

27th October, 2018

To,
Deptt. of Corporate Services- Listing
Bombay Stock Exchange Limited
1st Floor, Rotunda Building,
Dalal Street,
Mumbai – 400 001

Sub: Investor Presentation

Dear Sir/Madam,

Kindly find enclosed herewith Investor Presentation of the Company for the second quarter /six months ended 30th September, 2018.

You are requested to upload the same on your web-site.

Thanking you,

Yours faithfully,

For Aurionpro Solutions Limited


Ninad Kelkar
Company Secretary





aurionpro



INVESTOR PRESENTATION – OCTOBER 2018

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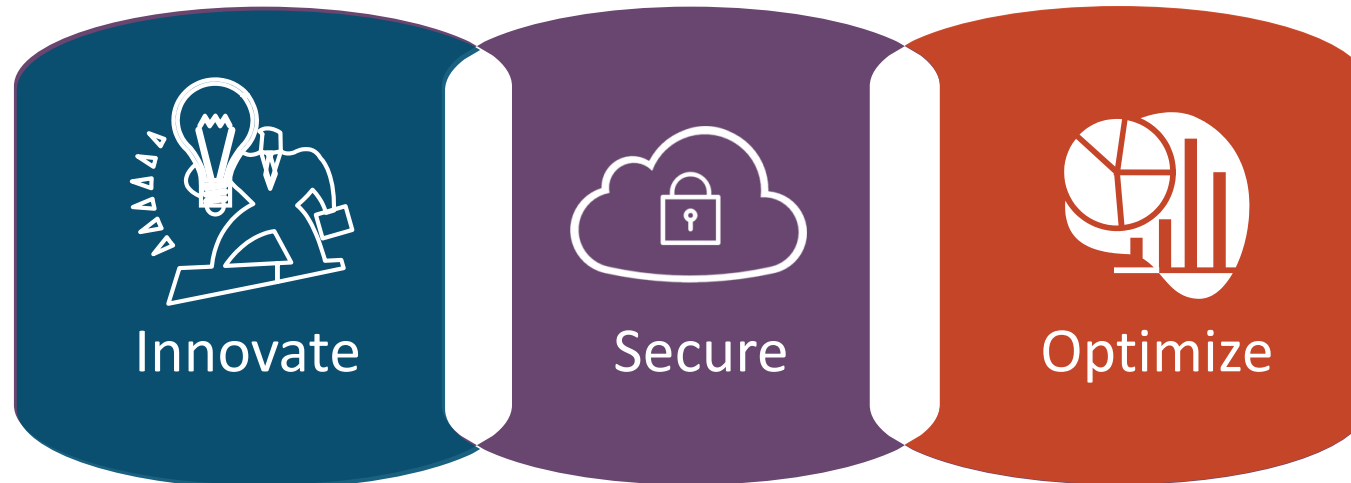
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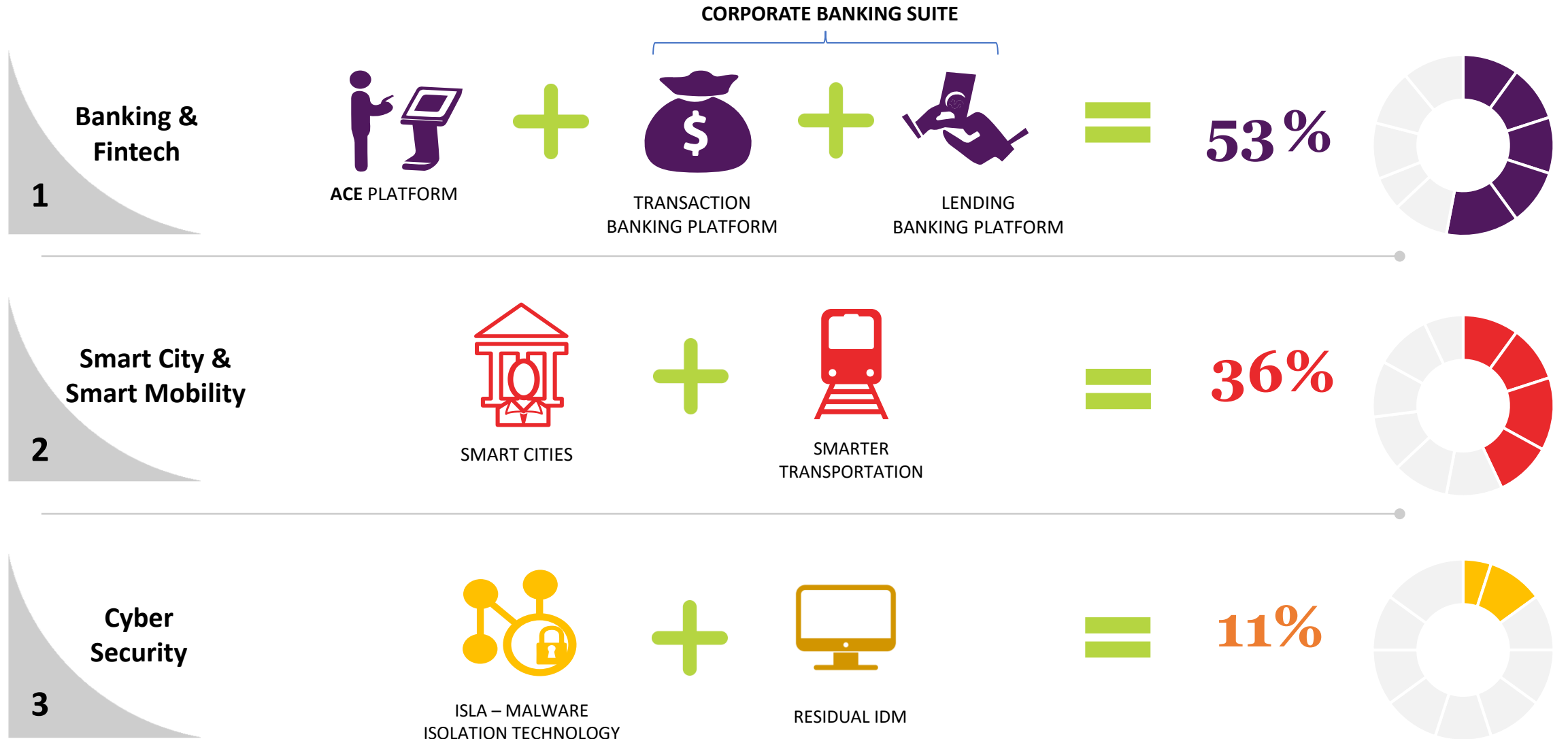




