



08th February, 2024

To, National Stock Exchange of India Limited Exchange Plaza'. C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. NSE SYMBOL: AURIONPRO	To, The BSE Limited, 25 th Floor, P. J. Towers, Fort, Mumbai: 400 001. SCRIP CODE: 532668
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Sub: Aurionpro Solutions Limited
Corporate Presentation- February 2024

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The said presentation is also available on the website of the Company.

Kindly take note of the above.

Thanking You,

Yours faithfully,

For Aurionpro Solutions Limited

Ninad Kelkar
Company Secretary

aurionpro 

Great
Place
To
Work®

Certified
MAR 2023 – MAR 2024
INDIA

ADAPT

The New World Order of Digital

Investor Presentation
February 2024

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01

Company Overview



Bouquet of IP-led products



25+ Years of Experience



Global presence across 14+ countries



5,000 Cr+ Market Cap



INR 659 Cr Revenue FY23



INR 705 Cr Net Worth 9M FY 24



200+ clients



2,300 + Employees



Recognized as a global leader in Credit Lending Operations as per Chartis' RiskTech Quadrant, 2022



Aurionpro wins award for best transaction banking implementation at IBS Global FinTech Awards 2023



Integro Technologies Wins RiskTech 2024 Award for Best Limits Management under the category of Lending Operations.



Wide presence in the banking & fintech industry in Asia

Our Journey

Evolving through an era of Platform shifts

Revenue

INR 10 Cr
in 2005



INR 659 CR
in 2023

CAGR of 26%+

Key Divestments

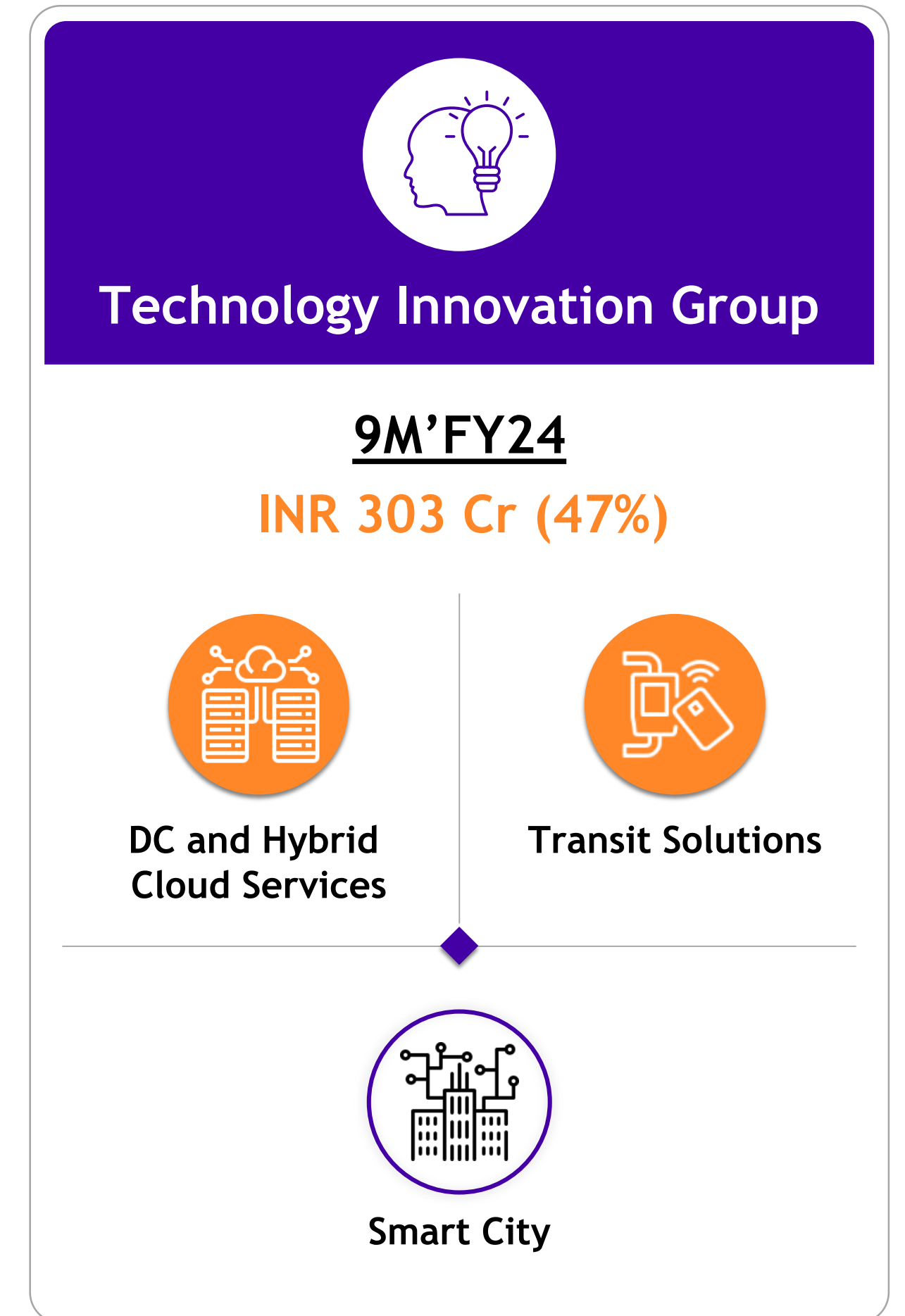
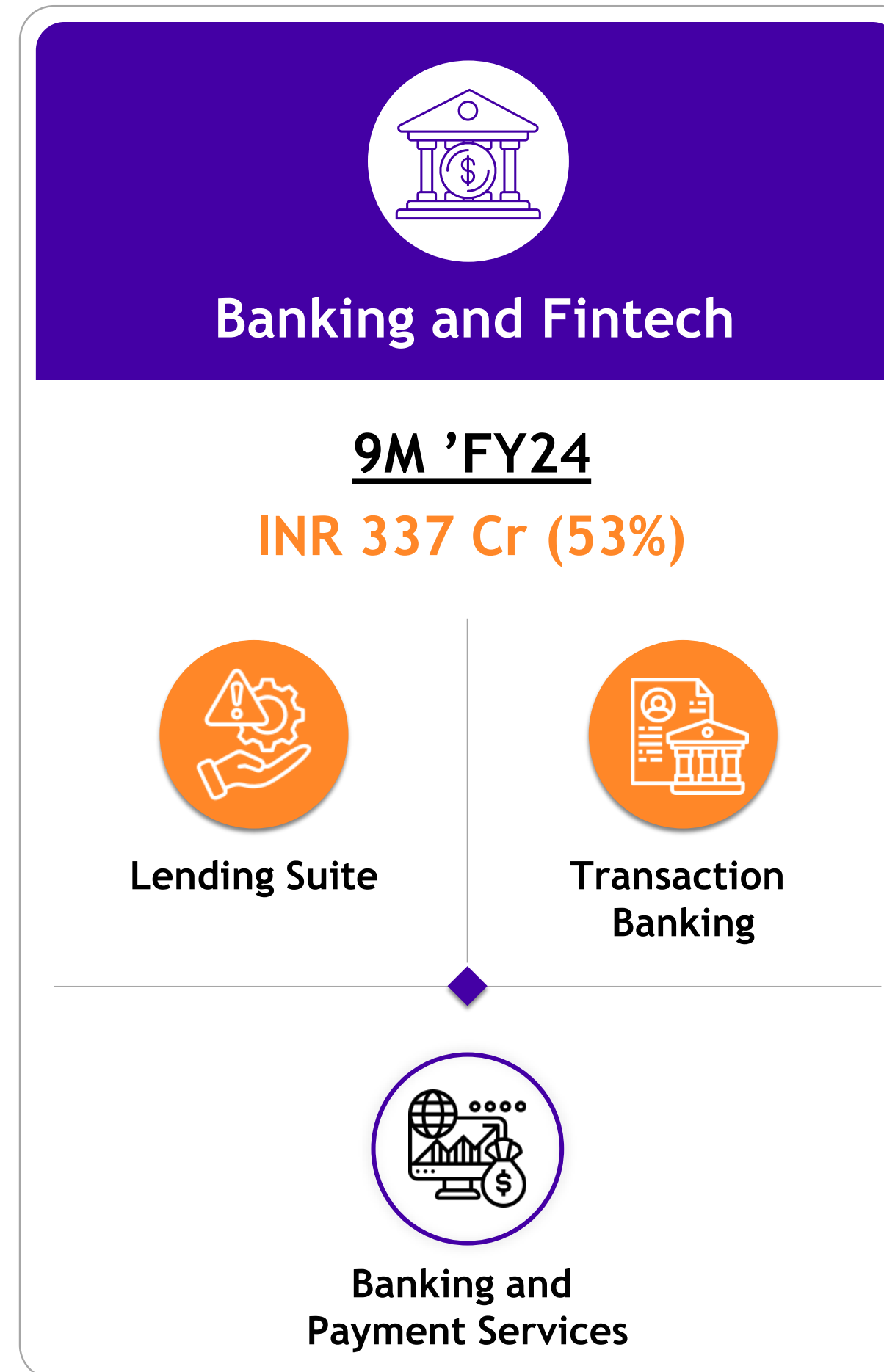
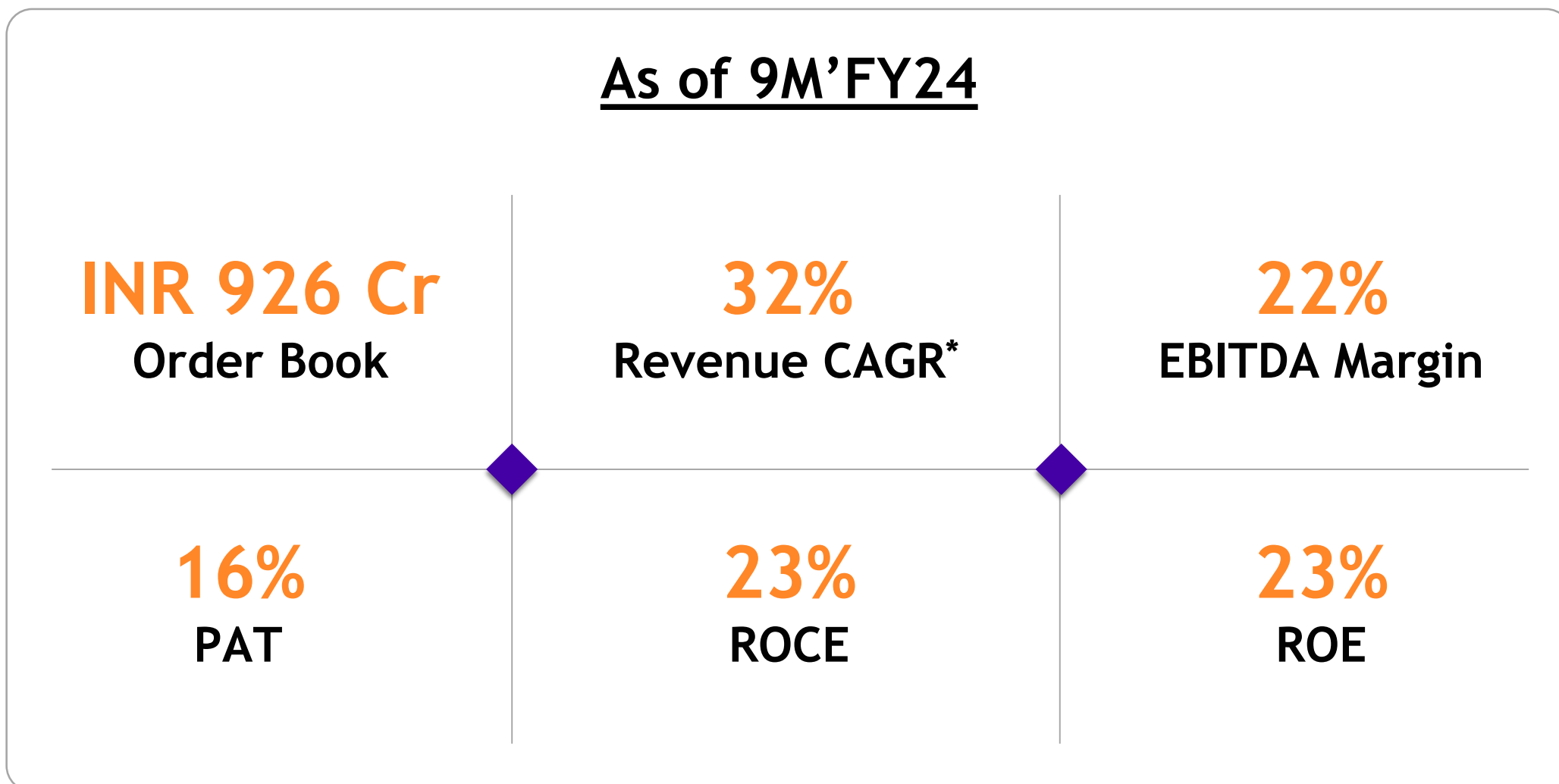
Sale of:

- › Demerger of business to Trejhara
- › Cyber Security Business to ForcePoint
- › IDM Business to KPMG



Platform-led provider of Advanced Technology Solutions enabling enterprises to accelerate Digital Innovation across Banking, Mobility, Payments and Government sectors

- › Global provider of IP-led products, platforms and services
- › Focus on chosen segments and markets
- › Strive to become a vertically integrated player across the value chain
- › Experience of catering to multiple customers in the Banking and Fintech industry in Asia
- › Integrated offering in Transit and Automatic Fare Collection (AFC)



Note:*For the period FY21 to FY23, **Book-to-Bill for FY23

Key Leadership and Board of Directors



Mr Paresh Zaveri
Chairman & Managing Director



Mr Ashish Rai
Vice Chairman & CEO



Mr Shekhar Mullatti
President & Global Head - Banking



Mr Sanjay Bali
President & Global Head - Tech Innovation Group

Board of Directors



Mr Paresh Zaveri
Chairman & Managing Director



Mr Amit Sheth
Co-Chairman & Director



Mr Ashish Rai
Vice Chairman & CEO



Dr Mahendra Mehta
Independent Director



Mr Frank P. Osusky
Independent Director



Dr Rajeev Uberoi
Independent Director



Ms Sudha Bhushan
Independent Director



Mr Ajay Sarupria
Director

02

Core Theses and Vision

Core theses driving our Pivot in 2020



Core Theses

IT services business can't sustain its margins long term

Single product business will be high risk, with lumpy revenue stream

Single sector business will be too exposed to cyclicity

Expanding across the value chain is crucial to create competitive advantage

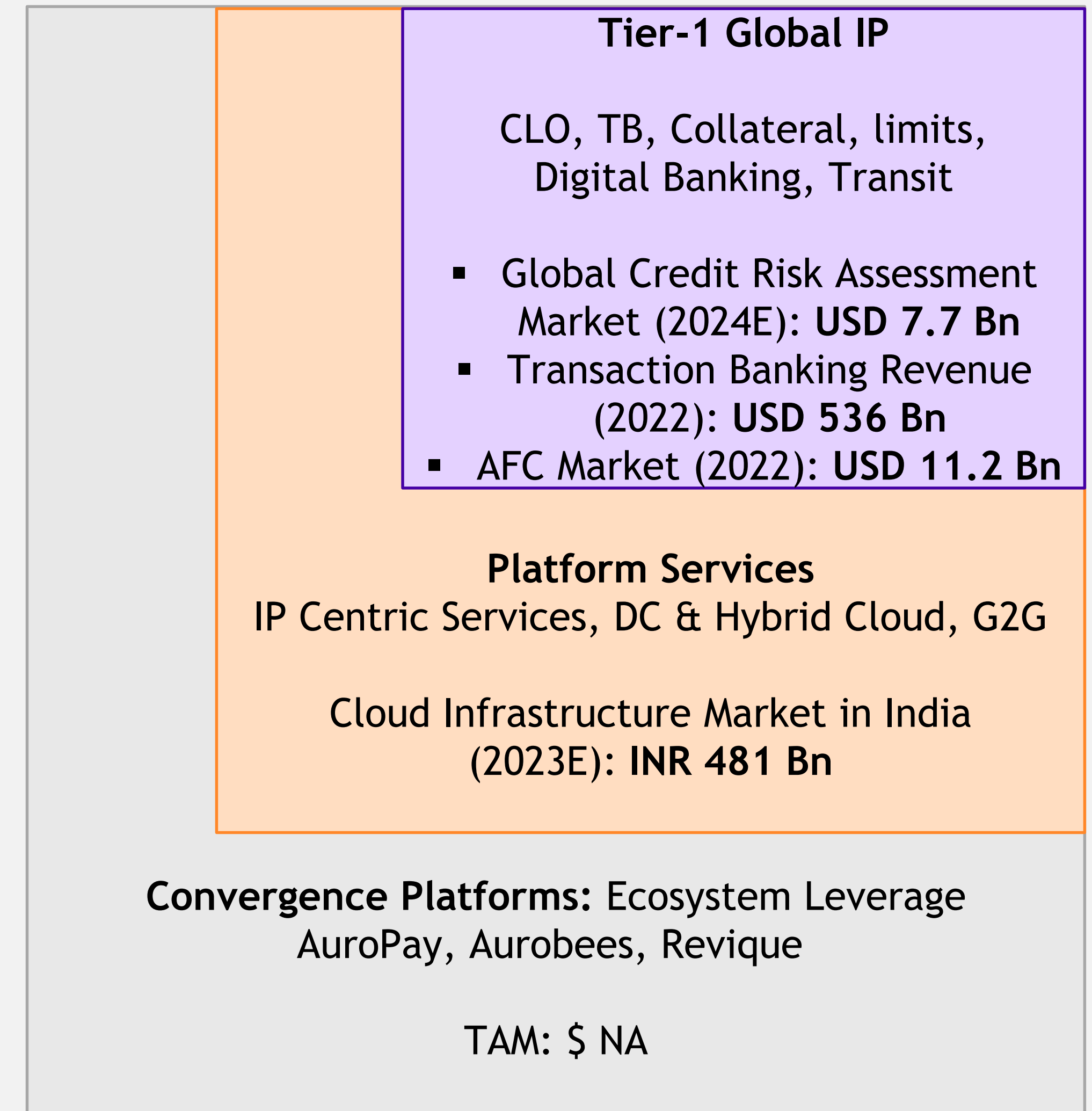
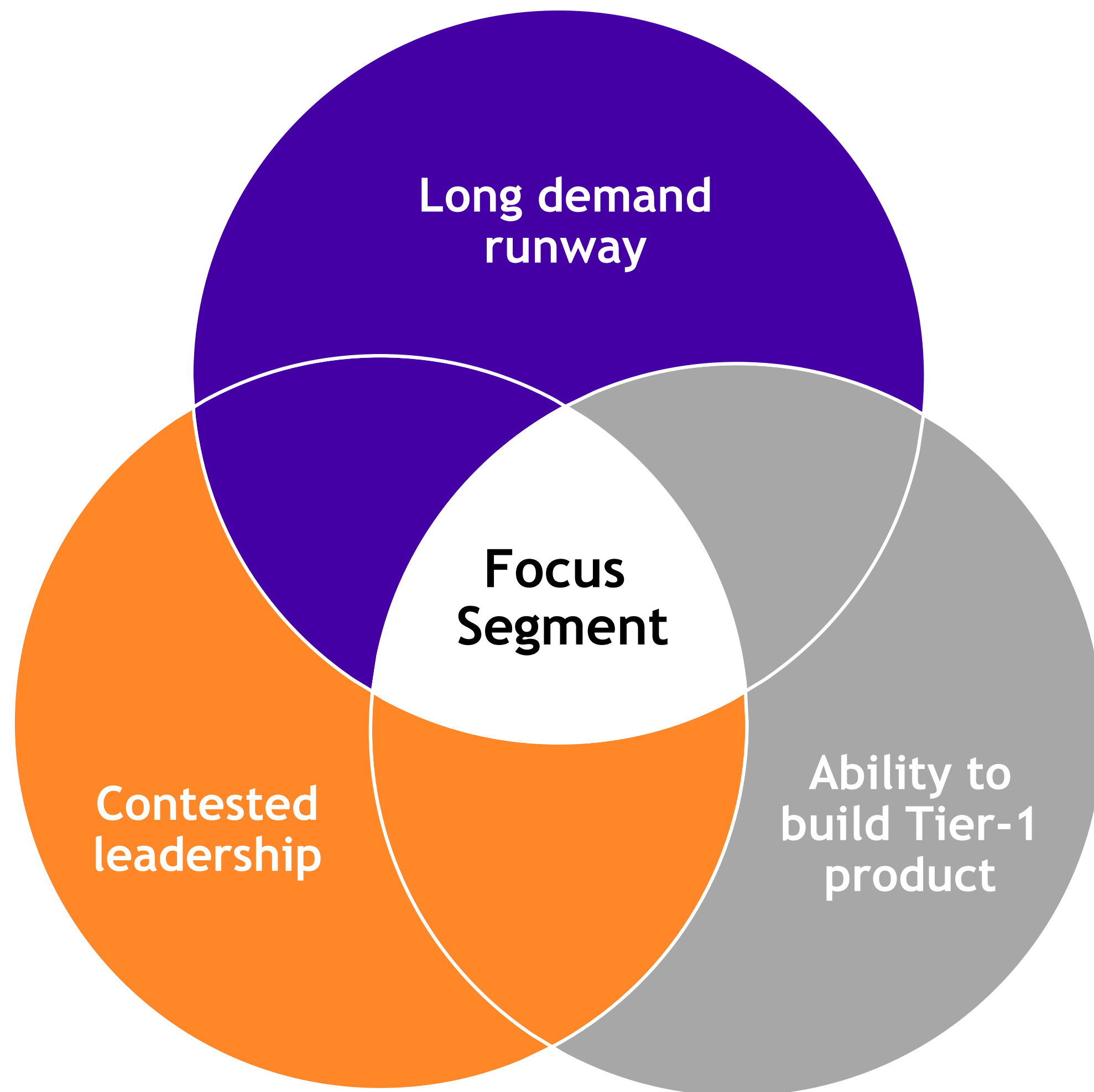
Strategic Choice for Aurionpro

