

Intellect/SEC/2019-20

July 30th, 2019

1. **National Stock Exchange of India Ltd.,**
Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla
Complex,
Bandra (E), Mumbai – 400 051.
2. **BSE Ltd.**
1st Floor, New Trade Ring, Rotunda Building, PJ Towers,
Dalal Street, Fort, Mumbai – 400 001.

Scrip Code :
INTELLECT

Scrip Code :
538835

Dear Sirs,

Sub: - Intimation under Regulation 30(6) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30(6) and other relevant clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the presentation being made to analysts and institutional investors on July 30, 2019.

Kindly take the above information on record.

Yours truly,
for **Intellect Design Arena Limited**



V V Naresh
Company Secretary and Compliance Officer
Encl: As above



Intellect Design Arena Limited

Registered Office: 244 Anna Salai, Chennai - 600 006, India | Ph: +91-44-3987 4000 | Fax: +91-44-3987 4123
Corporate Headquarters: SIPCOT IT Park Siruseri, Chennai - 600 130, India. | Ph: +91-44-3341 8000
www.intellectdesign.com



CONTEXTUAL AND DIGITAL

Leading the Transformation Agenda

INVESTOR AND ANALYST SUMMIT 2019
July 30, 2019

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.

INVESTOR AND ANALYST SUMMIT 2019

Agenda



01 Market Opportunity

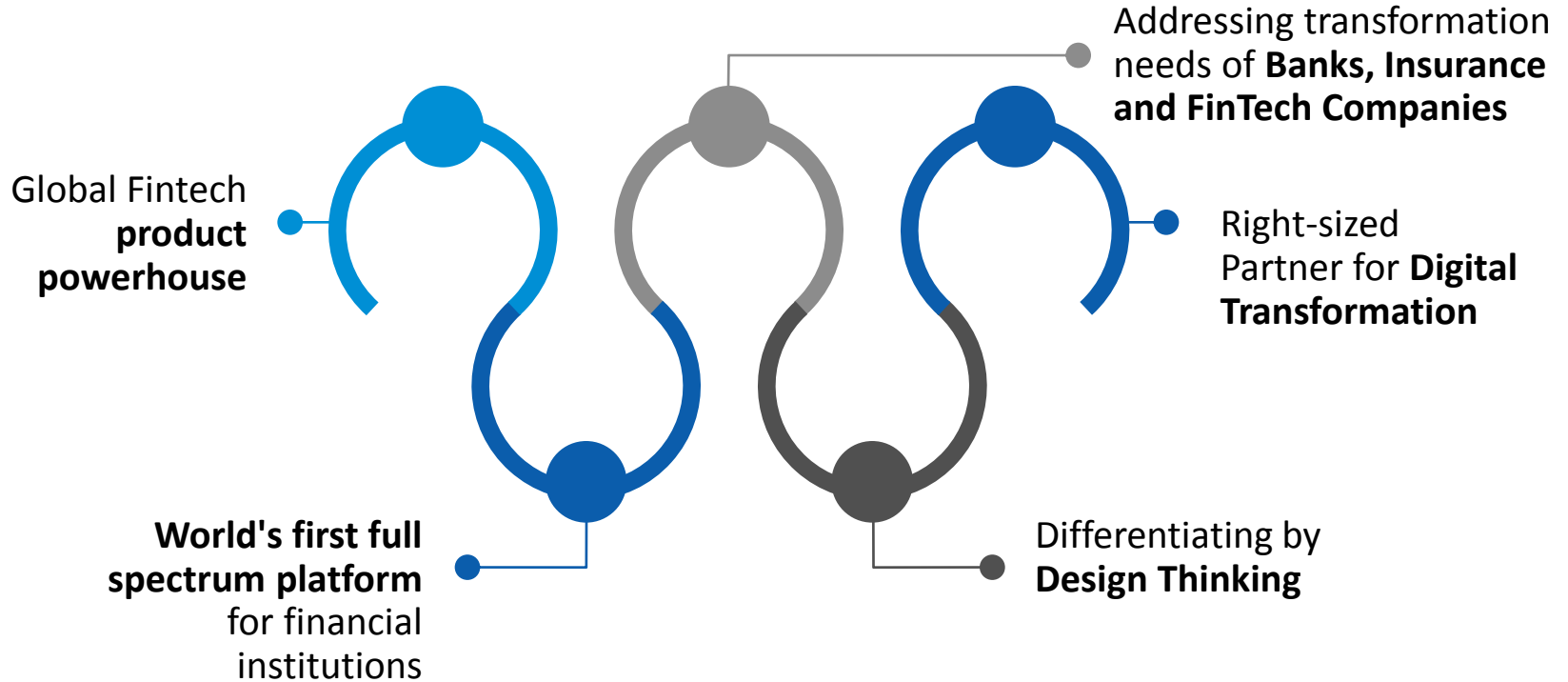
02 Intellect Journey

03 FY 19 - Promise Delivered

04 Four Elements

05 Our Confidence about the Future

Designed to deliver **the Digital promise**



MARKET OPPORTUNITY

Software spend in FinTech - \$300 Bn

50% growth in product business i.e. \$20 Bn to \$30 Bn between FY19 to FY23

Tailwinds for 'Buy' replaces 'Build' - Moving from 7% to 10%

Need to accelerate Technology Change and Demand for Contextual Experiences

Who do we compete with...

Consumer Banking: Temenos, Finastra, TCS, Finacle and Oracle

Transaction Banking: Finastra, ACI Worldwide, CGI and Bottomline

Risk, Treasury and Markets: Sungard, Finastra and Calypso

Wealth: Avaloq

Insurance: Carpe Data and Planck

OUR WINNING DIGITAL STRATEGY

We address the global technology requirements of

- Banks – Corporate and Retail
- Financial Institutions – Central Banks, Non Banking Financial Houses,
- Capital Markets - Mutual Funds, Brokerage Houses, Custodians,
- Insurance Carriers

What problems do we solve

- Complexity of multiple generation of Platforms
- Banking systems which are built on 90's technology with Band-aid Digital
- Complexity of Customer data
- Leveraging Technology to drive 'Exponential' Operating cost reduction



Dimensions of Complexity

Dimension 1

Complexity of disparate Architectures

Dimension 2

Complexity of Data Management and Integration across platforms

Dimension 3

Complexity of Innovation and multitude of Products

Dimension 4

Complexity of Changing Security, Regulation and Compliance.

Dimension 5

Complexity of aligning multiple generations of Technology to current state

INTELLECT'S PRODUCT STORY

**Why do
customers rely on
Intellect?**

WHAT IS OUR **PRODUCT STORY** – Intellect's roadmap



5 steps to drive sustainable and scalable Product Business

- Step#1 : Building a product around an identified market need
- Step#2 : Winning first reference
- Step#3 : Design branding and marketing; Acquire first 10 Customers
- Step#4 : Aggressive Selling and Premium pricing
- Step#5 : Partnerships, Strategic Alliances and Mining

It takes 3 years to move from Step 2 to step 4.

Over 60% of our product investments deliver to this time frame

Life Time Value (LTV) of one successful product is typically \$200 Mn to \$500 Mn

INTELLECT 1.0 – 2015-2018

Phase of growth and investment – Several Products were in Steps # 2 and # 3

- Investments in Product development
- Investments in Sales & Marketing – Brand building, gaining Market acceptance, winning Analyst endorsements
- Investments in building Leadership bandwidth and building expertise
- Expanding Customer footprint
- Sharpening execution

Resulting in

- Acquiring marquee logos
- Recognition as Category Leaders
- Winning key deals

INTELLECT 2.0 – 2018-2021

Industrialization, Monetization and Customer Centricity

- Aim is to move more Products to Steps # 4 and # 5
- Industrialization – Scaling
 - Making processes robust and repeatable
 - Ensuring D-3 OTIF , defect free delivery
- Monetization – Unlocking the value of IP investments
 - Better Pricing and Revenue realisation
 - Alternatives in Pricing models to maximize revenue
- Customer Centricity – Fostering rewarding partnerships

What we said at Investor Summit 2018

01

15 Product Portfolio is designed for predictability and sustainability

04

License revenues and average deal value moved up since last year

02

Sequential Maturity of each business
FY 19 - iGTB
FY 20 - iGCB
FY 21 - Intellect SEEC
FY 22 - iRTM

05

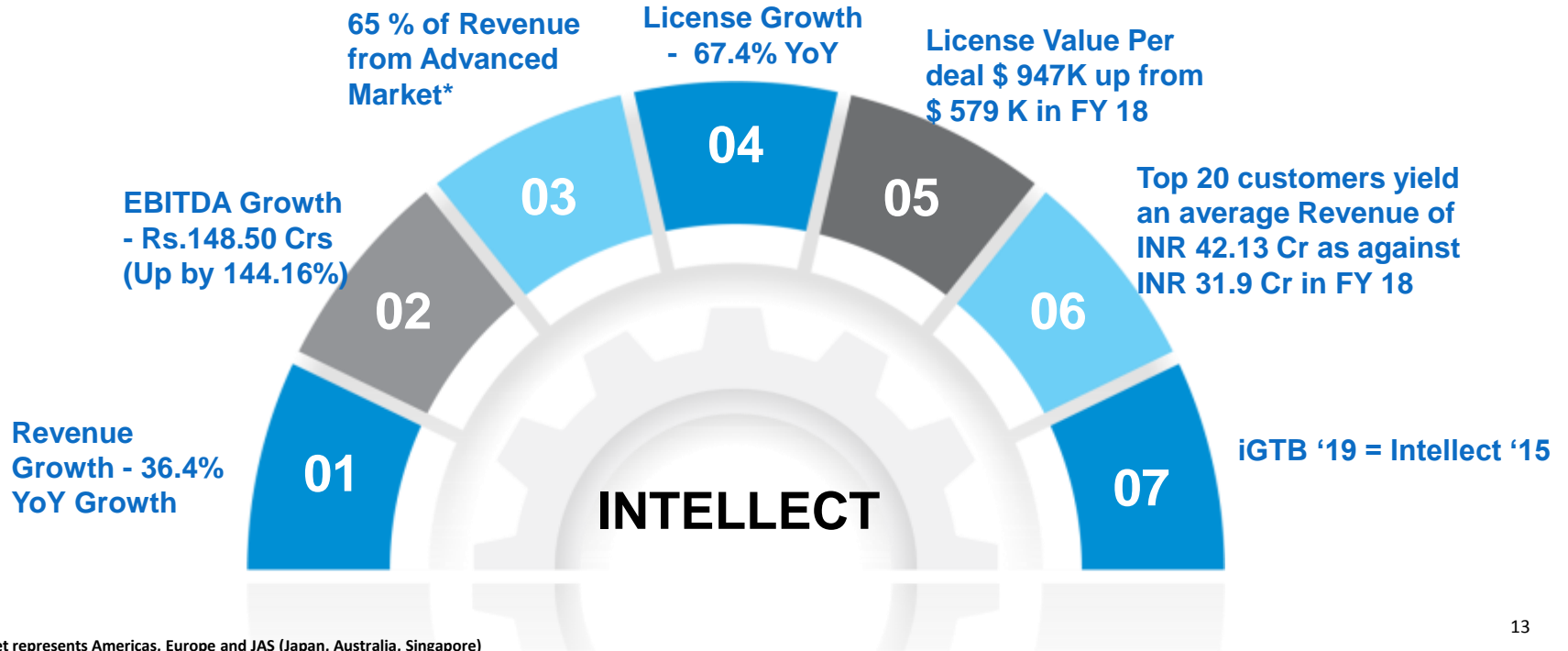
Market opportunities and our unique strengths provide assurance of a continued strong performance

03

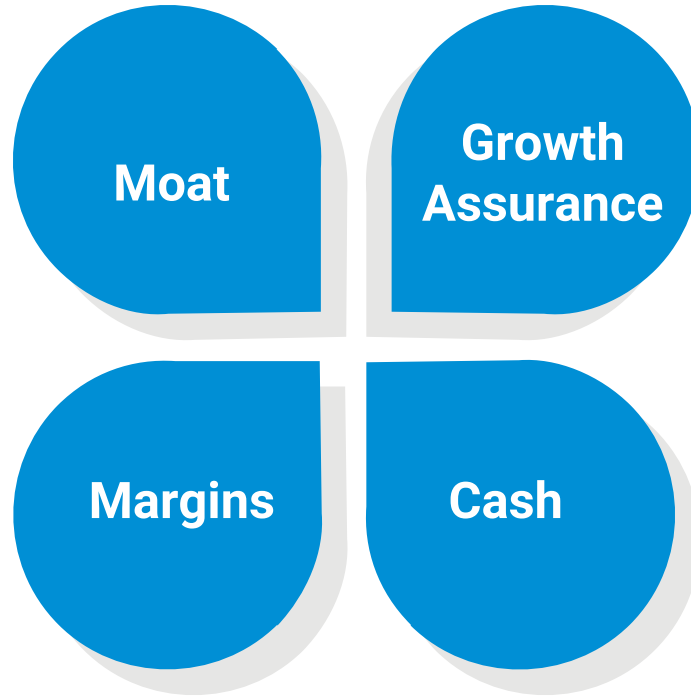
We delivered against the four expectations in FY 18: Moat, Growth, Margin and Cash

2018-19

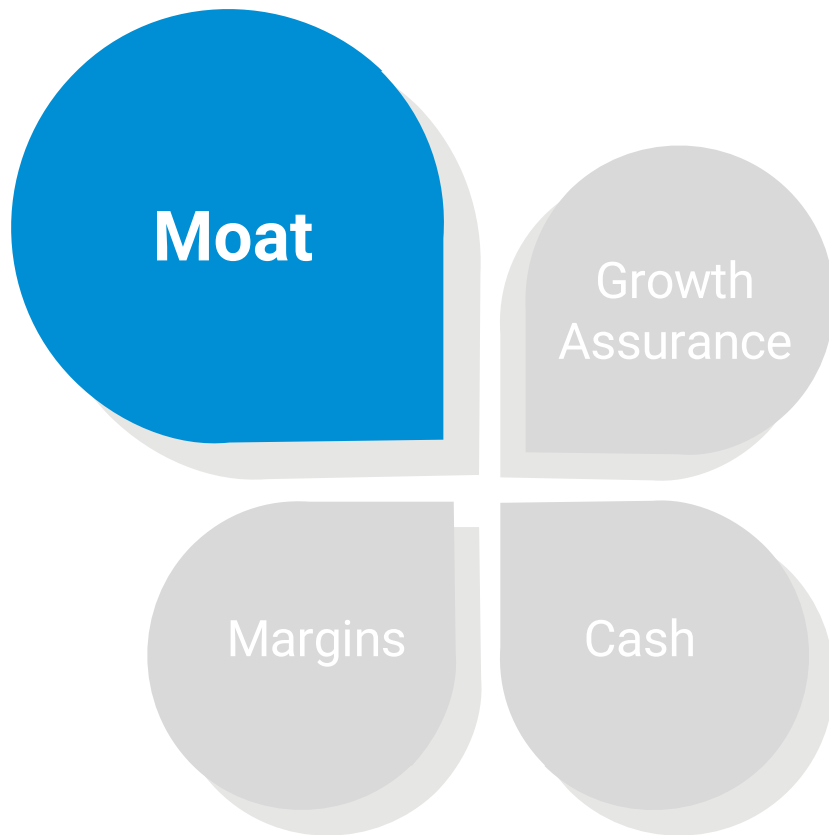
PROMISE DELIVERED



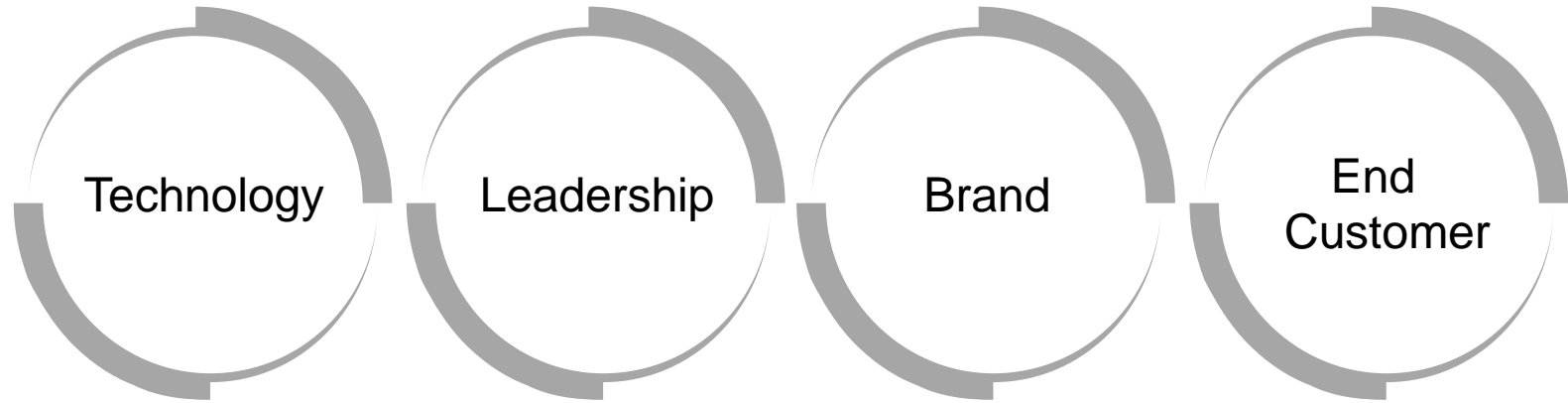
Having delivered in FY19, where do we stand on the Four Elements ?



Four Elements



4 ELEMENTS OF MOAT – THE GOLDEN QUAD



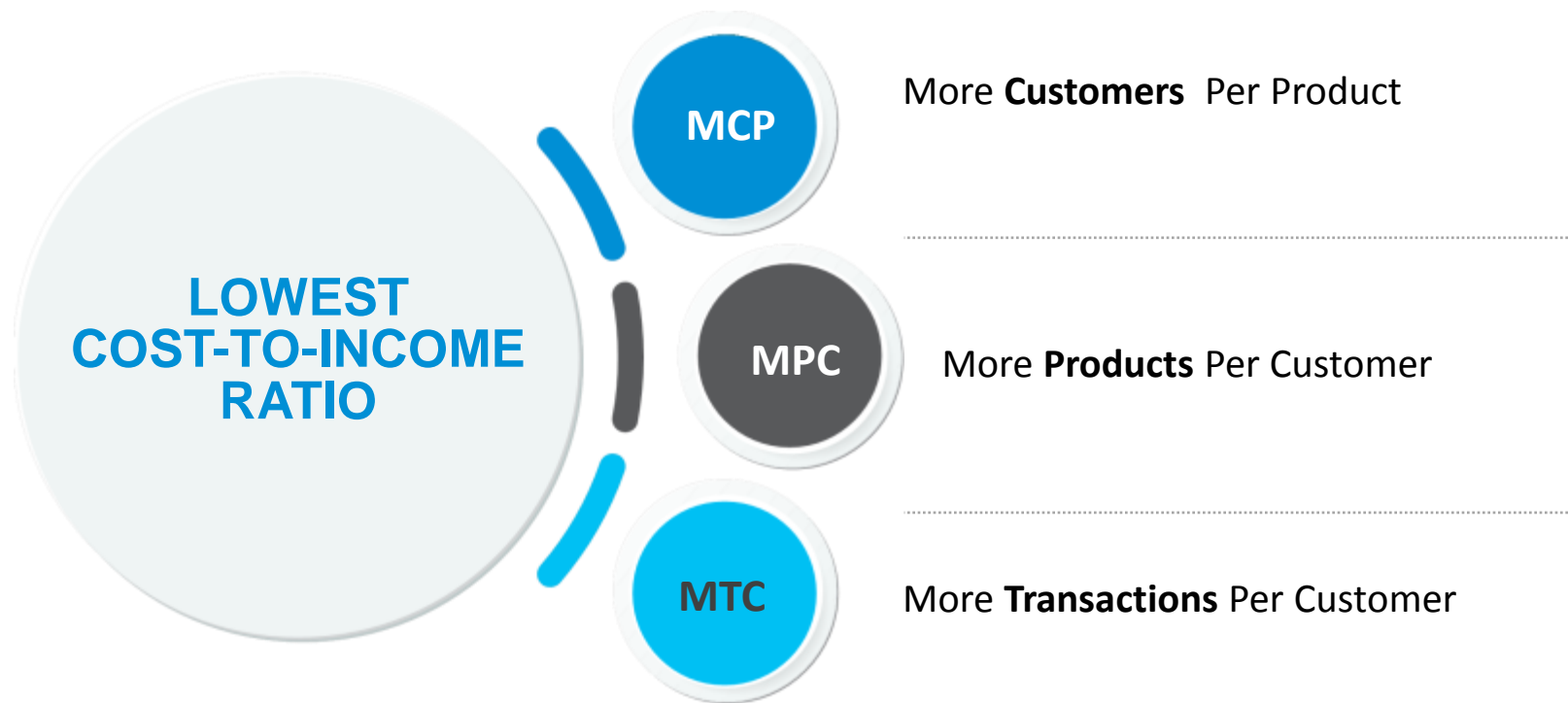
TECHNOLOGY

Cloud Native. API Ready. Microservices based Open Architecture

Powered by AI & ML

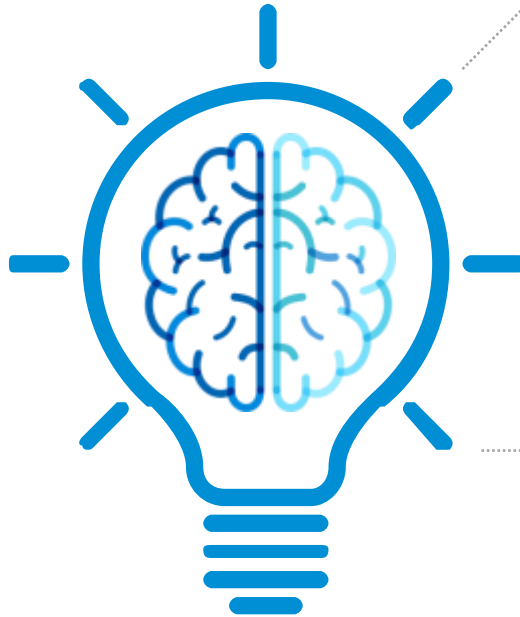
Culture comes first...

We developed our World view of banking from 'first principles'



And defined 3 Laws of Design Thinking...

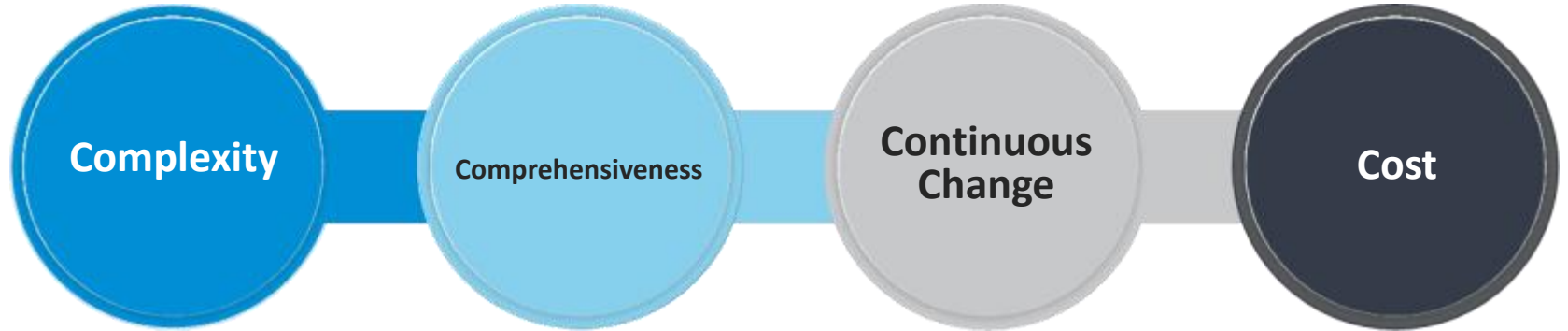
Design Thinking
Law # 3
Theory of 1000gm,
100gm & 10gm



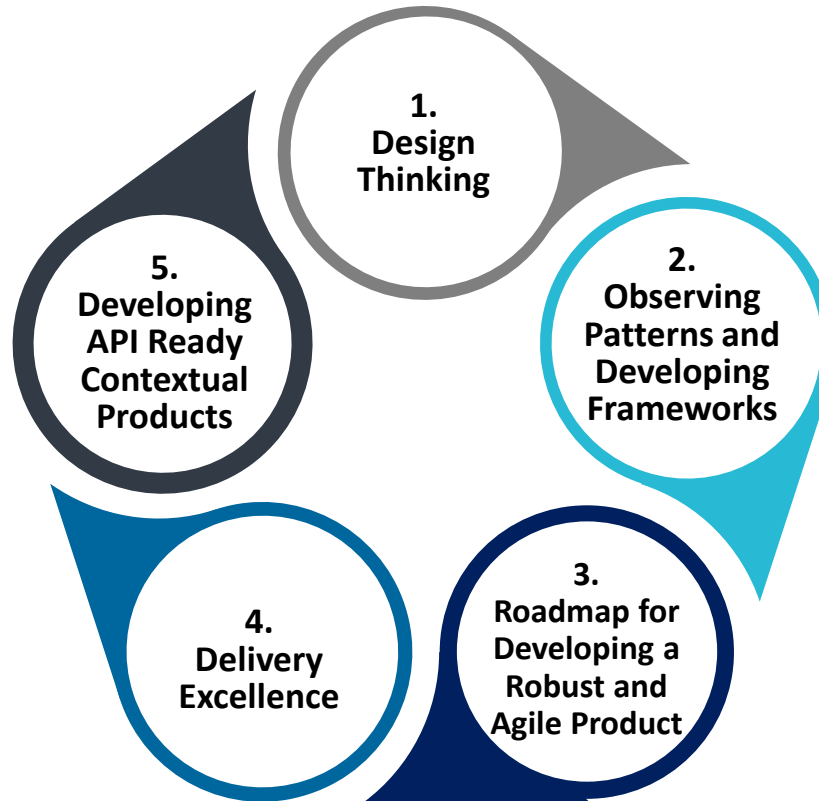
Design Thinking
Law # 1
Less is More

Design Thinking
Law # 2
Last 2% is 200%

... To address the mapping of **Four Cs**



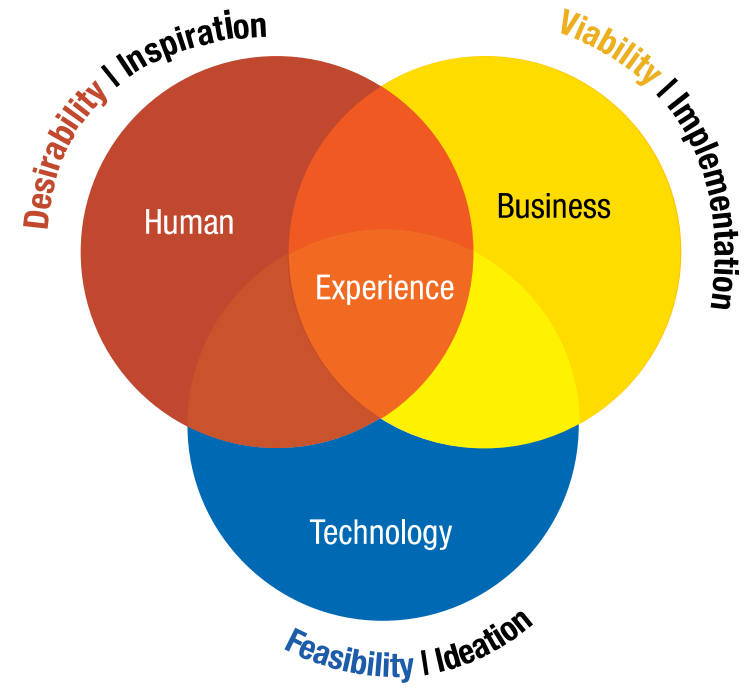
We came with a 5 Step Process





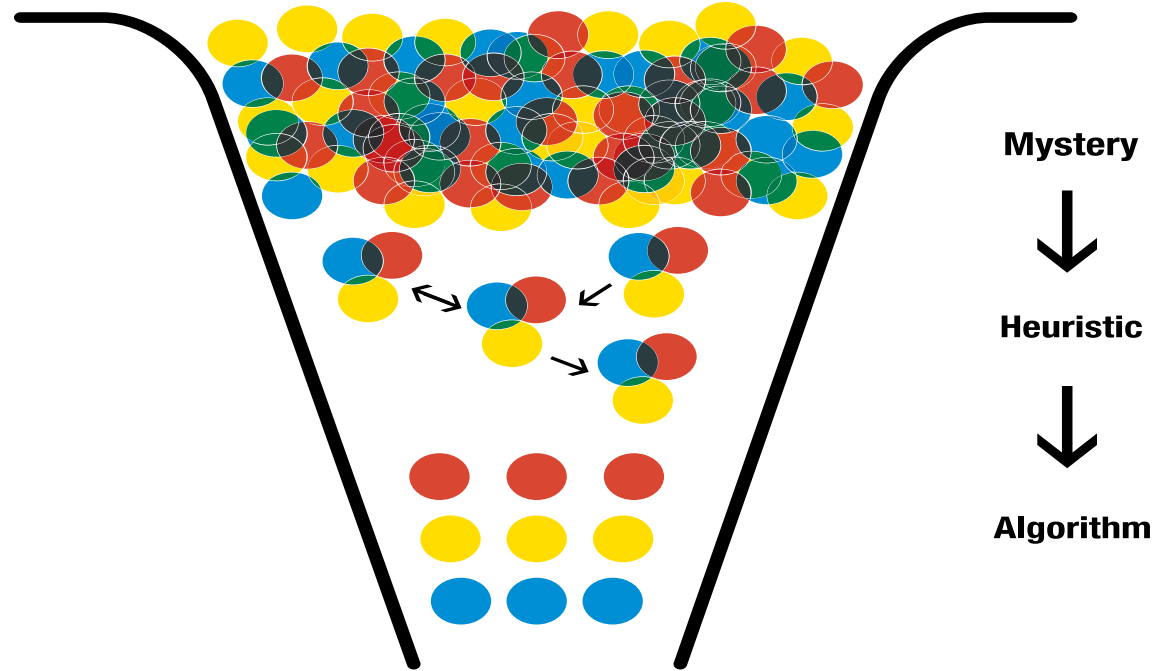
**1.
Design
Thinking**

What is Design Thinking?



Source: IDEO

What is Design Thinking?



Mystery



Heuristic

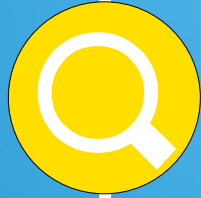


Algorithm

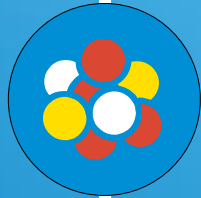
What is Design Thinking?



