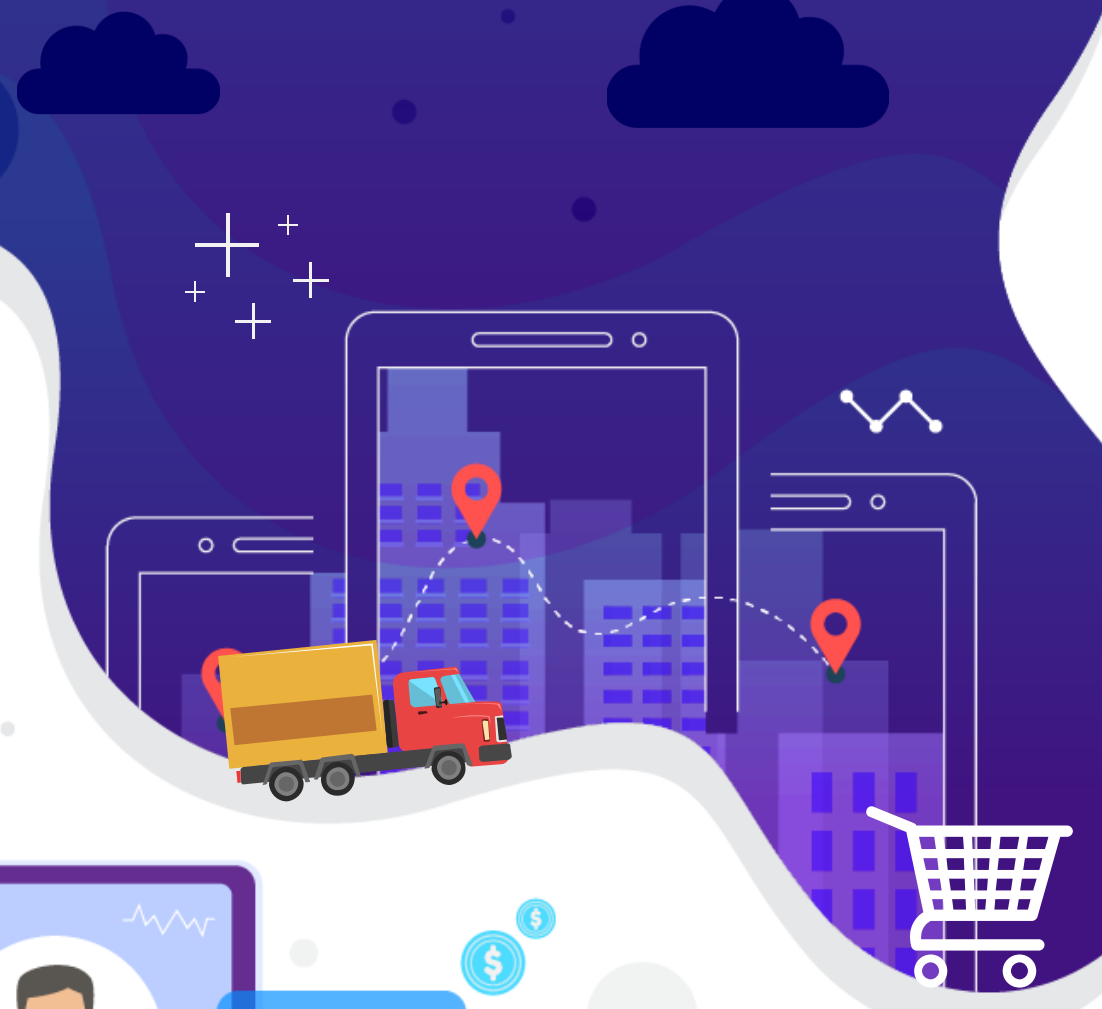




# SAKSOFT LIMITED

INVESTOR PRESENTATION – FEBRUARY 2021

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# Q3 & 9MFY21 Financial Highlights



# Continued Growth Momentum

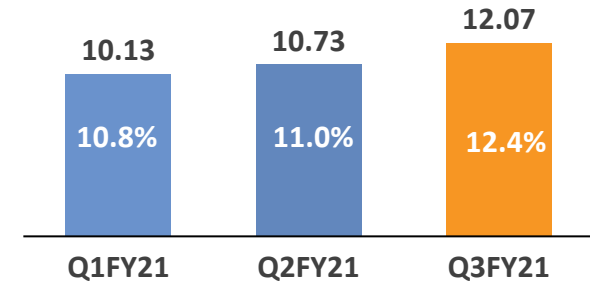
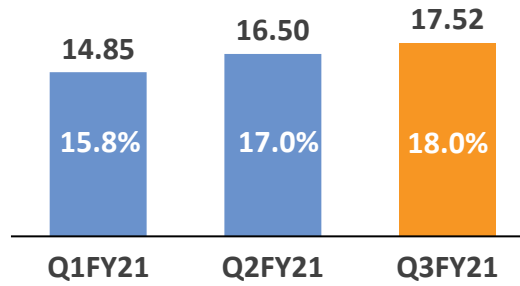
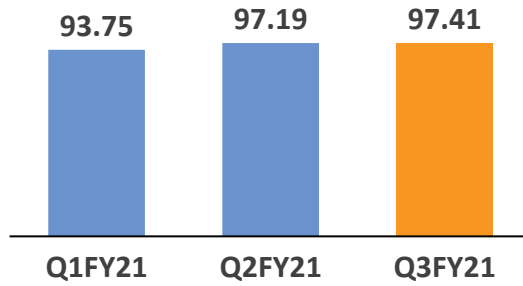
(in Rs. Crs)

## Revenue

## EBITDA

## PAT\*

### Quarterly Traction

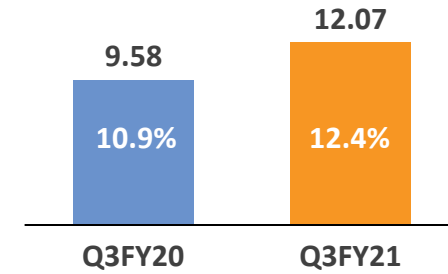
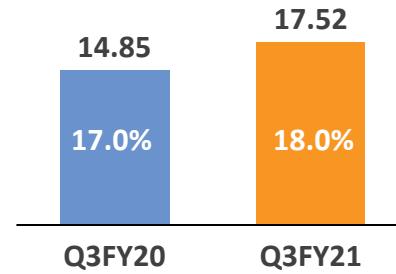
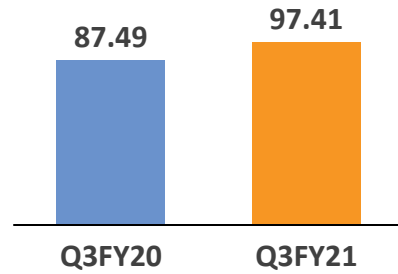


+11.3%

+18.0%

+26.0%

### Q3FY21 v/s Q3FY20

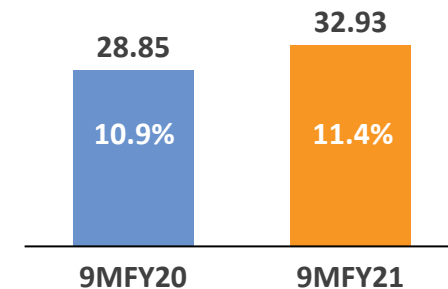
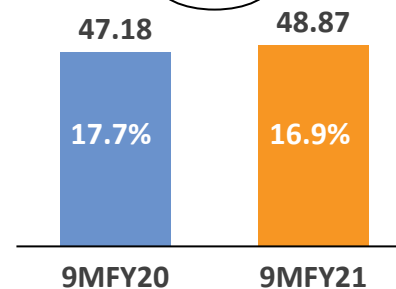
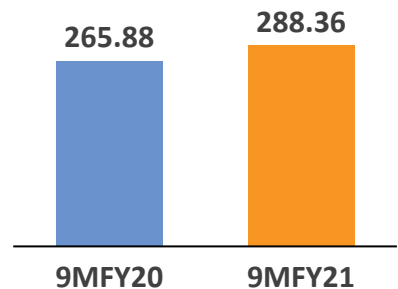


+8.5%

+3.6%

+14.1%

### 9MFY21 v/s 9MFY20



\*PAT is before Minority interest

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# Highlights for Q3 & 9MFY21

## Revenue

- ✓ Q3FY21 Revenue at Rs. 97.41 Crs v/s Rs. 87.49 Crs in Q3FY20, a growth of 11.3% on YoY basis and 0.2% on QoQ basis
- ✓ 9MFY21 Revenue at Rs. 288.36 Crs v/s Rs. 265.88 Crs in 9MFY20, a growth of 8.5%
- ✓ During 9MFY21, the company added 2 customers in USD 0.5m to USD 1m segment

