

July 31, 2018

INTELLECT/SEC/2018-19

**1. The National Stock Exchange of India Ltd.,**

Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C/1, G Block, Bandra Kurla Complex,  
Bandra (E), Mumbai – 400 051

**2. The Bombay Stock Exchange Ltd.,**

1st Floor, New Trade Ring, Rotunda Building, PJ Towers,  
Dalal Street, Fort, Mumbai – 400 001.

Dear Sirs,

Sub :- **Intimation under Regulation 30(6) of the 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 on financial results to analysts and institutional investors on July 31<sup>st</sup>, 2018.

Kindly take the above information on record.

Thanking You,

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, 3984 3400 | Fax: +91-44-2852 3280

Corporate Headquarters: SIPCOT IT Park Siruseri, Chennai - 600 130, India. | Ph: +91-44-3341 8000

www.intellectdesign.com

# DRIVING DIGITAL LEADERSHIP

GLOBAL FINTECH PRODUCT COMPANY



Investor and  
Analyst Summit  
July 31, 2018

# 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.

# WHAT IS OUR MARKET?

We address the  
global technology  
requirements of

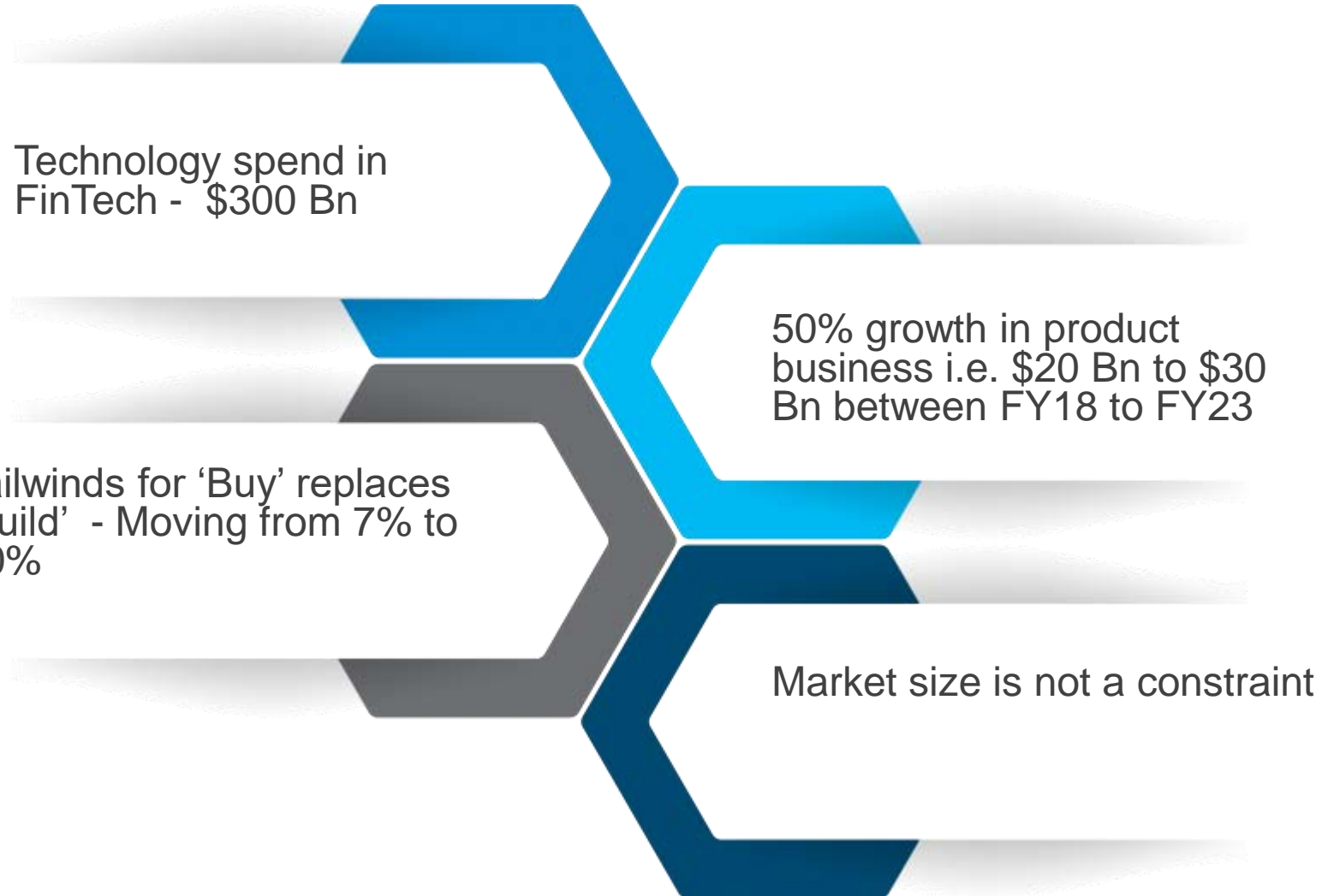
- Banks
- Financial Institutions –  
Central Banks, Non  
Banking Financial Houses,
- Capital Markets - Mutual  
Funds, Brokerage Houses,  
Custodians,
- Insurance Carriers

Our view of  
the market

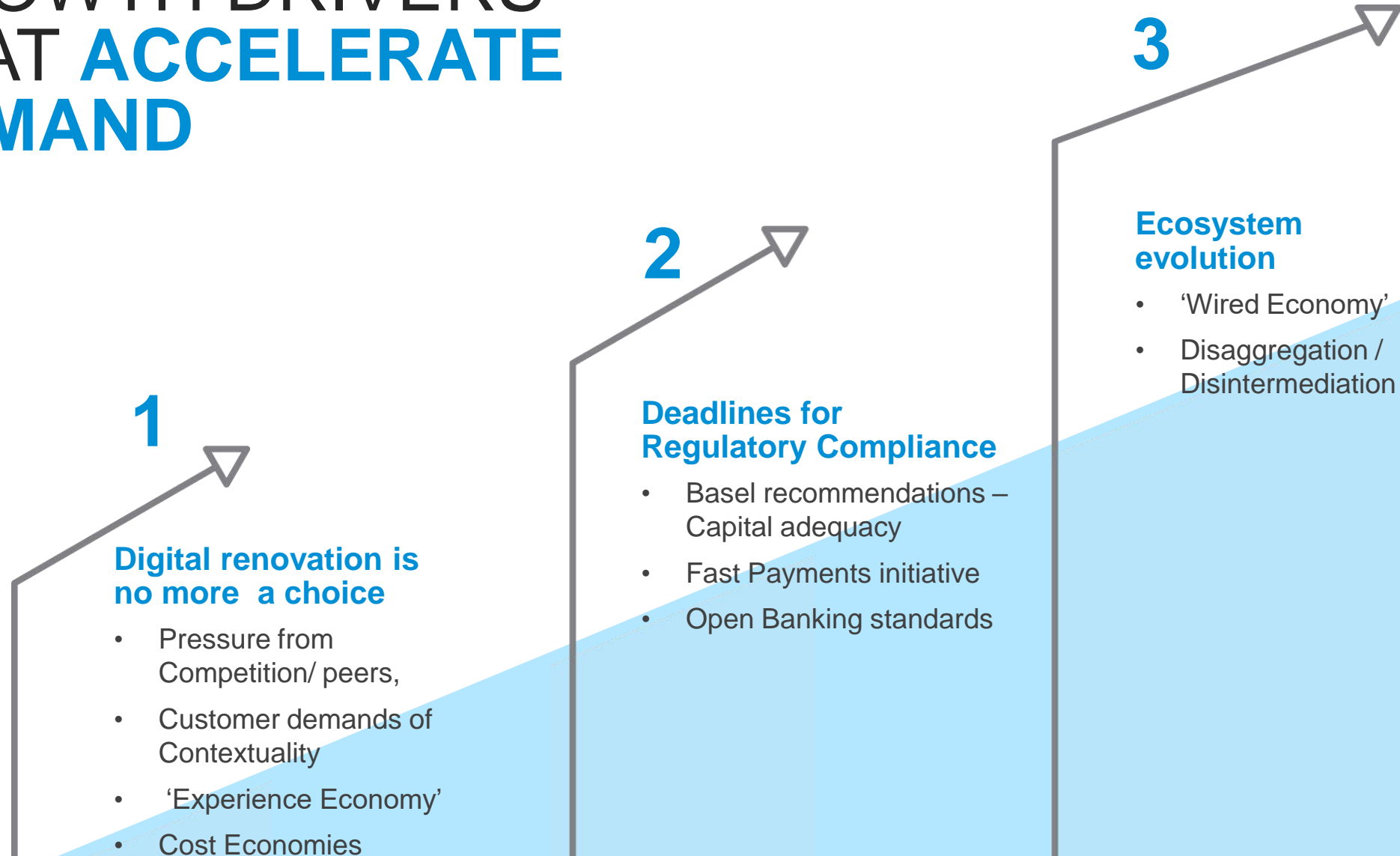
- We look at market as 'three worlds' -  
World 1, World 2 and World 3
- World 1 Market : Advanced Market  
which started their technology journey  
between 1965 - 1990
- World 2 Market : Markets where this  
journey started in 1990s to 2000s.
- World 3 Market : Journey started after  
2000 to current including New banks
- Each have unique transformative  
requirements, all of which we address



# MARKET SIZE



# GROWTH DRIVERS THAT **ACCELERATE** **DEMAND**



# WORLD #1



- Fragmented and high cost legacy technologies drive need for modernisation.
- Need to accelerate change, market and regulatory pressures – push them to ‘Buy’ against the traditional ‘Build’ approach.
- Very High Technology Costs - Per account cost exceed \$100 p.a.
- Need for reliable vendor to handhold the transition
- Significant budgets – Our typical margin is over 60%

US, UK, Canada, Europe, Australia, Singapore, Japan

- Industry Players: Temenos, SAP, Edgeverve and Finestra
- iGTB and iGCB business compete in this space

# WORLD #2.



- Banks in this space add non fund business to pure fund based income.
- These banks look for advanced solutions in Trade Finance, Supply Chain Finance, Treasury, Custody, Lending, Credit card, Payments and Collections
- Several of these solutions are sought in 'Wave 2' viz., after the core platform is stabilised
- Our typical margin is over 50%

India, Middle East, Africa, Thailand, Philippines, Malaysia, Vietnam

- Industry Players : Finastra, Bottomline, ACI
- iGTB and iRTM business compete in this space



# WORLD #3



- These banks look for Core banking and lending platforms largely to support retail banking vertical
- Another category of banks are the Challenger banks seeking to position themselves as 'Digital Banks'
- Our typical margin is 40% - 45%

East & West Africa, Levant, Cambodia, Bhutan

- Industry Players : Edgeverve, Flex, Temenos and TCS Bancs
- iGCB business competes in this space

# INSURANCE



- Our focus is on World 1 and World 2 markets - USA, UK and India

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- Artificial Intelligence and Machine Learning are redefining the 'rule based' algorithms that drive business in this space

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- Industry Players: Ipipeline and Guidewire
- Intellect SEEC business competes in this space



**INTELLECT  
PRODUCT  
STORY**

# WHAT IS **PRODUCT STORY**



## **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.

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

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Potential revenue of one successful product is typically \$50 Mn to \$100 Mn

# OUR PORTFOLIO OF PRODUCTS

1

Intellect Digital Core – IDC 17.1

2

Intellect Digital Lending

3

Intellect Digital Credit card

4

Intellect Quantum Central Banking Solution

5

Contextual Banking Experience (CBX)

6

Contextual Payments

7

Liquidity

8

Trade and Supply Chain Finance

9

Digital Transaction Banking

10

Digital Treasury

11

Digital Wealth

12

Capital Alpha

13

Xponent

14

Risk Analyst

15

Digital Distribution Suite

# 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

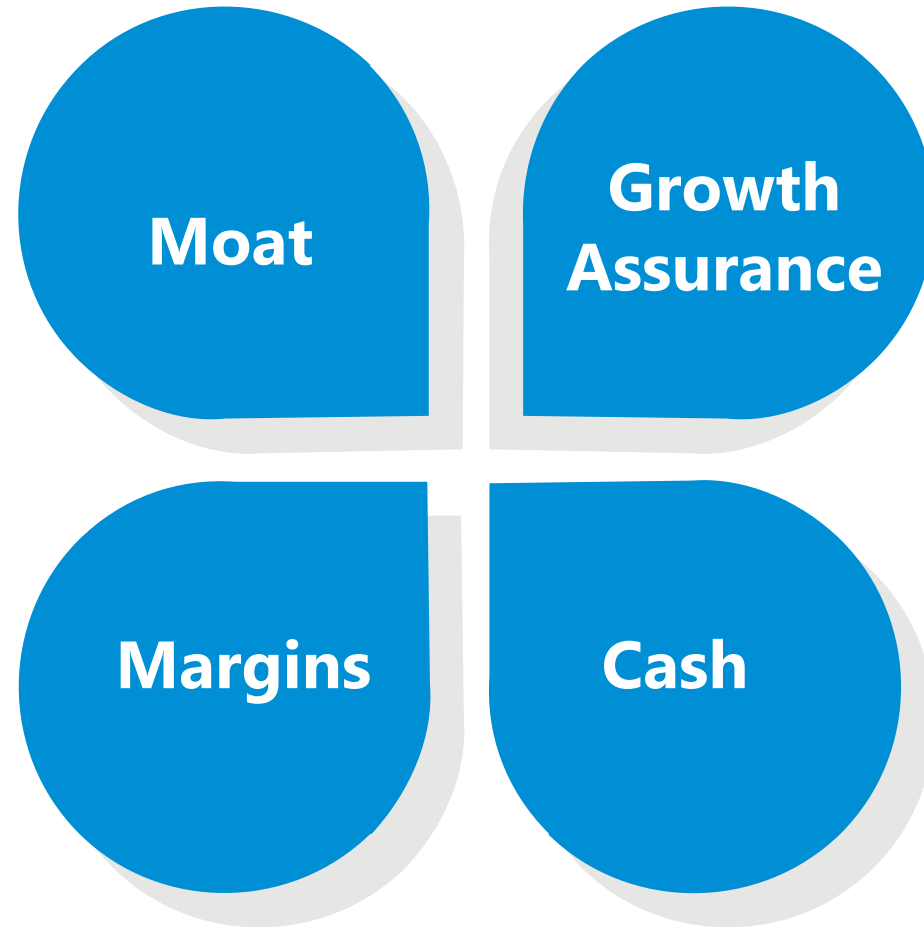
Resulting in

- Selling License at premium pricing to our competitor
- Doubling our quarter revenue from 150 Cr per quarter to over 300 Cr per quarter
- Sustaining Profitability from the last 6 quarters
- Collections exceeding revenue in the last 5 quarters
- 12 transformational deal in FY 18
- Recognition as Category Leaders

# INTELLECT 2.0 – 2018-2021

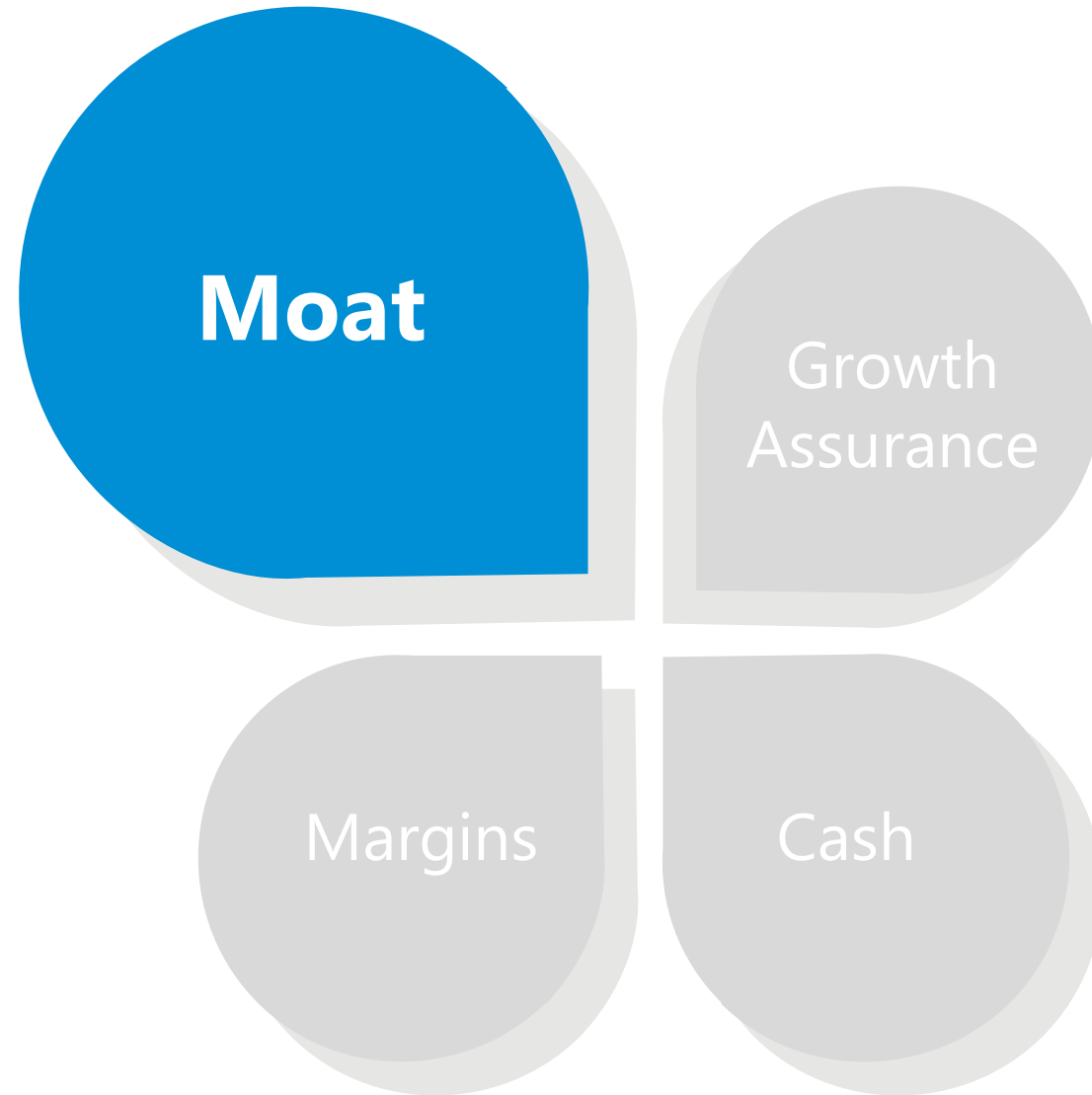
- Industrialization
- Monetization

# Four Elements

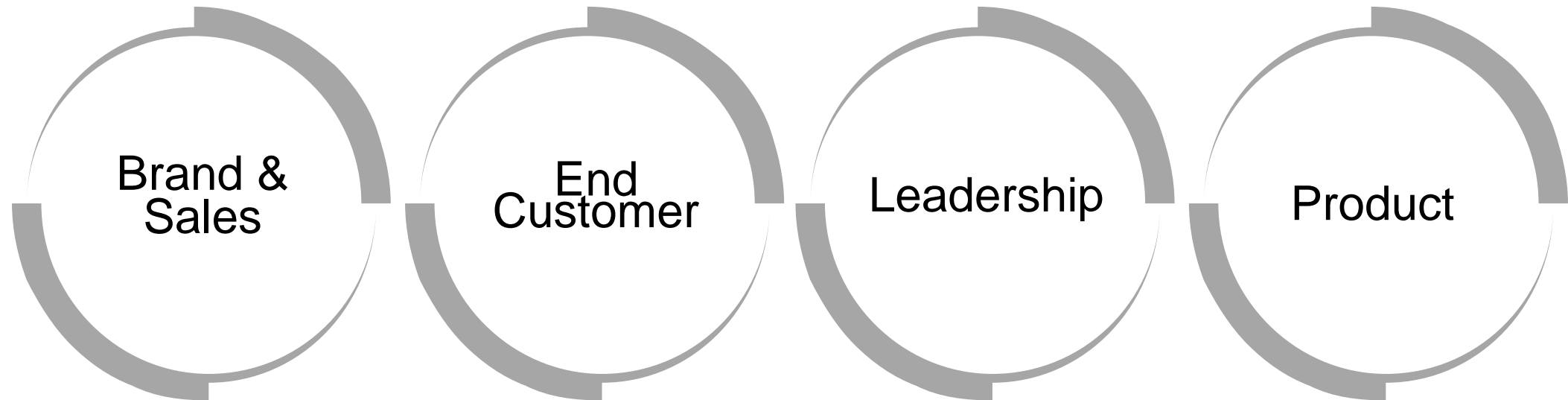




# Four Elements

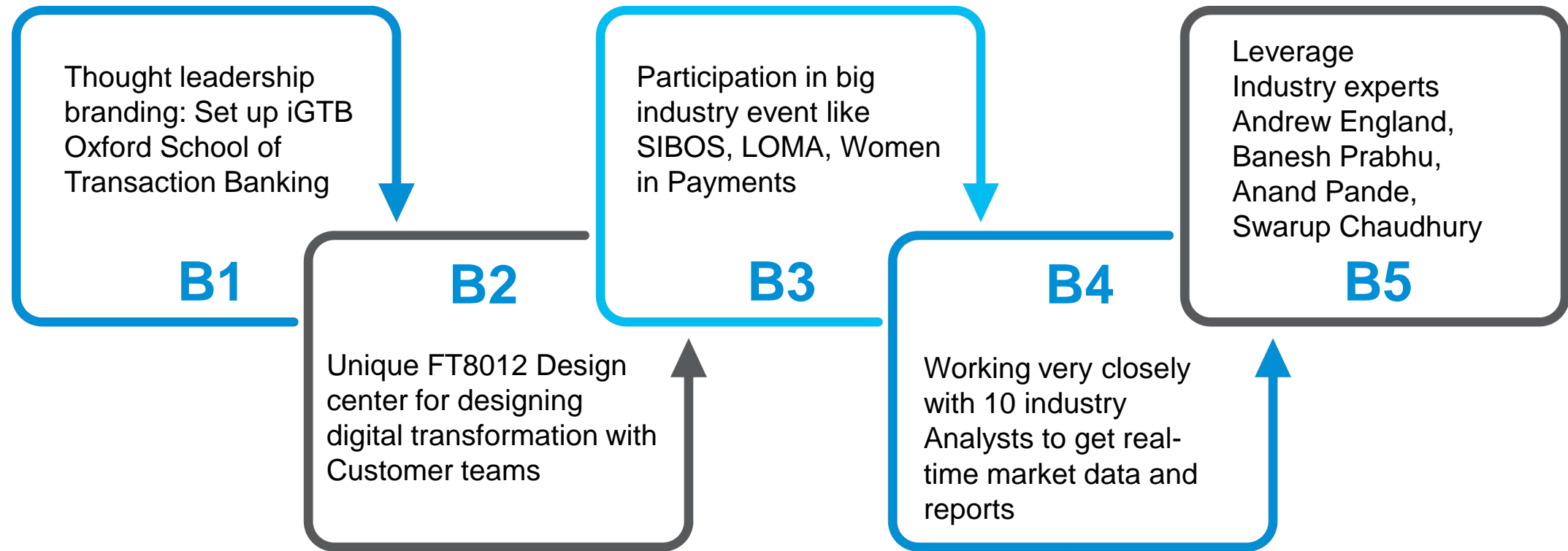


# 4 ELEMENTS OF MOAT – THE GOLDEN QUAD



**BRAND &  
SALES**

# PRINCIPLES OF BRAND BUILDING – CREATING DESIRE



# IBS ANNUAL SALES LEAGUE TABLE 2018



IBS intelligence

Ranked

**#1**

Retail Banking  
Systems

**Intellect Digital Core**

.....  
Payment Systems

**Intellect Payments**

Ranked

**#2**

Lending Systems

**Intellect Digital  
Lending**

Ranked

**#3**

Digital Banking &  
Channels

**Intellect Digital  
Banking Experience  
Platform**

Ranked

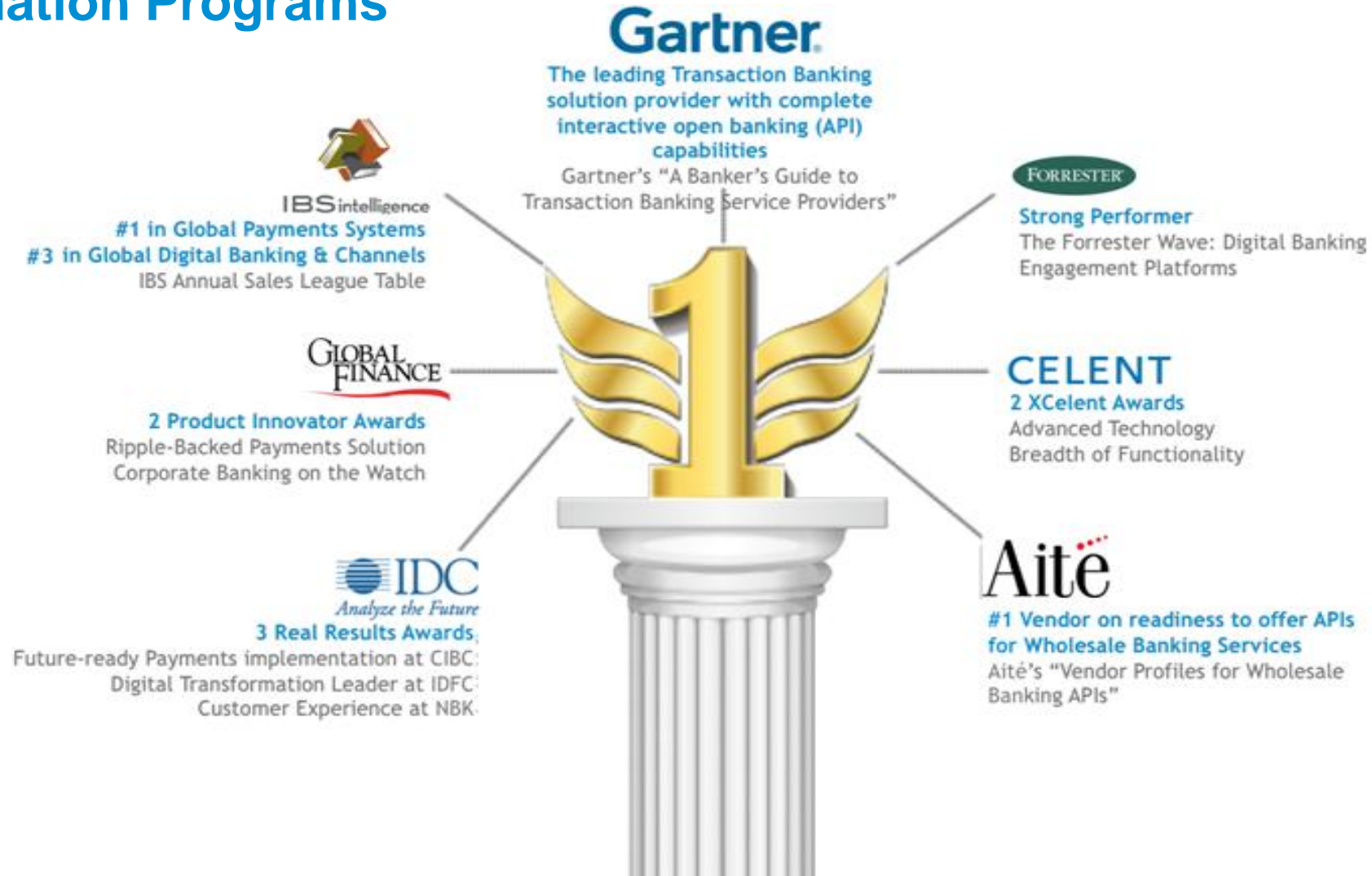
**#4**

Investment Fund  
Management System

**Intellect  
OneMarkets**

# iGTB

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



# INTERNATIONAL RECOGNITION

## Gartner®

Recognized as a **Leader** in Magic Quadrant for Global Retail Core Banking

Designed around the Digital 360 approach, Intellect Digital Core, IDC, presents the Best of Both Worlds, ie, Customer Experience (Digital Outside) & Operational Efficiency (Digital Inside) to banks. It leverages contemporary technologies such as Artificial Intelligence to give banks the capability to offer highly contextual (Persona-based) products & BOTS to drive complete STP (Lean Operations) & significantly lower operating costs.