Center the business around differentiated IP Assets

Build a portfolio of multiple IP Assets

Expand IP portfolio to un-corelated sectors where possible

Strategic vertical integration across the value chain





Transaction Banking

- › Transaction banking platform that provides a comprehensive solution for full-spectrum corporate banking, giving a superior and consistent client experience.



Lending Suite

- › End-to-end Credit Risk Management Platform that boosts productivity, improves credit quality, and lowers operational risks.



Transit Solutions

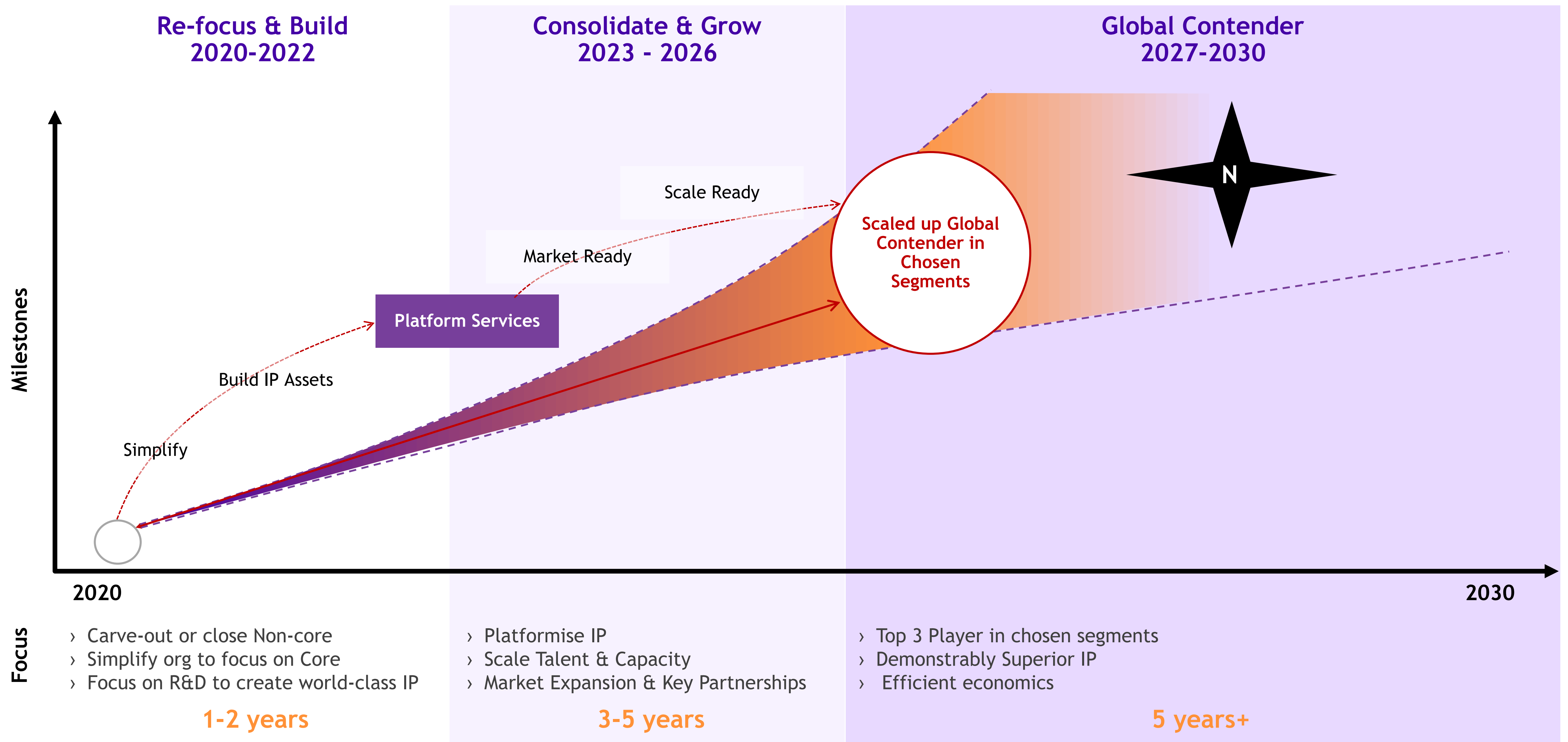
- › Redefining the tomorrow of connected and contactless transit systems in today with transit solutions



Platform Services

- › Consulting and integration service umbrella supporting Government-to-government transfer of technology, Consulting for Software Products, Managed IT Services for Software, Data Center & Hybrid Cloud Services

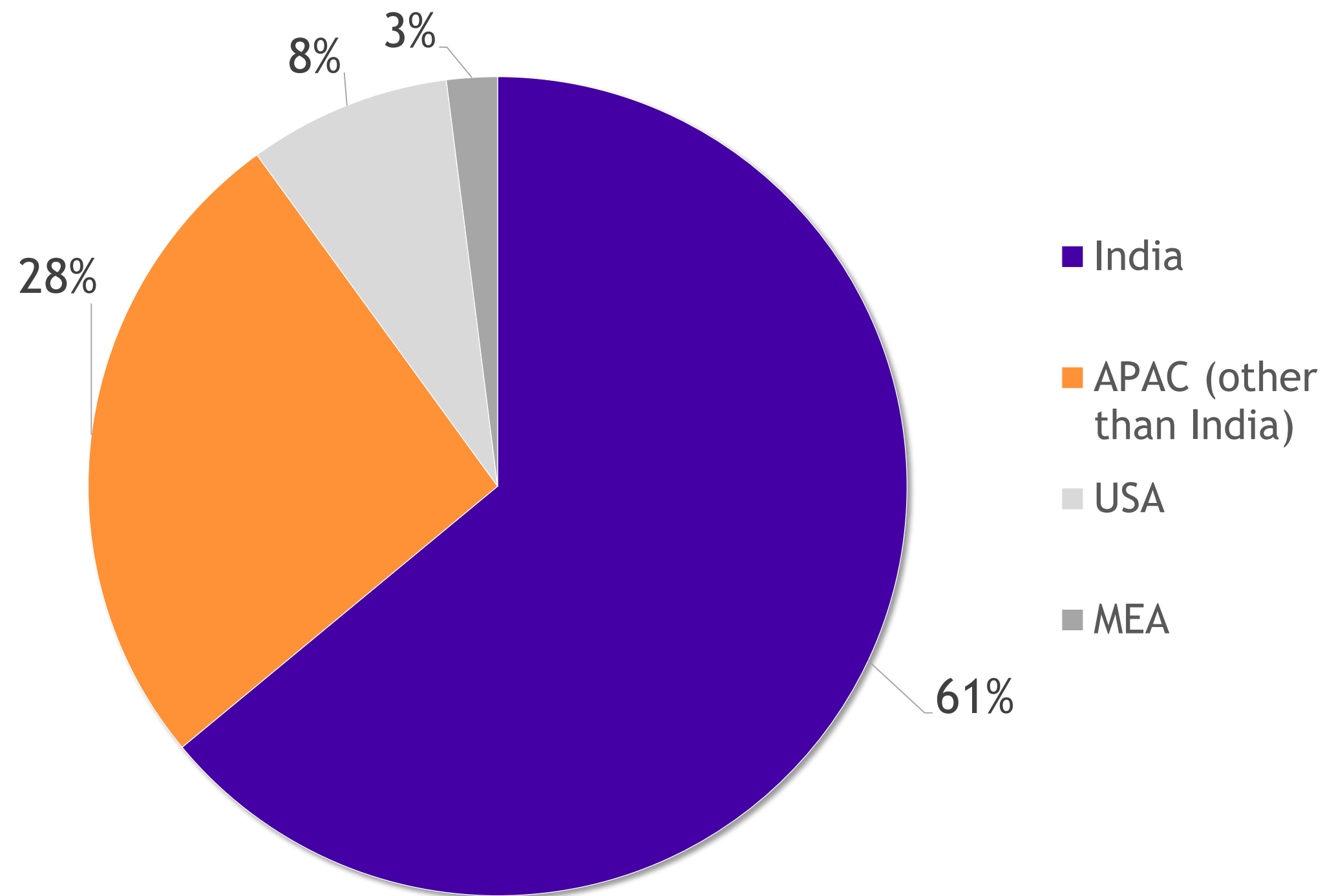
Building a Global Products & Platforms Leader



