

**8<sup>th</sup> August 2019**

To,  
Deptt. of Corporate Services- Listing  
National Stock Exchange of India Limited  
Exchange Plaza, Plot no. C/1, G Block,  
Bandra-Kurla Complex, Bandra (E)  
Mumbai – 400 051

**Sub: Investor Presentation**

Dear Sir/Madam,

Kindly find enclosed herewith Investor Presentation of the Company for the first quarter/three months ended 30<sup>th</sup> June 2019.

You are requested to upload the same on your web-site.

**Thanking you,**

**Yours faithfully,**

**For Aurionpro Solutions Limited**



**Ninad Kelkar  
Company Secretary**





**aurionpro**



INVESTOR PRESENTATION – AUGUST 2019

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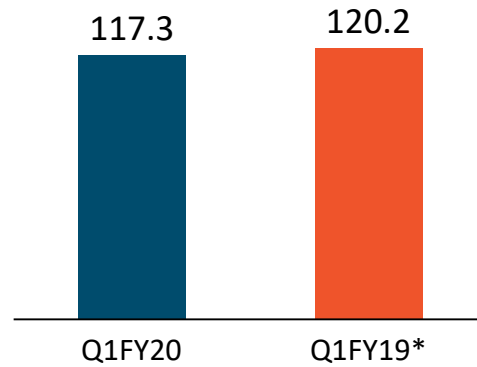


# Q1 FY20 Performance Snapshot



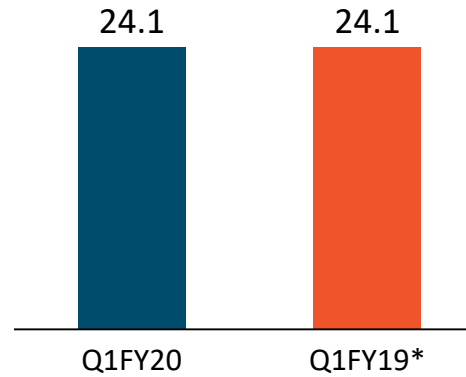
# Operating Performance Q1FY20

## Revenue



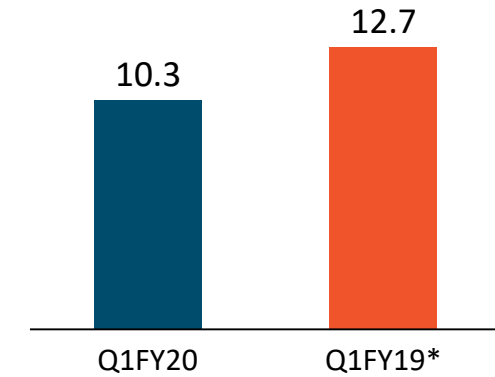
- ✓ The Revenue for the quarter was marginally lower as compared to Q1FY19 due to government as well as public sector being on a standby mode due to elections in India
- ✓ Lower transitional pass through revenue pertaining to the divested IAM business

## EBIDTA



- ✓ The EBITDA for the quarter stood at Rs. 24.1 crs as compared to Rs. 24.1 crs in Q1FY19
- ✓ The EBITDA Margin for Q1FY20 stood at 20.6% as compared to 20.1%, an increase of 51bps on a YoY basis

## PAT



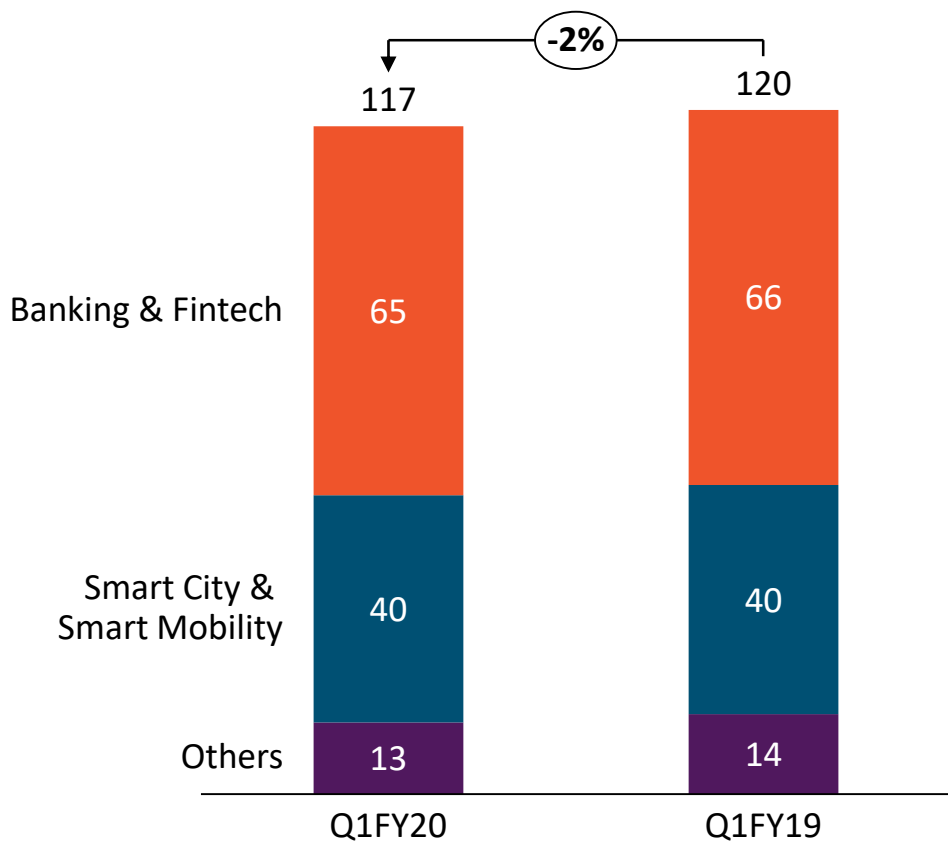
- ✓ PAT for Q1FY20 stood at Rs. 12.7 crs as compared to Rs. 10.3 crs same time last year
- ✓ We have a healthy pipeline across all the segments and are optimistic on the growth in the coming quarters



# Revenue Mix Across Segments

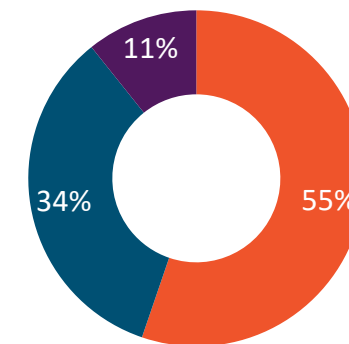
(Rs. In Crores)

### Y-o-Y Growth across Segments

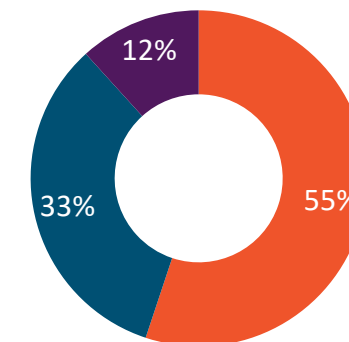


### % Contribution from each segment

Q1FY20



Q1FY19



- Banking & Fintech
- Smart City & Smart Mobility
- Others



## Banking & Fintech

### Cash Management – Go-live :

- **Axis Bank**, one of the largest private sector banks in India has **upgraded its payment platform with iCashpro+**. This platform has been tested for performance to operate at 50L TPH and 6K user concurrency, which is the bank's projected volume for the coming 5 years
- **Nation Trust Bank**, one of the leading and progressive banks in Sri Lanka has successfully **implemented iCashpro+ payments and portal**.
- At **HDFC Bank**, one of the largest private sector banks in India, successfully completed the **integration of its Forex Branch transaction system** with Reuters Electronic trading platform.

