

22nd November 2021

To:

**National Stock Exchange of
India Limited (Scrip Code: FSL)**
Exchange Plaza,
Plot no. C/1, G Block,
Bandra-Kurla Complex
Bandra (East),
Mumbai - 400 051

**BSE Limited (Scrip Code:
532809)**
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

Dear Madam/ Sir,

Sub: Presentation for Schedule of Investors' Conference

We hereby, inform that in further to our letter dated 11th November 2021 regarding participation in RPSG Virtual Investor Conference on 22nd November, 2021 & 23rd November, 2021 please find attached herewith the presentation to be made in the said investor conference.

This is for your information and record.

Thanking you,

For **Firstsource Solutions Limited**

Pooja Nambiar
Company Secretary & Compliance Officer

Encl.: A/a

FIRSTSOURCE SOLUTIONS LTD.,

Paradigm B, 5th Floor, Mindspace, New Link Road, Malad (W), Mumbai - 400 064. India.
Tel: +91 22 6666 0888 | Fax: +91 22 6666 0887 | Web: www.firstsource.com



Partnering with World's Leading Brands



About Us

- Established in **2001**
- Revenues of **INR 51.0 Billion**
(approximately \$685 Million) in FY2021
- **27,916 Firstsourcers**
across US, UK, India and Philippines
- **Leaders in chosen segments**
across Banking & Financial Services, Healthcare,
Communications, Media & Technology
- **Domain driven BPM services company**
leveraging a 'Digital First, Digital Now' approach to solve key
customer problems
- **150+ global clients including**
17 Fortune 500 companies and 9 FTSE 100 companies
- **Publicly Traded on Indian Stock Exchanges**
NSE: FSL BSE: 532809 Reuters: FISO.BO Bloomberg: FSOL@IN

Leader in US non-bank lender market

Top 3 in the chosen Revenue Cycle Management segments in US Healthcare

Leading CX service providers in the UK across Media and BFS segments

Top 5 consumer debt collections agency in the US

A business model that delivers the moments that truly matter



Digitally Empowered Contact Centre

Intelligent Backoffice

Platform, Automation & Analytics


Operating Model


Banking & Financial Services


Banking & Financial Services | Healthcare Provider | Health Plans & Healthcare Services | Communications, Media & Tech


Improving customer experience, driving digital transformation and delivering underlying process efficiencies

Mortgage


 Mortgage Processing
Origination | Servicing | Title,
Closing & Escrow


 Omni-channel Customer
Contact Solutions
Voice | Chat | Chat bots
| Text | Social


 Fulfillment and
component
servicing


 Default Management


Collections

 Digital Collections
First Party | Third Party


 Payment processing


 Data Management &
Complaint Capture


 FCI Voice Analytics, & Call
Monitoring


 Compliance and Risk
Management


Retail and Commercial Banking


 Customer Service and
account management


 Dispute Management


 Transaction Processing


 Fraud Management


 Omni-channel Customer
Contact Solutions

 Claims Processing

 Risk and compliance
reporting

 Invoice Factoring and Asset
Based Lending

 Cash Allocation & Payments

 Lead Management, Sales
Conversion & Onboarding



Our Product Portfolio

 **first Customer Intelligence**
Automated Insights from Customer Interactions

 **Intelligent Automation**
Take Workflows 100% to the Next Level

 **first Chat**
A Human Touch to the Web Experience

 **first(Re)Solve**
The Complete Remediation Solution

 **i-Leverage**

 **InstantTitle**

 **Analyticsfirst**

 **Sympraxis**

10 Million+
Borrower contacts
per Year

\$4.8 Billion+
Annual collections
inventory

100,000+
Mortgage loan
underwriting
decisions per year

\$21 Million+
Cash collected
per months

540K+
Client payments
processed


16 Million+
Digital, Telephony &
Back-office interactions


Select Clients    


- Four of the top 15 mortgage servicers in the US
- Six of the top 15 lenders in the US
- Two of the top 6 retail banks in the UK
- Five of the top 10 credit card issuers in the US