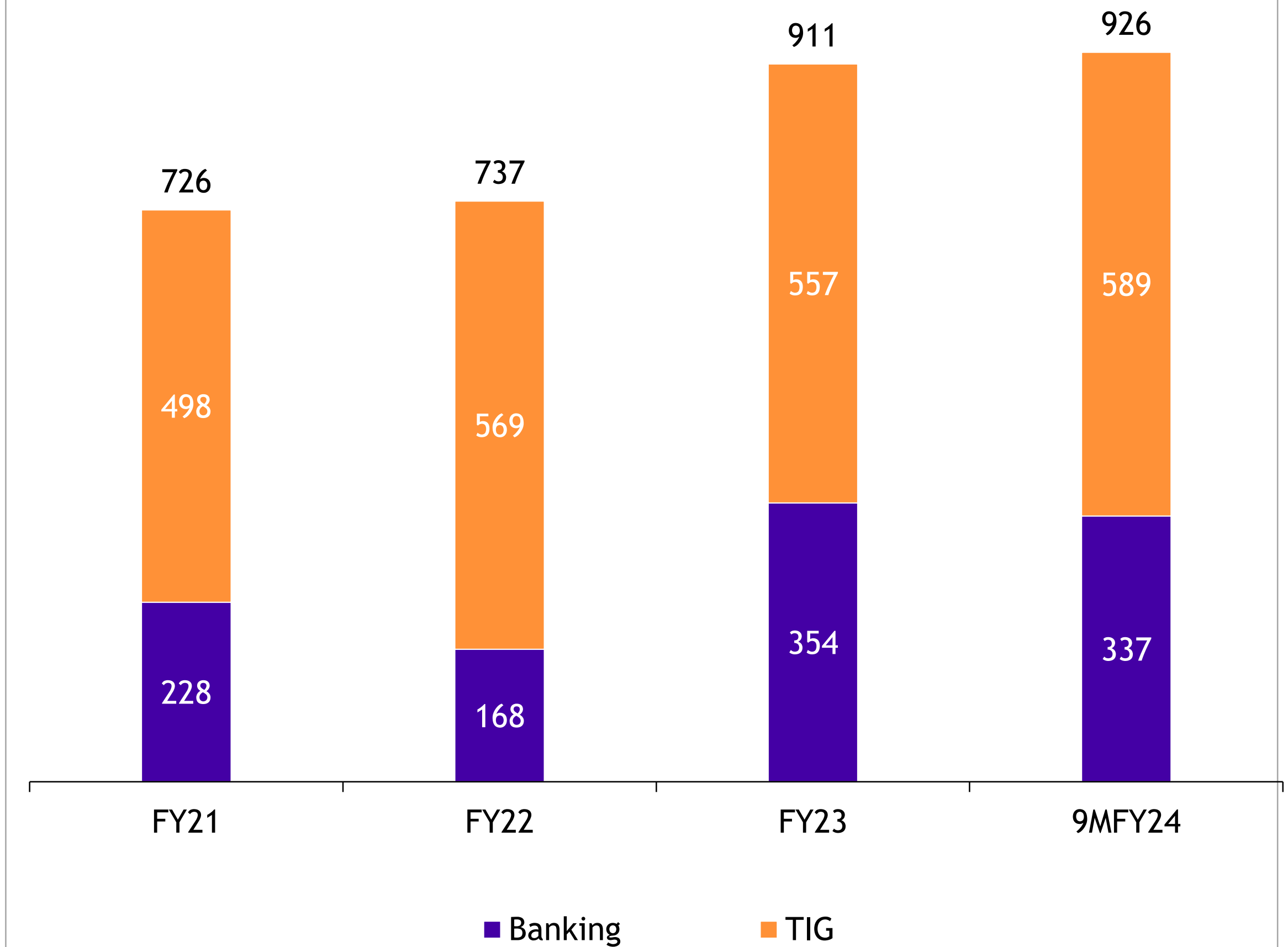
03

Financial Overview

Revenue Break-up (Geography-wise) 9M'FY24

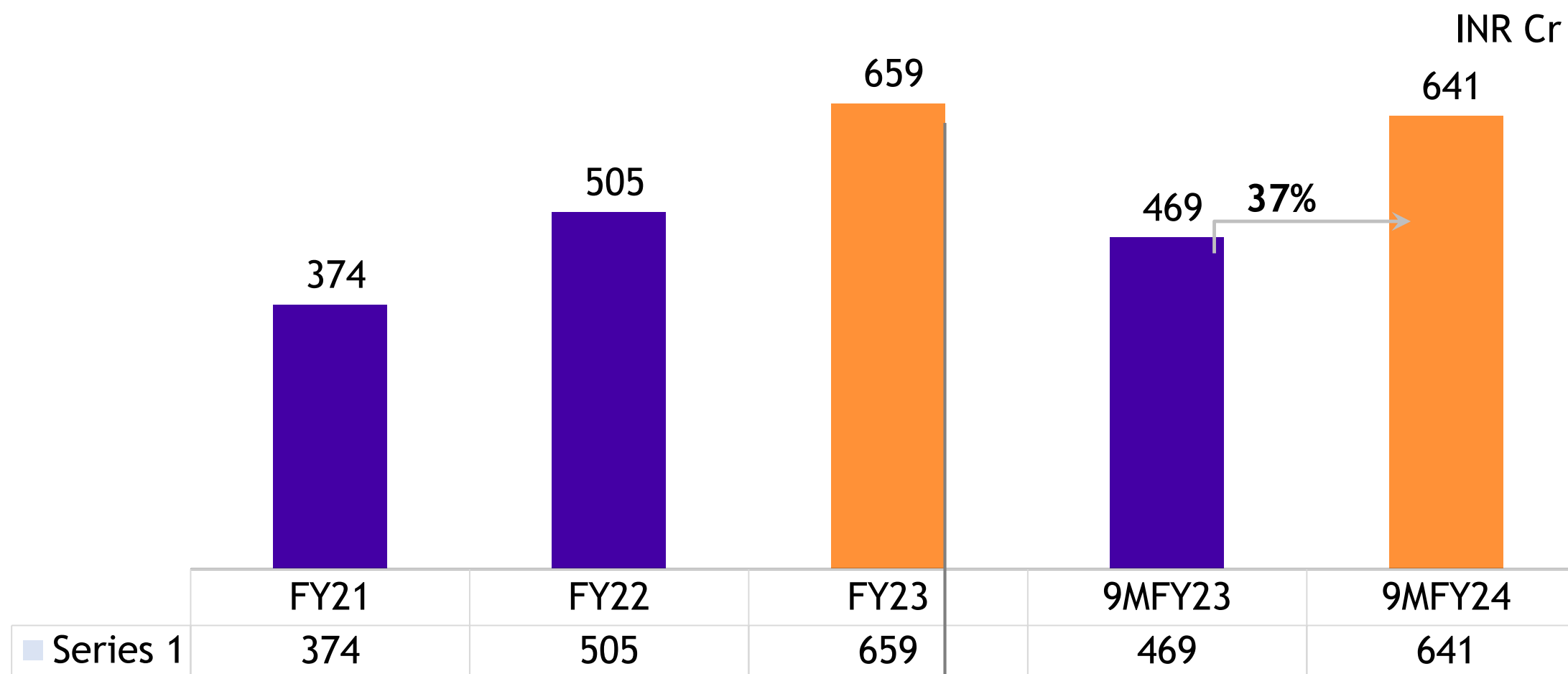


Open Order Book (INR Cr)