### Lending - Go-live :

- **ENBD**, largest Dubai bank in UAE has gone live with **Credit Limit Structure enhancements on FALCON** which will enhance the limit structuring levels for both Outer and Inner Limits
- One of the fastest growing banks in Thailand, **Military Bank (TMB)** goes live with more **Retail Digital Lending Services** likes KYC and Customer Due Diligence, Appeal Flow and Pricing Deviation, Affluent Card.
- One of the Leading banks in Singapore, **UOB Thailand** goes live with **National Credit Bureau (NCB), Integration for Corporate, Commercial and SME Loans (SMLC)** in Thailand.

## Smart City & Smart Mobility

- SC soft launched a spate of new products in UITP at Stockholm which have been well received and company is exposed to immense opportunities across several countries in new transit projects. Aurionpro will also complete its 5 million dollars investment in SC soft by September end
- On the smart transportation side, Noida is slowly increasing its ridership and we see continued uptrend month over month. The ridership will further accentuate over the next year on completion of its connectivity with Delhi metro

## Cyber Security - ISLA

- Cyberinc Corporation ("Cyberinc"), has announced closure of a transaction for raising funds through issuance of Series B -II Preferred Stock
- This round of financing is authorized for up to US\$ 8 Million, the first tranche of which is closed at US \$ 4.5 Million at a pre-money valuation of US \$ 30 Million
- This financing was led by a new prominent investor and also subscribed to by all the major existing shareholders including Aurionpro. The funds so raised will be utilized for accelerating the sales and marketing development



## Buy back update as on 8<sup>th</sup> August 2019

- ✓ Company has approved, vide its board meeting on 25<sup>th</sup> March 2019, buyback of full paid-up equity shares of face value Rs. 10 each from its shareholders/beneficial owners excluding promoters, promoter group and persons who are in control of the Company, via the "open market" route through the stock exchanges, for a total amount not exceeding Rs. 20 Crs and at a price not exceeding Rs. 185 per share, payable in cash.
- ✓ Till 7<sup>th</sup> August 2019, the company bought back 4,91,296 full paid equity shares. Amount utilized for buyback of these shares is Rs. 6.69 Crs.

Particulars	
Total amount earmarked for Buy back (Rs. in Crs)	20.00
Cumulative amount utilized for Buy back till 7 <sup>th</sup> August 2019 (Rs. in Crs)	6.69
Cumulative number of equity shares bought back till 7 <sup>h</sup> August 2019	4,91,296





# Q1 FY20 Consolidated Profit & Loss Statement

Particulars (Rs. In Crs)	Q1 FY20	Q1 FY19*	YoY%
<b>Revenue from Operations</b>	<b>117.3</b>	<b>120.2</b>	<b>-2%</b>
Less: Expenses			
Software Development Charges	35.1	40.2	
Changes in Inventories	5.6	-0.5	
Employee Expenses	39.3	40.9	
Other Expenses	13.2	15.4	
Total Expenses	93.2	96.1	
<b>EBITDA</b>	<b>24.1</b>	<b>24.1</b>	<b>0%</b>
<b>EBIDTA %</b>	<b>20.6%</b>	<b>20.1%</b>	<b>51bps</b>
Depreciation & Amortization	9.5	7.7	
Other Income	1.3	3.0	
<b>EBIT</b>	<b>15.9</b>	<b>19.4</b>	<b>-18%</b>
Share of Profit of Associates	0.2	0.0	
Finance Cost	5.0	2.6	
<b>PBT</b>	<b>11.1</b>	<b>16.8</b>	<b>-34%</b>
Tax	0.8	4.2	
<b>PAT</b>	<b>10.3</b>	<b>12.7</b>	<b>-19%</b>
<b>PAT %</b>	<b>8.8%</b>	<b>10.5%</b>	<b>(177 bps)</b>
<b>EPS</b>	<b>3.94</b>	<b>5.61</b>	

Q1FY20 figures are post IND AS 116

\* Adjusted for demerger of Trejhara



# Consolidated Balance Sheet

Particulars	30-Jun-19	31-Mar-19
<b>ASSETS</b>		
Non-current assets		
Property, plant and equipment	58.7	63.7
Capital work-in-progress	19.4	14.7
Other intangible assets	184.6	170.7
Intangible Assets under Development	92.9	82.2
Goodwill	61.6	61.7
Financial assets		
Investments	22.5	17.8
Other financial assets	18.8	12.1
Non-Current Tax Assets		
Deferred tax assets (net)	37.1	34.2
Income tax assets (net)	13.2	15.1
Other non-current assets	1.8	1.8
<b>Sub-total - Non-Current Assets</b>	<b>510.6</b>	<b>474.0</b>
Current assets		
Inventories	23.4	29.1
Financial assets		
Trade receivables	212.8	196.0
Cash and cash equivalents (CCE)	50.7	35.2
Bank balances (other than CCE)	2.8	11.6
Other financial assets	46.9	26.3
Other current assets	108.6	145.3
<b>Sub-total - Current Assets</b>	<b>445.3</b>	<b>443.4</b>
<b>TOTAL - ASSETS</b>	<b>955.9</b>	<b>917.4</b>

Particulars	30-Jun-19	31-Mar-19
<b>EQUITY AND LIABILITIES</b>		
Equity		
Equity Share capital	23.2	23.6
Non-Controlling Interest	77.0	44.3
Other equity	463.0	474.0
<b>Sub-total - Shareholders' funds</b>	<b>563.2</b>	<b>541.9</b>
Non-current liabilities		
Financial liabilities		
Borrowings	50.5	56.2
Provisions	2.9	2.9
<b>Sub-total - Non-current liabilities</b>	<b>53.4</b>	<b>59.1</b>
Current liabilities		
Financial liabilities		
Borrowings	33.4	35.3
Trade payables	140.8	141.4
Other financial liabilities	87.5	59.0
Other current liabilities	55.7	60.9
Provisions	3.9	3.8
Current tax liabilities (net)	18.0	16.1
<b>Sub-total - Current liabilities</b>	<b>339.2</b>	<b>316.5</b>
<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>955.9</b>	<b>917.4</b>



# Cash Flow Statement

Particulars	Rs in Crs	Rs in Crs
<b>Cash flows from operating activities</b>		
Net Profit before tax	11.1	
Adjustments:-	0.0	
Add :- Depreciation	9.5	
Interest income	-1.0	
Interest Expenses	5.0	
Bad debts	0.7	
Loss on sale/ discarding off PPE, CWIP	3.0	
Ind AS 116 Leases Impact	-2.0	
ESPS/ Stock option Plan	1.1	
Unrealised foreign exchange differences (net)	-4.2	23.2
Movement in working capital (Net)		
Decrease in trade payables, current liabilities, provisions and other long-term liabilities	-2.7	
Decrease in Inventories	5.6	
Decrease in trade receivables, loans and advances, current and non-current assets	1.6	
Less: -Income taxes paid	-2.2	2.2
<b>Net cash generated from operating activities</b>		<b>25.4</b>

Particulars	Rs in Crs	Rs in Crs
<b>Cash flows from investing activities</b>		
Increase due to Purchase of PPE, CWIP and Intangible (including AFC project)	-3.6	
Increase in Intangible Assets	-10.5	
Realisation from Bank Fixed deposits	2.0	
Payment towards acquisitions	-4.6	<b>-16.7</b>
<b>Cash flows from financing activity</b>		
Loans repaid (net)	-3.7	
Buyback of equity shares	-5.8	
Proceeds from preferential issue (USA)	20.3	
Interest paid on borrowings (net)	-4.0	<b>6.7</b>
Net increase in Cash & Bank Balances		15.5
Cash and cash equivalent at beginning of year		35.2
<b>Cash and cash equivalent at end of year</b>		<b>50.7</b>