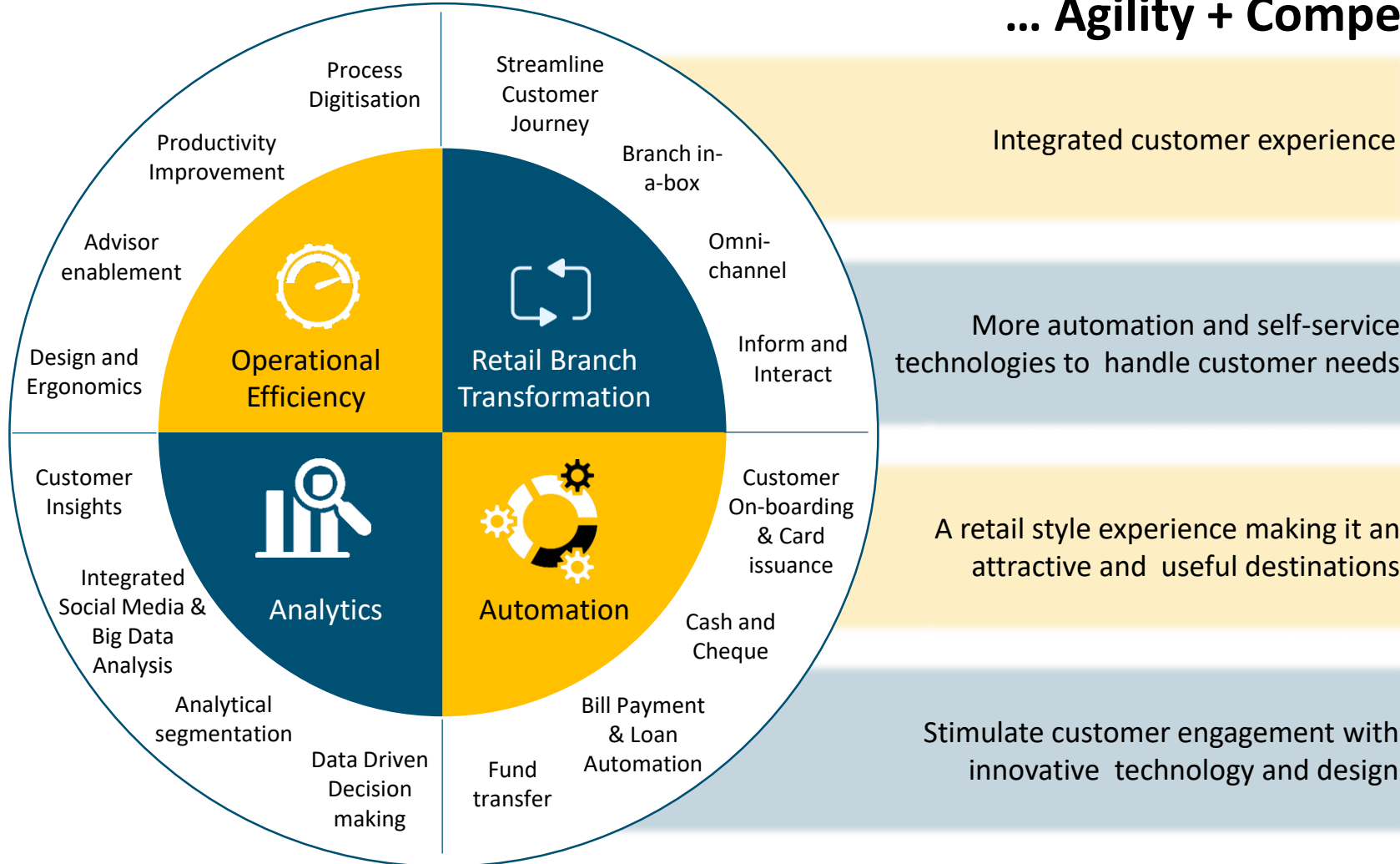
“ We help businesses accelerate digital innovation, securely and efficiently ”



Creating NextGen Digital Infrastructure



... Agility + Competitiveness + Growth



46%

Save amount spent on postage and paper

43%

Decrease in Customer attrition



50%

Reduction in branch operation cost

60%

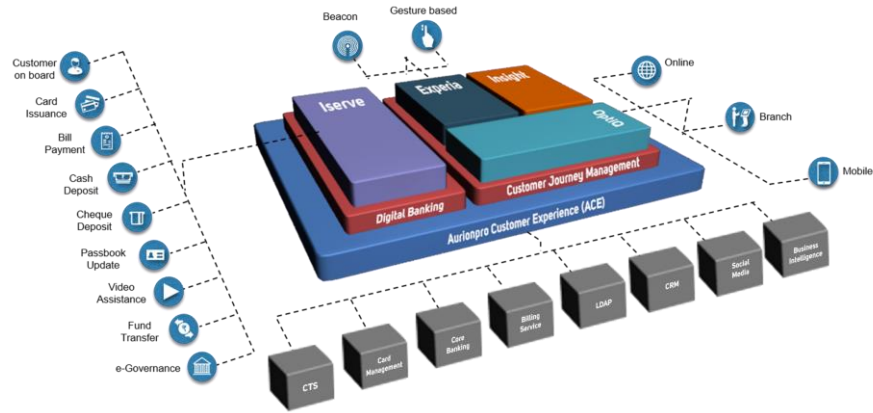
Increase in product sale (cross- upselling)

