Intellect/SEC/2023-24 **May 14, 2023**

1. **National Stock Exchange of India Limited,**
   Exchange Plaza, 5th Floor, Plot No. C/1, G Block,
   Bandra Kurla Complex, Bandra (E), Mumbai – 400 051.

Scrip Symbol :
INTELLECT

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

Scrip Code :
538835

Dear Sir/Madam,

Sub: Presentations made in Q4 Earnings call

In continuation to our intimation dated May 11, 2023, enclosed please find the presentations made in the Q4 post earnings call.

Kindly take the above information on record.

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

VUDALI VENKATA NARESH
Digitally signed by VUDALI VENKATA NARESH
Date: 2023.05.14 20:53:29 +05'30'

V V Naresh
Company Secretary and Compliance Officer

Encl: As above

Full Spectrum Retail Banking

Investor Presentation

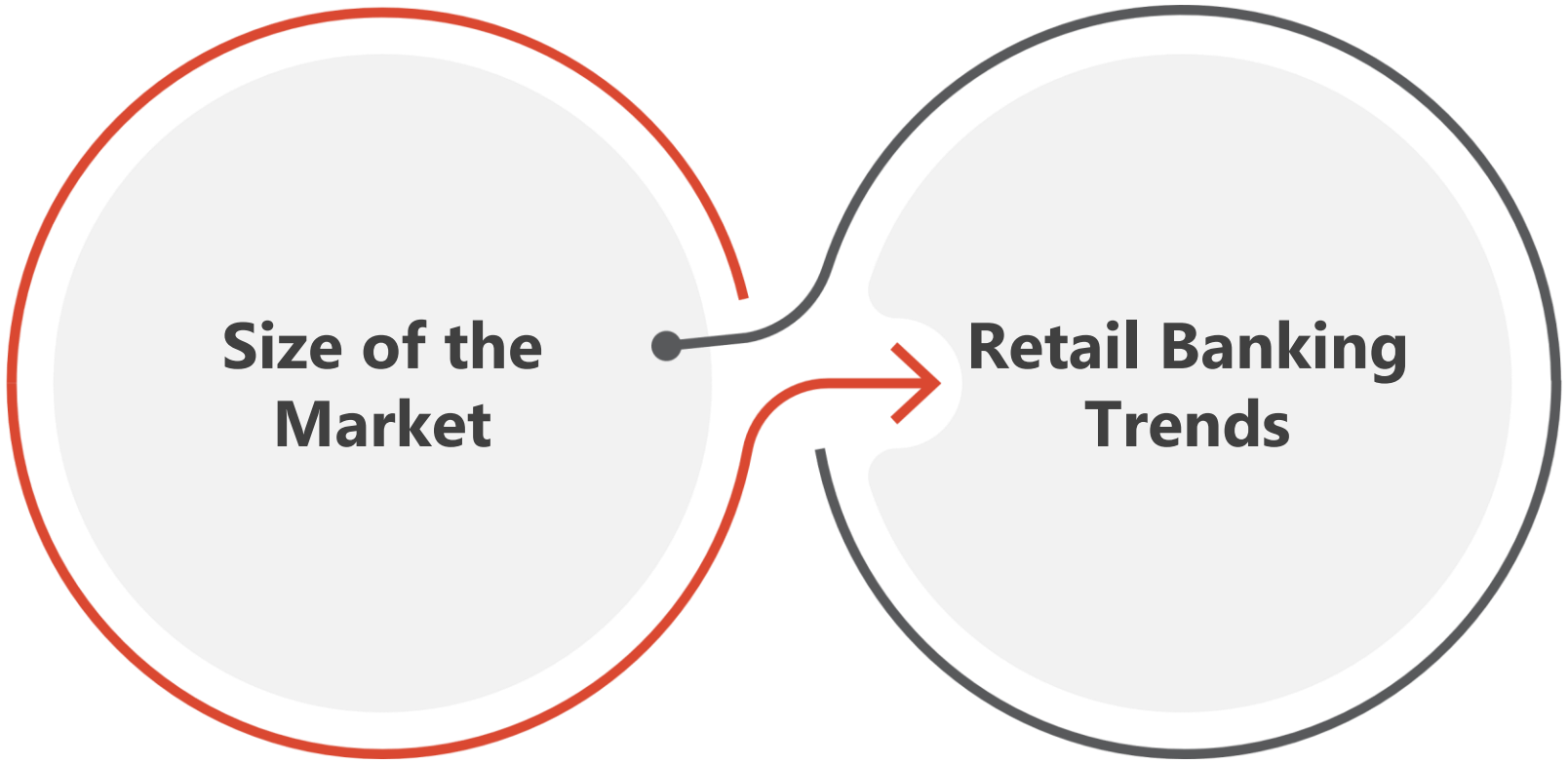
Rajesh Saxena, CEO - iGCB

12th May, 2023

Agenda

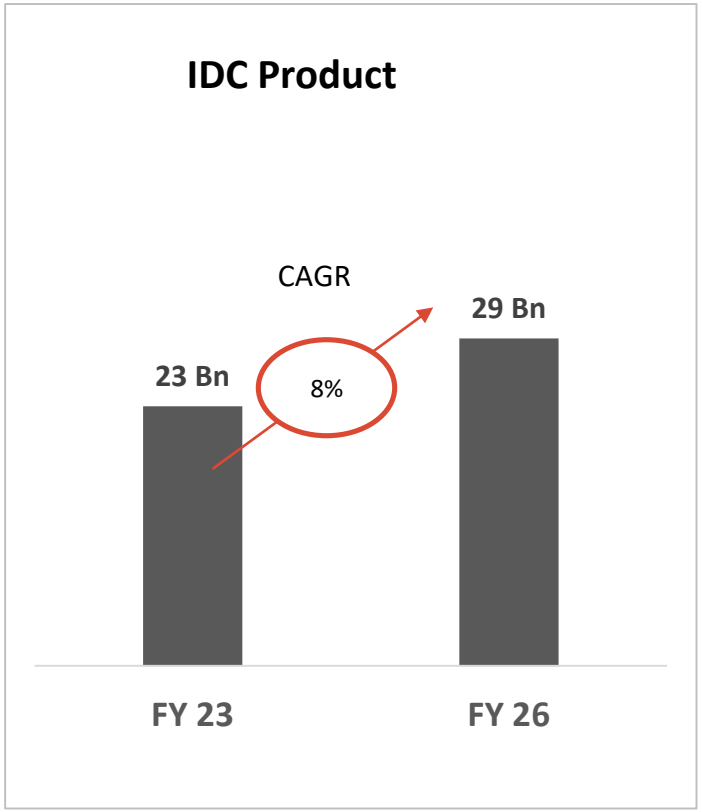
1. Market Opportunity & Key Trends
2. Year 2023 in a Glance
3. Growth Strategy
4. FY 24 Marketing Plan

