

INTELLECT/SEC/2016-17

September 02, 2016

- 1. The 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. The Bombay Stock Exchange Ltd.,**
1st Floor, New Trade Ring, Rotunda Building, PJ Towers,
Dalal Street, Fort, Mumbai – 400 001.

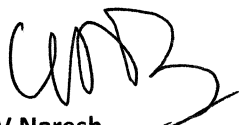
Dear Sirs,

Sub :- Investors and Analysts Meet – “INTELLEXPO 2016” – Presentations Made - Reg

Pursuant to Regulation 30(6) and other relevant clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and in reference to the intimation sent to you dated August 16th, 2016 and August 23rd, 2016 we enclose the Investors Presentation made during the analysts meet.

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

Changing the DNA of BFSI

Investor Day | September 2016



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.



WHO ARE WE?



GLOBAL FINTECH LEADER FOR BFSI



UNIQUELY FOCUSED PRODUCTS BUSINESS



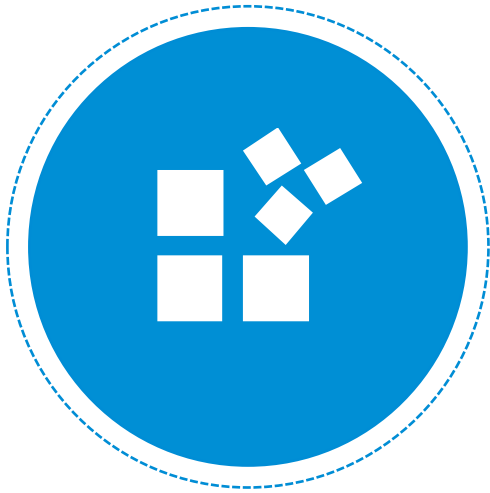
DESIGN PHILOSOPHY PROVIDING DIFFERENTIATION

EXPERIENCE DIGITAL 360

OPERATIONAL
EXCELLENCE



Key Differentiators



DIGITAL



CONTEXTUAL



REAL TIME



192

Marquee Banks Partnering with Intellect



CUSTOMERS

14

Comprehensive Product suite
covering entire gamut of
financial services



PRODUCT PORTFOLIO

92%

Ahead of schedule;
testimony of strong
execution



IMPLEMENTATION

Rs 811 Crores

On course to double the
revenue from listing (2015)
by 2018



REVENUE



50%+
Consistent margins



GROSS MARGIN

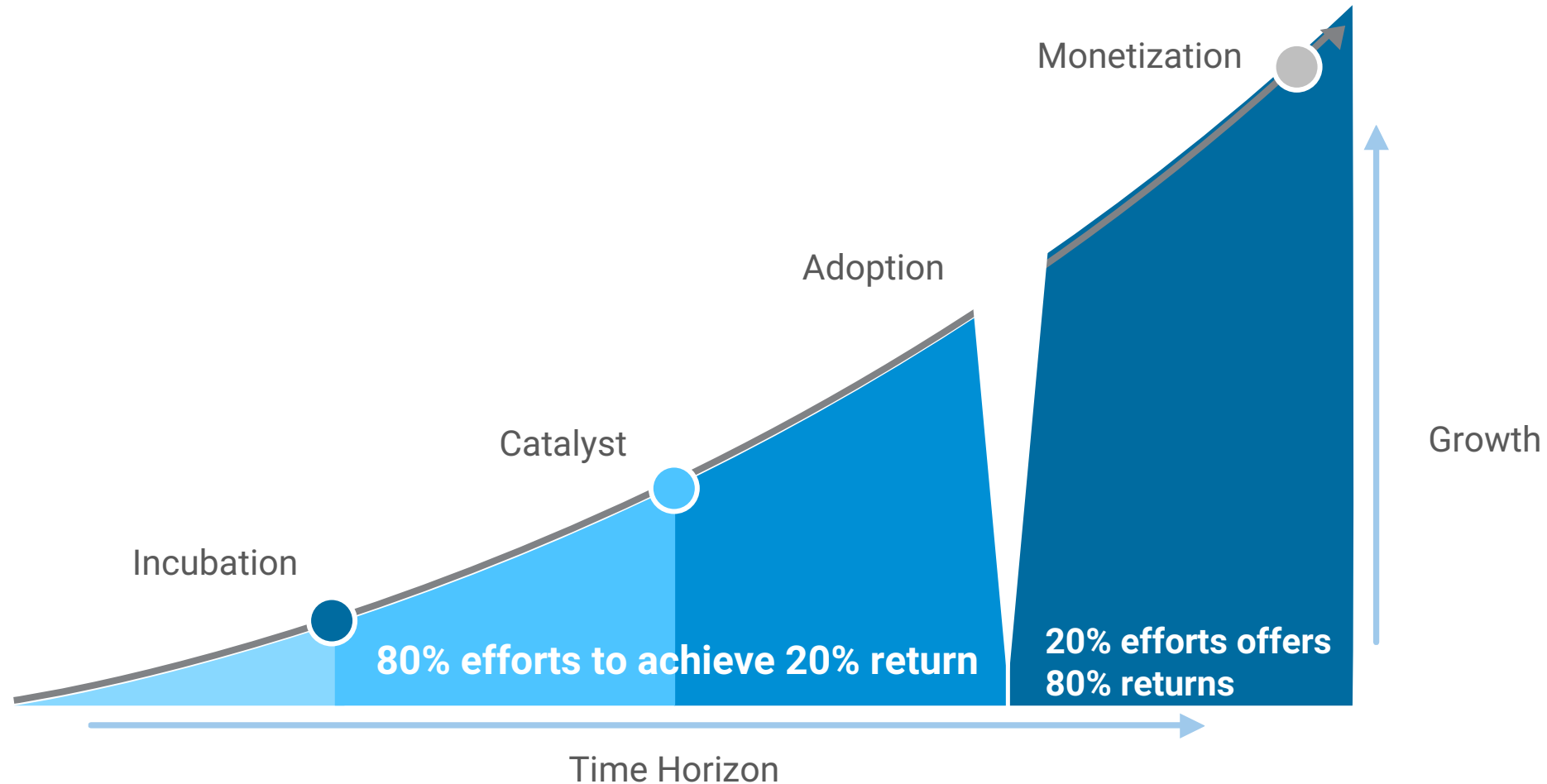


4,000+
Global workforce driving
innovation



EMPLOYEES

Business lines in various maturity stages



Significant investment in R&D has provided a head start



iGTB™

iGCB™

iRTM™

**intellect
SEEC™**

Others

Incubation			One Markets	Xponent (Risk Analyst)	iPay (Card/Wallet)
Catalyst	Trade SCF	Central Banks Wealth	One LRM		
Adoption	Payments	Lending Digital Core	One Treasury	Distribution	
Monetization	Liquidity DTB				

Global human capital driving growth



Led by a world class management team



Arun Jain

Chairman & Managing
Director



S Swaminathan

Chief Financial Officer



Jaideep Billa

Chief Executive Officer,
iGCB



Manish Maakan

Chief Executive Officer,
iGTB



Venkatesh Srinivasan

Chief Executive Officer,
iRTM



Pranav Pasricha

Chief Executive Officer,
iSEEC



Rajesh Saxena

Chief Executive Officer,
Intellect Payments



Michel Jacobs

Head - New Market
Strategy



Herber De Ruijter

Head – Product Council,
Digital



Govind Singhal

Chief Administrative
Officer



Sudha Gopalakrishnan

Head – Product Quality,
Governance and Compliance



Balaji Ganesh

Chief Technology Officer

Led by a world class management team



K Srinivasan (KS)
Business Head – IMEA



Alfred J. Carpetto
Business Head – Americas



Mark S. Wilson
Business Head – Europe



Reid Warren
Business Head – Asia Pacific

On way to achieve highly profitable business

DETAILS	5th year of Listing		
	FY 14-15	FY 15-16	FY 19-20
	Actual	Actual	Forecast
Revenue Mix			
Licence & AMC	32%	33%	43%
Implementation Revenue	68%	67%	57%
GM (%)	50%	52%	60%
S&M (%)	32%	31%	23%
G&A (%)	10%	10%	6%
R&E (%)	20%	13%	5%
Others (%)	1%	1%	1%
Operating Margin (%)	(13%)	(3%)	26%



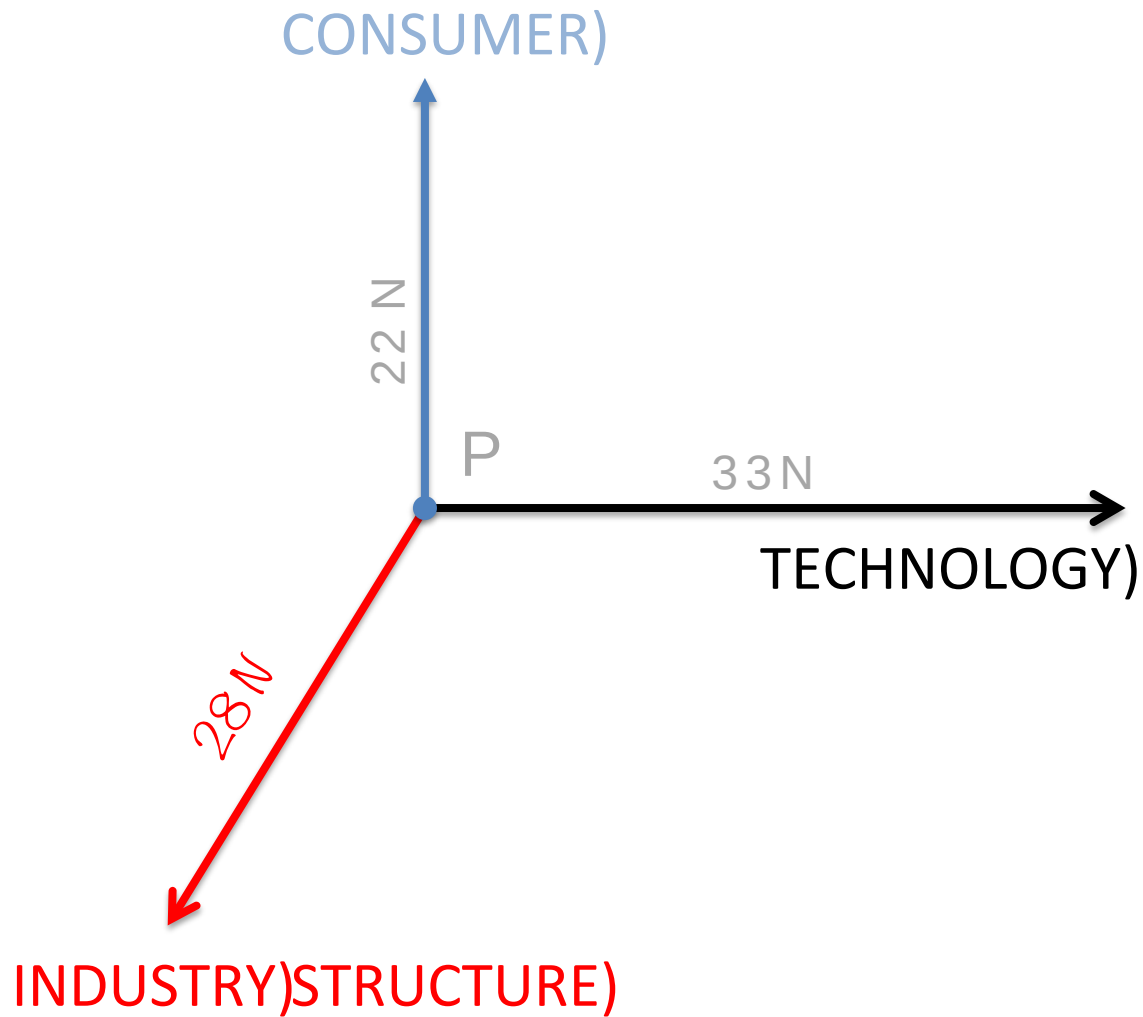


Date: September 2 2016

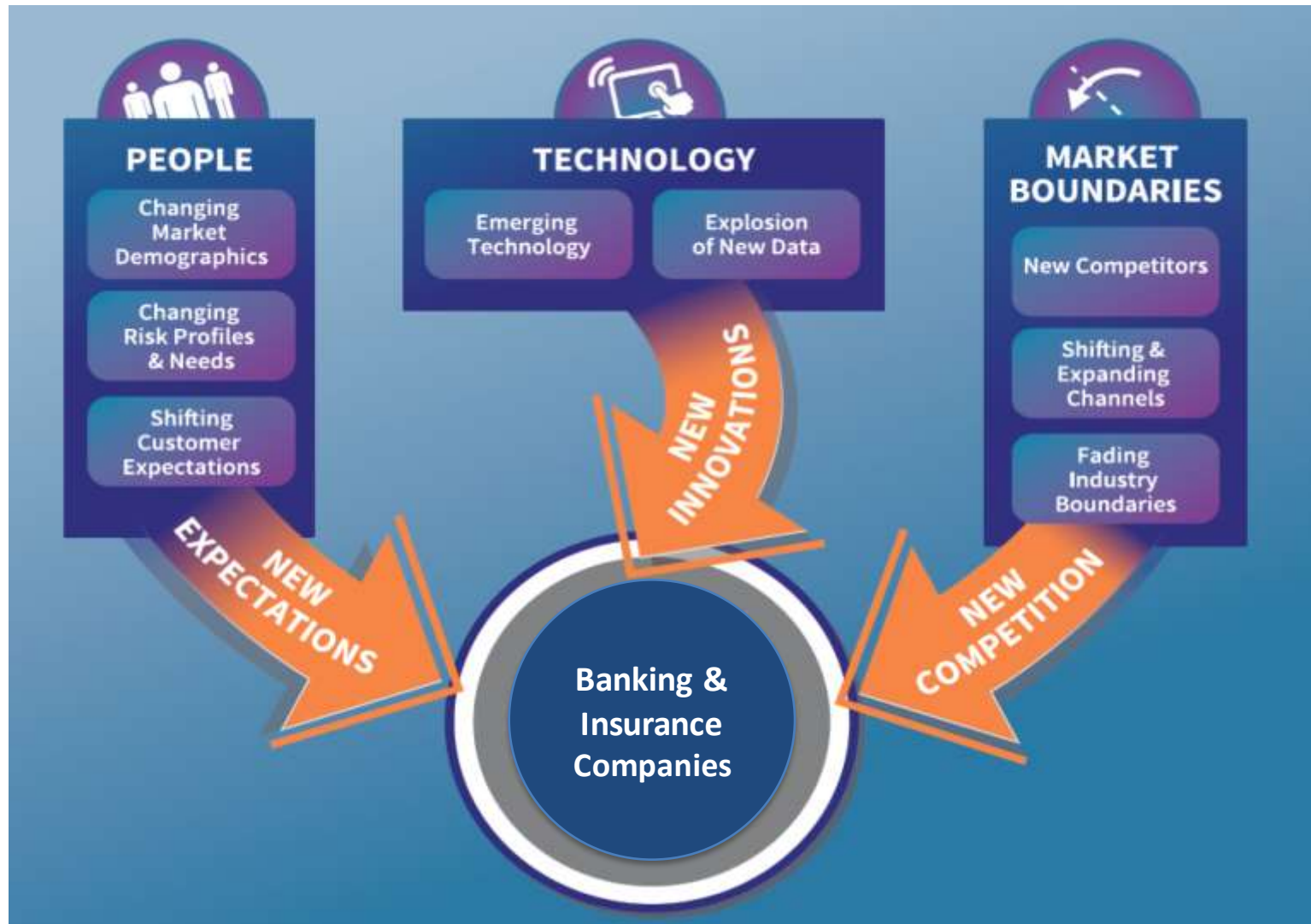


Enabling Business Aware Banking & Payments

Three forces of change



The world of Banking & Insurance is changing ...