## CELENT

iGCB powered Majid Al Futtaim Finance wins Celent's Model Bank" Award

Intellect Lending was chosen by MAFF as its technology partner to seamlessly integrate with their existing system to overcome the challenges they faced in the existing credit business. MAFF's Insta Card Issuance is a first of its kind initiative in the UAE market and the digital transformation that has been brought about in the Credit Card journey with AECB (integration for real time credit decisions in 15 mins. The product was conceptualized, designed and delivered in 100 days.

## CELENT

Celent rates iGTB amongst leading vendors

Celent positions iGTB amongst leading Integrated Receivables Vendors in Technology and Functionality Category. Celent quotes the most distinctive feature of iGTB Receivables Management is its extensive use of analytics and role-specific dashboards to provide actionable insight.

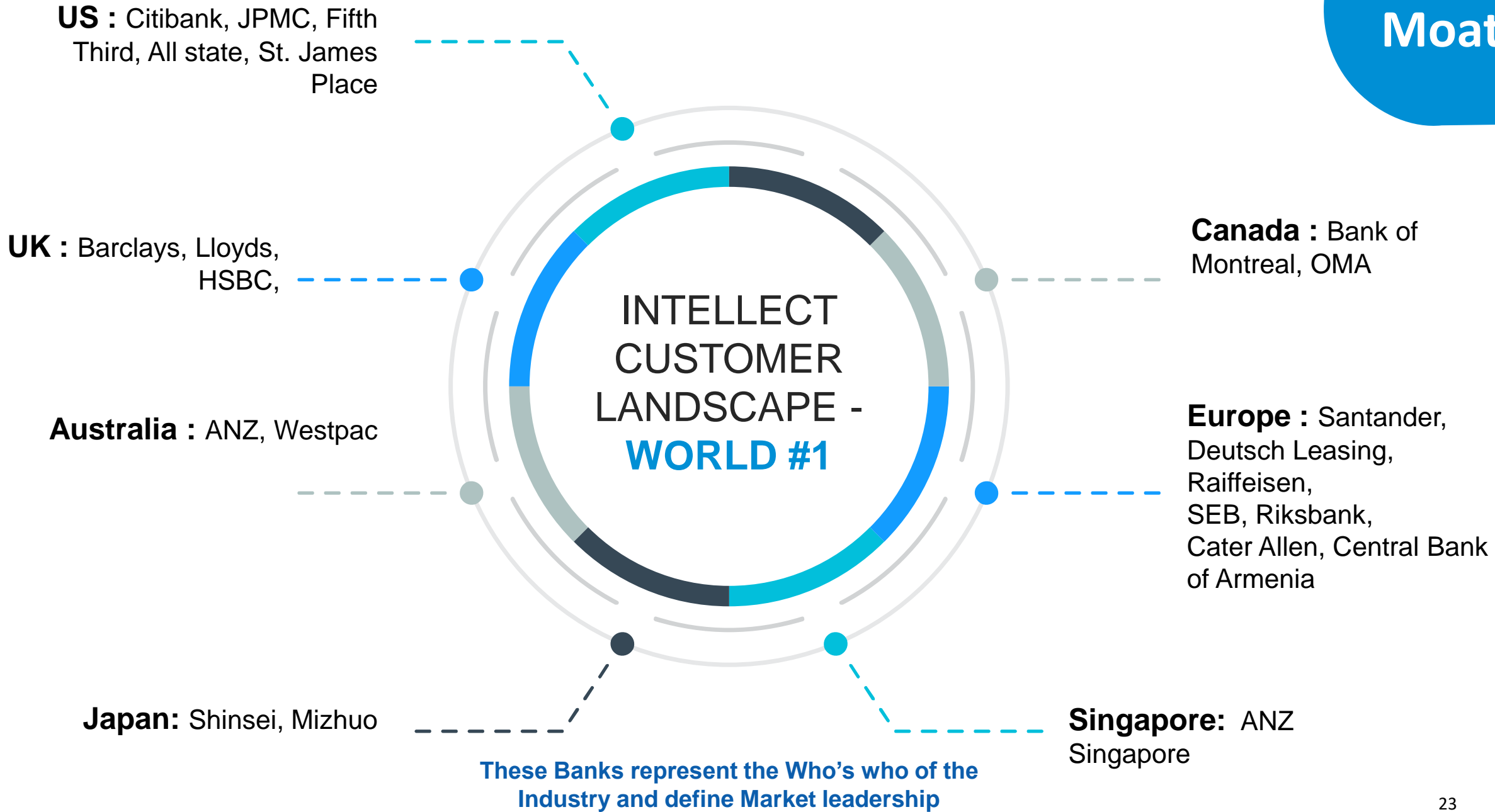
## Aite

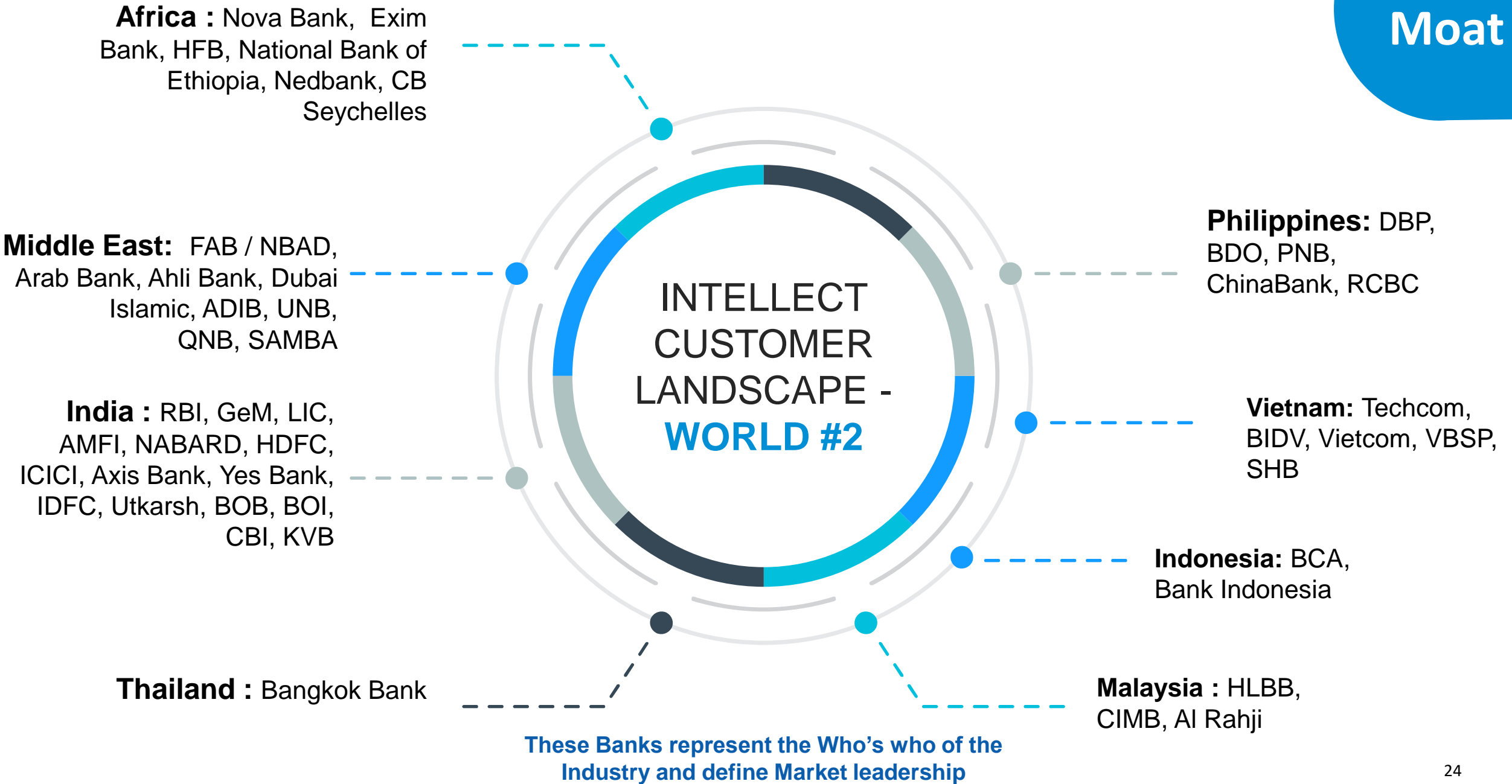
Aite features Intellect SEEC amongst leading US & Europe vendors

Intellect SEEC profiled amongst leading US & Europe vendors in P&C Insurance who can help drive deeper policyholder engagement @ Aite report titled "Enhancing the P&C Insurance Policyholder Journey through Deeper Engagement

**END  
CUSTOMER**







**LEADERSHIP**

# LEADERSHIP

- Designing the Business by 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.

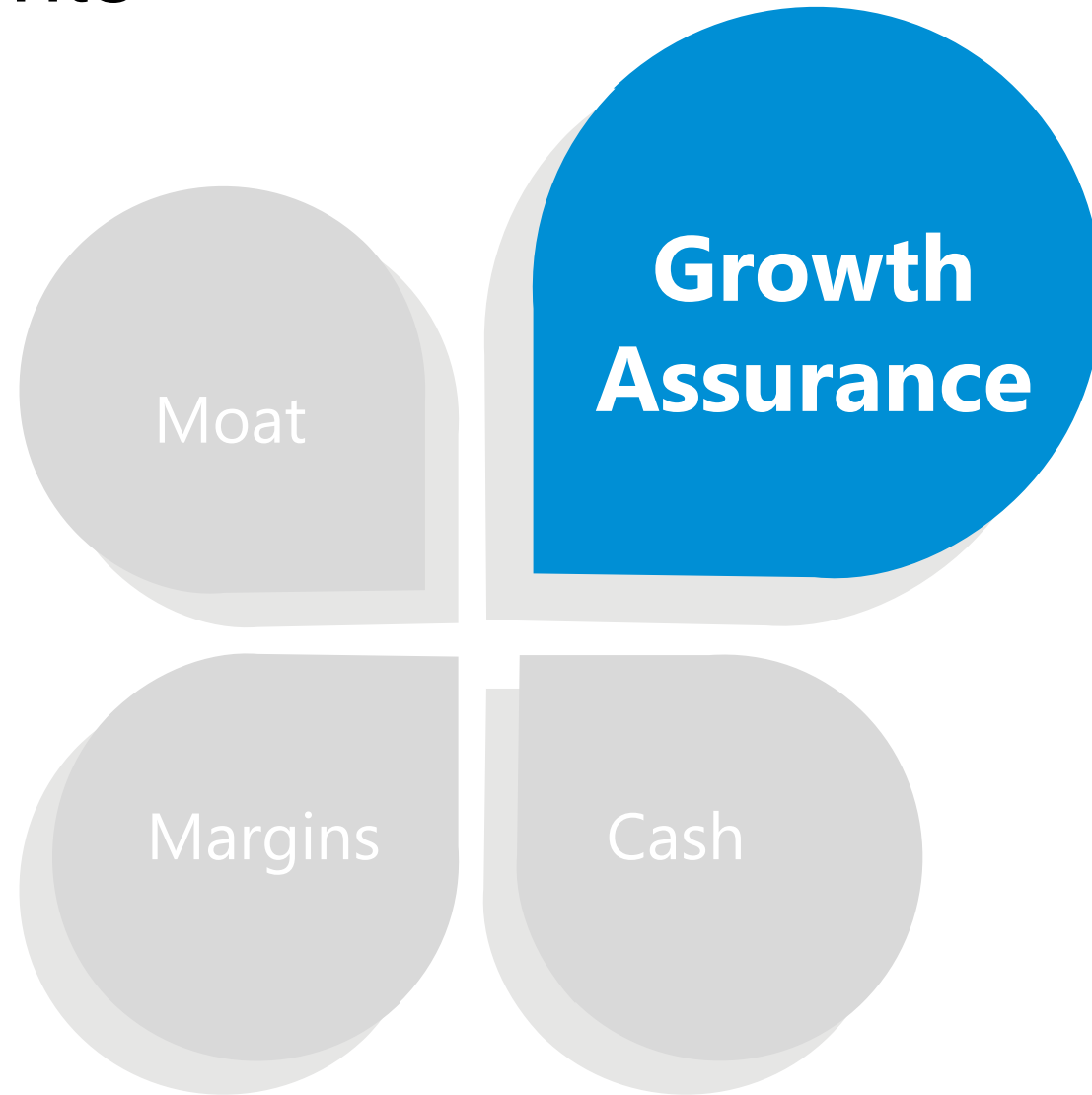


**PRODUCT**

# WHAT MAKES INTELLECT **PRODUCT SUPERIOR**

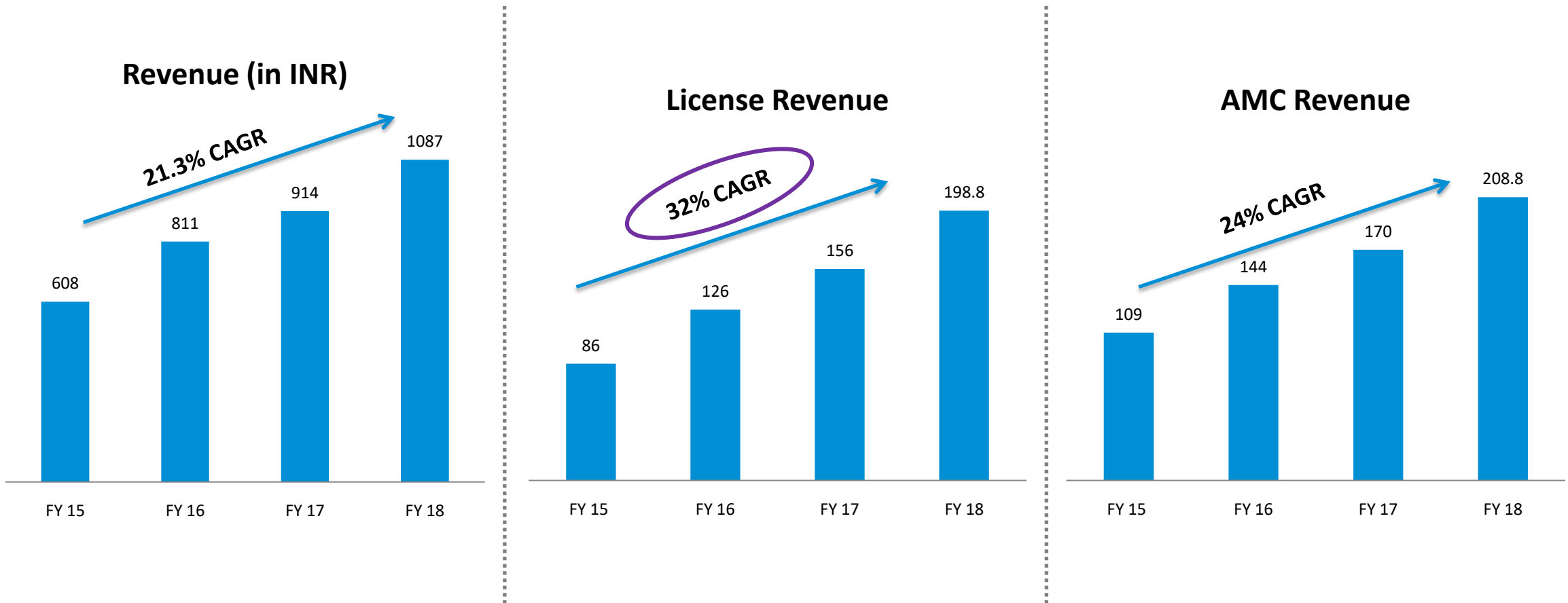
1. Design Thinking
2. Unified architecture across technologies for complete financial world.
3. Organically built – against acquired pieces being pieced together by Competition.
4. Very high technology performance
5. Complete Digital 360 Architecture – Digital Inside and Digital Outside.
6. Cloud Native architecture – enabling Continuous Integration and Deployment
7. Artificial Intelligence / Machine Learning

# Four Elements



# CONSISTENT GROWTH

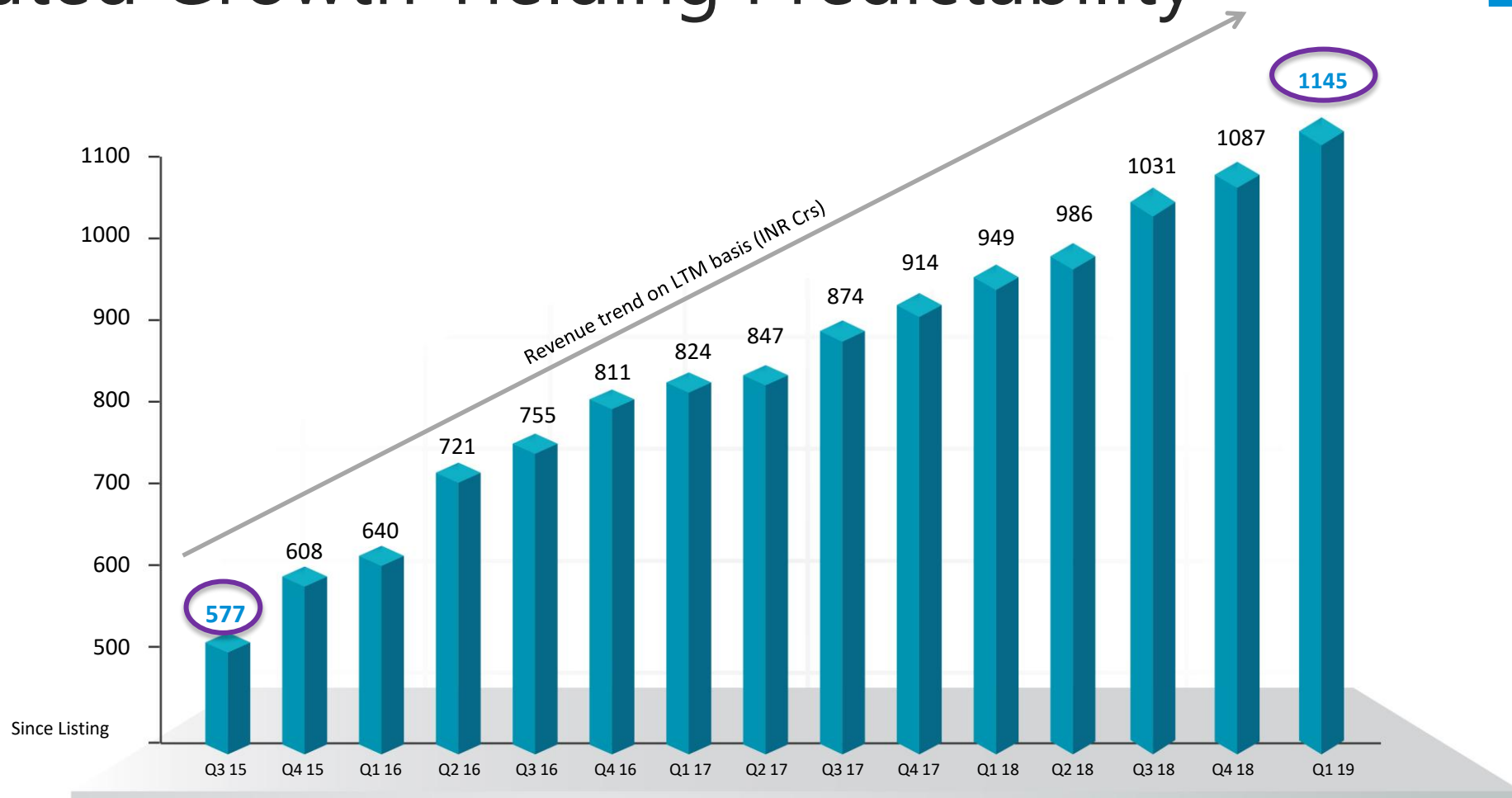
## Calibrated Growth Yielding Predictability





# REVENUE GROWTH IN THE LAST 15 QUARTERS

## Calibrated Growth Yielding Predictability



LTM = Revenue of current c

# HEALTHY PIPELINE

Active Pursuits

**34**

The current funnel (Active Pursuits) of Intellect is around **\$ 527 mn (3500 Cr)**, out of which **\$448 mn (3000 Cr)** is accounted by **134** opportunities.