Healthcare Provider


Simplifying financial experience for patients and healthcare providers

 Eligibility & Enrollment Services


 Receivables Management


 One Advantage Debt Collections

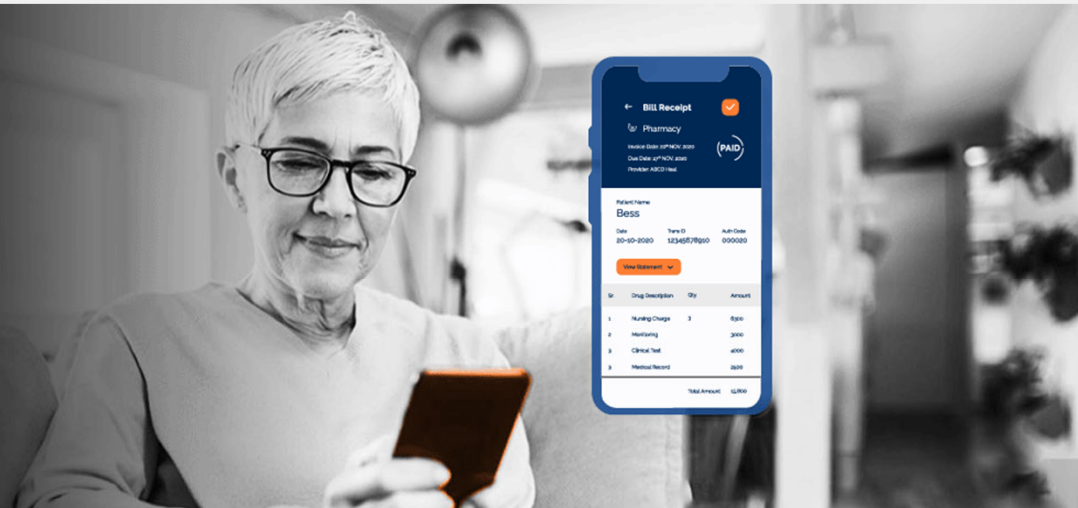
 Intelligent Automated Eligibility & Enrollment

 Denial Management (analytics/resolution/prevention)

 Litigation Services

 Medical Coverage Identification

 Self-Pay Receivables Management



Our Product Portfolio



\$7.2 Billion+
Uncompensated care cost reduced

\$1.44 Billion+
Additional cash generated for hospitals

Select Clients

- 1000+ hospitals in the US

\$0.5 Billion+
Receivables collected from payers / patients

700+ Hospital Providers
Average tenure of 13 years for top 150 healthcare provider clients



Health Plans and Healthcare Services

Provide end-customers with services that meet their needs and offers an experience that redefines excellence within the healthcare industry

- | | |
|--|---|
|  Digital Mailroom Operations |  Intelligent Data Capture |
|  Claims Adjudication & Adjustments |  Telehealth Tech Support |
|  Member Enrolment, Premium Billing & Eligibility Services |  Member & Provider Contact Centre Services |
|  Provider Data Management |  Health Coach Services |



Our Product Portfolio



22 Health Plans & Healthcare Services
including 7 of the Top 15

60 Million+
Transactions annually
via Sympraxis®

Select Clients

- Seven of the top 10 health insurance / managed care companies in the US

600 Million+
Pages digitized annually with 350 sort types including
40 Million claims



Communications, Media & Technology

Banking & Financial Services Healthcare Provider Health Plans & Healthcare Services **Communications, Media & Tech**

Ensuring a seamless digital experience for customers across all channels

-  Onboarding
-  Tier 1 & Tier 2 Customer Support
-  Self-Service / Contact Avoidance
-  Complaints Handling and Remediation
-  Inbound Sales and Outbound Sales
-  Retention and Loyalty
-  Customer Insights / Analytics
-  Revenue Generation

Our Product Portfolio



1 Million+ Additional products sold each year	10 % + Additional revenue via upsell & x-sell	300,000+ Digital interactions every month
1.5 Million+ Customer interactions every month	< 10% Customer Churn - Industry leading performance	

Select Clients

- One of the top two broadcasting and media companies in the UK
- Two of the top six telecom and broadcasting companies in the US

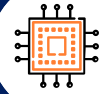


Our Digital services



Platform Based Services

- Core Platforms built for purpose with focus on increasing productivity using a Machine-First approach.
- Agile, Reliable, Resilient and Scalable services.
- Core / Context building using Partnerships and API based integrations.



Intelligent Automation & Analytics

- RPA & Data Intake, Analytics and AI delivered across OCR/ ICR/ NLP and other Data Intake technologies.
- Advisory, Implementation & Managed Services
- Science-based CX delivery - facts, data, analytics for informed decision making and tangible results.