“Software is eating the world”

Mar k Andr eesen



#disruption (still) a myth?



Market is growing | Example: US

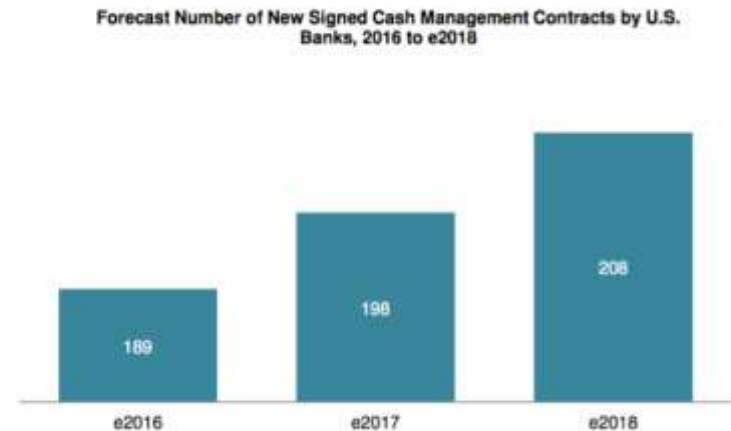


Figure 1: New Contracts Signed With Cash Management Vendors



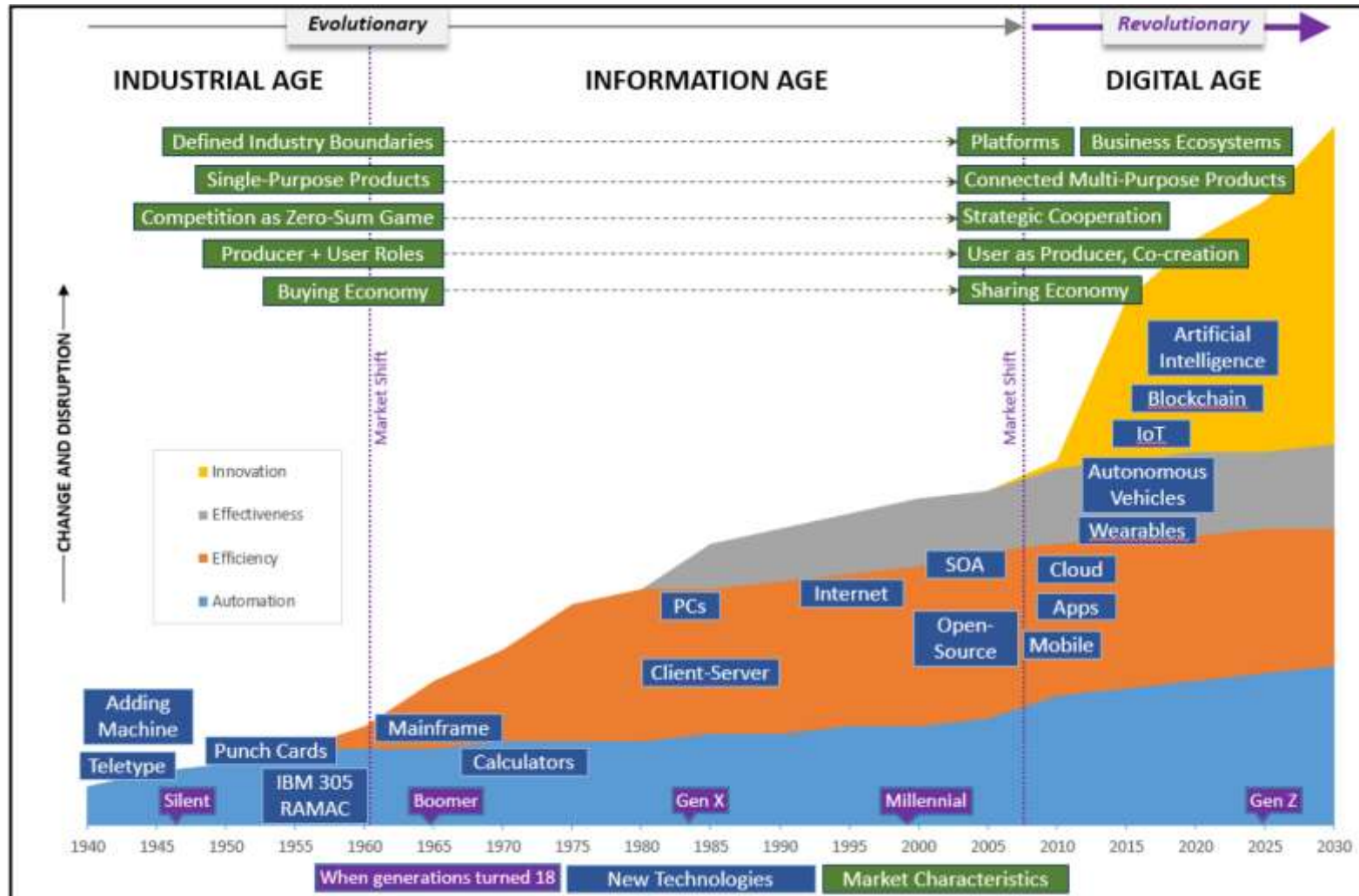
Source: Aite Group estimates based on vendor input

Figure 2: Forecast Number of New Contracts With Cash Management Vendors



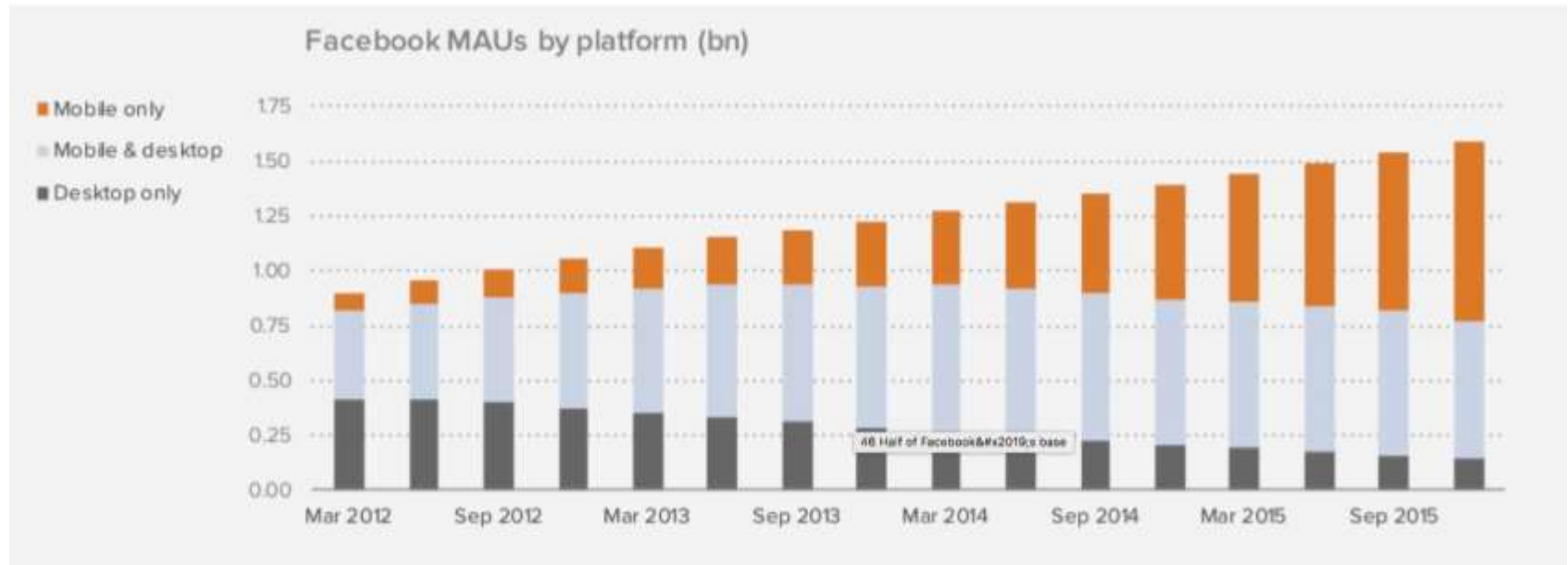
Source: Aite Group

This change has a significant impact on the industry ...

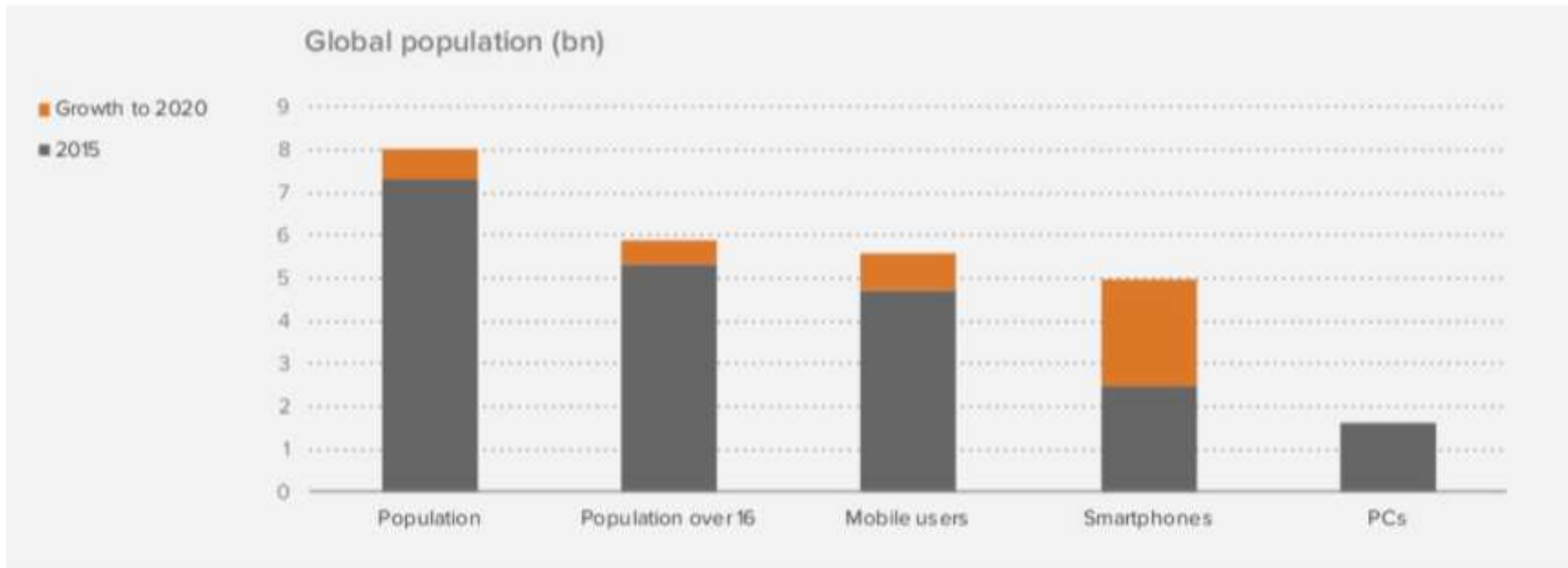


And it is driven by digital adoption ...