Understanding Requirements *Stated*
Unstated



Observing *Patterns*
Anti-patterns

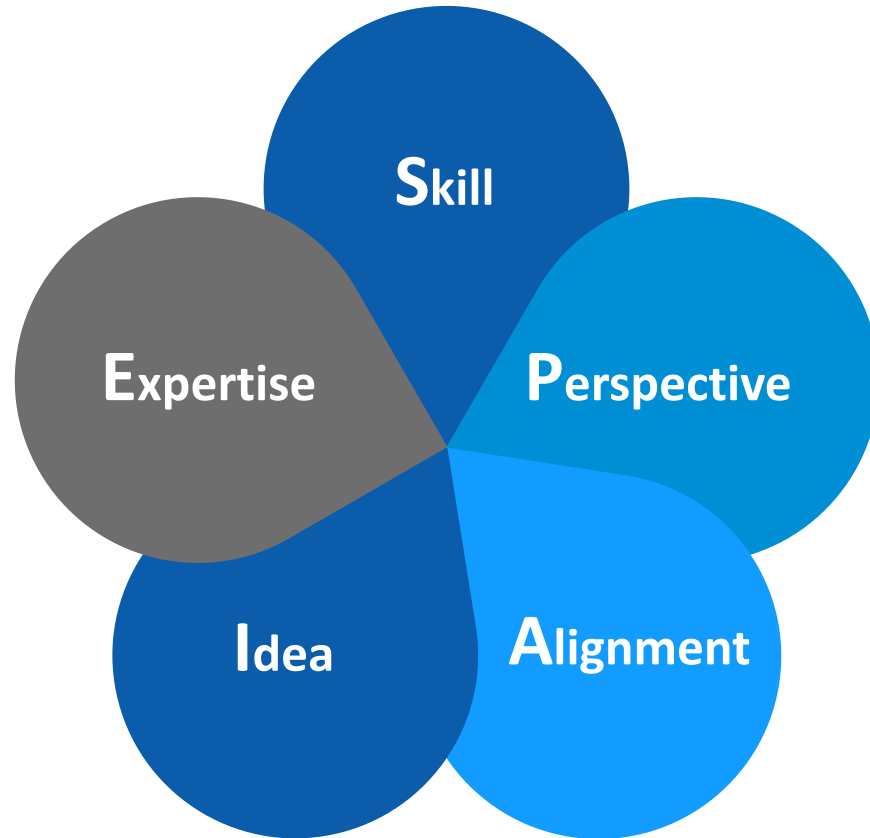


Connecting The Dots *Within the Box*
Outside the Box



Unearthing Blind spots *Don't know what I*
Don't know

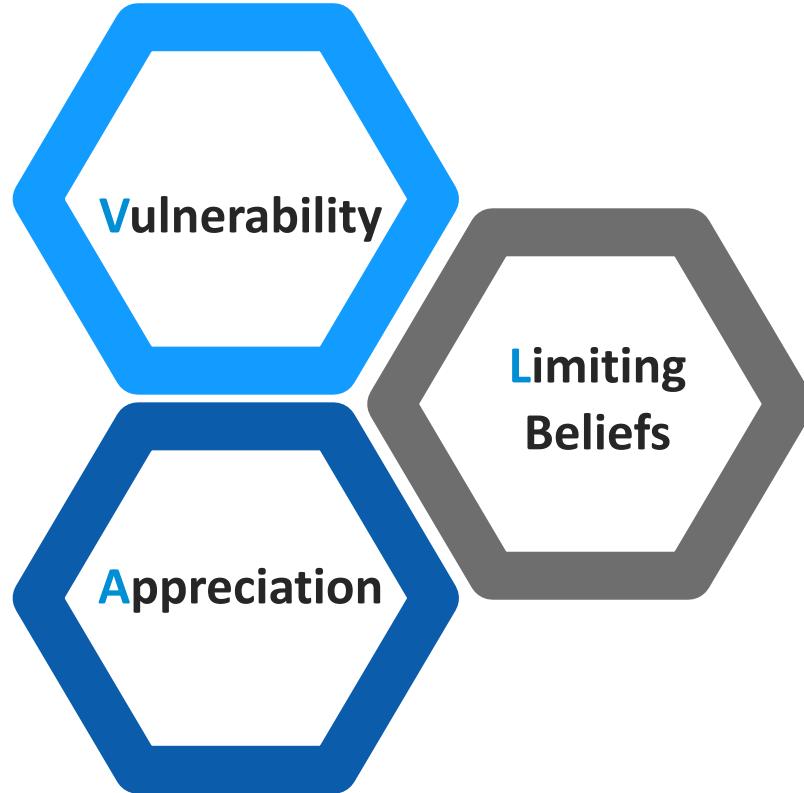
Five Growth Enablers - SEPIA



Five Friction forces - DCAFE



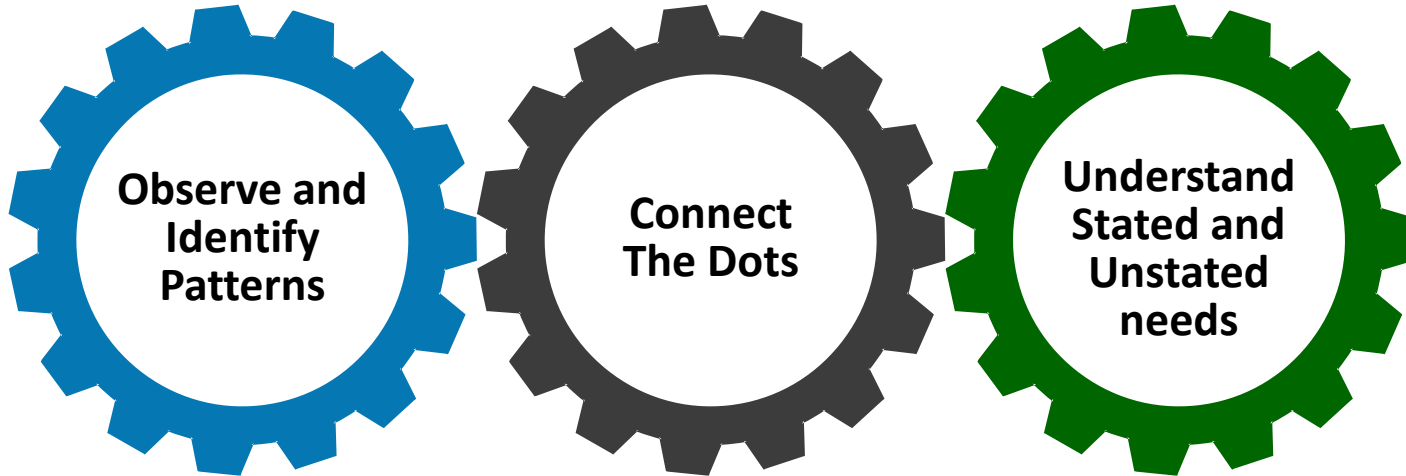
Three forces to watch - VAL





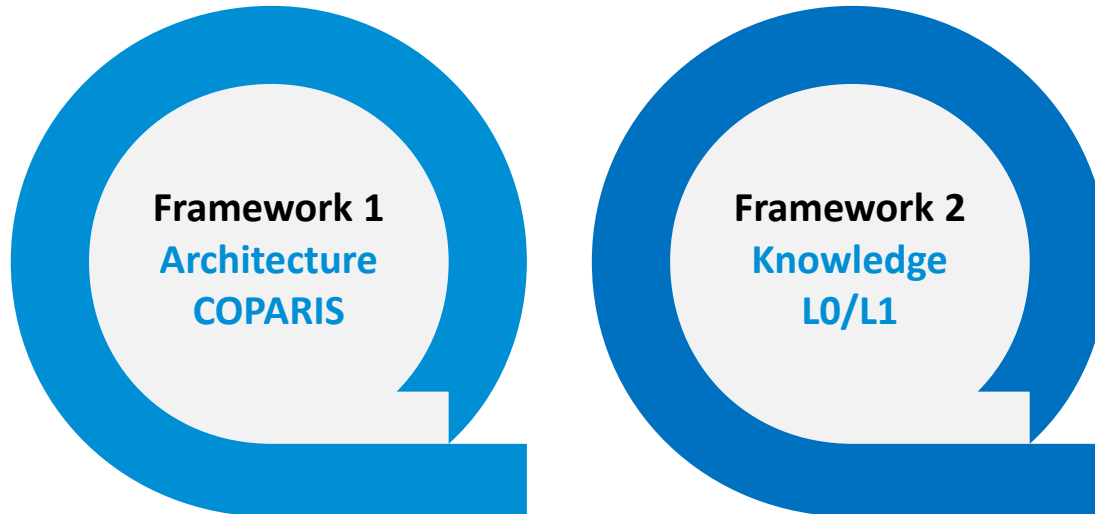
**2.
Observing
Patterns and
Developing
Frameworks**

Using Design Thinking, **we came up with Frameworks**



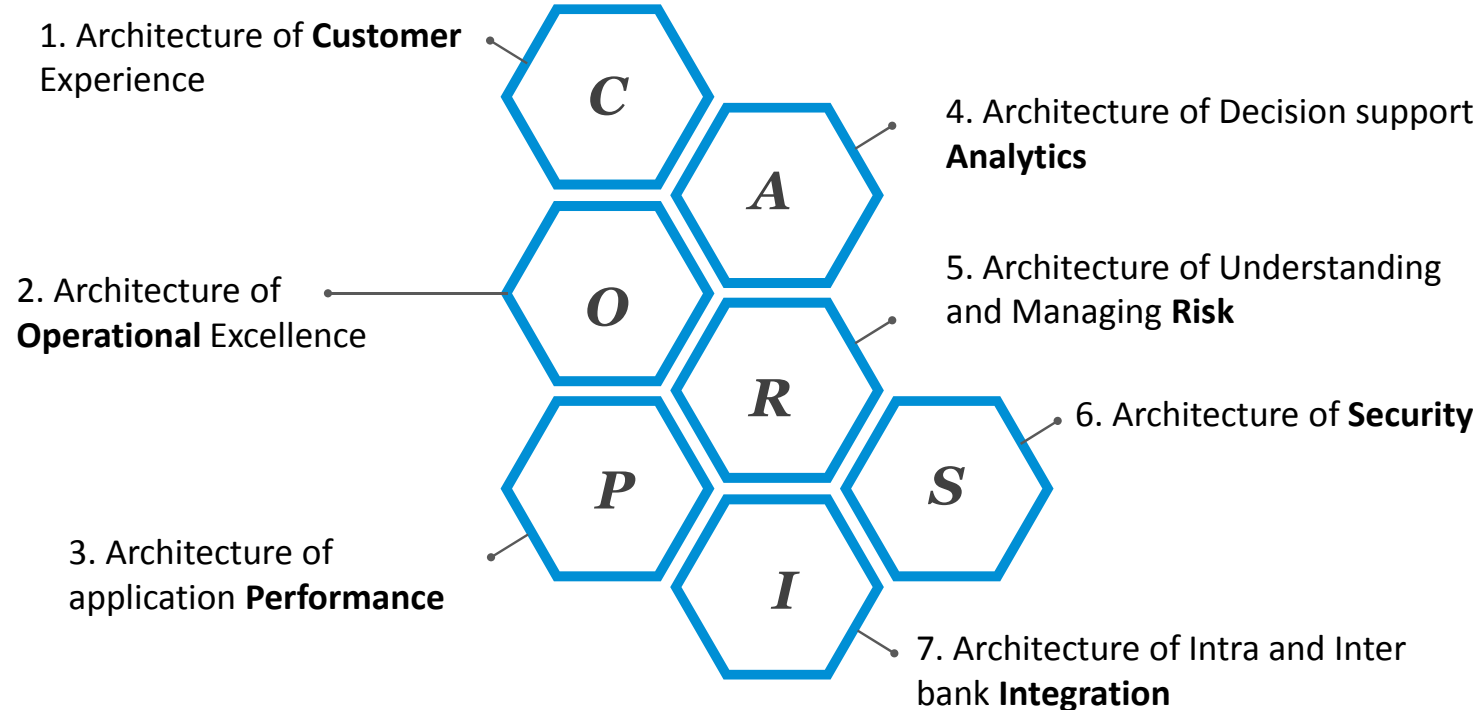
Frameworks

- Frameworks are required to attack the Complexity and simplify the landscape
- They also ensure comprehensiveness of the Solution to the problem statement



Framework 1 – Architecture - COPARIS

We knew that to make Bank 2.0, Bank 3.0 or Bank 4.0 to work we need fundamental rethinking on Architecture



Framework 2 – Knowledge - L0 / L1

Banking is **extremely complex** and has huge a knowledge base

Our challenge was to **'Connect the dots'** between various knowledge packets spread around Products, Operations and Technologies

We were inspired by Chemistry's Periodic table and **designed 'Periodic table'** of Banking

This Periodic table was internally referred to as Level 0 of Knowledge **Framework or simply L0**

L0 - Global Universal Banking

2. Observing Patterns and Developing Frameworks



L 1 - Level 1

L1 – Intellect Digital Core - IDC

2. Observing Patterns and Developing Frameworks

intellect® Design for Digital		CORE BANKING						intellect® Design for Digital	
CBX	B1	B2	B3	B4	B5	B6	B7	B8	CBX
	B9	B10	B11	B12	B13	B14	B15	B16	
	B17	B18	B19	B20	B21	B22	B23	B24	
	B25	B26	B27	B28	B29	B30	B31	B32	
G010	G011	G012	G013	G014	G015	G016	G017	G018	
PRODUCT CLASSES	RELATIONSHIP MANAGEMENT	CASH TRANSACTIONS	FRONT OFFICE TRANSACTIONS	ACCOUNT SERVICES	OPERATIONS FUNCTIONS	BUSINESS CONFIGURATION	BATCH PROCESSES		
CHECKING ACCOUNTS	RELATIONSHIP OPENING	CASH DEPOSIT	COMPLAINTS AND ENQUIRY MANAGEMENT	EARMARKING	PRICING/LOYALTY REWARDS CREDIT DEFINITION	BRANCH SETUP	ACCRUALS		
SAVINGS ACCOUNTS	RELATIONSHIP MODIFICATION	CASH WITHDRAWAL	INSTRUMENTS - DD/PO	CHEQUE BOOK ISSUANCE	STANDING ORDERS	PRODUCT SETUP	GL POSTINGS		
RETAIL TERM DEPOSITS	SIGNATORIES SETUP	CURRENCY EXCHANGE	FUNDS TRANSFER-AZA	STATEMENT PROCESSES	SWEEPS	HOLIDAY SETUP	BACK VALUE DATED PROCESSING		
CORPORATE TERM DEPOSITS	FX OFFSET DEFINITION	CASH MAINTENANCE	CROSS BORDER FUNDS TRANSFER	NOMINATIONS REGISTRATION	FINANCIAL ADJUSTMENTS	USER MAINTENANCE	DEPOSITS - MATURITY CLOSURE/ROLLOVER		
CALL DEPOSITS	CREDIT LIMIT DEFINITION	CASH TRANSFERS - VAULT	UTILITY PAYMENTS	COVERING INSTRUCTIONS	STATEMENT GENERATION	TELLER SETUP	CREDIT LIMITS - CLOSURE		
RECURRING DEPOSITS	360° RELATIONSHIP VIEW	CASH TRANSFERS - TELLER	CHEQUE DEPOSIT	DEBIT CARD MANAGEMENT	CLEARING / COLLECTIONS	INTEREST / FX RATE SETUP	STATEMENT GENERATION		
DISCOUNTED DEPOSITS	RELATIONSHIP OFFICER SETUP	CASH SESSION MANAGEMENT	CERTIFIED CHEQUES	ACCOUNT LEVEL MODIFICATIONS	DELIVERY TRACKING - CHEQUE BOOK/DEBIT CARD	CORRESPONDENT SETUP	HANDOFF GENERATION		
OVERDRAFT ACCOUNTS	BULK RELATIONSHIP OPENING	TELLER PROOFING & RECONCILIATION	CASH CARD/ CASH PASSPORT	ACCOUNT CLOSURE	FIXED ASSET ADMINISTRATION	INTEREST RATE SETUP	RECONCILIATION		
SAFE DEPOSIT LOCKERS	WELCOME KIT ADMINISTRATION	TC ISSUANCE / PURCHASE	DEPOSIT BOOKING	ADVICES	STOCKS & INVENTORY MANAGEMENT	SYSTEM PARAMETERS	BACK OFFICE BULK PROCESSING		
BACK OFFICE	REPORTING AND ANALYTICS	R101	R102	R103	R104	R105	R106		
		R107	R108	R109	R110	R111	R112		
	INTERFACES	R113	R114	R115	R116	R117	R118		
		TELLER RECONCILIATION REPORT	RELATIONSHIP QUERIES	GL QUERIES	SESSION MONITORING	BRANCH VIEW	COMPLIANCE REPORTING		
		STANDARD REPORTS	CENTRAL BANK REPORTS	OPERATIONAL ANALYTICS	CONSUMER - PRICING ANALYTICS	PRIOR PERIOD STATEMENTS	TRANSACTION REPORTS		
		SWIFT INTERFACE	CUSTOMER COMMUNICATION	RATES INTERFACE	BLACKLIST INTERFACE	NEFT / RTGS	EVENTS AND ALERTS		

L 2 - Level 2

L2: Remote Deposit Cheque – User Journey

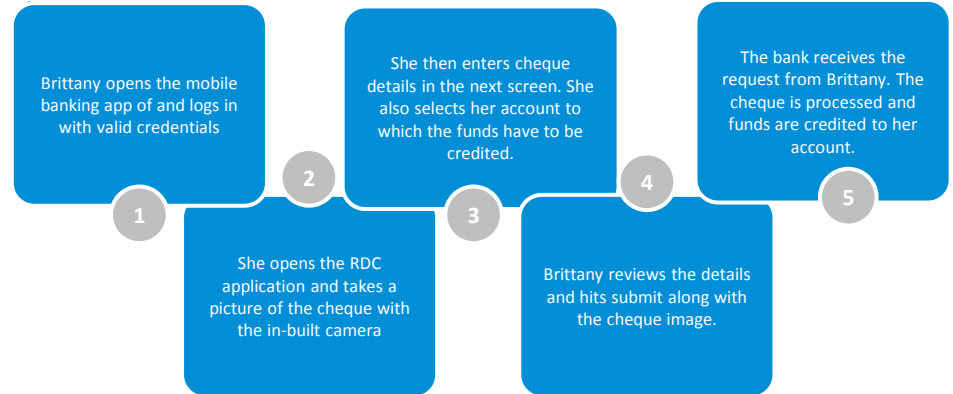
Persona

Brittany is 30 years old and works as a telecom engineer.

Scenario

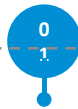
Brittany received a cheque from one of her friend and she doesn't have time to walk into the branch and deposit the cheque.

Process Flow

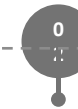


Key takeaways

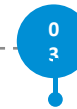
Remote
Deposit
Capture



Quick & easy



Paperless



No need to visit branch anymore for depositing a cheque.



L 3 - Level 3

L3: Remote Deposit Cheque – Confluence Documentation

2.
Observing
Patterns and
Developing
Frameworks

Remote Cheque Deposit - Digital Face 18.2

https://intefact-face.atlassian.net/wiki/spaces/DF/pages/584417434/Remote+Cheque+Deposit

Digital Face 18.2 / Remote Cheque Deposit

The request goes to IDC for approval

The status of the request is visible in front office (Approved/Pending/Rejected)

User Journey

Initiate Cheque Deposit

1. Customer Logs into the DF
2. Customer Clicks on "Remote Cheque Deposit"
3. RDC App opens where customer can:
 - a. Select the account to be deposited
 - b. Capture the image of the cheque
4. If the cheque image capture is successful
5. If Customer feels that the image is not clear, they can re-capture
6. The image is then sent to the BOT
7. BOT reads the cheque and populates the fields
8. There can be two scenarios:
 - a. If the BOT is able to read the cheque
 - b. If the BOT is unable to read the cheque
9. All the fields are populated
10. The fields which can not be populated are highlighted in red
11. Customer checks the details and confirms
12. Confirmation screen will be displayed
13. Two options will be available for the customer:
 - a. If customer clicks on Initiate Cheque Deposit
 - b. Customer can view the status of the cheques that are remotely deposited by clicking on View Cheque Deposit Status option.

WireFrames:

DFXXX_WF01: Remote Cheque Deposit Opening Page Wire Frame

Mobile Phone Display:

Citibank Citibank (Hong Kong) Limited 16-Apr-07
NON NEGOTIABLE A/C PAYEE ONLY
TODAYNIC.COM INTERNATIONAL LIMITED
\$ 831.00 HK \$ 831.00
ASIAPAY HK LTD TRADING AS PAYDOLLAR.COM
paydollar.com
Authorized Signatory

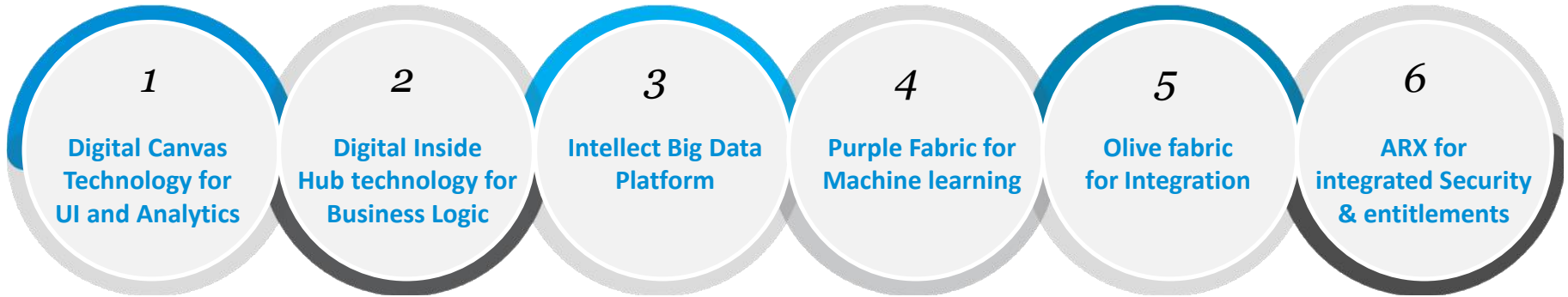


Roadmap to develop a Robust and Agile Product

- We realized that coding was the biggest source of defects, instability and rigidity
- So to build a robust and agile product, we needed low coding technologies that would minimise code
- We therefore invested heavily in Low Coding platforms first

6 LOW CODING PLATFORMS

- We designed and invested in 6 Low Coding Banking Technologies on which we built our Products



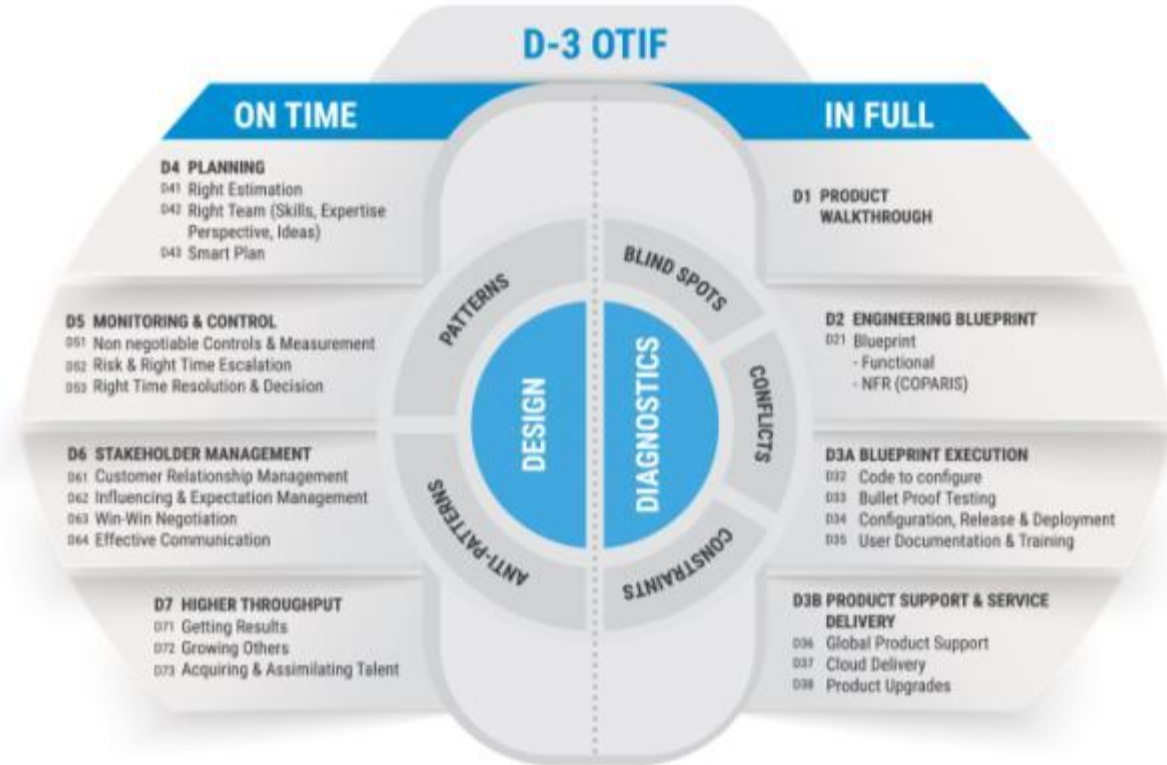


Delivery Excellence

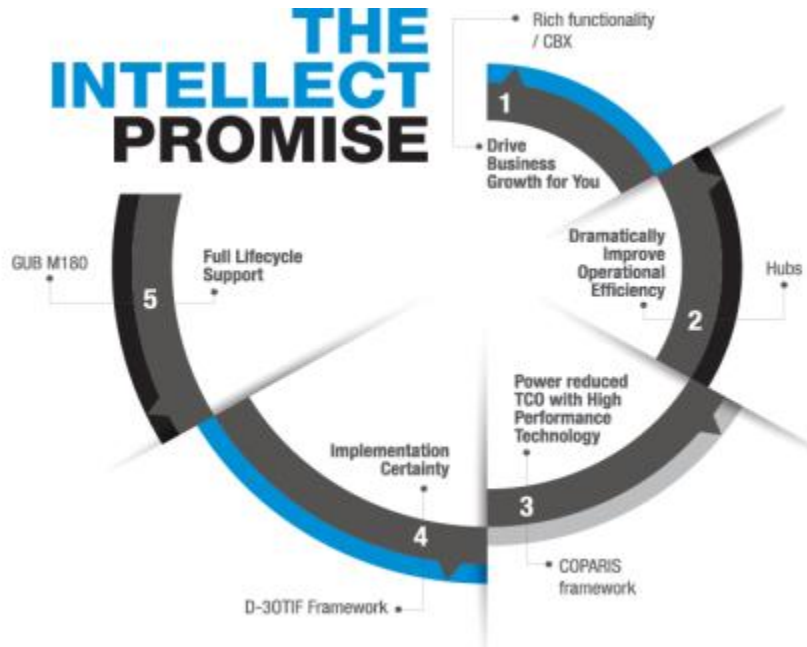
- Delivery was considered a mystery, prone to defects, failures scope/ time/ cost over-runs
- So, we developed a robust Delivery Excellence Framework
- To deliver our Brand Promise of D-3 OTIF



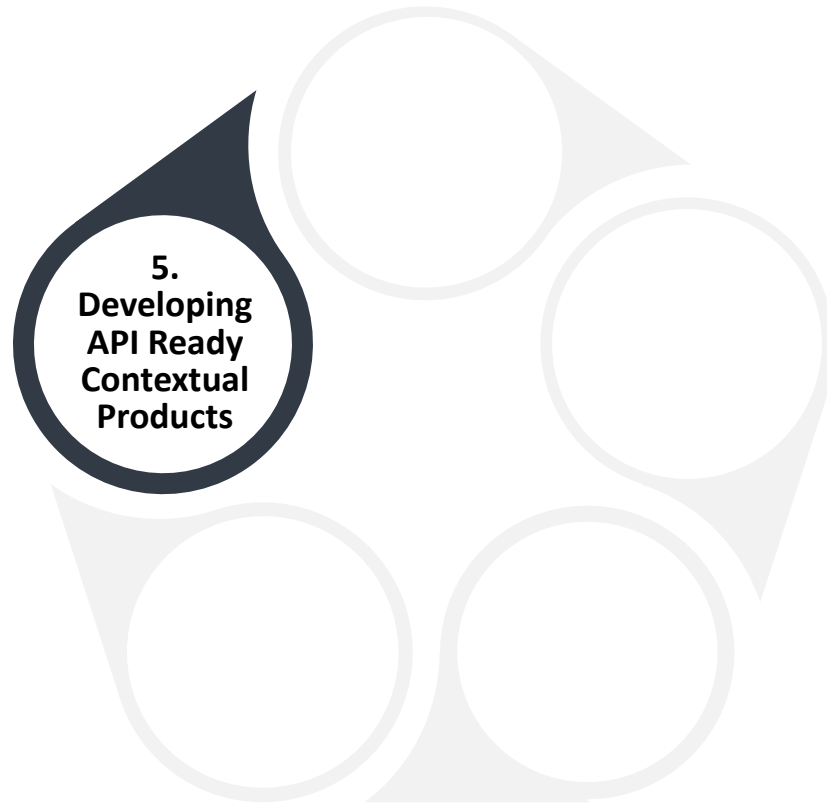
Delivery Excellence - D-3 OTIF



Implementation certainty and Model Bank based on Best in Class User Journeys



- Our Products integrate Business, Operations and Technology and bring value add in terms of Business Benefits, Operational saves and contemporary technology
- Delivery Excellence and Support models ensuring Life cycle value by ensuring D-3 OTIF and providing life time support



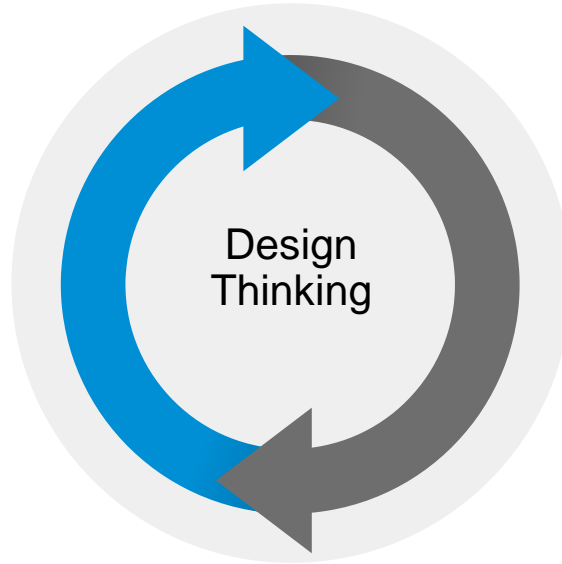
API first and Contextual Products

Connecting to API lead architecture and AI/ML



How Design Thinking approach **Benefits Intellect**

Drive Shorter
Implementation time



More License
compared to
implementation
revenue

One third was license in 2016
and now it is 50% - 60% license
in current deals

LEADERSHIP

LEADERSHIP TEAMS

- Designing the Business for the Best-in-Class people
- Stable Leadership Team. High retention
- 100 + leaders from Financial and Technology world of each with around 25 years of experience
- Diversity and Inclusiveness. Nationality Agnostic.

BRAND

Product Acceptance in Leadership Quadrant

Intellect's cutting-edge digital technologies and products have been recognized by renowned global analysts and research firms



IBS ranks Intellect no. 1 amongst top vendors worldwide in IBS Sales League Table for 2019

Intellect Design Arena ranked amongst top vendors worldwide in IBS Sales League Table for 2019.

- Ranked No. 1 for Retail Banking Systems Worldwide
- Ranked No. 2 for Payments & Cards Management, and for Domestic Leaders – Suppliers;
- Ranked No. 3 for Digital Banking & Channels Worldwide and
- Ranked No. 4 for Digital Banking Experience Platform (Domestic Leaders - Suppliers).



Aite Group has profiled Intellect SEEC as a "Full AI suite provider" in its report titled, "P&C underwriting: Changing the global dynamics with AI"

Aite Group, a global research and advisory firm profiled Intellect SEEC as a "Full AI suite provider". It mentions that the clients using Intellect's services see a reduction in time needed for underwriting decision-making, reduction in cost from premium data sources, reduction in time for new business case processing, and improvement in decision accuracy & consistency by using their AI and ML solutions.



Intellect has been recognized as a 'Global Pursuer' and a 'Global Player' for Combined Deals & New Named Deals in the Global Banking Platform Deals Survey 2019

Forrester acknowledged Intellect Design Arena as a 'Global Pursuer' for new named deals and a 'Global Player' for combined deals in the Global Banking Platform Deals Survey 2019 by Forrester Research, Inc.



Novarica recognized Intellect SEEC for the Novarica Impact award at the its report titled "Research Council Study-Insurance Technology Case study compendium 2019"

The Novarica Research Council Impact Awards has recognized Intellect SEEC for the Novarica Impact award in IT Digital Innovation practices (IT Practice or Infrastructure) at the its report for the companies like Amerisure and StarStone, who used Intellect's underwriting workbench platform hosted on AWS that leverages multiple AWS capabilities.



iGTB rated as LEADER in the space of "AI in the UI" at the Celent report titled 'AI in the UI: Leaders Differentiate Themselves - Vendor spectrum - Corporate Banking Edition'

AI based UI Development (AI-UI) Artificial Intelligence (AI) is currently one of the most popular topics in the industry with seemingly endless applications in everything. iGTB has been rated as LEADER in the space of "AI in the UI" at the Celent report titled 'AI in the UI: Leaders Differentiate Themselves - Vendor spectrum - Corporate Banking Edition'.

