

November 21, 2019

BSE Limited
Corporate Relation Dept.
P. J. Towers, Dalal Street
Mumbai 400 001.
Scrip Code : 532859

National Stock Exchange of India Ltd.
"Exchange Plaza",
Bandra Kurla Complex, Bandra (East)
Mumbai - 400 051.
Symbol : HGS

Dear Sirs,

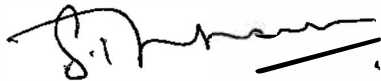
Sub: Annual Investor/Analyst Day - November 21, 2019

This has reference to our letter dated November 11, 2019. Attached is the presentation being made at the Annual Investor/Analyst Day. The same is available on the Company's website (<https://www.teamhgs.com/investors>).

Kindly take note of the above.

Thanking you,

Yours truly,
For Hinduja Global Solutions Limited



S. Mahadevan
EVP-Legal, Compliance & Company Secretary

Encl : a/a.

HINDUJA GLOBAL SOLUTIONS LIMITED

Regd. Office: Hinduja House, No. 171, Dr. Annie Besant Road, Worli, Mumbai - 400 018, India. Telephone: 91-022-2496 0707, Fax: 91-22-2497 4208, Website: www.teamhgs.com
Corporate Office: Gold Hill Square Software Park, No. 690, 1st Floor, Hosur Road, Bommanahalli, Bengaluru - 560 068, India. Telephone: 91-80-4643 1000 / 4643 1222

Corporate Identity Number:L92199MH1995PLC084610

ANALYST & INVESTOR MEET 2019

Want CX. Think HGS.

We are redefining client business processes
and reshaping CX delivery.



Certain statements in this presentation concerning our future growth prospects are forward-looking statements, which involve a number of risks, and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, intense competition in the BPO industry including those factors which may affect our cost advantage, wage increases, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-timeframe 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 Hinduja Global has made strategic investments, withdrawal of governmental fiscal incentives, political instability, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Hinduja Global may, from time to time, make additional written and oral forward-looking statements, including our reports to shareholders. The company does not undertake to update any forward-looking statement that may be made from time to time by or on behalf of the company.

HGS is Transforming

Partha DeSarkar

**ANALYST & INVESTOR
MEET 2019**



Want CX. Think HGS.

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and reshaping CX delivery.

The Future... *What's Next!*

- Addressing the modern customer
- Providing agile technology-led solutions
- Be Brilliant at the Basics

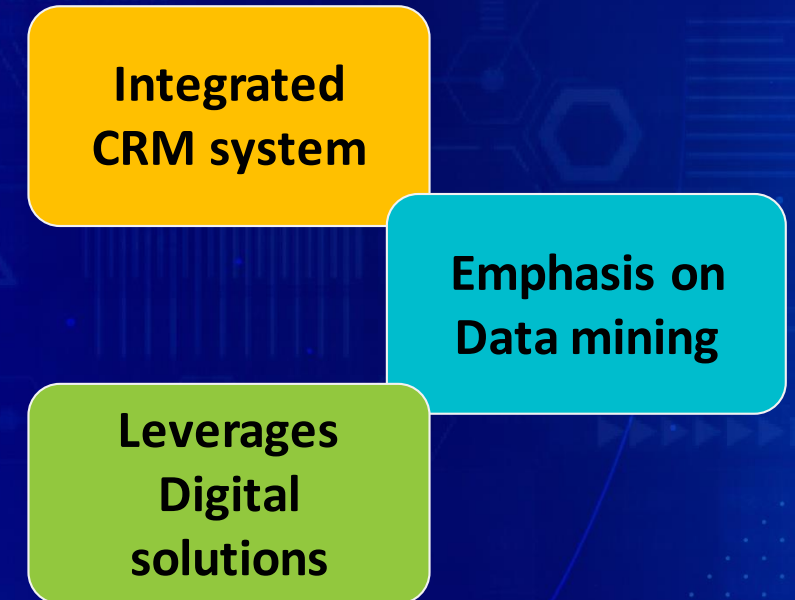
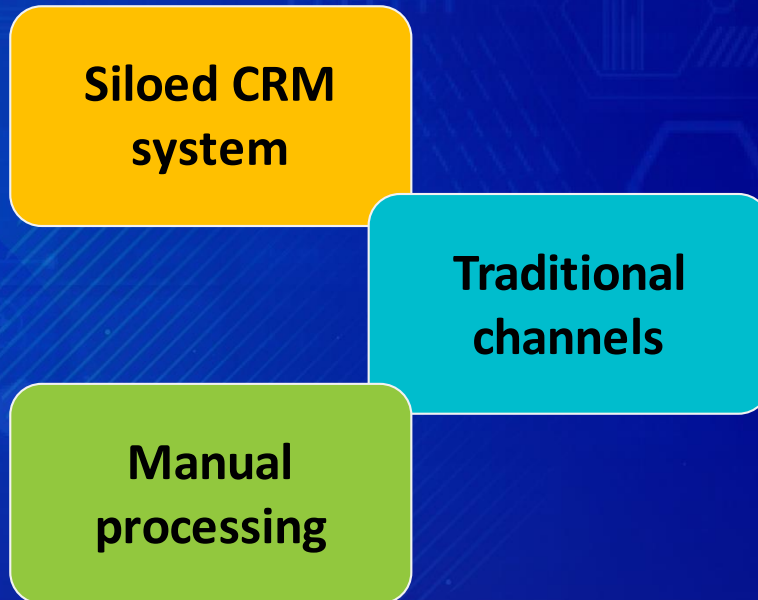
BPM Industry – The Shift



Traditional contact centers – Not well equipped to meet the changing customer needs... **Primary dependence on Voice**



Next-generation contact center operating models built to align with needs of today's customers... **Shift toward a Digital First Model along with evolved Voice services**



Voice is NOT Going Away... it's Changing!

Installed base for Voice Contact Center Outsourcing is massive (>\$65 Bn)

- Decrease in no. of interactions and reduction in revenues

Consumer journey transformation is a faster growing arena to play in... and builds off VOICE expertise

- Simple voice transactions fading away... Only complex transactions remain

Text analytics | Speech analytics | Sentiment analysis | Bots & Brains | Call centre in a Box

A Healthcare client

Speech analytics and RPA
– AHT and productivity

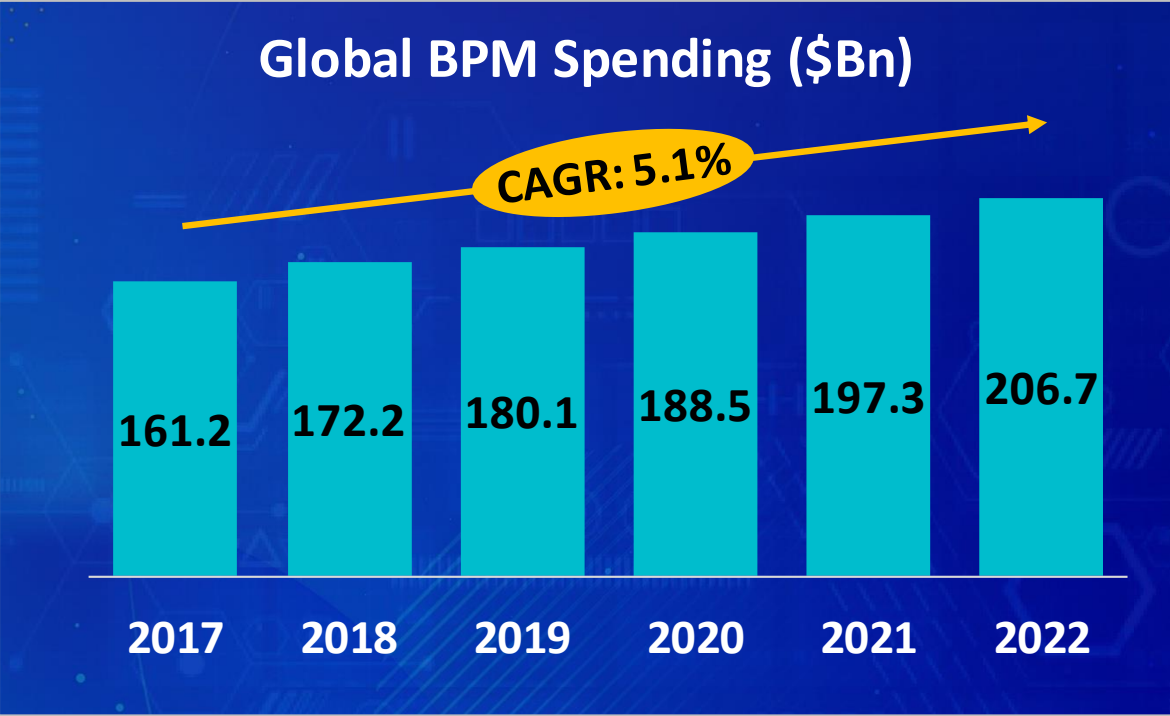
A Financial Services client

Rule-based solutions & analytics –
higher collections and reduced last-mile FOS

A Retail client

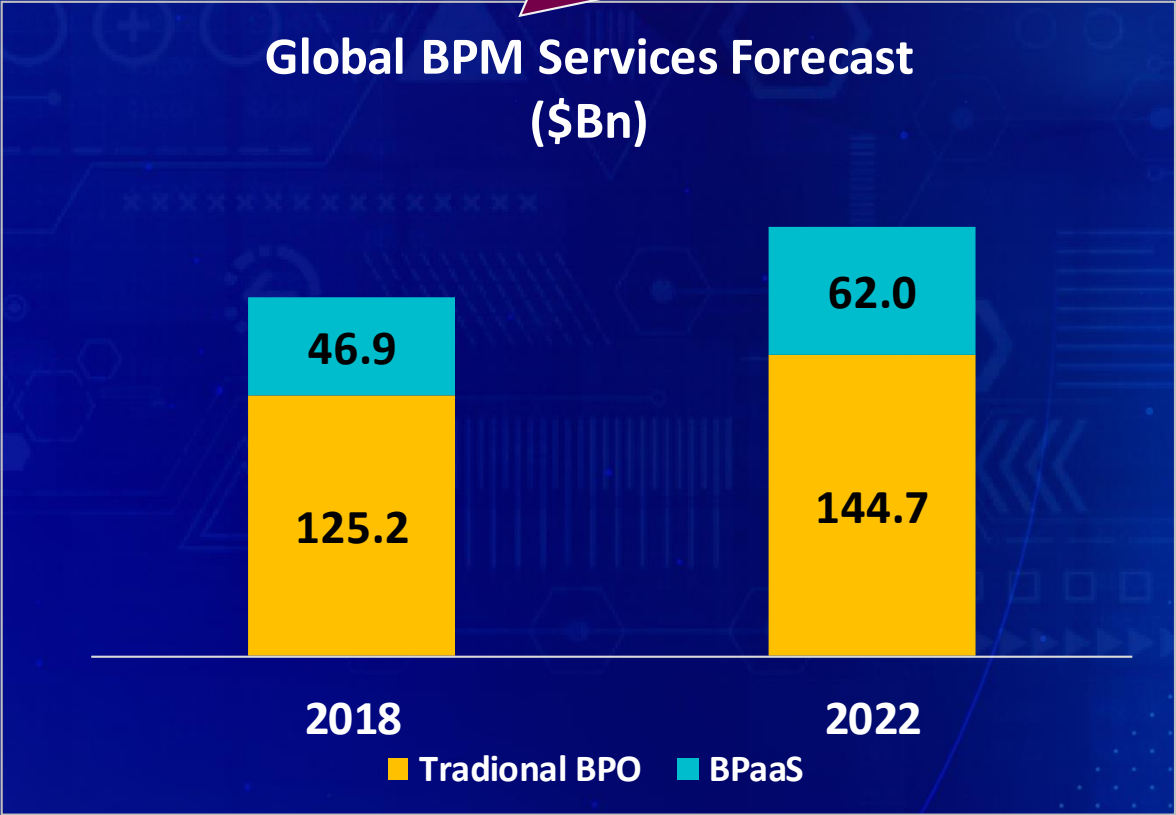
Chatbots and RPA at first resolution of call

The Global BPM Market...



Source: Gartner Service line Forecast 2018 Q1

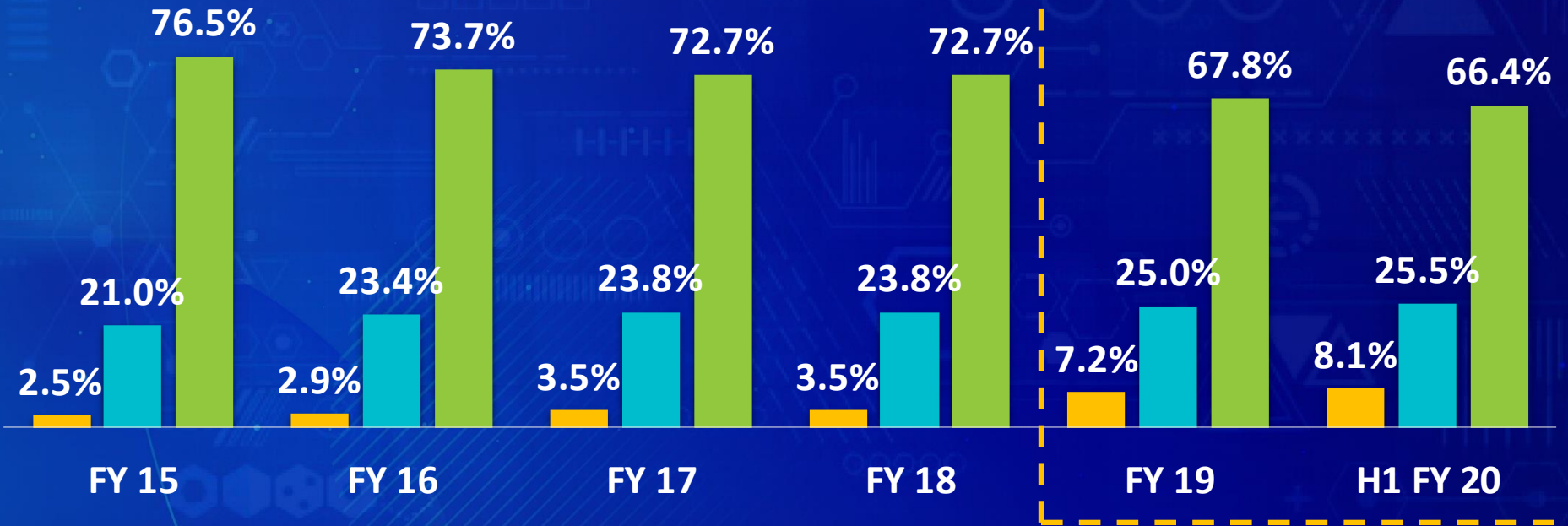
Traditional BPM market dominates the BPM market



The HGS Story... in Numbers

Channel Mix

■ Digital CRM ■ Transaction processing ■ Voice CRM



Our platform revenues crossed the \$100-million mark in FY2019

HGS Non-voice revenues have grown significantly for HGS in the last 5 years... 33.6% of our revenues are non-voice today



Moving up the Healthcare Spend Chain

Key priorities in global healthcare industry

- Financial sustainability
- Regulatory compliance
- Care delivery
- Patient centricity

Trends

- Value/ outcome-based care concepts
- AI across clinical and non-clinical segments
- Digital health tech in out of hospital settings
- Innovative insurance models

HGS is making
investments to deal
with the evolving
scenario

AXISPOINT
HEALTH
An HGS Company

Element
An HGS Company

Bringing in Technology in the mix

HGS is Transforming – From a Service Provider to a Technology-led BPM Services Provider



Investing in
R&D for new
capabilities



Automation-led
services turning
revenue
generator



HGS[®] digital

Launched
HGS Digital



Colibrium
revamped into
R&D arm for
Healthcare



Go-To-Market &
technology
partnerships

HGS is Transforming... to Manage this Shift

HGS 2.0 – Solution provider at heart. Customer first in practice.