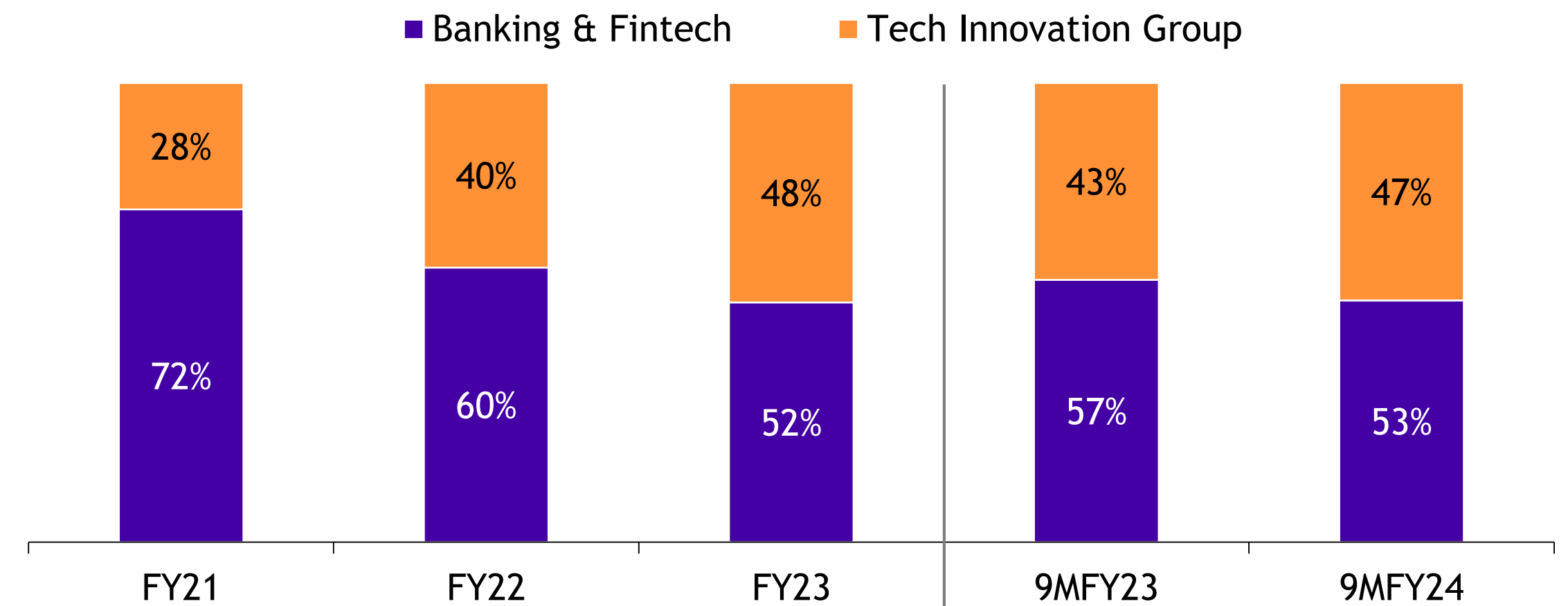


Robust revenue growth and improved profitability driven by rapid growth in TIG

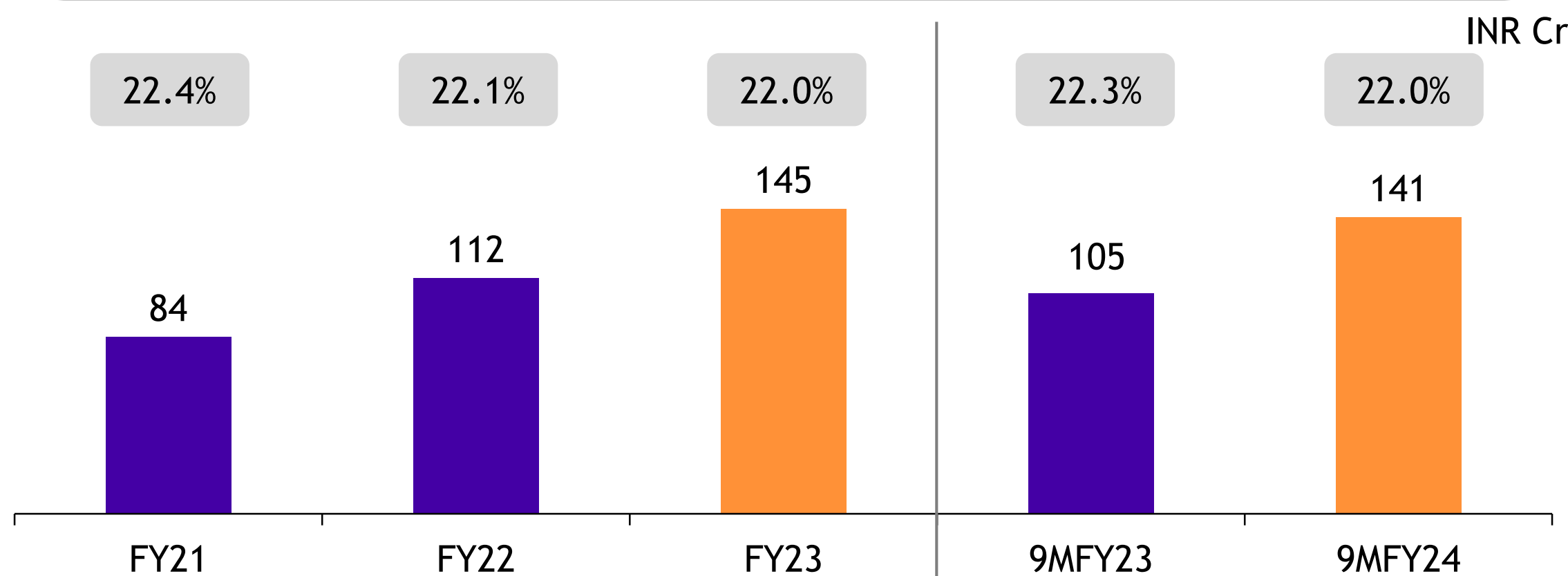
Revenue



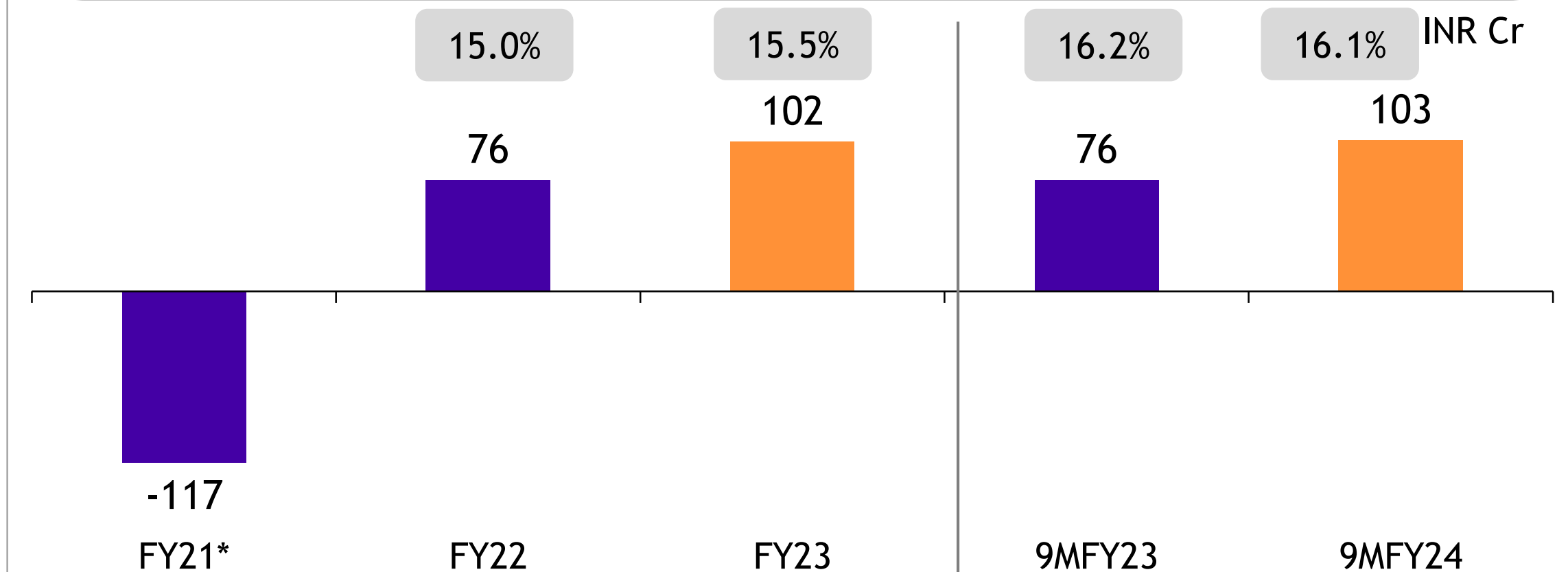
Segmental Revenue (%)



EBITDA & EBITDA Margins (%)



PAT & PAT Margins (%)



Note: *FY21 PAT Includes accelerated amortization
EBITDA = PBT-Depreciation-Finance cost-Other income

Key wins, partnerships and acquisitions

1

Integro, an Aurionpro subsidiary, announces win in the Philippines market for license, implementation and maintenance of Smart Lender Commercial (SMLC) LOS to Philippines National Bank.

2

Aurionpro receives major orders for the upgrade and enhancement of iCashpro+ from large existing customers

3

Aurionpro acquired Omnifin, a comprehensive loan management system, to enhance its Lending Solutions portfolio