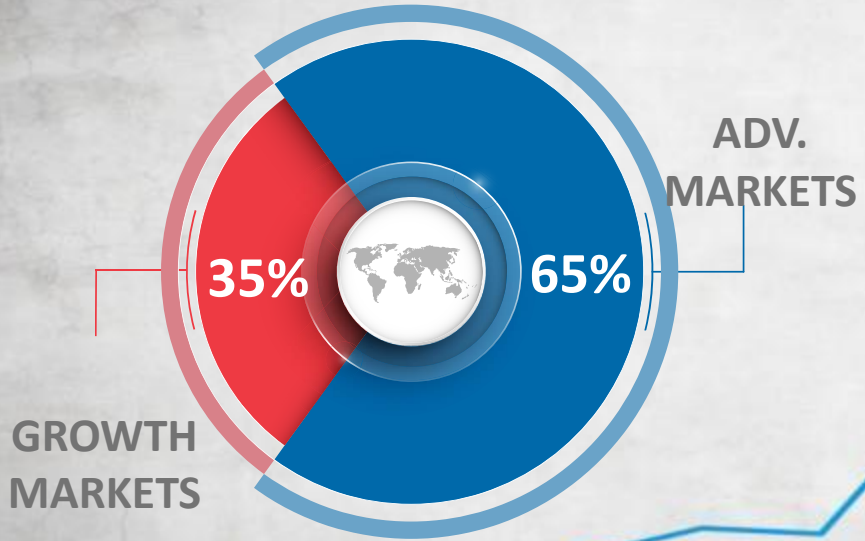
Fifth iGTB Oxford School for Transaction Banking

Fifth iGTB Oxford School of Transaction Banking proved a phenomenal success with overwhelmingly positive feedback, an unprecedented NPS score of 94.4% and an average 4.6/5 session rating. This senior, by-invitation school, with a curriculum including maturity levels and design thinking set by Andrew England, Strategy Director, iGTB, attracted a cohort of senior bankers from 21 banks worldwide, who join the existing community of now over 175 alumni.



**END
CUSTOMER**

Focus on Advanced Markets



65%

FY 19 Revenue from JAS, Europe, Americas from 55% in FY 15



WORLD'S BEST BANKS 'BANK ON' INTELLECT



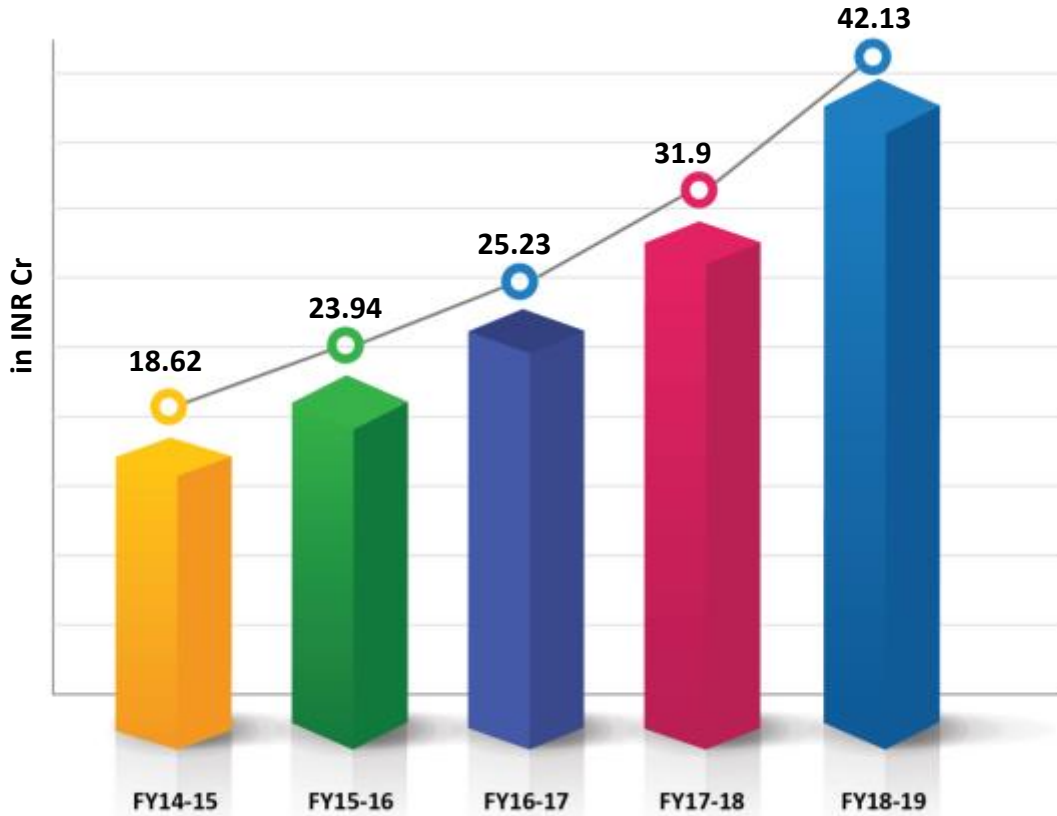
240 +
Over 240 Customers

91
Serving clients in
91 countries

RELY ON INTELLECT

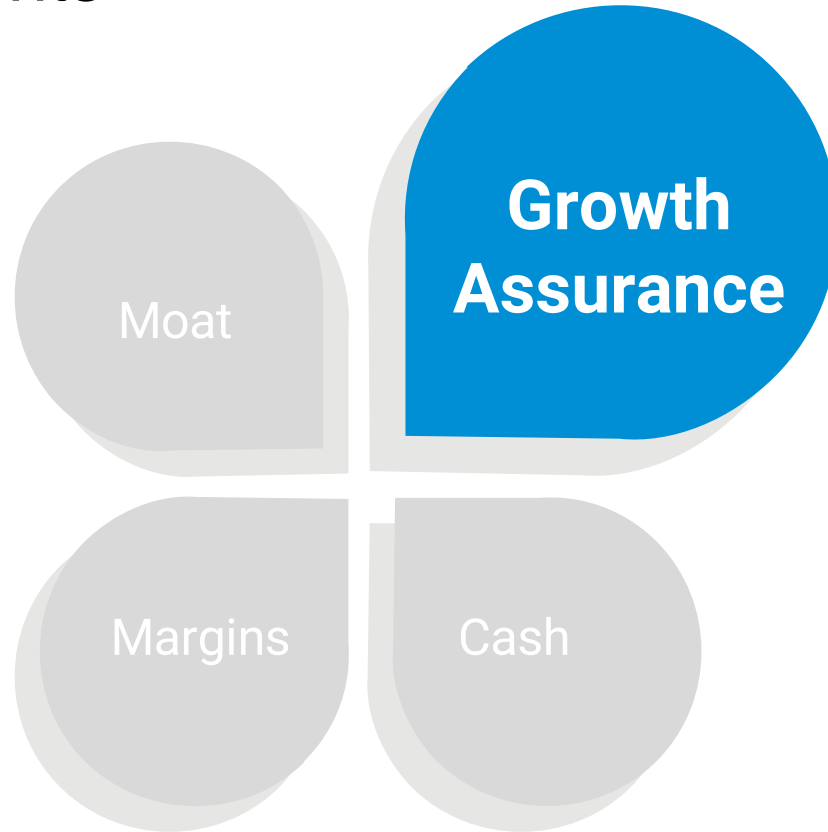
One of the **Top 3 Financial Institutions in Advanced /Growth Markets**



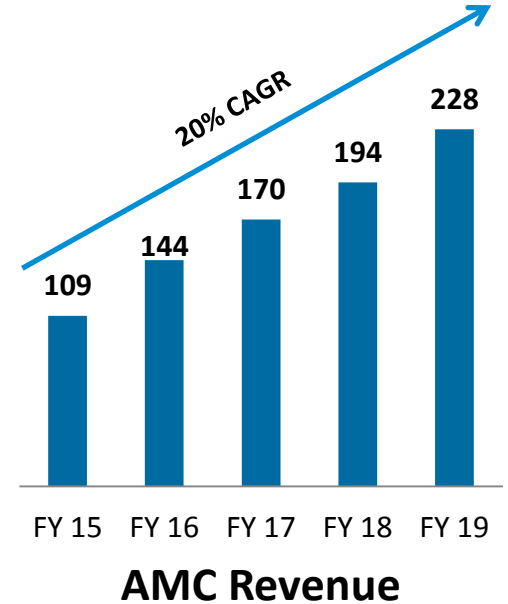
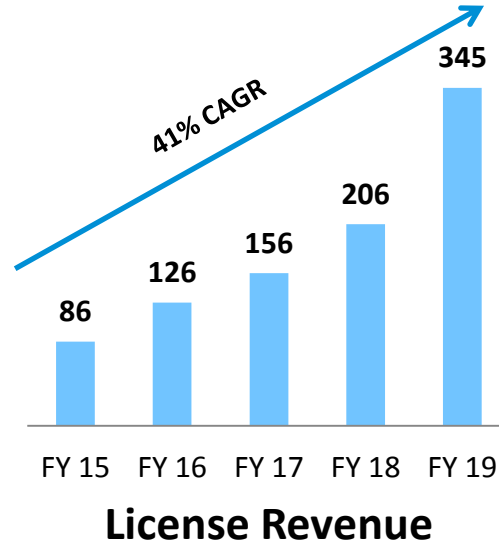
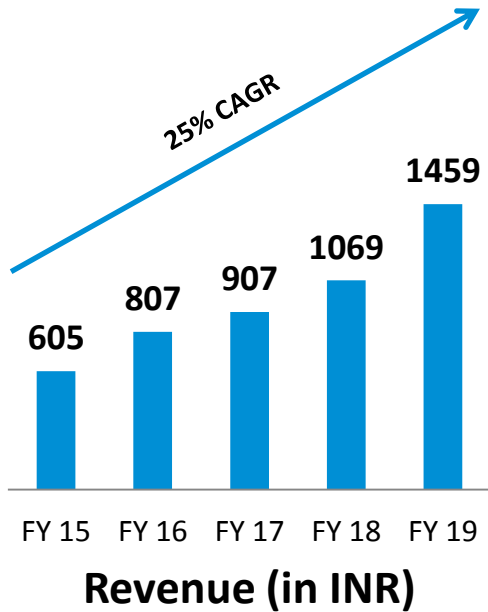


In FY 19, Our Top 20 customers yield an average Revenue of Over INR 40 Cr

Four Elements



Highest CAGR amongst IT Product Companies



Healthy Pipeline

Destiny Deals

41

Active Pursuits – Q1FY20

- The current funnel of Intellect is around INR 3580 Cr (\$ 515 Mn), out of which INR 3275 Cr (\$ 474 Mn) is accounted by 133 opportunities
- Average deal size in Q1FY20 stands at INR 16 Cr (\$ 2.3 Mn) against INR 12.5 Cr (\$ 1.8 Mn) in Q1FY19

Destiny Deals – Q1FY20

- Average deal size of destiny deals stands at INR 41 Cr (\$ 5.9 Mn) in Q1FY20
- 41 destiny deals in Q1 FY 20 against 34 in Q1 FY 19
- Destiny deals contributes 69% of total opportunity funnel in Q1FY20 against 56% in Q1FY19

Active Pursuits

High value active pursuits

40+

- 7 pursuits are of value more than **INR 50 Cr each**
- 14 pursuits are of value between **INR 30 Cr to INR 50 Cr**
- 20 pursuits are of value between **INR 20 Cr to INR 30 Cr**

Q4 FY19 Active Pursuits	Won	Lost	Added	Q1 FY20 Active Pursuits	Remarks
6	-	-	1	7	6 deals from Q4 FY19 1 new deal added
14	1	1	2	14	1 deal Won 1 deal Lost 12 deals from Q4 FY19 2 new deals added
19	2	2	5	20	2 deals Won 2 deals Lost 15 deals from Q4 FY19 5 new deals added

Strong Order backlog

Q1 FY20

License Based
(License, AMC*, Implementation, etc.,)

INR 1128 Cr

Subscription/Cloud Based

INR 400 Cr

(GeM project)

INR 300 Cr

(Other Cloud deals)

Q4 FY19

License Based
(License, AMC*, Implementation, etc.,)

INR 1135 Cr

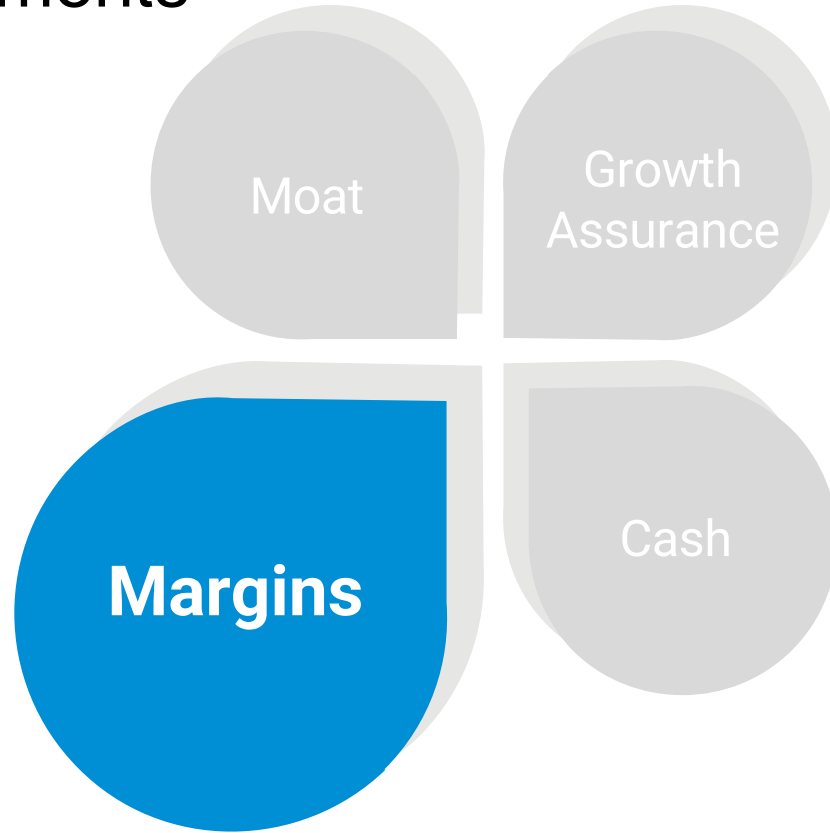
Subscription/Cloud Based

INR 295 Cr

(Excluding order backlog of GeM project)

Repeat revenue from existing customers stood at 88% (Q1 FY20)

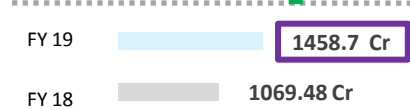
Four Elements



Annual FY19 – Registering 36.4% growth

FY 19 REVENUE (INR)

1458.7 Cr ↑ 36.4%



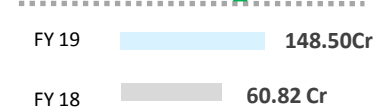
FY 19 REVENUE (US \$)

\$ 208.27 Mn ↑ 25.5%



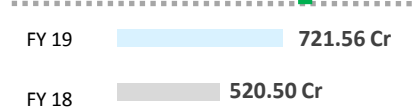
EBITDA (INR)

148.50Cr ↑ 144.16%



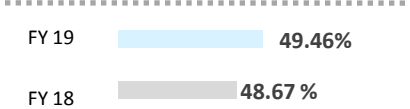
GROSS MARGIN (INR)

721.56 Cr ↑ 38.63 %



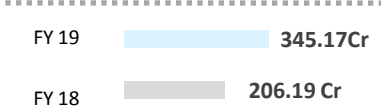
GROSS MARGIN %

49.46%



LICENSE (INR)

345.17 Cr ↑ 67.40%



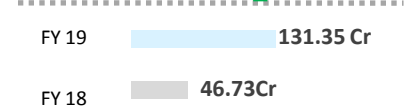
AMC (INR)

228.14 Cr ↑ 17.55%



PAT (INR)

131.35 Cr ↑ 181.10%



Collections for
FY 19 (INR)

1310.80 Cr

Investment in Product
Development (Capitalised)

116.71 Cr

Deal Wins in FY19

47

Large Deal
Wins

12

Implementations
(Go Lives)

50

CSR contributions

2.33 Cr



SG&A costs now at 31.21% of revenue in FY19

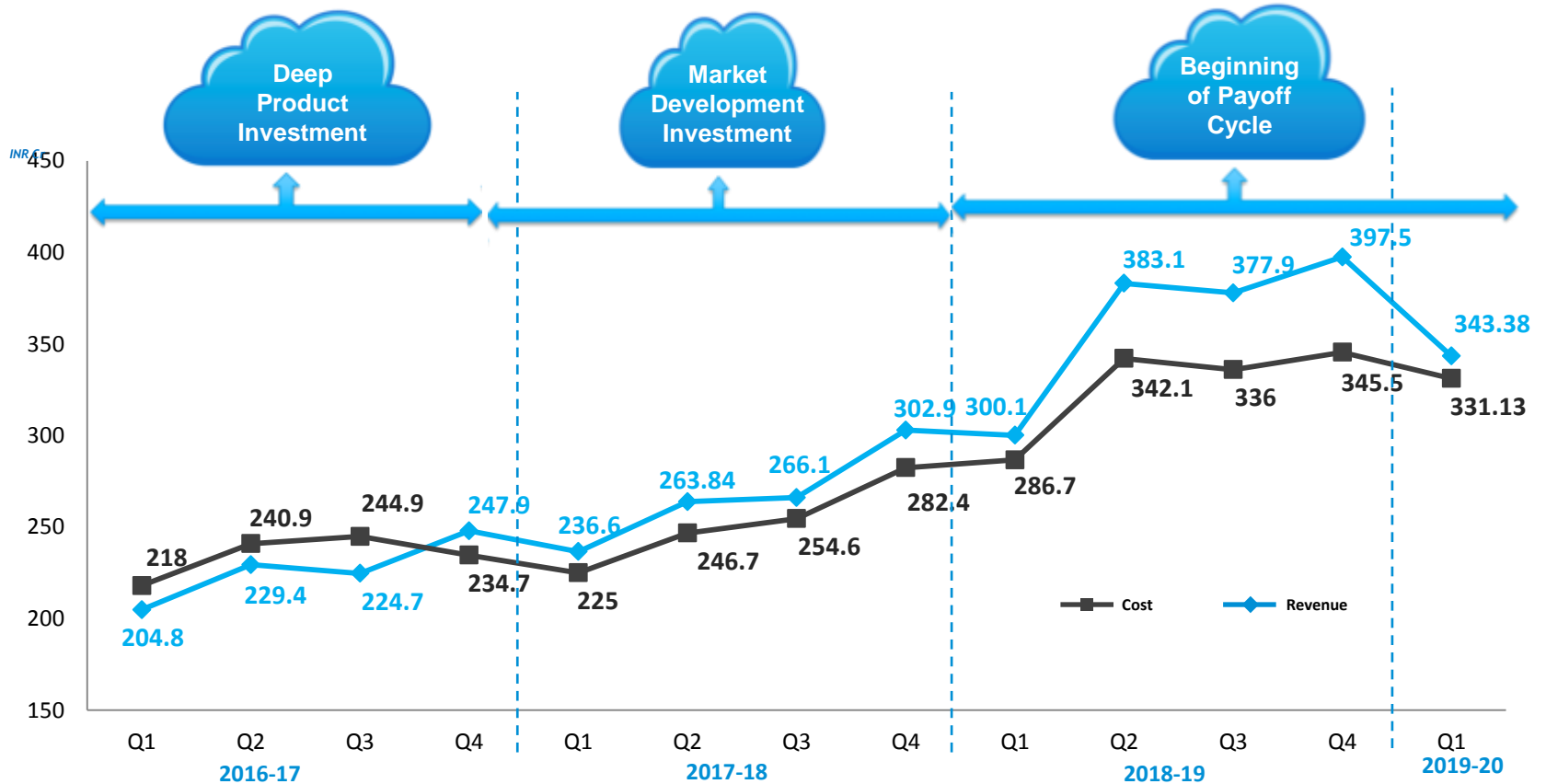
From 35.22% in FY18 and 43.62% in FY 17

Research, Engineering and Product development costs now at 14.91% of revenue in FY 19

From 17.18% in FY18 and 18.88% in FY17

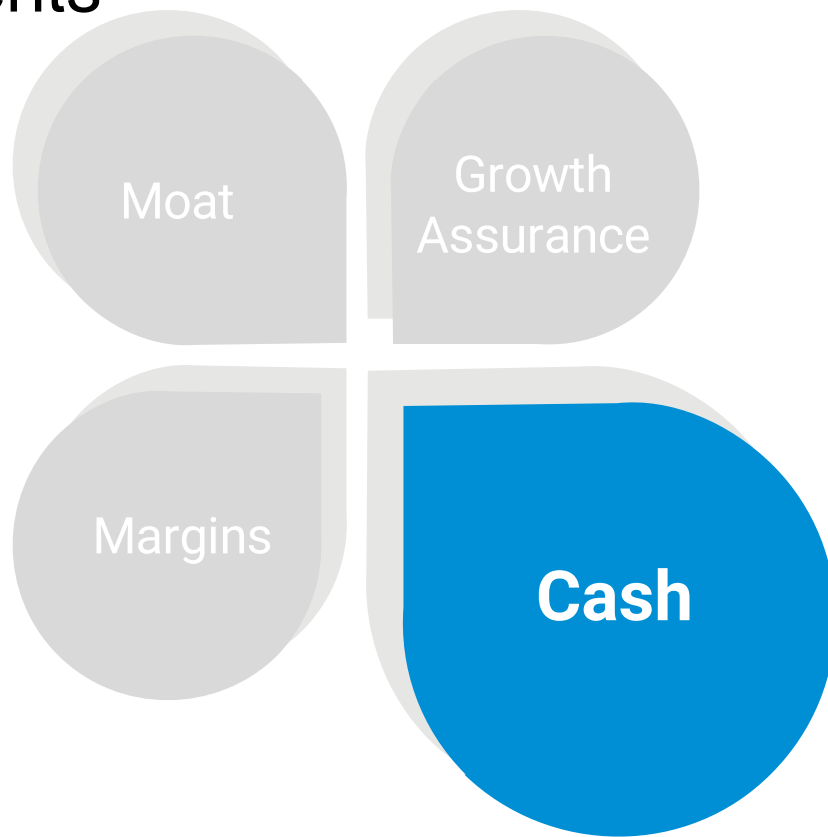
We have invested additional INR 7 Cr in research proactively in FY 19 to support our destiny deal wins

Total Revenue & Cost Trend

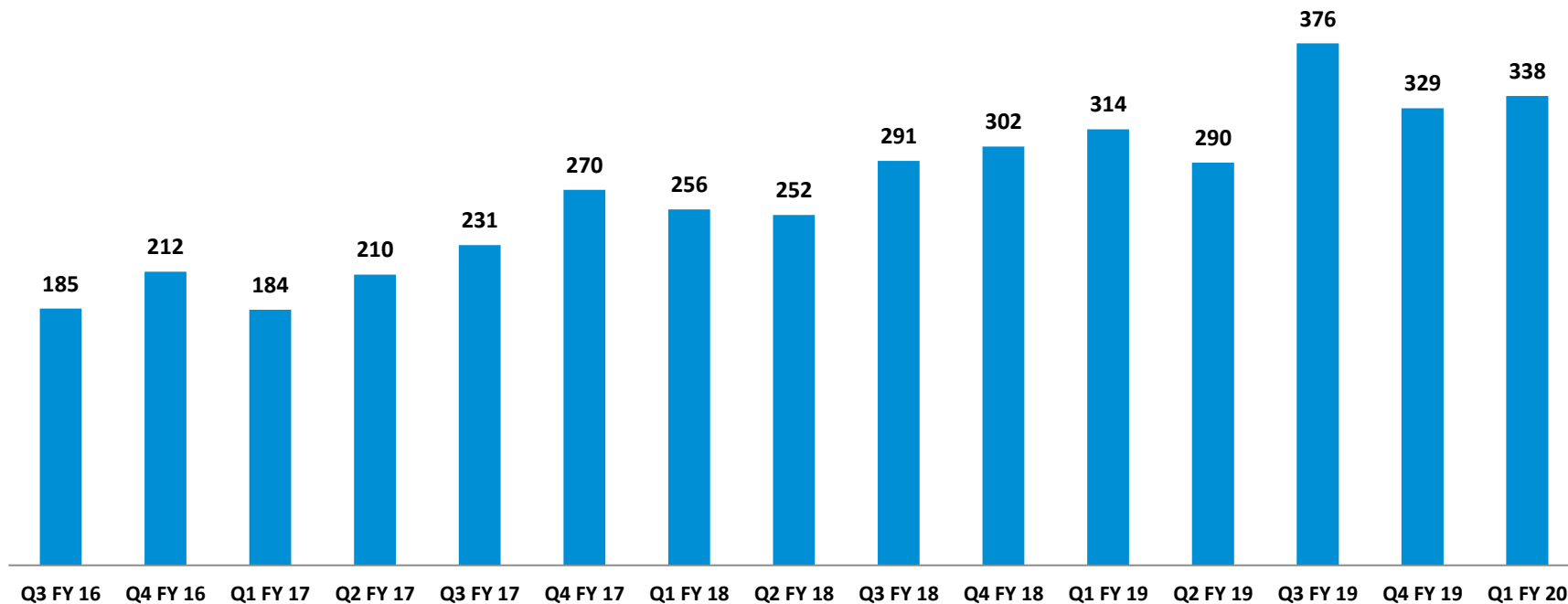


Operating Leverage Play now in evidence

Four Elements



Collections



*INR Cr

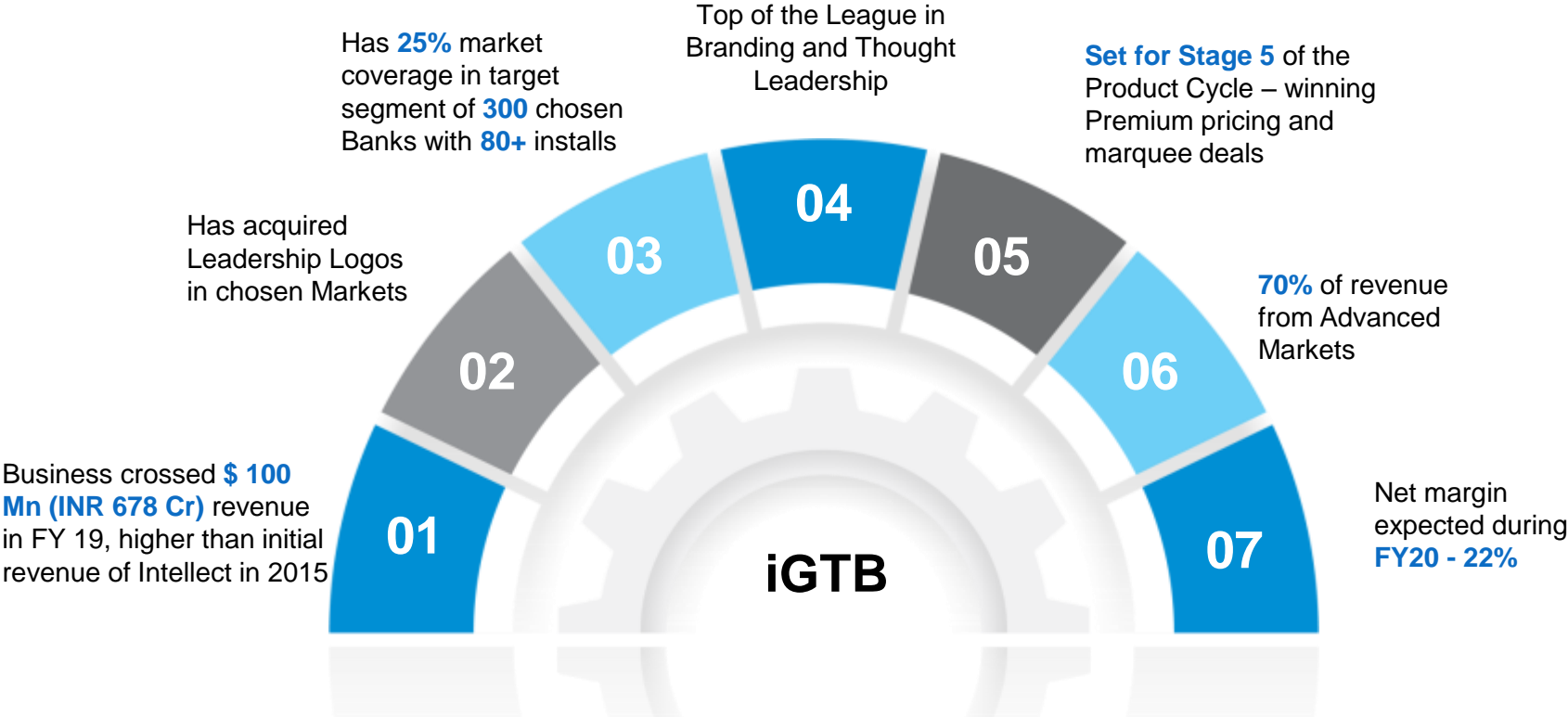


**CONFIDENCE
ABOUT THE
FUTURE**

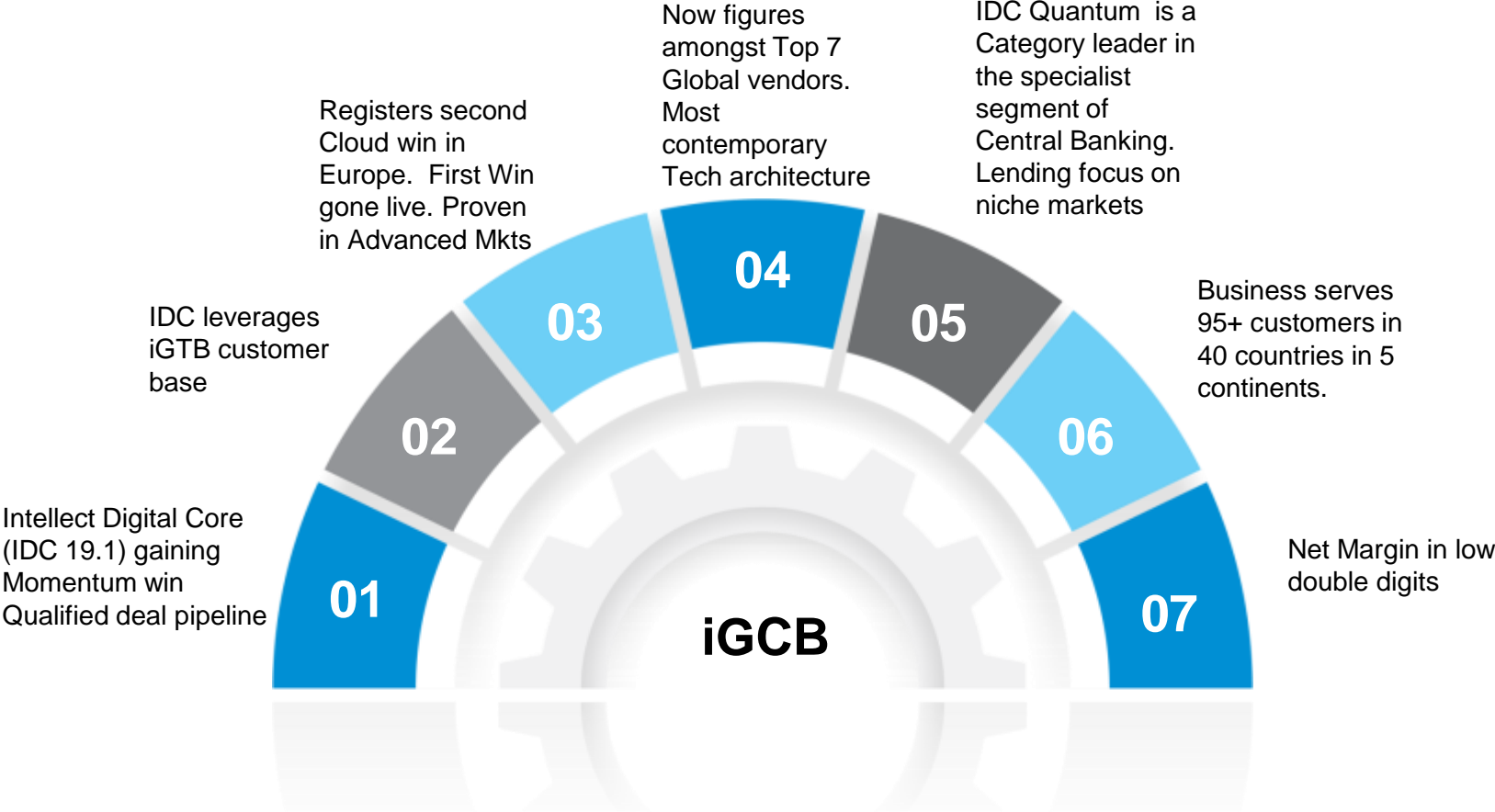
Key Business Developments



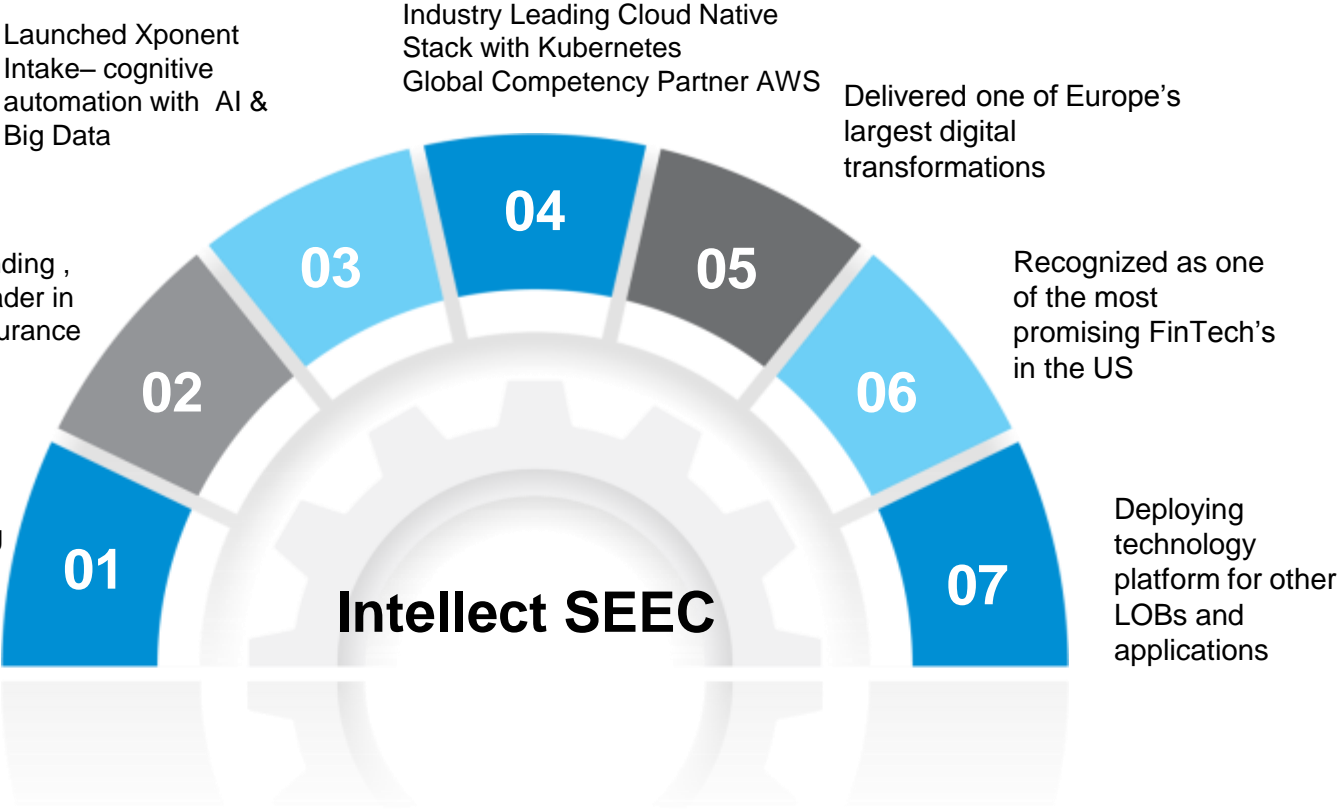
Promise Delivered



Business in the Profitable Trajectory



Pioneering Deployment of AI/ML & Big Data



Intellect Risk, Treasury and Markets

- Intellect Risk, Treasury and Markets (iRTM) - Covers the comprehensive suite of products to address the requirements of banks and capital markets participants.
 - Capital Cube - Single real time Platform combining Treasury & Asset Liability Management offering six dimensional benefits to Treasurers across Banks, InsureCos and NBFCs
 - Capital Alpha - A multi asset, multi exchange, multi channel, multi lingual integrated platform providing contextual and real time trading
- 76 implementations
- Focus for FY 20
 - Strengthening the Sales Funnel – increasing Wins