## 34 high value active pursuits

- 7 pursuits are of value more than **INR 50 Cr. each**
- 10 pursuits are of value between **INR 30 Cr - INR 50 Cr. each**
- 17 pursuits are of value between **INR 20 Cr - INR 30 Cr. each**

# LARGE DIGITAL TRANSFORMATIONAL DEAL WINS

Large Deal Wins in  
FY 18

**12**

## 12 Digital Transformational Deal Wins

- 4 deal win are of value more than **INR 50 Cr. each**
- 3 deal win are of value between **INR 30 Cr - INR 50 Cr. each**
- 5 deal win are of value between **INR 20 Cr - INR 30 Cr. each**

# Strong Order backlog

Growth  
Assurance

## Q4 FY 18

### License Based

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

**INR 890 Cr**

### Subscription Based

**INR 150 Cr**

(Excluding order backlog of GeM project)

## Q1 FY 19

### License Based

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

**INR 950 Cr**

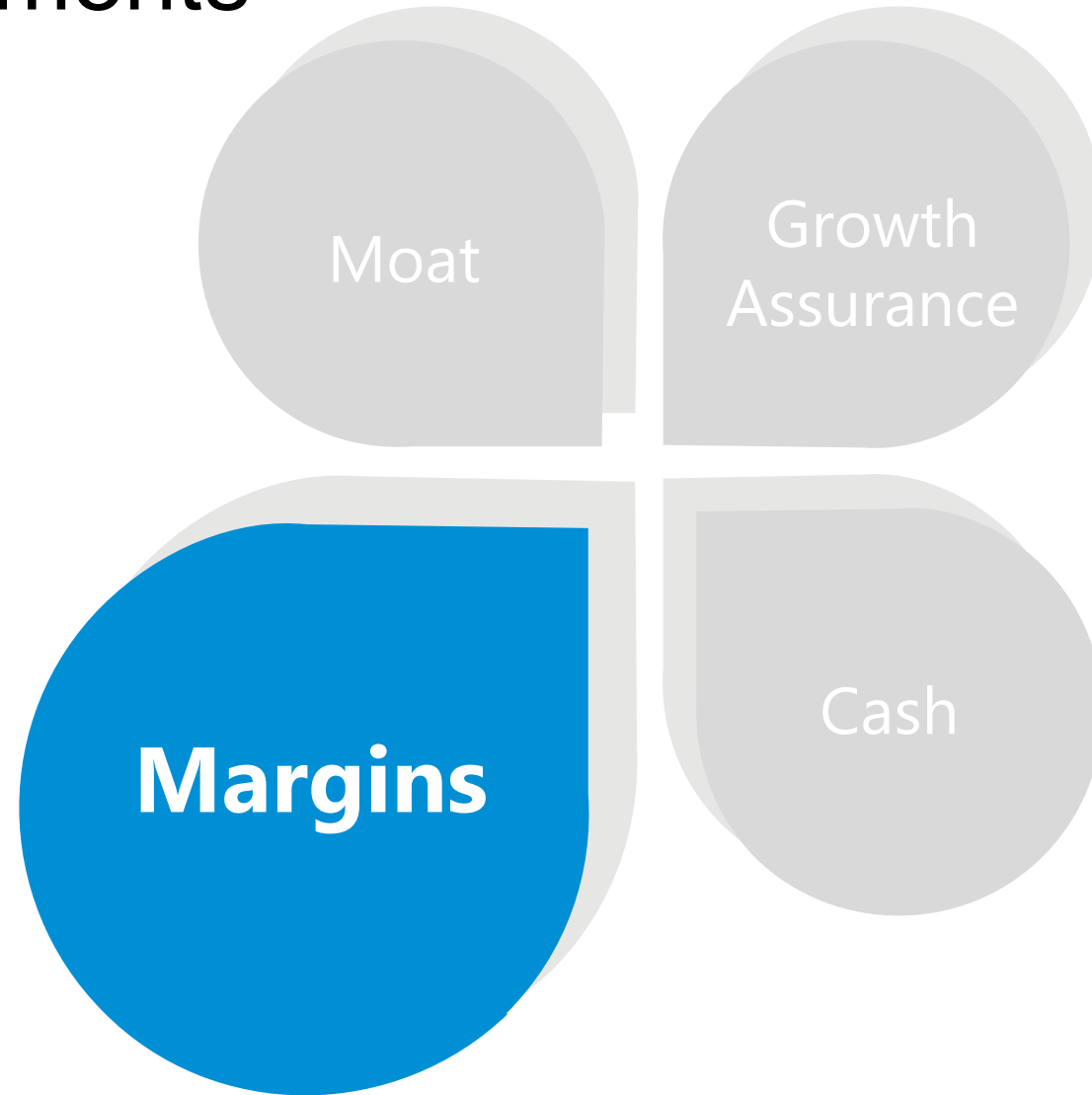
### Subscription Based

**INR 240 Cr**

(Excluding order backlog of GeM project)

\*AMC considered for the next 12 months

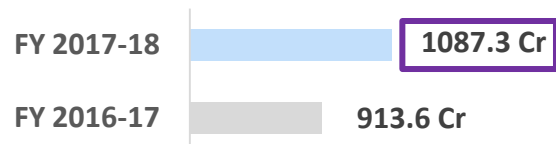
# Four Elements



## FY 18 – Calibrated Growth Yielding Predictability

FY 18 - TOTAL REVENUE (INR)

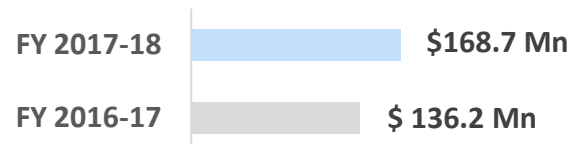
**1087.3 Cr** ↑



Revenue grew by 19%

FY 18 – TOTAL REVENUE (US \$)

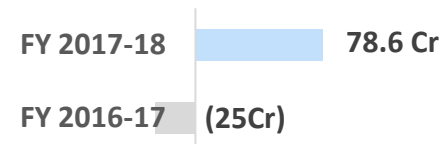
**\$168.7 Mn** ↑



Revenue grew by 24%.

EBITDA

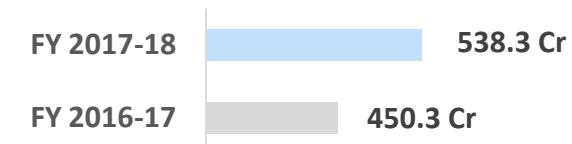
**78.6 Cr** ↑



Strong EBITDA Growth of 103 Cr during the year

GROSS MARGIN (INR)

**538.3 Cr** ↑



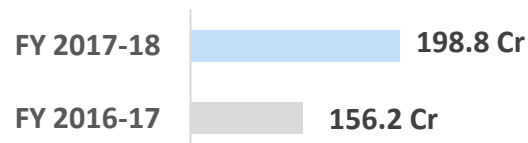
GROSS MARGIN % (INR)

**50 %**



LICENSE (INR)

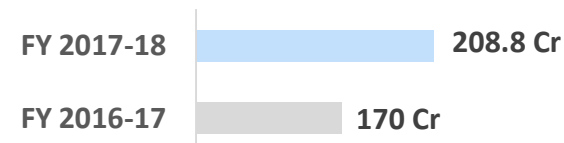
**198.8 Cr** ↑



Registered 27% Growth

AMC (INR)

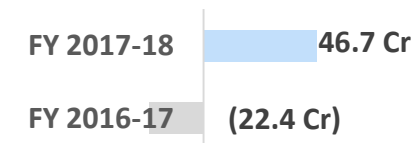
**208.8 Cr** ↑



Registered 23% Growth

PAT (INR)

**46.72 Cr** ↑



Cash and Cash Equivalent (INR)  
(As on 31<sup>st</sup> March 2018)

**169.5 Cr**

Total Debt including term loan (INR)  
(As on 31<sup>st</sup> March 2018)

**159 Cr**

Collections for FY 18 (INR)

**1111Cr**

Deal Wins in FY18

**50**

Avg. license value per deal is INR 3.8Cr

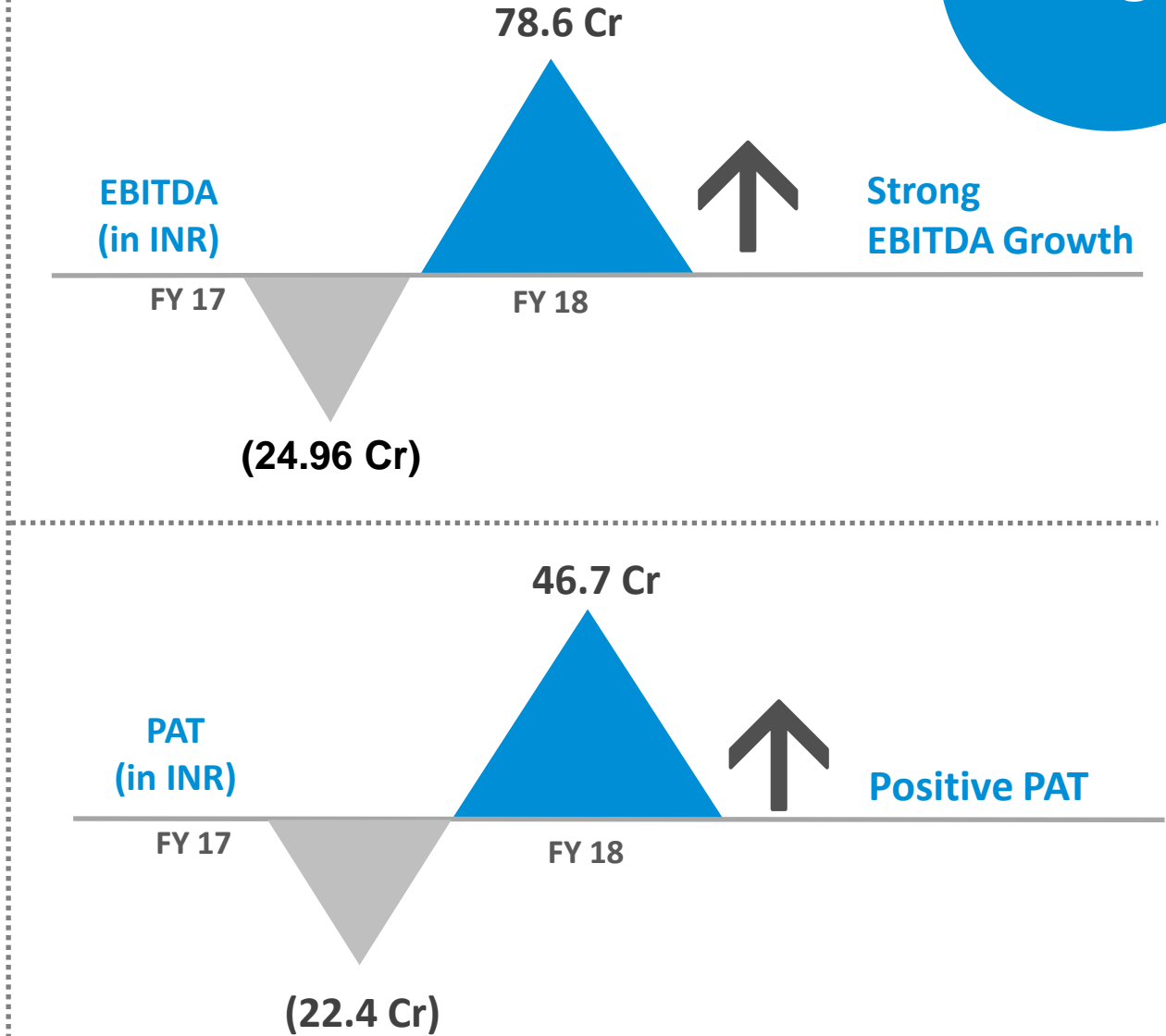
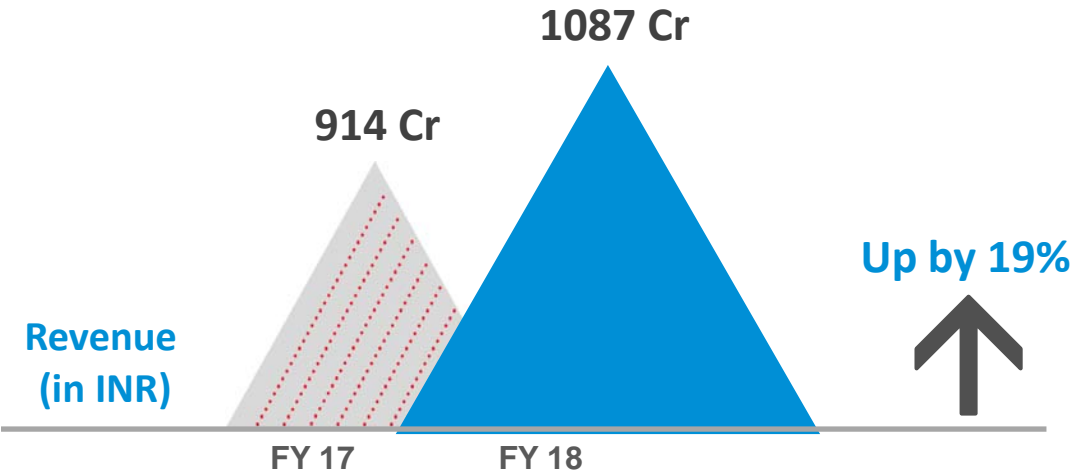
Large Digital Transformation Deal Wins

**12**

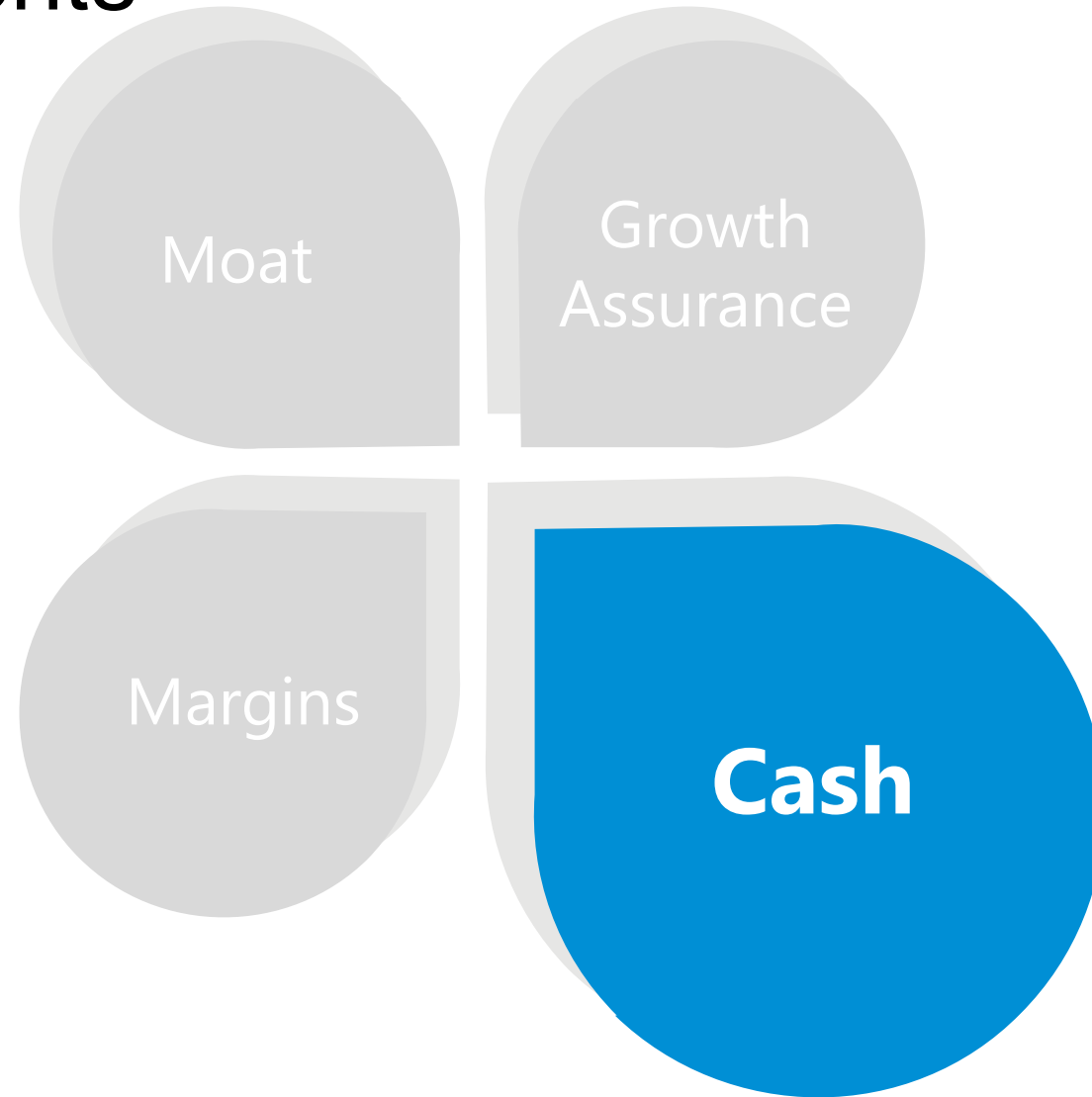
Implementations (Go Lives) in FY18

**53**

# Strong EBITDA Growth and Net Profit Positive

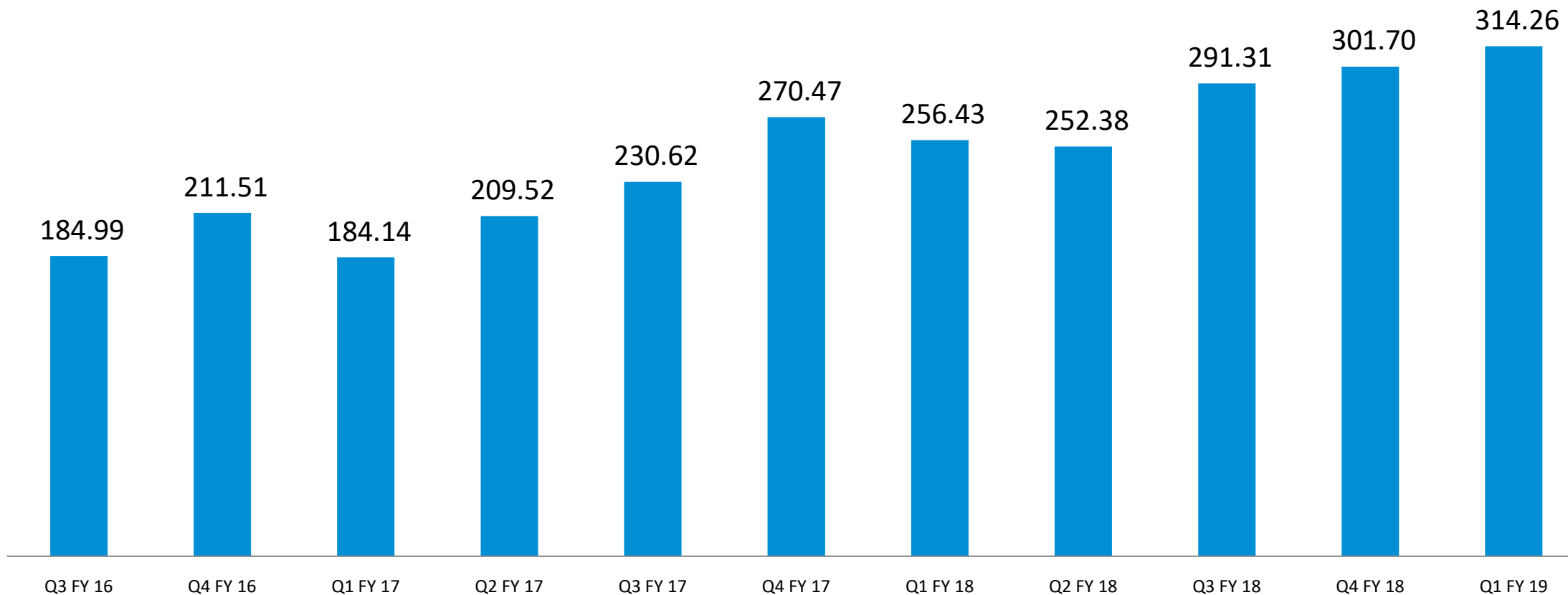


# Four Elements





# Collections exceed revenues in the last 5 quarters

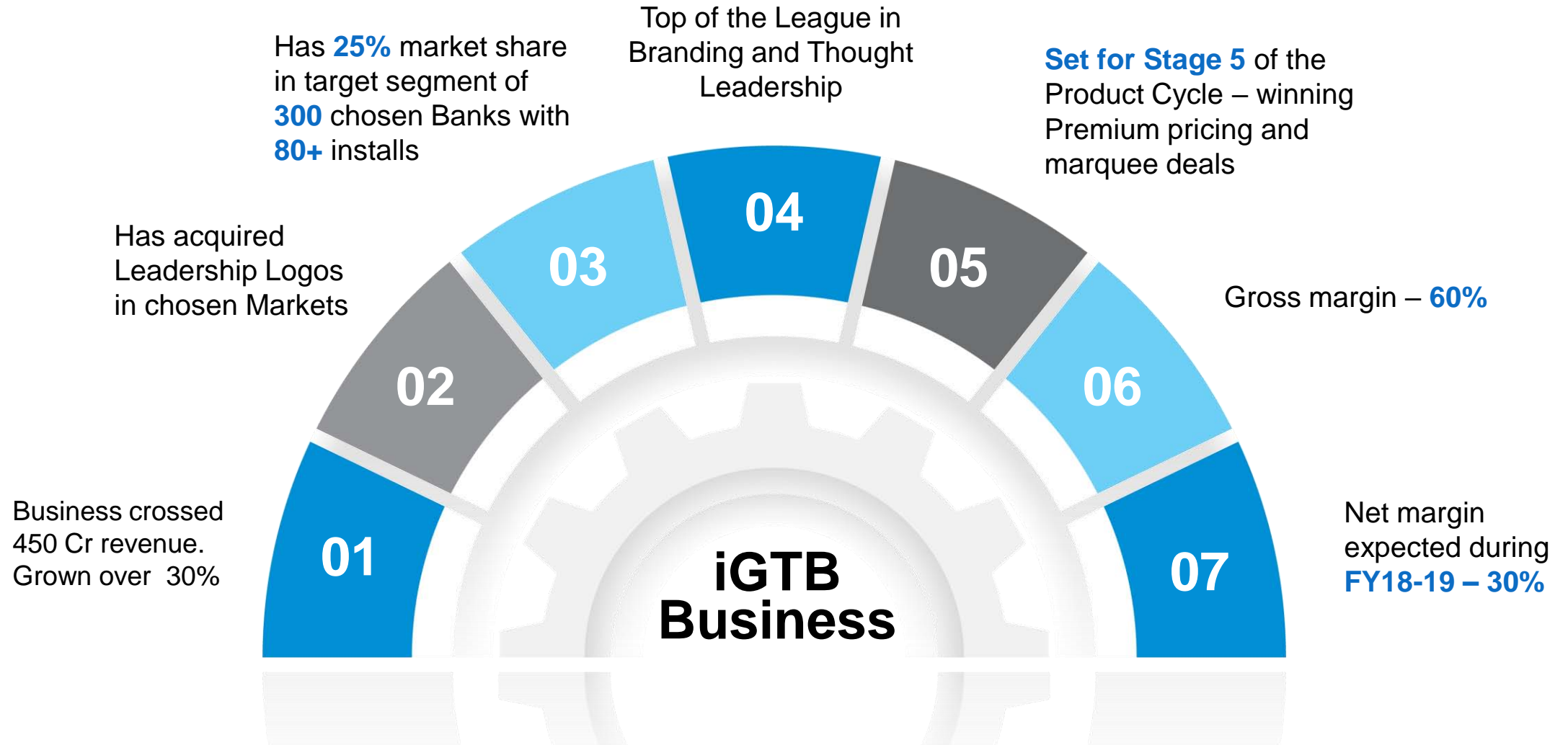


\*INR Cr



**CONFIDENCE  
ABOUT THE  
FUTURE**

# PROMISE **DELIVERED**



# PROMISE FOR FY 19-20

- **Intellect Digital Core, IDC 19. 1**
- 

- **Government eMarketplace**
- 

- **Digital Treasury**
- 

- **Risk Analyst**

# PROMISE FOR FY 20-21

- **Xponent**
- 

- **Digital Distribution Suite**
- 

- **Digital Wealth**
- 

- **Capital Alpha**

# SUMMARY

**01** Largest suite of FinTech Products for Global market on Unified architecture

**02** 15 Product Portfolio is designed for continuous growth

**03** Partnership with IBM and AWS

**04** Delivered against the four expectations in FY 18: Moat, Growth, Margin and Cash

**05** License revenues and average deal value moved up since last year

**06** Share of advanced market growing from 45% to 55%





# Investor Presentation iGCB

Mumbai : July 31<sup>st</sup> 2018

*Rajesh Saxena*  
CEO- iGCB



# Introduction : Rajesh Saxena, CEO - iGCB



Chief Executive Officer, American Express, INDIA



19 Years in Leadership position - INDIA, UAE, ISRAEL, TURKEY, JAPAN



Started Career with Unilever, INDIA

**Alma mater:** BITS Pilani (India), Gold medalist  
XLRI Jamshedpur (India)

# AGENDA

01

Opportunity & Market Size

02

Our Strategy

03

Leadership Journey

04

Summary



# 1.1 Market Opportunity and Competitive Landscape

Core Banking packaged solution estimated at 10 billion and growing at 10 -12 % per annum  
 Huge Market opportunity from a GCB perspective