Our strategy is to leverage people capital + technology innovation to intelligently deliver value for clients and make a difference to millions of lives each day

**3
Building
Blocks**



Adopt technology-led BPM solutions

Strengthen the foundation – new capabilities and new skills

Sustained growth in carefully chosen markets



**WE TRANSFORM ORGANIZATIONS INTO
DIGITAL INNOVATORS**

Revenue Cannibalization by Technology... We can handle it!

Technology = higher opportunity for BPM players to penetrate into core processes

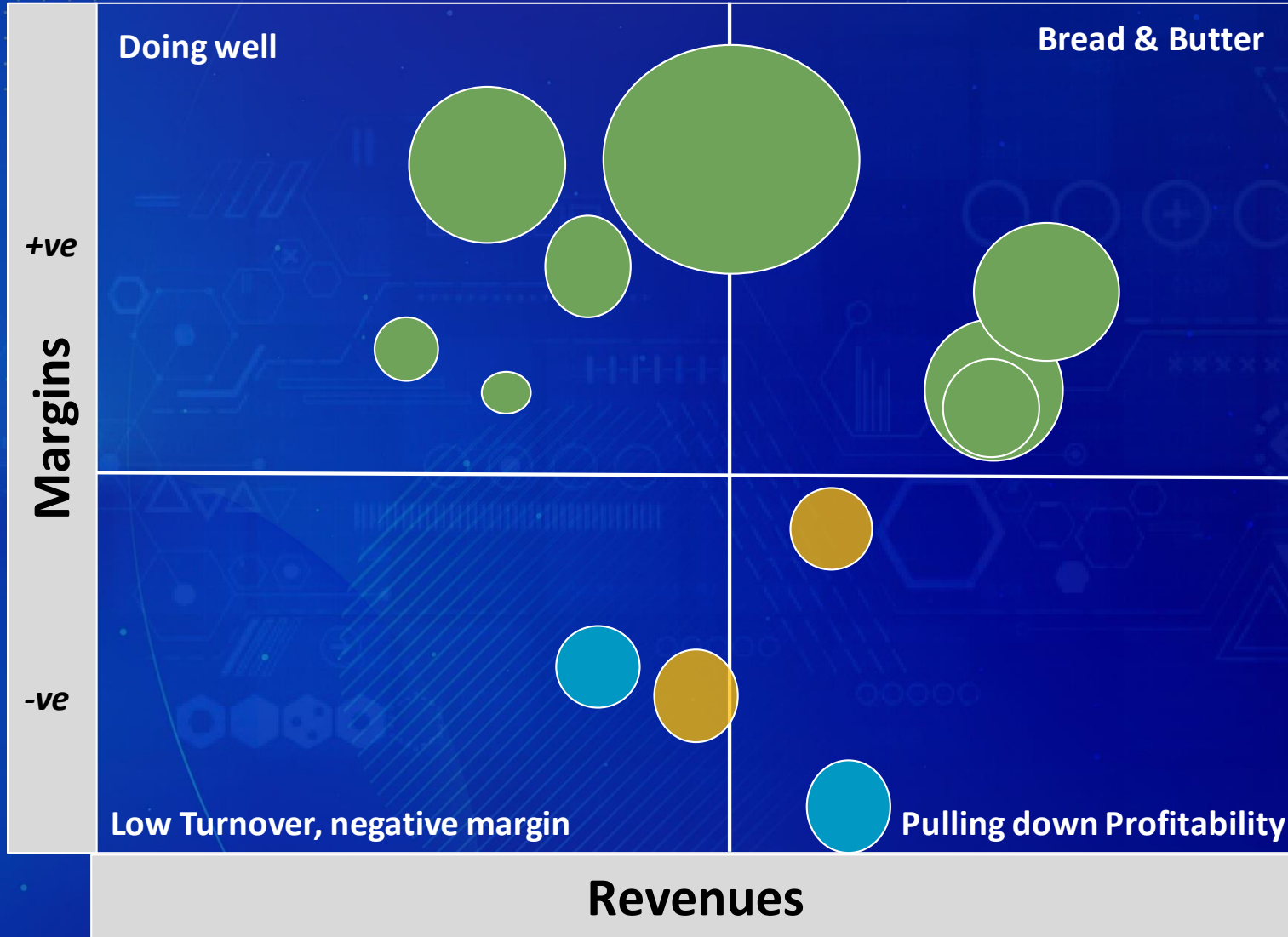
- AI to expand the scope of BPM/ BPaaS 2-3x times*

What we are doing – Higher growth + Better margins:

- New revenue streams – Analytics, Automation, Cloud and Digital CX
- Domain centric BPM offerings at higher price/value points
- Healthcare – Clinical segment (80-85% of premium dollars)
- New verticals – Logistics, BFS, Technology, eCommerce, etc.
- New commercial models/ Solution-led deal selling – Transaction Based/Gainsharing and BPaaS
- Reskilling employees/ hiring digital specialists at scale

*Source: Nasscom/ BCG analysis

Taking a Portfolio Approach to Business



- M&As
- Cost optimization
- Cash generation
- Debt reduction
- Less capital intensive technology
- Opex based infrastructure

**Selective divestments if needed
for improving margins**

Innovating for Healthcare

Ramesh Gopalan

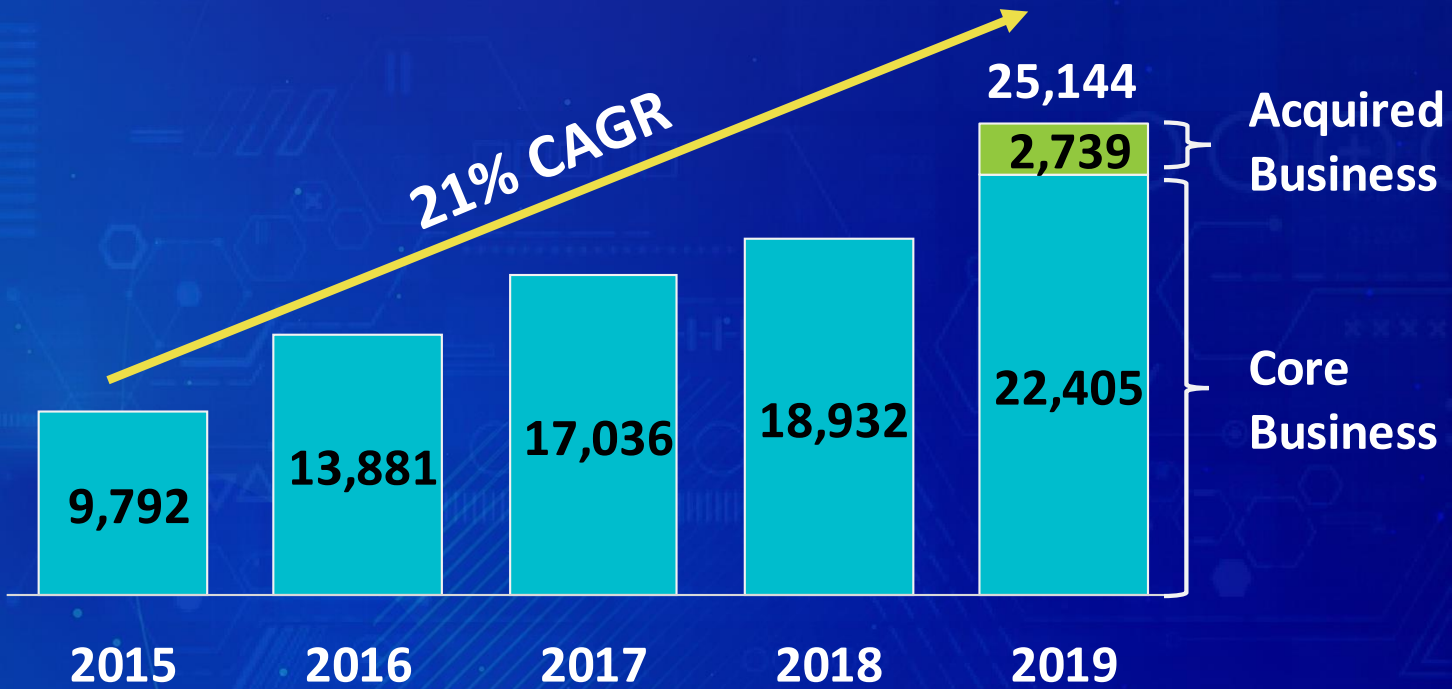
**ANALYST & INVESTOR
MEET 2019**



Want CX. Think HGS.

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and reshaping CX delivery.

Revenue (INR Mn)



157% growth between FY 15 and FY 19

- FY19 Growth in Healthcare Portfolio: **32.8%**
- FY 19 Growth without the impact of Acquisitions: **18.4%**

Healthcare in Numbers

19+ Years

5 Delivery Geos

47 Clients

19,900 Employees

Industry Direction – Healthcare is Ready for Digital Disruption



Market Drivers

Technology Drivers

Healthcare Business Model

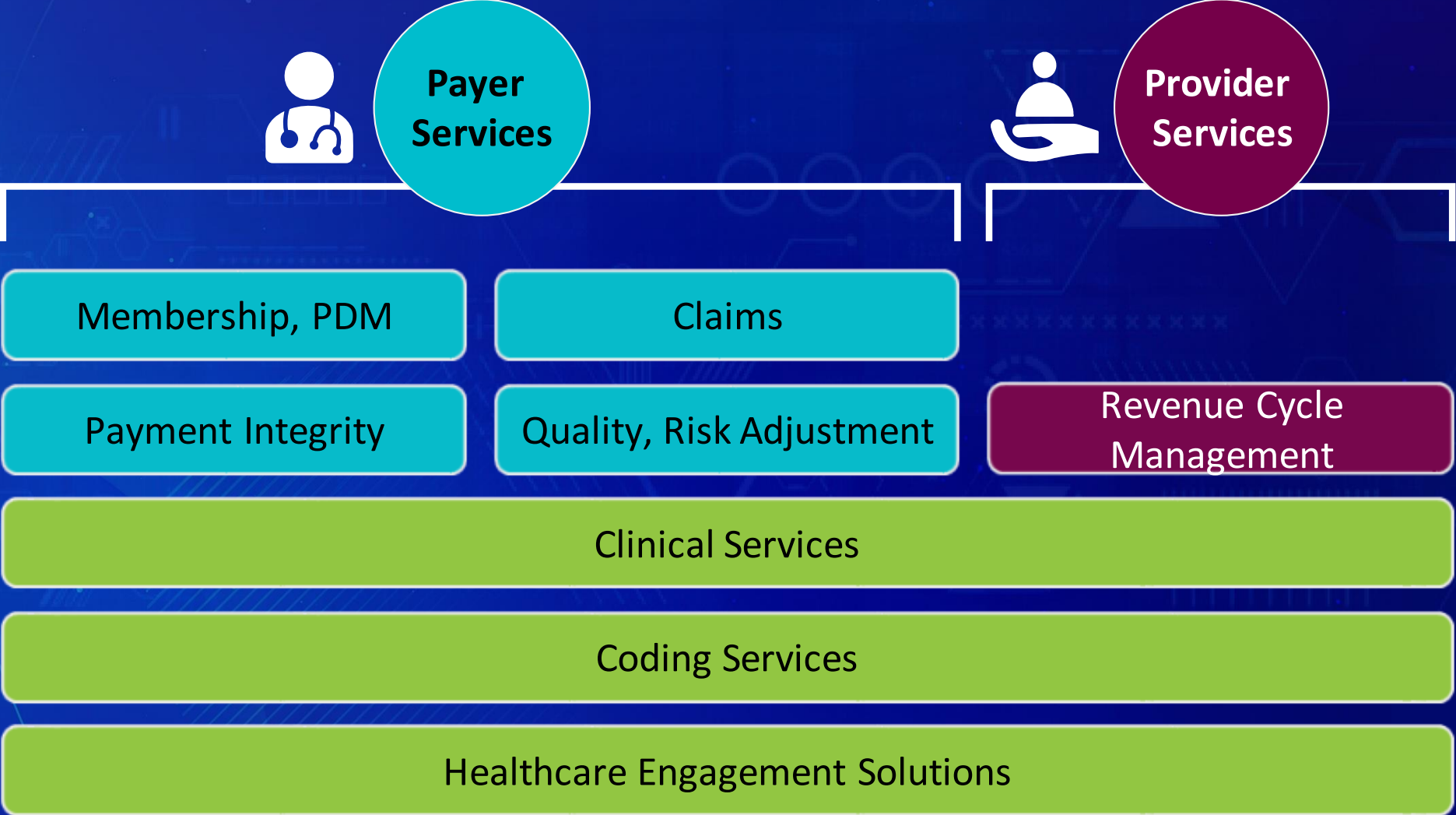
Regulatory Drivers

- Vertical Integration – Payer – Provider – PBM
- Payer – Provider Interoperability
- Pricing Transparency, CMS/State Mandates
- Cyber Threats and Privacy Concerns





Our Healthcare Practice Organization



Practice led Solutions Leveraging our Acquisitions

Care Management Service

Powered by analytical models and clinical competencies e.g. Aging in Place including remote monitoring, Population Health and Care Coordination (AxisPoint Health Models and Clinical Capabilities)

Provider Revenue Cycle Management 3.0

Powered by AI, Analytics and Automation

Claims Adjudication and Payment Integrity Services

with Automation, Analytics, and AI

Healthcare Concierge Service

Omni-channel Customer Service and Clinical Interactions, Analytics and Automation (Colibrum and Elements)

Provider Data Management Accelerator

Colibrum Provider Forward as the base solution with a node on evolving Blockchain Initiatives



Case Study: Improved stakeholder engagement, reduced rework and escalations for a Top # 5 National Health Plan

Client Background:

One of the top # 5 Health Plan was looking to reduce their cost of operations in their **Benefit Configuration**

Client was also looking to improve Broker relationship

HGS Solution:

Team HGS in partnership with the client re-imagined the process

- Introduced blended automation to reduce overall touch time
- “Case Review Tool” to avoid escalations from Brokers due to multiple outreaches
- Implemented RPA and Reporting Dashboard

Outcome:

- **95%** reduction in rework
- Touch time reduction from 480 min to **30 min**
- **50%** reduction in Turn around time
- **96%** reduction in market escalation

Delivering Exceptional Customer Service while Reducing the Cost of Claims Operations by \$12 Mn

Case Study:

Reduced the cost of operations by \$12 Mn for a Top # 5 National Health Plan

Client Background:

A top # 5 Health Plan was looking to reduce the **Late Claim Interest and Penalty** (LCIP) payout in their claims operations

HGS Solution:

Team HGS provided the following consultative solutions:

- Co-created a differentiated Operating model to prioritize claims from high impact Provider States
- Implemented an automated LCIP tool to improve queue management and speed-up review processes
- Real-time metrics (people and process) management system for dynamic work allocation

Outcome:

- **\$12.14 Mn** reduction in LCIP payout
- **20%** reduction in rework
- Improvement in timeliness to **98%** in **10** days

Delivering Exceptional Clinical Services with 4x ROI and Reduction in Cost of Care

Case Study: Improve the health, coordinate the care, and lower the health care costs for our clients and their members.