Intellect Wealth Qube

- Wealth Qube-2020 – structured around 6 offices, 23 Desks, 121 Tools with the Relationship Manager at the Center
- Promise of 20% increased sales revenue ; 20% increase in Business productivity
- For Global wealth Management, Private Banking, Broking, Asset Management, Trust Banking platforms.
- Established first 5 new accounts
- Intellect Wealth Qube runs in over 13 financial institutions, across 10 countries.
- Partner led Sales
- RM office and Trust Banking Product to be made available on Cloud
- Focus in FY20 – Increase Wins and Installation base

Government e Marketplace

- Managed Service Provider for Government e Marketplace – won amidst global competition
- Government e Marketplace is an End-to-end online marketplace for products & services for Central & State Govt. departments and PSUs
- Went live ahead of schedule in FY18. Scalable to handle multi-fold Business growth
- Revenue model of share in GMV – Cumulative GMV already over Rs. 20,000 Crs, ahead of RFP projections
- Central Government's commitment to make Government e Marketplace single point sourcing platform with targeted GMV over Rs. 1 lakh crs. Portal to widen access to MSMEs
- McKinsey states that Government e Marketplace's economic value add would be USD 25 bn in FY24-25. With 25% savings delivered, this translates into USD 100 bn worth of procurement from Government e Marketplace .
- Transaction based revenue model, linked to procurement value on Government e Marketplace; higher procurement, higher revenue

Potential Risks and Challenges

Ability to predict deal
closure quarter on
quarter

Cloud Adoption in
Enterprise space

Way Forward

Competitive positioning

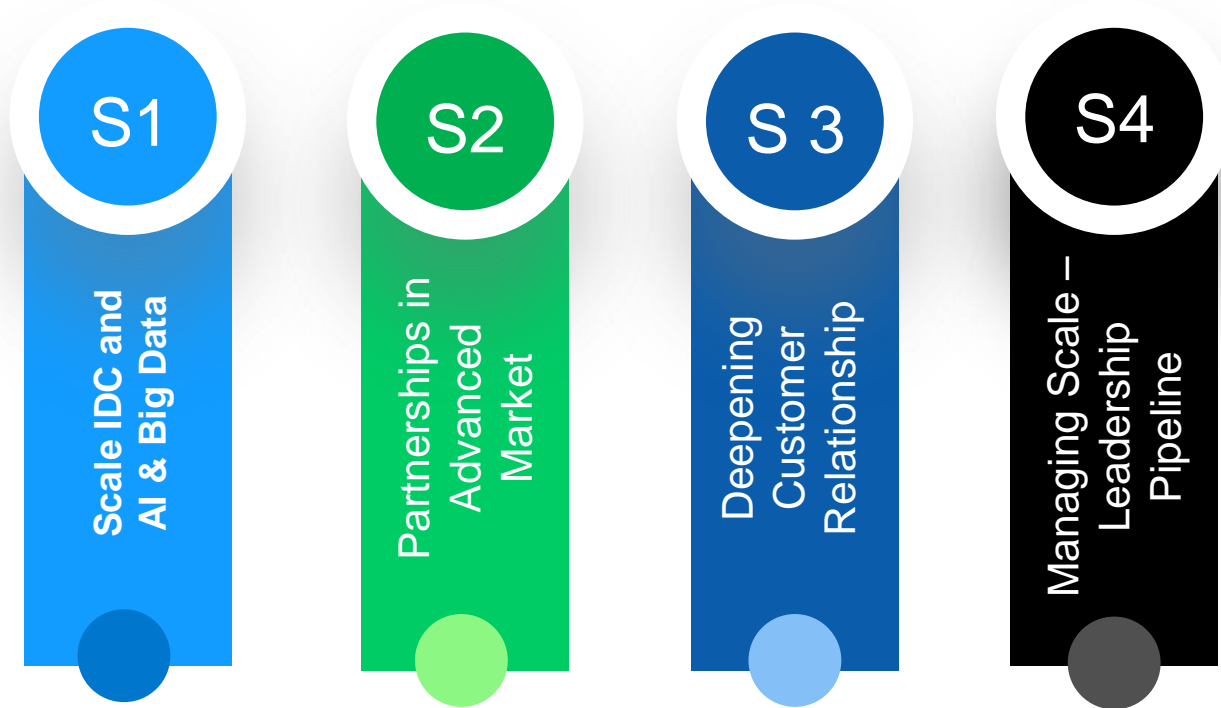
- Strong as evidenced by repeat business by 85.1%
- Increased pricing power through brand and ability to generate referencing
- Niche play in Central banks and Treasury
- Opportunity to upsell and cross sell vigorously

Multiple structural drivers underpinning third party software spend

- Pace of Digitisation in Financial services
- Open banking : providing access to bank data to third party vendors thru APIs for innovative services
- Contextual and AI are the need of the hour of the financial institutions
- Financial institutions are more ready for 'Buy' rather than 'Build' driving higher sales for product companies
- Regulation



Way Forward





**WE INVITE YOU TO
8012 FinTech Design Center
to Experience Intellect**

iGTB[®]

Contextual Banking By Design



INVESTOR DAY

Mumbai, India
30 July 2019



MANISH MAAKAN
CEO, iGTB



Agenda

1

Performance 2018-19 - Promise Delivered Again

2

Business Strategy & Key Growth Drivers 2023

3

Focus on Leadership Development

4

Customer Speak



A uniquely focused Global Product innovator, **iGTB** has the soul of an agile start up, with the maturity of an established specialist in designing advanced Digital Products for Global Transaction Banks.

iGTB provides full spectrum, fully integrated products that run in over **85** financial institutions, across **91** countries.

Over

1,900

Professionals



With

85

Customers



Across

91

Markets



The World's Best Corporate Banks **Bank on iGTB**



iGTB
IS MARKET LEADER

#1

TRANSACTION BANKING

*#1 Partner of Choice
for Digital
Transaction Banking
Transformation
Programs*



STRONG PERFORMER

The Forrester Wave™ 2018 : Digital Banking Engagement Platforms



IBSintelligence

#1 IN GLOBAL PAYMENTS SYSTEMS
#3 IN GLOBAL DIGITAL BANKING & CHANNELS
IBS Annual Sales League Table



BEST ONLINE CASH MANAGEMENT AWARD

Commercial Bank of Dubai wins for UAE
Arab Bank wins for Jordan

BEST BANK AWARD

FBN wins best bank in Nigeria
ANZ wins for Liquidity Management in Asia-Pacific

2 PRODUCT INNOVATION AWARDS

Ripple-backed Payments Solution
Corporate Banking on the Watch



LEADING GLOBAL VENDOR

Online Banking Solutions Technology Analysis



iGTB IS A NOTABLE EXAMPLE
Extensive use of micro services and cloud-native PaaS technologies



FINTECH POWER 50

Transforming Financial Services



#1 FOR OPEN BANKING
Full Score on Interactive Open Banking Channel Capabilities



GOLD CLASS AWARD

Digital Transaction Banking



THE VENDOR TO WATCH

AIM evaluation: The leading providers of U.S. Cash Management, 2018

#1 FOR APIS

Top Rating on all six measures: Development, Wholesale banking, Sandbox, Connectivity, Management and Analytics

CELENT

#1 PACESETTER IN CUSTOMER ENGAGEMENT

Cited for developing persona-based customer journeys

ADVANCED A.I. MOUNTAINEER

Only Product company with complete Corp Banking suite with integrated UX,UI

2 XCELENT AWARDS

Advanced Technology and Breadth of Functionality



FINTECH 100

3 REAL RESULTS AWARDS

Future Ready Payments Implementation at CIBC
Digital Transformation Leader at IDFC
Customer Experience at NBK



Promise Delivered

Building Trust & High NPS with Customers



Go-Lives



Go-Lives



29



CUSTOMER UPGRADES



4



ADDL COUNTRY



9



Business Strategy & Key Growth 2023





Market Dynamics



Growth in “Boring” Business

FINANCIAL TIMES

Banks’ fastest-growing business is one of their most boring

Revenues from transaction banking — cash management and trade finance — rose 9% last year



HSBC has increased revenues at its global liquidity and cash management business by 21% to almost \$8.5bn last year © Reuters

Laura Noonan in New York MARCH 5, 2019



The mundane business of helping companies manage their cash flow has quietly become the fastest-growing part of the world’s top investment banks.

The latest data from industry monitor Coalition shows the top 12 investment banks’ revenues from transaction banking — which encompasses both cash management and trade finance — jumped 9 per cent last year to \$31.3bn, beating the flat revenues the same banks posted across their advisory and

9%

Growth in transaction banking revenues

21%

Growth in HSBC cash & liquidity in 2018

16%

Growth in JPMC global treasury services revenues in 2018

40%

Transaction banking revenues (cash management and trade finance) proportion of total Corporate Banking revenues

\$509bn

Value to banks of transaction banking revenue by 2021

FT, McKinsey, BCG

Recent Cash Management Survey across Top-100 Banks in US

86%

1

Modern user interface with intuitive navigation and functionality for use by small business up to large corporate customers

2

Componentization, not customization. They want a unique experience by customer but don't want to touch code, which prevents them taking releases easily.

3

A well thought out and **forward-thinking product roadmap** that addresses expected market needs and aligns with bank's strategy.

4

Customer driven dashboards and widgets.

5

A single code base across channels. All the vendors talk about it but most of them are not there yet. Banks don't want a vendor who can't execute.

6

A vendor culture that aligns with that of the banks.

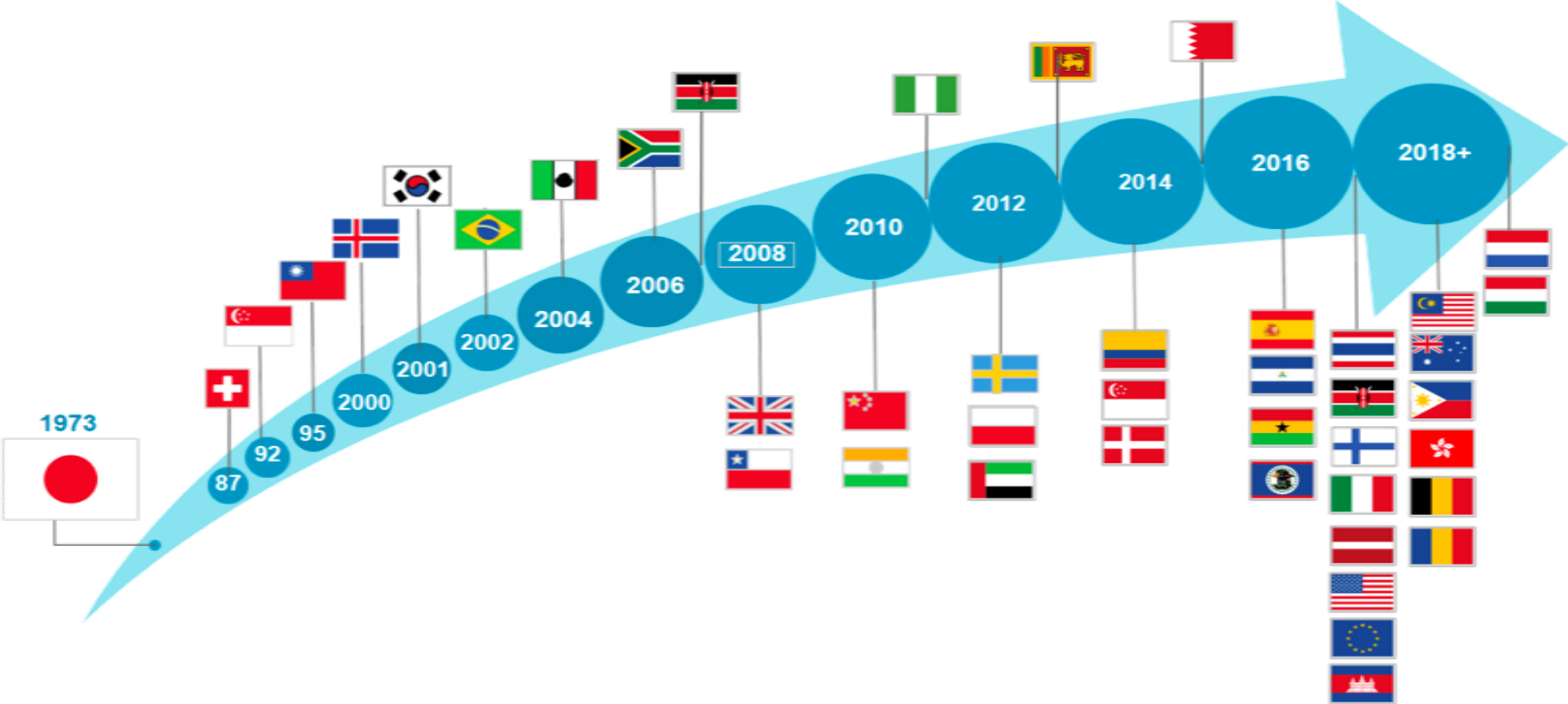
7

Regular, smaller upgrades, as opposed to two or three large ones each year.

Why 89% of the top-100 banks in the US will replace their Cash Management application

Aite

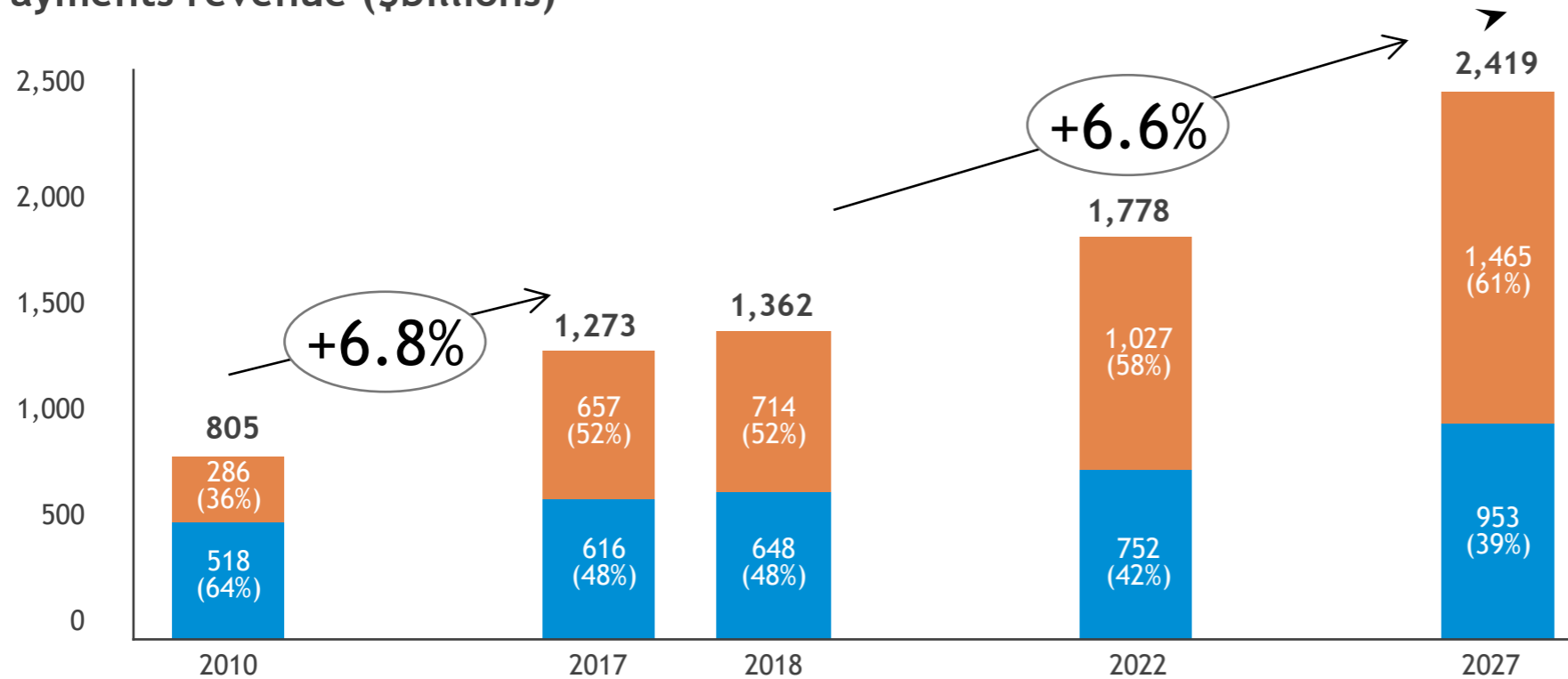
Adoption of Real Time Payments Continues Apace Globally



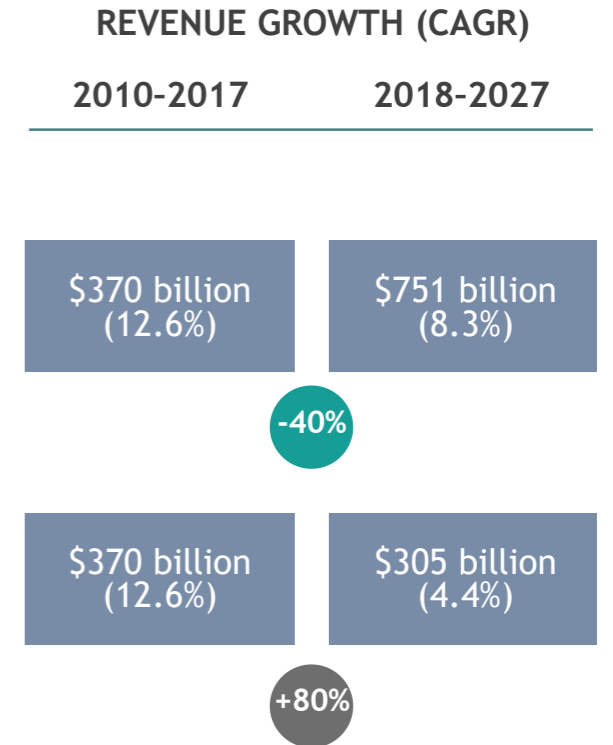
Payments Revenue Is Expected to Grow by \$1.1 Trillion Through 2027



Payments revenue (\$billions)

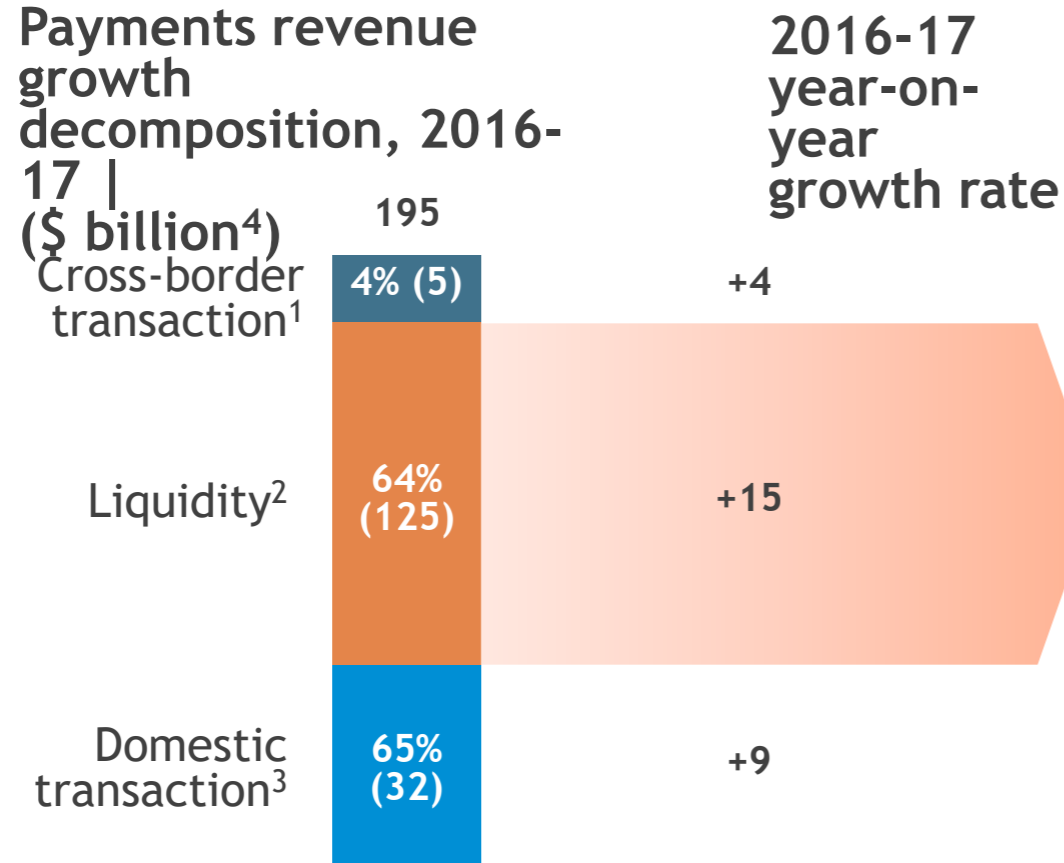


■ Rapidly developing economies
 ■ Mature markets
 ○ CAGR

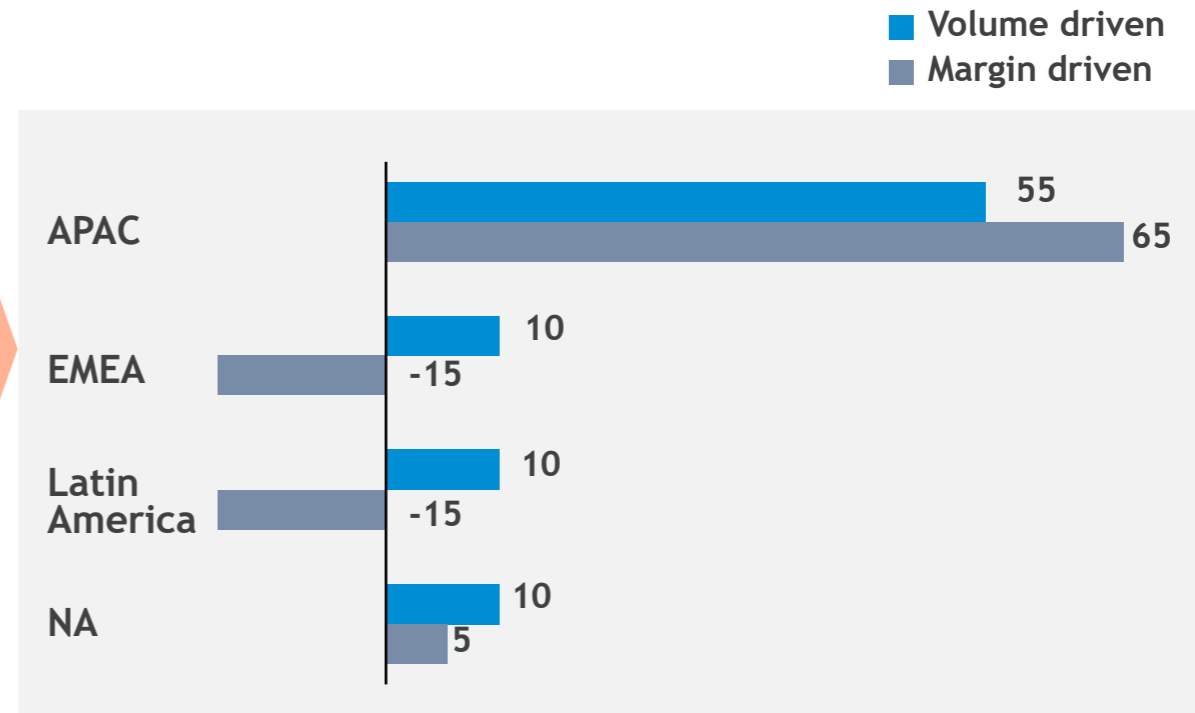


Growth in Liquidity Revenues Nearly Two-thirds of Global Revenue Growth

But with Regional Nuances

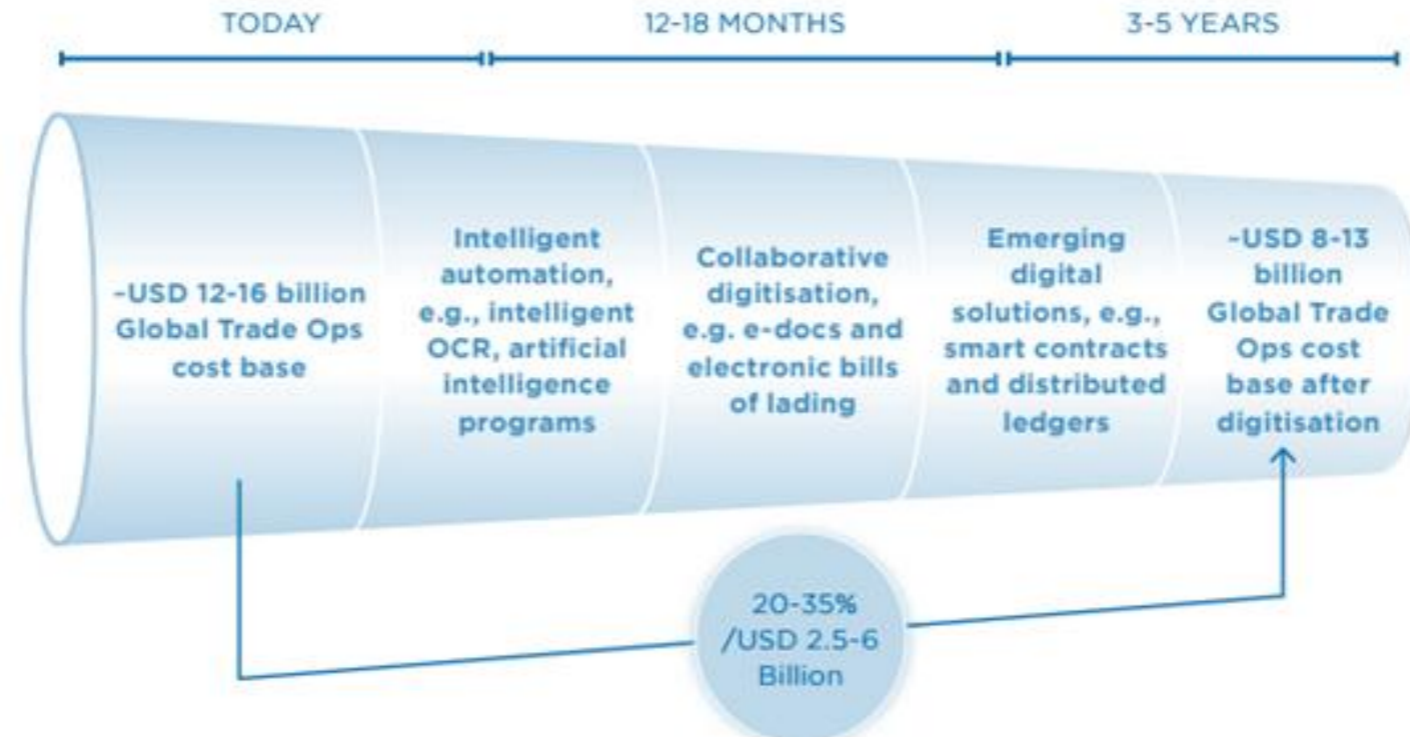


Growth decomposition, by region, 2016-17



- ¹ Trade finance, remittance and cross-border payments services.
- ² Net interest income on current accounts, overdrafts, and credit cards.
- ³ Fee revenue on domestic payments transactions and account maintenance.
- ⁴ At fixed 2017 USD exchange rates.

Recognition that Traditional Trade Business is about **Cost Reduction Economics**



30%
Saving on time spent on compliance through automation

\$ 5-6BN
Cost saving by Digitisation over next 3-5 years

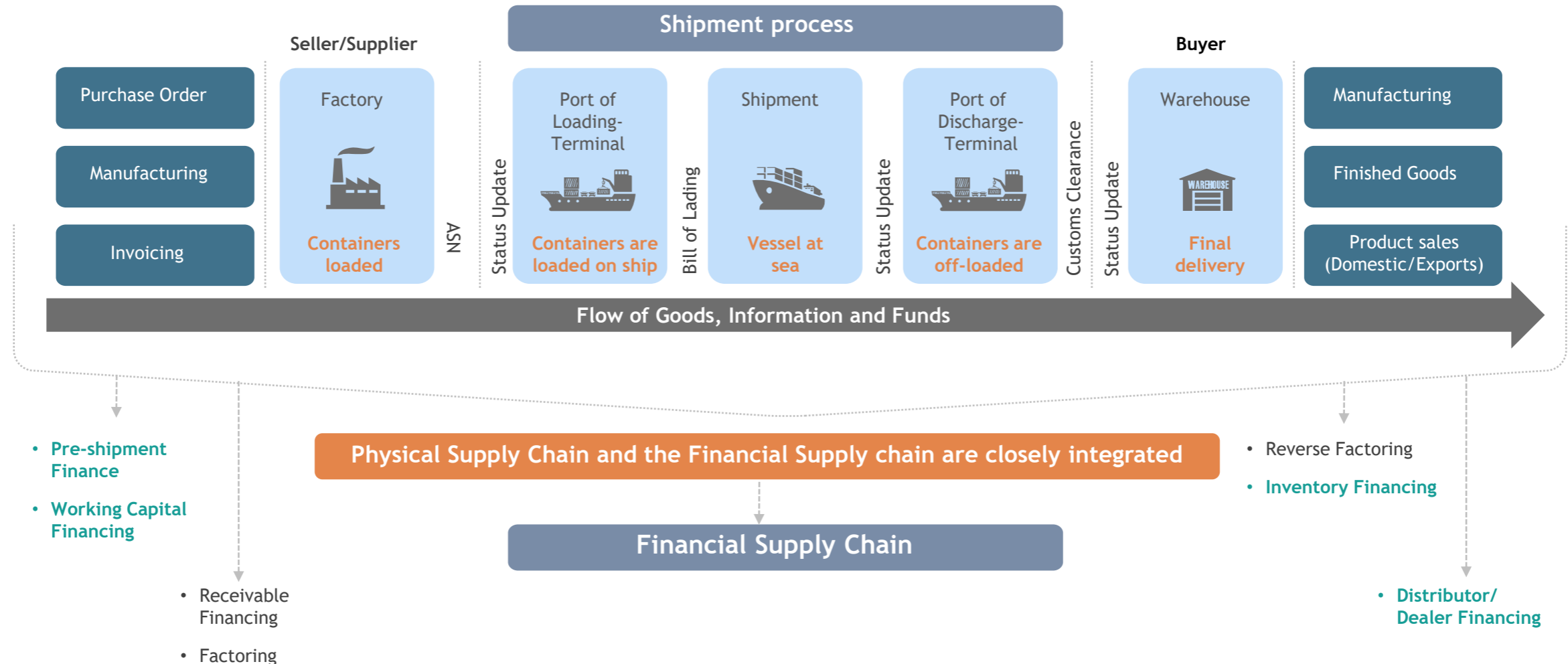
\$ 192BN
Impact of Digitisation on world GDP

20%
Reduction of operational and compliance cost digitising trade operations

BCG, ICC

SMEs Critical Financing Gaps Across the Supply Chain

Physical Supply Chain



■ The products highlighted in green represent significant revenue opportunities as customer requirements are partially or not met at all.

