



**08<sup>th</sup> February, 2024**

To, National Stock Exchange of India Limited Exchange Plaza'. C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. <b>NSE SYMBOL: AURIONPRO</b>	To, The BSE Limited, 25 <sup>th</sup> Floor, P. J. Towers, Fort, Mumbai: 400 001. <b>SCRIP CODE: 532668</b>
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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.

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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



1997

Founded



2005

IPO



2005-2010

Strategic acquisitions and strong offerings portfolio



2010-2018

Strengthening Product Offerings & expansion into IT Services



2018-2020

Simplifying the Businesses - Strategic Divestments - exit from non-core though valued assets

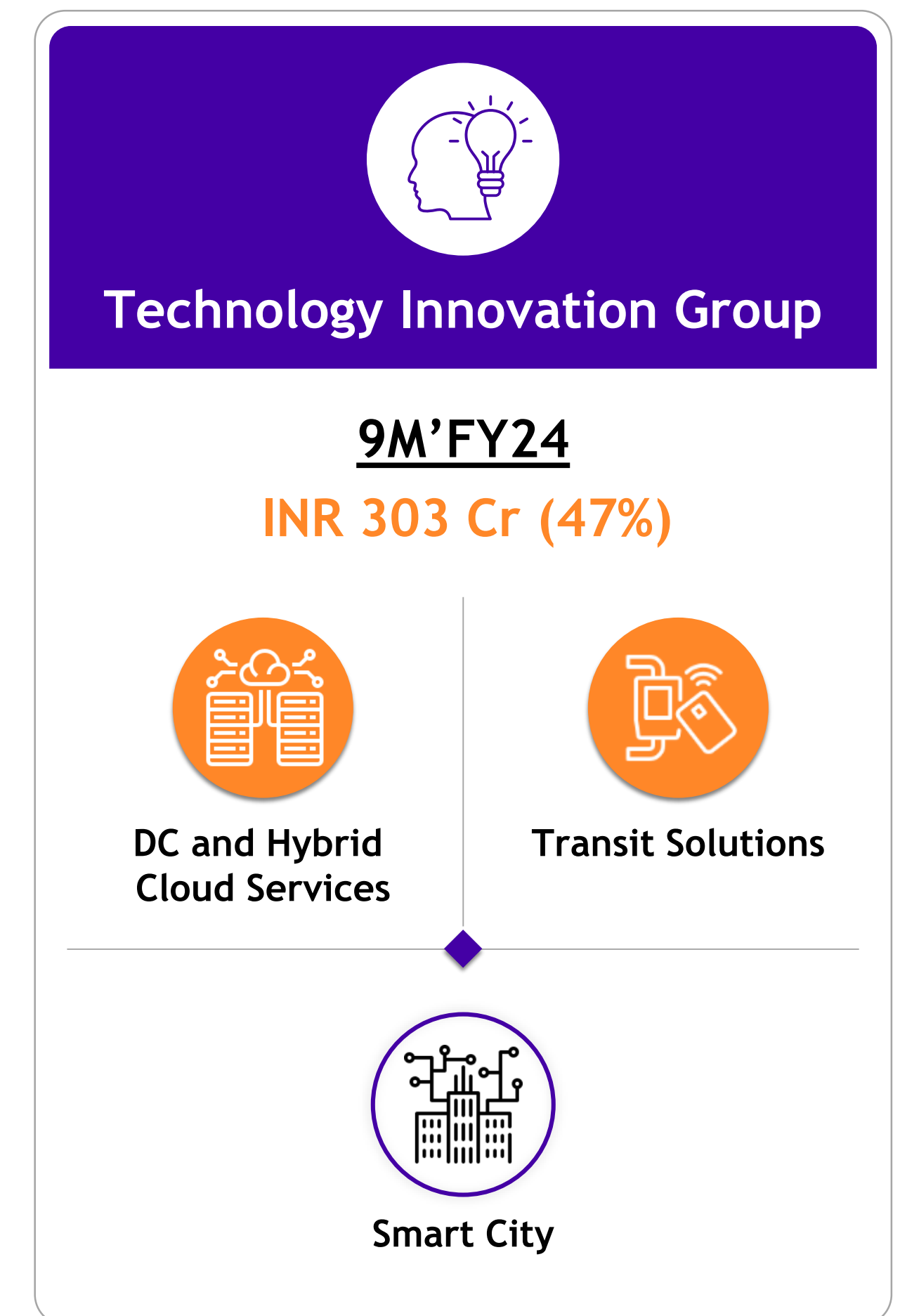
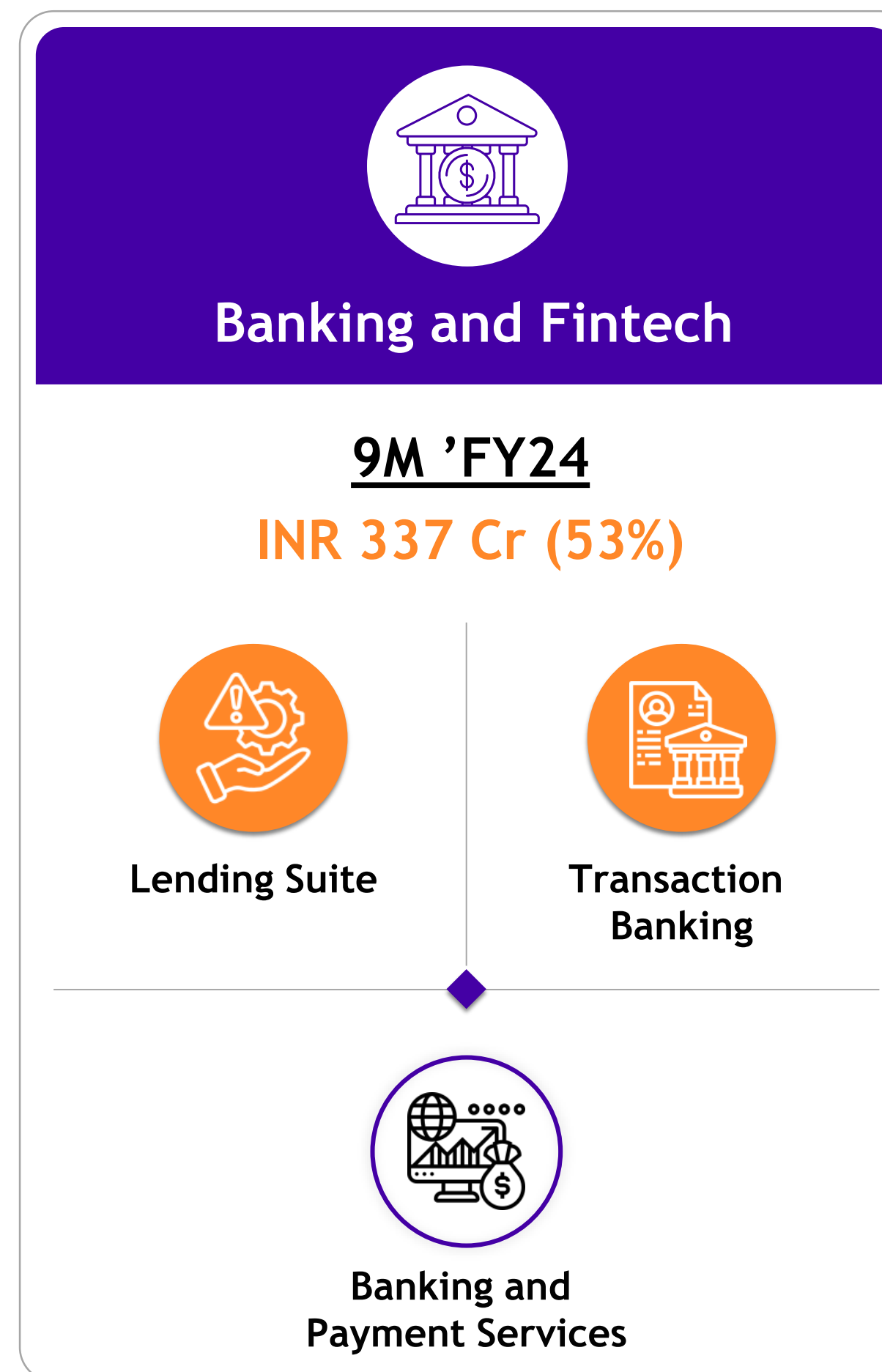
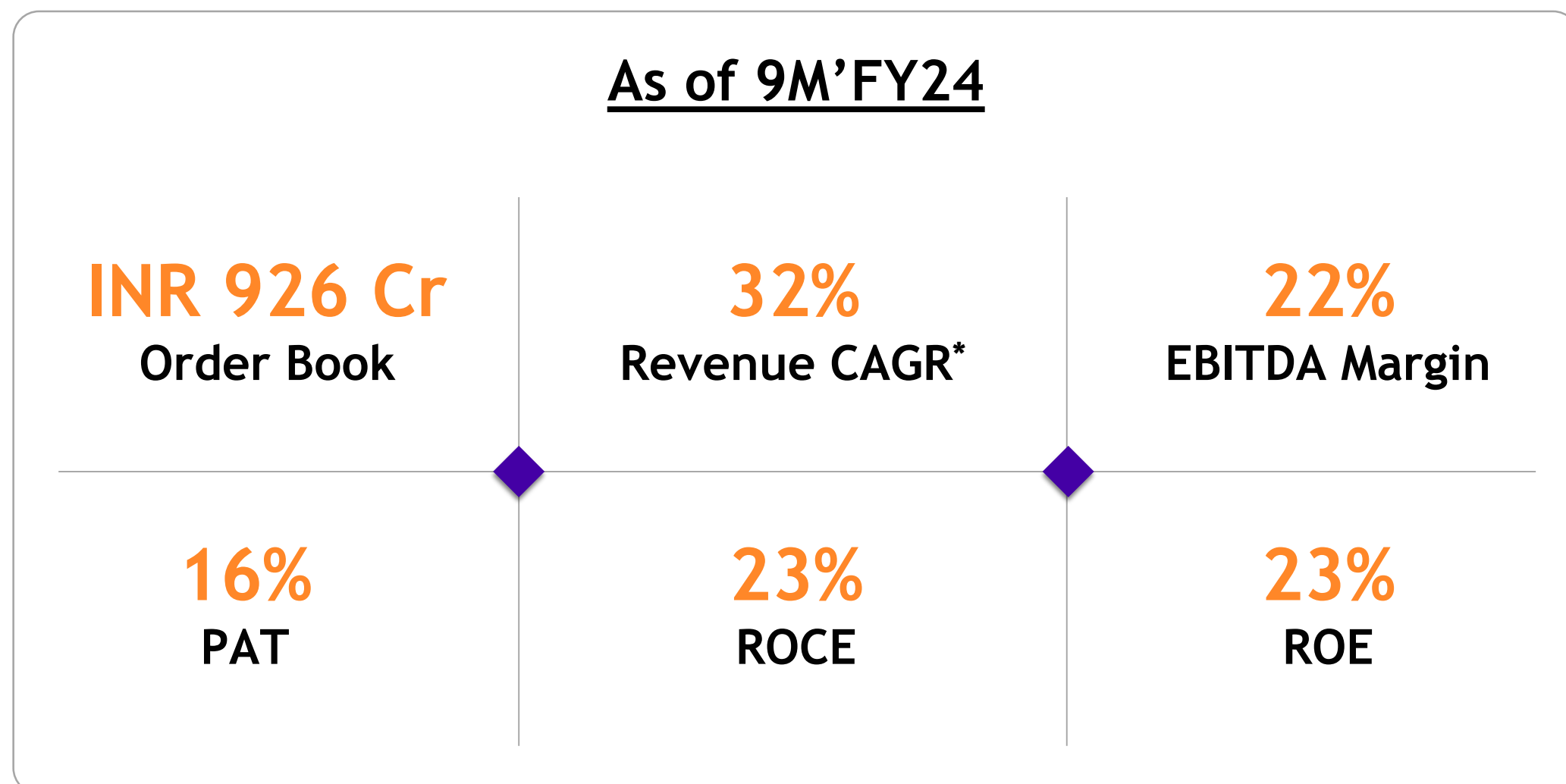