# Historical Financials

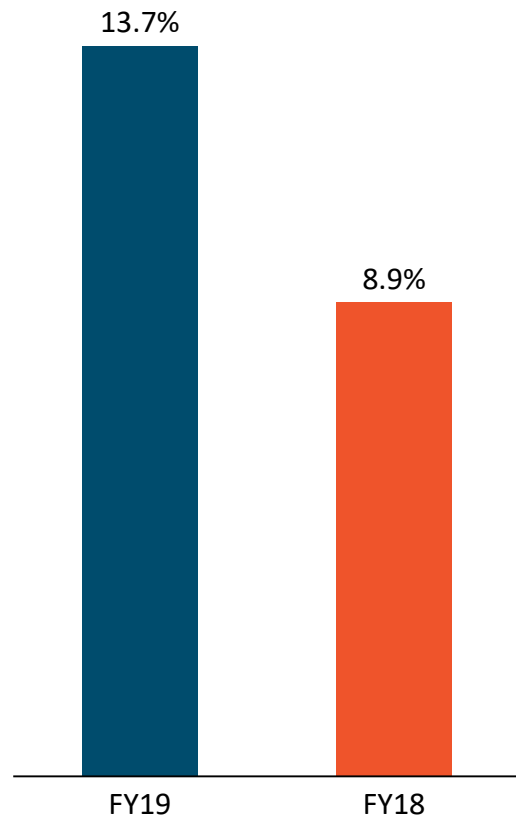


# Consolidated Profit & Loss Statement

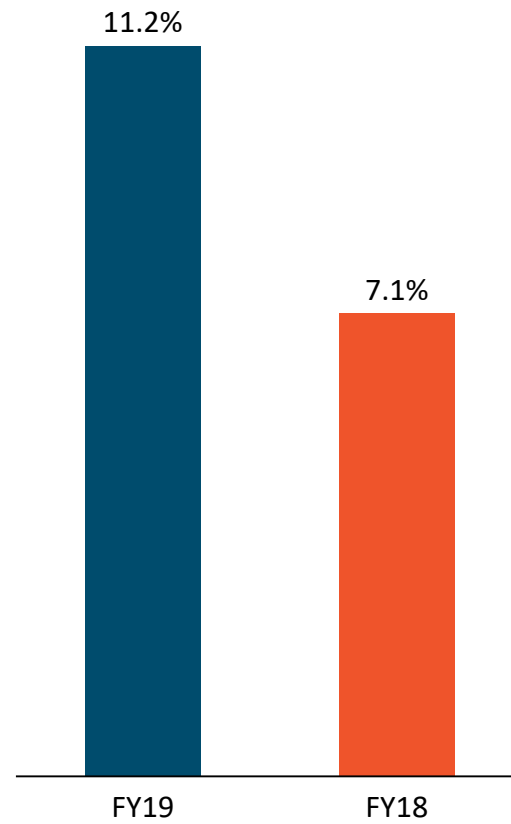
Particulars (Rs. In Crs)	FY19	FY18	YoY%
<b>Revenue from Operations</b>	<b>522.2</b>	<b>418.5</b>	<b>25%</b>
Less: Expenses			
Software Development Charges	195.3	129.2	
Changes in Inventories	-13.5	-6.8	
Employee Expenses	163.9	174.3	
Other Expenses	65.6	41.9	
Total Expenses	411.3	338.5	
<b>Reported EBITDA</b>	<b>110.8</b>	<b>80.0</b>	<b>39%</b>
<b>EBIDTA %</b>	<b>21.2%</b>	<b>19.11%</b>	<b>211 bps</b>
Depreciation & Amortization	31.0	32.2	
Other Income	7.3	4.3	
<b>Reported EBIT</b>	<b>87.1</b>	<b>52.1</b>	<b>67%</b>
Share of Profit of Associates	0.5	0.0	
Finance Cost	11.9	12.7	
<b>Reported PBT</b>	<b>75.6</b>	<b>39.3</b>	<b>92%</b>
Tax	14.9	1.4	
<b>Reported PAT</b>	<b>60.7</b>	<b>37.9</b>	<b>60%</b>
<b>PAT %</b>	<b>11.6%</b>	<b>9.1%</b>	<b>258 bps</b>
EPS	24.1	12.76	