3 hrs

Increase in teller availability per week



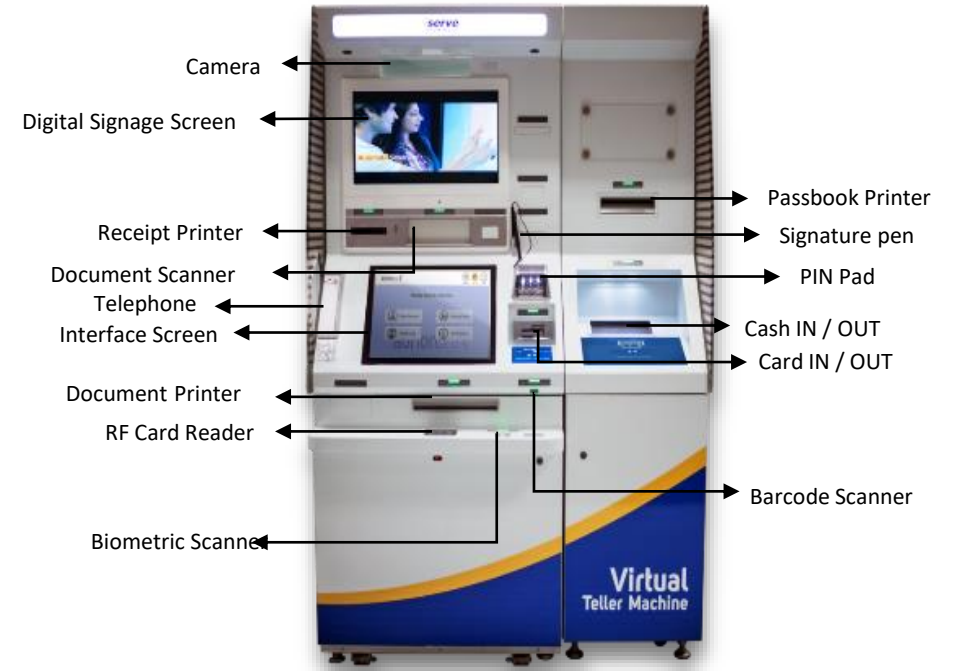
Our integrated ACE Platform to Digitalize the branch operations



Digital Benefits @ ACE Platform

- 01 ● *Open Bank A/c in 12 Mins*
- 02 ● *Issue Debit Card in 10 Mins*
- 03 ● *Cut down cheque clearance time to 24 hours (CTS)*
- 04 ● *Increase your teller availability per week by 31 hours*
- 05 ● *Reduce your customer attrition by 46%*

... Branch in a BOX



Account Opening

- Customer On-Boarding
- Instant A/C Opening
- Instant Card Issuance

Transactions

- Cash In Cash Out
- Cheque Deposit
- Internet Banking

Account Servicing

- Passbook Printing
- Cross sell/Up sell
- Video Assistance



 ...has Rapid acceptance across Geographies



SBI



Kotak Mahindra Bank



National Bank of Abu Dhabi (NBAD)



Commercial Bank of Qatar



Smart Banking 24x7



Qatar National Bank



Evolution of Banking

Traditional Branch Banking



- Typical brick and mortar branches stretched around 4,000 sq ft – 8,000 sq ft area

Digital Branches



- Small pocket size branches
- Automation and self-service technologies to handle customer needs

Open Banking



- Uber Moment For Banking
- Commoditization of Services



Growth Opportunities in Transaction Banking



Transaction Banking Contributes to **30% of Banking Revenue**

Asia is the world's largest **Transaction Banking market with 53% of Global opportunities** as per McKinsey Report. Revenue doubled from \$168 Bn in 2010 to \$300 Bn by 2015

According to McKinsey Asian Markets are **8% of total revenue for Transaction Banking**

Global Institutions, Local & Small banks seek to expand their opportunities

Aurionpro has **Leadership position in APAC** for complex Transaction Banking Business

Marquee customer base with long standing relationship - Servicing to almost all top Banks in India & Middle East





Our Platform iCashpro...



CORPORATE INTERNET BANKING

- Dashboard
- Account Statements
- Cheque Services
- Fixed Deposits
- Credit Card

PAYMENTS

- Electronic Payments
- Paper Based Payments
- Cash Pay-outs
- General Payment Features

COLLECTIONS

- Paper Based Collection
- Cash Collection
- Electronic Collection
- Virtual Accounts
- PDC Management

RECEIVABLES MANAGEMENT

- Account Receivables
- Accounts Payables
- Reconciliation

LIQUIDITY

- Sweeping
- Notional Pooling
- Inter Company Loans

FINANCIAL SUPPLY CHAIN

- EIPP
- Supplier Financing
- Dealer Financing
- Factoring

TRADE FINANCE

- Letter of Credits
- Bank Guarantees
- Shipping Guarantees
- Import Bills

FOREX SERVICES

- Customer Frontend
- Cross Border Funds Transfer
- Quick Inward Remittance
- Suit of Outward Remittance

... End To End Solution

Transaction Banking Solutions: Catering to Unique needs of MNCs, Top Tier Banks & SMBs





Our Offerings

**SmartLender
Commercial LOS**

**SmartLender Retail
LOS**

**SmartLender
Collateral & Limits
Management
System**

... Smart-Lender Product Suite – End to End Lending Platform

- Loan Origination System product suite is an end-to-end integrated Credit Risk Management System which improves productivity, enhances credit quality, and reduces operational risks
- The Credit Risk Management System incorporates Basel II risk management framework as well as best-of-breed credit risk management practices from international banks
- It is also the data gathering infrastructure for all three credit risk management approaches of Basel II (Standardized, FIRB, and AIRB)
- Key Drivers – Increase focus on Real Time RAROC Pricing. Lending portfolio risk management & Real Time Integrated Collateral View.

**Market leader in
Corporate lending**

**58% of APAC banks
aspire to reach
digital maturity by
2020**

**Strong presence in
APAC and ME
region – Serving top
5 banks in APAC
region**

**Cross border
expansion of APAC
corporates offers
opportunities for
Regional &
International bank**





Opportunities in Smart City & Smart Mobility Business



India is likely to spend **US \$ 50 billion** on smart cities in the next five years

India to have **250+ Metros** for mass transportation

Developing Economies investing in creating mass transportation and Developed Economies moving towards **Open Loop common mobility card based payment solutions**

Globally Automated Fare Collection System market is estimated to reach **US\$10.1 billion by 2022**, growing at a CAGR of **13.2%** between 2016 to 2022



SMART CITIES

Data Acquisition through Aerial Imagery, LiDAR scanning, Generation of realistic scale-to-fit 3D models, installation and configuration of 3D city platform along with unified dashboards and other services

The proposed 3D City shall allow the stakeholders to get an almost real 3D visual representation of the city and also allow the administration and department stakeholders to plan, simulate, visualize & monitor various city development initiatives and decision making.