2020-2024

Embarked on the path of IP-led growth and undertook Strategic Partnerships and Acquisitions to enhance service offerings

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

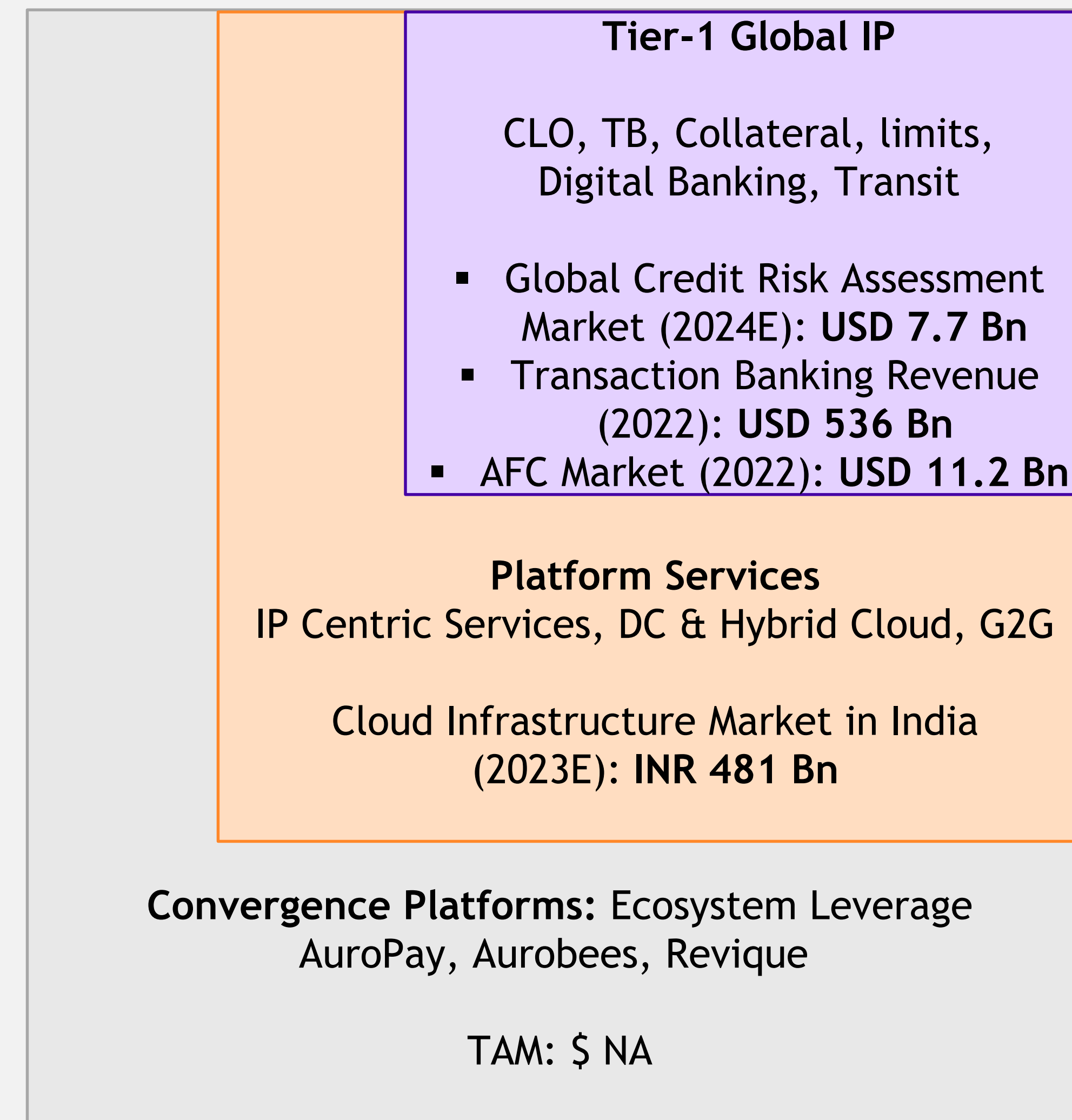
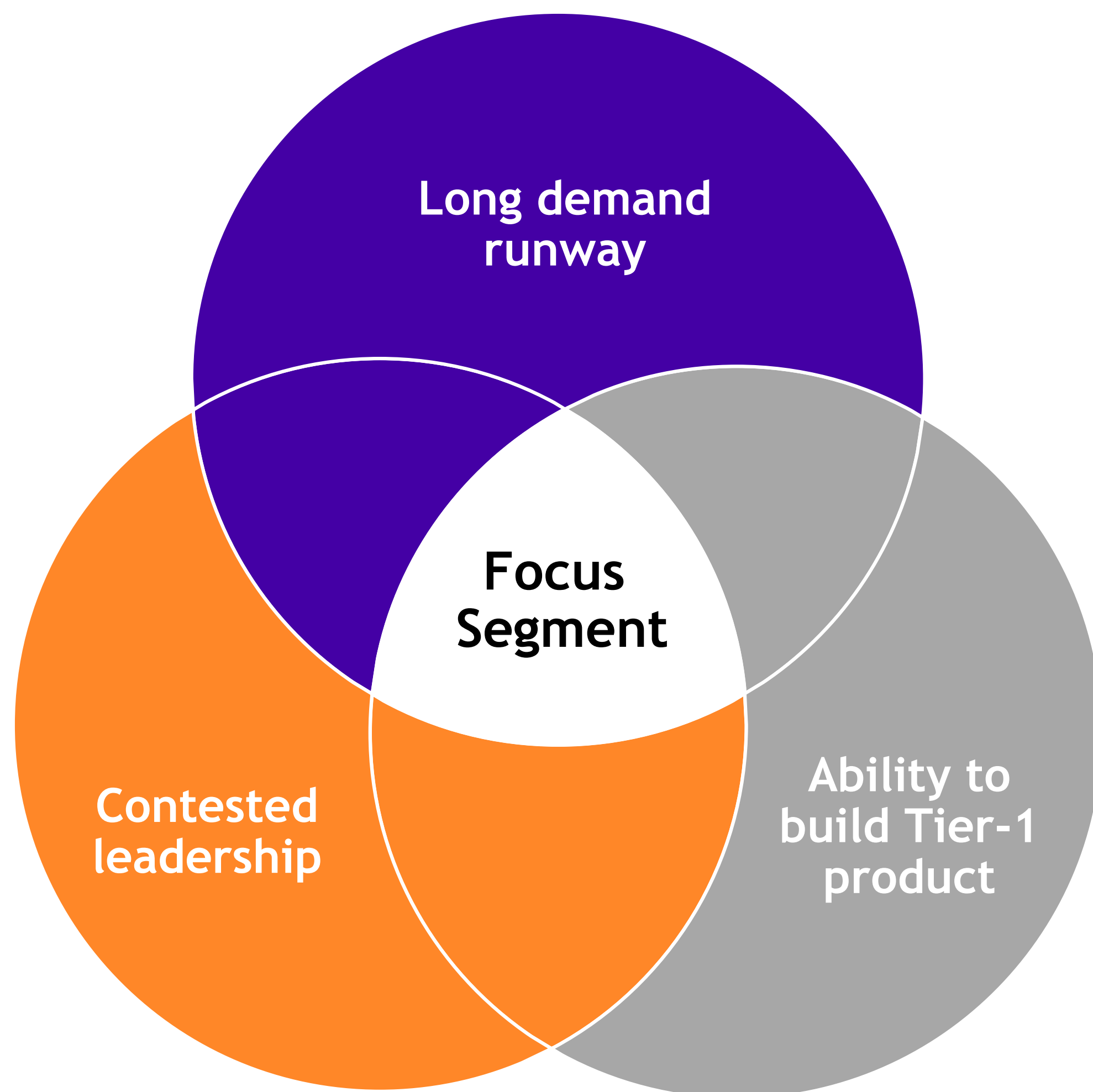
### Strategic Choice for Aurionpro

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

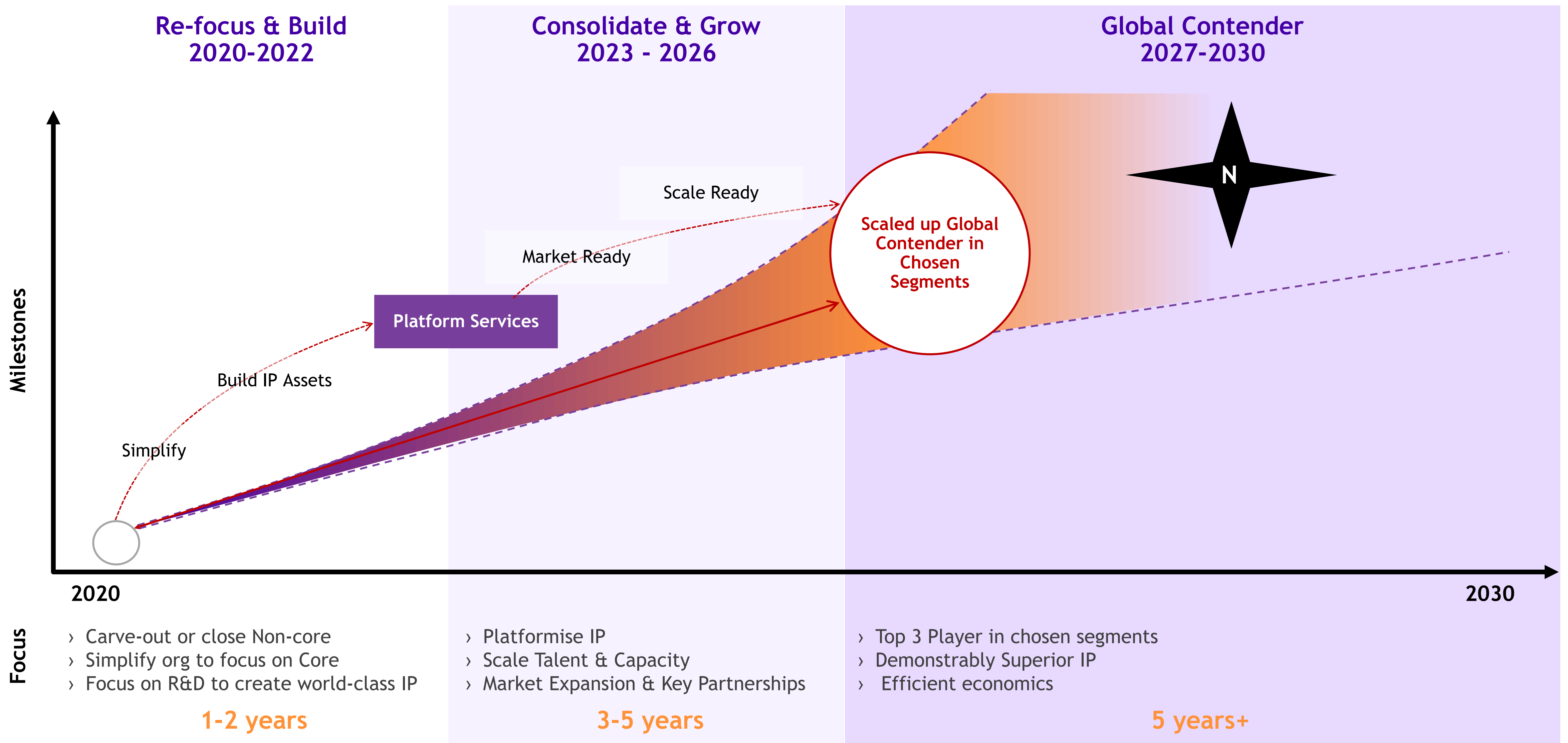
- › Redefining the tomorrow of connected and contactless transit systems in today with transit solutions