Invest in the Contextual Banking **Revolution**

Contextual Banking – we trailblazed it, now it is reality



You will have invoices worth 128,944.22 SGD that need to be paid in next 3 months and you don't hold any SGD. Let us help you.

Available cash balance

5,728,993.46 USD

Yesterday

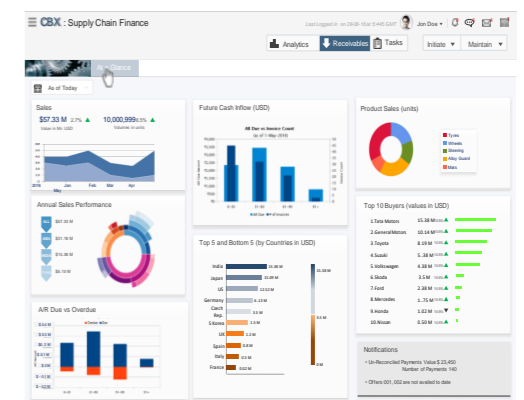
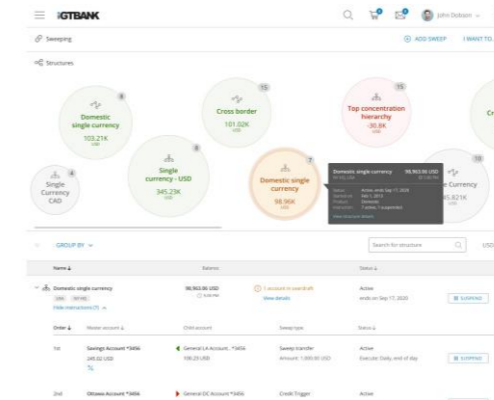
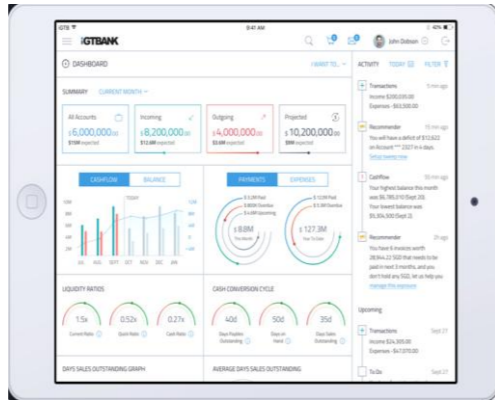
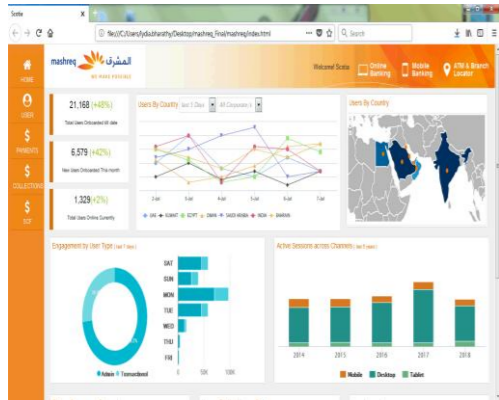
5,728,993.46 USD ▲ +12,732.00 USD



! 5 in overdraft
2 with a low balance.

View
Account

Invest in Leading Contextual & Digital Products



Digital Transaction Banking (DTB)

THE WORLD'S FIRST COMPLETE GLOBAL DIGITAL TRANSACTION BANKING PLATFORM: Full service transaction banking using the model-bank approach, the built-in and validated learning of all the key business customer journeys and rapid implementations.



Digital (CBX)

REVOLUTIONIZING DIGITAL ACCESS TO BANKING: Provide seamless digital omnichannel execution across the full range of transaction banking, offering instant intelligent best-next actions – fully digitalized, cloud-ready and ground-up open APIs.



Payments Services Hub

ANYTIME UNIVERSAL PAYMENTS: Capture growth opportunities of rising payment volumes and address regulatory challenges by providing enterprise-wide visibility into payment operations across all channels and business lines. Orchestrate payments end to end replacing all legacy siloed processing engines.



Liquidity Management Solution

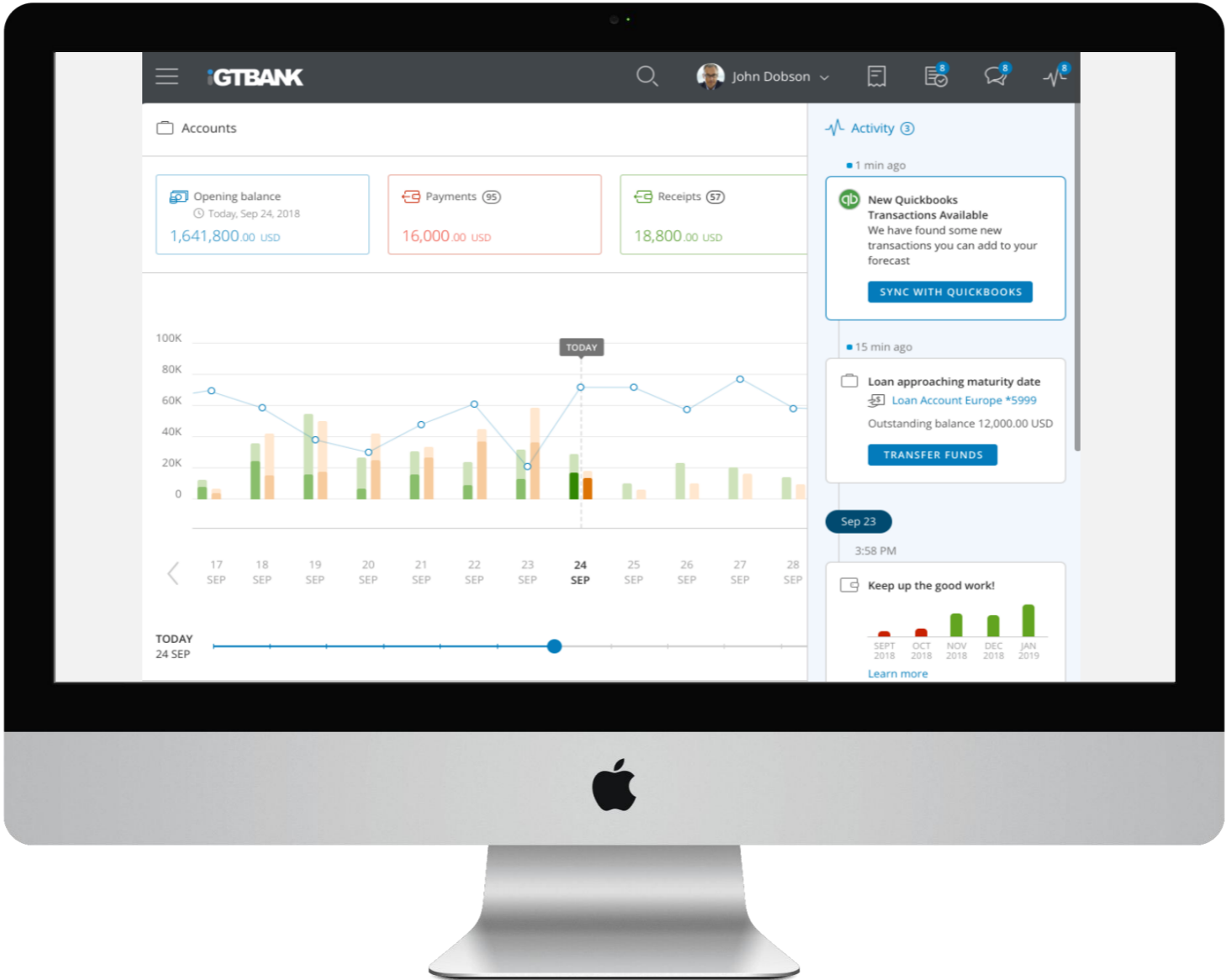
CASH OPTIMISATION IN A RISING INTEREST RATE ENVIRONMENT: Make the firm's cash work and grow 24x7 with the world's most comprehensive offering, now with new Global Deposit Manager and Operational Account Manager supplementing Investment Sweeps in rule-based algorithmic liquidity.



Trade Finance & Supply Chain Finance

DIGITIZING FINANCIAL SUPPLY CHAIN & TRADE: Improve ROE with the comprehensive supply chain financing solution with supplier – and buyer-centric financing. Leverage Letters of Credit, guarantees, bills, collections, reimbursements, loans, open account and more.

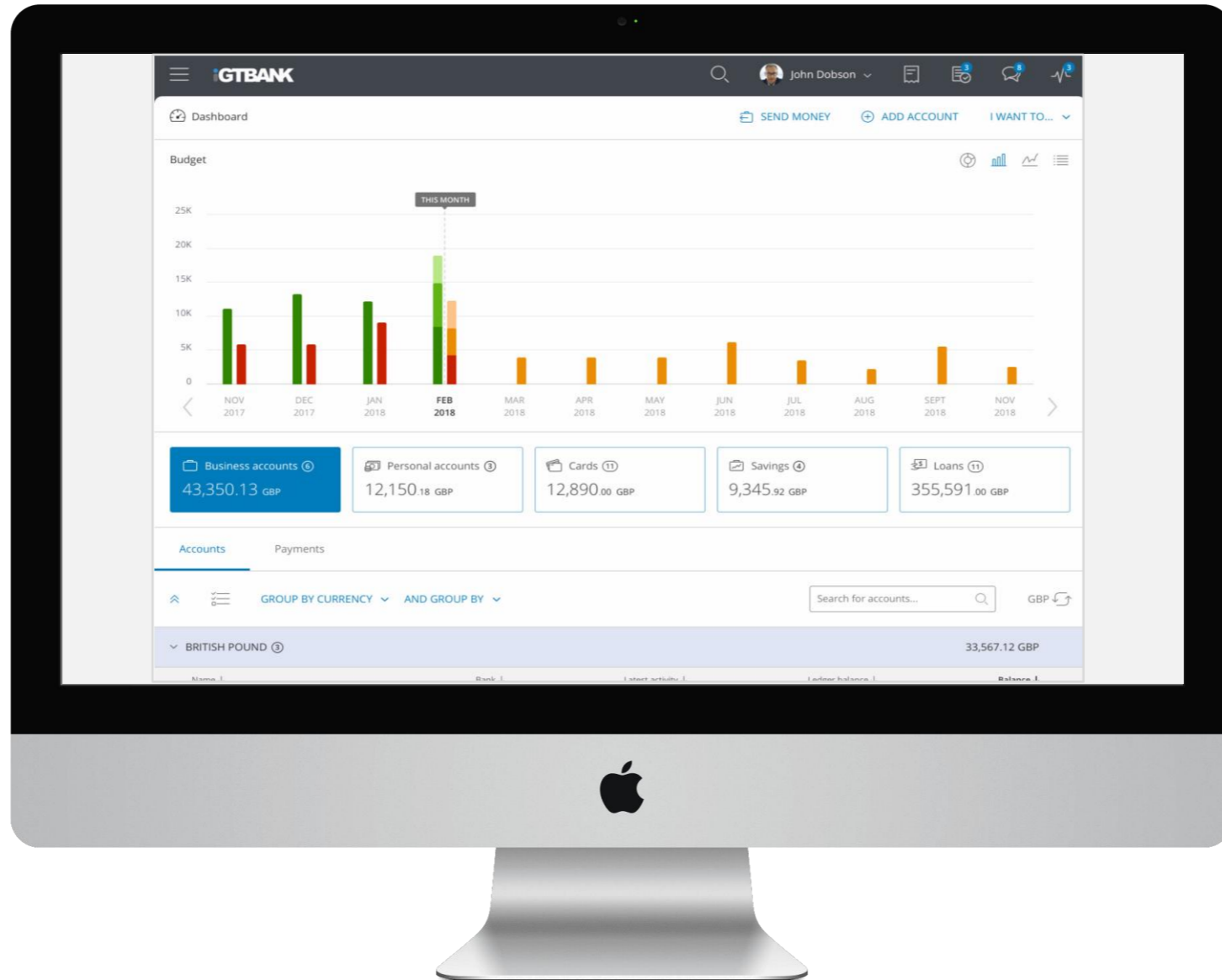
Contextual: Bank as a trustful advisor to become integral part of corporate's financial supply chain



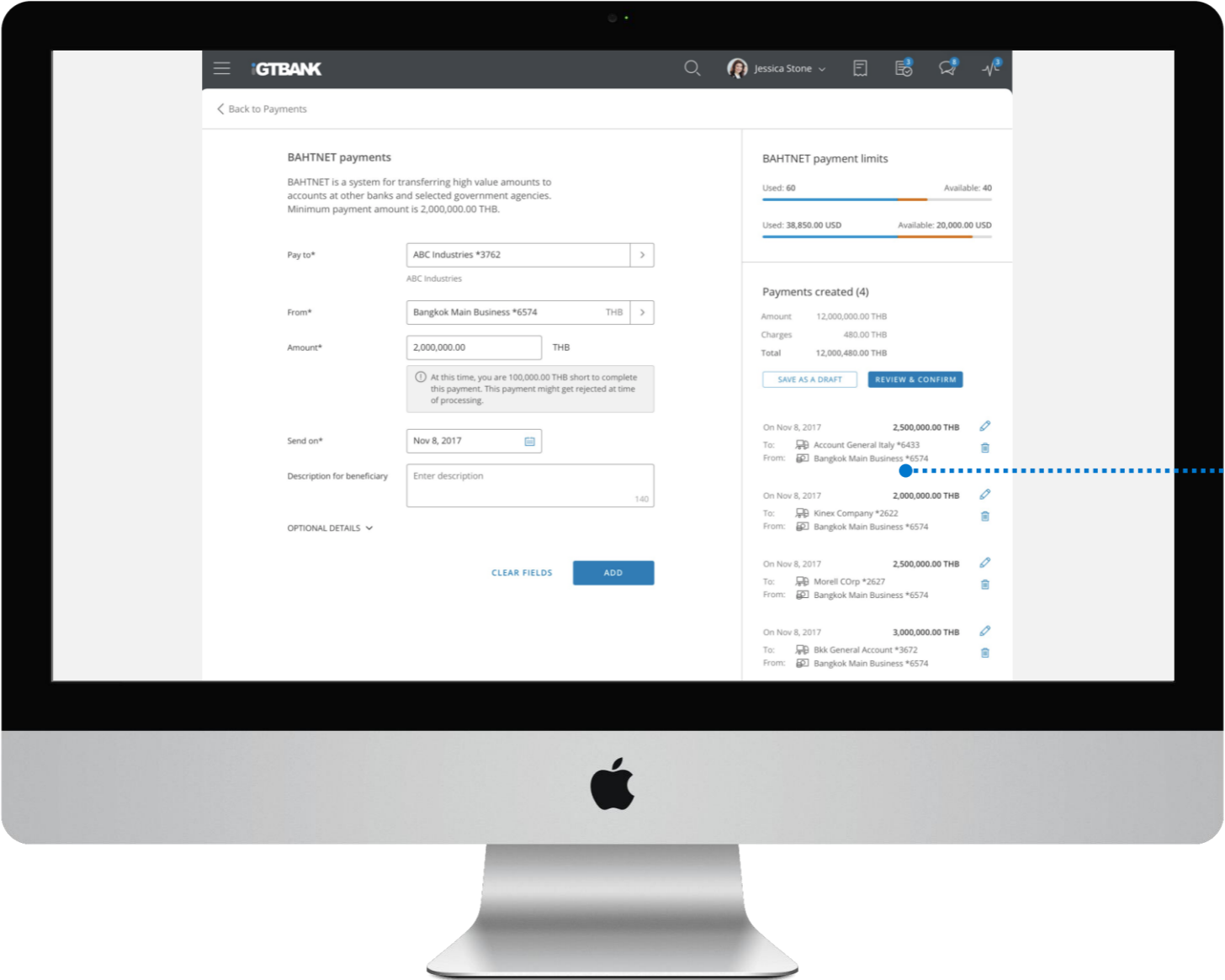
Contextual: Segmented Experiences for Larger Corporates



Contextual for Bookkeeper at SMEs/SMBs



Contextual for Large Corporates through Universal Payment Wizard



Corporate Edition



intellect[®]
Design for Digital

Building Leadership for tomorrow's world



Invest in an Experienced, Proven Leadership Team

Over 350 Years in this Field



MANISH MAAKAN
Chief Executive Officer

29 YRS
INTELLECT, GE,
WHIRLPOOL, E&Y, IBM



ANDREW ENGLAND
Director, Head of Strategy
Business Mentor DTB

37 YRS
INTELLECT, LLOYDS,
UNICREDIT, DB, CITI BANK



UPPILI SRINIVASAN
Chief Operating Officer &
Business Co Head iGTB 1

27 YRS
INTELLECT, CITIBANK



MICHEL JACOBS
Global Head of Sales &
Business Co Head iGTB 1

26 YRS
INTELLECT, FIS,
eFUNDS, S2



PHIL CANTOR
Chief Marketing Officer

34 YRS
INTELLECT, MISYS,
SMARTSTREAM,
BARCLAYS, TSB



KISHALAYA DAS
Global Head of Sales DTB &
Business Co Head iGTB 2

19 YRS
INTELLECT



HERBER RUIJTER
Product Business Head
Digital & Payments

27 YRS
INTELLECT, BACKBASE,
ZyLAB, SDL,
VARIOMATICS



ANAND PANDE
Business Advisor
Trade & SCF

30 YRS
INTELLECT, GROWTH
PARADIGM, RBS, CITI, ANZ,
ICICI



DAVID HENNAH
Product Business Head
Trade & SCF

36 YRS
INTELLECT, FINASTRA,
SWIFT, WTB, FUJITSU
BARCLAYS



JOSHUA COHEN
Product Business Co- Head
Liquidity

31 YRS
INTELLECT, STANDARD
CHARTERED, NEDBANK,
SCOTIABANK



RAMKUMAR P
Product Business Co-Head
Liquidity

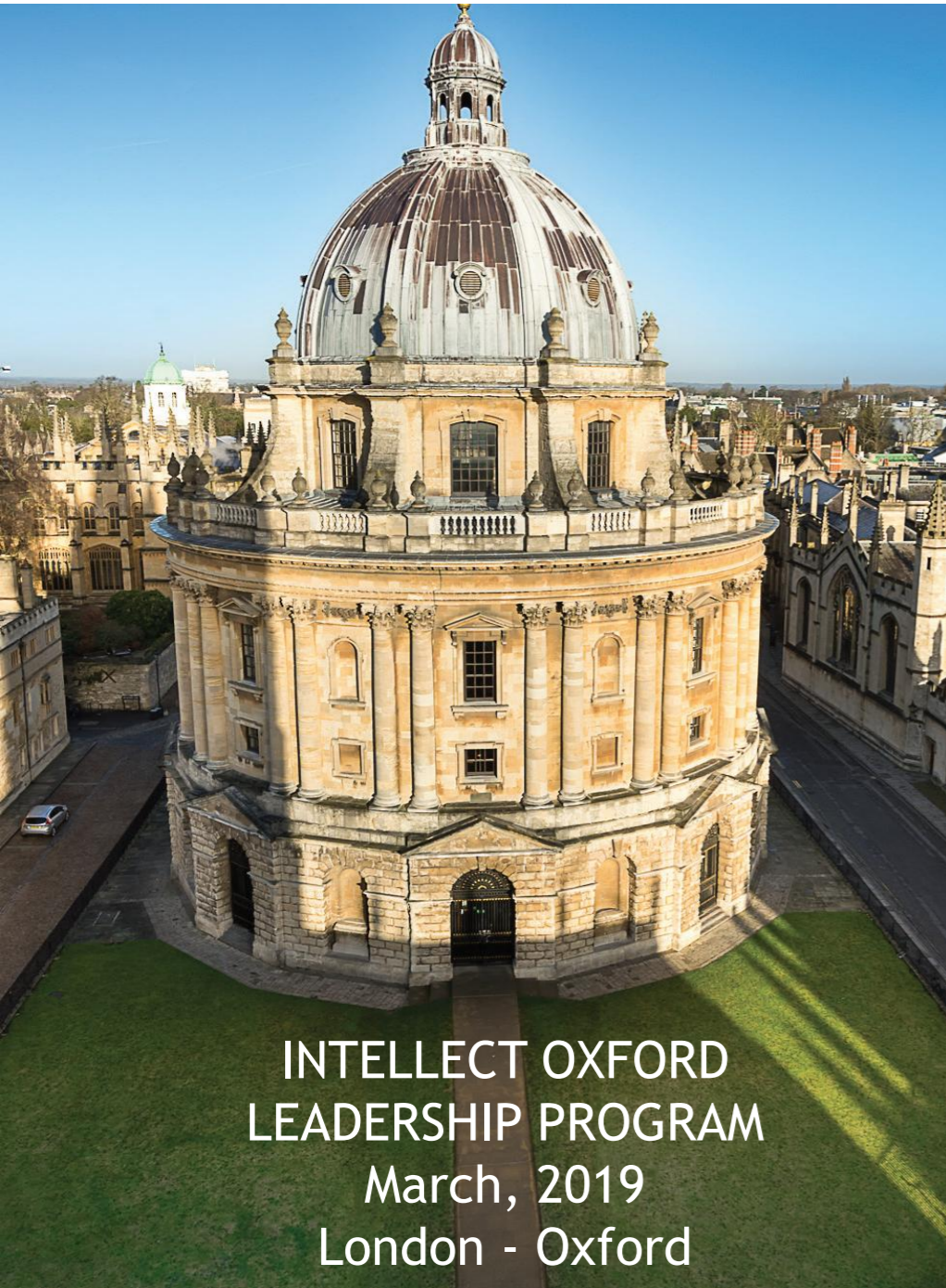
24 YRS
INTELLECT,
J.P.MORGAN, CITI



AMIT GUPTA
Chief Operating Officer DTB &
Business Co Head iGTB 2

26 YRS
INTELLECT, IBM, GE
ELECTROLUX,
WHIRLPOOL

Investing in Building Leadership Pipeline



INTELLECT OXFORD
LEADERSHIP PROGRAM
March, 2019
London - Oxford

The Leadership Compass



Leadership Qualities

- Vision building
- Engendering trust
- Emotional intelligence
- Commitment
- Delegation
- Innovation
- Communication



Performance Culture

- Living the values
- People centricity
- Objectives - business alignment
- Extracting potential
- Execution - kpis & benchmarks
- Problem solution/design n thinking
- Diversity



Empowering Decisions

- Developing others
- Instilling respect
- Delegating authority
- Learning environments
- Recognition



Commercial Acumen

- Understanding organisation, business & environment
- Culture & Intrapreneurial spirit
- Commercial success drivers



Competency Build out

- Skills mapping
- Training agendas
- Capacity development
- 'Non functional' requirements
- Future 'tooling'



People Development

- What's in it for me?
- Development plans
- Talent Management
- Continuous learning frameworks
- Peer pressure
- 360 degree inputs
- Circle time



Market Share **Leader Takes It All**



*World's Best
Corporate Banks
Bank On iGTB*

85 clients

91 countries

iGTB®

Contextual Banking by Design



Digital Transaction Banking



Contextual Banking Experience



Payments Services Hub



Liquidity Management Solution



Trade Finance & Supply Chain Finance

 **iGTB**  **@i_gtb**  **/igtbpage**  **igtb@intellectdesign.com**  **igtb.com**

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intellect
SEECTM

NEVER STOP
INNOVATING



FOCUS : DATA



Why Data ?

	USD Millions
US Commercial Insurance Market	\$314,925
US Commercial IT Spend (@4%)	\$12,597
Estimated US Commercial Packaged Software spend	<u>\$1,575</u>
vs.	
Verisk insurance revenue	\$2,440
Transunion	\$2,317

Why Data ?

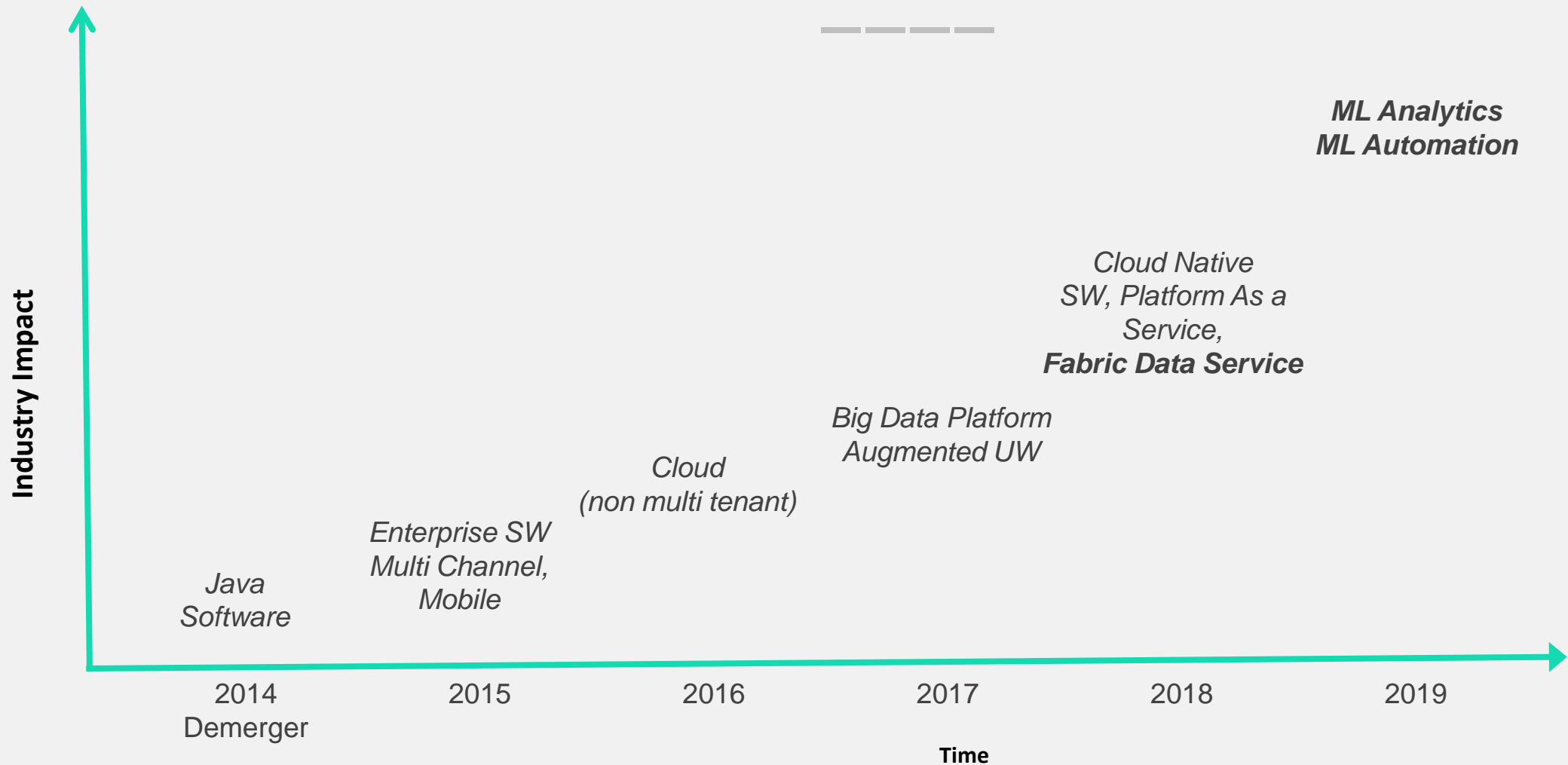
The Big Business of Big Data

Global big data and business analytics revenue, 2015-2022



Source : IDC

The Intellect Journey



Fundamental Promise



Intellect is making investment in Tech an appreciating asset for Insurers

High Dimensional Streaming & Big Data



New Age ML Algorithms for core functions



Software That Automatically Evolves and Improves



WHAT DO WE DO ?