FSL Mortgage Cloud

- Loan Scrub automation
- Origination process automation
- Post Closing process management
- Loss-Mitigation / Default Platform management

FSL Collections Cloud

- End to End Collections processing across Industry sectors (FS, FinTechs, Insurance)
- Pre and Post service Collections (Providers)

FSL Healthcare Cloud

- End to End Eligibility services (Providers)
- Payer Digital intake offerings across Claims, Enrollment
- Industry automation bots for adjudication
- Virtual patient monitoring and management

Client Concentration



1,000+
Hospitals in the US



2 of Top 6
Retail banks in the UK



7 of Top 10
Health insurance/ managed care
companies in the US

We specialize in helping our clients stay ahead of the curve through our 'Digital First, Digital Now' approach.



1 of Top 3
Utility companies in the UK



1 of Top 2
Broadcasting and media
companies in the UK



6 of Top 15
Mortgage Lenders in the US



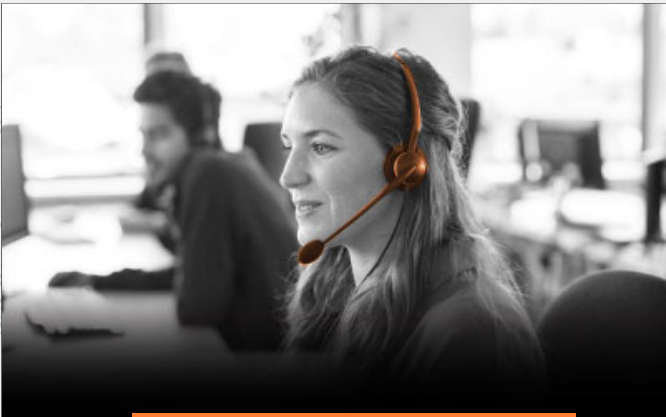
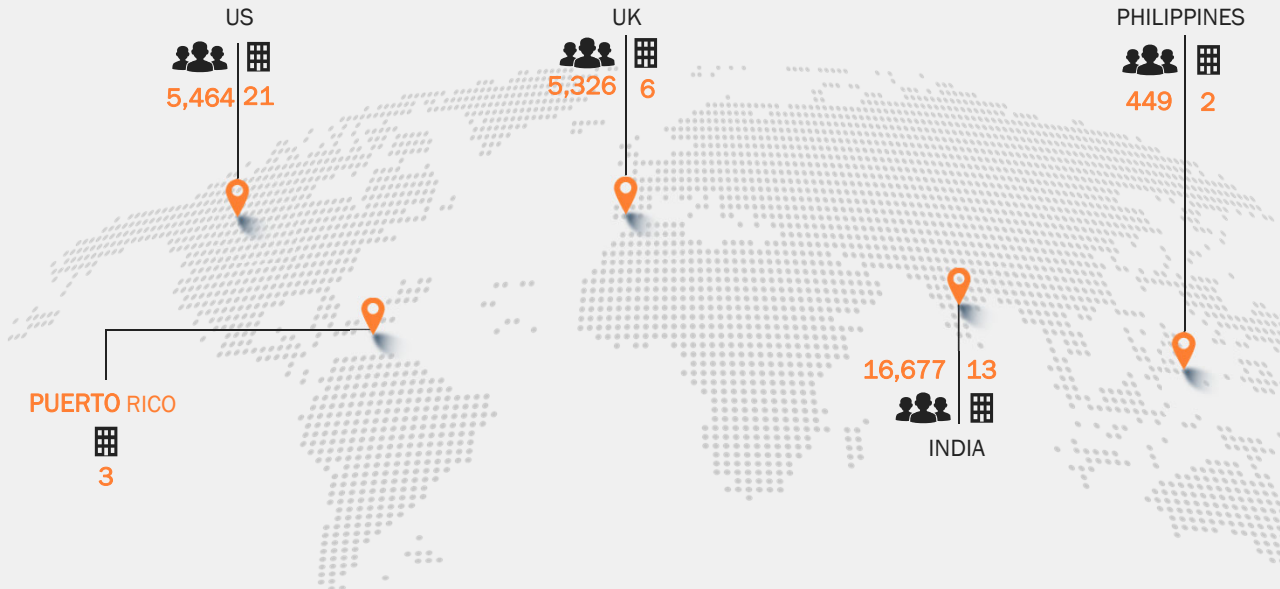
4 of Top 15
Mortgage servicers in the US