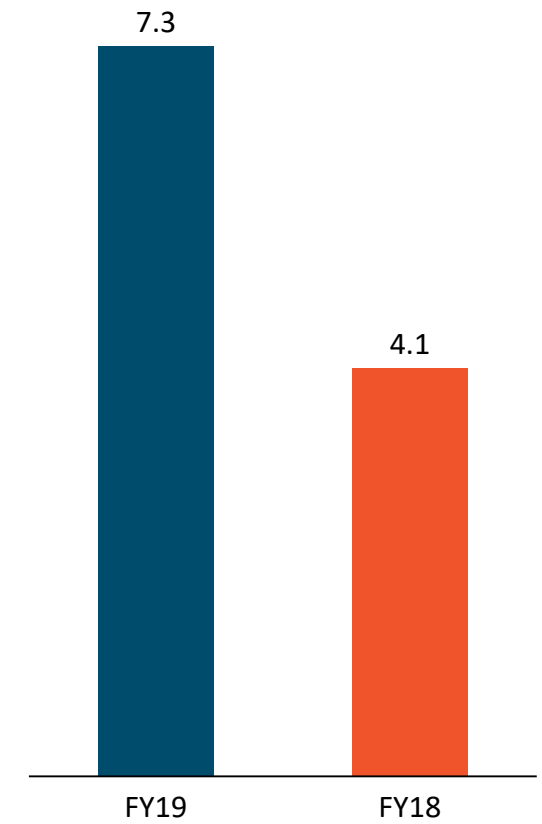
## ROCE



## ROCE

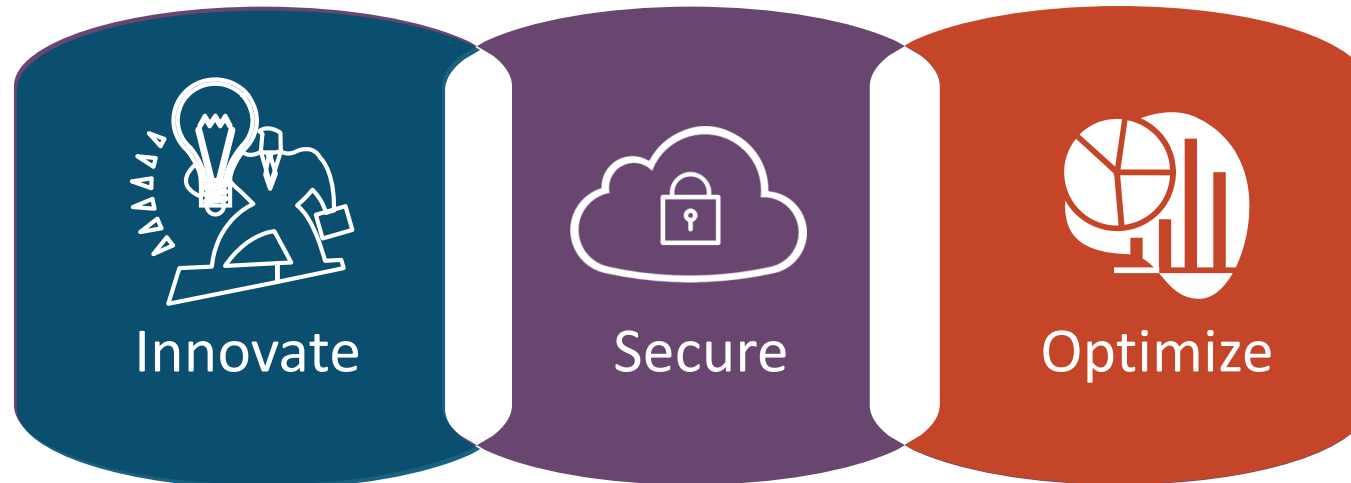


## Interest Coverage

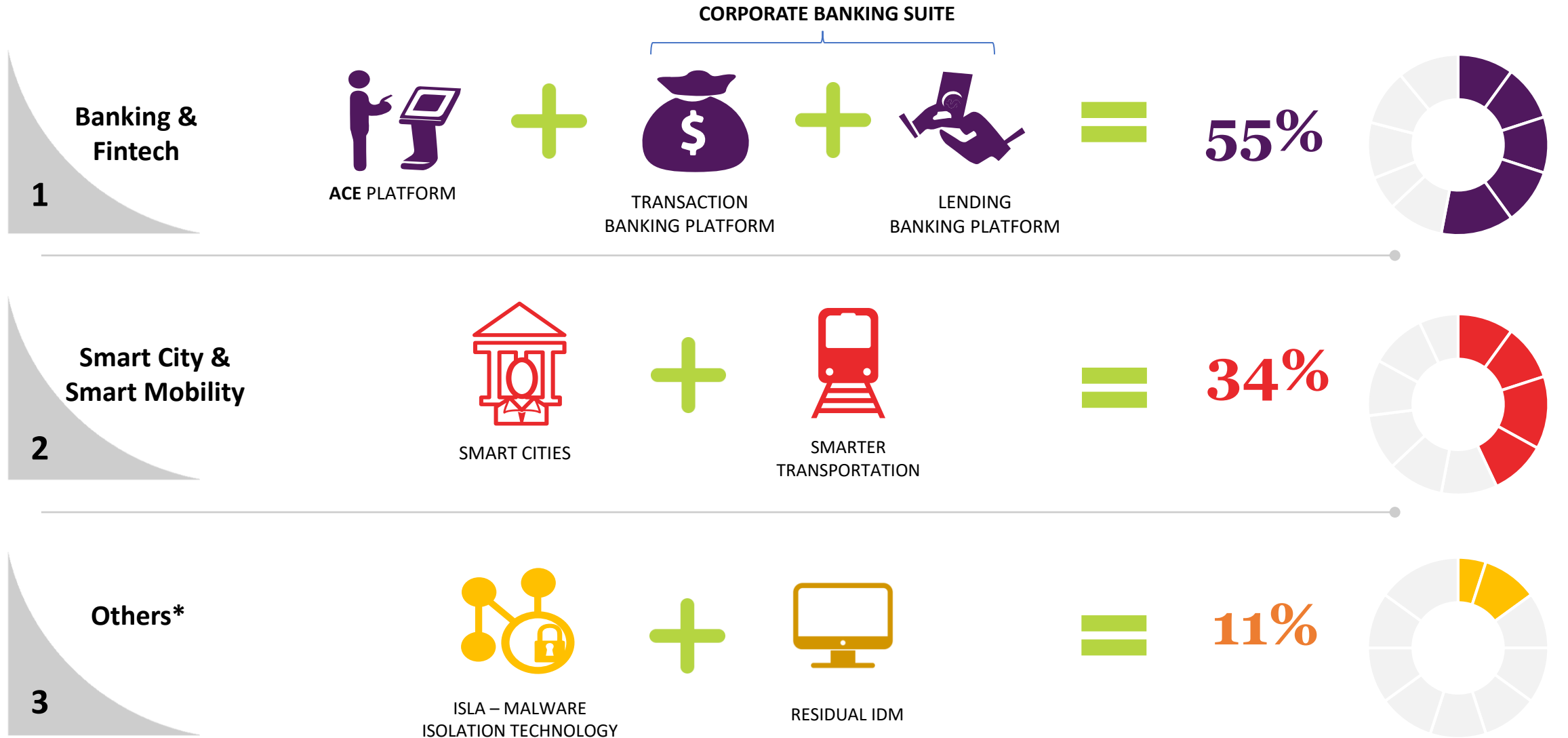




“ We help businesses accelerate digital innovation, securely and efficiently ”