Create Magic With Data, Analytics and Software

Data

Platform designed to be default source of all 3rd party data : Assimilate new data sources

Analytics

Partner to build, test, deploy and continuously refine predictive models with High Dimensional Data

Cloud Software

Cloud Native SAAS for Intake of commercial submissions, Risk Assessment and end to end Underwriting workstation

Use Cases in Production with Major US Carriers

1. Prospecting
2. Quoting
3. Underwriting
4. Loss Control
5. Renewals
6. Actuarial modeling



Business Model

Highly Scalable, Addictive and Value Growing

Data

- API Based
- Per Click (w minimum annual subscription)
- Different data packets of increasing cost and sophistication
- Creating new disruptive data elements (raw + derived score using AI)

Analytics

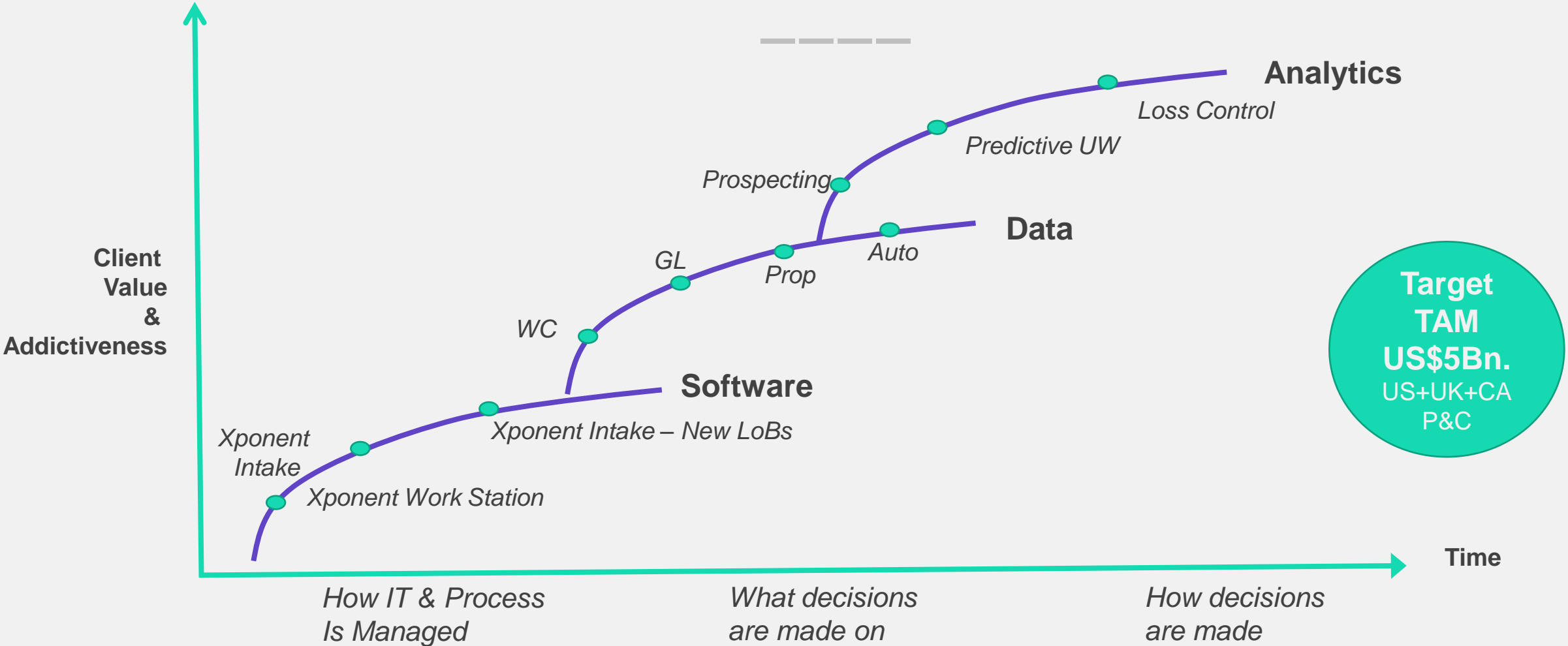
- Per use license model to grow with scale
- Creating our own disruptive predictive score
- Co-creating lift models with Insurers
- Replacing traditional rating and underwriting models

Cloud Software

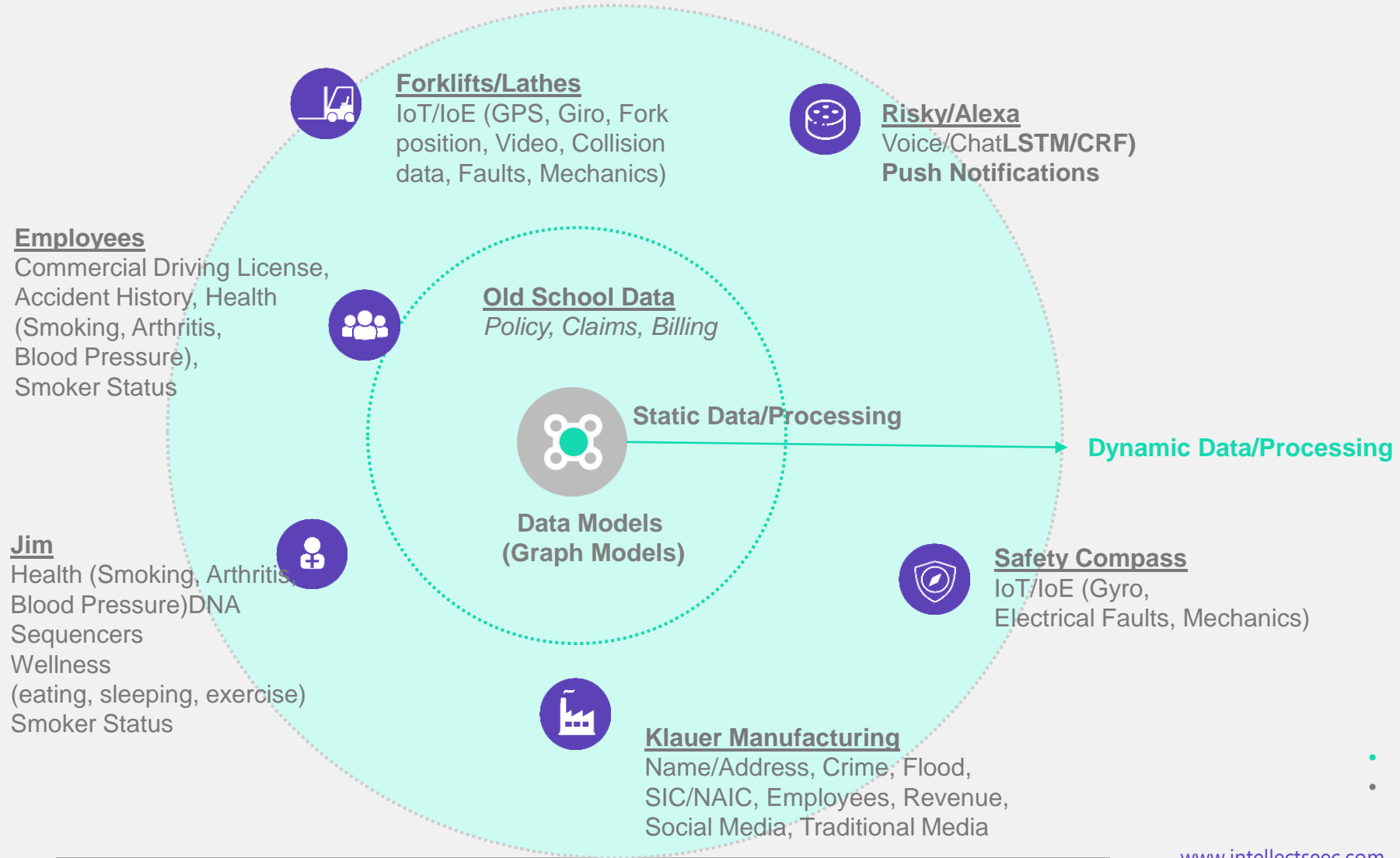
- SAAS Subscription
- Attractive entry level pricing
- Priced in premium bands to increase with client growth
- Creating opportunity for upsell of new APIs/ module
- Major price revision opportunity at renewal

AIM : Adoption today, Standardization tomorrow, driving Exponential Monetization

Client Journey



Data world is exploding and enabling game changing use cases



- Data
- Data Type



The Industry has a big Data Problem

Big Data & AI Should be the answer, but there are complications

1. User submitted data, particularly from brokers is messy, inaccurate and biased against the carrier
2. Data quality from traditional sources is inaccurate, low coverage and expensive
3. Startups mostly have not setup partnerships with ecosystem providers - even open data needs permissions for commercial use
4. Modern aggregators data is simply dumped and not organized by Company, Locations & People
5. Curated databases are obsolete in weeks
6. Most traditional sources can not deal with Streaming / IoT

Intellect FABRIC Enterprise Big Data Platform



Intellect Fabric Data Service
Search > Match > Aggregate > Contextualize > Analyze

*Chat bots
No Fill UI
Data Enrichment*

Distribution

Risk Analytics

Underwriting

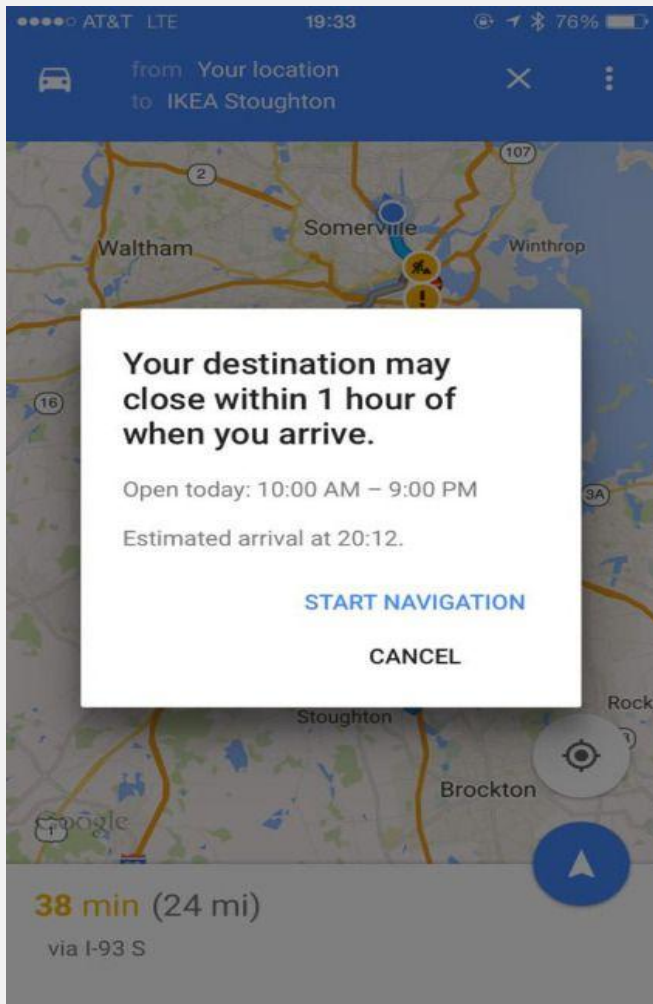
Predictive Rating

Operations

*Fraud Investigation
Customer Feedback
Intelligent Document Management
Workflow Automation
Call Centre Monitoring*



Using Data to make magic : Insight + Foresight



- The trick is not that the app was able to trigger a some rule:

```
if get_from_api(destination_close) < 1hr  
alert("Blah Blah")
```
- The trick was to infer you will arrive at **20:12** based on
 - Weather conditions
 - Road conditions
 - Historical traffic patterns vs. Current traffic patterns
- And the destination was only open from **10:00 AM – 9:00 PM**
- Key Point - Google collected 10 years of data to industrialize this use case

Use Data to make magic : Insight + Foresight

intellect SEEC XPON/NT Underwriting Redefined RISK ANALYST English

KLAUER MANUFACTURING CO

SUMMARY

ORGANIZATION 0.0

FINANCIAL 0.0

PROPERTIES 2.22

WORKERS COMPENSATION 5.0

PEOPLE 1.9

LEGAL FILINGS 0.0

MILESTONES 0.31

WEB CONTENTS 0.5

NO DATA FOUND

AUTO REVIEWS IMAGES PERFORMANCE

SUMMARY

COMPOSITE SCORE

Composite Score
9.93
Out Of 100

OVERVIEW

ADDRESS : 1185 Roosevelt Street Extension, Dubuque, IA - 52001, US

WEBSITE : <http://www.klauer.com>

PHONE : (563) 582-7201

ALSO KNOWN AS :

EMPLOYEES : 35

REVENUE :

YEAR FOUNDED :

PAYDEX RISK SCORE :

LEGAL STATUS :

Social Media.

LOCATION

Street View

1185 Roosevelt Street Extension, Dubuque, IA - 52001, US

Map Satellite

Google

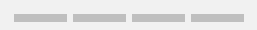
Map data ©2017

INFORMATION SUBMITTED BY USER

Company Name : Klauer Manufacturing Co | Business Type : MANUFACTURING | Address : 1185 Roosevelt Street Extension, Dubuque, IA 52001, US

Computer vision

A picture is worth a thousand words.....But...



...does your system know how to read?



Computer Vision

...it can with Deep Learning!



- roof (0.97624326)
- people (0.9719751)
- family (0.9543848)
- man (0.9538991)
- house (0.9445791)
- construction worker (0.930442)
- roofer (0.9325291)
- adult (0.9107766)
- action (0.9062755)
- business (0.9005916)
- safety risk(0.97167285)
- rooftop (0.92714784)

Image credit: [OSHA « Safety Training Resources News & Blog](#)

The Intellect SEEC Difference?

Best and Most Insurance Data in the World

- 1. Velocity** Search based - Most recent and accurate results
- 2. Variety** Private data, open data, surface web, dark web, social and streaming
- 3. Veracity** Match the right entity + Triangulate the element of truth from multiple sources of "truth"
- 4. Volume** Data from any source on earth + cost engineered + commercially usable
- 5. Organized** Data entities and relationships are matched and ready to use – no need to build datalake
- 6. Accessible** Query Big Data like structured data with easy to configure packages + push alerts to guide end user
- 7. Insight + Foresight** Use the first proven "lift" elements derived from unstructured sources

Variety

8000+ SOURCES FROM STRUCTURED TO UNSTRUCTURED

Company	Location	Person	Unstructured
120	22	13	8,155

Company

- Violations
- Ratings
- Industries
- Financial
- Recognitions
- Vehicles
- Reviews
- Compliance
- News
- ...etc.

Location

- Hazards
- Toxic Sites
- Geo Info
- Images
- Videos
- Building Info
- Permits
- News
- Legal
- Location Details
- ...etc.

Person

- Vehicles Owned
- Social Info
- Employment History
- Driver Information
- Claims
- Loss History
- News
- Legal
- ...etc.

Volume

Vast and Rapidly Growing Library of Raw & Triangulated Data and Predictive Insights

		Data Value Chain					Insights (Knowledge)
		Aggregation (Information)					
	Roadmap	Standard Data	Triangulated Data	Triangulated Score	Rule Based Insights	Big Data Insights	Grand Total
A - Company	324	818	77	3	23	136	1381
B - Location	384	345	49	15	10	2	805
C - Person	35	23	24	0	0	2	84
Grand Total	743	1186	150	18	33	140	2270

- We are collecting multi-year runs to develop Big Data based Predictive Scores (foresight)
- Industrial strength Big Data requires the time dimension – vendors/clients who have not started will be left behind

Data Type	Description
Standard Data	This data is pass through from the underlying data sources
Triangulated Data	This data has algorithmic (ML & Rules) calculations done to improve veracity
Triangulated Score	This data has algorithmic work (ML & Rules) for veracity and also modeling done to turn it into a score
Rule Based Insights	This data has been derived from domain based rules from sitting with key SMEs
Big Data Insights	This data has been derived from ML algorithms from unstructured/structured data (i.e. Question/Answer pairs)

API Based Data Service Model

Company		Location	
Data Element ID	Data Element	Data Element ID	Data Element
C100011	Years in Business (Start Date)	L100003	Location Address
C100309	Legal Names	L100004	City
C100167	Legal Status	L100005	Zip
C100002	Annual Revenue	L100007	State
C100006	# Employees	L100038	Year Built
C100012	Industry (NAIC)	L100039	Square Footage- building
C100013	NAICS Description	L100050	Construction Type
C100014	Industry (SIC)	L100051	# Stories
C100015	SIC Description	L100158	FIPS Code
C100339	BBB Rating	L100334	Latitude
C100016	D&B #	L100335	Longitude
C100514	Any Product Recalls?	L100345	FPC code
C100140	Is the establishment open 24-hours?	L100209	Wildfire Risk
C100310	DBA Names	L100222	Earthquake
C100009	Social Media Score	L100244	Flood
C100157	Industry Information	L100201	Wind (Straight-line, Tornado, Hurricane)
C100158	Company Description	L100206	Hail
C100020	Organization - Headquarters	L100025	Distance to Shore
C101199	Hours of Operation	L100363	Tornado
C100159	Website	L100365	Lighting
C100479	Department of Transportation Number	L100441	Toxic Release Facility Distance
C100126	Have there been any health code violations in the past three years?	L100227	Crime
C101078	Approximate number of Locations	L100399	Forcible Robbery
C100774	Number of Employee Reviews	L100403	Motor Vehicle Theft
C100478	Type of cargo carried	L100397	Murder



Disruption of Traditional Data Monopolies

Intellect Data : August Release

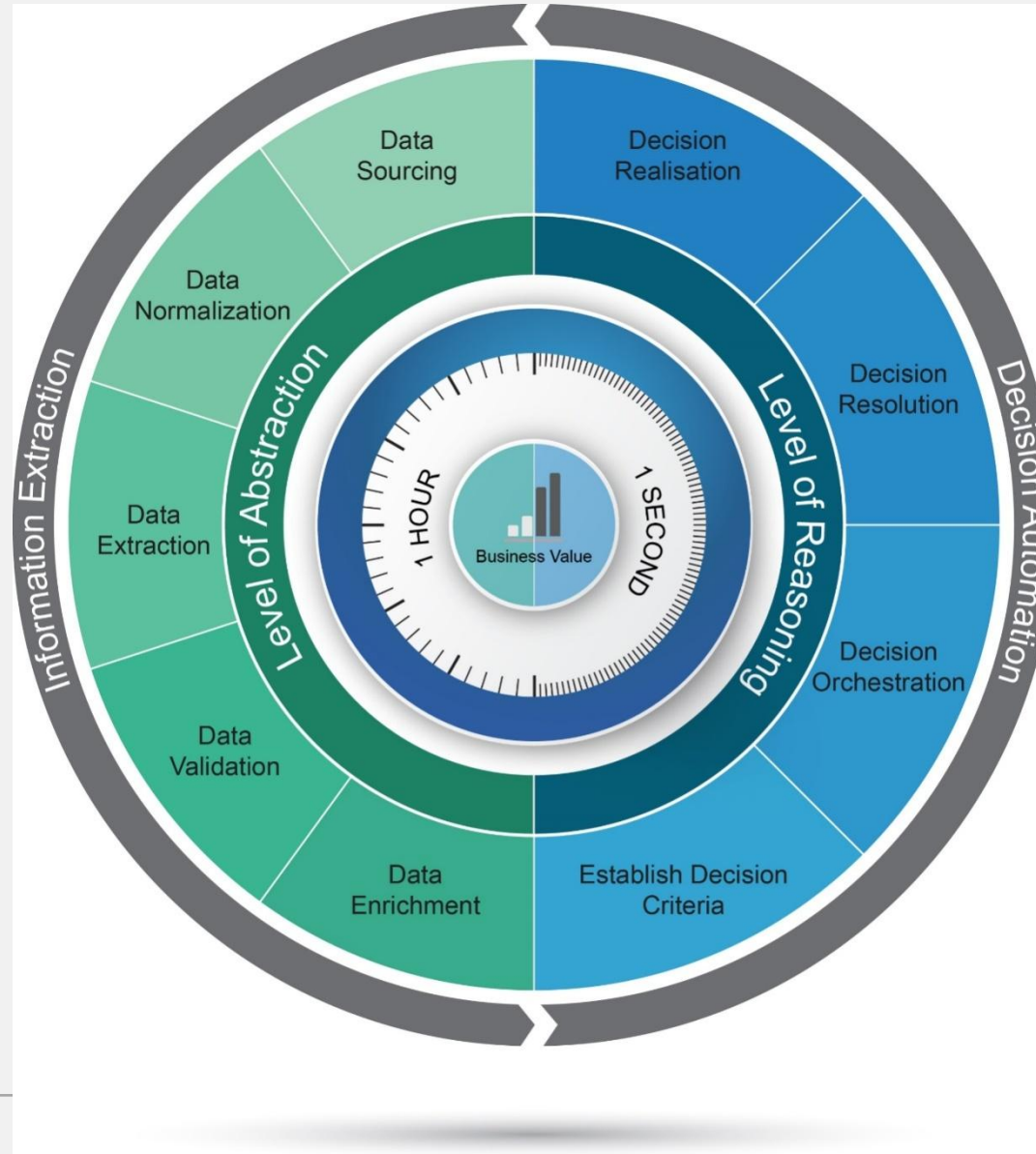
Intellect Delinquency Score (C101329): Underwriters can currently get information on past delinquent payments. But there has always been a concern regarding predicting the future occurrence of missed or late payments. Intellect's Delinquency Score predicts the probability of severe payment delinquency for the leading 12 months.

Intellect Payment Grade (C101330): Intellect Payment Grade is a six-point distribution indicating the change in payment behavior. The value of this field ranges from 1 to 6, where 1 represents the highest risk of failure and 6 represents the lowest risk of failure.

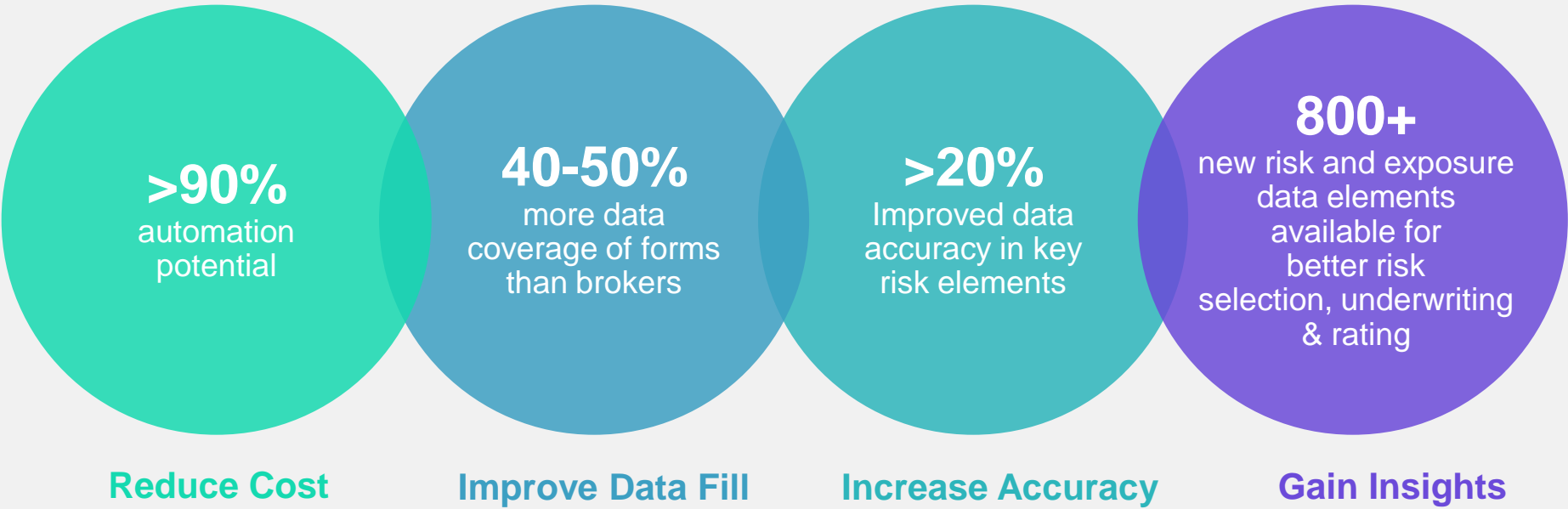
Intellect Slow Pay Grade (C101331): Intellect Slow Pay Grade assesses the probability of a company paying its bill before the due date, which ranges from a value of LOW to HIGH.

Intellect Credit Grade (C101332): Intellect Credit Grade is a composite score of multiple credit bureaus. The Credit Scores are binned into a rating of A to E where A represents a high credit score & E represents a low credit score.

AI Opportunity - Automation Spectrum



“Data First” strategy in automation



90% increase in automation alone can achieve a potential of:

- 60% reduction in median prep cost for new application and renewal (from \$112 to \$40 per submission)
- 80% reduction in median time to reach underwriter (from 3hrs to 25mns)



COMMERCIAL INSURANCE APPLICATION APPLICANT INFORMATION SECTION

DATE (MM/DD/YYYY)

AGENCY	CARRIER	NAIC CODE
	COMPANY POLICY OR PROGRAM NAME	PROGRAM CODE
	POLICY NUMBER	
CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS: CODE: SUBCODE:	UNDERWRITER	UNDERWRITER OFFICE
AGENCY CUSTOMER ID:	STATUS OF TRANSACTION	<input type="checkbox"/> QUOTE <input type="checkbox"/> BOUND (Give Date and/or Attach Copy): <input type="checkbox"/> CHANGE DATE TIME AM PM <input type="checkbox"/> CANCEL <input type="checkbox"/> ISSUE POLICY <input type="checkbox"/> RENEW

LINES OF BUSINESS

INDICATE LINES OF BUSINESS	PREMIUM	INDICATE LINES OF BUSINESS	PREMIUM	INDICATE LINES OF BUSINESS	PREMIUM
BOILER & MACHINERY	\$	CYBER AND PRIVACY	\$	YACHT	\$
BUSINESS AUTO	\$	FIDUCIARY LIABILITY	\$		\$
BUSINESS OWNERS	\$	GARAGE AND DEALERS	\$		\$
COMMERCIAL GENERAL LIABILITY	\$	LIQUOR LIABILITY	\$		\$
COMMERCIAL INLAND MARINE	\$	MOTOR CARRIER	\$		\$
COMMERCIAL PROPERTY	\$	TRUCKERS	\$		\$
CRIME	\$	UMBRELLA	\$		\$

ATTACHMENTS

<input type="checkbox"/> ACCOUNTS RECEIVABLE / VALUABLE PAPERS	<input type="checkbox"/> GLASS AND SIGN SECTION	<input type="checkbox"/> STATEMENT / SCHEDULE OF VALUES
<input type="checkbox"/> ADDITIONAL INTEREST SCHEDULE	<input type="checkbox"/> HOTEL / MOTEL SUPPLEMENT	<input type="checkbox"/> STATE SUPPLEMENT (If applicable)
<input type="checkbox"/> ADDITIONAL PREMISES INFORMATION SCHEDULE	<input type="checkbox"/> INSTALLATION / BUILDERS RISK SECTION	<input type="checkbox"/> VACANT BUILDING SUPPLEMENT
<input type="checkbox"/> APARTMENT BUILDING SUPPLEMENT	<input type="checkbox"/> INTERNATIONAL LIABILITY EXPOSURE SUPPLEMENT	<input type="checkbox"/> VEHICLE SCHEDULE
<input type="checkbox"/> CONDO ASSN BYLAWS (for D&O Coverage only)	<input type="checkbox"/> INTERNATIONAL PROPERTY EXPOSURE SUPPLEMENT	
<input type="checkbox"/> CONTRACTORS SUPPLEMENT	<input type="checkbox"/> LOSS SUMMARY	
<input type="checkbox"/> COVERAGES SCHEDULE	<input type="checkbox"/> OPEN CARGO SECTION	
<input type="checkbox"/> DEALERS SECTION	<input type="checkbox"/> PREMIUM PAYMENT SUPPLEMENT	
<input type="checkbox"/> DRIVER INFORMATION SCHEDULE	<input type="checkbox"/> PROFESSIONAL LIABILITY SUPPLEMENT	
<input type="checkbox"/> ELECTRONIC DATA PROCESSING SECTION	<input type="checkbox"/> RESTAURANT / TAVERN SUPPLEMENT	

POLICY INFORMATION

PROPOSED EFF DATE	PROPOSED EXP DATE	BILLING PLAN	PAYMENT PLAN	METHOD OF PAYMENT	AUDIT	DEPOSIT	MINIMUM PREMIUM	POLICY PREMIUM
		<input type="checkbox"/> DIRECT <input type="checkbox"/> AGENCY				\$	\$	\$


APPLICANT INFORMATION

NAME (First Named Insured) AND MAILING ADDRESS (including ZIP+4)		GL CODE	SIC	NAICS	FEIN OR SOC SEC #
		BUSINESS PHONE #:			
		WEBSITE ADDRESS			
<input type="checkbox"/> CORPORATION	<input type="checkbox"/> JOINT VENTURE	<input type="checkbox"/> NOT FOR PROFIT ORG	<input type="checkbox"/> SUBCHAPTER "S" CORPORATION		
<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> LLC NO. OF MEMBERS AND MANAGERS: _____	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> TRUST		




BROWSE

Acord-125_2016_Empty.pdf

Select Template

Accord 125(2016) 

UPLOAD FILE

-  Dashboard
-  Applications
-  Settings

New Application

Title

No file selected.

Opportunity Space GTM Evolution

Verticals

- 1. US Commercial Insurance
- 2. Secondary markets - commercial Insurance
- 3. Emerging Fintech
- 4. Established Banking
- 5. CRM
- 6. Other Mini verticals

Use Cases

- 1. Data Validation
- 2. Data Enrichment
- 3. Document Extraction
- 4. Analytics based use cases (Underwriting, Claims Fraud, Risk Scores, etc)

Pilot Phase

Channels

- 1. Complex Enterprise Sales
- 2. Simple Enterprise Sale
- 3. Market Place
 - Junto
 - AWS Marketplace
 - App Exchange
- 4. 3rd Party sales
 - Transunion
 - Verisk
- 5. Embedded in 3rd party software and analytics

Pilot

Pilot Q3/ Q4

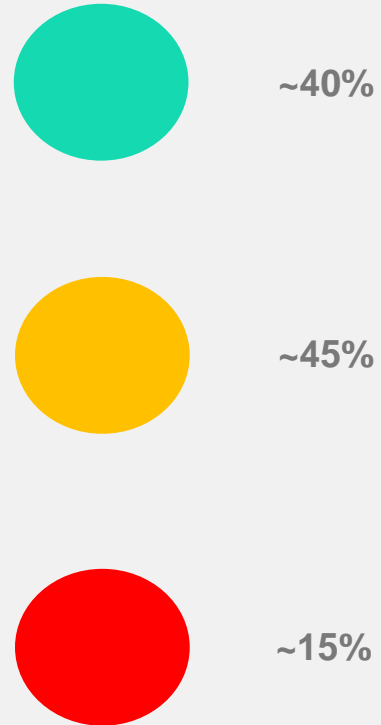
The background is a dark, atmospheric scene with a grid-like floor and walls. Several bright, glowing lines in magenta and cyan colors crisscross the space, creating a sense of depth and movement. A large, white, circular graphic with a thin outline is centered on the page, framing the text. The overall aesthetic is high-tech and modern.

Recent US Insurer Case Studies

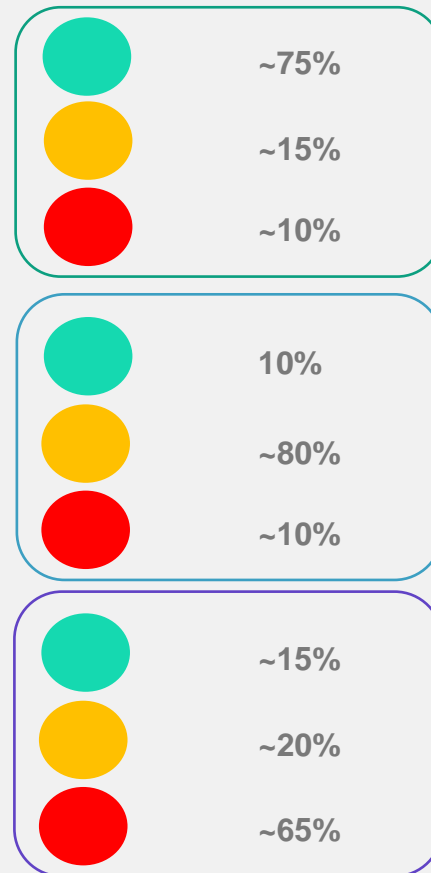
Example 1 : Sharpened prospecting and Prioritization

Finding right prospects and prioritizing to top of que

Assumed Prospects Rating Before Intellect Data



Real view of Portfolio with Intellect Data



Best Risk

Investing resources in the wrong opportunities due to 25% classified incorrectly

Average Risk

Faster and better decisions where to invest

Bad Risk

Upto 35% companies that area a good fit could have been overlooked

Example 2 : Data for Insights at Scale and Velocity

Scan book in minutes for key risk elements

- Extract data deep within public sources (OSHA/SAFER)
- > 1,300 elements on every account
- Apply NAICS/SIC rules for eligibility with upto 20+ codes including reverse engineered 6 digit codes from text (job adds, websites etc.)
- Get Insights from Unstructured. e.g. “mechanical bull” and alert risk control for interventions



Example 3: Data Validation

Correcting erroneous input data for key Rating and Underwriting fields

Client Example : Classified as food services Vs. actual business is butchery

Standard Data : SIC 2011 - Meat Packing Plant (general)

Big Data Insights : Slaughtering/butchering (identified from Groupon)

Results:

- Different Classification for WC
- Insurer suggested different coverages might be needed
- Benefit from risk control



Example 4

Text Mining to Accurately Answer key UW Questions : Liquor Example

[Foth awarded business for fast-growing casual tavern brand, sister company of...](#) February 17, 2017 02/17/2017
Source: [www.fox.com](#)

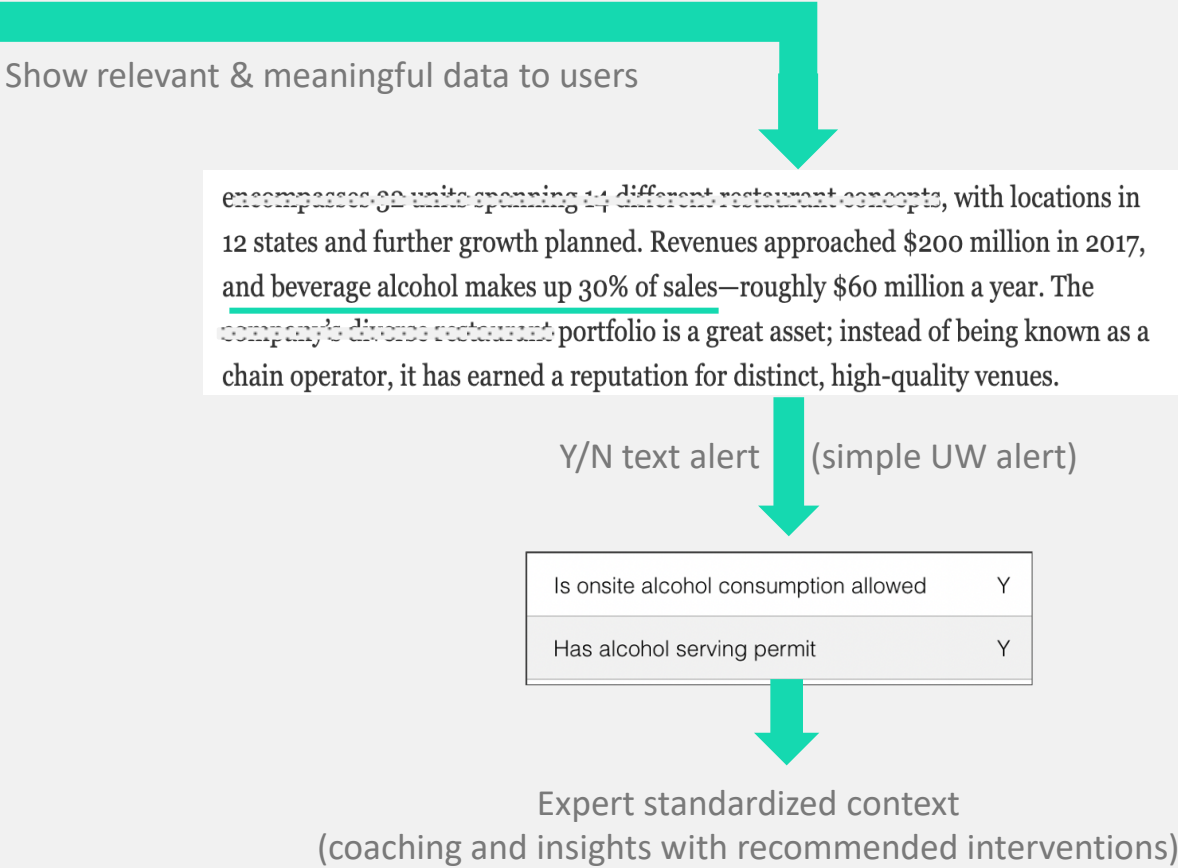
[bus Short North concepts](#)
Cameron Mitchell Restaurants is looking to add two fresh concepts in Columbus' Short North. The locally based restaurant chain has two stores in the works – DelMar at 705 N. High St. and Montauk at 711 N. High St. – according to documents filed with ...
Source: [www.fox.com](#)

[Podcast: Columbus' Short North seafood](#)
On this week's episode, we were joined by ... fish you should order if you aren't familiar with seafood and how the various restaurants under Cameron Mitchell Restaurants ...
Source: [www.fox.com](#)

[... row his restaurants](#)
"The situation is all driven by development ... and who founded ... C in 1993. He's a classic example in the restaurant business of going from the dish room to the board room. His first position was ...
Source: [www.fox.com](#)

[Food news: Latest ... house, opens Thursday](#)
The latest ... ild House, will be led by general ... ney, left, and executive che ... right. The restaurant opens Thursday in the new Short North ... photo courtesy ...
Source: [www.fox.com](#)

Unstructured Data collected



Example 5

Cut Manual Underwriting Effort Cut from hours to minutes

Quantitative Benefit : Automation of Manual UW Effort

- Underwriter searches of 2 hours per account on source research
- Finding nothing in 30% of the cases
- Now guiding underwriters to actions within seconds
 - OSHA review ~ 15 minutes to seconds
 - SAFER review ~ 15 minutes to seconds
 - Internet search ~ 1.5 hours to seconds



Qualitative Benefits

- Consistency among UW staff
- Expert level guidance and calibration
- Arm every underwriter with the best knowledge

Major analyst Recognitions



Intellect SEEC's among Early Adopters of AI in Insurance Underwriting features.