5 of Top 10
Credit card issuers in the US



2 of Top 6
Telecom and broadcasting
companies in the US



US

21 centres – 5,464

- Amherst, NY
- Belleville, IL
- Colorado Springs, CO
- Chattanooga, TN
- Dallas, TX
- Eugene, OR
- Fort Scott, KS
- Forth Worth, TX
- Houston, TX
- Jacksonville, FL
- Kingston, NY
- LaPorte, IN
- Louisville, KY
- Miami, FL
- Palm Bay, FL
- Plano, TX
- Rockford, IL
- Rocky Hill, CT
- Salt Lake City, UT
- Puerto Rico*

UK

6 centres – 5,326

- Belfast
- Cardiff
- Derby
- London
- Londonderry
- Middlesbrough
- Warrington

INDIA

13 centres – 16,677

- Bangalore
- Chennai
- Gandhinagar
- Hyderabad
- Indore
- Mumbai
- Pondicherry
- Trichy

PHILIPPINES

2 centres – 449

- Cebu
- Manila

Our Global Footprint**

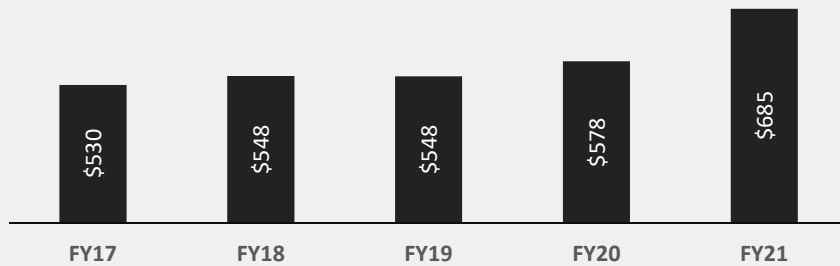
4 Countries 27,916 Firstsourcers 42 Centres

* Puerto Rico is a partner location

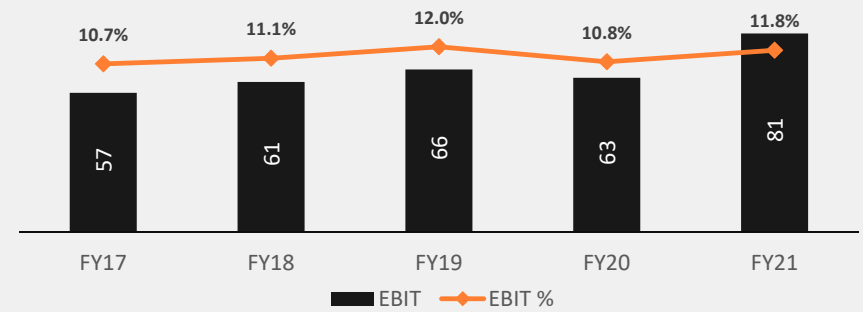
**As of 31st October 2021

Financial Performance Snapshot (\$ Million)

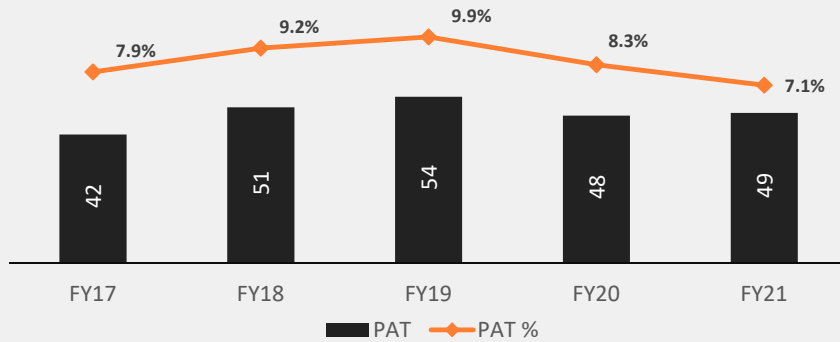
Revenue



Operating Margin (\$ Million)