**Digital Core**

**Central Bank**

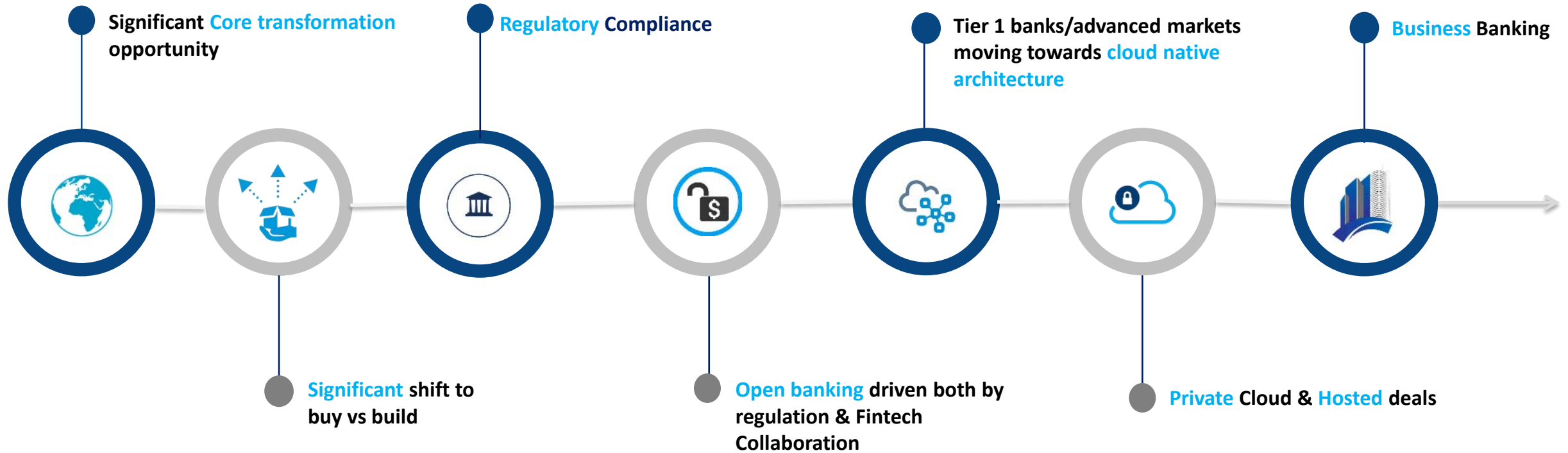
**Digital Face**

**Lending**

**Cards**



# 1.2 Key Market Trends



IDC 19.1 with product focus and recent wins is well positioned to take advantage of tail-winds



# AGENDA

01

Opportunity & Market Size

02

Our Strategy

03

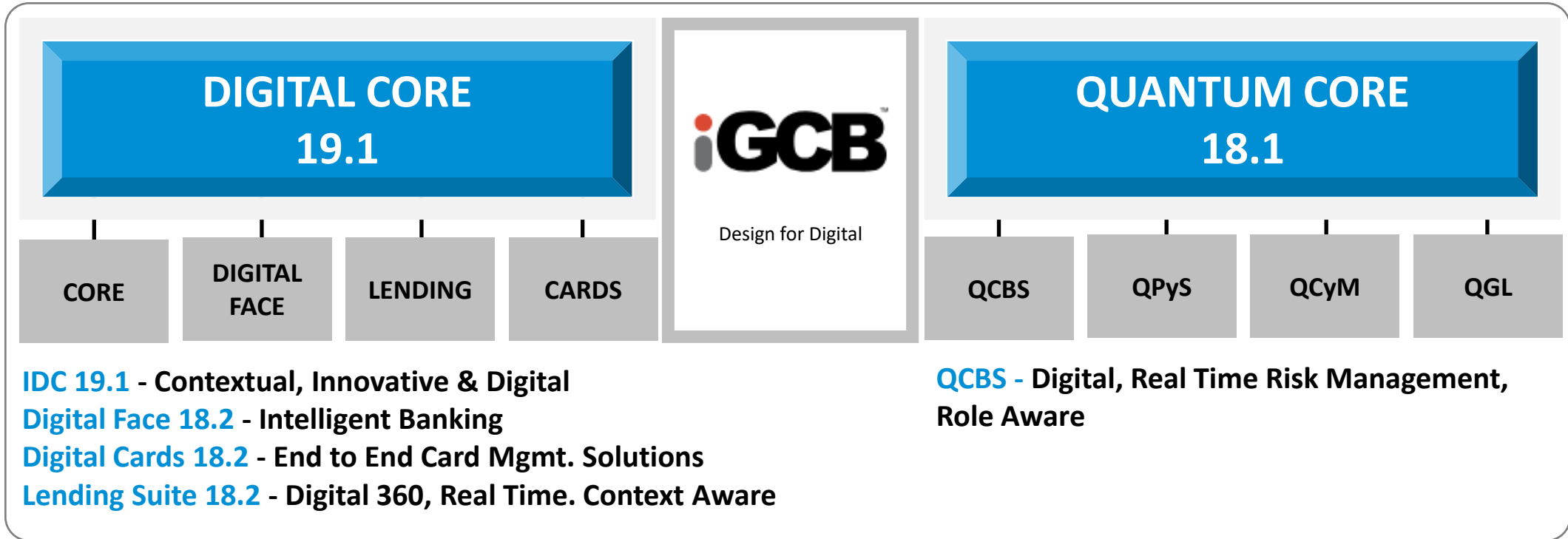
Leadership Journey

04

Summary



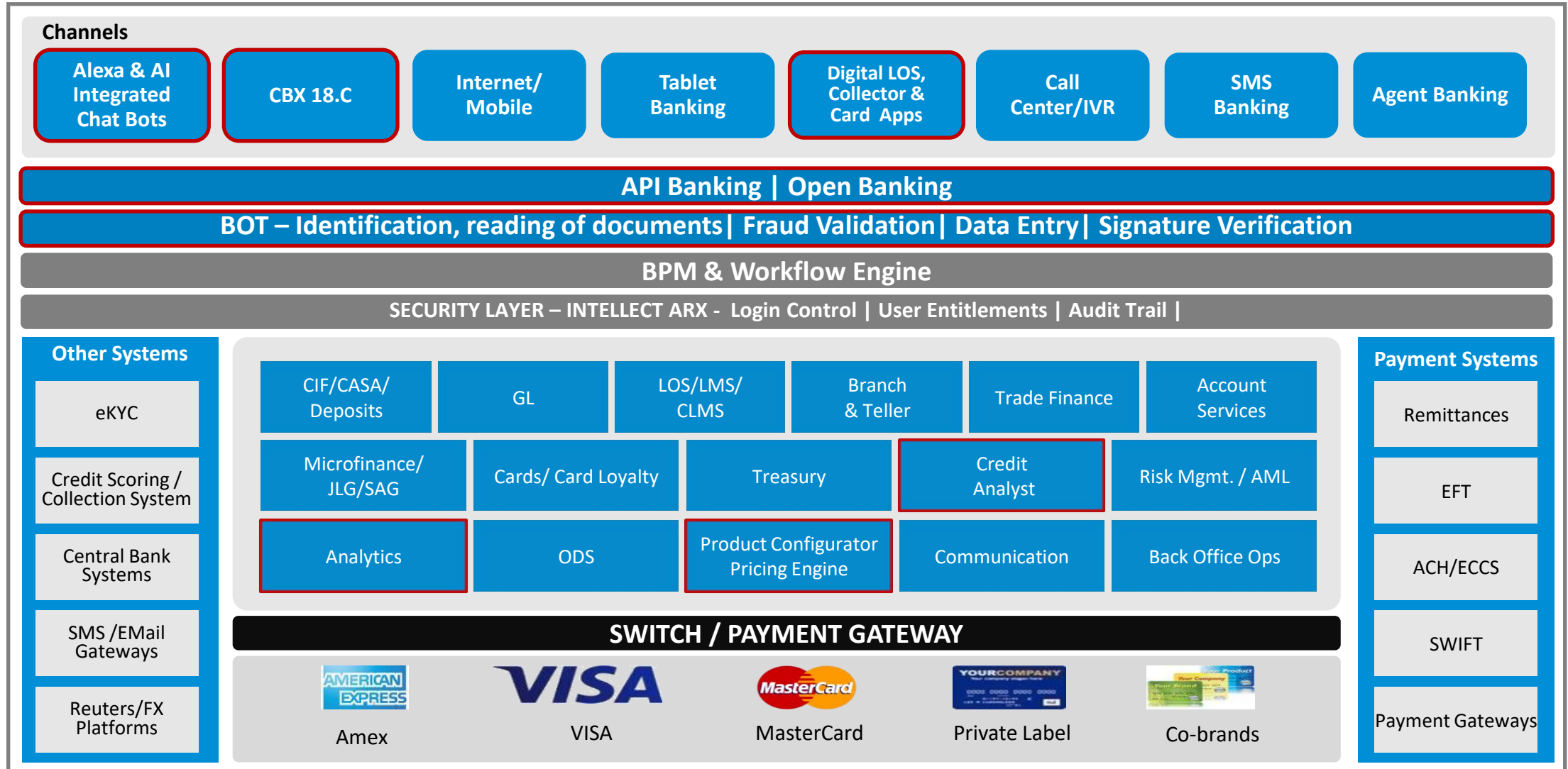
# 2.0 GCB...Two Product Strategy



*End to End Digital Transformation - Commercial & Central Banks*

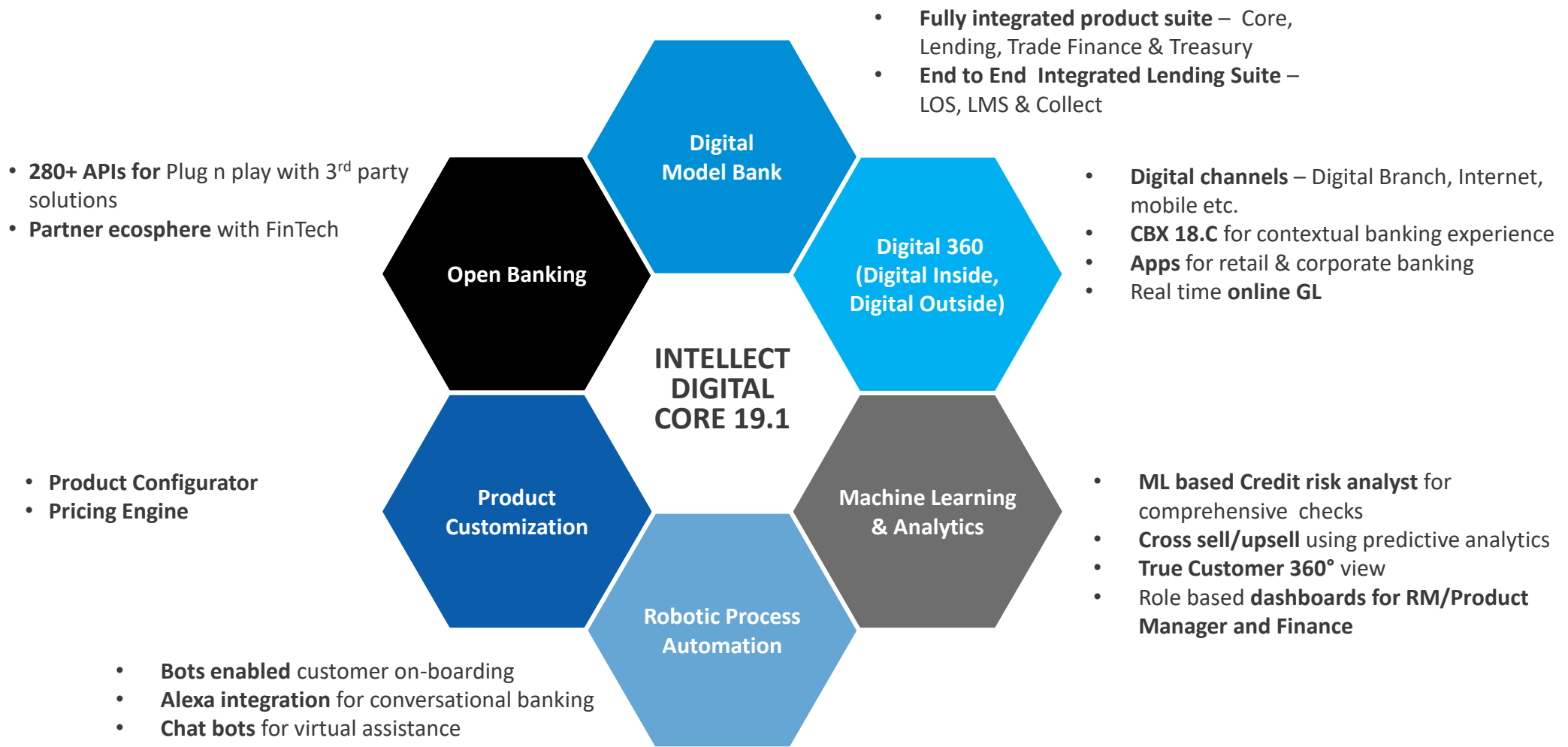
Focus on Value Selling / Product Differentiation during Sales Process

# 2.1 Intellect Digital Core 19.1- Digital Model Bank (Beta launch)





# 2.2 Key Differentiators IDC 19.1 – Contextual, Innovative & Digital







# 2.3 Intellect Digital Core 19.1 – Summary of New Capabilities

## Digital Channels

amazon alexa

AiChatbot

Digital LOS

Digital Collector

Card Self Service Apps

CBX 18C

## Advanced Fintech Layers

API BANKING



OPEN BANKING



Personal Finance Management

Augmented Reality



- BOT – Identification
- BOT – Reading of documents
- BOT – Fraud Validation
- BOT – Data Entry
- BOT – Signature Verification

## Intelligent Modules



Big Data/ AI based SME Risk Analyst



Predictive and Prescriptive Analytics



Product Configurator

Pricing Engine



# AGENDA

- 01 Opportunity & Market Size
- 02 Our Strategy
- 03 Leadership Journey
- 04 Summary



# 3.0 Leadership Team



**BANESH PRABHU**  
Chief Strategy Officer

30+ YEARS

INTELLECT, AMEX, CITIBANK,  
SIAM COMMERCIAL BANK



**RAJESH SAXENA**  
Chief executive officer  
Global Consumer Banking &  
Central Banking

31 YEARS

INTELLECT, AMERICAN EXPRESS,  
CITIBANK



**K SRINIVASAN**  
President – IMEA, APAC & CIS  
Markets

25+ YEARS

INTELLECT, SUNTEC



**PARAMDEEP SINGH**  
Business Head- Digital Core &  
Central Banking

26 YEARS

INTELLECT, GE MONEY, SBI,  
BNP PARIBAS



**VARDARAJAN S**  
Business Head- Digital Face

28 YEARS

INTELLECT, TCS



**HARPREET SINGH**  
Business Head – Digital Lending  
& Cards

18 YEARS

INTELLECT, CITIBANK



**AKASH GUPTA**  
Client Partner & Global Service  
Delivery Head

31 YEARS

INTELLECT, RBS, ABN AMRO  
BANK, BANK OF AMERICA & ITC  
CLASSIC FINANCE



**SRIRAM VAIDHEESWARAN**  
Global Engineering &  
Manufacturing Head

30+ YEARS

INTELLECT, STANDARD  
CHARTERED BANK,  
CITIBANK



**VENKATESH CHILLARA**  
Global Production Support &  
Assurance Head

29 YEARS

INTELLECT, SATYAM COMPUTER  
SERVICES, TECH MAHINDRA



**SHIV SIVARAMAN**  
Customer Process & Advocacy  
Head

30 YEARS

INTELLECT, CITIBANK, BARCLAYS,  
PREMIUM CREDIT LTD



**PADMINI SHARATHKUMAR**  
Head- Business Enablement Group

25 YEARS

INTELLECT,  
AMERICAN EXPRESS



**KRISHNA BESETTI**  
Chief Commercial Officer

28 YEARS

INTELLECT, MAHINDRA SATYAM,  
WAMU, LEAR CORPORATION



# 3.1 Analyst Accolades & Awards



Ranked # 1 in  
**Retail Banking & Payments**



Rated amongst the top in  
**Gartner Peer Insights Overall Rating  
for Digital Core**



Rated as Leader in Gartner Magic  
Quadrant 2018 for  
**Global Retail Core Banking**



Majid Al-Futtaim Finance powered by  
**Digital Lending**  
wins Celent Model Bank Award 2018



Utkarsh Bank powered by  
**Digital Core**  
Wins Omni-Experience Innovator Award 2018



## 3.2 Customer Speak

“This is indeed a very proud and privileged moment for the entire Utkarsh family. We are committed to the mission of making the unserved and underserved community of India our first priority as part of financial inclusion. Our microfinance business has evolved into the Small Finance Bank and we will continue to **provide easy access to finance for those who are skilled, but do not have the adequate financial support**, by offering a wide range of banking products as we move ahead.”



Mr. Govind Singh, MD & CEO



“We believe Intellect Digital Core Banking System is **a one-stop solution** for all our needs that will enable us to deliver our mandate as a merchant bank”.

Mr. Phillips Oduoza, Chairman

“We chose Intellect to automate our Debt Management Processes. We found Intellect Debt Management solution to be functionally rich with **faster implementation cycle and global best practices**; this strong value proposition made this our compelling choice. We believe this transformation initiative will ensure **effective collection strategies for us and deliver value-driven experience to our customers.**”



Mr. Hasan Unal, Deputy General Manager



## 3.3 Grand Launch of Intellect Digital Core 17.1

Digital 360, Real time & Contextual Core Banking solution



*Ashok Vaswani, CEO, Barclays UK,  
delivering the keynote address at the IDC 17.1 Launch*



*Rajesh Saxena, CEO, Intellect Global Consumer Banking,  
launching Intellect Digital Core – IDC 17. 1*



*A high powered CEO panel discussion on 'THE FUTURE OF BANKING IN THE DIGITAL AGE', anchored by Latha Venkatesh :  
(From Left to Right) Mr. Saurabh Tripathi, Senior Partner and Director of The Boston Consulting Group, Mr. Ashok Vaswani, CEO,  
Barclays UK, Ms. Latha Venkatesh, Executive Editor, CNBC-TV18, Mr. V Vaidyanathan, Founder & Executive Chairman, Capital First  
Limited, Mr. Swarup Choudhury, Senior Advisor, multiple international companies.*



## 3.4 Marquee Wins

### 1 A Leading bank in UK

- First End to End Hosting Deal in Advance Market
- Digital Core with Open Banking and UK Regulations
- Won against Temenos

### 2 Top Bank in Australia

- 2<sup>nd</sup> Core Banking deal in Advance Market along with GTB solution
- Multi Currency Core with capability to grow
- Forex Cards Business
- Won against FIS

### 3 Westpac, Fiji

- Clients chosen Intellect solution as against the Upgrade to Mysis
- Project Delivered on TIME and in FULL
- Won against FIS & Mysis.

### 4 Nova Bank, Nigeria

- First Digital Core Banking Deal for GCB in Nigeria
- Project delivered record time of 16 Weeks OTIF
- Won against Infosys

### 5 A Leading Bank in South Africa

- First Digital Core Banking deal in South Africa
- Deal won in partnership with Tech M
- Won against Temenos

### 6 3<sup>rd</sup> Largest bank in Kenya

- First Digital Channel Deal in Kenya covering both Retail and Corporate
- Coop Bank is 3<sup>rd</sup> Largest bank in Kenya
- Won against Netinfo

### 7 Top Bank in UAE

- Existing Customer upgrading from Cobol covers end to end Digital Core Potential upgrade to Parent bank in Bangladesh
- Won against Temenos

### 8 Leading Retailer, Chile

- First End to End Hosted Card Mgmt. Deal with Processor License
- This deal will make Intellect compete against the competitors in Chile
- Won against Technocom

### 9 BoB (Cards & Lending), India

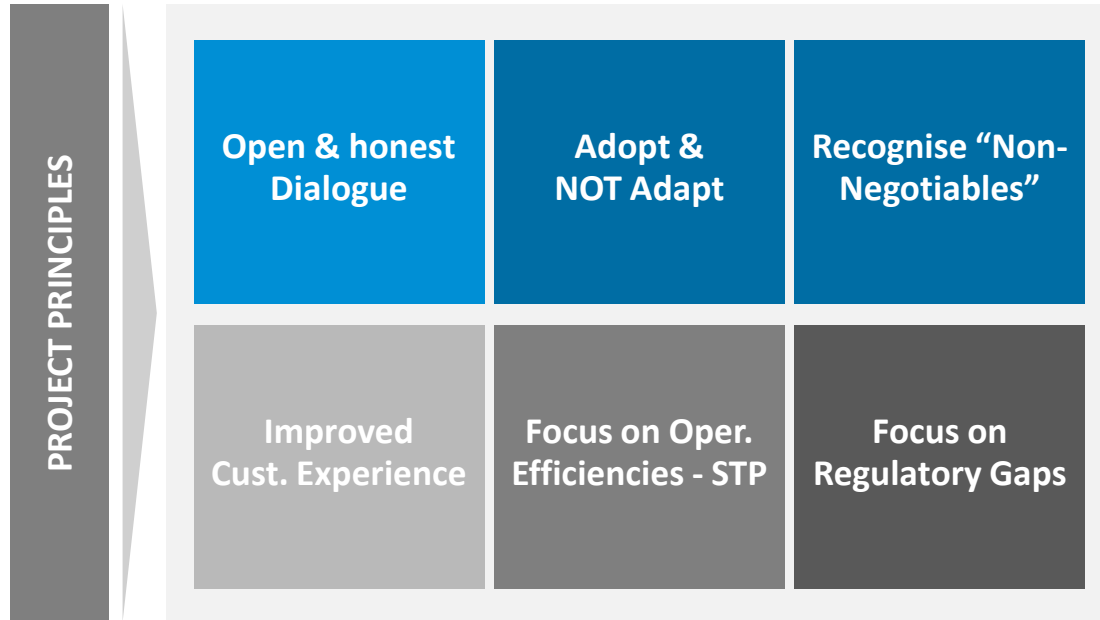
- First **Credit on Tap** deal covering the Lending suite (LOS, LMS and Collect) and Cards
- Vanilla Solution Gone Live in 4 weeks
- Won against Nucleus

+ Swaziland Bank



# 3.5 Improved Implementation Model

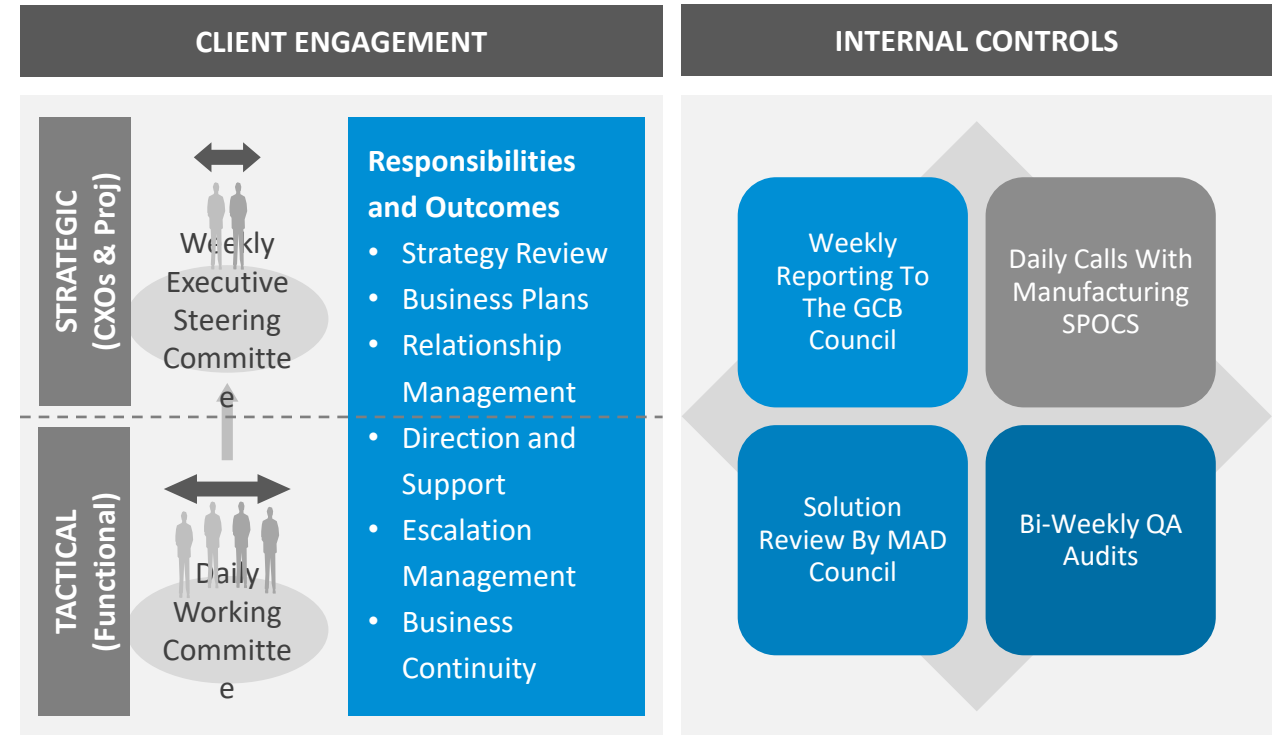
Case Study 1 - Adopt vs Adapt Principle for faster implementation given tight timelines at Cater Allen



*Despite significant development requirements owing to a Different Regulatory Landscape, Drop 1 was delivered within 6 weeks, 2 days ahead of schedule*

**Implementation Timeline - 10 Months to Go Live**

Case Study 2 - Effective Governance Model to manage multiple work streams in Nova Bank



*Full Go Live expected within 16 weeks despite diverse work streams across different divisions in Intellect catering to different Business Units at Nova*

**BANK WENT LIVE in RECORD 16 WEEKS**





## 3.7 Funnel Adequacy, Deal Qualification & Value Selling

1

FY 19 Funnel (USD Million)	
Est. Revenue	License Value
150.50	61.30

2

	FY 18	FY 19	FY 20
IDC	1X	1.3X	2X
Digital Face	1X	2X	4X
QCBS	1X	2X	3X

Increase average License Value YoY through Value Selling

3

	FY 17	FY 18	FY 19
No of Proposals	173	142	120

Qualify Every Opportunity and Improve Win Ratio

Recent Win Ratio	8 out of 10 IDC deals won
------------------	---------------------------



# AGENDA

- 01 Opportunity & Market Size
- 02 Our Strategy
- 03 Leadership Journey
- 04 Summary



# In Summary

- 1 Build on the current business momentum, leverage tail-winds
- 2 IDC 19 global launch in UK ( Nov/Dec, 2018)
- 3 DF 18.2 [Sept launch] to take on significant digital opportunities
- 4 Opening of UK, Australia & Parts of continental Europe market
- 5 Implementation & delivery business model maturity
- 6 Opportunity to create product implementation partners
- 7 Leadership team in place, a few incremental hires to address market gaps





# iGTB<sup>®</sup>

Contextual Banking By Design





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 technology products for global financial platforms. **iGTB** provides full spectrum, fully integrated products that run in over **79** financial institutions, across **90** countries.