## 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

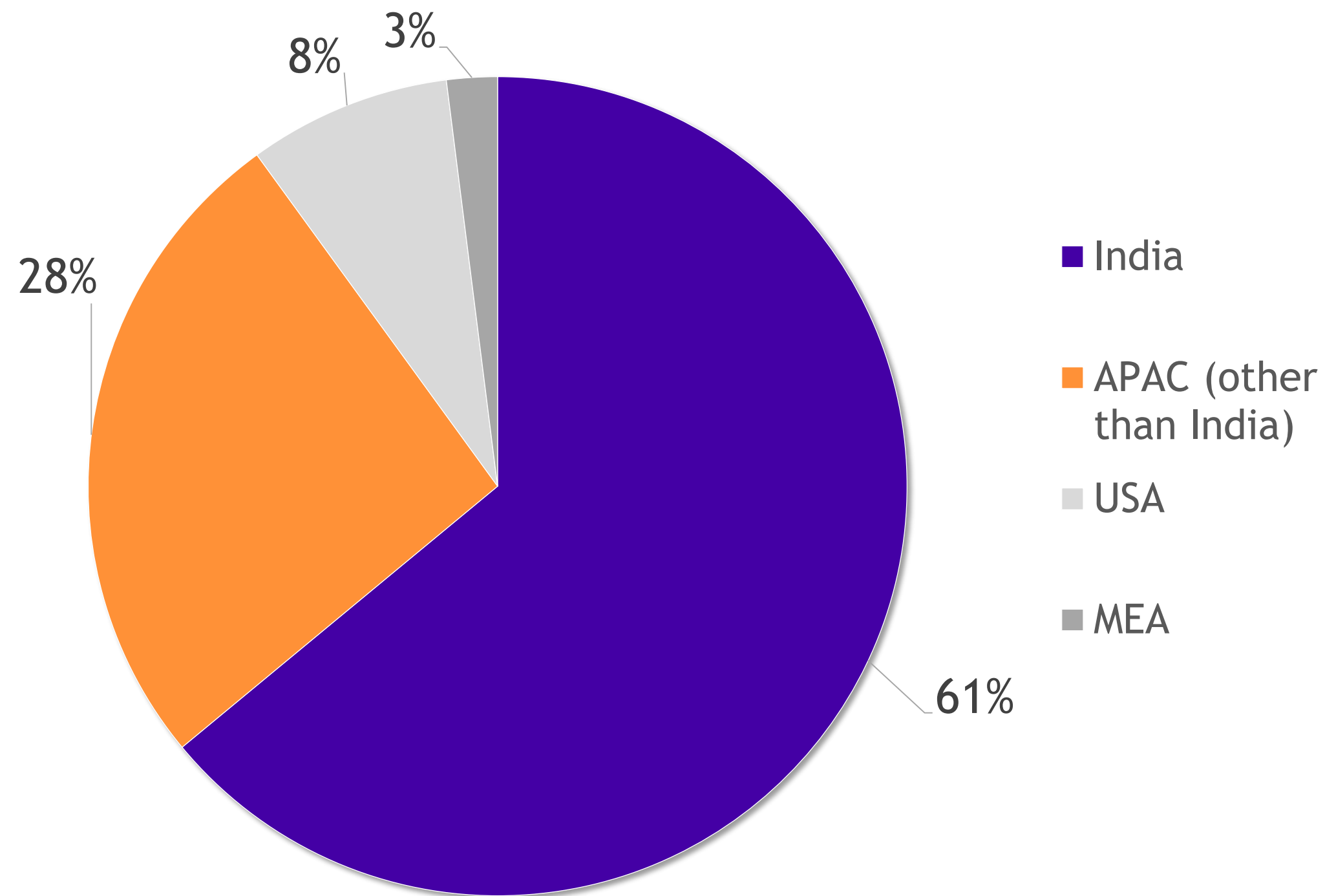
## Building a Global Products & Platforms Leader