# Creating NextGen Digital Infrastructure

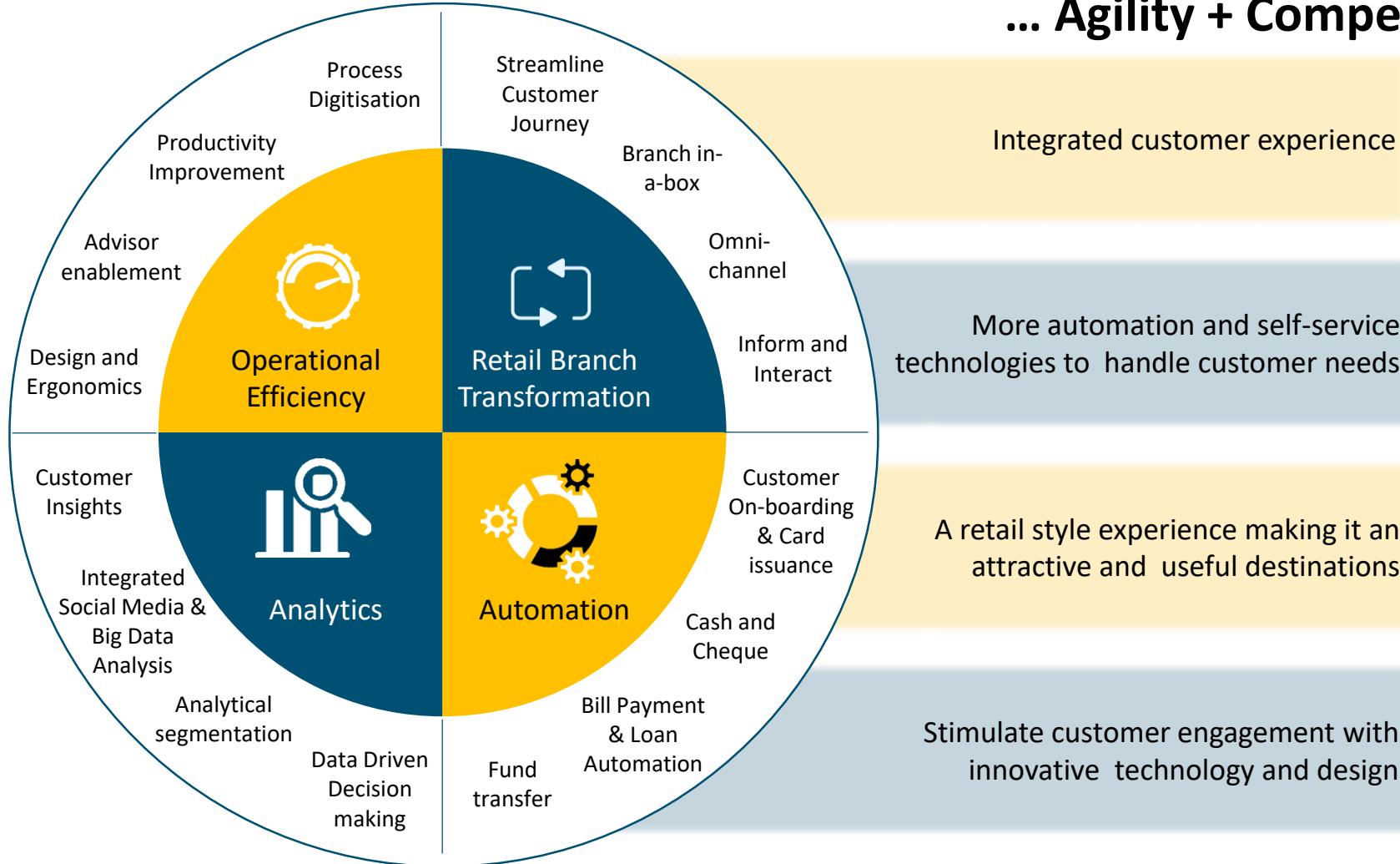


\* Including Cyber Security  
As per Q1FY20 Revenue





## ... Agility + Competitiveness + Growth



**46%**

Save amount spent on postage and paper

**43%**

Decrease in Customer attrition



**50%**

Reduction in branch operation cost

**60%**

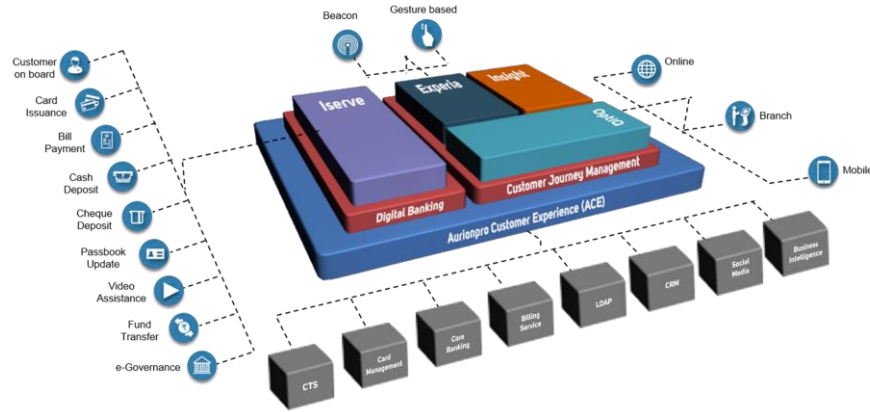
Increase in product sale ( cross- upselling )

**3 hrs**

Increase in teller availability per week



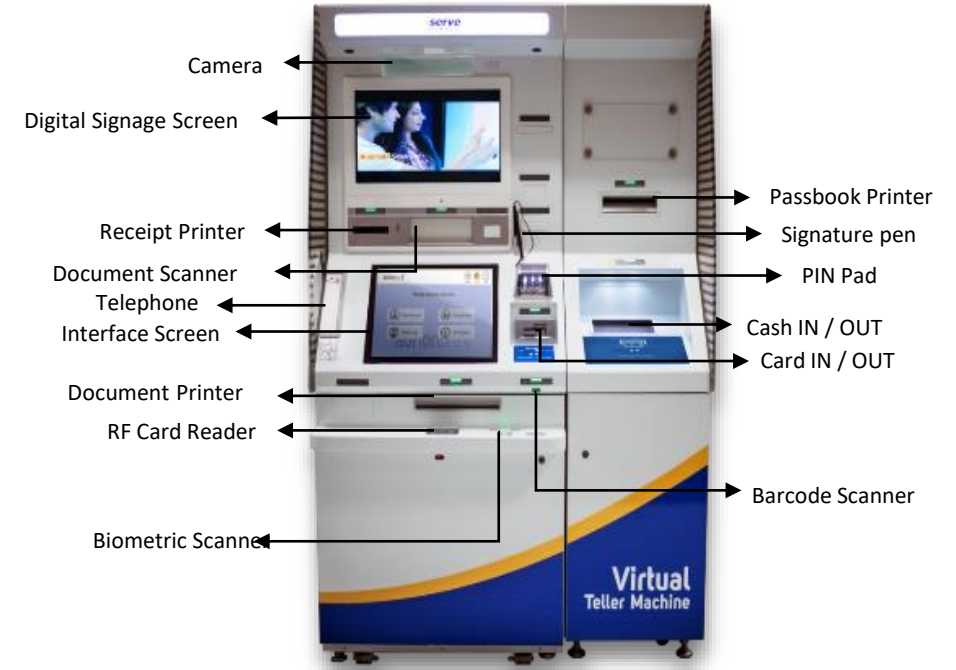
## Our integrated ACE Platform to Digitalize the branch operations



### Digital Benefits @ ACE Platform

- 01 ● *Open Bank A/c in 12 Mins*
- 02 ● *Issue Debit Card in 10 Mins*
- 03 ● *Cut down cheque clearance time to 24 hours (CTS)*
- 04 ● *Increase your teller availability per week by 31 hours*
- 05 ● *Reduce your customer attrition by 46%*

## ... Branch in a BOX



### Account Opening

- Customer On-Boarding
- Instant A/C Opening
- Instant Card Issuance

### Transactions

- Cash In Cash Out
- Cheque Deposit
- Internet Banking

### Account Servicing

- Passbook Printing
- Cross sell/Up sell
- Video Assistance



 ...has Rapid acceptance across Geographies



SBI



Kotak Mahindra Bank



National Bank of Abu Dhabi (NBAD)



Commercial Bank of Qatar



Smart Banking 24x7



Qatar National Bank



## Evolution of Banking

### Traditional Branch Banking



- Typical brick and mortar branches stretched around 4,000 sq ft – 8,000 sq ft area

### Digital Branches



- Small pocket size branches
- Automation and self-service technologies to handle customer needs

### Open Banking



- Uber Moment For Banking
- Commoditization of Services





# Growth Opportunities in Transaction Banking



Transaction Banking Contributes to **30% of Banking Revenue**

Asia is the world's largest **Transaction Banking market with 53% of Global opportunities** as per McKinsey Report. Revenue doubled from \$168 Bn in 2010 to \$300 Bn by 2015

According to McKinsey Asian Markets are **8% of total revenue for Transaction Banking**

**Global Institutions, Local & Small banks** seek to expand their opportunities

Aurionpro has **Leadership position in APAC** for complex Transaction Banking Business

**Marquee customer base with long standing relationship** - Servicing to almost all top Banks in India & Middle East





# Our Platform iCashpro...



## CORPORATE INTERNET BANKING

- Dashboard
- Account Statements
- Cheque Services
- Fixed Deposits
- Credit Card

## PAYMENTS

- Electronic Payments
- Paper Based Payments
- Cash Pay-outs
- General Payment Features

## COLLECTIONS

- Paper Based Collection
- Cash Collection
- Electronic Collection
- Virtual Accounts
- PDC Management

## RECEIVABLES MANAGEMENT

- Account Receivables
- Accounts Payables
- Reconciliation

## LIQUIDITY

- Sweeping
- Notional Pooling
- Inter Company Loans

## FINANCIAL SUPPLY CHAIN

- EIPP
- Supplier Financing
- Dealer Financing
- Factoring

## TRADE FINANCE

- Letter of Credits
- Bank Guarantees
- Shipping Guarantees
- Import Bills

## FOREX SERVICES

- Customer Frontend
- Cross Border Funds Transfer
- Quick Inward Remittance
- Suit of Outward Remittance

## ... End To End Solution

**Transaction Banking Solutions: Catering to Unique needs of MNCs, Top Tier Banks & SMBs**





## Our Offerings

**SmartLender  
Commercial LOS**

**SmartLender Retail  
LOS**

**SmartLender  
Collateral & Limits  
Management  
System**

## ... Smart-Lender Product Suite – End to End Lending Platform

- Loan Origination System product suite is an end-to-end integrated Credit Risk Management System which improves productivity, enhances credit quality, and reduces operational risks
- The Credit Risk Management System incorporates Basel II risk management framework as well as best-of-breed credit risk management practices from international banks
- It is also the data gathering infrastructure for all three credit risk management approaches of Basel II (Standardized, FIRB, and AIRB)
- Key Drivers – Increase focus on Real Time RAROC Pricing. Lending portfolio risk management & Real Time Integrated Collateral View.