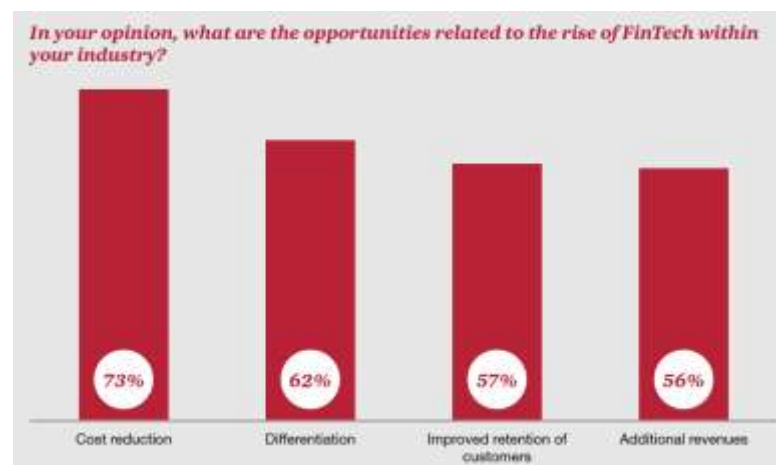
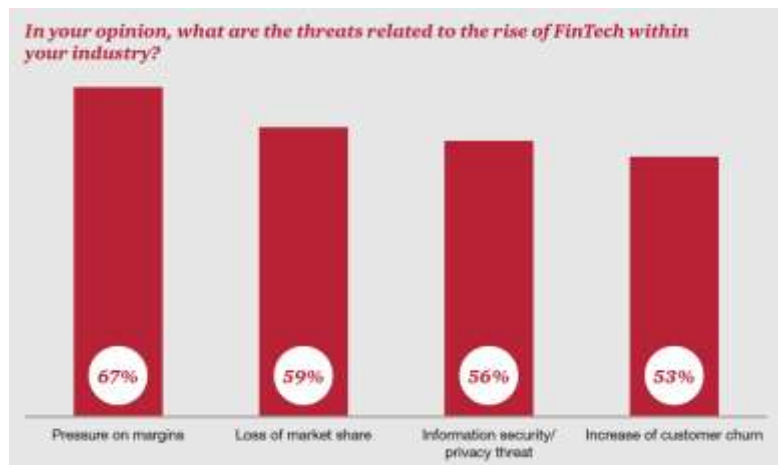
52% of Facebook's 1.6bn monthly active users only use it on mobile



The world in 2020 | 5bn people have a smartphone

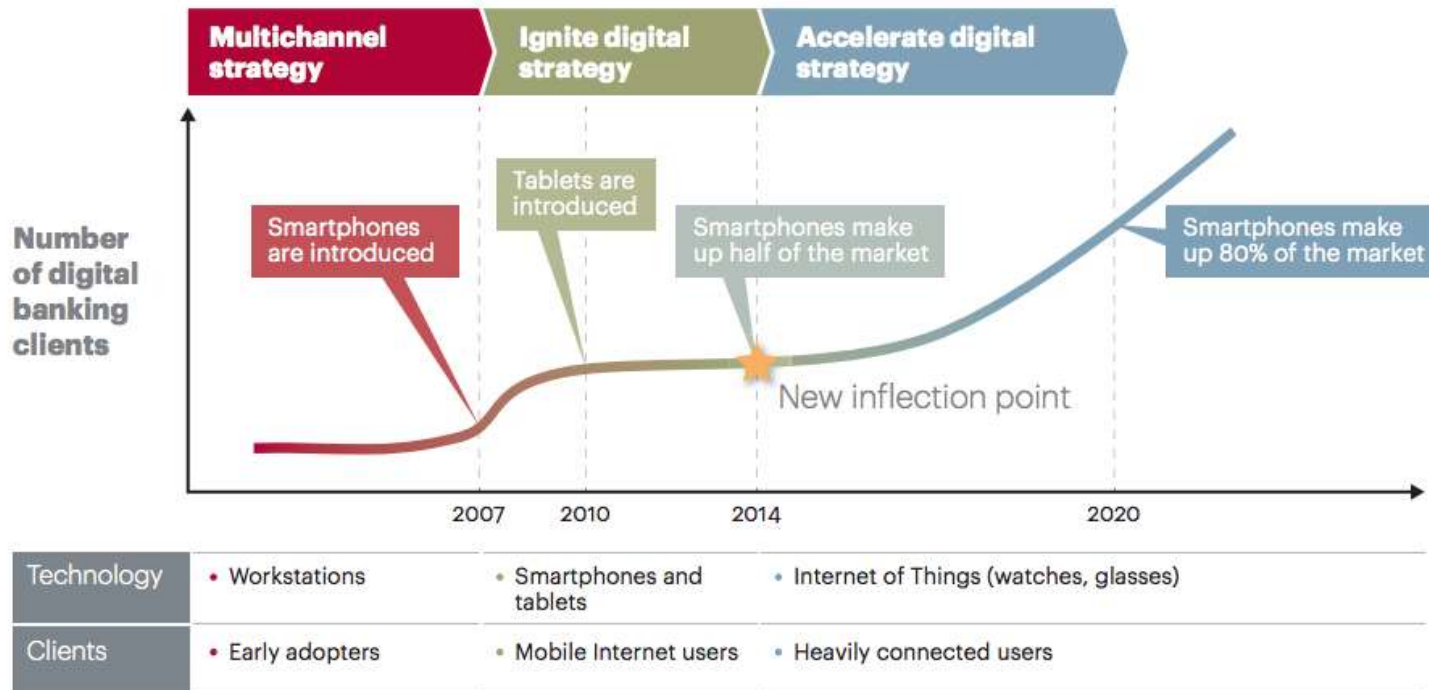


“Digital Age” is transforming the industry as we know ...



Our customers take Digital strategically and are accelerating their transformation programs

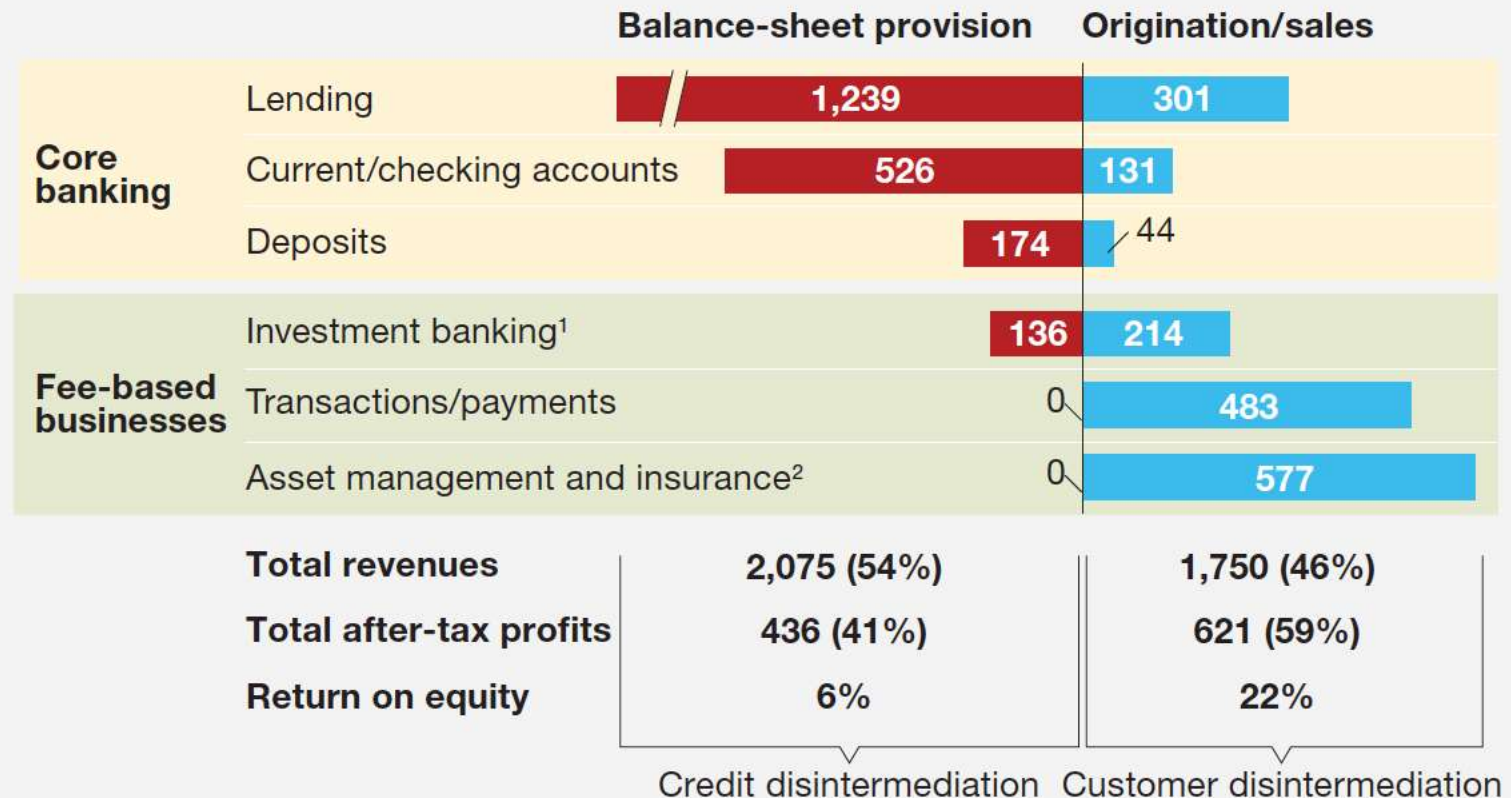
Most banks are now accelerating their digital strategies



Why do our customers need Intellect Design?

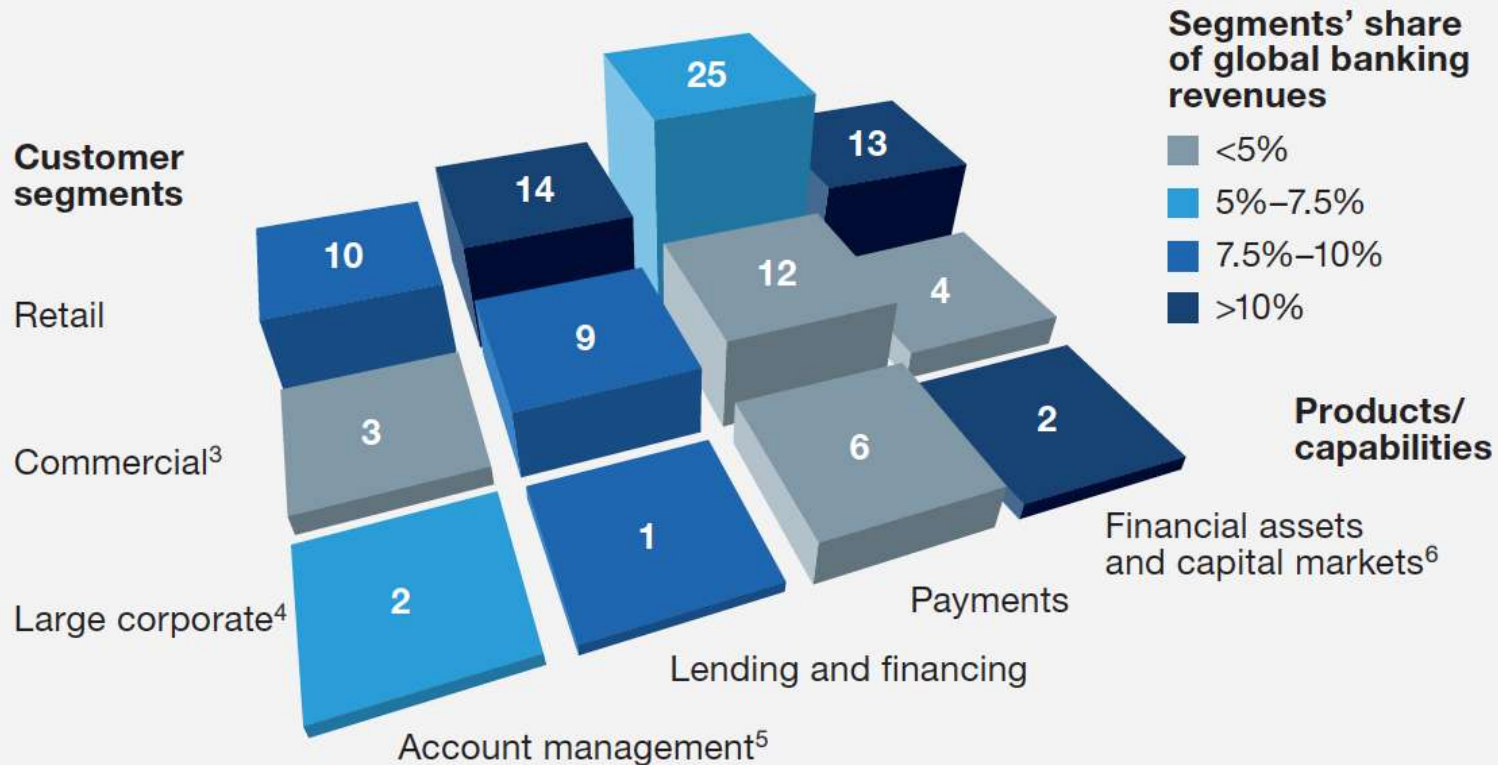
Origination and sales—the focus of nonbank attackers—account for about 60 percent of global banking profits.

Global banking revenues and profits by activity,
2014, \$ billion



Disintermediation is here and now ...

Customer segments and products of leading financial-technology companies,¹
2015, % of total²



Why the rush? Re-bundling of the Bank is already happening



Challengers all around us | Insurance

1-855-OSCAR-88 Talk With a Guide

Let's get you a quote—it only takes a few seconds.

My zip code is 10013

and I'd like to cover me, my spouse, and kids ▾.

I'm 49 years old, my spouse is 26,

and my 2 ▾ kids are 9 and 12.

My family makes \$ 102,000 per year.

There are 4 ▾ people in my tax household.

Get Quote

Disrupters | SME Banking

888-986-8263 | [Help](#) | [Sign In](#)



[How it Works](#)

[Why Kabbage](#)

[Resources](#)

[Company](#)

[Apply Now](#)

Get the security of a business line of credit today.

Qualify for a line up to \$100,000 in minutes!