SMART TRANSPORTATION

Engaged in development of unified, smart card based, multimodal transport ticketing system for Metro Rail projects and parking facilities across the metro cities

The Multi model ticketing system will help to provide seamless commuting experience to commuters within city using a single common mobility card as fare media and QR codes with ticketing systems of multiple transit operators in the City.





...backed by our successful track record



SMART CITIES



USD 65 Mn projects across India for Smart City Solutions like

- 3D Smart City
- City Surveillance
- Smart Wi-Fi

SMART TRANSPORTATION



13 Years Contract on Revenue Sharing for Noida & Nagpur Metro

- Implementation of Automated Fare Collection System (AFC's)
- Project planning with 5D BIM and ERP implementations for Metro



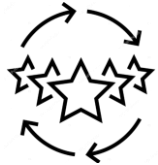
About SC Soft



SC Soft with its Headquarter in Singapore and offices in Canada, Malaysia and India is an **Automated Fare Collection system provider** incorporated in 2009 with total revenues of USD 4.2Mn in 2018



SC Soft manages a team of more than **100+ people** led by a core leadership team with several years of **experience and expertise in information technology, intelligent transport systems and financial services**



Valuable experience in working with government authorities, national level mass transit organisations and payment authorities in **Middle East, Central Asia, South Asia and South East Asia and South America**

Product Offerings



Fare Gates



Validators/
Terminals



Kiosk machines
for tickets



Mobile Application
for QR Ticket

...to expand our payments business into smarter transportation solution for Multi-Modal Travel

Delivering innovative solutions to create value and efficiency for the customers



Mass Transit

- Hardware & Software for fare collection with business management tools for operators.
- End-to-end solutions for AFC comes with new age unique design, asset tracking and improved security.



Smart City Applications

- Innovatively designed and developed solutions to help cities achieve a resilient system

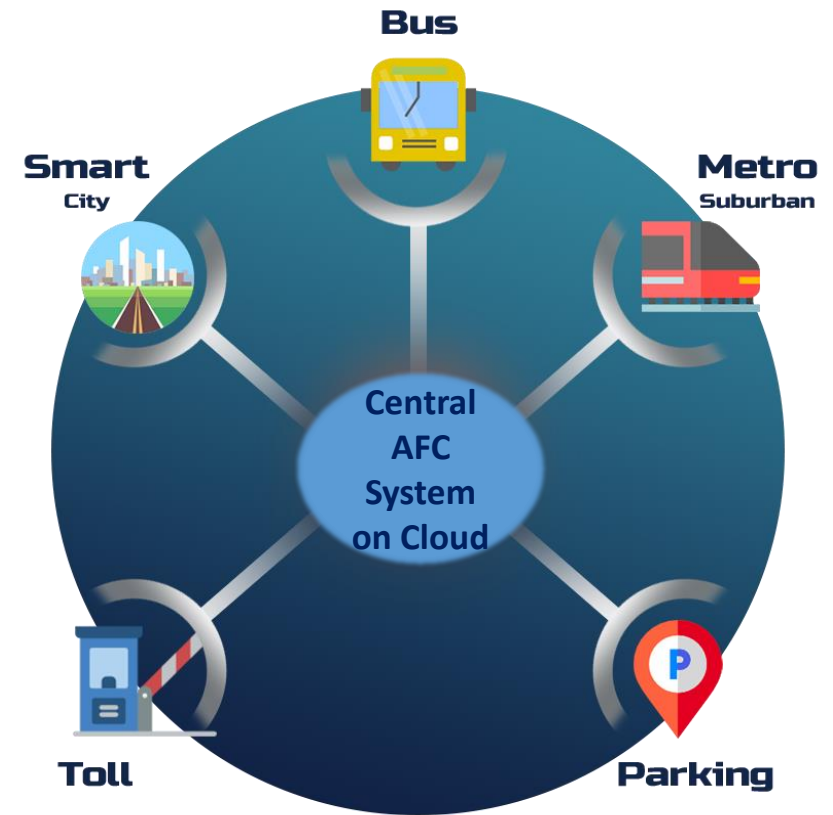


...with a Vision to create Cloud Based SAAS enabled Mass Transit Solutions

Central AFC System

- Fare Media Agnostic
- Support Open loop System
- Account based ticketing
- Scalable and Customizable
- Multi mode and multi operator support
- Able to integrate with the 3rd party system and banking network
- Management of Transactions
- Monitoring and Reporting
- Web based Interface
- Supporting All Fare Structures including Distance/Time Based, Zonal, Etc.
- QR Code Engine

...Open Loop Card – EMV supported solutions across payment entities and operators



ISLA : A shift necessary to Secure Business



- Offers Different approach to Cybersecurity
- Eliminates biggest threats of web-based malware and phishing attacks
- Help Leaders in Information Security, IT & Risk Management



Transition from Reactive Security Model **to Proactive Strategy of Isolation** which will help reduce attack surface and improve value derived from security investments

About ISLA

Cyberinc-Isla was conceived and engineered at SpaceX, where its then CIO, Branden Spikes built it as an appliance **leveraging Isolation technology to isolate all web code outside the network firewall**

Singed up for Hewlett Packard Enterprise's HPE Complete Program. Businesses worldwide and specifically, HPE's customers can acquire Isla directly from HPE and its global reseller network

Signed up with well established and trusted distributors in APAC including Singapore, Malaysia, Indonesia, Philippines & Thailand for **rapid expansion in APAC region**

25 + Customers Globally including post production movie editing studios, financial institutions, federal agencies etc

Included in **"Cool Vendor"** list by Gartner in Endpoint, Mobile, Network and Gateway Security, 2017

Participated as Silver+ sponsor in marquee security event - Black Hat at Las Vegas in August 2018