## EBITDA

- ✓ Q3FY21 EBITDA at Rs. 17.52 Crs v/s Rs. 14.85 Crs in Q3FY20, growth of 18% on YoY basis and 6.2% on QoQ basis
- ✓ Q3FY21 EBITDA margins at 18.0% v/s 17.0% in Q3FY20 and 17.0% in Q2FY21.
- ✓ 9MFY21 EBITDA at Rs. 48.87 Crs v/s Rs. 47.18 Crs in 9MFY20
- ✓ The Company has been able to improve the margins on the back of strengthening of niche capabilities in selected industry verticals

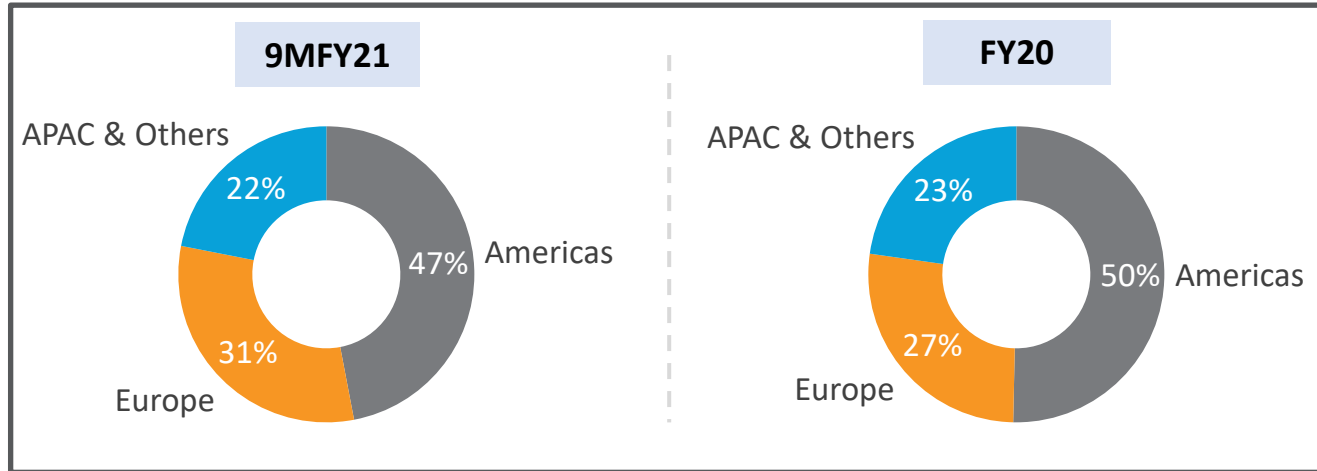
## PAT (Before Minority Interest)

- ✓ Q3FY21 PAT (before minority) at Rs. 12.07 Crs v/s Rs. 9.58 Crs in Q3FY20, a growth of 26% on YoY basis and 12.5% on QoQ basis
- ✓ 9MFY21 PAT (before minority) at Rs. 32.93 Crs v/s Rs. 28.85 Crs in 9MFY20, a growth of 14.1%
- ✓ Decrease in finance cost led to further improvement in net profitability

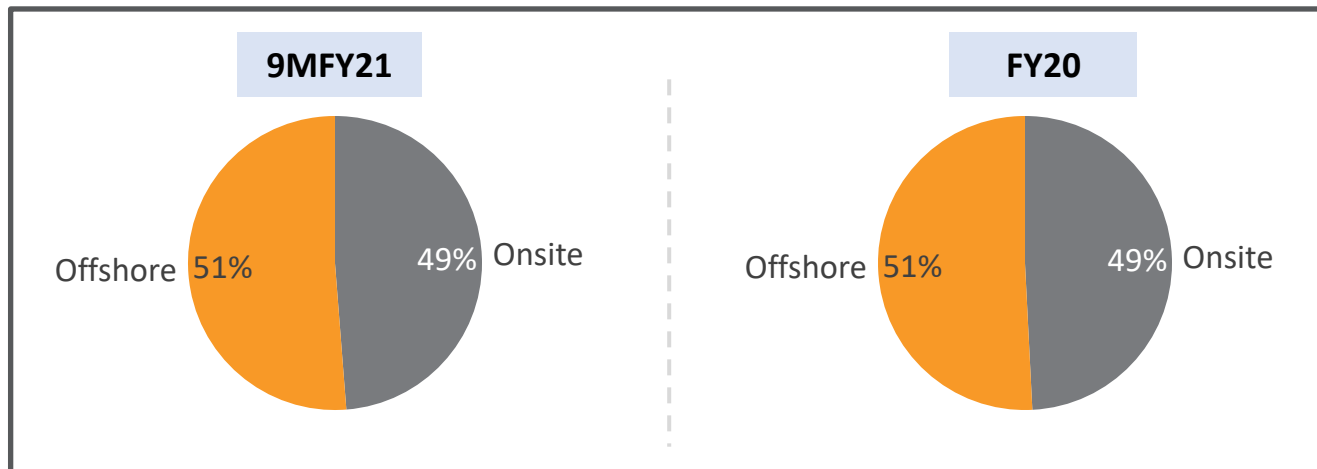
# Operating & Customer Metrics



## Revenue by Geography



## Revenue Mix



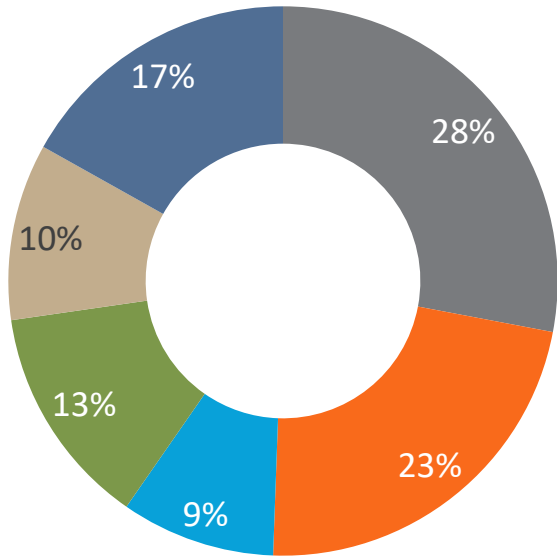
| CUSTOMER METRICS  | 9MFY21 | FY20 |
|---|--------|------|
| <b>(a) No of clients/customers per Million Dollar**</b> |        |      |
| Revenue more than 1 Million Dollar                      | 6      | 6    |
| Revenue more than 0.5 Million Dollar                    | 9      | 7    |
| <b>(b) Client's Contribution to Revenue</b>             |        |      |
| Revenue from Top 5                                      | 48%    | 47%  |
| Revenue from Top 10                                     | 57%    | 55%  |
| Revenue from Top 20                                     | 67%    | 64%  |

| HEADCOUNT METRICS                      | 9MFY21       | FY20         |
|--|--------------|--------------|
| <b>(a) Headcount &amp; Utilization</b> |              |              |
| <b>Total Employee Count</b>            | <b>1,217</b> | <b>1,258</b> |
| Technical                              | 1,078        | 1,121        |
| Support                                | 139          | 137          |
| <b>(b) Utilization-IT Services</b>     |              |              |
| Excluding trainees                     | 82%          | 83%          |

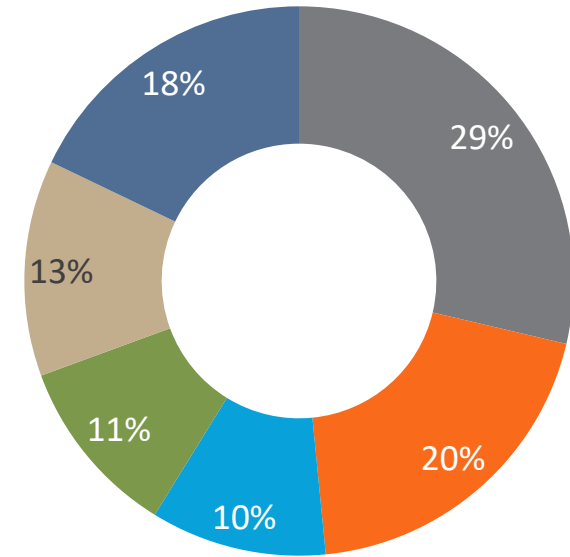
# Revenue By Verticals



9MFY21



FY20



- Fintech
- Telecom
- Transportation & Logistics
- Public Sector
- Retail, Ecommerce & Health Care
- Others