Over

**1,600**

Professionals



With

**79**

Customers



Across

**90**

Markets





**iGTB**<sup>®</sup>  
IS MARKET LEADER

**#1**

**TRANSACTION BANKING**

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

**accenture**

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

**Gartner**

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

**Aite**

**#1 FOR APIs**  
Top Rating on all six measures: Development, Wholesale banking, Sandbox, Connectivity, Management and Analytics

**FORRESTER**

**STRONG PERFORMER**  
The Forrester Wave™ : Digital Banking Engagement Platforms



IBSintelligence

**#1 IN GLOBAL PAYMENTS SYSTEMS**  
**#3 IN GLOBAL DIGITAL BANKING & CHANNELS**

IBS Annual Sales League Table

**GLOBAL FINANCE**

**BEST BANK AWARD**

ANZ Bank named Best bank for Liquidity Management in Asia-Pacific

**2 PRODUCT INNOVATION AWARDS**

Ripple-backed Payments Solution  
Corporate Banking on the Watch



**GOLD CLASS AWARD**  
Digital Transaction Banking



**CELENT**

**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



**3 REAL RESULTS AWARDS**

Future ready Payments implementation at CIBC

Digital Transformation Leader at IDFC  
Customer Experience at NBK



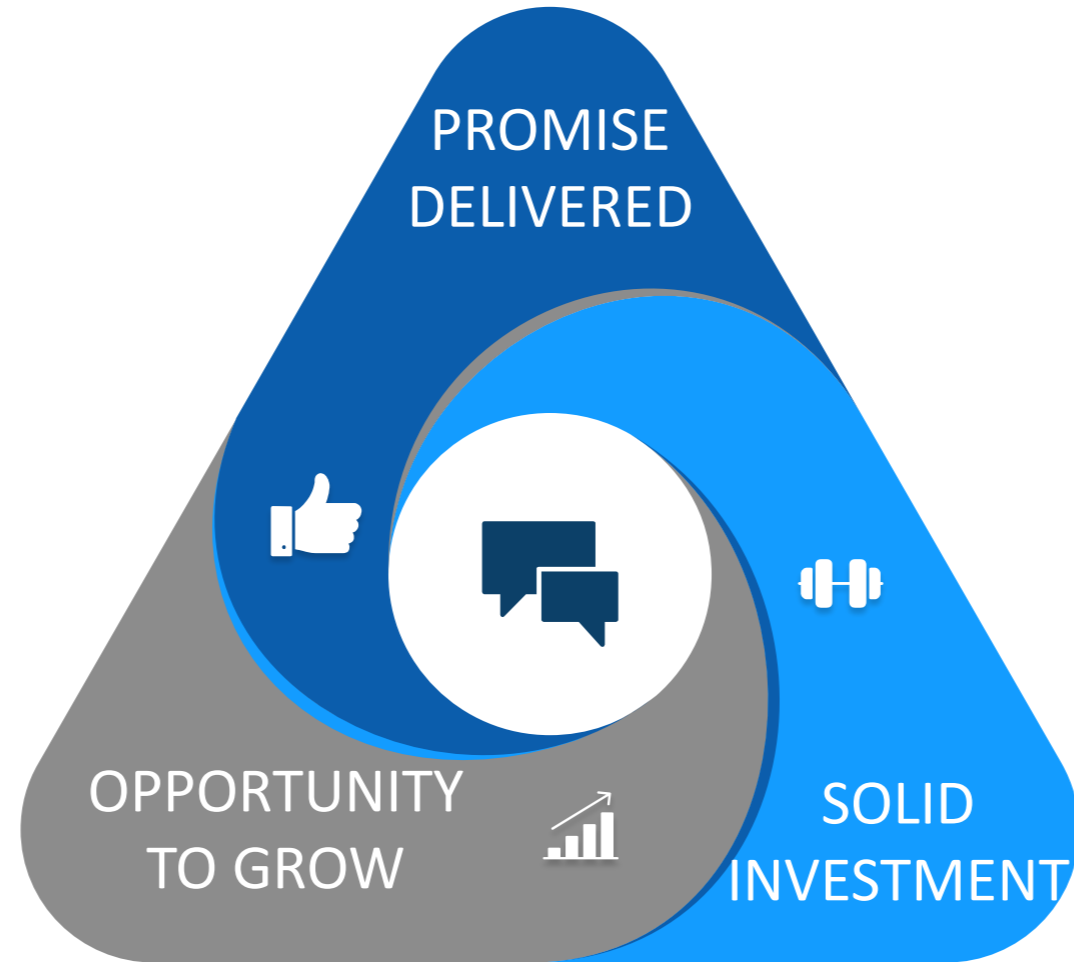
**LEADING GLOBAL VENDOR**  
Online Banking Solutions Technology Analysis



# Our Customers







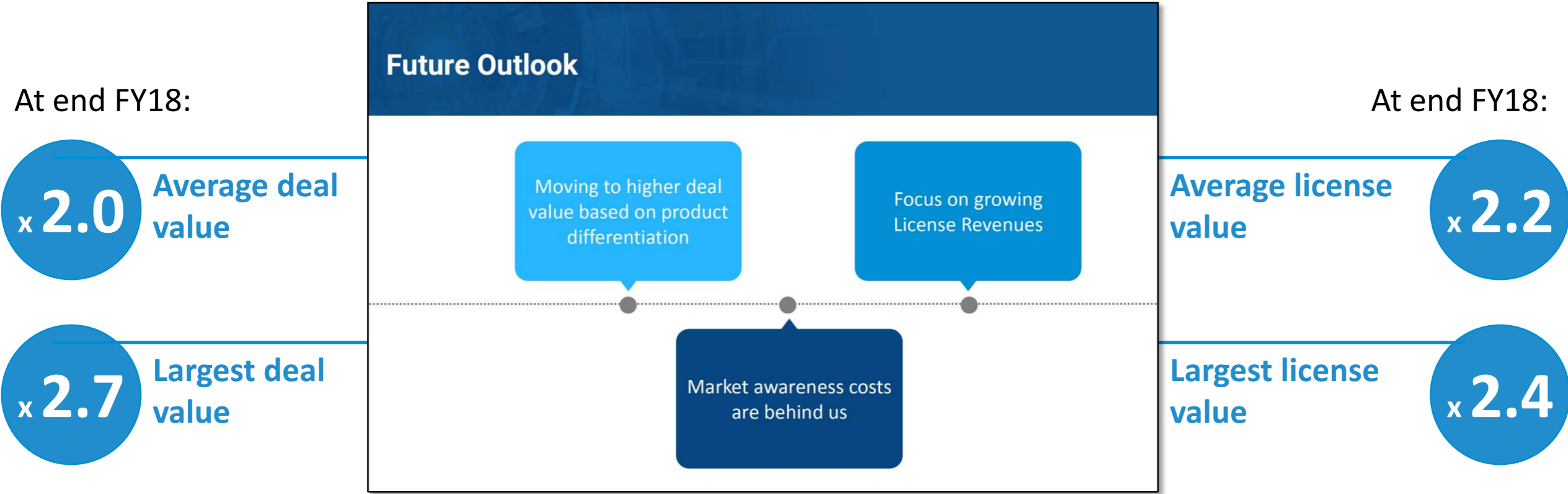


# Promise Delivered



We said we would increase deal value and we have – doubled it  
We said we would grow licence revenue and we have – more than doubled it

On 20 September, 2017, we said:



Slide from "Banking on Intellect," 20 September, 2017. Figures compare FY17 and FY18.

# Promise Delivered



We said we would grow licence revenue and we have – more than doubled it

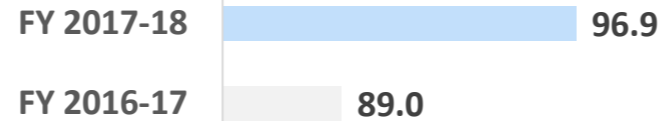
## TOTAL LICENSE

+ 147% ↑



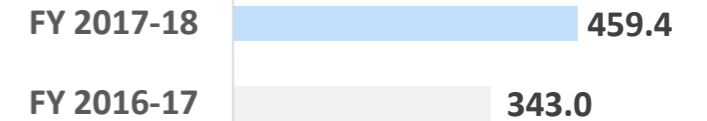
## MAINTENANCE

+ 9% ↑



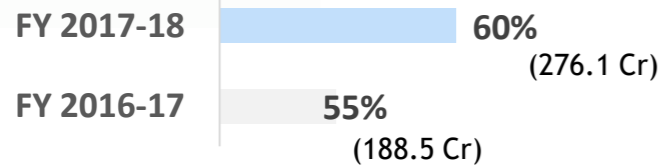
## TOTAL REVENUE

+ 34% ↑



## GROSS MARGIN

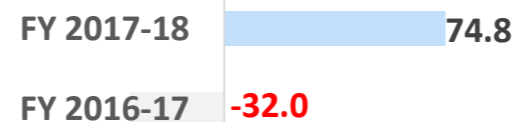
+ 9% ↑



## CASH FLOW

INR 107 Cr positive movement

+ 334% ↑



Collections *minus* Cost

## DSO

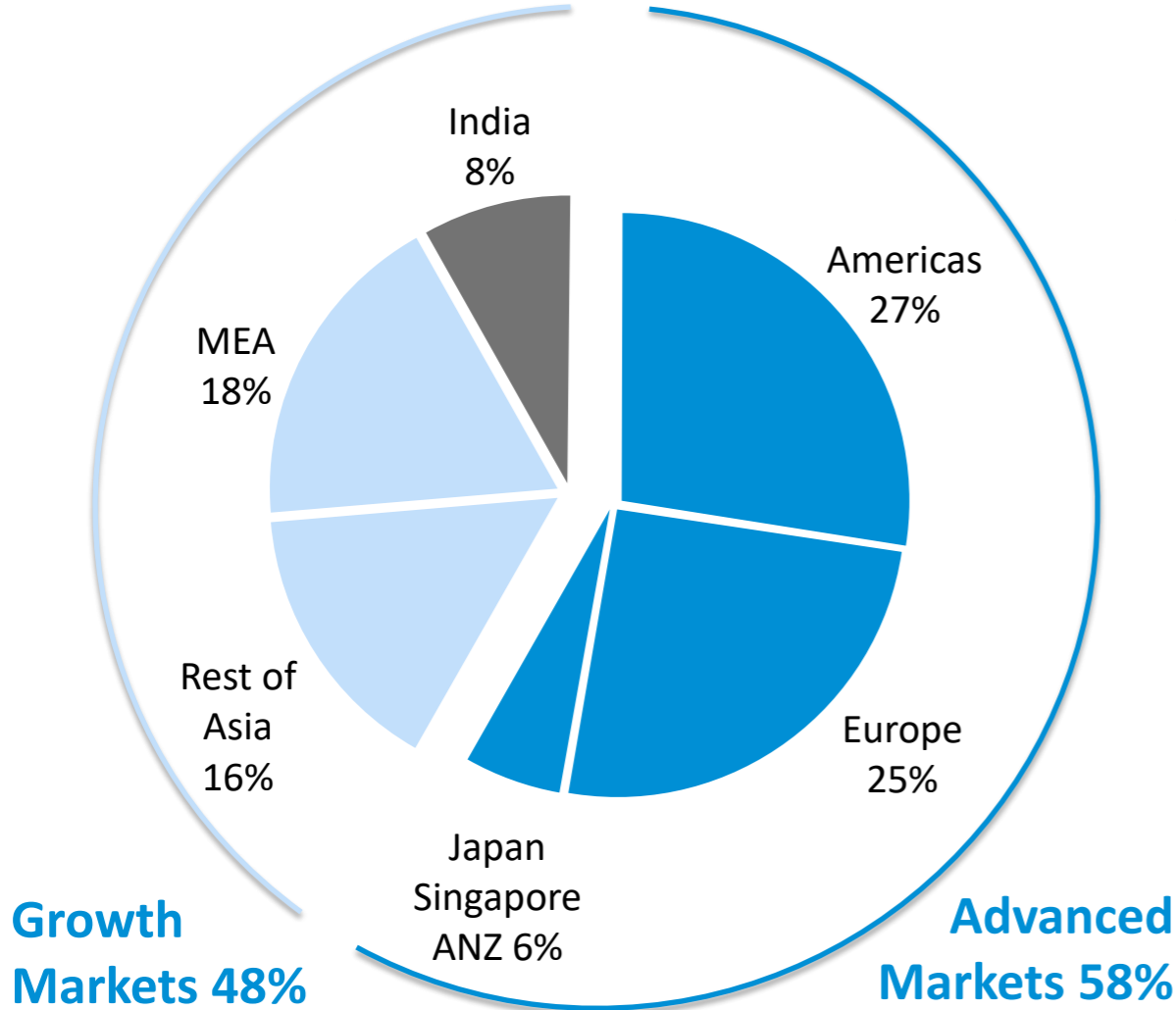
- 3% ↓



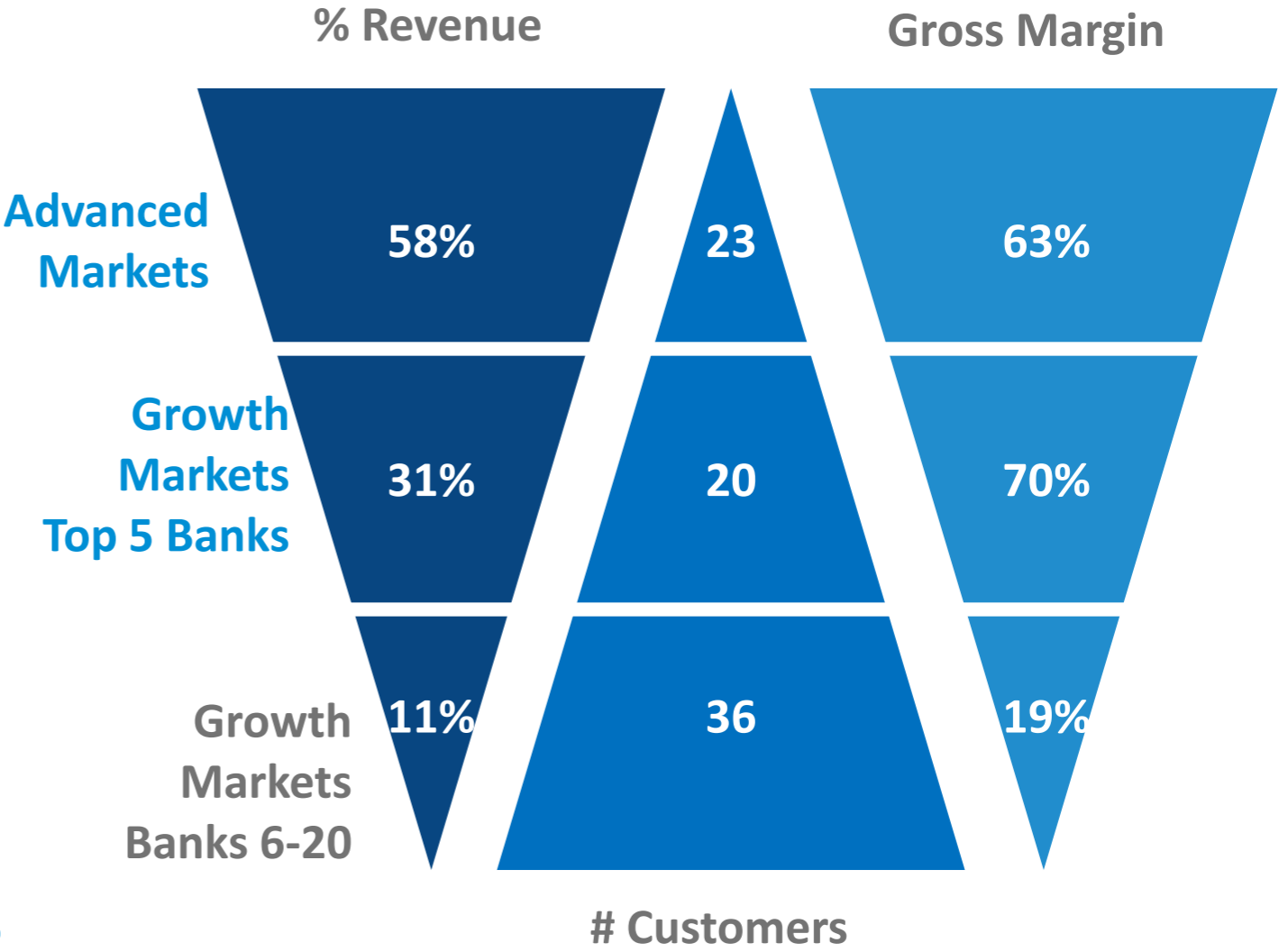
# Promise Delivered



We have also done this by focussing firmly on the higher margin, advanced, mature markets and growth markets



Revenue breakdown by region, FY18

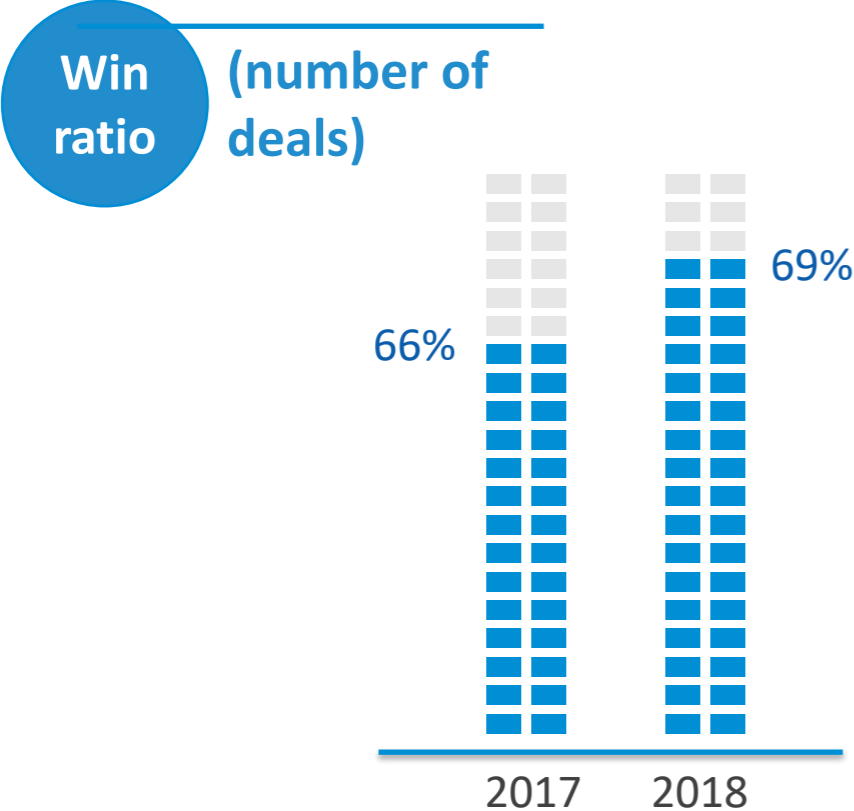


Revenue, customers and margin by segment, FY18

# Promise Delivered

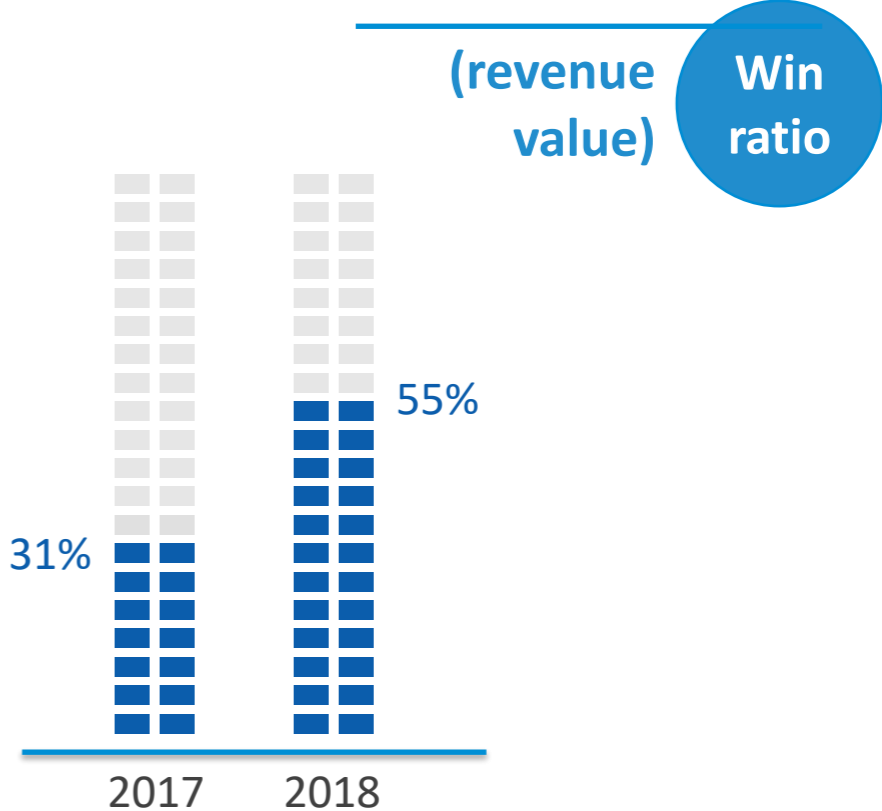


We have shown we can win the higher value opportunities



Steady win rate

but...