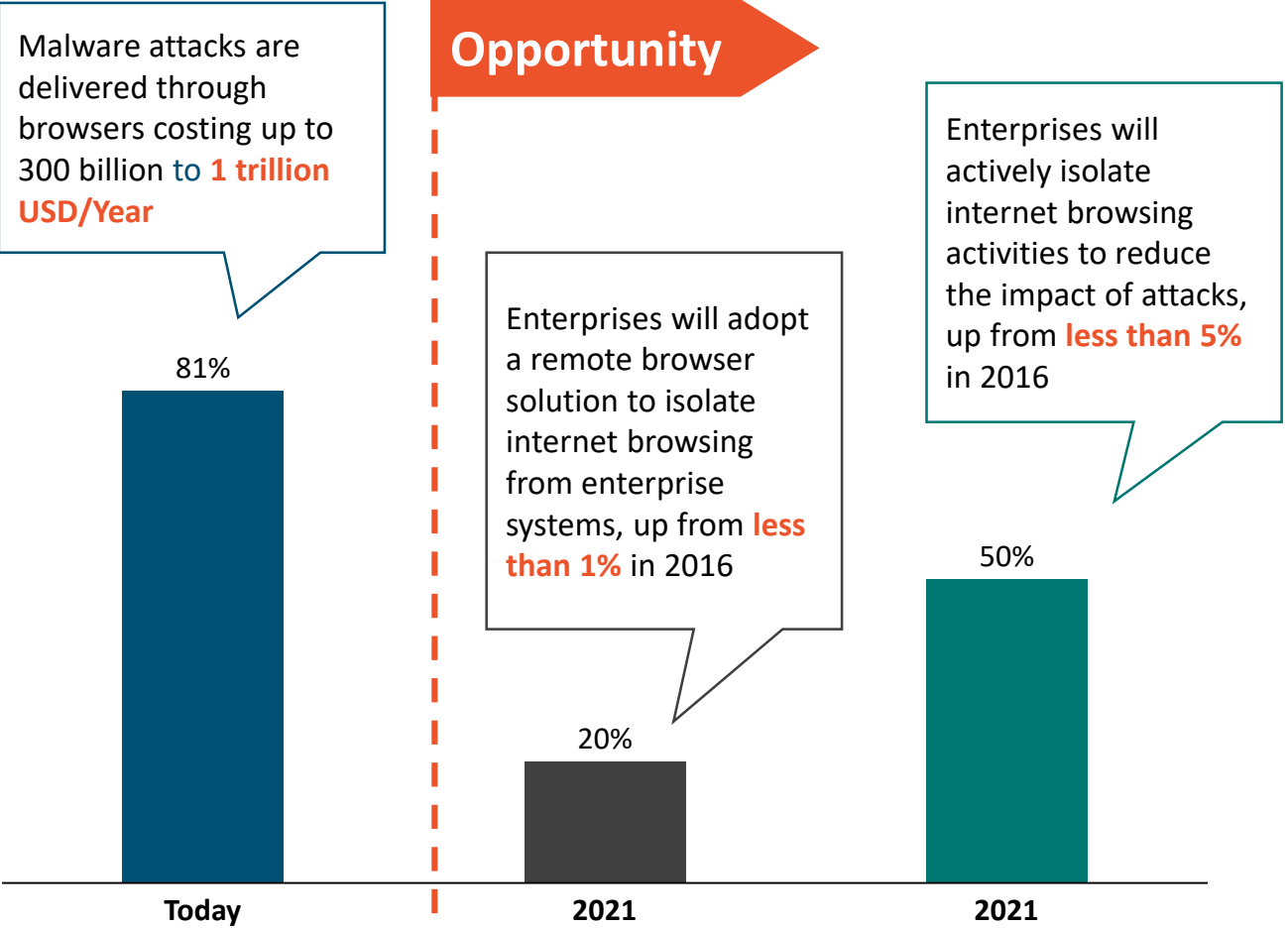
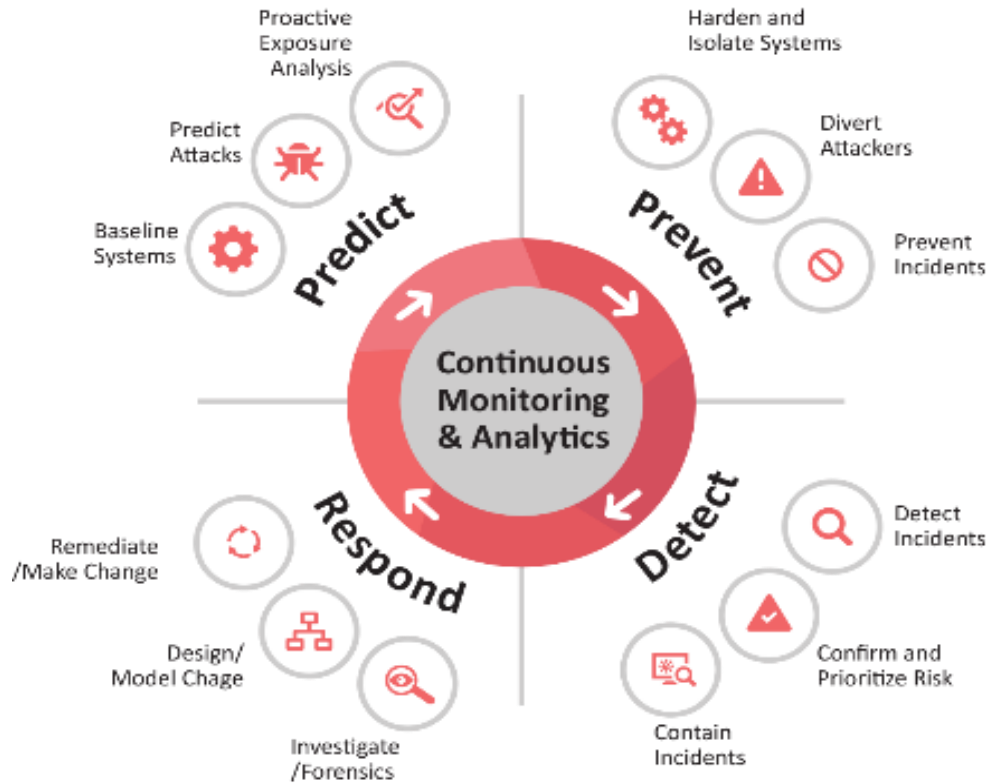


\$10 Bn Global Opportunity



Global Addressable Market for Endpoint Security around **\$10 Bn** -- Source Forrester Research & IDC

Isolation named Top 10 New Tech for Cyber security by Gartner



With Strong Clientele base across Verticals



Experienced Board of Directors



Paresh Zaveri - Chairman & Managing Director

- Co-founded the Company in 1997
- 20+ years of experience in corporate finance, supply chain, general management, and strategic
- Based in Singapore, Paresh holds a degree in engineering as well as an MBA in finance



Amit Sheth - Co-Chairman & Director

- One of the founding members, has been instrumental in driving the Banking & Financial services portfolio of Aurionpro
- 22 years of experience in corporate finance, equities and technology, he brings domain expertise in banking operations and cash management



Samir Shah - Chief Executive Officer

- Has been advancing Aurionpro's vision of becoming one of the world's most respected and innovative technology companies since 1998
- Passionate about driving innovations in cybersecurity, banking and payments
- Holds an engineering degree in computer science and an MBA in finance and lives in the San Francisco Bay Area



Ajay Sarupria – Additional Director

- 20 years of experience in capital and private equity market.
- His investment strategy revolves around backing professional and passionate management to build businesses and raise subsequent rounds of funding till it gets listed or sold. In most of the cases, Mr. Ajay Sarupria has been able to raise several rounds of funding and helped them build business.