Get Started

FREE, NO OBLIGATION



Find out how Kabbage works in this [brief video](#)



Disruptors | Retail Banking

Atom



Save with us

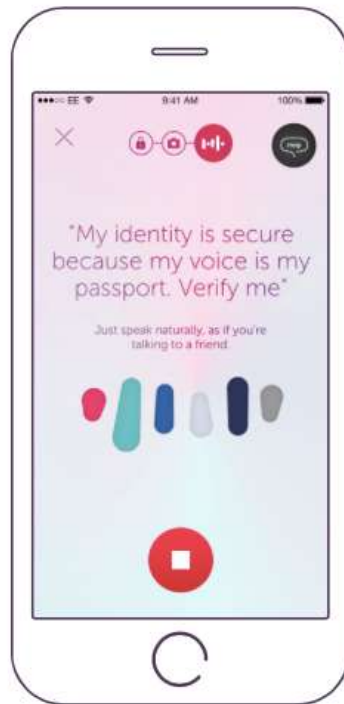
Our story

Newsroom

Our family

Blog

Sign up



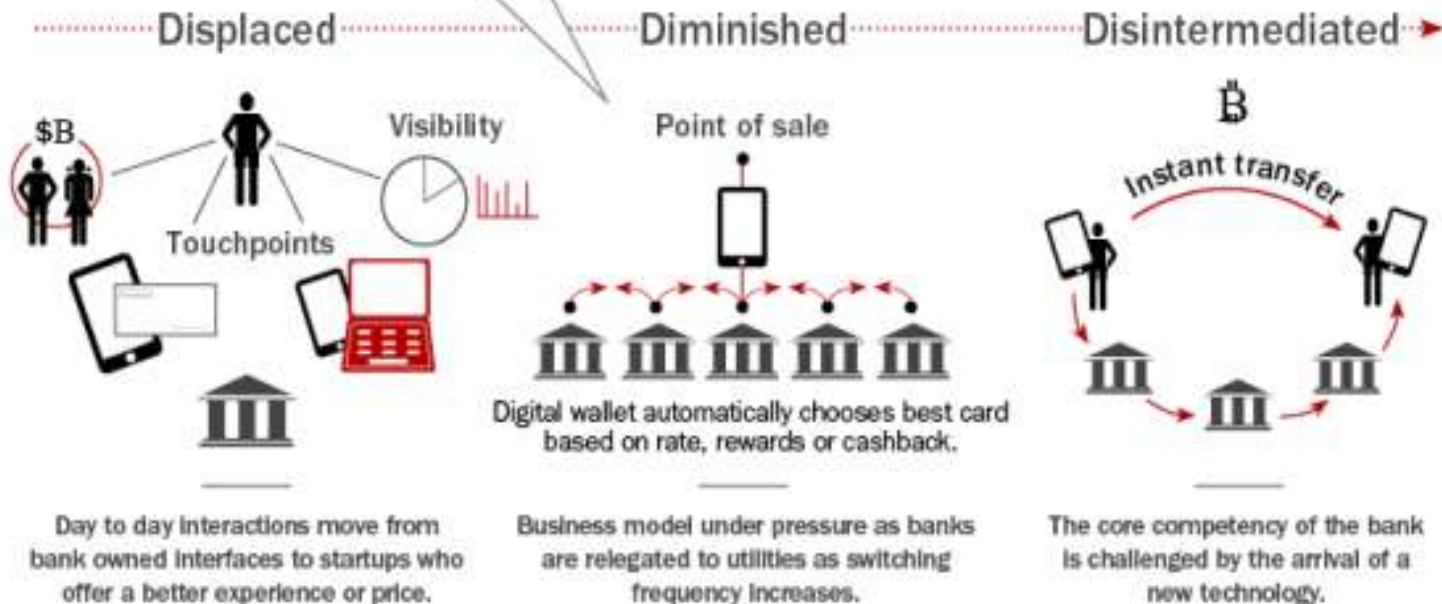
It's a pleasure, treasure

Our App is full of gems. Not only will you receive your own unique Atom logo, making our App truly personal, but you'll be able to name your bank whatever you want to. And when it comes to opening an account you'll be done in just a few taps.

Want to be one of the first
to try our App?

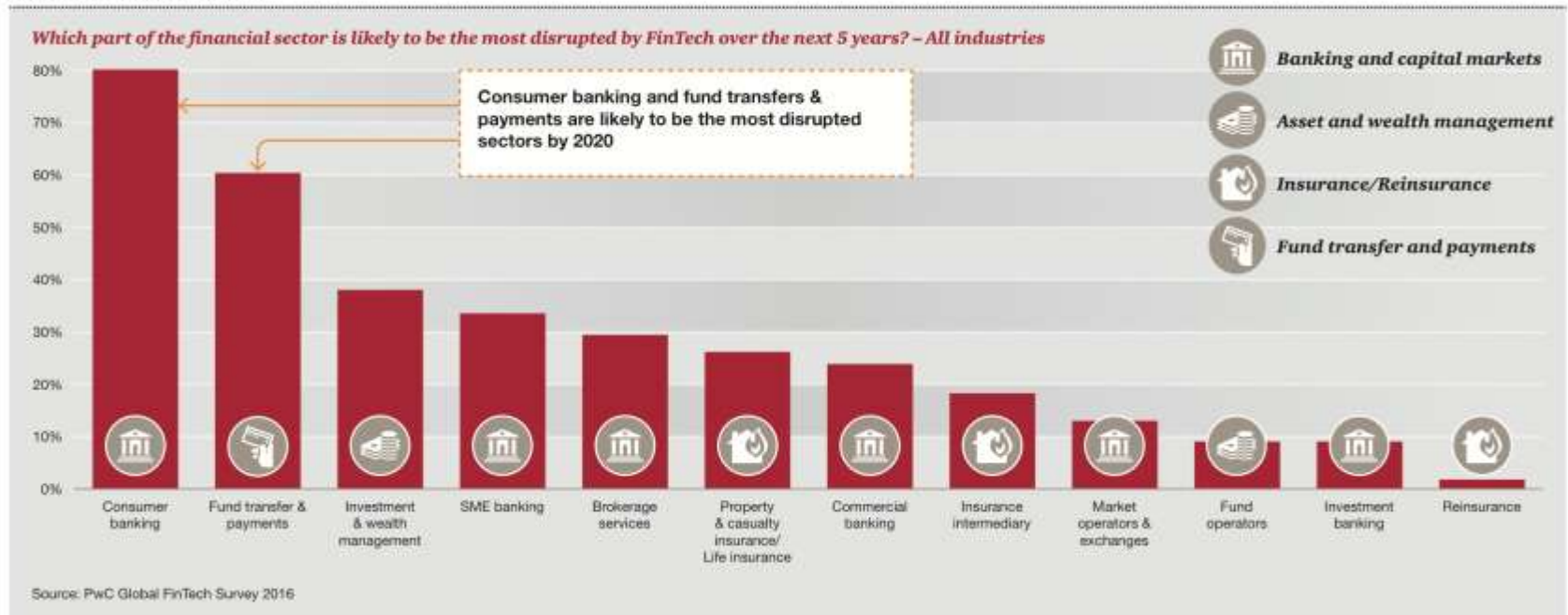
Enter your email

How retail banks are being displaced, diminished and disintermediated



Source: Bye Bye Banks? © July 2015 The Financial Brand

Disruption | Market Outlook across FI categories



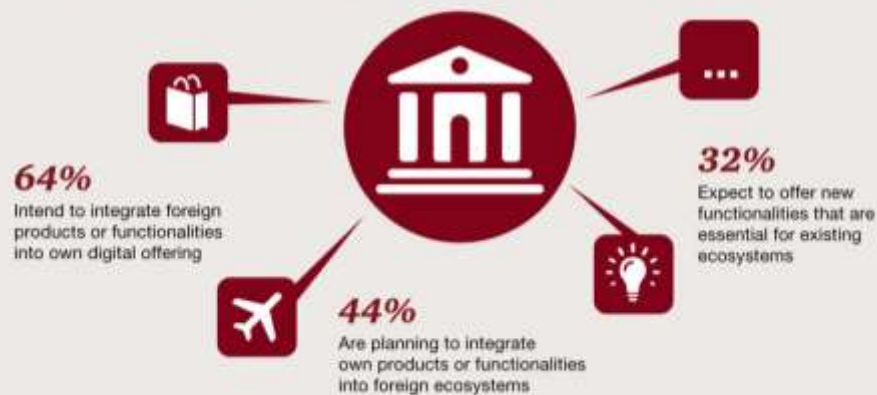
Opportunity for Intellect Design

Opportunity or threat?

Assessment of PSD2 impact on banks



Despite the high perception of risk, **44% of banks plan to provide an open bank offering** in the next 5 years



Relevant Trends in Banking

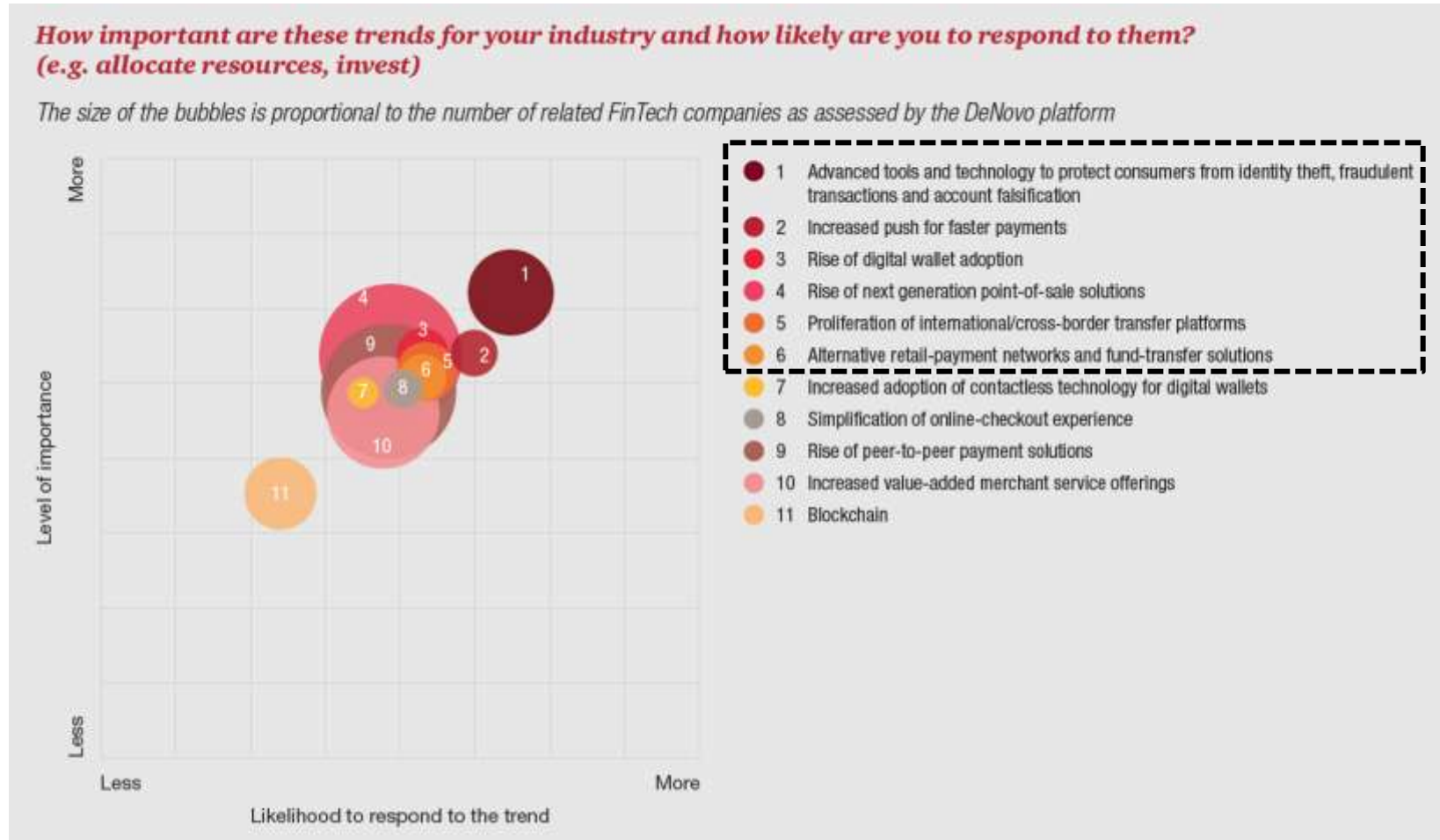
**How important are these trends for your industry and how likely are you to respond to them?
(e.g. allocate resources, invest)**

The size of the bubbles is proportional to the number of related FinTech companies as assessed by the DeNovo platform

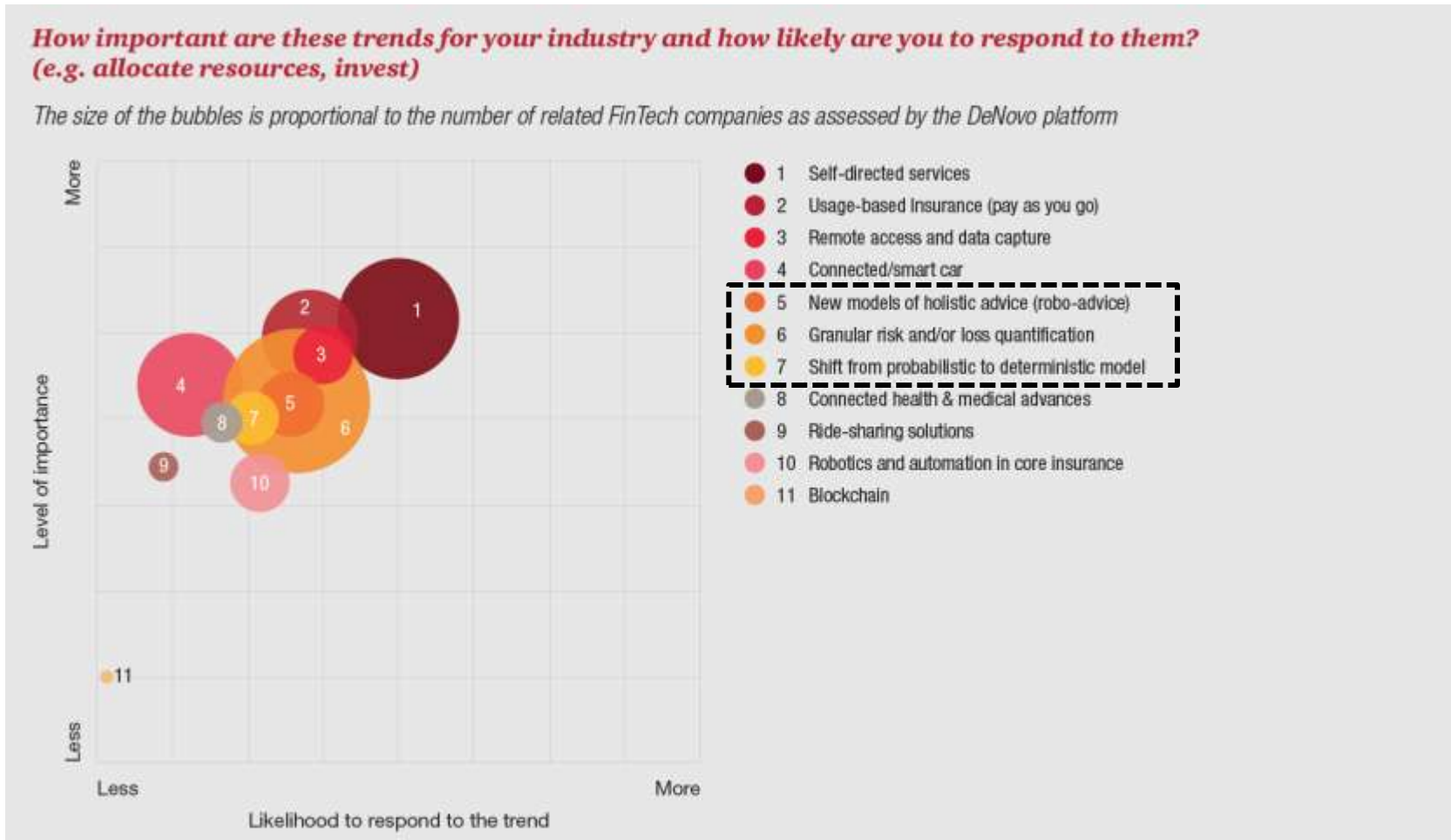


- 1 Solutions that banks can easily integrate or incorporate to improve and simplify operations
- 2 The move toward nonphysical or virtual channels
- 3 Simplified and streamlined product application processes to improve customer experience
- 4 Increased sophistication in methods to reach, engage, and retain customers
- 5 Emergence of self-service tools
- 6 Digitalisation of cash- and treasury-management functions
- 7 Increase of services and solutions for underserved consumers
- 8 Enhanced credit underwriting/decisioning
- 9 Blockchain
- 10 The rise of marketplace or peer-to-peer lending
- 11 Democratisation of banking and personal finance
- 12 Emergence of new options in mid-market funding such as crowdfunding