**Market leader in  
Corporate lending**

**58% of APAC banks  
aspire to reach  
digital maturity by  
2020**

**Strong presence in  
APAC and ME  
region – Serving top  
5 banks in APAC  
region**

**Cross border  
expansion of APAC  
corporates offers  
opportunities for  
Regional &  
International bank**





# Opportunities in Smart City & Smart Mobility Business



India is likely to spend **US \$ 50 billion** on smart cities in the next five years

India to have **250+ Metros** for mass transportation

Developing Economies investing in creating mass transportation and Developed Economies moving towards **Open Loop common mobility card based payment solutions**

Globally Automated Fare Collection System market is estimated to reach **US\$10.1 billion by 2022**, growing at a CAGR of **13.2%** between 2016 to 2022





### SMART CITIES

Data Acquisition through Aerial Imagery, LiDAR scanning, Generation of realistic scale-to-fit 3D models, installation and configuration of 3D city platform along with unified dashboards and other services

The proposed 3D City shall allow the stakeholders to get an almost real 3D visual representation of the city and also allow the administration and department stakeholders to plan, simulate, visualize & monitor various city development initiatives and decision making.

### SMART TRANSPORTATION

Engaged in development of unified, smart card based, multimodal transport ticketing system for Metro Rail projects and parking facilities across the metro cities

The Multi model ticketing system will help to provide seamless commuting experience to commuters within city using a single common mobility card as fare media and QR codes with ticketing systems of multiple transit operators in the City.





...backed by our successful track record

### SMART CITIES



USD 65 Mn projects across India for Smart City Solutions like

- 3D Smart City
- City Surveillance
- Smart Wi-Fi

### SMART TRANSPORTATION



13 Years Contract on Revenue Sharing for Noida & Nagpur Metro

- Implementation of Automated Fare Collection System (AFC's)
- Project planning with 5D BIM and ERP implementations for Metro



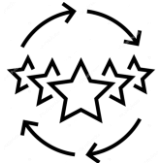

## About SC Soft



SC Soft with its Headquarter in Singapore and offices in Canada, Malaysia and India is an **Automated Fare Collection system provider** incorporated in 2009 with total revenues of USD 4.2Mn in 2018



SC Soft manages a team of more than **100+ people** led by a core leadership team with several years of **experience and expertise in information technology, intelligent transport systems and financial services**



**Valuable experience in working with government authorities**, national level mass transit organisations and payment authorities in **Middle East, Central Asia, South Asia and South East Asia and South America**

## Product Offerings



Fare Gates



Validators/  
Terminals



Kiosk machines  
for tickets



Mobile Application  
for QR Ticket

## ...to expand our payments business into smarter transportation solution for Multi-Modal Travel

Delivering innovative solutions to create value and efficiency for the customers



### Mass Transit

- Hardware & Software for fare collection with business management tools for operators.
- End-to-end solutions for AFC comes with new age unique design, asset tracking and improved security.



### Smart City Applications

- Innovatively designed and developed solutions to help cities achieve a resilient system

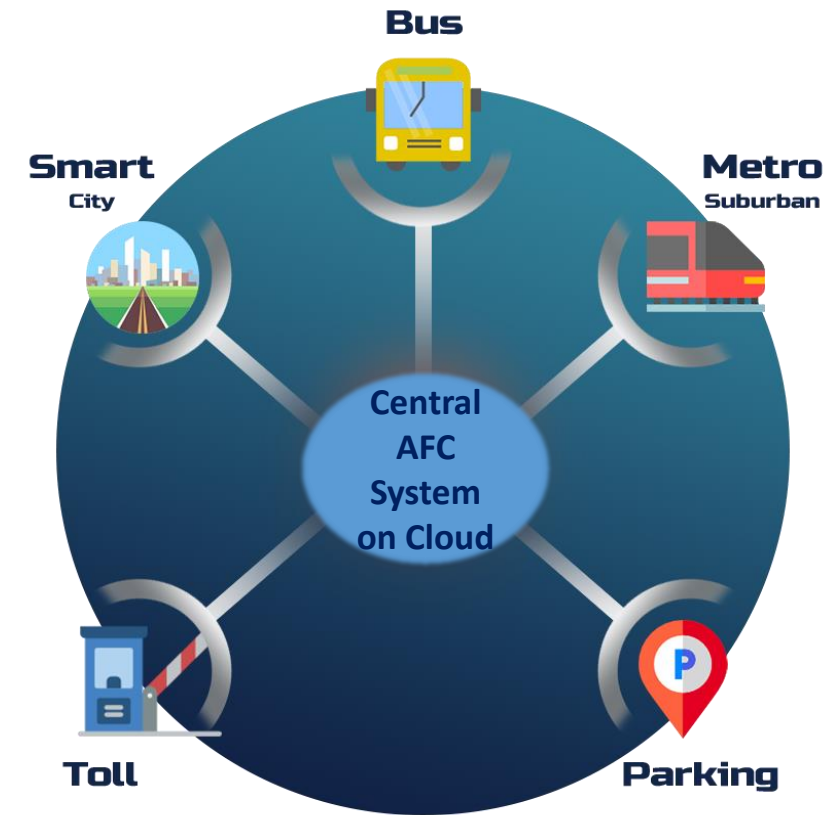


# ...with a Vision to create Cloud Based SAAS enabled Mass Transit Solutions

## Central AFCS System

- Fare Media Agnostic
- Support Open loop System
- Account based ticketing
- Scalable and Customizable
- Multi mode and multi operator support
- Able to integrate with the 3rd party system and banking network
- Management of Transactions
- Monitoring and Reporting
- Web based Interface
- Supporting All Fare Structures including Distance/Time Based, Zonal, Etc.
- QR Code Engine

## ...Open Loop Card – EMV supported solutions across payment entities and operators





- Offers Different approach to Cybersecurity
- Eliminates biggest threats of web-based malware and phishing attacks
- Help Leaders in Information Security, IT & Risk Management



**Transition** from Reactive Security Model **to Proactive Strategy of Isolation** which will help reduce attack surface and improve value derived from security investments

## About ISLA

Cyberinc-Isla was conceived and engineered at SpaceX, where its then CIO, Branden Spikes built it as an appliance **leveraging Isolation technology to isolate all web code outside the network firewall**

**Singed up for Hewlett Packard Enterprise's HPE Complete Program.** Businesses worldwide and specifically, HPE's customers can acquire Isla directly from HPE and its global reseller network

Signed up with well established and trusted distributors in APAC including Singapore, Malaysia, Indonesia, Philippines & Thailand for **rapid expansion in APAC region**

**25 + Customers Globally** including post production movie editing studios, financial institutions, federal agencies etc

Included in **"Cool Vendor"** list by Gartner in Endpoint, Mobile, Network and Gateway Security, 2017

Participated as Silver+ sponsor in marquee security event - Black Hat at Las Vegas in August 2018