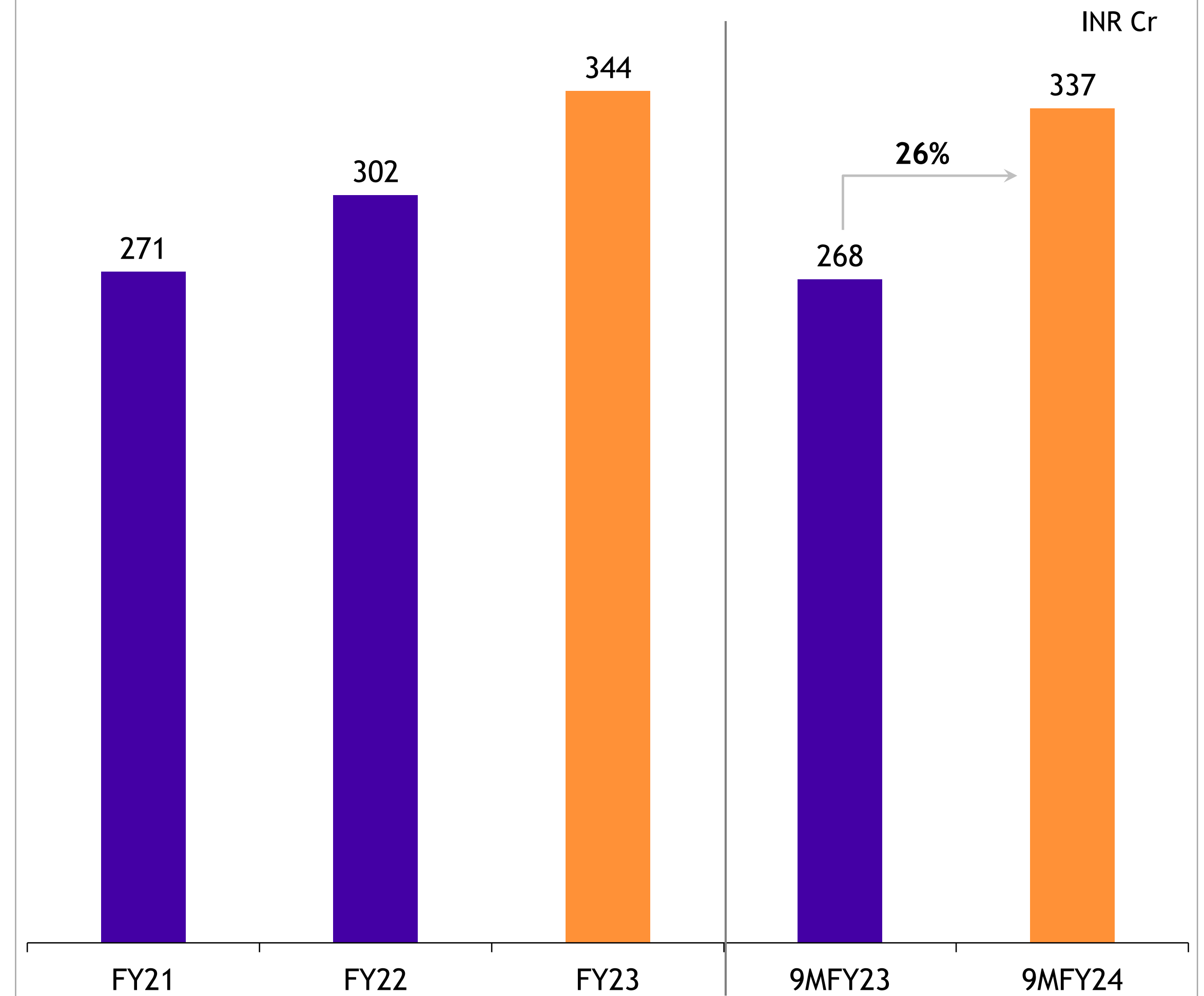
4

Aurionpro announces acquisition of Interact DX, the leading digital engagement platform for Banking and Insurance industry

5

Key partnerships signed with leading financial technology firms including Finastra to drive expansion in newer territories especially in developed markets

Segmental Revenue



Note: *FY21 PAT Includes accelerated amortization and impact of discontinued operations

...Supported by robust revenue growth in TIG

1

Aurionpro launched its homegrown EMV Card Type Payment terminal (ECR-one) and designed and manufactured a device that can accept both RuPay open loop cards and EMV global payment cards

2

Aurionpro bags order from one of the largest non-banking auto-finance companies based in Philippines for the cloud managed services

3

Aurionpro with Webwerks begins implementation of phase 2 of DC Build projects in Bangalore and Hyderabad

4

Aurionpro Transit, has joined forces with MasterCard to offer commuters an advanced contactless payment solution for public transportation

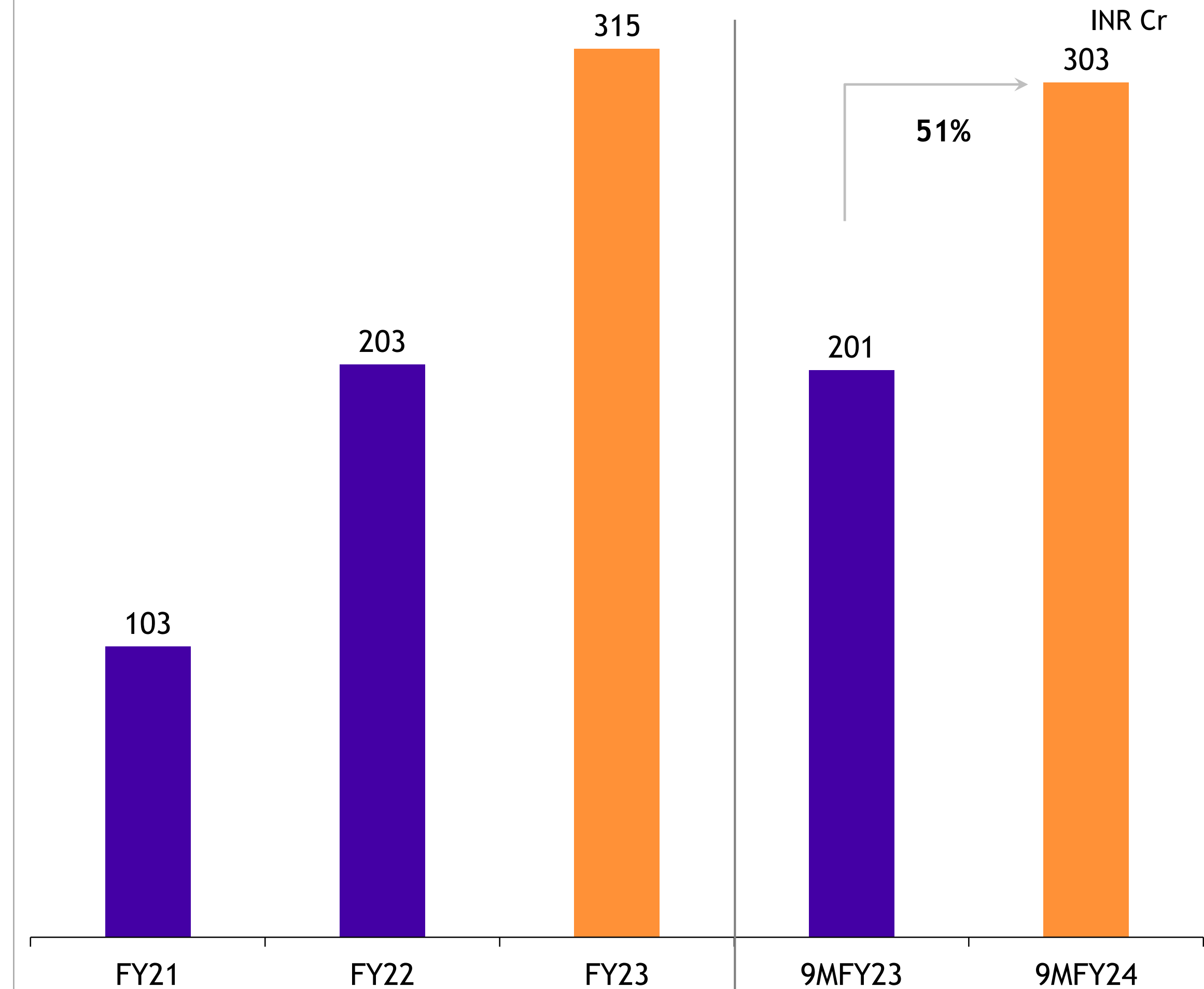
5

Aurionpro Transit, partners with Vix Technology to develop advanced in-bus solutions like the All-in-One Driver Console (DC120) and Mobile Data Terminal (MDT10) for streamlined transit operations

6

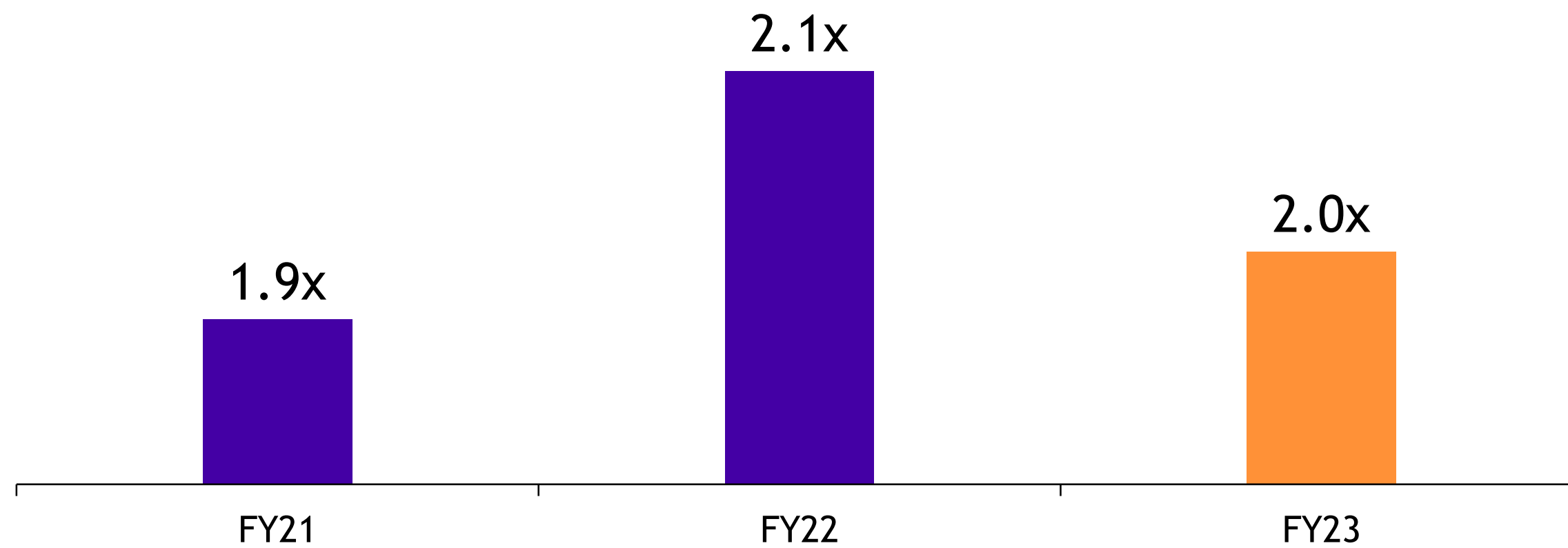
Aurionpro Transit Pte. Ltd., announces an order win for the rapid transit bus project in the city of Merida, Mexico