Carol Realini - Independent Director

- Serial entrepreneur, mobile payments and banking pioneer, author, and a board member of several companies
- Serves as the Chairman of the Nomination & Remuneration and Corporate Social Responsibility Committee



Frank P. Osusky - Independent Director

- 30+ year industry veteran with diverse financial management expertise with an emphasis on growth, profitability, cash flow, and mergers and acquisitions
- Serves as the Chairman of Shareholders' Relationship & Share Transfer Committee and member of Nomination & Remuneration and Audit Committee



Dr. Mahendra Mehta - Independent Director

- Focuses primarily on Analytics, Mathematical finance, Treasury Management, Financial Risk Management, Derivatives, Portfolio Management since 2002
- Serves as the Chairman of the Audit Committee and member of Nomination & Remuneration, Corporate Social Responsibility Shareholders' Relationship & Share Transfer Committee



Experienced Team... to benefit from Technology



Nirav Shah - Chief Operating Officer & Head - Digital Innovation

- Spearheads all the key functions like Business units, Delivery Operations, Human Resources and Aurionpro's geographically dispersed engineering strategic business units to ensure optimization of processes and delivery excellence.



Shekhar Mullatti - EVP, Head - Banking

- Shekhar is a versatile Banking & Technology Professional with 25 years of experience in large, multinational corporations including Citibank, ANZ, BNP Paribas, Bank of America and Dell.
- Based in Singapore, Shekhar holds an Engineering degree from IIT Bombay and a Management degree from IIM Calcutta.



Sanjay Bali - EVP, Head – South Asia

- 20 years of diverse experience across sales, services, project management and a strategist in Implementing and executing new Initiatives for the business in India and South Asia Market.
- Also be responsible for the business in smart city & smart mobility for Aurionpro, strengthening and oversee the delivery of Aurionpro's world class software, IT outsourcing services, Infrastructure projects, turnkey solutions, and Consulting offerings to various customers.



Sachin Sangani - Chief Financial Officer

- Proactive, result-oriented Chartered Accountant offering extensive experience in various aspects of accounting, finance & commercial functions including overseas experience at Mauritius, Bahrain & UAE.
- His experience at various organisations also includes: auditing, financial analysis, banking, working capital management, loan sanction & disbursement for client, budgeting, fund accounting, taxation, regulatory compliance, reporting, cost saving and advisory services.



Experienced Team... to benefit from Technology



Raj Menon – EVP, Head – Customer Experience Solutions

- With 20+ years of industry experience, he has been a pioneer in leveraging smart customer experience solutions for large and medium enterprises. Raj has been a part of Aurionpro since inception and has led and managed key business functions like product development, Go To Market strategy, strategic alliance & partnerships.
- He has an extensive experience in managing and growing key accounts and has been instrumental in spearheading strategic initiatives and business expansion plans .



Paresch Patel – EVP Products – Customer Experience Solutions

- 25+ years of rich experience across Product Development, Business Strategy & Operations and Project Management. He is responsible for driving business, deploying cutting edge technology solutions to deliver innovative and advanced customer experiences for banks and enterprises across the globe.
- Over the years he has developed expertise in technology innovation, planning and development along with system designing and analysis.



Poonam Puthran – VP – Delivery – Banking

- Transaction Banking unit with over 19 years' experience of product development and implementation within the Banking and Financial Services Industry. Proficient in handling a large team of professionals to deliver multi-million dollar projects.
- Strategic planner & ensure projects are delivered on time and within budget. Led implementations across different geographies South East Asia, Middle East, India, Srilanka and Africa.

