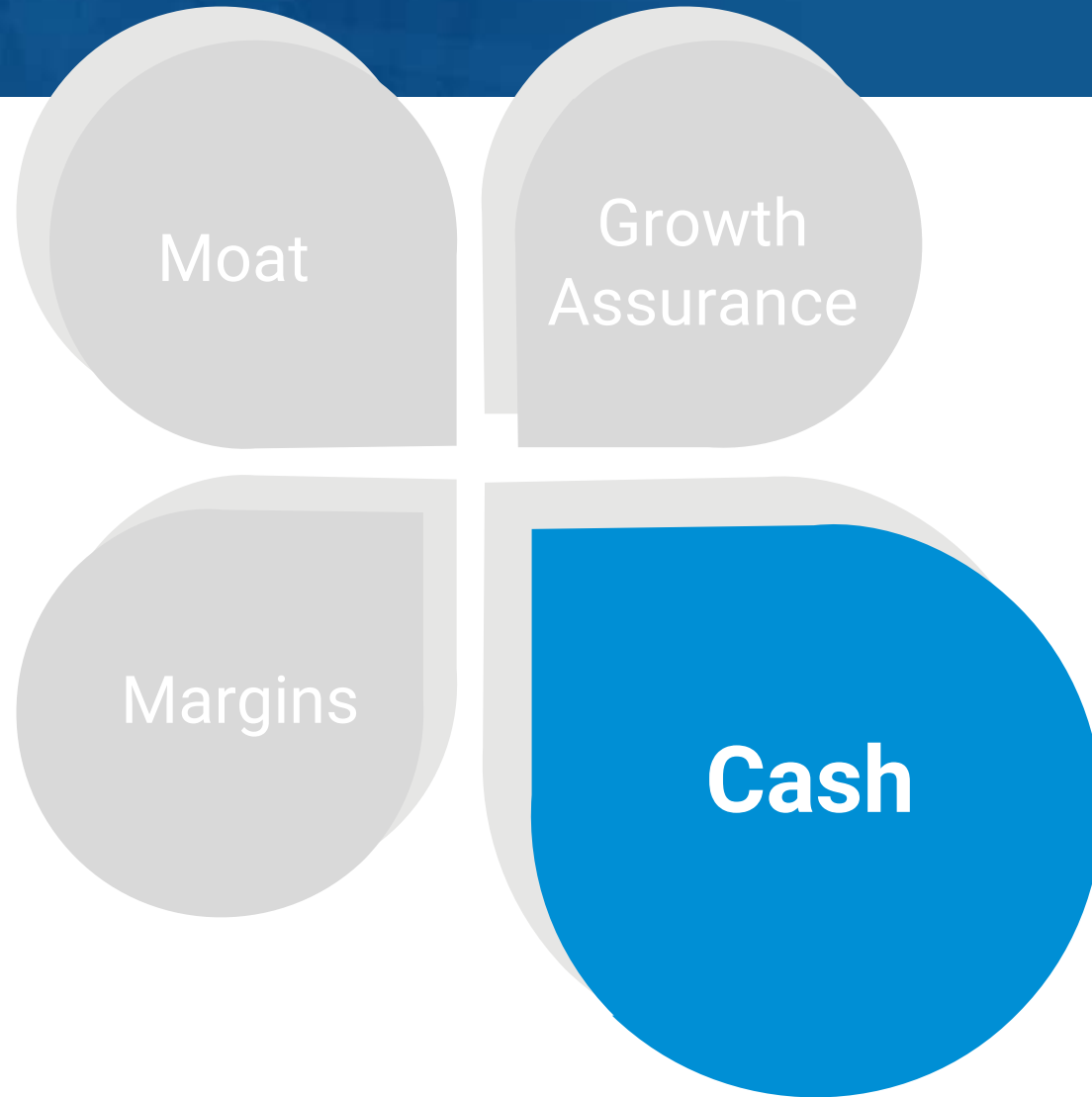
Driving Higher Margins



Sales & Marketing cost




Four Elements



Cash Position



Rights issue for \$30 Mn completed



Promoter Loan to be repaid by surplus real estate liquidation



Focus on Collections



FUTURE OUTLOOK

Future Outlook

Moving to higher deal value based on product differentiation

Focus on growing License Revenues

Market awareness costs are behind us