# Q3 & 9MFY21 Income Statement



| Particulars (in Rs. Crs)     | Q3FY21       | Q3FY20       | Y-o-Y (%)      | Q2FY21       | Q-o-Q (%)      | 9MFY21        | 9MFY20        | Y-o-Y (%)       |
|------------------------------|--------------|--------------|----------------|--------------|----------------|---------------|---------------|-----------------|
| <b>Total Revenue</b>         | <b>97.41</b> | <b>87.49</b> | <b>11.3%</b>   | <b>97.19</b> | <b>0.2%</b>    | <b>288.36</b> | <b>265.88</b> | <b>8.5%</b>     |
| Employee Expenses            | 45.67        | 45.07        |                | 46.26        |                | 137.13        | 135.26        |                 |
| Support/ Third Party charges | 27.86        | 20.54        |                | 27.68        |                | 84.08         | 63.82         |                 |
| Other Expenses               | 6.36         | 7.03         |                | 6.75         |                | 18.28         | 19.62         |                 |
| <b>EBITDA</b>                | <b>17.52</b> | <b>14.85</b> | <b>18.0%</b>   | <b>16.50</b> | <b>6.2%</b>    | <b>48.87</b>  | <b>47.18</b>  | <b>3.6%</b>     |
| <b>EBITDA(%)</b>             | <b>18.0%</b> | <b>17.0%</b> | <b>101 bps</b> | <b>17.0%</b> | <b>101 bps</b> | <b>16.9%</b>  | <b>17.7%</b>  | <b>(80) bps</b> |
| Other Income                 | 0.26         | 0.66         |                | 0.14         |                | 1.42          | 1.78          |                 |
| Depreciation                 | 1.62         | 1.81         |                | 1.73         |                | 5.08          | 5.49          |                 |
| <b>EBIT</b>                  | <b>16.16</b> | <b>13.70</b> | <b>18.0%</b>   | <b>14.91</b> | <b>8.4%</b>    | <b>45.21</b>  | <b>43.47</b>  | <b>4.0%</b>     |
| <b>EBIT(%)</b>               | <b>16.6%</b> | <b>15.7%</b> | <b>93 bps</b>  | <b>15.3%</b> | <b>125 bps</b> | <b>15.7%</b>  | <b>16.3%</b>  | <b>(67) bps</b> |
| Finance Cost                 | 0.78         | 1.23         |                | 0.89         |                | 2.66          | 3.95          |                 |
| <b>Profit Before Tax</b>     | <b>15.38</b> | <b>12.47</b> | <b>23.3%</b>   | <b>14.02</b> | <b>9.7%</b>    | <b>42.55</b>  | <b>39.52</b>  | <b>7.7%</b>     |
| Tax                          | 3.31         | 2.89         |                | 3.29         |                | 9.62          | 10.67         |                 |
| <b>Profit After Tax*</b>     | <b>12.07</b> | <b>9.58</b>  | <b>26.0%</b>   | <b>10.73</b> | <b>12.5%</b>   | <b>32.93</b>  | <b>28.85</b>  | <b>14.1%</b>    |
| <b>Profit After Tax*(%)</b>  | <b>12.4%</b> | <b>10.9%</b> | <b>144 bps</b> | <b>11.0%</b> | <b>135 bps</b> | <b>11.4%</b>  | <b>10.9%</b>  | <b>57 bps</b>   |
| <b>EPS</b>                   | <b>12.13</b> | <b>9.60</b>  |                | <b>10.79</b> |                | <b>33.11</b>  | <b>28.78</b>  |                 |





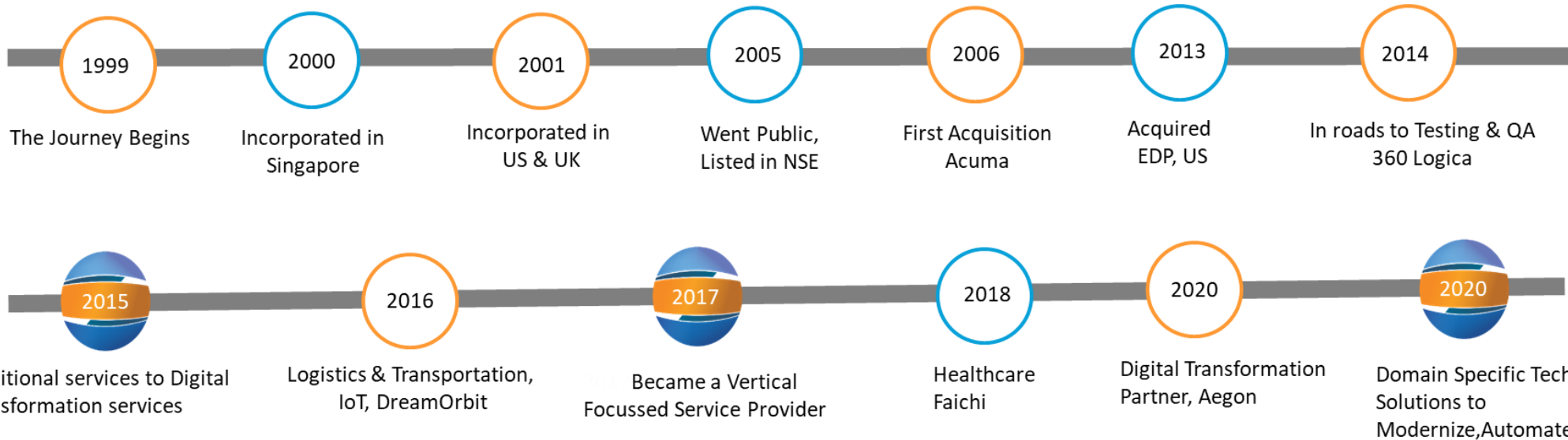
# About Saksoft



- 1250+ Employees
- ISO 9001, 27001
- 14 Strategic Locations
- \$50 Million Revenues
- 20+ Years Track-record

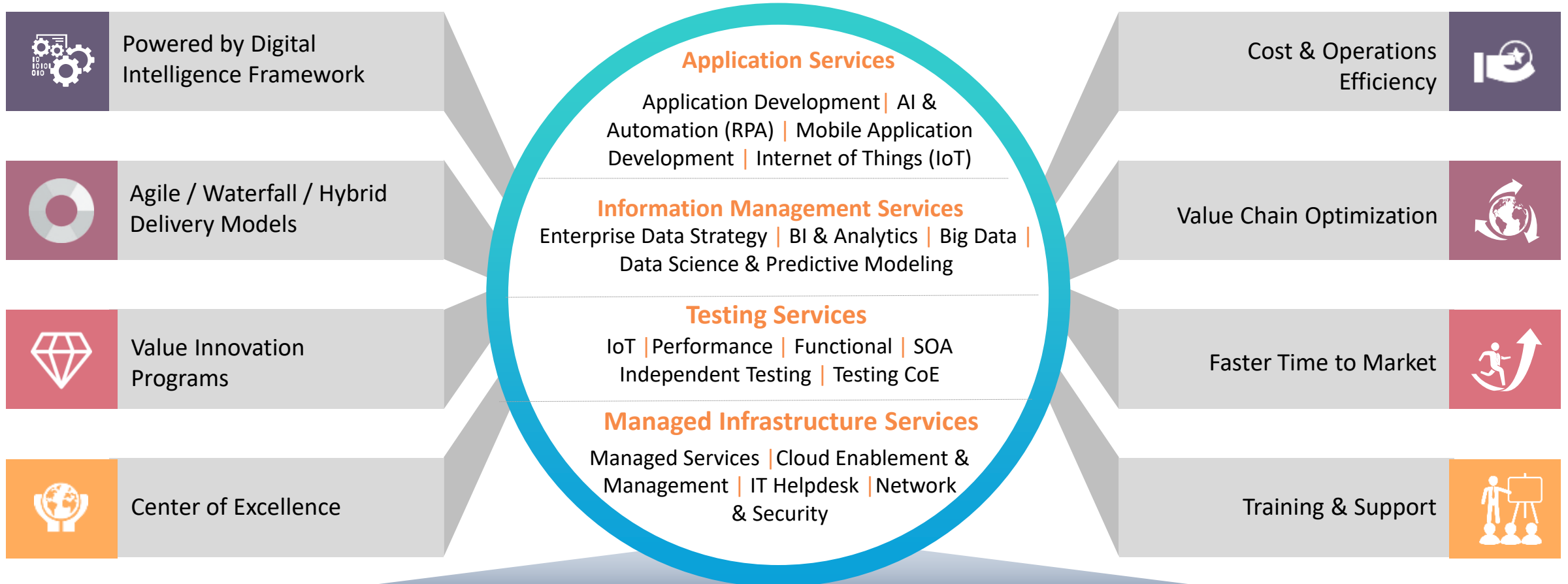


- iCORE because it begins with me
- Innovation
- Customer focus
- Openness
- Respect
- Enterprising