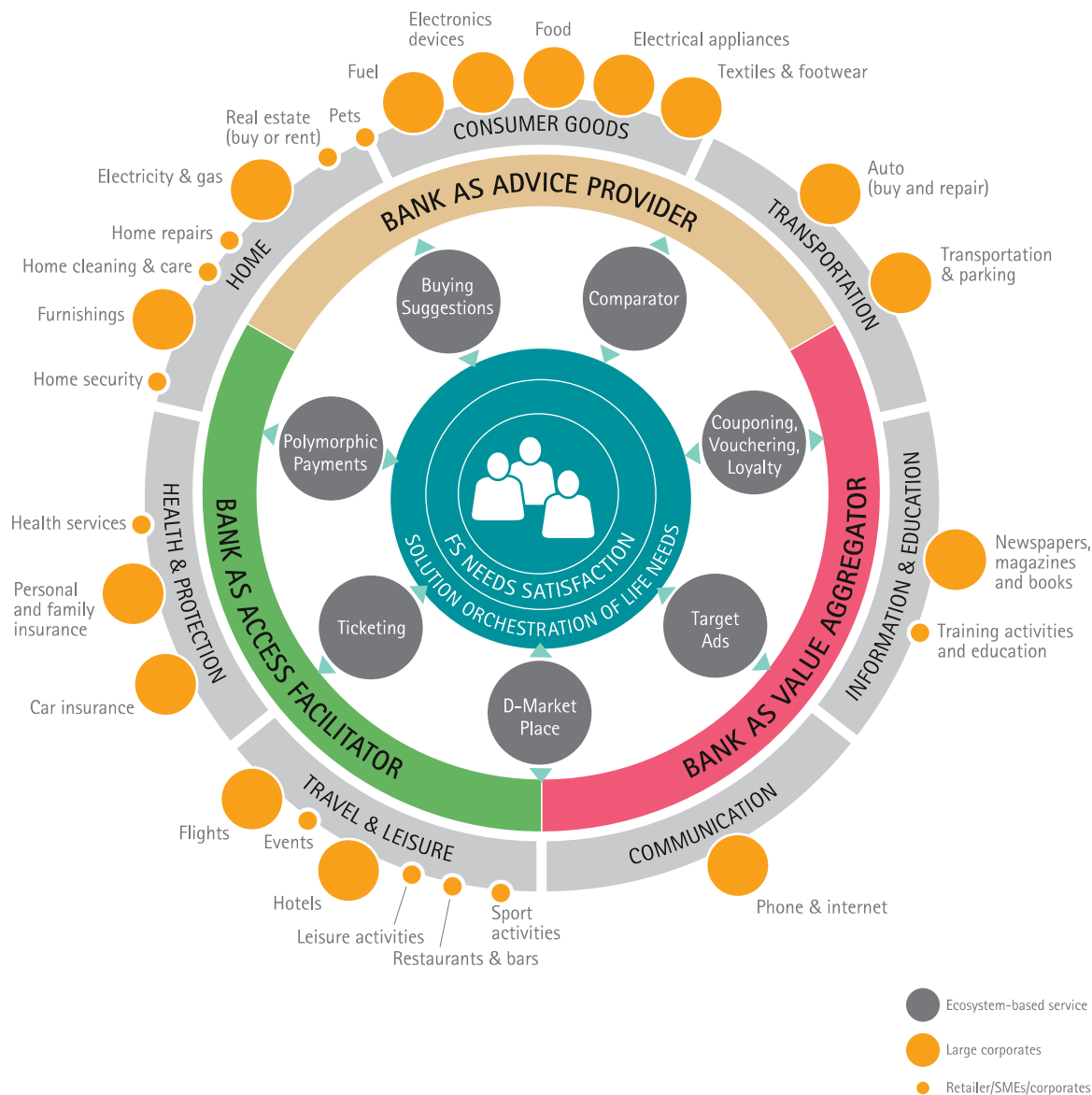
Relevant Trends in Payments and Fund Transfer



Relevant Trends in Insurance



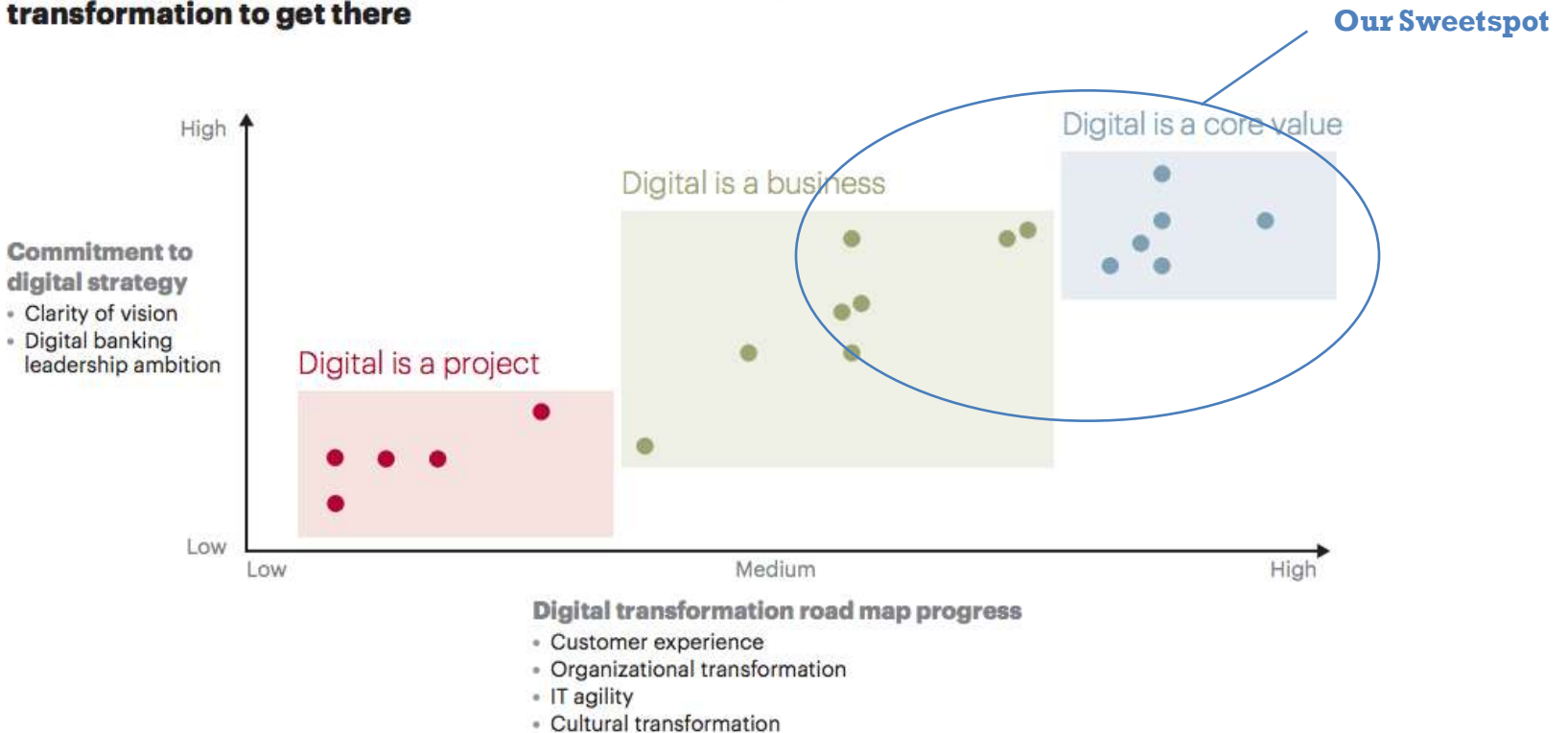
Our Focus is on enabling FI's New #Digital Eco System



Ideal Customer Profile (ICF) in each Market Segment

Figure 2

Most banks want to become digital banking leaders and are deeply engaged in the transformation to get there



Source: A.T. Kearney analysis



Digital Strategy – Technology Enablement

1

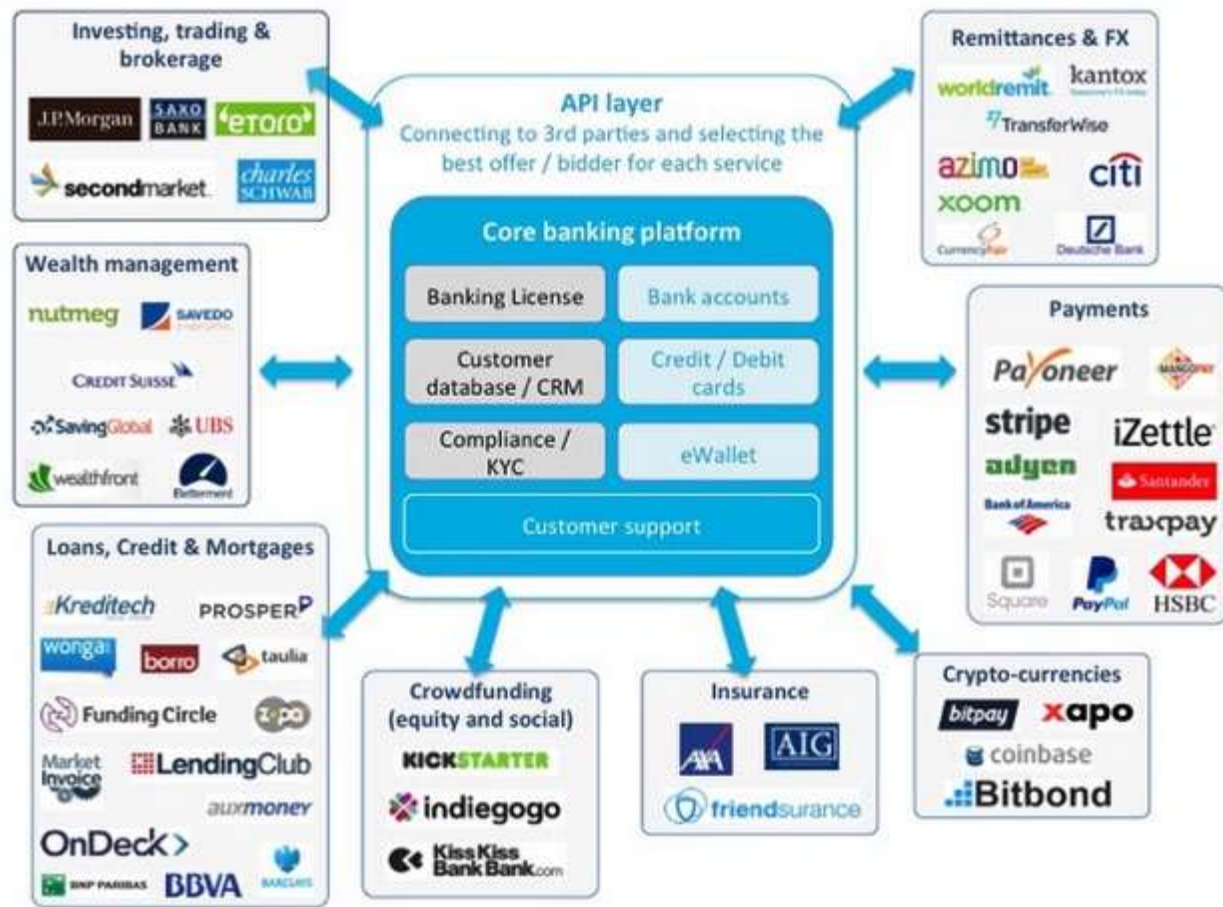
#co-exist

**Build ecosystems,
and be part of other's**

#Disruption : Re-bundling of the Financial Institution



Opportunity (or Thread): API* based Eco System through regulation (PSD2) or competition (rebundling)