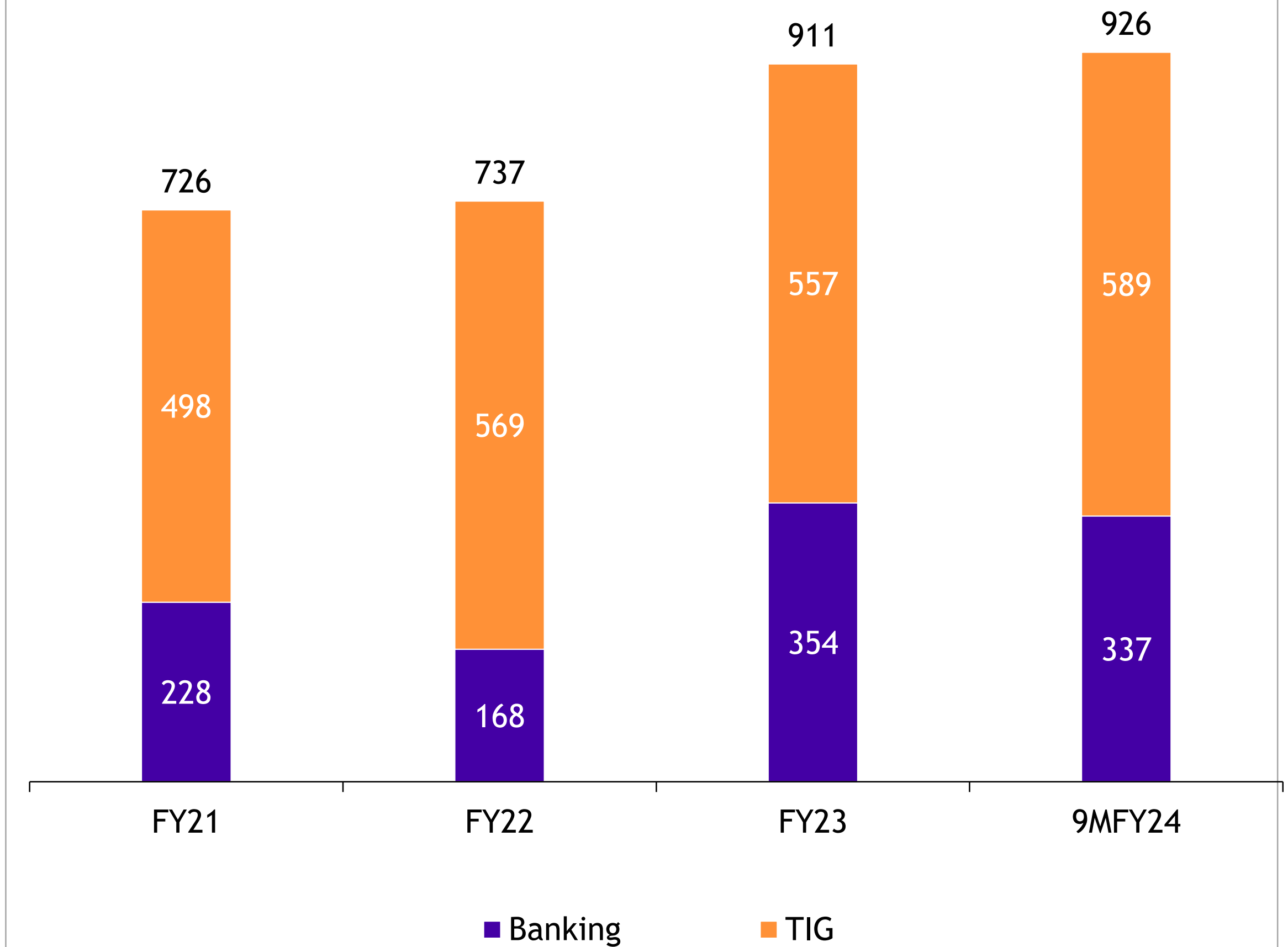
03

# Financial Overview

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



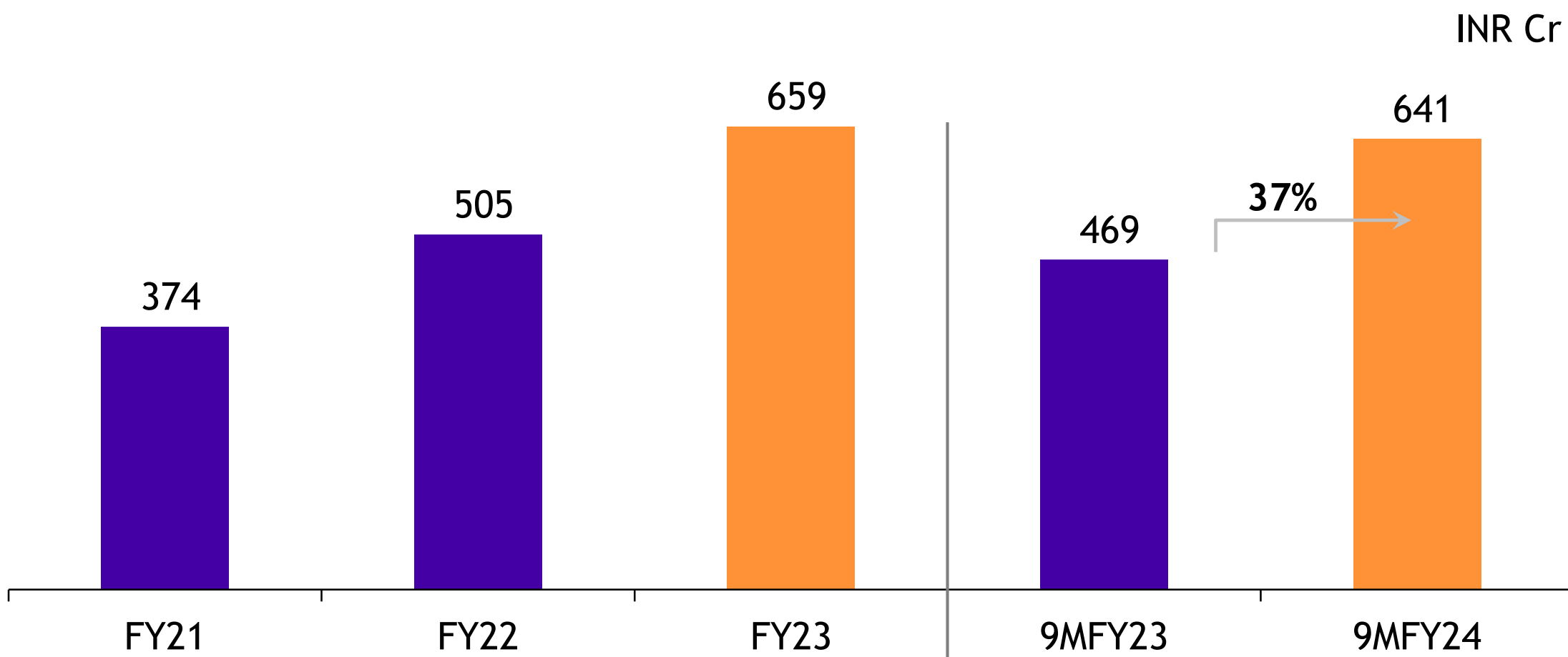
## Open Order Book (INR Cr)