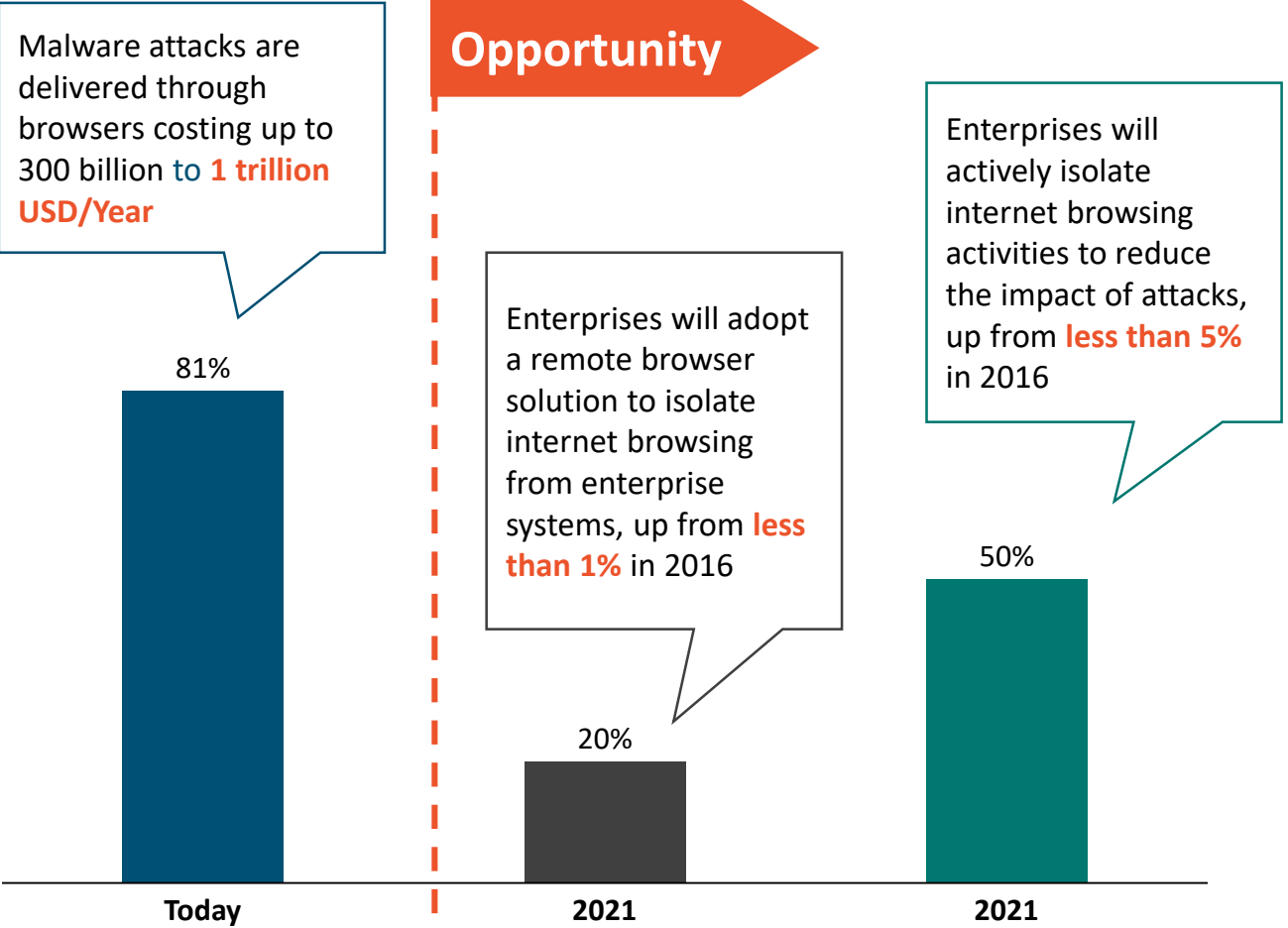
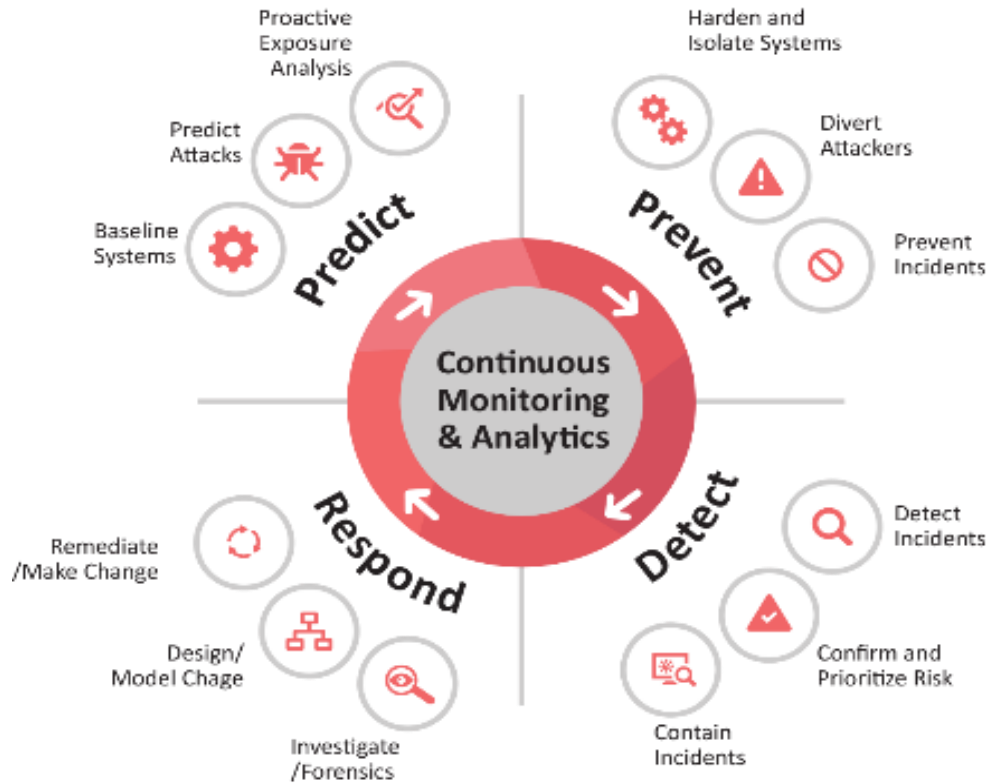


# \$10 Bn Global Opportunity



Global Addressable Market for Endpoint Security around **\$10 Bn** -- Source Forrester Research & IDC

## Isolation named Top 10 New Tech for Cyber security by Gartner



Source : Gartner



# With Strong Clientele base across Verticals





**Paresh Zaveri - Chairman & Managing Director**

- Co-founded the Company in 1997
- 20+ years of experience in corporate finance, supply chain, general management, and strategic
- Based in Singapore, Paresh holds a degree in engineering as well as an MBA in finance



**Amit Sheth - Co-Chairman & Director**

- One of the founding members, has been instrumental in driving the Banking & Financial services portfolio of Aurionpro
- 22 years of experience in corporate finance, equities and technology, he brings domain expertise in banking operations and cash management



**Ajay Sarupria – Additional Director**

- 20 years of experience in capital and private equity market.
- His investment strategy revolves around backing professional and passionate management to build businesses and raise subsequent rounds of funding till it gets listed or sold. In most of the cases, Mr. Ajay Sarupria has been able to raise several rounds of funding and helped them build business.