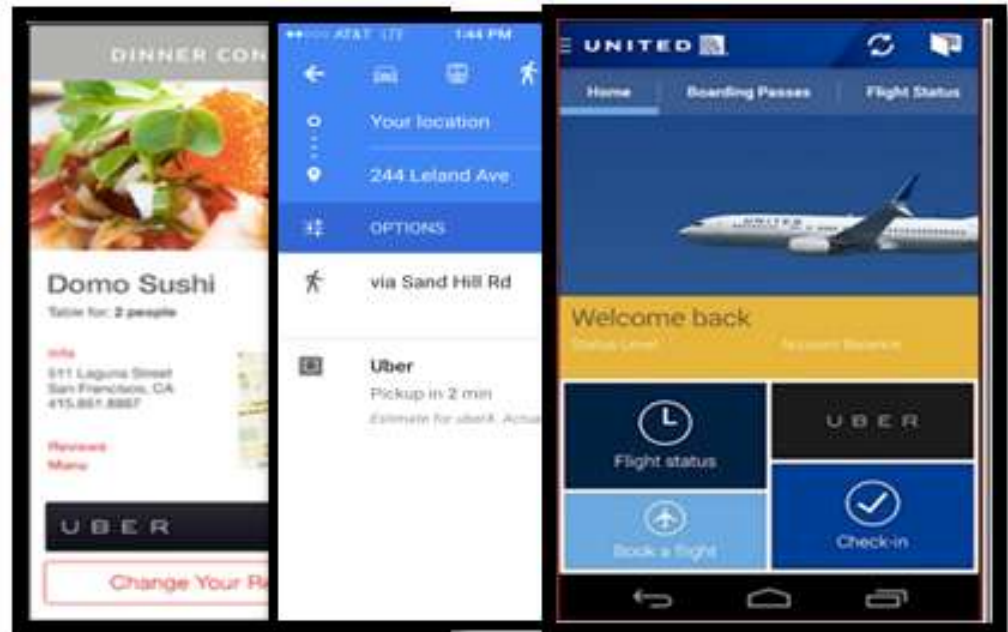
* API = Application Programming Interface, see also: https://en.wikipedia.org/wiki/Application_programming_interface

Building Eco Systems through APIs

Uber in 2014



Uber in 2015



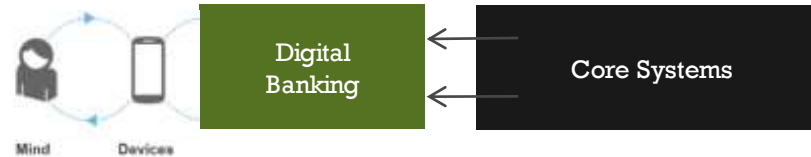
OpenTable

Google Maps

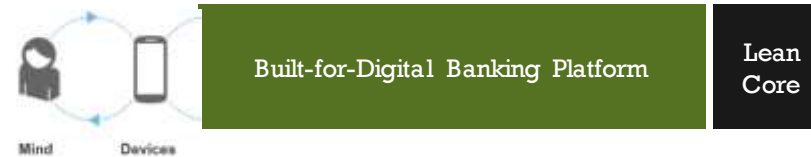
United

Banks have to choose a path to the future ...

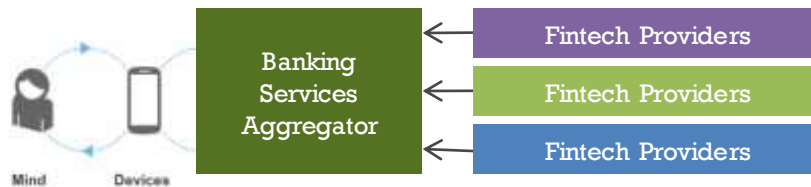
Scenario 1 Digital CX



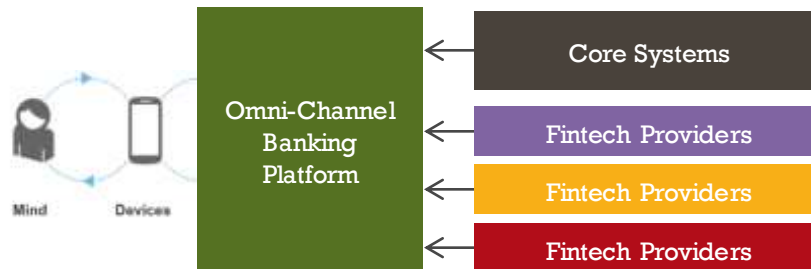
Scenario 2 Greenfield Digital



Scenario 3 Aggregator



Scenario 4 Omni-Channel



API First and Platform Strategy to Aggregate and Co-Exist with Fintechs

**Extend the
Eco System**



APIs | FI's Eco System and as Internal Co-Creation Enabler



INTERNAL API (Agility)

Meet demand for mobile and social apps: iPhone, iPad, Android, Facebook, Twitter

PARTNER API (Collaboration)

Deliver on backlog of business development opportunities with customers and partners

OPEN API (Innovation)

Inspire worldwide community of application developers to create new profit opportunities



Product Offering | Alternative capitalization on same Product IP

Part of Full Stack : Speed + Economics

No Restrictions : Flexibility + Control

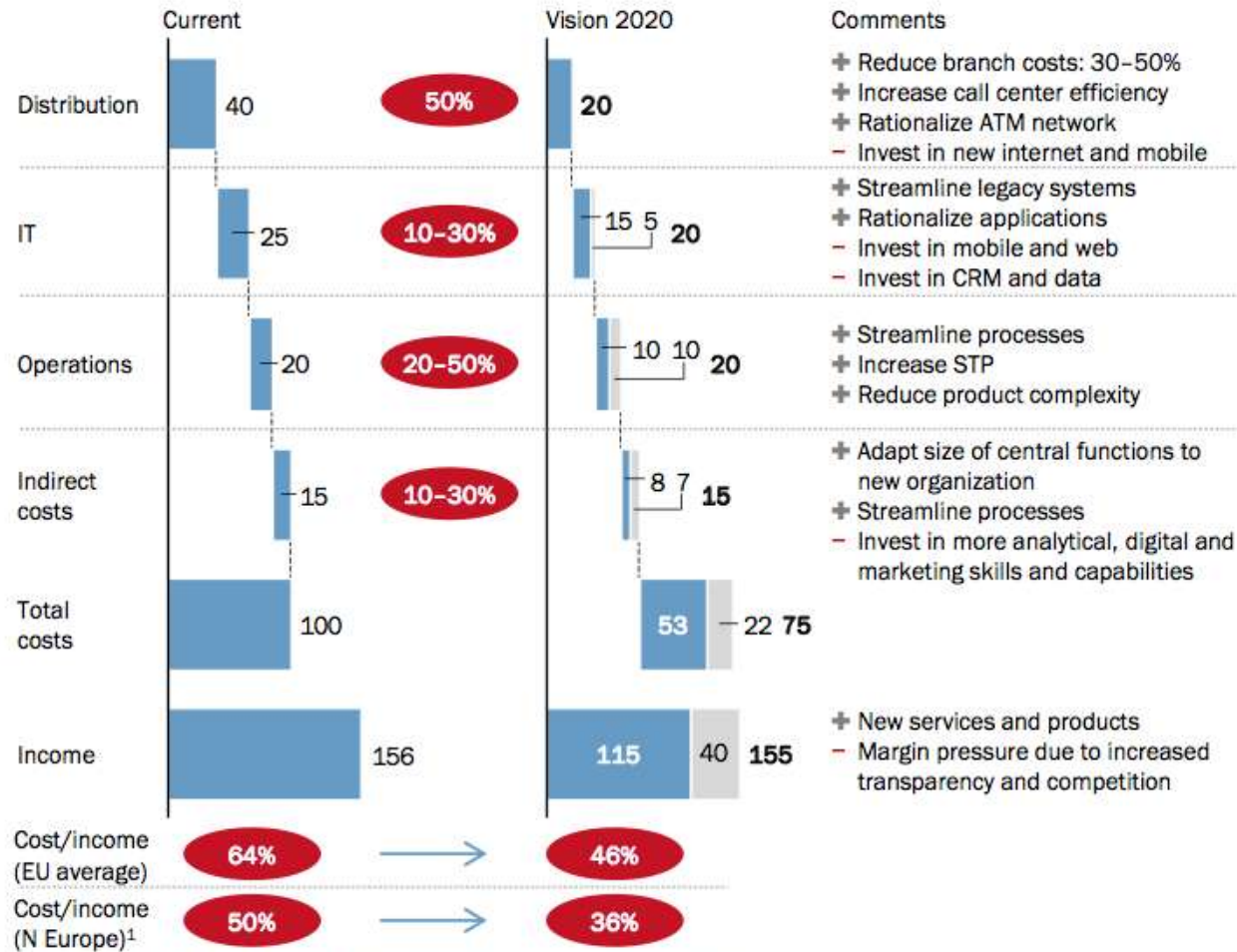


2

#decomplex

Increase adoption
of digital channels

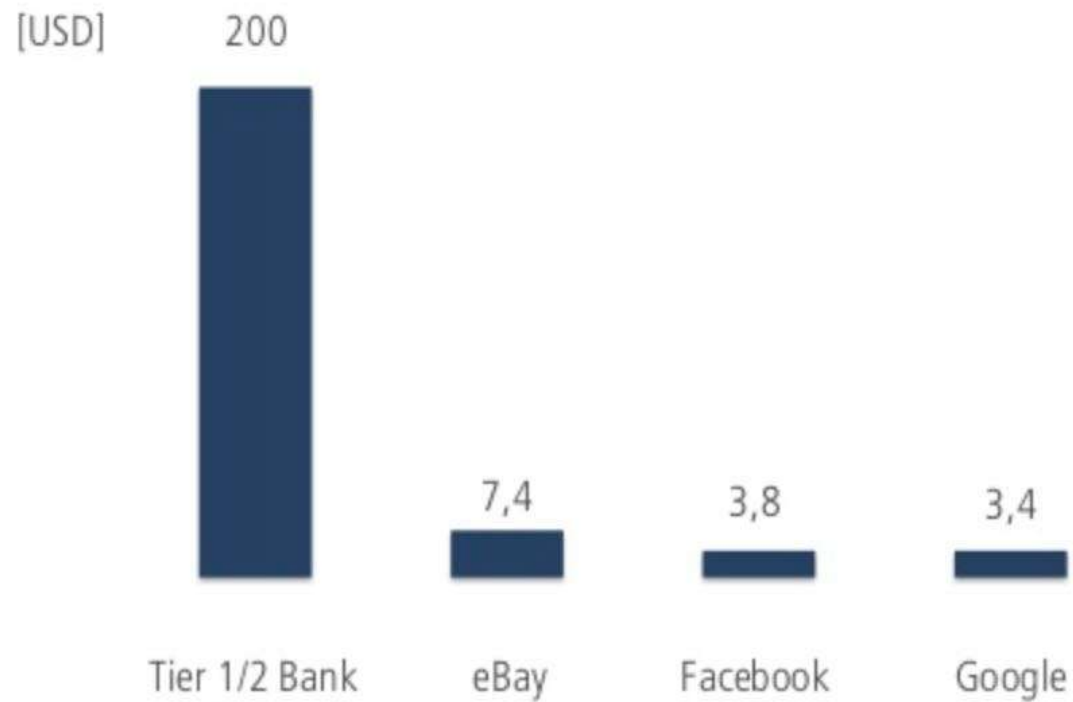
Disruption | Pressure on Cost Income ratio



¹ For countries like Northern Europe (Scandinavia, Netherlands) and for countries such as UK or Australia

Source: EFMA - Digital Transformation in 10 Building Blocks – to boost customer experience and return on Equity. McKinsey

Cost per user compared



Digital Adoption: No friction, easy to onboard.



Email UsSign Out

Qualify in 3 Simple Steps

Business InformationInstant Business ReviewAccount Information

Instant Business Review

Questions?
Call Us: 888-986-8263

Select a service that you would like us to review. **Important!!** Choose a service that contains the most revenue transactions. You only need one to qualify. You can add more later to potentially increase your line.

My business banks with...

CHASE

Bank of America

WY WELLS FARGO

PNC

usbank

REGIONS

BB&T

TD Bank

USAA

citibank

Capital One

SUNTRUST

NAVY FEDERAL

BOVA Compass

FIFTH THIRD BANK

Don't see your bank? [Click Here](#)

My business processes payments or accepts credit cards using...

PayPal

Authorize.Net

sage

stripe

SQUARE

My business sells on...

ebay

shopify

YAHOO!

amazon

Etsy

My business uses...

intuit QuickBooks

xero

Fuelman

Commonly Asked Questions

- Why do I need to link an account?
- What data is Kabbage reviewing?
- Does Kabbage support service providers not listed here?

✓ Privacy

Kabbage does not view or store your login credentials.

🔒 Safe and Secure

We use bank-level security to keep all your data secure.

 ACCREDITED BUSINESS
BBB Rating: A+

 TRUSTe
Certified Privacy

38

Innovate on the Glass

**Banking As
A Widget**





Bespoke?



Asset: Knowledge Development

8012
FT Design Center
IT Highway, Chennai, India

A PLACE WHERE WE
CAN WORK
TOGETHER.

Rolf Knoepfel & Patrick
Brunschwig, Migros Bank



THE DESIGN CENTER
IS A VERY GOOD
IDEA AND CAN GO
A LONG WAY!