Risk Analyst is one of the leading Predictive Analytics Solutions for US Insurers.



Risk Analyst rated the strongest in its ability to synthesize internal carrier data and present relevant customized data analysis.

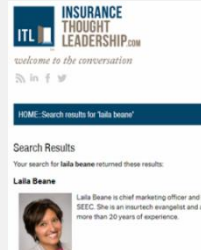
One of the top four vendors globally in the report, 'Hype Cycle for P&C Insurance, 2016



Intellect SEEC featured for IT initiatives undertaken by LIC, one of the world's largest insurers.



Major Industry Awards & Recognition



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CREATE FUTURE

Get a different perspective





BANKING
RE - IMAGINED



Rajesh Saxena
CEO - iGCB

“Banking Re – Imagined”

Investor Day, Mumbai: July 30th 2019



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

	Page No
1 — Recap/ Progress in last year	03 - 04
2 — Market Opportunities & Trends	05 - 09
3 — Our Story	10 - 33
4 — Outside in View	34 - 38
5 — Summary	39 - 40





1

Recap/ Progress in last year



Progress Update - Stage set for IDC Growth



Single Integrated Platform - IDC

End to End Digital Transformation for Commercial & Central Banks



Core

IDC – Key Modules

- Channels
- Lending
- Treasury
- CIF/CASA/Deposits
- Product Configurator
- Trade Finance
- Analytics
- Regulatory Reports
- AML
- Cards
- Back Office Ops
- Currency & Vault Management
- Public Debt Management
- Quantum Payment Exchange
- Foreign borrowings



Marquee Wins

- Cater Allen(Temenos)
- Tier 1 Bank, Philippines (FIS)
- Tier 1 Bank in Australia(Oracle)
- Bank of Mongolia (Colvir)

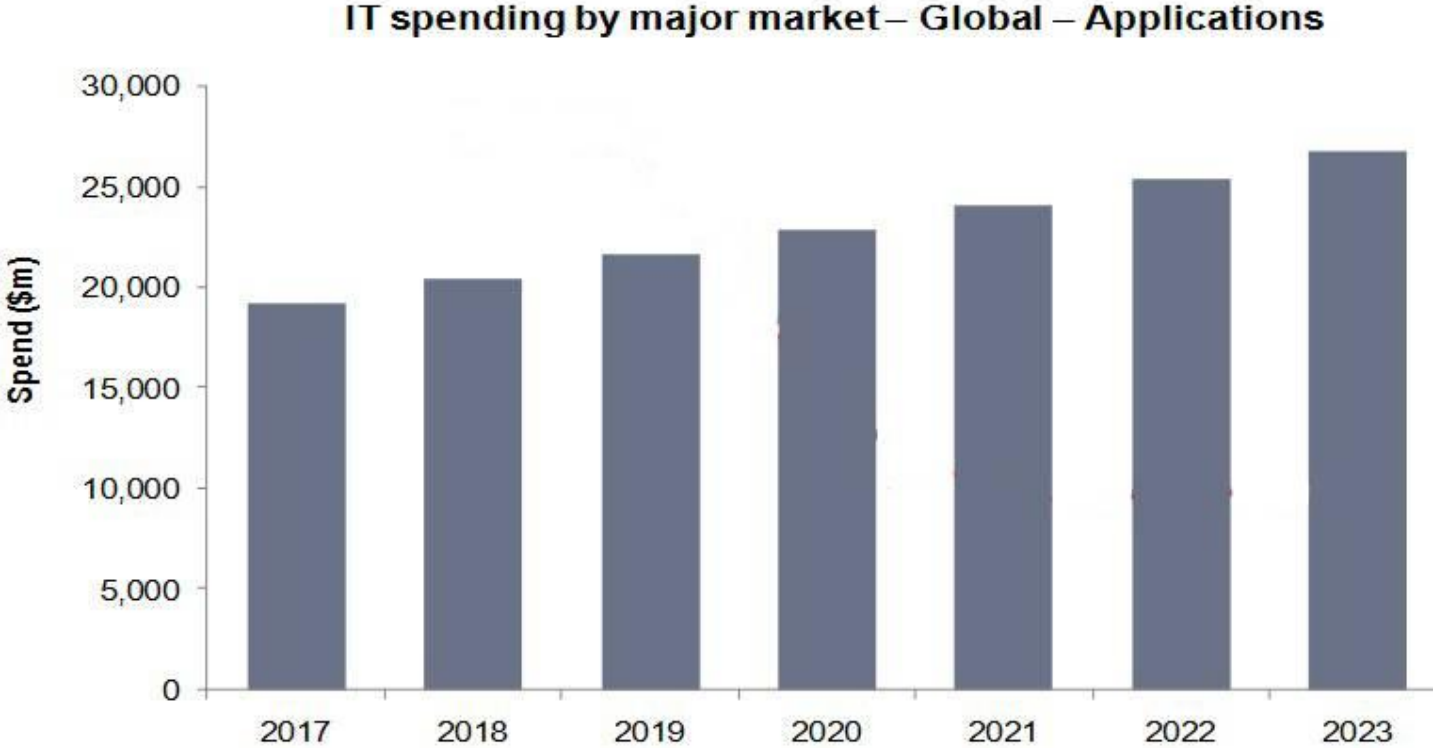
2



Market Opportunity & Trends

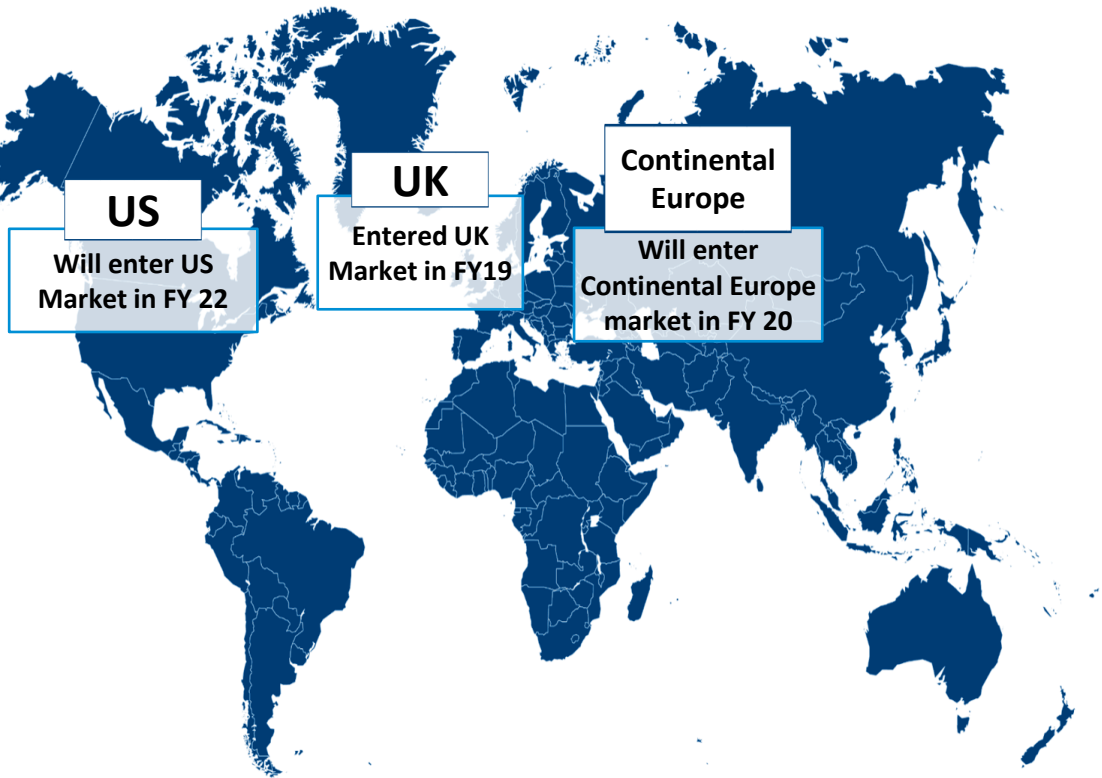


Retail Bank IT spending in Application is USD 21 billion and growing at 6%



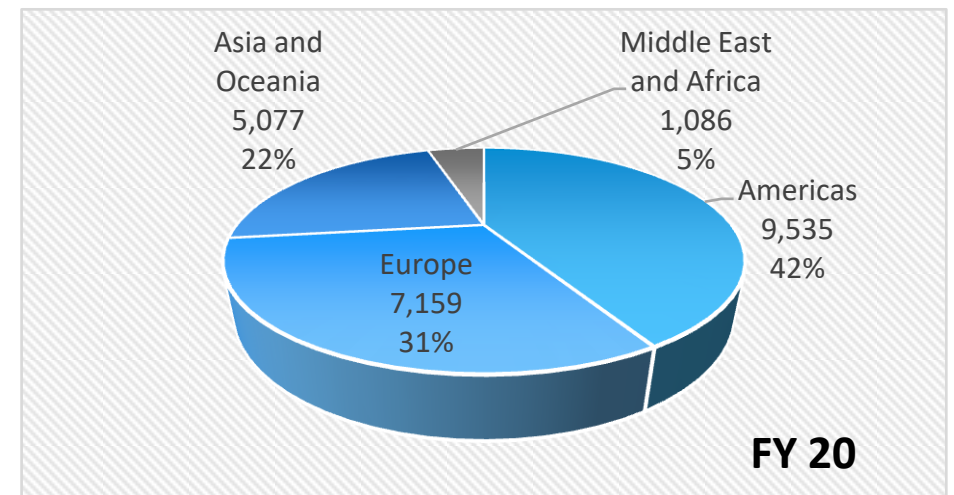
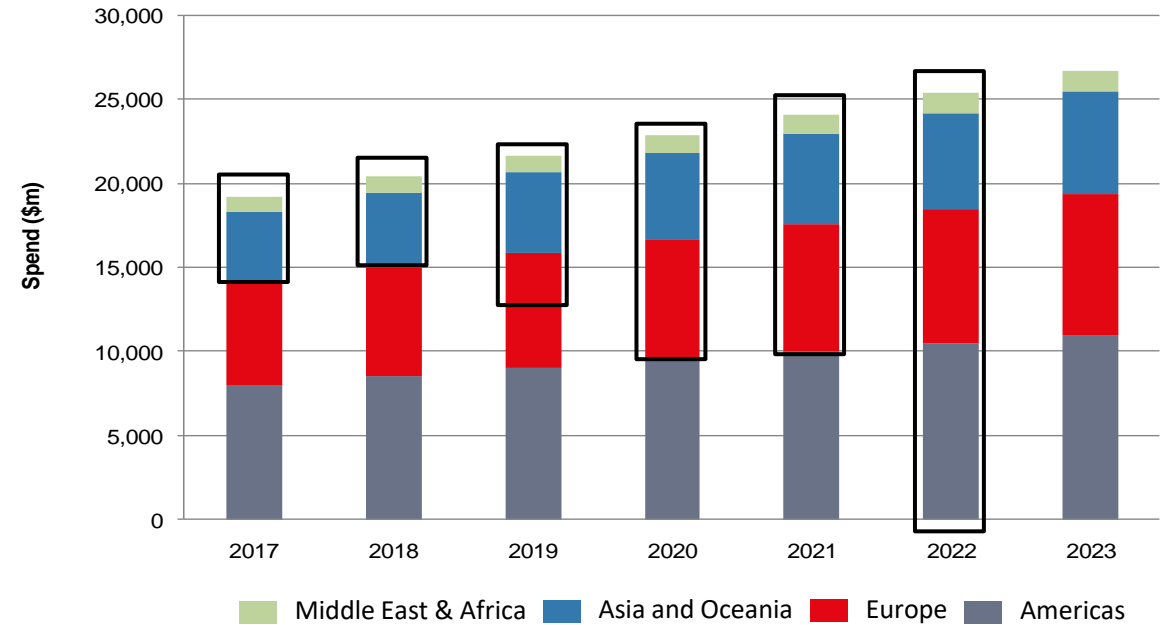
Source: Ovum 2019, Retail Banking Technology Spending through 2023

As IDC enters Advanced Markets, Headroom for Accelerated Growth and Pricing exists



STAGE SET FOR IDC GROWTH

IT spending by regional market & category – Applications



Urgency to change “Core Banking” has never been greater



1

CUSTOMER

- Changing profiles, and increasing expectations
- Digital transforming the customer journey, omni - channel

2

COMPETITION

- De – Bundling the value chain
- Competing for customer relationship ownership
- Emerging threat from tech players and digital giants

3

TECHNOLOGY

- Changing the way customers interact with banks
- Redefining the “art of possible”

4

REGULATION

- Financial stability, separation and resolution, conduct and prudent operations
- Competition and innovation

5

MACROECONOMIC

- Challenging and volatile scenario
- Low – interest rates and limited growth



Banks today are constrained by their current legacy systems

- Poor customer experience
- High operating costs
- Reduced Speed to Market
- High Regulatory Risk
- Poor data Analytics

**“Banks without a modern digital platform
will find it hard to remain competitive in
the next five to seven years”**

- Jost Hoppermann, Forrester





3

Our Story





Re-imagining Banking Modernization

Re-imagine Technology

Architecture modernized for-

- Open Banking requirements
- Data protection norms
- Regulatory Compliance

Re-imagine Customer Experience

Customer at the centre

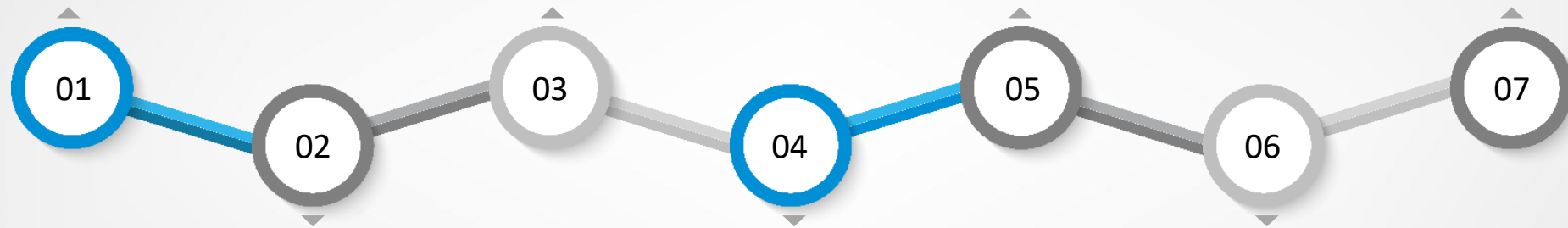
- Intelligent banking
- Contextual Products
- Personalized offers

Re-imagine Branch Optimization

- Feet on Street banking
- Increased distribution; physical and digital convergence

Re-imagine Risk

- Ensuring Bank's ability to manage Risk with Controls



Re-imagine Infrastructure

Paradigm shift from

- On premise to cloud native
- Driving scalability & extensibility

Re-imagine Collaborative Banking

Enabling Bank to activate

- Segments with innovative products
- Collaborate with 3rd party players
- Leverage Digital Marketplace

Re-imagine Business Growth

Driving exponential growth

- Intelligent cross sell / up sell
- Build a market place

Standardized Value Proposition & Messaging for IDC resonating well with Customers



#1 LET'S RE-IMAGINE TECHNOLOGY

Technology that powers
change!

- Micro-services based, API-First architecture
- In built Intelligent Process Automation, ML reducing 64% manual processes for Cheque processing and Document Verification
- AI Powered Credit Risk Engine & NLP based Chat BOTs enabling superior customer experience





#2 LET'S RE-IMAGINE INFRASTRUCTURE

Cost effective and future proof!

- Cloud ready solution, driving extensibility & scalability
- Pay as you use, scale as you grow, increase speed and agility and decrease spends on large scale Data Centres
- Meeting bank, region and regulator specific standards across Private, Public or Hybrid Cloud installs





#3 LET'S RE-IMAGINE CUSTOMER EXPERIENCE

Truly Digital inside out!

- Biometric verification of National ID. Enabling payments and Cash Transactions
- Shift towards Experiential Banking, data backed intelligent alerts and notifications
- Frictionless contextual omni channel experience with Voice and Chat assistants



#4 LET'S RE-IMAGINE COLLABORATIVE BANKING

Stay connected stay ahead!

- Open Banking and PSD2 compliance, enabling AISP/PISP integration and third party aggregation
- API enabled core processors to interface with 3rd party aggregators & digital market place
- Value creation for Business Banking through third party banking and non-banking partners



#5 LET'S RE-IMAGINE BRANCH OPTIMIZATION

Bank is where the customer is!

- Powering branchless distribution, Reducing TCO and reaching out to customer in remote locations
- Possibility to tie up with Telco to on board customers
- Shift from Branch to Kiosk banking





#6 LET'S RE-IMAGINE BUSINESS

Real time and KPI driven

- Real time customer and branch level profitability ensuring Sales force of a Bank modify their customer offering and segment based services
- Robust & highly configurable product processors
- N-Tier GL, Real time Product profitability
- Multi level segmentation, Relationship Pricing



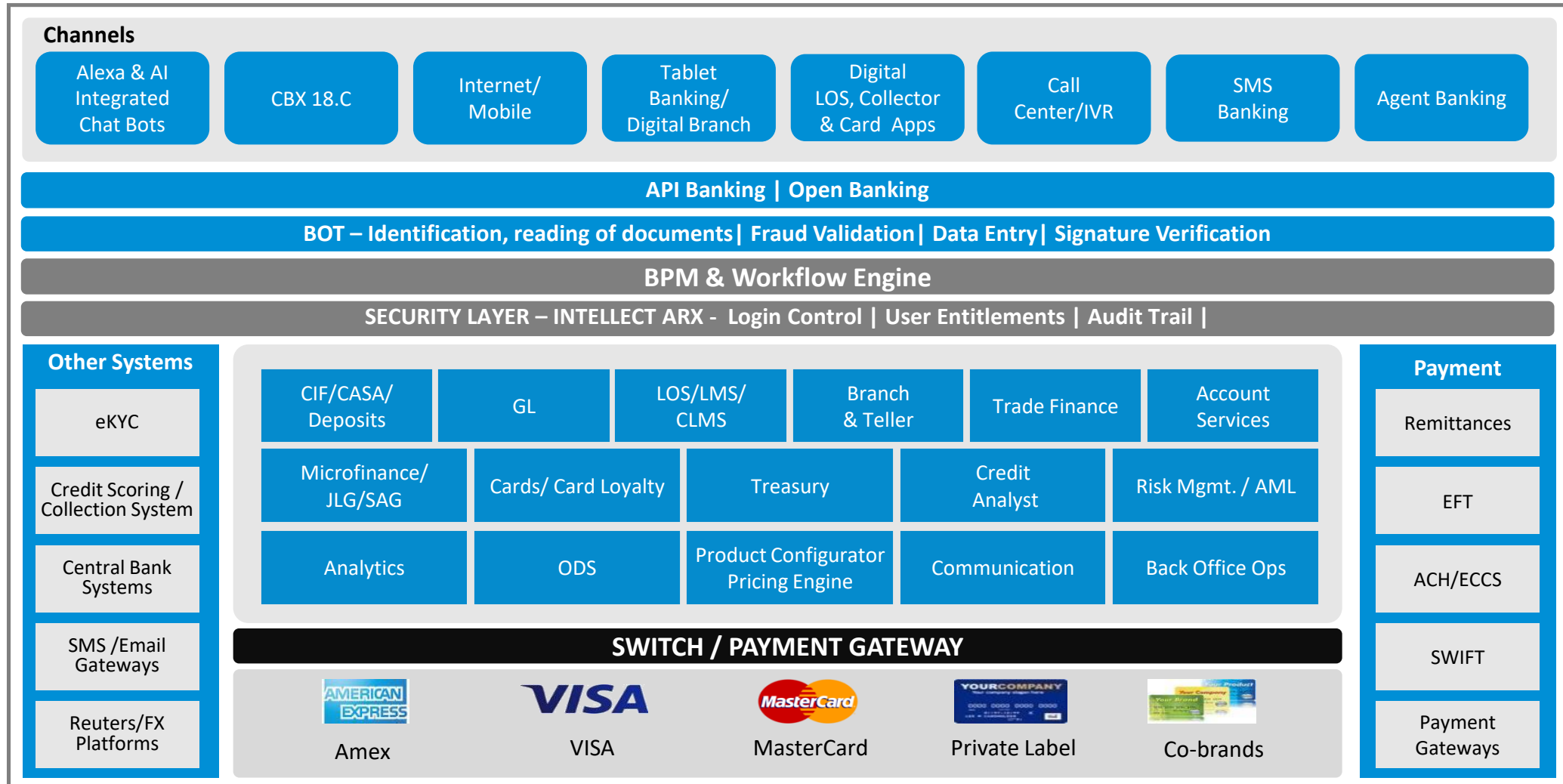
#7 LET'S RE-IMAGINE RISK MANAGEMENT

Thinking end-to-end

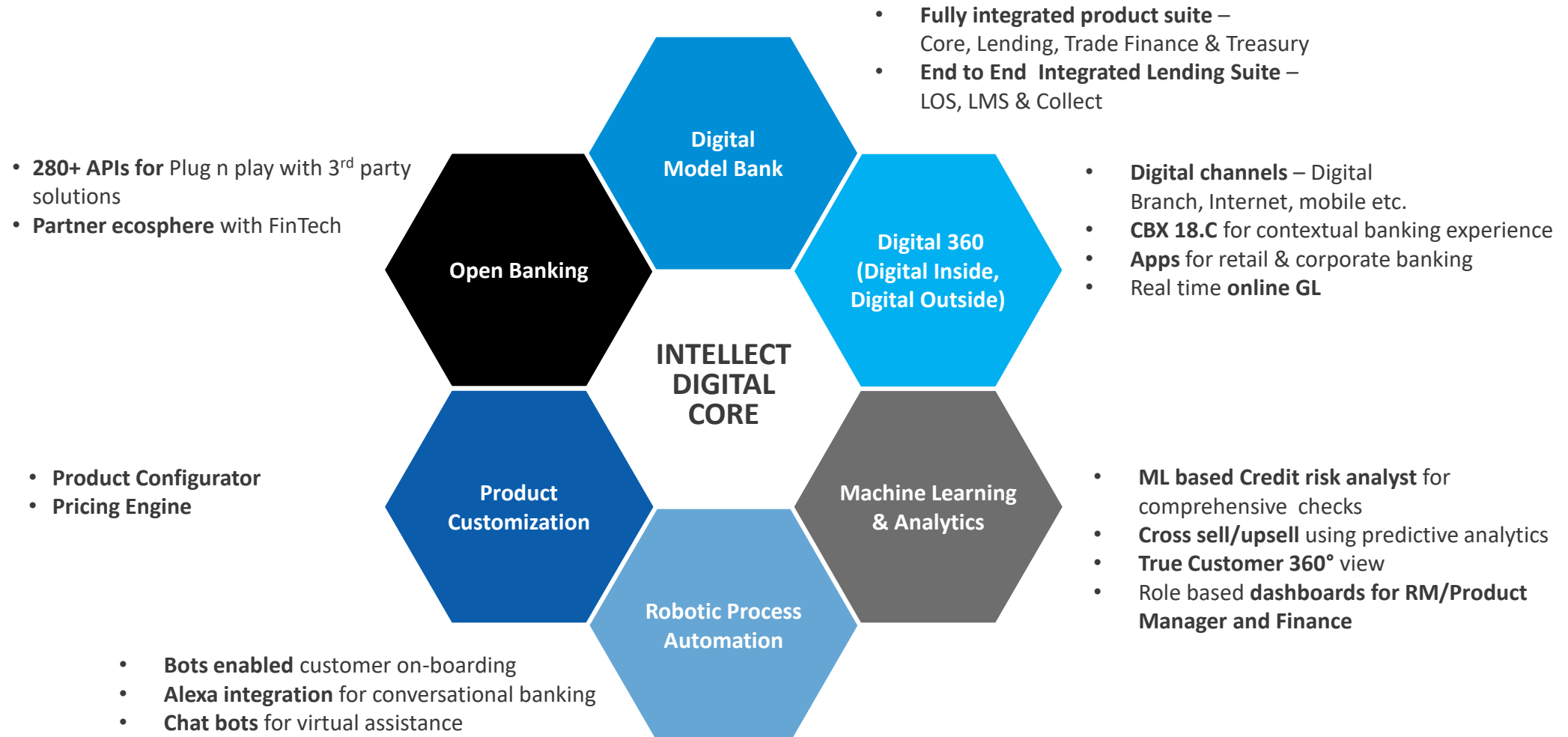
- A comprehensive fully integrated Solution across Core, Treasury, Trade Finance, AML
- Comprehensive Digital Lending Suite, Workflow Based Origination, Enterprise Level Limit Management
- ML powered Credit Risk Analyst



IDC – The Big Picture



Key Differentiators IDC – Contextual, Innovative & Digital



IDC designed to deliver reduction in O& T cost by atleast 20%



TIME TO ONBOARD

DIGITAL | STP



TIME TO MARKET

RAPID PRODUCT
INNOVATION



TIME TO SELL

360° CUSTOMER VIEW



TIME TO DIAGNOSE

ZERO RECON | ONLINE GL



TIME TO CASH

INTEGRATED
LENDING SUITE



TIME TO RESPOND

ALWAYS ON



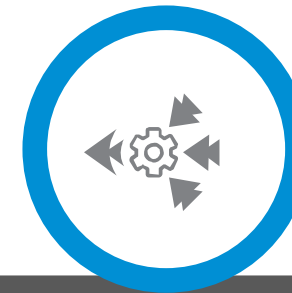
TIME TO SCALE

LOWER TCO



TIME TO ADOPT

IMPLEMENTATION
CERTAINTY



TIME TO TRANSFORM

DATA MIGRATION



New Market Opportunity - Digital Bank

Comparative Overview



Categories	Monzo	Revolut	Marcus	Intellect
Onboarding				
Email Verification	✓	✓	✓	✓
Mobile No. Verification	✓	✓	✓	✓
Photo ID and Selfie Matching	✓	✓	✗	✓
Log-in				
Password	✓	✓	✓	✓
Finger Print	✓	✓	✗	✓
M-Pin	✗	✗	✗	✓
Face-ID	✓	✓	✗	✓
Transfer & Payments				
Domestic Fund Transfer	✓	✓	✓	✓
International Fund Transfer	✓	✓	✓	✓
Mobile to Mobile Transfer	✓	✓	✗	✓
Utility Payments	✓	✓	✗	✓
Direct Debit	✓	✓		✗
QR based Payments	✗	✗	✗	✓
NFC Payments	✓	✓	✗	✗
Request Money (Pull Money from any bank)	✓	✓	✗	✗ (Supported within bank)
Split Bills (Within Banks)	✓	✓	✗	✓

Comparative Overview






Categories	Monzo	Revolut	Marcus	Intellect
Savings				
Accounts	✓	✓	✓	✓
Goal based Savings	✓	✓	✗	✗
Term Deposits	✗	✗	✓	✓
Borrowings				
Overdraft	✓	✗	✗	✓
Personal Loan	✓	✗	✓	✓
Credit Card	✗	✗	✗	✓
Inquiry				
Quick Balance	✓	✓	✓	✓
Statements	✓	✓	✓	✓
Chat Service	✓	✓	✗	✓
Debit Cards				
Top-Up from other debit card	✓	✓	✗	✗
Block & Unblock Cards	✓	✓	✗	✓
Set Card limit	✓	✓	✗	✓
Change Pin	✓	✓	✗	✓
Alerts & Notifications				
Exchange Rate alerts	✓	✓	✗	✓
Transaction alerts	✓	✓	✓	✓
Notifications	✓	✓	✓	✓
Change in utility bill amount notification	✓	✗	✗	✗
Financial Management				
Personal Finance Management	✓	✓	✗	✓
Others				
Exchange with Crypto currencies	✗	✓	✗	✗
Medical Insurance	✗	✓	✗	✗





First 6 months

Launch to Leap





Rapid Onboarding

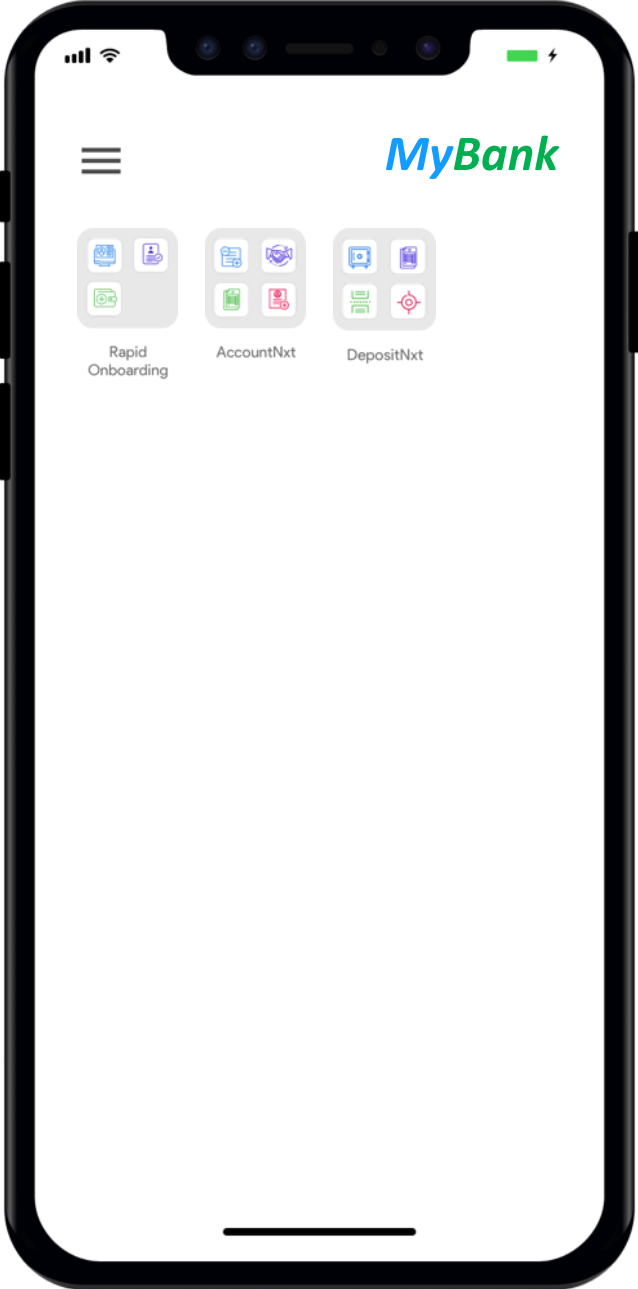
-  eKYC Onboarding
-  Self Registration
-  Load Money