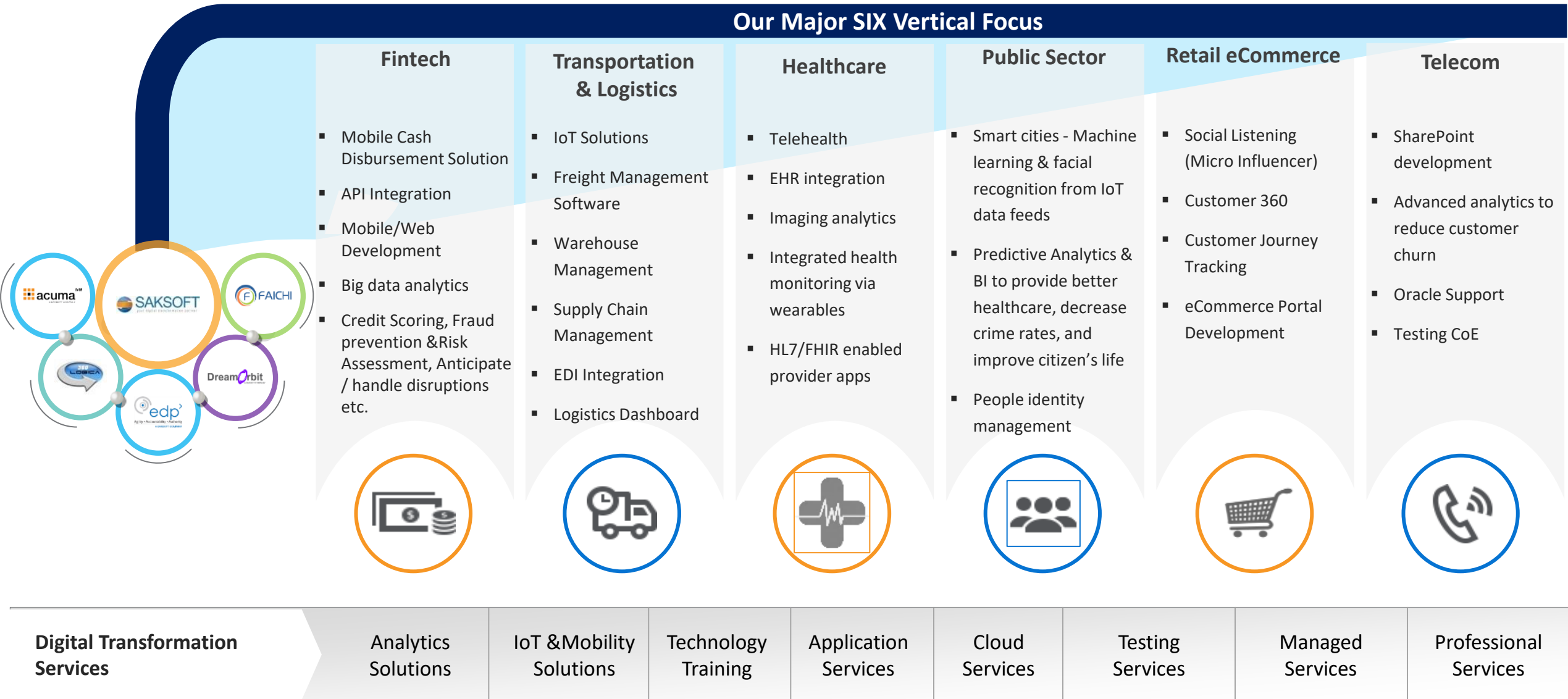
# What do we offer?



**Digital Transformation Partner** for FinTech, Retail, Transport & Logistics and Telecom industries, healthcare as well as, Government & Public Sector Organizations



## Our Major SIX Vertical Focus





- Customer Profiling / Segmentation
- Cross-Selling / Upselling
- Single Customer View Dashboards
- Financial Credit Management
- Forensic Analytics
- Realtime Monitoring
- Fraud Analytics

## ADVANCED ANALYTICS

- Native Mobile / Web application development
- Robotics Process Automation
- Loyalty Management Solutions
- APIs & Microservices

## APPS

- Cloud Consulting, Migration & deployment
- L1/L2 Support

## INFRASTRUCTURE

- Testing CoE

## TESTING



## Fintech Solutions – Case Study

- Built a cardless cash system enabling consumers, businesses and governments to instantly deliver cash to Recipients via their mobile device
- Creating a Loyalty Management Solutions for the institution
- Ensuring Security through rigorous performance and security testing.
- Designed & initiated Cloud Optimization involving Database & Application migration from MySQL to AWS Aurora Database
- Migration of customer's entire infrastructure to Amazon Cloud Services



# Saksoft's Logistics & Transportation Solutions

- Freight Management Software
- Robotics Process Automation
- Shipment dispatch & Tracking
- Supply Chain Management
- Virtual warehouse management
- Stevedore Applications
- 3PL Management

## FREIGHT MANAGEMENT

- IoT Solutions
- Vehicle Dispatch
- Tracking & Geofencing
- Drive/ Vehicle Management
- Theft prevention
- Legal Compliance
- Berth Reservation systems

## FLEET MANAGEMENT

- Logistics dashboard
- Chatbots
- API & EDI Integration

## ADVANCED ANALYTICS



## Transport & Logistics Solutions – Case Study

- Digital Transformation Solution including order booking (via dedicated portal on cloud), shipment tracking (via IoT Solution), real-time carrier status (via Mobility Solution), generating invoice (via collaboration tools), to predict peak load time (via Machine Learning)
- Creating a cement vessel berth reservation system (CVRS) & stevedore application for the port
- Designed IoT based Fleet Management software with features like Unit Information, Vehicle Tracking, Maintenance were built. Server based event processing engine was built to capture GPS as well as many other vehicle operational parameters like speed, engine on-off etc.
- Development of freight management software that automates operations right from order request to delivery, therefore increasing performance and reducing overall OPEX
- Order Tracking using UiPath RPA
- IoT Application for monitoring of machines, remote access using custom protocols, CRM module to manage problems and incidents along with a chat system, mobile application, reporting and statistics.
- Creating a virtual warehouse for real-time workforce monitoring & asset tracking





# Healthcare Solutions Overview

- PMS and Ancillary application development
- Chronic Care Management
- Patient Portals
- Secure Messaging

## PRODUCT DEVELOPMENT

- EHR, EMR Integration using HL7, XML, JSON-FHIR
- Radiology Integration using DICOM
- Legacy system data migration and consolidation

## EDI & DATA MIGRATION

- Population Health Management
- Creating CMS reports like CQM, PQRS, HEDIS etc.
- P4P and value based reports
- Data warehousing

## CLINICAL ANALYTICS

- Patient Engagement tools
- Tele-Health Application
- Remote monitoring tools
- Robotics Process Automation
- IoT & Mobility

## MHEALTH & REMOTE CARE

Regulation-HIPAA

Messaging Standard- HL7, DICOM

Vocabulary-LOINC, SNOMEDCT



# Health Care Solutions - Case Studies

- Designed a secure mobile platform that provides consumers with the necessary tools for aggregating, organizing and sharing their medical health records. Built a framework for downloading data from the Electronic Medical Records using FHIR.
- Development of Analytics Platform for PHM and transition to Value-Based Care using Advanced Population health management (Prediction and Machine Learning), Post discharge patient communication (Artificial Intelligence) and Value Based Care Analytics (Performance and Regulatory reporting)
- Designed data warehouse & implemented SAP BO. Due to customized analytics and reporting, now the client is able to respond faster during emergencies.
- SAP SuccessFactors implementation for a hospital chain.
- Oracle data warehouse for a Pharmaceutical company.
- Patient After visit summary (AVS) using bots. This helped in improving patient engagement. The visit is documented and available anytime to patient as well as provider.



- Predictive Analytics tool to reduce crimes rates
- Identity Management solutions – to check identity & for granting visas
- Identifying Potential Fraud
- Efficiently managing Ports

**G2G/G2B**

- Smart cities using IoT
- Public Healthcare Solutions
- County Housing Solutions
- Predictive analytics for citizen care
- Improve Student retention

**G2C**



## Public Sector Solutions - Case Studies

- Digital Transformation project to use data from multiple sources. We were able to identify a customer journey (cradle to grave) & service user journey.
- Providing assistance with the SAP Predictive Analytics tool for modelling and predictive visualisation to understand the movements of the organized crime groups
- Patient data was collected from around the UK from numerous NHS Trusts, Primary Health Care Trusts and local Health Authorities. The data was used to identify early signs and trends of bowel cancer.
- Worked with the university to identify patterns and trends that cause students to drop out causing a drop in funding to the university. We helped identify interventions required to ensure students do not drop out and maintain their attendance
- Created Berth Reservation System and helping the port to improve efficiency



# Retail & Ecommerce Solutions Overview

- Customer 360 degree (Single view)
- Tracking & improving conversion through Predictive Analytics
- BI to AI Journey crafting
- Achieving desired outcomes through prescriptive analytics
- Data Integration, Management, Governance

## ADVANCED ANALYTICS

- AI Fashion Assistant
- Smart Contract using blockchain
- Social Connect
- Drupal / WooCommerce
- Testing CoE

## APPS

- Sales / Inventory Forecasting
- Sentiment analysis
- Beacons to improve customer experience
- Cloud Migration
- Infrastructure support
- Omnichannel experience

## STOREFRONT SOLUTIONS

- Traceable shipments
- Automated order fulfilment
- Maximum asset utilization
- Behaviour based inventory optimisation
- Supply chain optimization