\$ won vs \$ on offer

**X1.7**

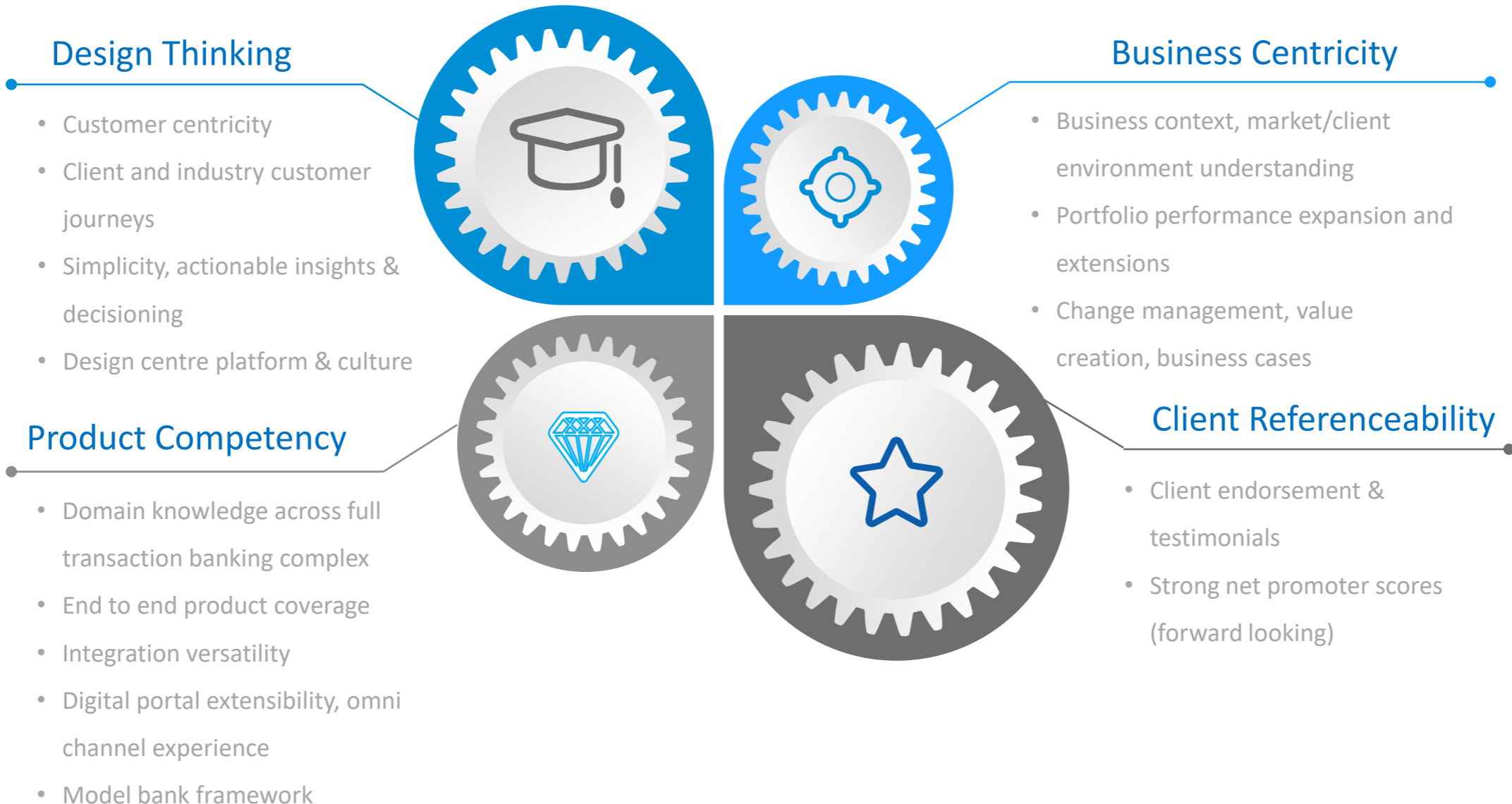
Opportunities won divided by opportunities won+lost FY17 vs FY18 (left) by quantity (right) by revenue



# Why Do Customers Buy iGTB



*Only player with modern, contextual banking individual modules with tier 1 bank depth for Advanced, Mature Markets and an integrated Digital Transaction Banking offering for Growth Markets*

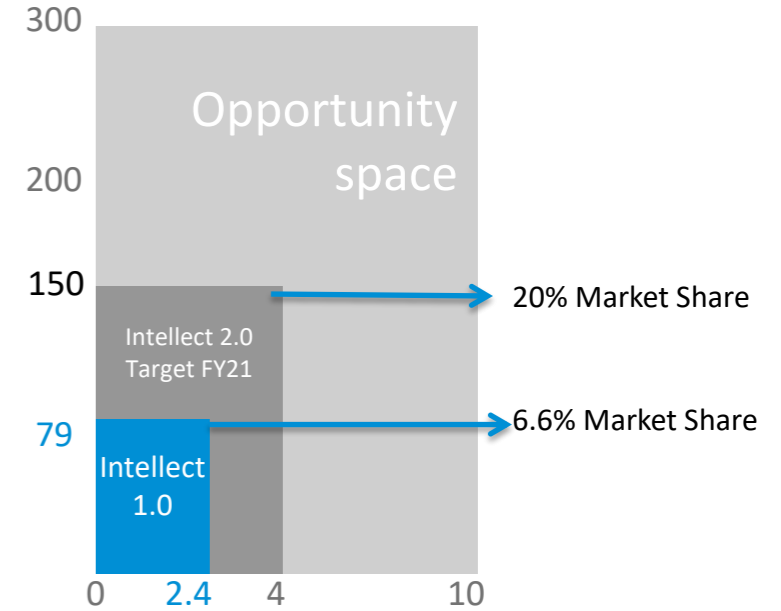




# ADDRESSABLE MARKET OPPORTUNITY & PROGRESS



SIGNIFICANT OPPORTUNITY TO GROW ACROSS NEW BANKS



&  
UP-SELL / X-SELL TO EXISTING ACCOUNTS

	TOTAL CUSTOMERS		# OF PRODUCT INSTALLS
FY18	79	[ 2.5 ]	199
FY17	69	[ 2.4 ]	163
FY16	62	[ 2.1 ]	132
FY15	57	[ 1.9 ]	108
FY14	49	[ 1.9 ]	92
FY13	42	[ 1.9 ]	81
FY12	33	[ 1.9 ]	64

TARGET MARKET 300 BANKS  
26% MARKET COVERED

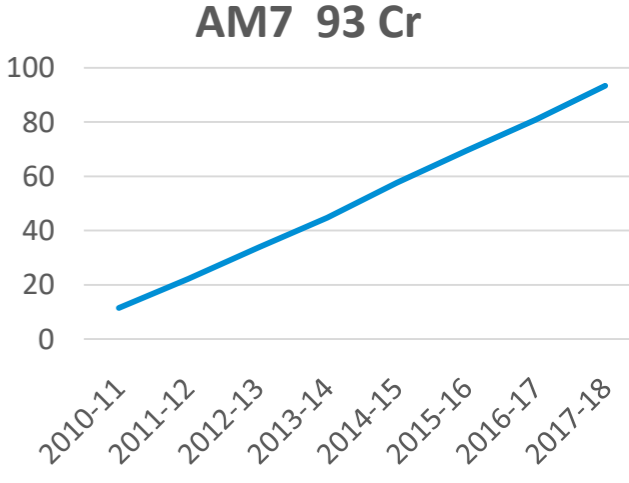
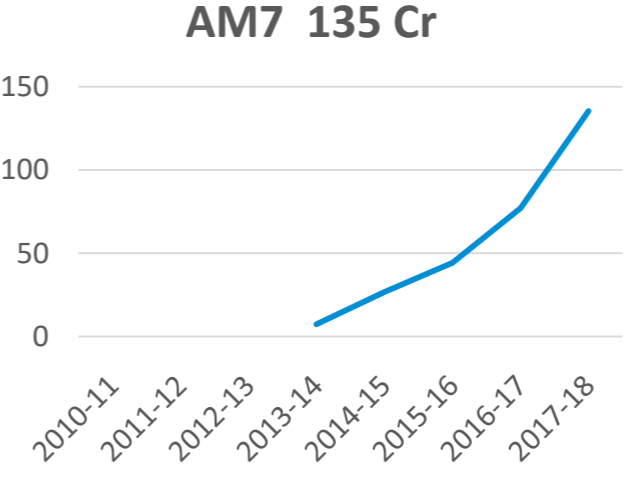
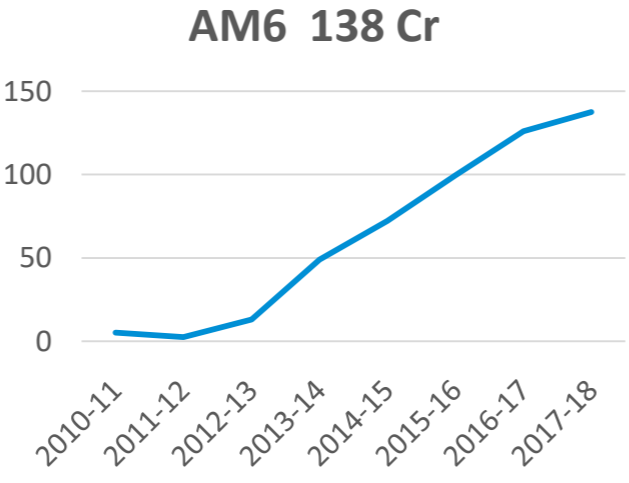
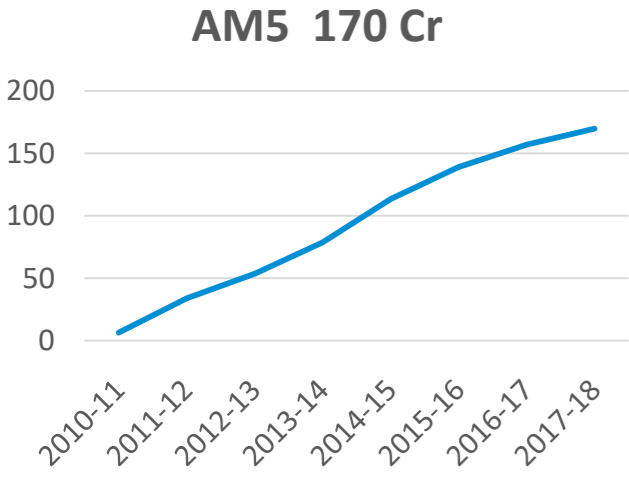
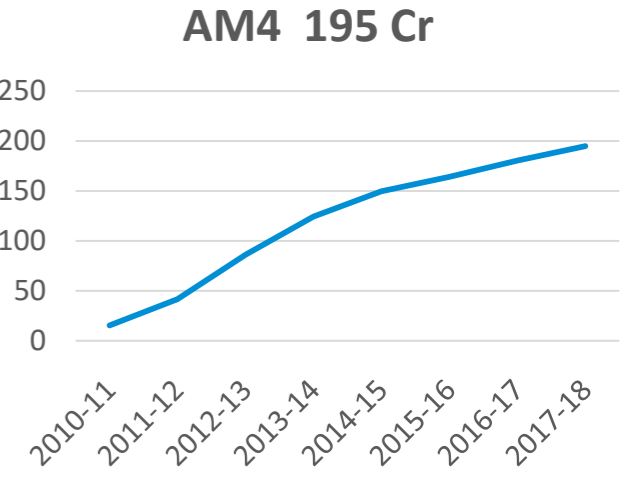
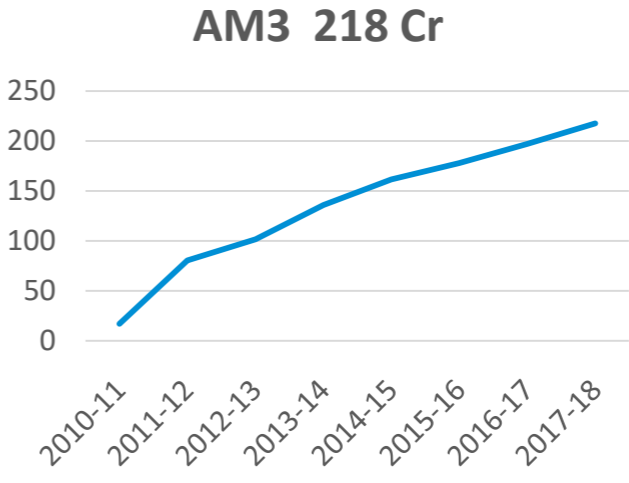
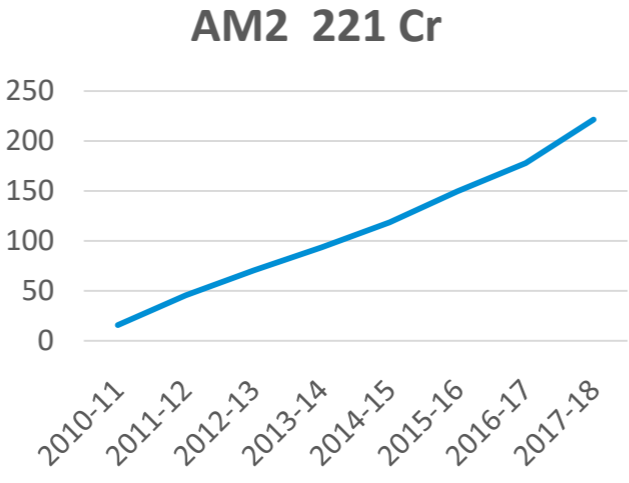
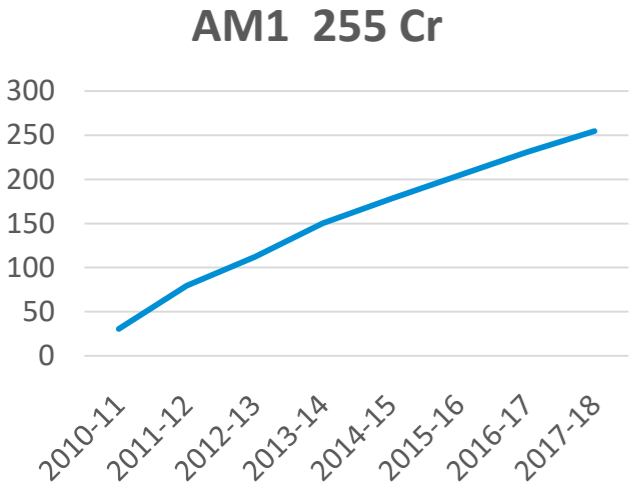
↑  
PRODUCTS PER CUSTOMER GROWTH

OPPORTUNITY TO X-SELL  
10 PRODUCTS PER CUSTOMER  
CURRENTLY 2.5 PRODUCTS / CUSTOMER

# Build Upon Accumulated Lifetime Client Value



*This franchise generates repeatable value*



AM (Advanced Market Customers)  
Numbers are cumulative Y-o-Y till 2017-18



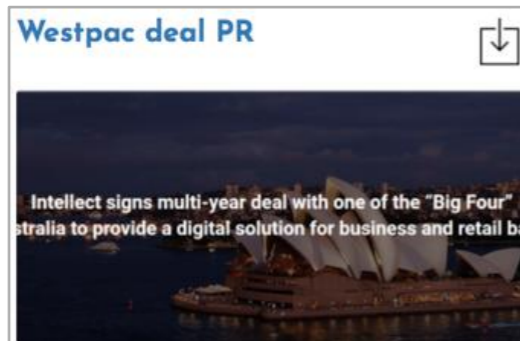
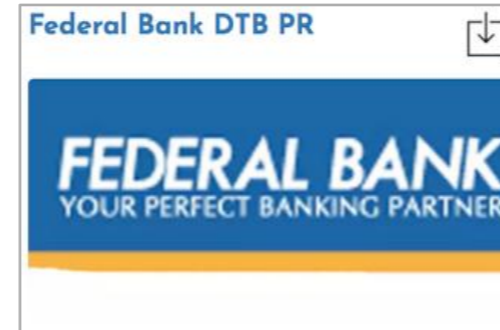
14 Customers



# Clients Support Us



*A strong stream of named-client press releases – and more in the pipeline*



# Clients Support Us

Explicit testimonials from around the world



This digital transformation of our payments services is excellent news for both us and our corporate clients. This initiative will boost operational efficiency and scalability, giving a solid foundation for sustainable business growth.

José Luis Calderón, Head of Global Transaction Banking, Santander



iGTB's technology will help us harmonising our processes as well as reducing risk and complexity in our operating model, with the concomitant benefits to our clients.

Sabine Zucker, Division Head Trade Finance & Transaction Banking Raiffeisen Bank International



We have selected Intellect for its ability to deliver integrated solutions. Intellect's products have been created leveraging their deep experience and capabilities in the transaction banking domain.

Mr. Phan Thanh Son, Transformation Director, Techcombank



We believe this collaboration with iGTB on future digital projects will help us deepen our relationship with existing customers and acquire new ones.

Jeff Siekman, Senior Vice President and Director of Payment Products, Fifth Third



This deal underlines our commitment to digital innovation as a way of adding value for our clients, and will help unlock the huge potential in the Indian transaction banking market.

Shalini Warriar, Chief Operating Officer, Federal Bank

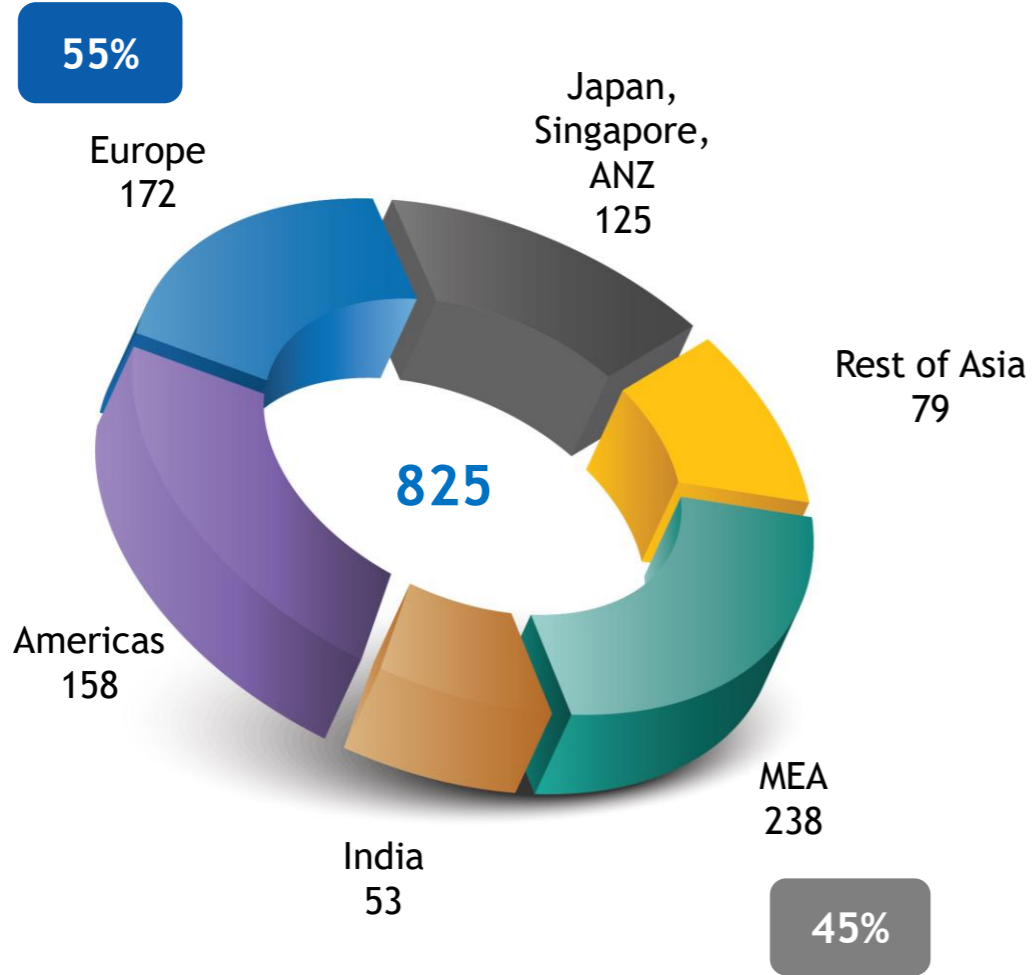


# Opportunity to Grow

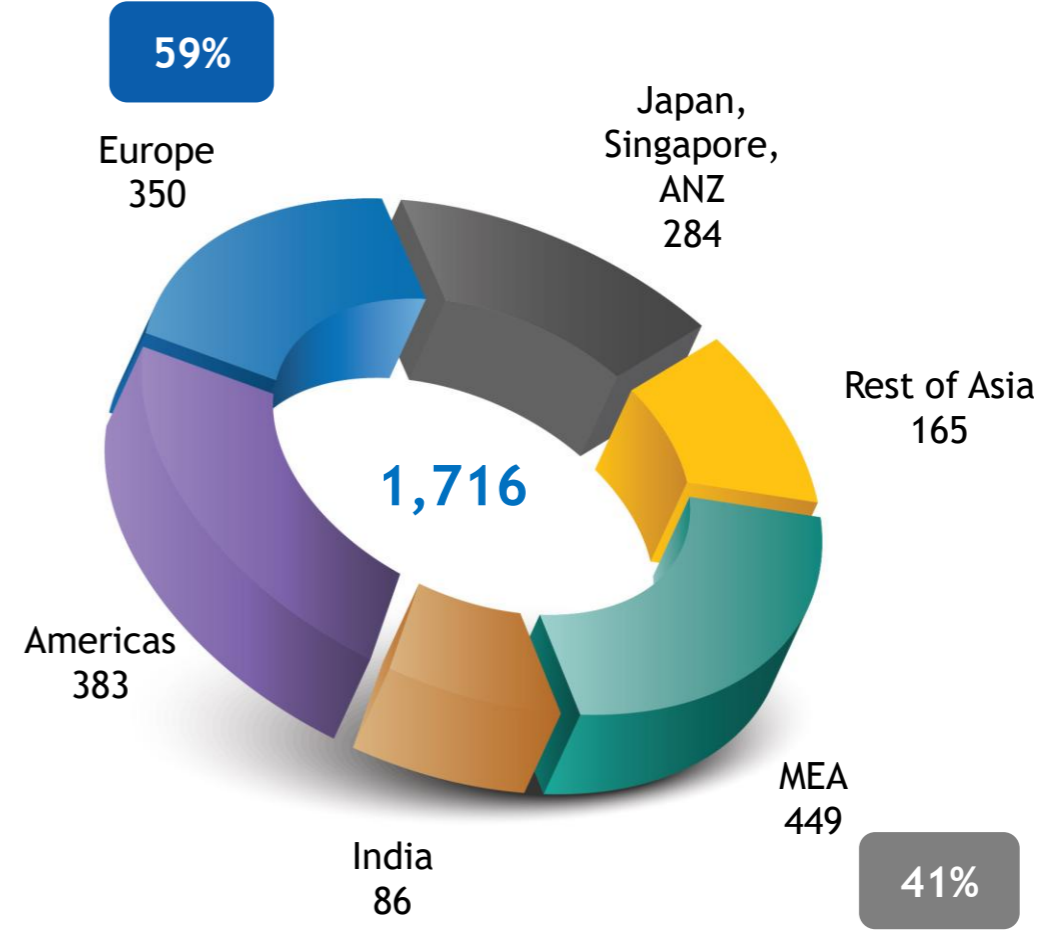
Solid funnel for the year FY19 (in INR Crores)