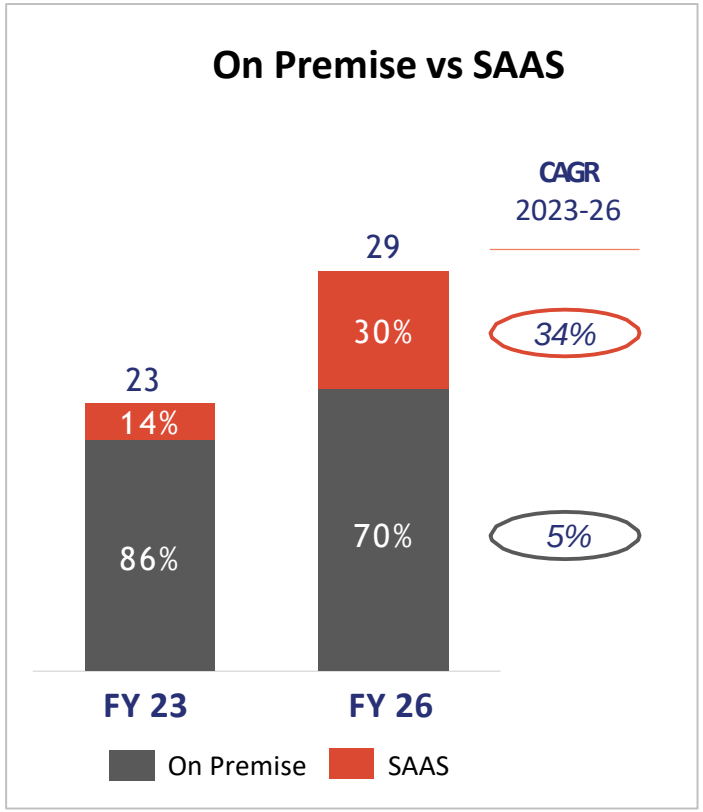
Chapter 1

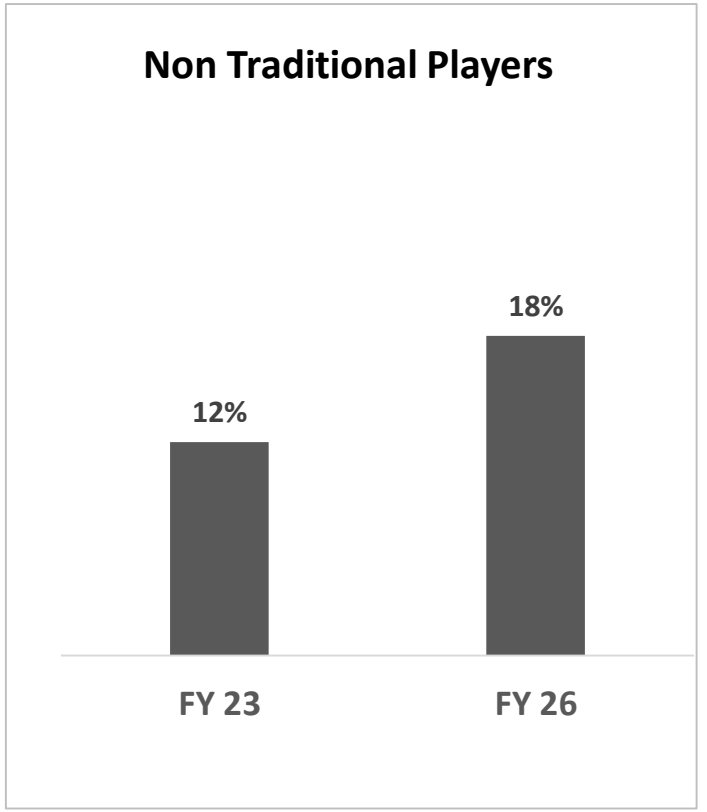


Intellect Addressable Market - $ 11 Bn, growing at a CAGR of 8%

Huge Headroom for growth exists for Intellect Retail Banking

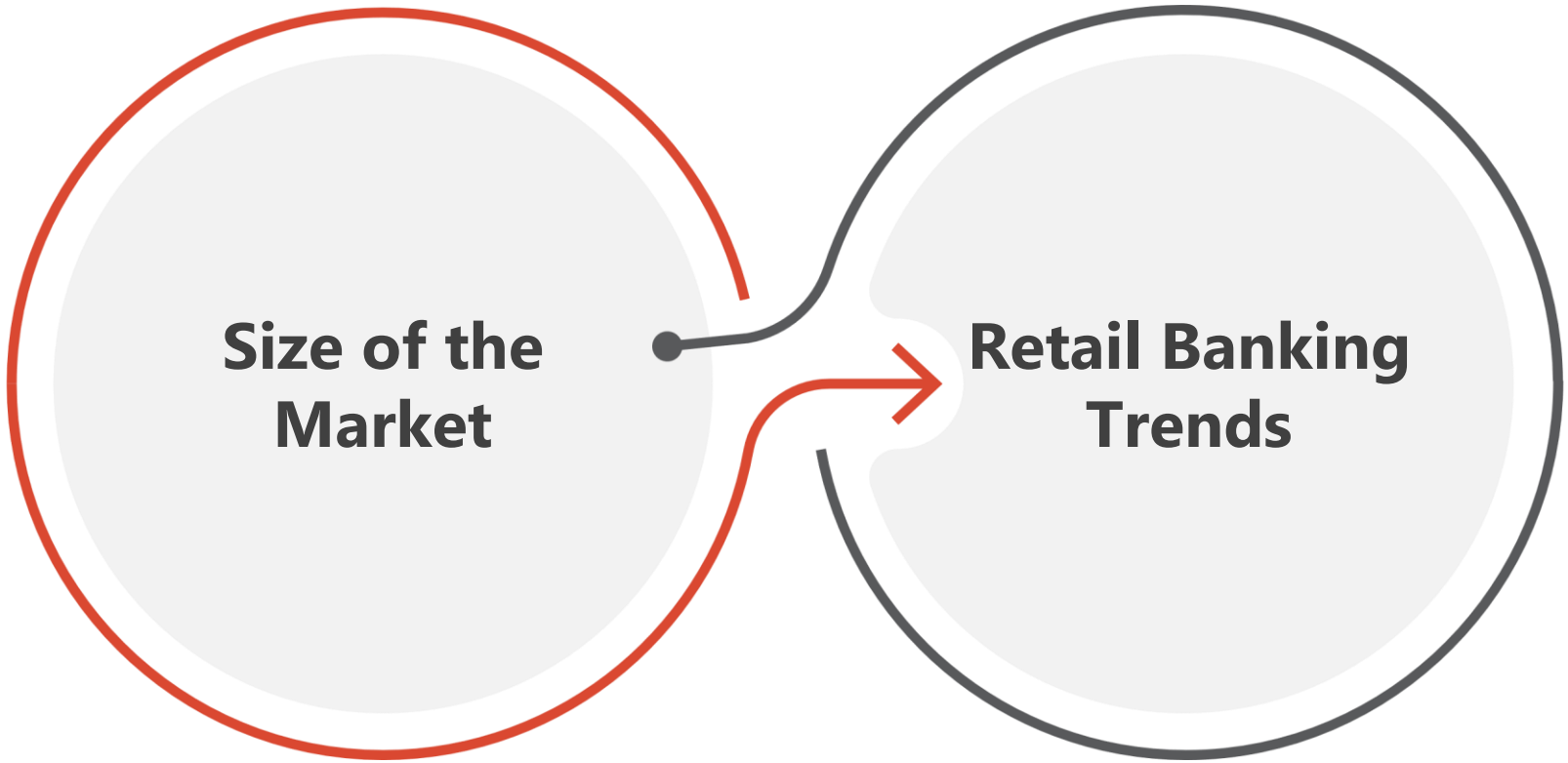




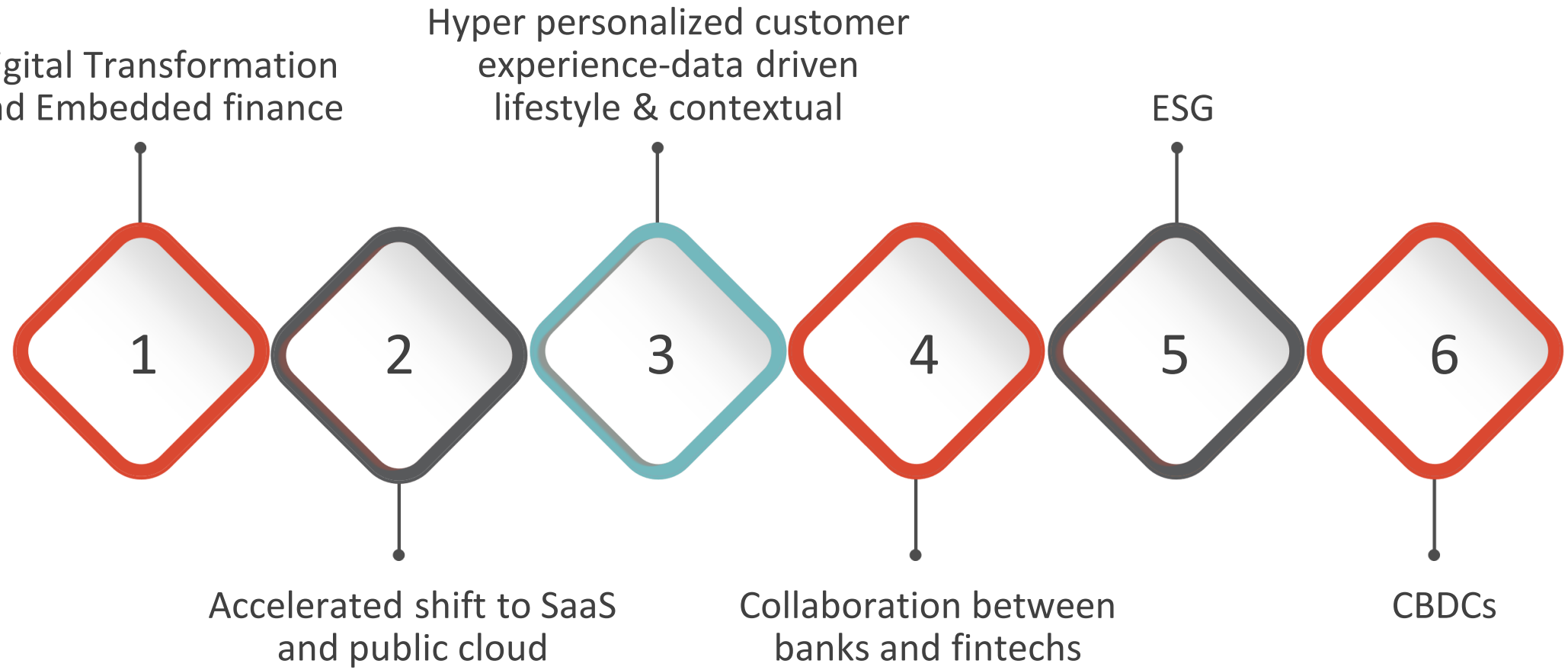


Source – IDC, Ovum and Internal Estimates

Chapter 1



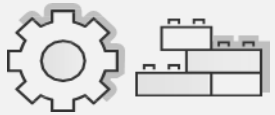
Top Retail Banking Trends for 2022-2025



Key Patterns in Retail Banking Technology

2022 - 2025

Cloud/SaaS

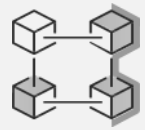


API/Microservices

DevSecOps

Big Data

AI/Machine Learning



Block chain/ Distributed DB

2025 - 2030

Quantum Computing

5G

Augmented/ Virtual Reality

Internet of Things

Biometrics

Wearables

Journey has started but more investment required on the Disruptive technologies

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Chapter 2
Year 2023 in a Glance

Our Recognitions

Retail Banking for the sixth consecutive year

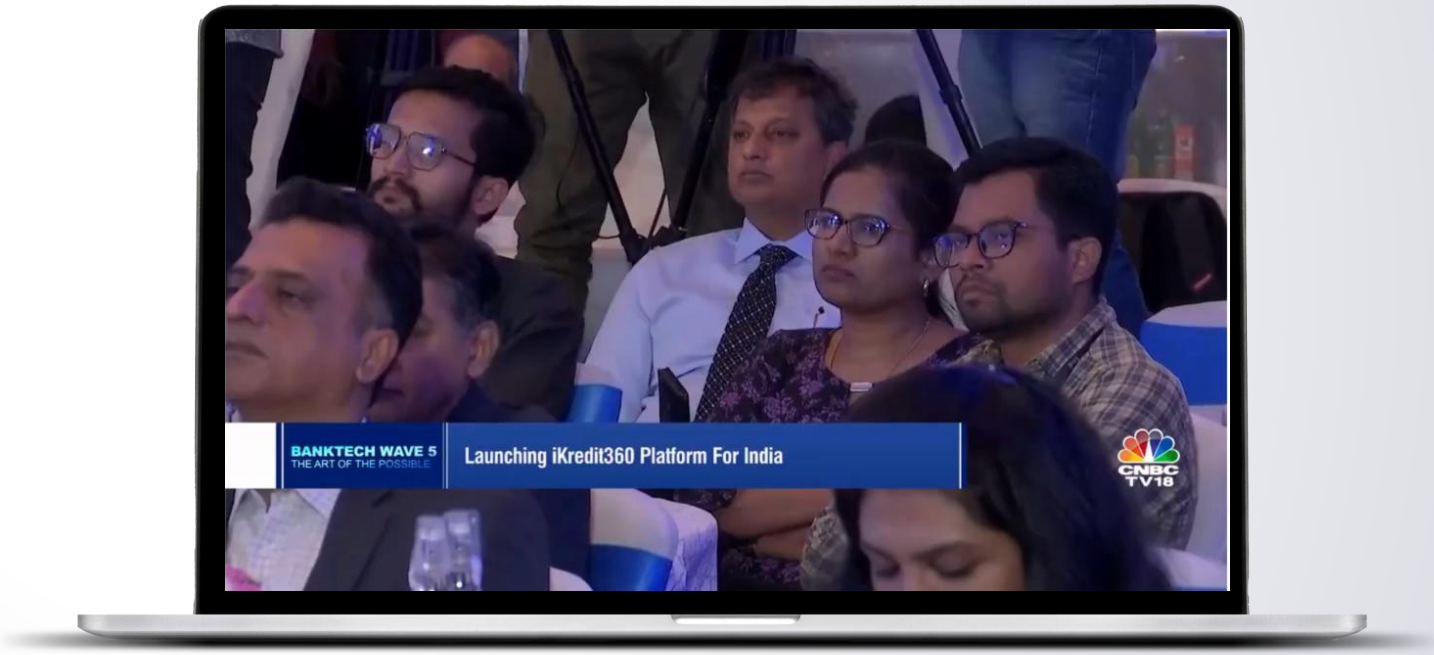
Global Leader in Product Breadth

Retail Lending and Regional Leader (ASEAN)