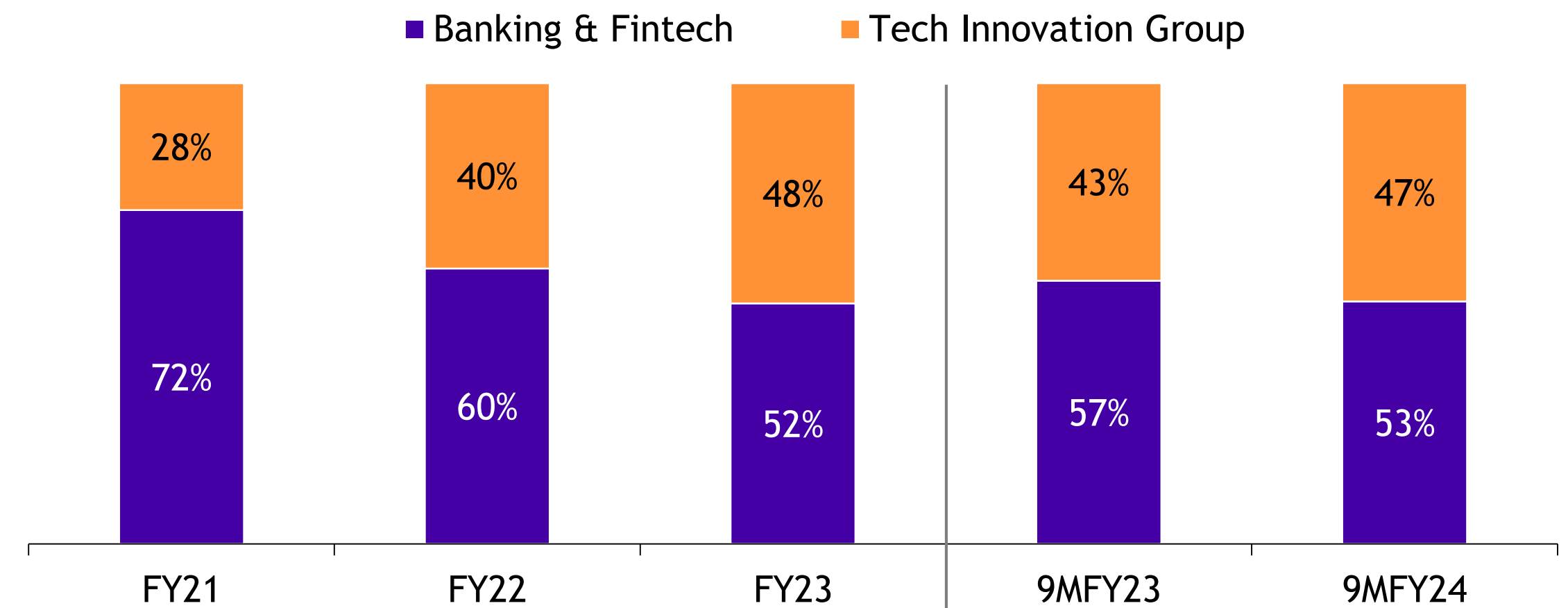


# Robust revenue growth and improved profitability driven by rapid growth in TIG

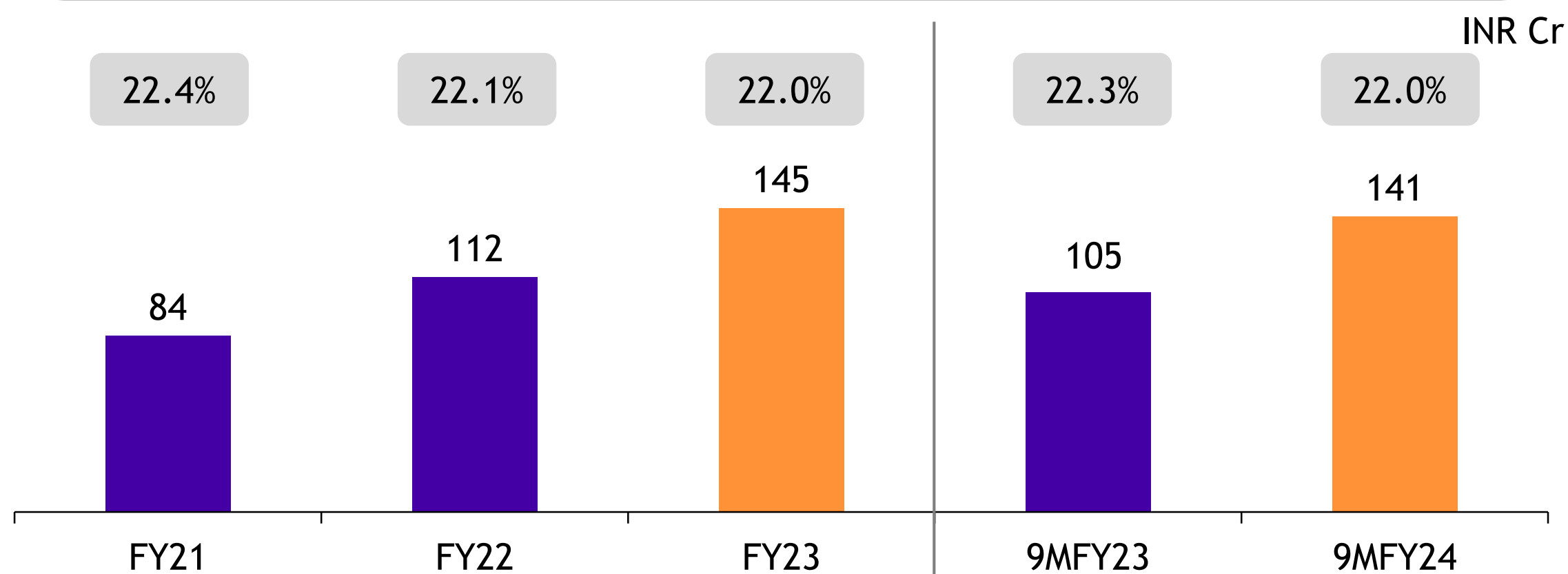
## Revenue



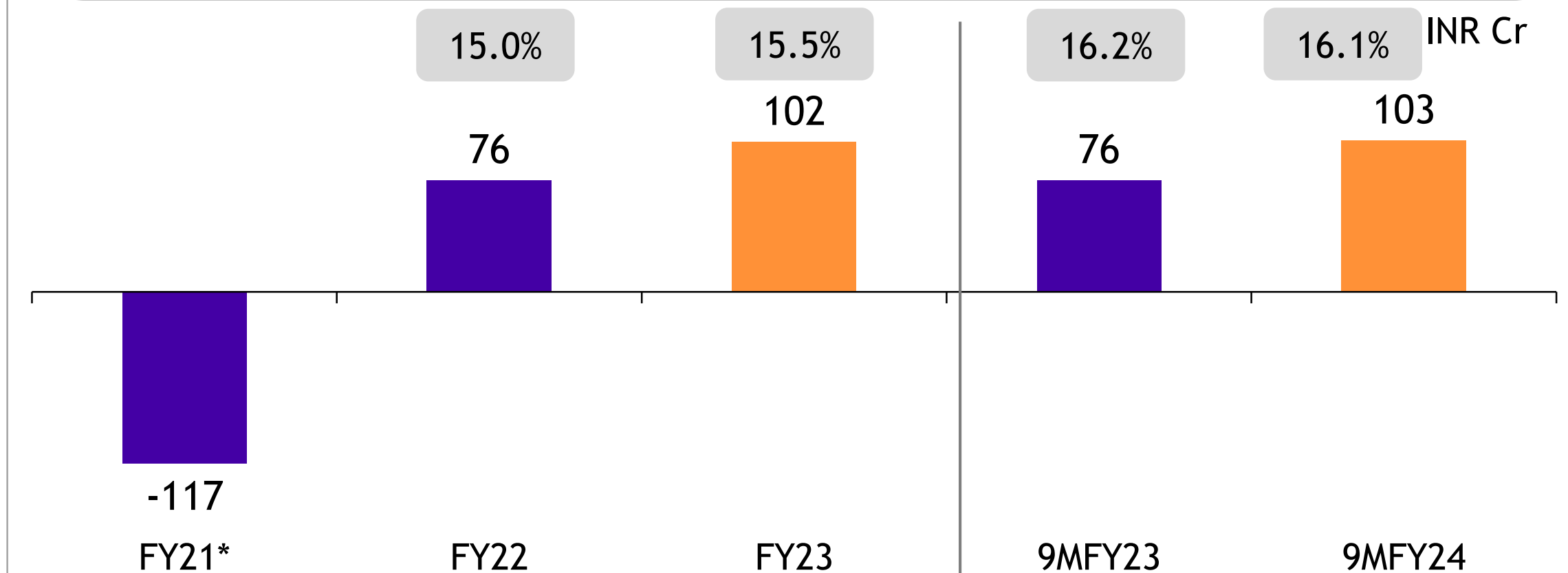
## Segmental Revenue (%)