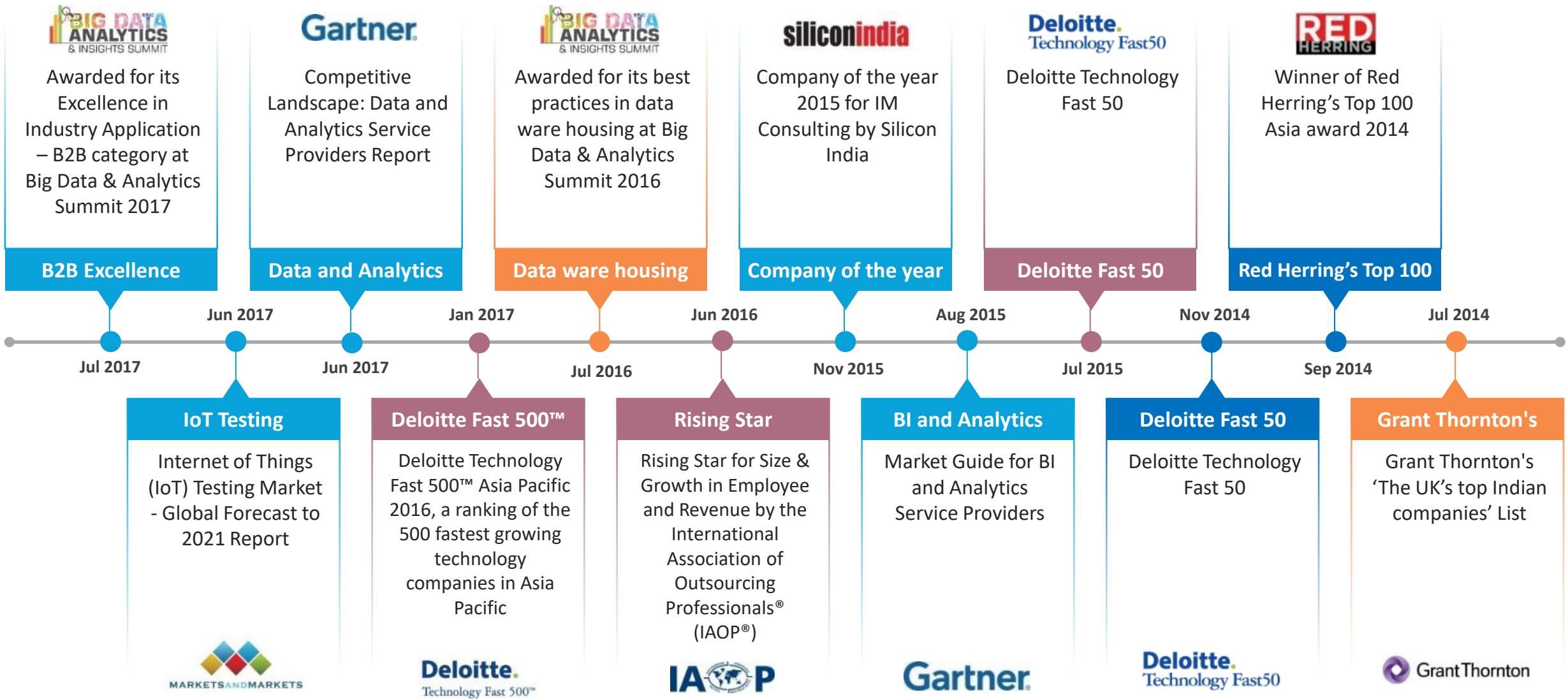
## LOGISTICS SOLUTIONS



## Retail & E-commerce Solutions - Case Studies

- Created customer360 dashboard (using Hadoop, R & tableau) which will help them to profile a customer, forecast their sales and help in conversion rates
- Leveraged Big Data and improved their average order value by 53% through personalized marketing.
- Building and managing their B2B and B2C ecommerce stores. Currently the stores are for US and UK. We also built their backend system to manage orders and inventory. Faviana wants to go fully ecommerce by 2020
- Building and supporting their ASP.Net Storefront based ecommerce portal.
- Migrated their legacy portal to a new Magento 2.0 platform and supports their engineering needs for the portal
- Provides product engineering services to Trader Interactive in the areas of web development. It also has a dedicated QA team for third part testing.
- Dedicated QA Testing team for Target

# Awards





# Management Team





# Board of Directors



**Aditya Krishna**  
CMD – Saksoft

Aditya Krishna, the Founder, Chairman and the Managing Director of the Saksoft Group, spearheads Saksoft’s growth across domains and geographies. He brings with him over 30 years of experience in the banking and financial services industry.

After a long career with Chase Manhattan Bank in New York and later with Citibank, New York, he relocated to India in 1990 as part of a four-member team to establish Citibank’s credit card business in the country and was also instrumental in developing the in-house software to run credit card operations. Aditya founded Saksoft in 1999 and drives the business development efforts.



**Ajit Thomas, Independent Director & Chairman – Audit Committee**

Ajit Thomas is the Chairman of A.V. Thomas Group of Companies, an Agri Business Enterprise founded in 1925, with interests in plantations, tea retail, spice processing, natural extracts, and leather goods.



**VVR Babu, Independent Director & Chairman-Nomination & Remuneration Committee**

Mr. Babu has Master of Science, Applied Mathematics and Operations Research from National Institute of Technology Warangal, Master of Philosophy, Computer Science from Central University of Hyderabad, Executive Development Program, Business Administration and Management from Harvard Business School.



**Ganesh Chella, Independent Director**

Ganesh Chella is an alumnus of XLRI, Jamshedpur and a founder of Totus HR School, an institution that strives to make HR functions in organizations more aligned and effective by promoting the professional development of its HR practitioners.



**Kanika Krishna, Non-Executive Director**

Kanika Krishna has an MBA in Financial Management from Pace University, New York, USA. Prior to this she has completed the Master’s program in International Business from the Manchester Business School, UK. She is also an alumnus of Stella Maris College, Chennai where she completed her Bachelor of commerce degree.



**Malini Thadani, Independent Director**

Malini advises corporates and not-for-profit Boards to design and operationalise the effective integration of sustainability, communications and investor relations into their strategic vision, to future-proof their organisations.



# Transformation Drivers at Saksoft

# Transformation Drivers



**Aditya Krishna**

Chairman & Managing Director

Over 25 years of experience in Banking & Financial Sector. Part of a 4 member team to establish Citibank's Credit Card business and developing in-house software to run credit card operations in the country. He was also on the board of Ing Vysya Bank as an independent director..

**Dhiraj Mangla**

Executive Vice President

Over 18 years of experience in IT industry and has been successful in delivering a large portfolio of projects. He has extensive experience working with clients across multiple sectors and in different geographies



**Niraj Kumar Ganeriwal**

Chief Financial Officer

Chartered Accountant with over 15 years of experience. Has also worked with in the pharma industry, as Finance Controller and has gained expertise in varied fields of finance and was responsible for corporate planning and strategy.



**Gopakumar Kavunkal**

SVP & Global Head - IM

Over 2 decades of experience in global outsourcing business including Sales, Strategic Business & Technology Planning, Global Sourcing, Contract Negotiations & Business Process Transformation. Held leadership roles at Quadrant 4 and Mascon Global both in India and abroad.



**Bhaskar Narayanan**

VP – APAC Sales

Over 18 years of experience in Business Development, Account Management and Operations Management. He has worked across various roles in the Engineering, and IT Services industries. A key member of the marketing team helping Saksoft move into the next phase as a digital transformation partner.



# Transformation Drivers



**Sanchit Jain**  
CEO – DreamOrbit

Bachelor's degree in Electronics and Communication Engineering from the Indian Institute of Technology, Roorkee. Before co-founding DreamOrbit, Sanchit worked with Tata Consultancy Services, Aditi Technologies and CircleSource.

**Jonathan Eeley**

Chief Commercial Officer, Acuma

A BI specialist who has consistently delivered strategic solutions to customers in the UK. With skills in almost all products and platforms in the Business Intelligence area, Jonathan has also architected acusend, Saksoft's Information Distribution Platform.



**Soumya Shashi**

Head – Testing Services

Posses more than 13+ years of IT experience and leadership roles across Delivery Management, Programme Engagement and Account Management



**Swaraj Dash**

Vice President, Sales- US geography

Swaraj Dash heads the US Solution Sales at Saksoft. Swaraj has 16+ years of Sales and Business Development experience in markets like – USA, UK and Benelux region. Prior to joining Saksoft, Swaraj worked at Cognizant and Virtusa in both US and Europe in a Sales and Business Development capacity.



**Avantika Krishna**

Accounts Director

Avantika has over 10 years of experience in Business Development, Account Management and Human Resources Management. She holds a Master degree in HR from Kings College, London & MBA (Marketing & Management) from Fordham University, New York.