Client Background:

A State Medicaid program with high risk population needed **care management, education on self-management and improved engagement with providers**

Client was expecting improved coordination among providers and closer adherence to treatment plans.

HGS Solution:

Placed regional care teams throughout the state for

- one-on-one counseling, assessment and personal care planning
- coordinating with providers and community resources

Solution was provided to engage the higher impactable members through targeted outreach to

- Improve medication adherence
- Reduce emergency visits and inpatient admissions

Outcome:

- **\$95.8 Mn** net savings over 6 years
- **14%** reduction in ED visits
- **209** hospital admits avoided for the Medicaid population
- **3.95:1** ROI

Enhancing value beyond transaction processing to improve Provider Experience

Case Study:

Transforming the Provider Engagement Services from a Cost Center to a Provider Experience Center

Client Background:

A top 5 National Health Plan was looking to improve their Provider Experience.

The aim was to transform the cost center to a Provider Experience Center, measure NPS and drive initiatives based on provider insights.

HGS Solution:

Implemented several initiatives for upstream and downstream impact:

- Claim rework returns - Education & Knowledge Management
- Same Day Adjustment – resolve query with claims team on priority
- Influence Member NPS through Provider
- Simple adjustment – Empower provider advocates to solve simple queries

Outcome:

- “Route-back” cases reduced from **21%** to **3%**
- Adjusted Cases reduced from **1.78%** to **0.39%**
- Maintained Cases were reduced from **28%** to **4%**
- Duplicate Cases were reduced from **3.9%** to **0.08%**

Leveraging Digital in Healthcare – a Collection of Case Studies

A Top 5 US Healthcare Payor

Digital transformation through cloud, portals, **chatbots, A.I., personas and journeys**

A Leading US Academic Medical Center in Chicago

Launched **digital experience** using Oracle WebCenter Sites

Custom **digital asset and brand management** solution

One of New York's Most Renowned Health Systems

Enhanced the user experience by eliminating content silos & **simplifying the CMS**

NCI-Designated Comprehensive Cancer Center in Los Angeles

Strategic consulting, technology selection, implementation, and **digital experience design**

AWS **Cloud infrastructure** eliminated site downtimes

The Social Impact of our Work in the Healthcare Ecosystem

- We are helping **30 Mn** members stay healthy and reduce their Healthcare Cost
- We process over **150 Mn** manual claims annually valued over **\$33 Bn** in payments
- Annually we are delivering **50 Mn** perfect healthcare engagement experiences
- We are reducing the administrative burden for **500 K** healthcare providers such that they can spend more time with their patients
- Our Talent Pool of nurses can staff a **500** bed hospital
- **5 Mn** Patients experienced improved access to healthcare as we process their Prior-Authorizations

We are also Helping our Clients Change the Game with New Age Metrics!

- Member Experience measured beyond the CSAT, and NPS
“Transition in Sentiments”
- % of members engaged with the device-based Wellness/Fitness Services
“Engagement Rate”
- % of Hospital Re-admissions prevented through Patient Monitoring
“Readmission Prevention Index”
- % of Collection transactions in Revenue Cycle Management (RCM) that were assisted by Advanced Analytics
“Analytics assisted RCM Collection”
- % Auto Adjudication improvement with RPA
“Robotics led Auto-Adjudication Rate”

HGS Recognized as a Leading Partner in Healthcare Payer, Workers Compensation Gaining Credibility

	<ul style="list-style-type: none"> ▪ The prestigious NCQA Accreditation for Population Health and Disease Management Programs deployed for our Health Plan clients 		<ul style="list-style-type: none"> ▪ NCQA Accreditation for Case Management assures industry best practices implementation for clinical case management
	<ul style="list-style-type: none"> ▪ Ranked as Top 10 performer in 2019 in building collaborative culture between payer and provider ▪ HGS positioned in Winner's Circle, for Healthcare Payer Ops for last four years ▪ High Performer in Population Health Management 		<ul style="list-style-type: none"> ▪ 2018 IAOP Global Outsourcing 100® for the 8th year in a row. ▪ This year, HGS was called out as a Super Star of the Global Outsourcing 100 for Sustained Excellence
	<ul style="list-style-type: none"> ▪ HGS positioned as Leader across Healthcare Payer, Provider (2015, 2016, 2018) ▪ HGS is a Leader in Nelson Hall Digital Marketing Services NEAT 2018 ▪ Leader in cost take out focus in 2019 		<ul style="list-style-type: none"> ▪ Americas Top 15 status in the Breakthrough Sourcing standouts in ISG Outsourcing Index Global
	<ul style="list-style-type: none"> ▪ Major Contender, Rising Star in Healthcare Payer BPO PEAK Matrix™ (2017, 2018) 		<ul style="list-style-type: none"> ▪ HGS cited as a Consulting Provider in Robotic Process Automation



FACT SHEET



Identify and Address Social Determinants of Health

FACT SHEET



Complete CMS Compliant Health Risk Assessments

INFOGRAPHICS



Medicaid Market Solution

INFOGRAPHICS



Medicare Market Solution

Thought leadership based on Deep Industry Experience



Winning the AI Race: From RPA to Intelligent Automation



Engaged + Inspired Employees = Better Client, Customer Outcomes



3 Ways Collaborative Care Can Drive Better Outcomes

Summing It Up ...

- We are **investing** at the intersection of healthcare and technology
- Our **mission** is to address specific challenges that our clients face in our areas of expertise
- Our **goal** is to provide holistic solutions that combine services with digital, automation, analytics and AI
- Our **commitment** to our clients is to Improve the Experience for the Consumer (Members/Providers) and Reduce the Cost of Operations
- To drive growth, we have created **Global Healthcare Practice, Innovation Hub** and **bundles of capabilities** that combine technology, domain expertise and business transformation

CES - Innovating in Core Customer Service

Tim Schuh

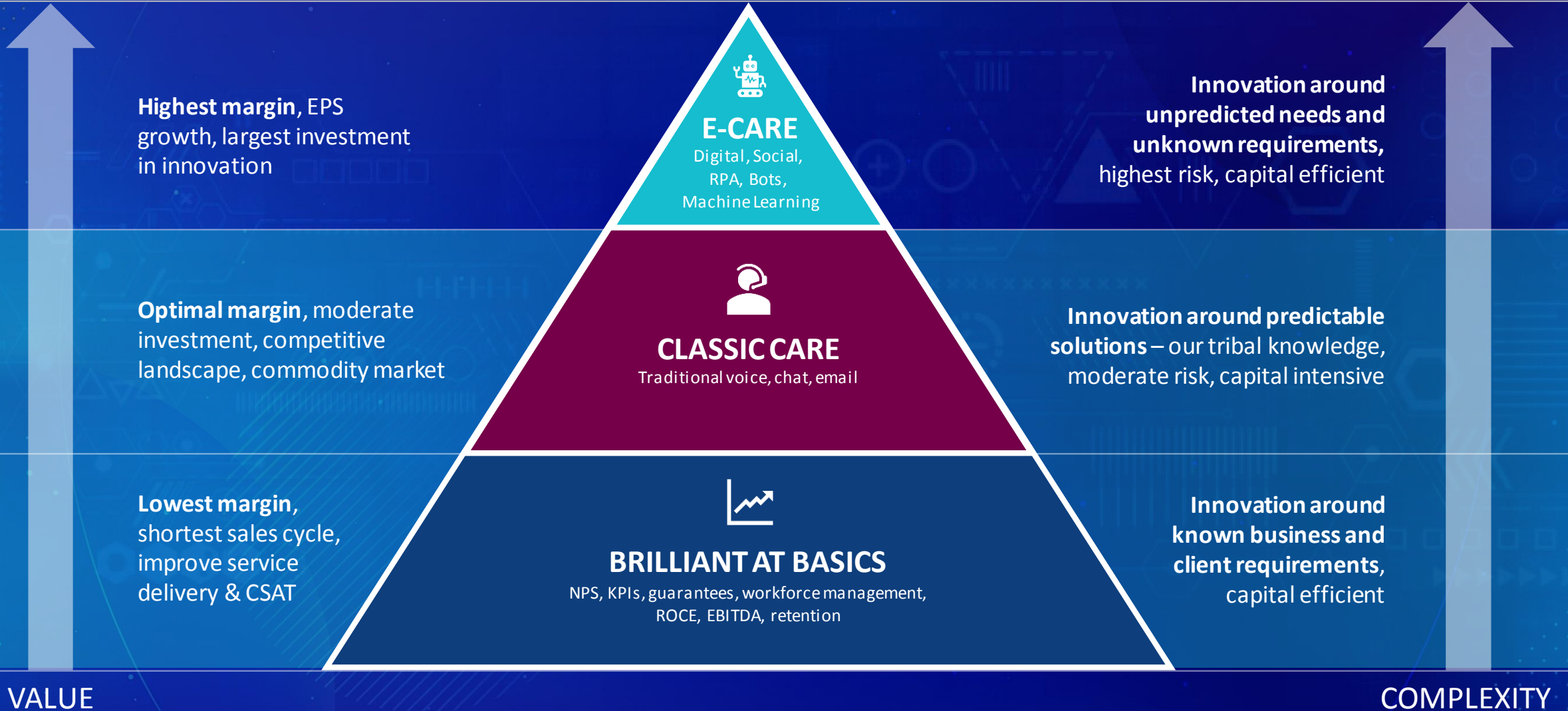
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MEET 2019**



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In FY21, HGS will continue the Plan to be Brilliant at the Basics, Innovate Classic Care and Expand eCare Everywhere



HGS is Innovating in Classic Care to Hire, Train and Retain our Invaluable Human Resources

Retention is a multi-Billion-dollar industry challenge

- Retaining 250 people in North America = \$1M to the bottom line



Focus on process improvement and digital innovation to:

- **Source Right**
 - Digital media driven candidate identification
 - Mobile enabled application journey
- **Hire Right**
 - Electronic workflow management
 - Fit Index
- **Train Right**
 - Learning Management System
 - Electronic Gradebook
- **Manage Right**
 - Voice of the Employee
 - **ReadyNOW** leadership development



Workplace Flexibility Enhancing Employee Experience

More than one third (36 percent) of U.S. workers...

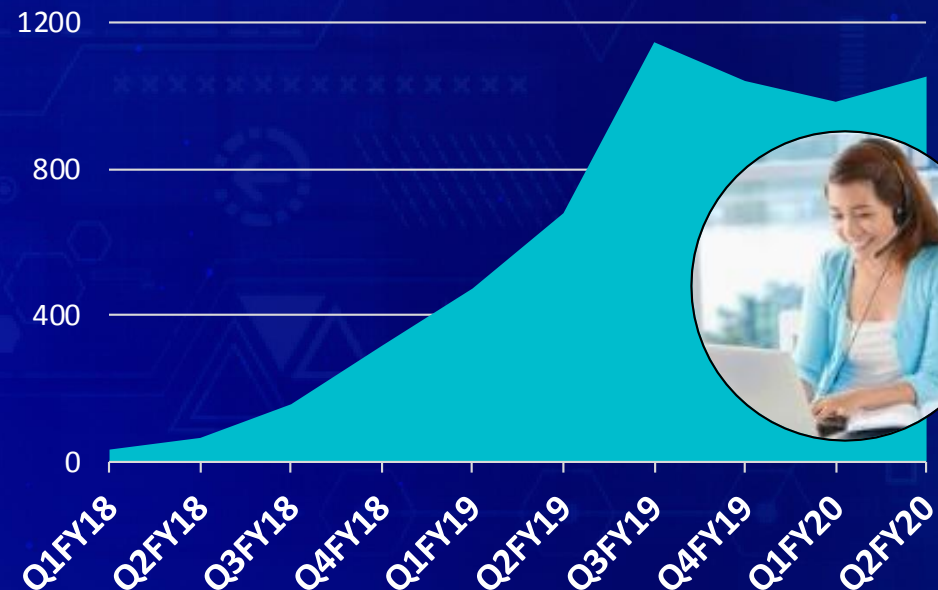
HGS Work@Home Expansion Feeds Off Demand for More Flexible Work-Life Balance

U.S. Workforce



Source: Forbes, Aug 31, 2018, quoting a Gallup Survey

HGS W@H Agent Positions

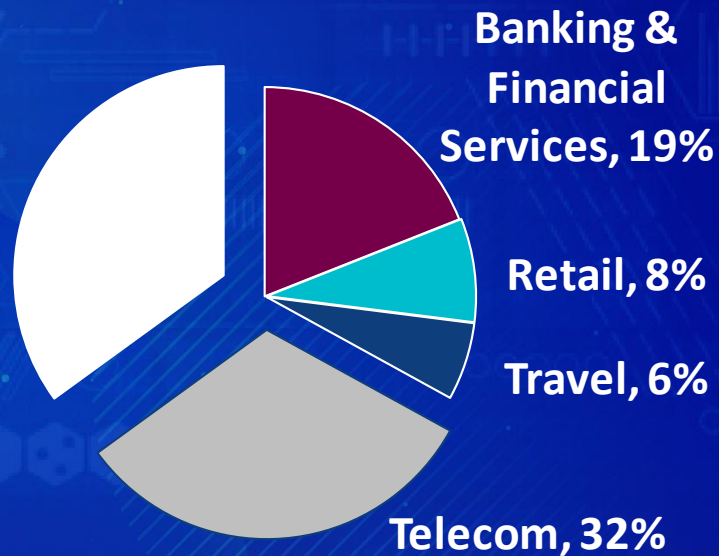


HGS CES is delivering strong value in Strategic Industries

The Global CCO Market Spend Stood at \$83-86B in 2018, and grew at 3-4%

Retail, Travel, BFS Grew Faster Than The CCO Average... **HGS Grew Faster than the Industry**

Industry Demand for CCO Services



Source: Everest, CX Management Annual Report 2019

- **Travel** grew at 15-20% on the back of demand for better CX and digital transformation
- **Banking & Financial Services** grew 5-7% based on competitive pressure from new entrants
- **Retail** grew 4-6% with the heaviest adoption of non-voice (30%) customer engagement of any industry

166%

82%

6.6%

HGS CES is delivering strong value in Strategic Industries



BANKING & FINANCIAL SERVICES

Credit Card Up-Selling

Achieved over \$3Mn per month in additional revenue via up-selling

Bill Pay & Collections

Over \$70Mn in cost savings over 3 years via back office code accuracy review

Loan Applications

Over \$4.2Mn per month in loans dispersed to customers HGS assisted

TRAVEL

Reservations

Supporting over 1Mn members with our Work@Home solution

Guest Service & Support

Supporting over 3Mn passenger inquiries per year

Back Office Billing

Achieved over 96% performance improvement in 6 months, growing the program over 78%