Segmental Revenue

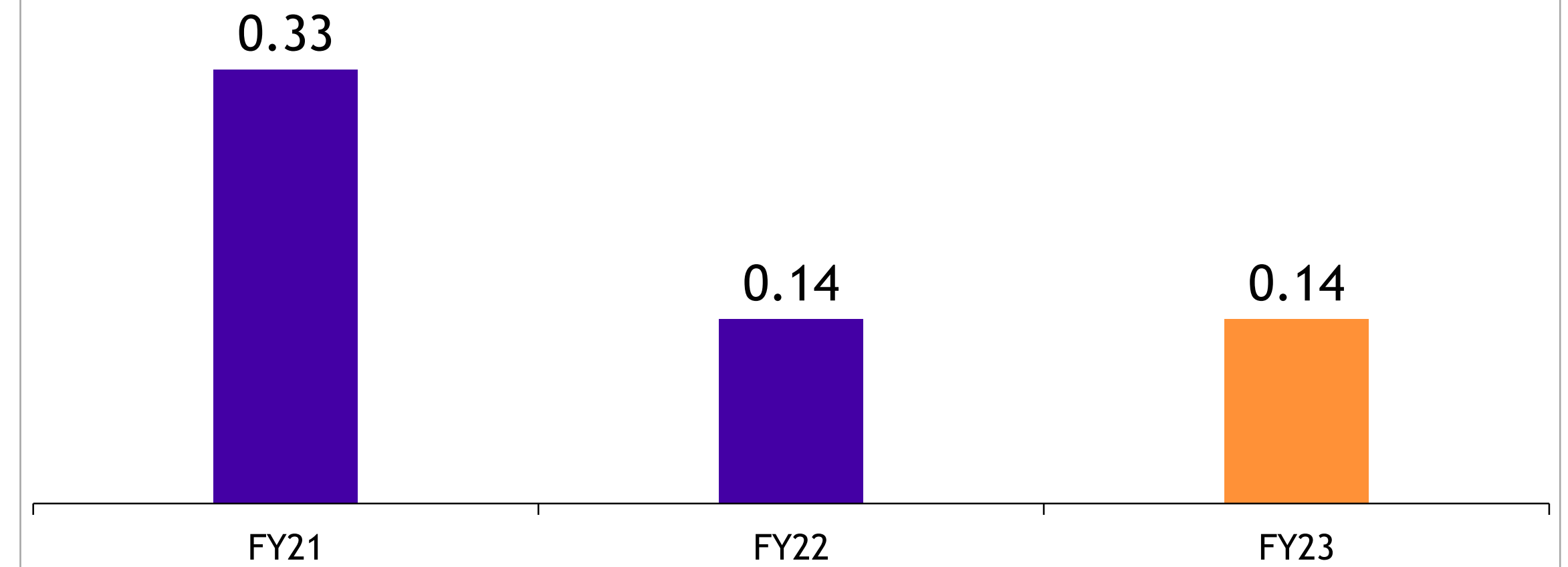


Note: *FY21 PAT Includes accelerated amortization and impact of discontinued operations

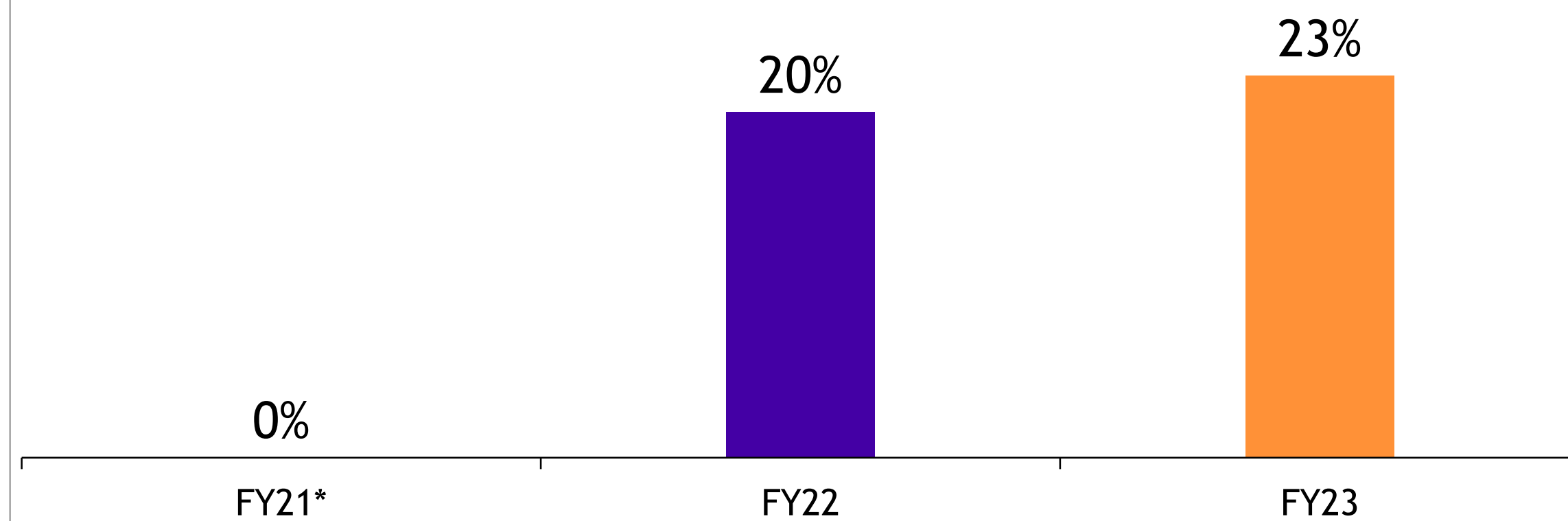
Current Ratio



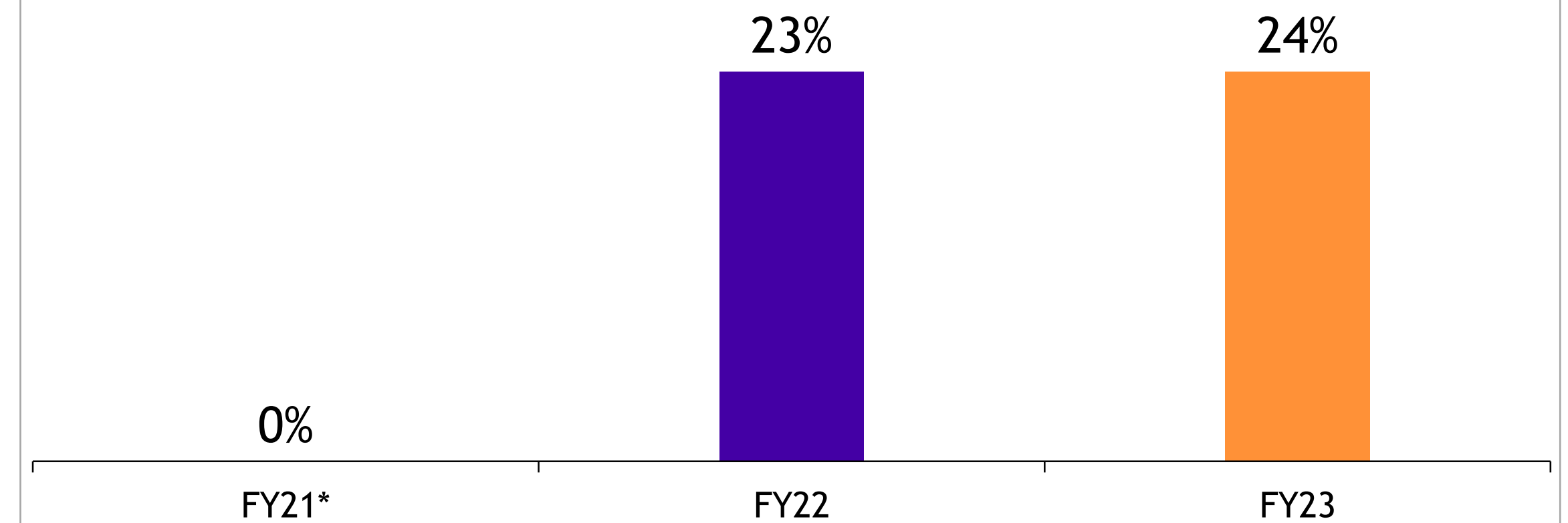
Debt/Equity



ROE



ROCE



*Ratio is not considered due to accelerated depreciation and exceptional items are part of EBIT

Current Ratio = Current Assets-Current Liabilities, ROE – PAT / Average Equity attributable to shareholders, ROCE – EBIT / (Equity+Debt – DTA), Debt Equity ratio = Debt / Equity