## 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

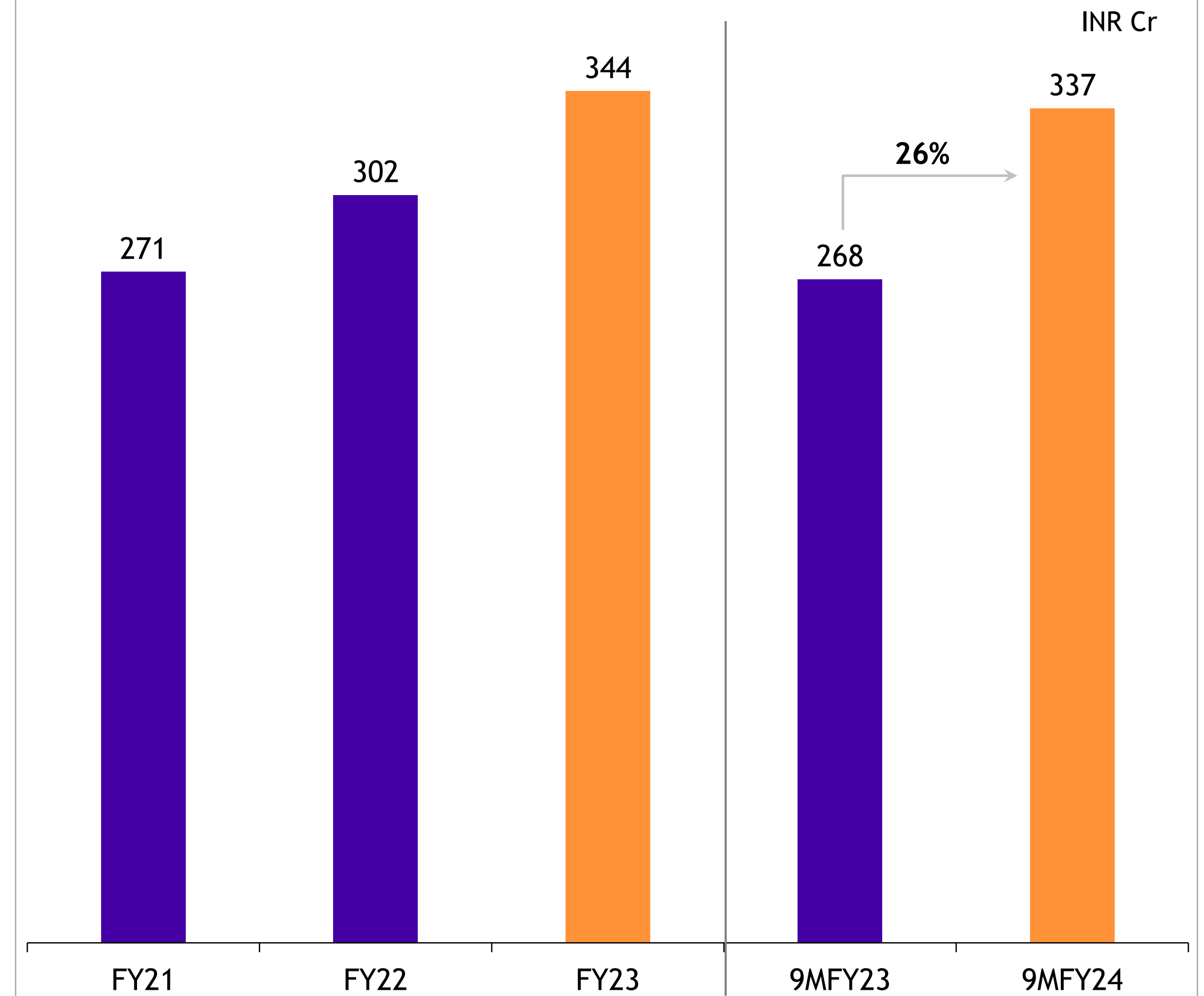
4

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

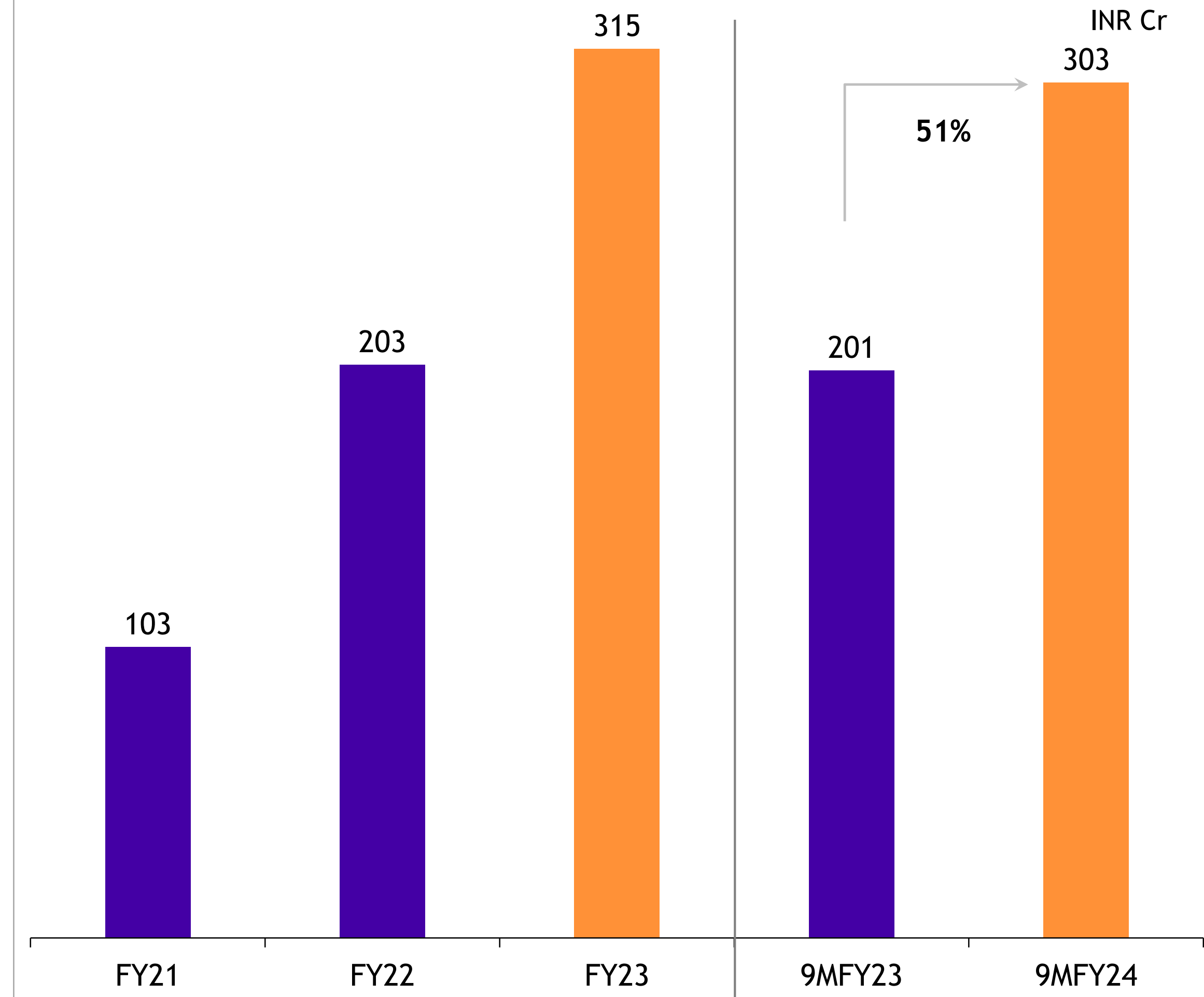
5

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

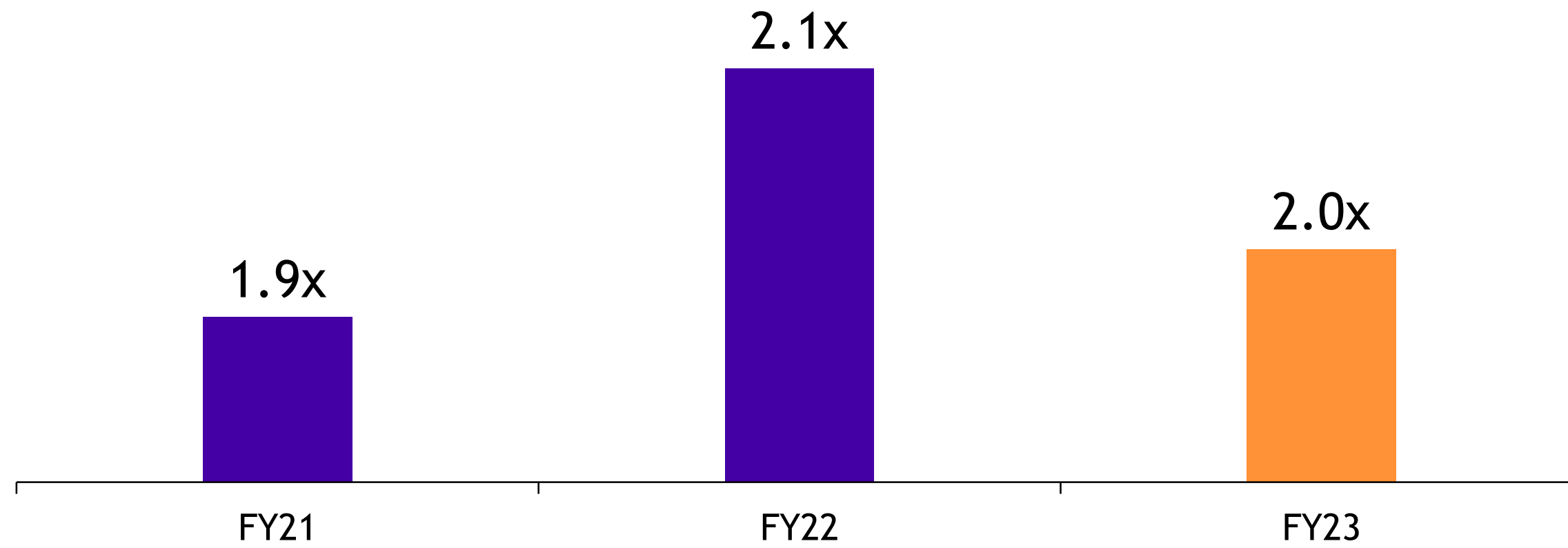