RETAIL

Online Sales

Achieved over \$2Mn in revenue for over 79K orders

Order Management

Helped assist customers with over 87K e-Commerce orders

Returns & Cancellations

41K potential cancelled orders saved

Differentiating Thought Leadership in Social Care



“HGS has developed an **industry-leading** social media and employee recruitment model. The company has built a **world-class talent profile** for hiring the agents best suited for social media work. The profile and recruitment model are **both clear competitive differentiators.**”

Michael DeSalles, Principal Analyst



HGS is Leading Real Change in Social Media and Delivering Major Business Impact for Enterprises



#1

Company on (in sector) Twitter



\$21mn

in value created by filtering more non-actionable posts via AI driven automation



19.2

Million likes, shares, retweets, and comments

Evolving Public Sector Position

Adam Foster

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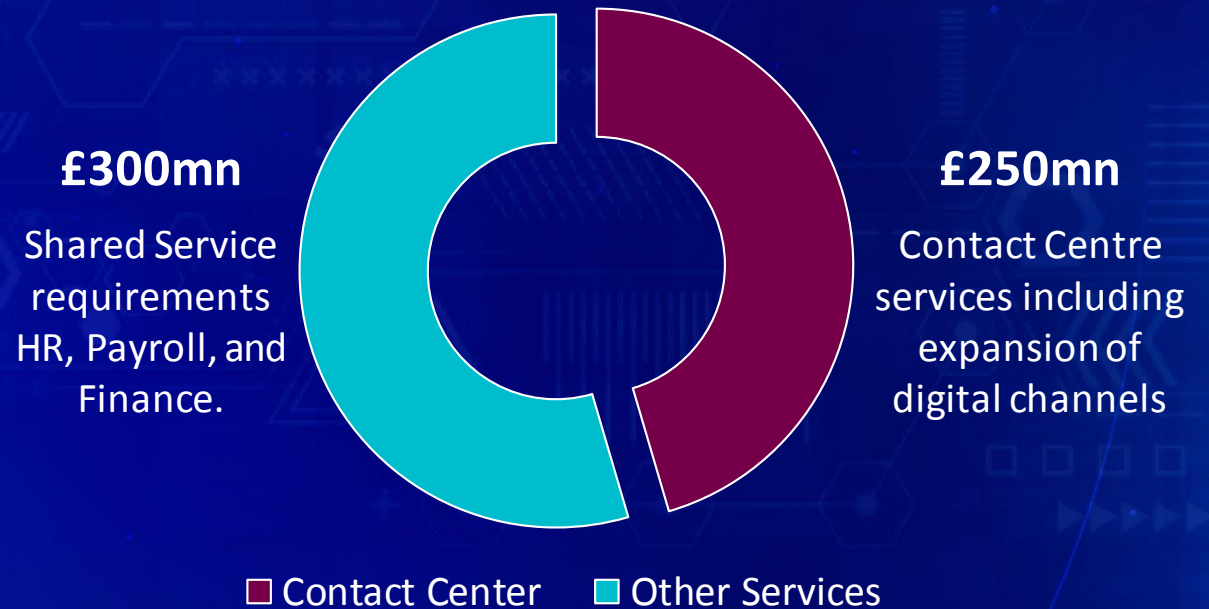
We are redefining client business processes and reshaping CX delivery.

HGS is a Tier 1 Partner to Crown Commercial Services

CCS Contact Centre Framework is core to Government service delivery. It enables departments and agencies access to pre-selected organisations with a proven record for successful delivery of services.

- One of 8 companies pre-approved to supply services via CCS
- Over £400 million of services via the framework over the last 8 years
- Potential value of £750 million over 4 years.
- CCS are proactively promoting the use of the framework

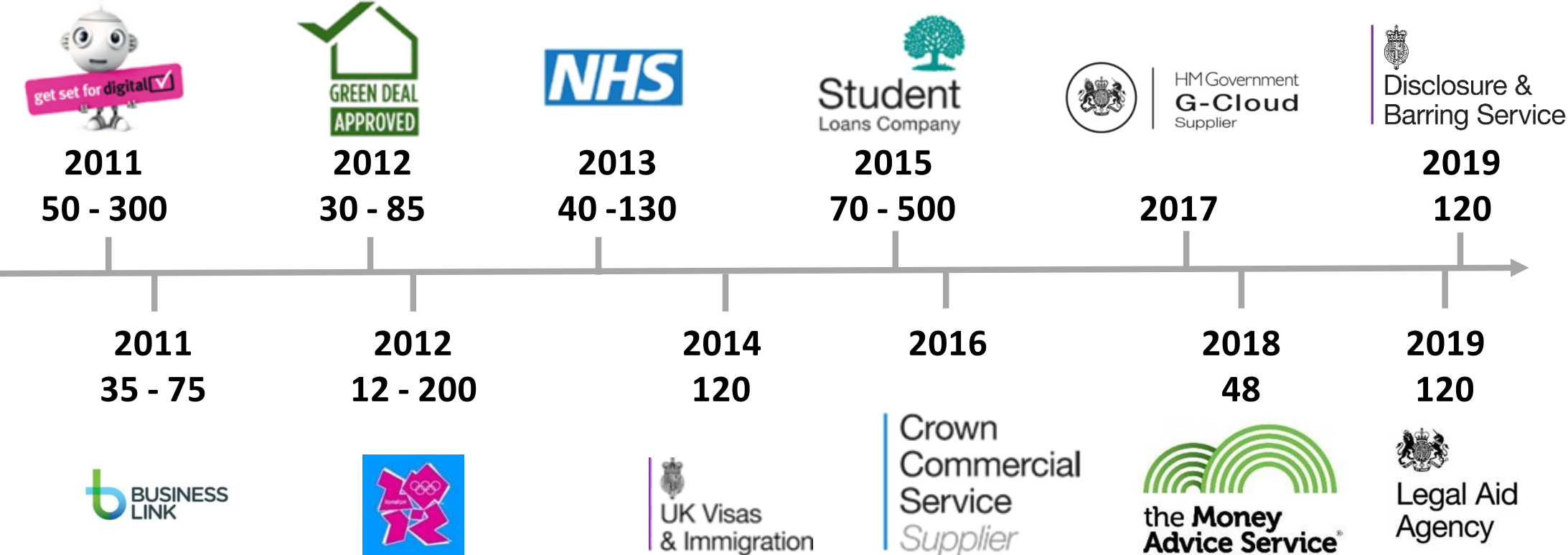
CCS Annual Procurement



HGS UK Continues to be Successful in Securing Critical Government Contracts



Recognised as a Tier 1 provider of service. We are pre-approved by Central Government for the delivery of Contact Centre operations used daily by the public.



3 New Logo Wins in 2019 from the CCS Framework and growth of existing Government Accounts



Legal Aid Agency

- 2 Lines of Business (DSCC & CLA)
- Involves development of complex Oracle database
- 120 FTE



Disclosure & Barring Service

- Supporting the issuing of over 6 million certificates per annum
- Delivered from new site in Liverpool in Q4
- 120 FTE



the Money Advice Service

- Supporting complex information and guidance for those in debt, or Poverty
- WhatsApp channel
- 50 FTE

We have secured over 50% of the opportunities we have bid for in FY20.

Framework
remains valid
until 2021

Supporting CCS
in development
of new
Government
opportunities

Delivering more
complex, data
and digital driven
solutions which
are future of
customer service

**Opportunities in
next 12 months...**



Department
for Education



Department
for Work &
Pensions



Money &
Pensions
Service



Student
Loans Company

- USA & Canada
- Significant seasonal ramp
- Multi-channel – chat, voice
- Complex transactions requiring SMEs
- Cost savings through process optimisation



Growth Strategy

Tom Hricik

**ANALYST & INVESTOR
MEET 2019**

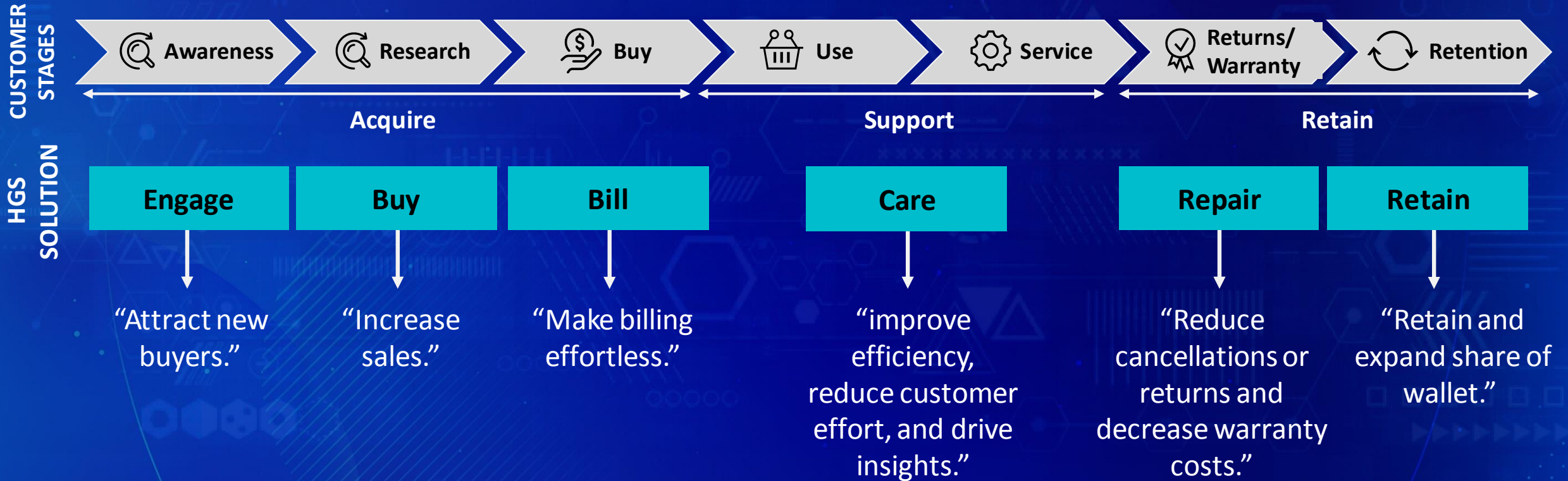


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HGS Consumer Journey Framework Solves Client Problems

Educate buyers to increase client revenue and improve share of buyer wallet



Our Sales Eco-system Identifies Value across the Consumer Journey

HGS
SOLUTION

Engage

Buy

Bill

Care

Repair

Retain



Marketing aligns the HGS value story to key verticals and targeting business to consumer

Intelligent targeting...



Lead Generation opens the door to conversations across journey stages

Focus on business to consumer...



Sales presents new solutions with higher value and expected gross margin returns

...Consultative selling of solutions



Account Management maps clients against the journey stages and proactively presents new ways to make clients more competitive



Right relationships, Right companies, Right time, Right HGS Solution

- Journey mapping to industry/ client
- Persona targeting & capability mapping
- Digital education
- Productization & trademarking





GLOBAL Account Management

- 68% of revenue comes from clients with >10-years tenure
- Invested in deepening client relationships & growth

\$170 Mn
in revenue

+42
NPS

40
clients

18%
growth

Channel Program is Boosting Pipeline Thickness and Velocity, Leveraging Partners and Their Sales Teams

Leading Channel Partners



Pipeline increases as we add more Partners



Tip-of-the-Spear Strategy is Opening Doors

Social Media programs offer unique opportunity to land and expand



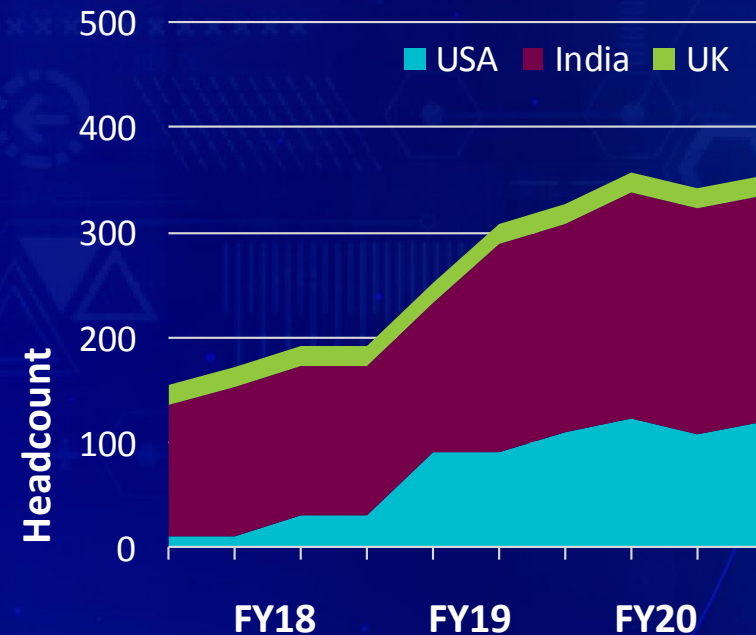
“HGS is bringing significant thought leadership to enterprises who are pioneering new solutions to mine the full benefit of providing social media care at scale”

- Doug Balut,
Global VP of Alliances

HGS growing social media globally across major consumer verticals

- Global fast food
- Mobile telecom
- Global retailer
- Car sharing
- Automotive
- Consumer electronics
- Media & communications
- Consumer goods

HGS EPIC™ Social Care



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Our Digital Story

Enabling HGS to compete, differentiate and outperform

Nat Radhakrishnan & Venk Korla



HGS[®] digital

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**WE TRANSFORM ORGANIZATIONS INTO
DIGITAL INNOVATORS**

The
contact center industry
is projected to grow

\$330 Billion

2018



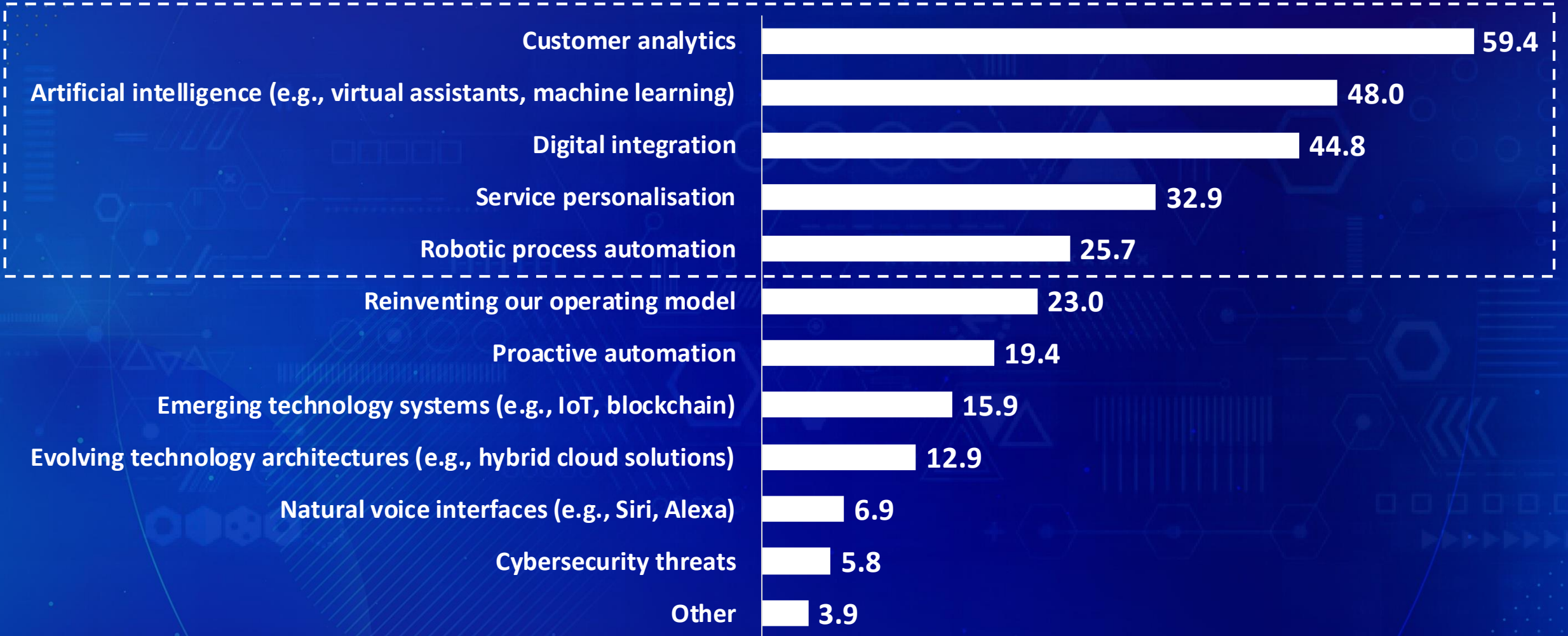
\$400 Billion

2022

Source: Everest Group Customer Experience Management (CXM) Services Annual Report – September 2019



But the Services Stack is Transforming...