IBS Annual Sales League Table 2022

FORRESTER	Rated as a **Leader** in 'The Forrester WaveTM: Digital Banking Processing Platforms for Retail Banking, Q3 2022
Gartner	**7-time Leader** in Gartner's Magic Quadrant for retail system
Chartis	Digital Lending Solution rated **"Best of Breed"** by Chartis in the report titled, Credit Lending Operations, 2022 - Market and Vendor Landscape.
IDC Analyze the Future	CBX rated as "**MAJOR PLAYER**" - IDC Marketscape: **North America** Digital Banking Customer Experience Platforms, 2022 Vietcombank wins the IDC Financial Insights Innovation Award 2022 Asia's Best in Customer Interactions for the second consecutive year.
CELENT	CBX-R recognized for 'Functionality Standout' in 'Retail Digital Banking Platforms: International Edition 2022, xCelent Awards' IDC awarded for "Advanced Technology" & rated Top 3 Core Banking Platform in Celent's 'IABC Analysis Report, 2022
IBS intelligence Global FinTech Perspectives	Intellect Digital Lending ranks highest in IBSI LeaderBoard Matrix for Digital Lending in their report titled "Global Lending Vendors & Landscape Report".
ISG	Intellect Core Banking Platforms (with DBEH) has positioned in Top 3 as a "Leader" in ISG Provider Lens™ Quadrant study on "Digital Banking Technology and Platforms 2022"
FF BANKING TECH AWARDS	iKredit360 named as "Highly Commended" in the Best Digital Solution Provider – Lendtech Category

The iKredit360 Launch in India



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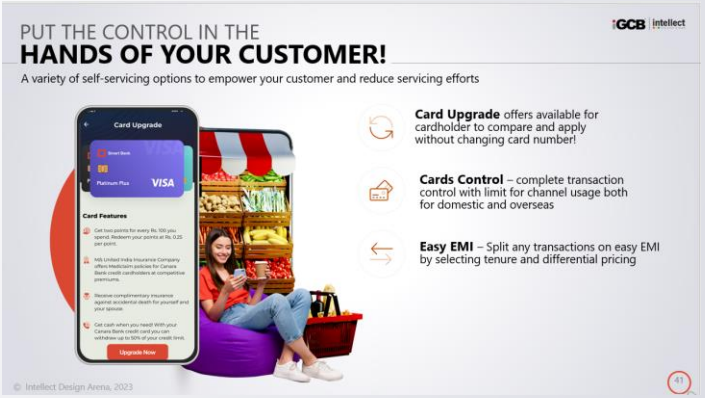
The iKredit360 Launch in India

Customer Testimonials

iKredit360 SME Lending

iKredit360 Digital Cards



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The iKredit360 Launch
OFFERINGS

iKredit360

Complete Assets 360 Platform

eMACH Architecture

Minimal Capex Commitment

In-built India Ready Marketplace

SME Lending

India's first end-to-end digital SME credit management platform which helps you launch your SME business in just 50 days

Application to Sanction in Minutes

Accelerate Your Business Growth

Ensure Cost Optimization

Manage Risks Proactively

Digital Cards

The First 'Truly Green' Credit Card Solution, With The Power And Flexibility to Reimagine Or Build Your Cards Canvas

Ecosystem enabled Value Creation

Onboarding in < 2minutes

Comprehensive Self service options

High personalization and security

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Democratization of the Financial Services Palette

A BankTech Wave 5 Event

An overview

1st ever thought leadership conference by iGCB Intellect, in partnership with AWS and Celent, hosted at Intercontinental O2, London on April 20, 2023.

a) 5 Thought leadership sessions with leading analyst Celent and AWS Banking Specialist for EMEA.

b) Rajesh launched our launched our UK and Europe ready Open Finance enabled Core Banking platform – eMach.ai. Sharing contextual use cases for banks to leverage.

c) We had 62 attendees across leading Bankers, Partners and Technology experts amongst us, discussing the 5th Wave of Banking Technology.

d) Press Release on the launch of our UK & Europe ready solution was covered widely through digital media platforms including Financial IT, Fintech Futures amongst others.

7 Industry Experts on 1 Stage

Unveiling Open Finance enabled Core Banking Platform for UK & Europe - **Rajesh Saxena**, CEO, iGCB

Panel Discussion led by Daniel Mayo, Sr. Analyst Celent along with senior Bankers on the topic “Democratizing the Financial Service Palette”

7 Industry Experts on 1 Stage

Keynote – **Daniel Mayo** (Senior Analyst Celent)

Scaling with Cloud: Presentation - **Richard Caven,** Worldwide Banking Specialist , AWS

Introduction to Intellect's Open finance enabled architecture - eMach.ai by **Prasanna R**, Head, Engineering , iGCB, Intellect

1. Case Study: Central Bank

Background & Context

- **Servicing all 240 Commercial Banks**
  - Mission-critical for 240 commercial banks
  - ~15,000 users (> 60% active, > 10% concurrent)
  - Multi-lingual (English & Hindi)
- **Full spectrum 300 unique services**
  - 120+ Banking services in self-help mode
  - 175 PDO services in facilitated-help mode
  - Federated Administration for User Entitlements

Intellect Solution

- **Comprehensive Architecture Refresh**
  - Microservices & Microfrontends
  - Fortified Security with PKI & MFA
  - Contextual Information Architecture
- **Composable Microservices on Private Cloud**
  - Flexible packaging for H-scale
  - Micro-frontend for unified experience
  - Responsive Angular UX

Outcomes

- **1st *EMACH.ai* Implementation**
  - 1st time on Enterprise Cloud (VMWare Tanzu)
  - 1st time ARX
  - 1st time Right (Security clearance by IIT-K)
  - 1st time Progressive Refresh in a Central Bank
  - 1st time 100% co-existence assured
  - 1st time 100% tool based UI/UX generation from UI prototype (Figma to Angular code generated)

2. Case Study: One of the largest private bank in India- iKredit360 SME Marketplace

Background & Context

Bank is one of India's largest private sector banks with assets of over $230 Bn. It is a market leader in SME with a market share of 24%, up from 19% one year back.

Banks now wants to start offering SME loans across multiple channels, onboard SME loans in collaboration with Fintechs, corporates and aggregators. Its business models include sourcing SME loans over traditional and open banking channels.

Intellect Solution

Bank selected Intellect's Commercial Loan Origination platform (CLO / iKredit360) after a rigorous 18 month evaluation that included over 30 functional and technical workshops .

It is a cloud native solution implemented on private google cloud

- API's : 129
- PBC: 11
- Interfaces : 67
- Payload : Collective payload of upto 60 MB / proposal
- Volumes : 70,000 applications a month
- Amount Disbursed : INR 7000 Cr a month

Outcomes

Prospect self-service origination microsite and RM office have been implemented. The microsite allows SMEs to self onboard credit request enabled by digital data aggregation from over 60 internal and external touch points. The journey ends with customer accepting the offer through a digital signature. The solution enables Bank to deliver a credit facility approval in minutes down from days before the implementation.

The end-state solution will encompass a end-to-end digital processing of Commercial Loans with zero human touch , customer self-service portal, RM Office and Agency Office components.

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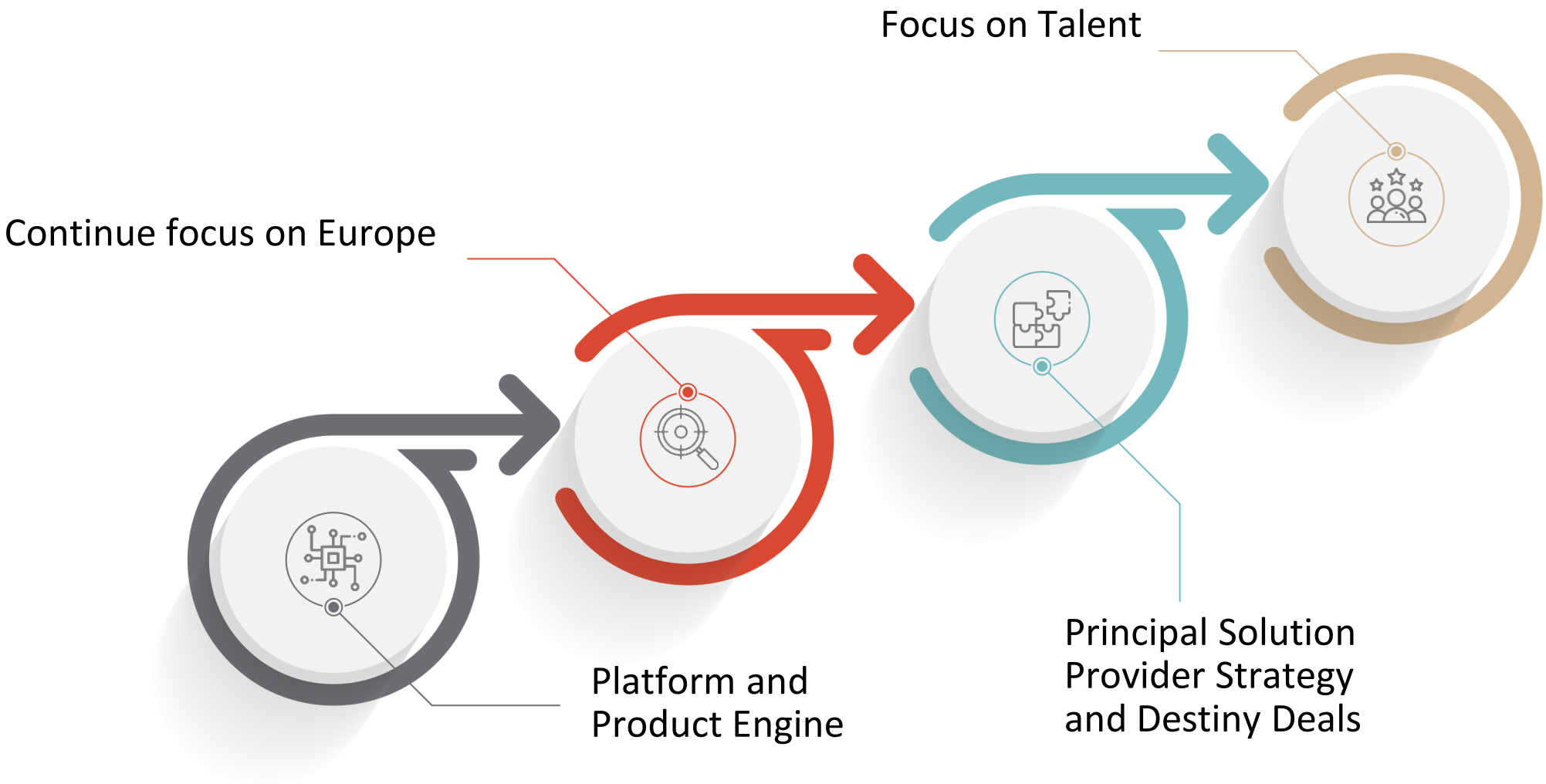
Chapter 3
Growth Strategy