AccountNxt

-  Snapshot of Balances
-  Relationship Snapshot
-  Account Summary
-  Create new Accounts

DepositNxt

-  Open new Deposits
-  Deposit Statements
-  Redeem Deposits
-  Track your Deposit



First 6 months Launch to Leap

Intelligent Transfers



Favourite Transfers



Schedule Transfers



Account Transfers



Mobile to Mobile Transfers



Facebook Transfers



Cardless Cash Withdrawal

BillsNxt



Pay Utility Bills



Top Up & Recharge



Pay by QR code



Split Bills



Favorite Payments

CardsNxt



Apply for new Debit Card



Activate card



Set/ change card pin



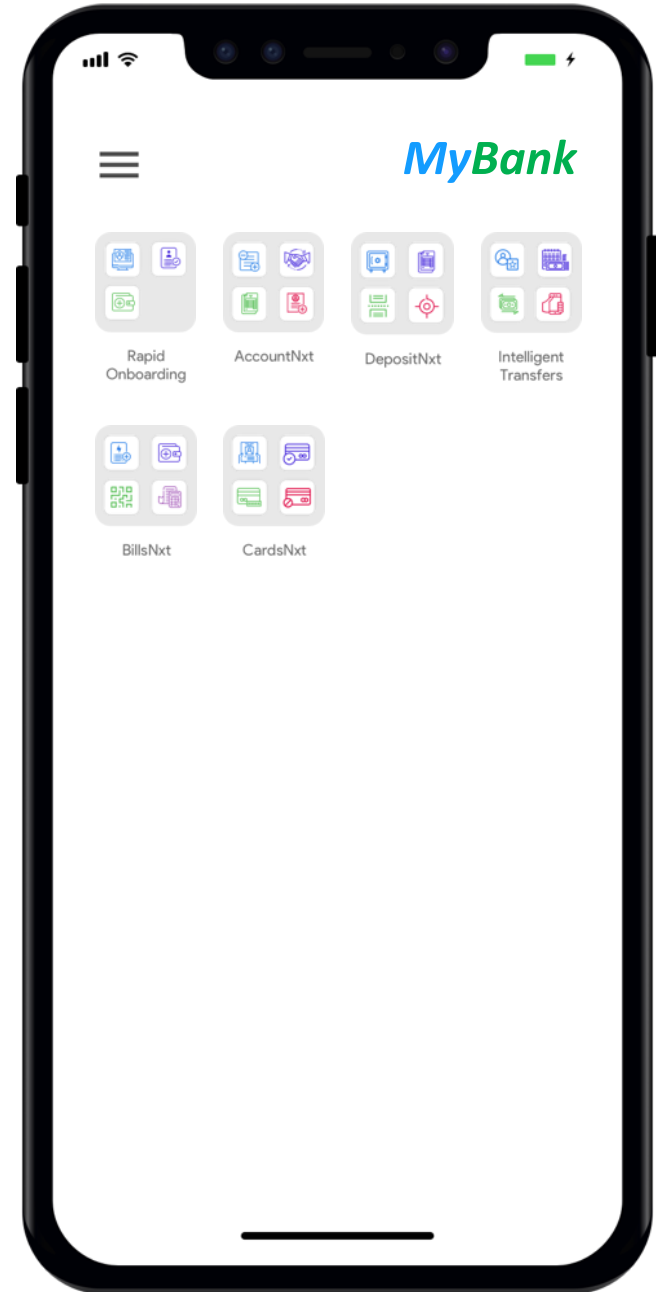
Block/ unblock card



Replace card



Manage cards for eCommerce



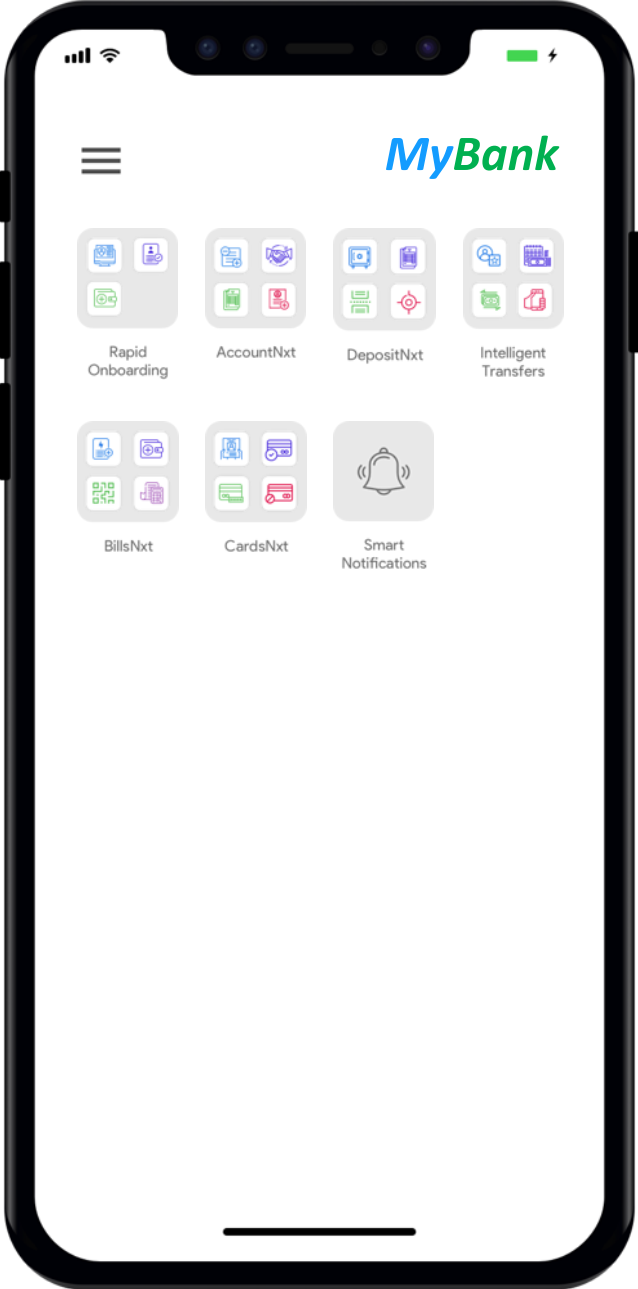
First 6 months

Launch to Leap

Smart Notifications



Smart Notifications

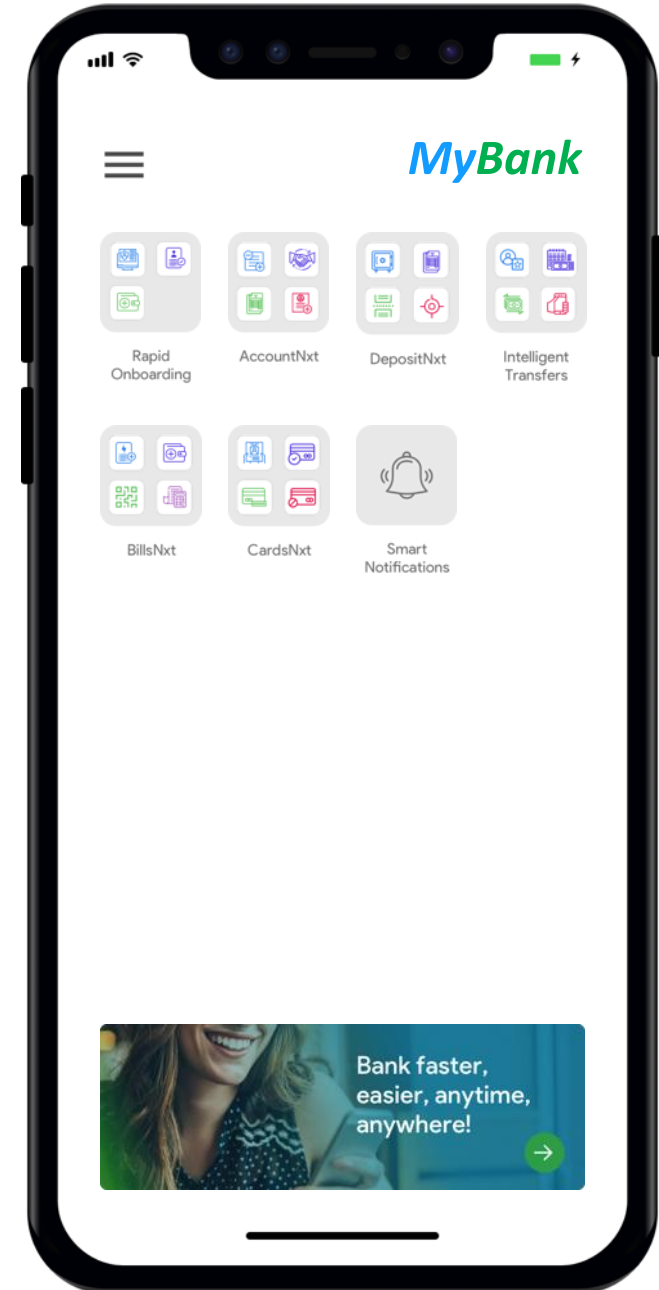


First 6 months

Launch to Leap

Your customers now





- ✓ Self-onboard in 60 seconds
- ✓ Enjoy a secure, superior Omni channel customer experience
- ✓ Track & manage their accounts and deposits on the go
- ✓ Digitally manage their cards – Block/ unblock, modify limits
- ✓ Pay smart with QR codes & split bills
- ✓ Make intelligent transfers in multiple currencies. Powered by recommendations
- ✓ Get personalized offers driven by preferences, spends & location







Next 3 months

Enrich & Engage



CreditNxt

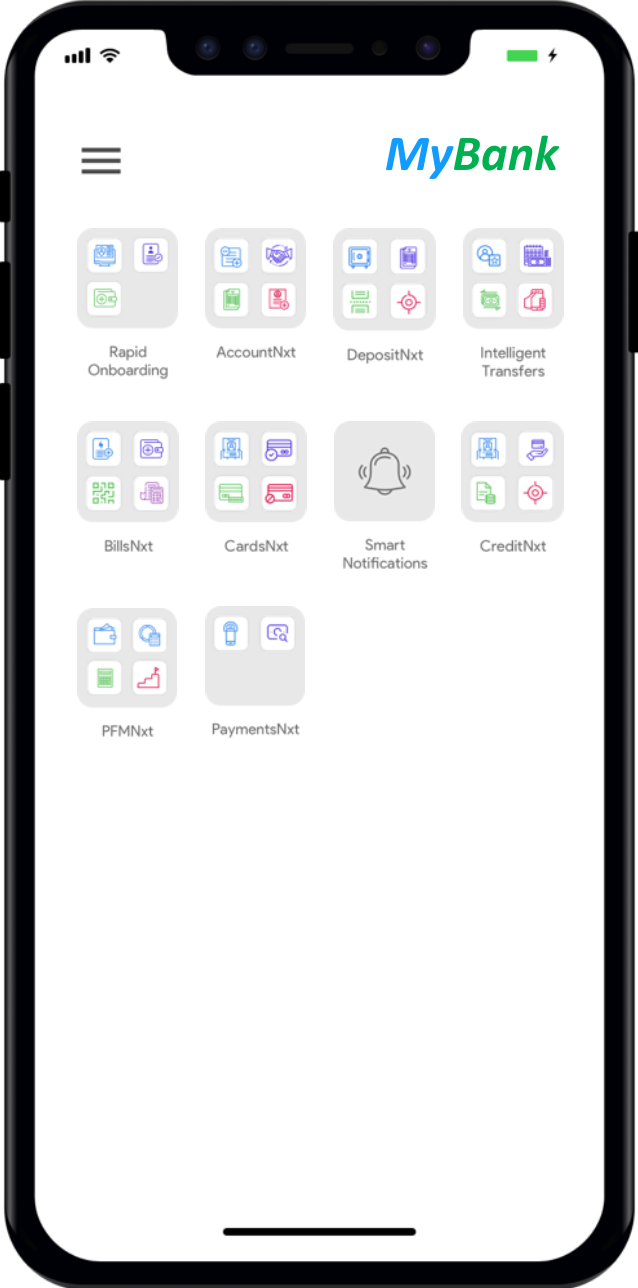
-  Apply for Credit Card
-  Apply for Overdraft
-  Apply for Loans
-  Track Loans

PFMNxt

-  Track Savings & Goals
-  Categorise & Analyse Spends
-  Set & Track Budgets
-  Set & Track Goals

PaymentsNxt

-  Pay with NFC
-  Set & Track Direct Debits



Next 3 months

Enrich & Engage

Social Banking



Register for Facebook Banking



Register for Whatsapp Banking



Balance Enquiry



Mini Statement

Chat Banking



Balance Enquiry



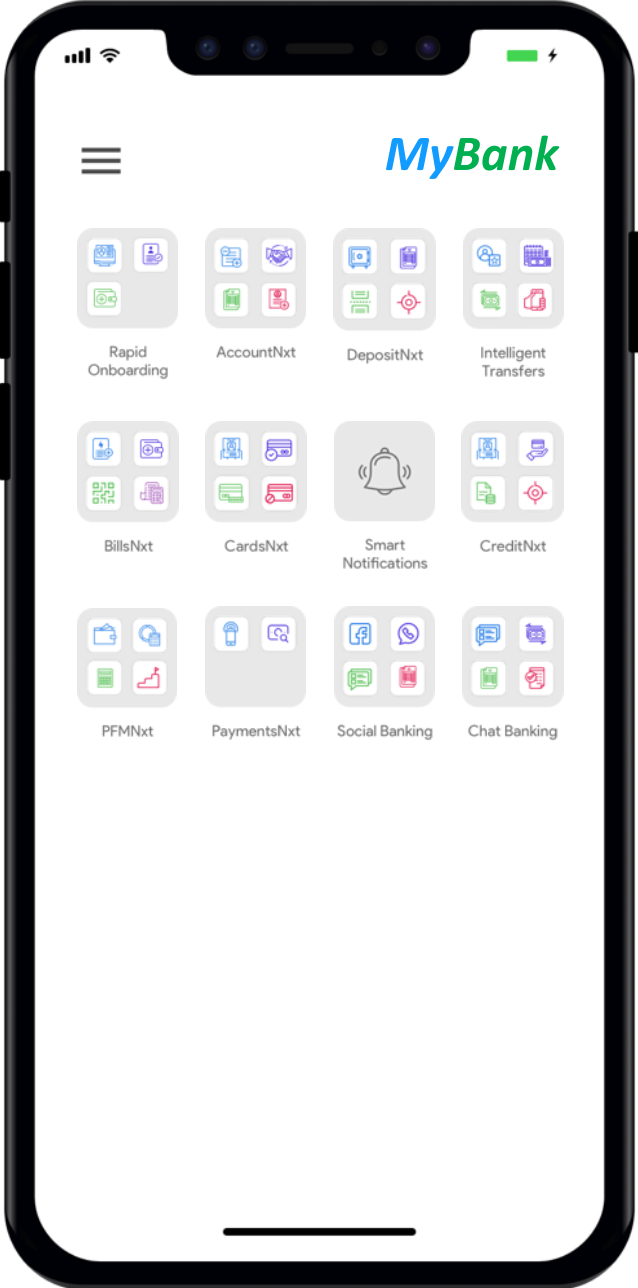
Account Transfers



Mini Statement



Product Enquiry

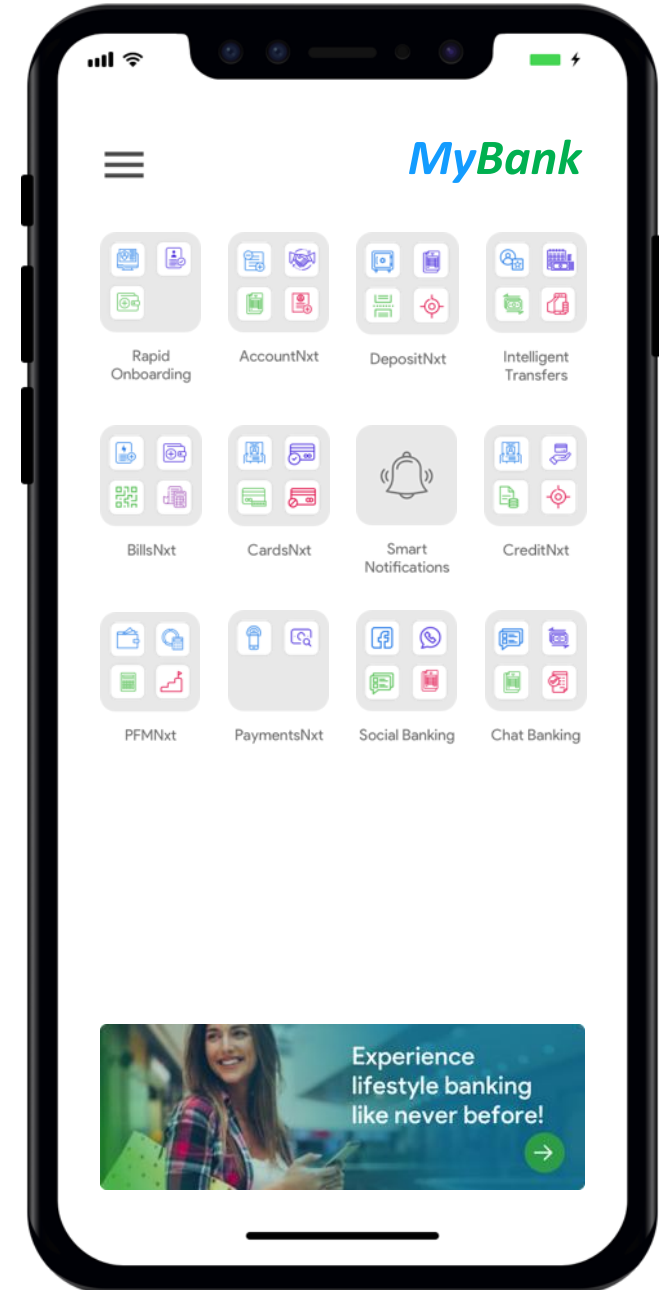


Next 3 months

Enrich & Engage

Your customers now

- ✓ Get contextual in-app Credit Offers
- ✓ Manage their credit relationship with an eye on cash flows
- ✓ Plan & track their spends, budgets & goals with the Personal Finance Manager
- ✓ Tap & pay with NFC
- ✓ Go social with their banking on Facebook & WhatsApp
- ✓ Get services over convenient chat



And Next 3 months

Expand & Extend

ARNxt



View Merchant Offers on the Fly



Redeem Offers

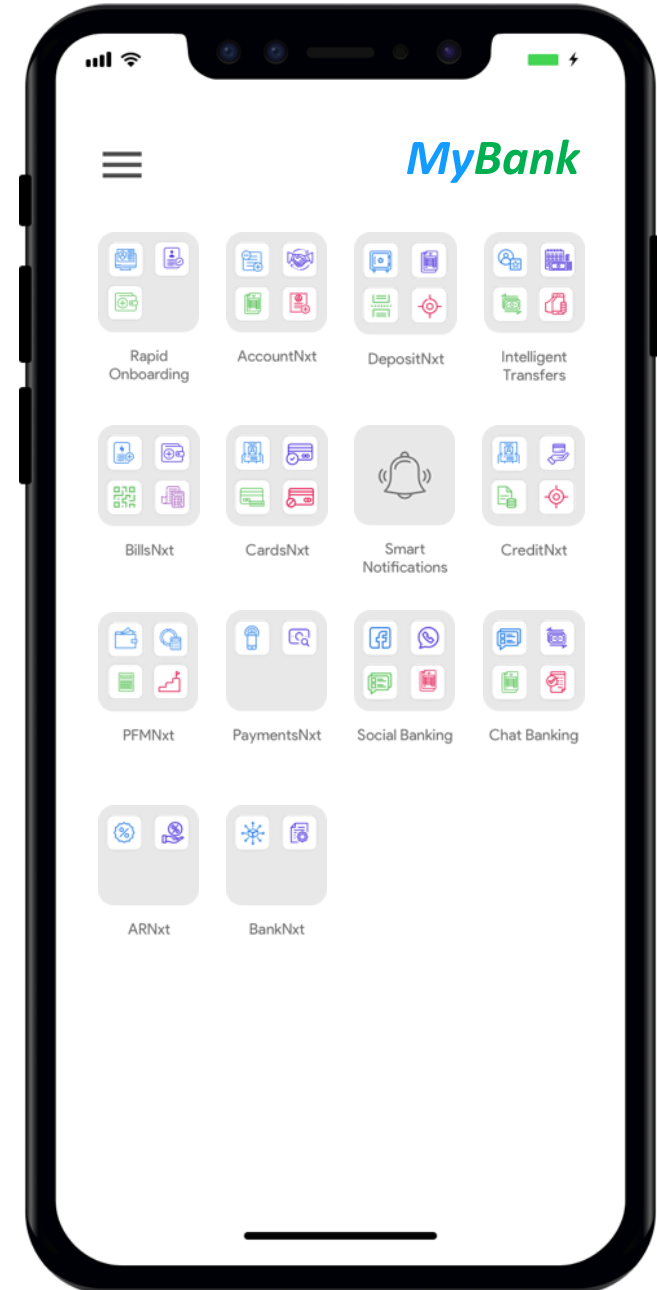
BankNxt



Retail Market Hub



Consent Manager

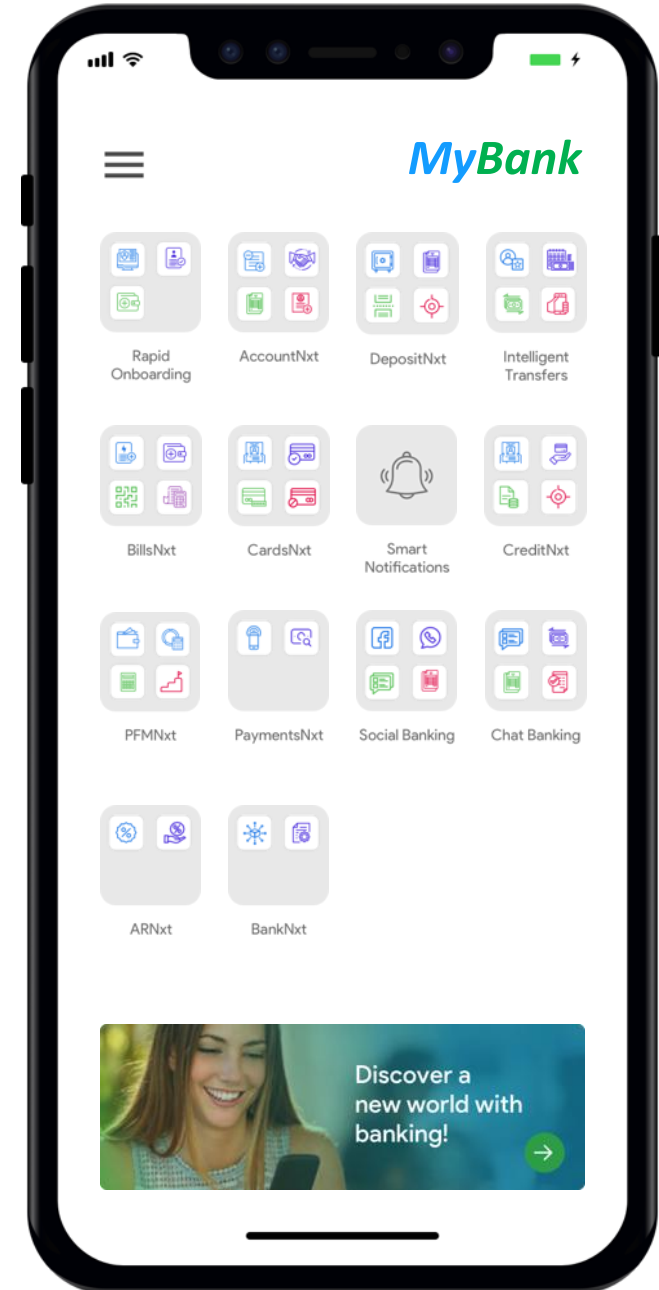


And Next 3 months

Expand & Extend

Your customers now

- ✓ Augment their retail reality with merchant offers over AR
- ✓ Have access to a larger ecosystem of new businesses
- ✓ Explore products that map to their lifestyle needs
- ✓ Engage with truly personalized offers
- ✓ Get the best of banking through contextual



4

Outside in View

Gartner 2019 : Magic Quadrant for Global Retail Core Banking



Key Strengths of IDC

1. IDC shows a greater than the average number of exposed micro services that will become a solid differentiator if this trend continues.
2. The overall feedback on product evaluation and contract negotiation by references has been the highest.
3. Overall customer experience score is above the average across the Magic Quadrant assessment
4. Operations are another bright spot for Intellect: Maintenance fees are the lowest .Minor releases that consolidate patches and services packs are issued twice annually. Integration and deployment have been assessed by references as above the average.

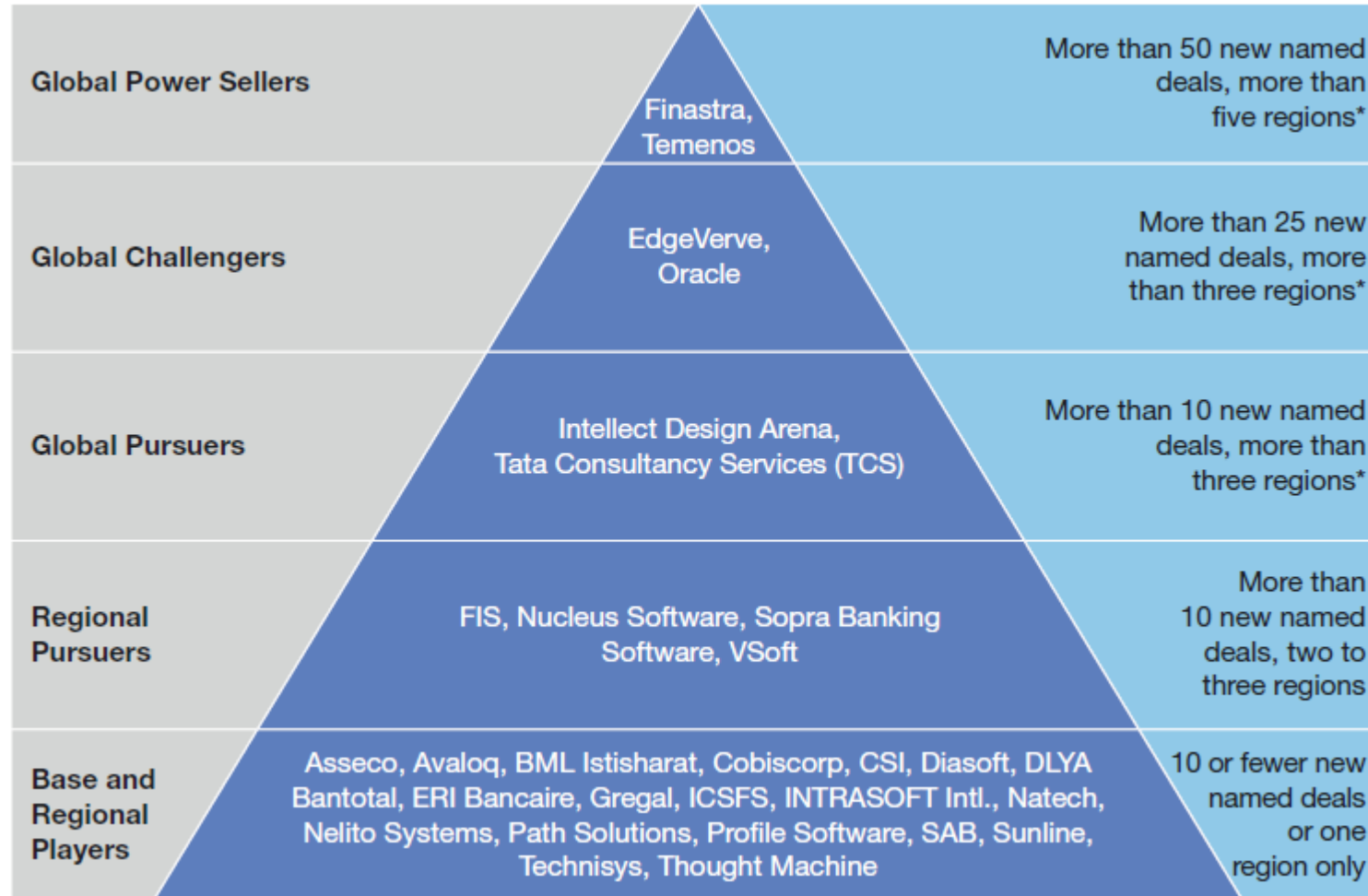
	Temenos	EdgeVerve	Oracle	TCS	Mambu	Intellect	Finastra
Innovation	1	1	1	0	1	1	1
Customer Experience	1	0	1	1	1	1	0
Operations	1	0	0	1	1	1	0
Sales Execution	1	1	1	1	1	1	1
Market Understanding	1	1	1	1	0	1	1
App Marketplace	1	1	1	1	1	0	1

Vendors Added - Finastra's Fusion Essence, Mambu

Vendors Dropped – Avaloq, FIS, SAP, Sopra

Rated Amongst Top 7 vendors globally by Gartner

Forrester : Providers that Matter the Most and How they Stack up



Case Study 1 - Tier 1 Bank in UK



- CUSTOMER CENTRIC
- DIGITAL AND MOBILE FIRST
- OMNI-CHANNEL
- CUSTOMER EXPERIENCE
- HIGH VALUE SEGMENTS
- PRODUCT OFFERING

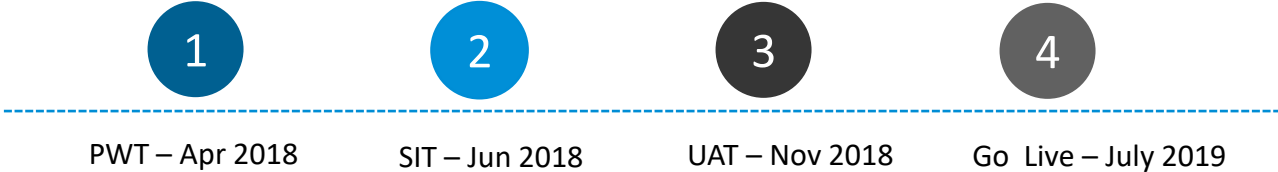


Remove obsolete Ovation system
Cost effective Managed Service facilitating new Operating model.
Full digital solution including Open Banking
Automated processing and controls
Real time payments
Enhanced risk and fraud controls
Ongoing regulatory compliance
Aligned to San UK digital principles



End – End Managed Services
Tier 1 Client in Advanced Market
CASA
Deposits, GL, Channels, Open Banking, PSD2, UK regulation
Bank 2 – Adding Lending, Treasury , Trade Finance, Corporate Core
Full Retail & Corporate Core Will be implemented in UK Market

Key Milestones





5

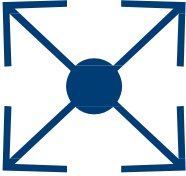


Summary

Why are we winning **against competitors**



Full spectrum solution with flexible modules and future expansion capability



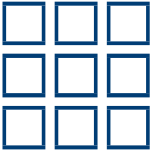
Ahead of Bank's business vision and requirements by 2 or 3 steps in terms of technology and thought leadership



Solution clarity is far better than Competitors



100% ownership of end-to-end delivery with transparency



Professionalism, knowledgeable level of the people, quality of response, documentation and interactions



Ability to clearly articulate our proposition for Bank's future vision and strategies

Leadership Team : Rainbow Synchronization



Banesh Prabhu



Rajesh Saxena



Krishnan Srinivasan



Paramdeep Singh



Harpreet Singh



Padmini S



Ambal Saravanan



Akash Gupta



Krishna B



Dhruv Panchal



Rahul Swarup



Shiv Sivaraman



Sriram V



Prasanna R

New Deals

Implementation

Manufacturing & solution design

Client relationship

Collaborating for results !!!!

A modern office interior with glass walls, white cubicles, and a large circular opening in the glass wall. The floor is highly reflective, and the ceiling has recessed lighting. The overall atmosphere is clean, bright, and professional.

**WE INVITE YOU TO
EXPERIENCE INTELLECT**