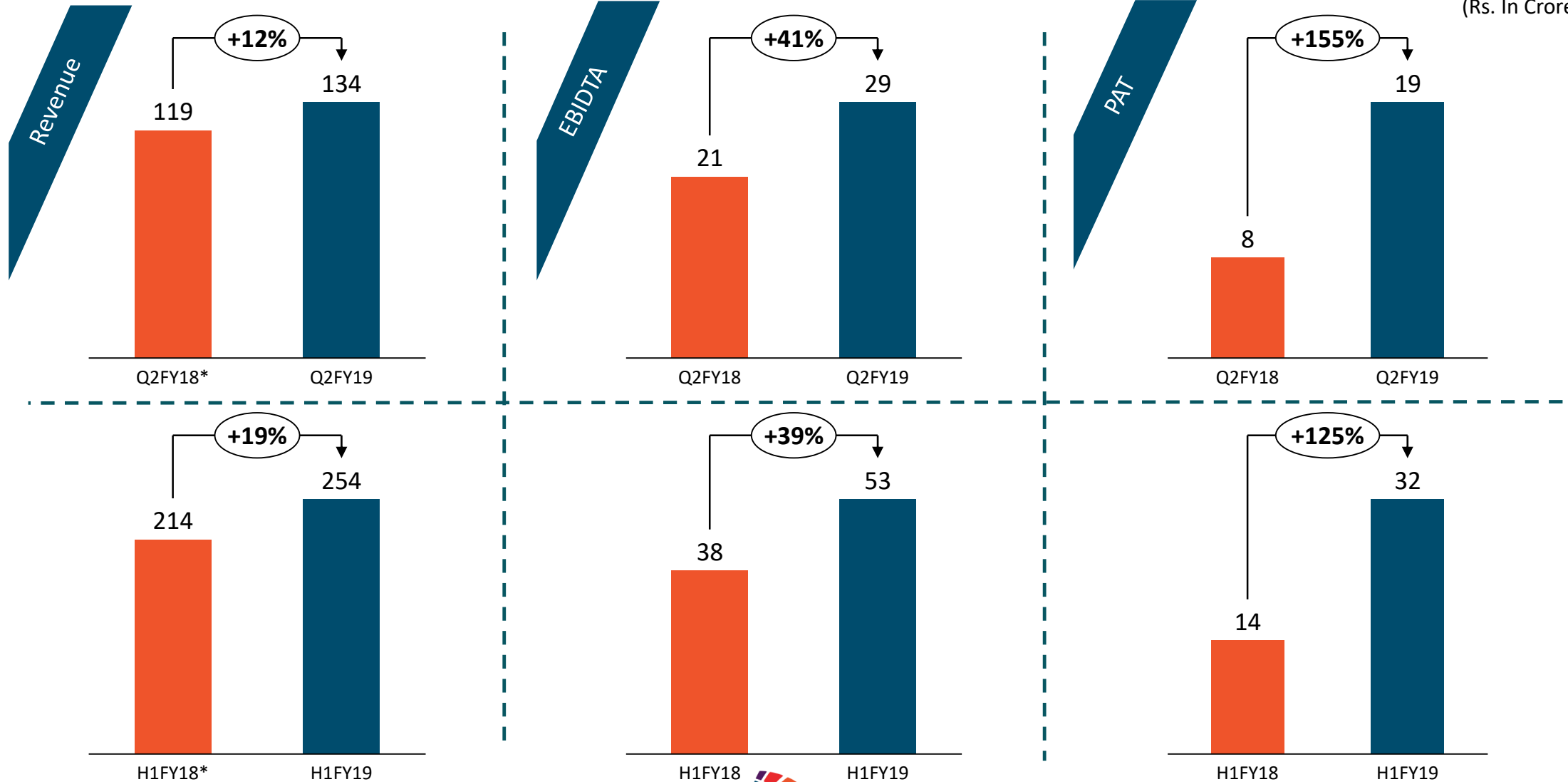


Financial Snapshot



Performance Highlights for Q2 & H1FY19

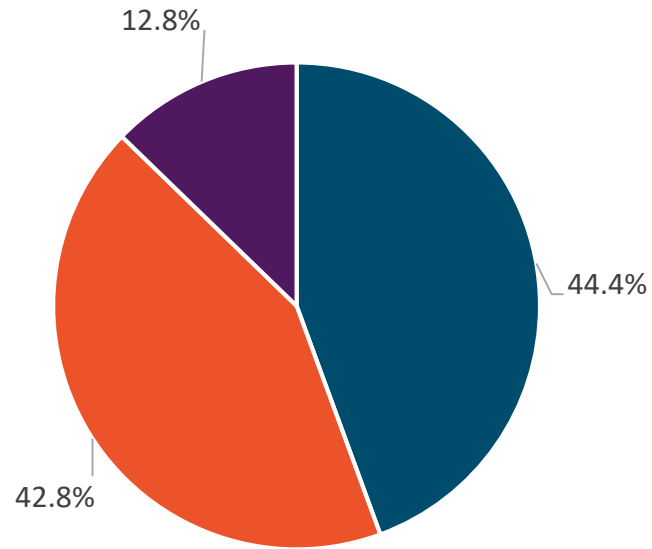
(Rs. In Crores)



*Figures for the Q2FY19 have been regrouped after effecting the impact of discontinued IAM business and Demerger of Trejhara Solutions Limited

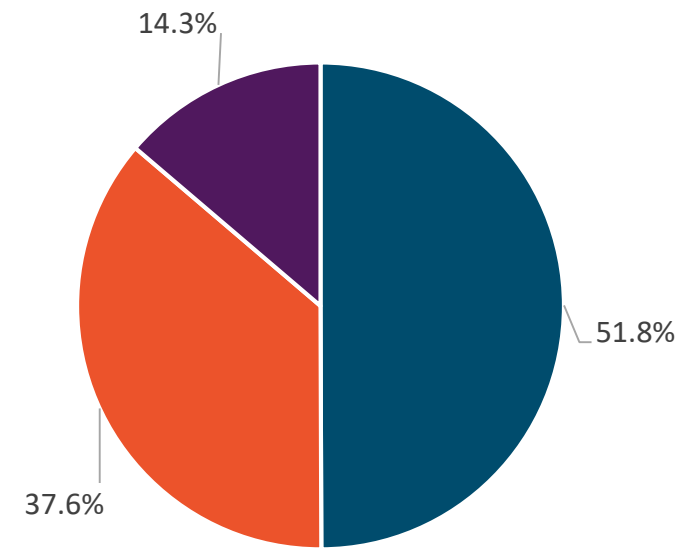
Revenue Mix Across Segments

Q2 FY18 Revenue Mix across Segments



- Banking & Fintech
- Smart City & Smart Mobility
- Cyber Security

Q2 FY19 Revenue Mix across Segments



- Banking & Fintech
- Smart City & Smart Mobility
- Cyber Security



Consolidated Profit & Loss Statement



Particulars (Rs. In Crs)	Q2 FY19	Q2 FY18	Y-o-Y	Q1FY19	Q-o-Q	H1 FY19	H1 FY18	Y-o-Y	FY18
Revenue from Operations	133.9	119.1	12.4%	120.2	11.4%	254.1	214.0	18.8%	418.5
Less: Expenses									
Software Development Charges	45.7	34.2		40.2		86.0	68.6		129.2
Changes in Inventories	0.7	11.2		-0.5		0.2	-0.1		-6.8
Employee Expenses	41.4	43.8		40.9		82.3	87.3		174.3
Other Expenses	17.1	9.4		15.4		32.6	19.9		40.5
Total Expenses	104.9	98.6		96.1		201.0	175.7		337.2
EBITDA	29.0	20.6	41.2%	24.1	20.5%	53.2	38.3	38.8%	81.4
EBIDTA %	21.7%	17.3%	441 Bps	20.1%	162 Bps	20.9%	17.9%	302 Bps	19.4%
Depreciation & Amortization	7.7	8.2		7.7		15.4	16.3		32.2
Other Income	3.7	-0.5		3.0		6.7	0.9		4.2
EBIT	25.0	11.9	109.8%	19.4	28.7%	44.4	22.9	94.3%	53.3
Finance Cost	2.9	3.1		2.6		5.5	6.8		14.0
PBT	22.1	8.8	149.7%	16.8	31.2%	38.9	16.0	142.7%	39.3
Tax	2.8	1.3		4.2		7.0	1.8		1.4
PAT	19.2	7.6	154.7%	12.7	52.1%	31.9	14.2	124.8%	37.9
PAT %	14.4%	6.3%	802 bps	10.5%	384 Bps	12.6%	6.6%	592 Bps	9.1%
EPS	7.86	3.33		5.61		13.45	6.31		12.76