Accelerate growth using product & platform strategy driven by eMACH.ai architecture

Our Strategy for Growth



Product, Platform & Technology

Product

1. IDC
2. Digital Lending
3. Quantum
4. Capital Cube

Platform

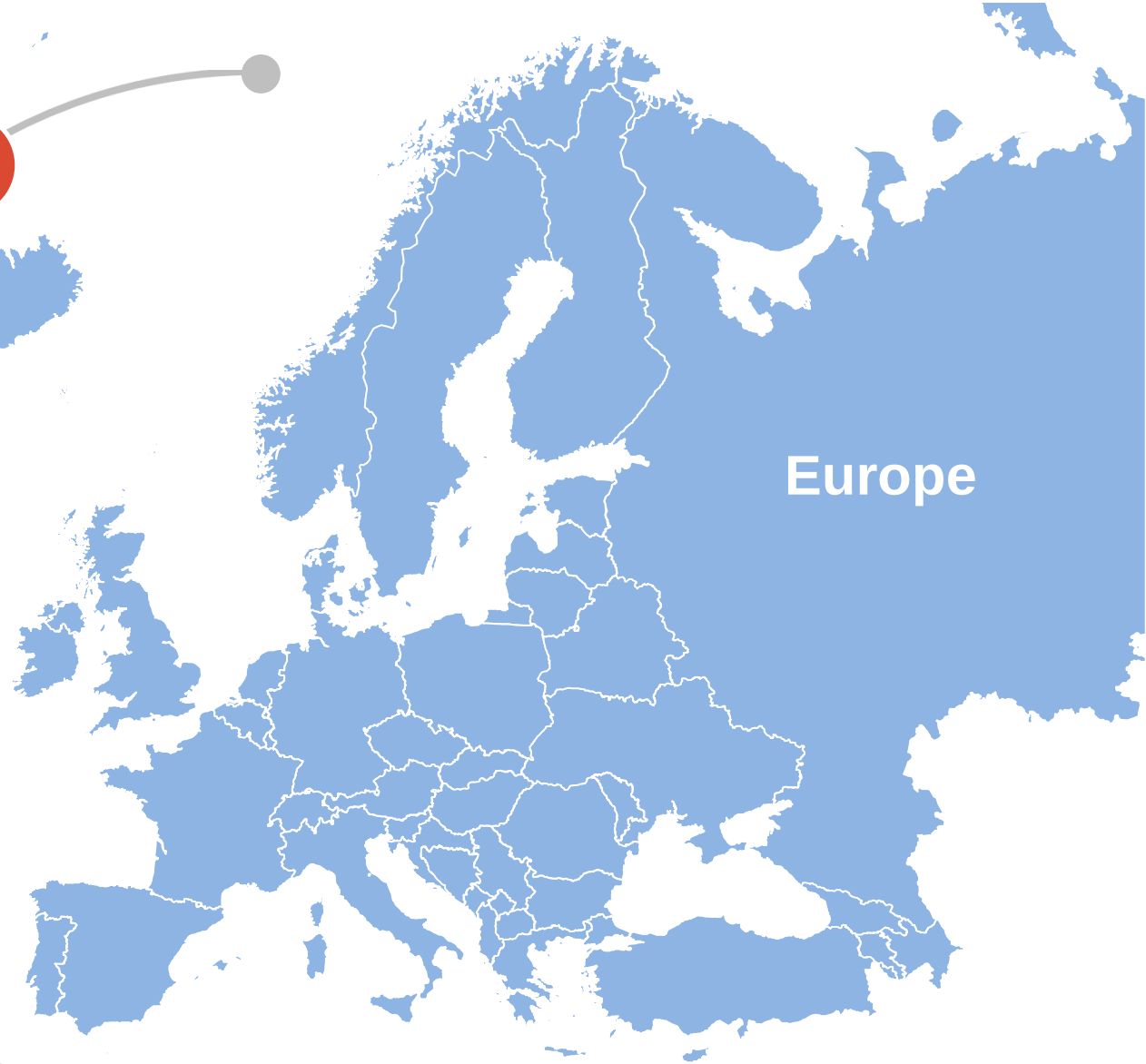
1. eMACH.ai
2. iKredit360
3. Digital Experience Platform

Technology

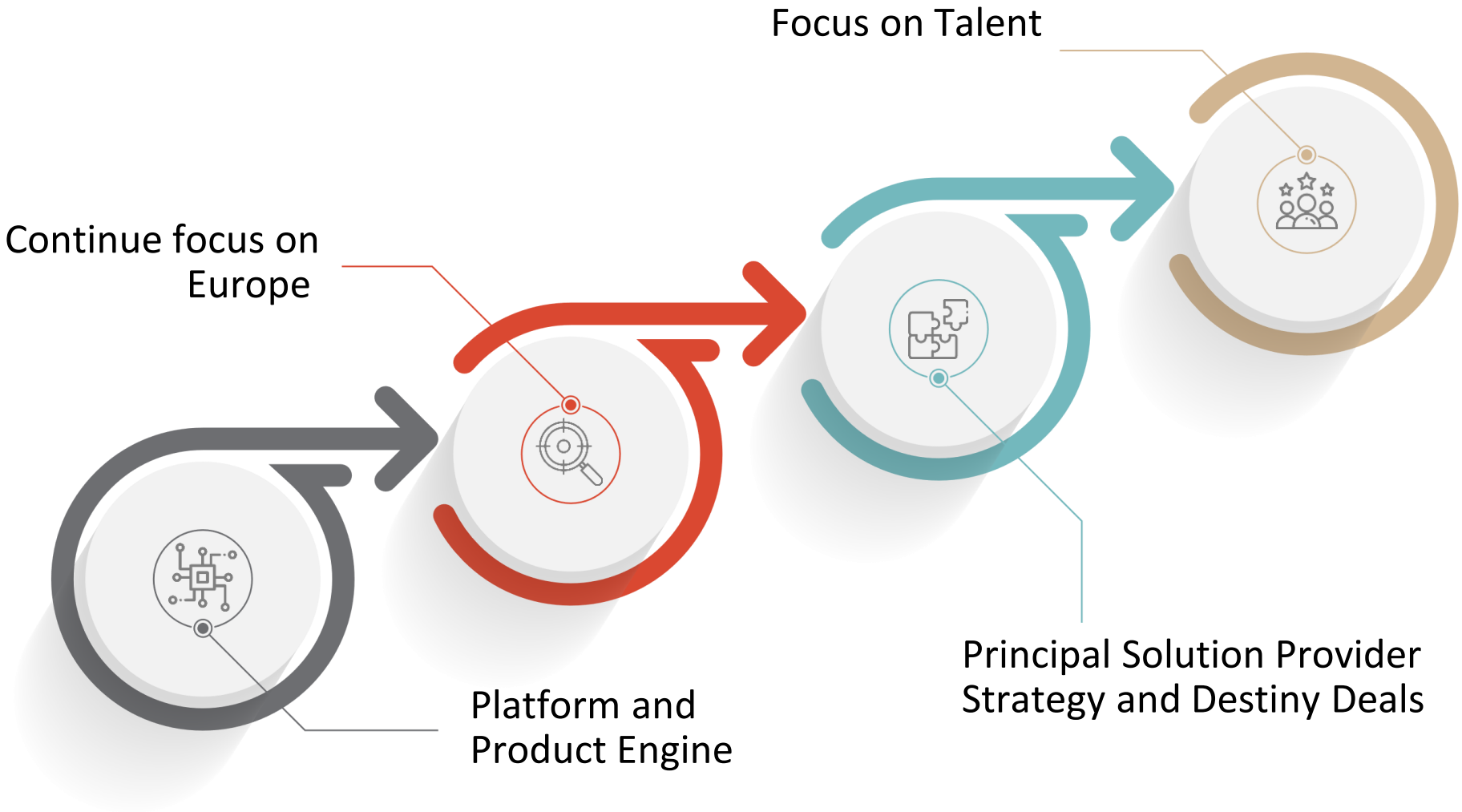
1. iTurmeric

Europe Strategy

1. Reinvigorating the team in Europe with Senior induction. Build pre-sales & Delivery capability
2. 3 Marquee clients – Cater Allen, Otto and Resurs
3. Fully Hosted IDC Solution in AWS Germany and UK
4. Good Pipeline in UK & Europe
5. Multiple events in UK and Europe



Our Strategy for Growth



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live your dream

iGTB FY23

INVESTOR CALL

Manish Maakan
CEO, iGTB

12 May 2023

Profitable Growth with Market Leadership

#winwithiGTB

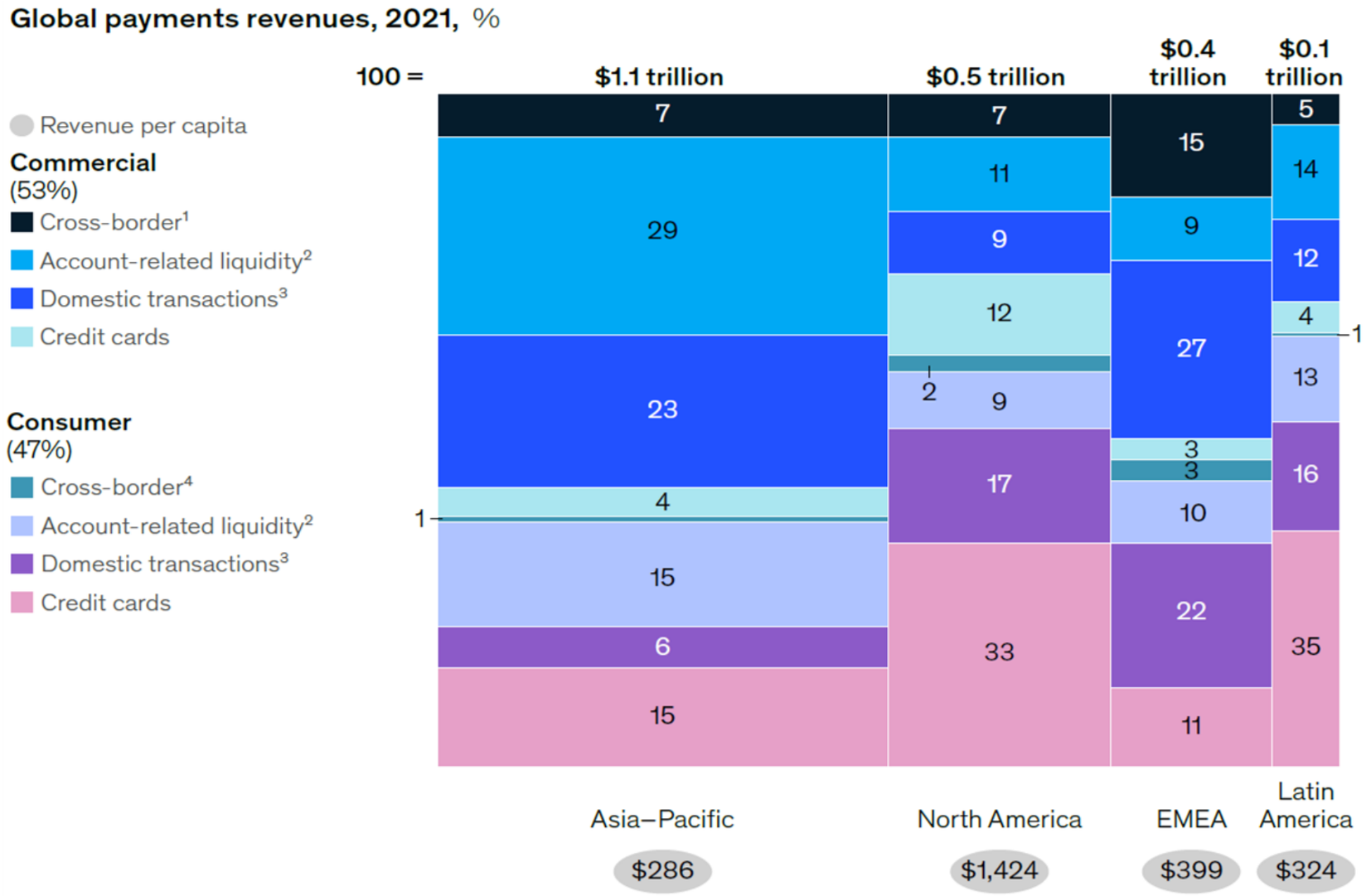
Agenda

1. Key Corporate Banking Trends & Technology Spend
2. Our Product Leadership
3. Our Customer Leadership
4. Building a partnership ecosystem
6. Analysts endorsing our Leadership