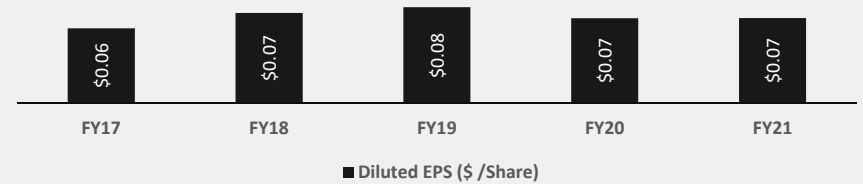


Profit After Tax (\$ Million)



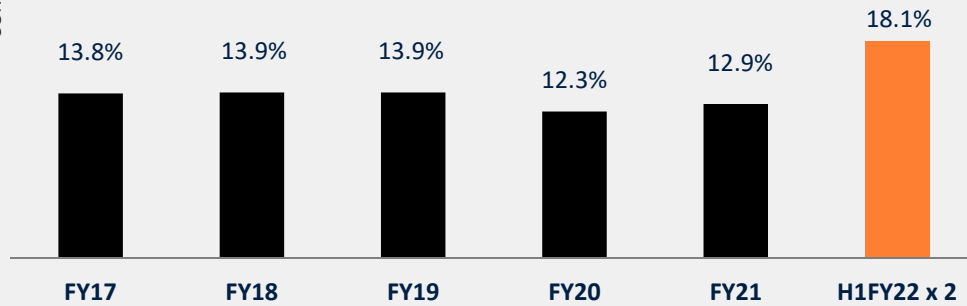
Note: PAT for FY21 excluding for exceptional item will be \$61 or 8.9% of revenue

Earning Per Share (Diluted)