# Creating value through acquisitions

# History of Acquisitions



***Saksoft acquired companies with Complementary Expertise, helping Scale Capabilities Faster, Widening the Competence Portfolio and Strengthening our Corporate Brand.***

| Company Acquired   | Geography / Niche Area                           | Rationale   |
|--|--|---|
| <br>acuma <sup>IVM</sup><br><small>A SAKSOFT COMPANY</small> | UK<br>Public Sector                              | IM focused company. Renowned name in the Public Sector.   |
|   | Noida<br>Testing Focused                         | Independent Testing Company. Possesses ready-made frameworks and accelerators for target industry verticals with in-house state-of-the-art mobile device lab.   |
|   | Bangalore<br>Blockchain, IoT & Logistics Focused | Specialized in IoT, adding enhanced capability in the application development space. Strong presence in the Transportation and Logistics industry, adding a new vertical to the group. Target market continues to be the US.              |
|   | Pune<br>Healthcare & Drupal                      | A healthcare solutions provider in the US. The healthcare sector is fast growing with technologies getting more advanced when coupled with Analytics. The Company has ready-made frameworks and accelerators for the healthcare industry. |

String of Pearls Strategy

Building Capabilities

Digital Focused Companies

Small Companies with Growth Potential



# Our DreamOrbit Acquisition

## Artificial Intelligence

We create chatbots for customers, which are AI-enabled and communicate through machine language.

## Robotics Process Automation

A visit to a travel aggregator site provides hotel rates, ticket prices and room availability, among others, gathered from multiple websites. This robotic process automation allows data collection from different websites and corresponding presentation with the click of a mouse.

## Blockchain Technology

This revolutionary concept is essentially a ledger on which one may participate to write but not edit. This enables individuals to create records that cannot be tampered. Saksoft leverages Blockchain technology to promote clarity along the order-to-delivery process for the Logistics industry.

## Cloud

We work with Amazon Web Services and MS Azure and leading Cloud providers to develop and deploy Cloud-based software that is flexible and secure. The solutions consume less space and bandwidth coupled with high data integrity.

## Internet of Things

The network of physical devices, vehicles, home appliances and other items are embedded with electronics, software, sensors, actuators and connectivity, which enables the exchange of data

## Why DreamOrbit

Saksoft acquired DreamOrbit in December 2016. DreamOrbit was included in the Deloitte Technology Fast 50 list since 2014. The acquired company had grown to a critical mass (~US\$5 million) within a few years and needed to double its growth rate. Saksoft provided the acquired company with management bandwidth, larger on-field sales force and financial support. Saksoft quadrupled the dedicated US sales team for DreamOrbit, winning new accounts; its sales teams in London and Singapore helped DreamOrbit bag accounts in these uncharted territories.

## Key Highlights

Our recent acquisition Dream Orbit focuses on a product engineering company that develops software solutions. We act as the front-end to understand customer needs and our solutions extend across the value chain: from development and deployment to providing support and maintenance. The acquisition has enabled us build IoT capabilities in the logistics sector and provide innovative solutions for customers.





# Our Faichi Acquisition

## Why Faichi

Faichi Solutions LLC, a Healthcare-focused start-up providing outsourced product engineering, open source development and Drupal development consulting services, was founded in 2011 in Sunnyvale, California. Effective January 2018, Faichi Solutions LLC became a subsidiary of Saksoft. Within a few years of commencing operations, Faichi Solutions specialized in the development and integration of enterprise products and web applications. The Company's competence is reflected in that it released 40 products and 70 web cum mobile apps in collaboration with customers. Its primary competence in healthcare technologies encompasses the value chain - from service providers to life science organizations. Its accelerator and healthcare solutions empower customers in expediting innovative product development. Faichi offers a wide array of healthcare technology services including product development, integration, meaningful use compliance, BI/analytics, chronic care management and consumer health.

## Key Highlights

Healthcare is a significant industry in the US and the country's per capita healthcare spending of around US\$10,724 is the highest in the world. The sector is emerging as an increasingly attractive space from the perspective of technological services and product engineering. Saksoft's acquisition of Faichi will widen its US footprint, leveraging the acquired company's deep understanding of the American healthcare ecosystem (patients, service providers and hospitals).

## Case Study

### FHIR

Designed a secure mobile platform that provides consumers with the necessary tools for aggregating, organizing and sharing their medical health records. Built a framework for downloading data from the Electronic Medical Records using FHIR.

### Telehealth

For a healthcare provider, Faichi designed a workflow between the Insurance & healthcare platforms. Leveraging MIRTH Connect developed RESTful API's on the telehealth platform.





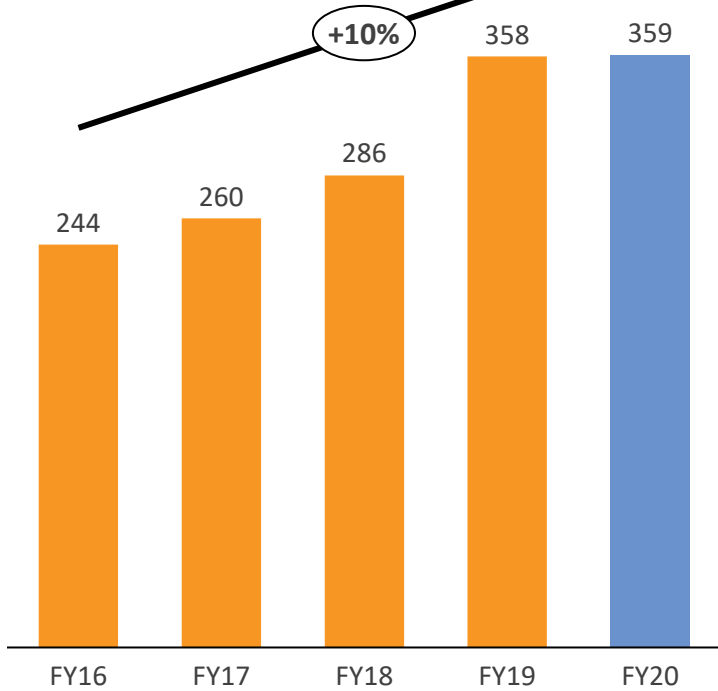
# **Historical Financial Highlights**

# Historical Trend

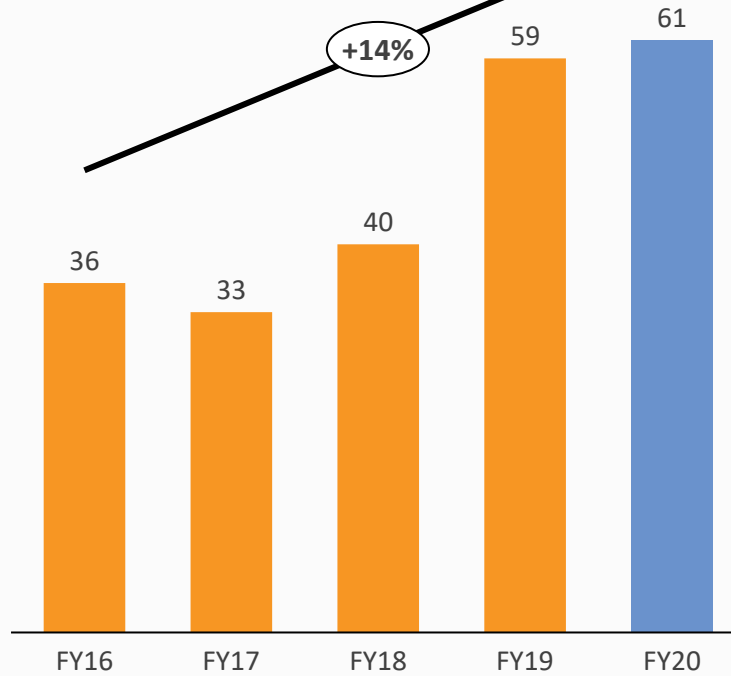


(in Rs. Crores)