Aurionpro Transit Pte. Ltd., announces an order win for the rapid transit bus project in the city of Merida, Mexico

## Segmental Revenue

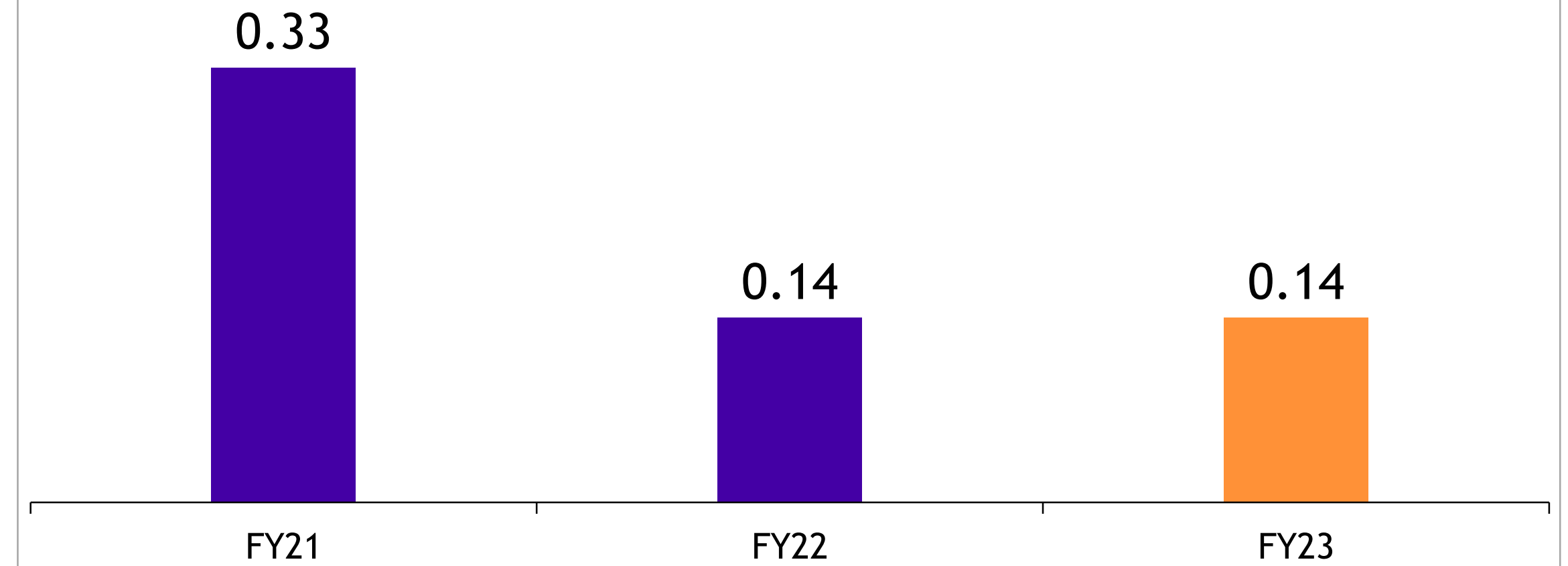


Note: \*FY21 PAT Includes accelerated amortization and impact of discontinued operations