Henning Gebert
Swisscom



EXPERIENCE
DESIGN
IMMERSION
AT 8012



THE WORLD'S ONLY
DESIGN CENTER
FOR FINANCIAL
INSTITUTIONS

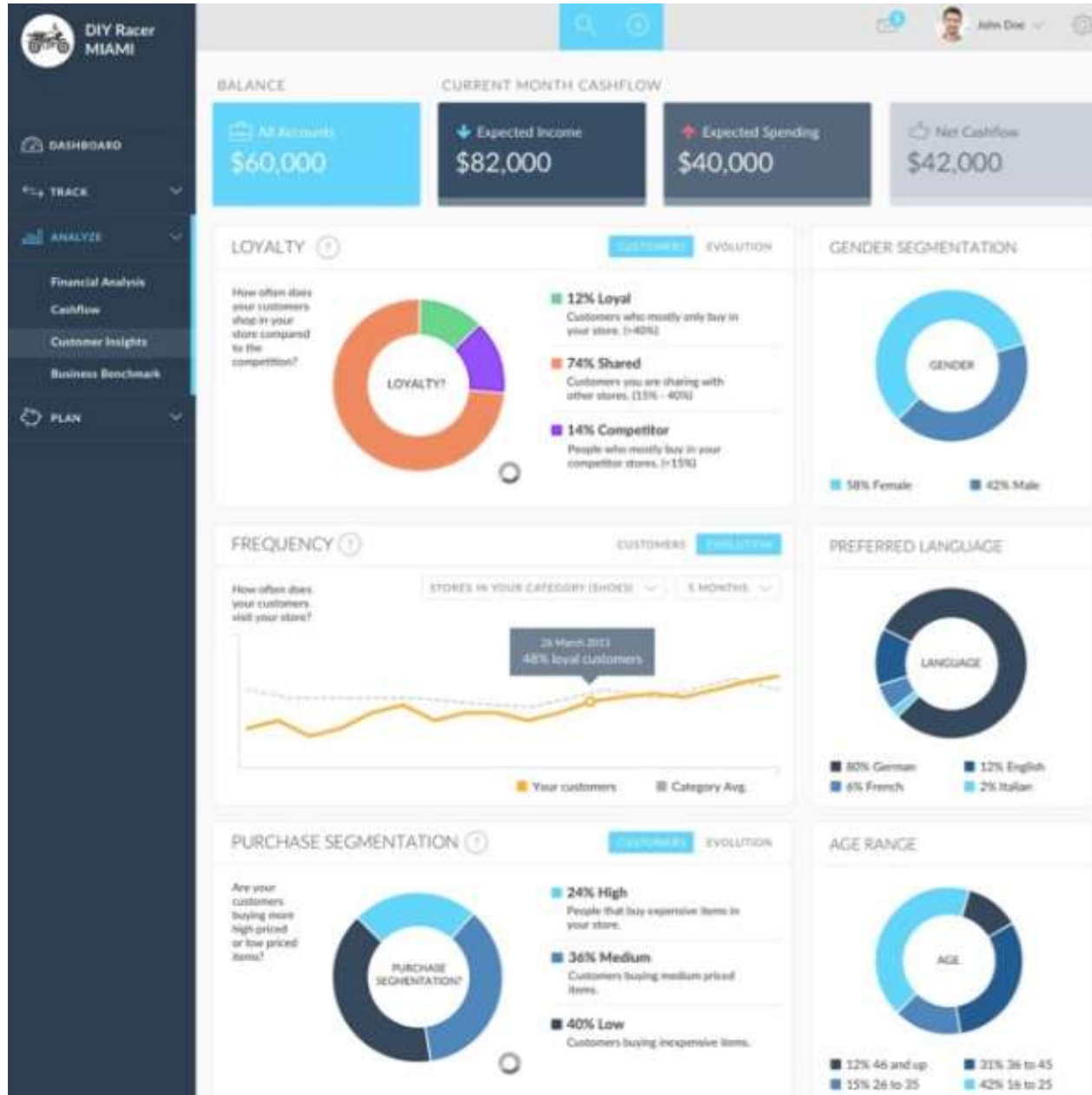
CONNECTING
THE DOTS AND
UNLEASHING
THE POWER OF
COLLABORATIVE
DESIGN TO DRIVE
UNPRECEDENTED
VALUE ACROSS
BUSINESS,
TECHNOLOGY
AND OPERATIONS.



DESIGN THINKING
IS PROBABLY THE
GREATEST GAME
CHANGER GIVEN
THE
COMPLEXITIES
AND CONFLICTS
THAT
WE DEAL WITH IN
THE BANKING
WORLD.

Michael Harte
Commonwealth Bank of
Australia

Industrialized UIs for Target Verticals



Netflix for Banking: Everywhere



Seamless Experiences despite the Technology and Organizational Silos





Enabling Technology

Tailored Experiences through SDKs and Extension Points





Leave home by 4:30 pm



Driving From home

45 min

Arrive 90 min early

British Airways BA02



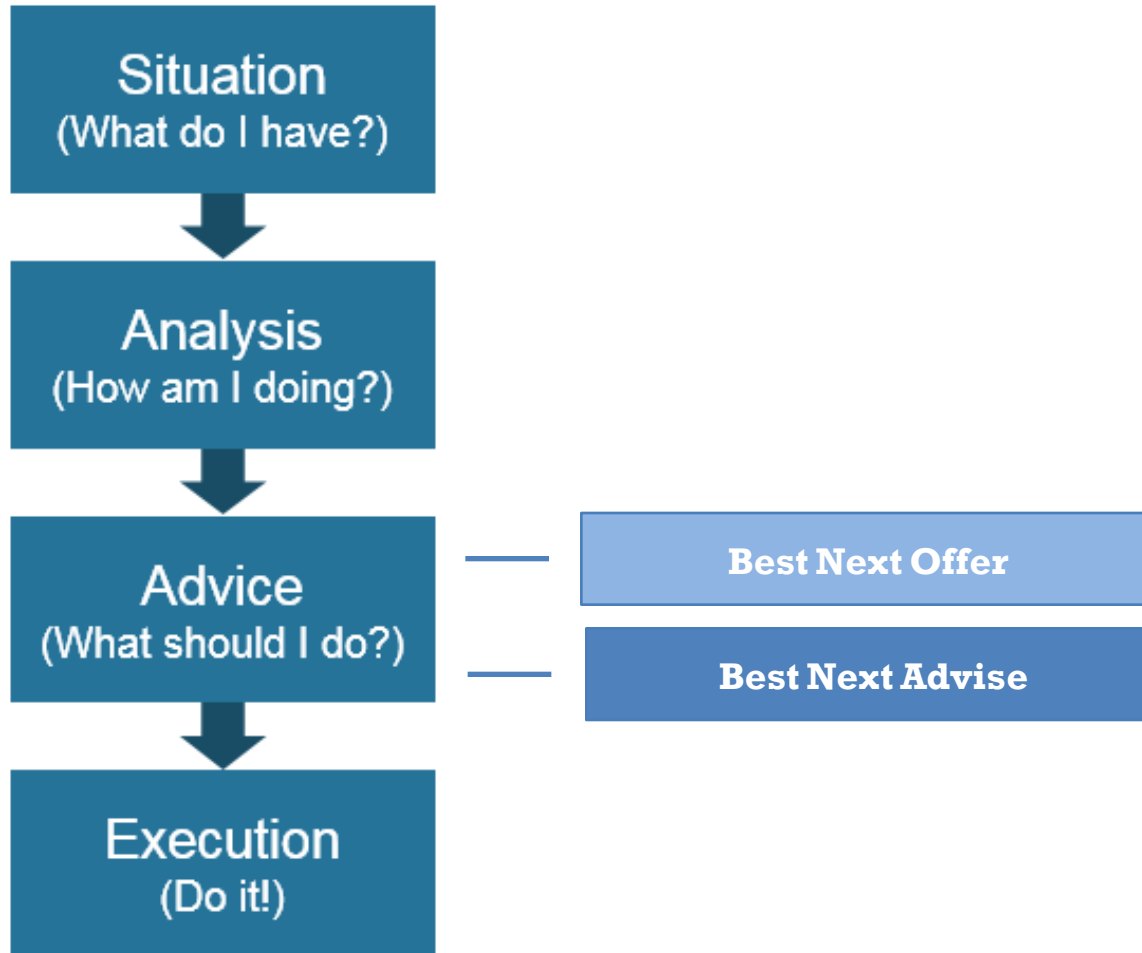
Scheduled - departs in 2 hours 56 mins

LON

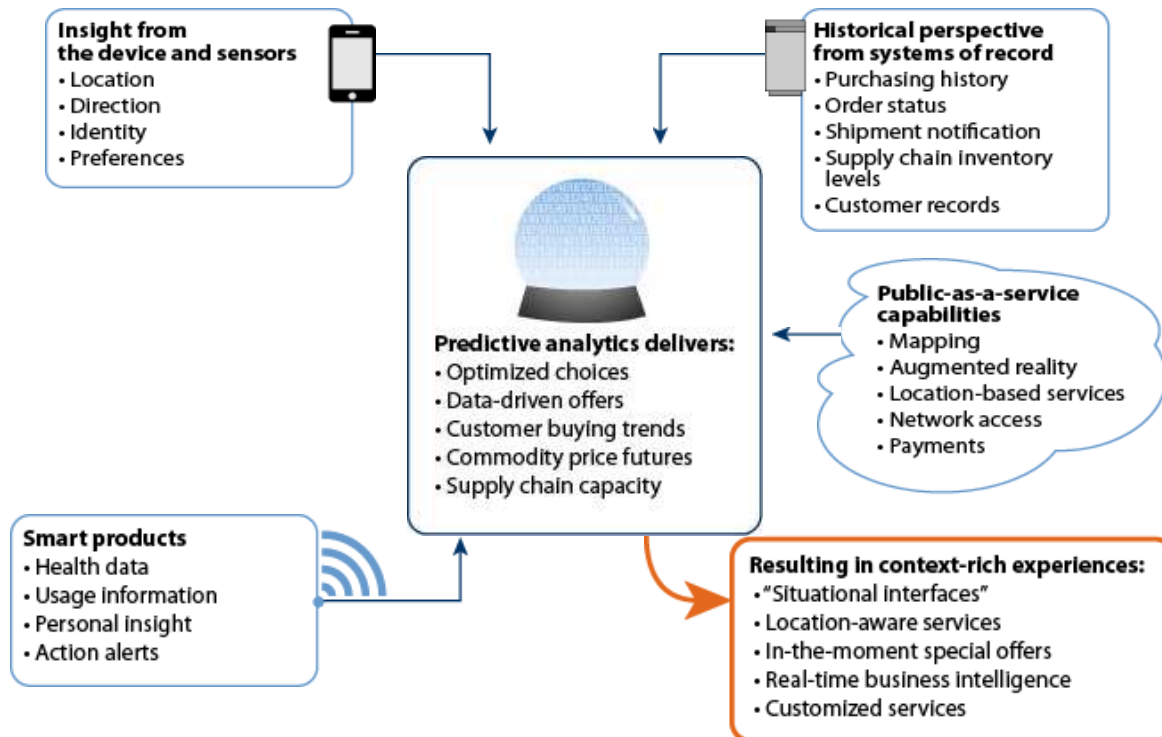


JFK

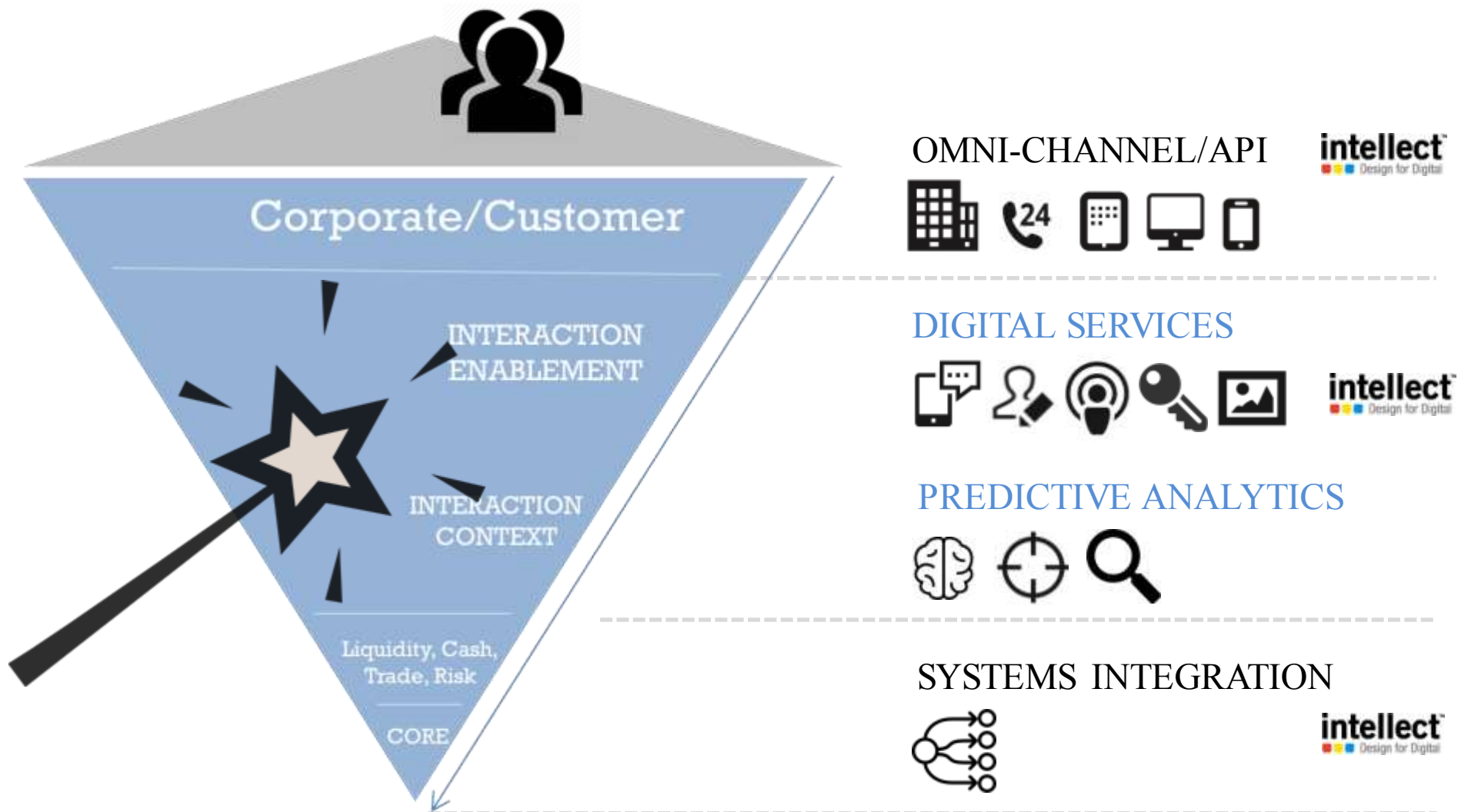
Harvest Data Insights: Contextual Banking



Machine Learning make interactions smarter and very context aware.