## **Dr. Mahendra Mehta - Independent Director**

- Focuses primarily on Analytics, Mathematical finance, Treasury Management, Financial Risk Management, Derivatives, Portfolio Management since 2002
- Serves as the Chairman of the Audit Committee and member of Nomination & Remuneration, Corporate Social Responsibility Shareholders' Relationship & Share Transfer Committee



## **Frank P. Osusky - Independent Director**

- 30+ year industry veteran with diverse financial management expertise with an emphasis on growth, profitability, cash flow, and mergers and acquisitions
- Serves as the Chairman of Shareholders' Relationship & Share Transfer Committee and member of Nomination & Remuneration and Audit Committee



## **Sudha Bhushan – Independent Director**

- More than a decade of experience in the Audit and Assurance with expertise in Foreign Exchange Management Act, International transaction advisory, structuring and regulatory affairs.
- Extensive experience of handling business transactions from Initial Public Offer to Foreign Direct Investment, advises corporates, PSUs as well as government authorities in lot of intricate transactions
- Member of Committee of International Taxation of WIRC, Institute of Chartered Accountants of India (ICAI), Member of Editorial Committee of WIRC of ICAI and Committee of women empowerment of ICAI.





## **Sanjay Bali - EVP, Head – South Asia**

- 24+ years of diverse experience across sales, services, project management and a strategist in Implementing and executing new Initiatives for the business in India and South Asia Market.
- Also be responsible for the business in smart city & smart mobility for Aurionpro, strengthening and oversee the delivery of Aurionpro's world class software, IT outsourcing services, Infrastructure projects, turnkey solutions, and Consulting offerings to various customers.



## **Shekhar Mullatti - EVP, Head - Banking**

- Shekhar is a versatile Banking & Technology Professional with 25 years of experience in large, multinational corporations including Citibank, ANZ, BNP Paribas, Bank of America and Dell.
- Based in Singapore, Shekhar holds an Engineering degree from IIT Bombay and a Management degree from IIM Calcutta.



## **Raj Menon – EVP, Head – Customer Experience Solutions**

- With 20+ years of industry experience, he has been a pioneer in leveraging smart customer experience solutions for large and medium enterprises. Raj has been a part of Aurionpro since inception and has led and managed key business functions like product development, Go To Market strategy, strategic alliance & partnerships.
- He has an extensive experience in managing and growing key accounts and has been instrumental in spearheading strategic initiatives and business expansion plans .





**Paresh Patel – EVP Products – Customer Experience Solutions**

- 25+ years of rich experience across Product Development, Business Strategy & Operations and Project Management. He is responsible for driving business, deploying cutting edge technology solutions to deliver innovative and advanced customer experiences for banks and enterprises across the globe.
- Over the years he has developed expertise in technology innovation, planning and development along with system designing and analysis.



**Poonam Puthran – VP – Delivery – Banking**

- Transaction Banking unit with over 19 years' experience of product development and implementation within the Banking and Financial Services Industry. Proficient in handling a large team of professionals to deliver multi-million dollar projects.
- Strategic planner & ensure projects are delivered on time and within budget. Led implementations across different geographies South East Asia, Middle East, India, Srilanka and Africa.



**Yogesh Songadkar – SVP - technology**

- Leads practice for Smart city & mobility for Aurionpro Solutions Limited.
- 20+ years experience in technology & business development. In past he has contributed to success of various organizations which includes Zenith, Allied Digital & Trimax in leadership positions.





**Samir Shah - Chief Executive Officer - Cyberinc**

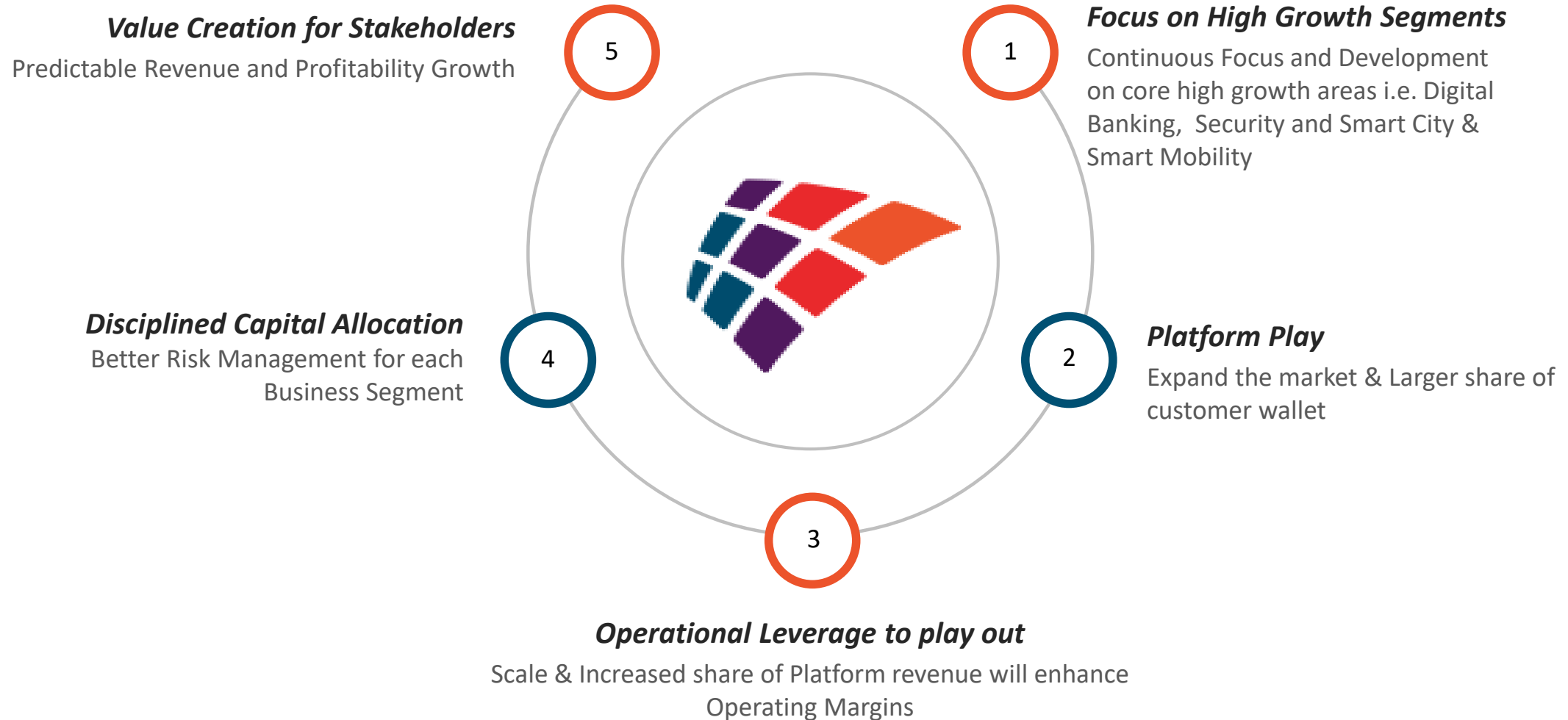
- Has been advancing Aurionpro's vision of becoming one of the world's most respected and innovative technology companies since 1998
- Passionate about driving innovations in cybersecurity, banking and payments
- Holds an engineering degree in computer science and an MBA in finance and lives in the San Francisco Bay Area



**Nirav Shah - Chief Operating Officer & Head - Digital Innovation – Cyberinc**

- Spearheads all the key functions like Business units, Delivery Operations, Human Resources and Aurionpro's geographically dispersed engineering strategic business units to ensure optimization of processes and delivery excellence.





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