Source: 2019 Global Customer Experience Benchmarking Report, Dimension Data



The logo features a teal-colored icon on the left, consisting of three interlocking loops. To its right, the letters 'HGS' are written in a large, bold, white sans-serif font, with a registered trademark symbol (®) positioned above the 'S'. The word 'digital' follows in a teal-colored, lowercase sans-serif font. The entire logo is set against a dark blue background with a blurred perspective of a road and a car's interior dashboard.

HGS[®] digital

HGS already has the capabilities to address this transformation.
We have unified them into a new brand.

HGS[®] digital



Transform **Existing Client** Relationships



Drive Revenues through **New Customers**



HGS[®] digital

We create frictionless experiences that solve business problems and improve people's lives.



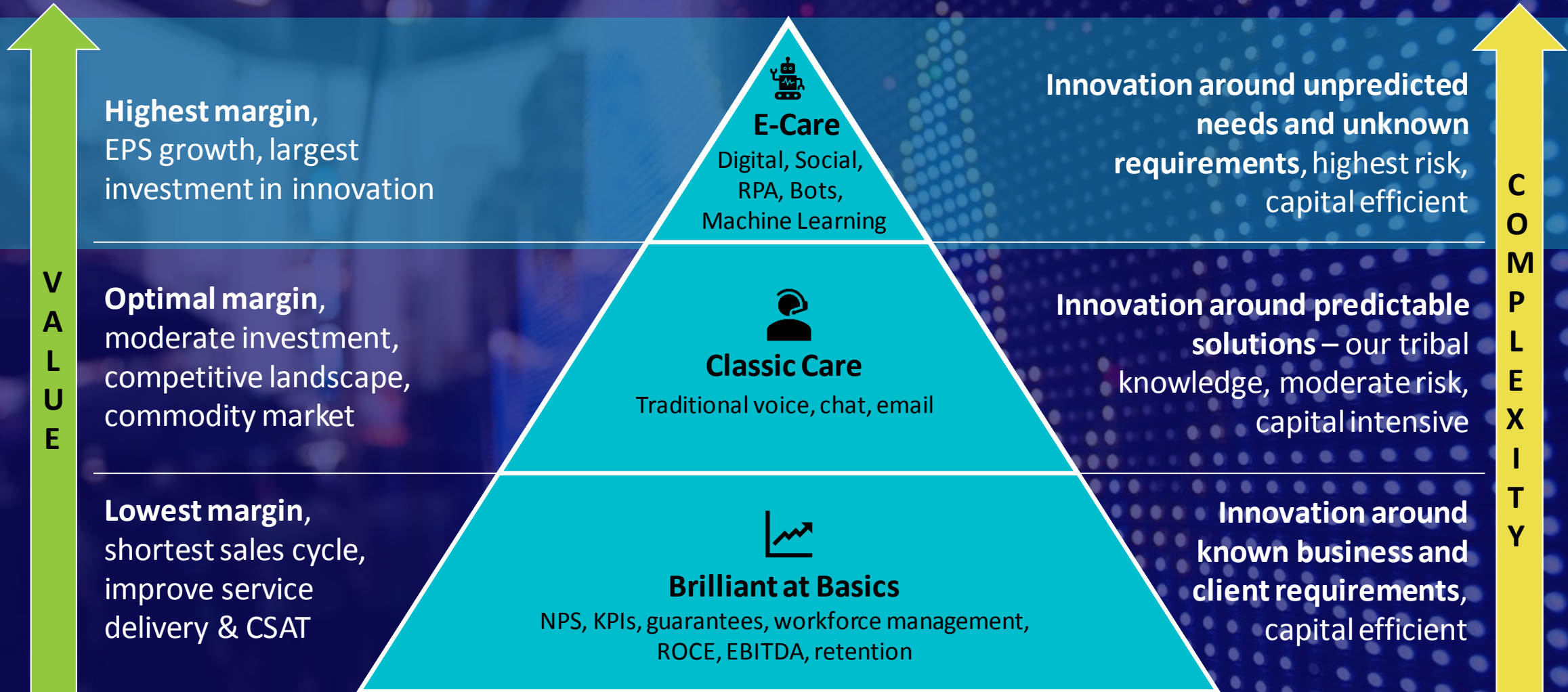
Transform Existing Client Relationships



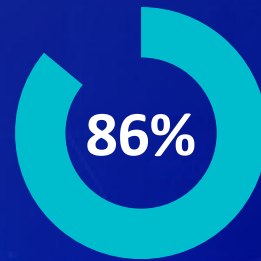
Drive revenues through new customers

Addresses the tip of 3-tiered Pyramid

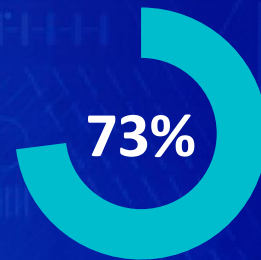
in order to simultaneously (bi-modal) transform our Classic and E-Care



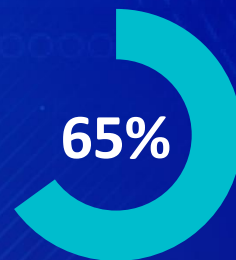
Exceptional CX and Conversations are the most Powerful Way to Engage and Retain Customers



Buyers will pay more for a better CX

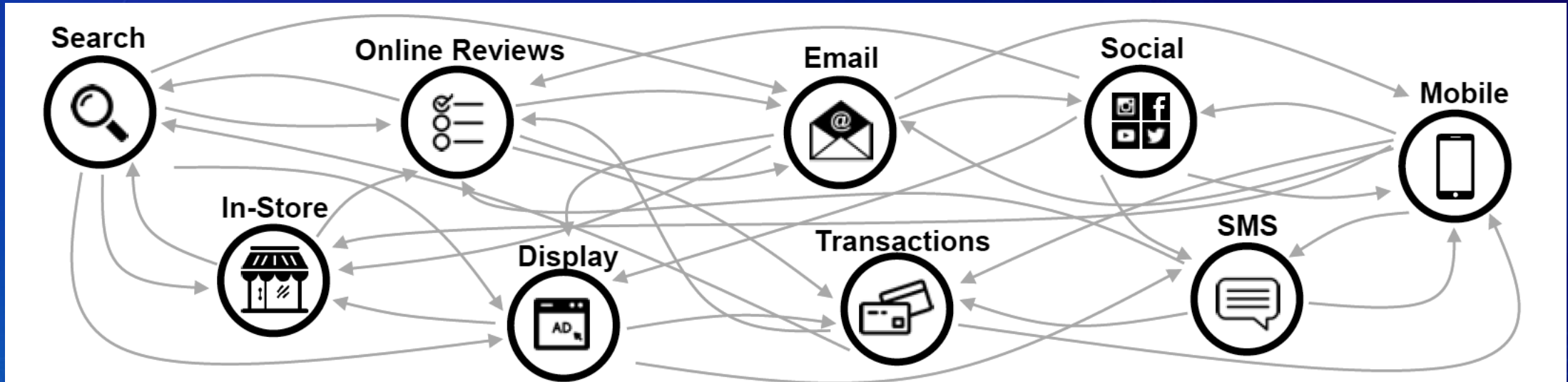


All people point to CX as an important factor in their purchasing decisions



Find a positive experience with a brand to be more influential than great advertising

Companies must have Customer Intelligence and Context across all Channels



Delivering effortless, in-context, omni-channel CX is challenging:

Siloed Data

Scarcity of Talent

Ever evolving
Digital Channels

Rising consumer
expectations

Leading companies to focus on



EXPERIENCE

Designing & building digital touch points that personalize and integrate.



INTELLIGENCE

Drawing on insights by integrating data across the organization.



ENGAGEMENT

Creating campaigns with exceptional content to engage across social channels.



AUTOMATION

Automating repetitive and simple tasks to let the talent focus on more complex tasks.



SCALE

By adopting secure, open, and elastic platforms to be more agile.

Digitally transforming their businesses to stay relevant

To deliver frictionless customer experiences

Efficiency

Retention

Growth

OUR SERVICES

DIGITAL EXPERIENCE



DATA + ANALYTICS



MARKETING + ENGAGEMENT



CLOUD SERVICES



INTELLIGENT AUTOMATION



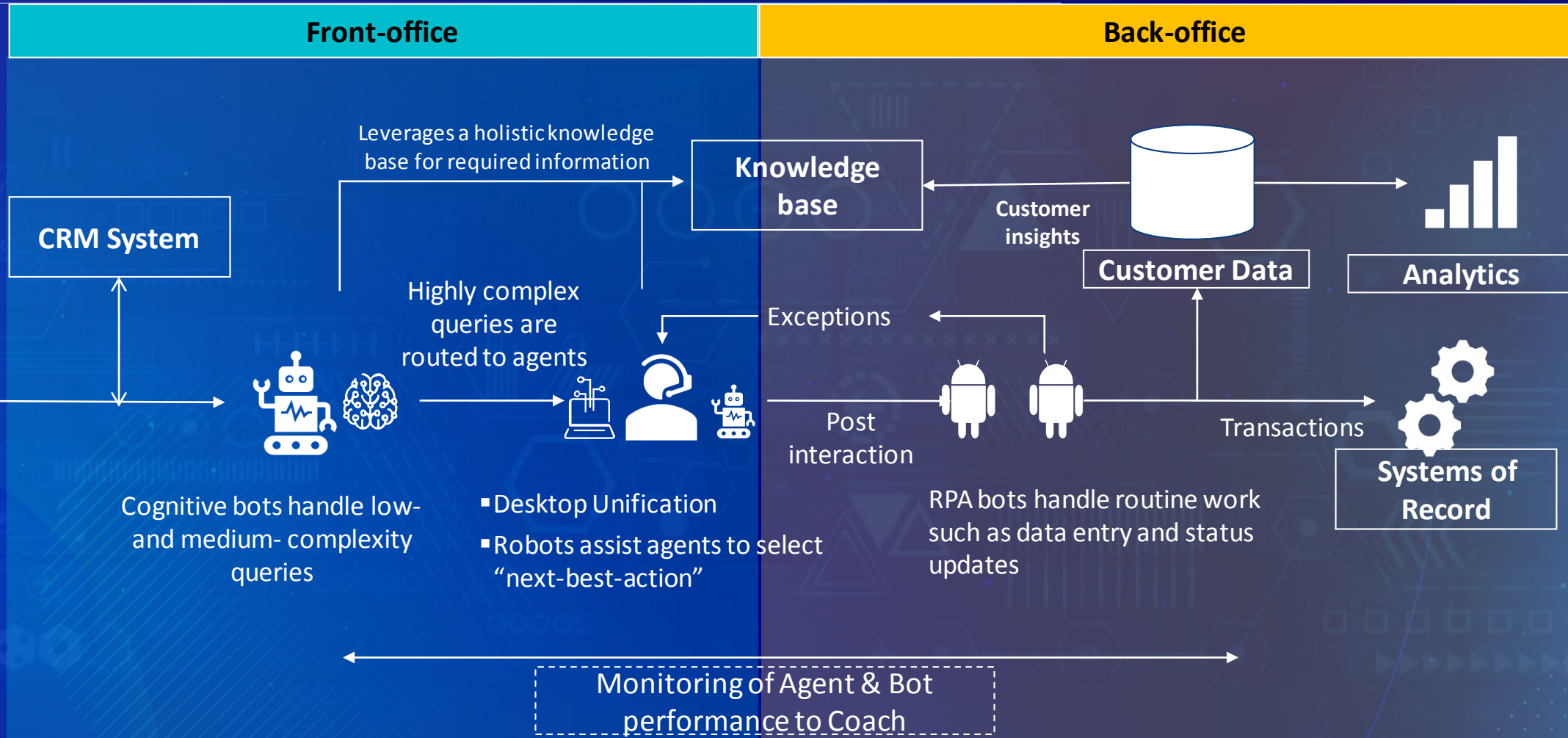
OUR PARTNERS



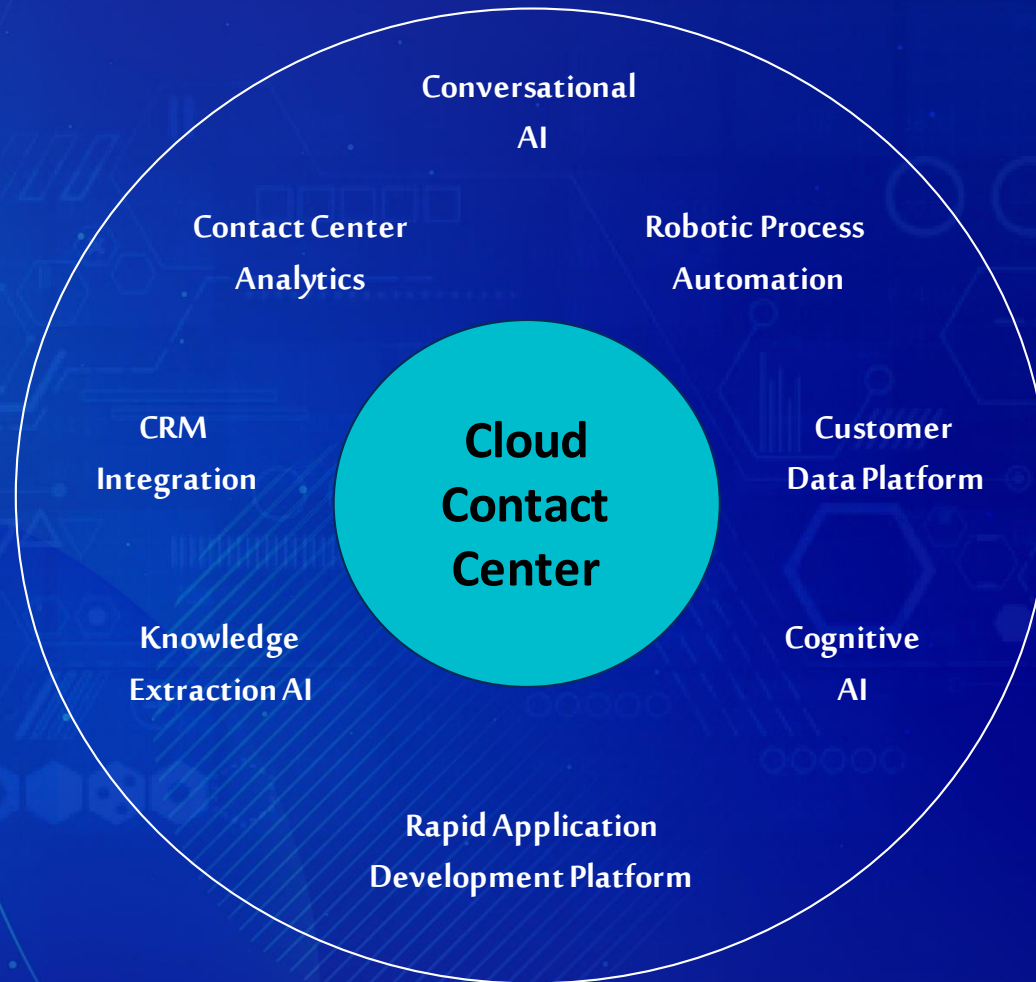
How Clients Engage Us



Next Generation Contact Centers Enable Agents to focus on Complex Tasks



Omni-Channel, Context Aware, Unified Data and Leverage AI



Next Gen Solutions

- Smart Agent Desktop (Unified, Contextual, Omnichannel)
- Agent Assist Bots
- Cognitive Bots
- Cognitive IVR
- Automated Translations
- Customer 360 view
- Personalization (Offline & Online)
- Process Automation