Commercial Payments Revenue for Banks crossed $1tn

McKinsey:

- Global payments revenues increased 11 percent globally in 2021
- Demonstrating the resilience of the payments industry, overall electronic payment transactions grew at a 19 percent rate in 2021 - in line with pre-pandemic growth rates



Source – McKinsey Global Payments Map

Key Technology Trends for Corporate Banking in 2023

CUSTOMER ENGAGEMENT AND EXPERIENCE

- Power intelligent treasury with a high tech and high touch approach
- Embed next generation client servicing into corporate digital channels
- Leverage AI-powered, actionable data to deepen client relationships

PAYMENTS

- Accelerate transformation of payments back-office
- Execute on the imminent migration to ISO 20022
- Think beyond the usual: Evolving business models

OPEN ECOSYSTEM

- Capture learnings from early movers and pilots to further define your open ecosystem strategy
- Expand banking as a service and embedded finance into corporate scenarios
- Embed finance and fintechs to enhance bank offerings

PRODUCT INNOVATION

- Enhance solutions to support treasury efficiency
- Leverage data and advanced technologies to improve commercial loan origination
- Break down barriers to prepare for growth and the transition to trade finance 3.0
- Harness advanced tech to grow working capital finance

DIGITAL TRANSFORMATION

- Move towards API-first and cloud-native technologies and vendor SaaS offerings
- Implement "data as a product" strategy
- Telescope on digital assets, Web 3.0, and the Metaverse

1. Customer engagement & Hyper Personalized Experience, leveraging AI.

1. Real time payments and migration to ISO20022

1. Digital transformations with API first & Cloud native technologies aligned to our eMACH.ai architecture

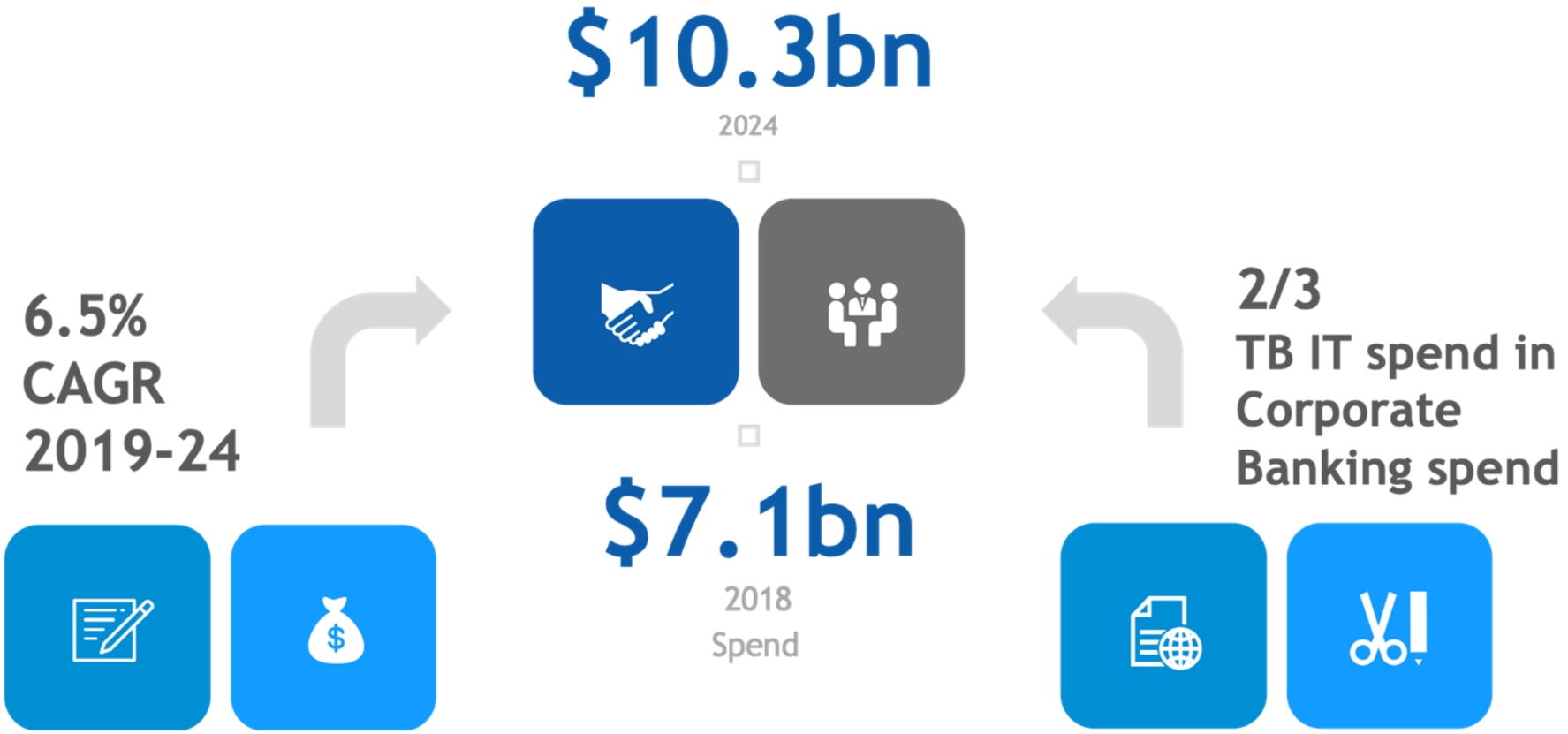
1. Open ecosystems with Embedded Banking services

1. Product innovation to support
- Real time treasuries ,
- Commercial loan origination &
- Digital trade & supply chain finance

Source – Celent

Corporate Banking IT spend growing at 6.5% CAGR

Applications (Products) only



Source - Ovum, Corporate Banking Technology Spending Through 2023

Intellect iGTB Addressable Market = $7 bn and growing at 6.5% CAGR

Our Passion

Customer Experience led Growth

A strategy focused on improving the experience of existing customers can deliver breakthrough growth for incumbent companies—often more than double that of their industry peers.

Customer Experience led Growth

Exhibit 1

Customer experience leaders across industries outperform peers on revenue growth.

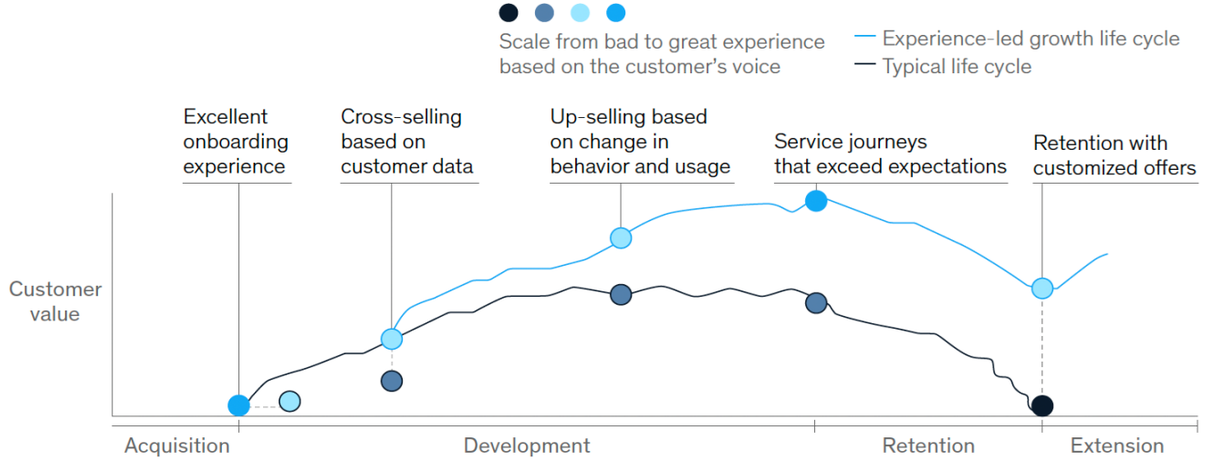
Revenue of customer experience (CX) leaders and laggards over time, index (100 = 2016)

[1]Net promoter score.
Note: Matched the NPS of 75 companies to their financial performance; leaders defined as the top 50% of companies within same industry.
Source: NICE CXone Feedback Management 2021 Consumer Net Promoter Benchmark Study (Net Promoter Score, Net Promoter, and NPS are trademarks of their respective owners)

Exhibit 2

Experience-led growth strategies boost customer engagement, satisfaction, and retention.