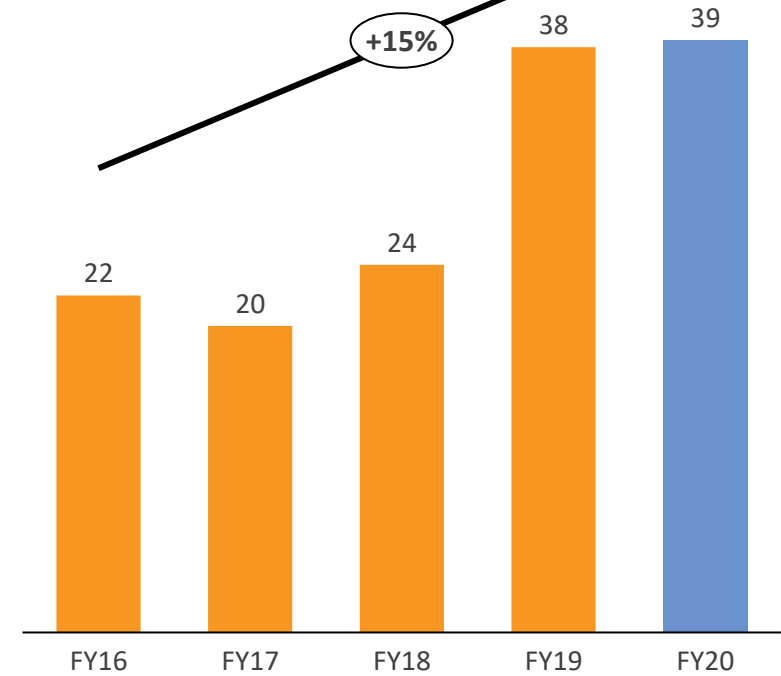
### Consolidated Turnover



### Consolidated EBIDTA



### Consolidated PAT\*



# Historical Consolidated Income Statement



| Particulars (in Rs. Crs)     | FY16          | FY17          | FY18          | FY19          | FY20          |
|------------------------------|---------------|---------------|---------------|---------------|---------------|
| <b>Total Revenue</b>         | <b>243.73</b> | <b>259.50</b> | <b>285.87</b> | <b>358.05</b> | <b>358.78</b> |
| Employee Expenses            | 112.38        | 120.75        | 135.41        | 165.42        | 181.42        |
| Support/ Third Party charges | 60.14         | 70.38         | 75.26         | 91.41         | 89.89         |
| Other Expenses               | 35.02         | 35.46         | 35.60         | 42.06         | 26.44         |
| <b>EBITDA</b>                | <b>36.19</b>  | <b>32.91</b>  | <b>39.60</b>  | <b>59.16</b>  | <b>61.03</b>  |
| <b>EBITDA(%)</b>             | <b>14.8%</b>  | <b>12.7%</b>  | <b>13.9%</b>  | <b>16.5%</b>  | <b>17.0%</b>  |
| Other Income                 | 2.16          | 1.93          | 2.30          | 2.18          | 3.89          |
| Depreciation                 | 1.02          | 1.31          | 2.87          | 4.27          | 7.27          |
| <b>EBIT</b>                  | <b>37.33</b>  | <b>33.53</b>  | <b>39.03</b>  | <b>57.07</b>  | <b>57.65</b>  |
| <b>EBIT(%)</b>               | <b>15.3%</b>  | <b>12.9%</b>  | <b>13.7%</b>  | <b>15.9%</b>  | <b>16.1%</b>  |
| Finance Cost                 | 4.32          | 4.65          | 5.21          | 4.80          | 5.14          |
| <b>Profit Before Tax</b>     | <b>33.01</b>  | <b>28.88</b>  | <b>33.82</b>  | <b>52.27</b>  | <b>52.51</b>  |
| Tax                          | 11.23         | 8.79          | 9.41          | 14.06         | 13.86         |
| <b>Profit After Tax*</b>     | <b>21.77</b>  | <b>20.09</b>  | <b>24.41</b>  | <b>38.21</b>  | <b>38.65</b>  |
| <b>Profit After Tax(%)</b>   | <b>8.9%</b>   | <b>7.7%</b>   | <b>8.5%</b>   | <b>10.7%</b>  | <b>10.8%</b>  |
| <b>EPS</b>                   | <b>18.82</b>  | <b>17.30</b>  | <b>21.98</b>  | <b>36.66</b>  | <b>38.67</b>  |



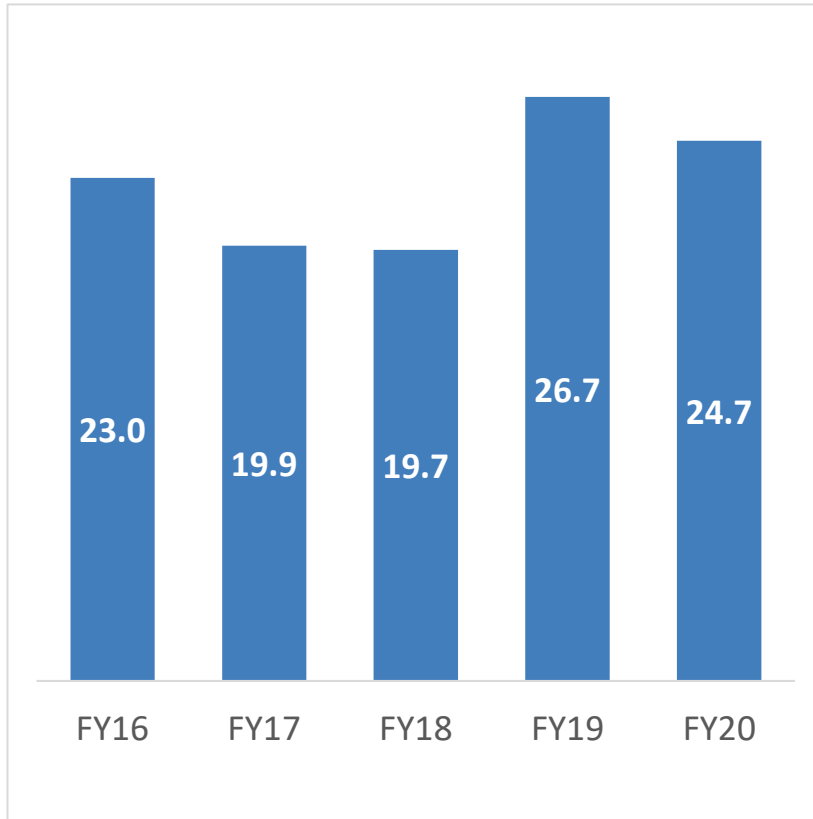
# Consolidated Balance Sheet

| Particulars (in Rs. Crs.)       | Mar-20        | Mar-19        | Mar-18        |
|---------------------------------|---------------|---------------|---------------|
| <b>Assets</b>                   |               |               |               |
| <b>Non-current assets</b>       | <b>156.36</b> | <b>145.76</b> | <b>152.88</b> |
| Property, Plant and Equipment   | 8.5           | 2.14          | 2.60          |
| Goodwill on consolidation       | 140.3         | 137.06        | 142.11        |
| Other Intangible assets         | 2.17          | 2.93          | 4.64          |
| <b>Financial Assets</b>         |               |               |               |
| (i) Loans                       | 0.00          | 0.00          | 0.03          |
| (ii) Others                     | 2.5           | 2.02          | 2.39          |
| Deferred Tax Assets (Net)       | 2.89          | 1.56          | 1.09          |
| Other Non-Current Assets        | 0.00          | 0.05          | 0.02          |
| <b>Current assets</b>           | <b>147.00</b> | <b>132.74</b> | <b>110.02</b> |
| <b>Financial Assets</b>         |               |               |               |
| (i) Investments                 | 5.51          | -             | -             |
| (ii) Trade receivables          | 67.52         | 64.95         | 58.43         |
| (iii) Cash and cash equivalents | 42.93         | 40.06         | 30.02         |
| (iv) Loans                      | 0.14          | 0.06          | 0.20          |
| (v) Other Financial Assets      | 12.00         | 6.49          | 7.46          |
| Current Tax Assets (Net)        | 1.88          | 1.38          | 0.23          |
| Other Current Assets            | 17.02         | 19.80         | 13.68         |
| <b>TOTAL - ASSETS</b>           | <b>303.36</b> | <b>278.49</b> | <b>262.90</b> |

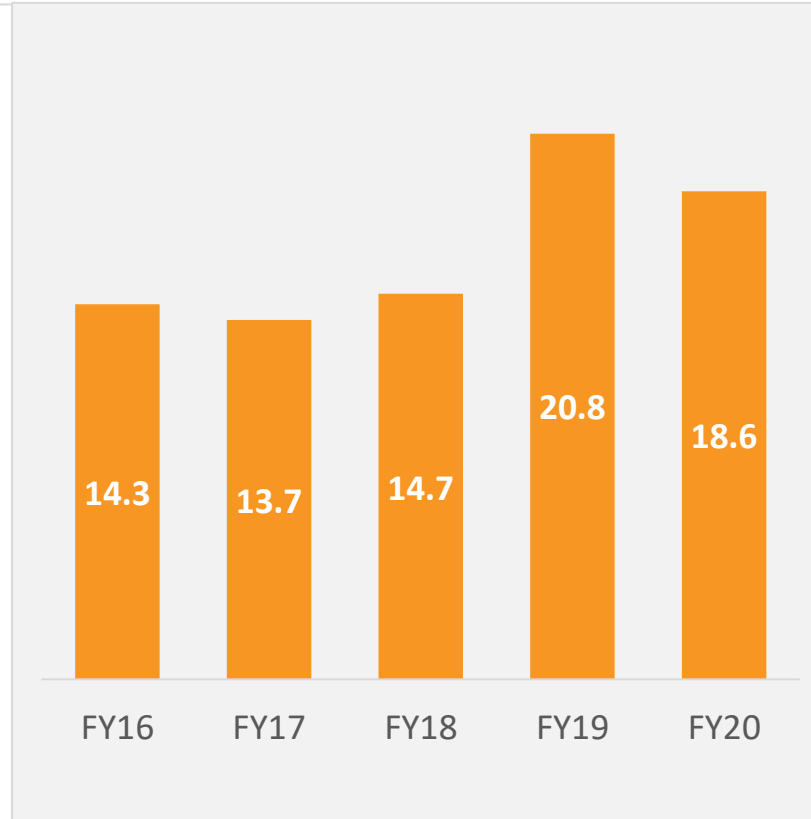
| Particulars (in Rs. Crs.)             | Mar-20        | Mar-19        | Mar-18        |
|---------------------------------------|---------------|---------------|---------------|
| <b>Equity &amp; Liabilities</b>       |               |               |               |
| <b>Equity</b>                         | <b>206.18</b> | <b>175.33</b> | <b>148.02</b> |
| Equity Share capital                  | 9.94          | 9.94          | 9.94          |
| Other equity                          | 196.24        | 165.39        | 138.08        |
| Non-controlling interest              | 0.00          | 4.82          | 6.10          |
| <b>LIABILITIES</b>                    |               |               |               |
| <b>Non-current liabilities</b>        | <b>33.55</b>  | <b>35.28</b>  | <b>46.78</b>  |
| <b>Financial Liabilities</b>          |               |               |               |
| (i) Borrowings                        | 24.69         | 31.60         | 38.05         |
| (ii) Other Financial Liabilities      | 3.85          | 0.69          | 6.09          |
| Provisions                            | 5.01          | 2.99          | 2.64          |
| <b>Current liabilities</b>            | <b>63.63</b>  | <b>63.06</b>  | <b>62.00</b>  |
| <b>Financial Liabilities</b>          |               |               |               |
| (i) Borrowings                        | 0.85          | 7.39          | 4.42          |
| (ii) Trade Payables                   | 22.95         | 24.32         | 28.63         |
| (iii) Other Financial Liabilities     | 8.70          | 3.91          | 7.63          |
| Other Current Liabilities             | 29.53         | 26.17         | 20.32         |
| Provisions                            | 1.60          | 1.27          | 1.00          |
| <b>TOTAL - EQUITY AND LIABILITIES</b> | <b>303.36</b> | <b>278.49</b> | <b>262.90</b> |