Driving Friction Less Experiences

The screenshot displays a Twilio Flex agent desktop interface for HGS digital. The interface is divided into several sections:

- CONTACT DETAILS:** ID 10701, Name +15739159211, Email bmarler@twilio.com, Phone +15739159211. Includes an "OPEN IN MAPS" button.
- ORDER DETAILS:** Includes "ORDER DATA" (ID, Order Date, Placed Via, Paid Via, Transaction ID) and "SHIPPING DATA" (Shipping Date, Promise Date, Tracking Number, Shipped To). Includes an "ITEMS" section for a "MERCURY SNEAKER" with product details and pricing.
- CUSTOMER JOURNEY TIMELINE:** A list of events including "Existing Order" and "Product Support" with timestamps.
- Summary:** Subtotal \$199.99, Discounts -\$0.00, Total \$199.00. Includes "APPLY PROMO" and "CANCEL ORDER" buttons.

- Reduces Customer Effort
- Increases First Call Resolution
- Improves Agent Experience

The image features a long-exposure photograph of a bridge at night. The bridge's structure, including its railings and support beams, is visible against a dark blue sky. Multiple light trails in shades of red, white, and yellow streak across the bridge's surface, suggesting the movement of vehicles. The overall scene is dimly lit, with the primary light sources being the light trails and the ambient night light.

 **HGS**[®] digital

Financial Overview

Srinivas Palakodeti

**ANALYST & INVESTOR
MEET 2019**

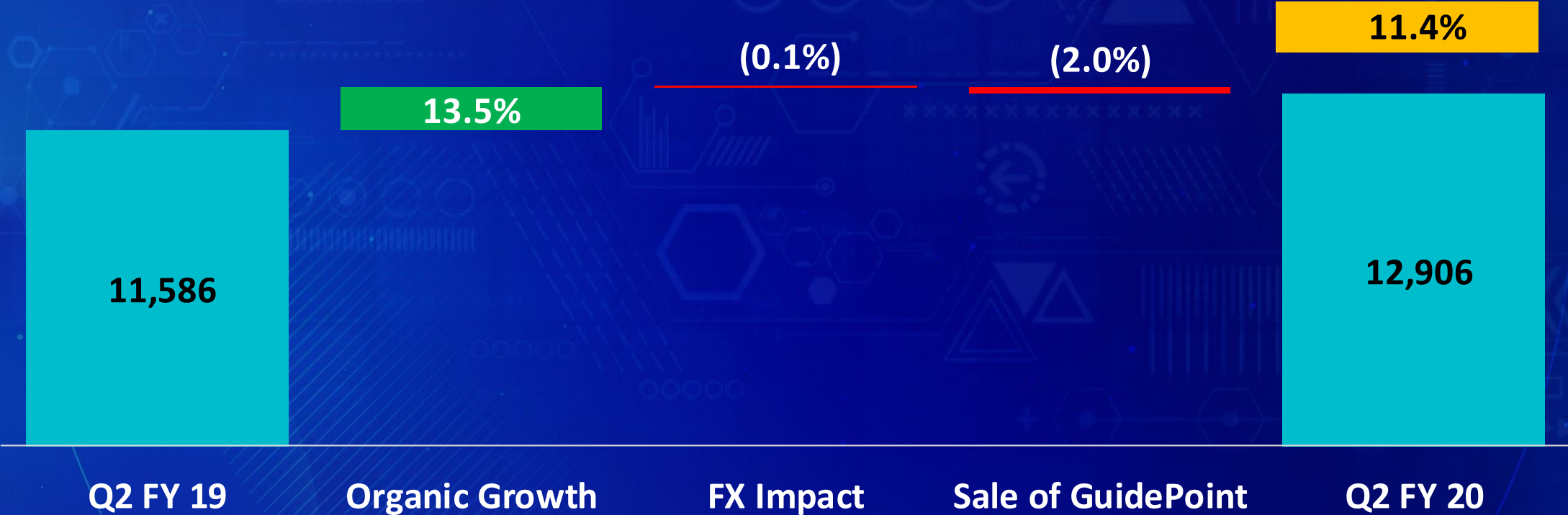


Want CX. Think HGS.

We are redefining client business processes
and reshaping CX delivery.

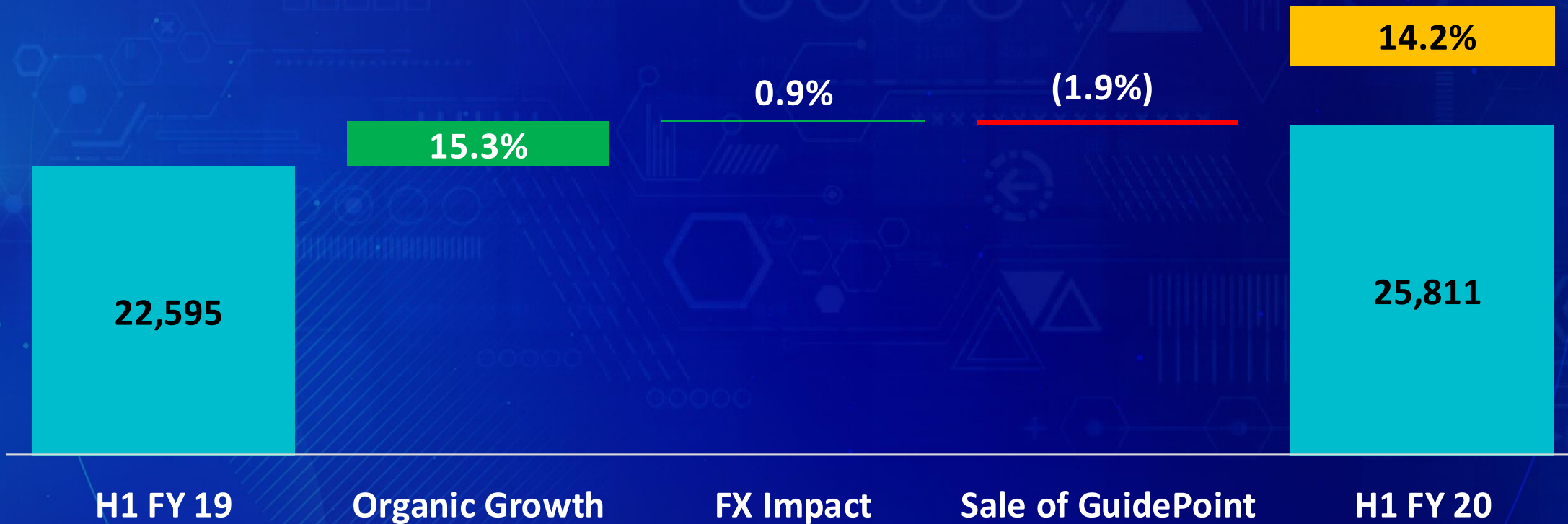
Q2 Revenue Growth: 11.4%

Q2 FY 19 vs Q2 FY 20 Growth (In Rs. Mn)



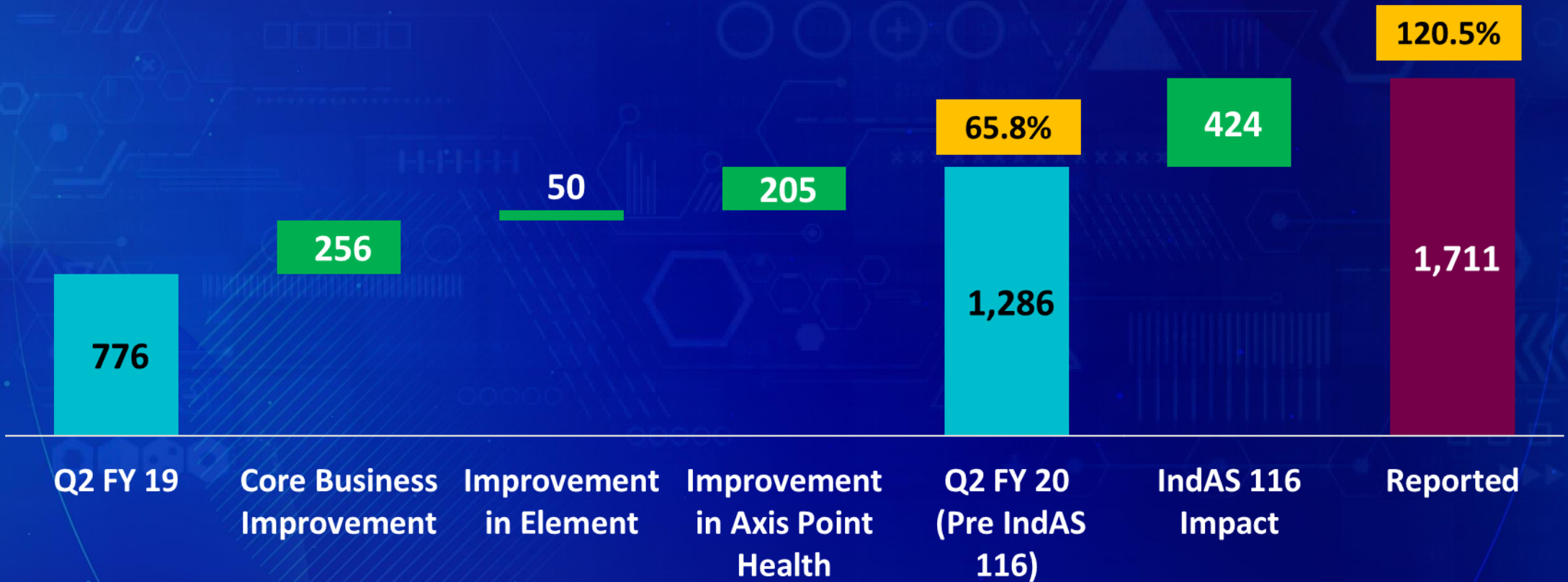
H1 Revenue Growth: 14.2%

H1 FY 19 vs H1 FY 20 Growth (In Rs. Mn)



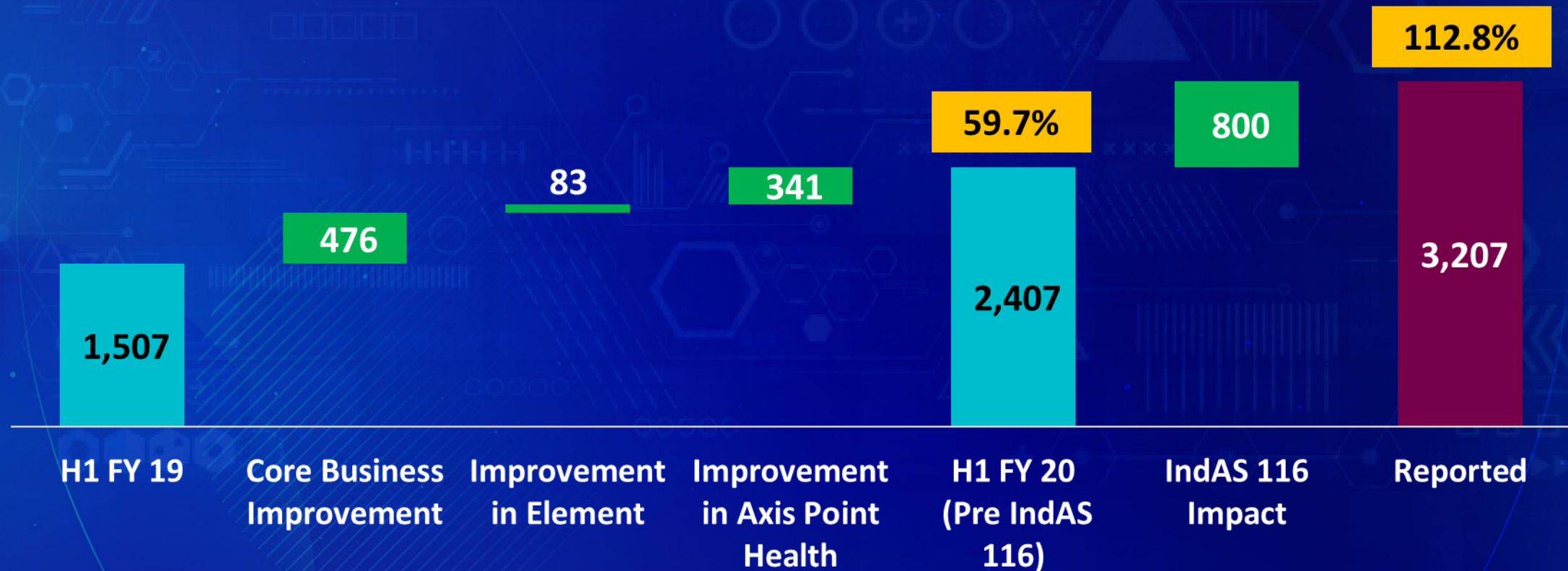
Q2 EBITDA Growth: 620.8%

Q2 FY 19 vs Q2 FY 20 Growth (In Rs. Mn)