## License Funnel



## Total Funnel

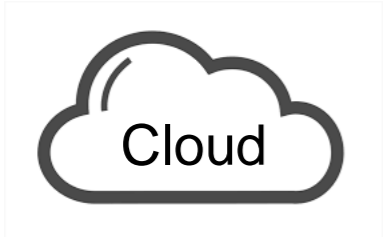


Advanced Markets

Growth Markets

# Opportunity to Grow

Scaling innovation up with new technology partnerships in Cloud and Blockchain



## Pivotal

“Tech talk” to their clients 24 July  
Promotion to their sales force scheduled



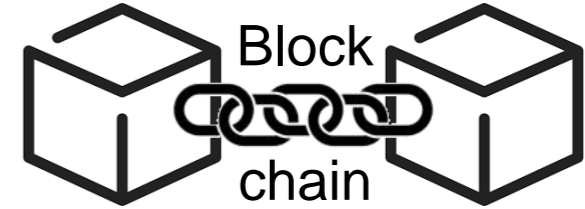
1

Partnership



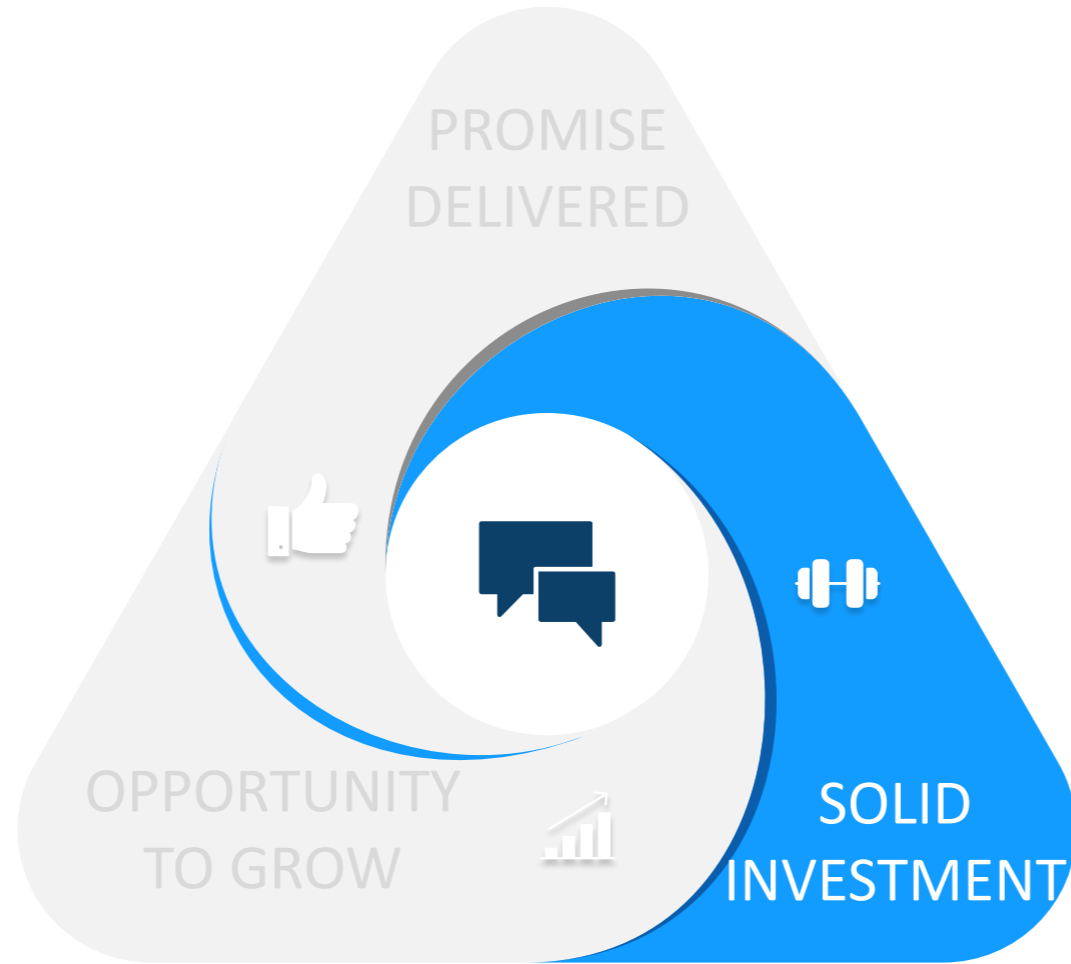
2

Partnerships



3

Partnerships





# 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

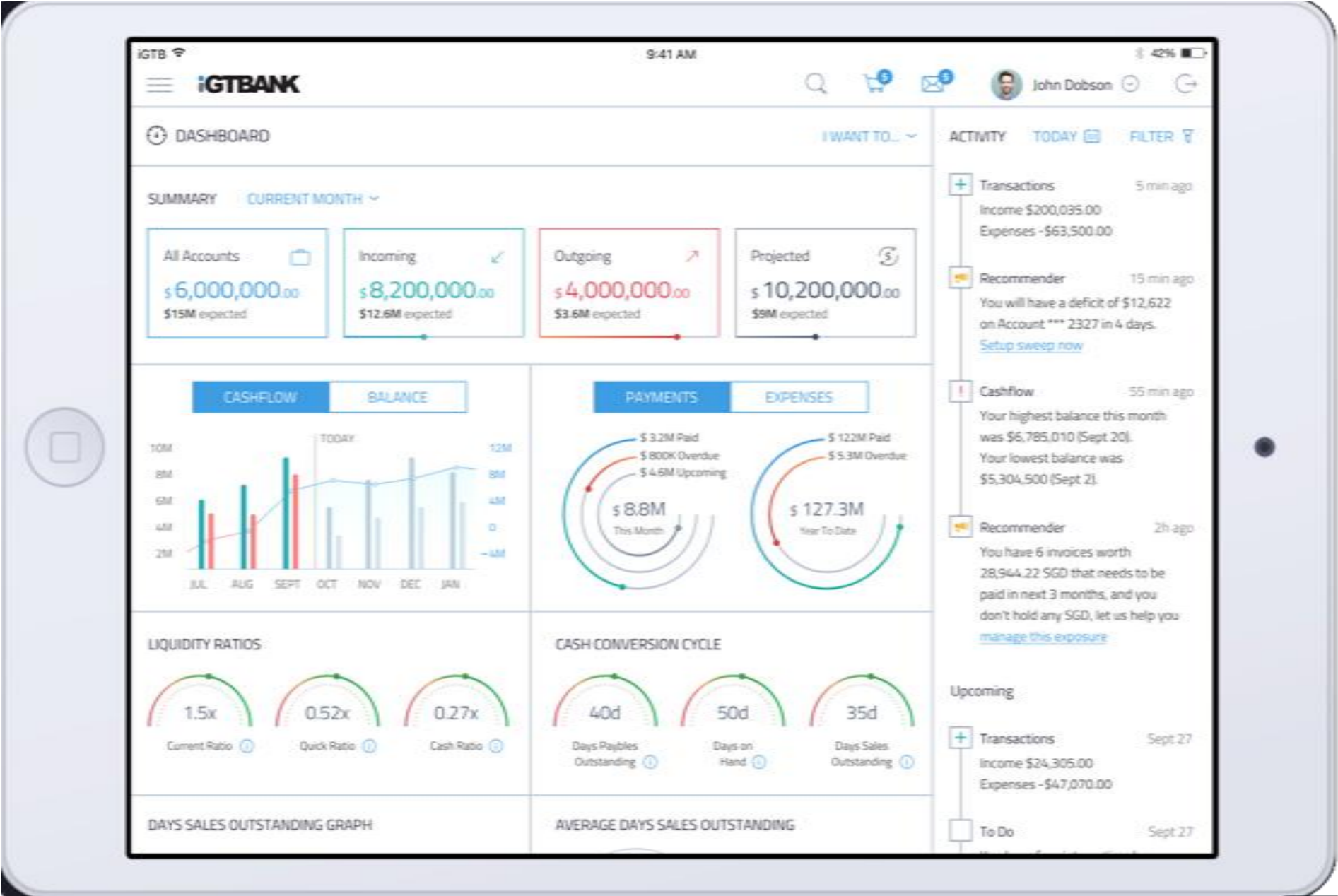
5,728,993.46 USD ▲ +12,732.00 USD



! 5 in overdraft  
2 with a low balance.

View  
Account

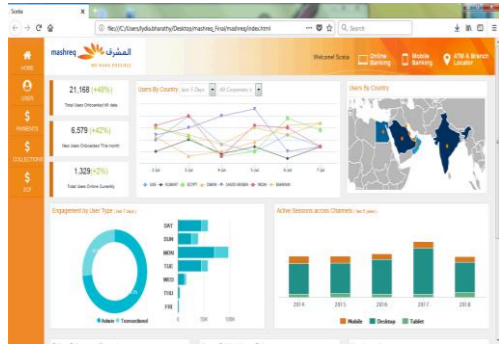
# Invest in Leading Products



Contextual Banking By Design



# Invest in Leading Products



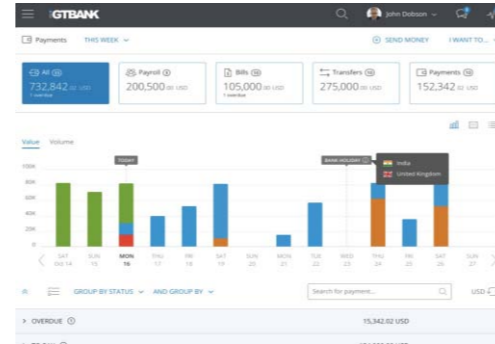
## Digital Transaction Banking (DTB)

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.



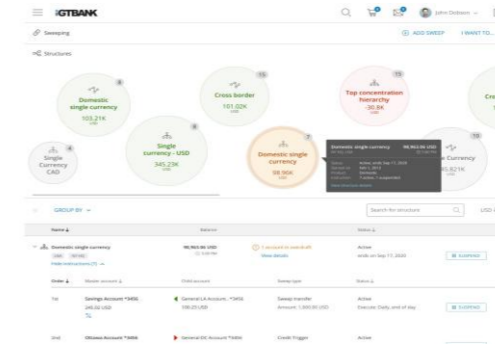
## Digital (CBX)

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.



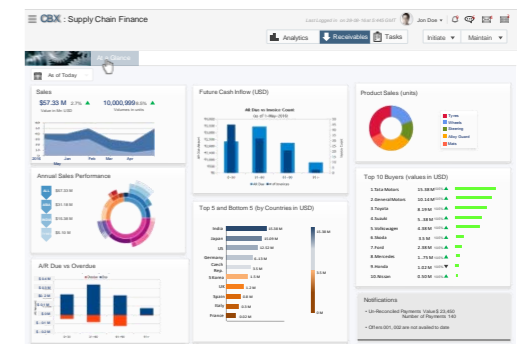
## Payments Services Hub

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.

# Invest in an Experienced, Proven **Leadership Team**



*Over 350 Years in this Field*



**MANISH MAAKAN**  
Chief Executive Officer

**28 YRS**  
INTELLECT, GE, WHIRL  
POOL, E&Y, IBM



**UPPILI SRINIVASAN**  
Chief Operations Officer

**26 YRS**  
INTELLECT, CITIBANK



**ANDREW ENGLAND**  
Director, Head of Strategy

**36 YRS**  
INTELLECT, LLOYDS, UNICR  
EDIT, DB, CITI BANK



**MICHEL JACOBS**  
Head of Global Sales and  
Head of Digital & Payments

**26 YRS**  
INTELLECT, FIS,  
eFUNDS, S2



**K SRINIVASAN**  
Head,  
Growth Markets

**28 YRS**  
INTELLECT, SU  
NTEC



**PHIL CANTOR**  
Chief Marketing Officer

**34 YRS**  
INTELLECT, MISYS, S  
MARTSTREAM, BARC  
LAYS, TSB



**HERBER RUIJTER**  
Product Head  
Digital

**26 YRS**  
INTELLECT, BACKBASE,  
ZyLAB, SDL, VARIOMATIC  
S



**ANAND PANDE**  
Product Head  
Trade Finance & SCM

**29 YRS**  
INTELLECT, GROWTH  
PARADIGM, RBS, CITI, ANZ,  
ICICI



**BARRY RHODES**  
Product Head  
Payments

**34 YRS**  
INTELLECT, FIS, ACI, HAR  
RIS BANK, EDS, CITI



**JOSHUA COHEN**  
Product Head  
Liquidity

**31 YRS**  
INTELLECT, STANDARD  
CHARTERED, NEDBANK,  
SCOTIABANK



**PAUL HANSFORD**  
Global Head  
Service Delivery

**32 YRS**  
INTELLECT, SMARTSTR  
EAM, B3, FTDE, REUTER  
S



**RAMKUMAR P**  
Global Head  
Manufacturing

**24 YRS**  
INTELLECT, J.P.MORG  
AN, CITI

# Invest in the Leaders of the Leaders

*Places on the Oxford programme are highly sought after*



## Our best yet

- Our third School
- 50-60 participants (including speakers)
- Now over 120 alumni
- Fourth School in Singapore
- Fifth School in Oxford



*“Out of the box thinking. Great organization and extremely relevant. Keep it up” Dorcas Mugambi, Head, Wholesale Banking, Co-operative Bank of Kenya.*

*Singapore, 29-31 August, 2018  
Oxford & London, 3-5 April, 2019*



**iGTB<sup>®</sup>**

Contextual Banking By Design

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**CBX<sup>™</sup>**

**DTB**

**PSH**

**LWS**

**TSC**



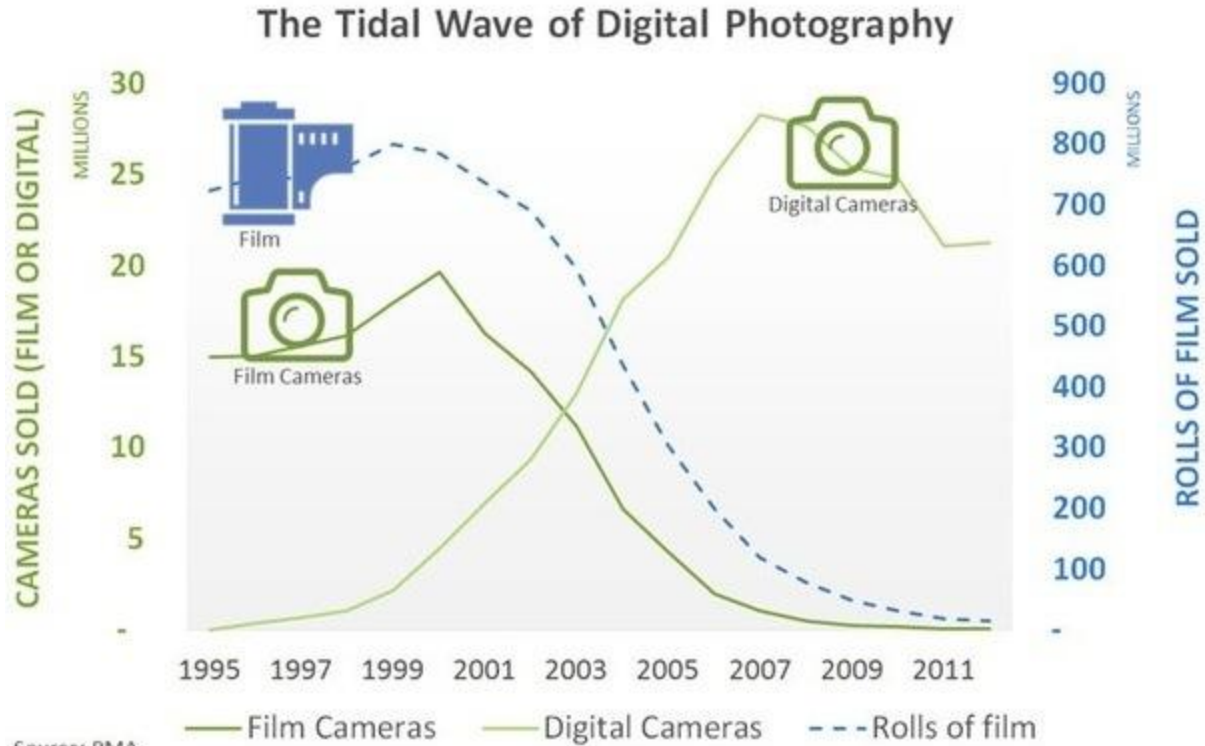
**intellect  
SEEC**

Xponential is  
the new normal<sup>®</sup>

**Pioneering Deployment of  
Artificial Intelligence, Big Data and IoT  
to transform Insurance**

**Investor Day 2018**

# Paradigm Shift Happens...





# Paradigm Shift Happens...



Combustion engine engineering  
Supply Chain Management



AI – computer Vision  
AI - Machine Learning  
Radars  
Telematics  
GPU computing

+

Millions of hours of supervised driving

# There is a paradigm shift happening right now in Enterprise Technology

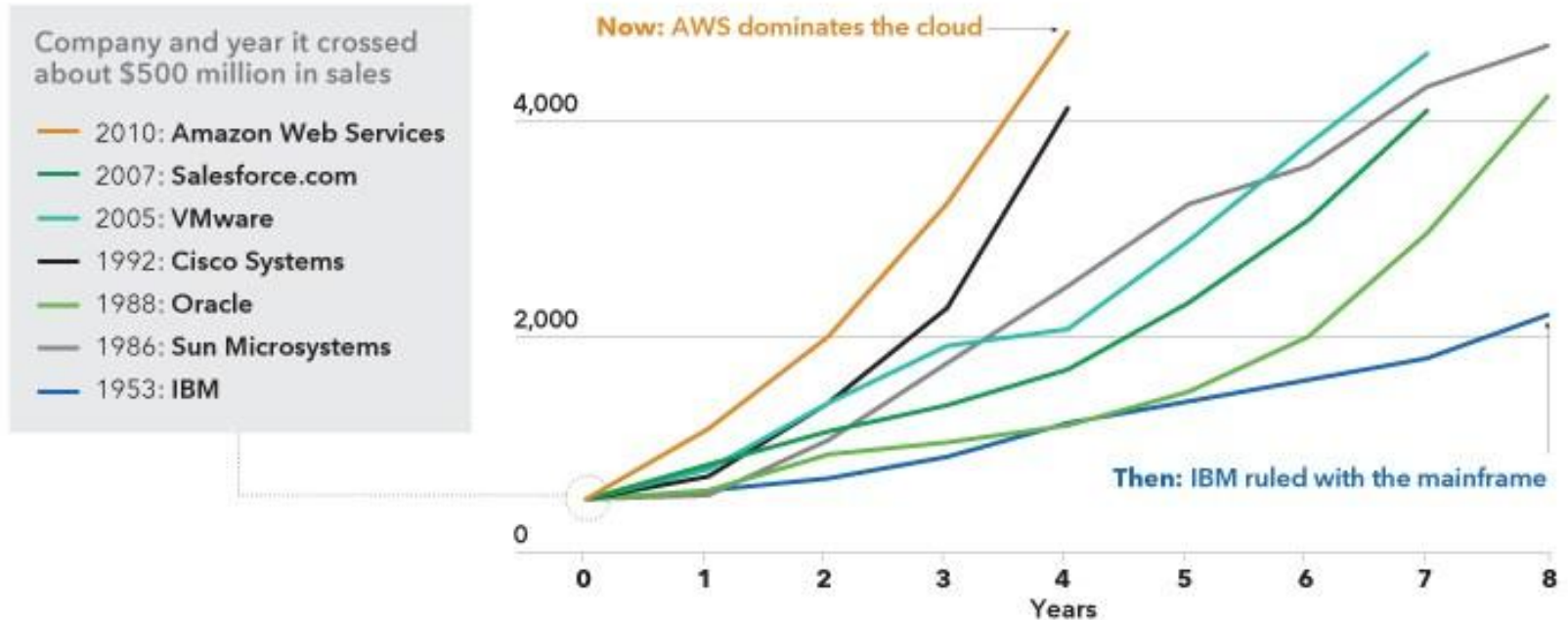


VS

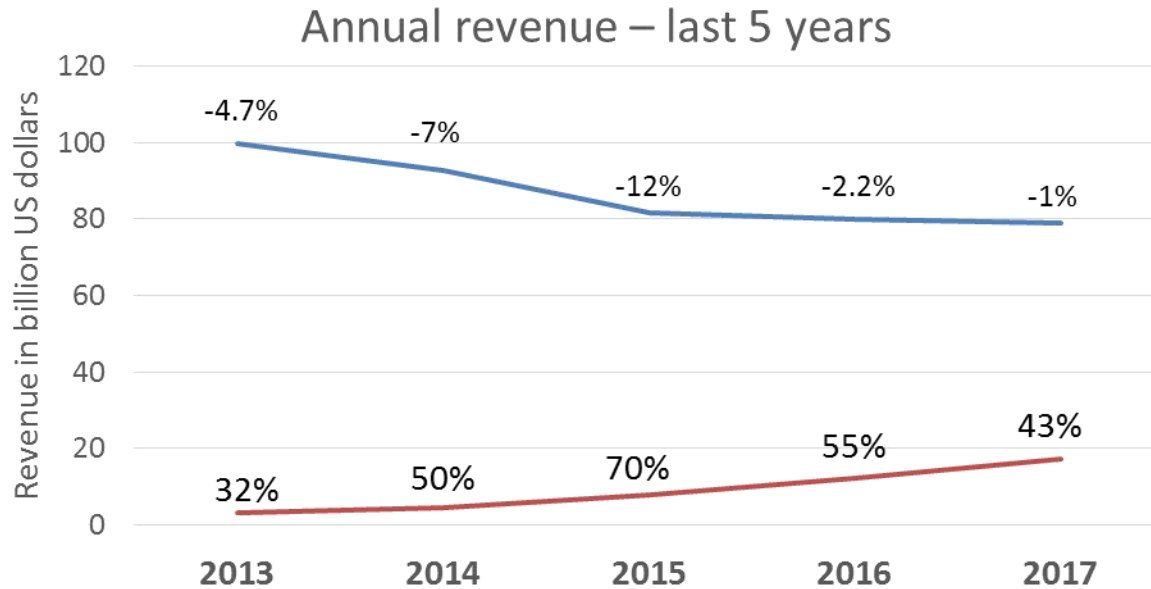


# AWS growth set a new global record of technology adoption

\$6,000 Revenues of fastest-growing historical enterprise IT businesses (millions)



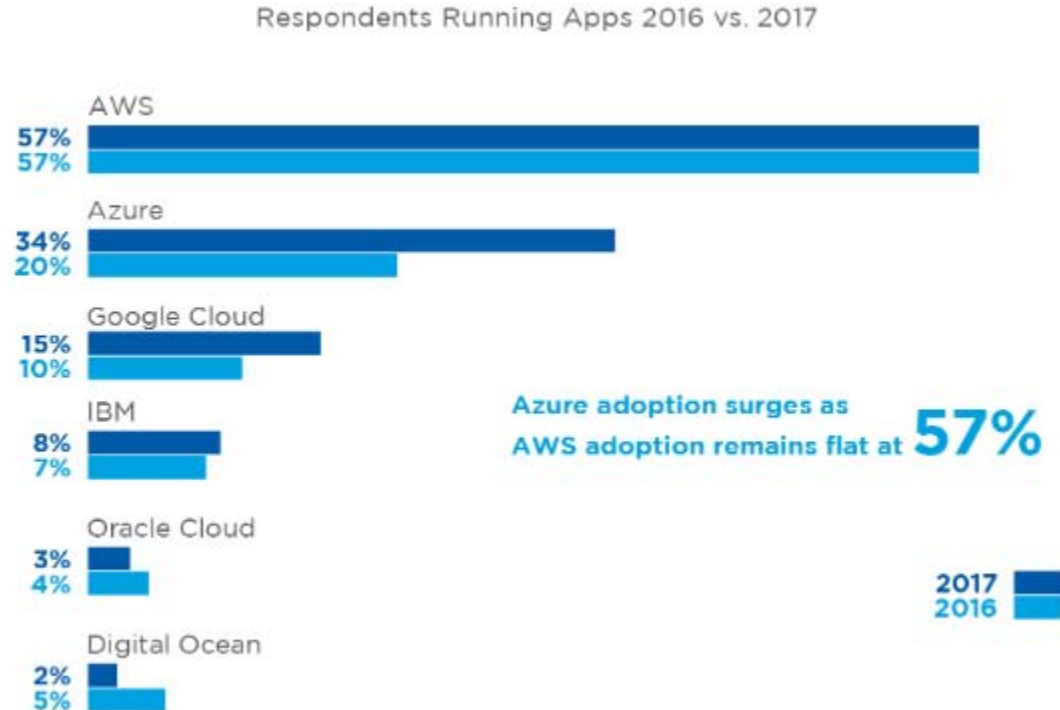
# Significant shift from traditional to Cloud computing



Source:

- 1) <https://www.statista.com/statistics/274823/ibms-global-revenue-by-segment/>
- 2) <https://www.statista.com/statistics/233725/development-of-amazon-web-services-revenue/>

# Cloud providers led by AWS and Azure have already captured significant market share in Enterprise technology



Source: RightScale 2017 State of the Cloud Report

# There are fundamental level problems in Insurance

**70%**

**ON LOW-VALUE TASKS**



**STRUCTURED DATA  
NOT ENOUGH TO  
ANALYSE  
AND ASSESS RISKS**



**INSURERS KNOW  
VERY LITTLE  
ABOUT  
THEIR INSURED**

**30-40%**

**COST TO ONLY  
TOUCH  
A CUSTOMER  
1-2 TIMES**

**INSURANCE TODAY**

Reactive . Impersonal .  
Intermediated

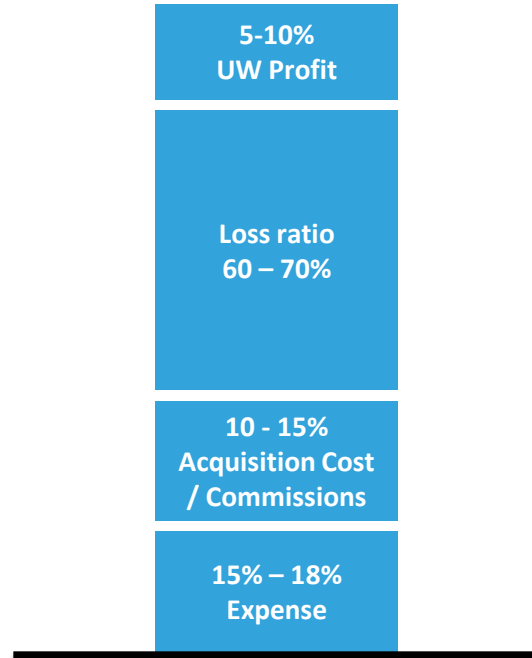
**10x CHANGE**

**INSURANCE TOMORROW**

Proactive . Personal .  
Disintermediated

# Insurance Today is highly Inefficient

## Industry NCOR Today



**This is Insurance!**

**(User Experience)**

**X**

**(Information)**

*Product, Price, Process*

Conversational, Contextual, Augmented

**X**

(Big Data + Streaming Data)<sup>AI</sup>



**So where does Intellect Fit In ?**

# What Problems are we Solving ?

- **Precise underwriting** = (IoT + Big Data)<sup>AI</sup> + Cloud

**Contextual Distribution** = Ask less, know more, inform better, eliminate forms

**Robo Advise** = Financial conversations with tech as with a human,  
yet deliver better advise

## This is how Commercial Underwriting is done today



Very limited view of the risk : Traditional, Structured *'Little Data'*

Build New Report

DASHBOARD

05/02/2018 - 05/03/2018



Reports Submitted Between: 05/02/2018 - 05/03/2018

11

Paydex Risk Score

3

Net Income Growth

0

OSHA Inspections

4

BBB Rating

0

BYOB Master

0

Property - Earthquake

0

Property - Flood

0

General - Accident

0

CLAIMS

0

Property - Polluting Industry Proximity

11

BILLING-Premium Payment

0

BILLING - Premium\_Payment

0

Milestone-Reputational

0

Web Contents-Financial

7

tes-master

11

ECHO Violations

0

BILLING

0

Company - General

9

dfsdfsdf dfadsfsdf

0

test11

11

test-demo

0

Web Contents-Reputational

6

Property - Webcontents

4

Property - High Crime Area

3

Property - Fire Station Proximity

0

Property - Police Station Proximity

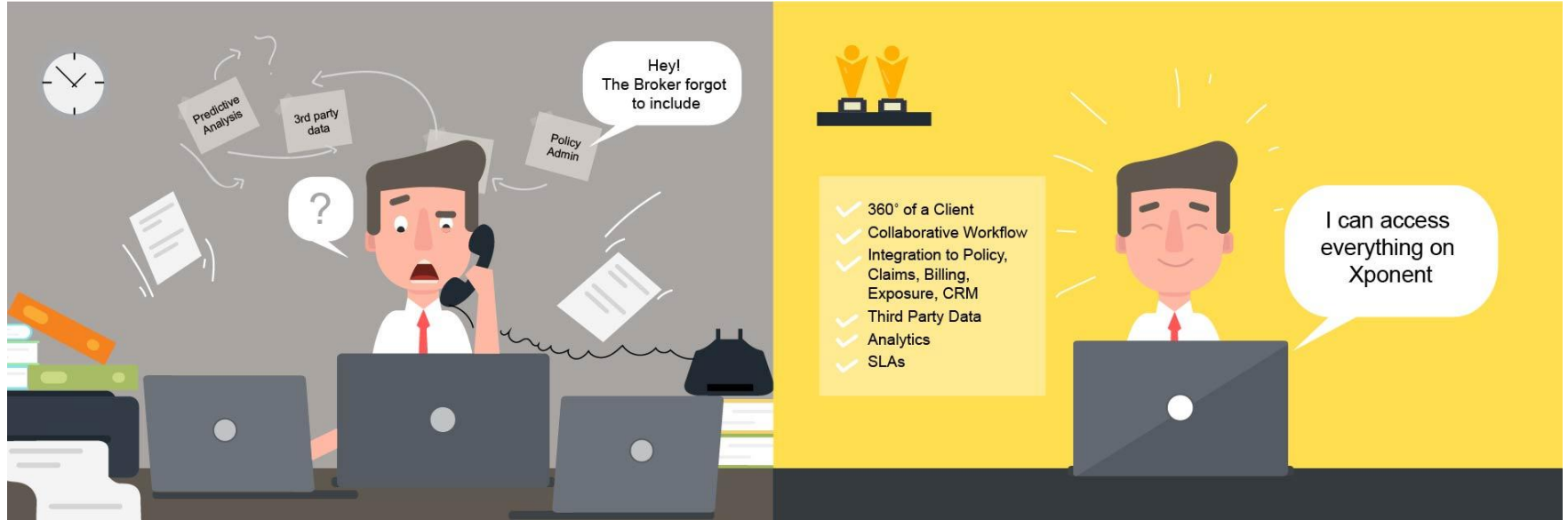
1

# The Target – “Intimate” Client Centric Underwriting

Today



With Intellect



# Today

## Inefficient

Multiple systems/spreadsheets, lack of integration, rekeying

## Poor Data

Narrow view of data - predominantly internal, structured and Property focused

## Policy Centric

PAS has driven what needs to be known for a Client

# With Intellect

## Efficient

“Key It Once, Ask it Never” - Seamless integration to CRM, PAS, Billing, Claims and all external data, with workflow and rules to guide you