THANK YOU

aurionpro 

Embrace Digital's New World Order

ADAPT With Us



+91-22-4040 7070



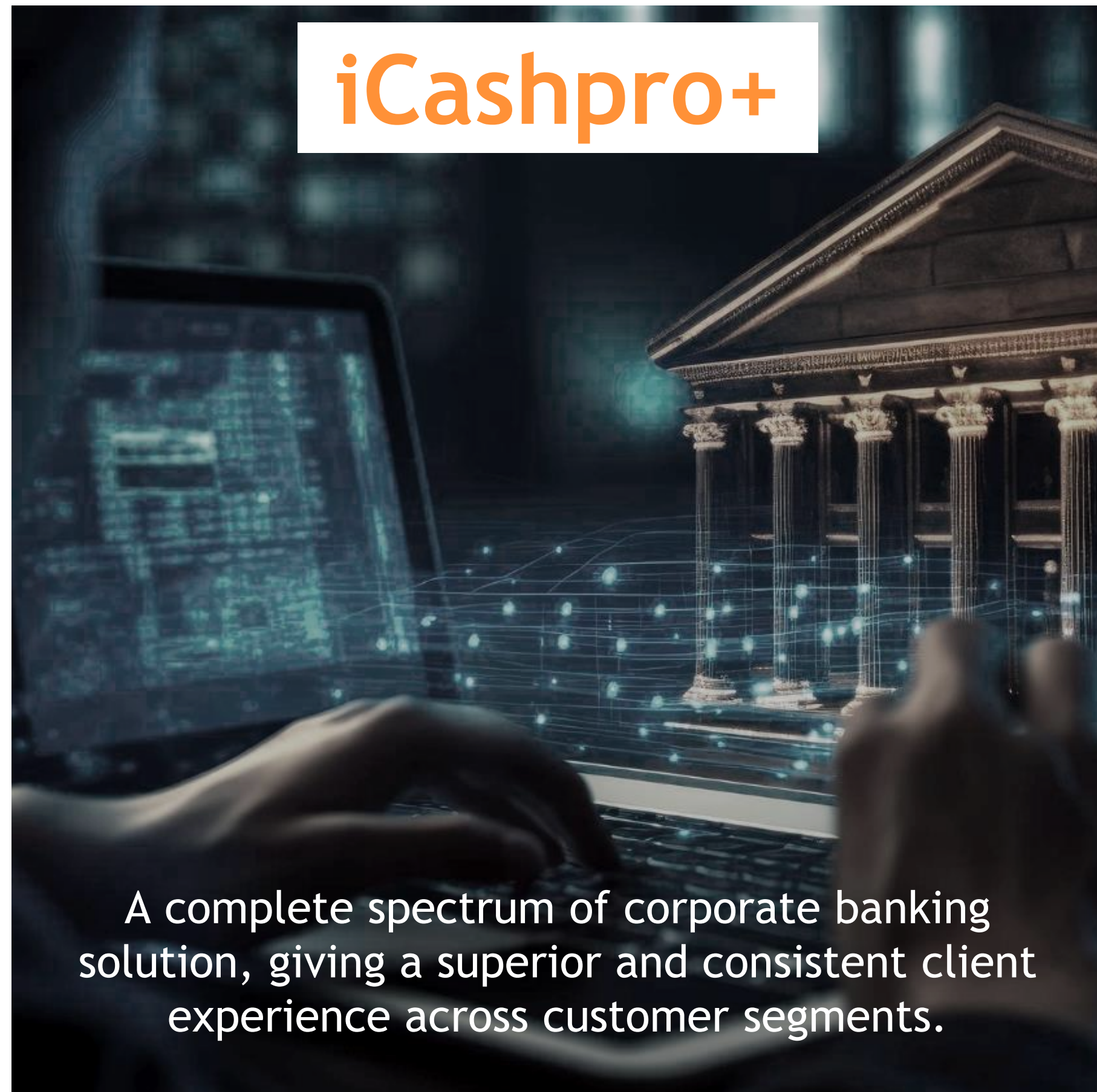
info@aurionpro.com

04

Annexure

(A) Transaction Banking

 Benchmarked to handle
5 million transactions per hour



Integrated Transaction Banking Encompassing



Corporate
Internet Banking



Liquidity



Payments



Financial
Supply Chain



Collections



Trade Finance



Receivables
Management



Forex
Services



High Availability
24x7



Concurrency -
6,000



SmartLender Suite

Comprehensive credit risk management solution that boosts productivity, improves credit quality, and lowers operational risks.

Credit Risk Management Solution Universe



Financial Analysis



Collaterals Management



Limits Management



Retail Loan Origination



Commercial Approval



Commercial Loan Origination



Commercial Pre Qualification



Commercial Acceptance



Debt Recovery



Commercial Post Approval

Automated Fare Collection



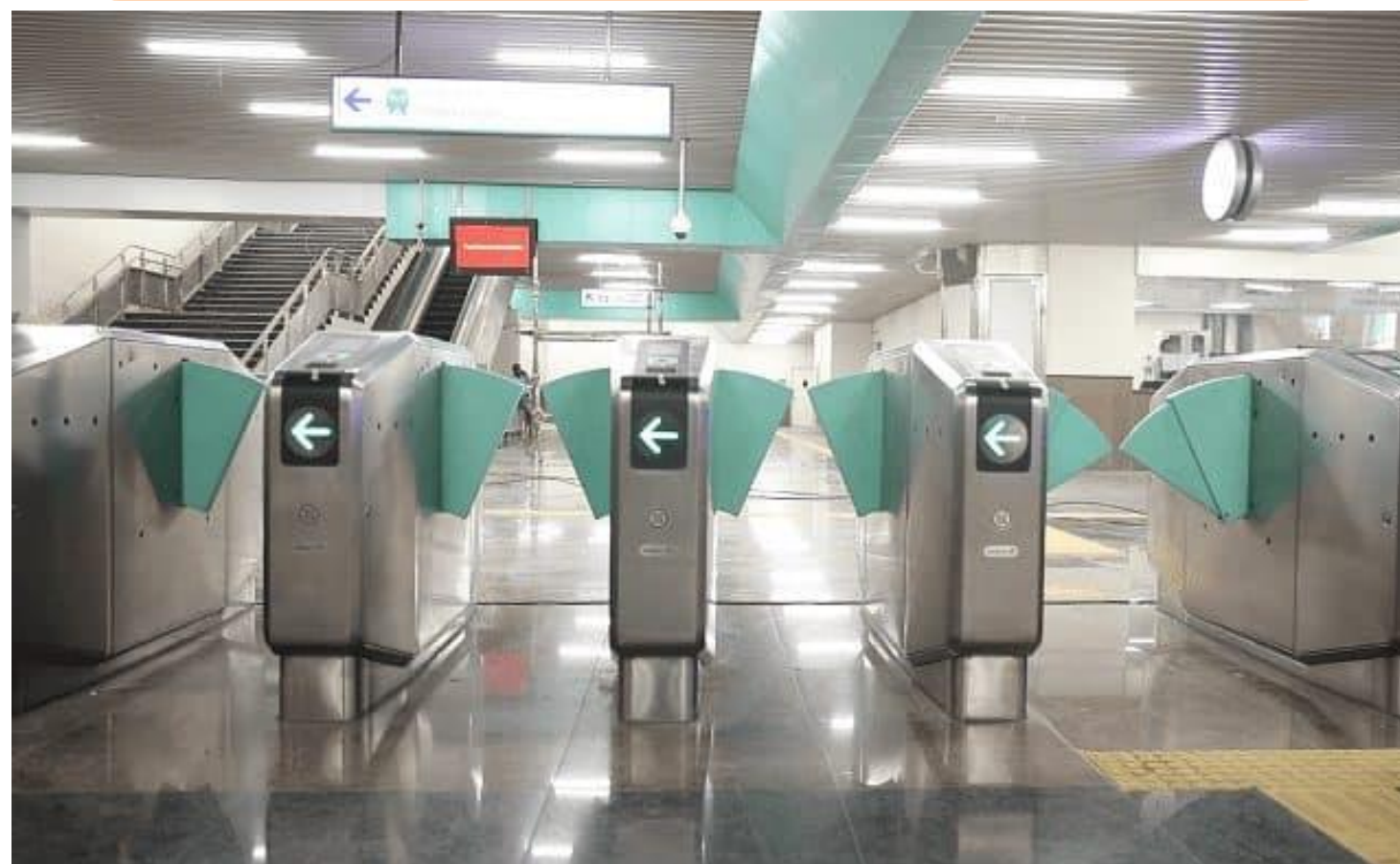
Intelligent Transport Management System (ITMS)



Optimized Smart City Operations



Automatic Gates



Transit Payment Solution



Realizing advanced Digital Urban Infrastructures implementation aiding citizens and civic authorities, using a combination of disruptive technologies backed by a efficient service network.



Consulting and Planning



Design and Engineering



Consulting

- › Assessment Services
- › Architecting Services
- › Cloud Budgeting and Estimation
- › Cloud Optimization
- › POC
- › Cloud Deployment Planning (Roadmap)
- › Deployment Services



Deployment Services

- › Cloud Infra Deployment
- › Security Implementation
- › Performance and Resource Monitoring
- › Resource Optimization
- › Billing tools configuration



Migration Services

- › Workload Migration (IaaS, PaaS)
- › Data Migration



SOAR (only L1)

- › Policy, Design, Audit, Monitoring, Event Response and Continuous Improvement



Cloud Managed Services

- › SLA based onsite/remote operations.
- › Continuous resource optimization
- › DB Management Services
- › DR/BCP reliability and resilience



High End Services (Roadmap)

- › Application Modernization
- › Data Warehousing
- › Security Policy and Posturing
- › Security Audits

Consolidated Profit & Loss

Particulars (INR Cr)	9M FY24	FY23	FY22	FY21
INCOME:				
Revenue from Operations	640.60	659.33	505.01	374.02
Other Income	7.65	4.33	5.10	2.97
Total Income	648.25	663.66	510.11	376.99
EXPENSES:				
Operating Expenses	213.48	254.90	179.88	107.91
Change in Inventories of Raw Material, Finished Goods and Stock-in-Trade	5.67	(6.97)	5.00	0.64
Employee Benefits Expense	238.39	219.54	175.95	149.78
Finance Costs	9.54	10.77	7.84	15.80
Depreciation and Amortisation Expenses	15.06	15.85	13.98	139.39
Other Expenses	42.22	46.82	32.81	31.92
Total Expenses	524.36	540.91	415.45	445.44
Profit/(Loss) before Exceptional Items and Tax	123.89	122.76	94.66	(68.45)
Exceptional Items/ Share of Profit / (Loss) of Associates	-	(0.43)	-	46.18
Profit/(Loss) before Tax	123.89	122.32	94.66	(114.63)
Tax Expense:				
Current Tax	18.35	22.70	18.19	7.39
Deferred Tax charge/ (Credit)	2.08	(2.26)	0.90	(4.46)
Total Tax Expenses	20.43	20.44	19.08	2.93
Profit/(Loss) after Tax	103.46	101.89	75.57	(117.57)