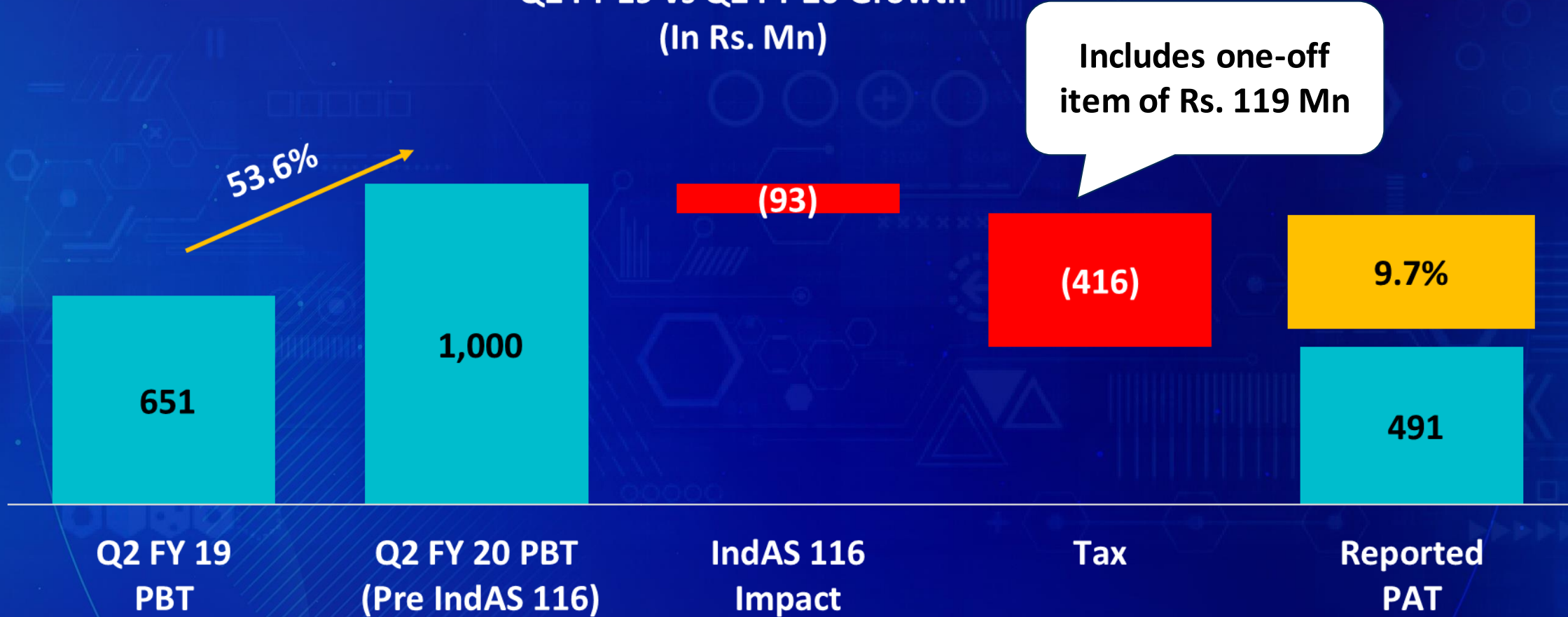
H1 EBITDA Growth: 59.7%

H1 FY 19 vs H1 FY 20 Growth (In Rs. Mn)



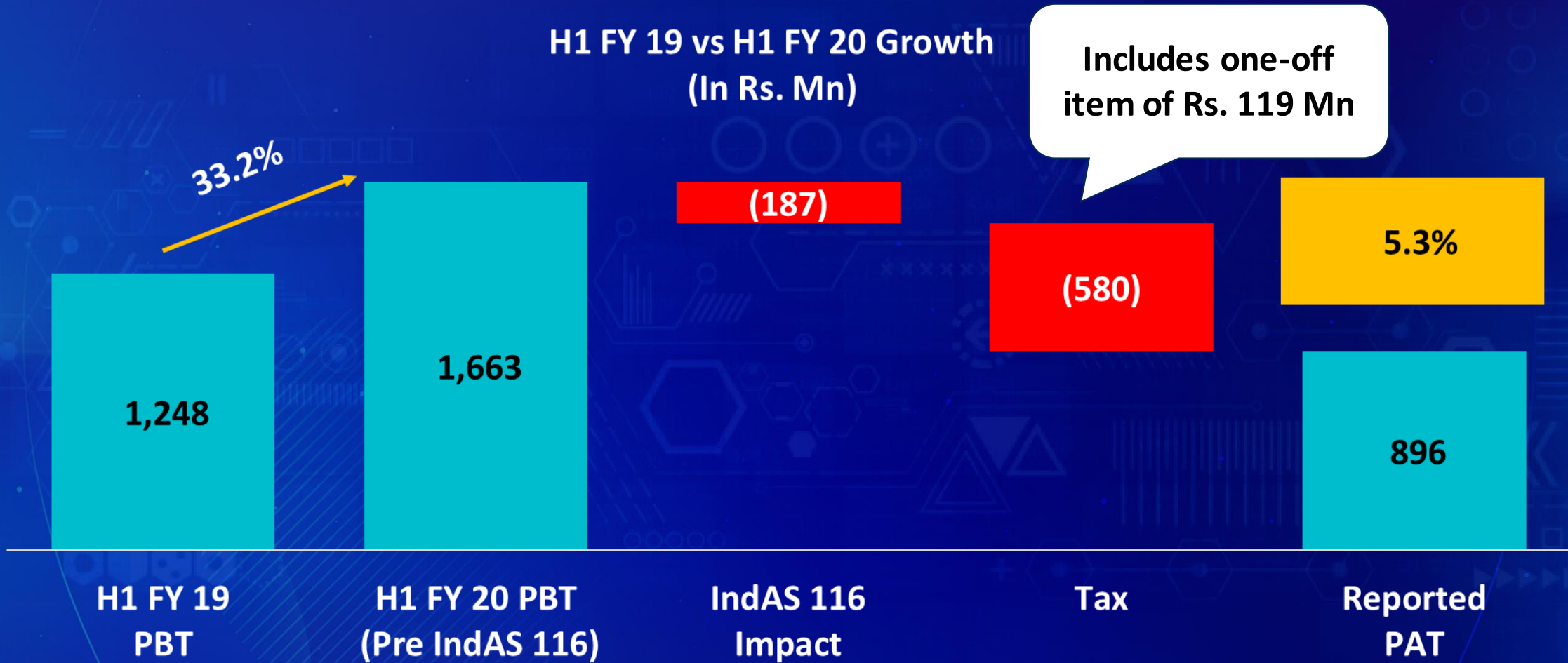
Q2 PAT: 9.7% growth

Q2 FY 19 vs Q2 FY 20 Growth
(In Rs. Mn)



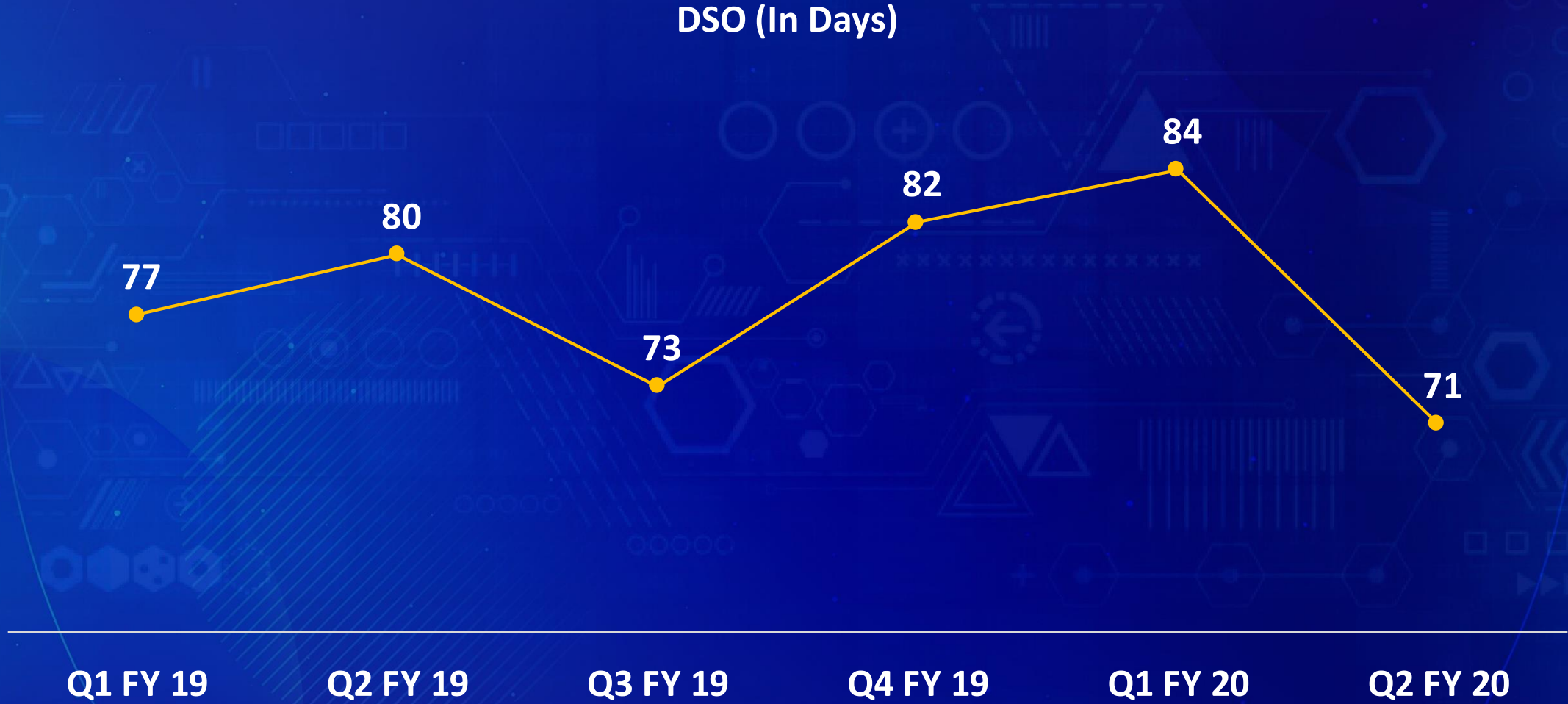
Includes one-off item of Rs. 119 Mn

H1 PAT Growth: 5.3%



DSO Days Improvement

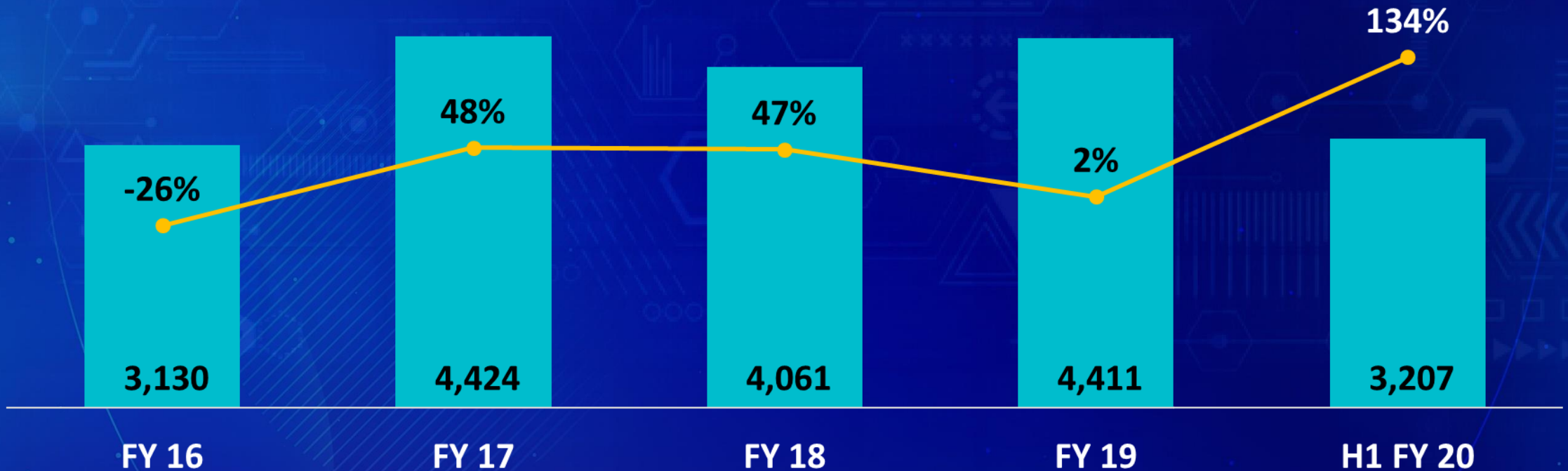
DSO (In Days)



EBITDA/FCF conversion: Rs. 8,321 Mn FCF in last 3.5 Years

Figures in (Rs. Mn)

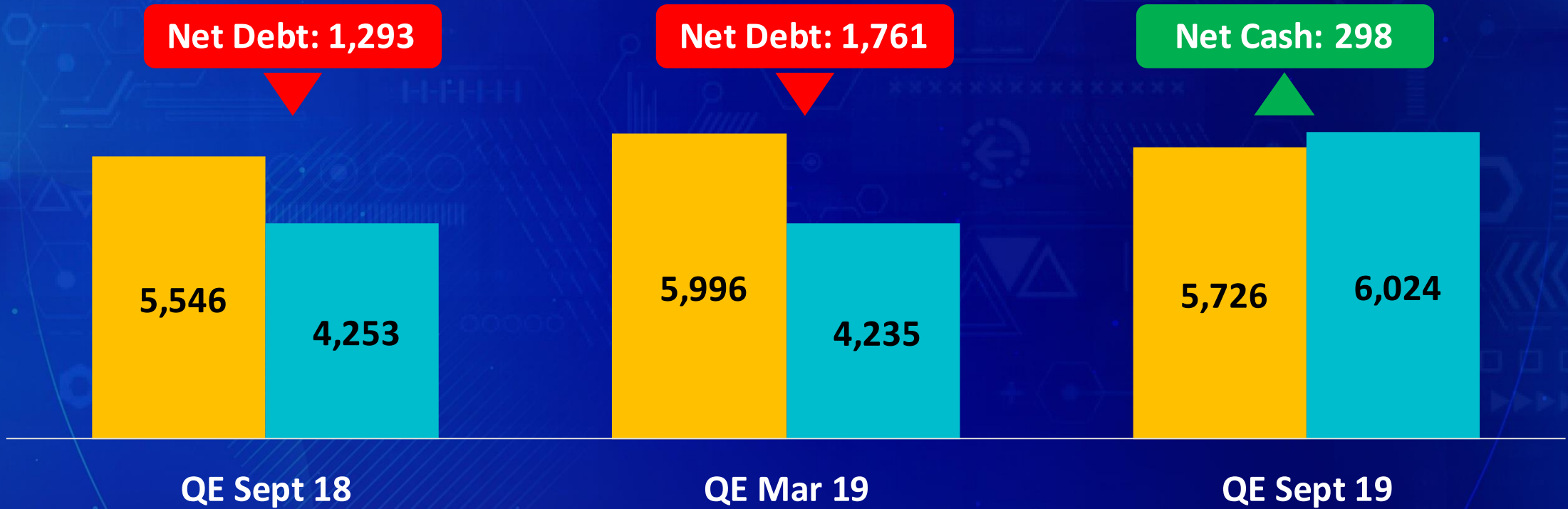
■ EBITDA ● FCF/EBITDA (%)