Consolidated Balance Sheet*

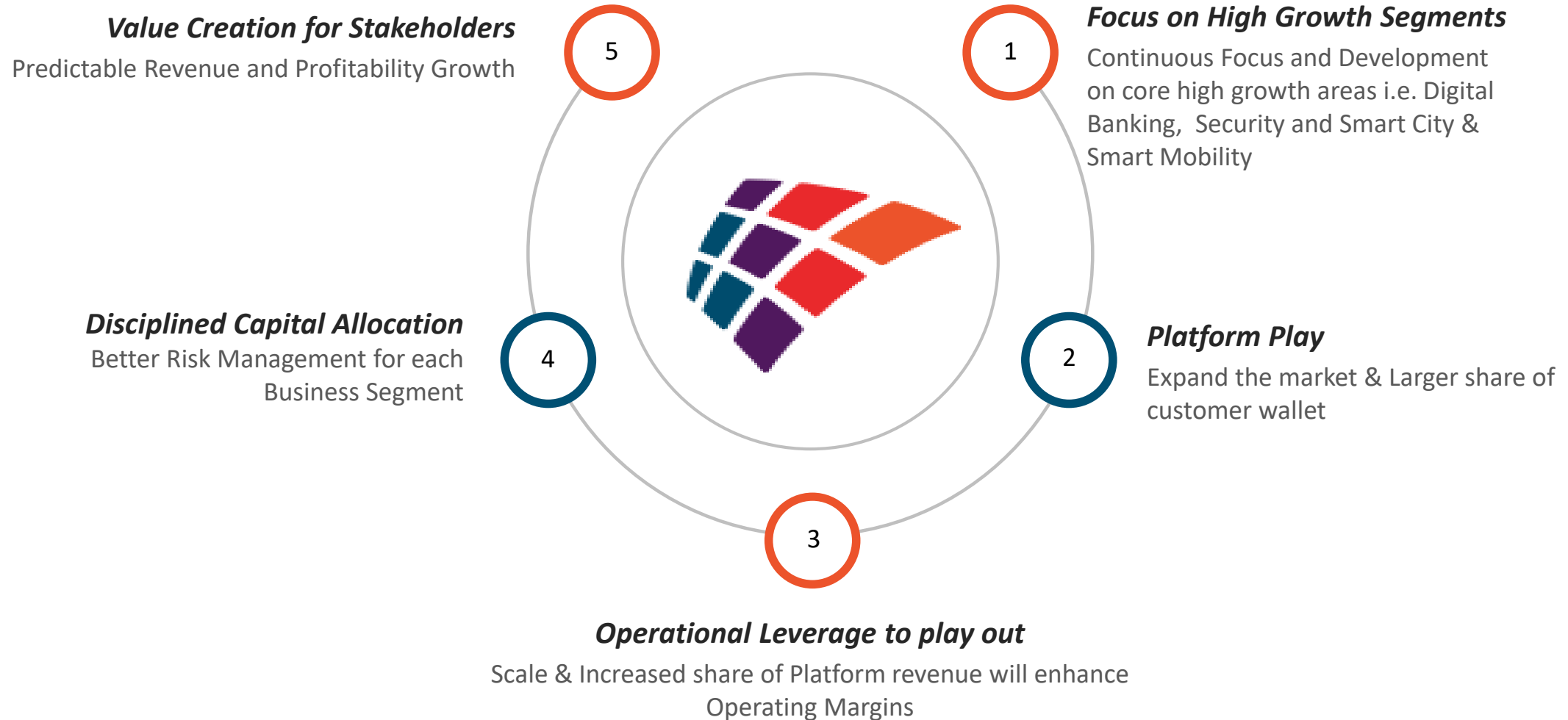
ASSETS (Rs. In Crs)	30-Sep-18	31-Mar-18
ASSETS		
Non-current assets		
Property, plant and equipment	51.5	59.7
Capital work-in-progress	35.4	2.7
Other intangible assets	131.5	135.4
Intangible Assets under Development	67.9	24.8
Goodwill	53.0	114.4
Financial assets		
- Investments	3.6	3.4
- Other financial assets	3.7	3.0
Non-Current Tax Assets	11.1	12.1
Deferred tax assets (net)	39.4	36.1
Other non-current assets	2.0	6.6
Sub-total - Non-Current Assets	399.1	398.3
Current assets		
Inventories	16.1	15.6
Financial assets		
- Trade receivables	124.8	127.5
- Cash and cash equivalents	50.5	124.5
- Bank balances	14.9	10.6
- Other financial assets	38.9	28.3
Other current assets	133.4	109.3
Sub-total - Current Assets	378.6	415.8
TOTAL - ASSETS	777.7	814.0

LIABILITIES (Rs. In Crs)	30-Sep-18	31-Mar-18
EQUITY AND LIABILITIES		
Equity Share capital	23.6	23.6
Non Controlling Interest	44.0	120.9
Other equity	448.1	385.9
Sub-total - Shareholders' funds	515.7	530.4
Non-current liabilities		
Financial liabilities		
Borrowings	57.0	19.7
Provisions	2.2	3.4
Sub-total - Non-current liabilities	59.2	23.1
Current liabilities		
Financial liabilities		
Borrowings	21.6	33.1
Trade payables	51.3	67.1
Other financial liabilities	58.7	75.4
Other current liabilities	49.2	57.1
Provisions	4.2	2.8
Current tax liabilities (net)	17.8	25.0
Sub-total - Current liabilities	202.8	260.6
TOTAL - EQUITY AND LIABILITIES	777.7	814.0



*Post Demerger balance sheet

Creating Next Version of Aurionpro



Company :



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CIN: L99999MH1997PLC111637
Mr. Ninad Kelkar
investor@aurionpro.com

www.aurionpro.com

Investor Relations Advisors :



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