Outside In: Intellect's Contextual Digital Platform

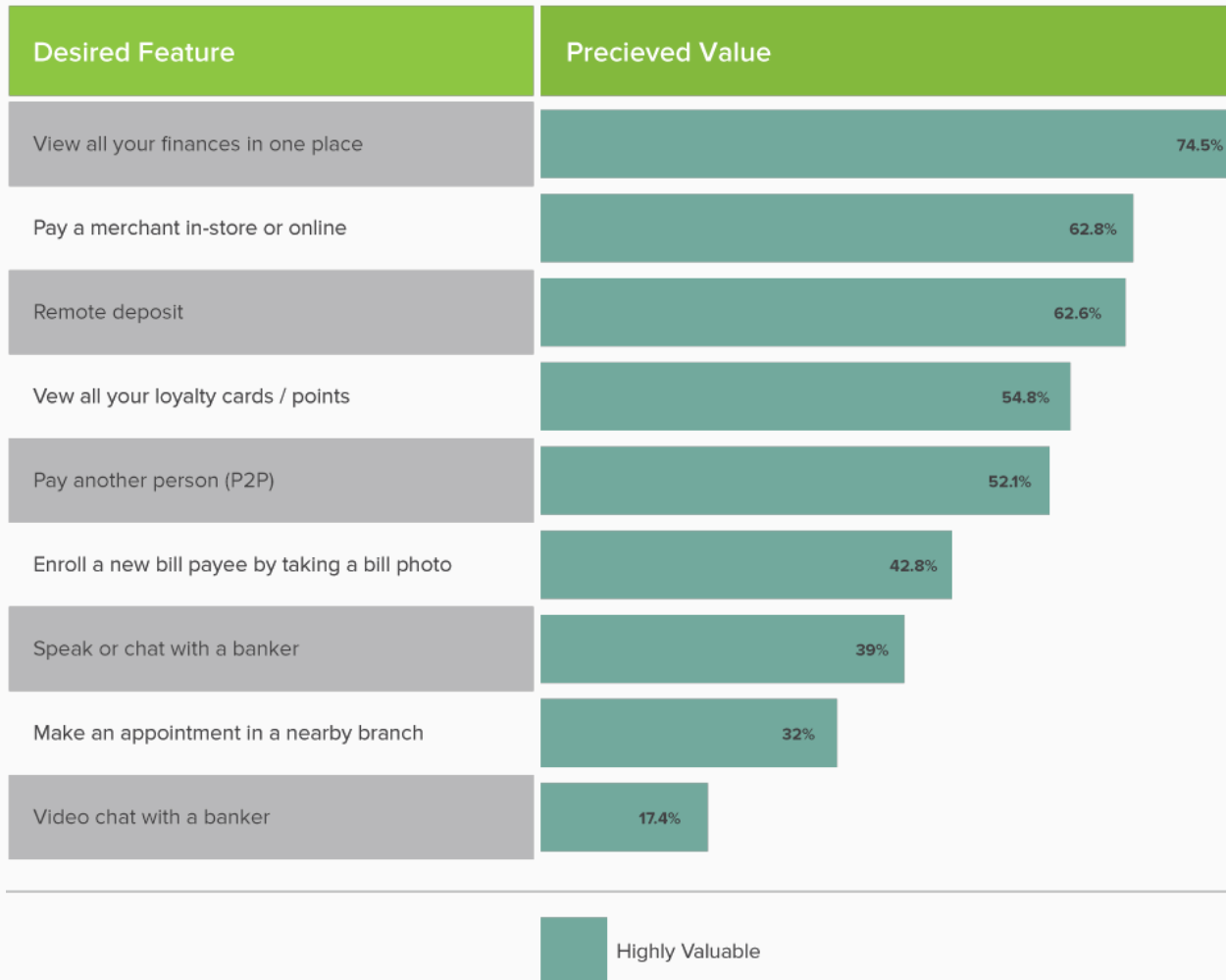


3

#aggregate

To remain relevant,
become a platform

Wishlist customer



Source: Celent Research on U.S. Mobile App Preferences, July 2013

Hierarchy of Needs applied to Financial verticals' customers

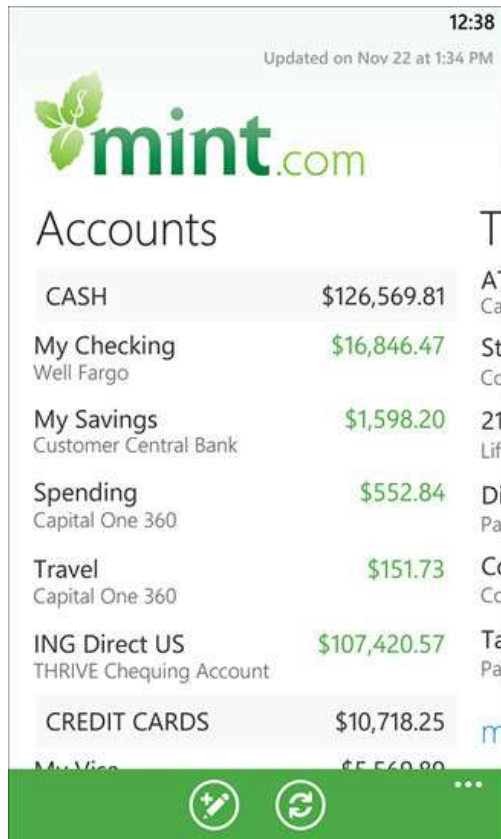
INSIGHT
How Am I Doing?

FORESIGHT
What Should I Do?



OVERSIGHT
What Do I Have and Where Is it Going?

Threat: Aggregated or be aggregated.



PFM and BFM: Financial Well Being

Business Worth

Worth
\$163,816

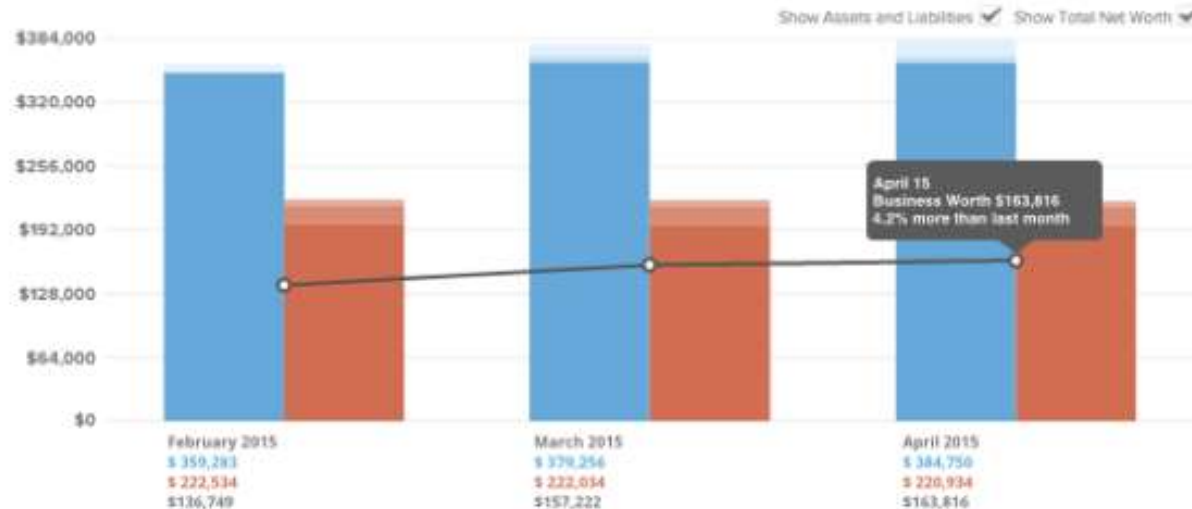
Assest
\$384,755

Liabilities
\$220,934

Analyze your business worth of the

Last 3 months

Assets and Liabilities



PFM and BFM: How am I doing compared to others?



4

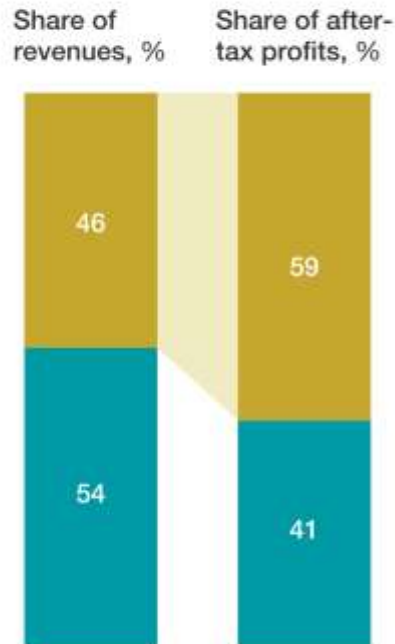
#bcommerce

Sell into Self Service
channels, and Improve
Conversion in Origination

Disruption | Margin Pressure

Digital attackers disintermediate profitable customer-facing businesses and avoid capital-intensive areas.

■ Origination and sales
■ Balance-sheet provisioning¹



Return on equity, %



Top two profit generators, 2014, before risk cost, \$ billion



¹Revenues generated by carrying loans and other assets already sold and sitting on the books.

²Asset management includes investment and pension products. Only insurance sold by banks is included.

Source: Analysis and data provided by Panorama (a McKinsey Solution)

Operate Self Service Channels with Amazon-like mindset



bCommerce and Digital Marketing

Pervasive analytics, a real-time marketing engine and advanced multichannel integration can more than double conversion rates



bCommerce: Campaign Management

1 CAMPAIGN DETAILS

2 AUDIENCE SELECTION

3 CREATE OFFER

CHOOSE A STRATEGY

TARGET ALL

BOOST OFF-PEAK

GAIN NEW CUSTOMERS

REACTIVATE CUSTOMERS

INCREASE SPENDING

REWARD LOYALTY

BOOST OFF-PEAK
All customers who have made purchases during a relevant period in your industry.

AVAILABLE (DAYS)
Every Day

TIME WINDOW
8:00 17:00

GENDER
Any

PRICE SEGMENTS
High Medium Low

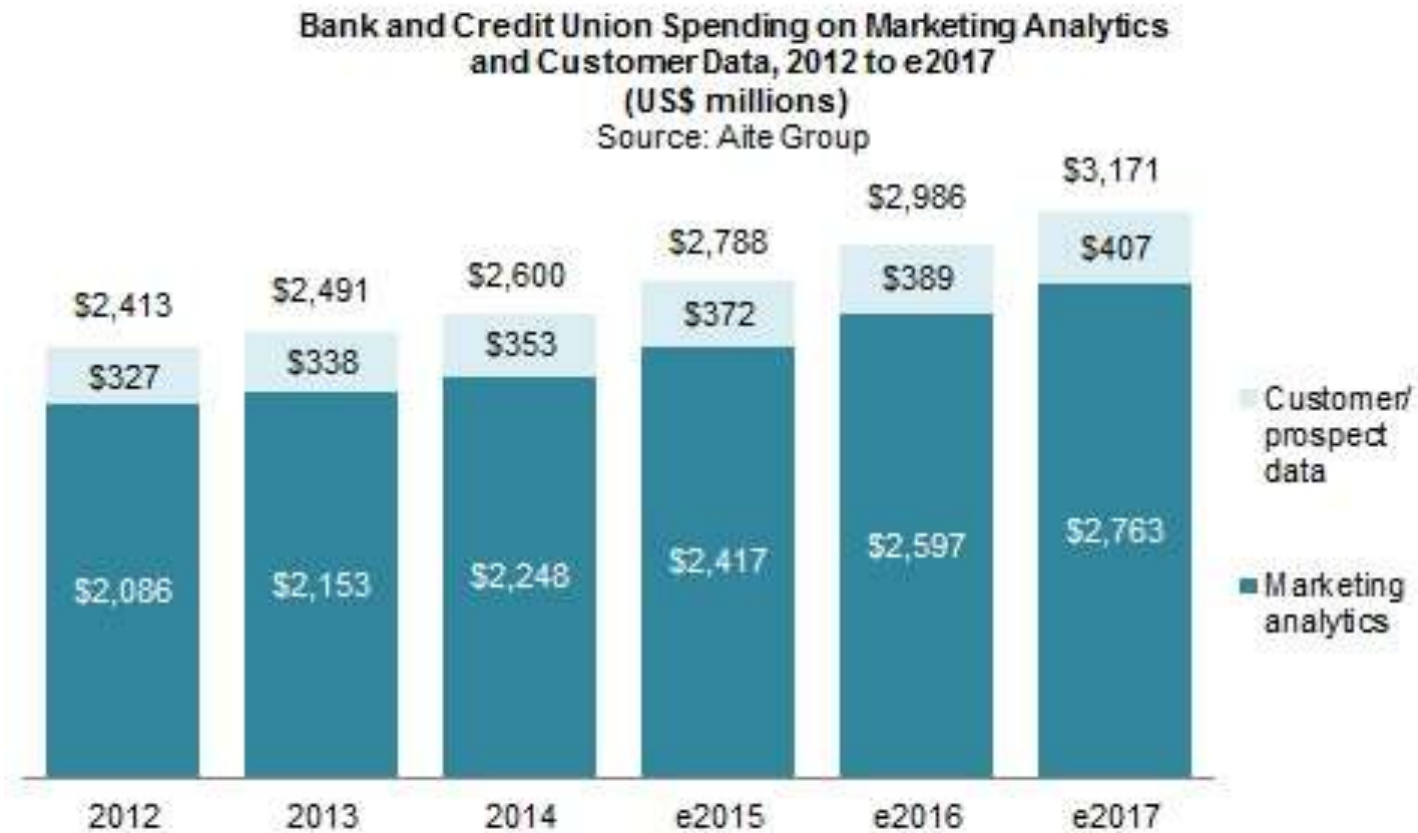
DEMOGRAPHIC
18 years 65 years

32723
CUSTOMERS

PREVIOUS

NEXT

Spending in Marketing Technology



#timetoconnect
#masscustomize

A-la-carte and
Full Outsource

This is why they buy: Time-to-Market



Why the Intellect Digital solutions: Mass Customized



Embrace and Extend: Expand our eco system.



Digital Product IP Superstore, or In-Store





Roadmap Acceleration and Market Alignment: Co-Creation

Summary

- ✓ Customer Centric approach: Context Awareness will drive Interactions
- ✓ Deep focus: We have Product IP and Knowledge to get this right.
- ✓ Solutions are attached to customer's business pains and ambitions.
- ✓ Validated: Perfect Product-Market Fit.
- ✓ Targeting segments with: best-of-breed and full stack.

Our Ambition



Help Financial Institutions to Accelerate their
Digital Transformation through Productized Technology- and
Design Innovation, and make them True Customer Centric,
Business Aware and Emerge as a FinTech Leader.

Thank you