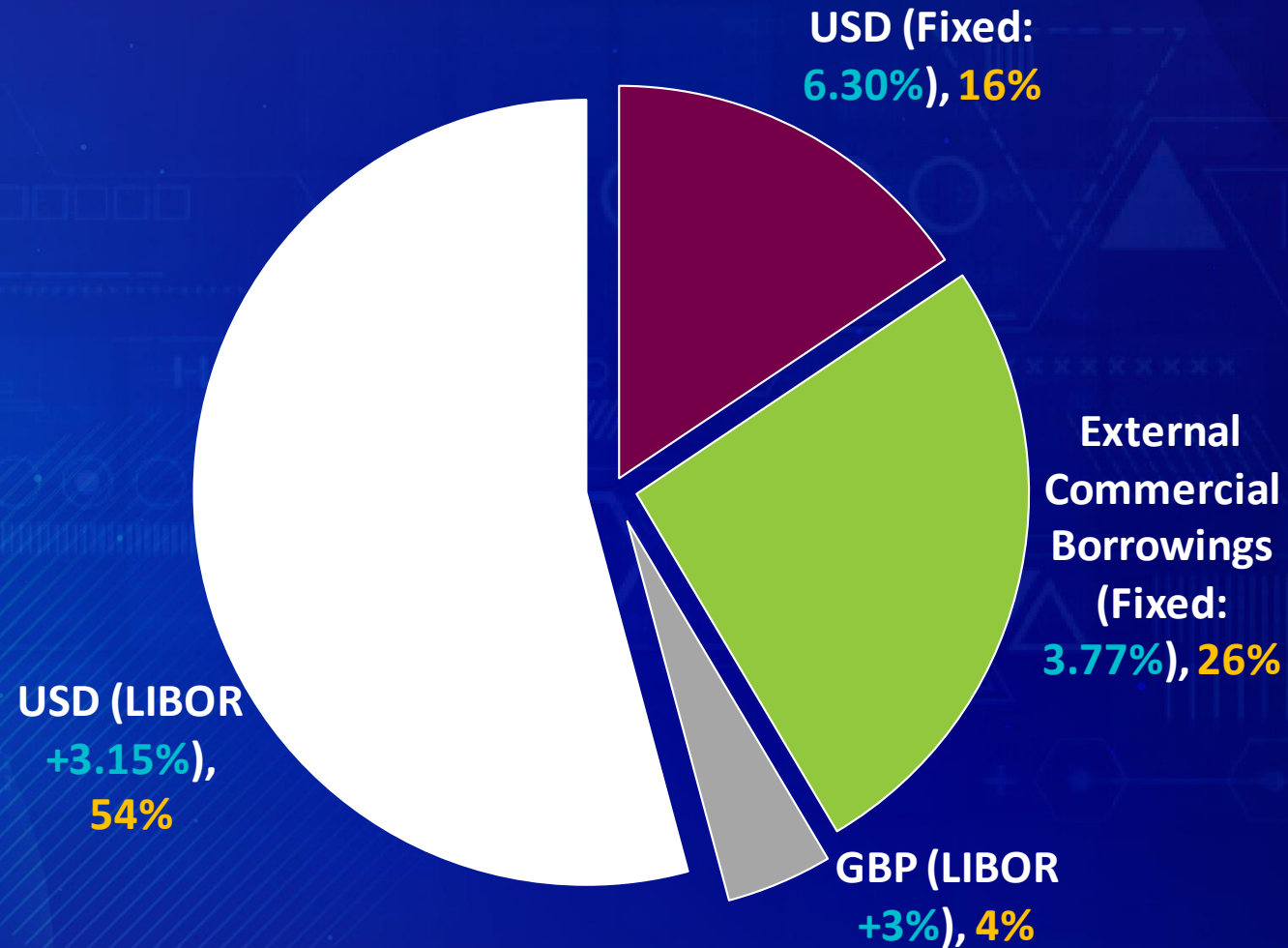
Debt Details

Gross Debt, Net Debt & Cash (In Rs. Mn)

■ Gross Debt ■ Cash



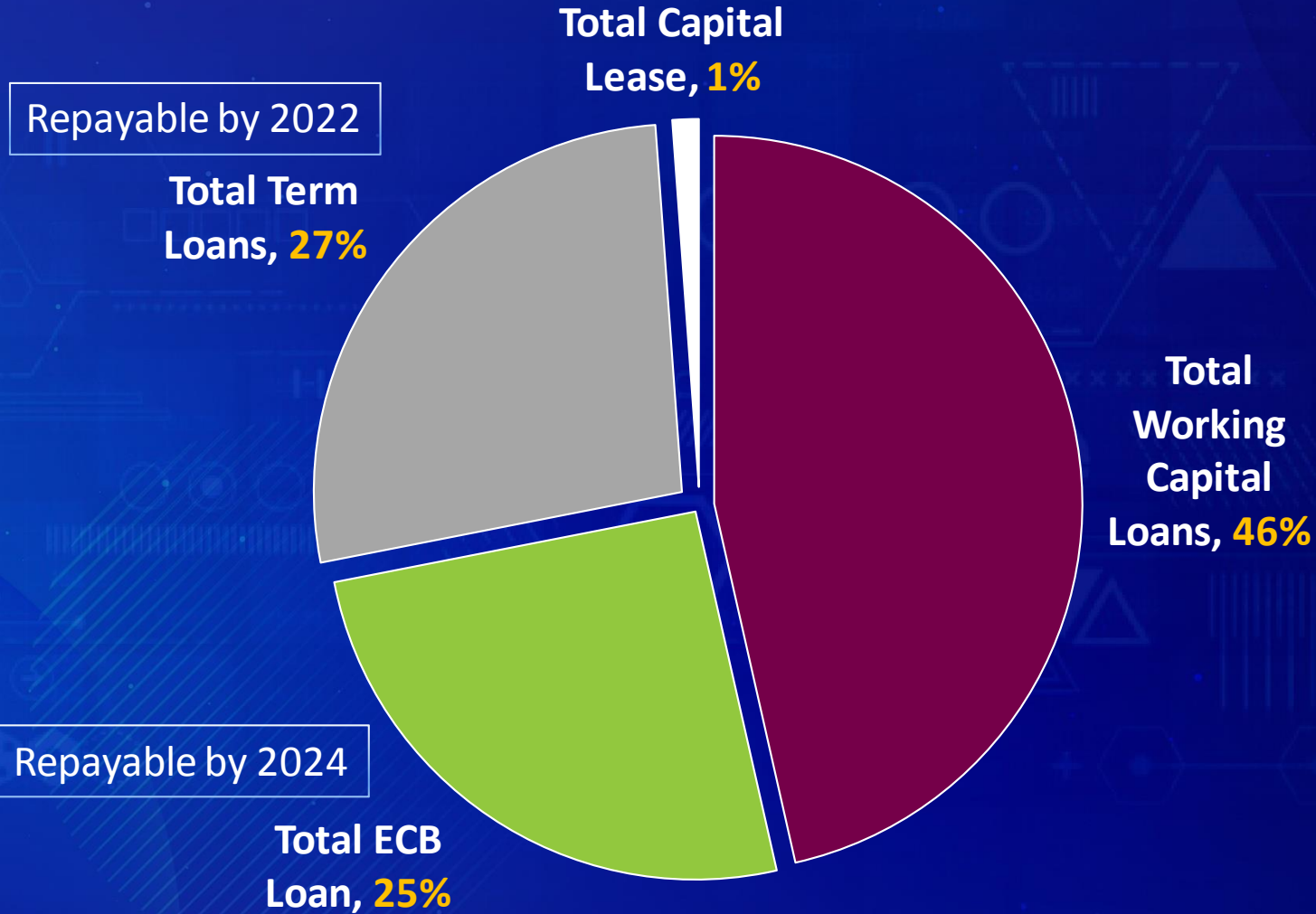
Debt of Rs. 5,726 Mn: 42% has fixed interest rate



As at 30th Sep 2019

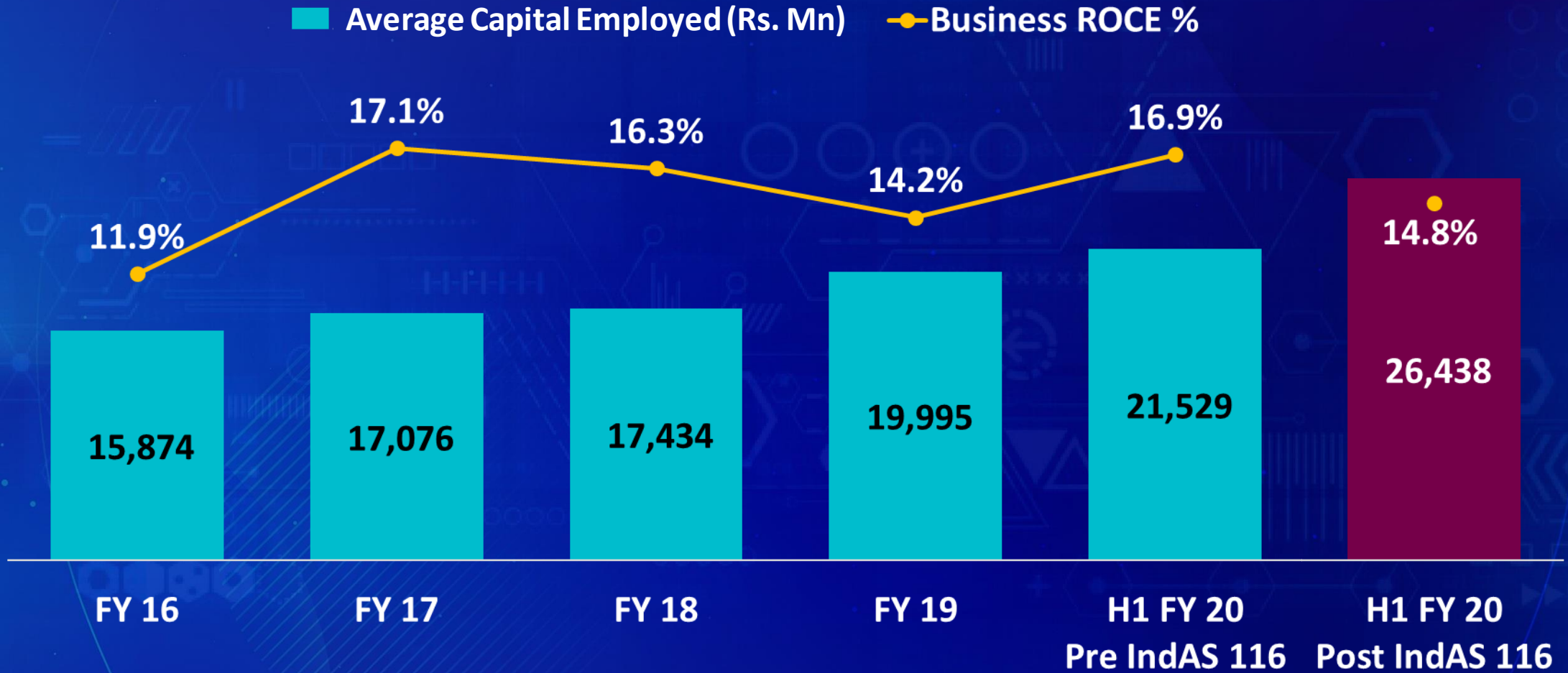


Debt of Rs. 5,726 Mn: 53% are Term Loans



As at 30th Sep 2019

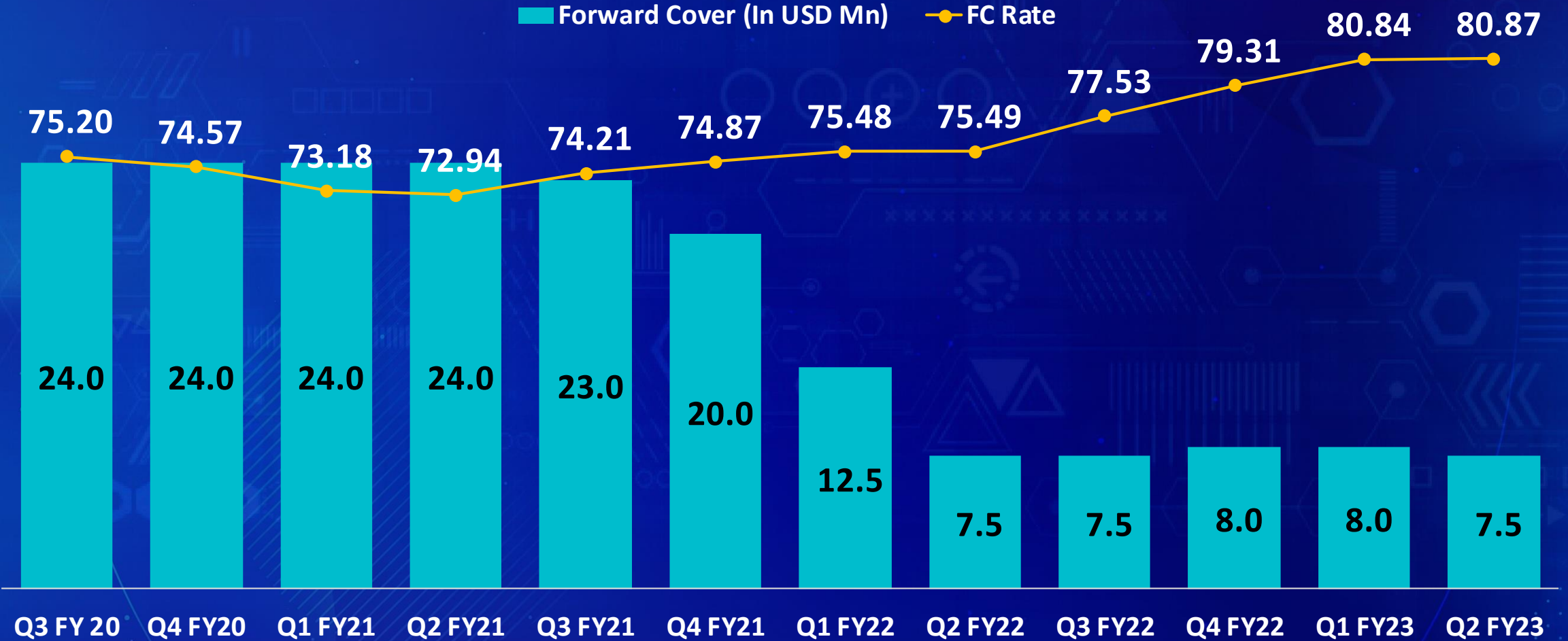
Business ROCE: Significant improvement



Increase in Capital employed in FY 20 is due to impact of IndAS 116.
Right of use asset as of 30th Sept 2019 is Rs. 7,050 Mn.

Forward Cover

Forward Cover - India



Reconciliation between GAAP on FY 19 Financials

PAT (Rs. Mn)	As per Local GAAP	For Consolidated (IndAS)	Comments
HGS Colibrium	(1,649)	(605)	Includes one time impact of Rs. 200 Mn
HGS Mauritius	(3,387)	34	
HGS Canada	(212)	(132)	
Total	(5,248)	(704)	

- **Healthy Revenue Growth - 5 Year Revenue CAGR of 11.4%**
- **Improved Margins – 265* Bps improvement in EBITDA margins for H1 FY 20 Over FY 19**
- **Cash Generation – Rs 515 Crore of FCF generated in last 1.5 years**
- **Net Cash as at 30th Sep 2019 – Rs 298 Mn (Net of Debt)**
- **EV/ Trailing 12 months EBITDA* of 2.32**
- **Market Cap/ Trailing 12 months PAT of 7.0**

* Excludes Impact if IndAS 116



THANK YOU

**ANALYST & INVESTOR
MEET 2019**



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