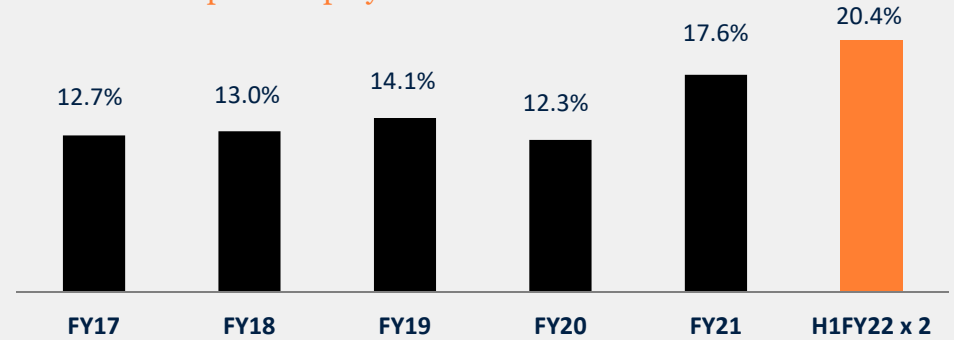
Key Performance Indicators

Return on Equity

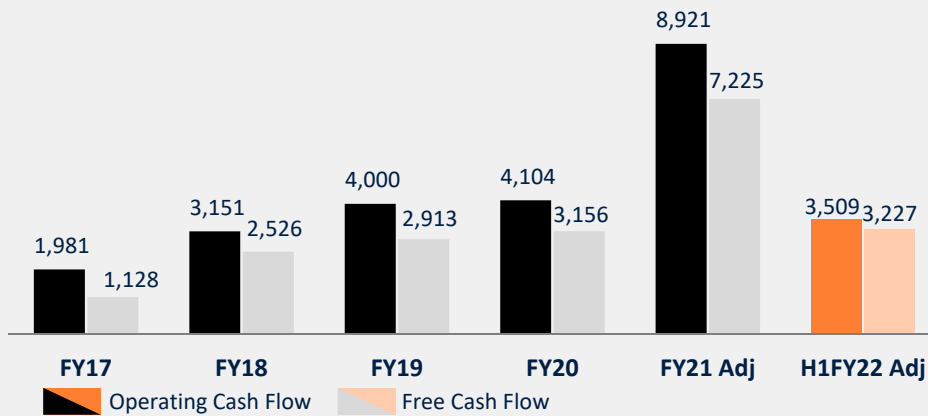


Note: FY21 ROE will be 16.1% excluding for exceptional item

Return on Capital Employed

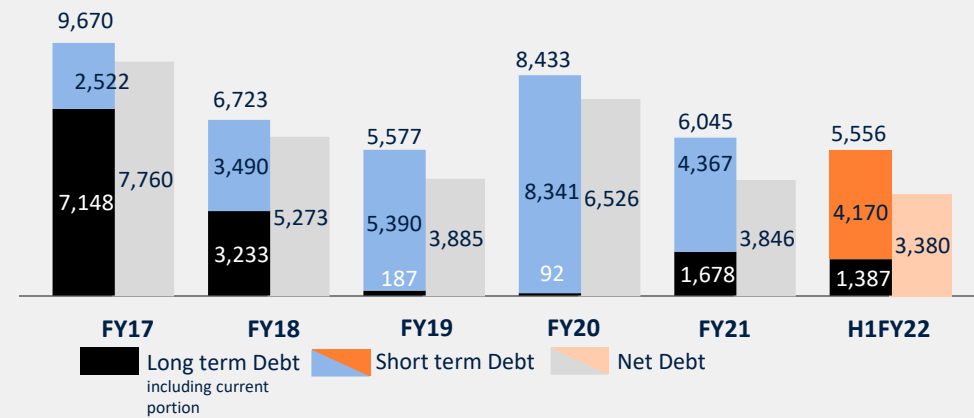


Cash Flow



Note: FY21 and Q1 FY22 OCF and FCF adjusted for advance received from customers

Debt Position



Select Awards



Contact Centre Network Northern Ireland Awards

2020: Best Homeworking Programme for Derry Center

2019: Outsourced Contact Centre of the Year award with our client

2018: Won in the Support Team of the Year category



Welsh Contact Centre Awards

2020: Contact Centre Manager of the Year

2019: Gold for People Engagement

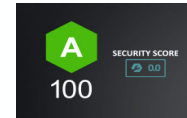
2018: Gold for Outsourced Contact Centre of the Year and People Engagement



NelsonHall

Positioned as a **'Leader'** in NEAT Evaluation for 'Overall Mortgage & Loan Services' and 'Support for New Digital Business Models'

Positioned as a **'Leader'** in its 'Intelligent Automation in Banking NEAT 2021' report



"A-100" by SecurityScorecard™

2021: Rated 'A-100' by SecurityScorecard™ - a testament to our robust security posture across technology platforms, cloud solutions and applications, and our best practices-based security protocols.



Ranked as top Business Process Services (BPS) provider in 'BPS Top 50™' report.

Firstsource was also placed as Top 10 Service Providers by Growth by the industry research firm.

Industry Associations



REACH

O U R V A L U E S

Our Values

RISK-TAKING

Dare to go beyond.
Challenge status quo every day. Be strategic. Be ambitious. Be resilient.

EXECUTION EXCELLENCE

Strive to be the best.
Collaborate, co-create and drive excellence.

AGILITY

Move ahead of time quickly.
Stay nimble, adapt fast and learn constantly with a 'Digital First' mindset.

CUSTOMER FIRST

Keep customer at the core of every action.

CREDIBILITY

Instill trust, confidence and accountability.
Seek answers rooted in 'what's right' and not 'who's right'.

HUMANENESS

Be fair, respectful, transparent and sensitive.
Care for your community; act responsibly towards environment.

Corporate Management

Senior Leadership



Vipul Khanna

MD & Chief Executive Officer



Dinesh Jain

Finance



Prashanth Nandella

Operations



Venkatgiri Vandali

Healthcare



Randall Shafer

Healthcare Provider



Deb Biswas

Communications,
Media & Technology



Siddharth Parashar

Europe Business



Arjun Mitra

Collections



Steven Schachter

Mortgage



Shuchika Sahay

Human Resources



Sundara Sukavanam

Digital Services



Rajlakshmi Raghavan

Marketing &
Communications

*Helping customers **stay ahead** of the curve through transformational technologies and capabilities*

Firstsource Solutions Limited, an RP-Sanjiv Goenka Group company, is a leading provider of transformational solutions and services spanning the customer lifecycle across Healthcare, Banking and Financial Services, Communications, Media and Technology and other industries.

Our 'Digital First, Digital Now' approach helps organizations reinvent operations and reimagine business models, enabling them to deliver moments that matter and build competitive advantage.

With an established presence in the US, the UK, India and the Philippines, we act as a trusted growth partner for over 100 leading global brands, including several Fortune 500 and FTSE 100 companies.

www.firstsource.com