Value creation along the customer life cycle (illustrative)



Typical impact

15–25%	5–10%	20–30%
Typical increase in cross-selling	Higher wallet share	Higher satisfaction and engagement

Growth Outperformers

1. Know their customer personally
2. Focus on Medium to Long Term vs short term gains
3. Consistently measure & improve CX

Source: McKinsey & Company March 2023
Experience-led growth: A new way to create value

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SCHOOL OF TRANSACTION BANKING

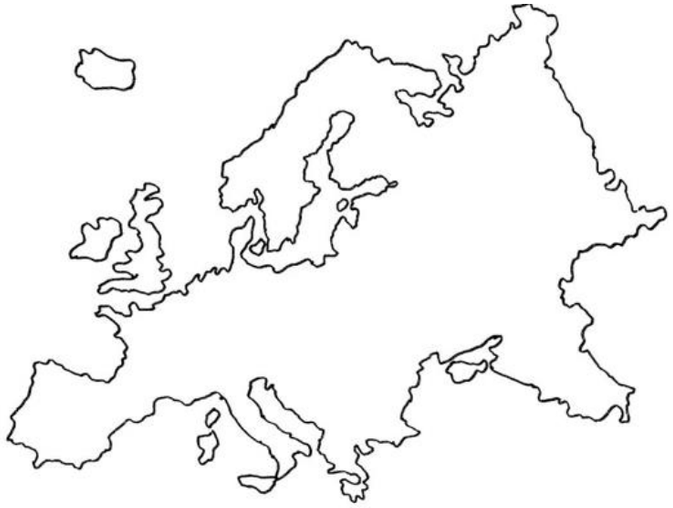
Propelled by

The Power of a Sage Brand

AN EMBODIMENT OF DESIGN, DESIRE & TRUST

iGTB OXFORD
SCHOOL OF TRANSACTION BANKING

250+ Global Transaction Banking Alumni



Bank of America Merrill Lynch
CIBC
citibank
J.P.Morgan
Microsoft
PAYMENTS CANADA
RBC Royal Bank
TRUIST
TD Bank
WELLS FARGO

BCR
Sabadell
Banco Santander
bankinter
BARCLAYS
BBVA
BNP PARIBAS
COMMERZBANK
CRÉDIT AGRICOLE
Deutsche Bank
ABE EBA EURO BANKING ASSOCIATION
ERSTE
HSBC
ING
INTESA SANPAOLO
LLOYDS BANK
Nordea
PIRAEUS BANK
Raiffeisen Bank International
RBS
SBERBANK
SEB
SOCIETE GENERALE
standard chartered

بنك أبوظبي التجاري ADCB
ADIB
Alawwal bank
Al Rajhi Bank
AmBank
ব্যাংক এশিয়া Bank Asia
Bangkok Bank
BRK
بنك مصر BANQUE MISR
البنك السعودي الفرنسي Banque Saudi Fransi
بنك برقة RAKWA BANK
BCA
CIMB
MIZUHO
MUFG
nab
NEDBANK
Westpac

… and many, many

Design drives Innovation and Deep Differentiation

Design Thinking is in the DNA of Intellect

The **8012 FinTech Design Center** enables co-creation of products that go beyond the expectations of our customers. It is a lab that drives collaborative experiences by making the Design process intellectually stimulating.

Recognised in Global Analyst Leadership Quadrant

FORRESTER®

"Leader in FORRESTER Wave"

Positioned as a leader in The Forrester Wave: Digital Banking Processing Platform (DBPP) for Corporate Banking with dirrerential capabilities such as ESG compliance and AI-powered operations.

Aite MATRIX BEST IN CLASS

Rated #1 and "Best in class" in Liquidity Management Platforms

Ratified as leader and 'Best in class' Payment Platform provider in Aite Payments Hub Matrix

IDC

Financial Insights Innovation Award for Payments and Cash Management 2022

Ranked as market leader in Transaction Banking by:

CELENT EUROMONEY accenture Gartner

GLOBAL FINANCE THE FINTECH POWER 50 Fintech Finance GOLD CEB is now Gartner

IBS intelligence
Global FinTech Perspectives

iGTB ranked #1 in the world for Global Transaction Banking by IBS Intelligence for the third consecutive year

Leadership Team

iGTB Leadership Team Specializing in Transaction Banking

MANISH MAAKAN
Chief Executive Officer

32 YEARS - INTELLECT, GE, WHIRLPOOL, E&Y, IBM

ANDREW ENGLAND
Director, Head of Strategy

37 YEARS - INTELLECT, LLOYDS, UNICREDIT, DB, CITI BANK

DAVE REVELL
Senior Strategic Advisor

35 YEARS - INTELLECT, CIBC, BMO, IBM

TED ROOSEVELT MALLOCH
Strategic Advisor

35 YEARS - INTELLECT, ROOSEVELT GROUP, SAID BUSINESS SCHOOL, UNIVERSITY OF OXFORD

VIKRAM SUD
Strategic Advisor

30 YEARS - INTELLECT, CITI

UPPILI SRINIVASAN
Chief Operations Officer

30 YEARS - INTELLECT, CITI BANK

ATANU GANGULI
Business Head DTB & TSC

31 YEARS - INTELLECT, HP

The World's Best Corporate Banks Bank on iGTB

iGTB ranked #1 in the world for Global Transaction Banking by IBS Intelligence for the **third consecutive year**

iGTB®

CONSUMERISATION OF COMMERCIAL BANKING

Digital Transaction Banking | Corporate Treasury eXchange | Payments

Contextual Banking eXperience | iColumbus.ai | Virtual Accounts

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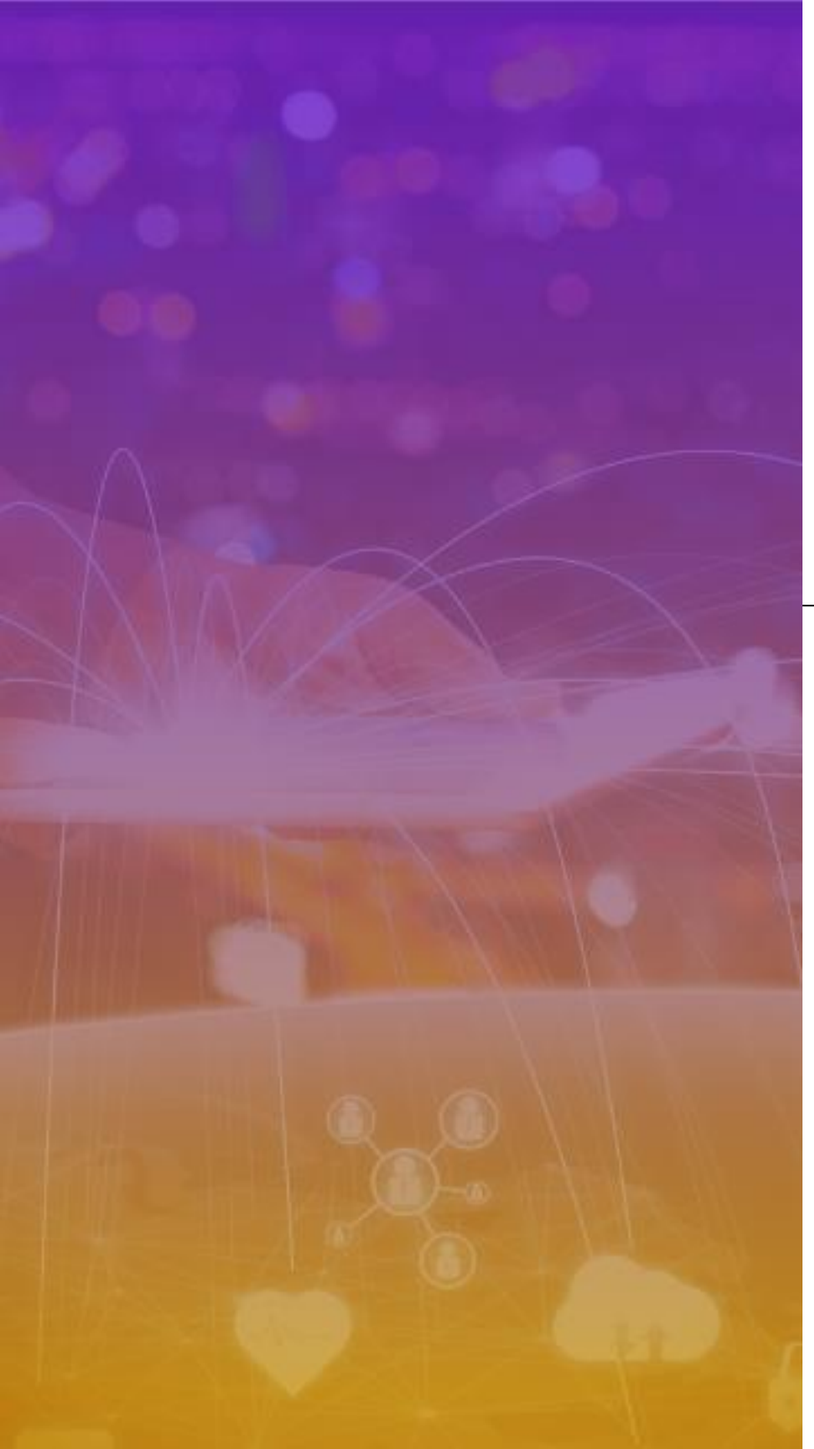


intellect AI

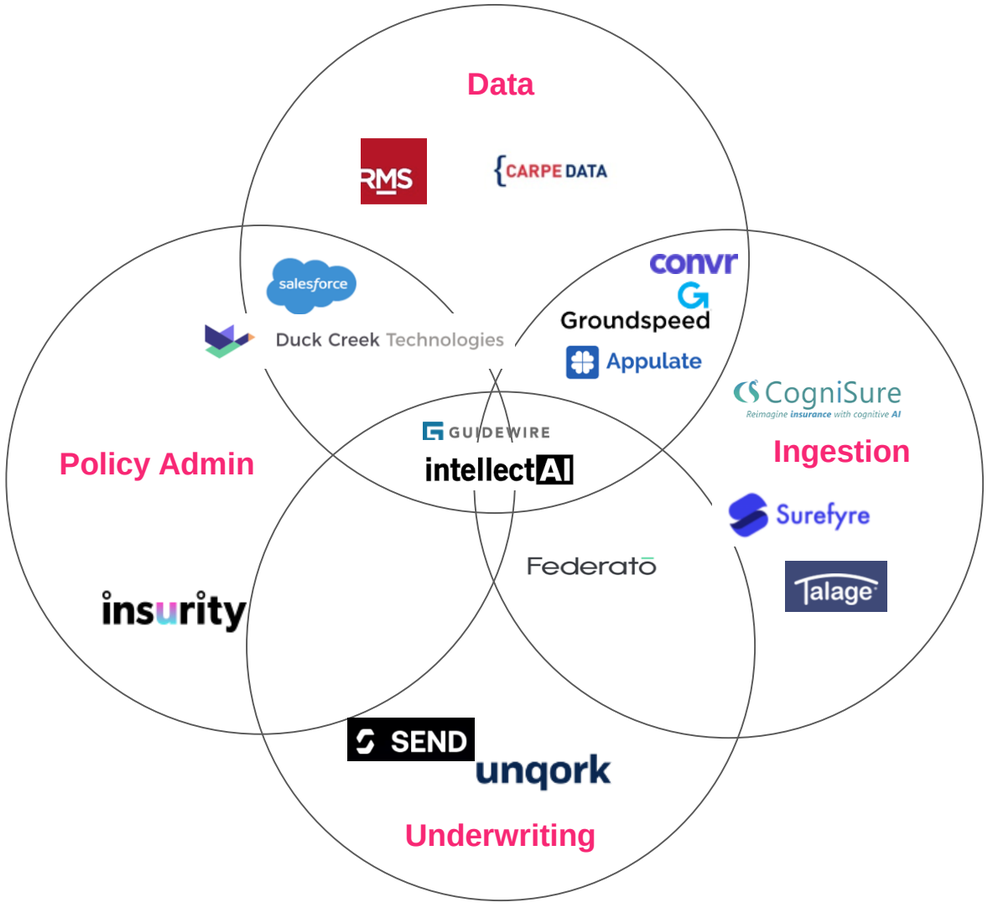
The AI Touch in a Digital Age:

Exploring the Boundaries of AI in Insurance & Wealth Management

Banesh Prabhu,
CEO, Intellect AI

12th May, 2023

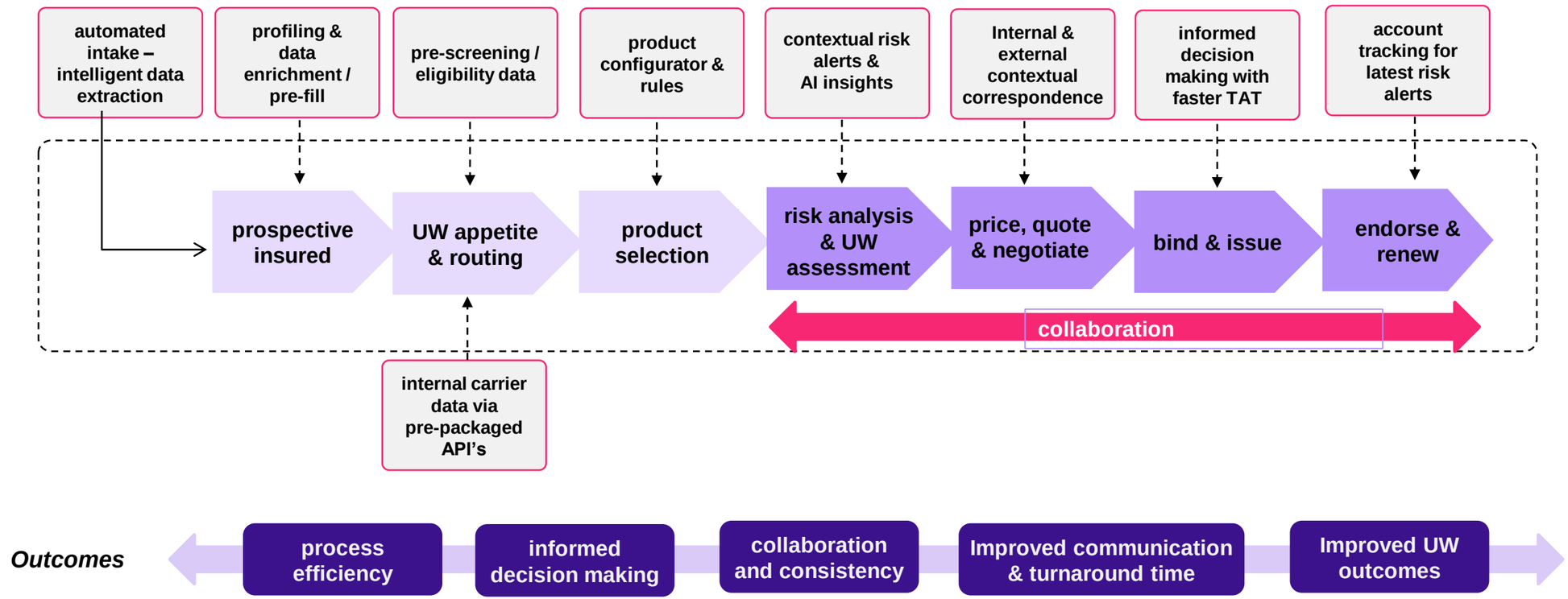
Competitive Analysis - Commercial & Specialty Insurance



- IntellectAI is the **only InsurTech** that provides AI solutions across the whole underwriting value chain.
- Our MS product + Ops strategy is providing higher output quality with reduced turnaround time.
- Strong partnership with InsureMO and Coherent to have a fully integrated end to end underwriting system.
- Differentiated positioning of Ferrite platform - as a ‘technology accelerator’.

intellectAI

Single Comprehensive Underwriting Ecosystem Provider



intellectAI

Global Market Outlook

Data Insights

GLOBAL MARKET SIZE

01 Demand

Demand for wealth management services will double to be worth more than USD 500 billion by 2030.

Bain & Co

02 AUM

From 2012 to 2021, assets under management (AUM) rose 2.7 times

Bain & Co

03 UHNWIs

UHNWI population growth stood at 9.6% in 2021. Millionaires Next Door by 7.7%.

Capgemini

04 HNWIs

The global HNWI population expanded by 7.8% to 22.5 million in 2021.

Capgemini

MIDDLE EAST MARKET SIZE

01 Wealth

KSA : BCG predicted CAGR in new wealth of 4.8 per cent, rising from $1.3 trillion to $1.6 trillion from 2021 to 2026.

BCG

02 ASSETS

Equities and investment funds in the would make up the largest asset by 2026 and are expected to grow the fastest with a CAGR of 6.9 per cent

Wealthbriefing.com

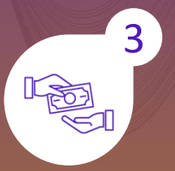
SEGMENTATION

Fast Growth- Segments

Women, first-time investors, and hybrid affluent investors

New Need and New Product

DIY, Assisted Advisory, AI/ ML based recommendation, ESG, Crypto, Investment for Passion, NFTs etc.



The Great Wealth Transfer

Transfer of Wealth from Baby boomers to Millennials

intellectAI

Technology's Role is to compliment the RMs & not to compete with them

intellectAI

WealthForce.AI
AI AND DATA EMPOWERED RELATIONSHIP MANAGER

AI Led Platform to Empower RMs & Enable Modern Experience for the Customers

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A revolutionary ecosystem to empower your Relationship Manager

Hyper Automation	+	Hyper Personalization	=	Modern Experience
DIY Paperless Account Opening		Time Series & Factor Analysis		Customized Recommendations
Virtual & Interactive Advisory		ESG and Sentiment Analysis		Smart Portfolio Health Check
Customer Engagement Indicator		AI & Data Evidenced Nudges		Sustainable Investment Monitoring

Powered by eMACH technology

30% Gain
Operational Efficiency

80% Gain
Portfolio Review Time

40% Gain
Relationship Manager to Customer ratio

30% Gain
Customer Base YoY

Disclaimer - these are some measured customer statistics. Your results may vary.

Intellect Wealth Cube

6 Offices, 23 Desks, 150+ Tools

Relationship Manager Office

1. New Business Desk
2. Customer Engagement Desk
3. RM Assisted Robo Advisory Desk
4. Execution Manager Desk
5. Monitoring and Performance Desk
6. Supervisory Desk

Customer Personal Office

1. Customer Engagement Desk
2. Robo Advisory Desk
3. Execution Manager Desk
4. Monitoring and Performance Desk

Risk and Compliance Office

1. Customer Compliance Desk
2. Market Compliance Desk
3. Organizational Compliance Desk
4. Compliance Monitoring and Reporting Desk

Operations Office

1. Customer Identity & Profiling Desk
2. Product Desk
3. Trade Management Desk
4. Connectivity Maintenance Desk
5. Revenue Management Desk
6. Investor Services Desk
7. Leverage Desk
8. Fund Administration Desk

Fund Manager Office

1. Fund Manufacturing Desk
2. Fund Performance Monitoring Desk

Trust Office

1. Trust Products and Services Desk
2. Agency Services Desk
3. Other Fiduciary Services Desk

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iESG enables the next generation of corporate risk analysis – allowing clients to dive into a suite of Environment, Social, and Governance related metrics which are leading indicators company risk and performance

ESG Edge	• Built on a foundation of explainable AI, iESG unearths sustainability related metrics transparently with auditability – allowing for business grade decisioning • Allows research to drill down from a high-level portfolio view to a low-level individual company and data point level, allowing clients to tailor the output to measure ESG Risk or ESG impact based on their particular use case • Targeting 150+ datapoints, 40+ ESG topics, and 10,000+ companies covered globally by the end of the year
ESG Media Intelligence	• Parses through news and media sources in near-real time to determine public sentiment and set up alerts to flag adverse events associated with third party companies • Provides a consolidated view on risk-exposure at a portfolio and company level, allowing for rapid decision-making based on recent events

ENVIRONMENT

Climate Change	Natural Resources	Pollution & Waste	Environment Opportunity
Carbon Emissions	Water Stress	Toxic Waste	Opportunities in Clean Tech
Carbon Footprint	Biodiversity & Land Use	Packaging Material Waste	Green Building Opportunity
Environment Impact Financing	Raw Material Sourcing	Electronic Waste	Renewable Energy Opportunity
Climate Change Vulnerability			

SOCIAL

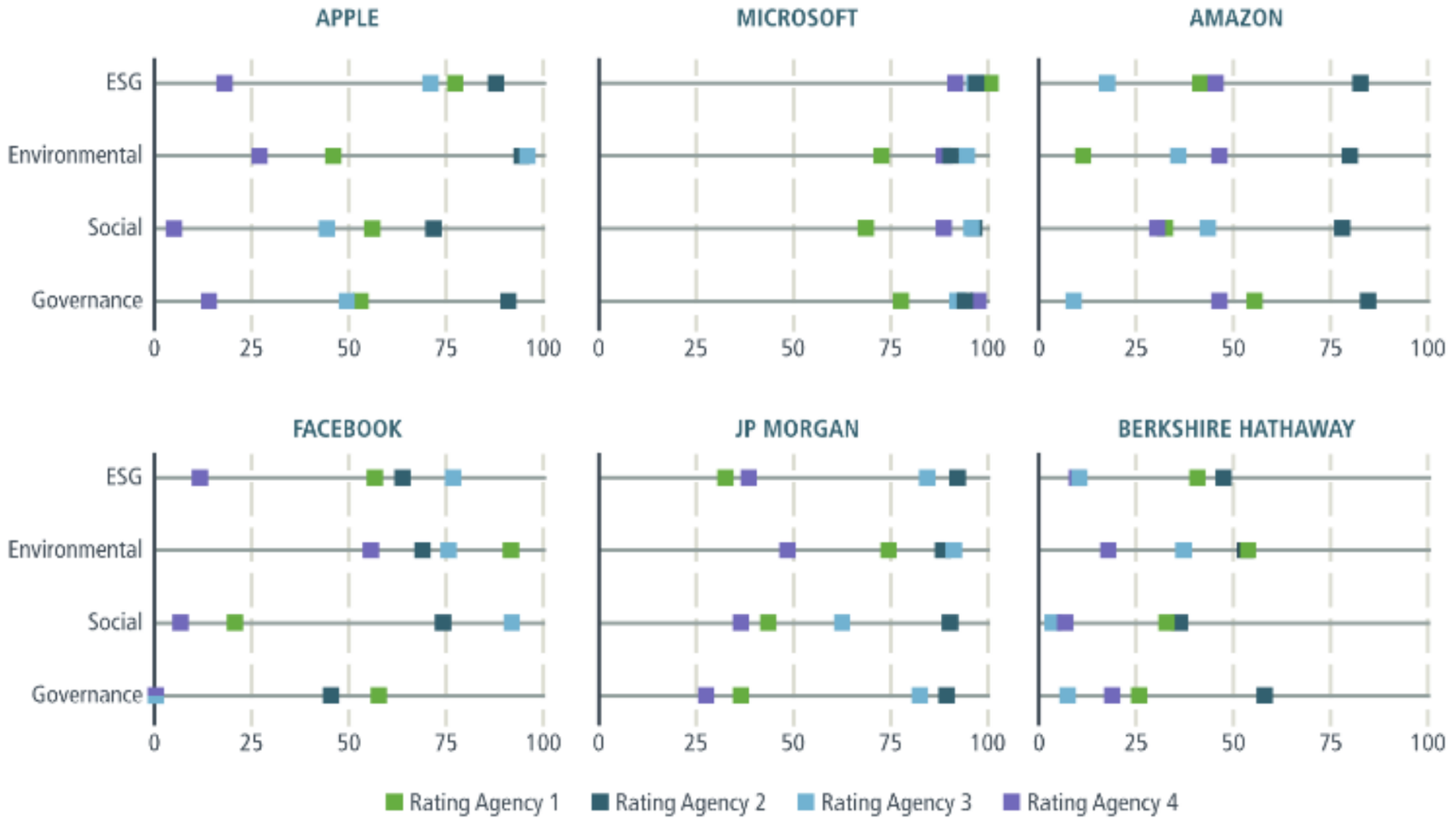
Human Capital	Product Liability	Stakeholder Opposition	Social Opportunity
Labour Management	Product Safety & Quality	Controversial Sourcing	Commn. Access
Health & Safety	Chemical Safety		Access To Finance
Human Capital Development	Financial Product Safety		Access To Healthcare
Supply Chain Labour Standards	Privacy & Data Security		Nutrition & Health Opportunity
	Responsible Investment		