## Client Centric

“Intimacy” with 360° View of Account (Policy, Claims, Billing & External data )

## Big Data + Machine Learning

Internal + External Data + Structured + Unstructured, with LOB Specific data sources (Motor, Cyber, D&O, Property etc.) and Country specific + Country agnostic

# Putting our clients on path to AI & ML Based Autonomous Underwriting

## Manual



**TODAY** : Current Rules Based Underwriting

- Highly manual and intermediated
- Coarse underwriting
- Coarse rating

## Assisted



**TODAY** : Using RA for Risk Analysis

- 2x Underwriting Productivity
- 2% Loss Ratio ↓
- 0.5% Expense Ratio ↓

## Supervised



**12 to 24 Months** : Fine tuned risk analysis supplemented with unstructured risk factors

- 5x Underwriting Productivity
- 5% Loss Ratio ↓
- 1 – 2% Expense Ratio ↓

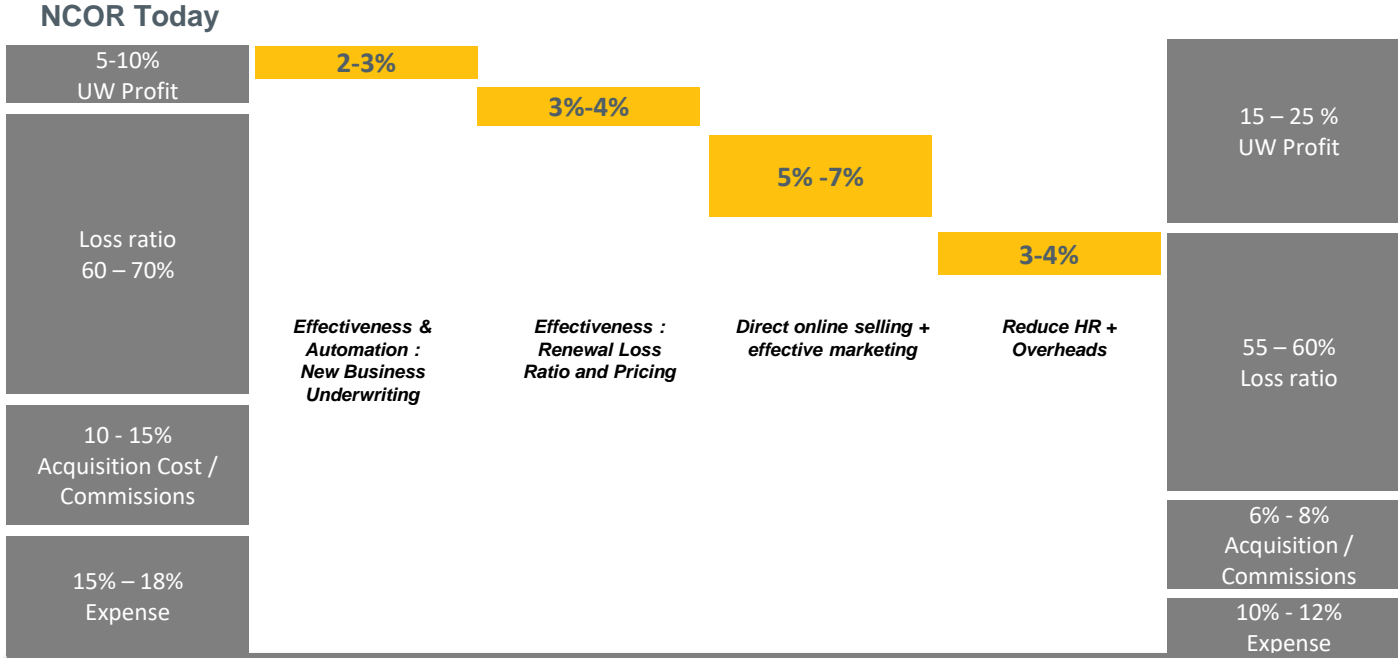
## Autonomous



**24 to 36 Months** : increasing proportion of predictive underwriting and rating

- 10x Productivity
- 2x Growth
- 10 – 15% NCOR ↓

# And Deliver 10% - 15% Improvement in NCOR on current baselines





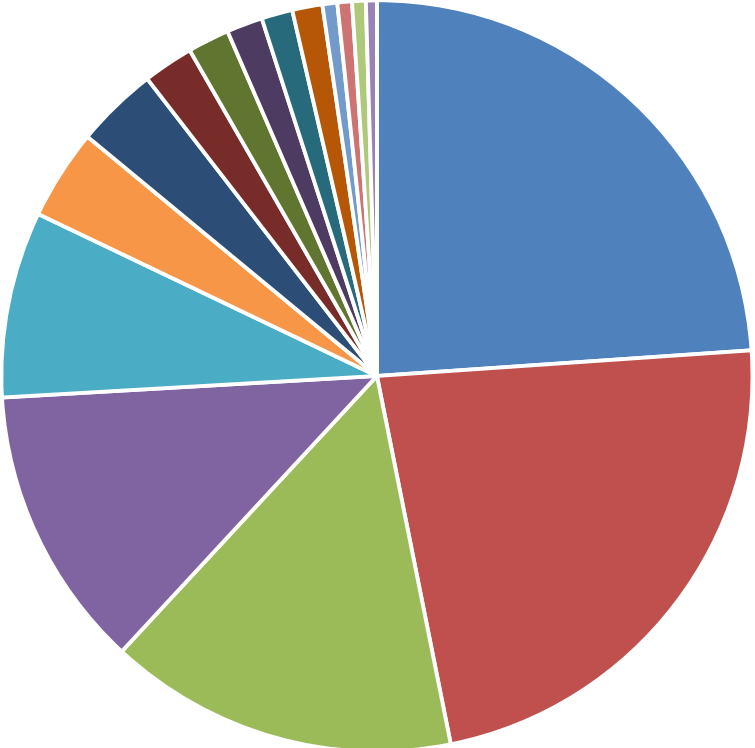


# The Market Opportunity for Disruption is Huge



## US Commercial Insurance Market

- Workers compensation
- Other liability
- Commercial multiple
- Commercial Auto
- Inland marine
- Crop
- Medical liability
- Surety
- Mortgage guaranty
- Farm
- Products liability
- Ocean marine
- Boiler and Machinery
- Financial guaranty



**Total Market**                    **\$270Bn.**

**Addressable Market**           **\$238 Bn.**

**Current Focus**                   **\$196Bn**



# Our Growth Strategy

## Land – Expand – Monetize – Capitalize IP

### 1) Land

Enter key accounts and prove value in 1 -2 LOBs

Discounted rate @ 0.1% of GWP

Market Value = \$100M

### 2) Expand

Expand new LOBs and Use Cases

Market Value = \$220M

### 3) Monetize

Established market leadership and value proven

Charge list price @0.3% of GWP

Market Value = \$800M

### 4) Capitalize IP

Market dependence on our Data & UW Models

Ability to Co-create offerings and charge share of revenue

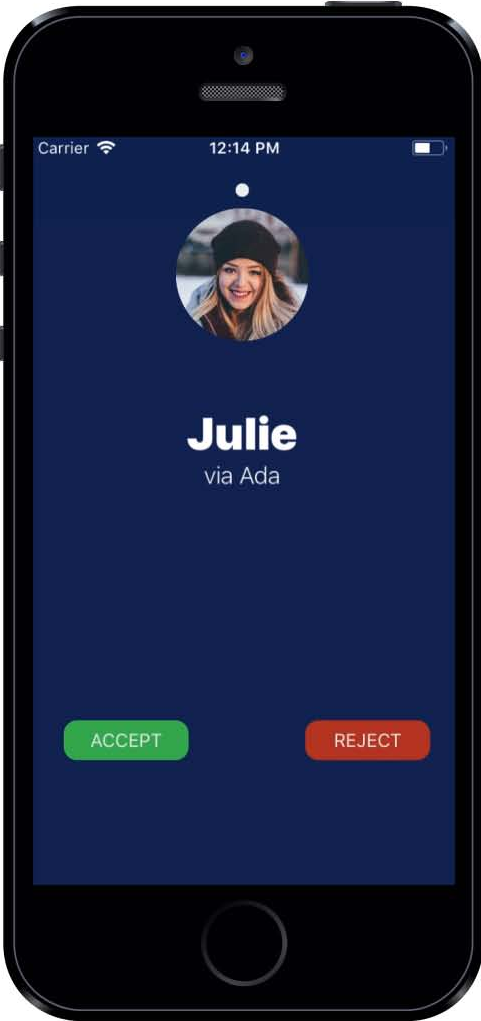
Market Value \$1 to \$10 BN.

# What Problems are we Solving ?

**Enhanced underwriting** = (IoT + Big Data)<sup>ML</sup> + Cloud Software

**Contextual Distribution** = Ask less, know more, inform better, eliminate forms

**Robo Advise** = Meaningful financial conversations with technology like a human, yet get better advise



**How Do We Do It?**

The background of the slide is a solid dark blue. On the right side, there are several concentric, light blue circular lines that curve from the top and bottom edges towards the center, creating a sense of depth and focus.

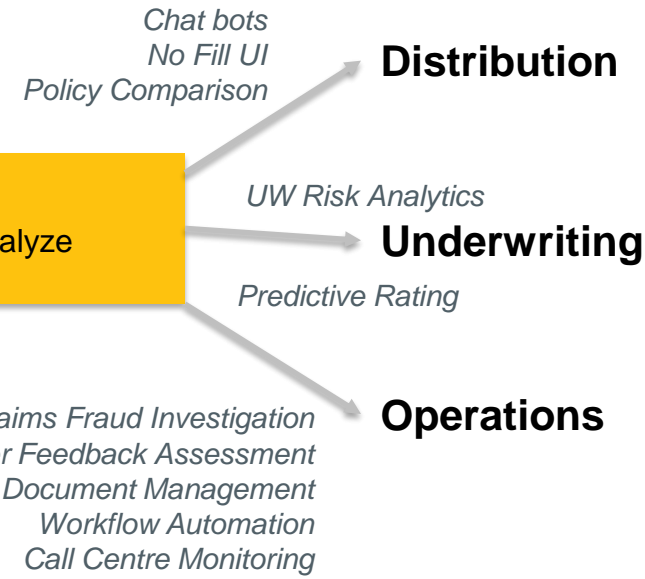
## **Our Objective :**

- One Platform - confluence of contemporary tech
- Multiple Use Cases
- Global Applicability
- Endless Learning !

## **Driver of change in the Industry**

# So What Happened Here ?

## Be Contextual : Ask Less, Know More





# So What Happened Here ?

## Real Time, Use Big Data, Apply ML, Commit Micro Transactions



COMMON APPS



PRE-POLICY APPS



POST-POLICY APPS



NEW APPS

### INTELLECT SEEC SERVICE PLATFORM

UI Engineering

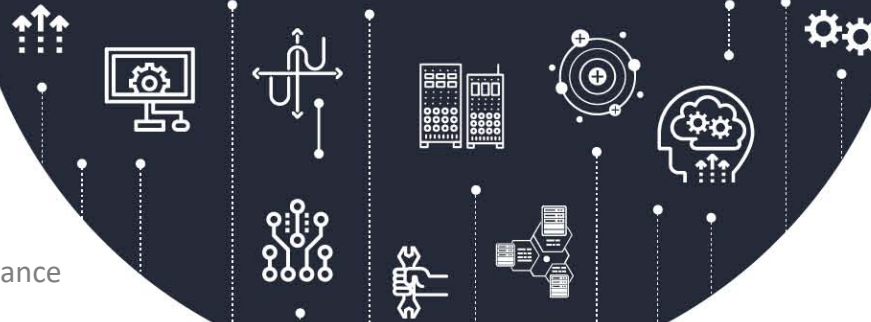
API Gateway

Big Data

Traditional Data

Infrastructure and Performance

Operators



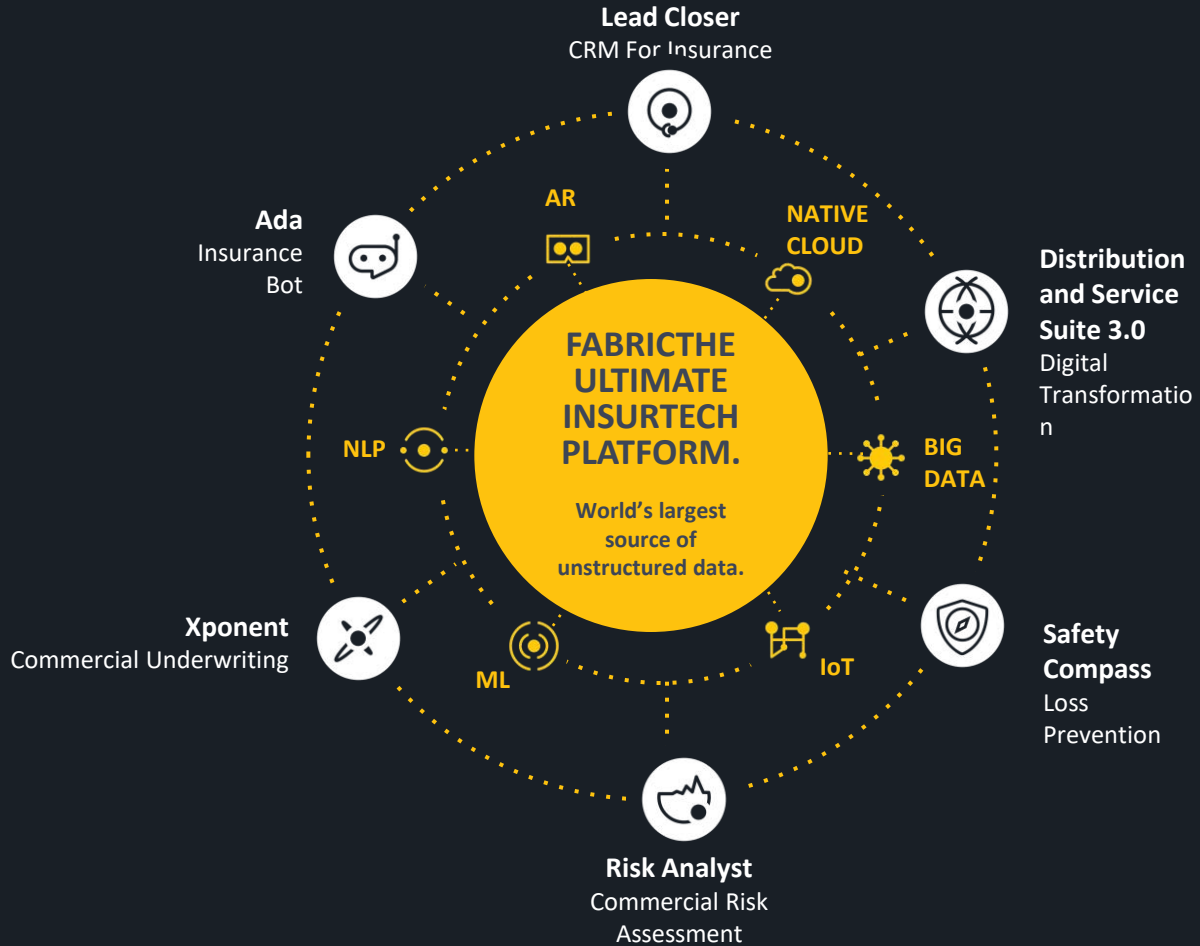
Utils

Rules


Workflow

Security

Integration



# Global Coverage As Industry Thought Leader & Disruptor



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**FINTech** 13 APRIL 2018


### Fintech in risk management leaves nothing to chance

Artificial intelligence and big data are transforming the insurance sector.

BY PRANAV PASRICHA

intellect SEEC, a global fintech company just concluded analysis on the incoming quote submissions to seven major United States commercial carriers between January 2017 and January 2018. The results are stunning.

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## A Conversation With Our Symposium Sponsors – Intellect SEEC

Home » A Conversation With Our Symposium Sponsors – Intellect SEEC

The Alliance is highlighting its Spring Symposium Education Sponsors by exploring what they offer and how they can help our fraternal members. Alliance CEO Joe Anzotti interviews Pranav Pasricha from Intellect SEEC.

**Joe Anzotti:** What does your company do and how and when did you come across fraternalism?

Pranav Pasricha: Intellect SEEC is an Insurtech company working with American insurance companies – from the largest to the smallest – for over 25 years. Our portfolio covers distribution, underwriting, claims and servicing. We offer out of the box software products ready to deploy on the cloud, or we build custom solutions per demand. We also offer technology outsourcing and consulting services to be the one stop shop for all IT services for smaller companies.

**Joe Anzotti:** Based on your unique vantage point in the IT sector, what are the biggest trends shaping insurance and what will be their impact on fraternalism?

Pranav Pasricha: I would have to say that two of the biggest trends shaping insurance are AI (Artificial Intelligence) and Digital Advice.

AI has suddenly become viable in recent years due to the combination of affordable cloud computing horse power and explosion of rich contextual data. While for many smaller insurers it is still a mystery, AI based solutions are used by consumers for everyday tasks – from using Google, Amazon Alexa or Siri or protection



FINANCIAL SOLUTIONS SPECIAL  
JULY 2018

# CISO Insider

INSURTECH COMPANY MAKING EXPONENTIAL THE NEW NORMAL

INTELLECT SEEC

PRANAV PASRICHA, CEO



# Global Coverage As Industry Thought Leader & Disruptor



welcome to the conversation



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INNOVATOR'S EDGE INNOVATOR'S STUDIO BLOGS VIDEO

HOME::Search results for 'laila beane'

## Search Results

Your search for **laila beane** returned these results:

### Laila Beane



Laila Beane is chief marketing officer and head of consulting at Intellect SEEC. She is an insurtech evangelist and a highly accomplished leader with more than 20 years of experience.



### Why Move the Establishment?

The business of insurance has undergone drastic changes globally. In my recent article *The Vote Against The Establishment*, I noted that new entrant Lemonade paid a claim in three seconds. The growth of chatbots and claimbots is another attestation of

## Most Popular Articles

**Top 10 Claims Trends That Will Affect 2018**

**2018 Workers' Comp Issues to Watch**

**Collaborating for a Better Blockchain**

**How Will Blockchain Disrupt Insurance?**

**Distribution: About To Get Personal**

**Harvey: First Big Test for Insurtech**

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## De Silva: Why Workplace Safety Auditors Don't Work

By Lekshan De Silva



Thursday, May 3, 2018 | 141 | 0 | min read

For decades, workplace safety has been about reactively auditing the work environment to pass a "tick box" exercise. This has not only led to high and sometimes fatal costs to businesses, but also higher expenses, more losses and a general inability to improve safety.

But we are seeing changes: Workplace safety puts loss prevention up front as a target, leading to lower loss ratios not just in regard to profits but, more importantly, for human life.

### First things first: Let's acknowledge that the auditor model does not work

Time and time again, studies have shown that workplace safety improves when you let business owners manage their own safety. The more involved owners, managers and the workers themselves are in monitoring safety measures, the higher the chances of success. In fact, empirical evidence shows that safety incidents are 1/7th as likely to happen with engaged worker-centric approaches.

Conversely, when third-party auditors are involved, more often than not companies just put up an appearance of compliance to get through the audit. The results are lose-lose, disengaged workers, expensive auditors and no inherent increase in safety.

**The smarter the device or building, the safer the worker**



Lekshan De Silva



# Why our Software appeals to our customers ?

## 1) Cloud Native

Significant Cost advantage  
Agility - Deploy & Change  
Continuous updates  
Security & Reliability

**Agile, Cost  
Effective,  
Easy**

## 2) InsurTech Platform

One Platform  
AI + ML, IoT, Big Data

**Expansive  
Use Cases**

## 3) AI, ML, Big Data Pioneer

Core analytics of the future  
10X Value  
We own the "IP"

**Future of  
Insurance**

# Customer Accolades



“At the OMA, we advocate for the wellbeing of our members throughout their lives from their first day at the medical school continuing past their retirement. By helping our advisors go paperless and by accurately assessing the coverage needs of our members, we will be able to service them better. We looked at many options in the market for different software, and decided to implement Intellect Distribution and Service platform because it covers the entire digital spectrum from new business to service.”

- **Tom Magyarody**,  
CEO, the OMA.



“The Intellect Risk Analyst initiative very quickly improved our view of risk, risk selection and efficiency, leading to anticipated increases in underwriting profit. I would like to thank our team and Intellect SEEC for their dedication to this initiative. We are only just scratching the surface in terms of what this technology can do for our business in the future.”

- **Norman Brown**,  
Chief Executive Officer,  
StarStone US



“Intellect SEEC was an easy choice for us because their suite allows KSKJ Life to bring forth the technology advancements we need to keep us competitive and enable business growth. We are giving our agents tools that not only help them sell, but also provide key insights for deeper engagement with our members.”

- **Tony Mravle Jr.**,  
CEO of KSKJ Life



We chose Intellect’s product to build our digital transformation platform, which signifies our commitment to redefine LIC’s business needs. With this solution, LIC is able to provide highly personalized products suited to individual customer needs, through state-of-art web portals and mobile apps, which have gone live into the market. We received positive and encouraging responses from many of our customers; we are happy that LIC’s product is not only delivering value in terms of speed of transactions and information, but is also swiftly acquiring customers.

- **D.P. Mohanty**,  
Former Executive Director, LIC

# Prestigious industry awards in 2017 for Software Innovation



**Best in Data Mastery  
and Analytics**  
- Celent honors StarStone



**This is Innovation in Action**  
- SMA



**Innovation in Technology,  
the Gold Winner**  
- Golden Bridge Awards



**Big Data Solution,  
Product of the Year,  
the Silver winner**  
- Stevie Award

**Enterprise Product of the Year,  
the Silver Winner**  
- Best in Biz

# Major analyst recognitions

**CELENT**

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

 **NOVARICA**

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

**Aite**<sup>♦♦♦</sup>

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

**Gartner**<sup>®</sup>

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



**THANK YOU**