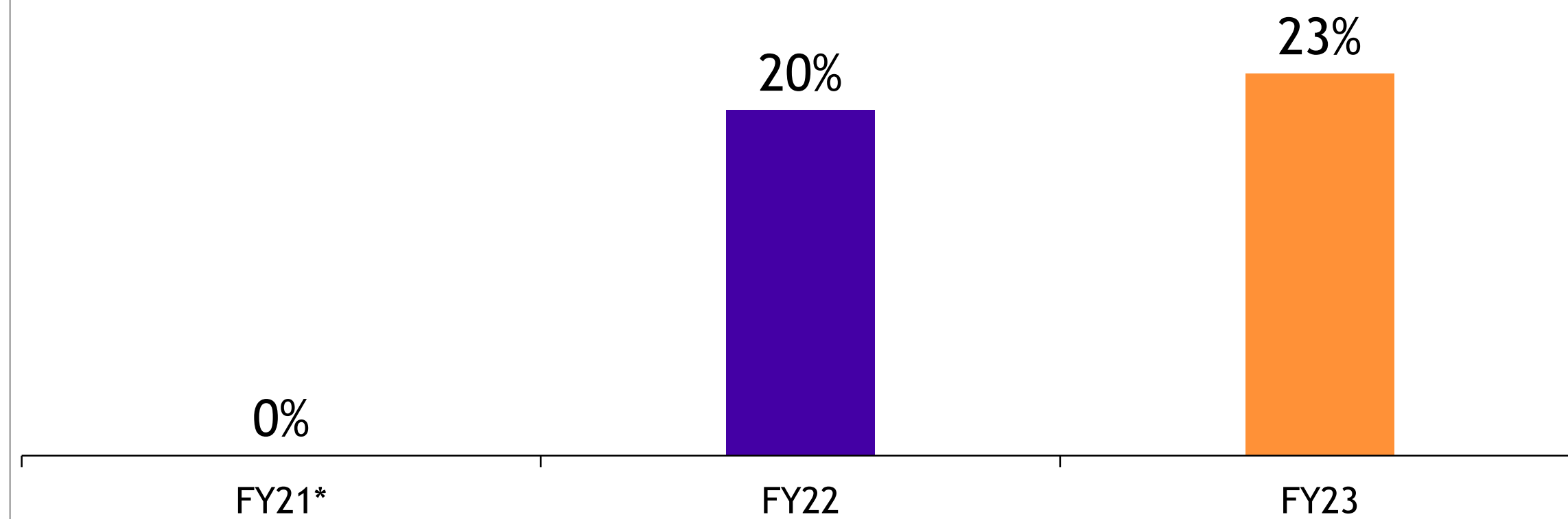
## Current Ratio



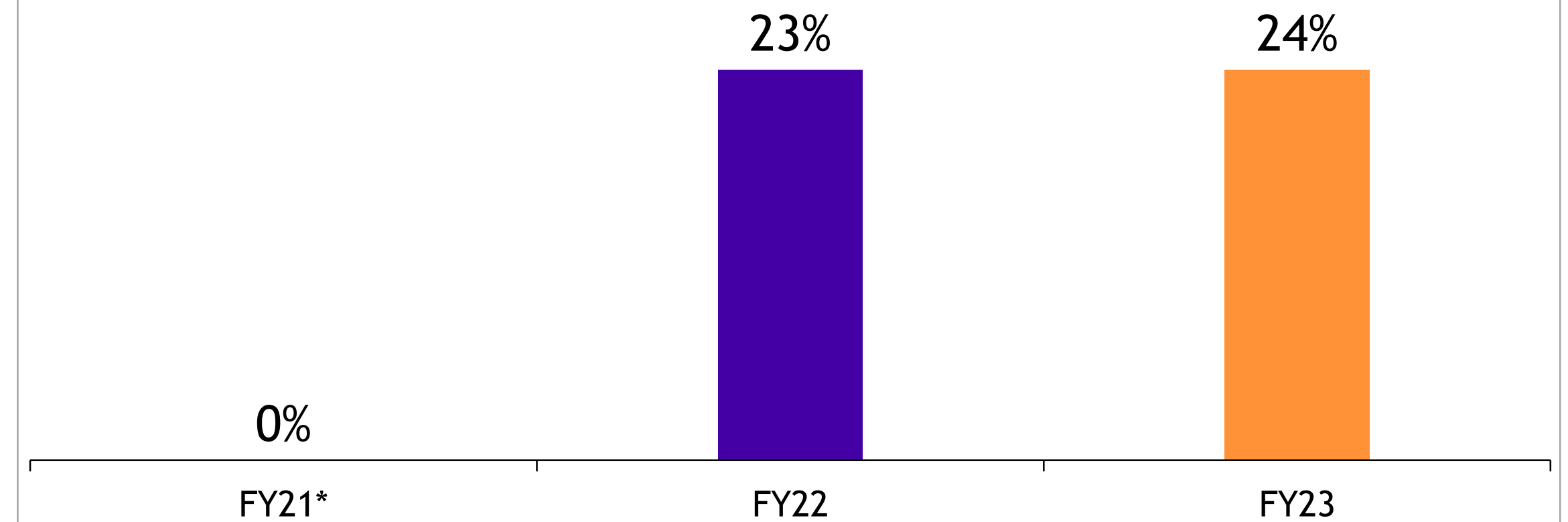
## Debt/Equity



## 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



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info@aurionpro.com

04

# Annexure

# (A) Transaction Banking

 Benchmarked to handle  
**5 million** transactions per hour

**iCashpro+**

A complete spectrum of corporate banking solution, giving a superior and consistent client experience across customer segments.

## 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

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



## Deployment Services

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



## Migration Services

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



## SOAR (only L1)

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



## Cloud Managed Services

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



## High End Services (Roadmap)

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

# Consolidated Profit & Loss

Particulars (INR Cr)	9M FY24	FY23	FY22	FY21
<b>INCOME:</b>				
Revenue from Operations	640.60	659.33	505.01	374.02
Other Income	7.65	4.33	5.10	2.97
<b>Total Income</b>	<b>648.25</b>	<b>663.66</b>	<b>510.11</b>	<b>376.99</b>
<b>EXPENSES:</b>				
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
<b>Total Expenses</b>	<b>524.36</b>	<b>540.91</b>	<b>415.45</b>	<b>445.44</b>
<b>Profit/(Loss) before Exceptional Items and Tax</b>	<b>123.89</b>	<b>122.76</b>	<b>94.66</b>	<b>(68.45)</b>
Exceptional Items/ Share of Profit / (Loss) of Associates	-	(0.43)	-	46.18
<b>Profit/(Loss) before Tax</b>	<b>123.89</b>	<b>122.32</b>	<b>94.66</b>	<b>(114.63)</b>
<b>Tax Expense:</b>				
Current Tax	18.35	22.70	18.19	7.39
Deferred Tax charge/ (Credit)	2.08	(2.26)	0.90	(4.46)
<b>Total Tax Expenses</b>	<b>20.43</b>	<b>20.44</b>	<b>19.08</b>	<b>2.93</b>
<b>Profit/(Loss) after Tax</b>	<b>103.46</b>	<b>101.89</b>	<b>75.57</b>	<b>(117.57)</b>