GOVERNANCE

Corporate Governance	Corporate Behavior
Board Diversity	Business Ethics
Executive Pay	Anti Competitive Practices
Ownership	Corruption & Instability
Accounting	Financial System Instability
	Tax Transparency

The overall challenge we aim to solve?

There is no single source of truth available for ESG data



Source: Legg Mason Asset Management Australia
(Agency 1 4: MSCI, Thomson Reuters, Sustainalytics, Robeco)

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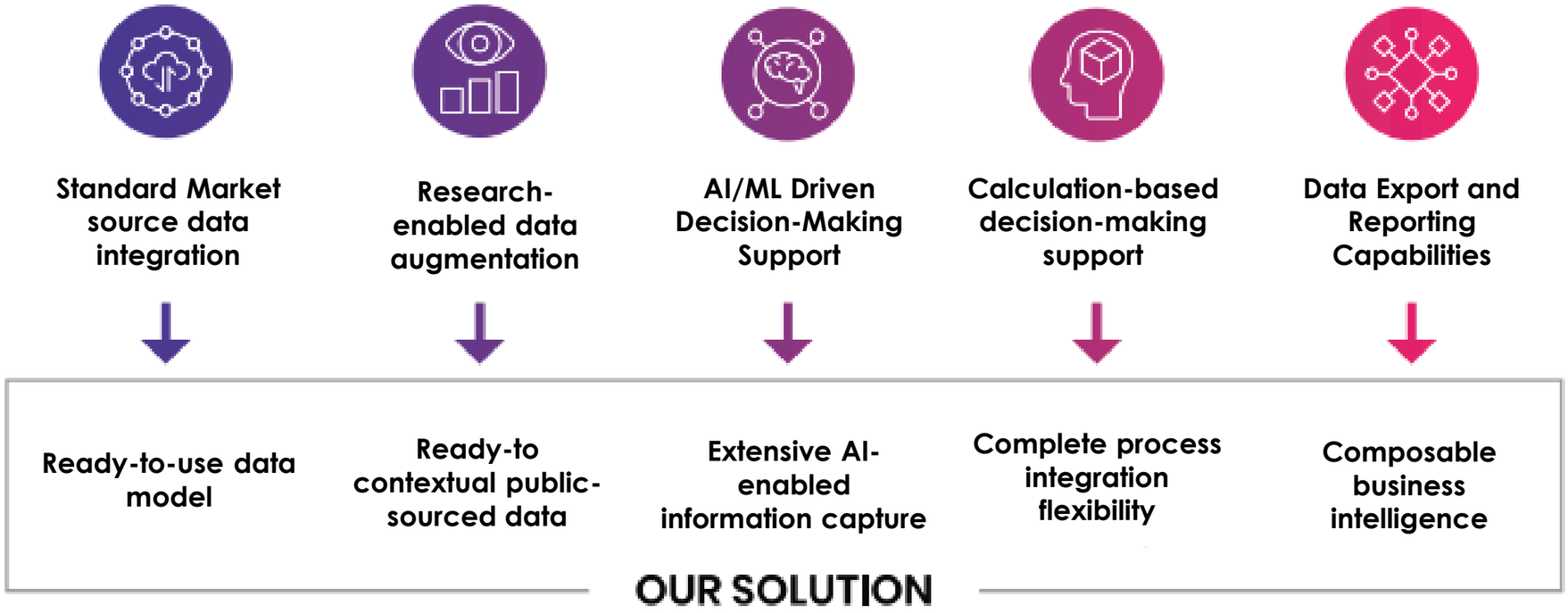
Our platform enables clients to find and use the best ESG data, structured and tailored in a way that addresses their specific needs



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Magic Invoice

Processing Modes

- Real time mode
- Bulk mode

Input Types

- Structured
- Semi Structured
- Unstructured

Formats

- Word
- PDF
- Images (JPEG,PNG,TIFF etc.)

1. Ingest

- Email
- Upload
- SFTP
- Integration with 3rd party applications

2. Classify

- Image and text based ensemble
- Classification pipeline
- 28+ AI-ML models/algorithms for pre-processing
- State-of-the-art transformer based DL Models for document segment analysis

3. Capture

- Enhanced 'Image to Text' with ML/Deep learning /NLP layer
- AI-ML based intelligent capture
- Online review of captured fields

4. Verify

- Validate the field types, data types & field formats
- De-dupe check
- Purchasing data Verification
- Master data verification
- Geography specific checks
- Tax verification
- Exception handling

5. Approve

- Invoice approval
- Auto-start workflow
- Approval hierarchy maintenance

6. Integrate

- Cloud-native API-ready solution
- Seamless integration with business process

Output Formats

- Json
- CSV/XLS

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Top 3 Competitive Advantage

- Format agnostic, Purpose built Invoice AI models for Invoice classification and capture with contextual quality enhancer capability

- A MACH architecture compliant platform for frictionless composability and seamless integration

- A complete No touch automation Of Accounts Payable lifecycle from Email ingestion of Invoices to ERP posting

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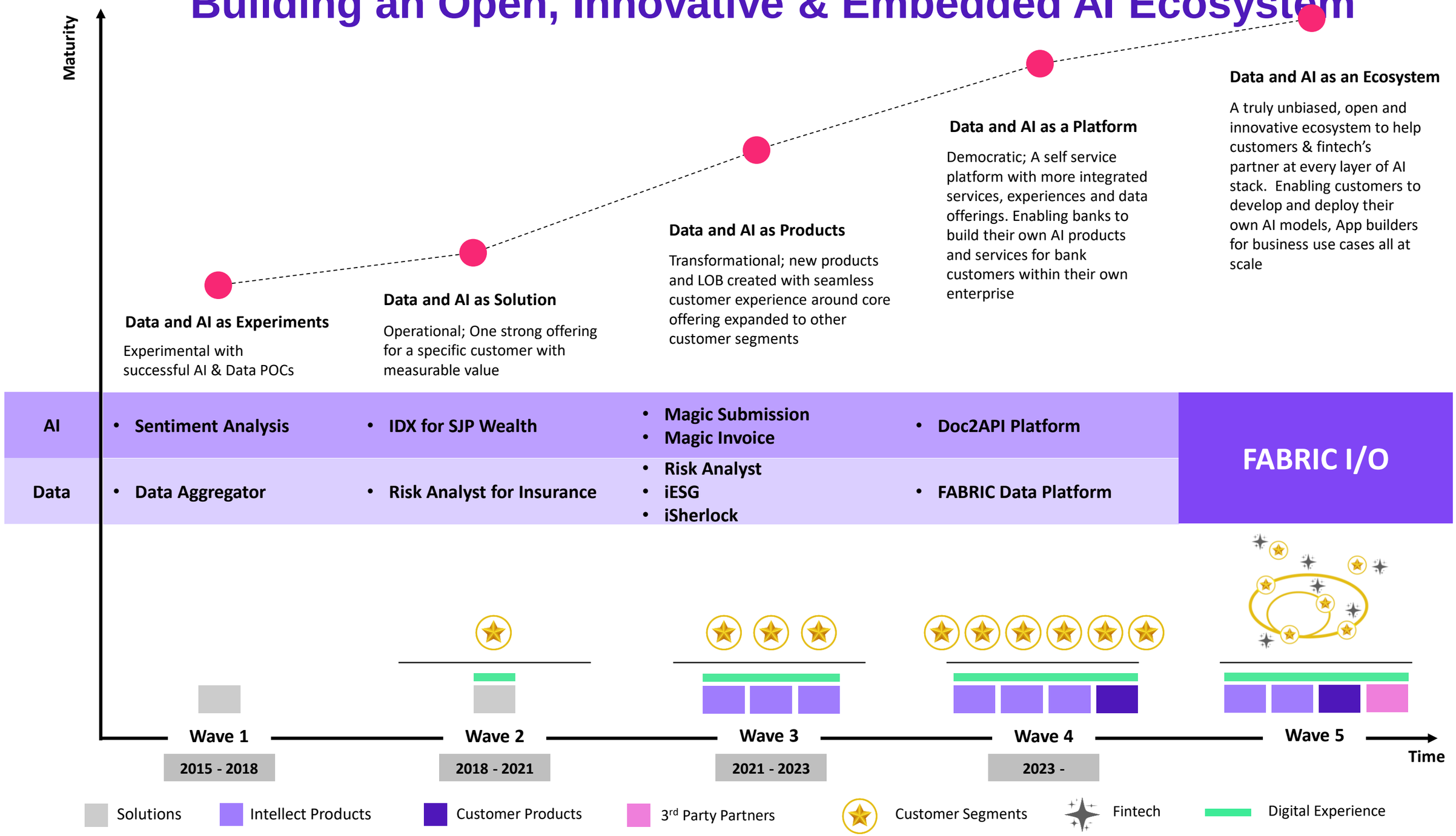
Implementation of AI

Building an Open, Innovative & Embedded AI Ecosystem



THANK YOU !

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