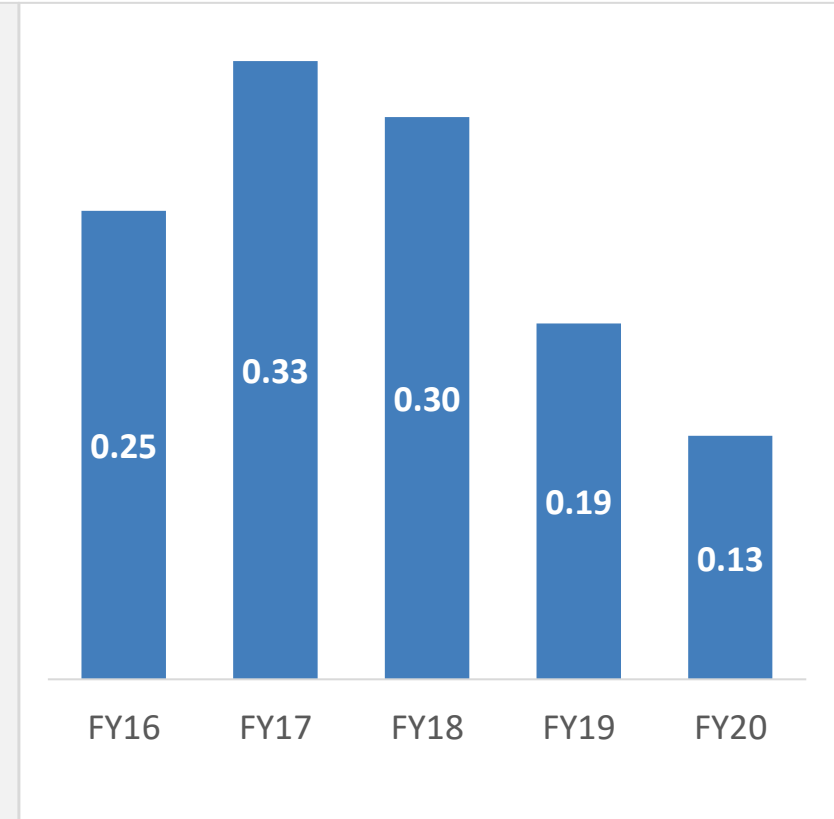
### Return on Capital Employed (%)



### Return on Equity (%)

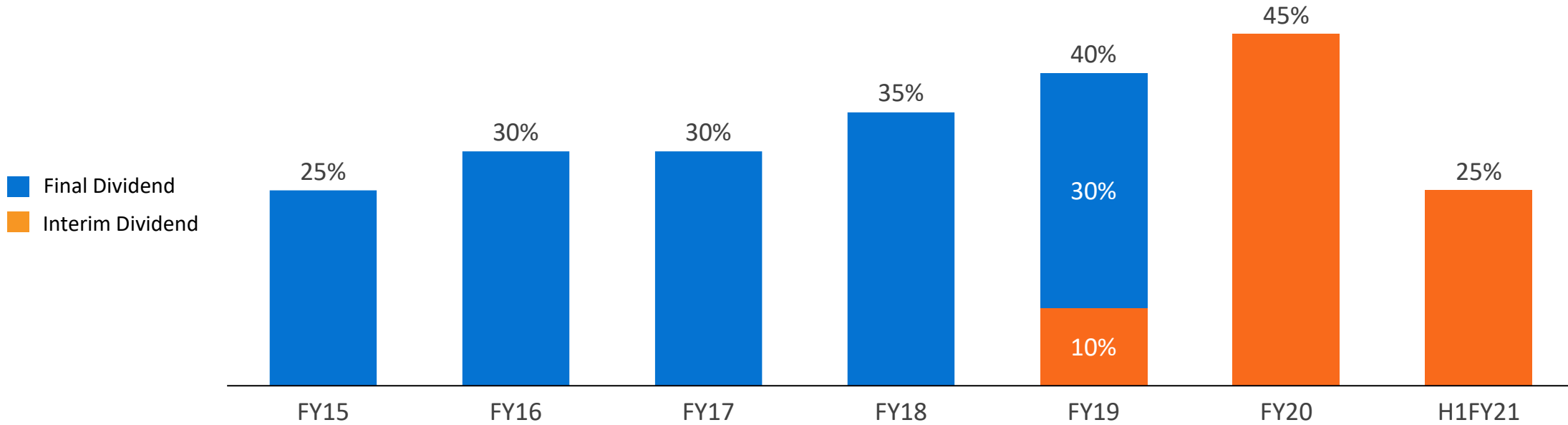


### Debt : Equity Ratio (x)





# Sharing Profits...Consistently



| Particulars (in Rs)             | FY15   | FY16   | FY17   | FY18   | FY19   | FY20   | H1FY21 |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|
| Consolidated Book Value / Share | 106.84 | 124.08 | 119.56 | 148.87 | 176.35 | 207.37 | 231.02 |
| Consolidated Earnings / Share   | 17.12  | 18.82  | 17.30  | 21.98  | 36.66  | 38.67  | 20.98  |
| Dividend / Share                | 2.50   | 3.00   | 3.00   | 3.50   | 4.00   | 4.50   | 2.50   |



# | Strategy for growth



# Our Focused Strategy for Growth



## Focus on Emerging sectors

Addressing the sweep of digitisation to help clients enhance operational efficiency



## Inch-wide and mile-deep strategy

Addressing target markets with services that differentiate from competition and emerging as one of the fastest-growing and most profitable across our verticals



## Being Nimble

We are a mid-tier company with few decision making layers, enhancing our agility



## Building A Strong Team

By building high performance teams focused on sustainable growth



## Consolidating Front-End

Consolidating marketing front-end to reach more clients, accounts, trades and systems with the objective to squeeze growth from our platforms at minimal costs



## String of Pearls' strategy

Engage in business complementing M&As that constitute a 'string of pearls' strategy that enhances our competence immediately following acquisition without corresponding gestation



## Value over volume

Address unoccupied territories represented by projects with higher profitability





# Conversation with the Technology Drivers at Saksoft

## FINTECH



We developed a solution called 'Card-less ATM withdrawal', which allows someone to transfer a sum of money by generating a four-digit PIN and the other party to withdraw the same amount without using an ATM card

## TRANSPORTATION & LOGISTICS



We are working with more than 35 premier American Logistics companies. With over 8 years of experience and strengthening our understanding of freight and fleet management, the sector is growing at a fast clip of 20% + annually

## RETAIL/ECOMMERCE



We have bagged prestigious clients, including a large US outdoor equipment e-tailer engaged in the sale of mountaineering and sports gear in addition to a high-fashion e-commerce player

## HEALTHCARE



Via Faichi, we are working on a project called 'Create Aware', where we provide wearable devices in exchange for collecting health statistics that are transmitted to our servers that represents adequate round-the-clock data to medical practitioners and R&D labs in treating specific conditions or develop new therapies

## TELECOM



One of our key customers in this space is based out of the Europe. Saksoft has been its largest independent vendor for ten years, strengthening their business and revenues

## PUBLIC SECTOR



We are working with Central Governments, County and Health department in the UK. By enabling a digital transformation programs, we are improving citizen's life. Through predictive analytics we are reducing crime rates.



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## Company :

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## Investor Relations Advisors :

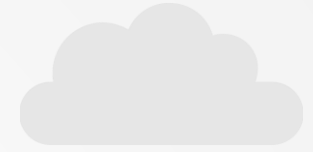
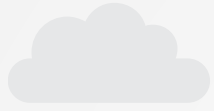
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# Thank you



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